

FORM A-RA

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

Revenue Account for the year ended March 31, 2016
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
Premiums earned (Net of service tax)											
(a) Premium	1	21,406,731	357,518	24,029,129	1,867,461	153,679	118,154,146	7,952,318	1,422,685	16,300,242	191,643,909
(b) Reinsurance ceded		(9,948)	(57)	(880,824)	-	(37,490)	(412,674)	(110)	(315,806)	(29)	(1,656,938)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-
Sub-total		21,396,783	357,461	23,148,305	1,867,461	116,189	117,741,472	7,952,208	1,106,879	16,300,213	189,986,971
Income from Investments											
(a) Interest, dividend & rent - Gross		4,562,620	931,891	6,052,155	1,757,617	47,004	15,121,824	5,498,684	214,620	3,982,612	38,169,027
(b) Profit on sale/redemption of investments		714,919	134,113	470,729	25,008	4,327	28,831,694	18,669,378	400,205	1,580,775	50,831,148
(c) (Loss) on sale/redemption of investments		(98,875)	(44,171)	(125,104)	(869)	-	(6,858,446)	(2,579,514)	(83,809)	(830,927)	(10,621,715)
(d) Transfer/gain on revaluation/change in fair value		-	-	-	-	-	(43,315,051)	(25,859,855)	(686,176)	(1,830,284)	(71,691,366)
(e) Accretion of discount/(amortisation of premium) (Net)		99,947	59,817	(2,304)	8,444	601	3,844,779	687,503	10,423	687,376	5,396,586
Sub-total		5,278,611	1,081,650	6,395,476	1,790,200	51,932	(2,375,200)	(3,583,804)	(144,737)	3,589,552	12,083,680
Other income											
Contribution from the Shareholders' account		-	-	-	-	-	-	-	-	-	-
Fees and charges		74,433	1,056	100,919	-	194	578	-	-	-	177,180
Miscellaneous income		5,640	46	2,569	84	18	21,484	1,211	126	444	31,622
Sub-total		80,073	1,102	103,488	84	212	22,062	1,211	126	444	208,802
Total (A)		26,755,467	1,440,213	29,647,269	3,657,745	168,333	115,388,334	4,369,615	962,268	19,890,209	202,279,453
Commission	2	1,811,551	3,078	999,660	1,593	3,915	3,316,824	52,741	9,905	501	6,199,768
Operating expenses related to Insurance business	3	3,630,199	26,151	1,685,608	43,319	11,627	12,556,820	689,625	77,121	163,019	18,883,489
Provision for doubtful debts		5,652	95	1,082	17	(73)	1,391	(513)	(222)	(50)	7,379
Bad debts written off		8,280	40	9,164	43	55	25,468	985	172	5	44,212
Provisions (other than taxation)											
(a) For diminution in the value of investments (Net) - Refer note 3.24 of schedule 16		66,150	311	59,957	-	-	-	-	-	-	126,418
(b) Others		-	-	-	-	-	-	-	-	-	-
Service tax charge on linked charges		-	-	-	-	-	2,661,882	547,981	136,839	118,254	3,464,956
Total (B)		5,521,832	29,675	2,755,471	44,972	15,524	18,562,385	1,290,819	223,815	281,729	28,726,222
Benefits paid (Net)	4	4,148,799	8,448,046	1,262,321	1,326,416	32,081	43,497,250	43,541,248	365,151	21,465,509	124,086,821
Interim bonus paid		183,788	3,623	-	-	-	-	-	-	-	187,411
Change in valuation of policy liabilities											
(a) Policy liabilities (non-unit/mathematical reserves)(Gross)		14,910,258	(7,344,630)	28,146,723	789,050	(220,219)	679,619	(137,622)	210,021	(9,408)	37,023,792
(b) Amount ceded in reinsurance		-	-	(7,063,465)	-	-	-	-	-	-	(7,063,465)
(c) Amount accepted in reinsurance		-	-	-	-	-	-	-	-	-	-
(d) Fund reserve		-	-	-	-	-	41,217,532	(43,928,845)	(62,134)	(2,098,913)	(4,872,360)
(e) Funds for discontinued policies		-	-	-	-	-	9,811,358	255,489	-	-	10,066,847
Total (C)		19,242,845	1,107,039	22,345,579	2,115,466	(188,138)	95,205,759	(269,730)	513,038	19,357,188	159,429,046
Surplus/(deficit) (D) = (A)-(B)-(C)		1,990,790	303,499	4,546,219	1,497,307	340,947	1,620,190	3,348,526	225,415	251,292	14,124,185
Provision for taxation											
(a) Current tax credit/(charge) - Refer note 3.6 of schedule 16		(702,871)	-	-	-	-	-	-	-	-	(702,871)
(b) Deferred tax credit/(charge) - Refer note 3.6 of schedule 16		-	-	-	-	-	(636)	-	-	-	(636)
Surplus/(deficit) after tax		1,287,919	303,499	4,546,219	1,497,307	340,947	1,619,554	3,348,526	225,415	251,292	13,420,678
Appropriations											
Transfer to Shareholders' account		337,682	41,053	4,416,948	1,497,307	340,947	1,623,967	3,347,626	219,613	251,292	12,076,435
Transfer to other Reserves		-	-	-	-	-	-	-	-	-	-
Balance being funds for future appropriation		950,237	262,446	129,271	-	-	(4,413)	900	5,802	-	1,344,243
Total		1,287,919	303,499	4,546,219	1,497,307	340,947	1,619,554	3,348,526	225,415	251,292	13,420,678

