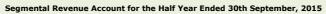
Bharti AXA Life Insurance Company Limited

IRDA Registration No: 130 dated 14 July, 2006



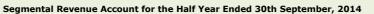


Policyholders' Account (Technical Account)

(Rs.'000)

		Policyno	iders Account (I	echnical Account)					(Rs. 000)	
Particulars	Schedule	Individual Participating			Non-Participating	Individ		l Linked	Total	
	Schedule	Life	Pension	Individual Life	Individual Health	Group	Life	Pension	Iotai	
Premiums Earned – net		2 272 424	2 704	004 007	24.600	752 752	744000	446.000	4 007 00	
(a) Premium	L-4	2,378,434	2,784	831,097	31,600	752,752	714,809	116,330	4,827,806	
(b) Reinsurance ceded		(3,548)	-	(39,769)	(2,595)	(35,108)	(4,402)	-	(85,422	
(c) Reinsurance accepted Sub Total		2,374,886	2,784	791,328	29,005	717.644	710,407	116,330	4,742,384	
Sub lotal		2,374,880	2,/84	/91,328	29,005	/1/,044	/10,40/	110,330	4,/42,384	
Income from Investments										
(a) Interest, Dividends and Rent – Net of amortisation										
(This includes amortisation/accretion of Rs. 25,266 ('000)		230,500	1,560	64,730	2,406	75,894	256,314	34,076	665,480	
(h) Doe 6th an and a few dampeting of Toursetters and		61,372	894	9,748		3.001	1,065,699	426,437	1,567,15	
(b) Profit on sale/redemption of Investments			894		_ I	(1,747)				
(c) (Loss on sale/ redemption of Investments)		(27,050)	-	(2,283)			(80,363)	(20,547)	(131,99)	
(d) Transfer/Gain on revaluation/change in fair value*		(660)	-	(24)	-	(22)	(1,280,412)	(468,560)	(1,749,67	
(e) Appropriation/ Expropriation		-	-	-	-	-	-	-	-	
Other Income										
(a) Contribution from Shareholders' Account□		-	-	-	-	-	-	-	-	
(b) Foreign Exchange Gains (Net)		(2,376)	(1)	(1,217)	(63)	(677)	(182)	(15)	(4,531	
(c) Interest Income on Bank Balances		304	-	156	8	87	23	2	580	
(d) Others		1,438	-	736	38	409	(1,064)	(219)	1,338	
Total (A)		2,638,414	5,237	863,174	31,394	794,589	670,422	87,504	5,090,734	
Commission	L-5	211,290	18	104,506	2,849	_	1.258	254	320,175	
Operating Expenses related to Insurance Business	L-6	1,488,362	501	762,363	39,317	423,868	113,899	9,095	2,837,405	
Provision for Doubtful debts	L-O	16,915	1	8,346	229	723,000	191	21	25,705	
Bad debt to be written off		3	_ 1	3	223	3	72	12	23,703	
Provision for Tax			_	l	_		- / 2			
Provisions (other than taxation)										
(a) For diminution in the value of investments (Net)		_	_	_	_	_	_	_	_	
(b) Others		-		-	-	-	-	-	_	
Total (B)		1,716,570	520	875,218	42,395	423,873	115,420	9,382	3,183,378	
Devertible Devid (Nest)		120.020	272	42.652	F 200	75 506	1 010 153	1 002 011	2 220 000	
Benefits Paid (Net)	L-7	120,928	273	43,653	5,296	75,586	1,910,153	1,082,911	3,238,800	
Interim Bonuses Paid		-	-	-	-	-	-	-	-	
Change in valuation of liability in respect of life policies (a) Gross**		925,511	1,653	314,295	11,840	722,018	(1,263,889)	(1,021,553)	(310,125	
		923,311	1,033			(85,151)	(1,203,009)	(1,021,333)		
(b) Amount ceded in Reinsurance (c) Amount accepted in Reinsurance		-	-	(92,964)	-	(85,151)	-	-	(178,115	
Total (C)		1,046,439	1,926	264,984	17,136	712,453	646,264	61,358	2,750,560	
Surplus/ (Deficit) (D) = (A-B-C)		(124,595)	2,791	(277,028)	(28,137)	(341,737)	(91,262)	16,764	(843,204	
Surplus/ (Dencit) (D) = (A-B-C)	1	(124,333)	2,731	(277,020)	(20,137)	(341,737)	(31,202)	10,704	(043,204	
*Represents the deemed realised gain as per norms specified by the										
Authority										
** Danuaranta mathamatical massuras often allegation of bound										
** Represents mathematical reserves after allocation of bonus										
Appropriations										
Transfer to Shareholders' Account		(124,595)		(277,028)	(28,137)	(341,737)	(91,262)	_	(862,759	
Transfer to Other Reserves		(124,353)		(2//,020)	(20,137)	(341,/3/)	(31,202)		(002,733	
Balance being Funds for Future Appropriations			2.789	_	_	_	_	16.766	19.555	
Total (E)		(124,595)	2,789	(277,028)	(28,137)	(341,737)	(91,262)	16,766	(843,204	
		(12.,000)	_,,,,,,	(2,7,020)	(20,107)	(2.2,207)	(5-,-52)	23,, 30	(0.5/204	
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		-	-	-	-	-	-	-	<u> </u>	
(d) Total Surplus: [(a)+(b)+(c)]		_	-	-	-	-	-	-	-	

