Form L-1-A-RA
Bharti AXA Life Insurance Company Limited
IRDA Registration No: 130 dated 14 July, 2006
Segmental Revenue Account for Year Ended 31 March, 2012

Policyholders' Account (Technical Account) **(Rs.'000)**

Particulars	Schedule	Individual Participating		Non-Participating			Individual Linked		Total
		Life	Pension	Individual Life	Individual Health	Group	Life	Pension	
Premiums Earned – net									
(a) Premium	4	1,222,030	23,584	158,698	39,512	273,514	4,964,309	1,059,915	7,741,562
(b) Reinsurance ceded		(2,529)	-	(13,468)	(1,782)	(18,550)	(20,744)	-	(57,073)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-
Sub Total		**1,219,501**	**23,584**	**145,230**	**37,730**	**254,964**	**4,943,565**	**1,059,915**	**7,684,489**
Income from Investments									
(a) Interest, Dividends and Rent – Net of amortisation		16,851	174	9,494	431	19,513	274,078	76,338	396,879
(b) Profit on sale/redemption of Investments		795	-	454	-	1,235	548,323	158,895	709,702
(c) (Loss on sale/ redemption of Investments)		(97)	-	(70)	-	(76)	(882,421)	(308,506)	(1,191,170)
(d) Transfer/Gain on revaluation/change in fair value*		-	-	-	-	-	(363,852)	(95,329)	(459,181)
(e) Appropriation/ Expropriation		-	-	-	-	-	(29,805)	(10,333)	(40,138)
Other Income									
(a) Contribution from Shareholders' Account		1,453,841	20,718	-	-	-	-	-	1,474,559
(b) Foreign Exchange Gains (Net)		(23,273)	(389)	(3,578)	(1,544)	(1,600)	(15,078)	(1,173)	(46,635)
(c) Interest Income on Bank Balances		2,200	37	338	146	151	1,425	111	4,408
(d) Others		47,504	787	7,237	3,124	3,236	30,793	2,373	95,054
Total (A)		**2,717,322**	**44,911**	**159,105**	**39,887**	**277,423**	**4,507,028**	**882,291**	**8,627,967**
Commission	5	174,878	862	16,786	11,433	-	64,496	11,514	279,969
Operating Expenses related to Insurance Business	6	2,249,937	37,592	345,899	149,286	154,672	1,457,661	113,410	4,508,457
Provision for Doubtful debts		4,433	45	832	354	65	3,307	631	9,667
Bad debt to be written off		-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-
Provisions (other than taxation)									
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-
Total (B)		**2,429,248**	**38,499**	**363,517**	**161,073**	**154,737**	**1,525,464**	**125,555**	**4,798,093**
Benefits Paid (Net)	7	14,017	77	34,032	344	38,429	785,615	305,630	1,178,144
Interim Bonuses Paid		-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies									
(a) Gross**		274,057	6,335	65,235	(3,371)	90,383	2,488,219	263,799	3,184,657
(b) Amount ceded in Reinsurance		-	-	-	-	(6,164)	-	-	(6,164)
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-
Total (C)		**288,074**	**6,412**	**99,267**	**(3,027)**	**122,648**	**3,273,834**	**569,429**	**4,356,637**
Surplus/ (Deficit) (D) = (A-B-C) transferred to Shareholders' Account		**-**	**-**	**(303,679)**	**(118,159)**	**38**	**(292,270)**	**187,307**	**(526,763)**
*Represents the deemed realised gain as per norms specified by the Authority									
** Represents mathematical reserves after allocation of bonus									
Appropriations									
Transfer to Shareholders' Account		-	-	(303,679)	(118,159)	38	(292,270)	187,307	(526,763)
Transfer to Other Reserves		-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	-	-	-	-
Total (E)		**-**	**-**	**(303,679)**	**(118,159)**	**38**	**(292,270)**	**187,307**	**(526,763)**
The breakup of total surplus is as under:									
(a) Interim Bonus Paid		-	-	-	-	-	-	-	-
(b) Allocation of Bonus to policyholders		24,387	1,173	-	-	-	-	-	25,560
(c) Surplus shown in the Revenue Account		-	-	-	-	-	-	-	-
(d) Total Surplus: [(a)+(b)+(c)]		**24,387**	**1,173**	**-**	**-**	**-**	**-**	**-**	**25,560**

