

**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: 30-Jun-18



**PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED 30th June 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	<b>OPERATING PROFIT/(LOSS)</b>				
	(a) Fire Insurance	(38,818)	(38,818)	(32,798)	(32,798)
	(b) Marine Insurance	16,002	16,002	16,411	16,411
	(c) Miscellaneous Insurance	193,019	193,019	71,753	71,753
2	<b>INCOME FROM INVESTMENTS</b>				
	(a) Interest, Dividend & Rent – Gross	183,998	183,998	122,785	122,785
	(b) Profit on sale of investments	28,147	28,147	36,673	36,673
	Less: Loss on sale of investments	(1,552)	(1,552)	(4,762)	(4,762)
3	<b>OTHER INCOME</b>				
	(i) Profit on Sale of Assets	(21)	(21)	10	10
	(ii) Other Income	556	556	64	64
	(iii) Income arising out of enrollment process of Aadhaar	-	-	-	-
	<b>TOTAL (A)</b>	<b>381,331</b>	<b>381,331</b>	<b>210,137</b>	<b>210,137</b>
4	<b>PROVISIONS (Other than taxation)</b>				
	(a) For diminution in the value of investments	-	-	-	-
	(b) For doubtful debts	-	-	-	-
	(c) Others (to be specified)	-	-	-	-
5	<b>OTHER EXPENSES</b>				
	(a) Expenses other than those related to Insurance Business	-	-	-	-
	(b) Employees' remuneration and welfare benefits	3,458	3,458	862	862
	(c) Bad debts written off (Investments)	-	-	-	-
	(d) Expenses of Investment & Penalties	613	613	232	232
	(e) CSR Contribution & Donations	3,749	3,749	2,118	2,118
	(f) Interest on Borrowings	26,801	26,801	26,801	26,801
	<b>TOTAL (B)</b>	<b>34,621</b>	<b>34,621</b>	<b>30,013</b>	<b>30,013</b>
	<b>Profit Before Tax</b>	<b>346,710</b>	<b>346,710</b>	<b>180,124</b>	<b>180,124</b>
	Provision for Taxation	(114,052)	(114,052)	(59,478)	(59,478)
	<b>Profit After Tax</b>	<b>232,658</b>	<b>232,658</b>	<b>120,646</b>	<b>120,646</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)	232,658	232,658	120,646	120,646
	<b>Balance of profit/ loss brought forward from last year</b>	<b>3,205,261</b>	<b>3,205,261</b>	<b>2,372,291</b>	<b>2,372,291</b>
	<b>Balance carried forward to Balance Sheet</b>	<b>3,437,919</b>	<b>3,437,919</b>	<b>2,492,937</b>	<b>2,492,937</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.