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





Policyholders' Account (Technical Account)

				Technical Account	·			(KS. 000)	
Particulars	Schedule	Individual Participating			Non-Participating	Individ		al Linked	Total
	Schedule	Life	Pension	Individual Life	Individual Health	Group	Life	Pension	Total
Premiums Earned – net									
(a) Premium	L-4	1,802,231	3,064	737,263	30,824	533,241	989,996	189,133	4,285,752
(b) Reinsurance ceded		(2,625)	-	(32,624)	(1,782)	(24,632)	(7,408)	-	(69,071
(c) Reinsurance accepted Sub Total		1,799,606	3,064	704,639	29,042	508,609	982,588	189,133	4,216,681
		1,799,000	3,004	704,039	29,072	300,009	302,300	109,133	7,210,001
Income from Investments									
(a) Interest, Dividends and Rent – Net of amortisation		134,615	1,258	23,697	782	41,994	278,896	49,953	531,195
(This includes amortisation/accretion of Rs. 8,910 ('000)									
(b) Profit on sale/redemption of Investments		31,118	24	11,537	_	2,606	1,212,042	333,606	1,590,933
(c) (Loss on sale/ redemption of Investments)		(3,445)	-	(536)	_	(663)	(54,474)	(18,484)	(77,602
(d) Transfer/Gain on revaluation/change in fair value*		(3,773)	_	(330)	_	(003)	1,358,933	401,341	1,760,274
(e) Appropriation/ Expropriation		_	_	_	_	_	1,550,555		1,700,27
(C) Appropriation, Expropriation									
Other Income									
(a) Contribution from Shareholders' Account		-	-	-	-	-	-	-	-
(b) Foreign Exchange Gains (Net)		(236)	-	(156)	(7)	(53)	(31)	(6)	(489
(c) Interest Income on Bank Balances		109	-	72	3	24	14	3	225
(d) Others		3,152	19	944	110	167	(1,147)	(106)	3,139
Total (A)		1,964,919	4,365	740,197	29,930	552,684	3,776,821	955,440	8,024,356
		405.000		70 704	2 027		2 726	000	272.460
Commission	L-5	185,838	-	79,724	2,927	52	2,726	893	272,160
Operating Expenses related to Insurance Business	L-6	1,237,445	367	811,077	35,039	274,590	161,921	28,737 15	2,549,176
Provision for Doubtful debts		606	-	1,061	/	-	266	15	1,955
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)		1,423,889	367	891,862	37,973	274,642	164,913	29,645	2,823,291
Benefits Paid (Net)	L-7	44,621	98	29,776	3,611	52,232	2,256,180	684,127	3,070,645
Interim Bonuses Paid		-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies									
(a) Gross**		1,004,210	2,245	239,568	5,312	403,885	1,171,368	180,701	3,007,289
(b) Amount ceded in Reinsurance		-	-	(18,378)	-	(50,157)	-	-	(68,535
(c) Amount accepted in Reinsurance Total (C)		1,048,831	2,343	250,966	8,923	405,960	3,427,548	864,828	6,009,399
Total (C)		1,040,031	2,343	250,900	0,925	403,900	3,727,370	304,320	0,009,399
Surplus/ (Deficit) (D) = (A-B-C)		(507,801)	1,655	(402.631)	(16,966)	(127.918)	184,360	60,967	(808,334)
*Represents the deemed realised gain as per norms specified by the									
Authority									
** Represents mathematical reserves after allocation of bonus									
·									
Appropriations									
Transfer to Shareholders' Account		(507,801)	_	(402,631)	(16,966)	(127,918)	_	_	(1,055,316
Transfer to Other Reserves		(307,301)	-	(402,031)	(10,900)	(127,910)	_	_ [(1,033,310
Balance being Funds for Future Appropriations		_	1,655	-	-	_	184,360	60,967	246,982
Total (E)		(507,801)	1,655	(402,631)	(16,966)	(127,918)	184,360	60,967	(808,334)
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)]		-	-	-	-	-	-	-	-

