Form A - RA
Aditya Birla Sun Life Insurance Company Limited
Registration Number: 109 dated 31st January 2001

Form L1 - Revenue Account for the quarter ended 30th June, 2020
Policyholders' Account (Technical Account)
(Amounts in thousands of Indian Rupees)

Particulars	Linked Business					Non Linked								Par Non Linked Individual Life	Total
	Individual Life	Group Life	Pension Individual	Group Pension	Health Individual	Individual Life	Group Life	Group Life Variable	Pension Individual	Annuity Individual	Group Pension	Group Pension Variable	Health Individual		
Premium earned-net															
(a) Premium	4,038,969	1,398,058	184,924	122,926	7,860	4,003,480	2,013,725	1,878,485	1,886	167,506	100,298	1,104,586	15,194	1,858,075	16,895,972
(b) Reinsurance ceded	(125,833)	(10)	(22)	-	(558)	(160,676)	(422,237)	-	-	-	-	-	(4,335)	(4,714)	(718,385)
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub - Total	3,913,136	1,398,048	184,902	122,926	7,302	3,842,804	1,591,488	1,878,485	1,886	167,506	100,298	1,104,586	10,859	1,853,361	16,177,587
Income from Investments															
(a) Interest, Dividend & Rent - Gross	1,731,968	812,915	84,777	143,142	6,621	1,490,558	332,603	141,735	5,381	40,803	265,733	199,358	132	598,224	5,853,950
(b) Profit on sale / redemption of investments	2,159,869	242,453	94,309	78,825	5,762	35,107	7,920	3,227	78	-	6,685	9,832	2	3,719	2,647,788
(c) (Loss) on sale / redemption of investments	(2,885,697)	(157,545)	(57,400)	(49,167)	(3,767)	(16,240)	(6,269)	(4,624)	-	-	(5,873)	(3,699)	-	(28)	(3,190,309)
(d) Transfer /Gain (Loss) on revaluation / change in Fair value*	15,354,682	2,456,951	527,138	720,265	61,871	(133,419)	-	-	-	-	-	-	-	-	18,987,488
Sub - Total	16,360,822	3,354,774	648,824	893,065	70,487	1,376,006	334,254	140,338	5,459	40,803	266,545	205,491	134	601,915	24,298,917
Other Income															
(a) Contribution from the Shareholders' Account	-	122,915	-	-	5,338	494,757	-	18,191	-	-	-	5,472	-	171,401	818,074
(b) Contribution from Shareholders Account towards Excess EoM															-
(c) Others (Interest etc)	18,034	2,073	286	187	17	51,789	2,914	2,709	4	231	159	1,600	67	31,903	111,973
Sub - Total	18,034	124,988	286	187	5,355	546,546	2,914	20,900	4	231	159	7,072	67	203,304	930,047
TOTAL (A)	20,291,992	4,877,810	834,012	1,016,178	83,144	5,765,356	1,928,656	2,039,723	7,349	208,540	367,002	1,317,149	11,060	2,658,580	41,406,551
Commission	174,071	311	6,908	(2)	250	427,821	24,057	-	23	3,064	-	20	1,594	171,802	809,919
Operating Expenses related to Insurance Busines	555,453	22,391	6,367	2,358	1,108	1,614,633	83,083	24,422	110	1,399	2,403	15,190	4,920	394,354	2,728,191
Provision for doubtful debts	(85)	-	(3)	-	-	(209)	(12)	-	-	(1)	-	-	(1)	(84)	(395)
Bad Debts written off	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	78,904	78,904
Provision (other than taxation)															
(a) For diminution in the value of investment (Net	-	-	-	-	-	23,914	-	-	-	-	-	-	-	17,929	41,843
(b) Others - Provision for standard and non standard assets	-	-	-	-	-	(41)	-	-	-	-	-	-	-	-	(41)
Goods and Services Tax on Charges	205,146	25,064	26,565	4,703	2,218	-	-	-	-	-	-	-	-	-	263,696
TOTAL (B)	934,585	47,766	39,837	7,059	3,576	2,066,118	107,128	24,422	133	4,462	2,403	15,210	6,513	662,905	3,922,117
Benefits paid (Net)	3,523,991	749,073	184,664	97,590	3,110	319,007	257,816	430,231	885	35,345	58,702	37,339	587	160,095	5,858,435
Interim Bonuses Paid	-	-	-	-	-	-	-	-	-	-	-	-	-	21,168	21,168
Change in valuation of liability against life policies in forc															
(a) Gross **	182,566	444	1,790	59	16,024	3,712,064	1,588,619	1,585,070	6,044	144,653	271,001	1,264,600	10,030	1,818,201	10,601,165
(b) (Amount ceded in Re-insurance)	(50,601)	40	(17)	-	(531)	(331,833)	(142,931)	-	-	-	-	-	(8,456)	(3,789)	(538,118)
(c) Amount accepted in Re-insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve	15,121,283	4,080,487	573,547	736,745	60,965	-	-	-	-	-	-	-	-	-	20,573,027
(e) Fund Reserve - PDF	369,578	-	(1,092)	-	-	-	-	-	-	-	-	-	-	-	368,486
TOTAL (C)	19,146,817	4,830,044	758,892	834,394	79,568	3,699,238	1,703,504	2,015,301	6,929	179,998	329,703	1,301,939	2,161	1,995,675	36,884,163
Surplus/ (Deficit) (D) = (A) - (B) - (C)	210,590	-	35,283	174,725	-	-	118,024	-	287	24,080	34,896	-	2,386	-	600,271
Appropriations															
Transfer to Shareholders Account	218,359	-	36,340	174,725	-	-	118,024	-	287	24,080	34,896	-	2,386	-	609,097
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations	(7,769)	-	(1,057)	-	-	-	-	-	-	-	-	-	-	-	(8,826)
TOTAL (D)	210,590	-	35,283	174,725	-	-	118,024	-	287	24,080	34,896	-	2,386	-	600,271
The total surplus as mentioned below :															
(a) Interim Bonuses Paid	-	-	-	-	-	-	-	-	-	-	-	-	-	21,014	21,014
(b) Terminal Bonus Paid	-	-	-	-	-	-	-	-	-	-	-	-	-	154	154
(c) Allocation of Bonus to policyholders	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Surplus/(Deficit) shown in the Revenue Accoun	210,590	-	35,283	174,725	-	-	118,024	-	287	24,080	34,896	-	2,386	-	600,271
(e) Total Surplus : {a+b+c+d	210,590	-	35,283	174,725	-	-	118,024	-	287	24,080	34,896	-	2,386	21,168	621,439