Form L-1-A-RA
Bharti AXA Life Insurance Company Limited
IRDA Registration No: 130 dated 14 July, 2006
Segmental Revenue Account for the Year Ended 31 March, 2011

Policyholders' Account (Technical Account) **(Rs.'000)**

Particulars	Schedule	Individual Participating		Non-Participating			Individual Linked		Total
		Life	Pension	Individual Life	Individual Health	Group	Life	Pension	
Premiums Earned – net									
(a) Premium	4	630,166	9,077	133,407	11,288	202,522	5,435,572	1,498,142	7,920,174
(b) Reinsurance ceded		(1,034)	-	(12,632)	(2,202)	(14,014)	(16,373)	-	(46,255)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-
Sub Total		**629,132**	**9,077**	**120,775**	**9,086**	**188,508**	**5,419,199**	**1,498,142**	**7,873,919**
Income from Investments									
(a) Interest, Dividends and Rent – Net of amortisation		5,109	-	3,824	579	13,379	147,879	47,425	218,195
(b) Profit on sale/redemption of Investments		1,084	-	700	-	2,066	838,142	278,428	1,120,420
(c) (Loss on sale/ redemption of Investments)		(409)	-	(28)	-	(173)	(215,074)	(84,195)	(299,879)
(d) Transfer/Gain on revaluation/change in fair value*		-	-	-	-	-	(14,745)	9,891	(4,854)
(e) Appropriation/ Expropriation		-	-	-	-	-	12,068	4,444	16,512
Other Income									
(a) Contribution from Shareholders' Account		662,759	3,317	-	-	-	-	-	666,076
(b) Foreign Exchange Gains (Net)		388	7	75	1	10	924	332	1,737
(c) Interest Income on Bank Balances		1,106	19	212	2	29	2,632	946	4,946
(d) Others		25,345	410	5,138	123	16,876	62,702	21,540	132,134
Total (A)		**1,324,514**	**12,830**	**130,696**	**9,791**	**220,695**	**6,253,727**	**1,776,953**	**9,729,206**
Commission	5	80,179	328	15,499	-	67	256,988	41,276	394,337
Operating Expenses related to Insurance Business	6	1,148,843	11,439	286,147	21,696	128,802	3,450,098	968,052	6,015,077
Provision for Doubtful debts		-	-	-	-	-	-	-	-
Bad debt to be written off		-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-
Total (B)		**1,229,022**	**11,767**	**301,646**	**21,696**	**128,869**	**3,707,086**	**1,009,328**	**6,409,414**
Benefits Paid (Net)	7	2,134	-	12,665	506	21,174	360,522	42,425	439,426
Interim Bonuses Paid		-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies									
(a) Gross**		93,358	1,063	40,436	375	68,934	4,127,399	1,395,255	5,726,820
(b) Amount ceded in Reinsurance		-	-	-	-	(12,113)	-	-	(12,113)
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-
Total (C)		**95,492**	**1,063**	**53,101**	**881**	**77,995**	**4,487,921**	**1,437,680**	**6,154,133**
Surplus/ (Deficit) (D) = (A-B-C) transferred to Shareholders' Account		**-**	**-**	**(224,051)**	**(12,786)**	**13,831**	**(1,941,280)**	**(670,055)**	**(2,834,341)**
*Represents the deemed realised gain as per norms specified by the Authority									
** Represents mathematical reserves after allocation of bonus									
Appropriations									
Transfer to Shareholders' Account		-	-	(224,051)	(12,786)	13,831	(1,941,280)	(670,055)	(2,834,341)
Transfer to Other Reserves		-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	-	-	-	-
Total (E)		**-**	**-**	**(224,051)**	**(12,786)**	**13,831**	**(1,941,280)**	**(670,055)**	**(2,834,341)**
The breakup of total surplus is as under:									
(a) Interim Bonus Paid		-	-	-	-	-	-	-	-
(b) Allocation of Bonus to policyholders		18,985	-	-	-	-	-	-	18,985
(c) Surplus shown in the Revenue Account		-	-	-	-	-	-	-	-
(d) Total Surplus: [(a)+(b)+(c)]		-	-	-	-	-	-	-	-

