

S.No.	Form No	Description	Applicability		
			General & Health Insurers	Indian Reinsurer	Branches of Foreign Reinsurer in India
1	NL-1-B-RA	Revenue Account	YES	YES	YES
2	NL-2-B-PL	Profit and Loss Account	YES	YES	YES
3	NL-3-B-BS	Balance Sheet	YES	YES	<b>NO</b>
	NL-3A-B-BS	Balance Sheet	<b>NO</b>	<b>NO</b>	YES
4	NL-4-PREMIUM SCHEDULE	Premium	YES	YES	YES
5	NL-5-CLAIMS SCHEDULE	Claims Incurred	YES	YES	YES
6	NL-6-COMMISSION SCHEDULE	Commission	YES	YES	YES
7	NL-7-OPERATING EXPENSES SCHEDULE	Operating Expenses	YES	YES	YES
8	NL-8-SHARE CAPITAL SCHEDULE	Share Capital	YES	YES	<b>NO</b>
9	NL-9-PATTERN OF SHAREHOLDING SCHEDULE	Pattern of Shareholding	YES	YES	<b>NO</b>
	NL-9A-SHAREHOLDING PATTERN SCHEDULE	Pattern of Shareholding-Annexure A	YES	YES	<b>NO</b>
10	NL-10-RESERVE AND SURPLUS SCHEDULE	Reserves and Surplus	YES	YES	YES
	NL-10A-HEAD OFFICE ACCOUNT SCHEDULE	Head Office Account (FRBs)	<b>NO</b>	<b>NO</b>	YES
11	NL-11-BORROWING SCHEDULE	Borrowings	YES	YES	YES
12	NL-12- INVESTMENT SCHEDULE (SHAREHOLDERS)	Investment	YES	YES	YES
	NL-12A-INVESTMENT SCHEDULE (POLICYHOLDERS)				
	AGGREGATE VALUE OF INVESTMENTS OTHER THAN EQUITY SHARES AND MUTUAL FUND		YES	YES	YES
13	NL-13-LOANS SCHEDULE	Loans	YES	YES	YES
14	NL-14-FIXED ASSETS SCHEDULE	Fixed Assets	YES	YES	YES
15	NL-15-CASH AND BANK BALANCE SCHEDULE	Cash and Bank Balance	YES	YES	YES
16	NL-16-ADVANCES AND OTHER ASSETS SCHEDULE	Advances & Other Assets	YES	YES	YES
	NL-16A-ADVANCES AND OTHER ASSETS SCHEDULE	Advances & Other Assets (FRBs)	<b>NO</b>	<b>NO</b>	YES
17	NL-17-CURRENT LIABILITIES SCHEDULE	Current Liabilities	YES	YES	YES
	NL-17A-CURRENT LIABILITIES SCHEDULE	Current Liabilities (FRBs)	<b>NO</b>	<b>NO</b>	YES
18	NL-18-PROVISIONS SCHEDULE	Provisions	YES	YES	YES
19	NL-19-MISC EXPENDITURE SCHEDULE	Misc Expenditure	YES	YES	YES
20	NL-20-ANALYTICAL RATIOS SCHEDULE	Analytical Ratios	YES	YES	YES
21	NL-21-RELATED PARTY TRANSACTIONS SCHEDULE	Related Party Transactions	YES	YES	YES
22	NL-22-RECEIPTS AND PAYMENT SCHEDULE	Receipts & Payment Statement	YES	YES	YES
23	NL-23 - SOLVENCY MARGIN - GI-TA	Statement of Admissible Assets	YES	YES	YES
24	NL-24 - SOLVENCY MARGIN - GI-TR	Statement of Liabilities	YES	YES	YES
25	NL-25 - SOLVENCY MARGIN - GI-SM-TABLE 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	<b>NO</b>	<b>NO</b>
28	NL-28-STATEMENT OF INVESTMENT ASSETS AND STATEMENT OF ACCRETION OF ASSETS	Investment assets and Accretion of Assets	YES	YES	YES
29	NL-29-DEBT SECURITIES	Debt Securities	YES	YES	YES
30	NL-30-NON PERFORMING ASSETS	Non performing assets	YES	YES	YES
31	NL-31-STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT	Investment and Investment Income	YES	YES	YES
32	NL-32-STATEMENT OF DOWN GRADED INVESTMENTS	Down graded investment, Investment Rating and Infra investment rating	YES	YES	YES
33	NL-33-REINSURANCE/RETROCESSION RISK CONCENTRATION	Reinsurance Risk Concentration	YES	YES	YES
34	NL-34-GEOGRAPHICAL DISTN OF BSNS	Geographical Distribution of Business	YES	<b>NO</b>	<b>NO</b>
35	NL-35-BSNS RETURNS ACROSS LOB	Quarterly Business Returns for different line of business (Premium amount and number of policies)	YES	<b>NO</b>	<b>NO</b>
36	NL-36-CHANNEL WISE PREMIUM	Business channels	YES	<b>NO</b>	<b>NO</b>
37	NL-37-CLAIMS DATA	Claims Data	YES	<b>NO</b>	<b>NO</b>
38	NL-38-DEVELOPMENT OF LOSSES (ANNUAL SUBMISSION)	Movement of Claims	YES	<b>NO</b>	<b>NO</b>
39	NL-39-AGEING OF CLAIMS	Ageing of Claims	YES	<b>NO</b>	<b>NO</b>
40	NL-40-UNDERWRITING PERFORMANCE	Segmental Underwriting Performance	YES	YES	YES
41	NL-41-OFFICE INFORMATION	Office Information	YES	YES	YES
42	NL-42-KEY MANAGEMENT PERSONS	Board of Directors & Management Person	YES	YES	YES
43	NL-43-RURAL AND SOCIAL SECTOR OBLIGATIONS	Rural & Social Sector Obligations	YES	<b>NO</b>	<b>NO</b>
44	NL-44 MOTOR THIRD PARTY OBLIGATION	Motor Third Party Obligation	YES	<b>NO</b>	<b>NO</b>
45	NL-45-GRIEVANCE DISPOSAL	Grievance Disposal	YES	<b>NO</b>	<b>NO</b>
46	NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE	Voting Activity disclosure under Stewardship Code	YES	YES	YES
47	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	<b>NO</b>	<b>NO</b>
48	NL-48 - DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)	Quantitative and Qualitative parameters of Health services rendered	YES	<b>NO</b>	<b>NO</b>

(Amount in Rs. Lakhs)

Particulars	Schedule Ref. Form No.	Fire				Marine				Miscellaneous				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
1. 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	2,38,351
2. Profit/Loss on sale/redemption of Investments		(15)	195	132	387	4	27	7	28	1,140	5,928	4,355	10,584	1,129	6,130	4,494	10,999
3. Interest, Dividend & Rent - Gross less		180	1,470	406	1,532	64	269	18	112	15,283	44,598	14,344	41,872	15,527	46,276	14,768	43,518
4. Other		-	1	2	20	-	-	-	2	5	19	39	-	1	19	4	26
(a) Other Income (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Administrative Charges		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Investment income from pool (Terrorism)		164	474	236	629	-	-	-	-	41	119	59	191	205	593	295	820
(b) Contribution from the Shareholders' Account		670	670	-	-	-	-	-	-	10,941	22,332	5,265	8,800	11,611	23,002	5,265	8,800
(i) Towards Excess Expenses of Miscellaneous		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (A)</b>		<b>4,686</b>	<b>13,929</b>	<b>3,653</b>	<b>11,136</b>	<b>942</b>	<b>2,817</b>	<b>664</b>	<b>1,840</b>	<b>1,10,141</b>	<b>3,15,931</b>	<b>99,360</b>	<b>2,89,538</b>	<b>1,15,959</b>	<b>3,32,687</b>	<b>1,03,627</b>	<b>3,02,514</b>
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	1,73,024
6. Commission	NL-6	(3,160)	(2,291)	(355)	(955)	17	(83)	(33)	(145)	4,991	18,839	1,567	3,281	1,848	8,456	1,179	2,670
7. Operating Expenses related to Insurance Business	NL-7	1,892	5,474	897	2,736	255	727	192	512	35,080	99,259	28,600	76,317	37,327	96,461	29,689	79,565
8. Premium Deficiency		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>		<b>596</b>	<b>8,220</b>	<b>1,673</b>	<b>5,398</b>	<b>743</b>	<b>2,523</b>	<b>693</b>	<b>1,634</b>	<b>94,425</b>	<b>3,77,399</b>	<b>93,423</b>	<b>3,48,237</b>	<b>95,764</b>	<b>3,88,134</b>	<b>95,798</b>	<b>3,55,259</b>
10. Operating Profit/(Loss) (C = (A) - (B))		<b>4,290</b>	<b>5,718</b>	<b>1,980</b>	<b>5,738</b>	<b>199</b>	<b>294</b>	<b>(29)</b>	<b>206</b>	<b>15,716</b>	<b>38,541</b>	<b>5,928</b>	<b>41,311</b>	<b>20,205</b>	<b>44,553</b>	<b>7,879</b>	<b>47,255</b>
11. 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	47,255
Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (C)</b>		<b>4,290</b>	<b>5,718</b>	<b>1,980</b>	<b>5,738</b>	<b>199</b>	<b>294</b>	<b>(29)</b>	<b>206</b>	<b>15,716</b>	<b>38,541</b>	<b>5,928</b>	<b>41,311</b>	<b>20,205</b>	<b>44,553</b>	<b>7,879</b>	<b>47,255</b>

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

Note - 1 @

Pertaining to Policyholder's funds	Fire				Marine				Miscellaneous				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	17,851	54,137	17,522	52,168	17,904	56,172	18,034	54,216
<b>Adjustments:</b>																
Investment Expenses	21	(162)	(18)	(238)	(3)	(23)	(11)	(17)	(755)	(4,906)	(1,422)	(6,418)	(737)	(5,091)	(1,682)	(6,670)
Amortisation of Premium/ Discount on Investments	(20)	(153)	(46)	(42)	(7)	(21)	(2)	(10)	(1,613)	(4,631)	(1,536)	(3,877)	(1,639)	(4,805)	(1,584)	(4,029)
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																
<b>Interest, Dividend &amp; Rent - Gross*</b>	180	1,470	405	1,532	64	206	17	112	15,283	44,600	14,345	41,872	15,527	46,276	14,767	43,516

\* Term gross includes inclusive of TDS

Version 1, upload date: 17.02.2022

## FORM NL-2-B-PL

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

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

PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED DECEMBER 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	5,738
	(b) Marine Insurance		199	294	(29)	204
	(c) Miscellaneous Insurance		15,716	38,541	5,928	41,312
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		2,442	6,646	1,805	5,127
	(b) Profit on sale of investments		196	880	544	1,296
	(c) (Loss on sale/ redemption of investments)		-	-	-	-
	(d) Amortization of Premium / Discount on Investments		-	-	-	-
3	OTHER INCOME (To be specified)		-	-	-	-
	<b>TOTAL (A)</b>		<b>22,843</b>	<b>52,079</b>	<b>10,228</b>	<b>53,677</b>
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		(49)	(296)	(189)	598
	(b) For doubtful debts		-	(349)	(9)	10,364
	(c) Others (to be specified)					
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		198	596	149	1,174
	(b) Bad debts written off		-	(1,217)	-	-
	(c) Interest on subordinated debt		220	659	220	659
	(d) Expenses towards CSR activities		245	475	83	329
	(e) Penalties			-	-	-
	(f) Contribution to Policyholders' A/c					
	(i) Towards Excess Expenses of Management		11,611	23,002	5,266	8,800
	(g) Others		8,025	20,595	-	-
	(i) Marketing cost absorbed in shareholder's account (P&L account)					
	(ii) Employees' Remuneration and Welfare Benefits		146	384	-	370
	<b>TOTAL (B)</b>		<b>20,396</b>	<b>43,849</b>	<b>5,520</b>	<b>22,294</b>
6	Profit/(Loss) Before Tax		2,447	8,230	4,708	31,383
7	Provision for Taxation		646	2,069	1,127	7,694
<b>8</b>	<b>Profit / (Loss) after tax</b>		<b>1,801</b>	<b>6,161</b>	<b>3,581</b>	<b>23,689</b>
9	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Final dividend paid		-	-	-	-
	(c) Transfer to any Reserves or Other Accounts (to be specified)		-	-	-	-
	Balance of profit/ loss brought forward from last year		63,774	63,774	50,607	50,607
	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

(Amount in Rs. Lakhs)

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

Version 1 upload date: 17.02.2022

**CONTINGENT LIABILITIES**

<b>Particulars</b>	<b>As At Dec'21</b>	<b>As At Dec'20(Corresponding previous year)</b>
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). _____		
<b>TOTAL</b>	<b>51,218</b>	<b>44,171</b>

Version 1 upload date: 17.02.2022

FORM NL-4-PREMIUM SCHEDULE

(Amount in Rs. Lakhs)

Table with columns for Particulars, FIRE, Marine Cargo, Marine Hull, Total Marine, Motor OD, Motor TP, Total Motor, Health, Personal Accident, Travel Insurance, Total Health, Miscellaneous, Public/ Product Liability, Engineering, Aviation, Crop Insurance, Other segments, Other Miscellaneous segment, Total Miscellaneous, Grand Total. Rows include Gross Direct Premium, Add: Premium on reinsurance accepted, Less: Premium on reinsurance ceded, Net Written Premium, Add: Opening balance of UPR, Less: Closing balance of UPR, Net Earned Premium, Gross Direct Premium, and In/Outside India.

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

(Amount in Rs. Lakhs)

Table with columns for Particulars, FIRE, Marine Cargo, Marine Hull, Total Marine, Motor OD, Motor TP, Total Motor, Health, Personal Accident, Travel Insurance, Total Health, Miscellaneous, Public/ Product Liability, Engineering, Aviation, Crop Insurance, Other segments, Other Miscellaneous segment, Total Miscellaneous, Grand Total. Rows include Gross Direct Premium, Add: Premium on reinsurance accepted, Less: Premium on reinsurance ceded, Net Written Premium, Add: Opening balance of UPR, Less: Closing balance of UPR, Net Earned Premium, Gross Direct Premium, and In/Outside India.

