Royal Sundaram General Insurance Co. Limited
Corporate Office: Vishranthi Melaram Towers, No.2/319, Rajiv Gandhi Salai (OMR), Karapakkam, Chennai – 600097.
Registered Office: 21, Patullos Road, Chennai – 600 002.
IRDAI Reg. No.102 | CIN U67200TN2000PLC045611

Date: 29th July 2026

The Listing Department
The National Stock Exchange of India Limited
Exchange Plaza, C-1, Block G
Bandra – Kurla Complex
Bandra (E)
Mumbai – 400051

Kind Attn: Head – Listing Department / Department of Corporate Communications

Dear Sir/Madam,

Sub: Outcome of the Board Meeting held on Wednesday,29th July 2026
Ref: ISIN: INE499S08039 & INE499S08047

Pursuant to Regulation 51 and Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, we wish to inform you that the Board of Directors of Royal Sundaram General Insurance Co. Limited ("the Company") at the meeting held on Wednesday, 29th July 2026, *inter alia*, considered and approved the following matters:

- Unaudited financial results of the Company for the quarter ended 30th June 2026. A copy of the same together with the Limited Review report by the Statutory Auditors in the prescribed format, is enclosed herewith.

- To exercise the Call Option in respect of 760 (Seven Hundred and Sixty) Non-Convertible Debentures (NCDs), having face value of ₹10,00,000/- each (Rupees Ten Lakhs Only), amounting to ₹76 cr., (Rupees Seventy Six Crore only) and bearing ISIN INE499S08039, allotted on September 27, 2021, at the end of 5 years from the date of issuance and in accordance with the terms of issue.

- Capitalisation of free reserves of the Company and issuance of Bonus equity shares in the ratio of 2:1, i.e., 2 (Two) fully paid-up equity shares of ₹10/- each, for every 1 (One) existing fully paid-up equity share of ₹10/- each held by the shareholders of the Company. The Board authorised initiating the necessary actions for implementation of the bonus issue, including determination of the Record Date and completion of all statutory and regulatory formalities, as applicable.

Further, pursuant to Regulation 52(7) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, the Company had fully utilised the proceeds of non-convertible debentures issued earlier. Hence the disclosure under the said Regulation is not applicable for the quarter ended 30th June 2026.

The disclosure pertaining to security cover certificate from the Statutory Auditors of the Company under Regulation 54(3) of SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, is enclosed herewith.

A copy of the financial results will also be submitted to M/s. IDBI Trusteeship Services Limited, the Debenture Trustee.

The meeting of the Board of Directors commenced at 3.15 p.m. and concluded at 5.15 p.m.

The above information will be made available on the Company's website www.royalsundaram.in.

We request you to take the above information on records.

Thanking you,

Yours sincerely,
for Royal Sundaram General Insurance Co. Limited

MOHIT
KUMAR
JAIN

Digitally signed by MOHIT KUMAR JAIN
DN: c=IN, postalCode=600100, st=TAMIL NADU, street=A011,1 ST FLOOR,LAVENDER A BLOCK, EMBASSY RESIDENCY ,CHERAN NAGAR ,CHENNAI,PERUMBAKKAM ,600100, l=CHENNAI, o=Personal, serialNumber=ffe343776d5833fc05b82a518b3de3be7630d0ae0123c7e1564ed8cac2be265d, pseudonym=e8e5da119b184ad6b0019e3095474f5b, 2.5.4.20=c8eaf4f3718105aae4bf19c67380f98f0bc1ff2e975736143d8f8cb711f75967, email=MOHIT.KUMAR@ROYALSUNDARAM.IN, cn=MOHIT KUMAR JAIN
Date: 2026.07.29 17:30:03 +05'30'

Mohit Jain
Company Secretary

Brahmayya & Co.,
Chartered Accountants
48, Masilamani Road,
Balaji Nagar,
Royapettah,
Chennai – 600014

Suri & Co.,
Chartered Accountants
Guna Complex,
No.443 & 445,4th floor, Main Building,
Anna Salai
Teynampet, Chennai 600018

To
The Board of Directors,
Royal Sundaram General Insurance Co. Limited,
Chennai.

Independent Auditor's Limited Review Report on the Unaudited Quarterly and Year to date Financial Results of the Royal Sundaram General Insurance Co. Limited, Pursuant to the Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and IRDAI Circular reference: IRDAI/F&A/CIR/LFTD/027/01 /2017 dated 30 January 2017

1. We have reviewed the accompanying statement of **Royal Sundaram General Insurance Co. Limited** ("the Company"), which comprises the , Unaudited Financial Results, Segment Results and other information for the quarter ended June 30, 2026 together with the relevant notes thereon ("the Statement"), being submitted by the company pursuant to the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended and IRDAI Circular reference: IRDAI/F&A/CIR/LFTD/027/01/2017 dated 30th January 2017 .

2. This Statement is the responsibility of the Company's Management and approved by the Board of Directors on July 29th, 2026. Our responsibility is to issue a report on the Statement based on our review.

3. We conducted our review of the Statement in accordance with the Standard on Review Engagement (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain 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.

