

REVENUE ACCOUNT FOR THE PERIOD ENDED DECEMBER 31, 2018 - Policyholders' Account (Technical Account)

(₹ 000)

| Particulars | Schedule | For the quarter ended December 31, 2018 | | | | | | | | | | |
|---|----------|---|------------------|----------------|-----------------|-----------------|-------------------------------------|---|------------------|----------------|---------------------------|------------------|
| | | Par Life | Non Par Life | Non Par Health | Non Par Pension | Non Par Group | Non Par Group Variable (Fund Based) | Non Par Pension Group Variable (Fund Based) | Linked Life | Linked Pension | Linked Group (Fund Based) | Total |
| Premiums earned – net | | | | | | | | | | | | |
| (a) Premium | L-4 | 14,11,559 | 11,91,010 | 219 | 1,655 | 3,27,111 | 1,62,061 | 1,951 | 14,03,870 | 3,066 | 1,01,343 | 46,03,845 |
| (b) Reinsurance ceded | | (1,010) | (20,898) | (89) | - | (12,315) | - | - | (1,097) | - | - | (35,409) |
| (c) Reinsurance accepted | | - | - | - | - | - | - | - | - | - | - | - |
| | | 14,10,549 | 11,70,111 | 130 | 1,655 | 3,14,796 | 1,62,061 | 1,951 | 14,02,773 | 3,066 | 1,01,343 | 45,68,436 |
| Income from investments | | | | | | | | | | | | |
| (a) Interest, dividends & rent – gross | | 2,51,386 | 6,67,726 | - | 7,035 | 59,598 | 3,741 | 7,615 | 2,15,227 | 5,516 | 1,184 | 12,19,027 |
| (b) Profit on sale/redemption of investments | | 19,117 | 52,384 | - | - | - | - | - | 4,68,676 | 27,183 | 1,040 | 5,68,400 |
| (c) (Loss on sale/ redemption of investments) | | (11,470) | (32,159) | - | - | - | - | - | (7,45,986) | (35,389) | (1,371) | (8,26,374) |
| (d) Transfer/gain on revaluation/change in fair value | | - | - | - | - | - | - | - | 7,25,411 | 19,228 | 1,750 | 7,46,388 |
| (e) Amortisation of premium/discount on investments (net) | | 5,155 | 743 | 4 | 259 | 1,080 | 83 | 422 | 36,968 | 1,555 | 254 | 46,524 |
| Other Income | | | | | | | | | | | | |
| (a) Miscellaneous Income | | - | 127 | - | - | - | - | - | 134 | - | - | 261 |
| (b) Contribution from Shareholder's Account | | - | - | - | - | - | - | - | - | - | - | - |
| Total (A) | | 16,74,737 | 18,58,932 | 134 | 8,948 | 3,75,475 | 1,65,886 | 9,987 | 21,03,203 | 21,160 | 1,04,200 | 63,22,661 |
| Commission | L-5 | 1,40,435 | 64,166 | 10 | 16 | 13,563 | - | - | 48,394 | 8 | - | 2,66,591 |
| Operating expenses related to insurance business | L-6 | 2,82,679 | 1,88,940 | 44 | 272 | 53,718 | 238 | 223 | 1,60,095 | 576 | 56 | 6,86,842 |
| Service tax / GST on charges | | - | - | - | - | - | - | - | 37,747 | 614 | 36 | 38,397 |
| Provision for doubtful debts | | (4) | (47) | - | - | (10) | - | - | (3) | - | - | (65) |
| Bad debts written off | | - | - | - | - | - | - | - | - | - | - | - |
| Provision for tax | | - | - | - | - | - | - | - | - | - | - | - |
| Provisions (other than taxation) | | | | | | | | | | | | |
| (a) For diminution in the value of investments (net) | | 38,492 | 42,636 | - | - | (12,500) | - | (12,500) | - | - | - | 56,128 |
| (b) Others | | - | - | - | - | - | - | - | - | - | - | - |
| Total (B) | | 4,61,602 | 2,95,694 | 55 | 289 | 54,771 | 238 | (12,277) | 2,46,232 | 1,198 | 92 | 10,47,893 |
| Benefits paid (net) | L-7 | 66,621 | 4,88,163 | 1 | 4,219 | 31,690 | 12,313 | 42,500 | 6,13,649 | 21,117 | 5,249 | 12,85,523 |
| Interim bonuses paid | | 32 | - | - | - | - | - | - | - | - | - | 32 |
| Change in valuation of liability in respect of life policies | | | | | | | | | | | | |
| (a) Gross* | | 10,54,254 | 8,29,677 | (0) | 1,312 | 2,30,065 | 1,56,768 | (39,531) | 12,51,004 | (2,688) | 98,716 | 35,79,577 |
| (b) Amount ceded in reinsurance | | (51) | (1,321) | 1 | - | (2,682) | - | - | (7) | - | - | (4,060) |
| (c) Amount accepted in reinsurance | | - | - | - | - | - | - | - | - | - | - | - |
| Total (C) | | 11,20,856 | 13,16,519 | 1 | 5,532 | 2,59,074 | 1,69,081 | 2,969 | 18,64,646 | 18,428 | 1,03,965 | 48,61,072 |
| Surplus / (Deficit) (D) = (A) - (B) - (C) | | 92,279 | 2,46,719 | 78 | 3,128 | 61,631 | (3,434) | 19,294 | (7,675) | 1,534 | 142 | 4,13,697 |
| Appropriations | | | | | | | | | | | | |
| Transfer to Shareholders' Account | | - | - | - | - | - | - | - | - | - | - | - |
| Transfer from Shareholders' Account (Non-Technical Accounts) | | - | - | - | - | - | - | - | - | - | - | - |
| Transfer to Balance Sheet being "Deficit in Revenue Account (Policyholders' Account)" | | - | - | 35 | - | - | (3,434) | 19,294 | (7,676) | - | - | 8,220 |
| Transfer to other reserves | | - | - | - | - | - | - | - | - | - | - | - |
| Balance being funds for future appropriations | | 92,280 | 2,46,719 | 44 | 3,127 | 61,631 | - | - | - | 1,534 | 142 | 4,05,477 |
| Total (D) | | 92,280 | 2,46,719 | 79 | 3,127 | 61,631 | (3,434) | 19,294 | (7,676) | 1,534 | 142 | 4,13,697 |

