

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 June, 2019			Upto the Quarter ended 30th June, 2019			For the Quarter ended 30th June, 2018			Upto the Quarter ended 30th June, 2018		
		Health	PA	Total	Health	PA	Total	Health	PA	Total	Health	PA	Total
		(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
1	Employees' remuneration & welfare benefits	677,094	59,426	736,520	677,094	59,426	736,520	583,150	57,827	640,977	583,150	57,827	640,977
2	Travel, conveyance and vehicle running expenses	25,915	2,275	28,190	25,915	2,275	28,190	63,830	6,330	70,160	63,830	6,330	70,160
3	Training expenses	2,068	181	2,249	2,068	181	2,249	3,474	344	3,818	3,474	344	3,818
4	Rents, rates & taxes	26,710	2,344	29,054	26,710	2,344	29,054	24,413	2,421	26,834	24,413	2,421	26,834
5	Repairs & Maintenance	7,533	661	8,194	7,533	661	8,194	13,515	1,340	14,856	13,515	1,340	14,856
6	Printing & stationery	7,038	618	7,656	7,038	618	7,656	5,413	537	5,950	5,413	537	5,950
7	Communication	21,322	1,871	23,193	21,322	1,871	23,193	17,104	1,696	18,801	17,104	1,696	18,801
8	Legal & professional charges	98,313	8,628	106,941	98,313	8,628	106,941	129,166	12,809	141,975	129,166	12,809	141,975
9	Auditors' fees, expenses etc							-	-	-	-	-	-
	(a) as auditor	582	51	633	582	51	633	500	50	550	500	50	550
	(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	115,016	10,094	125,110	115,016	10,094	125,110	194,265	19,264	213,529	194,265	19,264	213,529
11	Interest & bank charges	7,156	628	7,784	7,156	628	7,784	6,171	612	6,783	6,171	612	6,783
12	Others							-	-	-	-	-	-
	(a) Electricity and Water	1,770	155	1,925	1,770	155	1,925	6,467	641	7,109	6,467	641	7,109
	(b) Medical Charges-Policy Issuance	1,724	-	1,724	1,724	-	1,724	2,028	-	2,028	2,028	-	2,028
	(c) Other	22,656	1,988	24,644	22,656	1,988	24,644	12,606	1,250	13,856	12,606	1,250	13,856
13	Depreciation	39,853	3,498	43,351	39,853	3,498	43,351	37,919	3,760	41,680	37,919	3,760	41,680
14	Service Tax /GST Account	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	1,054,748	92,420	1,147,168	1,054,748	92,420	1,147,168	1,100,022	108,882	1,208,904	1,100,022	108,882	1,208,904