

3rd November 2023

Royal Sundaram General Insurance Co. Limited Corporate Office: Vishranti Melaram Towers, No.2/319, Rajiv Gandhi Salai (OMR), Karapakkam, Chennai – 600 097. Registered Office: 21, Patullos Road, Chennai – 600 002. IRDAI Reg. No.102 | CIN U67200TN2000PLC045611

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

Dear Sir/Madam,

Sub: Outcome of the Board Meeting held on Friday, 3rd November 2023 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 their meeting held today, i.e. Friday, 3rd November 2023, inter alia have approved the unaudited financial results of the Company for the quarter and half year ended 30th September 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 30th September 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.

Based on the recommendations of the Nomination & Remuneration Committee, the Board approved the appointment of Mrs. Sudha Suresh (DIN:06480567) as an Additional Director and to function as an Independent Director on the Board, for a term of five (5) consecutive years with effect from 3rd November 2023, subject to the approval of the Shareholders. (Brief profile of Mrs. Sudha Suresh is provided hereunder)





Profile of Mrs. Sudha Suresh:

Name	Sudha Suresh (DIN:06480567)
Date of Birth	21/12/1963
Age	59 years
Qualification	B. Com (Honors), Fellow Member of the ICAI, Qualified Company Secretary
	from the ICSI and Cost Accountant from the ICWAI.
Experience	She is a finance professional with a rich experience of more than two decades in private and public companies & a decade as practicing chartered accountant. She is the founding partner of S. Rao & Associates, Chartered Accountants, Bangalore. She is also the founder of Mani Capital. She was the Managing Director and CEO (2017 - 2018) and Chief Financial Officer (2008 – 2017) of Ujjivan Financial Services Limited. Prior to this, she has served as CFO/ Finance Head for many companies. She is currently an Independent Director on the Board of Ujjivan Small Finance Bank.

The meeting of the Board of Directors of the Company commenced at 4.00 p.m. and concluded at 6.40 p.m.

We request you to take the above information on records.

Thanking you,

Yours sincerely, for Royal Sundaram General Insurance Co. Limited

S R Balachandher Company Secretary and Chief Compliance Officer

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

Annexure-I

[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] Statement of Unaudited Results for the Quarter & year to date ended September 30, 2023

