

S.No.	Form No	Description	Applicability		
			General & Health Insurers	Indian Reinsurer	Branches of Foreign Reinsurer in India
1	NL-1-B-RA	Revenue Account	YES	YES	YES
2	NL-2-B-PL	Profit and Loss Account	YES	YES	YES
3	NL-3-B-BS	Balance Sheet	YES	YES	<b>NO</b>
	NL-3A-B-BS	Balance Sheet	<b>NO</b>	<b>NO</b>	YES
4	NL-4-PREMIUM SCHEDULE	Premium	YES	YES	YES
5	NL-5-CLAIMS SCHEDULE	Claims Incurred	YES	YES	YES
6	NL-6-COMMISSION SCHEDULE	Commission	YES	YES	YES
7	NL-7-OPERATING EXPENSES SCHEDULE	Operating Expenses	YES	YES	YES
8	NL-8-SHARE CAPITAL SCHEDULE	Share Capital	YES	YES	<b>NO</b>
9	NL-9-PATTERN OF SHAREHOLDING SCHEDULE	Pattern of Shareholding	YES	YES	<b>NO</b>
	NL-9A-SHAREHOLDING PATTERN SCHEDULE	Pattern of Shareholding-Annexure A	YES	YES	<b>NO</b>
10	NL-10-RESERVE AND SURPLUS SCHEDULE	Reserves and Surplus	YES	YES	YES
	NL-10A-HEAD OFFICE ACCOUNT SCHEDULE	Head Office Account (FRBs)	<b>NO</b>	<b>NO</b>	YES
11	NL-11-BORROWING SCHEDULE	Borrowings	YES	YES	YES
12	NL-12- INVESTMENT SCHEDULE (SHAREHOLDERS)	Investment	YES	YES	YES
	NL-12A-INVESTMENT SCHEDULE (POLICYHOLDERS)				
	AGGREGATE VALUE OF INVESTMENTS OTHER THAN EQUITY SHARES AND MUTUAL FUND		YES	YES	YES
13	NL-13-LOANS SCHEDULE	Loans	YES	YES	YES
14	NL-14-FIXED ASSETS SCHEDULE	Fixed Assets	YES	YES	YES
15	NL-15-CASH AND BANK BALANCE SCHEDULE	Cash and Bank Balance	YES	YES	YES
16	NL-16-ADVANCES AND OTHER ASSETS SCHEDULE	Advances & Other Assets	YES	YES	YES
	NL-16A-ADVANCES AND OTHER ASSETS SCHEDULE	Advances & Other Assets (FRBs)	<b>NO</b>	<b>NO</b>	YES
17	NL-17-CURRENT LIABILITIES SCHEDULE	Current Liabilities	YES	YES	YES
	NL-17A-CURRENT LIABILITIES SCHEDULE	Current Liabilities (FRBs)	<b>NO</b>	<b>NO</b>	YES
18	NL-18-PROVISIONS SCHEDULE	Provisions	YES	YES	YES
19	NL-19-MISC EXPENDITURE SCHEDULE	Misc Expenditure	YES	YES	YES
20	NL-20-ANALYTICAL RATIOS SCHEDULE	Analytical Ratios	YES	YES	YES
21	NL-21-RELATED PARTY TRANSACTIONS SCHEDULE	Related Party Transactions	YES	YES	YES
22	NL-22-RECEIPTS AND PAYMENT SCHEDULE	Receipts and payments account	YES	YES	YES
23	NL-23 - SOLVENCY MARGIN - GI-TA	Statement of Admissible Assets	YES	YES	YES
24	NL-24 - SOLVENCY MARGIN - GI-TR	Statement of Liabilities	YES	YES	YES
25	NL-25 - SOLVENCY MARGIN - GI-SM-TABLE 1A	Required Solvency Margin	YES	YES	YES
26	NL-26 - SOLVENCY MARGIN - GI-SM-TABLE 1B	Solvency Margin	YES	YES	YES
27	NL-27-PRODUCT INFORMATION	Product Information	YES	<b>NO</b>	<b>NO</b>
28	NL-28-STATEMENT OF INVESTMENT ASSETS AND STATEMENT OF ACCRETION OF ASSETS	Investment assets and Accretion of Assets	YES	YES	YES
29	NL-29-DEBT SECURITIES	Debt Securities	YES	YES	YES
30	NL-30-NON PERFORMING ASSETS	Non performing assets	YES	YES	YES
31	NL-31-STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT	Investment and Investment Income	YES	YES	YES
32	NL-32-STATEMENT OF DOWN GRADED INVESTMENTS	Down graded investment, Investment Rating and Infra investment rating	YES	YES	YES
33	NL-33-REINSURANCE/RETROCESSION RISK CONCENTRATION	Reinsurance Risk Concentration	YES	YES	YES
34	NL-34-GEOGRAPHICAL DISTN OF BSNS	Geographical Distribution of Business	YES	<b>NO</b>	<b>NO</b>
35	NL-35-BSNS RETURNS ACROSS LOB	Quarterly Business Returns for different line of business (Premium amount and number of policies)	YES	<b>NO</b>	<b>NO</b>
36	NL-36-CHANNEL WISE PREMIUM	Business channels	YES	<b>NO</b>	<b>NO</b>
37	NL-37-CLAIMS DATA	Claims Data	YES	<b>NO</b>	<b>NO</b>

38	NL-38-DEVELOPMENT OF LOSSES (ANNUAL SUBMISSION)	<u>Movement of Claims</u>	YES	<b>NO</b>	<b>NO</b>
39	NL-39-AGEING OF CLAIMS	<u>Ageing of Claims</u>	YES	<b>NO</b>	<b>NO</b>
40	NL-40-UNDERWRITING PERFORMANCE	<u>Segmental Underwriting Performance</u>	YES	YES	YES
41	NL-41-OFFICE INFORMATION	<u>Office Information</u>	YES	YES	YES
42	NL-42-KEY MANAGEMENT PERSONS	<u>Board of Directors &amp; Management Person</u>	YES	YES	YES
43	NL-43-RURAL AND SOCIAL SECTOR OBLIGATIONS <input type="checkbox"/>	<u>Rural &amp; Social Sector Obligations</u>	YES	<b>NO</b>	<b>NO</b>
44	NL-44 MOTOR THIRD PARTY OBLIGATION	<u>Motor Third Party Obligation</u>	YES	<b>NO</b>	<b>NO</b>
45	NL-45-GRIEVANCE DISPOSAL	<u>Grievance Disposal</u>	YES	<b>NO</b>	<b>NO</b>
46	NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE	<u>Voting Activity disclosure under Stewardship Code</u>	YES	YES	YES
47	NL-47- PROFILE & PERFORMANCE OF HEALTH INSURANCE, PERSONAL ACCIDENT AND TRAVEL INSURANCE PRODUCTS (ANNUAL SUBMISSION)	<u>Profile &amp; Performance of Health Insurance, Personal Accident and Travel Insurance Products</u>	YES	<b>NO</b>	<b>NO</b>
48	NL-48 - DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)	<u>Quantitative and Qualitative parameters of Health services rendered</u>	YES	<b>NO</b>	<b>NO</b>

	Particulars	Schedule Ref. Form No.	Fire			
			For the Quarter Mar'24	Up to the Quarter Ended Mar'24	For the corresponding quarter of the previous year Mar'23	Up to the corresponding Quarter of the previous year Mar'23
1	Premiums earned (Net)	NL-4	4,976	19,140	4,720	17,563
2	Profit/ Loss on sale/redemption of Investments		41	202	(3)	54
3	Interest, Dividend & Rent – Gross <small>Note 1</small>		688	2,798	386	2,297
4	Other (a) Other Income (to be specified) (i) Administrative Charges (ii) Investment income from pool		1	3	(0)	2
			404	1,559	262	939
	(b) Contribution from the Shareholders' Account (i) Towards Excess Expenses of Management		-	-	-	-
	TOTAL (A)		6,109	23,702	5,366	20,856
6	Claims Incurred (Net)	NL-5	2,779	15,020	1,057	6,935
7	Commission	NL-6	1,794	2,105	(5,471)	(7,734)
8	Operating Expenses related to Insurance Business	NL-7	1,732	8,692	704	6,595
9	Premium Deficiency					
	TOTAL (B)		6,306	25,817	(3,710)	5,796
10	Operating Profit/(Loss) C= (A - B)		(197)	(2,115)	9,077	15,060
11	APPROPRIATIONS					
	Transfer to Shareholders' Account		(197)	(2,115)	9,077	15,060
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		(197)	(2,115)	9,077	15,060

Notes:- (a) See notes appended at the end of Form NL-2-B-PL

Note - 1 @

Pertaining to Policyholder's funds	Fire			
	For the Quarter Mar'24	Up to the Quarter Ended Mar'24	For the corresponding quarter of the previous year Mar'23	Up to the corresponding Quarter of the previous year Mar'23
Interest, Dividend & Rent	723	2,948	409	2,472
Add/Less:-				
Investment Expenses	(2)	(7)	(1)	(5)
Amortisation of Premium/ Discount on Investments	(33)	(143)	(22)	(170)
Amount written off in respect of depreciated investments				
Provision for Bad and Doubtful Debts				
Provision for diminution in the value of other than actively traded Equities				
Investment income from Pool				
Interest, Dividend & Rent – Gross*	688	2,798	386	2,297

\* Term gross implies inclusive of TDS

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(Amount in Rs. Lakhs)														
	Particulars	Schedule Ref. Form No.	Marine				Miscellaneous ☐				Total			
			For the Quarter Mar'24	Up to the Quarter Ended Mar'24	For the corresponding quarter of the previous year Mar'23	Up to the corresponding Quarter of the previous year Mar'23	For the Quarter Mar'24	Up to the Quarter Ended Mar'24	For the corresponding quarter of the previous year Mar'23	Up to the corresponding Quarter of the previous year Mar'23	For the Quarter Mar'24	Up to the Quarter Ended Mar'24	For the corresponding quarter of the previous year Mar'23	Up to the corresponding Quarter of the previous year Mar'23
1	Premiums earned (Net)	NL-4	1,068	4,622	1,187	4,304	1,22,642	4,84,142	1,02,331	3,80,055	1,28,684	5,07,904	1,08,238	4,01,922
2	Profit/ Loss on sale/redemption of Investments		2	19	(1)	7	1,301	6,065	151	1,722	1,343	6,285	147	1,783
3	Interest, Dividend & Rent – Gross <small>Note 1</small>		37	260	34	276	21,917.41	84,062	20,331.48	72,626	22,642	87,121	20,751	75,199
4	Other (a) Other Income (to be specified) (i) Administrative Charges (ii) Investment income from pool		0	0	0	0	13	57	10	46	14	60	9	48
	(b) Contribution from the Shareholders' Account (i) Towards Excess Expenses of Management		-	-	-	-	8,271	8,271	11,494.20	40,308	8,271	8,271	11,494	40,308
	TOTAL (A)		1,106	4,901	1,221	4,587	1,54,245	5,82,975	1,34,383	4,94,985	1,61,458	6,11,577	1,40,968	5,20,427
6	Claims Incurred (Net)	NL-5	732	3,528	280	2,705	88,910	3,55,595	75,313	2,76,670	92,421	3,74,142	76,649	2,86,310
7	Commission	NL-6	(112)	(279)	(164)	(443)	34,569	1,13,339	7,128	20,407	36,251	1,15,165	1,494	12,230
8	Operating Expenses related to Insurance Business	NL-7	331	1,334	234	1,145	17,696	74,440	41,653	1,55,551	19,759	84,466	42,591	1,63,290
9	Premium Deficiency													
	TOTAL (B)		951	4,582	350	3,407	1,41,174	5,43,373	1,24,095	4,52,627	1,48,430	5,73,773	1,20,734	4,61,831
10	Operating Profit/(Loss) C= (A - B)		154	318	871	1,181	13,071	39,601	10,288	42,357	13,028	37,804	20,233	58,597
11	APPROPRIATIONS													
	Transfer to Shareholders' Account		154	318	871	1,181	13,071	39,601	10,288	42,357	13,028	37,804	20,233	58,597
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL (C)		154	318	871	1,181	13,071	39,601	10,288	42,357	13,028	37,804	20,233	58,597

Notes:- (a) See notes appended at the end of Form NL-2-B-PL

Note - 1 @

Pertaining to Policyholder's funds	Marine				Miscellaneous □				Total			
	For the Quarter Mar'24	Up to the Quarter Ended Mar'24	For the corresponding quarter of the previous year Mar'23	Up to the corresponding Quarter of the previous year Mar'23	For the Quarter Mar'24	Up to the Quarter Ended Mar'24	For the corresponding quarter of the previous year Mar'23	Up to the corresponding Quarter of the previous year Mar'23	For the Quarter Mar'24	Up to the Quarter Ended Mar'24	For the corresponding quarter of the previous year Mar'23	Up to the corresponding Quarter of the previous year Mar'23
Interest, Dividend & Rent	38	274	36	298	23,022	88,552	21,694	78,164	23,783	91,774	22,138	80,934
Add/Less:-									-	-	-	-
Investment Expenses	(0)	(1)	(0)	(1)	(49)	(205)	(45)	(164)	(51)	(213)	(45)	(170)
Amortisation of Premium/ Discount on Investments	(2)	(13)	(2)	(20)	(1,055)	(4,284)	(1,318)	(5,374)	(1,090)	(4,440)	(1,341)	(5,566)
Amount written off in respect of depreciated investments									-	-	-	-
Provision for Bad and Doubtful Debts									-	-	-	-
Provision for diminution in the value of other than actively traded Equities									-	-	-	-
Investment income from Pool									-	-	-	-
Interest, Dividend & Rent – Gross*	37	260	34	276	21,917	84,062	20,331	72,626	22,642	87,121	20,751	75,199

\* Term gross implies inclusive of TDS

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FORM NL-2-B-PL						
Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED						
Registration No. 123 and Date of Registration with the IRDAI 15.07.2002						
PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31 MAR 2024						
(Amount in Rs. Lakhs)						
	Particulars	Schedule Ref. Form No.	For the Quarter Mar'24	Up to the Quarter Ended Mar'24	For the corresponding quarter of the previous year Mar'23	Up to the corresponding Quarter of the previous year Mar'23
1	OPERATING PROFIT/(LOSS)	NL-1				
	(a) Fire Insurance		(197)	(2,115)	9,077	15,060
	(b) Marine Insurance		154	318	871	1,181
	(c) Miscellaneous Insurance		13,071	39,601	10,288	42,357
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		4,422	15,189	2,465	10,326
	(b) Profit on sale of investments		270	1,096	8	245
	(c) (Loss on sale/ redemption of investments)		-	-	-	-
	(d) Amortization of Premium / Discount on Investments		-	-	-	-
3	OTHER INCOME (Interest on IT Refund )		269	269	160	851
	<b>TOTAL (A)</b>		<b>17,990</b>	<b>54,358</b>	<b>22,869</b>	<b>70,020</b>
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	(381)
	(b) For doubtful debts		-	(1,997)	(805)	(805)
	(c) Others (to be specified)					
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		301	1,045	635	2,344
	(b) Bad Debts/Investments written off		-	1,032	392	434
	(c) Interest on subordinated debt		211	847	209	854
	(d) Expenses towards CSR activities and other donation		73	493	29	398
	(e) Penalties		-	-	-	-
	(f) Contribution to Policyholders' A/c					
	(i) Towards Excess Expenses of Management		8,271	8,271	11,494	40,308
	(g) Employee's remuneration and other expenses		53	177	48	157
	(h) Managerial remuneration		(27)	68	20	265
	(i) Write off of other assets		11	11	-	-
	<b>TOTAL (B)</b>		<b>8,892</b>	<b>9,948</b>	<b>12,023</b>	<b>43,575</b>
6	Profit/(Loss) Before Tax		9,098	44,411	10,846	26,445
7	Provision for Taxation		2,316	11,274	2,611	6,575
8	<b>Profit / (Loss) after tax</b>		<b>6,782</b>	<b>33,137</b>	<b>8,234</b>	<b>19,870</b>
9	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Final dividend paid		-	-	-	-
	(c) Transfer to any Reserves or Other Accounts (to be specified)		20,000	20,000	16,000	16,000
	Balance of profit/ loss brought forward from last year		96,701	70,346	78,112	66,476
	Balance carried forward to Balance Sheet		83,483	83,483	70,346	70,346

Notes: to Form NL-1-B-RA and NL-2-B- PL

(a) Items of income in excess of one percent of the total premiums (less reinsurance) or Rs.5,00,000 whichever is higher, shall be shown as a separate line item.

(b) Under the sub-head "Others" items like foreign exchange gains or losses and other items shall be included

(c) Interest, dividends and rentals receivable in connection with an investment should be stated as gross amount, the amount of income tax deducted at source being included under 'advance taxes paid and taxes deducted at source'. The expenses pertaining to investment income e.g. Amortisation, Write off, other Investments expenses etc. are to be deducted from this other than separately disclosed here.

(d) Income from rent shall include only the realized rent. It shall not include any notional rent.

(e) Contribution from the Shareholders' Account to policyholders' account / Contribution to the Policyholders' Fund is as per the terms of Section 40C of the Insurance Act, 1938 read with IRDAI (Expenses of Management of Insurers transacting General or Health Insurance Business) Regulations as specified and modified from time to time

**Classification: Confidential**

FORM NL-3-B-BS

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

Registration No. 123 and Date of Registration with the IRDAI 15.07.2002

BALANCE SHEET AS AT 31 MARCH 2024

(Amount in Rs. Lakhs)

Particulars	Schedule Ref. Form No.	As At Mar'24	As At Mar'23(Correspon ding previous year)
<b>SOURCES OF FUNDS</b>			
SHARE CAPITAL	NL-8	29,881	29,881
SHARE APPLICATION MONEY PENDING ALLOTMENT			
RESERVES AND SURPLUS	NL-10	2,19,285	1,86,148
FAIR VALUE CHANGE ACCOUNT			
-Shareholders' Funds		4,604	387
-Policyholders' Funds		26,409	2,817
BORROWINGS	NL-11	10,000	10,000
<b>TOTAL</b>		<b>2,90,179</b>	<b>2,29,232</b>
<b>APPLICATION OF FUNDS</b>			
INVESTMENTS-Shareholders	NL-12	2,49,582	1,77,660
INVESTMENTS-Policyholders	NL-12A	14,31,563	12,93,834
LOANS	NL-13	-	-
FIXED ASSETS	NL-14	16,434	11,457
DEFERRED TAX ASSET (Net)		16,528	20,307
<b>CURRENT ASSETS</b>			
Cash and Bank Balances	NL-15	2,000	1,900
Advances and Other Assets	NL-16	1,15,878	99,647
<b>Sub-Total (A)</b>		<b>1,17,878</b>	<b>1,01,547</b>
DEFERRED TAX LIABILITY (Net)			
<b>CURRENT LIABILITIES</b>	NL-17	11,83,560	10,61,262
PROVISIONS	NL-18	3,58,245	3,14,311
<b>Sub-Total (B)</b>		<b>15,41,805</b>	<b>13,75,572</b>
<b>NET CURRENT ASSETS (C) = (A - B)</b>		<b>(14,23,927)</b>	<b>(12,74,026)</b>
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT			
<b>TOTAL</b>		<b>2,90,179</b>	<b>2,29,232</b>



CONTINGENT LIABILITIES

Particulars	As At Mar'24	As At Mar'23(Corresponding previous year)
1. Partly paid-up investments	-	-
2. Claims, other than against policies, not acknowledged as debts by the company	-	-
3. Underwriting commitments outstanding (in respect of shares and securities)	-	-
4. Guarantees given by or on behalf of the Company	-	-
5. Statutory demands/ liabilities in dispute, not provided for	41,310	41,035
6. Reinsurance obligations to the extent not provided for in accounts	-	-
7. Others (to be specified)	-	-
(a). _____		
(b). _____		
<b>TOTAL</b>	<b>41,310</b>	<b>41,035</b>

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CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED AS ON March 31, 2024														
Particulars	FIRE		Marine Cargo		Marine Hull		<u>Total Marine</u>		Motor OD		Motor TP		<u>Total Motor</u>	
	For the Quarter Mar'24	Up to the Quarter Ended Mar'24	For the Quarter Mar'24	Up to the Quarter Ended Mar'24	For the Quarter Mar'24	Up to the Quarter Ended Mar'24	For the Quarter Mar'24	Up to the Quarter Ended Mar'24	For the Quarter Mar'24	Up to the Quarter Ended Mar'24	For the Quarter Mar'24	Up to the Quarter Ended Mar'24	For the Quarter Mar'24	Up to the Quarter Ended Mar'24
Gross Direct Premium	16,650	71,492	2,504	11,380	491	1,728	2,994	13,108	56,771	2,01,751	87,123	2,94,601	1,43,894	4,96,353
Add: Premium on reinsurance accepted <sup>(a)</sup>	1,209	6,140	0	7	-	-	0	7	-	-	-	-	-	-
Less : Premium on reinsurance ceded <sup>(a)</sup>	10,725	51,551	1,679	6,962	489	1,719	2,168	8,681	22,176	78,911	3,575	12,465	25,751	91,377
Net Written Premium	7,134	26,082	824	4,425	2	9	826	4,434	34,595	1,22,840	83,548	2,82,136	1,18,143	4,04,976
Add: Opening balance of UPR	48,258	43,474	1,613	1,564	3	2	1,616	1,566	58,309	55,493	1,36,469	1,41,195	1,94,778	1,96,688
Less: Closing balance of UPR	50,416	50,416	1,375	1,375	(0)	3	1,375	1,378	63,167	63,167	1,51,104	1,51,104	2,14,271	2,14,271
Net Earned Premium	4,976	19,140	1,063	4,614	5	8	1,068	4,622	29,737	1,15,166	68,914	2,72,227	98,651	3,87,393
Gross Direct Premium														
- In India	16,650	71,492	2,504	11,380	491	1,728	2,994	13,108	56,771	2,01,751	87,123	2,94,601	1,43,894	4,96,353
- Outside India														

Notes:  
(a) Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commission, under the head of reinsurance premiums.  
(b) Separate disclosure to be made for segment/ sub-segment which contributes more than 10 percent of the total gross direct premium

Particulars	FIRE		Marine Cargo		Marine Hull		<u>Total Marine</u>		Motor OD		Motor TP		<u>Total Motor</u>	
	For the corresponding quarter of the previous year Mar'23	Up to the corresponding Quarter of the previous year Mar'23	For the corresponding quarter of the previous year Mar'23	Up to the corresponding Quarter of the previous year Mar'23	For the corresponding quarter of the previous year Mar'23	Up to the corresponding Quarter of the previous year Mar'23	For the corresponding quarter of the previous year Mar'23	Up to the corresponding Quarter of the previous year Mar'23	For the corresponding quarter of the previous year Mar'23	Up to the corresponding Quarter of the previous year Mar'23	For the corresponding quarter of the previous year Mar'23	Up to the corresponding Quarter of the previous year Mar'23	For the corresponding quarter of the previous year Mar'23	Up to the corresponding Quarter of the previous year Mar'23
Gross Direct Premium	16,627	66,056	2,609	11,000	379	1,304	2,988	12,304	50,229	1,67,520	80,259	2,66,992	1,30,488	4,34,512
Add: Premium on reinsurance accepted <sup>(a)</sup>	853	4,075	2	3	-	-	2	3	-	-	-	-	-	-
Less : Premium on reinsurance ceded <sup>(a)</sup>	14,468	49,179	1,513	6,509	377	1,299	1,890	7,808	19,716	65,697	3,402	11,218	23,117	76,915
Net Written Premium	3,012	20,953	1,099	4,494	2	5	1,100	4,499	30,514	1,01,824	76,857	2,55,774	1,07,371	3,57,597
Add: Opening balance of UPR	45,181	40,084	1,650	1,371	2	0	1,652	1,371	49,213	40,371	1,25,699	1,15,160	1,74,912	1,55,532
Less: Closing balance of UPR	43,474	43,474	1,564	1,564	2	2	1,566	1,566	55,493	55,493	1,41,195	1,41,195	1,96,688	1,96,688
Net Earned Premium	4,720	17,563	1,184	4,301	1	3	1,187	4,304	24,234	86,702	61,361	2,29,739	85,595	3,16,441
Gross Direct Premium														
- In India	16,627	66,056	2,609	11,000	379	1,304	2,988	12,304	50,229	1,67,520	80,259	2,66,992	1,30,488	4,34,512
- Outside India														

Notes:  
(a) Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commission, under the head of reinsurance premiums.  
(b) Separate disclosure to be made for segment/ sub-segment which contributes more than 10 percent of the total gross direct premium

CHOLAMA

Particulars	Health		Personal Accident		Travel Insurance		<u>Total Health</u>	
	For the Quarter Mar'24	Up to the Quarter Ended Mar'24	For the Quarter Mar'24	Up to the Quarter Ended Mar'24	For the Quarter Mar'24	Up to the Quarter Ended Mar'24	For the Quarter Mar'24	Up to the Quarter Ended Mar'24
Gross Direct Premium	18,707	75,074	8,485	35,190	21	153	27,213	1,10,416
Add: Premium on reinsurance accepted <sup>(a)</sup>	-	-	-	-	-	-	-	-
Less : Premium on reinsurance ceded <sup>(a)</sup>	3,087	10,159	2,152	9,576	1	7	5,240	19,742
Net Written Premium	15,620	64,914	6,334	25,614	20	146	21,974	90,675
Add: Opening balance of UPR	42,489	30,114	33,794	30,681	17	19	76,300	60,814
Less: Closing balance of UPR	44,014	44,014	34,718	34,718	14	14	78,747	78,747
Net Earned Premium	14,094	51,014	5,410	21,578	23	150	19,527	72,742
Gross Direct Premium								
- In India	18,707	75,074	8,485	35,190	21	153	27,213	1,10,416
- Outside India								

Particulars	Health		Personal Accident		Travel Insurance		<u>Total Health</u>	
	For the corresponding quarter of the previous year Mar'23	Up to the corresponding Quarter of the previous year Mar'23	For the corresponding quarter of the previous year Mar'23	Up to the corresponding Quarter of the previous year Mar'23	For the corresponding quarter of the previous year Mar'23	Up to the corresponding Quarter of the previous year Mar'23	For the corresponding quarter of the previous year Mar'23	Up to the corresponding Quarter of the previous year Mar'23
Gross Direct Premium	16,155	58,702	7,274	30,522	26	105	23,455	89,328
Add: Premium on reinsurance accepted <sup>(a)</sup>	-	-	-	-	-	-	-	-
Less : Premium on reinsurance ceded <sup>(a)</sup>	3,440	12,920	1,832	8,850	1	5	5,273	21,775
Net Written Premium	12,714	45,781	5,443	21,672	25	100	18,182	67,553
Add: Opening balance of UPR	27,083	19,529	29,852	27,510	22	7	56,958	47,045
Less: Closing balance of UPR	30,114	30,114	30,681	30,681	19	19	60,814	60,814
Net Earned Premium	9,683	35,196	4,614	18,501	29	88	14,326	53,784
Gross Direct Premium								
- In India	16,155	58,702	7,274	30,522	26	105	23,455	89,328
- Outside India								

CHOLAMAMiscellaneous								
Particulars	Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation	
	For the Quarter Mar'24	Up to the Quarter Ended Mar'24	For the Quarter Mar'24	Up to the Quarter Ended Mar'24	For the Quarter Mar'24	Up to the Quarter Ended Mar'24	For the Quarter Mar'24	Up to the Quarter Ended Mar'24
Gross Direct Premium	329	1,073	142	1,058	739	3,727	-	-
Add: Premium on reinsurance accepted <sup>(a)</sup>	-	-	-	104	67	250	-	-
Less : Premium on reinsurance ceded <sup>(a)</sup>	14	45	43	630	613	2,969	-	-
Net Written Premium	316	1,027	100	532	193	1,007	-	-
Add: Opening balance of UPR	405	367	365	352	761	725	-	-
Less: Closing balance of UPR	467	467	336	336	681	681	-	-
Net Earned Premium	253	927	129	548	273	1,052	-	-
Gross Direct Premium								
- In India	329	1,073	142	1,058	739	3,727	-	-
- Outside India								

Miscellaneous								
Particulars	Workmen's Compensation/ Employer's liability		Public/ Product Liability		Engineering		Aviation	
	For the corresponding quarter of the previous year Mar'23	Up to the corresponding Quarter of the previous year Mar'23	For the corresponding quarter of the previous year Mar'23	Up to the corresponding Quarter of the previous year Mar'23	For the corresponding quarter of the previous year Mar'23	Up to the corresponding Quarter of the previous year Mar'23	For the corresponding quarter of the previous year Mar'23	Up to the corresponding Quarter of the previous year Mar'23
Gross Direct Premium	179	1,276	170	1,053	840	3,018	-	-
Add: Premium on reinsurance accepted <sup>(a)</sup>	-	-	-	104	50	256	-	-
Less : Premium on reinsurance ceded <sup>(a)</sup>	11	54	28	523	522	2,052	-	-
Net Written Premium	168	1,222	142	634	369	1,222	-	-
Add: Opening balance of UPR	523	495	370	424	740	691	-	-
Less: Closing balance of UPR	367	367	352	352	725	725	-	-
Net Earned Premium	325	1,350	159	705	384	1,188	-	-
Gross Direct Premium								
- In India	179	1,276	170	1,053	840	3,018	-	-
- Outside India								

CHOLAMA

Particulars	Crop Insurance		Other segments <sup>(b)</sup>		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
	For the Quarter Mar'24	Up to the Quarter Ended Mar'24	For the Quarter Mar'24	Up to the Quarter Ended Mar'24	For the Quarter Mar'24	Up to the Quarter Ended Mar'24	For the Quarter Mar'24	Up to the Quarter Ended Mar'24	For the Quarter Mar'24	Up to the Quarter Ended Mar'24
Gross Direct Premium	6,004	46,563			2,783	9,499	1,81,105	6,68,689	2,00,749	7,53,289
Add: Premium on reinsurance accepted <sup>(a)</sup>	-	-			-	-	67	353	1,276	6,500
Less : Premium on reinsurance ceded <sup>(a)</sup>	4,291	33,162			198	853	36,149	1,48,778	49,042	2,09,010
Net Written Premium	1,712	13,400	-	-	2,585	8,647	1,45,023	5,20,265	1,52,983	5,50,780
Add: Opening balance of UPR	-	-			4,812	4,734	2,77,422	2,63,680	3,27,296	3,08,720
Less: Closing balance of UPR	18	18			5,283	5,283	2,99,802	2,99,802	3,51,593	3,51,596
Net Earned Premium	1,694	13,382	-	-	2,114	8,097	1,22,642	4,84,142	1,28,685	5,07,904
Gross Direct Premium										
- In India	6,004	46,563	-	-	2,783	9,499	1,81,105	6,68,689	2,00,749	7,53,289
- Outside India										

Particulars	Crop Insurance		Other segments <sup>(b)</sup>		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
	For the corresponding quarter of the previous year Mar'23	Up to the corresponding Quarter of the previous year Mar'23	For the corresponding quarter of the previous year Mar'23	Up to the corresponding Quarter of the previous year Mar'23	For the corresponding quarter of the previous year Mar'23	Up to the corresponding Quarter of the previous year Mar'23	For the corresponding quarter of the previous year Mar'23	Up to the corresponding Quarter of the previous year Mar'23	For the corresponding quarter of the previous year Mar'23	Up to the corresponding Quarter of the previous year Mar'23
Gross Direct Premium	(210)	(210)			2,173	8,261	1,57,096	5,37,239	1,76,710	6,15,599
Add: Premium on reinsurance accepted <sup>(a)</sup>	-	-			-	-	50	359	906	4,437
Less : Premium on reinsurance ceded <sup>(a)</sup>	(178)	(178)			335	900	29,108	1,02,041	45,466	1,59,027
Net Written Premium	(31)	(31)	-	-	1,838	7,361	1,28,038	4,35,558	1,32,151	4,61,009
Add: Opening balance of UPR	-	-			4,470	3,990	2,37,973	2,08,177	2,84,806	2,49,632
Less: Closing balance of UPR	-	-			4,734	4,734	2,63,680	2,63,680	3,08,720	3,08,720
Net Earned Premium	(31)	(31)			1,574	6,618	1,02,331	3,80,055	1,08,237	4,01,922
Gross Direct Premium										
- In India	(210)	(210)	-	-	2,173	8,261	1,57,096	5,37,239	1,76,710	6,15,599
- Outside India										

Particulars	FIRE		Marine Cargo		Marine Hull	
	For the Quarter Mar'24	Up to the Quarter Ended Mar'24	For the Quarter Mar'24	Up to the Quarter Ended Mar'24	For the Quarter Mar'24	Up to the Quarter Ended Mar'24
Claims Paid (Direct)	17,985	36,261	2,219	7,138	1	1
Add :Re-insurance accepted to direct claims	1	1	-	-	-	-
Less :Re-insurance Ceded to claims paid	14,834	26,604	1,229	4,092	1	1
Net Claim Paid	3,152	9,658	990	3,047	-	-
Add Claims Outstanding at the end of the year	12,103	12,103	1,557	1,557	1	1
Less Claims Outstanding at the beginning of the year	12,476	6,741	1,816	1,077	0	0
Net Incurred Claims	2,779	15,019	732	3,527	0	1
Claims Paid (Direct)						
-In India	17,985	36,261	2,219	7,138	1	1
-Outside India						
Estimates of IBNR and IBNER at the end of the period (net)	487	487	446	446	1	1
Estimates of IBNR and IBNER at the beginning of the period (net)	535	526	254	208	0	0

- Notes:**
- a) Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included in the amo
  - b) Claims includes specific claims settlement cost but not expenses of management
  - c) The surveyor fees, legal and other expenses shall also form part of claims cost, wherever applicable.
  - d) Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realization.
  - e) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross c

Particulars	FIRE		Marine Cargo		Marine Hull	
	For the corresponding quarter of the previous year Mar'23	Up to the corresponding Quarter of the previous year Mar'23	For the corresponding quarter of the previous year Mar'23	Up to the corresponding Quarter of the previous year Mar'23	For the corresponding quarter of the previous year Mar'23	Up to the corresponding Quarter of the previous year Mar'23
Claims Paid (Direct)	6,227	24,533	2,315	7,294	284	284
Add :Re-insurance accepted to direct claims	-	1	-	-	-	-
Less :Re-insurance Ceded to claims paid	4,681	18,611	1,260	4,554	284	284
Net Claim Paid	1,546	5,923	1,055	2,740	0	0
Add Claims Outstanding at the end of the year	6,741	6,741	1,077	1,077	0	0
Less Claims Outstanding at the beginning of the year	7,230	5,729	1,852	1,112	0	0
Net Incurred Claims	1,057	6,935	280	2,705	0	0
Claims Paid (Direct)						
-In India	6,227	24,533	2,315	7,294	284	284
-Outside India						
Estimates of IBNR and IBNER at the end of the period (net)	526	526	208	208	0	0
Estimates of IBNR and IBNER at the beginning of the period (net)	432	430	218	195	0	-

- Notes:
- a) Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included in the amo
  - b) Claims includes specific claims settlement cost but not expenses of management
  - c) The surveyor fees, legal and other expenses shall also form part of claims cost, wherever applicable.
  - d) Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realization.
  - e) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross c

Particulars	<u>Total Marine</u>		Motor OD		Motor TP		<u>Total Motor</u>	
	For the Quarter Mar'24	Up to the Quarter Ended Mar'24	For the Quarter Mar'24	Up to the Quarter Ended Mar'24	For the Quarter Mar'24	Up to the Quarter Ended Mar'24	For the Quarter Mar'24	Up to the Quarter Ended Mar'24
Claims Paid (Direct)	2,220	7,140	38,878	1,34,901	33,859	1,20,764	72,737	2,55,666
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	1,230	4,093	14,829	51,363	1,590	5,807	16,419	57,170
Net Claim Paid	990	3,047	24,049	83,538	32,270	1,14,958	56,318	1,98,496
Add Claims Outstanding at the end of the year	1,558	1,558	17,071	17,071	8,49,327	8,49,327	8,66,398	8,66,398
Less Claims Outstanding at the beginning of the year	1,816	1,077	18,688	15,564	8,31,206	7,58,574	8,49,894	7,74,138
Net Incurred Claims	732	3,528	22,432	85,046	50,390	2,05,710	72,822	2,90,756
Claims Paid (Direct)								
-In India	2,220	7,140	38,878	1,34,901	33,859	1,20,764	72,737	2,55,666
-Outside India								
Estimates of IBNR and IBNER at the end of the period (net)	447	447	6,869	6,869	5,34,383	5,34,383	5,41,253	5,41,253
Estimates of IBNR and IBNER at the beginning of the period (net)	255	208	6,013	5,620	5,29,161	5,06,533	5,35,174	5,12,154

ount for outstanding claims.

irect premium



Particulars	Total Marine		Motor OD		Motor TP		Total Motor	
	For the corresponding quarter of the previous year Mar'23	Up to the corresponding Quarter of the previous year Mar'23	For the corresponding quarter of the previous year Mar'23	Up to the corresponding Quarter of the previous year Mar'23	For the corresponding quarter of the previous year Mar'23	Up to the corresponding Quarter of the previous year Mar'23	For the corresponding quarter of the previous year Mar'23	Up to the corresponding Quarter of the previous year Mar'23
Claims Paid (Direct)	2,600	7,578	28,172	98,676	29,420	89,883	57,592	1,88,559
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	1,544	4,839	10,789	38,004	1,949	4,988	12,738	42,992
Net Claim Paid	1,056	2,740	17,383	60,672	27,471	84,895	44,854	1,45,567
Add Claims Outstanding at the end of the year	1,077	1,077	15,564	15,564	7,58,574	7,58,574	7,74,138	7,74,138
Less Claims Outstanding at the beginning of the year	1,853	1,112	13,364	11,989	7,40,831	6,69,343	7,54,195	6,81,332
Net Incurred Claims	280	2,705	19,583	64,247	45,214	1,74,126	64,797	2,38,373
Claims Paid (Direct)								
-In India	2,600	7,578	28,172	98,676	29,420	89,883	57,592	1,88,559
-Outside India								
Estimates of IBNR and IBNER at the end of the period (net)	208	208	5,620	5,620	5,06,533	5,06,533	5,12,154	5,12,154
Estimates of IBNR and IBNER at the beginning of the period (net)	219	195	3,501	3,527	4,98,754	4,65,046	5,02,255	4,68,573

Amount for outstanding claims.

