

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

**FORM L-6 Operating Expenses**  
**OPERATING EXPENSES RELATED TO INSURANCE BUSINESS**

For the nine months ended December 31, 2010

(Rs. '000)

Particulars	Par Life	Par Pension	Par Group Life	Par Group Pension	Non Par	Annuity Non Par	Health	Linked Life	Linked Pension	Linked Health	Linked Group	Total
Employees' remuneration and welfare benefits	491,884	7,322	938	638	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
Rents, rates and taxes	86,505	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	6,437	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	1,053	-	(1)	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 :												
(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												
Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-
(c) others	-	-	-	-	-	-	-	-	-	-	-	-
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
Agents training, recruitment and incentives	38,306	196	-	-	46,737	929	2,232	348,390	700,503	13,245	-	1,150,538
Depreciation	38,054	443	-	-	28,668	1,307	7,506	177,583	207,802	20,022	1,746	483,131
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
<b>Total</b>	<b>934,460</b>	<b>16,162</b>	<b>938</b>	<b>637</b>	<b>810,302</b>	<b>23,970</b>	<b>122,142</b>	<b>6,136,022</b>	<b>7,417,062</b>	<b>377,333</b>	<b>187,628</b>	<b>16,024,643</b>

For the nine months ended December 31, 2009

(Rs. '000)

Particulars	Par Life	Par Pension	Par Group Life	Par Group Pension	Non Par	Annuity Non Par	Health	Linked Life	Linked Pension	Linked Health	Linked Group	Total
Employees' remuneration and welfare benefits	153,276	4,560	290	658	198,284	987	121,280	3,790,599	2,086,573	469,484	58,591	6,884,572
Travel, conveyance and vehicle running expenses	7,181	210	-	-	10,356	44	5,693	219,249	122,994	21,319	10,181	397,227
Rents, rates and taxes	27,444	(865)	-	-	45,722	(3,005)	18,545	940,756	277,496	65,796	(17,406)	1,354,483
Repairs	12,668	213	-	-	16,063	40	6,797	293,154	128,067	18,927	1,891	477,820
Printing and stationery	8,100	452	-	-	15,578	45	5,222	91,046	30,596	6,428	16,867	174,334
Communication expenses	33,605	2,429	-	-	35,696	79	18,724	487,020	192,104	25,196	1,793	796,646
Legal and professional charges	10,032	617	-	-	8,971	480	4,005	200,965	140,006	9,385	4,867	379,328
Medical fees	1,950	23	-	-	10,128	-	3,194	30,053	1,985	15,449	-	62,782
Auditors' fees :												
(a) as auditor	329	13	-	-	421	1	197	3,609	1,404	259	-	6,233
(b) as advisor or in any other capacity, in respect of												
Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-
(c) others	-	-	-	-	-	-	-	-	-	-	-	-
Advertisement and publicity	3,855	27	-	-	7,530	38	2,880	254,061	191,066	15,626	463	475,566
Interest and bank charges	5,222	581	-	-	2,642	2,835	755	101,315	83,788	2,155	13,584	212,877
Agents training, recruitment and incentives	13,708	53	-	-	11,637	45	5,101	502,965	387,439	32,490	3,855	957,293
Depreciation	10,941	39	-	-	13,661	28	5,643	256,387	174,586	19,367	3,917	484,569
Information technology cost	10,862	650	-	-	12,957	51	6,431	118,698	40,761	6,990	-	197,400
Administration support expenses	29,598	109	-	-	56,774	120	12,421	1,462,954	599,734	72,084	58,693	2,292,487
Office running expenses	10,527	176	-	-	13,618	36	5,694	261,758	87,849	15,735	828	398,221
Data entry related expenses	11,719	619	-	-	14,199	65	6,688	150,598	64,355	9,058	1,521	258,822
Unit fund expenses	-	-	-	-	-	-	-	974,843	532,477	44,751	19,367	1,571,438
Others	6,599	377	-	-	25,595	1,151	11,451	208,226	141,680	8,206	6,475	409,760
<b>Total</b>	<b>357,816</b>	<b>10,263</b>	<b>290</b>	<b>666</b>	<b>499,832</b>	<b>3,040</b>	<b>240,721</b>	<b>10,348,246</b>	<b>5,284,960</b>	<b>856,706</b>	<b>186,487</b>	<b>17,789,868</b>

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

**FORM L-6 Operating Expenses**  
**OPERATING EXPENSES RELATED TO INSURANCE BUSINESS**

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

(Rs. '000)

