

January 31, 2024

The Listing Department
The National Stock Exchange of India Limited
Exchange Plaza, C-1, Block G
Bandra – Kurla Complex
Bandra (E)
Mumbai – 400051

Kind Attn: Head – Listing Department / Department of Corporate Communications

Dear Sir/Madam,

Sub: Outcome of the Board Meeting held on Wednesday, 31st January 2024
Ref: ISIN: INE499S08039 & INE499S08047

Pursuant to Regulation 51 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, read with Part B of the Schedule III, we wish to inform you that the Board of Directors of the Company, at its meeting held today, i.e. Wednesday, 31st January 2024, inter alia have approved the unaudited financial results of the Company for the quarter and 9-months period ended 31st December 2023. A copy of the same together with the Statutory Auditors Report in the prescribed format, is enclosed herewith.

Further, pursuant to Regulation 52(7) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, the Company had fully utilised the proceeds of non-convertible debentures issued earlier. Hence the disclosure under the said Regulation is not applicable for the quarter ended 31st December 2023.

The disclosure pertaining to security cover certificate from the Statutory Auditors of the Company under Regulation 54(3) of SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, is enclosed herewith.

A copy of the un-audited financial results will also be submitted to M/s. IDBI Trusteeship Services Limited, the Debenture Trustee.

The meeting of the Board of Directors of the Company commenced at 3.30 p.m. and concluded at 5.20 p.m.

We request you to take the above information on records.

Thanking you,

Yours faithfully,
for Royal Sundaram General Insurance Co. Limited

S R Balachandher
Company Secretary and Chief Compliance Officer

Annexure-II

[Pursuant to the Regulation 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with IRDAI Circular reference : IRDA/F&A/CIR/LFTD/027/01/2017 dated 30.01.2017]

Segment Reporting for the Quarter & year to date ended December 31, 2023

(₹ in lakhs)

Sl. No.	Particulars	3 months ended/As at			Year to date ended/As at		Year ended/As
		December 31, 2023	September 30, 2023	December 31, 2022	December 31, 2023	December 31, 2022	March 31, 2023
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	Segment Income:						
	(A) Fire						
	Net earned premium	1,772	2,037	1,815	5,277	4,991	6,934
	Income from Investments	541	480	399	1,615	1,200	1,581
	Other Income	15	13	47	52	73	86
	(B) Marine						
	Net earned premium	757	722	584	2,469	1,942	2,542
	Income from Investments	82	65	54	218	181	224
	Other Income	1	0	1	4	2	3
	(C) Health including Personal Accident						
	(i) Health Retail						
	Net earned premium	4,776	4,677	4,312	13,958	12,906	17,233
	Income from Investments	319	314	283	989	909	1,190
	Other Income	-	-	-	-	-	-
	(ii) Health Group, Corporate						
	Net earned premium	7,720	6,634	5,812	20,312	17,064	22,903
	Income from Investments	430	331	224	1,137	853	1,045
	Other Income	6	8	1	20	6	13
	(iii) Health Government Business						
	Net earned premium	-	-	-	-	-	-
	Income from Investments	-	-	-	-	-	-
	Other Income	-	-	-	-	-	-
	(D) Motor						
	Net earned premium	55,795	56,323	49,875	1,66,444	1,39,975	1,92,261
	Income from Investments	11,202	11,034	10,041	33,783	30,412	39,386
	Other Income	7	8	9	23	29	3,271
	(E) Miscellaneous						
	Net earned premium	568	560	548	1,592	1,617	2,122
	Income from Investments	139	128	163	410	493	530
	Other Income	3	1	2	5	4	9
2	Premium Deficiency						
	(A) Fire	-	-	-	-	-	-
	(B) Marine	-	-	-	-	-	-
	(C) Health including Personal Accident						
	(i) Health Retail	-	-	-	-	-	-
	(ii) Health Group, Corporate	-	-	-	-	-	-
	(iii) Health Government Business	-	-	-	-	-	-
	(D) Motor	-	-	-	-	-	-
	(E) Miscellaneous	-	-	-	-	-	-
3	Segment Underwriting profit/ Loss:						
	(A) Fire	(478)	2,931	(238)	1,493	3,457	3,711
	(B) Marine	(455)	(447)	64	(947)	(58)	(57)
	(C) Health including Personal Accident						
	(i) Health Retail	(1,019)	(3,356)	(393)	(5,588)	(2,457)	(3,968)
	(ii) Health Group, Corporate	(1,160)	(1,477)	(2,215)	(4,371)	(3,692)	(5,842)
	(iii) Health Government Business	-	-	-	-	-	-
	(D) Motor	(11,481)	(4,463)	(9,577)	(20,484)	(31,173)	(35,813)
	(E) Miscellaneous	304	178	576	467	842	5,148
4	Segment Operating profit/Loss:						
	(A) Fire	78	3,424	209	3,160	4,730	5,378
	(B) Marine	(373)	(382)	117	(726)	124	169
	(C) Health including Personal Accident						
	(i) Health Retail	(702)	(3,041)	(110)	(4,600)	(1,548)	(2,779)
	(ii) Health Group, Corporate	(723)	(1,138)	(1,990)	(3,213)	(2,833)	(4,785)
	(iii) Health Government Business	-	-	-	-	-	-
	(D) Motor	(272)	6,578	473	13,322	(732)	6,844
	(E) Miscellaneous	445	308	741	882	1,339	5,688
5	Segment Technical Liabilities:						
	(A) Fire	16,934	16,767	14,109	16,934	14,109	14,294
	(B) Marine	4,244	3,636	2,922	4,244	2,922	2,782
	(C) Health including Personal Accident						
	(i) Health Retail	16,230	16,360	15,050	16,230	15,050	15,909
	(ii) Health Group, Corporate	21,935	19,084	14,546	21,935	14,546	13,542
	(iii) Health Government Business	-	-	-	-	-	-
	(D) Motor	6,11,497	5,90,512	5,60,578	6,11,497	5,60,578	5,70,718
	(E) Miscellaneous	3,602	3,514	7,000	3,602	7,000	3,635

