Bharti AXA Life Insurance Company Limited

IRDA Registration No: 130 dated 14 July, 2006



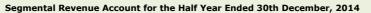
Segmental Revenue Account for the Half Year Ended 31st December, 2015

Policyholders' Account (Technical Account)

(Rs.'000)

	Policyholders' Account (Technical Account) (Rs.'00											
Particulars	Schedule	Individual Participating		Non-Participating		Individ		l Linked	Total			
raiticulais	Scriedule	Life	Pension	Individual Life	Individual Health	Group	Life	Pension	iotai			
Premiums Earned – net		4 022 622	4.020	1,456,021	46,122	1,192,889	1,029,119	145,009	7,895,81			
(a) Premium	L-4	4,022,622 (5,956)	4,028	(61,227)		(52,564)	(6,755)	145,009	(130,32			
(b) Reinsurance ceded (c) Reinsurance accepted		(3,930)	_	(01,227)	(3,019)	(32,304)	(0,733)	_	(130,32			
Sub Total		4,016,666	4,028	1,394,794	42,303	1,140,325	1,022,364	145,009	7,765,489			
		.,,	-,		1-7000			,	-,,			
Income from Investments												
(a) Interest, Dividends and Rent – Net of amortisation												
(This includes amortisation/accretion of Rs. 25,266 ('000)		358,047	2,351	99,181	3,881	124,741	355,758	41,717	985,670			
(h) Profit on cale/redemption of Investments		79,300	903	15,791	_	8,953	1,472,756	532,594	2,110,29			
(b) Profit on sale/redemption of Investments (c) (Loss on sale/ redemption of Investments)		(29,759)	503	(2,378)	_	(2,286)	(121,412)	(28,453)	(184,28			
(d) Transfer/Gain on revaluation/change in fair value*		(25,755)	_	(2,570)	_	(2,200)	(1,750,114)	(582,846)	(2,332,96			
(e) Appropriation/ Expropriation		-	-	-	-	-	-	-	(=//			
157												
Other Income												
(a) Contribution from Shareholders' Account□		(2.206)	- (1)	- (1 520)	- (62)	(012)	- (107)	- (12)	- /F 02:			
(b) Foreign Exchange Gains (Net)		(3,206) 867	(1)	(1,538) 416	(63) 17	(913) 247	(187) 51	(13)	(5,92)			
(c) Interest Income on Bank Balances (d) Others		7,018	- 2	3,369	139	2,000	(409)	301	1,602 12,420			
Total (A)		4,428,933	7,283	1,509,635	46,277	1,273,067	978,807	108,313	8,352,315			
		.,,.	-,		,			•	•			
Commission	L-5	354,701	25	184,863	3,841	-	1,891	252	545,573			
Operating Expenses related to Insurance Business	L-6	2,360,532	533	1,132,985	46,769	672,548	137,956	9,888	4,361,21			
Provision for Doubtful debts		10,963	1	5,733	133	1,127	1,201	189	19,347			
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)		2,726,199	559	1,323,584	50,743	673,678	141,120	10,341	4,926,224			
D (1) D (1) (N)		222 704	F02	F0 672	7 176	124.024	2.072.005	1 240 702	4 727 72			
Benefits Paid (Net)	L-7	222,784	582	58,673	7,176	124,924	2,972,895	1,340,703	4,727,737			
Interim Bonuses Paid Change in valuation of liability in respect of life policies		-	-	_	-	-	-	-	-			
(a) Gross**		2,044,002	2,761	584,133	14,812	1,023,411	(2,151,078)	(1,276,453)	241,588			
(b) Amount ceded in Reinsurance		-,,	-/	(95,341)		(142,186)	-	-	(237,527			
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-			
Total (C)		2,266,786	3,343	547,465	21,988	1,006,149	821,816	64,250	4,731,797			
Surplus/ (Deficit) (D) = (A-B-C)		(564,052)	3,381	(361,414)	(26,454)	(406,760)	15,871	33,722	(1,305,706			
			•									
*Represents the deemed realised gain as per norms specified by the												
Authority												
** Represents mathematical reserves after allocation of bonus												
.,												
Appropriations												
Transfer to Shareholders' Account	1	(564,052)	-	(361,414)	(26,454)	(406,760)	-	-	(1,358,681			
Transfer to Other Reserves	1	-	-	- ',	-	-	-	-	-			
Balance being Funds for Future Appropriations		-	3,382	-	-	-	15,871	33,721	52,974			
Total (E)		(564,052)	3,382	(361,414)	(26,454)	(406,760)	15,871	33,721	(1,305,706			
-												
The breakup of total surplus is as under:												
(a) Interim Bonus Paid (b) Allocation of Bonus to policyholdors	1	-	-	· -	-	-	-	-	-			
(b) Allocation of Bonus to policyholders (c) Surplus shown in the Revenue Account	1	-	-				-	-	-			
(d) Total Surplus: [(a)+(b)+(c)]		-	-	_	-	-	_	-	-			
(4) 10(4) 04: (4): (4): (5):												

