

दि ओरिएण्टल इन्शोरेंस कम्पनी लिमिटेड

(भारत सरकार का उपक्रम)

पंजीकृत एवं प्रधान कार्यालय: "ओरिएण्टल हाउस", पो.बॉ.नं. 7037

ए-25/27, आसफ अली रोड, नई दिल्ली-110002

सिन: यू66010डीएल1947जीओआई007158



THE ORIENTAL INSURANCE COMPANY LIMIT

(A Government of India Undertaking)

Regd. & Head Office: "Oriental House" P.B. NO. 70

A-25/27, Asaf Ali Road, New Delhi-110002

CIN - U66010DL1947GOI007158

rashmibajpai@orientalinsurance.co.in

11/11/2022

Shri Prashant Joshi  
Group Head  
SBICAP Trustee Company Limited  
Mistry Bhavan, 4th Floor  
122, Dinshaw Wachha Road  
Churchgate, Mumbai- 400020

**Sub: Submission of Quarterly Compliance for the quarter ending 30<sup>th</sup> September 2022 with regard to NCD aggregating Rs 750 Crore**

**Ref: ISIN INE06GZ08015- Security OICL 29 (OICL 8.80% 2029 (Series I) Type-PT**

Dear Sir/Madam,

We are enclosing herewith the Quarterly Compliance for the quarter ending 30<sup>th</sup> September 2022 with regard to NCD aggregating Rs 750 Crore.

Please Acknowledge the Receipt.

Yours Faithfully

(Rashmi Bajpai)

General Manager & Company Secretary

# दि ओरिएण्टल इंश्योरेंस कम्पनी लिमिटेड

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(A Government of India Undertaking)

Regd. & Head Office: "Oriental House" P.B. NO. 70:

A-25/27, Asaf Ali Road, New Delhi-110002

CIN - U66010DL1947GOI007158

[rashmibajpai@orientalinsurance.co.in](mailto:rashmibajpai@orientalinsurance.co.in)

## Part I (General Requirement)

*(Note: The information should be sent on the Company's letterhead along with annexures and necessary supporting.)*

In compliance with various disclosure requirements provided under Debenture Trust Deed entered into between yourselves and SBICAP Trustee Company Limited. We also refer to the applicable provisions of 'Companies Act, 2013', 'Companies (Share Capital and Debenture) Rules 2014', 'SEBI (Issue and Listing of Non-Convertible Securities) 2021', 'SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and 'SEBI (Debenture Trustee) Regulations 1993', as amended from time to time. Request you to provide the following details

Sr. No.	Particulars	Issue No.1 - ISIN 06GZ08015
1	Issue Size (Rs. in crore)	Rs 750 Crore
2	Public/Rights/ Privately Placed	Privately Placed
3	Listed/Unlisted	Listed
4	Secured/Unsecured	Unsecured
5	Credit Rating as on date, revision if any and immediate previous ratings	Credit Rating Initial - CRISIL- AAA / Stable ICRA- (ICRA) AAA/Negative Credit Rating Current - CRISIL- AAA / Negative ICRA- (ICRA) AAA/Negative
6	Date of Opening of Issue	15/03/2019
7	Date of Closure of Issue	15/03/2019
8	Date of Allotment	18/03/2019
9	Date of Dispatch of Bonds/Debentures/Credit of Bonds/Debentures to Bond/Debenture Holder's Demat Account	18/03/2019
10	Listing Confirmation: • Name of Stock Exchange • Date of Listing on stock exchange Copy of Listing Notification	*National Stock Exchange (NSE) * 20 <sup>th</sup> March 2019
11	CDSL/NSDL Letters to be Provided	NSDL ISIN Activation Letter of 25th March 2019 & CDSL ISIN Activation Letter of 14th March 2019. (Copy Enclosed)
12	Date of Execution of Debenture Trustee Agreement	13/03/2019

*Rashmi Bajpai*  
रश्मि बाजपयी  
कंपनी सचिव एवं महाप्रबंधक  
RASHMI BAJPAI  
Company Secretary & General Manager



13	Date of Execution of Trust Deed	Date of execution of Primary Trust Deed -11/4/2019 & date of execution of Supplementary Trust Deed-04/03/2021
14	Date of Registration with ROC (ROC Certificate to be provided)	NA
15	Respective forms filed with the Registrar of Companies thereby submitting / filling the Information Memorandum with RoC, along with challan.	NA
16	Form PAS 5 along with Information Memorandum filed with SEBI, if applicable, along with acknowledgement receipt. Confirmation the said filing has been done within 30 days from the date of Information Memorandum.	NA
17	Form MGT14 in respect of the shareholder and board resolution for issue of debentures along with challan filed with Registrar of Companies	MGT-14 Filed on 5th September 2018. (COPY ENCLOSED)
18	Please attached an updated list of Debenture holders registered in the Register of Debenture Holders including Issue size, Name(s) of Debenture Holder, Address, Contact No. and email ID. In case no complaints have been received, a confirmation thereof.	List of debenture holders and Statement of Investor's Complaint as on 30/09/2022 are attached. The SEBISCORE statement as on Octobere 2022 is enclosed to show that there is no complaint.
19	<b>Details of complaints/grievances</b>	
	Complaints/Grievances pending for the previous quarter as on 01.07.2022	NIL
	Complaints/Grievances received for the current quarter i.e., 01.07.2022 to 30.09.2022	NIL
	No. of complaints Resolved as on 30.09.2022	NA
	No. of complaints pending as on 30.09.2022	NIL
	Any complaint pending / resolved beyond 30 days from the date of such complaint	NIL
20	<b>Reason and Steps taken to resolve the pending complaints (if pending beyond 30days of receipt of grievance)</b>	NA
20	<b>Security and Insurance (Refer Note -1)</b>	
A	The assets of the Company and of the guarantors, if any, which are available by way of security/cashflows/profits are sufficient to discharge the claims of the debenture holders as and when they become due and that such assets are free from any other encumbrances except those which are specifically agreed to by the debenture holders (Furnished Yes/No)	NA
b	All the Insurance policies obtained are valid, enforceable and cover the risks as required under the Information Memorandum/Debenture Trust Deed and are endorsed in favour of Debenture Trustee as 'Loss Payee'. The premium in respect of the following insurance policies have been paid.	NA
	Policy No.	NA
	Coverage (Rs.)	NA
	Period & expiry date	NA
	Status of Endorsement	NA
20	<b>Statutory Confirmation by the issuer (As per Annexure B)</b>	

**Copies of the following information/documents (to be attached): -**

  
**RASHMI BAJPAI**  
 Company Secretary & General Man.

21	Asset cover Certificate along with the details to be certified by the external agency appointed by SBICAP Trustee Company Limited (Note 2) (As per Annexure A)	NA
i.	Asset cover ratio Required	NA
ii.	Asset cover ratio maintained	NA
22	A statement of value of pledged securities- - <i>If Applicable, please furnish CA Certificate external agency appointed by SBICAP Trustee Company Limited for total value of pledge share as required under DTD/Share Pledge agreement/IM Along with the Demat statement and PMR) (Note -3)</i>	NA
23	A statement of value of Debt Service Reserve Account or any other form of security --to be certified by the external agency appointed by SBICAP Trustee Company Limited (Note -4)	NA
24	Net worth certificate of personal guarantors [if any] --to be certified by the external agency appointed by SBICAP Trustee Company Limited (Note -5)	NA
25	Financials/value of corporate guarantor [If any] prepared on basis of audited financial statement etc. of the guarantors - to be certified by the external agency appointed by SBICAP Trustee Company Limited (Note -6)	NA
26	Valuation report and title search report for immovable and movable secured assets -to be certified by the external agency appointed by SBICAP Trustee Company Limited (Note -7)	NA ( As debentures are unsecured)
27	A one-time certificate from the statutory auditor of the Company with respect to the use of the proceeds raised through the issue of Debentures as and when such proceeds have been completely deployed toward the proposed end-uses: 1) Periodical reports from lead bank regarding progress of the Project (i) In respect of utilization of funds during the implementation period of the project.	NA ( As debentures are unsecured)

#### Notes

<b>Note 1</b>	Applicable for Secured Debentures
<b>Note 2</b>	To be submitted within <b>45 days from the end of each quarter</b> in the format as provided under Annexure A of the SEBI Circular, bearing reference number SEBI/ HO/ MIRSD/ CRADT/ CIR/ P/ 2020/230 dated 12.11.2020 (Applicable in case Secured Non-convertible Securities).
<b>Note 3-4</b>	To be submitted within <b>45 days from the end of each quarter</b> as per the SEBI Circular, bearing reference number SEBI/ HO/ MIRSD/ CRADT/ CIR/ P/ 2020/230 dated 12.11.2020 (Applicable in case Secured Non-convertible Securities).
<b>Note 5</b>	To be submitted within <b>45 days from end of the second and fourth quarter</b> as per the SEBI Circular, bearing reference number SEBI/ HO/ MIRSD/ CRADT/ CIR/ P/ 2020/230 dated 12.11.2020 (Applicable in case Secured Non-Convertible Securities).
<b>Note 6-7</b>	To be submitted within <b>45 days from end of each financial year</b> as per the SEBI Circular, bearing reference number SEBI/ HO/ MIRSD/ CRADT/ CIR/ P/ 2020/230 dated 12.11.2020.

  
**रश्मि बाजपेयी**  
 कंपनी सचिव एवं महाप्रबंधक  
**RASHMI BAJPAI**  
 Company Secretary & General Manager



**Rashmi Bajpai**

---

**From:** IIFD <iifd@nsdl.co.in>  
**Sent:** Monday, March 25, 2019 11:56 AM  
**To:** Rashmi Bajpai; rakesh@rcmcdelhi.com  
**Cc:** tarunt@nsdl.co.in; prachin@nsdl.co.in; sagar.shivdas@nsdl.co.in  
**Subject:** Sub: ISIN Activation - Debt Instruments  
**Attachments:** INE06GZ\_Ref-NSDL-II-SS-8869-2019,NSDL.pdf; 2019-0791 - Modification of ISIN Particulars - Debt.pdf

Madam/ Sir,

The document attached with this email is a digitally signed PDF File. In case the signature validity is unknown you need Acrobat Reader 6.0 or higher to verify the digital signatures. Please follow steps mentioned below if you intend to verify the digital signature.

- 1) Open the PDF document.
- 2) Click on digital signature which will take you to the screen for Signature Validation Status then click on signature properties.
- 3) Click on show certificate which will take you to certificate viewer screen.
- 4) Click on trust in this screen and then click on add to trusted sources.
- 5) After you click OK to Acrobat Security Screen the digital signature will get verified.

**NSDL**

**You can now avail the services of the e-Voting system of NSDL for postal ballots/general meetings.**

**For details visit [www.evoting.nsdl.com](http://www.evoting.nsdl.com)**

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.....  
.....

National Securities Depository Limited



March 25, 2019

Ref-NSDL/II/SS/8869/2019

The Company Secretary  
Company Secretary  
THE ORIENTAL INSURANCE COMPANY LIMITED  
A-25/27,  
ASAF ALI ROAD  
NEW DELHI  
110002

Dear Sir/Madam,

**Sub: ISIN Activation - Debt Instruments**

We refer to your letter on the above subject and enclose a copy of the Circular No. NSDL/  
PI/2019/0791 dated March 25, 2019

Yours faithfully,

**Anurag Tripathi**  
Senior Manager

Encl.: as above

*P.S.: In case of any further clarifications or queries, kindly get in touch with Ms. Prachi Rajapurkar  
/Mr. Tarun R. Tiwari on 022- 2499 4169/ 4216 5495*

Digitally Signed By  
Name: ANURAG TRIPATHI  
Date: 25/03/2019 11:04:18  
Reason: Authorisation  
Location: Mumbai  
4<sup>th</sup> Floor, 'A' Wing, Trade World, Kan...  
Tel.: 91-22-2499 4200 | Fax: 91-22-249...

arg. Lower Parel, Mumbai - 400 013, India  
380 | Email: info@nsdl.co.in | Web: www.nsdl.co.in



Participant Interface  
Circular

Circular No.: NSDL/P/2019/0791 Date: March 22, 2019

Participants are hereby informed that the following issuers have intimated to NSDL about certain modifications which are marked in **BOLD**. Participants are requested take note of the same.

No.	Issuer and Security Type	ISIN	Issuer/Issuer in India	ISIN/ISIN in India	Issue Date/Issue Date in India	Subsector	Expiry Date	Priority of the Interest Payment	Partial Redemption with Surrender Facility	Redemption Start (Interest Free - In %)	Redemption Term of 90 Days	Remarks about Modified Features to be used
1	ICICI EQUITY LINKED DEPOSIT TO HOLD SECURITIES	AE10287823	ICICI EQUITY LINKED DEPOSIT TO HOLD SECURITIES	AE10287823	15.03.2014	SECURITIES	15.03.2019	DEFERRED	ICICI EQUITY LINKED DEPOSIT TO HOLD SECURITIES	0%	90 Days	ICICI EQUITY LINKED DEPOSIT TO HOLD SECURITIES
2	ICICI EQUITY LINKED DEPOSIT TO HOLD SECURITIES	AE10287823	ICICI EQUITY LINKED DEPOSIT TO HOLD SECURITIES	AE10287823	15.03.2014	SECURITIES	15.03.2019	DEFERRED	ICICI EQUITY LINKED DEPOSIT TO HOLD SECURITIES	0%	90 Days	ICICI EQUITY LINKED DEPOSIT TO HOLD SECURITIES
3	ICICI EQUITY LINKED DEPOSIT TO HOLD SECURITIES	AE10287823	ICICI EQUITY LINKED DEPOSIT TO HOLD SECURITIES	AE10287823	15.03.2014	SECURITIES	15.03.2019	DEFERRED	ICICI EQUITY LINKED DEPOSIT TO HOLD SECURITIES	0%	90 Days	ICICI EQUITY LINKED DEPOSIT TO HOLD SECURITIES
4	ICICI EQUITY LINKED DEPOSIT TO HOLD SECURITIES	AE10287823	ICICI EQUITY LINKED DEPOSIT TO HOLD SECURITIES	AE10287823	15.03.2014	SECURITIES	15.03.2019	DEFERRED	ICICI EQUITY LINKED DEPOSIT TO HOLD SECURITIES	0%	90 Days	ICICI EQUITY LINKED DEPOSIT TO HOLD SECURITIES
5	ICICI EQUITY LINKED DEPOSIT TO HOLD SECURITIES	AE10287823	ICICI EQUITY LINKED DEPOSIT TO HOLD SECURITIES	AE10287823	15.03.2014	SECURITIES	15.03.2019	DEFERRED	ICICI EQUITY LINKED DEPOSIT TO HOLD SECURITIES	0%	90 Days	ICICI EQUITY LINKED DEPOSIT TO HOLD SECURITIES

National Securities Depository Limited  
 9th Floor, 'A' Wing, Trade World, Kamala Mills Compound, Sector 62, Gurgaon, Haryana - 122 002, India  
 Tel: 91-22-3489 4381 | Fax: 91-22-3487 4381 | Email: [info@nsdl.co.in](mailto:info@nsdl.co.in) | Web: [www.nsdl.co.in](http://www.nsdl.co.in)



SL. NO.	ISSUANCE SERIES OF SECURITY INSTRUMENT	ISSUANCE DATE	ISSUANCE VALUE	ISSUANCE TYPE	ISSUANCE DATE	ISSUANCE VALUE	ISSUANCE TYPE	ISSUANCE DATE	ISSUANCE VALUE	ISSUANCE TYPE	ISSUANCE DATE	ISSUANCE VALUE	ISSUANCE TYPE	ISSUANCE DATE	ISSUANCE VALUE	ISSUANCE TYPE	ISSUANCE DATE	ISSUANCE VALUE	ISSUANCE TYPE		
1	REPUBLICAN PARTY CONSTRUCTION COMPANY LIMITED	1977-20	1000000000	REPUBLICAN PARTY CONSTRUCTION COMPANY LIMITED	1977-20	1000000000	REPUBLICAN PARTY CONSTRUCTION COMPANY LIMITED	1977-20	1000000000	REPUBLICAN PARTY CONSTRUCTION COMPANY LIMITED	1977-20	1000000000	REPUBLICAN PARTY CONSTRUCTION COMPANY LIMITED	1977-20	1000000000	REPUBLICAN PARTY CONSTRUCTION COMPANY LIMITED	1977-20	1000000000	REPUBLICAN PARTY CONSTRUCTION COMPANY LIMITED	1977-20	1000000000
2	REPUBLICAN PARTY CONSTRUCTION COMPANY LIMITED	1977-20	1000000000	REPUBLICAN PARTY CONSTRUCTION COMPANY LIMITED	1977-20	1000000000	REPUBLICAN PARTY CONSTRUCTION COMPANY LIMITED	1977-20	1000000000	REPUBLICAN PARTY CONSTRUCTION COMPANY LIMITED	1977-20	1000000000	REPUBLICAN PARTY CONSTRUCTION COMPANY LIMITED	1977-20	1000000000	REPUBLICAN PARTY CONSTRUCTION COMPANY LIMITED	1977-20	1000000000	REPUBLICAN PARTY CONSTRUCTION COMPANY LIMITED	1977-20	1000000000
3	REPUBLICAN PARTY CONSTRUCTION COMPANY LIMITED	1977-20	1000000000	REPUBLICAN PARTY CONSTRUCTION COMPANY LIMITED	1977-20	1000000000	REPUBLICAN PARTY CONSTRUCTION COMPANY LIMITED	1977-20	1000000000	REPUBLICAN PARTY CONSTRUCTION COMPANY LIMITED	1977-20	1000000000	REPUBLICAN PARTY CONSTRUCTION COMPANY LIMITED	1977-20	1000000000	REPUBLICAN PARTY CONSTRUCTION COMPANY LIMITED	1977-20	1000000000	REPUBLICAN PARTY CONSTRUCTION COMPANY LIMITED	1977-20	1000000000

For and on behalf of  
National Securities Depository Limited

Chirag Shah  
Senior Manager

Digitally signed by  
Name: Chirag Shah  
DN: cn=NSDL, o=NSDL, ou=NSDL, email=chirag@nsdl.com





Central Depository Services (India) Limited

CDSL

CDSL/SAC/VY/DB/18233

14-Mar-2019

THE COMPANY SECRETARY  
THE ORIENTAL INSURANCE COMPANY LIMITED  
ORIENTAL HOUSE  
A-25/27, ASAF ALI ROAD  
NEW DELHI - 110002  
DELHI

Dear Sir/Madam,

**Sub: ISIN Activation**

We are pleased to inform you that ISIN(s) for debt instrument(s), as enclosed in the annexure have been made live in the CDSL system as per the application made by you. Your esteemed investors can now avail the depository services with any of the Depository Participants registered with CDSL which are spread over the length and breadth of our country.

For further clarifications, if any, kindly contact: Ms. Rupali Bhojar/ Ms. Rensi Nadar /Mr. Bhalchandra Ithape on 022-2305 8665 / 2305 8516 / 2305 8636. Emails may be sent at: [rupalip@cdslindia.com](mailto:rupalip@cdslindia.com) / [rensin@cdslindia.com](mailto:rensin@cdslindia.com) / [bhalchandrai@cdslindia.com](mailto:bhalchandrai@cdslindia.com).

Thanking you,

Yours faithfully,  
For Central Depository Services (India) Limited

*Rupali K. Kinalekar*  
Rupali Kinalekar  
Senior Manager - Admission Cell

CC: RCMC SHARE REGISTRY (P) LIMITED

Regd. Office : Marathon Futurex, A-Wing, 25<sup>th</sup> floor, NM Joshi Marg, Lower Parel (East), Mumbai-400013, Phone : 91-22-2302 3333, Fax : 91-22-2300 2043, Website : [www.cdslindia.com](http://www.cdslindia.com)  
CDSL: L67120MH1997PLC112443



## Central Depository Services (India) Limited

### Annexure

Activation Date	ISIN	Name of the Issuer	Security Description	Coupon Rate	Face Value per Security	Admission / Issue Date	Date of Maturity / Conversion	Yield Rate / Maturity Amount per Security	Total Issue Size	Interest Payment Frequency	Interest Payment Date	Put / Call Option or Terms of Callability
11-Mar-2019	INEURG0001	THE ORIENTAL INSURANCE COMPANY LIMITED	8% Unsecured, Non-convertible, Senior, Taxable, Non-Convertible, Subordinated, Non-Convertible Preference Placement of Debentures Series - I (in the form of L.O.s)	8%	10,00,000	11-Mar-2019	11-Mar-2024	10.0000%	7,70,00,00,000	Annually	Annually	

**MINISTRY OF CORPORATE AFFAIRS**

**RECEIPT**

**G.A.R.7**

SRN : H07270283

Service Request Date : 05/09/2018

Payment made into : ICICI Bank

Received From :

Name : JAYANT GUPTA  
 Address : FA -156 LAJPAT NAGAR  
 SAHIBABAD (M: 9899754475)  
 GHAZIABAD, Uttar Pradesh  
 India - 201005

Entity on whose behalf money is paid

CIN: U66010DL1947GOI007158  
 Name : THE ORIENTAL INSURANCE COMPANY LIMITED  
 Address : A-25/27, ASAF ALI ROAD  
  
 NEW DELHI, Delhi  
 India - 110002

Full Particulars of Remittance

Service Type: eFiling

Service Description	Type of Fee	Amount(Rs.)
Fee For Form MGT-14	Normal	600.00
<b>Total</b>		<b>600.00</b>

Mode of Payment: Credit Card- ICICI Bank

Received Payment Rupees: Six Hundred Only

Note --The Registrar may examine this eForm any time after the same is processed by the system under Straight Through Process (STP) case any defects or incompleteness in any respect is noticed by the Registrar , then this eForm shall be treated and labeled as defective the eForm shall have to be filed afresh with the fee and additional fee, as applicable. (Please refer Rule 10 of the Companies (Registrar offices and Fees) Rules, 2014)



# FORM NO. MGT-14

(Pursuant to section 94(1), 117(1) of The Companies Act, 2013 and section 192 of The Companies Act, 1956 and rules made thereunder)



Filing of Resolutions and agreements to the Registrar

Form Language  English  Hindi

Refer the instruction kit for filing the form.

1. (a) Corporate Identity Number (CIN) of the company

(b) Global Location Number (GLN) of the company

2. (a) Name of Company

(b) Address of the registered office of the company

(c) \*e-mail id of the company

3. \*Registration of  Resolution(s)  Agreement  Postal ballot resolution(s) under Section 110  
 Proposed resolution under section 94(1)

4. Date of dispatch of notice for passing of

(a) Resolution(s)  (DD/MM/YYYY)

(b) Postal ballot resolution(s)  (DD/MM/YYYY)

5. Date of passing of

(a) Resolution(s)  (DD/MM/YYYY)

(b) Postal ballot resolution(s)  (DD/MM/YYYY)

6. Number of resolution(s) for which the form is being filed

Details of the resolution

(a) (i) Section of the Companies Act, 2013 under which passed

(ii) Section of the Companies Act, 1956 under which passed

(b) Purpose of passing the resolution

(c) Subject matter of the resolution

(d) Mention whether resolution passed by postal ballot  Yes  No

(e) Indicate the authority passing or agreeing to the resolution  
 Board of directors  Shareholders  Class of shareholders  Creditors

(f) Whether ordinary or special resolution or with requisite majority  
 Ordinary resolution  Special resolution  Requisite majority

Page 1 of 1

10. Service request number(SRN) of Form INC-28

**Attachments**

1. Copy(s) of resolution(s) along with copy of explanatory statement under section 102
2. Altered memorandum of association
3. Altered articles of association
5. Optional attachment(s) - if any

Attach

Attach

Attach

Attach

List of attachments

NCD.pdf
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Remove Attachment

Declaration

I am authorized by the Board of Directors of the Company vide resolution no.  Dated  (DD/MM/YYYY) to sign this form and declare that all the requirements of Companies Act, 2013 and the rules made thereunder in respect of the subject matter of this form and matters incidental thereto have been complied with. I further declare that:

1. Whatever is stated in this form and in the attachments thereto is true, correct and complete and no information material to the subject matter of this form has been suppressed or concealed and is as per the original records maintained by the company.
2. All the required attachments have been completely and legibly attached to this form. It is also certified that copy of the resolution(s) or agreement(s) filed herewith is or are a true copy(s) of the original.
3. Any application, writ petition or suit had not been filed regarding the matter in respect of which this petition/application has been made, before any court of law or any other authority or any other Bench or the Board and not any such application, writ petition or suit is pending before any of them.

To be digitally signed by



Designation

Name of liquidator

Director identification number of the director, or Income-tax PAN of the liquidator; DIN or Income-tax PAN of manager or CEO or CFO; or membership number of Company secretary;

Certificate by practicing professional

I declare that I have been duly engaged for the purpose of certification of this form, it is here by certified that I have gone through the provisions of the Companies Act, 2013 and rules thereunder for the subject matter of this form and matters incidental theret and I have verified the above particulars (including attachment(s)) from the original/certified records maintained by the Company applicant which is subject matter of this form and found them to be true, correct and complete and no information material to this form has been suppressed. I further verify that:

- i. The said records have been properly prepared, signed by the required officers of the Company and maintained as per the relevant provisions of the Companies Act, 2013 and were found to be in order.
- ii. All the required attachments have been completely and legibly attached to this form.

To be digitally signed by



- Chartered Accountant (in whole-time practice) or  Cost Accountant (in whole-time practice) or  
 Company Secretary (in whole-time practice)

whether Associate or Fellow  Associate  Fellow

Membership No.

