

REVENUE ACCOUNT FOR THE QUARTER ENDED ON ENDED ON 30TH SEPTEMBER, 2021
 Policyholders' Account (Technical Account)***

(Amount in Rs. Lakhs)

PARTICULARS	Schedule Ref. Form No.	LINKED BUSINESS				NON-LINKED BUSINESS										GRAND TOTAL			
						PARTICIPATING			NON-PARTICIPATING										
		INDIVIDUAL LIFE	INDIVIDUAL PENSION	GROUP	TOTAL	INDIVIDUAL LIFE	INDIVIDUAL PENSION	TOTAL	INDIVIDUAL LIFE	INDIVIDUAL VARIABLE	INDIVIDUAL ANNUITY	INDIVIDUAL HEALTH	GROUP LIFE	GROUP VARIABLE	TOTAL				
Premiums earned – net																			
(a) Premium	L-4	22,347	663	7,309	30,320	24,174	209	24,383	63,757	713	676	133	651	89	66,018	1,20,721			
(b) Reinsurance ceded		(137)	(1)	(1)	(139)	(49)	(0)	(49)	(377)	(0)	-	(21)	(272)	-	(671)	(859)			
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Income from Investments																			
(a) Interest, Dividends & Rent – Gross		3,397	248	634	4,280	10,274	97	10,371	21,152	600	230	20	66	162	22,229	36,881			
(b) Profit on sale/redemption of investments		26,581	988	248	27,817	3,695	-	3,695	986	1	-	1	3	0	991	32,503			
(c) (Loss on sale/ redemption of investments)		(1,709)	(80)	(79)	(1,867)	(937)	-	(937)	(18)	(0)	-	(0)	(0)	-	(18)	(2,823)			
(d) Transfer/Gain on revaluation/change in fair value ²		23,393	1,102	881	25,376	-	-	-	-	-	-	-	-	-	-	25,376			
(e) Amortisation of Premium / Discount on investments		551	30	27	608	(7)	1	(6)	388	(59)	2	0	0	(41)	291	892			
Other Income (to be specified)		12	0	-	13	210	0	211	200	1	0	0	-	-	201	425			
Contribution from Shareholders' A/c																			
(a) Towards Excess Expenses of Management ³		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
(b) Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
TOTAL (A)		74,437	2,950	9,020	86,407	37,360	308	37,668	86,087	1,256	909	133	448	209	89,042	2,13,116			
Commission	L-5	372	21	-	393	740	2	741	2,445	3	4	5	0	-	2,457	3,592			
Operating Expenses related to Insurance Business	L-6	4,594	168	74	4,835	4,345	(0)	4,345	14,781	37	77	153	58	12	15,117	24,297			
Provision for doubtful debts		(13)	(0)	0	(13)	(4)	0	(4)	(11)	0	(0)	0	0	0	(11)	(28)			
Bad debts written off		18	1	0	18	10	(0)	10	33	0	0	0	0	-	34	62			
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Provisions (other than taxation)																			
(a) For diminution in the value of investments (Net)		(330)	(3)	(207)	(540)	(323)	-	(323)	(1,068)	(105)	-	(1)	(3)	-	(1,178)	(2,041)			
(b) For others (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Goods and Services Tax on ULIP Charges ⁴		775	28	17	820	-	-	-	3	34	-	-	-	3	41	861			
TOTAL (B)		5,416	215	(116)	5,515	4,767	2	4,769	16,183	(32)	81	158	55	15	16,460	26,743			
Benefits Paid (Net)	L-7	21,505	1,299	9,264	32,068	40,161	66	40,228	19,054	1,154	233	25	718	155	21,338	93,633			
Interim Bonuses Paid		-	-	-	-	11	-	11	-	-	-	-	-	-	-	11			
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
(a) Gross ⁵		49,131	1,461	(130)	50,463	(8,396)	219	(8,177)	47,368	(237)	646	(47)	117	38	47,886	90,171			
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
(d) Fund Reserve for Linked Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
(e) Fund for Discontinued Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
TOTAL (C)		70,636	2,760	9,135	82,531	31,776	285	32,061	66,422	916	879	(22)	835	193	69,223	1,83,815			
SURPLUS/(DEFICIT) (D) =(A)-(B)-(C)		(1,615)	(25)	2	(1,638)	817	21	838	3,481	371	(52)	(3)	(441)	1	3,358	2,558			
Amount transferred from Shareholders' Account (Non-technical Account) ⁶		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
AMOUNT AVAILABLE FOR APPROPRIATION																			
APPROPRIATIONS																			
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Balance being Funds for Future Appropriations		-	-	-	-	817	21	838	-	-	-	-	-	-	-	838			
Surplus/(Deficit) arising in Non-Participating Business to be recognised as Profit/(Loss) in the Profit & Loss Account transferred to Condensed Balance Sheet		(1,615)	(25)	2	(1,638)	-	-	-	3,481	371	(52)	(3)	(441)	1	3,358	1,720			
TOTAL		(1,615)	(25)	2	(1,638)	817	21	838	3,481	371	(52)	(3)	(441)	1	3,358	2,558			

