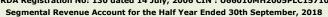
# **Bharti AXA Life Insurance Company Limited**

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



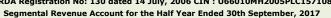
bharti AXA jeevan suraksha ka/ naya nazariya

Policyholders' Account (Technical Account)

			orders Account (	teeninear Account				(103.000)		
Particulars	Schedule	Individual Participating		Non-Participating		Individu		ual Linked		Total
Faiticulais	Schedule	Life	Pension	Individual Life	Individual Health	Group	Life	Pension	Group Gratuity	Iotai
Premiums Earned – net										
(a) Premium	L-4	3,951,664	2,092	2,593,964	26,485	1,342,584	560,761	32,105	-	8,509,655
(b) Reinsurance ceded		(3,505)	-	(58,178)	(2,150)	(63,990)	(3,434)	-	-	(131,257)
(c) Reinsurance accepted					-	-		-	-	<u> </u>
Sub Total		3,948,159	2,092	2,535,786	24,335	1,278,594	557,327	32,105	-	8,378,398
Towns for a Township										
Income from Investments (a) Interest, Dividends and Rent – Net of amortisation		914,405	2,295	235,698	5,485	177,410	131,968	13,328	4,592	1,485,181
(b) Profit on sale/redemption of Investments		95,995	680	42,440	5,405	6,281	623,023	120,617	493	889,529
(c) (Loss on sale/ redemption of Investments)		(14,250)	-	(4,345)	_	(65)	(118,331)	(16,840)		(154,104)
(d) Transfer/Gain on revaluation/change in fair value*		(= 1,===)	-	- ( ., ,	-	-	(155,608)	(43,700)		(201,303)
Other Income										
(a) Contribution from Shareholders' Account□		-	-	-	-	-	-	-	-	-
(b) Interest Income on Reinstatement/Loan to Policyholder/Bank										
Balances		7,769	1	2,115	65	65	27	2	-	10,044
(c) Others		608 <b>4,952,686</b>	5,068	1,360	15	381 <b>1,462,666</b>	91 <b>1,038,497</b>	105,513	2,817	2,456 <b>10,410,201</b>
Total (A)		4,952,686	5,068	2,813,054	29,900	1,462,666	1,038,497	105,513	2,817	10,410,201
Commission	L-5	282,147	9	408,140	1,468	-	7,763	-	-	699,527
Operating Expenses related to Insurance Business	L-6	833,219	86	1,865,344	21,077	522,456	124,963	1,709	427	3,369,281
Service tax on Ulip Charges		-	-	-	-	-	19,962	1,950	72	21,984
Provision for Doubtful debts		5,805	-	6,313	112	2,233	546	10	-	15,019
Bad debt to be written off		1,861	-	2,692	10	-	51	-	-	4,614
Provision for Tax		-	-	-	-	-	-	-	-	-
Provisions (other than taxation)										
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-
(b) Others Total (B)		1,123,032	95	2,282,489	22,667	524,689	153,285	3,669	499	4,110,425
TOTAL (B)		1,123,032	93	2,202,403	22,007	324,009	133,283	3,009	433	4,110,423
Benefits Paid (Net)	L-7	289,210	1,046	97,330	9,967	201,496	1,406,003	247,330	18,261	2,270,643
Interim Bonuses Paid		-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies										
(a) Gross**		3,450,218	2,135	1,005,129	12,278	547,799	(485,809)	(147,872)	(17,254)	4,366,624
(b) Amount ceded in Reinsurance		-	-	(12,192)	-	(9,183)	-	-	-	(21,375)
(c) Amount accepted in Reinsurance		2 720 420	2 101	1 000 057	- 22.245	740 440	-	- 00 450	1 007	
Total (C)		3,739,428	3,181	1,090,267	22,245	740,112	920,194	99,458	1,007	6,615,892
Surplus/ (Deficit) (D) = (A-B-C)		90,226	1,792	(559,702)	(15,012)	197,865	(34,982)	2,386	1,311	(316,116)
*Represents the deemed realised gain as per norms specified by the										
Authority										
** Represents mathematical reserves after allocation of bonus										
Appropriations			1	1			1			
Transfer to Shareholders' Account		-	-	(559,702)	(15,012)	197,865	(34,982)	2,386	1,311	(408,134)
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		90,226	1,792	-	-	-	-	-	-	92,018
Non-participating policyholders' unallocated surplus		-	-	-	-	-	-	-	-	
Total (E)		90,226	1,792	(559,702)	(15,012)	197,865	(34,982)	2,386	1,311	(316,116)
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 CIN: U66010MH2005PLC157108



