

Form L-1-A-RA

Name of the Insurer: SBI LIFE INSURANCE COMPANY LIMITED
Registration Number : 111 dated 29th March, 2001 with the IRDA

REVENUE ACCOUNT FOR THE QUARTER ENDED MARCH 31, 2023

Policyholders' Account (Technical Account)

(Rs. in Lakhs)

Particulars	Schedule	Unit Linked			Non-Linked Business										Grand Total
		Life	Pension	Total	Participating				Non Participating						
					Life	Pension	Variable Insurance	Total	Life	Annuity	Pension	Health	Variable Insurance	Total	
Premiums earned - Net	L-4														
(a) Premium		7,77,504	3,08,711	10,86,215	2,14,678	8,977	8,323	2,31,977	5,11,082	1,60,966	403	591	10,122	6,83,164	20,01,356
(b) (Reinsurance ceded)		(601)	-	(601)	(22)	-	(1)	(23)	(11,010)	-	-	(31)	-	(11,041)	(11,664)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-
SUB - TOTAL		7,76,903	3,08,711	10,85,615	2,14,656	8,977	8,322	2,31,955	5,00,072	1,60,966	403	560	10,122	6,72,123	19,89,692
Income from investments															
(a) Interest, Dividends & Rent - Gross		1,02,082	45,276	1,47,358	66,237	4,933	3,908	75,078	96,752	24,433	495	169	10,840	1,32,689	3,55,126
(b) Profit on sale / redemption of investments		63,358	5,144	68,501	41,351	1,663	1,197	44,211	11,946	471	19	65	1,144	13,645	1,26,357
(c) (Loss on sale / redemption of investments)		(32,209)	(9,373)	(41,582)	(510)	-	(26)	(536)	(233)	-	-	-	(958)	(1,191)	(43,310)
(d) Transfer /Gain on revaluation / change in fair value*		(3,08,435)	(24,092)	(3,32,527)	-	-	-	-	(2,429)	-	-	-	-	(2,429)	(3,34,956)
(e) Amortisation of Premium / Discount on investments		1,435	4,227	5,662	3,194	381	4	3,578	5,026	930	104	3	93	6,156	15,397
Other income															
(a) Income on unclaimed amount of policyholders		371	-	371	-	-	-	-	-	-	-	-	-	-	371
(b) Miscellaneous income		97	10	107	488	14	-	503	500	5	-	-	1	506	1,115
Contribution from the Shareholders' A/c															
(a) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Others		220	-	220	-	-	-	-	1,26,087	27,908	-	16,534	-	1,70,529	1,70,749
SUB - TOTAL		(1,73,083)	21,192	(1,51,891)	1,10,760	6,990	5,084	1,22,834	2,37,648	53,748	617	16,772	11,120	3,19,905	2,90,848
Total (A)		6,03,821	3,29,903	9,33,724	3,25,416	15,967	13,406	3,54,788	7,37,721	2,14,713	1,020	17,332	21,242	9,92,028	22,80,540
Commission	L-5	25,452	8,468	33,919	14,993	197	183	15,374	40,550	1,557	6	46	5	42,164	91,458
Operating expenses related to insurance business	L-6	32,619	6,658	39,277	11,002	120	28	11,149	41,725	3,520	7	100	83	45,435	95,862
Provision for doubtful debts		(101)	(3)	(104)	(122)	-	(17)	(139)	(31)	-	(2)	-	1	(32)	(275)
Bad debts written off		73	2	75	108	-	-	108	30	-	-	-	-	30	212
