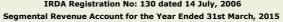
## Bharti AXA Life Insurance Company Limited IRDA Registration No: 130 dated 14 July, 2006

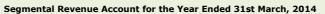




Policyholders' Account (Technical Account)

Policyholders' Account (Technical Account)											
Particulars	Schedule	Individual Pa	ırticipating		Non-Participating		Individua	Total			
		Life	Pension	Individual Life	Individual Health	Group	Life	Pension	Iotai		
Premiums Earned – net											
(a) Premium	L-4	4,683,899	7,170	2,104,883	78,221	1,216,592	2,120,174	322,231	10,533,1		
(b) Reinsurance ceded		(8,645)		(72,898)		(54,354)	(12,482)	-	(152,8		
(c) Reinsurance accepted		-	-	-	-	-	. , , - ,	-			
Sub Total		4,675,254	7,170	2,031,985	73,756	1,162,238	2,107,692	322,231	10,380,3		
Income from Investments											
(a) Interest, Dividends and Rent – Net of amortisation											
(This includes amortisation/accretion of Rs. 982,017 ('000)		313,760	2,588	65,745	2,533	101,407	476,089	75,024	1,037,1		
(This includes difforesaction of No. 302,017 (000)		,	_,	127	_,===	,	,	,	_,,,		
(b) Profit on sale/redemption of Investments		113,097	81	17,049	-	8,120	2,806,821	789,395	3,734,5		
(c) (Loss on sale/ redemption of Investments)		(6,193)	-	(773)	-	(727)	(108,781)	(28,351)	(144,8		
(d) Transfer/Gain on revaluation/change in fair value*		-	-	-	-	-	1,502,147	414,735	1,916,8		
(e) Appropriation/ Expropriation		-	-	-	-	-	-	-			
Other Income											
(a) Contribution from Shareholders' Account□		745,635	-	-	-	-	-	-	745,6		
(b) Foreign Exchange Gains (Net)		(459)	-	(315)	(11)	(105)	(53)	(7)	(9		
(c) Interest Income on Bank Balances		243	-	168	6	56	28	3	·		
(d) Others		5,240	2	3,606	128	1,204	(3,400)	(1,849)	4,9		
Total (A)		5,846,577	9,841	2,117,465	76,412	1,272,193	6,780,543	1,571,181	17,674,2		
Commission	L-5	454,513	13	228.017	7,086	51	4.918	1.350	695,9		
Operating Expenses related to Insurance Business	L-6	2,637,834	897	1,814,320	64,610	605,771	306,217	37,753	5,467,4		
Provision for Doubtful debts	L 0	513	-	1,060	6	(29)	(499)	(115)	5,.67,		
Bad debt to be written off		38	_	40	- "	33	878	146	1,		
Provision for Tax		-	-	-	-	-	-	- '	· ·		
Provisions (other than taxation)											
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-		
(b) Others Total (B)		3,092,898	910	2,043,437	71,702	605,826	311,514	39,134	6,165,4		
		5/652/656				300,020		35/23:			
Benefits Paid (Net)	L-7	105,244	113	90,415	6,587	102,371	4,800,875	1,523,118	6,628,7		
Interim Bonuses Paid		-	-	-	-	-	-	-			
Change in valuation of liability in respect of life policies		2 6 4 2 4 2 5	2 272	005 000	20.007	222 225	4 224 464	(404 004)			
(a) Gross**		2,648,435	2,073	936,329	38,987	830,935	1,324,161	(124,381)	5,656,5		
(b) Amount ceded in Reinsurance		-	-	(83,585)	-	(109,044)	-	-	(192,6		
(c) Amount accepted in Reinsurance Total (C)		2,753,679	2,186	943,159	45,574	824,262	6,125,036	1,398,737	12,092,6		
Surplus/ (Deficit) (D) = (A-B-C)		_	6,745	(869,131)	(40,864)	(157,895)	343,993	133,310	(583,8		
surplus/ (Deficit) (D) = (A-B-C)	i i	-	0,743	(809,131)	(40,804)	(137,893)	343,993	133,310	(363,6		
Represents the deemed realised gain as per norms specified by the											
authority											
* Represents mathematical reserves after allocation of bonus											
Represents mathematical reserves after anocation of bonds											
Appropriations											
Transfer to Shareholders' Account	[ ]	-	98	(869,131)	(40,864)	(157,895)	343,993	133,310	(590,4		
Transfer to Other Reserves		-	-		- 1	- 1	-	-	· · · · · · · · · · · · · · · · · · ·		
Balance being Funds for Future Appropriations		-	6,647	-	-	-	-	-	6,6		
Total (E)		-	6,745	(869,131)	(40,864)	(157,895)	343,993	133,310	(583,8		
				ĺ	1						
he breakin of total curplus is as under-						J	j i				
		_	_	_	_	_	_	_			
he breakup of total surplus is as under: a) Interim Bonus Paid b) Allocation of Bonus to policyholders		- 144.348	- 881	-		-	-	-	145.2		
		- 144,348 -	- 881 -	- - -	- - -	- - -		- - -	145,2		

