

## FORM A-RA

ICICI Prudential Life Insurance Company Limited  
Regn.No. 105 dated 24.11.2000

## Consolidated Condensed Revenue Account for the nine months ended December 31, 2013

## Policyholders' Account (Technical Account)

(₹ '000)

Particulars	Schedule	Par Life	Par Pension	Non Par	Annuity Non Par	Health	Linked Life	Linked Pension	Linked Health	Linked Group	Total
<b>Premiums earned (Net)</b>											
(a) Premium	1	7,495,638	1,177,058	17,095,539	1,403,136	135,180	39,673,084	9,559,074	1,315,070	3,622,838	81,476,617
(b) Reinsurance ceded		(1,432)	(20)	(571,247)	-	(32,272)	(238,679)	(83)	(251,267)	(652)	(1,095,652)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-
<b>Sub-total</b>		<b>7,494,206</b>	<b>1,177,038</b>	<b>16,524,292</b>	<b>1,403,136</b>	<b>102,908</b>	<b>39,434,405</b>	<b>9,558,991</b>	<b>1,063,803</b>	<b>3,622,186</b>	<b>80,380,965</b>
<b>Income from Investments</b>											
(a) Interest, dividend & rent - Gross		2,372,724	1,127,986	2,038,885	956,655	33,218	8,536,717	5,831,628	103,591	2,945,354	23,946,758
(b) Profit on sale/redemption of investments		308,841	117,084	180,469	63,579	11,460	18,973,386	13,697,675	120,018	1,604,978	35,077,490
(c) (Loss) on sale/redemption of investments		(358,006)	(49,811)	(92,266)	(49,133)	-	(7,165,112)	(4,096,421)	(93,445)	(992,749)	(12,896,943)
(d) Transfer/gain on revaluation/change in fair value		-	-	-	-	-	8,320,597	3,746,858	244,121	(121,225)	12,190,351
(e) Accretion of discount/(amortisation of premium) (Net)		13,323	75,426	(11,103)	(2,176)	6,932	812,442	650,838	8,345	501,152	2,055,179
<b>Sub-total</b>		<b>2,336,882</b>	<b>1,270,685</b>	<b>2,115,985</b>	<b>968,925</b>	<b>51,610</b>	<b>29,478,030</b>	<b>19,830,578</b>	<b>382,630</b>	<b>3,937,510</b>	<b>60,372,835</b>
<b>Other income</b>											
Contribution from the Shareholders' account		-	-	955,872	161,595	-	-	-	-	-	1,117,467
Fees and charges		21,793	510	21,591	-	160	413	-	-	-	44,467
Miscellaneous income		21,164	37,792	44,343	343	276	62,180	5,591	3,170	1,534	176,393
<b>Sub-total</b>		<b>42,957</b>	<b>38,302</b>	<b>1,021,806</b>	<b>161,938</b>	<b>436</b>	<b>62,593</b>	<b>5,591</b>	<b>3,170</b>	<b>1,534</b>	<b>1,338,327</b>
<b>Total (A)</b>		<b>9,874,045</b>	<b>2,486,025</b>	<b>19,662,083</b>	<b>2,533,999</b>	<b>154,954</b>	<b>68,975,028</b>	<b>29,395,160</b>	<b>1,449,603</b>	<b>7,561,230</b>	<b>142,092,127</b>
Commission	2	863,463	2,109	1,839,237	616	4,434	1,755,689	93,883	41,112	6	4,600,549
Operating expenses related to Insurance business	3	1,957,048	21,065	2,990,600	25,153	21,161	6,284,572	1,752,235	341,711	197,480	13,591,025
Provision for doubtful debts		5,621	30	15,825	33	(74)	9,976	1,956	628	-	33,995
Bad debts written off		343	3	320	4	5	580	118	26	-	1,399
Provisions (other than taxation)											
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-	-
<b>Total (B)</b>		<b>2,826,475</b>	<b>23,207</b>	<b>4,845,982</b>	<b>25,806</b>	<b>25,526</b>	<b>8,050,817</b>	<b>1,848,192</b>	<b>383,477</b>	<b>197,486</b>	<b>18,226,968</b>
Benefits paid (Net)	4	2,162,891	2,621,518	808,990	741,511	32,360	37,767,469	37,119,111	220,846	6,699,559	88,174,255
Interim bonus paid		59,212	7,453	-	-	-	-	-	-	-	66,665
Change in valuation of liability in respect of life policies											
(a) Gross amount		4,377,115	(445,338)	15,663,003	1,766,682	(77,648)	21,081,195	(15,407,092)	642,304	457,597	28,057,818
(b) Amount ceded in reinsurance		-	-	(2,142,060)	-	-	-	-	-	-	(2,142,060)
(c) Amount accepted in reinsurance		-	-	-	-	-	-	-	-	-	-
<b>Total (C)</b>		<b>6,599,218</b>	<b>2,183,633</b>	<b>14,329,933</b>	<b>2,508,193</b>	<b>(45,288)</b>	<b>58,848,664</b>	<b>21,712,019</b>	<b>863,150</b>	<b>7,157,156</b>	<b>114,156,678</b>
<b>Surplus/(deficit) (D) = (A)-(B)-(C)</b>		<b>448,352</b>	<b>279,185</b>	<b>486,168</b>	<b>-</b>	<b>174,716</b>	<b>2,075,547</b>	<b>5,834,949</b>	<b>202,976</b>	<b>206,588</b>	<b>9,708,481</b>
Provision for taxation											
(a) Current tax credit/(charge)		-	-	-	-	-	-	-	-	-	-
(b) Deferred tax credit/(charge) - Refer note 7 of schedule 16		(8,051)	-	-	-	-	(43,414)	-	-	-	(51,465)
<b>Surplus/(deficit) after tax</b>		<b>440,301</b>	<b>279,185</b>	<b>486,168</b>	<b>-</b>	<b>174,716</b>	<b>2,032,133</b>	<b>5,834,949</b>	<b>202,976</b>	<b>206,588</b>	<b>9,657,016</b>
<b>Appropriations</b>											
Transfer to Shareholders' account		-	-	-	-	174,716	2,725,140	6,774,815	224,421	206,588	10,105,680
Transfer to other Reserves		-	-	-	-	-	-	-	-	-	-
Balance being funds for future appropriation		440,301	279,185	486,168	-	-	(693,007)	(939,866)	(21,445)	-	(448,664)
<b>Total</b>		<b>440,301</b>	<b>279,185</b>	<b>486,168</b>	<b>-</b>	<b>174,716</b>	<b>2,032,133</b>	<b>5,834,949</b>	<b>202,976</b>	<b>206,588</b>	<b>9,657,016</b>

