Bharti AXA Life Insurance Company Limited

IRDA Registration No: 130 dated 14 July, 2006 CIN: U66010MH2005PLC157108 Segmental Revenue Account for the Period Ended 30th June, 2020

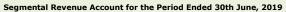


Policyholders' Account (Technical Account)

| Particulars | Schedule | Individual Participating | | icai riccounty | Non-Participating | | Individu | ual Linked | | (103: 000) |
|--|------------|--------------------------|----------|--------------------|-------------------|----------------------|--------------------|-----------------|----------------|-----------------------|
| | | Life | Pension | Individual Life | Individual Health | Group | Life | Pension | Group Gratuity | Total |
| | | | | | | | | | | |
| Premiums Earned – net | | 15,39,304 | 990 | 13,49,619 | 6,715 | 1 10 072 | 3,37,857 | 6 221 | 40,000 | 33,91,468 |
| (a) Premium (b) Reinsurance ceded | L-4 | (2,134) | 880 | (34,788) | (1,128) | 1,10,872 (33,400) | (3,268) | 6,221 | 40,000 | 33,91,468 (74,718) |
| (c) Reinsurance accepted | | (2,134) | _ | (54,700) | (1,120) | (33,400) | (3,200) | - | _ | (/4,/10) |
| Sub Total | | 15,37,170 | 880 | 13,14,831 | 5,587 | 77,472 | 3,34,589 | 6,221 | 40,000 | 33,16,750 |
| | | | | | | | | | | |
| Income from Investments | | 7 47 000 | 4.457 | 2.76.407 | 2.055 | 00.742 | 55.599 | 2.040 | 2 200 | 44.00.000 |
| (a) Interest, Dividends and Rent – Net of amortisation (b) Profit on sale/redemption of Investments | | 7,47,900 1,21,086 | 1,157 | 2,76,407 39,296 | 3,055 | 99,713 6,677 | 55,599 1,41,490 | 2,818 20,314 | 3,280 1,724 | 11,89,929 3,30,587 |
| (c) (Loss on sale/ redemption of Investments) | | (66,285) | - | (18,031) | - | (2,856) | (1,80,159) | (17,393) | (216) | (2,84,940) |
| (d) Transfer/Gain on revaluation/change in fair value** | | - | - | (499) | - | - | 11,54,256 | 1,08,327 | 3,963 | 12,66,047 |
| | | | | | | | | | | |
| Other Income | | | | | _ | | | | | |
| (a) Contribution from Shareholders' Account□ (b) Interest Income on Reinstatement/Loan to Policyholder/Bank Balances | | - | - | - | - | - | - | - | - | - |
| (b) Interest income on Reinstatement/Loan to Folicyholder/Dank Dalances | | 4,427 | _ | 1,266 | (2) | 44 | 135 | 2 | _ | 5,872 |
| (c) Others | | 1,426 | - | 12,203 | 44 | 536 | 3,921 | 53 | - | 18,183 |
| Total (A) | | 23,45,724 | 2,037 | 16,25,473 | 8,684 | 1,81,586 | 15,09,831 | 1,20,342 | 48,751 | 58,42,428 |
| Commission | L-5 | 1,09,384 | 3 | 1,92,251 | 174 | 1,081 | 4,694 | _ | _ | 3,07,587 |
| Operating Expenses related to Insurance Business | L-5 L-6 | 2,82,549 | 41 | 8,82,362 | 1,506 | 50,894 | 71,849 | - 554 | 673 | 12,90,428 |
| Service tax on Ulip Charges | L-U | - | - | - | - | - | 9,503 | 536 | 50 | 10.089 |
| Provision for Doubtful debts | | 13 | - | (859) | (10) | (56) | 1,432 | 1,123 | - | 1,643 |
| Bad debt to be written off | | 5,006 | - | 11,619 | 47 | 781 | 4,068 | 55 | - | 21,576 |
| Provision for Tax | | - | - | - | - | - | - | - | - | - |
| Provisions (other than taxation) | | | | | | | | | | |
| (a) For diminution in the value of investments (Net) (b) Others | | - | - | - | - | - | | - | - | - |
| Total (B) | | 3,96,952 | 44 | 10,85,373 | 1,717 | 52,700 | 91,546 | 2,268 | 723 | 16,31,323 |
| | | 2 04 270 | 764 | 06.064 | 4.675 | 00.030 | 4 60 602 | FF 224 | 2 702 | 6 00 242 |
| Benefits Paid (Net) | L-7 | 2,84,279 | 761 - | 96,861 | 1,675 | 88,028 | 1,60,692 | 55,234 | 2,783 | 6,90,313 |