* represents Mathematical Reserves after allocation of bonus

FORM L-1-A-RA



IDBI Federal Life Insurance Co Ltd. Registered Office: 22nd Floor, A Wing, Marathon Futurex, N. M. Joshi Marg, Lower Parel (East), Mumbai 400 013, India. www.idbifederal.com
Corporate Identity Number (CIN) – U66010MH2007PLC167164

REVENUE ACCOUNT FOR THE PERIOD ENDED DECEMBER 31, 2018 - Policyholders' Account (Technical Account)

(₹ '000)

| Particulars | Schedule | For the period ended December 31, 2018 | | | | | | | | | | |
|---|----------|--|------------------|----------------|-----------------|-----------------|-------------------------------------|---|------------------|----------------|---------------------------|--------------------|
| | | Par Life | Non Par Life | Non Par Health | Non Par Pension | Non Par Group | Non Par Group Variable (Fund Based) | Non Par Pension Group Variable (Fund Based) | Linked Life | Linked Pension | Linked Group (Fund Based) | Total |
| Premiums earned – net | | | | | | | | | | | | |
| (a) Premium | L-4 | 38,00,795 | 36,63,909 | 680 | 4,572 | 8,09,188 | 1,62,061 | 4,438 | 36,73,375 | 11,648 | 1,05,943 | 1,22,36,609 |
| (b) Reinsurance ceded | | (2,782) | (54,884) | (280) | - | (29,011) | - | - | (3,258) | - | - | (90,215) |
| (c) Reinsurance accepted | | - | - | - | - | - | - | - | - | - | - | - |
| | | 37,98,013 | 36,09,024 | 400 | 4,572 | 7,80,177 | 1,62,061 | 4,438 | 36,70,117 | 11,648 | 1,05,943 | 1,21,46,394 |
| Income from investments | | | | | | | | | | | | |
| (a) Interest, dividends & rent – gross | | 6,85,630 | 19,27,942 | - | 21,155 | 1,57,815 | 10,588 | 11,428 | 7,24,984 | 19,655 | 3,635 | 35,62,831 |
| (b) Profit on sale/redemption of investments | | 43,714 | 1,40,033 | - | 19 | - | - | - | 13,28,725 | 83,049 | 3,367 | 15,98,907 |
| (c) (Loss on sale/ redemption of investments) | | (21,058) | (70,587) | - | - | - | (79) | - | (14,47,236) | (75,712) | (2,876) | (16,17,547) |
| (d) Transfer/gain on revaluation/change in fair value | | - | - | - | - | - | - | - | 4,85,467 | 31,028 | 2,795 | 5,19,289 |
| (e) Amortisation of premium/discount on investments (net) | | 10,503 | (1,450) | 8 | 447 | 1,644 | 228 | 712 | 96,103 | 3,605 | 692 | 1,12,493 |
| Other Income | | | | | | | | | | | | |
| (a) Miscellaneous Income | | - | 127 | - | - | - | - | - | 7,654 | 14 | 4 | 7,799 |
| (b) Contribution from Shareholder's Account | | - | - | - | - | - | - | - | - | - | - | - |
| Total (A) | | 45,16,802 | 56,05,089 | 408 | 26,193 | 9,39,637 | 1,72,799 | 16,577 | 48,65,814 | 73,288 | 1,13,560 | 1,63,30,166 |