Certificate of practice number

Note: Attention is also drawn to provisions of Section 448 and 449 which provide for punishment for false statement and punishment for false evidence respectively.





convertible debentures (NCD) up to an amount of Rs 750 Crores (Rupees Seven hundred & fifty crores only) in one or more tranches through bidding process, on Private Placement basis, on the terms and conditions to be mutually agreed upon with the respective subscribers

Resolved Further That the Company to seek and obtain the Listing of these NCDs with the Stock Exchange Mumbai / National Stock Exchange and for this purpose to also comply with the SEBI (Issue and Listing of Debt Securities) Regulations, 2008 applicable to the proposed private placement issue and to seek credit rating for its proposed NCDs.

Resolved Further That an Allotment Committee comprising Chairman-cum-Managing Director (CMD) and any Whole Time Director (WTD) of the company be and is hereby constituted and the said committee is hereby empowered to

- (a) To appoint a firm of reputed Merchant Bankers as required under the SEBI Guidelines as stated above and also the advisors to the issue on such terms and conditions as committee may deem fit.
- (b) To appoint Debenture trustees and Registrars & Transfer Agents for the NCDs
- (c) To Appoint Managers, Book Runners, Credit Rating Agency, Legal Advisors, Security Custodian, depositones and Bankers to the issue
- (d) To appoint consultants, advisors, Legal Counsel and such other institutions/ individuals/ entities as may be required for the purpose of this resolution
- (e) Finalize the issue details in consultation with the said Merchant Bankers / Advisors etc. provided the same is in accordance with the said SEBI and IRDAI regulations in this regard.
- (f) Finalize the mode and terms of issue and allotment of such number of securities as may be required to be issued as the case may be
- (g) To settle and finalize the draft of the Disclosure Document as required to be issued for the purpose of issuing the above NCDs and also to make such amendments, alterations and

*[Handwritten signature]*

modifications as may be required to be made in accordance with the advise of Merchant Bankers / Stock Exchanges

- (h) Obtain pre-listing approval from the Stock Exchanges where the NCDs are to be listed
- (i) To settle any questions, difficulties or doubts that may arise in the matter of the above said issue, offer and allotment of the said securities and utilization of proceeds, and to give such other directions and / or instructions, including for listing of the said NCDs at any Stock / Securities Exchange (s) in India, as the Board may consider necessary or expedient and as it may in its absolute discretion deemed fit
- (j) To authorize one of its member or any other officer of the company to sign, execute and deliver any such application, agreement, deed document or paper to be given to the Registrar, depositories, Merchant Bankers, Advisors and / or Stock Exchanges, SEBI or to any other agency as may be required for the purposes of raising the said capital
- (k) To affix the common seal of the company on such documents as may be required in the presence of one of the Directors of the company and Company Secretary of the company
- (l) To open a Bank account to deposit the monies on allotment, and to approve the fees/ charges/ stamp duty payable to various agencies like Rating Agencies, Bankers, Depositories, Counsels, Trustees, Arrangers, Exchanges before, during and post issuances as may be required and to approve any other expenses incidental to give effect to the resolution
- (m) To do any / all acts, deeds and things as may be required to be done in order to issue the NCDs as stated above
- (n) To delegate such powers in favour of one of its members or any employee of the company to the extent the committee deem fit with a view to issue the NCDs successfully and in a reasonable time

Resolved Further That Chairman-cum-Managing Director be and is hereby authorized to decide the coupon rate as a result of bidding process.

*[Handwritten Signature]*



Resolved Further That the said debentures be issued in dematerialize form and necessary applications be made to National Security Depository Limited (NSDL) and / or Central Depository Services Limited (CDSL), the Depositories to hold the debentures in dematerialized form and Allotment Committee of the company be and is hereby authorized to take necessary steps to induct the said debentures into the Depository system

Resolved Further That for the purpose of putting into effect the proposed special resolution, an Extraordinary General Meeting of the Shareholders of The Company be called and the Chairman-cum -Managing Director of the company be and is hereby authorised to fix date, time and venue for convening the Extraordinary General Meeting of the company and the Company Secretary to comply with the formalities relating thereto.

Resolved Further That the draft notice of such Extraordinary General Meeting as placed before this Meeting be and is hereby approved and that CMD be and is hereby authorized to make such corrections, alterations to the draft notice as may be necessary and issue the said notice to the members of the company

Certified True Copy



(RASHMI BAJPAI)

COMPANY SECRETARY

Membership No. FCS 6799

The Oriental Insurance Company Limited  
"Oriental House", A-25/27, Asaf Ali Road  
New Delhi - 110 002

# दि ओरिएण्टल इश्योरेंस कम्पनी लिमिटेड

(भारत सरकार का उपक्रम)

पंजीकृत एवं प्रधान कार्यालय: "ओरिएण्टल हाउस", पो.बॉ.नं. 7037

ए-25/27, आसफ अली रोड, नई दिल्ली-110002

सिन: यू66010डीएल1947जीओआई007158



## THE ORIENTAL INSURANCE COMPANY LIMIT

(A Government of India Undertaking)

Regd. & Head Office: "Oriental House" P.B. NO. 70

A-25/27, Asaf Ali Road, New Delhi-110002

CIN - U66010DL1947GOI007158

[RashmiBajpai@orientalinsurance.co.in](mailto:RashmiBajpai@orientalinsurance.co.in)

Deptt : Board Sectt

**Shri Prashant Joshi**  
Group Head- Debenture Trustee  
SBICAP Trustee Company Limited  
Mistry Bhavan, 4<sup>th</sup> Floor  
122, Dinshaw Wachha Road  
Churchgate  
Mumbai- 400020

Sub: Compliance pursuant to SEBI Circular Ref:  
SEBI/HO/MIRDS/DOS3/CIR/P/2019/68 dated May 27, 2019 – Updated List of  
Debenture Holders for the Month ending 30<sup>th</sup> September 2022

Ref: ISIN INE06GZ08015- Security OICL 29 (OICL 8.80% 2029 (Series I) Type-PT

Dear Sir/ Madam,

In pursuant to SEBI Circular Ref: SEBI/HO/MIRDS/DOS3/CIR/P/2019/68 dated  
May 27, 2019, we are enclosing herewith Updated List of Debenture Holders for  
the Month ending 30<sup>th</sup> September 2022.

Thanking you.

Yours faithfully,  
For The Oriental Insurance Company Limited

Rashmi Bajpai

General Manager & Company Secretary

THE ORIENTAL INSURANCE COMPANY LIMITED - ISIN  
INE06GZ08015 SR-I 8.80 LOA 18MR29 FVRS10LAC  
LIST OF HOLDERS IN NSDL AS ON 30/09/2022

Sr_NO	DP_ID	Client_id	Name/Address	Holding	Holding(Pledge)	Bank Details	PAN No.
1	IN300079	10063046	JAMIA CO - OPERATIVE BANK LIMITED 2/9, 2ND FLOOR SURYA COMPLEX SARAI JULLENA NEW DELHI 110025 CATEGORY OTHER INDIAN BANKS Phones 011 26322236 55277535	20		0 630005006000 ICIC0006300 110229023 ICICI BANK B - 78, DEFENCE COLONY	AAAAJ2211R
2	IN300214	21799863	KALPANA ASHOK BHANSALI C 121 GRAND PARADI A K MARG KEMPS CORNER BEHIND SHALI MARHOTEL AUGUST KRANTI MARG  MUMBAI MAHARASHTRA 400036 CATEGORY RESIDENT INDIVIDUALS EMAIL DPAVISZJEWEL@GMAIL.COM Nominee VISHAL BHANSALI	1		0 1913044013 KKBK0000638 400485011 KOTAK MAHINDRA BANK LTD  MATULYA CENTRE GRD FLR SENAPATI BAPAT MARG LOWER PAREL	AEPPB1776F
3	IN300394	17523382	BOARD OF TRUSTEES THE DISTRICT CO-OP CENTRAL BANK EMPLOYEES PROVIDENT FUND DISTRICT CO-OPERATIVE CENTRAL BANK LTD CENTRAL OFFICE PANUGANTI VARI STREET RR PETA  ELURU 534002	6		0 050122050000018 APBL0005002 534837002 DISTRICT CO-OP CENTRAL BANK LTD HO BRANCH PENUGANTIVARI STREET R R PETA	AABTB4738P



		CATEGORY Phones	TRUSTS 08812-230091 SECRETARY EPF TRUST UP FOREST CORPORATION LUCKNOW 21/475 INDIRA NAGAR LUCKNOW 226016				
4	IN300450	13007665		30	0	015104000177641 IBKL0000015 226259001 IDBI BANK LTD DHAN COMPLEX 15 ASHOKA MARG	AAATE0380M
		CATEGORY EMAIL	TRUSTS epfupfc@gmail.com BOARD OF TRUSTEES HINDUSTAN STEEL PROVIDENT FUND OFFICE RDCIS SAIL ADMINISTRATIVE BUILDING RANCHI JHARKHAND 834002				
5	IN300450	13718105		15	0	063104000132923 IBKL0000063 834259002 IDBI BANK LIMITED 715 KATARUKA HOUSE MAIN ROAD	AAATB1418R
		CATEGORY EMAIL Phones	TRUSTS kss@sail.in 06512411088 ERICSSON EMPLOYEES PROVIDENT FUND ERICSSON FORUM DLF CYBERCITY SECTOR 25A, GURGAON HARYANA 122002				
6	IN300476	40008296		510	0	00031110001294 HDFC0000003 110240001 HDFC BANK LTD SURYA KIRAN BLDG K G MARG	AAAAE0143R
		CATEGORY EMAIL Phones	TRUSTS avanti.khandelwal@ericsson.com 91 124 2560808 KUDREMU KH IRON ORE COMPANY EMPLOYEES PROVIDENT FUND TRUST II BLOCK KORAMANGALA BANGALORE				
7	IN300476	40027370		50	0	00761110000200 HDFC0000076 560240007 HDFC BANK LTD	AAATK5514D

		560034			POST BOX 5106 SHANKARNARAYAN BLDG 25/1 M G ROAD	
	CATEGORY	TRUSTS				
	EMAIL	kiocepf@kioclltd.com				
	Phones	5531461 TO 5531470				
8	IN300476	40066634	POWER FINANCE CORPORATION LTD EMPLOYEES PROVIDENT FUND	56	0 00031110000163 HDFC0000003 110240001 HDFC BANK LTD SURYAKIRAN BUILDING K G MARG	AAATP6793K
			URJANIDHI 1 BARAKHAMBA LANE CONNAUGH PLACE NEW DELHI 110001			
	CATEGORY	TRUSTS				
	EMAIL	harmit_singh@pfcindia.com				
	Phones	011 23456131				
9	IN300476	40102502	CONCOR EMPLOYEES CONTRIBUTORY P F TRUST CONCOR ECPF TRUST CONCOR BHAWAN C 3 MATHURA ROAD OPP APOLLO HOSPITAL	114	0 00031110000084 HDFC0000003 110240001 HDFC BANK LTD G/4 GROUND FLOOR SURYA KIRAN BLDG 19 KASTURBA GANDHI ROAD	AAATC3824E
			NEW DELHI 110076			
	CATEGORY	TRUSTS				
	EMAIL	himakshi@concorindia.com				
10	IN300476	40139825	THE KANGRA CO OPERATIVE BANK LTD C/29 JANAKPURI COMMUNITY CENTRE PANKHA ROAD JANAKPURI NEW DELHI 110058	50	0 00030380000316 HDFC0000003 110240001 HDFC BANK LTD SURYA KIRAN BLDG K G MARG	AAATT0361M
	CATEGORY	OTHER INDIAN BANKS				
	Phones	5515969				
11	IN300476	40154537	ALL INDIA MANAGEMENT ASSOCIATION EMPLOYEES PROVIDENT FUND TRUST	4	0 00031110001631	AAATA6978R

		MANAGEMENT HOUSE 14 INSTITUTIONAL AREA LODHI ROAD N DELHI 110003			HDFC0000003 110240001 HDFC BANK LTD SURYA KIRAN K G MARG	
	CATEGORY	TRUSTS				
	EMAIL	rkbansal@aima.in				
	Phones	461735455				
12	IN300476	40174716	IECS LTD EMPLOYEES PROVIDENT FUND COVERED UNDER FAMILY PENSION SCHEME 4 COMMUNITY CENTRE N F C NEW DELHI	2	0 00031110000283 HDFC0000003 110240001 HDFC BANK LTD G 3/4 SURYA KIRAN BUILDING 19 K G MARG	AAATI5611D
	CATEGORY	TRUSTS				
	EMAIL	prawat-modicare@modi-ent.com				
	Phones	6321441-50				
13	IN300476	40261580	WAPCOS EMPLOYEES CONTRIBUTORY PROVIDENT FUND 5TH FLOOR KAILASH BUILDING K G MARG NEW DELHI 110001	25	0 00031110001943 HDFC0000003 110240001 HDFC BANK LTD SURYAKIRAN BLDNG K G MARG	AAATW0076A
	CATEGORY	TRUSTS				
	EMAIL	WAPCOSEPF@REDIFFMAIL.COM				
	Phones	011 23313131				
14	IN300476	40272136	WARDEX PHARMACEUTICALS LTD EMPLOYEES PROVIDENT FUND 6/1 MAHENDRA ROY LANE KOLKATA 700046	2	0 00081110000011 HDFC0000008 700240002 HDFC BANK LTD 2/6 SARAT BOSE ROAD	AAATW0643B
	CATEGORY	TRUSTS				



		EMAIL	sumit.mitra8@gmail.com				
		Phones	3296386/6829/0904				
15	IN300476	40297646	TELECOMMUNICATION CONSULTANTS INDIA LIMITED EMPLOYEES PROVIDENT FUND TRUST TCIL BHAWAN GREATER KAILASH I NEW DELHI 110019	5	0	00031110001987 HDFC0000003 110240001 HDFC BANK LTD SURYA KIRAN K G MARG	AABTT1351L
		CATEGORY	TRUSTS				
		EMAIL	tcilepftrust@tcil.net.in				
		Phones	011 26202328				
16	IN300476	40304616	KEC INTERNATIONAL LTD PROVIDENT FUND SPENCER BUILDING 30 FORJETT STREET NEAR BHATIA HOSPITAL  TARDEO MUMBAI MAHARASHTRA 400036	8	0	00601110000889 HDFC0000060 400240015 HDFC BANK LTD MANEKJI WADIA BUILDING NANIK MOTWANI MARG FORT	AAATK5483H
		CATEGORY	TRUSTS				
		EMAIL	manchekaraa@kecrpg.com				
		Phones	022 66406368				
17	IN300476	40326943	JK LAKSHMI CEMENT LIMITED COMPULSORY EMPLOYEES PROVIDENT FUND NEHRU HOUSE 4 BAHADUR SHAH ZAFAR MARG NEW DELHI 110002	7	0	00031110002038 HDFC0000003 110240001 HDFC BANK LTD G3/4 SURYA KIRAN 19 K G MARG	AAATJ2880M
		CATEGORY	TRUSTS				
		EMAIL	ANUJ.AGARWAL@JKMAIL.COM				
		Phones	23311112				
18	IN300476	40360936	ALCATEL LUCENT STAFF PROVIDENT FUND TRUST PLOT NO 25 SECTOR 18 PHASE IV ELECTRONIC CITY	50	0	00031110001857 HDFC0000003 110240001 HDFC BANK LTD	AAATA3196R

		GURGAON 110001			SURYA KIRAN K G MARG	
	CATEGORY	TRUSTS				
	EMAIL	ashvin_kumar.chawla@nokia.com				
	Phones	35124-6455050/57				
19	IN300476	40374152	BEL SCHOOL PROVIDENT FUND TRUST JALAHALLI POST BANGALORE 560013	2	0 00761110001461 HDFC0000076 560240007 HDFC BANK LTD SHANKAR NARAYAN BILDING 25/1 M G ROAD	AABTB1403B
	CATEGORY	TRUSTS				
	EMAIL	BELSCHOOL_07MC@REDIFFMAIL.COM				
20	IN300476	40425993	H A L EMPLOYEES PROVIDENT FUND TRUST KANPUR HINDUSTAN AERONAUTICS LTD E P F TRUST TRANSPORT AIRCRAFT DIVISION P O CHAKERI KANPUR 208008	70	0 01271110000078 HDFC0000127 208240002 HDFC BANK LTD KRISHNA TOWER 15/63 CIVIL LINES	AAATH5844B
	CATEGORY	TRUSTS				
	EMAIL	sec-epftrust.knp@hal-india.com				
	Phones	0512 2451749/4510758				
21	IN300476	40472582	K S S R D I EMPLOYEES PROVIDENT FUND THALAGHATTAPURA BANGALORE 560062	1	0 00761110001584 HDFC0000076 560240007 HDFC BANK LTD	AABTK1115H
	CATEGORY	TRUSTS			POST BOX NO 5106 SHANKARNARAYAN BLDG 25/1 M G ROAD	
	EMAIL	ksrdispftrust@gmail.com				
	Phones	8435221 EXT 223				
22	IN300476	40511172	BIRLA EDUCATION TRUST EMPLOYEES PROVIDENT FUND VIDYA VIHAR	3	0 00541110000090 HDFC0000054	AAAAB0561G

		x			302240002	
		x			HDFC BANK LTD	
		PILANI			D-54, SIDDI VINAYAK ASHOK MARG, C-	
		333031			SCHEME	
	CATEGORY	TRUSTS				
	EMAIL	cfo@bet.org.in				
	Phones	242203/246236				
23	IN300476	40826687	OPGC LTD EPF TRUST	20	0 01221110000238	AAATO0638C
			7TH FLOOR		HDFC0000122	
			FORTUNE TOWERS		751240002	
			CHANDRASEKHARPUR		HDFC BANK LTD	
			BHUBANESWAR, ORISSA		TRISHNA ARCADE JANPATH 1	
		751023				
	CATEGORY	TRUSTS				
	EMAIL	opgcltdepftrust@opgc.co.in				
	Phones	0674 - 2303758				
24	IN300476	40857242	TSSPDCL PENSION AND GRATUITY TRUST	100	0 00211110000649	AAATA8333Q
			D NO 6-1-50,APCPDCL CORPORATE OFFICE		HDFC0000021	
			3RD FLOOR		500240002	
			MINT COMPOUND		HDFC BANK LTD	
					6/1/73 GR AND 3RD FLOOR SAEED	
			HYDERABAD		PLAZA LAKDIKAPUL	
		500063				
	CATEGORY	TRUSTS				
	EMAIL	aotrust@tssouthernpower.com				
	Phones	23531027/040 23431036				
25	IN300476	41506974	NOKIA SOLUTIONS AND NETWORKS EPF TRUST	90	0 00761110000502	AAATS7046Q
			L 5,L 6, GR FLR TO 6TH FLR, MANYATA		HDFC0000076	
			EMBASSY BUSINESS PARK, OUTER RING RD		560240007	
			HEBBAL, K R PURAM SECTION NAGWARA		HDFC BANK LIMITED	
					POST BOX 5106 SHANKARNARAYAN	
			BANGALORE, KARNATAKA		BUILDING 25/1 M G ROAD	
		560045				

		CATEGORY	TRUSTS			
		EMAIL	countrycontrolling.india@nokia.com			
26	IN300476	42134395	THE MISSION OF THE UNITED STATES OF AMERICA FOREIGN SERVICE NATIONAL STAFF PROVIDENT FUND AMERICAN EMBASSY CHANAKYA PURI NEW DLEHI 110021	50	0 00031110002711 HDFC0000003 110240001 HDFC BANK LTD SURYA KIRAN K G MARG	AAATM6618E
		CATEGORY	TRUSTS			
		EMAIL	ndpf@state.gov			
		Phones	2419 8676			
27	IN300476	42574239	M.N. DASTUR AND COMPANY LTD EMPLOYEES PROVIDENT FUND (A) FOR COVERED EMPLOYEES P-17, MISSION ROW EXTENSION KOLKATA	38	0 00141110004065 HDFC0000014 700240003 HDFC BANK LTD	AAATM3548F
			700013			2/6 SARAT BOSE ROAD CENTRAL PLAZA
		CATEGORY	TRUSTS			
		EMAIL	kausik.bh@dastur.com			
		Phones	2225-5420-29/2225-0500			
28	IN300476	42840656	VISAKHAPATNAM STEEL PROJECT EMPLOYEES PROVIDENT FUND TRUST PAY AND PF SECTIONS BEHIND ED ( WORKS ) BUILDINGS VISAKHAPATNAM STEEL PLANT	150	0 00501110000018 HDFC0000050 530240002 HDFC BANK LTD POTLURI CASTLE, 1ST FLOOR ABOVE RAYMOND SHOW ROOM 48-14-9, DWARAKA NAGAR	AAATV1593K
			VISAKHAPATNAM 530031			
		CATEGORY	TRUSTS			
		EMAIL	krishnamohans@vizagsteel.com			
		Phones	0891-2518490/2518341			



29	IN300476	42896436	SOUTH BENGAL STATE TRANSPORT CORPORATION EMPLOYEES CONTRIBUTORY PROVIDENT FUND DR. B C ROY AVENUE DURGAPUR,DIST-BURDWAN 713201	30	0 02341110000100 HDFC0001141 713240202 HDFC BANK LTD A 102 AND 103 CITY CENTRE BENGAL SHRISTI COMPLEX	AAATS0001N
		CATEGORY EMAIL Phones	TRUSTS sbtscac@gmail.com 0343-2557232			
30	IN300484	11029543	DELHI TRANSPORT CORPORATION EMPLOYEES PROVIDENT FUND TRUST DTC HEAD QUARTERS INDRAPRASTHA ESTATE NEW DELHI	189	0 007010100142281 UTIB0000007 110211002 AXIS BANK LTD STATEMAN HOUSE 148 , BARAKHAMBA ROAD	AAATD9605Q
		CATEGORY Phones	110002 TRUSTS 23370236- 268 / 23370377			
31	IN300484	11073050	HAWKINS COOKERS LTD EMPLOYEES PROVIDENT FUND F 101 , MAKER TOWERS CUFFE PARADE MUMBAI	2	0 447010100008556 UTIB0000447 400211039 AXIS BANK LTD	AAATH0297A
		CATEGORY EMAIL Phones	400005 TRUSTS PAYMENT.HO@HAWKINSCOOKERS.COM 22186607		G D SOMANI MEMORIAL SCHOOL G D SOMANI MARG, CUFFE PARADE COLABA	
32	IN300708	10161819	PUNJAB NATIONAL BANK EMPLOYEES PENSION FUND PUNJAB NATIONAL BANK PF & PENSION DEPARTMENT GROUND FLOOR B WING, PNB CORPORATE	250	0 0153000209943752 PUNB0015300 110024076 Punjab National Bank	AAATP3943K

		OFFICE SECTOR-10 DWARKA NEW DELHI 110075			PNB 5 SANSAD MARG	
	CATEGORY	TRUSTS				
	EMAIL	pfinv@pnb.co.in				
	Phones	011-28075258				
33	IN300812	10000029	GENERAL INSURANCE CORPORATION OF INDIA SURAKSHA. 170, J. TATA ROAD, CHURCH GATE	1000	0 001020100012982 BKID0000010 400013014 BANK OF INDIA CHURCHGATE BRANCH, EROS BUILDING, J. TATA ROAD,	AAACG0615N
		MUMBAI 400020				
	CATEGORY	INSURANCE COMPANIES				
	EMAIL	inv_op@gicofindia.com				
	Phones	022-22827600				
34	IN300812	10000502	NATIONAL INSURANCE COMPANY LTD INV DEPT EVEREST HOUSE, 4 TH FLOOR, 46 C, J. N. ROAD	350	0 00140350000366 HDFC0000014 700240003 HDFC BANK LTD	AAACN9967E
		CAL CUTTA 700071			2/6 SARAT BOSE ROAD CENTRAL PLAZA	
	CATEGORY	INSURANCE COMPANIES				
	EMAIL	Investment.national@nic.co.in				
	Phones	282 2651,282 1996				
35	IN300812	10000543	UNITED INDIA INSURANCE COMPANY LIMITED INVESTMENT DEPARTMENT 24 WHITES ROAD ROYAPETTAH	500	0 00040350000860 HDFC0000004 600240002 HDFC BANK LTD	AAACU5552C
		CHENNAI 600014			759, ITC CENTRE ANNA SALAI OPP. T.V.S	
	CATEGORY	INSURANCE COMPANIES				
	EMAIL	Investments@uiic.co.in				

	Phones	044-28575225				
36	IN300812	10489750	THE COTTON CORPORATION OF INDIA LTD. EMPLOYEES CONTRIBUTORY PROVIDENT FUND KAPAS BHAVAN PLOT NO.3A,SECTOR 10 CBD-BELAPUR, NAVI MUMBAI 400614	20	0 12920100000023 BARBONARIMA 400012050 BANK OF BARODA NARIMAN POINT BRANCH	AAATT0985F
	CATEGORY	TRUSTS				
	EMAIL	kamalkant@cotcorp.com				
	Phones	27579217				
37	IN300870	10144208	BOARD OF TRUSTEES FOR BOKARO STEEL EMPLOYEES PROVIDENT FUND P.F. ACCOUNT OLD ADM. BLDG., SAIL, BOKARO STEEL PLANT BOKARO STEEL CITY	200	0 00140100011214 BARBOKARO 827012002 BANK OF BARODA  C-4, CITY CENTRE SECTOR -IV B.S.CITY	AAATB3000B
	CATEGORY	TRUSTS				
	EMAIL	BOARDOFTRUSTEESFORBSEPF@YAHOO.CO.IN				
	Phones	06542-240795				
38	IN301151	21349409	BERGER PAINTS PROVIDENT FUND (COVERED) BERGER PAINTS INDIA LTD BERGER HOUSE 129 PARK STREET	10	0 00141110004652 HDFC0000014 700240003 HDFC BANK LTD  CENTRAL PLAZA 2/6, SARAT BOSE ROAD	AAATB2372E
	CATEGORY	TRUSTS				
	EMAIL	soumalyathakurta@bergerindia.com				
	Phones	033 22299724/28				
39	IN301151	24336264	SITARAM JINDAL FOUNDATION JINDAL NAGAR	206	0 00761110001660 HDFC0000076	AAATS3638N