Form L-1-A-RA
Bharti AXA Life Insurance Company Limited
IRDA Registration No: 130 dated 14 July, 2006
Segmental Revenue Account for the Quarter Ended 31 March, 2012

Policyholders' Account (Technical Account) **(Rs.'000)**

Particulars	Schedule	Individual Participating		Non-Participating			Individual Linked		Total
		Life	Pension	Individual Life	Individual Health	Group	Life	Pension	
Premiums Earned – net									
(a) Premium	4	462,768	6,547	54,357	16,592	74,725	1,711,201	254,954	2,581,144
(b) Reinsurance ceded		(1,231)	-	(5,376)	(664)	(5,095)	(5,798)	-	(18,164)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-
Sub Total		**461,537**	**6,547**	**48,981**	**15,928**	**69,630**	**1,705,403**	**254,954**	**2,562,980**
Income from Investments									
(a) Interest, Dividends and Rent – Net of amortisation		6,731	72	3,034	-	5,550	59,610	13,950	88,947
(b) Profit on sale/redemption of Investments		542	-	83	-	29	212,553	50,598	263,805
(c) (Loss on sale/ redemption of Investments)		-	-	-	-	-	(167,348)	(48,772)	(216,120)
(d) Transfer/Gain on revaluation/change in fair value*		-	-	-	-	-	1,074,223	384,594	1,458,817
(e) Appropriation/ Expropriation		-	-	-	-	-	-	-	-
Other Income									
(a) Contribution from Shareholders' Account		193,328	3,514	-	-	-	-	-	196,842
(b) Foreign Exchange Gains (Net)		7,831	179	(226)	(27)	796	1,389	398	10,340
(c) Interest Income on Bank Balances		501	6	155	63	20	526	26	1,297
(d) Others		8,442	76	3,043	1,226	238	10,029	407	23,461
Total (A)		**678,912**	**10,394**	**55,070**	**17,190**	**76,263**	**2,896,385**	**656,155**	**4,390,369**
Commission	5	61,111	14	3,787	4,837	-	23,054	2,467	95,270
Operating Expenses related to Insurance Business	6	498,611	5,597	157,161	63,855	19,742	530,457	24,968	1,300,391
Provision for Doubtful debts		4,433	45	832	354	65	3,308	631	9,668
Bad debt to be written off		-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-
Provisions (other than taxation)									
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-
Total (B)		**564,155**	**5,656**	**161,780**	**69,046**	**19,807**	**556,819**	**28,066**	**1,405,329**
Benefits Paid (Net)	7	3,024	55	(2,998)	72	7,766	288,302	139,593	435,814
Interim Bonuses Paid		-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies									
(a) Gross**		111,733	4,683	16,008	(364)	33,582	2,224,841	457,457	2,847,940
(b) Amount ceded in Reinsurance		-	-	-	-	(1,457)	-	-	(1,457)
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-
Total (C)		**114,757**	**4,738**	**13,010**	**(292)**	**39,891**	**2,513,143**	**597,050**	**3,282,297**
Surplus/ (Deficit) (D) = (A-B-C) transferred to Shareholders' Account		**-**	**-**	**(119,720)**	**(51,564)**	**16,565**	**(173,578)**	**31,039**	**(297,258)**
*Represents the deemed realised gain as per norms specified by the Authority									
** Represents mathematical reserves after allocation of bonus									
Appropriations									
Transfer to Shareholders' Account		-	-	(119,720)	(51,564)	16,565	(173,578)	31,039	(297,258)
Transfer to Other Reserves		-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	-	-	-	-
Total (E)		**-**	**-**	**(119,720)**	**(51,564)**	**16,565**	**(173,578)**	**31,039**	**(297,258)**
The breakup of total surplus is as under:									
(a) Interim Bonus Paid		-	-	-	-	-	-	-	-
(b) Allocation of Bonus to policyholders		24,387	1,173	-	-	-	-	-	25,560
(c) Surplus shown in the Revenue Account		-	-	-	-	-	-	-	-
(d) Total Surplus: [(a)+(b)+(c)]		**24,387**	**1,173**	**-**	**-**	**-**	**-**	**-**	**25,560**

