

## FORM A-RA

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

Consolidated Revenue Account for the year ended March 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	7,809,797	3,100,891	25,092,400	2,540,797	216,982	55,175,774	27,327,274	2,115,208	12,003,257	135,382,380
(b) Reinsurance ceded		(5,197)	(33)	(645,121)	-	(45,228)	(203,628)	(149)	(309,749)	(903)	(1,210,008)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-
<b>Sub-total</b>		<b>7,804,600</b>	<b>3,100,858</b>	<b>24,447,279</b>	<b>2,540,797</b>	<b>171,754</b>	<b>54,972,146</b>	<b>27,327,125</b>	<b>1,805,459</b>	<b>12,002,354</b>	<b>134,172,372</b>
<b>Income from Investments</b>											
(a) Interest, dividend & rent - Gross		2,784,259	1,451,290	1,403,921	1,054,784	17,115	9,946,347	7,735,540	110,524	3,488,534	27,992,314
(b) Profit on sale/redemption of investments		309,406	257,173	294,643	65,628	5,367	19,466,486	13,075,347	98,897	1,729,968	35,302,915
(c) (Loss) on sale/redemption of investments		(109,414)	(36,551)	(50,059)	(2,873)	(181)	(8,739,042)	(7,200,772)	(76,494)	(430,867)	(16,646,253)
(d) Transfer/gain on revaluation/change in fair value		-	-	-	-	-	4,504,296	7,163,496	134,919	177,332	11,980,043
(e) Accretion of discount/(amortisation of premium) (Net)		68,941	175,985	50,907	21,714	440	1,086,350	955,362	17,912	797,750	3,175,361
(f) Appropriation/expropriation adjustment account		-	-	-	-	-	-	-	-	-	-
<b>Sub-total</b>		<b>3,053,192</b>	<b>1,847,897</b>	<b>1,699,412</b>	<b>1,139,253</b>	<b>22,741</b>	<b>26,264,437</b>	<b>21,728,973</b>	<b>285,758</b>	<b>5,762,717</b>	<b>61,804,380</b>
<b>Other income:</b>											
Contribution from the Shareholders' account		-	-	4,751,303	118,027	543,128	-	-	-	-	5,412,458
Fees and charges		21,768	602	12,523	-	267	1,765	-	-	-	36,925
Miscellaneous income		17,791	281	69,543	1,095	603	97,694	8,436	5,546	2,786	203,775
<b>Sub-total</b>		<b>39,559</b>	<b>883</b>	<b>4,833,369</b>	<b>119,122</b>	<b>543,998</b>	<b>99,459</b>	<b>8,436</b>	<b>5,546</b>	<b>2,786</b>	<b>5,653,158</b>
<b>Total (A)</b>		<b>10,897,351</b>	<b>4,949,638</b>	<b>30,980,060</b>	<b>3,799,172</b>	<b>738,493</b>	<b>81,336,042</b>	<b>49,064,534</b>	<b>2,096,763</b>	<b>17,767,857</b>	<b>201,629,910</b>
Commission	2	685,178	6,162	4,519,058	1,233	8,956	2,000,362	344,979	88,219	21	7,654,168
Operating expenses related to Insurance business	3	1,548,587	34,005	7,166,175	97,403	53,363	7,817,723	2,817,591	589,798	261,643	20,386,288
Provision for doubtful debts		10,382	139	22,838	176	39	11,272	7,620	1,123	-	53,589
Bad debts written off		1,388	15	3,836	20	40	9,676	1,427	305	-	16,707
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-	-
<b>Total (B)</b>		<b>2,245,535</b>	<b>40,321</b>	<b>11,711,907</b>	<b>98,832</b>	<b>62,398</b>	<b>9,839,033</b>	<b>3,171,617</b>	<b>679,445</b>	<b>261,664</b>	<b>28,110,752</b>
Benefits paid (Net)	4	4,089,712	4,715,274	823,637	822,403	56,150	60,153,186	50,967,743	234,595	10,941,804	132,804,504
Interim bonus paid		47,369	1,323	-	-	-	-	-	-	-	48,692
Change in valuation of liability in respect of life policies											
(a)Gross amount		3,928,606	(315,163)	20,612,547	2,896,387	704,849	6,411,042	(14,218,599)	1,017,448	6,318,915	27,356,032
(b)Amount ceded in reinsurance		-	-	(1,425,291)	-	-	-	-	-	-	(1,425,291)
(c)Amount accepted in reinsurance		-	-	-	-	-	-	-	-	-	-
<b>Total (C)</b>		<b>8,065,687</b>	<b>4,401,434</b>	<b>20,010,893</b>	<b>3,718,790</b>	<b>760,999</b>	<b>66,564,228</b>	<b>36,749,144</b>	<b>1,252,043</b>	<b>17,260,719</b>	<b>158,783,937</b>
<b>Surplus/(deficit) (D) =(A)-(B)-(C)</b>		<b>586,129</b>	<b>507,883</b>	<b>(742,740)</b>	<b>(18,450)</b>	<b>(84,904)</b>	<b>4,932,781</b>	<b>9,143,773</b>	<b>165,275</b>	<b>245,474</b>	<b>14,735,221</b>
Provision for taxation											
(a)Current tax credit/(charge)		-	-	-	-	-	-	-	-	-	-
(b)Deferred tax credit/(charge) - Refer note 3.7 of schedule 16		(234,428)	-	742,740	18,450	84,904	(794,594)	-	(22,344)	(33,186)	(238,458)
<b>Surplus/(deficit) after tax</b>		<b>351,701</b>	<b>507,883</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>4,138,187</b>	<b>9,143,773</b>	<b>142,931</b>	<b>212,288</b>	<b>14,496,763</b>
<b>Appropriations</b>											
Transfer to Shareholders' account		127,548	126,938	-	-	-	5,913,266	10,552,638	73,710	212,288	17,006,388
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-
Balance being funds for future appropriations		224,153	380,945	-	-	-	(1,775,079)	(1,408,865)	69,221	-	(2,509,625)
<b>Total</b>		<b>351,701</b>	<b>507,883</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>4,138,187</b>	<b>9,143,773</b>	<b>142,931</b>	<b>212,288</b>	<b>14,496,763</b>

