

**ANNUAL STATEMENT OF ACCOUNTS
FOR THE YEAR ENDED
31 MARCH, 2021**



भारतीय लेखापरीक्षा एवं लेखा विभाग
कार्यालय महानिदेशक वाणिज्यिक लेखापरीक्षा, चेन्नै

Indian Audit and Accounts Department
Office of the Director General of Commercial Audit, Chennai

NO: DGCA/CA-2/2-202/2021-22/ 766

Dt:26.10.2021

To

The Secretary,
Ministry of Finance,
Department of Financial Services,
Room No. 32. Jeevan Deep Building,
Transport Bhawan,
No.1 Parliament Street,
New Delhi 110 001.

Sir,

Sub: Separate Audit Report on the accounts of Insurance Regulatory
Development Authority of India for the year 2020-21 – Regarding.

I forward herewith the Separate Audit Report on the accounts of Insurance Regulatory
Development Authority of India for the year 2020-21.

A copy of the Audit Report and the Accounts as presented to Parliament may be sent
to this office and four copies thereof may be sent to the Director General (Commercial),
O/o the Comptroller and Auditor General of India, Pocket 9, Deen Dayal Upadhyaya Marg,
New Delhi 110 124.

The dates of presentation of the Accounts and Audit Report to Parliament may kindly
be intimated to this office.

The receipt of this letter with enclosures may be acknowledged.

Yours faithfully,

Sd/-

(DEVIKA NAYAR)

Director General of Commercial Audit, Chennai.

Encl: Separate Audit Report.

NO: DGCA/CA-2/2-202/2021-22/ 767

Dt: ~~26~~10.2021

Copy of the Separate Audit Report along with annexure on the accounts of Insurance Regulatory Development Authority of India for the year 2020-21 is forwarded to the Chairman, Insurance Regulatory Development Authority of India, Hyderabad for placing the same before the Authority and the adoption/consideration of audited accounts by the Authority may be intimated. A copy of the Annual Report, Separate Audit Report and the Accounts as presented to Parliament may be sent to this office and four copies thereof may be sent to the Director General (Commercial), O/o the Comptroller and Auditor General of India, Pocket 9, DeenDayal Upadhyaya Marg, NewDelhi 110 124.

Sd/-

(DEVIKA NAYAR)

Director General of Commercial Audit, Chennai.

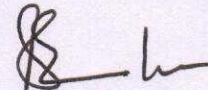
Place: Chennai

Date: 26.10.2021

✓ NO: DGCA/CA-2/2-202/2021-22/768

26.10.21
Dt: 2610.2021

Copy of the Separate Audit Report along with annexure of Insurance Regulatory Development Authority of India for the year 2020-21 is forwarded to the Director General (Commercial), O/o the Comptroller and Auditor General of India, Pocket 9 Deen Dayal Upadhyay Marg, New Delhi 110 124 with reference to Headquarters Letter. No. 504/CA III/CHN/SAR/IRDA/2020-21/53-2020-21 dated 22.10.2021.



(DEVIKA NAYAR)

Director General of Commercial Audit, Chennai. 517

Place: Chennai

Date: 26.10.2021

SEPARATE AUDIT REPORT OF THE COMPTROLLER & AUDITOR GENERAL OF INDIA ON THE ACCOUNTS OF INSURANCE REGULATORY AND DEVELOPMENT AUTHORITY OF INDIA FOR THE YEAR ENDED 31 MARCH 2021

We have audited the attached Balance Sheet of Insurance Regulatory and Development Authority of India as at 31 March 2021 and Income and Expenditure Account / Receipts and Payment Account for the year ended on that date under Section 19(2) of the Comptroller & Auditor General's (Duties, Powers & Conditions of Service) Act, 1971 read with Section 17(2) of the Insurance Regulatory and Development Authority (IRDA) Act, 1999. The financial statements are the responsibility of the Insurance Regulatory and Development Authority of India's management. Our responsibility is to express an opinion on these financial statements based on our audit.

2. This Separate Audit Report contains the comments of the Comptroller & Auditor General of India (CAG) on the accounting treatment only with regard to classification, conformity with the best accounting practices, accounting standards and disclosure norms, etc. Audit observations on financial transactions with regard to compliance with the Laws, Rules & Regulations (Propriety and Regularity) and efficiency-cum-performance aspects etc., if any, are reported through Inspection Reports/CAG's Audit Reports separately.

3. We have conducted our audit in accordance with auditing standards generally accepted in India. These standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatements. An audit includes examining, on a test basis, evidence supporting the amounts and disclosure in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall presentation of financial statements. We believe that our audit provides a reasonable basis for our opinion.

4. Based on our audit, we report that:

i. We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit.

- ii. The Balance Sheet and Income & Expenditure Account/Receipts & Payments Account dealt with by this report have been drawn up in the common format of accounts prescribed by Ministry of Finance.
- iii. In our opinion proper books of accounts and other relevant records have been maintained by the Insurance Regulatory and Development Authority of India as required under Section 17(1) of the Insurance Regulatory Development Authority Act, 1999 in so far as it appears from our examination of such books.
- iv. We further report that the Insurance Regulatory and Development Authority of India has revised its Balance Sheet and Income & Expenditure Account/Receipts & Payments Account for the year based on the audit observations issued by CAG. As a result, the Excess of Income over Expenditure decreased by Rs. 3.40 crore i.e. from Rs. 127.57 crore to Rs.124.17crore.
- v. We report that the revised Balance Sheet and Income and Expenditure Account / Receipts and Payment Account dealt with by this report are in agreement with the books of accounts.
- vi. In our opinion and to the best of our information and according to the explanations given to us, the said financial statements read together with the Accounting Policies and Notes on Accounts, and subject to the significant matters stated above and other matters mentioned in **Annexure I** to this Audit Report, give a true and fair view in conformity with accounting principles generally accepted in India:
 - a. In so far as it relates to the Balance Sheet, of the state of affairs of the Insurance Regulatory and Development Authority of India as at 31 March 2021; and
 - b. In so far as it relates to Income and Expenditure Account / Receipts and Payment Account of the surplus for the year ended on that date.

For and on behalf of the C&AG of India



(DEVIKA NAYAR)
Director General of Commercial Audit, Chennai.

Place: Chennai
Date: 26.10.2021

Annexure I

1. Adequacy of Internal Audit System

Internal Audit of the Authority is conducted by the Internal Audit Department. The Internal Audit system of the Authority is found to be adequate in view of the size of the organization.

2. Adequacy of Internal Control System

Internal Control System is adequate.

3. System of Physical verification of assets

Physical verification of assets for the year 2020-21 was completed.

4. System of Physical verification of inventory

Physical verification of inventory for the year 2020-21 was completed.

5. Regularity in payment of Statutory Dues

The authority is regular in depositing undisputed statutory dues.


DIRECTOR (ADMN)

FORM - A
INSURANCE REGULATORY AND DEVELOPMENT AUTHORITY OF INDIA
Balance sheet as at 31st March, 2021 [R]

Figures for the previous year (as at 31st March, 2020) (Rs.) (1)	Liabilities (2)	Figures for the current year (as at 31st March, 2021) (Rs.) (3)	Figures for the previous year (as at 31st March, 2020) (Rs.) (4)	Assets (5)	Figures for the current year (as at 31st March, 2021) (Rs.) (6)
	General fund:			Fixed assets (see Note 1) as per Annexure I	
8,93,243.68	(i) IRDA fund (see Note 4)	8,93,243.68	2,05,17,50,024.56	Gross block	2,10,62,58,360.98
-	-At beginning of the year	-	44,65,28,510.71	Less: Depreciation	55,09,40,540.15
8,93,243.68	-Receipts in the year	-	1,60,92,21,513.85	Net block	1,55,54,17,820.83
	-Balance at end of the year	8,93,243.68	-	Work-in-progress - IRDA building	-
	(ii) Capital fund			Investments (method of valuation - at cost) (see Note 2)	-
-	-Capital grants	-	-	(i) Securities of Central and State Government	-
-	-Balance at the beginning of the year	-	-	(ii) Units	-
-	Add: Value of fixed Assets received as grants during the year	-	-	(iii) Fixed deposits with banks	16,08,05,00,000.00
	(iii) Surplus and funds			(iv) Others	30,00,00,000.00
14,88,91,74,843.57	-Balance as per last balance sheet	15,91,36,11,318.85	14,54,89,00,000.00	Current assets (see Note 3)	
1,02,44,36,475.28	Add: Excess of income over expenditure as per Income and Expenditure Account Annexed	1,24,17,28,893.41	30,00,00,000.00	(i) Deposits with agencies;	2,35,425.00
15,91,36,11,318.85	- Balance at the end of the year	17,15,53,40,212.26	6,64,835.00	(ii) Loans and advances to staff;	55,59,98,190.85
	(iv) Gift and donations		55,66,93,851.08	(iii) Amount due from insurance companies and others;	-
	(v) Other balances		78,18,26,688.10	(iv) Other current assets;	69,34,26,029.10
	Loans:		15,110.00	(v) Cash and bank balances:	-
	(i) Secured (stating the security offered for the purpose)		25,78,18,062.57	(a) Cash in hand(including cheques in hand and cash in transit)	-
	(ii) Unsecured		-	(b) Bank balances (including SWEEP balance)	31,92,39,283.31
	(iii) Loan from Government of India		-		
	(iv) Other loans		-		
15,91,45,04,562.53	Carried forward	17,15,62,33,455.94	18,05,11,40,060.60	Carried forward	19,50,48,16,749.09

Figures for the previous year (as at 31st March, 2020) (Rs.)	Liabilities	Figures for the current year (as at 31st March, 2021) (Rs.)	Figures for the previous year (as at 31st March, 2020) (Rs.)	Assets	Figures for the current year (as at 31st March, 2021) (Rs.)
(1)	(2)	(3)	(4)	(5)	(6)
15,91,45,04,562.53	Brought forward	17,15,62,33,455.94	18,05,11,40,060.60		
-	Current liabilities and provisions (see Note 6)				
5,46,39,345.00	(i) Sundry creditors: -for Capital items -for Other items	5,12,00,000.00			
-	(ii) Provisions -Provision for doubtful debts and advances -Provision for depletion in value of investment -Provision for expenses				
25,79,15,762.03	(iii) Other liabilities	35,39,22,914.03			
-	1. Unspent grants				
-	2. Interest payable to Government/other loans				
-	3. Provident, retirement and other welfare funds:				
-	(a) Provident fund				
-	(b) Other welfare funds				
12,60,98,292.41	(c) Retirement benefit fund and staff benefit fund	12,97,71,096.41			
-	4. Others				
4,75,08,747.97	-other liabilities	4,97,59,594.97			
1,65,04,73,350.66	-Renewal fee received in advance	1,76,39,29,687.74			
18,05,11,40,060.60	TOTAL	19,50,48,16,749.09	18,05,11,40,060.60	TOTAL	19,50,48,16,749.09

Note:

- (1) The information relating to fixed assets is given in Annexure I.
- (2) The information relating to investments is given in Annexure II.
- (3) The information relating to current assets is given in Annexure III.
- (4) Details of IRDA Fund is given in Annexure IV.
- (5) Details of contingent liabilities is given in Annexure V.
- (6) All information relating to significant accounting policies and notes forming part of accounts is given in Annexure IX.

Date:

Place: Hyderabad

M.S. Jayakumar
(M.S. Jayakumar)
CAO

S. N. Rajeswari
(S. N. Rajeswari)
Member

K. Ganesh
(K. Ganesh)
Member

(K)
Chairman

* The Annual Accounts with Chairman Signature will be sent subsequent to appointment of Chairman.

