FORM L-1-A-RA

IDBI FEDERAL
In association with Ageas
IDBI Federal Life Insurance Co Ltd
[IRDA Registration No 125 dated 19th December 2007]

## REVENUE ACCOUNT FOR THE PERIOD ENDED JUNE 30, 2013 - Policyholders' Account (Technical Account)

(Rs.'000)

| Particulars | Schedule | For the quarter ended June 30, 2013 | | | | | | | | Upto the quarter ended June 30, 2013 | | | | | | | | For the corresponding quarter ended June 30, 2012 | | | | | | | | Upto the corresponding quarter ended June 30, 2012 | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Par Life | Non Par Life | Non Par Health | Non Par Pension | Non Par Group | Linked Life | Linked Pension | Total | Par Life | Non Par Life | Non Par Health | Non Par Pension | Non Par Group | Linked Life | Linked Pension | Total | Par Life | Non Par Life | Non Par Health | Non Par Pension | Non Par Group | Linked Life | Linked Pension | Total | Par Life | Non Par Life | Non Par Health | Non Par Pension | Non Par Group | Linked Life | Linked Pension | Total |
| Premiums earned – net | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| (a) Premium | L-4 | 34,897 | 576,454 | 664 | 3,734 | 136,802 | 293,513 | 24,739 | 1,070,803 | 34,897 | 576,454 | 664 | 3,734 | 136,802 | 293,513 | 24,739 | 1,070,803 | 24,946 | 375,137 | 877 | (3,423) | 75,517 | 470,060 | 94,361 | 1,037,475 | 24,946 | 375,137 | 877 | (3,423) | 75,517 | 470,060 | 94,361 | 1,037,475 |
| (b) Reinsurance ceded | | (23) | (9,719) | (273) | - | (1,797) | (1,002) | - | (12,814) | (23) | (9,719) | (273) | - | (1,797) | (1,002) | - | (12,814) | (1) | (9,222) | (345) | - | (936) | (1,029) | - | (11,533) | (1) | (9,222) | (345) | - | (936) | (1,029) | - | (11,533) |
| (c) Reinsurance accepted | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | | **34,874** | **566,735** | **391** | **3,734** | **135,005** | **292,511** | **24,739** | **1,057,989** | **34,874** | **566,735** | **391** | **3,734** | **135,005** | **292,511** | **24,739** | **1,057,989** | **24,945** | **365,915** | **532** | **(3,423)** | **74,581** | **469,031** | **94,361** | **1,025,942** | **24,945** | **365,915** | **532** | **(3,423)** | **74,581** | **469,031** | **94,361** | **1,025,942** |
| Income from investments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| (a) Interest, dividends & rent – gross | | 3,887 | 168,810 | 21 | 3,404 | 18,753 | 213,841 | 22,725 | 431,441 | 3,887 | 168,810 | 21 | 3,404 | 18,753 | 213,841 | 22,725 | 431,441 | 981 | 89,176 | 21 | 2,003 | 8,059 | 217,254 | 21,823 | 339,317 | 981 | 89,176 | 21 | 2,003 | 8,059 | 217,254 | 21,823 | 339,317 |
| (b) Profit on sale/redemption of investments | | 8,689 | 1,730 | - | - | 2,145 | 353,714 | 48,528 | 414,806 | 8,689 | 1,730 | - | - | 2,145 | 353,714 | 48,528 | 414,806 | 747 | - | - | - | - | 108,467 | 19,010 | 128,224 | 747 | - | - | - | - | 108,467 | 19,010 | 128,224 |
| (c) (Loss on sale/ redemption of investments) | | (2,017) | (40) | - | - | - | (238,015) | (32,912) | (272,984) | (2,017) | (40) | - | - | - | (238,015) | (32,912) | (272,984) | (208) | (10,591) | - | - | - | (275,722) | (18,901) | (305,422) | (208) | (10,591) | - | - | - | (275,722) | (18,901) | (305,422) |
| (d)Transfer/gain on revaluation/change in fair value | | - | - | - | - | - | 184,557 | 16,594 | 201,151 | - | - | - | - | - | 184,557 | 16,594 | 201,151 | - | - | - | - | - | 152,817 | 6,582 | 159,399 | - | - | - | - | - | 152,817 | 6,582 | 159,399 |
| (e) Amortisation of premium/discount on investments (net) | | 528 | 1,362 | 14 | 256 | 791 | 18,744 | 996 | 22,691 | 528 | 1,362 | 14 | 256 | 791 | 18,744 | 996 | 22,691 | 273 | 4,990 | 16 | 470 | 896 | 32,996 | 2,940 | 42,581 | 273 | 4,990 | 16 | 470 | 896 | 32,996 | 2,940 | 42,581 |
| (f) Appropriation/Expropriation Adjustment Account (net) | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Other Income | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| (a) Miscellaneous Income | | - | - | - | - | - | 44 | - | 44 | - | - | - | - | - | 44 | - | 44 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| (b) Contribution from Shareholder's Account | | 18,191 | 171,077 | - | 8,399 | - | - | - | 197,667 | 18,191 | 171,077 | - | 8,399 | - | - | - | 197,667 | 34,590 | 193,507 | 1,992 | 16,282 | - | - | 4,553 | 250,924 | 34,590 | 193,507 | 1,992 | 16,282 | - | - | 4,553 | 250,924 |
| **Total (A)** | | **64,152** | **909,674** | **426** | **15,793** | **156,694** | **825,396** | **80,670** | **2,052,805** | **64,152** | **909,674** | **426** | **15,793** | **156,694** | **825,396** | **80,670** | **2,052,805** | **61,328** | **642,997** | **2,561** | **15,332** | **83,536** | **704,843** | **130,368** | **1,640,965** | **61,328** | **642,997** | **2,561** | **15,332** | **83,536** | **704,843** | **130,368** | **1,640,965** |