*Represents the deemed realised gain as per norms specified by the Authority.
**represents Mathematical Reserves after allocation of bonus.

Form A - RA
Aditya Birla Sun Life Insurance Company Limited
Registration Number: 109 dated 31st January 2001

Form L1-Revenue Account for the quarter ended 30th June, 2019
Policyholders' Account (Technical Account)
(Amounts in thousands of Indian Rupees)

Particulars	Linked Business					Non Linked								Par Non Linked Individual Life	Total
	Individual Life	Group Life	Pension Individual	Group Pension	Health Individual	Individual Life	Group Life	Group Life Variable	Pension Individual	Annuity Individual	Group Pension	Group Pension Variable	Health Individual		
Premium earned-net															
(a) Premium	4,028,140	833,005	134,516	95,163	11,128	3,362,738	1,162,688	310,233	553	213,258	1,176	115,767	19,183	2,319,387	12,606,935
(b) Reinsurance ceded	(115,598)	(5)	(17)	-	(556)	(147,895)	(337,603)	-	-	-	-	-	(5,430)	(4,515)	(611,619)
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub - Total	3,912,542	833,000	134,499	95,163	10,572	3,214,843	825,085	310,233	553	213,258	1,176	115,767	13,753	2,314,872	11,995,316
Income from Investments															
(a) Interest, Dividend & Rent - Gross	2,232,983	708,940	104,548	144,430	7,264	1,173,457	352,045	145,614	5,960	29,707	261,584	154,004	99	444,271	5,764,906
(b) Profit on sale / redemption of investments	2,447,146	294,629	120,300	95,245	15,092	37,081	10,152	8,426	358	1,043	5,494	5,170	4	20,116	3,060,256
(c) (Loss) on sale / redemption of investments	(588,461)	(24,786)	(17,476)	(9,081)	(1,166)	(8,731)	(135)	-	-	-	(82)	-	(1)	-	(649,919)
(d) Transfer /Gain (Loss) on revaluation / change in Fair value*	(38,339)	477,436	19,289	95,110	(3,607)	5	-	-	-	-	-	-	-	-	549,894
Sub - Total	4,053,329	1,456,219	226,661	325,704	17,583	1,201,812	362,062	154,040	6,318	30,750	266,996	159,174	102	464,387	8,725,137
Other Income															
(a) Contribution from the Shareholders' Account	-	57,093	-	-	-	318,021	-	2,173	-	-	-	-	5,016	261,100	643,403
(b) Contribution from Shareholders Account towards Excess EoM															-
(c) Others (Interest etc)	27,778	3,637	587	417	54	44,738	5,046	1,348	4	889	13	506	150	38,276	123,443
Sub - Total	27,778	60,730	587	417	54	362,759	5,046	3,521	4	889	13	506	5,166	299,376	766,846
TOTAL (A)	7,993,649	2,349,949	361,747	421,284	28,209	4,779,414	1,192,193	467,794	6,875	244,897	268,185	275,447	19,021	3,078,635	21,487,299
Commission	179,787	1,611	1,308	75	371	367,810	33,930	172	(68)	3,550	1	689	2,504	298,540	890,280
Operating Expenses related to Insurance Busines	592,845	37,586	6,821	4,651	1,704	1,257,515	97,151	12,871	150	1,422	1,435	5,339	6,775	790,177	2,816,442
Provision for doubtful debts	110	1	1	-	-	214	22	-	-	2	-	-	1	176	527
