

ICICI PRUDENTIAL LIFE INSURANCE COMPANY LIMITED - 539679 MIRA PAGE NO. : 1

MIRA INFORM REPORT

Report No. :	539679
Report Date :	19.11.2018

IDENTIFICATION DETAILS

Name :	ICICI PRUDENTIAL LIFE INSURANCE COMPANY LIMITED
Registered Office :	ICICI Prulife Tower, 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai – 400025, Maharashtra
Tel. No.:	91-22-40391686
Country :	India
Financials (as on) :	31.03.2018
Date of Incorporation :	20.07.2000
CIN No.: [Company Identification No.]	L66010MH2000PLC127837
Capital Investment / Paid-up Capital :	INR 14354.987 Million
IEC No.: [Import-Export Code No.]	0300056877
PAN No.: [Permanent Account No.]	AAACI7351P
GSTN : [Goods & Service Tax Registration No.]	36AAACI7351P1Z4 (Telangana) 20AAACI7351P1ZH (Jharkhand) 05AAACI7351P1Z9 (Uttarakhand) 07AAACI7351P1Z5 (Delhi) 21AAACI7351P1ZF (Odisha) 33AAACI7351P1ZA (Tamil Nadu) 06AAACI7351P1Z7 (Haryana) 08AAACI7351P1Z3 (Rajasthan) 09AAACI7351P1Z1 (Uttar Pradesh) 10AAACI7351P1ZI (Bihar)
Legal Form :	A Public Limited Liability Company. The Company's Shares are Listed on the Stock Exchanges.
Line of Business :	Subject carries on business of providing life insurance, pensions and health

DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

ICICI PRUDENTIAL LIFE INSURANCE COMPANY LIMITED - 539679 MIRA PAGE NO. : 2

	insurance to individuals and groups. (Registered Activity)
No. of Employees :	15780 (Approximately)

RATING & COMMENTS
(Mira Inform has adopted New Rating mechanism w.e.f. 23rd January 2017)

MIRA's Rating :	A++
------------------------	-----

Credit Rating	Explanation	Rating Comments
A++	Minimum Risk	Business dealings permissible with minimum risk of default

Status :	Excellent
Payment Behaviour :	Regular
Litigation :	Clear
Comments :	<p>ICICI Prudential Life Insurance Company is a joint venture between "ICICI Bank and Prudential Corporation Holdings Limited" and was incorporated in the year 2000.</p> <p>The company raised the initial public offer in September 2016 with ICICI bank reducing its stake to around 54.89% and Prudential holding 25.83%.</p> <p>The company provides life insurance, pensions and health insurance to individuals and groups. Products are offered under participating, non-participating variable and unit-linked lines of business. These are distributed through individual agents, corporate agents, banks, brokers, the company's proprietary sales force and its website. The Assets Under Management (AUM) as on 31st March 2018 were INR 1395.3 billion.</p> <p>For the financial year 2018, the company has achieved decent revenue from its operations along with fair profit margin.</p> <p>The rating takes into account the strong parent support from ICICI Bank Limited & Prudential Corporation Holdings Limited, the company's position as the country's largest private sector life insurer, healthy profitability metrics and comfortable solvency levels.</p> <p>Rating also takes into consideration ICICI Prudential's ability to comply with regulatory changes while maintaining growth and profitability targets.</p> <p>Payment seems to be regular.</p> <p>In view of aforesaid, the company can be considered for business dealings at usual trade terms and conditions.</p>

ICICI PRUDENTIAL LIFE INSURANCE COMPANY LIMITED - 539679 MIRA PAGE NO. : 3

NOTES :

Any query related to this report can be made on e-mail : infodept@mirainform.com while quoting report number, name and date.

EXTERNAL AGENCY RATING

Rating Agency Name	ICRA
Rating	Claims Paying Ability=AAA
Rating Explanation	Highest degree of safety and carry lowest credit risk.
Date	06.04.2018

RBI DEFAULTERS' LIST STATUS

Subject's name is not enlisted as a defaulter in the publicly available RBI Defaulters' list.

EPF (Employee Provident Fund) DEFAULTERS' LIST STATUS

Subject's name is not enlisted as a defaulter in the publicly available EPF (Employee Provident Fund) Defaulters' list as of 31-03-2018.

BIFR (Board for Industrial & Financial Reconstruction) LISTING STATUS

Subject's name is not listed as a Sick Unit in the publicly available BIFR (Board for Industrial & Financial Reconstruction) list as of 19.11.2018

IBBI (Insolvency and Bankruptcy Board of India) LISTING STATUS

Subject's name is not listed in the publicly available IBBI (Insolvency and Bankruptcy Board of India) list as of report date.

INFORMATION DENIED

MANAGEMENT NON-COOPERTIVE (Tel. No.: 91-22-40391686)

(Tel. No.: 91-22-66621600 - Ringing)

LOCATIONS

Registered Office : ICICI Prulife Tower 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai –

DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

ICICI PRUDENTIAL LIFE INSURANCE COMPANY LIMITED - 539679 MIRA PAGE NO. : 4

	400025, Maharashtra, India
Tel. No.:	91-22-66621600/ 40391686
Fax No.:	91-22-24376956/ 24376638
E-Mail :	sanaulla.khan@iciciprulife.com deepak.kinger@iciciprulife.com maruti.naik@iciciprulife.com kalpana.sampat@iciciprulife.com vyoma.manek@iciciprulife.com cl.baradhwaj@iciciprulife.com wecoveryou@iciciprulife.com ami.badani@iciciprulife.com
Website :	http://www.iciciprulife.com
Branch Office :	496 Branch Offices.

DIRECTORS

As on 31.03.2018

Name :	Mr. Dileep Chinubhai Choksi
Designation :	Director
Address :	E/7, Sea Face Park, Bhulabhai Desai Road, Mumbai – 400026, Maharashtra, India
Date of Appointment :	19.01.2018
DIN No.:	00016322
Name :	Mr. Kannan Shrinivasa Narayanan
Designation :	Managing Director
Address :	Flat No. B-204, 20th Floor, Kalpataru Horizon, S. K. Ahire Marg, Worli, Mumbai – 400018, Maharashtra, India
Date of Birth/Age :	30.06.1965
Qualification :	Bachelor of Engineering (Honours) PGDM, Chartered Financial Analyst (ICFAI)
Date of Appointment :	30.07.2005
DIN No.:	00066009
Name :	Mr. Anup Bagchi
Designation :	Additional Director
Address :	A-801, 8th Floor Eldorado Heights, Kashinath Dhuru Road, Prabhadevi, Mumbai – 400025, Maharashtra, India
Date of Appointment :	08.10.2018
DIN No.:	00105962
Name :	Mr. Madras Seshamani Ramachandran
Designation :	Director
Address :	C-23 Green Park Main Second Floor, Hauz Khas Enclave, New Delhi-110016, India
Date of Appointment :	29.06.2016

DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

ICICI PRUDENTIAL LIFE INSURANCE COMPANY LIMITED - 539679 MIRA PAGE NO. : 5

DIN No.:	00943629
Name :	Mr. Venkatesan Sridar
Designation :	Director
Address :	Opp. Building No.20, Flat No. 303, A Wing, H P Employees Cooperative Housing Society, Tilak N, Mumbai – 400089, Maharashtra, India
Date of Birth/Age :	28.07.1947
Qualification :	B. Com (Hons), FCA
Date of Appointment :	18.04.2013
DIN No.:	02241339
Name :	Mr. Puneet Kulbhushan Nanda
Designation :	Whole-time Director
Address :	11, 1st Floor, Victoria Sarojini Road, Santacruz (West), Mumbai – 400054, Maharashtra, India
Date of Birth/Age :	05.02.1969
Qualification :	B.E, PGDM
Date of Appointment :	01.08.2010
DIN No.:	02578795
Name :	Mr. Vinod Kumar Dhall
Designation :	Director
Address :	Dewan Manohar House, B-88, Sector 51, Noida – 201301, Uttar Pradesh
Date of Birth/Age :	20.02.1944
Qualification :	LLB , M.Sc, Masters degree in Mathematics
Date of Appointment :	05.03.2009
DIN No.:	02591373
Name :	Mr. Sandeep Batra
Designation :	Additional Director
Address :	5th Floor, Vraj Building, 10th Road, JVPD, Juhu, Mumbai – 400049, Maharashtra, India
Qualification :	B.Com, F.C.A., A.C.S.
Date of Appointment :	01.01.2014
DIN No.:	03620913
Name :	Mr. Dilip Ganesh Karnik
Designation :	Director
Address :	ShriRam, 1102/B-4, Shivaji Nagar, Near Model Colony, Telephone Exchange, Pune – 411016, Maharashtra, India
Date of Appointment :	29.06.2016
DIN No.:	06419513
Name :	Mr. Radhakrishna Nair
Designation :	Director
Address :	J1403, Raheja Vista, Raheja Vihar, Chandivali, Andheri (East), Mumbai – 400072, Maharashtra, India
Date of Appointment :	25.07.2017

DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

ICICI PRUDENTIAL LIFE INSURANCE COMPANY LIMITED - 539679 MIRA PAGE NO. : 6

DIN No.:	07225354
Name :	Mr. Raghunath Hariharan
Designation :	Director
Address :	House 31, Strawberry Hill, Phase II, No. 8, Plunkett's Road, The Peak, Not Applicable 000000 HK
Date of Appointment :	14.12.2017
DIN No.:	08007442

KEY EXECUTIVES

Name :	Mr. Kannan Narayanan Srinivasa
Designation :	Chief Executive Officer
Address :	Flat No. B-204, 20th Floor Kalpataru Horizon, S. K. Ahire Marg, Worli, Mumbai - 400018, Maharashtra, India
Date of Appointment :	19.06.2018
PAN No.:	ABYPN5727C
Name :	Vyoma Manek
Designation :	Company Secretary
Address :	A-202, Yashodhan Apartments, Beside Union Bank of India Bolinj, Virar (West), Thane - 401303, Maharashtra, India
Date of Appointment :	12.05.2015
PAN No.:	ALTPM3236A
Name :	Mr. Satyan Perur Jambunathan
Designation :	Chief Finance Officer
Address :	D, 1601, Shree Royal Classic Co-Operative Housing Society Limited Link Road, Mulund (West), Mumbai-400080, Maharashtra, India
Date of Appointment :	29.06.2016
PAN No.:	ABEPJ7684A

BOARD COMMITTEES

Board Audit Committee :	<ul style="list-style-type: none"> • Mr. V. Sridar, Chairman • Mr. Vinod Kumar Dhall • Mr. M. S. Ramachandran • Mr. R. K. Nair • Mr. N. S. Kannan • Mr. Raghunath Hariharan
Board Corporate Social Responsibility Committee :	<ul style="list-style-type: none"> • Mr. Vinod Kumar Dhall, Chairman • Mr. Dilip Karnik • Mr. Raghunath Hariharan • Mr. Sandeep Batra
Board Investment	<ul style="list-style-type: none"> • Mr. M. S. Ramachandran, Chairman

DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

ICICI PRUDENTIAL LIFE INSURANCE COMPANY LIMITED - 539679 MIRA PAGE NO. : 7

Committee :	<ul style="list-style-type: none"> • Mr. R. K. Nair • Mr. N. S. Kannan • Mr. Raghunath Hariharan • Mr. Sandeep Bakhshi • Mr. Sandeep Batra • Mr. Satyan Jambunathan* • Mr. Manish Kumar* • Mr. Deepak Kinger* • Ms. Asha Murali*
Board Risk Management Committee :	<ul style="list-style-type: none"> • Mr. M. S. Ramachandran, Chairman • Mr. N. S. Kannan • Mr. Raghunath Hariharan
Board Customer Service & Policyholders' Protection Committee :	<ul style="list-style-type: none"> • Mr. Vinod Kumar Dhall, Chairman • Mr. Dilip Karnik • Mr. N. S. Kannan • Mr. Raghunath Hariharan
Board Nomination & Remuneration Committee :	<ul style="list-style-type: none"> • Mr. M. S. Ramachandran, Chairman • Mr. Vinod Kumar Dhall • Mr. N. S. Kannan • Mr. Raghunath Hariharan
Stakeholders Relationship Committee :	<ul style="list-style-type: none"> • Mr. Vinod Kumar Dhall, Chairman • Mr. Sandeep Bakhshi • Mr. Sandeep Batra
With Profits Committee :	<ul style="list-style-type: none"> • Mr. V. Sridar, Chairman • Mr. R. K. Nair • Mr. N. S. Kannan • Mr. Raghunath Hariharan • Mr. Sandeep Bakhshi • Mr. N. M. Govardhan* • Ms. Asha Murali*

Note: *As per statutory requirements, the Board Investment Committee shall also have Appointed Actuary, Chief Investment Officer, Chief Financial Officer and Chief Risk Officer and the With Profits Committee shall have an Independent Actuary and Appointed Actuary, as members.

MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN

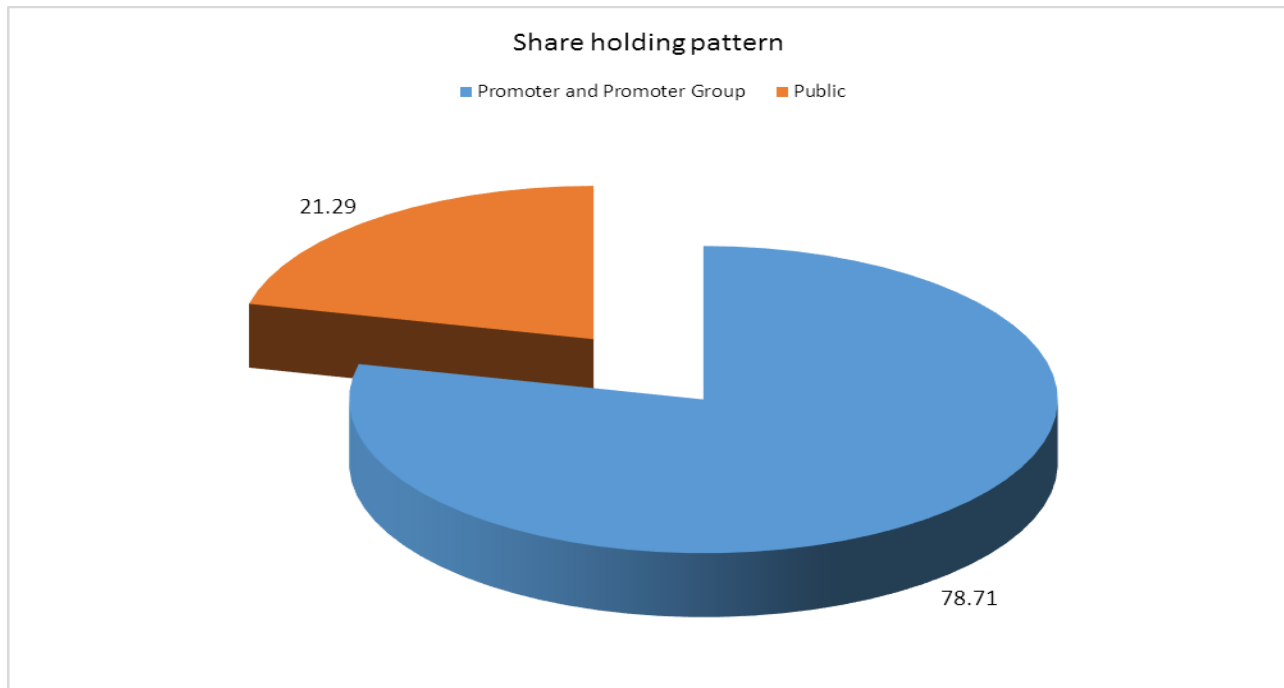
As on 30.09.2018

Category of shareholder	No. of fully paid up	Shareholding as a %
-------------------------	----------------------	---------------------

DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

ICICI PRUDENTIAL LIFE INSURANCE COMPANY LIMITED - 539679 MIRA PAGE NO. : 8

	equity shares held	of total no. of shares (calculated as per SCRR, 1957)As a % of
(A) Promoter and Promoter Group	1129890388	78.71
(B) Public	305676093	21.29
Grand Total	1435566481	100.00



Statement showing shareholding pattern of the Promoter and Promoter Group

Category of shareholder	No. of fully paid up equity shares held	Shareholding as a % of total no. of shares (calculated as per SCRR, 1957)As a % of
A1) Indian		0.00
Financial Institutions/ Banks	759105504	52.88
ICICI BANK LIMITED	759105504	52.88
Sub Total A1	759105504	52.88
A2) Foreign		0.00
Any Other (specify)	370784884	25.83
PRUDENTIAL CORPORATION HOLDINGS LIMITED	370784884	25.83
Sub Total A2	370784884	25.83
A=A1+A2	1129890388	78.71

Statement showing shareholding pattern of the Public shareholder

DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

ICICI PRUDENTIAL LIFE INSURANCE COMPANY LIMITED - 539679 MIRA PAGE NO. : 9

Category & Name of the Shareholders	No. of fully paid up equity shares held	Shareholding % calculated as per SCRR, 1957 As a % of
B1) Institutions	0	0.00
Mutual Funds/	53067278	3.70
SBI FUNDS MANAGEMENT PRIVATE LIMITED/ OTHER VARIOUS MUTUAL FUND ACCOUNTS	16857720	1.17
Alternate Investment Funds	496272	0.03
Foreign Portfolio Investors	127169750	8.86
Financial Institutions/ Banks	1487629	0.10
Insurance Companies	7652624	0.53
Sub Total B1	189873553	13.23
B2) Central Government/ State Government(s)/ President of India	0	0.00
B3) Non-Institutions	0	0.00
Individual share capital upto INR 0.200 Million	34778837	2.42
Individual share capital in excess of INR 0.200 Million	6644335	0.46
NBFCs registered with RBI	907532	0.06
Any Other (specify)	73471836	5.12
Clearing Members	857498	0.06
Foreign Nationals	14	0.00
Bodies Corporate	4444826	0.31
Non-Resident Indian (NRI)	3020780	0.21
Trusts	36430970	2.54
APEX TRUST	35859807	2.50
Foreign Bodies	28717748	2.00
COMPASSVALE INVESTMENTS PRIVATE LIMITED	28717748	2.00
Sub Total B3	115802540	8.07
B=B1+B2+B3	305676093	21.29

BUSINESS DETAILS

Line of Business :	Subject carries on business of providing life insurance, pensions and health insurance to individuals and groups. (Registered Activity)	
Products/ Services :	Item Code No.	Product/ Services Description
	65110	Life Insurance Company
Brand Names :	Not Available	
Agencies Held :	Not Available	
Exports :	Not Divulged	
Imports :	Not Divulged	

DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

ICICI PRUDENTIAL LIFE INSURANCE COMPANY LIMITED - 539679 MIRA PAGE NO. : 10

Terms :	Not Divulged
----------------	--------------

PRODUCTION STATUS NOT AVAILABLE

GENERAL INFORMATION

Suppliers :	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark:	--
Customers :	Reference :	Not Divulged
	Name of the Person :	--
	Contact No.:	--
	Since How Long Known :	--
	Maximum Limit Dealt :	--
	Experience :	--
	Remark:	--
No. of Employees :	15780 (Approximately)	
Bankers :	Bank Name	Not Divulged
	Branch	Not Divulged
	Person Name (With Designation)	--
	Contact Number	--
	Name of Account Holder	--
	Account Number	--
	Account Since (Date/Year of Account Opening)	--
	Average Balance Maintained (If Possible)	--
	Credit Facilities Enjoyed (If any)	--
	Account Operation	--
	Remarks (If any)	--

Auditors 1:	
Name :	B S R and Company LLP Chartered Accountants
Address :	5th Floor, Lodha Excelus Apollo Mills Compound, Mahalakshmi, Mumbai – 400011, Maharashtra, India

DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

ICICI PRUDENTIAL LIFE INSURANCE COMPANY LIMITED - 539679 MIRA PAGE NO. : 11

Tel. No.:	91-22-43455300
Mobile No.:	91-22-43455399
Auditors 2:	
Name :	Walker Chandiok and Company LLP Chartered Accountants
Address :	16th Floor, Tower II, Indiabulls Finance Centre. S.B. Marg, Elphinstone (West), Mumbai – 400013, Maharashtra, India
Tel. No.:	91-22-66262600
Mobile No.:	91-22-66262601
Memberships :	Not Available
Collaborators :	Not Available
Holding Company :	ICICI Bank Limited
Substantial interest :	Prudential Corporation Holdings Limited
Subsidiary :	ICICI Prudential Pension Funds Management Company Limited
Fellow subsidiaries and entities jointly controlled by holding company :	<ul style="list-style-type: none"> • ICICI Securities Limited • ICICI Securities Inc. • ICICI Securities Holding Inc. • ICICI Venture Funds Management Company Limited • ICICI Home Finance Company Limited • ICICI Trusteeship Services Limited • ICICI Securities Primary Dealership Limited • ICICI Investment Management Company Limited • ICICI International Limited • ICICI Bank UK PLC. • ICICI Bank Canada • ICICI Lombard General Insurance Company Limited • ICICI Prudential Asset Management Company Limited • ICICI Prudential Trust Limited • ICICI Foundation for Inclusive Growth
Consolidated under AS-21 by holding company :	ICICI Strategic Investments Fund
Significant influence :	<ul style="list-style-type: none"> • ICICI Prudential Life Insurance Company Limited Employees' Group Gratuity Cum Life Insurance Scheme • ICICI Prudential Life Insurance Company Limited Employees' Provident Fund • ICICI Prudential Life Insurance Company Limited Superannuation Scheme • ICICI Prudential Life Insurance Advisors Benefit Trust

ICICI PRUDENTIAL LIFE INSURANCE COMPANY LIMITED - 539679 MIRA PAGE NO. : 12

CAPITAL STRUCTURE

After 26.06.2018

Authorised Capital : INR 15000.000 Million

Issued, Subscribed & Paid-up Capital : INR 14355.845 Million

As on 31.03.2018

Authorised Capital :

No. of Shares	Type	Value	Amount
1500000000	Equity Shares	INR 10/- each	INR 15000.000 Million

Issued, Subscribed & Paid-up Capital :

No. of Shares	Type	Value	Amount
1435498710	Equity Shares	INR 10/- each	INR 14354.987 Million

PATTERN OF SHAREHOLDING

PARTICULARS	31.03.2018	
	Number of Shares	% of Holding
Promoters		
-Indian (ICICI Bank Limited)	787816604	54.88
-Foreign (Prudential Corporation Holdings Limited)	370784884	25.83
Others	276897222	19.29
Total	S	100.00

DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

ICICI PRUDENTIAL LIFE INSURANCE COMPANY LIMITED - 539679 MIRA PAGE NO. : 13

FINANCIAL DATA
[all figures are in INR Million]

ABRIDGED BALANCE SHEET (STANDALONE)

