**Form L1 - RA**
**Aditya Birla Sun Life Insurance Company Limited**
Registration Number: 109 dated 31st January 2001

**Revenue Account for the Quarter ended 31st March 2021**
**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 | 7,538,330 | 2,803,204 | 372,315 | 199,375 | 14,683 | 11,713,782 | 2,152,026 | 749,642 | 2,881 | 426,613 | 15,042 | 669,370 | 18,379 | 5,255,325 | 31,930,967 |
| (b) Reinsurance ceded | (196,543) | (47) | (125) | - | (1,620) | (321,125) | (234,795) | - | - | - | - | - | (5,619) | (22,943) | (782,817) |
| (c) Reinsurance accepted | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| **Sub - Total** | **7,341,787** | **2,803,157** | **372,190** | **199,375** | **13,063** | **11,392,657** | **1,917,231** | **749,642** | **2,881** | **426,613** | **15,042** | **669,370** | **12,760** | **5,232,382** | **31,148,150** |
| **Income from investments** | | | | | | | | | | | | | | | |
| (a) Interest, Dividend & Rent - Gross | 1,858,639 | 956,785 | 83,744 | 143,938 | 7,409 | 1,842,662 | 413,803 | 155,316 | 5,139 | 48,727 | 300,811 | 259,938 | 181 | 762,990 | 6,840,082 |
| (b) Profit on Sale / Redemption of Investments | 7,875,264 | 823,653 | 249,590 | 241,285 | 27,241 | 3,568 | 11,558 | 35,206 | 78 | - | 8,874 | 13,150 | - | - | 9,289,467 |
| (c) (Loss) on Sale / Redemption of Investments | (593,394) | (55,501) | (18,311) | (14,225) | (2,495) | (818) | (15,873) | (9,230) | - | - | (13,258) | (9,281) | - | (432) | (732,818) |
| (d) Transfer /Gain (Loss) on revaluation / change in Fair value | (3,139,848) | (1,279,657) | (142,114) | (232,331) | (7,034) | (67,933) | - | - | - | - | - | - | - | - | (4,868,917) |
| **Sub - Total** | **6,000,661** | **445,280** | **172,909** | **138,667** | **25,121** | **1,777,479** | **409,488** | **181,292** | **5,217** | **48,727** | **296,427** | **263,807** | **181** | **762,558** | **10,527,814** |
| **Other Income** | | | | | | | | | | | | | | | |
| (a) Contribution from the Shareholders' Account | 326,676 | 2,784 | - | - | - | 172,019 | 250,067 | - | - | - | - | - | - | - | 751,546 |
| (b) Contribution from Shareholders Account towards Excess EoM | - | - | - | - | - | - | - | - | - | - | - | - | 400 | - | 400 |
| (c) Others (Interest etc) | 29,172 | 3,083 | 465 | 248 | 28 | 103,624 | 2,952 | 732 | 19 | 430 | (37) | 662 | 113 | 42,538 | 184,029 |
| **Sub - Total** | **355,848** | **5,867** | **465** | **248** | **28** | **275,643** | **253,019** | **732** | **19** | **430** | **(37)** | **662** | **513** | **42,538** | **935,975** |
| **TOTAL (A)** | **13,698,296** | **3,254,304** | **545,564** | **338,290** | **38,212** | **13,445,779** | **2,579,738** | **931,666** | **8,117** | **475,770** | **311,432** | **933,839** | **13,454** | **6,037,478** | **42,611,939** |
| Commission | 303,224 | 839 | 14,511 | 14 | 457 | 1,082,416 | 54,258 | - | 50 | 7,426 | - | 367 | 1,017 | 426,008 | 1,890,587 |
| | | | | | | | | | | | | | | | - |
| Operating Expenses related to Insurance Business | 936,803 | 31,501 | 14,994 | 4,005 | 1,023 | 2,528,662 | 141,946 | 3,948 | 68 | 2,001 | 1,493 | 10,921 | 5,365 | 550,334 | 4,233,064 |
| Provision for doubtful debts | 7 | - | 1 | - | - | 39 | 3 | - | - | 1 | - | - | - | 15 | 66 |
| Bad Debts written off | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Provision for Tax | - | - | - | - | - | - | - | - | - | - | - | - | - | 130,891 | 130,891 |
| Provision (other than taxation) | - | - | - | - | - | - | | | | | | | | - | - |