## FORM A-RA

ICICI Prudential Life Insurance Company Limited  
Regn.No. 105 dated 24.11.2000

Consolidated Condensed Revenue Account for the nine months ended December 31, 2013  
Policyholders' Account (Technical Account)

(₹ '000)

Particulars	Schedule	Par Life	Par Pension	Non Par	Annuity Non Par	Health	Linked Life	Linked Pension	Linked Health	Linked Group	Total
<b>Funds for future appropriation</b>											
Opening balance as at April 1, 2013		905,677	855,323	-	-	-	1,263,748	1,988,575	69,221	-	<b>5,082,544</b>
Add: Current period appropriation		440,301	279,185	486,168	-	-	(693,007)	(939,866)	(21,445)	-	(448,664)
<b>Balance carried forward to Balance Sheet</b>		<b>1,345,978</b>	<b>1,134,508</b>	<b>486,168</b>	<b>-</b>	<b>-</b>	<b>570,741</b>	<b>1,048,709</b>	<b>47,776</b>	<b>-</b>	<b>4,633,880</b>
<b>Select explanatory notes</b>	16										

The schedules and accompanying notes referred to herein form an integral part of the Consolidated Condensed Revenue Account.

As required by Section 40-B(4) of the Insurance Act, 1938 we certify that all expenses of Management in respect of life insurance business in India incurred by the Company have been fully debited to the Consolidated Condensed Revenue Account as expenses.

As per our report of even date attached.