REVENUE ACCOUNT FOR THE FOR THE QUARTER ENDED ON ENDED ON 30TH SEPTEMBER, 2020
Policyholders' Account (Technical Account)***

(Amount in Rs. Lakhs)

PARTICULARS	Schedule Ref. Form No.	LINKED BUSINESS				NON-LINKED BUSINESS										GRAND TOTAL				
		INDIVIDUAL LIFE	INDIVIDUAL PENSION	GROUP	TOTAL	PARTICIPATING			NON-PARTICIPATING											
						INDIVIDUAL LIFE	INDIVIDUAL PENSION	TOTAL	INDIVIDUAL LIFE	INDIVIDUAL VARIABLE	INDIVIDUAL ANNUITY	INDIVIDUAL HEALTH	GROUP LIFE	GROUP VARIABLE	TOTAL					
Premiums earned – net																				
(a) Premium	L-4	21,039	697	635	22,372	24,661	289	24,950	62,433	763	869	119	95	98	64,376	1,11,698				
(b) Reinsurance ceded		(127)	(1)	(5)	(134)	(37)	(0)	(37)	(350)	(0)	-	(10)	(21)	-	(381)	(552)				
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Income from Investments																				
(a) Interest, Dividends & Rent – Gross		3,103	250	622	3,975	9,544	77	9,620	17,863	675	165	20	67	184	18,974	32,569				
(b) Profit on sale/redemption of investments		8,708	882	968	10,559	701	-	701	493	30	-	1	2	6	532	11,791				
(c) (Loss on sale/ redemption of investments)		(1,565)	(225)	(146)	(1,936)	(260)	-	(260)	(130)	(30)	-	(0)	(1)	-	(160)	(2,356)				
(d) Transfer/Gain on revaluation/change in fair value ²		15,242	456	(441)	15,257	-	-	-	-	-	-	-	-	-	-	15,257				
(e) Amortisation of Premium / Discount on investments		575	51	33	659	42	1	43	520	(96)	(0)	0	1	(49)	376	1,078				
Other Income (to be specified)		8	0	-	8	94	0	94	64	1	0	0	-	-	65	167				
Contribution from Shareholders' A/c																				
(a) Towards Excess Expenses of Management ³		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
(b) Others		926	121	31	1,077	-	-	-	-	-	105	-	-	16	121	1,198				
TOTAL (A)		47,909	2,231	1,698	51,838	34,746	367	35,112	80,892	1,343	1,138	129	143	255	83,901	1,70,851				
Commission	L-5	309	13	-	322	669	3	673	2,475	3	4	4	-	-	2,487	3,481				
Operating Expenses related to Insurance Business	L-6	6,945	245	146	7,337	2,633	8	2,640	15,942	45	99	100	30	22	16,239	26,216				
Provision for doubtful debts		(1)	1	0	(0)	(9)	0	(9)	27	(0)	0	0	0	0	27	18				
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Provisions (other than taxation)																				
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
(b) For others (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Goods and Services Tax on ULIP Charges ⁴		684	27	29	740	-	-	-	3	39	-	-	-	3	46	786				
TOTAL (B)		7,937	287	175	8,399	3,293	11	3,304	18,447	87	104	104	30	26	18,799	30,502				
Benefits Paid (Net)	L-7	16,091	3,313	3,247	22,651	18,058	3	18,061	10,836	3,054	230	42	206	736	15,103	55,814				
Interim Bonuses Paid		-	-	-	-	6	-	6	-	-	-	-	-	-	-	6				
Change in valuation of liability in respect of life policies																				
(a) Gross ⁵		27,529	(1,316)	(1,700)	24,513	13,074	334	13,408	48,372	(2,014)	805	(28)	(342)	(519)	46,275	84,196				
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
(d) Fund Reserve for Linked Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
(e) Fund for Discontinued Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
TOTAL (C)		43,620	1,996	1,547	47,163	31,138	337	31,475	59,208	1,040	1,035	14	(136)	217	61,378	1,40,016				
SURPLUS/(DEFICIT) (D) =(A)-(B)-(C)		(3,648)	(53)	(24)	(3,725)	315	19	334	3,236	215	-	12	250	12	3,725	334				
Amount transferred from Shareholders' Account (Non-technical Account) ⁶		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
AMOUNT AVAILABLE FOR APPROPRIATION		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
APPROPRIATIONS																				
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Balance being Funds for Future Appropriations		-	-	-	-	315	19	334	-	-	-	-	-	-	-	334				
Surplus/(Deficit) arising in Non-Participating Business to be recognised as Profit/(Loss) in the Profit & Loss Account transferred to Condensed Balance Sheet		(3,648)	(53)	(24)	(3,725)	-	-	-	3,236	215	-	12	250	12	3,725	-				
TOTAL		(3,648)	(53)	(24)	(3,725)	315	19	334	3,236	215	-	12	250	12	3,725	334				