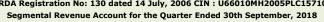


Policyholders' Account (Technical Account)

Particulars		Individual Participating			Non-Participating		Individua		
	Schedule	Life	Pension	Individual Life	Individual Health	Group	Life	Pension	Total
Premiums Earned – net (a) Premium (b) Reinsurance ceded (c) Reinsurance accepted	L-4	3.473.510 (3.979) -	2.002	1.353.473 (52.229)	25.107 (2.408)	1.070.307 (56.569)	392.430 (2.420) -	47.593 - -	6.364.422 (117.605) -
Sub Total		3,469,531	2,002	1,301,244	22,699	1,013,738	390,010	47,593	6,246,817
Income from Investments (a) Interest, Dividends and Rent – Net of amortisation (Gross of amortisation/accretion Rs. 1,308,382 ('000)) (b) Profit on sale/redemotion of Investments (c) (Loss on sale/ redemotion of Investments) (d) Transfer/Gain on revaluation/change in fair value* (e) Appropriation/ Expropriation		647,836 238.901 (9.344) - -	1,980 297 - - -	155,320 57.927 (4.759) -	5,183 - - - - -	138,402 44.484 (176) -	183,888 698.137 (51.164) 358.730	19,775 131.426 (7.500) 42.521	1,152,384 1.171.172 (72,943) 401.251
Other Income (a) Contribution from Shareholders' Account (b) Interest Income on Reinstatement/Loan to Policyholder/Bank Balances (c) Others		- 5,969 (66)	- (2) 0	- 1,697 (19)	- 51 (1)	- 30 (0)	- (197) 2	- (24) 0	- 7,524 (83)
Total (A)		4,352,827	4,277	1,511,410	27,932	1,196,477	1,579,406	233,791	8,906,122
Commission Operating Expenses related to Insurance Business Service tax on Ulip Charges Provision for Doubtful debts # Bad debt to be written off Provisions for Tax Provisions (other than taxation) (a) For diminution in the value of investments (Net) (b) Others	L-5 L-6	271,943 1,094,912 - 665 1,823 - -	10 110 - - - - -	164,213 1,132,656 - 137 - - -	1,240 16,917 - - - - - -	478,163 - 331 - - -	2,688 58,500 22,175 259 - - -	2 2,966 2,218 29 - - -	440.096 2,784,224 24,393 1,421 1,823
Total (B)		1,369,343	120	1,297,006	18,157	478,494	83,622	5,215	3,251,957
Benefits Paid (Net) Interim Bonuses Paid Chanae in valuation of liability in respect of life policies (a) Gross** (b) Amount ceded in Reinsurance (c) Amount accepted in Reinsurance	L-7	170.350 - 2.766.009 -	835 - 1.736	58.027 - 610.793 (20.379)	5.540 - 9.667 -	150.509 - 435.591 (10,115)	2.014.599 - (591.617) -	279.489 - (62.990) -	2.679.349 - 3.169.189 (30,494)
Total (C)		2,936,359	2,571	648,441	15,207	575,985	1,422,982	216,499	5,818,044
Surplus/ (Deficit) (D) = (A-B-C)		47,125	1,586	(434,037)	(5,432)	141,999	72,802	12,077	(163,879)
*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		77/125	2,300	(10-1,037)	(3,432)	272,333	72,302	22/0//	(100/073)
Transfer to Shareholders' Account Transfer to Other Reserves Balance being Funds for Future Appropriations Non-participating policyholders' unallocated surplus		- - 47,125	- 1,586	(434.037) - - -	(5.432) - - -	- - - 141,999	- - - 72,802	- - 12.077	(439.469) - 48,711 226,879
Total (E)		47,125	1,586	(434,037)	(5,432)	141,999	72,802	12,077	(163,879)
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)]		-	:	-	-	:	-	- - -	
(u) Total Surplus: [(a)+(b)+(c)]		-	-	-	-		-	-	-

