S.No.	Form No	Description	General & Health Insurers	Applicabi Indian Reinsurer	Branches of Foreign Reinsurer in India
	NL-1-B-RA	Revenue Account	YES	YES	YES
	NL-2-B-PL	Profit and Loss Account	YES	YES	YES
	NL-3-B-BS	Balance Sheet	YES	YES	NO
	NL-3A-B-BS	Balance Sheet	NO	NO	YES
	NL-4-PREMIUM SCHEDULE	Premium	YES	YES	YES
	NL-5-CLAIMS SCHEDULE	Claims Incurred	YES	YES	YES
	NL-6-COMMISSION SCHEDULE	Commission	YES	YES	YES
	NL-7-OPERATING EXPENSES SCHEDULE	Operating Expenses	YES	YES	YES
		Share Capital	YES YES	YES	NO
	NL-9-PATTERN OF SHAREHOLDING SCHEDULE	Pattern of Shareholding	YES	YES YES	NO NO
	NL-9A-SHAREHOLDING PATTERN SCHEDULE NL-10-RESERVE AND SURPLUS SCHEDULE	Pattern of Shareholding-Annexure A Reserves and Surplus	YES	YES	YES
		Head Office Account (FRBs)			YES
	NL-10A-HEAD OFFICE ACCOUNT SCHEDULE		NO	NO	
		Borrowings	YES YES	YES	YES YES
	NL-12- INVESTMENT SCHEDULE (SHAREHOLDERS) NL-12A-INVESTMENT SCHEDULE (POLICYHOLDERS) AGGREGATE VALUE OF INVESTMENTS OTHER THAN EQUITY	Investment	YES	YES	YES
	SHARES AND MUTUAL FUND				
	NL-13-LOANS SCHEDULE	Loans	YES	YES	YES
	NL-14-FIXED ASSETS SCHEDULE	Fixed Assets	YES	YES	YES
	NL-15-CASH AND BANK BALANCE SCHEDULE	Cash and Bank Balance	YES	YES	YES
	NL-16-ADVANCES AND OTHER ASSETS SCHEDULE	Advances & Other Assets	YES	YES	YES
	NL-16A-ADVANCES AND OTHER ASSETS SCHEDULE	Advances & Other Assets (FRBs)	NO	NO	YES
	NL-17-CURRENT LIABILITIES SCHEDULE	Current Liabilities	YES	YES	YES
	NL-17A-CURRENT LIABILITIES SCHEDULE	Current Liabilities (FRBs)	NO	NO	YES
18	NL-18-PROVISIONS SCHEDULE	Provisions	YES	YES	YES
19	NL-19-MISC EXPENDITURE SCHEDULE	Misc Expenditure	YES	YES	YES
20	NL-20-ANALYTICAL RATIOS SCHEDULE	Analytical Ratios	YES	YES	YES
21	NL-21-RELATED PARTY TRANSACTIONS SCHEDULE	Related Party Transactions	YES	YES	YES
22	NL-22-RECEIPTS AND PAYMENT SCHEDULE	Receipts & Payment Statement	YES	YES	YES
	NL-23 - SOLVENCY MARGIN - GI-TA	Statement of Admissible Assets	YES	YES	YES
24	NL-24 - SOLVENCY MARGIN - GI-TR	Statement of Liabilities	YES	YES	YES
25	NL-25 - SOLVENCY MARGIN - GI-SM-TABLE IA	Required Solvency Margin	YES	YES	YES
26	NL-26 - SOLVENCY MARGIN - GI-SM-TABLE IB	Solvency Margin	YES	YES	YES
27	NL-27-PRODUCT INFORMATION	Product Information	YES	NO	NO
	NL-28-STATEMENT OF INVESTMENT ASSETS AND STATEMENT OF ACCRETION OF ASSETS		YES	YES	YES
	NL-29-DEBT SECURITIES	Debt Securities	YES	YES	YES
	NL-30-NON PERFORMING ASSETS	Non performing assets	YES	YES	YES
	NL-31-STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT NL-32-STATEMENT OF DOWN GRADED INVESTMENTS	Investment and Investment Income Down graded investment, Investment Rating	YES	YES	YES
	NL-33-REINSURANCE/RETROCESSION RISK CONCENTRATION	and Infra investment rating Reinsurance Risk Concentration	YES	YES	YES
35	NL-34-GEOGRAPHICAL DISTN OF BSNS NL-35-BSNS RETURNS ACROSS LOB	Geographical Distribution of Business Quarterly Business Returns for different line of business (Premium amount and number of policies)	YES YES	NO NO	NO NO
	NL-36-CHANNEL WISE PREMIUM	Business channels	YES	NO	NO
	NL-37-CLAIMS DATA	Claims Data	YES	NO	NO
	NL-38-DEVELOPMENT OF LOSSES (ANNUAL SUBMISSION)	Movement of Claims	YES	NO	NO
	NL-39-AGEING OF CLAIMS	Ageing of Claims	YES	NO	NO
	NL-40-UNDERWRITING PERFORMANCE	Segmental Underwriting Performance	YES	YES	YES
	NL-41-OFFICE INFORMATION	Office Information	YES	YES	YES
	NL-42-KEY MANAGEMENT PERSONS	Board of Directors & Management Person	YES	YES	YES
	NL-43-RURAL AND SOCIAL SECTOR OBLIGATIONS	Rural & Social Sector Obligations	YES	NO	NO
	NL-44 MOTOR THIRD PARTY OBLIGATION	Motor Third Party Obligation	YES	NO	NO
	NL-45-GRIEVANCE DISPOSAL	Grievance Disposal	YES	NO	NO
	NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE	Voting Activity disclosure under Stewardship Code	YES	YES	YES
	NL-47- PROFILE & PERFORMANCE OF HEALTH INSURANCE, PERSONAL ACCIDENT AND TRAVEL INSURANCE PRODUCTS (ANNUAL SUBMISSION)	Profile & Performance of Health Insurance, Personal Accident and Travel Insurance Products	YES	NO	NO
	NL-48 - DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)	Quantitative and Qualitative parameters of Health services rendered	YES	NO	NO

FORM NL-1-8-RA Name of the Insure: : CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED Registration AL33 and Date of Registration with the IRDA1 15.07.2002 REVENUE ACCOUNT FOR THE PERIOD ENDED DECEMBER 31,2021

Particulars	Schedule Ref. Form No.		1	Fire			M	larine			Misc	ellaneous				Total	
		For the Quarter Dec'21	Up to the quarter Dec'21	For the corresponding quarter of the previous year Dec'20	Up to the corresponding quarter of the previous year Dec'20	For the Quarter Dec'21	Up to the quarter Dec'21	For the corresponding quarter of the previous year Dec'20	Up to the corresponding quarter of the previous year Dec'20	For the Quarter Dec'21	Up to the quarter Dec'21	For the corresponding quarter of the previous year Dec'20	Up to the corresponding quarter of the previous year Dec'20	For the Quarter Dec'21	Up to the quarter Dec'21	For the corresponding quarter of the previous year Dec'20	quarter of the
Premiums earned (Net)	NL-4	3.887	11.129	2.877	8.568	874	2,583	637	1.695	82.717	2.42.935	75.337	2.28.090	87,478	2.56.647	78.851	
Profit/ Loss on sale/redemption of Investments		(15)	195	132	387	4	27	7	28	1,140			corresponding to span corresponding periodus year Dec 21 Dec 21 quarter periodus year corresponding put efficiency corresponding put efficiency <th correspond<="" corresponding<="" td="" th=""><td></td></th>	<td></td>			
Interest, Dividend & Rent – Gross Note 1		180	1,470	406	1,532	64	207	18	112	15,283	44,598	14,344	41,872	15,527	46,276	14,768	43,5
Other (a) Other Income (to be specified) (i) Administrative Charges		-	1	2	20	-	-	2	5	19	39	-	1	19	40	4	
(ii)Investment income from pool (Terrorismpool)		164	474	236	629	-		-	-	41	119	59	191	205	593	295	8
(b) Contribution from the Shareholders' Account (i) Towards Excess Excepses of Management		670	670	-	-	-	-	-	-	10,941	22,332	5,265	8,800	11,611	23,002	5,265	8,8
TOTAL (A)		4.886	13.939	3.653	11.136	942	2.817	664	1.840	1.10.141	3.15.931	99.360	2.89.538	1.15.969	3.32.687	1.03.677	3.02.5
Claims Incurred (Net)	NL-5	1.764	5.037	1.131	3.627	471	1.879	534	1.268	54.354	1.76.301	63.265	1.68.129	56,589	1.83.217	64.930	1.73.0
Commission	NL-6	(3,160)	(2,291)	(355)	(965)	17	(83)	(33)	(146)	4,991	10.830	term corresponding previous year corresponding previous year corresponding previous year corresponding previous year corresponding Dec 21 corresponding Dec 21 <thcorresponding Dec 21 <t< td=""></t<></thcorresponding 					
Operating Expenses related to Insurance Business Premium Deficiency	NL-7	1,992	5,474	897	2,736	255	727	192	512	35,080	90,259		76,317	37,327	96,461	29,689	79,5
TOTAL (B)		596	8,220	1,673	5,398	743	2,523	693	1,634	94,425	2,77,390	93,432	2,48,227	95,764	2,88,134	95,798	2,55,2
Operating Profit/(Loss) C= (A - B)		4,290	5,718	1,980	5,738	199	294	(29)	206	15,716	38,541	5,928	41,311	20,205	44,553	7,879	47,25
APPROPRIATIONS																	
Transfer to Shareholders' Account		4,290	5,718	1,980	5,738	199	294	(29)	206	15,716	38,541	5,928	41,311	20,205	44,553	7,879	47,2
Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Transfer to Other Reserves (to be specified)			-		-	-	•	-	-	-		-				-	
TOTAL (C)		4.290	5.718	1.980	5,738	199	294	(29)	206	15.716	38,541	5,928	41.311	20.205	44,553	7.879	47.

TOTAL (C) Notes:- (a) See notes appended at the end of Form NL-2-B-PL Version 1 upload date: 17.02.2022

Pertaining to Policyholder's funds			Fire			M	larine			Misc	ellaneous				Total	
	For the Quarter Dec'21	Up to the quarter Dec'21	For the corresponding quarter of the previous year Dec'20	Up to the corresponding quarter of the previous year Dec'20	For the Quarter Dec'21	Up to the quarter Dec'21	For the corresponding quarter of the previous year Dec'20	Up to the corresponding quarter of the previous year Dec'20	For the Quarter Dec'21	Up to the quarter Dec'21	For the corresponding quarter of the previous year Dec'20	Up to the corresponding quarter of the previous year Dec'20	For the Quarter Dec'21	Up to the quarter Dec'21	For the corresponding quarter of the previous year Dec'20	Up to the corresponding quarter of the previous year Dec'20
Interest, Dividend & Rent	179	1,784	491	1,908	73	250	21	139	17,651	54,137	17,522	52,168	17,904	56,172	18,034	54,216
Add/Less:-													-		-	-
Investment Expenses	21	(162)	(39)	(235)	(3)	(23)	(1)	(17)	(755)	(4,906)	(1,642)	(6,418)	(737)	(5,091)	(1,682)	(6,670
Amortisation of Premium/ Discount on Investments	(20)	(153)	(46)	(142)	(7)	(21)	(2)	(10)	(1,613)	(4,631)	(1,536)	(3,877)	(1,639)	(4,805)	(1,584)	(4,025
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*	180	1.470	405	1 532	64	205	17	112	15.283	44 600	14 345	41.872	15.527	46 276	14 767	43.516

* Term aross implies inclusive of TDS

Ν	ORM NL-2-B-PL ame of the Insurer: CHOLAMANDALAM MS (D		
	egistration No. 123 and Date of Registration					
P	ROFIT AND LOSS ACCOUNT FOR THE PERIO	D ENDED DECEMBER 3	31,2021			(Amount in Rs. Lakhs
	Particulars	Schedule Ref. Form No.	For the Quarter Dec'21	Up to the quarter Dec'21	For the corresponding quarter of the previous year Dec'20	Up to the corresponding quarter of the previous year Dec'20
1	OPERATING PROFIT/(LOSS)	NL-1				
-	(a) Fire Insurance		4,290	5,718	1,980	5,73
	(b) Marine Insurance		199	294	(29)	204
	(c) Miscellaneous Insurance		15,716	38,541	5,928	41,31
2	INCOME FROM INVESTMENTS					
_	(a) Interest, Dividend & Rent – Gross		2,442	6,646	1,805	5,12
	(b) Profit on sale of investments		196	880	544	1,29
	(c) (Loss on sale/ redemption of investments)		-	-	-	
	(d) Amortization of Premium / Discount on Investments		-	-	-	
3	OTHER INCOME (To be specified)		-	-		
_	TOTAL (A)		22,843	52,079	10,228	53,677
4	PROVISIONS (Other than taxation)					
<u>.</u>	(a) For diminution in the value of investments		(49)	(296)	(189)	59
	(b) For doubtful debts		-	(349)	(9)	
	(c) Others (to be specified)					
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		198	596	149	1,17
	(b) Bad debts written off		-	(1,217)	-	
	(c) Interest on subordinated debt		220	659	220	65
	(d) Expenses towards CSR activities		245	475	83	32
	(e) Penalties			-	-	
	(f) Contribution to Policyholders' A/c					
	(i) Towards Excess Expenses of Management		11,611	23,002	5,266	8,80
	(g) Others (i) Marketing cost absorbed in shareholder's account (P&L account)		8,025	20,595	-	
	(ii) Employees' Remuneration and Welfare Benefits		146	384	-	37
	TOTAL (B)		20,396	43,849	5,520	22,29
6	Profit/(Loss) Before Tax		2,447	8,230	4,708	31,38
_						
/	Provision for Taxation		646	2,069	1,127	7,69
8	Profit / (Loss) after tax		1,801	6,161	3,581	23,689
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		63,774	63,774	50,607	50,60
	year					
	Balance carried forward to Balance Sheet		69,936	69,936	74,296	74,296

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 31 DECEMBER '21

		(Am	ount in Rs. Lakhs)
Particulars	Schedule Ref. Form No.	As At Dec'21	As At Dec'20(Correspo nding previous year)
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8	29,881	29,881
SHARE APPLICATION MONEY PENDING ALLOTMENT			
RESERVES AND SURPLUS	NL-10	1,64,738	1,54,096
FAIR VALUE CHANGE ACCOUNT			
-Shareholders' Funds		376	325
-Policyholders' Funds		2,619	1,726
BORROWINGS	NL-11	10,000	10,000
TOTAL		2,07,614	1,96,028
APPLICATION OF FUNDS			
INVESTMENTS-Shareholders	NL-12	1,51,217	1,10,588
INVESTMENTS-Policyholders	NL-12A	10,52,960	9,38,681
LOANS	NL-13	-	-
FIXED ASSETS	NL-14	8,129	7,083
DEFERRED TAX ASSET (Net)		20,455	20,799
CURRENT ASSETS			
Cash and Bank Balances	NL-15	2,507	3,054
Advances and Other Assets	NL-16	96,204	1,14,164
Sub-Total (A)		98,711	1,17,218
DEFERRED TAX LIABILITY (Net)			
CURRENT LIABILITIES	NL-17	8,88,139	7,73,727
PROVISIONS	NL-18	2,35,719	2,24,614
Sub-Total (B)		11,23,858	9,98,341
NET CURRENT ASSETS (C) = $(A - B)$		(10,25,147)	(8,81,123)
MISCELLANEOUS EXPENDITURE (to the extent not written off	NL-19		-
or adjusted)			
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT			
TOTAL		2,07,614	1,96,028

CONTINGENT LIABILITIES

Particulars	As At Dec'21	As At Dec'20(Correspo nding previous vear)
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	51,218	44,171
6. Reinsurance obligations to the extent not provided for in accounts	-	-
7 .Others (to be specified) (a)	-	-
(b) TOTAL	51,218	44,171

FORM NL-4-PREMIUM SCHEDULE	

																						MISC	ellaneous															
	FI	RE	Marine Car	30	Marine Hull		Total Marine	Moto	r OD	Motor	TP	Total M	otor	Healt	ħ	Personal	Accident	Travel I	Insurance	Total	Health		Compensation/ er's Liability	Public/ Pro	duct Liability	Engi	neering	Av	viation	Crop In		Other segments		ellaneous segment	Total	Miscellaneous	Grand Total	Grand Total
Particulars	For the Quarter Dec'21	Up to the quarter Dec'21	For the Up t Quarter qu Dec'21 De	o the Fr arter Q c'21 D	r the Up to arter qua tc'21 Dec	the For rter Qua 21 Dec		For the Quarter Dec'21	Up to the quarter Dec'21	For the Quarter Dec'21	Up to the quarter Dec'21	For the Quarter Dec'21	r Up to the quarter Dec'21	For the Quarter Dec'21	Up to the quarter Dec'21	For the Quarter Dec'21	Up to the quarter Dec'21	For the Quarter Dec'21	Up to the quarter Dec'21	For the Quarter Dec'21	Up to the quarter Dec'21	For the Quarter Dec'21	Up to the quart Dec'21			For the Up to Quarter quart Dec'21 Dec'		ter Up to the quarter Dec'21	For the Quarte Dec'21	Up to the quarter Dec'21	For the Quarter Dec'21	Up to the quarter Dec'21						
Gross Direct Premium	11,237	36,080	1,832	6,551	181	310 2	,013 6,861	35,304	88,094	62,574	1,56,120	97,878	2,44,214	10,770	30,874	7,086	18,426	6	5 10	17,862	49,310	154	4 462	207	910	713	2,244	-			-		1,9	25 4,12	1,18,739	3,01,263	1,31,989	3,44,204
Add: Premium on reinsurance accepted (a)	728	1,650		-	-	-		-	-	-	-	-	-		-	-	-	-	-	-	-	-			104	64	170	-			-				64	274	792	1,924
Less : Premium on reinsurance ceded (#)	13,888	31,511	931	3,797	181	310 1	,112 4,107	14,165	35,368	3,245	8,154	17,410	43,522	2,321	6,977	2,154	5,629	-	1	4,475	12,607		8 23	62	427	516	1,477	-			-			51 36	22,622	58,421	37,622	94,039
Net Written Premium	(1,923)	6,219	901	2,754	-	-	901 2,754	21,139	52,726	59,329	1,47,966	80,468	2,00,692	8,449	23,897	4,932	12,797	6	9	13,387	36,703	14	6 439	145	587	261	937	-	-	-	-		1,7	74 3,75	96,181	2,43,116	95,159	2,52,089
Add: Opening balance of UPR	44,502	43,602	1,315	1,171	-	- 1	,315 1,171	34,217	36,187	97,857	1,07,661	1,32,074	1,43,848	16,426	16,914	25,623	27,138	4	6	42,053	44,058	24	5 294	432	410	743	756	-			-		2,4	93 1,95	7 1,78,040	1,91,323	2,23,857	2,36,096
Less: Closing balance of UPR	38,692	38,692	1,342	1,342	-	- 1	,342 1,342	37,446	37,446	1,05,947	1,05,947	1,43,393	1,43,393	17,424	17,424	26,150	26,150	6	6 6	43,580	43,580	23	239	414	414	708	708	-			-		3,1	70 3,17	1,91,504	1,91,504	2,31,538	2,31,538
Net Earned Premium	3,887	11,129	874	2,583	-	-	874 2,583	17,910	51,467	51,239	1,49,680	69,149	2,01,147	7,451	23,387	4,405	13,785	4	9	11,860	37,181	15	2 494	163	583	296	985	-			-	-	- 1,0	97 2,54	5 82,717	2,42,935	87,478	2,56,647
Gross Direct Premium																																						
- In India	11,237	36,080	1,832	6,551	181	310 2	013 6,861	35,304	88,094	62,574	1,56,120	97,878	2,44,214	10,770	30,874	7,086	18,426	6	10	17,862	49,310	15	4 462	207	910	713	2,244	-			-	-	- 1,9	25 4,12	3 1,18,735	3,01,263	1,31,989	3,44,204
- Outside India																																						

Note: (a) Development whether on business coded or accepted are to be brought into account, (b) development on the base of a chromatoca penuluma. (b) Sequent deductions to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct permism

																							Miscell	aneous															
	F	IRE	Marin	ne Cargo	Mari	ine Hull	Total	Marine	Moto	r OD	Mot	or TP	Total M	fotor	Hea	th	Personal A	ccident	Travel I	surance	Total	Health	Employer	's liability	Public/ Pro	oduct Liability	Engir	neering	A	viation	Crop Ins	urance (Other segments	(b) Other Miscell	neous segment	Total !	Miscellaneous	Grand Total	Grand Total
Particulars	For the corresponding quarter of the previous year Dec'20		of the	Up to the corresponding quarter of the previous year Dec'20	For the correspo nding quarter of the previous year Dec'20	correspon ding		Up to the correspon ding quarter of the previous year Dec'20	For the corresponding quarter of the previous year Dec'20	Up to the corresponding quarter of the previous year Dec'20	For the corresponding quarter of the previous year Dec'20	Up to the corresponding quarter of the previous year Dec'20	For the corresponding quarter of the previous year Dec'20	Up to the corresponding quarter of the previous year Dec'20	For the corresponding quarter of the previous year Dec'20	Up to the corresponding quarter of the previous year Dec'20	corresponding c	Up to the orresponding warter of the revious year Dec'20	For the corresponding quarter of the previous year Dec'20	Up to the corresponding quarter of the previous year Dec ² 20	For the corresponding quarter of the previous year Dec'20	Up to the corresponding quarter of the previous year Dec'20	For the corresponding quarter of the previous year Dec'20	Up to the corresponding quarter of the previous year Dec'20	For the corresponding quarter of the previous year Dec'20	Up to the corresponding quarter of the previous year Dec'20	For the corresponding quarter of the previous year Dec'20	Up to the corresponding quarter of the previous year Dec'20	For the corresponding quarter of the previous year Dec'20	Up to the corresponding quarter of the previous year Dec'20	For the correspon ding quarter of the previous year Dec'20	ding quarter of the previous pr	or the Up to rrespon corre ding dir arter of quart the th evious prev year ye lec'20 Dec	pon g er of For the corresponding ous quarter of the	Up to the corresponding quarter of the previous year Dec'20	For the corresponding quarter of the previous year Dec'20	Up to the corresponding quarter of the previous year Dec' 20	For the corresponding quarter of the previous year Dec'20	Up to the corresponding quarter of the previous year Dec'20
Gross Direct Premium	9,129	31,277	1,699	5,159	39	39	1,738	5,198	30,651	74,154	56,451	1,44,431	87,102	2,18,585	9,213	32,948	7,714	18,239	1	23	16,928	51,210	160	527	205	819	663	2,192	-	-	-	-		775	1,992	1,05,837	2,75,325	1,16,704	3,11,800
Add: Premium on reinsurance accepted (*)	184	787	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	107	107	37	113	-	-	-	-		-	19	144	239	328	1,026
Less : Premium on reinsurance ceded (a)	4,781	20,241	1,003	3,184	39	39	1,042	3,223	12,370	29,966	2,925	7,534	15,295	37,500	2,011	6,354	1,956	5,236	1	3	3,968	11,593	8	26	38	384	401	1,376	-	-	-	-		308	441	20,018	51,320	25,841	74,785
Net Written Premium	4,532	11,823	696	1,975	-		696	1,975	18,281	44,188	53,526	1,36,897	71,807	1,81,085	7,202	26,594	5,758	13,003	-	20	12,960	39,617	152	501	274	542	299	929	-	-	-	-		471	1,570	85,963	2,24,244	91,191	2,38,042
Add: Opening balance of UPR	38,990	37,390	998	775	-	2	998	777	28,352	32,461	91,408	1,04,542	1,19,760	1,37,003	18,293	12,600	26,333	28,932	12	33	44,638	41,565	323	198	327	353	778	796		-	-			2,120	2,501	1,67,946	1,82,416	2,07,934	2,20,582
Less: Closing balance of UPR	40,645	40,645	1,057	1,057	-	-	1,057	1,057	31,778	31,778	98,465	98,465	1,30,243	1,30,243	17,733	17,733	27,210	27,210	7	7	44,950	44,950	271	271	414	414	752	752		-	-	-		1,941	1,941	1,78,571	1,78,571	2,20,271	2,20,271
Net Earned Premium	2,877	8,568	637	1,693	-	2	637	1,695	14,855	44,871	46,469	1,42,974	61,324	1,87,845	7,762	21,461	4,881	14,725	5	46	12,648	36,232	204	428	187	481	325	973	-	-		-		65	2,130	75,338	2,28,089	78,854	2,38,353
Gross Direct Premium																																							
- In India	9,129	31,277	1,699	5,159	39	39	1,738	5,198	30,651	74,154	56,451	1,44,431	87,102	2,18,585	9,213	32,948	7,714	18,239	1	23	16,928	51,210	160	527	205	819	663	2,192		-	-	-	-	- 77	1,992	1,05,837	2,75,325	1,16,704	3,11,800
- Outside India																																							

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

Version 1 upload date: 17.02.2022

(Amount in Rs. La

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Particulars		FIRE	Marine	Cargo	Mari	ne Hull		Marine.		leter CD	Mo	br 17	Test	el Motor		ulth	Personal i		Travel 2n	urance	3abel	<u>10085</u>	Workmen's Compe Lief	naation/ Employer's bility	Public/	Product Liability	Eng	inearing	Avi	ition	Crop Insurance	Othe	r segments ⁽⁶⁾	Other Miscellar	neous segment	Total Min	incellaneoux	Grand Total	Grand
	For the Quarter Dec'21	Up to the quarter Dec'21	For the Quarter Dec'21	Up to the quarter Dec'21	For the Quarter Dec 21	Up to the quarter Dec'21	For the Quarter Dec 21	Up to the quarter Dec'21	For the Quarter Dec 21	Up to the quarter Dec'21	For the Quarter Dec'21	Up to the quarter Dec 21	r For the Quarter Dec'21	Up to the quart Dec'21	r For the Quarter Dec 21	Up to the quarter Dec'21	For the Quarter Dec 21	Up to the quarter Dec 21	For the Quarter Dec 21	Up to the quarter Dec'21	For the Quarter Dec 21	Up to the quarter Dec'21	For the Quarter Dec 21	Up to the quarter Dec'21	For the Quarter Dec 21	Up to the quarter Dec'21	For the Quarter Dec 21	Up to the quarter Dec'21	For the Quarter Dec 21	Up to the quarter Dec 21 Dec	Juarter Up to the q 21 Dec 2	uater For the Quarts Dec 21	er Up to the quarter Dec'21	For the Quarter Dec 21	Up to the quarter Dec'21	For the Quarter Dec 21	Up to the quarter Dec'21	For the Quarter Dec 21	Up to the Dec'
Direct)	2,249	5,635	1,612	3,677			1,51	2 3,677	19,82	63 50,665	19,734	54,50	1 39,59	7 1,07,6	9 12,74	52,465	1,250	4,187	1	7	13,992	2,03	102	134	4	1	3 20	2 904			8	17	-	405	1,853	54,507	0 1,66,419	58,361	
surance accepted to direct claims	-	(42)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			1	-	-	-	-		-			1 2	1	
Insurance Ceded to claims paid	1,244	2,995	1,098	2,439		-	1,09	1 2,439	7,64	45 19,433	997	2,54	5 8,64	2 22,2	8 2,17	6,071	435	1,150	-	-	2,615	7,221	5	9	2	3	7 23	539	-		7	15		231	365	11,73*	15 30,435	14,077	-
aim Paid	1,005	2,597	514	1,238		-	51-	1,238	12,21	18 31,232	18,737	54,105	30,95	85,34	10,564	46,374	\$12	3,037	1	,	11,377	49,415	97	165	2	,	7 71	366	-		1	2 .	-	263	656	42,765	5 1,35,985	44,284	
aims Outstanding at the end of the year	7,122	7,122	1,645	1,545	-	-	1,64	5 1,646	11,78	61 11,761	6,58,067	6,55,05	7 6,67,82	1 6,67,8	5 6,56	6,507	3,641	3,641	53	83	10,291	30,291	525	52	317	22	7 75	3 785	-	-	593	593		612	612	6,80,933	51 6,80,931	6,89,599	
ims Outstanding at the beginning of the year	6,363	4,682	1,689	1,005	-	-	1,68	1,005	11,55	95 9,427	6,42,947	6,25,55	6,53,54	2 6,26,3	s 9,260	8,126	3,224	3,609	53	322	13,223	11,837	434	380	244	22	5 73	525	-		594	593		549	463	6,69,34	3 6,40,634	6,77,393	
curred Claims	1,764	5,037	471	1,879	-		47	1,879	12,38	14 33,566	32,857	93,295	45,24	1,26,86	7,965	44,815	479	3,069	1	(12)	8,445	47,872	100	310	75	109		313		-		2	· ·	326	835	54,354	4 1,76,301	56,589	
Paid (Direct)																																			+	<u> </u>		<u> </u>	
la	2,249	5,635	1,612	3,677	-	-	1,61	2 3,677	19,80	63 50,665	19,734	35,95	a 39,59	7 1,07,6	9 12,74	\$2,445	1,250	4,187	1	7	13,992	35,635	102	134	4	13	30	2 504			8	17		425	1,053	54,500	1,66,419	58,361	
e India	1					1			1	1		1				1										1		1						1	1 ,	(t
a of ISNR and ISNER at the end of the period (net)	433	433	182	182	-	-	18	2 182	2,25	50 2,250	4,56,032	4,56,03	2 4,58,28	2 4,50,20	2 1,200	1,200	2,017	2,017	21	21	1,238	3,238	115	115	92	2	2 9	90 90			30	30 .	-	193	193	4,62,040	4,62,040	4,62,655	-
s of ISNR and IBNER at the beginning of the period (net)	410	399	154	181	-	-	18	181	2,2	33 2,375	4,50,524	4,30,72	4,52,75	4,33,13	1,612	2,811	2,005	2,039	21	39	1,641	4,500	116	107	93	2	9	94			31	32		169	169	4,56,901	4,38,524	4,57,495	1

Note: a) Scient But Ref. Reported (2004), Incurred But not encogin sported (20042) (dense should be included in the annuart for substanding claims. b) Claims includes specific dams suttiment cost but not expenses of management c) The survey free to logical or dam engeneses and all showm part of classical cost, and annual cost and cost c) Specific dams and the substantiant of the set of them is a sufficient craterial of the substantiant c) Specific dams and the substantiant of the set of them is a sufficient craterial of the substantiant. c) Specific dams and the substantiant show parts and the substantiant more built Specific of the substantiant.

