FORM L-1-A-RA

IDBI FEDERAL

[IRDA Registration No.135 dated 18th 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 JUNE 30, 2014 - Policyholders' Account (Technical Account)

(Rs. '000)

Particulars	Schedule	For the quarter ended June 30, 2014								Upto the quarter ended June 30, 2014								For the corresponding quarter ended June 30, 2013								Upto the corresponding quarter ended June 30, 2013							
		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	194,516	622,364	480	2,834	60,308	166,261	21,745	1,068,508	194,516	622,364	480	2,834	60,308	166,261	21,745	1,068,508	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
(b) Reinsurance ceded		(37)	(5,468)	(204)	-	(3,766)	(587)	-	(10,062)	(37)	(5,468)	(204)	-	(3,766)	(587)	-	(10,062)	(23)	(9,719)	(273)	-	(1,797)	(1,002)	-	(12,814)	(23)	(9,719)	(273)	-	(1,797)	(1,002)	-	(12,814)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		194,479	**616,896**	**276**	**2,834**	**56,542**	**165,674**	**21,745**	**1,058,446**	**194,479**	**616,896**	**276**	**2,834**	**56,542**	**165,674**	**21,745**	**1,058,446**	**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**
Income from investments																															
(a) Interest, dividends & rent – gross		15,844	267,031	21	4,327	20,919	192,539	23,053	523,734	15,844	267,031	21	4,327	20,919	192,539	23,053	523,734	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
(b) Profit on sale/redemption of investments		19,156	-	-	-	-	500,050	131,334	650,540	19,156	-	-	-	-	500,050	131,334	650,540	8,689	1,730	-	-	2,145	353,714	48,528	414,806	8,689	1,730	-	-	2,145	353,714	48,528	414,806
(c) (Loss on sale/ redemption of investments)		(874)	-	-	-	-	(19,687)	(4,661)	(25,222)	(874)	-	-	-	-	(19,687)	(4,661)	(25,222)	(2,017)	(40)	-	-	-	(238,015)	(32,912)	(272,984)	(2,017)	(40)	-	-	-	(238,015)	(32,912)	(272,984)
(d)Transfer/gain on revaluation/change in fair value		-	-	-	-	-	632,461	184,421	816,882	-	-	-	-	-	632,461	184,421	816,882	-	-	-	-	-	184,557	16,594	201,151	-	-	-	-	-	184,557	16,594	201,151
(e) Amortisation of premium/discount on investments (net)		4,195	4,500	21	196	723	40,558	3,017	53,210	4,195	4,500	21	196	723	40,558	3,017	53,210	528	1,362	14	256	791	18,744	996	22,691	528	1,362	14	256	791	18,744	996	22,691
Other Income																															
(a) Miscellaneous Income		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	44	-	44	-	-	-	-	-	44	-	44
(b) Contribution from Shareholder's Account		100,535	-	-	-	-	-	-	100,535	100,535	-	-	-	-	-	-	100,535	18,191	171,077	-	8,399	-	-	-	197,667	18,191	171,077	-	8,399	-	-	-	197,667
Total (A)		**333,335**	**888,427**	**318**	**7,357**	**78,184**	**1,511,595**	**358,909**	**3,178,125**	**333,335**	**888,427**	**318**	**7,357**	**78,184**	**1,511,595**	**358,909**	**3,178,125**	**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**
Commission	L-5	37,952	41,581	21	52	5,255	3,655	358	88,874	37,952	41,581	21	52	5,255	3,655	358	88,874	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
Operating expenses related to insurance business	L-6	187,916	121,200	178	554	33,791	56,334	5,438	405,411	187,916	121,200	178	554	33,791	56,334	5,438	405,411	30,568	341,897	210	461	23,094	64,301	6,763	467,294	30,568	341,897	210	461	23,094	64,301	6,763	467,294
Service tax charge on linked charges		-	-	-	-	-	12,256	1,504	13,760	-	-	-	-	-	12,256	1,504	13,760	-	-	-	-	-	14,134	1,522	15,656	-	-	-	-	-	14,134	1,522	15,656
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)		**225,868**	**162,781**	**199**	**606**	**39,046**	**72,245**	**7,300**	**508,045**	**225,868**	**162,781**	**199**	**606**	**39,046**	**72,245**	**7,300**	**508,045**	**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**
Benefits paid (net)	L-7	8,967	95,394	3	2,794	19,241	694,244	121,632	942,275	8,967	95,394	3	2,794	19,241	694,244	121,632	942,275	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
Interim bonuses paid		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies			-								-																						
(a) Gross		98,424	439,949	(115)	8,843	2,979	653,310	219,001	1,422,391	98,424	439,949	(115)	8,843	2,979	653,310	219,001	1,422,391	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
(b) Amount ceded in reinsurance		76	5,638	29	-	(6,879)	427	-	(709)	76	5,638	29	-	(6,879)	427	-	(709)	(23)	534	51	-	(2,043)	128	-	(1,353)	(23)	534	51	-	(2,043)	128	-	(1,353)
(c) Amount accepted in reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total (C)		**107,467**	**540,981**	**(83)**	**11,637**	**15,341**	**1,347,981**	**340,633**	**2,363,957**	**107,467**	**540,981**	**(83)**	**11,637**	**15,341**	**1,347,981**	**340,633**	**2,363,957**	**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**
Surplus / (Deficit) (D) = (A) - (B) - (C)		**-**	**184,665**	**202**	**(4,886)**	**23,797**	**91,369**	**10,976**	**306,123**	**-**	**184,665**	**202**	**(4,886)**	**23,797**	**91,369**	**10,976**	**306,123**	**-**	**-**	**297**	**-**	**25,586**	**130,294**	**16,430**	**172,607**	**-**	**-**	**297**	**-**	**25,586**	**130,294**	**16,430**	**172,607**
Appropriations																																	
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to other reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer from Shareholders' Account (Non-Technical Accounts)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being funds for future appropriations		-	184,665	202	(4,886)	23,797	91,369	10,976	306,123	-	184,665	202	(4,886)	23,797	91,369	10,976	306,123	-	-	297	-	25,586	130,294	16,430	172,607	-	-	297	-	25,586	130,294	16,430	172,607
Total (D)		**-**	**184,665**	**202**	**(4,886)**	**23,797**	**91,369**	**10,976**	**306,123**	**-**	**184,665**	**202**	**(4,886)**	**23,797**	**91,369**	**10,976**	**306,123**	**-**	**-**	**297**	**-**	**25,586**	**130,294**	**16,430**	**172,607**	**-**	**-**	**297**	**-**	**25,586**	**130,294**	**16,430**	**172,607**
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)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-