		2	onths ended	UAc at	Voorte	date anded/As at	(₹ in lak
I NIO	. Particulars	September	June 30,	September 30,	September	date ended/As at September 30,	Year ended/As
1 100.		30, 2023	2023	2022	30, 2023	2022	March 31,202
DER	ATING RESULTS	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	Gross Premiums written ¹	90,952	90,845	84.698	1 01 707	101510	0.54.704
2	Net Premiums written	71,223	62,395	65,325	1,81,797 1,33,618	1,64,548 1,20,297	3,51,724 2,70,230
3	Premium Earned (Net)	70,954	67,711	59,385	1,38,665	1,15,548	2,43,995
4	Income from investments (Net) ²	12,069	12,802	10,513	24,871		
	Other Income	12,009	12,002	10,515	24,071	22,574	43,232
	(a) Foreign exchange gain/(loss)	-	-	-	-	-	
	(b) Investment income from pool (Terrorism / Nuclear)	283	285	156	568	311	722
-	(c) Contribution form shareholder Funds towards excess EOM	0	0	-	0		3,236
5 6	(d) Miscellaneous Income	31	41	22	72	54	147
7	Total Income (3 to 5) Commissions & Brokerage ³	83,337	80,839	70,076	1,64,176	1,38,487	2,91,332
8	Net commission	18,284	16,465	7,694	34,749	15,726	34,674
9	Operating expenses related to insurance business	12,779	11,707	3,076	24,486	4,424	16,122
	(a) Employees' remuneration and welfare expenses	6,129	6,398	5,345	12,527	10,804	21,868
	(b) Advertisement and publicity	96	91	10,562	187	12,795	20,528
	(c) Marketing and related expenses	573	690	9	1,263	3,138	16,911
	(d) Other operating expenses	3,297	3,392	3,979	6,688	9,256	17,525
10	Premium deficiency	-	-	-	-	-	
11	Incurred Claims:		1 3 4 4	Harris C.			
	(a) Claims Paid ⁴	41,787	32,827	38,963	74,614	72,300	1,62,536
2	(b) Change in Outstanding Claims (Incl. IBNR/IBNER)	12,926	21,113	9,864	34,039	24,128	25,326
12	Total Expenses (8+9+10+11) Underwriting Profit/(Loss) (3-12)	77,587	76,218	71,798	1,53,804	1,36,846	2,80,816
4	Provision for doubtful debts (including bad debts written off)	(6,633)	(8,507)	(12,413)	(15,139)	(21,298)	(36,821)
15	Provision for diminution in value of investments		-	-	-		
6	Operating Profit/(Loss) (6-12)	5,750	4,621	(1,722)	10,372	- 1,641	10,516
	Appropriations	5,100	4,521	(1,722)	10,572	1,041	10,516
7	(a) Transfer to Profit and Loss A/c	5,750	4,621	(1,722)	10,372	1,641	10,516
	(b) Transfer to Reserves			(1)			10,010
N-O	OPERATING RESULTS						
	Income in shareholders account (a+b+c)	8,744	7,670	808	16,415	7,186	21,180
8	(a) Transfer from Policyholders Fund	5,750	4,621	(1,722)	10,372	1,641	10,516
	(b) Income from investments ²	2,979	3,051	2,528	6,030	5,540	10,652
-	(c) Other income	15	(2)	2	13	4	13
9	Expenses other than related to insurance business	416	429	412	845	818	4,882
0	Provision for doubtful debts (including bad debts written off) Provision for diminution in value of investments	-	-	(1)	-	51	51
	Total Expenses (19+20+21)	416	429	410	- 845	-	4.000
	Profit/(Loss) before extraordinary items (18-22)	8,328	7,241	398	15,569	869 6,317	4,932
	Extraordinary items	0,520	1,241	330	15,569	6,317	16,248
		-					
5	Profit/(Loss) before tax (23-24)	8,328	7,241	398	15.569	6.317	16.248
6	Profit/(Loss) before tax (23-24) Provision for tax	8,328 2,100	7,241 1,841	398 90	15,569 3,941	6,317 1,592	16,248 4,117
6	Profit/(Loss) before tax (23-24) Provision for tax Profit/(Loss) after tax (PAT)				15,569 3,941 11,628	6,317 1,592 4,725	16,248 4,117 12,131
6 7	Profit/(Loss) before tax (23-24) Provision for tax Profit/(Loss) after tax (PAT) Dividend per share (Nominal Value ₹10 per share)	2,100	1,841	90	3,941	1,592	4,117
6 7	Profit/(Loss) before tax (23-24) Provision for tax Profit/(Loss) after tax (PAT) Dividend per share (Nominal Value ₹10 per share) (a) Interim Dividend	2,100 6,228	1,841 5,400	90 308	3,941	1,592	4,117
6 7 8	Profit/(Loss) before tax (23-24) Profit/(Loss) after tax (PAT) Dividend per share (Nominal Value ₹10 per share) (a) Interim Dividend (b) Final Dividend ⁵	2,100 6,228 - 3,143	1,841 5,400 - 0	90 308 - 2,694	3,941 11,628 - 3,143	1,592 4,725 - 2,694	4,117 12,131 2,694
6 7 8 9	Profit/(Loss) before tax (23-24) Provision for tax Profit/(Loss) after tax (PAT) Dividend per share (Nominal Value ₹10 per share) (a) Interim Dividend (b) Final Dividend ⁵ Profit/(Loss) carried to Balance Sheet	2,100 6,228 	1,841 5,400 - 0 5,400	90 308 - 2,694 (2,386)	3,941 11,628 - 3,143 8,485	1,592 4,725 - 2,694 2,031	4,117 12,131 2,694 9,437
6 7 8 9	Profit/(Loss) before tax (23-24) Provision for tax Profit/(Loss) after tax (PAT) Dividend per share (Nominal Value ₹10 per share) (a) Interim Dividend (b) Final Dividend 5 Profit/(Loss) carried to Balance Sheet Pald up equity capital	2,100 6,228 - 3,143	1,841 5,400 - 0	90 308 - 2,694	3,941 11,628 - 3,143	1,592 4,725 - 2,694	4,117 12,131 2,694
6 7 8 9 0	Profit/(Loss) before tax (23-24) Profit/(Loss) after tax (PAT) Dividend per share (Nominal Value ₹10 per share) (a) Interim Dividend (b) Final Dividend ⁵ Profit/(Loss) carried to Balance Sheet Praid up equity capital Share Capital suspense Share Capital suspense	2,100 6,228 3,143 3,085 44,900	1,841 5,400 - 0 5,400 44,900	90 308 	3,941 11,628 - 3,143 8,485 44,900	1,592 4,725 - 2,694 2,031 44,900	4,117 12,131 2,694 9,437 44,900
6 7 8 9 0 1 2	Profit/(Loss) before tax (23-24) Provision for tax Profit/(Loss) after tax (PAT) Dividend per share (Nominal Value ₹10 per share) (a) Interim Dividend (b) Final Dividend 5 Profit/(Loss) carried to Balance Sheet Pald up equity capital	2,100 6,228 - 3,143 3,085	1,841 5,400 - 0 5,400	90 308 - 2,694 (2,386)	3,941 11,628 - 3,143 8,485	1,592 4,725 - 2,694 2,031	4,117 12,131 2,694 9,437
6 7 8 9 0 1 2 3 4	Profit/(Loss) before tax (23-24) Profit/(Loss) after tax (PAT) Dividend per share (Nominal Value ₹10 per share) (a) Interim Dividend (b) Final Dividend 5 Profit/(Loss) carried to Balance Sheet Paid up equity capital Share Capital suspense Reserve & Surplus (Excluding Revaluation Reserve) Share Application Money Pending Allotment Fair Value Change Account and Revaluation Reserve	2,100 6,228 3,143 3,085 44,900	1,841 5,400 - 0 5,400 44,900	90 308 	3,941 11,628 3,143 8,485 44,900 1,18,986	1,592 4,725 - 2,694 2,031 44,900 - 1,03,095	4,117 12,131 2,694 9,437 44,900 1,10,501
6 7 8 9 0 1 2 3 4	Profit/(Loss) before tax (23-24) Provision for tax Profit/(Loss) after tax (PAT) Dividend per share (Nominal Value ₹10 per share) (a) [Interim Dividend (b) Final Dividend ⁵ Profit/(Loss) carried to Balance Sheet Paid up equity capital Share Capital suspense Reserve & Surplus (Excluding Revaluation Reserve) Share Application Money Pending Allotment Fair Value Change Account and Revaluation Reserve Borrowings	2,100 6,228 - 3,143 3,085 44,900 - 1,18,986	1,841 5,400 - 0 5,400 44,900 - 1,15,902 -	90 308 - 2,694 (2,386) 44,900 - 1,03,095 -	3,941 11,628 - 3,143 8,485 44,900	1,592 4,725 - 2,694 2,031 44,900	4,117 12,131 2,694 9,437 44,900
6 7 8 9 0 1 2 3 4	Profit/(Loss) before tax (23-24) Provision for tax Profit/(Loss) after tax (PAT) Dividend per share (Nominal Value ₹10 per share) (a) Interim Dividend (b) Final Dividend ⁵ Profit/(Loss) carried to Balance Sheet Paid up equity capital Share Capital suspense Reserve & Surplus (Excluding Revaluation Reserve) Share Application Money Pending Allotment Fair Value Change Account and Revaluation Reserve Borrowings Total Assets:	2,100 6,228 3,143 3,085 44,900 1,18,986 - 5,121 12,600	1,841 5,400 0 5,400 44,900 - 1,15,902 - 6,910 12,600	90 308 2,694 (2,386) 44,900 	3,941 11,628 	1,592 4,725 - 2,694 2,031 44,900 - 1,03,095 - 5,730 12,600	4,117 12,131 2,694 9,437 44,900 1,10,501 1,408 12,600
6 7 8 9 0 1 2 3 4 5	Profit/(Loss) before tax (23-24) Profit/(Loss) after tax (PAT) Dividend per share (Nominal Value ₹10 per share) (a) Interim Dividend (b) Final Dividend 5 Profit/(Loss) carried to Balance Sheet Paid up equity capital Share Capital suspense Reserve & Surplus (Excluding Revaluation Reserve) Share Application Money Pending Allotment Fair Value Change Account and Revaluation Reserve Borrowings Total Assets: (a) Investments:	2,100 6,228 - 3,143 3,085 44,900 - 5,121 12,600 8,06,181	1,841 5,400 - 0 5,400 44,900 - 1,15,902 - 6,910 12,600 8,12,626	90 308 2,694 (2,386) 44,900 - 1,03,095 - 5,730 12,600 7,44,473	3,941 11,628 3,143 8,485 44,900 1,18,986 5,121 12,600 8,08,181	1,592 4,725 - 2,694 2,031 44,900 - 1,03,095 - 5,730 12,600 7,44,473	4,117 12,131 2,694 9,437 44,900 1,10,501 1,408 12,600 7,64,946
