

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



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

Date: 31-Dec-18



PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED 31st Dec 2018

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	OPERATING PROFIT/(LOSS)				
	(a) Fire Insurance	24,116	(639)	102,662	92,990
	(b) Marine Insurance	17,898	21,949	22,851	47,092
	(c) Miscellaneous Insurance	185,680	868,803	219,387	429,952
2	INCOME FROM INVESTMENTS				
	(a) Interest, Dividend & Rent – Gross	193,137	571,836	162,479	452,548
	(b) Profit on sale of investments	9,973	61,103	27,695	91,598
	Less: Loss on sale of investments	(3,812)	(16,272)	(364)	(6,506)
3	OTHER INCOME				
	(i) Profit on Sale of Assets	-	9	-	10
	(ii) Other Income	142	824	276	1,152
	(iii) Income arising out of enrollment process of Aadhaar	-	-	-	-
	TOTAL (A)	427,134	1,507,613	534,986	1,108,836
4	PROVISIONS (Other than taxation)				
	(a) For diminution in the value of investments	-	-	-	-
	(b) For doubtful debts	-	-	-	-
	(c) Others (to be specified)	-	-	-	-
5	OTHER EXPENSES				
	(a) Expenses other than those related to Insurance Business	-	-	-	-
	(b) Employees' remuneration and welfare benefits	3,598	10,110	4,572	6,315
	(c) Bad debts written off (Investments)	-	-	-	-
	(d) Expenses of Investment & Penalties	833	2,395	1,250	2,122
	(e) CSR Contribution & Donations	3,749	11,246	2,118	6,354
	(f) Interest on Borrowings	27,096	80,993	27,096	80,993
	TOTAL (B)	35,276	104,744	35,036	95,784
	Profit Before Tax	391,858	1,402,869	499,950	1,013,052
	Provision for Taxation	(133,327)	(471,250)	(170,112)	(341,139)
	Profit After Tax	258,531	931,619	329,838	671,913
	APPROPRIATIONS				
	(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)	258,531	931,619	329,838	671,913
	Balance of profit/ loss brought forward from last year	3,878,349	3,205,261	2,492,937	2,372,291
	Balance carried forward to Balance Sheet	4,136,880	4,136,880	2,822,774	3,044,204

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.