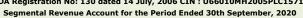
# **Bharti AXA Life Insurance Company Limited**

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



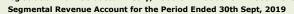


#### Policyholders' Account (Technical Account)

			Account (Tech	icai Account)						(RS. 000)	
Particulars	Schedule	Individual P	articipating	Non-Participating			Individu	al Linked		Total	
T di ciculai 3	Schedule	Life	Pension	Individual Life	Individual Health	Group	Life	Pension	Group Gratuity	Total	
Premiums Earned – net											
(a) Premium	L-4	36,72,376	1,400	36,38,871	18,893	4,52,970	12,85,991	13,363	40,000	91,23,864	
(b) Reinsurance ceded		(4,918)	-	(72,596)	(2,302)	(64,755)	(6,710)	-	-	(1,51,281)	
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	
Sub Total		36,67,458	1,400	35,66,275	16,591	3,88,215	12,79,281	13,363	40,000	89,72,583	
Income from Investments											
(a) Interest, Dividends and Rent – Net of amortisation		15,20,091	2,399	5,77,302	4,497	1,98,221	1,32,461	7,016	6,892	24,48,879	
(b) Profit on sale/redemption of Investments		3,46,023	-	1,55,993	-	9,760	4,13,268	69,376	1,918	9,96,338	
(c) (Loss on sale/ redemption of Investments)		(82,615)	-	(20,837)	-	(2,856)	(2,70,082)	(25,292)	(448)	(4,02,130)	
(d) Transfer/Gain on revaluation/change in fair value**		-	-	(11,132)	-	-	16,56,916	1,34,931	1,759	17,82,474	
Other Income											
(a) Contribution from Shareholders' Account□		-	-	-	-	-	-	-	-	-	
(b) Interest Income on Reinstatement/Loan to Policyholder/Bank Balances											
		9,058	-	2,505	1	128	364	4	-	12,060	
(c) Others		3,682	1	16,455	55	845	4,914	57	2	26,012	
Total (A)		54,63,697	3,800	42,86,561	21,144	5,94,313	32,17,122	1,99,455	50,123	1,38,36,216	
Commission	L-5	2,38,665	11	4,85,922	381	2,755	25,235		-	7,52,969	
Operating Expenses related to Insurance Business	L-6	5,60,742	88	17,77,929	3,360	1,51,017	3,81,259	1,196	360	28,75,951	
Service tax on Ulip Charges		-	=	=	-	=	23,432	1,092	105	24,629	
Provision for Doubtful debts		927	-	1,183	22	99	744	(11)	-	2,964	
Bad debt to be written off		4,649	-	10,627	47	951	5,092	55	-	21,421	
Provision for Tax		-	-	-	-	-	-	-	-	-	
Provisions (other than taxation)											
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	
(b) Others			-	-	- 2.010	4 5 4 6 5 5	4.05.760	2 222	465		
Total (B)		8,04,983	99	22,75,661	3,810	1,54,822	4,35,762	2,332	465	36,77,934	
Benefits Paid (Net)	L-7	7,29,510	950	2,47,275	5,112	3,28,035	4,87,363	1,59,434	4,971	19,62,650	
Interim Bonuses Paid	L-/	7,23,310	-	2,17,273	5,112	3,20,033	-1,07,505	1,55,151	-1,571	15,02,030	
Change in valuation of liability in respect of life policies											
(a) Gross***		35,80,866	1,641	24,60,063	14,908	(32,083)	25,91,646	35,032	44,087	86,96,160	
(b) Amount ceded in Reinsurance		-	-	(41,735)	11,500	15,523	25,51,010	33,032		(26,212)	
(c) Amount accepted in Reinsurance		_	_	(11,733)	_	-	_	_	_	(20,212)	
Total (C)		43,10,376	2,591	26,65,603	20,020	3,11,475	30,79,009	1,94,466	49,058	1,06,32,598	
Surplus/ (Deficit) (D) = (A-B-C)		3,48,338	1,110	(6,54,703)	(2,686)	1,28,016	(2,97,649)	2,657	600	(4,74,316)	
**Represents the deemed realised gain as per norms specified by the Authority											
*** Represents mathematical reserves after allocation of bonus											
A											
Appropriations				(6 54 700)	(2.000)	1 20 016	(2.07.640)	3.657	600	(0.22.764)	
Transfer to Shareholders' Account		-	=	(6,54,703)	(2,686)	1,28,016	(2,97,649)	2,657	600	(8,23,764)	
Transfer to Other Reserves		2 40 220	1 110	-	-	-	-	-	-	2 40 440	
Balance being Funds for Future Appropriations		3,48,338	1,110	-	-	-	=	-	- I	3,49,448	
Transfer from Balance sheet being deficit in Revenue account		-	-	-	-	-	-	-	-	-	
Non-participating policyholders' unallocated surplus  Total (E)		3,48,338	1,110	(6,54,703)	(2,686)	1,28,016	(2,97,649)	2,657	600	(4,74,316)	
iotai (E)		3,48,338	1,110	(6,54,703)	(2,686)	1,28,016	(2,97,649)	2,657	600	(4,/4,316)	
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)]		_		-	-		-	-	-	-	
(a) Total Surplus: [(a)+(b)+(c)]											

