

STATEMENT OF ADMISSIBLE ASSETS AS AT 31st DEC 2021

(₹ in Lakhs)

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS	-	2,49,497	2,49,497
	Policyholders as per NL-12 A of BS	7,60,163	-	7,60,163
(A)	Total Investments as per BS	7,60,163	2,49,497	10,09,660
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	199	199
(C)	Fixed assets as per BS	-	22,157	22,157
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	2,316	2,316
	Current Assets:			
(E)	Cash & Bank Balances as per BS	8,447	-	8,447
(F)	Advances and Other assets as per BS	1,22,187	14,578	1,36,765
(G)	Total Current Assets as per BS...(E)+(F)	1,30,634	14,578	1,45,212
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	3,971	453	4,424
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	3	13,081	13,083
(K)	Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)	8,90,796	2,86,232	11,77,029
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	3,973	16,048	20,022
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)	8,86,823	2,70,184	11,57,007

(₹ in Lakhs)

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	199	199
	<u>Inadmissible Fixed assets</u>	-	2,316	2,316
	(a) Intangible Assets	-	580	580
	(b) Leasehold Improvement	-	1,179	1,179
	(c) Furniture and Fixture	-	556	556
	<u>Inadmissible current assets</u>	3,971	453	4,424
	(a) Agent and intermediaries balance - Domestic	55	-	55
	(b) Coinsurance receivable	512	-	512
	(c) Reinsurance Facultative Loss recovery -Foreign Reins / Broker	37	-	37
	(d) Reinsurance Facultative Loss recovery -Indian Reinsurance	2	-	2
	(e) Due from Central Govt Insurance - Crop Insurance	662	-	662
	(f) Due from State Govt. Insurance - Crop Insu	742	-	742
	(g) Tax unutilised credit	555	-	555
	(h) Investment for backing Unclaimed amount of PH	1,375	-	1,375
	(i) Fixed deposit lein against BG	30	-	30
	(j) Margin money for Equity trades	-	-	-
	(k) Interest accrued on FD placed against NSCCL Margin	-	39	39
	(l) Deposit towards Appeals	-	414	414
	(m) Share application money pending allotment	-	-	-

SBI General Insurance Company Limited

Registration No.:144 dated 15th December 2009

PERIODIC DISCLOSURES

FORM NL-24 - SOLVENCY MARGIN (FORM IRDAI-GI-TR) (UNAUDITED)

(₹ in Lakhs)

		As at 31st Dec 2021		As at 31st Dec 2020	
S.No.	Particulars	Gross Reserve	Net Reserve	Gross Reserve	Net Reserve
a	Unearned Premium Reserve (UPR)	5,94,261	2,57,196	4,88,772	2,29,890
b	Premium Deficiency Reserve (PDR)	-	-	-	-
c	Unexpired Risk Reserve (UPR)(a)+(b)	5,94,261	2,57,196	4,88,772	2,29,890
d	Outstanding Claim Reserve (other than IBNR reserve)	2,41,874	1,48,651	1,80,498	1,22,992
e	IBNR Reserve	4,95,654	2,61,390	4,68,401	2,34,512
f	Total Reserves for Technical Liabilities(c)+(d)+(e)	13,31,789	6,67,237	11,37,671	5,87,394

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PERIODIC DISCLOSURES

FORM NL-25 - SOLVENCY MARGIN (TABLE IA) (UNAUDITED)

(₹ in Lakhs)

S. No.	Description	Premium		Claim		RSM-1	RSM-2	RSM
		Gross Premium	Net Premium	Gross incurred claim	Net incurred Claim			
1	Fire	1,38,130	39,296	55,515	20,185	13,813	8,327	13,813
	Marine	6,073	4,633	7,329	5,409	927	1,623	1,623
2	Marine Cargo	6,073	4,633	7,329	5,409	927	1,623	1,623
3	Marine Hull	-	-	-	-	-	-	-
	Miscellaneous	2,92,505	1,65,082	2,28,620	1,19,789	43,420	51,260	53,365
4	Motor	2,59,943	1,46,563	2,15,756	1,14,522	38,991	48,545	48,545
5	Engineering	5,557	2,006	2,302	1,343	556	403	556
6	Aviation	13	0	(14)	0	1	0	1
7	Liabilities	6,468	2,003	6,051	949	970	1,361	1,361
8	Others	20,524	14,509	4,525	2,975	2,902	950	2,902
9	Health Insurance	2,48,021	1,79,939	1,83,823	1,50,334	37,203	45,100	45,100
10	Crop Insurance	2,16,624	41,563	1,95,268	46,293	21,662	29,290	29,290
	Total	9,01,353	4,30,513	6,70,555	3,42,010	1,17,026	1,35,600	1,43,191

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PERIODIC DISCLOSURES

FORM NL-26 - SOLVENCY MARGIN (TABLE IB) (UNAUDITED)

(₹ in Lakhs)

Item	Description	Amount
(1)	(2)	(4)
1	Policyholder's FUNDS	
	Available Assets in Policyholders' Funds (as per Form IRDAI-GI-TA)	8,86,823
	Deduct:	
2	Current Liabilities as per BS	8,51,495
3	Provisions as per BS	-
4	Other Liabilities	-
5	Excess in Policyholders' Funds (1-2-3-4)	35,328
	Shareholder's Funds	
6	Available Assets	2,70,184
	Deduct:	
7	Other Liabilities	28,844
8	Excess in Shareholders' Funds (6-7)	2,41,340
9	Total Available Solvency Margin [ASM] (5+8)	2,76,668
10	Total Required Solvency Margin [RSM]	1,43,191
11	Solvency Ratio (Total ASM/Total RSM)	1.93