

## FORM A-RA

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

Condensed Revenue Account for the nine months ended December 31, 2015

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 of service tax)</b>											
(a) Premium	1	13,554,116	182,447	16,095,959	1,156,813	109,586	77,032,814	5,198,350	920,120	13,536,392	127,786,597
(b) Reinsurance ceded		(7,185)	(52)	(654,461)	-	(28,329)	(305,207)	(95)	(236,853)	(28)	(1,232,210)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-
<b>Sub-total</b>		<b>13,546,931</b>	<b>182,395</b>	<b>15,441,498</b>	<b>1,156,813</b>	<b>81,257</b>	<b>76,727,607</b>	<b>5,198,255</b>	<b>683,267</b>	<b>13,536,364</b>	<b>126,554,387</b>
<b>Income from Investments</b>											
(a) Interest, dividend & rent - Gross		3,320,337	728,270	4,429,504	1,305,038	35,630	11,468,742	4,314,449	153,487	3,058,232	28,813,689
(b) Profit on sale/redemption of investments		564,462	127,299	367,041	15,718	4,191	24,797,023	16,134,329	313,761	1,428,132	43,751,956
(c) (Loss) on sale/redemption of investments		(11,398)	(28,949)	(39,743)	(577)	-	(4,495,528)	(1,565,667)	(38,044)	(368,145)	(6,548,051)
(d) Transfer/gain on revaluation/change in fair value		-	-	-	-	-	(35,068,370)	(20,319,954)	(484,391)	(2,101,550)	(57,974,265)
(e) Accretion of discount/(amortisation of premium) (Net)		86,199	49,076	10,559	10,231	528	2,845,621	524,261	7,698	505,083	4,039,256
<b>Sub-total</b>		<b>3,959,600</b>	<b>875,696</b>	<b>4,767,361</b>	<b>1,330,410</b>	<b>40,349</b>	<b>(452,512)</b>	<b>(912,582)</b>	<b>(47,489)</b>	<b>2,521,752</b>	<b>12,082,585</b>
<b>Other income</b>											
Contribution from the Shareholders' account		-	-	-	-	-	-	-	-	-	-
Fees and charges		50,315	738	69,342	-	146	481	-	-	-	121,022
Miscellaneous income		3,630	31	1,654	60	12	14,519	835	86	356	21,183
<b>Sub-total</b>		<b>53,945</b>	<b>769</b>	<b>70,996</b>	<b>60</b>	<b>158</b>	<b>15,000</b>	<b>835</b>	<b>86</b>	<b>356</b>	<b>142,205</b>
<b>Total (A)</b>		<b>17,560,476</b>	<b>1,058,860</b>	<b>20,279,855</b>	<b>2,487,283</b>	<b>121,764</b>	<b>76,290,095</b>	<b>4,286,508</b>	<b>635,864</b>	<b>16,058,472</b>	<b>138,779,177</b>
Commission	2	1,130,863	1,533	634,027	1,229	2,814	2,216,501	34,691	6,949	201	4,028,808
Operating expenses related to Insurance business	3	2,546,781	19,070	1,104,594	32,421	8,256	9,635,872	528,841	56,356	117,778	14,049,969
Provision for doubtful debts		8,248	103	4,504	62	(33)	10,305	148	(91)	(49)	23,197
Bad debts written off		6,464	32	7,640	20	47	25,229	939	145	-	40,516
Provisions (other than taxation)											
(a) For diminution in the value of investments (Net)		62,699	-	32,297	-	-	-	-	-	-	94,996
(b) Others		-	-	-	-	-	-	-	-	-	-
Service tax charge on linked charges		-	-	-	-	-	1,886,354	425,093	101,102	88,122	2,500,671
<b>Total (B)</b>		<b>3,755,055</b>	<b>20,738</b>	<b>1,783,062</b>	<b>33,732</b>	<b>11,084</b>	<b>13,774,261</b>	<b>989,712</b>	<b>164,461</b>	<b>206,052</b>	<b>20,738,157</b>
Benefits paid (Net)	4	3,146,360	7,942,269	973,788	965,784	24,179	29,145,259	33,229,532	269,493	17,421,307	93,117,971
Interim bonus paid		121,178	3,054	-	-	-	-	-	-	-	124,232
Change in valuation of policy liabilities											
(a) Policy liabilities (non-unit/mathematical reserves)(Gross)		10,500,732	(7,131,510)	16,921,320	198,437	(62,918)	244,849	(148,769)	92,160	272,198	20,886,499
(b) Amount ceded in reinsurance		-	-	(2,685,482)	-	-	-	-	-	-	(2,685,482)
(c) Amount accepted in reinsurance		-	-	-	-	-	-	-	-	-	-
(d) Fund reserve		-	-	-	-	-	23,446,117	(32,700,229)	(137,747)	(2,100,027)	(11,491,886)
(e) Funds for discontinued policies		-	-	-	-	-	8,693,145	214,717	-	-	8,907,862
<b>Total (C)</b>		<b>13,768,270</b>	<b>813,813</b>	<b>15,209,626</b>	<b>1,164,221</b>	<b>(38,739)</b>	<b>61,529,370</b>	<b>595,251</b>	<b>223,906</b>	<b>15,593,478</b>	<b>108,859,196</b>
<b>Surplus/(deficit) (D) = (A)-(B)-(C)</b>		<b>37,151</b>	<b>224,309</b>	<b>3,287,167</b>	<b>1,289,330</b>	<b>149,419</b>	<b>986,464</b>	<b>2,701,545</b>	<b>247,497</b>	<b>258,942</b>	<b>9,181,824</b>
Provision for taxation											
(a) Current tax credit/(charge) - Refer note 8 of schedule 16		(8,440)	-	-	-	-	-	-	-	-	(8,440)
(b) Deferred tax credit/(charge) - Refer note 8 of schedule 16		-	-	-	-	-	(405)	-	-	-	(405)
<b>Surplus/(deficit) after tax</b>		<b>28,711</b>	<b>224,309</b>	<b>3,287,167</b>	<b>1,289,330</b>	<b>149,419</b>	<b>986,059</b>	<b>2,701,545</b>	<b>247,497</b>	<b>258,942</b>	<b>9,172,979</b>
<b>Appropriations</b>											
Transfer to Shareholders' account (Refer note 14 of schedule 16)		-	-	3,449,618	1,289,330	149,419	988,869	2,700,580	241,036	258,942	9,077,794
Transfer to other Reserves		-	-	-	-	-	-	-	-	-	-
Balance being funds for future appropriation		28,711	224,309	(162,451)	-	-	(2,810)	965	6,461	-	95,185
<b>Total</b>		<b>28,711</b>	<b>224,309</b>	<b>3,287,167</b>	<b>1,289,330</b>	<b>149,419</b>	<b>986,059</b>	<b>2,701,545</b>	<b>247,497</b>	<b>258,942</b>	<b>9,172,979</b>