FORM A-RA

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

Revenue Account for the year ended March 31, 2016

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
Details of Surplus before tax											
(a) Interim bonuses paid		183,788	3,623	-	-	-	-	-	-	-	187,411
(b) Allocation of bonus to policyholders'		2,855,345	365,849	-	-	-	-	-	-	-	3,221,194
(c) Surplus shown in the Revenue Account		1,990,790	303,499	4,546,219	1,497,307	340,947	1,620,190	3,348,526	225,415	251,292	14,124,185
Total Surplus		5,029,923	672,971	4,546,219	1,497,307	340,947	1,620,190	3,348,526	225,415	251,292	17,532,790
Funds for future appropriation											
Opening balance as at April 1, 2015		2,028,450	1,508,366	1,667,866	-	-	9,281	13,385	47,542	-	5,274,890
Add: Current period appropriation		950,237	262,446	129,271	-	-	(4,413)	900	5,802	-	1,344,243
Balance carried forward to Balance Sheet		2,978,687	1,770,812	1,797,137	-	-	4,868	14,285	53,344	-	6,619,133
Significant accounting policies & notes	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

V. Sridar

Director
 DIN: 02241339

Sandeep Bakhshi

Managing Director and CEO
 DIN: 00109206

Sandeep Batra

Executive Director
 DIN: 03620913

Satyan Jambunathan

Appointed Actuary

Binay Agarwala

Chief Financial Officer

Vyoma Manek

Company Secretary

Place : Mumbai
 Date : April 26, 2016

FORM A-RA

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

Revenue Account for the year ended March 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
Premiums earned (Net of service tax)											
(a) Premium	1	16,398,514	385,239	22,270,343	2,199,364	169,167	92,521,834	10,137,150	1,670,171	7,314,393	153,066,175
(b) Reinsurance ceded		(4,288)	(22)	(740,900)	-	(39,386)	(359,769)	(81)	(316,350)	(914)	(1,461,710)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-
Sub-total		16,394,226	385,217	21,529,443	2,199,364	129,781	92,162,065	10,137,069	1,353,821	7,313,479	151,604,465
Income from Investments											
(a) Interest, dividend & rent - Gross		3,858,089	1,271,634	4,523,955	1,553,027	54,469	13,226,802	6,620,365	193,341	4,101,036	35,402,718
(b) Profit on sale/redemption of investments		708,195	170,078	439,015	49,147	4,068	45,869,040	28,498,142	510,562	3,419,528	79,667,775
(c) (Loss) on sale/redemption of investments		(93,194)	(21,067)	(235,590)	(25,574)	(7,800)	(3,030,772)	(1,400,626)	(18,728)	(198,050)	(5,031,401)
(d) Transfer/gain on revaluation/change in fair value		-	-	-	-	-	41,322,245	28,290,340	1,245,677	1,544,416	72,402,678
(e) Accretion of discount/(amortisation of premium) (Net)		6,733	215,876	(35,641)	(29,101)	(1,052)	2,707,633	1,052,425	13,830	871,985	4,802,688
Sub-total		4,479,823	1,636,521	4,691,739	1,547,499	49,685	100,094,948	63,060,646	1,944,682	9,738,915	187,244,458
Other income											
Contribution from the Shareholders' account		-	-	-	414,567	-	-	-	-	-	414,567