		TUMKUR ROAD BANGALORE 560073			560240007 HDFC BANK LTD 8/24 RICHMOUD ROAD	
	CATEGORY	TRUSTS				
	EMAIL	rmittal@jindalaluminium.com				
	Phones	08023717777				
40	IN301151	25375858	EDAC ENGINEERING LTD PROVIDENT FUND SPIC HOUSE 88 MOUNT GUINDY CHENNAI 600032	2	0 00041110000648 HDFC0000004 600240002 HDFC BANK LTD ITC BRANCH 759 ANNA SALAI	AADTS7376Q
	CATEGORY	TRUSTS				
	EMAIL	a.sridhar@edacgroup.com				
	Phones	044 22301941				
41	IN301250	28504414	NATIONAL INSURANCE CO LTD EMPLOYEES PROVIDENTFUND NATIONAL INSURANCE BUILDING 8 INDIA EXCHANGE PLACE 7TH FLOOR KOLKATA 700001	50	0 00290100004256 BARBOINDIAE 700012016 BANK OF BARODA INDIA EXCHANGE PLACE BRANCH	AAATN1712A
	CATEGORY	TRUSTS				
	EMAIL	n.gayen@nic.co.in				
	Phones	22485505				
42	IN301250	28505193	NATIONAL INSURANCE COMPANY EMPLOYEES PENSION FUND ROYAL INSURANCE BUILDING 2ND FLOOR 5 NETAJI SUBHAS ROAD KOLKATA 700001	50	0 2312061595 KKBK0006570 700485024 KOTAK MAHINDRA BANK CENTRE POINT BUILDING	AAATN2426P
	CATEGORY	TRUSTS				
	EMAIL	arupk.mondal@nic.co.in				
	Phones	033 22482854				



43	IN301250	28827571	ASSAM PETROCHEMICALS LIMITED PROVIDENT FUND ASSAM PETROCHEMICALS LTD PO PARBATPUR NAMRUP  DIST DIBRUGARH 786623 CATEGORY TRUSTS Phones 0374 2500217 2500331	4	0	10701521581 SBIN0000223 786002102 STATE BANK OF INDIA STATE BANK OF INDIA THANA ROAD PARBATPUR NAMRUP	AAAAA0646F
44	IN301321	10325561	THE KALUPUR COM.CO.BANK KALUPUR BANK BHAVAN, NEAR INCOME TAX CIRCLE, ASHRAM ROAD,  AHMEDABAD  380014 CATEGORY OTHER INDIAN BANKS EMAIL kiranppandya@kalupurbank.com Phones 7545205, 7546069	140	0	01020106328 KCCB0ASR010 380126008  THE KALUPUR COM.CO OP BANK LTD. ASHRAM ROAD KALUPUR BANK BHAVAN NR.INCOME TAX CIRCLE,,ASHRAM ROAD	AAAAT9360R
45	IN301330	21987155	KERALA FINANCIAL CORPORATION KERALA FINANCIAL CORPORATION HEAD OFFICE VELLAYAMBALAM  TRIVANDRUM 695033 CATEGORY STATE GOVERNMENT EMAIL premnathravindranath@kfc.org Phones 04712737777	200	200	10300200051862 FDRL0001030 695049005 THE FEDERAL BANK LIMITED  THE FEDERAL BANK LIMITED STATUE	AABCK1316M
46	IN301348	20150052	ECGC LIMITED ICICI BANK LTD SMS DEPT 1ST FLOOR EMPIRE COMPLEX	200	0	000405122752 ICIC0000004 400229002	AAACE0296K

		414 S B MARG LOWER PAREL			ICICI BANK LTD 215 FREE PRESS HOUSE FREE PRESS MARG NARIMAN POINT	
		MUMBAI MAHARASHTRA 400013				
	CATEGORY	INSURANCE COMPANIES				
	EMAIL	investment@ecgc.in				
47	IN301348	20176093	LIFE INSURANCE CORPORATION OF INDIA ICICI BANK LTD SMS DEPT 1ST FLOOR EMPIRE COMPLEX S B MARG LOWER PAREL	1820	0 000405118158 ICIC0000004 400229002 ICICI BANK LTD 215 FREE PRESS HOUSE FREE PRESS MARG NARIMAN POINT	AAACL0582H
		MUMBAI MAHARASHTRA 400013				
	CATEGORY	INSURANCE COMPANIES				
	EMAIL	co_invsc@licindia.com				
48	IN301516	10100849	FACT EMPLOYEES PROVIDENT FUND UDYOGAMANDAL FACT HEAD OFFICE UDYOGAMANDAL	20	0 10120100155047 FDRL0001012 682049016 THE FEDERAL BANK LTD P B NO 18 PREMIER JUNCTION KALAMASSERY	AAAAT2921J
		683501				
	CATEGORY	TRUSTS				
	EMAIL	pfud@factltd.com				
	Phones	2553537				
49	IN301524	30040417	SHRIRAM LIFE INSURANCE CO LTD - POLICY HOLDERS FUND STANDARD CHARTERED BANK SECURITIES SERVICES, 3RD FLOOR 23-25 MAHATMA GANDHI ROAD FORT, MUMBAI	50	0 22205000491 SCBL0036001 400036002 STANDARD CHARTERED BANK 23-25 , M.G. ROAD FORT	AAJCS1033P
		400001				
	CATEGORY	INSURANCE COMPANIES				
	EMAIL	CA.Team@sc.com				

50	IN301524	30040644	Phones 2267355888 SHRIRAM LIFE INSURANCE CO LTD POLICY HOLDERS NON PARTICIPATING STANDARD CHARTERED BANK SECURITIES SERVICES, 3RD FLOOR 23-25 MAHATMA GANDHI ROAD FORT, MUMBAI 400001 CATEGORY INSURANCE COMPANIES EMAIL CA.Team@sc.com Phones 2267355888	50	0 22205000491 SCBL0036001 400036002 STANDARD CHARTERED BANK 23-25 , M.G. ROAD FORT	AAJCS1033P
51	IN301549	16240202	ION EXCHANGE (INDIA) LIMITED'S PROVIDENT INSTITUTION C/O ION EXCHANGE (INDIA) LIMITED TIECICON HOUSE DR E MOSES ROAD MAHALAXMI MUMBAI 400011 CATEGORY TRUSTS EMAIL nitin.sant@ionexchange.co.in Phones 022 4939520/23/25	4	0 02401110000110 HDFC0000240 400240002 HDFC BANK LTD SANDOZ HOUSE BR DR ANNIE BASANT ROAD	AAATI0729E
52	IN301549	16646963	BHORUKA PROVIDENT FUND TRUST 1 PRABHU DAYAL MARG NEAR SANGANER AIR PORT SANGANER JAIPUR 302011 CATEGORY TRUSTS EMAIL fm.bct@bctngo.org	1	0 00541110000022 HDFC0000054 302240002 HDFC BANK LTD D-54, SIDDI VINAYAK ASHOK MARG, C- SCHEME	AAATB2680F
53	IN301549	16948064	GUJARAT INDUSTRIES POWER CO. LTD. PROVIDENT FUND TRUST GUJARAT INDUSTRIES POWER CO LTD	8	0 00331110000017 HDFC0000033	AAATG1087D

		PROVIDENT FUND TRUST PO PETROCHEMICAL VADODARA, GUJARAT 391346			390240002 HDFC BANK ALKAPURI BRANCH	
	CATEGORY	TRUSTS				
	EMAIL	rvpatel@gipcl.com				
	Phones	0265 22321237				
54	IN301549	16995386	TRUSTEES OF COROMANDEL FERTILISERS LIMITED PROVIDENT FUND NO I C/O COROMANDEL FERTILISERS LIMITED 1-2-10 S P ROAD SECUNDERABAD	20	0 00211110000224 HDFC0000021 500240002 HDFC BANK LTD	AABTT3483D
			500003			6-1-73 GROUND FLOOR SAEED PLAZA
	CATEGORY	TRUSTS				
	EMAIL	murthymvmgk@coromandel.murvgappa.com				
	Phones	040 7842034				
55	IN301549	17018680	BHARATIYA RESERVE BANK NOTE MUDRAN PVT LTD EMPLOYEES PROVIDENT FUND TRUST PLOT NO 3 AND 4 I STAGE I PHASE BTM LAYOUT BANNERGHATTA ROAD BANGALORE 560029	17	0 00761110000755 HDFC0000076 560240007 HDFC BANK LTD M G ROAD	AAATB2815J
	CATEGORY	TRUSTS				
	EMAIL	pfttrust@brbnmpl.co.in				
56	IN301549	17307761	KIRLOSKAR BROTHERS LTD EMPLOYEES PROVIDENT FUND FOR ENGINEERING FACTORY C/O KIRLOSKAR BROTHERS LTD KIRLOSKARVADI DIST SANGLI	3	0 00071110000376 HDFC0000007 411240002 HDFC BANK LTD	AAATK8598H
			416308			LAUKIK APARTMENTS, GR FLR, PLOT NO 3 BHANDARKAR ROAD CTS NO 870



		CATEGORY	TRUSTS				
		EMAIL	ranajit.phadke@kbl.co.in				
		Phones	02346 22301 TO 22305				
57	IN301549	17307779	KIRLOSKAR BROTHERS LTD STAFF MEMBERS PROVIDENT FUND	3	0 00071110000383		AAATK8599G
			C/O KIRLOSKAR BROTHERS LTD		HDFC0000007		
			KIRLOSKARVADI		411240002		
			DIST SANGLI		HDFC BANK LTD		
			416308		LAW COLLEGE ROAD BRANCH		
		CATEGORY	TRUSTS				
		EMAIL	ranajit.phadke@kbl.co.in				
		Phones	02346 22301 TO 305				
58	IN301549	17336267	BHEL EMPLOYEES PROVIDENT FUND	50	0 00091110000454		AAATB2899Q
			P B NO 2606 MYSORE ROAD		HDFC0000009		
			BANGALORE		560240002		
			560026		HDFC BANK LTD		
					24/3 HDFC HOUSE NO 51 KASTURBA ROAD		
		CATEGORY	TRUSTS				
		EMAIL	pfblr@bhel.in				
		Phones	080 26998307				
59	IN301549	17351153	NATIONAL INSURANCE COMPANY LIMITED EMPLOYEES GRATUITY FUND	70	0 00141110001344		AAATN1717F
			EVEREST HOUSE		HDFC0000014		
			46 C JAWAHARLAL NEHRU ROAD		700240003		
			KOLKATA		HDFC BANK LTD		
			700071		CENTRAL PLAZA 2/6 SARAT BOSE ROAD		
		CATEGORY	TRUSTS				
		EMAIL	secy.gratuity@nic.co.in				
		Phones	288 2651/52/54				
60	IN301549	17510814	MANAGEMENT DEVELOPMENT INSTITUTE PROVIDENT FUND TRUST	13	0 00901110000077		AABTM9786C
			MEHRAULI ROAD		HDFC0000003		
			SUKHRALI , GURGAON		110240001		

		( HARYANA )			HDFC BANK LTD SCO-15, SECTOR -14, OLD DELHI GURGAON ROAD	
61	IN301549	18367891	122001 TRUSTS PRAKASH VITTHAL DHAMALE A/10 SECOND FLOOR 205 LOKDHARA NILGIRI SOCITY KALYAN EAST	1	0 02911140003168 HDFC0000291 400240046 HDFC BANK LTD GROUND FLOOR, EXPRESS TOWERS NARIMAN POINT	ACCPD1452D
			THANE 421306 CATEGORY RESIDENT INDIVIDUALS EMAIL pvd3272@gmail.com Phones 56572789 Nominee SUVARNA PRAKASH DHAMALE HINDUSTAN SUGAR MILLS LIMITED PROVIDENT FUND			
62	IN301549	18545475	INSTITUTION B - 10, SECTOR - 3 NOIDA ( U. P. ) 201301	39	0 00881110000061 HDFC0000088 110240014 HDFC BANK LTD G 28 AND 29 SECTOR 18	AAATT9069N
			CATEGORY TRUSTS EMAIL omkarsingh@bajajhindusthan.com HINDUSTAN STEEL LTD CENTRAL PURCHASE ORGANISATION SALES AND TRANSPORT CALCUTTA			
63	IN301549	32742392	PROVIDENT FUND ISPAT BHAWAN 40, J L NEHRU ROAD KOLKATA	17	0 00141110001742 HDFC0000014 700240003 HDFC BANK LTD	AAATH5772Q
			700071 CATEGORY TRUSTS EMAIL cmopf@sail-steel.com Phones 033 22880073		CENTRAL PLAZZA 2/6 SARAT BOSE ROAD	
64	IN301549	54101622	BRAKES INDIA LIMITED STAFF PROVIDENT FUND	15	0 50100151843651	AAATB9216H

		C/O BRAKES INDIA PRIVATE LIMITED PADI NEAR LUCAS TVS  CHENNAI 600050			HDFC0000017 600240004 HDFC BANK LTD AG 21/23, 4TH AVENUE SHANTHI COLONY,ANNA NAGAR	
	CATEGORY EMAIL Phones	TRUSTS swaminathan.ravichandran@brakesindia.co.in 04426526758				
65	IN302603 10004767	SECURITIES AND EXCHANGE BOARD OF INDIA EMPLOYEES' PROVIDENT FUND SEBI BHAVAN PLOT NO C4-A G BLOCK BANDRA-KURLA COMPLEX  BANDRA(EAST) MUMBAI 400051	100		0 000401011017 ICIC0000004 400229002 ICICI BANK LIMITED 215, FREE PRESS HOUSE NARIMAN POINT ICICI BANK	AAETS6463M
	CATEGORY Phones	TRUSTS 264490000				
66	IN302814 12722937	The Provident Fund Trust For The Employees Of Indian Oil Corporation Ltd (MD) G 9, Indian Oil Bhavan Ali Yavar Jung Marg Bandra East Mumbai 400051	300		0 8011917829 KKBK0001345 400485058 KOTAK MAHINDRA BANK LIMITED GAYATRI APT L J ROAD	AAAAT9926B
	CATEGORY EMAIL Phones	TRUSTS gonsalvesss@indianoil.in 26447334				
67	IN302814 12725265	PFC Superannuation Medical Fund 1 Urjanidhi Barakhamba Lane Connaught Place New Delhi	3		0 9714767193 KKBK0004605 110485102 Kotak Mahindra Bank Limited Nariman Manzil Grd Flr G1 To G5	AACTP5599F

		110001				
	CATEGORY	TRUSTS				
	EMAIL	harmit_singh@pfcindia.com				
	Phones	011 23456131				
68	IN304455	10000115	AASHISH MEHRA	2	0 50100485417820	AKBPM3582A
			HOUSE NO 5201		HDFC0000060	
			DLF PHASE 4, DLF CITY		400240015	
			GALLERIA DLF IV		HDFC BANK	
			GURGAON		FORT	
			122009			
	CATEGORY	RESIDENT INDIVIDUALS				
	EMAIL	AMEHRRRA@YAHOO.CO.UK				
	Nominee	SHEFALI OBEROI MEHRA				
69	IN304455	10000560	K SHAKUNTALA	3	0 50200037765715	BMGPS6308N
			53A C-4-D JANAKPURI		HDFC0000060	
			B -1 S O WEST DELHI		400240015	
			DELHI		HDFC BANK LTD	
			110058		FORT MUMBAI	
	CATEGORY	RESIDENT INDIVIDUALS				
	EMAIL	AKRI1971@ICLOUD.COM				
	Nominee	ARVIND KRISHNAMURTHY				
70	IN304455	10000578	REKHA SRIDHAR	1	0 50200037765715	AATPS3769H
	JOINT-1		SRIDHAR		HDFC0000060	
			HOUSE NO 593 SECTOR 29 NOIDA		400240015	
			GAUTAM BUDDHA NAGAR NEAR		HDFC BANK	
			DPS SCHOOL		FORT MUMBAI	
			NOIDA			
			201301			
	CATEGORY	RESIDENT INDIVIDUALS				
	EMAIL	REKHASRIDHAR@HOTMAIL.COM				
	Nominee	PALLAVI SRIDHAR				
		Totals ---->>>		7492	200	



THE ORIENTAL INSURANCE COMPANY LIMITED - ISIN  
INE06GZ08015 SR-I 8.80 LOA 18MR29 FVRS10LAC  
LIST OF HOLDERS IN CDSL AS ON 30/09/2022

Sr_NO	DP_ID	Client_ID	Name/Address	Holding	Holding (Pledge)	Bank Details	PAN No.
1	12032300	03918047	RACHITA DEV PURI CROZIERS COMPOUND PARK ROAD SILCHAR-1 CACHAR 788001 CATEGORY RESIDENT INDIVIDUALS EMAIL rachitadevpuri@gmail.com Phones 9167202102 Nominee AKSHAY PURI	1		0 37660238938 788002002 SBIN0000183 STATE BANK OF INDIA PARK ROAD SILCHAR DIST. CACHAR	ACFPD4299M
2	12047200	03357956	CIPET EMPLOYEES PROVIDENT FUND TRUST CIPET HEAD OFFICE GUINDY CHENNAI 600032 CATEGORY TRUSTS EMAIL socialsecuritycipet@gmail.com Phones 9942270004	4		0 33767243539 600002072 SBIN0000956 STATE BANK OF INDIA GUINDY (GNY)	AABTC6111B
3	13011903	00100296	MATHRAWALA & SONS INSURANCE BROKERS PRIVATE LIMITED 701, 7TH FLOOR, SWASTIK CHAMBERS, C S T ROAD, CHEMBUR MUMBAI 400071 CATEGORY INDIAN CORPORATE BODIES (DOMESTIC COMPANIES) EMAIL accounts@mathsons.com Phones 9820069066	3		0 9513897763 400485012 KKBK0000960 KOTAK MAHINDRA BANK LTD JAI PLOT NO 359, SUBURBAN SCH3 OPP DIAMOND GARDEN CHEMBUR	AAACM4268P
		Totals ---->>>		8		0	

For RCMC Share Registry Pvt Ltd

Authorised Signatory



दि ओरिएण्टल इंश्योरेंस कम्पनी लिमिटेड

(भारत सरकार का उपक्रम)

पंजीकृत एवं प्रधान कार्यालय: "ओरिएण्टल हाउस", पो.बॉ.नं. 7037

ए-25/27, आसफ अली रोड, नई दिल्ली-110002

सिन: यू66010डीएल1947जीओआई007158



THE ORIENTAL INSURANCE COMPANY LIMITED

(A Government of India Undertaking)

Regd. & Head Office: "Oriental House" P.B. NO. 7037

A-25/27, Asaf Ali Road, New Delhi-110002

CIN - U66010DL1947GOI007158

**Annexure A**

**Format of certificate for asset cover by Debenture Trustee Empaneled Agencies for Secured Debt Securities**

To,

SBICAP Trustee Company Limited

This Annexure is not applicable on The Oriental Insurance Company Limited since the debt securities issued by the company are "Unsecured".

Regards

Rashmi Bajpai

General Manager & Company Secretary

# दि ओरिएण्टल इश्योरेंस कम्पनी लिमिटेड

(भारत सरकार का उपक्रम)

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सिन: यू66010डीएल1947जीओआई007158



# THE ORIENTAL INSURANCE COMPANY LIMITED

(A Government of India Undertaking)

Regd. & Head Office: "Oriental House" P.B. NO. 70

A-25/27, Asaf Ali Road, New Delhi-110002

CIN - U66010DL1947GOI007158

## Annexure B

The Issuer hereby declares the following: (below points which are not applicable, please mark as NA)

1. There is no default in payment of interest and redemption and any other monies to the debenture holder/any other lender of the company.
2. There is no significant change in composition of Board of Directors.
3. All requisite information / documents indicated as per conditions precedent/subsequent in debenture document/s in respect of NCD are submitted from time to time (If not submitted details of the same)
4. There are no events or information or happenings which may have a bearing on the performance/operation of the Company, or there is no price sensitive information or any action as per SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 that may affect the payment of interest or redemption of the Debentures.
5. Company has submitted the pre-authorization as per SEBI Circular on Operational circular dated 10.08.2021 bearing reference no SEBI/HO/DDHS/P/CIR/2021/613 and if there is any change in the provided bank details same will be shared within 1 working day as specified in the said circular.
6. Company has complied with the provisions of Companies Act, Securities Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015, the listing agreement with stock exchange, trust deed and all other regulations issued by SEBI pertaining to debt issue from time to time.
7. Security Documents executed by the Company remain valid (including but not limited to the purpose of and as provided in Limitation Act 1963), subsisting and binding upon the Company. **NA**
8. There is no Delay or Failure to create security (if any), with detailed reasons for delay or default in security creation and the timelines within which the same shall be created **NA**
9. Any additional covenants of the issue (including side letters, accelerated payment clause, etc.) and status thereof has been furnished to Debenture Trustee/Debenture Holders **NA**
10. There is no amalgamation, demerger, merger or corporate restructuring or reconstruction scheme proposed by the Company.
11. There are no changes in the nature and conduct of the business by the Company.
12. There is no Outstanding litigations, orders, directions, notices, of court/tribunal affecting, or likely to materially affect the interests of the Debenture Holders or the assets, mortgaged and charged under security creation documents, if any (**Furnished Yes/No**) **NONE**
13. Proposals, if any placed before the board of directors for seeking alteration in the form or nature or rights or privileges of the Debentures or in the due dates on which interest or redemption are payable, if any (**Furnished Yes/No**) **NONE**
14. There are no events or information or happenings which may have a bearing on the performance/operation of the Company, or there is no price sensitive information or any action as per SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 that may affect the payment of interest or redemption of the Debentures. (**Furnished Yes/No**) **NONE**

*Rashmi Bajpai*

रश्मि बाजपेयी

पंजीकृत एवं महाप्रबंधक


RASHMI BAJPAI

Company Secretary & General Manager



15. Details of Corporate Debt Restructuring (if any); **(Furnished Yes/No) NONE**
16. Details of lenders/creditors joining or entering into Inter Creditor Agreement as per RBI guidelines, including all such information/ documents required to be submitted by the Company to the RBI on an annual basis in respect of such Financial Year, as applicable **(Furnished Yes/No) NA**
17. Details of Fraud/defaults by promoter or key managerial personnel or by Issuer Company or arrest of key managerial personnel or promoter **(Furnished Yes/No) NA**
18. Details of one-time settlement with any bank/Any other Creditor (if any) **(Furnished Yes/No) NA**
19. Details of Reference to Insolvency or a petition (if any) filed by any creditor **(Furnished Yes/No) NA**
20. We confirm that a functional website containing, amongst others, Email address for grievance redressal and other relevant details and Name of the debenture trustees with full contact details is maintained by the Company **(Furnished Yes/No) Yes**
  - All information and reports including compliance reports filed by the Company **(Furnished Yes/No) Yes**
  - The information, report, notices, call letters, circulars, proceedings, etc., concerning non-convertible securities **(Furnished Yes/No) Yes**

**For The Oriental Insurance Company Limited**



**Rashmi Bajpai**  
**(General Manager & Company Secretary)**  
**Place: New Delhi**  
**Date: 11/11/2022**

# दि ओरिएण्टल इश्योरेंस कम्पनी लिमिटेड

(भारत सरकार का उपक्रम)

पंजीकृत एवं प्रधान कार्यालय: "ओरिएण्टल हाउस", पो.बॉ.नं. 7037

ए-25/27, आसफ अली रोड, नई दिल्ली-110002

सिन: यू66010डीएल1947जीओआई007158



# THE ORIENTAL INSURANCE COMPANY LIMITED

(A Government of India Undertaking)

Regd. & Head Office: "Oriental House" P.B. NO. 70

A-25/27, Asaf Ali Road, New Delhi-110002

CIN - U66010DL1947GOI007158

## Part II (LODR Requirement)

Sr. No.	Particulars	Issue No.1 (ISIN) (ISIN INE06GZ08015) ) (ISIN INE06GZ08015)
1	ISIN (All outstanding ISINs as on 30 <sup>th</sup> September 2022)	The Financial returns for the quarter ended on 30 <sup>th</sup> September 2022 is enclosed As <b>Annexure-1</b>
2	Un-audited or audited financial results for the Quarter ended 30 <sup>th</sup> September 2022, signed by Statutory Auditor. [*In case of issuers whose accounts are audited by the Comptroller and Auditor General of India; the report shall be provided by any Practicing Chartered Accountant.] Confirmation of quarterly results shall be taken on record by the Board of Directors and signed by the Managing Director / Executive Directors within 45 days from the end of Quarter. [Note: Refer regulation 52 of SEBI LODR]	Not Applicable
3	Value of book debts / receivables certified by the statutory auditor [Note -10]	Strengthening the Issuers Solvency by way of augmenting its capital under other forms of capital to facilitate growth to the issuer. No deviation in purpose of utilization of Fund.
4	Please specify purpose of utilization of Proceeds (deviations, if any) [Note -11]	(-) 0.25 times (Certificate enclosed as <b>Annexure-2</b> )
5	Debt-equity ratio	NIL (Due to Net Loss incurred by the company in FY 2021-22 and in Qtr-2 of FY 2022-23, no amount is available with company to transfer in the Debenture Redemption Reserve.)
6	Debt Service Coverage Ratio [Not applicable to Banks or /NBFCs/ Housing Finance Companies registered with the Reserve Bank of India.]	NIL
7	Interest Service Coverage Ratio [Not applicable to Banks //NBFCs/ Housing Finance Companies registered with the Reserve Bank of India.]	NIL (Due to Net Loss incurred by the company in FY 2021-22 and in
8	Debenture Redemption Reserve (DRR) and Debenture Redemption Fund (DRF); (Table A)	