Provision for tax															
- Income tax		1,412	-	1,412	(1,392)	-	289	(1,103)	2,330	-	-	-	157	2,487	2,796
Provisions (other than taxation)															
(a) For diminution in the value of investments (Net)		-	-	-	853	-	-	853	-	-	-	-	-	-	853
(b) For standard assets and non-standard assets		-	-	-	(4)	-	-	(4)	-	-	-	-	-	-	(4)
Goods and Service Tax on charges		17,759	4,615	22,374	-	-	288	288	2	-	-	-	-	3	22,665
Total (B)		77,213	19,740	96,953	25,438	317	772	26,526	84,606	5,077	12	146	246	90,088	2,13,567
Benefits paid (Net)	L-7	3,73,916	53,772	4,27,688	1,13,667	6,315	41,326	1,61,309	2,39,744	24,923	538	1,984	48,696	3,15,884	9,04,881
Interim & Terminal bonuses paid		-	-	-	4,347	232	2,856	7,435	-	-	-	-	-	-	7,435
Change in valuation of liability in respect of life policies															
(a) Gross**		1,305	(1,873)	(569)	1,96,380	10,546	(27,544)	1,79,381	2,65,137	1,82,386	304	2,982	(29,559)	4,21,250	6,00,062
(b) Amount ceded in Re-insurance		(1)	-	(1)	-	-	-	-	2,781	-	-	(1)	-	2,780	2,779
(c) Amount accepted in Re-insurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies		1,16,940	2,09,540	3,26,482	-	-	-	-	-	-	-	-	-	-	3,26,482
(e) Funds for discontinued policies		1,167	34,999	36,166	-	-	(5,056)	(5,056)	-	-	-	-	-	-	31,110
Total (C)		4,93,328	2,96,438	7,89,766	3,14,394	17,093	11,581	3,43,069	5,07,662	2,07,309	842	4,965	19,137	7,39,914	18,72,749
SURPLUS/ (DEFICIT) (D) = [(A)-(B)-(C)]		33,280	13,725	47,005	(14,416)	(1,443)	1,053	(14,806)	1,45,453	2,327	166	12,221	1,859	1,62,026	1,94,225
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-	-	-	-	-	-
AMOUNT AVAILABLE FOR APPROPRIATION		33,280	13,725	47,005	(14,416)	(1,443)	1,053	(14,806)	1,45,453	2,327	166	12,221	1,859	1,62,026	1,94,225
APPROPRIATIONS															
Transfer to Shareholders' account		33,280	13,725	47,005	18,005	1,166	2,075	21,246	1,45,453	2,327	166	12,221	1,859	1,62,026	2,30,277
Transfer to other reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	(32,422)	(2,609)	(1,022)	(36,052)	-	-	-	-	-	-	(36,052)
Total (D)		33,280	13,725	47,005	(14,416)	(1,443)	1,053	(14,806)	1,45,453	2,327	166	12,221	1,859	1,62,026	1,94,225
a) Interim & Terminal bonuses paid		-	-	-	4,347	232	2,856	7,435	-	-	-	-	-	-	7,435
b) Allocation of bonus to policyholders		-	-	-	1,49,999	10,235	11,252	1,71,485	-	-	-	-	-	-	1,71,485
c) Surplus shown in the revenue account		33,280	13,725	47,005	(14,416)	(1,443)	1,053	(14,806)	1,45,453	2,327	166	12,221	1,859	1,62,026	1,94,225
d) Total Surplus: [(a) + (b) + (c)]		33,280	13,725	47,005	1,39,930	9,024	15,161	1,64,114	1,45,453	2,327	166	12,221	1,859	1,62,026	3,73,145

