

OGL/ND/2023

November 7, 2023

The Manager  
National Stock Exchange of India Ltd.  
Exchange Plaza, Bandra-Kurla Complex,  
Bandra (East)  
Mumbai - 400051  
Email: [cmlist@nse.co.in](mailto:cmlist@nse.co.in)  
Scrip Code: OSWALGREEN

The Manager  
BSE Ltd.  
Department of Corporate Services  
Floor 25, P J Towers, Dalal Street,  
Mumbai - 400001  
Email: [corp.relations@bseindia.com](mailto:corp.relations@bseindia.com)  
Scrip Code: 539290

**Sub: Submission of newspaper publications**

Dear Sir,

Please find enclosed herewith newspaper publications for publication of unaudited financial results for the quarter and half year ended September 30, 2023 published in the following newspapers:

1. Business Standard (National daily newspaper) on November 7, 2023;
2. Ajit (Regional daily newspaper) on November 7, 2023.

This is for your information and records.

Yours sincerely  
For Oswal Greentech Limited



Sonal Gupta  
Company Secretary

Particulars	Standalone				
	30.9.2023 (Unaudited)	30.06.2023 (Unaudited)	30.09.2022 (Unaudited)	30.09.2022 (Unaudited)	31.03.2023 (Audited)
Total Income from Operations	1,136.33	893.22	533.82	1,829.55	2,049.88
Net Profit/(Loss) for the period/year (before tax)	(496.28)	1,401.88	1,734.43	905.83	5,825.23
Net Profit/(Loss) for the period/year after tax	(323.21)	900.79	1,285.94	577.58	2,414.40
Total Comprehensive Income for the period/year (comprising profit/(loss) for the period/year (after tax) and Other comprehensive income (after tax))	(323.21)	900.86	1,299.65	577.65	2,441.71
31.03.2023	31.03.2022	31.03.2021	31.03.2020	31.03.2019	31.03.2018
Paid up Equity Share Capital (Face Value of ₹10/- each)	25,680.92	25,680.92	25,680.92	25,680.92	25,680.92
Other equity (excluding valuation reserves) as shown in the Audited Balance Sheet	-	-	-	-	2,22,600.87
Basic and Diluted Earnings per share (Face Value of ₹10/- each)	(0.13)	0.35	0.50	0.22	0.94
					1.47

Note: The above is an extract of the detailed format of the Quarterly and half yearly Standalone Unaudited Financial results filed with the stock exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements), Regulations, 2015. The full format of the Financial results are available on the stock exchange website [www.bseindia.com](http://www.bseindia.com) and [www.nseindia.com](http://www.nseindia.com) and also on the Company's website [www.oswalgreens.com](http://www.oswalgreens.com).

For Oswal Greentech Limited

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Anil Shrivastava

CEO and Managing Director

DIN: 00587933

Date: 08.11.2023

Place: New Delhi

Regd. Office : Near Jain Colony, Vijay Inder Nagar, Daba Road, Ludhiana-141 003 (Punjab)

Contact: 0161-2542238 website: [www.oswalgreens.com](http://www.oswalgreens.com); Email ID: [oswal@oswalgreens.com](mailto:oswal@oswalgreens.com)

## IDBI BANK TENDER NOTICE

Regd. Address: IDBI Tower, WTC Complex, Cuffe Parade, Mumbai - 400 005  
Website: [www.idbibank.in](http://www.idbibank.in) | CIN: L05190MH2004GO148838

### Appointment of Assurance Provider for Reasonable Assurance of Business Responsibility & Sustainability Report (BRSR)

IDBI Bank Ltd. invites sealed tenders from reputed Assurance Providers for reasonable assurance of its Business Responsibility & Sustainability Report (BRSR) for FY 2023-24. Please visit the Bank's website ([www.idbibank.in](http://www.idbibank.in)) for Request for Proposal (RFP) document and format for submitting the application. Interested bidders are requested to submit the bids as directed therein.

Any amendments/ modifications/ changes including any addendum in the RFP shall be notified only on the Bank's website.

Date: November 07, 2023 Sd/-  
Place: Mumbai Chief General Manager

## IDBI BANK TENDER NOTICE

Regd. Address: IDBI Tower, WTC Complex, Cuffe Parade, Mumbai - 400 005  
Website: [www.idbibank.in](http://www.idbibank.in) | CIN: L05190MH2004GO148838

### Appointment of Consultant for Business Responsibility & Sustainability Report (BRSR)

IDBI Bank Ltd. invites sealed tenders from reputed consultants for preparing its Business Responsibility & Sustainability Report (BRSR) for FY 2023-24. Please visit the Bank's website ([www.idbibank.in](http://www.idbibank.in)) for Request for Proposal (RFP) document and format for submitting the application. Interested bidders are requested to submit the bids as directed therein.