## FORM A-RA

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

Consolidated Revenue Account for the year ended March 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>Details of Surplus before tax</b>											
(a) Interim bonuses paid		47,369	1,323	-	-	-	-	-	-	-	48,692
(b) Allocation of bonus to policyholders'		1,100,566	1,141,120	-	-	-	-	-	-	-	2,241,686
(c) Surplus shown in the Revenue Account		586,129	507,883	-	-	-	4,932,781	9,143,773	165,275	245,474	15,581,315
<b>Total Surplus</b>		<b>1,734,064</b>	<b>1,650,326</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>4,932,781</b>	<b>9,143,773</b>	<b>165,275</b>	<b>245,474</b>	<b>17,871,693</b>
<b>Funds for future appropriation</b>											
Opening Balance as at April 1, 2012		681,524	474,378	-	-	-	3,038,827	3,397,440	-	-	7,592,169
Add: Current year appropriations		224,153	380,945	-	-	-	(1,775,079)	(1,408,865)	69,221	-	(2,509,625)
<b>Balance Carried forward to Balance Sheet</b>		<b>905,677</b>	<b>855,323</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,263,748</b>	<b>1,988,575</b>	<b>69,221</b>	<b>-</b>	<b>5,082,544</b>
<b>Significant accounting policies &amp; notes</b>	16										

The Schedules and accompanying notes referred to herein form an integral part of the Consolidated Policyholders' Revenue Account.

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 : April 18, 2013

**Puneet Nanda**  
Executive Director

**Abhijit Chatterjee**  
Appointed Actuary

**Satyan Jambunathan**  
Executive Vice President

**Sanaula Khan**  
Company Secretary

## FORM A-RA

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

## Consolidated Revenue Account for the year ended March 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	7,287,840	5,756,123	14,944,719	2,347,745	248,775	57,454,640	42,154,834	1,929,528	8,091,576	140,215,780
(b) Reinsurance ceded		(8,492)	(72)	(529,370)	-	(60,099)	(67,869)	(164)	(269,810)	(1,104)	(936,980)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-
<b>Sub-total</b>		7,279,348	5,756,051	14,415,349	2,347,745	188,676	57,386,771	42,154,670	1,659,718	8,090,472	139,278,800
<b>Income from Investments</b>											
(a) Interest, dividend & rent - Gross		2,326,699	1,108,669	602,174	791,666	21,531	8,128,985	6,505,420	69,611	2,809,230	22,363,985
(b) Profit on sale/redemption of investments		59,584	8,750	85,975	6,701	2,619	21,197,939	13,631,897	70,605	1,159,538	36,223,608
(c) (Loss) on sale/redemption of investments		(107,476)	(37,517)	(5,635)	(1,474)	(65)	(9,324,602)	(8,655,168)	(108,550)	(578,636)	(18,819,123)
(d) Transfer/gain on revaluation/change in fair value		-	-	-	-	-	(27,543,149)	(17,044,166)	(54,265)	(419,027)	(45,060,607)
(e) Accretion of discount/(amortisation of premium) (Net)		92,929	161,632	44,266	17,572	781	1,171,247	1,461,243	19,481	929,190	3,898,341
(f) Appropriation/expropriation Adjustment Account		-	-	-	-	-	353,303	(352,681)	(3,918)	(20,992)	(24,288)
<b>Sub-total</b>		2,371,736	1,241,534	726,780	814,465	24,866	(6,016,277)	(4,453,455)	(7,036)	3,879,303	(1,418,084)
<b>Other income:</b>											
Contribution from the Shareholders' account		-	-	2,422,707	1,075,299	-	-	-	-	-	3,498,006
Fees and charges		41,143	2,302	5,304	-	752	12,463	508	41	9	62,522
Miscellaneous income		6,269	251	23,860	200	314	35,886	6,976	2,214	605	76,575
<b>Sub-total</b>		47,412	2,553	2,451,871	1,075,499	1,066	48,349	7,484	2,255	614	3,637,103
<b>Total (A)</b>		<b>9,698,496</b>	<b>7,000,138</b>	<b>17,594,000</b>	<b>4,237,709</b>	<b>214,608</b>	<b>51,418,843</b>	<b>37,708,699</b>	<b>1,654,937</b>	<b>11,970,389</b>	<b>141,497,819</b>
Commission	2	610,635	11,642	2,949,954	802	11,635	1,857,675	490,782	101,831	19,731	6,054,687
Operating expenses related to Insurance business	3	1,362,040	35,904	5,103,093	38,165	71,292	9,886,637	2,773,630	571,822	192,145	20,034,728
Provision for doubtful debts		(8,145)	(133)	(26,614)	(412)	(428)	(16,898)	(774)	(2,391)	-	(55,795)
Bad debts written off		14,775	247	38,942	514	841	38,518	11,715	3,967	-	109,519
Provision for tax		-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-	-
<b>Total (B)</b>		<b>1,979,305</b>	<b>47,660</b>	<b>8,065,375</b>	<b>39,069</b>	<b>83,340</b>	<b>11,765,932</b>	<b>3,275,353</b>	<b>675,229</b>	<b>211,876</b>	<b>26,143,139</b>
Benefits paid (Net)	4	1,340,714	1,496,107	797,788	695,787	75,564	44,003,282	30,140,189	166,219	5,828,152	84,543,802
Interim Bonus Paid		28,848	983	-	-	-	-	-	-	-	29,831
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-
(a)Gross amount		6,213,029	5,354,970	11,098,262	3,670,947	(169,503)	(7,425,909)	(5,623,404)	778,218	5,117,923	19,014,533
(b)Amount ceded in reinsurance		-	-	(1,988,699)	-	-	-	-	-	-	(1,988,699)
(c)Amount accepted in reinsurance		-	-	-	-	-	-	-	-	-	-
<b>Total (C)</b>		<b>7,582,591</b>	<b>6,852,060</b>	<b>9,907,351</b>	<b>4,366,734</b>	<b>(93,939)</b>	<b>36,577,373</b>	<b>24,516,785</b>	<b>944,437</b>	<b>10,946,075</b>	<b>101,599,467</b>
<b>Surplus/(Deficit) (D) = (A)-(B)-(C)</b>		<b>136,600</b>	<b>100,418</b>	<b>(378,726)</b>	<b>(168,094)</b>	<b>225,207</b>	<b>3,075,538</b>	<b>9,916,561</b>	<b>35,271</b>	<b>812,438</b>	<b>13,755,213</b>
Provision for taxation											
(a)Current tax credit/(charge)		-	-	-	-	-	-	-	-	-	-
(b)Deferred tax credit/(charge) - Refer note 3.7 of schedule 16		(161,049)	-	378,726	168,094	(30,446)	(676,291)	-	(4,768)	(109,833)	(435,567)
<b>Surplus/(Deficit) after tax</b>		<b>(24,449)</b>	<b>100,418</b>	<b>-</b>	<b>-</b>	<b>194,761</b>	<b>2,399,247</b>	<b>9,916,561</b>	<b>30,503</b>	<b>702,605</b>	<b>13,319,646</b>
<b>Appropriations</b>											
Transfer to Shareholders' account		117,186	102,717	-	-	194,761	3,934,670	10,367,061	30,503	702,605	15,449,503
Transfer to other reserves		-	-	-	-	-	-	-	-	-	-
Balance being funds for future appropriations		(141,635)	(2,299)	-	-	-	(1,535,423)	(450,500)	-	-	(2,129,857)
<b>Total</b>		<b>(24,449)</b>	<b>100,418</b>	<b>-</b>	<b>-</b>	<b>194,761</b>	<b>2,399,247</b>	<b>9,916,561</b>	<b>30,503</b>	<b>702,605</b>	<b>13,319,646</b>