Particulars	FIRE		Marine Cargo		Mad	ine Hull	Tata	al Marine	Mob	er 00	Motor	p	Total M	ator	Health	6	Personal Ac	cident	Travel 2nd	urance	<u>Total H</u>	inglith	Workmen's Compens		Public/ I	Product Liability	Engie	neering	A	viation	Crop In	ilurance	Other segn	sents (b)	Other Miscellaneo	us segment	Total Misc	Inneous	Grand Total	(Amount in Rs. Lakh Grand Tot
																							liabi				-													
	quarter of the	Up to the corresponding quarter of the previous year Dec'20	For the corresponding quarter of the previous year Dec'20	Up to the corresponding quarter of the previous year Dec'20	For the corresponding quarter of the previous year Dec'2	Up to the corresponding quarter of the previous year Dec'20	For the corresponding quarter of the previous year Dec'	Up to the corresponding quarter of the previous year Dec'20	For the corresponding quarter of the previous year Dec'20	Up to the corresponding quarter of the previous year Dec'20		Up to the corresponding quarter of the previous year Dec'20	For the corresponding quarter of the revious year Dec'20	Up to the corresponding quarter of the previous year Dec'20	corresponding quarter of the		quarter of the		For the corresponding quarter of the nevious year Dec'20	Up to the corresponding quarter of the previous year Dec'20	For the corresponding quarter of the previous year Dec'20	Up to the corresponding quarter of the previous year Dec'20	For the corresponding quarter of the previous year Dec'20	Up to the corresponding quarter of the previous year Dec'20	corresponding	Up to the corresponding quarter of the previous year Dec'20	p For the corresponding quarter of the previous year Dec'2			Up to the corresponding quarter of the previous year Dec'20	For the corresponding quarter of the previous year Dec'20	Up to the corresponding quarter of the previous year Dec'20	For the corresponding quarter of the previous year Dec'20	Up to the corresponding quarter of the previous year Dec'20	For the corresponding quarter of the previous year Dec'20	Up to the corresponding quarter of the previous year Dec'20	For the corresponding quarter of the previous year Dec'20	Up to the corresponding quarter of the previous year Dec'20	For the corresponding quarter of the previous year Dec'2	Up to the corresp quarter of the prev Dec'20
Paid (Direct)	1,165	2,844	1,831	3,268			1,83	31 3,260	15,403	38,726	16,457	35,000	31,940	73,726	12,283	19,048	1,370	1,376	7	20	13,650	22,444	30	27	7 281	20	4 187		4 ·		30	2,706		-	272	630	45,552	1,00,181	49,54	
Re-insurance accepted to direct claims	7	7			-	-	-			-	-	-	-		-	-		-	-	-	-	-	-		-	-	-	1			-	-	-	-	-	-		1		7
:Re-Insurance Ceded to claims paid	445	1,264	1,372	2,422		-	1,33	72 2,42	5,939	14,649	832	1,347	6,771	16,396	1,491	2,602	300	790	(1)	-	1,800	3,392	2	2	343	3	2 42	204	4 ·		25	2,351	-	-	15	42	9,119	22,469	10,93	6
Claim Paid	727	1,587	459	546			45	3 540	9,544	24,077	15,625	33,253	25,169	57,330	10,792	15,445	1,060	2,586		20	11,860	19,052	28	35	10	21	2 145	331			56	355			257	588	37,533	77,713	38,719	1
Claims Outstanding at the end of the year	4,908	4,908	1,072	1,072	-	-	1,03	72 1,07.	9,277	9,277	5,95,429	5,95,429	6,04,705	6,04,705	9,091	9,695	4,123	4,123	200	200	13,994	13,904	236	336	207	20	7 985	985	5 .		944	944	-	-	607	607	6,21,699	6,21,699	6,27,67	5
Claims Outstanding at the beginning of the year	4,504	2,868	997	600		-	25	27 651	9,773	10,991	5,72,410	5,30,294	5,82,183	5,21,285	6,625	1,294	4,323	3,703	345	23	12,875	7,150	325	125	200	3	3 757	553	3 -		1,002	1,297	-	-	645	518	5,95,967	5,31,283	6,01,468	i i
Incurred Gaims	1,131	3,627	534	1,268	-		53	4 1,268	9,048	22,363	38,644	1,10,300	47,592	1,40,751	13,857	22,843	1,060	3,006	(36)	(23)	14,899	25,816	59	46	8	ж	1 373	763			(2)	2		-	219	677	63,265	1,68,129	64,930	•
ns Paid (Direct)																																								
ndia	1,165	2,844	1,831	3,268			1,83	31 3,268	15,483	38,726	15,457	35,000	31,940	73,726	12,283	19,048	1,370	3,376	7	20	13,660	22,444	30	Ω Ω	381	29	4 187	434	· ·		30	2,706	-	-	272	630	46,652	1,00,181	49,545	2
ide India																																								
ates of ISNR and ISNER at the end of the period (net)	314	324	181	162			12	51 163	2,061	2,061	4,21,242	4,21,242	4,23,303	4,23,303	1,435	1,435	2,322	2,322	38	35	1,78	1,795	113	113	95	9	6 100	1 200	· ·		346	346	-	-	202	202	4,27,955	4,27,955	4,25,455	é .
mates of IBNR and IBNER at the beginning of the period (net)	222	302	175	163	-	-	17	5 163	1,900	2,429	3,98,794	3,38,022	4,00,694	3,40,451	1,264	1,051	2,334	2,323	79	77	3,677	3,451	85	125	100	9	c 101	305			363	573			221	222	4,05,251	3,45,007	4,05,751	,0

Note: Note: The Note of the Note Reported (DRR), Notema Mar et a recept reported (DRRS) (dates should be included in the answerf for authority claims. 1) Dates including specific dates restares and the Note reported or Strangement 2) The surveyore the Note of date of dates reported and them pair of dates and used. 3) The surveyore the Note of date of dates and the Note of the Note of the Note of the Note Office 4) Dates and the Note of the Note Office Note of the N

FORM NL-6-COMMISSION SCHEDULE

SCHEDULE								Г													Misce	llaneous														(Amoi	unt in Rs. Lakhs)
Particulars	FI	IRE	Marin	ne Cargo	Marir	ne Hull	<u>Total M</u>	irine_	Mot	or OD	Motor	TP	Total	Motor	Hea	alth	Personal	Accident Ti	ravel Insurance	<u>Total H</u>	lealth	Workmen's Compensatio Employer's Liability	n/ Public	/ Product bility	Eng	gineering	Avia	ition	Crop Insuran	Other	segments (b)		Miscellaneous segment	<u>Total Mis</u>	<u>cellaneous</u>	Grand Total	Grand Total
	For the Quarter Dec'21	Up to the quarter Dec'21	For the Quarter Dec'21	Up to the quarter Dec'21	Quarter	Up to the quarter Dec'21	Quarter	p to the quarter Dec'21	For the Quarter Dec'21	Up to the quarter Dec'21	For the Quarter Dec'21	Up to the quarter Dec'21	For the Quarter Dec'21	Up to the quarter Dec'21	For the Quarter Dec'21	Up to the quarter Dec'21	For the Quarter Dec'21	quarter Q	or the uarter lec'21 Up to the quarter Dec'21	For the Quarter Dec'21	Up to the quarter Dec'21	For the Quarter Dec'21 Dec	e Quarte	Up to the quarter Dec'21	Quarter	Up to the quarter Dec'21	For the Quarter Dec'21	tne	For the Up to Quarter quar Dec'21 Dec'	er Quarte	e Up to the quarter Dec'21	Quarter	Up to the quarter Dec'21	For the Quarter Dec'21	Up to the quarter Dec'21	For the Quarter Dec'21	Up to the quarter Dec'21
Commission & Remuneration	3,261	7,262	214	657		-	214	657	5,851	14,105	692	1,758	6,543	15,863	1,324	3,711	1,896	4,841	1 1	3,221	8,553	14	55 22	61	65	179	-	-	(0)	0 -	-	307	655	10,172	25,365	13,647	33,284
Rewards	20	140	16	5	3 -	-	16	58	794	2,400	6	15	801	2,415	11	95	(5)	177	0 0	6	272	2	5 1	3	1	8	-	-	0	0 -	-	0	3	810	2,706	846	2,905
Distribution fees	-	-	-	-	-	-	-	-	43	123	12	13	56	136	-	-	-	-		-	-	-		-	-	-	-	-	-			-	-	56	136	56	136
Commission	3,280	7,402	230	715	i -	-	230	715	6,688	16,628	710	1,786	7,399	18,414	1,335	3,806	1,891	5,017	1 1	3,227	8,825	15	59 23	64	66	187	-	-	0	0 -	-	307	658	11,037	28,207	14,548	36,324
Add: Commission on Re- insurance Accepted	20	43		-	-	-	-	-		-	-	-	-	-	-	-	-	-		-	-	-		-	1	3		-	-		-	-	-	1	3	21	46
Less: Commission on Re- insurance Ceded	6,460	9,736	178	73	35	61	213	798	5,001	13,199	252	724	5,253	13,923	(788)	(175)	1,446	3,198	- 1	658	3,024	1	3 11	58	88	272		-	1	3 -	-	37	97	6,049	17,380	12,722	27,914
	(3.160)	(2.291)) 52	(22) (35)	(61)	17	(83)	1,687	3,429	458	1,062	2,146	4,491	2,123	3,981	445	1,819	1 0	2,569	5,801	14	56 12	6	(21)	(82)	-	-	(1)	(3) -	-	270	561	4,991	10,830	1,848	8,456
Net Commission	(0)=007					a ila in di sat																															
Break-up of the expenses (Gr	(0)=007						ed below:																														
Break-up of the expenses (Gr Individual Agents	oss) incurred	62	11	2	1 -	-	ed below:	27	18	51			21	67	43		3	10	0 0	46	144		7 1	3	12	30		-	-		-	1	2	86	253	120	
Break-up of the expenses (Gr Individual Agents Corporate Agents-Banks/FII/HFC	22 599	62	11	2	7 -		11	27 20	18 498	1,332	119	310	617	1,642	717	1,851	3		0 0	46	3,272	(3)	7 1	3	11	51	-	-	-		-	1 257			5,455	2,793	6,959
Break-up of the expenses (Gr Individual Agents Corporate Agents-Banks/FII/HFC Corporate Agents-Others	22 599 2,051	62 1,484 4,118	11 7 46	21	7 -	-	11 7 46	27 20 158	2,441	1,332	119 424	310	617 2,865	1,642 6,735	717 435	1,851 1,240	1,256	3,450	0 0 0 0 0 1	1,691	3,272 4,691	(3)	7 1 1 0 22 3	7	18	51 46	-		- - 0	 0 -		43	151	4,627	5,455 11,654	2,793 6,724	6,959 15,930
Break-up of the expenses (Gr Individual Agents Corporate Agents-Banks/FII/HFC Corporate Agents-Others Insurance Brokers	22 599	62 1,484 4,118	11 7 46	21	7 -	-	11	27 20 158 511		1,332	119	310	617 2,865	1,642	717 435	1,851 1,240	1,256		0 0 0 0 0 1 0 0		3,272	(3)	7 1 1 0 22 3 29 19	-	18	51	-	- - - -	- - 0 -	 0 -	· -		151		5,455 11,654	2,793	6,959 15,930
Break-up of the expenses (Gr Individual Agents Corporate Agents-Banks/FII/HFC Corporate Agents-Others Insurance Brokers Direct Business - Online ⁶	22 599 2,051	62 1,484 4,118	11 7 46	21	7 -	-	11 7 46	150	2,441	1,332 5,654 9,311	119 424 138	310 1,081 344	617 2,865 3,774	1,642 6,735 9,656	717 435	1,851 1,240	1,256	3,450	0 0 0 0 0 1 0 0	1,691	3,272 4,691	(3)	7 1 1 0 22 3 29 19	7	18	51 46	-		- - 0 -	 		43	151	4,627	5,455 11,654 10,448	2,793 6,724 4,758	6,959 15,930 12,697
Break-up of the expenses (Gr Individual Agents Corporate Agents-Banks/FII/HFC Corporate Agents-Others Insurance Brokers Direct Business - Online ^c MISP (Direct)	22 599 2,051	62 1,484 4,118	11 7 46	21	7 -	-	11 7 46	150	2,441	1,332	119 424 138	310 1,081 344	617 2,865 3,774	1,642 6,735	717 435	1,851 1,240	1,256	3,450	0 0 0 0 1 0 0 	1,691	3,272 4,691	(3)	7 1 1 0 22 3 29 19 	7	18	51 46	-	-	- - 0 -	0 - 		43	151	4,627	5,455 11,654	2,793 6,724	6,959 15,930 12,697
Break-up of the expenses (Gr Individual Agents Corporate Agents-Banks/FII/HFC Corporate Agents-Others Insurance Brokers Direct Business - Online ⁶ MISP (Direct) Web Aggregators	22 599 2,051	62 1,484 4,118	11 7 46	21	7 -	-	11 7 46	150	2,441 3,637	1,332 5,654 9,311	119 424 138	310 1,081 344	617 2,865 3,774	1,642 6,735 9,656	717 435	1,851 1,240	1,256	3,450	0 0 0 0 1 0 0 	1,691	3,272 4,691	(3)	7 1 1 0 22 3 29 19 	7	19 18 19	51 46	-	-	-	0 - 		43	151	4,627 3,984	5,455 11,654 10,448	2,793 6,724 4,758	6,959 15,930 12,697
Break-up of the expenses (Gr Individual Agents Corporate Agents-Others Insurance Brokers Direct Business- Online ⁶ MISP (Direct) Web Aggregators Insurance Marketing Firm	22 599 2,051	62 1,484 4,118 1,738	11 7 46	22 21 158 51:			11 7 46	150	2,441 3,637	1,332 5,654 9,311	119 424 138	310 1,081 344	617 2,865 3,774	1,642 6,735 9,656	717 435 106 -	1,851 1,240 497	1,256 50	3,450		1,691 157	3,272 4,691 633	(3) 7 8 -		7	18 19 -	51 46 60 -	-	-	-	0 - 	-	43	151	4,627 3,984 56	5,455 11,654 10,448	2,793 6,724 4,758 56	6,959 15,930 12,697 136
Break-up of the expenses (Gr Individual Agents Corporate Agents-Banks/FII/HFC Corporate Agents-Others Direct Business - Online ⁶ MISP (Direct) Web Aggregators Insurance Marketing Frm Common Service Centers	22 599 2,051	62 1,484 4,118	11 7 46	21	7 -	-	11 7 46	150	2,441 3,637	1,332 5,654 9,311	119 424 138	310 1,081 344	617 2,865 3,774	1,642 6,735 9,656	717 435	1,851 1,240	1,256	3,450	0 0 0 0 1 0 	1,691	3,272 4,691	(3) 7 8 -	7 1 1 0 22 3 29 19 	7	19 18 19	51 46	-		-	0 - 		43	151	4,627 3,984	5,455 11,654 10,448	2,793 6,724 4,758	6,959 15,930 12,697 136
Break-up of the expenses (Gr Individual Agents Corporate Agents-Banks/FII/HFC Corporate Agents-Others Insurance Brokers Direct Business-Online' MISP (Direct) Web Aggregators Insurance Marketing Firm Common Service Centers Micro Agents	22 599 2,051 608	62 1,484 4,118 1,738	11 7 46	22 21 158 51:			11 7 46	150	2,441 3,637 43 4	1,332 5,654 9,311 123 16	119 424 138 12 10	310 1,081 344	617 2,865 3,774	1,642 6,735 9,656 136 32	717 435 106 -	1,851 1,240 497	1,256 50	3,450		1,691 157	3,272 4,691 633 -	(3) 7 8 -		7	18 19 -	51 46 60 -		- - - - - -	-	0 - 	-	43	151	4,627 3,984 56	5,455 11,654 10,448 136 32	2,793 6,724 4,758 56	6,959 15,930 12,697 136 32
Break-up of the expenses (Gr Individual Agents Corporate Agents-Banks/FII/HFC Corporate Agents-Others Direct Business - Online ⁶ MISP (Direct) Web Aggregators Insurance Marketing Firm Common Service Centers Micro Agents Point of Sales (Direct)	22 599 2,051	62 1,484 4,118 1,738	11 7 46	22 21 158 51:			11 7 46	150	2,441 3,637	1,332 5,654 9,311	119 424 138 12 10	310 1,081 344	617 2,865 3,774	1,642 6,735 9,656	717 435 106 -	1,851 1,240 497	1,256 50	3,450		1,691 157	3,272 4,691 633	(3) 7 8 -		7	18 19 -	51 46 60 -	-	- - - - - -	-	0 - 	-	43	151	4,627 3,984 56	5,455 11,654 10,448	2,793 6,724 4,758 56	6,959 15,930 12,697 136
Break-up of the expenses (Gr Individual Agents Corporate Agents-Others Insurance Brokers Direct Business - Online' MISP (Direct) Web Aggregators Insurance Marketing Firm Common Service Centers Micro Agents Point of Sales (Direct) Other (Do Especified)	22 599 2,051 608 - - 0.06	62 1,484 4,118 1,738		-		- - - - - -	11 7 46 166 - -	-	2,441 3,637 43 4 4 4 47	1,332 5,654 9,311 123 16 140	119 424 138 12 10 2	310 1,081 344 13 16 5	617 2,865 3,774 56 14 49	1,642 6,735 9,656 136 32 145	717 435 106 - - - 34	1,851 1,240 497 - - - 85	1,256 50 - - 0	3,450 137 - - (0)		1,691 157 - - - 34	3,272 4,691 633 - - 85	(3) 7 8 - - 0	(7 52 - -	18 19 - -	51 46 60 - -		-	0 - - -	0 - 		43 7 - -	151 18 - - - 0	4,627 3,984 56 14 83	5,455 11,654 10,448 136 32 230	2,793 6,724 4,758 56 14 83	6,959 15,930 12,697 136 32 230
Break-up of the expenses (Gr Individual Agents Corporate Agents-Banks/FII/HFC Corporate Agents-Others Insurance Brokers Direct Business - Onlinef MISP (Direct) Web Aggregators Insurance Marketing Firm Common Service Centers Micro Agents Point of Sales (Direct) Other (Du be geneficity) TOTAL Commission and Rewards on (Excluding Reinsurance)	22 599 2,051 608	62 1,484 4,118 1,738	11 7 46	-		- - - - - -	11 7 46 166 - -	150	2,441 3,637 43 4 4 4 47	1,332 5,654 9,311 123 16	119 424 138 12 10 2	310 1,081 344	617 2,865 3,774 56 14 49	1,642 6,735 9,656 136 32	717 435 106 - - - 34	1,851 1,240 497 - - - 85	1,256 50 - - 0	3,450 137 - - (0)		1,691 157	3,272 4,691 633 -	(3) 7 8 - - 0	(7 52 - -	18 19 - -	51 46 60 -		-	-	0 - 		43 7 - -	151	4,627 3,984 56 14 83	5,455 11,654 10,448 136 32 230	2,793 6,724 4,758 56	6,959 15,930 12,697 136 32
Break-up of the expenses (Gr Individual Agents Corporate Agents-Banks/FII/HFC Corporate Agents-Others Direct Business - Online ⁶ MISP (Direct) Web Aggregators Insurance Marketing Firm Common Service Centers Point of Sales (Direct) Other (to be specified) TOTAL Commission and Rewards on (Excluding Reinsurance)	0.06 0.06 0.06 0.02 0.06	62 1,484 4,118 1,738	1 11 7 46 166 - - - - - - - - - - - - - - - - -	2: 22 155: 51: - - - 71:	7	- - - - - - - - - -	11 7 46 166 - - - - 230	- - 0 715	2,441 3,637 43 4 4 4 47 6,688	1,332 5,654 9,311 123 16 140 16,628	119 424 138 12 10 2 710	310 1,081 344 13 16 5 1,786	617 2,865 3,774 56 14 49 7,399	1,642 6,735 9,656 136 32 145 18,414	717 435 106 - - - 34 1,335	1,851 1,240 497 - - 85 3,806	1,256 50 - - 0 1,891	3,450 137 - - - (0) 5,017		1,691 157 - - 34 3,227	3,272 4,691 633 - - - 85 85 8,825	(3) 7 8 - - 0 15	(7 52 - (0) 64	- - - 66	51 46 60 - - - - 187	· · ·	-	0 - - -	0		43 7 - - 0 307	151 18 - - 0 658	4,627 3,984 56 14 83 11,037	5,455 11,654 10,448 136 230 230 28,207	2,793 6,724 4,758 56 14 83 14,548	6,959 15,930 12,697 136 32 230 36,324
Break-up of the expenses (Gr Individual Agents Corporate Agents-Banks/FII/HFC Corporate Agents-Others Insurance Brokers Direct Business - Onlinef MISP (Direct) Web Aggregators Insurance Marketing Firm Common Service Centers Micro Agents Point of Sales (Direct) Other (Du be geneficity) TOTAL Commission and Rewards on (Excluding Reinsurance)	22 599 2,051 608 - - 0.06	62 1,484 4,118 1,738	1 11 7 46 166 - - - - - - - - - - - - - - - - -	2: 22 155: 51: - - - 71:		- - - - - - - - - -	11 7 46 166 - - - - 230	-	2,441 3,637 43 4 4 4 47	1,332 5,654 9,311 123 16 140	119 424 138 12 10 2 710	310 1,081 344 13 16 5 1,786	617 2,865 3,774 56 14 49 7,399	1,642 6,735 9,656 136 32 145	717 435 106 - - - 34 1,335	1,851 1,240 497 - - 85 3,806	1,256 50 - - 0 1,891	3,450 137 - - - (0) 5,017		1,691 157 - - - 34	3,272 4,691 633 - - 85	(3) 7 8 - - 0 15	(7 52 - -	- - - 66	51 46 60 - -	· · ·	-	0 - - -	0 - 		43 7 - - 0 307	151 18 - - 0 658	4,627 3,984 56 14 83 11,037	5,455 11,654 10,448 136 230 230 28,207	2,793 6,724 4,758 56 14 83	6,959 15,930 12,697 136 32 230 36,324