Direct premium

Particulars	Health		Personal Accident		Travel Insurance		<u>Total Health</u>	
	For the Quarter Mar'24	Up to the Quarter Ended Mar'24	For the Quarter Mar'24	Up to the Quarter Ended Mar'24	For the Quarter Mar'24	Up to the Quarter Ended Mar'24	For the Quarter Mar'24	Up to the Quarter Ended Mar'24
Claims Paid (Direct)	13,762	48,157	2,310	8,021	2	130	16,074	56,308
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	1,677	7,797	935	3,313	0	6	2,612	11,116
Net Claim Paid	12,085	40,360	1,375	4,707	2	125	13,461	45,192
Add Claims Outstanding at the end of the year	9,770	9,770	2,942	2,942	225	225	12,937	12,937
Less Claims Outstanding at the beginning of the year	9,863	6,842	2,865	2,619	195	167	12,923	9,629
Net Incurred Claims	11,992	43,288	1,452	5,030	31	182	13,475	48,500
Claims Paid (Direct)								
-In India	13,762	48,157	2,310	8,021	2	130	16,074	56,308
-Outside India								
Estimates of IBNR and IBNER at the end of the period (net)	3,788	3,788	1,759	1,759	41	41	5,587	5,587
Estimates of IBNR and IBNER at the beginning of the period (net)	3,143	2,829	1,658	1,652	44	29	4,845	4,510

Particulars	Health		Personal Accident		Travel Insurance		Total Health	
	For the corresponding quarter of the previous year Mar'23	Up to the corresponding Quarter of the previous year Mar'23	For the corresponding quarter of the previous year Mar'23	Up to the corresponding Quarter of the previous year Mar'23	For the corresponding quarter of the previous year Mar'23	Up to the corresponding Quarter of the previous year Mar'23	For the corresponding quarter of the previous year Mar'23	Up to the corresponding Quarter of the previous year Mar'23
Claims Paid (Direct)	11,805	40,962	2,013	7,136	22	28	13,840	48,126
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	2,454	8,740	727	2,825	(0)	-	3,181	11,564
Net Claim Paid	9,351	32,222	1,286	4,311	22	28	10,659	36,561
Add Claims Outstanding at the end of the year	6,842	6,842	2,619	2,619	167	167	9,629	9,629
Less Claims Outstanding at the beginning of the year	6,825	6,331	2,829	3,254	176	93	9,830	9,678
Net Incurred Claims	9,368	32,733	1,077	3,677	13	102	10,458	36,512
Claims Paid (Direct)								
-In India	11,805	40,962	2,013	7,136	22	28	13,840	48,126
-Outside India								
Estimates of IBNR and IBNER at the end of the period (net)	2,829	2,829	1,652	1,652	29	29	4,510	4,510
Estimates of IBNR and IBNER at the beginning of the period (net)	2,289	2,591	1,858	1,852	33	21	4,180	4,464

Particulars	Workmen’s Compensation/ Employer’s Liability		Public/ Product Liability		Engineering	
	For the Quarter Mar'24	Up to the Quarter Ended Mar'24	For the Quarter Mar'24	Up to the Quarter Ended Mar'24	For the Quarter Mar'24	Up to the Quarter Ended Mar'24
Claims Paid (Direct)	73	295	9	65	409	1,292
Add :Re-insurance accepted to direct claims	-	-	-	-	4	5
Less :Re-insurance Ceded to claims paid	4	14	4	38	228	822
Net Claim Paid	70	281	4	27	186	475
Add Claims Outstanding at the end of the year	565	565	197	197	624	624
Less Claims Outstanding at the beginning of the year	609	458	158	177	619	529
Net Incurred Claims	26	389	43	48	191	570
Claims Paid (Direct)						
-In India	73	295	9	65	409	1,292
-Outside India						
Estimates of IBNR and IBNER at the end of the period (net)	128	128	33	33	86	86
Estimates of IBNR and IBNER at the beginning of the period (net)	120	126	45	77	91	95

Particulars	Workmen’s Compensation/ Employer’s liability		Public/ Product Liability		Engineering	
	For the corresponding quarter of the previous year Mar'23	Up to the corresponding Quarter of the previous year Mar'23	For the corresponding quarter of the previous year Mar'23	Up to the corresponding Quarter of the previous year Mar'23	For the corresponding quarter of the previous year Mar'23	Up to the corresponding Quarter of the previous year Mar'23
Claims Paid (Direct)	105	250	26	93	352	1,205
Add :Re-insurance accepted to direct claims	-	-	-	-	2	4
Less :Re-insurance Ceded to claims paid	5	12	14	53	216	699
Net Claim Paid	100	238	12	41	138	510
Add Claims Outstanding at the end of the year	458	458	177	177	529	529
Less Claims Outstanding at the beginning of the year	665	539	241	253	546	612
Net Incurred Claims	(106)	157	(53)	(36)	121	426
Claims Paid (Direct)						
-In India	105	250	26	93	352	1,205
-Outside India						
Estimates of IBNR and IBNER at the end of the period (net)	126	126	77	77	95	95
Estimates of IBNR and IBNER at the beginning of the period (net)	174	146	83	95	87	91

Particulars	Aviation		Crop Insurance	
	For the Quarter Mar'24	Up to the Quarter Ended Mar'24	For the Quarter Mar'24	Up to the Quarter Ended Mar'24
Claims Paid (Direct)	-	-	1,069	8,481
Add :Re-insurance accepted to direct claims	-	-	-	-
Less :Re-insurance Ceded to claims paid	-	-	741	5,929
Net Claim Paid	-	-	328	2,552
Add Claims Outstanding at the end of the year	-	-	11,972	11,972
Less Claims Outstanding at the beginning of the year	-	-	10,263	557
Net Incurred Claims	-	-	2,038	13,967
Claims Paid (Direct)				
-In India	-	-	1,069	8,481
-Outside India				
Estimates of IBNR and IBNER at the end of the period (net)	-	-	35	35
Estimates of IBNR and IBNER at the beginning of the period (net)	-	-	7,199	35

Particulars	Aviation		Crop Insurance	
	For the corresponding quarter of the previous year Mar'23	Up to the corresponding Quarter of the previous year Mar'23	For the corresponding quarter of the previous year Mar'23	Up to the corresponding Quarter of the previous year Mar'23
Claims Paid (Direct)	-	-	14	23
Add :Re-insurance accepted to direct claims	-	-	-	-
Less :Re-insurance Ceded to claims paid	-	-	(18)	(10)
Net Claim Paid	-	-	32	33
Add Claims Outstanding at the end of the year	-	-	557	557
Less Claims Outstanding at the beginning of the year	-	-	588	589
Net Incurred Claims	-	-	0	1
Claims Paid (Direct)				
-In India	-	-	14	23
-Outside India				
Estimates of IBNR and IBNER at the end of the period (net)	-	-	35	35
Estimates of IBNR and IBNER at the beginning of the period (net)	-	-	35	37

Particulars	Other segments <sup>(b)</sup>		Other Miscellaneous segment		<u>Total Miscellaneous</u>		Grand Total	Grand Total
	For the Quarter Mar'24	Up to the Quarter Ended Mar'24	For the Quarter Mar'24	Up to the Quarter Ended Mar'24	For the Quarter Mar'24	Up to the Quarter Ended Mar'24	For the Quarter Mar'24	Up to the Quarter Ended Mar'24
Claims Paid (Direct)	-	-	444	1,470	90,815	3,23,576	1,11,021	3,66,977
Add :Re-insurance accepted to direct claims	-	-	-	-	4	5	5	6
Less :Re-insurance Ceded to claims paid	-	-	57	184	20,064	75,273	36,128	1,05,970
Net Claim Paid	-	-	387	1,285	70,755	2,48,308	74,898	2,61,013
Add Claims Outstanding at the end of the year	-	-	834	834	8,93,526	8,93,526	9,07,187	9,07,187
Less Claims Outstanding at the beginning of the year	-	-	905	753	8,75,372	7,86,239	8,89,664	7,94,058
Net Incurred Claims	-	-	316	1,366	88,910	3,55,595	92,421	3,74,142
Claims Paid (Direct)								
-In India	-	-	444	1,470	90,815	3,23,576	1,11,021	3,66,977
-Outside India								
Estimates of IBNR and IBNER at the end of the period (net)	-	-	358	358	5,47,481	5,47,481	5,48,414	5,48,414
Estimates of IBNR and IBNER at the beginning of the period (net)	-	-	343	315	5,47,817	5,17,312	5,48,606	5,18,046



(Amount in Rs. Lakhs)								
Particulars	Other segments (b)		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
	For the corresponding quarter of the previous year Mar'23	Up to the corresponding Quarter of the previous year Mar'23	For the corresponding quarter of the previous year Mar'23	Up to the corresponding Quarter of the previous year Mar'23	For the corresponding quarter of the previous year Mar'23	Up to the corresponding Quarter of the previous year Mar'23	For the corresponding quarter of the previous year Mar'23	Up to the corresponding Quarter of the previous year Mar'23
Claims Paid (Direct)	-	-	363	1,263	72,292	2,39,519	81,118	2,71,630
Add :Re-insurance accepted to direct claims	-	-	-	-	2	4	2	5
Less :Re-insurance Ceded to claims paid	-	-	53	162	16,188	55,472	22,413	78,922
Net Claim Paid	-	-	310	1,101	56,106	1,84,050	58,707	1,92,713
Add Claims Outstanding at the end of the year	-	-	754	754	7,86,240	7,86,240	7,94,058	7,94,058
Less Claims Outstanding at the beginning of the year	-	-	969	618	7,67,033	6,93,620	7,76,116	7,00,460
Net Incurred Claims	-	-	95	1,236	75,313	2,76,670	76,649	2,86,310
Claims Paid (Direct)								
-In India	-	-	363	1,263	72,292	2,39,519	81,118	2,71,630
-Outside India								
Estimates of IBNR and IBNER at the end of the period (net)	-	-	315	315	5,17,312	5,17,312	5,18,046	5,18,046
Estimates of IBNR and IBNER at the beginning of the period (net)	-	-	365	243	5,07,180	4,73,649	5,07,831	4,74,274

FORM NL-6-COMMISSION SCHEI  
CHOLAMANDALAM MS  
GENERAL INSURANCE  
COMPANY LIMITED AS ON  
March 31, 2024

Particulars	FIRE		Marine Cargo		Marine Hull		<u>Total Marine</u>		Motor OD		Motor TP		<u>Total Motor</u>	
	For the Quarter Mar'24	Up to the Quarter Ended Mar'24	For the Quarter Mar'24	Up to the Quarter Ended Mar'24	For the Quarter Mar'24	Up to the Quarter Ended Mar'24	For the Quarter Mar'24	Up to the Quarter Ended Mar'24	For the Quarter Mar'24	Up to the Quarter Ended Mar'24	For the Quarter Mar'24	Up to the Quarter Ended Mar'24	For the Quarter Mar'24	Up to the Quarter Ended Mar'24
Commission & Remuneration	3,160	11,122	252	1,295	-	0	252	1,295	17,171	59,165	17,971	52,359	35,142	1,11,524
Rewards							-	-					-	-
Distribution fees	-	-	-	-	-	-	-	-	15	107	326	812	341	919
<b>Commission</b>	<b>3,160</b>	<b>11,122</b>	<b>252</b>	<b>1,295</b>	<b>-</b>	<b>0</b>	<b>252</b>	<b>1,295</b>	<b>17,186</b>	<b>59,272</b>	<b>18,297</b>	<b>53,171</b>	<b>35,483</b>	<b>1,12,443</b>
Add: Commission on Re-insurance Accepted	158	589	-	0	0	0	0	0	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	1,524	9,605	(962)	-	1,326	1,574	364	1,574	6,517	22,049	941	1,474	7,458	23,523
<b>Net Commission</b>	<b>1,794</b>	<b>2,105</b>	<b>1,213</b>	<b>1,295</b>	<b>(1,326)</b>	<b>(1,574)</b>	<b>(112)</b>	<b>(279)</b>	<b>10,668</b>	<b>37,223</b>	<b>17,356</b>	<b>51,697</b>	<b>28,025</b>	<b>88,920</b>

Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:

Individual Agents	291	697	52	149	-	-	52	149	49	126	195	465	243	591
Corporate Agents-Banks/FII/HFC	1,215	3,566	3	12	-	-	3	12	277	970	321	1,620	598	2,590
Corporate Agents-Others	703	2,478	1	43	-	-	1	43	2,856	10,686	11,012	31,094	13,868	41,780
Insurance Brokers	951	4,380	195	1,091	-	0	195	1,091	13,708	46,802	5,296	17,079	19,004	63,880
Direct Business - Online <sup>c</sup>	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	15	107	326	812	341	919
Web Aggregators	-	-	-	-	-	-	-	-	-	0	-	0	-	0
Insurance Marketing Firm	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Common Service Centers	-	0	-	-	-	-	-	-	81	212	122	305	203	517
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<u>Point of Sales</u> (Direct)	-	0	(0)	0	-	-	(0)	0	200	369	1,025	1,796	1,225	2,166
Other (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>3,160</b>	<b>11,122</b>	<b>252</b>	<b>1,295</b>	<b>-</b>	<b>0</b>	<b>252</b>	<b>1,295</b>	<b>17,186</b>	<b>59,272</b>	<b>18,297</b>	<b>53,171</b>	<b>35,483</b>	<b>1,12,443</b>
<b>Commission and Rewards on (Excluding Reinsurance) Business written :</b>														
In India	3,160	11,122	252	1,295	-	0	252	1,295	17,186	59,272	18,297	53,171	35,483	1,12,443
Outside India														

**Notes:**

- (a) The profit/ commission, if any, are to be combined with the Re-insurance accepted or Re-insurance ceded figures.  
(b) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium  
(c) Commission on Business procured through Company website

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor	
	For the corresponding quarter of the previous year Mar'23	Up to the corresponding Quarter of the previous year Mar'23	For the corresponding quarter of the previous year Mar'23	Up to the corresponding Quarter of the previous year Mar'23	For the corresponding quarter of the previous year Mar'23	Up to the corresponding Quarter of the previous year Mar'23	For the corresponding quarter of the previous year Mar'23	Up to the corresponding Quarter of the previous year Mar'23	For the corresponding quarter of the previous year Mar'23	Up to the corresponding Quarter of the previous year Mar'23	For the corresponding quarter of the previous year Mar'23	Up to the corresponding Quarter of the previous year Mar'23	For the corresponding quarter of the previous year Mar'23	Up to the corresponding Quarter of the previous year Mar'23
Commission & Remuneration	1,692	6,002	192	822	-	-	192	822	8,606	25,614	969	3,051	9,575	28,666
Rewards	157	669	35	146	-	-	35	146	2,450	7,764	23	74	2,473	7,838
Distribution fees	-	-	-	-	-	-	-	-	22	118	0	1	22	119
Gross Commission	1,848	6,671	227	968	-	-	227	968	11,078	33,496	993	3,126	12,071	36,622
Add: Commission on Re-insurance Accepted	26	109	-	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	7,345	14,514	317	1,159	74	252	391	1,411	6,305	21,113	1,067	1,908	7,372	23,021
Net Commission	(5,471)	(7,734)	(90)	(191)	(74)	(252)	(164)	(443)	4,773	12,384	(75)	1,218	4,700	13,601
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:														
Individual Agents	40	132	11	59	-	-	11	59	17	64	6	23	23	87
Corporate Agents-Banks/FII/HFC	869	2,853	3	14	-	-	3	14	488	1,802	103	431	592	2,233
Corporate Agents-Others	279	771	5	23	-	-	5	23	3,571	11,120	528	1,694	4,099	12,814
Insurance Brokers	659	2,915	208	872	-	-	208	872	6,938	20,202	319	876	7,257	21,078
Direct Business - Online <sup>c</sup>	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	22	118	0	1	22	119
Web Aggregators	-	-	-	-	-	-	-	-	(0)	0	0	0	0	0
Insurance Marketing Firm						-	-	-					-	-
Common Service Centers	-	-	-	-	-	-	-	-	3	12	29	76	32	89
Micro Agents						-	-	-					-	-
Point of Sales (Direct)	-	0	0	0	-	-	0	0	39	178	7	26	46	204
Other (to be specified)		-		-		-				-		-		
TOTAL	1,848	6,671	227	968	-	-	227	968	11,078	33,496	993	3,126	12,071	36,622
Commission and Rewards on (Excluding Reinsurance) Business written :														
In India	1,848	6,671	227	968	-	-	227	968	11,078	33,496	993	3,126	12,071	36,622
Outside India														

Notes:  
(a) The profit/ commission, if any, are to be combined with the Re-insurance accepted or Re-insurance ceded figures.  
(b) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium  
(c) Commission on Business procured through Company website

FORM NL-6-COMMISSION SCHEI  
CHOLAMANDALAM MS  
GENERAL INSURANCE  
COMPANY LIMITED AS ON  
March 31, 2024

Miscellaneous														
Particulars	Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering	
	For the Quarter Mar'24	Up to the Quarter Ended Mar'24	For the Quarter Mar'24	Up to the Quarter Ended Mar'24	For the Quarter Mar'24	Up to the Quarter Ended Mar'24	For the Quarter Mar'24	Up to the Quarter Ended Mar'24	For the Quarter Mar'24	Up to the Quarter Ended Mar'24	For the Quarter Mar'24	Up to the Quarter Ended Mar'24	For the Quarter Mar'24	Up to the Quarter Ended Mar'24
Commission & Remuneration	5,543	20,626	4,088	15,711	5	52	9,636	36,389	42	146	25	112	141	511
Rewards							-	-						
Distribution fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Commission	5,543	20,626	4,088	15,711	5	52	9,636	36,389	42	146	25	112	141	511
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-	-	48	59
Less: Commission on Re-insurance Ceded	2,021	6,390	1,290	5,533	0	1	3,311	11,924	2	6	37	116	214	667
Net Commission	3,522	14,236	2,797	10,178	5	51	6,325	24,465	40	139	(12)	(4)	(26)	(97)
Break-up of the expenses (Gross) inc														
Individual Agents	221	521	15	169	0	1	236	691	20	58	7	22	54	173
Corporate Agents-Banks/FII/HFC	1,623	6,467	1,017	4,941	0	0	2,640	11,408	0	2	0	1	9	22
Corporate Agents-Others	3,366	11,694	2,943	10,060	0	2	6,309	21,755	1	16	(3)	1	11	68
Insurance Brokers	276	1,645	112	541	5	49	393	2,235	20	69	20	88	67	249
Direct Business - Online <sup>c</sup>	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Web Aggregators	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Marketing Firm	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Common Service Centers	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Point of Sales (Direct)	58	299	0	0	-	0	58	299	-	-	-	-	-	-
Other (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	5,543	20,626	4,088	15,711	5	52	9,636	36,389	42	146	25	112	141	511
Commission and Rewards on (Excluding Reinsurance) Business written :														
In India	5,543	20,626	4,088	15,711	5	52	9,636	36,389	42	146	25	112	141	511
Outside India														

Particulars	Health		Personal Accident		Overseas Travel Insurance		Total Health		Workmen’s Compensation/ Employer’s liability		Public/ Product Liability		Engineering	
	For the corresponding quarter of the previous year Mar'23	Up to the corresponding Quarter of the previous year Mar'23	For the corresponding quarter of the previous year Mar'23	Up to the corresponding Quarter of the previous year Mar'23	For the corresponding quarter of the previous year Mar'23	Up to the corresponding Quarter of the previous year Mar'23	For the corresponding quarter of the previous year Mar'23	Up to the corresponding Quarter of the previous year Mar'23	For the corresponding quarter of the previous year Mar'23	Up to the corresponding Quarter of the previous year Mar'23	For the corresponding quarter of the previous year Mar'23	Up to the corresponding Quarter of the previous year Mar'23	For the corresponding quarter of the previous year Mar'23	Up to the corresponding Quarter of the previous year Mar'23
Commission & Remuneration	2,346	6,936	1,201	4,189	5	15	3,552	11,140	21	69	1	8	76	235
Rewards	240	755	203	763	2	3	445	1,521	3	14	0	1	11	35
Distribution fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Commission	2,586	7,691	1,404	4,952	7	18	3,997	12,661	25	83	2	9	87	271
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-	-	1	5
Less: Commission on Re-insurance Ceded	663	1,566	952	4,947	(1)	1	1,615	6,514	2	8	15	47	229	479
Net Commission	1,923	6,125	452	5	8	17	2,382	6,147	23	74	(13)	(38)	(141)	(202)
Break-up of the expenses (Gross) in														
Individual Agents	60	228	2	12	0	0	62	241	5	15	1	1	18	55
Corporate Agents-Banks/FII/HFC	996	3,493	549	2,168	0	0	1,545	5,662	0	2	-	-	13	50
Corporate Agents-Others	1,056	2,652	775	2,411	(0)	6	1,831	5,068	8	26	0	0	8	39
Insurance Brokers	402	1,100	79	360	7	12	488	1,471	11	40	1	8	48	126
Direct Business - Online <sup>c</sup>	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	0	-	-	-	-	-	0	-	-	-	-	-	-	-
Web Aggregators	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Marketing Firm							-	-						
Common Service Centers	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Micro Agents							-	-						
Point of Sales (Direct)	71	218	0	0	-	0	71	218	0	(0)	-	-	-	-
Other (to be specified)		-		-		-	-	-						
TOTAL	2,586	7,691	1,404	4,952	7	18	3,997	12,661	25	83	2	9	87	271
Commission and Rewards on (Excluding Reinsurance) Business written :														
In India	2,586	7,691	1,404	4,952	7	18	3,997	12,661	25	83	2	9	87	271
Outside India														

FORM NL-6-COMMISSION SCHE

CHOLAMANDALAM MS  
GENERAL INSURANCE  
COMPANY LIMITED AS ON  
March 31, 2024

(Amount in Rs. Lakhs)

Particulars	Aviation		Crop Insurance		Other segments <sup>(b)</sup>		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
	For the Quarter Mar'24	Up to the Quarter Ended Mar'24	For the Quarter Mar'24	Up to the Quarter Ended Mar'24	For the Quarter Mar'24	Up to the Quarter Ended Mar'24	For the Quarter Mar'24	Up to the Quarter Ended Mar'24	For the Quarter Mar'24	Up to the Quarter Ended Mar'24	For the Quarter Mar'24	Up to the Quarter Ended Mar'24
Commission & Remuneration	-	-	-	-	-	-	418	1,283	45,403	1,49,965	48,815	1,62,381
Rewards									-	-	-	-
Distribution fees	-	-	-	-	-	-	-	-	341	919	341	919
Commission	-	-	-	-	-	-	418	1,283	45,744	1,50,884	49,156	1,63,300
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	10	10	58	69	216	657
Less: Commission on Re-insurance Ceded	-		151	1,130	-	-	59	246	11,233	37,613	13,121	48,792
Net Commission	-	-	(151)	(1,130)	-	-	368	1,047	34,569	1,13,339	36,251	1,15,165
Break-up of the expenses (Gross) inc												
Individual Agents	-	-	-	-	-	-	8	23	569	1,558	913	2,404
Corporate Agents-Banks/FII/HFC	-	-	-	-	-	-	391	1,146	3,638	15,168	4,856	18,746
Corporate Agents-Others	-	-	-	-	-	-	0	59	20,187	63,680	20,891	66,201
Insurance Brokers	-	-	-	-	-	-	18	55	19,523	66,577	20,669	72,048
Direct Business - Online <sup>c</sup>	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	341	919	341	919
Web Aggregators	-	-	-	-	-	-	-	-	-	0	-	0
Insurance Marketing Firm	-	-	-	-	-	-	-	-	-	-	-	-
Common Service Centers	-	-	-	-	-	-	-	-	203	517	203	517
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
Point of Sales (Direct)	-	-	-	-	-	-	-	-	1,283	2,465	1,283	2,465
Other (to be specified)	-	-	-	-	-	-	-	-				
TOTAL	-	-	-	-	-	-	418	1,283	45,744	1,50,884	49,156	1,63,300
Commission and Rewards on (Excluding Reinsurance) Business written :												
In India	-	-	-	-	-	-	418	1,283	45,744	1,50,884	49,156	1,63,300
Outside India												

(Amount in Rs. Lakhs)

Particulars	Aviation		Crop Insurance		Other segments <sup>(b)</sup>		Other Miscellaneous segments		Total Miscellaneous		Grand Total	Grand Total	
	For the corresponding quarter of the previous year Mar'23	Up to the corresponding Quarter of the previous year Mar'23	For the corresponding quarter of the previous year Mar'23	Up to the corresponding Quarter of the previous year Mar'23	For the corresponding quarter of the previous year Mar'23	Up to the corresponding Quarter of the previous year Mar'23	For the corresponding quarter of the previous year Mar'23	Up to the corresponding Quarter of the previous year Mar'23	For the corresponding quarter of the previous year Mar'23	Up to the corresponding Quarter of the previous year Mar'23	For the corresponding quarter of the previous year Mar'23	Up to the corresponding Quarter of the previous year Mar'23	
Commission & Remuneration	-	-	(0)	0	-	-	288	1,071	13,515	41,189	15,399	48,013	
Rewards	-	-	-	-	-	-	4	17	2,936	9,426	3,128	10,241	
Distribution fees	-	-	-	-	-	-	-	-	22	119	22	119	
Gross Commission	-	-	(0)	0	-	-	292	1,088	16,473	50,734	18,549	58,373	
Add: Commission on Re-insurance Accepted		-	-	-	-	-	-	-	1	5	27	114	
Less: Commission on Re-insurance Ceded		-	(8)	(8)	-	-	121	270	9,346	30,331	17,082	46,256	
Net Commission	-	-	8	8	-	-	171	816	7,128	20,407	1,494	12,230	
Break-up of the expenses (Gross) inc													
Individual Agents	-	-	-	-	-	-	2	8	110	406	161	597	
Corporate Agents-Banks/FII/HFC	-	-	-	-	-	-	292	986	2,442	8,933	3,314	11,800	
Corporate Agents-Others	-	-	(0)	0	-	-	(22)	12	5,924	17,960	6,209	18,754	
Insurance Brokers	-	-	-	-	-	-	20	81	7,825	22,805	8,692	26,591	
Direct Business - Online <sup>c</sup>	-	-	-	-	-	-	-	-	-	-	-	-	
MISP (Direct)	-	-	-	-	-	-	-	-	22	119	22	119	
Web Aggregators	-	-	-	-	-	-	-	-	0	0	0	0	
Insurance Marketing Firm					-	-	-	-	-	-	-	-	
Common Service Centers	-	-	-	-	-	-	-	-	32	89	32	89	
Micro Agents					-	-	-	-	-	-	-	-	
Point of Sales (Direct)	-	-	-	-	-	-	-	-	118	422	118	422	
Other (to be specified)					-	-	-	-					
TOTAL	-	-	(0)	0	-	-	292	1,088	16,473	50,734	18,549	58,373	
Commission and Rewards on (Excluding Reinsurance) Business written :													
In India	-	-	(0)	0	-	-	292	1,088	16,473	50,734	18,549	58,373	
Outside India													

FORM NL-7-OPERATING EXPENSES SCHEDULE  
CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED AS ON  
March 31, 2024

		FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor	
	Particulars	For the Quarter Mar'24	Up to the Quarter Ended Mar'24	For the Quarter Mar'24	Up to the Quarter Ended Mar'24	For the Quarter Mar'24	Up to the Quarter Ended Mar'24	For the Quarter Mar'24	Up to the Quarter Ended Mar'24	For the Quarter Mar'24	Up to the Quarter Ended Mar'24	For the Quarter Mar'24	Up to the Quarter Ended Mar'24	For the Quarter Mar'24	Up to the Quarter Ended Mar'24
1	Employees' remuneration & welfare benefits	920	3,994	234	689	18	80	252	770	4,591	14,095	4,596	22,612	9,186	36,707
2	Travel, conveyance and vehicle running expenses	115	359	20	52	2	5	21	57	195	561	263	856	457	1,417
3	Training expenses	3	7	0	1	-	0	0	1	24	35	69	85	94	120
4	Rents, rates & taxes	53	255	10	41	2	6	12	47	95	371	168	596	263	968
5	Repairs	4	28	1	4	0	1	1	5	16	77	24	118	40	195
6	Printing & stationery	35	111	2	5	0	1	2	6	32	112	51	198	83	310
7	Communication expenses	26	118	4	17	1	3	4	20	83	308	129	455	213	763
8	Legal & professional charges	33	175	14	71	0	1	14	72	13	152	20	219	33	371
9	Auditors' fees, expenses etc.			-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	2	4	0	1	0	0	0	1	5	11	8	17	14	28
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	(1)	2	(0)	0	(0)	0	(0)	0	(2)	6	(2)	9	(4)	15
	(c) in any other capacity (out of Pocket Expenses)	0	0	0	0	-	-	0	0	0	0	0	0	0	1
10	Advertisement and publicity	423	888	0	10	0	1	0	11	370	984	176	604	546	1,588
11	Interest & Bank Charges	103	401	15	59	3	9	17	68	321	1,043	489	1,523	810	2,566
12	Depreciation	145	387	17	53	2	7	19	60	250	837	421	1,260	671	2,097
13	Brand/ Trade Mark usage fee/charges			-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses			-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	97.48	537	13	77	3	12	16	89	333	1,468	470	2,293	803	3,762
16	Goods and Services Tax (GST)	(7.41)	10	(1.12)	2	(0.14)	0	(1)	2	(16.19)	27	(22.38)	39	(39)	66
17	Others (to be specified)a			-	-	-	-	-	-	-	-	-	-	-	-
	(a) Power and Electricity	6.78	37	1	5	0	1	1	6	25	107	36	177	61	283
	(b) Marketing Expenses	(352)	581	(34)	55	0	0	(34)	55	(131)	111	(239)	482	(371)	593
	(c) Operating Lease Charges	7	35	0	1	-	-	0	1	51	267	11	749	62	1,016
	(d) Insurtech and Insurance awarness Expenses	18.83	111	2.58	16	0.56	2	3	19	64.89	288	101.27	421	166	709
	(f) Miscellaneous Expenses	99	651	1	40	0	4	1	44	13	528	65	839	78	1,367
	TOTAL	1,732	8,692	299	1,200	32	134	331	1,334	6,332	21,388	6,833	33,552	13,165	54,940
	In India	1,732	8,692	299	1,200	32	134	331	1,334	6,332	21,388	6,833	33,552	13,165	54,940
	Outside India														