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
SOURCES OF FUNDS			
SHAREHOLDERS FUND:			
Share Capital	14354.987	14353.471	14323.193
Share Application Money	--	--	0.780
Reserves & Surplus	51408.643	46996.096	36415.012
Credit/[Debit] fair value change account	3080.906	2730.821	2508.793
Sub – Total	68844.536	64080.388	53247.778
Borrowings	--	--	--
POLICYHOLDERS FUND			
Credit/[Debit] fair value change account	20550.637	17866.609	9712.235
Revaluation Reserve – Investment Property	614.479	603.548	577.076
Policy Liabilities	1284945.569	1130470.597	955495.047
Non unit liabilities [mathematical reserves]	309933.921	251695.317	202547.867
Provision for linked liabilities	923123.553	839364.705	719902.870
Provision for linked liabilities	822372.860	729695.155	650825.008
Credit/[Debit] fair value change account [Linked]	100750.693	109669.550	69077.862
Funds for discontinued policies	51888.095	39410.575	33044.310
Discontinued on account of non-payment of premium	51841.156	39373.557	33027.408
Other discontinuance	117.925	49.293	16.902
Credit/[Debit] fair value change account	(70.986)	(12.275)	--
Total Linked Liabilities	975011.648	878775.280	752947.180
Sub – Total	1306110.685	1148940.754	965784.448
Funds for future appropriations			
Linked	8.036	8.171	10.768
Non Linked	8773.567	6033.687	6608.365
Sub – Total	8781.603	6041.858	6619.133
TOTAL	1383736.824	1219063.000	1025651.359
APPLICATION OF FUNDS			
Investments			

DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

ICICI PRUDENTIAL LIFE INSURANCE COMPANY LIMITED - 539679 MIRA PAGE NO. : 14

-Shareholders	77492.895	66402.564	62156.674
-Policy Holders	332888.519	270673.678	215156.198
Asset held to cover linked liabilities	975019.684	878783.451	752957.948
Loans	1450.588	806.448	442.718
Fixed Assets	4220.622	2137.759	2195.346
Deferred Tax Assets	0.463	0.469	0.702
Current Assets			
Cash and Bank Balance	2037.435	2136.956	2002.062
Advances and Other assets	25102.587	26483.897	12750.803
Sub – Total (A)	27140.022	28620.853	14752.865
Current Liabilities	34254.125	28157.262	18213.785
Provisions	221.844	204.960	3797.307
Sub – Total (B)	34475.969	28362.222	22011.092
Net Current Assets (C) = (A-B)	(7335.947)	258.631	(7258.227)
Miscellaneous expenditure	--	--	--
Debit Balance in Profit and Loss Account	--	--	--
TOTAL	1383736.824	1219063.000	1025651.359
Contingent liabilities	2031.184	2072.659	2006.489

REVENUE ACCOUNT FOR THE YEAR ENDED MARCH 31, 2018

POLICYHOLDERS' ACCOUNT (TECHNICAL ACCOUNT)

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Premium Earned – Net			
a) Premium	270687.692	223540.020	191643.909
b) Reinsurance Ceded	(2580.917)	(1987.544)	(1656.938)
c) Reinsurance accepted	--	--	--
Sub-total	268106.775	221552.476	189986.971
Income from investments			
a) Interest, Dividend and Rent – Gross	48131.747	41929.169	38169.027
b) Profit on sale / Redemption of investments	80032.819	71983.835	50831.148
c) (Loss) on sale / Redemption of investments	(11286.941)	(10458.133)	(10621.715)
(d) Transfer/gain on revaluation/change in fair value	(8977.569)	40579.413	(71691.366)
(e) Accretion of discount/ (amortisation of premium) (net)	4714.641	5735.170	5396.586
Sub-Total	112614.697	149769.454	12083.680
Other Income			
Contribution from the shareholders account	752.784	18.019	--

DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

ICICI PRUDENTIAL LIFE INSURANCE COMPANY LIMITED - 539679 MIRA PAGE NO. : 15

Income on unclaimed amount of policyholders	500.740	403.684	--
Fees and charges	182.512	169.213	177.180
Miscellaneous income	16.802	17.558	31.622
Sub-Total	1452.838	608.474	208.802
Total (A)	382174.310	371930.404	202279.453
Commission	14032.736	7589.160	6199.768
Operating expenses related to insurance business	20299.312	23571.961	18883.489
Provision for Doubtful debts	(16.958)	(55.405)	7.379
Bad debts written off	47.803	116.084	44.212
Provision (other than taxation)			
a) for diminution in value of investments (net)	50.872	65.125	126.418
b) others	--	--	--
Service tax charge on linked charges	5645.120	4162.662	3464.956
Total (B)	40058.885	35449.587	28726.222
Benefits paid (Net)	172258.617	149644.086	124086.821
Interim Bonus Paid	549.239	334.664	187.411
Change in valuation of policy liabilities			
(a) Policy liabilities (non-unit/ mathematical reserves) (gross)	79470.809	72593.720	37023.792
(b) Amount ceded in reinsurance	(21232.205)	(23446.270)	(7063.465)
(c) Amount accepted in reinsurance	--	--	--
(d) Fund reserve	83758.848	119461.835	(4872.360)
(e) Funds for discontinued policies	12477.520	6366.265	10066.847
Total (C)	327282.828	324954.300	159429.046
Surplus / (Deficit) (D)= (A)-(B)-(C)	14832.597	11526.517	14124.185
Provision for taxation			
(a) Current tax credit/(charge)	(1200.710)	(788.117)	(702.871)
(b) Deferred tax credit/(charge)	(0.006)	(0.233)	(0.636)
Surplus / (Deficit) after tax	13631.881	10738.167	13420.678
Appropriations			
Transfer to shareholders account	10892.136	11315.442	12076.435
Transfer to other reserves	--	--	--
Balance being funds for future appropriation	2739.745	(577.275)	1344.243
Total	13631.881	10738.167	13420.678
Details of surplus before tax			
(a) Interim bonuses paid	549.239	334.664	187.411
(b) Allocation of bonus to policyholders	4118.731	3513.464	3221.194
(c) Surplus shown in the Revenue Account	12879.097	10738.167	13420.678
Total surplus	17547.067	14586.295	16829.283
Funds for future appropriations			
Opening Balance as at April 1, 2015	6041.858	6619.133	5274.890

DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

ICICI PRUDENTIAL LIFE INSURANCE COMPANY LIMITED - 539679 MIRA PAGE NO. : 16

Add: Current year appropriations	2739.745	(577.275)	1344.243
Balance carried forward to Balance Sheet	8781.603	6041.858	6619.133

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED MARCH 31, 2018

SHAREHOLDERS' ACCOUNT (NON-TECHNICAL ACCOUNT)

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Amounts transferred from Policyholders' account (Technical account)	10892.136	11315.442	12076.435
Income from investments			
(a) Interest, Dividend and Rent - Gross	4193.354	3740.683	3877.663
(b) Profit on sale/redemption of investments	3346.949	2881.074	2004.385
(c) Loss on sale/redemption of investments	(125.521)	(114.046)	(196.145)
(d) Accretion of discount/ amortization of premium) (net)	(19.327)	139.232	309.798
Other Income	48.428	285.299	--
Total	18336.019	18247.684	18072.136
Expenses other than those directly related to the insurance business	387.609	379.564	312.566
Bad Debts Written Off	--	--	--
Provisions (other than taxation)			
(a) For diminution in value of investments (net)	--	--	43.908
(b) Provision for doubtful debts	--	--	--
Contribution to Policyholders' account (Technical account)	752.784	18.019	--
Total	1140.393	397.583	356.474
(Less) Profit Before Tax	17195.626	17850.101	17715.662
Provision for taxation			
(a) Current tax credit/(charge)	(997.367)	(1027.798)	(1211.055)
(b) Deferred tax credit/(charge)	--	--	--
Profit / (Loss) after tax	16198.259	16822.303	16504.607
Appropriation			
(a) Balance of the beginning for the year	12683.041	2507.743	482.018
(b) Interim dividends paid during the year	4880.653	5521.572	9022.041
(c) Proposed final dividend	--	--	3007.883
(d) Final Dividend	5023.962	1.142	0.017

DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

ICICI PRUDENTIAL LIFE INSURANCE COMPANY LIMITED - 539679 MIRA PAGE NO. : 17

(e) Dividend distribution Tax	2016.339	1124.291	2448.941
(f) Transfer to reserve / other income		--	--
Profit / (Loss) carried to Balance Sheet	16960.346	12683.041	2507.743
Earning Per Share (INR)			
Basic	11.28	11.73	11.53
Diluted	11.28	11.72	11.51

CURRENT MATURITIES OF LONG TERM DEBT DETAILS

Particulars	31.03.2018	31.03.2017	31.03.2016
Current Maturities of Long term debt	NA	NA	NA
Cash generated from operations	NA	NA	NA
Net cash flow from operating activities	56928.348	41323.844	36361.621

STOCK PRICES

Face Value	INR 10.00/-
Market Value	INR 325.60/-

ABRIDGED BALANCE SHEET (CONSOLIDATED)

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
SOURCES OF FUNDS			
SHAREHOLDERS FUND:			
Share Capital	14354.987	14353.471	14323.193
Share Application Money	--	--	0.780
Reserves & Surplus	51381.912	46975.971	36400.578
Credit/[Debit] fair value change account	3080.906	2730.821	2508.793
Deferred tax liability	--	0.049	0.147
Sub – Total	68817.805	64060.312	53233.491
Borrowings	--	--	--
POLICYHOLDERS FUND			
Credit/[Debit] fair value change account	20550.637	17866.609	9712.325
Revaluation Reserve – Investment Property	614.479	603.548	577.076
Policy Liabilities	1284945.569	1130470.597	955495.047
Non unit liabilities [mathematical reserves]	309933.921	251695.317	202547.867
Provision for linked liabilities	923123.553	839364.705	719902.870

DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

ICICI PRUDENTIAL LIFE INSURANCE COMPANY LIMITED - 539679 MIRA PAGE NO. : 18

Provision for linked liabilities	822372.860	729695.155	650825.008
Credit/[Debit] fair value change account [Linked]	100750.693	109669.550	69077.862
Funds for discontinued policies	51888.095	39410.575	33044.310
Discontinued on account of non-payment of premium	51841.156	39373.557	33027.408
Other discontinuance	117.925	49.293	16.902
Credit/[Debit] fair value change account	(70.986)	(12.275)	--
Total Linked Liabilities	975011.648	878775.280	752947.180
Sub – Total	1306110.685	1148940.754	965784.448
Funds for future appropriations			
Linked	8.036	8.171	10.768
Non Linked	8773.567	6033.687	6608.365
Sub – Total	8781.603	6041.858	6619.133
TOTAL	1383710.093	1219042.924	1025637.072
APPLICATION OF FUNDS			
Investment			
-Shareholders	77465.940	66349.201	62123.939
-Policy Holders	332888.519	270673.678	215156.198
Asset held to cover linked liabilities	975019.684	878783.451	752957.948
Loans	1450.588	806.448	442.718
Fixed Assets	4220.622	2137.975	2195.962
Deferred Tax Assets	0.463	0.469	0.702
Current Assets			
Cash and Bank Balance	2038.132	2137.280	2002.288
Advances and Other assets	25104.728	26519.717	12770.348
Sub – Total (A)	27142.860	28656.997	14772.636
Current Liabilities	34256.739	28160.335	18215.724
Provisions	221.844	204.960	3797.307
Sub – Total (B)	34478.583	28365.295	22013.031
Net Current Assets (C) = (A-B)	(7335.723)	291.702	(7240.395)
Miscellaneous expenditure	--	--	--
Debit Balance in Profit and Loss Account	--	--	--
TOTAL	1383710.093	1219042.924	1025637.072
Contingent liabilities	2031.184	2072.659	2006.489

DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

ICICI PRUDENTIAL LIFE INSURANCE COMPANY LIMITED - 539679 MIRA PAGE NO. : 19

**REVENUE ACCOUNT FOR THE YEAR ENDED MARCH 31, 2018
POLICYHOLDERS' ACCOUNT (TECHNICAL ACCOUNT)**

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Premium Earned – Net			
a) Premium	270687.692	223540.020	191643.909
b) Reinsurance Ceded	(2580.917)	(1987.544)	(1656.938)
c) Reinsurance accepted	--	--	--
Sub-total	268106.775	221552.476	189986.971
Income from investments			
a) Interest, Dividend and Rent – Gross	48131.747	41929.169	38169.027
b) Profit on sale / Redemption of investments	80032.819	71983.835	50831.148
c) (Loss) on sale / Redemption of investments	(11286.941)	(10458.133)	(10621.715)
(d) Transfer/gain on revaluation/change in fair value	(8977.569)	40579.413	(71691.366)
(e) Accretion of discount/ (amortisation of premium) (net)	4714.641	5735.170	5396.586
(f) Appropriation/expropriation adjustment account	--	--	--
Sub-Total	112614.697	149769.454	12083.680
Other Income			
Contribution from the shareholders account	752.784	18.019	--
Income on unclaimed amount of policyholders	500.740	403.684	--
Fees and charges	182.512	169.213	177.180
Miscellaneous income	16.802	17.558	31.622
Sub-Total	1452.838	608.474	208.802
Total (A)	382174.310	371930.404	202279.453
Commission	14032.736	7589.160	6199.768
Operating expenses related to insurance business	20299.312	23571.961	18883.489
Provision for Doubtful debts	(16.958)	(55.405)	7.379
Bad debts written off	47.803	116.084	44.212
Provision (other than taxation)			
a) for diminution in value of investments (net)	50.872	65.125	126.418
b) others	--	--	--
Service tax charge on linked charges	5645.120	4162.662	3464.956
Total (B)	40058.885	35449.587	28726.222
Benefits paid (Net)	172258.617	149644.086	124086.821
Interim Bonus Paid	549.239	334.664	187.411
Change in valuation of policy liabilities			
(a) Policy liabilities (non-unit/ mathematical reserves) (gross)	79470.809	72593.720	37023.792
(b) Amount ceded in reinsurance	(21232.205)	(23446.270)	(7063.465)
(c) Amount accepted in reinsurance	--	--	--

DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

ICICI PRUDENTIAL LIFE INSURANCE COMPANY LIMITED - 539679 MIRA PAGE NO. : 20

(d) Fund reserve	83758.848	119461.835	(4872.360)
(e) Funds for discontinued policies	12477.520	6366.265	10066.847
Total (C)	327282.828	324954.300	159429.046
Surplus / (Deficit) (D)= (A)-(B)-(C)	14832.597	11526.517	14124.185
Provision for taxation			
(a) Current tax credit/(charge)	(1200.710)	(788.117)	(702.871)
(b) Deferred tax credit/(charge)	(0.006)	(0.233)	(0.636)
Surplus / (Deficit) after tax	13631.881	10738.167	13420.678
Appropriations			
Transfer to shareholders account	10892.136	11315.442	12076.435
Transfer to other reserves	--	--	--
Balance being funds for future appropriation	2739.745	(577.275)	1344.243
Total	13631.881	10738.167	13420.678
Details of surplus before tax			
(a) Interim bonuses paid	549.239	334.664	187.411
(b) Allocation of bonus to policyholders	4118.731	3513.464	3221.194
(c) Surplus shown in the Revenue Account	12879.097	10738.167	13420.678
Total surplus	17547.067	14586.295	16829.283
Funds for future appropriations			
Opening Balance as at April 1, 2015	6041.858	6619.133	5274.890
Add: Current year appropriations	2739.745	(577.275)	1344.243
Balance carried forward to Balance Sheet	8781.603	6041.858	6619.133

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED MARCH 31, 2018

SHAREHOLDERS' ACCOUNT (NON-TECHNICAL ACCOUNT)