Fees and charges		57,258	1,361	86,989	-	304	774	-	-	-	146,686
Miscellaneous income		7,592	53	2,241	121	70	19,717	2,089	213	425	32,521
Sub-total		64,850	1,414	89,230	414,688	374	20,491	2,089	213	425	593,774
Total (A)		20,938,899	2,023,152	26,310,412	4,161,551	179,840	192,277,504	73,199,804	3,298,716	17,052,819	339,442,697
Commission	2	1,687,699	2,958	853,054	2,470	4,562	2,877,172	84,580	19,178	50	5,531,723
Operating expenses related to Insurance business	3	3,412,167	27,475	1,161,183	53,313	35,712	10,680,602	874,002	97,444	178,327	16,520,225
Provision for doubtful debts		(44,398)	(406)	(55,673)	(388)	850	(54,101)	32,655	(613)	147	(121,927)
Bad debts written off		31,483	303	43,649	16	3,805	71,906	(34,773)	154	119	116,662
Provisions (other than taxation)											
(a) For diminution in the value of investments (Net) - Refer note 3.24 of schedule 16		54,998	-	12,500	-	-	-	-	-	-	67,498
(b) Others		-	-	-	-	-	-	-	-	-	-
Service tax charge on linked charges		-	-	-	-	-	1,987,984	852,629	125,040	103,705	3,069,358
Total (B)		5,141,949	30,330	2,014,713	55,411	44,929	15,563,563	1,809,093	241,203	282,348	25,183,539
Benefits paid (Net)	4	3,654,354	1,837,987	1,017,976	1,196,092	37,546	47,847,413	56,053,598	316,668	10,495,596	122,457,230
Interim bonus paid		113,336	3,055	-	-	-	-	-	-	-	116,391
Change in valuation of policy liabilities											
(a) Policy liabilities (non-unit/mathematical reserves)(Gross)		10,988,192	(202,177)	23,213,899	2,910,048	(89,029)	621,613	(333,347)	20,477	(57,493)	37,072,183
(b) Amount ceded in reinsurance		-	-	(2,609,515)	-	-	-	-	-	-	(2,609,515)
(c) Amount accepted in reinsurance		-	-	-	-	-	-	-	-	-	-
(d) Fund reserve		-	-	-	-	-	115,709,760	9,428,418	2,286,956	5,976,444	133,401,578
(e) Funds for discontinued policies		-	-	-	-	-	11,394,237	302,549	-	-	11,696,786
Total (C)		14,755,882	1,638,865	21,622,360	4,106,140	(51,483)	175,573,023	65,451,218	2,624,101	16,414,547	302,134,653
Surplus/(deficit) (D) = (A)-(B)-(C)		1,041,068	353,957	2,673,339	-	186,394	1,140,918	5,939,493	433,412	355,924	12,124,505
Provision for taxation											
(a) Current tax credit/(charge) - Refer note 3.6 of schedule 16		(490,087)	-	-	-	-	-	-	-	-	(490,087)
(b) Deferred tax credit/(charge) - Refer note 3.6 of schedule 16		-	-	-	-	-	(13,957)	-	-	-	(13,957)
Surplus/(deficit) after tax		550,981	353,957	2,673,339	-	186,394	1,126,961	5,939,493	433,412	355,924	11,620,461
Appropriations											
Transfer to Shareholders' account		280,134	110,944	1,956,402	-	186,394	1,510,276	6,543,169	442,719	355,924	11,385,962
Transfer to other Reserves		-	-	-	-	-	-	-	-	-	-
Balance being funds for future appropriation		270,847	243,013	716,937	-	-	(383,315)	(603,676)	(9,307)	-	234,499
Total		550,981	353,957	2,673,339	-	186,394	1,126,961	5,939,493	433,412	355,924	11,620,461

