

**REVENUE ACCOUNT FOR THE PERIOD ENDED SEPTEMBER 30, 2018 - Policyholders' Account (Technical Account)**

(₹ 000)

Particulars	Schedule	For the quarter ended September 30, 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	15,18,458	16,51,533	223	1,551	2,85,476	-	900	12,62,215	6,118	2,000	47,28,474
(b) Reinsurance ceded		(1,325)	(21,526)	(96)	-	(9,473)	-	-	(1,183)	-	-	(33,603)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-
		<b>15,17,133</b>	<b>16,30,007</b>	<b>127</b>	<b>1,551</b>	<b>2,76,003</b>	<b>-</b>	<b>900</b>	<b>12,61,032</b>	<b>6,118</b>	<b>2,000</b>	<b>46,94,871</b>
Income from investments												
(a) Interest, dividends & rent – gross		2,28,706	6,36,528	-	7,035	50,003	3,540	(46)	2,71,646	7,191	1,242	12,05,845
(b) Profit on sale/redemption of investments		8,147	36,042	-	-	-	-	-	6,08,444	38,490	1,316	6,92,439
(c) (Loss on sale/ redemption of investments)		(261)	(6,351)	-	-	-	(79)	-	(3,64,548)	(19,227)	(575)	(3,91,041)
(d) Transfer/gain on revaluation/change in fair value		-	-	-	-	-	-	-	(2,93,215)	(8,292)	518	(3,00,989)
(e) Amortisation of premium/discount on investments (net)		2,556	(398)	2	115	305	(51)	97	29,034	1,160	217	33,037
Other Income												
(a) Miscellaneous Income		-	-	-	-	-	-	-	35	-	-	35
(b) Contribution from Shareholder's Account		-	-	-	-	-	-	-	-	-	-	-
<b>Total (A)</b>		<b>17,56,281</b>	<b>22,95,828</b>	<b>129</b>	<b>8,701</b>	<b>3,26,311</b>	<b>3,410</b>	<b>951</b>	<b>15,12,428</b>	<b>25,440</b>	<b>4,718</b>	<b>59,34,197</b>
Commission	L-5	1,45,640	66,487	10	14	11,797	-	-	55,688	1	8	2,79,645
Operating expenses related to insurance business	L-6	2,57,820	1,77,545	69	202	42,410	411	262	1,57,074	614	64	6,36,471
Service tax / GST on charges		-	-	-	-	-	-	-	36,538	641	34	37,213
Provision for doubtful debts		9	101	-	-	22	-	-	7	1	-	140
Bad debts written off		(2)	(1)	-	-	-	-	-	(1)	-	-	(4)