6 7 8 9 0 1 2 2 3 4 5	Profit/(Loss) before tax (23-24) Provision for tax Profit/(Loss) after tax (PAT) Dividend per share (Nominal Value ₹10 per share) (a) Interim Dividend (b) Final Dividend ⁵ Profit/(Loss) carried to Balance Sheet Paid up equity capital Share Capital suspense Reserve & Surplus (Excluding Revaluation Reserve) Share Application Money Pending Allotment Fair Value Change Account and Revaluation Reserve Borrowings Total Assets: (a) Investments: - Shareholders' Fund	2,100 6,228 3,143 3,085 44,900 	1,841 5,400 - 0 5,400 44,900 - 1,15,902 - 6,910 12,600 8,12,626 1,29,848	90 308 2,694 (2,386) (2,386) 44,900 	3,941 11,628 3,143 8,485 44,900 1,18,986 5,121 12,600 8,08,181 1,35,268	1,592 4,725 2,694 2,031 44,900 	4,117 12,131 2,694 9,437 44,900 1,10,501 1,408 12,600 7,64,946 1,16,222
6 7 8 9 0 1 2 3 4 5	Profit/(Loss) before tax (23-24) Provision for tax Profit/(Loss) after tax (PAT) Dividend per share (Nominal Value ₹10 per share) (a) Interim Dividend (b) Final Dividend ⁵ Profit/(Loss) carried to Balance Sheet Paid up equity capital Share Capital suspense Reserve & Surplus (Excluding Revaluation Reserve) Share Application Money Pending Allotment Fair Value Change Account and Revaluation Reserve Borrowings Total Assets: (a) Investments: - Shareholders' Fund - Policyholders' Fund	2,100 6,228 6,228 3,143 3,085 44,900 1,18,986 1,18,986 1,18,986 1,12,600 8,08,181 1,35,288 6,72,913	1,841 5,400 - 0 5,400 44,900 - 1,15,902 - 6,910 12,600 8,12,626 1,29,848 6,82,778	90 308 2,694 (2,386) 44,900 1,03,095 5,730 12,600 7,44,473 1,21,473 6,23,000	3,941 11,628 3,143 8,485 44,900 1,18,986 5,121 12,660 8,08,181 1,35,268 6,72,913	1,592 4,725 2,694 2,031 44,900 1,03,095 5,730 12,600 7,44,473 1,21,473 6,23,000	4,117 12,131 2,694 9,437 44,900 1,10,501 1,408 12,600 7,64,946 1,16,222 6,48,724
6 7 8 9 0 1 2 3 4 5 3	Profit/(Loss) before tax (23-24) Profit/(Loss) after tax (PAT) Dividend per share (Nominal Value ₹10 per share) (a) Interim Dividend (b) Final Dividend 5 Profit/(Loss) carried to Balance Sheet Paid up equity capital Share Capital suspense Reserve & Surplus (Excluding Revaluation Reserve) Share Application Money Pending Allotment Fair Value Change Account and Revaluation Reserve Borrowings Total Assets: (a) Investments: - Shareholders' Fund - Policyholders' Fund (b) Other Assets (Net of current liabilities and provisions)	2,100 6,228 3,143 3,085 44,900 	1,841 5,400 - 0 5,400 44,900 - 1,15,902 - 6,910 12,600 8,12,626 1,29,848	90 308 2,694 (2,386) (2,386) 44,900 	3,941 11,628 3,143 8,485 44,900 1,18,986 5,121 12,600 8,08,181 1,35,268	1,592 4,725 2,694 2,031 44,900 	4,117 12,131 2,694 9,437 44,900 1,10,501 1,408 12,600 7,64,946 1,16,222
6 7 8 9 0 1 1 2 3 4 5 5 6	Profit/(Loss) before tax (23-24) Provision for tax Profit/(Loss) after tax (PAT) Dividend per share (Nominal Value ₹10 per share) (a) [Interim Dividend (b) [Final Dividend 5 Profit/(Loss) carried to Balance Sheet Paid up equity capital Share Capital suspense Reserve & Surplus (Excluding Revaluation Reserve) Share Application Money Pending Allotment Fair Value Change Account and Revaluation Reserve Borrowings Total Assets: (a) [Investments: - Shareholders' Fund - Policyholders' Fund (b) Other Assets (Net of current liabilities and provisions) Analytical Ratios ⁶ :	2,100 6,228 - 3,143 3,085 44,900 - 5,121 12,600 8,08,181 1,35,288 6,72,913 (6,26,575)	1,841 5,400 - 0 5,400 44,900 - 1,15,902 - 6,910 12,600 8,12,626 1,29,848 6,82,778 (6,32,315)	90 308 2,694 (2,386) 44,900 - 1,03,095 - 5,730 12,600 7,44,473 1,21,473 1,21,473 6,23,000 (5,78,148)	3,941 11,628 3,143 8,485 44,900 1,18,986 5,121 12,600 8,08,181 1,35,268 6,72,913 (6,26,575)	1,592 4,725 2,694 2,031 44,900 5,730 12,600 7,44,473 1,21,473 6,23,000 (5,78,148)	4,117 12,131 2,694 9,437 44,900 1,10,501 1,408 12,600 7,64,946 1,16,222 6,48,724 (5,95,537)
6 7 8 9 0 1 2 3 4 5 6	Profit/(Loss) before tax (23-24) Provision for tax Profit/(Loss) after tax (PAT) Dividend per share (Nominal Value ₹10 per share) (a) [Interim Dividend (b) Final Dividend ⁵ Profit/(Loss) carried to Balance Sheet Paid up equity capital Share Capital suspense Reserve & Surplus (Excluding Revaluation Reserve) Share Application Money Pending Allotment Fair Value Change Account and Revaluation Reserve Borrowings Total Assets: (a) Investments: - Shareholders' Fund - Policyholders' Fund (b) Other Assets (Net of current liabilities and provisions) Analytical Ratios ⁶ : (f) Solvency ratio ^{6a}	2,100 6,228 - 3,143 3,085 44,900 - 1,18,986 1,18,986 - 1,18,986 1,2,000 8,08,181 1,35,288 6,72,913 (6,26,575) 2,62	1,841 5,400 - 0 5,400 44,900 - 1,15,902 - 6,910 12,600 8,12,626 1,29,848 6,82,778 (6,32,315) 2,62	90 308 2,694 (2,386) 44,900 	3,941 11,628 3,143 8,485 44,900 5,121 12,600 8,08,181 1,35,268 6,72,913 (6,26,575) 2,62	1,592 4,725 	4,117 12,131 2,694 9,437 44,900 1,10,501 1,10,501 1,408 12,600 7,64,946 1,16,222 6,48,724 (5,95,537) 2,27
6 7 8 9 0 1 2 3 4 5 6 6	Profit/(Loss) before tax (23-24) Provision for tax Profit/(Loss) after tax (PAT) Dividend per share (Nominal Value ₹10 per share) (a) Interim Dividend (b) Final Dividend ⁵ Profit/(Loss) carried to Balance Sheet Paid up equity capital Share Capital suspense Reserve & Surplus (Excluding Revaluation Reserve) Share Application Money Pending Allotment Fair Value Change Account and Revaluation Reserve Borrowings Total Assets: (a) Investments: - Shareholders' Fund - Policyholders' Fund (b) Other Assets (Net of current liabilities and provisions) Analytical Ratios ⁶ : (i) Solvency ratio ^{6a} (ii) Expenses of management Ratio ^{6b}	2,100 6,228 6,228 7,143 3,085 44,900 1,18,986 1,18,986 1,18,986 1,12,600 8,08,181 1,35,288 6,72,913 (6,26,575) 2,62 31.7%	1,841 5,400 	90 308 2,694 (2,386) 44,900 1,03,095 5,730 12,600 7,44,473 1,21,473 6,23,000 (5,78,148) 2,09 33,2%	3,941 11,628 3,143 8,485 44,900 1,18,986 5,121 12,660 5,121 1,35,268 6,72,913 (6,26,575) 2,62 31,8%	1,592 4,725 2,694 2,031 44,900 1,03,095 1,03,095 1,21,473 1,21,473 6,23,000 (5,78,148) 2,09 32,6%	4,117 12,131 2,694 9,437 44,900 1,10,501 1,408 12,600 7,64,946 1,16,222 6,48,724 (5,95,537) 2,27 32,5%
6 7 8 9 0 1 2 3 4 5 5	Profit/(Loss) before tax (23-24) Provision for tax Profit/(Loss) after tax (PAT) Dividend per share (Nominal Value ₹10 per share) (a) [Interim Dividend (b) [Final Dividend 5 Profit/(Loss) carried to Balance Sheet Paid up equity capital Share Capital suspense Reserve & Surplus (Excluding Revaluation Reserve) Share Application Money Pending Allotment Fair Value Change Account and Revaluation Reserve Borrowings Total Assets: (a) [Investments: (b) Other Assets (Net of current liabilities and provisions) Analytical Ratios ⁶ : (i) Solvency ratio ⁶⁶ (ii) Expenses of management Ratio ⁶⁹	2,100 6,228 6,228 - 3,143 3,085 44,900 - 1,18,986 44,900 - 5,121 12,600 - 5,121 1,35,288 6,72,913 (6,26,575) - 2,62 31.7% 77.1%	1,841 5,400 - 0 5,400 44,900 - 1,15,902 - 6,910 12,600 12,600 8,12,626 1,29,848 6,82,778 (6,32,315) - 2,62 31.8% 79,7%	90 308 2.694 (2,386) 44,900 - 1,03,095 - 5,730 1,2,600 - 7,44,473 1,21,473 1,21,473 6,23,000 (5,78,148) - 2,09 33,2% 82,2%	3,941 11,628 3,143 8,845 44,900 	1,592 4,725 - 2,694 2,031 44,900 - 5,730 12,600 - 7,44,473 1,21,473 6,23,000 (5,78,148) - 2,09 32,6% 83,5%	4,117 12,131 2,694 9,437 44,900 1,10,501 1,408 12,600 7,64,946 1,16,222 6,48,724 (5,95,537) 2,27 32,5% 77,0%
