

# TAINWALA

Date: 25<sup>th</sup> May, 2022

To,

The Bombay Stock Exchange Limited,  
1st Floor, New Trading Ring,  
Rotunda Building  
P. J. Towers, Dalal Street  
Fort, Mumbai- 400 001

The National Stock Exchange Limited,  
Exchange Plaza,  
Plot No. C/1, G Block,  
Bandra Kurla Complex,  
Bandra (East), Mumbai - 400 051

**Subject: Newspaper Advertisement of Financial Results**

Dear Sir/Madam,

Pursuant to Regulation 47 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith newspaper publication of Standalone Audited financial statements for the quarter and year ended on 31<sup>st</sup> March, 2022 published in following newspapers:

1. Financial Express on 25<sup>th</sup> May, 2022 and
2. Mumbai Lakshadeep on 25<sup>th</sup> May, 2022.

Kindly take the above on our record and oblige.

For Tainwala Chemicals and Plastics (India) Limited,

*Simran R Mansukhani*

Simran R Mansukhani  
Director  
DIN No. 06500475



## TAINWALA CHEMICALS AND PLASTICS (INDIA) LIMITED

Tainwala House, Road No. 18, M.I.D.C., Andheri(East), Mumbai-93. Tel : 6716 6100 To 199.  
Works - Plot No.87, Govt,Indl.Estate, Khadoli Village, Silvassa, 396230. Tel : 9574073331 / 957407332

E - mail : [simran@tainwala.in](mailto:simran@tainwala.in) / [sales@tainwala.in](mailto:sales@tainwala.in)