REVENUE ACCOUNT FOR THE HALF YEAR ENDED ON 30TH SEPTEMBER, 2021
 Policyholders' Account (Technical Account)***

(Amount in Rs. Lakhs)

PARTICULARS	Schedule Ref. Form No.	LINKED BUSINESS				NON-LINKED BUSINESS										GRAND TOTAL
						PARTICIPATING			NON-PARTICIPATING							
		INDIVIDUAL LIFE	INDIVIDUAL PENSION	GROUP	TOTAL	INDIVIDUAL LIFE	INDIVIDUAL PENSION	TOTAL	INDIVIDUAL LIFE	INDIVIDUAL VARIABLE	INDIVIDUAL ANNUITY	INDIVIDUAL HEALTH	GROUP LIFE	GROUP VARIABLE	TOTAL	
Premiums earned – net																
(a) Premium	L-4	41,571	1,133	7,850	50,554	40,824	381	41,205	1,09,434	1,207	1,555	240	908	108	1,13,452	2,05,211
(b) Reinsurance ceded		(281)	(3)	1	(282)	(90)	(0)	(91)	(697)	(0)	-	(41)	(295)	-	(1,034)	(1,407)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments																
(a) Interest, Dividends & Rent – Gross		6,209	466	1,227	7,902	20,299	192	20,492	41,508	1,187	442	41	130	317	43,624	72,017
(b) Profit on sale/redemption of investments		42,908	1,605	539	45,052	7,408	-	7,408	3,204	2	-	3	10	0	3,219	55,679
(c) (Loss on sale/ redemption of investments)		(3,106)	(122)	(143)	(3,370)	(1,408)	-	(1,408)	(70)	(0)	-	(0)	(0)	-	(70)	(4,849)
(d) Transfer/Gain on revaluation/change in fair value ²		39,296	1,811	1,148	42,256	-	-	-	-	-	-	-	-	-	-	42,256
(e) Amortisation of Premium / Discount on investments		1,189	68	65	1,322	(75)	0	(74)	571	(156)	1	0	0	(84)	332	1,580
Other Income (to be specified)		22	0	-	22	367	0	368	326	2	0	0	-	-	329	718
Contribution from Shareholders' A/c																
(a) Towards Excess Expenses of Management ³		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Others		4,939	41	-	4,980	-	-	-	2,307	1	164	175	223	-	2,870	7,850
TOTAL (A)		1,32,747	5,001	10,687	1,48,435	67,325	574	67,899	1,56,582	2,242	2,162	418	976	341	1,62,721	3,79,056
Commission	L-5	729	31	-	760	1,259	4	1,263	4,246	5	11	9	0	-	4,271	6,294
Operating Expenses related to Insurance Business	L-6	12,567	370	126	13,063	7,482	5	7,487	29,708	74	203	387	132	24	30,528	51,078