**For S.R.BATLIBOI & CO. LLP**  
Chartered Accountants  
ICAI Firm Registration No.301003E

**For S.B.Billimoria & Co.**  
Chartered Accountants  
ICAI Firm Registration No.101496W

**For and on behalf of the Board of Directors**

**per Shrawan Jalan**  
Partner  
Membership No. 102102

**Sanjiv V. Pilgaonkar**  
Partner  
Membership No. 39826

**Chanda Kochhar**  
Chairperson

**Keki Dadiseth**  
Director

**K. Ramkumar**  
Director

**Sandeep Bakhshi**  
Managing Director and CEO

Place : Mumbai  
Date : January 16, 2014

**Satyan Jambunathan**  
Appointed Actuary

**Binay Agarwala**  
Executive Vice President

**Sanaula Khan**  
Company Secretary

## FORM A-RA

ICICI Prudential Life Insurance Company Limited  
Regn.No. 105 dated 24.11.2000

Consolidated Condensed Revenue Account for the nine months December 31, 2012  
Policyholders' Account (Technical Account)

(₹ '000)

Particulars	Schedule	Par Life	Par Pension	Non Par	Annuity Non Par	Health	Linked Life	Linked Pension	Linked Health	Linked Group	Total
<b>Premiums earned (Net)</b>											
(a) Premium	1	5,076,700	2,310,506	16,351,866	1,953,684	153,239	35,072,918	20,334,705	1,296,706	8,354,755	90,905,079
(b) Reinsurance ceded		(1,252)	(26)	(474,807)	-	(35,417)	(138,008)	(101)	(229,272)	(660)	(879,543)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-
<b>Sub-total</b>		<b>5,075,448</b>	<b>2,310,480</b>	<b>15,877,059</b>	<b>1,953,684</b>	<b>117,822</b>	<b>34,934,910</b>	<b>20,334,604</b>	<b>1,067,434</b>	<b>8,354,095</b>	<b>90,025,536</b>
<b>Income from Investments</b>											
(a) Interest, dividend & rent - Gross		2,052,468	1,076,544	926,175	762,554	13,368	7,565,517	5,962,956	82,082	2,550,921	20,992,585
(b) Profit on sale/redemption of investments		221,717	151,135	196,614	48,738	2,892	11,967,051	8,339,258	51,723	1,085,248	22,064,376
(c) (Loss) on sale/redemption of investments		(50,211)	(31,084)	(28,004)	(1,110)	(181)	(7,239,878)	(5,747,787)	(57,441)	(369,244)	(13,524,940)
(d) Transfer/gain on revaluation/change in fair value		-	-	-	-	-	17,388,398	15,395,353	256,776	814,131	33,854,658
(e) Accretion of discount/(amortisation of premium) (Net)		65,975	149,056	44,111	17,637	153	918,427	833,330	14,470	667,269	2,710,428
<b>Sub-total</b>		<b>2,289,949</b>	<b>1,345,651</b>	<b>1,138,896</b>	<b>827,819</b>	<b>16,232</b>	<b>30,599,515</b>	<b>24,783,110</b>	<b>347,610</b>	<b>4,748,325</b>	<b>66,097,107</b>
<b>Other income</b>											
Contribution from the Shareholders' account		-	-	2,315,448	432,481	459,248	-	-	-	-	3,207,177
Fees and charges		20,405	602	12,352	-	267	1,661	-	-	-	35,287
Miscellaneous income		5,321	211	19,732	127	194	30,692	6,331	1,821	1,596	66,025
<b>Sub-total</b>		<b>25,726</b>	<b>813</b>	<b>2,347,532</b>	<b>432,608</b>	<b>459,709</b>	<b>32,353</b>	<b>6,331</b>	<b>1,821</b>	<b>1,596</b>	<b>3,308,489</b>
<b>Total (A)</b>		<b>7,391,123</b>	<b>3,656,944</b>	<b>19,363,487</b>	<b>3,214,111</b>	<b>593,763</b>	<b>65,566,778</b>	<b>45,124,045</b>	<b>1,416,865</b>	<b>13,104,016</b>	<b>159,431,132</b>
Commission	2	460,156	3,121	3,069,071	979	6,588	1,230,833	253,955	60,854	-	5,085,557
Operating expenses related to Insurance business	3	1,008,831	26,081	3,821,389	96,553	33,312	6,531,288	2,047,126	404,125	160,420	14,129,125
Provision for doubtful debts		6,850	68	15,385	92	39	7,451	5,580	1,740	-	37,205
Bad debts written off		1,047	13	2,761	8	34	8,755	1,306	232	-	14,156
Provision for tax		-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-	-
<b>Total (B)</b>		<b>1,476,884</b>	<b>29,283</b>	<b>6,908,606</b>	<b>97,632</b>	<b>39,973</b>	<b>7,778,327</b>	<b>2,307,967</b>	<b>466,951</b>	<b>160,420</b>	<b>19,266,043</b>
Benefits paid (Net)	4	3,322,628	3,764,599	745,787	591,362	43,400	43,259,562	34,619,204	177,809	8,009,561	94,533,912
Interim Bonus Paid		29,764	925	-	-	-	-	-	-	-	30,689
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-
(a) Gross amount		2,233,521	(440,475)	14,534,114	2,592,724	582,181	11,573,022	1,119,722	669,635	4,696,883	37,561,327
(b) Amount ceded in reinsurance		-	-	(2,463,061)	-	-	-	-	-	-	(2,463,061)
(c) Amount accepted in reinsurance		-	-	-	-	-	-	-	-	-	-
<b>Total (C)</b>		<b>5,585,913</b>	<b>3,325,049</b>	<b>12,816,840</b>	<b>3,184,086</b>	<b>625,581</b>	<b>54,832,584</b>	<b>35,738,926</b>	<b>847,444</b>	<b>12,706,444</b>	<b>129,662,867</b>
<b>Surplus/(Deficit) (D) = (A)-(B)-(C)</b>		<b>328,326</b>	<b>302,612</b>	<b>(361,959)</b>	<b>(67,607)</b>	<b>(71,791)</b>	<b>2,955,867</b>	<b>7,077,152</b>	<b>102,470</b>	<b>237,152</b>	<b>10,502,222</b>
Provision for taxation											
(a) Current tax credit/(charge)		-	-	-	-	-	-	-	-	-	-
(b) Deferred tax credit/(charge) - Refer note 7 of schedule 16		(44,387)	-	361,959	67,607	71,791	(487,083)	-	(13,853)	(32,061)	(76,027)
<b>Surplus/(Deficit) after tax</b>		<b>283,939</b>	<b>302,612</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,468,784</b>	<b>7,077,152</b>	<b>88,617</b>	<b>205,091</b>	<b>10,426,195</b>
<b>Appropriations</b>											
Transfer to Shareholders' account		-	-	-	-	-	3,919,296	8,241,387	88,617	205,091	12,454,391
Transfer to other reserves		-	-	-	-	-	-	-	-	-	-
Balance being funds for future appropriation		283,939	302,612	-	-	-	(1,450,512)	(1,164,235)	-	-	(2,028,196)
<b>Total</b>		<b>283,939</b>	<b>302,612</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,468,784</b>	<b>7,077,152</b>	<b>88,617</b>	<b>205,091</b>	<b>10,426,195</b>

