

PERIODIC DISCLOSURES

FORM NL-12A-INVESTMENT SCHEDULE - SHAREHOLDERS



Royal Sundaram General Insurance Co. Ltd

31-Dec-19

No.	Particulars	As at 31st Dec 2019	As at 31st Dec 2018
		(`000)	(`000)
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	3,594,813	3,176,031
2	Other Approved Securities	-	-
3	Other Approved Investments		
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference		
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	2,568,983	2,356,380
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
	(h) Fixed Deposits with Banks	-	-
4	Investments in Infrastructure and Social Sector	2,036,316	1,668,760
5	Other Investments-Alternative Investment Funds/Corporate Debentures	453,665	201,453
	Less: Provision for Doubtful Investments	19,906	433,759
		-	201,453
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	-	-
2	Other Approved Securities	-	95,013
3	Other Approved Investments		
	(a) Shares		
	(aa) Equity	627,670	594,952
	(bb) Preference	-	-
	(b) Mutual Funds	61,695	227,524
	(a) Derivative Instruments	-	-
	(b) Debentures/ Bonds	960,609	1,621,596
	(c) Other Securities-Certificate of Deposit/CBLO/CP	-	175,114

	(d) Subsidiaries		-		-
	(e) Investment Properties-Real Estate		-		-
	(f) Fixed Deposits with Banks		29,686		31,699
4	Investments in Infrastructure and Social Sector		602,737		443,128
5	Other Investments - Corporate Debentures / Equity	202,736		25,127	
	Less: Provision for Doubtful Investments	14,881	187,855	-	25,127
	TOTAL		11,104,123		10,616,777

FORM NL-12B-INVESTMENT SCHEDULE - POLICYHOLDERS

No.	Particulars		As at 31st Dec 2019		As at 31st Dec 2018
			(`000)		(`000)
	LONG TERM INVESTMENTS				
1	Government securities and Government guaranteed bonds including Treasury Bills		14,569,637		11,852,808
2	Other Approved Securities		-		-
3	Other Approved Investments				
	(a) Shares		-		-
	(aa) Equity		-		-
	(bb) Preference		-		-
	(b) Mutual Funds		-		-
	(c) Derivative Instruments		-		-
	(d) Debentures/ Bonds		10,411,991		8,793,908
	(e) Other Securities (to be specified)		-		-
	(f) Subsidiaries		-		-
	(g) Investment Properties-Real Estate		-		-
	(h) Fixed Deposits with Banks		-		-
4	Investments in Infrastructure and Social Sector		8,253,110		6,227,742
5	Other Investments-Alternative Investment Funds/Corporate Debentures	1,838,686		751,812	
	Less: Provision for Doubtful Investments	80,678	1,758,008	-	751,812
	SHORT TERM INVESTMENTS				
1	Government securities and Government guaranteed bonds including Treasury Bills		-		354,585
2	Other Approved Securities		-		-
3	Other Approved Investments				
	(a) Shares				
	(aa) Equity		2,543,925		2,220,335
	(bb) Preference		-		-

	(b) Mutual Funds		250,047		849,108
	(a) Derivative Instruments		-		-
	(b) Debentures/ Bonds		3,893,311		6,051,728
	(c) Other Securities-Certificate of Deposit/CBLO/CP		-		653,517
	(d) Subsidiaries		-		-
	(e) Investment Properties-Real Estate		-		-
	(f) Fixed Deposits with Banks		120,314		118,301
4	Investments in Infrastructure and Social Sector		2,442,872		1,653,729
5	Other Investments - Corporate Debentures / Equity	821,680		93,774	
	Less: Provision for Doubtful Investments	60,313	761,367	-	93,774
	TOTAL		45,004,582		39,621,348

Notes:

(a) Investments in subsidiary/holding companies, joint ventures and associates shall be separately disclosed, at cost.

(i) Holding company and subsidiary shall be construed as defined in the Companies Act, 1956:

(ii) Joint Venture is a contractual arrangement whereby two or more parties undertake an economic activity, which is subject to joint control.

(i) 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.

(ii) Associate - is an enterprise in which the company has significant influence and which is neither a subsidiary nor a joint venture of the company.

(iii) 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.

(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,

(f) Investments maturing within twelve months from balance sheet date and investments made with the specific intention to dispose of within