| Interim Bonuses Paid Change in valuation of liability in respect of life policies | | - | - | - | - | - | - | - | - | - |
| (a) Gross*** | | 15,77,152 | (538) | 9,22,440 | 8,751 | (55,861) | 12,77,035 | 63,734 | 45,795 | 38,38,508 |
| (b) Amount ceded in Reinsurance | | - | - | (38,554) | - | 8,030 | - | - | - | (30,524) |
| (c) Amount accepted in Reinsurance | | - | - | - | - | - | - | - | - | - |
| Total (C) | | 18,61,431 | 223 | 9,80,747 | 10,426 | 40,197 | 14,37,727 | 1,18,968 | 48,578 | 44,98,297 |
| Surplus/ (Deficit) (D) = (A-B-C) | | 87,341 | 1,770 | (4,40,647) | (3,459) | 88,689 | (19,442) | (894) | (550) | (2,87,192) |
| | | • | • | | | | | | | |
| | | | | | | | | | | |
| **Represents the deemed realised gain as per norms specified by the Authority | | | | | | | | | | |
| | | | | | | | | | | |
| *** Represents mathematical reserves after allocation of bonus | | | | | | | | | | |
| | | | | | | | | | | |
| Appropriations Transfer to Shareholders' Account | | _ | _ | (4,40,647) | (3,459) | 88,689 | (19,442) | (894) | (550) | (3,76,303) |
| Transfer to Other Reserves | | - | - | (+,+0,047) | (3,439) | - | (13,442) | (034) | (550) | (3,70,303) |
| Balance being Funds for Future Appropriations | | 87,341 | 1,770 | - | - | - | - | - | - | 89,111 |
| Transfer from Balance sheet being deficit in Revenue account | | - | - 1 | - | - | - | - | - | - | · - |
| Non-participating policyholders' unallocated surplus | | - | - | - | - | - | - | - | - | - |
| Total (E) | | 87,341 | 1,770 | (4,40,647) | (3,459) | 88,689 | (19,442) | (894) | (550) | (2,87,192) |
| 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



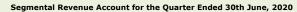


Policyholders' Account (Technical Account)

| Procedure Proc | | | Toneyholders Account (Technical Account) | | | | | | | | (103. 000) |
|--|--|-----------|--|----------|-------------------|-------------------|----------|------------|----------|----------------|------------|
| Persistance Left | Particulars | Schedule | Individual Participating | | Non-Participating | | Individu | al Linked | | Total | |
| 1-4 Premium 1-4 17,73,00 878 141,75.15 7,879 6,00,188 3,12,076 12,469 - 41,46,488 10,1879 | | Scriedule | Life | Pension | Individual Life | Individual Health | Group | Life | Pension | Group Gratuity | Iotai |
| 1-4 Premium 1-4 17,73,00 878 141,75.15 7,879 6,00,188 3,12,076 12,469 - 41,46,488 10,1879 | | | | | | | | | | | |
| (2) Reference caded (1,697) (1,197) (3,329) (2,993) (2,993) (2,693) (2 | | | | | | | | | | | |
| Challemannes accorded 1773,613 978 13,85,719 6,675 5,64,859 3,30,033 12,469 40,72,246 | | L-4 | | 878 | | | | | 12,469 | - | |
| 17,73613 976 13,85,719 5,675 5,64,899 3,30,033 12,469 - 40,72,246 10,000 | | | (1,687) | - | (31,/96) | | (35,329) | (2,593) | - | - | (72,602) |
| Reconstruction Interference | | | 17 73 613 | 978 | 13 85 710 | | 5 64 850 | 3 30 033 | 12 460 | | 40 74 246 |
| (a) Indexest, Dividentials and Rent - Net of amortisation 5.98,200 1.287 1.78,569 3.461 1.02,766 63,172 4.971 2.726 9.55,603 2.70 1.98 1. | Sub Total | | 17,73,013 | 070 | 15,05,715 | 0,073 | 3,04,039 | 3,30,033 | 12,403 | _ | 70,77,270 |
| (1) Profit on sale/redemotion of Investments 1,78,094 221 56,616 - 7,353 2,79,165 46,757 1,495 5,69,641 (1) East make redemotion of Investments (10 Carbon through (10 East make reduction of Investments (10 East make reduction (10 East make reduction of Investments (10 East make reduction of Investment (10 East make r | Income from Investments | | | | | | | | | | |
