

ICICI Prudential Life Insurance Company Limited
Schedules forming part of Consolidated Condensed financial statements
SCHEDULE – 3
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS
For the quarter ended June 30, 2015

(₹ '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	342,784	4,922	163,851	4,804	(1,194)	1,144,525	100,211	8,068	24,619	1,792,590
Travel, conveyance and vehicle running expenses	10,936	52	6,084	233	71	65,204	4,586	364	3,483	91,013
Agents training, recruitment and incentives	28,567	-	7,833	-	32	66,905	2,216	141	-	105,694
Rents, rates and taxes	20,262	158	12,014	559	189	119,733	8,894	825	1,993	164,627
Repairs	9,160	72	5,907	280	91	50,186	4,423	405	810	71,334
Printing and stationery	2,422	49	1,779	111	56	5,845	1,139	183	183	11,767
Communication expenses	32,286	588	22,281	1,103	671	92,997	15,052	2,278	441	167,697
Legal and professional charges	22,862	263	7,230	631	290	50,192	6,676	1,000	1,274	90,418
Medical fees	337	-	5,228	-	-	1,894	8	(59)	31	7,439
Auditors' fees, expenses etc :										
(a) as auditor	727	11	501	36	13	1,735	265	42	-	3,330
(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)	-	-	-	-	-	-	-	-	-	-
Advertisement and publicity	28,721	-	10,748	311	44	142,524	8,808	489	-	191,645
Interest and bank charges	3,592	100	4,160	720	38	20,634	2,398	240	3,600	35,482
Others										
Administration support expenses	134,109	-	32,183	3,795	-	1,005,609	8,953	-	-	1,184,649
Business conferences and meetings	2,552	-	(4,311)	(75)	(1)	3,504	(107)	(10)	73	1,625
Information technology cost	26,574	214	16,504	1,512	252	63,218	5,257	803	458	114,792
Office running expenses	11,040	90	7,367	392	113	53,555	5,147	488	831	79,023
Data entry related expenses	3,985	96	3,024	135	108	9,564	2,226	363	806	20,307
Miscellaneous expenses	7,626	29	29,142	1,240	84	35,607	5,221	502	637	80,088
Depreciation	12,739	92	5,645	369	98	77,246	2,823	336	1,197	100,545
Service tax expenses	(1,225)	(211)	4,072	(12)	214	(296)	(533)	3,055	1,547	6,111
Total	699,556	6,525	341,242	16,144	1,169	3,010,381	183,663	19,513	41,983	4,320,176

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

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**

For the quarter ended June 30, 2015

(₹ '000)

Particulars	June 30, 2015	June 30, 2014
Employees' remuneration and welfare benefits	43,029	55,803
Travel, conveyance and vehicle running expenses	98	88
Rent, rates and taxes	368	603
Communication expenses	24	10
Legal and professional charges	503	377
Interest and bank charges	31	230
CSR expenses	50,000	117,500
Information technology cost	246	556
Others	899	3,945
Depreciation	129	369
Total	95,327	179,481