

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, 2016

(₹ '000)

Particulars	Par Life	Par Pension	Non Par	Non Par Variable	Annuity Non Par	Health	Linked Life	Linked Pension	Linked Health	Linked Group	Total
Employees' remuneration and welfare benefits	402,175	4,811	335,746	2,522	4,157	1,521	1,037,522	67,526	7,617	10,921	1,874,518
Travel, conveyance and vehicle running expenses	15,184	56	11,669	537	206	66	62,547	3,280	343	2,145	96,033
Agents training, recruitment and incentives	144,790	-	72,124	-	228	33	249,926	4,857	382	-	472,340
Rents, rates and taxes	27,692	87	118,305	133	325	105	116,995	5,499	511	1,030	270,682
Repairs	13,702	54	10,611	64	192	64	52,087	2,935	320	391	80,420
Printing and stationery	1,726	21	2,120	-	51	22	3,484	432	79	9	7,944
Communication expenses	36,377	517	37,551	35	877	537	84,816	11,052	1,943	288	173,993
Legal and professional charges	22,189	200	28,745	79	506	177	44,761	4,641	722	1,607	103,627
Medical fees	1,122	-	27,469	12	-	-	1,653	4	(11)	2	30,251
Auditors' fees, expenses etc :											
(a) as auditor	867	13	1,027	-	25	13	1,733	252	47	-	3,977
(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	69,678	-	45,061	2,363	290	67	244,013	10,859	775	12,325	385,431
Interest and bank charges	4,056	74	5,224	249	439	30	19,104	2,306	133	1,874	33,489
<b>Others</b>											
Administration support expenses	230,541	-	134,838	-	1,388	-	985,498	9,809	-	-	1,362,074
Business conferences and meetings	32,498	-	19,992	66	56	10	42,663	1,423	112	352	97,172
Information technology cost	39,647	320	57,141	142	1,334	329	73,284	6,530	1,169	718	180,614
Office running expenses	10,524	44	9,311	51	155	53	39,784	2,477	270	265	62,934
Data entry related expenses	8,767	192	8,747	177	219	197	18,230	3,755	701	871	41,856
Miscellaneous expenses	2,809	94	11,584	15	1	94	16,156	6,742	506	1,609	39,610
Depreciation	37,478	111	22,479	118	377	106	139,909	3,362	383	1,157	205,480
Service tax expenses	(3,968)	(242)	(4,055)	162	(51)	13	1,590	(319)	2,760	1,843	(2,267)
<b>Total</b>	<b>1,097,854</b>	<b>6,352</b>	<b>955,689</b>	<b>6,725</b>	<b>10,775</b>	<b>3,437</b>	<b>3,235,755</b>	<b>147,422</b>	<b>18,762</b>	<b>37,407</b>	<b>5,520,178</b>

For the quarter ended June 30, 2015

(₹ '000)

Particulars	Par Life	Par Pension	Non Par	Non Par Variable	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	28,901	-	7,994	-	7	33	69,356	2,366	149	-	108,806
Rents, rates and taxes	21,892	162	30,489	-	618	195	131,640	8,985	840	1,996	196,817
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	29,404	-	11,107	-	334	46	147,547	9,131	506	-	198,075
Interest and bank charges	3,592	100	4,160	-	720	38	20,634	2,398	240	3,600	35,482
<b>Others</b>											
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	4,979	25	10,147	-	1,151	75	16,226	4,657	462	634	38,356
Depreciation	12,739	92	5,645	-	369	98	77,246	2,823	336	1,197	100,545
Service tax expenses	(1,725)	(211)	(4,072)	-	(12)	214	(296)	(533)	3,055	1,547	6,111
<b>Total</b>	<b>699,556</b>	<b>6,525</b>	<b>341,242</b>	<b>-</b>	<b>16,144</b>	<b>1,169</b>	<b>3,010,381</b>	<b>183,663</b>	<b>19,513</b>	<b>41,983</b>	<b>4,320,176</b>

**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, 2016

(₹ '000)

Particulars	June 30, 2016	June 30, 2015
Employees' remuneration and welfare benefits	29,078	43,029
Travel, conveyance and vehicle running expenses	60	98
Rent, rates and taxes	450	368
Communication expenses	24	24
Legal and professional charges	505	503
Interest and bank charges	236	31
CSR expenses	48,005	50,000
Information technology cost	327	246
Others	1,430	899
Depreciation	138	129
<b>Total</b>	<b>80,253</b>	<b>95,327</b>