FORM L-1-A-RA

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

IDBI Federal Life Insurance Co Ltd. Registered Office: 1st floor,Tradeview, Oasis Complex, Kamala City, P. B. Marg, Lower Parel (W), Mumbai 400013. www.idbifederal.com

Corporate Identity Number (CIN) – U66010MH2007PLC167164

REVENUE ACCOUNT FOR THE PERIOD ENDED MARCH 31, 2015 - Policyholders' Account (Technical Account)

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For the quarter ended March 31, 2015

Particulars	Schedule	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	Total
Premiums earned – net											
(a) Premium	L-4	9,70,314	18,18,468	427	5,441	1,07,781	1,18,889	9,00,000	10,20,672	11,821	49,53,813
(b) Reinsurance ceded		(255)	(18,449)	(181)	-	(9,073)	-	-	(1,127)	-	(29,085)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-
		9,70,059	**18,00,019**	**246**	**5,441**	**98,708**	**1,18,889**	**9,00,000**	**10,19,545**	**11,821**	**49,24,728**
Income from investments											
(a) Interest, dividends & rent – gross		23,874	3,34,987	20	4,344	21,059	1,329	10,905	1,76,087	16,862	5,89,467
(b) Profit on sale/redemption of investments		22,787	45,061	-	-	-	-	-	7,12,370	1,43,392	9,23,610
(c) (Loss on sale/ redemption of investments)		(9,794)	(16,283)	-	-	-	-	-	(1,31,134)	(32,711)	(1,89,922)
(d)Transfer/gain on revaluation/change in fair value		-	-	-	-	-	-	-	(2,96,733)	(76,395)	(3,73,128)
(e) Amortisation of premium/discount on investments (net)		2,376	2,138	13	355	1,033	234	1,268	13,355	1,724	22,496
Other Income											
(a) Miscellaneous Income		-	-	-	-	-	-	-	13	-	13
(b) Contribution from Shareholder's Account		1,08,594	-	-	-	-	-	-	-	-	1,08,594
Total (A)		**11,17,896**	**21,65,922**	**279**	**10,140**	**1,20,800**	**1,20,452**	**9,12,173**	**14,93,503**	**64,693**	**60,05,858**
Commission	L-5	1,82,613	53,079	19	97	8,316	-	-	26,522	136	2,70,782
Operating expenses related to insurance business	L-6	4,24,873	34,615	122	394	17,314	3,072	21,633	1,76,163	2,653	6,80,839
Service tax charge on linked charges		-	-	-	-	-	-	-	14,151	1,344	15,495
Provision for doubtful debts		2,426	(314)	-	-	2	-	-	499	-	2,613
Bad debts written off		-	-	-	-	-	-	-	-	-	-
Provision for tax		-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)											
(a) For diminution in the value of investments (net)		-	-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-	-
Total (B)		**6,09,912**	**87,380**	**141**	**491**	**25,632**	**3,072**	**21,633**	**2,17,335**	**4,133**	**9,69,729**
Benefits paid (net)	L-7	28,958	74,335	(18)	2,262	41,600	2,893	-	8,64,700	3,06,630	13,21,360
Interim bonuses paid		-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies			-								
(a) Gross		4,79,263	23,92,364	(1,296)	38,281	(2,24,973)	1,17,506	9,45,979	5,43,434	(2,52,189)	40,38,369
(b) Amount ceded in reinsurance		(237)	5,007	332	-	(1,949)	-	-	(231)	-	2,922
(c) Amount accepted in reinsurance		-	-	-	-	-	-	-	-	-	-
Total (C)		**5,07,984**	**24,71,706**	**(982)**	**40,543**	**(1,85,322)**	**1,20,399**	**9,45,979**	**14,07,903**	**54,441**	**53,62,651**
Surplus / (Deficit) (D) = (A) - (B) - (C)		**-**	**(3,93,164)**	**1,120**	**(30,894)**	**2,80,490**	**(3,019)**	**(55,439)**	**(1,31,735)**	**6,119**	**(3,26,522)**
Appropriations											
Transfer to Shareholders' Account		-	12,15,482	1,515	-	3,19,201	-	-	83,082	40,129	16,59,409
Transfer from Shareholders' Account (Non-Technical Accounts)		-	-	-	(30,894)	-	(3,019)	(55,439)	-	-	(89,352)
Transfer to other reserves		-	-	-	-	-	-	-	-	-	-
Balance being funds for future appropriations		-	(16,08,646)	(395)	-	(38,711)	-	-	(2,14,817)	(34,010)	(18,96,579)
Total (D)		**-**	**(3,93,164)**	**1,120**	**(30,894)**	**2,80,490**	**(3,019)**	**(55,439)**	**(1,31,735)**	**6,119**	**(3,26,522)**
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)		-	-	-	-	-	-	-	-	-	-