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

** Represents Mathematical Reserves after allocation of bonus

Form L-1-A-RA

Name of the Insurer: SBI LIFE INSURANCE COMPANY LIMITED
Registration Number : 111 dated 29th March, 2001 with the IRDA

REVENUE ACCOUNT FOR THE QUARTER ENDED MARCH 31, 2022

Policyholders' Account (Technical Account)

(Rs. in Lakhs)

Particulars	Schedule	Unit Linked			Non-Linked Business										Grand Total
					Participating				Non Participating						
		Life	Pension	Total	Life	Pension	Variable Insurance	Total	Life	Annuity	Pension	Health	Variable Insurance	Total	
Premiums earned - Net	L-4														
(a) Premium		7,86,470	2,77,019	10,63,489	2,11,507	9,084	16,210	2,36,801	3,26,850	82,276	455	560	40,419	4,50,560	17,50,849
(b) (Reinsurance ceded)		(566)	-	(566)	(24)	-	(2)	(26)	(6,854)	-	-	(27)	-	(6,881)	(7,473)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-
SUB - TOTAL		7,85,904	2,77,019	10,62,923	2,11,483	9,084	16,208	2,36,775	3,19,996	82,276	455	533	40,419	4,43,679	17,43,377
Income from investments															
(a) Interest, Dividends & Rent - Gross		84,679	28,640	1,13,319	56,648	4,479	5,626	66,753	78,854	16,546	569	100	12,012	1,08,081	2,88,154
(b) Profit on sale / redemption of investments		1,16,283	17,161	1,33,444	21,341	1,323	427	23,091	15,119	2,250	93	-	979	18,441	1,74,975
(c) (Loss on sale / redemption of investments)		(51,879)	(10,209)	(62,087)	(1,427)	(139)	(97)	(1,662)	(630)	-	-	-	-	(630)	(64,380)
(d) Transfer /Gain on revaluation / change in fair value*		(78,268)	(18,943)	(97,211)	-	-	-	-	(1,784)	-	-	-	-	(1,784)	(98,995)
(e) Amortisation of Premium / Discount on investments		(2,822)	(879)	(3,701)	1,969	85	(190)	1,864	1,743	239	79	2	(32)	2,031	194
Other income															
(a) Income on unclaimed amount of policyholders		290	-	290	-	-	-	-	-	-	-	-	-	-	290
(b) Miscellaneous income		64	(2)	61	523	15	1	539	348	5	-	-	3	356	957
Contribution from the Shareholders' A/c															
(a) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	86,581	-	-	11,633	-	98,215	98,215
SUB - TOTAL		68,349	15,767	84,116	79,055	5,763	5,766	90,584	1,80,233	19,039	741	11,737	12,961	2,24,711	3,99,411
Total (A)		8,54,253	2,92,786	11,47,038	2,90,538	14,847	21,974	3,27,359	5,00,228	1,01,315	1,196	12,269	53,380	6,68,389	21,42,787
Commission	L-5	26,241	8,257	34,498	13,029	206	389	13,624	21,801	545	7	35	14	22,403	70,524
Operating expenses related to insurance business	L-6	37,361	5,437	42,798	9,482	113	119	9,714	33,067	1,268	3	85	316	34,738	87,250
Provision for doubtful debts		(9)	-	(8)	(9)	-	-	(9)	(16)	-	-	-	2	(14)	(31)
Bad debts written off		11	-	11	-	-	-	-	13	-	-	-	-	13	24
Provision for tax															
- Income tax		607	-	607	134	-	19	153	2,362	43	-	-	(57)	2,347	3,107
Provisions (other than taxation)															
(a) For diminution in the value of investments (Net)		-	-	-	6,404	-	-	6,404	-	-	-	-	-	-	6,404
(b) For standard assets and non-standard assets		-	-	-	(4)	-	-	(4)	-	-	-	-	-	-	(4)
Goods and Service Tax on charges		16,828	3,889	20,717	-	-	414	414	2	-	-	-	-	3	21,134
Total (B)		81,040	17,583	98,623	29,036	319	941	30,296	57,228	1,856	11	120	274	59,489	1,88,408
Benefits paid (Net)	L-7	3,28,464	40,025	3,68,489	1,07,229	2,759	13,449	1,23,437	1,81,872	17,408	4,390	6,279	32,000	2,41,950	7,33,875
Interim & Terminal bonuses paid		-	-	-	3,146	9	305	3,461	-	-	-	-	-	-	3,461
Change in valuation of liability in respect of life policies															
(a) Gross**		9,450	5,021	14,471	1,53,524	10,449	7,317	1,71,291	1,51,998	80,841	(2,822)	1,873	23,701	2,55,591	4,41,353
(b) Amount ceded in Re-insurance		(5)	-	(5)	-	-	-	-	1,045	-	-	(1)	-	1,044	1,039
(c) Amount accepted in Re-insurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies		4,46,683	2,11,936	6,58,619	-	-	-	-	-	-	-	-	-	-	6,58,619
(e) Funds for discontinued policies		(26,460)	14,533	(11,927)	-	-	124	124	-	-	-	-	-	-	(11,803)
Total (C)		7,58,132	2,71,514	10,29,647	2,63,899	13,217	21,196	2,98,312	3,34,915	98,249	1,568	8,151	55,702	4,98,585	18,26,543
SURPLUS/ (DEFICIT) (D) = [(A)-(B)-(C)]		15,080	3,689	18,769	(2,397)	1,311	(163)	(1,249)	1,08,086	1,210	(382)	3,998	(2,595)	1,10,316	1,27,836
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-	-	-	-	-	-
AMOUNT AVAILABLE FOR APPROPRIATION		15,080	3,689	18,769	(2,397)	1,311	(163)	(1,249)	1,08,086	1,210	(382)	3,998	(2,595)	1,10,316	1,27,836
APPROPRIATIONS															
Transfer to Shareholders' account		15,080	3,689	18,769	15,232	1,028	1,770	18,030	1,08,086	1,210	(382)	3,998	(2,595)	1,10,316	1,47,115
Transfer to other reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	(17,629)	283	(1,933)	(19,279)	-	-	-	-	-	-	(19,279)
Total (D)		15,080	3,689	18,769	(2,397)	1,311	(163)	(1,249)	1,08,086	1,210	(382)	3,998	(2,595)	1,10,316	1,27,836
a) Interim & Terminal bonuses paid		-	-	-	3,146	9	305	3,461	-	-	-	-	-	-	3,461
b) Allocation of bonus to policyholders		-	-	-	1,27,988	9,229	14,881	1,52,098	-	-	-	-	-	-	1,52,098
c) Surplus shown in the revenue account		15,080	3,689	18,769	(2,397)	1,311	(163)	(1,249)	1,08,086	1,210	(382)	3,998	(2,595)	1,10,316	1,27,836
d) Total Surplus: [(a) + (b) + (c)]		15,080	3,689	18,769	1,28,737	10,549	15,024	1,54,310	1,08,086	1,210	(382)	3,998	(2,595)	1,10,316	2,83,394