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





		Policyh	olders' Account (Technical Account)				(Rs.'000)
Particulars	Schedule	Individual P	articipating		Non-Participating	ting Individual Linked			Total
Particulars	Schedule	Life	Pension	Individual Life	Individual Health	Group	Life	Pension	Total
Premiums Earned – net									
(a) Premium (b) Reinsurance ceded	L-4	2,998,738 (4,329)	4,456 -	1,309,680 (50,023)	46,356 (2,714)	832,779 (38,705)	1,470,974 (10,869)	243,337 -	6,906,320 (106,640
(c) Reinsurance accepted Sub Total		2,994,409	4,456	1,259,657	43,642	794,074	1,460,105	243,337	6,799,680
Income from Investments (a) Interest, Dividends and Rent – Net of amortisation (This includes amortisation/accretion of Rs. 8,910 ('000)		216,780	1,918	40,676	1,434	69,982	372,133	61,562	764,485
(b) Profit on sale/redemption of Investments(c) (Loss on sale/ redemption of Investments)(d) Transfer/Gain on revaluation/change in fair value*(e) Appropriation/ Expropriation		41,386 (5,740) - -	76 - - -	13,343 (632) - -	- - - -	3,377 (727) - -	1,879,868 (67,052) 1,769,141 -	519,122 (20,660) 502,046 -	2,457,172 (94,811 2,271,187 -
Other Income (a) Contribution from Shareholders' Account (b) Foreign Exchange Gains (Net) (c) Interest Income on Bank Balances		- (1,964) _ 162	- - -	(1,364) 112	- (53) 4	- (444) 37	- (224) 18	- (37) 3	- (4,086 336
(d) Others Total (A)		5,246 3,250,279	30 6,480	1,492 1,313,284	161 45,188	206 866,505	(1,353) 5,412,636	25 1,305,398	5,807 12,199,770
Total (A)		3,230,273		1,313,204	45,100	000,505	3,412,030	1,303,330	12,133,770
Commission Operating Expenses related to Insurance Business Provision for Doubtful debts Bad debt to be written off Provision for Tax	L-5 L-6	297,294 1,882,766 1,339 -	7 478 - - -	143,621 1,308,448 1,450 -	4,490 51,116 18 -	51 426,150 - - -	3,352 214,936 288 -	1,170 35,711 18 -	449,985 3,919,605 3,113 -
Provisions (other than taxation) (a) For diminution in the value of investments (Net) (b) Others		- -	-	<u>-</u>	-	-	- -	-	<u>-</u>
Total (B)		2,181,399	485	1,453,519	55,624	426,201	218,576	36,899	4,372,703
Benefits Paid (Net) Interim Bonuses Paid Change in valuation of liability in respect of life policies	L-7	70,765 -	113 -	57,293 -	5,379 -	75,692 -	3,352,009 -	1,003,084	4,564,335 -
(a) Gross** (b) Amount ceded in Reinsurance		1,664,902 -	3,964 -	509,314 (38,957)	28,807 -	550,968 (73,851)	1,544,178 -	175,642 -	4,477,775 (112,808
(c) Amount accepted in Reinsurance Total (C)		1,735,667	4,077	527,650	34,186	552,809	4,896,187	1,178,726	8,929,302
Surplus/ (Deficit) (D) = (A-B-C)		(666,787)	1.918	(667,885)	(44,622)	(112,505)	297,873	89,773	(1.102.235
*Represents the deemed realised gain as per norms specified by the Authority ** Represents mathematical reserves after allocation of bonus									
Appropriations		(444)		(445-445)	(11.550)	(112 = 22)			
Transfer to Shareholders' Account Transfer to Other Reserves		(666,787) -	- -	(667,885) -	(44,622)	(112,505) -	- -	-	(1,491,799 -
Balance being Funds for Future Appropriations Total (E)		(666,787)	1,918 1,918	(667,885)	(44,622)	(112,505)	297,873 297,873	89,773 89,773	389,564 (1,102,235
The breakup of total surplus is as under:		(000,787)	1,910	(007,883)	(44,022)	(112,303)	291,013	09,173	(1,102,233
(a) Interim Bonus Paid		-	-	-	-	-	-	-	-
(b) Allocation of Bonus to policyholders (c) Surplus shown in the Revenue Account			- -	<u>-</u> -	- -	- -	- -	- -	<u> </u>
(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 31st December, 2015