# **Bharti AXA Life Insurance Company Limited**

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



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Policyholders' Account (Technical Account)

			•	l ecimical Accounty				(13. 000)		
Particulars	Schedule	Individual Participating		Non-Participating		Individu	al Linked		Total	
	Schedule	Life	Pension	Individual Life	Individual Health	Group	Life	Pension	Group Gratuity	IUlai
Premiums Earned – net										
(a) Premium	L-4	39,92,340	1,957	35,98,905	21,316	11,97,784	7,06,433	26,092	15,000	95,59,827
(b) Reinsurance ceded	L-4	(4,035)	1,557	(66,803)	(2,385)	(66,661)	(5,339)	20,032	13,000	(1,45,223)
(c) Reinsurance accepted		(4,033)	_	(00,003)	(2,303)	(00,001)	(3,337)	_	_	(1,73,223)
Sub Total	_	39,88,305	1,957	35,32,102	18,931	11,31,123	7,01,094	26,092	15,000	94,14,604
Sub Total	+	33,00,303	1,557	33,32,102	10,551	11,51,125	7,01,034	20,032	13,000	34,14,004
Income from Investments										
(a) Interest, Dividends and Rent – Net of amortisation		12,57,033	2,599	3,84,171	6,414	2,04,636	1,37,232	10,616	5,398	20,08,099
(b) Profit on sale/redemption of Investments		3,21,714	1,697	91,043	-	44,509	5,89,467	88,644	3,405	11,40,479
(c) (Loss on sale/ redemption of Investments)		(59,437)	- 1,037	(33,727)	_	(1,240)	(1,39,647)	(19,437)	(950)	(2,54,438)
(d) Transfer/Gain on revaluation/change in fair value*		(33,137)	_	(33,727)	_	(1,210)	(3,21,708)	(53,519)	468	(3,74,759)
(a) Transfer/Gain on revaluation/Change in rail value							(3,21,700)	(55,515)	100	(3,7 1,733)
Other Income										
(a) Contribution from Shareholders' Account□		_	_	_	-	_	_	_	_	_
(b) Interest Income on Reinstatement/Loan to Policyholder/Bank									1	
		0 100	6	839	7	120	90	3	2	0.255
Balances		8,189 1,266	6	1,887	22	129 1.740	80 (808)	31	2	9,255 4,138
(c) Others Total (A)		55,17,070	6,259	39,76,315	25,374	13,80,897	9,65,710	52,430	23,323	1,19,47,378
Total (A)	_	55,17,070	0,239	39,70,313	25,374	13,00,097	9,05,710	52,430	23,323	1,19,47,370
Commission	L-5	2,49,506	7	6,15,498	407	112	11,752	(4)	_	8,77,278
Operating Expenses related to Insurance Business	L-6	5,98,714	84	26,08,418	3,945	4,40,817	1,45,802	1,339	494	37,99,613
Service tax on Ulip Charges	L-0	3,30,714	- 04	20,00,410	3,543	4,40,017	18,664	1,425	73	20,162