FORM A-RA

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

Condensed Revenue Account for the nine months ended December 31, 2015

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, 2015		2,028,450	1,508,366	1,667,866	-	-	9,281	13,385	47,542	-	<b>5,274,890</b>
Add: Current period appropriation		28,711	224,309	(162,451)	-	-	(2,810)	965	6,461	-	95,185
<b>Balance carried forward to Balance Sheet</b>		<b>2,057,161</b>	<b>1,732,675</b>	<b>1,505,415</b>	<b>-</b>	<b>-</b>	<b>6,471</b>	<b>14,350</b>	<b>54,003</b>	<b>-</b>	<b>5,370,075</b>
<b>Select explanatory notes</b>	16										

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

As per our report of even date attached.

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

**For B S R & Co. LLP**  
Chartered Accountants  
ICAI Firm Reg. No. 101248W/W-100022

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

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

**Venkataramanan Vishwanath**  
Partner  
Membership No. 113156

**Chanda Kochhar**  
Chairperson  
DIN: 00043617

**Keki Dadiseth**  
Director  
DIN: 00052165

**Sandeep Bakhshi**  
Managing Director and CEO  
DIN: 00109206

**Sandeep Batra**  
Executive Director  
DIN: 03620913

Place : Mumbai  
Date : January 19, 2016

**Satyan Jambunathan**  
Appointed Actuary

**Binay Agarwala**  
Chief Financial Officer

**Vyoma Manek**  
Company Secretary

## FORM A-RA

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

## Condensed Revenue Account for the nine months ended December 31, 2014

## 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 of service tax)</b>											
(a) Premium	1	10,537,810	202,442	15,218,478	1,374,202	120,282	58,738,664	6,667,924	1,089,511	6,149,333	100,098,646
(b) Reinsurance ceded		(2,646)	(17)	(556,272)	-	(29,713)	(263,485)	(64)	(239,069)	(909)	(1,092,175)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-
<b>Sub-total</b>		10,535,164	202,425	14,662,206	1,374,202	90,569	58,475,179	6,667,860	850,442	6,148,424	99,006,471
<b>Income from Investments</b>											
(a) Interest, dividend & rent - Gross		2,829,727	959,894	3,235,546	1,140,371	42,087	10,039,440	5,253,399	139,674	3,042,157	26,682,295
(b) Profit on sale/redemption of investments		374,757	116,686	332,391	12,388	3,830	31,261,266	19,012,818	374,962	2,255,603	53,744,701
(c) (Loss) on sale/redemption of investments		(82,759)	(13,621)	(184,330)	(25,326)	(7,800)	(2,446,691)	(1,120,509)	(17,101)	(177,546)	(4,075,683)
(d) Transfer/gain on revaluation/change in fair value		-	-	-	-	-	36,951,775	26,246,927	936,998	1,719,165	65,854,865
(e) Accretion of discount/(amortisation of premium) (Net)		80,886	176,364	12,946	7,488	853	1,980,049	860,812	11,943	690,115	3,821,456
<b>Sub-total</b>		3,202,611	1,239,323	3,396,553	1,134,921	38,970	77,785,839	50,253,447	1,446,476	7,529,494	146,027,634
<b>Other income</b>											
Contribution from the Shareholders' account		-	-	-	186,483	-	-	-	-	-	186,483
Fees and charges		30,235	728	45,055	-	200	569	-	-	-	76,787
Miscellaneous income		6,743	47	1,955	107	60	17,056	1,849	189	381	28,387