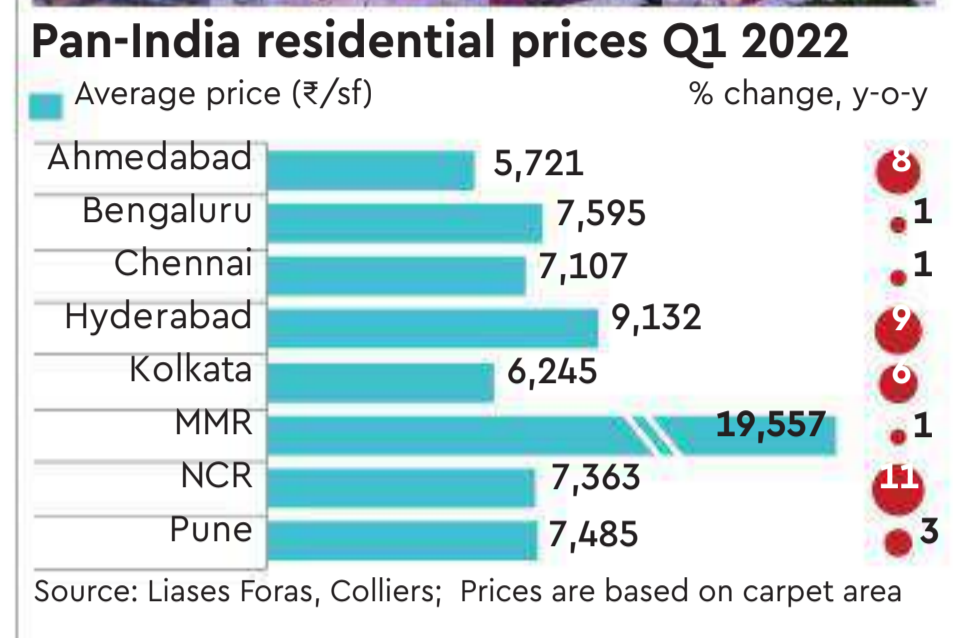
SUBJECT TO SILVASSA JURISDICTION

CIN: L24100MH1985PLC037387

# Housing prices rise up to 11% across 8 cities

PRESS TRUST OF INDIA  
New Delhi, May 24

**HOUSING PRICES INCREASED** by up to 11% annually across eight major cities during January-March period of this year due to a rise in demand for residential properties and a sharp hike in rates of construction raw materials, according to a joint report by Credai, Colliers and Liases Foras. Delhi-NCR witnessed highest rise in housing prices by 11% to ₹7,363 per sq ft during January-March 2022 as compared to the year-ago period, as per the first edition of Housing Price-Tracker report by realtors body Credai, real estate consultant Colliers and data analytics firm Liases Foras. Hyderabad witnessed 9% increase in housing prices to ₹9,232 per square feet, while Ahmedabad saw a 8% appreciation to ₹5,721 per square feet and Kolkata 6% to ₹6,245 per square feet. Housing prices in Bengaluru, Chennai and Mumbai Metropolitan Region



(MMR) rose by 1% each at ₹7,595, ₹7,107 and ₹19,557 per square feet, respectively. In Pune, prices of residential properties went up by 3% to ₹7,485 per square feet during the first quarter of this calendar year.

दि न्यू इन्डिया एश्योरन्स कंपनी लिमिटेड  
The New India Assurance Co. Ltd.



**Extract of Standalone and Consolidated Audited Financial Results for the Quarter and Year Ended 31st March, 2022**

Sl. No.	Particulars	Standalone					Consolidated				
		Quarter Ended		Year Ended			Quarter Ended		Year Ended		
		31st Mar 2022	31st Dec 2021	31st Mar 2021	31st Mar 2022	31st Mar 2021	31st Mar 2022	31st Dec 2021	31st Mar 2021	31st Mar 2022	31st Mar 2021
1	Gross Written Premium	8,937	9,059	9,070	36,835	33,046	9,004	9,127	9,134	37,128	33,306
2	Net Written Premium	7,831	7,142	7,291	29,760	26,966	7,866	7,178	7,329	29,917	27,114
3	Profit Before Tax	(658)	587	335	160	2,037	(670)	595	324	178	2,060
4	Profit After Tax	(544)	491	241	164	1,605	(550)	494	240	178	1,628
5	Solvency Ratio (times)	1.66	1.83	2.13	1.66	2.13	-	-	-	-	-
6	Net Worth	18,232	18,610	17,786	18,232	17,786	18,954	19,326	18,485	18,954	18,485
7	Earning Per Share (absolute Figures)	(3.30)	2.98	1.46	1.00	9.74	(3.35)	3.05	1.41	1.18	9.95

Note : 1. The above is an extract of the detailed format of quarter and year ended Financial results filed with the stock exchanges under Regulation 33 and Regulation 52 of SEBI (Listing and Other Disclosure Requirements) Regulation 2015. The full format of the Quarterly and Year Ended Financial results are available on the websites of Stock exchanges (www.bseindia.com and www.nseindia.com) and the Company (www.newindia.co.in)

2. The above results were reviewed by the Audit Committee and approved by the Board at their meeting held on May 23, 2022.

3. The Auditors have issued a Modified opinion on the Audited Stand-alone and Consolidated Financial Statement for the year ended 31st March 2022. The details of the modification are available on www.newindia.co.in.

4. The Board has recommended 6% dividend for the FY 2021-22 subject to approval of shareholders

Place : Mumbai  
Date : 23rd May, 2022

For and on behalf of the Board of Directors  
sd/-  
**Surender Kumar Agarwal**  
DIN: 09447076  
**A S Rajeev**  
DIN: 07478424

**24x7 - Toll free number**  
**1800-209-1415**

[www.newindia.co.in](http://www.newindia.co.in)

**NEW INDIA ASSURANCE**

दि न्यू इन्डिया एश्योरन्स कंपनी लिमिटेड  
The New India Assurance Co. Ltd

Head Office: New India Assurance Building, 87, M. G. Road, Fort, Mumbai - 400 001 INDIA  
IRDAI REGN No. 190 CIN : L66000MH1919G01000526

**TAINWALA CHEMICALS AND PLASTICS (INDIA) LIMITED**  
CIN No:- L24100MH1985PLC037387  
Regd. Off.: Tainwala House, Road No.18, M.I.D.C., Marol, Andheri (E.), Mumbai- 400 093  
Tel No: 022- 67166161 | Email:- cs@tainwala.in | www.tainwala.in