Bharti AXA Life Insurance Company Limited

IRDA Registration No: 130 dated 14 July, 2006



Segmental Revenue Account for the Quarter Ended 30th September, 2014

Policyholders' Account (Technical Account)

(Rs.'000)

Premiums Earned - net	L-4	Individual P Life 1,368,729 (2,027)	Pension 1,937		Non-Participating Individual Health	Group	Individua Life	l Linked Pension	Total
Premiums Earned – net (a) Premium (b) Reinsurance ceded (c) Reinsurance accepted		1,368,729		Individual Life	Individual Health	Group	Life	Pension	
(a) Premium (b) Reinsurance ceded (c) Reinsurance accepted	L-4		1,937					1	
(a) Premium (b) Reinsurance ceded (c) Reinsurance accepted	L-4		1,937						
(a) Premium (b) Reinsurance ceded (c) Reinsurance accepted	L-4		1,937						
(b) Reinsurance ceded (c) Reinsurance accepted		(2,027)		509,865	20,026	421,998	365,011	66,875	2,754,441
(c) Reinsurance accepted		` ' '	-	(20,787)	(1,414)	(18,290)	(2,097)	-	(44,615)
		-	_	- ,	. , , ,	-	- /	-	. , ,
ous rota.		1,366,702	1,937	489,078	18,612	403,708	362,914	66,875	2,709,826
		2,000,702	2,50,	.05/070	20,022	100// 00		00,075	2// 05/020
Income from Investments									
(a) Interest. Dividends and Rent – Net of amortisation		122,190	819	32,964	1,317	41,075	132,737	17,522	348,624
(b) Profit on sale/redemption of Investments		51,806	364	7,810	-	2,945	395,761	192,771	651,457
(c) (Loss on sale/ redemption of Investments)		(25,407)	-	(1,915)	-	(1,590)	(53,944)	(15,950)	(98,806)
(d) Transfer/Gain on revaluation/change in fair value*		(660)	_	(24)	_	(22)	(576,977)	(231,911)	(809,594)
(e) Appropriation/ Expropriation		-	_		_	-	-	(,,	- (,,
(C) Abbiobilation Exprobilation									
Other Income									
(a) Contribution from Shareholders' Account□		_	_	_	_	_	_	_	_
(b) Foreign Exchange Gains (Net)		(1,585)	(1)	(791)	(40)	(458)	(108)	(10)	(2,993)
(c) Interest Income on Bank Balances		130	- (-)	62	3	39	7	1	242
(d) Others		608	_	289	14	179	(297)	(71)	722
Total (A)		1,513,784	3,119	527,473	19,906	445,876	260,093	29,227	2,799,478
		_,	-,	,	,	,			
Commission	L-5	117,422	13	58,695	1,494	-	613	110	178,346