Notes:  
(a) Items of expenses in excess of one percent of the total premiums (less reinsurance) or Rs.5,00,000 whichever is higher, shall be shown as a separate line item.  
(b) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium  
(c) Expenses paid for various outsourcing activities/arrangements are to be booked under relevant line item on the basis of nature of services availed and not to be shown as "Outsourcing Expense"



FORM NL-7-OPERATING EXPENSES SCHEDULE  
CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED AS ON  
March 31, 2024

	Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor	
	Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor	
		For the corresponding quarter of the previous year Mar'23	Up to the corresponding Quarter of the previous year Mar'23	For the corresponding quarter of the previous year Mar'23	Up to the corresponding Quarter of the previous year Mar'23	For the corresponding quarter of the previous year Mar'23	Up to the corresponding Quarter of the previous year Mar'23	For the corresponding quarter of the previous year Mar'23	Up to the corresponding Quarter of the previous year Mar'23	For the corresponding quarter of the previous year Mar'23	Up to the corresponding Quarter of the previous year Mar'23	For the corresponding quarter of the previous year Mar'23	Up to the corresponding Quarter of the previous year Mar'23	For the corresponding quarter of the previous year Mar'23	Up to the corresponding Quarter of the previous year Mar'23
1	Employees' remuneration & welfare benefits	182	1,717	128.92	506	-0	0	129	506	3,627.59	10,532	8,159.80	25,384	11,787	35,916
2	Travel, conveyance and vehicle running expenses	1	97	4	26	(0)	0	4	26	141	542	302	1,337	443	1,879
3	Training expenses	(2)	13	(0)	3	-0	-	(0)	3	1.8	63	4.57	159	6	222
4	Rents, rates & taxes	8	74	6	24	(0)	0	6	24	93	347	233	873	326	1,220
5	Repairs	2	16	1	3	-	-	1	3	21	77	54	194	75	271
6	Printing & stationery	29	102	0	2	-	-	0	2	19	64	48	157	67	221
7	Communication expenses	4	55	2	12	-	0	2	12	64	266	162	667	226	933
8	Legal & professional charges	1	50	1	11	-	0	1	11	48	244	121	614	169	858
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	0	1	0	0	-	-	0	0	3	7	7	17	10	24
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-0	0	-	0	-	-	-	0	0	1	0	2	0	3
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-0	1	-	0	-	-	-	0	1	6	2	16	2	22
	(c) in any other capacity	0	0	-	0	-	-	-	0	0	0	0	1	0	1
10	Advertisement and publicity	540	2,049	78	351	-	0	78	351	6,690	19,615	16,097	45,335	22,787	64,949
11	Interest & Bank Charges	28	129	9	28	0	0	9	28	225	624	566	1,569	791	2,193
12	Depreciation	16	133	6	29	0	0	6	29	182	647	459	1,626	641	2,273
13	Brand /Trade Mark usage fee/ charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	38	240	13	51	0	0	13	51	363	1,165	915	2,926	1,278	4,091
16	Goods and Services Tax (GST)	-0	-	(0)	-	(0)	-	(0)	-	(2)	-	(4)	-	(6)	-
17	Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Power and Electricity	2	18	1	4	-	-	1	4	23	89	57	224	80	313
	(b) Marketing Expenses	-235	1,353	(23.17)	57	-	(0)	(23)	57	(470.25)	2,017	(1,345.26)	7,676	(1,816)	9,693
	(c) Operating Lease Charges	6	94	3	20	0	0	3	20	106	457	268	1,147	374	1,604
	(d) IRDA Registration renewal fees	-	-	-	-	-	-	-	-	(0)	-	-	-	(0)	-
	(e) Back Office Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(e) Co-insurance Administrative Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(f) Miscellaneous Expenses	-0	81	2	17	0.01	0	2	17	69.87	392	176.45	985	246	1,377
	(g) Terrorism Pool - Management Expenses ( LOB Wise)	86	372	0	0	-	-	0	0	-	-	-	-	-	-
	TOTAL	704	6,595	234	1,144	(0)	1	234	1,145	11,206	37,156	26,282	90,908	37,487	1,28,064
	In India	704	6,595	234	1,144	(0)	1	234	1,145	11,206	37,156	26,282	90,908	37,487	1,28,064
	Outside India														

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Notes:

FORM NL-7-OPERATING EXPENSES SCHEDULE  
CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED AS ON  
March 31, 2024

March 31, 2024		Miscellaneous																	
Particulars		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance	
		For the Quarter Mar'24	Up to the Quarter Ended Mar'24	For the Quarter Mar'24	Up to the Quarter Ended Mar'24	For the Quarter Mar'24	Up to the Quarter Ended Mar'24	For the Quarter Mar'24	Up to the Quarter Ended Mar'24	For the Quarter Mar'24	Up to the Quarter Ended Mar'24	For the Quarter Mar'24	Up to the Quarter Ended Mar'24	For the Quarter Mar'24	Up to the Quarter Ended Mar'24	For the Quarter Mar'24	Up to the Quarter Ended Mar'24	For the Quarter Mar'24	Up to the Quarter Ended Mar'24
1	Employees' remuneration & welfare benefits	1,155	4,283	245	1,777	(0)	6	1,400	6,066	42	78	16	66	100	259	-	-	854	2,754
2	Travel, conveyance and vehicle running expenses	120	390	42	138	0	1	163	529	2	4	1	4	7	19	-	-	(347)	130
3	Training expenses	4	8	1	3	-	0	5	11	0	0	0	0	0	0	-	-	(1)	2
4	Rents, rates & taxes	52	218	20	85	0	0	72	303	1	2	1	3	3	13	-	-	10	82
5	Repairs	5	28	2	13	0	0	7	41	0	0	0	0	0	1	-	-	1	17
6	Printing & stationery	25	79	5	16	0	0	31	95	0	0	0	0	1	2	-	-	2	15
7	Communication expenses	28	114	12	53	0	0	40	168	0	2	0	2	1	6	-	-	11	420
8	Legal & professional charges	25	119	2	30	0	0	27	149	0	2	1	4	1	9	-	-	930	1,780
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	2	4	1	2	-	0	3	6	0	0	0	0	0	0	-	-	1	3
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	(1)	2	(0)	1	(0)	-	(1)	3	(0)	0	(0)	0	(0)	0	-	-	(1)	1
	(c) in any other capacity (out of Pocket Expenses)	0	0	0	0	-	-	0	0	-	-	-	-	0	0	-	-	0	0
10	Advertisement and publicity	102	300	70	246	0	1	172	547	0	1	(0)	1	1	6	-	-	(207.24)	36
11	Interest & Bank Charges	107	388	49	182	0	1	156	571	2	6	1	6	5	21	-	-	39	241
12	Depreciation	133	361	52	160	0	1	185	521	2	5	1	5	6	19	-	-	26	190
13	Brand/ Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	104	524	46	241	0	1	150	767	1.94	7	1	8	4	27	-	-	24	313
16	Goods and Services Tax (GST)	(6.74)	10	(3.25)	5	(0.02)	0	(10)	15	(0.08)	0	(0)	0	(0.41)	1	-	-	301	313
17	Others (to be specified)a	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Power and Electricity	7	36	3	16	0	0	10	53	0	1	0	1	0	2	-	-	2	21
	(b) Marketing Expenses	(219)	447	(71)	137	(0)	1	(290)	585	(2)	3	(2)	3	(12)	25	-	-	270	271
	(c) Operating Lease Charges	7	46	0	11	-	0	7	57	0	0	0	0	0	2	-	-	-	-
	(d) Insurtech and Insurance awarness Expenses	20.42	107	9.14	50	0.02	0	30	158	0.38	2	0.09	2	0.80	6	-	-	4.04	67
	(f) Miscellaneous Expenses	25	280	6	116	(0)	1	30	397	0	3	(0)	4	6	35	-	-	110	248
	TOTAL	1,695	7,744	491	3,284	1	13	2,186	11,042	51	116	20	109	125	452	-	-	2,028	6,904
	In India	1,695	7,744	491	3,284	1	13	2,186	11,042	51	116	20	109	125	452	-	-	2,028	6,904
	Outside India																		

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	Particulars	Other segments <sup>(b)</sup>		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
		For the Quarter Mar'24	Up to the Quarter Ended Mar'24	For the Quarter Mar'24	Up to the Quarter Ended Mar'24	For the Quarter Mar'24	Up to the Quarter Ended Mar'24	For the Quarter Mar'24	Up to the Quarter Ended Mar'24
1	Employees' remuneration & welfare benefits	-	-	91	468	11,689	46,397	12,862	51,161
2	Travel, conveyance and vehicle running expenses	-	-	9.86	38	294	2,141	430	2,557
3	Training expenses	-	-	1	1	99	135	101	142
4	Rents, rates & taxes	-	-	5.53	28	355	1,399	420	1,701
5	Repairs	-	-	1	4	48	258	53	291
6	Printing & stationery	-	-	2	5	119	429	155	545
7	Communication expenses	-	-	4.17	15	270	1,376	300	1,514
8	Legal & professional charges	-	-	1	9	993	2,323	1,041	2,570
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-
	(a) as auditor	-	-	0	1	18	37	20	43
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	(0)	0	(6)	21	(7)	23
	(c) in any other capacity (out of Pocket Expenses)	-	-	-	0	0	1	0	1
10	Advertisement and publicity	-	-	1	7	512	2,186	935	3,085
11	Interest & Bank Charges	-	-	16	49	1,028	3,459	1,148	3,928
12	Depreciation	-	-	19.82	47	911	2,885	1,076	3,332
13	Brand/ Trade Mark usage fee/charges	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-
15	Information Technology Expenses	-	-	16.92	67	1,000	4,952	1,114	5,578
16	Goods and Services Tax (GST)	-	-	(1)	1	251	396	242	408
17	Others (to be specified)a	-	-	-	-	-	-	-	-
	(a) Power and Electricity	-	-	1	5	74	365	82	408
	(b) Marketing Expenses	-	-	(58)	68	(463)	1,549	(848)	2,185
	(c) Operating Lease Charges	-	-	2.03	8	71	1,084	79	1,120
	(d) Insurtech and Insurance awarness Expenses	-	-	3.22	14	204	956	226	1,086
	(f) Miscellaneous Expenses	-	-	5	40	229	2,093	329	2,788
	TOTAL	-	-	121	875	17,696	74,440	19,759	84,466
	In India	-	-	121	875	17,696	74,440	19,759	84,466
	Outside India								

	Particulars	Other segments <sup>(b)</sup>	Other Miscellaneous segment	Total Miscellaneous	Grand Total	Grand Total
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								(Amount in Rs. Lakhs)	
	Particulars	Other segments (b)		Other Miscellaneous segments		Total Miscellaneous		Grand Total	Grand Total
		For the corresponding quarter of the previous year Mar'23	Up to the corresponding Quarter of the previous year Mar'23	For the corresponding quarter of the previous year Mar'23	Up to the corresponding Quarter of the previous year Mar'23	For the corresponding quarter of the previous year Mar'23	Up to the corresponding Quarter of the previous year Mar'23	For the corresponding quarter of the previous year Mar'23	Up to the corresponding Quarter of the previous year Mar'23
1	Employees' remuneration & welfare benefits	-	-	128.83	570	14,772	47,122	15,082	49,345
2	Travel, conveyance and vehicle running expenses	-	-	4	32	548	2,387	555	2,509
3	Training expenses	-	-	0	5	7	274	3	290
4	Rents, rates & taxes	-	-	5.88	26	398	1,518	412	1,616
5	Repairs	-	-	1	6	89	331	92	350
6	Printing & stationery	-	-	1	3	98	329	128	432
7	Communication expenses	-	-	4	19	268	1,139	274	1,206
8	Legal & professional charges	-	-	3	18	199	1,048	200	1,109
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-
	(a) as auditor	-	-	0	0	12	29	13	31
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	(0)	-	(0)	-
	(i) Taxation matters	-	-	-	0	0	4	0	4
	(ii) Insurance matters	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	0	0	2	27	2	28
	(c) in any other capacity	-	-	0	0	1	1	1	1
10	Advertisement and publicity	-	-	(10)	74	24,316	70,361	24,934	72,761
11	Interest & Bank Charges	-	-	14	45	951	2,678	988	2,834
12	Depreciation	-	-	11	47	765	2,776	788	2,938
13	Brand /Trade Mark usage fee/ charges	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-
15	Information Technology Expenses	-	-	22	84	1,530	4,994	1,582	5,286
16	Goods and Services Tax (GST)	-	-	10	10	3	10	3	10
17	Others (to be specified)	-	-	-	-	-	-	-	-
	(a) Power and Electricity	-	-	1	6	95	382	99	404
	(b) Marketing Expenses	-	-	(129.18)	74	(3,139)	16,482	(3,398)	17,892
	(c) Operating Lease Charges	-	-	6	33	443	1,959	454	2,073
	(d) IRDA Registration renewal fees	-	-	-	-	0	-	0	-
	(e) Back Office Expenses	-	-	-	-	-	-	-	-
	(e) Co-insurance Adminstrative Charges	-	-	(0)	-	(0)	-	(0)	-
	(f) Miscellaneous Expenses	-	-	3.38	28	289	1,682	291	1,780
	(g) Terrorism Pool - Management Expenses ( LOB Wise)	-	-	-	-	5	18	91	390
	TOTAL	-	-	75	1,081	41,653	1,55,551	42,589	1,63,290
	In India	-	-	75	1,081	41,653	1,55,551	42,589	1,63,290
	Outside India								

**Classification: Confidential****FORM NL-8-SHARE CAPITAL SCHEDULE**

CHOLAMANDALAM MS GENERAL INSURANCE COMPANY  
LIMITED AS ON March 31, 2024

(Amount in Rs. Lakhs)

	Particulars	As At Mar'24	As At Mar'23(Corresponding previous year)
1	Authorised Capital		
	Equity Shares of Rs 324,000,000 (Previous year - 324,000,000) of Rs. 10 each	32,400	32,400
	Preference Shares of Rs..... each	-	-
2	Issued Capital		
	298,805,700 (Previous Year: 298,805,700) Equity Shares of Rs.10 each	29,881	29,881
	Preference Shares of Rs..... each		
3	Subscribed Capital		
	298,805,700 (Previous Year: 298,805,700) Equity Shares of Rs.10 each	29,881	29,881
	Preference Shares of Rs..... each		
4	Called-up Capital		
	298,805,700 (Previous Year: 298,805,700) Equity Shares of Rs.10 each fully paid up	29,881	29,881
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (Amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses	-	-
	Expenses including commission or brokerage on	-	-
	Underwriting or subscription of shares	-	-
	Preference Shares of Rs..... each	-	-
5	Paid-up Capital		
	Equity Shares of Rs. ....each	-	-
	Preference Shares of Rs. .... Each	-	-
	<b>Total</b>	<b>29,881</b>	<b>29,881</b>

Notes:

- (a) Particulars of the different classes of capital should be separately stated.  
(b) The amount capitalised on account of issue of bonus shares should be disclosed.  
(c) In case any part of the capital is held by a holding company, the same should be separately disclosed.

**FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE**

**CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED AS ON March 31, 2024**

**PATTERN OF SHAREHOLDING**

**[As certified by the Management]**

Shareholder	As At Mar'24		As At Mar'23(Corresponding previous year)	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	17,92,83,420	60	17,92,83,420	60
· Foreign	11,95,22,280	40	11,95,22,280	40
Investors*				
· Indian	-	-	-	-
· Foreign	-	-	-	-
Others (to be specified e.g. ESOP etc.)	-	-	-	-
TOTAL	29,88,05,700	100	29,88,05,700	100

Notes: -

Investors as defined under IRDAI (Transfer of Equity Shares of Insurance Companies) Regulations, 2015 and as amended from time to time

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**DETAILS OF EQUITY HOLDINGS OF INSURERS**

**PART (A):**

**PARTICULARS OF THE SHAREHOLDING PATTERN OF THE CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED AS ON  
March 31, 2024**

Sl. No.	Category	No. of Investors	No. of shares held	% of shareholdings	Paid up equity (Rs. in lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares(VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of Shares (VIII)	As a percentage of Total Shares Held (IX) = (VIII)/(III)*100
<b>A</b>	<b>Promoters &amp; Promoters Group</b>								
<b>A.1</b>	<b>Indian Promoters</b>								
<b>i)</b>	<b>Individuals/HUF (Names of major shareholders):</b>								
<b>ii)</b>	<b>Bodies Corporate</b>								
	(i) M/s. Cholamandalam Financial Holdings Limited		179282861	59.9998	17928.29	0	0	0	0
	(ii) M/s. Kartik Investments Trust Ltd		103	0	0.01	0	0	0	0
	(iii)M/s. Ambadi Enterprises Ltd.		112	0	0.01	0	0	0	0
	(iv)M/s. Murugappa Management Services Pvt Ltd.		111	0	0.01	0	0	0	0
	(v)M/s. Ambadi Investments Ltd.		223	0	0.02	0	0	0	0
	(vi)M/s. Parry Infrastructure Company Pvt. Ltd.		10	0	0.00	0	0	0	0
<b>iii)</b>	<b>Financial Institutions/Banks</b>								
<b>iv)</b>	<b>Central Government/State Government(s)/President of India</b>								
<b>v)</b>	Persons acting in Concert (Please specify)		0	0	0	0	0	0	0
<b>vi)</b>	Any Other		0	0	0	0	0	0	0
<b>A.2</b>	<b>Foreign Promoters</b>								
<b>i)</b>	<b>Individuals: (Names of Major Shareholders)</b>		0	0	0	0	0	0	0
<b>ii)</b>	<b>Bodies Corporate</b>								
	(i) Mitsui Sumitomo Insurance Co. Ltd.		119522280	40	11952.23	0	0	0	0
<b>iii)</b>	Any Other		0	0	0	0	0	0	0
<b>B</b>	<b>Non Promoters</b>								
<b>B.1</b>	<b>Public Shareholders</b>								
<b>1.1)</b>	<b>Institutional</b>								
<b>i)</b>	Mutual Funds		0	0	0	0	0	0	0
<b>ii)</b>	Foreign Portfolio Investors		0	0	0	0	0	0	0
<b>iii)</b>	Banks / Financial Institutions		0	0	0	0	0	0	0
<b>iv)</b>	Insurance Companies		0	0	0	0	0	0	0
<b>v)</b>	FII belonging to foreign promoter		0	0	0	0	0	0	0
<b>vi)</b>	FII - others		0	0	0	0	0	0	0



vii)	Provident Fund/Pension Fund Fund		0	0	0	0	0	0	0
viii)	Alternative Investment Fund		0	0	0	0	0	0	0
ix)	Any Other		0	0	0	0	0	0	0
<b>1.2)</b>	<b>Central Governemnt /State Government (s)/ President of India</b>								
<b>1.3)</b>	<b>Non - Institutions</b>								
i)	Individual share capital upto Rs. 2 Lacs		0	0	0	0	0	0	0
ii)	Individual share capital in excess of Rs. 2 Lacs		0	0	0	0	0	0	0
iii)	NBFCs registered with RBI		0	0	0	0	0	0	0
iv)	Any Other (specify)		0	0	0	0	0	0	0
	Trusts		0	0	0	0	0	0	0
	Non-Resident Indian (NRI)		0	0	0	0	0	0	0
	Clearing Members		0	0	0	0	0	0	0
	NRI (Non repatriable)		0	0	0	0	0	0	0
	Bodies Corporate		0	0	0	0	0	0	0
	IEPF		0	0	0	0	0	0	0
v)	Any Other		0	0	0	0	0	0	0
<b>B.2</b>	<b>Non Public Shareholders</b>								
2.1)	Custodian/DR Holder		0	0	0	0	0	0	0
2.2)	Employee Benefit Trust		0	0	0	0	0	0	0
2.3)	Any Other		0	0	0	0	0	0	0
	<b>TOTAL</b>		<b>298805700</b>	<b>100</b>	<b>29880.57</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

**Footnotes**

- 1 All holdings, above 1% of the paid up equity, have to be separately disclosed.
- 2 Indian Promoters - As defined under Regulation 2 (l){h) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2022. Indian
- 3 Where a company is listed, the column "Shares pledged or otherwise encumbered" shall not be applicable to "Non Promoters" category.

**PART B:****PARTICULARS OF THE SHAREHOLDING PATTERN IN THE INDIAN PROMOTER COMPANY(S) AS INDICATED AT (A) ABOVE.**

Name of the Indian Promoter: Cholamandalam Financial Holdings Limited

(Please repeat the tabulation in case of more than one Indian Promoter)

as at March 31, 2024

Sl. No.	Category	No. of Investors	No. of shares held	% of sharehold ings	Paid up equity (Rs. in lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares(VI)	As a percentag e of Total Shares held (VII) = (VI)/(III)*100	Number of Shares (VIII)	As a percentag e of Total Shares Held (IX) = (VIII)/(III) *100
<b>A</b>	<b>Promoters &amp; Promoters Group</b>								
A.1	<b>Indian Promoters</b>								
i)	Individuals/HUF (Names of major shareholders):								
1	M A M ARUNACHALAM (in the capacity of Karta of HUF)	1	148660	0.08	1.49	-	-	-	-
2	M A ALAGAPPAN HUF(M A Alagappan hold shares in the capacity as kartha )	1	130660	0.07	1.31	-	-	-	-
3	M M Muthiah HUF (M M Murugappan hold shares in the capacity as kartha)	1	277360	0.15	2.77	-	-	-	-
4	M M MURUGAPPAN HUF(M M Murugappan holds shares in the capacity as kartha)	1	355330	0.19	3.55	-	-	-	-
5	A VELLAYAN (Hold shares in the capacity as Kartha of HUF)	1	249500	0.13	2.50	-	-	-	-
6	UMAYAL.R.	1	226580	0.12	2.27	-	-	-	-
7	A VENKATACHALAM (Hold shares in the capacity as Kartha of HUF)	1	252000	0.13	2.52	-	-	-	-
8	VALLI ANNAMALAI	1	157127	0.08	1.57	7000	4.45	-	-
9	M VELLACHI	1	597425	0.32	5.97	-	-	-	-
10	M A M ARUNACHALAM	1	842760	0.45	8.43	-	-	-	-
11	ARUN ALAGAPPAN	1	833090	0.44	8.33	-	-	-	-
12	M.A.ALAGAPPAN	1	710000	0.38	7.10	6000	0.85	-	-
13	LAKSHMI CHOCKA LINGAM	1	624410	0.33	6.24	-	-	-	-
14	A VELLAYAN	1	382400	0.20	3.82	-	-	-	-
15	M M VENKATACHALAM	1	4000	-	0.04	-	-	-	-
16	LAKSHMI VENKATACHALAM	1	1200	-	0.01	-	-	-	-
17	MEYYAMMAI VENKATACHALAM	1	358580	0.19	3.59	-	-	-	-
18	M V Murugappan - HUF ( Valli Arunachalam holds shares in the capacity as karta)	1	543330	0.29	5.43	-	-	-	-
19	M M MURUGAPPAN	1	209715	0.11	2.10	-	-	-	-
20	A M MEYYAMMAI	1	93150	0.05	0.93	-	-	-	-

21	M V SUBBIAH (Hold shares in the capacity as Kartha of HUF)	1	171200	0.09	1.71	-	-	-	-
22	MEENAKSHI MURUGAPPAN	1	70	-	0.00	-	-	-	-
23	A VENKATACHALAM	1	513610	0.27	5.14	-	-	-	-
24	V NARAYANAN	1	281140	0.15	2.81	-	-	-	-
25	V ARUNACHALAM	1	338990	0.18	3.39	-	-	-	-
26	ARUN VENKATACHALAM	1	200000	0.11	2.00	-	-	-	-
27	SOLACHI RAMANATHAN	1	8500	-	0.09	-	-	-	-
28	A V NAGALAKSHMI	1	3600	-	0.04	-	-	-	-
29	M V AR MEENAKSHI	1	449630	0.24	4.50	-	-	-	-
30	A.KEERTIKA UNNAMALAI	1	500	-	0.01	-	-	-	-
31	SIGAPI ARUNACHALAM	1	227990	0.12	2.28	4200	1.84	-	-
32	UMA RAMANATHAN	1	2000	-	0.02	-	-	-	-
33	V VASANTHA	1	2300	-	0.02	-	-	-	-
34	DHRUV M ARUNACHALAM	1	11000	0.01	0.11	-	-	-	-
35	PRANAV ALAGAPPAN	1	28050	0.01	0.28	-	-	-	-
36	Valli Alagappan	1	1020	-	0.01	-	-	-	-
<b>Total</b>		<b>36</b>	<b>92,36,877</b>	<b>4.92</b>	<b>92.4</b>	<b>17,200</b>	<b>0.19</b>		
ii)	<b><u>Bodies corporate:</u></b>			-	0.00	-	-	-	-
1	A M M VELLAYAN SONS P LTD	1	38430	0.02	0.38	-	-	-	-
2	CARBORUNDUM UNIVERSAL LIMITED	1	1000	0.00	0.01	-	-	-	-
3	M.M.MUTHIAH SONS PRIVATE LTD	1	4200	0.00	0.04	-	-	-	-
4	AMBADI INVESTMENTS LIMITED	1	70766595	37.69	707.67	-	-	-	-
5	AR LAKSHMI ACHI TRUST	1	391510	0.21	3.92	-	-	-	-
6	M A ALAGAPPAN HOLDINGS PRIVATE LIMITED	1	529860	0.28	5.30	-	-	-	-
7	MURUGAPPA EDUCATIONAL AND MEDICAL FOUNDATION	1	726200	0.39	7.26	-	-	-	-
<b>Total</b>		<b>7</b>	<b>7,24,57,795</b>	<b>38.59</b>	<b>724.58</b>	-	-	-	-
iii)	<b><u>Financial Institutions/Banks</u></b>			-			-	-	-
iv)	<b><u>Central Government/State Government(s)/President of India</u></b>			-			-	-	-
v)	<b><u>Persons acting in Concert (Please specify)</u></b>			-			-	-	-
vi)	<b><u>Any Others</u></b>			-			-		
1	M.M.MUTHIAH RESEARCH FOUNDATION	1	280920	0.15	2.81	-	-	-	-
2	Lakshmi Venkatachalam Family Trust(M M Venkatachalam&Lakshmi Venkatachalam are trustees of trust)	1	379905	0.20	3.80	-	-	-	-
3	LAKSHMI RAMASWAMY FAMILY TRUST(AA ALAGAMMAI & LAKSHMI RAMASWAMY HOLDS SHARES ON BEHALF OF TRUST)	1	743000	0.40	7.43		-		
4	MV MUTHIAH FAMILY TRUST (M M VENKATACHALAM & M V MUTHIAH HOLDS SHARES ON BEHALF OF THE TRUST)	1	459830	0.24	4.60		-		
5	Meenakshi Murugappan Family Trust (M M Murugappan & Meenakshi Murugappan are trustees of the trust)	1	500000	0.27	5.00		-		
6	MM VEERAPPAN FAMILY TRUST(MM MURUGAPPAN & MEENAKSHI MURUGAPPAN HOLDS SHARES ON BEHALF OF THE TRUST)	1	468055	0.25	4.68		-		
7	M M Murugappan Family Trust (M M Murugappan & Meenakshi Murugappan are trustees of the trust)	1	231800	0.12	2.32		-		
8	MV SUBRAMANIAN FAMILY TRUST (Mr. MM Venkatachalam & MV Subramanian hold shares on behalf of trust)	1	459830	0.24	4.60		-		

9	M M MUTHIAH FAMILY TRUST (M M MURUGAPPAN & M M MUTHIAH HOLDS SHARES ON BEHALF OF THE TRUST)	1	478055	0.25	4.78				
10	Saraswathi Trust (M V Subbiah, S Vellayan & M V Seetha Subbiah are trustees of the trust)	1	515180	0.27	5.15				
11	Shambho Trust (M V Subbiah & S Vellayan are trustees of the trust)	1	597340	0.32	5.97				
12	M A MURUGAPPAN HOLDINGS LLP	1	546860	0.29	5.47				
13	Murugappan Arunachalam Children Trust (Sigapi Arunachalam alongwith others hold shares of Trust)	1	215410	0.11	2.15				
14	Valli Subbiah Benefit Trust (S Vellayan & M V Subbiah hold shares on behalf of the Trust)	1	14500	0.01	0.15				
15	Arun Murugappan Children's Trust (MAM Arunachalam & Sigappi Arunachalam hold on behalf of trust)	1	220278	0.12	2.20				
16	M A Alagappan Grand Children Trust (Arun Alagappan & AA Alagammai hold shares on behalf of Trust)	1	216777	0.12	2.17				
17	MM Venkatachalam Family Trust (MM Venkatachalam & Lakshmi Venkatachalam hold shares on behalf of trust)	1	403900	0.22	4.04				
18	M V Seetha Subbiah Benefit trust (M.V.Subbiah & S Vellayan hold shares on behalf of the Trust)	1	14500	0.01	0.15				
	<b>Total</b>	<b>18</b>	<b>67,46,140</b>	<b>3.59</b>	<b>67.46</b>	<b>-</b>	<b>-</b>		
<b>A.2</b>	<b>Foreign Promoters</b>			-			-		
i)	Individuals (Names of major shareholders):			-			-	-	-
	VALLI ARUNACHALAM	1	4,96,095	0.26	4.96				
	VALLIAMMAI MURUGAPPAN	1	17,032	0.01	0.17				
ii)	Bodies Corporate			-			-	-	-
	(i)			-			-	-	-
	(ii)			-			-	-	-
	(iii)			-			-	-	-
iii)	Any other (Please Specify)			-			-	-	-
	<b>Sub total</b>	<b>63</b>	<b>8,89,53,939</b>	<b>47.37</b>	<b>889.54</b>	<b>17,200</b>	<b>-</b>		
				-			-		
<b>B</b>	<b>Non Promoters</b>			-			-		
<b>B.1</b>	<b>Public Shareholders</b>			-			-		
<b>1.1)</b>	<b>Institutional</b>			-			-		
i)	Mutual Funds	19	44227360	23.55	442.27	-	-	-	-
ii)	Foreign Portfolio Investors	167	2,56,32,452	13.65	256.32	-	-	-	-
iii)	Banks / Financial Institutions / NBFCs	9	34385	0.02	0.34	-	-	-	-
iv)	Insurance Companies	5	2309343	1.23	23.09	-	-	-	-
v)	FII belonging to foreign promoter			-		-	-	-	-
vi)	FII - others	1	2,36,660	0.13	2.37	-	-	-	-
vii)	Provident Fund/Pension Fund Fund			-		-	-	-	-
viii)	Alternative Investment Fund	16	853253	0.45	8.53	-	-	-	-
ix)	Any Other			-		-	-	-	-
				-			-		
<b>1.2)</b>	<b>Central Governemnt /State Government (s)/ President of India</b>			-			-		

	Shareholding by Companies or Bodies Corporate where Central / State Government is a promoter	1	866660	0.46	8.67				
<b>1.3)</b>	<b>Non - Institutions</b>			-			-		
i)	Individual share capital upto Rs. 2 Lacs	29991	15256938	8.13	152.57	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	7	2587342	1.38	25.87	-	-	-	-
iii)	NBFCs registered with RBI		-	-	0.00	-	-	-	-
iv)	Any Other (specify)			-	0.00	-	-	-	-
	Trusts	12	73262	0.04	0.73	-	-	-	-
	Non-Resident Indian (NRI)	1034	1328370	0.71	13.28	-	-	-	-
	Clearing Members	2	1502	0.00	0.02	-	-	-	-
	Qualified Institutional Buyer			-					
	Bodies Corporate	597	4115961	2.19	41.16		-		
	IEPF	1	867338	0.46	8.67	-	-	-	-
	HUF	607	432697	0.23	4.33				
v)	Alternate Investment Fund			-					
	<b>Total</b>	<b>32,469</b>	<b>9,88,23,523</b>	<b>52.63</b>	<b>988.24</b>		-		
<b>B.2</b>	<b>Non Public Shareholders</b>			-			-		
2.1)	Custodian/DR Holder			-		-	-	-	-
2.2)	Employee Benefit Trust			-		-	-	-	-
2.3)	Any Other			-		-	-	-	-
				-			-		
	<b>sub total</b>	<b>32,469</b>	<b>9,88,23,523</b>	<b>52.63</b>	<b>988.24</b>		-		
	<b>Grand Total</b>	<b>32,532</b>	<b>18,77,77,462</b>	<b>100.00</b>	<b>1877.77</b>	<b>17,200</b>			

1 At A.I and A.2 of Part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.

2 Insurers are required to highlight the categories which fall within the purview of Regulation II(I)(ii) of the Insurance Regulatory and Development

3 Details of investors (excluding employees holding under ESOP) have to be provided where the Insurance company is unlisted

4 Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the Insurance company is listed.

