

Religare Health Insurance Company Limited

IRDA Registration number 148 dated 26 April, 2012



FORM NL-20 RECEIPT AND PAYMENTS SCHEDULE

Particulars	For the Year ended 31st March, 2020	For the Year ended 31st March, 2019
	(₹ '000)	(₹ '000)
Cash Flows from the Operating activities:		
Premium received from policyholders, including advance receipts	28,433,791	22,458,288
Other receipts	-	-
Payments to the re-insurers, net of commissions and claims	596,827	(1,338,006)
Payments to co-insurers, net of claims recovery	58,221	(369,520)
Payments of claims	(13,583,560)	(8,490,704)
Payments of commission and brokerage	(2,788,179)	(2,276,606)
Payments of other operating expenses	(6,958,744)	(5,663,236)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	(30,699)	(21,220)
Income taxes paid (Net)	(3,628)	134
Service tax / GST paid	(2,382,065)	(1,873,527)
Other payments	-	-
Cash flows before extraordinary items	3,341,963	2,425,602
Cash flow from extraordinary operations		
Net cash flow from Operating activities	3,341,963	2,425,602
Cash flows from Investing activities:		
Purchase of fixed assets (including capital advances)	(171,405)	(249,494)
Proceeds from sale of fixed assets	632	452
Purchases of investments	(6,236,870)	(5,749,948)
Loans disbursed	-	-
Sales of investments	1,986,184	1,382,203
Repayments received	-	-
Rents/Interests/ Dividends received	1,144,594	768,177
Investments in money market instruments and in liquid mutual funds (Net)	(490,796)	637,200
Expenses related to investments	-	-
Net cash flow from Investing activities	(3,767,662)	(3,211,410)
Cash flows from Financing activities:		
Proceeds from issuance of share capital (including share application money)	587,551	937,200
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	-	-
Net cash flow from Financing activities	587,551	937,200
Effect of foreign exchange rates on cash and cash equivalents, net	(5,649)	4,525
Net increase in cash and cash equivalents:	156,203	155,918
Cash and cash equivalents at the beginning of the year	402,372	246,453
Cash and cash equivalents at the end of the year	558,574	402,372

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FORM NL-3-B-BS BALANCE SHEET AS AT 31ST MARCH, 2020

Particulars	NL	As at 31st March, 2020 (₹ '000)	As at 31st March, 2019 (₹ '000)
SOURCES OF FUNDS			
Share Capital	8	7,279,491	6,885,499
Share Application Money Pending Allotment		2,253	-
Reserves And Surplus	10	554,856	139,887
Fair Value Change Account - Shareholders		(26,789)	(16,550)
Fair Value Change Account - Policyholders		-	-
Borrowings	11	-	-
TOTAL		7,809,811	7,008,836
APPLICATION OF FUNDS			
Investments	12	17,757,277	13,016,577
Loans	13	-	-
Fixed Assets	14	545,211	564,068
Deferred Tax Asset		-	-
CURRENT ASSETS			
Cash and Bank Balances	15	558,574	402,372
Advances and Other Assets	16	1,141,311	1,734,903
Sub-Total (A)		1,699,885	2,137,275
Current Liabilities	17	6,811,872	5,440,743
Provisions	18	7,336,269	5,880,460
Deferred Tax Liability		-	-
Sub-Total (B)		14,148,141	11,321,203
Net Current Assets (C) = (A - B)		(12,448,256)	(9,183,928)
Miscellaneous Expenditure (To The Extent Not Written Off or Adjusted)	19	-	-
Debit Balance In Profit And Loss Account		1,955,579	2,612,119
TOTAL		7,809,811	7,008,836

FORM NL-2-B-PL PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31st March, 2020

S. No	Particulars	NL	For the Quarter ended 31st March, 2020	Upto the Quarter ended 31st March, 2020	For the Quarter ended 31st March, 2019	Upto the Quarter ended 31st March, 2019
			(₹ '000)	(₹ '000)	(₹ '000)	(₹ '000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		2,346,008	2,562,054	2,136,833	2,413,289
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		66,734	219,060	54,455	212,840
	(b) Profit on sale of investments		2,878	3,104	-	114
	Less: Loss on sale of investments		-	-	-	-
3	OTHER INCOME					
	(a) Provision no longer required written back		-	3,501	-	-
	(b) Liability written back		2,255	2,255	-	-
	(c) Other		-	-	2	9
	TOTAL (A)		2,417,874	2,789,974	2,191,290	2,626,252
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	-	97,907	97,907
	(c) Others (to be specified)		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		13,156	56,474	72,569	168,863
	(b) Bad debts written off		6,435	6,435	-	-
	(c) Others - Foreign Exchange Loss/(Gain)		4,000	5,649	3,555	(4,525)
	(d) Corporate Social Responsibility (CSR) Expenses		3,369	3,369	-	-
	(e) Sandbox related expenses		246	246	-	-
	(f) Contribution to the Policyholders' Fund towards Excess EoM*		2,058,894	2,058,894	1,794,832	1,794,832
	TOTAL (B)		2,086,100	2,131,067	1,968,863	2,057,076
	Profit / (Loss) Before Tax		331,775	658,907	222,427	569,176
	Provision for Taxation		-	-	3,422	3,422
	Less: Mat Credit reversal / (Entitlement)		3,422	3,422	(3,422)	(3,422)
	Tax relating to earlier years		(1,055)	(1,055)	-	-
	Profit / (Loss) After Tax		329,408	656,540	222,427	569,176
	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Proposed final dividend		-	-	-	-
	(c) Dividend distribution tax		-	-	-	-
	(d) Transfer to any Reserves or Other Accounts (to be specified)		-	-	-	-
	Balance of profit/ loss brought forward from last year		(2,284,987)	(2,612,119)	(2,834,546)	(3,181,295)
	Balance carried forward to Balance Sheet		(1,955,579)	(1,955,579)	(2,612,119)	(2,612,119)

* Expense in excess of the limit allowed as per regulation on expenses of management charged to shareholder's account