

**ICICI Prudential Life Insurance Company Limited**

**Schedules forming part of Consolidated financial statements**

**SCHEDULE – 3**

**OPERATING EXPENSES RELATED TO INSURANCE BUSINESS**

**For the year ended March 31, 2016**

(₹ '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	1,617,844	19,122	677,430	14,789	3,323	4,547,857	348,634	30,787	90,342	<b>7,350,128</b>
Travel, conveyance and vehicle running expenses	56,406	224	29,040	772	303	279,887	18,330	1,577	15,258	<b>401,797</b>
Agents training, recruitment and incentives	326,883	-	87,165	468	155	640,790	22,314	1,389	984	<b>1,080,148</b>
Rents, rates and taxes	110,930	480	207,434	1,614	578	603,469	29,212	2,695	6,140	<b>962,552</b>
Repairs	48,125	245	26,543	769	307	233,164	16,058	1,481	2,475	<b>329,167</b>
Printing and stationery	9,615	138	7,035	262	150	20,437	3,058	511	399	<b>41,605</b>
Communication expenses	124,576	1,736	85,859	2,895	1,902	328,522	42,350	6,650	1,637	<b>596,127</b>
Legal and professional charges	105,855	1,100	61,941	2,458	1,069	224,272	27,148	4,033	5,286	<b>433,162</b>
Medical fees	5,884	-	65,790	-	-	10,160	14	(134)	234	<b>81,948</b>
Auditors' fees	3,164	45	2,315	89	49	6,623	981	165	-	<b>13,431</b>
Auditors' fees, expenses etc :										
(a) as auditor	3,164	45	2,315	89	49	6,623	981	165	-	<b>13,431</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 (for Certification)	-	-	-	-	-	-	-	-	-	-
Advertisement and publicity	160,148	5	55,318	1,104	207	701,619	37,850	2,274	5,922	<b>964,447</b>
Interest and bank charges	14,667	319	17,707	1,184	121	64,429	9,055	361	11,166	<b>119,009</b>
<b>Others</b>										
Administration support expenses	620,302	-	118,867	8,021	-	3,734,806	45,936	-	-	<b>4,527,932</b>
Business conferences and meetings	140,893	-	27,537	129	53	262,205	8,402	525	1,954	<b>441,698</b>
Information technology cost	124,601	903	87,431	3,645	997	247,303	20,734	3,342	2,590	<b>491,546</b>
Office running expenses	37,596	229	23,483	767	282	168,784	13,291	1,288	1,787	<b>247,507</b>
Data entry related expenses	27,300	548	20,687	640	592	59,059	11,765	2,026	3,813	<b>126,430</b>
Miscellaneous expenses	22,228	693	51,227	2,774	1,185	73,833	24,474	2,621	2,418	<b>181,453</b>
Depreciation	66,569	295	23,451	1,031	296	349,401	9,535	1,030	3,692	<b>455,300</b>
Service tax expenses	6,613	69	9,348	(92)	58	200	484	14,500	6,922	<b>38,102</b>
<b>Total</b>	<b>3,630,199</b>	<b>26,151</b>	<b>1,685,608</b>	<b>43,319</b>	<b>11,627</b>	<b>12,556,820</b>	<b>689,625</b>	<b>77,121</b>	<b>163,019</b>	<b>18,883,489</b>

