Particulars	FOR THE YEAR ENDED MARCH 31, 2017							FOR THE YEAR ENDED MARCH 31, 2016				
	Total	Non-Linked			Linked			Total	Non-Linked			
		Individual		Group	Individual		Group		Individual		Group	Indiv
		Life	Pension		Life	Pension			Life	Pension		Life
PREMIUMS EARNED - NET :												
(a) Premium	10,78,040	7,72,584	2,486	34,062	2,39,039	24,769	5,100	9,21,616	6,65,778	2,676	28,434	1,99,307
(b) Reinsurance Ceded	10,016	5,810	-	3,016	1,186	4	-	7,723	4,047	0	2,404	1,268
(c) Reinsurance Accepted	-	-	-	-	-	-	-	-	-	-	-	-
SUB-TOTAL	10,68,024	7,66,774	2,486	31,046	2,37,853	24,765	5,100	9,13,893	6,61,731	2,676	26,030	1,98,039
INCOME FROM INVESTMENTS :												
(a) Interest, Dividend & Rent - Gross	2,21,991	1,57,874	1,568	5,139	50,217	6,623	570	1,79,404	1,22,399	1,358	4,213	44,927
(b) Profit On Sale / Redemption Of Investments	1,30,021	26,022	161	124	95,028	8,290	396	1,15,165	20,637	5	26	85,914
(c) (Loss On Sale / Redemption Of Investments)	(34,578)	(2,954)	-	-	(30,049)	(1,475)	(100)	(65,491)	(7,642)	(5)	-	(53,510)
(d) Transfer / Gain On Revaluation / Change In Fair Value	1,03,750	-	-	-	89,959	13,622	169	(1,02,014)	-	-	-	(90,892)
(e) Amortisation Of Discount / (Premium)	(115)	(2,056)	9	(10)	1,881	61	-	1,924	(94)	11	(16)	2,000
OTHER INCOME :												
Contribution From The Shareholders' Account	24	-	24	-	-	-	-	187	-	139	-	-
Miscellaneous Income	1,892	1,869	1	5	16	1	-	1,467	1,436	0	2	27
SUB-TOTAL	4,22,985	1,80,755	1,763	5,258	2,07,052	27,122	1,035	1,30,642	1,36,736	1,508	4,225	(11,534)
TOTAL (A)	14,91,009	9,47,529	4,249	36,304	4,44,905	51,887	6,135	10,44,535	7,98,467	4,184	30,255	1,86,505
Commission	93,642	84,655	41	29	8,285	632	-	82,101	74,366	43	32	7,018
Operating Expenses Related To Insurance Business	1,59,121	1,31,721	72	6,372	20,147	803	6	1,24,957	1,04,754	83	3,714	15,594
Provision For Doubtful Debts	(4)	(10)	-	2	4	-	-	237	154	0	2	72
Bad Debts Written Off	49	42	-	1	6	-	-	164	139	0	7	18
Provision For Income Tax	-	-	-	-	-	-	-	-	-	-	-	-
Service Tax Expenditure	7,987	-	-	-	7,448	533	6	7,228	-	-	-	6,512
Provisions (Other Than Taxation) :												
(a) For Diminution In The Value Of Investments (Net)	-	-	-	-	-	-	-	-	-	-	-	-
(b) Others	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	2,60,795	2,16,408	113	6,404	35,890	1,968	12	2,14,687	1,79,413	126	3,755	29,214
Benefit Paid (Net)	3,77,681	1,59,800	1,118	10,006	1,80,521	24,181	2,055	3,14,606	1,25,693	1,124	6,819	1,55,272
Interim Bonuses Paid	69	69	-	-	-	-	-	37	37	-	-	-
Change In Valuation Of Liability In Respect Of Life Policies In Force :												
(a) Gross	7,71,888	5,50,944	2,323	11,906	1,81,952	20,708	4,055	4,52,938	4,74,973	2,377	10,903	(29,967)
(b) Discontinuance Fund	19,808	-	-	-	16,843	2,965	-	17,908	-	-	-	16,580
(c) Amount Ceded In Reinsurance	(4,764)	(4,140)	-	(624)	-	-	-	(1,966)	(1,546)	-	(420)	-
(d) Amount Accepted In Reinsurance	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	11,64,682	7,06,673	3,441	21,288	3,79,316	47,854	6,110	7,83,523	5,99,157	3,501	17,302	1,41,885
SURPLUS / (DEFICIT) (D) = (A) - (B) - (C)	65,532	24,448	695	8,612	29,699	2,065	13	46,325	19,897	557	9,198	15,406
Balance Of Previous Year	1,45,628	1,42,840	2,788	-	-	-	-	1,32,786	1,30,571	2,215	-	-
Appropriations :												
For Policyholders - Special Bonus	-	-	-	-	-	-	-	(29)	-	(29)	-	-
Transfer To Shareholders' Account	55,512	15,939	15	8,614	28,917	2,014	13	33,512	7,628	13	9,198	15,406
Balance Being Funds For Future Appropriations	1,55,648	1,51,348	3,466	-	783	51	-	1,45,628	1,42,840	2,788	-	-