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

FORM NO. 5 - CLAIMS SCHEDULE

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public Product Liability		Engineering		Aviation		Crop Insurance		Other segments <sup>(1)</sup>		Other Miscellaneous segment		Total Miscellaneous		Grand Total		(Amount in Rs Lakhs)		
	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	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	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			
Claims Paid (2000)	2,289	5,635	1,812	1,877	-	-	1,812	1,877	10,063	10,063	10,774	10,794	10,794	10,797	1,077,619	12,741	52,145	1,253	4,187	1	7	13,967	16,037	102	174	4	17	102	104	-	-	8	17	-	-	405	1,055	16,507	1,66,419	16,507	1,71,776		
Less: Re-insurance ceded to third parties	146	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Less: Re-insurance Ceded to Claims paid	1,244	2,989	1,038	1,439	-	-	1,038	1,439	7,595	7,595	10,432	10,797	10,797	10,797	22,178	2,277	10,711	428	1,107	-	-	2,633	7,221	1	9	2	7	173	137	-	-	7	17	-	-	231	106	11,775	16,425	14,677	16,572		
Net Claims Paid	1,699	2,647	774	1,138	-	-	774	1,138	2,468	2,468	3,342	3,342	3,342	3,342	1,854,441	10,464	41,938	825	3,080	1	7	11,334	18,816	101	165	2	7	79	266	-	-	1	2	-	-	174	949	42,732	1,50,394	42,732	1,50,828		
Net Claims Outstanding at the end of the year	7,112	7,112	1,046	1,046	-	-	1,046	1,046	11,761	11,761	6,367	6,367	6,367	6,367	6,367	1,000	6,367	1,000	6,367	1,000	6,367	1,000	6,367	1,000	6,367	1,000	6,367	1,000	6,367	1,000	6,367	1,000	6,367	1,000	6,367	1,000	6,367	1,000	6,367	1,000	6,367	1,000	6,367
Less: Claims Outstanding at the beginning of the year	6,367	6,367	1,046	1,046	-	-	1,046	1,046	12,200	12,200	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
Net Settled Claims	1,744	5,877	474	1,879	-	-	474	1,879	12,384	12,384	32,887	32,887	32,887	32,887	46,241	1,24,961	7,965	44,615	479	3,080	1	(12)	6,445	47,872	100	118	75	100	60	113	-	-	2	-	-	-	324	935	14,354	1,76,301	14,354	1,83,217	
Claims Paid (2000)	2,289	5,635	1,812	1,877	-	-	1,812	1,877	10,063	10,063	10,774	10,794	10,794	10,797	1,077,619	12,741	52,145	1,253	4,187	1	7	13,967	16,037	102	174	4	17	102	104	-	-	8	17	-	-	405	1,055	16,507	1,66,419	16,507	1,71,776		
Outside India																																											
Estimation of IBNR and OIBNR at the end of the period (2000)	401	401	100	100	-	-	100	100	2,200	2,200	6,367	6,367	6,367	6,367	6,367	1,000	6,367	1,000	6,367	1,000	6,367	1,000	6,367	1,000	6,367	1,000	6,367	1,000	6,367	1,000	6,367	1,000	6,367	1,000	6,367	1,000	6,367	1,000	6,367	1,000	6,367		
Estimation of IBNR and OIBNR at the beginning of the period (2000)	401	401	100	100	-	-	100	100	2,200	2,200	6,367	6,367	6,367	6,367	6,367	1,000	6,367	1,000	6,367	1,000	6,367	1,000	6,367	1,000	6,367	1,000	6,367	1,000	6,367	1,000	6,367	1,000	6,367	1,000	6,367	1,000	6,367	1,000	6,367	1,000	6,367		

Notes:  
 (1) Reported But Not Reported (RBNR), Reported but not enough reported (RBNR), Claims should be included in the amount for outstanding claims.  
 (2) Claims include specific claims withdrawn and but not expense of management.  
 (3) The turnover, loss, gain and other expenses shall also form part of claims cost, wherever applicable.  
 (4) Claims cost should be reported for estimated average value. There is a sufficient estimate of the realization.  
 (5) Separate disclosure to be made for segments/regions which contribute more than 10 percent of the total gross direct premium.



FORM NO. 5 - CLAIMS SCHEDULE

Particulars	FY 2018		FY 2017		FY 2016		FY 2015		FY 2014		FY 2013		FY 2012		FY 2011		FY 2010		FY 2009		FY 2008		FY 2007		FY 2006		FY 2005		FY 2004		FY 2003		FY 2002		FY 2001		FY 2000			
	For the corresponding quarter of the previous year Dec 31	For the corresponding quarter of the previous year Dec 31	For the corresponding quarter of the previous year Dec 31	For the corresponding quarter of the previous year Dec 31	For the corresponding quarter of the previous year Dec 31	For the corresponding quarter of the previous year Dec 31	For the corresponding quarter of the previous year Dec 31	For the corresponding quarter of the previous year Dec 31	For the corresponding quarter of the previous year Dec 31	For the corresponding quarter of the previous year Dec 31	For the corresponding quarter of the previous year Dec 31	For the corresponding quarter of the previous year Dec 31	For the corresponding quarter of the previous year Dec 31	For the corresponding quarter of the previous year Dec 31	For the corresponding quarter of the previous year Dec 31	For the corresponding quarter of the previous year Dec 31	For the corresponding quarter of the previous year Dec 31	For the corresponding quarter of the previous year Dec 31	For the corresponding quarter of the previous year Dec 31	For the corresponding quarter of the previous year Dec 31	For the corresponding quarter of the previous year Dec 31	For the corresponding quarter of the previous year Dec 31	For the corresponding quarter of the previous year Dec 31	For the corresponding quarter of the previous year Dec 31	For the corresponding quarter of the previous year Dec 31	For the corresponding quarter of the previous year Dec 31	For the corresponding quarter of the previous year Dec 31	For the corresponding quarter of the previous year Dec 31	For the corresponding quarter of the previous year Dec 31	For the corresponding quarter of the previous year Dec 31	For the corresponding quarter of the previous year Dec 31	For the corresponding quarter of the previous year Dec 31	For the corresponding quarter of the previous year Dec 31	For the corresponding quarter of the previous year Dec 31	For the corresponding quarter of the previous year Dec 31	For the corresponding quarter of the previous year Dec 31	For the corresponding quarter of the previous year Dec 31			
Claims Paid (Direct)	1,105	2,044	1,832	3,388	-	-	1,853	1,888	15,463	18,726	16,467	16,282	15,146	12,283	10,046	1,355	1,576	7	20	11,682	22,444	50	37	102	204	187	424	-	-	362	2,356	-	-	222	630	46,652	1,05,101	46,649	1,05,251	
Claim Settlements reported to claim cases	70	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Less: Settlements related to claims paid	185	1,249	1,532	3,427	-	-	1,572	1,422	5,599	14,646	161	1,267	6,771	14,366	1,491	1,662	796	131	-	1,493	3,361	22	13	102	181	14	384	-	-	528	1,931	-	-	35	46	9,119	21,866	16,578	35,106	
Net Claims Paid	727	1,807	489	869	-	-	489	846	9,864	14,077	16,196	15,015	14,175	10,762	8,555	1,684	1,781	4	20	11,682	18,812	28	24	102	223	173	440	-	-	134	425	-	-	187	584	37,533	77,713	30,071	69,145	
FY 2018 Claims Outstanding at the end of the year	4,384	4,592	1,073	1,072	-	-	1,073	1,072	9,277	9,277	9,280,429	9,280,429	9,280,429	9,280,429	9,280,429	9,280,429	9,280,429	9,280,429	9,280,429	9,280,429	9,280,429	9,280,429	9,280,429	9,280,429	9,280,429	9,280,429	9,280,429	9,280,429	9,280,429	9,280,429	9,280,429	9,280,429	9,280,429	9,280,429	9,280,429	9,280,429	9,280,429	9,280,429	9,280,429	9,280,429
Less: Claims Outstanding at the beginning of the year	4,384	2,888	987	869	-	-	987	869	9,773	10,961	9,769,638	9,769,638	9,769,638	9,769,638	9,769,638	9,769,638	9,769,638	9,769,638	9,769,638	9,769,638	9,769,638	9,769,638	9,769,638	9,769,638	9,769,638	9,769,638	9,769,638	9,769,638	9,769,638	9,769,638	9,769,638	9,769,638	9,769,638	9,769,638	9,769,638	9,769,638	9,769,638	9,769,638	9,769,638	
Net Settled Claims	1,131	3,627	534	1,368	-	-	534	1,368	6,048	22,362	16,444	14,800	14,175	13,857	22,842	1,684	1,681	(36)	(12)	14,999	25,816	58	46	202	76	173	763	-	-	(2)	2	-	-	219	677	63,305	1,08,139	64,550	1,73,024	
Claims Paid (Direct)																																								
On India	1,105	2,044	1,832	3,388	-	-	1,853	1,888	15,463	18,726	16,467	16,282	15,146	12,283	10,046	1,355	1,576	7	20	11,682	22,444	50	37	102	204	187	424	-	-	362	2,356	-	-	222	630	46,652	1,05,101	46,649	1,05,251	
Outside India																																								
Estimate of 2018 and 2018R at the end of the period (14th)	14	14	16	16	-	-	16	16	2,961	2,961	4,21,242	4,21,242	4,21,242	4,21,242	4,21,242	4,21,242	4,21,242	4,21,242	4,21,242	4,21,242	4,21,242	4,21,242	4,21,242	4,21,242	4,21,242	4,21,242	4,21,242	4,21,242	4,21,242	4,21,242	4,21,242	4,21,242	4,21,242	4,21,242	4,21,242	4,21,242	4,21,242	4,21,242	4,21,242	
Estimate of 2018 and 2018R at the beginning of the period (14th)	13	13	15	15	-	-	15	15	1,900	2,429	3,96,794	3,96,794	3,96,794	3,96,794	3,96,794	3,96,794	3,96,794	3,96,794	3,96,794	3,96,794	3,96,794	3,96,794	3,96,794	3,96,794	3,96,794	3,96,794	3,96,794	3,96,794	3,96,794	3,96,794	3,96,794	3,96,794	3,96,794	3,96,794	3,96,794	3,96,794	3,96,794	3,96,794	3,96,794	

Notes:  
 1) Included but not Reported (IBNR), incurred but not enough reported (IBNER) claims should be included in the amount for reinsurance claims.  
 2) Claims include co-ops, claims settlement cost but not expenses of management.  
 3) The average loss ratio and other expenses shall also show part of claims paid, wherever applicable.  
 4) Claims paid should be adjusted for estimated average cost of claims in a separate column of its schedule.  
 5) Separate disclosure to be made for reinsurance/adjustment which exceeds more than 10 percent of the total gross direct premium.

Particulars	Miscellaneous																												Grand Total	Grand Total											
	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering				Aviation		Crop Insurance		Other segments (b)		Other Miscellaneous segment		Total Miscellaneous		
	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	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	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	58	-	-	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		
<b>Commission</b>	<b>3,280</b>	<b>7,402</b>	<b>230</b>	<b>715</b>	-	-	<b>230</b>	<b>715</b>	<b>6,688</b>	<b>16,628</b>	<b>710</b>	<b>1,786</b>	<b>7,399</b>	<b>18,414</b>	<b>1,335</b>	<b>3,806</b>	<b>1,891</b>	<b>5,017</b>	<b>1</b>	<b>1</b>	<b>3,227</b>	<b>8,825</b>	<b>15</b>	<b>59</b>	<b>23</b>	<b>64</b>	<b>66</b>	<b>187</b>	-	-	<b>0</b>	<b>0</b>	-	-	<b>307</b>	<b>658</b>	<b>11,037</b>	<b>28,207</b>	<b>14,548</b>	<b>36,324</b>	
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	737	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	
<b>Net Commission</b>	<b>(3,160)</b>	<b>(2,291)</b>	<b>52</b>	<b>(22)</b>	<b>(35)</b>	<b>(61)</b>	<b>17</b>	<b>(83)</b>	<b>1,687</b>	<b>3,429</b>	<b>458</b>	<b>1,062</b>	<b>2,146</b>	<b>4,491</b>	<b>2,123</b>	<b>3,981</b>	<b>445</b>	<b>1,819</b>	<b>1</b>	<b>0</b>	<b>2,569</b>	<b>5,801</b>	<b>14</b>	<b>56</b>	<b>12</b>	<b>6</b>	<b>(21)</b>	<b>(82)</b>	-	-	<b>(1)</b>	<b>(3)</b>	-	-	<b>270</b>	<b>561</b>	<b>4,991</b>	<b>10,830</b>	<b>1,848</b>	<b>8,456</b>	
<b>Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:</b>																																									
Individual Agents	22	62	11	27	-	-	11	27	18	51	6	17	24	67	43	133	3	10	0	0	46	144	2	7	1	3	12	30	-	-	-	-	-	-	1	2	86	253	120	341	
Corporate Agents-Banks/FII/HFC	599	1,484	7	20	-	-	7	20	498	1,332	119	310	617	1,642	717	1,851	581	1,421	0	0	1,299	3,272	(3)	1	0	2	17	51	-	-	-	-	-	-	257	486	2,187	5,455	2,793	6,959	
Corporate Agents-Others	2,051	4,118	46	158	-	-	46	158	2,441	5,654	424	1,081	2,865	6,735	435	1,240	1,256	3,450	0	1	1,691	4,691	7	22	3	7	18	46	-	-	0	0	-	-	43	151	4,627	11,654	6,724	15,930	
Insurance Brokers	608	1,738	166	511	-	-	166	511	3,637	9,311	138	344	3,774	9,656	106	497	50	137	0	0	157	633	8	29	19	52	19	60	-	-	-	-	-	-	7	18	3,984	10,448	4,758	12,697	
Direct Business - Online <sup>2</sup>	-	-	-	-	-	-	-	-	43	123	12	13	56	136	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	56	136	56	136		
MIS (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Web Aggregators	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Insurance Marketing Firm	-	-	-	-	-	-	-	-	4	16	10	16	14	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14	32	14	32	
Common Service Centers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Point of Sales (Direct)	0.06	0	-	0	-	-	-	0	47	140	2	5	49	145	34	85	0	(0)	(0)	-	34	85	0	-	0	(0)	-	-	-	-	-	-	-	-	-	0	0	83	230	83	230
Other (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>TOTAL</b>	<b>3,280</b>	<b>7,402</b>	<b>230</b>	<b>715</b>	-	-	<b>230</b>	<b>715</b>	<b>6,688</b>	<b>16,628</b>	<b>710</b>	<b>1,786</b>	<b>7,399</b>	<b>18,414</b>	<b>1,335</b>	<b>3,806</b>	<b>1,891</b>	<b>5,017</b>	<b>1</b>	<b>1</b>	<b>3,227</b>	<b>8,825</b>	<b>15</b>	<b>59</b>	<b>23</b>	<b>64</b>	<b>66</b>	<b>187</b>	-	-	<b>0</b>	<b>0</b>	-	-	<b>307</b>	<b>658</b>	<b>11,037</b>	<b>28,207</b>	<b>14,548</b>	<b>36,324</b>	
<b>Commission and Rewards on (Excluding Reinsurance) Business written :</b>																																									
In India	3,280	7,402	230	715	-	-	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	
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