| (a) For diminution in the value of investment (net) | - | - | - | - | - | (1,413) | - | - | - | - | - | - | - | (645) | (2,058) |
| (b) Others ( to be specified ) | - | - | - | - | - | (41) | - | - | - | - | - | - | - | - | (41) |
| Goods and Services Tax on Charges | 263,556 | 29,104 | 8,917 | 4,481 | 1,528 | - | - | - | - | - | - | - | - | - | 307,586 |
| **TOTAL (B)** | **1,503,590** | **61,444** | **38,423** | **8,500** | **3,008** | **3,609,663** | **196,207** | **3,948** | **118** | **9,428** | **1,493** | **11,288** | **6,382** | **1,106,603** | **6,560,095** |
| Benefits paid (Net) | 10,647,521 | 2,286,481 | 606,886 | 320,460 | 14,590 | 1,540,488 | 1,032,368 | 535,486 | 92,301 | 56,076 | 18,873 | 189,028 | 3,231 | 371,066 | 17,714,855 |
| Interim Bonuses Paid | - | - | - | - | - | - | - | - | - | - | - | - | - | 16,300 | 16,300 |
| Change in valuation of liability against life policies in force | - | - | - | - | - | - | | | | | | | | - | - |
| (a) Gross | 252,619 | (32,425) | 10,781 | (7,406) | 11 | 8,695,146 | 1,373,480 | 150,450 | (98,743) | 339,331 | 250,436 | 690,789 | (87) | 4,195,795 | 15,820,177 |
| (b) (Amount ceded in Re-insurance) | (3,234) | 104 | (24) | - | (2,467) | (399,518) | (22,317) | - | - | - | - | - | 267 | (13,546) | (440,735) |
| (c) Amount accepted in Re-insurance | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| (d) Fund Reserve | 807,153 | 938,700 | 1,485 | (13,362) | 13,336 | - | - | - | - | - | - | - | - | - | 1,747,312 |
| (e) Fund Reserve - PDF | 490,647 | - | (119,539) | - | - | - | - | - | - | - | - | - | - | - | 371,108 |
| **TOTAL (C)** | **12,194,706** | **3,192,860** | **499,589** | **299,692** | **25,470** | **9,836,116** | **2,383,531** | **685,936** | **(6,442)** | **395,407** | **269,309** | **879,817** | **3,411** | **4,569,615** | **35,229,017** |
| **Surplus/ (Deficit) (D) = (A) - (B) - ( C )** | **-** | **-** | **7,552** | **30,098** | **9,734** | **-** | **-** | **241,782** | **14,441** | **70,935** | **40,630** | **42,734** | **3,661** | **361,260** | **822,827** |
| **Appropriations** | | | | | | | | | | | | | | | |
| Transfer to Shareholders Account | - | - | 7,552 | 30,098 | 9,734 | - | - | 241,782 | 14,441 | 70,935 | 40,630 | 42,734 | 3,661 | 361,260 | 822,827 |
| Transfer to Other Reserves | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Balance being Funds for Future Appropriations | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| **TOTAL (D)** | **-** | **-** | **7,552** | **30,098** | **9,734** | **-** | **-** | **241,782** | **14,441** | **70,935** | **40,630** | **42,734** | **3,661** | **361,260** | **822,827** |
| The total surplus as mentioned below : | | | | | | | | | | | | | | | |
| (a) Interim Bonuses Paid | - | - | - | - | - | - | - | - | - | - | - | - | - | 15,900 | 15,900 |
| (b) Terminal Bonus Paid | - | - | - | - | - | - | - | - | - | - | - | - | - | 400 | 400 |
| (c) Allocation of Bonus to Policyholders | - | - | - | - | - | - | - | - | - | - | - | - | - | 2,624,434 | 2,624,434 |
| (d) Surplus/(Deficit) shown in the Revenue Account | - | - | 7,552 | 30,098 | 9,734 | - | - | 241,782 | 14,441 | 70,935 | 40,630 | 42,734 | 3,661 | 361,260 | 822,827 |
| (d) Total Surplus : {a+b+c+d} | - | - | 7,552 | 30,098 | 9,734 | - | - | 241,782 | 14,441 | 70,935 | 40,630 | 42,734 | 3,661 | 3,001,594 | 3,463,561 |

**Form L1 - RA**
**Aditya Birla Sun Life Insurance Company Limited**
Registration Number: 109 dated 31st January 2001

