Revenue Account for the year ended March 31, 2017 - Policyholders' Account (Technical Account)

PORNI L-IA-A-RA	Z.C.I.C.	Revenue Account for the year ended march 31, 2017 - 1 oneyhouters Account												
	For the year ended March 31, 2017							For the year ended March 31, 2016						
Particulars			Non-Linked			Linked			Non-Linked					
raruculars	Total	Individual		Gre	Group		Individual		Total	Individual Group			Indivi	
		Life*	Pension#	Life	Annuity	Life	Pension	Group		Life*	Pension#	Life	Annuity	Life
Premiums earned – net														
(a) Premium	1,51,088	91,120	14,760	11,279	-	32,796	758	375	1,30,747	62,110	1,130	25,433	15/01/20	40,121
(b) Reinsurance ceded	(3,107)	(362)	- ,,	(2,690)	MARKE AND	(55)	(0)	The state of the s	(2,981)	(218)	-	(2,684)	OF THE PARTY OF TH	(79)
(c) Reinsurance accepted	(5,107)	(302)	-	(2,330)	San Asi pur		(0)					(3,33.)	-control!	TO THE PARTY OF
Income from Investments			B		THOU END	- 5-2-5-4	AL ALLE	Bally J.			2000			
(a) Interest, Dividends & Rent (Gross)	34,106	13,408	603	6,808	506	12,210	497	74	31,473	9,502	375	6,614	523	13,622
(b) Profit on sale/redemption of investments	26,536	3,284	41	864	43	20,893	1,406	5	15,182	1,303	10	863	7	9,686
(c) (Loss on sale/redemption of investments)	(1,690)	(83)	4.1	(128)	73	(1,352)	(127)	(0)	(6,019)	(656)	10	(613)	(0)	(4,247)
(d) Transfer/Gain on revaluation/change in fair value	(1,090)	(03)	THE PERSON	(120)	35 1 1 3 1	(1,552)	(141)	(0)	(0,012)	(050)		(015)	(0)	(1,211)
	10,667					9,978	674	15	(25,475)					(20,947)
(e) Unrealised Gain / (Loss)	10,007	LIVE WOOD		-	24.00	2,210	0/4	13	(23,413)	Torrest P			THE REAL PROPERTY.	(20,541)
Other Income	EN THE	7 4 4		TO STATE OF		THE COLD	The state of the state of	1	BUT STATE OF	175				Marie and
(a) Contribution from the Shareholders' Account	355	320		1		21	12	(0)	437	187	0	6	0	140
(b) Miscellaneous Income	2,17,955	1,07,687	15,405	16,134	549	74,491	3,220	469	1,43,364	72,228	1,515	29,619	530	38,296
Total (A)	13,696	11,665	847	10,134	347	1,158	3,220	409	10,467	9,294	1,515	10	550	1,125
Commission			437	460	4	4,654	16	6	25,945	19,136	71	2,310	1 8 7	4,332
Operating Expenses related to Insurance Business	26,710	21,133	43/		4	100000	10	0	13	100	0	2,310	2 0	4,332
Provision for doubtful debts	0	0	ō	(0)		(0)	-		35.00	6	U	2	U	3
Bad debts written off	2	3	0	**		0			18	17	N CHI THE	38/		
Provision for Income Tax	-		-	7	-	11.00	-	100 25 1			35	11110 17	从月月月	
Provisions (other than taxation)	Phillippin .		E CONTRACTOR	Marie Til	HELD &				Bearing and	1	1	37 38		I STATE OF THE PARTY OF THE PAR
(a) For diminution in the value of investments (Net)			-	100	4-1	-	-			3	UP TO THE REAL PROPERTY.			