Provision for Doubtful debts		43	_	188	_	31	10,004	1,423		272
Bad debt to be written off		4,079		9,186	29	2,229	2,613	413	1	18,550
		4,073	_	5,100	23	2,223	2,013	413	·	10,550
Provision for Tax		_		_	_	_	_	_		-
Provisions (other than taxation)	l l	32,000	_	10,000	_	_	_	_	- I	42,000
(a) For diminution in the value of investments (Net) (b) Others		32,000		10,000	-	_	_	_		42,000
Total (B)		8,84,342	91	32,43,289	4,381	4,43,189	1,78,841	3,173	568	47,57,874
Total (B)	+	0,04,542	7-	52/45/205	4,501	4,45,105	1/70/041	5,175	500	47,57,674
Benefits Paid (Net)	L-7	4,24,885	2,674	1,85,442	4,104	2,50,974	7,09,480	1,54,138	14,835	17,46,532
Interim Bonuses Paid	/		-,	-,,		-,,	- ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	-,,	,	
Change in valuation of liability in respect of life policies		_	-	_	-	-	_	-	-	
(a) Gross**		38,79,562	56	16,08,163	9,509	3,16,079	1,34,535	(1,06,295)	8,506	58,50,115
(b) Amount ceded in Reinsurance		-		(10,424)	-	17,562	-/- //	-	-	7,138
(c) Amount accepted in Reinsurance		_	-	-	-		_	-	-	
Total (C)		43,04,447	2,730	17,83,181	13,613	5,84,615	8,44,015	47,843	23,341	76,03,785
Surplus/ (Deficit) (D) = (A-B-C)		3,28,281	3,438	(10,50,155)	7,380	3,53,093	(57,146)	1,414	(586)	(4,14,281)
*Represents the deemed realised gain as per norms specified by the										
Authority										
** Represents mathematical reserves after allocation of bonus										
Represents mathematical reserves arter anotation or bonds										
Appropriations				(40.50 ::		2 52	(==		/===:	(7.46
Transfer to Shareholders' Account	l l	-	-	(10,50,155)	7,380	3,53,093	(57,146)	1,414	(586)	(7,46,000)
Transfer to Other Reserves	l l	-		-	-	-	-	-	-	
Balance being Funds for Future Appropriations	l l	3,28,281	3,438	-	-	-	-	-	-	3,31,719
Transfer from Balance sheet being deficit in Revenue account		-	-	-	-	-	-	-	- 1	-
Non-participating policyholders' unallocated surplus		-	-			-	-	-	-	
Total (E)		3,28,281	3,438	(10,50,155)	7,380	3,53,093	(57,146)	1,414	(586)	(4,14,281)
<del>-</del> 1										
The breakup of total surplus is as under:	l l									
(a) Interim Bonus Paid	1 /	l		l		Ī	1	İ	1	
	1 .									
(b) Allocation of Bonus to policyholders	i i									
(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 Sept, 2020



