

**ICICI Prudential Life Insurance Company Limited**
**Schedules forming part of Condensed financial statements**
**SCHEDULE – 3**
**OPERATING EXPENSES RELATED TO INSURANCE BUSINESS**
**For the quarter ended June 30, 2014**
**(₹ '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	485,467	2,633	126,489	5,731	5,148	860,606	126,453	11,098	28,725	<b>1,652,350</b>
Travel, conveyance and vehicle running expenses	12,069	43	4,064	225	-	43,281	4,812	309	3,132	<b>67,935</b>
Agents training, recruitment and incentives	51,462	1	6,224	207	17	58,763	3,797	240	-	<b>120,711</b>
Rents, rates and taxes	38,621	243	14,147	1,039	316	126,244	16,548	1,264	3,094	<b>201,516</b>
Repairs	17,319	109	6,338	550	145	45,081	6,732	554	864	<b>77,692</b>
Printing and stationery	3,087	52	3,392	86	71	5,875	2,284	238	11,857	<b>26,942</b>
Communication expenses	41,854	640	20,671	1,751	725	85,089	20,767	2,514	394	<b>174,405</b>
Legal and professional charges	24,145	301	11,703	1,157	347	43,716	10,915	1,204	2,060	<b>95,548</b>
Medical fees	473	-	1,037	-	-	1,109	-	-	40	<b>2,659</b>
Auditors' fees, expenses etc :										
(a) as auditor	791	10	327	27	13	1,386	296	38	-	<b>2,888</b>
(b) as advisor or in any other capacity, in respect of										
(i) Taxation matters	-	-	-	-	-	-	-	-	-	<b>-</b>
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	<b>-</b>
(iii) Management Services; and	-	-	-	-	-	-	-	-	-	<b>-</b>
(c) in any other capacity (for Certification)	-	-	-	-	-	-	-	-	-	<b>-</b>
Advertisement and publicity	4,027	1	4,219	31	34	499	4,179	371	2	<b>13,363</b>
Interest and bank charges	3,768	118	4,731	1,725	55	18,983	3,795	370	2,546	<b>36,091</b>
<b>Others</b>										
Administration support expenses	127,575	-	9,503	2,583	-	455,925	11,513	-	-	<b>607,099</b>
Business conferences and meetings	9,909	-	966	-	1	12,892	738	34	200	<b>24,740</b>
Information technology cost	29,934	177	8,152	1,181	225	46,784	5,624	683	-	<b>92,760</b>
Office running expenses	16,352	104	6,429	491	141	46,651	7,259	567	1,006	<b>79,000</b>
Data entry related expenses	9,839	158	4,890	346	202	18,011	4,690	609	730	<b>39,475</b>
Miscellaneous expenses	5,661	31	22,164	91	16	19,854	5,366	455	824	<b>54,462</b>
Depreciation	22,812	131	5,612	570	155	73,965	5,422	498	1,709	<b>110,874</b>
Service tax expenses	(789)	(301)	(14,921)	(106)	(116)	1,442	(2,589)	2,644	29	<b>(14,707)</b>
<b>Total</b>	<b>904,376</b>	<b>4,451</b>	<b>246,137</b>	<b>17,685</b>	<b>7,495</b>	<b>1,966,156</b>	<b>238,601</b>	<b>23,690</b>	<b>57,212</b>	<b>3,465,803</b>

**For the quarter ended June 30, 2013**
**(₹ '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	200,482	4,452	687,488	3,848	4,008	638,038	147,944	50,129	17,269	<b>1,753,658</b>
Travel, conveyance and vehicle running expenses	5,125	51	24,392	195	131	33,960	6,772	1,313	2,129	<b>74,068</b>
Agents training, recruitment and incentives	11,656	-	24,811	601	15	20,520	1,421	2,526	18	<b>61,568</b>
Rents, rates and taxes	18,816	177	75,038	795	403	99,696	17,933	3,452	2,242	<b>218,552</b>
Repairs	3,429	23	14,418	215	164	19,774	4,180	514	496	<b>43,213</b>
Printing and stationery	1,675	53	4,144	82	101	4,495	2,527	357	5,580	<b>19,014</b>
Communication expenses	20,248	563	37,542	369	1,056	56,276	23,582	3,664	280	<b>143,580</b>
Legal and professional charges	14,829	172	33,703	576	330	28,473	9,051	2,103	12	<b>89,249</b>
Medical fees	136	-	4,543	79	9	297	4	-	114	<b>5,182</b>
Auditors' fees, expenses etc :										
(a) as auditor	414	5	989	22	12	868	211	69	-	<b>2,590</b>
(b) as advisor or in any other capacity, in respect of										
(i) Taxation matters	-	-	-	-	-	-	-	-	-	<b>-</b>
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	<b>-</b>
(iii) Management Services; and	-	-	-	-	-	-	-	-	-	<b>-</b>
(c) in any other capacity (for Certification)	-	-	-	-	-	-	-	-	-	<b>-</b>
Advertisement and publicity	9,449	6	104,369	377	106	89,222	25,149	2,470	23	<b>231,171</b>
Interest and bank charges	2,020	101	6,298	457	57	14,508	4,984	526	2,867	<b>31,818</b>
<b>Others</b>										
Administration support expenses	27,479	-	160,510	1,024	144	227,201	7,427	4,783	-	<b>428,568</b>
Business conferences and meetings	468	-	2,869	1	2	1,475	12	44	-	<b>4,871</b>
Information technology cost	6,786	129	14,596	346	262	15,436	5,157	1,197	-	<b>43,909</b>
Office running expenses	7,453	84	26,585	299	195	35,469	8,480	1,373	672	<b>80,610</b>
Data entry related expenses	6,697	192	11,854	150	354	17,299	7,518	1,129	458	<b>45,651</b>
Miscellaneous expenses	2,546	57	28,575	1,641	132	34,983	43,991	849	1,442	<b>114,216</b>
Depreciation	9,427	83	38,174	390	173	48,529	4,574	1,584	1,086	<b>104,020</b>
Service tax expenses	(166)	(327)	(1,507)	393	(280)	16,075	(4,614)	2,872	-	<b>12,446</b>
<b>Total</b>	<b>348,969</b>	<b>5,821</b>	<b>1,299,391</b>	<b>11,860</b>	<b>7,374</b>	<b>1,402,594</b>	<b>316,303</b>	<b>80,954</b>	<b>34,688</b>	<b>3,507,954</b>

**ICICI Prudential Life Insurance Company Limited****Schedules forming part of Condensed financial statements****SCHEDULE – 3A****EXPENSES OTHER THAN THOSE DIRECTLY RELATED TO THE INSURANCE BUSINESS****For the quarter ended June 30, 2014****(₹ '000)**

<b>Particulars</b>	<b>June 30, 2014</b>	<b>June 30, 2013</b>
Employees' remuneration and welfare benefits	52,098	18,251
Travel, conveyance and vehicle running expenses	11	24
Rent, rates and taxes	78	87
Communication expenses	10	11
Legal and professional charges	93	-
Interest and bank charges	230	72
CSR expenses	117,500	-
Others	262	61,376
Depreciation	39	38
<b>Total</b>	<b>170,321</b>	<b>79,859</b>