# Please specify the names of the Fils, indicating those Fils which belong to the Group of the Joint Venture partner/foreign investor of the Indian

\$ Please specify the names of the OCBs, indicating those OCBs which belong to the Group of the Joint Venture partner/foreign investor of the

**Name of the Indian Promoter: KARTIK INVESTMENTS TRUST LIMITED**  
**Shareholding pattern as on March 31, 2024**

Sl. No.	Category	No. of shares held	% age of holding	Paid up equity (Rs. In Lakhs)	Shares pledged or	
					Number of shares (V)	As a percentage of (VI) - (V)/(III) *100
<b>I</b>	<b>Promoters' holding</b>				NIL	NIL
I(a).	Promoters					
	<b>Indian promoters</b>					
	<b>Individuals holding</b>					
	A Vellayan	50	0.02	0.01		
	A Venkatachalam	50	0.02	0.01		
	M A Alagappan	100	0.04	0.01		
	M M Murugappan	100	0.04	0.01		
	M V Subbiah	100	0.04	0.01		
	<b>Bodies Corporate</b>					
	M.A. Alagappan Holdings Private Limited	50	0.02	0.01		
	M.A. Murugappan Holdings LLP	50	0.02	0.01		
	Murugappa Educational & Medical Foundation	12220	5.01	1.22		
	AMM Vellayan & Sons Private Limited	3700	1.52	0.37		
	AR Lakshmi Achi Trust	4000	1.64	0.40		
	Carborundum Universal Limited	24240	9.93	2.42		
	E.I.D.Parry (India) Ltd.	23600	9.67	2.36		
	M.M.Muthiah Research Foundation	4960	2.03	0.50		
	Ambadi Investments Limited	74758	30.64	7.48		
	Parry Enterprises India Limited	32	0.01	0.00		
	Cholamandalam Financial Holdings Limited	33790	13.85	3.38		
	Chola Business Services Limited	550	0.23	0.06		
	Murugappa & Sons	200	0.08	0.02		
I(b).	<b>Foreign promoters</b>					
	<b>Individuals</b>					
	Bodies Corporate	-	-	-		
2	Persons Acting in concert					
	<b>Sub Total</b>	<b>182550</b>	<b>74.82</b>	<b>18.255</b>	<b>NIL</b>	<b>NIL</b>
<b>II.</b>	<b>Non Promoters' Holding</b>				NIL	NIL
1	Institutional Investors	-	-	-		
a.	Mutual Funds and UTI	-	-	-		
b.	Banks, Financial Institutions, Insurance Companies	-	-	-		

	(Central / State Government / Non Government Institutions)					
	c. FIIs:	-	-	-		
2	Others - HUF	347	0.14	0.03		
	a. Private Corporate Bodies	29440	12.07	2.94		
	b. Indian Public	31563	12.94	3.16		
	c. NRIs	100	0.04	0.01		
	d. OCB's	-	-	-		
	e. FIIs:	-	-	-		
	f. Employees	-	-	-		
	g. Trusts	-	-	-		
	h. Directors (independent Director)	-	-	-		
	i. NSDL/CDSL TRANSIT POSITION	-	-	-		
	<b>Sub - Total</b>	<b>61450</b>	<b>25.18</b>	<b>6.15</b>	<b>NIL</b>	<b>NIL</b>
	<b>Grand Total</b>	<b>244000</b>	<b>100.00</b>	<b>24.40</b>	<b>NIL</b>	<b>NIL</b>

- 1 At A.1 and A.2 of Part B above, the names of individuals and bodies corporate must be specifically
  - 2 and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000.
  - 3 Details of investors (excluding employees holding under ESOP) have to be provided where the
  - 4 Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the
- # Please specify the names of the Fils, indicating those Fils which belong to the Group of the Joint Venture
- \$ Please specify the names of the OCBs, indicating those OCBs which belong to the Group of the Joint Venture

**PART B:****PARTICULARS OF THE SHAREHOLDING PATTERN IN THE INDIAN PROMOTER COMPANY(S) AS INDICATED AT (A) ABOVE.**Name of the Indian Promoter: **AMBADI ENTERPRISES LIMITED**

(Please repeat the tabulation in case of more than one Indian Promoter)

as at March 31, 2024

Sl. No.	Category	No. Of Investors	No. of shares held	% of shareholdings	Paid up equity (Rs. in lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares(VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of Shares (VIII)	As a percentage of Total Shares Held (IX) = (VIII)/(III)*100
<b>A</b>	<b>Promoters &amp; Promoters Group</b>								
A.1	<b>Indian Promoters</b>								
i)	Individuals/HUF (Names of major shareholders):								
1	M A M ARUNACHALAM (in the capacity of Karta of HUF)		19892	4.14	1.99	0.00	0.00	-	-
2	M A ALAGAPPAN HUF(M A Alagappan hold shares in the capacity as kartha )		15692	3.27	1.57	0.00	0.00	-	-
3	M M Muthiah HUF (M M Murugappan hold shares in the capacity as kartha)		0	-	-	0.00	0.00	-	-
4	M M MURUGAPPAN		17666	3.68	1.77	0.00	0.00	-	-
5	A VELLAYAN (Hold shares in the capacity as Kartha of HUF)		0	-	-	0.00	0.00	-	-
6	UMAYAL.R.		0	-	-	0.00	0.00	-	-
7	A VENKATACHALAM (Hold shares in the capacity as Kartha of HUF)		0	-	-	0.00	0.00	-	-
8	VALLI ANNAMALAI		0	-	-	0	0.00	-	-
9	M A M ARUNACHALAM		51926	10.82	5.19	0.00	0.00	-	-
10	ARUN ALAGAPPAN		39782	8.29	3.98	0.00	0.00	-	-
11	M.A.ALAGAPPAN		19892	4.14	1.99	0	0.00	-	-
12	LAKSHMI CHOCKA LINGAM		0	-	-	0.00	0.00	-	-
13	A VELLAYAN		8088	1.69	0.81	0.00	0.00	-	-
14	M M VENKATACHALAM		0	-	-	0.00	0.00	-	-
15	LAKSHMI VENKATACHALAM		0	-	-	0.00	0.00	-	-
16	MEYYAMMAI VENKATACHALAM		0	-	-	0.00	0.00	-	-
17	S.VELLAYAN(S VELLAYAN AND A VELLAYAN hold shares on behalf of M V Seetha Subbiah Benefit trust)		0	-	-	0.00	0.00	-	-
18	M M MURUGAPPAN		19770	4.12	1.98	0.00	0.00	-	-
19	A M MEYYAMMAI		0	-	-	0.00	0.00	-	-
20	M V SUBBIAH (Hold shares in the capacity as Kartha of HUF)		11778	2.45	1.18	0.00	0.00	-	-
21	MEENAKSHI MURUGAPPAN		2100	0.44	0.21	0.00	0.00	-	-
22	A VENKATACHALAM		25658	5.35	2.57	0.00	0.00	-	-



23	VALLI MUTHIAH		0	-	-	0.00	0.00	-	-
24	V NARAYANAN		8784	1.83	0.88	0.00	0.00	-	-
25	V ARUNACHALAM		8786	1.83	0.88	0.00	0.00	-	-
26	ARUN VENKATACHALAM		0	-	-	0.00	0.00	-	-
27	SOLACHI RAMANATHAN		0	-	-	0.00	0.00	-	-
28	A V NAGALAKSHMI		0	-	-	0.00	0.00	-	-
29	M V AR MEENAKSHI		1400	0.29	0.14	0.00	0	-	-
30	A.KEERTIKA UNNAMALAI		0	-	-	0.00	0.00	-	-
31	SIGAPI ARUNACHALAM		0	-	-	0	0.00	-	-
32	UMA RAMANATHAN		0	-	-	0.00	0.00	-	-
33	V VASANTHA		0	-	-	0.00	0.00	-	-
34	DHRUV M ARUNACHALAM		0	-	-	0.00	0.00	-	-
35	PRANAV ALAGAPPAN		0	0.00	-	0.00	0.00	-	-
36	VALLI ALAGAPPAN		0	0.00	-	0.00	0.00	-	-
37	M V SUBBIAH		13180	2.75	1.32	0.00	0.00	-	-
38	M V SEETHA SUBBIAH		1736	0.36	0.17	0.00	0.00	-	-
39	A A ALAGAMMAI		4200	0.88	0.42	0.00	0.00	-	-
40	S VELLAYAN		26354	5.49	2.64	0.00	0.00	-	-
41	M M MUTHIAH		19768	4.12	1.98	0.00	0.00	-	-
42	M M VEERAPPAN		19768	4.12	1.98	0.00	0.00	-	-
43	M A ALAGAPPAN JT M M VENKATACHALAM JT A VENKATACHALAM ( on behaf of Kadamane Estates & Co)		480	0.10	0.05	0.00	0.00	-	-
44	SIGAPI ARUNACHALAM JT M A M ARUNACHALAM JT A M MEYYAMMAI (on behalf of Murugappan Arunachalam Children Trust)		7750	1.61	0.78	0.00	0.00	-	-
45	M V SUBBIAH JT M A ALAGAPPAN JT M M MURUGAPPAN ( on behaf of Murugappa & Sons)		45516	9.48	4.55	0.00	0.00	-	-
	<b>Total</b>		3,89,966		39.01	-	0.0	-	-
ii)	<b><u>Bodies corporate:</u></b>				-				
1	AMBADI ENTERPRISES LTD		0	0.00	-	-	0.00	-	-
2	A M M VELLAYAN SONS P LTD		0	0.00	-	-	0.00	-	-
3	CARBORUNDUM UNIVERSAL LIMITED		0	0.00	-	-	0.00	-	-
4	M.M.MUTHIAH SONS PRIVATE LTD		0	0.00	-	-	0.00	-	-
5	AMBADI INVESTMENTS LIMITED		7200	1.50	0.72	-	0.00	-	-
6	M A ALAGAPPAN HOLDINGS PRIVATE LIMITED		0	0.00	-	-	0.00	-	-
7	M A MURUGAPPAN HOLDINGS LLP		0	0.00	-	-	0.00	-	-
	<b>Total</b>		7,200	1.50	0.72				
iii)	<b><u>Financial Institutions/Banks</u></b>				-				
iv)	<b><u>Central Government/State Government(s)/President of India</u></b>				-				
v)	<b><u>Persons acting in Concert (Please specify)</u></b>				-				
vi)	<b><u>Any Others</u></b>				-				
1	M.M.MUTHIAH RESEARCH FOUNDATION		0	0.00	-	-	0.00	-	-
2	LAKSHMI RAMASWAMY FAMILY TRUST(AA ALAGAMMAI & LAKSHMI RAMASWAMY HOLDS SHARES ON BEHALF OF THE TRUST)		0	0.00	-	-	0.00	-	-
3	AR LAKSHMI ACHI TRUST		0		-	-	0.00	-	-

4	MV MUTHIAH FAMILY TRUST (M M VENKATACHALAM & M V MUTHIAH HOLDS SHARES ON BEHALF OF THE TRUST)		38485	8.01	3.85	-	0.00	-	-
5	MM VEERAPPAN FAMILY TRUST(MM MURUGAPPAN & MEENAKSHI MURUGAPPAN HOLDS SHARES ON BEHALF OF THE TRUST)		0	0.00	-	-	0.00	-	-
6	MV SUBRAMANIAN FAMILY TRUST (Mr. M M Venkatachalam hold shares on behalf of the trust)		38485	8.01	3.85	-	0.00		-
7	M M MUTHIAH FAMILY TRUST (M M MURUGAPPAN & M M MUTHIAH HOLDS SHARES ON BEHALF OF THE TRUST)		0	0.00	-	-	0.00	-	-
8	MURUGAPPA EDUCATIONAL AND MEDICAL FOUNDATION		0	0.00	-	-	0.00	-	-
9	Lakshmi Venkatachalam Family Trust(M M Venkatachalam&Lakshmi Venkatachalam are trustees of trust)		0	0.00	-	-	0.00	-	-
10	Meenakshi Murugappan Family Trust (M M Murugappan & Meenakshi Murugappan are trustees of the trust)		0	0.00	-	-	0.00	-	-
11	M M Murugappan Family Trust (M M Murugappan & Meenakshi Murugappan are trustees of the trust)		0	0.00	-	-	0.00	-	-
12	Murugappan Arunachalam Children Trust (Sigapi Arunachalam alongwith others hold shares on behalf of Trust)		0	0.00	-	-	0.00	-	-
13	Valli Subbiah Benefit Trust (S Vellayan & A Vellayan holds shares on behalf of the Trust)		0	0.00	-	-	0.00	-	-
14	Arun Murugappan Children's Trust (MAM Arunachalam & Sigappi Arunachalam hold on behalf of the trust)		0	0.00	-	-	0.00	-	-
15	M A Alagappan Grand Children Trust (Arun Alagappan& AA Alagammai hold shares on behalf of the Trust)		0	0.00	-	-	0.00		-
16	Saraswathi Trust (M V Subiah & S Vellayan are trustees of the trust)		0	0.00	-	-	0.00	-	-
17	Shambho Trust (M V Subiah & S Vellayan are trustees of the trust)		0	0.00	-	-	0.00	-	
18	lakshmi Venkatachalam Family Trust(MM Venkatachalam&Lakshmi Venkatachalam hold shares on behalf oftrust)		2100	0.44	0.21	-	0.00		-
	Total		79,070	16.47	7.91	-	0.00	-	-
A.2	<b>Foreign Promoters</b>				-	-	0.00	0	
i)	Individuals (Names of major shareholders):				-				
	VALLIAMMAI MURUGAPPAN				-				
ii)	Bodies Corporate		-	-	-	-	0.00	-	-
	(i)		-	-	-	-	0.00	-	-
	(ii)		-	-	-	-	0.00	-	-
	(iii)		-	-	-	-	0.00	-	-
iii)	Any other (Please Specify)		-	0.00	-	-	0.00	-	-
	<b>Sub total</b>							-	-

		0	0.00	-	0	0.00	0	0
<b>B</b>	<b>Non Promoters</b>	0	0.00	-	0	0.00	0	0
<b>B.1</b>	<b>Public Shareholders</b>	0	0.00	-	0	0.00	0	0
<b>1.1)</b>	<b>Institutional</b>	0	0.00	-	0	0.00	0	0
i)	Mutual Funds	0	0.00	-	-	0.00	-	-
ii)	Foreign Portfolio Investors	0	0.00	-	-	0.00	-	-
iii)	Banks / Financial Institutions	0	0.00	-	-	0.00	-	-
iv)	Insurance Companies	-	-	-	-	0.00	-	-
v)	FII belonging to foreign promoter	-	0.00	-	-	0.00	-	-
vi)	FII - others	0	0.00	-	-	0.00	-	-
vii)	Provident Fund/Pension Fund	-	0.00	-	-	0.00	-	-
viii)	Alternative Investment Fund	0	0.00	-	-	0.00	-	-
ix)	Any Other	-	0.00	-	-	0.00	-	-
		-	0.00	-	-	0.00	-	-
<b>1.2)</b>	<b>Central Governemnt /State Government (s)/ President of India</b>		0.00	-	-	0.00	-	-
<b>1.3)</b>	<b>Non - Institutions</b>		0.00	-	-	0.00	-	-
i)	Individual share capital upto Rs. 2 Lacs	3764	0.78	0.38	-	0.00	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	0	0.00	-	-	0.00	-	-
iii)	NBFCs registered with RBI	0	0.00	-	-	0.00	-	-
iv)	Any Other (specify)	-	0.00	-	-	0.00	-	-
	Trusts	0	0.00	-	-	0.00	-	-
	Non-Resident Indian (NRI)	0	0.00	-	-	0.00	-	-
	Clearing Members	0	0.00	-	-	0.00	-	-
	Qualified Institutional Buyer		0.00	-	-	0.00	-	-
	NRI (Non repatriable)	0	0.00	-	-	0.00	-	-
	Bodies Corporate	0	0.00	-	-	0.00	-	-
	IEPF	0	0.00	-	-	0.00	-	-
v)	Alternate Investment Fund	0	0.00	-	-	0.00	-	-
	<b>Total</b>	3764	0.78	0.38	-	0.00	-	-
<b>B.2</b>	<b>Non Public Shareholders</b>			-	-	0.00	-	-
2.1)	Custodian/DR Holder	0	0.00	-	-	0.00	-	-
2.2)	Employee Benefit Trust	0	0.00	-	-	0.00	-	-
2.3)	Any Other	0	0.00	-	-	0.00	-	-
				-				
	<b>sub total</b>	3764		0.38	-	0.00	-	-
	<b>Grand Total</b>	4,80,000	100.00	48.00	0	0.00	0	-

NIL Shares Pledged. There is no shares in lock in period.

1 At A.1 and A.2 of Part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.

2 (Registration of Indian Insurance Companies) Regulations, 2000.

3 Details of investors (excluding employees holding under ESOP) have to be provided where the Insurance company is unlisted

4 Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the Insurance company is listed.

# Please specify the names of the Fils, indicating those Fils which belong to the Group of the Joint Venture partner/foreign investor of the Indian insurance

\$ Please specify the names of the OCBs, indicating those OCBs which belong to the Group of the Joint Venture partner/foreign investor of the Indian insurance

**Ambadi Investments Limited**  
**Shareholding pattern as on March 31, 2024**

Sl. No.	Category	No. of shares held	% age of holding	Paid up equity (Rs. In Lakhs)	Shares pledged or	
					Number of shares (V)	As a percentage of (VI) - (V)/(III)* 100
I(a).	<b>Promoters</b>					
	<b>Indian promoters</b>					
	<b>Individuals</b>					
	M.A.ALAGAPPAN	88501	3.62	8.85	NIL	NIL
	M A ALAGAPPAN HUF(M A Alagappan hold shares in the capacity as kartha )	20212	0.83	2.02		
	A A Alagammai	43810	1.79	4.38		
	ARUN ALAGAPPAN	94522	3.87	9.45		
	PRANAV ALAGAPPAN	31627	1.29	3.16		
	M A Alagappan Grand Children Trust (Arun Alagappan& AA Alagammai hold shares on behalf of Trust)	25412	1.04	2.54		
	M V AR MEENAKSHI	11554	0.47	1.16		
	V ARUNACHALAM	81100	3.32	8.11		
	A VELLAYAN	57582	2.36	5.76		
	V NARAYANAN	78005	3.19	7.80		
	LALITHA VELLAYAN	4100	0.17	0.41		
	M M Seethalakshmi	77300	3.16	7.73		
	M M MURUGAPPAN	32500	1.33	3.25		
	M M Murugappan Family Trust (M M Murugappan & Meenakshi Murugappan are trustees of the trust)	6500	0.27	0.65		
	M M MURUGAPPAN HUF(M M Murugappan holds shares in the capacity as kartha)	59400	2.43	5.94		
	M M MURUGAPPAN	22000	0.90	2.20		
	M M Muthiah HUF (M M Murugappan hold shares in the capacity as kartha)	30149	1.23	3.01		
	M M MUTHIAH FAMILY TRUST (M M MURUGAPPAN & M M MUTHIAH HOLDS SHARES ON BEHALF OF THE TRUST)	66400	2.72	6.64		
	Meenakshi Murugappan Family Trust (M M Murugappan & Meenakshi Murugappan are trustees of the trust)	50000	2.05	5.00		
	MM VEERAPPAN FAMILY TRUST(MM MURUGAPPAN & MEENAKSHI MURUGAPPAN HOLDS SHARES ON BEHALF OF THE TRUST)	66400	2.72	6.64		
	MM Venkatachalam Family Trust(MM Venkatachalam&Lakshmi Venkatachalam hold shares on behalf oftrust)	54300	2.22	5.43		

	MV SUBRAMANIAN FAMILY TRUST (Mr. MM Venkatachalam & MV Subramanian hold shares on behalf of trust)	56800	2.32	5.68		
	Lakshmi Venkatachalam Family Trust(M M Venkatachalam&Lakshmi Venkatachalam are trustees of trust)	53800	2.20	5.38		
	MV MUTHIAH FAMILY TRUST (M M VENKATACHALAM & M V MUTHIAH HOLDS SHARES ON BEHALF OF THE TRUST)	56800	2.32	5.68		
	M M Venkatachalam HUF	59500	2.44	5.95		
	M V SUBBIAH	500	0.02	0.05		
	M V SEETHA SUBBIAH	500	0.02	0.05		
	S VELLAYAN	500	0.02	0.05		
	M V SUBBIAH (Hold shares in the capacity as Kartha of HUF)	10538	0.43	1.05		
	Shambho Trust (M V Subbiah & S Vellayan are trustees of the trust)	276500	11.32	27.65		
	A VENKATACHALAM	54151	2.22	5.42		
	ARUN VENKATACHALAM	100200	4.10	10.02		
	MEYYAMMAI VENKATACHALAM	1300	0.05	0.13		
	Kadamane Estates Company	102	0.00	0.01		
	Murugappa & Sons (M.V.Subbiah, MA Alagappan and M M Murugappan hold shares on behalf of the Firm)	221235	9.06	22.12		
	M A M ARUNACHALAM	200500	8.21	20.05		
	SIGAPI ARUNACHALAM	31626	1.29	3.16		
	M A M ARUNACHALAM (in the capacity of Karta of HUF)	32000	1.31	3.20		
	Arun Murugappan Children's Trust (MAM Arunachalam & Sigappi Arunachalam hold on behalf of trust)	25400	1.04	2.54		
	<i>Individual (other holding)</i>	-				
	<b>Bodies Corporate</b>					
	M A ALAGAPPAN HOLDINGS PRIVATE LIMITED	41000	1.68	4.10		
	AR LAKSHMI ACHI TRUST	162	0.01	0.02		
	A M M VELLAYAN SONS P LTD	187	0.01	0.02		
	AMBADI ENTERPRISES LTD	800	0.03	0.08		
	M.M.MUTHIAH RESEARCH FOUNDATION	14534	0.59	1.45		
	M A MURUGAPPAN HOLDINGS PRIVATE LIMITED	41000	1.68	4.10		
I(b).	Foreign promoters					
	Individuals	-	-	-		
	Bodies Corporate	-	-	-		
	PARRY MURRAY AND COMPANY LIMITED	33500	1.37	3.35		
	<b>Sub Total</b>	<b>2314509</b>	<b>94.74</b>	<b>231.45</b>	<b>NIL</b>	<b>NIL</b>
Sl. No.	Category	No. of shares held	% age of holding	Paid up equity (Rs. In Lakhs)	Shares pledged or	
					Number of shares (V)	As a percentage of (VI) - (V)/(III)* 100

<b>II.</b>	<b>Non Promoters' Holding</b>				NIL	NIL
1	Institutional Investors					
a.	Mutual Funds and UTI	-	-	-		
b.	Banks, Financial Institutions, Insurance Companies (Central / State Government / Non Government Institutions)	-	-	-		
c.	FII's:	-	-	-		
(i)	FII belonging to foreign promoter	-	-	-		
(ii)	FII - others	-	-	-		
2	Others				NIL	NIL
a.	Private Corporate Bodies	133	0.01	0.01		
b.	Indian Public	101285	4.15	10.13		
c.	NRIs	20524	0.84	2.05		
	OCBs	-	-	-		
(i)	OCBs belonging to foreign promoters	-	-	-		
(ii)	OCBs - Others	-	-	-		
	FII's	-	-	-		
(i)	FII belonging to foreign promoter	-	-	-		
(ii)	FII - others	-	-	-		
e.	Employees	-	-	-		
f.	Trusts	-	-	-	NIL	NIL
g.	Directors (Independent Director)	-	-	-		
h.	Depository transit position	-	-	-		
i	IEPF	6571	0.27	0.66		
	<b>Sub - Total</b>	<b>128513</b>	<b>5.26</b>	<b>12.85</b>	<b>NIL</b>	<b>NIL</b>
	<b>Grand Total</b>	<b>2443022</b>	<b>100.00</b>	<b>244.30</b>	<b>NIL</b>	<b>NIL</b>

Annexure 5

Name of the Indian Promoter: Murugappa Management Services Private Limited  
Shareholding pattern as on March 31, 2024

Sl. No.	Category	No. of shares held	% age of holding	Paid up equity (Rs. In Lakhs)	Shares pledged or	
					Number of shares (V)	As a percentage of (VI) - (V)/(III)* 100
<b>I</b>	<b>Promoters' holding</b>					
<b>I(a).</b>	<b>Promoters</b>				NIL	NIL
	<b>Indian promoters</b>					
	<b>Individuals</b>	4	0	0.004		
	<b>Bodies Corporate</b>					
	Cholamandalam Financial Holdings Limited	42677	18.6	42.68		
	Carborundum Universal Ltd	44704	19.48	44.7		
	Parry Enterprises India Ltd	1700	0.74	1.7		

I(b).	Ambadi Investments Limited	40046	17.45	40.043		
	Chola Insurance Services Pvt Ltd	28680	12.5	28.68		
	Ambadi Enterprises Ltd	7701	3.36	7.7		
	Murugappa Educational and Medical Foundation	12	0.01	0.012		
	Kartik Investments Trust Ltd	6727	2.93	6.73		
	Parry Investments Ltd	8001	3.49	8.001		
	Coromandel International Ltd	16139	7.03	16.14		
	EID Parry India Ltd	18270	7.96	18.27		
	Chola Business Services Limited	14807	6.45	14.81		
	<b>Foreign promoters</b>					
	Individuals	-	-	-		
	Bodies Corporate	-	-	-		
	<b>Sub Total</b>	<b>229468</b>	<b>100</b>	<b>229.47</b>	<b>NIL</b>	<b>NIL</b>
<b>II.</b>	<b>Non Promoters' Holding</b>	<b>NIL</b>	<b>NIL</b>	<b>NIL</b>	<b>NIL</b>	<b>NIL</b>
1	Institutional Investors					
a.	Mutual Funds and UTI	-	-	-		
b.	Banks, Financial Institutions, Insurance Companies (Central / State Government / Non Government Insitutions)	-	-	-		
c.	FII's	-	-	-		
(i)	FII belonging to foreign promoter					
(ii)	FII - others					
2	Others					
a.	Private Corporate Bodies	-	-	-		
b.	Indian Public	-	-	-		
c.	NRIs	-	-	-		
	OCBs	-	-	-		
(i)	OCBs belonging to foreign promoters	-	-	-		
(ii)	OCBs - Others	-	-	-		
	FII's	-	-	-		
(i)	FII belonging to foreign promoter	-	-	-		
(ii)	FII - others	-	-	-		
e.	Employees	-	-	-		
f.	Trusts	-	-	-		
g.	Directors (Independent Director)	-	-	-		
h.	Depository transit position	-	-	-		
	<b>Sub - Total</b>	<b>-</b>	<b>-</b>	<b>-</b>		
	<b>Grand Total</b>	<b>229468</b>	<b>100</b>	<b>229.47</b>	<b>NIL</b>	<b>NIL</b>

- 1 At A.1 and A.2 of Part B above, the names of individuals and bodies corporate must be specifically
  - 2 (Registration of Indian Insurance Companies) Regulations, 2000.
  - 3 Insurance company is unlisted
  - 4 Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the
- # Please specify the names of the FIIs, indicating those FIIs which belong to the Group of the Joint Venture
- \$ Please specify the names of the OCBs, indicating those OCBs which belong to the Group of the Joint Venture

**PARTICULARS OF THE SHAREHOLDING PATTERN IN THE INDIAN PROMOTER COMPANY(S) AS INDICATED AT (A) ABOVE AS ON March 31, 2024**

**Name of the Indian Promoter: PARRY INFRASTRUCTURE COMPANY PRIVATE LIMITED**

(Please repeat the tabulation in case of more than one Indian Promoter)

Sl. No.	Category	No. of Investors	No. of shares held	% of shareholdings	Paid up equity (Rs. in lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares(VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of Shares (VIII)	As a percentage of Total Shares Held (IX) = (VIII)/(III)*100
<b>A</b>	<b>Promoters &amp; Promoters Group</b>								
A.1	<b>Indian Promoters</b>								
i)	<b>Individuals/HUF (Names of major shareholders):</b>								
	<b>Individuals:</b>								
1	M M MURUGAPPAN HUF (Karta - M M MURUGAPPAN)								
2	UMAYAL.R								
3	VALLI ANNAMALAI								
4	VELLACHI MURUGAPPAN								
5	VALLI SUBBIAH								
6	M A M ARUNACHALAM(MAM Arunachalam&Sigappi Arunachalam behalf of Arun Murugappan Children's Trust)								
7	ARUN ALAGAPPAN (Arun Alagappan&AA Alagammai holds behalf of MA Alagappan Grand Children Trust)								
8	M A M ARUNACHALAM								
9	ARUN ALAGAPPAN								
10	M.A.ALAGAPPAN								
11	LAKSHMI CHOCKA LINGAM								
12	A VELLAYAN								
13	M M VENKATACHALAM								
14	LAKSHMI VENKATACHALAM								
15	LALITHA VELLAYAN								
16	MEYYAMMAI VENKATACHALAM								
17	S VELLAYAN								
18	M V MURUGAPPAN HUF (Karta - VALLI ARUNACHALAM)								
19	M M MURUGAPPAN								
20	A M MEYYAMMAI								
21	M V SUBBIAH (in the capacity of Karta in HUF)								
22	MEENAKSHI MURUGAPPAN								



23	M V SEETHA SUBBIAH								
24	M V SUBBIAH								
25	A VENKATACHALAM								
26	V NARAYANAN								
27	V ARUNACHALAM								
28	ARUN VENKATACHALAM								
29	SOLACHI RAMANATHAN								
30	A V NAGALAKSHMI								
31	M V AR MEENAKSHI								
32	A.KEERTIKA UNNAMALAI								
33	SIGAPI ARUNACHALAM								
34	V VASANTHA								
35	DHRUV M ARUNACHALAM								
36	PRANAV ALAGAPPAN								
37	Sivagami Natesan								
38	Kanika Subbiah								
39	Karthik Subbiah								
40	Kabir Subbiah								
41	A Vellayan (in the capacity of Karta in HUF)								
42	Anannya Lalitha Arunachalam								
43	A Venkatachalam (In the capacity of Karta in HUF)								
44	M M Muthiah HUF (Karta - M M Murugappan)								
45	M M Seethalakshmi								
46	M M Muthiah								
47	M V Muthiah								
48	Niranthara Alamelu Jawahar								
49	M V Subramanian								
50	Murugappan Arunachalam Alagappan HUF (Karta - M A Alagappan)								
51	AMM ARUNACHALAM HUF (Karta - M A Alagappan)								
52	A A Alagammai								
53	Lakshmi Ramaswamy								
54	Valli Alagappan								
55	M A Murugappan HUF ( Karta - M A M Arunachalam )								
56	Vedhika Meyyammai Arunachalam								
57	Uma Ramanathan								
58	Bollampally Rishika Reddy								
59	Ahana Lalitha Narayanan								
60	Krishna Murugappan Muthiah								
61	M M Venkatachalam HUF								
62	Nila Lakshmi Muthiah								
63	Dev Subramanian								
64	Arjun Vellayan Arunachalam								
	<b>Total</b>	-	-	-	-	-	-	-	-
ii)	<b><u>Bodies corporate:</u></b>								
1	E.I.D.- Parry (India) Limited	1	75,71,214.00	99.9996	757.121	-	-	-	-
2	AMBADI ENTERPRISES LTD								

3	A M M VELLAYAN SONS P LTD								
4	CARBORUNDUM UNIVERSAL LIMITED								
5	M.M.MUTHIAH SONS PRIVATE LTD								
6	AMBADI INVESTMENTS LIMITED								
7	M A ALAGAPPAN HOLDINGS PRIVATE LIMITED								
8	Parry America Inc								
9	Coromandel International Ltd								
10	Alimtec S.A.								
11	Kan and More Private Limited								
12	Coromandel Chemicals Limited (Formerly, Parry Chemicals Limited)								
13	CFL Mauritius Limited								
14	Coromandel Australia Pty Ltd								
15	Coromandel America SA (Formerly Sabero Organics America SA)								
16	Sabero Argentina SA								
17	Coromandel Crop Protection Philippines Inc. (Formerly Sabero Organics Philippines Asia Inc.)								
18	Coromandel Agronegocios De Mexico S.A. DE C.V.								
19	Coromandel Brasil Ltda (Limited Liability Company)								
20	RHODIUS SOUTH AMERICA Ltda, Brazil								
21	Yanmar Coromandel Agrisolutions Pvt. Ltd.								
22	Tunisian Indian Fertilizer S.A., Tunisia								
23	Foskor (Pty) Limited, South Africa								
24	Coromandel Technology Limited								
25	US Nutraceuticals Inc.,								
26	Parry Sugars Refinery India Private Limited								
27	Algavista Greentech Private Limited								
28	La Bella Botanics LLC								
29	Dare Ventures Ltd(formerly known as Dare Investments Ltd)								
30	New Ambadi Estates Pvt. Ltd.								
31	Parry Enterprises India Ltd.								
32	Parry Agro Industries Ltd.								
33	Murugappa Management Services Private Ltd.								
34	Parry Murray and Company Limited								
35	Tube Investments of India Ltd.								
36	Financiere C 10								
37	Sedis, SAS								
38	Sedis Company Ltd.								
39	Sedis GmbH								
40	Great Cycles (Private) Limited								
41	Creative Cycles (Private) Limited								
42	Shanthi Gears Ltd.								
43	Cholamandalam Securities Ltd.								
44	Cholamandalam Home Finance Limited ( formerly Cholamandalam Distribution Services Limited)								
45	Chola Insurance Distribution Services Pvt. Ltd. (Formerly Chola Insurance Services Pvt. Ltd.)								
46	Chola Business Services Ltd.								

