

## **NOTICE TO SHAREHOLDERS**

**NOTICE** is hereby given that the Eighteenth Annual General Meeting (AGM) of shareholders of Cholamandalam MS General Insurance Company Limited will be held at 5.00 PM on Tuesday, the 23<sup>rd</sup> day of July, 2019, at the Registered Office of the Company - "Dare House", No.2, N.S.C Bose Road, Chennai – 600 001 to transact the following business:

### **ORDINARY BUSINESS:**

#### **1. Adoption of financial statements:**

To consider and if deemed fit, to pass with or without modification(s) the following as an **Ordinary Resolution**:

**RESOLVED THAT** the Report of Directors, the Report of Auditors and the Audited Revenue Accounts, the Audited Profit and Loss Account and the Audited Statement of Receipts and Payments for the year ended March 31, 2019, and the Balance Sheet as at that date, as circulated to the members, be and are hereby considered, approved and adopted.

#### **2. Appointment of director:**

To consider and if deemed fit, to pass with or without modification(s) the following as an **Ordinary Resolution**:

**RESOLVED THAT** Mr. M M Murugappan (DIN: 00170478), who retires by rotation, be and is hereby re-appointed as a Director of the Company.

#### **3. Appointment of auditors:**

- (i) To ratify the appointment of joint statutory auditors and fix their remuneration and in this regard, to consider and if deemed fit, to pass with or without modification(s), the following as an **Ordinary Resolution**:

**RESOLVED THAT** pursuant to the provisions of section 139 and other applicable provisions, if any, of the Companies Act, 2013 and the Rules framed thereunder (including any statutory modification(s) or re-enactment thereof for the time being in force), and the applicable provisions of IRDAI, the appointment of M/s Sharp and Tannan, Chartered Accountants, bearing Registration No.003792S, as joint statutory auditors of the Company from the conclusion of this meeting till the conclusion of nineteenth annual general meeting of the Company be and is hereby ratified at a remuneration of Rs.10,75,000/- per annum (statutory audit fees: Rs.10,50,000/- and out of pocket expenses upto an amount of Rs.25,000/- (to be

incurred by them in connection with the aforesaid audit)) plus taxes as applicable, as recommended by the Board of Directors of the Company.

- (ii) To ratify the appointment of joint statutory auditors and fix their remuneration and in this regard, to consider and if deemed fit, to pass with or without modification(s), the following as an **Ordinary Resolution**:

**RESOLVED THAT** pursuant to the provisions of section 139 and other applicable provisions, if any, of the Companies Act, 2013 and the Rules framed thereunder (including any statutory modification(s) or re-enactment thereof for the time being in force), and the applicable provisions of IRDAI, the appointment of M/s. RGN Price & Co., Chartered Accountants, bearing Registration No.002785S, as joint statutory auditors of the Company from the conclusion of this meeting till the conclusion of nineteenth annual general meeting be and is hereby ratified at a remuneration of Rs.10,75,000/- per annum (statutory audit fees: Rs.10,50,000/- and out of pocket expenses upto an amount of Rs.25,000/- (to be incurred by them in connection with the aforesaid audit)) plus taxes as applicable, as recommended by the Board of Directors of the Company.

**RESOLVED FURTHER THAT** the Board of Directors of the Company, or any committee authorised by the Board in this regard, be and is hereby authorised to fix the remuneration payable to the statutory auditors of the Company, from time to time including the actual travelling and out of pocket expenses incurred by them in connection with the audit, in addition to taxes as applicable during their term of appointment till the conclusion of twentieth annual general meeting.

#### **SPECIAL BUSINESS:**

#### **4. Appointment of Mr. Sridharan Rangarajan as a Director:**

To consider and if deemed fit, to pass, with or without modification(s) the following as an **Ordinary Resolution**:

**RESOLVED THAT** pursuant to the provisions of sections 152, 160 and other applicable provisions of the Companies Act, 2013 and the Rules framed thereunder (including any statutory modification(s) or re-enactment thereof for the time being in force), Mr. Sridharan Rangarajan (DIN: 01814413), be and is hereby appointed as a Director of the Company and is liable to retire by rotation.

