

STAR HEALTH AND ALLIED INSURANCE CO LIMITED
Registration No. and Date of Registration with the IRDA : 129 / 16.Mar.2006

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

(Rs.'000)

S.No	Particulars	For the Qtr Ended 30.Sep.18	For the Half year Ended 30.Sep.18	For the Qtr Ended 30.Sep.17	For the Half year Ended 30.Sep.17
1	Employees' remuneration & welfare benefits	1,988,202	3,513,419	1,143,444	2,518,302
2	Travel, conveyance and vehicle running expenses	65,476	127,829	34,466	59,639
3	Training expenses	12,135	26,085	20,483	35,176
4	Rents, rates & taxes	115,923	244,162	110,820	230,489
5	Repairs & Maintenance	40,117	87,222	39,975	94,649
6	Printing & stationery	43,095	95,082	35,068	82,175
7	Communication	45,789	89,716	41,213	68,820
8	Legal & professional charges	45,155	74,939	21,302	65,288
9	Auditors' fees, expenses etc				
	(a) as auditor	1,200	1,200	1,200	1,215
	(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	-	150	-	-
	(d) Out of pocket expenses	200	356	93	337
10	Advertisement and publicity	386,549	574,476	24,939	341,950
11	Interest & Bank Charges	21,980	39,540	14,368	23,321
12	Others (to be specified)				
	- Director's Sitting Fees	400	650	-	251
	- Software Expenses	63,601	123,368	61,202	122,432
	- Miscellaneous Expenses	63,425	63,425	34,268	72,714
	- Amortization Expenses	(31,839)	-	-	-
	- In House Claim Processing Cost	(343,329)	(604,936)	(252,103)	(437,026)
	- Management Expenses allocated to Profit and Loss account	-	-	-	-
13	Depreciation	63,256	125,455	55,454	107,517
	TOTAL	2,581,337	4,582,137	1,386,191	3,387,249