

S.No.	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 & Other Assets</u>	YES	YES	YES
	NL-16A-ADVANCES AND OTHER ASSETS SCHEDULE	<u>Advances & 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 & 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
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 & Management Person</u>	YES	YES	YES
43	NL-43-RURAL AND SOCIAL SECTOR OBLIGATIONS	<u>Rural & 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 & 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 Sep'21	Up to the quarter Sep'21	For the corresponding quarter of the previous year Sep'20	Up to the corresponding quarter of the previous year Sep'20	For the Quarter Sep'21	Up to the quarter Sep'21	For the corresponding quarter of the previous year Sep'20	Up to the corresponding quarter of the previous year Sep'20	For the Quarter Sep'21	Up to the quarter Sep'21	For the corresponding quarter of the previous year Sep'20	Up to the corresponding quarter of the previous year Sep'20	For the Quarter Sep'21	Up to the quarter Sep'21	For the corresponding quarter of the previous year Sep'20	Up to the corresponding quarter of the previous year Sep'20
1	Premiums earned (Net)	NL-4	3,847	7,243	2,927	5,691	865	1,710	491	1,057	80,726	1,60,220	75,912	1,52,750	85,438	1,69,173	79,330	1,59,498
2	Profit/ Loss on sale/redemption of Investments		100	210	131	255	11	23	13	21	2,314	4,768	2,892	6,229	2,425	5,001	3,036	6,505
3	Interest, Dividend & Rent – Gross <i>Note 1</i>		620	1,290	618	1,126	70	142	61	94	14,443	29,317	13,892	27,528	15,133	30,749	14,571	28,748
4	Other (a) Other Income (to be specified) (i) Administrative Charges (ii)Investment income from pool (Terrorism pool) (b) Contribution from the Shareholders' Account (i) Towards Excess Expenses of Management		-	1	6	18	-	-	2	3	9	20	1	1	9	21	9	22
		144		310	120	393	-	-	-	-	36	78	30	132	180	388	150	525
		-	-	-	-	-	-	-	-	-	6,980	11,391	1,560	3,534	6,980	11,391	1,560	3,534
	TOTAL (A)		4,711	9,054	3,802	7,483	946	1,875	567	1,175	1,04,508	2,05,794	94,287	1,90,174	1,10,165	2,16,723	98,656	1,98,832
6	Claims Incurred (Net)	NL-5	1,290	3,272	610	2,501	824	1,409	479	734	57,760	1,21,948	56,019	1,04,863	59,874	1,26,629	57,108	1,08,098
7	Commission	NL-6	708	869	(278)	(610)	(72)	(100)	(82)	(113)	5,118	5,839	999	2,213	5,754	6,608	639	1,490
8	Operating Expenses related to Insurance Business	NL-7	2,257	3,480	671	1,840	228	473	179	322	30,493	55,186	25,720	47,708	32,978	59,139	26,570	49,870
9	Premium Deficiency																	
	TOTAL (B)		4,255	7,621	1,003	3,731	980	1,782	576	943	93,372	1,82,973	82,738	1,54,784	98,607	1,92,376	84,317	1,59,458
10	Operating Profit/(Loss) C= (A - B)		456	1,433	2,799	3,752	(34)	93	(9)	232	11,136	22,821	11,549	35,390	11,558	24,347	14,339	39,374
11	APPROPRIATIONS																	
	Transfer to Shareholders' Account		456	1,433	2,799	3,752	(34)	93	(9)	232	11,136	22,821	11,549	35,390	11,558	24,347	14,339	39,374
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL (C)		456	1,433	2,799	3,752	(34)	93	(9)	232	11,136	22,821	11,549	35,390	11,558	24,347	14,339	39,374

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 Sep'21	Up to the quarter Sep'21	For the corresponding quarter of the previous year Sep'20	Up to the corresponding quarter of the previous year Sep'20	For the Quarter Sep'21	Up to the quarter Sep'21	For the corresponding quarter of the previous year Sep'20	Up to the corresponding quarter of the previous year Sep'20	For the Quarter Sep'21	Up to the quarter Sep'21	For the corresponding quarter of the previous year Sep'20	Up to the corresponding quarter of the previous year Sep'20	For the Quarter Sep'21	Up to the quarter Sep'21	For the corresponding quarter of the previous year Sep'20	Up to the corresponding quarter of the previous year Sep'20
Interest, Dividend & Rent	784.78	1,605.44	754.02	1,415.43	89.24	176.90	76.19	118.53	18,254.71	36,486.17	16,845.05	34,592.67	19,128.73	38,268.51	17,675.25	36,126.63
Add/Less:-																
Investment Expenses	(98.17)	(182.64)	(78.54)	(193.25)	(11.10)	(20.12)	(8.84)	(16.18)	(2,274.13)	(4,150.77)	(1,645.04)	(4,722.98)	(2,383.39)	(4,353.53)	(1,732.42)	(4,932.42)
Amortisation of Premium/ Discount on Investments	(66.16)	(132.82)	(57.31)	(95.82)	(7.52)	(14.64)	(5.56)	(8.02)	(1,537.71)	(3,018.53)	(1,308.51)	(2,341.78)	(1,611.39)	(3,165.98)	(1,371.38)	(2,445.63)
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*	620.45	1,289.98	618.16	1,126.36	70.63	142.14	61.79	94.32	14,442.87	29,316.87	13,891.50	27,527.90	15,133.95	30,748.99	14,571.46	28,748.58

* Term gross implies inclusive of TDS

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 SEPTEMBER 30,2021						
(Amount in Rs. Lakhs)						
	Particulars	Schedule Ref. Form No.	For the Quarter Sep'21	Up to the quarter Sep'21	For the corresponding quarter of the previous year Sep'20	Up to the corresponding quarter of the previous year Sep'20
1	OPERATING PROFIT/(LOSS)	NL-1				
	(a) Fire Insurance		456	1,434	2,799	3,752
	(b) Marine Insurance		(34)	93	(9)	232
	(c) Miscellaneous Insurance		11,136	22,822	11,549	35,389
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		2,314	4,204	1,795	3,322
	(b) Profit on sale of investments		372	684	378	752
	(c) (Loss on sale/ redemption of investments)		-	-	-	-
	(d) Amortization of Premium / Discount on Investments		-	-	-	-
3	OTHER INCOME (To be specified)		-	-		-
	TOTAL (A)		14,244	29,237	16,512	43,447
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		(276)	(247)	577	787
	(b) For doubtful debts		(349)	(349)	573	10,373
	(c) Others (to be specified)					
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		199	398	582	1,024
	(b) Bad debts written off		(1,217)	(1,217)	-	-
	(c) Interest on subordinated debt		221	439	221	439
	(d) Expenses towards CSR activities		127	230	221	246
	(e) Penalties			-	-	-
	(f) Contribution to Policyholders' A/c					
	(i) Towards Excess Expenses of Management		6,980	11,391	1,561	3,534
	(g) Others		6,285	12,570	-	-
	(i) Marketing cost absorbed in shareholder's account (P&L account)					
	(ii) Employees' Remuneration and Welfare Benefits		217	238	317	370
	TOTAL (B)		12,187	23,453	4,052	16,773
6	Profit/(Loss) Before Tax		2,057	5,784	12,460	26,674
7	Provision for Taxation		508	1,423	3,061	6,567
8	Profit / (Loss) after tax		1,549	4,361	9,399	20,107
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		63,774	63,774	50,607	50,607
	Balance carried forward to Balance Sheet		68,135	68,135	70,714	70,714
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						

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 SEPTEMBER '21

(Amount in Rs. Lakhs)			
Particulars	Schedule Ref. Form No.	As At Sep'21	As At Sep'20(Corresponding previous year)
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8	29,881	29,881
SHARE APPLICATION MONEY PENDING ALLOTMENT			
RESERVES AND SURPLUS	NL-10	1,62,937	1,50,516
FAIR VALUE CHANGE ACCOUNT			
-Shareholders' Funds		471	(8)
-Policyholders' Funds		3,442	(173)
BORROWINGS	NL-11	10,000	10,000
TOTAL		2,06,731	1,90,216
APPLICATION OF FUNDS			
INVESTMENTS-Shareholders	NL-12	1,40,148	1,06,240
INVESTMENTS-Policyholders	NL-12A	10,25,070	8,96,365
LOANS	NL-13	-	-
FIXED ASSETS	NL-14	7,495	7,180
DEFERRED TAX ASSET (Net)		21,053	20,555
CURRENT ASSETS			
Cash and Bank Balances	NL-15	2,524	4,578
Advances and Other Assets	NL-16	96,639	1,04,653
Sub-Total (A)		99,163	1,09,231
DEFERRED TAX LIABILITY (Net)			
CURRENT LIABILITIES	NL-17	8,58,761	7,37,805
PROVISIONS	NL-18	2,27,437	2,11,550
Sub-Total (B)		10,86,198	9,49,355
NET CURRENT ASSETS (C) = (A - B)		(9,87,035)	(8,40,124)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT			
TOTAL		2,06,731	1,90,216

CONTINGENT LIABILITIES

Particulars	As At Sep'21	As At Sep'20(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	51,157	44,171
6. Reinsurance obligations to the extent not provided for in accounts	-	-
7 .Others (to be specified)	-	-
(a)._____		
(b). _____		
TOTAL	51,157	44,171

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

Notes:

(a) Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commission, under the head of reinsurance premiums.

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

Particulars	FIRE		Marine Cargo		Marine Hull		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 ⁽¹⁾		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
	For the Quarter Sep 21	Up to the quarter Sep 21	For the Quarter Sep 21	Up to the quarter Sep 21	For the Quarter Sep 21	Up to the quarter Sep 21	For the Quarter Sep 21	Up to the quarter Sep 21	For the Quarter Sep 21	Up to the quarter Sep 21	For the Quarter Sep 21	Up to the quarter Sep 21	For the Quarter Sep 21	Up to the quarter Sep 21	For the Quarter Sep 21	Up to the quarter Sep 21	For the Quarter Sep 21	Up to the quarter Sep 21	For the Quarter Sep 21	Up to the quarter Sep 21	For the Quarter Sep 21	Up to the quarter Sep 21	For the Quarter Sep 21	Up to the quarter Sep 21	For the Quarter Sep 21	Up to the quarter Sep 21	For the Quarter Sep 21	Up to the quarter Sep 21	For the Quarter Sep 21	Up to the quarter Sep 21	For the Quarter Sep 21	Up to the quarter Sep 21	For the Quarter Sep 21	Up to the quarter Sep 21						
Claims Paid (Direct)	1,671	3,388	1,678	3,395	-	-	1,678	3,395	18,628	38,862	38,497	37,228	43,088	68,922	21,088	38,794	1,862	2,937	-	6	22,861	32,403	47	72	-	-	229	588	-	-	10	26	-	-	338	586	38,721	1,11,088	49,809	1,13,793
Add - Re-insurance assumed to about claims	(42)	(363)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Less - Re-insurance Ceded to claims paid	420	819	786	1,593	-	-	786	1,593	9,760	6,713	642	865	6,761	9,243	771	1,111	260	480	-	-	1,215	1,761	-	-	19	37	42	-	-	-	-	-	32	28	4,287	13,125	6,301	19,233		
Net Claims Paid	1,271	2,596	892	1,792	-	-	892	1,792	12,508	15,436	17,898	15,558	19,566	25,921	10,057	16,572	1,362	1,957	6	6	11,431	15,381	-	-	82	195	-	-	-	-	-	-	226	336	38,721	97,788	46,809	1,13,793		
Add Claims Outstanding at the end of the year	712	1,594	419	724	-	-	419	724	11,614	19,054	13,234	26,312	14,790	34,388	16,889	16,810	1,390	2,228	1	6	20,388	18,041	44	38	1	2	87	204	-	-	2	3	278	423	11,716	36,761	1,10,771	1,26,532		
Less Claims Outstanding at the beginning of the year	(78)	(1,592)	(419)	(1,600)	-	-	(419)	(1,600)	(12,508)	(19,054)	(13,234)	(26,312)	(14,790)	(34,388)	(16,889)	(16,810)	(1,390)	(2,228)	(1)	(6)	(20,388)	(18,041)	(44)	(38)	(1)	(2)	(87)	(204)	-	-	(2)	(3)	(278)	(423)	(11,716)	(36,761)	(1,10,771)	(1,26,532)		
Net Incurred Claims	1,293	3,172	824	1,469	-	-	824	1,469	11,692	21,182	16,388	40,438	14,140	61,430	13,412	16,690	1,561	2,580	(18)	(13)	14,967	28,422	42	122	18	34	141	232	-	-	1	3	283	589	57,760	1,11,588	58,624	1,26,628		
Claims Paid (Direct)	1,671	3,388	1,678	3,395	-	-	1,678	3,395	18,628	38,862	38,497	37,228	43,088	68,922	21,088	38,794	1,862	2,937	-	6	22,861	32,403	47	72	-	-	229	588	-	-	10	26	-	-	338	586	38,721	1,11,088	49,809	1,13,793
Less - Re-insurance Ceded to claims paid	(42)	(363)	(786)	(1,593)	-	-	(786)	(1,593)	(9,760)	(6,713)	(642)	(865)	(6,761)	(9,243)	(771)	(1,111)	(260)	(480)	-	-	(1,215)	(1,761)	-	-	19	37	42	-	-	-	-	-	32	28	4,287	13,125	6,301	19,233		
Net Claims Paid	1,271	2,596	892	1,792	-	-	892	1,792	12,508	15,436	17,898	15,558	19,566	25,921	10,057	16,572	1,362	1,957	6	6	11,431	15,381	-	-	82	195	-	-	-	-	-	-	226	336	38,721	97,788	46,809	1,13,793		
Add Claims Outstanding at the end of the year	712	1,594	419	724	-	-	419	724	11,614	19,054	13,234	26,312	14,790	34,388	16,889	16,810	1,390	2,228	1	6	20,388	18,041	44	38	1	2	87	204	-	-	2	3	278	423	11,716	36,761	1,10,771	1,26,532		
Less Claims Outstanding at the beginning of the year	(78)	(1,592)	(419)	(1,600)	-	-	(419)	(1,600)	(12,508)	(19,054)	(13,234)	(26,312)	(14,790)	(34,388)	(16,889)	(16,810)	(1,390)	(2,228)	(1)	(6)	(20,388)	(18,041)	(44)	(38)	(1)	(2)	(87)	(204)	-	-	(2)	(3)	(278)	(423)	(11,716)	(36,761)	(1,10,771)	(1,26,532)		
Net Incurred Claims	1,293	3,172	824	1,469	-	-	824	1,469	11,692	21,182	16,388	40,438	14,140	61,430	13,412	16,690	1,561	2,580	(18)	(13)	14,967	28,422	42	122	18	34	141	232	-	-	1	3	283	589	57,760	1,11,588	58,624	1,26,628		
Claims Paid (Direct)	1,671	3,388	1,678	3,395	-	-	1,678	3,395	18,628	38,862	38,497	37,228	43,088	68,922	21,088	38,794	1,862	2,937	-	6	22,861	32,403	47	72	-	-	229	588	-	-	10	26	-	-	338	586	38,721	1,11,088	49,809	1,13,793
Less - Re-insurance Ceded to claims paid	(42)	(363)	(786)	(1,593)	-	-	(786)	(1,593)	(9,760)	(6,713)	(642)	(865)	(6,761)	(9,243)	(771)	(1,111)	(260)	(480)	-	-	(1,215)	(1,761)	-	-	19	37	42	-	-	-	-	-	32	28	4,287	13,125	6,301	19,233		
Net Claims Paid	1,271	2,596	892	1,792	-	-	892	1,792	12,508	15,436	17,898	15,558	19,566	25,921	10,057	16,572	1,362	1,957	6	6	11,431	15,381	-	-	82	195	-	-	-	-	-	-	226	336	38,721	97,788	46,809	1,13,793		
Add Claims Outstanding at the end of the year	712	1,594	419	724	-	-	419	724	11,614	19,054	13,234	26,312	14,790	34,388	16,889	16,810	1,390	2,228	1	6	20,388	18,041	44	38	1	2	87	204	-	-	2	3	278	423	11,716	36,761	1,10,771	1,26,532		
Less Claims Outstanding at the beginning of the year	(78)	(1,592)	(419)	(1,600)	-	-	(419)	(1,600)	(12,508)	(19,054)	(13,234)	(26,312)	(14,790)	(34,388)	(16,889)	(16,810)	(1,390)	(2,228)	(1)	(6)	(20,388)	(18,041)	(44)	(38)	(1)	(2)	(87)	(204)	-	-	(2)	(3)	(278)	(423)	(11,716)	(36,761)	(1,10,771)	(1,26,532)		
Net Incurred Claims	1,293	3,172	824	1,469	-	-	824	1,469	11,692	21,182	16,388	40,438	14,140	61,430	13,412	16,690	1,561	2,580	(18)	(13)	14,967	28,422	42	122	18	34	141	232	-	-	1	3	283	589	57,760	1,11,588	58,624	1,26,628		
Claims Paid (Direct)	1,671	3,388	1,678	3,395	-	-	1,678	3,395	18,628	38,862	38,497	37,228	43,088	68,922	21,088	38,794	1,862	2,937	-	6	22,861	32,403	47	72	-	-	229	588	-	-	10	26	-	-	338	586	38,721	1,11,088	49,809	1,13,793
Less - Re-insurance Ceded to claims paid	(42)	(363)	(786)	(1,593)	-	-	(786)	(1,593)	(9,760)	(6,713)	(642)	(865)	(6,761)	(9,243)	(771)	(1,111)	(260)	(480)	-	-	(1,215)	(1,761)	-	-	19	37	42	-	-	-	-	-	32	28	4,287	13,125	6,301	19,233		
Net Claims Paid	1,271	2,596	892	1,792	-	-	892	1,792	12,508	15,436	17,898	15,558	19,566	25,921	10,057	16,572	1,362	1,957	6	6	11,431	15,381	-	-	82	195	-	-	-	-	-	-	226	336	38,721	97,788	46,809	1,13,793		
Add Claims Outstanding at the end of the year	712	1,594	419	724	-	-	419	724	11,614	19,054	13,234	26,312	14,790	34,388	16,889	16,810	1,390	2,228	1	6	20,388	18,041	44	38	1	2	87	204	-	-	2	3	278	423	11,716	36,761	1,10,771	1,26,532		
Less Claims Outstanding at the beginning of the year	(78)	(1,592)	(419)	(1,600)	-	-	(419)	(1,600)	(12,508)	(19,054)	(13,234)	(26,312)	(14,790)	(34,388)	(16,889)	(16,810)	(1,390)	(2,228)	(1)	(6)	(20,388)	(18,041)	(44)	(38)	(1)	(2)	(87)	(204)	-	-	(2)	(3)	(278)	(423)	(11,716)	(36,761)	(1,10,771)	(1,26,532)		
Net Incurred Claims	1,293	3,172	824	1,469	-	-	824	1,469	11,692	21,182	16,388	40,438	14,140	61,430	13,412	16,690	1,561	2,580	(18)	(13)	14,967	28,422	42	122	18	34	141	232	-	-	1	3	283	589	57,760	1,11,588	58,624	1,26,628		
Claims Paid (Direct)	1,671	3,388	1,678	3,395	-	-	1,678	3,395	18,628	38,862	38,497	37,228	43,088	68,922	21,088	38,794	1,862	2,937	-	6	22,861	32,403	47	72	-	-	229	588	-	-	10	26	-	-	338	586	38,721	1,11,088	49,809	1,13,793
Less - Re-insurance Ceded to claims paid	(42)	(363)	(786)	(1,593)	-	-	(786)	(1,593)	(9,760)	(6,713)	(642)	(865)	(6,761)	(9,243)	(771)	(1,111)	(260)	(480)	-	-	(1,215)	(1,761)	-	-	19	37	42	-	-	-	-	-	32	28	4,287	13,125	6,301	19,233		
Net Claims Paid	1,271	2,596	892	1,792	-	-	892	1,792	12,508	15,436	17,898	15,558	19,566	25,921	10,057	16,572	1,362	1,957	6	6	11,431	15,381	-	-	82	195	-	-	-	-	-	-	226	336	38,721	97,788	46,809	1,13,793		
Add Claims Outstanding at the end of the year	712	1,594	419	724	-	-	419	724	11,614	19,054	13,234	26,312	14,790	34,388	16,889	16,810	1,390	2,228	1	6	20,388	18,041	44	38	1	2	87	204	-	-	2	3	278	423	11,716	36,761	1,10,771	1,26,532		
Less Claims Outstanding at the beginning of the year	(78)	(1,592)	(419)	(1,600)	-	-	(419)	(1,600)	(12,508)	(19,054)	(13,234)	(26,312)	(14,790)	(34,388)	(16,889)	(16,810)	(1,390)	(2,228)	(1)	(6)	(20,388)	(18,041)	(44)	(38)	(1)	(2)	(87)	(204)	-	-	(2)	(3)	(278)	(423)	(11,716)	(36,761)	(1,10,771)	(1,26,532)		
Net Incurred Claims	1,293	3,172	824	1,469	-	-	824	1,469	11,692	21,182	16,388	40,438	14,140	61,430	13,412	16,690	1,561	2,580	(18)	(13)	14,967	28,422	42	122	18	34	141	232	-	-	1	3	283	589	57,760	1,11,588	58,624	1,26,628		
Claims Paid (Direct)	1,671	3,388	1,678	3,395	-	-	1,678	3,395	18,628	38,862	38,497	37,228	43,088	68,922	21,088	38,794	1,862	2,937	-	6	22,861	32,403	47	72	-	-	229	588	-	-	10	26	-	-	338	586	38,721	1,11,088	49,809	1,13,793
Less - Re-insurance Ceded to claims paid	(42)	(363)	(786)	(1,593)	-	-	(786)	(1,593)	(9,760)	(6,713)	(642)	(865)	(6,761)	(9,243)	(771)	(1,111)	(260)	(480)	-	-	(1,215)	(1,761)	-	-	19	37	42	-	-	-	-	-	32	28	4,287	13,125	6,301	19,233		
Net Claims Paid	1,271	2,596	892	1,792	-	-	892	1,792	12,508	15,436	17,89,																													

