

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

S.No.	Classification: <b>Confidential</b>	Form No	Description	Applicability		
				General & Health Insurers	Indian Reinsurer	Branches of Foreign Reinsurer in India
37		NL-37-CLAIMS DATA	<u>Claims Data</u>	YES	NO	NO
38		NL-38-DEVELOPMENT OF LOSSES (ANNUAL SUBMISSION)	<u>Movement of Claims</u>	YES	NO	NO
39		NL-39-AGEING OF CLAIMS	<u>Ageing of Claims</u>	YES	NO	NO
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	<u>Rural &amp; Social Sector Obligations</u>	YES	NO	NO
44		NL-44 MOTOR THIRD PARTY OBLIGATION	<u>Motor Third Party Obligation</u>	YES	NO	NO
45		NL-45-GRIEVANCE DISPOSAL	<u>Grievance Disposal</u>	YES	NO	NO
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	NO	NO
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	NO	NO

(Amount in Rs. Lakhs)																		
	Particulars	Schedule Ref. Form No.	Fire				Marine				Miscellaneous				Total			
			For the Quarter Jun'22	Up to the Year Ended Jun'22	For the corresponding quarter of the previous year Jun'21	Up to the corresponding of the previous year Jun'21	For the Quarter Jun'22	Up to the Year Ended Jun'22	For the corresponding quarter of the previous year Jun'21	Up to the corresponding of the previous year Jun'21	For the Quarter Jun'22	Up to the Year Ended Jun'22	For the corresponding quarter of the previous year Jun'21	Up to the corresponding of the previous year Jun'21	For the Quarter Jun'22	Up to the Year Ended Jun'22	For the corresponding quarter of the previous year Jun'21	Up to the corresponding of the previous year Jun'21
1	Premiums earned (Net)	NL-4	3,774	3,774	3,396	3,396	994	994	844	844	87,362	87,362	79,494	79,494	92,131	92,131	83,735	83,735
2	Profit/ Loss on sale/redemption of Investments		12	12	110	110	2	2	12	12	301	301	2,454	2,454	315	315	2,576	2,576
3	Interest, Dividend & Rent – Gross Note 1		675	675	670	670	84	84	72	72	16,477	16,477	14,874	14,874	17,235	17,235	15,615	15,615
4	Other (a) Other Income (to be specified) (i) Administrative Charges (ii)Investment income from pool (Terrorismpool)		1	1	1	1	0	0	0	0	14	14	11	11	15	15	12	12
	(b) Contribution from the Shareholders' Account (i) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	6,700	6,700	4,411	4,411	6,700	6,700	4,411	4,411
	TOTAL (A)		4,665	4,665	4,343	4,343	1,080	1,080	928	928	1,10,904	1,10,904	1,01,286	1,01,286	1,16,649	1,16,649	1,06,587	1,06,587
6	Claims Incurred (Net)	NL-5	2,368	2,368	1,981	1,981	678	678	585	585	63,325	63,325	64,186	64,186	66,371	66,371	66,752	66,752
7	Commission	NL-6	(758)	(758)	161	161	(87)	(87)	(28)	(28)	4,075	4,075	721	721	3,230	3,230	854	854
8	Operating Expenses related to Insurance Business	NL-7	1,916	1,916	1,223	1,223	308	308	246	246	34,535	34,535	24,694	24,694	36,759	36,759	26,162	26,162
9	Premium Deficiency																	
	TOTAL (B)		3,526	3,526	3,364	3,364	899	899	803	803	1,01,935	1,01,935	89,601	89,601	1,06,360	1,06,360	93,768	93,768
10	Operating Profit/(Loss) C= (A - B)		1,140	1,140	979	979	181	181	125	125	8,969	8,969	11,685	11,685	10,289	10,289	12,789	12,789
11	APPROPRIATIONS																	
	Transfer to Shareholders' Account		1,140	1,140	979	979	181	181	125	125	8,969	8,969	11,685	11,685	10,289	10,289	12,789	12,789
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL (C)		1,140	1,140	979	979	181	181	125	125	8,969	8,969	11,685	11,685	10,289	10,289	12,789	12,789

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

Note - 1 @

Pertaining to Policyholder's funds	Fire				Marine				Miscellaneous				Total			
	For the Quarter Jun'22	Up to the Year Ended Jun'22	For the corresponding quarter of the previous year Jun'21	Up to the corresponding of the previous year Jun'21	For the Quarter Jun'22	Up to the Year Ended Jun'22	For the corresponding quarter of the previous year Jun'21	Up to the corresponding of the previous year Jun'21	For the Quarter Jun'22	Up to the Year Ended Jun'22	For the corresponding quarter of the previous year Jun'21	Up to the corresponding of the previous year Jun'21	For the Quarter Jun'22	Up to the Year Ended Jun'22	For the corresponding quarter of the previous year Jun'21	Up to the corresponding of the previous year Jun'21
Interest, Dividend & Rent	781	781	819	819	97	97	88	88	19,065	19,065	18,197	18,197	19,943	19,943	19,104	19,104
Add/Less:-													-	-	-	-
Investment Expenses	(46)	(46)	(83)	(83)	(6)	(6)	(9)	(9)	(1,130)	(1,130)	(1,842)	(1,842)	(1,182)	(1,182)	(1,934)	(1,934)
Amortisation of Premium/ Discount on Investments	(60)	(60)	(67)	(67)	(7)	(7)	(7)	(7)	(1,459)	(1,459)	(1,481)	(1,481)	(1,527)	(1,527)	(1,555)	(1,555)
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*	675	675	670	670	84	84	72	72	16,477	16,477	14,874	14,874	17,235	17,235	15,615	15,615

\* 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 PERIOD ENDED JUNE 30,2022						
(Amount in Rs. Lakhs)						
	Particulars	Schedule Ref. Form No.	For the Quarter Jun'22	Up to the Year Ended Jun'22	For the corresponding quarter of the previous year Jun'21	Up to the corresponding of the previous year Jun'21
1	OPERATING PROFIT/ (LOSS)	NL-1				
	(a) Fire Insurance		1,140	1,140	979	979
	(b) Marine Insurance		181	181	125	125
	(c) Miscellaneous Insurance		8,969	8,969	11,685	11,685
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent - Gross		2,315	2,315	1,890	1,890
	(b) Profit on sale of investments		42	42	312	312
	(c) (Loss on sale/ redemption of investments)		-	-	-	-
	(d) Amortization of Premium / Discount on Investments		-	-	-	-
3	OTHER INCOME (To be specified)		-	-		-
	<b>TOTAL (A)</b>		<b>12,646</b>	<b>12,646</b>	<b>14,990</b>	<b>14,990</b>
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		(178)	(178)	29	29
	(b) For doubtful debts		-	-	-	-
	(c) Others (to be specified)					
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		646	646	199	199
	(b) Bad debts written off		-	-	-	-
	(c) Interest on subordinated debt		218	218	218	218
	(d) Expenses towards CSR activities		121	121	103	103
	(e) Penalties		-	-	-	-
	(f) Contribution to Policyholders' A/c					
	(i) Towards Excess Expenses of Management		6,700	6,700	4,411	4,411
	(g) Others					
	(i) Marketing cost absorbed in shareholder's account (P&L account)		-	-	6,285	6,285
	(ii) Employees' Remuneration and Welfare Benefits		15	15	21	21
	<b>TOTAL (B)</b>		<b>7,522</b>	<b>7,522</b>	<b>11,265</b>	<b>11,265</b>
6	Profit/(Loss) Before Tax		5,124	5,124	3,725	3,725
7	Provision for Taxation		1,308	1,308	915	915
8	<b>Profit / (Loss) after tax</b>		<b>3,816</b>	<b>3,816</b>	<b>2,810</b>	<b>2,810</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)		-	-	-	-
	Balance of profit/ loss brought forward from last year		66,476	66,476	63,774	63,774
	Balance carried forward to Balance Sheet		70,292	70,292	66,584	66,584

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

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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 30 JUNE '22

(Amount in Rs. Lakhs)

Particulars	Schedule Ref. Form No.	As At Jun'22	As At Jun'21(Corresponding 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	1,70,094	1,61,386
FAIR VALUE CHANGE ACCOUNT			
-Shareholders' Funds		206	343
-Policyholders' Funds		1,531	2,849
BORROWINGS	NL-11	10,000	10,000
<b>TOTAL</b>		<b>2,11,712</b>	<b>2,04,458</b>
<b>APPLICATION OF FUNDS</b>			
INVESTMENTS-Shareholders	NL-12	1,52,874	1,20,765
INVESTMENTS-Policyholders	NL-12A	11,37,193	9,97,997
LOANS	NL-13	-	-
FIXED ASSETS	NL-14	9,058	7,371
DEFERRED TAX ASSET (Net)		18,011	20,115
<b>CURRENT ASSETS</b>			
Cash and Bank Balances	NL-15	2,624	2,951
Advances and Other Assets	NL-16	94,117	1,12,818
<b>Sub-Total (A)</b>		<b>96,741</b>	<b>1,15,769</b>
DEFERRED TAX LIABILITY (Net)			
<b>CURRENT LIABILITIES</b>	NL-17	9,45,778	8,34,488
PROVISIONS	NL-18	2,56,387	2,23,071
<b>Sub-Total (B)</b>		<b>12,02,165</b>	<b>10,57,559</b>
<b>NET CURRENT ASSETS (C) = (A - B)</b>		<b>(11,05,424)</b>	<b>(9,41,790)</b>
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT			
<b>TOTAL</b>		<b>2,11,712</b>	<b>2,04,458</b>

## CONTINGENT LIABILITIES

Particulars	As At Jun'22	As At Jun'21(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	56,699	51,122
6. Reinsurance obligations to the extent not provided for in accounts	-	-
7. Others (to be specified)	-	-
(a). _____		
(b). _____		
<b>TOTAL</b>	<b>56,699</b>	<b>51,122</b>

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Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Health		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/Employer's Liability		Public Product Liability		Engineering		Aviation		Crop Insurance		Other segments <sup>(1)</sup>		Other Miscellaneous segment		Total Miscellaneous		Grand Total		Grand Total	
	For the Quarter Jun-22	Up to the Year Ended Jun-22	For the Quarter Jun-22	Up to the Year Ended Jun-22	For the Quarter Jun-22	Up to the Year Ended Jun-22	For the Quarter Jun-22	Up to the Year Ended Jun-22	For the Quarter Jun-22	Up to the Year Ended Jun-22	For the Quarter Jun-22	Up to the Year Ended Jun-22	For the Quarter Jun-22	Up to the Year Ended Jun-22	For the Quarter Jun-22	Up to the Year Ended Jun-22	For the Quarter Jun-22	Up to the Year Ended Jun-22	For the Quarter Jun-22	Up to the Year Ended Jun-22	For the Quarter Jun-22	Up to the Year Ended Jun-22	For the Quarter Jun-22	Up to the Year Ended Jun-22	For the Quarter Jun-22	Up to the Year Ended Jun-22	For the Quarter Jun-22	Up to the Year Ended Jun-22	For the Quarter Jun-22	Up to the Year Ended Jun-22	For the Quarter Jun-22	Up to the Year Ended Jun-22	For the Quarter Jun-22	Up to the Year Ended Jun-22	For the Quarter Jun-22	Up to the Year Ended Jun-22	For the Quarter Jun-22	Up to the Year Ended Jun-22	For the Quarter Jun-22	Up to the Year Ended Jun-22		
Gross Direct Premium	18,091	18,091	3,008	3,008	190	190	3,196	3,196	32,523	32,523	49,559	49,559	82,083	82,083	13,885	13,885	7,749	7,749	16	16	21,570	21,570	202	202	467	467	830	830	-	-	-	-	-	-	1,815	1,815	1,06,944	1,06,944	1,29,051	1,29,051	1,29,051	1,29,051
Add: Premium on reinsurance accepted <sup>(2)</sup>	963	963	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	202	202	467	467	830	830	-	-	-	-	-	-	-	-	1,06,944	1,06,944	1,29,051	1,29,051		
Less: Premium on reinsurance ceded <sup>(3)</sup>	13,281	13,281	1,691	1,691	120	120	1,811	1,811	22,977	22,977	47,207	47,207	74,333	74,333	2,270	2,270	2,659	2,659	8	8	26,781	26,781	202	202	467	467	830	830	-	-	-	-	-	-	-	-	1,06,944	1,06,944	1,29,051	1,29,051		
Net Written Premium	6,472	6,472	1,317	1,317	1	1	1,318	1,318	19,786	19,786	2,407	2,407	82,253	82,253	19,609	19,609	5,089	5,089	8	8	19,809	19,809	202	202	467	467	830	830	-	-	-	-	-	-	-	-	1,06,944	1,06,944	1,29,051	1,29,051		
Less: Change in Reserve of LPIB	47,784	47,784	1,691	1,691	0	0	1,691	1,691	40,113	40,113	1,317	1,317	1,317	1,317	1,317	1,317	1,317	1,317	8	8	50,144	50,144	433	433	433	433	784	784	-	-	-	-	-	-	47,784	47,784	1,06,944	1,06,944	1,29,051	1,29,051		
Less: Change in Reserve of LPIB	47,784	47,784	1,691	1,691	0	0	1,691	1,691	40,113	40,113	1,317	1,317	1,317	1,317	1,317	1,317	1,317	1,317	8	8	50,144	50,144	433	433	433	433	784	784	-	-	-	-	-	-	47,784	47,784	1,06,944	1,06,944	1,29,051	1,29,051		
Net Earned Premium	18,091	18,091	3,008	3,008	190	190	3,196	3,196	32,523	32,523	49,559	49,559	82,083	82,083	13,885	13,885	7,749	7,749	16	16	21,570	21,570	202	202	467	467	830	830	-	-	-	-	-	-	1,815	1,815	1,06,944	1,06,944	1,29,051	1,29,051		
Gross Direct Premium	18,091	18,091	3,008	3,008	190	190	3,196	3,196	32,523	32,523	49,559	49,559	82,083	82,083	13,885	13,885	7,749	7,749	16	16	21,570	21,570	202	202	467	467	830	830	-	-	-	-	-	-	1,815	1,815	1,06,944	1,06,944	1,29,051	1,29,051		
Less: Change in Reserve of LPIB	47,784	47,784	1,691	1,691	0	0	1,691	1,691	40,113	40,113	1,317	1,317	1,317	1,317	1,317	1,317	1,317	1,317	8	8	50,144	50,144	433	433	433	433	784	784	-	-	-	-	-	-	47,784	47,784	1,06,944	1,06,944	1,29,051	1,29,051		
Net Earned Premium	18,091	18,091	3,008	3,008	190	190	3,196	3,196	32,523	32,523	49,559	49,559	82,083	82,083	13,885	13,885	7,749	7,749	16	16	21,570	21,570	202	202	467	467	830	830	-	-	-	-	-	-	1,815	1,815	1,06,944	1,06,944	1,29,051	1,29,051		

**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

Continued from Ex. Table 1																																									
Particulars	Marine Cargo				Marine Hull				Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Miscellaneous		Public Product Liability		Engineering		Aviation		Crop Insurance		Other segments - (1)		Other Miscellaneous segment		Total Miscellaneous		Grand Total
	FIRE																																								
	For the corresponding quarter of the previous year Jun-21	Up to the corresponding quarter of the previous year Jun-21	For the corresponding quarter of the previous year Jun-21	Up to the corresponding quarter of the previous year Jun-21	For the corresponding quarter of the previous year Jun-21	Up to the corresponding quarter of the previous year Jun-21	For the corresponding quarter of the previous year Jun-21	Up to the corresponding quarter of the previous year Jun-21	For the corresponding quarter of the previous year Jun-21	Up to the corresponding quarter of the previous year Jun-21	For the corresponding quarter of the previous year Jun-21	Up to the corresponding quarter of the previous year Jun-21	For the corresponding quarter of the previous year Jun-21	Up to the corresponding quarter of the previous year Jun-21	For the corresponding quarter of the previous year Jun-21	Up to the corresponding quarter of the previous year Jun-21	For the corresponding quarter of the previous year Jun-21	Up to the corresponding quarter of the previous year Jun-21	For the corresponding quarter of the previous year Jun-21	Up to the corresponding quarter of the previous year Jun-21	For the corresponding quarter of the previous year Jun-21	Up to the corresponding quarter of the previous year Jun-21	For the corresponding quarter of the previous year Jun-21	Up to the corresponding quarter of the previous year Jun-21	For the corresponding quarter of the previous year Jun-21	Up to the corresponding quarter of the previous year Jun-21	For the corresponding quarter of the previous year Jun-21	Up to the corresponding quarter of the previous year Jun-21	For the corresponding quarter of the previous year Jun-21	Up to the corresponding quarter of the previous year Jun-21	For the corresponding quarter of the previous year Jun-21	Up to the corresponding quarter of the previous year Jun-21	For the corresponding quarter of the previous year Jun-21	Up to the corresponding quarter of the previous year Jun-21	For the corresponding quarter of the previous year Jun-21	Up to the corresponding quarter of the previous year Jun-21	For the corresponding quarter of the previous year Jun-21	Up to the corresponding quarter of the previous year Jun-21			
Gross Direct Premium	12,628	12,628	2,288	2,288	19	19	2,307	2,307	21,952	21,952	37,951	37,951	95,544	95,544	9,058	9,058	4,522	4,522	2	2	13,551	13,551	182	182	428	428	837	837	-	-	-	-	-	-	372	372	75,114	75,114	90,050	90,050	
Add: Premium on reinsurance accepted (2)	374	374	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total Premium on reinsurance accepted (2)	374	374	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Gross Premium on reinsurance ceded (3)	8,763	8,763	1,288	1,288	19	19	1,299	1,299	12,850	12,850	22,033	22,033	40,448	40,448	1,518	1,518	1,430	1,430	0	0	2,947	2,947	9	9	244	244	52	52	-	-	-	-	-	-	-	-	-	-	-	-	
Net Written Premium	1,608	1,608	0	0	1,608	1,608	1,608	1,608	12,950	12,950	8,333	8,333	10,646	10,646	7,542	7,542	3,091	3,091	2	2	8,605	8,605	173	173	184	184	413	413	-	-	-	-	-	-	478	478	68,758	68,758	81,816	81,816	
Net Ceded Premium	1,212	1,212	1,288	1,288	19	19	1,299	1,299	12,850	12,850	22,033	22,033	40,448	40,448	1,518	1,518	1,430	1,430	0	0	2,947	2,947	9	9	244	244	52	52	-	-	-	-	-	-	-	-	-	-	-	-	
Net Earned Premium	1,334	1,334	1,334	1,334	19	19	1,334	1,334	12,539	12,539	8,258	8,258	10,555	10,555	7,467	7,467	3,014	3,014	2	2	8,513	8,513	173	173	184	184	413	413	-	-	-	-	-	-	478	478	68,758	68,758	81,816	81,816	
Net Ceded Premium	1,334	1,334	1,334	1,334	19	19	1,334	1,334	12,539	12,539	8,258	8,258	10,555	10,555	7,467	7,467	3,014	3,014	2	2	8,513	8,513	173	173	184	184	413	413	-	-	-	-	-	-	478	478	68,758	68,758	81,816	81,816	
Net Earned Premium	3,766	3,766	844	844	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Gross Direct Premium	12,628	12,628	2,288	2,288	19	19	2,307	2,307	21,952	21,952	37,951	37,951	95,544	95,544	9,058	9,058	4,522	4,522	2	2	13,551	13,551	182	182	428	428	837	837	-	-	-	-	-	-	372	372	75,114	75,114	90,050	90,050	
Net Direct Premium	12,628	12,628	2,288	2,288	19	19	2,307	2,307	21,952	21,952	37,951	37,951	95,544	95,544	9,058	9,058	4,522	4,522	2	2	13,551	13,551	182	182	428	428	837	837	-	-	-	-	-	-	372	372	75,114	75,114	90,050	90,050	

