

REVENUE ACCOUNT FOR THE QUARTER ENDED MARCH 31, 2025

Policyholders' Account (Technical Account)

(Amount in Rs. Crore)

PARTICULARS	Schedule Ref. Form No.	LINKED BUSINESS					NON-LINKED BUSINESS												CRAC	GRAND TOTAL	
		LIFE	PENSION	HEALTH	VAR. INS	TOTAL	PARTICIPATING					NON-PARTICIPATING									
							LIFE	ANNUITY	PENSION	HEALTH	VAR.INS	TOTAL	LIFE	ANNUITY	PENSION	HEALTH	VAR.INS	TOTAL			
Premiums earned – net																					
(a) Premium	L-4	5,152.02	619.83	27.83	-	5,799.68	83,192.26	0.56	130.95	-	-	83,323.77	23,646.52	5,110.28	29,892.95	109.12	3.67	58,762.54	0.02	1,47,886.01	
(b) Reinsurance ceded		(0.35)	-	(5.40)	-	(5.75)	(35.93)	-	(0.03)	-	-	(35.96)	(222.57)	-	-	(36.17)	-	(258.74)	-	(300.45)	
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Income from Investments																					
(a) Interest, Dividends & Rent – Gross		225.51	62.08	21.85	-	309.44	50,902.04	93.47	786.43	-	-	51,781.94	10,249.71	2,897.40	13,993.94	15.51	1.97	27,158.53	3.99	79,253.90	
(b) Profit on sale/redemption of investments		118.80	189.98	39.02	-	347.80	3,043.76	-	-	-	-	3,043.76	9,329.92	9.34	287.53	8.60	0.35	9,635.74	0.14	13,027.44	
(c) (Loss on sale/ redemption of investments)		3.56	3.66	2.44	-	9.66	485.23	(0.35)	0.01	-	-	484.89	820.39	-	(127.45)	-	-	692.94	(0.01)	1,187.48	
(d) Transfer/Gain on revaluation/change in fair value *		105.44	(131.14)	(46.17)	-	(71.87)	13.85	-	-	-	-	13.85	-	-	-	-	-	-	-	(58.02)	
(e) Amortisation of Premium / Discount on investments		-	-	-	-	-	(246.60)	(1.94)	(3.99)	-	-	(252.53)	(10.22)	(15.36)	-	(0.02)	-	(25.60)	-	(278.13)	
Other Income		(0.28)	-	-	-	(0.28)	107.98	-	-	-	-	107.98	79.73	-	35.03	0.02	(0.06)	114.72	-	222.42	
Contribution from Shareholders' A/c:		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Towards Excess Expenses of Management		-	-	-	-	-	597.70	-	4.80	-	-	602.50	-	-	-	-	-	-	-	602.50	
(b) Others		-	-	-	-	-	14.15	-	-	-	-	14.15	-	-	-	-	-	-	-	14.15	
TOTAL (A)		5,604.70	744.41	39.57	-	6,388.68	1,38,074.44	91.74	918.17	-	-	1,39,084.35	43,893.48	8,001.66	44,082.00	97.06	5.93	96,080.13	4.14	2,41,557.30	
Commission	L-5	98.03	20.42	1.37	-	119.82	7,029.84	0.01	2.66	-	-	7,032.51	413.03	140.05	0.01	5.95	0.10	559.14	-	7,711.47	
Operating Expenses related to Insurance Business	L-6	229.80	34.11	2.60	-	266.51	7,709.47	1.41	14.49	-	-	7,725.37	609.53	108.04	59.52	14.49	0.09	791.67	0.06	8,783.61	
Provision for doubtful debts		(1.32)	(0.27)	-	-	(1.59)	(1,031.51)	-	-	-	-	(1,031.51)	1.98	16.34	-	-	-	18.32	(0.17)	(1,014.95)	
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Provision for Tax		3.26	-	1.38	-	4.64	1,478.06	0.01	-	-	-	1,478.07	1,706.20	17.31	158.73	7.74	0.20	1,890.18	13.39	3,386.28	