BRAHMAYYA & CO. CHENNAI INDIA CHARTERED ACCOUNTANTS

SURI & CO FRN 004283S Chennai 600 018 Chartered Accountants

Brahmayya & Co.,
Chartered Accountants
48, Masilamani Road,
Balaji Nagar,
Royapettah,
Chennai – 600014

Suri & Co.,
Chartered Accountants
Guna Complex,
No.443 & 445,4th floor, Main Building,
Anna Salai
Teynampet, Chennai 600018

4. Based on our review conducted as stated above read with paragraph 3, nothing has come to our attention that causes us to believe that the accompanying Statement of unaudited financial results prepared in accordance with the Accounting Standards ("AS") 25 – Interim Financial Reporting ("AS 25") referred to in Section 133 of the Companies Act, 2013, read with Rule 7 of the Companies (Accounts) Rules, 2014, accounting and presentation principles as prescribed in the relevant provisions of the Insurance Act, 1938, the Insurance Regulatory and Development Authority Act, 1999 and Insurance Regulatory and Development Authority of India (Actuarial, Finance and Investment Functions of Insurers) Regulations, 2024, Orders/Directions/Circulars issued by the Insurance Regulatory and Development Authority of India to the extent applicable and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 including the manner in which it is to be disclosed, or that it contains any material misstatement.

5. Other Matters:

   1. The actuarial valuation of liabilities in respect of Incurred but Not Reported (IBNR), Incurred but Not Enough Reported (IBNER) and Premium Deficiency Reserve (the "PDR") for non-life policies is the responsibility of the Company's Appointed Actuary ("Appointed Actuary"). The actuarial valuation of these liabilities, that are estimated using statistical methods as at June 30, 2026 has been duly certified by the Appointed Actuary and in his opinion, the assumptions for such valuation are in accordance with the Insurance Act, 1938 and with the regulations issued by the Insurance Regulatory and Development Authority of India (IRDAI) and the Institute of Actuaries of India in concurrence with the IRDAI. We have relied upon the Appointed Actuary's certificate in this regard during our review of the valuation of liabilities for Outstanding Claims reserve that are estimated using statistical methods, PDR, IBNR and IBNER Reserve, as contained in the statement. Our Conclusion is not modified in respect of this matter.

BRAHMAYYA & CO. CHENNAI INDIA CHARTERED ACCOUNTANTS

SURI & CO FRN: 004283S Chennai 600 018 Chartered Accountants

Brahmayya & Co.,
Chartered Accountants
48, Masilamani Road,
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Chennai – 600014

Suri & Co.,
Chartered Accountants
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No.443 & 445,4th floor, Main Building,
Anna Salai
Teynampet, Chennai 600018

2. One of the joint statutory auditors has not audited or reviewed the comparative standalone financial information appearing in the statement of the corresponding quarter ended 30th June, 2025. The comparative standalone financial information appearing in the statement of the corresponding quarter ended 30th June, 2025 were reviewed by the previous joint statutory auditors whose report dated 30th June, 2025 expressed an unmodified conclusion.

Our Conclusion is not modified in respect of this matter.

For Brahmayya & Co
Chartered Accountants
Firm Regn. No.000511S

BRAHMAYYA & CO. CHENNAI INDIA CHARTERED ACCOUNTANTS

P Babu
Partner
Membership No. 203358
UDIN: 26203358DMHOHX9613

Place: Chennai
Date : 29-07-2026

For Suri & Co.,
Chartered Accountants
Firm Regn No.004283S

SURI & CO FRN: 004283S Chennai 600 018 Chartered Accountants

Sanjeev Aditya M
Partner
Membership No: 229694
UDIN: 26229694QXJGZV7540

Place: Chennai
Date : 29-07-2026

Royal Sundaram General Insurance Co. Limited
CIN :U67200TN2000PLC045611
Vishranthi Melaram Towers, No.2/319,
OMR, Karapakkam, Chennai, Tamil Nadu 600097
IRDAI Registration No. 102, Dated:- 23.10.2000

Annexure-I
[Pursuant to the Regulation 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with IRDAI Circular reference : IRDA/F&A/CIR/LFTD/027/01/2017 dated 30.01.2017], as amended
Statement of Unaudited Results for the Quarter Ended June 30, 2026

(₹ in lakhs)

