

Revenue Account for the Quarter ended 30th September 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		
	(Rs)	(Rs)	(Rs)	(Rs)	(Rs)	(Rs)	(Rs)	(Rs)	(Rs)	(Rs)	(Rs)	(Rs)	(Rs)		
Premium earned-Net															
(a) Premium	4,811,653	2,428,018	173,893	150,496	8,030	7,509,223	3,145,452	(1,220,482)	1,905	218,810	1,416,986	854,570	22,403	3,416,445	22,937,402
(b) Reinsurance ceded	(166,530)	(38)	(7)	-	(514)	(210,052)	(359,552)	-	-	-	-	-	(6,826)	(7,497)	(751,016)
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub - Total	4,645,123	2,427,980	173,886	150,496	7,516	7,299,171	2,785,900	(1,220,482)	1,905	218,810	1,416,986	854,570	15,577	3,408,948	22,186,386
Income from investments															
(a) Interest, Dividend & Rent - Gross	2,035,993	893,710	94,164	167,141	8,558	1,616,772	394,049	149,170	5,634	43,718	285,381	229,281	148	666,727	6,590,446
(b) Profit on Sale / Redemption of Investments	5,046,372	526,639	191,964	167,763	17,449	131,360	15,768	15,407	31	-	12,429	8,875	2	118,288	6,252,347
(c) (Loss) on Sale / Redemption of Investments	(1,496,111)	(164,944)	(56,125)	(54,248)	(8,280)	(76,343)	(33,237)	(12,969)	(33)	-	1,992	(9,804)	-	(96,914)	(2,007,016)
(d) Transfer /Gain (Loss) on revaluation / change in Fair value	3,618,790	28,590	97,280	20,076	20,076	(22,998)	-	-	-	-	-	-	-	-	3,839,380
Sub - Total	9,205,044	1,283,995	327,283	378,298	37,803	1,648,791	376,580	151,608	5,632	43,718	299,802	228,352	150	688,101	14,675,157
Other Income															
(a) Contribution from the Shareholders' Account	-	37,235	-	-	-	146,091	-	-	-	-	-	-	-	291,973	475,299
(b) Contribution from Shareholders Account towards Excess EoM	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Others (Interest etc)	16,525	3,028	214	193	11	64,374	4,272	(1,843)	6	270	1,784	965	92	40,713	130,604
Sub - Total	16,525	40,263	214	193	11	210,465	4,272	(1,843)	6	270	1,784	965	92	332,686	605,903
TOTAL (A)	13,866,692	3,752,238	501,383	528,987	45,330	9,158,427	3,166,752	(1,070,717)	7,543	262,798	1,718,572	1,083,887	15,819	4,429,735	37,467,446
Commission	212,979	754	6,106	27	261	728,813	32,805	-	25	4,558	-	127	1,757	296,046	1,284,258
Operating Expenses related to Insurance Business	807,581	35,527	6,981	5,237	676	1,607,740	74,206	(16,967)	71	1,007	87	4,785	4,811	389,777	2,921,519
Provision for doubtful debts	81	-	3	-	-	196	11	-	-	1	-	-	1	79	372
Bad Debts written off	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	131,729	131,729
Provision (other than taxation)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investment (net)	-	-	-	-	-	6,033	-	-	-	-	-	-	-	-	6,033
(b) Others (to be specified)	-	-	-	-	-	(40)	-	-	-	-	-	-	-	-	(40)
Goods and Services Tax on Charges	238,961	26,588	7,124	5,218	1,564	-	-	-	-	-	-	-	-	-	279,455
TOTAL (B)	1,259,602	62,869	20,214	10,482	2,501	2,342,742	107,022	(16,967)	96	5,566	87	4,912	6,569	817,631	4,623,326
Benefits paid (Net)	7,446,019	1,115,223	362,691	137,563	10,932	683,110	696,386	203,559	3,481	40,358	18,417	99,105	2,864	325,126	11,144,834
Interim Bonuses Paid	-	-	-	-	-	-	-	-	-	-	-	-	-	14,364	14,364
Change in valuation of liability against life policies in force															
(a) Gross	(342,825)	(1,083)	(18,708)	(346)	8,672	6,483,195	2,312,240	(1,299,277)	2,482	182,200	1,699,851	962,220	(1,161)	3,274,530	13,261,990
