

Religare Health Insurance Company Limited

IRDA Registration number 148 dated 26 April, 2012


FORM NL-7 OPERATING EXPENSES SCHEDULE
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

S. No	Particulars	For the Quarter ended 30th Sep, 2017				Upto the Quarter ended 30th Sep, 2017				For the Quarter ended 30th Sep, 2016				Upto the Quarter ended 30th Sep, 2016			
		Health	PA	Other	Total	Health	PA	Other	Total	Health	PA	Other	Total	Health	PA	Other	Total
		(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
1	Employees' remuneration & welfare benefits	387,470	45,383	36,656	469,510	762,792	86,360	73,193	922,345	291,666	19,324	23,209	334,200	597,922	35,922	45,474	679,319
2	Travel, conveyance and vehicle running expenses	51,968	6,093	4,914	62,975	103,824	11,755	9,962	125,541	30,858	2,045	2,455	35,359	67,361	4,047	5,123	76,532
3	Training expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Rents, rates & taxes	18,199	2,129	1,723	22,050	35,103	3,974	3,368	42,446	13,003	862	1,035	14,899	33,803	2,031	2,571	38,405
5	Repairs & Maintenance	4,738	575	441	5,754	14,285	1,617	1,371	17,272	6,374	422	507	7,304	19,520	1,173	1,485	22,178
6	Printing & stationery	6,405	761	602	7,768	15,344	1,737	1,472	18,553	989	66	79	1,133	13,923	836	1,059	15,819
7	Communication	11,970	1,417	1,127	14,515	27,309	3,092	2,620	33,021	11,257	746	896	12,899	22,710	1,364	1,727	25,801
8	Legal & professional charges	90,693	10,883	8,490	110,066	243,063	27,519	23,323	293,904	85,126	5,640	6,774	97,540	153,638	9,230	11,685	174,553
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	413	48	39	500	827	94	79	1,000	393	26	31	450	792	48	60	900
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	161,336	18,890	15,265	195,492	315,873	35,762	30,309	381,944	126,450	8,378	10,062	144,890	263,210	15,813	20,018	299,041
11	Interest & bank charges	4,345	506	412	5,263	7,717	874	740	9,331	2,062	137	164	2,363	5,306	319	404	6,028
12	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Electricity and Water	5,448	639	515	6,602	10,960	1,241	1,052	13,252	6,864	455	546	7,865	12,895	775	981	14,651
	(b) Medical Charges-Policy Issuance	6,685	-	-	6,685	10,980	-	-	10,980	2,929	-	-	2,929	11,110	-	-	11,110
	(c) Other	18,309	2,127	1,738	22,175	31,789	3,599	3,050	38,438	27,892	1,865	2,229	31,987	39,705	2,385	3,020	45,110
13	Depreciation	30,251	3,540	2,863	36,654	58,677	6,643	5,630	70,950	25,931	1,718	2,063	29,712	50,935	3,060	3,874	57,869
14	Service Tax /GST Account	14	2	1	17	42	5	4	51	169	11	13	193	249	15	19	283
	TOTAL	798,244	92,993	74,787	966,024	1,638,583	184,271	156,174	1,979,028	631,963	41,694	50,064	723,721	1,293,081	77,019	97,499	1,467,598