Footnotes:

- 1 Segments includes : (A) Fire (B) Marine (C) Health including Personal Accident (i) Health Retail (ii) Health Group and (iii) Health Government Schemes (D) Motor (E) Miscellaneous



Royal Sundaram General Insurance Co. Limited
CIN :U67200TN2000PLC045611
Vishranthi Melaram Towers, No.2/319,
OMR, Karapakkam, Chennai, Tamil Nadu 600097
IRDAI Registration No. 102, Dated:- 23.10.2000

Other disclosures*:

Details of complaints pending at the beginning of the period, received and disposed off during the period and lying unresolved at the end of the period are required to be furnished.

Status of Debenture holders Complaints for the period ended December 31, 2023		
S.no.	Particulars	Number
1	No. of Investor complaints pending at the beginning of period	0
2	No. of Investor complaints during the period	0
3	No. of Investor complaints disposed off during the period	0
4	No. of Investor complaints remaining unresolved at the end of the period	0

* The above disclosure is not required to be audited



Royal Sundaram General Insurance Co. Limited
CIN :U67200TN2000PLC045611
Vishranthi Melaram Towers, No.2/319,
OMR, Karapakkam, Chennai, Tamil Nadu 600097
IRDAI Registration No. 102, Dated:- 23.10.2000

Statement of standalone quarterly disclosure as per Regulation 52 (4) of SEBI (Listing Obligation and Disclosure requirements) Regulations 2015, as amended

(₹ in lakhs)