**FORM A-RA**

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

**Consolidated Revenue Account for the year ended March 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>Details of Surplus before tax</b>											
(a) Interim bonuses paid		28,848	983	-	-	-	-	-	-	-	29,831
(b) Allocation of bonus to policyholders'		1,025,828	923,466	-	-	-	-	-	-	-	1,949,294
(c) Surplus shown in the Revenue Account		136,600	100,418	-	-	225,207	3,075,538	9,916,561	35,271	812,438	14,302,033
<b>Total Surplus</b>		<b>1,191,276</b>	<b>1,024,867</b>	<b>-</b>	<b>-</b>	<b>225,207</b>	<b>3,075,538</b>	<b>9,916,561</b>	<b>35,271</b>	<b>812,438</b>	<b>16,281,158</b>
<b>Funds for future appropriation</b>											
Opening Balance as at April 1, 2011		823,159	476,677	-	-	-	4,574,250	3,847,940	-	-	9,722,026
Add: Current year appropriations		(141,635)	(2,299)	-	-	-	(1,535,423)	(450,500)	-	-	(2,129,857)
<b>Balance Carried forward to Balance Sheet</b>		<b>681,524</b>	<b>474,378</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3,038,827</b>	<b>3,397,440</b>	<b>-</b>	<b>-</b>	<b>7,592,169</b>
<b>Significant accounting policies &amp; notes</b>	16										

The Schedules and accompanying notes referred to herein are form an integral part of the Consolidated Policyholders' Revenue Account.

As per our report of even date attached.