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

FORM NL-6-COMMISSION SCHEDULE

								r																													(Amou	t in Rs. Lakhs)
Particulars	FI	RE	Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor	ТР	Total	Motor	Heal	th	Persona	l Accident	Overseas Tr Insuranc		Total He	alth	Workn Compens Emplo	sation/	ublic/ Produce Liability	uct	Engineering	Av	ation	Crop Insura	Other	segments (b)		iscellaneous gments	Total Misc	ellaneous	Grand Total	Grand Total
	For the correspondi ng quarter of the previous year Dec'20	Up to the correspondi ng quarter of the previous year Dec'20	For the correspon ding quarter of the previous year Dec'20	Up to the correspon ding quarter of the previous year Dec'20	correspo nding quarter of the previous year	Up to the corresponding quarter of the previous year Dec'20	o correspo nding quarter of the previous year	Up to the correspon ding quarter of the previous year Dec'20	For the correspond ing quarter of the previous year Dec'20	Up to the correspondin g quarter of the previous year Dec'20	For the corresponding quarter of the previous year Dec'20	Up to the correspondi ng quarter of the previous year Dec'20	For the correspondi ng quarter of the previous year Dec'20	Up to the correspondin g quarter of the previous year Dec'20	For the correspondion ng quarter of the previous year Dec'20	Up to the corresponding quarter of the previous year Dec'20	For the correspondi ng quarter of the previous year Dec'20	Up to the correspondi ng quarter of the previous year Dec'20	corresp onding quarter of the previou s year	rresp corre iding ng q arter of f the pre eviou y	espondi co juarter n f the evious ju ear	Up to the orrespondi og quarter of the previous year Dec'20	For the corresp onding quarter of the previou s year	Up to the corresp onding quarter of the previou s year s year	the Up to resp corre ding ndi arter qua the of t viou prev year ye c'20 Dec	espo corres ng ndin rter quart the of the ious previo ar yea	previous yea Dec'20		the corresp onding quarter of the	previou prev	ar syear	previo	or the correspo quarter of the previous year	Up to the corresponding quarter of the previous year Dec'20	For the correspondin g quarter of the previous year Dec'20	Up to the correspondin g quarter of the previous year Dec'20	For the correspondin g quarter of the previous year Dec'20	Up to the correspondin g quarter of the previous year Dec'20
Commission & Remuneration	849	2,473		389	-	-	152	389	6,425	13,682	(721)			13,790	1,057	3,422	834		0	4	1,891	5,512	20		22	52	68 20	0 -	-	4	(6) -	-		269	7,804	19,863	8,805	22,725
Rewards	19	134	6	50	-	-	6	50	532	947	0	3	532	957	1	83	1	24	-	1	2	108	-	4	2	6	1	7 -	-	-	1 -	-	-	4	537	1,086	562	1,269
Distribution fees Gross Commission	868	2.606	158	439		-	- 158	439	60 7,017	128 14,758	(1)		6,295	128	1,058	3,505	835	2.110	-	-	-	5 (20)	20	51		57		7 -	-	- 4	(5)		- 95	273	59 8,400	128 21.077	59 9,426	128 24,123
Add: Commission on Re-	808	2,000	150	439	•	-	199	439	7,017	14,/58	(721)	11/	0,295	14,875	1,058	3,505	835	2,110			1,893	5,620	20	51	24	5/	09 20			4	(5) -	-	95	2/3	8,400	21,077	9,420	24,123
insurance Accepted	5	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	2	-	-		-	-	1	1	3	6	24
Less: Commission on Re- insurance Ceded	1,229	3,593	184	578	8	8	192	586	5,537	12,618	141	360	5,678	12,978	(604)	339	1,650	3,686	1	1	1,047	4,026	2	4	2	23	59 19	5	-	-		-	45	73	6,833	17,299	8,254	21,478
Net Commission	(355)	(965)	(26)	(139)	(8)	(8)	(33)	(146)	1,480	2,140	(862)	(243)	617	1,897	1,662	3,166	(815)	(1,576)	(1)	4	846	1,594	18	47	22	34	11 1	4 -	-	4	(5) -	-	50	201	1,567	3,781	1,179	2,670
Break-up of the expenses (G	ross) incurred	to procure bu	usiness to b	e furnished	as per det	ails indica	ted below:	20	20	50	(0)		20	50	41	140	2	10			44	149	- 1		2		13 4	2 .				-1			83	264	110	200
Corporate Agents-Banks/FII/HFC	718	1,797	12	20	-	-	12	20	963	2,249	(8)		20	2,249	11	2,017		1,312	0	0	1.463	3,329	(2)	9	2		20 0	2 -	-	-			45	126	2,282	264 5,788	3,011	360
Corporate Agents-Others	(120)		43	106		-	12	"	2.923	6,071	(436)		747	6,186		812	133	740	0	3	296	1,555	12	26	8	12	14 7	8 -	-	4	(5) -	-	31	120	2,262	7,905	2,774	7,617 7,754
Insurance Brokers	251	994	95	280	-	-	95	280	3,009	6,204	(61)		2,949	6,205	45	498	25	48	ŏ	1	70	547	7	15	14	39	14 5	6 -	-	-		-	19	43	3,072	6,905	3,418	8,180
Direct Business - Online ^c																																			-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	60	128	(1)	-	59	128	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-		-	-	-	59	128	59	128
Web Aggregators																																			-	-	-	-
Insurance Marketing Firm																																			-	-	-	-
Common Service Centers	-	-	-	-	-	-	-	-	(1)	-	-	-	(1)	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-		-	-	-	(1)	-	(1)	-
Micro Agents																																			-	-	-	-
Point of Sales (Direct)	0	(4)	0	0	-	-	0	0	35	47	(0)	0	35	47	20	38	0	0	(0)	-	21	38	0	0	0	0		-	-	-		-	(0)	-	55	86	56	82
Other (to be specified)																																						
TOTAL	868	2,606	158	439	-	-	158	439	7,017	14,758	(721)	117	6,295	14,875	1,058	3,505	835	2,110	0	5	1,893	5,620	20	51	24	57	69 20	7 -	-	4	(5) -	-	95	273	8,400	21,077	9,426	24,123
Commission and Rewards on (Excluding Reinsurance) Business written :																																						
	050	2.000	150	420			150	420	7.017	14 750	(724)	117	6.205	14.075	1.052	2.565	0.00	2.110			1.002	5.000	20		24	57	69 20	7 -		4	(5)		07		0.400	21.077	0.425	24 122
In India	868	2,606	158	439	-	-	158	439	7,017	14,758	(721)	117	6,295	14,875	1,058	3,505	835	2,110	0	5	1,893	5,620	20	51	24	5/	69 20	7 -	-	4	(5) -	-	95	273	8,400	21,077	9,426	24,123
Outside India						1	1																						1			_						

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		1162	1	Marine Cargo		Marine Hall		Total Harine.		Motor GD		Notor TP	Ъ	bi Hotor		kaith.	Para	anal Accident	1a	ovel Insurance	1	tol Health	Macellaneout Warkmen's Compensation/ Employer's Liability	Public/ Produc	t Liability		Ingineering	Aviation	Či,	op Insurance	Other	segments ⁽ⁱ⁾	Other Miscell	neous segment	<u>Total Miscella</u>	-	Grand Total
	For the Quarter Dec 21	Up to the quarter Dec'21	For the Quarts Dec'21	r Up to the quarter Dec/21	For the Quarter Dec/21	Up to the quarter Dec'21	For the Quarts Dec 21	er Up to the quarter Dec'21	For the Quarter Dec'21	Up to the quarter Dec 21	For the Quarter Dec 21	Up to the quarter Dec'21	For the Quarter Dec 21	Up to the quarter Dec 21	For the Quarter Dec 21	Up to the quarter Dec 21	For the Quarter Dec/21	Up to the quarter Dec 21	For the Quarter Dec 21	Up to the quarter Dec/21	For the Quarter Dec/21	Up to the quarter Dec 21	For the Quarter Up to the quarts Dec/21 Dec/21	r FortheQuarter Dec/21	Up to the quarter Dec 21	For the Quarter Dec 21	Up to the quarter Dec/21	For the Quarter Lip to the quarter DeC 21 DeC 21	For the Quarter Dec 21	Up to the quarter Dec 21	For the Quarter Dec 21	Up to the quarter Dec/21	For the Quarter Dec'21	Up to the quarter Dec/21	For the Quarter L Dec'21	ip to the quarter Dec'21	For the Quarter Dec 21
wers' remuneration & welfare benefits	(28)		6	77	236			22 2			e7 2		2 226	4.29		2,000	20					2.26							//54						4,197	11.728	
6, conveyance and vehicle running expenses	2	-		1	7			1	7 0		112	a 1	1 20	400			16					117				2 1			. //	5 5					30	505	
(ADDRESS)			1								11	1	1 2	4	2	5	1	-	2 .							1						-			19	2	
rates & taxes	(4)			5	14			\$	•		202	2 5	2	771	22	99	10	-	2 .		8	26		2		2 2		s				-		15	256	96	
	(1)		s	1	2			1	2 2		6	2 I	5 3	171		20	5				12	21												4	91	207	
a & stationery	22		6	1	2			1	2 1		40	4	8 7	129	19	2	4		9 .		22	2				2		2						2	104	242	
minim expenses	(3)		5	2	7			2	7 5		28	6 3	2 19	407	21	9	12				22	15		1 .		1 .	-	2						9	222	509	
arofessional charges	(8)		a	2	6		-	2	•			0	2 16	40	15	2						77		1		1 .		2				1		1	120	512	
n' foes, expenses etc.			1		-		-		1	-	-	1	1				-	1														1					
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adview or in any other capacity, in respect of																																					
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any other capacity (out of Pocket Expenses)																																					
rivement and publicly	163	1	4	0	21			9	19	2	25 B.	15.0	5 11.95	22.290	349	65	5 394	10			770	1926	5	** 7		e 21	2							6	12,790	35.422	13,0
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Trade Mark usage fee/charges	(0)		-								-		-																								
ess Development and Sales Promotion Expenses					-						-																-										
mation Technology Expenses	(20)				20						140			140		100								-								-			1.30	3.40	
is and Services Tax (GST)	(44)																									-								-	(47)		
n (to be specified)*			-		-		-			-	-									-							-			-					1.47		
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erating Lease Charges	(17)		P	6	10			4	1 12	~		0 10	a	1.256		40			× .			20		1		4				-				×	580	1.692	1
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ck Office Expenses	(7)	6		9	141			0 5	1.2	21	82 2	s 67	n 460	11.22	1154	1 192	200	1	0 .		140	110	5	2		20 N			//5				10	18	6.191	15.604	6
Insurance Administrative Charges	(0)		2									6	3 3	72			-		-											-					30	17	
Reellaneous Expenses	(0)		n .	2				2			10	2 4	21	40	22	3		-			77	01		1		2 1				-				16	224	34	
rariem Pool - Management Expenses (LOB Wite)	(6)		~					*			<i>u</i> 1	-	14 AP	904		74		-				-				-				-		-			274		
rater Pol - Paragerini, tapenes (104 mile)	78		~	-					-																					-		-			-		
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	1.992	54					-		7 7.69		51 20.7	9 52.2	21.48	71,529	2.587	9,000	2,757	7.3			6244	17.247		92 41					. (06			-	- 42	\$77	37.444	90.259	27.3
- -	1,992	5,4			100		-	7	7,69	19,1			3 20,40		3,587	0,000	2,57	7,8		-	6,544	17,240	- 4	41			10		- (116	9		-	- 42	1//	35,080		27,2
nda ide Inda	1,992	24	-	4.88	141	-	-	444 1	////	- B,	444	~ 34	- 2,4	/1549	1587	5,000	2,0/	1		1	1 5.04	1/24						4	- (25	19 C		1	- 46	307	2,000	+0,259	<i>H</i> /

Nature (1) Brown of express the occess of one present of the total pressures (or En. 555,000 whichers 's higher, shall be shown as a separate the term. (2) Separate dictiones to be made for segment/sub-segment which caretableam more than 3) present of the total press decision pression (3) Capresses pair of varias analoxed a califormity-segment with a loss of advance of the total press (3) Capresses pair of varias analoxed a califormity-segment with a loss of advance of the total press (3) Capresses pair of varias analoxed a califormity-segment and a loss of advance of the total pression of a loss of advance of the total pression of a loss of advance of the total pression of total pression of the total pression of the total pression of the total pression of the total pression of total pression of the total pression of the total pression of the total pression of the total pression of total pression of the total pression of total pression of the total pression of total pression of

Particulars	FIRE		Harine Cargo		Har	ise Huff		<u>Total Harin</u>	.		Matar 00		Matar 1	•		Total Hotar			waith		Personal Accid	-	Trave	avel Insurance		Total Health		Histoflamout Rokmen's Campensation/ En Liability	pioper's	Public/ Product Liability		Engineering	Aria6a	.	Crop Insurance		Other segments ¹⁴	·	Other Hiscellaneou	as segment	Tetal Hiscellane	at 613	Grand Total
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FORM NL-8-SHARE CAPITAL SCHEDULE

		(Am	ount in Rs. Lakhs)
	Particulars	As at Dec'21	As At Dec'20(Correspo nding 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 Rseach	-	-
	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 Dec	'21	As At Dec'20 (Corr previous ye	
	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

ANNEXURE A

PART (A):

PARTICULARS OF THE SHAREHOLDING PATTERN OF THE CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED AS ON DECEMBER 31, 2021

DETAILS OF EQUITY HOLDING OF INSURERS

SI. No.	Category	No. of Investors	No. of shares held	% of shareholdings	Paid up equity (Rs. in lakhs)	Shares pledg	ed or otherwise encumbered	Shares	under Lock in Period
(I)	(II)		(11)	(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
Α	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):								
ii)	Bodies Corporate	1 1			-				
п)	(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	1 1			2.00				Ŭ
	Central Government/State								
iv)	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
В	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		0	0	0	0		0	0
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

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PART B: PARTICULARS OF THE SHAREHOLDING PATTERN OF THE CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED AS ON DECEMBER 31, 2021

Name of the Indian Promoter: Cholamandalam Financial Holdings Limited

6l. No.	Category	No. Of Investors	No. of shares held	% of shareholdings	Paid up equity (Rs. in lakhs)	Shares p	ledged or otherwise encumbered	Share	s under Lock in Period
(I)	(11)		(111)	(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 Share Held (IX) = (VIII)/(III)*100
Α	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):								
1	M A M ARUNACHALAM (in the capacity of Karta of HU	1	148660	0.08	1.49	-	-	-	-
-	M A ALAGAPPAN HUF(M A Alagappan hold shares in	_	10000	0100	2110				
2	the capacity as kartha)	1	130660	0.07	1.31	-	-	-	-
-	M M Muthiah HUF (M M Murugappan hold shares in	_	100000	0107	1.01				
3	the capacity as kartha)	1	277360	0.15	2.77	-	-	-	-
5	M M MURUGAPPAN HUF(M M Murugappan holds	_	277000	0120	2,				-
4	shares in the capacity as kartha)	1	355330	0.19	3.55	-	-		
	A VELLAYAN (Hold shares in the capacity as Kartha of	-	555550	0.15	5.55				
5	HUF)	1	249500	0.13	2.50	-	-	-	-
6	UMAYAL.R.	- 1	226580	0.12	2.27	-	-	-	-
Ū	A VENKATACHALAM (Hold shares in the capacity as	-	220300	0.12	2.27				
7	Kartha of HUF)	1	252000	0.13	2.52	-	-	-	-
8	VALLI ANNAMALAI	- 1	157127	0.08	1.57	7000	4.45	-	-
9	M VELLACHI	1	115330	0.06	1.15	-	-	-	
10	M A M ARUNACHALAM	1	470160	0.25	4.70	-	-		
10	ARUN ALAGAPPAN	1	833090	0.44	8.33	-	-		
12	M.A.ALAGAPPAN	1	710000	0.38	7.10	6000	0.85		-
12	LAKSHMI CHOCKA LINGAM	1	158660	0.08	1.59	-	0.05		
13	A VELLAYAN	1	382400	0.08	3.82	-	_		
14	M M VENKATACHALAM	1	4000	0.00	0.04	-			
15	LAKSHMI VENKATACHALAM	1	1200	0.00	0.04	1200	100.00		-
10	LALITHA VELLAYAN	1	0	0.00	0.01	1200	-		
17	MEYYAMMAI VENKATACHALAM	1	358580	0.19	- 3.59				
10		1	338380	0.19	5.55	-		-	
	S.VELLAYAN(S VELLAYAN AND A VELLAYAN hold								
19	shares on behalf of M V Seetha Subbiah Benefit trust)	1	14500	0.01	0.15	_	-		
20	M V VALLI MURUGAPPAN	1	978190	0.52	9.78	-			-
20	M V Murugappan - HUF (Valli Arunachalam holds	1	378130	0.52	5.78	-	-	-	-
21	shares in the capacity as karta)	1	543330	0.29	5.43	-	-	-	-
21	M M MURUGAPPAN	1	209715	0.29	2.10	_			_
22	A M MEYYAMMAI	1	931500	0.11	9.32	-	-		-
23	M V SUBBIAH (Hold shares in the capacity as Kartha	1	931500	0.50	9.32	-	-	-	-
24	of HUF)		171200	0.09	1.71	-	-		-

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Margages A benefation Margages are trace of the trace of th				379905	0.20	3.80				
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Image of the the the M Mungappes here is the the M Mungappes from the the M Mungappes from the the the sec best of the sec best of the the sec		Murugappan & Meenakshi Murugappan are trustees								
1 Moraging nu nunde of the 'ust' Marge nu numbel in of bins' on the 'ust' stage numbel in other 'ust'' 'ust''''''''''''''''''''''''''''	10	of the trust)		500000	0.27	5.00				
1 Moraging nu nunde of the 'ust' Marge nu numbel in of bins' on the 'ust' stage numbel in other 'ust'' 'ust''''''''''''''''''''''''''''										
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Auschlass alongen obten inde daves is the lat Bis Adds have for the line of the				231800	0.12	2.32				
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15 Sarawain Track (W Salah & S Veligan are tructee of the trac) 93740 922 5.37 13 Sarawain Track (W Salah & S Veligan are tructees of the trac) 93740 922 5.37 14 Werkstachand Richt Werkstachan Hoff hare 43300 0.20 4.58 15 or hoff affund) 13.80.60 9320 125.000 16 or hoff affund) 13.80.60 9320 125.000 <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>										
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verkatachalmikashmi /verkatachalm hold shars A3300 Cut Cut 10 fraid 772.2 3.29 7.20 1.20	-		of the trust)	597340	0.32	5.97				
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Teal 0. individual (Name angue shareheiden) - <				403900	0.22	4.04				
Industal Names or ange shareholders)							1,25,000	-		
1) Badie Corporate	A.2	Foreign Promoters						-		
(i) <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>-</td> <td></td> <td>-</td>								-		-
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Ind Public Shareholders 0.00 0.00 0.00 0.00 1.10 Mixful Funds 45602913 24.39 456.03 0.00				9,12,62,179	48.60	912.62	1,54,200	-		
Ind Public Shareholders 0.00 0.00 0.00 0.00 1.10 Mixful Funds 45602913 24.39 456.03 0.00			-							
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i) Foreign Portfolio Investors 22780986 12.13 227.81 - <td< td=""><td></td><td></td><td></td><td>45602913</td><td></td><td></td><td>-</td><td>-</td><td>-</td><td>-</td></td<>				45602913			-	-	-	-
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Imarance Companies V) FIL endres 0.00 0.00 Vi) Provident Fund/Pension Fund 0.00 0.00 Vii) Provident Fund/Pension Fund 1047982 0.56 10.48 Viii) Arry Other 0.00 0.00 Viii) Arry Other 0.00 0.00 1.2 Central Governemnt fyste Governemnt (s)/ President of India 0.00 0.00 1.3 Non - institutions 0.00 0.00 1.9 Individual share capital upto 18.2 Lacs 15003116 7.99 150.03 1.9 Individual share capital upto 18.2 Lacs 2274056 1.21 2.274 1.9 Individual share capital upto 18.2 Lacs 11000 0.01 0.11 1.9 Individual share capital upto 18.2 Lacs 1							-	-	-	-
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viii) Alternative Investment Fund 1047982 0.56 10.48 - - - bit Ary Other 0.00 0.00 0.00 0.00 $ -$ 1.2 Central Governemt (Stree Governemt (G) / President of India 0.00 0.00 0.00 $ -$ 1.3) Non - Institutions 0.00 0.00 $ -$ i) Individual share capital increases of Rs. 2 Lacs 15003116 7.99 150.03 $ -$ ii) Individual share capital increases of Rs. 2 Lacs 2274056 1.21 27.74 $ -$ iii) Individual share capital increases of Rs. 2 Lacs 2274056 0.21 27.74 $ -$ iii) Individual share capital increases of Rs. 2 Lacs 2174056 0.21 27.74 $ -$ iii) Individual share capital increases of Rs. 2 Lacs 2174056 0.00 0.00 0.00 $ -$ iiii Individual share capita	,							-		
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$ \begin{array}{ c c c c } 1.2 & Central Government /state $										
$ \begin{array}{ c c c c c c } \mbox{indual share capital upto Rs. 2 Lacs} & 15003116 & 7.99 & 150.03 & . & . & . & . & . & . & . & . & . & $			ndia							
$ \begin{array}{ c c c c c c } \mbox{indus} indus$								-		
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$ \begin{array}{ c c c c c c c c c c c c c c c c c c c$	-						-	-	-	-
v) Alternate Investment Fund 0.00										
				811956				-		
B.2 Non Public Shareholders 0.00							-	-	-	-
2.1) Custodian/DR Holder 123460 0.01 0.23 -				96450143				-		
2.2) Employee Benefit Trust 0.00 0.00 0.00 - -	-			23460			-	-	-	-
Any Other 0.00 0.00 0.00 - -	,			20-00				-		
Image: Sub total Image: Sub total State								-	-	-
	2.3)			22460	0.01	0.23		-		
lerand lotal 18,77,35,782 99.99 1877.36 154200										
				96473603	51.39	964.74		-		

	PARTICULARS OF THE SHAREHOLD Nai	ne of the Indian Pro	THE CHOLAMANDALAM I moter: KARTIK INVESTME ding pattern as on DECEMBE	NTS TRUST LIMITED		NY LIMITED	AS ON DECEMBER 31, 2021		
Sl. No.	Category	No.of investors	No. of shares held	% age of holding	Paid up equity (Rs. In Lakhs)	Nur Number of shares (V)	nber of shares(VI) As a percentage of (VI) - (V)/(III)*100	Shares U Number of shares (VIII)	Under Lock in Period As a percentage of To shares held (IX)=(VIII)/(III)*10
(I)	(II)		(III)	(IV)	(V)				
А.	Promoters & Promoters Group								
Ι	Promoters								
	Indian promoters								
(i).	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		100 100	0.04	0.01				
(;;)	M V Subbiah Bodies Corporate		100	0.04	0.01				
(ii)	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		Ν	JIL	
	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				10.555				
	Sub Tota	1	182550	74.82	18.255				
D 1	Non Drawn four Helding								
B.1	Non Promoters' Holding Institutional Investors								
1.1	Mutual Funds and UTI		-	-	-				
a.	Banks, Financial Institutions, Insurance		-	-	-				
b.	Companies		-	-	-				
	(Central / State Government / Non Government								
1.2	Institutions)								
1.3	FIIs:		-	-	-				
B.2	Non - Institutions								
	Indian Public		32010	13.12	3.20		Ν	JIL	
a.	Private Corporate Bodies		29440	12.07	2.94				
b	Others								
c.	NRIs		-	-	-				
d.	OCB's		-	-	-				
e.	FIIs:		-	-	-				
f.	Employees		-	-	-				
g.	Trusts		-	-	-				
h.	Directors (independent Director)		-	-	-				
i.	NSDL/CDSL TRANSIT POSITION			-	-				
	Sub - Total Grand Total		61450 244000	25.18	6.15 24.4				

Version 1 upload date: 17.02.2022

PART B: PARTICULARS OF THE SHAREHOLDING PATTERN IN THE INDIAN PROMOTER COMPANY(S) AS INDICATED AT (A) ABOVE Name of the Indian Promoter: AMBADI ENTERPRISES LIMITED Shareholding pattern as on December 31, 2021

SI. No.	Category	No. of Investors	No. of shares held	% of shareholdings	Paid up equity (Rs.in lakhs)	Shares pledg	ed 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
Α	Promoters & Promoters Group								
A 1.	Indian promoters								
	Individuals holding								
1	M V MURUGAPPAN (HUF)		24958	5.20	2.50				
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				
	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				
	M M MUTHIAH		19768	4.12	1.98				
17	LAKSHMI VENKATACHALAM		2100	0.44	0.21		ĸ	IIL	
18	V NARAYANAN		8784	1.83	0.88				
19	M V VALLI MURUGAPPAN		1400	0.29	0.14				
	M M VEERAPPAN		19768	4.12	1.98				
	M V MUTHIAH		38485	8.02	3.85				
	M A M ARUNACHALAM (H)		19892	4.14	1.99				
	M A ALAGAPPAN JT M M VENKATACHALAM		480	0.10	0.05				
	M A ALAGAPPAN JT M A M ARUNACHALAM		7750	1.61	0.78				
	R MUTHAIYAH		2736	0.57	0.27				
	A SOLACHI		112	0.02	0.01				
	PL SEETHA	1	56	0.02	0.01	1			
-	M SEETHA	1	56	0.01	0.01	1			
-	AR KASIVISWANATHAN		231	0.05	0.02	1			
	AR RAMANATHAN		230	0.05	0.02	1			
	AR MURUGAPPAN	1	230	0.05	0.02	1			
32	M RAMASWAMY		112	0.03	0.02	1			
		1	480000	100.00	48.00	1			

			he Indian Promoter: Ambadi Invo Iding pattern as on 31st Dece						
Sl. No.	Category	No. of Investors	No. of shares held	% age of holding	Paid up equity	Shares	pledged or otherwise encumbered	Shares u	nder Lock in Period
(I)	(0)	mvestors	(111)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) =	Number of Shares (VIII)	As a percentage of Tota Shares Held (IX) =
I(a).	Promoters					01101 00 (11)	(VI)/(III)*100		(VIII)/(III)*100
	Indian promoters Individuals (Major Holdings)								
	M A ALAGAPPAN (on behalf of Murugappa &		2201	1.57	0.00				
	Sons)		3301	1.57	0.33				
	M M VENKATACHALAM (on behalf of Murugappa & Sons)		3301	1.57	0.33				
	M A Alagappan		13800	6.58	1.38				
	M.A.ALAGAPPAN		88501	42.20	8.85				
	M V AR MEENAKSHI M A ALAGAPPAN (HUF)		11554 20212	5.51 9.64	1.16 2.02				
	A A ALAGAMMAI		43810	20.89	4.38				
	V ARUNACHALAM M V SUBBIAH		81100	38.67 0.24	8.11				
	M V SUBBIAH M V SEETHA SUBBIAH		500 500	0.24	0.05 0.05				
	S VELLAYAN		500	0.24	0.05				
	A VENKATACHALAM MEYYAMMAI VENKATACHALAM		39931 1300	19.04 0.62	3.99 0.13				
	M M SEETHALAKSHMI		77300	36.86	7.73				
	M M MURUGAPPAN		32500	15.50	3.25				
	M M MURUGAPPAN (Trustee) M M MURUGAPPAN (Trustee)		50000 6500	23.84 3.10	5.00				
	M M MURUGAPPAN (Trustee) M M MURUGAPPAN (HUF Account)		59400	28.32	0.65 5.94				
	M M MURUGAPPAN		22000	10.49	2.20				
	M M MURUGAPPAN		30149	14.38	3.01				
	M M MURUGAPPAN (Trustee) M M MURUGAPPAN (Trustee)		66400 66400	31.66 31.66	6.64 6.64				
	M M VENKATACHALAM		54300	25.89	5.43				
	M M VENKATACHALAM (Trustee)		56800	27.08	5.68				
	M M VENKATACHALAM (Trustee) M M VENKATACHALAM (Trustee)		53800 59500	25.65 28.37	5.38 5.95				
	M M VENKATACHALAM (Trustee) M M VENKATACHALAM (Trustee)		56800	27.08	5.68				
	A VELLAYAN		71802	34.24	7.18				
	LALITHA VELLAYAN		4100	1.96	0.41		1	1IL	
	M A M ARUNACHALAM SIGAPI ARUNACHALAM		200500 31626	95.61 15.08	20.05 3.16				
	M A M ARUNACHALAM		32000	15.26	3.20				
	V NARAYANAN		78005	37.20	7.80				
	M V SUBBIAH M V VALLI MURUGAPPAN		10538 125703	5.02 59.94	1.05 12.57				
	M V VALLI MURUGAPPAN M V MURUGAPPAN (HUF)		74599	35.57	7.46				
	ARUN ALAGAPPAN		94522	45.07	9.45				
	M.V.MURUGAPPAN		200	0.10	0.02				
	PRANAV ALAGAPPAN ARUN VENKATACHALAM		31627 100200	15.08 47.78	3.16 10.02				
	M.M.VENKATACHALAM		102	0.05	0.01				
	ARUN ALAGAPPAN (Trustee)		25412	12.12	2.54				
	M A M ARUNACHALAM M V VALLI MURUGAPPAN		25400 249	12.11 0.12	2.54 0.02				
	M V SUBBIAH (Trustee)		276500	131.85	27.65				
	Individual (other holding)		-						
	<i>Bodies Corporate</i> M A ALAGAPPAN HOLDINGS PRIVATE								
	LIMITED		41000	19.55	4.10				
	AR LAKSHMI ACHI TRUST		162	0.08	0.02				
	A M M VELLAYAN SONS P LTD AMBADI ENTERPRISES LTD		187 800	0.09 0.38	0.02 0.08				
	M.M.MUTHIAH RESEARCH FOUNDATION		14534		1.45				
			14534	0.93	1.45				
	M A MURUGAPPAN HOLDINGS PRIVATE LIMITED		41000	19.55	4.10				
	Foreign promoters								
	Individuals		-	-	-				
	Bodies Corporate		-	-	-				
	PARRY MURRAY AND COMPANY LIMITED		33500	15.97	3.35				
	Sub Total		2314427	1103.61	231.44	Shares pledge	ed or otherwise encumbered	Shares u	Inder 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 Tota Sahres Held (IX) = (VIII)/(III)*100
	Non Promoters' Holding							<u> </u>	
•	Institutional Investors Mutual Funds and UTI								
			-	-	-				
a.									
a. b.	Banks, Financial Institutions, Insurance Companies (Central / State Government / Non		-	-	-				
a. b.	Banks, Financial Institutions, Insurance Companies (Central / State Government / Non Government Institutions)		-	-	-				
a. b. c.	Banks, Financial Institutions, Insurance Companies (Central / State Government / Non Government Institutions) FIIs:		-	-	-				
a. b. c. (i)	Banks, Financial Institutions, Insurance Companies (Central / State Government / Non Government Institutions)		-	-	-				
a. b. c. (i)	Banks, Financial Institutions, Insurance Companies (Central / State Government / Non Government Institutions) FIIs: FII belonging to foreign promoter		- - -	-	- - -				

a.	Private Corporate Bodies			-
b.	. Others			1 1
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	61.32	12.86
	Grand Total	2443022	1164.92	244.30

