



Profit and loss summary*

₹ billion	FY2011	FY2012	FY2013	Q1-2013	Q1-2014
Total income [A]	211.88	175.56	173.27	32.79	30.17
Total premium (net of reinsurance)	178.17	139.28	134.17	23.56	20.55
<i>New business premium</i>	74.39	44.41	48.08	7.21	5.65
<i>Renewal premium</i>	104.42	95.80	87.30	16.64	15.29
Investment and other income	5.95	8.43	13.18	2.86	3.61
Linked charges	27.76	27.85	25.92	6.37	6.01
Total expenses [B]	202.63	160.98	157.33	29.14	26.50
Commission	5.61	6.05	7.65	1.18	1.06
Operating expenses ¹	19.90	17.83	17.31	3.75	3.54
Benefits paid	2.81	5.42	11.66	2.33	3.26
Increase in reserves	25.38	24.99	26.39	4.87	5.05
Transfer to Linked fund	148.94	106.69	94.32	17.01	13.57
Profit before tax [A-B]	9.25	14.57	15.94	3.65	3.67
Tax credit/(charge)	(1.17)	(0.73)	(0.98)	(0.16)	(0.03)
Profit after tax	8.08	13.84	14.96	3.49	3.64

* Non-unit P&L

1. Excluding unit expenses