*Rashmi Bajpai*  
रश्मि बाजपयी  
कंपनी सचिव एवं महाप्रबंधक  
RASHMI BAJPAI  
Company Secretary & General Manager



		Qtr-2 of FY 2022-23, no amount is available with company to transfer in the Debenture Redemption Reserve.)
9	Net worth of the company	Rs. (-) 2914.32 Crores
10	Net profit after tax	Rs. (-) 3586.93 Crores
11	Earnings per share	Basic - (-7.76) Diluted - (-7.76)
12	Current ratio	0.19
13	Long term debt to working capital	NA
14	Bad debts to Account receivable ratio	NA
15	Current liability ratio	NA
16	Total debts to total assets	NA
17	Debtors' turnover	NA
18	Inventory turnover	NA
19	Operating margin (%)	NA
20	Net profit margin (%)	NA
21	Sector specific equivalent ratios, as applicable	Incurred Claim Ratio- 112.56
22	Please confirm the Status of compliance with the covenants of the Offer Document/Information Memorandum /Debenture Trustee Deed etc.	All required Compliances are done
23	A copy of the Statement indicating the utilization of issue proceeds of non-convertible securities on quarterly basis along with the acknowledgement from the Stock Exchange. (The same shall be submitted to STCL within forty – five days from the end of each quarter till the time the issue proceeds have been fully utilised or the purpose for which these proceeds were raised has been achieved.	Issue Proceeds are already utilized
24	In case of any material deviation in the use of proceeds as compared to the objects of the issue, the same shall be indicated as per <b>Annexure D</b>	No Material Deviation took place.
25	Details of Recovery Expense Fund ( <b>Table B</b> )	Value of Recovery expense Fund is 7.5 Lakh Rupees, Deposited to NSE on 27th January 2021. Copy Enclosed- <b>Annexure-3</b> )
26	Details of Accounts/funds to be maintained in case of Municipal Debt Securities – Applicable for Municipal Bonds ( <b>Table C</b> )	Not Applicable
27	Financials/value of guarantor prepared on basis of audited financial statement etc. of the Guarantor (secured by way of corporate guarantee)	Not Applicable as the debentures are unsecured
28	Security in terms of Information Memorandum/Debenture Trust Deed created within due date (Yes/No)	Not Applicable as the debentures are unsecured
29	Details of pending security (if any) - (Yes or No)	Not Applicable as the debentures are unsecured

  
 कम्पनी सचिव एवं महाप्रबंधक  
**RASHMI BAJPAI**  
 Company Secretary & General Manager

30	Reasons for delay (waiver if any) - (Yes or No)	NO
31	<b>Please provide Certificate of confirmation from Key Managerial Person of the Company for the below and specify Yes/No for the same and dates as applicable:</b>	Certificate Enclosed as <b>Annexure-4</b>
	Due date (s) for the payment of interest/principal (falling in the previous quarter)	Annual Interest Payment due date 18/03/2022.
	Payment of interest/principal on due date (Yes/No)	Yes, Interest paid on 17/03/2022- Confirmation provided to SBICAP through letters dated 17th March 2022 is enclosed. <b>Annexure-5</b>
	Reasons for delay (if any)	Not Applicable
(i)	<b>Please provide Certificate of confirmation from Key Managerial Person of the Company and specify dates and reason for the below:</b>	Certificate Enclosed as <b>Annexure-4</b>
	Due date (s) for the payment of interest/principal (falling in the forthcoming quarter)	Not Applicable because Interest is paid on Annual Basis
	Reasons for change (if any)	Not Applicable
	<b>Please provide certificates/undertaking for below mentioned points:</b>	Certificate Enclosed as <b>Annexure-4</b>
	The audited financial results, along with the statutory auditor's report, the directors annual report, profit and loss accounts, balance sheets (Audited Results) - [NOTE -12]	Information Submitted to SBICAP & NSE or 20/05/2022
32	Certified true copy of the letter submitted to the stock exchange in terms of Reg. 54(2) of the SEBI (Listing Obligations and Disclosure Requirements) 2015 - <b>Letter to Stock Exchange</b>	Letter of Reg 52(4) was submitted to NSE on 20/05/2022. Certified Copy enclosed. <b>Annexure-6</b>
<b>Part II</b>	<b>Information to be submitted to the Debenture Trustee (Regulation 56)</b>	
33	A copy of the annual report at the same time as it is issued along with <i>a copy of certificate from the auditors in respect of utilisation of funds during the implementation period of the project for which the funds have been raised:</i> In case of debentures issued for financing working capital or general corporate purposes or for capital raising purposes the copy of the auditor's certificate to be submitted at the end of each financial year till the funds have been fully utilised or the purpose for which these funds were intended has been achieved.	Annual Report is already submitted to DT. All the fund is already fully utilized, therefore no need to furnish the same utilization report.
	A copy of all notices, resolutions and circulars relating to-	
34	(i) New issue of non-convertible debt securities at the same time as they are sent to shareholders/ holders of non-convertible debt securities.	Not Applicable
	(ii) The meetings of holders of non-convertible debt securities at the same time as they are sent to the holders of non-convertible debt securities or advertised in the media including those relating to proceedings of the meetings;	Not Applicable
	<b>Intimations regarding:</b>	

  
**RASHMI BAJPAI**  
 Company Secretary & General Manager



35	(i) Any revision in the rating.	No revision took place
	(ii) Any default in timely payment of interest or redemption or both in respect of the non-convertible debt securities.	Not Applicable
	(iii) Failure to create charge on the assets.	Not Applicable because the debentures are unsecured
	(iv) All covenants of the issue (including side letters, accelerated payment clause, etc.)	Complied
36	A half-yearly certificate regarding maintenance of hundred percent asset cover or Higher asset cover as per the terms of offer document/ Information Memorandum and/or Debenture Trust Deed, including compliance with all the covenants, in respect of listed non-convertible debt securities, <i>by the statutory auditor</i> , along with the financial results, as per <b>Annexure C (the submission of half yearly certificate is not applicable where bonds are secured by a government guarantee)</b> . [Note – 14]	Certificate by the Statutory Auditors enclosed as per Annexure C for HY ended 30 <sup>th</sup> Sept 2022
37	Disclose to the Debenture Trustee at the same time as it has intimated to the stock exchange, all material events and/or information as disclosed under regulation 51 of these regulations in so far as it relates to the interest, principal, issue and terms of non-convertible debt securities, rating, creation of charge on the assets, notices, resolutions and meetings of holders of non-convertible debt securities.	Done
<b>Part III</b>	<b>Confirmation about the Information to be submitted to the Debenture holders (Regulation 58)</b>	
38	Soft copies of the full annual reports to all the holders of non-convertible securities who have registered their email address(es) either with the listed entity or with any depository; [NOTE - 13]	<b>Not Applicable for the Quarter ending 30/09/2022</b> <b>We will send the Annual reports at the time of AGM</b>
39	Hard copy of statement containing the salient features of all the documents, as specified in Section 136 of Companies Act, 2013 and rules made thereunder to those holders of non-convertible Securities who have not so registered	<b>Not Applicable for the Quarter ending 30/09/2022</b> <b>We will send the Annual reports at the time of AGM</b>
40	Hard copies of full annual reports to those holders of <b>Non-Convertible Securities</b> and, who request for the same	No such request registered
41	Notice(s) of all meetings of holders of non-convertible debt securities specifically stating that the provisions for appointment of proxy as mentioned in Section 105 of the Companies Act, 2013, shall be applicable for such meeting [NOTE- 15]	Not Applicable because our Debentures not given any right for the voting in Annual General Meeting of the Company
42	Proxy forms to holders of non-convertible debt securities which shall be worded in such a manner that holders of these securities may vote either for or against each resolution [NOTE- 16]	Not Applicable because our Debentures not given any right for the voting in Annual General Meeting of the Company

  
**रश्मि बाजपेयी**  
 कंपनी सचिव एवं महाप्रबंधक  
**RASHMI BAJPAI**  
 Company Secretary & General Manager

**Notes:**

<b>Note - 10</b>	Where the debentures are secured by receivables/book debts <i>(to be provided on Half Yearly Basis)</i>
<b>Note - 11</b>	Enclose format for deviation and variation as per Annexure 'D' to the SEBI circular (SEBI/HO/DDHS/08/2020 date January 17, 2020.) In case the debentures are issued for financing working capital to be submitted at end of each financial year. The said format is also attached hereunder as Appendix. [Refer Annexure D] <i>(to be provided on Half Yearly Basis)</i>
<b>Note - 12</b>	This is an annual requirement, thus to be included as per the FY followed by the issuer company
<b>Note - 13</b>	Regulation 58 (1)(a) of LODR
<b>Note - 14</b>	Regulation 56(1)(d) of SEBI LODR [Refer Annexure C] <i>(to be provided on Half Yearly Basis)</i>
<b>Note - 15</b>	Regulation 58 (2) of LODR
<b>Note - 16</b>	Regulation 58 (3) of LODR
<b>Note - 17</b>	As per SEBI Circular Dated November 12, 2020, bearing reference No. SEBI/ HO/ MIRSD/ CRADT/ CIR/ P/ 2020

  
रश्मि बाजपेयी  
कंपनी सचिव एवं महाप्रबंधक  
**RASHMI BAJPAI**  
Company Secretary & General Manager

# दि ओरिएण्टल इश्योरेंस कम्पनी लिमिटेड

(भारत सरकार का उपक्रम)

पंजीकृत एवं प्रधान कार्यालय: "ओरिएण्टल हाउस", पो.बॉ.नं. 7037

ए-25/27, आसफ अली रोड, नई दिल्ली-110002

सिन: यू66010डीएल1947जीओआई007158



# THE ORIENTAL INSURANCE COMPANY LIMITED

(A Government of India Undertaking)

Regd. & Head Office: "Oriental House" P.B. NO. 7037

A-25/27, Asaf Ali Road, New Delhi-110002

CIN - U66010DL1947GOI007158

11/11/2022

Shri Prashant Joshi  
Group Head  
SBICAP Trustee Company Limited  
Mistry Bhavan, 4th Floor  
122, Dinshaw Wachha Road  
Churchgate, Mumbai- 400020

**Sub: Certificate-cum-Confirmation for Quarterly Compliance as on 30<sup>th</sup> September 2022**

## Table A

### 1. Details of Debenture Redemption Reserve (If applicable):

Series / Tranche	Amount of issue Rs. (In Cr.)	DRR required to be created Rs. (In Cr.)	DRR created up to 31.03.2022 Rs. (In Cr.)	Funds invested for debentures maturing during the year
ISIN INE06GZ08015 - Security OICL 29 (OICL 8.80% 2029 (Series I) Type- PT)	750 Crore	NIL (Due to Net Loss incurred by the company in FY 2021-22, no amount is available with company to transfer in the Debenture Redemption Reserve.	NIL (Due to Net Loss incurred by the company in FY 2021-22, no amount is available with company to transfer in the Debenture Redemption Reserve.	Not Applicable – NCD's are not maturing during the year

### 2. Details of Debenture Reserve Fund (DRF) for debentures maturing during 2022-23: (If applicable)

Series / Tranche	ISIN	Date of maturity during 2022-23	Amount of maturity during 2022-23	DRF required to be invested	DRF created and invested	Method of DRF invested or deposited	Remarks Deficiency in DRF if any.
NOT APPLICABLE							

For The Oriental Insurance Company Limited

Name of Signatory: RASHMI BAJPAI

Designation: : GENRAL MANAGER & COMPANY SECRETARY



# दि ओरिएण्टल इश्योरेंस कम्पनी लिमिटेड

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ए-25/27, आसफ अली रोड, नई दिल्ली-110002

सिन: यू66010डीएल1947जीओआई007158



# THE ORIENTAL INSURANCE COMPANY LIMIT

(A Government of India Undertaking)

Regd. & Head Office: "Oriental House" P.B. NO. 70

A-25/27, Asaf Ali Road, New Delhi-110002

CIN - U66010DL1947GOI007158

11/11/2022

Shri Prashant Joshi  
Group Head  
SBICAP Trustee Company Limited  
Mistry Bhavan, 4th Floor  
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Churchgate, Mumbai- 400020

**Sub: Certificate-cum-Confirmation for Quarterly Compliance as on 30<sup>th</sup> September 2022**

## Table B

### 3. Details of Recovery Expense Fund

Rs. (In Cr.)

Sr. No.	Name of the Listed Entity (including ISINs)	Type of Issue (Public/ Privately Placed)	Issue Size	Size/ Value of recovery fund maintained	Any addition in the Recovery Expense fund during the quarter	Details of usage of the funds, if any, during the quarter	Additional Remarks	Date of R
1.	The Oriental Insurance Company Limited  (ISIN INE06GZ08015 - Security OICL 29 (OICL 8.80% 2029 (Series I) Type-PT)	Privately Placed	750 Crore	7.50 Lakh	NO	Not Applicable	Value of Recovery expense Fund is 7.5 Lakh Rupees, Deposited to NSE on 27th January 2021. Copy Enclosed)	27 <sup>th</sup> Janu 2021

For The Oriental Insurance Company Limited

Name of Signatory: RASHMI BAJPAI

Designation: : GENRAL MANAGER & COMPANY SECRETARY

# दि ओरिएण्टल इश्योरेंस कम्पनी लिमिटेड

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ए-25/27, आसफ अली रोड, नई दिल्ली-110002

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# THE ORIENTAL INSURANCE COMPANY LIMITED

(A Government of India Undertaking)

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A-25/27, Asaf Ali Road, New Delhi-110002

CIN - U66010DL1947GOI007158

11/11/2022

Shri Prashant Joshi  
Group Head  
SBICAP Trustee Company Limited  
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**Sub: Certificate-cum-Confirmation for Quarterly Compliance as on 30<sup>th</sup> September 2022**

## Table C

### 4. Accounts/ funds to be maintained in case of Municipal Debt Securities (if Applicable)

Rs. (In Cr.)

Sr. No.	Name of the Listed Entity	Type of Issue (Public/ Privately Placed)	Issue Size	Size/ Value of Fund/account maintained			Action taken by debenture trustee, if a (in case of shortfall e
				No lien escrow account	Interest payment account	Sinking fund account	
NOT APPLICABLE							

For The Oriental Insurance Company Limited

Name of Signatory: RASHMI BAJPAI

Designation: : GENERAL MANAGER & COMPANY SECRETARY

# दि ओरिएण्टल इश्योरेंस कम्पनी लिमिटेड

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# THE ORIENTAL INSURANCE COMPANY LIMIT

(A Government of India Undertaking)

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A-25/27, Asaf Ali Road, New Delhi-110002

CIN - U66010DL1947GOI007158

11/11/2022

Shri Prashant Joshi  
Group Head  
SBICAP Trustee Company Limited  
Mistry Bhavan, 4th Floor  
122, Dinshaw Wachha Road  
Churchgate, Mumbai- 400020

**Sub: Certificate-cum-Confirmation for Quarterly Compliance as on 30<sup>th</sup> September 2022**

## Annexure D

### Appendix

#### Statement of Deviation or Variation

Name of listed entity	
Mode of Fund Raising	Public Issues / Private Placement
Type of instrument	Non-Convertible Debentures/ Non- Convertible Redeemable Preference Shares
Date of Raising Funds	
Amount Raised	(INR Crores)
Report filed for quarter ended	
Is there a Deviation / Variation in use of funds raised?	
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?	Yes/ No
If yes, details of the approval so required?	<b><u>Annexure Not Applicable</u></b>
Date of approval	
Explanation for the Deviation / Variation	
Comments of the audit committee after review	
Comments of the auditors, if any	
Objects for which funds have been raised and where there has been a deviation, in the following table:	

Original Object	Modified Object, if any	Original Allocation	Modified allocation, if any	Funds Utilised	Amount of Deviation/Variation for the quarter according to applicable object (INR Crores and in %)	Remarks, if any

*Deviation could mean:*

(a) Deviation in the objects or purposes for which the funds have been raised

(b) Deviation in the amount of funds actually utilized as against what was originally disclosed.

**This is Not Applicable because no Deviation or Variation Takes Place**

*Rashmi Bajpai*

Name of Signatory: RASHMI BAJPAI

Designation: : GENERAL MANAGER & COMPANY SECRETARY



**From:** neaps@nse.co.in  
**Sent:** Friday, November 11, 2022 3:43 PM  
**To:** Rashmi Bajpai  
**Cc:** Rashmi Bajpai  
**Subject:** Announcement Submitted for The Oriental Insurance Company Limited, The Oriental Insurance Company Limited, 2022Nov602602\_Debt\_Acknowledgment.pdf  
**Attachments:**

Please be sure before clicking on Links/Attachments to identify/avoid SPAM.

Dear Sir/Madam ,

Thanks for filing through NSEs Electronic Application Processing System (NEAPS). The Exchange has received the submission from The Oriental Insurance Company Limited, The Oriental Insurance Company Limited, of Announcement on 11-Nov-2022.  
(Acknowledgement attached).  
The Exchange will revert in case of any observations.

Regards,  
National Stock Exchange of India Limited.  
Listing Compliance  
Direct No. 2659 8458/8235/8236



National Stock Exchange Of India Limited

*Date of* 11-Nov-2022

**NSE Acknowledgement**

<b>Symbol:-</b>	Debt
<b>Name of the Company: -</b>	The Oriental Insurance Company Limited, The
<b>Submission Type:-</b>	Announcement
<b>Short Description:-</b>	Financial Results Updates, Disclosure under
<b>Date of Submission:-</b>	11-Nov-2022 15:43:04
<b>NEAPS App. No:-</b>	2022/Nov/602/602

Disclaimer : We hereby acknowledge receipt of your submission through NEAPS. Please note that the content and information provided is pending to be verified by NSEIL.

दि ओरिएण्टल इश्योरेंस कम्पनी लिमिटेड

(भारत सरकार का उपक्रम)

पंजीकृत एवं प्रधान कार्यालय: "ओरिएण्टल हाउस", पो.बॉ.नं. 7037

ए-25/27, आसफ अली रोड, नई दिल्ली-110002

सिन: यू66010डीएल1947जीओआई007158



THE ORIENTAL INSURANCE COMPANY LIMITED

(A Government of India Undertaking)

Regd. & Head Office: "Oriental House" P.B. NO. 703

A-25/27, Asaf Ali Road, New Delhi-110002

CIN - U66010DL1947GOI007158

Deptt : Board Sectt

11/11/2022

Manager  
Listing Compliance Department  
National Stock Exchange of India Ltd. (NSE)  
5th Floor, Exchange Plaza  
Bandra Kurla Complex  
Bandra (East)  
Mumbai-400051

**Sub: Compliance pursuant to Regulation 52 of SEBI LODR Regulation 2015-  
Approval of Limited Reviewed Financial Results of the Company for the 2<sup>nd</sup>  
Quarter ended 30<sup>th</sup> September 2022**

Ref: ISIN INE06GZ08015- Security OICL 29 (OICL 8.80% 2029 (Series I) Type-PT

Dear Sir/Madam,

Pursuant to regulation 52 of SEBI LODR Regulation 2015 we hereby inform that the Board of Directors at its 479<sup>th</sup> Board Meeting held on 11<sup>th</sup> November 2022 at Corporate Office of the company have approved the Financial Results (Standalone) of the Company. The Board Meeting started at 1 PM and ended at

— 3.30 pm.

We are hereby submitting the Audited Financial Results (Standalone) along with other disclosures of the Company for the 2<sup>nd</sup> Quarter ended 30<sup>th</sup> September 2022.

Kindly take the above on records and oblige.

Thanking you.

Yours faithfully,  
For The Oriental Insurance Company Limited

*Rashmi Bajpai*

Rashmi Bajpai  
General Manager & Company Secretary



G S A & Associates LLP  
16 DDA Flat, Ground Floor  
Panchsheel Shivalik Mor,  
Near Malviya Nagar,  
New Delhi-110017

Raj Har Gopal & Co  
412, Ansal Bhawan,  
16, Kasturba Gandhi Marg,  
New Delhi -110001

## INDEPENDENT AUDITOR'S LIMITED REVIEW REPORT

To,

**The Board of Directors**

The Oriental Insurance Company Limited  
New Delhi

We have reviewed the accompanying statement of unaudited Financial Results of The Oriental Insurance Company Limited ("the company) for the six months ended September 30, 2022, and Balance sheet as on September 30, 2022 ("the statements"). This statement has been approved by the Board of Directors, at its meeting held on November 11, 2022. Our responsibility is to express a conclusion on the statement based on our review.

This statement is the responsibility of the company's management and has been prepared in accordance with the requirements of the recognition and measurement principles laid down in Accounting standard ("AS") 25 "Interim Financial Reporting", specified under section 133 of the Company Act, 2013 read with rule 7 of Companies (Accounts) Rules 2014 as amended, and other accounting principles generally accepted in India, to the extent applicable and are not inconsistent with the accounting principle as prescribed in the Insurance Act, 1938 as amended (the "Insurance Act"), the Insurance Regulatory and Development Authority Act, 1999 (The "IRDA Act"), the Insurance Regulatory and Development Authority (Preparation of Financial Statements and Auditor's Report of Insurance Companies) Regulation, 2002 (the "Regulation") and orders / guidelines / circulars issued by IRDAI to the extent applicable.

### Scope of Review

We conducted our review in accordance with the Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India (ICAI). This Standard requires that we plan and performs the review to obtain moderate assurance as to whether the statement is free from material misstatement(s). A review is limited primarily to inquiries of Company's personnel and analytical procedures applied to financial data. A review is substantially less scope than an audit conducted in accordance with standards on auditing and consequently does not enable us to obtain



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assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

In the conduct of our review, we have included Head Office Returns, Re-Insurance returns & investment returns reviewed by us and have relied upon Trail Balances of Twenty Eight Regional Offices, One OSTC, Three Hundred and twenty Six Divisional Offices reviewed by the auditors appointed by the Comptroller of Auditor General of India and trial Balances of one Regional office (MRO-2), Five divisional offices, one foreign branch (Nepal), Two foreign agencies (Dubai and Kuwait) and One foreign run-off (UK) as certified by the management.

#### Basis for Qualified Conclusion

- i) As per IRDAI (Preparation of Financial Statements & Auditor's Report of Insurance Companies) Regulation, 2002, the insurer shall assess on each balance sheet date whether any impairment of listed equity security(ies) has occurred. As per the accounting policy of the Company on impairment of equity shares, impairment in equity portfolio is carried out only where the companies have been making losses continuously for the three immediately preceding years and whose capital is impaired partially / fully or where the annual accounts for the three immediately preceding years are not available. The accounting policy of the company is deficient to the extent that other significant parameters having significant bearing on the share price of Investee Company are not considered in the parameters for identification of Impaired Assets viz. substantial fall in the market price as compared to acquisition cost of equity shares of the company, entities under corporate resolution insolvency process under NCLT, erosion of net worth, statutory auditor of the investee company reporting on material uncertainty related to going concern, non-declaration of dividends for past several years, downward revision in credit rating by recognized credit rating agencies, etc. The effects on the standalone financial statements of the failure to consider the aforesaid parameters for impairment of equity shares have not been determined.
- ii) Balances of amounts due to / from other persons or bodies carrying on insurance including reinsurers and coinsurers accounts, reserve deposit with ceding companies, inter-office balances are pending reconciliation / confirmation in certain cases.





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Overall impact of the matter stated in paragraph (i and ii) above and consequential effects on revenue accounts, profit and loss account, and reserves and surplus as at 30th September, 2022 are not ascertainable and cannot be commented upon.

#### Qualified Conclusion

Based on our review conducted as above, except for possible effects of the matter specified in the Basis for Qualified Conclusion paragraph above, nothing has come to our attention that causes us to believe that the accompanying statement of unaudited financial results together with the notes thereon, prepared in accordance with applicable Accounting Standard 25, "Interim financial statement", specified under section 133 of Companies Act 2013, accounting and presentation principles as prescribed in the relevant provisions of the Insurance Act 1938, the Insurance Regulatory and Development Authority Act, 1999 and IRDA (Preparation of Financial Statements and Auditor's Report of Insurance Companies) Regulations, 2002; orders / directions / circulars issued by the Insurance Regulatory and Development Authority of India to the extent applicable and other recognized accounting practices and policies generally accepted in India, contains any material misstatement.

#### Emphasis of Matter:

We draw attention to the following matters in the Notes to the Unaudited Financial Results:

- a. Note No. 9 Schedule 16 of unaudited financial results regarding option given to current and retired employees of the company for pension scheme as per notification No. S.O. 1627 (E) dated 23rd April, 2019 on General Insurance (Employees) Pension Amendment Scheme, 2019. The Company has made provision for the pension liability as per aforesaid scheme based upon actuarial valuation on account of regular employees by amortizing over a period of five years as per approval of IRDA vide their letter No. 411/F&A(NL) Amort – EB/2019-20/123 dated 07th July, 2020. The balance liability on account of eligible regular employees of Rs. 445,70,91 (thousands) will be amortized in future periods.
- b. Note no 12 of Schedule 16 of unaudited financial results which states that Rs.98,85,50 thousand of subsidy is receivable from Central Government /State Governments in respect of policies issued in earlier years under Pradhan Mantri Fasal Bima Yojna.
- c. Note no 7 of Schedule 16 of unaudited financial results which states that solvency ratios of the Company, both with and without forbearances are below



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the threshold limit. Further, approval from IRDA for 100 percent forbearance is pending for filing with IRDA.

Our Conclusion is not modified in respect of these matters.

