

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, 2018				Upto the Quarter ended 30th Sep, 2018				For the Quarter ended 30th Sep, 2017				Upto the Quarter ended 30th Sep, 2017			
		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	570,628	66,556	36,819	674,002	1,115,933	124,383	74,663	1,314,980	387,470	45,383	36,656	469,510	762,792	86,360	73,193	922,345
2	Travel, conveyance and vehicle running expenses	51,585	6,073	3,302	60,960	111,273	12,403	7,445	131,120	51,968	6,093	4,914	62,975	103,824	11,755	9,962	125,541
3	Training expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Rents, rates & taxes	20,162	2,371	1,292	23,825	42,991	4,792	2,876	50,659	18,199	2,129	1,723	22,050	35,103	3,974	3,368	42,446
5	Repairs & Maintenance	8,180	980	516	9,676	20,818	2,320	1,393	24,531	4,738	575	441	5,754	14,285	1,617	1,371	17,272
6	Printing & stationery	8,700	997	569	10,266	13,761	1,534	921	16,216	6,405	761	602	7,768	15,344	1,737	1,472	18,553
7	Communication	16,586	1,935	1,070	19,592	32,581	3,632	2,180	38,392	11,970	1,417	1,127	14,515	27,309	3,092	2,620	33,021
8	Legal & professional charges	143,059	16,617	9,262	168,938	267,091	29,770	17,870	314,731	90,693	10,883	8,490	110,066	193,442	21,901	18,561	233,904
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	466	54	30	550	933	104	62	1,100	413	48	39	500	827	94	79	1,000
	(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	170,164	19,950	10,932	201,046	351,821	39,214	23,539	414,575	161,336	18,890	15,265	195,492	315,873	35,762	30,309	381,944
11	Interest & bank charges	5,721	669	368	6,758	11,491	1,281	769	13,541	4,345	506	412	5,263	7,717	874	740	9,331
12	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Electricity and Water	4,818	570	307	5,695	10,866	1,211	727	12,804	5,448	639	515	6,602	10,960	1,241	1,052	13,252
	(b) Medical Charges-Policy Issuance	3,224	-	-	3,224	5,252	-	-	5,252	6,685	-	-	6,685	10,980	-	-	10,980
	(c) Other	21,193	2,426	1,389	25,007	32,981	3,676	2,207	38,864	18,309	2,127	1,738	22,175	31,789	3,599	3,050	38,438
13	Depreciation	35,137	4,108	2,262	41,508	70,596	7,869	4,723	83,188	30,251	3,540	2,863	36,654	58,677	6,643	5,630	70,950
14	Service Tax /GST Account	2	0	0	2	2	0	0	2	14	2	1	17	42	5	4	51
	TOTAL	1,059,624	123,308	68,119	1,251,051	2,088,389	232,189	139,376	2,459,954	798,244	92,993	74,787	966,024	1,588,962	178,653	151,413	1,919,028