

FORM NL-23 - SOLVENCY MARGIN (FORM IRDAI-GI-TA)**STATEMENT OF ADMISSIBLE ASSETS :****As at 31.12.2023**

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
	Investments:			
	Shareholders as per NL-12 of BS	-	(561,105)	(561,105)
	Policyholders as per NL-12 A of BS	3,489,626	-	3,489,626
(A)	Total Investments as per BS	3,489,626	(561,105)	2,928,521
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	51,432	(8,270)	43,162
(C)	Fixed assets as per BS	65,517	(10,535)	54,982
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	1,278	(205)	1,073
	Current Assets:			
(E)	Cash & Bank Balances as per BS	318,322	(51,184)	267,138
(F)	Advances and Other assets as per BS	786,386	(126,445)	659,941
(G)	Total Current Assets as per BS...(E)+(F)	1,104,708	(177,629)	927,079
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	150,654	(24,224)	126,430
(I)	Loans as per BS	17,005	(2,734)	14,271
(J)	Fair value change account subject to minimum of zero	1,158,080	(186,210)	971,870
(K)	Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)	4,676,856	(752,003)	3,924,853
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	1,361,444	(218,909)	1,142,535
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)	3,315,412	(533,094)	2,782,318

(All amounts in Rupees of Lakhs)

Item No.	Inadmissible Investment assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation			
	Inadmissible Investment assets			
	(b) Provision for bad & doubtful debts-investment	48195	(7,749)	40446
	(c) Provision for standard assets- investment	1512	(243)	1269
	(d) Provision for diminution in value of shares- investment	1724	(277)	1447
	Inadmissible Fixed assets			
	(a) Furniture & Fixtures (net of Dep.)	1,256	(202)	1,054
	(b) Leasehold improvements	21	(3)	18
	Inadmissible current assets			
	(a) Investment representing PH liab.	13,927	(2,239)	11,688
	(b) Premium on Govt sponsored scheme	847	(136)	711
	(c) Sundry debts to extent not reliazeable	9,223	(1,483)	7,740
	(d) Coinsurance bal o/s more than 90 days	54,318	(8,734)	45,584
	(e) Reinsurance bal. o/s more than 180 days	22,577	(3,630)	18,947
	(f) Loans to employees	18,808	(3,024)	15,784
	(g) Govt. subsidy o/s for more than 180 days	1,822	(293)	1,529
	(h) statutory deposit made in foreign office for regulatory compliance	27,500	(4,422)	23,078
	(i) Agents and intermediaries balances/OS premium more than 30 days	1,631	(262)	1369