

PERIODIC DISCLOSURES
FORM N.L-7-OPERATING EXPENSES SCHEDULE
Registration No. 141 and Date of Registration with IRD-11th December, 2008
CIN No. 166030MHD07PPL17329
Issuer: RAHEJA OBE GENERAL INSURANCE COMPANY LIMITED
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Particulars	Marine														Miscellaneous																
	Fire For the Quarter Ended 31.03.2018 (Rs. '000)	Marine Cargo		Marine Hull		Marine Total		Motor (OD)		Motor (TP)		Employer's Liability		Public Liability		Other Liability		Engineering		Aviation		Personal Accident		Health		Other Misc.		Misc. Total		Total	
		For the Quarter Ended 31.03.2018	For the Quarter Ended 31.03.2018	For the Quarter Ended 31.03.2018	For the Quarter Ended 31.03.2018	For the Quarter Ended 31.03.2018	For the Quarter Ended 31.03.2018	For the Quarter Ended 31.03.2018	For the Quarter Ended 31.03.2018	For the Quarter Ended 31.03.2018	For the Quarter Ended 31.03.2018	For the Quarter Ended 31.03.2018	For the Quarter Ended 31.03.2018	For the Quarter Ended 31.03.2018	For the Quarter Ended 31.03.2018	For the Quarter Ended 31.03.2018	For the Quarter Ended 31.03.2018	For the Quarter Ended 31.03.2018	For the Quarter Ended 31.03.2018	For the Quarter Ended 31.03.2018	For the Quarter Ended 31.03.2018	For the Quarter Ended 31.03.2018	For the Quarter Ended 31.03.2018	For the Quarter Ended 31.03.2018	For the Quarter Ended 31.03.2018	For the Quarter Ended 31.03.2018	For the Quarter Ended 31.03.2018	For the Quarter Ended 31.03.2018	For the Quarter Ended 31.03.2018	For the Quarter Ended 31.03.2018	
Employees' remuneration & welfare benefits	13	-	-	-	-	-	69	24,525	-	84	138	(3,022)	-	5	-	-	-	-	-	-	-	-	6	2	-	-	3	21,853	21,969		
Travel, conveyance and vehicle running expenses	12	-	-	-	-	-	-	1,675	-	-	56	42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,791	1,808			
Training expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Rent, rates & taxes	2	-	-	-	-	-	-	3,722	-	14	74	(147)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,668	3,710			
Repairs	1	-	-	-	-	-	-	2,008	-	18	48	(28)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,144	2,184			
Printing & stationery	-	-	-	-	-	-	-	14	-	-	4	(24)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15	15			
Communication	2	-	-	-	-	-	-	491	-	13	15	(15)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	499	499			
Legal & professional charges	2	-	-	-	-	-	-	17,420	-	13	14	(2)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	18,142	18,157			
Auditors' fees, expenses etc. (a) as auditor	-	-	-	-	-	-	-	383	-	-	5	(5)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	383	383			
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	111	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	112	112			
(i) Taxation matters	-	-	-	-	-	-	-	13	-	-	(1)	(1)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	11			
(ii) Insurance matters	-	-	-	-	-	-	-	98	-	-	6	(6)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	92	92			
(iii) Management services, and (c) in any other capacity	-	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1			
Advertisement and publicity	28	14	10	10	10	10	10	21,173	214	2,166	10,102	75	-	-	-	-	-	-	-	-	-	-	-	-	-	-	33,899	34,107			
Interest & Bank Charges (Others (to be specified))	-	-	-	-	-	-	-	868	-	-	56	(56)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,221	1,241			
a) Office maintenance expenses	16	-	-	-	-	-	-	2,168	-	12	7	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,388	2,399			
b) Subscriptions and membership fees	-	-	-	-	-	-	-	47	-	-	5	(26)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	46	46			
c) Miscellaneous expenses	120	12	12	12	12	12	12	1,249	(22)	(229)	(1,415)	19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(2,970)	(3,000)			
d) Entertainment Expenses	2	-	-	-	-	-	-	238	-	4	13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	244	249			
e) Service Tax Act	1	-	-	-	-	-	-	2	-	2	(2)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	2			
f) Conference & Seminar	5	-	-	-	-	-	-	3,814	39	394	1,848	14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6,135	6,210			
g) Interest & Penalties	-	-	-	-	-	-	-	353	-	3	3	156	-	-	-	-	-	-	-	-	-	-	-	-	-	-	520	553			
h) Motor Soluman Fund	-	-	-	-	-	-	-	511	-	-	511	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	511	511			