**5. Appointment of Mr. Hideo Yoshida as a Director:**

To consider and if deemed fit, to pass, with or without modification(s) the following as an **Ordinary Resolution:**

**RESOLVED THAT** pursuant to the provisions of sections 152, 160 and other applicable provisions of the Companies Act, 2013 and the Rules framed thereunder (including any statutory modification(s) or re-enactment thereof for the time being in force), Mr. Hideo Yoshida (DIN:08384830), be and is hereby appointed as a Director of the Company and is liable to retire by rotation.

**6. Appointment of Mr. Takashi Kishi as a Director:**

To consider and if deemed fit, to pass, with or without modification(s) the following as an **Ordinary Resolution:**

**RESOLVED THAT** pursuant to the provisions of sections 152, 160 and other applicable provisions of the Companies Act, 2013 and the Rules framed thereunder (including any statutory modification(s) or re-enactment thereof for the time being in force), Mr. Takashi Kishi (DIN:08381603), be and is hereby appointed as a Director of the Company and is liable to retire by rotation.

**7. Appointment of Mr. Takashi Kishi as a Whole-time Director:**

To consider and if deemed fit, to pass, with or without modification(s) the following as a **Special Resolution:**

**RESOLVED THAT** pursuant to Article 151 of the Articles of Association of the Company and subject to the approval of the Insurance Regulatory and Development Authority of India under Section 34A and other applicable provisions if any, of the Insurance Act, 1938 and Rules made there under and applicable provisions of Companies Act, 2013 and other laws (including any statutory modifications or re-enactment thereof, guidelines issued by the Central Government from time to time), the appointment of Mr. Takashi Kishi (DIN:08381603), on secondment from M/s. Mitsui Sumitomo Insurance Company Limited, Japan, (MS) as Wholetime Director of the Company for a period of 2 years with effect from April 1, 2019 on the terms and conditions as detailed below, be and is hereby approved:

**a. Reimbursements:**

The Company will reimburse to M/s. Mitsui Sumitomo Insurance Co. Ltd, Japan the expenses as per details given below:

Particulars	Maximum Reimbursable Limit
Remuneration benefits reimbursable to MS	Rs.18.40 lakh p.a.
Performance Incentive	Rs.6.93 lakh p.a.

The actual reimbursable amount and other terms and conditions and the procedure for payment of reimbursement of all expenses shall be governed by the provisions of the secondment agreement between the Company and MS.

**b. General:**

Mr. Takashi Kishi will not be entitled to any sitting fee for attending meetings of the Board or of any Committee thereof.

**8. Reappointment of Mr. S S Gopalarathnam as a Managing Director:**

To consider and if deemed fit, to pass, with or without modification(s) the following as a **Special Resolution:**

**RESOLVED THAT** pursuant to Article 147 and other applicable clauses of the Articles of Association of the Company and subject to approval under section 34A of the Insurance Act, 1938, IRDAI Regulations and other applicable provisions if any, of the Insurance Act, and rules made there under and applicable provisions, approvals and consents, if any, as may be required by any authority including under Companies Act, 2013 (including any statutory modifications or re-enactment thereof, guidelines issued by Central Government from time to time), the re-appointment of Mr. S S Gopalarathnam (DIN:02060399) as the Managing Director of the Company for a further period from May 24, 2019 till June 30, 2020 on the existing terms and conditions as detailed below, be and is hereby approved.

**a. Basic Salary**

Rs.10,81,845/- per month in the scale of Rs. 6,00,000/- to Rs. 12,00,000/-. The increment will be decided by the Nomination & Remuneration Committee.

**b. Allowances / Perquisites / Performance Incentive**

As may be determined by the Nomination & Remuneration Committee.

**c. Retirement benefits**

PF/SAF/Gratuity/ Leave encashment as per rules of the Fund / Scheme in force from time to time.

**d. General**

1. Mr. S S Gopalarathnam will not be entitled to any sitting fee for attending meetings of the Board or of any Committee thereof.
2. The appointment, re-appointment including its terms thereto and revisions in the terms of appointment, if any, would be subject to the approval of the Insurance Regulatory and Development Authority of India (IRDAI) under section 34A of the Insurance Act, 1938 read with corporate governance guidelines of IRDAI.
3. Mr. S S Gopalarathnam will be subject to all other service conditions as applicable to any other employee of the Company.
4. As per Article 150, Mr. S S Gopalarathnam will not be liable to retire by rotation.