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Regn.No. 105 dated 24.11.2000

Consolidated Condensed Revenue Account for the nine months December 31, 2012  
Policyholders' Account (Technical Account)

(₹ '000)

Particulars	Schedule	Par Life	Par Pension	Non Par	Annuity Non Par	Health	Linked Life	Linked Pension	Linked Health	Linked Group	Total
<b>Funds for future appropriation</b>											
Opening balance as at April 1, 2012		681,524	474,378	-	-	-	3,038,827	3,397,440	-	-	<b>7,592,169</b>
Add: Current period appropriation		283,939	302,612	-	-	-	(1,450,512)	(1,164,235)	-	-	(2,028,196)
<b>Balance carried forward to Balance Sheet</b>		<b>965,463</b>	<b>776,990</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,588,315</b>	<b>2,233,205</b>	<b>-</b>	<b>-</b>	<b>5,563,973</b>
<b>Select explanatory notes</b>	16										

The schedules and accompanying notes referred to herein are form an integral part of the Consolidated Condensed Revenue Account.

As required by Section 40-B(4) of the Insurance Act, 1938 we certify that all expenses of Management in respect of life insurance business in India incurred by the Company have been fully debited to the Consolidated Condensed Revenue Account as expenses.

As per our report of even date attached.

**For S.R.BATLIBOI & CO. LLP**  
Chartered Accountants  
ICAI Firm Registration No.301003E

**For S.B.Billimoria & Co.**  
Chartered Accountants  
ICAI Firm Registration No.101496W

**For and on behalf of the Board of Directors**

**per Shrawan Jalan**  
Partner  
Membership No. 102102

**Sanjiv V. Pilgaonkar**  
Partner  
Membership No. 39826

**Chanda Kochhar**  
Chairperson

**Keki Dadiseth**  
Director

**K. Ramkumar**  
Director

**Sandeep Bakhshi**  
Managing Director and CEO

Place : Mumbai  
Date : January 16, 2014

**Satyan Jambunathan**  
Appointed Actuary

**Binay Agarwala**  
Executive Vice President

**Sanaulla Khan**  
Company Secretary

## FORM A-RA

ICICI Prudential Life Insurance Company Limited  
Regn.No. 105 dated 24.11.2000

Consolidated Condensed Revenue Account for the quarter ended December 31, 2013  
Policyholders' Account (Technical Account)

(₹ '000)

Particulars	Schedule	Par Life	Par Pension	Non Par	Annuity Non Par	Health	Linked Life	Linked Pension	Linked Health	Linked Group	Total
<b>Premiums earned (Net)</b>											
(a) Premium	1	3,798,461	355,217	5,378,218	530,005	45,839	16,013,699	2,490,260	392,513	1,270,104	30,274,316
(b) Reinsurance ceded		(524)	(6)	(144,650)	-	(10,558)	(88,204)	(27)	(84,880)	(225)	(329,074)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-
<b>Sub-total</b>		<b>3,797,937</b>	<b>355,211</b>	<b>5,233,568</b>	<b>530,005</b>	<b>35,281</b>	<b>15,925,495</b>	<b>2,490,233</b>	<b>307,633</b>	<b>1,269,879</b>	<b>29,945,242</b>
<b>Income from Investments</b>											
(a) Interest, dividend & rent - Gross		806,667	373,462	734,822	330,401	15,733	2,369,755	1,527,312	29,634	965,154	7,152,940
(b) Profit on sale/redemption of investments		26,342	79,999	38,821	60	2,257	6,122,126	4,259,559	20,664	391,435	10,941,263
(c) (Loss) on sale/redemption of investments		(62,330)	(23,838)	(2,007)	(218)	-	(2,161,277)	(1,372,764)	(22,294)	(331,277)	(3,976,005)