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

** Represents Mathematical Reserves after allocation of bonus

Form L-1-A-RA

Name of the Insurer: SBI LIFE INSURANCE COMPANY LIMITED
Registration Number : 111 dated 29th March, 2001 with the IRDA

REVENUE ACCOUNT FOR THE YEAR ENDED MARCH 31, 2023

Policyholders' Account (Technical Account)

(Rs. in Lakhs)

Particulars	Schedule	Unit Linked			Non-Linked Business										Grand Total	
		Life	Pension	Total	Participating				Non Participating							
					Life	Pension	Variable Insurance	Total	Life	Annuity	Pension	Health	Variable Insurance	Total		
Premiums earned - Net	L-4															
(a) Premium		25,27,267	10,78,081	36,05,349	6,82,725	33,089	30,110	7,45,924	18,41,084	4,97,389	1,086	1,451	39,278	23,80,288	67,31,560	
(b) (Reinsurance ceded)		(2,376)	-	(2,376)	(96)	-	(5)	(101)	(70,862)	-	-	(122)	-	(70,984)	(73,461)	
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SUB - TOTAL		25,24,891	10,78,081	36,02,973	6,82,629	33,089	30,105	7,45,823	17,70,222	4,97,389	1,086	1,329	39,278	23,09,304	66,58,100	
Income from investments																
(a) Interest, Dividends & Rent - Gross		4,04,288	1,61,249	5,65,537	2,57,321	19,291	19,403	2,96,016	3,58,478	82,738	1,955	728	45,561.95	4,89,461	13,51,014	
(b) Profit on sale / redemption of investments		4,12,319	57,607	4,69,927	1,04,946	8,235	3,039	1,16,220	34,595	514	611	173	8,988	44,881	6,31,027	
(c) (Loss on sale / redemption of investments)		(2,02,195)	(73,654)	(2,75,848)	(1,284)	(513)	(207)	(2,004)	(1,394)	-	-	(26)	(958)	(2,378)	(2,80,231)	
(d) Transfer /Gain on revaluation / change in fair value*		(3,69,067)	(40,408)	(4,09,476)	-	-	-	-	(13,729)	-	-	-	-	(13,729)	(4,23,205)	
(e) Amortisation of Premium / Discount on investments		2,358	8,199	10,556	15,718	928	(292)	16,355	16,295	3,358	408	46	391	20,498	47,409	
Other income																
(a) Income on unclaimed amount of policyholders		1,484	-	1,484	-	-	-	-	-	-	-	-	-	-	1,484	
(b) Miscellaneous income		258	20	279	1,705	49	2	1,756	1,454	7	-	2	4	1,467	3,502	
Contribution from the Shareholders' A/c																
(a) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(b) Others		220	-	220	-	-	-	-	1,26,087	27,908	-	16,534	-	1,70,529	1,70,749	
SUB - TOTAL		2,49,664	1,13,013	3,62,677	3,78,406	27,990	21,945	4,28,342	5,21,787	1,14,526	2,974	17,456	53,987	7,10,729	15,01,748	
Total (A)		27,74,555	11,91,095	39,65,650	10,61,035	61,079	52,050	11,74,165	22,92,009	6,11,914	4,060	18,785	93,265	30,20,034	81,59,848	
Commission	L-5	85,542	31,937	1,17,479	45,428	736	696	46,860	1,36,155	5,604	18	101	31	1,41,910	3,06,249	
Operating expenses related to insurance business	L-6	1,23,417	22,709	1,46,126	39,434	458	321	40,213	1,44,772	9,207	31	245	354	1,54,608	3,40,947	
Provision for doubtful debts		(56)	(2)	(57)	(100)	-	41	(59)	(20)	-	1	-	-	(18)	(135)	
Bad debts written off		77	2	79	108	-	-	108	41	-	-	-	-	41	228	
Provision for tax		-	-	-	-	-	-	-	-	-	-	-	-	-	-	
- Income tax		4,025	-	4,025	3,271	-	1,074	4,345	6,027	-	-	-	344	6,371	14,740	
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(a) For diminution in the value of investments (Net)		-	-	-	1,220	-	-	1,220	-	-	-	-	-	-	1,220	
(b) For standard assets and non-standard assets		-	-	-	(24)	-	-	(24)	-	-	-	-	-	-	(24)	
Goods and Service Tax on charges		64,722	16,575	81,297	-	-	640	640	3	-	1	-	1	5	81,942	
Total (B)		2,77,727	71,220	3,48,948	89,337	1,194	2,773	93,303	2,86,978	14,812	52	346	730	3,02,917	7,45,168	
Benefits paid (Net)	L-7	12,41,423	1,66,041	14,07,464	3,63,376	11,728	1,36,311	5,11,415	8,24,765	85,733	2,449	14,277	1,62,915	10,90,139	30,09,018	
Interim & Terminal bonuses paid		-	-	-	12,048	260	7,419	19,728	-	-	-	-	-	-	19,728	
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(a) Gross**		8,898	9,959	18,857	5,73,092	42,305	(88,565)	5,26,831	10,86,227	5,11,370	540	4,162	(77,002)	15,25,297	20,70,986	
(b) Amount ceded in Re-insurance		(5)	-	(5)	-	-	-	-	(20,426)	-	-	-	-	(20,430)	(20,430)	
(c) Amount accepted in Re-insurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(d) Fund Reserve for Linked Policies		11,01,842	8,12,110	19,13,952	-	-	-	-	-	-	-	-	-	-	19,13,952	
(e) Funds for discontinued policies		44,890	1,04,181	1,49,071	-	-	(13,269)	(13,269)	-	-	-	-	-	-	1,35,802	
Total (C)		23,97,048	10,92,291	34,89,339	9,48,517	54,293	41,896	10,44,706	18,90,567	5,97,102	2,989	18,439	85,913	25,95,011	71,29,056	
SURPLUS/ (DEFICIT) (D) = [(A)-(B)-(C)]		99,780	27,583	1,27,363	23,182	5,592	7,381	36,156	1,14,465	-	1,019	-	6,622	1,22,106	2,85,625	
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	
AMOUNT AVAILABLE FOR APPROPRIATION		99,780	27,583	1,27,363	23,182	5,592	7,381	36,156	1,14,465	-	1,019	-	6,622	1,22,106	2,85,625	
APPROPRIATIONS																
Transfer to Shareholders' account		99,780	27,583	1,27,363	18,005	1,166	2,075	21,246	1,14,465	-	1,019	-	6,622	1,22,106	2,70,715	
Transfer to other reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Balance being Funds for Future Appropriations		-	-	-	5,177	4,426	5,307	14,910	-	-	-	-	-	-	14,910	
Total (D)		99,780	27,583	1,27,363	23,182	5,592	7,381	36,156	1,14,465	-	1,019	-	6,622	1,22,106	2,85,625	
a) Interim & Terminal bonuses paid		-	-	-	12,048	260	7,419	19,728	-	-	-	-	-	-	19,728	
b) Allocation of bonus to policyholders		-	-	-	1,49,999	10,235	11,252	1,71,485	-	-	-	-	-	-	1,71,485	
c) Surplus shown in the revenue account		99,780	27,583	1,27,363	23,182	5,592	7,381	36,156	1,14,465	-	1,019	-	6,622	1,22,106	2,85,625	
d) Total Surplus: [(a) + (b) + (c)]		99,780	27,583	1,27,363	1,85,229	16,087	26,052	2,27,369	1,14,465	-	1,019	-	6,622	1,22,106	4,76,838	
Funds for Future Appropriation																
Opening balance		-	-	-	83,773	15,252	339	99,364	-	-	-	-	-	-	99,364	
Add: Current Period Appropriation		-	-	-	5,177	4,426	5,307	14,910	-	-	-	-	-	-	14,910	
Balance carried forward to Balance sheet		-	-	-	88,950	19,678	5,646	1,14,274	-	-	-	-	-	-	1,14,274	