6 7 8 9 0 1 1 2 3 4 4 5 6	Profit/(Loss) before tax (23-24) Provision for tax Profit/(Loss) after tax (PAT) Dividend per share (Nominal Value ₹10 per share) (a) [Interim Dividend (b) Final Dividend ⁵ Profit/(Loss) carried to Balance Sheet Paid up equity capital Share Capital suspense Reserve & Surplus (Excluding Revaluation Reserve) Share Application Money Pending Allotment Fair Value Change Account and Revaluation Reserve Borrowings Total Assets: (a) Investments: - Shareholders' Fund - Policyholders' Fund (b) Other Assets (Net of current liabilities and provisions) Analytical Ratios ⁶ : (i) Solvency ratio ^{6a} (ii) Expenses of management Ratio ^{6b} (iii) Incurred claim ratio	2,100 6,228 - 3,143 3,085 44,900 - 1,18,986 - 1,18,986 - 1,18,986 - 1,2,600 - 8,08,181 1,35,288 6,72,913 (6,26,575) - 2,62 31,7% 77,1% 77,1%	1,841 5,400 - 0 5,400 44,900 - 1,15,902 - 6,910 12,600 8,12,626 1,29,848 6,82,778 (6,32,315) - 2,62 31,8% 79,7% 68,7%	90 308 2.694 (2.386) 44,900 	3,941 11,628 3,143 8,485 44,900 5,121 12,600 8,08,181 1,35,268 6,72,913 (6,26,575) 2,62 31,8% 78,4% 73,5%	1,592 4,725 	4,117 12,131 2,694 9,437 44,900 1,10,501 1,10,501 1,60,946 1,16,222 6,48,724 (5,95,537) 2,27 32,5% 77,0% 77,0%
6 7 8 9 0 1 1 2 2 3 4 4 5 6	Profit/(Loss) before tax (23-24) Provision for tax Profit/(Loss) after tax (PAT) Dividend per share (Nominal Value ₹10 per share) (a) Interim Dividend (b) Final Dividend ⁵ Profit/(Loss) carried to Balance Sheet Paid up equity capital Share Capital suspense Reserve & Surplus (Excluding Revaluation Reserve) Share Application Money Pending Allotment Fair Value Change Account and Revaluation Reserve Borrowings Total Assets: (a) Investments: - Shareholders' Fund - Dolicyholders' Fund (b) Other Assets (Net of current liabilities and provisions) Analytical Ratios ⁶ : (i) Solvency ratio ^{6a} (ii) Expenses of management Ratio ^{6b} (iii) Incurred claim ratio (iv) Net retention Ratio	2,100 6,228 6,228 - 3,143 3,085 44,900 - 1,18,986 44,900 - 5,121 12,600 - 5,121 1,35,288 6,72,913 (6,26,575) - 2,62 31.7% 77.1%	1,841 5,400 - 0 5,400 44,900 - 1,15,902 - 6,910 12,600 12,600 8,12,626 1,29,848 6,82,778 (6,32,315) - 2,62 31,8% 79,7%	90 308 2.694 (2,386) 44,900 - 1,03,095 - 5,730 1,2,600 - 7,44,473 1,21,473 1,21,473 6,23,000 (5,78,148) - 2,09 33,2% 82,2%	3,941 11,628 3,143 8,845 44,900 	1,592 4,725 - 2,694 2,031 44,900 - 5,730 12,600 - 7,44,473 1,21,473 6,23,000 (5,78,148) - 2,09 32,6% 83,5%	4,117 12,131 2,694 9,437 44,900 1,10,501 1,408 12,600 7,64,946 1,16,222 6,48,724 (5,95,537) 2,27 32,5% 77,0%
6 7 8 9 0 1 2 3 4 5 6	Profit/(Loss) before tax (23-24) Provision for tax Profit/(Loss) after tax (PAT) Dividend per share (Nominal Value ₹10 per share) (a) [Interim Dividend (b) [Final Dividend 5 Profit/(Loss) carried to Balance Sheet Paid up equity capital Share Capital suspense Reserve & Surplus (Excluding Revaluation Reserve) Share Application Money Pending Allotment Fair Value Change Account and Revaluation Reserve Borrowings Total Assets: (a) [Investments: (b) Other Assets (Net of current liabilities and provisions) Analytical Ratios ⁶ : (i) Solvency ratio ⁶⁶ (ii) Expenses of management Ratio ⁶⁰ (iii) Incurred claim ratio (iv) Net retention Ratio (v) Combined Ratio (v) Combined Ratio	2,100 6,228 6,228 3,143 3,085 44,900 1,18,986 1,18,986 1,18,986 1,18,986 1,2,800 12,800 12,800 8,08,181 1,35,288 6,72,913 (6,26,575) 2,62 31.7% 77.1% 78.3% 78.3%	1,841 5,400 - 5,400 44,900 - 1,15,902 - 6,910 12,600 8,12,626 1,29,848 6,82,778 (6,32,315) - 2.62 31,8% 79,7% 68,7% 115,4%	90 308 2,694 (2,386) 44,900 1,03,095 5,730 12,600 7,44,473 1,21,473 6,23,000 (5,78,148) 2,09 33,2% 82,2% 77,1% 117,4%	3,941 11,628 3,143 8,485 44,900 44,900 44,900 44,900 5,121 12,600 8,08,181 1,35,268 6,72,913 (6,26,575) 2,62 31,8% 78,4% 73,5% 112,1%	1,592 4,725 	4,117 12,131 9,437 44,900 1,10,501 1,408 12,600 7,64,946 1,16,222 6,48,724 (5,95,537) 2,27 32,5% 77.0% 76.8% 111.4%
6 7 8 9 0 1 2 3 4 5 6	Profit/(Loss) before tax (23-24) Provision for tax Profit/(Loss) after tax (PAT) Dividend per share (Nominal Value ₹10 per share) (a) Interim Dividend (b) Final Dividend ⁵ Profit/(Loss) carried to Balance Sheet Paid up equity capital Share Capital suspense Reserve & Surplus (Excluding Revaluation Reserve) Share Application Money Pending Allotment Fair Value Change Account and Revaluation Reserve Borrowings Total Assets: (a) Investments: - Shareholders' Fund - Dolicyholders' Fund (b) Other Assets (Net of current liabilities and provisions) Analytical Ratios ⁶ : (i) Solvency ratio ^{6a} (ii) Expenses of management Ratio ^{6b} (iii) Incurred claim ratio (iv) Net retention Ratio	2,100 6,228 - 3,143 3,085 44,900 - 1,18,986 - 1,18,986 - 1,18,986 - 1,2,600 - 8,08,181 1,35,288 6,72,913 (6,26,575) - 2,62 31,7% 77,1% 77,1%	1,841 5,400 - 0 5,400 44,900 - 1,15,902 - 6,910 12,600 8,12,626 1,29,848 6,82,778 (6,32,315) - 2,62 31,8% 79,7% 68,7%	90 308 2.694 (2.386) 44,900 	3,941 11,628 3,143 8,485 44,900 5,121 12,600 8,08,181 1,35,268 6,72,913 (6,26,575) 2,62 31,8% 78,4% 73,5%	1,592 4,725 	4,117 12,131 2,694 9,437 44,900 1,10,501 1,408 12,600 7,64,946 1,16,222 6,48,724 (5,95,537) 2,27 32,5% 77.0% 76.8%
6 7 8 9 0 1 1 2 2 3 4 4 5 6	Profit/(Loss) before tax (23-24) Provision for tax Profit/(Loss) after tax (PAT) Dividend per share (Nominal Value ₹10 per share) (a) [Interim Dividend (b) [Final Dividend 5 Profit/(Loss) carried to Balance Sheet Paid up equity capital Share Capital suspense Reserve & Surplus (Excluding Revaluation Reserve) Share Application Money Pending Allotment Fair Value Change Account and Revaluation Reserve Borrowings Total Assets: (a) [Investments: (b) Other Assets (Net of current liabilities and provisions) Analytical Ratios ⁶ : (i) Expenses of management Ratio ⁶⁰⁰ (ii) Expenses of management Ratio ⁶⁰⁰ (iii) Incurred claim ratio (v) Combined Ratio (v) Combined Ratio (v) Combined Ratio (v) Easic and diluted EPS before extraordinary items (net of tax expense) for the period - in Rs (b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period - in Rs	2,100 6,228 6,228 3,143 3,085 44,900 1,18,986 1,18,986 1,18,986 1,18,986 1,2,800 12,800 12,800 8,08,181 1,35,288 6,72,913 (6,26,575) 2,62 31.7% 77.1% 78.3% 78.3%	1,841 5,400 - 0 5,400 44,900 - 1,15,902 - 6,910 12,600 8,12,626 1,29,848 6,82,778 (6,32,315) 2,62 31.8% 79,7% 68,7% 115,4%	90 308 2,694 (2,386) 44,900 1,03,095 5,730 12,1473 6,23,000 (5,78,148) 2,09 33,2% 82,2% 77,1% 117,4%	3,941 11,628 3,143 8,485 44,900 1,18,986 5,121 12,600 1,35,268 6,72,913 (6,26,575) 2,62 31.8% 78,4% 78,4% 78,5% 112,1%	1,592 4,725 2,694 2,031 44,900 1,03,095 	4,117 12,131 2,694 9,437 44,900 1,10,501 1,408 12,600 7,64,946 1,16,222 6,48,724 (5,95,537) 2.27 32.5% 77.0% 76.8% 111.4%
6 7 8 9 0 1 1 2 3 4 5 5 6 7	Profit/(Loss) before tax (23-24) Provision for tax Profit/(Loss) after tax (PAT) Dividend per share (Nominal Value ₹10 per share) (a) Interim Dividend (b) Final Dividend ⁵ Profit/(Loss) carried to Balance Sheet Paid up equity capital Share Capital suspense Reserve & Surplus (Excluding Revaluation Reserve) Share Application Money Pending Allotment Fair Value Change Account and Revaluation Reserve Borrowings Total Assets: (a) Investments: - Shareholders' Fund - Dictyholders' Fund (b) Other Assets (Net of current liabilities and provisions) Analytical Ratios ⁶ : (i) Solvency ratio ^{6a} (ii) Expenses of management Ratio ^{6b} (iii) Incurred claim ratio (v) Combined Ratio (v) Combined Ratio (v) Combined Ratio (v) Basic and diluted EPS before extraordinary items (net of tax expense) for the period - in Rs (b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period - in Rs	2,100 6,228 6,228 6,228 6,228 6,228 7,143 7,143 7,143 7,143 7,143 7,143 7,143 7,143 7,143 7,145	1,841 5,400 - 5,400 44,900 - 1,15,902 - 6,910 12,600 8,12,626 1,29,848 6,82,778 (6,32,315) - 2.62 31,8% 79,7% 68,7% 115,4%	90 308 2,694 (2,386) 44,900 1,03,095 5,730 12,600 7,44,473 1,21,473 6,23,000 (5,78,148) 2,09 33,2% 82,2% 77,1% 117,4%	3,941 11,628 3,143 8,485 44,900 44,900 44,900 44,900 5,121 12,600 8,08,181 1,35,268 6,72,913 (6,26,575) 2,62 31,8% 78,4% 73,5% 112,1%	1,592 4,725 	4,117 12,131 9,437 44,900 1,10,501 1,408 12,600 7,64,946 1,16,222 6,48,724 (5,95,537) 2,27 32,5% 77.0% 76.8% 111.4%
