

**ICICI PRUDENTIAL LIFE INSURANCE COMPANY LIMITED**  
**SCHEDULES FORMING PART OF CONSOLIDATED CONDENSED FINANCIAL STATEMENTS**

**SCHEDULE - 3**  
**OPERATING EXPENSES RELATED TO INSURANCE BUSINESS**

For the nine months ended December 31, 2011

(₹ '000)

Particulars	Par Life	Par Pension	Non Par	Annuity Non Par	Health	Linked Life	Linked Pension	Linked Health	Linked Group	Total
Employees' remuneration and welfare benefits	456,962	14,509	1,590,365	5,463	27,030	2,558,336	675,963	141,673	52,082	5,522,383
Travel, conveyance and vehicle running expenses	13,006	255	54,709	143	675	85,134	17,751	5,484	7,336	184,493
Agents training, recruitment and incentives	78,120	897	392,368	491	1,148	680,781	56,441	24,340	1	1,234,587
Rents, rates and taxes	96,315	1,120	294,489	803	4,919	465,979	86,758	40,103	6,384	996,870
Repairs	17,982	242	54,985	176	891	96,034	25,954	7,967	1,493	205,724
Printing and stationery	8,583	246	3,667	31	759	13,596	10,806	2,338	143	40,169
Communication expenses	46,575	1,227	113,892	227	4,100	189,279	67,761	13,686	951	437,698
Legal and professional charges	26,143	639	63,482	84	2,116	103,394	29,949	6,430	1,027	233,264
Medical fees	7,459	20	40,443	18	900	21,311	3,089	8,939	-	82,179
Auditors' fees, expenses etc :										
(a) as auditor	1,385	21	3,130	5	74	3,905	879	342	-	9,741
(b) as advisor or in any other capacity, in respect of										
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-
(iii) Management Services; and	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-
Advertisement and publicity	31,540	817	200,295	191	805	364,854	52,339	14,071	441	665,353
Interest and bank charges	5,351	378	16,626	3,500	309	50,314	32,352	1,383	8,290	118,503
Information technology cost	20,648	435	42,834	107	1,753	59,552	18,204	5,315	382	149,230
Administration support expenses	50,668	355	447,285	417	351	477,893	47,630	15,482	-	1,040,081
Office running expenses	25,461	374	74,915	229	1,438	125,329	35,595	10,291	1,497	275,129
Data entry related expenses	18,955	610	39,042	58	1,864	74,773	30,395	4,471	194	170,362
Unit fund expenses	-	-	-	-	-	791,346	566,409	67,154	33,458	1,458,367
Others	32,857	1,409	131,422	21,528	1,548	269,225	55,952	7,495	36,429	557,865
Depreciation	38,359	390	122,854	304	1,435	199,248	24,548	16,179	2,886	406,203
<b>Total</b>	<b>976,369</b>	<b>23,944</b>	<b>3,686,803</b>	<b>33,776</b>	<b>62,116</b>	<b>6,630,283</b>	<b>1,838,776</b>	<b>393,143</b>	<b>182,994</b>	<b>13,788,201</b>

For the nine months ended December 31, 2010

(₹ '000)

Particulars	Par Life	Par Pension	Non Par	Annuity Non Par	Health	Linked Life	Linked Pension	Linked Health	Linked Group	Total
Employees' remuneration and welfare benefits	492,822	7,960	360,410	13,175	52,978	2,496,256	3,056,516	149,258	50,776	6,680,151
Travel, conveyance and vehicle running expenses	16,201	218	15,634	380	2,300	93,272	125,123	7,758	9,299	270,185
Agents training, recruitment and incentives	38,306	196	46,737	929	2,232	348,390	700,503	13,245	-	1,150,538
Rents, rates and taxes	96,505	795	64,054	3,244	17,171	463,454	511,951	47,896	4,605	1,199,675
Repairs	25,455	388	16,987	675	4,711	116,060	134,343	12,089	956	311,664
Printing and stationery	8,437	281	22,657	13	1,023	32,058	19,922	1,206	31,308	114,905
Communication expenses	44,452	1,872	24,544	550	8,331	242,788	211,653	13,631	865	548,686
Legal and professional charges	26,255	1,052	17,394	131	1,410	171,461	254,476	5,409	1,569	479,157
Medical fees	6,944	34	11,371	7	1,579	19,516	5,660	4,724	-	49,835
Auditors' fees, expenses etc :										
(a) as auditor	1,064	21	569	2	107	3,584	2,728	154	-	8,229
(b) as advisor or in any other capacity, in respect of										
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-
(iii) Management Services; and	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-
Advertisement and publicity	23,743	123	17,370	318	1,256	160,442	210,375	5,798	617	420,042
Interest and bank charges	5,451	553	3,175	999	291	67,791	61,572	2,000	33,443	175,275
Information technology cost	19,117	567	10,182	36	2,249	75,364	54,633	2,897	-	165,045
Administration support expenses	46,087	153	113,521	975	2,732	619,448	1,066,171	18,661	-	1,867,748
Office running expenses	25,371	356	17,339	762	4,826	113,674	123,962	11,404	953	298,647
Data entry related expenses	16,416	585	9,349	64	2,111	79,412	67,485	3,089	192	178,703
Unit fund expenses	-	-	-	-	-	690,029	578,932	46,803	44,140	1,359,904
Others	16,718	192	30,341	403	9,329	164,440	23,255	11,289	7,156	263,123
Depreciation	38,054	443	28,668	1,307	7,506	177,583	207,802	20,022	1,746	483,131
<b>Total</b>	<b>935,398</b>	<b>15,789</b>	<b>810,302</b>	<b>23,970</b>	<b>122,142</b>	<b>6,135,022</b>	<b>7,417,062</b>	<b>377,333</b>	<b>187,625</b>	<b>16,024,643</b>