| Commission | L-5 | 4,854 | 87,977 | 47 | 66 | 23,848 | 4,668 | 144 | 121,604 | 4,854 | 87,977 | 47 | 66 | 23,848 | 4,668 | 144 | 121,604 | 5,606 | 64,068 | 86 | (56) | 14,862 | 8,032 | 1,425 | 94,023 | 5,606 | 64,068 | 86 | (56) | 14,862 | 8,032 | 1,425 | 94,023 |
| Operating expenses related to insurance business | L-6 | 30,568 | 341,897 | 210 | 461 | 23,094 | 78,435 | 8,285 | 482,950 | 30,568 | 341,897 | 210 | 461 | 23,094 | 78,435 | 8,285 | 482,950 | 35,693 | 286,476 | 2,230 | (505) | 11,863 | 100,295 | 16,948 | 453,000 | 35,693 | 286,476 | 2,230 | (505) | 11,863 | 100,295 | 16,948 | 453,000 |
| Provision for doubtful debts | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Bad debts written off | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Provision for tax | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Provisions (other than taxation) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| (a) For diminution in the value of investments (net) | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| (b) Others | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| **Total (B)** | | **35,422** | **429,874** | **257** | **527** | **46,942** | **83,103** | **8,429** | **604,554** | **35,422** | **429,874** | **257** | **527** | **46,942** | **83,103** | **8,429** | **604,554** | **41,299** | **350,544** | **2,316** | **(561)** | **26,725** | **108,327** | **18,373** | **547,023** | **41,299** | **350,544** | **2,316** | **(561)** | **26,725** | **108,327** | **18,373** | **547,023** |
| Benefits paid (net) | L-7 | 1,526 | 59,705 | 23 | 106 | 13,559 | 514,130 | 59,653 | 648,702 | 1,526 | 59,705 | 23 | 106 | 13,559 | 514,130 | 59,653 | 648,702 | 805 | 42,695 | 37 | 180 | 5,511 | 382,991 | 9,982 | 442,201 | 805 | 42,695 | 37 | 180 | 5,511 | 382,991 | 9,982 | 442,201 |
| Interim bonuses paid | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Change in valuation of liability in respect of life policies | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| (a) Gross | | 27,227 | 419,561 | (202) | 15,160 | 72,650 | 97,741 | (3,842) | 628,295 | 27,227 | 419,561 | (202) | 15,160 | 72,650 | 97,741 | (3,842) | 628,295 | 19,207 | 249,720 | 277 | 15,713 | 37,268 | 155,671 | 102,013 | 579,869 | 19,207 | 249,720 | 277 | 15,713 | 37,268 | 155,671 | 102,013 | 579,869 |
| (b) Amount ceded in reinsurance | | (23) | 534 | 51 | - | (2,043) | 128 | - | (1,353) | (23) | 534 | 51 | - | (2,043) | 128 | - | (1,353) | 17 | 38 | (69) | - | (980) | 307 | - | (687) | 17 | 38 | (69) | - | (980) | 307 | - | (687) |
| (c) Amount accepted in reinsurance | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| **Total (C)** | | **28,730** | **479,800** | **(128)** | **15,266** | **84,166** | **611,999** | **55,811** | **1,275,644** | **28,730** | **479,800** | **(128)** | **15,266** | **84,166** | **611,999** | **55,811** | **1,275,644** | **20,029** | **292,453** | **245** | **15,893** | **41,799** | **538,969** | **111,995** | **1,021,383** | **20,029** | **292,453** | **245** | **15,893** | **41,799** | **538,969** | **111,995** | **1,021,383** |
| **Surplus / (Deficit) (D) = (A) - (B) - (C)** | | **-** | **-** | **297** | **-** | **25,586** | **130,294** | **16,430** | **172,607** | **-** | **-** | **297** | **-** | **25,586** | **130,294** | **16,430** | **172,607** | **-** | **-** | **-** | **-** | **15,012** | **57,547** | **-** | **72,559** | **-** | **-** | **-** | **-** | **15,012** | **57,547** | **-** | **72,559** |
| **Appropriations** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Transfer to Shareholders' Account | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Transfer to other reserves | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Balance being funds for future appropriations | | - | - | 297 | - | 25,586 | 130,294 | 16,430 | 172,607 | - | - | 297 | - | 25,586 | 130,294 | 16,430 | 172,607 | - | - | - | - | 15,012 | 57,547 | - | 72,559 | - | - | - | - | 15,012 | 57,547 | - | 72,559 |
| **Total (D)** | | **-** | **-** | **297** | **-** | **25,586** | **130,294** | **16,430** | **172,607** | **-** | **-** | **297** | **-** | **25,586** | **130,294** | **16,430** | **172,607** | **-** | **-** | **-** | **-** | **15,012** | **57,547** | **-** | **72,559** | **-** | **-** | **-** | **-** | **15,012** | **57,547** | **-** | **72,559** |
| The break-up for the surplus is as below:- | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| a) Interim Bonuses Paid | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| b) Allocation of Bonus to policyholders | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| c) Surplus shown in the Revenue Account | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| d) Total Surplus (a+b+c) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Total** | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |