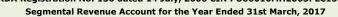
## **Bharti AXA Life Insurance Company Limited**

# IRDA Registration No: 130 dated 14 July, 2006 CIN: U66010MH2005PLC157108





Policyholders' Account (Technical Account)

Total Finance Procession   Total Finance Procession   Total College   Total Finance Procession   Total			Policyho	lders' Account (T	echnical Account)	1				(Rs.'000)
Persistant   Company   C	Particulars	Schodulo	Individual P	articipating		Non-Participating		Individua	Total	
1a Permiss   L-4   7,952,127   4,419   2,675,627   6,3690   2,055,671   1,105,964   112,273   13,965,022   12,023,965   1,025,025   1,02		Schedule	Life	Pension	Individual Life	Individual Health	Group	Life	Pension	Total
1a Permiss   L-4   7,952,127   4,419   2,675,627   6,3690   2,055,671   1,105,964   112,273   13,965,022   12,023,965   1,025,025   1,02	I Book on French and									
103 Reference ceded		1-4	7 952 212	4 619	2 670 562	63 690	2 055 671	1 105 994	112 273	13 965 021
CR Detail Process   1,7940,664   4,619   2,575,074   58,793   1,953,860   1,099,372   112,773   13,744,675		L-4		·					-	
Sub Total   7,949,666   4,619   2,575,074   38,793   1,933,880   1,099,772   112,173   13,744,675			-	-	-	-	(101//31/	-	-	-
(a) Interest, Dividends and Rent - Net of amortisation (Gross of amortisation) (Gross of amortisation	Sub Total		7,940,664	4,619	2,575,074	58,793	1,953,880	1,099,372	112,273	13,744,675
(a) Interest, Dividends and Rent - Net of amortisation (Gross of amortisation) (Gross of amortisation										
Service of amentisation/accretion Res. 1,748,007 (2000)   87-711   3,47-3   241,104   7,483   247,864   3,56.28   3,56.88   1,768,007   3,56.88   1,768,										
1,000   1,0	· ·		875,101	3,473	212,104	7,283	247,687	398,851	35,568	1,780,067
(c) (Loss on saler redemention of Investments) (1340,076) (1341) (28,095) - (2.375) (2313,572) (38,400) (412,652) (6) Proposition of Investments (burdenation of Investments) (20 Proposition of Europeration Europeration of Europeration of Europeration Europeration of Europeration Europeration Europeration Europeration of Europeration Europeration Europeration Europeration Europeration Europeration Europeration Europeration Europeration of Euro			•	· ·	I	,	-		•	
Commission   Com						-				
Comparison   Com			(130,076)	(134)	(20,093)		(2,3/3)			
Other Income (a) Contribution from; Shareholders' Account() (a) Contribution from; Shareholders' Account() (a) Contribution from; Shareholders' Account() (b) Charlest from on Shareholders' Account() (c) Interest from on Shareholders' Account() (c			-	-			-	0/2,/34	34,733	707,409
(a) Contribution from Shareholders' Account	(c) rippi opriduon, Expropriduon									
(b) Foreign Exchange Gain (Ret) (c) Interest Income on Bank Balances (20) Christs (	Other Income									
(c) Interest Income on Bank Relainces	(a) Contribution from Shareholders' Account□			-	-	-	-	-	-	
20,320   8   8,769   270   2,131   38   (901)   30,635   70,701   20,701				-						
State   Commission   1-5				-					-	
Commission Operating Exenses related to Insurance Business L-5 703,924 7 291,819 3,102 - 3,956 1 1,002,809 0perating Exenses related to Insurance Business L-6 2,475,360 25 1,112,374 19,213 248,657 140,299 4,976 4,000,903 57,069 1 1,000,903 57,069 1 1,003										
Contact   Cont	Total (A)		9,070,535	9,029	2,023,429	00,337	2,210,794	3,040,931	526,507	10,950,162