FORM - B
INSURANCE REGULATORY AND DEVELOPMENT AUTHORITY OF INDIA
INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31st MARCH, 2021 [R]

Figures for the previous year (2019-20) (Rs.) (1)	EXPENDITURE (2)	Figures for the current year (2020-21) (Rs.) (3)	Figures for the previous year (2019-20) (Rs.) (4)	INCOME (5)	Figures for the current year (2020-21) (Rs.) (6)
3,32,55,614.00	Payment to Chairperson and Members	2,38,49,142.00	-	Grants-in-aid	-
1,03,43,98,949.02	Payment to and provision for members of staff (see Note 1)	1,10,25,56,789.66	-	Received	-
21,20,78,227.30	Establishment expenses (see Note 2)	16,44,02,814.41	-	Receivable	-
3,89,42,631.00	Rent	4,08,14,633.00	-	Less: Transferred to capital fund	-
-	Research and consultation Fees	-	99,73,454.49	Fees:	-
-	Seminars, conference, publications, etc.	-	1,55,75,34,325.63	Registration fees	83,53,278.00
-	Interest (see Note 3)	-	7,73,72,158.00	Renewal Fees	1,74,70,38,593.64
10,54,36,401.39	Depreciation	10,77,20,911.63	6,48,00,000.00	Others	8,61,51,577.00
-	Capital assets written off	-	-	Penalties, fines etc.	1,53,00,000.00
17,87,587.33	Loss on write-off of asset	20,21,786.05	-	Seminar, conferences and publications etc.	-
-	Provision for doubtful debts and advances	-	-	Income from investments	-
9,25,00,000.00	Development expenditure	1,00,00,000.00	95,43,38,296.00	Interest on deposits	81,49,56,426.00
14,57,90,342.00	Promotional expenditure	42,67,049.00	-	Interest on advances:	-
6,674.75	Other expenses	11,924.76	2,45,06,560.95	(i) granted to members of staff for housing and other purposes	2,55,72,097.28
1,02,44,36,475.28	Excess of Income Over Expenditure carried to balance sheet	1,24,17,28,893.41	-	(ii) Others	-
			48,107.00	Miscellaneous income	1,972.00
2,68,85,72,902.07		2,69,73,73,943.92	2,68,85,72,902.07		2,69,73,73,943.92


Significant Accounting Policies and Notes Forming Part of Accounts - Annexure IX


Notes:

- (1) The information relating to payment to and provision for members of staff is given in Annexure VI.
- (2) The information relating to establishment expenses is given in Annexure VII.
- (3) The information relating to interest amount is given in Annexure VIII.

Date: Hyderabad


(M.S. Jayakumar)
CAO


(S. N. Rajeswari)
Member


(K. Ganesh)
Member



Chairman

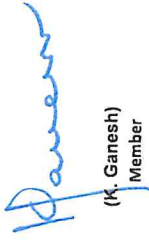
- The Annual Accounts with Chairman Signature will be sent subsequent to appointment of Chairman.

FORM - C
INSURANCE REGULATORY AND DEVELOPMENT AUTHORITY OF INDIA
RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED MARCH 31, 2021 [R]

RECEIPTS (1)	Amount (Rs.) (2)	PAYMENTS (3)	Amount (Rs.) (4)
To Balance brought forward		By Research and consultation fees	
(i) Cash at bank	25,78,18,062.57	By Seminars, conference, publications etc.	-
(ii) Cash in hand	15,110.00	By Rent	3,88,10,285.00
(iii) Cheques in hand	-	By Development expenditure	-
(iv) Cash/ cheques in transit	-	By Promotional expenditure	8,74,51,140.00
To Registration fees:		By Payment to Chairperson and Members	
Insurance Companies	50,000.00	(i) Pay and allowances	2,10,64,515.00
Insurance Brokers	25,79,500.00	(ii) Other benefits	27,18,435.00
Insurance Agents	-	(iii) Travelling expenses	2,12,755.00
Others	33,46,016.00		
To Renewal fees		By Establishment expenses	
Insurance Companies	1,76,39,29,667.06	(i) Pay and allowances	54,67,35,212.13
Insurance Brokers	3,35,86,588.00	(ii) Other benefits	25,31,45,352.21
Insurance Surveyors	23,78,889.00	(iii) Travelling expenses	42,86,231.00
Corporate Agents	6,17,37,955.64	(iv) Retirement benefits	10,13,42,491.00
Others	12,40,700.00	By Office expenses	16,83,81,029.41
To Penalties, fines from insurers and intermediaries	1,53,00,000.00	By Interest on	
To seminar, conferences, etc.	-	(i) Government loans	-
To Grants	-	(ii) Other loans	-
(i) Central Government / State Government/ Others	-	By Purchase of assets	
(ii) Gift and donations	-	Vehicles	1,44,93,032.00
(iii) Amalgamation Fee	8,14,00,000.00	Equipments	11,210.00
To Loans	-	Furniture and fixtures	-
To Sales of publication etc.	-	Computers	1,39,65,731.00
To Sale of assets	10,74,787.34	Computer Applications	2,58,66,780.00
To Amount of security deposits received	24,06,000.00	Home office	26,37,681.00
To Sale of investments	14,54,89,00,000.00	By Capital Work-in-progress	
To Interest received on		(i) Building	-
(i) Deposits	89,05,55,095.00	(ii) Others	-
(ii) Advances	-	By Advances to staff and others including travel advance	4,87,67,884.00
(iii) Others	-	By Investments/ Deposit with banks	16,08,05,00,000.00
To Recoveries from employees		By Repayment of Government loans/ fees	
(a) Loans and advances	6,62,76,763.00	By Advance others	1,65,224.00
(b) Interest on loans and advances	60,36,513.43	By Repayment of other loans	-
(c) Miscellaneous	-	By Payment to Insurance Information Bureau of India	1,00,00,000.00
To Other receipts	40,67,034.00	By Security deposit repaid	29,04,430.00
		By Balance carried forward	
		(i) Cash at Bank	31,92,39,283.31
		(ii) Cash in hand	-
		(iii) Cheques in hand	-
		(iv) Cash/ Cheques in transit	-
Total	17,74,26,98,701.06	Total	17,74,26,98,701.06

Date:
Place: Hyderabad


(M.S. Jayakumar)
CAO


(K. Ganesh)
Member

(*)
Chairman

* The Annual Accounts with chairman signature will be sent subsequent to appointment of Chairman.

ANNEXURE I
INSURANCE REGULATORY AND DEVELOPMENT AUTHORITY OF INDIA
Schedule of fixed assets annexured to and forming part of Balance Sheet as at 31st March, 2021

Particulars	Gross block					Depreciation				Net block	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
	Cost as on 1-4-2020	Additions during the year	Sold/ disposed of during the year	Total as on 31-3-2021	Cost as on 1-4-2020	For the year	Retired Asset Accumulated Depreciation	As on 31-3-2021	As on 31-3-2020	As on 31-3-2021	
Office Premises:											
(a) Land	10,000	-	-	10,000	-	-	-	-	10,000	10,000	10,000
(b) Building	1,18,22,63,824	-	-	1,18,22,63,824	4,19,75,810	1,86,40,945	-	6,06,16,756	1,14,02,88,014	1,12,16,47,068	
Residential Flats:											
(a) Land	-	-	-	-	-	-	-	-	-	-	-
(b) Building	12,62,32,836	-	-	12,62,32,836	1,91,93,812	18,85,798	-	2,10,79,610	10,70,39,024	10,51,53,226	
Vehicles	1,09,46,493	1,44,93,032	25,00,933	2,29,38,592	41,13,608	24,01,644	7,44,829	57,70,423	68,32,885	1,71,68,168	
Equipment	27,61,91,598	11,210	-	27,62,02,808	11,76,04,705	4,85,68,059	-	16,61,72,764	15,85,86,893	11,00,30,044	
Furniture and fixtures	20,82,04,816	-	-	20,82,04,816	5,56,75,634	1,90,74,710	-	7,47,50,344	15,25,29,182	13,34,54,472	
Computers	6,01,70,299	1,39,65,731	13,40,148	7,27,95,883	4,29,01,805	1,06,39,631	12,70,516	5,22,70,921	1,72,68,494	2,05,24,962	
Home office	96,82,859	26,37,681	14,80,617	1,08,39,923	49,72,817	27,39,248	13,93,538	63,18,527	47,10,042	45,21,396	
Computer applications	17,80,47,299	2,87,22,380	-	20,67,69,679	16,00,90,319	37,70,877	-	16,38,61,196	1,79,56,960	4,29,08,484	
Total	2,05,17,50,025	5,98,30,034	53,21,698	2,10,62,58,361	44,65,28,511	10,77,20,912	34,08,882	55,08,40,540	1,60,52,21,514	1,55,54,17,821	


(M.S. Jayakumar)
CAO

ANNEXURE II
INSURANCE REGULATORY AND DEVELOPMENT AUTHORITY OF INDIA
Attached to and forming part of Balance Sheet as at 31st March, 2021

INVESTMENTS

List of Fixed Deposits made during the year 2020-21										
Sr. No.	Name of the bank	Bank branch	FDR No.	Date of deposit	Amount of deposit (Rs.)	Rate of interest (%)	Date of maturity	Maturity amount (Rs.)	Interest receivable (Rs.)	Interest accrued (Rs.)
1	Punjab and Sind Bank	Abids	895322	27-Nov-20	1,99,00,000	5.30%	27-Nov-21	2,09,75,848	10,75,848	3,68,441
2	Bank of India	Basheerbagh	Z0460103936	27-Nov-20	1,99,00,000	5.25%	27-Nov-21	2,09,65,499	10,65,499	3,64,897
3	Canara Bank	Somajiguda	K0403403	27-Nov-20	1,99,00,000	5.25%	27-Nov-21	2,09,65,500	10,65,500	3,64,897
4	Union Bank of India	Banjara Hills	553123	11-Dec-20	1,99,00,000	5.25%	11-Dec-21	2,09,65,499	10,65,499	3,24,028
5	Union Bank of India	Saifabad	762999	11-Dec-20	1,99,00,000	5.25%	11-Dec-21	2,09,65,499	10,65,499	3,24,028
6	Punjab and Sind Bank	Abids	895331	11-Dec-20	1,99,00,000	5.25%	11-Dec-21	2,09,65,499	10,65,499	3,24,028
7	Bank of India	Basheerbagh	Z0460103949	11-Dec-20	1,99,00,000	5.25%	11-Dec-21	2,09,65,499	10,65,499	3,24,028
8	Bank of India	Gachibowli	Z046046824	11-Dec-20	1,99,00,000	5.25%	11-Dec-21	2,09,65,499	10,65,499	3,24,028
9	Indian Bank	Hyderabad Main	587061	11-Dec-20	1,99,00,000	5.00%	11-Dec-21	2,09,13,812	10,13,812	3,08,310
10	Indian Bank	Himayat Nagar	523406	11-Dec-20	1,99,00,000	5.00%	11-Dec-21	2,09,13,812	10,13,812	3,08,310
11	Canara Bank	Somajiguda	K0403412	11-Dec-20	9,99,00,000	4.00%	11-Dec-21	10,39,56,341	40,56,341	12,33,572
12	Union Bank of India	Ramkoti	774395	24-Dec-20	1,99,00,000	5.25%	24-Dec-21	2,09,65,499	10,65,499	2,86,079
13	Punjab and Sind Bank	Abids	895339	24-Dec-20	1,99,00,000	5.25%	24-Dec-21	2,09,65,499	10,65,499	2,86,079
14	Bank of India	Basheerbagh	Z0460104000	24-Dec-20	1,99,00,000	5.25%	24-Dec-21	2,09,65,499	10,65,499	2,86,079
15	Bank of India	Gachibowli	Z046046807	24-Dec-20	1,99,00,000	5.25%	24-Dec-21	2,09,65,499	10,65,499	2,86,079
16	Canara Bank	Narsinghi	SBR480002	24-Dec-20	1,99,00,000	5.25%	24-Dec-21	2,09,65,499	10,65,499	2,86,079
17	Canara Bank	Gachibowli	703050	24-Dec-20	1,99,00,000	5.25%	24-Dec-21	2,09,65,499	10,65,499	2,86,079
18	Canara Bank	Madhapur - Esynd	SBR813205	24-Dec-20	1,99,00,000	5.25%	24-Dec-21	2,09,65,499	10,65,499	2,86,079
19	Canara Bank	Manikonda	SNSF213905	24-Dec-20	1,99,00,000	5.25%	24-Dec-21	2,09,65,499	10,65,499	2,86,079
20	Canara Bank	Manikonda - Esynd	SBM099897	24-Dec-20	1,99,00,000	5.25%	24-Dec-21	2,09,65,499	10,65,499	2,86,079
21	Punjab National Bank	Gachibowli	2860827	24-Dec-20	1,99,00,000	5.20%	24-Dec-21	2,09,55,154	10,55,154	2,83,302
22	Canara Bank	Somajiguda	K0403431	24-Dec-20	1,60,10,00,000	3.36%	24-Dec-21	1,65,54,75,203	5,44,75,203	1,46,26,219
23	Union Bank of India	Nanakramguda	4263	28-Dec-20	1,99,00,000	5.25%	28-Dec-21	2,09,65,499	10,65,499	2,74,402
24	Punjab National Bank	Gachibowli	2872965	28-Dec-20	1,99,00,000	5.20%	28-Dec-21	2,09,55,154	10,55,154	2,71,738
25	Punjab and Sind Bank	Abids	895342	28-Dec-20	1,99,00,000	5.25%	28-Dec-21	2,09,65,499	10,65,499	2,74,402
26	Bank of India	Basheerbagh	Z0460132500	28-Dec-20	1,99,00,000	5.25%	28-Dec-21	2,09,65,499	10,65,499	2,74,402
27	Bank of India	LB Nagar	Z0460118602	28-Dec-20	1,99,00,000	5.25%	28-Dec-21	2,09,65,499	10,65,499	2,74,402
28	Canara Bank	Narsinghi	SBR480003	28-Dec-20	1,99,00,000	5.25%	28-Dec-21	2,09,65,499	10,65,499	2,74,403
29	State Bank of India	Secunderabad	39897921261	28-Dec-20	1,99,00,000	4.90%	28-Dec-21	2,08,93,164	9,93,164	2,55,774
30	Canara Bank	Somajiguda	K0403432	28-Dec-20	9,99,00,000	4.00%	28-Dec-21	10,39,56,341	40,56,341	10,44,647
31	Indian Bank	Hyderabad Main	587084	28-Dec-20	18,08,00,000	3.45%	28-Dec-21	18,71,18,764	63,18,764	16,27,298
32	Indian Bank	Hyderabad Main	587085	28-Dec-20	10,00,00,000	3.45%	28-Dec-21	10,34,94,892	34,94,892	9,00,054
33	Indian Bank	Hyderabad Main	587086	28-Dec-20	10,00,00,000	3.45%	28-Dec-21	10,34,94,892	34,94,892	9,00,054
34	Indian Bank	Hyderabad Main	587087	28-Dec-20	10,00,00,000	3.45%	28-Dec-21	10,34,94,892	34,94,892	9,00,054
35	Indian Bank	Hyderabad Main	587088	28-Dec-20	10,00,00,000	3.45%	28-Dec-21	10,34,94,892	34,94,892	9,00,054
36	Indian Bank	Hyderabad Main	587089	28-Dec-20	10,00,00,000	3.45%	28-Dec-21	10,34,94,892	34,94,892	9,00,054
37	Punjab and Sind Bank	Abids	895343	30-Dec-20	1,99,00,000	5.25%	30-Dec-21	2,09,65,499	10,65,499	2,68,564
38	Bank of India	Basheerbagh	Z0460132499	30-Dec-20	1,99,00,000	5.25%	30-Dec-21	2,09,65,499	10,65,499	2,68,564
39	Bank of India	Gachibowli	Z046046836	30-Dec-20	1,99,00,000	5.25%	30-Dec-21	2,09,65,499	10,65,499	2,68,564
40	Canara Bank	Narsinghi	SBR480006	30-Dec-20	1,99,00,000	5.25%	30-Dec-21	2,09,65,499	10,65,499	2,68,564
41	Canara Bank	Gachibowli	703051	30-Dec-20	1,99,00,000	5.25%	30-Dec-21	2,09,65,499	10,65,499	2,68,564