**ICICI PRUDENTIAL LIFE INSURANCE COMPANY LIMITED**  
**SCHEDULES FORMING PART OF CONSOLIDATED CONDENSED FINANCIAL STATEMENTS**

**SCHEDULE - 3 (Continued)**  
**OPERATING EXPENSES RELATED TO INSURANCE BUSINESS**

For the period October 1, 2011 to December 31, 2011

(₹ '000)

Particulars	Par Life	Par Pension	Non Par	Annuity Non Par	Health	Linked Life	Linked Pension	Linked Health	Linked Group	Total
Employees' remuneration and welfare benefits	153,726	6,328	452,247	1,601	6,772	996,083	241,365	41,367	15,445	<b>1,914,934</b>
Travel, conveyance and vehicle running expenses	4,933	125	18,980	45	333	36,049	7,745	2,156	2,815	<b>73,181</b>
Agents training, recruitment and incentives	33,672	504	180,294	216	416	377,470	27,783	10,571	-	<b>630,926</b>
Rents, rates and taxes	23,808	435	66,702	190	1,025	144,889	26,370	10,883	1,874	<b>276,176</b>
Repairs	8,644	184	20,913	64	431	48,164	14,342	3,631	603	<b>96,976</b>
Printing and stationery	6,616	101	335	30	334	6,449	3,757	1,728	140	<b>19,490</b>
Communication expenses	18,178	745	26,282	35	2,766	79,800	38,518	4,489	170	<b>170,983</b>
Legal and professional charges	8,808	226	18,545	25	817	37,875	10,586	2,122	332	<b>79,336</b>
Medical fees	(62)	(9)	(1,338)	-	(2)	(1,190)	-	(470)	-	<b>(3,071)</b>
Auditors' fees, expenses etc : (a) as auditor	455	7	936	1	27	1,337	293	111	-	<b>3,167</b>
(b) as advisor or in any other capacity, in respect of (i) Taxation matters	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-
(iii) Management Services; and (c) in any other capacity	-	-	-	-	-	-	-	-	-	-
Advertisement and publicity	18,733	680	102,622	115	533	244,423	48,138	7,334	422	<b>423,000</b>
Interest and bank charges	2,259	155	6,493	795	68	22,008	10,995	525	3,268	<b>46,566</b>
Information technology cost	12,988	288	23,878	36	1,119	41,461	13,195	3,055	-	<b>96,020</b>
Administration support expenses	6,053	81	75,094	54	45	67,795	136	2,145	-	<b>151,403</b>
Office running expenses	14,060	257	35,788	102	666	69,188	15,651	5,340	812	<b>141,864</b>
Data entry related expenses	6,944	207	12,382	18	763	26,401	10,400	1,575	62	<b>58,752</b>
Unit fund expenses	-	-	-	-	-	289,248	160,170	23,219	2,680	<b>475,317</b>
Others	19,066	1,183	46,002	283	549	70,553	9,707	2,491	14,777	<b>164,611</b>
Depreciation	10,309	145	31,576	76	343	59,198	3,588	4,392	766	<b>110,393</b>
<b>Total</b>	<b>349,190</b>	<b>11,842</b>	<b>1,117,731</b>	<b>3,686</b>	<b>17,006</b>	<b>2,617,201</b>	<b>642,739</b>	<b>126,664</b>	<b>44,166</b>	<b>4,930,024</b>

