

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

**FORM L-6-OPERATING EXPENSES SCHEDULE
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS
For the year ended March 31, 2007**

(Rs. '000)

Particulars	Par Life	Par Pension	Non Par	Annuity Non Par	Health	Linked Life	Linked Pension	Linked Group	Total
Employees' remuneration and welfare benefits	178,709	22,032	53,984	15,536	117,567	3,753,081	1,145,924	82,873	5,369,706
Travel, conveyance and vehicle running expenses	20,020	2,502	6,285	1,822	19,113	402,284	131,071	36,522	619,619
Rents, rates and taxes	108,496	20,510	42,452	2,216	11,370	534,162	271,506	18	990,730
Repairs	26,569	4,673	8,196	167	2,124	84,828	45,636	21	172,214
Printing and stationery	18,687	2,560	36,850	440	11,128	149,959	51,127	5,173	275,924
Communication expenses	96,005	17,602	66,097	1,162	18,362	433,114	212,737	1,786	846,865
Legal and professional charges	14,423	1,847	3,748	1,633	2,592	260,574	88,617	1,784	375,218
Medical fees	3,702	64	9,966	(58)	11,502	93,654	5,352	101	124,283
Auditors' fees :									
(a) as auditor	51	-	7	5	13	2,288	550	-	2,914
(b) as advisor or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-
Taxation matters	-	-	-	-	-	-	-	-	-
Advertisement and publicity	28,922	3,221	9,390	4,224	121,776	667,999	210,400	8,337	1,054,269
Interest and bank charges	10,704	1,684	32,981	423	9,287	130,205	30,417	2,672	218,373
Agents training, recruitment and incentives	77,085	10,785	28,299	6,844	13,072	1,259,822	439,206	65	1,835,178
Depreciation	25,443	4,950	9,878	181	2,292	93,930	51,366	-	188,040
Service tax on premium absorbed	246	1	56	64	72	12,208	3,024	-	15,671
Information technology cost	36,347	7,236	14,429	141	3,273	103,770	66,874	105	232,175
Administration support expenses	18,372	126	309,427	7,743	7,478	938,774	340,282	18	1,622,220
Others	63,976	8,638	82,814	2,637	45,216	841,570	233,382	7,955	1,286,188
Total	727,757	108,431	714,859	45,180	396,237	9,762,222	3,327,471	147,430	15,229,587

For the year ended March 31, 2006

(Rs. '000)

Particulars	Par Life	Par Pension	Non Par	Annuity Non Par	Health	Linked Life	Linked Pension	Linked Group	Total
Employees' remuneration & welfare benefits	181,349	27,538	29,371	752	363	2,420,356	292,314	72,219	3,024,262
Travel, conveyance and vehicle running expenses	16,925	2,553	2,760	-	30	195,791	26,568	5,167	249,794
Rents, rates & taxes	78,807	23,043	20,388	-	98	199,211	111,003	14	432,564
Repairs	25,908	7,592	5,409	-	45	47,179	31,748	63	117,944
Printing & stationery	11,482	2,053	15,286	-	153	68,365	15,448	248	113,035
Communication expenses	67,967	17,349	30,103	-	219	217,544	92,714	712	426,608
Legal & professional charges	8,124	2,794	1,510	-	12	49,266	12,012	1,169	74,887
Medical fees	5,141	110	11,248	-	410	65,037	2,039	-	83,985
Auditors' fees :									
(a) as auditor	152	25	12	-	-	1,286	205	-	1,680
(b) as advisor or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-
Taxation matters	10	1	1	-	-	84	13	-	109
Advertisement and publicity	27,329	2,712	4,727	-	103	479,606	46,660	334	561,471
Interest & Bank charges	12,024	619	14,369	-	165	62,520	13,503	769	103,969
Agents training & recruitment	48,044	5,622	8,614	-	78	653,800	72,634	12	788,804
Depreciation	24,124	6,910	5,819	-	30	89,016	34,006	-	159,905
Service tax on premium absorbed	1,740	38	278	-	-	8,653	(1,634)	(1)	9,074
Information technology cost	9,978	1,682	891	-	12	100,714	15,953	2	129,232
Administration support expenses	11,432	123	138,581	-	48	263,774	20,556	5	434,519
Others	51,209	9,725	44,326	752	450	362,117	66,560	3,056	538,195
Total	581,745	110,489	333,693	1,504	2,216	5,284,319	852,302	83,769	7,250,037