FORM A-RA

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

Revenue Account for the year ended March 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
Details of Surplus before tax											
(a) Interim bonuses paid		113,336	3,055	-	-	-	-	-	-	-	116,391
(b) Allocation of bonus to policyholders'		2,407,870	995,448	-	-	-	-	-	-	-	3,403,318
(c) Surplus shown in the Revenue Account		1,041,068	353,957	2,673,339	-	186,394	1,140,918	5,939,493	433,412	355,924	12,124,505
Total Surplus		3,562,274	1,352,460	2,673,339	-	186,394	1,140,918	5,939,493	433,412	355,924	15,644,214
Funds for future appropriation											
Opening balance as at April 1, 2014		1,757,603	1,265,353	950,929	-	-	392,596	617,061	56,849	-	5,040,391
Add: Current period appropriation		270,847	243,013	716,937	-	-	(383,315)	(603,676)	(9,307)	-	234,499
Balance carried forward to Balance Sheet		2,028,450	1,508,366	1,667,866	-	-	9,281	13,385	47,542	-	5,274,890
Significant accounting policies & notes	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

V. Sridar

Director
DIN: 02241339

Sandeep Bakhshi

Managing Director and CEO
DIN: 00109206

Sandeep Batra

Executive Director
DIN: 03620913

Satyan Jambunathan

Appointed Actuary

Binay Agarwala

Chief Financial Officer

Vyoma Manek

Company Secretary

Place : Mumbai
Date : April 26, 2016

FORM A-RA

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

Revenue Account for the quarter ended March 31, 2016
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
Premiums earned (Net of service tax)											
(a) Premium	1	7,852,615	175,071	7,933,170	710,648	44,093	41,121,332	2,753,968	502,565	2,763,850	63,857,312
(b) Reinsurance ceded		(2,763)	(5)	(226,363)	-	(9,161)	(107,467)	(15)	(78,953)	(1)	(424,728)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-
Sub-total		7,849,852	175,066	7,706,807	710,648	34,932	41,013,865	2,753,953	423,612	2,763,849	63,432,584
Income from Investments											
(a) Interest, dividend & rent - Gross		1,242,283	203,621	1,622,651	452,579	11,374	3,653,082	1,184,235	61,133	924,380	9,355,338
(b) Profit on sale/redemption of investments		150,457	6,814	103,688	9,290	136	4,034,671	2,535,049	86,444	152,643	7,079,192
(c) (Loss) on sale/redemption of investments		(87,477)	(15,222)	(85,361)	(292)	-	(2,362,918)	(1,013,847)	(45,765)	(462,782)	(4,073,664)
(d) Transfer/gain on revaluation/change in fair value		-	-	-	-	-	(8,246,681)	(5,539,901)	(201,785)	271,266	(13,717,101)
(e) Accretion of discount/(amortisation of premium) (Net)		13,748	10,741	(12,863)	(1,787)	73	999,158	163,242	2,725	182,293	1,357,330
Sub-total		1,319,011	205,954	1,628,115	459,790	11,583	(1,922,688)	(2,671,222)	(97,248)	1,067,800	1,095