Bad Debts written off	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Tax#	-	-	-	-	-	-	-	-	-	-	-	-	-	47,935	47,935
Provision (other than taxation)															
(a) For diminution in the value of investment (Net	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Others - Provision for standard and non standard asset	-	-	-	-	-	(41)	-	-	-	-	-	-	-	-	(41)
Goods and Services Tax on Charges**	240,193	20,521	7,150	4,385	1,748	-	-	-	-	-	-	-	-	-	273,997
TOTAL (B)	1,012,935	59,719	15,280	9,111	3,823	1,625,498	131,103	13,043	82	4,974	1,436	6,028	9,280	1,136,828	4,029,140
Benefits paid (Net)	7,235,885	1,904,147	450,842	110,942	9,024	465,611	2,163,319	291,758	9,427	25,107	592,976	410,240	9,707	190,873	13,869,858
Interim Bonuses Paid	-	-	-	-	-	-	-	-	-	-	-	-	-	10,070	10,070
Change in valuation of liability against life policies in forc															
(a) Gross ***	2,463	1,324	(21,540)	130	2,112	2,915,337	(1,059,195)	162,993	(11,667)	179,249	(335,441)	(145,142)	(1,309)	1,741,114	3,430,428
(b) (Amount ceded in Re-insurance)	66,069	43	8	-	721	(227,032)	(129,711)	-	-	-	-	-	1,343	(250)	(288,809)
(c) Amount accepted in Re-insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve	(1,493,934)	384,716	(206,056)	222,834	5,536	-	-	-	-	-	-	-	-	-	(1,086,904)
(e) Fund Reserve - PDF	867,927	-	64,082	-	-	-	-	-	-	-	-	-	-	-	932,009
TOTAL (C)	6,678,410	2,290,230	287,336	333,906	17,393	3,153,916	974,413	454,751	(2,240)	204,356	257,535	265,098	9,741	1,941,807	16,866,652
Surplus/ (Deficit) (D) = (A) - (B) - (C)	302,304	-	59,131	78,267	6,993	-	86,677	-	9,033	35,567	9,214	4,321	-	-	591,507
Appropriations															
Transfer to Shareholders Account	295,025	-	54,598	78,267	6,993	-	86,677	-	9,033	35,567	9,214	4,321	-	-	579,695
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations	7,279	-	4,533	-	-	-	-	-	-	-	-	-	-	-	11,812
TOTAL (D)	302,304	-	59,131	78,267	6,993	-	86,677	-	9,033	35,567	9,214	4,321	-	-	591,507
The total surplus as mentioned below :															
(a) Interim Bonuses Paid	-	-	-	-	-	-	-	-	-	-	-	-	-	9,779	9,779
(b) Terminal Bonus Paid	-	-	-	-	-	-	-	-	-	-	-	-	-	291	291
(c) Allocation of Bonus to policyholders	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Surplus/(Deficit) shown in the Revenue Accoun	302,304	-	59,131	78,267	6,993	-	86,677	-	9,033	35,567	9,214	4,321	-	-	591,507
(e) Total Surplus : (a+b+c+d	302,304	-	59,131	78,267	6,993	-	86,677	-	9,033	35,567	9,214	4,321	-	10,070	601,577

*Represents the deemed realised gain as per norms specified by the Authority.
**GST on charges w.e.f 1st July 2017
***represents Mathematical Reserves after allocation of bonus.
Current tax expense for the quarter has been calculated basis the effective tax rate projected on annual taxable income and entire tax expense pertains to Par Policyholders and is charged accordingly.