Provision for tax		-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)												
(a) For diminution in the value of investments (net)		12,506	12,506	-	-	12,500	-	12,500	-	-	-	50,012
(b) Others		-	-	-	-	-	-	-	-	-	-	-
<b>Total (B)</b>		<b>4,15,973</b>	<b>2,56,638</b>	<b>79</b>	<b>216</b>	<b>66,729</b>	<b>411</b>	<b>12,762</b>	<b>2,49,306</b>	<b>1,257</b>	<b>106</b>	<b>10,03,477</b>
Benefits paid (net)	L-7	59,941	4,67,555	18	1,883	30,234	11,041	3,056	8,19,778	36,112	6,258	14,35,876
Interim bonuses paid		30	-	-	-	-	-	-	-	-	-	30
Change in valuation of liability in respect of life policies												
(a) Gross*		11,25,896	13,58,052	(9)	718	2,02,657	(1,037)	9,601	4,50,890	(13,376)	(1,774)	31,31,618
(b) Amount ceded in reinsurance		(280)	(2,354)	(2)	-	(1,055)	-	-	(13)	-	-	(3,704)
(c) Amount accepted in reinsurance		-	-	-	-	-	-	-	-	-	-	-
<b>Total (C)</b>		<b>11,85,587</b>	<b>18,23,253</b>	<b>7</b>	<b>2,601</b>	<b>2,31,836</b>	<b>10,004</b>	<b>12,657</b>	<b>12,70,655</b>	<b>22,736</b>	<b>4,484</b>	<b>45,63,820</b>
<b>Surplus / (Deficit) (D) = (A) - (B) - (C)</b>		<b>1,54,721</b>	<b>2,15,937</b>	<b>43</b>	<b>5,884</b>	<b>27,746</b>	<b>(7,005)</b>	<b>(24,468)</b>	<b>(7,533)</b>	<b>1,447</b>	<b>128</b>	<b>3,66,900</b>
<b>Appropriations</b>												
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-
Transfer from Shareholders' Account (Non-Technical Accounts)		-	-	-	-	-	-	-	-	-	-	-
Transfer to Balance Sheet being "Deficit in Revenue Account (Policyholders' Account)"		-	-	-	-	-	(7,005)	(24,468)	(7,533)	-	-	(39,006)
Transfer to other reserves		-	-	-	-	-	-	-	-	-	-	-
Balance being funds for future appropriations		1,54,721	2,15,937	43	5,884	27,746	-	-	-	1,447	128	4,05,906
<b>Total (D)</b>		<b>1,54,721</b>	<b>2,15,937</b>	<b>43</b>	<b>5,884</b>	<b>27,746</b>	<b>(7,005)</b>	<b>(24,468)</b>	<b>(7,533)</b>	<b>1,447</b>	<b>128</b>	<b>3,66,900</b>

