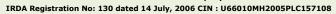
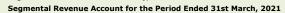
Bharti AXA Life Insurance Company Limited







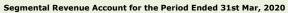
Policyholders' Account (Technical Account)

(Rs.'000)

Permission Edited - net Colin Processing	Position				s Account (Techi	ilcai Account)						(Rs. 000)
Permitter Earned - rot	Commission Com	Particulars	Schodulo	Individual F	Participating		Non-Participating		Individua	al Linked		Total
Commission Com	1	raiticulais	Scriedule	Life	Pension	Individual Life	Individual Health	Group	Life	Pension	Group Gratuity	Iotai
Commission Com	1							•				
10 haltenance contends	1	Premiums Earned – net										
Continuation conduct	Segment accorded Segment Segme	(a) Premium	L-4		2,245					22,152	73,300	2,28,08,216
Sub Total	September Sept			(14,191)	-	(1,65,621)	(4,617)	(1,26,241)	(13,845)	-	-	(3,24,515
Research Communication Research Communicat	Section Process Section Sect			-	-	-	-	-	-	-	-	-
(a) Interest, Dividends and Rent - Net* (b) (prefix of basic Profession of Divident Profess	1 Internet 1 Internet 1 1 1 1 1 1 1 1 1	Sub Total		86,98,651	2,245	1,00,06,349	41,739	11,64,926	24,74,339	22,152	73,300	2,24,83,701
(a) Indexest, Dividends and Refer - Net* (b) Provident and Enterent (b) Provident (b) Provid	1 Internet 1 Internet 1 1 1 1 1 1 1 1 1											
(b) Profit on sale/redermetton of investments (1.0.5 at 1.9.4 at						40.00.000	10.510	2 24 454				
Commission Com	2 (3.67 and solid redemented of Presements) 2 (2.67,365) 3 (2.67) 3 (3.13,131) 3 (3.68,627) 4 (3.13,131) 4 (3.68,627) 5 (3.13,131) 4 (3.68,627) 5 (3.13,131) 5 (3.68,627) 5 (3.13,131) 5 (3.68,627) 5 (3.13,131) 5 (3.68,627) 5 (3.13,131) 5 (3.68,627) 5 (3.13,131) 5 (3.68,627) 5 (3.13,131) 5 (3.68,627) 5 (3.13,131) 5 (3.68,627) 5 (3.13,131) 5 (3.68,627) 5 (3.13,131) 5 (3.68,627) 5 (3.68,627) 5 (3.13,131) 5 (3.68,627) 5 (3			31,42,529	4,993	12,29,2/8	12,513	3,96,456		12,220		50,78,759
(d) Transfer/Gain on revolution/chance in fair volugie** (a) Contribution from Shareholder's Account (a) Contribution from Shareholder's Account (a) Contribution from Shareholder's Account (b) Interest Income on Reinstatement/Loan to Policyholder/Bank Balances (c) Interest Interest (c) Interest Interest (c) Interest Interest (c) Interest (1) Transfer Gain on revaluation Change in air value** 1				-		-					26,86,355
Cheb Intomac (all Contributions from Shareholders' Account (b) Interest from on Reinstatement/Loan to Policyholder/Bank Balances (b) Interest from the one Reinstatement/Loan to Policyholder/Bank Balances (b) Interest from the one Reinstatement/Loan to Policyholder/Bank Balances (b) Interest from the value of investments written back (b) Interest from the value of investments written back (c) Interest from the value of investments written back (c) Interest from the value of investments with the value of investments with the value of investments (c) Interest from the value of investment from the value of investment from the value of investments (c) Interest from the value of investment from the value of inve	The Lacousing Contribution from Shareholder's Account (1) Contribution in value of meeting the back (1) Contribution in value of meeting the back (1) Contribution			(2,87,385)	-		-	(5,4/6)		(28,627)		(7,24,947
(a) Contribution from: Shareholders' Account (o) Interest Income on Renastements written back (1) From the state of the st	13 Contribution from Shareholders' Account 1.5 1	(d) Transfer/Gain on revaluation/change in fair value**		-	-	(19,666)	-	-	30,68,233	2,24,776	625	32,73,968
(a) Contribution from: Shareholders' Account (o) Interest Income on Renastements written back (1) From the state of the st	13 Contribution from Shareholders' Account 1.5 1	Other Income										
(b) Interest Income or Reinstatement (John to Policy Inder(Hank Balances (C) (O) Provision for Dimitudo in value of investments written back (C) (O) Provision for Dimitudo in value of investments written back (C) (O) Provision for Dimitudo in value of investments written back (C) (O) Provision for Dimitudo in value of investments written back (C) (O) Provision for Dimitudo in value of investments written back (C) (O) Provision for Dimitudo in value of investments written back (C) (O) Provision for Dimitudo in value of investments (C) (O) Provision for Dimitudo in value of investments (C) (O) Provision for Dimitudo in value of investments (C) (O) Provision for Dimitudo in the value of investments (C) (O) Provision for Dimitudo in the value of investments (C) (O) Provision for Dimitudo in the value of investments (C) (O) Provision for Dimitudo in the value of investments (C) (O) Provision for Dimitudo in the value of investments (C) (O) Provision for Dimitudo in the value of investments (C) (O) Provision for Dimitudo in the value of investments (C) (O) Provision for Dimitudo in the value of investments (C) (O) Provision for Dimitudo in the value of investments (C) (O) Provision for Dimitudo in the value of investments (C) (O) Provision for Dimitudo in the value of investments (C) (O) Provision for Dimitudo in the value of investments (C) (O) Provision for Dimitudo in the value of investment (C) (O) Provision for Dimitudo in the value of investments (C) (O) Provision for Dimitudo in the value of investment (C) (O) Provision for Dimitudo in the value of investments (C) (O) Provision for Dimitudo in the value of investment (C) (O) Provision for Dimitudo in the value of investment (C) (O) Provision for Dimitudo in the value of investment (C) (O) Provision for Dimitudo in the value of investment (C) (O) Provision for Dimitudo in (C) (O) Provision for	19.06			_	135	15 85 565	_	2 96 723	1 21 576	Q	_	20,04,007
(c) Provision for Diminution in value of investments written back 80,000 - 25,000 5 50 (55) (55) (57) (61) Others (61) Others (75) (75) (75) (75) (75) (75) (75) (75)	19,667 1 5,641 - 291 561 5 - 20 201 561 5 - 20 201 561 5 - 20 201 561 5 - 20 201 561 5 - 20 201 501 5 201 501 5 201 501 5 201 501 5 201 501 5 201 501 5 201 501 5 201 501 5 201 501 5 201 501 5 201 501 5 201 501 5 201				133	13,03,303		2,30,723	1,21,370	U		20,04,007
Compression for Diminution in value of investments written back (In Others 1, 125, 3, 3, 502 1, 25, 3, 502	Provision for Diminution in value of investments written back 80,000 1,25,33,939 7,37 3,500 5 2.5 16,65,729 6,13,878 4,00,843 38,645 3,49,315	(b) Interest income on Reinstatement/Loan to Policyholder/Dank Balances		10.067	1	5 0/1		201	561	5		26,666
Commission Commission Commission Commission L5 A87,189 L25,33,939 7,274 1,306,8971 54,257 18,69,729 69,13,878 4,00,943 88,645 3,447,189 17 10,36,817 18,99,729 69,13,878 4,00,943 88,645 3,447,189 17 10,36,817 18,99,729 1,175	1 Colleges 1	(-) Describes for Dissipation in column of investments weighted bank			1		-	291	201	3	-	
