

## FORM NL-2-B-PL

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

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

PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED ON DECEMBER 31, 2021



(Amount in Rs. Lakhs)

Particulars	Schedule Ref. Form No.	For the Quarter Oct - Dec.21	Up to the quarter Dec.21	For the Quarter Oct - Dec.20	Up to the quarter Dec.20
<b>1 OPERATING PROFIT/(LOSS)</b>	NL-1				
(a) Fire Insurance		1,386	4,018	1,061	2,144
(b) Marine Insurance		(99)	(70)	135	496
(c) Miscellaneous Insurance		(139)	3,202	(2,925)	16,679
<b>2 INCOME FROM INVESTMENTS</b>					
(a) Interest, Dividend & Rent – Gross		2,277	6,690	2,122	6,323
(b) Profit on sale of investments		538	2,023	480	1,633
(c) (Loss on sale/ redemption of investments)		0	(210)	(286)	(855)
(d) Amortization of Premium / Discount on Investments		(203)	(494)	(107)	(265)
<b>3 OTHER INCOME (To be specified)</b>					
a) Profit/(Loss) on sale of assets		1	1	-	(0)
b) Other income		0	2	1	4
<b>TOTAL (A)</b>		<b>3,761</b>	<b>15,161</b>	<b>481</b>	<b>26,159</b>
<b>4 PROVISIONS (Other than taxation)</b>					
(a) For diminution in the value of investments		-	-	-	-
(b) For doubtful debts		(0)	(790)	81	183
(c) Others - Provision for doubtful investments		-	(4,000)	487	1,258
<b>5 OTHER EXPENSES</b>					
Expenses other than those related to Insurance Business					
(a) Employees' remuneration and welfare benefits		61	181	53	161
(b) Bad debts written off - Investments		-	1,459	-	1,000
(c) Interest on subordinated debt		283	826	271	809
(d) Expenses towards CSR activities		72	217	58	175
(e) Penalties		-	-	-	-
(f) Contribution to Policyholders' A/c		-	-	-	-
(i) Towards Excess Expenses of Management		-	-	-	-
(ii) Others (Please specify)		-	-	-	-
(g) Others		-	-	-	-
(i) Expenses related to Borrowings		9	47	-	-
(ii) Expenses of investment		13	34	9	27
(iii) Bad Debts written off		-	1,118	-	-
<b>TOTAL (B)</b>		<b>438</b>	<b>(909)</b>	<b>959</b>	<b>3,613</b>
<b>6 Profit/(Loss) Before Tax</b>		<b>3,323</b>	<b>16,070</b>	<b>(478)</b>	<b>22,546</b>
<b>7 Provision for Taxation</b>		<b>808</b>	<b>4,038</b>	<b>(115)</b>	<b>5,642</b>
<b>8 Profit / (Loss) after tax</b>		<b>2,515</b>	<b>12,032</b>	<b>(363)</b>	<b>16,904</b>
<b>9 APPROPRIATIONS</b>					
(a) Interim dividends paid during the year					
(b) Final dividend paid					
(c) Transfer to any Debenture redemption reserve		(760)	(1,760)	-	-
Balance of profit/ loss brought forward from last year		70,972	62,455	63,894	46,628
Balance carried forward to Balance Sheet		72,728	72,728	63,531	63,531

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

(a) Items of 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.

(b) Under the sub-head "Others" items like foreign exchange gains or losses and other items shall be included

(c) 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'. The expenses pertaining to investment income e.g. Amortisation, Write off, other Investments expenses etc. are to be deducted from this other than separately disclosed here.

(d) Income from rent shall include only the realized rent. It shall not include any notional rent.

(e) Contribution from the Shareholders' Account to policyholders' account /Contribution to the Policyholders' Fund is as per the terms of Section 40C of the Insurance Act, 1938 read with IRDAI (Expenses of Management of Insurers transacting General or Health Insurance Business) Regulations as specified and modified from time to time