

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, 2020			Upto the Quarter ended 30th June, 2020			For the Quarter ended 30th June, 2019			Upto the Quarter ended 30th June, 2019		
		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	876,342	51,096	927,438	876,342	51,096	927,438	676,012	59,331	735,343	676,012	59,331	735,343
2	Travel, conveyance and vehicle running expenses	23,340	1,361	24,701	23,340	1,361	24,701	25,915	2,275	28,190	25,915	2,275	28,190
3	Training expenses	12,105	706	12,811	12,105	706	12,811	2,068	181	2,249	2,068	181	2,249
4	Rents, rates & taxes	35,184	2,051	37,235	35,184	2,051	37,235	26,710	2,344	29,054	26,710	2,344	29,054
5	Repairs & Maintenance	4,765	278	5,043	4,765	278	5,043	7,533	661	8,194	7,533	661	8,194
6	Printing & stationery	5,662	330	5,992	5,662	330	5,992	7,038	618	7,656	7,038	618	7,656
7	Communication	17,204	1,003	18,207	17,204	1,003	18,207	21,322	1,871	23,193	21,322	1,871	23,193
8	Legal & professional charges	137,359	8,009	145,368	137,359	8,009	145,368	98,313	8,628	106,941	98,313	8,628	106,941
9	Auditors' fees, expenses etc							-	-	-	-	-	-
	(a) as auditor	827	48	875	827	48	875	582	51	633	582	51	633
	(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	160,713	9,371	170,084	160,713	9,371	170,084	115,016	10,094	125,110	115,016	10,094	125,110
11	Interest & bank charges	13,028	760	13,788	13,028	760	13,788	7,156	628	7,784	7,156	628	7,784
12	Others												
	(a) Electricity and Water	2,053	120	2,173	2,053	120	2,173	1,770	155	1,925	1,770	155	1,925
	(b) Medical Charges-Policy Issuance	564	-	564	564	-	564	1,724	-	1,724	1,724	-	1,724
	(c) Other	32,542	1,897	34,439	32,542	1,897	34,439	22,656	1,988	24,644	22,656	1,988	24,644
13	Depreciation	45,322	2,643	47,964	45,322	2,643	47,964	39,853	3,498	43,351	39,853	3,498	43,351
14	GST Account	19	1	20	19	1	20	-	-	-	-	-	-
	TOTAL	1,367,029	79,673	1,446,702	1,367,029	79,673	1,446,702	1,053,666	92,325	1,145,991	1,053,666	92,325	1,145,991