(d) Transfer/gain on revaluation/change in fair value		-	-	-	-	-	15,856,764	9,744,244	213,464	989,954	26,804,426
(e) Accretion of discount/(amortisation of premium) (Net)		7,492	26,303	(10,327)	(429)	166	351,657	264,171	2,550	152,767	794,350
<b>Sub-total</b>		<b>778,171</b>	<b>455,926</b>	<b>761,309</b>	<b>329,814</b>	<b>18,156</b>	<b>22,539,025</b>	<b>14,422,522</b>	<b>244,018</b>	<b>2,168,033</b>	<b>41,716,974</b>
<b>Other income</b>											
Contribution from the Shareholders' account		-	-	-	114,429	-	-	-	-	-	114,429
Fees and charges		6,719	146	8,786	-	61	64	-	-	-	15,776
Miscellaneous income		14,298	37,716	21,911	180	154	36,438	2,882	1,764	902	116,245
<b>Sub-total</b>		<b>21,017</b>	<b>37,862</b>	<b>30,697</b>	<b>114,609</b>	<b>215</b>	<b>36,502</b>	<b>2,882</b>	<b>1,764</b>	<b>902</b>	<b>246,450</b>
<b>Total (A)</b>		<b>4,597,125</b>	<b>848,999</b>	<b>6,025,574</b>	<b>974,428</b>	<b>53,652</b>	<b>38,501,022</b>	<b>16,915,637</b>	<b>553,415</b>	<b>3,438,814</b>	<b>71,908,666</b>
Commission	2	524,304	698	256,736	366	1,506	693,370	24,939	11,748	-	1,513,667
Operating expenses related to Insurance business	3	1,129,645	8,075	338,029	6,436	6,604	2,318,022	576,175	105,725	70,328	4,559,039
Provision for doubtful debts		1,781	-	4,832	16	(90)	2,579	(8)	105	-	9,215
Bad debts written off		212	1	51	3	1	241	37	5	-	551
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-	-
<b>Total (B)</b>		<b>1,655,942</b>	<b>8,774</b>	<b>599,648</b>	<b>6,821</b>	<b>8,021</b>	<b>3,014,212</b>	<b>601,143</b>	<b>117,583</b>	<b>70,328</b>	<b>6,082,472</b>
Benefits paid (Net)	4	618,155	369,728	255,230	249,471	10,315	14,202,759	13,654,199	70,129	1,780,965	31,210,951
Interim bonus paid		13,621	1,226	-	-	-	-	-	-	-	14,847
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-
(a) Gross amount		2,259,213	327,044	4,573,638	718,136	(46,942)	20,802,480	861,925	272,500	1,566,644	31,334,638
(b) Amount ceded in reinsurance		-	-	(289,334)	-	-	-	-	-	-	(289,334)
(c) Amount accepted in reinsurance		-	-	-	-	-	-	-	-	-	-
<b>Total (C)</b>		<b>2,890,989</b>	<b>697,998</b>	<b>4,539,534</b>	<b>967,607</b>	<b>(36,627)</b>	<b>35,005,239</b>	<b>14,516,124</b>	<b>342,629</b>	<b>3,347,609</b>	<b>62,271,102</b>
<b>Surplus/(deficit) (D) = (A)-(B)-(C)</b>		<b>50,194</b>	<b>142,227</b>	<b>886,392</b>	<b>-</b>	<b>82,258</b>	<b>481,571</b>	<b>1,798,370</b>	<b>93,203</b>	<b>20,877</b>	<b>3,555,092</b>
Provision for taxation											
(a) Current tax credit/(charge)		-	-	-	-	-	-	-	-	-	-
(b) Deferred tax credit/(charge) - Refer note 7 of schedule 16		(5,978)	-	-	-	-	(6,765)	-	-	-	(12,743)
<b>Surplus/(deficit) after tax</b>		<b>44,216</b>	<b>142,227</b>	<b>886,392</b>	<b>-</b>	<b>82,258</b>	<b>474,806</b>	<b>1,798,370</b>	<b>93,203</b>	<b>20,877</b>	<b>3,542,349</b>
<b>Appropriations</b>											
Transfer to Shareholders' account		-	-	400,224	-	82,258	652,670	1,996,807	96,562	20,877	3,249,398
Transfer to other Reserves		-	-	-	-	-	-	-	-	-	-
Balance being funds for future appropriation		44,216	142,227	486,168	-	-	(177,864)	(198,437)	(3,359)	-	292,951
<b>Total</b>		<b>44,216</b>	<b>142,227</b>	<b>886,392</b>	<b>-</b>	<b>82,258</b>	<b>474,806</b>	<b>1,798,370</b>	<b>93,203</b>	<b>20,877</b>	<b>3,542,349</b>

