

**PERIODIC DISCLOSURES**  
**FORM NL-2-B-PROFIT & LOSS STATEMENT**



Royal Sundaram Alliance Insurance Co. Limited  
(Formerly known as Royal Sundaram Alliance Insurance Company Ltd)  
Registration No.102 and Date of Registration with the IRDAI:23.10.2000

Date: 31-Mar-19



**PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31st Mar 2019**

No.	Particulars	FOR THE QUARTER	UP TO THE QUARTER	For the corresponding quarter of the preceeding year	Upto the Quarter of the preceeding year
		(`000)	(`000)	(`000)	(`000)
1	<b>OPERATING PROFIT/(LOSS)</b>				
	(a) Fire Insurance	48,296	47,657	25,870	118,860
	(b) Marine Insurance	(35,146)	(13,197)	(2,894)	44,198
	(c) Miscellaneous Insurance	281,836	1,150,640	91,132	521,085
2	<b>INCOME FROM INVESTMENTS</b>				
	(a) Interest, Dividend & Rent – Gross	201,930	773,766	155,633	608,181
	(b) Profit on sale of investments	7,171	68,274	16,264	107,862
	Less: Loss on sale of investments	(565)	(16,837)	(54)	(6,560)
3	<b>OTHER INCOME</b>				
	(i) Profit on Sale of Assets	11	20	119	129
	(ii) Other Income	290	1,114	2,365	3,517
	(iii) Income arising out of enrollment process of Aadhaar	-	-	-	-
	<b>TOTAL (A)</b>	<b>503,823</b>	<b>2,011,437</b>	<b>288,436</b>	<b>1,397,272</b>
4	<b>PROVISIONS (Other than taxation)</b>				
	(a) For diminution in the value of investments	-	-	-	-
	(b) For doubtful debts	30,382	30,382	-	-
	(c) Others - Krishi Kalyan Cess	19,699	19,699	-	-
5	<b>OTHER EXPENSES</b>				
	(a) Expenses other than those related to Insurance Business	-	-	-	-
	(b) Employees' remuneration and welfare benefits	4,364	14,474	1,855	8,170
	(c) Bad debts written off (Investments)	-	-	-	-
	(d) Expenses of Investment & Penalties	1,797	4,192	10,748	12,870
	(e) CSR Contribution & Donations	3,827	15,074	2,156	8,510
	(f) Interest on Borrowings	26,507	107,500	26,507	107,500
	<b>TOTAL (B)</b>	<b>86,576</b>	<b>191,321</b>	<b>41,266</b>	<b>137,050</b>
	<b>Profit Before Tax</b>	<b>417,247</b>	<b>1,820,116</b>	<b>247,169</b>	<b>1,260,222</b>
	Provision for Taxation	(136,844)	(608,094)	(86,113)	(427,252)
	<b>Profit After Tax</b>	<b>280,403</b>	<b>1,212,022</b>	<b>161,056</b>	<b>832,970</b>
	<b>APPROPRIATIONS</b>				
	(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)	280,403	1,212,022	161,056	832,970
	<b>Balance of profit/ loss brought forward from last year</b>	<b>4,136,880</b>	<b>3,205,261</b>	<b>3,044,204</b>	<b>2,372,291</b>
	<b>Balance carried forward to Balance Sheet</b>	<b>4,417,283</b>	<b>4,417,283</b>	<b>3,205,261</b>	<b>3,205,261</b>

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

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