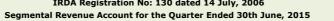
Form L-1-A-RA

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





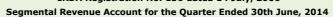
Policyholders' Account (Technical Account)

(Rs.'000)

		Policyho	olders' Account (1	Technical Account)				(Rs.'000)
Particulars	Schedule	Individual P	articipating	Non-Participating			Individu	Total	
	Schedule	Life	Pension	Individual Life	Individual Health	Group	Life	Pension	lotai
Premiums Earned – net									
(a) Premium	L-4	1,009,705	847	321,232	11,574	330,754	349,798	49,455	2,073,365
(b) Reinsurance ceded		(1,521)	-	(18,982)		(16,818)	(2,305)	-	(40,807
(c) Reinsurance accepted		-	-	-	-	-	-	-	-
Sub Total		1,008,184	847	302,250	10,393	313,936	347,493	49,455	2,032,558
Income from Investments									
(a) Interest, Dividends and Rent - Net of amortisation		108,310	741	31,766	1,089	34,819	123,577	16,554	316,85
(b) Profit on sale/redemption of Investments		9,566	530	1,938	-	56	669,938	233,666	915,694
(c) (Loss on sale/ redemption of Investments)		(1,643)	-	(368)	-	(157)	(26,419)	(4,597)	(33,18
(d) Transfer/Gain on revaluation/change in fair value*		-	-	-	-	-	(703,435)	(236,649)	(940,08
Other Income									
(a) Contribution from Shareholders' Account□		-	-	-	-	-	-	-	-
(b) Foreign Exchange Gains (Net)		(791)	-	(426)	(23)	(219)	(74)	(5)	(1,538
(c) Interest Income on Bank Balances		174	-	94	5	48	16	1	338
(d) Others		830	- 2440	447	24	230	(767)	(148)	610
Total (A)		1,124,630	2,118	335,701	11,488	348,713	410,329	58,277	2,291,256
Commission	L-5	93,868	5	45,811	1,355	-	645	144	141,828
Operating Expenses related to Insurance Business	L-6	690,829	289	371,859	20,323	191,364	64,751	4,568	1,343,983
Provision for Doubtful debts		(624)	-	(305)	(9)	-	74	85	(779
Bad debt to be written off		3	-	3	-	3	72	12	93
Provision for Tax		-	-	-	-	-	-	-	-
Provisions (other than taxation)			_						
(a) For diminution in the value of investments (Net) (b) Others			-			-	-		-
Total (B)		784,076	294	417,368	21,669	191,367	65,542	4,809	1,485,125
					2.544	20.011		454.440	
Benefits Paid (Net)	L-7	52,323	151	34,771	2,541	38,811	923,201	451,143	1,502,941
Interim Bonuses Paid Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-
(a) Gross**		732,777	(622)	35,227	(84)	189,806	(664,108)	(429,659)	(136,663
(b) Amount ceded in Reinsurance		-	-	(2,167)		(37,039)	(001,100)	(125,055)	(39,206
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-
Total (C)		785,100	(471)	67,831	2,457	191,578	259,093	21,484	1,327,072
Surplus/ (Deficit) (D) = (A-B-C)		(444,546)	2,295	(149,498)	(12,638)	(34,232)	85,694	31,984	(520,941
*Represents the deemed realised gain as per norms specified by the									
Authority									
** Represents mathematical reserves after allocation of bonus									
Appropriations Transfer to Charabalders' Assaurt		(111 E16)	_	(140.400)	(12.620)	(34,232)			(640,914
Transfer to Shareholders' Account Transfer to Other Reserves		(444,546)	-	(149,498)	(12,638)	(34,232)		_ [(040,914
Balance being Funds for Future Appropriations		-	2,295	-	-	-	85,694	31,984	119,973
Total (E)		(444,546)	2,295	(149,498)	(12,638)	(34,232)	85,694	31,984	(520,941
The breakup of total curplus is as under-									
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		-	-	-	-	-	-	-	-
(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





(Rs.'000)

Policyholders' Account (Technical Account)

