

Policyholders' Account (Technical Account)

(Amount in Rs. Lakhs)

Particulars	Schedule	Individual Participating		Non-Participating			Individual Linked			Total
		Life	Pension	Individual Life	Individual Health	Group	Life	Pension	Group Gratuity	
Premiums Earned – net										
(a) Premium	L-4	36,161	6	46,662	177	6,926	11,862	97	497	1,02,388
(b) Reinsurance ceded		(49)	-	(950)	(22)	(564)	(76)	-	-	(1,662)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-
Sub Total		36,112	6	45,712	155	6,362	11,786	97	497	1,00,726
Income from Investments										
(a) Interest, Dividends and Rent – Net*		17,452	26	7,525	105	2,038	1,854	79	86	29,166
(b) Profit on sale/redemption of Investments		7,063	-	2,836	-	115	12,542	1,123	8	23,686
(c) Loss on sale/ redemption of Investments		(1,214)	-	(402)	-	(8)	(498)	(23)	(12)	(2,157)
(d) Transfer/Gain on revaluation/change in fair value**		-	-	(87)	-	-	9,761	369	11	10,054
(e) Amortisation of Premium / Discount on investments		-	-	-	-	-	-	-	-	-
Other Income										
(a) Interest Income on Reinstatement/Loan to Policyholder/Bank Balances		118	-	34	0	2	3	0	-	157
(b) Provision for Diminution in value of investments written back		-	-	-	-	-	-	-	-	-
(c) Others		(2)	0	31	0	3	3	0	0	34
Contribution from Shareholders' Account(line item)										
(a) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-
Total (A)		59,528	32	55,648	260	8,511	35,450	1,645	590	1,61,665
Commission	L-5	1,880	0	4,945	3	25	155	-	-	7,008
Operating Expenses related to Insurance Business***	L-6	7,808	1	26,799	35	2,322	3,301	12	27	40,305
Provision for Doubtful debts		36	-	148	(0)	4	95	2	-	286
Bad debt to be written off		(0)	-	(0)	-	(0)	(0)	-	-	(0)
Provision for Tax		-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments		-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-
GST on Ulip Charges		-	-	-	-	-	319	11	2	332
Total (B)		9,724	1	31,891	38	2,351	3,871	25	29	47,931
Benefits Paid (Net)	L-7	13,968	267	7,663	58	10,181	6,756	1,072	248	40,212
Interim Bonuses Paid		897	-	-	-	-	-	-	-	897
Change in valuation of liability in respect of life policies										
(a) Gross****		32,597	(280)	30,242	68	548	26,956	493	354	90,979
(b) Amount ceded in Reinsurance		-	-	(790)	-	141	-	-	-	(649)
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies		-	-	-	-	-	-	-	-	-
(e) Fund for Discontinued Policies		-	-	-	-	-	-	-	-	-
Total (C)		47,462	(13)	37,116	126	10,870	33,712	1,565	602	1,31,440
Surplus/ (Deficit) (D) = (A-B-C)		2,342	44	(13,358)	96	(4,710)	(2,133)	55	(41)	(17,705)
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-
AMOUNT AVAILABLE FOR APPROPRIATION										
Appropriations										
Transfer to Shareholders' Account		-	-	(13,358)	96	(4,710)	(2,133)	55	(41)	(20,091)
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		2,342	44	-	-	-	-	-	-	2,386
Total (E)		2,342	44	(13,358)	96	(4,710)	(2,133)	55	(41)	(17,705)
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		2,342	44	(13,358)	96	(4,710)	(2,133)	55	(41)	(17,705)
(d) Total Surplus: [(a)+(b)+(c)]		2,342	44	(13,358)	96	(4,710)	(2,133)	55	(41)	(17,705)

Notes

*Includes Depreciation on Investment property aggregating to Rs 77 ('lacs)

(Previous year Rs.72('lacs))