**For S.R.Batliloi & 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 : April 18, 2013

**Puneet Nanda**  
*Executive Director*

**Abhijit Chatterjee**  
*Appointed Actuary*

**Satyan Jambunathan**  
*Executive Vice President*

**Sanaula Khan**  
*Company Secretary*

## FORM A-RA

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

Consolidated Revenue Account for the quarter ended March 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	2,733,097	790,385	8,740,534	587,113	63,743	20,102,856	6,992,569	818,502	3,648,502	44,477,301
(b) Reinsurance ceded		(3,945)	(7)	(170,314)	-	(9,811)	(65,620)	(48)	(80,477)	(243)	(330,465)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-
<b>Sub-total</b>		<b>2,729,152</b>	<b>790,378</b>	<b>8,570,220</b>	<b>587,113</b>	<b>53,932</b>	<b>20,037,236</b>	<b>6,992,521</b>	<b>738,025</b>	<b>3,648,259</b>	<b>44,146,836</b>
<b>Income from Investments</b>											
(a) Interest, dividend & rent - Gross		731,791	374,746	477,746	292,230	3,747	2,380,830	1,772,584	28,442	937,613	6,999,729
(b) Profit on sale/redemption of investments		87,689	106,038	98,029	16,890	2,475	7,499,435	4,736,089	47,174	644,720	13,238,539
(c) (Loss) on sale/redemption of investments		(59,203)	(5,467)	(22,055)	(1,763)	-	(1,499,164)	(1,452,985)	(19,053)	(61,623)	(3,121,313)
(d) Transfer/gain on revaluation/change in fair value		-	-	-	-	-	(12,884,102)	(8,231,857)	(121,857)	(636,799)	(21,874,615)
(e) Accretion of discount/(amortisation of premium) (Net)		2,966	26,929	6,796	4,077	287	167,923	122,032	3,442	130,481	464,933
(f) Appropriation/expropriation adjustment account		-	-	-	-	-	-	-	-	-	-
<b>Sub-total</b>		<b>763,243</b>	<b>502,246</b>	<b>560,516</b>	<b>311,434</b>	<b>6,509</b>	<b>(4,335,078)</b>	<b>(3,054,137)</b>	<b>(61,852)</b>	<b>1,014,392</b>	<b>(4,292,727)</b>
<b>Other income:</b>											
Contribution from the Shareholders' account		-	-	2,435,855	(314,454)	83,880	-	-	-	-	2,205,281
Fees and charges		1,363	-	171	-	-	104	-	-	-	1,638
Miscellaneous income		12,470	70	49,811	968	409	67,002	2,105	3,725	1,190	137,750
<b>Sub-total</b>		<b>13,833</b>	<b>70</b>	<b>2,485,837</b>	<b>(313,486)</b>	<b>84,289</b>	<b>67,106</b>	<b>2,105</b>	<b>3,725</b>	<b>1,190</b>	<b>2,344,669</b>
<b>Total (A)</b>		<b>3,506,228</b>	<b>1,292,694</b>	<b>11,616,573</b>	<b>585,061</b>	<b>144,730</b>	<b>15,769,264</b>	<b>3,940,489</b>	<b>679,898</b>	<b>4,663,841</b>	<b>42,198,778</b>
Commission	2	225,022	3,041	1,449,987	254	2,368	769,529	91,024	27,365	21	2,568,611
Operating expenses related to Insurance business	3	539,756	7,924	3,344,786	850	20,051	1,286,435	770,465	185,673	101,223	6,257,163
Provision for doubtful debts		3,532	71	7,453	84	-	3,821	2,040	(617)	-	16,384
Bad debts written off		341	2	1,075	12	6	921	121	73	-	2,551
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-	-
<b>Total (B)</b>		<b>768,651</b>	<b>11,038</b>	<b>4,803,301</b>	<b>1,200</b>	<b>22,425</b>	<b>2,060,706</b>	<b>863,650</b>	<b>212,494</b>	<b>101,244</b>	<b>8,844,709</b>
Benefits paid (Net)	4	767,084	950,675	77,850	231,041	12,750	16,893,624	16,348,539	56,786	2,932,243	38,270,592
Interim bonus paid		17,605	398	-	-	-	-	-	-	-	18,003
Change in valuation of liability in respect of life policies											
(a)Gross amount		1,695,085	125,312	6,078,433	303,663	122,668	(5,161,980)	(15,338,321)	347,813	1,622,032	(10,205,295)
(b)Amount ceded in reinsurance		-	-	1,037,770	-	-	-	-	-	-	1,037,770
(c)Amount accepted in reinsurance		-	-	-	-	-	-	-	-	-	-
Transfer to linked fund		-	-	-	-	-	-	-	-	-	-
<b>Total (C)</b>		<b>2,479,774</b>	<b>1,076,385</b>	<b>7,194,053</b>	<b>534,704</b>	<b>135,418</b>	<b>11,731,644</b>	<b>1,010,218</b>	<b>404,599</b>	<b>4,554,275</b>	<b>29,121,070</b>
<b>Surplus/(deficit) (D) =(A)-(B)-(C)</b>		<b>257,803</b>	<b>205,271</b>	<b>(380,781)</b>	<b>49,157</b>	<b>(13,113)</b>	<b>1,976,914</b>	<b>2,066,621</b>	<b>62,805</b>	<b>8,322</b>	<b>4,232,999</b>
Provision for taxation											
(a)Current tax credit/(charge)		-	-	-	-	-	-	-	-	-	-
(b)Deferred tax credit/(charge) - Refer note 3.7 of schedule 16		(190,041)	-	380,781	(49,157)	13,113	(307,511)	-	(8,491)	(1,125)	(162,431)
<b>Surplus/(deficit) after tax</b>		<b>67,762</b>	<b>205,271</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,669,403</b>	<b>2,066,621</b>	<b>54,314</b>	<b>7,197</b>	<b>4,070,568</b>
<b>Appropriations</b>											
Transfer to Shareholders' account		127,548	126,938	-	-	-	1,993,970	2,311,251	(14,907)	7,197	4,551,997
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-
Balance being funds for future appropriations		(59,786)	78,333	-	-	-	(324,567)	(244,630)	69,221	-	(481,429)
<b>Total</b>		<b>67,762</b>	<b>205,271</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,669,403</b>	<b>2,066,621</b>	<b>54,314</b>	<b>7,197</b>	<b>4,070,568</b>