Policyholders' Account (Technical Account)

		1 Oneyhold	ers Account (10	chinical Account)			(13.000)			
Particulars	Schedule	Individual Participating Non-Participating					Individua	al Linked	Total	
		Life	Pension	Individual Life	Individual Health	Group	Life	Pension	Group Gratuity	Total
Premiums Earned – net		24 22 072	F20	22.00.252	12.170	2 42 000	0.40.424	7.142		F7 22 20C
(a) Premium	L-4	21,33,072	520 -	22,89,252	12,178	3,42,098	9,48,134	7,142	-	57,32,396
(b) Reinsurance ceded		(2,784)	-	(37,808)	(1,174)	(31,355)	(3,442)	-	-	(76,563)
(c) Reinsurance accepted Sub Total		21,30,288	520	22,51,444	11,004	3,10,743	9,44,692	7,142	-	56,55,833
Sub Total		21,30,288	320	22,31,444	11,004	3,10,743	9,44,092	7,142	-	30,33,633
Income from Investments										
(a) Interest. Dividends and Rent – Net of amortisation		7,72,191	1,242	3,00,895	1,442	98,508	76,862	4,198	3,612	12,58,950
(b) Profit on sale/redemption of Investments		2,24,937	· -	1,16,697	-	3,083	2,71,778	49,062	194	6,65,751
(c) (Loss on sale/ redemption of Investments)		(16,330)	-	(2,806)	-	-	(89,923)	(7,899)	(232)	(1,17,190)
(d) Transfer/Gain on revaluation/change in fair value**		-	-	(10,633)	-	-	5,02,660	26,604	(2,204)	5,16,427
(e) Appropriation/ Expropriation		-	-	-	-	-	-	-	-	-
Other Income										
Other Income (a) Contribution from Shareholders' Account□		_	_	_	_	_	_	_	_	_
(b) Interest Income on Bank Balances		4,631	_	1,239	3	84	229	2	_	6,188
(c) Others		2,256	1	4,252	11	309	993	4	2	7,829
Total (A)		31,17,973	1,763	26,61,088	12,460	4,12,727	17,07,291	79,113	1,372	79,93,788
		4.00.55		2 22						
Commission	L-5	1,29,281	8	2,93,671	207	1,674	20,541	-	- (212)	4,45,382
Operating Expenses related to Insurance Business	L-6	2,78,193	47	8,95,567	1,854	1,00,123	3,09,410	642	(313)	15,85,523
Service tax on Ulip Charges		- 014	-	2 042	-	- 155	13,929	556	55	14,540
Provision for Doubtful debts Bad debt to be written off		914 (357)	-	2,042 (992)	32	155 170	(688) 1,024	(1,134)	-	1,321 (155)
Provision for Tax		(337)	_	(992)	_	170	1,024	-	_	(133)
Provisions (other than taxation)		=	=	_	_	-	_	=	_	=
(a) For diminution in the value of investments (Net)		_	_	_	_	_	_	_	_	_
(b) Others		_	_	_	_	_	_	_	_	_
Total (B)		4,08,031	55	11,90,288	2,093	1,02,122	3,44,216	64	(258)	20,46,611
		4 45 004	400		2 427	2 42 22	0.06.674	4 0 4 0 0 0	2.400	40.70.007
Benefits Paid (Net)	L-7	4,45,231	189	1,50,414	3,437	2,40,007	3,26,671	1,04,200	2,188	12,72,337
Interim Bonuses Paid		-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies  (a) Gross***		20,03,714	2.179	15.37.623	6.157	23.778	13,14,611	(28,702)	(1,708)	48,57,652
(b) Amount ceded in Reinsurance		20,03,714	2,179	(3,181)	0,137	7,493	13,14,011	(20,702)	(1,708)	4,312
(c) Amount accepted in Reinsurance		_	_	(3,101)	_		_	_	_	- 1,512
Total (C)		24,48,945	2,368	16,84,856	9,594	2,71,278	16,41,282	75,498	480	61,34,301
Country (Deficit) (D) = (A D C)		2.60.007	(660)	(2.14.056)	773	20 227	(2.70.207)	2 554	1 150	(1.07.124)
Surplus/ (Deficit) (D) = (A-B-C)		2,60,997	(660)	(2,14,056)	//3	39,327	(2,78,207)	3,551	1,150	(1,87,124)
**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 bonds										
Appropriations										
Transfer to Shareholders' Account		_	_	(2,14,056)	773	39,327	(2,78,207)	3,551	1,150	(4,47,461)
Transfer to Other Reserves		-	-	(2,11,030)	- 773	-	(2,70,207)	-	- 1,130	(1,17,401)
Balance being Funds for Future Appropriations		2,60,997	(660)	-	-	-	-	-	-	2,60,337
Transfer from Balance sheet being deficit in Revenue account		-	,	-	-	-	-	-	-	-
Non-participating policyholders' unallocated surplus		-	-	-	-		-	-	-	
Total (E)		2,60,997	(660)	(2,14,056)	773	39,327	(2,78,207)	3,551	1,150	(1,87,124)
The book of Children of the Company										
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)T(b)T(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 Sept, 2019



Policyholders' Account (Technical Account)