**Represents the deemed realised gain as per norms specified by the Authority

*** Represents mathematical reserves after allocation of bonus

Form L-1-A-RA

Bharti AXA Life Insurance Company Limited
 IRDA Registration No: 130 dated 14 July, 2006 CIN : U66010MH2005PLC157108
 Segmental Revenue Account for the Period Ended 30th September, 2020



Policyholders' Account (Technical Account)

(Amount in Rs. Lakhs)

Particulars	Schedule	Individual Participating		Non-Participating			Individual Linked			Total
		Life	Pension	Individual Life	Individual Health	Group	Life	Pension	Group Gratuity	
Premiums Earned – net										
(a) Premium	L-4	36,724	14	36,389	189	4,530	12,860	134	400	91,239
(b) Reinsurance ceded		(49)	-	(726)	(23)	(648)	(67)	-	-	(1,513)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-
Sub Total		36,675	14	35,663	166	3,882	12,793	134	400	89,726
Income from Investments										
(a) Interest, Dividends and Rent – Net*		15,201	24	5,773	45	1,982	1,325	70	69	24,489
(b) Profit on sale/redemption of Investments		3,460	-	1,560	-	98	4,133	694	19	9,963
(c) (Loss on sale/ redemption of Investments)		(1,626)	-	(458)	-	(29)	(2,701)	(253)	(4)	(5,071)
(d) Transfer/Gain on revaluation/change in fair value**		-	-	(111)	-	-	16,569	1,349	18	17,825
(e) Amortisation of Premium / Discount on investments		-	-	-	-	-	-	-	-	-
Other Income										
(a) Interest Income on Reinstatement/Loan to Policyholder/Bank Balances		91	-	25	0	1	4	0	-	121
(b) Provision for Diminution in value of investments written back		800	-	250	-	-	-	-	-	1,050
(c) Others		37	0	165	1	8	49	1	0	260
Contribution from Shareholders' Account										
(a) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-
Total (A)		54,637	38	42,866	211	5,943	32,171	1,995	501	1,38,362
Commission	L-5	2,387	0	4,859	4	28	252	-	-	7,530
Operating Expenses related to Insurance Business***	L-6	5,607	1	17,779	34	1,510	3,813	12	4	28,760
Provision for Doubtful debts		9	-	12	0	1	7	(0)	-	30
Bad debt to be written off		46	-	106	0	10	51	1	-	214
Provision for Tax		-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments		-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-
GST on Ulip Charges		-	-	-	-	-	234	11	1	246
Total (B)		8,050	1	22,757	38	1,548	4,358	23	5	36,779
Benefits Paid (Net)	L-7	6,496	10	2,473	51	3,280	4,874	1,594	50	18,827
Interim Bonuses Paid		800	-	-	-	-	-	-	-	800
Change in valuation of liability in respect of life policies										
(a) Gross****		35,809	16	24,601	149	(321)	25,916	350	441	86,962
(b) Amount ceded in Reinsurance		-	-	(417)	-	155	-	-	-	(262)
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies		-	-	-	-	-	-	-	-	-
(e) Fund for Discontinued Policies		-	-	-	-	-	-	-	-	-
Total (C)		43,104	26	26,656	200	3,115	30,790	1,945	491	1,06,326
Surplus/ (Deficit) (D) = (A-B-C)		3,483	11	(6,547)	(27)	1,280	(2,977)	27	6	(4,743)
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-
AMOUNT AVAILABLE FOR APPROPRIATION										
Appropriations										
Transfer to Shareholders' Account		-	-	(6,547)	(27)	1,280	(2,977)	27	6	(8,238)
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		3,483	11	-	-	-	-	-	-	3,494
Total (E)		3,483	11	(6,547)	(27)	1,280	(2,977)	27	6	(4,743)
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		3,483	11	(6,547)	(27)	1,280	(2,977)	27	6	(4,743)
(d) Total Surplus: [(a)+(b)+(c)]		3,483	11	(6,547)	(27)	1,280	(2,977)	27	6	(4,743)