42	Canara Bank	Madhapur - Esynd	SBR813206	30-Dec-20	1,99,00,000	5.25%	30-Dec-21	2,09,65,499	10,65,499	2,68,564
43	Canara Bank	Manikonda	213911	30-Dec-20	1,99,00,000	5.25%	30-Dec-21	2,09,65,499	10,65,499	2,68,564
44	Canara Bank	Manikonda - Esynd	SBM099900	30-Dec-20	1,99,00,000	5.25%	30-Dec-21	2,09,65,499	10,65,499	2,68,564
45	Punjab National Bank	Gachibowli	2911446	30-Dec-20	1,99,00,000	5.20%	30-Dec-21	2,09,55,154	10,55,154	2,65,957
46	Indian Bank	Hyderabad Main	587090	30-Dec-20	1,99,00,000	5.00%	30-Dec-21	2,09,13,812	10,13,812	2,55,536
47	Canara Bank	Somajiguda	403435	30-Dec-20	9,99,00,000	4.00%	30-Dec-21	10,39,56,341	40,56,341	10,22,420
48	Union Bank of India	Nanakramguda	4266	30-Dec-20	10,00,00,000	3.59%	30-Dec-21	10,36,38,620	36,38,620	9,17,132
49	Union Bank of India	Nanakramguda	4267	30-Dec-20	10,00,00,000	3.59%	30-Dec-21	10,36,38,620	36,38,620	9,17,132
50	Union Bank of India	Nanakramguda	4268	30-Dec-20	10,00,00,000	3.59%	30-Dec-21	10,36,38,620	36,38,620	9,17,132
51	Union Bank of India	Nanakramguda	4269	30-Dec-20	10,00,00,000	3.59%	30-Dec-21	10,36,38,620	36,38,620	9,17,132
52	Union Bank of India	Nanakramguda	4270	30-Dec-20	10,00,00,000	3.59%	30-Dec-21	10,36,38,620	36,38,620	9,17,132
53	Union Bank of India	Nanakramguda	4271	30-Dec-20	10,00,00,000	3.59%	30-Dec-21	10,36,38,620	36,38,620	9,17,132
54	Union Bank of India	Nanakramguda	4272	30-Dec-20	10,00,00,000	3.59%	30-Dec-21	10,36,38,620	36,38,620	9,17,132
55	Union Bank of India	Nanakramguda	4273	30-Dec-20	10,00,00,000	3.59%	30-Dec-21	10,36,38,620	36,38,620	9,17,132
56	Union Bank of India	Nanakramguda	4274	30-Dec-20	10,00,00,000	3.59%	30-Dec-21	10,36,38,620	36,38,620	9,17,132
57	Union Bank of India	Nanakramguda	4275	30-Dec-20	10,00,00,000	3.59%	30-Dec-21	10,36,38,620	36,38,620	9,17,132
58	Union Bank of India	Nanakramguda	4276	30-Dec-20	1,80,12,00,000	3.59%	30-Dec-21	1,86,67,38,827	6,55,38,827	1,65,19,376
59	Union Bank of India	Kothaguda	663874	30-Dec-20	1,00,00,00,000	3.59%	30-Dec-21	1,03,63,86,202	3,63,86,202	91,71,317
60	Union Bank of India	Gachibowli	478250	30-Dec-20	1,00,00,00,000	3.59%	30-Dec-21	1,03,63,86,202	3,63,86,202	91,71,317
61	Bank of India	Basheerbagh	ZO460132418	02-Jan-21	1,99,00,000	5.25%	02-Jan-22	2,09,65,499	10,65,499	2,59,807
62	Bank of India	Banjara Hills	ZO460112967	02-Jan-21	1,99,00,000	5.25%	02-Jan-22	2,09,65,499	10,65,499	2,59,807
63	Punjab and Sind Bank	Abids	895348	02-Jan-21	1,99,00,000	5.25%	02-Jan-22	2,09,65,499	10,65,499	2,59,807
64	Union Bank of India	Badichowdi	802939	02-Jan-21	1,99,00,000	5.25%	02-Jan-22	2,09,65,499	10,65,499	2,59,807
65	Punjab National Bank	Gachibowli	2958378	02-Jan-21	1,99,00,000	5.20%	02-Jan-22	2,09,55,154	10,55,154	2,57,284
66	State Bank of India	Secunderabad	39911052457	02-Jan-21	1,99,00,000	4.90%	02-Jan-22	2,08,93,164	9,93,164	2,42,169
67	Canara Bank	Somajiguda	K0403440	02-Jan-21	9,99,00,000	4.00%	02-Jan-22	10,39,56,341	40,56,341	9,89,080
68	Indian Bank	Hyderabad Main	587093	02-Jan-21	1,99,00,000	5.00%	02-Jan-22	2,09,13,812	10,13,812	2,47,203
69	Bank of Baroda	Bank Street Br EVB	0370072	02-Jan-21	10,00,00,000	3.45%	02-Jan-22	10,34,94,892	34,94,892	8,52,179
70	Bank of Baroda	Bank Street Br EVB	0370073	02-Jan-21	10,00,00,000	3.45%	02-Jan-22	10,34,94,892	34,94,892	8,52,179
71	Bank of Baroda	Bank Street Br EVB	0370074	02-Jan-21	10,00,00,000	3.45%	02-Jan-22	10,34,94,892	34,94,892	8,52,179
72	Bank of Baroda	Bank Street Br EVB	0370075	02-Jan-21	10,00,00,000	3.45%	02-Jan-22	10,34,94,892	34,94,892	8,52,179
73	Bank of Baroda	Bank Street Br EVB	0370076	02-Jan-21	10,00,00,000	3.45%	02-Jan-22	10,34,94,892	34,94,892	8,52,179
74	Bank of Baroda	Bank Street Br EVB	0370077	02-Jan-21	1,04,09,00,000	3.45%	02-Jan-22	1,07,72,78,326	3,63,78,326	88,70,332
75	Bank of Baroda	Bank Street Br EVB	0370078	02-Jan-21	10,00,00,000	3.45%	02-Jan-22	10,34,94,892	34,94,892	8,52,179
76	Bank of Baroda	Bank Street Br EVB	0370079	02-Jan-21	10,00,00,000	3.45%	02-Jan-22	10,34,94,892	34,94,892	8,52,179
77	Bank of Baroda	Bank Street Br EVB	0370080	02-Jan-21	10,00,00,000	3.45%	02-Jan-22	10,34,94,892	34,94,892	8,52,179
78	Bank of Baroda	Bank Street Br EVB	0370081	02-Jan-21	10,00,00,000	3.45%	02-Jan-22	10,34,94,892	34,94,892	8,52,179
79	Bank of Baroda	Bank Street Br EVB	0370082	02-Jan-21	10,00,00,000	3.45%	02-Jan-22	10,34,94,892	34,94,892	8,52,179
80	Bank of Baroda	Bank Street Br EVB	0370083	02-Jan-21	10,00,00,000	3.45%	02-Jan-22	10,34,94,892	34,94,892	8,52,179
81	Bank of Baroda	Bank Street Br EVB	0370084	02-Jan-21	10,00,00,000	3.45%	02-Jan-22	10,34,94,892	34,94,892	8,52,179
82	Bank of Baroda	Bank Street Br EVB	0370085	02-Jan-21	10,00,00,000	3.45%	02-Jan-22	10,34,94,892	34,94,892	8,52,179
83	Bank of Baroda	Bank Street Br EVB	0370086	02-Jan-21	10,00,00,000	3.45%	02-Jan-22	10,34,94,892	34,94,892	8,52,179
84	Bank of Baroda	Bank Street Br EVB	0370087	02-Jan-21	10,00,00,000	3.45%	02-Jan-22	10,34,94,892	34,94,892	8,52,179
85	Bank of Baroda	Bank Street Br EVB	0370088	02-Jan-21	10,00,00,000	3.45%	02-Jan-22	10,34,94,892	34,94,892	8,52,179
86	Bank of Baroda	Bank Street Br EVB	0370089	02-Jan-21	10,00,00,000	3.45%	02-Jan-22	10,34,94,892	34,94,892	8,52,179
87	Bank of Baroda	Bank Street Br EVB	0370090	02-Jan-21	10,00,00,000	3.45%	02-Jan-22	10,34,94,892	34,94,892	8,52,179
88	Bank of India	Basheerbagh	ZO460132417	04-Jan-21	1,99,00,000	5.25%	04-Jan-22	2,09,65,499	10,65,499	2,53,968
89	Bank of India	Banjara Hills	ZO460112961	04-Jan-21	1,99,00,000	5.25%	04-Jan-22	2,09,65,499	10,65,499	2,53,968
90	Punjab and Sind Bank	Abids	895347	04-Jan-21	1,99,00,000	5.25%	04-Jan-22	2,09,65,499	10,65,499	2,53,968
91	Punjab National Bank	Gachibowli	2972979	04-Jan-21	1,99,00,000	5.20%	04-Jan-22	2,09,55,154	10,55,154	2,51,502