Service tax on Ulip Charges Provision for Doubtful debts 1,043 - 1.034 6 (33) 479 (56) 2,477 Bad debt to be written off 901 - 108 3 51 4,442 - 5,505 Provision (other than taxation) 1 - 108 3 51 4,442 - 5,505 Provision for than taxation) 1 - 108 3 51 4,442 - 5,505 Provision (other than taxation) 1 - 108 3 51 4,442 Provision (other than taxation) 1 - 108 3 51 4,442 Provision (other than taxation) 1 - 108 3 51 4,442 Provision (other than taxation) 1 - 108 3 51 4,442 Provision (other taxation) 1 - 108 3 51 4,442 Provision (other taxation) 1 - 108 3 51 4,442 Provision (other taxation) 1 - 108 4,65,654 Provision (o	Commission	L-5	703,924	7	291,819	3,102	-	3,956	1	1,002,809
Provision for Doubtful debts	Operating Expenses related to Insurance Business	L-6	2,475,360	25	1,112,374	19,213	248,657	140,299	4,976	4,000,903
Bad debt to be written off Provision for Tax Provisions (other than taxation) Provisions (Net)	Service tax on Ulip Charges		-	-	-	-	-			
Provision for Tax Provisions (other than taxation) (a) For diminution in the value of investments (Net) (b) Others  Total (B)  S. 1,81,228  S. 1,405,335  S. 22,324  S. 248,675  S. 196,644  S. 20  S. 5,063,757  S. 681,274  S. 681,275  S. 681,274  S. 681,275  S. 681,274  S. 681,275				-					(56)	
Provisions (other than taxation) (a) Others  Clay Others  3,181,228  32 1,405,335  22,324  248,675  196,644  9,520  5,063,737  Benefits Paid (Net) Interim Bonuses Paid Change in valuation of liability in respect of life policies (a) Gross** (b) Others  6,201,375  3,890  1,439,513  20,408  266,377  (1,064,827)  (252,759)  6,613,977  (11,060)  139,994  - 188,934  (c) Amount accepted in Reinsurance (c			901	-	108	3	51	4,442	-	5,505
(a) For diminution in the value of investments (Net) (b) Others  Total (B)  3,181,228  32  1,405,335  22,324  248,675  196,644  9,520  5,063,757  5,081,774  1,77  287,932  2,211  82,844  6,486  195,220  4,364,039  742,542  5,681,274  1,78  1,79  1,7139  1,			-	-	-	-	-	-	-	-
(b) Others    1			_	_	_	_	_	_	_	_
Total (B)   3,181,228   32   1,405,335   22,324   248,675   196,644   9,520   5,063,757			_	_	_	_	_	_	_	_
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 (d) Amount accepted in Reinsurance (d) Amount	Total (B)		3,181,228	32	1,405,335	22,324	248,675	196,644	9,520	5,063,757
Interim Bonuses Paid Change in Valuation of liability in respect of life policies (a) Gross** (252,759) 6,613,977 (11,064,827) (252,759) 6,613,977 (128,934 (252,759) 6,613,977 (128,934 (252,759) 6,613,977 (128,934 (252,759) 6,613,977 (128,934 (252,759) 6,613,977 (128,934 (252,759) 6,613,977 (128,934 (252,759) 6,613,977 (139,934 (252,										
Change in valuation of liability in respect of life policies (a) Gross** (a) Gross** (b) Amount ceded in Reinsurance (c) Amount accepted in Reinsurance (c) Amount accepted in Reinsurance (d) Amount accepted in Reinsurance (e) Amount accepted in Reinsurance (g) Amount accepted in Reinsurance (h) Reinsu		L-7	287,932	2,211	82,844	6,486	195,220	4,364,039	742,542	5,681,274
(a) Gross** (b) Amount ceded in Reinsurance (c) Amount accepted in Reinsurance (d) Amount accepted in Reinsurance (e) Amount accepted in Reinsurance (f) Amount accepted in Reinsurance (g) Amount accepted in Reinsurance (h) Amo			-	-	-	-	-	-	-	-
(b) Amount ceded in Reinsurance (-) - (11,060) - 139,994 128,934 (-)			6 201 375	3 800	1 /30 513	20.408	266 377	(1.064.827)	(252 750)	6 613 077