47	Cholamandalam Investment and Finance Co. Ltd.								
48	Kartik Investments Trust Limited								
49	CherryTin Online Private Limited								
50	Cholamandalam MS General Insurance Company Ltd.								
51	Cholamandalam MS Risk Services Ltd.								
52	Chola People and Marketing Services Private Limited (Formerly Chola People Services Private Limited)								
53	Cholamandalam Financial Holdings Ltd (formerly known as TI Financial Holdings Limited)								
54	CUMI America Inc.								
55	Net Access (India) limited								
56	Southern Energy Development Corporation Ltd.								
57	Sterling Abrasives Ltd.								
58	CUMI (Australia) Pty Ltd								
59	CUMI Middle East FZE								
60	CUMI International Ltd								
61	Volszhsky Abrasives Works								
62	Foskor Zirconia Pty Limited, South Africa								
63	CUMI Abrasives and Ceramics Company Ltd, China								
64	CUMI Europe s.r.o								
65	CUMI AWUKO Abrasives GmbH (Formerly known as CUMI GmbH, Germany)								
66	Wendt (India) Ltd.								
67	Murugappa Morgan Thermal Ceramics Ltd.								
68	CIRIA India Ltd.								
69	Murugappa Educational & Medical Foundation								
70	Kadamane Estates Company (Shares held by M.A.Alagappan in the capacity of Partner in the firm)								
71	MM Muthiah Research Foundation								
72	Coromandel International (Nigeria) Limited								
73	Parry International DMCC								
74	Coromandel Mali Sasu, West Africa								
75	CG Power and Industrial Solutions Limited								
76	AR Lakshmi Achi Trust								
77	Murugappa Water Technology and Solutions Private Limited								
78	Pluss Advanced Technologies Private Limited								
79	Pluss Advanced Technologies B.V., Netherlands								
80	Payswiff Technologies Private Limited								
81	Payswiff PTE Limited, Singapore								
82	TI Clean Mobility Private Limited								
83	RHODIUS Abrasives GmbH (Formerly known as CUMI Abrasives GmbH, Germany)								
84	RHODIUS Korea INC., South Korea								
85	RHODIUS S.A.R.L., France								
86	RHODIUS Nederland B.V.,								
87	IPLTech Electric Private Limited								
88	Moshine Electronics Private Limited								
89	MAVCO Investments Private Limited								

90	TI Medical Private Limited (formerly known as Lotus Surgicals Private Limited)								
91	3xper Innoventure Limited								
92	Jayem Automotives Private Limited								
93	TIVOLT Electric Vehicles Private Limited								
94	Coromandel Solutions Limited								
95	CG Semi Private Limited								
96	Phase Lifestyle Private Limited								
iii)	<b><u>Financial Institutions/Banks</u></b>								
iv)	<b><u>Central Government/State Government(s)</u></b>								
v)	<b><u>Persons acting in Concert (Please specify)</u></b>								
	<b>Sub Total A1</b>	<b>1</b>	<b>75,71,214</b>	<b>99.9996</b>	<b>757.121</b>				
vi)	<b>Any Others - Trust</b>								
1	AMM Foundation								
2	M V Seetha Subbiah Benefit Trust (M.V.Subbiah & Subbiah Vellayan holds behalf of Trust)								
3	Valli Subbiah Benefit Trust (Subbiah Vellayan & M.V.Subbiah holds shares on behalf of the Trust)								
4	V S Bhairavi Trust (M V Subbiah & Vellayan Subbiah holds shares on behalf of the Trust)								
5	K S Shambhavi Trust (M V Subbiah & S Vellayan holds shares on behalf of the Trust)								
6	A A ALAGAMMAI(A A Alagammai & Lakshmi Ramaswamy holds behalf of the Lakshmi Ramaswamy Family Trust)								
7	Sigapi Arunacham (with MAM Arunachalam&AM Meyyammai behalf of Murugappan Arunachalam Chldren Trust)								
8	M M VENKATACHALAM (M M Venkatachalam & M V Muthiah holds on behalf of M V Muthiah Family Trust)								
9	M M MURUGAPPAN (M M Murugappan & Meenakshi Murugappan holds on behalf of M M Veerappan Family Trust)								
10	M M VENKATACHALAM(M M Venkatachalam & M V Subramanian holds behalf of M V Subramanian Family Trust)								
11	M M MURUGAPPAN (M M Murugappan & M M Muthiah holds shares on behalf of M M Muthiah Family Trust)								
12	Lakshmi Venkatachalam Fly Trust (M M Venkatachalam & Lakshmi Venkatachalam hold behalf of the Trust)								
13	Meenakshi Murugappan Fly Trust (M M Murugappan & Meenakshi Murugappan hold behalf of the Trust)								
14	M M Venkatachalam Fly Trust (M M Venkatachalam & Lakshmi Venkatachalam hold behalf of the Trust)								
15	M M Murugappan Fly Trust (M M Murugappan & Meenakshi Murugappan hold shares on behalf of the Trust)								
16	Saraswathi Trust (M V Subbiah, S Vellayan and M V Seetha Subbiah hold shares on behalf of the Trust)								
17	Shambho Trust (M V Subbiah & S Vellayan hold shares on behalf of the Trust)								
	<b><u>Partnership Firms</u></b>								

[illegible]

	<b>Non-institutions</b>								
i)	Associate companies / Subsidiaries	-	-	-	-	-	-	-	-
ii)	Directors and their relatives (excluding independent directors and nominee directors)	-	-	-	-	-	-	-	-
iii)	Key Managerial Personnel	-	-	-	-	-	-	-	-
iv)	Relatives of promoters (other than 'immediate relatives' of promoters disclosed under 'Promoter and Promoter Group' category)	-	-	-	-	-	-	-	-
v)	Trusts where any person belonging to 'Promoter and Promoter Group' category is 'trustee', 'beneficiary', or 'author of the trust'	-	-	-	-	-	-	-	-
vi)	Investor Education and Protection Fund (IEPF)	-	-	-	-	-	-	-	-
vii)	Resident Individuals holding nominal share capital up to Rs. 2 lakhs *	6	30	0.0004	0.003	-	-	-	-
viii)	Resident Individuals holding nominal share capital in excess of Rs. 2 lakhs	-	-	-	-	-	-	-	-
ix)	Non Resident Indians (NRIs)	-	-	-	-	-	-	-	-
x)	Foreign Nationals	-	-	-	-	-	-	-	-
xi)	Foreign Companies	-	-	-	-	-	-	-	-
xii)	Bodies Corporate	-	-	-	-	-	-	-	-
xiii)	Any Other (specify)	-	-	-	-	-	-	-	-
<b>B.2</b>	<b>Non Public Shareholders</b>								
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any Other								
	<b>sub total</b>	<b>6</b>	<b>30</b>	<b>0.0004</b>	<b>0.003</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
	<b>Grand Total</b>	<b>7</b>	<b>75,71,244</b>	<b>100.00</b>	<b>757.124</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

**\* Beneficial Interest vest with E.I.D.- Parry (India) Limited**

**Note**

Parrys Investments Limited, Parrys Sugar Limited and Parry Agrochem Exports Limited amalgamated with Parry Infrastructure Company Private Limited vide Order dated July 28, 2023 and the rectification Order dated and September 20, 2023 of National Company Law Tribunal, Chennai.

- 1 At A.I and A.2 of Part B above, the names of individuals and bodies corporate must be specifically
- 2 (Registration of Indian Insurance Companies) Regulations, 2000.
- 3 Insurance company is unlisted
- 4 Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the
  - # Please specify the names of the Fils, indicating those Fils which belong to the Group of the Joint Venture
  - \$ Please specify the names of the OCBs, indicating those OCBs which belong to the Group of the Joint Venture

**Classification: Confidential**

**FORM NL-10-RESERVE AND SURPLUS SCHEDULE**

**CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED AS ON  
March 31, 2024**

**(Amount in Rs. Lakhs)**

	<b>Particulars</b>	<b>As At Mar'24</b>	<b>As At Mar'23(Corresponding previous year)</b>
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	14,326	14,326
4	General Reserves		
	Opening balance	1,00,476	83,476
	Additions during the year	20,000	17,000
	Deductions during the year	-	-
	Less: Amount utilized for Buy-back	-	-
	Less: Amount utilized for issue of Bonus shares	-	-
	Closing balance	1,20,476	1,00,476
5	Catastrophe Reserve	-	-
6	Other Reserves (Debenture Redemption Reserve)	1,000	1,000
7	Balance of Profit in Profit & Loss Account		
	Opening balance	70,346	66,476
	Additions during the year	33,137	19,871
	Deductions during the year	(20,000)	(16,000)
	Closing balance	83,483	70,346
	<b>TOTAL</b>	<b>2,19,285</b>	<b>1,86,148</b>

Notes:

(a) Additions to and deductions from the reserves should be disclosed under each of the specified heads.

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## FORM NL-11-BORROWINGS SCHEDULE

31.03.2024

## CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED AS ON

March 31, 2024

(Amount in Rs. Lakhs)

	Particulars	As At Mar'24	As At Mar'23(Corresponding previous)
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	10,000	10,000
	<b>TOTAL</b>	<b>10,000</b>	<b>10,000</b>

In terms of SEBI circular on fund raising by Issuance of Debt Securities by Large Entities, the Company has been identified as a Large Corporate.

Notes:

- The extent to which the borrowings are secured shall be separately disclosed stating the nature of the security under each sub-head.
- Amounts due within 12 months from the date of Balance Sheet should be shown separately
- Debentures include NCD issued as per IRDAI (Other Forms of Capital) Regulations, 2015

**DISCLOSURE FOR SECURED BORROWINGS (Refer Note a)**

(Amount in Rs. Lakhs)

SL. NO.	SOURCE/ INSTRUMENT	AMOUNT BORROWED	AMOUNT OF SECURITY	NATURE OF SECURITY
1				
2				
3				
4				
5				



FORM NL-12 & 12A -INVESTMENT SCHEDULE  
CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED AS ON March 31, 2024

	Particulars	NL -12		NL -12A		(Amount in Rs. Lakhs)	
		Shareholders		Policyholders		Total	
		As At Mar'24	As At Mar'23(Corresponding previous year)	As At Mar'24	As At Mar'23(Corresponding previous year)	As At Mar'24	As At Mar'23(Corresponding previous year)
	<b>LONG TERM INVESTMENTS</b>						
1	Government securities and Government guaranteed bonds including Treasury Bills	1,49,446	1,15,300	8,57,197	8,39,691	10,06,643	9,54,991
2	Other Approved Securities	-	-	-	-	-	-
3	Other Investments					-	-
	(a) Shares					-	-
	(aa) Equity	12,682	3,878	72,743	28,240	85,425	32,118
	(bb) Preference					-	-
	(b) Mutual Funds					-	-
	(c) Derivative Instruments					-	-
	(d) Debentures/ Bonds	41,708	24,428	2,39,230	1,77,902	2,80,937	2,02,330
	(e) Other Securities (Fixed Deposit with Bank)	-	-	-	-	-	-
	(e) Other Securities (Investments in AIF)	1,222	715	7,008	5,210	8,230	5,925
	(f) Subsidiaries					-	-
	(g) Investment Properties-Real Estate & REIT	428	348	2,455	2,534	2,883	2,883
4	Investments in Infrastructure and Social Sector	28,071	21,618	1,61,013	1,57,438	1,89,084	1,79,056
5	Other than Approved Investments						
	(a) Debentures/ Bonds	-	-	-	-	-	-
	(b) Equity	583	390	3,342	2,842	3,924	3,232
	<b>TOTAL</b>	<b>2,34,140</b>	<b>1,66,678</b>	<b>13,42,987</b>	<b>12,13,858</b>	<b>15,77,126</b>	<b>13,80,536</b>
	<b>SHORT TERM INVESTMENTS</b>						
1	Government securities and Government guaranteed bonds including Treasury Bills	808	346	4,633	2,518	5,440	2,863
2	Other Approved Securities	-	-	-	-	-	-
3	Other Investments					-	-
	(a) Shares					-	-
	(aa) Equity					-	-
	(bb) Preference					-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments					-	-
	(d) Debentures/ Bonds	3,954	5,880	22,682	42,825	26,636	48,705
	(e) Other Securities (Fixed Deposit with Bank)	1,782	1,509	10,220	10,990	12,002	12,499
	(f) Other Securities (Investments in AIF)	-	-	-	-	-	-
	(g) Money market instruments (TREPS)	1,351	1,046	7,748	7,620	9,098	8,667
	(h) Subsidiaries					-	-
	(i) Investment Properties-Real Estate					-	-
4	Investments in Infrastructure and Social Sector	7,548	2,200	43,293	16,023	50,841	18,224
5	Other than Approved Investments						
	(a) Debentures/ Bonds	-	-	-	-	-	-
	(b) Equity	-	-	-	-	-	-
	<b>TOTAL</b>	<b>15,443</b>	<b>10,982</b>	<b>88,576</b>	<b>79,976</b>	<b>1,04,019</b>	<b>90,958</b>
	<b>GRNAD TOTAL</b>	<b>2,49,582</b>	<b>1,77,660</b>	<b>14,31,563</b>	<b>12,93,834</b>	<b>16,81,145</b>	<b>14,71,494</b>

## Notes:

- (a) Investments in subsidiary/holding companies, joint ventures and associates shall be separately disclosed, at cost.
- Holding company and subsidiary shall be construed as defined in the Companies Act, 1956 as amended by Company Act 2013:
  - Joint Venture is a contractual arrangement whereby two or more parties undertake an economic activity, which is subject to joint control.
  - Joint control - is the contractually agreed sharing of power to govern the financial and operating policies of an economic activity to obtain benefits from it.
  - Associate - is an enterprise in which the company has significant influence and which is neither a subsidiary nor a joint venture of the company.
  - Significant influence (for the purpose of this schedule) - means participation in the financial and operating policy decisions of a company, but not control of those policies. Significant influence may be exercised in several ways, for example, by representation on the board of directors, participation in the policymaking process, material inter-company transactions, interchange of managerial personnel or dependence on technical information. Significant influence may be gained by share ownership, statute or agreement. As regards share ownership, if an investor holds, directly or indirectly through subsidiaries, 20 percent or more of the voting power of the investee, it is presumed that the investor does have significant influence, unless it can be clearly demonstrated that this is not the case. Conversely, if the investor holds, directly or indirectly through subsidiaries, less than 20 percent of the voting power of the investee, it is presumed that the investor does not have significant influence, unless such influence is clearly demonstrated.
  - A substantial or majority ownership by another investor does not necessarily preclude an investor from having significant influence.
- (b) Aggregate amount of company's investments other than listed equity securities and derivative instruments and also the market value thereof shall be disclosed in the **Annexure A** as **Appendix A**.
- (c) Investments made out of Catastrophe reserve should be shown separately.
- (d) Debt securities will be considered as "held to maturity" securities and will be measured at historical cost subject to amortisation.
- (e) Investment Property means a property [land or building or part of a building or both] held to earn rental income or for capital appreciation or for both, rather than for use in services or for administrative purposes and also includes investment in REIT.
- (f) Investments maturing within twelve months from balance sheet date and investments made with the specific intention to dispose of within twelve months from balance sheet date shall be classified as short-term investments
- (g) Investment Regulations, as amended from time to time, to be referred

A) Aggregate value of Investments other than Listed Equity Securities and Derivative Instruments							
(Amount in Rs. Lakhs)							
	Particulars	Shareholders		Policyholders		Total	
		As At Mar'24	As At Mar'23(Corresponding previous year)	As At Mar'24	As At Mar'23(Corresponding previous year)	As At Mar'24	As At Mar'23(Corresponding previous year)
	Long Term Investments--						
	Book Value	2,21,305	1,62,410	12,69,372	11,82,776	14,90,677	13,45,186
	market Value	2,18,727	1,58,163	12,54,585	11,51,843	14,73,312	13,10,006
	Short Term Investments--						
	Book Value	15,443	10,982	88,576	79,976	1,04,019	90,958
	market Value	15,341	10,941	87,993	79,678	1,03,333	90,619

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**Classification: Confidential****FORM NL-13-LOANS SCHEDULE****CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED AS ON March 31, 2024****(Amount in Rs. Lakhs)**

	Particulars	As At Mar'24	As At Mar'23(Corresponding previous year)
<b>1</b>	<b>SECURITY-WISE CLASSIFICATION</b>		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others (to be specified)	-	-
	Unsecured		
	<b>TOTAL</b>		
<b>2</b>	<b>BORROWER-WISE CLASSIFICATION</b>		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Companies	-	-
	(f) Others (to be specified)	-	-
	<b>TOTAL</b>		
<b>3</b>	<b>PERFORMANCE-WISE CLASSIFICATION</b>		
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	<b>TOTAL</b>		
<b>4</b>	<b>MATURITY-WISE CLASSIFICATION</b>		
	(a) Short Term	-	-
	(b) Long Term	-	-
	<b>TOTAL</b>		

**Notes:**

(a) Short-term loans shall include those, which are repayable within 12 months from the date of balance sheet. Long term loans shall be the loans other than short-term loans.

(b) Provisions against non-performing loans shall be shown separately.

(c) The nature of the security in case of all long term secured loans shall be specified in each case. Secured loans for the purposes of this schedule, means loans secured wholly or partly against an asset of the company.

(d) Loans considered doubtful and the amount of provision created against such loans shall be disclosed.

Provisions against Non-performing Loans			
	Non-Performing Loans	Loan Amount (Rs. Lakhs)	Provision (Rs. Lakhs)
	Sub-standard		
	Doubtful		
	Loss		
	<b>Total</b>		

Classification: Confidential

FORM NL-14-FIXED ASSETS SCHEDULE

CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED AS ON March 31, 2024

Particulars	Cost/ Gross Block				Depreciation				(Amount in Rs. Lakhs)	
	Opening	Additions	Deductions	Closing	Up to Last Year	For The Period	On Sales/ Adjustments	To Date	Net Block	
									As At Mar'24	As At Mar'23(Corresponding previous year)
Goodwill										
Intangibles (specify)	13,921	1,612	-	15,533	12,224	1,449	-	13,674	1,859	1,696
Land-Freehold	1,656	32	7	1,681	-	-	-	-	1,681	1,656
Leasehold Property										
Buildings	5,478	336	55	5,759	720	92	3	809	4,950	4,757
Furniture & Fittings	801	588	-	1,389	662	208	-	870	519	139
Information Technology Equipment	7,453	811	45	8,219	5,983	1,035	43	6,974	1,245	1,470
Vehicles	721	246	122	846	204	205	72	337	508	517
Office Equipment	492	167	1	658	436	74	1	509	150	57
Others (Specify nature)										
(a) Electrical Fittings	886	287	-	1,173	633	140	-	773	399	253
(b) Improvement to Premises	1,990	252	-	2,242	1,702	129	-	1,831	411	288
TOTAL	33,398	4,332	229	37,501	22,564	3,332	119	25,777	11,723	10,834
Work in progress	-	-	-	-	-	-	-	-	4,711	623
Grand Total	33,398	4,332	229	37,501	22,564	3,332	119	25,777	16,434	11,457
PREVIOUS YEAR	28,047	5,665	313	33,398	19,877	2,938	250	22,564	10,834	

Note:

(a) Assets included in land, property and building above exclude Investment Properties as defined in note (e) to Form NL-12-Investment Schedule.

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FORM NL-15-CASH AND BANK BALANCE SCHEDULE

CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED AS ON March 31, 2024

(Amount in Rs. Lakhs)

	Particulars	As At Mar'24	As At Mar'23(Corresponding previous year)
1	Cash (including cheques <sup>(a)</sup> , drafts and stamps)	369	597
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)		
	(bb) Others		
	(b) Current Accounts	1,612	1,284
	(c) Others (to be specified)		
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions		
4	Others (incl. Bank Deposits under Lien)	18	18
	<b>TOTAL</b>	<b>2,000</b>	<b>1,900</b>
	Balances with non-scheduled banks included in 2 and 3 above		
	<b>CASH &amp; BANK BALANCES</b>		
	In India	2,000	1,900
	Outside India		

\* Cheques on hand amount to Rs.283 (in Lakh) Previous Year : Rs 525 (in Lakhs)

Note :

(a) Bank balance may include remittances in transit. If so, the nature and amount should be separately stated.

## FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED AS ON March 31, 2024

(Amount in Rs. Lakhs)

	Particulars	As At Mar'24	As At Mar'23(Corresponding previous year)
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	589	512
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	23,908	21,176
6	Others (to be specified)		
	Advances to Employees	10	13
	Advances to Vendors	247	155
	GST Unutilised Credit/paid in advance	4,900	9,346
	Service tax paid under protest	2,552	2,429
	Other Advances / Deposits	2,137	2,361
	<b>TOTAL (A)</b>	<b>34,342</b>	<b>35,993</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments	35,174	30,281
2	Outstanding Premiums	10,598	1,875
	Less : Provisions for doubtful ,if any	-	-
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	5,297	5,665
	Less : Provisions for doubtful, if any	-	-
6	Due from subsidiaries/ holding	-	-
7	Investments held for Unclaimed Amount of Policyholders		
8	Others (to be specified)		
	Bond Redemption Proceeds receivable	3	-
	Receivable from Terrorism Pool [includes investment income]	27,164	22,814
	Receivable from Nuclear Pool	978	830
	Unclaimed Amount of Policy holders Deposits	461	430
	Interest income on unclaimed Amount of Policyholders Deposit	178	134
	Receivable from IMTPIP	-	-
	Deposits for Premises and Advance Rent	1,684	1,625
	GST refund receivable		-
	<b>TOTAL (B)</b>	<b>81,536</b>	<b>63,654</b>
	<b>TOTAL (A+B)</b>	<b>1,15,878</b>	<b>99,647</b>

Notes:

- (a) The items under the above heads shall not be shown net of provisions for doubtful amounts. The amount of provision against each head should be shown separately.
- (b) The term 'officer' should conform to the definition of that term as given under the Companies Act.

**FORM NL-17-CURRENT LIABILITIES SCHEDULE**

CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED AS ON March 31, 2024

(Amount in Rs. Lakhs)

	Particulars	As At Mar'24	As At Mar'23(Corresponding previous year)
1	Agents' Balances	20,956	7,007
2	Balances due to other insurance companies	38,312	23,374
3	Deposits held on re-insurance ceded	27,674	28,971
4	Premiums received in advance		
	(a) For Long term policies <sup>(a)</sup>	1,32,270	1,17,198
	(b) for Other Policies	2,888	22,112
5	Unallocated Premium	15,566	30,437
6	Sundry creditors	1,528	2,552
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	9,07,187	7,94,058
9	Due to Officers/ Directors	-	-
10	Unclaimed Amount of policyholders	461	430
11	Income accrued on Unclaimed amounts	138	131
12	Interest payable on debentures/bonds	278	276
13	GST Liabilities	6,629	7,178
14	Others (to be specified)		
	Book Overdraft	8,823	7,579
	Tax and Other Withholdings	1,969	1,965
	Environment Relief Fund	0	0
	Provision for Expenses	18,488	17,735
	Other Liabilities	394	260
	<b>TOTAL</b>	<b>11,83,560</b>	<b>10,61,262</b>

Note :

(a) Long term policies are policies with more than one year tenure

Details of unclaimed amounts and Investment Income thereon Disclosure at the end of the Financial Year)		(Annual (Amount in Rs. Lakhs)
Particulars	As At Mar'24	As At Mar'23(Correspon ding previous year)
Opening Balance	561	413
Add: Amount transferred to unclaimed amount	170	233
Add: Cheques issued out of the unclaimed amount but not encashed by the policyholders (To be included only when the cheques are stale)		-
Add: Investment Income	41	22
Less: Amount paid during the year	169	105
Less: Transferred to SCWF	4	2
Closing Balance of Unclaimed Amount	599	561

Version 1 Upload Date:24.05.2024



Classification: **Confidential**

FORM NL-18-PROVISIONS SCHEDULE

CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED AS ON March 31, 2024

(Amount in Rs. Lakhs)

	Particulars	As At Mar'24	As At Mar'23(Corresponding previous year)
1	Reserve for Unexpired Risk	3,51,596	3,08,720
2	Reserve for Premium Deficiency		
3	For taxation (less advance tax paid and taxes deducted at source)		
4	For Employee Benefits	6,650	5,590
4	Others (to be specified) (a) _____ (b) _____		
	<b>TOTAL</b>	<b>3,58,246</b>	<b>3,14,310</b>

Version 1 Upload Date:24.05.2024

**Classification: Confidential**

**FORM NL-19 MISC EXPENDITURE SCHEDULE**

**(To the extent not written off or adjusted)**

**CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED AS ON March 31, 2024**

**(Amount in Rs. Lakhs)**

	Particulars	As At Mar'24	As At Mar'23(Corresponding previous year)
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	<b>TOTAL</b>	-	-

Notes:

(a) No item shall be included under the head "Miscellaneous Expenditure" and carried forward unless:

1. some benefit from the expenditure can reasonably be expected to be received in future, and 2. the amount of such benefit is reasonably determinable.

(b) The amount to be carried forward in respect of any item included under the head "Miscellaneous Expenditure" shall not exceed the expected future revenue/other benefits related to the expenditure.

Version 1 Upload Date:24.05.2024

	Particular	Calculation	For the Quarter Mar'24	Up to the Quarter Ended Mar'24	For the corresponding quarter of the previous year Mar'23	Up to the corresponding Quarter of the previous year Mar'23
1	Gross Direct Premium Growth Rate**	$[GDPI(CY)-GDPI(PY)] / GDPI(PY)$	13.60%	22.37%	27.86%	27.61%
2	Gross Direct Premium to Net worth Ratio	GDPi / Shareholder's funds Shareholder's funds/Net Worth =Share capital+reserve and surplus-Miscellaneous expenditure-debit balance in profit and loss account ) Shareholders' funds /Net Worth comprise of Share Capital plus all Reserves and Surplus (except revaluation Reserve and fair value change account) net of accumulated losses and Miscellaneous expenditure to the extent not written off as at the Balance Sheet date	0.81	3.02	0.82	2.85
3	Growth rate of Net Worth	$(\text{Shareholder's funds}(CY)-\text{Shareholder's funds}(PY)) / \text{Shareholder's funds}(PY)$	15.34%	15.34%	6.77%	6.77%
4	Net Retention Ratio**	Net written premium / (Gross Direct Premium Income + Reinsurance Accepted)	75.72%	72.49%	74.40%	74.35%
5	Net Commission Ratio**	Net Commission / Net written premium	23.70%	20.91%	1.13%	2.65%
6	Expense of Management to Gross Direct Premium Ratio**	$(\text{Direct Commission}+\text{Operating Expenses}) / \text{Gross direct premium}$	34.27%	32.89%	34.62%	36.03%
7	Expense of Management to Net Written Premium Ratio**	$(\text{Net Commission}+\text{Operating Expenses}) / \text{Net Written Premium}$	36.53%	36.25%	33.39%	38.11%
8	Net Incurred Claims to Net Earned Premium**	Net Incurred Claims / Net Earned Premium	71.82%	73.66%	70.82%	71.24%
9	Claims paid to claims provisions**	Claim Paid (pertaining to provisions made previously) / claims provision made previously	12.24%	40.45%	10.22%	34.21%
10	Combined Ratio**	(7) +(8)	108.35%	109.91%	104.21%	109.34%
11	Investment income ratio	Investment income / Average Assets under management  Investment income = Profit/ Loss on sale/redemption of Investments+Interest, Dividend & Rent - Gross (net of investment expenses) including investment income from pool	1.85%	7.08%	1.54%	5.76%
12	Technical Reserves to net premium ratio **	$[(\text{Reserve for unexpired risks}+\text{premium deficiency}+\text{reserve for outstanding claims}(\text{including IBNR and IBNER})] / \text{Net premium written}$	8.23	2.29	8.34	2.39
13	Underwriting balance ratio	Underwriting results / Net earned premium  <u>Underwriting results= Net earned premium-Net incurred claims-Net commission-Operating Expenses (Before adjusting transfer to Profit and loss account as per Section 40C)- Premium Deficiency</u>	(0.15)	(0.13)	(0.12)	(0.15)
14	Operating Profit Ratio	Operating profit / Net Earned premium	10.22%	7.44%	18.80%	14.58%
15	Liquid Assets to liabilities ratio	Liquid Assets / Policyholders liabilities Liquid Assets = Short term investments+Short term loans+Cash & Bank balances  Policyholders liabilities=Outstanding Claims including Incurred But Not Reported (IBNR) & Incurred But Not Enough Reported (IBNER)+ Unearned Premium Reserve+ Premium Deficiency Reserve, if any+ Catastrophe Reserve, if any; and+ Other Liabilities net off Other Assets Other Liabilities in point (e) above, comprise of (i) Premium received in advance (ii) Unallocated premium (iii) Balance due to OTHER Insurance Companies (iv) Due to other Members of a Pool such as Third Party Pool; Terrorism Pool; etc. (vi) Sundry creditors (due to Policyholders). Other Assets in point (e) above, comprise of (i) Outstanding premium (ii) due from other entities carrying on Insurance business including Reinsurers (iii) Balance with Pool such as Thirty Party Pool; Terrorism pool; etc.	6.79%	6.79%	6.59%	6.59%
16	Net earning ratio	Profit after tax / Net Premium written	4.43%	6.02%	6.23%	4.31%
17	Return on net worth ratio	Profit after tax / Net Worth	2.72%	13.30%	3.81%	9.20%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	to be taken from solvency margin reporting	1.79	1.79	2.01	2.01
19	NPA Ratio	to be taken from NPA reporting				
	Gross NPA Ratio		-	-	0.14	0.14
	Net NPA Ratio		-	-	-	-
20	Debt Equity Ratio	(Debt/Equity) Debt=(Borrowings+Redeemable Preference shares, if any) Equity=Shareholders' Funds excluding Redeemable Preference shares, if any	0.04	0.04	0.05	0.05
21	Debt Service Coverage Ratio	(Earnings before Interest and Tax/ Interest and Principal Instalments Due)	44.20	53.41	52.95	31.98
22	Interest Service Coverage Ratio	(Earnings before Interest and Tax/ Interest due)	44.20	53.41	52.95	31.98
23	Earnings per share	Profit /(loss) after tax / No. of shares	2.27	11.09	2.76	6.65
24	Book value per share	Net worth / No. of shares	83.39	83.39	72.30	72.30

Notes: -  
1. Net worth definition to include Head office capital for Reinsurance branch

Segments Upto the quarter ended on Mar'24	Gross Direct Premium Growth Rate**	Net Retention Ratio**	Net Commission Ratio**	Expense of Management to Gross Direct Premium Ratio**	Expense of Management to Net Written Premium Ratio**	Net Incurred Claims to Net Earned Premium**	Claims paid to claims provisions**#	Combined Ratio**	Technical Reserves to net premium ratio **	Underwriting balance ratio
FIRE										
Current Period	8.23%	33.60%	8.07%	27.72%	41.40%	78.47%	299.60%	119.87%	2.40	(0.35)
Previous Period	33.42%	29.88%	-36.91%	20.09%	-5.41%	39.49%	363.94%	34.08%	2.40	0.67
Marine Cargo										
Current Period	3.45%	38.86%	1.48%	21.92%	28.61%	76.44%	458.45%	105.05%	0.66	(0.04)
Previous Period	22.18%	40.85%	-4.24%	19.21%	21.24%	62.89%	677.44%	84.13%	0.59	0.15
Marine Hull										
Current Period	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-
Previous Period	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-
Total Marine										
Current Period	6.54%	33.81%	-6.30%	20.06%	23.80%	76.32%	458.32%	100.12%	0.66	0.01
Previous Period	30.17%	36.56%	-9.85%	17.18%	15.62%	62.85%	703.76%	78.47%	0.59	0.21
Motor OD										
Current Period	20.43%	60.89%	30.30%	39.98%	47.71%	73.85%	790.22%	121.56%	0.65	(0.25)
Previous Period	36.05%	60.78%	12.17%	42.20%	48.70%	74.10%	634.02%	122.80%	0.70	(0.31)
Motor TP										
Current Period	10.34%	95.77%	18.32%	29.44%	30.22%	75.57%	14.22%	105.78%	3.55	(0.07)
Previous Period	21.59%	95.80%	0.47%	35.25%	36.05%	75.79%	11.85%	111.84%	3.52	(0.16)
Total Motor										
Current Period	14.23%	81.59%	21.96%	33.72%	35.52%	75.05%	29.51%	110.58%	2.67	(0.12)
Previous Period	26.79%	82.30%	3.80%	37.93%	39.65%	75.33%	24.36%	114.98%	2.71	(0.20)
Health										
Current Period	27.89%	86.47%	21.93%	37.79%	33.86%	84.85%	492.91%	118.72%	0.83	(0.28)
Previous Period	36.69%	77.99%	13.38%	41.57%	49.89%	93.00%	598.65%	142.89%	0.81	(0.58)
Personal Accident										
Current Period	15.29%	72.79%	39.73%	53.98%	52.56%	23.31%	272.62%	75.87%	1.47	0.14
Previous Period	16.69%	71.01%	0.02%	45.54%	41.31%	19.87%	272.41%	61.18%	1.54	0.32
Travel Insurance										
Current Period	46.31%	95.50%	34.61%	42.51%	43.67%	121.20%	58.01%	164.87%	1.64	(0.64)
Previous Period	605.79%	95.21%	17.11%	38.01%	39.06%	114.92%	16.88%	153.97%	1.86	(0.59)
Total Health										
Current Period	23.61%	62.34%	26.98%	42.96%	39.16%	66.67%	435.26%	105.83%	1.01	(0.15)
Previous Period	29.24%	75.62%	9.10%	42.92%	47.12%	67.88%	499.81%	115.00%	1.04	(0.27)
Workmen's Compensation/ Employer's liability										
Current Period	-15.95%	95.76%	13.56%	24.41%	24.86%	41.94%	52.22%	66.80%	1.00	0.31
Previous Period	29.80%	95.76%	6.15%	25.02%	25.50%	11.65%	54.55%	37.15%	0.67	0.65
Public/ Product Liability										
Current Period	0.47%	45.79%	-0.78%	20.95%	19.80%	8.68%	32.87%	28.48%	1.00	0.72
Previous Period	-7.05%	54.78%	4.19%	21.06%	27.62%	-5.08%	52.90%	22.54%	0.83	0.80
Engineering										
Current Period	23.48%	25.33%	-9.65%	25.85%	35.28%	54.25%	207.82%	89.53%	1.30	0.12
Previous Period	-0.51%	37.32%	-16.65%	21.00%	13.06%	35.90%	228.62%	48.96%	1.03	0.51
Aviation										
Current Period	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-
Previous Period	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-
Crop Insurance										
Current Period	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-
Previous Period	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-
Other segments **										
Current Period	14.99%	91.02%	12.10%	22.70%	22.20%	16.87%	176.26%	39.07%	0.71	0.59
Previous Period	27.43%	89.11%	10.23%	25.50%	24.95%	18.70%	167.68%	43.65%	0.75	0.54
Total Miscellaneous										
Current Period	24.47%	77.76%	21.78%	33.70%	36.09%	73.45%	36.21%	109.54%	2.29	(0.12)
Previous Period	26.87%	81.02%	4.69%	38.42%	40.43%	72.80%	30.46%	113.23%	2.41	(0.19)
Total-Current Period	22.37%	72.49%	20.91%	32.89%	36.25%	73.66%	40.45%	109.91%	2.29	(0.13)
Total-Previous Period	27.61%	74.35%	2.65%	36.03%	38.11%	71.24%	34.21%	109.34%	2.39	(0.15)

# Claims paid denotes paid in relation to claims outstanding at the beginning of the financial year; claims provisions represent outstanding in relation to claims paid during the financial year.

