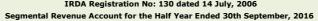
Bharti AXA Life Insurance Company Limited IRDA Registration No: 130 dated 14 July, 2006



Policyholders' Account (Technical Account)



			•	recimical Account	•				(RS. 000)
Particulars	Schedule	Individual Participating			Non-Participating		Individu	Individual Linked	
	Schedule	Life	Pension	Individual Life	Individual Health	Group	Life	Pension	Total
Premiums Earned – net									
(a) Premium	L-4	3,097,623	2,250	967,460	26,408	1,091,894	509,646	61,659	5,756,940
(b) Reinsurance ceded		(4,098)	-	(45,071)	(2,440)	(48,152)	(3,807)	-	(103,568)
(c) Reinsurance accepted		-		-	-	-	-	-	
Sub Total		3,093,525	2,250	922,389	23,968	1,043,742	505,839	61,659	5,653,372
In annual forms Incompany									
Income from Investments									
(a) Interest, Dividends and Rent – Net of amortisation (Gross of amortisation/accretion Rs. 812,921 ('000))		372,016	1,684	92,390	3,098	119,902	221,772	21,536	832,398
		445 473	1 100	20,632		6.057	004 705	224 002	1 267 556
(b) Profit on sale/redemption of Investments		115,173 (67,896)	1,106		-	6,957 (713)	901,705 (127,386)	221,983 (24,683)	1,267,556 (240,297
(c) (Loss on sale/ redemption of Investments) (d) Transfer/Gain on revaluation/change in fair value*		(67,696)	-	(19,619)		(/13)	781,081	78,160	859,241
(e) Appropriation/ Expropriation			-	_		-	/01,001	70,100	039,241
(e) Appropriation/ Expropriation		-		=	_	=	=	=	
Other Income									
(a) Contribution from Shareholders' Account□		-	-	-	-	-	-	-	_
(b) Foreign Exchange Gains (Net)		(35)	-	(15)	(1)	(10)	(1)	-	(62
(c) Interest Income on Bank Balances		149	-	64	2	45	6	-	266
(d) Others		5,259	-	2,282	87	1,593	(40)	(360)	8,821
Total (A)		3,518,191	5,040	1,018,123	27,154	1,171,515	2,282,977	358,295	8,381,295
		270 244	(4.0)		4 400			(4)	205 542
Commission	L-5	279,844	(10)	114,246	1,402	406.244	1,061	(1)	396,542
Operating Expenses related to Insurance Business	L-6	1,638,853	(122)	711,171	27,238	496,344	63,011	2,906	2,939,401
Service tax on Ulip Charges		- (1,597)	-	(369)	(8)	(276)	24,851 (42)	2,450 (223)	27,301 (2,515
Provision for Doubtful debts		(1,397)	-	(309)	(0)	(276)	4,434	(223)	4,434
Bad debt to be written off Provision for Tax			_	_		_	4,434	_	4,434
Provisions (other than taxation)									
(a) For diminution in the value of investments (Net)		_	_	_	_	_	_	_	_
(b) Others		-	-	-	-	-	-	-	-
Total (B)		1,917,100	(132)	825,048	28,632	496,068	93,315	5,132	3,365,163
Benefits Paid (Net)	L-7	85,128	1,002	29,485	2,048	78,864	2,022,451	456,298	2,675,276
Interim Bonuses Paid		-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies		2 566 512	2.460	F10 130	0.200	02.045	70 207	(120.200)	2 120 414
(a) Gross**		2,566,512	2,469	519,120 4,992	9,280	82,845 141,506	79,397	(120,209)	3,139,414 146,498
(b) Amount ceded in Reinsurance (c) Amount accepted in Reinsurance			-	4,992		141,500	-	-	140,490
Total (C)		2,651,640	3,471	553,597	11,328	303,215	2,101,848	336,089	5,961,188
Surplus/ (Deficit) (D) = (A-B-C)		(1,050,549)	1,701	(360,522)	(12,806)	372,232	87,814	17,074	(945,056)
*Represents the deemed realised gain as per norms specified by									
the Authority									
•									
** Represents mathematical reserves after allocation of bonus									
Appropriations		(1.050.540)		(260 522)	(12.000)				(1 422 077
Transfer to Shareholders' Account		(1,050,549)	-	(360,522)	(12,806)	-	-	-	(1,423,877
Transfer to Other Reserves			- 1,701	_	i - I	-	-	-	- 1,701
Balance being Funds for Future Appropriations Non-participating policyholders' unallocated surplus		_ [1,701			372,232	87,814	17,074	477,120
Total (E)		(1,050,549)	1,701	(360,522)	(12,806)	372,232	87,814	17,074	(945,056
(-)		(2,000,040)	_,.01	(555,522)	(12,300)	J. 2,252	0.,014	22,574	(5.5,050
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