Total (A)	1,25,3,939 7,374 1,30,68,971 54,277 16,97,220 69,13,878 4,00,543 88,645 3,49,377 1,40,543 89,0 5,153 2,216 5,20,616				_			206	(551)	652		1,05,000 3,827
Commission	## Properties of the Commission Business related to Insurance Business*** 1.5				7 374		,				88 645	3,49,37,336
Coeration Excesses related to Insurance Business*** L-6 12,51,444 199 46,55,970 7,539 4,21,475 6,53,709 2,724 467	1.6 12,51,444 199 46,55,770 7,539 4,21,475 6,35,709 2,724 467 69,32	Total (A)		1,23,33,939	7,374	1,30,00,371	34,237	10,09,729	09,13,070	7,00,575	00,043	3,79,37,330
Coeratine Excesses related to Insurance Business*** Coefficition Excesses 12,51,444 199 46,55,970 7,539 4,21,475 6,53,709 2,724 467	1.6 12,51,444 199 46,55,770 7,539 4,21,475 6,35,709 2,724 467 69,32	Commission	1-5	4.87.189	17	10.36.817	899	5.153	32.616	_	_	15,62,691
CST on Uilo Charges	ST on Ulin Characes virus of the Doubtful debts 3.4.41 - 9,08.2 (37) (175) (1,981) (1,898) - 8, at debt to be written off 5,177 1 14,030 50 1,304 4,955 56 - 25 8, at debt to be written off 5,177 1 14,030 50 1,304 4,955 56 - 25 8, at debt to be written off 1,000 to be written of 1,000 to be written off 1,000 to be written of 1,000 to be written				199		7,539			2,724	467	69,93,527
Provision for Doubtful debts 3.441	rowision for Doubthul debts 3,441			· · · -	-	· · · -	-			2,205	226	54,174
Bad debt to be written off Provisions (often than taxation) (a) From ison for fast taxation) (b) From ison for fast taxation) (c) From ison for fast taxation) (a) From ison for fast taxation) (b) From ison for fast taxation) (c) From ison for fast taxation) (a) From ison for fast taxation) (b) From ison for fast taxation) (c) From ison fast taxation fast taxation) (c) From ison fast taxation (c) From ison fast fast fast fast fast fast taxation (c) From ison fast fast fast fast fast fast fast fast	ad debt to be written off vovisions for Tax vovisions (offer than taxation) 1. 1. 14,030 50 1,304 4,955 56 - 25 vovisions (offer than taxation) 1. 1. 1. 14,030 50 1,304 4,955 56 - 25 vovisions (offer than taxation) 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1			3,441	-	9,082	(37)	(175)			- 1	8,431
Provisions (other than taxation) (a) Formitting in the value of investments (b) Others (b) Others (c) Formitting in the value of investments (c) Formitting in the value of investment (c) For	rowisions (other than taxation) 1			5,177	1	14,030					-	25,573
Provisions (other than taxation) (a) Formitting in the value of investments (b) Others (b) Others (c) Formitting in the value of investments (c) Formitting in the value of investment (c) For	rowisions (other than taxation) 1			· -	-	· -	-	-	·-	-	-	·-
(a) For diminution in the value of investments (b) Others Total (B) Benefits Paid (Net) Interim Bonuses Paid (Net) Interim Bonuse Paid (Net) Interim Bonuses Paid (Net) Interim Bonuse Pai	1) For diminution in the value of investments 10 cibers 10 cibers 11,47,251 12,17 13,11,695 12,984 1,86,761 14,565 13,867,761 14,867			-	-	-	-	-	-	-	-	
Total (B)	17,47,251 217 57,15,899 8,451 4,27,757 7,41,032 3,096 693 86,44			-	-	-	-	-	-	-	-	-
Benefits Paid (Net) Interim Bonuses Paid Change in Valuation of liability in respect of life policies (a) Gross**** (a) Gross**** (b) Amount ceded in Reinsurance (c) Amount accepted in Reinsurance (d) Amount accepted in Reinsurance (d) Amount accepted in Reinsurance (e) Amount accepted in Reinsurance (d) Amount accepted in Reinsurance (e) Amount accepted in Reinsurance (d) Amount accepted in Reinsurance (e) Amount accepted in Reinsurance (d) Amount accepted in Reinsurance (e) Amount accepted in Reinsurance (d) Amount accepted in Reinsurance (e) Amount accepted in Reinsurance (d) Amount accepted in Reinsurance (e) Amount accepted in Reinsurance (d) Amount accepted in Reinsurance (e) Amount accepted in Reinsurance (f) Amount accepted in Reinsurance (g) Amount accepted in Reinsu	enefits Paid (Net) tetrim Bonuses Paid tetrim Bonus Paid t			-	-	-	-	-	-	-	-	-
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 ceded in Reinsurance (e) Amount accepted in Reinsurance (e) Amount accepted in Reinsurance (f) Amount accepted in Reinsurance (h) Amount ceded in Reinsurance (h) Amoun	1,86,761 456	Total (B)		17,47,251	217	57,15,899	8,451	4,27,757	7,41,032	3,096	693	86,44,396
Interim Bonuses Paid Change in Valuation of Isibility in respect of life policies (a) Gross**** (a) Gross**** (b) Amount ceded in Reinsurance (c) Amount accepted in Reinsurance (d) Amount accepted in Reinsurance (e) Amount accepted in Reinsurance (d) Amount accepted in Reinsurance (e) Amount accepted in Reinsurance (e) Amount accepted in Reinsurance (e) Amount accepted in Reinsurance (f) Amount accepted in Reinsurance (h) Amount acc	1,86,761 456	December 24 (News)		10 11 605	12.004	7 60 164	11 126	0.26.055	16 40 720	2.05.442	20 440	EE 06 424
Chance in valuation of liability in respect of life policies (a) Gross*** (b) Amount ceded in Reinsurance (c) Amount accepted in Reinsurance (c) Amount accepted in Reinsurance (c) Amount accepted in Reinsurance (d) Amount accepted in Reinsurance (e) Amount accepted in Reinsurance (f) Amount accepted in Reinsurance (g) Amount acce	Annount reduction of liability in respect of life policies 85,24,886 (3,269) 67,79,509 65,025 1,42,021 48,23,269 94,498 71,347 2,04,97 (2,65) (2,65),506 (2,65),5		L-/			7,00,104	11,126	9,30,033	10,49,720	2,93,442	20,440	
(a) Gross**** (b) Amount eceded in Reinsurance (c) Amount accepted in Reinsurance (c) Amount accepted in Reinsurance (c) Amount accepted in Reinsurance (d) Total (C) (e) Indicated the Reinsurance (e) Indicated the Reinsurance (e) Indicated the Reinsurance (for Indicated In Reinsurance (g) Indicated In Reinsurance (g) Indicated In Reinsurance (h) Amount accepted in	1) Gross**** 1) Gross**** 1) Gross**** 1) Gross**** 1) Amount acceded in Reinsurance 1) Amount accepted in Reinsurance 2) Amount accepted in Reinsurance 3) Amount accepted in Reinsurance 4) Amount accepted in Reinsurance 4) 1,05,23,342 10,171 72,62,167 76,151 10,97,482 64,72,997 3,89,940 91,787 2,59,24, urplus/ (Deficit) (D) = (A-B-C) 10,000 Amount accepted in Reinsurance 4) 1,05,23,342 10,171 72,62,167 76,151 10,97,482 64,72,997 3,89,940 91,787 2,59,24, urplus/ (Deficit) (D) = (A-B-C) 10,000 Amount accepted in Reinsurance 4) 1,05,23,342 10,171 72,62,167 76,151 10,97,482 64,72,997 3,89,940 91,787 2,59,24, urplus/ (Deficit) (D) = (A-B-C) 10,000 Amount accepted in Reinsurance 10,000 Amount accepted in Reinsu			1,00,701	436	-	-	-	-	-	·	1,07,217
(b) Amount ceded in Reinsurance (-) - (2,85,506) - 18,606	2) Amount ceded in Reinsurance			05 24 006	(2.260)	67 70 500	65.025	1 42 021	49 22 260	04 409	71 247	2 04 07 296
