



National Insurance Company Limited

(A Govt. of India Undertaking)

Registered & Head Office : 3 Middleton Street, Kolkata 700 071

CIN: U10200WB1906GOI001713

visit us at: <https://nationalinsurance.nic.co.in/>

AUDITED FINANCIAL RESULTS FOR THE PERIOD ENDED ON 31.03.2022

REVENUE ACCOUNT								
(Amount in Rs. Lakhs)								
Particulars	Fire		Marine		Miscellaneous		Total	
	For the period ended on 31.03.2022 (Audited)	For the period ended on 31.03.2021 (Audited)	For the period ended on 31.03.2022 (Audited)	For the period ended on 31.03.2021 (Audited)	For the period ended on 31.03.2022 (Audited)	For the period ended on 31.03.2021 (Audited)	For the period ended on 31.03.2022 (Audited)	For the period ended on 31.03.2021 (Audited)
Premiums Earned (Net)	92938.93	78199.61	14056.19	12854.21	1125271.67	1033094.50	1232266.79	1124148.32
Profit/Loss on sale/redemption of Investments	5531.02	7476.84	898.34	1259.91	75941.76	96347.27	82371.12	105084.02
Interest, Dividend & Rent - Gross	11795.18	11901.77	1915.76	2005.55	161949.58	153367.31	175660.52	167274.63
Other	0.00	0.00	0.00	0.00	874.19	36053.59	874.19	36053.59
(a) Contribution from the Shareholders' Account								
(i) Towards Excess Expenses of Management								
TOTAL (A)	110265.13	97578.22	16870.29	16119.67	1364037.20	1318862.67	1491172.62	1432560.56
Claims Incurred (Net)	82160.25	55764.94	13192.00	9543.90	1188780.66	904082.12	1284132.91	969390.96
Commission	10222.54	10782.67	1045.90	1536.47	71911.06	84424.07	83179.50	96743.21
Operating Expenses related to Insurance Business	21516.72	23006.48	2346.44	2595.78	256652.99	317860.56	280516.15	343462.82
Premium Deficiency								
Other:								
a. Exchange Loss	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. Provision for diminution in the value of Investments, amortisation of Premium on investments, and amount written off in respect of depreciated investments	361.83	483.41	58.77	81.46	4968.04	6229.33	5388.64	6794.20
TOTAL (B)	114261.34	90037.5	16643.11	13757.61	1522312.75	1312596.08	1653217.2	1416391.19
Operating Profit / Loss C = (A-B)	-3996.21	7540.72	227.18	2362.06	-158275.55	6266.59	-162044.58	16169.37
APPROPRIATIONS								
Transfer to Shareholders' Account	-3996.21	7540.72	227.18	2362.06	-158275.55	6266.59	-162044.58	16169.37
Transfer to Catastrophe Reserve	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Transfer to Other Reserves (to be specified)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL (C)	-3996.21	7540.72	227.18	2362.06	-158275.55	6266.59	-162044.58	16169.37

BALANCE SHEET				
(Amount in Rs. Lakhs)				
Particulars	Schedule Ref. Form No.	AS AT 31-03-2022 (Audited)	AS AT 31-03-2021 (Audited)	
SOURCES OF FUNDS				
SHARE CAPITAL	NL-8	937500.00	567500.00	
SHARE APPLICATION MONEY PENDING ALLOTMENT				
RESERVES AND SURPLUS	NL-10	1530.03	1564.56	
FAIR VALUE CHANGE ACCOUNT				
-SHAREHOLDERS FUNDS		25585.05	4071.14	
-POLICYHOLDERS FUNDS		243653.93	174793.86	
BORROWINGS	NL-11	89500.00	89500.00	
TOTAL		1297769.01	837429.56	
APPLICATION OF FUNDS				
INVESTMENTS - SHAREHOLDERS	NL-12	317304.47	67605.86	
INVESTMENTS - POLICYHOLDERS	NL-12A	3021783.22	2860366.48	
LOANS	NL-13	3261.33	3478.81	
FIXED ASSETS	NL-14	54955.28	50911.77	
DEFERRED TAX ASSET		0.00	0.00	
CURRENT ASSETS				
Cash and Bank Balances	NL-15	68814.22	63292.49	
Advances and Other Assets	NL-16	583187.39	737389.26	
Sub Total (A)		652001.61	800681.75	
DEFERRED TAX LIABILITY				
CURRENT LIABILITIES	NL-17	2741009.50	2768981.50	
PROVISIONS	NL-18	672925.95	686720.54	
Sub Total (B)		3413935.45	3455701.74	
NET CURRENT ASSETS (C) = (A-B)		-2761933.84	-2655019.99	
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19	31552.32	47328.48	
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		630846.24	462758.15	
TOTAL		1297769.01	837429.56	