**Notes:**

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

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Overseas Travel Insurance		Total Health		Workmen's Compensation/Employer's		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments (a)		Other Miscellaneous segments		Total Miscellaneous		Grand Total		Grand Total	
	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 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 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 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		
Commission & Remuneration	849	2,473	152	389	-	-	152	389	6,425	13,682	(721)	108	5,704	13,790	1,057	3,422	834	2,086	0	4	1,891	5,512	20	47	22	52	68	200	-	-	4	(6)	-	-	95	269	7,804	19,863	8,805	22,725		
Rewards	19	134	6	50	-	-	50	50	532	947	0	9	532	957	1	83	1	24	-	1	2	108	-	4	2	6	1	7	-	-	-	1	-	-	4	537	1,086	562	1,269			
Distribution fees	-	-	-	-	-	-	-	-	60	128	(71)	-	59	128	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	59	128	59	128			
<b>Gross Commission</b>	<b>868</b>	<b>2,606</b>	<b>158</b>	<b>439</b>	-	-	<b>158</b>	<b>439</b>	<b>7,017</b>	<b>14,758</b>	<b>(721)</b>	<b>117</b>	<b>6,295</b>	<b>14,875</b>	<b>1,058</b>	<b>3,505</b>	<b>835</b>	<b>2,110</b>	<b>0</b>	<b>5</b>	<b>1,893</b>	<b>5,620</b>	<b>20</b>	<b>51</b>	<b>24</b>	<b>57</b>	<b>69</b>	<b>207</b>	-	-	<b>4</b>	<b>(5)</b>	-	-	<b>95</b>	<b>273</b>	<b>8,400</b>	<b>21,077</b>	<b>9,426</b>	<b>24,123</b>		
Add: Commission on Re-insurance Accepted	5	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	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	195	-	-	-	-	-	-	45	73	6,833	17,299	8,254	21,478		
<b>Net Commission</b>	<b>(355)</b>	<b>(965)</b>	<b>(26)</b>	<b>(139)</b>	<b>(8)</b>	<b>(8)</b>	<b>(33)</b>	<b>(146)</b>	<b>1,480</b>	<b>2,140</b>	<b>(862)</b>	<b>(243)</b>	<b>617</b>	<b>1,897</b>	<b>1,662</b>	<b>3,166</b>	<b>(815)</b>	<b>(1,576)</b>	<b>(1)</b>	<b>4</b>	<b>846</b>	<b>1,594</b>	<b>18</b>	<b>47</b>	<b>22</b>	<b>34</b>	<b>11</b>	<b>14</b>	-	-	<b>4</b>	<b>(5)</b>	-	-	<b>50</b>	<b>201</b>	<b>1,567</b>	<b>3,781</b>	<b>1,179</b>	<b>2,670</b>		
<b>Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:</b>																																										
Individual Agents	18	76	9	20	-	-	9	20	28	58	(8)	1	20	59	41	140	3	10	0	0	44	149	3	9	2	4	13	42	-	-	-	-	-	-	0	2	83	264	110	360		
Corporate Agents-Banks/FI/HFC	718	1,797	12	33	-	-	12	33	963	2,249	(216)	0	747	2,249	789	2,017	674	1,312	0	0	1,463	3,329	(2)	1	0	2	28	81	-	-	-	-	-	-	45	126	2,282	5,788	3,011	7,617		
Corporate Agents-Others	(120)	(256)	43	106	-	-	43	106	2,923	6,071	(486)	115	2,486	6,186	163	812	133	740	0	3	296	1,555	12	26	8	12	14	28	-	-	4	(5)	-	-	31	102	2,850	7,905	2,774	7,754		
Insurance Brokers	251	394	95	280	-	-	95	280	3,009	6,204	(61)	1	2,949	6,205	45	498	25	48	0	1	70	547	7	15	14	39	14	56	-	-	-	-	-	19	43	3,072	6,905	3,418	8,180			
Direct Business - Online <sup>(c)</sup>	-	-	-	-	-	-	-	-	60	128	(1)	-	59	128	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	59	128	59	128		
MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Web Aggregators	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Insurance Marketing Firm	-	-	-	-	-	-	-	-	(1)	-	-	-	(1)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Common Service Centers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
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	-	-	-	-	-	-	-	-	-	-	-	55	86	56	82	
Other (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
<b>TOTAL</b>	<b>868</b>	<b>2,606</b>	<b>158</b>	<b>439</b>	-	-	<b>158</b>	<b>439</b>	<b>7,017</b>	<b>14,758</b>	<b>(721)</b>	<b>117</b>	<b>6,295</b>	<b>14,875</b>	<b>1,058</b>	<b>3,505</b>	<b>835</b>	<b>2,110</b>	<b>0</b>	<b>5</b>	<b>1,893</b>	<b>5,620</b>	<b>20</b>	<b>51</b>	<b>24</b>	<b>57</b>	<b>69</b>	<b>207</b>	-	-	<b>4</b>	<b>(5)</b>	-	-	<b>95</b>	<b>273</b>	<b>8,400</b>	<b>21,077</b>	<b>9,426</b>	<b>24,123</b>		
<b>Commission and Rewards on (Excluding Reinsurance) Business written :</b>																																										
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	57	69	207	-	-	4	(5)	-	-	95	273	8,400	21,077	9,426	24,123		
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

**Notes:**

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

Main table with columns for Activity, FMM, Marine Cargo, Marine Risk, Other Risks, and various expense categories. Includes a detailed header with quarterly and annual breakdowns for each category.

Notes: (1) Based on historical analysis of the period of 1980-2017, the schedule of 10-15% increase in marine risk is based on a separate data base. (2) Based on historical analysis of the period of 1980-2017, the schedule of 10-15% increase in marine risk is based on a separate data base. (3) Expense paid by others including subcontractors are in the scope of project of marine cargo and are to be treated as "Subcontractor Expense".

FORM NO. 7 OPERATING EXPENSES SCHEDULE

FINANCIAL YEAR 2024-25

Particulars	FISB	Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Land Risks		Health	Personal Accident	General Transit Insurance	Miscellaneous				Grand Total	Grand Total		
		For file	Up to file	For file	Up to file	For file	Up to file	For file	Up to file	For file	Up to file	For file	Up to file				For file	Up to file	For file	Up to file			For file	Up to file
1 Insurance commission & other charges	22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2 Direct commission and related working expenses	12	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3 Printing expenses	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4 Office, water & fuel	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5 Stationery	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6 Printing & publicity	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7 Contingencies	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8 Legal & professional charges	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9 Audit, fees, commissions, etc.	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10 Depreciation	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11 Dividend income & other interests, if any, as per Schedule III	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12 Dividend income	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13 Miscellaneous income and expenses	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14 Income tax on other incomes, if any, as per Schedule III	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15 Investment income and expenses	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16 Interest & Bank Charges	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17 Dividends	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18 Interest/Income from savings bank/charges	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19 Interest/Dividends and Bank Proceeds Expenses	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20 Interest/Income from SSB	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
21 Interest on bank deposits	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
22 Printing Expenses	22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23 Printing/Stationery Expenses	22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24 Printing/Stationery/General Expenses	22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
25 Printing/Stationery/Printing Expenses	22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
26 Printing/Stationery/Printing/Printing Expenses	22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
27 Printing/Stationery/Printing/Printing/Printing Expenses	22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
28 Printing/Stationery/Printing/Printing/Printing/Printing Expenses	22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
29 Printing/Stationery/Printing/Printing/Printing/Printing/Printing Expenses	22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30 Printing/Stationery/Printing/Printing/Printing/Printing/Printing/Printing Expenses	22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	897	2,770	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IN RUPES	897	2,770	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Note: (1) Name of assured in respect of each period of each policy of the total premium (less commission) on the LIC/SBI/IFFCO is signed, and the value is reported in the form.  
 (2) Expense incurred in respect of marine cargo and marine hull, shall be reported in the form.  
 (3) Expense incurred in respect of inland risks shall be reported in the form.  
 (4) Expense paid for various insurances in the form shall be reported in the form.  
 (5) Expense paid for various insurances in the form shall be reported in the form.

**FORM NL-8-SHARE CAPITAL SCHEDULE**

(Amount in Rs. Lakhs)

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

Notes:

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

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

**PATTERN OF SHAREHOLDING**  
**[As certified by the Management]**

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

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

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## DETAILS OF EQUITY HOLDING OF INSURERS

PART (A):

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

Sl. No.	Category	No. of Investors	No. of shares held	% of shareholdings	Paid up equity (Rs. in lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						Number of shares(VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of Shares (VIII)	As a percentage of Total Shares Held (IX) = (VIII)/(III)*100
(I)	(II)		(III)	(IV)	(V)				
<b>A</b>	<b>Promoters &amp; Promoters Group</b>								
<b>A.1</b>	<b>Indian Promoters</b>								
i)	<b>Individuals/HUF (Names of major shareholders):</b>								
ii)	<b>Bodies Corporate</b>								
	(i) M/s. Cholamandalam Financial Holdings Limited (Formerly TI Financial Holdings Limited)		179282861	59.9998	17928.29	0	0	0	0
	(ii) M/s. Kartik Investments Trust Ltd		103	0	0.01	0	0	0	0
	(iii)M/s. Ambadi Enterprises Ltd.		112	0	0.01	0	0	0	0
	(iv)M/s. Murugappa Management Services 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. Parys Investments Ltd		10	0	0.00	0	0	0	0
iii)	<b>Financial Institutions/Banks</b>								
iv)	<b>Central Government/State Government(s)/President of India</b>								
v)	Persons acting in Concert (Please specify)		0	0	0	0	0	0	0
vi)	Any Other		0	0	0	0	0	0	0
<b>A.2</b>	<b>Foreign Promoters</b>		0	0	0	0	0	0	0
i)	<b>Individuals: (Names of Major Shareholders)</b>								
ii)	<b>Bodies Corporate</b>								
	(i) Mitsui Sumitomo Insurance Co. Ltd.		119522280	40	11952.23	0	0	0	0
iii)	Any Other		0	0	0	0	0	0	0
<b>B</b>	<b>Non Promoters</b>								
<b>B.1</b>	<b>Public Shareholders</b>								
<b>1.1</b>	<b>Institutional</b>								
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
<b>1.2</b>	<b>Central Governemnt /State Government (s)/ President of India</b>								
<b>1.3</b>	<b>Non - Institutions</b>								
i)	Individual share capital upto Rs. 2 Lacs		0	0	0	0	0	0	0
ii)	Individual share capital in excess of Rs. 2 Lacs		0	0	0	0	0	0	0
iii)	NBFCs registered with RBI		0	0	0	0	0	0	0
iv)	Any Other (specify)		0	0	0	0	0	0	0
	Trusts		0	0	0	0	0	0	0
	Non-Resident Indian (NRI)		0	0	0	0	0	0	0
	Clearing Members		0	0	0	0	0	0	0
	NRI (Non repatriable)		0	0	0	0	0	0	0
	Bodies Corporate		0	0	0	0	0	0	0
	IEPF		0	0	0	0	0	0	0
v)	Any Other		0	0	0	0	0	0	0
<b>B.2</b>	<b>Non Public Shareholders</b>								
2.1)	Custodian/DR Holder		0	0	0	0	0	0	0
2.2)	Employee Benefit Trust		0	0	0	0	0	0	0
2.3)	Any Other		0	0	0	0	0	0	0
	<b>TOTAL</b>		<b>298805700</b>	<b>100</b>	<b>29880.57</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

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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

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

as at December 31, 2021

Sl. No.	Category	No. Of Investors	No. of shares held	% of shareholdings	Paid up equity (Rs. in lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						Number of shares(VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of Shares (VIII)	As a percentage of Total Shares Held (IX) = (VIII)/(III)*100
(I)	(II)		(III)	(IV)	(V)				
<b>A</b>	<b>Promoters &amp; Promoters Group</b>								
<b>A.1</b>	<b>Indian Promoters</b>								
i)	<b>Individuals/HUF (Names of major shareholders):</b>								
1	M A M ARUNACHALAM (in the capacity of Karta of HUF)	1	148660	0.08	1.49	-	-	-	-
2	M A ALAGAPPAN HUF(M A Alagappan hold shares in the capacity as kartha )	1	130660	0.07	1.31	-	-	-	-
3	M M Muthiah HUF (M M Murugappan hold shares in the capacity as kartha)	1	277360	0.15	2.77	-	-	-	-
4	M M MURUGAPPAN HUF(M M Murugappan holds shares in the capacity as kartha)	1	355330	0.19	3.55	-	-	-	-
5	A VELLAYAN (Hold shares in the capacity as Kartha of HUF)	1	249500	0.13	2.50	-	-	-	-
6	UMAYAL.R.	1	226580	0.12	2.27	-	-	-	-
7	A VENKATACHALAM (Hold shares in the capacity as Kartha of HUF)	1	252000	0.13	2.52	-	-	-	-
8	VALLI ANNAMALAI	1	157127	0.08	1.57	7000	4.45	-	-
9	M VELLACHI	1	115330	0.06	1.15	-	-	-	-
10	M A M ARUNACHALAM	1	470160	0.25	4.70	-	-	-	-
11	ARUN ALAGAPPAN	1	833090	0.44	8.33	-	-	-	-
12	M.A.ALAGAPPAN	1	710000	0.38	7.10	6000	0.85	-	-
13	LAKSHMI CHOCCA LINGAM	1	158660	0.08	1.59	-	-	-	-
14	A VELLAYAN	1	382400	0.20	3.82	-	-	-	-
15	M M VENKATACHALAM	1	4000	0.00	0.04	-	-	-	-
16	LAKSHMI VENKATACHALAM	1	1200	0.00	0.01	1200	100.00	-	-
17	LALITHA VELLAYAN	1	0	-	-	-	-	-	-
18	MEYYAMMAI VENKATACHALAM	1	358580	0.19	3.59	-	-	-	-
19	S.VELLAYAN(S VELLAYAN AND A VELLAYAN hold 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	-	-	-	-
21	M V Murugappan - HUF ( Valli Arunachalam holds shares in the capacity as karta)	1	543330	0.29	5.43	-	-	-	-
22	M M MURUGAPPAN	1	209715	0.11	2.10	-	-	-	-
23	A M MEYYAMMAI	1	931500	0.50	9.32	-	-	-	-
24	M V SUBBIAH (Hold shares in the capacity as Kartha of HUF)	1	171200	0.09	1.71	-	-	-	-



