



Profit and loss summary*

| ₹ billion | FY2011 | FY2012 | FY2013 | FY2014 | 9M-2014 | 9M-2015 |
|------------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|
| Total income [A] | 211.88 | 175.56 | 173.27 | 159.13 | 108.24 | 129.15 |
| Total premium (net of reinsurance) | 178.17 | 139.28 | 134.17 | 122.83 | 80.38 | 99.01 |
| New business premium | 74.39 | 44.41 | 48.08 | 37.60 | 25.59 | 35.85 |
| Renewal premium | 104.42 | 95.80 | 87.30 | 86.69 | 55.89 | 64.25 |
| Investment and other income | 5.95 | 8.43 | 13.18 | 14.01 | 10.47 | 13.87 |
| Linked charges | 27.76 | 27.85 | 25.92 | 22.29 | 17.39 | 16.27 |
| Total expenses [B] | 202.63 | 160.99 | 157.33 | 143.40 | 96.40 | 116.71 |
| Commission | 5.61 | 6.05 | 7.65 | 6.27 | 4.60 | 3.74 |
| Operating expenses ¹ | 19.90 | 17.83 | 17.31 | 16.28 | 11.40 | 12.31 |
| Benefits paid | 2.81 | 5.42 | 11.66 | 10.77 | 7.39 | 6.39 |
| Increase in reserves | 25.38 | 24.99 | 26.39 | 28.68 | 20.21 | 23.79 |
| Transfer to Linked fund | 148.93 | 106.70 | 94.32 | 81.40 | 52.80 | 70.48 |
| Profit before tax [A-B] | 9.25 | 14.57 | 15.94 | 15.73 | 11.84 | 12.44 |
| Tax credit/(charge) | (1.17) | (0.73) | (0.98) | (0.06) | (0.05) | (0.01) |
| Profit after tax | 8.08 | 13.84 | 14.96 | 15.67 | 11.79 | 12.43 |

* Non-unit P&L

1. Excluding unit expenses