Particulars	Par Life	Par Pension	Par Group Life	Par Group Pension	Non Par	Annuity Non Par	Health	Linked Life	Linked Pension	Linked Health	Linked Group	Total
Employees' remuneration and welfare benefits	301,372	3,308	871	539	301,167	10,359	28,041	1,123,703	121,404	24,126	15,433	<b>1,930,323</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>
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>100,150</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	-	(1)	10,928	23	1,049	39,974	31,290	1,209	241	<b>94,979</b>
Medical fees	4,174	18	-	-	6,578	5	822	8,983	11	1,826	-	<b>22,417</b>
Auditors' fees :	644	9	-	-	407	1	45	1,512	331	24	-	<b>2,973</b>
(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	-	-	-	-	-	-	-	-	-	-	-	-
Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-
(c) others	-	-	-	-	-	-	-	-	-	-	-	-
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>
Agents training, recruitment and incentives	19,942	124	-	-	40,580	473	711	90,157	1,410	1,019	-	<b>154,416</b>
Depreciation	30,769	307	-	-	25,962	1,175	5,823	117,178	77,123	9,088	913	<b>268,338</b>
Service tax on premium absorbed	-	-	-	-	-	-	-	-	-	-	-	-
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	56,790	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>
<b>Total</b>	<b>594,289</b>	<b>6,817</b>	<b>871</b>	<b>538</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>

For the period October 1, 2009 to December 31, 2009

(Rs. '000)

Particulars	Par Life	Par Pension	Par Group Life	Par Group Pension	Non Par	Annuity Non Par	Health	Linked Life	Linked Pension	Linked Health	Linked Group	Total
Employees' remuneration and welfare benefits	60,614	27	(577)	-	132,692	(736)	(135,133)	904,421	1,073,978	334,377	23,573	<b>2,393,236</b>
Travel, conveyance and vehicle running expenses	1,912	(11)	(65)	-	5,651	(38)	(2,365)	44,363	58,517	13,085	3,743	<b>124,792</b>
Rents, rates and taxes	(19,491)	(6,338)	(113)	-	13,810	(2,848)	(2,531)	297,984	52,806	74,937	(17,443)	<b>390,773</b>
Repairs	(837)	(1,171)	-	-	7,668	18	1,361	71,031	65,896	15,474	1,891	<b>161,331</b>
Printing and stationery	2,502	335	-	(18)	9,511	3	785	4,569	5,144	1,380	1,489	<b>25,710</b>
Communication expenses	9,137	412	(1)	(9)	14,887	(10)	2,999	124,484	83,436	13,470	1,097	<b>249,902</b>
Legal and professional charges	5,886	349	-	7	6,547	422	2,231	84,372	97,355	4,957	4,639	<b>206,765</b>
Medical fees	746	9	-	-	3,899	-	763	14,003	819	3,990	-	<b>24,229</b>
Auditors' fees :	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	198	3	-	-	391	1	177	342	522	212	-	<b>1,846</b>
(b) as advisor or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-
(c) others	-	-	-	-	-	-	-	-	-	-	-	-
Advertisement and publicity	(1,060)	(205)	(9,195)	(97)	4,158	(339)	(4,012)	107,413	38,424	7,694	(9,011)	<b>133,770</b>
Interest and bank charges	(2,656)	375	-	(7)	(8,225)	2,514	(3,909)	12,719	54,664	(5,795)	12,419	<b>62,099</b>
Agents training, recruitment and incentives	(3,671)	(1,027)	-	6	(1,926)	(154)	1,249	36,995	207,722	10,924	3,855	<b>253,973</b>
Depreciation	(1,256)	(1,355)	(1)	-	2,821	15	(1,255)	119,146	134,030	16,727	3,887	<b>272,759</b>
Information technology cost	2,211	(250)	-	-	5,219	49	1,505	25,472	13,569	5,348	-	<b>63,013</b>
Administration support expenses	1,147	108	-	148	20,198	(529)	242	114,656	227,810	2,219	58,693	<b>424,692</b>
Office running expenses	(4,514)	(1,136)	-	-	1,721	(10)	(1,233)	44,015	24,157	10,014	828	<b>73,842</b>
Data entry related expenses	3,939	577	18	(8)	3,055	(19)	(32)	46,608	31,051	(334)	1,057	<b>85,912</b>
Unit fund expenses	-	-	-	-	-	-	-	368,840	212,077	17,632	26,716	<b>625,265</b>
Others	(4,541)	(812)	(10)	32	11,532	1,022	742	25,755	70,958	1,988	17,916	<b>124,582</b>
<b>Total</b>	<b>50,266</b>	<b>(10,210)</b>	<b>(9,944)</b>	<b>64</b>	<b>233,609</b>	<b>(639)</b>	<b>(138,416)</b>	<b>2,447,188</b>	<b>2,452,925</b>	<b>528,299</b>	<b>138,369</b>	<b>5,685,491</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**

(Rs. '000)

<b>Particulars</b>	<b>April 1, 2010 to December 31, 2010</b>	<b>April 1, 2009 to December 31, 2009</b>	<b>October 1, 2010 to December 31, 2010</b>	<b>October 1, 2009 to December 31, 2009</b>
Employees' remuneration and welfare benefits	3,144	77,674	(7,919)	(336)
Travel, conveyance and vehicle running expenses	31	4	(2,130)	7
Legal and professional charges	3,610	4,471	869	490
Printing and stationery	10	-	6	(1,298)
Communication expenses	52	4	(12)	(119)
Interest and bank charges	1,202	106	444	(32)
Depreciation	211	13	196	198
Information technology cost	102	96	21	546
Others	(749)	86	(909)	(9,403)
<b>Total</b>	<b>7,613</b>	<b>82,484</b>	<b>(9,434)</b>	<b>(9,947)</b>