For the year ended March 31, 2015

Particulars	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	Total
Premiums earned – net										
(a) Premium	22,45,250	49,38,180	1,871	16,421	2,89,572	1,73,871	9,60,000	19,68,713	1,02,342	1,06,96,220
(b) Reinsurance ceded	(740)	(59,829)	(795)	-	(24,031)	-	-	(3,707)	-	(89,102)
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-
	22,44,510	**48,78,351**	**1,076**	**16,421**	**2,65,541**	**1,73,871**	**9,60,000**	**19,65,006**	**1,02,342**	**1,06,07,118**
Income from investments										
(a) Interest, dividends & rent – gross	72,474	12,04,741	82	17,390	83,995	1,759	11,038	7,33,234	79,457	22,04,170
(b) Profit on sale/redemption of investments	50,078	48,954	-	-	-	-	-	19,73,370	4,83,235	25,55,637
(c) (Loss on sale/ redemption of investments)	(12,342)	(16,283)	-	-	-	-	-	(2,83,296)	(65,840)	(3,77,761)
(d)Transfer/gain on revaluation/change in fair value	-	-	-	-	-	-	-	2,42,225	51,192	2,93,417
(e) Amortisation of premium/discount on investments (net)	12,460	12,185	59	998	3,168	286	1,298	1,17,146	10,737	1,58,337
Other Income										
(a) Miscellaneous Income	-	-	-	-	-	-	-	83	-	83
(b) Contribution from Shareholder's Account	3,44,027	-	-	-	-	-	-	-	-	3,44,027
Total (A)	**27,11,207**	**61,27,948**	**1,217**	**34,809**	**3,52,704**	**1,75,916**	**9,72,336**	**47,47,768**	**6,61,123**	**1,57,85,028**
Commission	4,14,987	2,30,004	82	303	24,007	-	-	49,349	1,613	7,20,345
Operating expenses related to insurance business	11,24,537	4,30,601	608	1,776	91,164	4,208	22,137	3,58,147	16,019	20,49,197
Service tax charge on linked charges	-	-	-	-	-	-	-	52,295	5,888	58,183
Provision for doubtful debts	1,981	(901)	-	-	(2)	-	-	432	-	1,510
Bad debts written off	-	-	-	-	-	-	-	-	-	-
Provision for tax	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)										
(a) For diminution in the value of investments (net)	-	-	-	-	-	-	-	-	-	-
(b) Others	-	-	-	-	-	-	-	-	-	-
Total (B)	**15,41,505**	**6,59,704**	**690**	**2,079**	**1,15,169**	**4,208**	**22,137**	**4,60,223**	**23,520**	**28,29,235**
Benefits paid (net)	51,800	2,69,641	180	6,288	1,05,989	3,364	-	30,08,847	7,47,329	41,93,438
Interim bonuses paid	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies		-								
(a) Gross	11,18,744	39,65,840	(1,568)	63,245	(1,61,561)	1,79,909	10,14,311	11,95,421	(1,49,855)	72,24,486
(b) Amount ceded in reinsurance	(842)	17,281	400	-	(26,094)	-	-	195	-	(9,060)
(c) Amount accepted in reinsurance	-	-	-	-	-	-	-	-	-	-
Total (C)	**11,69,702**	**42,52,762**	**(988)**	**69,533**	**(81,666)**	**1,83,273**	**10,14,311**	**42,04,463**	**5,97,474**	**1,14,08,864**
Surplus / (Deficit) (D) = (A) - (B) - (C)	**-**	**12,15,482**	**1,515**	**(36,803)**	**3,19,201**	**(11,565)**	**(64,112)**	**83,082**	**40,129**	**15,46,929**
Appropriations										
Transfer to Shareholders' Account	-	12,15,482	1,515	-	3,19,201	-	-	83,082	40,129	16,59,409
Transfer from Shareholders' Account (Non-Technical Accounts)	-	-	-	(36,803)	-	(11,565)	(64,112)	-	-	(1,12,480)
Transfer to other reserves	-	-	-	-	-	-	-	-	-	-
Balance being funds for future appropriations	-	-	-	-	-	-	-	-	-	-
Total (D)	**-**	**12,15,482**	**1,515**	**(36,803)**	**3,19,201**	**(11,565)**	**(64,112)**	**83,082**	**40,129**	**15,46,929**
The break-up for the surplus is as below:-										
a) Interim Bonuses Paid	-	-	-	-	-	-	-	-	-	-
b) Allocation of Bonus to policyholders	95,605	-	-	-	-	-	-	-	-	95,605
c) Surplus shown in the Revenue Account	-	12,15,482	1,515	(36,803)	3,19,201	(11,565)	(64,112)	83,082	40,129	15,46,929
d) Total Surplus (a+b+c)	95,605	12,15,482	1,515	(36,803)	3,19,201	(11,565)	(64,112)	83,082	40,129	16,42,534