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FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

For the Quarter and the year ended 31 March 2024

PART-A Related Party Transactions							
SLNo.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received <sup>1</sup> (Rs. in Lakhs)			
				For the Quarter Mar'24	Up to the Quarter Ended Mar'24	For the corresponding quarter of the previous year Mar'23	Up to the corresponding Quarter of the previous year Mar'23
1	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	Fees Incurred for Risk Inspection and advisory services	74	258	4	193
2	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	Premium Income	3	59	1	8
3	Mitsui Sumitomo Insurance Co.Ltd	JOINT VENTURE PARTNER	Re-Insurance ceded	779	8,391	1,576	7,792
4	Mitsui Sumitomo Insurance Co.Ltd	JOINT VENTURE PARTNER	RI Claims Recovered	2,641	4,622	552	3,907
5	Mitsui Sumitomo Insurance Co.Ltd	JOINT VENTURE PARTNER	RI Commission Income Received	340	1,779	390	1,554
6	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	Branding Fee / Secondment charges	-	-	0	4
7	Cholamandalam Financial Holdings Limited	HOLDING COMPANY		249	995	202	810
8	Mitsui Sumitomo Insurance Co.Ltd	JOINT VENTURE PARTNER		-	2	-	-
9	Mitsui Sumitomo Insurance Co.Ltd	JOINT VENTURE PARTNER	Management Expenses Recovered	119	375	41	192
10	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL		4	13	-	-
11	Key Management Personnel	KEY MANAGEMENT PERSONNEL	Managerial remuneration	121	864	122	789
12	Mitsui Sumitomo Insurance Co.Ltd	JOINT VENTURE PARTNER	Receivable/Payable (Net) - Management	18	18	4	4
13	Mitsui Sumitomo Insurance Co.Ltd	JOINT VENTURE PARTNER	Receivable/(Payable) (Net)- Due from other entities carrying on insurance business	293	293	(2,280)	(2,251)
14	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	Unallocated Premium	1	1	-	-
15	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	Gross Incurred Claims	34	55	-	1
16	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	Provision Outstanding	38	38	57	57
17	Mitsui Sumitomo Insurance Co.Ltd	JOINT VENTURE PARTNER	Rent Recovery	-	-	40	157

FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE

<sup>1</sup>including the premium flow through Associates/ Group companies as agents and intermediaries

PART-B Related Party Transaction Balances - For the year ended 31 March 2024								
SLNo.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments (Rs. in Lakhs)	Whether Payable / Receivable	Whether Secured? If so, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received	Balance under Provision for doubtful debts relating to the outstanding balance receivable (Rs. in Lakhs)	Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party (Rs. in Lakhs)
1	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARTNER	18	Receivable/ Payable (Net) - Management expenses and rent	-	-	-	-
2	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	1	Unallocated Premium	-	-	-	-
3	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	38	Provision Outstanding				
4	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARTNER	293	Receivable/ (Payable) (Net)- Due from other entities carrying on insurance business	-	-	-	-

**FORM NL-22-RECEIPT AND PAYMENTS SCHEDULE (Annual Submission)****CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED AS ON March 31, 2024**

TO BE PREPARED IN ACCORDANCE WITH Accounting Standard 3 (AS 3)- Cash Flow Statements- Cash Flow Statement shall be prepared only under the Direct Method. However, the following minimum information must be captured.

**Format of Receipts and Payments A/c to be furnished by the insurers on direct basis**

(Amount in Rs. Lakhs)		
	For the year ended Mar'24	For the year ended Mar'23 (Corresponding previous year)
<b><u>Cash Flows from the operating activities:</u></b>		
Premium received from policyholders, including advance receipts	7,25,543	6,55,850
Other receipts	60	48
Payments to the re-insurers, net of commissions and claims	(33,808)	(17,468)
Payments to co-insurers, net of claims recovery	703	(617)
Payments of claims	(3,66,977)	(2,71,630)
Payments of commission and brokerage	(1,49,351)	(56,144)
Payments of other operating expenses	(80,693)	(1,56,249)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	(3,852)	263
Income taxes paid (Net)	(9,957)	(9,279)
Good & Service tax paid	3,898	(2,461)
Other payments		
Cash flows before extraordinary items		
Cash flow from extraordinary operations		
<b>Net cash flow from operating activities</b>	<b>85,566</b>	<b>1,42,313</b>
<b><u>Cash flows from investing activities:</u></b>		
Purchase of fixed assets	(8,420)	(5,977)
Proceeds from sale of fixed assets	128	70
Purchases of investments	(8,20,280)	(5,78,565)
Loans disbursed		
Sales of investments	6,40,687	3,55,418
Fixed Deposit with Bank	-	-
Rents/Interests/ Dividends received	1,02,631	84,783
Investments in money market instruments and in liquid mutual funds (Net) <sup>(a)</sup>	884	1,346
Expenses related to investments	(250)	(194)
<b>Net cash flow from investing activities</b>	<b>(84,620)</b>	<b>(1,43,119)</b>
<b><u>Cash flows from financing activities:</u></b>		
Proceeds from issuance of share capital		
Proceeds from borrowing	-	10,000
Repayments of borrowing	-	(10,000)
Interest/dividends paid	(846)	(882)
<b>Net cash flow from financing activities</b>	<b>(846)</b>	<b>(882)</b>
Effect of foreign exchange rates on cash and cash equivalents, net		
<b>Net increase in cash and cash equivalents:</b>	<b>100</b>	<b>(1,688)</b>
Cash and cash equivalents at the beginning of the year	1,882	3,570
Cash and cash equivalents at the end of the year	1,982	1,882

Notes: -

(a) Investments in mutual funds where these are used as parking vehicles pending investment are to be indicated (net).

(b) The above items are minimum which are to be reported. Insurers may include any other items which they deem fit

## FORM NL-23 - SOLVENCY MARGIN (FORM IRDAI-GI-TA)

## STATEMENT OF ADMISSIBLE ASSETS :

As at 31-MAR-2024

Name of the Insurer : CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

Registration No.123 and Date of Registration with the IRDAI 15.07.2002

Classification: Business within India / Total Business

(All amounts in Rupees of Lakhs)

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	<b>Investments:</b>			
	Shareholders as per NL-12 of BS	-	2,49,582	2,49,582
	Policyholders as per NL-12 A of BS	14,31,563	-	14,31,563
(A)	<b>Total Investments as per BS</b>	<b>14,31,563</b>	<b>2,49,582</b>	<b>16,81,145</b>
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation			-
(C)	Fixed assets as per BS	-	16,434	16,434
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	1,330	1,330
	<b>Current Assets:</b>			
(E)	Cash & Bank Balances as per BS	-	2,000	2,000
(F)	Advances and Other assets as per BS	74,630	57,776	1,32,406
(G)	<b>Total Current Assets as per BS...(E)+(F)</b>	<b>74,630</b>	<b>59,776</b>	<b>1,34,406</b>
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	4,374	23,684	28,058
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	26,409	4,604	31,014
(K)	<b>Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)</b>	<b>15,06,193</b>	<b>3,25,792</b>	<b>18,31,985</b>
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	30,783	29,618	60,401
(M)	<b>Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)</b>	<b>14,75,410</b>	<b>2,96,174</b>	<b>17,71,583</b>
			(All amounts in Rupees of Lakhs)	
Item No.	Inadmissible Investment assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
	<b>Inadmissible Investment assets as per Clause (1) of Schedule I of regulation</b>			
	Inadmissible Fixed assets			
	(a) Furniture and Fittings	-	519	519
	(b) Electrical Fittings	-	399	399
	(c) Improvement to Premises	-	411	411
	.....			
	Inadmissible current assets			
	(a) Advances to Employees	-	10	10
	(b) Contingent Liability (Tax paid under protest)	-	7,146	7,146
	(c) Deferred Tax	-	16,528	16,528
	(d) RS receivables	1,580	-	1,580
	(e) Reinsurance / Coinsurance receivables	860	-	860
	(f) Unclaimed amount of Policy holder deposit to be made	639	-	639
	(g) Others	1,295	-	1,295
		<b>4,374</b>	<b>25,014</b>	<b>29,388</b>

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.

Version 1 Upload Date:24.05.2024



## FORM NL-24 - SOLVENCY MARGIN (FORM IRDAI-GI-TR)

STATEMENT OF LIABILITIES :  
As at - 31-MAR-2024

		(All amounts in Rupees of Lakhs)	
		Current Year	
Item No.	Reserve	Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	4,67,499	3,51,596
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	4,67,499	3,51,596
(d)	Outstanding Claim Reserve (other than IBNR reserve)	4,76,603	3,58,773
(e)	IBNR reserve	5,82,394	5,48,414
(f)	<b>Total Reserves for Technical Liabilities...(c)+(d)+(e)</b>	<b>15,26,496</b>	<b>12,58,783</b>

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.

## Notes:

1. Reserve for unexpired risk, representing that part of the premium written that is attributable and to be allocated to the subsequent accounting period(s), is calculated principally (a) on "Day Basis" on all policies having a risk expiry date beyond March 31, 2024 (b) at 50% of RI Inward Premium in case of retrocession from Terrorism Pool/Nuclear Pool
2. Reserve for Unexpired Risks for solvency purposes has been considered in terms of clause e (4) of Corrigendum - Circular No. IRDA/F&A/CIR/FA/126/07/2013 dated 3rd July 2013

Version 1 Upload Date:24.05.2024

**Classification: Public**

**FORM NL-25 - SOLVENCY MARGIN (TABLE IA)**

Name of the Insurer : CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED  
Registration No.123 and Date of Registration with the IRDAI 15.07.2002  
Classification: Business within India / Total Business

**TABLE IA: REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS as on - 31-MAR-2024**

(All amounts in Rupees of Lakhs)

Item No.	Line of Business	Gross Premiums	Net Premiums	Gross Incurred Claims	Net Incurred Claims	RSM 1	RSM 2	RSM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Fire	77,633	26,082	77,296	15,020	7,763	11,595	11,595
2	Marine Cargo	11,387	4,425	8,416	3,527	1,366	1,515	1,515
3	Marine - Other than Marine Cargo	1,728	9	138	1	173	21	173
4	Motor	4,96,353	4,04,976	3,52,645	2,90,756	80,995	87,227	87,227
5	Engineering	3,976	1,007	2,226	571	398	334	398
6	Aviation	-	-	-	-	-	-	-
7	Liability	2,235	1,559	985	436	335	222	335
8	Health	1,10,416	90,675	59,022	48,500	18,135	14,550	18,135
9	Miscellaneous	9,500	8,647	1,760	1,366	1,729	410	1,729
10	Crop	46,563	13,401	50,578	13,967	4,656	7,587	7,587
	<b>Total</b>	<b>7,59,790</b>	<b>5,50,780</b>	<b>5,53,067</b>	<b>3,74,142</b>	<b>1,15,551</b>	<b>1,23,459</b>	<b>1,28,693</b>

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.

Version 1 Upload Date:24.05.2024

**Classification: Public**

**FORM NL-26 - SOLVENCY MARGIN (TABLE IB)**

Name of the Insurer : CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED Registration No.123 and Date of Registration with the IRDAI 15.07.2002 Classification: Business within India / Total Business		
	(All amounts in Rupees of Lakhs)	
(1) ITEM NO.	(2) DESCRIPTION	(3) AMOUNT
(A)	Policyholder's FUNDS	
	Available assets(as per Form IRDAI-GI-TA)	14,75,410
	Deduct:	-
(B)	Current Liabilities as per BS	9,07,187
(C)	Provisions as per BS	3,51,596
(D)	Other Liabilities	2,16,709
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	(83)
	Shareholder's FUNDS	
(F)	Available Assets	2,96,174
	Deduct:	
(G)	Other Liabilities	65,714
(H)	Excess in Shareholder's funds (F-G)	2,30,459
(I)	Total ASM (E+H)	2,30,376
(J)	Total RSM	1,28,693
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	1.790

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.

Version 1 Upload Date:24.05.2024

**FORM NL-27- PRODUCTS INFORMATION**

Name

**CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED AS ON  
March 31, 2024**

Date:

02-04-2024

<b>Products Information</b>						
<i>List below the products and/or add-ons introduced for the period ended March 31, 2024</i>						
<b>Sl. No.</b>	<b>Name of Product /Add On</b>	<b>Co. Ref. No.</b>	<b>IRDAI UIN</b>	<b>Class of Business<sup>(a)</sup></b>	<b>Category of product</b>	<b>Date of allotment of UIN</b>
1	Flexi Health	-	CHOHLIP24145V042324	Health	Retail	03-Jan-24
2	Chola Healthline	-	CHOHLIP24153V042324	Health	Retail	17-Jan-24
3	Battery Protect	-	IRDAN123RP0017V01201819/A0027V01202324	Motor	Retail	08-Dec-23
4	Battery Protect	-	IRDAN123RP0003V01201920/A0028V01202324	Motor	Retail	08-Dec-23
5	Battery Protect	-	IRDAN123RP0002V02200203/A0026V01202324	Motor	Retail	08-Dec-23
1	Home Package policy - Chola Griha Raksha		IRDAN123RP0029V01202324	Miscellaneous	Retail	13-Jan-24

Note: -

(a) Defined as Fire, Marine Cargo, Marine Hull, Motor OD, Motor TP, Health, Personal Accident, Travel Insurance, Workmen's Compensation/ Employer's Liability, Public/ Product

Version 1 Upload Date:24.05.2024

'FORM NL-28-STATEMENT OF INVESTMENT ASSETS AND STATEMENT OF ACCRETION OF ASSETS

(Read with Regulation 10)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Statement as on: 31st March 2024

Statement of Investment Assets (General Insurer including an insurer carrying on business of re-insurance or health insurance)

(Business within India)

Periodicity of Submission: Quarterly

PART - A

Rs in Lakhs

Section I

No	PARTICULARS	SCH ++	AMOUNT
1	Investments*	8	16,81,144.94
2	Loans	9	-
3	Fixed Assets	10	16,433.90
4	Current Assets		
	a. Cash & Bank Balance	11	1,999.80
	b. Advances & Other Assets	12	1,32,405.96
5	Current Liabilities		
	a. Current Liabilities	13	11,83,559.72
	b. Provisions	14	3,58,245.79
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		-

Application of Funds as per Balance Sheet (A)

2,90,179.09

	Less: Other Assets	SCH ++	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	16,433.90
3	Cash & Bank Balance (if any)	11	1,999.80
4	Advances & Other Assets (if any)	12	1,32,405.96
5	Current Liabilities	13	11,83,559.72
6	Provisions	14	3,58,245.79
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		-

Total (B)

TOTAL (B)

(13,90,965.85)

'Investment Assets' As per FORM 3B \*

(A-B)

16,81,144.94

'FORM NL-28-STATEMENT OF INVESTMENT ASSETS AND STATEMENT OF ACCRETION OF ASSETS

(Read with Regulation 10)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Statement as on: 31st March 2024

PART - A

Statement of Investment Assets (General Insurer including an insurer carrying on business of re-insurance or health insurance)

(Business within India)

Rs in Lakhs

Periodicity of Submission: Quarterly

Section II

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value (h)
			Balance	FRSM <sup>+</sup>						
			(a)	(b)	(c)	d = (a+b+c)	(e)	(f)	(g)=(d+f)	
1	Central Govt. Securities	Not less than 20%		93,537.23	5,36,514.07	6,30,051.29	38.18%		6,30,051.29	6,18,005.81
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not less than 30%		1,50,253.61	8,61,829.85	10,12,083.45	61.33%		10,12,083.45	9,96,545.98
3	Investment subject to Exposure Norms									
	a. Housing / Infra & Loans to SG for Housing and FFE	Not less than 15%								
	1. Approved Investments			52,220.29	2,99,526.94	3,51,747.23	21.32%	20,054.08	3,71,801.31	3,68,921.56
	2. Other Investments			0.00	0.00	0.00	0.00%	-	0.00	-
	b. Approved Investments	Not exceeding 55%		40,710.44	2,33,508.38	2,74,218.82	16.62%	10,887.07	2,85,105.89	2,85,225.87
	c. Other Investments			1,793.70	10,288.35	12,082.04	0.73%	72.36	12,154.40	12,154.40
Investment Assets		100%		2,44,978.04	14,05,153.51	16,50,131.55	100%	31,013.51	16,81,145.06	16,62,847.81

- Note: 1. (+) FRSM refers 'Funds representing Solvency Margin'
2. Other Investments' are as permitted under 27A(2)
3. Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.
4. Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account
5. SCH (++) refers to Schedules to Balance Sheet, prepared as per IRDAI (Preparation of Fin. Stmt and Auditors' Report of Ins Companies) Regulations

'FORM NL-28-STATEMENT OF INVESTMENT ASSETS AND STATEMENT OF ACCRETION OF ASSETS

(Read with Regulation 10)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Statement as on: 31st March 2024

Statement of Investment Assets (General Insurer including an insurer carrying on business of re-insurance or health insurance)

(Business within India)

Periodicity of Submission: Quarterly

PART - A

Rs in Lakhs

'FORM NL-28-STATEMENT OF INVESTMENT ASSETS AND STATEMENT OF ACCRETION OF ASSETS

(Read with Regulation 10)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Statement as on: 31st Mar 2024

Statement of Accretion of Assets

(Business within India)

Periodicity of Submission : Quarterly

PART - B

Rs in Lakhs

No	Category of Investments	COI	Opening Balance	% to Opening Balance	Net Accretion for the Qtr.	% to Total Accrual	TOTAL	% to Total
			(A)		(B)		(A+B)	
1	Central Govt. Securities		635524.96	40.2%	(5473.67)	-8.0%	630051.29	38.2%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)		1008749.08	63.8%	3334.38	4.9%	1012083.45	61.3%
3	Investment subject to Exposure Norms							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments		58403.39	3.7%	37313.89	54.4%	95717.27	5.8%
	2. Other Investments		0.00	0.0%	0.00	0.0%	0.00	0.0%
	b. Infrastructure Investments							
	1. Approved Investments		233160.32	14.7%	22869.64	33.4%	256029.96	15.5%
	2. Other Investments		0.00	0.0%	0.00	0.0%	0.00	0.0%
	c. Approved Investments		269424.35	17.0%	4794.47	7.0%	274218.82	16.6%
	d. Other Investments (not exceeding 15%)		11839.48	0.7%	242.57	0.4%	12082.04	0.7%
Total			1581576.61	100.0%	68554.94	100.0%	1650131.55	100.0%

Note:

1. Total (A+B), fund wise should tally with figures shown in Form 3B (Part A)

## PERIODIC DISCLOSURES

(Rs in Lakhs)

	Market Value				Book Value			
	As at 31-03-2024	As % of total for this class	As at 31-03-2023	As % of total for this class	As at 31-03-2024	As % of total for this class	As at 31-03-2023	As % of total for this class
<b>Break down by credit rating</b>								
AAA rated	4,87,480	31.20%	4,03,927	29.02%	4,89,579	30.97%	4,11,786	28.85%
AA or better	57,507	3.68%	35,955	2.58%	57,921	3.66%	36,530	2.56%
Rated below AA & upto A	-	0.00%	-	0.00%	0	0.00%	-	0.00%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
B & Below B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Any other (Please specify)								
Sovereign	9,96,546	63.77%	9,30,770	66.87%	10,12,083	64.03%	9,57,855	67.11%
Fixed Deposits	12,002	0.77%	12,499	0.90%	12,002	0.76%	12,499	0.88%
TREPs	9,095	0.58%	8,665	0.62%	9,098	0.58%	8,667	0.61%
	<b>15,62,630</b>		<b>13,91,816</b>		<b>15,80,683</b>		<b>14,27,337</b>	
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	1,03,333	6.61%	91,093	6.54%	1,04,019	6.58%	91,431	6.41%
More than 1 year and upto 3 years	3,12,927	20.03%	2,44,469	17.56%	3,20,360	20.27%	2,53,495	17.76%
More than 3 years and up to 7 years	6,35,428	40.66%	7,47,011	53.67%	6,48,632	41.03%	7,70,808	54.00%
More than 7 years and up to 10 years	4,75,422	30.42%	2,95,177	21.21%	4,72,869	29.92%	2,97,603	20.85%
above 10 years	35,520	2.27%	14,066	1.01%	34,803	2.20%	14,000	0.98%
Any other (Please specify)								
	<b>15,62,630</b>		<b>13,91,816</b>		<b>15,80,683</b>		<b>14,27,337</b>	
<b>Breakdown by type of the issuer</b>								
a. Central Government	6,18,006	39.55%	6,25,608	44.95%	6,30,051	39.86%	6,46,068	45.26%
b. State Government	3,78,540	24.22%	3,05,162	21.93%	3,82,032	24.17%	3,11,787	21.84%
c. Corporate Securities	5,44,987	34.88%	4,39,882	31.60%	5,47,500	34.64%	4,48,316	31.41%
Any other (Please specify)								
Fixed Deposits	12,002	0.77%	12,499	0.90%	12,002	0.76%	12,499	0.88%
TREPs	9,095	0.58%	8,665	0.62%	9,098	0.58%	8,667	0.61%
	<b>15,62,630</b>		<b>13,91,816</b>		<b>15,80,683</b>		<b>14,27,337</b>	

**Note**

1. In case of a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.
2. Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.
3. Total A, B and C should match with each other and with debt securities reported under NL-12 and 12A (Investments). Other Debt Securities to be reported separately under the prescribed categories under line item "Any other (Please specify)"



FORM NL-30 -DETAILS OF NON-PERFORMING ASSETS

(Read with Regulation 10)

DETAILS OF NON-PERFORMING ASSETS - QUARTERLY - 31st Mar 2024

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Name of Fund: \_\_\_\_\_

Rs in Lakhs

Registration Number: 123

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD ( As on Mar 2024)	YTD ( As on Mar 2023)	YTD ( As on Mar 2024)	Prev. FY ( As on Mar	YTD ( As on Mar 2024)	Prev. FY ( As on Mar 2023)	YTD ( As on Mar 2024)	Prev. FY ( As on Mar 2023)	YTD ( As on Mar 2024)	YTD ( As on Mar 2023)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	5,47,499.6	4,50,313.3	-	-	10,33,183.9	9,79,020.3	69,448.1	40,954.4	16,50,131.6	14,70,288.0
2	Gross NPA	-	1,997.3	-	-	-	-	-	-	-	1,997.3
3	% of Gross NPA on Investment Assets (2/1)	-	0.4%							-	0.1%
4	Provision made on NPA	-	1997.3	-	-	-	-	-	-	-	1997.3
5	Provision as a % of NPA (4/2)	-	100.0%							-	100.0%
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	5,47,499.6	4,48,315.9	-	-	10,33,183.9	9,79,020.3	69,448.1	40,954.4	16,50,131.6	14,68,290.7
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-							-	-
10	Write off made during the period	1,997.3	1,470.2	-	-	-	-	-	-	1,997.3	1,470.2

Note:

1. The above statement, in the case of 'Life' Insurers shall be prepared 'fund-wise' Viz. Life Fund, Pension & Group Fund, ULIP Fund and at Assets Under Management level also.
2. Total Investment Assets should reconcile with figures shown in Form 3A / 3B
3. Gross NPA is investments classified as NPA, before any provisions
4. Provision made on the 'Standard Assets' shall be as per Circular issued, as amended from time to time.
5. Net Investment assets is net of 'provisions'
6. Net NPA is gross NPAs less provisions
7. Write off as approved by the Board

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) <sup>3</sup>			
			Investment as on 31-03-2024 (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment as on 31-03-2024 (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment as on 31-03-2023 (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
A	CENTRAL GOVT. SECURITIES													
A01	Central Government Bonds	CGSB	6,31,666.50	9,948.46	6.33%	4.74%	6,13,253.74	39,028.74	6.35%	4.75%	6,02,391.30	38,048.06	6.33%	4.74%
A02	Special Deposits	CSPD	-	-	-	-	-	-	-	-	-	-	-	-
A03	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-
A04	Treasury Bills	CTRB	-	-	-	-	1,907.74	114.66	6.64%	4.97%	-	-	-	-
B	CENTRAL GOVT. SEC. STATE GOVT OR OTHER APPROVED SECURITIES													
B01	Central Government Guaranteed Loans / Bonds	CGSL	-	-	-	-	-	-	-	-	-	-	-	-
B02	State Government Bonds	SGGB	3,83,908.11	6,857.25	7.18%	5.38%	3,62,969.32	25,648.55	7.06%	5.28%	3,08,390.85	21,467.91	6.96%	5.21%
B03	State Government Guaranteed Loans	SGGL	-	-	-	-	-	-	-	-	-	-	-	-
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA	-	-	-	-	323.60	18.98	5.85%	4.38%	2,637.86	193.21	7.23%	5.41%
B05	Guaranteed Equity	SGGE	-	-	-	-	-	-	-	-	-	-	-	-
C	(a) HOUSING & LOANS TO STATE GOVT FOR HOUSING / FFE													
C01	Loans to State Government for Housing	HLSH	-	-	-	-	-	-	-	-	-	-	-	-
C02	Loans to State Government for Fire Fighting Equipments	HLSF	-	-	-	-	-	-	-	-	-	-	-	-
C03	Term Loan - HUDCO / NHB / Institutions accredited by NHB	HTLH	-	-	-	-	-	-	-	-	-	-	-	-
C04	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	1,315.03	23.82	7.28%	5.45%	3,099.99	213.39	6.86%	5.14%	5,740.58	375.84	6.62%	4.95%
C05	Housing - Securitised Assets	HMBS	-	-	-	-	-	-	-	-	-	-	-	-
C06	Debentures/Bonds/CPs/Loans - Promoter Group	HDPG	-	-	-	-	-	-	-	-	-	-	-	-
C07	Long Term Bank Bonds Approved Investment - Affordable Housing	HLBH	-	-	-	-	-	-	-	-	-	-	-	-
	TAXABLE BONDS													
C08	Bonds / Debentures issued by HUDCO	HTHD	-	-	-	-	-	-	-	-	-	-	-	-
C09	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	68,439.70	1,131.53	6.65%	4.98%	1,03,558.08	6,919.30	6.45%	4.83%	1,53,118.70	10,259.25	6.69%	5.01%
C10	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HTDA	-	-	-	-	-	-	-	-	-	-	-	-
	TAX FREE BONDS													
C11	Bonds / Debentures issued by HUDCO	HFHD	-	-	-	-	226.97	15.64	6.87%	6.87%	1,067.07	70.80	6.47%	6.47%
C12	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HFDN	-	-	-	-	-	-	-	-	-	-	-	-
C13	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HFDA	-	-	-	-	-	-	-	-	-	-	-	-
	(b) OTHER INVESTMENTS (HOUSING)													
C14	Debentures / Bonds / CPs / Loans	HODS	-	-	-	-	-	-	-	-	-	-	-	-
C15	Housing - Securitised Assets	HOMB	-	-	-	-	-	-	-	-	-	-	-	-
C16	Debentures / Bonds / CPs / Loans - (Promoter Group)	HOPG	-	-	-	-	-	-	-	-	-	-	-	-
C17	Long Term Bank Bonds Other Investment– Affordable Housing	HOLB	-	-	-	-	-	-	-	-	-	-	-	-
C18	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	HORD	-	-	-	-	-	-	-	-	-	-	-	-
	(c) INFRASTRUCTURE INVESTMENTS													
C19	Infrastructure - Other Approved Securities	ISAS	-	-	-	-	-	-	-	-	-	-	-	-
C20	Infrastructure - PSU - Equity shares - Quoted	ITPE	15,468.07	1,662.58	43.23%	32.35%	14,709.29	6,602.44	44.78%	33.51%	3,904.02	289.50	7.47%	5.59%
C21	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	1,442.37	-	-	-	1,442.37	7.00	0.48%	0.36%	1,041.69	20.46	2.11%	1.58%
C22	Infrastructure - Equity (Promoter Group)	IEPG	-	-	-	-	-	-	-	-	-	-	-	-
C23	Infrastructure - Securitised Assets	IESA	-	-	-	-	-	-	-	-	-	-	-	-
C24	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IDPG	-	-	-	-	-	-	-	-	-	-	-	-
C25	Infrastructure - Infrastructure Development Fund (IDF)	IDDF	2,980.68	59.24	7.99%	5.98%	2,978.50	236.38	7.91%	5.92%	6,802.14	541.85	7.49%	5.61%
C26	Onshore Rupee Bonds issued by ADB and IFC (Infrastructure- approved)	IORB	-	-	-	-	-	-	-	-	-	-	-	-
C27	Long Term Bank Bonds ApprovedInvestment– Infrastructure	ILBI	58,557.23	996.33	6.84%	5.12%	57,762.28	3,906.40	6.74%	5.05%	42,651.65	2,685.72	6.32%	4.73%
C44	Infrastructure Investments rated not less than “A” along with Rating of “EL1”	IELB	-	-	-	-	-	-	-	-	-	-	-	-
C46	Debt Instruments of InvITs - Approved Investments	IDIT	-	-	-	-	-	-	-	-	-	-	-	-
	TAXABLE BONDS													
C28	Infrastructure - PSU - Debentures / Bonds	IPTD	1,53,818.87	2,536.60	6.63%	4.96%	1,60,585.06	10,005.19	6.22%	4.65%	1,04,234.71	5,875.61	5.65%	4.22%
C29	Infrastructure - PSU - CPs	IPCP	3,015.79	54.72	7.30%	0.05	2,660.44	187.60	7.03%	5.26%	-	-	-	-
C30	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	499.42	9.56	7.70%	5.76%	812.15	65.36	8.03%	6.01%	1,938.73	159.56	7.98%	5.97%
C31	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-	-	-	-	-	-	-	-	-	-
C32	Infrastructure - Term Loans (with Charge)	ILWC	-	-	-	-	-	-	-	-	-	-	-	-
	TAX FREE BONDS													
C33	Infrastructure - PSU - Debentures / Bonds	IPFD	3,772.83	58.13	6.20%	6.20%	3,850.83	237.32	6.15%	6.15%	4,616.77	283.76	6.12%	6.12%
C34	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICFD	-	-	-	-	-	-	-	-	-	-	-	-

**FORM NL-31-STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT**

**(Read with Regulation 10)**

**Name of the Insurer: Cholamandalam MS General Insurance Company Limited**

**Registration Number: 123**

**Statement as on: 31st Mar 2024**

### Statement of Investment and Income on Investment

Name of the Fund

***Rs in Lakhs***

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) <sup>3</sup>			
			Investment as on 31-03-2024 (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment as on 31-03-2024 (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment as on 31-03-2023 (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
	(d) INFRASTRUCTURE - OTHER INVESTMENTS													
C35	Infrastructure - Equity (including unlisted)	IOEQ	-	-	-	-	-	-	-	-	133.11	(0.49)	-0.24%	-0.18%
C36	Infrastructure - Debentures / Bonds / CPs / loans	IODS	0.00	-	-	-	0.00	-	-	-	1,191.52	-	-	-
C37	Infrastructure - Securitised Assets	IOSA	-	-	-	-	-	-	-	-	-	-	-	-
C38	Infrastructure - Equity (Promoter Group)	IOPE	-	-	-	-	-	-	-	-	-	-	-	-
C39	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IOPD	-	-	-	-	-	-	-	-	-	-	-	-
C40	Onshore Rupee Bonds issued by ADB and IFC (Infrastructure- others)	IOOB	-	-	-	-	-	-	-	-	-	-	-	-
C41	Long Term Bank Bonds Other Investment- Infrastructure	IOLB	-	-	-	-	-	-	-	-	-	-	-	-
C42	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	IORD	-	-	-	-	-	-	-	-	-	-	-	-
C43	Reclassified Approved Investments - Equity (Point 6 under Note for Regulation 4 to 9)	IORE	-	-	-	-	-	-	-	-	-	-	-	-
C45	Infrastructure Investment below “A” or “EL1”	IOEL	-	-	-	-	-	-	-	-	-	-	-	-
C47	Debt Instruments of InvITs - Other Investments	IOIT	-	-	-	-	-	-	-	-	-	-	-	-
D	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
D01	PSU - Equity shares - Quoted	EAEQ	10,082.06	312.42	12.46%	9.33%	7,317.86	405.44	5.54%	4.15%	2,175.97	292.12	13.52%	10.12%
D02	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	27,231.45	85.31	1.26%	0.95%	22,481.71	1,323.86	5.89%	4.41%	11,206.93	1,273.58	11.57%	8.66%
D03	Equity Shares - Companies incorporated outside India (invested prior to IRDA Regulations)	EFES	-	-	-	-	-	-	-	-	-	-	-	-
D04	Equity Shares - Promoter Group	EEPG	-	-	-	-	-	-	-	-	-	-	-	-
D05	Corporate Securities - Bonds - (Taxable)	EPBT	-	-	-	-	-	-	-	-	-	-	-	-
D06	Corporate Securities - Bonds - (Tax Free)	EPBF	-	-	-	-	-	-	-	-	-	-	-	-
D07	Corporate Securities - Preference Shares	EPNQ	-	-	-	-	-	-	-	-	-	-	-	-
D08	Corporate Securities - Investment in Subsidiaries	ECIS	-	-	-	-	-	-	-	-	-	-	-	-
D09	Corporate Securities - Debentures	ECOS	1,38,014.77	2,707.63	7.89%	5.90%	90,788.48	7,120.48	8.12%	6.08%	2,144.05	184.97	8.48%	6.34%
D10	Corporate Securities - Debentures / Bonds/ CPs / Loan - (Promoter Group)	EDPG	53,834.30	1,174.14	8.77%	6.56%	39,919.59	3,485.45	8.71%	6.52%	20,983.19	1,748.28	8.34%	6.24%
D11	Municipal Bonds - Rated	EMUN	-	-	-	-	-	-	-	-	-	-	-	-
D12	Investment properties - Immovable	EINP	2,882.51	-	-	-	2,882.51	-	-	-	2,882.54	-	-	-
D13	Loans - Policy Loans	ELPL	-	-	-	-	-	-	-	-	-	-	-	-
D14	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	-	-	-	-	-	-	-	-	-	-	-	-
D15	Loans - Secured Loans - Mortgage of Property outside India (Term Loan)	ELMO	-	-	-	-	-	-	-	-	-	-	-	-
D16	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	3,454.75	65.71	7.65%	5.72%	3,425.66	258.10	7.51%	5.62%	36,494.67	1,884.41	5.17%	3.87%
D17	Deposits - CDs with Scheduled Banks	EDCD	3,672.80	65.84	7.21%	5.40%	3,451.45	236.80	7.23%	5.41%	-	-	-	-
D18	Deposits - Repo / Reverse Repo - Govt Securities	ECMR	-	-	-	-	-	-	-	-	-	-	-	-
D19	Deposits - Repo / Reverse Repo - Corporate Securities	ECCR	-	-	-	-	-	-	-	-	-	-	-	-
D20	Deposit with Primary Dealers duly recognised by Reserve Bank of India	EDPD	-	-	-	-	-	-	-	-	-	-	-	-
D21	CCIL - CBLO	ECBO	18,897.53	312.22	6.58%	4.92%	20,018.69	1,318.45	6.61%	4.94%	15,482.58	815.83	5.44%	4.07%
D22	Commercial Papers	ECCP	2,631.26	45.14	6.90%	5.16%	2,085.57	141.53	6.77%	5.06%	-	-	-	-
D23	Application Money	ECAM	-	-	-	-	-	-	-	-	-	-	-	-
D24	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	-	-	-	-	-	-	-	-	-	-	-	-
D25	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	-	-	-	-	-	-	-	-	-	-	-	-
D26	Perpetual Non-Cum. P.Shares & Redeemable Cumulative P.Shares of Tier 1 & 2 Capital issued by PSU Banks	EUPS	-	-	-	-	-	-	-	-	-	-	-	-

