

The New India Assurance Co. Ltd.

Financial | General Insurance

Snapshot

NSE Price	Change 1 Day	P/E	P/E	Dividend Yield
R114.60	R-2.30 -1.97%	13.08	1.05	2.61%

As on 10-Jul-2020 15:59

Detailed Quotes

Exchange & Time	Last Price	1 Day Change (%)	Open	Prev Close	Volume	1-Day Range
NSE 10-Jul-2020 15:59	114.60	-1.97	117.00	116.90	3,28,527	113.45 - 117.75
BSE 10-Jul-2020	114.80	-1.75	118.80	116.85	38,510	113.80 - 118.80

About The Company

Business: --

Incorporated: 1919

Chairman: Atul Sahai

Managing Director: Atul Sahai

Group: PSU

Listing: NSE: NIACL, BSE: 540769

Headquarters: Mumbai, Maharashtra

Website: www.newindia.co.in

Key Facts

Market Cap: R 18,919.04 Cr

Revenue (TTM): R 23,662.19 Cr

Earnings (TTM): R 1,433.57 Cr

Cash: R 9,708.81 Cr

Total Debt: R 0.00 Cr

Promoters' Ownership: 85.44%

Liquidity: High

52 Week Range: R 74.10 - 179.15

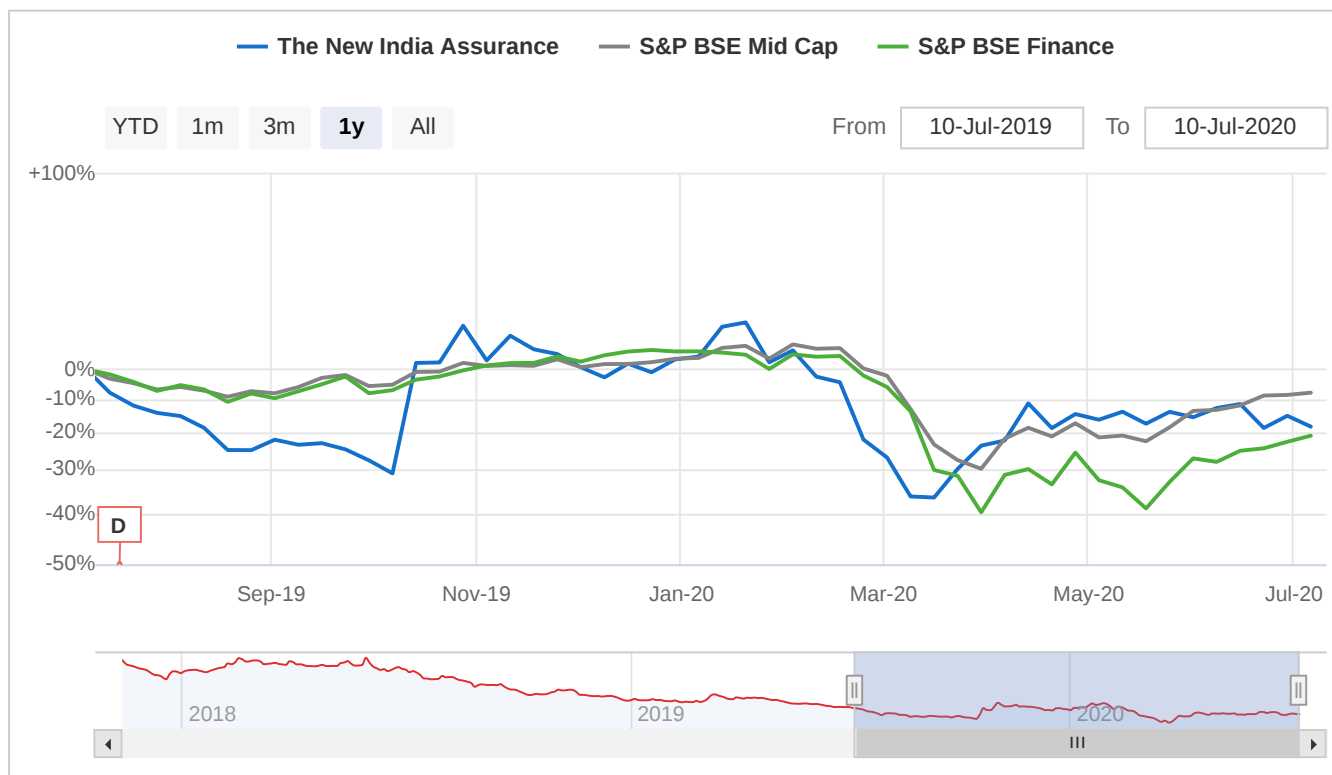
Face Value: R5.00

Shares Outstanding: 1,64,80,00,000

10 Years Aggregate:

- CFO:** -2,903.06 Cr
- EBITDA:** -643.48 Cr
- Net Profit:** 7,821.63 Cr