<b>Sub-total</b>		36,978	775	47,010	186,590	260	17,625	1,849	189	381	291,657
<b>Total (A)</b>		<b>13,774,753</b>	<b>1,442,523</b>	<b>18,105,769</b>	<b>2,695,713</b>	<b>129,799</b>	<b>136,278,643</b>	<b>56,923,156</b>	<b>2,297,107</b>	<b>13,678,299</b>	<b>245,325,762</b>
Commission	2	1,171,970	1,537	595,363	2,505	3,374	1,885,198	62,483	15,079	47	3,737,556
Operating expenses related to Insurance business	3	2,619,668	20,807	851,290	39,193	25,443	7,598,610	681,510	77,636	143,266	12,057,423
Provision for doubtful debts		(16,032)	(78)	(9,594)	(391)	(100)	(31,883)	(2,095)	(349)	140	(60,382)
Bad debts written off		5,579	22	1,009	73	4,803	51,799	926	52	119	64,382
Provisions (other than taxation)											
(a) For diminution in the value of investments (Net)		28,609	-	-	-	-	-	-	-	-	28,609
(b) Others		-	-	-	-	-	-	-	-	-	-
Service tax charge on linked charges		-	-	-	-	-	1,415,275	673,199	93,308	76,846	2,258,628
<b>Total (B)</b>		<b>3,809,794</b>	<b>22,288</b>	<b>1,438,068</b>	<b>41,380</b>	<b>33,520</b>	<b>10,918,999</b>	<b>1,416,023</b>	<b>185,726</b>	<b>220,418</b>	<b>18,086,216</b>
Benefits paid (Net)	4	2,617,531	1,041,113	817,978	874,044	28,881	36,559,809	39,716,989	241,362	7,727,618	89,625,325
Interim bonus paid		81,921	1,163	-	-	-	-	-	-	-	83,084
Change in valuation of policy liabilities											
(a) Policy liabilities (non-unit/mathematical reserves)(Gross)		5,883,333	29,383	15,438,842	1,780,289	(83,452)	211,664	(266,711)	13,891	375,146	23,382,385
(b) Amount ceded in reinsurance		-	-	(1,460,718)	-	-	-	-	-	-	(1,460,718)
(c) Amount accepted in reinsurance		-	-	-	-	-	-	-	-	-	-
(d) Fund reserve		-	-	-	-	-	79,048,617	11,116,708	1,549,958	5,197,050	96,912,333
(e) Funds for discontinued policies		-	-	-	-	-	8,408,276	261,936	-	-	8,670,212
<b>Total (C)</b>		<b>8,582,785</b>	<b>1,071,659</b>	<b>14,796,102</b>	<b>2,654,333</b>	<b>(54,571)</b>	<b>124,228,366</b>	<b>50,828,922</b>	<b>1,805,211</b>	<b>13,299,814</b>	<b>217,212,621</b>
<b>Surplus/(deficit) (D) = (A)-(B)-(C)</b>		<b>1,382,174</b>	<b>348,576</b>	<b>1,871,599</b>	<b>-</b>	<b>150,850</b>	<b>1,131,278</b>	<b>4,678,211</b>	<b>306,170</b>	<b>158,067</b>	<b>10,026,925</b>
Provision for taxation											
(a) Current tax credit/(charge) - Refer note 8 of schedule 16		(195,602)	-	-	-	-	-	-	-	-	(195,602)
(b) Deferred tax credit/(charge) - Refer note 8 of schedule 16		-	-	-	-	-	(13,155)	-	-	-	(13,155)
<b>Surplus/(deficit) after tax</b>		<b>1,186,572</b>	<b>348,576</b>	<b>1,871,599</b>	<b>-</b>	<b>150,850</b>	<b>1,118,123</b>	<b>4,678,211</b>	<b>306,170</b>	<b>158,067</b>	<b>9,818,168</b>
<b>Appropriations</b>											
Transfer to Shareholders' account (Refer note 14 of schedule 16)		-	-	1,464,514	-	100,850	1,430,997	4,981,423	274,691	108,067	8,360,542
Transfer to other Reserves		-	-	-	-	-	-	-	-	-	-
Balance being funds for future appropriation		1,186,572	348,576	407,085	-	50,000	(312,874)	(303,212)	31,479	50,000	1,457,626
<b>Total</b>		<b>1,186,572</b>	<b>348,576</b>	<b>1,871,599</b>	<b>-</b>	<b>150,850</b>	<b>1,118,123</b>	<b>4,678,211</b>	<b>306,170</b>	<b>158,067</b>	<b>9,818,168</b>