| (2 / Lices on aisely redemotion of investments) (23,977) - (8,142) - (33) (55,092) (8,832) (96,004) (10 / Inrafer/Gano ne reavalation/channe in fair value* (20 / Inrafer/Gano ne reavalation/channe in fair value* (20 / Inrafer/Gano ne reavalation/channe in fair value* (21,5137) (20 / Inrafer/Gano ne reavalation/channe in fair value* (20 / Inrafer/Gano ne reavalation/channe in fair value* (20 / Inrafer/Gano ne reavalation/channe in fair value* (21,5137) (22) 13 127 70 3 1 4547 (23) 14 20 10 3 1 527 (24) 15 20 10 3 1 527 (24) 15 20 10 3 1 527 (24) 15 20 10 3 1 527 (24) 15 20 10 3 1 527 (24) 15 20 10 3 1 527 (24) 15 20 10 3 1 527 (24) 15 20 10 3 1 527 (24) 15 20 10 3 1 527 (24) 15 20 10 3 1 527 (24) 15 20 10 3 1 527 (24) 15 20 10 3 1 527 (24) 15 20 10 3 1 527 (24) 15 20 10 3 1 527 (24) 15 20 10 3 1 527 (24) 15 20 10 3 1 527 (24) 15 20 10 3 1 527 (24) 15 20 10 3 1 527 (24) 15 20 10 3 1 527 (25) 15 20 10 3 1 527 (27) 15 20 10 3 1 527 (27) 15 20 10 3 1 527 (27) 15 20 10 3 1 527 (27) 15 20 10 3 1 527 (27) 15 20 10 3 1 527 (27) 15 20 10 3 1 527 (27) 15 20 10 3 1 527 (27) 15 20 10 10 10 10 10 10 10 10 10 10 10 10 10 | (a) Interest, Dividends and Rent – Net of amortisation | | | | | 3,461 | | | | | |
| Got Transfer/Gotin on revolutablon/channe in fair value* Count | (b) Profit on sale/redemption of Investments | | | 221 | | - | | | | 1,495 | |
| Ciber Income (a) Interest Income on Reinstatement/Loan to Policyholder/Bank Salances (b) Interest Income on Reinstatement/Loan to Policyholder/Bank Salances (c) Cibers (c) Cortes (c) Cort | | | (23,927) | - | (8,142) | - | (31) | | | - | |
| (a) Contribution from Shareholder's Accountd Salances 3,326 3,26 3,276 3,288 3,276 3,276 3,278 3 | (d) Transfer/Gain on revaluation/change in fair value* | | - | - | - | - | - | (1,00,582) | (24,517) | (58) | (1,25,157) |
| (a) Contribution from Shareholder's Accountd Salances 3,326 3,26 3,276 3,288 3,276 3,276 3,278 3 | Other Income | | | | | | | | | | |
| (b) Interest Income on Reinstatement/Loan to Policyholder/Bank beliences (c) Others | | | - | - | - | - | - | - | - | - | - |
| 3,326 - 1,000 13 127 70 3 - 4,547 70tal (A) | | | | | | | | | | | |
| (c) Others | Balances | | 3,326 | - | 1,008 | 13 | 127 | 70 | 3 | - | 4,547 |
| Commission Operations related to Insurance Business IL-5 1,13,295 2 2,62,623 180 116 5,695 (4) - 3,81,907 Operation Excenses related to Insurance Business IL-6 3,06,838 49 1,2,84,740 2,775 2,37,950 76,185 790 280 19,08,607 Service tax not Otheress Reserved to the Charless Reserved | (c) Others | | 52 | - | | 1 | | | - | - | 324 |
| Deersting Expenses related to Insurance Business L-6 3,06,838 49 12,44,740 2,775 2,37,950 76,185 790 280 19,09,607 10,125 | Total (A) | | 25,29,298 | 2,386 | 16,14,002 | 10,150 | 6,75,103 | 5,16,777 | 30,751 | 4,163 | 53,82,630 |
| Deersting Expenses related to Insurance Business L-6 3,06,838 49 12,44,740 2,775 2,37,950 76,185 790 280 19,09,607 10,125 | Commission | 1 - | 1 13 205 | 2 | 2 62 623 | 190 | 116 | 5 605 | (4) | _ | 3 81 907 |
| Service tax on Ulio Charnes | | | | | | | | | | | |
| Provision for Doubtful debts | | | 5,00,030 | - 13 | - | - | 2,37,330 | | | | |
| Bad debt to be written off Provision for Tax Provision (of Tax Axation) 1 | | | 76 | - | (5,132) | (24) | (1,997) | | | - | |
| Provision for Tax | | | 4,110 | - | | | | 2,629 | | 1 | |