**EXTRACT OF STATEMENT OF AUDITED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED 31st MARCH, 2022**

(Amount in INR Lakhs)

Particulars	Note	Quarter ended 31st March, 2022	Quarter ended 31st December, 2021	Quarter ended 31st March, 2021	Year Ended March, 2022	Year Ended March, 2021
		(Audited)	(Unaudited)	(Audited)	(Audited)	(Audited)
		195.38	648.97	378.54	1,252.60	908.56
Total Income from Operations						
Net Profit/(loss) for the period (before Tax, Exceptional and/or Extraordinary items#)	(114.21)	191.70	39.54	36.86	(32.47)	
Net Profit/(loss) for the period before Tax, (After Exceptional and/or Extraordinary items#)	(114.21)	191.70	39.54	36.86	(32.47)	
Net Profit/(loss) for the period After Tax, (After Exceptional and/or Extraordinary items#)	(99.21)	176.70	39.54	36.86	(32.47)	
Total Comprehensive Income for the period (Comprising Profit/ (Loss) for the period (after tax) and Other Comprehensive Income (after tax))	(254.42)	(1,425.40)	645.43	(770.45)	1,217.14	
Equity share capital		936.39	936.39	936.39	936.39	
Other Equity		8,088.38			8,088.38	
Earnings per share (EPS) for profit attributable to equity shareholders						
Basic and Diluted EPS	(1.06)	1.89	0.42	0.39	(0.35)	

**NOTES:**

- The financial statements for the quarter ended March 31, 2022 have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on May 23, 2022. The statutory auditors have expressed an unqualified opinion. The financial statements are prepared in accordance with the Indian Accounting Standards (Ind AS) as prescribed under section 133 of the Companies Act, 2013 read with relevant rules issued thereunder.
- Segments have been identified in line with the Indian Accounting Standard - 108 "Operating Segment" specified under Section 133 of the Companies Act, 2013 read with rules framed thereunder.
- Figures of previous periods/years have been regrouped/rearranged wherever considered necessary.

For and on Behalf of Board of Directors of Tainwala Chemicals and Plastics (India) Limited  
sd/-  
Simran R Mansukhani  
Director  
DIN : 06500475

Place : Mumbai  
Date : 23rd May, 2022

**CENTRAL RAILWAY**  
**"H" TYPE HEAD AND BALANCED DRAFT GEAR**  
DY.CMM/M/PAREL,  
E-PROCUREMENT Notice  
No:-e-02/2022 Dt. 23.05.2022  
Sr. No. 1. Tender No. 48.22.5421-  
Improved high tensile tight lock centre buffer coupler with AAR "H" type head and balanced draft gear. Qty: 20 Nos.  
T.O.D:22-JUNE-2022. Allocation No: 80116231. Complete details of tenders are available at Central Railway official website [www.ireps.gov.in](http://www.ireps.gov.in) in the complete documents can be downloaded from the website.  
RailMadad Helpline 139

**RAILTEL CORPORATION OF INDIA LTD**  
(A Govt. of India Undertaking)  
Registered & Corporate Office: Plate - A, 6th Floor, Office Block Tower - 2, East Kidwai Nagar, New Delhi - 110023.  
Phone: 011-22900600, Fax: 011-22900699, Website: www.railtelindia.com;  
E-mail: cs@railtelindia.com; Corporate Identity Number: L64202DL2000G0107905