# Bharti AXA Life Insurance Company Limited IRDA Registration No: 130 dated 14 July, 2006





		Policyhold	lers' Account (	Technical Account)					(Rs.'000)
Particulars	Schedule	Individual P	articipating			Individual Linked			
	Schedule	Life	Pension	Individual Life	Individual Health	Group	Life	Pension	Total
Premiums Earned – net (a) Premium	L-4	3,343,964	8,632	1,105,773	86,250	804,043	2,920,455	457,429	8,726,546
(b) Reinsurance ceded (c) Reinsurance accepted		(7,174)	-	(50,752) -	(3,470)	(32,543)	(20,827)	-	(114,766
Sub Total		3,336,790	8,632	1,055,021	82,780	771,500	2,899,628	457,429	8,611,780
Income from Investments (a) Interest, Dividends and Rent – Net of amortisation (This includes amortisation/accretion of Rs. 739,797 ('000)		162,918	1,937	20,760	730	47,511	445,798	85,581	765,235
(b) Profit on sale/redemption of Investments (c) (Loss on sale/ redemption of Investments)		24,695 (1,228)	18	4,209 (70)		2,532 (14)	1,379,104 (693,821)	402,145 (176,136)	1,812,703 (871,269
(d) Transfer/Gain on revaluation/change in fair value* (e) Appropriation/ Expropriation		-	-	-		-	1,164,319	336,067	1,500,386 -
Other Income (a) Contribution from Shareholders' Account		1,620,588	24	-	-	-	-	-	1,620,612
(b) Foreign Exchange Gains (Net) (c) Interest Income on Bank Balances		(5,066) 186	(2) -	(2,169) 80	(230) 8	(695) 25	(828) 30	(117) 4	(9,107 333
(d) Others Total (A)		16,531 <b>5,155,414</b>	10.670	5,497 <b>1,083,328</b>	647 <b>83,935</b>	1,603 <b>822.462</b>	4,380 <b>5,198,610</b>	116 1,105,089	28,835 <b>13,459,508</b>
Total (A)		3,133,414	10,070	1,003,320	65,955	022,402	3,190,010	1,103,009	13,439,300
Commission	L-5	358,550	44	110,322	12,519	143	10,368	2,136	494,082
Operating Expenses related to Insurance Business Provision for Doubtful debts	L-6	2,974,387 3,158	1,393 (20)	1,273,759 1,322	134,973 211	408,091 84	486,200 (648)	68,949 134	5,347,752 4,241
Bad debt to be written off		163	-	40	-	-	880	178	1,261
Provision for Tax		-	-	-	-	-	-	-	-
Provisions (other than taxation) (a) For diminution in the value of investments (Net) (b) Others		-	-	-	-	-	-	-	-
Total (B)		3,336,258	1,417	1,385,443	147,703	408,318	496,800	71,397	5,847,336
Benefits Paid (Net) Interim Bonuses Paid	L-7	58,228 -	98	37,584 -	6,136	67,092 -	3,644,480	1,172,828	4,986,446 -
Change in valuation of liability in respect of life policies									
(a) Gross**		1,760,919	9,156	338,587	6,996	595,916	552,028	(377,813)	2,885,789
(b) Amount ceded in Reinsurance (c) Amount accepted in Reinsurance		-	-	(53,488)	-	(119,141)	-	-	(172,629
Total (C)		1,819,147	9,254	322,683	13,132	543,867	4,196,508	795,015	7,699,606
Surplus/ (Deficit) (D) = (A-B-C)		-	_	(624,798)	(76,900)	(129.723)	505,302	238.677	(87,434
*Represents the deemed realised gain as per norms specified by the Authority									
** Represents mathematical reserves after allocation of bonus									
Appropriations									
Transfer to Shareholders' Account Transfer to Other Reserves		- -	-	(624,778) -	(76,915)	(129,712)	505,303	238,668	(87,434 -
Balance being Funds for Future Appropriations		-	-	-	-	-	-	-	<u> </u>
Total (E)		-	-	(624,778)	(76,915)	(129,712)	505,303	238,668	(87,434
The breakup of total surplus is as under:									
(a) Interim Bonus Paid		-	-	-	-	-	-	-	-
(b) Allocation of Bonus to policyholders (c) Surplus shown in the Revenue Account		67,596 -	1,283	-		-	-	-	68,879
(d) Total Surplus: [(a)+(b)+(c)]		67,596	1,283	-	-	-	-	-	68,879

