

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

**FORM L-6 Operating Expense Schedule**  
**OPERATING EXPENSES RELATED TO INSURANCE BUSINESS**

**For the Quarter ended June 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	156,483	3,589	588,386	2,226	14,925	721,673	195,814	48,041	17,631	1,748,768
Travel, conveyance and vehicle running expenses	4,631	79	16,295	57	178	27,021	8,059	1,643	2,905	60,868
Rents, rates and taxes	34,252	439	95,707	322	1,155	163,003	38,204	15,156	2,454	350,692
Repairs	6,006	63	16,883	65	172	29,198	6,910	2,692	500	62,489
Printing and stationery	2,131	90	3,785	7	166	9,039	4,318	535	-	20,071
Communication expenses	16,422	532	34,987	88	1,108	72,422	29,266	5,104	276	160,205
Legal and professional charges	9,612	286	21,708	42	499	41,042	13,046	2,532	523	89,290
Medical fees	5,154	20	22,742	8	539	13,389	2,617	5,042	-	49,511
Auditors' fees	447	8	1,051	2	17	1,278	331	117	-	3,251
Advertisement and publicity	5,194	70	31,684	30	107	50,422	7,852	2,668	8	98,035
Interest and bank charges	1,716	141	3,524	1,310	49	15,858	10,533	519	2,793	36,443
Agents training, recruitment and incentives	9,030	83	29,537	78	153	56,102	3,747	3,852	-	102,582
Depreciation	9,215	76	28,675	89	221	41,620	3,236	4,003	638	87,773
Information technology cost	7,059	144	19,214	71	334	28,141	6,279	2,307	365	63,914
Administration support expenses	-	-	104,589	81	-	678	4	-	-	105,352
Office running expenses	5,369	86	14,528	56	230	28,631	10,946	2,415	444	62,705
Data entry related expenses	6,215	262	11,484	19	473	28,010	12,906	1,590	46	61,005
Unit fund expenses	-	-	-	-	-	253,571	210,695	19,842	16,133	500,241
Others	4,406	88	29,905	585	385	41,115	(5,004)	1,608	18,310	91,398
<b>Total</b>	<b>283,342</b>	<b>6,086</b>	<b>1,074,884</b>	<b>5,136</b>	<b>20,711</b>	<b>1,622,213</b>	<b>859,789</b>	<b>119,666</b>	<b>63,026</b>	<b>3,754,593</b>

**For the Quarter ended June 30, 2010**

(₹ '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	57,008	3,490	24,386	459	9,719	593,880	1,494,685	64,284	17,428	2,265,339
Travel, conveyance and vehicle running expenses	2,271	358	2,364	9	786	24,999	65,043	3,925	3,217	102,972
Rents, rates and taxes	4,539	119	1,994	(45)	1,722	145,254	264,413	21,187	1,728	440,911
Repairs	3,542	134	2,017	12	1,201	33,631	72,961	6,059	372	119,929
Printing and stationery	1,356	1,025	10,305	5	450	10,295	6,865	554	19,951	50,806
Communication expenses	10,317	678	5,738	34	3,162	85,392	104,424	7,078	359	217,182
Legal and professional charges	6,644	450	3,672	50	1,473	59,852	103,062	3,449	579	179,231
Medical fees	1,067	6	2,410	-	438	4,834	2,996	1,514	-	13,265
Auditors' fees	170	6	91	1	41	1,075	1,244	78	-	2,706
Advertisement and publicity	2,736	3	2,152	-	649	56,166	149,866	3,747	23	215,342
Interest and bank charges	1,825	692	853	444	86	23,491	32,357	601	4,447	64,796
Agents training, recruitment and incentives	7,721	-	4,265	-	1,048	122,603	401,118	8,036	-	544,791
Depreciation	2,580	185	1,475	7	934	26,625	68,078	5,706	382	105,880
Information technology cost	3,518	-	1,864	16	870	24,759	26,138	1,488	-	58,838
Administration support expenses	8,004	-	14,256	-	1,430	170,823	483,769	10,828	-	699,110
Office running expenses	2,997	116	1,719	11	1,030	28,333	66,358	5,472	340	107,376
Data entry related expenses	3,549	194	1,937	14	825	26,605	32,469	1,526	61	67,180
Unit fund expenses	-	-	-	-	-	286,352	268,586	18,366	656	573,960
Others	1,053	43	4,337	17	2,671	19,616	24,842	1,631	1,025	55,235
<b>Total</b>	<b>120,897</b>	<b>7,592</b>	<b>85,838</b>	<b>1,034</b>	<b>28,838</b>	<b>1,748,868</b>	<b>3,679,274</b>	<b>168,829</b>	<b>80,568</b>	<b>5,884,846</b>

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

**EXPENSES OTHER THAN THOSE DIRECTLY RELATED TO THE INSURANCE BUSINESS**

Particulars	(₹ '000)	
	June 30,2011	June 30,2010
Employees' remuneration and welfare benefits	1,287	956
Travel, conveyance and vehicle running expenses	-	38
Legal and professional charges	1,799	363
Sales promotion	-	-
Profit/Loss on sale/write off of Fixed Assets (Net)	-	-
Printing and stationery	-	-
Communication expenses	12	2
Interest and bank charges	546	445
Depreciation	214	8
Information technology cost	209	320
Rent, rates and taxes	835	-
Others	391	393
<b>Total</b>	<b>5,283</b>	<b>2,525</b>