(b) (Amount ceded in Re-insurance)	28,499	18	23	-	844	(350,620)	46,363	-	-	-	-	-	1,870	(1,916)	(274,919)
(c) Amount accepted in Re-insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve	3,772,058	2,575,211	(4,109)	285,512	20,715	-	-	-	-	-	-	-	-	-	6,649,387
(e) Fund Reserve - PDF	1,513,165	-	80,440	-	-	-	-	-	-	-	-	-	-	-	1,593,605
TOTAL (C)	12,416,916	3,689,369	420,337	422,729	41,163	6,815,685	3,054,989	(1,095,718)	5,963	222,558	1,718,268	1,061,325	3,573	3,612,104	32,389,261
Surplus/ (Deficit) (D) = (A) - (B) - (C)	190,174	-	60,832	95,776	1,666	-	4,741	41,968	1,484	34,674	217	17,650	5,677	-	454,859
Appropriations															
Transfer to Shareholders Account	176,530	-	61,044	95,776	1,666	-	4,741	41,968	1,484	34,674	217	17,650	5,677	-	441,427
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations	13,644	-	(212)	-	-	-	-	-	-	-	-	-	-	-	13,432
TOTAL (D)	190,174	-	60,832	95,776	1,666	-	4,741	41,968	1,484	34,674	217	17,650	5,677	-	454,859
The total surplus as mentioned below :															
(a) Interim Bonuses Paid	-	-	-	-	-	-	-	-	-	-	-	-	-	13,954	13,954
(b) Terminal Bonus Paid	-	-	-	-	-	-	-	-	-	-	-	-	-	410	410
(c) Allocation of Bonus to Policyholders	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Surplus/(Deficit) shown in the Revenue Account	190,174	-	60,832	95,776	1,666	-	4,741	41,968	1,484	34,674	217	17,650	5,677	-	454,859
(d) Total Surplus : (a+b+c+d)	190,174	-	60,832	95,776	1,666	-	4,741	41,968	1,484	34,674	217	17,650	5,677	13,954	469,223

Revenue Account for the Quarter ended 30th September 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			
	(Rs)	(Rs)	(Rs)	(Rs)	(Rs)	(Rs)	(Rs)		(Rs)	(Rs)	(Rs)		(Rs)			(Rs)
Premium earned-Net																
(a) Premium	4,165,164	2,567,530	186,351	99,652	10,613	5,208,709	1,712,046	166,575	917	155,034	27,056	912,843	23,890	3,012,117	18,248,497	
(b) Reinsurance ceded	(169,798)	(13)	(14)	-	(524)	(170,022)	(263,722)	-	-	-	-	-	(7,255)	(5,278)	(616,626)	
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Sub - Total	3,995,366	2,567,517	186,337	99,652	10,089	5,038,687	1,448,324	166,575	917	155,034	27,056	912,843	16,635	3,006,839	17,631,871	
Income from investments																
(a) Interest, Dividend & Rent - Gross	2,319,325	753,863	103,247	156,055	7,585	1,238,622	349,697	153,003	5,802	32,940	261,358	154,182	92	474,290	6,010,061	
(b) Profit on Sale / Redemption of Investments	2,411,989	266,310	101,628	96,679	13,065	108,652	8,668	4,691	246	1,178	5,828	5,552	2	38,326	3,062,814	
(c) (Loss) on Sale / Redemption of Investments	(1,578,595)	(68,015)	(38,539)	(25,317)	(3,604)	(22,780)	-	-	-	-	-	(577)	-	(16,068)	(1,753,495)	
(d) Transfer /Gain (Loss) on revaluation / change in Fair value	(2,616,950)	(91,909)	(93,024)	(72,877)	(14,893)	(25,850)	-	-	-	-	-	-	-	-	(2,915,503)	
Sub - Total	535,769	860,249	73,312	154,540	2,153	1,298,644	358,365	157,694	6,048	34,118	267,186	159,157	94	496,548	4,403,877	
Other Income																
(a) Contribution from the Shareholders' Account	-	19,127	-	-	-	288,348	-	-	-	-	4,816	12,103	-	253,769	578,163	
(b) Contribution from Shareholders Account towards Excess EoM	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) Others (Interest etc)	21,409	8,231	539	268	28	48,429	4,964	316	8	369	97	3,077	119	30,452	118,306	
Sub - Total	21,409	27,358	539	268	28	336,777	4,964	316	8	369	4,913	15,180	119	284,221	696,469	