Sl. No.	Particulars	3 months ended/As at			Year to date ended/As at		Year to date ended/As at
		December 31, 2023	September 30, 2023	December 31, 2022	December 31, 2023	December 31, 2022	March 31, 2023
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	Security Cover (Note 1)	NA	NA	NA	NA	NA	NA
2	Debt-Equity Ratio (No of times) (Note 2)	0.08	0.08	0.08	0.08	0.08	0.08
3	Debt Service Coverage ratio (DSCR) (No of times) (not annualized for three/six months) (Note 3)	4.19	34.05	7.31	22.78	11.50	17.26
4	Interest Service Coverage ratio (ISCR) (No of times) (not annualised for three/six months) (Note 4)	4.19	34.05	7.31	22.78	11.50	17.26
5	Total Borrowings	12,600	12,600	12,600	12,600	12,600	12,600
6	Outstanding redeemable preference share (quantity & value)	NA	NA	NA	NA	NA	NA
7	Debenture redemption reserve (Note 5)	1,260	1,260	1,260	1,260	1,260	1,260
8	Net worth (Note 6)	1,64,464	1,63,886	1,49,172	1,64,464	1,49,172	1,55,401
9	Net profit after tax	578	6,228	1,177	12,207	5,902	12,131
10	Earning per share - in ₹						
	(a) Basic and diluted EPS before extraordinary items (Net of tax expenses) for the period	0.13	1.39	0.26	2.72	1.31	2.70
	(b) Basic and diluted EPS after extraordinary items (Net of tax expenses) for the period	0.13	1.39	0.26	2.72	1.31	2.70
11	Current ratio (Note 7)	NA	NA	NA	NA	NA	NA
12	Long term debt to working capital (Note 7)	NA	NA	NA	NA	NA	NA
13	Bad debts to account receivable ratio (Note 7)	NA	NA	NA	NA	NA	NA
14	Current liability ratio (Note 7)	NA	NA	NA	NA	NA	NA
15	Total debts to total assets (Note 8)	1.3%	1.4%	1.4%	1.3%	1.4%	1.4%
16	Debtor turnover (Note 7)	NA	NA	NA	NA	NA	NA
17	Inventory turnover (Note 7)	NA	NA	NA	NA	NA	NA
18	Operating margin % (Note 7)	NA	NA	NA	NA	NA	NA
19	Net profit margin % (Note 7)	NA	NA	NA	NA	NA	NA
	Sector specific equivalent ratio (Note 9)						
20	Operating profit ratio	-2.2%	8.1%	-0.9%	4.2%	0.6%	4.3%
21	Net earning ratio	0.7%	8.7%	1.6%	5.7%	3.0%	4.5%
22	Gross Direct Premium growth rate	3.5%	6.8%	27.5%	6.8%	19.1%	17.9%
23	Expenses of Management to Net written Ratio	39.4%	39.0%	40.0%	39.8%	41.3%	40.6%
24	Expenses Ratio	33.2%	31.7%	32.9%	32.3%	32.7%	32.5%
25	Underwriting balance Ratio	(0.20)	(0.09)	(0.19)	(0.14)	(0.19)	(0.15)
26	Net Commission Ratio	24.0%	17.9%	7.8%	20.4%	5.3%	6.0%
27	Liquid Assets to Technical liability Ratio	0.31	0.26	0.27	0.31	0.27	0.24
28	Gross Direct Premium to Net worth ratio*	0.57	0.54	0.61	1.60	1.65	2.17
29	Technical Reserves to Net Premium Ratio*	3.17	4.86	3.15	3.17	3.15	2.30
30	Growth rate of net worth (from previous year end)	5.8%	5.5%	2.2%	5.8%	2.2%	6.5%
31	Return on Closing Net Worth*	0.4%	3.8%	0.8%	7.4%	4.0%	7.8%
32	Claims paid to claims provisions (Note 10)	11.5%	8.9%	16.1%	21.3%	30.1%	38.0%

Notes

- The Security Cover is not applicable since the Company doesn't have any secured listed non-convertible debt securities.
- Debt-Equity Ratio is calculated as total borrowings divided by Equity (Share capital and reserves).
- DSCR is calculated as profit before interest and tax divided by interest expenses together with current obligations of long term debt.
- ISCR is calculated as profit before interest and tax divided by interest expenses
- Pursuant to IRDAI Circular No. IRDA/F&A/OF/01/2014-15/115 dated August 4, 2017 and as required by Companies (Share Capital and Debentures) Rules, 2014, read with Notification F.No. 01/04/2013-CL-V Prt-III dated 16th August, 2019 issued by the Ministry of Corporate Affairs, Company is holding Debenture Redemption Reserve of Rs. 126,000 thousands (PY – Rs. 126,000 thousands) as at the year end.
- Net worth represents shareholders' funds
- Not applicable to Insurance Company
- Total Debts to total assets is computed as borrowing divided by total assets .
- Insurance sector specific equivalent ratios are disclosed in analytical ratios under Annexure -1, statement of audited results under Regulation 52 of LODR. The Ratio have been calculated in line with IRDAI requirements
- Claim Paid (pertaining to provisions made previously) / claims provision made previously
- * Not annualised for the quarter/year to date ended September 30, 2023, December 31, 2023 and December 31, 2022.