(b) Others	054	-				921	32	7	959		ALL DE	-	I U I I S€2	014
Service tax on linked charges	854	22 002	1 294	471	4	6,633	63	7	37,402	28,453	90	2,322	7	914 <b>6,377</b>
Total (B)	41,265	32,803	1,284	15,880	764		5,168	264	85,992		486		612	
Benefits Paid (Net)	1,12,929	6,045	405	15,880	/04	84,403	3,108	204	83,992	5,304	480	12,463	012	51,945
Interim Bonuses Paid	12	12		-	1000	-		37 <del>1</del> 7	9	9	-	-	-	-
Change in valuation of liability in respect of life policies	74 505	64 100	12.075	(1.000)	(211)	(270)	(2)		50 100	11 (7)	050	12.762	(174)	(70)
(a) Gross	74,505	64,102	12,875	(1,882)	(311)	(276)	(3)		59,126	44,676	958	13,762	(174)	(79)
(b) Amount ceded in Reinsurance	(1,754)	(1,706)	-	(48)	-	7	1-		(4,564)	(4,246)	-	(318)	-	-
(c) Amount accepted in Reinsurance	(10000)	Legis 7			7	(14000)	(2.207)	200	(40 540)	35%		(=)		(00.040)
(d) Transfer to Linked Funds (Fund Reserve)	(16,969)	77.0	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1		(14,962)	(2,207)	200	(42,548)	- 100		The state of the s	H I THE	(28,049)
(e) Transfer to Discontinued Fund (Fund Reserve)	(2,123)	(0 150	12 200	12.050	150	(2,123)	2.050	101	5,837	45 M 40	1 111	- AE DOM	400	5,837
Total (C)	1,66,600	68,453	13,280	13,950	453	67,042	2,958	464	1,03,852	45,743	1,444	25,907	438	29,654
Surplus/ (Deficit) (D) =(A)-(B)-(C)	10,090	6,431	841	1,713	92	816	199	(2)	2,110	(1,968)	(19)	1,390	90	2,265
Amount transferred from Shareholders' Account	731	729		-	2			2	2,970	2,950	19	12.00	70	70.50
(Non-technical Account)				-			No. of Concession, Name of Street, or other Persons, Name of Street, or ot			-				
Appropriations	6006	0.000	044	1.7710	00	016	100		1 222	225		1.200	00	2265
Transfer to Shareholders' Account	6,026	2,365	841	1,713	92	816	199	0	4,333	235	2 <del></del>	1,390	90	2,265
Transfer to Balance Sheet		4 = 0.5	7	- 1	-	-	7	1		7.0	-	DELLEGIST OF	100	The state of the s
Balance being Funds for Future Appropriations	4,795	4,795	-	4 244	-		400		747	747	-	4 400	- 00	-
Total (D)	10,821	7,160	841	1,713	92	816	199	0	5,080	982	-	1,390	90	2,265
Details of Total Surplus		200			1111		- NO 2			F 1 1 1990	THE PARTY			South of 1
(a) Interim Bonuses Paid	12	12	3			- 1 3 7 2 2	1000000		9	9	# m			150
(b) Allocation of bonus to Policyholders	2,080	2,080	- 1/1-	-	THE PARTY OF	***		-	2,102	2,102		-	-	
(c) Surplus shown in Revenue Account	10,090	6,431	841	1,713	92	816		(2)	2,110	(1,968)	(19)	1,390	90	2,265
Total Surplus	12,182	8,523	841	1,713	92	816	199	(2)	4,221	143	(19)	1,390	90	2,265
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FORM L-2A-A-P&L Profit & Loss Account for the year ended N	Jarch 31 20	17	FORM L-3A-A-BS	market of	A STATE OF	FORM L-22A	7.0
Shareholders' Account (Non-technical Account			Balance Sheet as at March 31, 2017		(₹ in Lakhs)	Analytical Ratios	
Diatentiaets Meedant (Mon teenment Meed				As at	As at		For th
NAME OF THE PARTY	For the year ended	For the	Particulars	March		SI CONTRACTOR OF THE PROPERTY	year en
Particulars	March	March		31, 2017	31, 2016	Sl. No	Marc
AMERICA A MATERIAL ASSOCIATION OF A SOCIAL MATERIAL ASSOCIATION OF THE	31, 2017	31, 2016	SOURCES OF FUNDS		Marie Hereite		31, 20
Amounts transferred from the Policyholders'	6,026	4,333	Shareholders' Funds:	110000 1500		1 New business premium income growth rate -	
Account (Technical Account)	ANIE CHE	Exposition of the last of the	Share Capital	25,896	25,000	segment wise Participating Life	(62.52
Income From Investments	THE WHITE IS	Steel melaning	Reserves And Surplus	26,861	17,000	Non Participating Group Life	(70.82
(a) Interest, Dividends & Rent – Gross	1,052	1,208	Credit/[Debit] Fair Value Change Account	(2)	6	Non Participating Life	38.91
(b)Profit on sale/redemption of investments	324	220	Sub-Total Sub-Total	52,755	42,006	Non Participating Annuity	169.11
(c)(Loss on sale/redemption of investments)	(5)	(22)	Borrowings	1 10 80	The state of the s	Non Participating Health Linked Life	677.2
Other Income	(3)	(22)	Policyholders' Funds:	(0.00)	(00.5)	Linked Ene Linked Pension	(50.67
