

**FORM NL-7-OPERATING EXPENSES SCHEDULE**  
**OPERATING EXPENSES RELATED TO INSURANCE BUSINESS**  
**RAHEJA QBE GENERAL INSURANCE COMPANY LIMITED**  
**CIN No. U66030MH2007PLC173129**

	Particulars	For the Quarter 30.09.2016	Upto the Quarter 30.09.2016	For the Quarter 30.09.2015	Upto the Quarter 30.09.2015
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	28760	54010	20619	42824
2	Travel, conveyance and vehicle running expenses	917	2091	1627	2616
3	Training expenses	1324	1547	519	519
4	Rents, rates & taxes	4041	7998	6037	12036
5	Repairs	1294	2138	825	1697
6	Printing & stationery	302	353	151	216
7	Communication	944	2069	756	1073
8	Legal & professional charges	13796	21702	3921	8261
9	Auditors' fees, expenses etc				
	(a) as auditor	110	110	110	110
	(b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	0	0	0	0
	(ii) Insurance matters	99	99	103	108
	(iii) Management services; and	0	0	0	0
	(c) in any other capacity	0	0	6	6
10	Advertisement and publicity	230	280	0	252
11	Interest & Bank Charges	19	42	20	59
12	Others (to be specified)				
	a) Office maintenance expenses	2075	3385	1901	3076
	b) Subscriptions and membership fees	403	949	-92	1174
	c) Miscellaneous expenses	222	1729	125	2058
	d) Entertainment Expenses	179	370	169	397
13	Depreciation	697	1288	1024	1969
	<b>TOTAL</b>	<b>55413</b>	<b>100160</b>	<b>37821</b>	<b>78451</b>

Note: Items of expenses and income in excess of one percent of the total premiums (less reinsurance) or Rs.5,00,000 whichever is higher, shall be shown as a separate line item.