Royal Sundaram General Insurance Co. Ltd.

Notes forming part of Annexure I and Annexure II

1. The above financial results for the quarter and year to date ended December 31, 2023 were reviewed and recommended by the Audit Committee and subsequently approved by the Board of Directors of the Company at their meeting held on January 31, 2024. The above financial results were subjected to limited review by the Joint Statutory Auditors, M/s NC Rajagopal & Co., Chartered Accountants, Chennai and M/s Brahmayya & Co., Chartered Accountants, Chennai, who have issued an unmodified opinion on these financial results.
2. The liability of IBNR & IBNER for the quarter and year to date ended December 31, 2023 has been estimated by the Appointed Actuary in compliance with the guidelines issued by the IRDAI.
3. The Board of Directors had recommended a final dividend of Rs. 0.70 per equity share of face value of Rs. 10 each for the year ended March 31, 2023. The same has been approved by shareholders and subsequently paid and accounted for during the quarter ended September 30, 2023.
4. The non-convertible debentures issued by the Company are rated "AA+ Stable" by both ICRA and CARE. Date for next interest payment is on March 15, 2024.
5. Wherever necessary, figures of the previous year/quarters and year to date ended have been re-grouped/re-arranged to confirm to current year/current quarter and year to date figures.

For and on behalf of the Board of Directors



Amit S Ganorkar
Managing Director

Place: Chennai
Date: January 31, 2024

Form B - BS

Royal Sundaram General Insurance Co. Limited

CIN : U67200TN2000PLC045611

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

BALANCE SHEET AS AT DECEMBER 31, 2023

₹ in Lakhs

Particulars	Schedule	Dec 31, 2023	Dec 31, 2022
Sources of funds			
Share capital	5	44,900	44,900
Reserves and surplus	6	1,19,564	1,04,272
Fair value change account		-	
- Shareholder funds		1,416	781
- Policyholder funds		7,322	4,071
Borrowings	7	12,600	12,600
Total		1,85,802	1,66,624
Application of funds			
Investments - Shareholders	8	1,36,522	1,24,336
Investments - Policyholders	8A	7,05,855	6,47,484
Loans	9	-	-
Fixed assets	10	3,097	2,623
Deferred tax asset - Net		4,376	4,511
Current assets		-	
- Cash and bank balances	11	6,599	3,371
- Advances and other assets	12	83,769	96,347
Sub-Total (A)		90,368	99,718
Current liabilities	13	5,99,347	5,69,428
Provisions	14	1,55,069	1,42,619
Sub-Total (B)		7,54,416	7,12,047
Net current assets (C)=(A-B)		(6,64,048)	(6,12,329)
Miscellaneous expenditure (to the extent not written off or adjusted)	15	-	-
Debit balance in profit and loss account		-	-
Total		1,85,802	1,66,624

For and on behalf of Board of Directors



Managing Director

Amit S Ganorkar

Place: Chennai

Date :- January 31, 2024

**Independent Auditor's Limited Review Report on the Unaudited Quarterly and Year to date
Financial Results of the Royal Sundaram General Insurance Co. Limited, Pursuant to the
Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations,
2015**

To
The Board of Directors,
Royal Sundaram General Insurance Co. Limited,
Chennai.