25	MEENAKSHI MURUGAPPAN	1	70	0.00	0.00	-	-	-	-
26	A VENKATACHALAM	1	513610	0.27	5.14	-	-	-	-
27	VALLI MUTHIAH	1	387080	0.21	3.87	-	-	-	-
28	V NARAYANAN	1	281140	0.15	2.81	-	-	-	-
29	V ARUNACHALAM	1	338990	0.18	3.39	-	-	-	-
30	ARUN VENKATACHALAM	1	200000	0.11	2.00	-	-	-	-
31	SOLACHI RAMANATHAN	1	8500	0.00	0.09	-	-	-	-
32	A V NAGALAKSHMI	1	3600	0.00	0.04	-	-	-	-
33	M V AR MEENAKSHI	1	449630	0.24	4.50	-	-	-	-
34	A.KEERTIKA UNNAMALAI	1	500	0.00	0.01	-	-	-	-
35	SIGAPI ARUNACHALAM	1	227990	0.12	2.28	15000	6.58	-	-
36	UMA RAMANATHAN	1	2000	0.00	0.02	-	-	-	-
37	V VASANTHA	1	2300	0.00	0.02	-	-	-	-
38	DHRUV M ARUNACHALAM	1	11000	0.01	0.11	-	-	-	-
	PRANAV ALAGAPPAN	1	28050	0.01	0.28	-	-	-	-
	<b>Total</b>		<b>1,01,33,532</b>	<b>5.40</b>	<b>101.3</b>	<b>29,200</b>			
ii)	<b>Bodies corporate:</b>			0.00	0.00	-	-	-	-
1	AMBADI ENTERPRISES LTD	1	1058200	0.56	10.58	-	-	-	-
2	A M M VELLAYAN SONS P LTD	1	38430	0.02	0.38	-	-	-	-
3	CARBORUNDUM UNIVERSAL LIMITED	1	1000	0.00	0.01	-	-	-	-
4	M.M.MUTHIAH SONS PRIVATE LTD	1	4200	0.00	0.04	-	-	-	-
5	AMBADI INVESTMENTS LIMITED	1	70766595	37.69	707.67	-	-	-	-
6	M A ALAGAPPAN HOLDINGS PRIVATE LIMITED	1	529860	0.28	5.30	-	-	-	-
7	M A MURUGAPPAN HOLDINGS LLP	1	546860	0.29	5.47	-	-	-	-
8	Murugappa & Sons	1	863980	0.46	8.64	-	-	-	-
	<b>Total</b>		<b>7,38,09,125</b>	<b>39.32</b>	<b>738.09</b>				
iii)	<b>Financial Institutions/Banks</b>			0.00	0.00	-	-	-	-
iv)	<b>Central Government/State Government(s)/President of India</b>			0.00	0.00	-	-	-	-
v)	<b>Persons acting in Concert (Please specify)</b>			0.00	0.00	-	-	-	-
vi)	<b>Any Others</b>			0.00	0.00	-	-	-	-
1	M.M.MUTHIAH RESEARCH FOUNDATION		280920	0.15	2.81	-	-	-	-
2	LAKSHMI RAMASWAMY FAMILY TRUST(AA ALAGAMMAI & LAKSHMI		743000	0.40	7.43	1,25,000	16.82	-	-
3	AR LAKSHMI ACHI TRUST		391510	0.21	3.92	-	-	-	-
4	MV MUTHIAH FAMILY TRUST (M V VENKATACHALAM & M V MUTHIAH		459830	0.24	4.60	-	-	-	-
5	MM VEERAPPAN FAMILY TRUST(MM MURUGAPPAN & MEENAKSHI		468055	0.25	4.68	-	-	-	-
6	MV SUBRAMANIAN FAMILY TRUST (Mr. M M Venkatachalam hold		459830	0.24	4.60	-	-	-	-
7	M M MUTHIAH FAMILY TRUST (M M MURUGAPPAN & M M MUTHIAH		478055	0.25	4.78	-	-	-	-
8	MURUGAPPA EDUCATIONAL AND MEDICAL FOUNDATION		726200	0.39	7.26	-	-	-	-
	Lakshmi Venkatachalam Family Trust(M M Venkatachalam&Lakshmi Venkatachalam are trustees of trust)		379905	0.20	3.80	-	-	-	-
9									
10	Meenakshi Murugappan Family Trust (M M Murugappan & Meenakshi Murugappan are trustees of the trust)		500000	0.27	5.00	-	-	-	-
11	M M Murugappan Family Trust (M M Murugappan & Meenakshi Murugappan are trustees of the trust)		231800	0.12	2.32	-	-	-	-
12	Murugappan Arunachalam Children Trust (Sigapi Arunachalam alongwith others hold shares on behalf of Trust)		215410	0.11	2.15	-	-	-	-
13	Valli Subbiah Benefit Trust (S Vellayan & A Vellayan holds shares on behalf of the Trust)		14500	0.01	0.15	-	-	-	-
14	Arun Murugappan Children's Trust (MAM Arunachalam & Sigappi Arunachalam hold on behalf of the trust)		220278	0.12	2.20	-	-	-	-
15	M A Alagappan Grand Children Trust (Arun Alagappan& AA Alagammai hold shares on behalf of the Trust)		216777	0.12	2.17	-	-	-	-
16	Saraswathi Trust (M V Subiah & S Vellayan are trustees of the trust)		515180	0.27	5.15	-	-	-	-
17	Shambho Trust (M V Subiah & S Vellayan are trustees of the trust)		597340	0.32	5.97	-	-	-	-
18	MM Venkatachalam Family Trust(MM Venkatachalam&Lakshmi Venkatachalam hold shares on behalf of trust)		403900	0.22	4.04	-	-	-	-
	<b>Total</b>		<b>73,02,490</b>	<b>3.89</b>	<b>73.02</b>	<b>1,25,000</b>			
A.2	<b>Foreign Promoters</b>								
j)	Individuals (Names of major shareholders):								
ii)	<b>Bodies Corporate</b>								
(i)									
(ii)									
(iii)									
iii)	Any other (Please Specify)		17,032	0.00	0.17	-	-	-	-
	<b>Sub total</b>		<b>9,12,62,179</b>	<b>48.60</b>	<b>912.62</b>	<b>1,54,200</b>			
B	<b>Non Promoters</b>			0.00	0.00				
B.1	<b>Public Shareholders</b>			0.00	0.00				
1.1)	<b>Institutional</b>			0.00	0.00				
i)	Mutual Funds		45602913	24.29	456.03	-	-	-	-
ii)	Foreign Portfolio Investors		22780986	12.13	227.81	-	-	-	-
iii)	Banks / Financial Institutions		886320	0.47	8.86	-	-	-	-
iv)	Insurance Companies		-	-	-	-	-	-	-
v)	FII belonging to foreign promoter			0.00	0.00	-	-	-	-
vi)	FII - others			0.00	0.00	-	-	-	-
vii)	Provident Fund/Pension Fund			0.00	0.00	-	-	-	-
viii)	Alternative Investment Fund		1047982	0.56	10.48	-	-	-	-
ix)	Any Other			0.00	0.00	-	-	-	-
				0.00	0.00				
1.2)	<b>Central Governemnt /State Government (s)/ President of India</b>			0.00	0.00				
1.3)	<b>Non - Institutions</b>			0.00	0.00				
i)	Individual share capital upto Rs. 2 Lacs		15003116	7.99	150.03	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs		2274056	1.21	22.74	-	-	-	-
iii)	NBFCs registered with RBI		11600	0.01	0.12	-	-	-	-
iv)	Any Other (specify)			0.00	0.00	-	-	-	-
	Trusts		5400	0.00	0.05	-	-	-	-
	Non-Resident Indian (NRI)		316397	0.17	3.16	-	-	-	-
	Clearing Members		3466	0.00	0.03	-	-	-	-
	Qualified Institutional Buyer		2982473	1.59	29.82	-	-	-	-
	NRI (Non repatriable)		1987034	1.06	19.87	-	-	-	-
	Bodies Corporate		2736444	1.46	27.36	-	-	-	-
	IEPF		811956	0.43	8.12	-	-	-	-
v)	Alternate Investment Fund			0.00	0.00	-	-	-	-
	<b>Total</b>		<b>96450143</b>	<b>51.38</b>	<b>964.50</b>				
B.2	<b>Non Public Shareholders</b>			0.00	0.00				
2.1)	Custodian/DR Holder		23460	0.01	0.23	-	-	-	-
2.2)	Employee Benefit Trust			0.00	0.00	-	-	-	-
2.3)	Any Other			0.00	0.00	-	-	-	-
			23460	0.01	0.23	-	-	-	-
	<b>sub total</b>		<b>96473603</b>	<b>51.39</b>	<b>964.74</b>				
	<b>Grand Total</b>		<b>18,77,35,782</b>	<b>99.99</b>	<b>1877.36</b>	<b>154200</b>			

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: KARTIK INVESTMENTS TRUST LIMITED Shareholding pattern as on DECEMBER 31, 2021									
Sl. No.	Category	No. of investors	No. of shares held	% age of holding	Paid up equity (Rs. In Lakhs)	Number of shares(VI)		Shares Under Lock in Period	
						Number of shares (V)	As a percentage of (VI) - (V)/(III)*100	Number of shares (VIII)	As a percentage of Total shares held (IX)=(VIII)/(III)*100
(I)	(II)		(III)	(IV)	(V)				
<b>A.</b>	<b>Promoters &amp; Promoters Group</b>								
1	Promoters								
	<b>Indian promoters</b>								
(i).	<b>Individuals holding</b>								
	A Vellayan		50	0.02	0.01				
	A Venkatachalam		50	0.02	0.01				
	M A Alagappan		100	0.04	0.01				
	M M Murugappan		100	0.04	0.01				
	M V Valli Murugappan		100	0.04	0.01				
	M V Subbiah		100	0.04	0.01				
(ii)	<b>Bodies Corporate</b>								
	M.A. Alagappan Holdings Private Limited		50	0.02	0.01				
	M.A. Murugappan Holdings LLP		50	0.02	0.01				
	Murugappa Educational & Medical Foundation		12220	5.01	1.22			NIL	
	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	<b>Foreign promoters</b>								
	Individuals (Major Holdings)		-	-	-				
	Bodies Corporate		-	-	-				
3	Persons Acting in concert		-	-	-				
	<b>Sub Total</b>		<b>182550</b>	<b>74.82</b>	<b>18.255</b>				
<b>B.1</b>	<b>Non Promoters' Holding</b>								
1.1	Institutional Investors								
a.	Mutual Funds and UTI		-	-	-				
b.	Banks, Financial Institutions, Insurance Companies		-	-	-				
1.2	(Central / State Government / Non Government Institutions)		-	-	-				
1.3	FILs:		-	-	-				
<b>B.2</b>	<b>Non - Institutions</b>								
	Indian Public		32010	13.12	3.20			NIL	
a.	Private Corporate Bodies		29440	12.07	2.94				
b.	Others		-	-	-				
c.	NRIs		-	-	-				
d.	OCB's		-	-	-				
e.	FILs:		-	-	-				
f.	Employees		-	-	-				
g.	Trusts		-	-	-				
h.	Directors (independent Director)		-	-	-				
i.	NSDL/CDSL TRANSIT POSITION		-	-	-				
	<b>Sub - Total</b>		<b>61450</b>	<b>25.18</b>	<b>6.15</b>				
	<b>Grand Total</b>		<b>244000</b>	<b>100.00</b>	<b>24.4</b>				

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

Sl. No.	Category	No. of Investors	No. of shares held	% of shareholdings	Paid up equity (Rs.in lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of Shares (VIII)	As a percentage of Total Shares Held (IX) = (VIII)/(III)*100
(I)	(II)		(III)	(IV)	(V)				
<b>A</b>	<b>Promoters &amp; Promoters Group</b>								
<b>A.1.</b>	<b>Indian promoters</b>								
	<b>Individuals holding</b>								
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				
11	A A ALAGAMMAI		4200	0.88	0.42				
12	S VELLAYAN		26354	5.49	2.64				
13	ARUN ALAGAPPAN		39782	8.29	3.98				
14	MEENAKSHI MURUGAPPAN		2100	0.44	0.21				
15	V ARUNACHALAM		8786	1.83	0.88				
16	M M MUTHIAH		19768	4.12	1.98				
17	LAKSHMI VENKATACHALAM		2100	0.44	0.21				
18	V NARAYANAN		8784	1.83	0.88				
19	M V VALLI MURUGAPPAN		1400	0.29	0.14				
20	M M VEERAPPAN		19768	4.12	1.98				
21	M V MUTHIAH		38485	8.02	3.85				
22	M A M ARUNACHALAM (H)		19892	4.14	1.99				
23	M A ALAGAPPAN JT M M VENKATACHALAM		480	0.10	0.05				
24	M A ALAGAPPAN JT M A M ARUNACHALAM		7750	1.61	0.78				
25	R MUTHAIYAH		2736	0.57	0.27				
26	A SOLACHI		112	0.02	0.01				
27	PL SEETHA		56	0.01	0.01				
28	M SEETHA		56	0.01	0.01				
29	AR KASIVISWANATHAN		231	0.05	0.02				
30	AR RAMANATHAN		230	0.05	0.02				
31	AR MURUGAPPAN		231	0.05	0.02				
32	M RAMASWAMY		112	0.02	0.01				
	<b>Sub - Total</b>		<b>480000</b>	<b>100.00</b>	<b>48.00</b>				

Version 1 upload date: 16.02.2022

PART B: PARTICULARS OF THE SHAREHOLDING PATTERN IN THE INDIAN PROMOTER COMPANY(S) AS INDICATED AT (A) ABOVE									
Name of the Indian Promoter: Ambadi Investments Ltd									
Shareholding pattern as on 31st December 2021									
Sl. No.	Category	No. of Investors	No. of shares held	% age of holding	Paid up equity	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of Shares (VIII)	As a percentage of Total Shares Held (IX) = (VIII)/(III)*100
(I)	(II)		(III)	(IV)	(V)				
I(a).	<b>Promoters</b>								
	<b>Indian promoters</b>								
	<b>Individuals (Major Holdings)</b>								
	M A ALAGAPPAN (on behalf of Murugappa & 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		11554	5.51	1.16				
	M A ALAGAPPAN (HUF)		20212	9.64	2.02				
	A A ALAGAMMAI		43810	20.89	4.38				
	V ARUNACHALAM		81100	38.67	8.11				
	M V SUBBIAH		500	0.24	0.05				
	M V SEETHA SUBBIAH		500	0.24	0.05				
	S VELLAYAN		500	0.24	0.05				
	A VENKATACHALAM		39931	19.04	3.99				
	MEYYAMMAI VENKATACHALAM		1300	0.62	0.13				
	M M SEETHALAKSHMI		77300	36.86	7.73				
	M M MURUGAPPAN		32500	15.50	3.25				
	M M MURUGAPPAN (Trustee)		50000	23.84	5.00				
	M M MURUGAPPAN (Trustee)		6500	3.10	0.65				
	M M MURUGAPPAN (HUF Account)		59400	28.32	5.94				
	M M MURUGAPPAN		22000	10.49	2.20				
	M M MURUGAPPAN		30149	14.38	3.01				
	M M MURUGAPPAN (Trustee)		66400	31.66	6.64				
	M M MURUGAPPAN (Trustee)		66400	31.66	6.64				
	M M VENKATACHALAM		54300	25.89	5.43				
	M M VENKATACHALAM (Trustee)		56800	27.08	5.68				
	M M VENKATACHALAM (Trustee)		53800	25.65	5.38				
	M M VENKATACHALAM (Trustee)		59500	28.37	5.95				
	M M VENKATACHALAM (Trustee)		56800	27.08	5.68				
	A VELLAYAN		71802	34.24	7.18				
	LALITHA VELLAYAN		4100	1.96	0.41			NIL	
	M A M ARUNACHALAM		200500	95.61	20.05				
	SIGAPI ARUNACHALAM		31626	15.08	3.16				
	M A M ARUNACHALAM		32000	15.26	3.20				
	V NARAYANAN		78005	37.20	7.80				
	M V SUBBIAH		10538	5.02	1.05				
	M V VALLI MURUGAPPAN		125703	59.94	12.57				
	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		31627	15.08	3.16				
	ARUN VENKATACHALAM		100200	47.78	10.02				
	M.M.VENKATACHALAM		102	0.05	0.01				
	ARUN ALAGAPPAN (Trustee)		25412	12.12	2.54				
	M A M ARUNACHALAM		25400	12.11	2.54				
	M V VALLI MURUGAPPAN		249	0.12	0.02				
	M V SUBBIAH (Trustee)		276500	131.85	27.65				
	<i>Individual (other holding)</i>		-	-	-				
	<b>Bodies Corporate</b>								
	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		187	0.09	0.02				
	AMBADI ENTERPRISES LTD		800	0.38	0.08				
	M.M.MUTHIAH RESEARCH FOUNDATION		14534	6.93	1.45				
	M A MURUGAPPAN HOLDINGS PRIVATE LIMITED		41000	19.55	4.10				
I(b).	<b>Foreign promoters</b>								
	<b>Individuals</b>								
	<b>Bodies Corporate</b>								
	PARRY MURRAY AND COMPANY LIMITED		33500	15.97	3.35				
	<b>Sub Total</b>		<b>2314427</b>	<b>1103.61</b>	<b>231.44</b>				
Sl. No.	Category					Shares pledged or otherwise encumbered		Shares under Lock in Period	
						Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of Shares (VIII)	As a percentage of Total Shares Held (IX) = (VIII)/(III)*100
II.	<b>Non Promoters' Holding</b>								
	1 Institutional Investors								
	a. Mutual Funds and UTI								
	Banks, Financial Institutions, Insurance								
	b. Companies (Central / State Government / Non Government Institutions)								
	c. FIIs:								
	(i) FII belonging to foreign promoter								
	(ii) FII - others								
	<b>Non - Institutions</b>								
	2 Indian Public		128595	61.32	12.86				
	a. Private Corporate Bodies								
	b. Others								
	c. NRIs								
	OCBs								
	(i) OCBs belonging to foreign promoters								
	(ii) OCBs - Others								
	FIIs								
	(i) FII belonging to foreign promoter								
	(ii) FII - others								
	e. Employees								
	f. Trusts								
	g. Directors (Independent Director)								
	h. Depository transit position								
	<b>Sub - Total</b>		<b>128595</b>	<b>61.32</b>	<b>12.86</b>				
	<b>Grand Total</b>		<b>2443022</b>	<b>1164.92</b>	<b>244.30</b>				