KEY ANALYTICAL RATIOS					
As per the definitions given in the IRDA Circular No. IRDA/F&I/CIR/F&A/231/10/2012 dated October 5, 2012 and & Corrigendum ref IRDA/F&A/CIR/FA/126/07/2013 dated July 3, 2013					
Sl. No.	Particulars	For the Period ended on 31.03.2022 (Audited)	For the Period ended on 31.03.2021 (Audited)	For the Period ended on 31.03.2022 (Audited)	For the Period ended on 31.03.2021 (Audited)
1	Gross Direct Premium Growth Rate	-7.82%	-7.36%		
2	Gross Direct Premium to Net Worth Ratio	4.75	24.71		
3	Growth Rate of Net Worth	379.16%	126.21%		
4	Net Retention Ratio	88.62%	87.06%		
5	Net Commission Ratio	6.85%	7.65%		
6	Expense of Management to Gross Direct Premium Ratio	28.70%	31.78%		
7	Expense of Management to Net written Premium Ratio	29.95%	35.66%		
8	Net Incurred Claims to Net Earned Premium	104.21%	86.23%		
9	Claims paid to claims provisions	0.00%	0.00%		
10	Combined Ratio	134.16%	121.05%		
11	Investment income ratio	8.40%	10.44%		
12	Technical Reserves to net premium ratio	2.14	2.04		
13	Underwriting balance ratio	-0.34	-0.25		
14	Operating Profit Ratio	-12.78%	-1.16%		
15	Liquid Assets to liabilities ratio	0.30	0.15		
16	Net earning ratio	-13.79%	-4.44%		
17	Return on net worth ratio	-60.88%	-97.86%		
18	Available Solvency argin Ratio to Required Solvency Margin Ratio	0.63*	0.29**		
19	NPA Ratio				
	Gross NPA Ratio	1.00%	1.13%		
	Net NPA Ratio	-	0.00%		
20	Debt Equity Ratio	0.33	1.56		
21	Debt Service Coverage Ratio	-21.41	-6.53		
22	Interest Service Coverage Ratio	-21.41	-6.53		
23	Earnings per share	-2.94	-1.44		
24	Book value per share	2.93	1.01		
Notes: - 1. Net worth definition to include Head office capital/Assigned Capital for Reinsurance branch					
**With Forbearance, Solvency is 0.62					
EXTRACT OF THE AUDITED FINANCIAL RESULTS FOR THE YEAR ENDED 31ST MARCH, 2022					
[Regulation 52(b), read with Regulation 52(a), of the SEBI (LODR) Regulations, 2015]					
(Amount in Rs. Thousands)					
Sl. No.	Particulars	Three months ended March 31, 2022	December 31, 2021	March 31, 2021	Year ended March 31, 2021
		Audited	Reviewed	Audited	Audited
1	Total Income from Operations	-8,756,483	-887,448	-1,989,505	-16,204,458
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	-9,956,801	-980,172	-7,024,823	-16,746,718
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	-9,956,801	-980,172	-7,024,823	-16,746,718
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	-9,956,801	-980,596	-7,013,473	-16,747,142
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	-9,956,801	-980,596	-7,013,473	-16,747,142
6	Paid up Equity Share Capital	93,750,000	56,750,000	56,750,000	56,750,000
7	Reserves (excluding Revaluation Reserve)	153,003	79,966	156,456	153,003
8	Securities Premium Account	NIL	NIL	NIL	NIL
9	Net worth	27,510,144	91,900	5,741,337	27,510,144
10	Paid up Debt Capital / Outstanding Debt	8,950,000	8,950,000	8,950,000	8,950,000
11	Outstanding Redeemable Preference Shares	NIL	NIL	NIL	NIL
12	Debt Equity Ratio	0.33	97.39	1.56	0.33
13	Earnings Per Share (of Rs. 10/- each) (for continuing and discontinued operations) -				
1. Basic		-1.75	-0.17	-1.79	-2.94
2. Diluted		-1.75	-0.17	-1.79	-2.94
14	Capital Redemption Reserve	NIL	NIL	NIL	NIL
15	Debt Redemption Reserve	NIL	NIL	NIL	NIL
16	Debt Service Coverage Ratio	-53.03	-4.20	-12.13	-21.41
17	Interest Service Coverage Ratio	-53.03	-4.20	-12.13	-21.41
Note: a. The above is an extract of the detailed format of financial results filed with the stock exchange under Regulation 52 of SEBI (LODR) Regulations, 2015. The full format of the financial results are available on the website of the Company (https://nationalinsurance.nic.co.in/) and on the website of National Stock Exchange (www.nseindia.com) & Bombay Stock Exchange (www.bseindia.com) b. For the other line items referred in Regulation 52(4) of SEBI (LODR) Regulations, 2015, pertinent disclosures have been made to the Stock Exchange(s) and can be accessed on their websites. c. The above audited financial results have been reviewed by the Audit Committee and approved by the Board of Directors at their meeting held on 8th June, 2022.					
For National Insurance Company Limited					
Sd/-					
Suchita Gupta					
Chairman-cum-Managing Director					
DIN: 08697650					
Place: Kolkata					
Dated: 8th June, 2022					