PARTICULARS	31.03.2018	31.03.2017	31.03.2016
Amount transfer from Policyholders account (Technical account)	10892.136	11315.442	12076.435
Income from investments			
(a) Interest, Dividend and Rent - Gross	4216.170	3763.147	3900.209
(b) Profit on sale/redemption of investments	3347.767	2881.450	2005.049
(c) Loss on sale/redemption of investments	(125.521)	(114.046)	(196.145)
(d) Accretion of discount/ amortization of premium) (net)	(19.327)	139.232	309.798
Other Income	50.286	286.303	0.490
Total	18361.511	18271.528	18095.836
Expenses other than those directly related to the insurance business	419.756	409.280	338.409

DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

ICICI PRUDENTIAL LIFE INSURANCE COMPANY LIMITED - 539679 MIRA PAGE NO. : 21

Bad Debts Written Off	--	--	--
Provisions (other than taxation)			
(a) For diminution in value of investments (net)	--	--	43.908
(b) Provision for doubtful debts	--	--	--
Contribution to Policyholders' account (Technical account)	752.784	18.019	--
Total	1172.540	427.299	382.317
(Less) Profit Before Tax	17188.971	17844.229	17713.519
Provision for taxation			
(a) Current tax credit/(charge)	(997.367)	(1027.714)	(1212.122)
(b) Deferred tax credit/(charge)	0.049	0.097	0.058
Profit / (Loss) after tax	16191.653	16816.612	16501.455
Appropriation			
(a) Balance of the beginning for the year	12662.916	2493.309	470.736
(b) Interim dividends paid during the year	4880.653	5521.572	9022.041
(c) Proposed final dividend	--	--	3007.883
(d) Final Dividend	5023.962	1.142	0.017
(e) Dividend distribution Tax	2016.339	1124.291	2448.941
(f) Transfer to reserve / other income	--	--	--
Profit / (Loss) carried to Balance Sheet	16933.615	12662.916	2493.309
Earning Per Share (INR)			
Basic	11.28	11.72	11.52
Diluted	11.28	11.72	11.51

LOCAL AGENCY FURTHER INFORMATION

Sr. No.	Check list by info agents	Available in Report (Yes/No)
1	Year of establishment	Yes
2	Constitution of the entity -Incorporation details	Yes
3	Locality of the entity	Yes
4	Premises details	No
5	Buyer visit details	--
6	Contact numbers	Yes
7	Name of the person contacted	No
8	Designation of contact person	No
9	Promoter's background	Yes

DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

ICICI PRUDENTIAL LIFE INSURANCE COMPANY LIMITED - 539679 MIRA PAGE NO. : 22

10	Date of Birth of Proprietor / Partners / Directors	Yes
11	Pan Card No. of Proprietor / Partners	No
12	Voter Id Card No. of Proprietor / Partners	No
13	Type of business	Yes
14	Line of Business	Yes
15	Export/import details (if applicable)	No
16	No. of employees	Yes
17	Details of sister concerns	Yes
18	Major suppliers	No
19	Major customers	No
20	Banking Details	No
21	Banking facility details	No
22	Conduct of the banking account	--
23	Financials, if provided	Yes
24	Capital in the business	Yes
25	Last accounts filed at ROC, if applicable	Yes
26	Turnover of firm for last three years	Yes
27	Reasons for variation <> 20%	--
28	Estimation for coming financial year	No
29	Profitability for last three years	Yes
30	Major shareholders, if available	Yes
31	External Agency Rating, if available	Yes
32	Litigations that the firm/promoter involved in	--
33	Market information	--
34	Payments terms	No
35	Negative Reporting by Auditors in the Annual Report	No

CORPORATE INFORMATION

The Company is a joint venture between ICICI Bank Limited and Prudential Corporation Holdings Limited, incorporated on July 20, 2000 as a Company under the Companies Act, 2013 ('the Act'). The Company is licensed by the Insurance Regulatory and Development Authority of India ('IRDAI') for carrying life insurance business in India. The license is in force as at March 31, 2018.

The Company carries on business of providing life insurance, pensions and health insurance to individuals and groups. Riders providing additional benefits are offered under some of these products. The business is conducted in participating, non-participating, non-participating variable and unit linked lines of businesses. These products are distributed through individual agents, corporate agents, banks, brokers, the Company's proprietary sales force and the Company website.

DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

ICICI PRUDENTIAL LIFE INSURANCE COMPANY LIMITED - 539679 MIRA PAGE NO. : 23

PERFORMANCE

Industry in FY2018

The retail weighted received premium (RWRP) for the industry grew 19.2% from INR 532.67 billion in the year ended March 31, 2017 (FY2017) to INR 634.70 billion in FY2018. The market share of private players increased from 53.9% in FY2017 to 56.2% in FY2018.

Company in FY2018

The Company achieved a market share of 11.8% in FY2018 based on RWRP as compared to 12.0% in FY2017. The Company's Annualised Premium Equivalent (APE) grew by 17.6% from INR 66.25 billion in FY2017 to INR 77.92 billion in FY2018, within which the protection APE grew by 71.5% to INR 4.46 billion. The Company is focused on improving its protection business. There was a 36.5% increase in overall assured sum.

Total gross premium collected by the Company grew by 21.1% from INR 223.54 billion in FY2017 to INR 270.69 billion in FY2018. Their continued focus on customer retention has resulted in increase in retail renewal premium by 23.1% from INR 142.19 billion in FY2017 to INR 174.97 billion in FY2018. The 13th month persistency ratio also improved from 85.7% in FY2017 to 86.8% in FY2018. The Company's assets under management at March 31, 2018 was INR 1,395.32 billion.

Total expenses increased to INR 34.75 billion in FY2018 as compared to INR 31.60 billion in FY2017. The total cost to total weighted received premium (TWRP2) ratio improved from 15.1% in FY2017 to 13.7% in FY2018. Profit after tax (PAT) for the Company stood at INR 16.20 billion in FY2018 compared to INR 16.82 billion in FY2017.

Value of New Business grew from INR 6.66 billion in FY2017 to INR 12.86 billion in FY2018, representing an increase of 93.1%.

Embedded Value increased from INR 161.84 billion at March 31, 2017 to INR 187.88 billion at March 31, 2018.

OUTLOOK FOR THE INDUSTRY AND THE COMPANY

In FY2018, the Indian economy and capital markets was marginally affected by temporary disruptions caused after the introduction of Goods and Service Tax (GST). Over the medium term, the GST is expected to benefit economic activity and fiscal sustainability by eliminating multiple state tax systems, drawing informal activity into the formal sector and expanding the tax base.

Post demonetisation, there has been an increase in financialisation of household savings and this trend is expected to continue going forward as well. The life insurance industry is an important component of financial savings and is expected to gain from this shift in trend.

Recent events such as shift from physical saving to financial saving, digitisation and the improving customer proposition of insurance products coupled with fundamental strengths of the Indian economy (high GDP growth rate, high savings and investment rate, favourable demography) are expected to provide a fillip to the growth of the insurance industry in India.

MANAGEMENT DISCUSSION AND ANALYSIS

INDUSTRY AND BUSINESS REPORT

Macroeconomic environment and outlook

FY2018 has been marked by the introduction of some major policy reforms such as Goods and services tax (GST), Insolvency and Bankruptcy Code (IBC), recapitalisation plan for public sector banks; thus strengthening the momentum of policy reforms.

As a result of the reforms, the international rating agency Moody's Investors Service has upgraded India's sovereign credit ratings to Baa2 (stable) from Baa3 (positive) after a gap of around 13 years¹. Reflecting the cumulative initiatives by the Government of India to improve the business climate, India jumped 30 spots on the World Bank's Ease of Doing Business rankings.

For the third consecutive year, India's GDP grew at over 7% in FY2017. As per CSO advance estimates, GDP growth is expected to taper down to 6.6% in FY2018. With this estimate, the GDP growth has averaged 7.3% for the period from FY2015 to FY2018, which is the highest amongst the major economies of the world. On per capita basis, the national income during FY2018 is estimated to be INR 112,7642 showing a rise by 8.6% as compared to INR 103,870 during FY2017.