9	E.I.D.- Parry (India) Limited	1	1800144	100.00	180.01	-	-	-	-
	<b>Total</b>								
iii)	<b>Financial Institutions/Banks</b>								
iv)	<b>Central Government/State Government(s)/President of India</b>								
v)	<b>Persons acting in Concert (Please specify)</b>								
vi)	<b>Any Others</b>								
1	M.M.MUTHIAH RESEARCH FOUNDATION								
2	LAKSHMI RAMASWAMY FAMILY TRUST(AA ALAGAMMAI & LAKSHMI RAMASWAMY HOLDS SHARES ON BEHALF OF THE TRUST)								
3	AR LAKSHMI ACHI TRUST								
4	MV MUTHIAH FAMILY TRUST (M M VENKATACHALAM & M V MUTHIAH HOLDS SHARES ON BEHALF OF THE TRUST)								
5	MM VEERAPPAN FAMILY TRUST(MM MURUGAPPAN & MEENAKSHI MURUGAPPAN HOLDS SHARES ON BEHALF OF THE TRUST)								
6	MV SUBRAMANIAN FAMILY TRUST (Mr. M M Venkatachalam hold shares on behalf of the trust)								
7	M M MUTHIAH FAMILY TRUST (M M MURUGAPPAN & M M MUTHIAH HOLDS SHARES ON BEHALF OF THE TRUST)								
8	MURUGAPPA EDUCATIONAL AND MEDICAL FOUNDATION								
9	Lakshmi Venkatachalam Family Trust(M M Venkatachalam&Lakshmi Venkatachalam are trustees of trust)								
10	Meenakshi Murugappan Family Trust (M M Murugappan & Meenakshi Murugappan are trustees of the trust)								
11	M M Murugappan Family Trust (M M Murugappan & Meenakshi Murugappan are trustees of the trust)								
12	Murugappan Arunachalam Children Trust (Sigapi Arunachalam alongwith others hold shares on behalf of Trust)								
13	Valli Subbiah Benefit Trust (S Vellayan & A Vellayan holds shares on behalf of the Trust)								
14	Arun Murugappan Children's Trust (MAM Arunachalam & Sigappi Arunachalam hold on behalf of the trust)								
15	M A Alagappan Grand Children Trust (Arun Alagappan& AA Alagammai hold shares on behalf of the Trust)								
16	Saraswathi Trust (M V Subiah & S Vellayan are trustees of the trust)								
17	Shambho Trust (M V Subiah & S Vellayan are trustees of the trust)								
	<b>Total</b>								
A.2	<b>Foreign Promoters</b>								
i)	Foreign Promoters								
ii)	Individuals (Names of major shareholders):								
	Bodies Corporate								
	(i)								
	(ii)								
iii)	Any Other								
	<b>Sub total</b>								
<b>B</b>	<b>Non Promoters</b>								
<b>B.1</b>	<b>Public Shareholders</b>								
<b>1.1)</b>	<b>Institutional</b>								
i)	Mutual Funds								
ii)	Foreign Portfolio Investors								
iii)	Banks / Financial Institutions								
iv)	Insurance Companies								
v)	FII belonging to foreign promoter								
vi)	FII - others								
vii)	Provident Fund/Pension Fund Fund								
viii)	Alternative Investment Fund								
ix)	Any Other								
<b>1.2)</b>	<b>Central Government /State Government (s)/ President of India</b>								
<b>1.3)</b>	<b>Non - Institutions</b>								
i)	Individual share capital upto Rs. 2 Lacs *	6	6	0.00	0.00	-	0.00	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs								
iii)	NBFCs registered with RBI								
iv)	Any Other (specify)								
	Trusts								
	Non-Resident Indian (NRI)								
	Clearing Members								
	Qualified Institutional Buyer								
	NRI (Non repatriable)								
	Bodies Corporate								
	IEPF								
v)	Alternate Investment Fund								
	<b>Total</b>								
<b>B.2</b>	<b>Non Public Shareholders</b>								
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any Other								
	<b>sub total</b>	6	6	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Grand Total</b>	7	1800150	100.00	180.02	0.00	0.00	0.00	0.00

**Foot Notes:**

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

**FORM NL-10-RESERVE AND SURPLUS SCHEDULE****(Amount in Rs. Lakhs)**

	<b>Particulars</b>	<b>As a Dec'21</b>	<b>As At Dec'20(Corresponding previous year)</b>
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
	<b>TOTAL</b>	<b>1,64,738</b>	<b>1,54,096</b>

Notes:

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

Version 1 upload date: 17.02.2022

**FORM NL-11-BORROWINGS SCHEDULE**

(Amount in Rs. Lakhs)

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

Notes:

a) The extent to which the borrowings are secured shall be separately disclosed stating the nature of the security under each sub-head.

b) Amounts due within 12 months from the date of Balance Sheet should be shown separately

c) Debentures include NCD issued as per IRDAI (Other Forms of Capital) Regulations, 2015

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

(Amount in Rs. Lakhs)

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

## FORM NL-12 &amp; 12A -INVESTMENT SCHEDULE

		NL -12		NL -12A		(Amount in Rs. Lakhs)	
		Shareholders		Policyholders		Total	
	Particulars	As 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(Corresponding previous year)
<b>LONG TERM INVESTMENTS</b>							
1	Government securities and Government guaranteed bonds including Treasury Bills	95,396	79,773	6,64,266	6,77,121	7,59,662	7,56,894
2	Other Approved Securities	-	-	-	-	-	-
3	Other Investments						
	(a) Shares						
	(aa) Equity	2,002	1,047	13,943	8,890	15,945	9,937
	(bb) Preference						
	(b) Mutual Funds						
	(c) Derivative Instruments						
	(d) Debentures/ Bonds	13,108	8,298	91,271	70,431	1,04,379	78,729
	(e) Other Securities (Fixed Deposit with Bank & Investments in AIF)	152	302	1,057	2,564	1,209	2,866
	(f) Subsidiaries						
	(g) Investment Properties-Real Estate	1,332	304	9,274	2,579	10,606	2,883
4	Investments in Infrastructure and Housing	16,481	6,187	1,14,764	52,514	1,31,245	58,701
5	Other than Approved Investments	419	1,076	2,921	9,134	3,340	10,210
	<b>TOTAL</b>	<b>1,28,890</b>	<b>96,987</b>	<b>8,97,496</b>	<b>8,23,234</b>	<b>10,26,386</b>	<b>9,20,221</b>
<b>SHORT TERM INVESTMENTS</b>							
1	Government securities and Government guaranteed bonds including Treasury Bills	84	-	582	-	666	-
2	Other Approved Securities	-	-	-	-	-	-
3	Other Investments						
	(a) Shares						
	(aa) Equity						
	(bb) Preference						
	(b) Mutual Funds	528	95	3,680	805	4,208	900
	(c) Derivative Instruments						
	(d) Debentures/ Bonds	2,013	5,651	14,016	47,970	16,029	53,621
	(e) Other Securities (Fixed Deposit with Bank & Investments in AIF)	17,004	5,960	1,18,404	50,588	1,35,408	56,548
	(f) Subsidiaries						
	(g) Investment Properties-Real Estate						
4	Investments in Infrastructure and Housing	2,383	1,424	16,595	12,090	18,978	13,514
5	Other than Approved Investments	314	471	2,188	3,994	2,502	4,465
	<b>TOTAL</b>	<b>22,327</b>	<b>13,601</b>	<b>1,55,464</b>	<b>1,15,447</b>	<b>1,77,791</b>	<b>1,29,048</b>
	<b>GRAND TOTAL</b>	<b>1,51,217</b>	<b>1,10,588</b>	<b>10,52,960</b>	<b>9,38,681</b>	<b>12,04,177</b>	<b>10,49,269</b>

## Notes:

(a) Investments in subsidiary/holding companies, joint ventures and associates shall be separately disclosed, at cost.

- Holding company and subsidiary shall be construed as defined in the Companies Act, 1956 as amended by Company Act 2013:
- Joint Venture is a contractual arrangement whereby two or more parties undertake an economic activity, which is subject to joint control.
- Joint control - is the contractually agreed sharing of power to govern the financial and operating policies of an economic activity to obtain benefits from it.
- Associate - is an enterprise in which the company has significant influence and which is neither a subsidiary nor a joint venture of the company.

-Significant influence (for the purpose of this schedule) - means participation in the financial and operating policy decisions of a company, but not control of those policies. Significant influence may be exercised in several ways, for example, by representation on the board of directors, participation in the policymaking process, material inter-company transactions, interchange of managerial personnel or dependence on technical information. Significant influence may be gained by share ownership, statute or agreement. As regards share ownership, if an investor holds, directly or indirectly through subsidiaries, 20 percent or more of the voting power of the investee, it is presumed that the investor does have significant influence, unless it can be clearly demonstrated that this is not the case. Conversely, if the investor holds, directly or indirectly through subsidiaries, less than 20 percent of the voting power of the investee, it is presumed that the investor does not have significant influence, unless such influence is clearly demonstrated.

- A substantial or majority ownership by another investor does not necessarily preclude an investor from having significant influence.

(b) Aggregate amount of company's investments other than listed equity securities and derivative instruments and also the market value thereof shall be disclosed in the **Annexure A as 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**

**(Amount in Rs. Lakhs)**

	<b>Particulars</b>	<b>Shareholders</b>		<b>Policyholders</b>		<b>Total</b>	
		<b>As a Dec'21</b>	<b>As At Dec'20(Corresponding previous year)</b>	<b>As a Dec'21</b>	<b>As At Dec'20(Corresponding previous year)</b>	<b>As a Dec'21</b>	<b>As At Dec'20(Corresponding previous year)</b>
	<b>Long Term Investments--</b>						
	<b>Book Value</b>	126355	94788	881923	807355	1008278	902143
	<b>market Value</b>	126778	97879	884879	833684	1011657	931563
	<b>Short Term Investments--</b>						
	<b>Book Value</b>	21753	13842	151830	117897	173583	131739
	<b>market Value</b>	21807	13688	152206	116591	174013	130279

Version 1 upload date: 17.02.2022

**FORM NL-13-LOANS SCHEDULE**

(Amount in Rs. Lakhs)

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

**Notes:**

- (a) Short-term loans shall include those, which are repayable within 12 months from the date of balance sheet. Long term loans shall be the loans other than short-term loans.
- (b) Provisions against non-performing loans shall be shown separately.
- (c) The nature of the security in case of all long term secured loans shall be specified in each case. Secured loans for the purposes of this schedule, means loans secured wholly or partly against an asset of the company.
- (d) Loans considered doubtful and the amount of provision created against such loans shall be disclosed.

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

**FORM NL-14-FIXED ASSETS SCHEDULE**

(Amount in Rs. Lakhs)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening	Additions	Deducti ons	Closing	Up to Last Year	For The Period	On	To Date	As a Dec'21	As At Dec'20(Corre sponding previous year)
							Adjustm ents			
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
<b>TOTAL</b>	<b>24,864</b>	<b>2,427</b>	<b>288</b>	<b>27,005</b>	<b>17,765</b>	<b>1,851</b>	<b>254</b>	<b>19,364</b>	<b>7,642</b>	<b>6,789</b>
Work in progress	-	-	-	-	-	-	-	-	487	294
<b>Grand Total</b>	<b>24,864</b>	<b>2,427</b>	<b>288</b>	<b>27,005</b>	<b>17,765</b>	<b>1,851</b>	<b>254</b>	<b>19,364</b>	<b>8,129</b>	<b>7,083</b>
<b>PREVIOUS YEAR</b>	<b>22,827</b>	<b>1,345</b>	<b>88</b>	<b>24,085</b>	<b>15,780</b>	<b>1,593</b>	<b>76</b>	<b>17,296</b>		

Note:

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

Version 1 upload date: 17.02.2022

**FORM NL-15-CASH AND BANK BALANCE SCHEDULE**

(Amount in Rs. Lakhs)

	<b>Particulars</b>	<b>As a Dec'21</b>	<b>As At Dec'20(Corresponding previous year)</b>
1	Cash (including cheques <sup>(a)</sup> , drafts and stamps)	576	556
2	Bank 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	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions		
4	Others (incl. Bank Deposits under Lien)	18	361
	<b>TOTAL</b>	<b>2,507</b>	<b>3,054</b>
	Balances with non-scheduled banks included in 2 and 3 above		
	<b>CASH &amp; BANK BALANCES</b>		
	In India	2,489	2,693
	Outside 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(Corresponding previous year)
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	6,012	34,671
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	17,864	14,100
6	Others (to be specified)		
	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
	<b>TOTAL (A)</b>	<b>39,004</b>	<b>61,937</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments	23,881	22,885
2	Outstanding Premiums	6,127	6,790
	Less : Provisions for doubtful ,if any	-	-
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	6,355	3,704
	Less : Provisions for doubtful, if any	-	-
6	Due from subsidiaries/ holding	-	-
7	Investments held for Unclaimed Amount of Policyholders		
8	Others (to be specified)		
	Bond Redemption Proceeds receivable	87	-
	Receivable from Terrorism Pool [includes investment income]	18,019	15,804
	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
	<b>TOTAL (B)</b>	<b>57,201</b>	<b>52,228</b>
	<b>TOTAL (A+B)</b>	<b>96,204</b>	<b>1,14,164</b>

Notes:

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

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

(Amount in Rs. Lakhs)

	<b>Particulars</b>	<b>As a Dec'21</b>	<b>As At Dec'20(Corresponding previous year)</b>
1	Agents' Balances	3,992	2,542
2	Balances due to other insurance companies	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 <sup>(a)</sup>	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 Liabilities	393	305
	<b>TOTAL</b>	<b>8,88,139</b>	<b>7,73,727</b>

Note :

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

<b>Details of unclaimed amounts and Investment Income thereon</b>		
<b>(Annual Disclosure at the end of the Financial Year)</b>		
	<b>(Amount in Rs. Lakhs)</b>	
<b>Particulars</b>	<b>As at Dec'21</b>	<b>As At Dec'20 (Corresponding previous year)</b>
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

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**FORM NL-18-PROVISIONS SCHEDULE****(Amount in Rs. Lakhs)**

	<b>Particulars</b>	<b>As a Dec'21</b>	<b>As At Dec'20(Corresponding previous year)</b>
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) _____		
	<b>TOTAL</b>	<b>2,35,719</b>	<b>2,24,614</b>

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

**(Amount in Rs. Lakhs)**

	<b>Particulars</b>	<b>As a Dec'21</b>	<b>As At Dec'20(Corresponding previous year)</b>
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	<b>TOTAL</b>	-	-

Notes:

- (a) No item shall be included under the head "Miscellaneous Expenditure" and carried forward unless:  
1. some benefit from the expenditure can reasonably be expected to be received in future, and 2. the amount of such benefit is reasonably determinable.
- (b) The amount to be carried forward in respect of any item included under the head "Miscellaneous Expenditure" shall not exceed the expected future revenue/other benefits related to the expenditure.