SCHEDULE
(Amount in Rs. Lakhs)

Notes:

(a) The profit/ commission, if any, are to be combined with the Re-insurance accepted or Re-insurance ceded figures.

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

(c) Commission on Business procured through Company website

Particulars

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

[illegible]

FORM NL-8-SHARE CAPITAL SCHEDULE

(Amount in Rs. Lakhs)

	Particulars	As at Sep'21	As At Sep'20(Corresponding previous year)
1	Authorised Capital		
	Equity Shares of Rs 324,000,000 (Previous year - 324,000,000) of Rs. 10 each	32,400	32,400
	Preference Shares of Rs..... each	-	-
2	Issued Capital		
	298,805,700 (Previous Year: 298,805,700) Equity Shares of Rs.10 each	29,881	29,881
	Preference Shares of Rs..... each		
3	Subscribed Capital		
	298,805,700 (Previous Year: 298,805,700) Equity Shares of Rs.10 each	29,881	29,881
	Preference Shares of Rs..... each		
4	Called-up Capital		
	298,805,700 (Previous Year: 298,805,700) Equity Shares of Rs.10 each fully paid up	29,881	29,881
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (Amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses	-	-
	Expenses including commission or brokerage on	-	-
	Underwriting or subscription of shares	-	-
	Preference Shares of Rs..... each	-	-
5	Paid-up Capital		
	Equity Shares of Rs.each	-	-
	Preference Shares of Rs. Each	-	-
	Total	29,881	29,881

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

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

PATTERN OF SHAREHOLDING
[As certified by the Management]

Shareholder	As at Sep'21		As At Sep'20 (Corresponding previous year)	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	17,92,83,420	60	17,92,83,420	60
· Foreign	11,95,22,280	40	11,95,22,280	40
Investors*				
· Indian	-	-	-	-
· Foreign	-	-	-	-
Others (to be specified e.g. ESOP etc.)	-	-	-	-
TOTAL	29,88,05,700	100	29,88,05,700	100

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

DETAILS OF EQUITY HOLDING OF INSURERS

PART A:

PARTICULARS OF THE SHREHOLDING PATTERN OF THE CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED
INSURANCE COMPANY, AS AT QUARTER ENDED 30th SEPTEMBER 2021

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):								
ii)	Bodies Corporate								
	(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 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
iii)	Financial Institutions/Banks								
iv)	Central Government/State Government(s)/President of India								
v)	Persons acting in Concert (Please specify)		0	0	0	0	0	0	0
vi)	Any Other		0	0	0	0	0	0	0
A.2	Foreign Promoters		0	0	0	0	0	0	0
i)	Individuals: (Names of Major Shareholders)								
ii)	Bodies Corporate								
	(i) Mitsui Sumitomo Insurance Co. Ltd.		119522280	40	11952.23	0	0	0	0
iii)	Any Other		0	0	0	0	0	0	0
B	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutional								
i)	Mutual Funds		0	0	0	0	0	0	0
ii)	Foreign Portfolio Investors		0	0	0	0	0	0	0
iii)	Banks / Financial Institutions		0	0	0	0	0	0	0
iv)	Insurance Companies		0	0	0	0	0	0	0
v)	FII belonging to foreign promoter		0	0	0	0	0	0	0
vi)	FII - others		0	0	0	0	0	0	0
vii)	Provident Fund/Pension Fund Fund								
			0	0	0	0	0	0	0
viii)	Alternative Investment Fund		0	0	0	0	0	0	0
ix)	Any Other		0	0	0	0	0	0	0
1.2)	Central Governemnt /State Government (s)/ President of India								
1.3)	Non - Institutions								
i)	Individual share capital upto Rs. 2 Lacs		0	0	0	0	0	0	0
ii)	Individual share capital in excess of Rs. 2 Lacs		0	0	0	0	0	0	0
iii)	NBFCs registered with RBI		0	0	0	0	0	0	0
iv)	Any Other (specify)		0	0	0	0	0	0	0
	Trusts		0	0	0	0	0	0	0
	Non-Resident Indian (NRI)		0	0	0	0	0	0	0
	Clearing Members		0	0	0	0	0	0	0
	NRI (Non repatriable)		0	0	0	0	0	0	0
	Bodies Corporate		0	0	0	0	0	0	0
	IEPF		0	0	0	0	0	0	0
v)	Any Other		0	0	0	0	0	0	0
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder		0	0	0	0	0	0	0
2.2)	Employee Benefit Trust		0	0	0	0	0	0	0
2.3)	Any Other		0	0	0	0	0	0	0
	TOTAL		298805700	100	29880.57	0	0	0	0

Foot Notes:

- (a) All holdings, above 1% of the paid up equity, have to be separately disclosed.
(b) Indian Promoters - As defined under Regulation 2(1)(g) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000
(c) Where a company is listed, the column "Shares pledged or otherwise encumbered" shall not be applicable to "Non Promoters" category

PARTICULARS OF THE SHAREHOLDING PATTERN IN THE INDIAN PROMOTER COMPANY(S) / INDIAN INVESTOR(S) AS INDICATED AT (A) ABOVE

PART B:

Name of the Indian Promoter / Indian Investor:
Cholamandalam Financial Holdings Limited

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

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)					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 A M ARUNACHALAM			148660	0.08	1.49	-	-	-	-
2	M A ALAGAPPAN			130660	0.07	1.31	-	-	-	-
3	M M MURUGAPPAN			277360	0.15	2.77	-	-	-	-
4	M M MURUGAPPAN			355330	0.19	3.55	-	-	-	-
5	A VELLAYAN			249500	0.13	2.50	-	-	-	-
6	UMAYAL.R.			226580	0.12	2.27	-	-	-	-
7	A VENKATACHALAM			252000	0.13	2.52	-	-	-	-
8	VALLI ANNAMALAI			157127	0.08	1.57	7000	4.45	-	-
9	M VELLACHI			115330	0.06	1.15	-	-	-	-
10	M A M ARUNACHALAM			470160	0.25	4.70	-	-	-	-
11	ARUN ALAGAPPAN			833090	0.44	8.33	-	-	-	-
12	M.A.ALAGAPPAN			710000	0.38	7.10	6000	0.85	-	-
13	LAKSHMI CHOCKA LINGAM			158660	0.08	1.59	-	-	-	-
14	A VELLAYAN			382400	0.20	3.82	-	-	-	-
15	M M VENKATACHALAM			4000	0.00	0.04	-	-	-	-
16	LAKSHMI VENKATACHALAM			1200	0.00	0.01	1200	100.00	-	-
17	MEYYAMMAI VENKATACHALAM			358580	0.19	3.59	-	-	-	-
18	S.VELLAYAN			14500	0.01	0.15	-	-	-	-
19	M V VALLI MURUGAPPAN			978190	0.52	9.78	-	-	-	-
20	M V MURUGAPPAN			543330	0.29	5.43	-	-	-	-
21	M M MURUGAPPAN			209715	0.11	2.10	-	-	-	-
22	A M MEYYAMMAI			931500	0.50	9.32	-	-	-	-
23	M V SUBBIAH			171200	0.09	1.71	-	-	-	-
24	MEENAKSHI MURUGAPPAN			70	0.00	0.00	-	-	-	-
25	A VENKATACHALAM			513610	0.27	5.14	-	-	-	-
26	VALLIMUTHIAH			387080	0.21	3.87	-	-	-	-
27	V NARAYANAN			281140	0.15	2.81	-	-	-	-
28	V ARUNACHALAM			338990	0.18	3.39	-	-	-	-
29	ARUN VENKATACHALAM			200000	0.11	2.00	-	-	-	-
30	SOLACHI RAMANATHAN			8500	0.00	0.09	-	-	-	-
31	A V NAGALAKSHMI			3600	0.00	0.04	-	-	-	-
32	M V AR MEENAKSHI			449630	0.24	4.50	-	-	-	-
33	A.KEERTIKA UNNAMALAI			500	0.00	0.01	-	-	-	-
34	SIGAPI ARUNACHALAM			227990	0.12	2.28	15000	-	-	-
35	UMA RAMANATHAN			2000	0.00	0.02	-	-	-	-
36	V VASANTHA			2300	0.00	0.02	-	-	-	-
37	DHRUV M ARUNACHALAM			11000	0.01	0.11	-	-	-	-
38	PRANAV ALAGAPPAN			28050	0.01	0.28	-	-	-	-
	Total			1,01,33,532	5.40	101.34	29,200	0.3	-	-
ii)	Bodies corporate:				0.00	0.00	-	-	-	-
1	AMBADI ENTERPRISES LTD			1058200	0.56	10.58	-	-	-	-
2	A M M VELLAYAN SONS P LTD			38430	0.02	0.38	-	-	-	-
3	CARBORUNDUM UNIVERSAL LIMITED			1000	0.00	0.01	-	-	-	-
4	M.M.MUTHIAH SONS PRIVATE LTD			4200	0.00	0.04	-	-	-	-
5	AMBADI INVESTMENTS LIMITED			70766595	37.70	707.67	-	-	-	-
6	M A ALAGAPPAN HOLDINGS PRIVATE LIMITED			529860	0.28	5.30	-	-	-	-
7	M A MURUGAPPAN HOLDINGS LLP			546860	0.29	5.47	-	-	-	-
8	Murugappa & Sons			863980	0.46	8.64	-	-	-	-
	Total			7,38,09,125	39.32	738.09	-	-	-	-
iii)	Financial Institutions/Banks			-	0.00	0.00	-	-	-	-
iv)	Central Government/State Government(s)/President of India			-	0.00	0.00	-	-	-	-
v)	Persons acting in Concert (Please specify)			-	0.00	0.00	-	-	-	-
vi)	Any Others				0.00	0.00	-	-	-	-
1	M.M.MUTHIAH RESEARCH FOUNDATION			280920	0.15	2.81	-	-	-	-
2	LAKSHMI RAMASWAMY FAMILY TRUST(AA ALAGAMMAI & LAKSHMI			743000	0.40	7.43	-	-	-	-
3	AR LAKSHMI ACHI TRUST			391510	0.21	3.92	-	-	-	-
4	MV MUTHIAH FAMILY TRUST (M M VENKATACHALAM & M V MUTHIAH			459830	0.24	4.60	-	-	-	-
5	MM VEERAPPAN FAMILY TRUST(MM MURUGAPPAN & MEENAKSHI			468055	0.25	4.68	-	-	-	-
6	MV SUBRAMANIAN FAMILY TRUST (Mr. M M Venkatachalam hold			459830	0.24	4.60	-	-	-	-
7	M M MUTHIAH FAMILY TRUST (M M MURUGAPPAN & M M MUTHIAH			478055	0.25	4.78	-	-	-	-
8	MURUGAPPA EDUCATIONAL AND MEDICAL FOUNDATION			726200	0.39	7.26	-	-	-	-
	Lakshmi Venkatachalam Family Trust(M M Venkatachalam&Lakshmi Venkatachalam are trustees of trust)									
9				379905	0.20	3.80				
	Meenakshi Murugappan Family Trust (M M Murugappan & Meenakshi Murugappan are trustees of the trust)									
10				500000	0.27	5.00				
	M M Murugappan Family Trust (M M Murugappan & Meenakshi Murugappan are trustees of the trust)									
11				231800	0.12	2.32				
	Murugappan Arunachalam Children Trust (Sigapi Arunachalam alongwith others hold shares on behalf of Trust)									
12				215410	0.11	2.15				
	Valli Subbiah Benefit Trust (S Vellayan & A Vellayan holds shares on behalf of the Trust)									
13				14500	0.01	0.15				
	Arun Murugappan Children's Trust (MAM Arunachalam & Sigappi Arunachalam hold on behalf of the trust)									
14				220278	0.12	2.20				
	M A Alagappan Grand Children Trust (Arun Alagappan& AA Alagammai hold shares on behalf of the Trust)									
15				216777	0.12	2.17				
16	Saraswathi Trust (M V Subiah & S Vellayan are trustees of the trust)			515180	0.27	5.15				
17	Shambho Trust (M V Subiah & S Vellayan are trustees of the trust)			597340	0.32	5.97				
	MM Venkatachalam Family Trust(MM Venkatachalam&Lakshmi Venkatachalam hold shares on behalf oftrust)									
18				403900	0.22	4.04				
	Total			7302490	3.89	73.02		-		
A.2	Foreign Promoters							-		
i)	Individuals (Names of major shareholders):			-	-	-	-	-	-	-
ii)	Bodies Corporate			-	-	-	-	-	-	-
	(i)			-	-	-	-	-	-	-
	(ii)			-	-	-	-	-	-	-
	(iii)			-	-	-	-	-	-	-
iii)	Any other (Please Specify)			17,032	0.00	0.17	-	-	-	-
	Sub total			9,12,62,179	48.61	912.62		-		

							-		
B	Non Promoters		0.00	0.00			-		
B.1	Public Shareholders		0.00	0.00			-		
1.1)	Institutional		0.00	0.00			-		
i)	Mutual Funds	46645658	24.85	466.46	-		-	-	-
ii)	Foreign Portfolio Investors	21076557	11.23	210.77	-		-	-	-
iii)	Banks / Financial Institutions	886320	0.47	8.86	-		-	-	-
iv)	Insurance Companies	-	-	-	-		-	-	-
v)	FII belonging to foreign promoter		0.00	0.00	-		-	-	-
vi)	FII - others	236660	0.13	2.37	-		-	-	-
vii)	Provident Fund/Pension Fund		0.00	0.00	-		-	-	-
viii)	Alternative Investment Fund	1186982	0.63	11.87	-		-	-	-
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	15298385	8.15	152.98	-		-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	2275056	1.21	22.75	-		-	-	-
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)	317179	0.17	3.17	-		-	-	-
	Clearing Members	12579	0.01	0.13	-		-	-	-
	Qualified Institutional Buyer	2963499	1.58	29.63					
	NRI (Non repatriable)	1960985	1.04	19.61	-		-	-	-
	Bodies Corporate	2777132	1.48	27.77			-		
	IEPF	790461	0.42	7.90	-		-	-	-
v)	Alternate Investment Fund		0.00	0.00	-		-	-	-
	Total	96444453	51.38	964.44			-		
B.2	Non Public Shareholders		0.00	0.00			-		
2.1)	Custodian/DR Holder	23460	0.01	0.23	-		-	-	-
2.2)	Employee Benefit Trust		0.00	0.00	-		-	-	-
2.3)	Any Other		0.00	0.00	-		-	-	-
		23460	0.01	0.23			-		
	sub total	96467913	51.39	964.68			-		
	Grand Total	18,77,30,092	100.00	1877.30	29,200		0.03		