**By Order of the Board**



**Suresh Krishnan**  
**Company Secretary**

**Place: Chennai**  
**Date: April 22, 2019**



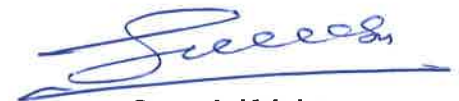
**NOTES:**

1. A MEMBER ENTITLED TO ATTEND AND VOTE AT THE MEETING IS ENTITLED TO APPOINT A PROXY TO ATTEND AND TO VOTE ON A POLL INSTEAD OF HIMSELF. SUCH PROXY NEED NOT BE A MEMBER OF THE COMPANY. PROXIES IN ORDER TO BE EFFECTIVE MUST BE RECEIVED AT THE REGISTERED OFFICE OF THE COMPANY, DULY COMPLETED AND SIGNED IN THE FORMAT SENT HERewith, NOT LESS THAN 48 HOURS BEFORE THE COMMENCEMENT OF THE MEETING.

A PERSON CAN ACT AS PROXY ON BEHALF OF MEMBERS NOT EXCEEDING FIFTY AND HOLDING IN THE AGGREGATE NOT MORE THAN TEN PERCENT OF THE TOTAL SHARE CAPITAL OF THE COMPANY. A MEMBER HOLDING MORE THAN TEN PERCENT OF THE TOTAL SHARE CAPITAL OF THE COMPANY MAY APPOINT A SINGLE PERSON AS PROXY AND SUCH PERSON SHALL NOT ACT AS PROXY FOR ANY OTHER PERSON OR SHAREHOLDER.

2. Corporate members intending to send their authorized representatives to attend the meeting are requested to send to the Company a certified copy of the Board Resolution authorizing their representative to attend and vote on their behalf at the Meeting.
3. The Explanatory Statement pursuant to Section 102 of the Companies Act, 2013, in respect of businesses set out in item nos.4 to 8 is annexed hereto.
4. Members are requested to intimate immediately any change in their address, if any, to the Registered Office of the Company.
5. Relevant documents referred to in the notice are available for inspection at the registered office of the Company during normal business hours on working days up to the date of the annual general meeting.

**By Order of the Board**



**Suresh Krishnan**  
Company Secretary

**Place: Chennai**  
**Date: April 22, 2019**

## ANNEXURE TO THE NOTICE

### EXPLANATORY STATEMENT PURSUANT TO SECTION 102 OF THE COMPANIES ACT, 2013

#### Item No.4:

Mr. N Srinivasan, Non-Executive Director, resigned from the office of Director of the Company with effect from July 26, 2018. Mr. Sridharan Rangarajan (DIN: 01814413) was appointed as an additional director of the Company on October 24, 2018 in place of Mr. N Srinivasan. Pursuant to the provisions of section 161 of the Act, Mr. Sridharan Rangarajan will hold office upto the date of this annual general meeting.

The Company has received notice in writing from one of the members in accordance with section 160 of the Act, proposing the candidature of Mr. Sridharan Rangarajan as Director.

Brief profile of Mr. Sridharan Rangarajan is furnished below.

#### **Profile of Mr. Sridharan Rangarajan:**

Mr. Sridharan Rangarajan is the President & Group CFO of Murugappa group. He is a member of the Institute of Chartered Accountants of India and a graduate member of the Institute of Cost Accountants of India. He holds Bachelor's degree in Commerce from Madurai University and is a certified Six Sigma 'Green Belt' & trained 'Process Champion', 'Black Belt'. He has also served on the board of Timken India Limited. He has 29 Years of overall experience in various fields like Banking, Manufacturing, Contracting, Service and Distribution businesses. He has rich cross cultural work experience with American, European, Middle Eastern, Israeli and Asians working abroad and in India.

Mr. Sridharan Rangarajan is a member of Investment Committee, Audit Committee, Risk Management Committee, Policyholders Protection Committee, Business Committee and Management Committee of the Company.

Details of other Directorships and memberships in Committees of other Boards held by him are as follows:

<b>Director</b>	<b>Committee Membership</b>
1. Net Access India Limited	<b>Cholamandalam Financial Holdings Limited –</b>
2. Cholamandalam MS Risk Services Limited	Audit Committee, Stakeholders Relationship Committee, Corporate Social Responsibility Committee, Risk Management Committee
3. Cholamandalam Home Finance Limited	<b>Cholamandalam Home Finance Limited –</b>
4. Cholamandalam Health Insurance Limited	Audit Committee, Corporate Social Responsibility Committee
5. Cholamandalam Financial Holdings Limited (Formerly TI Financial Holdings Limited)	

Mr. Sridharan Rangarajan does not hold any shares in the Company.

