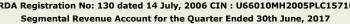
Form L-1-A-RA

Bharti AXA Life Insurance Company Limited

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



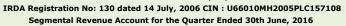


Policyholders' Account (Technical Account)

Policyholders' Account (Technical Account)										
Particulars	Schedule	Individual P	articipating		Non-Participating		Individua	Total		
	Schedule	Life	Pension	Individual Life	Individual Health	Group	Life	Pension	IOLAI	
Duranii waa Fawaad wat										
Premiums Earned – net (a) Premium	L-4	1,563,492	1,168	444,365	9,259	472,017	202,765	22,359	2,715,425	
(b) Reinsurance ceded	L-4	(2,064)	-	(25,044)		(27,877)	(1,278)	-	(57,462)	
(c) Reinsurance accepted		-	-	- (25/511)	-	-	-	-	-	
Sub Total		1,561,428	1,168	419,321	8,060	444,140	201,487	22,359	2,657,963	
In a series from Income to the series of the										
Income from Investments (a) Interest, Dividends and Rent – Net of amortisation		311,150	899	75,498	2,245	68,053	99,932	11,130	568,907	
(b) Profit on sale/redemption of Investments		82,927	254	15,426	-	15,565	305,065	57,955	477,192	
(c) (Loss on sale/ redemption of Investments)		(4,270)	-	(3,198)	-	(176)	(23,016)	(3,377)	(34,037)	
(d) Transfer/Gain on revaluation/change in fair value*			-	-	-	`- '	164,499	20,090	184,589	
Other Terror										
Other Income (a) Contribution from Shareholders' Account□		_	_	_	_	_	_	_	_	
(b) Foreign Exchange Gains (Net)		128	_	83	2	44	6	_	263	
(c) Interest Income on Bank Balances		199	_	129	3	68	10	1	410	
(d) Others		2,993	-	958	31	45	80	(2)	4,105	
Total (A)		1,954,555	2,321	508,217	10,341	527,739	748,063	108,156	3,859,392	
Commission	L-5	130,434	2	48,031	443	_	1,374	_	180,284	
Operating Expenses related to Insurance Business	L-6	638,065	61	414,721	8,195	218,778	31,958	1.780	1,313,558	
Service tax on Ulip Charges	L 0	-	-	-	-	-	10,341	1,017	11,358	
Provision for Doubtful debts		(357)	_	(131)	(1)	-	(4)	-/	(493)	
Bad debt to be written off		1,798	-	- '	- '	-	- ` ′	-	1,798	
Provision for Tax		-	-	-	-	-	-	-	· -	
Provisions (other than taxation)										
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	
(b) Others Total (B)		769,940	63	462,621	8,637	218,778	43,669	2,797	1,506,505	
Total (b)		703,540		402,021	0,037	210,770	45,005	2,131	1,500,505	
Benefits Paid (Net)	L-7	74,652	278	35,600	3,025	75,236	1,047,847	146,485	1,383,123	
Interim Bonuses Paid		-	-	-	-	-	-	-	-	
Change in valuation of liability in respect of life policies (a) Gross**		1,194,797	1 202	218,889	2,899	184,104	(367,121)	(46,848)	1,188,012	
(b) Amount ceded in Reinsurance		1,194,797	1,292	(8,009)		(2,653)	(307,121)	(40,040)	(10,662)	
(c) Amount accepted in Reinsurance		-	-	(0,003)	-	(2,033)	-	-	(10,002)	
Total (C)		1,269,449	1,570	246,480	5,924	256,687	680,726	99,637	2,560,473	
Surplus/ (Deficit) (D) = (A-B-C)		(84,834)	688	(200,884)	(4,220)	52,274	23,668	5,722	(207,586)	
company (committee)		(0.1/00.1)		(======================================	(1,1)				(====	
*Represents the deemed realised gain as per norms specified by the										
Authority										
** Represents mathematical reserves after allocation of bonus										
Appropriations		(04.034)	_	(200.004)	(4.220)				(200.020)	
Transfer to Shareholders' Account		(84,834)	-	(200,884)	(4,220)	-	-	-	(289,938)	
Transfer to Other Reserves Balance being Funds for Future Appropriations		_	688	I			-		688	
Non-participating policyholders' unallocated surplus		-	-	_		52,274	23,668	5,722	81,664	
Total (E)		(84,834)	688	(200,884)	(4,220)	52,274	23,668	5,722	(207,586)	
		•		, , ,		•	•		•	
The breakup of total surplus is as under:										
(a) Interim Bonus Paid		- 1	-	_	-	- 1			-	
(b) Allocation of Bonus to policyholders (c) Surplus shown in the Revenue Account		-	-		-	_	-	-	-	
(d) Total Surplus: [(a)+(b)+(c)]		-	-	_	-	-	-	-	-	
(a) 10th 5th 5th 5th (b) 1 (b) 1									-	