Price Graph



Stock Performance

Trailing (%)

Time Period	The New India Assurance	S&P BSE Finance	S&P BSE Mid Cap
YTD	-15.39	-25.73	-10.50
1 month	-10.08	8.25	5.83
3 months	5.04	14.96	17.78
1 Year	-20.28	-20.57	-7.06
3 Years	--	-1.20	-3.78
5 Years	--	4.90	4.26
10 Years	--	8.62	6.23

Annual (%)

Year	The New India Assurance	S&P BSE Mid Cap	S&P BSE Finance
2019	-24.65	-3.05	18.00
2018	-40.03	-13.31	1.97

As on 10-Jul-2020

Essential Checks

Altman Z-Score NA

Is there a threat to this company's solvency in the future?

NA



Piotroski F-Score NA

How well has this company done in the past one year?

NA



Modified C-Score NA

Can creative accounting be detected through the financial numbers?

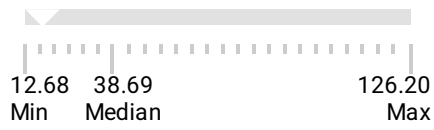
NA



Valuation 1 Year

Price to Earnings

13.08



Price to Book

1.04



Earnings Yield

17.99%

EBIT/Enterprise value

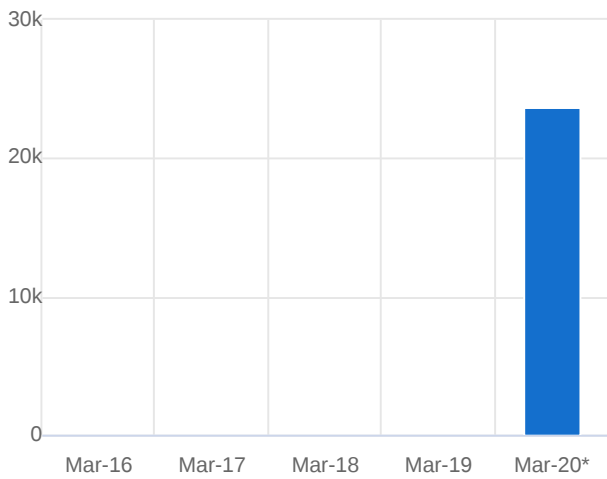
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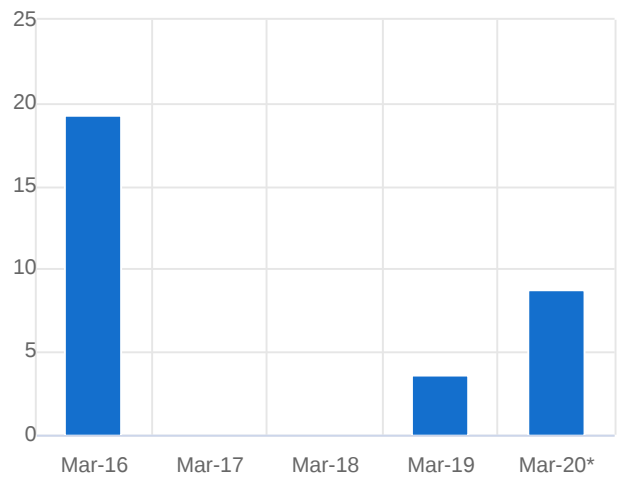
Price/ Earnings to growth ratio

