

**FORM L-1-A-RA**  
**Name of the Insurer: TATA AIA LIFE INSURANCE COMPANY LIMITED**  
(Formerly known as TATA AIG LIFE INSURANCE COMPANY LIMITED)  
**Registration No.110 Date of Registration with IRDA: February 12, 2001**

**REVENUE ACCOUNT FOR THE YEAR ENDED MARCH 31,2012**  
**Policyholders' Account (Technical Account)\*\*\***

PARTICULARS	SCHEDULE	FOR THE QUARTER ENDED MARCH 31, 2012	UP TO THE QUARTER ENDED MARCH 31, 2012	FOR THE QUARTER ENDED MARCH 31, 2011	UP TO THE QUARTER ENDED MARCH 31, 2011
		(₹'000)	(₹'000)	(₹'000)	(₹'000)
Premiums earned – net:					
(a) Premium	<b>L-4</b>	10,956,352	36,303,040	13,184,720	39,852,207
(b) Reinsurance ceded		(21,630)	(120,561)	(32,421)	(123,545)
(c) Reinsurance accepted		-	-	-	-
Income from Investments:					
(a) Interest, Dividends & Rent – Gross		1,449,678	5,606,239	1,057,847	4,247,266
(b) Profit on sale/ redemption of investments		899,762	2,733,792	856,593	4,198,958
(c) (Loss) on sale/ redemption of investments		(1,048,045)	(2,451,427)	(135,193)	(894,555)
(d) Transfer/ Gain on revaluation/ change in fair value*		10,362,958	(5,599,568)	(5,233,647)	2,598,690
Transferred from Shareholders' Fund		48,915	72,548	(577,971)	175,169
Other Income:					
(a) Interest on over due Premium		4,745	16,902	3,944	17,285
(b) Interest on Policy loan		24,345	85,374	16,221	60,405
(c) Fees and charges		(89,249)	(543,402)	(145,577)	(229,320)
(d) Exchange fluctuation gain		-	-	-	-
(e) Miscellaneous Income		31,669	91,480	26,517	117,726
<b>TOTAL (A)</b>		<b>22,619,500</b>	<b>36,194,417</b>	<b>9,021,033</b>	<b>50,020,286</b>
Commission	<b>L-5</b>	268,800	1,419,821	702,306	2,462,830
Operating Expenses related to Insurance Business	<b>L-6</b>	1,804,376	7,601,911	2,335,339	9,388,021
Provision for doubtful debts		12,621	38,287	5,614	27,905
Bad debts written off		-	-	-	-
Provision for Tax		-	-	-	-
Fringe benefit Tax		-	-	-	-
Provisions (other than taxation):					
(a) For diminution in the value of investments (Net)		-	-	-	-
(b) Others (to be specified)		-	-	-	-
<b>TOTAL (B)</b>		<b>2,085,797</b>	<b>9,060,019</b>	<b>3,043,259</b>	<b>11,878,756</b>
Benefits Paid (Net)	<b>L-7</b>	3,488,506	10,051,759	2,281,618	7,091,998
Change in valuation of liability in respect of life policies:					
(a) Gross**					
Non Linked Liability		2,248,052	7,901,076	1,528,344	6,698,245
Linked Liability		13,441,899	6,785,594	1,867,652	23,865,656
(b) Amount ceded in Reinsurance		2,091	(11,304)	(261)	(13,962)
(c) Amount accepted in Reinsurance		-	-	-	-
<b>TOTAL (C)</b>		<b>19,180,548</b>	<b>24,727,125</b>	<b>5,677,353</b>	<b>37,641,937</b>
<b>SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)</b>		<b>1,353,155</b>	<b>2,407,273</b>	<b>300,421</b>	<b>499,593</b>
Transfer from Linked fund (Lapsed Policies)		30,774	271,852	78,500	399,379
<b>Funds available for Appropriation</b>		<b>1,383,929</b>	<b>2,679,125</b>	<b>378,921</b>	<b>898,972</b>
<b>APPROPRIATIONS</b>					
Transfer to Shareholders' Account		1,489,749	2,304,543	421,865	498,917
Transfer to Other Reserves		-	-	-	-
Balance being Funds for Future Appropriations		(105,820)	374,582	(42,944)	400,055
<b>TOTAL (D)</b>		<b>1,383,929</b>	<b>2,679,125</b>	<b>378,921</b>	<b>898,972</b>

<b>Break-up of Total Surplus</b>		FOR THE QUARTER ENDED MARCH 31, 2012	UP TO THE QUARTER ENDED MARCH 31, 2012	FOR THE QUARTER ENDED MARCH 31, 2011	UP TO THE QUARTER ENDED MARCH 31, 2011
		(₹'000)	(₹'000)	(₹'000)	(₹'000)
(a) Interim Bonuses Paid		-	-	-	-
(b) Allocation of Bonus to Policyholders		802,717	802,717	550,236	550,236
(c) Surplus shown in the Revenue Account		1,353,155	2,407,273	300,421	499,593
(d) Total Surplus[(a)+(b)+(c)]		<b>2,155,872</b>	<b>3,209,990</b>	<b>850,657</b>	<b>1,049,829</b>

**Notes:**

\* Represents the deemed realised gain as per norms specified by the Authority.

\*\* Represents Mathematical Reserves after allocation of bonus

\*\*\* Please refer regulation (1) of Part V - Preparation of Financial statement of IRDA(Accounting) Regulations, 2002