	200				EOD 7115	WEAD EN	DED MAD	011.04.00	47	A Theorem	The same			100
and the second of the second o		DITED FIN	IANCIAL I	RESULTS	FUR THE	YEAR EN	IDED MAR	ICH 31, 20	17				Million .	(₹ in Lak
orm L-1A - A - RA Revenue Account - Policyholders' Account (Tec	hnical Account)	April 1	- 4		04 0047	WILL TON			-	For the ve	ar ended Mar	ch 31 2016		/ m wan
	For the year ended March 31, 2017						For the year ended March 31, 2016  Non-linked Linked						1000	
Particulars	Non-linked			Linked				Non-linked						
	Total	Individual		Group	Individual		Group	Total	Individual		Group		Individual	
		Life	Pension	отопр	Life	Pension	4.04		Life	Pension		Life	Pension	
PREMIUMS EARNED - NET		man &					Fall Hall				Annual Control			
(a) Premium	19,44,548	5,97,344	77,974	3,60,420	6,97,049	1,22,658	89,103	16,31,298	5,04,006	70,552	1,95,901	6,58,925	1,14,788	87
(b) Reinsurance ceded	(17,062)	(12,654)	111111111111111111111111111111111111111	(2,539)	(1,869)			(13,420)	(10,801)		(892)	(1,727)		200-110
(c) Reinsurance accepted	*	-	an and		0.05.400	4 00 000	00 400	40 47 070	4 02 205	70,552	1,95,009	6,57,198	1,14,788	87
Sub-Total Sub-Total	19,27,486	5,84,690	77,974	3,57,881	6,95,180	1,22,658	89,103	16,17,878	4,93,205	10,002	1,50,005	0,07,130	1,14,100	07
INCOME FROM INVESTMENTS	4.00.701	1,33,291	23,525	48,514	1,45,878	27,755	27,798	3,47,252	1,05,115	18,070	34,621	1,39,324	27,492	22
(a) Interest, dividend & rent - gross	4,06,761 3,89,406	45,267	5,883	1,699	2,50,110	67,089	19,358	3,75,525	15,392	2,452	389	2,52,872	95,025	9
(b) Profit on sale/redemption of investments (c) (Loss on sale/redemption of investments)	(39,001)	(3,093)	(635)	(592)	(23,821)	(8,324)	(2,536)	(98,494)	(26,025)	(5,182)	(18)	(52,034)	(12,051)	(3,
(d) Transfer / gain on revaluation/ change in fair value	3,58,366	(0,000)	(000)	(002)	2,88,963	57,178	12,225	(4,47,105)	**		-	(3,18,905)	(1,17,224)	(10,
(e) Amortisation of (premium) / discount on investments	(1,468)	(2,586)	(450)	-11	913	378	266	1,879	(1,008)	(320)	924	949	374	
Sub-Total	11,14,064	1,72,879	28,323	49,632	6,62,043	1,44,076	57,111	1,79,057	93,474	15,020	35,916	22,206	(6,384)	18
OTHER INCOME				1 210				0.000	0.444	070	817		JUNE TO	
a) Contribution from the Shareholders' Account	3,539	2	2,524	1,015	0.100		To Audientical Tolland	3,800	2,111	872	01/	MA CH	V BTHE	1388
b) Income on unclaimed amount of policyholders	6,163	2,148	116	4	6,163 1,303	622		5,911	2,393	171		3,230	117	
c) Other income	4,190 13,892	2,148	2,640	1,016	7,466	622	-	9,711	4,504	1,043	817	3,230	117	
Sub-Total TOTAL (A)	30,55,442	7,59,717	1,08,937	4,08,529	13,64,689	2,67,356	1,46,214	18,06,646	5,91,183	86,615	2,31,742	6,82,634	1,08,521	1,05
Commission	79,203	43,782	1,623	69	32,156	1,570	3	70,185	35,545	<b>1,574</b>	34	30,778	2,254	
Operating expenses related to insurance business	2,38,528	1,21,927	4,344	32,642	76,783	2,623	209	1,87,182	89,237	8,081	5,720	73,586	9,256	1
Provision for doubtful debts		a continued		THE PARTY	-	-	- St	-		10			De la companya della companya della companya de la companya della	18
