

**SBI LIFE INSURANCE COMPANY LIMITED**  
**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

**SCHEDULE - 4**  
**BENEFITS PAID (NET)**

For the quarter ended March 31, 2017

(₹ '000)

Particulars	Participating			Non Participating					Unit Linked			Grand Total
	Life	Pension	Variable Insurance	Life	Pension	Annuity	Health	Variable Insurance	Life	Pension	Group	
Insurance claims												
(a) Claims by death	3,02,564	14,617	26,195	19,86,793	2,844	79,904	-	18,775	5,28,343	40,497	1,069	30,01,602
(b) Claims by maturity	13,80,590	1,17,356	-	20,75,607	54,156	-	-	6,78,780	14,90,970	1,18,229	603	59,16,291
(c) Annuities / Pension payment	-	-	-	-	-	4,29,429	-	-	-	-	-	4,29,429
(d) Others												
- Survival	18,50,305	20,000.0	-	-	-	-	-	-	-	-	-	18,50,325
- Surrender	2,88,215	1,18,349	-	12,27,555	3,10,463	-	-	1,47,656	86,86,007	8,96,692	21,630	1,16,96,567
- Interest on Unclaimed Amounts	-	-	-	-	-	-	-	-	89,337	-	-	89,337
- Others	2,671	30	21	8,14,620	14,436	38	559	309	29,52,874	2,87,478	-	40,73,035
(Amount ceded in reinsurance)												
(a) Claims by death	22,378	-	(18,154)	(4,51,346)	-	-	-	-	(11,026)	-	-	(4,58,149)
(b) Claims by maturity	-	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / pension payment	-	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	(667)	-	-	-	-	(667)
Amount accepted in reinsurance												
(a) Claims by death	-	-	-	-	-	-	-	-	-	-	-	-
(b) Claims by maturity	-	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / pension payment	-	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>38,46,722</b>	<b>2,50,373</b>	<b>8,062</b>	<b>56,53,229</b>	<b>3,81,898</b>	<b>5,09,371</b>	<b>-108</b>	<b>8,45,520</b>	<b>1,37,36,504</b>	<b>13,42,897</b>	<b>23,302</b>	<b>2,65,97,769</b>

For the year ended March 31, 2017

(₹ '000)

Particulars	Participating			Non Participating					Unit Linked			Grand Total
	Life	Pension	Variable Insurance	Life	Pension	Annuity	Health	Variable Insurance	Life	Pension	Group	
Insurance claims												
(a) Claims by death	11,19,548	48,839	1,29,011	72,49,361	19,988	1,40,142	-	55,049	20,97,938	1,32,507	2,935	1,09,95,318
(b) Claims by maturity	42,80,815	1,83,161	-	61,95,238	2,90,100	-	-	17,95,981	35,16,185	1,82,589	24,178	1,64,68,248
(c) Annuities / Pension payment	-	-	-	-	-	15,37,168	-	-	-	-	-	15,37,168
(d) Others												
- Survival	37,21,847	20,000.0	-	-	-	-	-	-	-	-	-	37,21,867
- Surrender	9,79,274	3,21,959	-	71,65,432	16,21,399	-	-	22,97,075	3,19,00,410	34,73,041	1,31,803	4,78,90,394
- Interest on Unclaimed Amounts	-	-	-	-	-	-	-	-	4,43,068	-	-	4,43,068
- Others	15,615	77	60	34,62,740	51,876	68	2,396	4,625	1,04,54,533	17,74,662	-	1,57,66,653
(Amount ceded in reinsurance)												
(a) Claims by death	(3,238)	-	(18,154)	(14,78,976)	-	-	-	-	(59,486)	-	-	(15,59,853)
(b) Claims by maturity	-	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / pension payment	-	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	(1,442)	-	-	-	-	(1,442)
Amount accepted in reinsurance												
(a) Claims by death	-	-	-	-	-	-	-	-	-	-	-	-
(b) Claims by maturity	-	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / pension payment	-	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>1,01,13,861</b>	<b>5,54,057</b>	<b>1,10,918</b>	<b>2,25,93,795</b>	<b>19,83,363</b>	<b>16,77,378</b>	<b>953</b>	<b>41,52,730</b>	<b>4,83,52,649</b>	<b>55,62,799</b>	<b>1,58,916</b>	<b>9,52,61,421</b>