| Commission | L-5 | 3,62,136 | 1,56,170 | 31 | 41 | 33,423 | - | - | 1,42,667 | 10 | 8 | 6,94,486 |
| Operating expenses related to insurance business | L-6 | 7,70,360 | 5,20,390 | 184 | 757 | 1,43,141 | 788 | 693 | 4,98,821 | 1,898 | 183 | 19,37,217 |
| Service tax / GST on charges | | - | - | - | - | - | - | - | 1,08,552 | 1,897 | 103 | 1,10,552 |
| Provision for doubtful debts | | 863 | 995 | - | 1 | 43 | - | - | 445 | 4 | - | 2,350 |
| Bad debts written off | | (2) | (1) | - | - | - | - | - | (1) | - | - | (5) |
| Provision for tax | | - | - | - | - | - | - | - | - | - | - | - |
| Provisions (other than taxation) | | | | | | | | | | | | |
| (a) For diminution in the value of investments (net) | | 50,998 | 55,142 | - | - | - | - | - | - | - | - | 1,06,140 |
| (b) Others | | - | - | - | - | - | - | - | - | - | - | - |
| Total (B) | | 11,84,354 | 7,32,695 | 215 | 799 | 1,76,608 | 788 | 693 | 7,50,483 | 3,809 | 294 | 28,50,739 |
| Benefits paid (net) | L-7 | 1,68,543 | 12,53,294 | 135 | 8,019 | 1,14,573 | 27,287 | 45,556 | 19,02,083 | 93,568 | 11,607 | 36,24,666 |
| Interim bonuses paid | | 67 | - | - | - | - | - | - | - | - | - | 67 |
| Change in valuation of liability in respect of life policies | | | | | | | | | | | | |
| (a) Gross* | | 28,40,806 | 28,99,524 | 35 | 6,262 | 5,57,786 | 1,54,617 | (25,209) | 22,62,485 | (28,336) | 1,01,268 | 87,69,238 |
| (b) Amount ceded in reinsurance | | (9) | 2,416 | (21) | - | (3,065) | - | - | (25) | - | - | (704) |
| (c) Amount accepted in reinsurance | | - | - | - | - | - | - | - | - | - | - | - |
| Total (C) | | 30,09,407 | 41,55,234 | 148 | 14,282 | 6,69,295 | 1,81,904 | 20,347 | 41,64,543 | 65,231 | 1,12,875 | 1,23,93,267 |
| Surplus / (Deficit) (D) = (A) - (B) - (C) | | 3,23,041 | 7,17,159 | 44 | 11,112 | 93,734 | (9,893) | (4,464) | (49,212) | 4,247 | 391 | 10,86,160 |
| Appropriations | | | | | | | | | | | | |
| Transfer to Shareholders' Account | | - | - | - | - | - | - | - | - | - | - | - |
| Transfer from Shareholders' Account (Non-Technical Accounts) | | - | - | - | - | - | - | - | - | - | - | - |
| Transfer to Balance Sheet being "Deficit in Revenue Account (Policyholders' Account)" | | - | - | - | - | - | (9,894) | (4,464) | (49,212) | - | - | (63,569) |
| Transfer to other reserves | | - | - | - | - | - | - | - | - | - | - | - |
| Balance being funds for future appropriations | | 3,23,041 | 7,17,161 | 44 | 11,111 | 93,734 | - | - | - | 4,248 | 390 | 11,49,729 |
| Total (D) | | 3,23,041 | 7,17,161 | 44 | 11,111 | 93,734 | (9,894) | (4,464) | (49,212) | 4,248 | 390 | 10,86,160 |