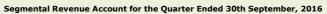




Policyholders' Account (Technical Account)

		Policyho	olders' Account	(Technical Accour	nt)				(Rs.'000
Particulars	Schedule	Individual Participating			Non-Participating		Individual Linked		
	Schedule	Life	Pension	Individual Life	Individual Health	Group	Life	Pension	Total
Nami and Francis and									
Premiums Earned – net (a) Premium	L-4	2,378,434	2,784	831,097	31,600	752,752	714.809	116,330	4.827.8
b) Reinsurance ceded	L-4	(3,548)	2,/84	(39,769)	(2,595)	(35,108)	(4,402)	110,330	4,827,8
(c) Reinsurance accepted		(3,340)	_	(33,703)	(2,333)	(33,100)	(4,402)	_	(05,-
Sub Total		2,374,886	2,784	791,328	29,005	717,644	710,407	116,330	4,742,3
Income from Investments									
(a) Interest, Dividends and Rent – Net of amortisation		230,500	1,560	64,730	2,406	75,894	256,314	34,076	665,4
(Gross of amortisation/accretion Rs. 635,492 ('000))		230,300	1,500	04,730	2,400	73,034	230,314	34,070	003,-
(b) Profit on sale/redemption of Investments		61,372	894	9.748		3,001	1.065.699	426,437	1,567,1
(c) (Loss on sale/ redemption of Investments)		(27,050)	094	(2,283)	_	(1,747)	(80,363)	(20,547)	(131,
(d) Transfer/Gain on revaluation/change in fair value*		(660)	-	(2,263)	_	(22)	(1,280,412)	(468,560)	(1,749,
(e) Appropriation/ Expropriation		(000)	_	(24)		(22)	(1,200,412)	(400,300)	(1,/45,
(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,
(c) Interest Income on Bank Balances		304	-	156	8	87	23	2	ī
(d) Others		1,438	-	736	38	409	(1,064)	(219)	1,3
Total (A)		2,638,414	5,237	863,174	31,394	794,589	670,422	87,504	5,090,7
Committeeling		244 200	10	104 506	2.040		1 250	254	220.1
Commission	L-5	211,290	18	104,506	2,849	422.060	1,258	254	320,1
Operating Expenses related to Insurance Business	L-6	1,488,362	501	762,363	39,317	423,868	85,590	5,426	2,805,4
Service tax on Ulip Charges		16.015		0.246	-		28,309	3,669	31,9
Provision for Doubtful debts		16,915	1	8,346	229	2 3	191 72	21	25,7
Bad debt to be written off		3	-	3	-	3	/2	12	
Provision for Tax 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	3,183,37
Benefits Paid (Net)	L-7	120,928	273	43,653	5,296	75,586	1,910,153	1,082,911	3,238,8
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)	(310,1
(b) Amount ceded in Reinsurance (c) Amount accepted in Reinsurance		-	-	(92,964)	-	(85,151)	-	-	(178,1
Total (C)		1,046,439	1,926	264,984	17,136	712,453	646,264	61,358	2,750,50
Surplus/ (Deficit) (D) = (A-B-C)		(124.595)	2.791	(277.028)	(28.137)	(341.737)	(91,262)	16.764	(843.2
*Represents the deemed realised gain as per norms specified by									
the Authority									
•									
** Represents mathematical reserves after allocation of bonus									
Appropriations Transfer to Shareholders' Account		(124,595)		(277.020)	(28,137)	(241 727)	(01.262)		(0(2)
Transfer to Sharenoiders' Account Transfer to Other Reserves	1	(124,393)	-	(277,028)	(28,137)	(341,737)	(91,262)	-	(862,
Balance being Funds for Future Appropriations			2,789	_	-		-		2,7
Non-participating policyholders' unallocated surplus		-	2,709		[-	16,766	16,7
Total (E)		(124,595)	2,789	(277,028)	(28,137)	(341,737)	(91,262)	16,766	(843,2
··· \-/		(12.,000)	_,.05	(2,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	(20,107)	(0.2,.57)	(52,202)	25,.00	(0.0)2
The breakup of total surplus is as under:									
(a) Interim Bonus Paid		-	-	-	-	-	-	-	
(b) Allocation of Bonus to policyholders		-	-	-	-	-	-	-	
	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