6 7 9 0 0 1 1 2 3 3 4 1 5 5	Profit/(Loss) before tax (23-24) Provision for tax Profit/(Loss) after tax (PAT) Dividend per share (Nominal Value ₹10 per share) (a) Interim Dividend (b) Final Dividend 5 Profit/(Loss) carried to Balance Sheet Paid up equity capital Share Capital suspense Reserve & Surplus (Excluding Revaluation Reserve) Share Application Money Pending Allotment Fair Value Change Account and Revaluation Reserve Borrowings Total Assets: (a) Investments: - Shareholders' Fund - Policyholders' Fund (b) Other Assets (Net of current liabilities and provisions) Analytical Ratios ⁶ : (ii) Expenses of management Ratio ^{6th} (iii) Expenses of management Ratio ^{6th} (iv) Net retention Ratio (v) Combined Ratio (vi) Combined Ratio (vi) Basic and diluted EPS before extraordinary items (net of tax expense) for the period - in Rs (b) Basic and diluted FPS after extraordinary items (net of tax expense) for the period - in Rs (vii) NPA ratios :	2,100 6,228 6,228 6,228 6,228 7,143 3,085 44,900 1,18,986 44,900 5,121 12,600 8,06,181 1,35,288 6,72,913 (6,26,575) 2,62 31,7% 77,1% 77,1% 77,1% 78,3% 109,2% 1,39	1,841 5,400 - 0 5,400 44,900 - 1,15,902 - 6,910 12,600 8,12,826 1,29,848 6,82,778 (6,32,315) 2,62 31,8% 79,7% 68,7% 115,4% 1,20 -	90 308 2,694 (2,386) 44,900 1,03,095 5,730 12,1473 6,23,000 (5,78,148) 2,09 33,2% 82,2% 77,1% 117,4%	3,941 11,628 3,143 8,485 44,900 1,18,986 5,121 12,600 1,35,268 6,72,913 (6,26,575) 2,62 31.8% 78,4% 78,4% 78,5% 112,1%	1,592 4,725 2,694 2,031 44,900 1,03,095 	4,117 12,131 2,694 9,437 44,900 1,10,501 1,10,501 1,600 7,64,946 1,16,222 6,48,724 (5,95,537) 2,27 32,5% 77,0% 76,8% 111,4%
6 7 8 9 0 1 1 2 3 4 5 5 6 7	Profit/(Loss) before tax (23-24) Provision for tax Profit/(Loss) after tax (PAT) Dividend per share (Nominal Value ₹10 per share) (a) [Interim Dividend (b) [Final Dividend 5 Profit/(Loss) carried to Balance Sheet Paid up equity capital Share Capital suspense Reserve & Surplus (Excluding Revaluation Reserve) Share Application Money Pending Allotment Fair Value Change Account and Revaluation Reserve Borrowings Total Assets: (a) [Investments: (b) Other Assets (Net of current liabilities and provisions) Analytical Ratios ⁶ : (i) Solvency ratio ^{6a} (ii) Expenses of management Ratio ^{6b} (iii) Incurred claim ratio (v) Combined Ratio (v) Combined Ratio (v) Combined Ratio (v) Easic and diluted EPS before extraordinary items (net of tax expense) for the period - in Rs (vii) INPA ratios : (a) Gross and Net NPAs	2,100 6,228 6,228 6,228 6,228 6,228 7,143 7,143 7,143 7,143 7,143 7,143 7,143 7,143 7,143 7,145	1,841 5,400 	90 308 2,694 (2,386) 44,900 1,03,095 5,730 12,600 7,44,473 1,21,473 6,23,000 (5,78,148) 2,09 33,2% 82,2% 77,1% 117,4% 0,07 0,07 0,07	3,941 11,628 3,143 8,485 44,900 1,18,986 5,121 12,600 8,08,181 1,35,268 6,72,913 (6,26,575) 2,62 31,8% 78,4% 73,5% 112,1% 2,59 2,59	1,592 4,725 2,694 2,031 44,900 1,03,095 	4,117 12,131 2,694 9,437 44,900 1,10,501 1,10,501 1,600 7,64,946 1,16,222 6,48,724 (5,95,537) 2,27 32,5% 77,0% 76,8% 111,4%
6 7 8 9 0 1 1 2 2 3 1 1 5 5	Profit/(Loss) before tax (23-24) Provision for tax Profit/(Loss) after tax (PAT) Dividend per share (Nominal Value ₹10 per share) (a) Interim Dividend (b) Final Dividend 5 Profit/(Loss) carried to Balance Sheet Paid up equity capital Share Capital suspense Reserve & Surplus (Excluding Revaluation Reserve) Share Application Money Pending Allotment Fair Value Change Account and Revaluation Reserve Borrowings Total Assets: (a) Investments: - Shareholders' Fund - Policyholders' Fund (b) Other Assets (Net of current liabilities and provisions) Anatytical Ratios ⁶ : (i) Solvency ratio ^{6s} (ii) Expenses of management Ratio ^{6tb} (iii) Incurred claim ratio (iv) Net retention Ratio (v) Combined Ratio (vi) Eaming Per Share (₹) ⁷ (a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period - in Rs (b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period - in Rs (wi) INPA ratios : (a) Gross and Net NPAs	2,100 6,228 6,228 6,228 6,228 7,143 3,085 44,900 1,18,986 44,900 5,121 12,600 8,06,181 1,35,288 6,72,913 (6,26,575) 2,62 31,7% 77,1% 77,1% 77,1% 78,3% 109,2% 1,39	1,841 5,400 - 0 5,400 44,900 - 1,15,902 - 6,910 12,600 8,12,826 1,29,848 6,82,778 (6,32,315) 2,62 31,8% 79,7% 68,7% 115,4% 1,20 -	90 308 2,694 (2,386) 44,900 1,03,095 5,730 12,1473 6,23,000 (5,78,148) 2,09 33,2% 82,2% 77,1% 117,4%	3,941 11,628 3,143 8,485 44,900 1,18,986 5,121 12,600 1,35,268 6,72,913 (6,26,575) 2,62 31,8% 78,4% 78,4% 78,5% 112,1% 2,59 2,59	1,592 4,725 2,694 2,031 44,900 1,03,095 5,730 12,600 7,44,473 1,21,473 6,23,000 (5,78,148) 2,09 32,6% 83,5% 73,1% 117,1% 1.05 1.05	4,117 12,131 2,694 9,437 44,900 1,10,501 1,408 12,600 7,64,946 1,16,222 6,48,724 (5,95,537) 2,27 32,5% 77,0% 78,8% 78,8% 78,8% 78,8% 78,8% 78,8% 78,8% 72,70
6 7 8 9 0 1 1 2 3 4 5 6 7	Profit/(Loss) before tax (23-24) Provision for tax Profit/(Loss) after tax (PAT) Dividend per share (Nominal Value ₹10 per share) (a) Interim Dividend (b) Final Dividend 5 Profit/(Loss) carried to Balance Sheet Paid up equity capital Share Capital suspense Reserve & Surplus (Excluding Revaluation Reserve) Share Application Money Pending Allotment Fair Value Change Account and Revaluation Reserve Borrowings Total Assets: (a) Investments: - Shareholders' Fund - Dolicyholders' Fund (b) Other Assets (Net of current liabilities and provisions) Analytical Ratios ⁶ : (ii) Solvency ratio 6s (iii) Expenses of management Ratio ^{6to} (iii) Expenses of management Ratio ^{6to} (iv) Net retention Ratio (vi) Combined Ratio (vi) Combined Ratio (vi) Basic and diluted EPS before extraordinary items (net of tax expense) for the period - in Rs (b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period - in Rs (vii) NPA ratios : (a) Gross and Net NPAs (b) % of Gross & Net NPAs	2,100 6,228 6,228 - 3,143 3,085 44,900 - - 5,121 12,600 - - 5,121 12,600 8,06,181 1,35,268 6,72,913 (6,26,575) 2,62 31.7% 77.1% 77.1% 77.1% 77.1% 77.1% 1.39 1.39	1,841 5,400 - 0 5,400 44,900 - 1,15,902 - 6,910 12,600 8,12,626 1,29,848 6,82,778 (6,32,315) 2,62 31,8% 79,7% 68,7% 115,4% 1,20	90 308 2,694 (2,386) 44,900 1,03,095 5,730 12,600 7,44,473 1,21,473 6,23,000 (5,78,148) 2,09 33,2% 82,2% 77,1% 117,4% 0,07 0,07 0,07	3,941 11,628 3,143 8,485 44,900 1,18,986 5,121 12,600 8,08,181 1,35,268 6,72,913 (6,26,575) 2,62 31,8% 78,4% 73,5% 112,1% 2,59 2,59	1,592 4,725 	4,117 12,131 2,694 9,437 44,900 1,10,501 1,408 12,600 7,64,946 1,16,222 6,48,724 (5,95,537) 2,27 32,5% 77,0% 78,8% 78,8% 78,8% 78,8% 78,8% 78,8% 78,8% 72,70
6 7 8 9 0 1 1 2 2 3 1 1 5 5	Profit/(Loss) before tax (23-24) Provision for tax Profit/(Loss) after tax (PAT) Dividend per share (Nominal Value ₹10 per share) (a) Interim Dividend (b) Final Dividend 5 Profit/(Loss) carried to Balance Sheet Paid up equity capital Share Capital suspense Reserve & Surplus (Excluding Revaluation Reserve) Share Application Money Pending Allotment Fair Value Change Account and Revaluation Reserve Borrowings Total Assets: (a) Investments: - Shareholders' Fund - Policyholders' Fund (b) Other Assets (Net of current liabilities and provisions) Analytical Ratios ⁶ : (ii) Expenses of management Ratio ^{6th} (iii) Expenses of management Ratio ^{6th} (iv) Net retention Ratio (v) Combined Ratio (vi) Combined Ratio (vi) Dasic and diluted EPS before extraordinary items (net of tax expense) for the period - in Rs (b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period - in Rs (vii) NPA ratios : (a) Gross & Net NPAs (b) % of Gross & Net NPAs (viii) Yield on Investments ⁷	2,100 6,228 6,228 6,228 6,228 7,143 3,085 44,900 1,18,986 44,900 5,121 12,600 8,06,181 1,35,288 6,72,913 (6,26,575) 2,62 31,7% 77,1% 77,1% 77,1% 78,3% 109,2% 1,39	1,841 5,400 	90 308 2,694 (2,386) 44,900 1,03,095 5,730 12,600 7,44,473 1,21,473 6,23,000 (5,78,148) 2,09 33,2% 82,2% 77,1% 117,4% 0,07 0,07 0,07	3,941 11,628 3,143 8,485 44,900 1,18,986 5,121 12,600 8,08,181 1,35,268 6,72,913 (6,26,575) 2,62 31,8% 78,4% 73,5% 112,1% 2,59 2,59	1,592 4,725 	4,117 12,131 2,694 9,437 44,900 1,10,501 1,408 12,600 7,64,946 1,16,222 6,48,724 (5,95,537) 2,27 32,5% 77,0% 78,8% 78,8% 78,8% 78,8% 78,8% 78,8% 78,8% 72,70