* represents Mathematical Reserves after allocation of bonus

FORM L-1-A-RA



IDBI Federal Life Insurance Co Ltd. Registered Office: 22nd Floor, A Wing, Marathon Futurex, N. M. Joshi Marg, Lower Parel (East), Mumbai 400 013, India. www.idbifederal.com
Corporate Identity Number (CIN) – U66010MH2007PLC167164

REVENUE ACCOUNT FOR THE PERIOD ENDED DECEMBER 31, 2018 - Policyholders' Account (Technical Account)

(₹ '000)

| Particulars | Schedule | For the corresponding previous quarter ended December 31, 2017 | | | | | | | | | | |
|---|----------|--|------------------|----------------|-----------------|-----------------|-------------------------------------|---|------------------|----------------|---------------------------|------------------|
| | | Par Life | Non Par Life | Non Par Health | Non Par Pension | Non Par Group | Non Par Group Variable (Fund Based) | Non Par Pension Group Variable (Fund Based) | Linked Life | Linked Pension | Linked Group (Fund Based) | Total |
| Premiums earned – net | | | | | | | | | | | | |
| (a) Premium | L-4 | 12,22,286 | 10,87,471 | 264 | 1,577 | 2,56,068 | - | 1,016 | 15,64,382 | 4,250 | 52,001 | 41,89,315 |
| (b) Reinsurance ceded | | (835) | (19,975) | (124) | - | (7,313) | - | - | (1,013) | - | - | (29,260) |
| (c) Reinsurance accepted | | - | - | - | - | - | - | - | - | - | - | - |
| | | 12,21,451 | 10,67,496 | 140 | 1,577 | 2,48,755 | - | 1,016 | 15,63,369 | 4,250 | 52,001 | 41,60,055 |
| Income from investments | | | | | | | | | | | | |
| (a) Interest, dividends & rent – gross | | 1,61,078 | 5,63,046 | - | 6,824 | 40,823 | 2,982 | 4,244 | 2,18,406 | 6,809 | 10 | 10,04,222 |
| (b) Profit on sale/redemption of investments | | 19,144 | 67,292 | - | - | - | - | - | 4,63,884 | 34,981 | 333 | 5,85,634 |
| (c) (Loss on sale/ redemption of investments) | | (6,692) | (25,164) | - | - | - | - | - | (4,12,030) | (32,815) | (59) | (4,76,760) |
| (d) Transfer/gain on revaluation/change in fair value | | - | - | - | - | - | - | - | 7,11,707 | 60,713 | 239 | 7,72,659 |
| (e) Amortisation of premium/discount on investments (net) | | (1,329) | (1,833) | 5 | 323 | (152) | 714 | (141) | 13,701 | 567 | 388 | 12,243 |
| Other Income | | | | | | | | | | | | |
| (a) Miscellaneous Income | | - | - | - | - | - | - | - | 333 | 2 | - | 335 |
| (b) Contribution from Shareholder's Account | | - | - | - | - | - | - | - | - | - | - | - |
| Total (A) | | 13,93,652 | 16,70,837 | 145 | 8,724 | 2,89,426 | 3,696 | 5,119 | 25,59,370 | 74,507 | 52,912 | 60,58,388 |
| Commission | L-5 | 1,13,187 | 40,796 | 12 | 13 | 10,080 | - | - | 63,973 | 21 | - | 2,28,082 |
| Operating expenses related to insurance business | L-6 | 2,28,988 | 1,47,814 | 59 | 273 | 44,928 | 197 | 305 | 1,91,587 | 784 | 209 | 6,15,144 |
| Service tax / GST on charges | | - | - | - | - | - | - | - | 30,528 | 708 | 10 | 31,246 |
| Provision for doubtful debts | | 69 | 760 | 1 | - | 165 | - | - | 48 | 7 | - | 1,050 |
| Bad debts written off | | - | - | - | - | - | - | - | - | - | - | - |
| Provision for tax | | - | - | - | - | - | - | - | - | - | - | - |
| Provisions (other than taxation) | | - | - | - | - | - | - | - | - | - | - | - |
| (a) For diminution in the value of investments (net) | | - | - | - | - | - | - | - | - | - | - | - |
| (b) Others | | - | - | - | - | - | - | - | - | - | - | - |
| Total (B) | | 3,42,244 | 1,89,370 | 72 | 286 | 55,173 | 197 | 305 | 2,86,136 | 1,520 | 219 | 8,75,522 |
| Benefits paid (net) | L-7 | 32,301 | 3,67,100 | - | 1,489 | 87,950 | 18,063 | 11,649 | 4,56,735 | 70,453 | - | 10,45,740 |
| Interim bonuses paid | | 6 | - | - | - | - | - | - | - | - | - | 6 |
| Change in valuation of liability in respect of life policies | | - | - | - | - | - | - | - | - | - | - | - |
| (a) Gross* | | 8,30,477 | 9,46,885 | - | 2,264 | 2,01,134 | (14,617) | (7,070) | 19,02,115 | (270) | 52,851 | 39,13,769 |
| (b) Amount ceded in reinsurance | | (31) | 1,121 | - | - | 60 | - | - | (34) | - | - | 1,116 |
| (c) Amount accepted in reinsurance | | - | - | - | - | - | - | - | - | - | - | - |
| Total (C) | | 8,62,753 | 13,15,106 | - | 3,753 | 2,89,144 | 3,446 | 4,579 | 23,58,816 | 70,183 | 52,851 | 49,60,631 |
| Surplus / (Deficit) (D) = (A) - (B) - (C) | | 1,88,655 | 1,66,361 | 73 | 4,685 | (54,891) | 53 | 235 | (85,582) | 2,804 | (158) | 2,22,235 |
| Appropriations | | | | | | | | | | | | |
| Transfer to Shareholders' Account | | - | - | - | - | - | - | - | - | - | - | - |
| Transfer from Shareholders' Account (Non-Technical Accounts) | | - | - | - | - | - | - | - | - | - | - | - |
| Transfer to Balance Sheet being "Deficit in Revenue Account (Policyholders' Account)" | | - | - | - | - | (54,891) | - | - | (85,582) | - | (158) | (1,40,631) |
| Transfer to other reserves | | - | - | - | - | - | - | - | - | - | - | - |
| Balance being funds for future appropriations | | 1,88,655 | 1,66,361 | 73 | 4,685 | - | 53 | 235 | - | 2,804 | - | 3,62,866 |
| Total (D) | | 1,88,655 | 1,66,361 | 73 | 4,685 | (54,891) | 53 | 235 | (85,582) | 2,804 | (158) | 2,22,235 |