**EXTRACT OF FINANCIAL RESULTS FOR THE QUARTER & YEAR ENDED MARCH 31, 2022**

Particulars	Standalone					Consolidated				
	Quarter Ended			For the year Ended		Quarter Ended			For the year Ended	
	31.03.2022	31.12.2021	31.03.2021	31.03.2022	31.03.2021	31.03.2022	31.12.2021	31.03.2021	31.03.2022	31.03.2021
Total income from Operations	45,523	41,381	42,948	152,154	133,728	46,553	41,769	42,982	154,845	137,782
Net profit / (Loss) (Before Tax & Exceptional Items)	7,314	8,889	4,102	27,956	19,461	7,365	8,814	4,088	28,062	19,718
Net profit / (loss) (before tax & after exceptional items)	7,314	8,889	4,102	27,956	19,461	7,365	8,814	4,088	28,062	19,718
Net profit after tax	5,411	6,658	2,720	20,834	14,041	5,431	6,601	2,721	20,895	14,245
Total comprehensive income	5,284	6,688	2,942	20,796	14,160	5,304	6,631	2,943	20,857	14,364
Equity share capital	32,094	32,094	32,094	32,094	32,094	32,094	32,094	32,094	32,094	32,094
Other Equity	-	-	-	119,508	108,179	-	-	-	120,577	109,188
Earnings Per Share (Face Value of Rs.10/- each)										
(a) Basic (in Rs.)	1.69	2.07	0.85	6.49	4.38	1.69	2.06	0.85	6.51	4.44
(b) Diluted (in Rs.)	1.69	2.07	0.85	6.49	4.38	1.69	2.06	0.85	6.51	4.44

**Note :**

- The above standalone and consolidated financial results have been reviewed and recommended by the Audit Committee and approved by the Board of Directors at their meeting held on 24th May 2022. The Statutory Auditors of the company have conducted audit of the financial results for the Quarter and year ended 31st March 2022.
- The standalone and consolidated financial results have been prepared in accordance with the Indian Accounting Standards (Ind AS) as notified under section of 133 of the companies Act, 2013 read with relevant rules thereunder and in terms of regulation 33 of the SEBI (Listing obligation and Disclosure Requirement) Regulations, 2015 (as Amended) and other recognised accounting practices and policies to the extent applicable.
- The Covid-19 pandemic has already resulted in economic slowdown throughout the world including India. The second wave has impacted India immensely. There has not been significant impact of third wave of covid-19. The operations of the Company have not been significantly impacted. However Covid situation in india has improved significantly at the end of financial year, resulting in normalization of business activity to the great extent.
- Figures for the previous periods / year have been re-grouped / re-classified / re-casted to conform to the classification of the current period.
- The above is an extract of the detailed format of the financial results filed with the Stock Exchange under Regulation 33 of the SEBI (Listing obligations and Disclosure Requirements) Regulations, 2015, as amended. The full format of the aforesaid financial results are available on the Stock Exchanges website of BSE ([www.bseindia.com](http://www.bseindia.com)), NSE ([www.nseindia.com](http://www.nseindia.com)) and Company's website at [www.railtelindia.com](http://www.railtelindia.com).

Place : New Delhi  
Dated : 24.05.2022

**RailTel's Services**  
"Ensuring Business Continuity through Telecom & Digital Solutions"

For and on behalf of RailTel Corporation of India Limited  
sd/-  
Aruna Singh  
Chairman & Managing Director  
DIN : 09602957

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TAINWALA CHEMICALS AND PLASTICS (INDIA) LIMITED						
CIN No. - L24100MH1985PLC037387						
Regd. Off.: Tainwala House, Road No.18, M.I.D.C., Marol, Andheri (E.), Mumbai- 400 093						
Tel No: 022- 67166161   Email:- cs@tainwala.in   www.tainwala.in						
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(Amount in INR Lakhs)						
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Other Equity		8,088.38			8,088.38	8,858.83
Earnings per share (EPS) for profit attributable to equity shareholders						
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NOTES:  
1. The financial statements for the quarter ended March 31, 2022 have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on May 23, 2022. The statutory auditors have expressed an unqualified opinion. The financial statements are prepared in accordance with the Indian Accounting Standards (Ind AS) as prescribed under section 133 of the Companies Act, 2013 read with relevant rules issued thereunder.  
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3. Figures of previous periods/years have been regrouped/rearranged wherever considered necessary

For and on Behalf of Board of Directors of Tainwala Chemicals and Plastics (India) Limited  
Sd/-  
Simran R Mansukhani  
Director  
Place : Mumbai  
Date : 23rd May, 2022  
DIN : 06500475

