

**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, 2009**

(Rs. '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	202,297	9,345	338,698	2,097	645,885	6,573,552	3,027,809	89,977	20,875	10,910,535
Travel, conveyance and vehicle running expenses	17,511	1,271	18,470	178	37,698	529,250	244,801	7,239	14,503	870,921
Rents, rates and taxes	58,827	3,154	98,346	510	55,594	1,770,713	788,802	25,644	-	2,801,590
Repairs	25,488	3,959	26,992	121	16,235	486,476	207,808	6,106	-	773,185
Printing and stationery	20,025	1,505	32,864	73	22,352	239,493	80,544	4,562	110,967	512,385
Communication expenses	50,745	3,885	96,789	301	53,616	740,552	287,778	13,224	1,101	1,247,991
Legal and professional charges	11,866	1,177	7,646	110	34,766	332,477	142,156	4,405	3,441	538,044
Medical fees	1,690	12	23,272	-	17,466	23,219	3,431	11,306	-	80,396
Auditors' fees :										
(a) as auditor	217	26	60	-	47	5,442	1,972	27	-	7,791
(b) as advisor or in any other capacity, in respect of										
Taxation matters	4	1	1	-	1	108	39	1	-	155
Advertisement and publicity	13,707	960	41,546	115	17,216	817,847	218,751	5,709	1,193	1,117,044
Interest and bank charges	14,532	271	40,505	318	25,282	185,816	44,977	5,454	1,715	318,870
Agents training, recruitment and incentives	20,152	14	24,750	317	31,551	1,046,565	495,496	17,495	2	1,636,342
Depreciation	22,805	2,515	20,759	101	12,753	346,844	143,576	4,672	65	554,090
Service tax on premium absorbed	353	19	589	3	333	-	-	-	-	1,297
Information technology cost	14,563	1,133	41,682	107	15,949	138,749	49,636	2,657	-	264,476
Administration support expenses	23,866	50	189,375	223	29,796	1,358,973	593,051	6,403	-	2,201,737
Others	47,681	1,687	64,189	488	101,450	2,390,197	889,474	27,824	27,417	3,550,407
Total	546,329	30,984	1,066,533	5,062	1,117,990	16,986,273	7,220,101	232,705	181,279	27,387,256

For the year ended March 31, 2008

(Rs. '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	240,859	26,710	198,291	13,935	605,014	6,635,188	3,028,409	-	134,079	10,882,485
Travel, conveyance and vehicle running expenses	23,234	2,837	20,810	727	40,850	526,697	226,857	-	32,922	874,934
Rents, rates and taxes	202,021	33,574	128,390	550	50,498	1,447,864	591,423	-	68	2,454,388
Repairs	42,019	9,107	23,725	65	9,186	245,583	95,785	-	2	425,472
Printing and stationery	25,027	2,923	71,177	237	28,394	282,444	96,583	-	11,463	518,248
Communication expenses	107,752	16,657	126,564	549	51,062	774,878	292,504	-	1,702	1,371,668
Legal and professional charges	10,751	1,224	8,485	440	9,685	339,321	145,001	-	4,194	519,101
Medical fees	1,696	17	16,298	12	32,013	69,852	6,588	-	50	126,526
Auditors' fees :										
(a) as auditor	255	33	69	3	74	5,465	1,993	-	-	7,892
(b) as advisor or in any other capacity, in respect of										
Taxation matters	5	1	2	-	2	118	43	-	-	171
Advertisement and publicity	31,148	2,629	31,373	2,472	62,805	1,134,098	525,446	-	465	1,790,436
Interest and bank charges	9,377	380	62,492	435	25,427	178,608	57,417	-	1,607	335,743
Agents training, recruitment and incentives	89,311	11,428	79,692	3,741	55,832	1,998,117	905,844	-	396	3,144,361
Depreciation	29,195	4,903	18,178	88	6,094	158,429	61,324	-	48	278,259
Service tax on premium absorbed	1,018	169	647	3	254	7,297	2,981	-	-	12,369
Information technology cost	45,780	7,850	27,719	275	8,261	214,037	85,911	-	117	389,950
Administration support expenses	25,289	83	280,909	2,106	48,101	1,993,894	921,776	-	2,124	3,274,282
Others	79,634	8,489	217,376	1,180	221,731	1,676,429	557,345	-	30,906	2,793,090
Total	964,371	129,014	1,312,197	26,818	1,255,283	17,688,319	7,603,230	-	220,143	29,199,375