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FORM NL-20-ANALYTICAL RATIOS SCHEUDLE

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

Sl.No.	Particular	Calculation	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	Gross Direct Premium Growth Rate**	$[(\text{GDPI}(\text{CY}) - \text{GDPI}(\text{PY})) / \text{GDPI}(\text{PY})]$	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 ) Shareholders' funds /Net Worth comprise of Share Capital plus all Reserves and Surplus (except revaluation Reserve and fair value change account) net of accumulated losses and Miscellaneous expenditure to the extent not written off as at the Balance Sheet date	0.67	1.77	0.61	1.69
3	Growth rate of Net Worth	(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 Income + Reinsurance Accepted)	71.67%	72.83%	77.92%	76.09%
5	Net Commission Ratio**	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 previously) / claims provision made previously	21.43%	90.79%	25.73%	83.61%
10	Combined Ratio**	(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 **	$[(\text{Reserve for unexpired risks} + \text{premium deficiency} + \text{reserve for outstanding claims (including IBNR and IBNER)}) / \text{Net premium written}]$	3.65	3.65	3.56	3.56
13	Underwriting balance ratio	Underwriting results / Net earned premium Underwriting results= Net earned premium-Net incurred claims-Net commission-Operating Expenses (Before adjusting transfer to Profit and loss account as per Section 40C)- Premium Deficiency	(0.09)	(0.12)	(0.21)	(0.07)
14	Operating Profit Ratio	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 (IBNER)+ Unearned Premium Reserve+ Premium Deficiency Reserve, if any+ Catastrophe Reserve, if any; and+ Other Liabilities net off Other Assets Other Liabilities in point (e) above, comprise of (i) Premium received in advance (ii) Unallocated premium (iii) Balance due to OTHER Insurance Companies (iv) Due to other Members of a Pool such as Third Party Pool; Terrorism Pool; etc. (vi) Sundry creditors (due to Policyholders). Other Assets in point (e) above, comprise of (i) Outstanding premium (ii) due from other entities carrying on Insurance business including Reinsurers (iii) Balance with Pool such as Thirty Party Pool; Terrorism pool; etc.	0.19	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	Profit after tax / Net Worth	0.93%	3.17%	1.95%	12.87%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	to be taken from solvency margin reporting	1.86	1.86	2.01	2.01
19	NPA Ratio	to be taken from NPA reporting				
	Gross NPA Ratio		0.82	0.82	3.31	3.31
	Net NPA Ratio		0.10	0.10	0.68	0.68
20	Debt Equity Ratio	(Debt/Equity) Debt=(Borrowings+Redeemable Preference shares, if any) Equity=Shareholders' Funds excluding Redeemable Preference shares, if any	0.05	0.05	0.05	0.05
21	Debt Service Coverage Ratio	(Earnings before Interest and Tax/ Interest and Principal Instalments Due)	12.09	13.48	22.34	48.60
22	Interest Service Coverage Ratio	(Earnings before Interest and Tax/ Interest due)	12.09	13.48	22.34	48.60
23	Earnings per share	Profit / (loss) after tax / No. of shares	0.60	2.06	1.20	7.93
24	Book value per share	Net worth / No. of shares	65.13	65.13	61.57	61.57

Notes:

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

Version 1 upload date: 17.02.2022

FORM NL-20-ANALYTICAL RATIOS SCHEUDLE  
 Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED  
 \*\* Segmental Reporting up to the quarter

Segments Upto the quarter ended on Dec 21	Gross Direct Premium Growth Rate**	Net Retention Ratio**	Net Commission Ratio**	Expense of Management to Gross Direct Premium Ratio**	Expense of Management to Net Written Premium Ratio**	Net Incurred Claims to Net Earned Premium**	Claims paid to claims provisions**#	Combined Ratio**	Technical Reserves to net premium ratio**	Underwriting balance ratio
<b>FIRE</b>										
<b>Current Period</b>	15.35%	16.48%	-36.85%	35.69%	51.19%	45.26%	62.91%	96.45%	7.37	0.26
<b>Previous Period</b>	26.45%	36.87%	-8.17%	17.08%	14.98%	42.33%	44.34%	57.31%	3.85	0.37
<b>Marine Cargo</b>										
<b>Current Period</b>	26.98%	42.04%	-0.79%	22.02%	25.61%	72.73%	44.62%	98.34%	1.08	0.00
<b>Previous Period</b>	-16.11%	38.28%	-7.03%	18.45%	18.92%	42.33%	54.19%	93.80%	1.08	0.03
<b>Marine Hull</b>										
<b>Current Period</b>	0.00%	0.08%	0.00%	0.01%	0.00%	4.16%	0.00%	0.00%	0.67	0.00
<b>Previous Period</b>	0.00%	0.15%	0.00%	0.02%	0.00%	1.32%	0.00%	0.00%	0.87	0.00
<b>Total Marine</b>										
<b>Current Period</b>	32.00%	40.15%	-3.01%	21.02%	23.39%	72.72%	44.62%	96.11%	1.08	0.02
<b>Previous Period</b>	-15.48%	37.99%	-7.41%	18.31%	18.53%	74.88%	54.19%	93.41%	1.08	0.04
<b>Motor OD</b>										
<b>Current Period</b>	18.80%	59.85%	6.50%	40.37%	42.42%	65.22%	105.18%	107.64%	0.93	-0.09
<b>Previous Period</b>	-9.94%	59.59%	1.94%	37.87%	35.00%	49.84%	87.27%	84.84%	0.93	0.16
<b>Motor TP</b>										
<b>Current Period</b>	8.09%	94.78%	0.72%	34.83%	36.26%	62.33%	97.63%	98.59%	5.15	0.02
<b>Previous Period</b>	-9.76%	94.78%	0.76%	30.95%	32.39%	82.80%	88.71%	115.20%	5.07	-0.14
<b>Total Motor</b>										
<b>Current Period</b>	11.72%	82.18%	2.24%	36.83%	37.88%	63.07%	98.76%	100.95%	4.04	-0.01
<b>Previous Period</b>	-9.82%	82.84%	1.05%	33.30%	33.03%	74.93%	88.38%	107.96%	4.06	-0.07
<b>Health</b>										
<b>Current Period</b>	-6.30%	77.40%	16.66%	44.36%	58.04%	191.63%	75.17%	249.67%	1.00	-1.51
<b>Previous Period</b>	36.59%	80.72%	11.90%	38.44%	46.34%	106.44%	71.12%	152.78%	1.03	-0.64
<b>Personal Accident</b>										
<b>Current Period</b>	1.02%	69.45%	14.22%	67.18%	71.73%	22.27%	52.56%	94.01%	2.33	0.11
<b>Previous Period</b>	-22.06%	71.29%	-12.12%	53.65%	46.91%	20.41%	53.89%	67.32%	2.41	0.38
<b>Travel Insurance</b>										
<b>Current Period</b>	-56.12%	85.92%	-4.97%	25.21%	12.77%	-143.59%	16.60%	-130.82%	10.34	2.30
<b>Previous Period</b>	-84.14%	88.41%	21.60%	40.55%	43.16%	-72.64%	67.67%	-29.48%	5.27	1.54
<b>Total Health</b>										
<b>Current Period</b>	-3.71%	74.14%	13.86%	52.42%	70.70%	155.71%	75.17%	216.26%	3.16	-1.11
<b>Previous Period</b>	7.43%	77.76%	2.80%	43.94%	56.51%	46.29%	71.12%	91.62%	1.49	0.02
<b>Workmen's Compensation/ Employer's liability</b>										
<b>Current Period</b>	-12.38%	95.00%	12.72%	33.72%	34.70%	62.45%	53.54%	97.15%	1.74	0.07
<b>Previous Period</b>	51.69%	95.00%	9.44%	34.49%	35.52%	10.59%	22.78%	46.11%	1.21	0.48
<b>Public/ Product Liability</b>										
<b>Current Period</b>	11.08%	54.75%	-1.44%	20.26%	32.25%	7.98%	20.37%	29.61%	1.08	0.69
<b>Previous Period</b>	16.72%	43.62%	4.67%	16.73%	38.36%	17.22%	54.25%	47.82%	1.15	0.55
<b>Engineering</b>										
<b>Current Period</b>	2.37%	38.83%	-8.74%	20.43%	20.22%	31.65%	46.84%	51.87%	1.57	0.49
<b>Previous Period</b>	0.28%	40.31%	1.44%	21.66%	30.29%	78.39%	63.19%	108.67%	1.87	-0.07
<b>Aviation</b>										
<b>Current Period</b>	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00	0.00
<b>Previous Period</b>	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00	0.00
<b>Crop Insurance</b>										
<b>Current Period</b>	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	99.77%	0.00%	0.00	0.00
<b>Previous Period</b>	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00	0.00
<b>Other segments **</b>										
<b>Current Period</b>	106.98%	90.26%	14.63%	41.37%	45.83%	35.13%	77.57%	77.94%	2.47	0.06
<b>Previous Period</b>	-22.08%	89.21%	13.69%	50.63%	55.90%	30.89%	91.73%	84.33%	1.62	0.29
<b>Total Miscellaneous</b>										
<b>Current Period</b>	9.42%	80.63%	4.45%	39.32%	41.58%	72.57%	39.81%	114.15%	3.59	-0.14
<b>Previous Period</b>	-7.10%	81.38%	1.69%	35.37%	35.72%	73.71%	75.23%	109.43%	3.57	-0.09
<b>Total-Current Period</b>	10.39%	72.83%	3.35%	38.58%	41.62%	71.39%	90.79%	113.01%	3.65	-0.12
<b>Total-Previous Period</b>	-4.72%	76.09%	1.12%	33.25%	34.55%	72.59%	83.61%	107.14%	3.56	-0.07

# 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**

**PART-A Related Party Transactions**

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received <sup>1</sup> (Rs. in Lakhs)			
				For the Quarter Dec'21	Up to 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	Rent Recovery	3.18	17.34	-	-
2	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARTNER		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 PARTNER	Re-Insurance ceded	1,403.34	4,669.94	823.63	4,371.04
7	Mitsui Sumitomo Insurance Co.Ltd	JOINT VENTURE PARTNER	RI Claims Recovered	300.75	1,381.34	615.41	1,156.98
8	Mitsui Sumitomo Insurance Co.Ltd	JOINT VENTURE PARTNER	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 PARTNER		33.80	99.30	32.81	100.41
12	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARTNER	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 PARTNER	Advance Given	1.26	232.72	9.30	9.30
16	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARTNER	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 PARTNER	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 PARTNER		97.50	97.50	208.26	208.26

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

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FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE

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

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments (Rs. in Lakhs)	Whether Payable / Receivable	Whether Secured? If so, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received	Balance under Provision for doubtful debts relating to the outstanding balance receivable (Rs. in Lakhs)	Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party (Rs. in Lakhs)
1	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	2.81	Receivable/Payable (Net) – Management expenses and rent	-	-	-	-
2	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARTNER	(713.71)	Receivable/(Payable) (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 PARTNER	97.50	Provision Outstanding	-	-	-	-

Version 1 upload date: 17.02.2022

**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
	<b>Investments:</b>			
	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
<b>(A)</b>	<b>Total Investments as per BS</b>	<b>10,52,960</b>	<b>1,51,217</b>	<b>12,04,177</b>
(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
	<b>Current Assets:</b>			
(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
<b>(G)</b>	<b>Total Current Assets as per BS...(E)+(F)</b>	<b>52,519</b>	<b>66,647</b>	<b>1,19,167</b>
(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
<b>(K)</b>	<b>Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)</b>	<b>11,05,479</b>	<b>2,25,993</b>	<b>13,31,473</b>
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	7,666	37,905	45,572
<b>(M)</b>	<b>Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)</b>	<b>10,97,813</b>	<b>1,88,088</b>	<b>12,85,901</b>

(All amounts in Rupees of Lakhs)

Item No.	Inadmissible Investment assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
	<b>Inadmissible Investment assets as per Clause (1) of Schedule I of regulation</b>			
	Inadmissible Fixed assets			
	(a) Furniture and Fittings	-	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.

Version 1 upload date: 17.02.2022

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

STATEMENT OF LIABILITIES :

As at - 31-Dec-2021

(All amounts in Rupees of Lakhs)

Item No.	Reserve	Current Year	
		Gross Reserve	Net 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
<b>(f)</b>	<b>Total Reserves for Technical Liabilities...(c)+(d)+(e)</b>	<b>10,90,050</b>	<b>9,21,237</b>

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

Notes:

1. Reserve for unexpired risk, representing that part of the premium written that is attributable and to be allocated to the subsequent accounting period(s), is calculated principally (a) on "Day Basis" on all policies having a risk expiry date beyond 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 3<sup>rd</sup> July 2013

Version 1 upload date: 17.02.2022

**FORM NL-25 - SOLVENCY MARGIN (TABLE IA)****Name of the Insurer : CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED****Registration No.123 and Date of Registration with the IRDAI 15.07.2002**

Classification: Business within India / Total Business

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

(All amounts in Rupees of Lakhs)

<b>Item No.</b>	<b>Line of Business</b>	<b>Gross Premiums</b>	<b>Net Premiums</b>	<b>Gross Incurred Claims</b>	<b>Net Incurred Claims</b>	<b>RSM 1</b>	<b>RSM 2</b>	<b>RSM</b>
<b>(1)</b>	<b>(2)</b>	<b>(3)</b>	<b>(4)</b>	<b>(5)</b>	<b>(6)</b>	<b>(7)</b>	<b>(8)</b>	<b>(9)</b>
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	Crop	172	23	13,130	1,547	17	1,969	1,969
	<b>Total</b>	<b>4,73,327</b>	<b>3,49,805</b>	<b>3,38,752</b>	<b>2,69,973</b>	<b>73,019</b>	<b>83,846</b>	<b>87,267</b>

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

Version 1 upload date: 17.02.2022



**FORM NL-26 - SOLVENCY MARGIN (TABLE IB)****Name of the Insurer : CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED****Registration No.123 and Date of Registration with the IRDAI 15.07.2002**

Classification: Business within India / Total Business

(All amounts in Rupees of Lakhs)

<b>(1)</b>	<b>(2)</b>	<b>(3)</b>
<b>ITEM NO.</b>	<b>DESCRIPTION</b>	<b>AMOUNT</b>
(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	<b>39,433</b>
(H)	Excess in Shareholder's funds (F-G)	1,48,655
(I)	Total ASM (E+H)	<b>1,62,488</b>
(J)	Total RSM	<b>87,267</b>
<b>(K)</b>	<b>SOLVENCY RATIO (Total ASM/ Total RSM)</b>	<b>1.862</b>

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

Version 1 upload date: 17.02.2022

**FORM NL-27- PRODUCTS INFORMATION**

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

Date:

