

## Profit and Loss Account for the year ended 31 March 2020

|   | Particulars  | Schedule | For the quarter ended 31 March 2020 | For the year ended 31 March 2020 | For the quarter ended 31 March 2019 | For the year ended 31 March 2019 |
|---|--|----------|-------------------------------------|----------------------------------|-------------------------------------|----------------------------------|
|   |  |          | (Rs.'000)                           | (Rs.'000)                        | (Rs.'000)                           | (Rs.'000)                        |
| 1 | OPERATING PROFIT/(LOSS)  |          |                                     |                                  |                                     |                                  |
|   | (a) Fire Insurance   |          | (30,414)                            | 3,36,864                         | 99,129                              | 4,56,627                         |
|   | (b) Marine Insurance   |          | 1,18,704                            | 1,35,293                         | (79,000)                            | (1,80,165)                       |
|   | (c) Miscellaneous Insurance                                      |          | 45,99,358                           | 1,19,58,748                      | 11,93,710                           | 94,00,383                        |
|   | <b>Total</b>   |          | <b>46,87,649</b>                    | <b>1,24,30,905</b>               | <b>12,13,839</b>                    | <b>96,76,845</b>                 |
| 2 | INCOME FROM INVESTMENTS  |          |                                     |                                  |                                     |                                  |
|   | (a) Interest, Dividend & Rent – Gross                            |          | 6,05,994                            | 25,54,135                        | 7,14,218                            | 25,40,513                        |
|   | (b) Amortisation of Discount/(Premium)                           |          | (65,732)                            | (1,35,064)                       | (22,753)                            | (62,880)                         |
|   | (c) Profit on sale of investments                                |          | 3,293                               | 11,88,341                        | 50,150                              | 3,54,353                         |
|   | Less: Loss on sale of investments                                |          | (27,919)                            | (2,01,049)                       | (33,898)                            | (1,10,141)                       |
| 3 | OTHER INCOME (To be specified)                                   |          | -                                   | 83,335                           | -                                   | -                                |
|   | <b>TOTAL (A)</b>   |          | <b>52,03,285</b>                    | <b>1,59,20,603</b>               | <b>19,21,556</b>                    | <b>1,23,98,690</b>               |
| 4 | PROVISIONS (Other than taxation)                                 |          |                                     |                                  |                                     |                                  |
|   | (a) For diminution in the value of investments                   |          | 5,44,165                            | 12,86,559                        | 5,63,949                            | 5,63,949                         |
|   | (b) For doubtful debts   |          | 1,701                               | 9,891                            | 4,173                               | 13,807                           |
|   | (c) Others (to be specified)                                     |          | -                                   | -                                | -                                   | -                                |
| 5 | OTHER EXPENSES   |          |                                     |                                  |                                     |                                  |
|   | (a) Expenses other than those related to Insurance Business      |          | 20,738                              | 1,77,705                         | 19,172                              | 94,434                           |
|   | (b) Bad debts written off  |          | -                                   | -                                | -                                   | -                                |
|   | (c) Fines & penalties  |          | 200                                 | 900                              | -                                   | -                                |
|   | (d) Corporate Social Responsibility                              |          | 48,496                              | 2,39,340                         | 1,14,690                            | 2,11,336                         |
|   | (e) Contribution to Policyholders Funds towards excess EoM       |          | 4,46,700                            | 4,46,700                         | -                                   | -                                |
|   | <b>TOTAL (B)</b>   |          | <b>10,62,000</b>                    | <b>21,61,095</b>                 | <b>7,01,984</b>                     | <b>8,83,526</b>                  |
|   | <b>Profit Before Tax</b>   |          | <b>41,41,285</b>                    | <b>1,37,59,508</b>               | <b>12,19,572</b>                    | <b>1,15,15,164</b>               |
|   | Provision for Taxation   |          | 11,00,684                           | 37,71,738                        | 3,88,561                            | 37,16,581                        |
|   | <b>Profit After Tax</b>  |          | <b>30,40,601</b>                    | <b>99,87,770</b>                 | <b>8,31,011</b>                     | <b>77,98,583</b>                 |
|   | <b>APPROPRIATIONS</b>  |          |                                     |                                  |                                     |                                  |
|   | (a) Interim dividends paid during the year                       |          | -                                   | -                                | -                                   | -                                |
|   | (b) Final dividend   |          | -                                   | 11,02,273                        | -                                   | 11,02,273                        |
|   | (c) Dividend distribution tax                                    |          | -                                   | 2,26,575                         | -                                   | 2,26,575                         |
|   | (d) Transfer to any Reserves or Other Accounts (to be specified) |          | -                                   | -                                | -                                   | -                                |
|   | Balance of profit/ loss brought forward from last year           |          | -                                   | 4,80,89,148                      | -                                   | 4,16,19,413                      |
|   | Less: Transitional adjustment of depreciation as per Companies   |          | -                                   | -                                | -                                   | -                                |
|   | <b>Balance carried forward to Balance Sheet</b>                  |          | <b>30,40,601</b>                    | <b>5,67,48,070</b>               | <b>8,31,011</b>                     | <b>4,80,89,148</b>               |