Column Appropriations Column Co	2) Amount accepted in Reinsurance			03,24,000	(3,209)		03,023		40,23,209	24,470	/1,54/	
Total (C)	1,05,23,342 10,171 72,62,167 76,151 10,97,482 64,72,997 3,89,940 91,787 2,59,24			_	Ī .	(2,03,300)	-	10,000		_	[(2,00,900
Surplus / (Deficit) (D) = (A-B-C)	### Part			_		_		-		=		
*Includes Depreciation on Investment property aggregating to Rs 14,588 ('000) & Prior Period income of Rs 15,421 ('000) towards Lease Rent. **Represents the deemed realised gain as per norms specified by the Authority ***Includes Prior period expense of Rs 42,329('000) towards Rents, Rates and Taxes ****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 *****Represents mathematical reserves after allocation of bonus ******Represents mathematical reserves after allocation of bonus *********Represents mathematical reserves after allocation of bonus ***********************************	Includes Depreciation on Investment property aggregating to Rs 14,588 (100) & Prior Period income of Rs 15,421 (1000) towards Lease Rent. **Represents the deemed realised gain as per norms specified by the Authority **Includes Prior period expense of Rs 42,329(1000) towards Rents, Rates of Taxes **** Represents mathematical reserves after allocation of bonus **** Represents mathematical reserves after allocation of bonus bonus of the Authority **** Represents mathematical reserves after allocation of bonus bonus of the Authority **** Represents mathematical reserves after allocation of bonus bonus of the Authority **** Represents mathematical reserves after allocation of bonus to polytopholers **** Represents mathematical reserves after allocation of bonus to polytopholers **** Represents mathematical reserves after allocation of bonus to polytopholers **** Represents mathematical reserves after allocation of bonus to polytopholers **** Represents mathematical reserves after allocation of bonus to polytopholers **** Represents mathematical res	10001(0)		1.05.23.342	10.171	72.62.167	76.151	10.97.482	64.72.997	3.89.940	91.787	2.59.24.037
(*000) & Prior Period income of Rs 15,421 (*000) towards Lease Rent. **Represents the deemed realised gain as per norms specified by the Authority ***Includes Prior period expense of Rs 42,329 (*000) towards Rents, Rates and Taxes ****Represents mathematical reserves after allocation of bonus ****Represents mathematical reserves after allocation of bonus ****Represents mathematical reserves after allocation of bonus ****Transfer to Shareholders' Account Transfer to Shareholders' Account Transfer to Other Reserves	Note Properties Propertie			1,05,23,342	10,171	72,62,167	76,151	10,97,482	64,72,997	3,89,940	91,787	2,59,24,037
Represents the deemed realised gain as per norms specified by the Authority * Includes Prior period expense of Rs 42,329('000) towards Rents, Rates and Taxes **** 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 ** Includes Prior period expense of Rs 42,329('000) towards Rents, Rates d Taxes **** Represents mathematical reserves after allocation of bonus **** Represents mathematical reserves after allocation **** A 4,490	Surplus/ (Deficit) (D) = (A-B-C)						·		•		2,59,24,037 3,68,903
*** Includes Prior period expense of Rs 42,329('000) towards Rents, Rates and Taxes **** Represents mathematical reserves after allocation of bonus Appropriations Transfer to Shareholders' Account Transfer to Other Reserves	** Includes Prior period expense of Rs 42,329('000) towards Rents, Rates d Taxes **** Represents mathematical reserves after allocation of bonus ***Propropriations ransfer to Shareholders' Account ransfer to Other Reserves							·		•		
*** Includes Prior period expense of Rs 42,329('000) towards Rents, Rates and Taxes **** Represents mathematical reserves after allocation of bonus Appropriations Transfer to Shareholders' Account Transfer to Other Reserves	** Includes Prior period expense of Rs 42,329('000) towards Rents, Rates d Taxes **** Represents mathematical reserves after allocation of bonus ***Propropriations ransfer to Shareholders' Account ransfer to Other Reserves	* Includes Depreciation on Investment property aggregating to Rs 14,588						·		•		
Appropriations Transfer to Shareholders' Account Transfer to Other Reserves - 1,58,250 Transfer from Opening FFA Transfer	#** Represents mathematical reserves after allocation of bonus Dispropriations	* Includes Depreciation on Investment property aggregating to Rs 14,588						·		•		
Appropriations Transfer to Shareholders' Account Transfer to Shareholders' Account Transfer to Shareholders' Account Transfer to Other Reserves	#** Represents mathematical reserves after allocation of bonus Dispropriations	* Includes Depreciation on Investment property aggregating to Rs 14,588 ('000) & Prior Period income of Rs 15,421 ('000) towards Lease Rent.	y					·		•		
#*** Represents mathematical reserves after allocation of bonus Appropriations Transfer to Shareholders' Account Transfer to Other Reserves	#** Represents mathematical reserves after allocation of bonus Descriptions	* Includes Depreciation on Investment property aggregating to Rs 14,588 ('000) & Prior Period income of Rs 15,421 ('000) towards Lease Rent. **Represents the deemed realised gain as per norms specified by the Authority	y					·		•		
Appropriations 1,05,097 155 90,904 (30,345) 3,44,490 (3,00,151) 7,507 (3,835) Transfer to Shareholders' Account 1,05,097 155 90,904 (30,345) 3,44,490 (3,00,151) 7,507 (3,835) Transfer to Other Reserves - <	Depropriations ransfer to Shareholders' Account ransfer to Shareholders' Account ransfer to Other Reserves	* Includes Depreciation on Investment property aggregating to Rs 14,588 ('000) & Prior Period income of Rs 15,421 ('000) towards Lease Rent. **Represents the deemed realised gain as per norms specified by the Authority *** Includes Prior period expense of Rs 42,329('000) towards Rents, Rates	y					·		•		
Appropriations 1,05,097 155 90,904 (30,345) 3,44,490 (3,00,151) 7,507 (3,835) Transfer to Shareholders' Account 1,05,097 155 90,904 (30,345) 3,44,490 (3,00,151) 7,507 (3,835) Transfer to Other Reserves - <	Depropriations ransfer to Shareholders' Account ransfer to Shareholders' Account ransfer to Other Reserves	* Includes Depreciation on Investment property aggregating to Rs 14,588 ('000) & Prior Period income of Rs 15,421 ('000) towards Lease Rent. **Represents the deemed realised gain as per norms specified by the Authority *** Includes Prior period expense of Rs 42,329('000) towards Rents, Rates	y					·		•		