| (a) For diminution in the value of investments (Net) (b) Chers Total (B) | Provision for Tax | | - | - | - | - | - | - | - | - | - |
| (b) Others Total (B) 4,24,319 51 15,51,298 2,964 2,38,383 9,2,63 1,543 317 2,31,1,131 Benefits Paid (Net) Interim Bonuses Paid Chance 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 Reins | Provisions (other than taxation) | | - | - | - | - | - | - | - | - | |
| Total (B) | | | - | - | - | - | - | - | - | - | - |
| Benefits Paid (Net) Interim Bonuses Paid (Net) Interim Bonuse Paid (Net) Interim Bonuse Paid (Net) Interim Bonuses Paid (Net) Interim Bonuse Paid (Net) Interim Bonuses Paid (Net) Interim Bonuses Interim Bonuses Interim Bonuses Interim Bonuses Interim Bonuse | | | 4 24 210 | - E1 | 15 51 200 | 2 064 | 2 20 202 | 02 262 | 1 5/2 | 217 | 72 11 120 |
| Interim Bonuses Paid Chance in Valuation of liability in respect of life policies (a) Gross** (b) Amount ceded in Reinsurance (c) Amount accepted in Reinsur | rotar (D) | | 4,24,515 | 51 | 15/51/250 | 2/304 | 2,50,505 | 32/203 | 1/545 | 517 | 23/11/130 |
| Chance in valuation of liability in respect of life policies (a) Gross** (1,75), 8,22 (1,275) | Benefits Paid (Net) | L-7 | 1,93,624 | 1,996 | 85,020 | 1,956 | 1,03,729 | 4,01,633 | 76,514 | 7,029 | 8,71,501 |
| (a) Gross** (b) Amount ceded in Reinsurance (c) Amount accepted in Reinsurance (d) Amount ceded in Reinsurance (e) Total (C) 19,49,446 (f) Amount accepted in Reinsurance (g) Total (C) 19,49,446 (g) Amount accepted in Reinsurance (h) Amount accepted in Reinsuran | Interim Bonuses Paid | | - | - | - | - | - | - | - | - | - |
| (b) Amount ceded in Reinsurance (c) Amount accepted in Reinsurance (d) Amount accepted in Reinsurance (e) Amount accepted in Reinsurance (e) Amount accepted in Reinsurance (f) Amount accepted | | | | | | | | | | | |
| Column Appropriations Column Co | | | 17,55,822 | (1,2/5) | | | | 52,/81 | (45,932) | (3,202) | |
| Total (C) 19,49,446 721 5,91,862 3,307 2,75,154 4,54,414 30,582 3,827 33,09,313 Surplus/ (Deficit) (D) = (A-B-C) 1,55,533 1,614 (5,29,158) 3,879 1,61,566 (29,900) (1,374) 19 (2,37,821) *Represents the deemed realised gain as per norms specified by the Authority ** Represents mathematical reserves after allocation of bonus Aboropriations Transfer to Shareholders' Account Transfer to Shareholders' Account Transfer to Shareholders Account Transfer to Shareholders Account Transfer to Shareholders Account Transfer to Shareholders' Account Transfer to Shareholders' Account Transfer to Shareholders' Account Transfer to Shareholders' Account Transfer to Shareholders Account Transfer to Shareholders' Account Transfe | | | - | | (1,030) | _ | 10,720 | | - | - | 9,084 |
| *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 **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) | | 19,49,446 | 721 | 5,91,862 | 3,307 | 2,75,154 | 4,54,414 | 30,582 | 3,827 | 33,09,313 |
| *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 **Represents mathematical reserves after allocation of bonus **Represents mathematical reserves after allocation of bonus **Appropriations Transfer to Shareholders' Account Transfer to Other Reserves | | | | | (= 22 1=2) | 2.070 | 4 44 544 | (20.000) | (4.274) | - 10 | (2.27.024) |