Mr. Sridharan Rangarajan is not related to any other Director or Key Managerial Personnel of the Company or their relatives. Other details relating to Mr. Sridharan Rangarajan pursuant to the Secretarial Standard on General Meetings appear in the Annual Report under Corporate Governance Report thereto.

Appointment of a Director is subject to approval of the members by passing an Ordinary Resolution. The Board considers that his association with the Company would be beneficial and recommends his appointment as Director liable to retire by rotation, in accordance with the provisions of sections 152 and 160 of the Act, for approval of the Members of the Company.

***Memorandum of Interest:***

None of the directors and key managerial personnel of the company, other than Mr. Sridharan Rangarajan, and the relatives of the directors and key managerial personnel is concerned or interested financially or otherwise in the resolutions set forth in item no.4 of the notice.

**Item No.5:**

Mr. Hideo Yoshida (DIN:08384830) was appointed as an additional director of the Company with effect from April 1, 2019 in place of Mr. Tamaki Kawate, who resigned from the office of Director. Pursuant to the provisions of section 161 of the Act, Mr. Hideo Yoshida will hold office upto the date of this annual general meeting.

The Company has received notice in writing from one of the members in accordance with section 160 of the Act, proposing the candidature of Mr. Hideo Yoshida as Director.

Brief profile of Mr. Hideo Yoshida is furnished below.

***Profile of Mr. Hideo Yoshida:***

Mr. Hideo Yoshida is working in Leadership positions in Mitsui Sumitomo Insurance (China) Co. Limited, Japan since 2009. He has over 34 years of experience in general insurance industry. He holds Bachelor of Arts in Business and Commerce from Keio University, Japan.

Mr. Hideo Yoshida is a member of Audit Committee, Risk Management Committee, Nomination and Remuneration Committee and Management Committee.

Mr. Hideo Yoshida is on the Board of Directors of Cholamandalam MS Risk Services Limited, Mitsui Sumitomo Insurance (China) Company Limited and InterRisk Consulting (Shanghai) Company Limited. He is not on the Committees of any other Company.

Mr. Hideo Yoshida does not hold any shares in the Company.

Mr. Hideo Yoshida is not related to any other Director or Key Managerial Personnel of the Company or their relatives.



Appointment of a Director is subject to approval of the members by passing an Ordinary Resolution. The Board considers that his association with the Company would be beneficial and recommends his appointment as Director liable to retire by rotation, in accordance with the provisions of sections 152 and 160 of the Act, for approval of the Members of the Company.

***Memorandum of Interest:***

None of the directors and key managerial personnel of the company, other than Mr. Hideo Yoshida, and the relatives of the directors and key managerial personnel is concerned or interested financially or otherwise in the resolutions set forth in item no.5 of the notice.

**Item No.6:**

Mr. Takashi Kishi (DIN:08381603) was appointed as an additional director and Whole-time Director of the Company with effect from April 1, 2019 in place of Mr. Takahiko Shibakawa whose term as Wholetime Director was valid till March 31, 2019. Pursuant to the provisions of section 161 of the Act, Mr. Takashi Kishi will hold office of additional director upto the date of this annual general meeting.

The Company has received notice in writing from one of the members in accordance with section 160 of the Act, proposing the candidature of Mr. Takashi Kishi as Director.

Brief profile of Mr. Takashi Kishi is furnished below.

***Profile of Mr. Takashi Kishi:***

Mr. Takashi Kishi is working in Mitsui Marine & Fire Insurance Co. Ltd. since 1989. He has over 30 years of experience in general insurance industry. He holds Bachelor of Arts in Business and Commerce from Keio University, Faculty of Business and Commerce, Japan.

Mr. Takashi Kishi is a member of Investment Committee, Policyholders Protection Committee, Corporate Social Responsibility Committee and Business Committee.

Mr. Takashi Kishi is on the Board of Directors of Cholamandalam MS Risk Services Limited. He is not on the Committees of any other Company.

Mr. Takashi Kishi does not hold any shares in the Company.

Mr. Takashi Kishi is not related to any other Director or Key Managerial Personnel of the Company or their relatives.