Policyholders' Account (Technical Account)

		Policyholde	ers' Account (Te	chnical Account)					(Rs.'000)
Particulars	Schedule	Individual Participating			Non-Participating		Individua	Total	
	0000	Life	Pension	Individual Life	Individual Health	Group	Life	Pension	
Premiums Earned – net (a) Premium (b) Reinsurance ceded (c) Reinsurance accepted	L-4	1,768,077 (2,568) -	1,187 - -	613,216 (23,502)	16,533 (1,228)	625,153 (25,658) -	263,233 (1,896) -	34,105 - -	3,321,50 ⁴ (54,852
Sub Total		1,765,509	1,187	589,714	15,305	599,495	261,337	34,105	3,266,652
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		196,892 94,287 (54,552) - -	876 849 - - -	48,394 17,017 (17,618) - -	1,556 - - - - -	61,506 5,693 (713) - -	110,177 622,259 (56,039) 236,991	10,448 144,117 (11,687) 5,542	429,84 884,22 (140,60 242,53
Other Income (a) Contribution from Shareholders' Account□ (b) Foreign Exchange Gains (Net) (c) Interest Income on Bank Balances (d) Others Total (A)		- 598 308 2,506 2,005,548	- - - 1 2,913	- 247 130 1,144 639,028	- 10 5 37 16,913	- 173 91 799 667,044	- 29 13 98 1,174,866	- 2 1 (171) 182,357	- 1,05' 54' 4,41' 4,688,66 9
			·			,			
Commission Operating Expenses related to Insurance Business Service tax on Uip Charles	L-5 L-6	159,926 817,869 - (2,048)	10 106 -	65,996 371,894 -	800 12,330 -	259,471 - (23)	700 24,544 24,851	(3) 144 2,450	227,429 1,486,358 27,301
Provision for Doubtful debts Bad debt to be written off Provision for Tax		(2,048) - -	- - -	(515) - -	(10)	(23) - -	186 4,434 -	-	(2,41) 4,43
Provisions (other than taxation) (a) For diminution in the value of investments (Net) (b) Others		- - -	-	- - -	-	-	-	-	-
Total (B)		975,747	116	437,375	13,120	259,448	54,715	2,591	1,743,112
Benefits Paid (Net) Interim Bonuses Paid	L-7	56,113 -	577 -	13,741 -	924 -	39,775 -	1,103,335	269,323 -	1,483,788
Change in valuation of liability in respect of life policies (a) Gross** (b) Amount ceded in Reinsurance		1,530,659 -	1,406 -	391,783 3,181	7,846 -	(205,950) 179,900	(14,524) -	(99,223) -	1,611,99 183,08
(c) Amount accepted in Reinsurance Total (C)		1,586,773	1,983	408,705	8,770	13,725	1,088,811	170,100	3,278,867
Surplus/ (Deficit) (D) = (A-B-C)		(556,972)	814	(207,052)	(4,977)	393,871	31,340	9,666	(333,310
*Represents the deemed realised gain as per norms specified by the Authority ** Represents mathematical reserves after allocation of bonus Appropriations		(556,972)	314			393,871	31,340	3,000	
Transfer to Shareholders' Account Transfer to Other Reserves		(556,972)	-	(207,052)	(4,977)	393,871	-	-	(375,130
Balance being Funds for Future Appropriations		-	814	-	- (4.05=)	-	31,340	9,666	41,820
Total (E) 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		(556,972) - - -	814 - - -	(207,052) - - -	(4,977) - - -	393,871 - - -	31,340 - - -	9,666 - - -	(333,310 - - -
(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, 2015

