



Condensed Revenue Account for the quarter ended September 30, 2020  
 Policyholders' Account (Technical Account)

(₹ '000)

Particulars	Schedule	Par Life	Par Pension	Non Par Life	Non Par Pension	Non Par Variable	Non Par Variable Pension	Annuity Non Par	Health	Linked Life	Linked Pension	Linked Health	Linked Group Life	Linked Group Pension	Total
(b) Allocation of bonus to policyholders'		-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account		491,560	368,816	-	-	14,425	5,620	(70,272)	-	3,950,827	315,768	257,322	-	57,361	5,391,427
<b>Total Surplus</b>		<b>748,574</b>	<b>369,416</b>	<b>-</b>	<b>-</b>	<b>14,425</b>	<b>5,620</b>	<b>(70,272)</b>	<b>-</b>	<b>3,950,827</b>	<b>315,768</b>	<b>257,322</b>	<b>-</b>	<b>57,361</b>	<b>5,649,041</b>
<b>Funds for future appropriation</b>															
Opening balance as at July 1, 2020		9,375,335	2,801,309	-	-	-	-	-	-	-	-	-	-	-	12,176,644
Add: Current period appropriation		491,560	368,816	-	-	-	-	-	-	-	-	-	-	-	860,376
<b>Balance carried forward to Balance Sheet</b>		<b>9,866,895</b>	<b>3,170,125</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>13,037,020</b>

\* Represents the deemed realised gain as per norms specified by the Authority

\*\* represents Mathematical Reserves after allocation of bonus

The schedules referred to herein form an integral part of the Condensed Revenue Account.

Condensed Revenue Account for the half year ended September 30, 2020

Policyholders' Account (Technical Account)

(₹ '000)

