

**FORM NL-23 - SOLVENCY MARGIN (FORM IRDAI-GI-TA)****STATEMENT OF ADMISSIBLE ASSETS :****As at 30.09.2023**

Name of Insurer: The Oriental Insurance Company Limited

Registration Number: 556

Registration No.556 and Date of Registration with the IRDAI 15-11-2022

Classification: Business - Total Business

(All amounts in Rupees of Lakhs)

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	<b>Investments:</b>			
	Shareholders as per NL-12 of BS	-	(561,335)	(561,335)
	Policyholders as per NL-12 A of BS	3,409,307	-	3,409,307
<b>(A)</b>	<b>Total Investments as per BS</b>	<b>3,409,307</b>	<b>(561,335)</b>	<b>2,847,972</b>
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	54,038	(8,897)	45,141
(C)	Fixed assets as per BS	64,989	(10,700)	54,289
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	1,323	(218)	1,105
	<b>Current Assets:</b>			
(E)	Cash & Bank Balances as per BS	311,717	(51,324)	260,393
(F)	Advances and Other assets as per BS	756,027	(124,478)	631,549
<b>(G)</b>	<b>Total Current Assets as per BS...(E)+(F)</b>	<b>1,067,744</b>	<b>(175,802)</b>	<b>891,942</b>
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	160,629	(26,447)	134,182
(I)	Loans as per BS	16,493	(2,716)	13,777
(J)	Fair value change account subject to minimum of zero	1,057,253	(174,075)	883,178
<b>(K)</b>	<b>Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)</b>	<b>4,558,533</b>	<b>(750,553)</b>	<b>3,807,980</b>
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	1,273,243	(209,637)	1,063,606
<b>(M)</b>	<b>Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)</b>	<b>3,285,290</b>	<b>(540,916)</b>	<b>2,744,374</b>

(All amounts in Rupees of Lakhs)

Item No.	Inadmissible Investment assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
	<b>Inadmissible Investment assets as per Clause (1) of Schedule I of regulation</b>			
	<b>Inadmissible Investment assets</b>			
	(b) Provision for bad & doubtful debts-investment	50776	(8,360)	42416
	(c) Provision for standard assets- investment	1530	(252)	1278
	(d) Provision for diminution in value of shares- investment	1732	(285)	1447
	<b>Inadmissible Fixed assets</b>			
	(a) Furniture & Fixtures (net of Dep.)	1,301	(214)	1,087
	(b) Leasehold improvements	22	(4)	18
	<b>Inadmissible current assets</b>			
	(a) Investment representing PH liab.	13,740	(2,262)	11,478
	(b) Premium on Govt sponsored scheme	752	(124)	628
	(c) Sundry debts to extent not relizeable	9,244	(1,522)	7,722
	(d) Coinsurance bal o/s more than 90 days	46,452	(7,648)	38,804
	(e) Reinsurance bal. o/s more than 180 days	38,525	(6,343)	32,182
	(f) Loans to employees	19,291	(3,176)	16,115
	(g) Govt. subsidy o/s for more than 180 days	1,830	(301)	1,529
	(h) statutory deposit made in foreign office for regulatory compliance	27,627	(4,549)	23,078
	(i) Agents and intermediaries balances/OS premium more than 30 days	3,168	(522)	2646