

**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 Shareholders		NL -12A Policyholders		(Amount in Rs. Lakhs) Total	
	Dec 31, 2022	Dec 31, 2021	Dec 31, 2022	Dec 31, 2021	Dec 31, 2022	Dec 31, 2021
	<b>LONG TERM INVESTMENTS</b>					
1 Government securities and Government guaranteed bonds including Treasury Bills	48,080	49,759	2,50,379	2,30,509	2,98,459	2,80,268
2 Other Approved Securities	-	-	-	-	-	-
3 Other Investments						
(a) Shares						
(aa) Equity	-	-	-	-	-	-
(bb) Preference	-	-	-	-	-	-
(b) Mutual Funds	-	-	-	-	-	-
(c) Derivative Instruments	-	-	-	-	-	-
(d) Debentures/ Bonds	27,361	19,666	1,42,482	91,104	1,69,843	1,10,770
(e) Other Securities (InvITs)	29	135	149	626	177	761
(f) Subsidiaries	-	-	-	-	-	-
(g) Investment Properties-Real Estate	-	-	-	-	-	-
4 Investments in Infrastructure and Housing	20,056	26,391	1,04,441	1,22,259	1,24,497	1,48,650
5 Other than Approved Investments	2,636	2,298	13,728	10,644	16,365	12,941
Less: Provision for doubtful investments	-	-	-	-	-	-
<b>TOTAL</b>	<b>98,161</b>	<b>98,249</b>	<b>5,11,180</b>	<b>4,55,142</b>	<b>6,09,341</b>	<b>5,53,390</b>
<b>SHORT TERM INVESTMENTS</b>						
1 Government securities and Government guaranteed bonds including Treasury Bills	1,799	1,792	9,370	8,301	11,169	10,093
2 Other Approved Securities	-	-	-	-	-	-
3 Other Investments						
(a) Shares						
(aa) Equity	6,698	8,378	34,882	38,809	41,580	47,187
(bb) Preference	-	-	-	-	-	-
(b) Mutual Funds	1,612	2,017	8,393	9,345	10,004	11,362
(c) Derivative Instruments	-	-	-	-	-	-
(d) Debentures/ Bonds	4,999	10,858	26,031	50,300	31,030	61,158
(e) Other Securities - TREP	1,471	-	7,661	-	9,132	-
(f) Subsidiaries	-	-	-	-	-	-
(g) Investment Properties-Real Estate	-	-	-	-	-	-
4 Investments in Infrastructure and Housing	6,570	2,930	34,211	13,574	40,781	16,504
5 Other than Approved Investments	3,026	1,602	15,757	7,421	18,782	9,023
Less: Provision for doubtful investments	-	-	-	-	-	-
<b>TOTAL</b>	<b>26,174</b>	<b>27,577</b>	<b>1,36,304</b>	<b>1,27,750</b>	<b>1,62,478</b>	<b>1,55,326</b>
<b>GRAND TOTAL</b>	<b>1,24,336</b>	<b>1,25,825</b>	<b>6,47,484</b>	<b>5,82,891</b>	<b>7,71,820</b>	<b>7,08,717</b>

**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	
	Dec 31, 2022	Dec 31, 2021	Dec 31, 2022	Dec 31, 2021	Dec 31, 2022	Dec 31, 2021
<b>Long Term Investments--</b>						
<b>Book Value</b>	97,858	97,951	5,09,603	4,53,762	6,07,461	5,51,713
<b>Market Value</b>	95,581	98,669	4,97,745	4,57,087	5,93,326	5,55,756
<b>Short Term Investments--</b>						
<b>Book Value</b>	15,367	18,121	80,023	83,947	95,390	1,02,068
<b>Market Value</b>	15,363	18,353	80,002	85,021	95,365	1,03,374