PART B: PARTICULARS OF THE SHAREHOLDING PATTERN IN THE INDIAN PROMOTER COMPANY(S) AS INDICATED AT (A) ABOVE Name of the Indian Promoter: Murugappa Management Services Limited Shareholding pattern as on December 31, 2021

		Shareh	olding pattern as on December	31, 2021					
SI. No.	Category	No. of Investors	No. of shares held	% of shareholdings	Paid up equity (Rs. in lakhs)	Shares pledg	ed 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
1	Promoters' holding								
l(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					
	Carborundum Universal Ltd		44704	19.48					
	Parry Enterprises India Ltd		1700	0.74					
	Ambadi Investments Limited		40046	17.45					
	Chola Insurance Distribution Services Pvt Itd		28680	12.5					
	Ambadi Enterprises Ltd		7701	3.36					
	Murugappa Educational and Medical Foundation		12	0.01					
	Kartik Investments Trust Ltd		6727	2.93					
	Parry Investments Ltd		8001	3.49					
	Coromandel International Ltd		16139	7.03					
	EID Parry India Ltd		18270	7.96					
1/6-)	Chola Business Services Limited		14807	6.45	14.81				
l(b).	Foreign promoters Individuals								
	Bodies Corporate		-	-	-				
	Sub Total		- 229468	-	- 229.47				
			229468 NIL	100					
II. 1	Non Promoters' Holding		INIL	INIL	INIL				
	Institutional Investors Mutual Funds and UTI						N	NIL	
a.					-				
b.	Banks, Financial Institutions, Insurance Companies		-						
	(Central / State Government / Non Government Insitutions)		-	-	-				
С.	Flls		-	-	-				
(i)	FII belonging to foreign promoter		-	-	-				
(ii)	FII - others		-	-	-				
2	Others								
a.	Private Corporate Bodies		-	-	-				
b.	Indian Public		-	-	-				
С.	NRIs		-	-	-				
	OCBs		-	-	-				
(i)	OCBs belonging to foreign promoters		-	-	-				
(ii)	OCBs - Others		-	-	-				
	Flls		-	-	-				
(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				

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PART B: PARTICULARS OF THE SHAREHOLDING PATTERN IN THE INDIAN PROMOTER COMPANY(S) AS INDICATED AT (A) ABOVE AS ON December 31, 2021

Name of the Indian Promoter: PARRYS INVESTMENTS LIMITED

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

SI. No.	Category	No. of Investors	No. of shares held	% of shareholdings	Paid up equity (Rs. in lakhs)			Shares	Shares under Lock in Period	
(I)	(11)		(111)	(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	
Α	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										
7	A VENKATACHALAM VALLI ANNAMALAI									
8	M VELLACHI									
9	M A M ARUNACHALAM									
10 11	ARUN ALAGAPPAN									
12	M.A.ALAGAPPAN									
12	LAKSHMI CHOCKA LINGAM									
13	A VELLAYAN									
14	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										
30										
31										
32	A V NAGALAKSHMI M V AR MEENAKSHI									
33	A.KEERTIKA UNNAMALAI				+					
34 35	SIGAPI ARUNACHALAM	+	L		+					
35	UMA RAMANATHAN				1					
36	V VASANTHA				1					
38	DHRUV M ARUNACHALAM				<u> </u>					
39	PRANAV ALAGAPPAN				<u> </u>					
	Total				1					
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	-		-	_
5	Total	•	1000111	100100	100.01				-
iii)	Financial Institutions/Banks Central Government/State								
iv)	Government(s)/President of India								
V)	Persons acting in Concert (Please specify)								
	Any Others								
1	M.M.MUTHIAH RESEARCH FOUNDATION LAKSHMI RAMASWAMY FAMILY TRUST(AA								
2	ALAGAMMAI & LAKSHMI RAMASWAMY HOLDS								
	SHARES ON BEHALF OF THE TRUST)								
3	AR LAKSHMI ACHI TRUST MV MUTHIAH FAMILY TRUST (M M								
4	VENKATACHALAM & M V MUTHIAH HOLDS								
	SHARES ON BEHALF OF THE TRUST) MM VEERAPPAN FAMILY TRUST(MM								
5	MURUGAPPAN & MEENAKSHI MURUGAPPAN								
	HOLDS SHARES ON BEHALF OF THE TRUST) MV SUBRAMANIAN FAMILY TRUST (Mr. M M								
6	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) MURUGAPPA EDUCATIONAL AND MEDICAL								
8	FOUNDATION								
0	Lakshmi Venkatachalam Family Trust(M M								
9	Venkatachalam&Lakshmi Venkatachalam are trustees of trust)								
10	Meenakshi Murugappan Family Trust (M M								
10	Murugappan & Meenakshi Murugappan are trustees of the trust)								
11	M M Murugappan Family Trust (M M Murugappan & Meenakshi Murugappan are trustees of the trust)								
11	. ,								
12	Murugappan Arunachalam Children Trust (Sigapi Arunachalam alongwith others hold shares on behalf of								
12	Trust)								
13	Valli Subbiah Benefit Trust (S Vellayan & A Vellayan holds shares on behalf of the Trust)								
	Arun Murugappan Children's Trust (MAM Arunachalam								
14	& Sigappi Arunachalam hold on behalf of the trust)								
	M A Alagappan Grand Children Trust (Arun								
15	Alagappan& AA Alagammai hold shares on behalf of the Trust)								
16	Saraswathi Trust (M V Subiah & S Vellayan are								
	trustees of the trust) Shambho Trust (M V Subiah & S Vellayan are trustees								
17	of the trust)								
	Total								
A.2 i)	Foreign Promoters Foreign Promoters								
ii)	Individuals (Names of major shareholders):								
	Bodies Corporate (i)								
	(ii)								
iii)	Any Other								
	Sub total								
В	Non Promoters								
-	Public Shareholders								
1.1) i)	Institutional Mutual Funds								
ii)	Foreign Portfolio Investors								
iii)	Banks / Financial Institutions								
iv) v)	Insurance Companies FII belonging to foreign promoter								
vi)	FII - others								
vii)	Provident Fund/Pension Fund Fund								
viii)	Alternative Investment Fund								
ix)	Any Other								
1.2)	Central Governement /State Government (s)/								
1.2)	President of India 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) iv)	NBFCs registered with RBI Any Other (specify)								
,	Trusts								
	Non-Resident Indian (NRI) Clearing Members								
	Qualified Institutional Buyer								
	NRI (Non repatriable)								
	Bodies Corporate IEPF								
V)	IEPF Alternate Investment Fund								
,	Total								
	Non Public Shareholders Custodian/DR Holder								
2.1)	Employee Benefit Trust								
	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

(b) Insurers are required to highlight the categories which fall within the purview of Regulation 11(1)(ii) of the Insurance (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

(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 ir	n Rs. Lakhs)
	Particulars	As a Dec'21	As At Dec'20(Correspond ing 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	69,936	74,294
	TOTAL	1,64,738	1,54,096

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 a Dec'21	As At
			Dec'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)

<u>D100200</u>	ORE FOR SECORED BC	(Amount in Rs. L	.akhs)	
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)		
	S	hareholders	Po	licyholders	Total		
Particulars	As a Dec'21	As At Dec'20(Corresponding previous year)	As a Dec'21	As At Dec'20(Corresponding previous year)	As a Dec'21	As At Dec'20(Correspo ding previous year)	
LONG TERM INVESTMENTS							
Government securities and Government guaranteed	95,396	79,773	6,64,266	6,77,121	7,59,662	7,56,89	
bonds including Treasury Bills	55,550	, ,,,, , ,	0,01,200	0,7,121	7,007,002	,,50,05	
Other Approved Securities	-	-	-	-	-	-	
Other Investments					-	-	
(a) Shares					-	-	
(aa) Equity	2.002	1,047	13,943	8,890	15,945	9,93	
(bb) Preference	_/	=,=		-,	-	-	
(b) Mutual Funds					-	-	
(c) Derivative Instruments					-	-	
(d) Debentures/ Bonds	13,108	8,298	91,271	70,431	1,04,379	78,72	
(e) Other Securities (Fixed Deposit with Bank &	152	302	1,057	2,564	1,209	2,86	
Investments in AIF)					,		
(f) Subsidiaries					-	-	
(g) Investment Properties-Real Estate	1,332	304	9,274	2,579	10,606	2,88	
Investments in Infrastructure and Housing	16,481	6,187	1,14,764	52,514	1,31,245	58,70	
Other than Approved Investments	419	1,076	2,921	9,134	3,340	10,21	
TOTAL	1,28,890	96,987	8,97,496	8,23,234	10,26,386	9,20,22	
SHORT TERM INVESTMENTS							
Government securities and Government guaranteed bonds including Treasury Bills	84	-	582	-	666	-	
Other Approved Securities	-	-	-	-	-	-	
Other Investments					-	-	
(a) Shares					-	-	
(aa) Equity					-	-	
(bb) Preference					-	-	
(b) Mutual Funds	528	95	3,680	805	4,208	90	
(c) Derivative Instruments					-	-	
(d) Debentures/ Bonds	2,013	5,651	14,016	47,970	16,029	53,62	
(e) Other Securities (Fixed Deposit with Bank & Investments in AIF)	17,004	5,960	1,18,404	50,588	1,35,408	56,54	
(f) Subsidiaries					-	-	
(g) Investment Properties-Real Estate					-	-	
Investments in Infrastructure and Housing	2,383	1,424	16,595	12,090	18,978	13,51	
Other than Approved Investments	314	471	2,188	3,994	2,502	4,46	
TOTAL	22,327	13,601	1,55,464	1,15,447	1,77,791		
GRAND TOTAL	1,51,217	1,10,588	10,52,960	9,38,681	12,04,177	10,49,269	

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 and also includes investment in REIT.

(f) Investments maturing within twelve months from balance sheet date and investments made with the specific intention to dispose of within twelve months from balance sheet date shall be classified as short-term investments

(g) Investment Regulations, as amended from time to time, to be referred

A) Aggregate value of Investments other than Listed Equity Securities and Derivative Instruments

<u>A) Aggregat</u>	e value of invest	ments other than Listed Equ	ity securities and	Derivative Instruments		
		<u>(Amount in Rs. Lakhs)</u>				
	S	Shareholders	Po	blicyholders	Т	otal
<u>Particulars</u>	As a Dec'21	As At Dec'20(Corresponding previous year)	As a Dec'21	As At Dec'20(Corresponding previous year)	As a Dec'21	As At Dec'20(Correspon ding previous vear)
 Long Term Investments						
Book Value	126355	94788	881923	807355	1008278	902143
market Value	126778	97879	884879	833684	1011657	931563
Short Term Investments						
Book Value	21753	13842	151830	117897	173583	131739
market Value	21807	13688	152206	116591	174013	130279

		(Amount in Rs. Lakhs)						
	Particulars	As a Dec'21	As At Dec'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 Lakhs)	(Rs.						
Sub-standard									
Doubtful									
Loss									
Total									

(Amount in Rs. Lakhs)

	-								(Amount in		
Particulars		Cost/ Gro	ss Block			Depreciation				Net Block	
	Opening	Additions	Deducti	Closing	Up to Last	For The	On	To Date			
			ons		Year	Period	Adjustm ents		As a Dec'21	As At Dec'20(Corre sponding previous year)	
Goodwill											
Intangibles (specify)	11,255	824	-	12,079	9,276	1,066	-	10,342	1,737	1,703	
Land-Freehold	587	-	-	587	-	-	-	-	587	587	
Leasehold Property											
Buildings	3,725	483	-	4,208	576	47	-	624	3,584	3,164	
Furniture & Fittings	594	22	-	617	548	17	-	565	52	48	
Information Technology Equipment	5,609	713	126	6,196	4,834	473	126	5,181	1,016	722	
Vehicles	363	284	129	519	188	77	111	154	364	146	
Office Equipment	412	22	1	433	362	28	1	389	44	58	
Others (Specify nature)											
(a) Electrical Fittings	602	50	32	620	519	31	16	534	86	86	
(b) Improvement to Premises	1,717	29	-	1,746	1,462	112	-	1,575	172	275	
TOTAL	24,864	2,427	288	27,005	17,765	1,851	254	19,364	7,642	6,789	
Work in progress	-	_	-	-	-	-	-	-	487	294	
Grand Total	24,864	2,427	288	27,005	17,765	1,851	254	19,364	8,129	7,083	
PREVIOUS YEAR	22,827	1,345	88	24,085	15,780	1,593	76	17,296			

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	n Rs. Lakhs)		
	Particulars	As a Dec'21	As At Dec'20(Corresponding previous year)		
1 Cas	sh (including cheques ^(a) , drafts and stamps)	576	556		
	nk Balances				
(a)	Deposit Accounts				
	(aa) Short-term (due within 12 months)				
	(bb) Others				
(b)	Current Accounts	1,913	2,137		
(C)	Others (to be specified)				
3 Mo	ney at Call and Short Notice				
(a)	With Banks	-	-		
(b)	With other Institutions				
4 Otł	ners (incl. Bank Deposits under Lien)	18	361		
то	TAL	2,507	3,054		
Bal	ances with non-scheduled banks included in 2 and 3				
abo	ove				
CA	SH & BANK BALANCES				
In	India	2,489	2,693		
Ou	tside India				

* Cheques on hand amount to Rs.484 (in Lakh) Previous Year : Rs 469 (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 a Dec'21	As At Dec'20(Correspon ding previous vear)		
	ADVANCES				
	Reserve deposits with ceding companies	-	-		
	Application money for investments	-	-		
	Prepayments Advances to Directors/Officers	6,012	34,671		
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	17,864	14,100		
	Others (to be specified)				
4	Advances to Employees	10	5		
	Advances to Vendors	44	169		
	GST Unutilised Credit/paid in advance	7,723	4,749		
	Service tax paid under protest (Note 8 (c) of Schedule 16)	437	579		
(Other Advances / Deposits	6,913	7,664		
	TOTAL (A)	39,004	61,937		
	OTHER ASSETS				
1]	Income accrued on investments	23,881	22,885		
	Outstanding Premiums	6,127	6,790		
	Less : Provisions for doubtful ,if any	-	-		
	Agents' Balances	-	-		
5 [Foreign Agencies Balances Due from other entities carrying on insurance business (including reinsurers)	6,355	3,704		
	Less : Provisions for doubtful, if any	-	-		
-	Due from subsidiaries/ holding	-	-		
	Investments held for Unclaimed Amount of Policyholders Others (to be specified)				
_		87			
	Bond Redemption Proceeds receivable	18,019	15,804		
	Receivable from Terrorism Pool [includes investment income] Receivable from Nuclear Pool	613	408		
	Unclaimed Amount of Policy holders Deposits	324	483		
	Interest income on unclaimed Amount of Policyholders Deposit	122	-		
	Receivable from IMTPIP	-	-		
	Deposits for Premises and Advance Rent	1,671	1,742		
	GST refund receivable		412		
	TOTAL (B)	57,201	52,228		
	TOTAL (A+B)	96,204	1,14,164		

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.

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. Lakh						
Particulars	As a Dec'21	As At				
		Dec'20(Correspondin				
		g previous year)				
1 Agents' Balances	3,992	2,542				
2 Balances due to other insurance companie	es 18,155	12,052				
3 Deposits held on re-insurance ceded	24,132	15,764				
4 Premiums received in advance						
(a) For Long term policies ^(a)	1,10,894	73,034				
(b) for Other Policies	3,486	7,796				
5 Unallocated Premium	6,077	8,732				
6 Sundry creditors	495	2,704				
7 Due to subsidiaries/ holding company	-	-				
8 Claims Outstanding	6,89,698	6,27,680				
9 Due to Officers/ Directors	-	-				
10 Unclaimed Amount of policyholders	324	426				
11 Income accrued on Unclaimed amounts	122	-				
12 Interest payable on debentures/bonds	89	89				
13 GST Liabilities	5,803	5,389				
14 Others (to be specified)						
Book Overdraft	5,396	3,538				
Tax and Other Withholdings	965	637				
Environment Relief Fund	1	1				
Provision for Expenses	18,119	13,038				
Other Liablities	393	305				
TOTAL	8,88,139	7,73,727				

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 Dec'20 (Corresponding previous year)						
Opening Balance	575	401					
Add: Amount transferred to unclaimed amount	334	140					
Add: Cheques issued out of the unclaimed amount but not encashed by the policyholders (To be included only when							
the cheques are stale)	138	7					
Add: Investment Income	20	-					
Less: Amount paid during the year	621	122					
Less: Transferred to SCWF	1	0.37					
Closing Balance of Unclaimed Amount	446	426					

FORM NL-18-PROVISIONS SCHEDULE

		(Amount in Rs. Lakhs)				
		As a Dec'21	As At Dec'20(Corresponding previous year)			
	Particulars					
1	Reserve for Unexpired Risk	2,31,539	2,20,271			
2	Reserve for Premium Deficiency					
3	For taxation (less advance tax paid and taxes					
	deducted at source)					
4	For Employee Benefits	4,180	4,343			
4	Others (to be specified)					
	(a)					
	(b)					
	TOTAL	2,35,719	2,24,614			

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

	(Amount in Rs. Lakhs)						
	Particulars	As a Dec'21	As At Dec'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 unless: 1. some benefit from the expenditure can reasonably be expected to be received in future, and 2. the amount of such benefit is reasonably determinable.

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

	Name of the Insurer: CHOLAMANDALAM MS	GENERAL INSURANCE COMPANY LIMITED			For the	
SI.No.	Particular	Calculation	For the quarter Dec'21	Up to the Quarter Dec'21	Corresponding quarter of the Previous year Dec'20	up to the Corresponding Quarter of the Previous year Dec'20
1	Gross Direct Premium Growth Rate**	[GDPI(CY)-GDPI(PY)] / GDPI(PY)	13.09%	10.39%	7.73%	-4.72%
2	Gross Direct Premium to Net worth Ratio	GDPI / Shareholder's funds Shareholder's funds/Net Worth =Share capital+reserve and surplus-Miscellaneous expenditure-debit balance in profit and loss account) Shareholder's funds /Net Worth comprise of Share Capital plus all Reserves and Surplus (except revaluation Reserve and fair value change account) net of accounduated losses and Miscellaneous expenditure to the extent not written off as at the	0.67	1.77	0.61	1.69
3	Growth rate of Net Worth	Balance Sheet date (Shareholder's funds(CY)-Shareholder's funds(PY)) / Shareholder's funds(PY)	5.78%	5.78%	19.36%	19.36%
4	Net Retention Ratio**	Net written premium / (Gross Direct Premium	71.67%	72.83%	77.92%	76.09%
5	Net Commission Ratio**	Income + Reinsurance Accepted) Net Commission / Net written premium	1.94%	3.35%	1.29%	1.12%
6	Expense of Management to Gross Direct Premium Ratio**	(Direct Commission+Operating Expenses) / Gross direct premium	39.30%	38.58%	38.13%	33.25%
7	Expense of Management to Net Written Premium Ratio**	(Net Commission+Operating Expenses) / Net Written Premium	41.16%	41.62%	33.86%	34.55%
8	Net Incurred Claims to Net Earned Premium**	Net Incurred Claims / Net Earned Premium	64.69%	71.39%	82.34%	72.59%
9	Claims paid to claims provisions**	Claim Paid (pertaining to provisions made	21.43%	90.79%	25.73%	83.61%
10	Combined Ratio**	previously) / claims provision made previously (7) +(8)	105.86%	113.01%	116.19%	107.14%
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	1.73	5.37	2.27	6.41
12	Technical Reserves to net premium ratio **	[(Reserve for unexpired risks+premium deficiency+reserve for outstanding claims(including IBNR and IBNER)] / Net premium written Underwriting results / Net earned premium	3.65	3.65	3.56	3.56
13	Underwriting balance ratio	Underwriting results= Net earned premium-Net incurred claims-Net commission-Operating Expenses (Before adjusting transfer to Profit and loss account as per Section 40C)- Premium	(0.09)	(0.12)	(0.21)	(0.07)
14	Operating Profit Ratio	Deficiency Operating profit / Net Earned premium	23.10%	17.36%	9.99%	19.83%
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 (IBNR) + Uneamed Premium Reserve+ Premium Deficiency Reserve, if any+ Catastrophe Reserve, if any; and+ 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 (iii) due from other entites carrying on Insurance business including Reinsurers (iii) Balance with Pool such as Thirty Party Pool; Terrorism pool; etc.	0.19	0.19	0.15	0.15
16	Net earning ratio	Profit after tax / Net Premium written	1.89%	2.44%	3.93%	9.95%
17	Return on net worth ratio Available Solvency margin Ratio to Required	Profit after tax / Net Worth	0.93%	3.17%	1.95%	12.87%
18	Solvency Margin Ratio	to be taken from solvency margin reporting	1.86	1.86	2.01	2.01
19	NPA Ratio Gross NPA Ratio	to be taken from NPA reporting	0.82	0.82	3.31	3.31
	Net NPA Ratio		0.02	0.82	0.68	0.68
	Debt Equity Ratio	(Debt/Equity) Debt=(Borrowings+Redeemable Preference shares, if any) Equity=Shareholders' Funds	0.05	0.05	0.05	0.05
20		excluding Redeemable Preference shares, if any				
20 21	Debt Service Coverage Ratio	excluding Redeemable Preference shares, if any (Earnings before Interest and Tax/ Interest and	12.09	13.48	22.34	48.60
-		excluding Redeemable Preference shares, if any	12.09 12.09	13.48 13.48	22.34	48.60 48.60