#### Other matters

- I. We did not review the financial results / information of Twenty-Eight Regional offices, One OSTC and Three Hundred twenty-Six Divisional Offices included in the unaudited financial results of the Company whose financial results / financial information reflect total assets of Rs 3700,94,90 (in Thousands) as on September 30, 2022 and total revenue Rs. 792,13,25 (in Thousands) for the ended period on that date, as considered in the Unaudited Financial results. The Financial results / information of these branches have been reviewed by the branch auditors appointed by the by the Comptroller of Auditor General of India (C&AG) whose reports have been furnished to us, and our conclusion in so far as it relates to the amounts and disclosures included in respect of these branches, is based solely on the reports of such branch auditors.
- II. C&AG has also appointed branch auditors of One Regional Office (MRO-2) and 5 Divisional Offices but financial information of these offices are certified by the Management in view of the non-availability of the reviewed financial statement by the appointed branch auditors by C&AG. Unaudited financial results of the company include total assets of Rs 1,50,36 (In thousand) as on September 30, 2022, and total revenue of Rs 6,59,59 (in thousand) for the period ended on Sept 30, 2022
- III. The unaudited financial results include the financial result / information of one foreign branch, one run-off and two foreign agencies whose financial result / financial information reflect total assets of Rs. 78,50,00 (in Thousands) as at 30th September, 2022 and total revenue of Rs. 208,44,00 (in Thousands) for the period ended on that date, which are certified by the management.  
  
According to the information and explanations given to us by the management, this financial results / information is not material to the Company.
- IV. The actuarial valuation of liabilities in respect of Claims Incurred But Not Reported (IBNR), Claims Incurred But Not Enough Reported (IBNER) and Premium Deficiency Reserve (PDR) is the responsibility of the Company's appointed Actuary (the "Appointed Actuary"). The actuarial valuation of the





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outstanding claims reserves (IBNR and IBNER) that are estimated using statistical methods and PDR as at September 30, 2022 been duly certified by the appointed Actuary and in his opinion, the assumption for such valuation are in accordance with the guidelines and norms issued by the IRDA and the Institute of Actuaries of India in concurrence with the IRDAI. We have relied upon the Appointed Actuary's certificates in this regard for forming our conclusion on the accompanying statement of the Company.

V. In respect of liabilities for Employees Benefits as per AS 15, we have relied upon actuary reports obtained from Independent Actuary engaged by the Company.

Our opinion is not modified in respect of above matters.

UDIN 22083899BCUMSP4176

UDIN 22081085BCUOCB4666

For **GSA and Associates LLP**  
CHARTERED ACCOUNTANTS  
FRN 000257N/N500339

For **Raj Har Gopal & Co.**  
CHARTERED ACCOUNTANTS  
FRN 002074N

  
(Sunil Aggarwal)  
Partner  
Mno. 083899  
Place New Delhi  
Dated 11<sup>th</sup> Nov 2022

  
(Gopal Krishan Gupta)  
Partner  
Mno. 081085  
Place New Delhi  
Dated 11<sup>th</sup> Nov 2022



NAME OF INSURER: THE ORIENTAL INSURANCE COMPANY LIMITED  
 REGISTRATION NO. AND DATE OF RENEWAL WITH IRDA 556 Dated 08.11.2021  
 BALANCE SHEET AS AT 30TH SEPTEMBER 2022

(Rs. '000)

PARTICULARS	Schedule	As at 30.09.2022	As at 30.09.2021
<b>SOURCES OF FUNDS</b>			
SHARE CAPITAL	5	46200000	34200000
RESERVES AND SURPLUS	6	2565	2565
Deferred Tax Liability		0	0
FAIR VALUE CHANGE ACCOUNT			
POLICYHOLDERS		76478604	54500476
SHAREHOLDERS		(9362672)	2711865
BORROWINGS	7	7500000	7500000
<b>TOTAL</b>		<b>120818497</b>	<b>98914906</b>
<b>APPLICATION OF FUNDS</b>			
INVESTMENTS :			
POLICYHOLDERS	8A	326819473	254916839
SHAREHOLDERS	8	(40009931)	12684294
LOANS	9	1362020	1428409
FIXED ASSETS	10	4729148	5000672
Capital Work In Progress	10	405888	280489
Deferred Tax Assets		0	0
CURRENT ASSETS:			
Cash and Bank Balances	11	29067311	21469908
Advances and Other Assets	12	47871361	66247615
Sub-Total (A)		76938672	87717523
CURRENT LIABILITIES	13	230041272	212969376
PROVISIONS	14	94731338	74177050
Sub-Total (B)		324772610	287146426
NET CURRENT ASSETS = (A-B)		(247833938)	(199428903)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	15	4457091	7428630
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		70888746	16604476
<b>TOTAL</b>		<b>120818497</b>	<b>98914906</b>

Significant Accounting Policies and Notes to Accounts 16  
 The Schedules referred to above form integral part of the Balance Sheet

For GSA & ASSOCIATES LLP  
 CHARTERED ACCOUNTANTS  
 FRN No. 000257N/N500339

*S. Aggarwal*

CA SUNIL AGGARWAL  
 PARTNER  
 M.No. 083899

For RAJ HAR GOPAL & CO  
 CHARTERED ACCOUNTANTS  
 FRN No. 002074N

*G.K. Gupta*

CA G.K.GUPTA  
 PARTNER  
 M.No. 081085

ANJAN DEY  
 Chairman-cum-Managing Director  
 DIN 09107033

*P. Reghunathan Nair*

P. REGHUNATHAN NAIR  
 Director  
 DIN 09462743

*R.R. Singh*

R.R.SINGH  
 Director, General Manager  
 and Financial Advisor  
 DIN 08975825

UDIN No- 22083899BCUMSP4176



*Rashmi Bajpai*  
 RASHMI BAJPAI  
 G.M. & Company Secretary  
 M.No. FCS 8799

*K.G. Nandakumar*  
 K.G.NANDAKUMARAN  
 DGM & CFO

UDIN No- 22081085BCUOCB4666





(Rs. '000)

PROFIT & LOSS ACCOUNT (STANDALONE) FOR THE HALF YEAR ENDED 30TH SEPTEMBER 2022

S.No.	Particulars	Schedule	Half-Yr Ended 30.09.2022	Half-Yr Ended 30.09.2021
1	<b>OPERATING PROFIT / (LOSS)</b>			
	(a) Fire Insurance		(2783672)	340285
	(b) Marine Insurance		(569577)	(181581)
	(c) Miscellaneous Insurance		(30612519)	(13429319)
2	<b>INCOME FROM INVESTMENTS</b>			
	(a) Interest, Dividend & Rent - Gross		(1336191)	406180
	(b) Profit on sale/redemption of investment		(371213)	151986
	Less: Loss on sale/redemption of investment		0	0
3	<b>OTHER INCOME</b>			
	Profit/(Loss) on sale of fixed assets		759	(3990)
	Miscellaneous Income		16716	15575
	Old/Unclaimed Balance Written Back		4099	3723
	Exchange Gain/(Loss)		184558	89619
	Interest on income-tax refunds		0	0
	<b>TOTAL (A)</b>		<b>(35467040)</b>	<b>(12607522)</b>
4	<b>PROVISIONS (Other than taxation)</b>			
	(a) For diminution in the value of investments		334	(1190)
	(b) For bad and doubtful debts\Investment		0	27091
	(c) Amortisation Expenses		(35278)	13621
5	<b>OTHER EXPENSES</b>			
	a) Expenses relating to investments		(1137)	753
	b) Old/Irrecoverable balances written off		25	279
	c) Provision on Standard Assets/NPA		613	417
	d) Investments written off (Net)		0	0
	e) CSR Expenditure		0	0
	f) Interest on income-tax/service tax paid		518	846
	g) Contribution to Policyholders Funds towards excess EoM		0	0
	h) Add/(Less): Prior Period Income		(380)	(852)
	i) Add/(Less): Prior Period Expenses		3431	(3548)
	j) Expenses related to issue of NCD		2052	1846
	k) Interest accrued on NCDs		330904	330904
	l) Rights Issue Expenses		2513	820
	m) Indirect Tax Charges (GST/ST)		98707	75252
	<b>TOTAL (B)</b>		<b>402302</b>	<b>446239</b>
	Profit Before Tax		(35869342)	(13053761)
	Add/(Less): Provision for Fringe Benefit Tax		0	0
	Add/(Less): Provision for taxation - Current Year		0	0
	Add/(Less): Provision for Deferred Taxation		0	0
	Add/(Less): Provision for tax in respect of earlier years		0	317082
	Profit after Tax		(35869342)	(12736678)
	<b>APPROPRIATIONS</b>			
	(a) Balance at the beginning of the year		0	0
	(b) Interim dividends paid during the year		0	0
	(c) Proposed final dividend		0	0
	(d) Dividend distribution tax		0	0
	(e) Transfer to reserves/ other accounts:			
	(i) General Reserves		0	0
	(ii) Contingency Reserve for Unexpired Risks		0	0
	Balance of profit/(loss) brought forward from last year		(35019404)	(3867798)
	Balance carried forward to Balance Sheet		(70888746)	(16604476)
	Basic/Diluted Earning Per Share (EPS) in Rs.		(7.76)	(3.78)

Significant Accounting Policies and Notes to Accounts Schedule 16  
 The Schedules referred to above form integral part of the Balance Sheet

For GSA & ASSOCIATES LLP  
 CHARTERED ACCOUNTANTS  
 FRN No. 000257N/NS00339


For RAJ HAR GOPAL & CO  
 CHARTERED ACCOUNTANTS  
 FRN No. 002074N

ANJAN DEY  
 Chairman-cum-Managing Director  
 DIN 09107033

  
 CA SUNIL AGGARWAL  
 PARTNER  
 M.No. 083899

  
 CA G.K. GUPTA  
 PARTNER  
 M.No. 081085

  
 P. REGHUNATHAN NAIR  
 Director  
 DIN 09462743

  
 R.R. SINGH  
 Director, General Manager  
 and Financial Advisor  
 DIN 08975825

UDIN No - 22083099 BCUM SPA176



  
 RASHMI BAJPAI  
 G.M. & Company Secretary  
 M.No. FCS 8799

  
 K.G. NANDAKUMARAN  
 DGM & CFO

UDIN No. 22081085 BCUCOB4666



Place: New Delhi  
 Date: 11.11.2022





FIRE INSURANCE REVENUE ACCOUNT FOR THE HALF YEAR ENDED 30TH SEPTEMBER 2022			
Particulars	Schedule	Half-Yr Ended 30.09.2022	Half-Yr Ended 30.09.2021
1. Premium earned (Net)	1	4756493	4420771
2. Profit/Loss on sale/redemption of Investments		189366	214579
3. Others - a) Profit/(Loss) on exchange		1	(11772)
b) Contribution from Shareholders' Funds towards excess EoM		0	0
4. Interest, Dividend & Rent - Gross		681627	573460
<b>Total (A)</b>		<b>5627487</b>	<b>5197038</b>
1. Claims Incurred (Net)	2	3188528	2388266
2. Commission	3	705531	445183
3. Operating Expenses related to Insurance Business	4	4499009	2004100
4. Others			
a) Provision for Standard Assets/NPA		(313)	588
b) Provision for Diminution in Value of Shares		(170)	(1680)
c) Amortization Expenses		17995	19232
d) Investment Written Off (Net)		0	0
e) Expenses relating to investments		579	1064
f) Premium deficiency		0	0
<b>Total (B)</b>		<b>8411159</b>	<b>4856753</b>
<b>Operating Profit/(Loss) from fire business C = (A - B)</b>		<b>(2783672)</b>	<b>340285</b>
<b>Appropriations</b>			
Transfer to shareholders' Account		(2783672)	340285
Transfer to Catastrophe Reserve		0	0
Transfer to General Reserve		0	0
<b>Total(C)</b>		<b>(2783672)</b>	<b>340285</b>

Significant Accounting Policies and Notes to Accounts  
The Schedules referred to above form integral part of the Balance Sheet

16

For GSA & ASSOCIATES LLP  
CHARTERED ACCOUNTANTS  
FRN No. 000257N/N500339

*[Signature]*  
CA SUNIL AGGARWAL  
PARTNER  
M.No. 083899

For RAJ HAR GOPAL & CO  
CHARTERED ACCOUNTANTS  
FRN No. 002074N

*[Signature]*  
CA G.K.GUPTA  
PARTNER  
M.No. 081085

*[Signature]*  
ANJAN DEY  
Chairman-cum-Managing Director  
DIN 09107033

*[Signature]*  
P. REGHUNATHAN NAIR  
Director  
DIN 09462743

*[Signature]*  
R.R.SINGH  
Director, General Manager  
and Financial Advisor  
DIN 08975825

*[Signature]*  
RASHMI BAJPAI  
G.M. & Company Secretary  
M.No. FCS 8799

*[Signature]*  
K.G.NANDAKUMARAN  
DGM & CFO

UDIN No. 22083899BCUMSP4176



UDIN No. 22081085BCUOCB4666



Place: New Delhi  
Date: 11.11.2022



NAME OF INSURER:

THE ORIENTAL INSURANCE COMPANY LIMITED

REGISTRATION NO. AND DATE OF  
RENEWAL WITH IRDA

556 Dated 08.11.2021

(Rs. '000)

MARINE INSURANCE REVENUE ACCOUNT FOR THE HALF YEAR ENDED 30TH SEPTEMBER 2022			
Particulars	Schedule	Half-Yr Ended 30.09.2022	Half-Yr Ended 30.09.2021
1. Premium earned (Net)	1	1271230	1082844
2. Profit/Loss on sale/redemption of Investments		53575	55146
3. Others - a) Profit/(Loss) on exchange		0	(1009)
b) Contribution from Shareholders' Funds towards excess EoM		0	0
4. Interest, Dividend & Rent - Gross		192844	147376
<b>Total (A)</b>		<b>1517649</b>	<b>1284357</b>
1. Claims Incurred (Net)	2	1178258	1042718
2. Commission	3	119842	120963
3. Operating Expenses related to Insurance Business	4	784006	297323
4. Others			
a) Provision for Standard Assets/NPA		(88)	151
b) Provision for Diminution in Value of Shares		(49)	(432)
c) Amortization Expenses		5092	4942
d) Investment Written Off (Net)		0	0
e) Expenses relating to investments		165	273
f) Premium deficiency		0	0
<b>Total (B)</b>		<b>2087226</b>	<b>1465938</b>
<b>Operating Profit/(Loss) from Marine business C = (A - B)</b>		<b>(569577)</b>	<b>(181581)</b>
Appropriations			
Transfer to shareholders' Account		(569577)	(181581)
Transfer to Catastrophe Reserve		0	0
Transfer to other reserves		0	0
<b>Total (C)</b>		<b>(569577)</b>	<b>(181581)</b>

Significant Accounting Policies and Notes to Accounts 16  
The Schedules referred to above form integral part of the Balance Sheet

For GSA & ASSOCIATES LLP  
CHARTERED ACCOUNTANTS  
FRN No. 000257N/N500339


  
CA SUNIL AGGARWAL  
PARTNER  
M.No. 083899

For RAJ HAR GOPAL & CO  
CHARTERED ACCOUNTANTS  
FRN No. 002074N

  
CA G.K. GUPTA  
PARTNER  
M.No. 081085

ANJAN DEY  
Chairman-cum-Managing Director  
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P. REGHUNATHAN NAIR  
Director  
DIN 09462743

  
R.R.SINGH  
Director, General Manager  
and Financial Advisor  
DIN 08975825

  
K.G.NANDAKUMARAN  
DGM & CFO

UDIN No. - 22083899BCUMSPA176



Place: New Delhi  
Date: 11.11.2022



  
RASHMI BAJPAI  
G.M. & Company Secretary  
M.No. FCS 8799

UDIN No. - 22081085BCUOCB4666





NAME OF INSURER: THE ORIENTAL INSURANCE COMPANY LIMITED

REGISTRATION NO. AND DATE OF RENEWAL WITH IRDA 556 Dated 08.11.2021

(Rs. '000)

MISCELLANEOUS INSURANCE REVENUE ACCOUNT FOR THE HALF YEAR ENDED 30TH SEPTEMBER 2022			
Particulars	Schedule	Half-Yr Ended 30.09.2022	Half-Yr Ended 30.09.2021
1. Premium earned (Net)	1	61398918	52265230
2. Profit/Loss on sale/redemption of Investments		2789429	2782539
3. Others - a) Profit/(Loss) on exchange		0	4476
b) Contribution from Shareholders' Funds towards excess EoM		0	0
4. Interest, Dividend & Rent - Gross		10040621	7436288
<b>Total (A)</b>		<b>74228968</b>	<b>62488533</b>
1. Claims Incurred (Net)	2	71526350	61906267
2. Commission	3	3707314	3593912
3. Operating Expenses related to Insurance Business	4	27160927	11458528
4. Others			
a) Provision for Standard Assets/NPA		(4608)	7625
b) Provision for Diminution in Value of Shares		(2510)	(21784)
c) Amortization Expenses		265089	249380
d) Investment Written Off (Net)		0	0
e) Expenses relating to investments		8546	13788
f) Premium deficiency		2180379	(1289864)
<b>Total (B)</b>		<b>104841487</b>	<b>75917852</b>
Operating Profit/(Loss) from miscellaneous business C = (A - B)		<b>(30612519)</b>	<b>(13429319)</b>
<b>Appropriations</b>			
Transfer to shareholders' Account		<b>(30612519)</b>	<b>(13429319)</b>
Transfer to Catastrophe Reserve		0	0
Transfer to other reserves		0	0
<b>Total (C)</b>		<b>(30612519)</b>	<b>(13429319)</b>

Significant Accounting Policies and Notes to Accounts 16  
The Schedules referred to above form integral part of the Balance Sheet

For GSA & ASSOCIATES LLP  
CHARTERED ACCOUNTANTS  
FRN No. 000257N/N500339

  
CA SUNIL AGGARWAL  
PARTNER  
M.No. 083899

For RAJ HAR GOPAL & CO  
CHARTERED ACCOUNTANTS  
FRN No. 002074N

  
CA G.K. GUPTA  
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ANJAN DEY  
Chairman-cum-Managing Director  
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P. REGHUNATHAN NAIR  
Director  
DIN 09462743

  
R.R.SINGH  
Director, General Manager  
and Financial Advisor  
DIN 08975825

UPIN No. 2208389A BCU MSP 4176



  
RASHMI BAJPAI  
G.M. & Company Secretary  
M.No. FCS 8799

  
K.G.NANDAKUMARAN  
DGM & CFO

UDIN No. 22081085BLUOCB4666



Place: New Delhi  
Date: 11.11.2022



THE ORIENTAL INSURANCE COMPANY LIMITED

SCHEDULE -1

PREMIUM EARNED (NET) FOR THE HALF YEAR ENDED 30.09.2022

(Rs. '000)

Particulars	FIRE		MARINE						MISCELLANEOUS		GRAND TOTAL	
	Half-Yr Ended	Half-Yr Ended	Half-Yr Ended 30.09.2022			Half-Yr Ended 30.09.2021			Half-Yr Ended	Half-Yr Ended	Half-Yr Ended	Half-Yr Ended
	30.09.2022	30.09.2021	Marine Cargo	Marine Hull	TOTAL	Marine Cargo	Marine Hull	TOTAL	30.09.2022	30.09.2021	30.09.2022	30.09.2021
Premium from direct business	10391145	10238646	1567472	1126620	2694092	1381745	752981	2134726	68853846	60550674	81939083	72924046
Add: Premium on reinsurance accepted	1327378	712945	25080	3659	28739	22839	8861	31700	1936852	2104309	3292969	2848954
Less: Premium on reinsurance ceded	6481709	6675418	527965	779134	1307099	465258	492568	957826	4330286	4973175	12119094	12606419
Net Premium	5236814	4276173	1064587	351145	1415732	939326	269274	1208600	66460412	57681808	73112958	63166581
Adjustment for changes in reserve for unexpired risk.	480321	-144598	62631	81871	144502	111959	13797	125756	5061494	5416578	5686317	5397736
Total Premium Earned (Net)	4756493	4420771	1001956	269274	1271230	827367	255477	1082844	61398918	52265230	67426641	57768845
Gross Direct Premium within India	9804919	9754052	1413839	1121754	2535593	1214176	734991	1949167	67699122	59594474	80039634	71297693
Gross Direct Premium Outside India	586226	484594	153633	4866	158499	167569	17990	185559	1154723	956200	1899448	1626353
Total Gross Direct Premium	10391145	10238646	1567472	1126620	2694092	1381745	752981	2134726	68853845	60550674	81939082	72924046





## MISCELLANEOUS PREMIUM EARNED (NET) FOR THE HALF YEAR ENDED 30.09.2022

Particulars	MOTOR					MOTOR				
	OD	TP - Non Pool	TP POOL	TP D.R. POOL	TOTAL	OD	TP - Non Pool	TP POOL	TP D.R. POOL	TOTAL
	Half-Yr Ended 30.09.2022					Half-Yr Ended 30.09.2021				
Premium from direct business written	4599692	11295310	0	0	15895002	4324808	10788293	0	0	15113101
Add: Premium on reinsurance accepted	3087	48851	0	0	51938	741	16471	0	0	17212
Less: Premium on reinsurance ceded	182104	504016	0	0	686120	220439	578538	0	0	798977
Net Premium	4420675	10840145	0	0	15260820	4105110	10226226	0	0	14331336
Adjustment for changes in reserve for unexpired risk.	157783	306960	0	0	464743	-233311	-373016	0	0	-606327
Total Premium Earned (Net)	4262892	10533185	0	0	14796077	4338421	10599242	0	0	14937663
Premium Income from direct business effected										
In India	3970416	11239624	0	0	15210040	3878736	10732000	0	0	14610736
Outside India	629276	55686	0	0	684962	446072	56293	0	0	502365
Total Gross Direct Premium	4599692	11295310	0	0	15895002	4324808	10788293	0	0	15113101

Particulars	ENGINEERING		AVIATION		WORKMEN'S COMPENSATION		PERSONAL ACCIDENT		CROP	
	Half-Yr Ended 30.09.2022	Half-Yr Ended 30.09.2021	Half-Yr Ended 30.09.2022	Half-Yr Ended 30.09.2021	Half-Yr Ended 30.09.2022	Half-Yr Ended 30.09.2021	Half-Yr Ended 30.09.2022	Half-Yr Ended 30.09.2021	Half-Yr Ended 30.09.2022	Half-Yr Ended 30.09.2021
Premium from direct business written	1909916	1742201	593858	644520	293115	277881	2636628	1626873	56540	3308615
Add: Premium on reinsurance accepted	187128	27523	556774	888946	0	0	59	216820	1	3982
Less: Premium on reinsurance ceded	984381	879715	478989	649211	11920	13632	113182	386158	4035	134179
Net Premium	1112663	890009	671643	884255	281195	264249	2523505	1457535	52506	3178418
Adjustment for changes in reserve for unexpired risk.	111327	31193	-106306	92090	8473	-951	532985	232256	-890766	376673
Total Premium Earned (Net)	1001336	858816	777949	792165	272722	265200	1990520	1225279	943272	2801745
Premium Income from direct business effected										
In India	1828574	1682566	593858	644520	278375	264726	2621530	1616515	56540	3308615
Outside India	81342	59635	0	0	14740	13155	15098	10358	0	0
Total Gross Direct Premium	1909916	1742201	593858	644520	293115	277881	2636628	1626873	56540	3308615

Particulars	HEALTH		LIABILITY		OTHER MISC.		TOTAL	
	Half-Yr Ended 30.09.2022	Half-Yr Ended 30.09.2021	Half-Yr Ended 30.09.2022	Half-Yr Ended 30.09.2021	Half-Yr Ended 30.09.2022	Half-Yr Ended 30.09.2021	Half-Yr Ended 30.09.2022	Half-Yr Ended 30.09.2021
Premium from direct business written	44464343	35163262	545573	527099	2458871	2147122	68853846	60550674
Add: Premium on reinsurance accepted	1057355	871801	69320	62099	14277	15926	1936852	2104309
Less: Premium on reinsurance ceded	1480363	1494698	192880	273130	378416	343475	4330286	4973175
Net Premium	44041335	34540365	422013	316068	2094732	1819573	66460412	57681808
Adjustment for changes in reserve for unexpired risk.	4750485	5328440	52973	3147	137580	-39943	5061494	5416578
Total Premium Earned (Net)	39290850	29211925	369040	312921	1957152	1859516	61398918	52265230
Premium Income from direct business effected								
In India	44186437	34852836	520833	504823	2402935	2109137	67699122	59594474
Outside India	277906	310426	24740	22276	55935	37985	1154723	956200
Total Gross Direct Premium	44464343	35163262	545573	527099	2458870	2147122	68853845	60550674





SCHEDULE -2

CLAIMS INCURRED (NET) FOR THE HALF YEAR ENDED 30.09.2022

(Rs. '000)