92	Indian Bank	Hyderabad Main	587094	04-Jan-21	1,99,00,000	5.00%	04-Jan-22	2,09,13,812	10,13,812	2,41,648
93	Canara Bank	Somajiguda	K0403441	04-Jan-21	9,99,00,000	4.00%	04-Jan-22	10,39,56,341	40,56,341	9,66,854
94	Bank of Baroda	Bank Street Br EVB	370094	04-Jan-21	58,07,00,000	3.45%	04-Jan-22	60,09,94,835	2,02,94,835	48,37,399
95	Bank of India	Basheerbagh	Z0460132434	13-Jan-21	1,99,00,000	5.25%	13-Jan-22	2,09,65,499	10,65,499	2,27,696
96	Bank of India	Gachibowli	Z046046840	13-Jan-21	1,99,00,000	5.25%	13-Jan-22	2,09,65,499	10,65,499	2,27,696
97	Union Bank of India	Badichowdi	802949	13-Jan-21	1,99,00,000	5.25%	13-Jan-22	2,09,65,499	10,65,499	2,27,696
98	Punjab and Sind Bank	Abids	895362	13-Jan-21	1,99,00,000	5.25%	13-Jan-22	2,09,65,499	10,65,499	2,27,696
99	Punjab National Bank	Gachibowli	3106149	13-Jan-21	1,99,00,000	5.20%	13-Jan-22	2,09,55,154	10,55,154	2,25,485
100	Indian Bank	Hyderabad Main	587108	13-Jan-21	1,99,00,000	5.00%	13-Jan-22	2,09,13,812	10,13,812	2,16,650
101	Bank of Baroda	Bank Street Br EVB	370101	13-Jan-21	1,99,00,000	4.90%	13-Jan-22	2,08,93,164	9,93,164	2,12,238
102	Canara Bank	Somajiguda	403460	13-Jan-21	9,08,00,000	4.00%	13-Jan-22	9,44,86,844	36,86,844	7,87,874
103	Canara Bank	Somajiguda	403465	15-Jan-21	1,99,00,000	5.25%	15-Jan-22	2,09,65,499	10,65,499	2,21,857
104	Bank of India	Basheerbagh	Z0460132435	15-Jan-21	1,99,00,000	5.25%	15-Jan-22	2,09,65,499	10,65,499	2,21,857
105	Bank of India	Gachibowli	Z046046841	15-Jan-21	1,99,00,000	5.25%	15-Jan-22	2,09,65,499	10,65,499	2,21,857
106	Union Bank of India	Badichowdi	802951	15-Jan-21	1,99,00,000	5.25%	15-Jan-22	2,09,65,499	10,65,499	2,21,857
107	Punjab and Sind Bank	Abids	895361	15-Jan-21	1,99,00,000	5.25%	15-Jan-22	2,09,65,499	10,65,499	2,21,857
108	Punjab National Bank	Gachibowli	3140035	15-Jan-21	1,99,00,000	5.20%	15-Jan-22	2,09,55,154	10,55,154	2,19,703
109	Indian Bank	Hyderabad Main	587109	15-Jan-21	1,99,00,000	5.00%	15-Jan-22	2,09,13,812	10,13,812	2,11,095
110	Bank of India	Basheerbagh	Z0460132451	18-Jan-21	1,99,00,000	5.25%	18-Jan-22	2,09,65,499	10,65,499	2,13,100
111	Bank of India	Farooqnagar	Z046067199	18-Jan-21	1,99,00,000	5.25%	18-Jan-22	2,09,65,499	10,65,499	2,13,100
112	Punjab and Sind Bank	Abids	895364	18-Jan-21	1,99,00,000	5.25%	18-Jan-22	2,09,65,499	10,65,499	2,13,100
113	Union Bank of India	Banjara Hills	553141	18-Jan-21	1,99,00,000	5.25%	18-Jan-22	2,09,65,499	10,65,499	2,13,100
114	Punjab National Bank	Gachibowli	3177834	18-Jan-21	1,99,00,000	5.20%	18-Jan-22	2,09,55,154	10,55,154	2,11,031
115	State Bank of India	Secunderabad	39948849867	18-Jan-21	1,99,00,000	5.00%	18-Jan-22	2,09,13,812	10,13,812	2,02,762
116	Canara Bank	Somajiguda	403457	18-Jan-21	3,33,00,000	4.00%	18-Jan-22	3,46,52,113	13,52,113	2,70,423
117	Canara Bank	Narsingi	SBR480014	18-Jan-21	3,33,00,000	4.00%	18-Jan-22	3,46,52,114	13,52,114	2,70,423
118	Canara Bank	Manchirevula	SBR417875	18-Jan-21	3,33,00,000	4.00%	18-Jan-22	3,46,52,114	13,52,114	2,70,423
119	Indian Bank	Hyderabad Main	587115	18-Jan-21	25,33,00,000	3.50%	18-Jan-22	26,22,82,540	89,82,540	17,96,508
120	Canara Bank	Somajiguda	403467	19-Jan-21	1,99,00,000	5.25%	19-Jan-22	2,09,65,500	10,65,500	2,10,181
121	Bank of India	Basheerbagh	Z0460132450	19-Jan-21	1,99,00,000	5.25%	19-Jan-22	2,09,65,499	10,65,499	2,10,181
122	Bank of India	Gachibowli	Z046046843	19-Jan-21	1,99,00,000	5.25%	19-Jan-22	2,09,65,499	10,65,499	2,10,181
123	Punjab and Sind Bank	Abids	895365	19-Jan-21	1,99,00,000	5.25%	19-Jan-22	2,09,65,499	10,65,499	2,10,181
124	Union Bank of India	SP Road	273028	19-Jan-21	1,99,00,000	5.25%	19-Jan-22	2,09,65,499	10,65,499	2,10,181
125	Punjab National Bank	Gachibowli	3210088	19-Jan-21	1,99,00,000	5.20%	19-Jan-22	2,09,55,154	10,55,154	2,08,140
126	Indian Bank	Hyderabad Main	587117	19-Jan-21	1,99,00,000	5.00%	19-Jan-22	2,09,13,812	10,13,812	1,99,985
127	Bank of India	Basheerbagh	Z0460132482	22-Jan-21	1,99,00,000	5.25%	22-Jan-22	2,09,65,499	10,65,499	2,01,423
128	Bank of India	Banjara Hills	Z0460112956	22-Jan-21	1,99,00,000	5.25%	22-Jan-22	2,09,65,499	10,65,499	2,01,423
129	Punjab and Sind Bank	Abids	895372	22-Jan-21	1,99,00,000	5.25%	22-Jan-22	2,09,65,499	10,65,499	2,01,423
130	Punjab National Bank	Kanchanbagh	3252712	22-Jan-21	1,99,00,000	5.20%	22-Jan-22	2,09,55,154	10,55,154	1,99,467
131	Indian Bank	Hyderabad Main	587125	22-Jan-21	1,99,00,000	5.00%	22-Jan-22	2,09,13,812	10,13,812	1,91,652
132	Bank of Baroda	Bank Street Br EVB	370107	22-Jan-21	1,99,00,000	4.90%	22-Jan-22	2,08,93,164	9,93,164	1,87,749
133	Canara Bank	Somajiguda	K0403473	22-Jan-21	4,99,00,000	4.00%	22-Jan-22	5,19,26,140	20,26,140	3,83,024
134	Canara Bank	Narsingi	SBR480017	22-Jan-21	5,00,00,000	4.00%	22-Jan-22	5,20,30,201	20,30,201	3,83,791
135	Union Bank of India	Nanakramguda	281009	22-Jan-21	52,07,00,000	3.60%	22-Jan-22	53,96,99,782	1,89,99,782	35,91,740
136	Bank of India	Basheerbagh	Z0460132483	25-Jan-21	1,99,00,000	5.25%	25-Jan-22	2,09,65,499	10,65,499	1,92,666
137	Bank of India	Banjara Hills	Z0460112949	25-Jan-21	1,99,00,000	5.25%	25-Jan-22	2,09,65,499	10,65,499	1,92,666
138	Punjab and Sind Bank	Abids	895373	25-Jan-21	1,99,00,000	5.25%	25-Jan-22	2,09,65,499	10,65,499	1,92,666
139	Union Bank of India	Manikonda	859676	25-Jan-21	1,99,00,000	5.25%	25-Jan-22	2,09,65,499	10,65,499	1,92,666
140	Punjab National Bank	Kanchanbagh	3273332	25-Jan-21	1,99,00,000	5.20%	25-Jan-22	2,09,55,154	10,55,154	1,90,795
141	Bank of Baroda	Bank Street Br EVB	370108	25-Jan-21	1,99,00,000	4.90%	25-Jan-22	2,08,93,164	9,93,164	1,79,586

142	State Bank of India	Secunderabad	39961423083	25-Jan-21	1,99,00,000	5.00%	25-Jan-22	2,09,13,812	10,13,812	1,83,319
143	Canara Bank	Somajiguda	KO403474	25-Jan-21	5,00,00,000	4.00%	25-Jan-22	5,20,30,201	20,30,201	3,67,105
144	Canara Bank	Pupalaguda	SBR105744	25-Jan-21	4,99,00,000	4.00%	25-Jan-22	5,19,26,140	20,26,140	3,66,371
145	Indian Bank	Hyderabad Main	587129	25-Jan-21	23,08,00,000	3.50%	25-Jan-22	23,89,84,644	81,84,644	14,79,963
146	Bank of India	Basheerbagh	ZO460132491	29-Jan-21	1,99,00,000	5.25%	29-Jan-22	2,09,65,499	10,65,499	1,80,989
147	Bank of India	Balanagar	ZO460129903	29-Jan-21	1,99,00,000	5.25%	29-Jan-22	2,09,65,499	10,65,499	1,80,989
148	Punjab and Sind Bank	Abids	895374	29-Jan-21	1,99,00,000	5.25%	29-Jan-22	2,09,65,499	10,65,499	1,80,989
149	Union Bank of India	Manikonda	859679	29-Jan-21	1,99,00,000	5.25%	29-Jan-22	2,09,65,499	10,65,499	1,80,989
150	Punjab National Bank	Hitech City	3332287	29-Jan-21	1,99,00,000	5.20%	29-Jan-22	2,09,55,154	10,55,154	1,79,232
151	Bank of Baroda	Bank Street Br EVB	370110	29-Jan-21	1,99,00,000	4.90%	29-Jan-22	2,08,93,164	9,93,164	1,68,702
152	State Bank of India	Secunderabad	39970003316	29-Jan-21	1,99,00,000	5.00%	29-Jan-22	2,09,13,812	10,13,812	1,72,209
153	Canara Bank	Somajiguda	KO403485	29-Jan-21	3,33,00,000	4.00%	29-Jan-22	3,46,52,113	13,52,113	2,29,674
154	Canara Bank	Narsingi	SBR480018	29-Jan-21	3,33,00,000	4.00%	29-Jan-22	3,46,52,113	13,52,113	2,29,674
155	Canara Bank	Chikkadpalli	92007	29-Jan-21	3,33,00,000	4.00%	29-Jan-22	3,46,52,113	13,52,113	2,29,674
156	Indian Bank	Hyderabad Main	587136	29-Jan-21	1,41,08,00,000	3.50%	29-Jan-22	1,46,08,29,875	5,00,29,875	84,98,225
157	Bank of India	Basheerbagh	ZO460132385	26-Feb-21	1,99,00,000	5.25%	26-Feb-22	2,09,65,499	10,65,499	99,252
158	Bank of India	Balanagar	ZO460129704	26-Feb-21	1,99,00,000	5.25%	26-Feb-22	2,09,65,499	10,65,499	99,252
159	Punjab and Sind Bank	Abids	895383	26-Feb-21	1,99,00,000	5.25%	26-Feb-22	2,09,65,499	10,65,499	99,252
160	Punjab National Bank	Miyapur	3761387	26-Feb-21	1,99,00,000	5.20%	26-Feb-22	2,09,55,154	10,55,154	98,288
161	State Bank of India	Secunderabad	40037203841	26-Feb-21	1,99,00,000	5.00%	26-Feb-22	2,09,13,812	10,13,812	94,437
162	Canara Bank	Somajiguda	KO403512	26-Feb-21	9,99,00,000	3.90%	26-Feb-22	10,38,53,452	39,53,452	3,68,267
163	Indian Bank	Hyderabad Main	587184	26-Feb-21	6,06,00,000	3.50%	26-Feb-22	6,27,49,001	21,49,001	2,00,181
			Total		16,08,05,00,000			16,69,19,25,603	61,14,25,603	14,26,90,002

Note - The above amount of fixed deposits includes Medical Assistance Fund balance of ₹4.52 crore.