			•	echinical Account)			(KS. 000)			
Particulars	Schedule	Individual F	Participating		Non-Participating		Individu	al Linked	Tota	
		Life	Pension	Individual Life	Individual Health	Group	Life	Pension	Group Gratuity	
Duami, ma Farmad and										
Premiums Earned – net (a) Premium	L-4	22,17,040	1,079	21,81,390	13,444	5,97,596	3,73,807	13,623	15,000	54,12,97
(b) Reinsurance ceded	L-4	(2,348)		(35,007)	(1,188)	(31,332)	(2,746)	13,023	13,000	(72,62
(c) Reinsurance accepted		(2,340)		(33,007)	(1,188)	(31,332)	(2,740)		I	(72,02.
Sub Total		22,14,692	1,079	21,46,383	12,256	5,66,264	3,71,061	13,623	15,000	53,40,358
oub rotui		22/14/032	1,075	21/40/505	12/250	5/00/204	5/7 1/001	15/025	15,000	55/40/550
Income from Investments										
(a) Interest. Dividends and Rent – Net of amortisation		6,58,833	1,312	2,05,602	2,953	1,01,870	74,059	5,745	2,672	10,53,04
(b) Profit on sale/redemption of Investments		1,43,680	1,476	34,427	-	37,156	3,10,302	41,887	1,910	5,70,83
(c) (Loss on sale/ redemption of Investments)		(35,510)	-	(25,585)	-	(1,209)	(84,555)	(10,605)	(950)	(1,58,41
(d) Transfer/Gain on revaluation/change in fair value*		-	-	-	-	-	(2,21,126)	(29,002)	526	(2,49,60
(e) Appropriation/ Expropriation		-	-	-	-	-	-	-	-	-
Other Income										
(a) Contribution from Shareholders' Account□		_	_	_	_	_	_	_	_	_
(b) Interest Income on Bank Balances		4,863	6	(169)	(6)	2	10	-	2	4,70
(c) Others		1,214	-	1,655	21	1,711	(818)	31	-	3,81
Total (A)		29,87,772	3,873	23,62,313	15,224	7,05,794	4,48,933	21,679	19,160	65,64,748
		1 26 211	5	2 52 075	227	(4)	6.057			4.05.37
Commission	L-5	1,36,211	35	3,52,875	227	(4)	6,057	- 549	- 214	4,95,37
Operating Expenses related to Insurance Business	L-6	2,91,876	35	13,23,678	1,170	2,02,867	69,617		214	18,90,00
Service tax on Ulip Charges		(22)	-		- 24	2 020	9,286	714 367	37	10,03
Provision for Doubtful debts		(33)	-	5,320	24	2,028	1,634	367	-	9,34
Bad debt to be written off		(31)	-	119	(4)	(85)	(16)	-	-	(1
Provision for Tax		-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		22.000		10.000						42.00
(a) For diminution in the value of investments (Net) (b) Others		32,000	_	10,000	-	-	-	_	-	42,000
Total (B)		4,60,023	40	16,91,991	1,417	2,04,806	86,578	1,630	251	24,46,736
D (1) D (1) (1)		2 24 264	670	1 00 422	2 1 40	1 47 245	2.07.047	77.624	7.006	0.75.03
Benefits Paid (Net)	L-7	2,31,261	678	1,00,422	2,148	1,47,245	3,07,847	77,624	7,806	8,75,03
Interim Bonuses Paid		-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies (a) Gross**		21,23,740	1,331	10,99,685	8,158	1,55,374	- 81,754	(60,363)	11,708	34,21,38
(b) Amount ceded in Reinsurance		21,23,740	1,331	(8,788)	0,136	6,842	01,/34	(60,363)	11,706	34,21,36 (1,94
(c) Amount accepted in Reinsurance		_	_	(0,700)	-	0,042	-	_		(1,94
Total (C)		23,55,001	2,009	11,91,319	10,306	3,09,461	3,89,601	17,261	19,514	42,94,472
Surplus/ (Deficit) (D) = (A-B-C)		1,72,748	1.824	(5,20,997)	3,501	1,91,527	(27,246)	2,788	(605)	(1,76,460
Surplus/ (Deficit) (D) = (A-B-C)		1,/2,/48	1,824	(5,20,997)	3,501	1,91,52/	(27,246)	2,788	(605)	(1,76,46)
*Represents the deemed realised gain as per norms specified by the										
Authority										
** Represents mathematical reserves after allocation of bonus										
Appropriations										
Transfer to Shareholders' Account		-	-	(5,20,997)	3,501	1,91,527	(27,246)	2,788	(605)	(3,51,03
Transfer to Other Reserves		-	-	- 1	-	-	- 1	-	-	-
Balance being Funds for Future Appropriations		1,72,748	1,824	-	-	-	-	-	-	1,74,57
Transfer from Balance sheet being deficit in Revenue account		-	-	-	-	-	-	-	-	-
Non-participating policyholders' unallocated surplus		-	-	-	-	-	-	-	-	-
Total (E)		1,72,748	1,824	(5,20,997)	3,501	1,91,527	(27,246)	2,788	(605)	(1,76,460
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)]			-	-	-	-	-	-	-	-