* represents Mathematical Reserves after allocation of bonus

FORM L-1-A-RA



[IRDAI Registration No.135 dated 19th December 2007]

IDBI Federal Life Insurance Co Ltd, Registered Office: 22nd Floor, A Wing, Marathon Futurex, N. M. Joshi Marg, Lower Parel (East), Mumbai 400 013, India. www.idbifederal.com
Corporate Identity Number (CIN) – U66010MH2007PLC167164**REVENUE ACCOUNT FOR THE PERIOD ENDED DECEMBER 31, 2018 - Policyholders' Account (Technical Account)**

(₹ '000)

| Particulars | Schedule | For the corresponding previous period ended December 31, 2017 | | | | | | | | | | |
|---|----------|---|------------------|----------------|-----------------|-----------------|-------------------------------------|---|-------------------|-----------------|---------------------------|--------------------|
| | | Par Life | Non Par Life | Non Par Health | Non Par Pension | Non Par Group | Non Par Group Variable (Fund Based) | Non Par Pension Group Variable (Fund Based) | Linked Life | Linked Pension | Linked Group (Fund Based) | Total |
| Premiums earned – net | | | | | | | | | | | | |
| (a) Premium | L-4 | 33,68,276 | 34,00,154 | 782 | 5,084 | 6,67,035 | 2,581 | 38,723 | 37,72,884 | 16,568 | 57,711 | 1,13,29,798 |
| (b) Reinsurance ceded | | (1,754) | (48,661) | (320) | - | (20,360) | - | - | (2,617) | - | - | (73,712) |
| (c) Reinsurance accepted | | - | - | - | - | - | - | - | - | - | - | - |
| | | 33,66,522 | 33,51,493 | 462 | 5,084 | 6,46,675 | 2,581 | 38,723 | 37,70,267 | 16,568 | 57,711 | 1,12,56,086 |
| Income from investments | | | | | | | | | | | | |
| (a) Interest, dividends & rent – gross | | 4,37,199 | 16,20,466 | - | 19,333 | 1,11,263 | 12,181 | 14,848 | 6,65,718 | 23,684 | 10 | 29,04,702 |
| (b) Profit on sale/redemption of investments | | 65,675 | 2,47,985 | - | 6,365 | - | 1,612 | 3,762 | 17,20,712 | 1,44,009 | 336 | 21,90,456 |
| (c) (Loss on sale/ redemption of investments) | | (11,030) | (42,901) | - | - | - | - | - | (5,80,896) | (50,783) | (59) | (6,85,669) |
| (d) Transfer/gain on revaluation/change in fair value | | - | - | - | - | - | - | - | 337 | 1,032 | 99 | 1,468 |
| (e) Amortisation of premium/discount on investments (net) | | (2,319) | (3,133) | 11 | 1,584 | 962 | 1,398 | 1,706 | 43,662 | 1,797 | 395 | 46,063 |
| Other Income | | | | | | | | | | | | |
| (a) Miscellaneous Income | | - | - | - | - | - | - | - | 2,555 | 4 | - | 2,559 |
| (b) Contribution from Shareholder's Account | | - | - | - | - | - | - | - | - | - | - | - |
| Total (A) | | 38,56,047 | 51,73,910 | 473 | 32,366 | 7,58,900 | 17,772 | 59,039 | 56,22,355 | 1,36,311 | 58,492 | 1,57,15,665 |