Investment - Others - Investment in Equity Shares of National Center for Financial Education - Rs. 30 crore.

Previous year figures are given in ANNEXURE II A


(M.S. Jayakumar)
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ANNEXURE II A
INSURANCE REGULATORY AND DEVELOPMENT AUTHORITY OF INDIA
Attached to and forming part of Balance Sheet as at 31st March, 2021

INVESTMENTS

List of Fixed Deposits made during the year 2019-20

Sr. No.	Name of the bank	Bank branch	FDR No.	Date of deposit	Amount of deposit (Rs.)	Rate of interest (%)	Date of maturity	Maturity amount (Rs.)	Interest receivable (Rs.)	Interest accrued (Rs.)
1	Corporation Bank	SP Road	616620	11-Dec-19	1,99,00,000	6.60%	11-Dec-20	2,12,46,266	13,46,266	4,13,101
2	Punjab and Sind Bank	Abids	895229	11-Dec-19	1,99,00,000	6.45%	11-Dec-20	2,12,14,931	13,14,931	4,03,486
3	Indian Bank	Hyderabad Main	808556	11-Dec-19	1,99,00,000	6.45%	11-Dec-20	2,12,14,931	13,14,931	4,03,486
4	Bank of India	Basheerbagh	68760	11-Dec-19	1,99,00,000	6.40%	11-Dec-20	2,12,04,494	13,04,494	4,00,283
5	Bank of India	Gachibowli	46657	11-Dec-19	1,99,00,000	6.40%	11-Dec-20	2,12,04,494	13,04,494	4,00,283
6	Canara Bank	Somajiguda	402841	11-Dec-19	9,99,00,000	6.40%	11-Dec-20	10,64,48,689	65,48,689	20,09,461
7	Bank of Baroda	Bank Street	588626	11-Dec-19	1,99,00,000	6.25%	11-Dec-20	2,11,73,205	12,73,205	3,90,682
8	State Bank of India	Secunderabad	38994565785	11-Dec-19	1,99,00,000	6.25%	11-Dec-20	2,11,73,205	12,73,205	3,90,682
9	Andhra Bank	Nanakramguda	3906	11-Dec-19	2,08,00,000	6.00%	11-Dec-20	2,20,76,362	12,76,362	3,91,651
10	Corporation Bank	SP Road	616630	24-Dec-19	1,99,00,000	6.60%	24-Dec-20	2,12,46,266	13,46,266	3,65,152
11	Corporation Bank	MG Road	867395	24-Dec-19	1,99,00,000	6.60%	24-Dec-20	2,12,46,266	13,46,266	3,65,152
12	Punjab and Sind Bank	Abids	895236	24-Dec-19	1,99,00,000	6.45%	24-Dec-20	2,12,14,931	13,14,931	3,56,653
13	Syndicate Bank	Narsingi	479856	24-Dec-19	4,99,00,000	6.40%	24-Dec-20	5,31,71,067	32,71,067	8,87,221
14	Bank of India	Basheerbagh	68753	24-Dec-19	1,99,00,000	6.40%	24-Dec-20	2,12,04,494	13,04,494	3,53,822
15	Bank of India	Gachibowli	46673	24-Dec-19	1,99,00,000	6.40%	24-Dec-20	2,12,04,494	13,04,494	3,53,822
16	Punjab National Bank	Gachibowli	498700U100000011	24-Dec-19	1,99,00,000	6.30%	24-Dec-20	2,12,04,494	13,04,494	3,53,822
17	Union Bank of India	Banjara Hills	552822	24-Dec-19	1,99,00,000	6.30%	24-Dec-20	2,11,83,631	12,83,631	3,48,163
18	State Bank of India	Secunderabad	39821366156	24-Dec-19	1,99,00,000	6.25%	24-Dec-20	2,11,73,205	12,73,205	3,45,335
19	Andhra Bank	Nanakramguda	3911	24-Dec-19	10,00,00,000	6.00%	24-Dec-20	10,61,36,355	61,36,355	16,64,381
20	Canara Bank	Somajiguda	402876	24-Dec-19	10,00,00,000	6.00%	24-Dec-20	10,61,36,356	61,36,356	16,64,381
21	Canara Bank	Somajiguda	402877	24-Dec-19	10,00,00,000	6.00%	24-Dec-20	10,61,36,356	61,36,356	16,64,381
22	Canara Bank	Somajiguda	402878	24-Dec-19	10,00,00,000	6.00%	24-Dec-20	10,61,36,356	61,36,356	16,64,381
23	Canara Bank	Somajiguda	402879	24-Dec-19	10,00,00,000	6.00%	24-Dec-20	10,61,36,356	61,36,356	16,64,381
24	Canara Bank	Somajiguda	402880	24-Dec-19	10,00,00,000	6.00%	24-Dec-20	10,61,36,356	61,36,356	16,64,381
25	Canara Bank	Somajiguda	402875	24-Dec-19	83,09,00,000	6.00%	24-Dec-20	88,18,86,974	5,09,86,974	1,38,29,344
26	Corporation Bank	SP Road	616639	27-Dec-19	1,99,00,000	6.60%	27-Dec-20	2,12,46,266	13,46,266	3,54,086
27	Punjab and Sind Bank	Abids	895237	27-Dec-19	1,99,00,000	6.45%	27-Dec-20	2,12,14,931	13,14,931	3,45,845
28	Syndicate Bank	Narsingi	479857	27-Dec-19	4,99,00,000	6.40%	27-Dec-20	5,31,71,067	32,71,067	8,60,335
29	Bank of India	Basheerbagh	68752	27-Dec-19	1,99,00,000	6.40%	27-Dec-20	2,12,04,494	13,04,494	3,43,100
30	Bank of India	LB Nagar	75176	27-Dec-19	1,99,00,000	6.40%	27-Dec-20	2,12,04,494	13,04,494	3,43,100
31	Indian Bank	Hyderabad Main	808576	27-Dec-19	4,99,00,000	6.40%	27-Dec-20	5,31,71,067	32,71,067	8,60,335
32	Punjab National Bank	Gachibowli	498700U100000020	27-Dec-19	1,99,00,000	6.40%	27-Dec-20	2,12,04,494	13,04,494	3,43,100
33	State Bank of India	Secunderabad	39027773711	27-Dec-19	1,99,00,000	6.25%	27-Dec-20	2,11,73,205	12,73,205	3,34,870
34	Andhra Bank	Nanakramguda	3912	27-Dec-19	9,99,00,000	6.00%	27-Dec-20	10,60,30,219	61,30,219	16,12,332
35	Canara Bank	Somajiguda	402884	27-Dec-19	53,09,00,000	6.00%	27-Dec-20	56,34,77,910	3,25,77,910	85,68,437
36	Corporation Bank	SP Road	616638	30-Dec-19	1,99,00,000	6.60%	30-Dec-20	2,12,46,266	13,46,266	3,43,021
37	Corporation Bank	Badichowdi	956078	30-Dec-19	1,99,00,000	6.60%	30-Dec-20	2,12,46,266	13,46,266	3,43,021
38	Punjab and Sind Bank	Abids	895238	30-Dec-19	1,99,00,000	6.45%	30-Dec-20	2,12,14,931	13,14,931	3,35,037
39	Syndicate Bank	Narsingi	579858	30-Dec-19	4,99,00,000	6.40%	30-Dec-20	5,31,71,067	32,71,067	8,33,450
40	Bank of India	Basheerbagh	68741	30-Dec-19	1,99,00,000	6.40%	30-Dec-20	2,12,04,494	13,04,494	3,32,378
41	Bank of India	Gachibowli	46674	30-Dec-19	1,99,00,000	6.40%	30-Dec-20	2,12,04,494	13,04,494	3,32,378