For the period October 1, 2010 to December 31, 2010

(₹ '000)

Particulars	Par Life	Par Pension	Non Par	Annuity Non Par	Health	Linked Life	Linked Pension	Linked Health	Linked Group	Total
Employees' remuneration and welfare benefits	302,243	3,846	301,167	10,359	28,041	1,123,703	121,404	24,126	15,433	<b>1,930,322</b>
Travel, conveyance and vehicle running expenses	11,234	105	11,676	311	1,059	41,019	6,429	1,028	2,858	<b>75,719</b>
Agents training, recruitment and incentives	19,942	124	40,580	473	711	90,157	1,410	1,019	-	<b>154,416</b>
Rents, rates and taxes	72,360	635	58,510	2,942	13,304	219,022	31,171	8,844	1,260	<b>408,048</b>
Repairs	17,578	189	13,764	583	2,865	53,677	9,325	1,926	243	<b>100,160</b>
Printing and stationery	3,433	100	7,759	6	318	13,016	4,745	277	(2,222)	<b>27,432</b>
Communication expenses	23,329	620	14,665	457	3,229	86,445	30,726	2,568	244	<b>162,283</b>
Legal and professional charges	9,950	316	10,928	23	1,049	39,974	31,290	1,209	241	<b>94,980</b>
Medical fees	4,174	18	6,578	5	822	8,983	11	1,826	-	<b>22,417</b>
Auditors' fees, expenses etc : (a) as auditor	644	9	407	1	45	1,512	331	24	-	<b>2,973</b>
(b) as advisor or in any other capacity, in respect of (i) Taxation matters	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-
(iii) Management Services; and (c) in any other capacity	-	-	-	-	-	-	-	-	-	-
Advertisement and publicity	19,322	106	14,207	323	554	72,808	9,714	808	559	<b>118,401</b>
Interest and bank charges	2,504	178	1,901	347	95	29,210	15,340	252	2,014	<b>51,841</b>
Information technology cost	12,091	243	7,185	16	972	33,371	10,701	628	-	<b>65,207</b>
Administration support expenses	22,488	58	82,904	371	573	200,611	1,280	714	-	<b>308,999</b>
Office running expenses	18,358	181	14,473	667	3,186	56,780	9,027	2,090	292	<b>105,054</b>
Data entry related expenses	8,910	201	5,944	40	737	28,964	9,273	594	62	<b>54,725</b>
Unit fund expenses	-	-	-	-	-	176,688	144,383	11,682	21,836	<b>354,589</b>
Others	15,831	119	17,050	308	863	107,113	(2,409)	2,802	660	<b>142,337</b>
Depreciation	30,769	307	25,962	1,175	5,823	117,178	77,123	9,088	913	<b>268,338</b>
<b>Total</b>	<b>595,160</b>	<b>7,355</b>	<b>635,660</b>	<b>18,407</b>	<b>64,246</b>	<b>2,500,231</b>	<b>511,274</b>	<b>71,505</b>	<b>44,393</b>	<b>4,448,231</b>

**ICICI PRUDENTIAL LIFE INSURANCE COMPANY LIMITED**  
**SCHEDULES FORMING PART OF CONSOLIDATED CONDENSED FINANCIAL STATEMENTS**

**SCHEDULE - 3A**  
**EXPENSES OTHER THAN THOSE DIRECTLY RELATED TO THE INSURANCE BUSINESS**

<b>For the period</b>		<b>(` '000)</b>			
<b>Particulars</b>	<b>April 1, 2011 to December 31, 2011</b>	<b>April 1, 2010 to December 31, 2010</b>	<b>October 1, 2011 to December 31, 2011</b>	<b>October 1, 2010 to December 31, 2010</b>	
Employees' remuneration and welfare benefits	4,943	3,144	1,995	(7,919)	
Travel, conveyance and vehicle running expenses	63	31	28	-2130	
Rent, rates and taxes	405	0	45	0	
Printing and stationery	2	10	0	6	
Communication expenses	44	52	13	(12)	
Legal and professional charges	5,741	-	1,808	(330)	
Interest and bank charges	2514	1202	1489	444	
Information technology cost	664	0	211	0	
Others	1,214	(763)	406	(912)	
Depreciation	658	3	227	2	
<b>Total</b>	<b>16,248</b>	<b>3,679</b>	<b>6,222</b>	<b>(10,881)</b>	