Other income											
Contribution from the Shareholders' account		-	-	-	-	-	-	-	-	-	-
Fees and charges		24,118	318	31,577	-	48	97	-	-	-	56,158
Miscellaneous income		2,010	15	915	24	6	6,965	376	40	88	10,439
Sub-total		26,128	333	32,492	24	54	7,062	376	40	88	66,597
Total (A)		9,194,991	381,353	9,367,414	1,170,462	46,569	39,098,239	83,107	326,404	3,831,737	63,500,276
Commission	2	680,688	1,545	365,633	364	1,101	1,100,323	18,050	2,956	300	2,170,960
Operating expenses related to Insurance business	3	1,083,418	7,081	581,014	10,898	3,371	2,920,948	160,784	20,765	45,241	4,833,520
Provision for doubtful debts		(2,596)	(8)	(3,422)	(45)	(40)	(8,914)	(661)	(131)	(1)	(15,818)
Bad debts written off		1,816	8	1,524	23	8	239	46	27	5	3,696
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		3,451	311	27,660	-	-	-	-	-	-	31,422
(b) Others		-	-	-	-	-	-	-	-	-	-
Service tax charge on linked charges		-	-	-	-	-	775,528	122,888	35,737	30,132	964,285
Total (B)		1,766,777	8,937	972,409	11,240	4,440	4,788,124	301,107	59,354	75,677	7,988,065
Benefits paid (Net)	4	1,002,439	505,777	288,533	360,632	7,902	14,351,991	10,311,716	95,658	4,044,202	30,968,850
Interim bonus paid		62,610	569	-	-	-	-	-	-	-	63,179
Change in valuation of policy liabilities		-	-	-	-	-	-	-	-	-	-
(a) Policy liabilities (non-unit/mathematical reserves)(Gross)		4,409,526	(213,120)	11,225,403	590,613	(157,301)	434,770	11,147	117,861	(281,606)	16,137,293
(b) Amount ceded in reinsurance		-	-	(4,377,983)	-	-	-	-	-	-	(4,377,983)
(c) Amount accepted in reinsurance		-	-	-	-	-	-	-	-	-	-
(d) Fund reserve		-	-	-	-	-	17,771,415	(11,228,616)	75,613	1,114	6,619,526
(e) Funds for discontinued policies		-	-	-	-	-	1,118,213	40,772	-	-	1,158,985
Total (C)		5,474,575	293,226	7,135,953	951,245	(149,399)	33,676,389	(864,981)	289,132	3,763,710	50,569,850
Surplus/(deficit) (D) = (A)-(B)-(C)		1,953,639	79,190	1,259,052	207,977	191,528	633,726	646,981	(22,082)	(7,650)	4,942,361
Provision for taxation											
(a) Current tax credit/(charge) - Refer note 8 of schedule 16		(694,431)	-	-	-	-	-	-	-	-	(694,431)
(b) Deferred tax credit/(charge) - Refer note 3.6 of schedule 16		-	-	-	-	-	(231)	-	-	-	(231)
Surplus/(deficit) after tax		1,259,208	79,190	1,259,052	207,977	191,528	633,495	646,981	(22,082)	(7,650)	4,247,699
Appropriations											
Transfer to Shareholders' account (Refer note 14 of schedule 16)		337,682	41,053	967,330	207,977	191,528	635,098	647,046	(21,423)	(7,650)	2,998,641
Transfer to other Reserves		-	-	-	-	-	-	-	-	-	-
Balance being funds for future appropriation		921,526	38,137	291,722	-	-	(1,603)	(65)	(659)	-	1,249,058
Total		1,259,208	79,190	1,259,052	207,977	191,528	633,495	646,981	(22,082)	(7,650)	4,247,699