Transfer to Shareholders' Account	ransfer to Shareholders' Account ransfer to Shareholders' Account ransfer to Shareholders' Account ransfer to Other Reserves	* Includes Depreciation on Investment property aggregating to Rs 14,588 (1000) & Prior Period income of Rs 15,421 (1000) towards Lease Rent. **Represents the deemed realised gain as per norms specified by the Authority *** Includes Prior period expense of Rs 42,329(1000) towards Rents, Rates and Taxes	у					·		•		
Transfer to Shareholders' Account 1,05,097 155 90,904 (30,345) 3,44,490 (3,00,151) 7,507 (3,835) Transfer to Other Reserves -	ransfer to Shareholders' Account ransfer to Shareholders' Account ransfer to Shareholders' Account ransfer to Other Reserves	* Includes Depreciation on Investment property aggregating to Rs 14,588 (1000) & Prior Period income of Rs 15,421 (1000) towards Lease Rent. **Represents the deemed realised gain as per norms specified by the Authority *** Includes Prior period expense of Rs 42,329(1000) towards Rents, Rates and Taxes	у					·		•		
Transfer to Shareholders' Account 1,05,097 155 90,904 (30,345) 3,44,490 (3,00,151) 7,507 (3,835) Transfer to Other Reserves -	ransfer to Shareholders' Account ransfer to Shareholders' Account ransfer to Shareholders' Account ransfer to Other Reserves	* Includes Depreciation on Investment property aggregating to Rs 14,588 (1000) & Prior Period income of Rs 15,421 (1000) towards Lease Rent. **Represents the deemed realised gain as per norms specified by the Authority *** Includes Prior period expense of Rs 42,329(1000) towards Rents, Rates and Taxes	y					·		•		
Transfer to Shareholders' Account 1,05,097 155 90,904 (30,345) 3,44,490 (3,00,151) 7,507 (3,835) Transfer to Other Reserves -	ransfer to Shareholders' Account ransfer to Shareholders' Account ransfer to Shareholders' Account ransfer to Other Reserves	* Includes Depreciation on Investment property aggregating to Rs 14,588 (1000) & Prior Period income of Rs 15,421 (1000) towards Lease Rent. **Represents the deemed realised gain as per norms specified by the Authority *** Includes Prior period expense of Rs 42,329(1000) towards Rents, Rates and Taxes	y					·		•		
Transfer to Other Reserves - </td <td>ransfer to Other Reserves</td> <td>* Includes Depreciation on Investment property aggregating to Rs 14,588 ('000) & Prior Period income of Rs 15,421 ('000) towards Lease Rent. **Represents the deemed realised gain as per norms specified by the Authority *** Includes Prior period expense of Rs 42,329('000) towards Rents, Rates and Taxes **** Represents mathematical reserves after allocation of bonus</td> <td>y</td> <td></td> <td></td> <td></td> <td></td> <td>·</td> <td></td> <td>•</td> <td></td> <td></td>	ransfer to Other Reserves	* Includes Depreciation on Investment property aggregating to Rs 14,588 ('000) & Prior Period income of Rs 15,421 ('000) towards Lease Rent. **Represents the deemed realised gain as per norms specified by the Authority *** Includes Prior period expense of Rs 42,329('000) towards Rents, Rates and Taxes **** Represents mathematical reserves after allocation of bonus	y					·		•		
Balance being Future Appropriations 1,58,250 - 1,58,250	alance being Funds for Future Appropriations 1,58,250 1,58 ransfer from Opening FFA - (3,169)	* Includes Depreciation on Investment property aggregating to Rs 14,588 (1000) & Prior Period income of Rs 15,421 (1000) towards Lease Rent. **Represents the deemed realised gain as per norms specified by the Authority *** Includes Prior period expense of Rs 42,329(1000) towards Rents, Rates and Taxes **** Represents mathematical reserves after allocation of bonus Appropriations	y	2,63,346	(3,014)	90,905	(30,345)	3,44,490	(3,00,151)	7,507	(3,835)	3,68,903
Transfer from Opening FFA - (3,169) - <t< td=""><td>ransfer from Opening FFA</td><td>* Includes Depreciation on Investment property aggregating to Rs 14,588 (1000) & Prior Period income of Rs 15,421 (1000) towards Lease Rent. **Represents the deemed realised gain as per norms specified by the Authority *** Includes Prior period expense of Rs 42,329(1000) towards Rents, Rates and Taxes **** Represents mathematical reserves after allocation of bonus Appropriations Transfer to Shareholders' Account</td><td>y</td><td>2,63,346</td><td>(3,014)</td><td>90,905</td><td>(30,345)</td><td>3,44,490</td><td>(3,00,151)</td><td>7,507</td><td>(3,835)</td><td></td></t<>	ransfer from Opening FFA	* Includes Depreciation on Investment property aggregating to Rs 14,588 (1000) & Prior Period income of Rs 15,421 (1000) towards Lease Rent. **Represents the deemed realised gain as per norms specified by the Authority *** Includes Prior period expense of Rs 42,329(1000) towards Rents, Rates and Taxes **** Represents mathematical reserves after allocation of bonus Appropriations Transfer to Shareholders' Account	y	2,63,346	(3,014)	90,905	(30,345)	3,44,490	(3,00,151)	7,507	(3,835)	
Transfer from Balance sheet being deficit in Revenue account	ransfer from Balance sheet being deficit in Revenue account o	* Includes Depreciation on Investment property aggregating to Rs 14,588 (1000) & Prior Period income of Rs 15,421 (1000) towards Lease Rent. **Represents the deemed realised gain as per norms specified by the Authority *** Includes Prior period expense of Rs 42,329(1000) towards Rents, Rates and Taxes **** Represents mathematical reserves after allocation of bonus Appropriations Transfer to Shareholders' Account Transfer to Other Reserves	y	2,63,346 1,05,097	(3,014)	90,905	(30,345)	3,44,490	(3,00,151)	7,507	(3,835)	3,68,903 2,13,822
Non-participating policyholders' unallocated surplus	on-participating policyholders' unallocated surplus	* Includes Depreciation on Investment property aggregating to Rs 14,588 (1000) & Prior Period income of Rs 15,421 (1000) towards Lease Rent. **Represents the deemed realised gain as per norms specified by the Authority *** Includes Prior period expense of Rs 42,329(1000) towards Rents, Rates and Taxes **** Represents mathematical reserves after allocation of bonus Appropriations Transfer to Shareholders' Account Transfer to Other Reserves Balance being Funds for Future Appropriations	y	2,63,346 1,05,097	(3,014) 155 -	90,905	(30,345)	3,44,490	(3,00,151)	7,507	(3,835)	2,13,822 1,58,250
	Detail (E) 2,63,347 (3,014) 90,904 (30,345) 3,44,490 (3,00,151) 7,507 (3,835) 3,68,	* Includes Depreciation on Investment property aggregating to Rs 14,588 (1000) & Prior Period income of Rs 15,421 (1000) towards Lease Rent. **Represents the deemed realised gain as per norms specified by the Authority *** Includes Prior period expense of Rs 42,329(1000) towards Rents, Rates and Taxes **** Represents mathematical reserves after allocation of bonus Appropriations Transfer to Shareholders' Account Transfer to Other Reserves Balance being Funds for Future Appropriations Transfer from Opening FFA	y	2,63,346 1,05,097	(3,014) 155 -	90,905	(30,345)	3,44,490	(3,00,151)	7,507 7,507 - - -	(3,835)	3,68,903 2,13,822