**Revenue Account for the Quarter ended 31st March 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) | (Rs) | (Rs.) |
| Premium earned-Net | | | | | | | | | | | | | | | |
| (a) Premium | 6,471,686 | 1,875,630 | 212,093 | 648,023 | 17,734 | 8,528,291 | 1,614,409 | 598,774 | 3,919 | 216,330 | 1,377 | 1,723,718 | 24,237 | 5,032,139 | 26,968,360 |
| (b) Reinsurance ceded | (67,259) | (27) | (133) | - | (1,695) | (272,822) | (281,213) | - | - | - | - | - | (6,823) | (13,182) | (643,154) |
| (c) Reinsurance accepted | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| **Sub - Total** | **6,404,427** | **1,875,603** | **211,960** | **648,023** | **16,039** | **8,255,469** | **1,333,196** | **598,774** | **3,919** | **216,330** | **1,377** | **1,723,718** | **17,414** | **5,018,957** | **26,325,206** |
| **Income from investments** | | | | | | | | | | | | | | | |
| (a) Interest, Dividend & Rent - Gross | 2,030,495 | 830,320 | 94,809 | 155,194 | 7,357 | 1,461,160 | 340,055 | 143,801 | 5,609 | 37,067 | 262,198 | 189,714 | 121 | 609,735 | 6,167,635 |
| (b) Profit on Sale / Redemption of Investments | 3,262,913 | 341,158 | 86,493 | 151,497 | 10,292 | 158,400 | 12,689 | 29,097 | 229 | - | 9,970 | 793 | 17 | 9,899 | 4,073,447 |
| (c) (Loss) on Sale / Redemption of Investments | (3,279,583) | (145,075) | (64,285) | (56,093) | (6,129) | (64) | (10,806) | (29,667) | - | - | (9,917) | - | - | (1,903) | (3,603,522) |
| (d) Transfer /Gain (Loss) on revaluation / change in Fair value | (22,449,309) | (2,025,543) | (742,046) | (861,824) | (99,208) | (66,738) | - | - | - | - | - | - | - | - | (26,244,668) |
| **Sub - Total** | **(20,435,484)** | **(999,140)** | **(625,029)** | **(611,226)** | **(87,688)** | **1,552,758** | **341,938** | **143,231** | **5,838** | **37,067** | **262,251** | **190,507** | **138** | **617,731** | **(19,607,108)** |
| **Other Income** | | | | | | | | | | | | | | | |
| (a) Contribution from the Shareholders' Account | - | - | 31,103 | 114,545 | 11,280 | 398,914 | - | - | - | 19,353 | 23,960 | 677 | - | - | 599,832 |
| (b) Contribution from Shareholders Account towards Excess EoM | - | - | - | - | - | 278,888 | 14,812 | - | - | - | - | - | - | 131,100 | 424,800 |
| (c) Others (Interest etc) | 15,683 | 669 | 250 | 1,183 | 22 | 44,806 | 1,760 | 1,047 | 6 | 234 | (47) | 3,057 | 81 | 25,021 | 93,772 |
| **Sub - Total** | **15,683** | **669** | **31,353** | **115,728** | **11,302** | **722,608** | **16,572** | **1,047** | **6** | **19,587** | **23,913** | **3,734** | **81** | **156,121** | **1,118,404** |
| **TOTAL (A)** | **(14,015,374)** | **877,132** | **(381,716)** | **152,525** | **(60,347)** | **10,530,835** | **1,691,706** | **743,052** | **9,763** | **272,984** | **287,541** | **1,917,959** | **17,633** | **5,792,809** | **7,836,502** |
| Commission | 262,011 | 7,832 | 5,629 | 2,992 | 643 | 676,901 | 32,055 | (83) | 73 | 5,854 | (14) | (86) | 2,680 | 462,627 | 1,459,114 |
| | | | | | | | | | | | | | | | - |
| Operating Expenses related to Insurance Business | 662,429 | 25,754 | 3,410 | 12,185 | 328 | 1,921,023 | 90,204 | 10,870 | 63 | 1,189 | 1,524 | 30,348 | 4,385 | 613,921 | 3,377,633 |
| Provision for doubtful debts | (243) | (2) | (4) | - | - | (650) | (40) | - | - | (3) | - | (1) | (2) | (406) | (1,351) |
| Bad Debts written off | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Provision for Tax | - | - | - | - | - | - | - | - | - | - | - | - | - | 154,077 | 154,077 |
| Provision (other than taxation) | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| (a) For diminution in the value of investment (net) | - | - | - | - | - | 149,999 | 10,721 | - | - | - | 38,787 | - | - | 50,000 | 249,507 |