**FORM A-RA**

**ICICI Prudential Life Insurance Company Limited**  
**Regn.No. 105 dated 24.11.2000**

**Consolidated Condensed Revenue Account for the quarter ended December 31, 2013**  
**Policyholders' Account (Technical Account)**

(₹ '000)

Particulars	Schedule	Par Life	Par Pension	Non Par	Annuity Non Par	Health	Linked Life	Linked Pension	Linked Health	Linked Group	Total
<b>Funds for future appropriation</b>											
Opening balance as at October 1, 2013		1,301,762	992,281	-	-	-	748,605	1,247,146	51,135	-	<b>4,340,929</b>
Add: Current quarter appropriation		44,216	142,227	486,168	-	-	(177,864)	(198,437)	(3,359)	-	292,951
<b>Balance carried forward to Balance Sheet</b>		<b>1,345,978</b>	<b>1,134,508</b>	<b>486,168</b>	<b>-</b>	<b>-</b>	<b>570,741</b>	<b>1,048,709</b>	<b>47,776</b>	<b>-</b>	<b>4,633,880</b>
<b>Select explanatory notes</b>	16										

The schedules and accompanying notes referred to herein form an integral part of the Consolidated Condensed Revenue Account.

As required by Section 40-B(4) of the Insurance Act, 1938 we certify that all expenses of Management in respect of life insurance business in India incurred by the Company have been fully debited to the Consolidated Condensed Revenue Account as expenses.

As per our report of even date attached.