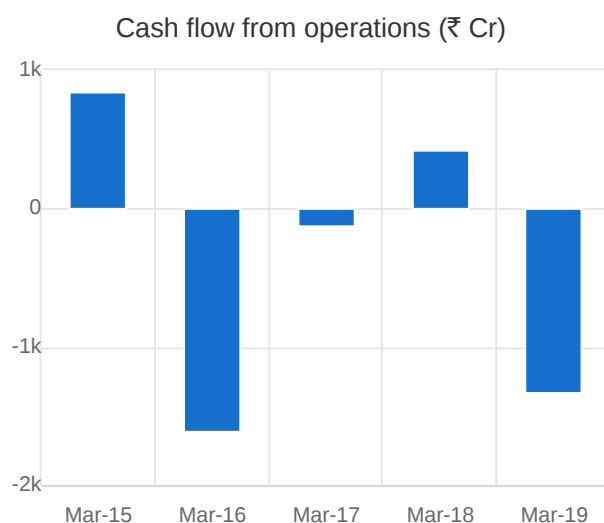
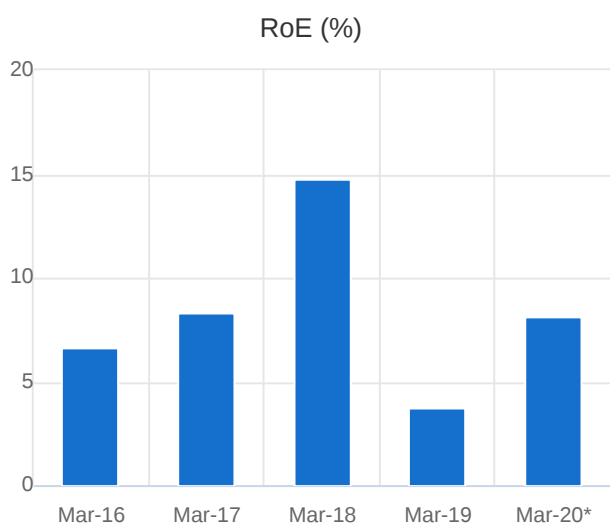
Key Ratios

Revenue (₹ Cr)



EPS (₹)





*TTM (Trailing Twelve Months) data based on income statement of last 4 quarters and interim half yearly balance sheet.

Key Ratios and Highlights

Growth (%)	Quarterly		Annual (TTM)		
	Annual (TTM)	QoQ	YoY	1-Year	3-Years
Revenue	-0.46	8.91	9.49	--	--
Operating Profit	-78.99	137.53	145.97	--	--
Net Profit	-77.54	140.92	138.37	-7.83	-6.19
EPS	-76.76	142.22	138.65	-42.50	-29.32
Book Value	--	--	2.90	-29.78	-17.99

Key Ratios (%)	Average		Annual (TTM)		
	3-Year	5-Years	TTM	20190301	20180301
Operating Margin	--	--	7.00	--	--
Net Margin	--	--	4.69	--	--
Return on Equity	8.94	9.22	8.12	3.75	14.74
Return on Capital	0.00	0.00	--	0.00	0.00
Debt to Equity (x)	--	--	0.57	0.00	0.00

Financials

Annual Consolidated

	TTM	Mar-19	Mar-18	Mar-17	Mar-16	Mar-15	Mar-14
Income Statement (R Cr)							
Operating Revenue	23,662.19	--	--	--	--	--	--
Other Income	6,911.96	42.38	102.04	218.41	57.25	26.35	
Total Income	30,574.15	42.38	102.04	218.41	57.25	26.35	
Total Expenditure	28,917.22	--	--	--	--	--	--
Operating Profit	1,656.93	--	--	--	--	--	--
Interest	--	--	--	--	--	--	--
PBDT	1,656.93	--	--	--	--	--	--
Depreciation	--	--	--	--	--	--	--
PBT & Exceptional Items	1,656.93	--	--	--	--	--	--
Exceptional Items	--	--	--	--	--	--	--
Profit before Tax	1,656.93	677.08	2,624.09	1,163.32	861.78	1,743.43	
Provision for Tax	223.36	72.23	533.19	166.31	89.43	327.55	
Profit after Tax	1,433.57	604.84	2,090.89	997.01	772.35	1,415.87	
Minority Interest	-7.54	--	--	--	--	--	--
Share of Associate	11.04	--	--	--	--	--	--
Consolidated Profit	1,437.08	--	--	--	--	--	--