Any amendments/ modifications/ changes including any addendum in the RFP shall be notified only on the Bank's website.

Date: November 07, 2023 Sd/-  
Place: Mumbai Chief General Manager

### MISCELLANEOUS BUSINESS REVENUE ACCOUNT FOR THE PERIOD ENDED 30<sup>th</sup> Sep, 2023

Particulars	For the Period ended	For the Period ended
	30 <sup>th</sup> Sep, 2023	30 <sup>th</sup> Sep, 2022
	(₹ in 'Lakhs)	(₹ in 'Lakhs)
Premiums earned (Net)	2,44,820	1,78,083
Profit/loss on sale/redemption of investments	585	184
Interest, Dividend & Rent - Gross	11,402	7,330
Others	-	-
(a) Other Income	-	-
(b) Contribution from the Shareholders' Account	-	-
(i) Towards Excess Expenses of Management	-	-
(ii) Others	-	-
<b>TOTAL (A)</b>	<b>2,56,807</b>	<b>1,83,597</b>
Claims incurred (Net)	1,45,851	96,233
Commission	45,477	20,418
Operating expenses related to Insurance business	55,685	59,873
Premium deficiency	-	-
<b>TOTAL (B)</b>	<b>2,46,813</b>	<b>1,76,324</b>
<b>Operating Profit/(Loss) C= (A - B)</b>	<b>9,994</b>	<b>7,273</b>
<b>APPROPRIATIONS</b>		
Transfer to Shareholders' account	9,994	7,273
Transfer to catastrophe reserve	-	-
Transfer to other reserves	-	-
<b>TOTAL (C)</b>	<b>9,994</b>	<b>7,273</b>

### PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED 30<sup>th</sup> Sep, 2023

Particulars	For the Period ended	For the Period ended
	30 <sup>th</sup> Sep, 2023	30 <sup>th</sup> Sep, 2022
	(₹ in 'Lakhs)	(₹ in 'Lakhs)
<b>OPERATING PROFIT/(LOSS)</b>		
(a) Fire Insurance	-	-
(b) Marine Insurance	-	-
(c) Miscellaneous Insurance	9,994	7,273
<b>INCOME FROM INVESTMENTS</b>		
(a) Interest, Dividend & Rent - Gross	6,819	4,757
(b) Profit on sale of investments	420	354
(c) Loss on sale/ redemption of investments	(5)	(11)
(d) Amortization of Premium / Discount on Investments	(224)	(182)
<b>OTHER INCOME</b>		
(i) Foreign Exchange Loss/(Gain)	(4)	(171)
<b>TOTAL (A)</b>	<b>17,004</b>	<b>12,191</b>
<b>PROVISIONS (Other than taxation)</b>		
(a) For diminution in the value of investments	-	-
(b) For doubtful debts	-	-
(c) Others	-	-
<b>OTHER EXPENSES</b>		
(a) Expenses other than those related to Insurance Business	188	296
(b) Bad debts written off (Net of Provision)	-	-
(c) Interest on subordinated debt	-	-
(d) Expenses towards CSR activities	140	52
(e) Penalties	-	-
(f) Contribution to Policyholders' A/c	-	-
(i) Towards Excess Expenses of Management	-	-
(ii) Others	-	-
(g) Others	-	-
(i) Foreign Exchange Loss/(Gain)	(4)	(171)
<b>TOTAL (B)</b>	<b>324</b>	<b>177</b>
<b>Profit/(Loss) Before Tax</b>	<b>16,680</b>	<b>12,014</b>
Provision for Taxation	-	-
- Current tax	4,587	1,228
- Deferred Tax Expense/(Income)	(461)	1,814
<b>Profit/(Loss) After Tax</b>	<b>12,574</b>	<b>8,972</b>
<b>APPROPRIATIONS</b>		
(a) Interim dividends paid during the year	-	-
(b) Final dividend paid	-	-
(c) Transfer to any Reserves or Other Accounts	-	-
Balance of profit/(loss) brought forward from last year	16,401	(8,183)
<b>Balance carried forward to Reserves and Surplus/Balance Sheet</b>	<b>28,975</b>	<b>789</b>