FORM A-RA

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

Revenue Account for the quarter ended March 31, 2016
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
Details of Surplus before tax											
(a) Interim bonuses paid		62,610	569	-	-	-	-	-	-	-	63,179
(b) Allocation of bonus to policyholders'		2,855,345	365,849	-	-	-	-	-	-	-	3,221,194
(c) Surplus shown in the Revenue Account		1,953,639	79,190	1,259,052	207,977	191,528	633,726	646,981	(22,082)	(7,650)	4,942,361
Total Surplus		4,871,594	445,608	1,259,052	207,977	191,528	633,726	646,981	(22,082)	(7,650)	8,226,734
Funds for future appropriation											
Opening balance as at January 1, 2016		2,057,161	1,732,675	1,505,415	-	-	6,471	14,350	54,003	-	5,370,075
Add: Current period appropriation		921,526	38,137	291,722	-	-	(1,603)	(65)	(659)	-	1,249,058
Balance carried forward to Balance Sheet		2,978,687	1,770,812	1,797,137	-	-	4,868	14,285	53,344	-	6,619,133
Select explanatory notes	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 : April 26, 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

Revenue Account for the quarter ended March 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
Premiums earned (Net of service tax)											
(a) Premium	1	5,860,704	182,797	7,051,865	825,162	48,885	33,783,170	3,469,226	580,660	1,165,060	52,967,529
(b) Reinsurance ceded		(1,642)	(5)	(184,628)	-	(9,673)	(96,284)	(17)	(77,281)	(5)	(369,535)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-
Sub-total		5,859,062	182,792	6,867,237	825,162	39,212	33,686,886	3,469,209	503,379	1,165,055	52,597,994
Income from Investments											
(a) Interest, dividend & rent - Gross		1,028,362	311,740	1,288,409	412,656	12,382	3,187,362	1,366,966	53,667	1,058,879	8,720,423
(b) Profit on sale/redemption of investments		333,438	53,392	106,624	36,759	238	14,607,774	9,485,324	135,600	1,163,925	25,923,074
(c) (Loss) on sale/redemption of investments		(10,435)	(7,446)	(51,260)	(248)	-	(584,081)	(280,117)	(1,627)	(20,504)	(955,718)
(d) Transfer/gain on revaluation/change in fair value		-	-	-	-	-	4,370,470	2,043,413	308,679	(174,749)	6,547,813
(e) Accretion of discount/(amortisation of premium) (Net)		(74,153)	39,512	(48,587)	(36,589)	(1,905)	727,584	191,613	1,887	181,870	981,232
Sub-total		1,277,212	397,198	1,295,186	412,578	10,715	22,309,109	12,807,199	498,206	2,209,421	41,216,824
Other income											
Contribution from the Shareholders' account		-	-	-	228,084	-	-	-	-	-	228,084
Fees and charges		27,023	633	41,934	-	104	205	-	-	-	69,899
Miscellaneous income		849	6	286	14	10	2,661	240	24	44	4,134
Sub-total		27,872	639	42,220	228,098	114	2,866	240	24	44	302,117
Total (A)		7,164,146	580,629	8,204,643	1,465,838	50,041	55,998,861	16,276,648	1,001,609	3,374,520	94,116,935
Commission	2	515,729	1,421	257,691	(35)	1,188	991,974	22,097	4,099	3	1,794,167
Operating expenses related to Insurance business	3	792,499	6,668	309,893	14,120	10,269	3,081,992	192,492	19,808	35,061	4,462,802
Provision for doubtful debts		(28,366)	(328)	(46,079)	3	950	(22,218)	34,750	(264)	7	(61,545)
Bad debts written off		25,904	281	42,640	(57)	(998)	20,107	(35,699)	102	-	52,280
Provisions (other than taxation)											
(a) For diminution in the value of investments (Net)		26,389	-	12,500	-	-	-	-	-	-	38,889
(b) Others		-	-	-	-	-	-	-	-	-	-
Service tax charge on linked charges		-	-	-	-	-	572,709	179,430	31,732	26,859	810,730
Total (B)		1,332,155	8,042	576,645	14,031	11,409	4,644,564	393,070	55,477	61,930	7,097,323
Benefits paid (Net)	4	1,036,823	796,874	199,998	322,048	8,665	11,287,604	16,336,609	75,306	2,767,978	32,831,905
Interim bonus paid		31,415	1,892	-	-	-	-	-	-	-	33,307
Change in valuation of policy liabilities		-	-	-	-	-	-	-	-	-	-
(a) Policy liabilities (non-unit/mathematical reserves)(Gross)		5,104,859	(231,560)	7,775,057	1,129,759	(5,577)	409,949	(66,636)	6,586	(432,639)	13,689,798
(b) Amount ceded in reinsurance		-	-	(1,148,797)	-	-	-	-	-	-	(1,148,797)
(c) Amount accepted in reinsurance		-	-	-	-	-	-	-	-	-	-
(d) Fund reserve		-	-	-	-	-	36,661,143	(1,688,290)	736,998	779,394	36,489,245
(e) Funds for discontinued policies		-	-	-	-	-	2,985,961	40,613	-	-	3,026,574
Total (C)		6,173,097	567,206	6,826,258	1,451,807	3,088	51,344,657	14,622,296	818,890	3,114,733	84,922,032
Surplus/(deficit) (D) = (A)-(B)-(C)		(341,106)	5,381	801,740	-	35,544	9,640	1,261,282	127,242	197,857	2,097,580
Provision for taxation											
(a) Current tax credit/(charge) - Refer note 8 of schedule 16		(294,485)	-	-	-	-	-	-	-	-	(294,485)
(b) Deferred tax credit/(charge) - Refer note 3.6 of schedule 16		-	-	-	-	-	(802)	-	-	-	(802)
Surplus/(deficit) after tax		(635,591)	5,381	801,740	-	35,544	8,838	1,261,282	127,242	197,857	1,802,293
Appropriations											
Transfer to Shareholders' account (Refer note 14 of schedule 16)		280,134	110,944	491,888	-	85,544	79,279	1,561,746	168,028	247,857	3,025,420
Transfer to other Reserves		-	-	-	-	-	-	-	-	-	-
Balance being funds for future appropriation		(915,725)	(105,563)	309,852	-	(50,000)	(70,441)	(300,464)	(40,786)	(50,000)	(1,223,127)
Total		(635,591)	5,381	801,740	-	35,544	8,838	1,261,282	127,242	197,857	1,802,293

