

ICICI Prudential Life Insurance Company Limited
Schedules forming part of condensed financial statements
**SCHEDULE – 3
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS**
For the quarter ended June 30, 2016

(₹ '000)

| Particulars | Par Life | Par Pension | Non Par | Non Par Variable | Annuity Non Par | Health | Linked Life | Linked Pension | Linked Health | Linked Group | Total |
|--|------------------|--------------|----------------|------------------|-----------------|--------------|------------------|----------------|---------------|---------------|------------------|
| Employees' remuneration and welfare benefits | 402,175 | 4,811 | 335,746 | 2,522 | 4,157 | 1,521 | 1,037,522 | 67,526 | 7,617 | 10,921 | 1,874,518 |
| Travel, conveyance and vehicle running expenses | 15,184 | 56 | 11,669 | 537 | 206 | 66 | 62,547 | 3,280 | 343 | 2,145 | 96,033 |
| Agents training, recruitment and incentives | 144,790 | - | 72,124 | - | 228 | 33 | 249,926 | 4,857 | 382 | - | 472,340 |
| Rents, rates and taxes | 27,692 | 87 | 118,305 | 133 | 325 | 105 | 116,995 | 5,499 | 511 | 1,030 | 270,682 |
| Repairs | 13,702 | 54 | 10,611 | 64 | 192 | 64 | 52,087 | 2,935 | 320 | 391 | 80,420 |
| Printing and stationery | 1,726 | 21 | 2,120 | - | 51 | 22 | 3,484 | 432 | 79 | 9 | 7,944 |
| Communication expenses | 36,377 | 517 | 37,551 | 35 | 877 | 537 | 84,816 | 11,052 | 1,943 | 288 | 173,993 |
| Legal and professional charges | 22,189 | 200 | 28,745 | 79 | 506 | 177 | 44,761 | 4,641 | 722 | 1,607 | 103,627 |
| Medical fees | 1,122 | - | 27,469 | 12 | - | - | 1,653 | 4 | (11) | 2 | 30,251 |
| Auditors' fees, expenses etc : | | | | | | | | | | | |
| (a) as auditor | 867 | 13 | 1,027 | - | 25 | 13 | 1,733 | 252 | 47 | - | 3,977 |
| (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 (for Certification) | - | - | - | - | - | - | - | - | - | - | - |
| Advertisement and publicity | 69,678 | - | 45,061 | 2,363 | 290 | 67 | 244,013 | 10,859 | 775 | 12,325 | 385,431 |
| Interest and bank charges | 4,056 | 74 | 5,224 | 249 | 439 | 30 | 19,104 | 2,306 | 133 | 1,874 | 33,489 |
| Others | | | | | | | | | | | |
| Administration support expenses | 230,541 | - | 134,838 | - | 1,388 | - | 985,498 | 9,809 | - | - | 1,362,074 |
| Business conferences and meetings | 32,498 | - | 19,992 | 66 | 56 | 10 | 42,663 | 1,423 | 112 | 352 | 97,172 |
| Information technology cost | 39,647 | 320 | 57,141 | 142 | 1,334 | 329 | 73,284 | 6,530 | 1,169 | 718 | 180,614 |
| Office running expenses | 10,524 | 44 | 9,311 | 51 | 155 | 53 | 39,784 | 2,477 | 270 | 265 | 62,934 |
| Data entry related expenses | 8,767 | 192 | 8,747 | 177 | 219 | 197 | 18,230 | 3,755 | 701 | 871 | 41,856 |
| Miscellaneous expenses | 2,809 | 94 | 11,584 | 15 | 1 | 94 | 16,156 | 6,742 | 506 | 1,609 | 39,610 |
| Depreciation | 37,478 | 111 | 22,479 | 118 | 377 | 106 | 139,909 | 3,362 | 383 | 1,157 | 205,480 |
| Service tax expenses | (3,968) | (242) | (4,055) | 162 | (51) | 13 | 1,590 | (319) | 2,760 | 1,843 | (2,267) |
| Total | 1,097,854 | 6,352 | 955,689 | 6,725 | 10,775 | 3,437 | 3,235,755 | 147,422 | 18,762 | 37,407 | 5,520,178 |

