

**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 month ended December 31, 2012

(₹ '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	519,120	18,242	1,762,474	8,527	13,669	2,508,743	677,321	149,946	49,884	5,707,926
Travel, conveyance and vehicle running expenses	15,340	266	86,564	179	559	109,525	30,971	5,850	9,452	258,706
Agents training, recruitment and incentives	65,108	241	372,033	808	510	583,622	45,207	22,562	-	1,090,091
Rents, rates and taxes	103,304	1,403	364,389	13,574	3,986	395,993	78,017	37,959	8,255	1,006,880
Repairs	14,693	233	55,068	180	585	70,497	19,205	6,718	1,864	169,043
Printing and stationery	6,592	213	16,921	69	532	25,610	9,647	1,571	3,309	64,464
Communication expenses	57,177	1,818	107,343	373	4,498	193,704	88,884	12,848	833	467,478
Legal and professional charges	29,470	580	72,929	417	1,493	112,743	28,035	6,536	2,074	254,277
Medical fees	1,853	-	13,309	55	275	5,153	1	2,993	-	23,639
Auditors' fees, expenses etc :										
(a) as auditor	1,093	15	2,839	18	46	2,686	657	263	-	7,617
(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)	34	-	78	1	1	82	20	9	-	225
Advertisement and publicity	35,937	411	238,371	298	643	475,092	73,824	12,749	637	837,962
Interest and bank charges	4,028	263	13,754	2,278	108	36,700	21,092	1,302	9,642	89,167
Information technology cost	30,434	614	65,864	471	1,747	84,218	28,069	7,421	-	218,838
Administration support expenses	29,977	-	218,128	289	153	256,313	306	8,193	-	513,359
Office running expenses	22,163	352	81,485	323	941	92,479	24,928	8,306	2,045	233,022
Data entry related expenses	20,492	638	39,018	149	1,613	66,648	30,393	4,293	-	163,387
Unit fund expenses	-	-	-	-	-	1,174,074	860,617	97,966	66,461	2,199,118
Others	26,492	506	194,374	68,194	1,044	210,056	16,512	4,880	2,612	524,670
Depreciation	25,524	286	116,448	350	909	127,350	13,420	11,760	3,209	299,256
<b>Total</b>	<b>1,008,831</b>	<b>26,061</b>	<b>3,821,389</b>	<b>96,553</b>	<b>33,312</b>	<b>6,531,288</b>	<b>2,047,126</b>	<b>404,125</b>	<b>160,420</b>	<b>14,129,125</b>

For the nine month 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	455,780	14,489	1,587,244	5,421	26,962	2,555,255	675,020	141,355	52,082	5,513,608
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	94,053	1,084	289,736	795	4,795	459,339	85,200	39,568	6,384	980,984
Repairs	17,982	242	54,995	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	37	40,063
Communication expenses	46,575	1,227	113,892	227	4,100	189,279	67,761	13,686	1,057	437,804
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	1,380	21	3,119	5	74	3,892	876	341	-	9,708
(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	5	-	11	-	-	13	3	1	-	33
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
Service tax on premium absorbed	-	-	-	-	-	-	-	-	-	-
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	25,518	376	75,024	229	1,442	125,513	35,655	10,304	1,497	275,558
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>972,982</b>	<b>23,890</b>	<b>3,679,038</b>	<b>33,725</b>	<b>51,927</b>	<b>6,620,746</b>	<b>1,836,334</b>	<b>392,303</b>	<b>152,994</b>	<b>13,763,939</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 quarter ended December 31, 2012**