FORM A

PUBLIC ANNOUNCEMENT

(Under Regulation 6 of the Insolvency and Bankruptcy Board of India (Insolvency Resolution Process for Corporate Persons) Regulations, 2016)

FOR THE ATTENTION OF THE CREDITORS OF MERUSHIKHAR REALTY LLP

RELEVANT PARTICULARS	
1. Name of Corporate Debtor	MERUSHIKHAR REALTY LLP
2. Date of incorporation of Corporate Debtor	22nd September 2014
3. Authority under which Corporate Debtor is incorporated / registered	Registrar of Companies, Bangalore
4. Corporate Identity No./ Limited Liability Identification No. of Corporate Debtor	AAC-7415
5. Address of the Registered Office and principal office (if any) of Corporate Debtor	2, SOLUS 11TH FLOOR, 1ST CROSS, J.C. ROAD, BANGALORE Karnataka 560027
6. Insolvency commencement date in respect of Corporate Debtor	Date of the Order - 30th May 2022 (Date of Receipt of the order - 6th June 2022)
7. Estimated date of closure of Insolvency Resolution Process	26th November 2022
8. Name and registration number of the Insolvency Professional acting as Interim Resolution Professional	Mr. Nataraja Nanjundiah IBBI/IPA-003/IP-NU0304/2020-2021/13296
9. Address and e-mail of the Interim Resolution Professional, as registered with the Board	3108, First Cross, Mariyappana Palya, Bangalore - 560021, Karnataka Email ID: nnataraja491@gmail.com
10. Address and e-mail to be used for correspondence with the Interim Resolution Professional	3108, First Cross, Mariyappana Palya, Bangalore - 560021, Karnataka Email ID: merushikharrealtycip@gmail.com
11. Last date for submission of claims	23rd June 2022
12. Classes of creditors, if any, under clause (b) of sub-section (6A) of section 21, ascertained by the interim resolution professional	Not Applicable (as per the information available with the Interim Resolution Professional)
13. Names of Insolvency Professionals identified to act as Authorized Representative of creditors in a class (Three names for each class)	Not Applicable
14. (a) Relevant Forms and (b) Details of authorized representatives are available at:	https://ibbi.gov.in/home/downloads Not Applicable

Notice is hereby given that the National Company Law Tribunal, Bengaluru has ordered the commencement of a corporate insolvency resolution process of the Merushikhar Realty LLP on 30th May 2022 (Copy of the order received on 6th June 2022)

The creditors of Merushikhar Realty LLP are hereby called upon to submit their claims with proof on or before 23rd June 2022 to the Interim Resolution Professional at the address mentioned against entry No. 10.

The financial creditors shall submit their claims with proof by electronic means only. All other creditors may submit the claims with proof in person, by post or by electronic means.

A financial creditor belonging to a class, as listed against the entry No. 12, shall indicate its choice of authorized representative from among the three insolvency professionals listed against entry No.13 to act as authorized representative of the class [specify class] in Form CA - Not Applicable

Submission of false or misleading proofs of claim shall attract penalties.

Date: 9th June 2022
Place: Bengaluru

Nataraja Nanjundiah
Interim Resolution Professional
IBBI/IPA-003/IP-NU0304/2020-2021/13296

PUBLIC NOTICE

ICICI Bank Limited

Registered office: Landmark, Race Course Circle, Vadodra 390 007.
Corporate Office: ICICI Bank Towers, Bandra-Kurla Complex, Mumbai 400 051.

GOLD AUCTION CUM INVITATION NOTICE

The below mentioned borrowers have been issued notice to pay off their outstanding amount towards the facility against gold ornaments. ("Facility") availed by them from ICICI Bank Limited ("ICICI Bank"). We are constrained to conduct an auction of pledged gold ornaments on Jun 20, 2022 as they have failed to repay the dues. ICICI Bank has the authority to remove account/change the auction date without any prior notice. Auction will be held online - <https://gold.samil.in> between 12:30 pm to 3:30 pm. For detailed Terms and conditions, please log into given website. In case of deceased borrower, all conditions will be applicable to legal heirs.