Sl No.	Particulars	Three months ended/As at			Year ended/As at
		June 30, 2026	March 31, 2026	June 30, 2025	March 31, 2026
		Unaudited	Audited	Unaudited	Audited
OPERATING RESULTS					
1	Gross Premiums written[1]	1,38,040	1,25,426	1,28,921	4,63,831
2	Net Premiums written	1,11,856	1,05,524	97,184	3,63,855
3	**Premium Earned (Net)**	**96,068**	**86,786**	**87,632**	**3,43,015**
4	Income from investments (Net)[2]	20,343	14,906	19,651	66,321
5	Other Income				
	(a) Contribution from the Shareholder's Account				
	- Towards Expense of Management	-	(784)	-	-
	- Towards remuneration of MD/CEO/WTD/Other KMPs	67	(2)	12	70
	(b) Miscellaneous Income	29	20	6	126
6	**Total Income (3 to 5)**	**1,16,507**	**1,00,926**	**1,07,301**	**4,09,532**
7	Commissions & Brokerage[3]	26,004	26,419	23,335	1,00,505
8	**Net commission**	**21,612**	**23,782**	**18,245**	**89,280**
9	Operating expenses related to insurance business				
	(a) Employees Remuneration and Welfare Expenses	5,943	5,418	5,299	21,908
	(b) Advertisement and publicity	78	18	63	247
	(c) Business Development and Sales Promotion Expenses	761	660	962	2,359
	(d) Information Technology Expenses	1,705	1,876	1,552	6,730
	(e) Other operating expenses	3,808	3,310	2,681	12,363
10	Premium deficiency	-	-	-	-
11	Incurred Claims:				
	(a) Claims Paid[4]	57,125	75,506	41,342	2,27,059
	(b) Change in Outstanding Claims (Incl. IBNR/IBNER)	25,509	(9,664)	29,287	43,797
12	**Total Expenses (8+9+10+11)**	**1,16,541**	**1,00,906**	**99,431**	**4,03,743**
13	**Underwriting Profit/(Loss) (3-12)**	**(20,473)**	**(14,120)**	**(11,799)**	**(60,728)**
14	Provision for doubtful debts (including bad debts written off)	-	-	-	-
15	Provision for diminution in value of investments	-	-	-	-
16	**Operating Profit/(Loss) (6-12)**	**(34)**	**20**	**7,870**	**5,789**
17	**Appropriations**				
	(a) Transfer to Profit and Loss A/c	**(34)**	**20**	**7,870**	**5,789**
	(b) Transfer to Reserves	-	-	-	-
NON-OPERATING RESULTS					
18	**Income in shareholders account (a+b+c)**	**4,392**	**3,166**	**12,364**	**20,451**
	(a) Transfer from Policyholder's Fund	(34)	20	7,870	5,789
	(b) Income from investments[2]	4,269	3,120	4,490	14,599
	(c) Other income	157	26	4	63
19	Expenses other than related to insurance business[10]	705	(422)	380	1,786
20	Provision for doubtful debts (including bad debts written off)	-	-	-	-
21	Provision for diminution in value of investments	-	-	-	256
22	**Total Expenses (19+20+21)**	**705**	**(422)**	**380**	**2,042**
23	**Profit/(Loss) before extraordinary items (18-22)**	**3,687**	**3,588**	**11,984**	**18,409**
24	Extraordinary items	-	-	-	-
25	**Profit/(Loss) before tax (23-24)**	**3,687**	**3,588**	**11,984**	**18,409**
26	Provision for tax	1,002	926	3,027	4,708
27	**Profit/(Loss) after tax (PAT)**	**2,685**	**2,662**	**8,957**	**13,701**
28	**Dividend per share (Nominal Value ₹10 per share)**				
	(a) Interim Dividend	-	2,470	-	2,470
	(b) Final Dividend[5]	-	-	-	1,347
29	**Profit/(Loss) carried to Balance Sheet**	**2,685**	**192**	**8,957**	**9,884**
30	Paid up equity capital	44,900	44,900	44,900	44,900
31	Share Capital suspense	-	-	-	-
32	Reserve & Surplus (Excluding Revaluation Reserve)	1,41,538	1,38,853	1,37,924	1,38,853
33	Share Application Money Pending Allotment	-	-	-	-
34	Fair Value Change Account and Revaluation Reserve	15,335	949	9,723	949
35	Borrowings	12,600	12,600	12,600	12,600
36	Total Assets:			-	
	(a) Investments:	10,03,312	9,55,611	9,27,768	9,55,611
	- Shareholders' Fund	1,43,431	1,22,536	1,51,022	1,22,536
	- Policyholders' Fund	8,59,881	8,33,075	7,76,746	8,33,075
	(b) Other Assets (Net of current liabilities and provisions)	(7,88,939)	(7,58,309)	(7,22,621)	(7,58,309)
37	**Analytical Ratios[6] :**				
	(i) Solvency ratio[6a]	2.05	2.21	2.21	2.21
	(ii) Expenses of management Ratio[6b]	28.7%	30.5%	28.0%	32.1%
	(iii) Incurred claim ratio	86.0%	75.9%	80.6%	79.0%
	(iv) Net retention Ratio	81.0%	84.1%	75.4%	78.4%
	(v) Combined Ratio	116.3%	109.1%	110.2%	115.5%
	(vi) Earning Per Share (₹)				
	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period - in Rs	0.60	0.59	1.99	3.05
	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period - in Rs	0.60	0.59	1.99	3.05
	(vii) NPA ratios :				
	(a) Gross NPAs	571	571	307	571
	(b) Net NPAs	87	87	79	87
	(c) % of Gross NPAs	0.06%	0.06%	0.03%	0.06%
	(d) % of Net NPAs	0.01%	0.01%	0.01%	0.01%
	(viii) Yield on Investments[7]				
	(a) Without unrealized gains[8]	2.4%	1.8%	2.6%	8.4%
	(b) With unrealized gains[9]	4.8%	-0.7%	3.3%	5.6%
	(ix) Public shareholding				
	(a) No. of Shares	NA	NA	NA	NA
	(b) Percentage of shareholding	NA	NA	NA	NA
	(c) Percentage of Government holding (in case of public sector insurance companies)	NA	NA	NA	NA

