

Name of the Insurer: Life Insurance Corporation of India
Registration No. 512 and Date of Registration with the IRDAI: 01.01.2001

REVENUE ACCOUNT FOR THE PERIOD ENDED DECEMBER 31, 2025

Policyholders' Account (Technical Account)

PARTICULARS	Schedule Ref. Form No.	LINKED BUSINESS					NON-LINKED BUSINESS												(Amount in Rs. Crore)	
							PARTICIPATING					NON-PARTICIPATING							CRAC	GRAND TOTAL
		LIFE	PENSION	HEALTH	VAR. INS	TOTAL	LIFE	ANNUITY	PENSION	HEALTH	VAR.INS	TOTAL	LIFE	ANNUITY	PENSION	HEALTH	VAR.INS	TOTAL		
Premiums earned – net																				
(a) Premium	L-4	14,092.77	1,453.95	32.48	-	15,579.20	1,99,210.04	1.19	208.69	-	-	1,99,419.92	70,914.53	11,081.29	74,608.27	160.71	2.06	1,56,766.86	0.81	3,71,766.79
(b) Reinsurance ceded		(0.69)	-	17.12	-	16.43	(87.20)	-	(0.08)	-	-	(87.28)	(345.21)	-	-	(57.72)	-	(402.93)	-	(473.78)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments																				
(a) Interest, Dividends & Rent – Gross		983.34	227.25	64.74	-	1,275.33	1,60,421.36	282.85	2,330.51	-	-	1,63,034.72	32,055.44	9,008.29	43,635.73	42.62	5.76	84,747.84	10.73	2,49,068.62
(b) Profit on sale/redemption of investments		1,578.63	749.01	102.68	-	2,430.32	37,223.49	0.31	12.71	-	-	37,236.51	25,565.07	254.08	7,928.00	4.64	0.09	33,751.88	1.28	73,419.99
(c) (Loss on sale/ redemption of investments)		(55.22)	(132.64)	(0.68)	-	(188.54)	(759.58)	(2.33)	(0.80)	-	-	(762.71)	(211.56)	(0.52)	(256.68)	-	(0.02)	(468.78)	-	(1,420.03)
(d)Transfer/Gain on revaluation/change in fair value*		2,470.23	102.39	(35.24)	-	2,537.38	(75.68)	-	-	-	-	(75.68)	-	-	-	-	-	-	-	2,461.70
(e) Amortisation of Premium / Discount on investments		-	-	-	-	-	(749.37)	(5.81)	(11.97)	-	-	(767.15)	(31.12)	(46.28)	-	(0.07)	(0.01)	(77.48)	(0.01)	(844.64)
Other Income		(0.79)	-	-	-	(0.79)	131.49	-	(0.02)	-	-	131.47	162.75	(0.05)	113.04	(0.01)	(0.05)	275.68	-	406.36
Contribution from Shareholders' A/c:																				
(a) Towards Excess Expenses of Management		-	-	-	-	-	1,793.11	-	14.41	-	-	1,807.52	-	-	-	-	-	-	-	1,807.52
(b) Others		-	-	-	-	-	(0.02)	-	-	-	-	(0.02)	-	-	-	-	-	-	-	(0.02)
TOTAL (A)		19,068.27	2,399.96	181.10	-	21,649.33	3,97,107.64	276.21	2,553.45	-	-	3,99,937.30	1,28,109.90	20,296.81	1,26,028.36	150.17	7.83	2,74,593.07	12.81	6,96,192.51
Commission	L-5	364.96	36.60	1.49	-	403.05	14,579.89	0.02	4.36	-	-	14,584.27	1,484.43	251.91	-	8.54	0.08	1,744.96	0.01	16,732.29
Operating Expenses related to Insurance Business	L-6	891.10	84.60	7.08	-	982.78	23,315.63	4.38	35.86	-	-	23,355.87	1,754.06	245.32	211.67	26.30	0.23	2,237.58	0.29	26,576.52
Provision for doubtful debts		(0.05)	(78.40)	-	-	(78.45)	(173.26)	-	-	-	-	(173.26)	(1.58)	(13.64)	-	-	-	(15.22)	-	(266.93)
