

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



Particulars	NL -12		NL -12A		(Amount in Rs. Lakhs)	
	Shareholders		Policyholders		Total	
	Sep 30, 2022	Sep 30, 2021	Sep 30, 2022	Sep 30, 2021	Sep 30, 2022	Sep 30, 2021
LONG TERM INVESTMENTS						
1 Government securities and Government guaranteed bonds including Treasury Bills	47,897	51,986	2,45,649	2,35,983	2,93,546	2,87,969
2 Other Approved Securities	-	-	-	-	-	-
3 Other Investments						
(a) Shares						
(aa) Equity	-	-	-	-	-	-
(bb) Preference	-	-	-	-	-	-
(b) Mutual Funds	-	-	-	-	-	-
(c) Derivative Instruments	-	-	-	-	-	-
(d) Debentures/ Bonds	23,397	20,386	1,19,996	92,538	1,43,393	1,12,924
(e) Other Securities (InvITs)	71	137	364	621	435	758
(f) Subsidiaries	-	-	-	-	-	-
(g) Investment Properties-Real Estate	-	-	-	-	-	-
4 Investments in Infrastructure and Housing	21,042	25,878	1,07,920	1,17,467	1,28,962	1,43,345
5 Other than Approved Investments	2,678	1,988	13,734	9,022	16,412	11,009
Less: Provision for doubtful investments	-	-	-	-	-	-
TOTAL	95,085	1,00,374	4,87,664	4,55,631	5,82,749	5,56,005
SHORT TERM INVESTMENTS						
1 Government securities and Government guaranteed bonds including Treasury Bills	1,461	467	7,491	2,118	8,952	2,585
2 Other Approved Securities	-	-	-	-	-	-
3 Other Investments						
(a) Shares						
(aa) Equity	6,290	8,641	32,258	39,223	38,547	47,864
(bb) Preference	-	-	-	-	-	-
(b) Mutual Funds	1,958	2,965	10,044	13,460	12,003	16,426
(c) Derivative Instruments	-	-	-	-	-	-
(d) Debentures/ Bonds	6,647	9,265	34,089	42,057	40,736	51,322
(e) Other Securities - TREP	1,772	685	9,090	3,110	10,862	3,795
(f) Subsidiaries	-	-	-	-	-	-
(g) Investment Properties-Real Estate	-	-	-	-	-	-
4 Investments in Infrastructure and Housing	5,899	2,165	30,255	9,826	36,154	11,990
5 Other than Approved Investments	2,361	1,499	12,109	6,804	14,469	8,303
Less: Provision for doubtful investments	-	-	-	-	-	-
TOTAL	26,388	25,686	1,35,336	1,16,598	1,61,723	1,42,284
GRAND TOTAL	1,21,473	1,26,060	6,23,000	5,72,229	7,44,472	6,98,289

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)

	<u>Particulars</u>	Shareholders		Policyholders		Total	
		Sep 30, 2022	Sep 30, 2021	Sep 30, 2022	Sep 30, 2021	Sep 30, 2022	Sep 30, 2021
	Long Term Investments--						
	Book Value	94,767	1,00,183	4,86,032	4,54,764	5,80,799	5,54,947
	market Value	92,280	1,01,663	4,73,277	4,61,482	5,65,556	5,63,146
	Short Term Investments--						
	Book Value	15,939	13,125	81,744	59,579	97,683	72,704
	market Value	15,903	13,372	81,564	60,699	97,467	74,071