(c) Anount accepted in Reinsurance			0,201,373	3,090				(1,004,027)	(232,739)	
Total (C) 6,489,307 6,101 1,511,297 26,894 601,591 3,299,212 489,783 12,424,185  Surplus (Deficit) (D) = (A-B-C) - 3,496 (93,203) 17,139 1,360,528 145,075 29,204 1,462,240  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			-	-	-	-	-	-	-	-
Represents the deemed realised gain as per norms specified by the Authority  **Represents mathematical reserves after allocation of bonus  **Represents mathematical reserves after allocation of bonus  **Appropriations  **Transfer to Shareholders' Account  **Transfer to Other Reserves	Total (C)		6,489,307	6,101	1,511,297	26,894	601,591	3,299,212	489,783	12,424,185
Represents the deemed realised gain as per norms specified by the Authority  **Represents mathematical reserves after allocation of bonus  **Represents mathematical reserves after allocation of bonus  **Appropriations  **Transfer to Shareholders' Account  **Transfer to Other Reserves	Surplus / (Deficit) (D) = (A-B-C)		-	3.496	(93.203)	17.139	1.360.528	145.075	29.204	1.462.240
Appropriations Transfer to Shareholders' Account Transfer to Other Reserves Balance being Funds for Future Appropriations Non-participating policyholders' unallocated surplus 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	Surplus/ (Selectify (2) (1) 2 c)			37.50	(33)=33)			2.0/070		
Appropriations Transfer to Shareholders' Account Transfer to Other Reserves Balance being Funds for Future Appropriations	*Represents the deemed realised gain as per norms specified by the									
Appropriations Transfer to Shareholders' Account Transfer to Other Reserves	Authority									
Appropriations Transfer to Shareholders' Account Transfer to Other Reserves	** Represents mathematical reserves after allocation of honus									
Transfer to Shareholders' Account Transfer to Shareholders' Account Transfer to Other Reserves	represents mathematical reserves area anotation of solids									
Transfer to Shareholders' Account Transfer to Shareholders' Account Transfer to Other Reserves	Annropriations									
Transfer to Other Reserves			_	77	(93.203)	17.139	1,360,528	145.075	29.204	1,458,821
Balance being Funds for Future Appropriations Non-participating policyholders' unallocated surplus  - 3,419			-	- '	(55,205)	-	-	-	-	
Non-participating policyholders' unallocated surplus  3,496 (93,203) 17,139 1,360,528 145,075 29,204 1,462,240  The breakup of total surplus is as under:  (a) Interim Bonus Paid  b) Allocation of Bonus to policyholders  454,253 699 454,952  (c) Surplus shown in the Revenue Account	Balance being Funds for Future Appropriations		-	3,419	-	-	-	-	-	3,419
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) Allocation of Bonus to policyholders  (e) Surplus shown in the Revenue Account  (f) Allocation of Bonus to policyholders  (g) Surplus shown in the Revenue Account	Non-participating policyholders' unallocated surplus		-	-	-	-	-	-	-	-
(a) Interim Bonus Paid	Total (E)		-	3,496	(93,203)	17,139	1,360,528	145,075	29,204	1,462,240
(a) Interim Bonus Paid	The boselium of takel complice is an order									
b) Allocation of Bonus to policyholders										
c) Surplus shown in the Revenue Account			454 253	600	_	_	_	- 1		454 952
			-	-	-	-	-	-	-	-
	(d) Total Surplus: [(a)+(b)+(c)]		454,253	699	-	-	-	-	-	454,952