Provision for doubtful debts		(18)	(1)	0	(19)	(4)	0	(4)	(19)	0	(0)	0	0	0	(19)	(42)
Bad debts written off		39	1	0	40	14	(0)	14	55	0	1	0	0	-	56	110
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)																
(a) For diminution in the value of investments (Net)		(330)	(3)	(207)	(540)	(323)	-	(323)	(1,068)	(105)	-	(1)	(3)	-	(1,178)	(2,041)
(b) For others (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Goods and Services Tax on ULIP Charges ⁴		1,515	54	34	1,603	-	-	-	6	66	-	-	-	6	79	1,681
TOTAL (B)		14,502	452	(48)	14,907	8,428	9	8,437	32,928	41	214	396	129	30	33,737	57,080
Benefits Paid (Net)	L-7	41,578	2,393	10,968	54,940	59,732	107	59,839	36,087	1,840	505	64	1,339	267	40,103	1,54,882
Interim Bonuses Paid		-	-	-	-	25	1	25	-	-	-	-	-	-	-	25
Change in valuation of liability in respect of life policies																
(a) Gross ⁵		78,552	2,180	(279)	80,453	(2,402)	442	(1,961)	84,087	(217)	1,495	(40)	(51)	23	85,298	1,63,790
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Fund for Discontinued Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)		1,20,130	4,574	10,689	1,35,393	57,354	550	57,904	1,20,174	1,623	2,000	25	1,288	290	1,25,400	3,18,697
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)		(1,885)	(25)	46	(1,865)	1,544	15	1,559	3,481	578	(52)	(3)	(441)	21	3,584	3,278
Amount transferred from Shareholders' Account (Non-technical Account) ⁶																
AMOUNT AVAILABLE FOR APPROPRIATION																
APPROPRIATIONS																
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	1,544	15	1,559	-	-	-	-	-	-	-	1,559
Surplus/(Deficit) arising in Non-Participating Business to be recognised as Profit/(Loss) in the Profit & Loss Account transferred to Condensed Balance Sheet		(1,885)	(25)	46	(1,865)				3,481	578	(52)	(3)	(441)	21	3,584	1,720
TOTAL		(1,885)	(25)	46	(1,865)	1,544	15	1,559	3,481	578	(52)	(3)	(441)	21	3,584	3,278

REVENUE ACCOUNT FOR THE HALF YEAR ENDED ON 30TH SEPTEMBER, 2020
 Policyholders' Account (Technical Account)***

(Amount in Rs. Lakhs)