| Abbroopriations Transfer to Shareholders' Account Transfer to Other Reserves Balance being Funds for multipating policyholders' unallocated surplus Transfer from Balance sheet being deficit in Revenue account Transfer from Balance sheet being deficit in Revenue account Transfer from Balance sheet being office to a special policyholders' unallocated surplus The breakup of total surplus is as under: (a) Interim Bonus Paid (b) Allocation of bonus (5,29,158) 3,879 1,61,566 (29,900) (1,374) 19 (3,94,968) | Surplus/ (Deficit) (D) = (A-B-C) | | 1,55,533 | 1,614 | (5,29,158) | 3,879 | 1,61,566 | (29,900) | (1,374) | 19 | (2,37,821) |
| Abbroopriations Transfer to Shareholders' Account Transfer to Other Reserves Balance being Funds for multipating policyholders' unallocated surplus Transfer from Balance sheet being deficit in Revenue account Transfer from Balance sheet being deficit in Revenue account Transfer from Balance sheet being office to a special policyholders' unallocated surplus The breakup of total surplus is as under: (a) Interim Bonus Paid (b) Allocation of bonus (5,29,158) 3,879 1,61,566 (29,900) (1,374) 19 (3,94,968) | *Represents the deemed realised gain as per norms specified by the | | | | | | | | | | |
| ** Represents mathematical reserves after allocation of bonus Abbroopriations Transfer to Shareholders' Account (5,29,158) 3,879 1,61,566 (29,900) (1,374) 19 (3,94,968) Transfer to Other Reserves | | | | | | | | | | | |
| Abbropriations Transfer to Shareholders' Account Transfer to Other Reserves Transfer to Other Reserves Transfer to Other Reserves Transfer from Balance being Funds for Future Appropriations Transfer from Balance sheet being deficit in Revenue account Non-participating policyholders' unallocated surplus 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 | • | | | | | | | | | | |
| Transfer to Shareholders' Account - | *** Represents mathematical reserves after allocation of bonus | | | | | | | | | | |
| Transfer to Shareholders' Account - | A | | | | | | | | | | |
| Transfer to Other Reserves | | | _ | _ | (5.29.158) | 3 879 | 1.61.566 | (29,900) | (1.374) | 19 | (3.94.968) |
| Balance being Funds for Future Appropriations 1,55,533 1,614 1,57,147 Transfer from Balance sheet being deficit in Revenue account Non-participating policyholders' unallocated surplus | | | - | - | (3,23,130) | - | - | (25,500) | (1,3/4) | - 15 | (3,51,500) |
| Transfer from Balance sheet being deficit in Revenue account Non-participating policyholders' unallocated surplus Total (E) 1,55,533 1,614 1,55,533 1,614 1,55,533 1,614 1,55,533 1,614 1,55,533 1,614 1,55,533 1,614 1,51,566 1,61,566 | | | 1,55,533 | 1,614 | - | - | - | - | - | - | 1,57,147 |
| Non-participating policyholders' unallocated surplus Total (E) 1,55,533 1,614 1,55,533 1,614 1,52,9,158) 1,61,566 1,61 | Transfer from Balance sheet being deficit in Revenue account | | - | - | - | - | - | - | - | - | - |
| 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 | Non-participating policyholders' unallocated surplus | | - | - | - | - | - | - | - | - | - |
| 'a) Interim Bonus Paid (b) Allocation of Bonus to policyholders (c) Surplus shown in the Revenue Account | Total (E) | | 1,55,533 | 1,614 | (5,29,158) | 3,879 | 1,61,566 | (29,900) | (1,374) | 19 | (2,37,821) |
| 'a) Interim Bonus Paid (b) Allocation of Bonus to policyholders (c) Surplus shown in the Revenue Account | The breakup of total curplus is as under | | | | | | | | | | |
| (b) Allocation of Bonus to policyholders (c) Surplus shown in the Revenue Account | | | | | | | | | | | |
| (c) Surplus shown in the Revenue Account | | | | | | | | | | | |