**बँक ऑफ बडोदा**  
Bank of Baroda

ठाणे पश्चिम शाखा : सुधी प्राईड, प्रसन्न बिल्डिंग, राम मारुती रोड, ठाणे (प.)  
ठाणे - ४००६०२. फोन : ९९-०२२-२५३८२८१९ (डी), २५४०२४८२/४५७९,  
२५४२२७९४ (जी) ई-मेल : thana@bankofbaroda.co.in

**ताबा नोटीस (अचल संपत्तीकरिता फक्त)**

ज्याअर्थी, खाली सही करणार बँक ऑफ बडोदाचे अधिकृत अधिकारी यांनी त्यांना मिळालेल्या अधिकाऱ्यांचे सिव्युरिटीयोजना अँड रिक्तदुवकान ऑफ फायनान्शियल अँड अॅसेट्स अँड एम्प्लॉयमेंट ऑफ सिव्युरिटी इंटरस्ट अँड (सेकंड) २००२ व सिव्युरिटी इंटरस्ट (एम्प्लॉयमेंट) नियम २००२ च्या नियम ९ सह कलम १३(१२) अन्वये कर्जदार श्री. अनिल धनगर आणि सौ. अश्विनी अनिल धनगर (कर्जदार) यांना दिनांक २७.०८.२०२१ रोजी मागणी नोटीस पाठवून देणे असलेली रक्कम रु. १९,९०,३९२.३० (रुपये अकरा लाख नवद हजार तीनशे ब्याणव आणि पैसे तीस फक्त) अधिक नावे न टाकलेले / न भरलेले व्याज इत्यादीचा, सदर नोटीस प्रसिद्ध झाल्यापासून ६० दिवसांचे आत मरणा करणाऱ्याची मागणी केली होती.

वर नमूद केलेले कर्जदार हे बँकेची कर्ज रक्कम परतफेड करण्यास असमर्थ ठरल्याने सर्वसामान्य जनतेस, खासकरून कर्जदार यांना नोटीस देण्यात येते की, खाली सही करणार अधिकृत अधिकारी यांनी सदर अंकेच्या कलम १३(४) च्या नियम ९ अन्वये प्रदान झालेल्या अधिकाऱ्याचा वापर करून खाली वर्णन केलेल्या मालमतेचा प्रतिकात्मक ताबा दि. २९.०५.२०२२ रोजी घेतला आहे.

विशेषतः वर उल्लेखिलेले कर्जदार आणि सर्व सामान्य जनता यांना जाहीर सावधानतेची सूचना देण्यात येते की त्यांनी खाली उल्लेखिलेल्या मालमतेसंबंधात कोणताही व्यवहार करू नये, जर असा कोणताही व्यवहार केला गेला तर तो बँक ऑफ बडोदाच्या योगे असलेली रक्कम रु. १९,९०,३९२.३० (रुपये अकरा लाख नवद हजार तीनशे ब्याणव आणि पैसे तीस फक्त) अधिक नावे न टाकलेले / न भरलेले व्याज, इतर शुल्क आणि पुढील व्याज इत्यादी बोजासह असेल.

मिळकतीवरील बोजा कर्जफेड करून उतरवून घेण्यासाठी उपलब्ध वेळेबाबत कर्जदाराचे ध्यान सदर कायद्याच्या कलम १३ उपकलम ८ चे आकर्षित करण्यात येते.

अचल संपत्तीचे वर्णन

अडिवळी ढोकळी, सधे नं. १७, हिस्सा नं. ३, काका दाबाच्या मागे, अडिवळी गाव, कल्याण पूर्व येथील नवरत्न रेसिडन्सी मधील तिसऱ्या मजल्यावरील फ्लॅट नं. ३०३ याचे इन्डिटेबल मॉर्गेज.