**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





FORM NL-6-COMMISSION SCHE

	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Miscellaneous				Public/Product Liability		Engineering		Aviation		Crop Insurance		Other segments <sup>(b)</sup>		Other Miscellaneous segment		Total Miscellaneous		(Amount in Rs. Lakhs)			
																					Total Health		Workmen's Compensation/ Employer's Liability																			
	For the Quarter Jun'22	Up to the Year Ended Jun'22	For the Quarter Jun'22	Up to the Year Ended Jun'22	For the Quarter Jun'22	Up to the Year Ended Jun'22	For the Quarter Jun'22	Up to the Year Ended Jun'22	For the Quarter Jun'22	Up to the Year Ended Jun'22	For the Quarter Jun'22	Up to the Year Ended Jun'22	For the Quarter Jun'22	Up to the Year Ended Jun'22	For the Quarter Jun'22	Up to the Year Ended Jun'22	For the Quarter Jun'22	Up to the Year Ended Jun'22	For the Quarter Jun'22	Up to the Year Ended Jun'22	For the Quarter Jun'22	Up to the Year Ended Jun'22	For the Quarter Jun'22	Up to the Year Ended Jun'22	For the Quarter Jun'22	Up to the Year Ended Jun'22	For the Quarter Jun'22	Up to the Year Ended Jun'22	For the Quarter Jun'22	Up to the Year Ended Jun'22	For the Quarter Jun'22	Up to the Year Ended Jun'22	For the Quarter Jun'22	Up to the Year Ended Jun'22	For the Quarter Jun'22	Up to the Year Ended Jun'22	For the Quarter Jun'22	Up to the Year Ended Jun'22				
Commission & Remuneration	1,681	1,681	269	269	-	-	269	269	5,964	5,964	538	538	6,502	6,502	1,477	1,477	1,108	1,108	1	1	2,586	2,586	22	22	5	5	62	62	-	-	-	-	-	-	238	238	9,414	9,414	11,364	11,364		
Rewards	17	17	3	3	-	-	3	3	90	90	1	1	91	91	12	12	14	14	-	-	25	25	0	0	0	0	1	1	-	-	-	-	0	0	118	118	138	138				
Distribution fees	-	-	-	-	-	-	-	-	38	38	0	0	38	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	38	38	38	38				
Commission	1,698	1,698	272	272	-	-	272	272	6,092	6,092	539	539	6,631	6,631	1,489	1,489	1,122	1,122	1	1	2,611	2,611	22	22	5	5	62	62	-	-	-	-	-	-	238	238	9,570	9,570	11,540	11,540		
Add. Commission on Re-insurance Accepted	26	26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1	-	-	-	-	-	-	1	1	28	28					
Less Commission on Re-insurance Ceded	2,482	2,482	321	321	37	37	-	-	3,443	3,443	143	143	-	-	524	524	1,247	1,247	0	0	1,770	1,770	1	1	15	84	84	-	-	-	-	-	-	41	41	5,496	5,496	8,337	8,337			
Net Commission	(758)	(758)	(49)	(49)	(37)	(37)	359	359	2,648	2,648	397	397	3,045	3,045	965	965	(125)	(125)	1	1	841	841	21	21	(9)	15	84	(20)	-	-	-	-	-	-	198	198	4,075	4,075	3,230	3,230		
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																																										
Individual Agents	31	31	15	15	-	-	15	15	6	6	5	5	11	11	46	46	2	2	(0)	(0)	48	48	2	2	-	-	10	10	-	-	-	-	-	-	2	2	73	73	120	120		
Corporate Agents-Banks/FII/HFC	622	622	5	5	-	-	5	5	406	406	93	93	500	500	744	744	494	494	0	0	1,237	1,237	1	1	-	13	13	-	-	-	-	-	-	204	204	1,955	1,955	2,582	2,582			
Corporate Agents-Others	138	138	13	13	-	-	13	13	2,146	2,146	320	320	2,466	2,466	459	459	476	476	1	1	935	935	7	7	0	0	10	10	-	-	-	-	-	-	9	9	3,428	3,428	3,579	3,579		
Insurance Brokers	908	908	239	239	-	-	239	239	3,453	3,453	105	105	3,558	3,558	200	200	151	151	0	0	351	351	11	11	5	5	30	30	-	-	-	-	-	-	22	22	3,977	3,977	5,124	5,124		
Direct Business - Online <sup>(c)</sup>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
MISP (Direct)	-	-	-	-	-	-	-	-	38	38	0	0	38	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	38	38	38	38				
Web Aggregators	-	-	-	-	-	-	-	-	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0					
Insurance Marketing Firm	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Common Service Centers	-	-	-	-	-	-	-	-	2	2	12	12	14	14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14	14	14	14				
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Point of Sales (Direct)	-	-	(0)	(0)	-	-	(0)	(0)	41	41	3	3	44	44	40	40	0	0	0	0	40	40	(0.02)	(0)	-	-	-	-	-	-	-	-	-	-	85	85	85	85				
Other (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
TOTAL	1,698	1,698	272	272	-	-	272	272	6,092	6,092	539	539	6,631	6,631	1,489	1,489	1,122	1,122	1	1	2,611	2,611	22	22	5	5	62	62	-	-	-	-	-	-	238	238	9,570	9,570	11,540	11,540		
Commission and Rewards on (Excluding Reinsurance) Business written :																																										
In India	1,698	1,698	272	272	-	-	272	272	6,092	6,092	539	539	6,631	6,631	1,489	1,489	1,122	1,122	1	1	2,611	2,611	22	22	5	5	62	62	-	-	-	-	-	-	238	238	9,570	9,570	11,540	11,540		
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

(Amount in Rs. Lakhs)																																										
Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine	Motor OD		Motor TP		Total Motor		Health		Personal Accident		Overseas Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments <sup>(a)</sup>		Other Miscellaneous segments		Total Miscellaneous		Grand Total	Grand Total			
	For the corresponding quarter of the previous year Jun'21	Up to the corresponding of the previous year Jun'21						For the corresponding quarter of the previous year Jun'21	Up to the corresponding of the previous year Jun'21	For the corresponding quarter of the previous year Jun'21	Up to the corresponding of the previous year Jun'21	For the corresponding quarter of the previous year Jun'21	Up to the corresponding of the previous year Jun'21	For the corresponding quarter of the previous year Jun'21	Up to the corresponding of the previous year Jun'21	For the corresponding quarter of the previous year Jun'21	Up to the corresponding of the previous year Jun'21	For the corresponding quarter of the previous year Jun'21	Up to the corresponding of the previous year Jun'21	For the corresponding quarter of the previous year Jun'21	Up to the corresponding of the previous year Jun'21	For the corresponding quarter of the previous year Jun'21	Up to the corresponding of the previous year Jun'21	For the corresponding quarter of the previous year Jun'21	Up to the corresponding of the previous year Jun'21	For the corresponding quarter of the previous year Jun'21	Up to the corresponding of the previous year Jun'21	For the corresponding quarter of the previous year Jun'21	Up to the corresponding of the previous year Jun'21	For the corresponding quarter of the previous year Jun'21	Up to the corresponding of the previous year Jun'21	For the corresponding quarter of the previous year Jun'21	Up to the corresponding of the previous year Jun'21	For the corresponding quarter of the previous year Jun'21	Up to the corresponding of the previous year Jun'21	For the corresponding quarter of the previous year Jun'21	Up to the corresponding of the previous year Jun'21			For the corresponding quarter of the previous year Jun'21	Up to the corresponding of the previous year Jun'21	
Commission & Remuneration	1,771	1,771	211	211	-	-	211	211	3,253	3,253	382	382	3,635	3,635	1,024	1,024	1,348	1,348	0	0	2,373	2,373	21	21	2	2	53	53	-	-	0	0	-	-	129	129	6,212	6,212	8,194	8,194		
Rewards	102	102	38	38	-	-	38	38	662	662	7	7	669	669	59	59	79	79	-	-	139	139	3	3	0	0	7	7	-	-	0	0	-	-	3	3	820	820	960	960		
Distribution fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Gross Commission	1,873	1,873	249	249	-	-	249	249	3,915	3,915	389	389	4,303	4,303	1,084	1,084	1,428	1,428	0	0	2,511	2,511	24	24	2	2	60	60	-	-	0	0	-	-	132	132	7,032	7,032	9,154	9,154		
Add. Commission on Re-insurance Accepted	5	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1	-	-	-	-	-	-	-	-	1	1	6	6			
Less: Commission on Re-insurance Ceded	1,717	1,717	274	274	4	4	-	-	3,998	3,998	285	285	-	-	1,055	1,055	808	808	1	1	-	-	1	1	21	105	105	-	-	2	2	-	-	35	35	6,311	6,311	8,306	8,306			
Net Commission	161	161	(25)	(25)	(4)	(4)	(28)	(28)	(83)	(83)	104	104	20	20	29	29	620	620	(1)	(1)	647	647	23	23	(19)	(19)	(44)	(44)	-	-	(2)	(2)	-	-	96	96	721	721	854	854		
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																																										
Individual Agents	13	13	7	7	-	-	7	7	19	19	0	0	19	19	43	43	3	3	0	0	46	46	2	2	-	9	9	-	-	-	-	-	-	2	2	78	78	98	98			
Corporate Agents-Banks/FII/HFC	268	268	7	7	-	-	7	7	438	438	(0)	(0)	438	438	463	463	321	321	0	0	784	784	4	4	-	17	17	-	-	-	-	-	-	-	-	47	47	1,290	1,290	1,564	1,564	
Corporate Agents-Others	1,009	1,009	59	59	-	-	59	59	1,049	1,049	379	379	1,427	378	1,039	1,039	0	0	1,417	1,417	5	5	0	0	11	11	-	-	0	0	-	-	63	63	2,923	2,923	3,991	3,991				
Insurance Brokers	582	582	177	177	-	-	177	177	2,330	2,330	10	10	2,339	178	178	65	65	0	0	243	243	13	13	1	1	23	23	-	-	-	-	-	-	21	21	2,641	2,641	3,400	3,400			
Direct Business - Online <sup>(c)</sup>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
MIS <sup>(b)</sup> (Direct)	-	-	-	-	-	-	-	-	31	31	-	0	0	31	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	31	31	31	31					
Web Aggregators	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Insurance Marketing Firm	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Common Service Centers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Point of Sales (Direct)	-	-	(0)	(0)	-	-	(0)	(0)	49	49	0	0	49	49	22	22	(0)	(0)	-	21	21	(0)	(0)	-	-	-	-	-	-	-	-	-	(0)	(0)	70	70	70	70				
Other (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
TOTAL	1,873	1,873	249	249	-	-	249	249	3,915	3,915	389	389	4,303	4,303	1,084	1,084	1,428	1,428	0	0	2,511	2,511	24	24	2	2	60	60	-	-	0	0	-	-	132	132	7,032	7,032	9,154	9,154		
Commission and Rewards on (Excluding Reinsurance) Business written :																																										
- In India	1,873	1,873	249	249	-	-	249	249	3,915	3,915	389	389	4,303	4,303	1,084	1,084	1,428	1,428	0	0	2,511	2,511	24	24	2	2	60	60	-	-	0	0	-	-	132	132	7,032	7,032	9,154	9,154		
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 XL-7 OPERATING EXPENSES SCHEDULE																																										(Amount in Rs. Lakhs)	
Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments <sup>(1)</sup>		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total			
	For the Quarter Ended Jun-22	Up to the Year Ended Jun-22	For the Quarter Ended Jun-22	Up to the Year Ended Jun-22	For the Quarter Ended Jun-22	Up to the Year Ended Jun-22	For the Quarter Ended Jun-22	Up to the Year Ended Jun-22	For the Quarter Ended Jun-22	Up to the Year Ended Jun-22	For the Quarter Ended Jun-22	Up to the Year Ended Jun-22	For the Quarter Ended Jun-22	Up to the Year Ended Jun-22	For the Quarter Ended Jun-22	Up to the Year Ended Jun-22	For the Quarter Ended Jun-22	Up to the Year Ended Jun-22	For the Quarter Ended Jun-22	Up to the Year Ended Jun-22	For the Quarter Ended Jun-22	Up to the Year Ended Jun-22	For the Quarter Ended Jun-22	Up to the Year Ended Jun-22	For the Quarter Ended Jun-22	Up to the Year Ended Jun-22	For the Quarter Ended Jun-22	Up to the Year Ended Jun-22	For the Quarter Ended Jun-22	Up to the Year Ended Jun-22	For the Quarter Ended Jun-22	Up to the Year Ended Jun-22	For the Quarter Ended Jun-22	Up to the Year Ended Jun-22	For the Quarter Ended Jun-22	Up to the Year Ended Jun-22	For the Quarter Ended Jun-22	Up to the Year Ended Jun-22	For the Quarter Ended Jun-22	Up to the Year Ended Jun-22			
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	
1. Employee's remuneration & welfare benefits	130	530	131	531	0	0	131	531	1,065	4,220	1,065	4,220	2,130	8,440	1,065	4,220	485	485	1	1	2,682	2,682	17	17	21	21	30	30	-	-	-	-	-	-	119	119	9,561	9,561	10,691	10,691			
2. Travel, conveyance and vehicle running expenses	1	1	1	1	0	0	1	1	114	414	114	414	228	828	114	414	39	39	1	1	209	209	1	1	2	2	3	3	-	-	-	-	-	-	-	-	119	119	561	561	680	680	
3. Postage expenses	0	0	0	0	0	0	0	0	1	4	1	4	1	4	1	4	1	1	1	0	0	1	1	0	0	0	0	0	0	-	-	-	-	-	-	-	-	0	0	144	144	24	24
4. Mobile, cable & Internet	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	0	0	144	144	24	24		
5. Rent	2	7	1	1	-	-	1	1	1	1	24	24	26	26	11	11	1	1	1	1	17	17	0	0	0	0	0	0	-	-	-	-	-	-	-	-	2	2	484	484	49	49	
6. Utilities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	0	0	484	484	49	49			
7. Insurance & premiums	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	0	0	484	484	49	49			
8. Communication expenses	25	82	5	5	-	-	5	5	75	271	75	271	150	542	75	271	19	19	1	1	1	1	1	1	1	1	1	-	-	-	-	-	-	-	-	119	119	561	561	680	680		
9. Food & medical allowances	14	14	14	14	-	-	14	14	84	304	84	304	168	608	84	304	28	28	1	1	144	144	1	1	1	1	1	1	-	-	-	-	-	-	-	-	119	119	208	208	247	247	
10. Laundry, dry-cleaning, etc.	0	0	0	0	0	0	0	0	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	-	-	-	-	-	-	-	-	0	0	1	1	1	1			
11. (a) as disclosed in any other accounts, as annexed to	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
(b) as disclosed in any other accounts, as annexed to	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
(c) Insurance premiums	0	0	0	0	0	0	0	0	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	-	-	-	-	-	-	-	-	0	0	1	1	1	1			
(d) Insurance - marine	0	0	0	0	0	0	0	0	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	-	-	-	-	-	-	-	-	0	0	1	1	1	1			
(e) Marine insurance	0	0	0	0	0	0	0	0	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	-	-	-	-	-	-	-	-	0	0	1	1	1	1			
(f) as in any other capacity (not of Pocket Expenses)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	0	0	0	0	0	0			
12. (a) Maintenance & repairs	502	1,812	502	1,812	0	0	502	1,812	4,075	14,903	4,075	14,903	8,150	29,806	4,075	14,903	252	252	0	0	12,156	12,156	0	0	1	1	1	1	-	-	-	-	-	-	-	-	119	119	13,474	13,474			
(b) Repairs & maintenance	502	1,812	502	1,812	0	0	502	1,812	4,075	14,903	4,075	14,903	8,150	29,806	4,075	14,903	252	252	0	0	12,156	12,156	0	0	1	1	1	1	-	-	-	-	-	-	-	-	119	119	13,474	13,474			
(c) as in any other capacity (not of Pocket Expenses)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	0	0	0	0	0	0				
13. (a) Depreciation & amortisation	11	44	11	44	0	0	11	44	101	404	101	404	202	808	101	404	33	33	0	0	165	165	0	0	0	0	0	0	-	-	-	-	-	-	-	-	11	11	404	404	49	49	
(b) Depreciation & amortisation	11	44	11	44	0	0	11	44	101	404	101	404	202	808	101	404	33	33	0	0	165	165	0	0	0	0	0	0	-	-	-	-	-	-	-	-	11	11	404	404	49	49	
(c) as in any other capacity (not of Pocket Expenses)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	0	0	0	0	0	0				
14. (a) Interest / Trade Mark / Royalty / Charges	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	0	0	0	0	0	0			
(b) Interest / Trade Mark / Royalty / Charges	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	0	0	0	0	0	0			
(c) as in any other capacity (not of Pocket Expenses)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	0	0	0	0	0	0			
15. Information Technology Expenses	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	0	0	0	0	0	0			
(a) Information Technology Expenses	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	0	0	0	0	0	0			
(b) Information Technology Expenses	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	0	0	0	0	0	0			
(c) as in any other capacity (not of Pocket Expenses)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	0	0	0	0	0	0			
16. (a) Depreciation & amortisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	0	0	0	0	0	0			
(b) Depreciation & amortisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	0	0	0	0	0	0			
(c) as in any other capacity (not of Pocket Expenses)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	0	0	0	0	0	0			
17. (a) Depreciation & amortisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	0	0	0	0	0	0			
(b) Depreciation & amortisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	0	0	0	0	0	0			
(c) as in any other capacity (not of Pocket Expenses)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	0	0	0	0	0	0			
18. (a) Depreciation & amortisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	0	0	0	0	0	0			
(b) Depreciation & amortisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	0	0	0	0	0	0			
(c) as in any other capacity (not of Pocket Expenses)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	0	0	0	0	0	0			
19. (a) Depreciation & amortisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	0	0	0	0	0	0			
(b) Depreciation & amortisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	0	0	0	0	0	0			
(c) as in any other capacity (not of Pocket Expenses)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	0	0	0	0	0	0			
20. (a) Depreciation & amortisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	0	0	0	0	0	0			

[illegible]

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

(Amount in Rs. Lakhs)

	Particulars	As At Jun'22	As At Jun'21(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)	29,881	29,881
	Equity Shares of Rs.10 each		
	Preference Shares of Rs..... each		
3	Subscribed Capital		
	298,805,700 (Previous Year: 298,805,700)	29,881	29,881
	Equity Shares of Rs.10 each		
	Preference Shares of Rs..... each		
4	Called-up Capital		
	298,805,700 (Previous Year: 298,805,700)	29,881	29,881
	Equity Shares of Rs.10 each fully paid up		
	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.