\* 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 SEPTEMBER 30, 2018 - Policyholders' Account (Technical Account)

(₹ '000)

Particulars	Schedule	For the period ended September 30, 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	23,89,236	24,72,899	461	2,917	4,82,077	-	2,487	22,69,505	8,582	4,600	76,32,764
(b) Reinsurance ceded		(1,772)	(33,986)	(191)	-	(16,696)	-	-	(2,161)	-	-	(54,806)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-
		<b>23,87,464</b>	<b>24,38,913</b>	<b>270</b>	<b>2,917</b>	<b>4,65,381</b>	<b>-</b>	<b>2,487</b>	<b>22,67,344</b>	<b>8,582</b>	<b>4,600</b>	<b>75,77,958</b>
Income from investments												
(a) Interest, dividends & rent – gross		4,34,244	12,60,216	-	14,120	98,217	6,847	3,813	5,09,757	14,139	2,451	23,43,804
(b) Profit on sale/redemption of investments		24,597	87,649	-	19	-	-	-	8,60,049	55,866	2,327	10,30,507
(c) (Loss on sale/ redemption of investments)		(9,588)	(38,428)	-	-	-	(79)	-	(7,01,250)	(40,323)	(1,505)	(7,91,173)
(d) Transfer/gain on revaluation/change in fair value		-	-	-	-	-	-	-	(2,39,944)	11,800	1,045	(2,27,099)
(e) Amortisation of premium/discount on investments (net)		5,348	(2,193)	4	188	564	145	290	59,135	2,050	438	65,969
Other Income												
(a) Miscellaneous Income		-	-	-	-	-	-	-	7,520	14	4	7,538
(b) Contribution from Shareholder's Account		-	-	-	-	-	-	-	-	-	-	-
<b>Total (A)</b>		<b>28,42,065</b>	<b>37,46,157</b>	<b>274</b>	<b>17,244</b>	<b>5,64,162</b>	<b>6,913</b>	<b>6,590</b>	<b>27,62,611</b>	<b>52,128</b>	<b>9,360</b>	<b>1,00,07,504</b>
Commission	L-5	2,21,701	92,004	21	25	19,861	-	-	94,273	2	8	4,27,895
Operating expenses related to insurance business	L-6	4,87,681	3,31,449	141	484	89,424	550	470	3,38,725	1,322	127	12,50,373
Service tax / GST on charges		-	-	-	-	-	-	-	70,805	1,283	67	72,155
Provision for doubtful debts		867	1,042	-	1	53	-	-	448	4	-	2,415
Bad debts written off		(2)	(1)	-	-	-	-	-	(1)	-	-	(4)
Provision for tax		-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)												
(a) For diminution in the value of investments (net)		12,506	12,506	-	-	12,500	-	12,500	-	-	-	50,012
(b) Others		-	-	-	-	-	-	-	-	-	-	-
<b>Total (B)</b>		<b>7,22,753</b>	<b>4,37,000</b>	<b>162</b>	<b>510</b>	<b>1,21,838</b>	<b>550</b>	<b>12,970</b>	<b>5,04,250</b>	<b>2,611</b>	<b>202</b>	<b>18,02,846</b>
Benefits paid (net)	L-7	1,01,922	7,65,131	134	3,800	82,883	14,974	3,056	12,88,434	72,451	6,358	23,39,143
Interim bonuses paid		35	-	-	-	-	-	-	-	-	-	35
Change in valuation of liability in respect of life policies												
(a) Gross*		17,86,552	20,69,847	35	4,950	3,27,721	(2,151)	14,322	10,11,481	(25,648)	2,552	51,89,661
(b) Amount ceded in reinsurance		42	3,737	(22)	-	(383)	-	-	(18)	-	-	3,356
(c) Amount accepted in reinsurance		-	-	-	-	-	-	-	-	-	-	-
<b>Total (C)</b>		<b>18,88,551</b>	<b>28,38,715</b>	<b>147</b>	<b>8,750</b>	<b>4,10,221</b>	<b>12,823</b>	<b>17,378</b>	<b>22,99,897</b>	<b>46,803</b>	<b>8,910</b>	<b>75,32,195</b>
<b>Surplus / (Deficit) (D) = (A) - (B) - (C)</b>		<b>2,30,761</b>	<b>4,70,442</b>	<b>(35)</b>	<b>7,984</b>	<b>32,103</b>	<b>(6,460)</b>	<b>(23,758)</b>	<b>(41,536)</b>	<b>2,714</b>	<b>248</b>	<b>6,72,463</b>
<b>Appropriations</b>												
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-
Transfer from Shareholders' Account (Non-Technical Accounts)		-	-	-	-	-	-	-	-	-	-	-
Transfer to Balance Sheet being "Deficit in Revenue Account (Policyholders' Account)"		-	-	(35)	-	-	(6,460)	(23,758)	(41,536)	-	-	(71,789)
Transfer to other reserves		-	-	-	-	-	-	-	-	-	-	-
Balance being funds for future appropriations		2,30,761	4,70,442	-	7,984	32,103	-	-	-	2,714	248	7,44,252
<b>Total (D)</b>		<b>2,30,761</b>	<b>4,70,442</b>	<b>(35)</b>	<b>7,984</b>	<b>32,103</b>	<b>(6,460)</b>	<b>(23,758)</b>	<b>(41,536)</b>	<b>2,714</b>	<b>248</b>	<b>6,72,463</b>