FORM A-RA

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

Revenue Account for the quarter ended March 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
Details of Surplus before tax											
(a) Interim bonuses paid		31,415	1,892	-	-	-	-	-	-	-	33,307
(b) Allocation of bonus to policyholders'		2,407,870	995,448	-	-	-	-	-	-	-	3,403,318
(c) Surplus shown in the Revenue Account		(341,106)	5,381	801,740	-	35,544	9,640	1,261,282	127,242	197,857	2,097,580
Total Surplus		2,098,179	1,002,721	801,740	-	35,544	9,640	1,261,282	127,242	197,857	5,534,205
Funds for future appropriation											
Opening balance as at January 1, 2015		2,944,175	1,613,929	1,358,014	-	50,000	79,722	313,849	88,328	50,000	6,498,017
Add: Current period appropriation		(915,725)	(105,563)	309,852	-	(50,000)	(70,441)	(300,464)	(40,786)	(50,000)	(1,223,127)
Balance carried forward to Balance Sheet		2,028,450	1,508,366	1,667,866	-	-	9,281	13,385	47,542	-	5,274,890
Select explanatory notes	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
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For and on behalf of the Board of Directors

per Shrawan Jalan
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Membership No. 102102

Venkataramanan Vishwanath
Partner
Membership No. 113156

Chanda Kochhar
Chairperson
DIN: 00043617

Keki Dadiseth
Director
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Sandeep Bakhshi
Managing Director and CEO
DIN: 00109206

Sandeep Batra
Executive Director
DIN: 03620913

Place : Mumbai
Date : April 26, 2016

Satyan Jambunathan
Appointed Actuary

Binay Agarwala
Chief Financial Officer

Vyoma Manek
Company Secretary