FORM L-1A-A-RA

REVENUE ACCOUNT FOR THE YEAR ENDED ON 31ST MARCH 2017

Policyholders' Account (Technical Account)

			Fort	he Year ended	on 31st March	2017	ar Accounty			For t	he Year ended	on 31st March 2	016
ON HOUSE		Non-linked Linked				40214	Non-linked Linked						
Particulars Particulars	Total	Indiv		Control 4	Indiv	ridual	Group**	Total	Indiv	idual	Group*	Indiv	idual
The state of the s	The state of the s	Life	Pension	Group*	Life	Pension	Group"		Life	Pension	Group	Life	Pension
REMIUMS EARNED - Net				70.570	444.000	2.005	62.760	207.400	101 705	1,906	73,707	85,214	3,688
a) Premium	513,955	251,917	3,471	78,549	114,232 (585)	3,026 19	62,760	397,168 (5,840)	191,765 (1,747)	(2)	(3,536)	(535)	(20)
) Reinsurance ceded	(7,209)	(2,029)	(1)	(4,612)	(383)	19	(1)	(3,040)	(1,141)	(2)	(3,330)	(333)	(20)
.) Reinsurance accepted	506,746	249,888	3,470	73,937	113,647	3,045	62,759	391,328	190,018	1,904	70,171	84,679	3,668
UB-TOTAL	300,740	243,000	3,470	73,337	113,047	3,043	02,750	331,520					
NCOME FROM INVESTMENTS	92,140	36,482	1,089	8,924	31,598	3,363	10,684	76,882	26,516	935	7,970	30,109	3,944
a) Interest, Dividend & Rent - Gross b) Profit on sale / redemption of investments	96,181	4,782	104	3,826	69,616	7,426	10,427	72,221	4,440	185	1,014	56,450	6,680
c) (Loss on sale / redemption of investments)	(29,567)	(655)	(24)	(1,607)	(21,271)	(2,085)	(3,925)	(33,435)	(994)	(125)	(232)	(26,336)	(3,304)
Transfer/Gain on revaluation/ change in fair value	80,434	(033)	10.1	120000000000000000000000000000000000000	73,445	4,367	2,622	(64,073)				(56,673)	(6,364)
e) Other investment income	-							and the same				7	
THER INCOME	657	209	1	15	419	1	12	366	155	1	17	181	2
Contribution from Shareholders' account	277	200	277	(-)				530		-	530	7	
UB-TOTAL	240,122	40,818	1,447	11,158	153,807	13,072	19,820	52,491	30,117	996	9,299	3,731	958
OTAL (A)	746,868	290,706	4,917	85,095	267,454	16,117	82,579	443,819	220,135	2,900	79,470	88,410	4,626
COMMISSION	32,482	29,509	61	79	2,783	44	6	25,811	23,818	45	64	1,832	50
PERATING EXPENSES RELATED TO	92,818	68,519	180	10,503	12,341	33	1,242	79,413	57,964	386	9,499	10,524	158
NSURANCE BUSINESS				WILLIAM STATE			MARKET !						
ervice Tax Expenditure	3,806			340	3,379	219	208	3,273		2 -		2,889	254
rovision for doubtful debts								-			•	Bale Res	
ad Debts written off			T LA TREE PER	Les Shareston	armal .	The Party of	(4.42)	4 500	274		1 202	216	
rovision for Income Tax	2,208	656	THE SAUTE	1,334	361		(143)	1,588	271	Mary Spirits	1,203	216	
rovisions (other than taxation)	(07)			(87)	TO THE TOTAL PROPERTY.		100	87	0		87	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	
a) For diminution in the value of investments (net) b) For standard loan assets	(87)	9		(8)		7		(9)	(5)		(4)		
	131,228	98,693	241	11,821	18,864	296	1,313	110,163	82,048	431	10,849	15,461	462
OTAL (B)			1,391	55,078	114,500	17,422	13,008	182,404	26,061	1,660	33,940	88,001	22,101
BENEFIT PAID (Net) nterim & Terminal Bonus Paid	228,717 2,084	27,318 2,010	74	33,076	114,300	11,422	13,008	1,190	1,087	103	33,340	50,001	22/101
Thange in valuation of liability in respect of	2,004	2,010	74				-	17130	1,007		FFEE		
ife policies in force	4		United Maria	The LETY OF LAND	Commence of	K Towns			100		DAUGH OF MEN		
a) Gross	172,239	158,540	2,753	10,232	341	234	139	139,594	108,973	423	27,531	2,177	275
b) Fund Reserve	190,427			bu the	125,515	(3,446)	68,358	(6,826)	BATTER THE P	-	141	(23,780)	(19,815)
c) Amount ceded in Re-insurance	(221)	*	113-201	(221)		1 1	200	(350)			(350)	74	Marketin St. Int.
d) Amount accepted in Re-insurance	The state of	(No. 1		Paris Tara				-		-	*		
TOTAL (C)	593,246	187,868	4,218	65,089	240,356	14,210	81,505	316,012	136,121	2,186	61,121	66,398	2,561
SURPLUS/ (DEFICIT) (D) = (A) - (B) - (C)	22,394	4,145	458	8,185	8,234	1,611	(239)	17,644	1,966	283	7,500	6,551	1,603
Balance of previous year	15,790	14,233	1,557		150	10200	10001	13,971	12,557	1,414	7.000	c rrs	1.000
Balance available for appropriation	38,184	18,378	2,015	8,185	8,234	1,611	(239)	31,615	14,523	1,697	7,500	6,551	1,603
APPROPRIATIONS	H HERE	d signif		mali Page	A HAROLINE			698	Manage Contract		B Marine	619	79
Reserve for lapsed unit linked policies unlikely to be revived (Release)					Later			030			O TO THE PARTY OF	3.3	
Fransfer to Shareholders' account	20,306	2,475	40	8,185	8,234	1,611	(239)	16,523	290	140	7,500	7,170	1,682
Balance being funds for future appropriations	17,878	15,903	1,975		4	-	100.00	15,790	14,233	1,557	1000		
	1,1-1-	1				1							

