

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

SCHEDULE – 3
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

For the half year ended September 30, 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	347,983	12,696	1,117,588	6,175	10,255	1,672,093	478,241	107,202	32,688	3,784,921
Travel, conveyance and vehicle running expenses	9,871	173	54,192	121	383	70,700	20,462	4,138	6,360	166,400
Agents training, recruitment and incentives	60,643	230	345,916	726	469	559,452	43,448	21,686	-	1,032,570
Rents, rates and taxes	74,549	961	251,076	1,079	2,947	269,915	53,033	25,938	4,640	684,138
Repairs	9,099	138	32,982	124	358	42,877	10,924	4,280	1,145	101,927
Printing and stationery	4,066	128	11,644	69	551	18,178	5,999	1,123	4	41,762
Communication expenses	38,424	1,274	67,751	269	3,102	131,920	63,191	8,861	474	315,266
Legal and professional charges	17,538	325	45,192	202	959	65,474	15,369	4,284	867	150,210
Medical fees	1,098	-	9,216	34	185	3,329	-	2,103	-	15,965
Auditors' fees, expenses etc :										
(a) as auditor	743	10	1,899	15	33	1,868	458	198	-	5,224
(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	-	79	1	1	82	20	9	-	225
Advertisement and publicity	22,616	255	146,564	216	419	277,782	47,468	8,704	113	504,137
Interest and bank charges	2,353	156	7,634	1,422	65	22,176	14,702	897	6,727	56,132
Information technology cost	18,339	370	37,694	385	1,170	53,215	17,630	5,253	-	134,056
Administration support expenses	19,881	-	136,430	190	92	168,728	230	6,033	-	331,584
Office running expenses	13,180	196	49,257	237	568	52,766	13,145	4,943	1,150	135,442
Data entry related expenses	14,017	442	26,062	119	1,192	46,759	21,549	3,121	116	113,377
Unit fund expenses	-	-	-	-	-	726,203	465,971	65,302	43,456	1,300,932
Others	14,201	120	101,172	827	678	106,712	16,665	1,905	1,827	244,107
Depreciation	17,409	192	78,661	263	631	85,622	9,208	8,354	2,093	202,433
Total	686,044	17,668	2,521,008	12,474	24,068	4,375,851	1,297,713	284,334	101,660	9,320,808

For the half year ended September 30, 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	302,450	8,168	1,136,040	3,834	20,213	1,560,203	433,969	100,094	36,637	3,601,608
Travel, conveyance and vehicle running expenses	8,073	130	35,729	98	342	49,085	10,006	3,328	4,521	111,312
Agents training, recruitment and incentives	44,448	393	212,074	275	732	303,311	28,658	13,769	1	603,661
Rents, rates and taxes	69,751	643	222,695	608	3,705	313,372	58,572	28,591	4,510	702,447
Repairs	9,338	58	34,072	112	460	47,870	11,612	4,336	890	108,748
Printing and stationery	1,967	145	3,332	1	425	7,147	7,049	610	3	20,679
Communication expenses	28,397	482	87,610	192	1,334	109,479	29,243	9,197	781	266,715
Legal and professional charges	17,335	413	44,937	59	1,299	65,519	19,363	4,308	695	153,928
Medical fees	7,521	29	41,781	18	902	22,501	3,089	9,409	-	85,250
Auditors' fees, expenses etc :										
(a) as auditor	925	14	2,183	4	47	2,555	583	230	-	6,541
(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	12,807	137	97,673	76	272	120,431	4,201	6,737	19	242,353
Interest and bank charges	3,092	223	10,133	2,705	241	28,306	21,357	858	5,022	71,937
Information technology cost	7,660	147	18,956	71	634	18,091	5,009	2,260	382	53,210
Administration support expenses	44,615	274	372,191	363	306	410,098	47,494	13,337	-	888,678
Office running expenses	11,418	118	39,161	127	773	56,183	19,944	4,955	685	133,364
Data entry related expenses	12,011	403	26,660	40	1,101	48,372	19,995	2,896	132	111,610
Unit fund expenses	-	-	-	-	-	502,098	406,239	43,935	30,778	983,050
Others	13,791	226	85,420	21,245	999	198,672	46,245	5,004	21,652	393,254
Depreciation	28,050	245	91,278	228	1,092	140,050	20,960	11,787	2,120	295,810
Total	623,654	12,248	2,561,936	30,056	34,877	4,003,356	1,193,591	265,642	108,828	8,834,188