TOTAL (A)	4,552,544	3,455,124	260,188	254,460	12,270	6,674,108	1,811,653	324,585	6,973	189,521	299,155	1,087,180	16,848	3,787,608	22,732,217	
Commission	176,740	423	4,810	51	296	578,292	31,327	(91)	(1)	2,418	4	419	2,125	339,319	1,136,132	
Operating Expenses related to Insurance Business	530,079	58,044	5,675	2,141	1,250	1,750,303	76,346	634	124	1,320	2,177	22,157	4,638	716,091	3,170,979	
Provision for doubtful debts	119	-	3	-	-	372	23	-	-	2	-	1	2	226	748	
Bad Debts written off	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Provision for Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	72,568	72,568	
Provision (other than taxation)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(a) For diminution in the value of investment (net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(b) Others (to be specified)	-	-	-	-	-	(41)	-	-	-	-	-	-	-	-	(41)	
Goods and Services Tax on Charges	236,800	21,373	7,366	4,591	1,722	-	-	-	-	-	-	-	-	-	271,852	
TOTAL (B)	943,738	79,840	17,854	6,783	3,268	2,328,926	107,696	543	123	3,740	2,181	22,577	6,765	1,128,204	4,652,238	
Benefits paid (Net)	8,666,625	971,660	371,836	131,837	6,824	420,065	936,931	475,511	7,488	31,941	610,748	731,830	(3,846)	194,805	13,554,255	
Interim Bonuses Paid	-	-	-	-	-	-	-	-	-	-	-	-	-	7,937	7,937	
Change in valuation of liability against life policies in force																
(a) Gross	(15,601)	2,168	(3,409)	117	2,527	4,170,627	606,720	(162,795)	(2,433)	134,558	(313,774)	332,773	(3,279)	2,456,914	7,205,113	
(b) (Amount ceded in Re-insurance)	37,368	45	16	-	940	(245,510)	44,374	-	-	-	-	-	4,108	(252)	(158,911)	
(c) Amount accepted in Re-insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(d) Fund Reserve	(5,289,982)	2,401,411	(92,609)	80,896	(8,955)	-	-	-	-	-	-	-	-	-	(2,909,239)	
(e) Fund Reserve - PDF	(199,968)	-	(62,565)	-	-	-	-	-	-	-	-	-	-	-	(262,533)	
TOTAL (C)	3,198,442	3,375,284	213,269	212,850	1,336	4,345,182	1,588,025	312,716	5,055	166,499	296,974	1,064,603	(3,017)	2,659,404	17,436,622	
Surplus/ (Deficit) (D) = (A) - (B) - (C)	410,364	-	29,065	34,827	7,666	-	115,932	11,326	1,795	19,282	-	-	13,100	-	643,357	
Appropriations																
Transfer to Shareholders Account	404,132	-	29,370	34,827	7,666	-	115,932	11,326	1,795	19,282	-	-	13,100	-	637,430	
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Balance being Funds for Future Appropriations	6,232	-	(305)	-	-	-	-	-	-	-	-	-	-	-	5,927	
TOTAL (D)	410,364	-	29,065	34,827	7,666	-	115,932	11,326	1,795	19,282	-	-	13,100	-	643,357	
The total surplus as mentioned below :																
(a) Interim Bonuses Paid	-	-	-	-	-	-	-	-	-	-	-	-	-	7,582	7,582	
(b) Terminal Bonus Paid	-	-	-	-	-	-	-	-	-	-	-	-	-	355	355	
(c) Allocation of Bonus to Policyholders	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(d) Surplus/(Deficit) shown in the Revenue Account	410,364	-	29,065	34,827	7,666	-	115,932	11,326	1,795	19,282	-	-	13,100	-	643,357	
(d) Total Surplus : (a+b+c+d)	410,364	-	29,065	34,827	7,666	-	115,932	11,326	1,795	19,282	-	-	13,100	7,582	651,294	

Revenue Account for the half year ended 30th September, 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	8,850,621	3,826,077	358,817	273,422	15,890	11,512,703	5,159,177	658,003	3,791	386,316	1,517,284	1,959,156	37,597	5,274,520	39,833,374	