Form L-1-A-RA

Bharti AXA Life Insurance Company Limited





Policyholders' Account (Technical Account)

(Rs.'000)

		Policyholders Account (Technical Account)							(KS. 000)	
Daubianiana		Individual Participating			Non-Participating		Individual Linked			
Particulars	Schedule	Life	Pension	Individual Life	Individual Health	Group	Life	Pension	Total	
						·				
Premiums Earned – net										
(a) Premium	L-4	1,329,546	1,063	354,244	9,875	466,740	246,413	27,554	2,435,436	
(b) Reinsurance ceded	L-4	(1,530)	1,003	(21,569)	(1,212)	(22,494)	(1,911)	27,334	(48,716)	
(c) Reinsurance accepted		(1,330)	-	(21,309)	(1,212)	(22,494)	(1,911)	-	(40,710)	
Sub Total		1,328,016	1,063	332,675	8,663	444,246	244,502	27,554	2,386,720	
Sub rotal		1,320,010	1,003	332,073	8,003	444,240	244,302	27,554	2,300,720	
Income from Investments										
(a) Interest, Dividends and Rent – Net of amortisation		175,124	808	43,996	1,542	58,396	111,595	11,088	402,549	
(Gross of amortisation/accretion Rs. 1,308,382 ('000))		,		,	,	,	,	·		
(b) Profit on sale/redemption of Investments		20,886	257	3,615	_	1,264	279,446	77,866	383,335	
(c) (Loss on sale/ redemption of Investments)		(13,344)	237	(2,001)	_	1,204	(71,347)	(12,996)	(99,689)	
(d) Transfer/Gain on revaluation/change in fair value*		(13,344)	-	(2,001)	-	-	544,090	72,618	616,708	
		-	-	-	-	-	544,090	/2,018	010,708	
(e) Appropriation/ Expropriation		-	-	-	-	-	-	-	-	
Other Teacher										
Other Income										
(a) Contribution from Shareholders' Account		, \	-		Ţ.,,,		-	- (-)		
(b) Foreign Exchange Gains (Net)		(633)	-	(262)	(11)	(183)	(30)	(2)	(1.121)	
(c) Interest Income on Bank Balances		(160)		(66)	(3)	(46)	(7)	(1)	(283)	
(d) Others		2.753	(1)	1.138	50	794	(138)	(189)	4,407	
Total (A)		1,512,643	2,127	379,095	10,241	504,471	1,108,111	175,938	3,692,626	
Commission	L-5	119.917	(20)	48.250	602	-	361	2	169.112	
Operating Expenses related to Insurance Business	L-6	819.358	(228)	338.632	14.867	236.534	25 <i>.</i> 920	1.531	1.436.614	
Service tax on Ulio Charges		-	-	-	-	-	12.467	1.226	13.693	
Provision for Doubtful debts #		451	-	146	2	(253)	(228)	(223)	(104)	
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)		939,726	(248)	387,028	15,471	236,281	38,520	2,536	1,619,314	
Benefits Paid (Net)	L-7	29,014	425	15,744	1,124	39,090	919,116	186,975	1,191,488	
Interim Bonuses Paid		-	-	-	-	-	-	-	-	
Change in valuation of liability in respect of life policies										
(a) Gross**		1.035.853	1.063	127.337	1.434	288.795	93.921	(20.986)	1.527.417	
(b) Amount ceded in Reinsurance		-	-	1.811	-	(38.394)	-	-	(36.583)	
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	
Total (C)		1,064,867	1,488	144,892	2,558	289,491	1,013,037	165,989	2,682,322	
Surplus/ (Deficit) (D) = (A-B-C)		(491,950)	887	(152,825)	(7,788)	(21,301)	56,554	7,413	(609.010)	
Chieffe, (Editor) (1)		, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			.,,,,,	1 2 2 2 2 2	50,55	77.120	1000/020/	
*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	1				1					
Appropriations	1									
Transfer to Shareholders' Account	1	(491.950)	-	(152.825)	(7.788)	(21.301)	80	5	(673.778)	
Transfer to Other Reserves	1		-							
Balance being Funds for Future Appropriations	1	-	887	-	-	-	_	-	887	
Non-participating policyholders' unallocated surplus	1	-	-	-	- 1	-	56,474	7,408	63.881	
Total (E)		(491,950)	887	(152,825)	(7,788)	(21,301)	56,554	7,413	(609,010)	
			,,,,	,,	, , , , , , , , , , , , , , , , , , , ,	,	,	.,	, , , , , ,	
The breakup of total surplus is as under:	1									
(a) Interim Bonus Paid	1	_	_	_	_	_	_	_	_	
(b) Allocation of Bonus to policyholders	1	_	_	_	_	_	_	_	_	
(c) Surplus shown in the Revenue Account	1	_	_	-	_	_	_	_	_	
(d) Total Surplus: [(a)+(b)+(c)]		-	-	_	-	-	-	-	-	