| (b) Others ( to be specified ) | - | - | - | - | - | (41) | - | - | - | - | - | - | - | - | (41) |
| Goods and Services Tax on Charges | 250,999 | 24,069 | 7,252 | 4,629 | 1,639 | - | - | - | - | - | - | - | - | - | 288,588 |
| **TOTAL (B)** | **1,175,196** | **57,653** | **16,287** | **19,806** | **2,610** | **2,747,232** | **132,940** | **10,787** | **136** | **7,040** | **40,297** | **30,261** | **7,063** | **1,280,219** | **5,527,527** |
| Benefits paid (Net) | 8,913,826 | 926,607 | 581,997 | 86,460 | 11,681 | 481,591 | 1,167,286 | 777,966 | 14,006 | 131,025 | 4,845 | 398,446 | (24,444) | 284,281 | 13,755,573 |
| Interim Bonuses Paid | - | - | - | - | - | - | - | - | - | - | - | - | - | 11,355 | 11,355 |
| Change in valuation of liability against life policies in force | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| (a) Gross | 48,389 | 1,507 | 11,990 | 179 | 17,752 | 7,961,379 | 318,287 | (61,905) | (18,208) | 134,919 | 242,399 | 1,489,252 | 8,816 | 3,764,991 | 13,919,747 |
| (b) (Amount ceded in Re-insurance) | (36,312) | 49 | (31) | - | (2,387) | (659,367) | 14,913 | - | - | - | - | - | (6,635) | 4,206 | (685,564) |
| (c) Amount accepted in Re-insurance | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| (d) Fund Reserve | (24,228,700) | (197,360) | (911,684) | 46,080 | (90,003) | - | - | - | - | - | - | - | - | - | (25,381,667) |
| (e) Fund Reserve - PDF | (102,088) | - | (79,752) | - | - | - | - | - | - | - | - | - | - | - | (181,840) |
| **TOTAL (C)** | **(15,404,885)** | **730,803** | **(397,480)** | **132,719** | **(62,957)** | **7,783,603** | **1,500,486** | **716,061** | **(4,202)** | **265,944** | **247,244** | **1,887,698** | **(22,263)** | **4,064,833** | **1,437,604** |
| **Surplus/ (Deficit) (D) = (A) - (B) - ( C )** | **214,315** | **88,676** | **(523)** | **-** | **-** | **-** | **58,280** | **16,204** | **13,829** | **-** | **-** | **-** | **32,833** | **447,757** | **871,371** |
| **Appropriations** | | | | | | | | | | | | | | | |
| Transfer to Shareholders Account | 206,730 | 88,676 | - | - | - | - | 58,280 | 16,204 | 13,829 | - | - | - | 32,833 | 447,757 | 864,309 |
| Transfer to Other Reserves | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Balance being Funds for Future Appropriations | 7,585 | - | (523) | - | - | - | - | - | - | - | - | - | - | - | 7,062 |
| **TOTAL (D)** | **214,315** | **88,676** | **(523)** | **-** | **-** | **-** | **58,280** | **16,204** | **13,829** | **-** | **-** | **-** | **32,833** | **447,757** | **871,371** |
| The total surplus as mentioned below : | | | | | | | | | | | | | | | |
| (a) Interim Bonuses Paid | - | - | - | - | - | - | - | - | - | - | - | - | - | 10,951 | 10,951 |
| (b) Terminal Bonus Paid | - | - | - | - | - | - | - | - | - | - | - | - | - | 404 | 404 |
| (c) Allocation of Bonus to Policyholders | - | - | - | - | - | - | - | - | - | - | - | - | - | 2,553,162 | 2,553,162 |
| (d) Surplus/(Deficit) shown in the Revenue Account | 214,315 | 88,676 | (523) | - | - | - | 58,280 | 16,204 | 13,829 | - | - | - | 32,833 | 447,757 | 871,371 |
| (d) Total Surplus : {a+b+c+d} | 214,315 | 88,676 | (523) | - | - | - | 58,280 | 16,204 | 13,829 | - | - | - | 32,833 | 3,011,870 | 3,435,888 |

**Form L1 - RA**

**Aditya Birla Sun Life Insurance Company Limited**

Registration Number: 109 dated 31st January 2001