1 Includes Gross direct premium, inward reinsurance and excludes applicable taxes.
2 Net of amortisation and includes capital gains/losses.
3 Includes Commissions, Brokerage and rewards paid on direct and inward reinsurance
4 Net of reinsurance.
5 Dividend is recognised in the period it is approved as prescribed by MCA
6 Analytical ratios have been calculated in line with IRDAI requirements.
6a The Solvency has been computed at the last day of the period.
6b The Expenses of Management has been computed on the basis of Gross Direct Premium
7 Not annualised for the quarter ended June 30, 2026, March 31, 2026 and June 30, 2025.
8 The computation is based on daily average book value.
9 Yield on investments with unrealised gains is computed using the modified Dietz method.
10 Includes interest expense on income tax not recognized in earlier years, accounted for during the current period.

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Royal Sundaram General Insurance Co. Limited
CIN :U67200TN2000PLC045611
Vishranthi Melaram Towers, No.2/319,
OMR, Karapakkam, Chennai, Tamil Nadu 600097
IRDAI Registration No. 102, Dated:- 23.10.2000
Annexure-II

[Pursuant to the Regulation 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with IRDAI Circular reference : IRDA/F&A/CIR/LFTD/027/01/2017 dated 30.01.2017], as amended

Segment Reporting for the Quarter Ended June 30, 2026

(₹ in lakhs)

Sl. No.	Particulars	Three months ended/As at			Year ended/As at
		June 30, 2026 Unaudited	March 31, 2026 Audited	June 30, 2025 Unaudited	March 31, 2026 Audited
1	**Segment Income:**				
	(A) Fire				
	Net earned premium	1,912	2,172	1,855	7,677
	Income from Investments	713	544	700	2,565
	Other Income	6	(1)	1	8
	(B) Marine				
	Net earned premium	1,870	1,375	1,543	5,546
	Income from Investments	197	158	131	539
	Other Income	2	(16)	-	3
	(C) Health including Personal Accident				
	(i) Health Retail				
	Net earned premium	6,182	4,881	4,958	19,649
	Income from Investments	336	278	403	1,295
	Other Income	8	(38)	1	10
	(ii) Health Group, Corporate				
	Net earned premium	18,958	16,543	16,226	58,926
	Income from Investments	1,360	968	1,034	3,270
	Other Income	13	(179)	2	12
	(iii) Health Government Business				
	Net earned premium	-	-	-	-
	Income from Investments	-	-	-	-
	Other Income	-	-	-	-
	(D) Motor				
	Net earned premium	66,201	61,232	62,252	2,48,234
	Income from Investments	17,508	12,775	17,195	57,901
	Other Income	64	(508)	14	156
	(E) Miscellaneous				
	Net earned premium	945	583	798	2,983
	Income from Investments	229	183	188	751
	Other Income	3	(24)	-	7
2	**Premium Deficiency**				
	(A) Fire	-	-	-	-
	(B) Marine	-	-	-	-
	(C) Health including Personal Accident				
	(i) Health Retail	-	-	-	-
	(ii) Health Group, Corporate	-	-	-	-
	(iii) Health Government Business	-	-	-	-
	(D) Motor	-	-	-	-
	(E) Miscellaneous	-	-	-	-
3	**Segment Underwriting profit/ (Loss):**				
	(A) Fire	(458)	1,753	(1,222)	(1,467)
	(B) Marine	(580)	(2,270)	(867)	(5,319)
	(C) Health including Personal Accident				
	(i) Health Retail	745	168	(334)	(829)
	(ii) Health Group, Corporate	(6,340)	(4,045)	(2,564)	(12,147)
	(iii) Health Government Business	-	-	-	-
	(D) Motor	(13,117)	(9,311)	(6,567)	(39,328)
	(E) Miscellaneous	(723)	(415)	(245)	(1,638)
4	**Segment Operating profit/(Loss):**				
	(A) Fire	261	2,284	(521)	1,094
	(B) Marine	(381)	(2,127)	(736)	(4,776)
	(C) Health including Personal Accident				
	(i) Health Retail	1,085	410	69	478
	(ii) Health Group, Corporate	(4,966)	(3,254)	(1,530)	(8,863)
	(iii) Health Government Business	-	-	-	-
	(D) Motor	4,467	2,961	10,640	18,733
	(E) Miscellaneous	(500)	(254)	(51)	(877)
5	**Segment Technical Liabilities:**				
	(A) Fire	16,561	14,459	17,882	14,459
	(B) Marine	8,378	7,937	5,607	7,937
	(C) Health including Personal Accident				
	(i) Health Retail	12,801	14,760	16,122	14,760
	(ii) Health Group, Corporate	68,169	42,887	51,013	42,887
	(iii) Health Government Business	-	-	-	-
	(D) Motor	7,42,041	7,27,543	6,87,737	7,27,543
	(E) Miscellaneous	6,277	5,336	4,425	5,336

Footnotes:

1 Segments includes : (A) Fire (B) Marine (C) Health including Personal Accident & Travel (i) Health Retail and (ii) Health Group, Corporate (D) Motor (E) Miscellaneous

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Royal Sundaram General Insurance Co. Limited

Notes forming part of Annexure I and Annexure II

1. The above unaudited financial results of the Royal Sundaram General Insurance Co. Limited (the Company) for the quarter ended June 30, 2026 were reviewed and recommended by the Audit Committee and subsequently approved by the Board of Directors of the Company at its Meetings held on July 29, 2026.