6 7 8 9 0 0 1 2 2 3 4 4 5 7 7	Profit/(Loss) before tax (23-24) Provision for tax Profit/(Loss) after tax (PAT) Dividend per share (Nominal Value ₹10 per share) (a) [Interim Dividend (b) [Final Dividend 5 Profit/(Loss) carried to Balance Sheet Paid up equity capital Share Capital suspense Reserve & Surplus (Excluding Revaluation Reserve) Share Application Money Pending Allotment Fair Value Change Account and Revaluation Reserve Borrowings Total Assets: (a) [Investments: (b) Other Assets (Net of current liabilities and provisions) Analytical Ratios ⁶ : (i) Solvency ratio ^{6a} (ii) Expenses of management Ratio ^{6b} (iii) Incurred claim ratio (v) Combined Ratio (v) Combined Ratio (v) Combined Ratio (vi) Easic and diluted EPS before extraordinary items (net of tax expense) for the period - in Rs (b) Basic and diluted EPS ster extraordinary items (net of tax expense) for the period - in Rs (b) Masic and Net NPAS (b) % of Gross & Net NPAS (vii) NPA ratios : (a) Gross & Net NPAS (b) % of Gross & Net NPAS (viii) Yield	2,100 6,228 6,228 - 3,143 3,085 44,900 - - 5,121 12,600 - - 5,121 12,600 8,06,181 1,35,268 6,72,913 (6,26,575) 2,62 31.7% 77.1% 77.1% 77.1% 77.1% 77.1% 1.39 1.39	1,841 5,400 - 0 5,400 44,900 - 1,15,902 - 6,910 12,600 8,12,626 1,29,848 6,82,778 (6,32,315) 2,62 31,8% 79,7% 68,7% 115,4% 1,20	90 308 2,694 (2,386) 44,900 - 1,03,095 - 5,730 1,21,473 6,23,000 (5,78,148) 2,09 33,2% 82,2% 77,1% 117,4% 0,07 0,07 - - -	3,941 11,628 3,143 8,485 44,900 1,18,986 5,121 1,18,986 6,72,913 (6,26,575) 2,62 31,8% 78,4% 78,4% 73,5% 112,1% 2,59 2,59	1,592 4,725 - 2,694 2,031 44,900 - 1,03,095 - 5,730 12,600 7,44,473 1,21,473 6,23,000 (5,78,148) 2,09 32,8% 83,5% 73,1% 117,1% - 1,05 - 1,05	4,117 12,131 2,694 9,437 44,900 1,10,501 1,408 12,600 7,64,946 1,16,222 6,48,724 (5,95,537) 2.27 32.5% 77.9% 76.8% 111.4% 2.70 2.70 2.70 2.70
6 7 8 9 0 1 1 2 3 4 5 6 6	Profit/(Loss) before tax (23-24) Provision for tax Profit/(Loss) after tax (PAT) Dividend per share (Nominal Value ₹10 per share) (a) Interim Dividend (b) Final Dividend 5 Profit/(Loss) carried to Balance Sheet Paid up equity capital Share Capital suspense Reserve & Surplus (Excluding Revaluation Reserve) Share Application Money Pending Allotment Fair Value Change Account and Revaluation Reserve Borrowings Total Assets: (a) Investments: - Shareholders' Fund - Noicyholders' Fund (b) Other Assets (Net of current liabilities and provisions) Anatytical Ratios ⁶ : (i) Solvency ratio ^{6s} (ii) Expenses of management Ratio ^{6tb} (iii) Incurred claim ratio (v) Combined Ratio (v) Combined Ratio (vi) Eaming Per Share (₹) ⁷ (a) Gross and Net NPAs (b) Basic and diluted EPS before extraordinary items (net of tax expense) for the period - in Rs (wii) NPA ratios : (a) Gross a Net NPAs (b) % of Gross & Net NPAs (b) % of Gross & Net NPAs (wiii) Yield on Investme	2,100 6,228 - 3,143 3,085 44,900 - - 5,121 12,600 12,600 12,600 12,600 11,18,986 6,72,913 (6,26,575) 2,62 31,7% 77,1% 77,1% 77,1% 77,1% 77,1% 77,1% 78,3% 109,2% - - - - - - - - - - - - - - - - - - -	1,841 5,400 - 0 5,400 44,900 - 1,15,902 - 6,910 12,600 8,12,826 1,29,848 6,82,778 (6,32,315) 2,62 31,8% 79,7% 688,7% 115,4% 1,20 1,20 1,20 - - - - - - - - - - - - - - - - - - -	90 308 2,694 (2,386) 44,900 1,03,095 5,730 12,600 7,44,473 1,21,473 6,23,000 (5,78,148) 2,09 33.2% 82.2% 77,1% 117,4% 117,4% 0,07 0,07 0,07 1,8%	3,941 11,628 3,143 8,485 44,900 5,121 12,600 5,121 12,600 1,35,268 6,72,913 (6,26,575) 2,62 31.8% 78,4% 78,4% 73,5% 112,1% 2,59 2,59 2,59	1,592 4,725 2,694 2,031 44,900 1,03,095 5,730 12,600 7,44,473 1,21,473 6,23,000 (5,78,148) 2,09 32,6% 83,5% 73,1% 117,1% 1.05 1.05	4,117 12,131 2,694 9,437 44,900 1,10,501 1,408 12,600 7,64,946 1,16,222 6,48,724 (5,95,537) 2.27 32,5% 77.0% 76.8% 111.4% 2.70 2.70
6 7 8 9001233455 6 7 7	Profit/(Loss) before tax (23-24) Provision for tax Profit/(Loss) after tax (PAT) Dividend per share (Nominal Value ₹10 per share) (a) Interim Dividend (b) Final Dividend ⁵ Profit/(Loss) carried to Balance Sheet Paid up equity capital Share Capital suspense Reserve & Surplus (Excluding Revaluation Reserve) Share Application Money Pending Allotment Fair Value Change Account and Revaluation Reserve Borrowings Total Assets: (a) Investments: - Shareholders' Fund - Dicyholders' Fund (b) Other Assets (Net of current liabilities and provisions) Anahytical Ratios ⁶ : (i) Solvency ratio ^{6a} (iii) Expenses of management Ratio ^{6b} (iiii) Earning Per Share (₹) ⁷ (a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period - in Rs (b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period - in Rs (b) Naci Gross & Net NPAs (b) % of Gross & Net NPAs (iii) NPA ratios : (a) Of Gross & Net NPAs (b) % of Gross & Net NPAs (b) % of Gross & Net NPAs	2,100 6,228 6,228 7,143 3,085 44,900 1,18,986 44,900 1,18,986 6,72,913 (6,26,575) 2,62 31,7% 77,1% 77,1% 77,1% 77,1% 77,1% 77,1% 78,3% 109,2% 1,39 1,39	1,841 5,400 - 0 5,400 44,900 - 1,15,902 - 6,910 12,600 8,12,826 1,29,848 6,82,778 (6,32,315) 2,62 31,8% 79,7% 68,7% 115,4% 1,20 - - - - - - - - - - - - - - - - - - -	90 308 2,694 (2,386) 44,900 1,03,095 5,730 12,600 7,44,473 1,21,473 6,23,000 (5,78,148) 2,09 33,2% 82,2% 77,1% 82,2% 77,1% 117,4% 117,4% 117,4% 117,4% 117,4% 117,4% 118% 2,4% NA	3,941 11,628 3,143 8,485 44,900 1,18,986 5,121 12,600 8,08,181 1,35,268 6,72,913 (6,26,575) 2,62 31,8% 78,4% 73,5% 112,1% 2,59 2,59 2,59 2,59	1,592 4,725 	4,117 12,131 2,694 9,437 44,900 1,10,501 1,408 12,600 7,64,946 1,16,222 6,48,724 (5,95,537) 2.27 32.5% 77.0% 78.8% 111.4% 2.70 2.70 2.70
6 7 8 9 0 1 2 3 4 5 6 7 7	Profit/(Loss) before tax (23-24) Provision for tax Profit/(Loss) after tax (PAT) Dividend per share (Nominal Value ₹10 per share) (a) Interim Dividend (b) Final Dividend 5 Profit/(Loss) carried to Balance Sheet Paid up equity capital Share Capital suspense Reserve & Surplus (Excluding Revaluation Reserve) Share Application Money Pending Allotment Fair Value Change Account and Revaluation Reserve Borrowings Total Assets: (a) Investments: - Shareholders' Fund - Noicyholders' Fund (b) Other Assets (Net of current liabilities and provisions) Anatytical Ratios ⁶ : (i) Solvency ratio ^{6s} (ii) Expenses of management Ratio ^{6tb} (iii) Incurred claim ratio (v) Combined Ratio (v) Combined Ratio (vi) Eaming Per Share (₹) ⁷ (a) Gross and Net NPAs (b) Basic and diluted EPS before extraordinary items (net of tax expense) for the period - in Rs (wii) NPA ratios : (a) Gross a Net NPAs (b) % of Gross & Net NPAs (b) % of Gross & Net NPAs (wiii) Yield on Investme	2,100 6,228 - 3,143 3,085 44,900 - - 5,121 12,600 12,600 12,600 12,600 11,18,986 6,72,913 (6,26,575) 2,62 31,7% 77,1% 77,1% 77,1% 77,1% 77,1% 77,1% 78,3% 109,2% - - - - - - - - - - - - - - - - - - -	1,841 5,400 - 0 5,400 44,900 - 1,15,902 - 6,910 12,600 8,12,826 1,29,848 6,82,778 (6,32,315) 2,62 31,8% 79,7% 688,7% 115,4% 1,20 1,20 1,20 - - - - - - - - - - - - - - - - - - -	90 308 2,694 (2,386) 44,900 - 1,03,095 - 5,730 1,21,473 6,23,000 (5,78,148) 2,09 33,2% 82,2% 77,1% 117,4% 0,07 0,07 - - - - - - - - - - - - -	3,941 11,628 3,143 8,485 44,900 1,18,986 5,121 1,2,600 8,08,181 1,35,268 6,72,913 (6,26,575) 2,62 31,8% 78,4% 73,5% 112,1% 2,59 2,59 2,59 2,59 2,59 2,59 2,59 2,59	1,592 4,725 - 2,694 2,031 44,900 - 5,730 - 5,730 - 5,730 - 5,730 - 7,44,473 - 1,21,473 6,23,000 (5,78,148) - 2,09 - 32,6% - 83,5% 73,1% - 117,1% - - - - - - - - - - - - - - - - - - -	4,117 12,131 2,694 9,437 44,900 1,10,501 1,10,501 1,10,501 1,408 12,600 7,64,946 1,16,222 6,48,724 (5,95,537) 2.27 32,5% 77.0% 76.8% 111.4% 2.70 2.70 - 7.2% 3.0% NA