1. We have reviewed the accompanying statement of unaudited financial results of **Royal Sundaram General Insurance Co. Limited** ("the Company"), which comprise the unaudited financial results, Segment Results and other information for the quarter and nine months period ended 31st December, 2023 ("the Statement"), being submitted by the company pursuant to the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended.
2. This Statement is the responsibility of the Company's Management and approved by the Board of Directors. Our responsibility is to issue a report on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagement (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.
4. The actuarial valuation of liabilities in respect of Incurred but Not Reported (IBNR) and Incurred but Not Enough Reported (IBNER) for non-life policies is the responsibility of the Company's Appointed Actuary ("Appointed Actuary"). The actuarial valuation of these liabilities, that are estimated using statistical methods, **Premium Deficiency Reserve (the "PDR"), IBNR and IBNER reserve**, as at December 31, 2023 has been duly certified by the Appointed Actuary and in his opinion, the assumptions for such valuation are in accordance with the Insurance Act, 1938 and with the regulations issued by the Insurance Regulatory and Development Authority of India (IRDAI) and the Institute of Actuaries of India in concurrence with the IRDAI. We have relied upon the Appointed Actuary's certificate in this regard during our review of the valuation of liabilities for Outstanding claims reserve that are estimated using statistical methods, PDR, IBNR and IBNER Reserve, as contained in the statement of unaudited financial results. Our conclusion is not modified in respect of this matter.



5. Based on our review conducted as stated above read with paragraph 4, nothing has come to our attention that causes us to believe that the accompanying Statement of unaudited financial results prepared in accordance with the Accounting Standards referred to in Section 133 of the Companies Act, 2013, read with Rule 7 of the Companies (Accounts) Rules, 2014, accounting and presentation principles as prescribed in the relevant provisions of the Insurance Act, 1938, the Insurance Regulatory and Development Authority Act, 1999 and IRDA (Preparation of Financial Statements and Auditors' Report of Insurance Companies) Regulations, 2002, Orders/Directions/Circulars issued by the Insurance Regulatory and Development Authority of India to the extent applicable and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 including the manner in which it is to be disclosed, or that it contains any material misstatement.

**For Brahmaya & Co.,
Chartered Accountants**
Firm Regn. No.000511S



P. Babu
P Babu
Partner
Membership No. 203358
UDIN: 24203358BKAIJW5609

**For N.C. Rajagopal & Co.,
Chartered Accountants**
Registration No. 003398S



V. Chandrasekaran
V Chandrasekaran
Partner
Membership No: 024844
UDIN: 24024844BKCCZC1713

Date : 31st January, 2024.

Partners:

G.N. GOPALARATHNAM, B.Sc., F.C.A., DISA
V. ANANTHARAMAN, B.Com., F.C.A.
M.V. RENGARAJAN, N.D.COM., F.C.A.
SUMITHRA RAVICHANDRAN, B.Sc., F.C.A.



V. CHANDRASEKARAN, B.Com., F.C.A.
N. SUNDAR, B.Sc., F.C.A., DISA
N.C. VIJAYKUMAR, B.Com., F.C.A., DISA
ARJUN. S. B.Com., F.C.A.

Ref:

Date:

Security Cover Certificate for Listed Unsecured Non Convertible Debentures

Royal Sundaram General Insurance Co. Ltd,
2/319, Vishranthi Melaram Towers,
Rajiv Gandhi salai (OMR),
Karapakkam, Chennai-600097.

We N.C.Rajagopal & Co, Chartered Accountants, one of the Joint Statutory Auditors of the Company and have been requested by the Company to examine the accompanying Statement showing compliance with Covenants of Security Cover of Listed Unsecured Non-convertible Debentures as at December 31, 2023 (hereinafter the "Statement" – Refer **Annexure I**) which has been prepared by the company to comply with Regulation 56(1) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended and circular SEBI/HO/MIRSD-CRADT/CIR/P/2022/67 dated 19 May, 2022 on Revised format of Security cover certificate, monitoring and revision in timelines (hereinafter the "SEBI Regulations and SEBI Circular") for the purpose of its onward submission to the stock exchange and Debenture Trustee.

Management Responsibilities

The Management of the Company is responsible for compliance with covenants/ terms of issue as stipulated under Debenture Trust Deed/ Information Memorandum and SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015 ("SEBI regulations"). The Management of the Company is also responsible for preparation and maintenance of the proper books of account and such other relevant records as prescribed under relevant laws and regulations. This responsibility includes designing, implementing and monitoring of internal controls relevant to the preparation and maintenance of such books of account and records.



Auditor Responsibilities

It is our responsibility to provide a limited assurance and conclude as to whether the Company complies to covenants / terms of issue stipulated under Debenture Trust Deed/ Information Memorandum. We conducted our examination of the Statement in accordance with the 'Guidance Note on Reports or Certificates for Special Purposes' issued by the Institute of Chartered Accountants of India (the "Guidance Note"). The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the Institute of Chartered Accountants of India. We have not performed an audit and accordingly, we do not express an audit opinion.