**FORM A-RA**

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

**Condensed Revenue Account for the nine months ended December 31, 2014**  
**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, 2014		1,757,603	1,265,353	950,929	-	-	392,596	617,061	56,849	-	<b>5,040,391</b>
Add: Current period appropriation		1,186,572	348,576	407,085	-	50,000	(312,874)	(303,212)	31,479	50,000	1,457,626
<b>Balance carried forward to Balance Sheet</b>		<b>2,944,175</b>	<b>1,613,929</b>	<b>1,358,014</b>	<b>-</b>	<b>50,000</b>	<b>79,722</b>	<b>313,849</b>	<b>88,328</b>	<b>50,000</b>	<b>6,498,017</b>
<b>Select explanatory notes</b>	16										

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

As per our report of even date attached.

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

**For B S R & Co. LLP**  
Chartered Accountants  
ICAI Firm Reg. No. 101248W/W-100022

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

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

**Venkataramanan Vishwanath**  
Partner  
Membership No. 113156

**Chanda Kochhar**  
Chairperson  
DIN: 00043617

**Keki Dadiseth**  
Director  
DIN: 00052165

**Sandeep Bakhshi**  
Managing Director and CEO  
DIN: 00109206

**Sandeep Batra**  
Executive Director  
DIN: 03620913

Place : Mumbai  
Date : January 19, 2016

**Satyan Jambunathan**  
Appointed Actuary

**Binay Agarwala**  
Chief Financial Officer

**Vyoma Manek**  
Company Secretary

## FORM A-RA

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

Condensed Revenue Account for the quarter ended December 31, 2015  
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 of service tax)</b>											
(a) Premium	1	5,709,252	68,051	5,831,222	234,421	37,050	29,705,927	1,525,127	282,024	1,207,712	44,600,786
(b) Reinsurance ceded		(2,298)	(5)	(210,096)	-	(9,255)	(103,728)	(16)	(78,682)	-	(404,080)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-
<b>Sub-total</b>		<b>5,706,954</b>	<b>68,046</b>	<b>5,621,126</b>	<b>234,421</b>	<b>27,795</b>	<b>29,602,199</b>	<b>1,525,111</b>	<b>203,342</b>	<b>1,207,712</b>	<b>44,196,706</b>
<b>Income from Investments</b>											
(a) Interest, dividend & rent - Gross		1,119,847	212,758	1,516,594	444,463	11,418	3,456,209	1,117,234	44,809	998,147	8,921,479
(b) Profit on sale/redemption of investments		258,634	22,616	75,781	1,551	138	5,470,139	3,371,296	112,784	347,636	9,660,575
(c) (Loss) on sale/redemption of investments		(3,001)	(2,431)	(4,635)	-	-	(871,628)	(338,653)	(8,980)	(61,745)	(1,291,073)
(d) Transfer/gain on revaluation/change in fair value		-	-	-	-	-	(550,546)	(654,454)	(52,926)	(728,319)	(1,986,245)
(e) Accretion of discount/(amortisation of premium) (Net)		33,696	9,519	4,885	5,446	210	924,301	135,943	1,117	140,890	1,256,007
<b>Sub-total</b>		<b>1,409,176</b>	<b>242,462</b>	<b>1,592,625</b>	<b>451,460</b>	<b>11,766</b>	<b>8,428,475</b>	<b>3,631,366</b>	<b>96,804</b>	<b>696,609</b>	<b>16,560,743</b>
<b>Other income</b>											
Contribution from the Shareholders' account		-	-	-	-	-	-	-	-	-	-
Fees and charges		17,039	172	23,060	-	41	115	-	-	-	40,427