Version no. 1 upload date: 12.08.2022

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

**PATTERN OF SHAREHOLDING**

[As certified by the Management]

Shareholder	As At Jun'22		As At Jun'21(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.)	-	-	-	-
<b>TOTAL</b>	<b>29,88,05,700</b>	<b>100</b>	<b>29,88,05,700</b>	<b>100</b>

Notes: -

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

Version no. 1 upload date: 12.08.2022

DETAILS OF EQUITY HOLDING OF INSURERS

PART A:

**PARTICULARS OF THE SHAREHOLDING PATTERN OF THE CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED AS ON JUNE 30, 2022**

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 (Formerly TI 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. Parrys Investments 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>		0	0	0	0	0	0	0
<b>i)</b>	<b>Individuals: (Names of Major Shareholders)</b>								
<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
<b>vii)</b>	Provident Fund/Pension Fund Fund		0	0	0	0	0	0	0
<b>viii)</b>	Alternative Investment Fund		0	0	0	0	0	0	0
<b>ix)</b>	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>								
<b>i)</b>	Individual share capital upto Rs. 2 Lacs		0	0	0	0	0	0	0
<b>ii)</b>	Individual share capital in excess of Rs. 2 Lacs		0	0	0	0	0	0	0
<b>iii)</b>	NBFCs registered with RBI		0	0	0	0	0	0	0
<b>iv)</b>	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
<b>v)</b>	Any Other		0	0	0	0	0	0	0
<b>B.2</b>	<b>Non Public Shareholders</b>								
<b>2.1)</b>	Custodian/DR Holder		0	0	0	0	0	0	0
<b>2.2)</b>	Employee Benefit Trust		0	0	0	0	0	0	0
<b>2.3)</b>	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**

- All holdings, above 1% of the paid up equity, have to be separately disclosed.
- Indian Promoters - As defined under Regulation 2 (1)(g) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000. Indian Promoters - As defined
- 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 June 30, 2022

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)	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	470160	0.25	4.70	-	-	-	-
11	ARUN ALAGAPPAN	1	833090	0.44	8.33	-	-	-	-
12	M.A.ALAGAPPAN	1	710000	0.38	7.10	6000	0.85	-	-
13	LAKSHMI CHOCCA LINGAM	1	158660	0.08	1.59	-	-	-	-
14	A VELLAYAN	1	382400	0.20	3.82	-	-	-	-
15	M M VENKATACHALAM	1	4000	0.00	0.04	-	-	-	-
16	LAKSHMI VENKATACHALAM	1	1200	0.00	0.01	-	-	-	-
17	MEYYAMMAI VENKATACHALAM	1	358580	0.19	3.59	-	-	-	-
18	S.VELLAYAN(S VELLAYAN AND A VELLAYAN hold shares on behalf of M V Seetha Subbiah Benefit trust)	1	14500	0.01	0.15	-	-	-	-
19	M V Murugappan - HUF ( Valli Arunachalam holds shares in the capacity as karta)	1	543330	0.29	5.43	-	-	-	-
20	M M MURUGAPPAN	1	209715	0.11	2.10	-	-	-	-
21	A M MEYYAMMAI	1	931500	0.50	9.32	-	-	-	-
22	M V SUBBIAH (Hold shares in the capacity as Kartha of HUF)	1	171200	0.09	1.71	-	-	-	-
23	MEENAKSHI MURUGAPPAN	1	70	0.00	0.00	-	-	-	-
24	A VENKATACHALAM	1	513610	0.27	5.14	-	-	-	-
25	VALLI MUTHIAH	1	387080	0.21	3.87	-	-	-	-
26	V NARAYANAN	1	281140	0.15	2.81	-	-	-	-
27	V ARUNACHALAM	1	338990	0.18	3.39	-	-	-	-
28	ARUN VENKATACHALAM	1	200000	0.11	2.00	-	-	-	-
29	SOLACHI RAMANATHAN	1	8500	0.00	0.09	-	-	-	-
30	A V NAGALAKSHMI	1	3600	0.00	0.04	-	-	-	-
31	M V AR MEENAKSHI	1	449630	0.24	4.50	-	-	-	-
32	A.KEERTIKA UNNAMALAI	1	500	0.00	0.01	-	-	-	-
33	SIGAPI ARUNACHALAM	1	227990	0.12	2.28	15000	6.58	-	-
34	UMA RAMANATHAN	1	2000	0.00	0.02	-	-	-	-
35	V VASANTHA	1	2300	0.00	0.02	-	-	-	-
36	DHRUV M ARUNACHALAM	1	11000	0.01	0.11	-	-	-	-
37	PRANAV ALAGAPPAN	1	28050	0.01	0.28	-	-	-	-
38	VALLI ALAGAPPAN	1	1000	0.00	0.01	-	-	-	-
	<b>Total</b>	<b>38</b>	<b>96,38,437</b>	<b>5.13</b>	<b>96.4</b>	<b>28,000</b>			
ii)	<b>Bodies corporate:</b>				0.00				
1	AMBADI ENTERPRISES LTD	1	1058200	0.56	10.58	-	-	-	-
2	A M M VELLAYAN SONS P LTD	1	38430	0.02	0.38	-	-	-	-
3	CARBORUNDUM UNIVERSAL LIMITED	1	1000	0.00	0.01	-	-	-	-
4	M.M.MUTHIAH SONS PRIVATE LTD	1	4200	0.00	0.04	-	-	-	-
5	AMBADI INVESTMENTS LIMITED	1	70766595	37.69	707.67	-	-	-	-
6	M A ALAGAPPAN HOLDINGS PRIVATE LIMITED	1	529860	0.28	5.30	-	-	-	-
7	M A MURUGAPPAN HOLDINGS LLP	1	546860	0.29	5.47	-	-	-	-
8	Murugappa & Sons	1	863980	0.46	8.64	-	-	-	-
	<b>Total</b>	<b>8</b>	<b>7,38,09,125</b>	<b>39.31</b>	<b>738.09</b>				
iii)	<b>Financial Institutions/Banks</b>				0.00				
iv)	<b>Central Government/State Government(s)/President of India</b>				0.00				
v)	<b>Persons acting in Concert (Please specify)</b>				0.00				
vi)	<b>Any Others</b>				0.00				
1	M.M.MUTHIAH RESEARCH FOUNDATION	1	280920	0.15	2.81	-	-	-	-
2	LAKSHMI RAMASWAMY FAMILY TRUST(AA ALAGAMMAI & LAKSHMI RAMASWAMY HOLDS SHARES ON BEHALF OF THE TRUST)	1	743000	0.40	7.43	1,25,000	16.82	-	-
3	AR LAKSHMI ACHI TRUST	1	391510	0.21	3.92				
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	MM VEERAPPAN FAMILY TRUST(MM MURUGAPPAN & MEENAKSHI MURUGAPPAN HOLDS SHARES ON BEHALF OF THE TRUST)	1	468055	0.25	4.68				
6	MV SUBRAMANIAN FAMILY TRUST (Mr. M M Venkatachalam hold shares on behalf of the trust)	1	459830	0.24	4.60				
7	M M MUTHIAH FAMILY TRUST (M M MURUGAPPAN & M M MUTHIAH HOLDS SHARES ON BEHALF OF THE TRUST)	1	478055	0.25	4.78				
8	MURUGAPPA EDUCATIONAL AND MEDICAL FOUNDATION	1	726200	0.39	7.26				
9	Lakshmi Venkatachalam Family Trust(M M Venkatachalam&Lakshmi Venkatachalam are trustees of trust)	1	379905	0.20	3.80				
10	Meenakshi Murugappan Family Trust (M M Murugappan & Meenakshi Murugappan are trustees of the trust)	1	500000	0.27	5.00				
11	M M Murugappan Family Trust (M M Murugappan & Meenakshi Murugappan are trustees of the trust)	1	231800	0.12	2.32				

12	Murugappan Arunachalam Children Trust (Sigapi Arunachalam alongwith others hold shares on behalf of Trust)	1	215410	0.11	2.15				
13	Valli Subbiah Benefit Trust (S Vellayan & A Vellayan holds shares on behalf of the Trust)	1	14500	0.01	0.15				
14	Arun Murugappan Children's Trust (MAM Arunachalam & Sigappi Arunachalam hold on behalf of the trust)	1	220278	0.12	2.20				
15	M A Alagappan Grand Children Trust (Arun Alagappan& AA Alagammai hold shares on behalf of the Trust)	1	216777	0.12	2.17				
16	Saraswathi Trust (M V Subiah & S Vellayan are trustees of the trust)	1	515180	0.27	5.15				
17	Shambho Trust (M V Subiah & S Vellayan are trustees of the trust)	1	597340	0.32	5.97				
18	MM Venkatachalam Family Trust(MM Venkatachalam&Lakshmi Venkatachalam hold shares on behalf oftrust)	1	403900	0.22	4.04				
	<b>Total</b>	<b>18</b>	<b>73,02,490</b>	<b>3.89</b>	<b>73.02</b>	<b>1,25,000</b>	-	-	-
<b>A.2</b>	<b>Foreign Promoters</b>						-	-	-
i)	Individuals (Names of major shareholders):		-	-	-	-	-	-	-
	VALLI ARUNACHALAM	1	496095	0.26	4.96				
	VALLIAMMAI MURUGAPPAN	1	17,032	0.01	0.17				
ii)	Bodies Corporate		-	-	-	-	-	-	-
	(i)		-	-	-	-	-	-	-
	(ii)		-	-	-	-	-	-	-
	(iii)		-	-	-	-	-	-	-
iii)	Any other (Please Specify)		-	0.00	0.00	-	-	-	-
	<b>Sub total</b>	<b>66</b>	<b>9,12,63,179</b>	<b>48.61</b>	<b>912.63</b>	<b>1,53,000.00</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		47187528	25.13	471.88	-	-	-	-
ii)	Foreign Portfolio Investors		22191751	11.82	221.92	-	-	-	-
iii)	Banks / Financial Institutions		886320	0.47	8.86	-	-	-	-
iv)	Insurance Companies		-	-	-	-	-	-	-
v)	Fil belonging to foreign promoter			0.00	0.00	-	-	-	-
vi)	Fil - others			0.00	0.00	-	-	-	-
vii)	Provident Fund/Pension Fund			0.00	0.00	-	-	-	-
viii)	Alternative Investment Fund		53382	0.03	0.53	-	-	-	-
ix)	Any Other					-	-	-	-
<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		14784846	7.87	147.85	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs		2294056	1.22	22.94	-	-	-	-
iii)	NBFCs registered with RBI		11600	0.01	0.12	-	-	-	-
iv)	Any Other (specify)			0.00	0.00	-	-	-	-
	Trusts		5400	0.00	0.05	-	-	-	-
	Non-Resident Indian (NRI)		2297229	1.22	22.97	-	-	-	-
	Clearing Members		22911	0.01	0.23	-	-	-	-
	Qualified Institutional Buyer		3027586	1.61	30.28				
	Bodies Corporate		2868518	1.53	28.69	-	-	-	-
	IEPF		830126	0.44	8.30	-	-	-	-
v)	Alternate Investment Fund								
	<b>Total</b>		<b>96461253</b>	<b>51.38</b>	<b>964.61</b>		-	-	-
<b>B.2</b>	<b>Non Public Shareholders</b>						-	-	-
2.1)	Custodian/DR Holder		23460	0.01	0.23	-	-	-	-
2.2)	Employee Benefit Trust					-	-	-	-
2.3)	Any Other					-	-	-	-
			<b>23460</b>	<b>0.01</b>	<b>0.23</b>		-	-	-
	<b>sub total</b>		<b>96484713</b>	<b>51.39</b>	<b>964.85</b>		-	-	-
	<b>Grand Total</b>		<b>18,77,47,892</b>	<b>100.00</b>	<b>1877.48</b>	<b>153000</b>			

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

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 company.

\$ 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 company.



<b>PART B:</b>									
<b>PARTICULARS OF THE SHAREHOLDING PATTERN OF THE CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED AS ON JUNE 30, 2022</b>									
Name of the Indian Promoter: <b>KARTIK INVESTMENTS TRUST LIMITED</b>									
Shareholding pattern as on June 30, 2022									
Sl. No.	Category	No. of investors	No. of shares held	% age of holding	Paid up equity (Rs. In Lakhs)	Shares pledged or otherwise		Shares under Lock in Period	
						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>I</b>	<b>Promoters' holding</b>					NIL	NIL	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				
	Vellachi Murugappan		50	0.02	0.005				
	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.Parrry (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				
	Parrry 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		100	0.04	0.01				
I(b).	<b>Foreign promoters</b>								
	<b>Individuals</b>								
	Valli Arunachalam		50	0.02	0.005				
	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	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:		-	-	-				
2	Others								
a.	Private Corporate Bodies		29440	12.07	2.94				
b.	Indian Public		31910	13.08	3.19				
c.	NRIs		100	0.04	0.01				
d.	OCB's		-	-	-				
e.	FII's:		-	-	-				
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>24.4</b>	<b>NIL</b>	<b>NIL</b>		

**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 June 30, 2022

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>								
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	UMAYALR.		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 VELLACHI		13879	2.89	1.39	0.00	0.00	-	-
10	M A M ARUNACHALAM		51926	10.82	5.19	0.00	0.00	-	-
11	ARUN ALAGAPPAN		39782	8.29	3.98	0.00	0.00	-	-
12	M.A.ALAGAPPAN		19892	4.14	1.99	0	0.00	-	-
13	LAKSHMI CHOCCA LINGAM		0	-	-	0.00	0.00	-	-
14	A VELLAYAN		8088	1.69	0.81	0.00	0.00	-	-
15	M M VENKATACHALAM		0	-	-	0.00	0.00	-	-
16	LAKSHMI VENKATACHALAM		0	-	-	0.00	0.00	-	-
17	MEYAMMAI VENKATACHALAM		0	-	-	0.00	0.00	-	-
18	S.VELLAYAN(S VELLAYAN AND A VELLAYAN hold shares on behalf of M V Seetha Subbiah Benefit trust)		0	-	-	0.00	0.00	-	-
19	M V Murugappan - HUF ( Valli Arunachalam holds shares in the capacity as karta)		24958	5.20	2.50	0.00	0.00	-	-
20	M M MURUGAPPAN		19770	4.12	1.98	0.00	0.00	-	-
21	A M MEYAMMAI		0	-	-	0.00	0.00	-	-
22	M V SUBBIAH (Hold shares in the capacity as Kartha of HUF)		11778	2.45	1.18	0.00	0.00	-	-
23	MEENAKSHI MURUGAPPAN		2100	0.44	0.21	0.00	0.00	-	-
24	A VENKATACHALAM		25658	5.35	2.57	0.00	0.00	-	-
25	VALLI MUTHIAH		0	-	-	0.00	0.00	-	-
26	V NARAYANAN		8784	1.83	0.88	0.00	0.00	-	-
27	V ARUNACHALAM		8786	1.83	0.88	0.00	0.00	-	-
28	ARUN VENKATACHALAM		0	-	-	0.00	0.00	-	-
29	SOLACHI RAMANATHAN		0	-	-	0.00	0.00	-	-
30	A V NAGALAKSHMI		0	-	-	0.00	0.00	-	-
31	M V AR MEENAKSHI		1400	0.29	0.14	0.00	0	-	-
32	A.KEERTIKA UNNAMALAI		0	-	-	0.00	0.00	-	-
33	SIGAPI ARUNACHALAM		0	-	-	0	0.00	-	-
34	UMA RAMANATHAN		0	-	-	0.00	0.00	-	-
35	V VASANTHA		0	-	-	0.00	0.00	-	-
36	DHRUV M ARUNACHALAM		0	-	-	0.00	0.00	-	-
37	PRANAV ALAGAPPAN		0	0.00	-	0.00	0.00	-	-
38	VALLI ALAGAPPAN		0	0.00	-	0.00	0.00	-	-
39	M V SUBBIAH		13180	2.75	1.32	0.00	0.00	-	-
40	M V SEETHA SUBBIAH		1736	0.36	0.17	0.00	0.00	-	-
41	A A ALAGAMMAI		4200	0.88	0.42	0.00	0.00	-	-
42	S VELLAYAN		26354	5.49	2.64	0.00	0.00	-	-
43	M M MUTHIAH		19768	4.12	1.98	0.00	0.00	-	-
44	M M VEERAPPAN		19768	4.12	1.98	0.00	0.00	-	-
45	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	-	-
46	M A ALAGAPPAN JT M A M ARUNACHALAM (on behalf of Murugappan Arunachalam Children Trust)		7750	1.61	0.78	0.00	0.00	-	-
	<b>Total</b>		3,83,287		38.33	-	0.0	-	-
ii)	<b>Bodies corporate:</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		0	0.00	-	-	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	-	-
8	Murugappa & Sons		0	0.00	-	-	0.00	-	-
	<b>Total</b>		-		-				
iii)	<b>Financial Institutions/Banks</b>				-				
iv)	<b>Central Government/State Government(s)/President of India</b>				-				
v)	<b>Persons acting in Concert (Please specify)</b>				-				
vi)	<b>Any Others</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	8.07	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	8.07	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 of trust)	2100	0.44	0.21	-	-	0.00	-	-
	Total	79,070	16.58	7.91	-	-	0.00	-	-
A.2	Foreign Promoters			-	-	-	0.00	0	
i)	Individuals (Names of major shareholders):								
	VALLI ARUNACHALAM	13879	2.89	1.39	-	-	0.00	-	-
	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	-	-
	Sub total	13,879	2.89	1.39	-	-	0.00	-	-
		0	0.00	-	0	-	0.00	0	0
B	Non Promoters	0	0.00	-	0	-	0.00	0	0
B.1	Public Shareholders	0	0.00	-	0	-	0.00	0	0
1.1)	Institutional	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	-	-
1.2)	Central Governemnt /State Government (s)/ President of India		0.00	-	-	-	0.00	-	-
1.3)	Non - Institutions		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	-	-
	Total	3764	0.78	0.38	-	-	0.00	-	-
B.2	Non Public Shareholders			-	-	-	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	-	-
				-	-	-			
	sub total	3764		0.38	-	-	0.00	-	-
	Grand Total	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 Insurers are required to highlight the categories which fall within the purview of Regulation II(I)(ii) of the Insurance Regulatory and Development Authority (Registration of

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 company.

