

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



Sl.No.	Particulars	NL -12		NL -12A		(Amount in Rs. Lakhs)	
		Shareholders		Policyholders		Total	
		Jun 30, 2023	Jun 30, 2022	Jun 30, 2023	Jun 30, 2022	Jun 30, 2023	Jun 30, 2022
LONG TERM INVESTMENTS							
1	Government securities and Government guaranteed bonds including Treasury Bills	46,782	48,639	2,45,990	2,52,280	2,92,772	3,00,919
2	Other Approved Securities	-	-	-	-	-	-
3	Other Investments	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	28,566	19,339	1,50,206	1,00,307	1,78,771	1,19,646
	(e) Other Securities (InvITs)	-	66	-	340	-	405
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	22,634	21,135	1,19,013	1,09,624	1,41,647	1,30,760
5	Other than Approved Investments	3,517	2,499	18,495	12,962	22,013	15,461
	TOTAL	1,01,498	91,678	5,33,704	4,75,512	6,35,202	5,67,190
SHORT TERM INVESTMENTS							
1	Government securities and Government guaranteed bonds including Treasury Bills	3,491	1,701	18,356	8,823	21,847	10,524
2	Other Approved Securities	-	-	-	-	-	-
3	Other Investments	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	7,491	5,230	39,389	27,125	46,880	32,355
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	1,134	-	5,884	-	7,019
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	9,555	8,076	50,244	41,889	59,799	49,965
	(e) Other Securities - TREP/CP	3,376	229	17,750	1,186	21,125	1,415
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	2,281	5,938	11,992	30,800	14,273	36,738
5	Other than Approved Investments	2,157	1,799	11,343	9,332	13,500	11,131
	TOTAL	28,350	24,107	1,49,074	1,25,039	1,77,424	1,49,147
	GRAND TOTAL	1,29,848	1,15,786	6,82,778	6,00,551	8,12,626	7,16,337

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	
	Jun 30, 2023	Jun 30, 2022	Jun 30, 2023	Jun 30, 2022	Jun 30, 2023	Jun 30, 2022
Long Term Investments--						
Book Value	1,01,179	91,367	5,32,026	4,73,898	6,33,204	5,65,265
Market Value	99,752	88,716	5,24,525	4,60,147	6,24,277	5,48,863
Short Term Investments--						
Book Value	18,830	16,345	99,013	84,776	1,17,843	1,01,121
Market Value	18,756	16,358	98,622	84,846	1,17,378	1,01,204