Net FDI inflows during April-December 2017 moderated to USD 23.7 billion³ from USD 30.6 billion during the corresponding period of the previous year. Persisting positive yield differentials between global (US treasuries) and Indian government securities and the stability of the Indian rupee in the foreign exchange market relative to other currencies provided congenial conditions for foreign portfolio investors (FPIs) who were net buyers in the debt market. Country's stock markets also attracted sizeable inflow of foreign capital and attention of domestic retail investors. Net inflow from foreign portfolio/ institutional investor was INR 1,446.824 billion in FY2018 as compared to INR 484.11 billion in FY2017. The benchmark indices, BSE Sensex and Nifty registered growth of 11.3% and 10.2% respectively during FY2018.

Household savings (excl. currency) as a % of GDP returned to FY2015 level i.e. 18.3% but increased from 16.4% in FY2016. On the other hand financial savings (excl. currency) as % of GDP has continued its growing trajectory, from 6.8% in FY2016 to 8.8% in FY2017. Within the financial savings there has been a shift towards bank deposits, shares/ debentures/ mutual funds whereas share of insurance fund has increased marginally from 20.3% in FY2016 to 20.7% in FY2017.

Insurance industry structure and developments

The size of the Indian life insurance sector was ` 4.2 trillion⁶ on a total premium basis in FY2017, making it the thirteenth largest life insurance market in the world and the fifth largest in Asia, according to Swiss Re, sigma No 3/2017. The total premium in the Indian life insurance sector grew at a CAGR of approximately 15% between FY2002 and FY2017 outpacing the GDP CAGR of 13% during the same period. On retail weighted received premium basis the industry has grown at a CAGR of 10.7% during FY2002 to FY2017.

The Indian Life Insurance industry has 24 players including Life Insurance Corporation of India (LIC). Top 5 private players contribute to around 39.1% of the industry.

ICICI PRUDENTIAL LIFE INSURANCE COMPANY LIMITED - 539679 MIRA PAGE NO. : 25

INDEX OF CHARGES

No Charges Exists for Company

**STATEMENT OF STANDALONE AUDITED RESULTS FOR THE QUARTER AND HALF YEAR ENDED
30.09.2018**

(INR in Million)

Particulars	Three Months ended		Six Months ended
	30.09.2018 (Audited)	30.06.2018 (Audited)	30.09.2018 (Audited)
POLICYHOLDERS A/C			
Gross premium income			
a) First year premium	18393.600	12587.100	30980.700
b) Renewal premium	51026.700	37476.000	88502.700
c) Single premium	7398.500	5115.900	12514.400
Net premium income	76012.000	54378.200	130390.200
Income from investments: (net)	12278.400	23212.000	35490.400
Other income	186.200	196.700	382.900
Transfer of fund from shareholders a/c	(207.600)	925.000	717.400
Total	88269.000	78711.900	166980.900
Commission on			
a) First year premium	2851.000	1996.100	4847.100
b) Renewal premium	994.700	713.000	1707.700
c) Single premium	105.200	86.500	191.700
Net commission	3950.900	2795.600	6746.500
Operating expenses related to insurance business			
a) Employees remuneration and welfare expenses	2577.800	2615.300	5193.100
b) Administration support expenses	0.000	0.000	0.000
c) Advertisement and publicity	1275.800	1119.200	2395.000
c) Other operating expenses	2731.200	2217.500	4948.700
Expenses of management	10535.700	8747.600	19283.300
Provisions for doubtful debts (including write off)	0.800	3.300	4.100
Provisions for diminution in value of investments	--	--	--
Service tax charges on linked charges	1599.200	1450.200	3049.400
Provision for taxes	283.800	305.700	589.500
a) Current tax	283.800	305.700	589.500
b) Deferred tax	--	--	--
Benefits paid (net)	35013.900	29395.300	64409.200
Change in actuarial liability	38832.700	35800.900	74633.600
Total	86266.100	75703.000	161969.100

DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

ICICI PRUDENTIAL LIFE INSURANCE COMPANY LIMITED - 539679 MIRA PAGE NO. : 26

Surplus/(Deficit) as a result of actuarial valuation	2002.900	3008.900	5011.800
Appropriations			
a) Transferred to shareholders	1478.600	2464.300	3942.900
b) Funds for future appropriations	524.300	544.600	1068.900
Details of surplus/ (Deficit)			
a) Interim bonus paid	188.300	160.800	349.100
b) Allocation of bonus to policyholder	--	--	--
c) Surplus shown in the revenue account	2002.900	3008.900	5011.800
Total surplus	2191.200	3169.700	5360.900
Shareholders a/c			
Transfer from policyholders account	1478.600	2464.300	3942.900
Total income under shareholders account			
a) Investment income	1426.100	1395.800	2821.900
b) Other income	4.800	3.900	8.700
Expenses other than those related to insurance business	84.700	99.100	183.800
Transfer of funds to policyholders a/c	(207.600)	925.000	717.400
Provisions for doubtful debts (including write off)	--	--	--
Provisions for diminution in value of investments	--	--	--
Profit /(loss) before tax	3032.400	2839.900	5872.300
Provision for tax	23.700	23.500	47.200
a) Current tax	23.700	23.500	47.200
b) Deferred tax	--	--	--
Profit/(loss) after tax and before extraordinary items	3008.700	2816.400	5825.100
Extraordinary items (net of tax expenses)	--	--	--
Profit/(loss) after tax and after extraordinary items	3008.700	2816.400	5825.100
Dividend per share (INR) (Nominal value INR 10 per share)			
a) Interim dividend	16.000	--	16.000
b) Final dividend	--	--	--
Profit/(loss) carried to balance sheet	17074.300	14065.600	17074.300
Paid up equity share capital	14355.700	14355.600	14355.700
Reserve and surplus (excluding revaluation reserve)	51325.700	48315.600	51325.700
Fair value change account and revaluation reserve	2585.800	3509.000	2585.800

DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

ICICI PRUDENTIAL LIFE INSURANCE COMPANY LIMITED - 539679 MIRA PAGE NO. : 27

(shareholders)			
Total Assets			
Investments			
-Shareholders	71206.000	68022.400	71206.000
-Policy fund excluding linked assets	363078.100	349996.500	363078.100
-Assets held to cover linked liabilities	1016186.600	997340.200	1016186.600
Other Assets (Net of current liabilities and provision)	3879.700	2282.200	3879.700

STANDALONE BALANCE SHEET

Particulars	(INR in Million)	
	Quarter ended	
	30.09.2018	
	(Audited)	
Sources of funds		
Shareholders' funds:		
Share capital		14355.700
Share application money		--
Reserve and surplus		51540.700
Credit/debit fair value change account		2370.700
Sub-Total		68267.100
Borrowings		--
Policyholders funds:		
Credit fair value change account		16039.200
Revaluation reserve-investment property		614.500
Policy liabilities		135979.100
Non unit liabilities (Mathematical reserves)		343399.900
Provision for linked liabilities (fund reserves)		952825.500
a) Provision for linked liabilities		876997.400
b) Credit/debit fair value change account (linked)		75828.100
Funds for discontinued policies		63353.700
a) Discontinued on account of non-payment of premium		63306.700
b) Other discontinuance		177.900
c) Credit/debit fair value change account		(130.900)
Total linked liabilities		1016179.200
Sub-Total		1376232.800
Funds for future appropriations		
Linked		7.400
Non linked		9843.100
Sub-Total		9850.500

DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

ICICI PRUDENTIAL LIFE INSURANCE COMPANY LIMITED - 539679 MIRA PAGE NO. : 28

Total	1454350.400
Application of funds	
Investments	
Shareholders	71206.000
Policyholders	363078.100
Assets held to cover linked liabilities	1016186.600
Loans	1977.900
Fixed assets-net block	4545.100
Deferred tax assets	0.500
Current assets	
Cash and bank balances	2128.300
Advances and other assets	26268.800
Sub-total	28397.100
Current liabilities	30865.000
Provisions	175.900
Sub-Total	31040.900
Net current assets	(2643.800)
Total	1454350.400
Contingent liabilities	2005.400