(b) Reinsurance ceded	(292,363)	(48)	(29)	-	(1,072)	(370,728)	(781,789)	-	-	-	-	-	(11,161)	(12,211)	(1,469,401)	
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Sub - Total	8,558,258	3,826,029	358,788	273,422	14,818	11,141,975	4,377,388	658,003	3,791	386,316	1,517,284	1,959,156	26,436	5,262,309	38,363,973	
Income from Investments																
(a) Interest, Dividend & Rent - Gross	3,767,961	1,706,625	178,941	310,283	15,179	3,107,330	726,652	290,905	11,015	84,521	551,114	428,639	280	1,264,951	12,444,396	
(b) Profit on sale / redemption of investments	7,206,241	769,092	286,273	246,588	23,211	166,467	23,688	18,634	109	-	19,114	18,707	4	122,007	8,900,135	
(c) (Loss) on sale / redemption of investments	(4,381,808)	(322,489)	(113,525)	(103,415)	(12,047)	(92,583)	(39,506)	(17,593)	(33)	-	(3,881)	(13,503)	-	(96,942)	(5,197,325)	
(d) Transfer /Gain (Loss) on revaluation / change in Fair value*	18,973,472	2,485,541	624,418	817,907	81,947	(156,417)	-	-	-	-	-	-	-	-	22,826,868	
Sub - Total	25,565,866	4,638,769	976,107	1,271,363	108,290	3,024,797	710,834	291,946	11,091	84,521	566,347	433,843	284	1,290,016	38,974,074	
Other Income																
(a) Contribution from the Shareholders' Account	-	160,150	-	-	3,672	640,848	-	-	-	-	-	-	-	463,374	1,268,044	
(b) Contribution from Shareholders Account towards Excess EoM	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) Others (Interest etc)	34,559	5,101	500	380	28	116,163	7,186	866	10	501	1,943	2,565	159	72,616	242,577	
Sub - Total	34,559	165,251	500	380	3,700	757,011	7,186	866	10	501	1,943	2,565	159	535,990	1,510,621	
TOTAL (A)	34,158,683	8,630,049	1,335,395	1,545,165	126,808	14,923,783	5,095,408	950,815	14,892	471,338	2,085,574	2,395,564	26,879	7,088,315	78,848,668	
Commission	387,047	1,067	13,014	25	511	1,156,635	56,862	-	48	7,622	-	147	3,351	467,848	2,094,177	
Operating Expenses related to Insurance Business	1,363,036	57,917	13,348	7,595	1,784	3,222,372	157,289	7,455	181	2,406	2,490	19,975	9,731	784,133	5,649,710	
Provision for doubtful debts	(4)	-	-	-	-	(13)	(1)	-	-	-	-	-	-	(5)	(23)	
Bad Debts written off	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Provision for Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	210,633	210,633	
Provision (other than taxation)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(a) For diminution in the value of investment (Net)	-	-	-	-	-	29,947	-	-	-	-	-	-	-	17,929	47,876	
(b) Others - Provision for standard and non standard assets	-	-	-	-	-	(81)	-	-	-	-	-	-	-	-	(81)	
Goods and Services Tax on Charges	444,107	51,652	33,689	9,921	3,782	-	-	-	-	-	-	-	-	-	543,151	
TOTAL (B)	2,194,186	110,636	60,051	17,541	6,077	4,408,860	214,150	7,455	229	10,028	2,490	20,122	13,082	1,480,538	8,545,443	
Benefits paid (Net)	10,970,010	1,864,296	547,355	235,153	14,042	1,002,117	954,202	633,790	4,366	75,703	77,119	136,444	3,451	485,221	17,003,269	
Interim Bonuses Paid	-	-	-	-	-	-	-	-	-	-	-	-	-	35,532	35,532	
Change in valuation of liability against life policies in force																
(a) Gross **	(160,259)	(639)	(16,918)	(287)	24,696	10,195,259	3,900,859	285,793	8,526	326,853	1,970,852	2,226,820	8,869	5,092,731	23,863,155	
(b) (Amount ceded in Re-insurance)	(22,102)	58	6	-	313	(682,453)	(96,568)	-	-	-	-	-	(6,586)	(5,705)	(813,037)	