We have complied with the applicable requirements of the Standard on Quality Control (SQC) 1 - 'Quality control for firms that perform audits and reviews of historical financial information, and other assurance and related services engagements.

Confirmation

Based on examination of books of account and other relevant records/documents provided to us, we hereby certify that:

- a) The Company has vide its Board Resolution and Information Memorandum/ Offer Document and Debenture Trust Deed has issued the following Listed Debt Securities:

ISIN	Private Placement / Public Issue	Secured / Unsecured	Sanctioned Amount
INE499S08039	Private placement of NCD Royal Sundaram 7.85% 2031 Sr 3	Unsecured	Rs.76 Crores
INE499S08047	Private placement of NCD Royal Sundaram 8.05% 2032 Sr 4	Unsecured	Rs.50 Crores

- b) **Security cover for securities:**

As per the terms of the issue, the above debentures issued by the Company are unsecured and accordingly maintenance of security cover as stipulated under SEBI regulations is not applicable.

- c) **Compliance of all the covenants/terms of the issue:**

We have examined the compliance made by the Company in respect of the covenants/terms of the issue of the listed unsecured non-convertible debentures



(NCD's) and certify that such covenants/terms of the issue have been complied with by the Company.

Restrictions on use

The above certificate is issued at the specific request of the company and is based on the records/documents produced before us and explanation and information given to us. Further, the certificate is provided to the Company solely for the purpose of filing with Debenture Trustees and stock exchange and should not be used by any other person or for any other purpose. Accordingly, we do not accept or assume any liability or any duty of care for any other purpose or to any other person to whom this certificate is shown or into whose hands it may without our prior consent in writing.

For N.C Rajagopal and Co.
Chartered Accountants
FRN: 003398S



V. Chandrasekaran

V.Chandrasekaran
(Partner)
M.No.024844

UDIN: 24024844BKCCZD8938

Date: 31-01-2024
Place: Chennai

Annexure I

(Amount In Lakhs)

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Particulars	Description of asset for which this certificate relate	Exclusive Charge	Exclusive Charge	Pari-Passu Charge	Pari-Passu Charge	Pari-Passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate				
		Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari-passu charge)	Other assets on which there is Pari-Passu charge (excluding items covered in column F)	Debt amount considered more than once (due to exclusive plus pari passu charge)	Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable	Market Value for Pari passu charge Assets	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable	Total Value(=K+L+M+ N)		
		Book Value	Book Value	Yes/ No	Book Value	Book Value								
ASSETS														
Property, Plant and Equipment	NA	-	-	No	-	-	1,404.07	-	1,404.07	-	-	-	-	-
Capital Work-in-Progress	NA	-	-	No	-	-	-	-	-	-	-	-	-	-
Right of Use Assets	NA	-	-	No	-	-	-	-	-	-	-	-	-	-
Goodwill	NA	-	-	No	-	-	-	-	-	-	-	-	-	-
Intangible Assets	NA	-	-	No	-	-	1,348.69	-	1,348.69	-	-	-	-	-
Intangible Assets under Development	NA	-	-	No	-	-	343.85	-	343.85	-	-	-	-	-
Investments	NA	-	-	No	-	-	8,42,377.21	-	8,42,377.21	-	-	-	-	-
Loans	NA	-	-	No	-	-	-	-	-	-	-	-	-	-
Inventories	NA	-	-	No	-	-	-	-	-	-	-	-	-	-
Trade Receivables	NA	-	-	No	-	-	-	-	-	-	-	-	-	-
Cash and Cash Equivalents	NA	-	-	No	-	-	696.74	-	696.74	-	-	-	-	-
Bank Balances other than Cash and Cash Equivalents	NA	-	-	No	-	-	5,902.44	-	5,902.44	-	-	-	-	-
Others														
- Deferred Tax Asset - Net	NA	-	-	No	-	-	4,376.37	-	4,376.37	-	-	-	-	-
- Prepayments	NA	-	-	No	-	-	1,434.38	-	1,434.38	-	-	-	-	-
- Advance tax paid and taxes deducted at source (net of provision for tax)	NA	-	-	No	-	-	21,378.67	-	21,378.67	-	-	-	-	-
- Deposits for premises	NA	-	-	No	-	-	1,002.27	-	1,002.27	-	-	-	-	-
- Goods & service tax unutilised credit/Advance payments	NA	-	-	No	-	-	10,194.51	-	10,194.51	-	-	-	-	-
- Other advances	NA	-	-	No	-	-	647.40	-	647.40	-	-	-	-	-
- Income accrued on investments	NA	-	-	No	-	-	21,116.19	-	21,116.19	-	-	-	-	-
- Outstanding premiums	NA	-	-	No	-	-	-	-	-	-	-	-	-	-
- Due from other entities carrying on insurance business (including reinsurers)	NA	-	-	No	-	-	9,255.46	-	9,255.46	-	-	-	-	-
- Balance with terrorism pool	NA	-	-	No	-	-	17,957.86	-	17,957.86	-	-	-	-	-
- Unclaimed amount of policyholders - Assets	NA	-	-	No	-	-	585.12	-	585.12	-	-	-	-	-
- Investment Income accruing on unclaimed amount of policyholders	NA	-	-	No	-	-	197.43	-	197.43	-	-	-	-	-
- Investment related receivables	NA	NA	NA	NA	NA	NA	-	-	-	-	-	-	-	-
Total	NA	-	-	-	-	-	9,40,218.66	-	9,40,218.66	-	-	-	-	-