Includes Gross direct premium, inward reinsurance and excludes applicable taxes.
 Net of amortisation and includes capital gains/losses.
 Includes Commissions, Brokerage and rewards paid on direct and inward reinsurance
 Net of reinsurance.
 Dividend is recognised in the period it is approved as prescribed by MCA
 Analytical ratios have been calculated in line with IRDAI requirements.
 The Solvency has been computed at the last day of the period.
 The Solvency has been computed at the last day of the period.
 The Solvency has been computed at the last day of the period.
 The consultation is based on daily average book value.
 Yield on investments with unrealised gains is computed using the modified Dietz method.



Royal Sundaram General Insurance Co. Limited CIN :U67200TN2000PLC045611

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 September 30, 2023

(₹ in lakhs) 3 months ended/As at Year to date ended/As at Year ended/As September 30 September 30, September 30 September 30, SI. No. Particulars June 30, 2023 March 31, 2023 2023 2022 2022 Unaudited Unaudited Unaudited Unaudited Unaudited Audited 1 Segment Income: (A) Fire Net earned premium 2.037 3,505 1,468 1,775 3,176 6,934 Income from Investments 480 594 380 1,074 1,581 801 Other Income 13 24 10 37 26 86 (B) Marine Net earned premium 722 990 640 1.712 1,358 2,542 Income from Investments 65 71 60 136 127 224 Other Income 0 3 0 3 1 3 (C) Health including Personal Accident (i) Health Retail 4,677 Net earned premium 4,505 4,287 9,182 8,594 17,233 Income from Investments 314 356 302 670 626 1,190 Other Income (ii) Health Group, Corporate Net earned premium 6,634 5,958 12,592 5,999 11,252 22,903 Income from Investments 331 376 298 707 629 1,045 Other Income 8 6 1 14 5 13 (iii) Health Government Business Net earned premium Income from Investments Other Income (D) Motor Net earned premium 56,323 54,326 46.132 1.10.649 90,100 1,92,261 11,034 Income from Investments 11,547 9,472 22,581 20,371 39,386 Other Income 8 8 10 16 20 3 271 (E) Miscellaneous Net earned premium 560 464 553 1,024 1,069 2,122 Income from Investments 128 143 155 271 330 530 Other Income 1 1 1 2 9 2 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 2,931 (960) 677 1,971 3.695 3 711 (B) Marine (447) (45) (132) (492) (122)(57)(C) Health including Personal Accident (i) Health Retail (3,356) (1,213) (1,926) (4, 569)(2,064) (3,968)(ii) Health Group, Corporate (1, 477)(1,734)(192) (3,211) (1,477) (5,842)(iii) Health Government Business (D) Motor (4.463)(4.540)(11.207)(9,003)(21,596) (35,813) (E) Miscellaneous 178 (15) 367 163 266 5,148 4 Segment Operating profit/Loss: (A) Fire 3,424 (342) 1,066 3,082 4,521 5,378 (B) Marine (382)29 (71) (353) 169 (C) Health including Personal Accident (i) Health Retail (3,041) (857) (1,623)(3,898) (1, 438)(2,779) (ii) Health Group, Corporate (1, 138)(1,352) 106 (2, 490)(843) (4,785) (iii) Health Government Business (D) Motor 6,578 7,016 (1,725) 13,594 (1,205) 6,844 (E) Miscellaneous 308 129 524 437 598 5,688 5 Segment Technical Liabilities: (A) Fire 16 767 16.336 14,244 16,767 14,244 14,294 (B) Marine 3,636 3,265 3,206 3,636 3,206 2,782 (C) Health including Personal Accident (i) Health Retail 16,360 16,433 15,593 16,360 15.593 15,909 (ii) Health Group, Corporate 19,084 17,417 17.067 19,084 17.067 13,542 (iii) Health Government Business (D) Motor 5.90.512 5,79,816 5,40,996 5,90,512 5,40,996 5,70,718 (E) Miscellaneous 3,514 3,411 3,514 7,092 7,092 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

	disclosures*: s 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 September 30, 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

					and the second second second		(₹ in lakhs)
SI No	Particulars		months ended/As a		Year to da	ate ended/As at	Year to date ended
01. 140.	raiticulais	September 30, 2023	June 30, 2023	September 30, 2022	September 30, 2023	September 30, 2022	March 31, 2023
1	Security Cover (Note 1)	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
2		NA	NA	NA	NA	NA	NA
2	Debt-Equity Ratio (No of times) (Note 2)	0.08	0.08	0.09	0.08	0.09	0.08
3	Debt Service Coverage ratio (DSCR) (No of times) (not annualized for three/six months) (Note 3)	34.05	30.15	2.58	32.11	13.61	17.26
4	Interest Service Coverage ratio (ISCR) (No of times) (not annualised for three/six months) (Note 4)	34.05	30,15	2.58	32.11		
5	Total Borrowings	12,600	12.600	12,600	12.600	13.61	17.26
6	Outstanding redeemable preference share (quantity & value)	NA	12,000	12,800 NA		12,600	12,600
7	Debenture redemption reserve (Note 5)	1,260	1.260	1,260	NA	NA	NA
	Net worth (Note 6)	1.63.886	1,60,802	1,200	1,260	1,260	1,260
9	Net profit after tax	6,228	5,400	308	1,63,886	1,47,995	1,55,401
10	Earning per share* - in Rs	1.39	1:20		11,628	4,725	12,131
	Current ratio (Note 7)	NA	NA	0.07	2.59	1.05	2.70
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
	Current liability ratio (Note 7)	NA	NA	NA	NA	NA	NA
	Total debts to total assets (Note 8)	1.4%	1.4%	NA	NA	NA	NA
	Debtor turnover (Note 7)	NA	1.4%	1.5%	1.4%	1.5%	1.4%
	Inventory turnover (Note 7)	NA	NA	NA	NA	NA	NA
	Operating margin % (Note 7)	NA	NA	NA	NA	NA	NA
	Net profit margin % (Note 7)	NA	NA	NA	NA	NA	NA
	Sector specific equivalent ratio (Note 9)	11/4	INA	NA	NA	NA	NA
	Operating profit ratio	8.1%	6.8%	-2.9%	7.64		
	Net earning ratio	8.7%	8.7%		7.5%	1.4%	4.3%
	Gross Direct Premium growth rate	6.8%	11.0%	0.5%	8.7%	3.9%	4.5%
	Expenses of Management to Net written Ratio	39.0%	41.3%		8.8%	14.6%	17.9%
	Expenses Ratio	31.7%	31.8%	41.8%	40.1%	42.0%	40.6%
	Underwriting balance Ratio	(0.09)	(0.13)	33.2%	31.8%	32.6%	32.5%
	Net Commission Ratio	17.9%		(0.21)	(0.11)	(0.18)	-0.15
	Liquid Assets to Technical liability Ratio	0.26	18.8%	4.7%	18.3%	3.7%	6.0%
	Gross Direct Premium to Net worth ratio*	0.26	0.29	0.28	0.26	0.28	0.24
	Technical Reserves to Net Premium Ratio*	4.86	0.50	0.55	1.03	1.05	2.17
	Growth rate of net worth (from previous year end)	5.5%	10.20	4.97	4.86	4.97	2.30
31	Return on Closing Net Worth*	3.8%	3.5%	1.4%	5.5%	1.4%	6.5%
	Claims paid to claims provisions (Note 10)	9.9%		0.2%	7.1%	3.2%	7.8%
		9.9%	6.4%	14.7%	12.0%	20.5%	38.0%

Notes :

The Security Cover is not applicable since the Company dosen'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.

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 August4, 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

Net worm represents snarenovers renover and environment of the second statement of the second statement of the second second statement of the second s

9. 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 Claim Paid (pertaining to provisions made previously) / claims provision made previously
 Not annualised for the quarter/year to date ended June 30, 2023, September 30, 2023 and Sep 30, 2022.



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Notes forming part of Annexure I and Annexure II

- The above financial results for the quarter and year to date ended September 30, 2023 have been approved by the Audit Committee and the Board of Directors of the Company at their meetings held on November 3, 2023 and have been 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 September 30, 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 half year 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, 2023.
- 5. Rules under the Code on Social Security, 2020 are yet to be notified. The Company will carry out evaluation on such notification and will give appropriate impact in the financial statements in the period in which the related Rules becomes effective.
- 6. Wherever necessary, figures of the previous year/quarters and year to date ended have been regrouped/re-arranged to conform to current year/current quarter and year to date figures.