| Commission | L-5 | 3,43,987 | 1,46,985 | 36 | 45 | 18,536 | 51 | - | 1,60,123 | 88 | - | 6,69,851 |
| Operating expenses related to insurance business | L-6 | 7,16,179 | 4,60,168 | 188 | 820 | 1,22,661 | 651 | 4,653 | 5,14,591 | 3,346 | 301 | 18,23,558 |
| Service tax / GST on charges | | - | - | - | - | - | - | - | 78,646 | 2,070 | 10 | 80,726 |
| Provision for doubtful debts | | 123 | 1,362 | 1 | 1 | 296 | - | - | 86 | 12 | - | 1,881 |
| Bad debts written off | | - | - | - | - | - | - | - | - | - | - | - |
| Provision for tax | | - | - | - | - | - | - | - | - | - | - | - |
| Provisions (other than taxation) | | - | - | - | - | - | - | - | - | - | - | - |
| (a) For diminution in the value of investments (net) | | - | - | - | - | - | - | - | - | - | - | - |
| (b) Others | | - | - | - | - | - | - | - | - | - | - | - |
| Total (B) | | 10,60,289 | 6,08,515 | 225 | 866 | 1,41,493 | 702 | 4,653 | 7,53,446 | 5,516 | 311 | 25,76,016 |
| Benefits paid (net) | L-7 | 96,001 | 8,81,260 | 29 | 4,025 | 2,19,395 | 1,70,356 | 3,19,527 | 16,30,716 | 1,92,151 | - | 35,13,460 |
| Interim bonuses paid | | 22 | - | - | - | - | - | - | - | - | - | 22 |
| Change in valuation of liability in respect of life policies | | - | - | - | - | - | - | - | - | - | - | - |
| (a) Gross* | | 23,90,061 | 31,71,739 | - | 9,622 | 3,87,486 | (1,56,914) | (2,68,091) | 34,21,295 | (66,301) | 58,430 | 89,47,327 |
| (b) Amount ceded in reinsurance | | (320) | 3,115 | - | - | 9,025 | - | - | (12) | - | - | 11,808 |
| (c) Amount accepted in reinsurance | | - | - | - | - | - | - | - | - | - | - | - |
| Total (C) | | 24,85,764 | 40,56,114 | 29 | 13,647 | 6,15,906 | 13,442 | 51,436 | 50,51,999 | 1,25,850 | 58,430 | 1,24,72,617 |
| Surplus / (Deficit) (D) = (A) - (B) - (C) | | 3,09,994 | 5,09,281 | 219 | 17,853 | 1,501 | 3,628 | 2,950 | (1,83,090) | 4,945 | (249) | 6,67,032 |
| Appropriations | | | | | | | | | | | | |
| Transfer to Shareholders' Account | | - | - | - | - | - | - | - | - | - | - | - |
| Transfer from Shareholders' Account (Non-Technical Accounts) | | - | - | - | - | - | - | - | - | - | - | - |
| Transfer to Balance Sheet being "Deficit in Revenue Account (Policyholders' Account)" | | - | - | - | - | - | - | - | (1,83,090) | - | (249) | (1,83,339) |
| Transfer to other reserves | | - | - | - | - | - | - | - | - | - | - | - |
| Balance being funds for future appropriations | | 3,09,994 | 5,09,281 | 219 | 17,853 | 1,501 | 3,628 | 2,950 | - | 4,945 | - | 8,50,371 |
| Total (D) | | 3,09,994 | 5,09,281 | 219 | 17,853 | 1,501 | 3,628 | 2,950 | (1,83,090) | 4,945 | (249) | 6,67,032 |

* represents Mathematical Reserves after allocation of bonus