Particulars	FIRE		MARINE						MISCELLANEOUS		GRAND TOTAL	
	Half-Yr Ended	Half-Yr Ended	Half-Yr Ended 30.09.2022			Half-Yr Ended 30.09.2021			Half-Yr Ended	Half-Yr Ended	Half-Yr Ended	Half-Yr Ended
	30.09.2022	30.09.2021	Marine Cargo	Marine Hull	TOTAL	Marine Cargo	Marine Hull	TOTAL	30.09.2022	30.09.2021	30.09.2022	30.09.2021
<b>Claims Paid</b>												
Direct	3410199	3380087	1071355	255072	1326427	605332	139315	744647	54903016	50257160	59639642	54381894
Add: Reinsurance Accepted	339745	539214	12402	12175	24577	17919	8260	26179	2867267	933918	3231589	1499311
Less: Reinsurance Ceded	1569064	1389553	346655	106406	453061	129812	43424	173236	2593889	4312215	4616014	5875004
<b>Net Claims paid</b>	<b>2180880</b>	<b>2529748</b>	<b>737102</b>	<b>160841</b>	<b>897943</b>	<b>493439</b>	<b>104151</b>	<b>597590</b>	<b>55176394</b>	<b>46878863</b>	<b>58255217</b>	<b>50006201</b>
<b>ADD: Claims Outstanding at the end of Current Year</b>												
Direct	27426250	28121675	2070320	6442974	8513294	2082038	7112306	9194344	186672341	176439750	222611885	213755769
Add: Reinsurance Accepted	2333359	2296114	19441	458343	477784	48775	608237	657012	4735644	3318077	7546787	6271203
Less: Reinsurance Ceded	18180237	19406541	882858	5189043	6071901	1189255	5821846	7011101	22512389	21609325	46764527	48026967
<b>Net Claims Outstanding at the end of Current Year</b>	<b>11579372</b>	<b>11011248</b>	<b>1206903</b>	<b>1712274</b>	<b>2919177</b>	<b>941558</b>	<b>1898697</b>	<b>2840255</b>	<b>168895595</b>	<b>158148502</b>	<b>183394145</b>	<b>172000006</b>
<b>LESS: Claims Outstanding at the end of Prev. Year</b>												
Direct	24090442	25714585	1936448	6389825	8326273	1909695	4453035	6362730	169800947	161453199	202217662	193530514
Add: Reinsurance Accepted	2449154	2616752	38230	565903	604133	39641	653354	692995	4083326	3441401	7136613	6751148
Less: Reinsurance Ceded	15967872	17178607	1049719	5241825	6291544	1042009	3618589	4660598	21338633	21773506	43598049	43612711
<b>Net Claims Outstanding as at the end of the Previous Year</b>	<b>10571724</b>	<b>11152730</b>	<b>924959</b>	<b>1713903</b>	<b>2638862</b>	<b>907327</b>	<b>1487800</b>	<b>2395127</b>	<b>152545640</b>	<b>143121094</b>	<b>165756226</b>	<b>156668951</b>
<b>Net Claims Incurred</b>												
Direct	6746007	5787177	1205227	308221	1513448	777675	2798586	3576261	71774410	65243709	80033865	74607147
Add: Reinsurance accepted	223950	218576	-6387	-95385	-101772	27053	-36857	-9804	3519585	810592	3641763	1019364
Less: Reinsurance Ceded	3781429	3617487	179794	53624	233418	277058	2246681	2523739	3767645	4148034	7782492	10289260
<b>NET CLAIMS INCURRED</b>	<b>3188528</b>	<b>2388266</b>	<b>1019046</b>	<b>159212</b>	<b>1178258</b>	<b>527670</b>	<b>515048</b>	<b>1042718</b>	<b>71526350</b>	<b>61906267</b>	<b>75893136</b>	<b>65337251</b>
<b>Claims paid to claimants</b>												
In India	1903327	2024989	648204	159721	807925	453801	100130	553931	54409610	45772063	57120862	48350983
Outside India	277553	504759	88897	1120	90017	39638	4021	43659	766784	1106800	1134354	1655218
<b>NET CLAIMS PAID</b>	<b>2180880</b>	<b>2529748</b>	<b>737101</b>	<b>160841</b>	<b>897942</b>	<b>493439</b>	<b>104151</b>	<b>597590</b>	<b>55176394</b>	<b>46878863</b>	<b>58255216</b>	<b>50006201</b>



## CLAIMS INCURRED (NET) FOR THE HALF YEAR ENDED 30.09.2022

Particulars	MOTOR										ENGINEERING		
	OD	TP Non Pool	TP Pool	D.R. Pool	TOTAL	OD	TP Non Pool	TP Pool	D.R. Pool	TOTAL	Half Year Ended		
	Half-Yr Ended 30.09.2022					Half-Yr Ended 30.09.2021					30.09.2022	30.09.2021	
Claims Paid													
Direct	5264217	7312867	480999	66757	13124840	4489915	4572208	320050	38552	9420725	512408	307237	
Add: Reinsurance Accepted	276	7973	0	0	8249	359	1051	0	0	1410	369961	39221	
Less: Reinsurance Ceded	252628	477360	0	385	730373	218000	307216	0	0	525216	93107	55857	
Net Claims paid	5011865	6843480	480999	66372	12402716	4272274	4266043	320050	38552	8896919	789262	290601	
ADD: Claims Outstanding at the end of Current Year													
Direct	6635190	129732423	6549518	591462	143508593	6443935	118649814	6716344	1152267	132962360	4891938	4985644	
Add: Reinsurance Accepted	84933	28	0	0	84961	91257	0	0	0	91257	674281	912782	
Less: Reinsurance Ceded	313055	10669495	0	111585	11094134	302902	9770896	0	197041	10270840	1735941	1704540	
Net Claims Outstanding Current Year	6407068	119062957	6549518	479877	132499420	6232290	108878918	6716344	955226	122782777	3830278	4193886	
LESS: Claims Outstanding at the end of Prev. Year													
Direct	4922762	124574655	6733912	619794	136851123	5649218	111599243	6852537	1227747	125328745	4527304	4955110	
Add: Reinsurance Accepted	163356	28	0	0	163384	172226	0	0	0	172226	958729	1203174	
Less: Reinsurance Ceded	248915	10361927	0	47675	10658517	267120	9342831	0	83048	9692999	1528684	1682658	
Net Claims Outstanding Previous Year	4837203	114212756	6733912	572119	126355990	5554324	102256412	6852537	1144699	115807972	3957349	4475626	
Net Claims Incurred													
Direct	6976645	12470635	296605	38425	19782310	5284632	11622779	183857	-36928	17054340	877042	337771	
Add: Reinsurance accepted	-78147	7973	0	0	-70174	-80610	1051	0	0	-79559	85513	-251171	
Less: Reinsurance Ceded	316768	784928	0	64295	1165990	253782	735281	0	113993	1103057	300364	77739	
TOTAL CLAIMS INCURRED	6581730	11693681	296605	-25870	18546146	4950240	10888549	183857	-450921	15871724	662191	8861	
Claims paid to claimants													
In India	4724703	6829065	480999	66372	12101139	3972805	4258371	320050	38552	8589778	755308	262077	
Outside India	287162	14415	0	0	301577	299469	7672	0	0	307141	33954	28524	
Total Claims Paid	5011865	6843480	480999	66372	12402716	4272274	4266043	320050	38552	8896919	789262	290601	





CLAIMS INCURRED (NET) FOR THE HALF YEAR ENDED 30.09.2022

Particulars	WORKMEN'S COMPENSATION		AVIATION		PERSONAL ACCIDENT		HEALTH		LIABILITY	
	Half Year Ended		Half Year Ended		Half Year Ended		Half Year Ended		Half Year Ended	
	30.09.2022	30.09.2021	30.09.2022	30.09.2021	30.09.2022	30.09.2021	30.09.2022	30.09.2021	30.09.2022	30.09.2021
Claims Paid										
Direct	120628	54883	123683	212078	1172078	847984	38816104	36522463	38244	46794
Add: Reinsurance Accepted	0	0	229536	572802	0	5000	2170831	258919	1761	29
Less: Reinsurance Ceded	6458	2905	103201	305196	58670	84705	1446865	1734926	3729	26796
Net Claims paid	114170	51978	250018	479684	1113408	768279	39540070	35046456	36276	20027
ADD: Claims Outstanding at the end of Current Year										
Direct	558436	304733	2307706	1208719	3017749	2382162	19273788	15660387	2020092	1597388
Add: Reinsurance Accepted	0	0	1487910	1459317	875057	92664	1109390	417695	110601	50261
Less: Reinsurance Ceded	32834	18957	2433439	1834358	-173935	391916	497452	649576	1407278	1152824
Net Claims Outstanding Current Year	525602	285776	1362177	833678	4066741	2082910	19885726	15428506	723415	494825
LESS: Claims Outstanding at the end of Prev. Year										
Direct	531807	289005	1057541	1541610	2733336	2055818	11826375	10395577	1980704	1524693
Add: Reinsurance Accepted	0	0	1461159	1362633	464691	33014	473085	136824	53252	73416
Less: Reinsurance Ceded	32558	17620	1317634	1720086	938061	519249	408552	477396	1401289	1088397
Net Claims Outstanding Previous Year	499249	271385	1201066	1184157	2259966	1769583	11890908	10055005	632667	509712
Net Claims Incurred										
Direct	147257	70611	1373848	-120813	1456491	1174328	46263517	41787273	77632	119489
Add: Reinsurance accepted	0	0	256287	669486	410366	64650	2807136	539790	59110	-23126
Less: Reinsurance Ceded	6734	4242	1219006	419468	-1053326	157372	1535765	1907106	9718	91223
TOTAL CLAIMS INCURRED	140523	66369	411129	129205	2920183	1081606	47534888	40419957	127024	5140
Claims paid to claimants										
In India	109964	49202	94780	116206	1111068	767424	39285026	34672451	33677	1955
Outside India	4206	2776	155238	363478	2340	855	255044	374005	2599	18072
Total Claims Paid	114170	51978	250018	479684	1113408	768279	39540070	35046456	36276	20027



## CLAIMS INCURRED (NET) FOR THE HALF YEAR ENDED 30.09.2022

Particulars	CROP		OTHER MISCELLANEOUS		TOTAL	
	Half Year Ended		Half Year Ended		Half Year Ended	
	30.09.2022	30.09.2021	30.09.2022	30.09.2021	30.09.2022	30.09.2021
Claims Paid						
Direct	16052	1949459	978979	895537	54903016	50257160
Add: Reinsurance Accepted	11145	2319	75784	54218	2867267	933918
Less: Reinsurance Ceded	9084	1457444	142402	119170	2593889	4312215
Net Claims paid	18113	494334	912361	830585	55176394	46878863
ADD: Claims Outstanding at the end of Current Year						
Direct	7806108	13667223	3287931	3671132	186672341	176439748
Add: Reinsurance Accepted	55370	101590	338074	192509	4735644	3318075
Less: Reinsurance Ceded	4290973	4778047	1194273	808267	22512389	21609325
Net Claims Outstanding Current Year	3570505	8990766	2431732	3055374	168895595	158148498
LESS: Claims Outstanding at the end of Prev. Year						
Direct	7332430	12136679	2960327	3225962	169800947	161453199
Add: Reinsurance Accepted	105153	96145	403873	363969	4083326	3441401
Less: Reinsurance Ceded	4322607	6048944	730731	726157	21338633	21773506
Net Claims Outstanding Previous Year	3114976	6183880	2633469	2863774	152545640	143121094
Net Claims Incurred						
Direct	489730	3480003	1306583	1340707	71774410	65243709
Add: Reinsurance accepted	-38638	7764	9985	-117242	3519585	810592
Less: Reinsurance Ceded	-22550	186547	605944	201200	3767645	4140034
TOTAL CLAIMS INCURRED	473642	3301220	710624	1022185	71526350	61906267
Claims paid to claimants						
In India	18113	494334	900533	818636	54409610	45772063
Outside India	0	0	11828	11949	766784	1106800
Total Claims Paid	18113	494334	912361	830585	55176394	46878863



THE ORIENTAL INSURANCE COMPANY LIMITED  
SCHEDULE -3

(Rs. '000)

COMMISSION INCURRED (NET) FOR THE HALF YEAR ENDED 30.09.2022

Particulars	FIRE		MARINE						MISCELLANEOUS		GRAND TOTAL	
	Half-Yr Ended	Half-Yr Ended	Half-Yr Ended 30.09.2022			Half-Yr Ended 30.09.2021			Half-Yr Ended	Half-Yr Ended	Half-Yr Ended	Half-Yr Ended
	30.09.2022	30.09.2021	Marine Cargo	Marine Hull	TOTAL	Marine Cargo	Marine Hull	TOTAL	30.09.2022	30.09.2021	30.09.2022	30.09.2021
<u>Commission paid</u>												
Direct	987205	837358	197283	20172	217455	166761	13160	179921	3924770	3634033	5129430	4651312
Add: Re-insurance Accepted	204809	111753	9448	458	9906	6790	588	7378	148174	175948	362889	295079
Less: Re-Insurance Ceded	486483	503928	36553	70966	107519	40028	26308	66336	365630	216069	959632	786333
Net commission	705531	445183	170178	(50336)	119842	133523	(12560)	120963	3707314	3593912	4532687	4160058





MISCELLANEOUS COMMISSION INCURRED (NET) FOR THE HALF YEAR ENDED 30.09.2022

Particulars	MOTOR							
	OD	TP - Non Pool	TP Pool	TOTAL	OD	TP - Non Pool	TP Pool	TOTAL
	Half-Yr Ended 30.09.2022				Half-Yr Ended 30.09.2021			
Commission paid								
Direct	1101012	220362	0	1321374	1003067	208237	0	1211304
Add: On Re-insurance Accepted	2240	0	0	2240	93	0	0	93
Less: On Re-Insurance Ceded	28408	22584	0	50992	35758	26830	0	62588
Net commission	1074844	197778	0	1272622	967402	181407	0	1148809

Particulars	ENGINEERING		WORKMEN'S COMPENSATION		AVIATION	
	30.09.2022	30.09.2021	30.09.2022	30.09.2021	30.09.2022	30.09.2021
Commission paid						
Direct	137510	113636	44674	40770	12137	8263
Add: On Re-insurance Accepted	44288	58175	0	0	38000	48615
Less: On Re-Insurance Ceded	68056	62153	1609	2094	17138	22918
Net commission	113742	109658	43065	38676	32999	33960

Particulars	PERSONAL ACCIDENT		HEALTH		LIABILITY	
	30.09.2022	30.09.2021	30.09.2022	30.09.2021	30.09.2022	30.09.2021
Commission paid						
Direct	215650	85418	1770971	1853410	48477	39512
Add: On Re-insurance Accepted	8	13794	58258	47949	742	0
Less: On Re-Insurance Ceded	13525	19326	177080	141753	4374	7986
Net commission	202133	79886	1652149	1759606	44845	31526

Particulars	CROP		OTHER MISCELLANEOUS		TOTAL	
	30.09.2022	30.09.2021	30.09.2022	30.09.2021	30.09.2022	30.09.2021
Commission paid						
Direct	(10563)	(27745)	384540	309465	3924770	3634033
Add: On Re-insurance Accepted	0	2605	4638	4717	148174	175948
Less: On Re-Insurance Ceded	43	(132089)	32813	29340	365630	216069
Net commission	(10606)	106949	356365	284842	3707314	3593912



THE ORIENTAL INSURANCE COMPANY LIMITED

SCHEDULE - 4

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS FOR THE HALF YEAR ENDED 30.09.2022

(Rs. '000)

Particulars	Half-Yr Ended 30.09.2022		Half-Yr Ended 30.09.2021	
	AMOUNT	AMOUNT	AMOUNT	AMOUNT
1 Employees remuneration & Welfare Benefits		30902080		12163704
2 Travel, Conveyance and Vehicle Running Expenses		96731		87659
3 Training		10951		8184
4 Rent, Rates & Taxes		389879		379923
5 Repairs		122993		114531
6 Printing & Stationery		54301		52247
7 Communication		38625		42789
8 Legal & Professional Expenses #		35023		27637
9 Auditors' fees, expenses etc.				
(a) as auditor		11374		12068
(b) as adviser or in any other capacity, in respect of				
i) taxation matters		0		
ii) insurance matters		0		
iii) management services		0		
(c) in any other capacity		0		
10 Advertisement & Publicity		5760		1475
11 Interest & Bank Charges		29328		3822
12 Others				
a) Electricity Charges	68645		60962	
b) Fee under Insurance & Company Act etc.	43996		48411	
c) LPA Subscription	0		0	
d) Policy Stamps Expenses	13927		15128	
e) Property expenses	3051		4387	
f) Others	371989	501608	390608	51949
13 Depreciation		245289		29873
<b>TOTAL OPERATING EXPENSES RELATING TO INSURANCE BUSINESS</b>		<b>32443942</b>		<b>1375995</b>



THE ORIENTAL INSURANCE COMPANY LIMITED

Schedule 4

SEGMENT-WISE OPERATING EXPENSES RELATED TO INSURANCE BUSINESS FOR THE HALF YEAR ENDED 30TH SEPTEMBER 2022

(Rs. 1000)

Particulars	Fire		Marine		Miscellaneous		Total	
	30.09.2022	30.09.2021	30.09.2022	30.09.2021	30.09.2022	30.09.2021	30.09.2022	30.09.2021
Employees remuneration & Welfare Benefits	4282921	1770696	746361	262707	25872798	10130301	30902080	12163704
Travel, Conveyance and Vehicle Running Expenses	13407	12761	2336	1893	80988	73005	96731	87659
Training	1518	1191	264	177	9169	6816	10951	8184
Rent, Rates & Taxes	54036	55306	9417	8205	326426	316411	389879	379922
Repairs	17046	16673	2971	2474	102976	95385	122993	114532
Printing & Stationery	7526	7606	1312	1128	45464	43513	54302	52247
Communication	5353	8228	933	924	32339	35636	38625	42789
Legal & Professional Expenses	4854	4023	846	597	29323	23017	35023	27637
Auditors' fees, expenses etc.								
(a) as auditor	1576	1757	275	260	9523	10051	11374	12068
(b) as adviser or in any other capacity, in respect of	0	0	0	0	0	0	0	0
i) taxation matters	0	0	0	0	0	0	0	0
ii) insurance matters	0	0	0	0	0	0	0	0
iii) management services	0	0	0	0	0	0	0	0
(c) in any other capacity	0	0	0	0	0	0	0	0
Advertisement & Publicity	798	2148	139	319	4823	12280	5760	14757
Interest & Bank Charges	4065	5565	708	826	24555	31837	29328	38228
Others								
a) Electricity Charges	9514	8874	1658	1317	57472	50771	68644	60962
b) Fee under Insurance & Company Act etc.	6098	7047	1063	1045	36836	40318	43997	48410
c) LPA Subscription	0	0	0	0	0	0	0	0
d) Policy Stamps Expenses	91	89	4	0	13833	15039	13928	15128
e) Property expenses	423	639	74	95	2554	3654	3051	4388
f) Others	55786	60009	9721	8904	306480	321693	371987	390606
Depreciation	33996	43487	5924	6452	205368	248791	245288	298730
<b>Total Operating Expenses relating to insurance business</b>	<b>4499008</b>	<b>2004100</b>	<b>784006</b>	<b>297323</b>	<b>27160927</b>	<b>11458528</b>	<b>32443941</b>	<b>13759951</b>





**THE ORIENTAL INSURANCE COMPANY LIMITED**

**SCHEDULE -**

**SHARE CAPITAL AS AT 30.09.2022**

Sl.No.	Particulars	As at 30.09.2022 (Rs. '000)	As at 30.09.2021 (Rs. '000)
1	<b>Authorised Capital</b> 500,00,00,000 Equity Shares of Rs 10 each (Prev. Yr - 500,00,00,000 shares of Rs. 10 each)	50000000	50000000
2	<b>Issued Capital</b> 462,00,00,000 Equity Shares of Rs 10 each (Prev. Yr - 182,00,00,000 shares of Rs. 10 each)	462000000	342000000
3	<b>Subscribed Capital</b> 462,00,00,000 Equity Shares of Rs 10 each (Prev. Yr - 182,00,00,000 shares of Rs. 10 each)	462000000	342000000
4	<b>Called and Paid-up Capital</b> 462,00,00,000 Equity Shares of Rs 10 each (Prev. Yr - 182,00,00,000 shares of Rs. 10 each)	462000000	342000000
5	<b>Less: Calls Unpaid</b>	0	
	<b>Add: Equity Shares Forfeited (Amount Originally Paid up)</b>	0	
	<b>Less: Preliminary Expenses</b>	0	
	Expenses including commision or brokerage on underwriting or subscription of shares	0	
	<b>Add: Share Application Money</b>	0	
	<b>Total</b>	<b>462000000</b>	<b>342000000</b>



**THE ORIENTAL INSURANCE COMPANY LIMITED**

**SCHEDULE - 5A**

**PATTERN OF SHAREHOLDING AS AT 30.09.2022**

<b>[As certified by the Management]</b>				
<b>Shareholder</b>	<b>As at 30.09.2022</b>		<b>As at 30.09.2021</b>	
	<b>Number of Shares</b>	<b>% of Holding</b>	<b>Number of Shares</b>	<b>% of Holding</b>
<b>Promoters</b>				
<b>Indian</b>	<b>4620000000</b>	<b>100%</b>	<b>3420000000</b>	<b>100%</b>
<b>Foreign</b>	<b>0</b>	<b>0</b>	<b>0</b>	
<b>Others</b>	<b>0</b>	<b>0</b>	<b>0</b>	
<b>Total</b>	<b>4620000000</b>	<b>100%</b>	<b>3420000000</b>	<b>100%</b>







# THE ORIENTAL INSURANCE COMPANY LIMITED

SCHEDULE - 1

## BORROWINGS AS AT 30.09.2022

(Rs. '000)

S.No.	Particulars	As at 30.09.2022	As at 30.09.2021
1	Debentures / Bonds*	7500000	7500000
2	Banks	0	0
3	Financial Institutions	0	0
4	Others (to be specified)	0	0
	<b>Total</b>	<b>7500000</b>	<b>7500000</b>

\* Unsecured subordinated debt of 7500 NCDs of the face value of Rs. 10 lacs per debenture aggregating Rs. 750 crores.



**THE ORIENTAL INSURANCE COMPANY LIMITED**  
**SCHEDULE - 8 Investments As At 30.09.2022 - Shareholders**

S.No.	Particulars	As at 30.09.2022 (Rs. '000)	As at 30.09.2021 (Rs. '000)
<b>Long Term Investments</b>			
1	Government Securities and Government Guaranteed Bonds including Treasury Bills	-17840785	5619085
2	Other Approved Securities	-91974	31251
3	Other Investments		
	a) Shares		
	(aa) Equity	-11137174	3017716
	(bb) Preference	0	0
	b) Mutual Funds	-41473	36476
	c) Derivative Instruments	0	0
	d) Debentures / Bonds	-644216	235924
	e) Other Securities (to be specified)		
	i) Long Term FDs	-107103	126656
	f) Subsidiaries	-70	24
	g) Investment Properties - Real Estate	0	0
4	Investments in Infrastructure and Social Sector	-5626704	1799414
5	Other than Approved Investments	-1700818	684946
<b>Short Term Investments</b>			
1	Government Securities and Government Guaranteed Bonds including Treasury Bills	-634429	254983
2	Other Approved Securities	0	0
3	Other Investments		
	a) Shares		
	(aa) Equity	0	0
	(bb) Preference	0	0
	b) Mutual Funds	-1786292	642478
	c) Derivative Instruments	0	0
	d) Debentures / Bonds	-167635	104195
	e) Other Securities (to be specified)		
	f) Subsidiaries	0	0
	g) Investment Properties - Real Estate	0	0
4	Investment in Infrastructure and Social Sector	-224283	130697
5	Other than Approved Investments	-6975	449
	<b>Total Investments</b>	<b>-40009931</b>	<b>12684294</b>
	<b>Investments</b>		
1	In India	-39949118	12666302
2	Outside India	-60813	17992
	<b>Total</b>	<b>-40009931</b>	<b>12684294</b>



**THE ORIENTAL INSURANCE COMPANY LIMITED**  
**SCHEDULE - 8A Investments As At 30.09.2022 - Policyholders**

S.No.	Particulars	As at 30.09.2022	As at 30.09.2021
		(Rs. '000)	(Rs. '000)
<b>Long Term Investments</b>			
1	Government Securities and Government Guaranteed Bonds including Treasury Bills	145731715	112927016
2	Other Approved Securities	751284	628059
3	Other Investments		
a)	Shares		
	(i) Equity	90973547	60647175
	(ii) Preference shares	0	0
b)	Mutual Funds	338773	733053
c)	Debentures / Bonds	5262254	4741382
d)	Investment Properties - Real Estate	0	0
e)	Other Securities (to be specified)		
	i) Other than approved investments	13893063	13765390
	ii) Long Term FDs	874870	2545401
	iii) Subsidiaries	570	476
4	Investment in Infrastructure & Housing	45961504	36162913
<b>Short Term Investments</b>			
1	Government Securities and Government Guaranteed Bonds including Treasury Bills	5182305	5124400
2	Other Approved Securities	0	0
3	Other Investments		
a)	Shares		
	(i) Equity	0	0
	(ii) Preference shares	0	0
b)	Mutual Funds	14591246	12911925
c)	Debentures / Bonds	1369321	2094011
d)	Other Securities (to be specified)		
	i) Other than approved investments	56975	9018
4	Investment in Infrastructure & Housing	1832046	2626620
<b>Total Investments</b>		<b>326819473</b>	<b>254916839</b>
<b>Investments</b>			
1	In India	326322723	254555246
2	Outside India	496750	361593
<b>Total</b>		<b>326819473</b>	<b>254916839</b>