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Tax		25.00	-	6.61	-	31.61	13.95	-	-	-	-	13.95	4,618.39	105.00	124.57	16.59	0.05	4,864.60	5.29	4,915.45
Provisions (other than taxation):																				
(a) For diminution in the value of investments (Net)		(44.59)	(47.91)	-	-	(92.50)	(421.66)	-	-	-	-	(421.66)	(31.55)	-	-	-	-	(31.55)	-	(545.71)
(b) Others		-	-	-	-	-	(333.84)	-	-	-	-	(333.84)	(2.92)	(1.87)	(0.92)	-	-	(5.71)	-	(339.55)
Goods and Services Tax on ULIP Charges		124.42	18.74	5.82	-	148.98	-	-	-	-	-	-	-	-	-	-	-	-	-	148.98
TOTAL (B)		1,360.84	13.63	21.00	-	1,395.47	36,980.71	4.40	40.22	-	-	37,025.33	7,820.83	586.72	335.32	51.43	0.36	8,794.66	5.59	47,221.05
Benefits Paid (Net)	L-7	3,467.90	1,539.49	89.87	-	5,097.26	1,73,326.51	238.64	1,696.64	-	-	1,75,261.79	50,903.65	8,013.47	73,399.53	18.20	3.98	1,32,338.83	5.48	3,12,703.36
Interim Bonuses Paid		-	-	-	-	-	3,885.97	-	0.33	-	-	3,886.30	-	-	-	-	-	-	-	3,886.30
Change in valuation of liability in respect of life policies:																				
(a) Gross **		111.61	0.17	9.79	-	121.57	1,82,868.34	(37.18)	538.20	-	-	1,83,369.36	39,247.17	10,975.42	51,437.96	(33.39)	3.10	1,01,630.26	(8.10)	2,85,113.09
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies		13,926.69	724.13	15.02	-	14,665.84	-	-	-	-	-	-	-	-	-	-	-	-	-	14,665.84
(e) Fund for Discontinued Policies		469.81	78.99	-	-	548.80	-	-	-	-	-	-	-	-	-	-	-	-	-	548.80
(f) Fund for Future Appropriations-Linked Business		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)		17,976.01	2,342.78	114.68	-	20,433.47	3,60,080.82	201.46	2,235.17	-	-	3,62,517.45	90,150.82	18,988.89	1,24,837.49	(15.19)	7.08	2,33,969.09	(2.62)	6,16,917.39
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)		(268.58)	43.55	45.42	-	(179.61)	46.11	70.35	278.06	-	-	394.52	30,138.25	721.20	855.55	113.93	0.39	31,829.32	9.84	32,054.07
Amount transferred from Shareholders' Account (Non-technical Account)		440.36	3.92	-	-	444.28	-	-	-	-	-	-	1,581.50	-	-	-	-	1,581.50	-	2,025.78
AMOUNT AVAILABLE FOR APPROPRIATION		171.78	47.47	45.42	-	264.67	46.11	70.35	278.06	-	-	394.52	31,719.75	721.20	855.55	113.93	0.39	33,410.82	9.84	34,079.85
APPROPRIATIONS																				
Transfer to Shareholders' Account		171.78	47.47	45.42	-	264.67	5.42	-	-	-	-	5.42	31,719.75	721.20	855.55	113.93	0.39	33,410.82	9.84	33,690.75
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	-	40.69	70.35	278.06	-	-	389.10	-	-	-	-	-	-	-	389.10
TOTAL		171.78	47.47	45.42	-	264.67	46.11	70.35	278.06	-	-	394.52	31,719.75	721.20	855.55	113.93	0.39	33,410.82	9.84	34,079.85

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

** Represents Mathematical Reserves after allocation of bonus