Policyholders' Account (Technical Account)

(Rs.'000)

Policyholders' Account (Technical Account) (Rs.										
Particulars	Schedule	Individual P	articipating	Non-Participating			Individua	Total		
		Life	Pension	Individual Life	Individual Health	Group	Life	Pension		
Premiums Earned – net (a) Premium (b) Reinsurance ceded (c) Reinsurance accepted	L-4	1,644,188 (2,408)	1,244 - -	624,924 (21,458) -	14,522 (1,224)	440,137 (17,456) -	314,310 (2,353)	28,679 - -	3,068,004 (44,899	
Sub Total		1,641,780	1,244	603,466	13,298	422,681	311,957	28,679	3,023,105	
Income from Investments (a) Interest. Dividends and Rent – Net of amortisation (b) Profit on sale/redemption of Investments (c) (Loss on sale/ redemption of Investments) (d) Transfer/Gain on revaluation/change in fair value* (e) Appropriation/ Expropriation		127,547 17,928 (2,709) 660	791 9 - - -	34,451 6,043 (95) 24	1,475 - - - - -	48,847 5,952 (539) 22 -	99,444 407,057 (41,049) (469,702)	7,641 106,157 (7,906) (114,286)	320,196 543,146 (52,298 (583,282	
Other Income (a) Contribution from Shareholders' Account□ (b) Foreian Exchance Gains (Net) (c) Interest Income on Bank Balances (d) Others Total (A)		- (830) 563 5,580 1,790,519	- - - 2	- (321) 260 2,633 646,461	- - 9 101 14,883	- (236) 160 1,591 478,478	- (5) 28 655 308,385	- 2 2 520 20,809	(1,390 1,022 11,082 3,261,581	
Total (A)		1,790,319	2,040	040,401	14,003	470,470	300,303	20,009	3,201,301	
Commission Operating Expenses related to Insurance Business Provision for Doubtful debts Bad debt to be written off	L-5 L-6	143,411 872,170 (5,952)	7 32 - -	80,357 370,622 (2,613)	992 7,452 (96) -	248,680 1,125	633 24,057 1,010	(2) 793 168 -	225,397 1,523,806 (6,358	
Provision for Tax Provisions (other than taxation) (a) For diminution in the value of investments (Net)		- - -	-	- - -	- - -	- - -	- - -	- - -	-	
(b) Others Total (B)		1,009,629	39	448,366	8,348	249,805	25,700	959	1,742,845	
Eneritis Paid (Net) Interim Bonuses Paid Change in valuation of liability in respect of life policies	L-7	101,856	309 - -	15,020	1,880	49,338	1,062,742	257,792 - -	1,488,937	
(a) Gross** (b) Amount ceded in Reinsurance		1,118,491 -	1,108	269,838 (2,377)	2,972	301,393 (57,035)	(887,189)	(254,900)	551,713 (59,412	
(c) Amount accepted in Reinsurance Total (C)		1,220,347	1,417	282,481	4,852	293,696	175,552	2,892	1,981,237	
Surplus/ (Deficit) (D) = (A-B-C)		(439,457)	590	(84,386)	1,683	(65,023)	107,133	16,958	(462,501	
*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		(439,457) (439,457)	-	(84,386)		(65,023)	- -		(587,182 -	
Balance being Funds for Future Appropriations Total (E)		(439,457)	590 590	(84,386)	1,683	(65,023)	107,133 107,133	16,958 16,958	124,681 (462,501	
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; f(a)+(b)+(c)]		- (- 390 		- - -			- - -		