**Revenue Account for the year ended 31st March, 2021**

**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 | 21,708,752 | 8,620,981 | 910,367 | 674,724 | 37,752 | 32,418,410 | 9,145,314 | 2,777,529 | 12,438 | 1,091,039 | 1,766,018 | 4,457,420 | 70,367 | 14,061,131 | 97,752,242 |
| (b) Reinsurance ceded | (674,467) | (607) | (179) | - | (3,022) | (905,343) | (1,281,381) | - | - | - | - | - | (21,599) | (42,845) | (2,929,443) |
| (c) Reinsurance accepted | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| **Sub - Total** | **21,034,285** | **8,620,374** | **910,188** | **674,724** | **34,730** | **31,513,067** | **7,863,933** | **2,777,529** | **12,438** | **1,091,039** | **1,766,018** | **4,457,420** | **48,768** | **14,018,286** | **94,822,799** |
| **Income from Investments** | | | | | | | | | | | | | | | |
| (a) Interest, Dividend & Rent - Gross | 7,482,628 | 3,652,478 | 350,041 | 545,027 | 30,325 | 6,699,158 | 1,546,132 | 594,430 | 21,872 | 179,560 | 1,149,437 | 928,443 | 628 | 2,732,401 | 25,912,560 |
| (b) Profit on sale / redemption of investments | 18,261,272 | 2,075,880 | 653,781 | 548,909 | 65,604 | 616,945 | 59,150 | 67,393 | 264 | - | 47,383 | 46,948 | 4 | 459,119 | 22,902,652 |
| (c) (Loss) on sale / redemption of investments | (5,824,105) | (443,024) | (141,890) | (109,966) | (15,349) | (182,115) | (62,778) | (30,045) | (33) | - | (23,335) | (27,728) | (7) | (169,592) | (7,029,967) |
| (d) Transfer /Gain (Loss) on revaluation / change in Fair value* | 30,485,411 | 3,413,689 | 998,504 | 916,349 | 138,397 | (235,492) | - | - | - | - | - | - | - | - | 35,716,858 |
| **Sub - Total** | **50,405,206** | **8,699,023** | **1,860,436** | **1,900,319** | **218,977** | **6,898,496** | **1,542,504** | **631,778** | **22,103** | **179,560** | **1,173,485** | **947,663** | **625** | **3,021,928** | **77,502,103** |
| **Other Income** | | | | | | | | | | | | | | | |
| (a) Contribution from the Shareholders' Account | - | - | - | - | - | 968,740 | 200,845 | - | - | - | - | - | - | 301,746 | 1,471,331 |
| (b) Contribution from Shareholders Account towards Excess EoM | - | - | - | - | - | - | - | - | - | - | - | - | 400 | - | 400 |
| (c) Others (Interest etc) | 80,173 | 9,760 | 1,115 | 817 | 65 | 287,307 | 11,428 | 2,966 | 41 | 1,162 | 1,876 | 4,871 | 360 | 149,795 | 551,736 |
| **Sub - Total** | **80,173** | **9,760** | **1,115** | **817** | **65** | **1,256,047** | **212,273** | **2,966** | **41** | **1,162** | **1,876** | **4,871** | **760** | **451,541** | **2,023,467** |
| **TOTAL (A)** | **71,519,664** | **17,329,157** | **2,771,739** | **2,575,860** | **253,772** | **39,667,610** | **9,618,710** | **3,412,273** | **34,582** | **1,271,761** | **2,941,379** | **5,409,954** | **50,153** | **17,491,755** | **174,348,369** |
| Commission | 930,087 | 3,327 | 34,136 | 40 | 1,202 | 3,073,606 | 142,030 | - | 196 | 20,897 | - | 889 | 5,427 | 1,216,398 | 5,428,235 |
| Operating Expenses related to Insurance Business | 3,109,616 | 123,110 | 35,850 | 15,914 | 3,758 | 7,652,183 | 408,756 | 15,663 | 337 | 5,921 | 5,574 | 42,386 | 19,287 | 1,773,421 | 13,211,776 |
| Provision for doubtful debts | 76 | - | 3 | - | - | 251 | 12 | - | - | 2 | - | - | - | 99 | 443 |
| Bad Debts written off | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Provision for Tax | - | - | - | - | - | - | - | - | - | - | - | - | - | 390,463 | 390,463 |
| Provision (other than taxation) | | | | | | | | | | | | | | | |
| (a) For diminution in the value of investment (Net) | - | - | - | - | - | 28,534 | - | - | - | - | - | - | - | 17,284 | 45,818 |