Policyholders' Account (Technical Account)

		Policy			(Rs.'000)				
Particulars	Schedule	Individual Pa	articipating	Non-Participating			Individual Linked		
		Life	Pension	Individual Life	Individual Health	Group	Life	Pension	Total
Premiums Earned – net									
(a) Premium	L-4	1,368,729	1,937	509,865	20,026	421,998	365,011	66,875	2,754,44
(b) Reinsurance ceded	L-4		1,937	(20,787)	(1,414)	(18,290)	(2,097)	00,073	
(c) Reinsurance accepted		(2,027)		(20,787)	(1,414)	(18,290)	(2,097)		(44,61
Sub Total		1,366,702	1,937	489,078	18,612	403,708	362,914	66,875	2,709,820
Sub Fotoi		1,500,702	1,557	405,070	10,012	403,700	302,314	00,073	2,705,020
Income from Investments									
(a) Interest, Dividends and Rent – Net of amortisation		122,190	819	32,964	1,317	41,075	132,737	17,522	348,62
(b) Profit on sale/redemption of Investments		51,806	364	7,810	-	2,945	395,761	192,771	651,45
(c) (Loss on sale/ redemption of Investments)		(25,407)	-	(1,915)	-	(1,590)	(53,944)	(15,950)	(98,80
(d) Transfer/Gain on revaluation/change in fair value*		(660)	-	(24)	-	(22)	(576,977)	(231,911)	(809,59
(e) Appropriation/ Expropriation		-	-	-	-	-	-	-	-
Other Income									
(a) Contribution from Shareholders' Account□		_	-	-	-	-	_	-	-
(b) Foreign Exchange Gains (Net)		(1,585)	(1)	(791)	(40)	(458)	(108)	(10)	(2,99
(c) Interest Income on Bank Balances		130	-	62	3	39	7	1	24
(d) Others		608	-	289	14	179	(297)	(71)	72:
Total (A)		1,513,784	3,119	527,473	19,906	445,876	260,093	29,227	2,799,478
Total (A)		1,313,764	3,119	327,473	19,900	443,870	200,093	25,227	2,755,470
Commission	L-5	117,422	13	58,695	1,494	-	613	110	178,34
Operating Expenses related to Insurance Business	L-6	797,533	212	390,504	18,994	232,504	49,148	4,527	1,493,42
Provision for Doubtful debts		17,539	1	8,651	238	2	117	(64)	26,48
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)		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	1,735,85
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)	(173,46
(b) Amount ceded in Reinsurance		-	-	(90,797)	-	(48,112)	-	-	(138,90
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-
Total (C)		261,339	2,397	197,153	14,679	520,875	387,171	39,874	1,423,488
Surplus/ (Deficit) (D) = (A-B-C)		319,952	496	(127,530)	(15,499)	(307,505)	(176,956)	(15,220)	(322,262
Represents the deemed realised gain as per norms specified			_	_			_	_	_
by the Authority ** Represents mathematical reserves after allocation of		_	_	_	_	-	-	_	_
oonus		-	-	-	-	-	-	-	-
Appropriations									
Transfer to Shareholders' Account		319,952	-	(127,530)	(15,499)	(307,505)	-	-	(130,58
Transfer to Other Reserves		-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	496	-	-	-	(176,956)	(15,220)	(191,68
Total (E)		319,952	496	(127,530)	(15,499)	(307,505)	(176,956)	(15,220)	(322,262
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		-	-	-	-	-	-	-	-