Control of the Contro	11	The state of the	Credit/[Debit] Fair Value Change Account	(250)	(395)	2 Net Retention Ratio	0.979
(a) Miscellaneous Income	7 400	E 57.40	Policy Liabilities	3,01,345	2,28,593	3 Expense of Management to Gross Direct Premium Ratio	27.54
Total (A)	7,408	5,740	Insurance Reserves  Provision for Linked Linbilities	-		4 Commission Ratio (Gross commission paid to Gross Premium)	9.07
Expense other than those directly related to	4 4 4 4		Provision for Linked Liabilities Linked Liabilities	1,98,013	2,25,649	5 Ratio of policyholders' liabilities to shareholder's funds	
the insurance business	1,094	444	Fair Value Change Account	48,047	37,379	5 Ratio of policyholders' liabilities to shareholder's funds 6 Growth rate of shareholders' fund	0.608
Bad debts written off	7	1	Funds for Discontinued Policies	40,047	31,313	7 Ratio of surplus to policyholders' liability	0.016
CSR Expenditure	100	50	Discontinued on account of non-	40,302	42,312	8 Change in net worth (₹ in Lakhs) 9 Profit after tax/Total Income	16,23 2.50
<b>Contribution to the Policyholders Account</b>			payment of premium		100000000000000000000000000000000000000	10 (Total real estate + loans)/(Cash & invested assets)	0.15
Non-Linked Life	729	2,950	Others	98	212	11 Total investments/(Capital + Surplus)	11.74
Non-Linked Pension	-	19		2,86,460	3,05,552	12 Total affiliated investments/(Capital+ Surplus)	7.38
Linked Group	2	1	Sub-Total	5,87,555	5,33,750	13 Investment Yield (Gross and Net) With Realized Gains	
Provisions (Other than taxation)			Funds for Future Appropriations	12,317	7,522	Shareholders' Funds	8.02
(a) For diminution in the value of investments (Net)		_	Total	6,52,627	5,83,278	Total Policyholders' Funds	11.53
(b)Provision for doubtful debts		8	APPLICATION OF FUNDS			Policyholders' Funds-Non linked Par	9.40
(c)Others			Shareholders'	29,909	16,502	Non Par	9.47
	1,925	3,473	Policyholders'	3,02,512	2,24,568	Policyholders' Linked - Non par	13.90
Total (B)			Assets Held To Cover Linked Liabilities	2,86,460 945	3,05,552 1,040	With Unrealized Gains	9.32
Profit/ (Loss) before tax	5,483	2,267	Loans, Fixed Assets	2,248	2,245	Shareholders' Funds Total Policyholders' Funds	13.47
Prior period expenses	-	5	Current Assets	2,240	2,243	Policyholders' Funds - Non linked	11.02
Provision for Taxation	-	-	Cash And Bank Balances	4,147	4,780	. Par	12.73
Profit / (Loss) after tax	5,483	2,262	Advances And Other Assets	37,097	40,833	Non Par	10.33 15.90
APPROPRIATIONS		Harte Hart	Sub-Total (A)	41,244	45,613	Policyholders' Linked - Non par 14 Conservation Ratio	13.90
(a) Balance at the beginning of the year	(15,339)	(17,601)	Current Liabilities	20,353	27,484	Participating Life	81.68
(b)Interim dividends paid during the year	7.0		Provisions	194	97	Non Participating Life	75.99
(c)Proposed final dividend	-		Sub-Total (B)	20,547	27,581	Linked Life Linked Pension	70.26
(d)Dividend distribution on tax	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		Net Current Assets (C) = (A – B)	20,697	18,032	Total (Individual & Group Business)	67.19
(e) Transfer to reserves/ other accounts		-	Miscellaneous Expenditure	- Table 1	The state of the s	15   Persistency Ratio (Policies)*	
Profit / (Loss) carried to the Balance Sheet	(9,856)	(15,339)	(to the extent not written off or adjusted)	T		For 13th month	57.65
			Debit Balance in Profit & Loss Account	9,856	15,339	For 25th month For 37th month	42.70 35.12
For and on behalf of the Board of Directors			(Shareholders' Account)	Wall Street		For 49th month	28.56
		Sd/-	Debit Balance in Revenue Account			For 61st month	19.59
	Giris	h Kulkarni	(Policyholders' Account)	6,52,627	5,83,278	16 Persistency Ratio (Premium)*	62.20
Place: Mumbai Mai	naging Direc		Total	0,32,027	3,03,470	For 13th month For 25th month	63.38 45.86
Date: 26th April, 2017		.: 01683332	Notes:	IDDALM	on Cinor-lan NI-	E 274	39.8
The state of the s			1) This disclosure is made in accordance with	IKDAI Maste	er Circular No	For 49th month	35.25