	L-6	797,533	212	390,504	18,994	232,504	49,148	4,527	1,493,422
Provision for Doubtful debts		17,539	1	8,651	238	2	117	(64)	26,484
Bad debt to be written off		-	_	-	_	-	-	- 1	
Provision for Tax		_	_	_	_	-	_	_	_
Provisions (other than taxation)		_	_	_	_	-	_	_	
(a) For diminution in the value of investments (Net)		_	_	_	_	-	_	_	_
(b) Others		_	_	_	_	-	_	_	_
Total (B)		932,494	226	457,850	20,726	232,506	49,878	4,573	1,698,252
Benefits Paid (Net)	L-7	68,605	122	8,882	2,755	36,775	986,952	631,768	1,735,859
Interim Bonuses Paid		-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	
(a) Gross**		192,734	2,275	279,068	11,924	532,212	(599,781)	(591,894)	(173,462)
(b) Amount ceded in Reinsurance		-	-	(90,797)	-	(48,112)	-	-	(138,909)
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-
Total (C)		261,339	2,397	197,153	14,679	520,875	387,171	39,874	1,423,488
		240.000		(422 222)	(4= 400)	(222 222)	(4=4,0=4)	(4= 556)	(222.242)
Surplus/ (Deficit) (D) = (A-B-C)		319,952	496	(127,530)	(15,499)	(307,505)	(176,956)	(15,220)	(322,262)
*Democrate the democd melicularity and refer to the									
*Represents the deemed realised gain as per norms specified by the									
Authority									
** Represents mathematical reserves after allocation of bonus	J					l			
Appropriations		240 4		(407 5	/45 4	(207 5)			(400 ===:
Transfer to Shareholders' Account		319,952	-	(127,530)	(15,499)	(307,505)	-	-	(130,582)
Transfer to Other Reserves	J	-		-	-	-			
Balance being Funds for Future Appropriations			496		-		(176,956)	(15,220)	(191,680)
Total (E)		319,952	496	(127,530)	(15,499)	(307,505)	(176,956)	(15,220)	(322,262)
						l			
The breakup of total surplus is as under:						l			
(a) Interim Bonus Paid	J	-	-	-	-	- 1	-	-	-
(b) Allocation of Bonus to policyholders	J	-	-	-	-	- 1	-	-	-
(c) Surplus shown in the Revenue Account		-	-	-	-	-	-	-	-
(d) Total Surplus: [(a)+(b)+(c)]		-	-	-	-	-	_		-

Bharti AXA Life Insurance Company Limited

IRDA Registration No: 130 dated 14 July, 2006

Segmental Revenue Account for the Quarter Ended 30th September, 2014

Policyholders' Account (Technical Account)

(Rs.'000)