Appointment of a Director is subject to approval of the members by passing an Ordinary Resolution. The Board considers that his association with the Company would be beneficial and recommends his appointment as Director liable to retire by rotation, in accordance with the provisions of sections 152 and 160 of the Act, for approval of the Members of the Company.

***Memorandum of Interest:***

None of the directors and key managerial personnel of the company, other than Mr. Takashi Kishi, and the relatives of the directors and key managerial personnel is concerned or interested financially or otherwise in the resolutions set forth in item no.6 of the notice.

**Item No.7:**

Mr. Takahiko Shibakawa was reappointed as Whole-time Director of the Company for a period of 2 years, effective April 1, 2017, at the extra-ordinary general meeting of the members held on February 6, 2017. His tenure of office as Whole-time Director expired at the close of business hours on March 31, 2019.

The Company has received a letter from M/s Mitsui Sumitomo Insurance Company Limited (MSI) nominating Mr. Takashi Kishi as Whole-time Director in place of Mr. Takahiko Shibakawa with effect from April 1, 2019. The Board of Directors, at their meeting held on March 11, 2019 has approved the appointment of Mr. Takashi Kishi for a period of two years with effect from April 1, 2019 on the terms and conditions as set out in the resolution.

The appointment is subject to approval of the shareholders of the Company by a Special Resolution. Further, the Company being regulated by Insurance Regulatory and Development Authority of India (IRDAI), prior approval of IRDAI is also required to be obtained under Section 34A of the Insurance Act, 1938.

As, the appointment of Whole-time Director is required to be approved by the shareholders by Special Resolution at their meeting, the resolution seeking approval is placed before the General Body.

Your directors recommend the resolution for approval.

***Profile of Mr. Takashi Kishi:***

Mr. Takashi Kishi is working in Mitsui Marine & Fire Insurance Co. Ltd. since 1989. He has over 30 years of experience in general insurance industry. He holds Bachelor of Arts in Business and Commerce from Keio University, Faculty of Business and Commerce, Japan.

The details of directorships, memberships of Mr. Takashi Kishi in various Boards and Committees, and the details of shareholding and relationship with other Key Managerial Personnel is provided in the explanatory statement for item no.6 above.

***Documents for inspection:***

Terms of appointment of Mr. Takashi Kishi as approved by Board, will be open for inspection by the shareholders.

***Memorandum of Interest:***

None of the directors and key managerial personnel of the company, other than Mr. Takashi Kishi, and the relatives of the directors and key managerial personnel is concerned or interested financially or otherwise in the resolutions set forth in item no.7 of the notice.

**Item No.8:**

Mr. S S Gopalarathnam was reappointed as Managing Director of the Company at the Extraordinary general meeting held on February 6, 2017 for a period of two years with effect from May 24, 2017. His tenure of office as Managing Director expires on May 23, 2019.

The Board of Directors, at their meeting held on March 11, 2019 has approved his reappointment for a further period from May 24, 2019 to June 30, 2020 on the terms and conditions as set out in the resolution. The appointment is subject to approval of the shareholders of the Company. Further, the Company being regulated by Insurance Regulatory and Development Authority of India (IRDAI), prior approval of IRDAI is also required to be obtained under Section 34A of the Insurance Act, 1938.

As, the reappointment of Managing Director is required to be approved by the shareholders at their meeting, the resolution seeking approval is placed before the General Body.

***Profile of Mr. S S Gopalarathnam:***

Mr. Gopalarathnam is a Commerce graduate, a fellow member of the Institute of Cost Accountants of India and has done an advanced management program in Harvard University. He has been associated with the Murugappa Group for nearly 40 years since 1979 in various leadership roles. He spent 21 years in Tube Investments of India Limited in various roles like Finance, Exports and Business operations and was head of Corporate & strategic planning at the Murugappa Group for 1 1/2 years and is a founder member of Cholamandalam MS General Insurance Company Limited from the inception since 2001. Mr. S S Gopalarathnam is a director on the Boards of Cholamandalam MS Risk Services Limited and Cholamandalam Health Insurance Limited.

Mr. S S Gopalarathnam is a member of Risk Management Committee, Investment Committee, Policyholders Protection Committee, Corporate Social Responsibility Committee, Business Committee and Management Committee.

Mr. S S Gopalarathnam does not hold any shares in the Company.

Mr. S S Gopalarathnam is not related to any other Director or Key Managerial Personnel of the Company or their relatives.