(c) Amount accepted in Re-insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(d) Fund Reserve	18,893,341	6,655,698	569,438	1,022,257	81,680	-	-	-	-	-	-	-	-	-	27,222,414	
(e) Fund Reserve - PDF	1,882,743	-	79,348	-	-	-	-	-	-	-	-	-	-	-	1,962,091	
TOTAL (C)	31,563,733	8,519,413	1,179,229	1,257,123	120,731	10,514,923	4,758,493	919,583	12,892	402,556	2,047,971	2,363,264	5,734	5,607,779	69,273,424	
Surplus/ (Deficit) (D) = (A) - (B) - (C)	400,764	-	96,115	270,501	-	-	122,765	23,777	1,771	58,754	35,113	12,178	8,063	-	1,029,801	
Appropriations																
Transfer to Shareholders Account	394,889	-	97,384	270,501	-	-	122,765	23,777	1,771	58,754	35,113	12,178	8,063	-	1,025,195	
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Balance being Funds for Future Appropriations	5,875	-	(1,269)	-	-	-	-	-	-	-	-	-	-	-	4,606	
TOTAL (D)	400,764	-	96,115	270,501	-	-	122,765	23,777	1,771	58,754	35,113	12,178	8,063	-	1,029,801	
The total surplus as mentioned below :																
(a) Interim Bonuses Paid	-	-	-	-	-	-	-	-	-	-	-	-	-	34,968	34,968	
(b) Terminal Bonus Paid	-	-	-	-	-	-	-	-	-	-	-	-	-	564	564	
(c) Allocation of Bonus to policyholders	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(d) Surplus/(Deficit) shown in the Revenue Account	400,764	-	96,115	270,501	-	-	122,765	23,777	1,771	58,754	35,113	12,178	8,063	-	1,029,801	
(e) Total Surplus : {a+b+c+d}	400,764	-	96,115	270,501	-	-	122,765	23,777	1,771	58,754	35,113	12,178	8,063	35,532	1,065,333	

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

**represents Mathematical Reserves after allocation of bonus.

Form L1 - RA

Aditya Birla Sun Life Insurance Company Limited

Registration Number: 109 dated 31st January 2001

Revenue Account for the half year ended 30th September, 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	8,193,305	3,400,535	320,867	194,815	21,741	8,571,447	2,874,734	476,808	1,470	368,292	28,232	1,028,610	43,073	5,331,504	30,855,433
(b) Reinsurance ceded	(285,395)	(18)	(31)	-	(1,080)	(317,917)	(601,325)	-	-	-	-	-	(12,685)	(9,793)	(1,228,244)
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub - Total	7,907,910	3,400,517	320,836	194,815	20,661	8,253,530	2,273,409	476,808	1,470	368,292	28,232	1,028,610	30,388	5,321,711	29,627,189
Income from Investments															
(a) Interest, Dividend & Rent - Gross	4,552,308	1,462,803	207,795	300,485	14,849	2,412,079	701,742	298,617	11,762	62,647	522,942	308,186	191	918,561	11,774,967
(b) Profit on sale / redemption of investments	4,859,134	560,939	221,928	191,924	28,157	145,733	18,820	13,117	604	2,221	11,322	10,722	6	58,442	6,123,069
(c) (Loss) on sale / redemption of investments	(2,167,056)	(92,801)	(56,015)	(34,398)	(4,770)	(31,511)	(135)	-	-	-	(82)	(577)	(1)	(16,068)	(2,403,414)
(d) Transfer /Gain (Loss) on revaluation / change in Fair value*	(2,655,289)	385,527	(73,735)	22,233	(18,500)	(25,845)	-	-	-	-	-	-	-	-	(2,365,609)
Sub - Total	4,589,097	2,316,468	299,973	480,244	19,736	2,500,456	720,427	311,734	12,366	64,868	534,182	318,331	196	960,935	13,129,013
Other Income															
(a) Contribution from the Shareholders' Account	-	76,221	-	-	-	606,370	-	-	-	-	-	7,782	-	514,869	1,205,242