Loan A/C No.	Customer Name
Branch Name: Gangavathi	086505012741 Suresh *
Branch Name: Dhanapala *	281305004495 Dhanapala *
Branch Name: Basapur - Koppal District	107305006693 Subramani M
Branch Name: Hubli	408405000669 Moulia Hens
Branch Name: Belgum	017605009947 Sushant Maruti Asogekar
Branch Name: Belgum - Kolhapur Circle	241705001578 Shivraaj Lakshminakant Pagad
Branch Name: Chinchali	651405013120 Sadeesh Siddappa Hasure
Branch Name: Chitapur	412505002124 Anand H
Branch Name: Dharwad	412505002130 Umesh S
Branch Name: Dharwad	017005010167 Nityanand Shetty
Branch Name: Dharwad	017005010162 Vivekanand Dalawai

Date : 10.06.2022
Place : Udipi, Dharwad, Uttar Kannad, Gulbarga, Yadgir, Hassan, Kodagu, Belgum, Bagalkote, Bijapur, Bellary, Koppal

Loan A/C No.	Customer Name
Branch Name: Gangavathi	086505012741 Suresh *
Branch Name: Dhanapala *	281305004495 Dhanapala *
Branch Name: Basapur - Koppal District	107305006693 Subramani M
Branch Name: Hubli	408405000669 Moulia Hens
Branch Name: Belgum	017605009947 Sushant Maruti Asogekar
Branch Name: Belgum - Kolhapur Circle	241705001578 Shivraaj Lakshminakant Pagad
Branch Name: Chinchali	651405013120 Sadeesh Siddappa Hasure
Branch Name: Chitapur	412505002124 Anand H
Branch Name: Dharwad	412505002130 Umesh S
Branch Name: Dharwad	017005010167 Nityanand Shetty
Branch Name: Dharwad	017005010162 Vivekanand Dalawai

Date : 10.06.2022
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Branch Name: Gangavathi	086505012741 Suresh *
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Branch Name: Basapur - Koppal District	107305006693 Subramani M
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Date : 10.06.2022
Place : Udipi, Dharwad, Uttar Kannad, Gulbarga, Yadgir, Hassan, Kodagu, Belgum, Bagalkote, Bijapur, Bellary, Koppal

Authorized Officer
For ICICI Bank Limited

PUBLIC NOTICE

1.R.Mahendravarma practicing Advocate at Bangalore with my colleagues at before said address from last 17 years and now I confirms that I issuing public notice on behalf of my client Smt.Asha.C, situated at Vinayakanagara, Hesaraghatta village and Hobli, Bangalore North taluk and she is the Owner of Property bearing Property bearing No.95 and V.P.Khatha No.1118/95 and PID No.150200 203000223904, Hesaraghatta Hobli, Bangalore North taluk and now she has misplaced following original sale deed bearing document No.17356/2004-05, Stored in C.D.No.YAND95 and same document registered before sub-registrar Yelahanka Bangalore pertains same property on 10.05.2022 at Hesaraghatta and other related previous documents and after she has searched same document everywhere rooming on same day but she has unable to get same original document.

Any person find the Original mentioned below please hand over the same document to under signed person or Soladevenhalli Police Station.

R. Mahendravarma, Advocate, #42, R.G.nagar, M.S.Palya, Bangalore-97.

NOTICE

The State Level Environment Impact Assessment Authority, Karnataka (Constituted by Ministry of Environment & Forests, Government of India) has issued Corrigendum for Environmental Clearance (Corrigendum issued for modification & expansion with total built up area of the project 7,01,343.22 sq.m) of Mixed-use development project "Divyasree Technopolis" at Sy. No. 36/2 (P) of Yamaluru & Sy. 123, 124, 125, 126/4 A etc., of Ammani Bellandur Khane Village, Varthur Hobli, Bengaluru East Taluk, Bengaluru of M/s. Divyasree Infrastructure Projects Pvt. Ltd., "Divyasree Chambers", A Wing, #11; O'Shaugnessy Road, Bengaluru-25 vide letter No. SEIAA 14 CON 2019 Dated 19th May 2022. The said copy of Environmental Clearance is available with the website of the MoEFCC/SEIAA, Karnataka at <http://seiaa.karnataka.gov.in/> or <http://environmentclearance.nic.in/>

SREI

SREI EQUIPMENT FINANCE LIMITED

CIN : U70101WB2006PLC109898

(A Company under Corporate Insolvency Resolution Process by an order dated October, 8, 2021 passed by Hon'ble NCLT Kolkata)

Head Office: Plot no. Y-10, Block EP, Sector-V, Salt Lake City, Kolkata-700091

Registered Office: Vishwakarma 86C, Topsia Road (South), Kolkata-700046

Email: sefpl@srei.com Website: www.srei.com

POSSESSION NOTICE

(For Immoveable Property)

[Rule 8(1) read with Appendix IV of the Security Interest (Enforcement) Rules, 2002]

WHEREAS,

The undersigned being the authorized officer of SREI Equipment Finance Limited ("Srei") under the Securitisation & Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 ("Act") and in exercise of powers conferred under Section 13(12) read with Rule 3 of the Security Interest (En