**FORM NL-31-STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT**

**(Read with Regulation 10)**

**Name of the Insurer: Cholamandalam MS General Insurance Company Limited**

**Registration Number: 123**

**Statement as on: 31st Mar 2024**

### Statement of Investment and Income on Investment

Name of the Fund

***Rs in Lakhs***

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) <sup>3</sup>			
			Investment as on 31-03-2024 (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment as on 31-03-2024 (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment as on 31-03-2023 (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
D27	Perpetual Non-Cum. P.Shares & Redeemable Cumulative P.Shares of Tier 1 & 2 Capital issued by Non-PSU Banks	EPPS	-	-	-	-	-	-	-	-	-	-	-	-
D28	Foreign Debt Securities (invested prior to IRDA Regulations)	EFDS	-	-	-	-	-	-	-	-	-	-	-	-
D29	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	-	-	770.73	50.45	6.53%	4.88%	-	-	-	-
D30	Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	-	-	-	-	-	-	-	-	-	-
D31	Net Current Assets (Only in respect of ULIP Fund Business)	ENCA	-	-	-	-	-	-	-	-	-	-	-	-
D32	Passively Managed Equity ETF (Non Promoter Group)	EETF	-	-	-	-	-	-	-	-	-	-	-	-
D33	Passively Managed Equity ETF (Promoter Group)	EETP	-	-	-	-	-	-	-	-	-	-	-	-
D34	Onshore Rupee Bonds issued by ADB and IFC	EORB	-	-	-	-	-	-	-	-	-	-	-	-
D35	Debt Capital Instruments (DCI-Basel III)	EDCI	-	-	-	-	-	-	-	-	-	-	-	-
D36	Redeemable Non-cumulative Preference Shares (RNCPS- Basel III)	ERNP	-	-	-	-	-	-	-	-	-	-	-	-
D37	Redeemable Cumulative Preference Shares (RCPS- Basel III)	ERCP	-	-	-	-	-	-	-	-	-	-	-	-
D38	Additional Tier 1 (Basel III Compliant) Perpetual Bonds – [PSU Banks]	EAPS	-	-	-	-	-	-	-	-	-	-	-	-
D39	Additional Tier 1 (Basel III Compliant) Perpetual Bonds – [Private Banks]	EAPB	-	-	-	-	-	-	-	-	-	-	-	-
D40	Units of Real Estate Investment Trust (REITs)	ERIT	-	-	-	-	-	-	-	-	41.95	50.38	116.21%	86.96%
D41	Units of Infrastructure Investment Trust	EIIT	-	-	-	-	-	-	-	-	-	-	-	-
D42	Debt ETFs - "Approved Investments"	EDTF	-	-	-	-	-	-	-	-	-	-	-	-
D43	Debt Instruments of REITs - Approved Investments	EDRT	20,000.53	369.38	7.43%	5.56%	18,005.81	1,322.11	7.32%	5.48%	14,938.36	1,073.96	7.23%	5.41%
E	OTHER INVESTMENTS													
E01	Bonds - PSU - Taxable	OBPT	-	-	-	-	-	-	-	-	-	-	-	-
E02	Bonds - PSU - Tax Free	OBPF	-	-	-	-	-	-	-	-	-	-	-	-
E03	Equity Shares (incl Co-op Societies)	OESH	554.89	-	-	-	172.25	-	-	-	-	-	-	-
E04	Equity Shares (PSUs & Unlisted)*	OEPU	2,900.44	-	-	-	2,900.44	80.00	2.75%	2.06%	63.57	-	-	-
E05	Equity Shares - Promoter Group	OEPG	-	-	-	-	-	-	-	-	-	-	-	-
E06	Debentures	OLDB	0.00	-	-	-	0.00	-	-	-	47.95	5.32	0.63%	0.47%
E07	Debentures / Bonds/ CPs / Loans etc. - (Promoter Group)	ODPG	-	-	-	-	-	-	-	-	-	-	-	-
E08	Municipal Bonds	OMUN	-	-	-	-	-	-	-	-	-	-	-	-
E09	Commercial Papers	OACP	-	-	-	-	-	-	-	-	-	-	-	-
E10	Preference Shares	OPSH	-	-	-	-	-	-	-	-	-	-	-	-
E11	SEBI approved Alternate Investment Fund (Category I)	OAFI	350.00	0.33	0.37%	0.28%	174.04	1.87	1.07%	0.80%	24.93	0.23	0.93%	0.70%
E12	SEBI approved Alternate Investment Fund (Category II)	OAFB	7,844.50	244.03	12.51%	9.36%	6,928.81	886.96	12.77%	9.55%	2,907.54	360.69	12.42%	9.30%
E13	Short term Loans (Unsecured Deposits)	OSLU	-	-	-	-	-	-	-	-	-	-	-	-
E14	Term Loans (without Charge)	OTLW	-	-	-	-	-	-	-	-	-	-	-	-
E15	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-	-	-	-	-	-	-	-	-	-
E16	Mutual Funds - (under Insurer's Promoter Group)	OMPG	-	-	-	-	-	-	-	-	-	-	-	-
E17	Securitisd Assets	OPSA	-	-	-	-	-	-	-	-	-	-	-	-
E18	Investment properties - Immovable	OIPI	-	-	-	-	-	-	-	-	-	-	-	-
E19	Passively Managed Equity ETF (Non Promoter Group)	OETF	-	-	-	-	73.10	74.37	101.45%	75.92%	280.87	116.10	40.78%	30.51%
E20	Passively Managed Equity ETF (Promoter Group)	OETP	-	-	-	-	-	-	-	-	-	-	-	-
E21	Onshore Rupee Bonds issued by ADB and IFC	EORB	-	-	-	-	-	-	-	-	-	-	-	-
E22	Debt Capital Instruments (DCI-Basel III)	ODCI	-	-	-	-	-	-	-	-	-	-	-	-
E23	Redeemable Non-cumulative Preference Shares (RNCPS - Basel III)	ORNP	-	-	-	-	-	-	-	-	-	-	-	-
E24	Redeemable Cumulative Preference Shares (RCPS - Basel III)	ORCP	-	-	-	-	-	-	-	-	-	-	-	-
E25	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	ORAD	-	-	-	-	-	-	-	-	-	-	-	-
E26	Reclassified Approved Investments - Equity (Point 6 under Note for Regulation 4 to 9)	ORAE	396.70	-	-	-	396.70	-	-	-	650.58	31.41	4.84%	3.62%
E27	Additional Tier 1 (Basel III Compliant) Perpetual Bonds – [PSU Banks]	OAPS	-	-	-	-	-	-	-	-	-	-	-	-
E28	Additional Tier 1 (Basel III Compliant) Perpetual Bonds – [Private Banks]	OAPB	-	-	-	-	-	-	-	-	-	-	-	-

FORM NL-31-STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT  
(Read with Regulation 10)  
Name of the Insurer: Cholamandalam MS General Insurance Company Limited  
Registration Number: 123  
Statement as on: 31st Mar 2024  
Statement of Investment and Income on Investment  
Periodicity of Submission: Quarterly

Name of the Fund \_\_\_\_\_

Proximity of Submission: Quarterly													Rs in Lakhs	
No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) <sup>3</sup>			
			Investment as on 31-03-2024 (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment as on 31-03-2024 (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment as on 31-03-2023 (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
E29	Units of Real Estate Investment Trust (REITs)	ORIT	-	-	-	-	-	-	-	-	-	-	-	-
E30	Units of Infrastructure Investment Trust	OIIT	-	-	-	-	-	-	-	-	-	-	-	-
E31	Debt ETFs - "Other Investments"	ODTF	-	-	-	-	-	-	-	-	-	-	-	-
E32	Debt Instruments of REITs - Other Investments	ODRT	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL			16,17,633.11	28,720.35	6.84%	5.12%	15,51,933.75	1,09,912.83	7.09%	5.31%	13,50,186.37	88,108.30	6.54%	4.90%

**Note:** Category of Investment (COI) shall be as per Guidelines, as amended from time to time  
1 Based on daily simple Average of Investments  
2 Yield netted for Tax  
3 In the previous year column, the figures of the corresponding Year to date of the previous financial year shall be shown  
4 FORM-1 shall be prepared in respect of each fund. In case of ULIP FORM 1 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.  
5 YTD Income on investment shall be reconciled with figures in P&L and Revenue account

Version 1 Upload Date:24.05.2024

FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS

(Read with Regulation 10)

PART - A

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

Registration Number: 123

Statement as on: 31st Mar 2024

Name of Fund \_\_\_\_\_

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs in Lakhs									
No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	During the Quarter <sup>1</sup>								
	NIL								
B.	<u>As on Date</u> <sup>2</sup>								
	NIL								

Note:

- 1 Provide details of Down Graded Investments during the Quarter.
- 2 Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.
- 3 FORM-2 shall be prepared in respect of each fund. In case of ULIP FORM 1 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.
- 4 Category of Investmet (COI) shall be as per INV/GLN/001/2003-04

Classification: **Confidential**

FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Date: 31 MAR 2024

Registration No: 123

(Amount in Rs. Lakhs)

S.No.	Reinsurance/Retrocession Placements	No. of reinsurers	Premium ceded to reinsurers (Upto the Quarter)			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
	<b>Outside India</b>					
1	No. of Reinsurers with rating of AAA and above					0.00%
2	No. of Reinsurers with rating AA but less than AAA	5	3,321	21	-	1.60%
3	No. of Reinsurers with rating A but less than AA	75	25,651	3,069	11,716	19.35%
4	No. of Reinsurers with rating BBB but less than A	1	4	-	-	0.00%
5	No. of Reinsurers with rating less than BBB					0.00%
	<b>Total (A)</b>	<b>81</b>	<b>28,975</b>	<b>3,091</b>	<b>11,716</b>	
	<b>With In India</b>					
1	Indian Insurance Companies	14			3,192	1.53%
2	FRBs	7	92,980	2,196	1,784	46.39%
3	GIC Re	1	62,202	2,567	306	31.13%
4	Other (to be Specified)					0.00%
	<b>Total (B)</b>	<b>22</b>	<b>1,55,182</b>	<b>4,763</b>	<b>5,282</b>	
	<b>Grand Total (C)= (A)+(B)</b>	<b>103</b>	<b>1,84,157</b>	<b>7,854</b>	<b>16,998</b>	<b>100.00%</b>

Note:-

(a) The total of Premium ceded to reinsurers (Proportional, Non-Proportional and Facultative is consistent with all relevant NL forms; The aforementioned Business figures are matching with all relevant NL forms. In case of difference, pl give reasons

(b) Figures are to be provided upto the quarter

Version 1 Upload Date:24.05.2024

Classification: **Public**

FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS

GROSS DIRECT PREMIUM UNDERWRITTEN

																								Miscellaneous	
		Fire		Marine Hull		Marine Cargo		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total			
Sl.No.	State / Union Territory	For the Quarter Mar'24	Upto the quarter Mar'24	For the Quarter Mar'24	Upto the quarter Mar'24	For the Quarter Mar'24	Upto the quarter Mar'24	For the Quarter Mar'24	Upto the quarter Mar'24	For the Quarter Mar'24	Upto the quarter Mar'24	For the Quarter Mar'24	Upto the quarter Mar'24	For the Quarter Mar'24	Upto the quarter Mar'24	For the Quarter Mar'24	Upto the quarter Mar'24	For the Quarter Mar'24	Upto the quarter Mar'24	For the Quarter Mar'24	Upto the quarter Mar'24	For the Quarter Mar'24	Upto the quarter Mar'24		
STATESc																									
1	Andhra Pradesh	450	1,634	-	-	5	19	5	19	2,303	7,710	7,734	23,929	10,037	31,639	74	345	217	591	-	0	291			
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
3	Assam	205	645	-	-	3	13	3	13	1,373	5,001	1,930	6,205	3,303	11,205	42	159	5	22	-	47				
4	Bihar	245	761	-	-	1	4	1	4	1,633	6,345	3,207	11,433	4,840	17,778	27	131	1	7	-	28				
5	Chhattisgarh	247	821	-	-	11	41	11	41	2,127	7,383	2,188	7,884	4,314	15,267	38	136	8	42	-	45				
6	Goa	66	174	-	-	4	9	4	9	191	712	113	487	304	1,199	16	58	1	11	-	17				
7	Gujarat	1,482	6,087	-	-	275	1,836	275	1,836	4,133	14,455	5,968	21,957	10,102	36,412	1,742	6,937	25	978	-	1,767				
8	Haryana	500	4,248	491	1,727	635	3,007	1,126	4,733	54	173	19	76	73	249	148	2,066	6	57	(1)	154				
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
10	Jharkhand	62	217	-	-	0	1	0	1	1,004	3,547	1,810	5,677	2,814	9,224	17	59	1	6	-	18				
11	Karnataka	903	4,319	-	-	659	1,804	659	1,804	4,256	14,607	5,071	17,984	9,327	32,591	381	3,069	114	1,234	1	495				
12	Kerala	318	987	-	-	0	1	0	1	1,257	5,199	1,797	6,873	3,054	12,072	309	1,002	134	549	0	443				
13	Madhya Pradesh	504	1,504	-	-	14	61	14	61	1,355	4,729	1,907	7,018	3,262	11,747	172	557	24	111	-	196				
14	Maharashtra	3,085	13,949	-	2	330	1,575	330	1,576	9,028	30,432	11,941	35,971	20,970	66,403	3,590	10,462	308	1,460	3	3,901				
15	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
19	Odisha	191	665	-	-	4	11	4	11	1,530	5,130	3,236	10,853	4,766	15,982	54	196	1	11	-	55				
20	Punjab	7	24	-	-	0	2	0	2	1,166	3,375	475	2,093	1,641	5,468	15	31	0	1	-	15				
21	Rajasthan	685	2,532	-	-	12	120	12	120	3,956	14,486	3,385	12,751	7,341	27,238	677	2,948	191	992	0	868				
22	Sikkim	-	0	-	-	-	-	-	-	-	5	1	6	1	10	0	0	-	-	-	0				
23	Tamil Nadu	3,332	15,715	-	-	336	1,864	336	1,864	7,292	27,300	12,982	47,130	20,275	74,429	8,523	35,197	7,157	27,885	17	129				
24	Telangana	471	2,232	-	-	17	104	17	104	3,614	11,776	9,653	29,162	13,266	40,939	400	1,271	41	141	1	3				
25	Tripura	24	77	-	-	3	8	3	8	93	331	294	1,005	387	1,336	15	52	1	4	-	16				
26	Uttarakhand	22	73	-	-	-	-	-	-	114	470	134	481	248	951	37	134	0	1	-	37				
27	Uttar Pradesh	1,356	4,112	-	-	37	129	37	129	3,536	13,209	4,743	17,227	8,279	30,436	277	1,137	72	255	-	349				
28	West Bengal	577	2,244	-	-	16	77	16	77	1,750	6,351	3,830	12,729	5,579	19,080	298	1,125	31	125	0	328				
TOTAL (A)		14,732	63,020	491	1,728	2,362	10,686	2,853	12,414	51,765	1,82,725	82,418	2,78,929	1,34,183	4,61,654	16,849	67,072	8,338	34,482	21	152	25,208			
UNION TERRITORIESc																									
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	0	0	0	0	0	0	-	-	-	-	-	-				
2	Chandigarh	852	2,925	-	-	32	78	32	78	1,389	6,353	1,663	6,516	3,052	12,870	283	994	18	155	-	301				
3	Dadra and Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
4	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
5	Govt. of NCT of Delhi	1,040	5,427	-	-	109	616	109	616	3,498	12,268	2,886	8,579	6,384	20,847	1,571	6,995	121	535	0	1,692				
6	Jammu & Kashmir	-	-	-	-	-	-	-	-	7	8	1	1	8	9	-	-	-	-	-	-				
7	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
8	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
9	Puducherry	25	120	-	-	0	(0)	0	(0)	113	397	154	575	267	973	3	12	9	18	-	12				
TOTAL (B)		1,918	8,472	-	-	141	694	141	694	5,006	19,026	4,705	15,672	9,711	34,699	1,858	8,001	147	707	0	1	2,005			
Outside India																									
1	TOTAL (C)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Grand Total (A)+(B)+(C)		16,650	71,492	491	1,728	2,504	11,380	2,994	13,108	56,771	2,01,751	87,123	2,94,601	1,43,894	4,96,353	18,707	75,073	8,485	35,190	21	153	27,213			

Note :-

- (a) The grand total of GROSS DIRECT PREMIUM UNDERWRITTEN is consistent with the all relevant NL forms  
(b) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium  
(c) Any changes under States / Union Territories by Govt. of India are to be suitably incorporated in the statement  
(d) For the Quarter and Upto the Quarter information are to be shown in separate sheets



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FORM NI

GROSS D

(Amount in Rs. Lakhs)

Sl.No.	Health	Workmen's Compensation/ Employer's liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments (b)		Total Miscellaneous		Total	
	Upto the quarter Mar'24	For the Quarter Mar'24	Upto the quarter Mar'24	For the Quarter Mar'24	Upto the quarter Mar'24	For the Quarter Mar'24	Upto the quarter Mar'24	For the Quarter Mar'24	Upto the quarter Mar'24	For the Quarter Mar'24	Upto the quarter Mar'24	For the Quarter Mar'24	Upto the quarter Mar'24	For the Quarter Mar'24	Upto the quarter Mar'24	For the Quarter Mar'24	Upto the quarter Mar'24
1	936	6	14	2	5	9	36			-	-	76	250	10,421	32,879	10,876	34,532
2	-	-	-	-	-	-	-			-	-	-	-	-	-	-	-
3	181	-	0	-	1	10	36			-	-	75	228	3,435	11,651	3,642	12,309
4	139	1	4	0	1	11	26			-	-	73	260	4,953	18,207	5,199	18,972
5	178	4	10	1	3	19	62			-	-	44	134	4,428	15,654	4,686	16,516
6	69	0	4	1	5	0	3			-	-	4	16	326	1,295	395	1,479
7	7,915	26	77	5	19	21	311			-	-	353	1,274	12,273	46,008	14,030	53,932
8	2,124	2	15	29	175	108	358			-	-	15	68	381	2,990	2,007	11,971
9	-	-	-	-	-	-	-			-	-	-	-	-	-	-	-
10	64	0	2	-	0	2	14			-	-	20	73	2,854	9,377	2,917	9,595
11	4,311	14	50	12	113	25	159			-	-	87	263	9,960	37,486	11,521	43,609
12	1,552	0	1	0	0	1	8			-	-	21	65	3,520	13,698	3,838	14,687
13	667	10	38	2	7	8	29			-	-	146	469	3,625	12,956	4,143	14,521
14	11,932	83	267	39	201	111	720			6,004	46,563	457	1,376	31,564	1,27,463	34,979	1,42,988
15	-	-	-	-	-	-	-			-	-	-	-	-	-	-	-
16	-	-	-	-	-	-	-			-	-	-	-	-	-	-	-
17	-	-	-	-	-	-	-			-	-	-	-	-	-	-	-
18	-	-	-	-	-	-	-			-	-	-	-	-	-	-	-
19	207	0	6	0	0	15	55			-	-	91	301	4,927	16,553	5,122	17,229
20	32	-	1	-	-	1	5			-	-	0	1	1,657	5,507	1,665	5,532
21	3,940	3	18	3	8	13	48			-	-	134	443	8,361	31,694	9,059	34,346
22	0	-	-	-	-	-	-			-	-	-	-	2	11	2	11
23	63,211	113	379	(5)	350	32	465			-	-	80	749	36,190	1,39,584	39,858	1,57,164
24	1,415	44	97	2	10	269	803			-	-	36	120	14,060	43,383	14,548	45,718
25	57	-	-	0	1	8	21			-	-	6	13	417	1,427	444	1,512
26	135	-	-	-	-	0	0			-	-	4	15	290	1,101	311	1,174
27	1,392	3	6	0	1	7	23			-	-	699	2,187	9,337	34,046	10,730	38,287
28	1,250	2	13	21	35	35	120			-	-	125	404	6,092	20,902	6,684	23,223
	1,01,707	312	1,002	113	934	706	3,302	-	-	6,004	46,563	2,546	8,710	1,69,072	6,23,872	1,86,657	6,99,306
1	-	-	-	-	-	-	-			-	-	-	-	0	0	0	0
2	1,149	3	11	5	18	23	65			-	-	145	484	3,530	14,598	4,414	17,601
3	-	-	-	-	-	-	-			-	-	-	-	-	-	-	-
4	-	-	-	-	-	-	-			-	-	-	-	-	-	-	-
5	7,530	14	60	24	106	9	358			-	-	87	290	8,210	29,191	9,359	35,234
6	-	-	-	-	-	-	-			-	-	-	-	8	9	8	9
7	-	-	-	-	-	-	-			-	-	-	-	-	-	-	-
8	-	-	-	-	-	-	-			-	-	-	-	-	-	-	-
9	30	-	0	-	-	1	1			-	-	5	15	285	1,018	311	1,138
	8,709	17	71	29	124	33	424	-	-	-	-	237	789	12,033	44,817	14,092	53,983
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	1,10,416	329	1,073	142	1,058	739	3,727	-	-	6,004	46,563	2,783	9,499	1,81,105	6,68,689	2,00,749	7,53,289

Classification: **Public**

FORM NL-35- QUARTERLY BUSINESS RETURNS ACROSS LINE OF BUSINESS

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

Date: 31 MAR 2024

(Amount in Rs. Lakhs)									
Sl.No.	Line of Business	For the Quarter Mar'24		For the corresponding quarter of the previous year Mar'23		upto the quarter Mar'24		Up to the corresponding quarter of the previous year Mar'23	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	16650	449516	13867	305282	71492	1464483	49429	834117
2	Marine Cargo	2504	3118	1975	3106	11380	11475	8391	8640
3	Marine Other than Cargo	491	1	364	1	1728	11	925	11
4	Motor TP	87123	2755490	74467	2614648	294601	9837915	186733	6502035
5	Motor OD	56771	130444	45778	225726	201751	595174	117291	561144
6	Health	18707	246392	14262	62876	75073	871800	42547	210986
7	Personal Accident	8485	52957	8021	42,450	35190	266868	23248	74,810
8	Travel								
9	Workmen's Compensation/ Employer's liability	329	1561	517	1122	1073	5495	1097	3488
10	Public/ Product Liability	142	684	212	414	1058	2319	884	1302
11	Engineering	739	1733	754	1650	3727	6376	2178	4600
12	Aviation								
13	Crop Insurance	6004	278	0		46563	312	0	
14	Other segments **	2804	198790	2263	153158	9653	686038	6167	413133
15	Miscellaneous								

Notes:

- (a) Premium stands for amount of gross direct premium written in India
- (b) The line of business which are not applicable for any company should be filled up with NA.
- (c) Figure '0' in those fields will imply no business in the segment.
- (d) Separate disclosure to be made for segment/ sub-segment which contributes more than 10 percent of the total gross direct premium
- (e) The aforementioned Business figures are matching with all relevant NL forms. In case of difference, pl give reasons

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FORM NL-36- BUSINESS -CHANNELS WISE

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

Date: 31 MAR 2024

Sl.No.	Channels	For the Quarter Mar'24		Upto the Quarter Mar'24		For the corresponding quarter of the previous year Mar'23		Up to the corresponding quarter of the previous year Mar'23	
		No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)
1	Individual agents	22031	3948	59123	12571	9352	1430	30846	4594
2	Corporate Agents-Banks	664201	28806	2314089	109175	554123	28375	1545386	80084
3	Corporate Agents -Others	1708479	73648	6255512	258315	1413720	54284	3695413	146753
4	Brokers	1240974	75184	4402554	275015	1234587	67683	2856744	174019
5	Micro Agents	0	0	0	0	0	0	0	0
6	Direct Business								
	-Officers/Employees								
	-Online (Through Company Website)								
	-Others	51723	13487	200569	83298	50311	7817	141955	26282
7	Common Service Centres(CSC)	57977	950	189237	3158	32165	590	71056	1399
8	Insurance Marketing Firm					0	0	0	0
9	Point of sales person (Direct)	28537	3916	83152	8998	46494	1657	124706	4231
10	MISP (Direct)	67042	810	244030	2760	69681	645	148160	1526
11	Web Aggregators								
12	Referral Arrangements								
13	Other (to be sepcified)								
	(i) _____								
	(ii) _____								
	Total (A)	3840964	200749	13748266	753289	3410433	162481	8614266	438889
14	Business outside India (B)								
	Grand Total (A+B)	3840964	200749	13748266	753289	3410433	162481	8614266	438889

Note:  
(a). Premium means amount of premium received from business acquired by the source  
(b). No of Policies stand for no. of policies sold  
(c). Grand Total (A+B) should be consistent with all relevant NL forms e.g. NL-4 etc., as applicable

## FORM NL-37-CLAIMS DATA

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED AS ON  
March 31, 2024

Upto the quarter ending Mar'2024

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's Liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	No. of claims only		
																		Other segments **	Miscellaneous	Total
1	Claims O/S at the beginning of the period	565	685	1	686	24402	40735	65137	19971	370	32	20373	64	22	126	0	322	510	103	87908
2	Claims reported during the period	5143	13453	0	13453	451909	23480	475389	128316	3018	87	131421	241	37	1065	0	115	2384	2067	631315
	(a) Booked During the period	5143	13453	0	13453	451909	23480	475389	128316	3018	87	131421	241	37	1065	0	115	2384	2067	631315
	(b) Reopened during the Period				0			0				0								0
	(c) Other Adjustment (to be specified)																			
	(i) _____				0			0				0								0
	(ii) _____				0			0				0								0
3	Claims Settled during the period	2666	12206	1	12207	410084	13177	423261	106971	1771	48	108790	81	15	782	0	27	2199	1148	551176
	(a) paid during the period	2666	12206	1	12207	410084	13177	423261	106971	1771	48	108790	81	15	782		27	2199	1148	551176
	(b) Other Adjustment ( to be specified)				0			0				0								0
	(i) _____				0			0				0								0
	(ii) _____				0			0				0								0
4	Claims Repudiated during the period	2401	1558	0	1558	48096	2139	50235	22064	1230	53	23347	145	21	303	0	7	234	948	79199
	Repudiation	1233	401		401	17406		17406	22064	616	11	22691	93	4	72			140	273	42313
	Closure	1168	1157		1157	30690	2139	32829		614	42	656	52	17	231		7	94	675	36886
	Other Adjustment ( to be specified)																			
	(i) _____				0			0				0								0
	(ii) _____				0			0				0								0
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	48	4	0	4	1499	10	1509	798	5	1	798	3	1	5	0	5	39	3	2421
6	Claims O/S at End of the period	641	374	0	374	18131	48899	67030	19252	387	18	19657	79	23	106	0	403	461	74	88848
	Less than 3months	276	207	0	207	15258	5580	20838	5768	185	10	5963	39	8	49	0	85	287	51	27803
	3 months to 6 months	183	48	0	48	1702	4861	6563	177	32	4	213	18	5	21	0	1	60	12	7124
	6months to 1 year	77	28	0	28	898	8018	8916	199	39	2	240	19	3	15	0	3	49	6	9356
	1year and above	105	91	0	91	273	30440	30713	13108	131	2	13241	3	7	21	0	314	65	5	44565

## Notes:-

- (a) The Claims O/S figures are consistent with all relevant NL forms  
 (b) Repudiated means rejected, partial rejection on account of policy terms and conditions  
 (c) Claim o/s should be exclusive of IBNR AND IBNER reserves

Upto the quarter ending Mar'2024

(Amount in Rs. Lakhs)

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments **	Miscellaneous	Total
1	Claims O/S at the beginning of the period	25132	3740	16	3756	14895	265118	280012	4914	1882	113	6909	349	162	982	0	3452	357	158	321268
2	Claims reported during the period	125224	10049	-14	10035	153950	199875	353825	62129	13229	195	75553	696	818	2647	0	50572	1109	1228	621708
	(a) Booked During the period	124914	9780	-14	9766	150469	194916	345385	60579	11749	195	72524	625	761	2614		50572	1032	1197	609390
	(b) Reopened during the Period	310	269		269	3481	4960	8441	1550	1480	0	3030	71	57	33	0	0	77	30	12318
	(c) Other Adjustment (to be specified)																			
	(i) _____				0			0				0								0
	(ii) _____																			
3	Claims Settled during the period	36185	7138	1	7139	132739	120762	253501	47359	8021	97	55477	295	65	1292	0	8469	1067	398	363889
	(a) paid during the period	36185	7138	1	7139	132739	120762	253501	47359	8021	97	55477	295	65	1292	0	8469	1067	398	363889
	(b) Other Adjustment ( to be specified)																			
	(i) _____				0			0				0								0
	(ii) _____																			
4	Claims Repudiated during the period	48528	1728	0	1728	20678	12565	33243	12972	5397	26	18395	293	132	439	0	5	119	527	103407
	Repudiation	3036	553	0	553	10203	0	10203	12972	2641	10	15623	234	63	127	0		61	305	30207
	Closure	45492	1175	0	1175	10475	12565	23039	0	2755	17	2772	59	69	311	0	5	58	222	73200
	Other Adjustment ( to be specified)																			
	(i) _____				0			0				0								0
	(ii) _____																			
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	16	0	0	0	204	3	207	105	6	0	105	0	0	6	0	0	18	1	359
6	Claims O/S at End of the period	65643	4924	0	4924	15427	331667	347094	6711	1694	185	8590	458	783	1898	0	45550	280	461	475680
	Less than 3months	11633	2049	0	2049	7805	34698	42503	4506	876	49	5430	102	144	355	0	5356	121	103	67796
	3 months to 6 months	33995	200	0	200	2420	28837	31257	357	159	33	549	60	6	654	0	36711	27	127	103587
	6months to 1 year	5131	213	0	213	1532	50603	52136	611	86	70	767	111	562	414	0	4	20	16	59374
	1year and above	14885	2462	0	2462	3670	217529	221198	1237	572	33	1843	184	72	475	0	3479	111	215	244923

Notes:-

(a) The Claims O/S figures are consistent with all relevant NL forms

(b) Repudiated means rejected, partial rejection on account of policy terms and conditions

(c) Claim o/s should be exclusive of IBNR AND IBNER reserves

Version 1 Upload Date:24.05.2024

Form NL-38-Development of Losses - Upto 31st March 2024

WITHIN INDIA  
Amount in Rs. Lakhs

Name of the Insurer: Cholamandalam MS General Insurance Company Limite Date : 31st March 2024

Motor-TP	Accident Year Cohort											
Particulars	YE 31-Mar-13	YE 31-Mar-14	YE 31-Mar-15	YE 31-Mar-16	YE 31-Mar-17	YE 31-Mar-18	YE 31-Mar-19	YE 31-Mar-20	YE 31-Mar-21	YE 31-Mar-22	YE 31-Mar-23	YE 31-Mar-24
A) Ultimate Net loss Cost - Original Estimate	22,039	46,431	56,633	65,433	92,494	1,20,803	1,41,870	1,73,089	1,51,459	1,71,775	2,09,766	2,46,495
B) Net Claims Provisions <sup>2</sup>	21,558	45,137	40,269	62,930	89,806	1,15,699	1,36,261	1,67,729	1,48,992	1,66,169	2,02,883	2,38,155
C) Cumulative Payment as of												
one year later - 1st Diagonal	4,294	10,965	15,017	18,706	23,739	24,463	24,927	18,077	21,148	25,670	33,667	
two year later - 2nd Diagonal	10,301	23,618	28,656	32,547	40,195	39,232	34,508	35,307	35,010	44,522		
three year later - 3rd Diagonal	15,399	33,232	37,429	42,484	51,259	45,897	44,796	48,391	50,911			
four year later - 4th Diagonal	18,506	39,996	43,736	48,736	56,532	53,454	54,041	61,926				
five year later - 5th Diagonal	21,609	44,517	47,635	51,635	61,580	60,332	64,183					
six year later - 6th Diagonal	23,037	47,605	49,756	54,663	66,878	67,328						
seven year later - 7th Diagonal	24,364	48,994	52,170	57,658	71,235							
eight year later - 8th Diagonal	25,047	50,457	54,906	60,583								
nine year later - 9th Diagonal	26,039	51,666	57,469									
ten year later - 10th Diagonal	26,667											
eleven year later - 11th Diagonal	27,107											
Twelve year later - 12th Diagonal												
D) Ultimate Net Loss Cost re-estimated												
one year later - 1st Diagonal	25,217	48,314	56,376	66,244	93,576	1,19,473	1,43,429	1,73,006	1,43,038	1,67,153	2,00,699	
two year later - 2nd Diagonal	26,268	54,058	57,963	69,185	99,936	1,19,391	1,43,408	1,67,179	1,39,193	1,57,415		
three year later - 3rd Diagonal	27,196	52,713	61,398	72,823	1,02,885	1,18,943	1,31,796	1,33,523	1,34,823			
four year later - 4th Diagonal	27,256	56,755	67,059	75,731	1,02,536	1,10,546	1,21,695	1,44,680				
five year later - 5th Diagonal	28,979	61,741	68,576	76,902	96,314	1,05,043	1,17,952					
six year later - 6th Diagonal	31,196	62,992	69,162	75,932	96,109	1,02,608						
seven year later - 7th Diagonal	31,654	63,061	68,664	76,632	95,026							
eight year later - 8th Diagonal	31,713	62,106	69,375	75,719								
nine year later - 9th Diagonal	31,226	62,413	69,249									
ten year later - 10th Diagonal	31,197	62,061										
eleven year later - 11th Diagonal	31,085											
Twelve year later - 12th Diagonal												
Favourable / (unfavorable) development <sup>3</sup> Amount (A-D)	-9,046	-15,629	-12,616	-10,287	-2,532	18,195	23,918	28,409	16,636	14,360	9,067	
In % [(A-D)/A]	-41.0%	-33.7%	-22.3%	-15.7%	-2.7%	15.1%	16.9%	16.4%	11.0%	8.4%	4.3%	

