



Profit and loss summary*

₹ billion	FY2011	FY2012	FY2013	FY2014	FY2015
Total income [A]	211.88	175.56	173.27	159.13	191.29
Total premium (net of reinsurance)	178.17	139.28	134.17	122.83	151.60
New business premium	74.39	44.41	48.08	37.60	53.32
Renewal premium	104.42	95.80	87.30	86.69	99.74
Investment and other income	5.95	8.43	13.18	14.01	18.55
Linked charges	27.76	27.85	25.92	22.29	21.14
Total expenses [B]	202.63	160.99	157.33	143.40	174.94
Commission	5.61	6.05	7.65	6.27	5.53
Operating expenses ¹	19.90	17.83	17.31	16.28	17.05
Benefits paid	2.81	5.42	11.66	10.77	9.03
Increase in reserves	25.38	24.99	26.39	28.68	35.12
Transfer to Linked fund	148.93	106.70	94.32	81.40	108.20
Profit before tax [A-B]	9.25	14.57	15.94	15.73	16.35
Tax credit/(charge)	(1.17)	(0.73)	(0.98)	(0.06)	(0.01)
Profit after tax	8.08	13.84	14.96	15.67	16.34

* Non-unit P&L

1: Excluding unit expenses