Liabilities (R Cr)						
Shareholder's Funds	18,060.52	--	--	--	--	--
Share Capital	824.00	824.00	412.00	200.00	200.00	200.00
Share Warrants & Outstandings	--	--	--	--	--	--
Total Reserves	17,236.52	15,731.83	15,775.68	12,479.28	11,711.63	11,502.21
Minority Interest	-7.54	--	--	--	--	--
Non-Current Liabilities	10,349.67	--	--	--	--	--
Long-Term Borrowings	10,349.67	--	--	--	--	--
Other Long Term Liabilities	--	--	--	--	--	--
Long Term Trade Payables	--	--	--	--	--	--
Current Liabilities	48,806.37	--	--	--	--	--
Short Term Provisions	13,093.47	11,791.53	11,088.95	9,876.38	9,385.47	8,415.30
Total Liabilities	77,251.94	--	--	--	--	--
Assets (R Cr)						
Non-Current Assets	53,155.99	--	--	--	--	--
Fixed Assets	582.88	560.61	560.18	374.32	338.34	302.46
Capital Work in Progress	--	--	--	--	--	--

Non Current Investments	52,028.90	--	--	--	--	--
Long Term Loans & Advances	319.21	--	--	--	--	--
Other Non Current Assets	225.00	183.47	276.93	221.34	435.78	--
Current Assets	24,095.95	--	--	--	--	--
Currents Investments	--	--	--	--	--	--
Cash and Bank	22,365.38	9,708.81	9,181.71	8,125.73	7,216.23	8,445.68
Trade Receivables	--	--	--	--	--	--
Other Current Assets	1,730.57	--	--	--	--	--
Total Assets	77,251.94	--	--	--	--	--
Total Debt*	--	--	--	--	--	--
Net Current Assets	-24,710.42	--	--	--	--	--
Contingent Liabilities	--	3,947.62	3,334.43	2,797.18	2,698.61	2,868.00
Cashflow (R Cr)						
Cash From Operating Activities	--	-1,334.01	425.00	-123.55	-1,605.25	847.48
Adjustment	--	2,009.19	3,638.80	1,917.19	374.61	1,871.06
Changes In working Capital	--	0.73	-18.30	-3.44	21.02	211.21
Tax Paid	--	-3,343.94	-3,195.51	-2,037.31	-2,000.88	-1,234.80

Cash Flow from Investing Activities	--	2,289.58	-859.95	1,792.91	552.44	-1,124.32
Cash from Financing Activities	--	-475.65	1,124.73	-307.35	-365.56	-208.43
Net Cash Inflow / Outflow	--	479.93	689.78	1,362.00	-1,418.37	-485.27
Ratios						
Financials						
Adjusted EPS (Rs)	8.78	3.67	--	--	19.31	35.40
Cash EPS (Rs)	8.78	3.67	12.69	24.93	19.31	35.40
Adjusted Book Value (Rs)	109.59	99.35	96.55	311.45	286.90	292.56
Dividend per Share (Rs)	2.61	3.00	8.75	7.75	6.25	7.50
Cash Flow per Share (Rs)	--	-8.09	5.16	-6.18	-80.26	42.37
Free Cash Flow per Share (Rs)	--	2.94	22.03	40.07	34.79	78.15
Profitability						
ROCE (%)	--	--	--	--	--	--
ROE (%)	8.12	3.75	14.74	8.33	6.66	12.63
ROA (%)	3.71	--	--	--	--	--
Operating Margin (%)	7.00	--	--	--	--	--

Net Margin (%)	4.69	1,427.21	2,049.03	456.50	1,349.07	5,372.72
Growth						
Revenue Growth (%)	9.49	--	--	--	--	--
Operating profit Growth (%)	145.97	--	--	--	--	--
Net Profit Growth (%)	138.37	-71.07	109.72	29.09	-45.45	70.07
EPS Growth (%)	138.65	--	--	-100.00	-45.45	70.07
Book Value Growth (%)	--	2.90	27.72	8.56	-1.93	9.25
Solvency						
Debt to Equity	0.57	--	--	--	--	--
Current Ratio	0.49	--	--	--	--	--
Quick Ratio	0.49	--	--	--	--	--
Operating Efficiency						
Debtors to sales (%)	--	--	--	--	--	--
Asset Turnover	0.61	--	--	--	--	--
Valuation						
Price / Earnings	13.08	51.97	--	--	--	--
Price / Book Value	1.05	1.92	3.66	--	--	--