2. The above financial statements have been audited by the Joint Statutory Auditors, M/s Brahmayya & Co., Chartered Accountants, Chennai, and M/s Suri & Co., Chartered Accountants, Chennai, who have issued an unmodified opinion on these financial results.

3. The liability of IBNR & IBNER as on June 30, 2026, has been estimated by the Appointed Actuary in compliance with the guidelines issued by the IRDAI.

4. The non-convertible debentures issued by the Company are rated "AA+ Stable" by both ICRA and CARE. Date for next interest payment is on September 27, 2026.

5. During the year, the Company has granted 3,27,546 units of Cash-Linked Stock Appreciation Rights –CSARs for eligible employees which entitles them to receive a cash settlement equivalent to the difference between the base price per share and the fair market value per share as on end of vesting date (determined based on the Black Scholes model) on the units vested. The liability for CSARs is recognized in accordance with IRDAI master circular No IRDAI/F&I/CIR/MISC/82/5/2024 dated May 22, 2024.

6. In accordance with requirements of IRDAI circular no. IRDAI/F&A/CIR/MISC/256/09/2021 dated September 30, 2021 on Public Disclosures by Insurers, the Company will publish the financials on the company's website latest by August 13, 2026.

7. The Board of directors at its meeting held on May 6, 2026 recommended a final dividend of ₹ 0.25 per equity share of face value of ₹10 each for the year ended March 31, 2026. The same has been approved by shareholders at their meeting dated July 29, 2026.

8. Pursuant to the Judgment delivered by the Hon'ble Supreme Court of India on June 11, 2026, recognizing the economic value of unpaid domestic work performed by homemakers for the purpose of determining compensation under the Motor Vehicles Act, the Company has assessed the potential Impact of the ruling on its Motor Third-Party (TP) portfolio. The Company has on a prudent and conservative basis recognized claim reserves amounting to ₹ 3,145 lakhs in the current quarter on the premium earned during the quarter, Meanwhile, the GI council has filed on July 10,2026 a review petition on the judgement and the Company will continue to monitor developments on the same. The Joint statutory auditors have placed reliance on the estimates arrived by the appointed actuary of the company.

9. IRDAI has notified Ind AS as the applicable financial reporting framework with effect from April 01, 2026. The Company has received a one-year forbearance from IRDAI, enabling it to continue preparing its financial statements under the existing accounting framework until March 31, 2027.

10. Figures of the previous year /quarters and year to date have been re-grouped /re-arranged to conform to the current year /quarters and year to date presentation and regulatory requirements.

For and on behalf of the Board of Directors

Vedanarayanan Seshadri
Managing Director
(DIN:08864477)

Place: Chennai
Date: July 29, 2026

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Other disclosures*:

Details of complaints pending at the beginning of the period, received and disposed off during the period and lying unresolved at the end of the period are required to be furnished.

Status of Debenture holders Complaints for the June 30, 2026

S.no.	Particulars	Number
1	No. of Investor complaints pending at the beginning of period	0
2	No. of Investor complaints during the period	0
3	No. of Investor complaints disposed off during the period	0
4	No. of Investor complaints remaining unresolved at the end of the period	0

* The above disclosure is not required to be audited

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IRDAI Registration No. 102, Dated:- 23.10.2000
Statement of standalone quarterly disclosure as per Regulation 52 (4) of SEBI (Listing Obligation and Disclosure requirements) Regulations