| (b) Others - Provision for standard and non standard assets | - | - | - | - | - | (163) | - | - | - | - | - | - | - | - | (163) |
| Goods and Services Tax on Charges | 951,973 | 111,671 | 49,867 | 17,040 | 6,863 | - | - | - | - | - | - | - | - | - | 1,137,414 |
| **TOTAL (B)** | **4,991,752** | **238,108** | **119,856** | **32,994** | **11,823** | **10,754,411** | **550,798** | **15,663** | **533** | **26,820** | **5,574** | **43,275** | **24,714** | **3,397,665** | **20,213,986** |
| Benefits paid (Net) | 29,455,347 | 5,437,090 | 1,584,115 | 708,219 | 39,716 | 3,787,366 | 3,137,706 | 1,684,013 | 116,301 | 179,482 | 108,629 | 443,002 | 5,993 | 1,158,325 | 47,845,304 |
| Interim Bonuses Paid | - | - | - | - | - | - | - | - | - | - | - | - | - | 67,716 | 67,716 |
| Change in valuation of liability against life policies in force | | | | | | | | | | | | | | | |
| (a) Gross ** | (173,441) | (30,552) | 19,043 | (7,716) | 19,996 | 26,336,776 | 6,049,022 | 1,418,537 | (100,128) | 894,490 | 2,717,290 | 4,845,334 | (5,424) | 12,918,380 | 54,901,607 |
| (b) (Amount ceded in Re-insurance) | 90,568 | (304) | 20 | - | 190 | (1,210,943) | (118,816) | - | - | - | - | - | 6,395 | (50,331) | (1,283,221) |
| (c) Amount accepted in Re-insurance | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| (d) Fund Reserve | 34,184,312 | 11,538,372 | 1,013,395 | 1,767,779 | 161,099 | - | - | - | - | - | - | - | - | - | 48,664,957 |
| (e) Fund Reserve - PDF | 2,853,775 | - | (94,759) | - | - | - | - | - | - | - | - | - | - | - | 2,759,016 |
| **TOTAL (C)** | **66,410,561** | **16,944,606** | **2,521,814** | **2,468,282** | **221,001** | **28,913,199** | **9,067,912** | **3,102,550** | **16,173** | **1,073,972** | **2,825,919** | **5,288,336** | **6,964** | **14,094,090** | **152,955,379** |
| **Surplus/ (Deficit) (D) = (A) - (B) - ( C )** | **117,351** | **146,443** | **130,069** | **74,584** | **20,948** | **-** | **-** | **294,060** | **17,876** | **170,969** | **109,886** | **78,343** | **18,475** | **-** | **1,179,004** |
| **Appropriations** | | | | | | | | | | | | | | | |
| Transfer to Shareholders Account | 226,903 | 146,443 | 135,574 | 74,584 | 20,948 | - | - | 294,060 | 17,876 | 170,969 | 109,886 | 78,343 | 18,475 | - | 1,294,061 |
| Transfer to Other Reserves | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Balance being Funds for Future Appropriations | (109,552) | - | (5,505) | - | - | - | - | - | - | - | - | - | - | - | (115,057) |
| **TOTAL (D)** | **117,351** | **146,443** | **130,069** | **74,584** | **20,948** | **-** | **-** | **294,060** | **17,876** | **170,969** | **109,886** | **78,343** | **18,475** | **-** | **1,179,004** |
| The total surplus as mentioned below : | | | | | | | | | | | | | | | |
| (a) Interim Bonuses Paid | - | - | - | - | - | - | - | - | - | - | - | - | - | 66,330 | 66,330 |
| (b) Terminal Bonus Paid | - | - | - | - | - | - | - | - | - | - | - | - | - | 1,386 | 1,386 |
| (c) Allocation of Bonus to policyholders | - | - | - | - | - | - | - | - | - | - | - | - | - | 2,624,434 | 2,624,434 |
| (d) Surplus/(Deficit) shown in the Revenue Account | 117,351 | 146,443 | 130,069 | 74,584 | 20,948 | - | - | 294,060 | 17,876 | 170,969 | 109,886 | 78,343 | 18,475 | - | 1,179,004 |
| (e) Total Surplus : {a+b+c+d} | 117,351 | 146,443 | 130,069 | 74,584 | 20,948.00 | - | - | 294,060 | 17,876 | 170,969 | 109,886 | 78,343 | 18,475 | 2,692,150 | 3,871,154 |