10tal (E) 2,03,347 (3,014) 90,904 (30,345) 3,44,490 (3,00,151) 7,507 (3,835)	e breakup of total surplus is as under:) Interim Bonus Paid) Allocation of Bonus to policyholders 1,86,761 456 1,87,60) Allocation of Bonus to policyholders	* Includes Depreciation on Investment property aggregating to Rs 14,588 (1000) & Prior Period income of Rs 15,421 (1000) towards Lease Rent. **Represents the deemed realised gain as per norms specified by the Authority *** Includes Prior period expense of Rs 42,329(1000) towards Rents, Rates and Taxes **** Represents mathematical reserves after allocation of bonus ***Tensfer to Shareholders' Account Transfer to Other Reserves Balance being Funds for Future Appropriations Transfer from Doening FFA Transfer from Balance sheet being deficit in Revenue account	y	2,63,346 1,05,097	(3,014) 155 -	90,905	(30,345)	3,44,490	(3,00,151)	7,507 7,507 - - -	(3,835)	2,13,822 1,58,250
) Interim Bonus Paid 1,86,761 456 1,87,87,90 Allocation of Bonus to policyholders 948 7,60,	* Includes Depreciation on Investment property aggregating to Rs 14,588 (1000) & Prior Period income of Rs 15,421 (1000) towards Lease Rent. **Represents the deemed realised gain as per norms specified by the Authority *** Includes Prior period expense of Rs 42,329(1000) towards Rents, Rates and Taxes **** Represents mathematical reserves after allocation of bonus **** Represents mathematical reserves after allocation of bonus Appropriations Transfer to Shareholders' Account Transfer to Other Reserves Balance being Funds for Future Appropriations Transfer from Dening FFA Transfer from Balance sheet being deficit in Revenue account Non-participating policyholders' unallocated surplus	y	1,05,097 1,58,250	(3,014) 155 - (3,169)	90,905 90,904 - - - -	(30,345) (30,345) - - - - -	3,44,490 3,44,490 - - -	(3,00,151) (3,00,151) - - - - -	7,507 	(3,835) (3,835) - - - - -	2,13,822 1,58,250 (3,169
The breaking of total currilies is as under:) Interim Bonus Paid 1,86,761 456 1,87,87,90 Allocation of Bonus to policyholders 948 7,60,	* Includes Depreciation on Investment property aggregating to Rs 14,588 (1000) & Prior Period income of Rs 15,421 (1000) towards Lease Rent. **Represents the deemed realised gain as per norms specified by the Authority *** Includes Prior period expense of Rs 42,329(1000) towards Rents, Rates and Taxes **** Represents mathematical reserves after allocation of bonus **** Represents mathematical reserves after allocation of bonus Appropriations Transfer to Shareholders' Account Transfer to Other Reserves Balance being Funds for Future Appropriations Transfer from Dening FFA Transfer from Balance sheet being deficit in Revenue account Non-participating policyholders' unallocated surplus	,	1,05,097 1,58,250	(3,014) 155 - (3,169)	90,905 90,904 - - - -	(30,345) (30,345) - - - - -	3,44,490 3,44,490 - - -	(3,00,151) (3,00,151) - - - - -	7,507 	(3,835) (3,835) - - - - -	2,13,822 1,58,250
) Allocation of Bonus to policyholders 7,59,110 948 7,60	* Includes Depreciation on Investment property aggregating to Rs 14,588 (1000) & Prior Period income of Rs 15,421 (1000) towards Lease Rent. **Represents the deemed realised gain as per norms specified by the Authority *** Includes Prior period expense of Rs 42,329 (1000) towards Rents, Rates and Taxes **** Represents mathematical reserves after allocation of bonus **** Represents mathematical reserves after allocation of bonus Appropriations Transfer to Shareholders' Account Transfer to Other Reserves Balance being Funds for Future Appropriations Transfer from Doening FFA Transfer from Balance sheet being deficit in Revenue account Non-participating policyholders' unallocated surplus Total (E)	y	1,05,097 1,58,250	(3,014) 155 - (3,169)	90,905 90,904 - - - -	(30,345) (30,345) - - - - -	3,44,490 3,44,490 - - -	(3,00,151) (3,00,151) - - - - -	7,507 	(3,835) (3,835) - - - - -	2,13,822 1,58,250 (3,169
		* Includes Depreciation on Investment property aggregating to Rs 14,588 (1000) & Prior Period income of Rs 15,421 (1000) towards Lease Rent. **Represents the deemed realised gain as per norms specified by the Authority *** Includes Prior period expense of Rs 42,329(1000) towards Rents, Rates and Taxes **** 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 **Transfer to Shareholders' Account **Transfer to Other Reserves Balance beina Funds for Future Appropriations **Transfer from Dening FFA **Transfer from Balance sheet being deficit in Revenue account **Non-participating policyholders' unallocated surplus **Total (E) The breakup of total surplus is as under:	y	1,05,097 1,58,250 - - 2,63,347	(3,014) 155 - (3,169) - (3,014)	90,905 90,904 - - - -	(30,345) (30,345) - - - - -	3,44,490 3,44,490 - - -	(3,00,151) (3,00,151) - - - - -	7,507 	(3,835) (3,835) - - - - -	2,13,822 1,58,250 (3,169
	-	* Includes Depreciation on Investment property aggregating to Rs 14,588 (1000) & Prior Period income of Rs 15,421 (1000) towards Lease Rent. **Represents the deemed realised gain as per norms specified by the Authority *** Includes Prior period expense of Rs 42,329(1000) towards Rents, Rates and Taxes **** Represents mathematical reserves after allocation of bonus **Transfer to Shareholders' Account Transfer to Shareholders' Account Transfer to Other Reserves Balance being Funds for Future Addresses Transfer from Doening FFA Transfer from Balance sheet being deficit in Revenue account Non-participating policyholders' unallocated surplus Total (E)	,	1,05,097 1,58,250 	(3,014) 155 (3,169) (3,014)	90,905 90,904 - - - -	(30,345) (30,345) - - - - -	3,44,490 3,44,490 - - -	(3,00,151) (3,00,151) - - - - -	7,507 	(3,835) (3,835) - - - - -	2,13,822 1,58,250 (3,169 3,68,903
	d) Total Surplus: [(a)+(b)+(c)] 12,09,217 (1,610) 90,905 (30,345) 3,44,490 (3,00,151) 7,507 (3,835) 13,16,	* Includes Depreciation on Investment property aggregating to Rs 14,588 (1000) & Prior Period income of Rs 15,421 (1000) towards Lease Rent. **Represents the deemed realised gain as per norms specified by the Authority *** Includes Prior period expense of Rs 42,329(1000) towards Rents, Rates and Taxes **** Represents mathematical reserves after allocation of bonus **** Represents mathematical reserves after allocation of bonus **** Represents mathematical reserves after allocation of bonus **Transfer to Shareholders' Account Transfer to Other Reserves Balance being Future Appropriations Transfer from Delaince sheet being deficit in Revenue account 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	y	1,05,097 1,58,250 - - - 2,63,347	(3,014) 155 (3,169) (3,014)	90,905 90,904 	(30,345) (30,345) - - (30,345)	3,44,490 3,44,490 - - - 3,44,490	(3,00,151) (3,00,151) - - - (3,00,151)	7,507 	(3,835) (3,835) 	2,13,822 1,58,250 (3,169