(b) Contribution from Shareholders Account towards Excess EoM	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Others (Interest etc)	49,187	11,867	1,126	685	82	93,167	10,010	1,664	12	1,258	110	3,583	269	68,728	241,748
Sub - Total	49,187	88,088	1,126	685	82	699,537	10,010	1,664	12	1,258	110	11,365	269	583,597	1,446,990
TOTAL (A)	12,546,194	5,805,073	621,935	675,744	40,479	11,453,523	3,003,846	790,206	13,848	434,418	562,524	1,358,306	30,853	6,866,243	44,203,192
Commission	356,528	2,034	6,118	126	667	946,102	65,257	81	(69)	5,968	5	1,108	4,629	637,859	2,026,413
Operating Expenses related to Insurance Business	1,122,920	95,630	12,496	6,792	2,954	3,007,818	173,497	13,505	274	2,742	3,612	27,496	11,413	1,506,268	5,987,417
Provision for doubtful debts	229	1	4	-	-	586	45	-	-	4	-	1	3	402	1,275
Bad Debts written off	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Tax [#]	-	-	-	-	-	-	-	-	-	-	-	-	-	120,503	120,503
Provision (other than taxation)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investment (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Others - Provision for standard and non standard assets	-	-	-	-	-	(81)	-	-	-	-	-	-	-	-	(81)
Goods and Services Tax on Charges**	476,993	41,894	14,516	8,976	3,470	-	-	-	-	-	-	-	-	-	545,849
TOTAL (B)	1,956,670	139,559	33,134	15,894	7,091	3,954,425	238,799	13,586	205	8,714	3,617	28,605	16,045	2,265,032	8,681,376
Benefits paid (Net)	15,902,511	2,875,807	822,678	242,779	15,848	885,676	3,100,250	767,269	16,915	57,048	1,203,724	1,142,070	5,861	385,678	27,424,114
Interim Bonuses Paid	-	-	-	-	-	-	-	-	-	-	-	-	-	18,007	18,007
Change in valuation of liability against life policies in force															
(a) Gross ***	(13,138)	3,492	(24,949)	247	4,639	7,085,964	(452,475)	198	(14,100)	313,807	(649,215)	187,631	(4,588)	4,198,028	10,635,541
(d) (Amount ceded in Re-insurance)	103,437	88	24	-	1,661	(472,542)	(85,337)	-	-	-	-	-	5,451	(502)	(447,720)
(e) Amount accepted in Re-insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Fund Reserve	(6,783,916)	2,786,127	(298,665)	303,730	(3,419)	-	-	-	-	-	-	-	-	-	(3,996,143)
(c) Fund Reserve - PDF	667,959	-	1,517	-	-	-	-	-	-	-	-	-	-	-	669,476
TOTAL (C)	9,876,853	5,665,514	500,605	546,756	18,729	7,499,098	2,562,438	767,467	2,815	370,855	554,509	1,329,701	6,724	4,601,211	34,303,275
Surplus/(Deficit) (D) = (A) - (B) - (C)	712,671	-	88,196	113,094	14,659	-	202,609	9,153	10,828	54,849	4,398	-	8,084	-	1,218,541
Appropriations															
Transfer to Shareholders Account	699,160	-	83,968	113,094	14,659	-	202,609	9,153	10,828	54,849	4,398	-	8,084	-	1,200,802
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations	13,511	-	4,228	-	-	-	-	-	-	-	-	-	-	-	17,739
TOTAL (D)	712,671	-	88,196	113,094	14,659	-	202,609	9,153	10,828	54,849	4,398	-	8,084	-	1,218,541
The total surplus as mentioned below :															
(a) Interim Bonuses Paid	-	-	-	-	-	-	-	-	-	-	-	-	-	17,361	17,361
(b) Terminal Bonus Paid	-	-	-	-	-	-	-	-	-	-	-	-	-	646	646
(c) Allocation of Bonus to policyholders	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Surplus/(Deficit) shown in the Revenue Account	712,671	-	88,196	113,094	14,659	-	202,609	9,153	10,828	54,849	4,398	-	8,084	-	1,218,541
(e) Total Surplus : {a+b+c+d}	712,671	-	88,196	113,094	14,659	-	202,609	9,153	10,828	54,849	4,398	-	8,084	18,007	1,236,548

*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.