\$ 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 company.

PART B: PARTICULARS OF THE SHAREHOLDING PATTERN IN THE INDIAN PROMOTER COMPANY(S) AS INDICATED AT (A) ABOVE Name of the Indian Promoter: Ambadi Investments Ltd Shareholding pattern as on June 30, 2022									
Sl. No.	Category	No. of Investors	No. of shares held	% age of holding	Paid up equity	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
I(a).	<b>Promoters</b> <b>Indian promoters</b> <b>Individuals (Major Holdings)</b> M V Subbiah M.A.ALAGAPPAN M V AR MEENAKSHI M A ALAGAPPAN (HUF) A A ALAGAMMAI V ARUNACHALAM M V SUBBIAH M V SEETHA SUBBIAH S VELLAYAN A VENKATACHALAM MEYYAMMAI VENKATACHALAM M M SEETHALAKSHMI M M MURUGAPPAN M M MURUGAPPAN (Trustee) M M MURUGAPPAN (Trustee) M M MURUGAPPAN (HUF Account) M M MURUGAPPAN M M MURUGAPPAN M M MURUGAPPAN (Trustee) M M MURUGAPPAN (Trustee) M M VENKATACHALAM M M VENKATACHALAM (Trustee) M M VENKATACHALAM (Trustee) M M VENKATACHALAM (Trustee) M M VENKATACHALAM (Trustee) A VELLAYAN LALITHA VELLAYAN M A M ARUNACHALAM SIGAPI ARUNACHALAM M A M ARUNACHALAM V NARAYANAN M V SUBBIAH VALLI ARUNACHALAM M V MURUGAPPAN (HUF) ARUN ALAGAPPAN PRANAV ALAGAPPAN ARUN VENKATACHALAM M.M.VENKATACHALAM ARUN ALAGAPPAN (Trustee) M A M ARUNACHALAM M V SUBBIAH (Trustee) <i>Individual (other holding)</i> <b>Bodies Corporate</b> M A ALAGAPPAN HOLDINGS PRIVATE LIMITED AR LAKSHMI ACHI TRUST A M M VELLAYAN SONS P LTD AMBADI ENTERPRISES LTD M.M.MUTHIAH RESEARCH FOUNDATION M A MURUGAPPAN HOLDINGS PRIVATE LIMITED  I(b). Foreign promoters Individuals Bodies Corporate PARRY MURRAY AND COMPANY LIMITED								
	Sub Total		2314509	94.74	231.45				
Sl. No.	Category	No. of Investors	No. of shares held	% age of holding	Paid up equity (Rs. In Lakhs)	Shares pledged or otherwise		Shares under Lock in Period	
						Number of shares (V)	As a percentage of (VI) - (V)/(III)*100	Number of Shares (VIII)	As a percentage of Total Shares Held (IX) = (VIII)/(III)*100
II.	<b>Non Promoters' Holding</b> 1 Institutional Investors a. Mutual Funds and UTI b. Banks, Financial Institutions, Insurance Companies (Central / State Government / Non Government Institutions) c. FIIs: (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 FIIs (i) FII belonging to foreign promoter (ii) FII - others e. Employees f. Trusts g. Directors (Independent Director) h. Depository transit position								
			128513	5.26	12.85				

		Sub - Total		128513	5.26	12.85
		Grand Total		2443022	100.00	244.30

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

Nature of business, years in business of investor's companies: The Company is engaged in Investing in companies and has experience of over 75

PART B:									
PARTICULARS OF THE SHAREHOLDING PATTERN IN THE INDIAN PROMOTER COMPANY(S) AS INDICATED AT (A) ABOVE									
Name of the Indian Promoter: Murugappa Management Services Private Limited									
Shareholding pattern as on June 30, 2022									
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
I	Promoters' holding								
I(a).	Promoters								
	Indian promoters								
	Individuals		4	0	0.004				
	Bodies Corporate								
	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				
	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				
I(b).	Foreign promoters								
	Individuals		-	-	-				
	Bodies Corporate		-	-	-				
	Sub Total		229468	100	229.47				
II.	Non Promoters' Holding		Nil	Nil	Nil				
1	Institutional Investors								
a.	Mutual Funds and UTI								
b.	Banks, Financial Institutions, Insurance Companies								
	(Central / State Government / Non Government Institutions)								
c.	FII								
(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								
(i)	FII belonging to foreign promoter								
(ii)	FII - others								
e.	Employees								
f.	Trusts								
g.	Directors (Independent Director)								
h.	Depository transit position								
	Sub - Total		-	-	-				
	Grand Total		229468	100	229.47				

NIL

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

#### PARTICULARS OF THE SHAREHOLDING PATTERN IN THE INDIAN PROMOTER COMPANY(S) AS INDICATED AT (A) ABOVE AS ON JUNE 30, 2022

Name of the Indian Promoter: PARRYS INVESTMENTS 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
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):								
	Individuals:								
1	M M MURUGAPPAN HUF (Karta - M M MURUGAPPAN)								
2	UMAYALR								
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 CHOCCA 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	Valli Muthiah								
39	Kanika Subbiah								
40	Karthik Subbiah								
41	Kabir Subbiah								
42	A Vellayan (in the capacity of Karta in HUF)								
43	Anannya Lalitha Arunachalam								
44	A Venkatchalam (In the capacity of Karta in HUF)								
45	M M Muthiah HUF (Karta - M M Murugappan)								
46	M M Seethalakshmi								
47	M M Muthiah								
48	M V Muthiah								
49	Niranthara Alamelu Jawahar								
50	M V Subramanian								
51	Murugappan Arunachalam Alagappan HUF (Karta - M A Alagappan)								
52	AMM ARUNACHALAM HUF (Karta - M A Alagappan)								
53	A A Alagammai								
54	Lakshmi Ramaswamy								
55	Valli Alagappan								
56	M A Murugappan HUF ( Karta - M A M Arunachalam )								
57	Vedhika Meyyammai Arunachalam								
58	Uma Ramanathan								
59	Bollampally Rishika Reddy								
60	Ahana Lalitha Narayanan								
61	Krishna Murugappan Muthiah								
	<b>Total</b>	-	-	-	-	-	-	-	-
ii)	<b>Bodies corporate:</b>								
1	E.I.D.- Parry (India) Limited	1	1800144	100.00	180.01	-	-	-	-
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	Parrys Investments Limited					-	-	-	-
10	Parry Infrastructure Company Private Limited								
11	Parrys Sugar Limited								
12	Parry Agrochem Exports Ltd								
13	Coromandel International Ltd								
14	Alimtec S.A.								
15	Liberty Pesticides & Fertilizers Limited (LPFL)								
16	Parry Chemicals Limited								
17	CFL Mauritius Limited								
18	Sabero Europe BV								
19	Coromandel Australia Pty Ltd								
20	Sabero Organics America SA								
21	Sabero Argentina SA								
22	Sabero Organics Philippines Asia Inc.								
23	Coromandel Agronegocios De Mexico S.A. DE C.V.								
24	Coromandel Brasil Ltda (Limited Liability Company)								
25	Coromandel SQM (India) Private Ltd.								
26	Yanmar Coromandel Agrisolutions Pvt. Ltd.								
27	Tunisian Indian Fertilizer S.A., Tunisia								
28	Foskor (Pty) Limited, South Africa								
29	US Nutraceuticals LLC								
30	Parry Sugars Refinery India Private Limited								
31	Algavista Greentech Private Limited								
32	La Bella Botanics LLC								
33	Dare Ventures Ltd(formerly known as Dare Investments Ltd)								
34	New Ambadi Estates Pvt. Ltd.								
35	Parry Enterprises India Ltd.								
36	Parry Agro Industries Ltd.								
37	Murugappa Management Services Private Ltd.								
38	Parry Murray Ltd. UK								
39	Tube Investments of India Ltd.								
40	Financiere C 10								
41	Sedis, SAS								
42	Sedis Company Ltd.								
43	Sedis GmbH								
44	Great Cycles (Private) Limited								
45	Creative Cycles (Private) Limited								
46	Shanthi Gears Ltd.								
47	Cholamandalam Securities Ltd.								

48	Cholamandalam Home Finance Limited ( formerly Cholamandalam Distribution Services Limited)								
49	Chola Insurance Distribution Services Pvt. Ltd. (Formerly Chola Insurance Services Pvt. Ltd.)								
50	Chola Business Services Ltd.								
51	Cholamandalam Investment and Finance Co. Ltd.								
52	Kartik Investments Trust Limited								
53	CherryTin Online Private Limited								
54	Cholamandalam MS General Insurance Company Ltd.								
55	Cholamandalam MS Risk Services Ltd.								
56	Chola People and Marketing Services Private Limited (Formerly Chola People Services Private Limited)								
57	Cholamandalam Financial Holdings Ltd (formerly known as TI Financial Holdings Limited)								
58	CUMI America Inc.								
59	Net Access (India) limited								
60	Southern Energy Development Corporation Ltd.								
61	Sterling Abrasives Ltd.								
62	CUMI (Australia) Pty Ltd								
63	CUMI Middle East FZE								
64	CUMI International Ltd								
65	Volszhsky Abrasives Works								
66	Foskor Zirconia Pty Limited, South Africa								
67	CUMI Abrasives and Ceramics Company Ltd, China								
68	CUMI Europe s.r.o								
69	CUMI AWUKO Abrasives GmbH (Formerly known as CUMI GmbH, Germany)								
70	Wendt (India) Ltd.								
71	Murugappa Morgan Thermal Ceramics Ltd.								
72	CIRIA India Ltd.								
73	Coromandel Engineering Company Limited								
74	Murugappa Educational & Medical Foundation								
75	Kadamane Estates Company (Shares held by M.A.Alagappan in the capacity of Partner in the firm)								
76	MM Muthiah Research Foundation								
77	TI Absolute Concepts Private Ltd								
78	Coromandel International (Nigeria) Limited								
79	Parry International DMCC								
80	Coromandel Mali Sasu, West Africa								
81	CG Power and Industrial Solutions Limited								
82	AR Lakshmi Achi Trust								
83	Murugappa Water Technology and Solutions Private Limited								
84	Pluss Advanced Technologies Private Limited								
85	Pluss Advanced Technologies B.V., Netherlands								
86	Payswiff Technologies Private Limited								
87	Payswiff Solutions Private Limited								
88	Payswiff Services Private Limited								
89	Payswiff PTE Limited, Singapore								
90	TI Clean Mobility Private Limited								
91	Cellestial E-Mobility Private Limited								
92	Cellestial E-Trac Private Limited								
93	RHODIUS Abrasives GmbH (Formerly known as CUMI Abrasives GmbH, Germany)								
	<b>Total</b>	<b>1</b>	<b>18,00,144.00</b>	<b>100.00</b>	<b>180.01</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
iii)	<b>Financial Institutions/Banks</b>								
iv)	<b>Central Government/State Government(s)/President of India</b>								
v)	<b>Persons acting in Concert (Please specify)</b>								
vi)	<b>Any Others</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 Children 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)								
18	M A MURUGAPPAN HOLDINGS LLP (Formerly M A MURUGAPPAN HOLDINGS PVT LTD)								
19	Yelnoorkhan Group Estates								
20	Murugappa & Sons (M.V. Subbiah, M A Alagappan & M M Murugappan hold shares on behalf of the Firm)								
	<b>Total</b>	-	-	-	-	-	-	-	-
A.2	<b>Foreign Promoters</b>								
i)	Foreign Promoters								
1	M. M. Veerappan								
2	Valliammai Murugappan								
3	Valli Arunachalam								
ii)	Individuals (Names of major shareholders):								
	Bodies Corporate								
	(i)								
	(ii)								
iii)	Any Other								
	<b>Sub total</b>	-	-	-	-	-	-	-	-
B	<b>Non Promoters</b>								
B.1	<b>Public Shareholders</b>								
1.1)	<b>Institutional</b>								
i)	Mutual Funds	-	-	-	-	-	-	-	-
ii)	Foreign Portfolio Investors	-	-	-	-	-	-	-	-
iii)	Banks / Financial Institutions	-	-	-	-	-	-	-	-
iv)	Insurance Companies	-	-	-	-	-	-	-	-
v)	FII belonging to foreign promoter	-	-	-	-	-	-	-	-
vi)	FII - others	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	-	-	-	-	-	-	-	-
ix)	Any Other	-	-	-	-	-	-	-	-
1.2)	<b>Central Government /State Government (s)/ President of India</b>								
1.3)	<b>Non - Institutions</b>								
i)	Individual share capital upto Rs. 2 Lacs *	6	6	0.00	0.00	-	0.00	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs								
iii)	NBFCs registered with RBI								
iv)	Any Other (specify)								
	Trusts								
	Non-Resident Indian (NRI)								
	Clearing Members								
	Qualified Institutional Buyer								
	NRI (Non repatriable)								
	Bodies Corporate								
	IEPF								
v)	Alternate Investment Fund								
	<b>Total</b>								
B.2	<b>Non Public Shareholders</b>								
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any Other								
	<b>sub total</b>	6	6	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Grand Total</b>	7	1800150	100.00	180.02	0.00	0.00	0.00	0.00

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

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

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 company.

\$ 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 company.



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

(Amount in Rs. Lakhs)

	Particulars	As At Jun'22	As At Jun'21(Corresponding previous year)
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	14,326	14,326
4	General Reserves		
	Opening balance	83,476	78,476
	Additions during the year	2,000	-
	Deductions during the year	-	-
	Less: Amount utilized for Buy-back	-	-
	Less: Amount utilized for issue of Bonus shares	-	-
	Closing balance	85,476	78,476
5	Catastrophe Reserve	-	-
6	Other Reserves (Debenture Redemption Reserve)	-	2,000
7	Balance of Profit in Profit & Loss Account		
	Opening balance	66,476	63,774
	Additions during the year	3,816	2,810
	Deductions during the year	-	-
	Closing balance	70,292	66,584
	<b>TOTAL</b>	<b>1,70,094</b>	<b>1,61,386</b>

Notes:

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

**FORM NL-11-BORROWINGS SCHEDULE**

(Amount in Rs. Lakhs)

	Particulars	As At Jun'22	As At Jun'21(Corresponding previous)
1	Debentures/ Bonds	10,000	10,000
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	<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. During the quarter ended June 30, 2022, the Company has repaid the existing debt securities of Rs. 10,000 lakhs and reissued new NCD of similar amount.