Bad debts written off	1000000	0 = 0 0 =	-		- 0	-		12.12	45 740	-	4 507	(0.004)		Carlotte State
Provision for income tax	15,198	13,800		3,517	(2,261)		142	17,455	15,749	Harry to the last	4,507	(2,821)		III.
Provisions (other than taxation)	1 222		000		1.0000	18-19	and the last	(205)	25	(230)				1
(a) For diminution in the value of investments (net)	1,224	961	263	(500)	(7)	(4)	The same	523	251	(200)	268	3	THE PARK	INC. ITO IT IN
(b) Others - Provision for standard and non-standard assets	(597)	(6)	(1)	(582)	18,737	2,263	607	18,539	201		200	16,012	2,084	42 300
Service tax on linked charges	21,607 <b>3,55,163</b>	1,80,464	6,229	35,646	1,25,408	6,455	961	2,93,679	1,40,807	9,425	10,529	1,17,558	13,595	1
TOTAL (B) Benefits paid (net)	9,84,218	86,994	15,475	79,337	6,13,295	1,38,958	50,159	8,17,691	73,331	12,237	70,802	4,41,865	1,72,400	47
Interim bonuses paid	1,523	1,425	98	12:			-	780	729	51	-	ATTACK OF		
Terminal bonuses paid	14,298	13,378	920		*	**		5,726	5,185	512	29	Harris 1	2010	1300000
Change in valuation of liability in respect of life policies	0.00.100	4.40.510	74,881	2,74,432	4,224	42	23	4,86,382	3,00,084	60,530	1,23,171	2,418	545	BUNDARY.
(a) Gross	8,03,120 8,05,264	4,49,518	14,001	2,14,452	6,18,478	93,551	93,235	61,366			1,20,111	98,308	(93,329)	56
(b) Fund reserve (c) Funds for discontinued policies	2,083				(12,673)	14,756	ural de l'illiant	19,302	200	-		8,380	10,922	OTETO TO
(d) Amount ceded in reinsurance	(4,991)	(4,334)	(4)	(918)	261		THE STATE OF	25,762	25,208	7	850	(296)		
(e) Amount accepted in reinsurance	-		-	0 50 054	40.00.000	0 47 007	1 40 417	14 17 000	4,04,537	73,330	1,94,852	5,50,675	90,538	1,03
TÓTAL (C)	26,05,515	5,46,981	91,374	3,52,851 20,032	12,23,585 15,696	2,47,307 13,594	1,43,417 1,836	14,17,009 95,958	45,839	3,860	26,361	14,401	4,388	1,00
SURPLUS/(DEFICIT) (D) = (A) - (B) - (C)	<b>94,764</b> 70,548	<b>32,272</b> 53,022	<b>11,334</b> 17,489	37	10,000	10,034	1,000	46,415	25,473	16,032	41	4,659		1
Balance of previous year	1,65,312	85,294	28,823	20,069	15,696	13,594	1,836	1,42,373	71,312	19,892	26,402	19,060		
Total APPROPRIATIONS	1,00,012	00,201	20,020	,				100			Salt and the salt			
(a) Transfer to Shareholders' Account	78,634	22,046	5,415	20,047	15,696	13,594	1,836	71,825	18,290	2,403	26,365	19,060	4,598	
(b) Transfer to other reserves	-		-	The state of the s				THE LOW ST. H	med and (manage	191		1 102	-	
(c) Funds for Future Appropriation - Provision for lapsed		100	- Типине-жа	0.00 200 200.0	etical etil (e.		The same of	LIFE DEST	Empli		The state of	TO THE STATE	to a total and the	for the by
policies unlikely to be revived (Linked individual)			The second		CALLED BY					47 100		A STATE OF THE PARTY OF	Lieb Friday	red neighbor
(d) Balance being Funds for Future Appropriations	86,678	63,248	23,408	22			TOTAL ST	70,548	53,022	17,489	37	dee of	September 7	o to the
(Participating - Life & Pension)			00 000	00.000	45.000	40.504	4.000	1 40 070	71 212	10 900	26,402	19,060	4,598	
Total	1,65,312	85,294	28,823	20,069	15,696	13,594	1,836	1,42,373	71,312	19,892	20,402	19,000	4,090	

