

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

**FORM L-6-OPERATING EXPENSES SCHEDULE**

**For the year ended March 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	194,203	5,304	133	212	235,619	1,381	137,206	3,444,726	4,620,701	566,227	71,638	<b>9,277,350</b>
Travel, conveyance and vehicle running expenses	9,173	264	-	-	12,507	49	6,597	176,772	267,016	26,992	12,817	<b>512,187</b>
Rents, rates and taxes	42,757	28	1	-	55,039	108	24,917	1,227,526	598,675	93,224	8,303	<b>2,050,578</b>
Repairs	16,260	341	-	-	18,324	45	8,472	348,939	231,559	28,518	2,554	<b>655,012</b>
Printing and stationery	12,083	713	-	-	21,477	49	6,782	125,642	61,447	8,793	90,806	<b>327,792</b>
Communication expenses	46,251	3,370	2	-	44,073	91	24,151	601,059	347,186	36,662	2,345	<b>1,105,190</b>
Legal and professional charges	23,384	1,464	-	-	16,631	505	9,236	325,389	388,549	19,819	5,500	<b>790,477</b>
Medical fees	3,308	35	-	-	14,712	-	4,053	46,038	5,125	20,186	-	<b>93,457</b>
Auditors' fees :												
(a) as auditor	423	16	-	-	476	2	228	4,378	2,279	333	-	<b>8,135</b>
(b) as advisor or in any other capacity, in respect of												
Taxation matters	13	1	-	-	7	-	4	119	74	4	-	<b>222</b>
(c) others	15	2	-	-	9	-	5	137	85	4	-	<b>257</b>
Advertisement and publicity	5,919	29	-	-	9,404	38	3,521	302,835	495,432	20,890	574	<b>838,642</b>
Interest and bank charges	6,799	900	-	-	3,355	3,163	892	132,107	124,470	2,909	18,626	<b>293,221</b>
Agents training, recruitment and incentives	22,534	53	-	-	15,754	45	6,850	599,142	1,244,874	48,593	3,855	<b>1,941,700</b>
Depreciation	12,938	97	-	-	14,947	29	6,639	290,625	241,547	25,697	4,364	<b>596,883</b>
Service tax on premium absorbed	-	-	-	-	-	-	-	-	-	-	-	-
Information technology cost	14,831	888	-	-	15,310	56	7,824	152,726	72,076	9,299	-	<b>273,010</b>
Administration support expenses	36,004	109	-	-	69,465	120	13,630	1,147,489	1,783,381	84,452	58,693	<b>3,193,343</b>
Office running expenses	13,259	275	-	-	15,340	38	6,957	303,143	163,272	22,746	1,301	<b>526,331</b>
Data entry related expenses	14,732	798	-	-	16,000	68	7,725	166,618	106,228	10,904	1,588	<b>324,661</b>
Unit fund expenses	-	-	-	-	-	-	-	1,332,828	854,206	67,976	(6,108)	<b>2,248,902</b>
Others	11,325	318	-	-	34,541	151	17,720	281,997	242,513	19,932	25,686	<b>634,183</b>
<b>Total</b>	<b>486,211</b>	<b>15,005</b>	<b>136</b>	<b>212</b>	<b>612,990</b>	<b>5,938</b>	<b>293,409</b>	<b>11,010,235</b>	<b>11,850,695</b>	<b>1,114,160</b>	<b>302,542</b>	<b>25,691,533</b>

**For the year ended March 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	202,297	9,345	-	-	338,698	2,097	645,885	6,573,552	3,027,809	89,977	20,875	<b>10,910,535</b>
Travel, conveyance and vehicle running expenses	17,511	1,271	-	-	18,470	178	37,698	529,250	244,801	7,239	14,503	<b>870,921</b>
Rents, rates and taxes	58,827	3,154	-	-	98,346	510	55,594	1,770,713	788,802	25,644	-	<b>2,801,590</b>
Repairs	25,488	3,959	-	-	26,992	121	16,235	486,476	207,808	6,106	-	<b>773,185</b>
Printing and stationery	20,025	1,505	-	-	32,864	73	22,352	239,493	80,544	4,562	110,967	<b>512,385</b>
Communication expenses	50,745	3,885	-	-	96,789	301	53,616	740,552	287,778	13,224	1,101	<b>1,247,991</b>
Legal and professional charges	11,866	1,177	-	-	7,646	110	34,766	332,477	142,156	4,405	3,441	<b>538,044</b>
Medical fees	1,873	12	-	-	23,507	6	17,678	35,733	3,431	11,466	-	<b>93,706</b>
Auditors' fees :												
(a) as auditor	217	26	-	-	60	-	47	5,442	1,972	27	-	<b>7,791</b>
(b) as advisor or in any other capacity, in respect of												
Taxation matters	4	1	-	-	1	-	1	108	39	1	-	<b>155</b>
(c) others	-	-	-	-	-	-	-	-	-	-	-	-
Advertisement and publicity	13,707	960	-	-	41,546	115	17,216	817,847	218,751	5,709	1,193	<b>1,117,044</b>
Interest and bank charges	14,532	271	-	-	40,505	318	25,282	185,816	44,977	5,454	1,715	<b>318,870</b>
Agents training, recruitment and incentives	20,152	14	-	-	24,750	317	31,551	1,046,565	495,496	17,495	2	<b>1,636,342</b>
Depreciation	22,805	2,515	-	-	20,759	101	12,753	346,844	143,576	4,672	65	<b>554,090</b>
Service tax on premium absorbed	353	19	-	-	589	3	333	-	-	-	-	<b>1,297</b>
Information technology cost	14,563	1,133	-	-	41,682	107	15,949	138,749	49,636	2,657	-	<b>264,476</b>
Administration support expenses	23,866	50	-	-	189,375	223	29,796	1,358,973	593,051	6,403	-	<b>2,201,737</b>
Office running expenses	19,739	1,159	-	-	454	129	20,190	479,974	202,414	6,168	1	<b>730,228</b>
Data entry related expenses	17,731	144	-	-	50,615	119	36,039	263,048	73,066	5,808	1,505	<b>448,075</b>
Unit fund expenses	-	-	-	-	-	-	-	1,127,351	415,658	12,545	(35,800)	<b>1,519,754</b>
Others	10,211	384	-	-	13,120	240	45,221	519,824	202,932	3,303	62,493	<b>857,728</b>
<b>Total</b>	<b>546,512</b>	<b>30,984</b>	<b>-</b>	<b>-</b>	<b>1,066,768</b>	<b>5,068</b>	<b>1,118,202</b>	<b>16,998,787</b>	<b>7,224,697</b>	<b>232,865</b>	<b>182,061</b>	<b>27,405,944</b>