Bharti AXA Life Insurance Company Limited

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





	Policyholders' Account (Technical Account)									(Rs.'000
Particulars	Schedule	Individual P	articipating		Non-Participating		Individua	l Linked		Total
rai ticulai 3	Scriedule	Life	Pension	Individual Life	Individual Health	Group	Life	Pension	Group Gratuity	Total
Premiums Earned – net										
(a) Premium	L-4	92,39,389	3,568	89,23,558	51,185	19,16,343	16,73,645	39,898	25,000	2,18,72,58
(b) Reinsurance ceded		(12,287)	-	(1,42,771)	(4,739)	(1,33,189)	(11,284)	-	25,000	(3,04,27
(c) Reinsurance accepted		(12,207)	_	(1,72,771)	(4,733)	(1,55,105)	(11,204)	_	_	(3,04,27
Sub Total		92,27,102	3,568	87,80,787	46,446	17,83,154	16,62,361	39,898	25,000	2,15,68,31
					· I			•		
Income from Investments										
(a) Interest. Dividends and Rent –Gross^		25,93,504	4,992	8,44,345	13,232	4,11,266	2,58,883	18,141	10,922	41,55,28
b) Profit on sale/redemption of Investments		5,65,775	2,260	2,03,202	-	74,002	10,75,898	1,68,068	5,435	20,94,6
c) (Loss on sale/ redemption of Investments)		(1,22,340)	-	(57,035)	-	(6,135)	(3,48,769)	(42,566)	(1,845)	(5,78,6
d) Transfer/Gain on revaluation/change in fair value*		-	-	(46,376)	-		(20,32,723)	(2,56,688)	2,698	(23,33,0
Other Treems		-	-	-	-	-	-	-	-	
Other Income a) Contribution from Shareholders' Account		-	63	21,75,708		6,18,534	69,862	8,817		28,72,9
b) Interest Income on Reinstatement/Loan to Policyholder/Bank		-	03	21,/3,/00	_	0,10,334	09,002	0,017	_ I	20,72,3
alances		15,784	(1)	1,780	4	151	136	3	2	17,8
(c) Others		393	(1)	1,780	3	279	186	260	_ 4	2,5
Total (A)		1,22,80,218	10,882	1,19,03,790	59,685	28,81,251	6,85,834	(64,067)	42,212	2,77,99,80
iotal (A)					55,555	20,02,202	3,00,001	(0.,002)	,	
Commission	L-5	5,61,373	16	13,03,252	940	1,675	28,788	(4)	-	18,96,0
Operating Expenses related to Insurance Business	L-6	14,10,593	207	48,65,463	8,888	8,07,101	4,78,078	3,287	10	75,73,6
GST on Ulip Charges		-	-	-	-	-	38,049	2,776	152	40,9
Provision for Doubtful debts#		1,123	-	4,908	26	(757)	1,477	6,719	-	13,4
Bad debt to be written off		4,202	-	8,707	30	2,151	2,844	413	-	18,3
Provision for Tax		-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	
(a) For diminution in the value of investments (Net)		5,62,500	-	1,37,500	-	-	-	-	-	7,00,00
(b) Others		-	-	-	- 0.004	- 0 10 170		- 12 101	- 463	- 1 02 42 40
Total (B)		25,39,791	223	63,19,830	9,884	8,10,170	5,49,236	13,191	162	1,02,42,48
Benefits Paid (Net)	L-7	9,27,328	5,342	4,22,105	10,820	5,79,897	15,12,255	3,13,997	22,583	37,94,32
Interim Bonuses Paid	-/	1,44,514	-	-	-	-	-	-	-	1,44,5
Change in valuation of liability in respect of life policies		-,, -	-	-	-	-	-	-	-	-,,-
(a) Gross**		84,26,409	9,191	52,81,566	23,348	3,69,107	(11,34,783)	(3,96,521)	19,048	1,25,97,3
(b) Amount ceded in Reinsurance		-	-	(32,745)	-	40,342	- 1	-	- 1	7,5
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-
Total (C)		94,98,251	14,533	56,70,926	34,168	9,89,346	3,77,472	(82,524)	41,631	1,65,43,80
Surplus/ (Deficit) (D) = (A-B-C)		2,42,176	(3,874)	(86,966)	15,633	10,81,735	(2,40,874)	5,266	419	10,13,51
It includes depreciation on Investment Property of Rs. 33,686			(-//	(23/223)			(=/10/01 1/)	5/255		
000), out of which Rs. 19,312 ('000) pertains to prior period.										
ood), dat of which its. 15,512 (doo) pertains to prior period.		-	-			-	-	-	-	
Represents the deemed realised gain as per norms specified by the										
uthority										
# Prov for Doubtful Debt amount excludes Bad Debts W/O during the										
eriod		_		_	_	_	_		_	
**Represents mathematical reserves after allocation of bonus										
Represents mathematical reserves after anocation of bonds										
A		-	-	-	-	-	-	-	-	
Appropriations		04.063	-	(00,000)	15 622	10 01 725	(2 40 074)	- F 366	- 410	0.70.0
Transfer to Shareholders' Account		94,862	529	(86,966)	15,633	10,81,735	(2,40,874)	5,266	419	8,70,6
Fransfer to Other Reserves Balance being Funds for Future Appropriations		1,47,314	-					-		1,47,3
Transfer from Opening FFA		1,47,314	(4,403)]]			-		(4,4)
Von-participating policyholders' unallocated surplus		_	(-,-05)	_	_	_	_	_	_	(7,4)
Total (E)		2,42,176	(3,874)	(86,966)	15,633	10,81,735	(2,40,874)	5,266	419	10,13,51
		, ,		(,- 30)		,	. , , ,			-,,-
he breakup of total surplus is as under:										
a) Interim Bonus Paid		1,44,514	-	-	-	-	-	-	-	1,44,5
b) Allocation of Bonus to policyholders		7,09,242	4,762	-	-	-	-	-	-	7,14,0
	1	2,42,176	(3,874)	(86,966)	15.633	10.81.735	(2,40,874)	5.266	419	10.13.5
c) Surplus shown in the Revenue Account (d) Total Surplus: [(a)+(b)+(c)]		10,95,932	888	(80,900)	15,633	10,81,735	(2,40,874)	5,266	419	18,72,03