PART B:

Name of the Indian Promoter / Indian Investor:
KARTIK INVESTMENTS TRUST LIMITED

Sl. No.	Category	No.of investors	No. of shares held	% age of holding	Paid up equity (Rs. In Lakhs)	Number of shares(VI)		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					NIL						
1	Promoters											
(i).	Indian promoters											
	Individuals holding											
	A Vellayan									50	0.02	0.01
	A Venkatachalam									50	0.02	0.01
	M A Alagappan									100	0.04	0.01
	M M Murugappan									100	0.04	0.01
	M V Valli Murugappan									100	0.04	0.01
	M V Subbiah									100	0.04	0.01
(ii)	Bodies Corporate											
	M.A. Alagappan Holdings Private Limited									50	0.02	0.01
	M.A. Murugappan Holdings LLP									50	0.02	0.01
	Murugappa Educational & Medical Foundation									12220	5.01	1.22
	AMM Vellayan & Sons Private Limited									3700	1.52	0.37
	AR Lakshmi Achi Trust									4000	1.64	0.40
	Carborundum Universal Limited									24240	9.93	2.42
	E.I.D.Parry (India) Ltd.									23600	9.67	2.36
	M.M.Muthiah Research Foundation									4960	2.03	0.50
	Ambadi Investments Limited									74758	30.64	7.48
	Parry Enterprises India Limited									32	0.01	0.00
	Cholamandalam Financial Holdings Limited									33790	13.85	3.38
	Chola Business Services Limited									550	0.23	0.06
	Murugappa & Sons									100	0.04	0.01
2	Foreign promoters											
	Individuals (Major Holdings)									-	-	-
	Bodies Corporate									-	-	-
3	Persons Acting in concert											
	Sub Total		182550	74.82	18.255							
B.1	Non Promoters' Holding					NIL						
1.1	Institutional Investors											
a.	Mutual Funds and UTI											
b.	Banks, Financial Institutions, Insurance Companies											
1.2	(Central / State Government / Non Government Institutions)											
1.3	FII's:											
B.2	Non - Institutions											
	Indian Public									32010	13.12	3.20
a.	Private Corporate Bodies									29440	12.07	2.94
b.	Others											
c.	NRIs									-	-	-
d.	OCB's									-	-	-
e.	FII's:									-	-	-
f.	Employees									-	-	-
g.	Trusts									-	-	-
h.	Directors (independent Director)									-	-	-
i.	NSDL/CDSL TRANSIT POSITION									-	-	-
	Sub - Total		61450	25.18	6.15							
	Grand Total		244000	100.00	24.4							

PART B:

Name of the Indian Promoter / Indian Investor:
AMBADI ENTERPRISES LIMITED

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								
	Individuals holding								
1	M V MURUGAPPAN (HUF)		24958	5.20	2.50	NIL			
2	MRS VALLI MURUGAPPAN		26358	5.49	2.64				
2	M V SUBBIAH		24958	5.20	2.50				
3	M A ALAGAPPAN		35584	7.41	3.56				
4	M M MURUGAPPAN		37436	7.80	3.74				
5	M V SUBRAMANIAN		38485	8.02	3.85				
6	AR MEENAKSHI		1400	0.29	0.14				
7	M V SEETHA SUBBIAH		1736	0.36	0.17				
8	A VENKATACHALAM		25658	5.35	2.57				
9	A VELLAYAN		8088	1.69	0.81				
10	M A M ARUNACHALAM (I)		51926	10.82	5.19				
11	A A ALAGAMMAI		4200	0.88	0.42				
12	S VELLAYAN		26354	5.49	2.64				
13	ARUN ALAGAPPAN		39782	8.29	3.98				
14	MEENAKSHI MURUGAPPAN		2100	0.44	0.21				
15	V ARUNACHALAM		8786	1.83	0.88				
16	M M MUTHIAH		19768	4.12	1.98				
17	LAKSHMI VENKATACHALAM		2100	0.44	0.21				
18	V NARAYANAN		8784	1.83	0.88				
19	M V VALLI MURUGAPPAN		1400	0.29	0.14				
20	M M VEERAPPAN		19768	4.12	1.98				
21	M V MUTHIAH		38485	8.02	3.85				
22	M A M ARUNACHALAM (H)		19892	4.14	1.99				

23	M A ALAGAPPAN JT M M VENKATACHALAM		480	0.10	0.05
24	M A ALAGAPPAN JT M A M ARUNACHALAM		7750	1.61	0.78
25	R MUTHAIYAH		2736	0.57	0.27
26	A SOLACHI		112	0.02	0.01
27	PL SEETHA		56	0.01	0.01
28	M SEETHA		56	0.01	0.01
29	AR KASIVISWANATHAN		231	0.05	0.02
30	AR RAMANATHAN		230	0.05	0.02
31	AR MURUGAPPAN		231	0.05	0.02
32	M RAMASWAMY		112	0.02	0.01
			480000	100.00	48.00

PART B:

Name of the Indian Promoter / Indian Investor:
Ambadi Investments Ltd

Sl. No.	Category	No. of Investors	No. of shares held	% age of holding	Paid up equity (Rs. In	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).	<div>Promoters</div> <div>Indian promoters</div> <div>Individuals (Major Holdings)</div> <div>M A ALAGAPPAN (on behalf of Murugappa & Sons)</div> <div>M M VENKATACHALAM (on behalf of Murugappa & Sons)</div> <div>M A Alagappan</div> <div>M.A.ALAGAPPAN</div> <div>M V AR MEENAKSHI</div> <div>M A ALAGAPPAN (HUF)</div> <div>A A ALAGAMMAI</div> <div>V ARUNACHALAM</div> <div>M V SUBBIAH</div> <div>M V SEETHA SUBBIAH</div> <div>S VELLAYAN</div> <div>A VENKATACHALAM</div> <div>MEYYAMMAI VENKATACHALAM</div> <div>M M SEETHALAKSHMI</div> <div>M M MURUGAPPAN</div> <div>M M MURUGAPPAN (Trustee)</div> <div>M M MURUGAPPAN (Trustee)</div> <div>M M MURUGAPPAN (HUF Account)</div> <div>M M MURUGAPPAN</div> <div>M M MURUGAPPAN</div> <div>M M MURUGAPPAN (Trustee)</div> <div>M M MURUGAPPAN (Trustee)</div> <div>M M VENKATACHALAM</div> <div>M M VENKATACHALAM (Trustee)</div> <div>M M VENKATACHALAM (Trustee)</div> <div>M M VENKATACHALAM (Trustee)</div> <div>M M VENKATACHALAM (Trustee)</div> <div>A VELLAYAN</div> <div>LALITHA VELLAYAN</div> <div>M A M ARUNACHALAM</div> <div>SIGAPI ARUNACHALAM</div> <div>M A M ARUNACHALAM</div> <div>V NARAYANAN</div> <div>M V SUBBIAH</div> <div>M V VALLI MURUGAPPAN</div> <div>M V MURUGAPPAN (HUF)</div> <div>ARUN ALAGAPPAN</div> <div>M.V.MURUGAPPAN</div> <div>PRANAV ALAGAPPAN</div> <div>ARUN VENKATACHALAM</div> <div>M.M.VENKATACHALAM</div> <div>ARUN ALAGAPPAN (Trustee)</div> <div>M A M ARUNACHALAM</div> <div>M V VALLI MURUGAPPAN</div> <div>M V SUBBIAH (Trustee)</div> <div>Individual (other holding)</div> <div>Bodies Corporate</div> <div>M A ALAGAPPAN HOLDINGS PRIVATE LIMITED</div> <div>AR LAKSHMI ACHI TRUST</div> <div>A M M VELLAYAN SONS P LTD</div> <div>AMBADI ENTERPRISES LTD</div> <div>M.M.MUTHIAH RESEARCH FOUNDATION</div> <div>M A MURUGAPPAN HOLDINGS PRIVATE LIMITED</div>					NIL			
I(b).	Foreign promoters								
	Individuals		-	-	-				
	Bodies Corporate		-	-	-				
	PARRY MURRAY AND COMPANY LIMITED		33500	1.37	3.35				
	Sub Total		2314427	94.74	231.44				
						Shares pledged or otherwise encumbered		Shares under Lock in Period	
Sl. No.	Category					Number of shares (VI)	As a percentage of Total Sahres held (VII) = (VI)/(III)*100	Number of Shares (VIII)	As a percentage of Total Sahres Held (IX) = (VIII)/(III)*100
II.	<div>Non Promoters' Holding</div> <div>1 Institutional Investors</div> <div>a. Mutual Funds and UTI</div> <div>Banks, Financial Institutions, Insurance</div> <div>b. Companies (Central / State Government / Non Government Institutions)</div> <div>c. FIIs:</div> <div>(i) FII belonging to foreign promoter</div>								
			-	-	-				
			-	-	-				
			-	-	-				
			-	-	-				

(ii)	FII - others		-	-	-
	Non - Institutions				
2	Indian Public		128595	5.26	12.86
a.	Private Corporate Bodies			-	-
b.	Others			-	-
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			-	-
	Sub - Total		128595	5.26	12.86
	Grand Total		2443022	100.00	244.30

PART B:

Name of the Indian Promoter / Indian Investor:
Murugappa Management Services Limited

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 (Formerly known as TI Financial Holdings Ltd)		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 Distribution 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 Insitutions)		-	-	-				
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		-	-	-				
	Sub - Total		-	-	-				
	Grand Total		229468	100	229.47				

PART B:

Name of the Indian Promoter / Indian Investor:
PARRYS INVESTMENTS LIMITED

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 A M ARUNACHALAM								
2	M A ALAGAPPAN								
3	M M MURUGAPPAN								
4	M M MURUGAPPAN								
5	A VELLAYAN								
6	UMAYAL.R.								
7	A VENKATACHALAM								
8	VALLI ANNAMALAI								
9	M VELLACHI								
10	M A M ARUNACHALAM								
11	ARUN ALAGAPPAN								
12	M.A.ALAGAPPAN								
13	LAKSHMI CHOCKA LINGAM								
14	A VELLAYAN								
15	M M VENKATACHALAM								
16	LAKSHMI VENKATACHALAM								
17	LALITHA VELLAYAN								
18	MEYYAMMAI VENKATACHALAM								
19	S.VELLAYAN								
20	M V VALLI MURUGAPPAN								
21	VALLI ARUNACHALAM								
22	M M MURUGAPPAN								
23	A M MEYYAMMAI								
24	M V SUBBIAH								
25	MEENAKSHI MURUGAPPAN								

26	A VENKATACHALAM								
27	VALLIMUTHIAH								
28	V NARAYANAN								
29	V ARUNACHALAM								
30	ARUN VENKATACHALAM								
31	SOLACHI RAMANATHAN								
32	A V NAGALAKSHMI								
33	M V AR MEENAKSHI								
34	A.KEERTIKA UNNAMALAI								
35	SIGAPI ARUNACHALAM								
36	UMA RAMANATHAN								
37	V VASANTHA								
38	DHRUV M ARUNACHALAM								
39	PRANAV ALAGAPPAN								
	Total								
ii)	Bodies corporate:								
1	AMBADI ENTERPRISES LTD								
2	A M M VELLAYAN SONS P LTD								
3	CARBORUNDUM UNIVERSAL LIMITED								
4	M.M.MUTHIAH SONS PRIVATE LTD								
5	AMBADI INVESTMENTS LIMITED								
6	M A ALAGAPPAN HOLDINGS PRIVATE LIMITED								
7	M A MURUGAPPAN HOLDINGS LLP								
8	Murugappa & Sons								
9	E.I.D.- Parry (India) Limited	1	1800144	100.00	180.01	-	-	-	-
	Total								
iii)	Financial Institutions/Banks								
iv)	Central Government/State Government(s)/President of India								
v)	Persons acting in Concert (Please specify)								
vi)	Any Others								
1	M.M.MUTHIAH RESEARCH FOUNDATION								
2	LAKSHMI RAMASWAMY FAMILY TRUST(AA ALAGAMMAI & LAKSHMI RAMASWAMY HOLDS SHARES ON BEHALF OF THE TRUST)								
3	AR LAKSHMI ACHI TRUST								
4	MV MUTHIAH FAMILY TRUST (M M VENKATACHALAM & M V MUTHIAH HOLDS SHARES ON BEHALF OF THE TRUST)								
5	MM VEERAPPAN FAMILY TRUST(MM MURUGAPPAN & MEENAKSHI MURUGAPPAN HOLDS SHARES ON BEHALF OF THE TRUST)								
6	MV SUBRAMANIAN FAMILY TRUST (Mr. M M Venkatachalam hold shares on behalf of the trust)								
7	M M MUTHIAH FAMILY TRUST (M M MURUGAPPAN & M M MUTHIAH HOLDS SHARES ON BEHALF OF THE TRUST)								
8	MURUGAPPA EDUCATIONAL AND MEDICAL FOUNDATION								
9	Lakshmi Venkatachalam Family Trust(M M Venkatachalam&Lakshmi Venkatachalam are trustees of trust)								
10	Meenakshi Murugappan Family Trust (M M Murugappan & Meenakshi Murugappan are trustees of the trust)								
11	M M Murugappan Family Trust (M M Murugappan & Meenakshi Murugappan are trustees of the trust)								
12	Murugappan Arunachalam Children Trust (Sigapi Arunachalam alongwith others hold shares on behalf of Trust)								
13	Valli Subbiah Benefit Trust (S Vellayan & A Vellayan holds shares on behalf of the Trust)								
14	Arun Murugappan Children's Trust (MAM Arunachalam & Sigappi Arunachalam hold on behalf of the trust)								
15	M A Alagappan Grand Children Trust (Arun Alagappan& AA Alagammai hold shares on behalf of the Trust)								
16	Saraswathi Trust (M V Subiah & S Vellayan are trustees of the trust)								
17	Shambho Trust (M V Subiah & S Vellayan are trustees of the trust)								
	Total								
A.2	Foreign Promoters								
i)	Foreign Promoters								
ii)	Individuals (Names of major shareholders):								
	Bodies Corporate								
	(i)								
	(ii)								
iii)	Any Other								
	Sub total								
B	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutional								
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)	Central Government /State Government (s)/ President of India								
1.3)	Non - Institutions								
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								
	Total								
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any Other								
	sub total	6	6	0.00	0.00	0.00	0.00	0.00	0.00
	Grand Total	7	1800150	100.00	180.02	0.00	0.00	0.00	0.00

Foot Notes:

- (a) At A.1 and A.2 of part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.
- (b). Insurers are required to highlight the categories which fall within the purview of Regulation 11(1)(ii) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000.
- (c) Details of investors (excluding employees holding under ESOP) have to be provided where the insurance company is unlisted.
- (d) Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the insurance company is listed.

- (e) Please specify the names of the FIIS, indicating those FIIS which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.

- (f) 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 a Sep'21	As At Sep'20(Corresponding previous year)
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	14,326	14,326
4	General Reserves	78,476	63,476
	Less: Amount utilized for Buy-back	-	-
	Less: Amount utilized for issue of Bonus shares	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves (Debenture Redemption Reserve)	2,000	2,000
7	Balance of Profit in Profit & Loss Account	68,135	70,714
	TOTAL	1,62,937	1,50,516

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 Sep'21	As At Sep'20(Corresponding previous year)
1	Debentures/ Bonds	10,000	10,000
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	10,000	10,000

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

DISCLOSURE FOR SECURED BORROWINGS (Refer Note a)

(Amount in Rs. Lakhs)				
SL. NO.	SOURCE / INSTRUMENT	AMOUNT BORROWED	AMOUNT OF SECURITY	NATURE OF SECURITY
1				
2				
3				
4				
5				

FORM NL-12 & 12A -INVESTMENT SCHEDULE

		NL -12		NL -12A		(Amount in Rs. Lakhs)	
		Shareholders		Policyholders		Total	
	Particulars	As at Sep'21	As At Sep'20 (Corresponding previous year)	As at Sep'21	As At Sep'20 (Corresponding previous year)	As at Sep'21	As At Sep'20 (Corresponding previous year)
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	88,521	76,356	6,47,458	6,44,220	7,35,979	8,12,335
2	Other Approved Securities	-	-	-	-	-	-
3	Other Investments					-	-
	(a) Shares					-	-
	(aa) Equity	1,546	837	11,310	7,062	12,856	13,693
	(bb) Preference					-	-
	(b) Mutual Funds					-	-
	(c) Derivative Instruments					-	-
	(d) Debentures/ Bonds	12,395	8,007	90,658	67,553	1,03,053	1,11,060
	(e) Other Securities (Fixed Deposit with Bank & Investments in AIF)	272	135	1,991	1,139	2,263	2,398
	(f) Subsidiaries					-	-
	(g) Investment Properties-Real Estate	371	305	2,713	2,577	3,084	3,389
4	Investments in Infrastructure and Housing	13,068	4,809	95,583	40,576	1,08,651	1,13,460
5	Other than Approved Investments	292	181	2,139	1,531	2,431	2,612
	TOTAL	1,16,465	90,630	8,51,852	7,64,658	9,68,317	8,55,288
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	-	267	-	2,255	-	267
2	Other Approved Securities	-	-	-	-	-	-
3	Other Investments					-	-
	(a) Shares					-	-
	(aa) Equity					-	-
	(bb) Preference					-	-
	(b) Mutual Funds	1,187	1,431	8,684	12,076	9,871	11,302
	(c) Derivative Instruments					-	-
	(d) Debentures/ Bonds	3,269	6,528	23,907	55,075	27,176	33,704
	(e) Other Securities (Fixed Deposit with Bank & Investments in AIF)	16,724	4,629	1,22,324	39,056	1,39,048	1,43,677
	(f) Subsidiaries					-	-
	(g) Investment Properties-Real Estate					-	-
4	Investments in Infrastructure and Housing	2,201	1,507	16,096	12,713	18,297	19,804
5	Other than Approved Investments	302	1,248	2,207	10,532	2,509	3,757
	TOTAL	23,683	15,610	1,73,218	1,31,707	1,96,901	1,47,317
	GRNAD TOTAL	1,40,148	1,06,240	10,25,070	8,96,365	11,65,218	10,02,605

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 specified below.**

(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.