FORM L-ZA-A-P&L - Profit and Loss Account . Form L-3A-A-BS - Balance Sheet

Shareholders' Account (Non-technical Account) (₹ in Lakhs) For the year For the year **Particulars** ended ended **Particulars** March 31, 2017 March 31, 2016 Amounts transferred from the Policyholders' 78,634 71,825 **SOURCES OF FUNDS** Account (Technical Account) SHAREHOLDERS' FUNDS Share capital Income from investments Reserve and surplus (a) Interest, dividends & rent - gross 18,331 16,394 Credit/[Debit] Fair value change account (b) Profit on sale/redemption of 6,198 1,363 Sub-Total investments BORROWINGS (c) (Loss on sale/redemption of (1,531)(852)POLICYHOLDERS' FUNDS Investments) Credit/[Debit] Fair value change account (d) Transfer/gain on revaluation/change Policy liabilities in fair value Insurance reserves (e) Amortisation of (premium)/discount on (312)(22)Provision for linked liabilities investments Add: Fair value change Provision for linked liabilities Sub-Total 22,686 16,883 Funds for discontinued policies Other income 1.055 i) Discontinued on account of non-payment of premium 1.01.320 89.763 TOTAL (A) ii) Others 6.802 2.136 Expense other than those directly related Total provision for linked & discontinued to the insurance business Policyholders' liability Bad debts written off Sub-Total Provisions (Other than taxation) **Funds for Future Appropriations** (a) For diminution in the value of (435)326 (Participating - Life & Pension) investments (net) Funds for Future Appropriation - Provision for lapsed policies unlikely to be revived (Linked Individual) (b) Provision for doubtful debts TOTAL (c) Others - Provision for standard and non **APPLICATION OF FUNDS** standard assets **INVESTMENTS** Contribution to the Policyholders' Funds 3,539 3,800 Shareholders'

6.263

83,500

81,840

38.352

(17,954)

(3,655)

98,583

4.10

4.10

10.00

1,660

Policyholders'

FIXED ASSETS

Sub-Total (A)

**PROVISIONS** 

Sub-Total (B)

CURRENT ASSETS

Cash and bank balances

**CURRENT LIABILITIES** 

(Shareholders' Account)

Advances and other assets

MISCELLANEOUS EXPENDITURE

(to the extent not written off or adjusted)

DEBIT BALANCE IN PROFIT & LOSS ACCOUNT

LOANS

Assets held to cover linked liabilities

NET CURRENT ASSETS/(LIABILITIES) (C) = (A - B)