# Bharti AXA Life Insurance Company Limited IRDA Registration No: 130 dated 14 July, 2006 CIN: U66010MH2005PLC157108 Somewhal December Assessment for the Year Ended 21st March 2016



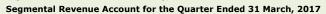
Segmental Revenue Account for the Year Ended 31st March, 2016

Policyholders' Account (Technical Account)

Particulars		Toneyholders Account (Technica		Lai Accounty				Total	
		Individual Participating			Non-Participating		Individual Linked		
, an arcular s	Schedule	Life	Pension	Individual Life	Individual Health	Group	Life	Pension	
Premiums Earned – net									
(a) Premium	L-4	6,274,272	5,682	2,309,141	73,362	1,766,283	1,464,753	189,850	12.083.342
(b) Reinsurance ceded		(11,017)	-	(86,249)	(5,134)	(77,633)	(8,894)		(188,927)
(c) Reinsurance accepted		- (11,01,7	_	-	(0,13.,	-	-	_	(100/52//
Sub Total		6,263,255	5,682	2,222,892	68,228	1,688,650	1,455,859	189,850	11,894,415
						, ,	,		
Income from Investments									
(a) Interest, Dividends and Rent – Net of amortisation		507,600	3,142	137,291	5,399	178,291	468,806	52,708	1,353,237
(Gross of amortisation/accretion Rs. 1,308,382 ('000))									
(b) Profit on sale/redemption of Investments		116,618	926	23,390	-	13,231	1,734,364	596,651	2,485,180
(c) (Loss on sale/ redemption of Investments)		(31,997)	-	(3,886)	-	(3,995)	(270,999)	(42,914)	(353,791)
(d) Transfer/Gain on revaluation/change in fair value*		-	-	-	-	-	(2,193,046)	(699,576)	(2,892,622)
(e) Appropriation/ Expropriation		-	-	-	-	-	-	-	-
Other Income									
(a) Contribution from Shareholders' Account		688.561	-	-	-	-	-	-	688.561
(b) Foreign Exchange Gains (Net)		(3.114)	(1)	(1.519)	(53)	(891)	(186)	(14)	(5.778)
(c) Interest Income on Bank Balances		993	-	485	17	284	59	5	1.843
(d) Others		8,932	2	4,357	150	2,554	206	487	16,689
Total (A)		7,550,848	9,751	2,383,010	73,741	1,878,124	1,195,063	97,197	13,187,734
Commission	L-5	544.488	29	279.853	5.295	-	2.565	250	832.480
Operating Expenses related to Insurance Business	L-6	3.290.177	673	1.605.233	55 <i>.</i> 577	940.987	154 <i>.</i> 798	10.203	6.057.648
Service tax on Ulip Charges		-	-	-	-	-	41.945	5.079	47.024
Provision for Doubtful debts #		10,796	1	5,738	109	532	711	195	18,082
Bad debt to be written off		58	-	46	-	67	1,320	145	1,636
Provision for Tax		-	-	-	-	-	-	-	-
Provisions (other than taxation)									
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-
(b) Others		-	-	-	-		-	-	
Total (B)		3,845,519	703	1,890,870	60,981	941,586	201,339	15,872	6,956,870
Benefits Paid (Net)	L-7	355,511	1,429	96 010	9,984	171,107	4,117,501	1,511,055	6 252 506
	L-/	333,311	1,429	86,919	9,984		4,117,501	1,511,055	6,253,506
Interim Bonuses Paid		_	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies		2 240 010	F 0.40	1 020 726	22.606	1 222 102	(2.205.770)	(1 405 600)	050 033
(a) Gross**		3.349.818	5.049	1.029.726	22.696	1.233.103	(3.295.770)	(1.485.699)	858.923
(b) Amount ceded in Reinsurance (c) Amount accepted in Reinsurance		-	-	(111.533)	-	(187.903)	-	-	(299.436)
Total (C)		3,705,329	6,478	1,005,112	32,680	1,216,307	821,731	25,356	6.812.993
Total (C)		3,703,329	0,478	1,005,112	32,080	1,210,307	621,731	23,330	0,812,993
Surplus/ (Deficit) (D) = (A-B-C)		0	2,570	(512,972)	(19.920)	(279.769)	171.994	55.968	(582,128)
*Represents the deemed realised gain as per norms specified by the Authority									
** Represents mathematical reserves after allocation of bonus									
# Prov for Doubdful Debt amount is net off Bad Debts W/O during the period									
, , , , , , , , , , , , , , , , , , , ,									
Appropriations		ĺ		(512.072)	(10.000)	(270.762)	171.001	FF 060	(504.616)
Transfer to Shareholders' Account		_	82	(512.972)	(19.920)	(279.769)	171.994	55.968	(584.616)
Transfer to Other Reserves		-		-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	2.488	-	-	-	-	-	2.488
Non-participating policyholders' unallocated surplus		-	2.570	(E12.070)	(10.020)	(270.760)	171.004	-	- (E03 130)
Total (E)		-	2,570	(512,972)	(19,920)	(279,769)	171,994	55,968	(582,128)
The breakup of total surplus is as under:									
(a) Interim Bonus Paid		_	_	_	_	_	_	_	_
(b) Allocation of Bonus to policyholders		301.066	739			-			301.805
(c) Surplus shown in the Revenue Account		201,000	739	_		-			201.002
(d) Total Surplus: [(a)+(b)+(c)]		301,066	739	-	_		_	7	301,805
(u) 10tai 3ui pius. [(d)T(D)T(C)]		301,000	/39	-	-	<u>-</u>		-	301,805

## **Bharti AXA Life Insurance Company Limited**

# IRDA Registration No: 130 dated 14 July, 2006 CIN: U66010MH2005PLC157108





Policyholders' Account (Technical Account)