**For the year ended March 31, 2015**

(₹ '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	1,612,092	19,224	510,872	17,085	25,899	4,051,167	454,072	49,531	92,550	<b>6,832,492</b>
Travel, conveyance and vehicle running expenses	46,833	195	21,413	784	71	240,687	21,452	1,457	13,221	<b>346,113</b>
Agents training, recruitment and incentives	308,273	2	49,578	942	151	583,485	29,712	1,553	1	<b>973,697</b>
Rents, rates and taxes	120,702	863	138,950	2,809	1,074	557,054	51,816	4,350	11,017	<b>888,635</b>
Repairs	43,663	350	23,930	1,156	449	185,575	23,233	1,918	3,936	<b>284,210</b>
Printing and stationery	11,823	228	9,826	325	279	26,186	7,158	927	18,840	<b>75,592</b>
Communication expenses	131,843	2,289	75,437	3,863	2,692	322,711	67,170	8,889	1,418	<b>616,312</b>
Legal and professional charges	115,290	925	48,294	3,133	974	231,367	32,650	3,759	5,480	<b>441,872</b>
Medical fees	1,824	-	13,188	-	-	8,533	16	-	77	<b>23,638</b>
Auditors' fees, expenses etc :										
(a) as auditor	2,880	41	1,484	86	49	6,030	1,108	155	-	<b>11,833</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 (for Certification)	-	-	-	-	-	-	-	-	-	-
Advertisement and publicity	89,484	7	32,602	617	189	413,763	40,066	1,906	(76)	<b>578,558</b>
Interest and bank charges	18,205	464	23,545	3,980	185	98,087	13,448	962	9,565	<b>168,441</b>
<b>Others</b>										
Administration support expenses	478,899	-	62,914	8,188	-	2,848,386	45,341	-	-	<b>3,443,728</b>
Business conferences and meetings	170,278	1	27,109	341	77	331,786	15,049	771	2,930	<b>548,342</b>
Information technology cost	106,879	744	41,313	3,604	902	211,856	21,544	2,834	1,585	<b>391,261</b>
Office running expenses	45,499	348	22,756	1,222	449	165,052	21,306	1,817	3,176	<b>261,625</b>
Data entry related expenses	26,800	580	17,569	749	699	58,803	15,455	2,206	3,472	<b>126,333</b>
Miscellaneous expenses	11,846	776	38,411	965	1,216	56,461	2,893	1,409	3,297	<b>117,274</b>
Depreciation	63,182	467	21,523	1,365	521	284,504	16,757	1,716	5,950	<b>395,985</b>
Service tax expenses	5,872	(29)	(19,531)	2,099	(164)	(891)	(6,244)	11,284	1,888	<b>(5,716)</b>
<b>Total</b>	<b>3,412,167</b>	<b>27,475</b>	<b>1,161,183</b>	<b>53,313</b>	<b>35,712</b>	<b>10,680,602</b>	<b>874,002</b>	<b>97,444</b>	<b>178,327</b>	<b>16,520,225</b>

**ICICI Prudential Life Insurance Company Limited**

**Schedules forming part of Consolidated financial statements**

**SCHEDULE - 3 (Continued)**

**OPERATING EXPENSES RELATED TO INSURANCE BUSINESS**

**For the quarter ended March 31, 2016**

(₹ '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	453,554	4,829	219,534	4,241	1,593	1,155,919	78,262	8,006	23,510	<b>1,949,448</b>
Travel, conveyance and vehicle running expenses	16,700	51	8,573	247	68	68,955	3,972	372	3,351	<b>102,289</b>
Agents training, recruitment and incentives	191,594	-	57,433	185	57	305,568	9,578	661	(32)	<b>565,044</b>
Rents, rates and taxes	33,370	105	69,318	518	119	152,183	5,937	595	1,604	<b>263,749</b>
Repairs	14,107	54	7,500	222	66	60,855	3,442	337	557	<b>87,140</b>
Printing and stationery	2,043	28	1,731	48	29	4,026	585	102	13	<b>8,605</b>
Communication expenses	40,377	550	30,558	860	582	96,520	12,454	2,082	421	<b>184,404</b>
Legal and professional charges	28,698	216	21,105	610	182	55,070	5,483	779	1,374	<b>113,517</b>
Medical fees	3,261	-	45,343	-	-	4,285	(1)	(17)	87	<b>52,958</b>
Auditors' fees, expenses etc :										
(a) as auditor	789	11	667	19	11	1,499	218	39	-	<b>3,253</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	73,327	-	25,477	435	81	273,745	14,146	929	5,922	<b>394,062</b>
Interest and bank charges	4,445	107	4,759	489	26	19,387	2,936	(11)	1,520	<b>33,658</b>
<b>Others</b>										
Administration support expenses	94,967	-	20,176	978	-	424,157	5,038	-	-	<b>545,316</b>
Business conferences and meetings	51,902	-	14,401	52	15	76,322	2,408	172	757	<b>146,029</b>
Information technology cost	25,005	175	22,513	615	183	44,021	3,758	641	764	<b>97,675</b>
Office running expenses	7,264	40	5,320	147	45	26,553	1,769	202	191	<b>41,531</b>
Data entry related expenses	9,923	202	8,026	224	212	20,529	4,123	742	931	<b>44,912</b>
Miscellaneous expenses	7,550	505	15,067	644	185	30,509	4,420	999	989	<b>60,868</b>
Depreciation	22,971	74	8,041	349	71	99,018	2,358	259	911	<b>134,052</b>
Service tax expenses	1,571	134	(4,528)	15	(154)	1,827	(102)	3,876	2,371	<b>5,010</b>
<b>Total</b>	<b>1,083,418</b>	<b>7,081</b>	<b>581,014</b>	<b>10,898</b>	<b>3,371</b>	<b>2,920,948</b>	<b>160,784</b>	<b>20,765</b>	<b>45,241</b>	<b>4,833,520</b>