42	Indian Bank	Hyderabad Main	808578	30-Dec-19	4,99,00,000	6.40%	30-Dec-20	5,31,71,067	32,71,067	8,33,450
43	Bank of Baroda	Bank Street	588642	30-Dec-19	1,99,00,000	6.25	30-Dec-20	2,11,73,205	12,73,205	3,24,406
44	State Bank of India	Secunderabad	39032260475	30-Dec-19	1,99,00,000	6.25%	30-Dec-20	2,11,73,205	12,73,205	3,24,406
45	Andhra Bank	Nanakramguda	3895	30-Dec-19	5,00,00,000	6.00%	30-Dec-20	5,30,68,178	30,68,178	7,81,755
46	Andhra Bank	Kothaguda	663540	30-Dec-19	5,00,00,000	6.00%	30-Dec-20	5,30,68,178	30,68,178	7,81,755
47	Canara Bank	Somajiguda	402893	30-Dec-19	10,00,00,000	5.90%	30-Dec-20	10,60,31,825	60,31,825	15,36,876
48	Canara Bank	Somajiguda	402894	30-Dec-19	10,00,00,000	5.90%	30-Dec-20	10,60,31,825	60,31,825	15,36,876
49	Canara Bank	Somajiguda	402895	30-Dec-19	10,00,00,000	5.90%	30-Dec-20	10,60,31,825	60,31,825	15,36,876
50	Canara Bank	Somajiguda	402896	30-Dec-19	10,00,00,000	5.90%	30-Dec-20	10,60,31,825	60,31,825	15,36,876
51	Canara Bank	Somajiguda	402897	30-Dec-19	10,00,00,000	5.90%	30-Dec-20	10,60,31,825	60,31,825	15,36,876
52	Canara Bank	Somajiguda	402898	30-Dec-19	10,00,00,000	5.90%	30-Dec-20	10,60,31,825	60,31,825	15,36,876
53	Canara Bank	Somajiguda	402899	30-Dec-19	10,00,00,000	5.90%	30-Dec-20	10,60,31,825	60,31,825	15,36,876
54	Canara Bank	Somajiguda	402900	30-Dec-19	10,00,00,000	5.90%	30-Dec-20	10,60,31,825	60,31,825	15,36,876
55	Canara Bank	Somajiguda	402901	30-Dec-19	10,00,00,000	5.90%	30-Dec-20	10,60,31,825	60,31,825	15,36,876
56	Canara Bank	Somajiguda	402902	30-Dec-19	10,00,00,000	5.90%	30-Dec-20	10,60,31,825	60,31,825	15,36,876
57	Canara Bank	Somajiguda	402903	30-Dec-19	10,00,00,000	5.90%	30-Dec-20	10,60,31,825	60,31,825	15,36,876
58	Canara Bank	Somajiguda	402904	30-Dec-19	10,00,00,000	5.90%	30-Dec-20	10,60,31,825	60,31,825	15,36,876
59	Canara Bank	Somajiguda	402906	30-Dec-19	25,00,00,000	5.90%	30-Dec-20	26,50,79,566	1,50,79,566	38,42,191
60	Canara Bank	Somajiguda	402907	30-Dec-19	25,00,00,000	5.90%	30-Dec-20	26,50,79,566	1,50,79,566	38,42,191
61	Canara Bank	Somajiguda	402908	30-Dec-19	25,00,00,000	5.90%	30-Dec-20	26,50,79,566	1,50,79,566	38,42,191
62	Canara Bank	Somajiguda	402909	30-Dec-19	25,00,00,000	5.90%	30-Dec-20	26,50,79,566	1,50,79,566	38,42,191
63	Canara Bank	Somajiguda	402910	30-Dec-19	25,00,00,000	5.90%	30-Dec-20	26,50,79,566	1,50,79,566	38,42,191
64	Canara Bank	Somajiguda	402911	30-Dec-19	25,00,00,000	5.90%	30-Dec-20	26,50,79,566	1,50,79,566	38,42,191
65	Canara Bank	Somajiguda	402912	30-Dec-19	25,00,00,000	5.90%	30-Dec-20	26,50,79,566	1,50,79,566	38,42,191
66	Canara Bank	Somajiguda	402913	30-Dec-19	25,00,00,000	5.90%	30-Dec-20	26,50,79,566	1,50,79,566	38,42,191
67	Canara Bank	Somajiguda	402914	30-Dec-19	25,00,00,000	5.90%	30-Dec-20	26,50,79,566	1,50,79,566	38,42,191
68	Canara Bank	Somajiguda	402915	30-Dec-19	25,00,00,000	5.90%	30-Dec-20	26,50,79,566	1,50,79,566	38,42,191
69	Canara Bank	Somajiguda	402916	30-Dec-19	25,00,00,000	5.90%	30-Dec-20	26,50,79,566	1,50,79,566	38,42,191
70	Canara Bank	Somajiguda	402917	30-Dec-19	25,00,00,000	5.90%	30-Dec-20	26,50,79,566	1,50,79,566	38,42,191
71	Canara Bank	Somajiguda	402918	30-Dec-19	25,00,00,000	5.90%	30-Dec-20	26,50,79,566	1,50,79,566	38,42,191
72	Canara Bank	Somajiguda	402919	30-Dec-19	25,00,00,000	5.90%	30-Dec-20	26,50,79,566	1,50,79,566	38,42,191
73	Canara Bank	Somajiguda	402905	30-Dec-19	28,09,00,000	5.90%	30-Dec-20	29,78,43,398	1,69,43,398	43,17,085
74	Corporation Bank	SP Road	616646	02-Jan-20	1,99,00,000	6.60%	02-Jan-21	2,12,46,266	13,46,266	3,31,956
75	Corporation Bank	Badichowdi	956077	02-Jan-20	1,99,00,000	6.60%	02-Jan-21	2,12,46,266	13,46,266	3,31,956
76	Punjab and Sind Bank	Abids	895239	02-Jan-20	1,99,00,000	6.45%	02-Jan-21	2,12,14,931	13,14,931	3,24,230
77	Indian Bank	Hyderabad Main	808585	02-Jan-20	1,99,00,000	6.45%	02-Jan-21	2,12,14,931	13,14,931	3,24,230
78	Indian Bank	Himayat Nagar	63412	02-Jan-20	1,99,00,000	6.45%	02-Jan-21	2,12,14,931	13,14,931	3,24,230
79	Bank of India	Basheerbagh	68727	02-Jan-20	1,99,00,000	6.40%	02-Jan-21	2,12,04,494	13,04,494	3,21,656
80	Bank of India	Banjara Hills	66507	02-Jan-20	1,99,00,000	6.40%	02-Jan-21	2,12,04,494	13,04,494	3,21,656
81	Punjab National Bank	Gachibowli	498700U100000039	02-Jan-20	1,99,00,000	6.40%	02-Jan-21	2,12,04,494	13,04,494	3,21,656
82	Bank of Baroda	Bank Street	588643	02-Jan-20	1,99,00,000	6.25%	02-Jan-21	2,11,73,205	12,73,205	3,13,941
83	Bank of Baroda	Moti nagar	259956	02-Jan-20	1,99,00,000	6.25%	02-Jan-21	2,11,73,205	12,73,205	3,13,941
84	Andhra Bank	Nanakramguda	3899	02-Jan-20	50,00,00,000	5.95%	02-Jan-21	53,04,20,404	3,04,20,404	75,00,922
85	Andhra Bank	Kothaguda	663542	02-Jan-20	50,00,00,000	5.95%	02-Jan-21	53,04,20,404	3,04,20,404	75,00,922
86	Canara Bank	Somajiguda	402926	02-Jan-20	25,00,00,000	5.93%	02-Jan-21	26,51,57,941	1,51,57,941	37,37,574
87	Canara Bank	Somajiguda	402927	02-Jan-20	25,00,00,000	5.93%	02-Jan-21	26,51,57,941	1,51,57,941	37,37,574
88	Canara Bank	Somajiguda	402928	02-Jan-20	25,00,00,000	5.93%	02-Jan-21	26,51,57,941	1,51,57,941	37,37,574
89	Canara Bank	Somajiguda	402929	02-Jan-20	25,00,00,000	5.93%	02-Jan-21	26,51,57,941	1,51,57,941	37,37,574
90	Canara Bank	Somajiguda	402930	02-Jan-20	25,00,00,000	5.93%	02-Jan-21	26,51,57,941	1,51,57,941	37,37,574
91	Canara Bank	Somajiguda	402931	02-Jan-20	25,00,00,000	5.93%	02-Jan-21	26,51,57,941	1,51,57,941	37,37,574

92	Canara Bank	Somajiguda	402932	02-Jan-20	13,10,00,000	5.93%	02-Jan-21	13,89,42,761	79,42,761	19,58,489
93	Punjab and Sind Bank	Abids	895243	04-Jan-20	1,99,00,000	6.45%	04-Jan-21	2,12,14,931	13,14,931	3,17,024
94	Indian Bank	Hyderabad Main	808592	04-Jan-20	1,99,00,000	6.40%	04-Jan-21	2,12,04,494	13,04,494	3,14,508
95	Indian Bank	Hirmayat Nagar	63418	04-Jan-20	1,99,00,000	6.40%	04-Jan-21	2,12,04,494	13,04,494	3,14,508
96	Bank of India	Basheerbagh	68793	04-Jan-20	1,99,00,000	6.40%	04-Jan-21	2,12,04,494	13,04,494	3,14,508
97	Bank of India	Banjara Hills	66508	04-Jan-20	1,99,00,000	6.40%	04-Jan-21	2,12,04,494	13,04,494	3,14,508
98	Punjab National Bank	Gachibowli	498700U100000048	04-Jan-20	1,99,00,000	6.40%	04-Jan-21	2,12,04,494	13,04,494	3,14,508
99	Syndicate Bank	Narsingi	479859	04-Jan-20	4,99,00,000	6.40%	04-Jan-21	5,31,71,067	32,71,067	7,88,641
100	Union Bank of India	Banjara Hills	552831	04-Jan-20	1,99,00,000	6.30%	04-Jan-21	2,11,83,631	12,83,631	3,09,478
101	State Bank of India	Secunderabad	39047397287	04-Jan-20	1,99,00,000	6.25%	04-Jan-21	2,11,73,205	12,73,205	3,06,964
102	Canara Bank	Somajiguda	402939	04-Jan-20	1,99,00,000	6.40%	04-Jan-21	2,12,04,493	13,04,493	3,14,508
103	Andhra Bank	Nanakramguda	3914	04-Jan-20	28,55,00,000	5.95%	04-Jan-21	30,28,70,051	1,73,70,051	41,87,848
104	Andhra Bank	Kothaguda	663554	04-Jan-20	28,55,00,000	5.95%	04-Jan-21	30,28,70,051	1,73,70,051	41,87,848
105	United Bank of India	Yousufguda	943257	18-Jan-20	1,99,00,000	6.50%	18-Jan-21	2,12,25,372	13,25,372	2,68,706
106	Corporation Bank	SP Road	616731	18-Jan-20	1,99,00,000	6.50%	18-Jan-21	2,12,25,372	13,25,372	2,68,706
107	Corporation Bank	Panjagutta	640391	18-Jan-20	1,99,00,000	6.50%	18-Jan-21	2,12,25,372	13,25,372	2,68,706
108	Punjab and Sind Bank	Abids	895245	18-Jan-20	1,99,00,000	6.45%	18-Jan-21	2,12,14,931	13,14,931	2,66,589
109	Bank of India	Basheerbagh	68792	18-Jan-20	1,99,00,000	6.40%	18-Jan-21	2,12,04,494	13,04,494	2,64,473
110	Bank of India	Farooqagar	67095	18-Jan-20	1,99,00,000	6.40%	18-Jan-21	2,12,04,494	13,04,494	2,64,473
111	Syndicate Bank	Manchirevula	417822	18-Jan-20	4,99,00,000	6.40%	18-Jan-21	5,31,71,067	32,71,067	6,63,175
112	Punjab National Bank	HiTech City	410600PU00007872	18-Jan-20	1,99,00,000	6.30%	18-Jan-21	2,11,83,631	12,83,631	2,60,243
113	Canara Bank	Somajiguda	402966	18-Jan-20	1,99,00,000	6.30%	18-Jan-21	2,11,83,631	12,83,631	2,60,243
114	Indian Bank	Hyderabad Main	808609	18-Jan-20	4,99,00,000	6.15%	18-Jan-21	5,30,40,354	31,40,354	6,36,675
115	State Bank of India	Secunderabad	39080106720	18-Jan-20	1,99,00,000	6.10%	18-Jan-21	2,11,41,951	12,41,951	2,51,793
116	Andhra Bank	Nanakramguda	3929	18-Jan-20	10,00,00,000	6.00%	18-Jan-21	10,61,36,355	61,36,355	12,44,083
117	Andhra Bank	SRK Puram	235000	18-Jan-20	9,11,00,000	6.00%	18-Jan-21	9,66,90,219	55,90,219	11,33,359
118	Corporation Bank	SP Road	616733	22-Jan-20	1,99,00,000	6.50%	22-Jan-21	2,12,25,372	13,25,372	2,54,181
119	Corporation Bank	Badichowdi	956092	22-Jan-20	1,99,00,000	6.50%	22-Jan-21	2,12,25,372	13,25,372	2,54,181
120	United Bank of India	Gachibowli	942959	22-Jan-20	1,99,00,000	6.50%	22-Jan-21	2,12,25,372	13,25,372	2,54,181
121	Punjab and Sind Bank	Abids	895246	22-Jan-20	1,99,00,000	6.45%	22-Jan-21	2,12,14,931	13,14,931	2,52,179
122	Syndicate Bank	Shaikpet	80491	22-Jan-20	4,99,00,000	6.40%	22-Jan-21	5,31,71,067	32,71,067	6,27,328
123	Bank of India	Basheerbagh	68805	22-Jan-20	1,99,00,000	6.40%	22-Jan-21	2,12,04,494	13,04,494	2,50,177
124	Bank of India	Banjara Hills	66033	22-Jan-20	1,99,00,000	6.40%	22-Jan-21	2,12,04,494	13,04,494	2,50,177
125	Canara Bank	Somajiguda	402974	22-Jan-20	1,99,00,000	6.30%	22-Jan-21	2,11,83,631	12,83,631	2,46,176
126	Union Bank of India	Banjara Hills	552842	22-Jan-20	1,99,00,000	6.30%	22-Jan-21	2,11,83,631	12,83,631	2,46,176
127	Indian Bank	Hyderabad Main	808614	22-Jan-20	4,99,00,000	6.15%	22-Jan-21	5,30,40,354	31,40,354	6,02,260
128	Andhra Bank	Nanakramguda	3936	22-Jan-20	20,55,00,000	6.00%	22-Jan-21	21,81,10,210	1,26,10,210	24,18,396
129	Andhra Bank	Hafeezpet	266875	22-Jan-20	20,55,00,000	6.00%	22-Jan-21	21,81,10,210	1,26,10,210	24,18,396
130	Corporation Bank	SP Road	616734	23-Jan-20	1,99,00,000	6.50%	23-Jan-21	2,12,25,372	13,25,372	2,50,550
131	Corporation Bank	Panjagutta	640393	23-Jan-20	1,99,00,000	6.50%	23-Jan-21	2,12,25,372	13,25,372	2,50,550
132	Punjab and Sind Bank	Abids	895248	23-Jan-20	1,99,00,000	6.45%	23-Jan-21	2,12,14,931	13,14,931	2,48,576
133	Syndicate Bank	Puppalguda	105645	23-Jan-20	4,99,00,000	6.40%	23-Jan-21	5,31,71,067	32,71,067	6,18,366
134	Bank of India	Basheerbagh	68803	23-Jan-20	1,99,00,000	6.40%	23-Jan-21	2,12,04,494	13,04,494	2,46,603
135	Bank of India	Banjara Hills	67638	23-Jan-20	1,99,00,000	6.40%	23-Jan-21	2,12,04,494	13,04,494	2,46,603
136	Canara Bank	Somajiguda	402977	23-Jan-20	1,99,00,000	6.30%	23-Jan-21	2,11,83,631	12,83,631	2,42,659
137	Union Bank of India	Banjara Hills	552844	23-Jan-20	1,99,00,000	6.30%	23-Jan-21	2,11,83,631	12,83,631	2,42,659
138	Indian Bank	Hyderabad Main	529050	23-Jan-20	4,99,00,000	6.15%	23-Jan-21	5,30,40,354	31,40,354	5,93,656
139	State Bank of India	Secunderabad	39092485397	23-Jan-20	1,99,00,000	6.10%	23-Jan-21	2,11,41,951	12,41,951	2,34,780
140	Andhra Bank	Nanakramguda	3938	23-Jan-20	4,00,00,000	6.00%	23-Jan-21	4,24,54,542	24,54,542	4,64,009
141	Andhra Bank	Khanamet	185652	23-Jan-20	4,10,00,000	6.00%	23-Jan-21	4,35,15,906	25,15,906	4,75,610