Yeuris	(₹ in Lakhs)		I had a comment of		727 20
As at March 31, 2017 2016		SI.	200000000000000000000000000000000000000	For the year ended	For th
		No.	Particulars	March 31, 2017	Ma
A BIGIE	1000	1	New business premium income growth rate - segment-wise		New York
U.Sulfan India		100	Non-linked Individual Life	19.08%	31
1,99,848	1,99,529	100	Non-linked Individual Pension	22.45%	-6
1,80,790	1,20,459	1	Non-linked Group Linked Individual Life	84.02% 11.31%	14
3,230	(4,124)		Linked Individual Pension	5.42%	-22
3,83,868	3,15,864	100	Linked Group	2.27%	85
		2	Net Retention ratio	99.12%	99
39,814	5,361	3 4	Expense of Management to Gross Direct Premium ratio	16.34%	15
32,38,193	24.40.064	5	Commission ratio (Gross Commission paid to Gross Premium) Ratio of Policyholder's liabilities to Shareholder's Funds	4.07%	2244
02,00,100	24,40,004	6	Growth rate of Shareholders' Fund	21.53%	21
43,02,897	38,55,998	7	Ratio of surplus to Policyholders' liability	1.08%	1
7,77,749	4,19,383	8	Change in Net worth (₹ in Lakhs)	68,004	51
50,80,646	42,75,381	9	Profit after tax/Total income	2.90%	4
	The state of the s	10	(Total real estate + loans)/(Cash & invested assets) Total investments/(Capital + Surplus)	0.33%	2322
2,97,915	2,95,284	12	Total affiliated investments/(Capital + Surplus)	30.69%	2322
1,487	2,036	13	Investment yield (gross and net)	30.0370	20
53,80,048	45,72,701	1	A. Without unrealised gains	100	
	W4 12 12 1		Shareholders' Funds	8.01%	6
86,58,055	70,18,126		Policyholders' Funds Non Linked		
86,678	70,548		- Participating	9.28%	6
Enchange of the second	Marie de la companya della companya	Marine Street	- Non Participating	9.14%	8
		1579	Linked	8.20015.km	
91,28,601	74,04,538	1 1	- Non Participating	10.42%	11
31,20,001	14,04,000		B. With unrealised gains Shareholders Funds	10.749/	
the total		141.00	Policyholders' Funds	12.74%	4
3,24,558	2,64,015	AULIE	Non Linked	1900	
34,69,154	25,86,287		- Participating	13.15%	6
53,80,048	45,72,701	1 - 19	- Non Participating	11.39%	8
4,785	9,307		Linked	47.440	
35,291	39,638	14	- Non Participating Conservation ratio	17.41%	-0
		177	Non-linked Individual Life	87.93%	90
79,650	64,660	14.40	Non-linked Individual Pension	69.07%	90
2,17,125	1,23,260		Non-linked Group	1.54%	98
2,96,775	1,87,920	1	Linked Individual Life	77.43%	75
3,77,355	2,51,183		Linked Individual Pension	86.12%	68
4,655	4,147	15	Linked Group Persistency ratio (Original premium basis)*	NA	
<b>3,82,010</b> (85,235)	<b>2,55,330</b> (67,410)	,,,	for 13th month	80.88%	78
(00,200)	(07,410)	7.3	for 25th month	73.34%	67
30 6 78 8	n emit 1	6	for 37th month	63.90%	60
		130	for 49th Month	58.31% 56.79%	63
	CHELLER ST	16	for 61st month NPA ratio (gross and net)	30.79%	50
91,28,601	74,04,538	,0	A. Gross NPA ratio	5 78	
			Shareholders' Funds	0.31%	
		1 1 1	Policyholders' Funds		
RDA/F&A/Cir/232/	/12/2013 dated	The said	Non Linked	0.050/	
10/1/ 0// 011/232/	12/2013 dated	7-74	- Participating - Non Participating	0.05% NIL	0
udit Committee a	nd which		Linked	IVIL	U
e its resolution da		10 0	- Non Participating	NIL	
		1	B. Net NPA ratio		
Marie Marie Transfer		-Valle	Shareholders' Funds	0.13%	
behalf of the Bo	ard of Directors	17 81	Policyholders' Funds	COMPANY OF	
		1-14	Non Linked - Participating	0.02%	n
	sd/-	1	- Non Participating	NIL	0
A	LLL OL II		11.	11000	0

Form L-22A - Analytical Hatios

## Notes:

TOTAL (B)

Profit before tax

Profit after tax

**Balance Sheet** 

Provision for taxation

**APPROPRIATIONS** 

(c) Proposed final dividend

(d) Dividend distribution tax

Profit carried forward to the

Earnings per equity share

Basic earnings per equity share (₹)

Diluted earnings per equity share (₹)

Nominal value per equity share (₹)

(a) Balance at the beginning of the year

(b) Interim dividends paid during the year

- 1) The above public disclosure is made in accordance with Insurance Regulatory And Development Authority of India (IRDAI) Master Circular no. IR December 11, 2013.
- 2) The above public disclosure is based on the audited financial statements for the year ended March 31, 2017 which have been reviewed by the Au thereafter, have been approved by the Board of Directors on May 3, 2017. This public disclosure has been approved by the Board of Directors vide

TOTAL

3) Figures for the previous year have been re-grouped wherever necessary, to conform to current year's classification.

9.906

91.414

2,201

89,213

98,583

(21,974)

(4,473)

4.47

4.44

10.00

1,61,349

For and on

Amitahh Chaudhry