CONTINGENT LIABILITIES:

PARTICULARS	(INR in million)	
	31.03.2018 (INR In Million)	31.03.2017 (INR In Million)
Partly-paid up investments	--	--
Claims, other than those under policies, not acknowledged as debts comprising of:		
- Claims made by vendors for disputed payments	1.066	1.034
- Claims for damages made by landlords (of premises taken on lease)	37.971	37.971
- Claims made by employees and advisors for disputed dues and compensation	8.930	5.182
Underwriting commitments outstanding (in respect of shares and securities)	--	--
Guarantees given by or on behalf of the Company by various banks in favour of government authorities, hospital and court	--	--
Statutory demands/liabilities in dispute, not provided for#	1536.996	1536.996
Reinsurance obligations to the extent not provided for	-	--
Policy related claims under litigation in different consumer forums:		
- Claims for service deficiency	89.959	86.513
- Claims against repudiation	308.096	404.963
Others		
- Transfer to Senior Citizen Welfare Fund*	48.166	--

DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

ICICI PRUDENTIAL LIFE INSURANCE COMPANY LIMITED - 539679 MIRA PAGE NO. : 29

Total	2031.184	2072.659
--------------	-----------------	-----------------

Notes:

INR 1536.996 Million is on account of objections raised by office of the Commissioner of Service tax, Mumbai (through the Service Tax audit under EA-2000) on certain positions taken by the Company).

* The above amount represents unclaimed amount of policyholders more than 120 months transferred to Senior Citizens' Welfare Fund (SCWF) which is required to be shown as contingent liability as per IRDAI circular IRDA/F&A/CIR/Misc/173/07/2017. Further as per the circular, in case Company receives claims in respect of unclaimed amounts which have been transferred to the SCWF, Company may adjust the amount of such claims from the amounts due to be transferred to the Fund (SCWF).

FIXED ASSETS

Tangible Assets

- Freehold Land
- Improvements to Leasehold Property
- Office buildings on Freehold Land
- Furniture and Fixtures
- Information Technology Equipment
- Motor Vehicles
- Office Equipment
- Communication Networks

CMT REPORT (Corruption, Money Laundering & Terrorism]

The Public Notice information has been collected from various sources including but not limited to: **The Courts, India Prisons Service, Interpol, etc.**

1] INFORMATION ON DESIGNATED PARTY

No exist designating subject or any of its beneficial owners, controlling shareholders or senior officers as terrorist or terrorist organization or whom notice had been received that all financial transactions involving their assets have been blocked or convicted, found guilty or against whom a judgement or order had been entered in a proceedings for violating money-laundering, anti-corruption or bribery or international economic or anti-terrorism sanction laws or whose assets were seized, blocked, frozen or ordered forfeited for violation of money laundering or international anti-terrorism laws.

2] Court Declaration :

No records exist to suggest that subject is or was the subject of any formal or informal allegations, prosecutions or other official proceeding for making any prohibited payments or other improper payments to government officials for engaging in prohibited transactions or with designated parties.

3] Asset Declaration :

No records exist to suggest that the property or assets of the subject are derived from criminal conduct or a prohibited transaction.

4] Record on Financial Crime :

Charges or conviction registered against subject: **None**

5] Records on Violation of Anti-Corruption Laws :

Charges or investigation registered against subject: **None**

6] Records on Int'l Anti-Money Laundering Laws/Standards :

Charges or investigation registered against subject: **None**

7] Criminal Records

No available information exist that suggest that subject or any of its principals have been formally charged or convicted by a competent governmental authority for any financial crime or under any formal investigation by a competent government authority for any violation of anti-corruption laws or international anti-money laundering laws or standard.

8] Affiliation with Government :

No record exists to suggest that any director or indirect owners, controlling shareholders, director, officer or employee of the company is a government official or a family member or close business associate of a Government official.

9] Compensation Package :

Our market survey revealed that the amount of compensation sought by the subject is fair and reasonable and comparable to compensation paid to others for similar services.

10] Press Report :

No press reports / filings exists on the subject.

ICICI PRUDENTIAL LIFE INSURANCE COMPANY LIMITED - 539679 MIRA PAGE NO. : 31

CORPORATE GOVERNANCE

MIRA INFORM as part of its Due Diligence do provide comments on Corporate Governance to identify management and governance. These factors often have been predictive and in some cases have created vulnerabilities to credit deterioration.

Our Governance Assessment focuses principally on the interactions between a company's management, its Board of Directors, Shareholders and other financial stakeholders.

CONTRAVENTION

Subject is not known to have contravened any existing local laws, regulations or policies that prohibit, restrict or otherwise affect the terms and conditions that could be included in the agreement with the subject.

FOREIGN EXCHANGE RATES

Currency	Unit	INR
US Dollar	1	INR 72.02
UK Pound	1	INR 92.44
Euro	1	INR 82.15

INFORMATION DETAILS

Information Gathered by :	KMN
Analysis Done by :	PRY
Report Prepared by :	SUD

DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.

ICICI PRUDENTIAL LIFE INSURANCE COMPANY LIMITED - 539679 MIRA PAGE NO. : 32

SCORE FACTORS

DEMERIT POINTS		
--BANK CHARGES	YES/NO	NO
--LITIGATION	YES/NO	NO
--OTHER ADVERSE INFORMATION	YES/NO	NO
MERIT POINTS		
--SOLE DISTRIBUTORSHIP	YES/NO	NO
--EXPORT ACTIVITIES	YES/NO	NO
--AFFILIATION	YES/NO	YES
--LISTED	YES/NO	YES
--OTHER MERIT FACTORS	YES/NO	YES

RATING EXPLANATIONS

Credit Rating	Explanation	Rating Comments
A++	Minimum Risk	Business dealings permissible with minimum risk of default
A+	Low Risk	Business dealings permissible with low risk of default
A	Acceptable Risk	Business dealings permissible with moderate risk of default
B	Medium Risk	Business dealings permissible on a regular monitoring basis
C	Medium High Risk	Business dealings permissible preferably on secured basis
D	High Risk	Business dealing not recommended or on secured terms only
NB	New Business	No recommendation can be done due to business in infancy stage
NT	No Trace	No recommendation can be done as the business is not traceable

NB is stated where there is insufficient information to facilitate rating. However, it is not to be considered as unfavourable.

This score serves as a reference to assess SC's credit risk and to set the amount of credit to be extended. It is calculated from a composite of weighted scores obtained from each of the major sections of this report. The assessed factors are as follows:

- Financial condition covering various ratios
- Company background and operations size
- Promoters / Management background
- Payment record
- Litigation against the subject
- Industry scenario / competitor analysis
- Supplier / Customer / Banker review (wherever available)

DISCLAIMER : This Report is **PRIVATE & CONFIDENTIAL** and it is prepared at the request of and for its use by the Subscriber only. The Subscriber shall use the contents of the Report merely as an aid to its business. Mira Inform Private Limited ("MIPL") has collated information/data in the Report, which have not been verified unless otherwise specifically mentioned in the Report. The Subscriber shall independently verify the accuracy and correctness of the information/data before in any way acting upon the same. MIPL shall not be liable for any harm, injury, loss or damage caused to the Subscriber due to default by the Subscriber's debtors/beneficiaries in fulfilling their obligations of any nature whatsoever. This Report or any of its portion shall not be used as a documentary evidence or otherwise before any investigative agencies or forum of law. This Report is confidential and proprietary to MIPL. The Subscriber and/or any other person(s) may not reproduce, publish or disclose any of the contents of the Report to others without the express authorization of MIPL. This Report is prepared and issued to the Subscriber without any risk, responsibility or liability on the part of MIPL or its officials.