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 &amp; 12A -INVESTMENT SCHEDULE

		NL -12		NL -12A		(Amount in Rs. Lakhs)	
		Shareholders		Policyholders		Total	
	Particulars	As At Jun'22	As At Jun'21(Corresponding previous year)	As At Jun'22	As At Jun'21(Corresponding previous year)	As At Jun'22	As At Jun'21(Corresponding previous year)
	<b>LONG TERM INVESTMENTS</b>						
1	Government securities and Government guaranteed bonds including Treasury Bills	1,06,143	80,362	7,89,577	6,64,110	8,95,720	7,44,472
2	Other Approved Securities	-	-	-	-	-	-
3	Other Investments					-	-
	(a) Shares					-	-
	(aa) Equity	2,113	1,274	15,716	10,524	17,829	11,798
	(bb) Preference					-	-
	(b) Mutual Funds					-	-
	(c) Derivative Instruments					-	-
	(d) Debentures/ Bonds	12,024	11,599	89,441	95,856	1,01,464	1,07,455
	(e) Other Securities (Fixed Deposit with Bank)	24	225	175	1,861	199	2,086
	(e) Other Securities (Investments in AIF)	168	113	1,251	935	1,419	1,048
	(f) Subsidiaries					-	-
	(g) Investment Properties-Real Estate & REIT	342	333	2,541	2,753	2,883	3,086
4	Investments in Infrastructure and Social Sector	16,478	6,217	1,22,578	51,379	1,39,057	57,597
5	Other than Approved Investments						
	(a) Debentures/ Bonds	-	880	-	7,272	-	8,151
	(b) Equity	219	51	1,625	420	1,844	471
	<b>TOTAL</b>	<b>1,37,510</b>	<b>1,01,055</b>	<b>10,22,905</b>	<b>8,35,110</b>	<b>11,60,415</b>	<b>9,36,164</b>
	<b>SHORT TERM INVESTMENTS</b>						
1	Government securities and Government guaranteed bonds including Treasury Bills	348	-	2,587	-	2,934	-
2	Other Approved Securities	-	-	-	-	-	-
3	Other Investments					-	-
	(a) Shares					-	-
	(aa) Equity					-	-
	(bb) Preference					-	-
	(b) Mutual Funds	-	316	-	2,614	-	2,931
	(c) Derivative Instruments					-	-
	(d) Debentures/ Bonds	3,734	4,754	27,775	39,290	31,509	44,044
	(e) Other Securities (Fixed Deposit with Bank)	8,102	12,438	60,269	1,02,791	68,371	1,15,229
	(f) Other Securities (Investments in AIF)	-	-	-	-	-	-
	(g) Money market instruments (TREPS)	1,354	-	10,076	-	11,430	-
	(h) Subsidiaries					-	-
	(i) Investment Properties-Real Estate					-	-
4	Investments in Infrastructure and Social Sector	1,684	2,036	12,528	16,828	14,213	18,865
5	Other than Approved Investments						
	(a) Debentures/ Bonds	142	165	1,053	1,364	1,195	1,529
	(b) Equity	-	-	-	-	-	-
	<b>TOTAL</b>	<b>15,364</b>	<b>19,711</b>	<b>1,14,288</b>	<b>1,62,887</b>	<b>1,29,652</b>	<b>1,82,598</b>
	<b>GRNAD TOTAL</b>	<b>1,52,874</b>	<b>1,20,765</b>	<b>11,37,193</b>	<b>9,97,997</b>	<b>12,90,067</b>	<b>11,18,762</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

(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 Jun'22	As At Jun'21 (Corresponding previous year)	As At Jun'22	As At Jun'21 (Corresponding previous year)	As At Jun'22	As At Jun'21 (Corresponding previous year)
	<u>Long Term Investments--</u>						
	Book Value	1,35,179	99,730	10,05,563	8,24,165	11,40,742	9,23,895
	Market Value	1,29,910	1,00,678	9,66,373	8,31,995	10,96,283	9,32,673
	<u>Short Term Investments--</u>						
	Book Value	15,364	19,394	1,14,288	1,60,273	1,29,652	1,79,667
	Market Value	15,360	19,490	1,14,259	1,61,061	1,29,619	1,80,551

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(Amount in Rs. Lakhs)

	Particulars	As At Jun'22	As At Jun'21(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

(Amount in Rs. Lakhs)										
Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening	Additions	Deductions	Closing	Up to Last Year	For The Period	On Sales/ Adjustments	To Date	As At Jun'22	As At Jun'21(Correspon ding previous year)
Goodwill										
Intangibles (specify)	12,750	136	-	12,885	10,775	345	-	11,121	1,765	1,952
Land-Freehold	587	130	-	717	-	-	-	-	717	587
Leasehold Property										
Buildings	4,211	289	-	4,500	641	18	-	659	3,841	3,133
Furniture & Fittings	633	21	7	647	576	20	7	590	57	43
Information Technology Equipment	6,461	121	64	6,518	5,194	187	64	5,316	1,201	718
Vehicles	547	37	66	518	174	32	40	167	351	191
Office Equipment	441	14	0	454	396	9	0	406	49	42
Others (Specify nature)										
(a) Electrical Fittings	666	25	1	690	548	15	1	562	127	77
(b) Improvement to Premises	1,752	46	-	1,798	1,572	30	-	1,601	196	226
<b>TOTAL</b>	<b>28,047</b>	<b>818</b>	<b>138</b>	<b>28,727</b>	<b>19,877</b>	<b>657</b>	<b>111</b>	<b>20,422</b>	<b>8,305</b>	<b>6,968</b>
Work in progress	-	-	-	-	-	-	-	-	753	403
<b>Grand Total</b>	<b>28,047</b>	<b>818</b>	<b>138</b>	<b>28,727</b>	<b>19,877</b>	<b>657</b>	<b>111</b>	<b>20,422</b>	<b>9,058</b>	<b>7,371</b>
<b>PREVIOUS YEAR</b>	<b>24,866</b>	<b>490</b>	<b>64</b>	<b>25,292</b>	<b>17,766</b>	<b>618</b>	<b>60</b>	<b>18,324</b>	<b>6,968</b>	

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

(Amount in Rs. Lakhs)			
	Particulars	As At Jun'22	As At Jun'21(Corresponding previous
1	Cash (including cheques <sup>(a)</sup> , drafts and stamps)	347	732
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)		
	(bb) Others		
	(b) Current Accounts	2,260	1,854
	(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	364
	<b>TOTAL</b>	<b>2,624</b>	<b>2,951</b>
	Balances with non-scheduled banks included in 2 and 3 above		
	<b>CASH &amp; BANK BALANCES</b>		
	In India	2,606	2,587
	Outside India		

\* Cheques on hand amount to Rs.260 (in Lakh) Previous Year : Rs 664 (in Lakhs)

Note :

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

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

(Amount in Rs. Lakhs)			
	Particulars	As At Jun'22	As At Jun'21(Corresponding previous year)
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	764	25,094
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	19,978	17,531
6	Others (to be specified)		
	Advances to Employees	9	3
	Advances to Vendors	61	87
	GST Unutilised Credit/paid in advance	6,938	4,035
	Service tax paid under protest (Note 8 (c) of Schedule 16)	662	579
	Other Advances / Deposits	5,939	6,980
	<b>TOTAL (A)</b>	<b>34,352</b>	<b>54,309</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments	28,496	24,757
2	Outstanding Premiums	2,923	5,487
	Less : Provisions for doubtful ,if any	-	-
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	5,622	3,950
	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	17	5,113
	Receivable from Terrorism Pool [includes investment income]	19,809	16,388
	Receivable from Nuclear Pool	702	512
	Unclaimed Amount of Policy holders Deposits	335	503
	Interest income on unclaimed Amount of Policyholders Deposit	123	112
	Receivable from IMTPIP	-	-
	Deposits for Premises and Advance Rent	1,739	1,689
	GST refund receivable		-
	<b>TOTAL (B)</b>	<b>59,765</b>	<b>58,509</b>
	<b>TOTAL (A+B)</b>	<b>94,117</b>	<b>1,12,818</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

(Amount in Rs. Lakhs)

	Particulars	As At Jun'22	As At Jun'21(Corresponding previous year)
1	Agents' Balances	4,665	1,052
2	Balances due to other insurance companies	27,131	11,390
3	Deposits held on re-insurance ceded	22,925	20,893
4	Premiums received in advance		
	(a) For Long term policies <sup>(a)</sup>	1,25,522	89,288
	(b) for Other Policies	2,973	5,117
5	Unallocated Premium	6,121	5,498
6	Sundry creditors	430	6,319
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	7,30,765	6,74,082
9	Due to Officers/ Directors	-	-
10	Unclaimed Amount of policyholders	334	471
11	Income accrued on Unclaimed amounts	123	112
12	Interest payable on debentures/bonds	67	89
13	GST Liabilities	4,994	3,367
14	Others (to be specified)		
	Book Overdraft	420	2,864
	Tax and Other Withholdings	924	683
	Environment Relief Fund	2	0
	Provision for Expenses	17,915	12,903
	Other Liabilities	466	361
	<b>TOTAL</b>	<b>9,45,778</b>	<b>8,34,488</b>

Note :

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

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## FORM NL-18-PROVISIONS SCHEDULE

(Amount in Rs. Lakhs)

	Particulars	As At Jun'22	As At Jun'21(Corresponding previous year)
1	Reserve for Unexpired Risk	2,50,765	2,17,993
2	Reserve for Premium Deficiency		
3	For taxation (less advance tax paid and taxes deducted at source)		
4	For Employee Benefits	5,622	5,078
4	Others (to be specified) (a) _____ (b) _____		
	<b>TOTAL</b>	<b>2,56,387</b>	<b>2,23,071</b>

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**FORM NL-19 MISC EXPENDITURE SCHEDULE**  
**(To the extent not written off or adjusted)**

(Amount in Rs. Lakhs)			
	Particulars	As At Jun'22	As At Jun'21(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.

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Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

Sl.No.	Particular	Calculation	For the Quarter Jun'22	Up to the Year Ended Jun'22	For the corresponding quarter of the previous year Jun'21	Up to the corresponding of the previous year Jun'21
1	Gross Direct Premium Growth Rate**	$[GDPi(CY)-GDPi(PY)] / GDPi(PY)$	43.29%	43.29%	4.74%	4.74%
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	0.65	0.65	0.47	0.47
3	Growth rate of Net Worth	$(\text{Shareholder's funds}(CY)-\text{Shareholder's funds}(PY)) / \text{Shareholder's funds}(PY)$	4.55%	4.55%	11.85%	11.85%
4	Net Retention Ratio**	$\text{Net written premium} / (\text{Gross Direct Premium Income} + \text{Reinsurance Accepted})$	71.72%	71.72%	72.62%	72.62%
5	Net Commission Ratio**	$\text{Net Commission} / \text{Net written premium}$	3.46%	3.46%	1.30%	1.30%
6	Expense of Management to Gross Direct Premium Ratio**	$(\text{Direct Commission}+\text{Operating Expenses}) / \text{Gross direct premium}$	37.43%	37.43%	39.22%	39.22%
7	Expense of Management to Net Written Premium Ratio**	$(\text{Net Commission}+\text{Operating Expenses}) / \text{Net Written Premium}$	42.88%	42.88%	41.16%	41.16%
8	Net Incurred Claims to Net Earned Premium**	$\text{Net Incurred Claims} / \text{Net Earned Premium}$	72.04%	72.04%	79.72%	79.72%
9	Claims paid to claims provisions**	$\text{Claim Paid (pertaining to provisions made previously)} / \text{claims provision made previously}$	6.79%	6.79%	7.11%	7.11%
10	Combined Ratio**	$(7) + (8)$	114.92%	114.92%	120.88%	120.88%
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	10.31%	10.31%	3.18%	3.18%
12	Technical Reserves to net premium ratio **	$[(\text{Reserve for unexpired risks}+\text{premium deficiency}+\text{reserve for outstanding claims(including IBNR and IBNER)} ) / \text{Net premium written}]$	10.52	10.52	13.59	13.59
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)	(0.15)	(0.12)	(0.12)
14	Operating Profit Ratio	$\text{Operating profit} / \text{Net Earned premium}$	11.17%	11.17%	15.27%	15.27%
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.	0.12	0.12	0.18	0.18
16	Net earning ratio	$\text{Profit after tax} / \text{Net Premium written}$	4.09%	4.09%	4.28%	4.28%
17	Return on net worth ratio	$\text{Profit after tax} / \text{Net Worth}$	1.91%	1.91%	1.47%	1.47%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	to be taken from solvency margin reporting	2.08	2.08	1.79	1.79
19	NPA Ratio	to be taken from NPA reporting				-
	Gross NPA Ratio		0.31	0.31	1.46	1.46
	Net NPA Ratio		0.09	0.09	0.65	0.65
20	Debt Equity Ratio	(Debt/Equity) Debt=(Borrowings+Redeemable Preference shares, if any) Equity=Shareholders' Funds excluding Redeemable Preference shares, if any	0.05	0.05	0.05	0.05
21	Debt Service Coverage Ratio	$(\text{Earnings before Interest and Tax/ Interest and Principal Instalments Due})$	24.53	24.53	18.08	18.08
22	Interest Service Coverage Ratio	$(\text{Earnings before Interest and Tax/ Interest due})$	24.53	24.53	18.08	18.08
23	Earnings per share	Profit /(loss) after tax /No. of shares	1.28	1.28	0.94	0.94
24	Book value per share	Net worth /No. of shares	66.92	66.92	64.01	64.01

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

Segments Upto the quarter ended on Jun 22	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	50%	32.53%	-11.76%	19.13%	17.95%	62.73%	26.58%	80.68%	7.74	0.07
Previous Period	9.06%	30.38%	4.11%	24.51%	35.30%	58.32%	29.66%	93.62%	12.73	0.01
Marine Cargo										
Current Period	31%	43.75%	-3.74%	19.30%	19.69%	68.19%	97.92%	87.88%	2.29	0.06
Previous Period	41%	44.05%	-2.41%	21.65%	21.99%	58.32%	29.66%	91.31%	2.59	0.04
Marine Hull										
Current Period	0%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-
Previous Period	0%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-
Total Marine										
Current Period	39%	41.17%	-6.58%	18.16%	16.85%	68.17%	97.90%	85.02%	2.29	0.10
Previous Period	42%	44%	-2.79%	21.47%	21.61%	69.32%	77.27%	90.93%	2.59	0.05
Motor OD										
Current Period	51%	60.84%	13.39%	43.93%	54.82%	75.77%	166.62%	130.59%	2.73	(0.32)
Previous Period	19.48%	59.79%	-0.64%	40.28%	36.40%	56.49%	109.09%	92.89%	3.40	0.15
Motor TP										
Current Period	31%	95.78%	0.84%	39.23%	40.66%	77.57%	1.98%	118.23%	17.00	(0.14)
Previous Period	-2.27%	94.69%	0.29%	38.56%	39.92%	61.73%	2.01%	101.66%	20.30	0.09
Total Motor										
Current Period	38%	81.93%	4.53%	41.09%	44.82%	77.09%	5.03%	121.92%	12.80	(0.19)
Previous Period	4.64%	82.04%	0.04%	39.18%	38.99%	60.42%	3.86%	99.41%	15.84	0.10
Health										
Current Period	53%	79.14%	8.84%	45.29%	52.44%	79.06%	148.48%	131.50%	2.59	(0.51)
Previous Period	-10.77%	83.21%	0.38%	45.69%	40.87%	278.81%	127.07%	319.68%	4.08	(2.15)
Personal Accident										
Current Period	71%	65.29%	-2.47%	42.95%	41.15%	12.33%	53.24%	53.47%	6.11	0.41
Previous Period	11.22%	68.37%	20.03%	77.74%	87.55%	21.79%	28.28%	109.34%	9.48	0.21
Travel Insurance										
Current Period	654%	95.01%	4.46%	18.55%	18.54%	-104.95%	0.19%	-86.41%	6.40	1.73
Previous Period	-84.25%	90.09%	-18.20%	34.87%	2.64%	94.40%	5.39%	97.03%	54.51	0.04
Total Health										
Current Period	59%	55%	5.26%	44.43%	48.84%	55.06%	116.32%	103.89%	3.71	(0.18)
Previous Period	-5%	78%	6.11%	56.38%	54.47%	186.34%	106.16%	240.81%	5.66	(1.30)
Workmen's Compensation/ Employer's liability										
Current Period	11%	96.02%	10.70%	31.78%	32.48%	21.91%	4.35%	54.39%	5.27	0.51
Previous Period	32.52%	95.00%	13.01%	36.14%	37.27%	45.57%	5.66%	82.84%	4.22	0.18
Public/ Product Liability										
Current Period	9%	43.32%	4.31%	14.16%	25.41%	-12.26%	4.66%	13.15%	3.46	0.80
Previous Period	4.90%	43.06%	-1.02%	14.56%	22.29%	11.31%	3.85%	33.60%	3.63	0.62
Engineering										
Current Period	(0.03)	35.28%	-6.44%	16.92%	17.66%	46.49%	37.37%	64.15%	4.36	0.30
Previous Period	16.85%	46.73%	-10.65%	19.26%	13.80%	24.50%	55.93%	38.29%	3.61	0.60
Aviation										
Current Period	0%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-
Previous Period	0%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-
Crop Insurance										
Current Period	0%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-
Previous Period	0%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-
Other segments **										
Current Period	217%	84.78%	11.68%	28.77%	31.29%	19.34%	34.74%	50.63%	3.01	0.51
Previous Period	40.98%	83.55%	16.40%	52.47%	55.43%	38.35%	28.42%	93.77%	4.93	0.20
Total Miscellaneous										
Current Period	42%	79.89%	4.77%	41.24%	45.16%	72.49%	6.43%	117.65%	10.86	(0.17)
Previous Period	3.22%	80.76%	1.19%	42.24%	41.87%	80.74%	6.78%	122.61%	13.83	(0.13)
Total-Current Period	43.29%	71.72%	3.46%	37.43%	42.88%	72.04%	6.79%	114.92%	10.52	(0.15)
Total-Previous Period	4.74%	72.62%	1.30%	39.22%	41.16%	79.72%	7.11%	120.88%	13.59	(0.12)

# 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.

Classification: **Confidential**

**FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE**

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

**For the Year Ending 30 June 2022**

PART-A Related Party Transactions							
Sl.No.	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 Jun'22	Up to the Year Ended Jun'22	For the corresponding quarter of the previous year Jun'21	Up to the corresponding of the previous year Jun'21
1	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	Rent Recovery	-	-	7.1	7.1
2	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARTNER		-	-	29.6	29.6
3	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	Fees Incurred for Risk Inspection and advisory services	59.5	59.5	48.8	48.8
4	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	Premium Income	0.5	0.5	0.5	0.5
5	Key Management Personnel	KEY MANAGEMENT PERSONNEL	Premium Income	0.0	0.0	-	-
6	Mitsui Sumitomo Insurance Co.Ltd	JOINT VENTURE PARTNER	Re-Insurance ceded	2,099.5	2,099.5	1,403.3	1,403.3
7	Mitsui Sumitomo Insurance Co.Ltd	JOINT VENTURE PARTNER	RI Claims Recovered	497.0	497.0	300.8	300.8
8	Mitsui Sumitomo Insurance Co.Ltd	JOINT VENTURE PARTNER	RI Commission Income Received	386.0	386.0	255.3	255.3
9	Cholamandalam Financial Holdings Limited	HOLDING COMPANY	Branding Fee / Secondment charges	202.4	202.4	198.8	198.8
10	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARTNER		-	-	33.0	33.0
11	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARTNER	Management Expenses Recovered	105.9	105.9	21.8	21.8

Classification: **Confidential**

**FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE**

12	KEY MANAGEMENT PERSONNEL	KEY MANAGEMENT PERSONNEL	Remuneration & Secondment Charges	94.4	94.4	100.4	100.4
13	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARTNER	Advance Given	84.2	84.2	105.1	105.1
14	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARTNER	Advance repaid	84.2	84.2	71.8	71.8
15	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	Receivable/Payable (Net) - Management expenses and rent	-	-	4.0	4.0
16	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARTNER	Receivable/(Payable) (Net)- Due from other entities carrying on insurance business	(1,085.4)	(1,085.4)	(667.1)	(667.1)
17	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	Unallocated Premium	4.6	4.6	0.0	0.0
18	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	Gross Incurred Claims	-	-	3.8	3.8
19	Key Management Personnel	KEY MANAGEMENT PERSONNEL		-	-	0.0	0.0
20	Cholamandalam Financial Holdings Limited	HOLDING COMPANY	Provision Outstanding	202.4	202.4	198.8	198.8
21	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARTNER		2.5	2.5	32.5	32.5
22	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	Premium Received in Advance	0.1	0.1	-	-

Classification: **Confidential**

**FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE**

23	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARTNER	Receivable/Payable (Net) – Management expenses and rent	10.4	10.4	54.6	54.6
24	KEY MANAGEMENT PERSONNEL	KEY MANAGEMENT PERSONNEL	Unallocated Premium	0.0	0.0	0.1	0.1