### BALANCE SHEET AS AT 30<sup>th</sup> Sep, 2023

Particulars	As at 30 <sup>th</sup> Sep, 2023	As at 30 <sup>th</sup> Sep, 2022
	(₹ in 'Lakhs)	(₹ in 'Lakhs)
<b>SOURCES OF FUNDS</b>		
Share Capital	95,045	94,073
Share Application Money Pending Allotment	4,843	697
Reserves And Surplus	95,456	64,852
Fair Value Change Account	-	-
- Shareholders' Funds	377	(222)
- Policyholders' Funds	126	(65)
Borrowings	-	-
<b>TOTAL</b>	<b>1,95,647</b>	<b>1,59,335</b>
<b>APPLICATION OF FUNDS</b>		
Investments - Shareholders	2,00,190	1,81,913
Investments - Policyholders	3,80,937	2,85,058
Loans	-	-
Fixed Assets	4,792	5,576
Deferred Tax Asset (Net)	5,142	2,182
<b>CURRENT ASSETS</b>		
Cash and Bank Balances	14,785	6,197
Advances and Other Assets	25,684	21,150
<b>Sub-Total (A)</b>	<b>40,469</b>	<b>27,347</b>
Deferred Tax Liability (Net)	-	-
Current Liabilities	1,81,119	1,30,947
Provisions	2,54,784	1,91,796
<b>Sub-Total (B)</b>	<b>4,35,883</b>	<b>3,22,743</b>
<b>Net Current Assets (C) = (A - B)</b>	<b>(3,95,414)</b>	<b>(2,95,396)</b>
Miscellaneous Expenditure (To The Extent Not Written Off or Adjusted)	-	-
Debit Balance In Profit And Loss Account	-	-
<b>TOTAL</b>	<b>1,95,647</b>	<b>1,59,335</b>

### ANALYTICAL RATIOS PRESCRIBED BY THE IRDAI

Performance Ratios	As on Sep 2023	As on Sep 2022
	(in time/%)	(in time/%)
Gross Direct Premium Growth Rate	33%	43%
Gross Direct Premium to Net worth Ratio	1.87	1.51
Growth rate of Net Worth	20%	55%
Net Retention Ratio	86%	87%
Net Commission Ratio	16%	10%
Expense of Management to Gross Direct Premium Ratio	36%	39%
Expense of Management to Net Written Premium Ratio	36%	37%
Net Incurred Claims to Net Earned Premium	59%	55%
Claims paid to claims provisions (See Note 1)	94%	90%
Combined Ratio	96%	92%
Investment Income ratio	4%	3%
Technical Reserves to net premium ratio	1.20	1.21
Underwriting balance ratio	-1%	0%
Operating Profit Ratio	4%	4%
Liquid Assets to liabilities ratio	0.17	0.24
Net earning ratio	4%	4%
Return on net worth ratio	7%	8%
Available Solvency margin Ratio to Required Solvency Margin Ratio	1.73	1.97
NPA Ratio	NA	NA
Gross NPA Ratio	-	-
Net NPA Ratio	-	-
Debt Equity Ratio	-	-
Debt Service Coverage Ratio	-	-
Interest Service Coverage Ratio	-	-
Earnings per share	1.33	0.96
Book value per share	20.04	16.89

Note 1: Claims provision taken for paid claims only

The unaudited results for the year ended on September 30<sup>th</sup>, 2023 were reviewed by the Audit committee and approved by the Board of Directors at its meeting held on 27<sup>th</sup> October, 2023, in terms of circular on Public disclosure by Insurers dated September 30<sup>th</sup>, 2021 issued by Insurance Regulatory and Development Authority of India. Ratios are computed in accordance with referred circular and as per definition given in the Master Circular of IRDAI on Preparation of Financial Statements dated October 2012 and subsequent clarification thereon dated July 3<sup>rd</sup>, 2013.

#### Care Health Insurance Limited

Registered Office: 5th Floor, 19 Charwa House, Nehru Place, New Delhi-110019

Correspondence Office: Vipul Tech Square, Tower C, 3rd Floor, Golf Course

Road, Sector-43, Gurugram-122009 (Haryana)

Website: [www.careinsurance.com](http://www.careinsurance.com)

Insurance is a subject matter of solicitation.

CIN:U6600DL2007PLC161503 IRDAI Regd.No.148

For and on behalf of the Board of Directors

Sd/-

Anuj Gulati

Place: Gurugram

MD &amp; CEO

