

ICICI Prudential Life Insurance Company Limited

Schedules forming part of condensed consolidated financial statement:

FORM L-6 OPERATING EXPENSES SCHEDULE
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS
For the quarter ended September 30, 2020

Particulars	Par Life	Par Pension	Non Par Life	Non Par Pension	Non Par Variable	Non Par Variable Pension	Annuity Non Par	Health	Linked Life	Linked Pension	Linked Health	Linked Group	Linked Group Pension	Total
Employees' remuneration and welfare benefits	438,940	5,715	731,296	10	127	36	49,032	14,075	958,627	15,770	5,141	14,141	2,312	2,235,222
Travel, conveyance and vehicle running expenses	2,278	52	2,926	-	-	-	350	90	6,830	108	37	(21)	5	12,655
Training expenses	2,720	1	3,490	-	-	-	445	190	6,414	31	7	-	-	13,298
Rents, rates and taxes	26,282	615	243,728	-	3	1	3,488	3,491	80,164	962	301	398	57	359,490
Repairs	15,574	802	26,568	-	2	-	2,312	620	44,275	640	203	276	35	91,307
Printing and stationery	2,398	17	2,840	-	-	-	256	340	3,732	120	56	1	-	9,760
Communication expenses	62,225	631	91,596	-	2	-	5,137	6,794	112,123	5,497	2,463	145	19	286,632
Legal and professional charges	50,868	1,108	249,390	18	119	92	5,033	2,213	71,269	1,944	777	3,769	483	387,083
Medical fees	3,574	-	81,867	-	-	-	4	7	2,108	-	-	107	7	87,674
Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	1,294	11	1,781	-	-	-	123	164	2,140	96	46	-	-	5,655
(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	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Advertisement and publicity	49,727	1,934	2,112,357	-	35	1	2,259	171	39,133	218	39	5,494	640	2,212,008
Interest and bank charges	4,428	1,674	4,092	2	29	9	6,366	(541)	32,798	501	85	4,741	457	54,641
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Business conferences and meetings	22,194	-	14,372	-	1	-	2,465	320	56,565	272	79	61	9	96,338
Information technology cost	53,391	226	73,078	2	12	8	6,697	6,304	101,427	2,208	790	261	205	244,609
Office running expenses	6,305	39	10,853	-	1	-	947	323	17,850	265	86	116	15	36,800
Data entry related expenses	18,216	472	25,869	-	5	-	1,704	2,266	30,568	1,428	689	885	101	82,203
Miscellaneous expenses	6,823	-	794	-	-	-	182	151	25,511	2,421	-	35	1	35,918
Depreciation	23,275	202	42,375	-	3	-	3,730	706	72,901	1,026	309	466	64	145,057
Goods & Service tax expenses	51	1	1,794	-	1	480	10	13	1,073	5	3	-	-	3,431
Total	790,563	13,500	3,721,066	32	340	627	90,540	37,697	1,665,508	33,512	11,111	30,875	4,410	6,399,781

ICICI Prudential Life Insurance Company Limited

Schedules forming part of condensed consolidated financial statement:

FORM L-6 OPERATING EXPENSES SCHEDULE
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS
For the half year ended September 30, 2020

(₹ '000)