Depreciation	1	-	-	-	-	-	-	1,569	10	96	375	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,043	2,061			
TOTAL	464	34	24	24	24	24	24	81,236	445	3,104	8,973	164	-	-	-	-	-	-	-	-	-	14	82	98	98	94,271	94,867				

Particulars	Marine														Miscellaneous																
	Fire For the Year Ended 31.03.2018 (Rs. '000)	Marine Cargo		Marine Hull		Marine Total		Motor (OD)		Motor (TP)		Employer's Liability		Public Liability		Other Liability		Engineering		Aviation		Personal Accident		Health		Other Misc.		Misc. Total		Total	
		For the Year Ended 31.03.2018	For the Year Ended 31.03.2018	For the Year Ended 31.03.2018	For the Year Ended 31.03.2018	For the Year Ended 31.03.2018	For the Year Ended 31.03.2018	For the Year Ended 31.03.2018	For the Year Ended 31.03.2018	For the Year Ended 31.03.2018	For the Year Ended 31.03.2018	For the Year Ended 31.03.2018	For the Year Ended 31.03.2018	For the Year Ended 31.03.2018	For the Year Ended 31.03.2018	For the Year Ended 31.03.2018	For the Year Ended 31.03.2018	For the Year Ended 31.03.2018	For the Year Ended 31.03.2018	For the Year Ended 31.03.2018	For the Year Ended 31.03.2018	For the Year Ended 31.03.2018	For the Year Ended 31.03.2018	For the Year Ended 31.03.2018	For the Year Ended 31.03.2018	For the Year Ended 31.03.2018	For the Year Ended 31.03.2018	For the Year Ended 31.03.2018	For the Year Ended 31.03.2018		
Employees' remuneration & welfare benefits	79	-	-	-	-	-	204	58,935	-	603	6,066	28,403	22	-	-	-	-	-	-	-	-	-	-	-	-	-	18	94,778	95,317		
Travel, conveyance and vehicle running expenses	44	-	-	-	-	-	-	1,442	-	33	335	1,466	1	-	-	-	-	-	-	-	-	-	-	-	-	-	1	5,548	5,590		
Training expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Rent, rates & taxes	11	-	-	-	-	-	-	8,220	-	32	346	3,907	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13,225	13,317			
Repairs	6	-	-	-	-	-	-	4,510	-	44	464	2,136	15	-	-	-	-	-	-	-	-	-	-	-	-	-	14	7,288	7,311		
Printing & stationery	2	-	-	-	-	-	-	1,494	-	13	15	(71)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,398	2,410			
Communication	2	-	-	-	-	-	-	69,988	-	42	418	1,957	15	-	-	-	-	-	-	-	-	-	-	-	-	-	72,450	72,517			
Legal & professional charges	5	-	-	-	-	-	-	3,814	-	-	3	156	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,976	4,029			
Auditors' fees, expenses etc. (a) as auditor	-	-	-	-	-	-	-	383	-	-	5	(26)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	362	367			
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	111	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	112	112			
(i) Taxation matters	-	-	-	-	-	-	-	13	-	-	(1)	(1)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	11			
(ii) Insurance matters	-	-	-	-	-	-	-	98	-	-	6	(6)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	92	92			
(iii) Management services, and (c) in any other capacity	-	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1			
Advertisement and publicity	28	14	10	10	10	10	10	21,366	213	2,198	10,206	75	-	-	-	-	-	-	-	-	-	-	-	-	-	-	34,335	34,623			
Interest & Bank Charges (Others (to be specified))	2	-	-	-	-	-	-	1,511	-	13	156	725	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,424	2,449			
a) Office maintenance expenses	16	-	-	-	-	-	-	4,332	-	44	444	2,086	16	-	-	-	-	-	-	-	-	-	-	-	-	-	6,960	7,011			
b) Subscriptions and membership fees	1	-	-	-	-	-	-	1,072	-	11	110	51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,234	1,278			
c) Miscellaneous expenses	120	12	12	12	12	12	12	1,249	(22)	(229)	(1,415)	19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(2,970)	(3,000)			
d) Entertainment Expenses	2	-	-	-	-	-	-	238	-	4	13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	244	249			
e) Service Tax Act	1	-	-	-	-	-	-	2	-	2	(2)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	2			
f) Conference & Seminar	5	-	-	-	-	-	-	3,814	39	394	1,848	14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6,135	6,210			
g) Interest & Penalties	-	-	-	-	-	-	-	353	-	3	3	156	-	-	-	-	-	-	-	-	-	-	-	-	-	-	520	553			
h) Motor Soluman Fund	-	-	-	-	-	-	-	511	-	-	511	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	511	511			
Depreciation	1	-	-	-	-	-	-	1,569	10	96	375	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,043	2,061			
TOTAL	1,999	98	69	69	69	69	69	1,																							