Particulars	Schedule	Par Life	Par Pension	Non Par Life	Non Par Pension	Non Par Variable	Non Par Variable Pension	Annuity Non Par	Health	Linked Life	Linked Pension	Linked Health	Linked Group Life	Linked Group Pension	Total
<b>Premiums earned (Net of Goods &amp; Service tax)</b>															
(a) Premium	L-4	18,361,362	2,550,630	20,383,261	250,000	71,105	2,050	6,921,149	192,995	83,808,487	961,997	328,230	9,008,156	1,962,360	144,801,782
(b) Reinsurance ceded		(21,790)	-	(3,114,527)	-	-	-	(65)	(41,113)	(221,208)	(40)	(170,490)	(3)	-	(3,569,236)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Sub-total</b>		18,339,572	2,550,630	17,268,734	250,000	71,105	2,050	6,921,084	151,882	83,587,279	961,957	157,740	9,008,153	1,962,360	141,232,546
<b>Income from Investments</b>															
(a) Interest, dividend & rent - Gross		5,890,224	414,088	7,629,208	15,858	81,743	57,731	1,733,659	16,516	13,171,564	1,123,371	144,724	1,331,345	909,065	32,519,096
(b) Profit on sale/redemption of investments		3,547,698	183,082	5,054,795	-	4,923	-	731,076	7,260	35,418,967	4,898,040	401,268	1,091,774	816,742	52,155,625
(c) (Loss) on sale/redemption of investments		(2,152,325)	(43,259)	(2,307,967)	-	-	-	-	-	(38,325,178)	(3,358,972)	(473,004)	(412,583)	(347,473)	(47,420,761)
(d) Transfer/gain on revaluation/change in fair value*		-	-	-	-	-	-	-	-	154,399,579	11,224,707	1,419,071	1,480,510	1,343,858	169,867,725
(e) Accretion of discount/(amortisation of premium) (Net)		(40,618)	(10,713)	40,386	(739)	(1,479)	(442)	(10,876)	77	2,792,000	85,718	2,892	40,832	146,826	3,043,864
<b>Sub-total</b>		7,244,979	543,198	10,416,422	15,119	85,187	57,289	2,453,859	23,853	167,456,932	13,972,864	1,494,951	3,531,878	2,869,018	210,165,549
<b>Other income</b>															
Contribution from the Shareholders' account		-	-	-	-	-	-	-	-	-	-	-	-	-	-
- towards excess of Expense of Management		-	-	-	-	-	-	-	-	-	-	-	-	-	-
- towards deficit funding and others		-	-	7,026,394	5,131	-	-	-	21,490	-	-	-	4,826	-	7,057,841
Income on unclaimed amount of policyholders		-	-	-	-	-	-	-	-	246,165	-	-	-	-	246,165
Fees and charges		107,811	257	113,523	-	-	-	-	61	169	-	-	-	-	221,821
Miscellaneous income		411	12	496	35	-	-	240	5	2,481	29	10	154	25	3,898
<b>Sub-total</b>		108,222	269	7,140,413	5,166	-	-	240	21,556	248,815	29	10	4,980	25	7,529,725
<b>Total (A)</b>		<b>25,692,773</b>	<b>3,094,097</b>	<b>34,825,569</b>	<b>270,285</b>	<b>156,292</b>	<b>59,339</b>	<b>9,375,183</b>	<b>197,291</b>	<b>251,293,026</b>	<b>14,934,850</b>	<b>1,652,701</b>	<b>12,545,011</b>	<b>4,831,403</b>	<b>358,927,820</b>
Commission	L-5	1,350,278	431	1,689,267	-	76	-	89,748	17,885	2,412,497	4,205	1,276	136	-	5,565,799
Operating expenses related to Insurance business	L-6	1,388,068	16,395	6,424,670	3,697	1,424	1,295	154,792	90,022	3,102,060	69,040	21,432	51,451	14,508	11,338,854
Provision for doubtful debts		874	5	927	-	-	-	58	88	687	51	31	-	-	2,721
Bad debts written off		3,168	3	2,666	3	-	-	261	43	7,287	31	7	4	-	13,480
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		201,234	-	-	-	-	-	-	-	-	-	-	-	-	201,234
(b) Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Goods & Service Tax charge on linked charges		-	-	-	-	-	-	-	-	2,761,333	110,850	90,841	51,771	44,194	3,058,989
<b>Total (B)</b>		<b>2,943,622</b>	<b>16,834</b>	<b>8,117,530</b>	<b>3,700</b>	<b>1,500</b>	<b>1,295</b>	<b>244,859</b>	<b>108,038</b>	<b>8,283,864</b>	<b>184,177</b>	<b>113,587</b>	<b>103,365</b>	<b>58,706</b>	<b>20,181,077</b>
Benefits paid (Net)	L-7	4,464,725	204,643	4,111,784	28	118,432	79,604	1,536,539	9,833	42,762,514	10,580,154	156,597	8,441,420	2,153,186	74,619,459
Interim bonus paid		437,796	998	-	-	-	-	-	-	-	-	-	-	-	438,794
Change in valuation of policy liabilities		-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Gross**		17,084,719	2,342,775	33,854,020	266,557	12,981	(40,504)	7,196,148	254,662	(1,421,773)	(169,965)	(29,093)	233,297	161,523	59,745,347
(b) Amount ceded in reinsurance		-	-	(11,257,765)	-	-	-	-	(175,242)	-	-	-	-	-	(11,433,007)
(c) Amount accepted in reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Fund reserve		-	-	-	-	-	-	-	-	179,055,305	3,984,692	1,154,288	3,766,929	2,390,141	190,351,355
(e) Funds for discontinued policies		-	-	-	-	-	-	-	-	13,102,821	(361,247)	-	-	-	12,741,574
<b>Total (C)</b>		<b>21,987,240</b>	<b>2,548,416</b>	<b>26,708,039</b>	<b>266,585</b>	<b>131,413</b>	<b>39,100</b>	<b>8,732,687</b>	<b>89,253</b>	<b>233,498,867</b>	<b>14,033,634</b>	<b>1,281,792</b>	<b>12,441,646</b>	<b>4,704,850</b>	<b>326,463,522</b>
<b>Surplus/(deficit) (D) = (A)-(B)-(C)</b>		<b>761,911</b>	<b>528,847</b>	<b>-</b>	<b>-</b>	<b>23,379</b>	<b>18,944</b>	<b>397,637</b>	<b>-</b>	<b>9,510,295</b>	<b>717,039</b>	<b>257,322</b>	<b>-</b>	<b>67,847</b>	<b>12,283,221</b>
Provision for taxation															
(a) Current tax credit/(charge)		(580,343)	-	-	-	-	-	-	-	-	-	-	-	-	(580,343)
(b) Deferred tax credit/(charge)		-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Surplus/(deficit) after tax</b>		<b>181,568</b>	<b>528,847</b>	<b>-</b>	<b>-</b>	<b>23,379</b>	<b>18,944</b>	<b>397,637</b>	<b>-</b>	<b>9,510,295</b>	<b>717,039</b>	<b>257,322</b>	<b>-</b>	<b>67,847</b>	<b>11,702,878</b>
<b>Appropriations</b>															
Transfer to Shareholders' account		-	-	-	-	23,379	18,944	397,637	-	9,510,295	717,039	257,322	-	67,847	10,992,463
Transfer to other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being funds for future appropriation		181,568	528,847	-	-	-	-	-	-	-	-	-	-	-	710,415
<b>Total</b>		<b>181,568</b>	<b>528,847</b>	<b>-</b>	<b>-</b>	<b>23,379</b>	<b>18,944</b>	<b>397,637</b>	<b>-</b>	<b>9,510,295</b>	<b>717,039</b>	<b>257,322</b>	<b>-</b>	<b>67,847</b>	<b>11,702,878</b>