For the corresponding previous quarter ended March 31, 2014

Particulars	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	Total
Premiums earned – net										
(a) Premium	4,14,784	22,33,460	579	6,900	59,448	-	-	3,37,490	32,963	30,85,624
(b) Reinsurance ceded	(269)	(21,240)	(246)	-	(7,291)	-	-	(929)	-	(29,975)
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-
	4,14,515	**22,12,220**	**333**	**6,900**	**52,157**	**-**	**-**	**3,36,561**	**32,963**	**30,55,649**
Income from investments										
(a) Interest, dividends & rent – gross	11,127	2,41,016	20	4,225	20,830	-	-	1,76,040	18,773	4,72,031
(b) Profit on sale/redemption of investments	4,082	-	-	-	-	-	-	2,78,418	70,830	3,53,330
(c) (Loss on sale/ redemption of investments)	(1,650)	-	-	-	-	-	-	(1,53,707)	(18,026)	(1,73,383)
(d)Transfer/gain on revaluation/change in fair value	-	-	-	-	-	-	-	3,17,045	44,863	3,61,908
(e) Amortisation of premium/discount on investments (net)	2,970	4,660	29	194	72	-	-	25,157	2,912	35,994
Other Income										
(a) Miscellaneous Income	-	-	-	-	-	-	-	-	-	-
(b) Contribution from Shareholder's Account	30,954	-	-	-	-	-	-	-	-	30,954
Total (A)	**4,61,998**	**24,57,896**	**382**	**11,319**	**73,059**	**-**	**-**	**9,79,514**	**1,52,315**	**41,36,483**
Commission	79,998	1,65,419	27	121	5,915	-	-	3,846	67	2,55,393
Operating expenses related to insurance business	1,96,547	1,86,389	254	275	15,259	-	-	31,943	5,025	4,35,692
Service tax charge on linked charges	-	-	-	-	-	-	-	13,819	1,438	15,257
Provision for doubtful debts	1,402	1,852	-	-	13	-	-	210	-	3,477
Bad debts written off	-	-	-	-	-	-	-	-	-	-
Provision for tax	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)										-
(a) For diminution in the value of investments (net)	-	-	-	-	-	-	-	-	-	-
(b) Others	-	-	-	-	-	-	-	-	-	-
										-
Total (B)	**2,77,947**	**3,53,660**	**281**	**396**	**21,187**	**-**	**-**	**49,818**	**6,530**	**7,09,819**
Benefits paid (net)	4,978	1,24,187	113	2,431	28,107	-	-	7,55,549	93,960	10,09,325
Interim bonuses paid	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies										
(a) Gross	1,79,488	19,23,541	99	12,826	73,326	-	-	60,145	40,145	22,89,570
(b) Amount ceded in reinsurance	(415)	(2,330)	(25)	-	(11,499)	-	-	153	-	(14,116)
(c) Amount accepted in reinsurance	-	-	-	-	-	-	-	-	-	-
Total (C)	**1,84,051**	**20,45,398**	**187**	**15,257**	**89,934**	**-**	**-**	**8,15,847**	**1,34,105**	**32,84,779**
Surplus / (Deficit) (D) = (A) - (B) - (C)	**-**	**58,838**	**(86)**	**(4,334)**	**(38,062)**	**-**	**-**	**1,13,849**	**11,680**	**1,41,885**
Appropriations										
Transfer to Shareholders' Account	-	2,78,159	789	11,750	46,408	-	-	5,46,580	77,056	9,60,742
Transfer from Shareholders' Account (Non-Technical Accounts)	-	-	-	-	-	-	-	-	-	-
Transfer to other reserves	-	-	-	-	-	-	-	-	-	-
Balance being funds for future appropriations	-	(2,19,321)	(875)	(16,085)	(84,470)	-	-	(4,32,731)	(65,376)	(8,18,858)
Total (D)	**-**	**58,838**	**(86)**	**(4,334)**	**(38,062)**	**-**	**-**	**1,13,849**	**11,680**	**1,41,885**
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)	-	-	-	-	-	-	-	-	-	-