Provisions (other than taxation):		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(a) For diminution in the value of investments (Net)		5.32	3.30	2.02	-	10.64	(243.05)	-	-	-	-	(243.05)	31.86	-	-	-	-	31.86	-	(200.55)	
(b) Others		-	-	-	-	-	(184.80)	(0.12)	(5.36)	-	-	(190.28)	(6.45)	(2.20)	(15.38)	(0.03)	-	(24.06)	-	(214.34)	
Goods and Services Tax on ULIP Charges		71.60	10.39	3.89	-	85.88	-	-	-	-	-	-	-	-	-	-	-	-	-	85.88	
TOTAL (B)		406.69	67.95	11.26	-	485.90	14,758.01	1.31	11.79	-	-	14,771.11	2,756.15	279.54	202.88	28.15	0.39	3,267.11	13.28	18,537.40	
Benefits Paid (Net)	L-7	762.59	462.46	55.60	-	1,280.65	90,566.49	82.83	1,005.90	-	-	91,655.22	17,397.41	2,494.96	28,858.21	9.18	2.89	48,762.65	0.12	1,41,698.64	
Interim Bonuses Paid		-	-	-	-	-	546.34	-	0.18	-	-	546.52	-	-	-	-	-	-	-	546.52	
Change in valuation of liability in respect of life policies:		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(a) Gross **		8.95	(9.72)	(5.66)	-	(6.43)	25,946.23	(62.21)	(435.07)	-	-	25,448.95	12,891.24	5,108.29	13,930.74	6.56	1.32	31,938.15	(34.21)	57,346.46	
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(d) Fund Reserve for Linked Policies		4,383.25	197.13	(31.15)	-	4,549.23	-	-	-	-	-	-	-	-	-	-	-	-	-	4,549.23	
(e) Fund for Discontinued Policies		85.90	16.30	-	-	102.20	-	-	-	-	-	-	-	-	-	-	-	-	-	102.20	
(f) Fund for Future Appropriations-Linked Business		25.04	-	-	-	25.04	-	-	-	-	-	-	-	-	-	-	-	-	-	25.04	
TOTAL (C)		5,265.73	666.17	18.79	-	5,950.69	1,17,059.06	20.62	571.01	-	-	1,17,650.69	30,288.65	7,603.25	42,788.95	15.74	4.21	80,700.80	(34.09)	2,04,268.09	
SURPLUS/ (DEFICIT) (D) = (A)-(B)-(C)		(67.72)	10.29	9.52	-	(47.91)	6,257.37	69.81	335.37	-	-	6,662.55	10,848.68	118.87	1,090.17	53.17	1.33	12,112.22	24.95	18,751.81	
Amount transferred from Shareholders' Account (Non-technical Account)		86.26	14.10	-	-	100.36	-	-	-	-	-	-	869.15	-	-	-	-	869.15	-	969.51	
AMOUNT AVAILABLE FOR APPROPRIATION		18.54	24.39	9.52	-	52.45	6,257.37	69.81	335.37	-	-	6,662.55	11,717.83	118.87	1,090.17	53.17	1.33	12,981.37	24.95	19,721.32	
APPROPRIATIONS		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Transfer to Shareholders' Account		18.54	24.39	9.52	-	52.45	6,228.91	0.10	16.76	-	-	6,245.77	11,717.83	118.87	1,090.17	53.17	1.33	12,981.37	24.95	19,304.54	
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Balance being Funds for Future Appropriations		-	-	-	-	-	28.46	69.71	318.61	-	-	416.78	-	-	-	-	-	-	-	416.78	
TOTAL		18.54	24.39	9.52	-	52.45	6,257.37	69.81	335.37	-	-	6,662.55	11,717.83	118.87	1,090.17	53.17	1.33	12,981.37	24.95	19,721.32	

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

** Represents Mathematical Reserves after allocation of bonus

Figures are regrouped wherever necessary.