Miscellaneous income		1,083	8	475	14	6	4,119	232	23	51	6,011
<b>Sub-total</b>		<b>18,122</b>	<b>180</b>	<b>23,535</b>	<b>14</b>	<b>47</b>	<b>4,234</b>	<b>232</b>	<b>23</b>	<b>51</b>	<b>46,438</b>
<b>Total (A)</b>		<b>7,134,252</b>	<b>310,688</b>	<b>7,237,286</b>	<b>685,895</b>	<b>39,608</b>	<b>38,034,908</b>	<b>5,156,709</b>	<b>300,169</b>	<b>1,904,372</b>	<b>60,803,887</b>
Commission	2	454,164	741	214,823	250	862	804,750	9,312	1,917	201	1,487,020
Operating expenses related to Insurance business	3	957,822	5,096	385,529	7,825	3,458	3,251,441	175,483	18,092	35,247	4,839,993
Provision for doubtful debts		947	36	(2,083)	(5)	5	(6,821)	190	30	(78)	(7,779)
Bad debts written off		4,020	13	3,269	20	19	19,625	540	54	-	27,560
Provisions (other than taxation)											
(a) For diminution in the value of investments (Net)		36,309	-	12,500	-	-	-	-	-	-	48,809
(b) Others		-	-	-	-	-	-	-	-	-	-
Service tax charge on linked charges		-	-	-	-	-	686,885	131,519	34,711	30,413	883,528
<b>Total (B)</b>		<b>1,453,262</b>	<b>5,886</b>	<b>614,038</b>	<b>8,090</b>	<b>4,344</b>	<b>4,755,880</b>	<b>317,044</b>	<b>54,804</b>	<b>65,783</b>	<b>7,279,131</b>
Benefits paid (Net)	4	839,412	1,010,454	312,900	332,740	11,571	12,431,976	10,174,801	87,883	1,795,098	26,996,835
Interim bonus paid		37,507	878	-	-	-	-	-	-	-	38,385
Change in valuation of policy liabilities											
(a) Policy liabilities (non-unit/mathematical reserves)(Gross)		5,028,860	(830,684)	5,985,091	(808,243)	(32,701)	67,399	(44,476)	31,419	53,686	9,450,351
(b) Amount ceded in reinsurance		-	-	(912,089)	-	-	-	-	-	-	(912,089)
(c) Amount accepted in reinsurance		-	-	-	-	-	-	-	-	-	-
(d) Fund reserve		-	-	-	-	-	18,415,098	(6,123,846)	26,359	(144,694)	12,172,917
(e) Funds for discontinued policies		-	-	-	-	-	1,900,452	41,533	-	-	1,941,985
<b>Total (C)</b>		<b>5,905,779</b>	<b>180,648</b>	<b>5,385,902</b>	<b>(475,503)</b>	<b>(21,130)</b>	<b>32,814,925</b>	<b>4,048,012</b>	<b>145,661</b>	<b>1,704,090</b>	<b>49,688,384</b>
<b>Surplus/(deficit) (D) = (A)-(B)-(C)</b>		<b>(224,789)</b>	<b>124,154</b>	<b>1,237,346</b>	<b>1,153,308</b>	<b>56,394</b>	<b>464,103</b>	<b>791,653</b>	<b>99,704</b>	<b>134,499</b>	<b>3,836,372</b>
Provision for taxation											
(a) Current tax credit/(charge) - Refer note 8 of schedule 16		28,388	-	-	-	-	-	-	-	-	28,388
(b) Deferred tax credit/(charge) - Refer note 8 of schedule 16		-	-	-	-	-	(138)	-	-	-	(138)
<b>Surplus/(deficit) after tax</b>		<b>(196,401)</b>	<b>124,154</b>	<b>1,237,346</b>	<b>1,153,308</b>	<b>56,394</b>	<b>463,965</b>	<b>791,653</b>	<b>99,704</b>	<b>134,499</b>	<b>3,864,622</b>
<b>Appropriations</b>											
Transfer to Shareholders' account (Refer note 14 of schedule 16)		-	-	898,361	1,153,308	56,394	464,924	785,233	96,371	134,499	3,589,090
Transfer to other Reserves		-	-	-	-	-	-	-	-	-	-
Balance being funds for future appropriation		(196,401)	124,154	338,985	-	-	(959)	6,420	3,333	-	275,532
<b>Total</b>		<b>(196,401)</b>	<b>124,154</b>	<b>1,237,346</b>	<b>1,153,308</b>	<b>56,394</b>	<b>463,965</b>	<b>791,653</b>	<b>99,704</b>	<b>134,499</b>	<b>3,864,622</b>

