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

Revenue Account for the quarter ended 30th June, 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	4,718,653	1,001,112	153,587	273,314	6,391	6,044,665	1,783,605	296,456	778	205,378	413,426	91,549	14,538	2,624,536	17,627,988
(b) Reinsurance ceded	(120,709)	(33)	(22)	-	(562)	(217,933)	(498,107)	-	-	-	-	-	(4,483)	(6,903)	(848,752)
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub - Total	**4,597,944**	**1,001,079**	**153,565**	**273,314**	**5,829**	**5,826,732**	**1,285,498**	**296,456**	**778**	**205,378**	**413,426**	**91,549**	**10,055**	**2,617,633**	**16,779,236**
Income from Investments															
(a) Interest, Dividend & Rent - Gross	1,920,402	1,001,039	88,251	151,255	8,246	1,982,762	430,010	159,399	3,648	54,990	305,035	267,710	167	841,132	7,214,046
(b) Profit on sale / redemption of investments	4,212,964	524,792	125,548	128,745	15,155	379,528	25,837	792	1,552	14	1,639	1,368	-	325,978	5,743,912
(c) (Loss) on sale / redemption of investments	(627,175)	(64,371)	(14,901)	(13,567)	(1,615)	(45,695)	(2,126)	-	(145)	(1)	(20)	(6,849)	(3)	(2,450)	(778,918)
(d) Transfer /Gain (Loss) on revaluation / change in Fair value*	5,179,148	161,226	135,594	78,906	20,926	(22,591)	-	-	-	-	-	-	-	-	5,553,209
Sub - Total	**10,685,339**	**1,622,686**	**334,492**	**345,339**	**42,712**	**2,294,004**	**453,721**	**160,191**	**5,055**	**55,003**	**306,654**	**262,229**	**164**	**1,164,660**	**17,732,249**
Other Income															
(a) Contribution from the Shareholders' Account	26,330	-	-	-	-	-	866,186	-	-	-	-	-	-	127,276	1,019,792
(b) Contribution from Shareholders Account towards Excess EoM	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Others (Interest etc)	18,414	1,080	162	262	10	62,480	2,205	302	2	191	380	162	55	29,909	115,614
Sub - Total	**44,744**	**1,080**	**162**	**262**	**10**	**62,480**	**868,391**	**302**	**2**	**191**	**380**	**162**	**55**	**157,185**	**1,135,406**
TOTAL (A)	**15,328,027**	**2,624,845**	**488,219**	**618,915**	**48,551**	**8,183,216**	**2,607,610**	**456,949**	**5,835**	**260,572**	**720,460**	**353,940**	**10,274**	**3,939,478**	**35,646,891**
Commission	189,324	596	4,290	11	203	508,346	36,091	27	(3)	3,825	-	93	650	200,891	944,344
Operating Expenses related to Insurance Business	757,461	23,623	4,993	2,141	674	1,553,034	76,503	4,931	55	1,129	858	10,878	3,356	397,596	2,837,232
Provision for doubtful debts	(730)	(2)	(17)	-	(1)	(1,963)	(139)	-	-	(15)	-	-	(3)	(776)	(3,646)
Bad Debts written off	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	98,863	98,863
Provision (other than taxation)															
(a) For diminution in the value of investment (Net)	-	-	-	-	-	(137)	-	-	-	-	-	-	-	-	(137)
(b) Others - Provision for standard and non standard assets	-	-	-	-	-	(41)	-	-	-	-	-	-	-	-	(41)
Goods and Services Tax on Charges	240,262	30,302	6,984	4,601	1,503	-	-	-	-	-	-	-	-	-	283,652
TOTAL (B)	**1,186,317**	**54,519**	**16,250**	**6,753**	**2,379**	**2,059,239**	**112,455**	**4,958**	**52**	**4,939**	**858**	**10,971**	**4,003**	**696,574**	**4,160,267**
Benefits paid (Net)	7,418,013	1,953,243	266,171	126,166	10,059	1,389,282	1,570,172	341,786	21,386	50,181	3,940	421,641	2,315	391,170	13,965,525
Interim Bonuses Paid	-	-	-	-	-	-	-	-	-	-	-	-	-	27,945	27,945
Change in valuation of liability against life policies in force															
(a) Gross **	27,903	(420)	1,035	50	(616)	4,105,437	1,079,538	97,735	(19,392)	196,507	714,180	(82,464)	(882)	2,854,095	8,972,706
(b) (Amount ceded in Re-insurance)	39,095	146	1	-	375	(135,529)	(154,555)	-	-	-	-	-	936	(30,306)	(279,837)
(c) Amount accepted in Re-insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve	5,384,427	550,010	72,261	475,421	26,016	-	-	-	-	-	-	-	-	-	6,508,135
(e) Fund Reserve - PDF	1,272,272	-	104,849	-	-	-	-	-	-	-	-	-	-	-	1,377,121
TOTAL (C)	**14,141,710**	**2,502,979**	**444,317**	**601,637**	**35,834**	**5,359,190**	**2,495,155**	**439,521**	**1,994**	**246,688**	**718,120**	**339,177**	**2,369**	**3,242,904**	**30,571,595**
Surplus/ (Deficit) (D) = (A) - (B) - (C)	**-**	**67,347**	**27,652**	**10,525**	**10,338**	**764,787**	**-**	**12,470**	**3,789**	**8,945**	**1,482**	**3,792**	**3,902**	**-**	**915,029**
Appropriations															
Transfer to Shareholders Account	-	67,347	27,652	10,525	10,338	764,787	-	12,470	3,789	8,945	1,482	3,792	3,902	-	915,029
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (D)	**-**	**67,347**	**27,652**	**10,525**	**10,338**	**764,787**	**-**	**12,470**	**3,789**	**8,945**	**1,482**	**3,792**	**3,902**	**-**	**915,029**
The total surplus as mentioned below :															
(a) Interim Bonuses Paid	-	-	-	-	-	-	-	-	-	-	-	-	-	27,175	27,175
(b) Terminal Bonus Paid	-	-	-	-	-	-	-	-	-	-	-	-	-	770	770
(c) Allocation of Bonus to policyholders	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Surplus/(Deficit) shown in the Revenue Account	-	67,347	27,652	10,525	10,338	764,787	-	12,470	3,789	8,945	1,482	3,792	3,902	-	915,029
(e) Total Surplus : {a+b+c+d}	-	67,347	27,652	10,525	10,338.00	764,787	-	12,470	3,789	8,945	1,482	3,792	3,902	27,945	942,974

*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 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)	23,111	2,333	334	216	24	66,884	3,204	2,969	5	242	190	1,760	94	35,473	136,839
Sub - Total	**23,111**	**125,248**	**334**	**216**	**5,362**	**561,641**	**3,204**	**21,160**	**5**	**242**	**190**	**7,232**	**94**	**206,874**	**954,913**
TOTAL (A)	**20,297,069**	**4,878,070**	**834,060**	**1,016,207**	**83,151**	**5,780,451**	**1,928,946**	**2,039,983**	**7,350**	**208,551**	**367,033**	**1,317,309**	**11,087**	**2,662,150**	**41,431,417**
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 Business	560,530	22,651	6,415	2,387	1,115	1,629,728	83,373	24,682	111	1,410	2,434	15,350	4,947	397,923	2,753,055
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)	**939,662**	**48,026**	**39,885**	**7,088**	**3,583**	**2,081,213**	**107,418**	**24,682**	**134**	**4,473**	**2,434**	**15,370**	**6,540**	**666,475**	**3,946,981**
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 force															
(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 Account	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.