Sl. No.	Particulars	Three months ended/As at			Year ended/As at
		June 30, 2026	March 31, 2026	June 30, 2025	March 31, 2026
		Unaudited	Audited	Unaudited	Audited
1	Security Cover (Note 1)	NA	NA	NA	NA
2	Debt-Equity Ratio (No of times) (Note 2)	0.07	0.07	0.07	0.07
3	Debt Service Coverage ratio (DSCR) (No of times) (not annualized for three months) (Note 3)	15.81	15.59	49.12	19.43
4	Interest Service Coverage ratio (ISCR) (No of times) (not annualised for three months) (Note 4)	15.81	15.59	49.12	19.43
5	Total Borrowings	12,600	12,600	12,600	12,600
6	Outstanding redeemable preference share (quantity & value)	NA	NA	NA	NA
7	Debenture redemption reserve (Note 5)	1,260	1,260	1,260	1,260
8	Net worth (Note 6)	1,86,438	1,83,753	1,82,824	1,83,753
9	Net profit after tax	2,685	2,662	8,957	13,701
10	Earning per share - in ₹				
	(a) Basic and diluted EPS before extraordinary items (Net of tax expenses) for the period	0.60	0.59	1.99	3.05
	(b) Basic and diluted EPS after extraordinary items (Net of tax expenses) for the period	0.60	0.59	1.99	3.05
11	Current ratio (Note 7)	NA	NA	NA	NA
12	Long term debt to working capital (Note 7)	NA	NA	NA	NA
13	Bad debts to account receivable ratio (Note 7)	NA	NA	NA	NA
14	Current liability ratio (Note 7)	NA	NA	NA	NA
15	Total debts to total assets (Note 8)	0.01	0.01	0.01	0.01
16	Debtor turnover (Note 7)	NA	NA	NA	NA
17	Inventory turnover (Note 7)	NA	NA	NA	NA
18	Operating margin % (Note 7)	NA	NA	NA	NA
19	Net profit margin % (Note 7)	NA	NA	NA	NA
	Sector specific equivalent ratio (Note 9)				
20	Operating profit ratio	0.0%	0.0%	9.0%	1.7%
21	Net earning ratio	2.4%	2.5%	9.2%	3.8%
22	Gross Direct Premium growth rate	10.8%	29.0%	15.5%	16.8%
23	Expenses of Management to Net written Ratio	30.3%	33.2%	29.6%	36.5%
24	Expense of management to gross direct premium Ratio	28.7%	30.5%	28.0%	32.1%
25	Underwriting balance Ratio	(0.21)	(0.16)	(0.13)	(0.18)
26	Net Commission Ratio	19.3%	22.5%	18.8%	24.5%
27	Liquid Assets to Technical liability Ratio	0.31	0.25	0.19	0.25
28	Gross Direct Premium to Net worth ratio*	0.69	0.66	0.63	2.39
29	Technical Reserves to Net Premium Ratio*	7.64	7.70	8.05	2.23
30	Growth rate of net worth (from previous year end)	1.5%	5.7%	5.2%	5.7%
31	Return on Closing Net Worth*	1.4%	1.4%	4.9%	7.5%
32	Claims paid to claims provisions (Note 10)	9.6%	13.4%	10.3%	29.1%

Notes :
1. The Security Cover is not applicable since the Company doesn't have any secured listed non-convertible debt securities.
2. Debt-Equity Ratio is calculated as total borrowings divided by Equity (Share capital and reserves).
3. DSCR is calculated as profit before interest and tax divided by interest expenses together with current obligations of long term debt.
4. ISCR is calculated as profit before interest and tax divided by interest expenses
5. Pursuant to IRDAI Circular No. IRDA/F&A/OF/01/2014-15/115 dated August 4, 2017 and as required by Companies (Share Capital and Debentures) Rules, 2014, read with Notification F.No. 01/04/2013-CL-V Part-III dated 16th August., 2019 issued by the Ministry of Corporate Affairs, Company is holding Debenture Redemption Reserve of Rs. 1260 lakhs (PY – Rs. 1260 lakhs) as at the period end.
6. Net worth represents shareholders' funds
7. Not applicable to Insurance Company
8. Total Debts to total assets is computed as borrowing divided by total assets .
9. Insurance sector specific equivalent ratios are disclosed in analytical ratios under Annexure -1, statement of audited results under Regulation 52 of LODR. The Ratio have been calculated in line with IRDAI requirements
10. Claim Paid (pertaining to provisions made previously) / claims provision made previously
*Not annualised for the quarter ended June 30, 2026, March 31, 2026 and June 30, 2025.

ROYAL SUNDARAM GENERAL INSURANCE CO. LTD.
SUNDARAM TOWERS
No.46, WHITES ROAD,
ROYAPETTAH,
CHENNAI-600 014.
PH: 42227373

Form B - BS

Royal Sundaram General Insurance Co. Limited

CIN :U67200TN2000PLC045611

Registration No. and Date of Registration with the IRDAI: 102/23.10.2000

BALANCE SHEET AS AT JUNE 30, 2026

₹ in Lakhs

Particulars	June 30, 2026	June 30, 2025
Sources of funds		
Share capital	44,900	44,900
Reserves and surplus	1,41,538	1,37,924
Fair value change account		
- Shareholder funds	2,192	1,583
- Policyholder funds	13,143	8,140
Borrowings	12,600	12,600
Total	**2,14,373**	**2,05,147**
Application of funds		
Investments - Shareholders	1,43,431	1,51,022
Investments - Policyholders	8,59,881	7,76,746
Loans	-	-
Fixed assets	9,424	7,424
Deferred tax asset - Net	5,092	2,022
Current assets		
- Cash and bank balances	16,680	6,711
- Advances and other assets	1,28,369	1,26,560
Sub-Total (A)	**1,45,049**	**1,33,271**
Current liabilities	7,38,810	6,83,079
Provisions	2,09,694	1,82,259
Sub-Total (B)	**9,48,504**	**8,65,338**
Net current assets (C)=(A-B)	**(8,03,455)**	**(7,32,067)**
Miscellaneous expenditure (to the extent not written off or adjusted)	-	-
Debit balance in profit and loss account	-	-
Total	**2,14,373**	**2,05,147**

For and on behalf of Board of Directors

Place: Chennai

Date : July 29, 2026

Vedanarayanan Seshadri

Managing Director

(DIN:08864477)

ROYAL SUNDARAM GENERAL INSURANCE CO. LTD.
SUNDARAM TOWERS No.46, WHITES ROAD, ROYAPETTAH, CHENNAI-600 014. PH: 42227373

Security Cover Certificate for Listed Unsecured Non-Convertible Debentures

Royal Sundaram General Insurance Co. Limited,
21, Patullos Road,
Chennai - 600 002.