## Bharti AXA Life Insurance Company Limited IRDA Registration No: 130 dated 14 July, 2006

Segmental Revenue Account for the Quarter Ended 31 March, 2015



Policyholders' Account (Technical Account)

		meymoraers me	count (Techni	icai /iccounic)					(103. 000)
Particulars	Schedule	Individual F	articipating	N	Ion-Participatin	g	Individu	Total	
r di dicului 3	Schedule	Life	Pension	Individual Life	ndividual Healt	Group	Life	,200 78,894 ,613)	Total
Premiums Earned – net (a) Premium (b) Reinsurance ceded (c) Reinsurance accepted	L-4	1,685,161 (4,316)	2,714 - -	795,203 (22,875)	31,865 (1,751)	383,813 (15,649)	649,200 (1,613)	78,894 - -	3,626,850 (46,204)
Sub Total		1,680,845	2,714	772,328	30,114	368,164	647,587	78,894	3,580,646
Income from Investments (a) Interest. Dividends and Rent – Net of amortisation (b) Profit on sale/redemotion of Investments (c) (Loss on sale/ redemotion of Investments) (d) Transfer/Gain on revaluation/change in fair value* (e) Appropriation/ Expropriation		96,980 71,711 (453) -	670 5 - - -	25,069 3,706 (141) - -	1,099 - - - -	31,425 4,743 - - -	103,956 926,953 (41,729) (266,994) -	270,273 (7,691)	272,661 1,277,391 (50,014) (354,305)
Other Income (a) Contribution from Shareholders' Account (b) Foreion Exchanoe Gains (Net) (c) Interest Income on Bank Balances (d) Others		78,848 1,505 81 (6)	- - - (28)	- 1,049 56 2,114	- 42 2 (33)	- 339 19 998	10 (2,047)	- (1,874)	78,848 3,136 168 (876)
Total (A)		1,929,511	3,361	804,181	31,224	405,688	1,367,907	265,783	4,807,655
Commission Operating Expenses related to Insurance Business 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	L-5 L-6	157,219 755,068 (826) 38 - - -	6 419 - - - - - -	84,396 505,872 (390) 40 - - -	2,596 13,494 (12) - - - - -	- 179,621 (29) 33 - - - -	- 1 - - -	2,042 (133) 146 - - - -	245,963 1,547,797 (2,177) 1,135 - - -
Total (B)		911,499	425	589,918	16,078	179,625	92,938	2,235	1,792,718
Benefits Paid (Net) Interim Bonuses Paid Change in valuation of liability in respect of life policies (a) Gross** (b) Amount ceded in Reinsurance (c) Amount accepted in Reinsurance	L-7	34,479 - - 983,533 - -	- - (1,891) - -	(44,628)	1,208 - - 10,180 - -	26,679 - - 279,967 (35,193) -	1,448,866 - - (220,017) - -	520,034 - - (300,023) - -	2,064,388 - 1,178,764 (79,821) -
Total (C)		1,018,012	(1,891)	415,509	11,388	271,453	1,228,849	220,011	3,163,331
Surplus/ (Deficit) (D) = (A-B-C)		-	4,827	(201,246)	3,758	(45,390)	46,120	43,537	(148,394)