(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 Sep'21	As At Sep'20 (Corresponding previous year)	As at Sep'21	As At Sep'20 (Corresponding previous year)	As at Sep'21	As At Sep'20 (Corresponding previous year)
	Long Term Investments--						
	Book Value	118494	94369	866686	796195	985180	890564
	market Value	117602	94630	860163	798394	977765	893024
	Short Term Investments--						
	Book Value	24586	16017	179825	135138	204411	151155
	market Value	23961	16144	175256	136207	199217	152351

FORM NL-13-LOANS SCHEDULE

(Amount in Rs. Lakhs)			
	Particulars	As at Sep'21	As At Sep'20 (Corresponding previous year)
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others (to be specified)	-	-
	Unsecured		
	TOTAL		
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Companies	-	-
	(f) Others (to be specified)	-	-
	TOTAL		
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL		
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL		

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		
	Total		

FORM NL-14-FIXED ASSETS SCHEDULE

(Amount in Rs. Lakhs)										
Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening	Additions	Deductio ns	Closing	Up to Last Year	For The Period	On Sales/ Adjustme nts	To Date	As at Sep'21	As At Sep'20 (Corresponding previous year)
Goodwill										
Intangibles (specify)	11,255	501	-	11,756	9,276	716	-	9,993	1,763	1,835
Land-Freehold	587	-	-	587	-	-	-	-	587	587
Leasehold Property										
Buildings	3,725	-	-	3,725	576	31	-	607	3,117	3,179
Furniture & Fittings	594	4	-	598	548	8	-	556	42	49
Information Technology Equipment	5,609	514	97	6,026	4,834	305	97	5,042	984	698
Vehicles	363	126	120	370	188	46	105	128	242	168
Office Equipment	412	17	1	428	362	18	1	379	49	66
Others (Specify nature)										
(a) Electrical Fittings	602	5	6	601	519	20	6	533	68	86
(b) Improvement to Premises	1,717	-	-	1,717	1,462	86	-	1,549	169	303
TOTAL	24,864	1,167	224	25,808	17,765	1,230	209	18,787	7,021	6,971
Work in progress	-	-	-	-	-	-	-	-	474	209
Grand Total	24,864	1,167	224	25,808	17,765	1,230	209	18,787	7,495	7,180
PREVIOUS YEAR	22,827	974	78	23,723	15,780	1,040	67	16,753		

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

FORM NL-15-CASH AND BANK BALANCE SCHEDULE

(Amount in Rs. Lakhs)			
	Particulars	As at Sep'21	As At Sep'20 (Corresponding previous year)
1	Cash (including cheques ^(a) , drafts and stamps)	363	493
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)		
	(bb) Others		
	(b) Current Accounts	1,944	3,524
	(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)	217	561
	TOTAL	2,524	4,578
	Balances with non-scheduled banks included in 2 and 3 above		
	CASH & BANK BALANCES		
	In India	2,307	4,017
	Outside India		

* Cheques on hand amount to Rs.278 (in Lakh) Previous Year : Rs 432 (in Lakh)
Note :
(a) Bank balance may include remittances in transit. If so, the nature and amount should be separately stated.

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

(Amount in Rs. Lakhs)

	Particulars	As at Sep'21	As At Sep'20 (Corresponding previous year)
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	16,870	32,626
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	17,571	11,653
6	Others (to be specified)		
	Advances to Employees	5	8
	Advances to Vendors	356	91
	GST Unutilised Credit/paid in advance	3,723	4,259
	Service tax paid under protest (Note 8 (c) of Schedule 16)	437	579
	Other Advances / Deposits	7,255	9,004
	TOTAL (A)	46,217	58,220
	OTHER ASSETS		
1	Income accrued on investments	21,294	19,784
2	Outstanding Premiums	5,490	7,133
	Less : Provisions for doubtful ,if any	-	-
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	3,545	2,433
	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	174	-
	Receivable from Terrorism Pool [includes investment income]	17,197	15,236
	Receivable from Nuclear Pool	613	408
	Unclaimed Amount of Policy holders Deposits	304	398
	Interest income on unclaimed Amount of Policyholders Deposit	120	-
	Receivable from IMTPIP	-	-
	Deposits for Premises and Advance Rent	1,685	1,041
	TOTAL (B)	50,422	46,433
	TOTAL (A+B)	96,639	1,04,653

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 Sep'21	As At Sep'20 (Corresponding previous year)
1	Agents' Balances	3,849	3,939
2	Balances due to other insurance companies	16,451	16,045
3	Deposits held on re-insurance ceded	22,347	15,764
4	Premiums received in advance		
	(a) For Long term policies ^(a)	99,903	66,868
	(b) for Other Policies	4,211	5,838
5	Unallocated Premium	7,661	7,548
6	Sundry creditors	1,037	996
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	6,77,392	6,01,468
9	Due to Officers/ Directors	-	-
10	Unclaimed Amount of policyholders	302	401
11	Income accrued on Unclaimed amounts	120	-
12	Interest payable on debentures/bonds	309	309
13	GST Liabilities	5,224	5,214
14	Others (to be specified)		
	Book Overdraft	3,513	1,658
	Tax and Other Withholdings	673	1,039
	Environment Relief Fund	1	1
	Provision for Expenses	15,504	10,367
	Other Liabilities	264	349
	TOTAL	8,58,761	7,37,804

Note :

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

Details of unclaimed amounts and Investment Income thereon (Annual Disclosure at the end of the Financial Year) (Amount in Rs. Lakhs)		
Particulars	As at Sep'21	As At Sep'20 (Corresponding previous year)
Opening Balance	575	210
Add: Amount transferred to unclaimed amount	60	160
Add: Cheques issued out of the unclaimed amount but not encashed by the policyholders (To be included only when the cheques are stale)	309	184
Add: Investment Income	27	-
Less: Amount paid during the year	550	182
Less: Transferred to SCWF		
Closing Balance of Unclaimed Amount	422	372

FORM NL-18-PROVISIONS SCHEDULE

(Amount in Rs. Lakhs)			
	Particulars	As at Sep'21	As At Sep'20 (Corresponding previous year)
1	Reserve for Unexpired Risk	2,23,856	2,07,935
2	Reserve for Premium Deficiency		
3	For taxation (less advance tax paid and taxes deducted at source)		
4	For Employee Benefits	3,581	3,615
4	Others (to be specified) (a) _____ (b) _____		
	TOTAL	2,27,437	2,11,550

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

(Amount in Rs. Lakhs)			
	Particulars	As at Sep'21	As At Sep'20 (Corresponding previous year)
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	TOTAL	-	-

Notes:

(a) No item shall be included under the head “Miscellaneous Expenditure” and carried forward
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.

FORM NL-20-ANALYTICAL RATIOS SCHEUDLE
Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

Sl.No.	Particular	Calculation	For the quarter Sep'21	Up to the Quarter Sep'21	For the Corresponding quarter of the Previous year Sep'20	up to the Corresponding Quarter of the Previous year Sep'20
1	Gross Direct Premium Growth Rate**	$\frac{[GDPI(CY)-GDPI(PY)]}{GDPI(PY)}$	11.96%	8.78%	0.26%	-10.88%
2	Gross Direct Premium to Net worth Ratio	GDPI / Shareholder's funds <u>Shareholder's funds/Net Worth</u> =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	0.63	1.10	0.61	1.08
3	Growth rate of Net Worth	$\frac{(\text{Shareholder's funds}(CY)-\text{Shareholder's funds}(PY))}{\text{Shareholder's funds}(PY)}$	6.99%	6.99%	21.32%	21.32%
4	Net Retention Ratio**	Net written premium / (Gross Direct Premium Income + Reinsurance Accepted)	74.24%	73.56%	76.02%	75.00%
5	Net Commission Ratio**	Net Commission / Net written premium	6.30%	4.21%	0.77%	1.02%
6	Expense of Management to Gross Direct Premium Ratio**	(Direct Commission+Operating Expenses) / Gross direct premium	37.32%	38.13%	32.15%	33.10%
7	Expense of Management to Net Written Premium Ratio**	(Net Commission+Operating Expenses) / Net Written Premium	49.94%	51.56%	42.16%	43.97%
8	Net Incurred Claims to Net Earned Premium**	Net Incurred Claims / Net Earned Premium	70.08%	74.85%	71.99%	67.77%
9	Claims paid to claims provisions**	Claim Paid (pertaining to provisions made previously) / claims provision made previously	42.88%	89.96%	42.17%	81.22%
10	Combined Ratio**	(7) +(8)	112.50%	116.75%	104.69%	102.75%
11	Investment income ratio	Investment income / Average Assets under management Investment income = Profit/ Loss on sale/redemption of Investments+Interest, Dividend & Rent – Gross (net of investment expenses) including investment income from pool	1.80%	3.78%	2.42%	4.31%
12	Technical Reserves to net premium ratio **	$\frac{[(\text{Reserve for unexpired risks}+\text{premium deficiency}+\text{reserve for outstanding claims}(\text{including IBNR and IBNER})]}{\text{Net premium written}}$	6.53	6.53	5.51	5.51
13	Underwriting balance ratio	Underwriting results / Net earned premium <u>Underwriting results</u> = Net earned premium-Net incurred claims-Net commission-Operating Expenses (Before adjusting transfer to Profit and loss account as per Section 40C)- Premium Deficiency	(0.15)	(0.14)	(0.06)	0.00
14	Operating Profit Ratio	Operating profit / Net Earned premium	13.53%	14.39%	18.07%	24.69%
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.	0.22	0.22	0.19	0.19
16	Net earning ratio	Profit after tax / Net Premium written	1.70%	2.78%	11.29%	13.69%
17	Return on net worth ratio	Profit after tax / Net Worth	0.80%	2.26%	5.21%	11.16%

FORM NL-20-ANALYTICAL RATIOS SCHEUDLE						
Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED						
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	to be taken from solvency margin reporting	1.77	1.77	1.95	1.95
19	NPA Ratio	to be taken from NPA reporting				
	Gross NPA Ratio		0.85%	0.85%	3.47%	3.47%
	Net NPA Ratio		0.10%	0.10%	0.71%	0.71%
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	0.06	0.06
21	Debt Service Coverage Ratio	(Earnings before Interest and Tax/ Interest and Principal Instalments Due)	10.33	14.18	57.49	61.80
22	Interest Service Coverage Ratio	(Earnings before Interest and Tax/ Interest due)	10.33	14.18	57.49	61.80
23	Earnings per share	Profit /(loss) after tax / No. of shares	1.46	1.46	6.73	6.73
24	Book value per share	Net worth / No. of shares	64.53	64.53	60.37	60.37

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

Segments Upto the quarter ended on Sep 21	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	12.17%	31.60%	10.68%	30.60%	93.35%	45.17%	65.90%	98.58%	5.28	-0.05
Previous Period	28.60%	32.04%	-8.37%	16.16%	49.09%	43.95%	39.33%	60.83%	5.97	0.34
Marine Cargo										
Current Period	36.39%	39.27%	-4.01%	20.28%	51.65%	82.46%	42.06%	103.94%	2.56	-0.06
Previous Period	-23.06%	36.98%	-8.79%	17.45%	47.18%	43.95%	58.17%	85.83%	1.56	0.11
Marine Hull										
Current Period	0.00%	0.09%	0.00%	0.01%	16.59%	5.44%	0.00%	0.00%	1.72	359.64
Previous Period	0.00%	0.00%	0.00%	0.00%	0.00%	0.25%	0.00%	0.00%	0.00%	1.00
Total Marine										
Current Period	40.13%	38.23%	-5.39%	19.74%	51.64%	82.45%	42.06%	102.55%	2.56	-0.04
Previous Period	-23.06%	36.98%	-8.79%	17.45%	47.18%	69.44%	58.17%	85.83%	1.56	0.11
Motor OD										
Current Period	21.35%	59.84%	5.51%	40.73%	68.06%	63.12%	105.07%	105.23%	2.36	-0.03
Previous Period	-20.29%	59.55%	2.55%	37.17%	62.42%	44.36%	89.82%	79.45%	1.47	0.25
Motor TP										
Current Period	6.33%	94.75%	0.68%	34.83%	36.76%	61.40%	96.35%	97.62%	9.27	0.06
Previous Period	-17.38%	94.76%	0.74%	31.46%	33.19%	82.63%	84.18%	115.56%	7.96	-0.11
Total Motor										
Current Period	11.30%	82.16%	1.95%	36.96%	44.98%	61.83%	97.90%	99.60%	7.45	0.04
Previous Period	-18.36%	83.11%	1.17%	33.35%	40.12%	73.55%	85.86%	106.99%	6.42	-0.02
Health										
Current Period	-15.29%	76.84%	12.03%	43.63%	56.78%	231.24%	76.13%	284.04%	2.38	-1.82
Previous Period	43.19%	81.70%	7.76%	36.72%	44.95%	65.59%	71.07%	105.68%	1.29	-0.22
Personal Accident										
Current Period	7.75%	69.36%	17.47%	68.02%	98.07%	27.62%	54.59%	103.41%	4.70	0.09
Previous Period	-30.62%	68.83%	-10.51%	60.23%	87.50%	19.56%	61.29%	78.96%	4.20	0.37
Travel Insurance										
Current Period	-80.57%	78.32%	-16.62%	25.36%	32.38%	-266.00%	16.60%	-263.67%	26.95	3.64
Previous Period	-80.62%	91.21%	21.42%	41.38%	45.37%	12.45%	74.33%	55.96%	7.85	0.66
Total Health										
Current Period	-8.26%	74.14%	13.86%	52.42%	70.70%	155.71%	76.13%	216.26%	3.16	-1.11
Previous Period	7.60%	77.76%	2.80%	43.94%	56.51%	46.29%	71.07%	91.62%	2.08	0.02
Workmen's Compensation/ Employer's liability										
Current Period	-16.04%	95.00%	14.18%	35.31%	37.17%	35.47%	55.90%	71.84%	3.25	0.33
Previous Period	64.36%	95.00%	8.48%	31.26%	32.90%	-6.07%	7.18%	26.24%	1.80	0.56
Public/ Product Liability										
Current Period	14.38%	54.75%	-1.44%	20.26%	32.25%	7.98%	30.91%	29.61%	1.08	0.69
Previous Period	41.60%	43.62%	4.67%	16.73%	38.36%	17.22%	54.25%	47.82%	1.97	0.55
Engineering										
Current Period	0.19%	41.35%	-8.99%	19.89%	44.99%	33.68%	50.33%	51.77%	0.61	0.49
Previous Period	1.47%	39.25%	0.34%	22.25%	53.99%	60.33%	75.67%	92.82%	2.44	0.08
Aviation										
Current Period	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Previous Period	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Crop Insurance										
Current Period	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Previous Period	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Other segments **										
Current Period	81.14%	90.26%	14.63%	41.37%	45.83%	35.13%	93.87%	77.94%	2.47	0.06
Previous Period	-23.94%	89.21%	13.69%	50.63%	55.90%	30.89%	92.93%	84.33%	2.52	0.29
Total Miscellaneous										
Current Period	7.69%	80.41%	3.97%	39.64%	49.24%	76.11%	44.86%	117.64%	6.65	-0.14
Previous Period	-14.06%	81.54%	1.60%	35.63%	43.67%	68.65%	81.99%	104.75%	5.52	-0.01
Total-Current Period	8.78%	73.56%	4.21%	38.13%	51.56%	74.85%	89.96%	116.75%	6.53	-0.14
Total-Previous Period	-10.88%	75.00%	1.02%	33.10%	43.97%	67.77%	81.22%	102.75%	5.51	0.00

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.

FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE**Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED****For the Quarter Ending 30 September 2021**

PART-A Related Party Transactions							
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received¹ (Rs. in Lakhs)			
				For the Quarter Sep'21	Up to the Quarter Sep'21	For the Corresponding Quarter of the Previous Year Sep'20	Up to the Quarter of the Previous Year Sep'20
1	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	Rent Recovery	7.08	14.16	-	-
2	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARNTER		36.20	65.82	34.99	67.88
3	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	Fees Incured for Risk Inspection and advisory services	54.54	103.37	0.05	0.05
4	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	Premium Income	3.64	4.19	2.97	3.57
5	Key Management Personnel	KEY MANAGEMENT PERSONNEL	Premium Income	-	-	-	-
6	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	Net Incurred Claims	-	3.65	2.79	2.79
7	Key Management Personnel	KEY MANAGEMENT PERSONNEL		0.03	0.05	0.03	0.05
8	Mitsui Sumitomo Insurance Co.Ltd	JOINT VENTURE PARNTER	Re-Insurance ceded	2,346.17	3,749.52	2,253.23	3,547.41
9	Mitsui Sumitomo Insurance Co.Ltd	JOINT VENTURE PARNTER	RI Claims Recovered	475.17	775.92	379.99	541.56
10	Mitsui Sumitomo Insurance Co.Ltd	JOINT VENTURE PARNTER	RI Commission Income Recevied	398.15	653.43	401.27	619.62
11	Cholamandalam Financial Holdings Limited	HOLDING COMPANY	Branding Fee / Secondment charges	198.75	397.51	198.85	397.70
12	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARNTER		32.50	65.50	38.04	67.63
13	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARNTER	Management Expenses Recovered	21.78	43.57	22.72	37.82
14	KEY MANAGEMENT PERSONNEL	KEY MANAGEMENT PERSONNEL	Remuneration & Secondment Charges	443.75	544.15	387.50	569.10

FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE

15	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARNTER	Advance Given	136.38	136.38	167.00	167.00
16	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARNTER	Advance repaid	(159.63)	(159.63)	(167.00)	(167.00)
17	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	Unallocated Premium	0.02	0.02	-	0.00
18	Key Management Personnel	KEY MANAGEMENT PERSONNEL		0.07	0.07	-	-
19	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	Gross Incurred Claims	-	3.84	2.93	2.93
20	Key Management Personnel	KEY MANAGEMENT PERSONNEL		0.03	0.05	0.03	0.05

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

FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE

PART-B Related Party Transaction Balances - As at the end of the Quarter 30 September 2021								
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	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	(35.53)	Receivable/Payable (Net) – Management expenses and rent	-	-	-	-
2	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARNTER	1.19	Receivable/Payable (Net) – Management expenses and rent	-	-	-	-
3	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARNTER	(1,765.49)	Receivable/(Payable) (Net)- Due from other entities carrying on insurance business	-	-	-	-
4	Cholamandalam Financial Holdings Limited	HOLDING COMPANY	198.75	Provision Outstanding	-	-	-	-
5	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARNTER	32.50	Provision Outstanding	-	-	-	-
6	Key Management Personnel	KEY MANAGEMENT PERSONNEL	0.07	Refund Payable	-	-	-	-

FORM NL-23 - SOLVENCY MARGIN (FORM IRDAI-GI-TA)
STATEMENT OF ADMISSIBLE ASSETS :
As at - 30-Sep-2021
Name of Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED
Registration Number: 123
Date of Registration: 15.07.2002
Classification: Business within India / Total Business

(All amounts in Rupees of Lakhs)				
Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS	-	1,40,148.1	1,40,148.1
	Policyholders as per NL-12 A of BS	10,25,070.1	-	10,25,070.1
(A)	Total Investments as per BS	10,25,070.1	1,40,148.1	11,65,218.2
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation			-
(C)	Fixed assets as per BS	-	7,495.7	7,495.7
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	278.8	278.8
	Current Assets:			
(E)	Cash & Bank Balances as per BS	-	2,524.1	2,524.1
(F)	Advances and Other assets as per BS	45,906.6	71,568.7	1,17,475.3
(G)	Total Current Assets as per BS...(E)+(F)	45,906.6	74,092.8	1,19,999.4
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	5,418.7	37,665.6	43,084.3
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	3,442.2	470.6	3,912.8
(K)	Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)	10,70,976.7	2,21,736.6	12,92,713.3
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	8,860.9	38,415.0	47,275.9
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)	10,62,115.8	1,83,321.6	12,45,437.4

(All amounts in Rupees of Lakhs)				
Item No.	Inadmissible Investment assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation			
	Inadmissible Fixed assets			
	(a) Furniture and Fittings	-	42.0	42.0
	(b) Electrical Fittings	-	68.2	68.2
	(c) Improvement to Premises	-	168.7	168.7
			-
	Inadmissible current assets			-
	(a) Advances to Employees	-	4.5	4.5
	(b) Contingent Liability (Tax paid under protest)	-	16,608.0	16,608.0
	(c) Deferred Tax	-	21,053.1	21,053.1
	(d) RSBY receivables	3,311.8	-	3,311.8
	(e) Reinsurance / Coinsurance receivables	366.4	-	366.4
	(f) Unclaimed amount of Policy holder deposit to be made	423.6	-	423.6
	(g) Others	1,316.9	-	1,316.9

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

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

STATEMENT OF LIABILITIES :

As at - 30-Sep-2021

		(All amounts in Rupees of Lakhs)	
		Current Year	
Item No.	Reserve	Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	2,93,030.5	2,23,856.4
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	2,93,030.5	2,23,856.4
(d)	Outstanding Claim Reserve (other than IBNR reserve)	2,75,178.6	2,19,899.7
(e)	IBNR reserve	4,85,794.8	4,57,492.6
(f)	Total Reserves for Technical Liabilities...(c)+(d)+(e)	10,54,003.9	9,01,248.7

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

FORM NL-25 - SOLVENCY MARGIN (TABLE IA)

Name of Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

Registration Number: Registration Number: 123

Date of Registration: Date of Registration: 15.07.2002

Classification: Business within India / Total Business

TABLE IA: REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS as on - 30-Sep-2021

(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	48,422.3	19,383.4	11,578.3	4,936.2	4,842.2	1,736.8	4,842.2
2	Marine Cargo	9,055.5	3,491.6	7,011.3	2,530.0	1,086.7	1,262.0	1,262.0
3	Marine - Other than Marine Cargo	187.6	0.2	15.7	-	18.8	2.3	18.8
4	Motor	3,27,341.5	2,69,406.8	2,30,418.6	2,00,816.9	53,881.4	60,245.1	60,245.1
5	Engineering	3,096.3	1,322.2	1,285.9	691.5	309.6	207.5	309.6
6	Aviation	-	-	-	-	-	-	-
7	Liability	2,042.5	1,539.5	681.0	320.8	307.9	153.2	307.9
8	Health	63,421.9	47,551.6	75,191.6	65,885.1	9,513.3	19,765.5	19,765.5
9	Miscellaneous	3,842.9	3,121.7	1,080.4	1,054.4	624.3	316.3	624.3
10	Crop	171.9	23.0	18,844.9	2,372.5	17.2	2,826.7	2,826.7
	Total	4,57,582.4	3,45,840.0	3,46,107.7	2,78,607.4	70,601.4	86,515.4	90,202.1

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

FORM NL-26 - SOLVENCY MARGIN (TABLE IB)

Name of Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED
Registration Number: Registration Number: 123
Date of Registration: Date of Registration: 15.07.2002
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)	10,62,115.8
	Deduct:	-
(B)	Current Liabilities as per BS	6,77,392.4
(C)	Provisions as per BS	2,23,856.4
(D)	Other Liabilities	1,50,325.2
(E)	Excess in Policyholder’s funds (A)-(B)-(C)-(D)	10,541.8
	Shareholder’s FUNDS	
(F)	Available Assets	1,83,321.6
	Deduct:	
(G)	Other Liabilities	33,987.4
(H)	Excess in Shareholder’s funds (F-G)	1,49,334.2
(I)	Total ASM (E+H)	1,59,876.0
(J)	Total RSM	90,202.1
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	1.772

FORM NL-27- PRODUCTS INFORMATIONName of the Ins: **CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED**Date: **04-10-2021****Products Information***List below the products and/or add-ons introduced during the period 01st July, 2021 to 30th September, 2021*

Sl. No.	Name of Product /Add On	Co. Ref. No.	IRDAI UIN	Class of Business ^(a)	Category of product	Date of allotment of UIN
1	Flexi Max Protect	-	CHOHLIP21017V012122	Health	Retail	13-May-21
2	Hydraulic Jack cover (Add-on cover)		IRDAN123RP0003V03100001/A0004V01202122	Motor	Retail	08-Jul-21
3	PROFESSIONAL FEES		IRDAN123CP0035V02201819/A0028V01202122	Engineering	Commercial	09-Aug-21
4	ADDITIONAL CUSTOM DUTY		IRDAN123CP0035V02201819/A0004V01202122	Engineering	Commercial	09-Aug-21
5	TRANSIT COVER		IRDAN123CP0035V02201819/A0005V01202122	Engineering	Commercial	09-Aug-21
6	AIR FREIGHT CHARGES		IRDAN123CP0035V02201819/A0006V01202122	Engineering	Commercial	09-Aug-21
7	AUTOMATIC REINSTATEMENT CLAUSE		IRDAN123CP0035V02201819/A0007V01202122	Engineering	Commercial	09-Aug-21
8	CONSTRUCTION PLANT AND MACHINERY EQUIPMENTEXTENSION (CPM Extension)		IRDAN123CP0035V02201819/A0008V01202122	Engineering	Commercial	09-Aug-21
9	CONTINUITY OF COVER FOR INSURED CONTRACTWORK TAKEN OVER OR PUT INTO SERVICE		IRDAN123CP0035V02201819/A0009V01202122	Engineering	Commercial	09-Aug-21
10	COVER FOR LEAK SEARCH COST WHEN LAYINGPIPELINES		IRDAN123CP0035V02201819/A0010V01202122	Engineering	Commercial	09-Aug-21
11	COVER FOR OFFSITE STORAGE / FABRICATION		IRDAN123CP0035V02201819/A0011V01202122	Engineering	Commercial	09-Aug-21
12	COVER FOR TESTING OF MACHINERY ANDEQUIPMENT		IRDAN123CP0035V02201819/A0012V01202122	Engineering	Commercial	09-Aug-21
13	COVER FOR VALUABLE DOCUMENTS		IRDAN123CP0035V02201819/A0013V01202122	Engineering	Commercial	09-Aug-21
14	CROSS LIABILITY COVER UNDER THIRD PARTY LIABILITY		IRDAN123CP0035V02201819/A0014V01202122	Engineering	Commercial	09-Aug-21
15	DEWATERING EXPENSES		IRDAN123CP0035V02201819/A0015V01202122	Engineering	Commercial	09-Aug-21
16	ESCALATION COSTS		IRDAN123CP0035V02201819/A0016V01202122	Engineering	Commercial	09-Aug-21
17	EXPEDITING COSTS INCLUDING COVER FOR EXTRA CHARGES FOR OVERTIME, NIGHT WORK, WORK ON PUBLIC HOLIDAYS		IRDAN123CP0035V02201819/A0017V01202122	Engineering	Commercial	09-Aug-21
18	EXTENDED MAINTENANCE COVER		IRDAN123CP0035V02201819/A0018V01202122	Engineering	Commercial	09-Aug-21
19	LEASED EQUIPMENT		IRDAN123CP0035V02201819/A0019V01202122	Engineering	Commercial	09-Aug-21
20	LIMITED DEFECTIVE CONDITION EXCLUSION DE3		IRDAN123CP0035V02201819/A0020V01202122	Engineering	Commercial	09-Aug-21
21	LIMITED MAINTENANCE COVER		IRDAN123CP0035V02201819/A0021V01202122	Engineering	Commercial	09-Aug-21
22	LOSS MINIMISATION EXPENSES		IRDAN123CP0035V02201819/A0022V01202122	Engineering	Commercial	09-Aug-21
23	LOSS PAYEE CLAUSE		IRDAN123CP0035V02201819/A0023V01202122	Engineering	Commercial	09-Aug-21
24	MULTIPLE INSURED CLAUSE		IRDAN123CP0035V02201819/A0025V01202122	Engineering	Commercial	09-Aug-21
25	NON-VITIATION CLAUSE		IRDAN123CP0035V02201819/A0026V01202122	Engineering	Commercial	09-Aug-21
26	OWNERS SURROUNDING PROPERTY (INCLUDING FLEXA)		IRDAN123CP0035V02201819/A0027V01202122	Engineering	Commercial	09-Aug-21
27	PROPERTY BELONGING TO OR HELD IN CARE,CUSTODY OR CONTROL OF THE INSURED		IRDAN123CP0035V02201819/A0029V01202122	Engineering	Commercial	09-Aug-21
28	PRO-RATA EXTENSION CLAUSE		IRDAN123CP0035V02201819/A0030V01202122	Engineering	Commercial	09-Aug-21
29	REMOVAL OF DEBRIS (INCLUDING FOREIGN DEBRIS)		IRDAN123CP0035V02201819/A0031V01202122	Engineering	Commercial	09-Aug-21
30	SPECIAL CONDITIONS CONCERNING FIRE FIGHTINGFACILITIES		IRDAN123CP0035V02201819/A0032V01202122	Engineering	Commercial	09-Aug-21
31	THIRD PARTY LIABILITY COVER DURINGMAINTENANCE PERIOD		IRDAN123CP0035V02201819/A0033V01202122	Engineering	Commercial	09-Aug-21
32	THIRD PARTY LIABILITY COVER WITHOUTCROSS LIABILITY COVER		IRDAN123CP0035V02201819/A0034V01202122	Engineering	Commercial	09-Aug-21
33	VIBRATION, REMOVAL OR WEAKENING OFSUPPORT COVER		IRDAN123CP0035V02201819/A0035V01202122	Engineering	Commercial	09-Aug-21
34	WAIVER OF CONTRIBUTION CLAUSE		IRDAN123CP0035V02201819/A0036V01202122	Engineering	Commercial	09-Aug-21
35	WAIVER OF SUBROGATION CLAUSE		IRDAN123CP0035V02201819/A0024V01202122	Engineering	Commercial	09-Aug-21
36	Erection All Risk Insurance & Storage cum Erection Insurance		IRDAN123CP0044V02201819	Engineering	Commercial	31-Aug-21
37	50 50 CLAUSE		IRDAN123CP0044V02201819/A0037V01202122	Engineering	Commercial	31-Aug-21
38	72 HRS CLAUSE		IRDAN123CP0044V02201819/A0038V01202122	Engineering	Commercial	31-Aug-21
39	ADDITIONAL CUSTOM DUTY		IRDAN123CP0044V02201819/A0039V01202122	Engineering	Commercial	31-Aug-21
40	AIR FREIGHT ENDORSEMENT		IRDAN123CP0044V02201819/A0040V01202122	Engineering	Commercial	31-Aug-21
41	AUTOMATIC REINSTATEMENT CLAUSE		IRDAN123CP0044V02201819/A0041V01202122	Engineering	Commercial	31-Aug-21
42	CONTINUITY OF COVER DURING OPERATIONAL PHASE FOR UNIT /PLANT TESTED		IRDAN123CP0044V02201819/A0042V01202122	Engineering	Commercial	31-Aug-21
43	COVER FOR OFFSITE STORAGE/FABRICATION		IRDAN123CP0044V02201819/A0043V01202122	Engineering	Commercial	31-Aug-21
44	COVER FOR VALUABLE DOCUMENTS		IRDAN123CP0044V02201819/A0044V01202122	Engineering	Commercial	31-Aug-21
45	CROSS LIABILITY COVER UNDER TPL		IRDAN123CP0044V02201819/A0045V01202122	Engineering	Commercial	31-Aug-21

FORM NL-27- PRODUCTS INFORMATION

46	DEWATERING EXPENSES		IRDAN123CP0044V02201819/A0046V01202122	Engineering	Commercial	31-Aug-21
47	ESCALATION COSTS		IRDAN123CP0044V02201819/A0047V01202122	Engineering	Commercial	31-Aug-21
48	EXPEDITING COST INCLUDING COVER OF EXTRA CHARGES FOR OVERTIME, NIGHT WORK, WORK ON		IRDAN123CP0044V02201819/A0048V01202122	Engineering	Commercial	31-Aug-21
49	EXTENDED MAINTENANCE COVER		IRDAN123CP0044V02201819/A0049V01202122	Engineering	Commercial	31-Aug-21
50	LIMITED DEFECTIVE CONDITION EXCLUSION DE3		IRDAN123CP0044V02201819/A0050V01202122	Engineering	Commercial	31-Aug-21
51	LIMITED DEFECTIVE CONDITION EXCLUSION DE4		IRDAN123CP0044V02201819/A0051V01202122	Engineering	Commercial	31-Aug-21
52	LIMITED MAINTENANCE COVER		IRDAN123CP0044V02201819/A0052V01202122	Engineering	Commercial	31-Aug-21
53	LOSS-PAYEE CLAUSE		IRDAN123CP0044V02201819/A0053V01202122	Engineering	Commercial	31-Aug-21
54	MULTIPLE INSURED CLAUSE		IRDAN123CP0044V02201819/A0054V01202122	Engineering	Commercial	31-Aug-21
55	NON-VITIATION CLAUSE		IRDAN123CP0044V02201819/A0055V01202122	Engineering	Commercial	31-Aug-21
56	OWNERS SURROUNDING PROPERTY WITH FLEXA COVER		IRDAN123CP0044V02201819/A0056V01202122	Engineering	Commercial	31-Aug-21
57	PRO-RATA EXTENSION CLAUSE UPTO 6 MONTHS		IRDAN123CP0044V02201819/A0057V01202122	Engineering	Commercial	31-Aug-21
58	PROFESSIONAL FEES		IRDAN123CP0044V02201819/A0058V01202122	Engineering	Commercial	31-Aug-21
59	PUT TO USE		IRDAN123CP0044V02201819/A0059V01202122	Engineering	Commercial	31-Aug-21
60	REMOVAL OF DEBRIS (INCLUDING FOREIGN DEBRIS)		IRDAN123CP0044V02201819/A0060V01202122	Engineering	Commercial	31-Aug-21
61	SERIAL LOSSES COVER		IRDAN123CP0044V02201819/A0061V01202122	Engineering	Commercial	31-Aug-21
62	TPL COVER WITHOUT CROSS LIABILITY EXTENSION WITHIN GEOGRAPHICAL LIMIT OF INDIA		IRDAN123CP0044V02201819/A0062V01202122	Engineering	Commercial	31-Aug-21
63	TRANSIT COVER		IRDAN123CP0044V02201819/A0063V01202122	Engineering	Commercial	31-Aug-21
64	WAIVER OF CONTRIBUTION CLAUSE		IRDAN123CP0044V02201819/A0064V01202122	Engineering	Commercial	31-Aug-21
65	WAIVER OF SUBROGATION CLAUSE		IRDAN123CP0044V02201819/A0065V01202122	Engineering	Commercial	31-Aug-21

