

PERIODIC DISCLOSURES

FORM NL-23 - SOLVENCY MARGIN (FORM IRDAI-GI-TA)

STATEMENT OF ADMISSIBLE ASSETS AS AT 30th Sep 2022

(₹ in Lakhs)

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS	-	2,32,101	2,32,101
	Policyholders as per NL-12 A of BS	9,25,678	-	9,25,678
(A)	Total Investments as per BS	9,25,678	2,32,101	11,57,779
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	-	24,199	24,199
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	2,409	2,409
	Current Assets:			
(E)	Cash & Bank Balances as per BS	10,663	-	10,663
(F)	Advances and Other assets as per BS	1,80,025	18,867	1,98,892
(G)	Total Current Assets as per BS...(E)+(F)	1,90,688	18,867	2,09,555
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	3,637	1,165	4,802
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	2	1,666	1,668
(K)	Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)	11,16,366	2,75,167	13,91,533
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	3,639	5,241	8,880
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)	11,12,727	2,69,926	13,82,653

(₹ in Lakhs)

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
	<u>Inadmissible Fixed assets</u>	-	2,409	2,409
	(a) Intangible Assets	-	723	723
	(b) Leasehold Improvement	-	1,203	1,203
	(c) Furniture and Fixture	-	483	483
	<u>Inadmissible current assets</u>	3,637	1,165	4,802
	(a) Agent and intermediaries balance - Domestic	20	-	20
	(b) Coinsurance receivable	523	-	523
	(c) Reinsurance Facultative Loss recovery -Foreign Reins / Broker	209	-	209
	(d) Reinsurance Facultative Loss recovery -Indian Reinsurance	9	-	9
	(e) Due from Central Govt Insurance - Crop Insurance	29	-	29
	(f) Due from State Govt. Insurance - Crop Insu	0	-	0
	(g) Tax unutilised credit	1,550	-	1,550
	(h) Investment for backing Unclaimed amount of PH	1,265	-	1,265
	(i) Fixed deposit lein against BG	30	-	30
	(j) Margin money for Equity trades	-	233	233
	(k) Interest accrued on FD placed against NSCCL Margin	3	-	3
	(l) Deposit towards Appeals	-	820	820
	(m) Share application money pending allotment	-	112	112

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 30th Sep 2022		As at 30th Sep 2021	
S.No.	Particulars	Gross Reserve	Net Reserve	Gross Reserve	Net Reserve
a	Unearned Premium Reserve (UPR)	7,28,510	3,40,720	6,24,310	2,81,770
b	Premium Deficiency Reserve (PDR)	-	-	-	-
c	Unexpired Risk Reserve (UPR)(a)+(b)	7,28,510	3,40,720	6,24,310	2,81,770
d	Outstanding Claim Reserve (other than IBNR reserve)	2,93,088	1,77,029	2,38,967	1,48,531
e	IBNR Reserve	5,14,397	2,92,202	4,85,743	2,53,765
f	Total Reserves for Technical Liabilities(c)+(d)+(e)	15,35,995	8,09,951	13,49,020	6,84,066

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PERIODIC DISCLOSURES

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

(₹ in Lakhs)

S. No.	Description	Premium		Claim				
		Gross Premium	Net Premium	Gross incurred claim	Net incurred Claim	RSM-1	RSM-2	RSM
1	Fire	1,55,375	43,414	40,080	15,035	15,538	6,012	15,538
	Marine	8,382	6,259	10,663	8,801	1,252	2,640	2,640
2	Marine Cargo	8,382	6,259	10,663	8,801	1,252	2,640	2,640
3	Marine Hull	-	-	-	-	-	-	-
	Miscellaneous	3,00,349	1,94,416	2,36,002	1,54,751	44,527	52,968	55,255
4	Motor	2,69,134	1,78,388	2,27,106	1,49,774	40,370	51,099	51,099
5	Engineering	7,149	2,356	1,531	946	715	284	715
6	Aviation	19	0	12	0	2	2	2
7	Liabilities	7,313	2,377	2,648	964	1,097	596	1,097
8	Others	16,734	11,296	4,704	3,068	2,343	988	2,343
9	Health Insurance	3,08,913	2,13,476	1,86,491	1,36,251	46,337	41,961	46,337
10	Crop Insurance	2,37,646	48,564	2,14,891	50,274	23,765	32,234	32,234
	Total	10,10,665	5,06,130	6,88,128	3,65,112	1,31,417	1,35,815	1,52,004

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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)	11,12,727
	Deduct:	
2	Current Liabilities as per BS	10,55,713
3	Provisions as per BS	-
4	Other Liabilities	-
5	Excess in Policyholders' Funds (1-2-3-4)	57,013
	Shareholder's Funds	
6	Available Assets	2,69,926
	Deduct:	
7	Other Liabilities	36,297
8	Excess in Shareholders' Funds (6-7)	2,33,629
9	Total Available Solvency Margin [ASM] (5+8)	2,90,642
10	Total Required Solvency Margin [RSM]	1,52,004
11	Solvency Ratio (Total ASM/Total RSM)	1.91