## FORM A-RA

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

Consolidated Revenue Account for the quarter ended March 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>Details of Surplus before tax</b>											
(a) Interim bonuses paid		47,369	1,323	-	-	-	-	-	-	-	48,692
(b) Allocation of bonus to policyholders'		1,100,566	1,141,120	-	-	-	-	-	-	-	2,241,686
(c) Surplus shown in the Revenue Account		257,803	205,271	-	-	-	1,976,914	2,066,621	62,805	8,322	4,577,736
<b>Total Surplus</b>		<b>1,405,738</b>	<b>1,347,714</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,976,914</b>	<b>2,066,621</b>	<b>62,805</b>	<b>8,322</b>	<b>6,868,114</b>
<b>Funds for future appropriation</b>											
Opening Balance as at April 1, 2012		965,463	776,990	-	-	-	1,588,315	2,233,205	-	-	5,563,973
Add: Current year appropriations		(59,786)	78,333	-	-	-	(324,567)	(244,630)	69,221	-	(481,429)
<b>Balance Carried forward to Balance Sheet</b>		<b>905,677</b>	<b>855,323</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,263,748</b>	<b>1,988,575</b>	<b>69,221</b>	<b>-</b>	<b>5,082,544</b>
<b>Significant accounting policies &amp; notes</b>	16										

The Schedules and accompanying notes referred to herein form an integral part of the Consolidated Policyholders' Revenue Account.