Bharti AXA Life Insurance Company Limited

IRDA Registration No: 130 dated 14 July, 2006 CIN: U66010MH2005PLC157108 Segmental Revenue Account for the Quarter Ended 31st Mar, 2021



Policyholders' Account (Technical Account)

(Rs.'000)

		Policyhold	ers' Account (Te	chnical Account)						(Rs.'000)
Particulars	Schedule	Individual Participating		Non-Participating			Individua	al Linked		Total
T di ticulai 3	Schedule	Life	Pension	Individual Life	Individual Health	Group	Life	Pension	Group Gratuity	rotar
Premiums Earned – net										
(a) Premium	L-4	28,18,369	307	38,16,870	17,055	4,76,657	7,49,378	4,664	33,300	79,16,600
(b) Reinsurance ceded		(5,859)	-	(51,571)	(1,178)	(28,691)	(3,661)	-	-	(90,960
(c) Reinsurance accepted		-	-	- (0-,01-,		- (,,	-	-	-	-
Sub Total		28,12,510	307	37,65,299	15,877	4,47,966	7,45,717	4,664	33,300	78,25,640
Income from Investments										
(a) Interest, Dividends and Rent – Net		8,13,328	1,276	3,36,172	3,806	98,458	64,277	2,319	3,626	13,23,26
(b) Profit on sale/redemption of Investments		2,16,469	-	64,499	5,000	1,539	4,49,643	50,352	2	7,82,50
(c) (Loss on sale/ redemption of Investments)		(87,658)	_	(37,489)	_	(728)	(25,929)	(1,775)	(565)	(1,54,14
(d) Transfer/Gain on revaluation/change in fair value*		(07,030)	_	(8,534)	_	(720)	1,31,886	(4,777)	(3,904)	1,14,67
(e) Appropriation/ Expropriation		_	_	(0,554)	_	_	1,51,000	(4,777)	(3,304)	1,14,07
(e) Appropriation, Expropriation		_	_	_	_	_	_	_	_	
Other Income		_	_	_	_	-	_	_	_	
(a) Contribution from Shareholders' Account		_	135	15,85,565	_	2,96,723	1,21,576	8	_	20,04,00
(b) Interest Income on Bank Balances		5,551	-	1,684	2	79	108	-	_	7,42
(c)Provision for Diminution in value of investments written back			_			- '	-	_	<u>-</u>	,,
(d) Others		(2,253)	-	(9,088)	(38)	(343)	(4,438)	600	-	(15,560
Total (A)		37,57,947	1,718	56,98,108	19,647	8,43,694	14,82,840	51,391	32,459	1,18,87,804
Commission	L-5	1,34,394	1	3,04,050	313	912	7,741	Ī	7	4,47,41
Operating Expenses related to Insurance Business	L-6	4,06,200	64	15,01,572	2,380	1,79,694	2,00,520	877	153	22,91,46
GST on Ulip Charges			-				15,058	565	66	15,68
Provision for Doubtful debts		2,002	-	5	(35)	(1,062)	(605)	(1,631)	-	(1,32)
Bad debt to be written off		736	1	2,710	4	369	352	2	-	4,17
Provision for Tax										-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-
(b) Others			-	-		- 4 70 040	-	- (4.07)	-	-
Total (B)		5,43,331	66	18,08,337	2,662	1,79,913	2,23,066	(187)	219	27,57,407
Benefits Paid (Net)(Refer Note 1)	L-7	6,76,049	11,290	2,51,909	3,652	2,73,112	6,95,466	71,704	7,571	19.90.753
Interim Bonuses Paid (Refer Note 1)	/	58,969	456	2,31,303	3,032	2,73,112	0,55,100	71,701	,,5,1	59,42
Change in valuation of liability in respect of life policies		-	-	_	_	-	_	_	_	33, 12.
(a) Gross**		28,33,249	(7,372)	25,46,767	45,406	1,76,031	5,66,241	(24,107)	28,889	61,65,10
(b) Amount ceded in Reinsurance		-	(,,5,2)	(2,32,889)		(3,718)	-	(2.,,20,,	-	(2,36,607
(c) Amount accepted in Reinsurance				(2,52,665)		(3), 10)				-
Total (C)		35,68,267	4,374	25,65,787	49,058	4,45,425	12,61,707	47,597	36,460	79,78,675
		(0.50.654)	(2.722)	40.00.004	(22.072)	2 40 256	(4.000)	2 001	(4.000)	44 54 500
Surplus/ (Deficit) (D) = (A-B-C)		(3,53,651)	(2,722)	13,23,984	(32,073)	2,18,356	(1,933)	3,981	(4,220)	11,51,722
*Represents the deemed realised gain as per norms specified by the Authority										
** Represents mathematical reserves after allocation of bonus										
·										
Appropriations		1,05,097	155	13,23,984	(32,073)	2,18,356	(1,933)	3,981	(4,220)	16,13,347
Transfer to Shareholders' Account Transfer to Other Reserves		1,03,097	133	13,23,904	(32,0/3)	2,10,330	(1,933)	3,961	(4,220)	10,13,34
Balance being Funds for Future Appropriations		(4,58,747)		_	_		_		_	(4,58,747
Transfer from Opening FFA		(4,30,747)	(2,877)	_	_		_		_	(2,87
Non-participating policyholders' unallocated surplus		1 1	(2,0//)]]]	[]				(2,07)
Total (E)		(3,53,650)	(2,722)	13,23,984	(32,073)	2,18,356	(1,933)	3,981	(4,220)	11,51,723
		(2,22,220)	(=,, ==)		(52,5,6)		(2,000)		(.,	
The breakup of total surplus is as under:										
(a) Interim Bonus Paid		58,969	456	-	-	-	-	-	-	59,425
(b) Allocation of Bonus to policyholders		7,59,110	948	-	-	-	-	-	-	7,60,058
(c) Surplus shown in the Revenue Account		(3,53,651)	(2,722)	13,23,984	(32,073)	2,18,356	(1,933)	3,981	(4,220)	11,51,722
(d) Total Surplus: [(a)+(b)+(c)]		4,64,428	(1,318)	13,23,984	(32,073)	2,18,356	(1,933)	3,981	(4,220)	19,71,204

Note 1 -Interim Bonus is shown as a separate Line item hence Benefits Paid (Net) is adjusted to that extent.