Notes

*Includes depreciation on Investment Property of Rs. 73 Lakhs

**Represents the deemed realised gain as per norms specified by the Authority

*** Includes Prior period expense of Rs 232 lakhs towards Rents, Rates and Taxes

**** Represents mathematical reserves after allocation of bonus

Form L-1-A-RA

Bharti AXA Life Insurance Company Limited

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

Segmental Revenue Account for the Quarter Ended 30th September, 2021



Policyholders' Account (Technical Account)

(Amount in Rs. Lakhs)

Particulars	Schedule	Individual Participating		Non-Participating			Individual Linked			Total
		Life	Pension	Individual Life	Individual Health	Group	Life	Pension	Group Gratuity	
Premiums Earned – net										
(a) Premium	L-4	20,161	2	28,902	112	4,246	5,978	52	32	59,485
(b) Reinsurance ceded		(24)	-	(492)	(11)	(289)	(38)	-	-	(854)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-
Sub Total		20,137	2	28,410	101	3,957	5,940	52	32	58,632
Income from Investments										
(a) Interest, Dividends and Rent – Net of Depreciation		8,857	13	3,876	53	1,030	947	40	44	14,858
(b) Profit on sale/redemption of Investments		3,627	-	1,380	-	72	7,070	633	8	12,790
(c) (Loss on sale/ redemption of Investments)		(137)	-	(71)	-	(1)	(256)	(12)	(7)	(483)
(d) Transfer/Gain on revaluation/change in fair value*		-	-	-	-	-	6,442	237	18	6,698
(e) Amortisation of Premium / Discount on investments		-	-	-	-	-	-	-	-	-
Other Income										
(a) Interest Income on Reinstatement/Loan to Policyholder/Bank Balances		61	-	18	0	1	1	0	-	81
(b) Provision for Diminution in value of investments written back		-	-	-	-	-	-	-	-	-
(c) Others		(68)	-	(194)	0	2	(10)	-	(0)	(270)
Contribution from Shareholders' Account										
(a) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-
Total (A)		32,477	15	33,419	154	5,061	20,134	951	95	92,305
Commission	L-5	1,055	0	3,113	2	11	89	-	-	4,270
Operating Expenses related to Insurance Business	L-6	3,992	0	14,943	19	1,306	1,553	6	(3)	21,816
Provision for Doubtful debts		12	-	42	(0)	2	66	1	-	123
Bad debt to be written off		(0)	-	(0)	-	(0)	(0)	-	-	(0)
Provision for Tax		-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-
GST on Ulip Charges		-	-	-	-	-	169	6	1	176
Total (B)		5,059	0	18,097	21	1,319	1,878	12	(2)	26,384
Benefits Paid (Net)	L-7	8,111	132	3,914	39	5,948	4,270	721	154	23,288
Interim Bonuses Paid		504	-	-	-	-	-	-	-	504
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-
(a) Gross**		17,470	(128)	18,754	61	491	15,012	191	(52)	51,799
(b) Amount ceded in Reinsurance		-	-	(378)	-	64	-	-	-	(314)
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies		-	-	-	-	-	-	-	-	-
(e) Fund for Discontinued Policies		-	-	-	-	-	-	-	-	-
Total (C)		26,085	4	22,289	100	6,503	19,282	912	102	75,277
Surplus/ (Deficit) (D) = (A-B-C)		1,333	10	(6,968)	34	(2,761)	(1,026)	26	(5)	(9,356)
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-
AMOUNT AVAILABLE FOR APPROPRIATION										
Appropriations										
Transfer to Shareholders' Account		-	-	(6,968)	34	(2,761)	(1,026)	26	(5)	(10,699)
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		1,333	10	-	-	-	-	-	-	1,343
Total (E)		1,333	10	(6,968)	34	(2,761)	(1,026)	26	(5)	(9,356)
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		1,333	10	(6,967)	34	(2,761)	(1,026)	26	(5)	(9,356)
(d) Total Surplus: [(a)+(b)+(c)]		1,333	10	(6,967)	34	(2,761)	(1,026)	26	(5)	(9,356)