दिनांक : २९.०५.२०२२  
ठिकाण : ठाणे पश्चिम

अधिकृत अधिकारी  
बँक ऑफ बडोदा,  
ठाणे पश्चिम शाखा

**AJCON GLOBAL SERVICES LIMITED**  
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Stock & Currency Brokers | DP | Merchant Bankers | Corporate Advisors

**Extract of Audited Consolidated Financial Results for the Quarter and Year Ended March 31, 2022** (Rs. In Lakhs)

Sr. No.	Particulars	Quarter Ended		Year Ended	
		31.03.2022 Audited	31.03.2021 Audited	31.03.2022 Audited	31.03.2021 Audited
1.	Total Income from Operations	2190.36	659.96	4145.94	4783.16
2.	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	90.05	29.31	269.91	156.61
3.	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	90.05	29.31	269.91	156.61
4.	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	59.57	30.74	218.35	156.82
5.	Total Comprehensive Income for the period (Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax))	58.98	32.68	217.94	156.47
6.	Equity Share Capital (Face Value per share Rs.10 each)	611.62	611.62	611.62	611.62
7.	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year	-	-	1495.30	1277.36
8.	Earnings Per Share (of Rs. 10/- each) (for continuing and discontinued operations) (Basic & Diluted)	0.96	0.53	3.56	2.56

1. The above is an extract of the detailed format of Audited Financial Results for the quarter and year ended March 31, 2022 filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of Audited Financial Results for the quarter and year ended March 31, 2022 are available on the websites of the Stock Exchange(s) i.e. www.bseindia.com and on Company's website i.e. www.ajcononline.com  
2. Brief of Audited Standalone Financial Results for the Quarter and Year ended March 31, 2022 is as follows:

Sr. No.	Particulars	Quarter Ended		Year Ended	
		31.03.2022 Audited	31.03.2021 Audited	31.03.2022 Audited	31.03.2021 Audited
1.	Income from Operations	2159.45	664.47	4071.07	4707.61
2.	Profit/(Loss) Before Tax	82.17	39.74	258.57	153.92
3.	Profit/(Loss) After Tax	51.27	39.26	207.67	154.67

For Ajcon Global Services Limited  
Ankit Ajmera  
(Executive Director & CFO)  
DIN:0020434

Date : May 24, 2022  
Place : Mumbai



**RAHEJA QBE GENERAL INSURANCE COMPANY LIMITED**

IRDAI Registration Number 141, dated 11th December, 2008  
CIN No. U66030MH2007PLC173129

**AUDITED FINANCIAL RESULTS FOR YEAR ENDED MARCH 31, 2022**

FORM NL-1-B-RA AUDITED REVENUE ACCOUNT FOR THE YEAR ENDED ON 31ST MARCH 2022 (Amount in Rs. Lakhs)

SL. NO.	Particulars	Fire		Marine		Misc.		Total	
		For the year ended 31.03.2022	For the year ended 31.03.2021	For the year ended 31.03.2022	For the year ended 31.03.2021	For the year ended 31.03.2022	For the year ended 31.03.2021	For the year ended 31.03.2022	For the year ended 31.03.2021
1	Premiums earned (Net)	275	305	1	21	29,428	17,964	29,704	18,290
2	Profit/ Loss on sale/redemption of Investments	0	1	0	0	32	205	32	206
3	"Interest, Dividend & Rent - Gross"	43	26	0	0	3,526	2,534	3,569	2,561
4	Other								
(a)	<b>Other Income (to be specified)</b>								
	(i) Foreign Exchange Gain / (Loss)	-	-	-	-	(1)	(0)	(1)	(0)
(b)	<b>Contribution from the Shareholders' Account</b>								
	(i) Towards Excess Expenses of Management	368	287	0	5	5,585	3,944	5,953	4,236
	(ii) Others	-	-	-	-	-	-	-	-
	<b>TOTAL (A)</b>	<b>686</b>	<b>619</b>	<b>2</b>	<b>27</b>	<b>38,570</b>	<b>24,648</b>	<b>39,259</b>	<b>25,294</b>
6	Claims Incurred (Net)	255	97	(3)	5	23,870	15,807	24,122	15,909
7	Commission	(11)	46	(0)	3	4,482	3,297	4,470	3,346
8	Operating Expenses related to Insurance Business	874	735	1	9	14,260	10,431	15,135	11,175
9	Premium Deficiency	-	-	-	-	-	-	-	-
	<b>TOTAL (B)</b>	<b>1,118</b>	<b>878</b>	<b>(3)</b>	<b>17</b>	<b>42,612</b>	<b>29,535</b>	<b>43,727</b>	<b>30,430</b>
10	Operating Profit / (Loss) C= (A - B)	(431)	(259)	5	10	(4,042)	(4,887)	(4,468)	(5,136)
11	<b>APPROPRIATIONS</b>								
	Transfer to Shareholders' Account	(431)	(259)	5	10	(4,042)	(4,887)	(4,468)	(5,136)
	Transfer to Catastrophe Reserve	-	-	-	-	-	-	-	-
	Transfer to Other Reserves	-	-	-	-	-	-	-	-
	<b>TOTAL (C)</b>	<b>(431)</b>	<b>(259)</b>	<b>5</b>	<b>10</b>	<b>(4,042)</b>	<b>(4,887)</b>	<b>(4,468)</b>	<b>(5,136)</b>