| | (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 CIN: U66010MH2005PLC157108





Policyholders' Account (Technical Account)

| | | | | cnnical Account) | | | | | | (RS. 000) |
|---|----------|-----------|---------|---|---|----------|-------------------------|----------------------|----------------|-------------------------|
| Particulars | Schedule | | | Non-Participating | | | | al Linked | | Total |
| | | Life | Pension | Individual Life | Individual Health | Group | Life | Pension | Group Gratuity | |
| Premiums Earned - net | | | | | | | | | | |
| (a) Premium | L-4 | 15,39,304 | 880 | 13,49,619 | 6,715 | 1,10,872 | 3,37,857 | 6,221 | 40,000 | 33,91,468 |
| (b) Reinsurance ceded | L-4 | (2,134) | - | (34,788) | (1,128) | (33,400) | (3,268) | - | - | (74,718 |
| (c) Reinsurance accepted | | (2/13 1/ | _ | (5.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, | (1/120) | (55).00) | (5/200) | - | _ | (7.17.20 |
| Sub Total | | 15,37,170 | 880 | 13,14,831 | 5,587 | 77,472 | 3,34,589 | 6,221 | 40,000 | 33,16,750 |
| | | | | | | | | | | |
| Income from Investments | | 7 47 000 | 4.457 | 2 76 407 | 2.055 | 00.712 | FF F00 | 2.010 | 2 200 | 11.00.00 |
| (a) Interest. Dividends and Rent – Net of amortisation | | 7,47,900 | 1,157 | 2,76,407 | 3,055 | 99,713 | 55,599 | 2,818 | 3,280 | 11,89,92 |
| (b) Profit on sale/redemption of Investments | | 1,21,086 | - | 39,296 | - | 6,677 | 1,41,490 | 20,314 | 1,724 | 3,30,58 |
| (c) (Loss on sale/ redemption of Investments) | | (66,285) | - | (18,031) (499) | _ | (2,856) | (1,80,159) 11,54,256 | (17,393) 1,08,327 | (216) 3,963 | (2,84,94 12,66,04 |
| (d) Transfer/Gain on revaluation/change in fair value** (e) Appropriation/ Expropriation | | - | - | (499) | _ | - | 11,34,230 | 1,00,327 | 3,963 | 12,00,04 |
| (e) Appropriation/ Expropriation | | - | - | _ | - | - | - | - | - | - |
| Other Income | | | | | | | | | | |
| (a) Contribution from Shareholders' Account□ | | - | - | - | - | - | - | - | - | - |
| (b) Interest Income on Bank Balances | | 4,427 | - | 1,266 | (2) | 44 | 135 | 2 | - | 5,87 |
| (c) Others | | 1,426 | - | 12,203 | 44 | 536 | 3,921 | 53 | - | 18,18 |
| Total (A) | | 23,45,724 | 2,037 | 16,25,473 | 8,684 | 1,81,586 | 15,09,831 | 1,20,342 | 48,751 | 58,42,42 |
| Commission | L-5 | 1,09,384 | 3 | 1,92,251 | 174 | 1,081 | 4,694 | - | - | 3,07,58 |
| Operating Expenses related to Insurance Business | L-6 | 2,82,549 | 41 | 8,82,362 | 1,506 | 50,894 | 71,849 | 554 | 673 | 12,90,42 |
| Service tax on Ulip Charges | | - | - | | - | - | 9,503 | 536 | 50 | 10,08 |
| Provision for Doubtful debts | | 13 | - | (859) | (10) | (56) | 1,432 | 1,123 | - | 1,64 |
| Bad debt to be written off | | 5,006 | - | 11,619 | 47 | 781 | 4,068 | 55 | - | 21,57 |
| Provision for Tax | | · - | - | - | - | - | - | - | - | - |
| Provisions (other than taxation) | | | | | | | | | | |
| (a) For diminution in the value of investments (Net) | | - | - | - | - | - | - | - | - | - |
| (b) Others | | | - | - | | | - | - | - | |
| Total (B) | | 3,96,952 | 44 | 10,85,373 | 1,717 | 52,700 | 91,546 | 2,268 | 723 | 16,31,323 |
| Benefits Paid (Net) | L-7 | 2,84,279 | 761 | 96,861 | 1,675 | 88,028 | 1,60,692 | 55,234 | 2,783 | 6,90,313 |
| Interim Bonuses Paid | | - | - | - | - | - | - | - | - | - |
| Change in valuation of liability in respect of life policies | | - | - | - | - | - | - | - | - | |