142	Corporation Bank	SP Road	616706	29-Jan-20	1,99,00,000	6.50%	29-Jan-21	2,12,25,372	13,25,372	2,28,763
143	Corporation Bank	Manikonda	732124	29-Jan-20	1,99,00,000	6.50%	29-Jan-21	2,12,25,372	13,25,372	2,28,763
144	United Bank of India	Gachibowli	942960	29-Jan-20	1,99,00,000	6.50%	29-Jan-21	2,12,25,372	13,25,372	2,28,763
145	United Bank of India	Yousufguda	943267	29-Jan-20	1,99,00,000	6.50%	29-Jan-21	2,12,25,372	13,25,372	2,28,763
146	Syndicate Bank	Chikkadpalli	587742	29-Jan-20	4,99,00,000	6.40%	29-Jan-21	5,31,71,067	32,71,067	5,64,595
147	Bank of India	Basheerbagh	68893	29-Jan-20	1,99,00,000	6.40%	29-Jan-21	2,12,04,494	13,04,494	2,25,159
148	Bank of India	Boduppal	92720	29-Jan-20	1,99,00,000	6.40%	29-Jan-21	2,12,04,494	13,04,494	2,25,159
149	Canara Bank	Somajiguda	402999	29-Jan-20	1,99,00,000	6.30%	29-Jan-21	2,11,83,631	12,83,631	2,21,558
150	Union Bank of India	Banjara Hills	552851	29-Jan-20	1,99,00,000	6.30%	29-Jan-21	2,11,83,631	12,83,631	2,21,558
151	Punjab National Bank	HiTech City	410600PU00007906	29-Jan-20	1,99,00,000	6.30%	29-Jan-21	2,11,83,631	12,83,631	2,21,558
152	Indian Bank	Hyderabad Main	808622	29-Jan-20	4,99,00,000	6.15%	29-Jan-21	5,30,40,354	31,40,354	5,42,034
153	State Bank of India	Secunderabad	39106362204	29-Jan-20	1,99,00,000	6.10%	29-Jan-21	2,11,41,951	12,41,951	2,14,364
154	Punjab and Sind Bank	Abids	699242	29-Jan-20	61,12,00,000	6.02%	29-Jan-21	64,88,33,235	3,76,33,235	64,95,599
155	Corporation Bank	SP Road	616708	04-Feb-20	1,99,00,000	6.50%	04-Feb-21	2,12,25,372	13,25,372	2,06,976
156	Corporation Bank	KPHB	693052	04-Feb-20	1,99,00,000	6.50%	04-Feb-21	2,12,25,372	13,25,372	2,06,976
157	United Bank of India	Gachibowli	942961	04-Feb-20	1,99,00,000	6.50%	04-Feb-21	2,12,25,372	13,25,372	2,06,976
158	Bank of India	Basheerbagh	68899	04-Feb-20	1,99,00,000	6.40%	04-Feb-21	2,12,04,494	13,04,494	2,03,716
159	Bank of India	Parvathapur	3243767	04-Feb-20	1,99,00,000	6.40%	04-Feb-21	2,12,04,494	13,04,494	2,03,716
160	Indian Bank	Hyderabad Main	808628	04-Feb-20	1,99,00,000	6.40%	04-Feb-21	2,12,04,494	13,04,494	2,03,716
161	Syndicate Bank	Old Bowenpally	658712	04-Feb-20	4,99,00,000	6.30%	04-Feb-21	5,31,18,753	32,18,753	5,02,655
162	Canara Bank	Somajiguda	403007	04-Feb-20	1,99,00,000	6.30%	04-Feb-21	2,11,83,631	12,83,631	2,00,457
163	Union Bank of India	Banjara Hills	552853	04-Feb-20	1,99,00,000	6.30%	04-Feb-21	2,11,83,631	12,83,631	2,00,457
164	Punjab National Bank	HiTech City	410600PU00007924	04-Feb-20	1,99,00,000	6.30%	04-Feb-21	2,11,83,631	12,83,631	2,00,457
165	State Bank of India	Secunderabad	39120720751	04-Feb-20	1,99,00,000	6.10%	04-Feb-21	2,11,41,951	12,41,951	1,93,949
166	Syndicate Bank	Nizampet	91752	24-Mar-20	4,99,00,000	6.30%	24-Mar-21	5,31,18,753	32,18,753	70,548
167	Indian Bank	Hyderabad Main	808706	24-Mar-20	1,99,00,000	6.20%	24-Mar-21	2,11,62,783	12,62,783	27,677
168	Canara Bank	Somajiguda	403113	24-Mar-20	1,99,00,000	6.15%	24-Mar-21	2,11,52,366	12,52,365	27,449
169	Bank of India	Gachibowli	46705	24-Mar-20	1,99,00,000	6.10%	24-Mar-21	2,11,41,951	12,41,951	27,221
170	Bank of India	Malakpet	82718	24-Mar-20	1,99,00,000	6.10%	24-Mar-21	2,11,41,951	12,41,951	27,221
171	Union Bank of India	Banjara Hills	552956	24-Mar-20	1,99,00,000	6.10%	24-Mar-21	2,11,41,951	12,41,951	27,221
172	Punjab and Sind Bank	Abids	895266	24-Mar-20	1,99,00,000	6.10%	24-Mar-21	2,11,41,951	12,41,951	27,221
173	Bank of Baroda	Bank Street	588684	24-Mar-20	4,07,00,000	6.05%	24-Mar-21	4,32,18,780	25,18,780	55,206
Total								15,44,55,09,370	89,66,09,369	21,43,34,933

Note - The above amount of fixed deposits includes Medical Assistance Fund balance of ₹4.16 crore.

Investment - Others - Investment in Equity Shares of National Center for Financial Education - Rs. 30 crore.


(M.S. Jayakumar)
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ANNEXURE III
INSURANCE REGULATORY AND DEVELOPMENT AUTHORITY OF INDIA
Attached to and forming part of Balance Sheet as at 31st March, 2021

CURRENT ASSETS, LOANS AND ADVANCES

(Amount in Rs.)

Particulars (1)	Figures for current year (2020-21) (2)	Figures for previous year (2019-20) (3)
Deposits		
Security Deposits - Telephone	0	84,635
Security Deposits - Electricity and Gas	1,43,425	4,84,550
Security Deposits - Fuel	0	3,650
Security Deposits - Rent	92,000	92,000
TOTAL	2,35,425	6,64,835
Loans and advances to staff		
Housing loan	40,69,82,703	42,07,09,114
For other purposes	98,58,323	1,39,65,791
Special Advance	31,60,000	25,95,000
Interest recoverable	13,55,47,458	11,60,13,960
Advance others	4,49,707	34,09,986
TOTAL	55,59,98,191	55,66,93,851
Other Current Assets		
Interest accrued but not due - on bank deposits	14,35,93,361	21,66,33,849
Advance to creche committee	2,37,678	2,48,992
Prepaid Expenses	52,05,722	1,84,77,591
Sundry Debtors	13,04,000	18,70,100
Cenvat credit	1,04,30,896	1,04,30,896
Amount recoverable from APIIC for building	10,00,23,218	10,00,23,218
Advance to Institute of Insurance and Risk Management	41,50,20,841	41,50,20,841
Other - Advance for travel and LFC	0	15,10,888
Advance with CPWD	1,76,10,313	1,76,10,313
TOTAL	69,34,26,029	78,18,26,688
Cash and bank balances		
Cash in hand	0	15,110
Cheques in hand	0	0
Cash/ cheques in transit	0	0
TOTAL	0	15,110
Balances with scheduled banks		
(a) On current account (including SWEEP balance)	31,92,39,283	25,78,18,063
(b) On deposit account	0	0
Balance with non scheduled bank		
(a) On current account	0	0
(b) On deposit account	0	0
TOTAL	31,92,39,283	25,78,18,063



(M.S. Jayakumar)

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ANNEXURE IV
INSURANCE REGULATORY AND DEVELOPMENT AUTHORITY OF INDIA
Attached to and forming part of Balance Sheet as at 31st March, 2021

INSURANCE REGULATORY AND DEVELOPMENT AUTHORITY FUND

(Amount in Rs.)

<i>Particulars</i>	<i>Figures for current year (2020-21)</i>	<i>Figures for previous year (2019-20)</i>
Grant from Government of India	-	-
Others	8,93,244	8,93,244
Total	8,93,244	8,93,244



(M.S. Jayakumar)

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ANNEXURE V
INSURANCE REGULATORY AND DEVELOPMENT AUTHORITY OF INDIA
Attached to and forming part of Balance Sheet as at 31st March, 2021

CONTINGENT LIABILITIES

(Amount in Rs.)

<i>Particulars</i>	<i>Figures for current year (2020-21)</i>	<i>Figures for previous year (2019-20)</i>
	-	-
	-	-



(M.S. Jayakumar)

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ANNEXURE VI
INSURANCE REGULATORY AND DEVELOPMENT AUTHORITY OF INDIA
Attached to and forming part of Income and Expenditure Account for the year ended 31st March, 2021

PAYMENTS TO AND PROVISIONS FOR EMPLOYEES

(Amount in Rs.)

<i>Sl. No.</i>	<i>Particulars</i>	<i>Figures for current year (2020-21)</i>	<i>Figures for previous year (2019-20)</i>
(i)	Salaries, allowances, wages and bonus	74,28,48,069	64,77,10,003
(ii)	Contribution to provident fund, etc (including contribution to superannuation fund)	14,33,40,567	8,07,29,262
(iii)	Gratuity	1,96,21,627	2,55,22,251
(iv)	Staff welfare expenses	99,23,679	78,37,986
(v)	Others		
	Book grant	11,64,877	8,19,943
	Leave travel concession	9,66,396	98,23,600
	Monetary award - studies	-	-
	Contribution to group insurance scheme	1,16,74,071	9,74,54,191
	Reimbursement of expenses incurred by staff	15,39,97,130	15,43,01,539
	Leave salary encashment	1,90,20,374	1,02,00,174
	Total	1,10,25,56,790	1,03,43,98,949


(M.S. Jayakumar)
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ANNEXURE VII
INSURANCE REGULATORY AND DEVELOPMENT AUTHORITY OF INDIA
Attached to and forming part of Income and Expenditure Account for the year ended 31st March, 2021

ESTABLISHMENT EXPENSES

(Amount in Rs.)

