



### Profit and loss summary\*

₹ billion	FY2012	FY2013	FY2014	H1-2014	H1-2015
<b>Total income [A]</b>	<b>175.56</b>	<b>173.27</b>	<b>159.13</b>	<b>69.06</b>	<b>80.17</b>
Total premium (net of reinsurance)	139.28	134.17	122.83	50.44	60.58
New business premium	44.41	48.08	37.60	16.26	22.26
Renewal premium	95.80	87.30	86.69	34.94	39.08
Investment and other income	8.43	13.18	14.01	6.65	8.59
Linked charges	27.85	25.92	22.29	11.97	11.00
<b>Total expenses [B]</b>	<b>160.99</b>	<b>157.33</b>	<b>143.40</b>	<b>61.50</b>	<b>72.35</b>
Commission	6.05	7.65	6.27	3.09	2.25
Operating expenses <sup>1</sup>	17.83	17.31	16.28	7.55	7.87
Benefits paid	5.42	11.66	10.77	5.58	4.09
Increase in reserves	24.99	26.39	28.68	12.17	15.19
Transfer to Linked fund	106.70	94.32	81.40	33.11	42.95
<b>Profit before tax [A-B]</b>	<b>14.57</b>	<b>15.94</b>	<b>15.73</b>	<b>7.56</b>	<b>7.82</b>
Tax credit/(charge)	(0.73)	(0.98)	(0.06)	(0.05)	(0.01)
<b>Profit after tax</b>	<b>13.84</b>	<b>14.96</b>	<b>15.67</b>	<b>7.51</b>	<b>7.81</b>

\* Non-unit P&L

1. Excluding unit expenses