**For the quarter ended March 31, 2015**

(₹ '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	345,428	4,721	129,392	4,310	7,743	1,077,993	98,658	7,525	19,588	<b>1,695,358</b>
Travel, conveyance and vehicle running expenses	13,404	51	6,908	275	77	77,577	6,045	422	3,582	<b>108,341</b>
Agents training, recruitment and incentives	63,238	-	11,127	134	34	139,260	5,584	285	16	<b>219,678</b>
Rents, rates and taxes	25,472	207	42,258	694	241	143,853	11,244	1,024	2,329	<b>227,322</b>
Repairs	13,582	118	8,432	402	142	63,802	7,177	632	1,236	<b>95,523</b>
Printing and stationery	4,062	89	2,849	140	103	9,737	2,187	340	(36)	<b>19,471</b>
Communication expenses	25,000	422	15,603	905	488	65,527	10,706	1,596	225	<b>120,472</b>
Legal and professional charges	37,724	159	13,572	888	153	85,087	3,411	675	(188)	<b>141,481</b>
Medical fees	435	-	4,777	-	-	2,550	3	216	18	<b>7,999</b>
Auditors' fees, expenses etc:										
(a) as auditor	723	12	452	31	13	1,732	276	42	-	<b>3,281</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	33,239	-	10,178	682	36	211,813	10,460	393	-	<b>266,801</b>
Interest and bank charges	6,180	189	7,323	998	50	34,156	3,289	251	1,498	<b>53,934</b>
<b>Others</b>										
Administration support expenses	119,783	-	22,371	2,696	-	871,012	12,465	-	-	<b>1,028,327</b>
Business conferences and meetings	55,573	-	10,028	50	31	123,075	4,944	258	1,060	<b>195,019</b>
Information technology cost	21,988	178	11,785	1,119	208	53,522	4,628	672	412	<b>94,512</b>
Office running expenses	9,616	85	5,817	356	100	39,542	4,322	413	646	<b>60,897</b>
Data entry related expenses	7,011	173	5,225	215	198	16,930	4,181	649	1,162	<b>35,744</b>
Miscellaneous expenses	2,973	66	8,529	84	624	19,000	1,535	338	781	<b>33,930</b>
Depreciation	7,547	74	3,514	219	76	45,606	2,186	255	871	<b>60,348</b>
Service tax expenses	(479)	124	(10,247)	(78)	(48)	218	(809)	3,822	1,861	<b>(5,636)</b>
<b>Total</b>	<b>792,499</b>	<b>6,668</b>	<b>309,893</b>	<b>14,120</b>	<b>10,269</b>	<b>3,081,992</b>	<b>192,492</b>	<b>19,808</b>	<b>35,061</b>	<b>4,462,802</b>

**ICICI Prudential Life Insurance Company Limited****Schedules forming part of Consolidated financial statements****SCHEDULE - 3A****EXPENSES OTHER THAN THOSE DIRECTLY RELATED TO THE INSURANCE BUSINESS****For the year ended March 31, 2016****(₹ '000)**

<b>Particulars</b>	<b>March 31, 2016</b>	<b>March 31, 2015</b>	<b>Quarter ended March 31, 2016</b>	<b>Quarter ended March 31, 2015</b>
Employees' remuneration and welfare benefits	118,891	158,508	23,842	42,031
Travel, conveyance and vehicle running expenses	278	318	96	147
Rent, rates and taxes	1,593	2,328	456	825
Printing and stationery	-	1	-	1
Communication expenses	91	62	27	28
Legal and professional charges	1,925	1,766	519	487
Interest and bank charges	581	1,076	187	423
CSR expenses	199,111	310,559	35,804	193,059
Information technology cost	1,304	1,479	342	421
Others	14,140	4,621	13,294	(2,119)
Depreciation	495	1,005	125	105
<b>Total</b>	<b>338,409</b>	<b>481,723</b>	<b>74,692</b>	<b>235,408</b>