**For S.R.BATLIBOI & CO. LLP**  
*Chartered Accountants*  
 ICAI Firm Registration No.301003E

**For S.B.Billimoria & Co.**  
*Chartered Accountants*  
 ICAI Firm Registration No.101496W

**For and on behalf of the Board of Directors**

**per Shrawan Jalan**  
*Partner*  
 Membership No. 102102

**Sanjiv V. Pilgaonkar**  
*Partner*  
 Membership No. 39826

**Chanda Kochhar**  
*Chairperson*

**Keki Dadiseth**  
*Director*

**K. Ramkumar**  
*Director*

**Sandeep Bakhshi**  
*Managing Director and CEO*

Place : Mumbai  
 Date : January 16, 2014

**Satyan Jambunathan**  
*Appointed Actuary*

**Binay Agarwala**  
*Executive Vice President*

**Sanaula Khan**  
*Company Secretary*

## FORM A-RA

ICICI Prudential Life Insurance Company Limited  
Regn.No. 105 dated 24.11.2000

Consolidated Condensed Revenue Account for the quarter ended December 31, 2012  
Policyholders' Account (Technical Account)

(₹ '000)

Particulars	Schedule	Par Life	Par Pension	Non Par	Annuity Non Par	Health	Linked Life	Linked Pension	Linked Health	Linked Group	Total
<b>Premiums earned (Net)</b>											
(a) Premium	1	1,864,608	1,208,666	6,874,832	713,057	52,915	13,650,130	5,122,185	397,779	2,189,424	32,073,596
(b) Reinsurance ceded		(442)	(8)	(184,249)	-	(11,555)	(53,181)	(28)	(77,826)	(137)	(327,426)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-
<b>Sub-total</b>		1,864,166	1,208,658	6,690,583	713,057	41,360	13,596,949	5,122,157	319,953	2,189,287	31,746,170
<b>Income from Investments</b>											
(a) Interest, dividend & rent - Gross		705,535	370,470	387,455	281,546	3,513	1,948,403	1,546,481	24,876	907,372	6,175,651
(b) Profit on sale/redemption of investments		48,215	112,370	79,761	32,448	1,701	5,146,990	3,309,544	18,143	281,806	9,030,978
(c) (Loss) on sale/redemption of investments		(1,398)	(318)	(5,126)	-	-	(1,083,315)	(794,442)	(4,308)	(19,557)	(1,908,464)
(d) Transfer/gain on revaluation/change in fair value		-	-	-	-	-	6,511,343	5,724,996	99,208	365,517	12,701,064
(e) Accretion of discount/(amortisation of premium) (Net)		6,805	23,911	13,046	5,547	28	210,337	166,598	3,385	143,906	573,563
<b>Sub-total</b>		759,157	506,433	475,136	319,541	5,242	12,733,758	9,953,177	141,304	1,679,044	26,572,792
<b>Other income</b>											
Contribution from the Shareholders' account		-	-	673,609	177,110	56,886	-	-	-	10,007	917,612
Fees and charges		5,028	93	2,865	-	44	533	-	-	-	8,563
Miscellaneous income		1,550	59	5,903	45	51	8,276	1,822	470	1,244	19,420
<b>Sub-total</b>		6,578	152	682,377	177,155	56,981	8,809	1,822	470	11,251	945,595
<b>Total (A)</b>		<b>2,629,901</b>	<b>1,715,243</b>	<b>7,848,096</b>	<b>1,209,753</b>	<b>103,583</b>	<b>26,339,516</b>	<b>15,077,156</b>	<b>461,727</b>	<b>3,879,582</b>	<b>59,264,557</b>
Commission	2	177,891	1,159	1,268,707	330	2,288	487,098	61,692	19,870	-	2,019,035
Operating expenses related to Insurance business	3	322,787	8,415	1,300,381	84,079	9,254	2,155,437	749,413	119,791	58,760	4,808,317
Provision for doubtful debts		444	(3)	437	4	124	(6,743)	(809)	11	-	(6,535)
Bad debts written off		90	-	253	1	2	6,814	802	60	-	8,022
Provision for tax		-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-	-
<b>Total (B)</b>		<b>501,212</b>	<b>9,571</b>	<b>2,569,778</b>	<b>84,414</b>	<b>11,668</b>	<b>2,642,606</b>	<b>811,098</b>	<b>139,732</b>	<b>58,760</b>	<b>6,828,839</b>
Benefits paid (Net)	4	416,926	625,779	217,674	216,174	6,697	17,696,634	14,552,428	55,985	1,696,685	35,484,982
Interim Bonus Paid		9,925	236	-	-	-	-	-	-	-	10,161
Change in valuation of liability in respect of life policies											
(a) Gross amount		1,476,302	973,097	5,616,554	936,852	94,110	4,877,319	(2,908,164)	215,786	2,125,701	13,407,557
(b) Amount ceded in reinsurance		-	-	(450,609)	-	-	-	-	-	-	(450,609)
(c) Amount accepted in reinsurance		-	-	-	-	-	-	-	-	-	-
<b>Total (C)</b>		<b>1,903,153</b>	<b>1,599,112</b>	<b>5,383,619</b>	<b>1,153,026</b>	<b>100,807</b>	<b>22,573,953</b>	<b>11,644,264</b>	<b>271,771</b>	<b>3,822,386</b>	<b>48,452,091</b>
<b>Surplus/(Deficit) (D) = (A)-(B)-(C)</b>		<b>225,536</b>	<b>106,560</b>	<b>(105,301)</b>	<b>(27,687)</b>	<b>(8,892)</b>	<b>1,122,957</b>	<b>2,621,794</b>	<b>50,224</b>	<b>(1,564)</b>	<b>3,983,627</b>
Provision for taxation											
(a) Current tax credit/(charge)		-	-	-	-	-	-	-	-	-	-
(b) Deferred tax credit/(charge) - Refer note 7 of schedule 16		(30,491)	-	105,301	27,687	8,892	(168,462)	-	(6,790)	1,564	(62,299)
<b>Surplus/(Deficit) after tax</b>		<b>195,045</b>	<b>106,560</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>954,495</b>	<b>2,621,794</b>	<b>43,434</b>	<b>-</b>	<b>3,921,328</b>
<b>Appropriations</b>											
Transfer to Shareholders' account		-	-	-	-	-	1,301,481	2,642,503	43,434	-	3,987,418
Transfer to other reserves		-	-	-	-	-	-	-	-	-	-
Balance being funds for future appropriation		195,045	106,560	-	-	-	(346,986)	(20,709)	-	-	(66,090)
<b>Total</b>		<b>195,045</b>	<b>106,560</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>954,495</b>	<b>2,621,794</b>	<b>43,434</b>	<b>-</b>	<b>3,921,328</b>