Place:- Chennai Date:- November 3, 2023 For and on behalf of the Board of Directors

Amit S Ganorkar Managing Director

RAL 111 H GAHDHI SALAI (OMR) CHENNAI - 600 097 TEL: 044 7117711 *

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

Particulars Sep 30, 2023 Sep 30, 2023 Sep 30, 2023 Cash flows from operating activities 2,9,114 1,96,793 Preceipts from policyholders, including advance receipts & GST 2,29,114 1,96,793 Payments to the re-insurers, net of commissions and claims 69 57 Payments to co-insurers, net of claims recovery (7,282) (2,803) Payments of colams (29,977) (15,989) Payments of coher operating expenses (28,046) (32,827) Preliminary and pre-operative expenses (28,046) (22,827) Preliminary and pre-operative expenses 3 (47) Income taxes paid (Net) (1,510) (2,422) Cash flow from operating activities 7,663 15,822 Purchase of three dassets 10 - Purchase of fixed assets 11,90,007 88,208 Proceeds from sale of fixed assets 11,90,007 88,208 Proceeds from sale of fixed assets 1,90,007 88,208 Proceeds from investments 1,171 (2,033) Loans disbursed 1,262 1,272,268	RECEIPTS AND PAYMENTS ACCOUNT FOR THE PERIOD ENDED SEPTEMBER 30, 2023	3	144 - 14 A - 14
Cash flows from operating activities Copuol (0.022) Receipts from policyholders, including advance receipts & GST 2.29,114 1,96,793 Other receipts 89 673 Payments to the re-insurers, net of claims recovery (7,282) (2,289) Payments to co-insurers, net of claims recovery (7,282) (2,289) Payments of commission and brokerage (24,977) (15,989) Payments of other operating expenses 2 2 Deposits, advances and staff loans 3 (47) Income taxes paid (Net) (1,1510) (2,422) GST paid (1,510) (2,422) Other payments 50 (14) Cash flow from extraordinary items 50 (14) Cash flow from extraordinary operations - - Met cash flow from prasting activities 7,663 15,822 Cash flow from sale of fixed assets 17 4 Purchase of fixed assets 17 4 Purchase of fixed assets 17 4 Purchase of fixed assets 17 4 <			
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Loans disbursed1,59,00788,208Sales of investments1,59,00788,208Repayments received27,28624,478Investments in money market instruments and in liquid mutual funds (Net)(8,171)(2,033)Expenses related to investments(142)(145)Net cash flow from investing activities(8,593)(13,627)Cash flows from financing activitiesProceeds from issuance of share capitalProceeds from issuance of share capitalProceeds from borrowingRepayments of borrowing0Interest/dividends paid(3,737)(3,302)Net cash flow from financing activities(3,737)(3,302)Effect of Foreign exchange rates on Cash and Cash Equivalents, net(3)(9)Net increase in cash and cash equivalents:(4,669)(1,116)Cash and Cash equivalents at the beginning of the year10,2425,199	Purchases of investments	(1.87.197)	(1.22.637)
Repayments received	Loans disbursed		(1,22,001)
Repayments received27,28624,478Rents/Interests/Dividends received27,28624,478Investments in money market instruments and in liquid mutual funds (Net)(8,171)(2,033)Expenses related to investments(142)(145)Net cash flow from investing activities(8,593)(13,627)Cash flows from financing activitiesProceeds from issuance of share capitalProceeds from borrowingRepayments of borrowing-0Interest/dividends paid(3,737)(3,302)Net cash flow from financing activities(3,737)(3,302)Effect of Foreign exchange rates on Cash and Cash Equivalents, net(3)(9)Net increase in cash and cash equivalents:(4,669)(1,116)Cash and Cash equivalents at the beginning of the year10,2425,199	Sales of investments	1.59.007	88 208
Investments in money market instruments and in liquid mutual funds (Net)21,200Expenses related to investments(8,171)(2,033)Net cash flow from investing activities(142)(145)Proceeds from issuance of share capitalProceeds from borrowingRepayments of borrowingRepayments of borrowingNet cash flow from financing activities(3,737)Repayments of borrowingRepayments of borrowingRepayments of borrowingRepayments of borrowing-0Interest/dividends paid(3,737)(3,302)Net cash flow from financing activities(3,737)(3,302)Effect of Foreign exchange rates on Cash and Cash Equivalents, net(3)(9)Net increase in cash and cash equivalents:(4,669)(1,116)Cash and Cash equivalents at the beginning of the year10,2425,199	Repayments received		-
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Expenses related to investments(142)(145)Net cash flow from investing activities(8,593)(13,627)Cash flows from financing activitiesProceeds from issuance of share capitalProceeds from borrowingRepayments of borrowingInterest/dividends paid(3,737)(3,302)Net cash flow from financing activities(3)(9)Net increase in cash and cash equivalents:(4,669)(1,116)Cash and Cash equivalents at the beginning of the year10,2425,199	Investments in money market instruments and in liquid mutual funds (Net)		
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Proceeds from issuance of share capital - - - - - 0 Repayments of borrowing - 0 - 0 <t< td=""><td>Net cash flow from investing activities</td><td></td><td></td></t<>	Net cash flow from investing activities		
Proceeds from issuance of share capital - - - - - 0 Repayments of borrowing - 0 - 0 <t< td=""><td></td><td></td><td></td></t<>			
Proceeds from borrowing - 0 Repayments of borrowing - 0 Interest/dividends paid (3,737) (3,302) Net cash flow from financing activities (3,737) (3,302) Effect of Foreign exchange rates on Cash and Cash Equivalents, net (3) (9) Net increase in cash and cash equivalents: (4,669) (1,116) Cash and Cash equivalents at the beginning of the year 10,242 5,199	Cash flows from financing activities		
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Net increase in cash and cash equivalents:(4,669)(1,116)Cash and Cash equivalents at the beginning of the year10,2425,199	Net cash flow from financing activities		the second se
Net increase in cash and cash equivalents:(4,669)(1,116)Cash and Cash equivalents at the beginning of the year10,2425,199			
Cash and Cash equivalents at the beginning of the year 10,242 5,199	Effect of Foreign exchange rates on Cash and Cash Equivalents, net	(3)	(9)
Cash and Cash equivalents at the beginning of the year 10,242 5,199	Net increase in cash and cash equivalents:	(4 669)	(1 116)
10jiii 0,100			
	Cash and cash equivalents at the end of the period	5,572	4.083

For and on behalf of Board of Directors

Managing Director Amit S Canorkar



Place: Chennai Date :- November 3, 2023

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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 SEPTEMBER 30, 2023			₹ in Lakhs
Particulars	Schedule	Sep 30, 2023	Sep 30, 2022
Sources of funds			
Share capital	5	44,900	44,900
Reserves and surplus	6	1,18,986	1,03,095
Fair value change account			
- Shareholder funds		857	934
- Policyholder funds		4,264	4,795
Borrowings	7	12,600	12,600
Total		1,81,607	1,66,324
Application of funds			
Investments - Shareholders			
	8	1,35,268	1,21,473
Investments - Policyholders	8A	6,72,913	6,22,999
Loans	9		-
Fixed assets	10	3,050	2,715
Deferred tax asset - Net		4,643	4,516
Current assets			
- Cash and bank balances	11	5,572	4,083
- Advances and other assets	12	79,049	95,455
Sub-Total (A)		84,621	99,538
Current liabilities	13	5,71,653	5,54,138
Provisions	14	1,47,235	1,30,778
Sub-Total (B)		7,18,888	6,84,917
Net current assets (C)=(A-B)		(6,34,267)	(5 85 270)
Miscellaneous expenditure		(0,04,207)	(5,85,379)
(to the extent not written off or adjusted)	15		
Debit balance in profit and loss account			
Total		1,81,607	1,66,324

For and on behatf of Board of Directors

Managing Director Amit S Ganorkar



Place: Chennai Date :- November 3, 2023 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,

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

- 1. We have reviewed the accompanying statement of **Royal Sundaram General Insurance Co.** Limited ("the Company"), which comprises of Balance Sheet as at September 30, 2023, Unaudited Financial Results, Segment Results for the quarter and six months period ended September 30, 2023 and Receipts and Payments Statement for the six months period ended September 30, 2023 together with the relevant notes thereon ("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 as at September 30, 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, for issuance of our review report on the statement of the Company. 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 of Insurance Companies) Regulations, 2002. Statements and Auditors' Report 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 Brahmayya & Co., Chartered Accountants Firm Regn. No.000511S

CHENNA

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P Babu Partner Membership No. 203358 UDIN: 23203358BGWEWX8690

Date : 3rd November, 2023



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

V Chandrasekaran Partner Membership No: 024844 UDIN: 23024844BGRMYW2426

N.C. RAJAGOPAL & CO., CHARTERED ACCOUNTANTS

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. LUZ CHURCH ROAD, MYLAPORE CHENNAI - 600 004.

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.

Date:

22, V. KRISHNASWAMY AVENUE,

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 September 30, 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.



Phone: +91 44 2499 1569 / 2499 3056, 2499 1095 2498 7746 / 2498 6170 E.mail: ncrajagopal@gmail.com Facsimile : +91 44 2499 1485, 2498 8682 Website : www.ncrajagopal.com Branches at : Chennai - 6, Salem & Erode



Ref:

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

AGOPA No.22, Krishnaswan Avenue C Mylapore nennai -Chandrasekaran (Partner) M.No.024844 UDIN: 23024844BGRMYT7805

Date: 03.11.2023 Place: Chennai

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Annexure I

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