(₹ '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	171,137	5,546	644,886	2,352	3,414	836,650	199,080	42,744	17,196	1,923,005
Travel, conveyance and vehicle running expenses	5,469	93	32,372	58	176	38,825	10,509	1,712	3,092	92,306
Agents training, recruitment and incentives	4,465	11	26,117	82	41	24,170	1,759	876	-	57,521
Rents, rates and taxes	28,755	442	113,313	12,495	1,039	126,078	24,984	12,021	3,615	322,742
Repairs	5,594	95	22,086	56	227	27,620	8,281	2,438	719	67,116
Printing and stationery	2,526	85	5,277	-	11	7,432	3,648	448	3,305	22,732
Communication expenses	18,753	544	39,592	104	1,366	61,784	25,693	3,987	359	152,182
Legal and professional charges	11,932	255	27,737	215	534	47,269	12,666	2,252	1,207	104,067
Medical fees	755	-	4,093	21	90	1,824	1	890	-	7,674
Auditors' fees, expenses etc : (a) as auditor	350	5	940	3	13	818	199	65	-	2,393
(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	13,321	156	91,807	82	224	197,310	26,356	4,045	524	333,825
Interest and bank charges	1,675	107	6,120	856	43	14,524	6,390	405	2,915	33,035
Service tax on premium absorbed	-	-	-	-	-	-	-	-	-	-
Information technology cost	12,095	244	28,170	86	577	31,003	10,439	2,168	-	84,782
Administration support expenses	10,096	-	81,698	99	61	87,585	76	2,160	-	181,775
Office running expenses	8,983	156	32,228	86	373	39,713	11,783	3,363	895	97,580
Data entry related expenses	6,475	196	12,956	30	421	19,889	8,844	1,172	27	50,010
Unit fund expenses	-	-	-	-	-	447,871	394,646	32,664	23,005	898,186
Others	12,291	386	93,202	67,367	366	103,344	(153)	2,975	785	280,563
Depreciation	8,115	94	37,787	87	278	41,728	4,212	3,406	1,116	96,823
<b>Total</b>	<b>322,787</b>	<b>8,415</b>	<b>1,300,381</b>	<b>84,079</b>	<b>9,284</b>	<b>2,155,437</b>	<b>749,413</b>	<b>119,791</b>	<b>88,780</b>	<b>4,808,317</b>

**For the quarter 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	153,330	6,321	451,204	1,587	6,749	995,052	241,051	41,261	15,445	1,912,000
Travel, conveyance and vehicle running expenses	4,933	125	18,980	45	333	36,049	7,745	2,156	2,815	73,181
Agents training, recruitment and incentives	33,672	504	180,294	216	416	377,470	27,783	10,571	-	630,926
Rents, rates and taxes	24,302	441	67,041	187	1,090	145,967	26,628	10,977	1,874	278,507
Repairs	8,644	184	20,913	64	431	48,164	14,342	3,631	603	96,976
Printing and stationery	6,616	101	335	30	334	6,449	3,757	1,728	34	19,384
Communication expenses	18,178	745	26,282	35	2,766	79,800	38,518	4,489	276	171,089
Legal and professional charges	8,808	226	18,545	25	817	37,875	10,586	2,122	332	79,336
Medical fees	(62)	(9)	(1,338)	-	(2)	(1,190)	-	(470)	-	(3,071)
Auditors' fees, expenses etc: (a) as auditor	455	7	936	1	27	1,337	293	111	-	3,167
(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	423,000
Interest and bank charges	2,259	155	6,493	795	68	22,008	10,995	525	3,268	46,566
Service tax on premium absorbed	-	-	-	-	-	-	-	-	-	-
Information technology cost	12,988	288	23,878	36	1,119	41,461	13,195	3,055	-	96,020
Administration support expenses	6,053	81	75,094	54	45	67,795	136	2,006	-	151,264
Office running expenses	14,100	258	35,863	102	669	69,330	15,711	5,488	812	142,333
Data entry related expenses	6,944	207	12,382	18	763	26,401	10,400	1,575	62	58,752
Unit fund expenses	-	-	-	-	-	289,248	160,170	23,219	2,680	475,317
Others	19,066	1,183	46,002	283	549	70,553	9,707	2,491	14,777	164,611
Depreciation	10,309	145	31,576	76	343	59,198	3,588	4,392	766	110,393
<b>Total</b>	<b>349,328</b>	<b>11,642</b>	<b>1,117,102</b>	<b>3,669</b>	<b>17,050</b>	<b>2,617,390</b>	<b>642,743</b>	<b>126,661</b>	<b>44,166</b>	<b>4,929,751</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**

(₹ '000)

Particulars	Nine Months ended December 31, 2012	Nine months ended December 31, 2011	Quarter ended December 31, 2012	Quarter ended December 31, 2011
Employees' remuneration and welfare benefits	24,029	4,943	7,144	1,995
Travel, conveyance and vehicle running expenses	179	63	97	28
Rent, rates and taxes	275	405	110	45
Printing and stationery	-	2	-	-
Communication expenses	30	44	12	13
Legal and professional charges	7,140	5,741	1,994	1,808
Interest and bank charges	1,239	2,514	420	1,489
Information technology cost	760	664	293	211
Others	17,125	1,214	3,107	406
Depreciation	751	658	256	227
<b>Total</b>	<b>51,526</b>	<b>16,248</b>	<b>13,433</b>	<b>6,222</b>