		Policyhol	ders' Account (	Technical Accoun	t)				(Rs.'000
Particulars Particulars	Schedule Individual Participating				Non-Participating		Individual	Total	
		Life	Pension	Individual Life	Individual Health	Group	Life	Pension	
Durani, was Found ask									
Premiums Earned – net (a) Premium	L-4	2,683,743	1,430	841,902	22,514	427,291	358,594	30,345	4,365,8
(b) Reinsurance ceded	L-4	(4,163)	1,430	(26,219)	(1,236)	(27,234)	(1,177)	50,545	(60,0
(c) Reinsurance accepted		(4,103)	_	(20,213)	(1,250)	(27,234)	(1,1//)	_	(00,02
Sub Total		2,679,580	1,430	815,683	21,278	400,057	357,417	30,345	4,305,79
Income from Investments		273,750	891	64,639	2,304	65,473	98,393	9,325	514,7
(a) Interest, Dividends and Rent – Net of amortisation		79,716	182	20,341	2,304	906	389,828	88,171	579,1
(b) Profit on sale/redemption of Investments			102	(1,199)	-		(31,989)	(3,840)	(40,3
(c) (Loss on sale/ redemption of Investments)		(1,644)	-	(1,199)	-	(1,662)	747,328		
(d) Transfer/Gain on revaluation/change in fair value*		-	-	_	-	-	747,320	116,068	863,3
(e) Appropriation/ Expropriation		-	-	-	-	-	-	-	-
Other Income									
(a) Contribution from Shareholders' Account□		678,081	-	-	-	-	-	-	678,0
(b) Foreign Exchange Gains (Net)		1,182	-	594	18	347	47	1	2,19
(c) Interest Income on Bank Balances		171	-	134	2	41	9	1	3.
(d) Others		10,398	3	5,223	140	1,798	181	(523)	17,22
Total (A)		3,721,234	2,506	905,414	23,742	466,960	1,561,214	239,548	6,920,61
Communication		235,973	12	83,833	1,024	_	2,113	_	322,9
Commission Production Francisco	L-5		67	(64,441)	(18,183)	(487,239)	43,487	889	(519,6
Operating Expenses related to Insurance Business	L-6	5,769	07	(04,441)	(10,103)	(467,239)	11,005		
Service tax on Ulip Charges		2 101	-	1 462	13	(920)	128	1,045	12,0
Provision for Doubtful debts		3,101 901	-	1,462	3		128	2	3,7
Bad debt to be written off		901	-	108	3	51	8	-	1,0
Provision for Tax		-	-	-	-	-	-	-	-
Provisions (other than taxation)				_					
(a) For diminution in the value of investments (Net) (b) Others		-	-	_	-	-	-	-	-
Total (B)		245,744	79	20,962	(17,143)	(488,108)	56,741	1,936	(179,79
Benefits Paid (Net)	L-7	130,741	969	29,279	4,039	52,900	1,561,989	178,586	1,958,50
Interim Bonuses Paid		-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	
(a) Gross**		1,918,898	432	438,723	6,963	(65,233)	(74,842)	53,277	2,278,2
(b) Amount ceded in Reinsurance		-	-	(12,443)	-	18,050	-	-	5,60
(c) Amount accepted in Reinsurance		-		-	-	-	-	-	
Total (C)		2,049,639	1,401	455,559	11,002	5,717	1,487,147	231,863	4,242,32
Surplus/ (Deficit) (D) = (A-B-C)		1,425,852	1,026	428,893	29,883	949,351	17,327	5,749	2,858,08
Represents the deemed realised gain as per norms specified by the									
authority									
* Represents mathematical reserves after allocation of bonus									
Appropriations		1 425 052	77	420.003	20.003	1 200 520	145.075	20.204	2 410 5
Transfer to Shareholders' Account		1,425,852	77	428,893	29,883	1,360,528	145,075	29,204	3,419,5
Transfer to Other Reserves		-	- 0.40	_	-	-	-	-	-
Balance being Funds for Future Appropriations		-	949	_	-	(411 177)	(127.740)	(22 455)	(F62.29
Non-participating policyholders' unallocated surplus  Total (E)		1,425,852	1,026	428,893	29,883	(411,177) <b>949,351</b>	(127,748) <b>17.327</b>	(23,455) <b>5,749</b>	(562,38 <b>2,858,08</b>
IULAI (E)		1,423,032	1,026	420,693	29,683	343,331	17,327	3,749	2,036,08
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		_	_	_	_	_	_	_	_
c) Surplus shown in the Revenue Account									