We Brahmayya & Co, Chartered Accountants, one of the Joint Statutory Auditors of the Royal Sundaram General Insurance Co. Limited (hereinafter referred to as "the Company") have been requested by the Company to examine the accompanying Statement showing compliance with Covenants of Security Cover of Listed Unsecured Non-convertible Debentures as at June 30, 2026 (hereinafter the "Statement" – Refer **Annexure VA**) which has been prepared by the Company to comply with Regulation 56(1) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended and circular SEBI/HO/MIRSD-CRADT/CIR/P/2022/67 dated 13 August, 2025 on Revised format of Security Cover Certificate, monitoring and revision in timelines (hereinafter the "SEBI Regulations and SEBI Circular") for the purpose of its onward submission to the stock exchange and Debenture Trustee.

Management Responsibilities

The Management of the Company is responsible for compliance with covenants/ terms of issue as stipulated under Debenture Trust Deed/ Information Memorandum and SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015 ("SEBI regulations"). The Management of the Company is also responsible for preparation and maintenance of the proper books of account and such other relevant records as prescribed under relevant laws and regulations. This responsibility includes designing, implementing and monitoring of internal controls relevant to the preparation and maintenance of such books of account and records.

Auditor Responsibilities

It is our responsibility to provide a limited assurance and conclude as to whether the Company complies to covenants / terms of issue stipulated under Debenture Trust Deed/ Information Memorandum. We conducted our examination of the Statement 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"). 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. We have not performed an audit and accordingly, we do not express an audit opinion.

We have complied with the 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.

Confirmation

Based on examination of books of account and other relevant records/documents provided to us, we hereby certify that:

a) The Company has vide its Board Resolution and Information Memorandum/ Offer Document and Debenture Trust Deed has issued the following Listed Debt Securities:

BRAHMAYYA & CO. CHENNAI INDIA CHARTERED ACCOUNTANTS

ISIN	Private Placement / Public Issue	Secured / Unsecured	Issued Amount
INE499S08039	Private placement of NCD Royal Sundaram 7.85% 2031 Sr 3	Unsecured	Rs.76 Crores
INE499S08047	Private placement of NCD Royal Sundaram 8.05% 2032 Sr 4	Unsecured	Rs.50 Crores

b) Security cover for securities:

As per the terms of the issue, the above debentures issued by the Company are unsecured and accordingly maintenance of security cover is not applicable.

c) Compliance of all the covenants/terms of the issue:

We have examined the compliance made by the Company in respect of the covenants/terms of the issue of the listed unsecured non-convertible debentures (NCD's) and certify that such covenants/terms of the issue have been complied with by the Company.

Restrictions on use

The above certificate is issued at the specific request of the company and is based on the records/documents produced before us and explanation and information given to us. Further, the certificate is provided to the Company solely for the purpose of filing with Debenture Trustees and stock exchange and 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 without our prior consent in writing.

For Brahmayya and Co.,
Chartered Accountants
Firm Regn No: 000511S

BRAHMAYYA & CO. CHENNAI INDIA CHARTERED ACCOUNTANTS

P. Babu

P.Babu
Partner
Membership No.203358
UDIN: 26203358AAWOJX7988

Place: Chennai
Date: 29.07.2026

Annexure-VA

(₹ in Lakhs)