Condensed Revenue Account for the half year ended September 30, 2020  
 Policyholders' Account (Technical Account)

(₹ '000)

Particulars	Schedule	Par Life	Par Pension	Non Par Life	Non Par Pension	Non Par Variable	Non Par Variable Pension	Annuity Non Par	Health	Linked Life	Linked Pension	Linked Health	Linked Group Life	Linked Group Pension	Total
<b>Funds for future appropriation</b>															
Opening balance as at April 1, 2020		9,685,327	2,641,278	-	-	-	-	-	-	-	-	-	-	-	12,326,605
Add: Current period appropriation		181,568	528,847	-	-	-	-	-	-	-	-	-	-	-	710,415
<b>Balance carried forward to Balance Sheet</b>		<b>9,866,895</b>	<b>3,170,125</b>	-	-	-	-	-	-	-	-	-	-	-	<b>13,037,020</b>

\* Represents the deemed realised gain as per norms specified by the Authority

\*\* represents Mathematical Reserves after allocation of bonus

The schedules referred to herein form an integral part of the Condensed Revenue Account.

FORM L-1-A-RA  
ICICI Prudential Life Insurance Company Limited  
Regn.No. 105 dated 24.11.2000

Condensed Revenue Account for the quarter ended September 30, 2019  
Policyholders' Account (Technical Account)

(₹ '000)