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 : April 18, 2013

**Puneet Nanda**  
Executive Director

**Abhijit Chatterjee**  
Appointed Actuary

**Satyan Jambunathan**  
Executive Vice President

**Sanaula Khan**  
Company Secretary

## FORM A-RA

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

## Consolidated Revenue Account for the quarter ended March 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	2,764,078	3,427,280	5,665,199	414,539	67,065	19,034,922	11,961,400	744,617	3,721,905	47,801,005
(b) Reinsurance ceded		(401)	(39)	(157,968)	-	(11,617)	(12,418)	55	(73,179)	(202)	(255,769)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-
<b>Sub-total</b>		<b>2,763,677</b>	<b>3,427,241</b>	<b>5,507,231</b>	<b>414,539</b>	<b>55,448</b>	<b>19,022,504</b>	<b>11,961,455</b>	<b>671,438</b>	<b>3,721,703</b>	<b>47,545,236</b>
<b>Income from Investments</b>											
(a) Interest, dividend & rent - Gross		624,159	318,451	189,107	231,560	6,424	1,995,787	1,597,668	18,199	763,175	5,744,530
(b) Profit on sale/redemption of investments		19,507	3,421	35,094	6,501	370	4,207,543	2,415,553	23,092	476,285	7,187,366
(c) (Loss) on sale/redemption of investments		(98,237)	(31,934)	(817)	(1,255)	-	(3,070,609)	(2,658,414)	(12,391)	(158,070)	(6,031,727)
(d) Transfer/gain on revaluation/change in fair value		-	-	-	-	-	28,573,981	23,674,952	188,066	944,700	53,381,699
(e) Accretion of discount/(amortisation of premium) (Net)		13,925	41,119	14,778	7,333	5	269,077	392,743	5,258	203,626	947,864
(f) Appropriation/expropriation Adjustment Account		-	-	-	-	-	2	2	(1)	2	5
<b>Sub-total</b>		<b>559,354</b>	<b>331,057</b>	<b>238,162</b>	<b>244,139</b>	<b>6,799</b>	<b>31,975,781</b>	<b>25,422,504</b>	<b>222,223</b>	<b>2,229,718</b>	<b>61,229,737</b>
<b>Other income:</b>											
Contribution from the Shareholders' account		-	-	929,678	146,983	109	-	-	-	-	1,076,770
Appropriation / Expropriation Income		-	-	-	-	-	-	-	-	-	-
Linked income		-	-	-	-	-	-	-	-	-	-
Fees and charges		10,533	595	2,820	-	135	4,936	181	17	-	19,217
Miscellaneous income		1,663	76	6,179	45	86	10,548	2,302	571	109	21,579
<b>Sub-total</b>		<b>12,196</b>	<b>671</b>	<b>938,677</b>	<b>147,028</b>	<b>330</b>	<b>15,484</b>	<b>2,483</b>	<b>588</b>	<b>109</b>	<b>1,117,566</b>
<b>Total (A)</b>		<b>3,335,227</b>	<b>3,758,969</b>	<b>6,684,070</b>	<b>805,706</b>	<b>62,577</b>	<b>51,013,769</b>	<b>37,386,442</b>	<b>894,249</b>	<b>5,951,530</b>	<b>109,892,539</b>
Commission	2	200,229	8,306	1,065,628	372	3,563	709,341	163,820	32,431	19,731	2,203,421
Operating expenses related to Insurance business	3	389,058	12,014	1,424,055	4,440	19,365	3,265,891	937,296	179,519	39,151	6,270,789
Provision for doubtful debts		(1,054)	(49)	3,731	49	(101)	(5,174)	(15,080)	(269)	-	(17,947)
Bad debts written off		94	2	250	3	5	246	75	25	-	700
Provision for tax		-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-	-
<b>Total (B)</b>		<b>588,327</b>	<b>20,273</b>	<b>2,493,664</b>	<b>4,864</b>	<b>22,832</b>	<b>3,970,304</b>	<b>1,086,111</b>	<b>211,706</b>	<b>58,882</b>	<b>8,456,963</b>
Benefits paid (Net)	4	457,326	452,604	139,517	172,483	10,371	13,641,913	10,416,379	46,773	2,080,831	27,418,197
Interim Bonus Paid		13,489	279	-	-	-	-	-	-	-	13,768
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-
(a)Gross amount		1,865,987	3,171,299	1,835,337	651,336	29,391	33,037,201	23,261,077	601,159	3,557,093	68,009,880
(b)Amount ceded in reinsurance		-	-	2,360,883	-	-	-	-	-	-	2,360,883
(c)Amount accepted in reinsurance		-	-	-	-	-	-	-	-	-	-
Transfer to Linked Fund		-	-	-	-	-	-	-	-	-	-
<b>Total (C)</b>		<b>2,336,802</b>	<b>3,624,182</b>	<b>4,335,737</b>	<b>823,819</b>	<b>39,762</b>	<b>46,679,114</b>	<b>33,677,456</b>	<b>647,932</b>	<b>5,637,924</b>	<b>97,802,728</b>
<b>Surplus/(Deficit) (D) =(A)-(B)-(C)</b>		<b>410,098</b>	<b>114,514</b>	<b>(145,331)</b>	<b>(22,977)</b>	<b>(17)</b>	<b>364,351</b>	<b>2,622,875</b>	<b>34,611</b>	<b>254,724</b>	<b>3,632,848</b>
Provision for taxation											
(a)Current tax credit/(charge)		-	-	-	-	-	-	-	-	-	-
(b)Deferred tax credit/(charge) - Refer note 3.7 of schedule 16		(198,023)	-	145,331	22,977	17	(86,308)	-	(4,679)	(34,436)	(155,121)
<b>Surplus/(Deficit) after tax</b>		<b>212,075</b>	<b>114,514</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>278,043</b>	<b>2,622,875</b>	<b>29,932</b>	<b>220,288</b>	<b>3,477,727</b>
<b>Appropriations</b>											
Transfer to Shareholders' account		117,186	102,717	-	-	-	601,146	2,761,742	29,932	220,288	3,833,011
Transfer to other reserves		-	-	-	-	-	-	-	-	-	-
Balance being funds for future appropriations		94,889	11,797	-	-	-	(323,103)	(138,867)	-	-	(355,284)
<b>Total</b>		<b>212,075</b>	<b>114,514</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>278,043</b>	<b>2,622,875</b>	<b>29,932</b>	<b>220,288</b>	<b>3,477,727</b>