## FORM A-RA

ICICI Prudential Life Insurance Company Limited  
Regn.No. 105 dated 24.11.2000

Consolidated Condensed Revenue Account for the quarter ended December 31, 2012  
Policyholders' Account (Technical Account)

(₹ '000)

Particulars	Schedule	Par Life	Par Pension	Non Par	Annuity Non Par	Health	Linked Life	Linked Pension	Linked Health	Linked Group	Total
<b>Funds for future appropriation</b>											
Opening balance as at October 1, 2012		770,418	670,430	-	-	-	1,935,301	2,253,914	-	-	<b>5,630,063</b>
Add: Current quarter appropriation		195,045	106,560	-	-	-	(346,986)	(20,709)	-	-	(66,090)
<b>Balance carried forward to Balance Sheet</b>		<b>965,463</b>	<b>776,990</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,588,315</b>	<b>2,233,205</b>	<b>-</b>	<b>-</b>	<b>5,563,973</b>
<b>Select explanatory notes</b>	16										

The schedules and accompanying notes referred to herein are form an integral part of the Consolidated Condensed Revenue Account.

As required by Section 40-B(4) of the Insurance Act, 1938 we certify that all expenses of Management in respect of life insurance business in India incurred by the Company have been fully debited to the Consolidated Condensed Revenue Account as expenses.

As per our report of even date attached.

**For S.R.BATLIBOI & CO. LLP**  
Chartered Accountants  
ICAI Firm Registration No.301003E

**For S.B.Billimoria & Co.**  
Chartered Accountants  
ICAI Firm Registration No.101496W

**For and on behalf of the Board of Directors**

**per Shrawan Jalan**  
Partner  
Membership No. 102102

**Sanjiv V. Pilgaonkar**  
Partner  
Membership No. 39826

**Chanda Kochhar**  
Chairperson

**Keki Dadiseth**  
Director

**K. Ramkumar**  
Director

**Sandeep Bakhshi**  
Managing Director and CEO

Place : Mumbai  
Date : January 16, 2014

**Satyan Jambunathan**  
Appointed Actuary

**Binay Agarwala**  
Executive Vice President

**Sanaulla Khan**  
Company Secretary