



### Profit and loss summary\*

₹ billion	FY2011	FY2012	FY2013	9m-2013	9m-2014
<b>Total income [A]</b>	<b>211.88</b>	<b>175.56</b>	<b>173.27</b>	<b>118.76</b>	<b>108.24</b>
Total premium (net of reinsurance)	178.17	139.28	134.17	90.03	80.38
<i>New business premium</i>	74.39	44.41	48.08	31.36	25.59
<i>Renewal premium</i>	104.42	95.80	87.30	59.55	55.89
Investment and other income	5.95	8.43	13.18	9.28	10.47
Linked charges	27.76	27.85	25.92	19.45	17.39
<b>Total expenses [B]</b>	<b>202.63</b>	<b>160.99</b>	<b>157.33</b>	<b>106.71</b>	<b>96.40</b>
Commission	5.61	6.05	7.65	5.09	4.60
Operating expenses <sup>1</sup>	19.90	17.83	17.31	12.02	11.40
Benefits paid	2.81	5.42	11.66	9.37	7.39
Increase in reserves	25.38	24.99	26.39	16.69	20.21
Transfer to Linked fund	148.93	106.70	94.32	63.54	52.80
<b>Profit before tax [A-B]</b>	<b>9.25</b>	<b>14.57</b>	<b>15.94</b>	<b>12.05</b>	<b>11.84</b>
Tax credit/(charge)	(1.17)	(0.73)	(0.98)	(0.63)	(0.05)
<b>Profit after tax</b>	<b>8.08</b>	<b>13.84</b>	<b>14.96</b>	<b>11.42</b>	<b>11.79</b>

\* Non-unit P&L

1. Excluding unit expenses