Policyholders' Account (Technical Account)									
		Individual Pa	articipating		Non-Participating		Individua		
Particulars	Schedule	Life	Pension	Individual Life	Individual Health	Group	Life	Pension	Total
Premiums Earned – net									
(a) Premium	L-4	1,051,190	1,191	448,835	20,624	290,869	508,003	107,308	2,428,020
(b) Reinsurance ceded			1,191		· ·			107,306	
(c) Reinsurance accepted		(1,651)	=	(17,366)	(920)	(12,825)	(3,563)	-	(36,325
Sub Total		1,049,539	1,191	431,469	19,704	278,044	504,440	107,308	2,391,695
		,,	, -	,	2, 2	.,.	, ,	,	,,
Income from Investments									
(a) Interest, Dividends and Rent – Net of amortisation		70,865	633	13,038	386	23,636	143,691	25,730	277,979
(b) Profit on sale/redemption of Investments		20,275	21	5,769	-	589	519,154	137,064	682,872
(c) (Loss on sale/ redemption of Investments)		(1,824)	=	(132)	=	(323)	(19,909)	(6,849)	(29,037
(d) Transfer/Gain on revaluation/change in fair value*		-	-	-	-	-	6,064	18,967	25,031
(e) Appropriation/ Expropriation		-	=	=	=	=	=	=	=
Other Income									
(a) Contribution from Shareholders' Account□		_	_	_	_	_	_	_	_
(b) Foreign Exchange Gains (Net)		(583)	_	(379)	(18)	(127)	(76)	(13)	(1,196
(c) Interest Income on Bank Balances		64	_	43	2	14	8	(13)	133
(d) Others		1,656	4	428	63	57	(670)	(106)	1,432
Total (A)		1,139,992	1,849	450,236	20,137	301,890	1,152,702	282,103	3,348,909
Total (A)		1,139,992	1,649	450,236	20,137	301,890	1,152,702	282,103	3,348,909
Commission	L-5	102,565	(5)	45,519	1,834	21	1,291	472	151,696
Operating Expenses related to Insurance Business	L-6	645,445	83	431,198	16,785	148,157	84,697	16,291	1,342,656
Provision for Doubtful debts		582	=	1,072	9	-	9	(10)	1,662
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)		748,592	78	477,789	18,628	148,178	85,997	16,753	1,496,014
Panafita Daid (Nat)	L-7	24.400	00	10 711	4 600	27.625	4 472 246	270.657	1 626 266
Benefits Paid (Net)	L-/	24,190	98	19,711	1,629	27,635	1,173,346	379,657	1,626,266
Interim Bonuses Paid Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies		642.020		470 225	F 220	226.024	(400,400)	(4.42.060)	702.440
(a) Gross**		642,030	1,141	170,335	5,239	226,824	(198,490)	(143,960)	703,119
(b) Amount ceded in Reinsurance (c) Amount accepted in Reinsurance		-	-	(6,991)	-	(19,923)	-	-	(26,914
Total (C)		666,220	1,239	183,055	6,868	234,536	974,856	235,697	2,302,471
(-)		-	-	-	-	-	-	-	-
Surplus/ (Deficit) (D) = (A-B-C)		(274,820)	532	(210,608)	(5,359)	(80,824)	91,849	29,653	(449,576
*Represents the deemed realised gain as per norms specified by	,								
the Authority	'	-	=	-	=	-	=	-	=
** Represents mathematical reserves after allocation of bonus		_	_	-	-	_	-	-	_
Appropriations									
Transfer to Shareholders' Account		(274,820)	-	(210,608)	(5,359)	(80,824)	-	-	(571,610
Transfer to Other Reserves		- 1	-	-	- 1	- 1	-	-	-
Balance being Funds for Future Appropriations	•		532	-	-	-	91,849	29,653	122,034
Total (E)		(274,820)	532	(210,608)	(5,359)	(80,824)	91,849	29,653	(449,576
Total (E)		(274,820)		(210,608)	(5,359) -	(80,824)	91,849	29,653	(449,576 -
Total (E) The breakup of total surplus is as under:		(274,820)		(210,608)	(5,359) - -	(80,824) - -	91,849 - -	29,653 - -	(449,576 - -
Total (E) The breakup of total surplus is as under: (a) Interim Bonus Paid		(274,820)		(210,608)	(5,359) - - -	(80,824) - - -	91,849 - - -	29,653 - - -	(449,576 - - - -
Total (E) The breakup of total surplus is as under:		(274,820)		(210,608) - - - - -	(5,359) - - - -	(80,824) - - - - -	91,849 - - - - -	29,653	(449,576 - - - -