

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	
		Sep 30, 2023	Sep 30, 2022	Sep 30, 2023	Sep 30, 2022	Sep 30, 2023	Sep 30, 2022
LONG TERM INVESTMENTS							
1	Government securities and Government guaranteed bonds including Treasury Bills	52,782	47,897	2,62,572	2,45,649	3,15,354	2,93,546
2	Other Approved Securities	-	-	-	-	-	-
3	Other Investments						
	(a) Shares						
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	30,409	23,397	1,51,274	1,19,996	1,81,683	1,43,393
	(e) Other Securities (InvITs)	-	71	-	364	-	435
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	20,974	21,042	1,04,340	1,07,920	1,25,314	1,28,962
5	Other than Approved Investments	3,488	2,678	17,352	13,734	20,840	16,412
	TOTAL	1,07,653	95,085	5,35,538	4,87,664	6,43,192	5,82,749
SHORT TERM INVESTMENTS							
1	Government securities and Government guaranteed bonds including Treasury Bills	2,141	1,461	10,652	7,491	12,793	8,952
2	Other Approved Securities	-	-	-	-	-	-
3	Other Investments						
	(a) Shares						
	(aa) Equity	7,438	6,290	37,000	32,258	44,438	38,547
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	1,958	-	10,044	-	12,003
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	9,169	6,647	45,613	34,089	54,782	40,736
	(e) Other Securities - TREP/CP/CD	3,083	1,772	15,336	9,090	18,419	10,862
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	3,574	5,899	17,779	30,255	21,353	36,154
5	Other than Approved Investments	2,210	2,361	10,995	12,109	13,205	14,469
	TOTAL	27,615	26,388	1,37,375	1,35,336	1,64,990	1,61,723
	GRAND TOTAL	1,35,268	1,21,473	6,72,913	6,23,000	8,08,182	7,44,472

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	
	Sep 30, 2023	Sep 30, 2022	Sep 30, 2023	Sep 30, 2022	Sep 30, 2023	Sep 30, 2022
Long Term Investments--						
Book Value	1,07,467	94,767	5,34,614	4,86,032	6,42,081	5,80,799
Market Value	1,05,623	92,280	5,25,437	4,73,277	6,31,060	5,65,556
Short Term Investments--						
Book Value	18,175	16,183	90,414	83,000	1,08,589	99,183
Market Value	18,234	16,151	90,710	82,832	1,08,945	98,982