



Profit and loss summary*

₹ billion	FY2011	FY2012	FY2013	FY2014	FY2015	9M-2015	9M-2016
Total income	211.88	175.56	173.27	159.13	191.29	129.14	158.27
Total premium (net of reinsurance)	178.17	139.28	134.17	122.83	151.60	99.01	126.55
New business premium	74.39	44.41	48.08	37.60	53.32	35.85	47.63
Renewal premium	104.42	95.80	87.30	86.69	99.74	64.25	80.16
Investment and other income	5.95	8.43	13.18	14.01	18.55	13.87	16.29
Linked charges	27.76	27.85	25.92	22.29	21.14	16.27	15.43
Total expenses	202.63	160.99	157.33	143.40	174.94	116.70	144.85
Commission	5.61	6.05	7.65	6.27	5.53	3.74	4.03
Operating expenses ¹	19.90	17.83	17.31	16.28	17.05	12.31	14.38
Benefits paid	2.81	5.42	11.66	10.77	9.03	6.39	14.24
Increase in reserves	25.38	24.99	26.39	28.68	35.12	23.79	18.31
Transfer to Linked fund	148.93	106.70	94.32	81.40	108.20	70.48	93.89
Profit before tax	9.25	14.57	15.94	15.73	16.35	12.44	13.42
Tax (credit)/charge	(1.17)	(0.73)	(0.98)	(0.06)	(0.01)	(0.01)	(0.95)
Profit after tax	8.08	13.84	14.96	15.67	16.34	12.43	12.47

* Non-unit P&L

1: Excluding unit expenses

Note: Components may not add up to the totals due to rounding off