For the corresponding previous year ended March 31, 2014

Particulars	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	Total
Premiums earned – net										
(a) Premium	8,46,369	57,43,646	2,503	26,088	2,28,577	-	-	12,63,625	1,51,660	82,62,468
(b) Reinsurance ceded	(527)	(66,113)	(1,048)	-	(13,802)	-	-	(3,826)	-	(85,316)
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-
	8,45,842	**56,77,533**	**1,455**	**26,088**	**2,14,775**	**-**	**-**	**12,59,799**	**1,51,660**	**81,77,152**
Income from investments										
(a) Interest, dividends & rent – gross	24,123	8,08,693	82	15,822	81,305	-	-	7,58,795	82,245	17,71,065
(b) Profit on sale/redemption of investments	13,925	1,730	-	-	2,145	-	-	14,36,954	2,32,013	16,86,767
(c) (Loss on sale/ redemption of investments)	(5,248)	(40)	-	-	-	-	-	(11,12,688)	(1,25,133)	(12,43,109)
(d)Transfer/gain on revaluation/change in fair value	-	-	-	-	-	-	-	7,88,023	1,73,004	9,61,027
(e) Amortisation of premium/discount on investments (net)	7,549	13,556	93	766	1,602	-	-	1,33,573	9,143	1,66,282
Other Income										
(a) Miscellaneous Income	-	-	-	-	-	-	-	8	-	8
(b) Contribution from Shareholder's Account	1,75,472	-	-	-	-	-	-	-	-	1,75,472
Total (A)	**10,61,663**	**65,01,472**	**1,630**	**42,676**	**2,99,827**	**-**	**-**	**32,64,464**	**5,22,932**	**1,16,94,664**
Commission	1,54,832	6,32,412	142	474	32,471	-	-	18,820	1,281	8,40,432
Operating expenses related to insurance business	4,83,665	11,03,856	788	1,912	48,300	-	-	1,68,578	22,055	18,29,154
Service tax charge on linked charges	-	-	-	-	-	-	-	56,535	5,909	62,444
Provision for doubtful debts	1,402	1,852	-	-	13	-	-	210	-	3,477
Bad debts written off	-	-	-	-	-	-	-	-	-	-
Provision for tax	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)										
(a) For diminution in the value of investments (net)	-	-	-	-	-	-	-	-	-	-
(b) Others	-	-	-	-	-	-	-	-	-	-
Total (B)	**6,39,899**	**17,38,120**	**930**	**2,386**	**80,784**	**-**	**-**	**2,44,143**	**29,245**	**27,35,507**
Benefits paid (net)	10,503	3,04,482	203	12,160	69,827	-	-	28,21,231	2,76,528	34,94,934
Interim bonuses paid	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies										
(a) Gross	4,12,359	44,41,769	(389)	24,778	1,21,391	-	-	(3,48,348)	1,40,103	47,91,663
(b) Amount ceded in reinsurance	(1,098)	(19,881)	97	-	(18,583)	-	-	858	-	(38,607)
(c) Amount accepted in reinsurance	-	-	-	-	-	-	-	-	-	-
Total (C)	**4,21,764**	**47,26,370**	**(89)**	**36,938**	**1,72,635**	**-**	**-**	**24,73,741**	**4,16,631**	**82,47,990**
Surplus / (Deficit) (D) = (A) - (B) - (C)	**-**	**36,982**	**789**	**3,352**	**46,408**	**-**	**-**	**5,46,580**	**77,056**	**7,11,167**
Appropriations										
Transfer to Shareholders' Account	-	2,78,159	789	11,750	46,408	-	-	5,46,580	77,056	9,60,742
Transfer from Shareholders' Account (Non-Technical Accounts)	-	(2,41,177)	-	(8,398)	-	-	-	-	-	(2,49,575)
Transfer to other reserves	-	-	-	-	-	-	-	-	-	-
Balance being funds for future appropriations	-	-	-	-	-	-	-	-	-	-
Total (D)	**-**	**36,982**	**789**	**3,352**	**46,408**	**-**	**-**	**5,46,580**	**77,056**	**7,11,167**
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	-	36,982	789	3,352	46,408	-	-	5,46,580	77,056	7,11,167
d) Total Surplus (a+b+c)	-	36,982	789	3,352	46,408	-	-	5,46,580	77,056	7,11,167