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**SCHEDULE - 4**  
**BENEFITS PAID (NET)**

For the quarter ended March 31, 2016

(₹ '000)

Particulars	Participating			Non Participating					Unit Linked			Grand Total
	Life	Pension	Variable Insurance	Life	Pension	Annuity	Health	Variable Insurance	Life	Pension	Group	
Insurance claims												
(a) Claims by death	2,65,834	8,076	20,585	18,98,778	3,909	18,760	-	21,230	4,19,852	23,048	939	26,81,013
(b) Claims by maturity	13,87,041	42,465	-	30,94,946	31,745	-	-	2,69,438	16,20,294	37,565	9,018	64,92,512
(c) Annuities / Pension payment	-	-	-	-	-	4,50,125	-	-	-	-	-	4,50,125
(d) Others	-	-	-	-	-	-	-	-	-	-	-	-
- Survival	5,29,569	-	-	-	-	-	-	-	-	-	-	5,29,569
- Surrender	1,93,055	1,93,435	-	8,77,039	3,35,728	-	-	1,91,545	79,51,074	9,23,308	15,501	1,06,80,684
- Interest on Unclaimed Amounts	2,087	349	16	13,925	694	33	18	-	40,562	6,679	4	64,367
- Others	161	15	14	10,53,832	30,034	35	201	443	61,97,902	6,15,658	-	78,98,295
(Amount ceded in reinsurance)												
(a) Claims by death	(186)	-	-	(4,42,274)	-	-	-	-	(11,384)	-	-	(4,53,844)
(b) Claims by maturity	-	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / pension payment	-	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	(377)	-	-	-	-	(377)
Amount accepted in reinsurance												
(a) Claims by death	-	-	-	-	-	-	-	-	-	-	-	-
(b) Claims by maturity	-	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / pension payment	-	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>23,77,561</b>	<b>2,44,341</b>	<b>20,615</b>	<b>64,96,246</b>	<b>4,02,110</b>	<b>4,68,953</b>	<b>-158</b>	<b>4,82,657</b>	<b>1,62,18,300</b>	<b>16,06,257</b>	<b>25,463</b>	<b>2,83,42,344</b>

For the year ended March 31, 2016

(₹ '000)

Particulars	Participating			Non Participating					Unit Linked			Grand Total
	Life	Pension	Variable Insurance	Life	Pension	Annuity	Health	Variable Insurance	Life	Pension	Group	
Insurance claims												
(a) Claims by death	8,10,128	38,318	81,666	62,27,736	19,922	97,394	-	39,662	15,51,667	1,13,454	6,178	89,86,125
(b) Claims by maturity	35,67,087	1,01,042	-	1,19,68,465	52,081	-	-	14,45,028	28,47,389	1,66,533	40,117	2,01,87,742
(c) Annuities / Pension payment	-	-	-	-	-	14,49,238	-	-	-	-	-	14,49,238
(d) Others	-	-	-	-	-	-	-	-	-	-	-	-
- Survival	13,61,362	-	-	-	-	-	-	-	-	-	-	13,61,362
- Surrender	5,71,146	4,66,311	-	25,61,956	9,39,392	-	-	5,20,345	2,36,42,679	51,72,827	97,999	3,39,72,655
- Interest on Unclaimed Amounts	4,255	678	26	20,112	1,014	56	33	-	66,438	13,392	9	1,06,014
- Others	5,955	146	65	25,13,311	1,21,139	37	5,441	1,420	1,11,62,012	12,08,812	-	1,50,16,338
(Amount ceded in reinsurance)												
(a) Claims by death	(8,030)	-	-	(14,49,166)	-	-	-	-	(26,103)	-	-	(14,83,300)
(b) Claims by maturity	-	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / pension payment	-	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	(2,669)	-	-	-	-	(2,669)
Amount accepted in reinsurance												
(a) Claims by death	-	-	-	-	-	-	-	-	-	-	-	-
(b) Claims by maturity	-	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / pension payment	-	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>63,11,903</b>	<b>6,06,495</b>	<b>81,757</b>	<b>2,18,42,415</b>	<b>11,33,548</b>	<b>15,46,726</b>	<b>2,805</b>	<b>20,06,455</b>	<b>3,92,44,080</b>	<b>66,75,018</b>	<b>1,44,303</b>	<b>7,95,95,506</b>