FORM NL-2-B-PL AUDITED PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED ON 31ST MARCH 2022 (Amount in Rs. Lakhs)

SL. NO.	Particulars	For the year ended 31.03.2022	For the year ended 31.03.2021
1	<b>OPERATING PROFIT/(LOSS)</b>		
	(a) Fire Insurance	(431)	(259)
	(b) Marine Insurance	5	10
	(c) Miscellaneous Insurance	(4,042)	(4,887)
2	<b>INCOME FROM INVESTMENTS</b>		
	(a) Interest, Dividend & Rent - Gross	1,299	1,306
	(b) Profit on sale of investments	11	97
	(c) (Loss on sale/ redemption of investments)	-	-
	(d) Amortization of Premium / Discount on Investments	(127)	(107)
3	<b>OTHER INCOME</b>		
	(a) Other Income	25	38
	<b>TOTAL (A)</b>	<b>(3,260)</b>	<b>(3,803)</b>
4	<b>PROVISIONS (Other than taxation)</b>		
	(a) For doubtful debts	7	-
	(b) Others	-	-
5	<b>OTHER EXPENSES</b>		
	(a) Expenses other than those related to Insurance Business	428	393
	(b) Bad debts written off	-	-
	(c) Interest on subordinated debt	-	-
	(d) Expenses towards CSR activities	-	-
	(e) Penalties	-	-
	(f) Contribution to Policyholders' A/c	-	-
	(i) Towards Excess Expenses of Management	5,953	4,236
	(ii) Others	-	-
	(g) Others	-	-
	<b>TOTAL (B)</b>	<b>6,389</b>	<b>4,630</b>
6	<b>Profit/(Loss) Before Tax</b>	<b>(9,649)</b>	<b>(8,433)</b>
7	<b>Provision for Taxation</b>	<b>(10)</b>	<b>(52)</b>
8	<b>Profit / (Loss) after tax</b>	<b>(9,639)</b>	<b>(8,381)</b>
9	<b>APPROPRIATIONS</b>		
	(a) Interim dividends paid during the year	-	-
	(b) Final dividend paid	-	-
	(c) Transfer to any Reserves or Other Accounts (to be specified)	-	-
	Balance of profit/ (loss) brought forward from last year	(14,232)	(5,851)
	<b>Balance carried forward to Balance Sheet</b>	<b>(23,871)</b>	<b>(14,232)</b>

FORM NL-3-B-BS AUDITED BALANCE SHEET AS AT 31ST MARCH 2022 (Amount in Rs. Lakhs)