Particulars	Schedule	Par Life	Par Pension	Non Par	Non Par Pension	Non Par Variable	Non Par Variable Pension	Annuity Non Par	Health	Linked Life	Linked Pension	Linked Health	Linked Group Life	Linked Group Pension	Total
<b>Premiums earned (Net of Goods &amp; Service tax)</b>															
(a) Premium	L-4	9,846,498	25,045	11,894,900	-	61,933	270,000	2,760,553	94,519	52,545,962	739,824	184,432	2,850,706	633,381	81,907,753
(b) Reinsurance ceded		(8,709)	(2)	(1,031,233)	-	-	-	-	(18,526)	(111,922)	(13)	(90,336)	-	-	(1,260,741)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Sub-total</b>		<b>9,837,789</b>	<b>25,043</b>	<b>10,863,667</b>	<b>-</b>	<b>61,933</b>	<b>270,000</b>	<b>2,760,553</b>	<b>75,993</b>	<b>52,434,040</b>	<b>739,811</b>	<b>94,096</b>	<b>2,850,706</b>	<b>633,381</b>	<b>80,647,012</b>
<b>Income from Investments</b>															
(a) Interest, dividend & rent - Gross		2,713,729	217,073	3,413,081	-	37,027	21,211	736,052	5,881	7,050,747	909,112	93,090	658,869	487,678	16,343,550
(b) Profit on sale/redemption of investments		1,501,422	109,527	1,249,803	-	-	4,462	383,647	2,790	13,968,202	3,608,880	184,361	388,341	283,234	21,684,669
(c) (Loss) on sale/redemption of investments		(262,938)	(6,132)	(361,155)	-	-	-	-	-	(12,943,325)	(1,401,981)	(107,225)	(103,211)	(104,517)	(15,290,484)
(d) Transfer/gain on revaluation/change in fair value		-	-	-	-	-	-	-	-	(21,218,898)	(4,136,186)	(343,016)	(123,038)	(81,818)	(25,902,956)
(e) Accretion of discount/(amortisation of premium) (Net)		(6,466)	(5,110)	32,955	-	(303)	(65)	5,136	(1)	1,679,987	62,582	2,990	40,989	83,533	1,896,227
<b>Sub-total</b>		<b>3,945,747</b>	<b>315,358</b>	<b>4,334,684</b>	<b>-</b>	<b>36,724</b>	<b>25,608</b>	<b>1,124,835</b>	<b>8,670</b>	<b>(11,463,287)</b>	<b>(957,593)</b>	<b>(169,800)</b>	<b>861,950</b>	<b>668,110</b>	<b>(1,268,994)</b>
<b>Other income</b>															
Contribution from the Shareholders' account		-	-	-	-	-	-	-	-	-	-	-	-	-	-
- Excess of Expense of Management		-	-	-	-	-	-	-	-	-	-	-	-	-	-
- towards deficit funding and others		-	-	2,610,888	-	(8,654)	(4,722)	(62,873)	(2,575)	-	-	-	(11,411)	-	2,520,653
Income on unclaimed amount of policyholders		-	-	-	-	-	-	-	-	102,788	-	-	-	-	102,788
Fees and charges		38,800	32	47,650	-	-	-	-	28	110	-	-	-	-	86,620
Miscellaneous income		327	1	388	-	(1)	17	66	3	1,698	22	7	77	12	2,617
<b>Sub-total</b>		<b>39,127</b>	<b>33</b>	<b>2,658,926</b>	<b>-</b>	<b>(8,655)</b>	<b>(4,705)</b>	<b>(62,807)</b>	<b>(2,544)</b>	<b>104,596</b>	<b>22</b>	<b>7</b>	<b>(11,334)</b>	<b>12</b>	<b>2,712,678</b>
<b>Total (A)</b>		<b>13,822,663</b>	<b>340,434</b>	<b>17,857,277</b>	<b>-</b>	<b>90,002</b>	<b>290,903</b>	<b>3,822,581</b>	<b>82,119</b>	<b>41,075,349</b>	<b>(217,760)</b>	<b>(75,697)</b>	<b>3,701,322</b>	<b>1,301,503</b>	<b>82,090,696</b>
Commission	L-5	770,137	244	1,032,835	-	-	-	19,486	7,218	2,388,953	4,642	986	45	-	4,224,546
Operating expenses related to Insurance business	L-6	822,288	6,369	3,572,032	-	1,072	2,427	58,123	33,469	2,662,978	60,423	15,356	21,626	6,060	7,262,223
Provision for doubtful debts		(1,481)	(10)	(2,310)	-	-	-	(79)	(152)	(2,991)	(102)	(36)	-	-	(7,161)
Bad debts written off		2,562	17	3,663	-	-	4	138	220	5,335	203	75	17	3	12,237
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		472,116	-	517,001	-	-	-	-	-	-	-	-	-	-	989,117
(b) Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Goods & Service Tax charge on linked charges		-	-	-	-	-	-	-	-	1,464,076	77,939	41,690	23,919	21,554	1,629,178
<b>Total (B)</b>		<b>2,065,622</b>	<b>6,620</b>	<b>5,123,221</b>	<b>-</b>	<b>1,072</b>	<b>2,431</b>	<b>77,668</b>	<b>40,755</b>	<b>6,518,351</b>	<b>143,105</b>	<b>58,071</b>	<b>45,607</b>	<b>27,617</b>	<b>14,110,140</b>
Benefits paid (Net)	L-7	2,001,242	100,584	1,623,188	-	85,595	237,271	563,038	5,301	25,184,914	6,917,730	103,700	2,560,743	1,808,952	41,192,258
Interim bonus paid		180,558	358	-	-	-	-	-	-	-	-	-	-	-	180,916
Change in valuation of policy liabilities		-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Policy liabilities (non-unit/mathematical reserves)(Gross)		8,642,813	100,066	26,785,702	-	3,335	51,062	2,678,562	88,321	(18,958)	445	(438,098)	108,287	76,205	38,077,742
(b) Amount ceded in reinsurance		-	-	(15,674,834)	-	-	-	-	(59,617)	-	-	-	-	-	(15,734,451)
(c) Amount accepted in reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Fund reserve		-	-	-	-	-	-	-	-	5,036,676	(7,617,625)	(340,112)	986,685	(644,734)	(2,579,110)
(e) Funds for discontinued policies		-	-	-	-	-	-	-	-	1,837,490	(18,648)	-	-	-	1,818,842
<b>Total (C)</b>		<b>10,824,613</b>	<b>201,008</b>	<b>12,734,056</b>	<b>-</b>	<b>88,930</b>	<b>288,333</b>	<b>3,241,600</b>	<b>34,005</b>	<b>32,040,122</b>	<b>(718,098)</b>	<b>(674,510)</b>	<b>3,655,715</b>	<b>1,240,423</b>	<b>62,956,197</b>
<b>Surplus/(deficit) (D) =(A)-(B)-(C)</b>		<b>932,428</b>	<b>132,806</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>139</b>	<b>503,313</b>	<b>7,359</b>	<b>2,516,876</b>	<b>357,233</b>	<b>540,742</b>	<b>-</b>	<b>33,463</b>	<b>5,024,359</b>
Provision for taxation		-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Current tax credit/(charge)		(256,274)	-	-	-	-	-	-	-	-	-	-	-	-	(256,274)
(b) Deferred tax credit/(charge)		-	-	-	-	-	-	-	-	(448)	-	-	-	-	(448)
<b>Surplus/(deficit) after tax</b>		<b>676,154</b>	<b>132,806</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>139</b>	<b>503,313</b>	<b>7,359</b>	<b>2,516,428</b>	<b>357,233</b>	<b>540,742</b>	<b>-</b>	<b>33,463</b>	<b>4,767,637</b>