**FORM A-RA**

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

**Consolidated Revenue Account for the quarter ended March 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>Details of Surplus before tax</b>											
(a) Interim bonuses paid		28,848	983	-	-	-	-	-	-	-	29,831
(b) Allocation of bonus to policyholders'		1,025,828	923,466	-	-	-	-	-	-	-	1,949,294
(c) Surplus shown in the Revenue Account		136,600	100,418	-	-	-	364,351	2,622,875	34,611	254,724	3,513,579
<b>Total Surplus</b>		<b>1,191,276</b>	<b>1,024,867</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>364,351</b>	<b>2,622,875</b>	<b>34,611</b>	<b>254,724</b>	<b>5,492,704</b>
<b>Funds for future appropriation</b>											
Opening Balance as at April 1, 2011		586,635	462,581	-	-	-	3,361,930	3,536,307	-	-	7,947,453
Add: Current year appropriations		94,889	11,797	-	-	-	(323,103)	(138,867)	-	-	(355,284)
<b>Balance Carried forward to Balance Sheet</b>		<b>681,524</b>	<b>474,378</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3,038,827</b>	<b>3,397,440</b>	<b>-</b>	<b>-</b>	<b>7,592,169</b>
<b>Significant accounting policies &amp; notes</b>	16										

The Schedules and accompanying notes referred to herein are form an integral part of the Consolidated Policyholders' Revenue Account.

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 : April 18, 2013

**Puneet Nanda**

*Executive Director*

**Abhijit Chatterjee**

*Appointed Actuary*

**Satyan Jambunathan**

*Executive Vice President*

**Sanaula Khan**

*Company Secretary*