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

PART-B Related Party Transaction Balances - As at the end of the year 30 June 2022								
Sl.No.	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	10.37	Receivable/Payable (Net) – Management expenses and rent	-	-	-	-
2	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARTNER	(1,085.4)	Receivable/ (Payable) (Net)- Due from other entities carrying on insurance business	-	-	-	-
3	Cholamandalam Financial Holdings Limited	HOLDING COMPANY	202.4	Provision Outstanding	-	-	-	-



Classification: Confidential

FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE

4	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARNTER	2.5	Provision Outstanding	-	-	-	-
5	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	0.1	Premium Received in Advance	-	-	-	-
6	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	4.62	Unallocated Premium	-	-	-	-

Version no. 1 upload date: 12.08.2022

<b>FORM NL-23 - SOLVENCY MARGIN (FORM IRDAI-GI-TA)</b>
<b>STATEMENT OF ADMISSIBLE ASSETS :</b>
<b>As at 30-JUNE-2022</b>
<b>Name of Insurer: Cholamandalam MS General Insurance Company Limited</b>
<b>Registration Number: 123</b>
<b>Classification: Business within India / Total Business</b>

(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	-	1,52,873.8	1,52,873.8
	Policyholders as per NL-12 A of BS	11,37,193.3	-	11,37,193.3
(A)	<b>Total Investments as per BS</b>	<b>11,37,193.3</b>	<b>1,52,873.8</b>	<b>12,90,067.1</b>
(B)	Inadmissible Investment assets as per Clause (I) of Schedule I of regulation			-
(C)	Fixed assets as per BS	-	9,057.5	9,057.5
(D)	Inadmissible Fixed assets as per Clause (I) of Schedule I of regulation	-	381.2	381.2
	<b>Current Assets:</b>			
(E)	Cash & Bank Balances as per BS	-	2,624.1	2,624.1
(F)	Advances and Other assets as per BS	54,647.0	57,481.0	1,12,128.0
(G)	<b>Total Current Assets as per BS...(E)+(F)</b>	<b>54,647.0</b>	<b>60,105.1</b>	<b>1,14,752.1</b>
(H)	Inadmissible current assets as per Clause (I) of Schedule I of regulation	5,928.4	34,711.8	40,640.2
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	1,531.1	205.8	1,736.9
(K)	<b>Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)</b>	<b>11,91,840.3</b>	<b>2,22,036.4</b>	<b>14,13,876.7</b>
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	7,459.5	35,298.8	42,758.3
(M)	<b>Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)</b>	<b>11,84,380.8</b>	<b>1,86,737.6</b>	<b>13,71,118.4</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 (I) of Schedule I of regulation</b>			
	<b>Inadmissible Fixed assets</b>			
	(a) Furniture and Fittings	-	57.3	57.3
	(b) Electrical Fittings	-	127.5	127.5
	(c) Improvement to Premises	-	196.4	196.4
	.....			
	<b>Inadmissible current assets</b>			
	(a) Advances to Employees	-	8.9	8.9
	(b) Contingent Liability (Tax paid under protest)	-	16,691.7	16,691.7
	(c) Deferred Tax	-	18,011.3	18,011.3
	(d) RS receivables	2,922.5	-	2,922.5
	(e) Reinsurance / Coinsurance receivables	615.6	-	615.6
	(f) Unclaimed amount of Policy holder deposit to be made	457.5	-	457.5
	(g) Others	1,932.8	-	1,932.8
		<b>5,928</b>	<b>35,093</b>	<b>41,021</b>

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

Version no. 1 upload date: 12.08.2022

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

## STATEMENT OF LIABILITIES :

As at 30-JUNE-2022

(All amounts in Rupees of Lakhs)

Item No.	Reserve	Current Year	
		Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	3,39,548.3	2,50,764.8
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	3,39,548.3	2,50,764.8
(d)	Outstanding Claim Reserve (other than IBNR reserve)	3,08,471.7	2,47,283.4
(e)	IBNR reserve	5,13,876.1	4,83,481.4
(f)	<b>Total Reserves for Technical Liabilities...(c)+(d)+(e)</b>	<b>11,61,896.1</b>	<b>9,81,529.6</b>

## 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, 2022 (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

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

Version no. 1 upload date: 12.08.2022

Classification: Confidential

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

Name of Insurer: Cholamandalam MS General Insurance Company Limited  
Registration Number: 123  
Classification: Business within India / Total Business

**TABLE IA: REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS as on - 30-Jun-2022**  
(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	59,030.6	13,869.6	18,496.1	5,360.9	5,903.1	2,774.4	5,903.1
2	Marine Cargo	9,721.5	3,970.6	6,770.3	2,235.1	1,166.6	1,218.7	1,218.7
3	Marine - Other than Marine Cargo	618.9	0.9	416.0	0.2	61.9	62.4	62.4
4	Motor	3,65,251.8	3,00,154.9	2,33,398.1	1,96,677.7	60,031.0	59,003.3	60,031.0
5	Engineering	3,285.5	1,112.1	1,186.2	604.7	328.5	181.4	328.5
6	Aviation	-	-	-	-	-	-	-
7	Liability	2,276.6	1,715.4	538.6	403.4	343.1	121.2	343.1
8	Health	77,135.1	56,957.4	49,534.4	39,282.0	11,570.3	11,784.6	11,784.6
9	Miscellaneous	7,753.0	6,963.6	1,465.8	1,159.4	1,392.7	347.8	1,392.7
10	Crop	(12.5)	131.8	3,977.3	68.4	26.4	596.6	596.6
	<b>Total</b>	<b>5,25,060.5</b>	<b>3,84,876.3</b>	<b>3,15,782.8</b>	<b>2,45,791.8</b>	<b>80,823.6</b>	<b>76,090.4</b>	<b>81,660.7</b>

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

Version no. 1 upload date: 12.08.2022

**FORM NL-26 - SOLVENCY MARGIN (TABLE IB)****Name of Insurer: Cholamandalam MS General Insurance Company Limited****Registration Number: 123**

Classification: Business within India / Total Business

(All amounts in Rupees of Lakhs)

(1)	(2)	(3)
ITEM NO.	DESCRIPTION	AMOUNT
(A)	Policyholder's FUNDS	
	Available assets(as per Form IRDAI-GI-TA)	11,84,380.8
	Deduct:	-
(B)	Current Liabilities as per BS	7,30,764.8
(C)	Provisions as per BS	2,50,764.8
(D)	Other Liabilities	1,84,672.0
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	18,179.2
	Shareholder's FUNDS	
(F)	Available Assets	1,86,737.6
	Deduct:	
(G)	Other Liabilities	35,506.6
(H)	Excess in Shareholder's funds (F-G)	1,51,231.0
(I)	Total ASM (E+H)	1,69,410.2
(J)	Total RSM	81,660.7
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	2.075

Note: 1) Liabilities under policyholders' funds comprise Reserve for Unexpired Risks, Claims Outstanding (Net of Reinsurance).

2) IRDAI vide its letter 427/F&A(NL)/Solvency/FY2019-20/83 dated 23rd June 2021, has advised the company to consider the amount paid towards contingent tax liabilities as inadmissible assets for solvency computation, which has been complied with in drawing the above solvency statement. The company along with few other insurers has represented to General Insurance Council/IRDAI to provide relaxation from treating as inadmissible asset as the said remittances pertain to Industry level issues that are sub-judice. The effect of such compliance by disallowing Rs 16,692 lakhs as inadmissible assets has rendered the solvency level lower from 2.279 by 0.204 times.

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

Version no. 1 upload date: 12.08.2022

**FORM NL-27- PRODUCTS INFORMATION**Name of the Insurer: **CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED**

Date: 03-08-2022

<b>Products Information</b>						
<i>List below the products and/or add-ons introduced for the period ended June 30, 2022</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	CHOLA GROUP ASSET SHIELD POLICY	250202122500123114	IRDAN123RP0001V01202223	MISCELLAENOUS	GROUP(RETAIL)	27-Apr-22
2	CHOLA ASSET SHIELD POLICY	250202122500123115	IRDAN123RP0002V01202223	MISCELLAENOUS	Retail	27-Apr-22
3	CHOLA D&O PROTECT PLUS (RETAIL)	250202122500123117	IRDAN123RP0003V01202223	LIABILITY	Retail	18-May-22
4	CHOLA ANNUAL ERECTION ALL RISK INSURANCE	250202223500123001	IRDAN123CP0001V01202223	ENGINEERING	Commercial	25-Jun-22
5	CHOLA ANNUAL ERECTION ALL RISK INSURANCE	250202223500123002	IRDAN123RP0004V01202223	ENGINEERING	Retail	25-Jun-22

Note: - Motor and Health NILproducts introduced

(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 Liability, Engineering, Aviation ,Crop Insurance and Other segments(Please specify)

Version no. 1 upload date: 12.08.2022

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Statement as on: 30th Jun 2022

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	12,90,067.10
2	Loans	9	-
3	Fixed Assets	10	9,057.52
4	Current Assets		
	a. Cash & Bank Balance	11	2,624.08
	b. Advances & Other Assets	12	1,12,128.06
5	Current Liabilities		
	a. Current Liabilities	13	9,45,777.74
	b. Provisions	14	2,59,189.05
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		-
	Application of Funds as per Balance Sheet (A)		2,08,909.97

	Less: Other Assets	SCH ++	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	9,057.52
3	Cash & Bank Balance (if any)	11	2,624.08
4	Advances & Other Assets (if any)	12	1,12,128.06
5	Current Liabilities	13	9,45,777.74
6	Provisions	14	2,59,189.05
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		-
	Total (B)	TOTAL (B)	(10,81,157.13)
	'Investment Assets' As per FORM 3B *	(A-B)	12,90,067.10

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Statement as on: 30th Jun 2022

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%		69,973.65	5,20,517.93	5,90,491.58	45.83%		5,90,491.58	5,64,368.53
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not less than 30%		1,06,491.17	7,92,163.44	8,98,654.61	69.75%		8,98,654.61	8,62,694.48
3	Investment subject to Exposure Norms									
	a. Housing / Infra & Loans to SG for Housing and FFE	Not less than 15%								
	1. Approved Investments			30,546.81	2,27,230.73	2,57,777.54	20.01%	152.37	2,57,929.91	2,49,597.09
	2. Other Investments			269.30	2,003.29	2,272.59	0.18%	(22.67)	2,249.92	2,249.92
	b. Approved Investments	Not exceeding 55%		15,084.61	1,12,210.98	1,27,295.59	9.88%	1,729.02	1,29,024.61	1,28,362.59
	c. Other Investments			276.09	2,053.75	2,329.83	0.18%	(121.79)	2,208.05	2,208.05
	Investment Assets	100%		1,52,667.98	11,35,662.19	12,88,330.17	100%	1,736.93	12,90,067.10	12,45,112.12

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  
\* Investments after provisions of Rs. 28.02 Crs & Equity Impairment of Rs. 2.04 Cr.



Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Statement as on: 30th Jun 2022

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

'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: 30th Jun 2022

Statement of Accretion of Assets

(Business within India)

Periodicity of Submission : Quarterly

PART - A

Rs. in Lakhs

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		5,16,535.96	41.3%	73,955.62	195.1%	5,90,491.58	45.8%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)		8,29,026.22	66.3%	69,628.39	183.7%	8,98,654.61	69.8%
3	Investment subject to Exposure Norms							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments		1,03,627.66	8.3%	-2,198.08	-5.8%	1,01,429.58	7.9%
	2. Other Investments		0.00	0.0%	-	0.0%	0.00	0.0%
	b. Infrastructure Investments							
	1. Approved Investments		1,55,535.60	12.4%	812.36	2.1%	1,56,347.96	12.1%
	2. Other Investments		1,456.31	0.1%	816.29	2.2%	2,272.59	0.2%
	c. Approved Investments		1,55,003.61	12.4%	-27,708.01	-73.1%	1,27,295.59	9.9%
	d. Other Investments (not exceeding 15%)		5,768.40	0.5%	-3,438.57	-9.1%	2,329.83	0.2%
	Total		12,50,417.80	100.0%	37,912.37	100.0%	12,88,330.17	100.0%

Note:

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

## PERIODIC DISCLOSURES

FORM NL-29

Detail regarding debt securities

limited

Date:

Quarter ended Jun 30, 2022

Registration No. 123

Date of Registration with the IRDA : July 15, 2002

(Rs in Lakhs)

	Market Value				Book Value			
	As at 30-06-2022	As % of total for this class	As at 30-06-2021	As % of total for this class	As at 30-06-2022	As % of total for this class	As at 30-06-2021	As % of total for this class
<b>Break down by credit rating</b>								
AAA rated	2,48,890	20.37%	1,77,407	16.04%	2,56,925	20.29%	1,75,597	15.97%
AA or better	31,084	2.54%	53,874	4.87%	31,572	2.49%	52,364	4.76%
Rated below AA & upto A	-	0.00%	2,597	0.23%	-	0.00%	2,515	0.23%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
B & Below B	1,195	0.10%	7,165	0.65%	1,195	0.09%	7,165	0.65%
Any other (Please specify)								
Sovereign	8,60,433	70.43%	7,47,978	67.61%	8,96,401	70.80%	7,44,472	67.71%
Fixed Deposits	68,570	5.61%	1,17,315	10.60%	68,570	5.42%	1,17,315	10.67%
TREPs	11,429	0.94%	-	0.00%	11,430	0.90%	-	0.00%
	<b>12,21,600</b>		<b>11,06,335</b>		<b>12,66,092</b>		<b>10,99,429</b>	
<b>BREAKDOWN BY RESIDUALMATURITY</b>								
Up to 1 year	1,29,619	10.61%	1,86,205	16.83%	1,29,652	10.24%	1,85,409	16.86%
More than 1 year and upto 3years	1,35,989	11.13%	90,393	8.17%	1,40,322	11.08%	88,575	8.06%
More than 3years and up to 7years	8,28,824	67.85%	5,98,690	54.11%	8,63,432	68.20%	5,93,919	54.02%
More than 7 years and up to 10 years	1,27,115	10.41%	2,30,992	20.88%	1,32,634	10.48%	2,31,473	21.05%
above 10 years	52	0.00%	55	0.00%	52	0.00%	52	0.00%

Any other (Please specify)								
	12,21,600		11,06,335		12,66,092		10,99,429	
<b>Breakdown by type of the issuer</b>								
a. Central Government	5,64,369	46.20%	4,05,804	36.68%	5,90,492	46.64%	4,07,408	37.06%
b. State Government	2,98,326	24.42%	3,42,174	30.93%	3,08,163	24.34%	3,37,064	30.66%
c. Corporate Securities	2,78,907	22.83%	2,41,043	21.79%	2,87,438	22.70%	2,37,642	21.62%
Any other (Please specify)								
Fixed Deposits	68,570	5.61%	1,17,315	10.60%	68,570	5.42%	1,17,315	10.67%
TREPs	11,429	0.94%	-	0.00%	11,430	0.90%	-	0.00%
	12,21,600		11,06,335		12,66,092		10,99,429	

**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)"

Classification: **Confidential**

**FORM NL-30 -DETAILS OF NON-PERFORMING ASSETS**

(Read with Regulation 10)

DETAILS OF NON-PERFORMING ASSETS - QUARTERLY - 30th Jun 2022

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

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

Rs.in Lakhs

**Registration Number:** 123

Total Investment Asset as per FORM 3B: 12,88,330.17

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD ( As on Jun 2022)	YTD ( As on Mar 2022)	YTD ( As on Jun 2022)	Prev. FY ( As on Mar 2022)	YTD ( As on Jun 2022)	Prev. FY ( As on Mar 2022)	YTD ( As on Jun 2022)	Prev. FY ( As on Mar 2022)	YTD ( As on Jun 2022)	YTD ( As on Mar 2022)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	2,90,239.42	2,78,726.78			9,67,224.61	9,38,248.22	33,667.99	36,244.65	12,91,132.02	12,53,219.65
2	Gross NPA	3,996.62	3,996.62	Nil	Nil	Nil	Nil	Nil	Nil	3,996.62	3,996.62
3	% of Gross NPA on Investment Assets (2/1)	1.4%	1.4%							0.3%	0.3%
4	Provision made on NPA	2801.85	2801.85							2801.85	2801.85
5	Provision as a % of NPA (4/2)	70.1%	70.1%							70.1%	70.1%
6	Provision on Standard Assets	-	-							-	-
7	Net Investment Assets (1-4)	2,87,437.57	2,253.38							12,88,330.17	12,50,417.80
8	Net NPA (2-4)	1,194.77	1,194.77							1,194.77	1,194.77
9	% of Net NPA to Net Investment Assets (8/7)	0.4%	53.0%							0.1%	0.1%
10	Write off made during the period	-	5,852.50							-	5,852.50

**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

Version no. 1 upload date: 12.08.2022

## 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: 30th Jun 2022

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

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

25.17%

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 30-06-2022 (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment as on 30-06-2022 (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment as on 30-06-2021 (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	5,54,828.43	8,463.92	6.16%	4.61%	5,54,828.43	8,463.92	6.16%	4.61%	4,07,408.31	7,771.81	7.65%	5.72%
A02	Special Deposits	CSPD	-	-	-	-	-	-	-	-	-	-	-	-
A03	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-
A04	Treasury Bills	CTRB	-	-	-	-	-	-	-	-	-	-	-	-
B	CENTRAL GOVT. SEC, STATE GOVT OR OTHER APPROVED SECURITIES													
B01	Central Government Guaranteed Loans / Bonds	CGSL	-	-	-	-	-	-	-	-	-	-	-	-
B02	State Government Bonds	SGGB	3,04,311.01	5,356.91	7.07%	5.29%	3,04,311.01	5,356.91	7.07%	5.29%	3,32,873.47	6,561.88	7.62%	5.70%
B03	State Government Guaranteed Loans	SGGL	-	-	-	-	-	-	-	-	-	-	-	-
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA	4,034.42	74.70	7.43%	5.56%	4,034.42	74.70	7.43%	5.56%	4,190.32	75.23	7.53%	5.64%
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	-	-	-	-	-	-	-	-	-	-	-	-
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	1,01,023.47	1,491.46	5.89%	4.41%	1,01,023.47	1,491.46	5.89%	4.41%	1,18,845.78	1,651.08	6.43%	4.81%
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	1,162.98	18.77	6.48%	6.48%	1,162.98	18.77	6.48%	6.48%	1,585.54	25.49	6.44%	6.44%
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	-	-	-	-	-	-	-	0.00%	3,719.02	-	0.00%	0.00%
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	2,829.13	3.13	0.11%	0.08%	2,829.13	3.13	0.11%	0.08%	1,151.42	-	0.00%	0.00%
C21	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	825.02	16.71	2.07%	1.55%	825.02	16.71	2.07%	1.55%	274.00	-	0.00%	0.00%