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Particulars		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				
	Description of asset for which this certificate relate	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	Market Value for Pari passu charge Assets	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable	Total Value(=K+L+M+ N)
		Book Value	Book Value	Yes/ No	Book Value	Book Value						Relating to Column F		
ASSETS														
Property,Plant and Equipment	NA	-	-	No	-	-	1,280	-	1,280	-	-	-	-	-
Capital Work-in-Progress	NA	-	-	No	-	-	1,226	-	1,226	-	-	-	-	-
Right of Use Assets	NA	-	-	No	-	-	-	-	-	-	-	-	-	-
Goodwill	NA	-	-	No	-	-	-	-	-	-	-	-	-	-
Intangible Assets	NA	-	-	No	-	-	6,918	-	6,918	-	-	-	-	-
Intangible Assets under Development	NA	-	-	No	-	-	-	-	-	-	-	-	-	-
Investments	NA	-	-	No	-	-	10,03,312	-	10,03,312	-	-	-	-	-
Loans	NA	-	-	No	-	-	-	-	-	-	-	-	-	-
Inventories	NA	-	-	No	-	-	-	-	-	-	-	-	-	-
Trade Receivables	NA	-	-	No	-	-	-	-	-	-	-	-	-	-
Cash and Cash Equivalents	NA	-	-	No	-	-	3	-	3	-	-	-	-	-
Bank Balances other than Cash and Cash Equivalents	NA	-	-	No	-	-	6,677	-	6,677	-	-	-	-	-
Others							-		-					
- Deferred Tax Asset - Net	NA	-	-	No	-	-	5,092	-	5,092	-	-	-	-	-
- Prepayments	NA	-	-	No	-	-	1,852	-	1,852	-	-	-	-	-
- Advance tax paid and taxes deducted at source (net of provision for tax)	NA	-	-	No	-	-	20,956	-	20,956	-	-	-	-	-
- Deposits for premises	NA	-	-	No	-	-	851	-	851	-	-	-	-	-
- Goods & service tax unutilised credit/Advance payments	NA	-	-	No	-	-	10,187	-	10,187	-	-	-	-	-
- Other advances	NA	-	-	No	-	-	3,467	-	3,467	-	-	-	-	-
- Income accrued on investments	NA	-	-	No	-	-	23,970	-	23,970	-	-	-	-	-
- Outstanding premiums	NA	-	-	No	-	-	63	-	63	-	-	-	-	-
- Due from other entities carrying on insurance business (including reinsurers)	NA	-	-	No	-	-	32,409	-	32,409	-	-	-	-	-
- Balance with terrorism pool	NA	-	-	No	-	-	24,679	-	24,679	-	-	-	-	-
- Unclaimed amount of policyholders - Assets	NA	-	-	No	-	-	1,608	-	1,608	-	-	-	-	-
- Investment Income accruing on unclaimed amount of policyholders	NA	-	-	No	-	-	405	-	405	-	-	-	-	-
- Investment related receivables	NA	NA	NA	NA	NA	NA	112	-	112	-	-	-	-	-
- Investments held for Reinsurance Premium Withheld	NA	NA	NA	NA	NA	NA	7,810	-	7,810	-	-	-	-	-
Total	NA	-	-	-	-	-	**11,52,877**	-	**11,52,877**	-	-	-	-	-

BRAHMAYYA & CO. CHENNAI INDIA CHARTERED ACCOUNTANTS

(₹ in Lakhs)

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
LIABILITIES														
Debt securities to which this certificate pertains	NA	-	-	-	-	-	-	-	-	-	-	-	-	-
Other debt sharing pari-passu charge with above debt	NA	not to be filled	-	-	-	-	-	-	-	-	-	-	-	-
Other Debt	NA		-	-	-	-	-	-	-	-	-	-	-	-
Subordinated debt	NA		-	-	-	-	-	-	-	-	-	-	-	-
Borrowings	NA		-	-	-	-	12,600	-	12,600	-	-	-	-	-
Bank	NA		-	-	-	-	-	-	-	-	-	-	-	-
Debt Securities	NA		-	-	-	-	-	-	-	-	-	-	-	-
Others	NA		-	-	-	-	-	-	-	-	-	-	-	-
Trade payables	NA		-	-	-	-	-	-	-	-	-	-	-	-
Lease Liabilities	NA		-	-	-	-	-	-	-	-	-	-	-	-
Provisions	NA		-	-	-	-	2,09,694	-	2,09,694	-	-	-	-	-
Others			-	-	-	-	-	-	-	-	-	-	-	-
- Agents' balances	NA	-	-	-	-	-	9,519	-	9,519	-	-	-	-	-
- Balances due to other insurance companies (including reinsurers)	NA	-	-	-	-	-	30,966	-	30,966	-	-	-	-	-
- Premiums received in advance	NA	-	-	-	-	-	26,674	-	26,674	-	-	-	-	-
- Unallocated premium	NA	-	-	-	-	-	1,394	-	1,394	-	-	-	-	-
- Sundry creditors	NA	-	-	-	-	-	20,777	-	20,777	-	-	-	-	-
- Unclaimed amount of policyholders	NA	-	-	-	-	-	1,610	-	1,610	-	-	-	-	-
- Investment Income accruing on unclaimed amount	NA	-	-	-	-	-	405	-	405	-	-	-	-	-
- Claims outstanding	NA	-	-	-	-	-	6,45,452	-	6,45,452	-	-	-	-	-
- Goods & service tax payable	NA	-	-	-	-	-	1,441	-	1,441	-	-	-	-	-
- Interest payable on debentures/bonds	NA	-	-	-	-	-	572	-	572	-	-	-	-	-
Total	NA	-	-	-	-	-	**9,61,104**	-	**9,61,104**	-	-	-	-	-
Cover on Book Value	NA	-	-	-	-	-	-	-	-	-	-	-	-	-
Cover on Market Value	NA	-	-	-	-	-	-	-	-	-	-	-	-	-
		Exclusive Security Cover Ratio	NA	0	Pari-Passu Security Cover Ratio	NA	-	-	-	-	-	-	-	-

BRAHMAYYA & CO. CHENNAI INDIA CHARTERED ACCOUNTANTS