Particulars	Par Life	Par Pension	Non Par Life	Non Par Pension	Non Par Variable	Non Par Variable Pension	Annuity Non Par	Health	Linked Life	Linked Pension	Linked Health	Linked Group Life	Linked Group Pension	Total
Employees' remuneration and welfare benefits	788,051	6,460	1,533,848	1,387	752	67	81,748	33,621	1,834,846	32,259	9,654	22,081	7,087	4,351,861
Travel, conveyance and vehicle running expenses	3,117	55	4,141	11	-	-	474	191	8,844	156	54	50	32	17,125
Training expenses	3,357	1	3,883	-	-	-	555	193	7,682	37	7	-	-	15,715
Rents, rates and taxes	56,748	983	546,359	82	23	1	6,952	9,284	172,509	2,390	700	780	252	797,063
Repairs	28,179	1,444	52,310	28	9	-	3,715	1,698	78,184	1,253	379	445	118	167,762
Printing and stationery	3,137	16	4,052	-	-	-	328	524	4,652	115	53	(1)	-	12,876
Communication expenses	116,191	1,181	179,505	24	6	-	9,000	15,152	213,111	11,059	4,803	247	71	550,350
Legal and professional charges	78,546	1,235	354,344	432	237	182	8,842	4,711	130,668	3,559	1,373	6,109	1,041	591,279
Medical fees	4,658	-	125,986	4	(4)	-	4	15	2,712	-	5	126	5	133,511
Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	2,110	18	3,142	-	-	-	187	323	4,658	168	78	-	-	10,684
(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	69,840	1,934	3,141,057	991	214	1	2,192	177	39,796	262	50	9,366	2,537	3,268,417
Interest and bank charges	9,775	1,713	8,288	473	107	16	12,091	(1,008)	70,506	1,182	214	8,986	2,175	114,518
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Business conferences and meetings	23,045	-	135,598	11	1	-	3,858	308	73,867	631	174	119	31	237,643
Information technology cost	94,687	459	149,797	6	29	21	10,960	15,371	181,938	4,509	1,510	622	497	460,406
Office running expenses	11,517	50	22,006	14	4	-	1,548	871	32,276	529	164	180	47	69,206
Data entry related expenses	34,431	585	56,209	138	26	-	3,013	6,112	56,248	2,536	1,176	1,452	366	162,292
Miscellaneous expenses	10,722	2	3,701	-	-	44	287	227	36,599	5,962	321	67	11	57,943
Depreciation	48,556	246	95,764	96	18	-	7,157	1,968	150,779	2,308	661	822	238	308,613
Goods & Service tax expenses	1,401	13	4,680	-	2	-	1,881	284	2,185	125	56	-	-	11,590
Total	1,388,068	16,395	6,424,670	3,697	1,424	1,295	154,792	90,022	3,102,060	69,040	21,432	51,451	14,508	11,338,854

ICICI Prudential Life Insurance Company Limited

Schedules forming part of condensed consolidated financial statement:

FORM L-6 OPERATING EXPENSES SCHEDULE
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS
For the quarter ended September 30, 2015

Particulars	Par Life	Par Pension	Non Par Life	Non Par Pension	Non Par Variable	Non Par Variable Pension	Annuity Non Par	Health	Linked Life	Linked Pension	Linked Health	Linked Group	Linked Group Pension	Total
Employees' remuneration and welfare benefits	380,648	1,123	745,678	-	346	999	25,282	12,213	1,469,242	27,861	6,674	10,977	3,242	2,684,285
Travel, conveyance and vehicle running expenses	19,368	82	41,690	-	31	146	1,974	990	89,403	1,815	474	1,267	302	157,542
Training Expenses	3,214	2	5,724	-	-	3	309	299	10,651	68	14	17	3	20,304
Rents, rates and taxes	23,796	424	309,587	-	11	38	2,216	3,153	130,815	1,628	382	363	94	472,507
Repairs	14,725	3,139	24,864	-	5	24	1,291	487	57,553	998	235	210	52	103,583
Printing and stationery	3,539	33	6,167	-	-	4	259	413	7,526	371	139	77	13	18,541
Communication expenses	64,993	903	103,527	-	3	14	4,427	6,193	151,586	9,420	3,470	117	31	344,584
Legal and professional charges	60,827	251	195,583	-	42	29	2,267	2,008	84,642	3,525	1,087	752	382	351,375
Medical fees	2,106	-	62,049	-	1	12	-	1	1,424	-	-	88	17	65,698
Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	967	10	1,590	-	-	-	65	103	2,003	119	44	-	-	4,901
(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	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Advertisement and publicity	111,797	-	1,790,271	-	103	371	2,407	288	131,287	944	145	3,613	867	2,042,093
Interest and bank charges	8,435	51	10,251	-	56	240	2,103	82	33,889	768	83	2,495	496	58,949
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Business conferences and meetings	39,747	-	118,520	-	3	13	1,913	493	182,694	1,368	257	234	48	345,290
Information technology cost	44,310	259	77,789	-	13	11	3,830	4,435	126,939	3,384	924	342	244	262,480
Office running expenses	8,331	24	17,783	-	4	14	902	370	40,961	717	170	143	38	69,457
Data entry related expenses	11,656	154	19,509	-	23	58	763	1,165	24,699	1,751	655	526	144	61,103
Miscellaneous expenses	5,710	(38)	2,540	-	2	3	6,071	130	22,947	4,026	225	55	14	41,685
Depreciation	16,978	40	36,998	-	11	35	1,968	517	91,932	1,532	345	350	93	150,799
Goods & Service tax expenses	1,141	12	1,912	-	418	413	76	129	2,785	128	33	-	-	7,047
Total	822,288	6,369	3,572,032	-	1,072	2,427	58,123	33,469	2,662,978	60,423	15,356	21,626	6,060	7,262,223