Particulars	Schedule	To distribute Basis in the country		,	·		Tendissidas	(RSI GGG)	
		Individual Participating			Non-Participating		Individual Linked		Total
		Life	Pension	Individual Life	Individual Health	Group	Life	Pension	
Premiums Earned – net		==							
(a) Premium	L-4	751,041	1,873	288,428	10,200	242,372	481,993	81,825	1,857,732
(b) Reinsurance ceded		(974)	-	(15,258)	(862)	(11,807)	(3,845)	-	(32,746)
(c) Reinsurance accepted		-	-		-	-	-	-	
Sub Total		750,067	1,873	273,170	9,338	230,565	478,148	81,825	1,824,986
Income from Investments									
(a) Interest, Dividends and Rent – Net of amortisation		63,750	625	10,659	396	18,358	135,205	24,223	253,216
(b) Profit on sale/redemption of Investments		10,843	3	5,768	-	2,017	692,888	196,542	908,061
(c) (Loss on sale/ redemption of Investments)		(1,621)	-	(404)	-	(340)	(34,565)	(11,635)	(48,565
(d) Transfer/Gain on revaluation/change in fair value*		-	-	-	-	-	1,352,869	382,374	1,735,243
(e) Appropriation/ Expropriation		-	-	-	-	-	-	-	_
Other Income									
(a) Contribution from Shareholders' Account		-	-	-	-	-	-	-	-
(b) Foreign Exchange Gains (Net)		347	-	223	11	74	45	7	707
(c) Interest Income on Bank Balances		45	-	29	1	10	6	1	92
(d) Others		1,496	15	516	47	110	(477)	-	1,707
Total (A)		824,927	2,516	289,961	9,793	250,794	2,624,119	673,337	4,675,447
Committee		02.272	-	24 205	1 003	24	1 425	424	120 462
Commission	L-5	83,273	5	34,205	1,093	31	1,435	421	120,463
Operating Expenses related to Insurance Business	L-6	592,000	284	379,879	18,254	126,433	77,224	12,446	1,206,520
Provision for Doubtful debts		24	-	(11)	(2)	-	257	25	293
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)		675,297	289	414,073	19,345	126,464	78,916	12,892	1,327,276
		0,0,20		12.1,020	=5/0:0		70/220		
Benefits Paid (Net)	L-7	20,431	-	10,065	1,982	24,597	1,082,834	304,470	1,444,379
Interim Bonuses Paid		-	-	-	-	-	-		-
Change in valuation of liability in respect of life policies									
(a) Gross**		362,180	1,104	69,233	73	177,061	1,369,858	324,661	2,304,170
(b) Amount ceded in Reinsurance		-	-	(11,387)	-	(30,234)	-	-	(41,621
(c) Amount accepted in Reinsurance		-		-	-	-	-	-	_
Total (C)		382,611	1,104	67,911	2,055	171,424	2,452,692	629,131	3,706,928
Surplus/ (Deficit) (D) = (A-B-C)		(232,981)	1,123	(192,023)	(11,607)	(47,094)	92,511	31,314	(358,757)
Surplus/ (Deficit) (D) = (A D C)	1	(232,301)	1,123	(152,025)	(11,007)	(47,054)	32,311	51,517	(330,737
*Represents the deemed realised gain as per norms specified by the									
Authority									
** Represents mathematical reserves after allocation of bonus									
Appropriations									
Transfer to Shareholders' Account		(232,981)	-	(192,023)	(11,607)	(47,094)	-	-	(483,705)
Transfer to Other Reserves		-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		- (222 221)	1,123	-	-	-	92,511	31,314	124,948
Total (E)		(232,981)	1,123	(192,023)	(11,607)	(47,094)	92,511	31,314	(358,757)
The breakup of total surplus is as under:									
(a) Interim Bonus Paid			_	_	_	_		_	_
(b) Allocation of Bonus to policyholders			-		<u> </u>	_		_	-
(c) Surplus shown in the Revenue Account			-					_	_
(d) Total Surplus: [(a)+(b)+(c)]		-	-	-	-	-	-	-	
(a) Total Surplus: [(a)+(b)+(c)]		-	-		-	-		-	-