## 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: 30th Jun 2022

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

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

25.17%

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 30-06-2022 (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment as on 30-06-2022 (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment as on 30-06-2021 (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
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	9,112.37	180.47	7.43%	5.56%	9,112.37	180.47	7.43%	5.56%	20,452.30	785.01	11.78%	8.82%
C26	Onshore Rupee Bonds issued by ADB and IFC (Infrastructure- approved)	IORB	-	-	-		-	-	-		-	-	-	
C27	Long Term Bank Bonds Approved-Infrastructure	ILBI	37,020.81	568.81	1.54%	1.15%	37,020.81	568.81	1.54%	1.15%	-	-	0.00%	0.00%
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	99,877.39	1,394.79	5.61%	4.20%	99,877.39	1,394.79	5.61%	4.20%	44,173.63	533.43	5.58%	4.18%
C29	Infrastructure - PSU - CPs	IPCP	-	-	-		-	-	-		-	-	-	
C30	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	2,497.21	50.76	8.16%	6.11%	2,497.21	50.76	8.16%	6.11%	2,992.42	60.75	8.14%	6.09%
C31	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-		-	-	-		-	-	-	
C32	Infrastructure - Term Loans (with Charge)	ILWC	-	-	-		-	-	-		-	-	-	
	TAX FREE BONDS													
C33	Infrastructure - PSU - Debentures / Bonds	IPFD	4,946.15	74.97	6.09%	6.09%	4,946.15	74.97	6.09%	4.55%	8,842.90	135.39	6.13%	4.59%
C34	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICFD	-	-	-		-	-	-		-	-	-	
	(d) INFRASTRUCTURE - OTHER INVESTMENTS		-	-	-		-	-	-		-	-	-	
C35	Infrastructure - Equity (including unlisted)	IOEQ	271.26	-	0.00%	0.00%	271.26	-	0.00%	0.00%	257.48	-	0.00%	0.00%
C36	Infrastructure - Debentures / Bonds / CPs / loans	IODS	1,194.77	-	0.00%	0.00%	1,194.77	-	0.00%	0.00%	2,095.05	-	0.00%	0.00%
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	1,353.33	53.86	3.97%	2.97%	1,353.33	53.86	3.97%	2.97%	1,176.60	-	0.00%	0.00%
D02	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	8,715.33	387.31	4.50%	3.37%	8,715.33	387.31	4.50%	3.37%	5,420.50	193.13	3.19%	2.39%
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	-	-	-		-	-	-		-	-	-	

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

Statement as on: 30th Jun 2022

Name of the Fund

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

25.17%

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 30-06-2022 (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment as on 30-06-2022 (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment as on 30-06-2021 (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
D07	Corporate Securities - Preference Shares	EPNQ	-	-	-		-	-	-		-	-	-	
D08	Corporate Securities - Investment in Subsidiaries	ECIS	-	-	-		-	-	-		-	-	-	
D09	Corporate Securities - Debentures	ECOS	2,505.77	52.44	8.40%	6.29%	2,505.77	52.44	8.40%	6.29%	17,011.87	442.01	8.71%	6.52%
D10	Corporate Securities - Debentures / Bonds/ CPs / Loan - (Promoter Group)	EDPG	14,045.69	309.35	8.84%	6.61%	14,045.69	309.35	8.84%	6.61%	14,056.62	381.69	8.72%	6.52%
D11	Municipal Bonds - Rated	EMUN	-	-	-		-	-	-		-	-	-	
D12	Investment properties - Immovable	EINP	2,883.29	-	0.00%	0.00%	2,883.29	-	0.00%	0.00%	2,882.51	-	0.00%	0.00%
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	84,711.60	1,083.61	5.15%	3.85%	84,711.60	1,083.61	5.15%	3.85%	1,17,315.00	1,351.67	5.11%	3.82%
D17	Deposits - CDs with Scheduled Banks	EDCD	-	-	-		-	-	-		-	-	-	
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	17,483.37	175.98	4.52%	3.38%	17,483.37	175.98	4.52%	3.38%	-	-	-	
D22	Commercial Papers	ECCP	-	-	-		-	-	-		-	-	-	
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	-	-	-		-	-	-		-	-	-	
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	-	-	-		-	-	-	0.00%	2,929.85	71.75	3.31%	2.48%
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	202.18	50.38	28.97%	21.68%	202.18	50.38	28.97%	21.68%	208.45	-	0.00%	0.00%
D41	Units of Infrastructure Investment Trust	EIIT	-	-	-		-	-	-		-	-	-	
D42	Debt ETFs - "Approved Investments"	EDTF	-	-	-		-	-	-		-	-	-	

## 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: 30th Jun 2022

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

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

25.17%

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 30-06-2022 (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment as on 30-06-2022 (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment as on 30-06-2021 (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
D43	Debt Instruments of REITs - Approved Investments	EDRT	14,754.31	263.22	7.34%	5.49%	14,754.31	263.22	7.34%	5.49%	-	-	-	-
E	OTHER INVESTMENTS													
E01	Bonds - PSU - Taxable	OBPT	-	-	-		-	-	-		-	-	-	
E02	Bonds - PSU - Tax Free	OBPF	-	-	-		-	-	-		-	-	-	
E03	Equity Shares (incl Co-op Societies)	OESH	-	-	-		-	-	-		-	-	-	
E04	Equity Shares (PSUs & Unlisted)*	OEPU	-	-	-		-	-	-	0.00%	-	54.14	264554.39%	
E05	Equity Shares - Promoter Group	OEPG	-	-	-		-	-	-		-	-	-	
E06	Debentures	OLDB	2,500.00	5.32	0.22%	0.17%	2,500.00	5.32	0.22%	0.17%	3,866.59	75.88	7.59%	5.68%
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)	OAFA	-	-	-		-	-	-		-	-	-	
E12	SEBI approved Alternate Investment Fund (Category II)	OAFB	1,393.26	59.50	17.15%	12.83%	1,393.26	59.50	17.15%	12.83%	1,047.73	22.20	8.21%	6.15%
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	Securitised Assets	OPSA	-	-	-		-	-	-		-	-	-	
E18	Investment properties - Immovable	OIPI	-	-	-		-	-	-		-	-	-	
E19	Passively Managed Equity ETF (Non Promoter Group)	OETF	514.61	-	0.00%	0.00%	514.61	-	0.00%	0.00%	-	-	-	
E20	Passively Managed Equity ETF (Promoter Group)	OETP	-	-	-		-	-	-		-	-	-	
E21	Onshore Rupee Bonds issued by ADB and IFC	OORB	-	-	-		-	-	-		-	-	-	
E22	Debt Capital Instruments (DCI-Basel III)	ODCI	-	-	-		-	-	-		-	-	-	
E23	Redeemable Non-cumulative Preference Shares (RNCPS - Basel III)	ORNPN	-	-	-		-	-	-		-	-	-	
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	1,416.88	31.41	2.23%	1.67%	1,416.88	31.41	2.23%	1.67%	791.17	90.45	20.93%	15.66%
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: 30th Jun 2022

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

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

25.17%

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 30-06-2022 (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment as on 30-06-2022 (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment as on 30-06-2021 (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		12,76,414.06	20,167.75	6.16%	4.61%	12,76,414.06	20,167.75	6.16%	4.61%	11,15,568.52	20,282.96	6.59%	4.93%

Note: Category of Investment (COI) shall be as per Guidelines, as amended from time to time

<sup>1</sup> Based on daily simple Average of Investments

<sup>2</sup> Yield netted for Tax

<sup>3</sup> In the previous year column, the figures of the corresponding Year to date of the previous financial year shall be shown

<sup>4</sup> 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.

<sup>5</sup> YTD Income on investment shall be reconciled with figures in P&L and Revenue account

<sup>6</sup> \*As per the General shareholder guidance - issued by Tata Communication pertaining to the demerger of Hemisphere Properties India Limited - the cost of acquisition of Hemisphere Properties India Limited has been determined to be 0.05% of the book value of investments in Tata Communication.

## 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: 30th Jun 2022

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.	As on Date <sup>2</sup>								
1	8.90% IL&FS DB 23-05-2023	IODS	600.00	24-May-2018	CARE	CARE AAA	CARE D	18-Sep-2018	
2	9.00% IL&FS DB 09-06-2023	IODS	594.77	1-Jun-2018	CARE	CARE AAA	CARE D	18-Sep-2018	
3	7.59% PNB HOUSING DB 27-07-2022	HTDN	999.68	10-Aug-2017	FITCH	IND AAA	AA(IND)	6-Mar-2020	

## 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
- 5 Investments after provisions of Rs. 30.05 Crs in IL&FS & Equity Impairment.

Version no. 1 upload date: 12.08.2022

## FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

Date: 30 June 22

Registration Number: 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	3	6,678	135	-	5.32%
3	No. of Reinsurers with rating A but less than AA	58	6,757	1,124	8,223	12.57%
4	No. of Reinsurers with rating BBB but less than A	3	7			0.01%
5	No. of Reinsurers with rating less than BBB					0.00%
	<b>Total (A)</b>	<b>64</b>	<b>13,442</b>	<b>1,260</b>	<b>8,223</b>	
	<b>With In India</b>					
1	Indian Insurance Companies	15			2,472	1.93%
2	FRBs	7	65,688	1,428	982	53.14%
3	GIC Re	1	33,511	878	265	27.04%
4	Other (to be Specified)					0.00%
	<b>Total (B)</b>	<b>23</b>	<b>99,200</b>	<b>2,306</b>	<b>3,719</b>	
	<b>Grand Total (C)= (A)+(B)</b>	<b>87</b>	<b>1,12,642</b>	<b>3,565</b>	<b>11,942</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

## FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS

GROSS DIRECT PREMIUM UNDERWRITTEN

(Amount in Rs. Lakhs)

Sl.No.	State / Union Territory	Fire		Marine Hull		Marine Cargo		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Miscellaneous		Workmen's Compensation/ Employer's Liability		Public/Product Liability		Engineering		Aviation		Crop Insurance		Other segments (b)		Total Miscellaneous		Total			
		For the Quarter Jun'22	Up to the Year Ended Jun'22	For the Quarter Jun'22	For the Quarter Jun'22	For the Quarter Jun'22	For the Quarter Jun'22	For the Quarter Jun'22	For the Quarter Jun'22	For the Quarter Jun'22	For the Quarter Jun'22	For the Quarter Jun'22	For the Quarter Jun'22	For the Quarter Jun'22	For the Quarter Jun'22	For the Quarter Jun'22	For the Quarter Jun'22	For the Quarter Jun'22	For the Quarter Jun'22	For the Quarter Jun'22	For the Quarter Jun'22	For the Quarter Jun'22	For the Quarter Jun'22	For the Quarter Jun'22	For the Quarter Jun'22	For the Quarter Jun'22	For the Quarter Jun'22	For the Quarter Jun'22	For the Quarter Jun'22	For the Quarter Jun'22	For the Quarter Jun'22	For the Quarter Jun'22	For the Quarter Jun'22	For the Quarter Jun'22	For the Quarter Jun'22	For the Quarter Jun'22	For the Quarter Jun'22	For the Quarter Jun'22			
STATES																																									
1	Andhra Pradesh	312	312	-	-	1	1	1	1	1,292	1,292	3,946	3,946	5,238	5,238	53	53	21	21	-	-	74	74	2	2	0	0	4	4					-	-	23	23	5,341	5,341	5,653	5,653
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
3	Assam	112	112	-	-	5	5	5	5	757	757	890	890	1,647	1,647	26	26	5	5	-	-	32	32	2	2	0	0	12	12			-	-	35	35	1,726	1,726	1,843	1,843		
4	Bihar	176	176	-	-	1	1	1	1	1,136	1,136	2,389	2,389	3,524	3,524	24	24	11	11	-	-	34	34	2	2	0	0	6	6			-	-	45	45	3,612	3,612	3,789	3,789		
5	Chhattisgarh	176	176	-	-	19	19	19	19	963	963	1,352	1,352	2,315	2,315	25	25	2	2	-	-	27	27	1	1	1	1	10	10			-	-	22	22	2,375	2,375	2,570	2,570		
6	Goa	69	69	-	-	3	3	3	3	80	80	69	69	149	149	13	13	1	1	-	-	13	13	2	2	4	4	0	0			-	-	3	3	172	172	244	244		
7	Gujarat	1,467	1,467	-	-	459	459	459	459	2,235	2,235	3,335	3,335	5,570	5,570	1,409	1,409	466	466	-	-	1,875	1,875	24	24	13	13	63	63			-	-	306	306	7,851	7,851	9,777	9,777		
8	Haryana	2,004	2,004	190	190	765	765	955	955	37	37	17	17	53	53	381	381	16	16	0	0	396	396	6	6	52	52	38	38			-	-	48	48	594	594	3,552	3,552		
9	Jharkhand	61	61	-	-	1	1	1	1	543	543	1,048	1,048	1,591	1,591	15	15	2	2	-	-	17	17	2	2	-	-	6	6			-	-	20	20	1,636	1,636				
10	Karnataka	1,078	1,078	-	-	203	203	203	203	2,184	2,184	2,969	2,969	5,153	5,153	786	786	1,499	1,499	1	1	2,286	2,286	14	14	36	36	43	43			-	-	44	44	7,577	7,577	8,858	8,858		
11	Kerala	212	212	-	-	2	2	2	2	1,148	1,148	1,221	1,221	2,368	2,368	172	172	5	5	-	-	177	177	0	0	0	0	4	4			-	-	11	11	2,560	2,560	2,774	2,774		
12	Madhya Pradesh	303	303	-	-	20	20	20	20	927	927	1,348	1,348	2,276	2,276	88	88	24	24	-	-	113	113	10	10	7	7	4	4			-	-	79	79	2,488	2,488	2,811	2,811		
13	Maharashtra	4,227	4,227	-	-	456	456	456	456	4,184	4,184	5,396	5,396	9,580	9,580	3,551	3,551	1,126	1,126	4	4	4,681	4,681	61	61	41	41	215	215			-	-	99	99	14,677	14,677	19,360	19,360		
14	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
15	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
16	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
17	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
19	Odisha	139	139	-	-	4	4	4	4	728	728	1,560	1,560	2,287	2,287	25	25	4	4	-	-	29	29	0	0	-	-	22	22			-	-	53	53	2,393	2,393	2,535	2,535		
20	Punjab	28	28	-	-	4	4	4	4	370	370	458	458	828	828	3	3	0	0	-	-	3	3	0	0	-	-	1	1			-	-	1	1	832	832	864	864		
21	Rajasthan	627	627	-	-	48	48	48	48	2,350	2,350	2,152	2,152	4,502	4,502	705	705	395	395	-	-	1,101	1,101	0	0	0	0	14	14			-	-	76	76	5,694	5,694	6,369	6,369		
22	Sikkim	5	5	-	-	-	-	-	-	3	3	2	2	5	5	0	0	0	0	-	-	1	1	0	0	0	0	0	0			-	-	0	0	6	6	10	10		
23	Tamil Nadu	4,415	4,415	-	-	638	638	638	638	5,154	5,154	8,176	8,176	13,300	13,300	4,763	4,763	3,920	3,920	9	9	8,692	8,692	49	49	265	265	198	198			-	-	367	367	22,902	22,902	27,955	27,955		
24	Telangana	573	573	-	-	45	45	45	45	1,768	1,768	4,970	4,970	6,738	6,738	180	180	25	25	1	1	206	206	9	9	3	3	107	107			-	-	17	17	7,080	7,080	7,698	7,698		
25	Tripura	13	13	-	-	4	4	4	4	62	62	183	183	245	245	13	13	0	0	-	-	13	13	-	-	0	0	7	7			-	-	3	3	268	268	295	295		
26	Uttarakhand	767	767	-	-	41	41	41	41	2,596	2,596	2,930	2,930	5,525	5,525	133	133	92	92	-	-	225	225	-	-	0	0	3	3			-	-	359	359	6,111	6,111	6,919	6,919		
27	Uttar Pradesh	8	8	-	-	-	-	-	-	44	44	90	90	134	134	27	27	1	1	-	-	28	28	1	1	0	0	0	0			-	-	2	2	165	165	174	174		
28	West Bengal	487	487	-	-	27	27	27	27	1,025	1,025	2,474	2,474	3,499	3,499	191	191	20	20	-	-	211	211	7	7	7	7	33	33			-	-	64	64	3,822	3,822	4,335	4,335		
TOTAL (A)		17,257	17,257	190	190	2,745	2,745	2,935	2,935	29,585	29,585	46,974	46,974	76,558	76,558	12,583	12,583	7,636	7,636	16	16	20,234	20,234	191	191	429	429	790	790	-	-	-	-	1,678	1,678	99,880	99,880	1,20,072	1,20,072		
UNION TERRITORIES																																									
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
2	Chandigarh	654	654	-	-	23	23	23	23	932	932	1,264	1,264	2,195	2,195	172	172	36	36	-	-	207	207	3	3	6	6	2	2			-	-	91	91	2,505	2,505	3,183	3,183		
3	Dadra and Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
4	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
5	Govt. of NCT of Delhi	956	956	-	-	237	237	237	237	1,954	1,954	1,227	1,227	3,181	3,181	1,048	1,048	77	77	0	0	1,125	1,125	8	8	30	30	17	17			-	-	45	45	4,406	4,406	5,598	5,598		
6	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
7	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
8	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
9	Puducherry	24	24	-	-	0	0	0	0	53	53	95	95	148	148	3	3	-	-	-	-	3	3	0	0	-	-	0	0			-	-	2	2	153	153	177	177		
TOTAL (B)		1,634	1,634	-	-	261	261	261	261	2,939	2,939	2,586	2,586	5,524	5,524	1,223	1,223	113	113	0	0	1,336	1,336	11	11	36	36	20	20	-	-	-	-	137	137	7,064	7,064	8,558	8,558		
Outside India																																									
TOTAL (C)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Grand Total (A)+(B)+(C)		18,891	18,891	190	190	3,006	3,006	3,196	3,196	32,523	32,523	49,559	49,559	82,083	82,083	13,805	13,805	7,749	7,749	16	16	21,570	21,570	202	202	465	465	810	810	-	-	-	-	1,815	1,815	1,06,944	1,06,944	1,29,031	1,29,031		