*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 year ended 31st March, 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 | 19,824,746 | 9,398,524 | 672,212 | 1,191,015 | 48,057 | 24,206,932 | 5,542,565 | 1,200,280 | 12,568 | 764,275 | 101,036 | 3,375,207 | 79,958 | 13,682,365 | 80,099,740 |
| (b) Reinsurance ceded | (533,951) | (184) | (197) | - | (3,055) | (771,657) | (1,160,887) | - | - | - | - | - | (23,019) | (28,765) | (2,521,715) |
| (c) Reinsurance accepted | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| **Sub - Total** | **19,290,795** | **9,398,340** | **672,015** | **1,191,015** | **45,002** | **23,435,275** | **4,381,678** | **1,200,280** | **12,568** | **764,275** | **101,036** | **3,375,207** | **56,939** | **13,653,600** | **77,578,025** |
| **Income from Investments** | | | | | | | | | | | | | | | |
| (a) Interest, Dividend & Rent - Gross | 8,499,640 | 3,054,019 | 394,814 | 608,091 | 28,764 | 5,196,353 | 1,391,178 | 590,488 | 23,146 | 135,738 | 1,041,732 | 659,489 | 416 | 2,046,590 | 23,670,458 |
| (b) Profit on sale / redemption of investments | 10,442,260 | 1,161,971 | 398,848 | 436,072 | 50,425 | 356,723 | 47,988 | 53,752 | 892 | 2,364 | 34,521 | 15,093 | 24 | 79,578 | 13,080,511 |
| (c) (Loss) on sale / redemption of investments | (6,259,290) | (282,580) | (143,743) | (108,077) | (13,521) | (31,575) | (24,850) | (40,848) | - | - | (21,507) | (577) | (1) | (24,062) | (6,950,631) |
| (d) Transfer /Gain (Loss) on revaluation / change in Fair value* | (22,846,291) | (1,222,255) | (731,233) | (718,976) | (109,738) | (189,195) | - | - | - | - | - | - | - | - | (25,817,688) |
| **Sub - Total** | **(10,163,681)** | **2,711,155** | **(81,314)** | **217,110** | **(44,070)** | **5,332,306** | **1,414,316** | **603,392** | **24,038** | **138,102** | **1,054,746** | **674,005** | **439** | **2,102,106** | **3,982,650** |
| **Other Income** | | | | | | | | | | | | | | | |
| (a) Contribution from the Shareholders' Account | - | 43,935 | - | - | - | 1,428,715 | - | - | - | - | 24,751 | 11,703 | - | 322,916 | 1,832,020 |
| (b) Contribution from Shareholders Account towards Excess EoM | - | - | - | - | - | 278,888 | 14,812 | - | - | - | - | - | - | 131,100 | 424,800 |
| (c) Others (Interest etc) | 87,247 | 21,280 | 1,531 | 2,701 | 118 | 192,124 | 12,523 | 2,719 | 38 | 1,685 | 255 | 7,624 | 417 | 120,551 | 450,813 |
| **Sub - Total** | **87,247** | **65,215** | **1,531** | **2,701** | **118** | **1,899,727** | **27,335** | **2,719** | **38** | **1,685** | **25,006** | **19,327** | **417** | **574,567** | **2,707,633** |
| **TOTAL (A)** | **9,214,361** | **12,174,710** | **592,232** | **1,410,826** | **1,050** | **30,667,308** | **5,823,329** | **1,806,391** | **36,644** | **904,062** | **1,180,788** | **4,068,539** | **57,795** | **16,330,273** | **84,268,308** |
| Commission | 863,836 | 11,852 | 15,126 | 3,216 | 1,572 | 2,296,821 | 133,095 | - | 127 | 14,535 | - | 1,322 | 8,714 | 1,474,160 | 4,824,376 |
| Operating Expenses related to Insurance Business | 2,427,205 | 200,996 | 20,960 | 26,614 | 4,425 | 6,541,574 | 336,008 | 25,872 | 444 | 5,380 | 7,933 | 68,105 | 19,663 | 2,775,999 | 12,461,178 |
| Provision for doubtful debts | (9) | - | - | - | - | (20) | (1) | - | - | - | - | - | - | (13) | (43) |
| Bad Debts written off | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Provision for Tax | - | - | - | - | - | - | - | - | - | - | - | - | - | 335,674 | 335,674 |
| Provision (other than taxation) | | | | | | | | | | | | | | | |
| (a) For diminution in the value of investment (Net) | - | - | - | - | - | 150,851 | 10,721 | - | - | - | 38,786 | - | - | 50,000 | 250,358 |