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

** Segmental Reporting up to the quarter	1		1			1	r	r		
Commente		Net	Net	Expense of	Expense of	Net Tremand Claims to	Claims paid to	Combined	Technical Reserves	Underwriti
Segments Upto the quarter ended on Dec 21	Gross Direct Premium Growth Rate**	Retention Ratio**	Commission Ratio**	Management to Gross Direct Premium Ratio**		Net Incurred Claims to Net Earned Premium**	claims provisions**#	Ratio**	to net premium ratio **	ng balance ratio
FIRE					Hutto					-
Current Period	15.35%	16.48%	-36.85%	35.69%	51.19%	45.26%	62.91%	96.45%	7.37	7 0.26
Previous Period	26.45%	36.87%	-8.17%	17.08%	14.98%	42.33%	44.34%	57.31%	3.85	5 0.37
Marine Cargo										1
Current Period	26.98%	42.04%	-0.79%	22.02%	25.61%	72.73%	44.62%	98.34%	1.08	8 0.00
Previous Period	-16.11%	38.28%	-7.03%	18.45%	18.92%	42.33%	54.19%	93.80%	1.08	8 0.03
Marine Hull										I
Current Period	0.00%	0.08%	0.00%	0.01%	0.00%	4.16%	0.00%	0.00%	0.67	
Previous Period	0.00%	0.15%	0.00%	0.02%	0.00%	1.32%	0.00%	0.00%	0.87	7 0.00
Total Marine										
Current Period	32.00%	40.15%	-3.01%	21.02%	23.39%	72.72%	44.62%	96.11%	1.08	
Previous Period	-15.48%	37.99%	-7.41%	18.31%	18.53%	74.88%	54.19%	93.41%	1.08	8 0.04
Motor OD										
Current Period	18.80%	59.85%	6.50%	40.37%	42.42%	65.22%	105.18%	107.64%	0.93	
Previous Period	-9.94%	59.59%	1.94%	37.87%	35.00%	49.84%	87.27%	84.84%	0.93	3 0.16
Motor TP										
Current Period	8.09%	94.78%	0.72%	34.83%	36.26%	62.33%	97.63%	98.59%	5.15	
Previous Period	-9.76%	94.78%	0.76%	30.95%	32.39%	82.80%	88.71%	115.20%	5.07	7 -0.14
Total Motor	44 720/	02.400/	2.240/	26.020/	27.000/	C2 070/	00 760/	100.050/	10	
Current Period	<u>11.72%</u> -9.82%	82.18% 82.84%	2.24%	<u>36.83%</u> 33.30%	37.88%	63.07%	98.76%	100.95%	4.04	
Previous Period	-9.82%	82.84%	1.05%	33.30%	33.03%	74.93%	88.38%	107.96%	4.06	5 -0.07
Health	C 200/	77.40%	10.000	44.36%	50.040/	191.63%	75.17%	249.67%	1.00	1.51
Current Period Previous Period	-6.30% 36.59%	80.72%	16.66% 11.90%	44.36%	58.04% 46.34%	191.63%	75.17%	152.78%	1.00	
Personal Accident	30.59%	80.72%	11.90%	58.44%	40.34%	106.44%	/1.12%	152.78%	1.03	-0.04
Current Period	1.02%	69.45%	14.22%	67.18%	71.73%	22.27%	52.56%	94.01%	2.33	3 0.11
Previous Period	-22.06%	71.29%	-12.12%	53.65%	46.91%	20.41%	53.89%	67.32%	2.33	
Travel Insurance	-22.00%	/1.29%	-12.1270	55.05%	40.91%	20.41%	55.69%	07.32%	2.4	0.30
Current Period	-56.12%	85.92%	-4.97%	25.21%	12.77%	-143.59%	16.60%	-130.82%	10.34	4 2.30
Previous Period	-84.14%	88.41%	21.60%	40.55%	43.16%	-72.64%	67.67%	-29.48%	5.27	
Total Health	-04.1476	00.1170	21.00 /0	40.5570	45.1070	-72.0170	07.0770	-25.4070	5.27	1.5
Current Period	-3.71%	74.14%	13.86%	52.42%	70.70%	155.71%	75.17%	216.26%	3.16	6 -1.11
Previous Period	7.43%	77.76%	2.80%	43.94%	56.51%	46.29%	71.12%	91.62%	1.49	
Workmen's Compensation/ Employer's liability			2.0010	1010 110						
Current Period	-12.38%	95.00%	12.72%	33.72%	34,70%	62.45%	53.54%	97.15%	1.74	4 0.07
Previous Period	51.69%	95.00%	9.44%	34.49%	35.52%	10.59%	22.78%	46.11%	1.21	
Public/ Product Liability										1
Current Period	11.08%	54.75%	-1.44%	20.26%	32.25%	7.98%	20.37%	29.61%	1.08	8 0.69
Previous Period	16.72%	43.62%	4.67%	16.73%	38.36%	17.22%	54.25%	47.82%	1.15	
Engineering										
Current Period	2.37%	38.83%	-8.74%	20.43%	20.22%	31.65%	46.84%	51.87%	1.57	
Previous Period	0.28%	40.31%	1.44%	21.66%	30.29%	78.39%	63.19%	108.67%	1.87	7 -0.07
Aviation										
Current Period	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%	99.77%	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	106.98%	90.26%	14.63%	41.37%	45.83%	35.13%	77.57%	77.94%	2.47	
Previous Period	-22.08%	89.21%	13.69%	50.63%	55.90%	30.89%	91.73%	84.33%	1.62	2 0.29
Total Miscellaneous		00.000	4	30.000	47		20.0101	444.000		
Current Period	9.42%	80.63%	4.45%	39.32%	41.58%	72.57%	39.81%	114.15%	3.59	
Previous Period	-7.10%	81.38%	1.69%	35.37%	35.72%	73.71%	75.23%	109.43%	3.57	
Total-Current Period	10.39%	72.83%	3.35%	38.58%	41.62%	71.39%	90.79%	113.01%	3.65	
Total-Previous Period	-4.72%	76.09%	1.12%	33.25%	34.55%	72.59%	83.61%	107.14%	3.56	6 -0.0

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

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 31 December 2021

				Consideration paid / received ¹ (Rs. in Lakhs)				
SI.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	For the Quarter Dec'21		For the Corresponding Quarter of the Previous Year Dec'20	Up to the Quarter of the Previous Year Dec'20	
1	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL		3.18	17.34	-	-	
2	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARNTER	Rent Recovery	30.73	91.24	33.42	101.32	
3	Cholamandalam MS Risk Services Limited	Company Under Common Control	Fees Incured for Risk Inspection and advisory services	49.98	153.35	51.34	103.08	
4	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	Premium Income	0.08	4.27	-	3.57	
5	Key Management Personnel	KEY MANAGEMENT PERSONNEL	Premium Income	-	-	-	0.19	
6	Mitsui Sumitomo Insurance Co.Ltd	JOINT VENTURE PARNTER	Re-Insurance ceded	1,403.34	4,669.94	823.63	4,371.04	
7	Mitsui Sumitomo Insurance Co.Ltd	JOINT VENTURE PARNTER	RI Claims Recovered	300.75	1,381.34	615.41	1,156.98	
8	Mitsui Sumitomo Insurance Co.Ltd	JOINT VENTURE PARNTER	RI Commission Income Recevied	255.28	826.21	160.24	779.86	
9	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL		-	-	1.89	1.89	
10	Cholamandalam Financial Holdings Limited	HOLDING COMPANY	Branding Fee / Secondment charges	198.75	596.26	198.85	596.55	

FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE

11	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARNTER		33.80	99.30	32.81	100.41
12	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARNTER	Management Expenses Recovered	32.10	75.48	18.05	55.85
13	KEY MANAGEMENT PERSONNEL	KEY MANAGEMENT PERSONNEL	Remuneration & Secondment Charges	76.98	591.62	74.08	643.16
14	Managing Director	KEY MANAGEMENT PERSONNEL	Sale of Car,mobile & Ipad	-	-	-	0.25
15	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARNTER	Advance Given	1.26	232.72	9.30	9.30
16	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARNTER	Advance repaid	(1.26)	(232.72)	(9.53)	(9.53)
17	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	Receivable/Payable (Net) – Management expenses and rent	2.81	2.81	0.54	0.54
18	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARNTER	Receivable/(Payable) (Net)- Due from other entities carrying on insurance business	(713.71)	(713.71)	(1,546.42)	(1,546.42)
19	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	Unallocated Premium	0.02	0.02	0.00	0.00
20	Cholamandalam MS Risk Services Limited	Company Under Common Control	Gross Incurred Claims	-	3.84	1.63	4.56
21	Key Management Personnel	KEY MANAGEMENT PERSONNEL		1.36	1.41	-	0.08
22	Cholamandalam Financial Holdings Limited	HOLDING COMPANY	Provision Outstanding	198.75	198.75	198.85	198.85
23	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARNTER		97.50	97.50	208.26	208.26

¹including the premium flow through Associates/ Group companies as agents and intermediaries
FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE

	PART-I	B Related Party Transact	on Balances - As a	t the end of the	Quarter 31 Decer	nber 2021		
SI.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 dobutful debts due from the related party (Rs. in Lakhs)
1	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	2.81	Receivable/Payab le (Net) – Management expenses and rent	-	-	-	-
2	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARNTER	(713.71)	Receivable/(Paya ble) (Net)- Due from other entities carrying on insurance business	-	_	-	-
3	Cholamandalam Financial Holdings Limited	HOLDING COMPANY	198.75	Provision Outstanding	-	-	-	-
4	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARNTER	97.50	Provision Outstanding	-	-	-	-

PART-B Related Party Transaction Balances - As at the end of the Quarter 31 December 2021

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

STATEMENT OF ADMISSIBLE ASSETS :

As at 31-Dec-2021

Name of the Insurer : CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED Registration No.123 and Date of Registration with the IRDAI 15.07.2002

Classification: Business within India / Total Business

			(All amounts in	Rupees of Lakhs
Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS	-	1,51,217	1,51,217
	Policyholders as per NL-12 A of BS	10,52,960	-	10,52,960
(A)	Total Investments as per BS	10,52,960	1,51,217	12,04,177
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation			-
(C)	Fixed assets as per BS	-	8,129	8,129
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	457	457
	Current Assets:			
(E)	Cash & Bank Balances as per BS	-	2,507	2,507
(F)	Advances and Other assets as per BS	52,519	64,140	1,16,659
(G)	Total Current Assets as per BS(E)+(F)	52,519	66,647	1,19,167
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	5,047	37,073	42,120
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	2,619	376	2,996
	Total Assets as per BS (excl. current liabilities and			
(K)	provisions)(A)+(C)+(G)+(I)	11,05,479	2,25,993	13,31,473
(L)	Total Inadmissible assets(B)+(D)+(H)+(J)	7,666	37,905	45,572
	Total Admissible assets for Solvency (excl. current liabilities and			
(M)	provisions)(K)-(L)	10,97,813	1,88,088	12,85,901
			(All amounts in R	upees 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 regulati	ion		
	Inadmissible Fixed assets			
	(a) Furniture and Fittings	-	52	52
	(b) Electrical Fittings	-	86	86
	(c) Improvement to Premises	-	172	172
	Inadmissible current assets			
	(a) Advances to Employees	-	10	10
	(b) Contingent Liability (Tax paid under protest)	-	16,608	16,608
	(c) Deferred Tax	-	20,455	20,455
	(d) RS receivables	3,312	-	3,312
	(e) Reinsurance / Coinsurance receivables	131	-	131
	(f) Unclaimed amount of Policy holder deposit to be made	446	-	446
	(g) Others	1,158	-	1,158

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 - 31-Dec-2021

		(All amounts in Rupees of Lakhs)				
		Curre	ent Year			
Item No.	Reserve	Gross	Net Reserve			
item No.	Reserve	Reserve				
(a)	Unearned Premium Reserve (UPR)	3,09,785	2,31,539			
(b)	Premium Deficiency Reserve (PDR)	-	-			
(c)	Unexpired Risk Reserve (URR)(a)+(b)	3,09,785	2,31,539			
(d)	Outstanding Claim Reserve (other than IBNR reserve)	2,89,205	2,27,043			
(e)	IBNR reserve	4,91,060	4,62,655			
(f)	Total Reserves for Technical Liabilities(c)+(d)+(e)	10,90,050	9,21,237			

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

Notes:

1. Reserve for unexpired risk, representing that part of the premium written that is attributable and to be allocated to the subsequent accounting period(s), is calculated principally (a) on "Day Basis" on all policies having a risk expiry date beyond December 31, 2021 (b) at 50% of RI Inward Premium in case of retrocession from Terrorism Pool/Nuclear Pool

2. Provisioning with respect to erstwhile IMTPIP is towards possible losses in excess of ULR specified by IRDA.

3. Reserve for Unexpired Risks for solvency purposes has been considered in terms of clause e (4)of Corrigendum - Circular No. IRDA/F&A/CIR/FA/126/07/2013 dated 3rd July 2013

FORM NL-25 - SOLVENCY MARGIN (TABLE IA)

Name of the Insurer : CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED Registration No.123 and Date of Registration with the IRDAI 15.07.2002

Classification: Business within India / Total Business

	(All amounts in Rupees of Lakhs)									
Ite m 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	51,073	12,927	16,926	5,576	5,107	2,539	5,107		
2	Marine Cargo	9,188	3,697	6,688	2,465	1,103	1,204	1,204		
3	Marine - Other than Marine Cargo	330	0	17	-	33	3	33		
4	Motor	3,38,117	2,78,069	2,29,924	1,98,770	55,614	59,631	59,631		
5	Engineering	3,173	1,283	1,342	620	317	201	317		
6	Aviation	-	-	-	-	-	-	-		
7	Liability	1,931	1,404	663	499	290	150	290		
8	Health	64,353	47,975	68,787	59,433	9,653	17,830	17,830		
9	Miscellaneous	4,990	4,427	1,275	1,063	885	319	885		
10	Сгор	172	23	13,130	1,547	17	1,969	1,969		
	Total	4,73,327	3,49,805	3,38,752	2,69,973	73,019	83,846	87,267		

TABLE IA: REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS as on - 31-Dec-2021

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

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

2) IRDAI vide its letter 427/F&A(NL)/Solvency/FY2019-20/83 dated 23rd June 2021, has advised the company to consider the amount paid towards contingent tax liabilities as inadmissible assets for solvency computation, which has been complied with in drawing the above solvency statement. The company along with few other insurers has represented to General Insurance Council/IRDAI to provide relaxation from treating as inadmissible assets as the said remittances pertain to Industry level issues that are sub-judice. The effect of such compliance by disallowing Rs 16,608 lakhs as inadmissible assets has rendered the solvency level lower from 2.052 by 0.190 times.

Name of the Insurer : CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

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

Classification: Business within India / Total Business

		(All amounts in Rupees of Lakhs)
(1)	(2)	(3)
ITEM NO.	DESCRIPTION	AMOUNT
(A)	Policyholder's FUNDS	
	Available assets(as per Form IRDAI-GI-TA)	10,97,813
	Deduct:	-
(B)	Current Liabilities as per BS	6,89,698
(C)	Provisions as per BS	2,31,539
(D)	Other Liabilities	1,62,744
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	13,833
	Shareholder's FUNDS	
(F)	Available Assets	1,88,088
	Deduct:	
(G)	Other Liabilities	39,433
(H)	Excess in Shareholder's funds (F-G)	1,48,655
(I)	Total ASM (E+H)	1,62,488
(J)	Total RSM	87,267
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	1.862

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

FORM NL-27- PRODUCTS INFORMATION

Name of the In CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

Date: 04-02-2022

	products and/or add-ons introduced for the period ended Dece			Class of	Category of	Date of	
SI. No.	Name of Product /Add On	Co. Ref. No.	IRDAI UIN	Business ^(a)	product	Date of allotment of UIN	
1	Chola MS Bharat Griha Raksha Policy		IRDAN123RP0014V01202021	Fire	Retail	26-Mar-	
2	Chola MS Bharat Laghu Udyam Suraksha Policy		IRDAN123RP0015V01202021	Fire	Retail	26-Mar-	
3	Chola MS Bharat Sookshma Udyam Suraksha Policy		IRDAN123RP0016V01202021	Fire	Retail	26-Mar-	
4	ENTERPRISE PACKAGE POLICY (LAGHU)		IRDAN123CP0001V01202122	Miscellaneous	Commercial	20-Apr-	
5	Home Package Policy- Giriha Raksha		IRDAN123RP0086V02200203	Miscellaneous	Retail	28-Apr-	
6	Enterprise Package Policy (Sookshma)		IRDAN123RP0017V02100001	Miscellaneous	Retail	28-Apr-	
7 8			IRDAN123CP0003V01202122	Miscellaneous	Commercial Commercial	07-Jun-	
9	OFFICE PACKAGE POLICY (LAGHU) Contractors All Risks Insurance		IRDAN123CP0002V01202122 IRDAN123CP0035V02201819	Miscellaneous Engineering	Commercial	07-Jun- 29-Jun-	
10	ACCIDENTAL DAMAGE EXTENSION		IRDAN123CP0035V02201819	Fire	Retail	13-Jul-	
10	EXPENSES FOR SHIFTING TO ALTERNATE				Recuir	13-Jul-	
11	ACCOMMODATION		IRDAN123RP0014V01202021/A0016V01202122	Fire	Retail		
12	THIRD PARTY LIABILITY COVER		IRDAN123RP0014V01202021/A0017V01202122	Fire	Retail	13-Jul-	
13	EMERGENCY EXPENSES		IRDAN123RP0014V01202021/A0018V01202122	Fire	Retail	13-Jul	
14	ACCIDENTAL DAMAGE EXTENSION		IRDAN123RP0015V01202021/A0010V01202122	Fire	Retail	13-Jul	
15	ESCALATION CLAUSE		IRDAN123RP0015V01202021/A0011V01202122	Fire	Retail	13-Jul	
10	INSURANCE OF ADDITIONAL EXPENSES OF RENT FOR AN			E la c	Dotoil	13-Jul	
16 17			IRDAN123RP0015V01202021/A0012V01202122	Fire	Retail Retail	12 1	
17	FIRE FIGHTING EXPENSES		IRDAN123RP0015V01202021/A0013V01202122 IRDAN123RP0015V01202021/A0014V01202122	Fire	Retail	13-Jul 13-Jul	
18	EXPEDITING EXPENSES ACCIDENTAL DAMAGE EXTENSION		IRDAN123RP0015V01202021/A0014V01202122 IRDAN123RP0016V01202021/A0005V01202122	Fire	Retail	13-Jul 13-Jul	
20	ESCALATION CLAUSE		IRDAN123RP0016V01202021/A0006V01202122	Fire	Retail	13-Jul	
20	INSURANCE OF ADDITIONAL EXPENSES OF RENT FOR AN		INDAIN123NF0010V01202021/A0000V01202122	File	Ketdii	13-Jul	
21	ALTERNATIVE ACCOMMODATION		IRDAN123RP0016V01202021/A0007V01202122	Fire	Retail	12-10	
22	FIRE FIGHTING EXPENSES		IRDAN123RP0016V01202021/A0008V01202122	Fire	Retail	13-Ju	
23	EXPEDITING EXPENSES		IRDAN123RP0016V01202021/A0009V01202122	Fire	Retail	13-Ju	
24	PROFESSIONAL FEES		IRDAN123CP0035V02201819/A0028V01202122	Engineering	Commercial	09-Aug	
25	ADDITIONAL CUSTOM DUTY		IRDAN123CP0035V02201819/A0004V01202122	Engineering	Commercial	09-Aug	
26	TRANSIT COVER		IRDAN123CP0035V02201819/A0005V01202122	Engineering	Commercial	09-Au	
27	AIR FREIGHT CHARGES		IRDAN123CP0035V02201819/A0006V01202122	Engineering	Commercial	09-Au	
28	AUTOMATIC REINSTATEMENT CLAUSE		IRDAN123CP0035V02201819/A0007V01202122	Engineering	Commercial	09-Au	
	CONSTRUCTION PLANT AND MACHINERY					09-Au	
29	EQUIPMENTEXTENSION (CPM Extension)		IRDAN123CP0035V02201819/A0008V01202122	Engineering	Commercial		
	CONTINUITY OF COVER FOR INSURED CONTRACTWORK					09-Aug	
	TAKEN OVER OR PUT INTO SERVICE						
30			IRDAN123CP0035V02201819/A0009V01202122	Engineering	Commercial		
	COVER FOR LEAK SEARCH COST WHEN LAYINGPIPELINES					09-Au	
31			IRDAN123CP0035V02201819/A0010V01202122	Engineering	Commercial		
32	COVER FOR OFFSITE STORAGE / FABRICATION		IRDAN123CP0035V02201819/A0011V01202122	Engineering	Commercial	09-Au	
	COVER FOR TESTING OF MACHINERY AND EQUIPMENT					09-Au	
33			IRDAN123CP0035V02201819/A0012V01202122	Engineering	Commercial		
34	COVER FOR VALUABLE DOCUMENTS		IRDAN123CP0035V02201819/A0013V01202122	Engineering	Commercial	09-Au	
	CROSS LIABILITY COVER UNDER THIRD PARTY LIABILITY				C	09-Au	
35 36			IRDAN123CP0035V02201819/A0014V01202122	Engineering	Commercial	00.4	
36	DEWATERING EXPENSES		IRDAN123CP0035V02201819/A0015V01202122	Engineering	Commercial	09-Au	
57	ESCALATION COSTS EXPEDITING COSTS INCLUDING COVER FOR EXTRA		IRDAN123CP0035V02201819/A0016V01202122	Engineering	Commercial	09-Au 09-Au	
	CHARGES FOR OVERTIME, NIGHT WORK, WORK ON					09-Au	
38	PUBLIC HOLIDAYS		IRDAN123CP0035V02201819/A0017V01202122	Engineering	Commercial		
39	EXTENDED MAINTENANCE COVER		IRDAN123CP0035V02201819/A0018V01202122	Engineering	Commercial	09-Au	
40	LEASED EQUIPMENT		IRDAN123CP0035V02201819/A0019V01202122	Engineering	Commercial	09-Au	
41	LIMITED DEFECTIVE CONDITION EXCLUSION DE3		IRDAN123CP0035V02201819/A0020V01202122	Engineering	Commercial	09-Au	
42	LIMITED MAINTENANCE COVER		IRDAN123CP0035V02201819/A0021V01202122	Engineering	Commercial	09-Au	
43	LOSS MINIMISATION EXPENSES		IRDAN123CP0035V02201819/A0022V01202122	Engineering	Commercial	09-Au	
44	LOSS PAYEE CLAUSE		IRDAN123CP0035V02201819/A0023V01202122	Engineering	Commercial	09-Au	
45	MULTIPLE INSURED CLAUSE		IRDAN123CP0035V02201819/A0025V01202122	Engineering	Commercial	09-Au	
46	NON-VITIATION CLAUSE		IRDAN123CP0035V02201819/A0026V01202122	Engineering	Commercial	09-Au	
	OWNERS SURROUNDING PROPERTY (INCLUDING FLEXA)					09-Au	
47			IRDAN123CP0035V02201819/A0027V01202122	Engineering	Commercial		
	PROPERTY BELONGING TO OR HELD IN CARE, CUSTODY OR					09-Au	
48	CONTROL OF THE INSURED		IRDAN123CP0035V02201819/A0029V01202122	Engineering	Commercial		
49	PRO-RATA EXTENSION CLAUSE		IRDAN123CP0035V02201819/A0030V01202122	Engineering	Commercial	09-Au	
50	REMOVAL OF DEBRIS (INCLUDING FOREIGN DEBRIS)		IRDAN123CP0035V02201819/A0031V01202122	Engineering	Commercial	09-Au	
	SPECIAL CONDITIONS CONCERNING FIRE			_ · ·	Comment	09-Au	
51			IRDAN123CP0035V02201819/A0032V01202122	Engineering	Commercial		
50	THIRD PARTY LIABILITY COVER DURINGMAINTENANCE			Engineerin-	Commorcial	09-Au	
52	PERIOD THIRD PARTY LIABILITY COVER WITHOUTCROSS LIABILITY		IRDAN123CP0035V02201819/A0033V01202122	Engineering	Commercial	09-Au	
	COVER	Ì	IRDAN123CP0035V02201819/A0034V01202122	Engineering	Commercial	0 <i>3-</i> Au	
53	VIBRATION, REMOVAL OR WEAKENING OFSUPPORT			-nameering		09-Au	
53	_ ,		IRDAN123CP0035V02201819/A0035V01202122	Engineering	Commercial	00 /10	
	COVER	1	IRDAN123CP0035V02201819/A0036V01202122	Engineering	Commercial	09-Au	
54	COVER WAIVER OF CONTRIBUTION CLAUSE			0	Commercial		
	WAIVER OF CONTRIBUTION CLAUSE		IRDAN123CP0035V02201819/A0024V01202122	Engineering	Commercial	09-Au	
54 55	WAIVER OF CONTRIBUTION CLAUSE WAIVER OF SUBROGATION CLAUSE			Engineering	Commercial		
54 55	WAIVER OF CONTRIBUTION CLAUSE WAIVER OF SUBROGATION CLAUSE Erection All Risk Insurance & Storage cum Erection				Commercial		
54 55 56 57	WAIVER OF CONTRIBUTION CLAUSE WAIVER OF SUBROGATION CLAUSE Erection All Risk Insurance & Storage cum Erection Insurance		IRDAN123CP0035V02201819/A0024V01202122	Engineering		31-Au	
54 55 56 57 58	WAIVER OF CONTRIBUTION CLAUSE WAIVER OF SUBROGATION CLAUSE Erection All Risk Insurance & Storage cum Erection		IRDAN123CP0035V02201819/A0024V01202122 IRDAN123CP0044V02201819	Engineering Engineering	Commercial	31-Au 31-Au	
54 55 56 57	WAIVER OF CONTRIBUTION CLAUSE WAIVER OF SUBROGATION CLAUSE Erection All Risk Insurance & Storage cum Erection Insurance 50 50 CLAUSE		IRDAN123CP0035V02201819/A0024V01202122 IRDAN123CP0044V02201819 IRDAN123CP0044V02201819/A0037V01202122	Engineering	Commercial Commercial	31-Au 31-Au 31-Au	
54 55 56 57 58 59	WAIVER OF CONTRIBUTION CLAUSE WAIVER OF SUBROGATION CLAUSE Erection All Risk Insurance & Storage cum Erection Insurance 50 50 CLAUSE 72 HRS CLAUSE		IRDAN123CP0035V02201819/A0024V01202122 IRDAN123CP0044V02201819 IRDAN123CP0044V02201819/A0037V01202122 IRDAN123CP0044V02201819/A0038V01202122	Engineering Engineering Engineering	Commercial Commercial Commercial	31-Au 31-Au 31-Au 31-Au 31-Au	
54 55 56 57 58 59 60	WAIVER OF CONTRIBUTION CLAUSE WAIVER OF SUBROGATION CLAUSE Erection All Risk Insurance & Storage cum Erection Insurance 50 50 CLAUSE 72 HRS CLAUSE ADDITIONAL CUSTOM DUTY		IRDAN123CP0035V02201819/A0024V01202122 IRDAN123CP0044V02201819 IRDAN123CP0044V02201819/A0037V01202122 IRDAN123CP0044V02201819/A0038V01202122 IRDAN123CP0044V02201819/A0039V01202122	Engineering Engineering Engineering Engineering Engineering	Commercial Commercial Commercial Commercial	31-Au 31-Au 31-Au 31-Au 31-Au 31-Au	
54 55 56 57 58 59 60 61	WAIVER OF CONTRIBUTION CLAUSEWAIVER OF SUBROGATION CLAUSEErection All Risk Insurance & Storage cum ErectionInsurance50 50 CLAUSE72 HRS CLAUSEADDITIONAL CUSTOM DUTYAIR FREIGHT ENDORSEMENT		IRDAN123CP0035V02201819/A0024V01202122 IRDAN123CP0044V02201819 IRDAN123CP0044V02201819/A0037V01202122 IRDAN123CP0044V02201819/A0038V01202122 IRDAN123CP0044V02201819/A0039V01202122 IRDAN123CP0044V02201819/A0040V01202122	Engineering Engineering Engineering Engineering Engineering Engineering	Commercial Commercial Commercial Commercial Commercial	09-Au 31-Au 31-Au 31-Au 31-Au 31-Au 31-Au 31-Au 31-Au	
54 55 56 57 58 59 60 61	WAIVER OF CONTRIBUTION CLAUSE WAIVER OF SUBROGATION CLAUSE Erection All Risk Insurance & Storage cum Erection Insurance 50 50 CLAUSE 72 HRS CLAUSE ADDITIONAL CUSTOM DUTY AIR FREIGHT ENDORSEMENT AUTOMATIC REINSTATEMENT CLAUSE		IRDAN123CP0035V02201819/A0024V01202122 IRDAN123CP0044V02201819 IRDAN123CP0044V02201819/A0037V01202122 IRDAN123CP0044V02201819/A0038V01202122 IRDAN123CP0044V02201819/A0039V01202122 IRDAN123CP0044V02201819/A0040V01202122	Engineering Engineering Engineering Engineering Engineering Engineering	Commercial Commercial Commercial Commercial Commercial	31-Au 31-Au 31-Au 31-Au 31-Au 31-Au 31-Au	
54 55 56 57 58 59 60 61 62	WAIVER OF CONTRIBUTION CLAUSE WAIVER OF SUBROGATION CLAUSE Erection All Risk Insurance & Storage cum Erection Insurance 50 50 CLAUSE 72 HRS CLAUSE ADDITIONAL CUSTOM DUTY AIR FREIGHT ENDORSEMENT AUTOMATIC REINSTATEMENT CLAUSE CONTINUITY OF COVER DURING OPERATIONAL PHASE FOR		IRDAN123CP0035V02201819/A0024V01202122 IRDAN123CP0044V02201819 IRDAN123CP0044V02201819/A0037V01202122 IRDAN123CP0044V02201819/A0038V01202122 IRDAN123CP0044V02201819/A0039V01202122 IRDAN123CP0044V02201819/A0040V01202122	Engineering Engineering Engineering Engineering Engineering Engineering	Commercial Commercial Commercial Commercial Commercial	31-Au 31-Au 31-Au 31-Au 31-Au 31-Au 31-Au	