Note: -

(a) Defined as Fire, Marine Cargo, Marine Hull, Motor OD, Motor TP, Health, Personal Accident, Travel Insurance, Workmen's Compensation/ Employer's Liability, Public/ Product Liability, Engineering, Aviation ,Crop Insurance and Other segments(Please specify)

Version 1 upload date: 29.11.2021

'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 Sep 2021

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. Lakhs

Section I

No	PARTICULARS	SCH ++	AMOUNT
1	Investments*	8	11,65,218.19
2	Loans	9	-
3	Fixed Assets	10	7,495.70
4	Current Assets		
	a. Cash & Bank Balance	11	2,524.11
	b. Advances & Other Assets	12	1,17,722.97
5	Current Liabilities		
	a. Current Liabilities	13	8,58,793.43
	b. Provisions	14	2,27,437.19
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		-

Application of Funds as per Balance Sheet (A) **2,06,730.35**

No	Less: Other Assets	SCH ++	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	7,495.70
3	Cash & Bank Balance (if any)	11	2,524.11
4	Advances & Other Assets (if any)	12	1,17,722.97
5	Current Liabilities	13	8,58,793.43
6	Provisions	14	2,27,437.19
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		-
	TOTAL (B)		(9,58,487.84)
	'Investment Assets' As per FORM 3B *	(A-B)	11,65,218.19

Section II

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	%	Actual	FVC Amount	Total	Market Value (h)
			Balance (a)	FRSM* (b)							
1	Central Govt. Securities	Not less than 20%		48,592.79	3,55,416.87	4,04,009.66		34.79%		4,04,009.66	4,04,386.50
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not less than 30%		39,928.08	2,92,041.55	3,31,969.63		28.59%		3,31,969.63	3,40,357.80
3	Investment subject to Exposure Norms										
	a. Housing / Infra & Loans to SG for Housing and FFE	Not less than 15%									
	1. Approved Investments		28,800.20	2,10,650.11	2,39,450.31		20.62%		371.89	2,39,822.20	2,41,932.50
	2. Other Investments		174.80	1,278.54	1,453.34		0.13%		(30.24)	1,423.10	1,423.10
4	Approved Investments	Not exceeding	21,698.35	1,58,705.84	1,80,404.19		15.53%		3,600.57	1,84,004.76	1,84,831.87
5	Other Investments	exceeding	483.30	3,534.98	4,018.28		0.35%		(29.45)	3,988.84	4,051.16
	Investment Assets	100%	1,39,677.53	10,21,627.90	11,61,305.43		100%		3,912.77	11,65,218.19	11,76,982.93

- 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
 6. Investment Regulations, as amended from time to time, to be referred

Part B

FORM - 3B

(Read with Regulation 10)

Name of the Insurer: Cholamandalam MS General Insurance Company Lin

Registration Number: 123

Statement as on: 30th Sep 2021

Statement of Accretion of Assets

(Business within India)

Periodicity of Submission : Quarterly

PART - B

Rs. 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		407408.31	36.5%	(3398.65)	-7.4%	404009.66	34.8%
2	Central Govt Sec, State Govt Sec or Other Approved Securities		337063.79	30.2%	(5094.15)	-11.1%	331969.63	28.6%
3	Investment subject to Exposure Norms							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments		120431.32	10.8%	(10255.69)	-22.4%	110175.63	9.5%
	2. Other Investments		3719.02	0.3%	(3719.02)	-8.1%	0.00	0.0%
	b. Infrastructure Investments							
	1. Approved Investments		77886.67	7.0%	51388.02	112.4%	129274.68	11.1%
	2. Other Investments		2352.52	0.2%	(899.18)	-2.0%	1453.34	0.1%
	c. Approved Investments		161001.40	14.4%	19402.79	42.4%	180404.19	15.5%
	d. Other Investments (not exceeding 15%)		5705.49	0.5%	(1687.21)	-3.7%	4018.28	0.3%
	Total		1115568.52	100.00%	45736.90	100.00%	1161305.43	100.00%

Note:

1. Total (A+B), fund wise should tally with figures shown in Form 3B (Part A)
2. Investment Regulations, as amended from time to time, to be referred

Version 1 Upload Date : 29/11/2021

Version 2 Upload Date : 23/12/2021

PERIODIC DISCLOSURES

FORM NL-29 Detail regarding debt securities

Cholamandalam MS General Insurance Company
Registration No. 123
Date of Registration with the IRDA : July 15, 2002

Date: Quarter ended Sep 30, 2021

(Rs in Lakhs)

	Market Value				Book Value			
	As at 30-09-2021	As % of total for this class	As at 30-09-2020	As % of total for this class	As at 30-09-2021	As % of total for this class	As at 30-09-2020	As % of total for this class
Break down by credit rating								
AAA rated	2,26,248	19.68%	1,20,901	12.41%	2,24,241	19.71%	1,17,796	12.26%
AA or better	34,279	2.98%	84,751	8.70%	32,935	2.89%	81,993	8.54%
Rated below AA & upto A	2,569	0.22%	6,189	0.64%	2,507	0.22%	6,029	0.63%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
B & Below B	1,195	0.10%	27,610	2.83%	1,195	0.11%	34,751	3.62%
Fixed Deposits	1,40,839	12.25%	-	-	1,40,839	12.38%	-	-
Any other (Sovereign)	7,44,744	64.77%	7,34,889	75.42%	7,35,979	64.69%	7,20,077	74.96%
	11,49,875		9,74,340		11,37,696		9,60,646	
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	1,88,078	16.36%	96,640	9.92%	1,87,425	16.47%	97,692	10.17%
More than 1 year and upto 3years	1,02,445	8.91%	1,14,205	11.72%	1,00,915	8.87%	1,15,582	12.03%
More than 3years and up to 7years	6,56,508	57.09%	3,72,906	38.27%	6,47,019	56.87%	3,62,426	37.73%
More than 7 years and up to 10 years	2,02,789	17.64%	3,81,480	39.15%	2,02,286	17.78%	3,75,927	39.13%
above 10 years	55	0.00%	9,110	0.94%	52	0.00%	9,020	0.94%
	11,49,875		9,74,340		11,37,696		9,60,646	
Breakdown by type of the issuer								
a. Central Government	4,04,386	35.17%	3,43,699	35.28%	4,04,010	35.51%	3,35,036	34.88%
b. State Government	3,40,358	29.60%	3,94,379	40.48%	3,31,970	29.18%	3,88,062	40.40%
c. Corporate Securities	4,05,130	35.23%	2,36,263	24.25%	4,01,717	35.31%	2,37,548	24.73%
	11,49,875		9,74,340		11,37,696		9,60,646	

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)"

Version 1 Upload Date : 29/11/2021

Version 2 Upload Date : 23/12/2021

FORM NL-30 -DETAILS OF NON-PERFORMING ASSETS

(Read with Regulation 10)

DETAILS OF NON-PERFORMING ASSETS - QUARTERLY - 30th Sep 2021**Name of the Insurer: Cholamandalam MS General Insurance Company Limited**

Name of Fund: _____

Rs. In Lakhs

Registration Number: 123

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As on Sep 2021)	YTD (As on Mar 2021)	YTD (As on Sep 2021)	Prev. FY (As on Mar 2021)	YTD (As on Sep 2021)	Prev. FY (As on Mar 2021)	YTD (As on Sep 2021)	Prev. FY (As on Mar 2021)	YTD (As on Sep 2021)	YTD (As on Mar 2021)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	2,69,532.5	2,34,344.5			8,76,818.3	6,54,060.1	23,609.0	24,071.4	11,69,959.8	11,12,363.1
2	Gross NPA	9,849.1	16,145.6	Nil	Nil	Nil	Nil	Nil	Nil	9,849.1	16,145.6
3	% of Gross NPA on Investment Assets (2/1)	3.7%	6.9%							0.8%	1.5%
4	Provision made on NPA	8,654.3	9,006.3							8654.3	9006.3
5	Provision as a % of NPA (4/2)	87.9%	55.8%							87.9%	55.8%
6	Provision on Standard Assets	-	-							-	-
7	Net Investment Assets (1-4)	2,60,878.1	2,25,338.2							11,61,305.4	11,03,356.8
8	Net NPA (2-4)	1,194.8	7,139.3							1,194.8	7,139.3
9	% of Net NPA to Net Investment Assets (8/7)	0.5%	3.2%							0.1%	0.6%
10	Write off made during the period	-	28,568.8							-	28,568.8

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
8. Investment Regulations, as amended from time to time, to be referred

Version 1 Upload Date : 29/11/2021

Version 2 Upload Date : 23/12/2021

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 Sep 2021
Statement of Investment and Income on Investment
Periodicity of Submission: Quarterly

Name of the Fund _____

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment as on 30-09-2021 (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 30-09-2021 (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 30-09-2020 (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
A	CENTRAL GOVT. SECURITIES													
A01	Central Government Bonds	CGSB	4,04,009.66	8,054.28	7.94%	5.94%	4,04,009.66	15,826.08	7.81%	5.84%	3,35,036.19	12,610.93	8.14%	6.09%
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	SGBB	3,27,787.35	5,963.56	7.16%	5.36%	3,27,787.35	12,525.44	7.41%	5.54%	3,85,041.22	17,108.54	9.06%	6.78%
B03	State Government Guaranteed Loans	SGGL	-	-	-	-	-	-	-	-	-	-	-	-
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA	4,182.28	78.50	7.46%	5.58%	4,182.28	153.72	7.50%	5.62%	3,020.77	122.11	8.08%	6.04%
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	HMB5	-	-	-	-	-	-	-	-	-	-	-	-
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	1,08,594.46	1,873.11	6.37%	4.77%	1,08,594.46	3,524.19	6.41%	4.79%	84,957.75	2,815.45	7.68%	5.75%
C10	Bonds/Debentures issued by Authority constituted under any Housing/Buildings 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	1,581.17	26.09	6.56%	6.56%	1,581.17	51.58	6.51%	6.51%	1,599.04	51.54	6.43%	6.43%
C12	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HFBN	-	-	-	-	-	-	-	-	-	-	-	-
C13	Bonds/Debentures issued by Authority constituted under any Housing/Buildings 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	-	-	-	-	-	-	-	-	14,408.35	(11.67)	-0.13%	-0.10%
C15	Housing - Securitised Assets	HOMB	-	-	-	-	-	-	-	-	-	-	-	-
C16	Debentures / Bonds / CPs / Loans - (Promoter Group)	HOPG	-	-	-	-	-	-	-	-	-	-	-	-
C17	Long Term Bank Bonds Other Investment- Affordable Housing	HOLB	-	-	-	-	-	-	-	-	-	-	-	-
	(c) INFRASTRUCTURE INVESTMENTS													
C18	Infrastructure - Other Approved Securities	ISAS	-	-	-	-	-	-	-	-	-	-	-	-
C19	Infrastructure - PSU - Equity shares - Quoted	ITPE	2,189.91	83.74	4.05%	3.03%	2,189.91	83.74	5.76%	4.31%	473.08	12.01	2.54%	2.54%
C20	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	137.00	45.55	17.38%	13.01%	137.00	45.55	20.11%	15.05%	-	-	-	-
C21	Infrastructure - Equity (Promoter Group)	IEPG	-	-	-	-	-	-	-	-	-	-	-	-
C22	Infrastructure - Securitised Assets	IESA	-	-	-	-	-	-	-	-	-	-	-	-
C23	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IDPG	-	-	-	-	-	-	-	-	-	-	-	-
C24	Infrastructure - Infrastructure Development Fund (IDF)	IDDF	18,450.36	390.38	7.98%	5.97%	18,450.36	1,175.39	10.19%	7.62%	33,972.69	1,370.05	8.06%	6.03%
C25	Onshore Rupee Bonds issued by ADB and IFC (Infrastructure- approved)	IORB	-	-	-	-	-	-	-	-	-	-	-	-
C26	Long Term Bank Bonds Approved Investment- Infrastructure	ILBI	17,169.25	21.95	1.49%	1.12%	17,169.25	21.95	2.97%	2.22%	-	-	-	-
	TAXABLE BONDS													
C27	Infrastructure - PSU - Debentures / Bonds	IPTD	79,517.70	967.48	5.61%	4.19%	79,517.70	1,500.91	5.60%	4.19%	8,010.98	150.28	8.21%	6.14%
C28	Infrastructure - PSU - CPs	IPCP	-	-	-	-	-	-	-	-	-	-	-	-
C29	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	2,994.44	62.43	8.30%	6.21%	2,994.44	123.18	8.23%	6.16%	3,988.86	379.22	7.76%	5.80%
C30	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-	-	-	-	-	-	-	-	-	-
C31	Infrastructure - Term Loans (with Charge)	ILWC	-	-	-	-	-	-	-	-	-	-	-	-
	TAX FREE BONDS													
C32	Infrastructure - PSU - Debentures / Bonds	IPFD	8,816.02	138.66	6.25%	6.25%	8,816.02	274.05	6.20%	6.20%	13,632.10	702.09	9.46%	9.46%
C33	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICFD	-	-	-	-	-	-	-	-	-	-	-	-
	(d) INFRASTRUCTURE - OTHER INVESTMENTS													
C34	Infrastructure - Equity (including unlisted)	IOEQ	258.65	-	-	-	258.65	-	-	-	213.81	-	-	-
C35	Infrastructure - Debentures / Bonds / CPs / loans	IODS	1,194.70	-	-	-	1,194.70	-	-	-	8,996.47	17.89	0.33%	0.25%
C36	Infrastructure - Securitised Assets	IOSA	-	-	-	-	-	-	-	-	-	-	-	-
C37	Infrastructure - Equity (Promoter Group)	IOPE	-	-	-	-	-	-	-	-	-	-	-	-
C38	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IODP	-	-	-	-	-	-	-	-	-	-	-	-
C39	Onshore Rupee Bonds issued by ADB and IFC (Infrastructure- others)	IODB	-	-	-	-	-	-	-	-	-	-	-	-
C40	Long Term Bank Bonds Other Investment- Infrastructure	IOLB	-	-	-	-	-	-	-	-	-	-	-	-
D	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
D01	PSU - Equity shares - Quoted	EAEQ	1,232.71	(289.35)	-17.34%	-12.97%	1,232.71	(289.35)	-17.85%	-13.36%	1,571.83	-	-	-
D02	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	5,319.80	710.82	11.95%	8.94%	5,319.80	903.95	15.07%	11.27%	6,100.86	108.23	1.59%	1.59%

D03	Equity Shares - Companies incorporated outside India (invested prior to IRDA Regulations)	EFES	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D04	Equity Shares - Promoter Group	EEPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D05	Corporate Securities - Bonds - (Taxable)	EPBT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D06	Corporate Securities - Bonds - (Tax Free)	EPBF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D07	Corporate Securities - Preference Shares	EPNQ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D08	Corporate Securities - Investment in Subsidiaries	ECIS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D09	Corporate Securities - Debentures	ECOS	6,003.54	261.12	7.49%	5.60%	6,003.54	703.13	8.23%	6.16%	33,028.85	2,113.98	8.77%	6.56%			
D10	Corporate Securities - Debentures / Bonds/ CPs / Loan - (Promoter Group)	EDPG	14,049.41	304.08	8.61%	6.44%	14,049.41	685.77	8.68%	6.50%	17,577.65	786.87	8.93%	6.68%			
D11	Municipal Bonds - Rated	EMUN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D12	Investment properties - Immovable	EINP	2,882.51	-	-	-	2,882.51	-	-	-	2,882.51	-	-	-	-	-	-
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), CCL, RBI	ECDB	1,40,839.00	1,631.86	4.97%	3.72%	1,40,839.00	2,983.52	5.04%	3.77%	43,685.00	571.86	4.56%	3.41%			
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	EPSP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D28	Foreign Debt Securities (Invested prior to IRDA Regulations)	EFDS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D29	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	9,869.51	51.52	2.99%	2.24%	9,869.51	123.26	3.18%	2.38%	13,503.59	154.44	2.82%	2.11%			
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 Bonds)	EAP5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D39	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (Private Bonds)	EAPB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D40	Units of Real Estate Investment Trust (REITs)	ERIT	207.71	3.80	7.27%	5.44%	207.71	3.80	3.65%	2.73%	-	-	-	-	-	-	-
E	OTHER INVESTMENTS																
E01	Bonds - PSU - Taxable	OBPT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E02	Bonds - PSU - Tax Free	OBPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E03	Equity Shares (incl Co-op Societies)	OESH	-	-	-	-	-	-	-	-	-	(1.34)	-195.28%	(1.46)			
E04	Equity Shares (PSUs & Unlisted)*	OEP5	-	-	-	-	-	54.14	265279.20%	198508.42%	0.18	-	-	-	-	-	-
E05	Equity Shares - Promoter Group	OEPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E06	Debentures	OLDB	2,507.10	61.64	9.77%	7.31%	2,507.10	137.52	8.45%	6.32%	17,375.57	320.82	2.87%	2.15%			
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)	OAF5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E12	SEBI approved Alternate Investment Fund (Category II)	OAFB	472.03	16.02	9.01%	6.74%	472.03	38.22	8.54%	6.39%	1,274.43	34.10	5.16%	3.86%			
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	Securitized Assets	OPSA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E18	Investment properties - Immovable	OIPI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E19	Passively Managed Equity ETF (Non Promoter Group)	OETF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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)	ORNP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E24	Redeemable Cumulative Preference Shares (RCPS - Basel III)	ORCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E25	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	ORAD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E26	Reclassified Approved Investments - Equity (Point 6 under Note for Regulation 4 to 9)	ORAE	1,039.15	5.40	0.41%	0.31%	1,039.15	95.85	10.90%	8.15%	1,393.91	(0.40)	-0.03%	-0.03%			
E27	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (PSU Bonds)	OAP5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E28	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (Private Bonds)	OAPB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL			11,61,305.43	20,462.63	6.41%	4.80%	11,61,305.43	40,745.59	6.75%	5.05%	10,31,745.69	39,416.99	7.23%	5.41%			

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

1 Based on daily simple Average of Investments

2 Yield netted for Tax

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

4 FORM-I shall be prepared in respect of each fund. In case of ULIP FORM 1 shall be prepared at Sequestered Fund (SFIN) level and also at consolidated level.