A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
LIABILITIES														(Amount In Lakhs)
Debt securities to which this certificate pertains	NA	-	-	-	-	-	-	-	-	-	-	-	-	-
Other debt sharing pari-passu charge with above debt	NA	not to be filled	-	-	-	-	-	-	-	-	-	-	-	-
Other Debt	NA		-	-	-	-	-	-	-	-	-	-	-	-
Subordinated debt	NA		-	-	-	-	-	-	-	-	-	-	-	-
Borrowings	NA		-	-	-	-	12,600.00	-	12,600.00	-	-	-	-	-
Bank	NA		-	-	-	-	-	-	-	-	-	-	-	-
Debt Securities	NA		-	-	-	-	-	-	-	-	-	-	-	-
Others	NA		-	-	-	-	-	-	-	-	-	-	-	-
Trade payables	NA		-	-	-	-	-	-	-	-	-	-	-	-
Lease Liabilities	NA		-	-	-	-	-	-	-	-	-	-	-	-
Provisions	NA		-	-	-	-	1,55,069.31	-	1,55,069.31	-	-	-	-	-
Others														
- Agents' balances	NA	-	-	-	-	-	10,516.30	-	10,516.30	-	-	-	-	-
- Balances due to other insurance companies (including reinsurers)	NA	-	-	-	-	-	17,222.95	-	17,222.95	-	-	-	-	-
- Premiums received in advance	NA	-	-	-	-	-	22,473.37	-	22,473.37	-	-	-	-	-
- Unallocated premium	NA	-	-	-	-	-	1,425.54	-	1,425.54	-	-	-	-	-
- Sundry creditors	NA	-	-	-	-	-	23,153.13	-	23,153.13	-	-	-	-	-
- Unclaimed amount of policyholders	NA	-	-	-	-	-	585.61	-	585.61	-	-	-	-	-
- Investment Income accruing on unclaimed amount	NA	-	-	-	-	-	197.43	-	197.43	-	-	-	-	-
- Claims outstanding	NA	-	-	-	-	-	5,19,538.78	-	5,19,538.78	-	-	-	-	-
- Goods & service tax payable	NA	-	-	-	-	-	1,925.41	-	1,925.41	-	-	-	-	-
- Claims approved under settlement	NA	-	-	-	-	-	2,308.48	-	2,308.48	-	-	-	-	-
Total	NA	-	-	-	-	-	7,67,016.31	-	7,67,016.31	-	-	-	-	-
Cover on Book Value	NA													
Cover on Market Value	NA	NA	NA	NA	NA	NA	NA	NA	NA					
		Exclusive Security Cover Ratio	NA		Pari-Passu Security Cover Ratio	NA	-	-	-					