## FORM A-RA

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

Condensed Revenue Account for the quarter ended December 31, 2015  
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, 2015		2,253,562	1,608,521	1,166,430	-	-	7,430	7,930	50,670	-	<b>5,094,543</b>
Add: Current period appropriation		(196,401)	124,154	338,985	-	-	(959)	6,420	3,333	-	275,532
<b>Balance carried forward to Balance Sheet</b>		<b>2,057,161</b>	<b>1,732,675</b>	<b>1,505,415</b>	<b>-</b>	<b>-</b>	<b>6,471</b>	<b>14,350</b>	<b>54,003</b>	<b>-</b>	<b>5,370,075</b>
<b>Select explanatory notes</b>	16										

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

As per our report of even date attached.

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

**For B S R & Co. LLP**  
Chartered Accountants  
ICAI Firm Reg. No. 101248W/W-100022

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

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

**Venkataramanan Vishwanath**  
Partner  
Membership No. 113156

**Chanda Kochhar**  
Chairperson  
DIN: 00043617

**Keki Dadiseth**  
Director  
DIN: 00052165

**Sandeep Bakhshi**  
Managing Director and CEO  
DIN: 00109206

**Sandeep Batra**  
Executive Director  
DIN: 03620913

Place : Mumbai  
Date : January 19, 2016

**Satyan Jambunathan**  
Appointed Actuary

**Binay Agarwala**  
Chief Financial Officer

**Vyoma Manek**  
Company Secretary

## FORM A-RA

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

Condensed Revenue Account for the quarter ended December 31, 2014  
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 of service tax)</b>											
(a) Premium	1	4,506,528	77,148	5,287,651	421,764	40,751	24,717,652	1,903,807	328,406	1,478,581	38,762,288
(b) Reinsurance ceded		(991)	(6)	(160,321)	-	(9,749)	(88,344)	(18)	(77,822)	(29)	(337,280)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-
<b>Sub-total</b>		<b>4,505,537</b>	<b>77,142</b>	<b>5,127,330</b>	<b>421,764</b>	<b>31,002</b>	<b>24,629,308</b>	<b>1,903,789</b>	<b>250,584</b>	<b>1,478,552</b>	<b>38,425,008</b>
<b>Income from Investments</b>											
(a) Interest, dividend & rent - Gross		961,966	317,031	1,163,260	396,935	13,021	2,906,896	1,311,414	39,670	1,052,417	8,162,610
(b) Profit on sale/redemption of investments		258,750	19,428	118,171	2,812	3,071	12,887,615	7,849,156	139,924	740,550	22,019,477
(c) (Loss) on sale/redemption of investments		(1,955)	(340)	(682)	(316)	-	(237,854)	(106,366)	(124)	(13,982)	(361,619)
(d) Transfer/gain on revaluation/change in fair value		-	-	-	-	-	1,283,222	150,101	62,689	1,006,004	2,502,016
(e) Accretion of discount/(amortisation of premium) (Net)		22,707	58,845	3,090	1,313	322	690,608	233,793	2,657	214,227	1,227,562
<b>Sub-total</b>		<b>1,241,468</b>	<b>394,964</b>	<b>1,283,839</b>	<b>400,744</b>	<b>16,414</b>	<b>17,530,487</b>	<b>9,438,098</b>	<b>244,816</b>	<b>2,999,216</b>	<b>33,550,046</b>
<b>Other income</b>											
Contribution from the Shareholders' account		-	-	-	24,257	-	-	-	-	-	24,257