Dividend Yield (%)	2.61	1.57	1.24	--	--	--
EV/EBITDA	5.56	--	--	--	--	--
Close Price (Rs)	112.30	189.75	356.43	--	--	--
High Price (Rs)	195.45	382.43	375.78	--	--	--
Low Price (Rs)	74.10	169.00	266.55	--	--	--
Market Cap (Rs Cr)	18,919.04	--	--	--	--	--

**TTM (Trailing Twelve Months) data based on income statement of last 4 quarters and interim half yearly balance sheet.*

Annual Standalone

	TTM	Mar-19	Mar-18	Mar-17	Mar-16	Mar-15	Mar-14
Income Statement (R Cr)							
Operating Revenue	23,528.85	--	--	--	--	--	--
Other Income	6,902.16	42.80	103.68	218.55	52.55	177.57	
Total Income	30,431.01	42.80	103.68	218.55	52.55	177.57	
Total Expenditure	28,792.18	--	--	--	--	--	--
Operating Profit	1,638.83	--	--	--	--	--	--
Interest	--	--	--	--	--	--	--
PBDT	1,638.83	--	--	--	--	--	--
Depreciation	--	--	--	--	--	--	--
PBT & Exceptional Items	1,638.83	--	--	--	--	--	--
Exceptional Items	--	--	--	--	--	--	--

Profit before Tax	1,638.83	644.87	2,725.06	1,163.86	905.56	1,776.30
Provision for Tax	221.08	65.08	524.14	155.93	76.87	345.07
Profit after Tax	1,417.75	579.79	2,200.92	1,007.93	828.69	1,431.22
Liabilities (R Cr)						
Shareholder's Funds	16,654.72	--	--	--	--	--
Share Capital	824.00	824.00	412.00	200.00	200.00	200.00
Share Warrants & Outstandings	--	--	--	--	--	--
Total Reserves	15,830.72	15,121.13	15,277.22	11,970.16	11,173.72	10,449.65
Minority Interest	--	--	--	--	--	--
Non-Current Liabilities	19,114.34	--	--	--	--	--
Long-Term Borrowings	19,114.34	--	--	--	--	--
Other Long Term Liabilities	--	--	--	--	--	--
Long Term Trade Payables	--	--	--	--	--	--
Current Liabilities	43,633.19	--	--	--	--	--
Short Term Borrowings	--	--	--	--	--	--
Short Term Provisions	12,788.88	11,697.98	11,019.94	9,734.72	9,304.05	8,821.65
Total Liabilities	79,402.25	--	--	--	--	--

Assets (R Cr)						
Non-Current Assets	59,584.93	--	--	--	--	--
Fixed Assets	487.28	474.28	478.79	307.42	245.61	201.55
Non Current Investments	58,566.07	--	--	--	--	--
Long Term Loans & Advances	304.64	--	--	--	--	--
Other Non Current Assets	226.94	183.47	276.93	221.34	435.78	--
Current Assets	19,817.32	--	--	--	--	--
Cash and Bank	8,964.83	9,604.88	9,021.33	8,019.18	7,082.74	8,250.23
Short Term Loans and Advances	10,715.75	--	--	--	--	--
Other Current Assets	136.74	--	--	--	--	--
Total Assets	79,402.25	--	--	--	--	--
Total Debt*	--	--	--	--	--	--
Net Current Assets	-23,815.87	--	--	--	--	--
Contingent Liabilities	--	3,947.22	3,334.43	2,797.18	2,698.61	2,868.00
Cashflow (R Cr)						
Cash From Operating Activities	--	-1,273.84	455.07	-154.94	-1,540.35	866.80
Profit Before Tax	--	--	--	--	--	--

