

Name of the Insurer: Royal Sundaram Alliance Insurance Co Ltd

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

PROFIT AND LOSS ACCOUNT FOR THE QUARTER ENDED 30th JUNE 2011

	Particulars	Schedule	FOR THE QUARTER	UP TO THE QUARTER	For the corresponding quarter of the preceeding year	up to the Quarter of the preceeding year
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		11,796	11,796	(10,886)	(10,886)
	(b) Marine Insurance		9,087	9,087	2,804	2,804
	(c) Miscellaneous Insurance		32,667	32,667	(39,141)	(39,141)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		78,496	78,496	49,344	49,344
	(b) Profit on sale of investments		266	266	-	-
	Less: Loss on sale of investments		-	-	-	-
3	OTHER INCOME (Interest on Staff Loan etc)		726	726	(132)	(132)
	TOTAL (A)		133,038	133,038	1,989	1,989
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments					
	(b) For doubtful debts					
	(c) Others (to be specified)					
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		94	94	-	-
	(b) Bad debts written off					
	(c) Others (To be specified)					
	TOTAL (B)		94	94	-	-
	Profit Before Tax		132,944	132,944	1,989	1,989
	Provision for Taxation		-	-	-	-
	APPROPRIATIONS					
	(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)		132,944	132,944	1,989	1,989

	Particulars	Schedule	FOR THE QUARTER	UP TO THE QUARTER	For the corresponding quarter of the preceeding year	up to the Quarter of the preceeding year
	Balance of profit/ loss brought forward from last year		236,457	236,457	437,878	437,878
	Balance carried forward to Balance Sheet		369,401	369,401	439,867	439,867

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

- (a) Premium income received from business concluded in and outside India shall be separately disclosed.
- (b) 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.
- (c) Claims incurred shall comprise claims paid, specific claims settlement costs wherever applicable and change in the outstanding provision for claims at the year-end,.
- (d) 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.
- (e) Fees and expenses connected with claims shall be included in claims.
- (f) Under the sub-head "Others" shall be included items like foreign exchange gains or losses and other items.
- (g) 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 'advance taxes paid and taxes deducted at source'..
- (h) Income from rent shall include only the realised rent. It shall not include any notional rent.