Form NL-38-Development of Losses - Upto 31st March 2024

Name of the Insurer: Cholamandalam MS General Insurance Company Limite Date : 31st March 2024

WITHIN INDIA  
Amount in Rs. Lakhs

Motor-TP Particulars	Accident Year Cohort											
	YE 31-Mar-13	YE 31-Mar-14	YE 31-Mar-15	YE 31-Mar-16	YE 31-Mar-17	YE 31-Mar-18	YE 31-Mar-19	YE 31-Mar-20	YE 31-Mar-21	YE 31-Mar-22	YE 31-Mar-23	YE 31-Mar-24
<b>Long Tail</b>												
Accident Year Cohort												
Particulars	YE 31-Mar-13	YE 31-Mar-14	YE 31-Mar-15	YE 31-Mar-16	YE 31-Mar-17	YE 31-Mar-18	YE 31-Mar-19	YE 31-Mar-20	YE 31-Mar-21	YE 31-Mar-22	YE 31-Mar-23	YE 31-Mar-24
A) Ultimate Net loss Cost - Original Estimate	22,039	46,431	56,633	65,433	92,494	1,20,803	1,41,870	1,73,089	1,51,459	1,71,775	2,09,766	2,46,495
B) Net Claims Provisions <sup>2</sup>	21,558	45,137	40,269	62,930	89,806	1,15,699	1,36,261	1,67,729	1,48,992	1,66,169	2,02,883	2,38,155
C) Cumulative Payment as of												
one year later - 1st Diagonal	4,294	10,965	15,017	18,706	23,739	24,463	24,927	18,077	21,148	25,670	33,667	
two year later - 2nd Diagonal	10,301	23,618	28,656	32,547	40,195	39,232	34,508	35,307	35,010	44,522		
three year later - 3rd Diagonal	15,399	33,232	37,429	42,484	51,259	45,897	44,796	48,391	50,911			
four year later - 4th Diagonal	18,506	39,996	43,736	48,736	56,532	53,454	54,041					
five year later - 5th Diagonal	21,609	44,517	47,635	51,635	61,580	60,332	64,183	61,926				
six year later - 6th Diagonal	23,037	47,605	49,756	54,663	66,878	67,328						
seven year later - 7th Diagonal	24,364	48,994	52,170	57,658	71,235							
eight year later - 8th Diagonal	25,047	50,457	54,906	60,583								
nine year later - 9th Diagonal	26,039	51,666	57,469									
ten year later - 10th Diagonal	26,667	53,500										
eleven year later - 11th Diagonal	27,107											
Twelve year later - 12th Diagonal												
D) Ultimate Net Loss Cost re-estimated												
one year later - 1st Diagonal	25,217	48,314	56,376	66,244	93,576	1,19,473	1,43,429	1,73,006	1,43,038	1,67,153	2,00,699	
two year later - 2nd Diagonal	26,268	54,058	57,963	69,185	99,936	1,19,391	1,43,408	1,67,179	1,39,193	1,57,415		
three year later - 3rd Diagonal	27,196	52,713	61,398	72,823	1,02,885	1,18,943	1,31,796	1,53,523	1,34,823			
four year later - 4th Diagonal	27,256	56,755	67,059	75,731	1,02,536	1,10,546	1,21,695	1,44,680				
five year later - 5th Diagonal	28,979	61,741	68,576	76,902	96,314	1,05,043	1,17,952					
six year later - 6th Diagonal	31,196	62,992	69,162	75,932	96,109	1,02,608						
seven year later - 7th Diagonal	31,654	63,061	68,664	76,632	95,026							
eight year later - 8th Diagonal	31,713	62,106	69,375	75,719								
nine year later - 9th Diagonal	31,226	62,413	69,249									
ten year later - 10th Diagonal	31,197	62,061										
eleven year later - 11th Diagonal	31,085											
Twelve year later - 12th Diagonal												
Favourable / (unfavorable) development <sup>3</sup> Amount	-9,046	-15,629	-12,616	-10,287	-2,532	18,195	23,918	28,409	16,636	14,360	9,067	
(A-D)												
In %	-41.0%	-33.7%	-22.3%	-15.7%	-2.7%	15.1%	16.9%	16.4%	11.0%	8.4%	4.3%	
[(A-D)/A]												

<b>Other than Long Tail</b>												
Accident Year Cohort												
Particulars	YE 31-Mar-13	YE 31-Mar-14	YE 31-Mar-15	YE 31-Mar-16	YE 31-Mar-17	YE 31-Mar-18	YE 31-Mar-19	YE 31-Mar-20	YE 31-Mar-21	YE 31-Mar-22	YE 31-Mar-23	YE 31-Mar-24
A) Ultimate Net loss Cost - Original Estimate	41,388	46,727	45,008	53,600	62,766	69,807	68,564	72,104	79,129	1,11,815	1,14,420	1,65,152
B) Net Claims Provisions <sup>2</sup>	9,340	10,681	14,389	15,573	16,912	22,290	21,000	15,293	19,481	21,254	25,394	45,344
C) Cumulative Payment as of												
one year later - 1st Diagonal	40,940	44,191	38,991	49,433	56,281	66,499	65,980	68,429	77,192	1,04,934	1,08,782	
two year later - 2nd Diagonal	41,524	45,167	39,716	50,850	58,704	67,674	66,502	69,794	78,714	1,06,128		
three year later - 3rd Diagonal	41,768	45,386	40,060	51,163	58,947	67,809	66,672	70,093	79,493			
four year later - 4th Diagonal	41,869	45,511	40,268	51,288	59,098	67,950	66,872	70,680				
five year later - 5th Diagonal	41,949	45,602	40,408	51,336	59,160	68,146	67,077					
six year later - 6th Diagonal	42,065	45,636	40,441	51,336	59,273	68,316						
seven year later - 7th Diagonal	42,108	45,649	40,491	51,397	59,448							
eight year later - 8th Diagonal	42,123	45,688	40,557	51,499								
nine year later - 9th Diagonal	42,177	45,777	40,683									
ten year later - 10th Diagonal	42,209	45,840										
eleven year later - 11th Diagonal	42,249											
Twelve year later - 12th Diagonal												
D) Ultimate Net Loss Cost re-estimated												
one year later - 1st Diagonal	42,264	45,831	41,501	53,086	59,370	69,593	68,273	71,455	80,099	1,09,077	1,14,358	
two year later - 2nd Diagonal	42,633	46,076	41,394	52,402	59,914	69,745	67,812	71,187	80,572	1,09,639		
three year later - 3rd Diagonal	42,361	46,102	40,985	52,222	60,207	69,468	67,911	71,354	80,887			
four year later - 4th Diagonal	42,479	45,865	40,966	52,227	60,013	69,404	67,776	71,600				
five year later - 5th Diagonal	42,273	45,874	41,105	52,423	59,894	69,157	67,971					
six year later - 6th Diagonal	42,400	45,949	41,062	52,346	59,869	69,197						
seven year later - 7th Diagonal	42,360	45,955	41,054	52,033	59,859							
eight year later - 8th Diagonal	42,328	45,976	41,002	52,065								
nine year later - 9th Diagonal	42,344	45,965	41,104									
ten year later - 10th Diagonal	42,292	45,989										
eleven year later - 11th Diagonal	42,329											
Twelve year later - 12th Diagonal												
Favourable / (unfavorable) development <sup>3</sup> Amount	-941	738	3,904	1,535	2,906	610	593	504	-1,758	2,176	62	
(A-D)												
In %	-2.3%	1.6%	8.7%	2.9%	4.6%	0.9%	0.9%	0.7%	-2.2%	1.9%	0.1%	
[(A-D)/A]												

## FORM NL-39- AGEING OF CLAIMS

Name of the Insurer:

CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED AS ON  
March 31, 2024

For the Quarter ending on Mar'2024

(Amount in Rs. Lakhs)

Ageing of Claims (Claims paid)																	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	282	413	118	49	17	1	0	1054	7176	7544	1785	312	98	2	880	17971
2	Marine Cargo	2342	601	187	37	17	3		716	605	644	153	93	8		3187	2219
3	Marine Other than Cargo					1							1.43706			1	1
4	Motor OD	80798	17029	3791	1234	200	0	0	18236	11434	5870	1942	487	155	114	103052	38238
5	Motor TP	19	420	811	738	1120	276	216	93	2332	4908	5333	12131	4856	4205	3600	33859
6	Health	27264	876	100	2	4	0	0	12796	548	81	25	55	9	6	28246	13520
7	Personal Accident	329	173	26	5	1	0	2	1317	553	208	103	109	17	4	536	2310
8	Travel	1	1	1					0	0	0					3	1
9	Workmen's Compensation/ Employer's liability	1	5	12	8	0	0	0	1	4	28	16	12	0	12	26	73
10	Public/ Product Liability	1	0	1	1	4	1	0	0	0	1	1	7	0	0	8	9
11	Engineering	137	127	45	14	2	1	0	70	155	82	101	-1	2	0	326	409
12	Aviation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	Crop Insurance	0	0	7					0	0	1058					7	1058
14	Other segments <sup>(a)</sup>	108	311	116	64	17	24	6	48	140	51	27	6	19	3	646	295
15	Miscellaneous	163	142	25	7	3		0	30	55	15	36	8		0	340	144

Note: (a) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium



## FORM NL-39- AGEING OF CLAIMS

Upto the Quarter ending on Mar'2023

(Rs in Lakhs)

## Ageing of Claims (Claims paid)

Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	1231	923	318	121	68	4	1	3240	14054	10253	3398	2416	2757	66	2666	36185
2	Marine Cargo	8586	2888	555	140	33	4		3099	1966	1442	493	129	9		12206	7138
3	Marine Other than Cargo					1							1			1	1
4	Motor OD	321016	68445	15423	4409	787	1	3	66112	37691	19847	6243	1600	569	677	410084	132739
5	Motor TP	108	1443	2579	2722	4153	1323	849	477	7913	15060	18005	42125	19535	17646	13177	120762
6	Health	105610	1216	133	8	4	0	0	46220	806	117	58	127	25	6	106971	47359
7	Personal Accident	1540	190	30	5	1	3	2	6909	635	263	108	139	-39	5	1771	8021
8	Travel	26	18	2	2				51	45	1	0				48	97
9	Workmen's Compensation/ Employer's liability	3	20	37	18	2	0	1	3	32	122	58	18	0	61	81	295
10	Public/ Product Liability	5	0	3	2	4	1	0	1	0	1	1	61	0	0	15	65
11	Engineering	304	316	123	29	9	1	0	174	334	407	140	229	2	7	782	1292
12	Aviation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	Crop Insurance	6	4	11	1	5			7410	3	1055	1	1			27	8469
14	Other segments <sup>(a)</sup>	402	1091	425	211	40	24	6	180	495	190	89	36	67	11	2199	1067
15	Miscellaneous	510	547	72	12	7	0	0	87	143	86	52	30	0	0	1148	398

Note: (a) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

Name of the Insurer: Cholamandalam MS General Insurance Company Limited Date: 31.03.2024

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the year		152
2	No. of branches approved during the year		59
3	No. of branches opened	Out of approvals of previous year	0
4	during the year	Out of approvals of this year	54
5	No. of branches closed during the year		11
6	No of branches at the end of the year		195
7	No. of branches approved but not opened		18
8	No. of rural branches		NIL
9	No. of urban branches		195
10	<u>No. of Directors:-</u>		
	(a) Independent Director		a) 3
	(b) Executive Director		b) 2
	(c) Non-executive Director		C) 3
	(d) Women Director		d) 1
	(e) Whole time director		e) 2
11	<u>No. of Employees</u>		
	(a) On-roll:		a)1499
	(b) Off-roll:		b) 7
	(c) Total		c)1506
12	<u>No. of Insurance Agents and Intermediaries</u>		
	(a) Individual Agents,		8415
	(b) Corporate Agents-Banks		18
	(c)Corporate Agents-Others		27
	(d) Insurance Brokers		788
	(e) Web Aggregators		4
	(f) Insurance Marketing Firm		6
	(g) Motor Insurance Service Providers (DIRECT)		373
	(h) Point of Sales persons (DIRECT)		
(i) Other as allowed by IRDAI (To be specified)		23779	

**Employees and Insurance Agents and Intermediaries -Movement**

Particulars	Employees	Insurance Agents
Number at the beginning of the quarter	1466	32704
Recruitments during the quarter	121	797
Attrition during the quarter	88	91
Number at the end of the quarter	1499	33410

\*This includes 13 Semi Urban branches.

\*\* 7 locations does not need IRDAI approval. Intimation is enough because it's comes under Tier II-VI category

Name of the Insurer:

Cholamandalam MS General Insurance Company Limited

Date:

March 31, 2024

Board of Directors and Key Management Persons				
Sl. No.	Name of person	Designation	Role /Category	Details of change in the period, if any
1	Mr. M M Murugappan	Chairman	Director	NA
2	Mr. Margam Rama Prasad	Independent Director	Director	NA
3	Ms. K Ramadevi	Independent Director	Director	NA
4	Mr. Sujay Banarji	Independent Director	Director	NA
5	Mr. Sridharan Rangarajan	Non-Executive Director	Director	NA
6	Mr. Tsutomu Aoki	Non-Executive Director	Director	NA
7	Mr. V Suryanarayanan	Managing Director	Director & Key Management Person	NA
8	Mr. Naoki Takeda	Whole-time Director	Director & Key Management Person	NA
9	Mr. Ashish Hallan	President & Chief Operating Officer	Key Management Person	NA
10	Mr. S Venugopalan	Chief Financial Officer	Key Management Person	NA
11	Mr. Praveen Pathak	Chief Technical Officer	Key Management Person	NA
12	Mr. Suresh Krishnan	Chief Compliance Officer & Company Secretary	Key Management Person	NA
13	Ms. Chitra K	Head - Digital, Branding & Corporate Communications	Key Management Person	NA
14	Mr. Abhiranjan Gupta	Chief Investment Officer	Key Management Person	NA
15	Mr. Shailen Merchant	Head - Human Resources	Key Management Person	NA
16	Mr. Suresh Surendranathan	Chief Technology Officer	Key Management Person	NA
17	Mr. S K Rangaswamy	Chief Risk Officer and Head - Operations & CRM	Key Management Person	NA
18	Mr. Ashwani Kumar Arora	Appointed Actuary	Key Management Person	NA
19	Mr. Chandar Ramamurthy	Head - Reinsurance	Key Management Person	NA
20	Mr. Punit Agarwal	Head - Internal Audit & FCU	Key Management Person	NA

Notes:-

(a) "Key Management Person" as defined under Annexure 4 (Guidelines on appointment and reporting of Key Management Persons) of Corporate Governance Guidelines for Insurers in India 2016

(b) In case of directors, designation to include "Independent Director / Non-executive Director / Executive Director / Managing Director/Chairman"

Classification: **Public**

FORM NL-43-RURAL & SOCIAL OBLIGATIONS (QUARTERLY RETURNS)

Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

Upto the Quarter ending on

**31-Mar-24**

(Amount in Rs. Lakhs)

Rural & Social Obligations (Quarterly Returns)					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	FIRE	Rural	555251	17231	53213541
		Social			
2	MARINE CARGO	Rural	2207	1114	6786756
		Social			
3	MARINE OTHER THAN CARGO	Rural	0	0	
		Social			
4	MOTOR OD	Rural	198143	64061	6294020
		Social			
5	MOTOR TP	Rural	1460372	97979	0
		Social			
6	HEALTH	Rural	21238	2885	204534
		Social			
7	PERSONAL ACCIDENT	Rural	68468	392	1395164
		Social			
8	TRAVEL	Rural			
		Social			
9	Workmen's Compensation/ Employer's liability	Rural	752	113	65217
		Social			
10	Public/ Product Liability	Rural	126	108	84026
		Social			
11	Engineering	Rural	2407	333	936322
		Social			
12	Aviation	Rural			
		Social			
13	Other Segment (a)	Rural	312	46563	376289
		Social			
14	Miscellaneous	Rural	215570	2818	3773797
		Social			
	Total	Rural	2524846	233595	73129666
		Social			

Notes:

(a) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

(b) Premium Collected means gross direct written premium

(c) Rural and Social segments are defined under IRDAI regulations, as issued and amended time to time

Version 1 Upload Date:24.05.2024

**Schedule - MTP -A (Motor Third Party Insurance Business)**

(Amount in Lakhs)

<b>Name of the Insurer :</b>	Cholamandalam MS General Insurance Company Limited
<b>Registration No. :</b>	123
<b>Date of Registration :</b>	July 15, 2002
<b>Gross Direct Premium Income during the immediate preceding FY</b>	6,15,599
<b>Gross Direct Motor Third Party Insurance Business Premium during immediate preceding FY</b>	2,66,992
<b>Obligation of the insurer to be met in the financial year</b>	1,82,918
<b>Statement Period : Quarter ending</b>	31-Mar-24

(Amount in Lakhs)

<b>Items</b>		
	<b>For the quarter ended Mar 31, 2024</b>	<b>Upto the quarter ended Mar 31, 2024</b>
Gross Direct Motor Third Party Insurance Business Premium in respect of liability only policies (L)	2,811	10,798
Gross Direct Motor Third Party Insurance Business Premium in respect of package policies (P)	84,312	2,83,803
Total Gross Direct Motor Third Party Insurance Business (L+P)	87,123	2,94,601
Total Gross Direct Motor Own damage Insurance Business Premium	56,771	2,01,751
Total Gross Direct Premium Income	2,00,749	7,53,289

## FORM NL-45-GREIVANCE DISPOSAL

Cholamandalam MS General Insurance Co. Ltd AS ON  
March 31, 2024

Date: 31st Mar 2024

Name of the Insurer:

## GRIEVANCE DISPOSAL

SI No.	Particulars	Opening Balance *	Additions during the quarter (net of duplicate complaints)	Complaints Resolved			Complaints Pending at the end of the quarter	Total Complaints registered up to the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
<b>1</b>	<b>Complaints made by customers</b>							
a)	Proposal	1	2	2	0	1	0	8
b)	Claim	22	351	41	137	192	3	1192
c)	Policy	4	82	32	39	13	2	353
d)	Premium	0	6	0	5	1	0	24
e)	Refund	0	14	6	5	3	0	46
f)	Coverage	0	3	2	1	0	0	12
g)	Covernote	0	2	0	2	0	0	4
h)	Product	0	2	0	1	1	0	11
i)	Others	2	42	14	20	9	1	153
	<b>Total</b>	29	504	97	210	220	6	1803
<b>2</b>	<b>Total No. of policies during previous year:</b>	1,62,14,982						
<b>3</b>	<b>Total No. of claims during previous year:</b>	5,53,666						
<b>4</b>	<b>Total No. of policies during current year:</b>	1,80,67,368						
<b>5</b>	<b>Total No. of claims during current year:</b>	8,23,884						
<b>6</b>	<b>Total No. of Policy Complaints (current year) per 10,000 policies (current year):</b>	0.20						
<b>7</b>	<b>Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):</b>	14.47						
<b>8</b>	<b>Duration wise Pending Status</b>	<b>Complaints made by customers</b>		<b>Complaints made by Intermediaries</b>		<b>Total</b>		
		<b>Number</b>	<b>Percentage to Pending complaints</b>	<b>Number</b>	<b>Percentage to Pending complaints</b>	<b>Number</b>	<b>Percentage to Pending complaints</b>	
a)	Up to 15 days	6	0.33%	0	0	6	0.33%	
b)	15 - 30 days	0	0	0	0	0	0	
c)	30 - 90 days	0	0	0	0	0	0	
d)	90 days & Beyond	0	0	0	0	0	0	
	<b>Total Number of Complaints</b>	0	0	0	0	0	0	

**Note :-** (a) Opening balance should tally with the closing balance of the previous quarter.  
 (b) Complaints reported should be net of duplicate complaints  
 (c) No. of policies should be new policies (both individual and group) net of cancellations  
 (d) Claims should be no. of claims reported during the period  
 (e) For 1 to 7 Similar break-up to be given for the complaints made by intermediaries.

Classification: **Internal**

**Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE**

**Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED**

**For the Quarter ending: Mar 31, 2024**

<b>Meeting Date</b>	<b>Investee Company Name</b>	<b>Type of Meeting (AGM / EGM)</b>	<b>Proposal of Management /</b>	<b>Description of the proposal</b>	<b>Management</b>	<b>Vote</b>	<b>Reason supporting</b>
NIL							

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FROM NL- 47  
Profile & Performance of Health Insurance, Personal Accident and Travel Insurance Products during the FY 2023-2024

(Note: details of all Health, PA & Travel Insurance products approved by end of the FY to be provided)

S.N	UIN	Name of the Product	No. Of Lives Insured	Date of Launch (DD-MM-YYYY)	Incurred Claims Ratio (ICR)	Combined Ratio (CR)	% age of Claims Settled (in terms of number of claims)	% age of Claims Repudiated (in terms of number of claims)	No. Of Complaints Received	No. Of Complaints Resolved	% of policies renewed out of total no. Of policies due for renewal	Age-wise distribution of Policies (classification of policies based on the age of the policy)						Total No. of Policies
												No of Policies in its 1st Year	No of Policies completed 1 year and more than 1 years and less than 3 years	No of Policies completed 3 years not more than 3 years but Less than 5 Years	No of Policies completed 5years or more than 5 years But less than 10 years	No of Policies completed 10 years and more than 10 years		
a			c	d	e	f	g	h	i	j	k	l	m	n	o	p	q=i+m+n+o+p	
1	CHOPAGP21420V022021	Group Personal Accident Insurance Policy	70,63,379	01-10-2002	78%	99%	89%	26%	5	5	16.91%	3689	182	208	750	60	4889	
2	IRDAI/HLT/CHSGIP-T/V/40/2015-16	Pradhan Mantri Suraksha Bima Yojana	49,845	25-02-2016	45%	82%	100%	33%	0	0	0.00%	4	0	0	0	0	4	
3	CHOPAGP21424V022021	Chola Comprehensive Group Personal Accident Policy	3,20,691	20-03-2017	9%	31%	90%	56%	6	6	0.00%	18909	0	0	0	0	18909	
4	CHOPAGP20102V011920	Chola Credit Linked Group Personal Accident Insurance	61,23,313	02-01-2020	21%	80%	89%	42%	7	7	0.00%	9414	0	0	0	0	9414	
5	CHOPAGP21356V012021	Janani Personal Accident Insurance Policy	1,20,290	15-03-2021	35%	59%	69%	8%	0	0	0.00%	430	0	0	0	0	430	
6	CHOPAP21418V022021	Chola Accident Protection	19,247	20-07-2005	23%	54%	81%	49%	4	4	19.56%	13884	1922	113	292	458	16669	
7	CHOPAP21419V022021	Individual Personal Accident Insurance	2,16,771	01-10-2002	15%	72%	80%	35%	11	1	0.82%	215949	83	139	158	224	216553	
8	CHOHLGP21307V022021	Group Health Insurance	8,58,948	01-10-2002	128%	150%	95%	14%	22	22	1.03%	31486	113	226	74	38	31937	
9	CHOHLGP21416V022021	Chola Income Shield Insurance (Group)	79	30-03-2016	320%	332%	75%	75%	3	3	0.00%	3	0	0	0	0	3	
10	CHOHLGP21423V022021	Chola Group Credit Linked Critical Illness Insurance Policy	6,34,129	20-03-2017	6%	64%	100%	90%	2	2	0.00%	634575	0	0	0	0	634575	
11	CHOHLGP21426V022021	Chola Credit Linked Premium Critical Illness Insurance Policy	0	15-03-2017	-5%	-5%	0%	0%	0	0	0.00%	0	0	0	0	0	0	
12	CHOHLGP21310V022021	Baroda Swasthya Parivar	2,3,379	25-02-2019	191%	216%	95%	10%	417	417	0.00%	460	0	0	0	0	460	
13	CHOHLGP21430V022021	Chola Credit Link Group Hospital Cash Insurance	30,97,919	05-12-2018	13%	69%	98%	14%	3	3	0.00%	1662	0	0	0	0	1662	
14	CHOHLGP21427V022021	Chola Group Hospital Cash Health Insurance Policy	25,145	02-06-2017	9%	34%	93%	12%	0	0	0.00%	8	0	0	0	0	8	
15	CHOHLGP21311V022021	Flexi Health	0	17-06-2019	0%	0%	0%	0%	8	8	0.00%	0	0	0	0	0	0	
16	CHOHLGP21312V022021	Chola Group Super Topup Insurance	0	06-11-2019	-62%	-62%	0%	0%	0	0	0.00%	0	0	0	0	0	0	
17	CHOHLGP21004V012021	Chola MS COVID-19 Cover-Group	0	29-08-2020	0%	0%	77%	23%	2	2	0.00%	0	0	0	0	0	0	
18	CHOHLGP21033V012021	Chola Vector Borne Diseases Insurance (Group)	0	17-08-2020	0%	0%	100%	0%	0	0	0.00%	0	0	0	0	0	0	
19	CHOHLGP20118V011920	Chola MS Raksha Kavach Policy	85,674	24-06-2020	22%	83%	91%	41%	1	1	0.00%	85716	0	0	0	0	85716	
20	CHOHLGP21289V012021	Chola Criticare	0	10-03-2021	-46%	36%	0%	0%	0	0	0.00%	0	0	0	0	0	0	
21	CHOHLGP24033V022324	Flexi Plus	61,913	21-01-2021	10%	66%	91%	37%	6	6	0.00%	459	0	0	0	0	459	
22	CHOHLGP22160V012122	Chola Group Topup Protect	0	15-11-2021	0%	0%	0%	0%	1	1	0.00%	0	0	0	0	0	0	
23	CHOHLGP22183V012122	Chola Group EMI Protect	4,939	26-10-2022	7%	53%	100%	100%	0	0	0.00%	4938	0	0	0	0	4938	
24	CHOHLIP21308V022021	Individual Healthline Insurance	0	01-06-2011	0%	0%	100%	50%	0	0	0.00%	0	0	0	0	0	0	
25	CHOHLIP21302V022021	Chola MS Critical Healthline Insurance	406	01-10-2011	-38%	-9%	100%	75%	0	0	22.09%	207	8	15	47	84	361	
26	CHOHLIP21301V022021	Chola Hospital Cash Healthline (Revision)	583	01-07-2014	192%	216%	96%	16%	3	3	47.02%	0	22	71	95	159	347	
27	CHOHLIP21304V022021	Chola Swasth Parivar Insurance	0	12-09-2012	0%	0%	88%	47%	2	2	0.00%	0	0	0	0	0	0	
28	CHOHLIP21535V042324	Chola Healthline	23,080	02-07-2014	139%	164%	95%	11%	15	15	81.50%	6	173	1207	6511	940	8825	
29	CHOHLIP21299V032021	Chola Classic Health – Individual	2	01-01-2015	0%	0%	100%	50%	0	0	8.33%	0	0	0	1	0	1	
30	CHOHLIP21309V022021	Chola Super Topup Insurance	1,677	05-06-2017	10%	35%	95%	72%	12	12	38.60%	183	138	328	179	0	828	
31	CHOHLIP24145V042324	Flexi Health	1,93,016	01-02-2024	105%	139%	95%	22%	198	198	62.78%	21083	16479	29665	2756	1703	71686	
32	CHOHLIP20153V011920	Arogya Sanjeevani Policy, Chola MS	10,883	01-04-2020	91%	114%	94%	12%	16	16	9.27%	1008	673	747	1218	984	4630	
33	CHOHLIP21068V012021	Corona Rakshak Policy, Chola	0	10-07-2020	0%	0%	54%	38%	0	0	0.00%	0	0	0	0	0	0	
34	CHOHLIA19048V011920	Medical Second Opinion-Add-On Cover	358	24-10-2019	-5%	50%	0%	0%	1	1	0.00%	184	0	0	0	0	184	
35	CHOHLIP23049V022223	Chola Flexi Super Topup Insurance	6,236	09-06-2021	26%	67%	100%	82%	0	0	38.78%	1447	626	206	136	110	2525	
36	CHOHLIP21571V012021	Chola Sarva Shakti Policy	9	25-06-2021	-33%	-11%	0%	0%	0	0	0.00%	9	0	0	0	0	9	
37	CHOHLIP22225V012122	Chola Flexi Health Supreme	51,416	11-08-2022	72%	111%	93%	32%	41	41	37.72%	18328	4258	37	17	6	22646	
38	CHOHLIA2048V012223	Flexi OP Care-Add-on Cover	0	12-08-2022	-1%	1%	0%	0%	0	0	0.00%	0	0	0	0	0	0	
39	CHOHLIP21046V012021	Chola Vector Borne Diseases Insurance (Retail)	0	20-11-2020	669%	669%	93%	83%	1	1	0.00%	0	0	0	0	0	0	
40	CHOTOP06001V010506	Chola Overseas Travel Protection Policy	7,006	23-09-2005	137%	181%	77%	43%	0	0	0.00%	7004	0	0	0	0	7004	
41	IRDAI/HLT/CHSGIP-T/V/1/66/2016-17	Chola Comprehensive Travel Insurance Policy	33	02-06-2017	25%	51%	100%	0%	0	0	0.00%	18	0	0	0	0	18	
42	IRDAI/NL/HLT/CHSGIP-T/V/1/50/13-14	Chola MS Corporate Travel Insurance	754	01-10-2002	3%	36%	100%	71%	0	0	0.00%	41	0	0	0	0	41	
43	IRDAI/NL/HLT/CHSGIP-T/V/1/285/13-14	Chola Student Travel Protection Plan	9	20-07-2005	2%	21%	0%	0%	0	0	0.00%	9	0	0	0	0	9	
44	CHOTGOP29028V012021	Group Overseas Travel Insurance	0	30-09-2020	149%	149%	100%	44%	2	2	0.00%	0	0	0	0	0	0	
45	CHOHLIP23216V012223	Divyang Bina, Chola MS	0	15-04-2023	0%	0%	0%	0%	0	0	0.00%	0	0	0	0	0	0	
46	CHOHLIP24093V012324	Chola Surrogate and Oocyte Donor Protector	0	30-09-2023	0%	0%	0%	0%	0	0	0.00%	0	0	0	0	0	0	

Note: the above data shall be disclosed by insurer as part of their Public Disclosure for 4th quarter only.



**FORM NO. NL-48****DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED  
(ANNUAL DISCLOSURE)**

Name of the Insurance Company

Date:

31.03.2024

Information as at

**a. Specify whether In-house Claim Settlement or Services rendered by TPA -**

Public disclosure details are provided with respect to in-house settlements and consolidated data at insurer level where ever TPA services are availed.

**b. Number of policies and lives services in respect of which public disclosures are made:**

Description	Individual	Group	Government
Number of policies serviced	112042	759758	0
Number of lives serviced	287636	4771125	0

**c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer**

Name of the State	Name of the Districts
Public disclosure details are provided on all India basis and there are no geographical limitations.	

**d. Data of number of claims processed:**

i.	Outstanding number of claims at the beginning of the year	19971
ii.	Number of claims received during the year	128316
iii.	Number of claims paid during the year (specify % also in brackets)	106971 (72%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	22064 (15%)
v.	Number of claims outstanding at the end of the year	19252

**Excluding RSBY**

i.	Outstanding number of claims at the beginning of the year	7000
ii.	Number of claims received during the year	128316
iii.	Number of claims paid during the year (specify % also in brackets)	106971 (79%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	22064 (16%)
v.	Number of claims outstanding at the end of the year	6281

**e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):**

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	51%	44%	47%	43%
2	Within 1-2 hours	29%	35%	30%	34%
3	Within 2-6 hours	20%	21%	22%	22%
4	Within 6-12 hours	1%	0%	1%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
	<b>Total</b>				

Percentage to be calculated on total of the respective column.

\*\* reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

\*\*\* reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

**f. Turn Around Time in case of payment / repudiation of claims:**

Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	32283	99%	95391	99%	0	0%	127674	99%
Between 1-3 months	432	1%	784	1%	0	0%	1216	1%
Between 3 to 6 months	46	0%	87	0%	0	0%	133	0%
More than 6 months	2	0%	10	0%	0	0%	12	0%
<b>Total</b>	32763	100%	96272	100%	0	0%	129035	100%

Percentage shall be calculated on total of the respective column

**g. Data of grievances received against the TPA:**

<b>S. No.</b>	<b>Description</b>	<b>Number of Grievances</b>
1	Grievances outstanding at the beginning of year	
2	Grievances received during the year	454
3	Grievances resolved during the year	454
4	Grievances outstanding at the end of the year	

Refer Health TPA Regulations , as amended from time to time

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