**THE ORIENTAL INSURANCE COMPANY LIMITED**

**SCHEDULE - 9**

**LOANS AS AT 30.09.2022**

S.No.	Particulars	As at 30.09.2022 (Rs. '000)	As at 30.09.2021 (Rs. '000)
<b>1</b>	<b>Security-Wise Classification</b>		
	Secured		
	(a) On Mortgage of Property		
	(aa) In India	0	0
	(bb) Outside India	0	0
	(b) On Shares, Bonds, Government Securities	0	0
	(c) Others (i) Housing Loans to Staff	1129798	1150301
	(ii) Term Loans and loans to state govts for housing & FFEs, guaranteed by State Govts.	167923	213809
	Unsecured (Term loans, Bridge loans, Certificate of deposit, Commercial paper )	64299	64299
	<b>Total</b>	<b>1362020</b>	<b>1428409</b>
<b>2</b>	<b>Borrower-Wise Classification</b>		
	(a) Central and State Governments	93960	134980
	(b) Banks and Financial Institutions	0	0
	(c) Subsidiaries	0	0
	(d) Companies/Industrial Undertakings	138262	143128
	(e) Loan against policies	0	0
	(f) Others (i) Staff	1129798	1150301
	(ii) Commercial Papers	0	0
	<b>Total</b>	<b>1362020</b>	<b>1428409</b>
<b>3</b>	<b>Performance-Wise Classification</b>		
	(A) Loans classified as standard		
	(aa) In India	1221373	1285849
	(bb) Outside India	0	0
	(B) Non-standard loans less provisions		
	(aa) In India	0	0
	(bb) Outside India	0	0
	Provision	140647	142560
	<b>Total</b>	<b>1362020</b>	<b>1428409</b>
<b>4</b>	<b>Maturity-Wise Classification</b>		
	(A) Short-Term	34132	41020
	(B) Long-Term	1327888	1387389
	<b>Total</b>	<b>1362020</b>	<b>1428409</b>
	<b>Total</b>	<b>1362020</b>	<b>1428409</b>



**THE ORIENTAL INSURANCE COMPANY LIMITED**  
Schedule - 10  
**SCHEDULE OF FIXED ASSETS AS AT 30.09.2022**

Particulars	COST/GROSS BLOCK				DEPRECIATION RESERVE				(Rs. '000)	
	Opening Balance	Additions during the period	Deductions and Adjustments made in the period	Closing Balance	Opening Balance	Depreciation during the period	Deductions and Adjustments made in the period	Closing Balance	NET BLOCK	
									As at 30.09.2022	As at 30.09.2021
Tangible Assets										
Land Freehold	59546	0	0	59546	0	0	0	0	59546	59546
Leasehold Property	3728836	0	0	3728836	249071	55295	-6	304372	3424464	3537527
Freehold Property	970025	0	0	970025	398617	2367	0	400984	569040	570725
Furniture & Fittings	505563	1198	1832	504929	431983	5762	655	437090	67838	78121
Information & Technology Equipment	1950564	4317	10451	1944430	1603225	81879	4540	1680564	263866	299766
Vehicles	796259	37197	82401	751055	487160	70058	61159	496059	254996	333948
Office Equipment	154922	347	390	154879	143840	1085	380	144545	10334	9206
Others	458359	4577	2758	460178	386673	7232	1935	391970	68208	75535
<b>Total Fixed Assets</b>	<b>8624074</b>	<b>47636</b>	<b>97832</b>	<b>8573878</b>	<b>3700569</b>	<b>223678</b>	<b>68663</b>	<b>3855584</b>	<b>4718292</b>	<b>4964374</b>
Intangible Assets (Software)	1169459	1980	7067	1164372	1131905	21611	0	1153516	10856	36298
<b>Sub Total</b>	<b>9793533</b>	<b>49616</b>	<b>104899</b>	<b>9738250</b>	<b>4832474</b>	<b>245289</b>	<b>68663</b>	<b>5009100</b>	<b>4729148</b>	<b>5000672</b>
Capital Work in Progress	307152	100981	2245	405888	0	0	0	0	405888	280489
<b>Total</b>	<b>10100685</b>	<b>150597</b>	<b>107144</b>	<b>10144138</b>	<b>4832474</b>	<b>245289</b>	<b>68663</b>	<b>5009100</b>	<b>5135036</b>	<b>5281161</b>
<b>Previous Year (30/09/2021)</b>	<b>10048543</b>	<b>57119</b>	<b>68507</b>	<b>10037155</b>	<b>4515129</b>	<b>298730</b>	<b>57865</b>	<b>4755994</b>	<b>5281161</b>	<b>5742705</b>



**THE ORIENTAL INSURANCE COMPANY LIMITED**

SCHEDULE - 11

**CASH & BANK BALANCES AS AT 30.09.2022**

No.	Particulars	As at 30.09.2022	As at 30.09.2021
		(Rs. '000)	(Rs. '000)
1	Cash (including cheques, drafts and stamps)	36012	51697
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	12316568	10154081
	(bb) others	0	0
	(b) Current Accounts	16714731	11264130
	(c) Others	0	0
3	Money at Call and Short Notice		
	(a) With Banks	0	0
	(b) With other Institutions	0	0
4	Others	0	0
	<b>TOTAL</b>	<b>29067311</b>	<b>21469908</b>
	Balance with non-scheduled banks included in 2 and 3 above	0	0
	<b>Cash &amp; Bank Balances</b>		
1	In India	24083496	18230306
2	Outside India	4983815	3239602
	<b>TOTAL</b>	<b>29067311</b>	<b>21469908</b>





**THE ORIENTAL INSURANCE COMPANY LIMITED**

**SCHEDULE - 12**

**ADVANCES AND OTHER ASSETS AS AT 30.09.2022**

S.No	Particulars	As at 30.09.2022 (Rs. '000)	As at 30.09.2021 (Rs. '000)
	<b>Advances</b>		
1	Reserve deposits with ceding companies	520770	414049
2	Application money for investments	0	0
3	Prepayments	34482	39686
4	Advances to Directors/Officers	421716	489437
5	Advance tax paid and taxes deducted at source, (Net of Provision for Taxation)/Amount Recoverable from Tax Deptt.	7125418	7002826
6	Others	207860	100792
	<b>Total (A)</b>	<b>8310246</b>	<b>8046790</b>
1	Income accrued on investments	3890016	4526198
2	Outstanding Premiums	624440	2976892
3	Agents' Balances	0	0
4	Foreign Agencies' Balances	1090828	951379
5	Due from other entities carrying on insurance business (including reinsurers)	27783081	37855551
6	Due from subsidiaries/holding company	1134	1042
7	a)Deposits of Unclaimed Amounts of Policyholders	1004138	1165450
	b)Deposits of Unclaimed Amounts of Policyholders - Interest Accrued	1832	43168
8	Others	5165646	10681145
	<b>Total (B)</b>	<b>39561115</b>	<b>58200825</b>
	<b>Total (A + B)</b>	<b>47871361</b>	<b>66247615</b>





**THE ORIENTAL INSURANCE COMPANY LIMITED**

**SCHEDULE - 13**

<b>CURRENT LIABILITIES AS AT 30.09.2022</b>			
<b>S.No.</b>	<b>Particulars</b>	<b>As at 30.09.2022 (Rs. '000)</b>	<b>As at 30.09.2021 (Rs. '000)</b>
1	Agents Balances (Net)	1108478	1156530
2	Balances due to other insurance companies	7829876	6832104
3	Deposits held on reinsurance ceded	975282	895776
4	Premium received in advance	4429667	4943783
5	Unallocated Premium	0	0
6	Sundry Creditors	29368761	22602799
7	Due to subsidiaries/holding company	0	0
8	Claims Outstanding	183394145	172000006
9	Due to Officers / Directors	0	0
10	a)Unclaimed Amounts of Policy Holders	926473	1003360
	b)Interest Accrued on Unclaimed Amounts of Policy Holders	123639	43168
11	Liability on New Pension Scheme	100073	14640
12	Others	1784878	3477210
	<b>Total</b>	<b>230041272</b>	<b>212969376</b>



THE ORIENTAL INSURANCE COMPANY LIMITED

SCHEDULE - 14

Provisions as at 30.09.2022

S.No.	Particulars	As at 30.09.2022 (Rs. '000)	As at 30.09.2021 (Rs. '000)
1	Reserve for Unexpired Risk	65427336	58526180
2	For taxation (less advance tax paid and tax deducted at source)	0	0
3	For proposed dividends	0	0
4	For dividend distribution tax	0	0
5	Others		
	(a) Provision for Leave Encashment/ LTS/Sick Leave	9716041	7788840
	(b) Provision for Wage revision	9156757	0
	(c) Provision for Bad & Doubtful Debts	5821038	5892952
	(d) Provision for Standard Assets	138559	134260
	(e) Provision for Diminution in Value of Shares	129307	122414
	(f) Interest Suspense	0	0
6	Reserve for Premium Deficiency	4342300	1712404
	<b>Total</b>	<b>94731338</b>	<b>74177050</b>



**THE ORIENTAL INSURANCE COMPANY LIMITED**

**SCHEDULE - 15**

**Miscellaneous Expenditure as at 30.09.2022**

**(TO THE EXTENT NOT WRITTEN OFF OR ADJUSTED)**

<b>S.No.</b>	<b>Particulars</b>	<b>As at 30.09.2022 (Rs. '000)</b>	<b>As at 30.09.2021 (Rs. '000)</b>
1	Discount Allowed in issue of shares/debentures	0	0
2	Others		
	a) Pension	4457091	7428630
	<b>Total</b>	<b>4457091</b>	<b>7428630</b>



THE ORIENTAL INSURANCE COMPANY LIMITED

NOTES TO ACCOUNTS FOR 30.09.2022

Schedule-16

Notes Forming Part of Limited Review Standalone Financial Statements for the six Months Period Ended 30.09.2022

1. There has been no change in the accounting policies followed during the six months ending 30<sup>th</sup> September, 2022, as compared to those followed in preceding financial year ended 31<sup>st</sup> March, 2022.
2. The working results for the six months ended 30<sup>th</sup> September., 2022 have been arrived at after considering provision for IBNR/IBNER Claims as certified by the Actuary, the provisions with regard to Investment & Loans as per IRDA norms, the provisions for Employees Benefits (AS-15) on the basis of actuarial valuation and depreciation on fixed assets on estimation basis, as follows:-

(Rs. in '000)

	For the Period from 01.04.2022 to 30.09.2022	Up to the Period Ended 30.09.2022	For the Period from 01.04.2021 to 30.09.2021	Up to the Period Ended 30.09.2021	Up to the Period Ended 31.03.2022
IBNR/IBNER claims (net)	158,12,82	8217,04,98	299,55,31	7770,21,99	8058,92,16
Provision for Investment and loans	-6,791	46,62,766	-163,05	466,00,97	466,95,57
Employees benefits (Including amt. of OMOP)	78,39,400	2241,94,00	196,53,36	1332,37,41	1458,00,00
Depreciation on Fixed Asset	17,66,26	500,91,00	24,08,65	475,59,94	483,24,74

3. IRDA norms of the Asset Classification, Income Recognition and Provisioning with regard to Investment and Loans have been followed for six months ended 30.09.2022 except for unlisted equity shares where the provision for diminution in the value is carried on the basis of last available Audited Balance Sheet.
4. As per past practice, Deferred Tax Liability/Assets in terms of AS-22 has not been considered in view of uncertainty of future taxable income.





**THE ORIENTAL INSURANCE COMPANY LIMITED**

**NOTES TO ACCOUNTS FOR 30.09.2022**

**5. Contingent Liabilities**

**(Rs in '000)**

Sl. No.	Particulars	As at 30.09.2022	As at 30.09.2021
a.	Partly Paid Investments	1,50,00	1,59,03
b.	Underwriting Commitment Outstanding	NIL	NIL
c.	Claims, other than those under policies, not acknowledged as Debt	6,43,45	66,60
d.	Guarantee given by or on behalf of the Company	NIL	NIL
e.	Statutory demands/ liabilities, in dispute, not provided for*	820,81,67	891,85,84
f.	Reinsurance obligations to the extent not provided for in Accounts	NIL	NIL

\* Statutory demands/ liabilities, in dispute, not provided for are summarized, as under:

**(Rs in '000)**

S. No.	Particulars	As at 30.09.2022	As at 30.09.2021
1.	Direct Taxes	764,94,94	731,40,59
2.	Service Tax	54,52,79	54,52,79
3.	RO contingent Liabilities.	1,33,94	5,91,94
4.	Other Statutory Demand	Nil	100,00,52
	<b>Total Tax Demands/ Liabilities not provided for</b>	<b>820,81,67</b>	<b>891,85,84</b>

6. The wage revision for employees of the Public Sector General Insurance Companies was due from 01.08.2017. Ministry of Finance, Government of India, has approved the revision and the effect of the revision on profit and loss is as follows:-

Provision for arrear to existing employees Rs.1457.58 crores  
 Provision for arrear to retired employees Rs. 844.99 crores



## THE ORIENTAL INSURANCE COMPANY LIMITED

### NOTES TO ACCOUNTS FOR 30.09.2022

7. The Company has calculated the Solvency Ratio with 100% dispensation of Fair value change account of Rs 67115932 thousand which comes to 0.77 as compared to Solvency ratio of 1.46 with 100% dispensation of Fair Value Change Account of Rs. 57212341 thousand for corresponding period ended 30.09.2021. Without any dispensation of fair value change account, the Solvency Ratio is -0.76 as on 30.09.2022 as compared to Solvency ratio of 0.12 as on 30.09.2021.

In either case company's solvency ratio is below the minimum required solvency ratio as per IRDAI Guidelines.

8. Coinsurance, Reinsurance balances and inter office balances are in the process of reconciliation.
9. In case of eligible optees under OMOP whose pension liability had not vested up to 31.03.2020 (i.e. who were on the rolls of the Company as at 31.03.2020), the actuarial estimates of pension Liability worked out to Rs. 1485,69,68 thousand.

IRDAI vide its letter No. 411/F&A(NL)/Amount-EB/2019-20/123 dated 07.07.2020 has granted approval for the amortization of the pension liability of fresh pension optees, over a period of, not exceeding five years, with effect from FY 2019-20.

In respect of OMOP, the Company has charged Rs. 148,56,97 thousand to Profit and Loss Account during the six months of 2022-23 (Cumulative charged up to 30.09.2022 is Rs. 1039,98,77 thousand). The balance amounting to Rs. 445,70,91 thousand has been carried forward to be amortized over the next 1.50 years and is shown under Miscellaneous Expenditure (to the extent not written off).

10. The Taxation Laws (Amendment) Act, 2019 provides domestic companies with an option to opt for lower tax rate, provided they do not claim certain deductions. The Company has not exercised the option during the current financial year to opt for lower tax rate and accordingly has considered the rate existing prior to the amendment for the purpose of deferred tax in these financial results. The Company shall review the option to opt for lower tax rate once it utilizes the entire carried forward losses and MAT credit available under the Income Tax Act, 1961.
11. The Code on Social Security, 2020 ("Code") relating to employee benefits during employment and post-employment benefits, received the Indian Parliament approval and Presidential assent in September 2020. The Code has been published in the Gazette of India and subsequently, on November 13, 2020, draft rules were published and stakeholders' suggestions were invited. However, the date on which the Code will come into effect has not been notified.
12. Rs.98,85,50 thousand of subsidy is receivable from Central Government/State Governments in respect of policies issued in earlier years under Pradhan Mantri Fasal Bima Yojna.
13. The Company has incoming coinsurance business for PMFBY with Agriculture Insurance Company of India Ltd. (AICL). During Half year, the Company has recognized premium income for the crop season 2021-22 based on the incoming





**THE ORIENTAL INSURANCE COMPANY LIMITED**

**NOTES TO ACCOUNTS FOR 30.09.2022**

co-insurance advice received from AICL. However, the Company has not received any Co-insurance advice from AICL with regards to "Claims Expenses/Liability" for crop season 2021-22 and therefore precise amount of claims liability is yet to be received. Hence, the provision for outstanding claims has been made by the management based on assessment of ultimate loss, which has been included under IBNR/IBNER as estimated by the appointed actuary.

14. Previous six month's figures have been regrouped and reclassified wherever required.



**ANJAN DEY**

**Chairman-cum-Managing Director**

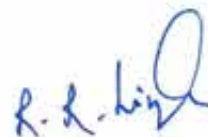
**DIN 09107033**



**P. REGHUNATHAN NAIR**

**Director**

**DIN 09462743**



**R.R.SINGH**

**Director, General  
Manager**

**and Financial Advisor**

**DIN 08975825**



**RASHMI BAJPAI**

**G.M. & Company Secretary**

**M.No. FCS 8799**



**K.G.NANDAKUMARAN**

**DGM & CFO**



# दि ओरिएण्टल इंश्योरेंस कम्पनी लिमिटेड

(भारत सरकार का उपक्रम)

पंजीकृत एवं प्रधान कार्यालय: "ओरिएण्टल हाउस", पो.बॉ.नं. 7037

ए-25/27, आसफ अली रोड, नई दिल्ली-110002

सिन: यू66010डीएल1947जीओआई007158



# THE ORIENTAL INSURANCE COMPANY LIMITED

(A Government of India Undertaking)

Regd. & Head Office: "Oriental House" P.B. NO. 70:

A-25/27, Asaf Ali Road, New Delhi-110002

CIN - U66010DL1947GOI007158

E-Mail: rashmibajpai@orientalinsurance.co.in

Deptt : Board Sectt

11/11/2022

Manager  
Listing Compliance Department  
National Stock Exchange of India Ltd. (NSE)  
5th Floor, Exchange Plaza  
Bandra Kurla Complex  
Bandra (East)  
Mumbai-400051

**Sub: Disclosure with respect to Reg. 52(4) of SEBI (LODR) Regulation 2015**

**Ref: ISIN INE06GZ08015- Security OICL 29 (OICL 8.80% 2029 (Series I) Type-PT**

**Dear Sir/Madam,**

We hereby confirm and disclose that:-

a) Debt Equity Ratio	(-) 0.25 Times
b) Debt Service Coverage ratio	NIL –Due to net loss incurred by the Company in FY 2021-22 & Quarter 2 Of FY 2022-23.
c) Interest Service Coverage Ratio	Not applicable – Interest paid on Annual Basis
d) Outstanding redeemable preference Shares ( Quantity & Value)	Nil
e) Capital Redemption reserve / Debenture redemption reserve	Is being done in accordance with the provisions of Companies Act 2013
f) Net Worth	Rs (-) 2914.32. Crore
g) Net Profit after Tax	Rs (-) 3586.93 Crore
h) Earnings per share	Basic- (-7.76) Diluted- (-7.76)
i) Current Ratio	0.19



i) Current Ratio	0.19
j) Long term debt to Working Capital	*
k) Bad Debts to Accounts Receivable Ratio	*
l) Current Liability Ratio	*
m) Total Debts to Total Assets	*
n) Debtors Turnover	*
o) Inventory Turnover	*
p) Operating Margin	*
q) Net Profit Margin	*
r) Sector Specific Equilant Ratio as Applicable (Incurred Claim Ratio)	<b>112.56</b>

- These ratios are not available for insurance company.

Kindly take the above on records and oblige.

Thanking you.

Yours faithfully,

**For The Oriental Insurance Company Limited**

**Rashmi Bajpai**  
General Manager & Company Secretary



**Certificate**

We have examined the limited reviewed financial statements for the quarter ended 30<sup>th</sup> September 2022 and other records produced before us by the company, with a view to ascertain compliances for the quarter ended 30<sup>th</sup> September 2022 relevant to the Non-Convertible Debenture (NCD) (ISIN INE06GZ08015- Security OICL 29 (OICL 8.80% 2029 (Series I) Type-PT) issued by the Company.

On the basis of such examination and the information and explanation provided by the Management of the Company, we hereby confirm the following details by certifying that:-

1) Debt Equity Ratio

Debt Equity Ratio: Rs 7500000 ( Unsecured Debentures) =(-) 0.25 Times  
Rs (-) 29143272 (Total Equity)

Whereas

Total Debt as on 30<sup>th</sup> September 2022 of rated, Unsecured, Fully paid-up, Listed, Redeemable Non Convertible Debentures of Rs 7500000/- (Rs. in Thousands).

Total Equity as on 30<sup>th</sup> September 2022 = Paid Up Capital+ General Reserve- Debit Balance of Profit and Loss Account- Miscellaneous Expenditure to the extent not written off is as follows:

Particulars	Rs in Thousand
Paid Up Capital	46200000
General Reserves	2565
Less: Miscellaneous Expenditure to the extent not written off	(-)4457091
Less: Debit Balance of Profit and Loss Account	(-)70888746
Total Equity as on 30/09/2022	(-) 29143272





2) Debt Service Reserve Ratio

Debt Service Reserve Ratio= Nil

Comment- Debt Service Reserve Ratio is Nil due to net Loss incurred by the Company in FY 2021-22 & in 2<sup>nd</sup> Quarter of FY 2022-23, No amount was available with company to transfer the same to Debenture Redemption Reserve.

- 3) The Company has already utilized the fund for strengthening the solvency by augmenting the capital under other forms of capital.
- 4) The Debentures are unsecured under Reg 54(2) of SEBI LODR 2015.
- 5) The debentures are unsecured therefore no security cover is required under Reg 54(3) of SEBI LODR 2015.

Thanks & Regards

For Singh Amit K & Associates  
Chartered Accountants

FRN :039711N

(CA Amit Kumar)

(Prop.)

M.No.527137

Date : 11<sup>th</sup> November 2022

Place : Delhi

UDIN : 22527137BCUENI4772







Rashmi Bajpai

---

**From:** neaps@nse.co.in  
**Sent:** Wednesday, January 27, 2021 4:39 PM  
**To:** Rashmi Bajpai  
**Cc:** Rashmi Bajpai  
**Subject:** Announcement Submitted for The Oriental Insurance Company Limited,  
**Attachments:** 2021Jan762762\_Debt\_Acknowledgment.pdf

Please be sure before clicking on Links/Attachments to identify/avoid SPAM.

Dear Sir/Madam ,

Thanks for filing through NSEs Electronic Application Processing System (NEAPS). The Exchange has received the submission from The Oriental Insurance Company Limited, of Announcement on 27-Jan-2021. (Acknowledgement attached).  
The Exchange will revert in case of any observations.

Regards,  
National Stock Exchange of India Limited.  
Listing Compliance  
Direct No. 2659 8458/8235/8236

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**National Stock Exchange Of India Limited**

**Date of** 27-Jan-2021

**NSE Acknowledgement**

<b>Symbol:-</b>	Debt
<b>Name of the Company: -</b>	The Oriental Insurance Company Limited,
<b>Submission Type:-</b>	Announcement
<b>Short Description:-</b>	Updates
<b>Date of Submission:-</b>	27-Jan-2021 16:48:26
<b>NEAPS App. No:-</b>	2021/Jan/762/762

Disclaimer : We hereby acknowledge receipt of your submission through NEAPS. Please note that the content and information provided is pending to be verified by NSEIL.

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दि ओरिएण्टल इन्शुरेन्स कम्पनी लिमिटेड

(सरकार का उपक्रम)

संकेत एवं प्रथम कार्यालय: "ओरिएण्टल हाउस", पो.बॉ.नं. 7037

A-25/27, आसफ अली रोड, नई दिल्ली-110002

फोन: 6601001/1947/बैंगलूरु/007158



THE ORIENTAL INSURANCE COMPANY LIMITED

(A Government of India Undertaking)

Regd. & Head Office: "Oriental House" P.B. NO. 7037

A-25/27, Asaf Ali Road, New Delhi-110002

CIN - U66010DL1947GOI007158

27 January 2021

Deptt; Board Sectt.

Manager  
Listing Compliance Department  
National Stock Exchange of India Limited (NSE)  
Exchange plaza  
Bandra Kurla Complex  
Bandra East  
Mumbai 400051

Dear Sir / Madam

Sub: Intimation of depositing Rs. 7,50,000/- with NSE towards Recovery Expense Fund

**Ref: ISIN INE06GZ08015 – Security OICL 29 (OICL 8.80 % 2029 (Series I) Type-PT**

Intimation is hereby given that Pursuant to SEBI Circular ref: SEBI/HO/MIRSD/CRADT/CIR/P/2020/207 dated 22<sup>nd</sup> October 2020, a sum of Rs. 7,50,000/- (Rs. Seven lakhs & fifty thousand only) towards **RECOVERY EXPENSE FUND** has been transferred to our Virtual Account with NSE on 27.01.2021, as per copy of bank advice attached.

We request you to take the above on record.

Thanking you,

Yours faithfully,

For The ORIENTAL INSURANCE COMPANY LIMITED

*Rashmi Bajpai*

(RASHMI BAJPAI)  
COMPANY SECRETARY & DGM

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Payment Advice

Recipient's name and contact information:

NATIONAL STOCK EXCHANGE OF INDIA LIMITED  
 rasbmihajpal@orientalinsurance.co.in

Transaction type:	Priority payment	Sub payment type:	Cash Payment
Beneficiary's name:	MAT****L ST**K INC***** O* IN**A L*	Debit amount:	INR750,000.00
Beneficiary's bank:	ICBI BANK LIMITED PLOT NO C 7 G BLOCK BANDRA KURLA CO NPLEX BANDRA EAST MUMBAI 400051	Remittance amount:	INR750,000.00
Beneficiary's account:	YNSE00AAACT**** (Part of the account number is shown as ***** for security reasons.)	Handling fee:	Collect from Remitter
Customer reference:	1000015025/RS-61	Value date:	27 Jan 2021
		Remitter's name:	T*E (R)****L INSP****E C*Y L
		Remitting bank:	HK and Shanghai Banking Corp Ltd
		Instruction reference:	90370ARL0600
		Other reference:	NSNCK22011012711775605

Remitter to beneficiary information:

DEPOSITS ( RENT  
 GUY  
 ELECTRICITY )

RS/-750000 /-By the Oriental Insurance Co Ltd

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**IMPORTANT NOTICE:**  
 This Advice is issued at the request of our customer. It purports to set out certain details of the transaction that our Bank was instructed to effect. This is not a confirmation that the transaction has been or will be effected. You should conduct your own verification and confirmation regarding the information set out in this Advice including, without limitation, the status of the transaction mentioned in it. This Advice is for your reference only and is not to be relied upon by you or any one for any purpose. We have not verified the content of this Advice and bear no responsibility therefor. Where this Advice is sent by facsimile or over the internet, you should take note that communication by facsimile or over the internet may be interrupted, delayed or fail; in particular, e-mail messages sent via the internet cannot be guaranteed to be secure, error or virus-free or information could be intercepted, corrupted, lost, arrive late or contain viruses. The Bank shall bear no liability whatsoever for any direct, indirect or consequential loss arising out of this Advice being sent by facsimile or over the internet whether caused by the Bank or other third parties. The information contained in this Advice is confidential. It may also be legally privileged. If you are not the addressee you may not copy, forward, disclose or use any part of it.