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

6 Investment Regulations, as amended from time to time, to be referred

7 *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 Sep 2021

Name of Fund _____

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs 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 ¹								
	NIL								
B.	<u>As on Date</u> ²								
1	8.75% IL&FS DB 29-07-2020	IODS	0.00	29-Jul-2015	CARE	CARE AAA	CARE D	18-Sep-2018	
2	8.75% IL&FS DB 31-07-2020	IODS	0.00	4-Aug-2015	CARE	CARE AAA	CARE D	18-Sep-2018	
3	7.85% IL&FS DB 24-10-2019	IODS	0.00	24-Oct-2016	ICRA	LAAA	[ICRA]D	18-Sep-2018	
4	8.25% IL&FS DB 01-03-2022	IODS	0.00	1-Mar-2017	ICRA	LAAA	[ICRA]D	18-Sep-2018	
5	8.25% IL&FS DB 03-03-2022	IODS	0.00	3-Mar-2017	ICRA	LAAA	[ICRA]D	18-Sep-2018	
6	8.00% IL&FS DB 11-05-2020	IODS	0.00	11-May-2017	CARE	CARE AAA	CARE D	18-Sep-2018	
7	7.80% IL&FS DB 30-11-2020	IODS	0.00	17-Nov-2017	CARE	CARE AAA	CARE D	18-Sep-2018	
8	8.90% IL&FS DB 23-05-2023	IODS	600.00	24-May-2018	CARE	CARE AAA	CARE D	18-Sep-2018	
9	9.00% IL&FS DB 09-06-2023	IODS	594.70	1-Jun-2018	CARE	CARE AAA	CARE D	18-Sep-2018	
10	9.50% ILFS FIN SERVICES LTD DB 03-07-2019	OLDB	0.00	30-Oct-2017	CARE	CARE AAA	CARE D	18-Sep-2018	
11	8.54% ILFS FIN SERVICES LTD DB 08-11-2019	OLDB	0.00	22-Feb-2017	CARE	CARE AAA	CARE D	18-Sep-2018	
12	7.75% ILFS FIN SERVICES LTD DB 01-09-2022	OLDB	0.00	13-Nov-2017	CARE	CARE AAA	CARE D	18-Sep-2018	
13	8.75% ILFS FIN SERVICES LTD DB 28-03-2023	OLDB	0.00	11-Apr-2018	CARE	CARE AAA	CARE D	18-Sep-2018	
14	8.70% RELIANCE HOME FINANCE LTD DB 03-01-2020	HODS	0.00	7-Feb-2017	CARE	CARE AA+	CARE D	12-09-2019	
15	8.90% RELIANCE HOME FINANCE LTD DB 03-01-2020	HODS	0.00	6-Jan-2017	CARE	CARE AA+	CARE D	12-09-2019	
16	8.20% REL CAP DB 17-10-2019	OLDB	0.00	17-Oct-2016	CARE	CARE AA+	CARE D	20-09-2019	
17	8.50% REL CAP DB 02-11-2021	OLDB	0.00	23-Jan-2017	CARE	CARE AA+	CARE D	20-09-2019	
18	8.50% REL CAP DB 02-11-2021 A	OLDB	0.00	23-Jan-2017	CARE	CARE AA+	CARE D	20-09-2019	
19	8.50% REL CAP DB 14-02-2022	OLDB	0.00	17-Feb-2017	CARE	CARE AA+	CARE D	20-09-2019	
20	8.65% REL CAP DB 02-08-2021	OLDB	0.00	10-Oct-2017	CARE	CARE AA+	CARE D	20-09-2019	
21	8.90% REL CAP DB 09-09-2021	OLDB	0.00	7-Feb-2017	CARE	CARE AA+	CARE D	20-09-2019	
22	7.89% CANFIN HOMES DB 18-05-2022	HTDN	999.91	12-Jul-2017	FITCH	CARE AAA	AA(IND)	18-12-2019	
23	9.50% YES BANK DB 23-12-2026	OLDB	0.00	6-Mar-2017	ICRA	LAA+	[ICRA]D	06-03-2020	
24	7.59% PNB HOUSING DB 27-07-2022	HTDN	999.81	10-Aug-2017	FITCH	IND AAA	AA(IND)	06-03-2020	

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/001/2003-04⁵ Investment Regulations, as amended from time to time, to be referred

Version 1 Upload Date : 29/11/2021

Version 2 Upload Date : 23/12/2021

FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED
Registration No: 123

Date: 30th September 21

(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	
	Outside India					
1	No. of Reinsurers with rating of AAA and above					0.00%
2	No. of Reinsurers with rating AA but less than AAA	3	1,125	63	-	2.11%
3	No. of Reinsurers with rating A but less than AA	45	3,438	529	5,806	17.32%
4	No. of Reinsurers with rating BBB but less than A	1	4	-	-	0.01%
5	No. of Reinsurers with rating less than BBB					0.00%
	Total (A)	49	4,567	592	5,806	
	With In India					
1	Indian Insurance Companies	13	-	-	1,597	2.83%
2	FRBs	7	27,204	685	568	50.44%
3	GIC Re	1	14,778	414	208	27.29%
4	Other (to be Specified)					0.00%
	Total (B)	21	41,982	1,099	2,372	
	Grand Total (C)= (A)+(B)	70	46,549	1,691	8,178	100.00%

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

GROSS DIRECT PREMIUM UNDERWRITTEN

Sl.No.	State / Union Territory	Miscellaneous																														Total Miscellaneous		Total					
		Fire		Marine Hull		Marine Cargo		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 ^(b)	
		For the Quarter Sep'21	Upto the quarter Sep'21	For the Quarter Sep'21	Upto the quarter Sep'21	For the Quarter Sep'21	Upto the quarter Sep'21	For the Quarter Sep'21	Upto the quarter Sep'21	For the Quarter Sep'21	Upto the quarter Sep'21	For the Quarter Sep'21	Upto the quarter Sep'21	For the Quarter Sep'21	Upto the quarter Sep'21	For the Quarter Sep'21	Upto the quarter Sep'21	For the Quarter Sep'21	Upto the quarter Sep'21	For the Quarter Sep'21	Upto the quarter Sep'21	For the Quarter Sep'21	Upto the quarter Sep'21	For the Quarter Sep'21	Upto the quarter Sep'21	For the Quarter Sep'21	Upto the quarter Sep'21	For the Quarter Sep'21	Upto the quarter Sep'21	For the Quarter Sep'21	Upto the quarter Sep'21	For the Quarter Sep'21	Upto the quarter Sep'21	For the Quarter Sep'21	Upto the quarter Sep'21				
STATES ^c		232	401	0	0	1	3	1	3	1268	2289	3986	7042	5254	9331	65	116	7	9	0	0	73	126	1	1	0	0	4	6	0	0	0	0	18	20	5350	9484	5583	9887
2	Arunachal Pradesh	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	0	0	0	0		
3	Assam	86	143	0	0	12	22	12	22	657	1186	1020	1792	1677	2979	32	58	0	1	0	0	32	58	0	0	0	23	43	0	0	0	0	43	55	1775	3135	1872	3301	
4	Bihar	173	243	0	0	2	4	2	4	1065	2168	2571	4815	3636	6983	26	47	0	1	0	0	27	48	1	3	0	7	13	0	0	0	0	86	95	3757	7141	3932	7389	
5	Chhattisgarh	149	252	0	0	11	26	11	26	1095	1727	1525	2521	2620	4249	41	70	7	7	0	0	47	77	3	3	1	1	8	18	0	0	23	26	2703	4374	2862	4653		
6	Goa	22	31	0	0	1	4	1	4	83	143	86	135	169	278	51	63	8	8	0	0	59	71	0	1	0	5	0	0	0	0	2	3	231	358	254	394		
7	Gujarat	945	2001	0	0	265	658	265	658	2310	4011	4008	7048	6318	11059	1148	2170	448	888	0	0	1596	3058	18	46	6	26	24	100	0	0	180	235	8142	14523	9351	17182		
8	Haryana	574	1949	110	129	669	1323	779	1452	62	111	26	33	83	155	317	650	9	19	0	0	326	669	5	14	17	74	31	69	0	0	6	33	473	1013	1826	4415		
9	Himachal Pradesh	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	0	0	0	0		
10	Jharkhand	50	79	0	0	1	5	1	5	555	973	1321	2320	1876	3294	17	27	0	0	0	0	17	27	1	1	0	1	12	24	0	0	0	21	26	1927	3372	1979	3456	
11	Karnataka	893	1681	0	0	238	408	238	408	2284	3720	3523	5829	5806	9549	1421	2225	2562	4239	0	1	3983	6464	5	17	28	58	38	121	0	0	0	40	53	9901	16263	11032	18351	
12	Kerala	201	286	0	0	2	3	2	3	1492	2258	1726	2817	3218	5075	178	305	2	4	0	0	180	308	0	0	0	5	8	0	0	0	15	38	3418	5430	3622	5719		
13	Madhya Pradesh	223	373	0	0	6	14	6	14	673	1120	1204	1905	1876	3024	98	155	15	27	0	0	114	182	2	4	0	5	8	0	0	0	75	102	2072	3320	2301	3707		
14	Maharashtra	2267	5705	0	0	240	606	240	606	4151	6849	6613	10534	10764	17383	2293	4908	307	773	2	2	2601	5683	39	88	117	165	124	186	0	0	102	146	13747	23652	16253	29964		
15	Manipur	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	0	0	0	0		
16	Meghalaya	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	0	0	0	0		
17	Mizoram	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	0	0	0	0		
18	Nagaland	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	0	0	0	0		
19	Odisha	137	217	0	0	1	2	1	2	664	1092	1693	2886	2357	3978	21	35	0	1	0	0	21	36	0	3	0	0	18	30	0	0	0	54	70	2450	4117	2588	4337	
20	Punjab	1	3	0	0	0	0	0	0	317	607	452	935	769	1541	1	2	0	0	0	0	1	2	0	0	0	0	0	1	0	0	0	0	0	771	1544	772	1547	
21	Rajasthan	364	721	0	0	25	57	25	57	2080	3684	2244	3801	4324	7485	332	525	506	770	0	0	838	1295	6	12	3	4	11	18	0	0	0	85	111	5266	8926	5655	9704	
22	Sikkim	3	5	0	0	0	0	0	0	5	7	1	2	6	9	1	1	0	0	0	0	1	1	0	0	0	0	0	0	0	0	0	1	1	8	10	10	15	
23	Tamil Nadu	3487	5909	0	0	642	1080	642	1080	5168	8149	9669	14970	14837	23119	3384	5837	2835	4401	1	2	6219	10239	18	77	42	269	94	399	0	0	0	286	451	21496	34555	25626	41545	
24	Telangana	277	681	0	0	41	50	41	50	1763	3168	4650	8602	6413	11771	166	336	22	39	0	0	187	375	15	19	4	9	162	278	0	0	0	11	13	6793	12464	7111	13195	
25	Tripura	7	13	0	0	4	8	4	8	65	122	211	368	276	490	9	16	0	0	0	0	9	16	0	0	0	0	10	21	0	0	0	3	5	297	532	309	553	
26	Uttarakhand	10	12	0	0	0	0	0	0	50	77	123	194	173	271	32	52	0	0	0	0	32	52	0	0	0	0	0	0	0	0	0	1	2	206	326	216	338	
27	Uttar Pradesh	663	1150	0	0	20	28	20	28	1974	3440	2802	4932	4776	8372	146	236	12	14	0	0	158	251	1	1	2	3	5	11	0	0	0	339	404	5282	9041	5965	10219	
28	West Bengal	369	753	0	0	28	66	28	66	983	1694	3015	5211	3999	6905	217	369	2	11	0	0	219	380	2	4	14	31	52	96	0	0	0	75	101	4360	7517	4757	8337	
TOTAL (A)		11133	22608	110	129	2210	4371	2320	4501	28764	48595	52468	88703	81232	137298	9995	18201	6742	11213	2	4	16740	29418	117	293	234	648	635	1452	0	0	0	1466	1988	100423	171097	113875	198206	
UNION TERRITORIES ^c																																							
1	Andaman and Nicobar Islands	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	0	0	0	0	0	
2	Chandigarh	540	937	0	0	19	29	19	29	973	1725	1534	2503	2506	4228	216	376	24	32	0	0	239	408	2	4	12	14	6	9	0	0	0	108	143	2873	4804	3432	5769	
3	Dadra and Nagar Haveli	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	0	0	0	0	0	
4	Daman & Diu	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	0	0	0	0	0	
5	Govt. of NCT of Delhi	529	1271	0	0	202	318	202	318	1403	2375	1481	2148	2884	4522	863	1523	53	95	0	0	916	1619	8	11	28	41	54	70	0	0	0	50	65	3940	6329	4671	7918	
6	Jammu & Kashmir	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	0	0	0	0	0	
7	Ladakh	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	0	0	0	0	0	
8	Lakshadweep	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	0	0	0	0	0	
9	Puducherry	14	27	0	0	0	1	0	1	58	95	113	193	170	288	3	4	0	0	0	0	3	4	0	0	0	0	0	1	0	0	2	2	176	295	189	323		
TOTAL (B)		1082	2235	0	0	222	348	222	348	2433	4195	3127	4843	5561	9038	1																							

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

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

Date: 30 September'21

(Amount in Rs. Lakhs)

Sl.No.	Line of Business	For the Quarter		For the corresponding quarter of the previous year		upto the quarter		Up to the corresponding quarter of the previous year	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	12216	243187	10568	156020	24843	353925	22148	271938
2	Marine Cargo	2432	2912	1832	7383	4719	5751	3460	11392
3	Marine Other than Cargo	110	2	0	0	129	2	0	0
4	Motor TP	55596	1858623	49146	1314070	93547	3028038	87980	2135302
5	Motor OD	31197	150708	25431	956831	52790	224109	43503	1606367
6	Health	11079	52256	13626	108256	20109	93501	23757	149285
7	Personal Accident	6819	8749	6460	9475	11340	16102	10525	18041
8	Travel								
9	Workmen’s Compensation/ Employer’s liability	127	1181	230	833	308	1938	367	1455
10	Public/ Product Liability	274	411	206	285	703	758	614	540
11	Engineering	695	1454	813	1654	1531	2865	1529	3424
12	Aviation	0	0	0	0	0	0	0	0
13	Crop Insurance								
14	Other segments **	1625	128090	807	9353	2197	160668	1213	15035
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

FORM NL-36- BUSINESS -CHANNELS WISE**Name of the Insurer: Cholamandalam MS General Insurance Company Limited****Date: 30 September 2021**

Sl.No.	Channels	For the Quarter		Upto the Quarter		For the corresponding quarter of the previous year		Up to the corresponding quarter of the previous year	
		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	10815	1158	20216	2382	17472	1333	26910	2717
2	Corporate Agents-Banks	484807	26330	718496	44092	472955	30149	723055	53835
3	Corporate Agents -Others	1093566	48144	1886435	81881	786608	44273	1387206	78394
4	Brokers	733542	38157	1044820	67278	264784	26625	375658	45658
5	Micro Agents	0	0	0	0	0	0	0	0
6	Direct Business -Officers/Employees -Online (Through Company Website) -Others	27295	6104	43787	12353	31767	6023	50685	13490
7	Common Service Centres(CSC)	13244	297	19947	457	897	15	897	15
8	Insurance Marketing Firm								
9	Point of sales person (Direct)	45448	1336	96977	2774	10870	228	12425	306
10	MISP (Direct)	38856	642	56979	998	21974	472	29574	680
11	Web Aggregators								
12	Referral Arrangements								
13	Other (to be sepcified) (i) _____ (ii) _____								
	Total (A)	2447573	122168	3887657	212217	1607327	109119	2606410	195096
14	Business outside India (B)								
	Grand Total (A+B)	2447573	122168	3887657	212217	1607327	109119	2606410	195096

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 1 upload date: 29.11.2021

FORM NL-37-CLAIMS DATA

Name of the Insurer:

Upto the quarter ending Sep'2021

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation / Employer's Liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	No. of claims only		
																		Other segments **	Miscellaneous	Total
1	Claims O/S at the beginning of the period	504	1176		1176	12517	31270	43787	20898	441	3	21342	94	26	155		298	389	114	67885
2	Claims reported during the period	1604	9479	0	9479	119089	7131	126220	95391	1285	3	96679	80	26	679	0	14	880	1128	236789
	(a) Booked During the period	1604	9479		9479	119089	7131	126220	95391	1285	3	96679	80	26	679		14	880	1128	236789
	(b) Reopened during the Period	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(c) Other Adjustment (to be specified)																			
	(i) _____	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(ii) _____																			
3	Claims Settled during the period	503	8019	0	8019	103932	5966	109898	74304	644	3	74951	54	6	471	0	10	635	922	195469
	(a) paid during the period	503	8019		8019	103932	5966	109898	74304	644	3	74951	54	6	471		10	635	922	195469
	(b) Other Adjustment (to be specified)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(i) _____																			
	(ii) _____																			
4	Claims Repudiated during the period	385	308	0	308	6133	631	6764	16597	568	0	17165	24	1	93	0	1	179	96	25016
	Repudiation	264	173		173	3993		3993	16597	343	0	16940	9		12			93	34	21518
	Closure	121	135		135	2140	631	2771		225	0	225	15	1	81		1	86	62	3498
	Other Adjustment (to be specified)																			
	(i) _____	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(ii) _____																			
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	64	19	0	19	882	3	885	223	4	1	223	0	2	5	0	5	26	5	1239
6	Claims O/S at End of the period	1220	2328	0	2328	21541	31804	53345	25388	514	3	25905	96	45	270	0	301	455	224	84189
	Less than 3months	692	1695		1695	17866	3601	21467	10937	350	1	11288	28	14	162		7	265	167	35785
	3 months to 6 months	339	354		354	1868	2257	4125	855	23	1	879	31	7	44			58	32	5869
	6months to 1 year	118	171		171	1526	4977	6503	403	27		430	21	13	44		12	94	20	7426
	1year and above	71	108		108	281	20969	21250	13193	114	1	13308	16	11	20		282	38	5	35109