Particulars	Schedule Ref. Form No.	As at 31.03.2022	As at 31.03.2021
<b>SOURCES OF FUNDS</b>			
Share Capital	NL-8	29,604	26,473
Share Application Money Pending Allotment			
Reserves And Surplus	NL-10	14,609	9,237
Fair Value Change Account - Shareholders		0	4
Fair Value Change Account - Policyholders		1	8
Borrowings	NL-11	-	-
<b>TOTAL</b>		<b>44,215</b>	<b>35,722</b>
<b>APPLICATION OF FUNDS</b>			
Investments - Shareholders	NL-12	20,222	22,407
Investments - Policyholders	NL-12A	61,239	47,076
Loans	NL-13	-	-
Fixed Assets	NL-14	832	714
Deferred Tax Asset		639	628
<b>CURRENT ASSETS</b>			
Cash and Bank Balances	NL-15	949	423
Advances and Other Assets	NL-16	4,898	5,822
<b>Sub-Total (A)</b>		<b>5,847</b>	<b>6,245</b>
Deferred Tax Liability		-	-
Current Liabilities	NL-17	48,072	38,596
Provision	NL-18	20,363	16,985
<b>Sub-Total (B)</b>		<b>68,435</b>	<b>55,580</b>
<b>NET CURRENT ASSETS (C) = (A - B)</b>		<b>(62,588)</b>	<b>(49,335)</b>
Miscellaneous Expenditure (To the extent not written off or adjusted)	NL-19	-	-
Debit balance in Profit and Loss Account		23,871	14,232
<b>TOTAL</b>		<b>44,215</b>	<b>35,722</b>

Note: 1) Analytical ratios are computed in accordance with and as per definition given in public disclosure circular IRDAI/F&A/CIR/MISC/256/09/2021 dated September 30, 2021. 2) The above financial results for year ended March 31, 2022 have been audited by the Joint Statutory Auditors of the Company and were approved by the Audit Committee & Board of Directors in its meeting held on May 06, 2022. 3) Net worth as on March 31, 2022 is ₹ 20,342 Lakhs (Previous Year: ₹ 21,477 Lakhs) is computed as per definition laid down by IRDAI. 4) Previous year's figures have been regrouped/re-classified where ever necessary.

For and on behalf of the Board  
Sd/-  
**PANKAJ ARORA**  
Managing Director & CEO  
Mumbai, 06th MAY 2022

Analytical Ratios for Non-Life companies

SL. NO.	Particulars	For the year ended 31.03.2022	For the year ended 31.03.2021
1	Gross Direct Premium Growth Rate	38.06%	72.16%
2	Gross Direct Premium to Net worth Ratio	1.85	1.27
3	Growth rate of Net Worth	-5.29%	44.45%
4	Net Retention Ratio	82.94%	81.52%
5	Net Commission Ratio	13.73%	13.86%
6	Expense of Management to Gross Direct Premium Ratio	53.58%	53.78%
7	Expense of Management to Net Written Premium Ratio	60.20%	60.14%
8	Net Incurred Claims to Net Earned Premium	81.21%	86.98%
9	Claims paid to claims provisions	10.74%	6.11%
10	Combined Ratio	141.41%	147.13%
11	Investment income ratio	6.32%	6.89%
12	Technical Reserves to net premium ratio	1.74	1.96
13	Underwriting balance ratio	-0.47	-0.66
14	Operating Profit Ratio	-15.04%	-28.08%
15	Liquid Assets to liabilities ratio	0.17	0.44
16	Net earning ratio	-29.60%	-34.71%
17	Return on net worth ratio	-47.38%	-39.00%
18	Available Solvency Margin Ratio to Required Solvency Margin Ratio	2.22	3.66
19	<b>NPA Ratio</b>		
	Gross NPA Ratio	1.21%	2.80%
	Net NPA Ratio	0.00%	0.00%
20	Debt Equity Ratio	NA	NA
21	Debt Service Coverage Ratio	NA	NA
22	Interest Service Coverage Ratio	NA	NA
23	Earnings per share	-3.50	-3.57
24	Book value per share	7.39	9.15

Registered office - Ground Floor, P&G Plaza, Cardinal Gracious Road, Chakala, Andheri (East), Mumbai - 400099

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