ICICI Prudential Life Insurance Company Limited

Schedules forming part of condensed consolidated financial statement:

FORM L-6 OPERATING EXPENSES SCHEDULE
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS
For the half year ended September 30, 2019

	(₹ '000)													
Particulars	Par Life	Par Pension	Non Par Life	Non Par Pension	Non Par Variable	Non Par Variable Pension	Annuity Non Par	Health	Linked Life	Linked Pension	Linked Health	Linked Group Life	Linked Group Pension	Total
Employees' remuneration and welfare benefits	716,072	2,329	1,435,514	-	6,211	2,012	49,923	25,629	2,932,032	58,323	13,607	19,452	8,753	5,269,857
Travel, conveyance and vehicle running expenses	35,642	121	77,266	-	436	206	3,708	1,649	192,487	3,480	828	1,768	601	318,192
Training expenses	5,396	4	9,934	-	-	3	533	565	20,017	134	27	17	3	36,633
Rents, rates and taxes	42,261	845	529,960	-	192	75	3,943	5,691	249,557	3,362	763	614	261	837,524
Repairs	23,226	3,817	42,488	-	70	47	2,102	926	102,955	1,812	424	310	126	178,303
Printing and stationery	7,828	65	14,394	-	3	5	623	1,047	18,136	769	279	81	29	43,259
Communication expenses	120,907	1,603	192,876	-	58	23	8,421	12,047	296,641	19,271	6,953	191	81	659,072
Legal and professional charges	99,728	552	350,365	-	772	2,600	4,172	4,740	164,088	7,578	2,358	5,331	5,653	647,937
Medical fees	3,775	-	129,293	-	35	18	-	3	3,115	-	5	132	44	136,420
Auditors' fees, expenses etc														
(a) as auditor	1,856	21	3,103	-	-	-	132	214	4,121	248	90	-	-	9,785
(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	194,710	-	3,053,194	-	1,779	696	3,060	421	188,583	1,515	253	5,781	2,246	3,452,238
Interest and bank charges	14,596	105	18,531	-	1,024	394	3,721	144	61,348	1,565	170	3,918	1,219	106,735
Others														
Business conferences and meetings	74,310	-	265,273	-	56	145	3,809	1,061	332,731	2,810	514	464	315	681,488
Information technology cost	81,153	507	147,818	-	19	25	7,414	9,414	254,980	6,841	1,831	604	498	511,104
Office running expenses	14,671	45	32,044	-	66	30	1,564	708	78,300	1,388	323	231	100	129,470
Data entry related expenses	26,335	369	45,816	-	352	109	1,855	3,124	58,906	4,343	1,580	939	397	144,125
Miscellaneous expenses	16,997	35	7,256	-	4	3	6,133	158	52,004	9,435	565	32,856	46	125,492
Depreciation	31,616	83	70,290	-	185	74	3,544	1,074	185,373	3,160	694	594	254	296,941
Goods & Service tax expenses	2,533	27	4,265	-	834	794	177	290	6,108	312	100	-	-	15,440
Total	1,513,612	10,528	6,429,680	-	12,096	7,259	104,834	68,905	5,201,482	126,346	31,364	73,283	20,626	13,600,015

ICICI Prudential Life Insurance Company Limited

Schedules forming part of condensed consolidated financial statement:

**SCHEDULE – 6A-OPERATING EXPENSES SCHEDULE
EXPENSES OTHER THAN THOSE DIRECTLY RELATED TO THE INSURANCE BUSINESS**

(₹ '000)

For the half year ended September 30, 2020				
Particulars	Quarter ended September 30, 2020	Half Year ended September 30, 2020	Quarter ended September 30, 2019	Half Year ended September 30, 2019
Employees' remuneration and welfare benefits	11,023	19,589	9,033	17,588
Travel, conveyance and vehicle running expenses	73	(21)	49	65
Rents, rates and taxes	4,432	8,752	5,368	10,463
Repairs	1,503	3,000	5,040	9,673
Communication expenses	56	102	726	741
Legal and professional charges	3,334	7,096	1,634	2,256
Interest and bank charges	339	633	(47)	570
Depreciation	156	322	44	64
Others	-	-	-	-
- Corporate Social Responsibility expenses	972	101,215	672	66,468
- Information technology cost	1,442	3,050	506	983
- Miscellaneous expenses	1,986	2,655	45,220	48,643
Total	25,316	146,393	68,245	157,514