^{*} Includes Group Life Variable (VIP) and Group Pension Variable(VIP) segments.

PROFII AND LOSS ACCOUNT FOR THE YE Shareholders' Account (No.		(₹ in takhs)	Sr.	1 4 1 4 4
Particulars	For the Year ended on 31st March, 2017	For the Year ended on 31st March, 2016	No.	Particular New business premium income
Amounts transferred from Policyholders Account (Technical Account)	20,306	16,523	Tell of its	FY Premium - Life Participating (In FY Premium - Life Non Participatin
INCOME FROM INVESTMENTS	and the second s		State of the last	FY Premium - Life Non - Participati
(a) Interest, Dividends & Rent - Gross (b) Profit on sale/redemption of investments	12,448 252	10,489 609		FY Premium - Pension Non Participa FY Premium - Pension Participating
(c) (Loss on sale/ redemption of investments)	(188)	(153)		FY Premium - Unit Linked Pension
Other Income (To be specified)	-		William W.	FY Premium - Unit Linked Life (Incl
TOTAL (A)	32,818	27,468	2	FY Premium - General Annuity (Inc. Net Retention Ratio
Expenses other than those directly related to the insurance business	353	237	2 3	Expense of Management to Gr
Transferred to Policyholders' Account Bad debts written off	277	530	4 5	Commission Ratio (Gross comm Ratio of policy holder's liability
Provisions (Other than taxation)			6	Growth rate of shareholders' f
(a) For diminution in the value of investments (Net)			7 8	Ratio of surplus to policyholde Change in net worth(₹ in Lakh
(b) Provision for doubtful debts (c) Others (to be specified)	***		9	Profit after tax/Total Income
(c) Others (to be specified) -Corporate Social Responsibility Expenditure	125	96	10	(Total real estate + loans)/(Cas Total investments/(Capital + Si
TOTAL (8)	755	863	12	Total affiliated investments/(C
Profit / (Loss) before tax	32,063	26,605	13	Investment Yield (Gross and No a) Without Unrealised Gains:
Provision for Taxation	1,736	1,530		Non Linked - PAR
Profit / (Loss) after tax	30,327	25,075	is mile a room	Non Linked - Non-PAR
APPROPRIATIONS			The same of	Sub Total : Non Linked Linked - PAR
(a) Balance at the beginning of the year	95,912	70,837		Linked - Non PAR
(b) Interim dividends paid during the year (c) Proposed final dividend				Sub Total : Linked Grand Total : Non Linked + Linked
(d) Dividend distribution on tax			WIS TH	Shareholders' Fund
(e) Transfer to reserves/ other accounts (to be specified)	1 × 1 10			b) With Unrealised Gains: Non Linked - PAR
Profit / (Loss) carried forward to the Balance Sheet	126,239	95,912	1000	Non Linked - Non-PAR
FORM L-3A-			i de la	Sub Total : Non Linked Linked - PAR
BALANCE SHEET AS AT 3 Particular	1ST MARCH 2017 As at 31st March, 2017	(₹ In Lakhs) As at 31st March, 2016	EUG CO	Linked - Non PAR Sub Total : Linked
- Marine Control of the Control of t	And de State March, 2017	- Adde Side March, 2010		Grand Total : Non Linked + Linked Shareholders' Fund
SOURCES OF FUNDS			14	Conservation Ratio
SHAREHOLDERS' FUNDS: SHARE CAPITAL	51,029	51,029		Life Participating Pension Participating
RESERVES AND SURPLUS	131,443	101,115		Life Non Participating
CREDIT / (DEBIT) FAIR VALUE CHANGE ACCOUNT			The state of the s	Life Non - Participating Variable(VIII Pension Non Participating Variable)
Sub-Total	182,472	152,144		General Annuity
POLICYHOLDERS' FUNDS:	CONTRACTOR OF THE PARTY OF THE	COURSE OF THE REAL PROPERTY.		Unit Linked Life Unit Linked Pension
Credit / (Debit) Fair Value Change Account	18,209	3,603	15	Persistency Ratio#
Revaluation Reserve - Investment Property Policy Liabilities	2,033 703,533	2,033 531,516	day of the	
Insurance Reserves	17,878	15,790		THE REAL PROPERTY OF THE PARTY
Provision for Linked Liabilities	1,139,079	949,464		THE RESERVE AND ASSESSED.
FUNDS FOR DISCONTINUED POLICIES	16.940	15.027	WWW CO	
- Discontinued on account of non-payment of premium	16,849	16,037		Persistency Ratio##
Sub-Total -	1,897,581	1,518,443		
FUNDS FOR FUTURE APPROPRIATIONS			Signal Mary	
TOTAL	2,080,053	1,670,587	16	NPA Ratio
APPLICATION OF FUNDS				The second
INVESTMENTS Shareholders'	158,755	139,964	F. 195.0	pareletance entire reverted are in the
Policyholders'	763,978	573,051	calc	persistency ratios reported are in accordation of the persistency ratio. The premiu
ASSETS HELD TO COVER LINKED LIABILITIES	1,155,928	965,501	The	persistency ratio will be approved in the su
LOANS EIVED ASCETS	15,311	15,076	This	persistency ratio is calculated on reducing
FIXED ASSETS CURRENT ASSETS	6,181	4,407	Note:	