L-2A-A-P & L ACCOUNT : SHAREHOLDERS' ACCOUNT

Particulars	FOR THE YEAR ENDED MARCH 31, 2017	FOR THE YEAR ENDED MARCH 31, 2016
Amounts Transferred From / To The Policyholders' Account (Technical Account)	55,512	33,512
INCOME FROM INVESTMENTS :		
(a) Interest, Dividends & Rent - Gross	13,560	17,309
(b) Profit On Sale / Redemption Of Investments	18,151	6,612
(c) (Loss On Sale / Redemption Of Investments)	(656)	(2,020)
(d) Transfer / Gain On Revaluation / Change In Fair Value	-	-
(e) Amortisation Of Discount / (Premium)	(163)	(33)
Other Income	49	55
TOTAL (A)	**86,453**	**55,435**
Expense Other Than Those Directly Related To The Insurance Business	9,607	4,154
Transferred To Policyholders' Account	24	187
Bad Debts Written Off	-	-
Provisions (Other Than Taxation) :		
(a) For Diminution In The Value Of Investments (Net)	-	-
(b) Provision For Doubtful Debts	-	-
(c) Others	-	-
TOTAL (B)	**9,631**	**4,341**
PROFIT / (LOSS) BEFORE TAX	**76,822**	**51,094**
Provision For Taxation	10,829	7,183
PROFIT / (LOSS) AFTER TAX	**65,993**	**43,911**
Appropriations :		
(a) Balance At The Beginning Of The Period	141	127
(b) Interim Dividend Paid During The Year	14,007	18,229
(c) Proposed Final Dividend	-	18,229
(d) Dividend Distribution Tax	2,852	7,439
PROFIT CARRIED FORWARD TO THE BALANCE SHEET	49,275	141

L-3A-A-BS : BALANCE SHEET

Particulars	AS AT MARCH 31, 2017	AS AT MARCH 31, 2016
SOURCES OF FUNDS		
Shareholders' Funds :		
Share Capital	1,91,881	1,91,881
Reserves And Surplus	58,672	9,538
Credit / [Debit] Fair Value Change Account	381	967
SUB-TOTAL	**2,50,934**	**2,02,386**
Borrowings	-	-
Policyholders' Funds :		
Credit / [Debit] Fair Value Change Account	30,453	1,006
Policy Liabilities	24,52,958	19,04,177
Insurance Reserves :		
Provision For Linked Liabilities	15,22,042	13,03,700
Discontinued On Account Of Non Payment Of Premium	61,466	41,658
SUB-TOTAL	**40,66,919**	**32,50,541**
Funds For Future Appropriations	1,55,648	1,45,628
TOTAL	**44,73,501**	**35,98,555**
APPLICATION OF FUNDS		
Investments :		
Shareholders' Investment	3,23,031	2,39,182
Policyholders' Investment	25,54,825	20,27,841
Assets Held To Cover Linked Liabilities	15,59,095	13,15,379
Loans	13,332	7,639
Fixed Assets	16,227	16,785
Current Assets :		
Cash And Bank Balances	34,645	33,263
Advances And Other Assets	1,43,182	1,23,020
SUB-TOTAL (A)	**1,77,827**	**1,56,283**
Current Liabilities	1,67,734	1,36,497
Provisions	3,102	28,057
SUB-TOTAL (B)	**1,70,836**	**1,64,554**
Net Current Assets (C) = (A – B)	6,991	(8,271)
Miscellaneous Expenditure (To The Extent Not Written Off Or Adjusted)	-	-
Debit Balance In Profit & Loss Account (Shareholders' Account)	-	-
TOTAL	**44,73,501**	**35,98,555**

Notes : 1) This [illegible] as per the definition given by IRDAI circular no. IRDA/F&A/Cir/232/12/2013 [illegible]

FORM L-22A : ANALYTICAL RATIOS

Particulars	AS AT MARCH 31, 2017	AS AT MARCH 31, 2016
New Business Premium Income Growth Rate (Current Period New Business Premium As A % Of Previous Period New Business Premium) :		
Individual Life - Participating	123%	115%
Pension - Participating	96%	95%
Individual Life - Non Participating	115%	97%
Individual Life - Annuity	95%	65%
Health Insurance	NC	171%
Group	119%	125%
Linked Individual	149%	110%
Linked Pension	82%	94%
Linked Group	476%	249%
Net Retention Ratio	99%	99%
Expense Of Management To Gross Direct Premium Ratio	23%	22%
Commission Ratio (Gross Commission Paid To Gross Premium)	9%	9%
Ratio Of Policyholders' Liabilities To Shareholders' Funds	1683%	1678%
Growth Rate Of Shareholders' Fund	24%	-2%
Ratio Of Surplus To Policyholders' Liability	2%	1%
Change In Net Worth	48,547	(3,139)
Profit After Tax / Total Income	4%	4%
(Total Real Estate + Loans) / (Cash & Invested Assets)	0.3%	0.2%
Total Investments / (Capital + Surplus)	1776%	1782%
Total Affiliated Investments / (Capital + Surplus)	NA	NA
Investment Yield (With Unrealised Gains (Losses) / Without Unrealised Gains (Losses))	14% / 9%	3% / 8%
Conservation Ratio :		
Individual Life - Participating	91%	87%
Pension - Participating	82%	90%
Individual Life - Non Participating	90%	90%
Health Insurance	85%	93%
Linked Individual	84%	82%
Linked Pension	84%	78%
Persistency Ratio :		
For 13th Month	80%	79%
For 25th Month	70%	67%
For 37th Month	60%	58%
For 49th Month	55%	56%
For 61st Month	53%	43%
NPA Ratio :		
Gross NPA Ratio	NA	NA
Net NPA Ratio	NA	NA