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 ICICI Prudential Life Insurance Company Limited  
 Regn.No. 105 dated 24.11.2000

Condensed Revenue Account for the quarter ended September 30, 2019  
 Policyholders' Account (Technical Account)

(₹ '000)

Particulars	Schedule	Par Life	Par Pension	Non Par	Non Par Pension	Non Par Variable	Non Par Variable Pension	Annuity Non Par	Health	Linked Life	Linked Pension	Linked Health	Linked Group Life	Linked Group Pension	Total
<b>Appropriations</b>							-								
Transfer to Shareholders' account		-	-	-	-	-	139	503,313	7,359	2,519,506	361,163	540,742	-	33,463	3,965,685
Transfer to other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being funds for future appropriation		676,154	132,806	-	-	-	-	-	-	(3,078)	(3,930)	-	-	-	801,952
<b>Total</b>		<b>676,154</b>	<b>132,806</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>139</b>	<b>503,313</b>	<b>7,359</b>	<b>2,516,428</b>	<b>357,233</b>	<b>540,742</b>	<b>-</b>	<b>33,463</b>	<b>4,767,637</b>
<b>Funds for future appropriation</b>							-								
Opening balance as at July 1, 2019		8,100,304	2,768,777	-	-	-	-	-	-	3,078	3,930	-	-	-	10,876,089
Add: Current period appropriation		676,154	132,806	-	-	-	-	-	-	(3,078)	(3,930)	-	-	-	801,952
<b>Balance carried forward to Balance Sheet</b>		<b>8,776,458</b>	<b>2,901,583</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>11,678,041</b>

The schedules referred to herein form an integral part of the Condensed Revenue Account.

Condensed Revenue Account for the half year ended September 30, 2019

Policyholders' Account (Technical Account)

(₹ '000)