FORM NL-27- PRODUCTS INFORMATION

				Commencial	24.4
67	DEWATERING EXPENSES	IRDAN123CP0044V02201819/A0046V01202122	Engineering	Commercial	31-Aug-21
68	ESCALATION COSTS	IRDAN123CP0044V02201819/A0047V01202122	Engineering	Commercial	31-Aug-21
	EXPEDITING COST INCLUDING COVER OF EXTRA CHARGES				31-Aug-21
69	FOR OVERTIME, NIGHT WORK, WORK ON	IRDAN123CP0044V02201819/A0048V01202122	Engineering	Commercial	
70	EXTENDED MAINTENANCE COVER	IRDAN123CP0044V02201819/A0049V01202122	Engineering	Commercial	31-Aug-21
71	LIMITED DEFECTIVE CONDITION EXCLUSION DE3	IRDAN123CP0044V02201819/A0050V01202122	Engineering	Commercial	31-Aug-21
72	LIMITED DEFECTIVE CONDITION EXCLUSION DE4	IRDAN123CP0044V02201819/A0051V01202122	Engineering	Commercial	31-Aug-21
73	LIMITED MAINTENANCE COVER	IRDAN123CP0044V02201819/A0052V01202122	Engineering	Commercial	31-Aug-21
74	LOSS-PAYEE CLAUSE	IRDAN123CP0044V02201819/A0053V01202122	Engineering	Commercial	31-Aug-21
75	MULTIPLE INSURED CLAUSE	IRDAN123CP0044V02201819/A0054V01202122	Engineering	Commercial	31-Aug-21
76	NON-VITIATION CLAUSE	IRDAN123CP0044V02201819/A0055V01202122	Engineering	Commercial	31-Aug-21
	OWNERS SURROUNDING PROPERTY WITH FLEXA COVER				31-Aug-21
77		IRDAN123CP0044V02201819/A0056V01202122	Engineering	Commercial	
78	PRO-RATA EXTENSION CLAUSE UPTO 6 MONTHS	IRDAN123CP0044V02201819/A0057V01202122	Engineering	Commercial	31-Aug-21
79	PROFESSIONAL FEES	IRDAN123CP0044V02201819/A0058V01202122	Engineering	Commercial	31-Aug-21
80	PUT TO USE	IRDAN123CP0044V02201819/A0059V01202122	Engineering	Commercial	31-Aug-21
81	REMOVAL OF DEBRIS (INCLUDING FOREIGN DEBRIS)	IRDAN123CP0044V02201819/A0060V01202122	Engineering	Commercial	31-Aug-21
82	SERIAL LOSSES COVER	IRDAN123CP0044V02201819/A0061V01202122	Engineering	Commercial	31-Aug-21
	TPL COVER WITHOUT CROSS LIABILITY EXTENSION WITHIN				31-Aug-21
83	GEOGRAPHICAL LIMIT OF INDIA	IRDAN123CP0044V02201819/A0062V01202122	Engineering	Commercial	-
84	TRANSIT COVER	IRDAN123CP0044V02201819/A0063V01202122	Engineering	Commercial	31-Aug-21
85	WAIVER OF CONTRIBUTION CLAUSE	IRDAN123CP0044V02201819/A0064V01202122	Engineering	Commercial	31-Aug-21
86	WAIVER OF SUBROGATION CLAUSE	IRDAN123CP0044V02201819/A0065V01202122	Engineering	Commercial	31-Aug-21
	Erection All Risk Insurance & Storage cum Erection				31-Aug-21
87	Insurance	IRDAN123CP0044V02201819	Engineering	Commercial	0
88	Chola D&O Protect Plus	IRDAN123CP0066V01202122	Liability	Commercial	01-Oct-21
89	Marine Hull and Machinery Insurance	IRDAN123CP0059V03201819	Marine Hull	Commercial	30-Nov-21
90	Chola Mashak(Mosquito) Rakshak-Group -	CHOHLGP22025V012122	Health	Group	28-May-21
91	Saral Suraksha Bima-Group, Chola -	CHOPAGP22042V012122	Accident	Group	02-Jun-21
92	Chola Group Topup Protect	CHOHLGP22160V012122	Health	Group	21-Sep-21
93	Waiver of Reduction in Depreciation for Partial Loss Claims	IRDAN123RP0003V02100001/A0011V02201213	Motor	Retail	10-Nov-21
94	Waiver of Reduction in Depreciation for Partial Loss Claims	IRDAN123RP0005V01200203/A0040V02201213	Motor	Retail	04-Dec-21
95	Waiver of Reduction in Depreciation for Partial Loss Claims	IRDAN123RP0006V01200203/A0041V02201213	Motor	Retail	04-Dec-21
96	Full depreciation waiver cover	IRDAN123RP0002V01200203/A0013V02201617	Motor	Retail	10-Nov-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)

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

(Read with Regulation 10)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123	
Statement as on: 31st Dec 2021	PART - A
Statement of Investment Assets (General Insurer including an insurer carrying on business of re-insurance or health insurance)	
(Business within India)	Rs.Lakhs
Periodicity of Submission: Quarterly	

Section I

Jection			
No	PARTICULARS	SCH ++	AMOUNT
1	Investments*	8	12,03,819.86
2	Loans	9	-
3	Fixed Assets	10	8,129.15
4	Current Assets		
	a. Cash & Bank Balance	11	2,507.34
	b. Advances & Other Assets	12	1,16,659.20
5	Current Liabilities		
	a. Current Liabilities	13	8,88,139.54
	b. Provisions	14	2,36,076.28
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		-

Application of Funds as per Balance Sheet (A)

2,06,899.73

	Less: Other Assets		SCH ++	Amount
1	Loans (if any)		9	-
2	Fixed Assets (if any)		10	8,129.15
3	Cash & Bank Balance (if any)		11	2,507.34
4	Advances & Other Assets (if any)		12	1,16,659.20
5	Current Liabilities		13	8,88,139.54
6	Provisions		14	2,36,076.28
7	Misc. Exp not Written Off		15	-
8	Debit Balance of P&L A/c			-
		Total (B	TOTAL (B)	(9,96,920.13)
	'Investment Assets' As per FORM 3B *		(A-B)	12,03,819.86

Section II

			SH		DU		a/		- 1	Market Value
No	'Investment' represented as	Reg. %	Balance	FRSM ⁺	PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	(h)
			(a)	(b)	(c)	d = (a+b+c)	(e)	(f)	(g)=(d+f)	
1	Central Govt. Securities	Not less		54,773.10	3,82,301.34	4,37,074.44	36.39%		4,37,074.44	4,33,809.95
-	central cover securices	than 20%		3 1,7 7 5120	0,02,001.01	1,07,07	00.0070		1,07,07 1111	1,00,000.00
2	Central Govt Sec, State Govt Sec or Other	Not less		95,282.35	6,65,044.92	7,60,327.27	63.30%		7,60,327.27	7,61,738.03
	Approved Securities (incl (i) above)	than 30%		55,202.55	0,05,044.52	7,00,527.27	05.50%		7,00,527.27	7,01,730.03
3	Investment subject to Exposure Norms									
	a. Housing / Infra & Loans to SG for Housing and									
	FFE	Not less								
	1. Approved Investments	than 15%		32,151.66	2,24,409.82	2,56,561.47	21.36%	319.70	2,56,881.17	2,57,649.42
	2. Other Investments			182.61	1,274.55	1,457.16	0.12%	(30.24)	1,426.91	2,082.27
	b. Approved Investments	Not		22,229.16	1,55,153.53	1,77,382.69	14.77%	2,492.32	1,79,875.01	1,80,798.10
	c. Other Investments	exceeding		683.27	4,769.06	5,452.34	0.45%	(142.85)	5,309.49	5,344.50
	Investment Assets	100%		1,50,529.05	10,50,651.88	12,01,180.93	100%	2,638.93	12,03,819.86	12,07,612.32

1. (+) FRSM refers 'Funds representing Solvency Margin' Note:

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.

Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account
 SCH (++) refers to Schedules to Balance Sheet, prepared as per IRDAI (Preparation of Fin. Stmt and Auditors' Report of Ins Companies) Regulations

* Investments after provisions of Rs. 86.54 Crs & Equity Impairment of Rs. 3.57 Cr.

Version 1 upload date: 17.02.2022

(Read with Name of the Registration	-28-STATEMENT OF INVESTMENT ASSETS AND STAT h Regulation 10) he Insurer: Cholamandalam MS General Insurance C on Number: 123 t as on: 31st Dec 2021			SETS				PART - B
Statement	t of Accretion of Assets							Rs. Lakhs
(Business v	within India)							
Periodicity	of Submission : Quarterly							
No	Category of Investments	COI	Opening Balance	% to Opening	Net Accretion for the Qtr.	% to Total Accrual	TOTAL	% to Total
			(A)	Balance	(B)		(A+B)	
1	Central Govt. Securities		404009.66	34.8%	33064.77	82.9%	437074.44	36.4%
2	Central Govt Sec, State Govt Sec or Other Approved	d Securities (735979.30	63.4%	24347.98	61.1%	760327.27	63.3%
3	Investment subject to Exposure Norms							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments		110175.63	9.5%	(7315.73)	-18.3%	102859.91	8.6%
	2. Other Investments		0.00	0.0%	0.00	0.0%	0.00	0.0%

1. Approved Investments	129274.68	11.1%	24426.89	61.3%	153701.57	12.8%
2. Other Investments	1453.34	0.1%	3.82	0.0%	1457.16	0.1%
c. Approved Investments	180404.19	15.5%	(3021.50)	-7.6%	177382.69	14.8%
d. Other Investments (not exceeding 15%)	4018.28	0.3%	1434.05	3.6%	5452.34	0.5%
 Total	1161305.43	100.0%	39875.51	100.0%	1201180.93	100.0%

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: 17.02.2022

b. Infrastructure Investments

FORM NL-29

PERIODIC DISCLOSURES Detail regarding debt securities

Quarter ended Dec 31, 2021 olamandalam MS Gei Date:

egistration No. 123 te of Registration with the IRDA : July 15, 2002

(Rs in Lakhs)

		Market	Value			Book	Value	
	As at 31-12-2021	As % of total for this class	As at 31-12-2020	As % of total for this class	As at 31-12-2021	As % of total for this class	As at 31-12-2020	As % of total for this class
Break down by credit rating								
AAA rated	2,46,745	20.88%	1,40,409	13.24%	2,45,707	20.86%	1,36,629	13.22%
AA or better	33,491	2.83%	73,802	6.96%	32,425	2.75%	70,954	6.86%
Rated below AA & upto A	2,537	0.21%	7,204	0.68%	2,502	0.21%	7,024	0.68%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
B & Below B	1,850	0.16%	-	0.00%	1,195	0.10%	7,143	0.69%
Fixed Deposits	1,35,607	11.47%	58,140	5.48%	1,35,607	11.51%	58,140	5.62%
Any other (Sovreign)	7,61,738	64.45%	7,81,013	73.64%	7,60,327	64.56%	7,53,876	72.93%
	11,81,969		10,60,568		11,77,763		10,33,767	
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	1,74,013	14.72%	1,30,280	12.28%	1,73,583	14.74%	1,33,739	12.94%
More than 1 year and upto 3years	1,21,710	10.30%	1,02,861	9.70%	1,20,219	10.21%	1,01,294	9.80%
More than 3years and up to 7years	7,10,526	60.11%	4,20,574	39.66%	7,06,073	59.95%	4,05,476	39.22%
More than 7 years and up to 10 years	1,75,664	14.86%	4,06,796	38.36%	1,77,836	15.10%	3,93,206	38.04%
above 10 years	55	0.00%	57	0.01%	52	0.00%	52	0.01%
	11,81,969		10,60,568		11,77,763		10,33,767	
Breakdown by type of the issurer								
a. Central Government	4,33,810	36.70%	4,17,181	39.34%	4,37,074	37.11%	4,05,275	39.20%
b. State Government	3,27,928	27.74%	3,67,032	34.61%	3,23,253	27.45%	3,51,619	34.01%
c.Corporate Securities	4,20,231	35.55%	2,76,355	26.06%	4,17,435	35.44%	2,76,873	26.78%
	11,81,969		10,60,568		11,77,763		10,33,767	

Note

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.
 Market value of the securities will be in accordnace with the valuation method specified by the Authority under Accounting/ Investment regulations.
 Total A, B and C should match with each other and with debt securities reported under NL-12 and 12A (Investments). Other Debt Securities to be reported separately under the prescribed categories under line item "Any other (Please specify)"

FORM NL-30 -DETAILS OF NON-PERFORMING ASSETS

(Read with Regulation 10)

DETAILS OF NON-PERFORMING ASSETS - QUARTERLY - 31st Dec 2021

Name of the Insurer: Cholamandalam MS General Insurance Company Limited	Name of Fund:	Rs.Lakhs

Registration Number: 123

-	-									12,011.81	
		Bonds / D	ebentures	Loa	ans	Other Debt	instruments	All Othe	er Assets	т0'	TAL
NO	PARTICULARS	YTD (As on Dec 2021)	YTD (As on Mar 2021)	YTD (As on Dec 2021)	Prev. FY (As on Mar 2021)	YTD (As on Dec 2021)	Prev. FY (As on Mar 2021)	YTD (As on Dec 2021)	Prev. FY (As on Mar 2021)	YTD (As on Dec 2021)	YTD (As on Mar 2021)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	2,82,982.7	2,34,344.5			8,95,934.3	6,54,060.1	30,918.3	24,071.4	12,09,835.3	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)	3.5%	6.9%							0.8%	1.5%
4	Provision made on NPA	8654.3	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)	2,74,328.4	2,25,338.2							12,01,180.9	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)	0.4%	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

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

(Read with Regulation 10)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Statement as on: 31st Dec 2021

				Current Qua	arter			Year to Date (current year)			Year to Date	(previous year)	3
No.	Category of Investment	Category Code	Investment as on 31-12-2021 (Rs.) ¹	Income on Investment	Gross Yield (%) ¹	Net Yield (%)²	Investment as on 31-12-2021		Gross Yield (%) ¹	Net Yield (%)²	Investment as on 31-12-2020	Income on Investment	Gross Yield (%) ¹	Net Yield (9
A	CENTRAL GOVT. SECURITIES			(Rs.)			(Rs.) ¹	(Rs.)			(Rs.) ¹	(Rs.)		
401	Central Government Bonds	CGSB	4,37,074.44	6,206.41	5.87%	4.39%	4,37,074.44	22,032.49	7.13%	5.34%	4,05,275.17	21,712.76	8.78%	6.57%
402	Special Deposits	CSPD	-	-	-		-	-	-		-	-	-	
03	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-		-	-	-		-	-	-	
04	Treasury Bills	CTRB	-	-	-		-	-	-		-	-	-	
в	CENTRAL GOVT. SEC, STATE GOVT OR OTHER APPROVED SECURITIES													
301	Central Government Guaranteed Loans / Bonds	CGSL	-	-	-		-	-	-		-	-	-	
302	State Government Bonds	SGGB	3,19,078.72	5,856.43	7.15%	5.35%	3,19,078.72	18,381.87	7.31%	5.47%	3,48,601.09	24,874.60	8.82%	6.60%
303	State Government Guaranteed Loans	SGGL	-	-	-		-	-	-		-	-	-	
304	Other Approved Securities (excluding Infrastructure Investments)	SGOA	4,174.12	78.37	7.44%	5.57%	4,174.12	232.10	7.47%	5.59%	3,018.20	183.49	8.08%	6.05%
B05	Guaranteed Equity	SGGE	-	-	-		-	-	-		-	-	-	
с	(a) HOUSING & LOANS TO STATE GOVT FOR HOUSING / FFE													
C01	Loans to State Government for Housing	HLSH	-	-	-		-	-	-		-	-	-	
C02	Loans to State Government for Fire Fighting Equipments	HLSF	-	-	-		-	-	-		-	-	-	
C03	Term Loan - HUDCO / NHB / Institutions accredited by NHB	HTLH	-	-	-		-	-	-		-	-	-	
C04	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	-		-	-	-		-	-	-	
C05	Housing - Securitised Assets	HMBS	-	-	-		-	-	-		-	-	-	
C06	Debentures/Bonds/CPs/Loans - Promoter Group	HDPG	-	-	-		-	-	-		-	-	-	
C07	Long Term Bank Bonds Approved Investment - Affordable Housing	HLBH	-	-	-		-	-	-		-	-	-	
	TAXABLE BONDS													
C08	Bonds / Debentures issued by HUDCO	HTHD	-	-	-		-	-	-		-	-	-	
C09	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	1,01,282.97	1,667.11	6.56%	4.91%	1,01,282.97	5,191.30	6.44%	4.82%	87,658.72	4,330.71	7.40%	5.54%
C1C	Bonds / Debentures issued by Authority constituted under any Housing /	1175.4												
C10	Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HTDA	-	-			-	-	-]	-	-	-	
	TAX FREE BONDS													
C11	Bonds / Debentures issued by HUDCO	HFHD	1,576.93	26.22	6.59%	6.59%	1,576.93	77.79	6.52%	6.52%	1,594.55	77.46	6.44%	6.44%
C12	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HFDN	-	-	-	-	-	-	-		-	-	-	
	Bonds / Debentures issued by Authority constituted under any Housing /													
C13	Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HFDA	-	-	-		-	-	-		-	-	-	
	(b) OTHER INVESTMENTS (HOUSING)													
C14	Debentures / Bonds / CPs / Loans	HODS	0.00	-	-	-	0.00	-	-		3,722.69	(17.54)	-0.13%	-0.109
C15	Housing - Securitised Assets	номв	-	-	-		-	-	-		-	-	-	
C16	Debentures / Bonds / CPs / Loans - (Promoter Group)	HOPG	-	-	-			-	-		-	-	-	
C17	Long Term Bank Bonds Other Investment– Affordable Housing	HOLB	-		-			-			-	-	-	
C18	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4	HORD			-			-	-		-		-	
	to 9)	Holib												
	(c) INFRASTRUCTURE INVESTMENTS													
C19	Infrastructure - Other Approved Securities	ISAS	-	-	-	4.420/	-	-	-	5.05%	-	-	-	2.400
C20	Infrastructure - PSU - Equity shares - Quoted	ITPE	2,824.44	35.00	1.49%	1.12%	2,824.44	118.74	6.75%	5.05%	473.08	15.76	3.32%	2.48%
C21	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	653.18	-	-		653.18	45.55	19.00%	14.22%	-	-	-	
C22	Infrastructure - Equity (Promoter Group)	IEPG	-		-			-	-		-	-	-	
C23	Infrastructure - Securitised Assets	IESA	-	-	-		-	-	-		-	-	-	
C24 C25	Infrastructure - Debentures / Bonds / CPs / Ioans - (Promoter Group)	IDPG IDDF	- 14,449.76	- 351.16	7.83%	5.86%	- 14,449.76	- 1,526.55	- 9.51%	7.12%	- 33,964.35	- 2,059.52	- 8.07%	6.04%
C25	Infrastructure - Infrastructure Development Fund (IDF) Onshore Rupee Bonds issued by ADB and IFC (Infrastructure- approved)	IORB	14,449.70		7.83%	5.80%	-	-	3.31%	7.1270	33,904.35	2,059.52	8.07%	0.047
C27	Long Term Bank Bonds ApprovedInvestment– Infrastructure	ILBI	37,147.55	419.77	6.01%	4.50%	37,147.55	441.72	6.01%	4.49%				
				415.77	0.0170	4.50%	57,147.55	441.72	0.0170	4.4370	_			
C44	Infrastructure Investments rated not less than "A" along with Rating of "EL1"	IELB	-	-	-		-	-	-		-	-	-	
C46	Debt Instruments of InvITs - Approved Investments	IDIT	-	-	-			-	-		-	-	-	
	TAXABLE BONDS													
C28	Infrastructure - PSU - Debentures / Bonds	IPTD	87,347.18	1,158.16	5.51%	4.12%	87,347.18	2,659.08	5.55%	4.15%	26,360.48	433.94	6.25%	4.67%
C29	Infrastructure - PSU - CPs	IPCP	-	-	-		-	-	-		-	-	-	
C30	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	2,495.11	56.06	7.87%	5.89%	2,495.11	179.24	8.10%	6.06%	2,990.15	447.63	7.76%	5.81%
C31	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-		-	-	-		-	-	-	
C32	Infrastructure - Term Loans (with Charge)	ILWC	-	-	-		-	-	-		-	-	-	
	TAX FREE BONDS													
C33	Infrastructure - PSU - Debentures / Bonds	IPFD	8,784.33	133.86	6.04%	6.04%	8,784.33	407.91	6.13%	6.13%	8,900.54	905.66	8.35%	6.25%
C34	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICFD	-	-	-	-	-	-	-		-	-	-	
	(d) INFRASTRUCTURE - OTHER INVESTMENTS													
C35	Infrastructure - Equity (including unlisted)	IOEQ	262.39	7.39	1.87%	1.40%	262.39	7.39	1.67%	1.25%	5.38		-	
C36	Infrastructure - Debentures / Bonds / CPs / loans	IODS	1,194.77	-	-	0.00%	1,194.77	-	-		2,101.23	18.33	0.23%	0.17%
C37	Infrastructure - Securitised Assets	IOSA	-	-	-		-	-	-		-	-	-	
C38	Infrastructure - Equity (Promoter Group)	IOPE	-	-	-		-	-	-]	-	-	-	
C39	Infrastructure - Debentures / Bonds / CPs / Ioans - (Promoter Group)	IOPD	-	-	-		-	-	-		-	-	-	
C40	Onshore Rupee Bonds issued by ADB and IFC (Infrastructure- others)	ЮОВ	-	-	-		-	-	-		-	-	-	
C41	Long Term Bank Bonds Other Investment– Infrastructure	IOLB	-	-	-		-	-	-		-	-	-	
C42	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4	IORD	-	-	-		-	-	-		-	-	-	
C43	to 9) Reclassified Approved Investments - Equity (Point 6 under Note for Regulation	IORE					-	-	-					
	4 to 9)		-	-	-						-	-	-	
245	Infrastructure Investment below "A" or "EL1"	IOEL	-	-	-		-	-	-		-	-	-	
:47	Debt Instruments of InvITs - Other Investments	ΙΟΙΤ	-	-	-		-	-	-		-	-	-	
D	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS									1		1	1	
001	PSU - Equity shares - Quoted	EAEQ	1,380.93	29.96	2.15%	1.61%	1,380.93	(259.39)	-16.73%	-12.52%	1,513.12	9.22	0.58%	0.449
002	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	8,051.05	876.89	13.92%	10.42%	8,051.05	1,780.84	29.09%	21.77%	5,899.32	184.85	2.81%	2.109
003	Equity Shares - Companies incorporated outside India (invested prior to IRDA	EFES	-	-	-		-	-	-		.,		-	
	Regulations)		-	-	-		-	-	-		-	-	-	
D04	Equity Shares - Promoter Group	EEPG	-	-	-		-	-	-		-	-	-	
005	Corporate Securities - Bonds - (Taxable)	EPBT	-	-	-	-	-	-	-	-	-	-	-	
	Corporate Securities - Bonds - (Tax Free)	EPBF	-	-	-		-	-	-		-	-	-	
		EPNQ	-	-	-		-	-	-		-	-	-	
D07	Corporate Securities - Preference Shares													
D06 D07 D08	Corporate Securities - Preterence Shares Corporate Securities - Investment in Subsidiaries	ECIS	-	-	-		-	-	-		-	-	-	
007		ECIS ECOS	- 3,504.91	- 82.20	- 6.11%	4.57%	- 3,504.91	- 785.33	- 7.92%	5.93%	- 25,527.59	- 2,775.85	- 8.74%	6.54%

Name of the Fund

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

(Read with Regulation 10)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Statement as on: 31st Dec 2021

