



Profit and loss summary*

₹ billion	FY2011	FY2012	FY2013	FY2014
Total income [A]	211.88	175.56	173.27	159.13
Total premium (net of reinsurance)	178.17	139.28	134.17	122.83
<i>New business premium</i>	74.39	44.41	48.08	37.60
<i>Renewal premium</i>	104.42	95.80	87.30	86.69
Investment and other income	5.95	8.43	13.18	14.01
Linked charges	27.76	27.85	25.92	22.29
Total expenses [B]	202.63	160.99	157.33	143.40
Commission	5.61	6.05	7.65	6.27
Operating expenses ¹	19.90	17.83	17.31	16.28
Benefits paid	2.81	5.42	11.66	10.77
Increase in reserves	25.38	24.99	26.39	28.68
Transfer to Linked fund	148.93	106.70	94.32	81.40
Profit before tax [A-B]	9.25	14.57	15.94	15.73
Tax credit/(charge)	(1.17)	(0.73)	(0.98)	(0.06)
Profit after tax	8.08	13.84	14.96	15.67

* Non-unit P&L

1. Excluding unit expenses