| (b) Others - Provision for standard and non standard assets | - | - | - | - | - | (163) | - | - | - | - | - | - | - | - | (163) |
| Goods and Services Tax on Charges | 973,835 | 88,969 | 28,794 | 18,507 | 6,823 | - | - | - | - | - | - | - | - | - | 1,116,928 |
| **TOTAL (B)** | **4,264,867** | **301,817** | **64,880** | **48,337** | **12,820** | **8,989,063** | **479,823** | **25,872** | **571** | **19,915** | **46,719** | **69,427** | **28,377** | **4,635,820** | **18,988,308** |
| Benefits paid (Net) | 33,456,845 | 4,892,419 | 1,784,523 | 416,512 | 37,901 | 1,843,881 | 6,569,786 | 2,292,246 | 41,205 | 220,625 | 1,213,770 | 1,844,445 | (26,741) | 873,460 | 55,460,877 |
| Interim Bonuses Paid | - | - | - | - | - | - | - | - | - | - | - | - | - | 37,828 | 37,828 |
| Change in valuation of liability against life policies in force | | | | | | | | | | | | | | | |
| (a) Gross ** | (96,042) | 7,073 | (5,614) | 411 | 25,340 | 21,195,227 | (1,426,578) | (550,411) | (31,753) | 601,579 | (79,701) | 2,154,667 | 1,794 | 10,780,374 | 32,576,366 |
| (b) (Amount ceded in Re-insurance) | 68,522 | 32 | 2 | - | 594 | (1,360,863) | (135,449) | - | - | - | - | - | 1,406 | 2,791 | (1,422,965) |
| (c) Amount accepted in Re-insurance | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| (d) Fund Reserve | (30,770,160) | 6,973,369 | (1,233,611) | 858,948 | (85,907) | - | - | - | - | - | - | - | - | - | (24,257,361) |
| (e) Fund Reserve - PDF | 969,290 | - | (102,468) | - | - | - | - | - | - | - | - | - | - | - | 866,822 |
| **TOTAL (C)** | **3,628,455** | **11,872,893** | **442,832** | **1,275,871** | **(22,072)** | **21,678,245** | **5,007,759** | **1,741,835** | **9,452** | **822,204** | **1,134,069** | **3,999,112** | **(23,541)** | **11,694,453** | **63,261,567** |
| **Surplus/ (Deficit) (D) = (A) - (B) - ( C )** | **1,321,039** | **-** | **84,520** | **86,618** | **10,302** | **-** | **335,747** | **38,684** | **26,621** | **61,943** | **-** | **-** | **52,959** | **-** | **2,018,433** |
| **Appropriations** | | | | | | | | | | | | | | | |
| Transfer to Shareholders Account | 1,288,957 | - | 81,209 | 86,618 | 10,302 | - | 335,747 | 38,684 | 26,621 | 61,943 | - | - | 52,959 | - | 1,983,040 |
| Transfer to Other Reserves | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Balance being Funds for Future Appropriations | 32,082 | - | 3,311 | - | - | - | - | | - | - | - | - | - | - | 35,393 |
| **TOTAL (D)** | **1,321,039** | **-** | **84,520** | **86,618** | **10,302** | **-** | **335,747** | **38,684** | **26,621** | **61,943** | **-** | **-** | **52,959** | **-** | **2,018,433** |
| The total surplus as mentioned below : | | | | | | | | | | | | | | | |
| (a) Interim Bonuses Paid | - | - | - | - | - | - | - | - | - | - | - | - | - | 36,450 | 36,450 |
| (b) Terminal Bonus Paid | - | - | - | - | - | - | - | - | - | - | - | - | - | 1,378 | 1,378 |
| (c) Allocation of Bonus to policyholders | - | - | - | - | - | - | - | - | - | - | - | - | - | 2,553,162 | 2,553,162 |
| (d) Surplus/(Deficit) shown in the Revenue Account | 1,321,039 | - | 84,520 | 86,618 | 10,302 | - | 335,747 | 38,684 | 26,621 | 61,943 | - | - | 52,959 | - | 2,018,433 |
| (e) Total Surplus : {a+b+c+d} | 1,321,039 | - | 84,520 | 86,618 | 10,302 | - | 335,747 | 38,684 | 26,621 | 61,943 | - | - | 52,959 | 2,590,990 | 4,609,423 |

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

**represents Mathematical Reserves after allocation of bonus.