



Profit and loss summary*

₹ billion	FY2011	FY2012	FY2013	H1-2013	H1-2014
Total income [A]	211.88	175.56	173.27	77.01	69.06
Total premium (net of reinsurance)	178.17	139.28	134.17	58.28	50.44
<i>New business premium</i>	74.39	44.41	48.08	20.30	16.26
<i>Renewal premium</i>	104.42	95.80	87.30	38.53	34.94
Investment and other income	5.95	8.43	13.18	5.87	6.65
Linked charges	27.76	27.85	25.92	12.86	11.97
Total expenses [B]	202.63	160.98	157.33	69.15	61.50
Commission	5.61	6.05	7.65	3.07	3.09
Operating expenses ¹	19.90	17.83	17.31	8.10	7.55
Benefits paid	2.81	5.42	11.66	7.57	5.58
Increase in reserves	25.38	24.99	26.39	7.67	12.17
Transfer to Linked fund	148.94	106.69	94.32	42.74	33.11
Profit before tax [A-B]	9.25	14.57	15.94	7.86	7.56
Tax credit/(charge)	(1.17)	(0.73)	(0.98)	(0.42)	(0.05)
Profit after tax	8.08	13.84	14.96	7.44	7.51

* Non-unit P&L

1. Excluding unit expenses