Adjustment	--	2,065.11	3,664.67	1,878.04	434.20	1,871.84
Changes In working Capital	--	0.73	-18.30	-3.44	19.00	211.21
Tax Paid	--	-3,339.68	-3,191.31	-2,029.54	-1,993.55	-1,216.25
Cash Flow from Investing Activities	--	2,261.28	-875.08	1,829.56	540.51	-1,099.87
Cash from Financing Activities	--	-474.05	1,127.56	-301.98	-360.00	-257.39
Net Cash Inflow / Outflow	--	513.38	707.55	1,372.64	-1,359.84	-490.46
Ratios						
Financials						
Adjusted EPS (Rs)	8.60	3.52	13.36	25.20	20.72	35.78
Cash EPS (Rs)	8.60	3.52	13.36	25.20	20.72	35.78
Adjusted Book Value (Rs)	105.92	95.64	93.52	298.72	273.45	266.24
Dividend per Share (Rs)	2.61	3.00	8.75	7.75	6.25	7.50
Cash Flow per Share (Rs)	--	-7.73	5.52	-7.75	-77.02	43.34
Free Cash Flow per Share (Rs)	--	2.80	23.38	40.65	37.62	79.12
Profitability						
ROCE (%)	--	--	--	--	--	--

ROE (%)	8.70	3.72	16.09	8.81	7.68	14.09
ROA (%)	1.77	--	--	--	--	--
Operating Margin (%)	6.97	--	--	--	--	--
Net Margin (%)	4.66	1,354.61	2,122.88	461.19	1,576.97	806.01
Growth						
Revenue Growth (%)	9.50	--	--	--	--	--
Operating profit Growth (%)	154.13	--	--	--	--	--
Net Profit Growth (%)	144.53	-73.66	118.36	21.63	-42.10	31.43
EPS Growth (%)	144.52	-73.66	-47.00	21.63	-42.10	31.43
Book Value Growth (%)	--	2.27	28.99	9.24	2.71	10.25
Solvency						
Debt to Equity	1.15	--	--	--	--	--
Short term debt to equity	--	--	--	--	--	--
Current Ratio	0.45	--	--	--	--	--
Quick Ratio	0.45	--	--	--	--	--
Operating Efficiency						
Asset Turnover	0.29	--	--	--	--	--
Valuation						

Price / Earnings	13.34	54.22	13.23	--	--	--
Price / Book Value	1.08	1.99	3.78	--	--	--
Dividend Yield (%)	2.61	1.57	1.24	--	--	--
EV/EBITDA	5.62	--	--	--	--	--
Close Price (Rs)	112.30	189.75	356.43	--	--	--
High Price (Rs)	195.45	382.43	375.78	--	--	--
Low Price (Rs)	74.10	169.00	266.55	--	--	--

**TTM (Trailing Twelve Months) data based on income statement of last 4 quarters and interim half yearly balance sheet.*

Quarterly Consolidated

	Mar-20	Dec-19	Sep-19	Jun-19	Mar-19	Dec-18	Sep-18	Jun-18
Income (R Cr)								
Revenue	6,147.91	6,176.47	5,889.40	5,448.41	5,644.95	5,529.00		
Other Income	1,461.43	2,227.43	1,731.69	1,491.41	1,588.93	1,326.29		
Total Income	7,609.34	8,403.90	7,621.09	6,939.82	7,233.88	6,855.29		
Total Expenditure	7,483.60	7,805.35	7,009.88	6,618.39	7,568.95	6,999.16		
Operating Profit	125.74	598.55	611.21	321.43	-335.07	-143.87		
Interest	--	--	--	--	--	--		
Exceptional Items	--	--	--	--	--	--		
PBDT	125.74	598.55	611.21	321.43	-335.07	-143.87		
Depreciation	--	--	--	--	--	--		
PBT	125.74	598.55	611.21	321.43	-335.07	-143.87		

Exceptional Items	--	--	--	--	--	--
PBDT	139.87	590.81	604.17	303.98	-338.02	-144.95
Depreciation	--	--	--	--	--	--
PBT	139.87	590.81	604.17	303.98	-338.02	-144.95
Tax	13.23	107.78	74.20	25.87	-67.50	-31.43
Profit after Tax	126.64	483.03	529.97	278.11	-270.52	-113.52
Equity Capital	824.00	824.00	824.00	824.00	824.00	824.00
Ratios (R Cr)						
Adjusted EPS (Rs.)	0.77	2.93	3.22	1.69	-1.64	-0.69
Operating Margin (%)	2.28	9.62	10.31	5.62	-6.02	-2.63
Net Margin (%)	1.67	5.77	6.99	4.03	-3.76	-1.66