Particulars	Schedule	Par Life	Par Pension	Non Par Life	Non Par Pension	Non Par Variable	Non Par Variable Pension	Annuity Non Par	Health	Linked Life	Linked Pension	Linked Health	Linked Group Life	Linked Group Pension	Total
<b>Premiums earned (Net of Goods &amp; Service tax)</b>															
(a) Premium	L-4	16,696,876	56,608	21,070,549	-	1,077,119	470,000	4,667,770	166,959	93,619,837	1,402,267	347,601	4,160,351	1,464,598	145,200,535
(b) Reinsurance ceded		(17,945)	(20)	(2,007,740)	-	-	-	(53)	(36,640)	(227,637)	(40)	(182,098)	(2)	-	(2,472,175)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Sub-total</b>		<b>16,678,931</b>	<b>56,588</b>	<b>19,062,809</b>	<b>-</b>	<b>1,077,119</b>	<b>470,000</b>	<b>4,667,717</b>	<b>130,319</b>	<b>93,392,200</b>	<b>1,402,227</b>	<b>165,503</b>	<b>4,160,349</b>	<b>1,464,598</b>	<b>142,728,360</b>
<b>Income from Investments</b>															
(a) Interest, dividend & rent - Gross		5,126,983	426,802	6,486,932	-	66,339	39,946	1,425,523	10,355	13,400,247	1,756,065	171,407	1,279,947	932,268	31,122,814
(b) Profit on sale/redemption of investments		1,705,155	120,829	1,628,784	-	865	4,462	602,608	3,636	24,790,607	7,304,938	402,281	704,876	529,408	37,798,449
(c) (Loss) on sale/redemption of investments		(624,019)	(13,908)	(815,615)	-	(7,216)	(1,355)	-	-	(17,576,755)	(2,279,015)	(196,181)	(168,672)	(168,341)	(21,851,077)
(d) Transfer/gain on revaluation/change in fair value		-	-	-	-	-	-	-	-	(25,761,195)	(6,377,731)	(426,829)	118,680	81,946	(32,365,129)
(e) Accretion of discount/(amortisation of premium) (Net)		(17,577)	(10,979)	31,639	-	(885)	(260)	4,197	27	3,461,188	154,149	8,802	109,391	201,742	3,941,434
<b>Sub-total</b>		<b>6,190,542</b>	<b>522,744</b>	<b>7,331,740</b>	<b>-</b>	<b>59,103</b>	<b>42,793</b>	<b>2,032,328</b>	<b>14,018</b>	<b>(1,685,908)</b>	<b>558,406</b>	<b>(40,520)</b>	<b>2,044,222</b>	<b>1,577,023</b>	<b>18,646,491</b>
<b>Other income</b>															
Contribution from the Shareholders' account - towards excess of Expense of Management - towards deficit funding and others		-	-	4,652,640	-	16,694	-	-	-	-	-	-	10,549	-	4,679,883
Income on unclaimed amount of policyholders		-	-	-	-	-	-	-	-	183,375	-	-	-	-	183,375
Fees and charges		75,223	87	90,687	-	-	-	-	69	226	-	-	-	-	166,292
Miscellaneous income		828	3	1,027	-	87	18	202	8	4,738	67	17	161	47	7,203
<b>Sub-total</b>		<b>76,051</b>	<b>90</b>	<b>4,744,354</b>	<b>-</b>	<b>16,781</b>	<b>18</b>	<b>202</b>	<b>77</b>	<b>188,339</b>	<b>67</b>	<b>17</b>	<b>10,710</b>	<b>47</b>	<b>5,036,753</b>
<b>Total (A)</b>		<b>22,945,524</b>	<b>579,422</b>	<b>31,138,903</b>	<b>-</b>	<b>1,153,003</b>	<b>512,811</b>	<b>6,700,247</b>	<b>144,414</b>	<b>91,894,631</b>	<b>1,960,700</b>	<b>125,000</b>	<b>6,215,281</b>	<b>3,041,668</b>	<b>166,411,604</b>
Commission	L-5	1,272,330	488	1,722,490	-	-	-	36,866	13,138	3,937,829	8,338	1,801	118	-	6,993,398
Operating expenses related to Insurance business	L-6	1,513,612	10,528	6,429,680	-	12,096	7,259	104,834	68,905	5,201,482	126,346	31,364	73,283	20,626	13,600,015
Provision for doubtful debts		(1,510)	(21)	(3,393)	-	-	-	(128)	(232)	(3,504)	(238)	(84)	-	-	(9,110)
Bad debts written off		3,654	22	4,747	-	31	4	188	243	9,092	261	94	45	13	18,394
Provisions (other than taxation)															
(a) For diminution in the value of investments (Net)		472,116	-	927,161	-	-	-	-	-	-	-	-	-	-	1,399,277
(b) Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Goods & Service Tax charge on linked charges		-	-	-	-	-	-	-	-	2,820,687	162,839	84,083	47,225	42,661	3,157,495
