



**UNITED INDIA INSURANCE COMPANY LIMITED**

REGISTERED OFFICE

**24 WHITES ROAD, CHENNAI - 600 014**

**CIN: U93090TN1938GOI000108**

13.12.2021

The Secretary  
BSE Limited  
Phiroze Jeejeebhoy Towers  
Dalal Street  
MUMBAI – 400 001

Dear Sir / Madam,

Sub: Submission of Information pursuant to Regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Ref: ISIN INE346Z08011 – Security Name: 8.25% United India Insurance Company Limited 2028

Scrip Code: BSE-957452

The disclosure requirements in compliance with Regulation 52(4) of SEBI (LODR) Regulations, 2015 are enclosed herewith.

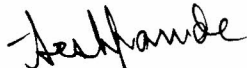
The other details are given as under:

1	Credit Rating	CRISIL AAA/Negative BWR AAA (Negative)
2	Previous Due Date for the payment of Interest/dividend for non convertible preference shares/repayment of principal of non convertible preference shares/non convertible debt securities and whether the same has been paid or not	Previous due date for payment of Interest - 02.02.2021 Interest paid on 02.02.2021, Confirmation provided to BSE on 03.02.2021
3	Next Due Date for the payment of Interest/dividend of non convertible preference shares/ non convertible debt securities /principal along with the amount of interest/dividend of non convertible preference shares payable and the redemption amount.	Next due date for payment of Interest 02.02.2022

We request you to take the above on record.

Thanking you,

Yours faithfully,  
For United India Insurance Company Limited

  
(ANAGHA SHANTANU DESHPANDE)  
COMPANY SECRETARY  
Encl: as above



# P.S. SUBRAMANIA IYER & CO.

## CHARTERED ACCOUNTANTS

JAYSHREE APARTMENTS, NEW NO.60, OLD NO.39, SECOND MAIN ROAD, RAJA ANNAMALAI PURAM, CHENNAI - 600 028.  
PHONE : 2435 30 20 / 2435 40 30 / 2435 30 40 / 4211 20 90 E-mail : pss@pssca.in

### Certificate for Asset Cover by Issuer of Debt Securities

Based on examination of books of accounts and other relevant records/documents, we hereby certify that:

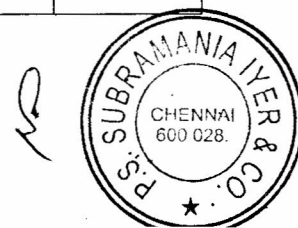
- a) The listed entity has vide its Board Resolution and information memorandum/ offer document and under various Debenture Trust Deeds, has issued the following listed debt securities:

ISIN	Private Placement/Public Issue	Secured/Unsecured	Sanctioned Amount
INE346Z08011	Private Placement	Unsecured	₹ 900 Crores

- b) Asset Cover for listed debt securities:

- i. The financial information as on 30-09-2021 has been extracted from the books of accounts for the half year ended 30-09-2021 and other relevant records of the listed entity;
- ii. The total assets of the listed entity provide coverage of 8.85 times of the principal, which is in accordance with the terms of issue (calculation as per statement of asset coverage ratio available for the unsecured debt securities) (as per requirement of Regulation 54 read with Regulation 56(1)(d) of LODR Regulations).

S. No	Particulars		Amount ₹ in Crores
I	<b>Net assets of the listed entity available for unsecured lenders</b>	<b>A</b>	7,924.15
	Property Plant & Equipment (excluding intangible assets and prepaid expenses)		274.66
	+ Investments		37,444.19
	+ Cash & Bank Balances		1,380.66
	+ Other current/ Non-current assets excluding deferred tax assets		4,984.02
	(-) Total assets available for secured lenders/creditors on pari passu/exclusive charge basis under the above heads		-
	(-) unsecured current/ non-current liabilities		-36085.34
	(-) interest accrued/ payable on unsecured borrowings		-37.02
II	<b>Total Borrowings (unsecured)</b>	<b>B</b>	900.00
	Term loan		-
	Non-convertible Debt Securities		900.00
	CC/ OD Limits		-
	Other Borrowings		-
	IND - AS adjustment for effective Interest rate on unsecured borrowings		-
III	<b>Assets Coverage Ratio (100% or higher as per the terms of Offer Document/Information Memorandum/ Debenture Trust Deed)</b>	<b>(A/B)</b>	8.85





# **P.S. SUBRAMANIA IYER & CO.**

## **CHARTERED ACCOUNTANTS**

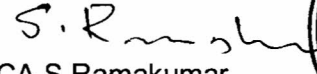
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PHONE : 2435 30 20 / 2435 40 30 / 2435 30 40 / 4211 20 90 E-mail : pss@pssca.in

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- c) **Compliance of all the covenants/terms of the issue in respect of listed debt securities of the listed entity**

We hereby certify that the above information are corrected and compliance made in respect of the covenants/terms of the issue of the listed debt securities (NCD's) and certify that such covenants/terms of the issue have been complied.

For P.S. Subramania Iyer & Co.  
Chartered Accountants  
FRN: 004104S

  
CA S.Ramakumar  
Partner  
Membership No: 020405



**UDIN:21020405AAAAAH7555**

**Date: 13-12-2021**

**Place: Chennai**

**UNITED INDIA INSURANCE COMPANY LTD**

24,WHITES ROAD CHENNAI-600014

Registration No. 545

Date of Renewal with the IRDAI: January, 19 2021

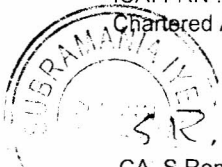
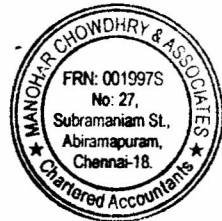
**Ratios**

Rs in '000

S NO	PARTICULARS	30-09-2021	30-09-2020
1	Debt-Equity Ratio	0.23	0.33
2	Debt Service Coverage Ratio;	-24.62	6.11
3	Interest Service Coverage Ratio	-25.10	5.55
4	Outstanding Redeemable Preference Shares (quantity and value);	0	0
5	Capital Redemption Reserve/Debenture Redemption Reserve	900000	675000
6	Net Worth	31637954	27592685
7	Net Profit After Tax	-9664922	1693580
8	Earnings Per Share	-2.54	2.54
9	Current Ratio	0.18	0.19
10	Long term Debt to Working Capital	-3.02%	-3.23%
11	Bad debts to Account Receivable ratio	N.A	N.A
12	Current Liability ratio	N.A	N.A
13	Total debts to Total assets	2.03%	2.32%
14	Debtors Turnover	N.A	N.A
15	Inventory Turnover	N.A	N.A
16	Operating Margin	N.A	N.A
17	Net Profit Margin	N.A	N.A

ANAGHA DESHPANDE  
COMPANY SECRETARYG SUNDARA RAMAN  
CHIEF FINANCIAL OFFICERSATYAJIT TRIPATHY  
CHAIRMAN CUM MANAGING DIRECTOR

Vide our report of date attached

For P S Subramania Iyer & Co  
ICAI FRN :004104S  
Chartered Accountants  
CA. S Ramakumar  
Partner  
(Membership No.020405)For A John Moris & Co  
ICAI FRN :007220S  
Chartered AccountantsCA. A John Moris  
Partner  
(Membership No.029424)For Manohar Chowdhry & Associates  
ICAI FRN :001997S  
Chartered AccountantsCA. A Selva Ganesh  
Partner  
(Membership No.028211)Place :- Chennai  
Date :- 13-12-2021