Bharti AXA Life Insurance Company Limited

IRDA Registration No: 130 dated 14 July, 2006

Segmental Revenue Account for the Quarter Ended 31st December, 2014

Policyholders' Account (Technical Account)

(Rs.'000)

		Polic	ynoiders Account	t (Technical Acco	unt)				(KS. 000)
		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	1,196,507	1,392	572,417	15,532	299,538	480,978	54,204	2,620,568
(b) Reinsurance ceded		(1,704)	-	(17,399)	(932)	(14,073)	(3,461)	-	(37,569
(c) Reinsurance accepted		-	-	-	-	-	-	-	-
Sub Total		1,194,803	1,392	555,018	14,600	285,465	477,517	54,204	2,582,999
Income from Investments									
(a) Interest, Dividends and Rent – Net of amortisation		82,165	660	16,979	652	27,988	93,237	11,609	233,29
(b) Profit on sale/redemption of Investments		10,268	52	1,806	-	771	667,826	185,516	866,239
(c) (Loss on sale/ redemption of Investments)		(2,295)	-	(96)	-	(64)	(12,578)	(2,176)	(17,209
(d) Transfer/Gain on revaluation/change in fair value*		-	-	-	-	-	410,208	100,705	510,913
(e) Appropriation/ Expropriation		-	-	-	-	-	-	-	-
Other Income									
Other Income		-	-	-	-	-	-	-	-
(a) Contribution from Shareholders' Account□		- (4 = 200)	-	- (4.000)	- (46)	- (204)	- (400)	- (24)	- (2.50
(b) Foreign Exchange Gains (Net)		(1,728)	-	(1,208)	(46)	(391)	(193)	(31)	(3,597
(c) Interest Income on Bank Balances		53	-	40	1	13	4	-	111
(d) Others		2,094	11	548	51	39	(206)	131	2,668
Total (A)		1,285,360	2,115	573,087	15,258	313,821	1,635,815	349,958	4,175,414
			,	,	,	,	, ,	,	, ,
Commission	L-5	111,456	7	63,897	1,563	(1)	626	277	177,824
Operating Expenses related to Insurance Business	L-6	645,321	111	497,371	16,077	151,560	53,015	6,974	1,370,429
Provision for Doubtful debts		733	-	389	11	-	22	3	1,158
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)		757,510	118	561,657	17,651	151,559	53,663	7,254	1,549,411
Benefits Paid (Net)	L-7	26,144	15	27,517	1,768	23,460	1,095,829	318,957	1,493,690
Interim Bonuses Paid		-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-
(a) Gross**		660,692	1,719	269,746	23,495	147,083	372,810	(5,059)	1,470,486
(b) Amount ceded in Reinsurance		-	-	(20,579)	-	(23,694)	-	-	(44,273
(c) Amount accepted in Reinsurance		<u>-</u>		-	_	<u>-</u>	<u>-</u>	<u>-</u>	=
Total (C)		686,836	1,734	276,684	25,263	146,849	1,468,639	313,898	2,919,903
		(470.05-)		(2.2. 5	(27.4-2)	45.445	110 015		(222
Surplus/ (Deficit) (D) = (A-B-C)		(158,985)	263	(265,253)	(27,656)	15,413	113,513	28,806	(293,900