Form L-1-A-RA
Bharti AXA Life Insurance Company Limited
IRDA Registration No: 130 dated 14 July 2006
Segmental Revenue Account for the Quarter Ended 31 March, 2011

Policyholders' Account (Technical Account) **(Rs.'000)**

Particulars	Schedule	Individual Participating		Non-Participating			Linked Life	Linked Pension	Total
		Life	Pension	Individual Life	Individual Health	Group			
Premiums Earned – net									
(a) Premium	4	345,766	9,077	59,821	391	61,664	1,694,923	321,230	2,492,872
(b) Reinsurance ceded		(758)	-	(5,961)	(1,439)	(2,880)	(4,839)	-	(15,877)
(c) Reinsurance accepted		-		-	-	-	-	-	-
Sub Total		**345,008**	**9,077**	**53,860**	**(1,048)**	**58,784**	**1,690,084**	**321,230**	**2,476,995**
Income from Investments									
(a) Interest, Dividends and Rent – Gross		1,957	-	1,156	165	3,731	34,293	9,974	51,276
(b) Profit on sale/redemption of Investments		482	-	95	(94)	11	193,519	62,427	256,440
(c) (Loss on sale/ redemption of Investments)		(387)	-	(10)	3	(37)	(123,361)	(48,476)	(172,268)
(d) Transfer/Gain on revaluation/change in fair value*		-		-	-	-	(578,532)	(216,368)	(794,900)
(e) Appropriation/ Expropriation		-		-	-	-	1,752	(27)	1,725
Other Income									
(a) Contribution from Shareholders' Account		399,363	3,317	-	-	-	-	-	402,680
(b) Foreign Exchange Gains (Net)		223	7	34	-	3	200	1	468
(c) Interest Income on Bank Balances		579	19	81	-	7	315	(112)	889
(d) Others (Net)		13,080	410	1,898	(6)	(5,256)	5,500	(3,097)	12,529
Total (A)		**760,305**	**12,830**	**57,114**	**(980)**	**57,243**	**1,223,770**	**125,552**	**2,235,834**
Commission	5	47,547	328	9,839	-	-	37,616	5,563	100,893
Operating Expenses related to Insurance Business	6	676,234	11,439	122,789	(717)	37,178	519,425	8,395	1,374,743
Provision for Doubtful debts		-	-	-	-	-	-	-	-
Bad debts written off		-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-
Provisions (other than taxation)									
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-
Total (B)		**723,781**	**11,767**	**132,628**	**(717)**	**37,178**	**557,041**	**13,958**	**1,475,636**
Benefits Paid (Net)	7	854	-	3,422	89	7,161	135,725	34,768	182,019
Interim Bonuses Paid		-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies									
(a) Gross**		35,670	1,063	23,012	(832)	19,964	736,705	18,671	834,253
(b) Amount ceded in Reinsurance		-		-	-	(3,196)	-	-	(3,196)
(c) Amount accepted in Reinsurance		-		-	-	-	-	-	-
Total (C)		**36,524**	**1,063**	**26,434**	**(743)**	**23,929**	**872,430**	**53,439**	**1,013,076**
Surplus/ (Deficit) (D) = (A-B-C) transferred to Shareholders' Account		**-**	**-**	**(101,948)**	**480**	**(3,864)**	**(205,701)**	**58,155**	**(252,878)**
*Represents the deemed realised gain as per norms specified by the Authority									
** Represents mathematical reserves after allocation of bonus									
Appropriations									
Transfer to Shareholders' Account		-	-	(101,948)	480	13,831	(205,701)	58,155	(235,183)
Transfer to Other Reserves		-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	(17,695)	-	-	(17,695)
Total (E)		-	-	(101,948)	480	(3,864)	(205,701)	58,155	(252,878)
The breakup of total surplus is as under:									
(a) Interim Bonus Paid		-	-	-	-	-	-	-	-
(b) Allocation of Bonus to policyholders		18,985	-	-	-	-	-	-	18,985
(c) Surplus shown in the Revenue Account		-	-	-	-	-	-	-	-
(d) Total Surplus: [(a)+(b)+(c)]		-	-	-	-	-	-	-	-