Appointment / Managing Director of a Director is subject to approval of the members by passing an Ordinary Resolution. As per the Articles of Association, office of Managing Director is not liable to retire by rotation. The Board considers that his association with the Company would be

beneficial and recommends his reappointment as Managing Director for approval of the Members of the Company.

***Documents for inspection:***

Terms of appointment of Mr. S S Gopalarathnam as approved by Board, will be open for inspection by the shareholders.

***Memorandum of Interest:***

None of the directors and key managerial personnel of the company, other than Mr. S S Gopalarathnam, and the relatives of the directors and key managerial personnel is concerned or interested financially or otherwise in the resolutions set forth in item no.8 of the notice.

**By Order of the Board**



**Suresh Krishnan**  
**Company Secretary**

**Place: Chennai**  
**Date: April 22, 2019**

**ATTENDANCE SLIP**

Name & Address of the Shareholder:

I/ We hereby certify that I /We am / are registered Member / Proxy for the registered Member of the Company and hereby record my / our presence at the 18<sup>th</sup> Annual General Meeting of the Company being held on Tuesday, July 23, 2019 at 5.00 PM at the registered office of the Company or at any adjournment thereof in respect of such resolutions as mentioned in the notice.

_____	_____	_____
Member folio / Client ID No.*	Member's / Proxy's name in Block letters	Signature of Member / Proxy

\*Applicable for members holding shares in electronic form

**NOTE: Members / Proxies to Members are requested to sign and handover this slip at the entrance of the venue of the meeting.**



**FORM NO. MGT - 11**

**PROXY FORM**

[Pursuant to the provisions of Section 105(6) of the Companies Act, 2013 and Rule 19(3) of the Companies (Management and Administration) Rules, 2014]

Name of the Member(s):

Registered Address:

E-mail ID

Folio No./ Client ID:

DP ID:

I/We being the Member(s) of \_\_\_\_\_ equity shares of Rs. 10 each of the above Company, hereby appoint:

1. \_\_\_\_\_ of \_\_\_\_\_ having e-mail id \_\_\_\_\_ or failing him / her
2. \_\_\_\_\_ of \_\_\_\_\_ having e-mail id \_\_\_\_\_ or failing him / her
3. \_\_\_\_\_ of \_\_\_\_\_ having e-mail id \_\_\_\_\_ or failing him / her

as my/our proxy to attend and vote (on a poll) for me/us and on my/our behalf at the 18<sup>th</sup> Annual General Meeting of the Company, to be held on Tuesday, July 23, 2019 at 5.00 PM at the registered office of the Company and at any adjournment(s) thereof, in respect of the resolutions, as indicated below:

1. Adoption of the audited Balance Sheet as at March 31, 2019, the Statement of Profit and Loss for the financial year ended on that date and the reports of the Board of Directors and auditors thereon;
2. To appoint a director in the place of Mr. M M Murugappan who retires by rotation and being eligible, offers himself for re-appointment;
3. (i) To ratify appointment of M/s. Sharp & Tannan, Chartered Accountants, bearing Registration No.003792S as statutory auditors of the Company from the conclusion of this meeting till the conclusion of the next annual general meeting;  
(ii) To ratify appointment of M/s. RGN Price & Co., Chartered Accountants, bearing Registration No. 002785S as statutory auditors of the Company from the conclusion of this annual general meeting till the conclusion of the next annual general meeting;
4. To appoint Mr. Sridharan Rangarajan as Director of the Company;
5. To appoint Mr. Hideo Yoshida as Director of the Company;
6. To appoint Mr. Takashi Kishi as Director of the Company;
7. To appoint Mr. Takashi Kishi as Whole-time Director of the Company;
8. To reappoint Mr. S S Gopalarathnam as Managing Director of the Company.

Signed: this \_\_\_\_\_ day of \_\_\_\_\_ 2019

Signature of Member(s): \_\_\_\_\_

Signature of the Proxy holder(s): \_\_\_\_\_

**Note: This form of proxy in order to be effective should be duly completed and deposited at the Registered Office of the Company, not less than 48 hours before the commencement of the Meeting.**

**CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED**

**ROUTE MAP ALONG WITH PROMINENT LANDMARK**

**Day:** Tuesday

**Date:** July 23, 2019

**Time:** 5.00 PM

**Venue:** "Dare House" No.2, N.S.C Bose Road, Chennai – 600001