<b>Total (B)</b>		<b>3,260,202</b>	<b>11,017</b>	<b>9,080,685</b>	<b>-</b>	<b>12,127</b>	<b>7,263</b>	<b>141,760</b>	<b>82,054</b>	<b>11,965,586</b>	<b>297,546</b>	<b>117,258</b>	<b>120,671</b>	<b>63,300</b>	<b>25,159,469</b>
Benefits paid (Net)	L-7	3,766,825	215,589	3,074,586	-	287,857	239,271	1,169,562	14,935	47,515,613	13,303,012	207,353	4,855,438	2,821,960	77,472,001
Interim bonus paid		345,798	963	-	-	-	-	-	-	-	-	-	-	-	346,761
Change in valuation of policy liabilities															
(a) Gross **		13,936,678	99,144	46,541,034	-	853,019	266,138	4,885,612	140,293	(465,056)	2,025	(443,673)	214,851	154,966	66,185,031
(b) Amount ceded in reinsurance		-	-	(27,557,402)	-	-	-	-	(100,227)	-	-	-	-	-	(27,657,629)
(c) Amount accepted in reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Fund reserve		-	-	-	-	-	-	-	-	14,225,183	(12,490,552)	(384,669)	1,024,321	(59,261)	2,315,022
(e) Funds for discontinued policies		-	-	-	-	-	-	-	-	12,970,384	84,020	-	-	-	13,054,404
<b>Total (C)</b>		<b>18,049,301</b>	<b>315,696</b>	<b>22,058,218</b>	<b>-</b>	<b>1,140,876</b>	<b>505,409</b>	<b>6,055,174</b>	<b>55,001</b>	<b>74,246,124</b>	<b>898,505</b>	<b>(620,989)</b>	<b>6,094,610</b>	<b>2,917,665</b>	<b>131,715,590</b>
<b>Surplus/(deficit) (D) = (A)-(B)-(C)</b>		<b>1,636,021</b>	<b>252,709</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>139</b>	<b>503,313</b>	<b>7,359</b>	<b>5,682,921</b>	<b>764,649</b>	<b>628,731</b>	<b>-</b>	<b>60,703</b>	<b>9,536,545</b>
Provision for taxation															
(a) Current tax credit/(charge)		(547,644)	-	-	-	-	-	-	-	-	-	-	-	-	(547,644)
(b) Deferred tax credit/(charge)		-	-	-	-	-	-	-	-	(446)	-	-	-	-	(446)
<b>Surplus/(deficit) after tax</b>		<b>1,088,377</b>	<b>252,709</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>139</b>	<b>503,313</b>	<b>7,359</b>	<b>5,682,475</b>	<b>764,649</b>	<b>628,731</b>	<b>-</b>	<b>60,703</b>	<b>8,988,455</b>
<b>Appropriations</b>															
Transfer to Shareholders' account		-	-	-	-	-	139	503,313	7,359	5,685,537	768,701	628,731	-	60,703	7,654,483
Transfer to other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being funds for future appropriation		1,088,377	252,709	-	-	-	-	-	-	(3,062)	(4,052)	-	-	-	1,333,972
<b>Total</b>		<b>1,088,377</b>	<b>252,709</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>139</b>	<b>503,313</b>	<b>7,359</b>	<b>5,682,475</b>	<b>764,649</b>	<b>628,731</b>	<b>-</b>	<b>60,703</b>	<b>8,988,455</b>

Condensed Revenue Account for the half year ended September 30, 2019  
 Policyholders' Account (Technical Account)

(₹ '000)

Particulars	Schedule	Par Life	Par Pension	Non Par Life	Non Par Pension	Non Par Variable	Non Par Variable Pension	Annuity Non Par	Health	Linked Life	Linked Pension	Linked Health	Linked Group Life	Linked Group Pension	Total
<b>Funds for future appropriation</b>															
Opening balance as at April 1, 2019		7,688,081	2,648,874	-	-	-	-	-	-	3,062	4,052	-	-	-	10,344,069
Add: Current period appropriation		1,088,377	252,709	-	-	-	-	-	-	(3,062)	(4,052)	-	-	-	1,333,972
<b>Balance carried forward to Balance Sheet</b>		<b>8,776,458</b>	<b>2,901,583</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>11,678,041</b>

\* Represents the deemed realised gain as per norms specified by the Authority

\*\* represents Mathematical Reserves after allocation of bonus

The schedules referred to herein form an integral part of the Condensed Revenue Account.