PARTICULARS	Schedule Ref. Form No.	LINKED BUSINESS				NON-LINKED BUSINESS										GRAND TOTAL		
						PARTICIPATING			NON-PARTICIPATING									
		INDIVIDUAL LIFE	INDIVIDUAL PENSION	GROUP	TOTAL	INDIVIDUAL LIFE	INDIVIDUAL PENSION	TOTAL	INDIVIDUAL LIFE	INDIVIDUAL VARIABLE	INDIVIDUAL ANNUITY	INDIVIDUAL HEALTH	GROUP LIFE	GROUP VARIABLE	GROUP TOTAL			
Premiums earned – net																		
(a) Premium	L-4	38,683	1,177	1,008	40,868	39,233	517	39,750	1,05,016	1,282	1,325	201	306	162	1,08,292	1,88,910		
(b) Reinsurance ceded		(261)	(3)	(6)	(270)	(67)	(0)	(67)	(639)	(0)	-	(20)	(38)	-	(698)	(1,035)		
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Income from Investments																		
(a) Interest, Dividends & Rent – Gross		4,602	437	1,258	6,297	18,118	144	18,262	34,938	1,360	312	42	141	371	37,164	61,722		
(b) Profit on sale/redemption of investments		16,146	1,503	1,634	19,282	3,553	-	3,553	1,470	37	-	2	6	8	1,523	24,359		
(c) (Loss on sale/ redemption of investments)		(8,740)	(717)	(359)	(9,817)	(4,710)	-	(4,710)	(1,099)	(255)	-	(1)	(5)	-	(1,360)	(15,887)		
(d) Transfer/Gain on revaluation/change in fair value ²		63,603	3,109	1,027	67,739	-	-	-	-	-	-	-	-	-	-	67,739		
(e) Amortisation of Premium / Discount on investments		1,340	113	72	1,525	101	1	102	830	(176)	-	0	1	(93)	563	2,190		
Other Income (to be specified)		16	0	-	16	187	0	187	124	2	0	0	-	-	126	330		
Contribution from Shareholders' A/c																		
(a) Towards Excess Expenses of Management ³		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(b) Others		3,534	121	31	3,686	-	-	-	-	-	169	-	-	284	453	4,139		
TOTAL (A)		1,18,922	5,739	4,665	1,29,326	56,416	662	57,078	1,40,640	2,250	1,806	223	411	732	1,46,062	3,32,466		
Commission	L-5	646	23	-	669	1,074	6	1,081	4,423	6	8	6	-	-	4,444	6,194		
Operating Expenses related to Insurance Business	L-6	14,007	396	233	14,636	4,590	15	4,604	30,921	87	167	122	97	37	31,430	50,671		
Provision for doubtful debts		17	0	(0)	18	2	0	2	28	-	0	0	(0)	-	28	47		
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Provisions (other than taxation)																		
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(b) For others (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Goods and Services Tax on ULIP Charges ⁴		1,308	51	46	1,405	-	-	-	6	71	-	-	-	7	84	1,490		
TOTAL (B)		15,979	470	279	16,728	5,666	21	5,687	35,378	165	175	129	97	44	35,987	58,402		
Benefits Paid (Net)	L-7	35,036	5,165	6,284	46,484	29,757	11	29,768	18,088	4,949	361	60	284	886	24,628	1,00,880		
Interim Bonuses Paid		-	-	-	-	10	0	10	-	-	-	-	-	-	-	10		
Change in valuation of liability in respect of life policies																		
(a) Gross ⁵		73,282	104	(1,897)	71,489	23,521	593	24,114	83,039	(3,102)	1,270	(126)	(522)	(487)	80,072	1,75,675		
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(d) Fund Reserve for Linked Policies																		
(e) Fund for Discontinued Policies																		
TOTAL (C)		1,08,317	5,269	4,387	1,17,973	53,288	605	53,893	1,01,127	1,847	1,631	(66)	(239)	399	1,04,699	2,76,565		
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)		(5,375)	-	-	(5,375)	(2,537)	36	(2,501)	4,134	239	-	161	552	289	5,375	(2,501)		
Amount transferred from Shareholders' Account (Non-technical Account) ⁶																		
AMOUNT AVAILABLE FOR APPROPRIATION																		
APPROPRIATIONS																		
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Balance being Funds for Future Appropriations		-	-	-	-	(2,537)	36	(2,501)	-	-	-	-	-	-	-	(2,501)		
Surplus/(Deficit) arising in Non-Participating Business to be recognised as Profit/(Loss) in the Profit &																		
		(5,375)	-	-	(5,375)	-	-	-	4,134	239	-	161	552	289	5,375	-		
TOTAL		(5,375)	-	-	-	(2,537)	36	(2,501)	4,134	239	-	161	552	289	-	(2,501)		