**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

Classification: Confidential

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

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Date:30-Jun-2022

(Amount in Rs. Lakhs)

Sl.No.	Line of Business	For the QuarterJun'22		For the corresponding quarter of the previous year Jun'21		Up to the Year EndedJun'22		Up to the corresponding of the previous year Jun'21	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	18,891	2,38,647	12,628	1,10,738	18,891	2,40,656	12,628	1,10,738
2	Marine Cargo	3,006	2,843	2,288	2,839	3,006	2,843	2,288	2,839
3	Marine Other than Cargo	190	1	19	-	190	1	19	-
4	Motor TP	49,559	17,30,342	37,951	11,69,415	49,559	17,30,342	37,951	11,69,415
5	Motor OD	32,523	1,40,382	21,592	73,401	32,523	1,40,382	21,592	73,401
6	Health	13,821	76,953	9,030	41,245	13,821	74,944	9,030	41,245
7	Personal Accident	7,749	15,502	4,522	7,353	7,749	15,502	4,522	7,353
8	Travel								
9	Workmen's Compensation/ Employer's liability	202	1,210	182	757	202	1,210	182	757
10	Public/ Product Liability	465	440	428	347	465	440	428	347
11	Engineering	810	1,517	837	1,411	810	1,517	837	1,411
12	Aviation								
13	Crop Insurance	-	-			-	-		
14	Other segments **	1,815	1,13,701	572	32,578	1,815	1,13,701	572	32,578
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

Version no. 1 upload date: 12.08.2022

## FORM NL-36- BUSINESS -CHANNELS WISE

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Date:30-Jun-2022

Sl.No.	Channels	For the QuarterJun'22		Up to the Year EndedJun'22		For the corresponding quarter of the previous year Jun'21		Up to the corresponding of the previous year Jun'21	
		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	10,301	1,328	10,301	1,328	9,401	1,224	9,401	1,224
2	Corporate Agents-Banks	4,47,560	24,339	4,47,560	24,339	2,14,260	17,080	2,14,260	17,080
3	Corporate Agents -Others	10,42,213	43,604	10,42,213	43,604	7,80,708	33,984	7,80,708	33,984
4	Brokers	6,80,806	47,659	6,80,806	47,659	2,94,299	28,772	2,94,299	28,772
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business								
	-Officers/ Employees								
	-Online (Through Company Website)								
	-Others	51,406	10,077	51,406	10,077	63,894	7,354	63,894	7,354
7	Common Service Centres(CSC)	16,127	356	16,127	356	6,703	161	6,703	161
8	Insurance Marketing Firm								
9	Point of sales person (Direct)	41,720	1,269	41,720	1,269	52,696	1,123	52,696	1,123
10	MISP (Direct)	31,405	398	31,405	398	18,123	353	18,123	353
11	Web Aggregators								
12	Referral Arrangements								
13	Other (to be specified)								
	(i) _____								
	(ii) _____								
	Total (A)	23,21,538	1,29,031	23,21,538	1,29,031	14,40,084	90,049	14,40,084	90,049
14	Business outside India (B)								
	Grand Total (A+B)	23,21,538	1,29,031	23,21,538	1,29,031	14,40,084	90,049	14,40,084	90,049

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

Version no. 1 upload date: 12.08.2022

FORM NL-37-CLAIMS DATA

Name of the Insurer: Cholamandalam MS General Insurance Co Ltd

Upto the quarter ending June'2022

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	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments **	No. of claims only	
																			Miscellaneous	Total
1	Claims O/S at the beginning of the period	711	695	1	696	22849	33652	56501	17444	424	5	17873	94	40	135	0	364	318	125	76857
2	Claims reported during the period	703	3931	0	3931	101061	5197	106258	22943	668	2	23613	49	12	326	0	2	486	583	135963
	(a) Booked During the period	703	3931	0	3931	101061	5197	106258	22943	668	2	23613	49	12	326		2	486	583	135963
	(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	293	3394	0	3394	87068	1599	88667	18231	397	1	18629	13	6	145	0	1	389	435	111972
	(a) paid during the period	293	3394	0	3394	87068	1599	88667	18231	397	1	18629	13	6	145		1	389	435	111972
	(b) Other Adjustment ( to be specified)																			
	(i)				0			0				0								0
4	Claims Repudiated during the period	234	106	0	106	5687	332	6019	4880	280	3	5163	31	9	16	0	0	63	76	11717
	Repudiation	125	63	0	63	3528	0	3528	4880	135	2	5017	20	7	6		0	36	51	8853
	Closure	109	43	0	43	2159	332	2491	0	145	1	146	11	2	10		0	27	25	2864
	Other Adjustment ( to be specified)																			
	(i)				0			0				0								
	(ii)				0			0				0								
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	73	25	0	25	958	10	968	270	7	1	278	2	1	5	0	5	23	7	1,387
6	Claims O/S at End of the period	887	1126	1	1127	31155	36918	68073	17276	415	3	17694	99	37	300	0	365	352	197	89131
	Less than 3months	541	882		882	26519	5043	31562	4128	251	1	4380	38	7	204		1	264	173	38052
	3 months to 6 months	170	105	1	106	2770	3571	6341	52	31	1	84	27	6	38		2	55	11	6840
	6months to 1 year	112	51		51	1495	5546	7041	37	26	1	64	23	19	31		4	13	8	7366
	1year and above	64	88		88	371	22758	23129	13059	107		13166	11	5	27		358	20	5	36873

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 June'2022

(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	35902	4313	361	4674	13247	215284	228531	4026	2060	45	6131	414	270	1838	0	4373	266	158	282556
2	Claims reported during the period	5679	2135	0	2135	26031	35254	61285	12038	2326	0	14364	120	6	8	0	1	229	249	84075
	(a) Booked During the period	5625	2112	0	2112	25711	34731	60442	11671	2181	0	13852	105	6	-5		1	216	246	82601
	(b) Reopened during the Period	54	22		22	320	523	843	366	145		512	14		13			13	3	1474
	(c) Other Adjustment (to be specified)																			
	(i) _____				0			0				0								0
	(ii) _____																			
3	Claims Settled during the period	1914	1291	0	1291	21499	13811	35310	8555	1509	0	10064	25	11	220	0	0	189	57	49079
	(a) paid during the period	1914	1291	0	1291	21499	13811	35310	8555	1509	0	10064	25	11	220		0	189	57	49079
	(b) Other Adjustment ( to be specified)																			
	(i) _____				0			0				0								0
	(ii) _____																			
4	Claims Repudiated during the period	703	161	0	161	2828	2051	4880	3397	1190	11	4599	66	26	42	0	0	32	104	10612
	Repudiation	369	96		96	1673		1673	3397	647	10	4054	46	15	18		0	16	75	6363
	Closure	334	65		65	1155	2051	3207		544	1	545	20	11	24		0	15	29	4249
	Other Adjustment ( to be specified)																			
	(i) _____				0			0				0								
	(ii) _____																			
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	74	3	-	3	152	3	155	54	9	0	63	0	0	8	-	0	10	1	315
6	Claims O/S at End of the period	38964	4996	361	5357	14951	234676	249627	4111	1687	34	5832	443	240	1585	0	4374	274	245	306941
	Less than 3months	6493	1920		1920	8779	26713	35493	2667	840	0	3508	95	28	370		0	116	175	48197
	3 months to 6 months	4976	524	361	885	1936	18813	20749	159	160	0	320	76	83	204		916	22	26	28257
	6months to 1 year	5153	1309		1309	1308	31113	32422	169	97	33	300	115	39	292		2	8	28	39668
	1year and above	22342	1243		1243	2928	158035	160963	1115	590		1705	158	90	719		3456	127	15	190818

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 no. 1 upload date: 12.08.2022



**FORM NL-39- AGEING OF CLAIMS**

Name of the Insurer: Cholamandalam MS General Insurance Co Ltd

For the Quarter ending on Jun'2022

(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	81	87	69	50	3	0	3	349	331	243	618	368	0	5	293	1914
2	Marine Cargo	2790	441	93	62	6	2	0	556	259	227	154	35	60	0	3394	1291
3	Marine Other than Cargo	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Motor OD	66012	17186	3320	465	84	0	1	10632	7052	2677	711	259	61	106	87068	21499
5	Motor TP	29	200	295	266	460	209	140	157	1360	1702	1764	3963	2436	2429	1599	13811
6	Health	18174	54	3	0	0	0	0	8470	67	13	2	1	2	0	18231	8555
7	Personal Accident	216	149	28	2	1	1	0	652	572	204	36	44	0	0	397	1509
8	Travel	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0
9	Workmen's Compensation/ Employer's liability	1	4	4	4	0	0	0	0	8	3	13	0	0	0	13	25
10	Public/ Product Liability	0	0	0	4	2	0	0	0	0	0	2	8	0	0	6	11
11	Engineering	49	61	18	10	6	0	1	7	4	76	30	103	0	0	145	220
12	Aviation															0	0
13	Crop Insurance	0	0	0	0	1	0	0	0	0	0	0	0	0	0	1	0
14	Other segments <sup>(a)</sup>	106	230	43	10	0	0	0	48	103	18	12	7	1	0	389	189
15	Miscellaneous	360	61	10	4	0	0	0	21	12	8	16	0	0	0	435	57

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 Jun'2022

(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	81	87	69	50	3	0	3	349	331	243	618	368	0	5	293	1914
2	Marine Cargo	2790	441	93	62	6	2	0	556	259	227	154	35	60	0	3394	1291
3	Marine Other than Cargo	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Motor OD	66012	17186	3320	465	84	0	1	10632	7052	2677	711	259	61	106	87068	21499
5	Motor TP	29	200	295	266	460	209	140	157	1360	1702	1764	3963	2436	2429	1599	13811
6	Health	18174	54	3	0	0	0	0	8470	67	13	2	1	2	0	18231	8555
7	Personal Accident	216	149	28	2	1	1	0	652	572	204	36	44	0	0	397	1509
8	Travel	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0
9	Workmen's Compensation/ Employer's liability	1	4	4	4	0	0	0	0	8	3	13	0	0	0	13	25
10	Public/ Product Liability	0	0	0	4	2	0	0	0	0	0	2	8	0	0	6	11
11	Engineering	49	61	18	10	6	0	1	7	4	76	30	103	0	0	145	220
12	Aviation															0	0
13	Crop Insurance	0	0	0	0	1	0	0	0	0	0	0	0	0	0	1	0
14	Other segments <sup>(a)</sup>	106	230	43	10	0	0	0	48	103	18	12	7	1	0	389	189
15	Miscellaneous	360	61	10	4	0	0	0	21	12	8	16	0	0	0	435	57

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

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**FORM NL-41 OFFICES INFORMATION****As at: June 30, 2022****Name of the Insurer: Cholamandalam MS General Insurance Co Ltd****Date:**

Sl. No.	Office Information	Number
1	No. of offices at the beginning of the year	157
2	No. of branches approved during the year	0
3	No. of branches opened during the year	13
4	Out of approvals of previous year	0
5	Out of approvals of this year	14
6	No of branches closed during the year	156
7	No of branches at the end of the year	15
8	No. of branches approved but not opened	NIL
9	No. of rural branches	156*
10	No. of urban branches	
	<u>No. of Directors:-</u>	(a) 3
	(a) Independent Director	(b) 2 (MD & WTD)
	(b) Executive Director	(c) 3
	(c) Non-executive Director	(d) 1 (ID)
	(d) Women Director	(e) 2 (including MD)
	(e) Whole time director	
11	<u>No. of Employees</u>	(a) 773
	(a) On-roll:	(b) 2
	(b) Off-roll:	(c ) 775
	(c) Total	
12	<u>No. of Insurance Agents and Intermediaries</u>	
	(a) Individual Agents,	(a) 7187
	(b) Corporate Agents-Banks	(b) 13
	(c) Corporate Agents-Others	(c )14
	(d) Insurance Brokers	(d) 1026
	(e) Web Aggregators	(e) 4
	(f) Insurance Marketing Firm	(f) NIL
	(g) Motor Insurance Service Providers (DIRECT)	(g) 358
	(h) Point of Sales persons (DIRECT)	(h) 16438
	(i) Other as allowed by IRDAI (To be specified)	

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

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	780	22231
Recruitments during the quarter	53	2788
Attrition during the quarter	60	21
Number at the end of the quarter	773	25040

\*This includes 10 Semi Urban branches.

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**FORM NL-42 BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS**

**Name of the Insurer:** Cholamandalam MS General Insurance Company Limited **Date:** June 30, 2022

<b>Board of Directors and Key Management Persons</b>				
<b>Sl. No.</b>	<b>Name of person</b>	<b>Designation</b>	<b>Role / Category</b>	<b>Details of change in the period, if any</b>
1	Mr. M M Murugappan	Chairman	Director	NA
2	Mr. Margam Rama Prasad	Independent Director	Director	NA
3	Mr. K Luke Ravindranath Babu	Independent Director	Director	NA
4	Ms. K Ramadevi	Independent Director	Director	NA
5	Mr. Sridharan Rangarajan	Non-Executive Director	Director	NA
6	Mr. Tsutomu Aoki	Additional Director (Non-Executive Director)	Director	Appointed with effect from April 28, 2022
7	Mr. V Suryanarayanan	Managing Director	Director & Key Management Person	NA
8	Mr. Naoki Takeda	Additional Director (Whole-time Director)	Director & Key Management Person	Appointed with effect from April 1, 2022
9	Mr. S Venugopalan	Chief Financial Officer	Key Management Person	NA
10	Mr. Sanjiv Kumar Mathur	SBU Head - Commercial & SME	Key Management Person	NA
11	Mr. Suresh Krishnan	Chief Compliance Officer & Company Secretary	Key Management Person	NA
12	Mr. Biswajeet Padhi	SBU Head - Motor	Key Management Person	NA

**FORM NL-42 BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS**

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. S K Rangaswamy	Chief Risk Officer and Head - IT, Digital & Operations & CRM	Key Management Person	Entrusted additional responsibility of IT & Digital with effect from May 1, 2022
17	Mr. Krishnan P	Head - Renewals, Cross sell & Upsell	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. Srinivas Kommu	SBU Head - Health	Key Management Person	NA
21	Mr. Bhaskar K U	SBU Head - Govt., Rural & Misc. LOB	Key Management Person	NA
22	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"

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

Insurer: Chola mandalam MS General Insurance Company Limited

Upto the Quarter ending on

30-Jun-22

(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	78,796	3,648	98,95,972
		Social			
2	MARINE CARGO	Rural	499	282	12,91,058
		Social			
3	MARINE OTHER THAN CARGO	Rural	-	-	
		Social			
4	MOTOR OD	Rural	46,525	9,976	10,24,745
		Social			
5	MOTOR TP	Rural	3,88,522	17,064	-
		Social			
6	HEALTH	Rural	8,742	607	37,005
		Social			
7	PERSONAL ACCIDENT	Rural	1,434	33	76,091
		Social			
8	TRAVEL	Rural			
		Social			
9	Workmen's Compensation/ Employer's liability	Rural	147	28	13,518
		Social			
10	Public/ Product Liability	Rural	36	51	20,492
		Social			
11	Engineering	Rural	613	92	1,01,223
		Social			
12	Aviation	Rural			
		Social			
13	Other Segment <sup>(a)</sup>	Rural	38,040	566	7,62,767
		Social			
14	Miscellaneous	Rural			
		Social			
	Total	Rural	5,63,354	32,347	1,32,22,870
		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

FORM NL-44

Upto the Quarter ending on June 30,2022

Insurer: Cholamandalam MS General Insurance Company Limited

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>	4,82,412
<b>Gross Direct Motor Third Party Insurance Business Premium during immediate preceding FY</b>	2,19,581
<b>Obligation of the insurer to be met in the financial year</b>	1,80,339
<b>Statement Period : Quarter ending</b>	30-Jun-22

(Amount in Lakhs)

<b>Items</b>	<b>For the Quarter Jun'22</b>	<b>Up to the Year Ended Jun'22</b>
Gross Direct Motor Third Party Insurance Business Premium in respect of liability only policies (L)	1,971	1,971
Gross Direct Motor Third Party Insurance Business Premium in respect of package policies (P)	47,588	47,588
Total Gross Direct Motor Third Party Insurance Business (L+P)	49,559	49,559
Total Gross Direct Motor Own damage Insurance Business Premium	32,523	32,523
Total Gross Direct Premium Income	1,29,031	1,29,031

## FORM NL-45-GREIVANCE DISPOSAL

June 30, 2022

Cholamandalam MS General Insurance Co. Ltd

Name of the Insurer:

Date:

## 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 Related	0					0	
b)	Claims Related	0	193	15	40	138	0	193
c)	Policy Related	0	63	16	13	34	0	63
d)	Premium Related	0	11	1		10	0	11
e)	Refund Related	0	5	3	2		0	5
f)	Coverage Related	0					0	
g)	Cover Note Related	0					0	
h)	Product Related	0	7			7	0	7
i)	Others (to be specified) (i) Insurer failed to clarify the queries raised by Insured (ii) Dispute regarding quantum of premium refund	0	43	12	6	25	0	43
	<b>Total</b>	0	322	47	61	214	0	322
<b>2</b>	<b>Total No. of policies during previous year:</b>	14,04,568						
<b>3</b>	<b>Total No. of claims during previous year:</b>	1,06,066						
<b>4</b>	<b>Total No. of policies during current year:</b>	35,01,626						
<b>5</b>	<b>Total No. of claims during current year:</b>	1,30,766						
<b>6</b>	<b>Total No. of Policy Complaints (current year) per 10,000 policies (current year):</b>	0.18						
<b>7</b>	<b>Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):</b>	14.75						
<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	0	0%	0	0	0	0	0



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>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

**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.

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Classification: **Confidential**

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

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

**For the Quarter ending:**

**Jun 30, 2022**

Meeting Date	Investee Company Name	Type of Meeting (AGM/ EGM)	Proposal of Management / Shareholders	Description of the proposal	Managem ent Recomm endation	Vote (For / Against/ Abstain)	Reason supporting the vote decision
NIL							

Version no. 1 upload date: 12.08.2022