Bharti AXA Life Insurance Company Limited

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



Segmental Revenue Account for the Quarter Ended 31st Mar,2020

Policyholders' Account (Technical Account)

(Rs.'000)

		,	ers Account (1							(RS. 00
Particulars	Schedule	Individual Pa	articipating		Non-Participating		Individua	al Linked		Total
		Life	Pension	Individual Life	Individual Health	Group	Life	Pension	Group Gratuity	
transiuma Farnad nat										
Premiums Earned – net a) Premium	L-4	29,03,505	894	29,75,056	18,564	3,80,081	5.78.585	6,913	10,000	68.73.
	L-4	(5,167)	094	(40,889)	(1,192)	(34,151)	(3,076)	0,913	10,000	(84,
(b) Reinsurance ceded (c) Reinsurance accepted		(3,107)		(40,669)	(1,192)	(34,131)	(3,070)			(04,
Sub Total		28,98,338	894	29,34,167	17,372	3,45,930	5,75,509	6,913	10,000	67,89,1
Sub Total		20,50,550	054	23,34,107	17,372	3,43,330	3,73,303	0,515	10,000	07,05,1
Income from Investments										
a) Interest, Dividends and Rent – Net of amortisation		7,03,181	1,196	2,41,348	3,598	1,03,847	64,313	4,008	2,768	11,24,
(b) Profit on sale/redemption of Investments		1,71,016	560	75,119	-	22,754	2,65,555	47,252	1,023	5,83,
(c) (Loss on sale/ redemption of Investments)		(56,358)	-	(18,935)	-	(4,895)	(1,80,207)	(19,843)	(139)	(2,80
(d) Transfer/Gain on revaluation/change in fair value*		-	-	(28,273)	-	-	(18,90,147)	(2,16,064)	2,115	(21,32
(e) Appropriation/ Expropriation		-	-	-	-	-	-	-	-	
Other Income										
(a) Contribution from Shareholders' Account		_	63	21,75,708	_	6,18,534	69,862	8,817	_	28,72,
(b) Interest Income on Bank Balances		3,409	-	974	1	17	36	-	1	4,
(c) Others		3,032	_	(4,884)	18	1,766	819	265	2	1,
Total (A)		37,22,618	2,713	53,75,224	20,989	10,87,953	(10,94,260)	(1,68,652)	15,770	89,62,3
Commission	L-5	1,68,425	4	3,40,723	325	1,560	9,179		- (504)	5,20,
Operating Expenses related to Insurance Business	L-6	5,05,202	87	8,76,662	3,603	2,90,755	2,59,040	1,471	(621)	19,36,
GST on Ulip Charges		-	-	-		-	9,613	641	39	10,
Provision for Doubtful debts		967	-	2,946	40	616	450	6,704	- 43	11,
Bad debt to be written off		235	-	(635)	2	148	227	1	(1)	
Provision for Tax		-	-	-	-	-	-	-	-	
Provisions (other than taxation)		4 60 000	-	1 22 000	-	-	-	-	-	F 02
(a) For diminution in the value of investments (Net) (b) Others		4,60,000		1,23,000	-					5,83,
Total (B)		11,34,829	91	13,42,696	3,970	2,93,079	2,78,509	8,817	(583)	30,61,4
									1	
Benefits Paid (Net)(Refer Note 1)	L-7	3,13,033	354	1,12,531	3,836	1,70,665	3,91,995	96,613	3,693	10,92,
Interim Bonuses Paid(Refer Note 1)		48,504	-	-	-	-	-	-	-	48,
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	
(a) Gross**		22,99,573	10,277	23,97,400	9,390	35,830	(16,12,374)	(2,77,353)	12,405	28,75,
(b) Amount ceded in Reinsurance		-	-	(15,788)	-	10,523	-	-	-	(5,
(c) Amount accepted in Reinsurance		-	- 40 604	-	40.000		- (4.0.00.070)	- (4.00.740)	-	10.11.1
Total (C)		26,61,109	10,631	24,94,143	13,226	2,17,018	(12,20,379)	(1,80,740)	16,098	40,11,1
Surplus/ (Deficit) (D) = (A-B-C)		(73,320)	(8,009)	15,38,386	3,793	5,77,856	(1,52,390)	3,271	255	18,89,8
Represents the deemed realised gain as per norms specified by the										
	1									
uthority * Represents mathematical reserves after allocation of bonus										
* Represents mathematical reserves after allocation of bonus Appropriations		24.25-		45.00.5		5 0	(4.50.0)	a ==:		
* Represents mathematical reserves after allocation of bonus Appropriations Transfer to Shareholders' Account		94,862	529	15,38,386	3,793	5,77,856	(1,52,390)	3,271	255	20,66,
 Represents mathematical reserves after allocation of bonus Appropriations Transfer to Shareholders' Account Transfer to Other Reserves 		-	-	15,38,386 -	3,793	5,77,856 -	(1,52,390)	3,271 -	255 -	
* Represents mathematical reserves after allocation of bonus Appropriations Transfer to Shareholders' Account Transfer to Other Reserves Balance being Funds for Future Appropriations		94,862 - (1,68,181)	- (4,135)	15,38,386 - -	3,793 - -	5,77,856 - -	(1,52,390) - -	3,271 - -	255 - -	(1,72,
* Represents mathematical reserves after allocation of bonus Appropriations Transfer to Shareholders' Account Transfer to Other Reserves Balance being Funds for Future Appropriations Transfer from Opening FFA		-	-	15,38,386 - - - -	3,793 - - - -	5,77,856 - - -	(1,52,390) - - -	3,271 - - -	255 - - -	(1,72,
Represents mathematical reserves after allocation of bonus Appropriations Transfer to Shareholders' Account Transfer to Other Reserves Balance beina Funds for Future Appropriations Transfer from Openina FFA Jon-participating policyholders' unallocated surplus		(1,68,181)	(4,135) (4,403)		- - - -	- - -	- - -	- - -		(1,72 ₎ (4 ₎
* Represents mathematical reserves after allocation of bonus Appropriations Fransfer to Shareholders' Account Fransfer to Other Reserves Balance being Funds for Future Appropriations Fransfer from Opening FFA Non-participating policyholders' unallocated surplus		-	- (4,135)	15,38,386 - - - - - - 15,38,386	3,793 - - - - - 3,793	5,77,856 - - - - - - 5,77,856	(1,52,390) - - - - - (1,52,390)	3,271 - - - - - - 3,271	255 - - - - - - 255	(1,72, (4,
* Represents mathematical reserves after allocation of bonus Appropriations Transfer to Shareholders' Account Transfer to Other Reserves Balance being Funds for Future Appropriations Transfer from Opening FFA Non-participating policyholders' unallocated surplus Total (E)		(1,68,181) - - (73,320)	(4,135) (4,403)		- - - -	- - -	- - -	- - -		(1,72, (4,
* Represents mathematical reserves after allocation of bonus Appropriations Transfer to Shareholders' Account Transfer to Other Reserves Balance being Funds for Future Appropriations Transfer from Opening FFA Non-participating policyholders' unallocated surplus Total (E) the breakup of total surplus is as under:		(1,68,181) - - (73,320) 48,504	(4,135) (4,403) - (8,009)		- - - -	- - -	- - -	- - -		20,66, (1,72, (4, 18,89,8
* Represents mathematical reserves after allocation of bonus Appropriations		(1,68,181) - - (73,320)	(4,135) (4,403)		- - - -	- - -	- - -	- - -		(1,72, (4,
* Represents mathematical reserves after allocation of bonus Appropriations Transfer to Shareholders' Account Transfer to Other Reserves Balance being Funds for Future Appropriations Transfer from Opening FFA Non-participating policyholders' unallocated surplus Total (E) The breakup of total surplus is as under: a) Interim Bonus Paid		(1,68,181) - - (73,320) 48,504	(4,135) (4,403) - (8,009)		- - - -	- - -	- - -	- - -		(1,72, (4, 18,89,8