| (a) Gross*** | | 15,77,152 | (538) | 9,22,440 | 8,751 | (55,861) | 12,77,035 | 63,734 | 45,795 | 38,38,50 |
| (b) Amount ceded in Reinsurance | | - | - | (38,554) | - | 8,030 | - | - | - | (30,52 |
| (c) Amount accepted in Reinsurance | | - | - | | - 40.426 | 40.407 | - | 1 10 000 | - | - |
| Total (C) | | 18,61,431 | 223 | 9,80,747 | 10,426 | 40,197 | 14,37,727 | 1,18,968 | 48,578 | 44,98,297 |
| Surplus/ (Deficit) (D) = (A-B-C) | | 87,341 | 1,770 | (4,40,647) | (3,459) | 88,689 | (19,442) | (894) | (550) | (2,87,192 |
| **Represents the deemed realised gain as per norms specified by the | | | | | | | | | | |
| Authority | | | | | | | | | | |
| • | | | | | | | | | | |
| *** Represents mathematical reserves after allocation of bonus | | | | | | | | | | |
| A constant and a second a second and a second a second and a second a | | | | | | | | | | |
| Appropriations | | | _ | (4.40.647) | (2.450) | 00 (00 | (10.442) | (004) | (550) | (2.76.20 |
| Transfer to Shareholders' Account Transfer to Other Reserves | | | _ | (4,40,647) | (3,459) | 88,689 | (19,442) | (894) | (550) | (3,76,30 |
| Balance being Funds for Future Appropriations | | 87,341 | 1,770 | |] [| | | _ | | 89,11 |
| Transfer from Balance sheet being deficit in Revenue account | | - | | _ | | | _ | _ | _ | |
| Non-participating policyholders' unallocated surplus | | - | - | - | _ | - | - | - | - | - |
| Total (E) | | 87,341 | 1,770 | (4,40,647) | (3,459) | 88,689 | (19,442) | (894) | (550) | (2,87,19) |
| | | • | | ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, | , | | , , , , , , , , , | | , , | , , , , , , , , , , , , |
| 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 June, 2019



Policyholders' Account (Technical Account)

| | | | | t ecimical Account | | | | | | (185, 666) | |
|--|----------|--------------------------|---------|--------------------|-------------------|----------|------------|-----------|----------------|-------------|--|
| Particulars | Schedule | Individual Participating | | Non-Participating | | | Individua | al Linked | | Total | |
| | Schedule | Life | Pension | Individual Life | Individual Health | Group | Life | Pension | Group Gratuity | - Ottai | |
| | | | | | | | | | | | |
| Premiums Earned – net | | | | | | | | | | | |
| (a) Premium | L-4 | 17,75,300 | 878 | 14,17,515 | 7,872 | 6,00,188 | 3,32,626 | 12,469 | - | 41,46,848 | |
| (b) Reinsurance ceded | | (1,687) | - | (31,796) | (1,197) | (35,329) | (2,593) | - | - | (72,602) | |
| (c) Reinsurance accepted | | - | - | | - | - | - | - | - | | |
| Sub Total | | 17,73,613 | 878 | 13,85,719 | 6,675 | 5,64,859 | 3,30,033 | 12,469 | - | 40,74,246 | |
| | | | | | | | | | | | |
| Income from Investments | | F 00 300 | 1 207 | 1 70 560 | 2 464 | 1 00 766 | 62.472 | 4.071 | 2.726 | 9.55.053 | |
| (a) Interest. Dividends and Rent – Net of amortisation | | 5,98,200 | 1,287 | 1,78,569 | 3,461 | 1,02,766 | 63,173 | 4,871 | 2,726 | | |
| (b) Profit on sale/redemption of Investments | | 1,78,034 | 221 | 56,616 | - | 7,353 | 2,79,165 | 46,757 | 1,495 | 5,69,641 | |
| (c) (Loss on sale/ redemption of Investments) | | (23,927) | - | (8,142) | - | (31) | (55,092) | (8,832) | - (50) | (96,024) | |
| (d) Transfer/Gain on revaluation/change in fair value* | | - | - | - | - | - | (1,00,582) | (24,517) | (58) | (1,25,157) | |
| (e) Appropriation/ Expropriation | | - | - | - | - | - | - | - | - | - | |
| Other Income | | | | | | | | | | | |