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 September 30, 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	192,783	6,057	654,279	2,496	4,931	783,070	247,060	49,360	19,534	1,959,570
Travel, conveyance and vehicle running expenses	6,214	104	34,844	53	220	40,249	12,173	2,074	3,503	99,434
Agents training, recruitment and incentives	34,468	117	226,662	372	337	235,065	21,569	8,250	-	526,840
Rents, rates and taxes	50,942	604	169,499	503	1,814	157,193	29,623	14,642	2,623	427,443
Repairs	7,277	82	30,228	85	258	28,984	3,527	2,847	723	74,011
Printing and stationery	798	48	4,872	3	16	8,593	2,537	209	110	17,186
Communication expenses	19,767	595	38,718	88	1,254	63,057	28,458	4,233	203	156,373
Legal and professional charges	10,068	165	26,832	74	485	33,621	7,736	2,134	719	81,834
Medical fees	703	-	5,610	32	114	1,863	-	1,157	-	9,479
Auditors' fees, expenses etc :										
(a) as auditor	352	4	906	2	13	750	197	65	-	2,289
(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	34	-	78	1	1	82	20	9	-	225
Advertisement and publicity	9,540	85	64,711	68	151	114,403	15,914	3,014	81	207,967
Interest and bank charges	1,312	78	4,490	661	34	11,466	8,448	404	4,666	31,559
Information technology cost	10,348	198	22,604	91	582	26,362	9,310	2,127	-	71,622
Administration support expenses	13,063	-	97,186	135	77	90,810	154	3,106	-	204,531
Office running expenses	8,087	108	31,740	85	307	32,808	6,587	2,991	818	83,531
Data entry related expenses	5,485	164	10,688	26	398	16,693	7,817	1,024	52	42,347
Unit fund expenses	-	-	-	-	-	370,069	211,663	32,092	21,609	635,433
Others	11,070	97	79,606	184	456	76,456	12,795	(167)	871	181,368
Depreciation	10,617	113	49,197	111	357	45,069	5,243	4,387	1,235	116,329
Total	392,928	8,619	1,552,750	5,070	11,808	2,136,663	630,831	133,958	56,747	4,929,371

For the quarter ended September 30, 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	146,037	4,580	547,840	1,611	5,292	838,703	238,206	52,071	19,006	1,853,346
Travel, conveyance and vehicle running expenses	3,442	51	19,434	41	164	22,064	1,947	1,685	1,616	50,444
Agents training, recruitment and incentives	35,418	310	182,537	197	579	247,209	24,911	9,917	1	501,079
Rents, rates and taxes	35,580	205	127,194	287	2,554	150,807	20,532	13,474	2,056	352,689
Repairs	3,332	(5)	17,189	47	288	18,672	4,702	1,644	390	46,259
Printing and stationery	(164)	55	(453)	(6)	259	(1,892)	2,731	75	109	714
Communication expenses	11,975	(50)	52,623	104	226	37,057	(23)	4,093	399	106,404
Legal and professional charges	7,723	127	23,229	17	800	24,477	6,317	1,776	172	64,638
Medical fees	2,367	9	19,039	10	363	9,112	472	4,367	-	35,739
Auditors' fees, expenses etc:										
(a) as auditor	483	6	1,143	2	30	1,290	255	114	-	3,323
(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	7,613	67	65,989	46	165	70,009	(3,651)	4,069	11	144,318
Interest and bank charges	1,376	82	6,609	1,395	192	12,448	10,824	339	2,229	35,494
Service tax on premium absorbed	-	-	-	-	-	-	-	-	-	-
Information technology cost	601	3	(258)	-	300	(10,050)	(1,270)	(47)	17	(10,704)
Administration support expenses	45,014	282	267,602	282	306	409,420	47,490	13,476	-	783,872
Office running expenses	5,659	24	24,653	71	543	27,577	9,006	2,404	241	70,178
Data entry related expenses	5,796	141	15,176	21	628	20,362	7,089	1,306	86	50,605
Unit fund expenses	-	-	-	-	-	248,527	195,544	24,093	14,645	482,809
Others	9,385	138	55,515	20,660	614	157,557	51,249	3,396	3,342	301,856
Depreciation	18,835	169	62,603	139	871	98,430	17,724	7,784	1,482	208,037
Total	340,472	6,194	1,487,664	24,924	14,174	2,381,779	634,095	146,036	45,802	5,081,100

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)				
For the period				
Particulars	Half year ended September 30, 2012	Half year ended September 30, 2011	Quarter ended September 30, 2012	Quarter ended September 30, 2011
Employees' remuneration and welfare benefits	16,885	2,930	13,363	1,643
Travel, conveyance and vehicle running expenses	82	35	66	35
Rent, rates and taxes	165	360	95	(475)
Printing and stationery	-	2	-	2
Communication expenses	18	31	12	19
Legal and professional charges	5,146	3,951	3,181	2,151
Interest and bank charges	819	1,025	702	479
Information technology cost	467	453	230	245
Others	14,018	807	1,601	416
Depreciation	495	432	261	218
Total	38,095	10,028	19,511	4,733