Notes

*Represents the deemed realised gain as per norms specified by the Authority

**Represents mathematical reserves after allocation of bonus

Form L-1-A-RA

Bharti AXA Life Insurance Company Limited

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

Segmental Revenue Account for the Quarter Ended 30th September,2020



Policyholders' Account (Technical Account)

(Amount in Rs. Lakhs)

Particulars	Schedule	Individual Participating		Non-Participating			Individual Linked			Total
		Life	Pension	Individual Life	Individual Health	Group	Life	Pension	Group Gratuity	
Premiums Earned – net										
(a) Premium	L-4	21,331	5	22,893	122	3,421	9,481	71	-	57,324
(b) Reinsurance ceded		(28)	-	(378)	(12)	(314)	(34)	-	-	(766)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-
Sub Total		21,303	5	22,514	110	3,107	9,447	71	-	56,558
Income from Investments										
(a) Interest, Dividends and Rent – Net of Depreciation		7,722	12	3,008	14	985	769	42	36	12,589
(b) Profit on sale/redemption of Investments		2,249	-	1,167	-	31	2,718	491	2	6,658
(c) (Loss on sale/ redemption of Investments)		(163)	-	(28)	-	-	(899)	(79)	(2)	(1,172)
(d) Transfer/Gain on revaluation/change in fair value*		-	-	(106)	-	-	5,027	266	(22)	5,164
(e) Amortisation of Premium / Discount on investments		-	-	-	-	-	-	-	-	-
Other Income										
(a) Interest Income on Reinstatement/Loan to Policyholder/Bank Balances		46	-	12	0	1	2	0	-	62
(b) Provision for Diminution in value of investments written back		-	-	-	-	-	-	-	-	-
(c) Others		23	0	43	0	3	10	0	0	79
Contribution from Shareholders' Account										
(a) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-
Total (A)		31,180	18	26,611	125	4,127	17,073	791	14	79,938
Commission	L-5	1,293	0	2,937	2	17	205	-	-	4,454
Operating Expenses related to Insurance Business	L-6	2,782	0	8,956	19	1,001	3,094	6	(3)	15,855
Provision for Doubtful debts		9	-	20	0	2	(7)	(11)	-	13
Bad debt to be written off		(4)	-	(10)	-	2	10	-	-	(2)
Provision for Tax		-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-
GST on Ulip Charges		-	-	-	-	-	139	6	1	145
Total (B)		4,080	1	11,903	21	1,021	3,442	1	(3)	20,466
Benefits Paid (Net)	L-7	4,028	2	1,504	34	2,400	3,267	1,042	22	12,299
Interim Bonuses Paid		425	-	-	-	-	-	-	-	425
Change in valuation of liability in respect of life policies										
(a) Gross**		20,037	22	15,376	62	238	13,146	(287)	(17)	48,577
(b) Amount ceded in Reinsurance		-	-	(32)	-	75	-	-	-	43
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies		-	-	-	-	-	-	-	-	-
(e) Fund for Discontinued Policies		-	-	-	-	-	-	-	-	-
Total (C)		24,489	24	16,849	96	2,713	16,413	755	5	61,343
Surplus/ (Deficit) (D) = (A-B-C)		2,610	(7)	(2,141)	8	393	(2,782)	36	12	(1,871)
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-
AMOUNT AVAILABLE FOR APPROPRIATION										
Appropriations										
Transfer to Shareholders' Account		-	-	(2,141)	8	393	(2,782)	36	12	(4,474)
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		2,610	(7)	-	-	-	-	-	-	2,603
Total (E)		2,610	(7)	(2,141)	8	393	(2,782)	36	12	(1,871)
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		2,610	(7)	(2,141)	8	393	(2,782)	36	12	(1,871)
(d) Total Surplus: [(a)+(b)+(c)]		2,610	(7)	(2,141)	8	393	(2,782)	36	12	(1,871)

Notes

*Represents the deemed realised gain as per norms specified by the Authority

**Represents mathematical reserves after allocation of bonus