# **Bharti AXA Life Insurance Company Limited**

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



bharti **AXA** jeevan suraksha ka/ naya nazariya

Policyholders' Account (Technical Account)

Particulars	Schedule	Individual F	articipating	ating Non-Participating Individual Linked			Total			
· ai assaul s	Sembuano	Life	Pension	Individual Life	Individual Health	Group	Life	Pension	Group Gratuity	
Premiums Earned – net (a) Premium (b) Reinsurance ceded (c) Reinsurance accepted	L-4	2,212,445 (2,158) -	950 - -	1,587,741 (30,187)	15,782 (920)	705,000 (32,881)	316,493 (1,737)	17,967 - -	- - -	4,856,379 (67,883) -
Sub Total		2,210,287	950	1,557,554	14,862	672,119	314,756	17,967	-	4,788,496
Income from Investments (a) Interest. Dividends and Rent – Net of amortisation (b) Profit on sale/redemotion of Investments (c) (Loss on sale/ redemption of Investments) (d) Transfer/Gain on revaluation/change in fair value* (e) Appropriation/ Expropriation		478,360 30,774 (6,375) - -	1,178 30 - - -	122,767 18,993 (2,564) - -	2,775 - - - - -	91,851 1,531 (65) - -	69,987 354,714 (72,783) (248,799) -	7,310 67,498 (10,262) (50,102)	2,414 214 (213) (48)	776,642 473,754 (92,262) (298,949)
Other Income (a) Contribution from Shareholders' Account□ (b) Interest Income on Bank Balances (c) Others		- 3,497 103	- 3	- 946 272	- 34 (2)	- 29 70	- 13 22	- 1	- - -	- 4,523 465
Total (A)		2,716,646	2,161	1,697,968	17,669	765,535	417,910	32,412	2,367	5,652,669
Commission Operating Expenses related to Insurance Business Service tax on Ulip Charges Provision for Doubtful debts Bad debt to be written off Provision for Tax Provisions (other than taxation)	L-5 L-6	158,366 439,044 - 4,032 489 -	7 44 - - - -	240,632 1,016,319 - 2,512 835 -	775 7,998 - 54 2	279,980 - 951 -	4,350 71,188 9,892 309 13	- 740 949 6 - -	- 197 35 (1) -	404,129 1,815,509 10,877 7,863 1,339
(a) For diminution in the value of investments (Net) (b) Others		-	-	-	-	-	-	-	-	-
Total (B)		601,930	51	1,260,297	8,829	280,931	85,752	1,695	231	2,239,717
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	L-7	156,460 - - 1,950,879 - -	154 - - 1,372 -	47,585 - - 673,628 (5,346)	5,054 - - 6,959 -	109,431 - - 301,689 (5,131)	724,511 - - (366,722) -	129,331 - - (101,208) -	9,252 - - (7,162) -	1,181,780 - 2,459,435 (10,477)
Total (C)		2,107,339	1,526	715,867	12,013	405,989	357,789	28,123	2,090	3,630,738
Surplus/ (Deficit) (D) = (A-B-C)		7,377	584	(278,196)	(3,173)	78,615	(25,632)	2,593	46	(217,786)
*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  Non-participating policyholders' unallocated surplus		- - 7,376 -	- - - 584 -	(278,197) - - -	(3,173)	78,613 - - -	(25,631)	2,594 - - -	46 - -	(225,746) - 7,960
Total (E)		7,376	584	(278,197)	(3,173)	78,613	(25,631)	2,594	46	(217,786)
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 CIN: U66010MH2005PLC157108 Segmental Revenue Account for the Quarter Ended 30th September, 2017



Policyholders' Account (Technical Account)