Peers

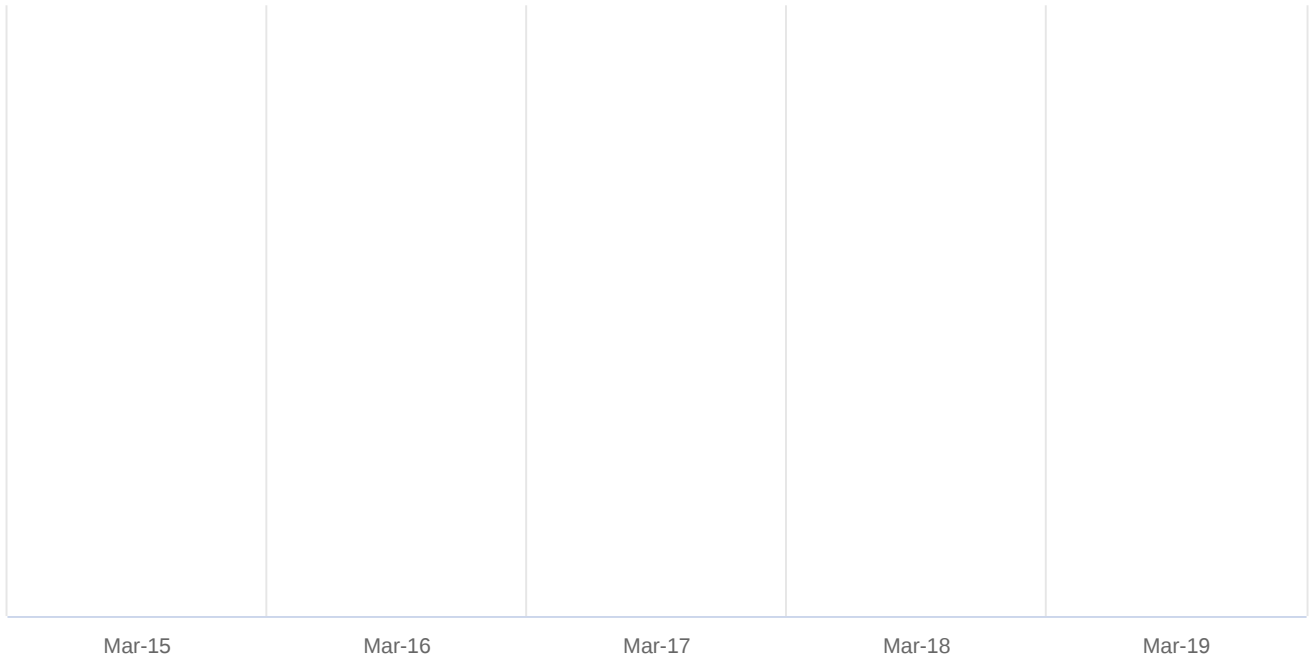
Financial Peer Chart

Chart for: **Operating Revenue**

ICICI Lombard General Ins

Enter Symbol or Company

● The New India Assurance ● ICICI Lombard General Insurance Company



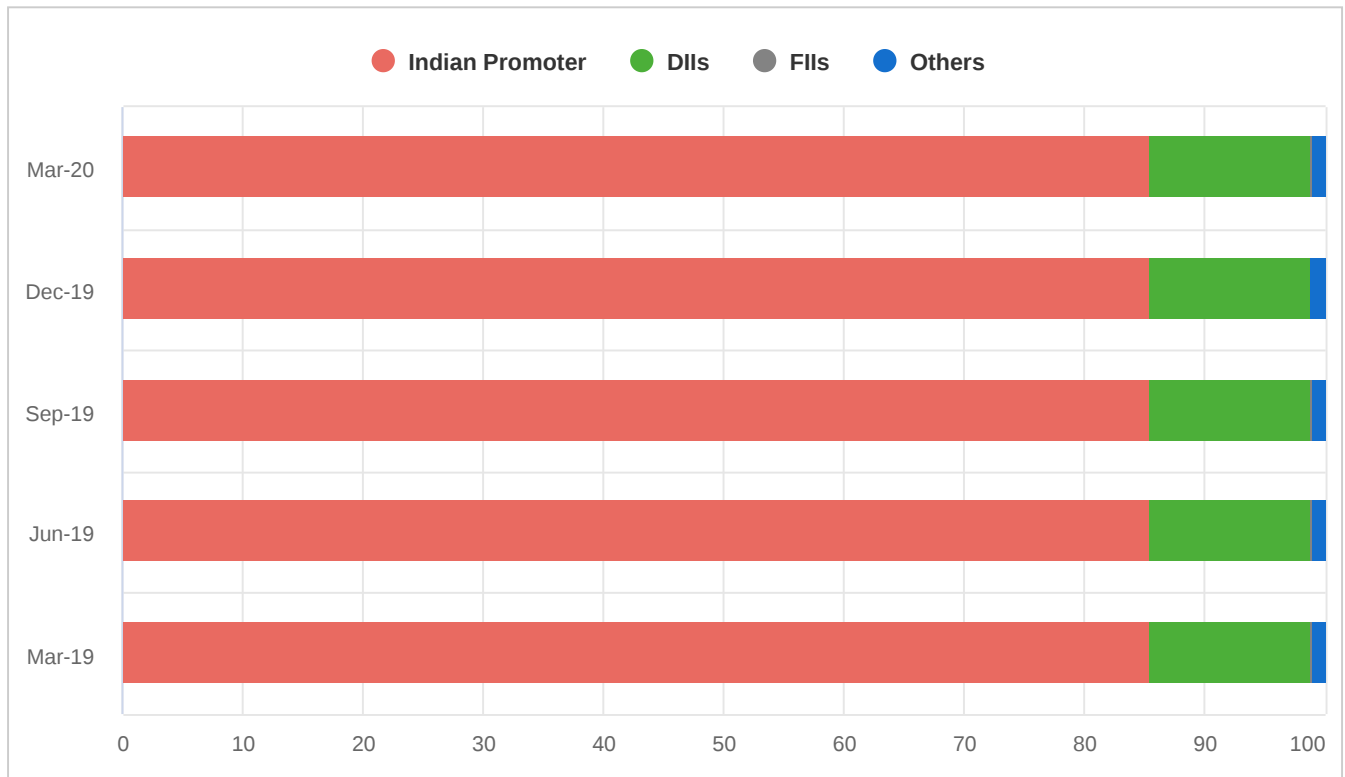
Peer Comparison

Company Name	Market cap (R Cr.)	Revenue (R Cr.)	Net Profit (R Cr.)	Net Margin (%)	RoE (%)	Price to Earnings	Price to Book
The New India Assurance	18,919	23,662	1,433.57	4.69	8.12	13.08	1.05
ICICI Lombard General Insurance Company	57,227	9,404	1,193.76	10.35	20.09	47.94	9.33 ×

+ Add Stock For Comparison

Ownership

Shareholding Pattern



Shareholders more than 1%

Company Name	Category	Mar-20	Dec-19	Sep-19	Jun-19
Government Of India In The Name Of President Of India	Promoter	85.44	--	85.44	85.44
Life Insurance Corporation Of India	Public	8.67	8.67	8.67	8.67
General Insurance Corporation Of India	Public	1.31	1.31	1.31	1.31
State Bank Of India	Public	1.25	1.25	1.26	1.26

Fund houses invested in the stock

Fund	Jun-20	Mar-20	Dec-19	Sep-19	Jun-19
SBI Mutual Fund	0.329	0.344	0.334	0.340	0.334
Franklin Templeton Mutual Fund	0.036	0.036	0.036	0.036	0.036
Nippon India Mutual Fund	0.004	0.025	0.023	0.026	0.025
Motilal Oswal Mutual Fund	0.001	--	--	--	--
UTI Mutual Fund	--	0.019	0.018	0.017	0.012
ICICI Prudential Mutual Fund	--	0.017	0.015	0.037	0.054
Aditya Birla Sun Life Mutual Fund	--	0.001	0.001	0.003	0.002
DSP Mutual Fund	--	0.001	--	0.001	--
Sundaram Mutual Fund	--	0.001	0.001	--	--
IDBI Mutual Fund	--	--	--	0.001	0.001

Figures given above are % of equity capital