Fees and charges		13,078	270	20,022	-	81	203	-	-	-	33,654
Miscellaneous income		1,457	12	469	21	17	4,231	406	43	80	6,736
<b>Sub-total</b>		<b>14,535</b>	<b>282</b>	<b>20,491</b>	<b>24,278</b>	<b>98</b>	<b>4,434</b>	<b>406</b>	<b>43</b>	<b>80</b>	<b>64,647</b>
<b>Total (A)</b>		<b>5,761,540</b>	<b>472,388</b>	<b>6,431,660</b>	<b>846,786</b>	<b>47,514</b>	<b>42,164,229</b>	<b>11,342,293</b>	<b>495,443</b>	<b>4,477,848</b>	<b>72,039,701</b>
Commission	2	431,456	650	222,760	805	1,135	809,165	15,043	4,403	11	1,485,428
Operating expenses related to Insurance business	3	783,043	7,595	330,808	11,110	10,737	2,987,979	200,324	25,462	43,541	4,400,599
Provision for doubtful debts		(8,178)	(74)	(4,052)	(123)	(104)	(58,677)	(4,446)	(267)	(83)	(76,004)
Bad debts written off		4,101	7	597	43	4,779	49,251	2,771	(3)	119	61,665
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-	-
Service tax charge on linked charges		-	-	-	-	-	505,105	193,966	30,725	26,810	756,606
<b>Total (B)</b>		<b>1,210,422</b>	<b>8,178</b>	<b>550,113</b>	<b>11,835</b>	<b>16,547</b>	<b>4,292,823</b>	<b>407,658</b>	<b>60,320</b>	<b>70,398</b>	<b>6,628,294</b>
Benefits paid (Net)	4	1,054,903	335,356	310,449	297,311	6,710	10,336,756	11,742,571	70,816	2,759,630	26,914,502
Interim bonus paid		28,928	811	-	-	-	-	-	-	-	29,739
Change in valuation of policy liabilities											
(a) Policy liabilities (non-unit/mathematical reserves)(Gross)		3,279,215	46,663	5,581,631	537,640	(26,905)	247,267	(79,829)	8,484	151,125	9,745,291
(b) Amount ceded in reinsurance		-	-	(866,214)	-	-	-	-	-	-	(866,214)
(c) Amount accepted in reinsurance		-	-	-	-	-	-	-	-	-	-
(d) Fund reserve		-	-	-	-	-	24,597,700	(2,243,006)	248,824	1,437,170	24,040,688
(e) Funds for discontinued policies		-	-	-	-	-	2,767,971	89,202	-	-	2,857,173
<b>Total (C)</b>		<b>4,363,046</b>	<b>382,830</b>	<b>5,025,866</b>	<b>834,951</b>	<b>(20,195)</b>	<b>37,949,694</b>	<b>9,508,938</b>	<b>328,124</b>	<b>4,347,925</b>	<b>62,721,179</b>
<b>Surplus/(deficit) (D) = (A)-(B)-(C)</b>		<b>188,072</b>	<b>81,380</b>	<b>855,681</b>	<b>-</b>	<b>51,162</b>	<b>(78,288)</b>	<b>1,425,697</b>	<b>106,999</b>	<b>59,525</b>	<b>2,690,228</b>
Provision for taxation											
(a) Current tax credit/(charge) - Refer note 8 of schedule 16		(29,955)	-	-	-	-	-	-	-	-	(29,955)
(b) Deferred tax credit/(charge) - Refer note 8 of schedule 16		-	-	-	-	-	(589)	-	-	-	(589)
<b>Surplus/(deficit) after tax</b>		<b>158,117</b>	<b>81,380</b>	<b>855,681</b>	<b>-</b>	<b>51,162</b>	<b>(78,877)</b>	<b>1,425,697</b>	<b>106,999</b>	<b>59,525</b>	<b>2,659,684</b>
<b>Appropriations</b>											
Transfer to Shareholders' account (Refer note 14 of schedule 16)		-	-	1,212,973	-	51,162	(25,652)	1,547,451	111,352	59,525	2,956,811
Transfer to other Reserves		-	-	-	-	-	-	-	-	-	-
Balance being funds for future appropriation		158,117	81,380	(357,292)	-	-	(53,225)	(121,754)	(4,353)	-	(297,127)
<b>Total</b>		<b>158,117</b>	<b>81,380</b>	<b>855,681</b>	<b>-</b>	<b>51,162</b>	<b>(78,877)</b>	<b>1,425,697</b>	<b>106,999</b>	<b>59,525</b>	<b>2,659,684</b>