Sr. No.	Particular		For the Year ended on 31st March, 2017	For the Ye on 31st M
1	New business premium income growth rate - segment wise (Nu	mber of times)		// //
	FY Premium - Life Participating (Including Single premium)		1.55	and the last
	FY Premium - Life Non Participating (Including Single premium)		1.07	
	FY Premium - Life Non - Participating Variable (VIP)		0.15	1 17/2 29
- 1	FY Premium - Pension Non Participating Variable (VIP)		1.41	
800	FY Premium - Pension Participating (Including Single Premium)		0.77	THE RESERVE
	FY Premium - Unit Linked Pension (Including single premium)		4.14	200
100	FY Premium - Unit Linked Life (Including Single premium)		1.49	
	FY Premium - General Annuity (Including Single Premium)		2.30	Value
2	Net Retention Ratio		98.60%	98
3	Expense of Management to Gross Direct Premium Ratio		24.38%	26
4	Commission Ratio (Gross commission paid to Gross Premium)		6.32%	6
5	Ratio of policy holder's liabilities to shareholder's funds		1039.93%	998
6	Growth rate of shareholders' fund		19.93%	19
7	Ratio of surplus to policyholders' liability		1.18%	1
8	Change in net worth(₹ in Lakhs)		. 30,327	25
9	Profit after tax/Total Income		4.27%	5.
10	(Total real estate + loans)/(Cash & invested assets)		1.57%	1.
11	Total investments/(Capital + Surplus)		1139.17%	1103
12	Total affiliated investments/(Capital+ Surplus)		9.04%	1.
13	Investment Yield (Gross and Net) - Excluding Linked Fund			
	a) Without Unrealised Gains:			1 1 1 1 1 1 1 1
	Non Linked - PAR		9.32%	9
TOTAL	Non Linked - Non-PAR		8.53%	8
	Sub Total : Non Linked		8.90%	8
-	Linked - PAR		NA NA	
	Linked - Non PAR		12.18%	8
ON	Sub Total : Linked		12.18%	8
71	Grand Total : Non Linked + Linked		9.04%	8
1	Shareholders' Fund		8.35%	8
	b) With Unrealised Gains:		14.200	
- 0	Non Linked - PAR		14.26%	6
	Non Linked - Non-PAR	2	13.46% 13.84%	8 7
	Sub Total : Non Linked	ALCOHOLD SECTION	13.0476 NA	1
57	Linked - PAR Linked - Non PAR		12.92%	0
	Sub Total : Linked		12.92%	0
100	Grand Total : Non Linked + Linked		13.80%	6
1	Shareholders' Fund		12.65%	7
14	Conservation Ratio		1230770	
217	Life Participating		83,60%	85
115	Pension Participating		78.76%	90
9 1	Life Non Participating		87,44%	85
	Life Non - Participating Variable(VIP)			
	Pension Non Participating Variable(VIP)			15 - FAC 0
1	General Annuity			Marie Land
MIN	Unit Linked Life		84.11%	81
	Unit Linked Pension		82.74%	72
15	Persistency Ratio#	WOLLD THE STATE OF	TAX DESCRIPTION	TO LETTING
PRINT		13th month	82.64%	82
		25th month	73.93%	74
		37th month	69.30%	71
		49th Month	68.82%	7.
	For	61st month	62.69%	49
111	Persistency Ratio##			
100	For	13th month	82.64%	82
-	For	25th month	87.51%	88
III and		37th month	90.32%	91
		49th Month	93.89%	94
		61st month	86.57%	90
16	NPA Ratio	0.023 2004	1	The same of the same of
		oss NPA Ratio	Nil	STATE OF THE PARTY
	Ne	t NPA Ratio	Nil	The same of the sa

subsequent board ing balance basis.