<i>Particulars</i>	<i>Figures for current year (2020-21)</i>	<i>Figures for previous year (2019-20)</i>
(1)	(2)	(3)
House Keeping - Office maintenance	2,91,67,036	2,80,76,854
Repair and maintenance of equipments	7,98,42,906	7,19,06,353
Electricity and water expenses	1,88,74,720	2,48,14,393
Insurance expenses	21,98,021	13,99,329
Printing and stationery	25,35,796	58,97,672
Books/journals etc.	65,336	1,87,217
Postage, telephones, etc.,	37,75,240	48,42,443
Travelling and conveyance - Inland	32,13,697	2,43,12,352
Travel - Foreign	23,12,573	98,76,789
Legal and professional charges	44,42,026	2,27,46,693
Education/Training /R and D/Grievances redressal expenses	16,17,391	14,38,412
Audit fees	1,74,950	2,62,845
Recruitment expenses	3,33,471	1,995
Expenses of meetings of Authority and Insurance Advisory Committee and others	14,88,163	64,64,463
Membership and Subscription	95,78,083	21,80,108
Security services	38,54,610	46,98,863
Pantry expenses	4,210	18,96,022
Car repair and maintenance expenses	20,643	-
Other Expenses	9,03,942	10,15,424
Total	16,44,02,814	21,20,18,227


(M.S. Jayakumar)
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ANNEXURE VIII
INSURANCE REGULATORY AND DEVELOPMENT AUTHORITY OF INDIA
Attached to and forming part of Income and Expenditure Account for the year ended 31st March, 2021

INTEREST

(Amount in Rs.)

<i>Particulars</i>	<i>Figures for current year (2020-21)</i>	<i>Figures for previous year (2019-20)</i>
Government	-	-
Banks	-	-
Others	-	-
Total	-	-



(M.S. Jayakumar)
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Annexure IX

THE INSURANCE REGULATORY AND DEVELOPMENT AUTHORITY OF INDIA

Attached to and forming part of Income and Expenditure Account for the year ended 31st March, 2021

Notes to the Annual Statement of Accounts

[Unless otherwise specified, all amounts are in Rupees]

1.		Background																
		<p>Insurance Regulatory and Development Authority of India (The Authority) was established by an Act of Parliament – Insurance Regulatory and Development Authority Act, 1999, (as amended), and was constituted on April 19, 2000 by a notification issued in the Gazette of India. The Authority was established with a view to protecting the interests of the holders of insurance policies, to regulate, promote and ensure orderly growth of the insurance industry and for matters connected therewith or incidental thereto, issue to the applicant a certificate of registration, renew, modify, withdraw, suspend or cancel registration, and levy fees and other charges for carrying out the purposes of the Act. In terms of Section 16 of the Act a fund shall be constituted, namely, "The Insurance Regulatory and Development Authority Fund" [Fund]. The Fund shall constitute all Government grants, fees and charges received by the Authority and all sums received by the Authority from such other source as may be decided upon by the Central Government. The Fund shall be applied for meeting the salaries, allowances and other remuneration of the members of the Authority, employees of IRDAI and the other expenses of IRDAI in connection with discharge of its functions and for carrying out the purposes of the Act.</p>																
2.		Summary of significant accounting policies																
		<p>The financial statements are prepared under the historical cost convention, on the accrual basis of accounting save for revenue recognition on cash basis as explained hereunder, and in accordance with the applicable standards on accounting issued by the Institute of Chartered Accountants of India. The significant accounting policies are as follows:</p>																
	(a)	Fixed assets and depreciation																
		<p>Fixed assets are stated at cost less accumulated depreciation. Depreciation on fixed assets is provided using Straight Line Method as per the provisions of Part "C" of the Schedule II of The Companies Act, 2013. The indicative useful life of various categories is as follows:</p> <table border="1" style="margin-left: auto; margin-right: auto; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Category</th> <th style="text-align: left;">Useful life in years</th> </tr> </thead> <tbody> <tr> <td>Buildings and Flats</td> <td>60</td> </tr> <tr> <td>Vehicles</td> <td>8</td> </tr> <tr> <td>Equipment</td> <td>5</td> </tr> <tr> <td>Furniture and Fixtures</td> <td>10</td> </tr> <tr> <td>Computer</td> <td>3</td> </tr> <tr> <td>Home Office</td> <td>3</td> </tr> <tr> <td>Computer Applications</td> <td>6</td> </tr> </tbody> </table>	Category	Useful life in years	Buildings and Flats	60	Vehicles	8	Equipment	5	Furniture and Fixtures	10	Computer	3	Home Office	3	Computer Applications	6
Category	Useful life in years																	
Buildings and Flats	60																	
Vehicles	8																	
Equipment	5																	
Furniture and Fixtures	10																	
Computer	3																	
Home Office	3																	
Computer Applications	6																	
	(b)	Investments																
		<p>Investments in the nature of fixed deposits with public sector banks and subscription to shares in National Center for Financial Education are stated at cost.</p>																
	(c)	Income																
	(i)	Registration fee																
	(a)	<p>Received from insurer for the first time to seek registration for carrying on any class of insurance/re-insurance business in India is treated as income of the year of receipt.</p>																

(b) Received from insurance intermediaries for the first time to seek registration to act as insurance intermediaries is treated as income of the year of receipt.

(ii) **Renewal fee:** Renewal fee is received in advance from insurers/re-insurers for renewal of registration. It is treated as income of the year to which it relates. Renewal fee received from intermediaries is treated as income of the year of receipt.

(d) **Retirement benefits**

The retirement benefits of employees, i.e. Gratuity and Leave Encashment, are covered through Group Gratuity Scheme and Group Leave Encashment Scheme taken from Life Insurance Corporation of India (LIC).

Table 1 – Table showing Present Value of Obligation (*Rs. in crore*)

Particulars	Gratuity		Leave Encashment	
	2020-21	2019-20	2020-21	2019-20
Present value of obligations as at beginning of year	13.71	8.54	13.48	13.40
Interest cost	0.99	0.64	0.94	1.01
Current Service Cost	1.25	1.37	1.47	1.41
Benefits Paid	(0.22)	0.00	(0.75)	(0.36)
Actuarial (gain)/ loss on obligations	3.02	3.16	1.33	(1.98)
Present value of obligations as at end of year	18.75	13.71	16.47	13.48

Table 2 – Table showing Fair Value of Plan Assets (*Rs. in crore*)

Particulars	Gratuity		Leave Encashment	
	2020-21	2019-20	2020-21	2019-20
Fair value of plan assets at beginning of year	11.13	9.18	10.86	9.14
Expected return on plan assets	0.87	0.76	0.79	0.72
Contributions	1.49	1.19	1.42	1.36
Benefits Paid	(0.22)	0.00	(0.75)	(0.36)
Actuarial (gain)/ loss on plan assets	0.00	0.00	0	0.00
Fair value of plan assets at the end of year	13.27	11.13	12.32	10.86

Table 3 – Principal Actuarial Assumptions

Particulars	Gratuity	Leave Encashment
Discount Rate	7.00%	7.00%
Salary Escalation	7.00%	7.00%

Method of valuation used is 'Projected Unit Cost Method'. The value of fund for Gratuity Scheme was Rs. 13.05 crore and for Leave Encashment Scheme was Rs. 12.13 crore as at 31 March, 2021.

IRDAI contributes to IRDA Employees Provident Fund, National Pension Scheme and IRDA Superannuation Fund Trust, as applicable.

IRDAI has Medical Assistance Fund (MAF) Scheme with contribution from employer and employees. The quantum of the fund as on 31 March, 2021 was Rs.4.52 crore including an amount of Rs.0.26 crore which has been transferred to the Fund as interest in the current year. The below table shows the brief details:

		<table border="1"> <thead> <tr> <th>Particulars</th> <th>Amount (Rs. in crore)</th> </tr> </thead> <tbody> <tr> <td>Opening Balance</td> <td>4.16</td> </tr> <tr> <td>Add: Additions during FY 2020-21</td> <td>0.37</td> </tr> <tr> <td>Less: Withdrawals during FY 2020-21</td> <td>0.03</td> </tr> <tr> <td>Closing Balance</td> <td>4.52</td> </tr> </tbody> </table>		Particulars	Amount (Rs. in crore)	Opening Balance	4.16	Add: Additions during FY 2020-21	0.37	Less: Withdrawals during FY 2020-21	0.03	Closing Balance	4.52
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Opening Balance	4.16												
Add: Additions during FY 2020-21	0.37												
Less: Withdrawals during FY 2020-21	0.03												
Closing Balance	4.52												
		The Actuarial Valuation of MAF for financial year 2019-20 and 2020-21 was not carried out.											
(e)	Non-interest bearing loan/advance to IIRM												
	IRDAI had given interest free loan/advance to Institute of Insurance and Risk Management (IIRM). The outstanding balance of the loan as on 31 March, 2021 was Rs.41.50 crore. The Authority has decided (in 94 th Meeting held on 24 th October, 2016) to defer the due and unpaid installments of 1 st and 2 nd loan till the year 2019-20. The repayment of 3 rd loan is yet to start as per the MOU. As regards the 4 th loan the terms of repayment/modalities are being finalized and amendment of revised MOU is under process.												
(f)	IRDAI Building												
	The earlier agreement with APIIC for the construction of office building of IRDAI had been cancelled. The contractor has filed a writ petition against APIIC in 2013. An amount Rs. 10 crore had been retained by APIIC (now TSIIC) as per the terms of MOU between APIIC and IRDAI.												
(g)	Contingent Income												
	A penalty of Rs. 2.04 crore levied on M/s India Infoline Insurance Brokers Ltd vide Final order no. IRDA/ENF/ORD/ONS/208/11/2019 dated 26.11.2019 has not been accounted in the books of accounts as the Broker has preferred an appeal before Hon'ble SAT in terms of para 19 of the said order.												
3.	Income Tax												
	No income tax provision has been made as the income of the Authority is exempt under Section 10 (23BBE) of the Income Tax Act, 1961.												
4.	Deposit of funds of Authority into Public Accounts of India												
	<p>The Authority, in the previous years received letters from the Ministry of Finance, directing the Authority to deposit the moneys so far collected by the Authority in the Public Account of India as non-interest bearing account and allowing the Authority to withdraw a specified amount in the beginning of each year from the said Public Account for meeting its expenditure. The opinion of Ld. Attorney General of India was sought by DFS on this matter and the reference to the opinion was included in the draft para proposed to be included in the CAG Report for the year 2018-19.</p> <p>As per the opinion of Ld. Attorney General of India, the funds of IRDAI which is legal entity created by statute would be distinct from the public monies/revenue received by or on behalf of the Government of India. As a consequence, the moneys received by IRDAI can be exclusively retained by the Authority alone to meet the expenses in connection with discharge of its functions and is therefore not required to be credited to the Public Account of India. Further, as the revenue received by IRDAI does not include any of the revenue sources that form part of the Consolidated Fund of India under Article 266, the sums realized by way of Penalty cannot, in absence of statute, be transferred to the Consolidated Fund of India. In light of the above opinion, IRDAI has requested DFS not to pursue the matter further.</p>												
5.	Service Tax/Goods and Services Tax												
	IRDAI were exempted from the ambit of Service Tax for all the services rendered w.e.f. 01.04.2016 as per Budget speech of the Hon'ble Finance Minister, Memorandum explaining the provisions of the Finance Bill and TRU letter dated 29.2.2016. However, in												

	<p>the notification no. 9/2016-ST dated 01.03.2016 of Service Tax Department for exemption, it was mentioned 'Services provided by IRDAI to insurers...' are exempted from Service Tax. The matter has been taken up with Department of Revenue (DOR) to issue a corrigendum to the notification. Department of Financial Services (DFS) also supported the concerns of IRDAI and has taken up the matter with DOR.</p> <p>Service Tax Department, after conducting the audit had issued Show Cause Notice No. 26/JC-2019-20 dated 18.02.2020. The Input Tax Credit available of Rs. 1.04 crore was reversed under protest by filing DRC-03. The Office of the Principal Commissioner of Central Tax, Hyderabad GST Commissionerate has passed an order in original no. 54/20-21-Adjn(ADC)-ST-HYD-GST dated 23.03.2021, demanding payment of Rs 1,79,11,088/- in respect of services rendered by IRDAI to insurance intermediaries for the period 1.4.2016 to 30.6.2017. The matter has been referred to Department of Revenue for immediate rectification of Notification No. 9/2016-ST dated 1st March 2016. IRDAI has filed an appeal to Commissioner (Appeals 1), Hyderabad GST Commissionerate against the order contesting the demand of Rs. 1.79 crore and applicability of service tax to the services rendered by IRDAI.</p>
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(M.S. Jayakumar)
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