**FORM A-RA**

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

**Condensed Revenue Account for the quarter ended December 31, 2014**  
**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, 2014		2,786,058	1,532,549	1,715,306	-	50,000	132,947	435,603	92,681	50,000	<b>6,795,144</b>
Add: Current period appropriation		158,117	81,380	(357,292)	-	-	(53,225)	(121,754)	(4,353)	-	(297,127)
<b>Balance carried forward to Balance Sheet</b>		<b>2,944,175</b>	<b>1,613,929</b>	<b>1,358,014</b>	<b>-</b>	<b>50,000</b>	<b>79,722</b>	<b>313,849</b>	<b>88,328</b>	<b>50,000</b>	<b>6,498,017</b>
<b>Select explanatory notes</b>	16										

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

As per our report of even date attached.

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

**For B S R & Co. LLP**  
Chartered Accountants  
ICAI Firm Reg. No. 101248W/W-100022

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

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

**Venkataramanan Vishwanath**  
Partner  
Membership No. 113156

**Chanda Kochhar**  
Chairperson  
DIN: 00043617

**Keki Dadiseth**  
Director  
DIN: 00052165

**Sandeep Bakhshi**  
Managing Director and CEO  
DIN: 00109206

**Sandeep Batra**  
Executive Director  
DIN: 03620913

Place : Mumbai  
Date : January 19, 2016

**Satyan Jambunathan**  
Appointed Actuary

**Binay Agarwala**  
Chief Financial Officer

**Vyoma Manek**  
Company Secretary