

FORM NL-12 & 12A - INVESTMENT SCHEDULE

Name of the Insurer: Royal Sundaram General Insurance Co. Ltd

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



	Particulars	NL -12		NL -12A		(Amount in Rs. Lakhs)	
		Shareholders		Policyholders		Total	
		Mar 31, 2023	Mar 31, 2022	Mar 31, 2023	Mar 31, 2022	Mar 31, 2023	Mar 31, 2022
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	47,211	45,067	2,63,522	2,19,601	3,10,733	2,64,668
2	Other Approved Securities	-	-	-	-	-	-
3	Other Investments						
	(a) Shares						
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	27,015	19,463	1,50,791	94,841	1,77,806	1,14,304
	(e) Other Securities (InvITs)	-	143	-	699	-	843
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	17,688	24,321	98,729	1,18,510	1,16,417	1,42,831
5	Other than Approved Investments	3,211	2,771	17,921	13,501	21,131	16,272
	TOTAL	95,124	91,766	5,30,963	4,47,152	6,26,087	5,38,918
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	1,410	1,712	7,871	8,341	9,281	10,052
2	Other Approved Securities	-	-	-	-	-	-
3	Other Investments						
	(a) Shares						
	(aa) Equity	6,514	7,794	36,359	37,976	42,873	45,769
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	2,135	-	10,406	-	12,541
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	4,859	10,590	27,123	51,601	31,982	62,191
	(e) Other Securities - TREP/CP	1,557	1,294	8,691	6,304	10,248	7,598
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	4,294	3,416	23,970	16,643	28,264	20,059
5	Other than Approved Investments	2,463	2,270	13,749	11,061	16,212	13,331
	TOTAL	21,098	29,210	1,17,762	1,42,331	1,38,860	1,71,540
	GRAND TOTAL	1,16,222	1,20,975	6,48,724	5,89,483	7,64,947	7,10,458

Notes:

(a) Investments in subsidiary/holding companies, joint ventures and associates shall be separately disclosed, at cost.

- Holding company and subsidiary shall be construed as defined in the Companies Act, 1956 as amended by Company Act 2013:

- Joint Venture is a contractual arrangement whereby two or more parties undertake an economic activity, which is subject to joint control.

- Joint control - is the contractually agreed sharing of power to govern the financial and operating policies of an economic activity to obtain benefits from it.

- Associate - is an enterprise in which the company has significant influence and which is neither a subsidiary nor a joint venture of the company.

-Significant influence (for the purpose of this schedule) - means participation in the financial and operating policy decisions of a company, but not control of those policies. Significant influence may be exercised in several ways, for example, by representation on the board of directors, participation in the policymaking process, material inter-company transactions, interchange of managerial personnel or dependence on technical information. Significant influence may be gained by share ownership, statute or agreement. As regards share ownership, if an investor holds, directly or indirectly through subsidiaries, 20 percent or more of the voting power of the investee, it is presumed that the investor does have significant influence, unless it can be clearly demonstrated that this is not the case. Conversely, if the investor holds, directly or indirectly through subsidiaries, less than 20 percent of the voting power of the investee, it is presumed that the investor does not have significant influence, unless such influence is clearly demonstrated.

- A substantial or majority ownership by another investor does not necessarily preclude an investor from having significant influence.

(b) Aggregate amount of company's investments other than listed equity securities and derivative instruments and also the market value thereof shall be disclosed in the **Annexure A as specified below.**

(c) Investments made out of Catastrophe reserve should be shown separately.

(d) Debt securities will be considered as "held to maturity" securities and will be measured at historical cost subject to amortisation.

(e) Investment Property means a property [land or building or part of a building or both] held to earn rental income or for capital appreciation or for both, rather than for use in services or for administrative purposes.

(f) Investments maturing within twelve months from balance sheet date and investments made with the specific intention to dispose of within twelve months from balance sheet date shall be classified as short-term investments

(g) Investment Regulations, as amended from time to time, to be referred

A) Aggregate value of Investments other than Listed Equity Securities and Derivative Instruments**(Amount in Rs. Lakhs)**

Particulars	Shareholders		Policyholders		Total	
	Mar 31, 2023	Mar 31, 2022	Mar 31, 2023	Mar 31, 2022	Mar 31, 2023	Mar 31, 2022
Long Term Investments--						
Book Value	94,827	91,466	5,29,301	4,45,692	6,24,128	5,37,158
Market Value	92,756	91,624	5,17,743	4,46,460	6,10,500	5,38,083
Short Term Investments--						
Book Value	12,470	17,510	69,602	85,322	82,072	1,02,832
Market Value	12,445	17,694	69,466	86,217	81,911	1,03,911