	Policyholders' Account (Technical Account)										
Particulars		Individual Pa	articipating		Non-Participating		Individua				
	Schedule	Life	Pension	Individual Life	Individual Health	Group	Life	Pension	Total		
Premiums Earned – net											
(a) Premium	L-4	1,910,018	834	909,108	15,848	598,290	189,665	25,234	3,648,9		
(b) Reinsurance ceded		(1,915)	634	(27,185)	(1,209)	(28,692)	(1,142)	23,234	(60,1		
(c) Reinsurance accepted		(1,913)	-	(27,163)	(1,209)	(26,092)	(1,142)	-	(00,1		
Sub Total		1,908,103	834	881,923	14,639	569,598	188,523	25,234	3,588,85		
Income from Investments											
(a) Interest, Dividends and Rent – Net of amortisation		336,686	1,081	79,822	2,938	70,349	83,956	8,645	583,4		
(b) Profit on sale/redemption of Investments		155,974	43	42,501	-	28,919	393,072	73,471	693,9		
(c) (Loss on sale/ redemption of Investments)		(5,074)	-	(1,561)	-	-	(28,148)	(4,123)	(38,9		
(d) Transfer/Gain on revaluation/change in fair value*		-	-	-	-	-	194,231	22,431	216,6		
(e) Appropriation/ Expropriation		-	-	-	-	-	-	-			
Other Income											
(a) Contribution from Shareholders' Account□		-	-	-	-	-	-	-			
(b) Interest Income on Bank Balances		3,253	(2)	740	21	(99)	(275)	(25)	3,6		
(c) Others		(670)	0	(232)	(7)	(29)	(15)	0	(9		
Total (A)		2,398,272	1,956	1,003,193	17,591	668,738	831,345	125,634	5,046,72		
Commission	L-5	141,510	8	116,182	797	-	1,314	2	259,8		
Operating Expenses related to Insurance Business	L-6	456,843	49	717,935	8,722	259,385	26,542	1,186	1,470,6		
Service tax on Ulip Charges		-	-	-	-	-	11,834	1,201	13,0		
Provision for Doubtful debts		1,022	-	268	1	331	263	29	1,9		
Bad debt to be written off Provision for Tax		25	-	-	-	-	-	-			
Provisions (other than taxation)		-	-	-	-	-	-	-	-		
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-		
(b) Others		-	-	-	-	-	-	-	-		
Total (B)		599,400	57	834,385	9,520	259,716	39,953	2,418	1,745,44		
Benefits Paid (Net)	L-7	95,698	557	22,427	2,515	75,273	966,752	133,004	1,296,2		
Interim Bonuses Paid		93,090	-	22,727	2,313	75,275	300,732	133,004	1,230,2		
Change in valuation of liability in respect of life policies			_	_				_			
(a) Gross**		1,571,212	444	391,904	6,768	251,487	(224,496)	(16,142)	1,981,1		
(b) Amount ceded in Reinsurance		-	-	(12,370)	-	(7,463)	-	(10/112)	(19,8		
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-			
Total (C)		1,666,910	1,001	401,961	9,283	319,297	742,256	116,862	3,257,57		
Surplus/ (Deficit) (D) = (A-B-C)		131,961	898	(233,153)	(1,212)	89,725	49,135	6,354	43,7		
Depresents the deemed realized sain as now name and its in		Π			Τ	T	Ţ	$\Box$			
Represents the deemed realised gain as per norms specified by the Authority		-	-	-	-	-	-	-			
** Represents mathematical reserves after allocation of bonus		-	-	-	-	-	-	-			
Appropriations											
Transfer to Shareholders' Account		84,834	-	(233,153)	(1,212)	-	-	-	(149,5		
Transfer to Other Reserves		-	-	-	-	-	-	-	-		
Balance being Funds for Future Appropriations		47,125	898	-	-				48,0		
Non-participating policyholders' unallocated surplus  Total (E)		131,960	898	(233,153)	(1,212)	89,725 <b>89,725</b>	49,135 <b>49,135</b>	6,354 <b>6,354</b>	145,2 <b>43,7</b> (		
		131,900	078	(233,133)	(1,212)	39,723	49,133	0,354	43,7		
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)]		-	-	-	-	-	-	-	-		