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 Sep'2021

(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	31180	3279		3279	10719	196051	206770	5893	2241	36	8169	279	198	2089		4434	274	67	256740
2	Claims reported during the period	8123	5067	0	5067	37720	45904	83624	52824	5615	5	58444	188	60	670	0	21	456	338	156992
	(a) Booked During the period	8060	5012		5012	36786	45290	82076	51605	5239	5	56850	180	60	660		21	424	338	153680
	(b) Reopened during the Period	64	54		54	934	614	1548	1219	375	0	1594	9	0	10		0	33	0	3312
	(c) Other Adjustment (to be specified)																			
	(i) _____	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(ii) _____																			
3	Claims Settled during the period	3386	2065	0	2065	30031	37217	67247	39449	2935	6	42391	72	9	602	0	9	324	234	116340
	(a) paid during the period	3386	2065		2065	30031	37217	67247	39449	2935	6	42391	72	9	602		9	324	234	116340
	(b) Other Adjustment (to be specified)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(i) _____																			
	(ii) _____																			
4	Claims Repudiated during the period	1421	2052	0	2052	3865	3085	6950	10844	2138	0	12983	59	11	389	0	0	99	48	24011
	Repudiation	726	161		161	2353		2353	10844	1574		12418	34		66			48	35	15841
	Closure	694	1891		1891	1512	3085	4597		564		564	25	11	323		0	51	13	8170
	Other Adjustment (to be specified)																			
	(i) _____	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(ii) _____																			
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	49	2	-	2	141	1	141	47	5	0	47	-	0	8	-	0	13	0	267
6	Claims O/S at End of the period	34497	4229	0	4229	14543	201654	216196	8423	2782	35	11240	336	239	1768	0	4446	307	123	273382
	Less than 3months	4789	1611		1611	8027	17430	25457	6446	1252	33	7732	40	40	441		8	117	52	40287
	3 months to 6 months	3153	915		915	1919	11773	13692	679	152	0	831	86	17	156			24	33	18909
	6months to 1 year	3198	549		549	1791	28060	29851	265	157		422	81	48	454		1052	43	28	35726
	1year and above	23357	1153		1153	2806	144390	147196	1033	1221	1	2255	129	133	717		3387	123	11	178461

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

FORM NL-39- AGEING OF CLAIMS

Name of the Insurer:

For the Quarter ending on Sep'2021

(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	57	185	79	24	8	2	2	149	422	347	259	517	-13	-9	357	1671
2	Marine Cargo	3060	1045	287	65	14	0	0	445	283	206	124	22	0	0	4471	1079
3	Marine Other than Cargo	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Motor OD	51107	11886	2981	489	38	0	0	8453	5639	2792	910	298	16	114	66501	18222
5	Motor TP	95	502	1058	1026	1123	267	115	431	2257	4843	5286	6922	2614	2104	4186	24457
6	Health	38500	550	28	5	5	0	1	20618	282	41	20	4	0	4	39089	20968
7	Personal Accident	145	177	73	5	3	0	0	683	708	322	144	2	0	0	403	1860
8	Travel	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1
9	Workmen's Compensation/ Employer's liability	0	8	5	11	0	0	1	0	10	3	26	0	0	9	25	47
10	Public/ Product Liability	0	0	1	1	2	0	0	0	0	0	0	0	0	0	4	0
11	Engineering	91	120	48	19	7	0	0	6	17	124	32	30	0	0	285	209
12	Aviation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	Crop Insurance	1	0	0	0	0	0	0	2	0	0	0	7	0	0	1	9
14	Other segments ^(a)	115	120	92	55	6	0	0	52	53	40	26	21	1	0	388	192
15	Miscellaneous	478	84	20	2	0	0	0	28	171	4	3	0	0	0	584	206

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

Upto the Quarter ending on Sep'2021

(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	105	219	106	51	17	3	2	223	460	595	1250	836	40	-18	503	3386
2	Marine Cargo	5544	1880	448	113	34	0	0	764	567	442	238	55	0	0	8019	2065
3	Marine Other than Cargo	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Motor OD	78387	20207	4606	675	56	0	1	13403	10009	4445	1383	606	40	144	103932	30031
5	Motor TP	103	746	1474	1236	1738	450	219	472	3568	6910	6380	11402	5017	3468	5966	37217
6	Health	73381	798	94	25	5	0	1	38853	455	89	47	2	0	4	74304	39449
7	Personal Accident	208	318	101	13	4	0	0	924	1261	423	285	43	0	0	644	2935
8	Travel	1	1	0	0	1	0	0	0	4	0	0	2	0	0	3	6
9	Workmen's Compensation/ Employer's liability	2	19	11	20	1	0	1	0	21	6	35	2	0	9	54	72
10	Public/ Product Liability	0	0	2	2	2	0	0	0	0	0	9	0	0	0	6	9
11	Engineering	184	183	66	26	10	2	0	11	136	193	188	60	15	0	471	602
12	Aviation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	Crop Insurance	9	1	0	0	0	0	0	18	0	0	0	10	-18	0	10	9
14	Other segments ^(a)	163	239	153	73	7	0	0	73	109	69	35	35	2	0	635	324
15	Miscellaneous	751	137	30	2	2	0	0	45	178	5	3	2	0	0	922	234

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-40-UNDERWRITING PERFORMANCE

Segmental performance upto the Quarter 30 September, 2021 of Current financial year

Particulars		FIRE	MARINE			Miscellaneous																			PERSONAL ACCIDENT			TRAVEL		Health Total		
						Motor											HEALTH															
			Marine Cargo	Marine-Other than Marine Cargo	Total	Motor OD-Private car	Motor OD-Two Wheeler	Motor OD-Commercial Vehicle	Motor TP-Private car	Motor TP-Two Wheeler	Motor TP-Commercial Vehicle (Declined Pool)	Motor TP-commercial Vehicle (TP Pool)	Motor TP-commercial Vehicle (Other than Pool)	Motor Other	Total	Health Insurance Individual	Health Insurance - Group- Government Schemes	Health Insurance - Group- Employer/Empl oyee Schemes	Health Insurance - Group- Other Schemes	Personal Accident - Individual	Personal Accident- Group(Governme nt Schemes)	Personal Accident- Group(Others)	Overseas Travel	Domestic Travel	Retail	Group	Government Schemes					
Premium																																
Gross Direct Premium		24,843	4,719	129	4,848	28,842	11,052	12,895	14,223	21,157	-	-	58,167	-	1,46,338	4,509	-	6,480	9,116	80	4	11,256	4	-	4,593	26,852	4					
Gross Written Premium		25,765	4,720	129	4,849	28,842	11,052	12,895	14,223	21,157	-	-	58,167	-	1,46,336	4,509	-	6,480	9,116	80	4	11,256	4	-	4,593	26,852	4					
Net Written Premium		8,143	1,853	-	1,853	17,259	6,613	7,715	13,476	20,046	-	-	55,114	-	1,20,223	3,382	-	5,249	6,817	60	4	7,801	3	-	3,445	19,867	4					
Net Earned Premium (A)		7,243	1,710	-	1,710	17,019	6,435	10,101	13,353	16,934	-	-	68,155	-	1,31,997	3,039	-	4,084	8,814	65	2	9,314	5	-	3,109	22,212	2					
Claims																																
Claims (Gross)		6,662	3,026	13	3,039	18,270	4,249	12,192	12,982	14,102	-	-	36,615	-	98,410	5,613	-	5,252	30,183	20	4	3,565	(12)	-	5,621	39,000	4					
Claims incurred (Net) (B)		3,272	1,409	-	1,409	11,138	2,623	7,422	12,340	13,414	-	-	34,684	-	81,621	4,769	-	4,615	27,467	15	4	2,572	(13)	-	4,771	34,654	4					
Commission																																
Commission-Gross		4,144	485	-	485	5,541	2,060	2,339	130	204	-	-	742	-	11,016	625	-	397	1,450	12	-	3,114	-	-	637	4,961	-					
Commission-Net (C)		869	(74)	(26)	(100)	900	5	837	70	124	-	-	409	-	2,345	119	-	223	1,517	1	-	1,373	(1)	-	119	3,113	-					
Total Operating expenses (D)		3,480	473	-	473	6,493	2,673	2,394	5,039	9,747	-	-	16,717	-	43,063	1,799	-	1,577	2,923	17	1	4,570	1	-	1,817	9,070	1					
Premium deficiency (E)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
Underwriting Result (F=A-B-C-D-E)		(378)	(98)	26	(72)	(1,512)	1,134	(552)	(4,096)	(6,351)	-	-	16,345	-	4,968	(3,648)	-	(2,331)	(23,093)	32	(3)	799	18	-	(3,598)	(24,625)	(3)					
Underwriting Ratio =(F)*100/(A)		(5)	(6)	-	(4)	(9)	18	(5)	(31)	(38)	-	-	24	-	4	(120)	-	(57)	(262)	49	(150)	9	360	-	(116)	(111)	(150)					

Version 1 upload date: 01.02.2022

Segmental performance upto the Quarter 30 September, 2021 of Current financial year

Particulars	OTHER MISCELLANEOUS								Miscellaneous Total			Grand Total
	Engineering	Aviation	Product Liability	Liability Insurance	Workmen Compensation/ Employer's Liability	Crop Insurance	Credit Insurance	Others (a)	Retail	Group	Governmen t Schemes	
Premium												
Gross Direct Premium	1,531	-	58	644	308	-	-	2,197	4,593	31,591	4	2,12,217
Gross Written Premium	1,638	-	58	748	308	-	-	2,197	4,593	31,801	4	2,13,348
Net Written Premium	677	-	35	407	293	-	-	1,983	3,445	23,262	4	1,56,930
Net Earned Premium (A)	691	-	36	384	342	-	-	1,447	3,109	25,112	2	1,69,173
Claims												
Claims (Gross)	280	-	-	168	128	11	-	651	5,621	40,238	4	1,53,974
Claims incurred (Net) (B)	233	-	(3)	37	121	2	-	508	4,771	35,552	4	1,26,629
Commission												
Commission-Gross	124	-	2	39	44	-	-	350	637	5,520	-	21,802
Commission-Net (C)	(61)	-	(2)	(5)	42	(2)	-	290	119	3,375	-	6,608
Total Operating expenses (D)	183	-	25	77	65	326	-	559	1,817	10,305	1	59,139
Premium deficiency (E)	-	-	-	-	-	-	-	-	-	-	-	-
Underwriting Result (F=A-B-C-D-E)	336	-	16	275	114	(326)	-	90	(3,598)	(24,120)	(3)	(23,203)
Underwriting Ratio =(f)*100/(A)	49	-	44	72	33	-	-	6	(116)	(96)	(150)	(14)

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

Version 1 upload date: 01.02.2022

FORM NL-41 OFFICES INFORMATION**As at: 30 September'21****Name of the Insurer: Cholamandalam MS General Insurance Company Limited****Date: 30.09.2021**

Sl. No.	Office Information	Number
1	No. of offices at the beginning of the year	141
2	No. of branches approved during the year	46
3	No. of branches opened during the	Out of approvals of previous year
4	year	Out of approvals of this year
5	No. of branches closed during the year	9
6	No of branches at the end of the year	133
7	No. of branches approved but not opened	53
8	No. of rural branches	NIL
9	No. of urban branches	133
10	No. of Directors:- (a) Independent Director (b) Executive Director (c) Non-executive Director (d) Women Director (e) Whole time director	(a) 3 (b) 2 (MD & WTD) (c) 2 (d) 1 (ID) (e) 2 (including MD)
11	No. of Employees (a) On-roll: (b) Off-roll: (c) Total	(a) 798 (b) 1 (c) 799
12	No. of Insurance Agents and Intermediaries (a) Individual Agents, (b) Corporate Agents-Banks (c) Corporate Agents-Others (d) Insurance Brokers (e) Web Aggregators (f) Insurance Marketing Firm (g) Motor Insurance Service Providers (DIRECT) (h) Point of Sales persons (DIRECT) (i) Other as allowed by IRDAI (To be specified)	(a) 7217 (b) 15 (c) 9 (d) 351 (e) 3 (f) NIL (g) 312 (h) 10699

Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	783	16495
Recruitments during the quarter	50	2147
Attrition during the quarter	35	28
Number at the end of the quarter	798	18614

Version 1 upload date: 29.11.2021

Cholamandalam MS General Insurance

Name of the Insurer:

Company Limited

Date:

September 30, 2021

Board of Directors and Key Management Persons				
Sl. No.	Name of person	Designation	Role / Category	Details of change in the period, if any
1	Mr. M M Murugappan	Chairman	Director	NA
2	Mr. Margam Rama Prasad	Independent Director	Director	NA
3	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. Akihiko Ikeno	Non-Executive Director	Director	NA
7	Mr. V Suryanarayanan	Managing Director	Director & Key Management Person	NA
8	Mr. Takashi Kishi	Whole-time Director	Director & Key Management Person	NA
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. Anubhav Rajput	Head - IT & Digital	Key Management Person	Change in Designation from Head - IT, Ditigal & Operations, with effect from September 16, 2021
13	Mr. Saurav Sarkar	Business Head - Health	Key Management Person	NA
14	Mr. Biswajeet Padhi	SBU Head - Motor	Key Management Person	NA
15	Ms. Chitra K	Head - Digital, Branding & Corporate Communications	Key Management Person	NA
16	Mr. Abhiranjan Gupta	Chief Investment Officer	Key Management Person	NA
17	Mr. S K Rangaswamy	Chief Risk Officer and Head - Operations & CRM	Key Management Person	Change in Designation from Chief Risk Officer and Head - Internal Audit, with effect from September 16, 2021
18	Mr. Krishnan P	Head - Renewals, Cross sell & Upsell	Key Management Person	NA
19	Mr. Ashwani Kumar Arora	Appointed Actuary	Key Management Person	NA
20	Mr. Chandar Ramamurthy	Head - Reinsurance	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	Appointment; with effect from September 16, 2021
23	Mr. Shailen Merchant	Head - Human Resources	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"

Version 1 upload date: 29.11.2021

Version 2 upload date: 01.02.2022

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

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY L Upto the Quarter ending on September'21

(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	95131	5010	10651238
		Social			
2	MARINE CARGO	Rural	1036	503	2024324
		Social			
3	MARINE OTHER THAN CARGO	Rural	0	0	0
		Social			
4	MOTOR OD	Rural	68883	15904	1775373
		Social			
5	MOTOR TP	Rural	730930	32202	0
		Social			
6	HEALTH	Rural	9795	911	54432
		Social			
7	PERSONAL ACCIDENT	Rural	2698	69	202995
		Social			
8	TRAVEL	Rural			
		Social			
9	Workmen's Compensation/ Employer's liability	Rural	219	33	16761
		Social			
10	Public/ Product Liability	Rural	64	27	25318
		Social			
11	Engineering	Rural	854	158	126169
		Social			
12	Aviation	Rural	0	0	0
		Social			
13	Other Segment ^(a)	Rural	45333	575	802170
		Social			
14	Miscellaneous	Rural			
		Social			
	Total	Rural	954943	55391	15678779
		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

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

(Amount in Rs.)

Name of the Insurer :	Cholamandalam MS General Insurance Company Limited
Registration No. :	123
Date of Registration :	July 15, 2002
Gross Direct Premium Income during the immediate preceding FY	43,88,20,82,358
Gross Direct Motor Third Party Insurance Business Premium during immediate preceding FY	20,52,57,69,602
Obligation of the insurer to be met in the financial year	13,50,16,81,884
Statement Period : Quarter ending	30-Sep-21

	(Amount in Rs)	
Items	For the quarter ended Sep 30, 2021	Upto the quarter ended Sep 30, 2021
Gross Direct Motor Third Party Insurance Business Premium in respect of liability only policies (L)	12,10,02,129	19,40,31,140
Gross Direct Motor Third Party Insurance Business Premium in respect of package policies (P)	5,43,84,79,045	9,16,05,89,852
Total Gross Direct Motor Third Party Insurance Business (L+P)	5,55,94,81,174	9,35,46,20,992
Total Gross Direct Motor Own damage Insurance Business Premium	3,11,97,45,077	5,27,89,72,072
Total Gross Direct Premium Income	12,21,68,25,971	21,22,17,15,592

FORM NL-45-GREIVANCE DISPOSAL

Cholamandalam MS General Insurance Co. Ltd

Name of the Insurer:

Date: 09th Nov 2021

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		
1	Complaints made by customers							
a)	Proposal Related	0	1		1		0	1
b)	Claims Related	0	267	63	76	128	0	425
c)	Policy Related	0	58	22	23	12	1	84
d)	Premium Related	0	4		2	2	0	4
e)	Refund Related	0	8	2	5	1	0	11
f)	Coverage Related	0	1		1		0	1
g)	Cover Note Related	0					0	0
h)	Product Related	0	5	1	1	3	0	8
i)	Others (to be specified) (i)Insurer failed to clarify the queries raised by Insured (ii) Dispute regarding quantum of premium refund	0	41	10	15	16	0	64
	Total	0	385	98	124	162	1	598
2	Total No. of policies during previous year:	34,48,096						
3	Total No. of claims during previous year:	1,03,599						
4	Total No. of policies during current year:	43,48,465						
5	Total No. of claims during current year:	2,29,544						
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	0.19						
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	18.51						
8	Duration wise Pending Status	Complaints made by customers		Complaints made by Intermediaries		Total		
		Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	
a)	Up to 15 days	1	100%	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	
	Total Number of Complaints	0	0	0	0	0	0	

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

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED For the Quarter ending: Sep 30, 2021

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