Issued by The Hongkong and Shanghai Banking Corporation Limited

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# दि ओरिएण्टल इंश्योरेंस कम्पनी लिमिटेड

(भारत सरकार का उपक्रम)

पंजीकृत एवं प्रधान कार्यालय: "ओरिएण्टल हाउस", पो.बॉ.नं. 7037

ए-25/27, आसफ अली रोड, नई दिल्ली-110002

सिन: यू66010डीएल1947जीओआई007158



# THE ORIENTAL INSURANCE COMPANY LIMITED

(A Government of India Undertaking)

Regd. & Head Office: "Oriental House" P.B. NO. 703

A-25/27, Asaf Ali Road, New Delhi-110002

CIN - U66010DL1947GOI007158

[rashmibajpai@orientalinsurance.co.in](mailto:rashmibajpai@orientalinsurance.co.in)

## ANNEXURE-4

Deptt: Board Sectt

11/11/2022

Shri Prashant Joshi  
Group Head  
SBICAP Trustee Company Limited  
Mistry Bhavan, 4th Floor  
122, Dinshaw Wachha Road  
Churchgate, Mumbai- 400020

Dear Sir/Madam

**Sub: Certification Cum Confirmation for SBICAP Quarterly Compliance for Quarter ending 30<sup>th</sup> September 2022**

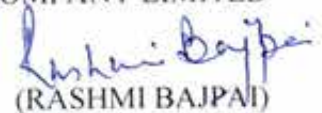
**Ref: ISIN INE06GZ08015- Security OICL 29 (OICL 8.80% 2029 (Series I) Type-PT**

Pursuant to SEBI (Debenture Trustee) Regulation 1993 & SEBI LODR 2015 we furnish the following information-

ISIN No	INE06GZ08015
Due date (s) for the payment of interest/principal (falling in the previous quarter)	Not Applicable ( Interest paid on Annual Basis and due date for last Coupon payment was 18/03/2022)
Payment of interest/principal on due date (Yes/No)	Yes, Interest paid on 17/03/2022
Reasons for delay (if any)	Not Applicable
Due date (s) for the payment of interest/principal (falling in the forthcoming quarter)	Not Applicable because Interest is paid on Annual Basis
Reasons for change (if any)	Not Applicable
The audited financial results, along with the statutory auditor's report, the directors annual report, profit and loss accounts, balance sheets (Audited Results)	The Financial Results along with the statutory auditor's report, the director's annual report, profit and loss accounts, balance sheets (Audited Results) submitted on 20/05/2022.

Thanking You

Yours Faithfully  
For THE ORIENTAL INSURANCE COMPANY LIMITED

  
(RASHMI BAJPAI)

GENERAL MANAGER & COMPANY SECRETARY

दि ओरिएण्टल इश्योरेंस कम्पनी लिमिटेड

(भारत सरकार का उपक्रम)

संजीकृत एवं प्रधान कार्यालय: "ओरिएण्टल हाउस", पो.बॉ.नं. 7037

ए-25/27, आसफ अली रोड, नई दिल्ली-110002

सिन: यू66010डीएल1947जीओआई007158



THE ORIENTAL INSURANCE COMPANY LIMITED

(A Government of India Undertaking)

Regd. & Head Office: "Oriental House" P.B. NO. 7037

A-25/27, Asaf Ali Road, New Delhi-110002

CIN - U66010DL1947GOI007158

rashmibajpai@orientalinsurance.co.in

**ANNEXURE-5**

17 March 2022

Deott. Board Sectt.

Shri Prashant Joshi  
Group Head – Debenture Trustee  
SBICAP Trustee Company Limited  
Mistry Bhavan, 4<sup>th</sup> Floor  
122, Dinshaw Wachha Road  
Churchgate  
Mumbai- 400 020

Dear Sir

**Sub: Intimation under Regulation 57(1) of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 – Payment of Interest on Subordinated Debt – 3<sup>rd</sup> Coupon date due on 18.03.2022**

**Ref: ISIN INE06GZ08015 – Security OICL 29 (OICL 8.80 % 2029 (Series I) Type-PT**

We wish to inform you that the Intimation Pursuant to Regulation 57(1) of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015, confirming that Interest on Subordinated Debt issued by our Company in March 2019 has been paid on 17.03.2022 as per Terms of offer, to all the Debenture Holders holding Debentures as on record date i.e. 03.03.2022 has been uploaded on the NSE portal on 17.03.2022. A copy of the acknowledgement is annexed to this matter.

We request you to take the above on record.

Thanking you.

Yours faithfully,

For The ORIENTAL INSURANCE COMPANY LIMITED

*Rashmi Bajpai*  
(Rashmi Bajpai,

General Manager & Company Secretary

Rashmi Bajpai

---

**From:** neaps@nse.co.in  
**Sent:** Thursday, March 17, 2022 11:02 AM  
**To:** Rashmi Bajpai  
**Cc:** Rashmi Bajpai  
**Subject:** Announcement Submitted for The Oriental Insurance Company Limited, The Oriental Insurance Company Limited, The Oriental Insurance Company Limited,  
**Attachments:** 2022Mar489489\_Debt\_Acknowledgment.pdf

Please be sure before clicking on Links/Attachments to identify/avoid SPAM.

Dear Sir/Madam ,

Thanks for filing through NSEs Electronic Application Processing System (NEAPS). The Exchange has received the submission from The Oriental Insurance Company Limited. The Oriental Insurance Company Limited. The Oriental Insurance Company Limited. of Announcement on 17-Mar-2022.  
(Acknowledgement attached).

The Exchange will revert in case of any observations.

Regards,  
National Stock Exchange of India Limited.  
Listing Compliance  
Direct No. 2659 8458/8235/8236





National Stock Exchange Of India Limited

Date of

17-Mar-2022

**NSE Acknowledgement**

<b>Symbol:-</b>	Debt
<b>Name of the Company: -</b>	The Oriental Insurance Company Limited, The
<b>Submission Type:-</b>	Announcement
<b>Short Description:-</b>	Confirmation of Redemption/Payment of Interest and
<b>Date of Submission:-</b>	17-Mar-2022 11:01:40
<b>NEAPS App. No:-</b>	2022/Mar/489/489

Disclaimer: We hereby acknowledge receipt of your submission through NEAPS. Please note that the content and information provided is pending to be verified by NSEIL.



दि ओरिएण्टल इश्योरेंस कम्पनी लिमिटेड

(भारत सरकार का उपक्रम)

पंजीकृत एवं प्रधान कार्यालय: "ओरिएण्टल हाउस", पो.बॉ.नं. 7037

ए-25/27, आसफ अली रोड, नई दिल्ली-110002

सिन: यू66010डीएल1947जीओआई007158



THE ORIENTAL INSURANCE COMPANY LIMITED

(A Government of India Undertaking)

Regd. & Head Office: "Oriental House" P.B. NO. 7037

A-25/27, Asaf Ali Road, New Delhi-110002

CIN - U66010DL1947GOI007158

rashmi.bajpai@orientalinsurance.co.in

Deptt: Board Sectt.

17 March 2022

Manager

Listing Compliance Department

National Stock Exchange of India Limited (NSE)

Exchange plaza

Bandra Kurla Complex

Bandra East

Mumbai 400051

Dear Sir / Madam

**Sub: Intimation under Regulation 57(1) of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 – Payment of Interest on Subordinated Debt – 3<sup>rd</sup> Coupon date due on 18.03.2022**

**Ref: ISIN INE06GZ08015 – Security OICL 29 (OICL 8.80 % 2029 (Series I) Type-PT**

Pursuant to Regulation 57(1) of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015, we are pleased to inform you that Axis bank has confirmed that Interest on Subordinated Debt issued by our Company in March 2019 has been paid on 17.03.2022 as per Terms of offer, to all the Debenture Holders holding Debentures as on record date i.e. 03.03.2022.

We request you to take the above on record.

Thanking you,

Yours faithfully,

For The ORIENTAL INSURANCE COMPANY LIMITED

(Rashmi Bajpai)

General Manager & Company Secretary

Rashmi Bajpai

ANNEXURE-6

**From:**

neaps@nse.co.in

**Sent:**

Friday, November 11, 2022 3:43 PM

**To:**

Rashmi Bajpai

**Cc:**

Rashmi Bajpai  
Announcement Submitted for The Oriental Insurance Company  
Limited, The Oriental Insurance Company Limited,

**Subject:**

2022Nov602602\_Debt\_Acknowledgment.pdf

**Attachments:**

Please be sure before clicking on Links/Attachments to identify/avoid SPAM.

Dear Sir/Madam ,

Thanks for filing through NSEs Electronic Application Processing System (NEAPS). The Exchange has received the submission from The Oriental Insurance Company Limited, The Oriental Insurance Company Limited, of Announcement on 11-Nov-2022. (Acknowledgement attached).  
The Exchange will revert in case of any observations.

Regards,  
National Stock Exchange of India Limited.  
Listing Compliance  
Direct No. 2659 8458/8235/8236



National Stock Exchange Of India Limited

*Date of*

11-Nov-2022

**NSE Acknowledgement**

<b>Symbol:-</b>	Debt
<b>Name of the Company: -</b>	The Oriental Insurance Company Limited, The
<b>Submission Type:-</b>	Announcement
<b>Short Description:-</b>	Financial Results Updates, Disclosure under
<b>Date of Submission:-</b>	11-Nov-2022 15:43:04
<b>NEAPS App. No:-</b>	2022/Nov/602/602

Disclaimer : We hereby acknowledge receipt of your submission through NEAPS. Please note that the content and information provided is pending to be verified by NSEIL.



# दि ओरिएण्टल इश्योरेंस कम्पनी लिमिटेड

(भारत सरकार का उपक्रम)

पंजीकृत एवं प्रधान कार्यालय: "ओरिएण्टल हाउस", पो.बॉ.नं. 7037

ए-25/27, आसफ अली रोड, नई दिल्ली-110002

सिन: यू66010डोएल1947जीओआई007158



# THE ORIENTAL INSURANCE COMPANY LIMITED

(A Government of India Undertaking)

Regd. & Head Office: "Oriental House" P.B. NO. 7037

A-25/27, Asaf Ali Road, New Delhi-110002

CIN - U66010DL1947GOI007158

Deptt : Board Sectt

11/11/2022

**Manager**  
Listing Compliance Department  
National Stock Exchange of India Ltd. (NSE)  
5<sup>th</sup> Floor, Exchange Plaza  
Bandra Kurla Complex  
Bandra (East)  
Mumbai-400051

**Sub:** Disclosure with respect to Reg. 54(2) & 54(3) of SEBI (LODR) Regulation 2015 and SEBI Circular No. SEBI/HO/MIRSD/MIRSD\_CRADT/CIR/P/2022/67 dated May 19, 2022, the listed entity shall disclose to the stock exchange in quarterly, half-yearly, year-to-date and annual financial statements, as applicable, the extent and nature of security created and maintained with respect to its secured listed non-convertible debt securities.

Ref: ISIN INE06GZ08015- Security OICL 29 (OICL 8.80% 2029 (Series I) Type-PT

Dear Sir/Madam,

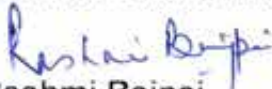
Pursuant to Reg. 54(2) & 54 (3) of SEBI (LODR) Regulations, 2015 and SEBI Circular No. SEBI/HO/MIRSD/MIRSD\_CRADT/CIR/P/2022/67 dated May 19, 2022 it is submitted that the NCD's issued by the Company are "Unsecured" and hence the provisions of Regulation 54(2) & 54 (3) are not applicable on the Company.

The 'NIL' report in the prescribed format given in the SEBI Circular No. SEBI/HO/MIRSD/MIRSD\_CRADT/CIR/P/2022/67 dated May 19, 2022 is enclosed for record and reference.

Kindly take the above on records and oblige.

Thanking you.

Yours faithfully,  
For The Oriental Insurance Company Limited

  
Rashmi Bajpai

General Manager & Company Secretary



# The Oriental Insurance Company Limited (ISIN- INE06GZ08015)

For the Quarter Ending 30/09/2022

Annexure I- Format of Security Cover

Column A	Column B	Column C <sup>i</sup>	Column D <sup>ii</sup>	Column E <sup>iii</sup>	Column F <sup>iv</sup>	Column G <sup>v</sup>	Column H <sup>vi</sup>	Column I <sup>vii</sup>	Column J	Column K	Column L	Column M	Column N	Column O	
Particulars	Description of asset for which this certificate relate	Exclusive Charge	Exclusive Charge	Pari-Passu Charge	Pari-Passu Charge	Pari-Passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate					
		Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari-passu charge)	Other assets on which there is pari-Passu charge (excluding items covered in column F)	debt amount considered more than once (due to exclusive plus pari passu charge)	Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assets <sup>viii</sup>	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Relating to Column F		Total Value(=K+L+M+N)	
		Book Value	Book Value	Yes/ No	Book Value	Book Value									
<b>ASSETS</b>															
Property, Plant and Equipment															
Capital Work-in-Progress															
Right of Use Assets															
Goodwill															
Intangible Assets															
Intangible Assets under Development															
Investments															

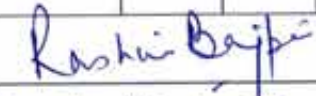
NIL- Debentures are unsecured



# The Oriental Insurance Company Limited (ISIN- INE06GZ08015)

## Annexure I- Format of Security Cover

Lease Liabilities																				
Provisions																				
Others																				
<b>Total</b>																				
<b>Cover on Book Value</b>																				
<b>Cover on Market Value<sup>i</sup></b>																				
		Exclusiv e Security Cover Ratio																		

  
 ( Rashmi Bajpai )  
 ( General Manager & Company Secretary )

- <sup>i</sup> This column shall include book value of assets having exclusive charge and outstanding book value of debt for which this certificate is issued.
- <sup>ii</sup> This column shall include book value of assets having exclusive charge and outstanding book value of all corresponding debt other than column C.
- <sup>iii</sup> This column shall include debt for which this certificate is issued having any pari passu charge - Mention Yes, else No.
- <sup>iv</sup> This column shall include a) book value of assets having pari-passu charge b) outstanding book value of debt for which this certificate is issued and c). other debt sharing pari- passu charge along with debt for which certificate is issued.
- <sup>v</sup> This column shall include book value of all other assets having pari passu charge and outstanding book value of corresponding debt.
- <sup>vi</sup> This column shall include all those assets which are not charged and shall include all unsecured borrowings including subordinated debt and shall include only those assets which are paid-for.
- <sup>vii</sup> In order to match the liability amount with financials, it is necessary to eliminate the debt which has been counted more than once (included under exclusive charge column as also under pari passu). On the assets side, there shall not be elimination as there is no overlap.
- <sup>viii</sup> Assets which are considered at Market Value like Land, Building, Residential/ Commercial Real Estate to be stated at Market Value. Other assets having charge to be stated at book value/Carrying Value.
- <sup>ix</sup> The market value shall be calculated as per the total value of assets mentioned in Column O.



दि ओरिएण्टल इश्योरेंस कम्पनी लिमिटेड

(भारत सरकार का उपक्रम)

पंजीकृत एवं प्रधान कार्यालय: "ओरिएण्टल हाउस", पो.बॉ.नं. 7037

ए-25/27, आसफ अली रोड, नई दिल्ली-110002

सिन: यू66010डीएल1947जीओआई007158



THE ORIENTAL INSURANCE COMPANY LIMITED

(A Government of India Undertaking)

Regd. & Head Office: "Oriental House" P.B. NO. 7037

A-25/27, Asaf Ali Road, New Delhi-110002

CIN - U66010DL1947GOI007158

rashmibajpai@orientalinsurance.co.in

Deptt : Board Sectt

11/11/2022

**Manager**

**Listing Compliance Department**

**National Stock Exchange of India Ltd. (NSE)**

**5<sup>th</sup> Floor, Exchange Plaza**

**Bandra Kurla Complex**

**Bandra (East)**

**Mumbai-400051**

**Sub: Asset Cover Certificate from the Statutory Auditors with respect to Reg. 56(1d) of SEBI (LODR) Regulation 2015**

**Ref: ISIN INE06GZ08015- Security OICL 29 (OICL 8.80% 2029 (Series I) Type-PT**

**Dear Sir/Madam,**

Pursuant to Reg. 56(1d) of SEBI (LODR) Regulations, 2015 the Asset Cover Certificate given by our statutory auditor "Raj Har Gopal & Co." is enclosed for record and reference.

Kindly take the above on records and oblige.

Thanking you.

Yours faithfully,

**For The Oriental Insurance Company Limited**

*Rashmi Bajpai*

**Rashmi Bajpai**

**General Manager & Company Secretary**





## **Independent Auditors' Certificate**

To,  
Board of Directors  
The Oriental Insurance Company Limited  
NBCC Block 4, East Kidwai Nagar  
New Delhi – 110023, India

**Sub: Independent Auditors' Certificate for the Half year ended 30<sup>th</sup> September 2022 for Asset Cover ratio**

1. This certificate is being issued with the terms of our engagement letter dated 10<sup>th</sup> November 2022.
2. In connection with the issue of Rated, Unsecured Subordinated, Fully Paid-up, Listed, Redeemable and Non-Convertible Bonds in the nature of debentures of Rs. 750 Crores by The Oriental Insurance Company Limited (herein referred to as "the Company") which was for further strengthening the issuer Company's solvency by way of augmenting its capital under 'Other Forms of Capital' to facilitate growth of the issuer Company. The Company is required to maintain hundred percent asset cover or asset cover as per the terms of offer document/ Information Memorandum and/or Debenture Trust Deed, including compliance with all the covenants.
3. This certificate is issued in accordance with the requirement laid down under regulation 54 read with 56(1)(d) of the Securities and Exchange Board of India (Listing obligations and Disclosure Requirements) Regulations, 2015.
4. In connection with the requirement as stated in paragraph above, RAJ HAR GOPAL & CO., Chartered Accountants, is appointed as the Joint Statutory Auditor of the Company for the Financial Year 2022-2023. For the purposes of issuing this certificate, the Management has provided the Debenture Trust Deed, the audited financial statements, for the half year ended 30<sup>th</sup> September 2022, relevant Board Meeting resolutions and the other relevant records of the Company.

### **Management's Responsibility**

5. The preparation and maintenance of all accounting and other relevant supporting records and documents is the sole responsibility of the management of the Company. This responsibility includes the design, implementation and maintenance of internal controls relevant to the preparation and presentation of the information contained in this certificate and applying an appropriate basis of preparation and making estimates that are reasonable in the circumstances.
6. The Company's management is also responsible for furnishing the information as given in Annexure "A" with respect to Asset Cover ratio and maintenance of hundred percent asset cover or asset cover as per the terms of offer document/ Information Memorandum and/or Debenture Trust Deed, including compliance with all the covenants, in respect of Rated, Unsecured Subordinated, Fully Paid-up, Listed, Redeemable and Non-Convertible Bonds in the nature of debentures of Rs. 750 Crores.



### Auditor's Responsibility

7. Pursuant to the requirement as laid down in Regulation 54 read with 56(1)(d) of SEBI LODR Regulations, 2015 as amended from time to time, it is our responsibility to provide a reasonable assurance on:
  - Whether hundred percent asset cover or asset cover as per the terms of offer document/ Information Memorandum and/or Debenture Trust Deed, including compliance with all the covenants has been maintained by the company, in respect of Rated, Unsecured Subordinated, Fully Paid-up, Listed, Redeemable and Non-Convertible Bonds in the nature of debentures of Rs. 750 Crores.
  - Whether the details as provided in Annexure "A" that is prepared as per SEBI Circular SEBI/HO/MIRSD/CRADT/CIR/P/2020/2030 dated 12<sup>th</sup> November 2020 with respect to Asset Cover Ratio is correct.
8. A reasonable assurance engagement includes performing procedures, obtaining sufficient and appropriate evidence on the reporting criteria. Accordingly, we have performed the following procedures in relation to the Certificate:
  - i. Obtained and verified a certified true copy of the Debenture Trust Deed dated 11th April 2019.
  - ii. Verified the figures with the audited financial statements of the company for the half year ended 30th September 2022.
  - iii. Verified books of accounts and other records of the Company in relation to above documents.
9. We conducted our examination in accordance with the Guidance Note on Reports or Certificates for Special Purposes issued by the Institute of Chartered Accountants of India. The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the Institute of Chartered Accountants of India.
10. We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements.

### Opinion

11. Based on the procedures performed, evidence obtained and verification of books of accounts produced before us and the information and explanations given to us and the specific representation received from the management of the Company, we are of the opinion that:
  - a. The Company has not maintained hundred percent asset cover or asset cover as per the terms of offer document/ Information Memorandum and/or Debenture Trust Deed, including compliance




with all the covenants, in respect of Rated, Unsecured Subordinated, Fully Paid-up, Listed, Redeemable and Non-Convertible Bonds in the nature of debentures of Rs. 750 Crores.

- b. The contents of the attached Statement as per Annexure "A" prepared as per SEBI Circular SEBI/HO/MIRSD/CRADT/CIR/P/2020/2030 dated 12<sup>th</sup> November 2020 are in accordance with the audited financial statements of the company and underlying books and other records of the Company as at 30<sup>th</sup> September 2022.

#### Restriction on Use

12. The certificate is issued at the request of the Company pursuant to the requirements laid down in Regulation 54 read with 56(1)(d) of SEBI LODR Regulations, 2015 for submission to SBICAP Trustee Company Limited and the certificate should not be used by any other person or for any other purpose. Accordingly, we do not accept or assume any liability or any duty of care for any other purpose or to any other person to whom this certificate is shown or into whose hands it may come without our prior consent in writing.

**For RAJ HAR GOPAL & CO.**  
**CHARTERED ACCOUNTANTS**  
FRN No. 002074N

  
CA G.K. GUPTA  
(PARTNER)  
Membership No. 081085  
UDIN 22081085BCUEZX6009



Place: NEW DELHI  
Dated: 11<sup>th</sup> November 2022



## STATEMENT

We, RAJ HAR GOPAL & CO., Chartered Accountants, the Joint Statutory Auditor of The Oriental Insurance Company Limited (hereinafter referred as "the Company") have examined the audited financial statements of the company, secretarial records and other records produced before us of the Company. On the basis of aforesaid records and other information and explanation given to us by the management of the Company, we certify that:

- a) The Company has vide its Board Resolution passed in Board Meeting held on 21<sup>st</sup> August 2018 and information memorandum/ offer document and Debenture Trust Deed, has issued the following listed debt securities:

(Rs. In Crores.)

ISIN	Private Placement/ Public Issue	Secured/ Unsecured	Sanctioned Amount
INE06GZ08015	Private Placement Unsecured	Unsecured	750.00

- b) Asset Cover for listed debt securities:

- i. The financial information as on 30-09-2022 has been extracted from the books of accounts for the half year ended 30-09-2022 and other relevant records of the listed entity;
- ii. The total assets of the listed entity provide coverage of [-5.77 times] of the principal, which is not in accordance with the terms of issue (calculation as per statement of asset coverage ratio available for the unsecured debt securities - table – II) (as per requirement of Regulation 54 read with Regulation 56(1)(d) of LODR Regulations).

ISIN wise details

(Rs. in Crores.)

S.No	ISIN	Facility	Type of charge	Sanctioned Amount	Outstanding Amount As on 30-09-2022	Cover Required	Assets Required
1.	INE06GZ08015	Rated, Unsecured Subordinated, Fully Paid-up, Listed, Redeemable and Non-Convertible Bonds in the nature of debentures	Not Applicable	750.00	750.00	750.00	750.00





**Table – II**

S. No.	Particulars		Amount (Rs. in Crores)
i.	Net assets of the listed entity available for unsecured lenders (Property Plant & Equipment (excluding intangible assets and prepaid expenses) + Investments + Cash & Bank Balances + Other current/ Non-current assets excluding deferred tax assets (-) Total assets available for secured lenders/creditors on pari passu/exclusive charge basis under the above heads (-) unsecured current/ non-current liabilities (-) interest accrued/ payable on unsecured borrowings)*	A	-4332.62
ii.	Total Borrowings (unsecured)	B	750.00
	• Term loan		-
	• Non-convertible Debt Securities		750.00
	• CC/ OD Limits		-
	• Other Borrowings		-
	• IND - AS adjustment for effective Interest rate on unsecured borrowings		-
iii.	Assets Coverage Ratio (100% or higher as per the terms of Offer Document/Information Memorandum/ Debenture Trust Deed)	(A/B)	-5.777 times

\* Net Assets calculated above does not include Investments made out of Policyholder Fund and its related Liabilities.

- c) Compliance of all the covenants/terms of the issue in respect of Rated, Unsecured Subordinated, Fully Paid-up, Listed, Redeemable and Non-Convertible Bonds in the nature of debentures of Rs. 750 Crores of the company.

We have examined the compliance made by the company in respect of the covenants/terms of the issue of the Rated, Unsecured Subordinated, Fully Paid-up, Listed, Redeemable and Non-Convertible Bonds in the nature of debentures of Rs. 750 Crores and certify that such covenants/terms of the issue have been complied by the company.

**For RAJ HAR GOPAL & CO.  
CHARTERED ACCOUNTANTS  
FRN No. 002074N**

  
**CA G.K. GUPTA  
(PARTNER)**

**Membership No. 081085**

**UDIN 22081085 BCUEZ X6069**



**Place: NEW DELHI**

**Dated: 11<sup>th</sup> November 2022**