

**PERIODIC DISCLOSURES**  
**FORM NL-2-B-PROFIT & LOSS STATEMENT**



Royal Sundaram General Insurance Co. Ltd

Date: 30-Jun-20

Registration No.102 and Date of Registration with the IRDAI:23.10.2000



PROFIT AND LOSS ACCOUNT FOR THE QUARTER ENDED 30th Jun 2020

No.	Particulars	FOR THE QUARTER	UP TO THE QUARTER	For the corresponding quarter of the preceeding year	Upto the Quarter of the preceeding year
		(`000)	(`000)	(`000)	(`000)
1	OPERATING PROFIT/(LOSS)				
	(a) Fire Insurance	(52,996)	(52,996)	(61,749)	(61,749)
	(b) Marine Insurance	9,024	9,024	20,678	20,678
	(c) Miscellaneous Insurance	1,317,641	1,317,641	11,432	11,432
2	INCOME FROM INVESTMENTS				
	(a) Interest, Dividend & Rent - Gross	190,124	190,124	166,978	166,978
	(b) Profit on sale of investments	45,610	45,610	25,451	25,451
	Less: Loss on sale of investments	(19,349)	(19,349)	(10,470)	(10,470)
3	OTHER INCOME				
	(i) Profit on Sale of Assets	(43)	(43)	10	10
	(ii) Other Income	180	180	408	408
	(iii) Income arising out of enrollment process of Aadhaar	-	-	-	-
	<b>TOTAL (A)</b>	<b>1,490,191</b>	<b>1,490,191</b>	<b>152,738</b>	<b>152,738</b>
4	PROVISIONS (Other than taxation)				
	(a) For diminution in the value of investments	-	-	-	-
	(b) For doubtful debts	5,064	5,064	5,064	5,064
	(c) Others - Provision for doubtful investments	96,526	96,526	-	-
5	OTHER EXPENSES				
	(a) Expenses other than those related to Insurance Business	-	-	-	-
	(i) Expenses arising out of enrollment process of Aadhaar	-	-	-	-
	(b) Employees' remuneration and welfare benefits	5,489	5,489	3,936	3,936
	(c) Bad debts written off (Investments)	-	-	-	-
	(d) Expenses of Investment & Penalties	828	828	908	908
	(e) CSR Contribution & Donations	5,822	5,822	6,180	6,180
	(f) Interest on Borrowings	26,766	26,766	26,801	26,801
	<b>TOTAL (B)</b>	<b>140,495</b>	<b>140,495</b>	<b>42,889</b>	<b>42,889</b>
	<b>Profit Before Tax</b>	<b>1,349,696</b>	<b>1,349,696</b>	<b>109,849</b>	<b>109,849</b>
	Provision for Taxation	(334,074)	(334,074)	(36,091)	(36,091)
	<b>Profit After Tax</b>	<b>1,015,622</b>	<b>1,015,622</b>	<b>73,758</b>	<b>73,758</b>
	<b>APPROPRIATIONS</b>				
	(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)	1,015,622	1,015,622	73,758	73,758
	<b>Balance of profit/ loss brought forward from last year</b>	<b>4,662,751</b>	<b>4,662,751</b>	<b>4,417,283</b>	<b>4,417,283</b>
	<b>Balance carried forward to Balance Sheet</b>	<b>5,678,373</b>	<b>5,678,373</b>	<b>4,491,041</b>	<b>4,491,041</b>

Notes: to Form NL-1-B-RA and NL-2-B- PL

- Premium income received from business concluded in and outside India shall be separately disclosed.
- Reinsurance premiums whether on business ceded or accepted are to be brought into account gross (i.e. before deducting commissions) under the head reinsurance premiums.
- Claims incurred shall comprise claims paid, specific claims settlement costs wherever applicable and change in the outstanding provision for claims at the year-end.
- 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.
- Fees and expenses connected with claims shall be included in claims.
- Under the sub-head "Others" shall be included items like foreign exchange gains or losses and other items.
- Interest, dividends and rentals receivable in connection with an investment should be stated as gross amount, the amount of income tax deducted at source being included under
- Income from rent shall include only the realised rent. It shall not include any notional rent.