| (a) Contribution from Shareholders' Account□ | | _ | _ | _ | _ | _ | _ | _ | _ | _ | |
| (b) Interest Income on Bank Balances | | 3,326 | _ | 1,008 | 13 | 127 | 70 | 3 | _ | 4,547 | |
| (c) Others | | 52 | _ | 232 | 1 | 29 | 10 | - | _ | 324 | |
| Total (A) | | 25,29,298 | 2,386 | 16,14,002 | 10,150 | 6,75,103 | 5,16,777 | 30,751 | 4,163 | 53,82,630 | |
| | | | , | | · | | | | | | |
| Commission | L-5 | 1,13,295 | 2 | 2,62,623 | 180 | 116 | 5,695 | (4) | - | 3,81,907 | |
| Operating Expenses related to Insurance Business | L-6 | 3,06,838 | 49 | 12,84,740 | 2,775 | 2,37,950 | 76,185 | 790 | 280 | 19,09,607 | |
| Service tax on Ulip Charges | | - | - | - | - | - | 9,378 | 711 | 36 | 10,125 | |
| Provision for Doubtful debts | | 76 | - | (5,132) | (24) | (1,997) | (1,624) | (367) | - | (9,068) | |
| Bad debt to be written off | | 4,110 | - | 9,067 | 33 | 2,314 | 2,629 | 413 | 1 | 18,567 | |
| Provision for Tax | | - | - | - | - | - | - | - | - | - | |
| Provisions (other than taxation) | | | | | | | | | | | |
| (a) For diminution in the value of investments (Net) | | - | - | - | - | - | - | - | - | - | |
| (b) Others Total (B) | | 4,24,319 | 51 | 15,51,298 | 2,964 | 2,38,383 | 92,263 | 1,543 | 317 | 23,11,138 | |
| Total (B) | | 7,27,313 | 31 | 13,31,236 | 2,904 | 2,36,363 | 92,203 | 1,343 | 317 | 23,11,136 | |
| Benefits Paid (Net) | L-7 | 1,93,624 | 1,996 | 85,020 | 1,956 | 1,03,729 | 4,01,633 | 76,514 | 7,029 | 8,71,501 | |
| Interim Bonuses Paid | | | - | - | · - | | | · - | - | · · · · · - | |
| Change in valuation of liability in respect of life policies | | - | - | - | - | - | - | - | - | | |
| (a) Gross** | | 17,55,822 | (1,275) | 5,08,478 | 1,351 | 1,60,705 | 52,781 | (45,932) | (3,202) | 24,28,728 | |
| (b) Amount ceded in Reinsurance | | - | - | (1,636) | - | 10,720 | - | - | - | 9,084 | |
| (c) Amount accepted in Reinsurance | | - | - | - | - | - | - | - | - | - | |
| Total (C) | | 19,49,446 | 721 | 5,91,862 | 3,307 | 2,75,154 | 4,54,414 | 30,582 | 3,827 | 33,09,313 | |
| Surplus/ (Deficit) (D) = (A-B-C) | | 1,55,533 | 1,614 | (5,29,158) | 3,879 | 1,61,566 | (29,900) | (1,374) | 19 | (2,37,821) | |
| | | | | | | | | | | | |
| *Represents the deemed realised gain as per norms specified by the | | | | | | | | | | | |
| Authority | | | | | | | | | | | |
| ** Represents mathematical reserves after allocation of bonus | | | | | | | | | | | |
| Appropriations | | | | | | | | | | | |
| Transfer to Shareholders' Account | | - | - | (5,29,158) | 3,879 | 1,61,566 | (29,900) | (1,374) | 19 | (3,94,968) | |
| Transfer to Other Reserves | | - | - | - | - | - | - | - | - | - | |
| Balance being Funds for Future Appropriations | | 1,55,533 | 1,614 | - | - | - | - | - | - | 1,57,147 | |
| Transfer from Balance sheet being deficit in Revenue account | | - | - | - | - | - | - | - | - | - | |
| Non-participating policyholders' unallocated surplus | | - | - | - | - | - | - | - | - | | |
| Total (E) | | 1,55,533 | 1,614 | (5,29,158) | 3,879 | 1,61,566 | (29,900) | (1,374) | 19 | (2,37,821) | |
| The breakup of total surplus is as under: | | | | | | | | | | | |
| (a) Interim Bonus Paid | | ĺ | | | | | | | | | |
| (b) Allocation of Bonus to policyholders | | İ | | | | | | | | | |
| (c) Surplus shown in the Revenue Account | | 1 | | | | | | | | | |
| (d) Total Surplus: [(a)+(b)+(c)] | | _ | - | - | - | - | - | - | - | - | |
| (a) Total Sulpius: [(a) ((b) ((c)] | | | _ | | _ | | | - | | | |