**04-02-2022**

<b>Products Information</b>						
<i>List below the products and/or add-ons introduced for the period ended December 31, 2021</i>						
<b>Sl. No.</b>	<b>Name of Product / Add On</b>	<b>Co. Ref. No.</b>	<b>IRDAI UIN</b>	<b>Class of Business<sup>(a)</sup></b>	<b>Category of product</b>	<b>Date of allotment of UIN</b>
1	Chola MS Bharat Griha Raksha Policy		IRDAN123RP0014V01202021	Fire	Retail	26-Mar-21
2	Chola MS Bharat Laghu Udyam Suraksha Policy		IRDAN123RP0015V01202021	Fire	Retail	26-Mar-21
3	Chola MS Bharat Sookshma Udyam Suraksha Policy		IRDAN123RP0016V01202021	Fire	Retail	26-Mar-21
4	ENTERPRISE PACKAGE POLICY (LAGHU)		IRDAN123CP0001V01202122	Miscellaneous	Commercial	20-Apr-21
5	Home Package Policy- Giriha Raksha		IRDAN123RP0086V02200203	Miscellaneous	Retail	28-Apr-21
6	Enterprise Package Policy ( Sookshma)		IRDAN123RP0017V02100001	Miscellaneous	Retail	28-Apr-21
7	SHOP PACKAGE POLICY (LAGHU)		IRDAN123CP0003V01202122	Miscellaneous	Commercial	07-Jun-21
8	OFFICE PACKAGE POLICY (LAGHU)		IRDAN123CP0002V01202122	Miscellaneous	Commercial	07-Jun-21
9	Contractors All Risks Insurance		IRDAN123CP0035V02201819	Engineering	Commercial	29-Jun-21
10	ACCIDENTAL DAMAGE EXTENSION		IRDAN123RP0014V01202021/A0015V01202122	Fire	Retail	13-Jul-21
11	EXPENSES FOR SHIFTING TO ALTERNATE ACCOMMODATION		IRDAN123RP0014V01202021/A0016V01202122	Fire	Retail	13-Jul-21
12	THIRD PARTY LIABILITY COVER		IRDAN123RP0014V01202021/A0017V01202122	Fire	Retail	13-Jul-21
13	EMERGENCY EXPENSES		IRDAN123RP0014V01202021/A0018V01202122	Fire	Retail	13-Jul-21
14	ACCIDENTAL DAMAGE EXTENSION		IRDAN123RP0015V01202021/A0010V01202122	Fire	Retail	13-Jul-21
15	ESCALATION CLAUSE		IRDAN123RP0015V01202021/A0011V01202122	Fire	Retail	13-Jul-21
16	INSURANCE OF ADDITIONAL EXPENSES OF RENT FOR AN ALTERNATIVE ACCOMMODATION		IRDAN123RP0015V01202021/A0012V01202122	Fire	Retail	13-Jul-21
17	FIRE FIGHTING EXPENSES		IRDAN123RP0015V01202021/A0013V01202122	Fire	Retail	13-Jul-21
18	EXPEDITING EXPENSES		IRDAN123RP0015V01202021/A0014V01202122	Fire	Retail	13-Jul-21
19	ACCIDENTAL DAMAGE EXTENSION		IRDAN123RP0016V01202021/A0005V01202122	Fire	Retail	13-Jul-21
20	ESCALATION CLAUSE		IRDAN123RP0016V01202021/A0006V01202122	Fire	Retail	13-Jul-21
21	INSURANCE OF ADDITIONAL EXPENSES OF RENT FOR AN ALTERNATIVE ACCOMMODATION		IRDAN123RP0016V01202021/A0007V01202122	Fire	Retail	13-Jul-21
22	FIRE FIGHTING EXPENSES		IRDAN123RP0016V01202021/A0008V01202122	Fire	Retail	13-Jul-21
23	EXPEDITING EXPENSES		IRDAN123RP0016V01202021/A0009V01202122	Fire	Retail	13-Jul-21
24	PROFESSIONAL FEES		IRDAN123CP0035V02201819/A0028V01202122	Engineering	Commercial	09-Aug-21
25	ADDITIONAL CUSTOM DUTY		IRDAN123CP0035V02201819/A0004V01202122	Engineering	Commercial	09-Aug-21
26	TRANSIT COVER		IRDAN123CP0035V02201819/A0005V01202122	Engineering	Commercial	09-Aug-21
27	AIR FREIGHT CHARGES		IRDAN123CP0035V02201819/A0006V01202122	Engineering	Commercial	09-Aug-21
28	AUTOMATIC REINSTATEMENT CLAUSE		IRDAN123CP0035V02201819/A0007V01202122	Engineering	Commercial	09-Aug-21
29	CONSTRUCTION PLANT AND MACHINERY EQUIPMENT EXTENSION (CPM Extension)		IRDAN123CP0035V02201819/A0008V01202122	Engineering	Commercial	09-Aug-21
30	CONTINUITY OF COVER FOR INSURED CONTRACTWORK TAKEN OVER OR PUT INTO SERVICE		IRDAN123CP0035V02201819/A0009V01202122	Engineering	Commercial	09-Aug-21
31	COVER FOR LEAK SEARCH COST WHEN LAYING PIPELINES		IRDAN123CP0035V02201819/A0010V01202122	Engineering	Commercial	09-Aug-21
32	COVER FOR OFFSITE STORAGE / FABRICATION		IRDAN123CP0035V02201819/A0011V01202122	Engineering	Commercial	09-Aug-21
33	COVER FOR TESTING OF MACHINERY AND EQUIPMENT		IRDAN123CP0035V02201819/A0012V01202122	Engineering	Commercial	09-Aug-21
34	COVER FOR VALUABLE DOCUMENTS		IRDAN123CP0035V02201819/A0013V01202122	Engineering	Commercial	09-Aug-21
35	CROSS LIABILITY COVER UNDER THIRD PARTY LIABILITY		IRDAN123CP0035V02201819/A0014V01202122	Engineering	Commercial	09-Aug-21
36	DEWATERING EXPENSES		IRDAN123CP0035V02201819/A0015V01202122	Engineering	Commercial	09-Aug-21
37	ESCALATION COSTS		IRDAN123CP0035V02201819/A0016V01202122	Engineering	Commercial	09-Aug-21
38	EXPEDITING COSTS INCLUDING COVER FOR EXTRA CHARGES FOR OVERTIME, NIGHT WORK, WORK ON PUBLIC HOLIDAYS		IRDAN123CP0035V02201819/A0017V01202122	Engineering	Commercial	09-Aug-21
39	EXTENDED MAINTENANCE COVER		IRDAN123CP0035V02201819/A0018V01202122	Engineering	Commercial	09-Aug-21
40	LEASED EQUIPMENT		IRDAN123CP0035V02201819/A0019V01202122	Engineering	Commercial	09-Aug-21
41	LIMITED DEFECTIVE CONDITION EXCLUSION DE3		IRDAN123CP0035V02201819/A0020V01202122	Engineering	Commercial	09-Aug-21
42	LIMITED MAINTENANCE COVER		IRDAN123CP0035V02201819/A0021V01202122	Engineering	Commercial	09-Aug-21
43	LOSS MINIMISATION EXPENSES		IRDAN123CP0035V02201819/A0022V01202122	Engineering	Commercial	09-Aug-21
44	LOSS PAYEE CLAUSE		IRDAN123CP0035V02201819/A0023V01202122	Engineering	Commercial	09-Aug-21
45	MULTIPLE INSURED CLAUSE		IRDAN123CP0035V02201819/A0025V01202122	Engineering	Commercial	09-Aug-21
46	NON-VITIATION CLAUSE		IRDAN123CP0035V02201819/A0026V01202122	Engineering	Commercial	09-Aug-21
47	OWNERS SURROUNDING PROPERTY (INCLUDING FLEXA)		IRDAN123CP0035V02201819/A0027V01202122	Engineering	Commercial	09-Aug-21
48	PROPERTY BELONGING TO OR HELD IN CARE, CUSTODY OR CONTROL OF THE INSURED		IRDAN123CP0035V02201819/A0029V01202122	Engineering	Commercial	09-Aug-21
49	PRO-RATA EXTENSION CLAUSE		IRDAN123CP0035V02201819/A0030V01202122	Engineering	Commercial	09-Aug-21
50	REMOVAL OF DEBRIS (INCLUDING FOREIGN DEBRIS)		IRDAN123CP0035V02201819/A0031V01202122	Engineering	Commercial	09-Aug-21
51	SPECIAL CONDITIONS CONCERNING FIRE FIGHTING FACILITIES		IRDAN123CP0035V02201819/A0032V01202122	Engineering	Commercial	09-Aug-21
52	THIRD PARTY LIABILITY COVER DURING MAINTENANCE PERIOD		IRDAN123CP0035V02201819/A0033V01202122	Engineering	Commercial	09-Aug-21
53	THIRD PARTY LIABILITY COVER WITHOUT CROSS LIABILITY COVER		IRDAN123CP0035V02201819/A0034V01202122	Engineering	Commercial	09-Aug-21
54	VIBRATION, REMOVAL OR WEAKENING OF SUPPORT COVER		IRDAN123CP0035V02201819/A0035V01202122	Engineering	Commercial	09-Aug-21
55	WAIVER OF CONTRIBUTION CLAUSE		IRDAN123CP0035V02201819/A0036V01202122	Engineering	Commercial	09-Aug-21
56	WAIVER OF SUBROGATION CLAUSE		IRDAN123CP0035V02201819/A0024V01202122	Engineering	Commercial	09-Aug-21
57	Erection All Risk Insurance & Storage cum Erection Insurance		IRDAN123CP0044V02201819	Engineering	Commercial	31-Aug-21
58	50 50 CLAUSE		IRDAN123CP0044V02201819/A0037V01202122	Engineering	Commercial	31-Aug-21
59	72 HRS CLAUSE		IRDAN123CP0044V02201819/A0038V01202122	Engineering	Commercial	31-Aug-21
60	ADDITIONAL CUSTOM DUTY		IRDAN123CP0044V02201819/A0039V01202122	Engineering	Commercial	31-Aug-21
61	AIR FREIGHT ENDORSEMENT		IRDAN123CP0044V02201819/A0040V01202122	Engineering	Commercial	31-Aug-21
62	AUTOMATIC REINSTATEMENT CLAUSE		IRDAN123CP0044V02201819/A0041V01202122	Engineering	Commercial	31-Aug-21
63	CONTINUITY OF COVER DURING OPERATIONAL PHASE FOR UNIT / PLANT TESTED		IRDAN123CP0044V02201819/A0042V01202122	Engineering	Commercial	31-Aug-21
64	COVER FOR OFFSITE STORAGE/FABRICATION		IRDAN123CP0044V02201819/A0043V01202122	Engineering	Commercial	31-Aug-21
65	COVER FOR VALUABLE DOCUMENTS		IRDAN123CP0044V02201819/A0044V01202122	Engineering	Commercial	31-Aug-21
66	CROSS LIABILITY COVER UNDER TPL		IRDAN123CP0044V02201819/A0045V01202122	Engineering	Commercial	31-Aug-21

**FORM NL-27- PRODUCTS INFORMATION**

67	DEWATERING EXPENSES		IRDAN123CP0044V02201819/A0046V01202122	Engineering	Commercial	31-Aug-21
68	ESCALATION COSTS		IRDAN123CP0044V02201819/A0047V01202122	Engineering	Commercial	31-Aug-21
69	EXPEDITING COST INCLUDING COVER OF EXTRA CHARGES FOR OVERTIME, NIGHT WORK, WORK ON		IRDAN123CP0044V02201819/A0048V01202122	Engineering	Commercial	31-Aug-21
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
77	OWNERS SURROUNDING PROPERTY WITH FLEXA COVER		IRDAN123CP0044V02201819/A0056V01202122	Engineering	Commercial	31-Aug-21
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
83	TPL COVER WITHOUT CROSS LIABILITY EXTENSION WITHIN GEOGRAPHICAL LIMIT OF INDIA		IRDAN123CP0044V02201819/A0062V01202122	Engineering	Commercial	31-Aug-21
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
87	Erection All Risk Insurance & Storage cum Erection Insurance		IRDAN123CP0044V02201819	Engineering	Commercial	31-Aug-21
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)

Version 1 upload date: 17.02.2022

'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

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

(Business within India)

Periodicity of Submission: Quarterly

PART - A

Rs.Lakhs

Section I

No	PARTICULARS	SCH ++	AMOUNT
1	Investments*	8	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		-
<b>Application of Funds as per Balance Sheet (A)</b>			<b>2,06,899.73</b>

	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		-
<b>Total (B TOTAL (B))</b>			<b>(9,96,920.13)</b>
<b>'Investment Assets' As per FORM 3B *</b>			<b>(A-B) 12,03,819.86</b>

Section II

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			Balance	FRSM <sup>1</sup>						
			(a)	(b)	(c)	d = (a+b+c)	(e)	(f)	(g)=(d+f)	(h)
1	Central Govt. Securities	Not less than 20%		54,773.10	3,82,301.34	4,37,074.44	36.39%		4,37,074.44	4,33,809.95
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not less than 30%		95,282.35	6,65,044.92	7,60,327.27	63.30%		7,60,327.27	7,61,738.03
3	<b>Investment subject to Exposure Norms</b>									
	a. Housing / Infra & Loans to SG for Housing and FFE	Not less than 15%								
	1. Approved Investments			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 exceeding		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			683.27	4,769.06	5,452.34	0.45%	(142.85)	5,309.49	5,344.50
<b>Investment Assets</b>			<b>100%</b>	<b>1,50,529.05</b>	<b>10,50,651.88</b>	<b>12,01,180.93</b>	<b>100%</b>	<b>2,638.93</b>	<b>12,03,819.86</b>	<b>12,07,612.32</b>

- Note:
- (+) FRSM refers 'Funds representing Solvency Margin'
  - Other Investments are as permitted under 27A(2)
  - 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

'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 Lim

Registration Number: 123

Statement as on: 31st Dec 2021

Statement of Accretion of Assets

(Business within India)

Periodicity of Submission : Quarterly

PART - B

Rs. Lakhs

No	Category of Investments	COI	Opening Balance	% to Opening Balance	Net Accretion for the Qtr.	% to Total Accrual	TOTAL	% to Total
			(A)		(B)		(A+B)	
1	Central Govt. Securities		404009.66	34.8%	33064.77	82.9%	437074.44	36.4%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (		735979.30	63.4%	24347.98	61.1%	760327.27	63.3%
3	<b>Investment subject to Exposure Norms</b>							
	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%
	b. Infrastructure Investments							
	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%
<b>Total</b>			<b>1161305.43</b>	<b>100.0%</b>	<b>39875.51</b>	<b>100.0%</b>	<b>1201180.93</b>	<b>100.0%</b>

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

Version 1 upload date: 17.02.2022

PERIODIC DISCLOSURES

FORM NL-29 Detail regarding debt securities

Cholamandalam MS General Insurance Company Registration No. 123 Date of Registration with the IRDA : July 15, 2002 Date: Quarter ended Dec 31, 2021

(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
<b>Break down by credit rating</b>								
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 (Sovereign)	7,61,738	64.45%	7,81,013	73.64%	7,60,327	64.56%	7,53,876	72.93%
	<b>11,81,969</b>		<b>10,60,568</b>		<b>11,77,763</b>		<b>10,33,767</b>	
<b>BREAKDOWN BY RESIDUALMATURITY</b>								
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%
	<b>11,81,969</b>		<b>10,60,568</b>		<b>11,77,763</b>		<b>10,33,767</b>	
<b>Breakdown by type of the issuer</b>								
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%
	<b>11,81,969</b>		<b>10,60,568</b>		<b>11,77,763</b>		<b>10,33,767</b>	

Note

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

Version 1 upload date: 17.02.2022

**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

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		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

Version 1 upload date: 17.02.2022



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

(Read with Regulation 10)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Statement as on: 31st Dec 2021

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

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Rs Lakhs

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) <sup>3</sup>			
			Investment as on 31-12-2021 (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment as on 31-12-2021 (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment as on 31-12-2020 (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
D12	Investment properties - Immovable	EINP	2,882.51	-	-	-	2,882.51	-	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	-	-	-	-	-	-	-	-	-	-	-	-
D16	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting 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 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	-	-	-	-	-	-	-	-	-	-	-	-
D33	Passively Managed Equity ETF (Promoter Group)	EETP	-	-	-	-	-	-	-	-	-	-	-	-
D34	Onshore Rupee Bonds issued by ADB and IFC	EORB	-	-	-	-	-	-	-	-	-	-	-	-
D35	Debt Capital Instruments (DCI-BaseI III)	EDCI	-	-	-	-	-	-	-	-	-	-	-	-
D36	Redeemable Non-cumulative Preference Shares (RNCPS- BaseI III)	ERNP	-	-	-	-	-	-	-	-	-	-	-	-
D37	Redeemable Cumulative Preference Shares (RCPS- BaseI III)	ERCP	-	-	-	-	-	-	-	-	-	-	-	-
D38	Additional Tier 1 (BaseI III Compliant) Perpetual Bonds - [PSU Banks]	EAPS	-	-	-	-	-	-	-	-	-	-	-	-
D39	Additional Tier 1 (BaseI 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%	-	-	-	-
D41	Units of Infrastructure Investment Trust	EIIT	-	-	-	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-	-	-	-
E08	Municipal Bonds	OMUN	-	-	-	-	-	-	-	-	-	-	-	-
E09	Commercial Papers	OACP	-	-	-	-	-	-	-	-	-	-	-	-
E10	Preference Shares	OPSH	-	-	-	-	-	-	-	-	-	-	-	-
E11	SEBI approved Alternate Investment Fund (Category I)	OAFI	-	-	-	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-	-	-	-
E14	Term Loans (without Charge)	OTLW	-	-	-	-	-	-	-	-	-	-	-	-
E15	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-	-	-	-	-	-	-	-	-	-
E16	Mutual Funds - (under Insurer's Promoter Group)	OMPG	-	-	-	-	-	-	-	-	-	-	-	-
E17	Securitized Assets	OPSA	-	-	-	-	-	-	-	-	-	-	-	-
E18	Investment properties - Immovable	OIPI	-	-	-	-	-	-	-	-	-	-	-	-
E19	Passively Managed Equity ETF (Non Promoter Group)	OETF	513.83	-	0.00%	0.00%	513.83	-	0.00%	0.00%	-	-	-	-
E20	Passively Managed Equity ETF (Promoter Group)	OETP	-	-	-	-	-	-	-	-	-	-	-	-
E21	Onshore Rupee Bonds issued by ADB and IFC	OORB	-	-	-	-	-	-	-	-	-	-	-	-
E22	Debt Capital Instruments (DCI-BaseI III)	ODCI	-	-	-	-	-	-	-	-	-	-	-	-
E23	Redeemable Non-cumulative Preference Shares (RNCPS- BaseI III)	ORNP	-	-	-	-	-	-	-	-	-	-	-	-
E24	Redeemable Cumulative Preference Shares (RCPS- BaseI III)	ORCP	-	-	-	-	-	-	-	-	-	-	-	-
E25	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	ORAD	-	-	-	-	-	-	-	-	-	-	-	-
E26	Reclassified Approved Investments - Equity (Point 6 under Note for Regulation 4 to 9)	ORAE	1,426.91	12.00	0.91%	0.68%	1,426.91	107.85	10.48%	7.85%	500.97	-0.40	-0.03%	-0.02%
E27	Additional Tier 1 (BaseI III Compliant) Perpetual Bonds - [PSU Banks]	OAPS	-	-	-	-	-	-	-	-	-	-	-	-
E28	Additional Tier 1 (BaseI III Compliant) Perpetual Bonds - [Private Banks]	OAPB	-	-	-	-	-	-	-	-	-	-	-	-
E29	Units of Real Estate Investment Trust (REITs)	ORIT	-	-	-	-	-	-	-	-	-	-	-	-
E30	Units of Infrastructure Investment Trust	OIIT	-	-	-	-	-	-	-	-	-	-	-	-
E31	Debt ETFs - "Other Investments"	ODTF	-	-	-	-	-	-	-	-	-	-	-	-
E32	Debt Instruments of REITs - Other Investments	ODRT	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>			<b>12,01,180.93</b>	<b>19,402.13</b>	<b>6.17%</b>	<b>4.62%</b>	<b>12,01,180.93</b>	<b>60,147.72</b>	<b>6.78%</b>	<b>5.07%</b>	<b>10,47,216.16</b>	<b>61,147.94</b>	<b>7.53%</b>	<b>5.64%</b>