\* 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 SEPTEMBER 30, 2018 - Policyholders' Account (Technical Account)

(₹ '000)

Particulars	Schedule	For the corresponding previous quarter ended September 30, 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	12,85,094	15,00,704	258	1,834	2,16,617	2,581	1,369	12,67,355	7,413	5,710	42,88,935
(b) Reinsurance ceded		(584)	(17,511)	(88)	-	(6,298)	-	-	(652)	-	-	(25,133)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-
		<b>12,84,510</b>	<b>14,83,193</b>	<b>170</b>	<b>1,834</b>	<b>2,10,319</b>	<b>2,581</b>	<b>1,369</b>	<b>12,66,703</b>	<b>7,413</b>	<b>5,710</b>	<b>42,63,802</b>
Income from investments												
(a) Interest, dividends & rent – gross		1,44,220	5,39,460	-	6,266	36,988	4,042	4,240	2,30,771	8,370	-	9,74,357
(b) Profit on sale/redemption of investments		20,374	75,441	-	6,365	-	1,092	-	5,25,649	42,756	3	6,71,680
(c) (Loss on sale/ redemption of investments)		(3,417)	(13,548)	-	-	-	-	-	(1,25,387)	(13,696)	-	(1,56,048)
(d) Transfer/gain on revaluation/change in fair value		-	-	-	-	-	-	-	(4,68,435)	(36,276)	(140)	(5,04,851)
(e) Amortisation of premium/discount on investments (net)		(1,060)	(745)	3	694	527	340	15	14,403	576	7	14,760
Other Income												
(a) Miscellaneous Income		-	-	-	-	-	-	-	265	1	-	266
(b) Contribution from Shareholder's Account		-	-	-	-	-	-	-	-	-	-	-
<b>Total (A)</b>		<b>14,44,627</b>	<b>20,83,801</b>	<b>173</b>	<b>15,159</b>	<b>2,47,834</b>	<b>8,055</b>	<b>5,624</b>	<b>14,43,969</b>	<b>9,144</b>	<b>5,580</b>	<b>52,63,966</b>
Commission	L-5	1,23,881	55,428	12	18	7,002	-	-	58,755	33	-	2,45,128
Operating expenses related to insurance business	L-6	2,02,643	1,22,025	56	281	31,681	248	285	1,76,197	1,652	92	5,35,160
Service tax / GST on charges		-	-	-	-	-	-	-	27,565	739	-	28,304
Provision for doubtful debts		15	163	-	1	36	-	-	10	1	-	226
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-
Provision for tax		-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (net)		-	-	-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-	-	-
<b>Total (B)</b>		<b>3,26,539</b>	<b>1,77,616</b>	<b>68</b>	<b>300</b>	<b>38,719</b>	<b>248</b>	<b>285</b>	<b>2,62,527</b>	<b>2,425</b>	<b>92</b>	<b>8,08,818</b>
Benefits paid (net)	L-7	35,910	3,27,952	13	703	48,593	41,925	290	5,72,178	57,122	-	10,84,686
Interim bonuses paid		16	-	-	-	-	-	-	-	-	-	16
Change in valuation of liability in respect of life policies												
(a) Gross*		10,15,881	13,79,145	-	3,034	80,148	(35,651)	4,736	6,72,590	(48,583)	5,579	30,76,879
(b) Amount ceded in reinsurance		(196)	(1,227)	-	-	4,793	-	-	76	-	-	3,446
(c) Amount accepted in reinsurance		-	-	-	-	-	-	-	-	-	-	-
<b>Total (C)</b>		<b>10,51,611</b>	<b>17,05,870</b>	<b>13</b>	<b>3,737</b>	<b>1,33,534</b>	<b>6,274</b>	<b>5,026</b>	<b>12,44,844</b>	<b>8,539</b>	<b>5,579</b>	<b>41,65,027</b>
<b>Surplus / (Deficit) (D) = (A) - (B) - (C)</b>		<b>66,477</b>	<b>2,00,315</b>	<b>92</b>	<b>11,122</b>	<b>75,581</b>	<b>1,533</b>	<b>313</b>	<b>(63,402)</b>	<b>(1,820)</b>	<b>(91)</b>	<b>2,90,121</b>
Appropriations												
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-
Transfer from Shareholders' Account (Non-Technical Accounts)		-	-	-	-	-	-	-	-	-	-	-
Transfer to Balance Sheet being "Deficit in Revenue Account (Policyholders' Account)"		-	-	-	-	-	-	-	(63,402)	(1,820)	(91)	(65,313)
Transfer to other reserves		-	-	-	-	-	-	-	-	-	-	-
Balance being funds for future appropriations		66,478	2,00,315	92	11,122	75,581	1,533	313	-	-	-	3,55,434
<b>Total (D)</b>		<b>66,478</b>	<b>2,00,315</b>	<b>92</b>	<b>11,122</b>	<b>75,581</b>	<b>1,533</b>	<b>313</b>	<b>(63,402)</b>	<b>(1,820)</b>	<b>(91)</b>	<b>2,90,121</b>

\* 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 SEPTEMBER 30, 2018 - Policyholders' Account (Technical Account)

(₹ '000)