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

** Represents Mathematical Reserves after allocation of bonus

Form L-1-A-RA

Name of the Insurer: SBI LIFE INSURANCE COMPANY LIMITED

Registration Number : 111 dated 29th March, 2001 with the IRDA

REVENUE ACCOUNT FOR THE YEAR ENDED MARCH 31, 2022

Policyholders' Account (Technical Account)

(Rs. in Lakhs)

Particulars	Schedule	Unit Linked			Non-Linked Business										Grand Total
					Participating				Non Participating						
		Life	Pension	Total	Life	Pension	Variable Insurance	Total	Life	Annuity	Pension	Health	Variable Insurance	Total	
Premiums earned - Net	L-4														
(a) Premium		24,38,245	9,00,768	33,39,013	6,73,973	32,028	53,380	7,59,380	12,87,347	3,46,688	1,336	1,490	1,40,710	17,77,571	58,75,964
(b) (Reinsurance ceded)		(2,127)	-	(2,127)	(96)	-	(10)	(106)	(30,406)	-	-	(96)	-	(30,502)	(32,735)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-
SUB - TOTAL		24,36,118	9,00,768	33,36,885	6,73,877	32,028	53,370	7,59,275	12,56,941	3,46,688	1,336	1,394	1,40,710	17,47,069	58,43,229
Income from investments															
(a) Interest, Dividends & Rent - Gross		3,49,948	1,02,658	4,52,606	2,20,045	17,414	22,018	2,59,477	3,00,545	56,352	2,715	356	46,407.65	4,06,376	11,18,459
(b) Profit on sale / redemption of investments		6,53,341	78,287	7,31,628	1,09,508	6,640	1,919	1,18,068	72,558	2,313	640	4	7,630	83,144	9,32,840
(c) (Loss on sale / redemption of investments)		(96,658)	(20,481)	(1,17,140)	(2,346)	(272)	(142)	(2,761)	(800)	-	(1)	-	(12)	(812)	(1,20,712)
(d) Transfer /Gain on revaluation / change in fair value*		4,05,255	25,935	4,31,190	-	-	-	-	(4,849)	-	-	-	-	(4,849)	4,26,340
(e) Amortisation of Premium / Discount on investments		(7,018)	(4,710)	(11,728)	6,098	438	(534)	6,002	4,046	1,163	312	5	68	5,594	(132)
Other income															
(a) Income on unclaimed amount of policyholders		1,206	-	1,206	-	-	-	-	-	-	-	-	-	-	1,206
(b) Miscellaneous income		204	-	203	2,106	48	65	2,219	835	9	-	2	6	852	3,275
Contribution from the Shareholders' A/c															
(a) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	86,581	-	-	11,633	-	98,215	98,215
SUB - TOTAL		13,06,278	1,81,688	14,87,966	3,35,411	24,269	23,326	3,83,005	4,58,916	59,837	3,667	12,000	54,100	5,88,520	24,59,491
Total (A)		37,42,395	10,82,456	48,24,851	10,09,288	56,296	76,695	11,42,280	17,15,857	4,06,525	5,003	13,394	1,94,810	23,35,589	83,02,720
Commission	L-5	80,752	29,391	1,10,142	42,466	732	1,345	44,543	59,141	1,834	22	75	72	61,145	2,15,829
Operating expenses related to insurance business	L-6	1,29,626	23,369	1,52,995	36,474	487	551	37,511	1,00,257	5,476	35	216	955	1,06,939	2,97,445
Provision for doubtful debts		69	-	70	24	-	(4)	20	8	-	-	-	2	9	98
Bad debts written off		2,938	-	2,938	-	-	-	-	16	-	-	-	-	16	2,953
Provision for tax															
- Income tax		3,823	-	3,823	3,469	-	268	3,737	4,549	43	-	-	464	5,056	12,616