# Bharti AXA Life Insurance Company Limited IRDA Registration No: 130 dated 14 July, 2006

### Segmental Revenue Account for the Quarter Ended 31 March, 2014

Policyholders' Account (Technical Account)

			-	t (Technical Acco	uncj				(RS. 000)
Double of the Control	Cale a deala	Individual P	articipating		Non-Participating		Individua		
Particulars	Schedule	Life	Pension	Individual Life	Individual Health	Group	Life	Pension	Total
Premiums Earned – net									
(a) Premium	L-4	1,192,199	3,112	565,481	29,491	303,794	880,586	117,037	3,091,700
(b) Reinsurance ceded		(3,239)	-	(17,999)	(851)	(10,184)	(4,575)	-	(36,848)
(c) Reinsurance accepted		(3,233)	_	(17,555)	-	(10,101)	(1,5,5)	_	(30,010)
Sub Total		1,188,960	3,112	547,482	28,640	293,610	876,011	117,037	3,054,852
Income from Investments									
(a) Interest, Dividends and Rent – Net of amortisation		57,699	620	6,115	327	15,963	105,652	16,547	202,923
(b) Profit on sale/redemption of Investments		15,993	18	(3,895)	-	1,974	476,873	129,880	620,843
(c) (Loss on sale/ redemption of Investments)		(5)	-	-	-	-	(87,071)	(10,128)	(97,204)
(d) Transfer/Gain on revaluation/change in fair value*		-	-	-	-	-	368,507	98,468	466,975
(e) Appropriation/ Expropriation		-	-	-	-	-	-	-	-
Other Income									
(a) Contribution from Shareholders' Account□		240,215	_	_	_	_	_	_	240,215
(b) Foreign Exchange Gains (Net)		867	_	(35)	52	(17)	309	31	1,207
(c) Interest Income on Bank Balances		54	_	33	2	10	5	-	104
(d) Others		2,058	10	1,282	64	354	(1,740)	(1)	2,027
		2,000		1,202		55.	(2))	(-)	2/02/
Total (A)		1,505,842	3,760	550,982	29,085	311,894	1,738,546	351,834	4,491,943
Commission	L-5	112.054	16	61 927	2.156	45	2 112	420	100 450
Operating Expenses related to Insurance Business	L-6	112,854	16 653	61,837	3,156	157 122	2,113	430	180,450
Provision for Doubtful debts	L-0	777,753	000	483,372	30,575 81	157,123	65,353	14,266	1,529,095
Bad debt to be written off		(76) 163	1	652 40	81	124	(197) 880	32 178	617
Provision for Tax		103	_	40	-	_	-	176	1,261
Provisions (other than taxation)		_	_			_	_	_	_
(a) For diminution in the value of investments (Net)		_	_	_	_	_	_	_	_
(b) Others		_	_		_	_	_	_	_
Total (B)		890,694	670	545,901	33,812	157,292	68,149	14,906	1,711,423
						·			
Benefits Paid (Net)	L-7	13,389	-	11,051	(2,054)	20,282	1,057,392	298,644	1,398,704
Interim Bonuses Paid		-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies									
(a) Gross**		601,759	2,263	189,430	6,844	280,439	396,313	(483)	1,476,565
(b) Amount ceded in Reinsurance		-	-	(20,169)	-	(66,954)	-	-	(87,123)
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-
Total (C)		615,148	2,263	180,312	4,790	233,767	1,453,705	298,161	2,788,146
		-	-	-	- (2.7.7)	-	-	-	-
Surplus/ (Deficit) (D) = (A-B-C)		-	827	(175,231)	(9,517)	(79,165)	216,692	38,767	(7,627)