Particulars	Schedule	For the corresponding previous period ended September 30, 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	21,45,990	23,12,683	518	3,507	4,10,967	2,581	37,707	22,08,502	12,318	5,710	71,40,483
(b) Reinsurance ceded		(919)	(28,686)	(196)	-	(13,047)	-	-	(1,604)	-	-	(44,452)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-
		<b>21,45,071</b>	<b>22,83,997</b>	<b>322</b>	<b>3,507</b>	<b>3,97,920</b>	<b>2,581</b>	<b>37,707</b>	<b>22,06,898</b>	<b>12,318</b>	<b>5,710</b>	<b>70,96,031</b>
Income from investments												
(a) Interest, dividends & rent – gross		2,76,121	10,57,420	-	12,509	70,440	9,199	10,604	4,47,312	16,875	-	19,00,480
(b) Profit on sale/redemption of investments		46,531	1,80,693	-	6,365	-	1,612	3,762	12,56,828	1,09,028	3	16,04,822
(c) (Loss on sale/ redemption of investments)		(4,338)	(17,737)	-	-	-	-	-	(1,68,866)	(17,968)	-	(2,08,909)
(d) Transfer/gain on revaluation/change in fair value		-	-	-	-	-	-	-	(7,11,370)	(59,681)	(140)	(7,71,191)
(e) Amortisation of premium/discount on investments (net)		(990)	(1,300)	6	1,261	1,114	684	1,847	29,961	1,230	7	33,820
Other Income												
(a) Miscellaneous Income		-	-	-	-	-	-	-	2,222	2	-	2,224
(b) Contribution from Shareholder's Account		-	-	-	-	-	-	-	-	-	-	-
<b>Total (A)</b>		<b>24,62,395</b>	<b>35,03,073</b>	<b>328</b>	<b>23,642</b>	<b>4,69,474</b>	<b>14,076</b>	<b>53,920</b>	<b>30,62,985</b>	<b>61,804</b>	<b>5,580</b>	<b>96,57,277</b>
Commission	L-5	2,30,800	1,06,189	24	32	8,456	51	-	96,151	67	-	4,41,769
Operating expenses related to insurance business	L-6	4,87,191	3,12,354	129	547	77,733	454	4,348	3,23,004	2,562	92	12,08,414
Service tax / GST on charges		-	-	-	-	-	-	-	48,118	1,362	-	49,480
Provision for doubtful debts		54	602	-	1	131	-	-	38	5	-	831
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-
Provision for tax		-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (net)		-	-	-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-	-	-
<b>Total (B)</b>		<b>7,18,045</b>	<b>4,19,145</b>	<b>153</b>	<b>580</b>	<b>86,320</b>	<b>505</b>	<b>4,348</b>	<b>4,67,311</b>	<b>3,996</b>	<b>92</b>	<b>17,00,494</b>
Benefits paid (net)	L-7	63,700	5,14,160	29	2,536	1,31,445	1,52,293	3,07,878	11,73,981	1,21,698	-	24,67,720
Interim bonuses paid		16	-	-	-	-	-	-	-	-	-	16
Change in valuation of liability in respect of life policies												
(a) Gross*		15,59,584	22,24,854	-	7,358	1,86,352	(1,42,297)	(2,61,021)	15,19,180	(66,031)	5,579	50,33,558
(b) Amount ceded in reinsurance		(289)	1,994	-	-	8,965	-	-	22	-	-	10,692
(c) Amount accepted in reinsurance		-	-	-	-	-	-	-	-	-	-	-
<b>Total (C)</b>		<b>16,23,011</b>	<b>27,41,008</b>	<b>29</b>	<b>9,894</b>	<b>3,26,762</b>	<b>9,996</b>	<b>46,857</b>	<b>26,93,183</b>	<b>55,667</b>	<b>5,579</b>	<b>75,11,986</b>
<b>Surplus / (Deficit) (D) = (A) - (B) - (C)</b>		<b>1,21,339</b>	<b>3,42,920</b>	<b>146</b>	<b>13,168</b>	<b>56,392</b>	<b>3,575</b>	<b>2,715</b>	<b>(97,509)</b>	<b>2,141</b>	<b>(91)</b>	<b>4,44,797</b>
<b>Appropriations</b>												
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-
Transfer from Shareholders' Account (Non-Technical Accounts)		-	-	-	-	-	-	-	-	-	-	-
Transfer to Balance Sheet being "Deficit in Revenue Account (Policyholders' Account)"		-	-	-	-	-	-	-	(97,509)	-	(91)	(97,600)
Transfer to other reserves		-	-	-	-	-	-	-	-	-	-	-
Balance being funds for future appropriations		1,21,339	3,42,919	146	13,169	56,392	3,575	2,715	-	2,141	-	5,42,396
<b>Total (D)</b>		<b>1,21,339</b>	<b>3,42,919</b>	<b>146</b>	<b>13,169</b>	<b>56,392</b>	<b>3,575</b>	<b>2,715</b>	<b>(97,509)</b>	<b>2,141</b>	<b>(91)</b>	<b>4,44,797</b>

\* represents Mathematical Reserves after allocation of bonus