No.				Current Qua	nter			Year to Date (current year)		,	Year to Date (p	orevious year)	3
	Category of Investment	Category	Investment as on	Income on	Gross Yield	Net Yield	Investment as	Income on			Investment as	Income on	Gross Yield	
		Code	31-12-2021 (Rs.) ¹	Investment (Rs.)	(%) ¹	(%) ²	on 31-12-2021 (Rs.) ¹	Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	on 31-12-2020 (Rs.) ¹	Investment (Rs.)	(%) ¹	Net Yield (
D12	Investment properties - Immovable	EINP	2,882.51	- (KS.)	-		2,882.51	- (KS.)	0.00%		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	-	-	-		-	-	-				-	
D12	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting	ELINIO	-	-	-		-	-	-		-	-	-	
D16	Investment), CCIL, RBI	ECDB	1,35,607.00	1,850.18	5.05%	3.78%	1,35,607.00	4,833.70	5.04%	3.77%	58,140.00	1,161.89	3.66%	2.74%
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	EPPS												
027	Capital issued by Non-PSU Banks	EPPS	-	-	-		-	-	-		-	-	-	
D28	Foreign Debt Securities (invested prior to IRDA Regulations)	EFDS	-	-	-		-	-	-		-	-	-	
D29	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	4,207.14	60.86	3.28%	2.45%	4,207.14	184.12	3.20%	2.40%	900.17	218.97	2.86%	2.14%
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	-	-	-		-	-	-		-	-	-	<u> </u>
D33	Passively Managed Equity ETF (Promoter Group)	EETP	-	-	-		-	-	-		-	-	-	
D24	Onchora Bunea Bande issued by ADB and 150	FORR	-											1
D34	Onshore Rupee Bonds issued by ADB and IFC	EORB		-	-		-	-	-		-	-	-	
D35	Debt Capital Instruments (DCI-Basel III)	EDCI	-	-				-			-	-		ļ
D36	Redeemable Non-cumulative Preference Shares (RNCPS- Basel III)	ERNP	-	-	-		-	-	-		-	-	-	
		/	+ +											-
D37	Redeemable Cumulative Preference Shares (RCPS- Basel III)	ERCP	-	-	-		-	-	-		-	-	-	
D38	Additional Tier 1 (Basel III Compliant) Perpetual Bonds – [PSU Banks]	EAPS	-	-	-		-	-	-		-	-	-	
			+											
D39	Additional Tier 1 (Basel III Compliant) Perpetual Bonds – [Private Banks]	EAPB	-		-	-	-	-	-		-	-		
D40	Units of Real Estate Investment Trust (REITs)	ERIT	206.19	3.03	5.81%	4.35%	206.19	6.84	4.37%	3.27%	_			
040	onits of Real Estate investment must (REITS)	LINIT	200.13	5.05	5.6170	4.55%	200.15	0.04	4.5776	5.2770	_			
D41	Units of Infrastructure Investment Trust	EIIT	-		-		-	-	-		-	-	-	
D43	Dalth FTFa "Manuscular Investments"	CDTC												
D42	Debt ETFs - "Approved Investments"	EDTF	-	-	-		-	-	-		-	-	-	
D43	Debt Instruments of REITs - Approved Investments	EDRT	7,500.00	108.65	7.05%	5.28%	7,500.00	108.65	7.05%	5.28%	-	-	-	
_														
E	OTHER INVESTMENTS													
E01	Bonds - PSU - Taxable	OBPT	-				-	-			-	-		
E02	Bonds - PSU - Tax Free	OBPF	-		-		-	-	-		-	-	-	
E03	Equity Shares (incl Co-op Societies)	OESH	-				-	-			-	(1.34)	-292.39%	-218.80
												(-)		
E04	Equity Shares (PSUs & Unlisted)	OEPU	-	-	-		-	54.14	264554.39%	197966.05%	0.18	-	-	
E05	Equity Shares - Promoter Group	OEPG	-				-				-			
E06	Debentures	OLDB	2,501.89	64.73	5.81%	4.35%	2,501.89	202.25	7.37%	5.51%	8,343.16	507.25	2.92%	2.18%
E07	Debentures / Bonds/ CPs / Loans etc (Promoter Group)	ODPG	-				-	-	-		_		-	
	Debentures / bonus/ crs / coars etc (rromoter croup)	0010	_										-	
E08	Municipal Bonds	OMUN	-	-	-		-	-	-		-	-	-	
500	0													
E09	Commercial Papers	OACP	-	-	-		-	-	-		-	-	-	
E10	Preference Shares	OPSH	-		-		-	-			-	-		
E11	SEBI approved Alternate Investment Fund (Category I)	OAFA	-	-	-		-	-	-		-	-	-	
E12	SEBI approved Alternate Investment Fund (Category II)	OAFB	1,009.71	12.85	5.75%	4.30%	1,009.71	51.07	7.60%	5.69%	1,274.43	67.23	7.70%	5.76%
											,			
E13	Short term Loans (Unsecured Deposits)	OSLU	-	-	-		-	-	-		-	-	-	
	Term Loans (without Charge)	OTLW	-		-		-				_	_		
E14			-				_				-	-		
E14										1	-	-	-	
E14 E15	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-			-	-					
E15			-	-	-		-	-	-			_		
	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes Mutual Funds - (under Insurer's Promoter Group)	OMGS OMPG			-			•			-	-	-	
E15					-			· ·	-		-	-	-	
E15 E16 E17	Mutual Funds - (under Insurer's Promoter Group) Securitised Assets	OMPG OPSA	-	•	-		-	-	-		-	-	-	
E15 E16	Mutual Funds - (under Insurer's Promoter Group)	OMPG	-	-	-		-	- - -	- - -		-	-		
E15 E16 E17	Mutual Funds - (under Insurer's Promoter Group) Securitised Assets	OMPG OPSA	-	•	- - - 0.00%	0.00%	-	· · ·	- - - 0.00%	0.00%	-	-	-	
E15 E16 E17 E18 E19	Mutual Funds - (under Insurer's Promoter Group) Securitised Assets Investment properties - Immovable Passively Managed Equity ETF (Non Promoter Group)	OMPG OPSA OIPI OETF	- - - 513.83	-	-	0.00%	-	- - - -		0.00%	-	-	-	
E15 E16 E17 E18	Mutual Funds - (under Insurer's Promoter Group) Securitised Assets Investment properties - Immovable	OMPG OPSA OIPI	· ·	•	-	0.00%	-	- - - - - - - -		0.00%	-		-	
E15 E16 E17 E18 E19	Mutual Funds - (under Insurer's Promoter Group) Securitised Assets Investment properties - Immovable Passively Managed Equity ETF (Non Promoter Group)	OMPG OPSA OIPI OETF	- - - 513.83	-	-	0.00%	-	- - - - - - -		0.00%	-	-	-	
E15 E16 E17 E18 E19 E20 E21	Mutual Funds - (under Insurer's Promoter Group) Securitised Assets Investment properties - Immovable Passively Managed Equity ETF (Non Promoter Group) Passively Managed Equity ETF (Promoter Group) Onshore Rupee Bonds issued by ADB and IFC	OMPG OPSA OIPI OETF OETP OORB		· · · ·	- - - 0.00% -	0.00%	- - - 513.83 -	- - - - - - - -		0.00%	-	-	-	
E15 E16 E17 E18 E19 E20 E21	Mutual Funds - (under Insurer's Promoter Group) Securitised Assets Investment properties - Immovable Passively Managed Equity ETF (Non Promoter Group) Passively Managed Equity ETF (Promoter Group)	OMPG OPSA OIPI OETF OETP	- - - 513.83 -	•	- - - 0.00% -	0.00%	- - - 513.83 -	- - - - - - - - - -		0.00%			-	
E15 E16 E17 E18 E19 E20	Mutual Funds - (under Insurer's Promoter Group) Securitised Assets Investment properties - Immovable Passively Managed Equity ETF (Non Promoter Group) Passively Managed Equity ETF (Promoter Group) Onshore Rupee Bonds issued by ADB and IFC Debt Capital Instruments (DCI-Basel III)	OMPG OPSA OIPI OETF OETP OORB		· · · ·	- - 0.00% -	0.00%	- - - 513.83 -	- - - - - - - - - - - - - - - - - - -		0.00%		-	- - - -	
E15 E16 E17 E18 E19 E20 E21 E22	Mutual Funds - (under Insurer's Promoter Group) Securitised Assets Investment properties - Immovable Passively Managed Equity ETF (Non Promoter Group) Passively Managed Equity ETF (Promoter Group) Onshore Rupee Bonds issued by ADB and IFC	OMPG OPSA OIPI OETF OETP OORB ODCI	- - 513.83 - - -	- - - - - - - -	- - 0.00% - - -	0.00%	- - 513.83 - - -	- - - - - - - - - - - - - - -	0.00% - - -	0.00%		-		
E15 E16 E17 E18 E19 E20 E21 E22	Mutual Funds - (under Insurer's Promoter Group) Securitised Assets Investment properties - Immovable Passively Managed Equity ETF (Non Promoter Group) Passively Managed Equity ETF (Promoter Group) Onshore Rupee Bonds issued by ADB and IFC Debt Capital Instruments (DCI-Basel III)	OMPG OPSA OIPI OETF OETP OORB ODCI	- - 513.83 - - -	- - - - - - - -	- - 0.00% - - -	0.00%	- - 513.83 - - -	- - - - - - - - - - - - - - - - - - -	0.00% - - -	0.00%		- - - - - - - - - -		
E15 E16 E17 E18 E19 E20 E21 E22 E23 E24	Mutual Funds - (under Insurer's Promoter Group) Securitised Assets Investment properties - Immovable Passively Managed Equity ETF (Non Promoter Group) Passively Managed Equity ETF (Promoter Group) Onshore Rupee Bonds issued by ADB and IFC Debt Capital Instruments (DCI-Basel III) Redeemable Non-cumulative Preference Shares (RNCPS - Basel III)	OMPG OPSA OIPI OETF OORB ODCI ORNP ORCP	- - - 513.83 - - - - - -	- - - - - - - - - - - - - -	- - - 0.00% - - - -	0.00%	- - 513.83 - - - - -	-	0.00%	0.00%		- - - - - - - - -		
E15 E16 E17 E18 E19 E20 E21 E22 E23 E24	Mutual Funds - (under Insurer's Promoter Group) Securitised Assets Investment properties - Immovable Passively Managed Equity ETF (Non Promoter Group) Passively Managed Equity ETF (Promoter Group) Onshore Rupee Bonds issued by ADB and IFC Debt Capital Instruments (DCI-Basel III) Redeemable Non-cumulative Preference Shares (RNCPS - Basel III) Redeemable Cumulative Preference Shares (RCPS - Basel III) Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	OMPG OPSA OIPI OETF OETP OORB ODCI ORNP		· · · · ·	- - - 0.00% - - - -	0.00%	- - 513.83 - - - - -	- - - - - - - - - - - - - - - - -	0.00% - - -	0.00%		- - - - - - - - - - - -		
E15 E16 E17 E18 E19 E20 E21 E22 E23 E24 E25	Mutual Funds - (under Insurer's Promoter Group) Securitised Assets Investment properties - Immovable Passively Managed Equity ETF (Non Promoter Group) Passively Managed Equity ETF (Promoter Group) Onshore Rupee Bonds issued by ADB and IFC Debt Capital Instruments (DCI-Basel III) Redeemable Non-cumulative Preference Shares (RNCPS - Basel III) Redeemable Cumulative Preference Shares (RCPS - Basel III) Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9) Reclassified Approved Investments - Equity (Point 6 under Note for Regulation	OMPG OPSA OIPI OETF OORB ODCI ORNP ORCP	- - - 513.83 - - - - - -	- - - - - - - - - - - - - -	- - - 0.00% - - - -	0.00%	- - 513.83 - - - - -	-	0.00%	0.00%	- - - - - - - - - - - - - - - - - - -	- - - - - - - - - - - - - - - - - - -		-0.02
E15 E16 E17 E18 E20 E21 E22 E23 E23 E25 E25	Mutual Funds - (under Insurer's Promoter Group) Securitised Assets Investment properties - Immovable Passively Managed Equity ETF (Non Promoter Group) Passively Managed Equity ETF (Promoter Group) Onshore Rupee Bonds issued by ADB and IFC Debt Capital Instruments (DCI-Basel III) Redeemable Non-cumulative Preference Shares (RNCPS - Basel III) Redeemable Cumulative Preference Shares (RCPS - Basel III) Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9) Reclassified Approved Investments - Equity (Point 6 under Note for Regulation 4 to 9)	OMPG OPSA OIPI OETF OORB ODCI ORNP ORCP ORAD ORAE		· · · · · · · · · · · · · · · · · · ·	- - - - - - - - - - - - - -		- - 513.83 - - - - - - - - - 1,426.91	-	0.00%		- - - - - - - - - - - - - - - - - - -	- - - - - - - - - - - - 0.40		-0.02
E15 E16 E17 E18 E20 E21 E22 E23 E23 E25 E26	Mutual Funds - (under Insurer's Promoter Group) Securitised Assets Investment properties - Immovable Passively Managed Equity ETF (Non Promoter Group) Passively Managed Equity ETF (Promoter Group) Onshore Rupee Bonds issued by ADB and IFC Debt Capital Instruments (DCI-Basel III) Redeemable Non-cumulative Preference Shares (RNCPS - Basel III) Redeemable Cumulative Preference Shares (RCPS - Basel III) Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9) Reclassified Approved Investments - Equity (Point 6 under Note for Regulation	OMPG OPSA OIPI OETF OORB OOCI ORNP ORCP ORAD		· · · · · · · · · · · · · · · · · · ·	- - - - - - - - - - - - - -		- - 513.83 - - - - - - -	-	0.00%		- - - - - - - - - - - - - - - - - - -	- - - - - - - - - - - - - - - 0.40		-0.02
E15 E16 E17 E18 E18 E20 E22 E22 E22 E25 E26 E25	Mutual Funds - (under Insurer's Promoter Group) Securitised Assets Investment properties - Immovable Passively Managed Equity ETF (Non Promoter Group) Passively Managed Equity ETF (Promoter Group) Onshore Rupee Bonds issued by ADB and IFC Debt Capital Instruments (DCI-Basel III) Redeemable Non-cumulative Preference Shares (RNCPS - Basel III) Redeemable Cumulative Preference Shares (RCPS - Basel III) Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9) Reclassified Approved Investments - Equity (Point 6 under Note for Regulation 4 to 9)	OMPG OPSA OIPI OETF OORB ODCI ORNP ORCP ORAD ORAE		· · · · · · · · · · · · · · · · · · ·	- - - - - - - - - - - - - -		- - 513.83 - - - - - - - - - 1,426.91	-	0.00%		- - - - - - - - - - - - - - - - - - -	- - - - - - - - - - - - - - - - - - -		-0.02
E15 E16 E17 E18 E19 E20 E20 E22 E22 E22 E22 E22 E24 E25 E26 E27 E28	Mutual Funds - (under Insurer's Promoter Group) Securitised Assets Investment properties - Immovable Passively Managed Equity ETF (Non Promoter Group) Passively Managed Equity ETF (Promoter Group) Onshore Rupee Bonds issued by ADB and IFC Debt Capital Instruments (DCI-Basel III) Redeemable Non-cumulative Preference Shares (RNCPS - Basel III) Redeemable Cumulative Preference Shares (RNCPS - Basel III) Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9) Reclassified Approved Investments - Equity (Point 6 under Note for Regulation 4 to 9) Additional Tier 1 (Basel III Compliant) Perpetual Bonds – [PSU Banks]	OMPG OPSA OIPI OETF OORB ODCI ORNP ORCP ORAD ORAD ORAE OAPB		- - - - - - - - - - - - - - - - - - -	- - - - - - - - - - - - - - - - - - -		- - 513.83 - - - - - - - - - - 1,426.91 - -	- - 107.85 - -	0.00%		- - - - - - - - - - - - - - - - - - -	- - - - - - - - - - - - - - - - - - -	- - - - - - - - 0.03% - - - - - - - - - - - - - - - - - - -	-0.02*
E15 E16 E17 E18 E19 E20 E21 E22 E22 E22	Mutual Funds - (under Insurer's Promoter Group) Securitised Assets Investment properties - Immovable Passively Managed Equity ETF (Non Promoter Group) Passively Managed Equity ETF (Promoter Group) Onshore Rupee Bonds issued by ADB and IFC Debt Capital Instruments (DCI-Basel III) Redeemable Non-cumulative Preference Shares (RNCPS - Basel III) Redeemable Cumulative Preference Shares (RCPS - Basel III) Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9) Additional Tier 1 (Basel III Compliant) Perpetual Bonds – [PSU Banks]	OMPG OPSA OPI OETF OCRB OORB ORCP ORAD ORAD ORAD		- - - - - - - - - - - - - - - - - - -	- - 0.00% - - - - - - - - - - - - - - - - - -		- - 513.83 - - - - - - - 1,426.91 -	- - 107.85 -	0.00% 10.48%		- - - - - - - - - - - - - - - - - - -	- - - - - - - - - - - - - - - - - - -	- - - - - - - -0.03%	-0.02
E15 E14 E17 E18 E19 E20 E21 E22 E22 E23 E24 E25 E26 E27 E28	Mutual Funds - (under Insurer's Promoter Group) Securitised Assets Investment properties - Immovable Passively Managed Equity ETF (Non Promoter Group) Passively Managed Equity ETF (Promoter Group) Onshore Rupee Bonds issued by ADB and IFC Debt Capital Instruments (DCI-Basel III) Redeemable Non-cumulative Preference Shares (RNCPS - Basel III) Redeemable Cumulative Preference Shares (RNCPS - Basel III) Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9) Reclassified Approved Investments - Equity (Point 6 under Note for Regulation 4 to 9) Additional Tier 1 (Basel III Compliant) Perpetual Bonds – [PSU Banks]	OMPG OPSA OIPI OETF OORB ODCI ORNP ORCP ORAD ORAD ORAE OAPB		- - - - - - - - - - - - - - - - - - -	- - - - - - - - - - - - - - - - - - -		- - 513.83 - - - - - - - - - - 1,426.91 - -	- - 107.85 - -	0.00%		- - - - - - - - - - - - - - - - - - -	- - - - - - - - - - - - - - - - - - -	- - - - - - - - 0.03% - - - - - - - - - - - - - - - - - - -	-0.02
E15 E14 E14 E14 E14 E14 E20 E22 E22 E22 E23 E24 E25 E26 E27 E28 E29 E29 E30	Mutual Funds - (under Insurer's Promoter Group) Securitised Assets Investment properties - Immovable Passively Managed Equity ETF (Non Promoter Group) Passively Managed Equity ETF (Promoter Group) Onshore Rupee Bonds issued by ADB and IFC Debt Capital Instruments (DCI-Basel III) Redeemable Non-cumulative Preference Shares (RNCPS - Basel III) Redeemable Cumulative Preference Shares (RCPS - Basel III) Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9) Additional Tier 1 (Basel III Compliant) Perpetual Bonds – [PSU Banks] Additional Tier 1 (Basel III Compliant) Perpetual Bonds – [Private Banks] Units of Infrastructure Investment Trust	OMPG OPSA OIPI OETF OCTP OORB ODCI ORRP ORCP ORAD ORAD ORAE OAPB OAPB		- - - - - - - - - - - - - - - - - - -	- - 0.00% - - - - - - - - - - - - - - - - - -		- - 513.83 - - - - - - - 1,426.91 - 1,426.91 - -	- - 107.85 - - -	0.00%		- - - - - - - - - - - - - - - - - - -	- - - - - - - - - - - - - - - - - - -	- - - - - - - - - 0.03% - - - - - - - - - - - - - - - - - - -	-0.02
E15 E14 E17 E18 E19 E20 E21 E22 E23 E24 E25 E26 E27 E28 E29 E30 E29 E30	Mutual Funds - (under Insurer's Promoter Group) Securitised Assets Investment properties - Immovable Passively Managed Equity ETF (Non Promoter Group) Passively Managed Equity ETF (Promoter Group) Onshore Rupee Bonds issued by ADB and IFC Debt Capital Instruments (DCI-Basel III) Redeemable Non-cumulative Preference Shares (RNCPS - Basel III) Redeemable Cumulative Preference Shares (RCPS - Basel III) Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9) Additional Tier 1 (Basel III Compliant) Perpetual Bonds – [PSU Banks] Additional Tier 1 (Basel III Compliant) Perpetual Bonds – [Private Banks] Units of Real Estate Investment Trust (REITs)	OMPG OPSA OIPI OETF OORB OORB ORCP ORAD ORAD ORAD ORAD OAPS OAPS OAIT		- - - - - - - - - - - - - - - - - - -	- - 0.00% - - - - - - - - - - - - - - - - - -		- - 513.83 - - - - - - - 1,426.91 - 1,426.91 - -	- - 107.85 - - -	0.00%		- - - - - - - - - - - - - - - - - - -	- - - - - - - - - - - - - - - - - - -	- - - - - - - - - 0.03% - - - - - - - - - - - - - - - - - - -	-0.029
E15 E16 E17 E18 E20 E21 E22 E23 E23 E24 E25 E25 E27 E27 E28 E29 E30 E31	Mutual Funds - (under Insurer's Promoter Group) Securitised Assets Investment properties - Immovable Passively Managed Equity ETF (Non Promoter Group) Passively Managed Equity ETF (Promoter Group) Onshore Rupee Bonds issued by ADB and IFC Debt Capital Instruments (DCI-Basel III) Redeemable Non-cumulative Preference Shares (RNCPS - Basel III) Redeemable Cumulative Preference Shares (RCPS - Basel III) Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9) Additional Tier 1 (Basel III Compliant) Perpetual Bonds – [PSU Banks] Additional Tier 1 (Basel III Compliant) Perpetual Bonds – [Pivate Banks] Units of Real Estate Investment Trust (REITs) Units of Infrastructure Investment Trust Debt ETFs - "Other Investments"	OMPG OPSA OPT OETF OORB OORB ORCP ORAD ORAD ORAD ORAD ORAD ORAD ORAD ORAD		- - - - - - - - - - - - - - - - - - -	- - - - - - - - - - - - - - - - - - -		- - 513.83 - - - - - - - 1,426.91 - - - - - - - - - - - - - - - - - - -	- - 107.85 - - -	0.00%		- - - - - - - - - - - - - - - - - - -	- - - - - - - - - - - - - - - - - - -	- - - - - - - - 0.03% - - 0.03% - - - - 0.03% - - - - - - - - - - - - - - - - - - -	-0.029
E15 E14 E17 E18 E19 E20 E21 E22 E23 E24 E25 E26 E27 E28 E29 E30 E29 E30	Mutual Funds - (under Insurer's Promoter Group) Securitised Assets Investment properties - Immovable Passively Managed Equity ETF (Non Promoter Group) Passively Managed Equity ETF (Promoter Group) Onshore Rupee Bonds issued by ADB and IFC Debt Capital Instruments (DCI-Basel III) Redeemable Non-cumulative Preference Shares (RNCPS - Basel III) Redeemable Cumulative Preference Shares (RCPS - Basel III) Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9) Additional Tier 1 (Basel III Compliant) Perpetual Bonds – [PSU Banks] Additional Tier 1 (Basel III Compliant) Perpetual Bonds – [Private Banks] Units of Infrastructure Investment Trust	OMPG OPSA OIPI OETF OCTP OORB ODCI ORRP ORCP ORAD ORAD ORAE OAPB OAPB		- - - - - - - - - - - - - - - - - - -	- - - - - - - - - - - - - - - - - - -		- - - 513.83 - - - - - - - 1,426.91 - - - - - - - - - - - - - - - - - - -	- - 107.85 - - - - - -	0.00%		- - - - - - - - - - - - - - - - - - -	- - - - - - - - - - - - - - - - - - -	- - - - - - - - - 0.03% - - - 0.03% - - - - - - - - - - - - - - - - - - -	-0.02

Name of the Fund

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

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

(Read with Regulation 10)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Statement as on: 31st Dec 2021 Name of the Fund

Statement of Investment and Income on Investment

Periodic	ity of Submission: Quarterly													Rs Lakhs
				Current Qua	nter			Year to Date	(current year)			Year to Date ((previous year) ³	
No.	Category of Investment	Category Code	Investment as on	Income on	Gross Yield	Net Yield	Investment as on 31-12-2021	Income on Investment	Gross Yield (%) ¹	Not Viold (%)2	Investment as on 31-12-2020	Income on	Gross Yield	Net Yield (%) ²
			31-12-2021 (Rs.) ¹	Investment (Rs.)	(%)1	(%)²	(Rs.) ¹	(Rs.)	dross field (%)	Net field (%)	(Rs.) ¹	Investment (Rs.)	(%) ¹	Net field (%)

¹ yield Calculation based on daily simple Average of Investments

² Yield netted for Tax

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

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

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

6 *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)

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

Registration Number: 123

Statement as on: 31st Dec 2021

Name of Fund

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

									Rs Lakhs
No	Name of the Security	СОІ	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
А.	During the Quarter ¹								
	NIL								
в.	As on Date ²								
1	8.90% IL&FS DB 23-05-2023	IODS	600.00	24-May-2018	CARE	CARE - AAA	CARE - D	18-Sep-2018	
2	9.00% IL&FS DB 09-06-2023	IODS	594.77	1-Jun-2018	CARE	CARE - AAA	CARE - D	18-Sep-2018	
3	7.89% CANFIN HOMES DB 18-05-2022	HTDN	999.39	12-Jul-2017	FITCH	FITCH - AAA	FITCH - AA+	18-Dec-2019	
4	7.59% PNB HOUSING DB 27-07-2022	HTDN	999.08	10-Aug-2017	FITCH	FITCH - AAA	FITCH - AA	6-Mar-2020	

Note:

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

FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION

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

Date: 31st December 21

						t in Rs. Lakhs)
S.No.	Reinsurance/Retrocession Placements	No. of	Premium cede	ed to reinsurers (Upto the (Quarter)	Premium ceded
		reinsurers				to reinsurers /
			Proportional	Non-Proportional	Facultative	Total reinsurance premium ceded (%)
	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	5,402	126		5.88%
3	No. of Reinsurers with rating A but less than AA	49	5,072	1,057	6,864	13.82%
4	No. of Reinsurers with rating BBB but less than A	3	5			0.01%
5	No. of Reinsurers with rating less than BBB					0.00%
	Total (A)	55	10,480	1,183	6,864	
	With In India					
1	Indian Insurance Companies	13			2,006	2.13%
2	FRBs	7	46,844	1370.92	668	51.98%
3	GIC Re	1	23,543	827.299	254	26.19%
4	Other (to be Specified)					0.00%
	Total (B)	21	70,387	2,198	2,927	
	Grand Total (C)= (A)+(B)	76	80,866	3,381	9,791	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

ORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS

ROSS DIRECT PREMIUM UNDERWRITT																					Mi	iscellaneous													t in Rs. La	-		
	Fi	re	м	arine Hull	Ma	rine Cargo	<u>Total</u>	Marine	Mot	or OD	Moto	or TP	Tota	al Motor	He	alth	Personal	Accident		avel irance	Tota	l Health	Compe	cmen's nsation/ r's liability	Public/ Prod	luct Liability	Engine	ering	Aviat	ion	Crop In	isurance	Oti segme			ital aneous	Total	
No. State / Union Territory	For the Quarter		the Fort ter Quar		Quart	ne Uptot i te quarte	er the	Upto the quart er	Quarte r	Upto the quarter			For the Quarte r	Upto the quarter			Quarter	Upto the quarter	the	the	For the Quarte r	Upto the quarter		Upto the quarter	For the Quarter	Upto the quarter	Quarte		Quarter			Upto the quarter		the		Upto the Fo quarter	or the Quarter	r Upt qua
STATES																																						+
Andhra Pradesh	246	6	646	0	0	3	6 3	6 6	1441	3730	4488	1153	5929			172	14	23	0	0	70	196	2	3	0	0) 7	13			0	0	28	48	6037	15521	6286	6 :
P 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		J
Assam	87		230	0	0	17	39 17	39	898	2084	1261	305	2159	513	3 28	85	0	1	0	0	28	86	0	0	0	0	32	75			0	0	57	112	2277	5412	2380	0
Bihar	160	4	403	0	0	3	7 3	3 7	1204	3372	2742	755	3946	1092	9 16	63	1	2	0	0	16	64	5	7	0	1	6	18			0	0	63	158	4035	11177	4199	9
Chhattisgarh	152	4	404	0	0	4	30 4	30	1262	2990	1862	438	3125	7373	3 34	103	7	14	0	0	40	117	5	8	0	2	13	31			0	0	24	50	3208	7582	3364	4
Goa	21		52	0	0	1	5 1	5	90	232	120	25	5 210	48	3 20	83	3	11	0	0	23	94	0	1	2	7	0	0			0	0	3	6	239	597	261	1
Gujarat	1150	31	151	0	0 3	17 9	75 317	975	2535	6546	4356			1794	918	3087	32	920	0	0	950	4008	9	54	7	33	38	138			0	0	261	496	8155		9621	
Haryana	653		602	-3 10	26 2	31 15	54 228	1680	63	174	26	6	88	243				37	1	1	778	1447	3	17	35	109	52	122			0	0	5	38	962	1975	1843	
Himachal Pradesh	0	-	0	0	0	0	0 0	0 0	0	0	0		0 0			0	10	0	0	Ô	0	0	1		33	105	0	0	1		0	0	0	0	0	0	-01	٥Ť
Jharkhand	38		117	0	0	1	6 1	6	647	1620	1349	366	1996	528	13	40	1	1	0	0	14	41	1	2	0	1	8	33			0	0	19	45	2038	5410	2077	<i>i</i>
Karnataka	545		226	0	0 1	26 5	34 126	5 534		6257	3944	977		1603		2492	2567	6805	2	2	2836	9300	8	25	28	96	53	174			0	0	45	98	9462		10133	3
Kerala	203		490	0	0	2	5 2		1500		1676			825	2 182			12	0	0	190		0	0		0	1 5	13			0	0	18	56	3390		3595	5
Madhya Pradesh	203		644	0	0	12	27 13				1676						30	47	0	0	169	351		10		1	6	14			0	0	10	184	2873	6193	3157	
Maharashtra	2551		256	0	0 4	10 10		1016			8525		3 13444				322			2	2534	8217		149		222	64				0	0	121	267				
	2001	0.	230	0	0 4	10 10			4919	11/69	8525	1905	13444			/119	322	1096	1	3		8217	60	149	57	222	04	249			0	0	121	267	16281	39932	19241	4
Manipur	0		0	0	0	0	0 0		0 0	0	0) 0) (0	L L	0	0	0	0	0					0	0			0	0	0	0	0	0		4
6 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		4
7 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		1
8 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		1
9 Odisha	136		354	0	0	2	5 2	2 5	752	1844	1898			662		53	0	1	0	0	18	54		3		1	. 20	50			0	0	64	134	2752	6869	2891	
0 Punjab	1		3	0	0	0	1 0) 1	430		540			251		5	0	0	0	0	3	5					1	2			0	0	0	0	975	2519	976	ė
1 Rajasthan	370	10	092	0	0	15	72 15	5 72	2519	6203	2739	654	5258	1274	3 544	1069	742	1512	0	0	1286	2581		15		7	6	24			0	0	97	208	6647	15577	7032	2
2 Sikkim	1		6	0	0	0	0 0		6	13	5		7 12			2	0	0	0	0	1	2	2		3		0	0			0	0	1	2	19	24	20	
3 Tamil Nadu	2142		051	0	0 4	75 15	555 475	1555		13161	9707		3 14720	3783	3863			7640	1	2	7103	17342	47	124		274	149	548			0	0	236	687	22259	56814	24876	6
4 Telangana	303	4	984	0	0	9	60 9	60	2013	5181	5361	1396	3 7374	1914	1 164	500	16	55	0	0	179	554	9	27	3	12	151	429			0	0	18	31	7734	20198	8046	6
Tripura	6		20	0	0	6	15 6	5 15		200	227	59	5 305	794	4 6	22	0	0	0	0	6	22	0	0	1	0	13	35			0	0	4	8	328	859	341	
6 Uttarakhand	797	19	947	0	0	12	40 12	2 40	2672	6112	3345	827		1439	165	402	53	67	0	0	218	469					8	19			0	0	491	895	6735		7544	
7 Uttar Pradesh	10		22	0	0	0	0 0		56	133	139			46		78	0	0	0	0	26	78	5	6	0	3	0	0			0	0	3	5	230		239	
8 West Bengal	316	10	069	0	0	43 1	10 43	110	1023	2717	3181					549	10	21	0	0	189	569	6	9	13	44	70	166			0	0	89	190	4571	12089	4930	
TOTAL (A)	10160		769	-3 12	6 169				32651	81246			91759		7 9620			18266	6	10	16679		168	461	166	814	703		0	0	0	0	1730	3718		282301	12305	
UNION TERRITORIES ^c																																						T
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		٥T
Chandigarh	556	14	493	0	0	13	41 13	41	1160	2885	1237	374	2397	662	5 202	578	7	39	0	0	209	617	2	6	6	20	6	15			0	0	131	273	2752	7556	3321	1
Dadra and Nagar Haveli	0	-	0	0	0	0	0 0		0	0		574) 0	002		0.0		0	0	0		017	-		Ŭ	10	0	0			0	0	0	0	1/51		552	á
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	ő		á†
Govt. of NCT of Delhi	503	1	774	0	0 1	28 4	146 128		1749	4124	1975	412	3 3724			2469	20	121	0	0	971	2591	4	14	15	56	4	74			0	0	63	128	4781	11109	5412	2
Jammu & Kashmir	303	1.	0	0	0	0	0 0		1/49	-1124	19/3	412.	5/24	024		2409	23	121	0	0	5/1	2391	t "H	14		30		/4			0	0	03	120	-4701		5417	á
Ladakh	0		- v			Ŭ				0	0	1 '	0			0		0	0	0	0	0					0	0			0	U	0	U	- 0	0		á†
Lakshadweep	0		0	0	0	0	0 0			0	0	-				0		0	0	0	0	0					0	0			0	0	0	0	0			4
	15		43	0	0	0	1 0			154	100	24	0			0	L L	0	0	0	0						0	0			0	0	0	0	0	0		4
Puducherry				0	0	0	1 0	1 1	. 59	154	123					0050		160	0	0	1	5	0	21	21	0	10	89	-		0	0	2	4	185	480	200	4
TOTAL (B)	1075	33	\$10	0	0 14	41 4	89 141	489	2968	7163	3335	817	6303	1534.	2 1149	3052	32	160	0	0	1181	3213	6	21	21	76	10	89	0	0	0	0	196	405	7718	19146	8933	4
-	+				-			+	+	+ +		+	1		+	<u> </u>		+ +			-		+ +				+ +											+
Outside India								1	1			1	1		1																							+
									1																				1									T
TOTAL (C)	0		0	0	0	0	0 0	0	0	0	0	(0		0 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	(٥Ť
	- V		-	-	-	-				Ŭ		`			-	Ŭ	U U	Ŭ	Ŭ	Ŭ	Ŭ		v		Ű	l °		Ŭ				v	Ŭ	Ű				1
																																						1
Grand Total (A)+(B)+(C)	11235	360	178	-3 12	6 183	31 65	51 1828	6677	35619	88409	62443	155990	98063	24439	10769	30874	7085	18426	6	10	17860	49309	174	482	187	890	713	2244	0	0	0	0	1926	4123	118922	301447	131989	4 3

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

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

Name of the Insurer : CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

Date:

								(Amount in Rs. I	.akhs)
SI.No.	Line of Business	For the	e Quarter	For the corr quarter of the		upto the	quarter	Up to the cor quarter of the p	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	11236	252251	9129	183039	36078	606176	31277	454977
2	Marine Cargo	1831	3051	1737	3800	6551	8802	5198	15192
3	Marine Other than Cargo	-3	1	0	0	126	3	0	0
4	Motor TP	62665	2254848	56451	1536353	155991	5282886	144431	3671655
5	Motor OD	35401	208093	30651	1139240	88409	432202	74154	2745607
6	Health	10775	211022	9215	53607	30874	304585	32971	202892
7	Personal Accident	7085	10156	7714	9812	18426	26258	18239	27853
8	Travel								
9	Workmen's Compensation/ Employer's liability	174	1135	301	864	482	3073	1282	933
10	Public/ Product Liability	187	355	64	301	890	1113	64	2227
11	Engineering	713	1621	664	1822	2244	4486	2192	5246
12	Aviation	0	0	0	0	0	0	0	0
13	Crop Insurance								
	Other segments **	1926	161890	779	12729	4134	322496	1992	27764
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:

						nd		nd	
SI.No.	Channels	For th	e Quarter	Upto	the Quarter	For the correspor of the previo		Up to the correspo of the previ	
		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	9841	1332	30057	3713	7827	1038	25065	3443
2	Corporate Agents-Banks	675441	27822	1393937	71915	348855	38366	939895	104165
3	Corporate Agents -Others	1229792	50663	3116227	132111	632524	40664	1772295	135300
4	Brokers	1017800	44529	2062620	111807	133742	22222	395268	68303
5	Micro Agents	0	0	0	0	0	0	0	0
6	Direct Business -Officers/Employees -Online (Through Company Website)								
	-Others	45981	5357	146747			4741		13745
7	Common Service Centres(CSC)	16885	366	36832	1254	2894	80	3791	95
8	Insurance Marketing Firm								
9	Point of sales person (Direct)	48531	1147	145508	3921	27005	584	39430	890
10	MISP (Direct)	60152	774	60152	1131	34241	635	63815	1315
11	Web Aggregators								
12	Referral Arrangements								
13	Other (to be sepcified) (i) (ii)								
	Total (A)	3104423	131989	6992080	344204	1206148	108331	3315423	327255
14	Business outside India (B)								
	Grand Total (A+B)	3104423	131989	6992080	344204	1206148	108331	3315423	327255

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

FORM NL-37-CLAIMS DATA

Name of the Insurer:

Upto the quarter ending Dec'2021

																	No. of claim	s only	
SI. No.	Claims Experience	Fire	Marine Cargo		Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident		Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation Crop Insura nce		Miscell	
1	Claims O/S at the beginning of the period	504	1176		1176	12517	31270	43787	20898	441		3 21342	94			298	389	114	6788
2	Claims reported during the period	2179	13495	0	13495	201461	11970		120190	1800	4	4 121994	124	41	. 1744	0 67	1390	1817	35628
	(a) Booked During the period	2179	9 13495		13495	201461	11970	213431	120190	1800		4 121994	124	41	. 1744	67	1390	1817	35628
	(b) Reopened during the Period	C) 0	0	0	0	0	0	0	0	(0 0	0	0	0	0 0	0	(j l
	(c) Other Adjustment (to be specified) (i)(ii)(ii)(iii)_(ii			0		0	0	0	0			•	0				0		
3	Claims Settled during the period	870	12348	Ő	12348	177806	8801	186607	97802	940		4 98746	86	15	1046	0 14	1052	1461	30220
5	(a) paid during the period		12348		12348		8801	186607		940		4 98746	86		1046	14	1052		3022
	(b) Other Adjustment (to be specified) (i)	C	0 0	0	0	0	0	0	0	C		0 0	0	C	0	0 0	0	()
4	Claims Repudiated during the period	708			523		1160	11966				22945	35			0 1	364		
	Repudiation	447	7 239		239		0	6706	22107	471		0 22578	14		24	0	133	94	302
	Closure	261	L 284		284	4100	1160	5260	0	367		0 367	21	2	107	1	231	109	66
	Other Adjustment (to be specified) (i)(ii)	C	0 0	0	0	0	0	0	0	C		o o	0	C	0	0 0	0	(,
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	64	1 17	0	17	886	10	896	243			1 248	1		5		20		12
6	Claims O/S at End of the period	1146	5 1800	0	1800		33279	58645		463		3 21645	97	40	722	0 350	363	267	
v	Less than 3months	524		U	1192		4395	25735		274		0 7566	38		570	0 330	268		5 3612
	3 months to 6 months	389			345		2872	5208	400			1 454	19		91	5	208	210	66
	6months to 1 year	175	5 187		187		4942	6261	261	21		1 283	22		38	4	23		5 70
	1 year and above	1/3			76		21070	21441	13226	115		1 13342	18		20	341	23		353
	Tycal and above	50	/0	1	70	5/1	21070	21441	13220	115	ч	1 13342	18	0	23	541	22		353

Notes:-(a) The Claims O/S figures are consistent with all relevant NL forms (b) Repudated means rejected, partial rejection on account of policy terms and conditions (c) Claim o/s should be exclusive of IBNR AND IBNER reserves Version 1 upload date: 17.02.2022

Upto the quarter ending Dec'2021

																		(Amount in Rs. Lakhs)		
SI. No.	Claims Experience	Fire		Marine	Total	Motor	Motor	Total	Health	Persona		Total		Public/	Engineering	Aviation	Crop	Other segments **	Miscell	Total
			Cargo	Hull	Marine	OD	TP	Motor		Accident	t	Health		Product			Insura		aneous	
													Employer's liability				nce			
1	Claims O/S at the beginning of the period	31180			3279			206770				0105		198			4434	274		256740
2	Claims reported during the period	17812			7600			137935				74153		158		0	26			240704
	(a) Booked During the period	17723	7554		7554	58842	77245	136087				71158		158			26	666	742	
	(b) Reopened during the Period	89	45		45	1167	681	1848	2209	78	6	2995	13		10			60	0	5061
	(c) Other Adjustment (to be specified)																			
	(i)																			
	(ii)	C	0	0	0	0	0	0	0		0 0	0	0	0	0 0	0	0	0	0	0
3	Claims Settled during the period	5635			3677	49531	56949	106480	52032			56224	174	13	3 904	0	17	530	516	174170
	(a) paid during the period	5635	3677		3677	49531	56949	106480	52032	418	5 7	56224	174	13	3 904		17	530	516	174170
	(b) Other Adjustment (to be specified)																			
	(i)																			
	(ii)	0	0	0	0	0	0	0	0		0 0	0	0	0	0 0	0	0	0	0	0
4	Claims Repudiated during the period	2493			2390	6326	5766	12092				17629		32	2 553	0	0	193	98	
	Repudiation	1192	262		262	3975	0	3975	14477	218	1 0	16658	41	19	93	0		68	74	22381
	Closure	1301	2127		2127	2351	5766	8117	0	97	1 0	971	31	13	3 461	0		125	25	13170
	Other Adjustment (to be specified)																			
	(i)																			
	(ii)	0	0	0	0	0	0	0	0		0 0	0	0	0	0 0	0	0	0	0	0
	Unclaimed (Pending claims which are																			
-	transferred to Unclaimed A/c. after the																			
5	mandatory period as prescribed by the																			
	Authority)	64	2	0	2	138	3	141	51		5 0	55	0	0	8 8	0	0	13	0	283
6	Claims O/S at End of the period	40864	4812	0	4812	14872	211262	226133	5979	2454	4 35		433	311	L 1785	0	4443	277	195	
	Less than 3months	9822	2468		2468	8359	22477	30835	4109	97	7 0	5087	100	108	397		4	116	132	49070
	3 months to 6 months	3905	632		632	2103	14841	16943	393		7 33	633	61	18	301		0	21	39	22554
	6months to 1 year	3640	643		643	1352		29662	421			554		50	325		1052	11	10	36087
	1year and above	23496			1070		145634	148693	1056			2194		135			3386	129	13	180011

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:

SI.No.

 Fire

Motor OD

Motor TP

Personal Accident

Health

Travel

Engineering

Crop Insurance

Miscellaneous

Other segments (a)

Aviation

-															(
				Age	eing of Cla	aims (Cla	ims paid)									
			No.	of claims paid				Amour	nt of clain	ns paid			Total No. of claims paid	Total amount of claims paid		
	upto 1	> 1 month	> 3 months		> 1	> 3	> 5	upto 1	> 1	> 3	> 6	> 1	> 3	> 5		
	month	and <=3 months	and <= 6 months	<= 1 year	year and <=	years	years	month	month and		months		years and <=	years		
		months	months			5 years			<=3	6 and 5			5 years			
									months	months	-			1		
	44	96	95	68	21	2	0	104	283	610	595	651	6	0	326	2249
	2527	1121	507	140	33	0	1	422	331	537	247	74	0	0	4329	1612
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1

11085

-1

575

For the Quarter ending on Dec'2021

Line of Business

Marine Cargo Marine Other than Cargo

Workmen's Compensation/ Employer's liability

Public/ Product Liability

395

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

24

FORM NL-39- AGEING OF CLAIMS

Upto	the Quarter ending on Dec	2021														(Rs	s in Lakhs)
					Age	ing of Cl	aims (Cla	ims paid))								
SI.No.	Line of Business			No. (of claims paid						Amou	nt of claiı	ns 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		> 3 years and <= 5 years	> 5 years	upto 1 month	and <=3	> 3 months and <= 6 months	and <=	> 1 year and <= 3 years		> 5 years		
1	Fire	149	315	201	119	38	5	2	328	743	1204	1845	1487	46	-18	829	9 5635
2	Marine Cargo	8071	3001	955	253	67	0	1	1186	897	978	485	129	0	1	12348	8 3677
3	Marine Other than Cargo	0	0	0	0	•	÷	0	÷	0	•	÷	÷	•	÷	(<u>) (</u>
	Motor OD	134286	34472	7417	1405			1	22511	16180							
-	Motor TP	167	1193	2078	1842		729	392			9893				6178		
6	Health	94945	2403	415	32	6	0	1	49938						4	97802	
7	Personal Accident	318	446	148	21	6	1	0				388					0 4185
8	Travel	2	1	0	0	1	0	0	2	4	0	-	_	. 0	0		4 7
	Workmen's Compensation/ Employer's liability	5	23	21	33	3	0	1	0	38	25	100	2	0	9	86	6 174
10	Public/ Product Liability	0	2	5	3	5	0	0	0	3	1	9		0	0	15	
	Engineering	314	578	90	46	15	3	0	47	153	266	320	103	16	0	1046	
12	Aviation	0	0	0	0	0	0	0		0	0	0		•	0	(
	Crop Insurance	13	1	0	0	0	0	0			•	•		-18	0	-	
14	Other segments ^(a)	270	437	222	110	13	0	0	120	196	101	52	53	6	1	1052	
	Miscellaneous	1182	210	53	11	5	0	0	301	185	17	9	4	0	0	146	1 51

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

															Miscellane											
Particulars	FIRE		MARINE			Motor OD				Motor Motor TP			Motor Other			HEA	ALTH			PERSONAL ACC	LIDENT	TRA	WEL		Health Tot	al
													Piotor Other					-								
		Marine Cargo	Marine-Other than Marine Cargo	Total	Motor OD-Private car	Motor OD-Two Wheeler		Motor TP- Private car		Motor TP-Commercial Vehicle (Declined Pool)	commercial			Total	Health Insurance - Individual	Health Insurance - Group- Government Schemes	Health Insurance - Group- Employer/Empl oyee Schemes	Health Insurance - Group- Other Schemes	Personal Accident - Individua I	Personal Accident- Group(Governme nt Schemes)	Personal Accident- Group(Others)	Overseas Travel	Domestic Travel	Retail	Group	Govern Schen
Premium																										-
oss Direct Premium	36,080	6,551	310		48,110	18,920			37,172			95,361		2,44,214	6,818		8,493			4	18,281	10		6,968	42,337	
ss Written Premium	37,730	6,551	310		48,110	18,920			37,172		-	95,361	-	2,44,214	6,818		8,493			4	18,281	10		6,968	42,337	
Written Premium	6,219	2,754	-	2,754		11,324		22,354	35,231		-	90,380	-	2,00,692	5,113		7,154			4	12,687	9		5,227	31,470	
et Earned Premium (A)	11,129	2,583		2,583	26,494	10,130	14,845	20,765	27,507		•	1,01,407	-	2,01,148	4,625	-	6,221	12,541	99	3	13,682	8		4,732	32,444	
Claims																										
aims (Gross)	15,297	5,243	16	5,259	29,714	7,484	17,508	18,218	22,427	-	-	57,858	-	1,53,209	7,866	-	7,404	35,687	52	2	4,500	(11)	-	7,907	47,591	
aims incurred (Net) (B)	5,037	1,878		1,878	18,246	4,627	10,693	17,309	21,322			54,665	-	1,26,862	6,448		6,579	31,789	43	2	3,025	(11)		6,480	41,393	
Commission																										
nmission-Gross	7,445	715	-	715	9,179	3,529	3,920	233	319		-	1,234	-	18,414	926	-	470	2,410	21	-	4,997	1	-	948	7,877	1
mmission-Net (C)	(2,291)	(22)	(61)	(83)	2,653	343	433	140	189		-	733	-	4,491	163		284	3,535	1		1,818	-		164	5,637	
I Operating expenses (D)	5,475	727	0	727	10,318	4,030	4,591	7,929	12,359		-	32,305	-	71,532	2,694		2,106	5,088	30	1	7,329	2	0	2,726	14,523	
																										_
mium deficiency (E)					-	-		-					-		-		-	-								
												1				1			1							
derwriting Result (F=A-B-C-D-E)	2,908	0	61	61	(4,723)	1,130	(872)	(4,613)	(6,363)		-	13,704	-	(1,737)	(4,680		(2,748)	(27,871)) 25	0	1,510	17	(0)	(4,638)	(29,109)	4

ORM NL-40-UNDERWRITING PERFORMANCE

Particulars			OTHER MI	SCELLANEOU	s					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	2,244		82	828	462			4,124	6,968	50,077	4	3,44,2
Gross Written Premium	2,415		82	931	462		-	4,124	6,968	50,351	4	3,46,1
Net Written Premium	938		56	530	439			3,761	5,227	37,194	4	2,52,0
Net Earned Premium (A)	985	-	54	528	494		-	2,547	4,732	37,052	3	2,56,6
Claims												
Claims (Gross)	596	-	11	193	326	15	-	1,220	7,907	49,952	2	2,31,6
Claims incurred (Net) (B)	312		(2)	111	309	2	-	833	6,480	42,958	2	1,83,2
Commission												
Commission-Gross	190	-	4	59	59	-	-	659	948	8,848	-	36,3
Commission-Net (C)	(82)	-	-	5	56	(3)	-	562	164	6,175	-	8,4
Total Operating expenses (D)	271	-	41	99	96	-	(0)	969	2,726	16,001	1	96,4
Premium deficiency (E)	-	-		-	-		-		-			
Underwriting Result (F=A-B-C-D-E)	484		15	313	33	1	0	182	(4,638)	(28,082)	0	(31,4
Underwriting Ratio =(f)*100/(A)	49	-	28	59	7	-	-	7	(98)	(76)	12	

Note: (a) Other segments ** Separate di Version 1 upload date: 17.02.2022 butes more than 10 percent of the total gross direct premium

FORM NL-41 OFFICES INFORMATION

Date: 31.12.2021

SI. 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	2
4	year	Out of approvals of this year	1
5	No. of branches closed during the ye	ar	10
6	No of branches at the end of the year	r	134
7	No. of branches approved but not op	ened	51
8	No. of rural branches		NIL
9	No. of urban branches		134
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	<u>No. of Employees</u> (a) On-roll: (b) Off-roll: (c) Total		(a) 797 (b) 1 (C) 798
12	No. of Insurance Agents and Interme (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 Provider (h) Point of Sales persons (DIRECT) (i) Other as allowed by IRDAI (To be	s (DIRECT)	 (a) 7181 (b) 15 (c) 9 (d) 432 (e) 5 (f) NIL (g) 331 (h) 13355

Employees and Insurance Agents and Intermediaries - Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	798	18614
Recruitments during the quarter	47	992
Attrition during the quarter	48	35
Number at the end of the quarter	797	19571

FORM NL-42 BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS

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

5I. 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	ΝΑ
13	Mr. Biswajeet Padhi	SBU Head - Motor	Key Management Person	NA
14	Ms. Chitra K	Head - Digital, Branding & Corporate Communications	Key Management Person	NA
15	Mr. Abhiranjan Gupta	Chief Investment Officer	Key Management Person	NA
16	Mr. Shailen Merchant	Head - Human Resources	Key Management Person	NA
17	Mr. S K Rangaswamy	Chief Risk Officer and Head - Operations & CRM	Key Management Person	NA
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. Srinivas Kommu	SBU Head - HAT	Key Management Person	Appointed as KMP with effect from December 1, 20
22	Mr. Bhaskar K U	SBU Head - Govt., Rural & Misc. LOB	Key Management Person	NA
23	Mr. Punit Agarwal	Head - Internal Audit & FCU	Key Management Person	NA

December 31, 2021

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"

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

Name of the Insurer : CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

Upto the Quarter ending on 31 Decemeber, 2021 (Amount in Rs. Lakhs)

	Rural & Social Ob	ligations (Qua	rterly Returns)		
SI.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	FIRE	Rural	168326	7304	2104853
T	I IKL	Social			
2	MARINE CARGO	Rural	1630	728	304435
-		Social			
3	MARINE OTHER THAN CARGO	Rural	0	0	
5		Social			
4	MOTOR OD	Rural	131539	26500	293737
•		Social			
5	MOTOR TP	Rural	1233711	53029	
5	HOTOR II	Social			
6	HEALTH	Rural	15128	1315	8035
0		Social			
7	PERSONAL ACCIDENT	Rural	4015	100	26720
/	FERSONAL ACCIDENT	Social			
8	TRAVEL	Rural			
0	TRAVEL	Social			
9	Workmen's Compensation/ Employer's liability	Rural	381	56	2355
9	workmen's compensation/ Employer's liability	Social			
10	Public/ Product Liability	Rural	83	35	3310
10	Fublic/ Froduct Elablinty	Social			
11	Engineering	Rural	1435	269	19432
11	Ligineering	Social			
12	Aviation	Rural			
12	Aviation	Social			
13	Other Segment ^(a)	Rural	90444	1152	144804
15	Other Segment V	Social			
14	Miscellaneous	Rural			
14	Miscellatieous	Social			
	Total	Rural	1646692	90489	2907684
	iulai	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	31-Dec-21				

	(Amount in Rs)				
Items	For the quarter ended Dec 31, 2021	Upto the quarter ended Dec 31, 2021			
Gross Direct Motor Third Party Insurance Business Premium in respect of liability only policies (L)	12,31,03,640	31,71,34,780			
Gross Direct Motor Third Party Insurance Business Premium in respect of package policies (P)	6,13,42,37,365	15,29,48,27,217			
Total Gross Direct Motor Third Party Insurance Business (L+P)	6,25,73,41,005	15,61,19,61,997			
Total Gross Direct Motor Own damage Insurance Business Premium	3,53,04,70,063	8,80,94,42,135			
Total Gross Direct Premium Income	13,19,85,29,665	34,42,02,45,257			

FORM NL-45-GREIVANCE DISPOSAL

Cholamandalam MS General Insurance Co. Ltd

Upto the Quarter ending on 31 Decemeber, 2021

Name of the Insurer:

Date: 3rd Jan 2022

SI No.	Particulars	Opening Balance *	Additions during the quarter (net of duplicate complaints)	Com	plaints Resolv	/ed		Total Complaints
				Fully Accepted	Partial Accepted	Rejected	Complaints Pending at the end of the quarter	registered up to the quarter during the financial year
1	Complaints made by customers							
a)	Proposal Related	0	3			3	0	4
b)	Claims Related	0	235	24	40	171	0	660
c)	Policy Related	0	69	18	11	41	0	153
d)	Premium Related	0	15	3	3	9	0	19
	Refund Related	0	4	1	1	2	0	15
f)	Coverage Related	0	1			1	0	2
g)	Cover Note Related	0					0	0
	Product Related	0	5	1		4	0	13
	Others (to be specified) (i)Insurer failed to clarify the queries raised by Insured (ii) Dispute regarding quantum of premium refund Total	0	70	20	16	34	0	134
	local	0	402	07	/1	205	0	1000
2	Total No. of policies during previous year:	61,33,179						
3	Total No. of claims during previous year:	2,05,086						
4	Total No. of policies during current year:	80,20,281	*					
5	Total No. of claims during current year:	3,44,309						
6	Total No. of Policy Complaints (current year) per 10,000 policies (current vear):	0.10						
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	12.34	1					

	Duration wise Pending Status	Complaints made by customers		Complaints made by Intermediaries		Total	
8		Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	Number	Percentage to Pending complaints
a)	Up to 15 days	0	0%	0	0	0	0
b)	15 - 30 days	0	0	0	0	0	0
c)	30 - 90 days	0	0	0	0	0	0
d)	90 days & Beyond	0	0	0	0	0	0
	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: Dec 31, 2021

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

Version 1 upload date: 17.02.2022