## **Bharti AXA Life Insurance Company Limited**

# IRDA Registration No: 130 dated 14 July, 2006 CIN: U66010MH2005PLC157108 Segmental Revenue Account for the Quarter Ended 31 March, 2016



Policyholders' Account (Technical Account)

		Polic	yholders' Accoun	t (Technical Acco	<u> </u>				(Rs.'000)	
		Individual Pa	articipating		Non-Participating		Individual Linked			
Particulars	Schedule	Life	Pension	Individual Life	Individual Health	Group	Life	Pension	Total	
Premiums Earned – net										
(a) Premium	L-4	2 251 650	1.654	052.120	27.240	F72 204	425 624	44.041	4 407 52	
	L-4	2,251,650	1,654	853,120	27,240	573,394	435,634	44,841	4,187,532	
(b) Reinsurance ceded		(5,061)	-	(25,022)	(1,315)	(25,069)	(2,139)	-	(58,606	
(c) Reinsurance accepted		2 245 500		-	-	-	422.405	-	4 4 2 2 2 2 2	
Sub Total		2,246,589	1,654	828,098	25,925	548,325	433,495	44,841	4,128,926	
Income from Investments										
(a) Interest, Dividends and Rent – Net of amortisation		149,553	791	38,110	1,518	53,550	113,048	10,991	367,561	
(b) Profit on sale/redemption of Investments		37,318	23	7,599	-	4,278	261,608	64,057	374,883	
(c) (Loss on sale/ redemption of Investments)		(2,238)	-	(1,508)	-	(1,709)	(149,587)	(14,461)	(169,503	
(d) Transfer/Gain on revaluation/change in fair value*		-	-	-	-	-	(442,932)	(116,730)	(559,662	
(e) Appropriation/ Expropriation		-	-	-	-	-	-	-	-	
Other Income										
(a) Contribution from Shareholders' Account□		124,509	_	_	_	_	_	_	124,509	
(b) Foreign Exchange Gains (Net)		92		19	10	22	1	(1)	143	
(c) Interest Income on Bank Balances		126		69	- 10	37	8	1	241	
(d) Others			-		7		-			
(d) Others		1,647	-	858	/	478	609	171	3,770	
Total (A)		2,557,596	2,468	873,245	27,460	604,981	216,250	(11,131)	4,270,868	
Commission	L-5	189,788	4	94,990	1,454	_	674	(2)	286,908	
Operating Expenses related to Insurance Business	L-6	929,378	140	472,116	8,804	268,364	58,781	5,379	1,742,962	
Provision for Doubtful debts		(167)		5	(24)	(595)	(490)	6	(1,265	
Bad debt to be written off		55		43	(21)	64	1,248	133	1,543	
Provision for Tax		_		-	_		1,210	-	1,515	
Provisions (other than taxation)										
(a) For diminution in the value of investments (Net)										
(b) Others		-	-	-	-	-	-	-	-	
Total (B)		1,119,053	144	567,154	10,234	267,833	60,213	5,516	2,030,147	
1000 (3)		1/115/055	2-1-1	307/134	10/254	207,033	00,213	3,310	2,030,147	
Benefits Paid (Net)	L-7	132,727	847	28,246	2,808	46,183	1,144,606	170,352	1,525,769	
Interim Bonuses Paid		-	-	-	-	-	-	-	-	
Change in valuation of liability in respect of life policies										
(a) Gross**		1,305,816	2,288	445,593	7,884	209,692	(1,144,692)	(209,246)	617,335	
(b) Amount ceded in Reinsurance		-	-	(16,192)	-	(45,717)	-	-	(61,909	
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	
Total (C)		1,438,543	3,135	457,647	10,692	210,158	(86)	(38,894)	2,081,196	
Complete ( (Deffeth) (D) (A.D.C)		-	- (011)	- (454 556)		-	-	-	-	
Surplus/ (Deficit) (D) = (A-B-C)		-	(811)	(151,556)	6,534	126,990	156,122	22,247	159,526	
*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		-	_	_	-	_	_	-	-	
Balance being Funds for Future Appropriations		_	-	-	-	_	-	_	_	
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		-	-	-	-	-	-	-	-	