Provisions (other than taxation)															
(a) For diminution in the value of investments (Net)		-	-	-	6,374	-	-	6,374	(59)	-	-	-	-	(59)	6,315
(b) For standard assets and non-standard assets		(5,258)	-	(5,258)	(20)	-	-	(20)	-	-	-	-	-	-	(5,278)
Goods and Service Tax on charges		60,103	13,307	73,410	-	6	777	783	2	-	1	-	1	4	74,198
Total (B)		2,72,053	66,068	3,38,120	88,786	1,225	2,937	92,947	1,63,914	7,353	57	291	1,494	1,73,110	6,04,177
Benefits paid (Net)	L-7	16,53,806	1,19,968	17,73,775	3,48,614	7,731	48,514	4,04,858	7,44,186	63,085	16,397	11,073	1,10,434	9,45,176	31,23,808
Interim & Terminal bonuses paid		-	-	-	9,097	25	1,052	10,174	-	-	-	-	-	-	10,174
Change in valuation of liability in respect of life policies															
(a) Gross**		(19,902)	7,174	(12,728)	5,38,299	40,493	16,362	5,95,154	7,55,067	3,35,501	(12,073)	2,032	76,383	11,56,910	17,39,337
(b) Amount ceded in Re-insurance		(3)	-	(3)	-	-	-	-	(10,159)	-	-	(3)	-	(10,161)	(10,164)
(c) Amount accepted in Re-insurance			-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies		17,08,240	8,16,706	25,24,945	-	-	-	-	-	-	-	-	-	25,24,945	
(e) Funds for discontinued policies		57,064	59,019	1,16,083	-	-	5,983	5,983	-	-	-	-	-	1,22,067	
Total (C)		33,99,205	10,02,867	44,02,073	8,96,010	48,249	71,911	10,16,170	14,89,094	3,98,586	4,324	13,103	1,86,817	20,91,924	75,10,167
SURPLUS/ (DEFICIT) (D) = [(A)-(B)-(C)]		71,137	13,521	84,658	24,492	6,822	1,848	33,162	62,849	586	622	-	6,499	70,555	1,88,375
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-	-	-	-	-	-
AMOUNT AVAILABLE FOR APPROPRIATION		71,137	13,521	84,658	24,492	6,822	1,848	33,162	62,849	586	622	-	6,499	70,555	1,88,375
APPROPRIATIONS															
Transfer to Shareholders' account		71,137	13,521	84,658	15,232	1,028	1,770	18,030	62,849	586	622	-	6,499	70,555	1,73,243
Transfer to other reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	9,260	5,794	77	15,132	-	-	-	-	-	-	15,132
Total (D)		71,137	13,521	84,658	24,492	6,822	1,848	33,162	62,849	586	622	-	6,499	70,555	1,88,375
a) Interim & Terminal bonuses paid		-	-	-	9,097	25	1,052	10,174	-	-	-	-	-	-	10,174
b) Allocation of bonus to policyholders		-	-	-	1,27,988	9,229	14,881	1,52,098	-	-	-	-	-	-	1,52,098
c) Surplus shown in the revenue account		71,137	13,521	84,658	24,492	6,822	1,848	33,162	62,849	586	622	-	6,499	70,555	1,88,375
d) Total Surplus: [(a) + (b) + (c)]		71,137	13,521	84,658	1,61,577	16,076	17,781	1,95,434	62,849	586	622	-	6,499	70,555	3,50,647
Funds for Future Appropriation															
Opening balance		-	-	-	74,513	9,458	262	84,232	-	-	-	-	-	-	84,232
Add: Current Period Appropriation		-	-	-	9,260	5,794	77	15,132	-	-	-	-	-	-	15,132
Balance carried forward to Balance sheet		-	-	-	83,773	15,252	339	99,364	-	-	-	-	-	-	99,364

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

** Represents Mathematical Reserves after allocation of bonus