For the quarter ended June 30, 2015

(₹ '000)

| Particulars | Par Life | Par Pension | Non Par | Non Par Variable | Annuity Non Par | Health | Linked Life | Linked Pension | Linked Health | Linked Group | Total |
|--|----------------|--------------|----------------|------------------|-----------------|--------------|------------------|----------------|---------------|---------------|------------------|
| Employees' remuneration and welfare benefits | 342,784 | 4,922 | 163,851 | - | 4,804 | (1,194) | 1,144,525 | 100,211 | 8,068 | 24,619 | 1,792,590 |
| Travel, conveyance and vehicle running expenses | 10,936 | 52 | 6,084 | - | 233 | 71 | 65,204 | 4,586 | 364 | 3,483 | 91,013 |
| Agents training, recruitment and incentives | 28,901 | - | 7,994 | - | 7 | 33 | 69,356 | 2,366 | 149 | - | 108,806 |
| Rents, rates and taxes | 21,892 | 162 | 30,489 | - | 618 | 195 | 131,640 | 8,985 | 840 | 1,996 | 196,817 |
| Repairs | 9,160 | 72 | 5,907 | - | 280 | 91 | 50,186 | 4,423 | 405 | 810 | 71,334 |
| Printing and stationery | 2,422 | 49 | 1,779 | - | 111 | 56 | 5,845 | 1,139 | 183 | 183 | 11,767 |
| Communication expenses | 32,286 | 588 | 22,281 | - | 1,103 | 671 | 92,997 | 15,052 | 2,278 | 441 | 167,697 |
| Legal and professional charges | 22,862 | 263 | 7,230 | - | 631 | 290 | 50,192 | 6,676 | 1,000 | 1,274 | 90,418 |
| Medical fees | 337 | - | 5,228 | - | - | - | 1,894 | 8 | (59) | 31 | 7,439 |
| Auditors' fees, expenses etc : | | | | | | | | | | | |
| (a) as auditor | 727 | 11 | 501 | - | 36 | 13 | 1,735 | 265 | 42 | - | 3,330 |
| (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 (for Certification) | - | - | - | - | - | - | - | - | - | - | - |
| Advertisement and publicity | 29,404 | - | 11,107 | - | 334 | 46 | 147,547 | 9,131 | 506 | - | 198,075 |
| Interest and bank charges | 3,592 | 100 | 4,160 | - | 720 | 38 | 20,634 | 2,398 | 240 | 3,600 | 35,482 |
| Others | | | | | | | | | | | |
| Administration support expenses | 134,109 | - | 32,183 | - | 3,795 | - | 1,005,609 | 8,953 | - | - | 1,184,649 |
| Business conferences and meetings | 2,552 | - | (4,311) | - | (75) | (1) | 3,504 | (107) | (10) | 73 | 1,625 |
| Information technology cost | 26,574 | 214 | 16,504 | - | 1,512 | 252 | 63,218 | 5,257 | 803 | 458 | 114,792 |
| Office running expenses | 11,040 | 90 | 7,367 | - | 392 | 113 | 53,555 | 5,147 | 488 | 831 | 79,023 |
| Data entry related expenses | 3,985 | 96 | 3,024 | - | 135 | 108 | 9,564 | 2,226 | 363 | 806 | 20,307 |
| Miscellaneous expenses | 4,979 | 25 | 10,147 | - | 1,151 | 75 | 16,226 | 4,657 | 462 | 634 | 38,356 |
| Depreciation | 12,739 | 92 | 5,645 | - | 369 | 98 | 77,246 | 2,823 | 336 | 1,197 | 100,545 |
| Service tax expenses | (1,725) | (211) | (4,072) | - | (12) | 214 | (296) | (533) | 3,055 | 1,547 | 6,111 |
| Total | 699,556 | 6,525 | 341,242 | - | 16,144 | 1,169 | 3,010,381 | 183,663 | 19,513 | 41,983 | 4,320,176 |

ICICI Prudential Life Insurance Company Limited**Schedules forming part of condensed financial statements****SCHEDULE - 3A
EXPENSES OTHER THAN THOSE DIRECTLY RELATED TO THE INSURANCE BUSINESS**

For the quarter ended June 30, 2016

(₹ '000)

| Particulars | June 30, 2016 | June 30, 2015 |
|---|---------------|---------------|
| Employees' remuneration and welfare benefits | 24,681 | 38,921 |
| Travel, conveyance and vehicle running expenses | 31 | 27 |
| Rent, rates and taxes | 27 | 51 |
| Communication expenses | 9 | 10 |
| Legal and professional charges | 101 | 69 |
| Interest and bank charges | 236 | 31 |
| CSR expenses | 48,005 | 50,000 |
| Others | 221 | 80 |
| Depreciation | 38 | 30 |
| Total | 73,349 | 89,219 |