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

Periodicity of Submission: Quarterly

Rs Lakhs

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) <sup>3</sup>			
			Investment as on 31-12-2021 (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment as on 31-12-2021 (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment as on 31-12-2020 (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>

<sup>1</sup> yield Calculation based on daily simple Average of Investments

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

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

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

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

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

## FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS

(Read with Regulation 10)

PART - A

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

Registration Number: 123

Statement as on: 31st Dec 2021

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

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs Lakhs

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
<b>A.</b>	During the Quarter <sup>1</sup>								
	NIL								
<b>B.</b>	<u>As on Date</u> <sup>2</sup>								
1	8.90% IL&FS DB 23-05-2023	IODS	600.00	24-May-2018	CARE	CARE - AAA	CARE - D	18-Sep-2018	
2	9.00% IL&FS DB 09-06-2023	IODS	594.77	1-Jun-2018	CARE	CARE - AAA	CARE - D	18-Sep-2018	
3	7.89% 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

Version 1 upload date: 17.02.2022

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

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

Date: 31st December 21

(Amount in Rs. Lakhs)

S.No.	Reinsurance/Retrocession Placements	No. of reinsurers	Premium ceded to reinsurers (Upto the Quarter)			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
<b>Outside India</b>						
1	No. of Reinsurers with rating of AAA and above					0.00%
2	No. of Reinsurers with rating AA but less than AAA	3	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%
	<b>Total (A)</b>	<b>55</b>	<b>10,480</b>	<b>1,183</b>	<b>6,864</b>	
<b>With In India</b>						
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%
	<b>Total (B)</b>	<b>21</b>	<b>70,387</b>	<b>2,198</b>	<b>2,927</b>	
	<b>Grand Total (C)= (A)+(B)</b>	<b>76</b>	<b>80,866</b>	<b>3,381</b>	<b>9,791</b>	<b>100.00%</b>

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

Version 1 upload date: 17.02.2022



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

Name of the Insurer : CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

Date:

(Amount in Rs. Lakhs)

Sl.No.	Line of Business	For the Quarter		For the corresponding quarter of the previous year		upto the quarter		Up to the corresponding quarter of the previous year	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	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								
14	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:

Sl.No.	Channels	For the Quarter		Upto the Quarter		For the corresponding quarter of the previous year		Up to the corresponding quarter of the previous year	
		No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)
1	Individual agents	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	18353	19060	4741	75864	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

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	No. of claims only		
																		Other segments **	Miscellaneous	Total
1	Claims O/S at the beginning of the period	504	1176		1176	12517	31270	43787	20898	441	3	21342	94	26			298	389	114	67885
2	Claims reported during the period	2179	13495	0	13495	201461	11970	213431	120190	1800	4	121994	124	41	1744		67	1390	1817	356282
	(a) Booked During the period	2179	13495		13495	201461	11970	213431	120190	1800	4	121994	124	41	1744		67	1390	1817	356282
	(b) Reopened during the period	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	0	0	0
	(c) Other Adjustment (to be specified)																			
	(i) _____	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	0	0	0
	(ii) _____	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	0	0	0
3	Claims Settled during the period	829	12348	0	12348	177806	8801	186607	97802	940	4	98746	86	15	1046		14	1052	1461	302204
	(a) paid during the period	829	12348		12348	177806	8801	186607	97802	940	4	98746	86	15	1046		14	1052	1461	302204
	(b) Other Adjustment (to be specified)																			
	(i) _____	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	0	0	0
	(ii) _____	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	0	0	0
4	Claims Repudiated during the period	708	523	0	523	10806	1160	11966	22107	838	0	22945	35	12	131		1	364	203	36888
	Repudiation	447	239		239	6706	0	6706	22107	471	0	22578	14	10	24		0	133	94	30245
	Closure	261	284		284	4100	1160	5260	0	367	0	367	21	2	107		1	231	109	6643
	Other Adjustment (to be specified)																			
	(i) _____	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0	0	0	0
	(ii) _____	0	0	0	0	0	0	0	0	0	0	0	0	0	0		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	17	0	17	886	10	896	243	4	1	248	1	1	5		5	28	4	1269
6	Claims O/S at End of the period	1146	1800	0	1800	25366	33279	58645	21179	463	3	21645	97	40	722		350	363	267	85075
	Less than 3 months	524	1192		1192	21340	4395	25735	7292	274	0	7566	38	14	570		5	268	216	36128
	3 months to 6 months	389	345		345	2336	2872	5208	400	53	1	454	19	7	91		0	50	41	6604
	6 months to 1 year	175	187		187	1319	4942	6261	261	21	1	283	22	11	38		4	23	6	7010
	1 year and above	88	76		76	371	21070	21441	13226	115	1	13342	18	8	23		341	22	4	35333

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

Upto the quarter ending Dec'2021

																	(Amount in Rs. Lakhs)				
Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments **	Miscellaneous	Total	
1	Claims O/S at the beginning of the period	31180	3279		<b>3279</b>	10719	196051	<b>206770</b>	5893	2241	36	<b>8169</b>	279	198			4434	198	274	67	<b>256740</b>
2	Claims reported during the period	<b>17812</b>	<b>7600</b>	<b>0</b>	<b>7600</b>	<b>60010</b>	<b>77925</b>	<b>137935</b>	<b>66596</b>	<b>7550</b>	<b>7</b>	<b>74153</b>	<b>399</b>	<b>158</b>			<b>0</b>	<b>26</b>	<b>727</b>	<b>742</b>	<b>240704</b>
	(a) Booked During the period	17723	7554		<b>7554</b>	58842	77245	<b>136087</b>	64387	6764	7	<b>71158</b>	386	158			26		666	742	<b>235642</b>
	(b) Resigned during the period	89	45		<b>45</b>	1167	681	<b>1848</b>	2209	786		<b>2995</b>	13						60	0	<b>5061</b>
	(c) Other Adjustment (to be specified)																				
	(i) _____	0	0	0	<b>0</b>	0	0	<b>0</b>	0	0	0	<b>0</b>	0	0			0	0	0	0	<b>0</b>
	(ii) _____	0	0	0	<b>0</b>	0	0	<b>0</b>	0	0	0	<b>0</b>	0	0			0	0	0	0	<b>0</b>
3	Claims Settled during the period	<b>5635</b>	<b>3677</b>	<b>0</b>	<b>3677</b>	<b>49531</b>	<b>56949</b>	<b>106480</b>	<b>52032</b>	<b>4185</b>	<b>7</b>	<b>56224</b>	<b>174</b>	<b>13</b>			<b>0</b>	<b>17</b>	<b>530</b>	<b>516</b>	<b>174170</b>
	(a) paid during the period	5635	3677		<b>3677</b>	49531	56949	<b>106480</b>	52032	4185	7	<b>56224</b>	174	13			17		530	516	<b>174170</b>
	(b) Other Adjustment (to be specified)																				
	(i) _____	0	0	0	<b>0</b>	0	0	<b>0</b>	0	0	0	<b>0</b>	0	0			0	0	0	0	<b>0</b>
	(ii) _____	0	0	0	<b>0</b>	0	0	<b>0</b>	0	0	0	<b>0</b>	0	0			0	0	0	0	<b>0</b>
4	Claims Repudiated during the period	<b>2493</b>	<b>2390</b>	<b>0</b>	<b>2390</b>	<b>6326</b>	<b>5766</b>	<b>12092</b>	<b>14477</b>	<b>3152</b>	<b>0</b>	<b>17629</b>	<b>72</b>	<b>32</b>			<b>0</b>	<b>0</b>	<b>193</b>	<b>98</b>	<b>35552</b>
	Repudiation	1192	262		<b>262</b>	3975	0	<b>3975</b>	14477	2181	0	<b>16658</b>	41	19			0	0	68	74	<b>22381</b>
	Closure	1301	2127		<b>2127</b>	2351	5766	<b>8117</b>	0	971	0	<b>971</b>	31	13			0	0	125	25	<b>13170</b>
	(c) Other Adjustment (to be specified)																				
	(i) _____	0	0	0	<b>0</b>	0	0	<b>0</b>	0	0	0	<b>0</b>	0	0			0	0	0	0	<b>0</b>
	(ii) _____	0	0	0	<b>0</b>	0	0	<b>0</b>	0	0	0	<b>0</b>	0	0			0	0	0	0	<b>0</b>
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	64	2	0	<b>2</b>	138	3	<b>141</b>	51	5	0	<b>55</b>	0	0			0	0	13	0	<b>283</b>
6	Claims O/S at End of the period	<b>40864</b>	<b>4812</b>	<b>0</b>	<b>4812</b>	<b>14872</b>	<b>211262</b>	<b>226133</b>	<b>5979</b>	<b>2454</b>	<b>35</b>	<b>8469</b>	<b>433</b>	<b>311</b>			<b>0</b>	<b>4443</b>	<b>277</b>	<b>195</b>	<b>287722</b>
	Less than 3months	9822	2468		<b>2468</b>	8359	22477	<b>30835</b>	4109	977	0	<b>5087</b>	100	108			4		116	132	<b>49070</b>
	3 months to 6 months	3905	632		<b>632</b>	2103	14841	<b>16943</b>	393	207	33	<b>633</b>	61	18			0	0	21	39	<b>22554</b>
	6months to 1 year	3640	643		<b>643</b>	1352	28310	<b>29662</b>	421	133	0	<b>554</b>	139	50			1052		11	10	<b>36087</b>
	1year and above	23496	1070		<b>1070</b>	3058	145634	<b>148693</b>	1056	1137	1	<b>2194</b>	132	135			3386		129	13	<b>180011</b>

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



FORM NL-39- AGEING OF CLAIMS

Name of the Insurer:

For the Quarter ending on Dec'2021

(Amount in Rs. Lakhs)

Ageing of Claims (Claims paid)																	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	44	96	95	68	21	2	0	104	283	610	595	651	6	0	326	2249
2	Marine Cargo	2527	1121	507	140	33	0	1	422	331	537	247	74	0	0	4329	1612
3	Marine Other than Cargo	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Motor OD	55899	14265	2811	730	168	1	0	9108	6170	2804	982	351	41	43	73874	19500
5	Motor TP	64	447	604	606	662	279	173	252	2103	2983	3315	4964	3405	2710	2835	19732
6	Health	21564	1605	321	7	1	0	0	11085	969	471	46	12	0	0	23498	12583
7	Personal Accident	110	128	47	8	2	1	0	313	555	238	103	29	13	-1	296	1250
8	Travel	1	0	0	0	0	0	0	1	0	0	0	0	0	0	1	1
9	Workmen's Compensation/ Employer's liability	3	4	10	13	2	0	0	0	17	19	64	0	0	0	32	101
10	Public/ Product Liability	0	2	3	1	3	0	0	0	2	1	1	0	0	0	9	4
11	Engineering	130	395	24	20	5	1	0	35	18	73	132	43	0	0	575	302
12	Aviation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	Crop Insurance	4	0	0	0	0	0	0	6	3	0	0	0	0	0	4	8
14	Other segments <sup>(a)</sup>	107	198	69	37	6	0	0	47	87	32	17	18	4	1	417	206
15	Miscellaneous	431	73	23	9	3	0	0	256	7	12	6	2	0	0	539	283

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

FORM NL-39- AGEING OF CLAIMS

Upto the Quarter ending on Dec'2021

(Rs in Lakhs)

Ageing of Claims (Claims paid)																	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	149	315	201	119	38	5	2	328	743	1204	1845	1487	46	-18	829	5635
2	Marine Cargo	8071	3001	955	253	67	0	1	1186	897	978	485	129	0	1	12348	3677
3	Marine Other than Cargo	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Motor OD	134286	34472	7417	1405	224	1	1	22511	16180	7250	2365	957	81	188	177806	49531
5	Motor TP	167	1193	2078	1842	2400	729	392	724	5671	9893	9695	16366	8422	6178	8801	56949
6	Health	94945	2403	415	32	6	0	1	49938	1424	560	93	14	0	4	97802	52032
7	Personal Accident	318	446	148	21	6	1	0	1237	1815	661	388	72	13	-1	940	4185
8	Travel	2	1	0	0	1	0	0	2	4	0	0	2	0	0	4	7
9	Workmen's Compensation/ Employer's liability	5	23	21	33	3	0	1	0	38	25	100	2	0	9	86	174
10	Public/ Product Liability	0	2	5	3	5	0	0	0	3	1	9	0	0	0	15	13
11	Engineering	314	578	90	46	15	3	0	47	153	266	320	103	16	0	1046	904
12	Aviation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	Crop Insurance	13	1	0	0	0	0	0	23	3	0	0	10	-18	0	14	17
14	Other segments <sup>(a)</sup>	270	437	222	110	13	0	0	120	196	101	52	53	6	1	1052	530
15	Miscellaneous	1182	210	53	11	5	0	0	301	185	17	9	4	0	0	1461	516

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

Version 1 upload date: 17.02.2022



Segmental performance upto the Quarter 31 December, 2021 of Current financial year

Particulars	OTHER MISCELLANEOUS							Miscellaneous Total			Grand Total	
	Engineering	Aviation	Product Liability	Liability Insurance	Workmen Compensation/ Employer's Liability	Crop Insurance	Credit Insurance	Others (A)	Retail	Group		Government Schemes
<b>Premium</b>												
Gross Direct Premium	2,244	-	85	828	462	-	-	4,124	6,958	50,077	-	1,64,404
Gross Written Premium	2,451	-	85	911	462	-	-	4,124	6,958	50,351	-	1,64,728
Net Written Premium	938	-	58	530	439	-	-	3,761	5,227	37,194	-	1,32,089
<b>Net Earned Premium (A)</b>	<b>938</b>	<b>-</b>	<b>58</b>	<b>538</b>	<b>494</b>	<b>-</b>	<b>-</b>	<b>3,847</b>	<b>4,731</b>	<b>37,093</b>	<b>3</b>	<b>1,36,647</b>
<b>Claims</b>												
Claims (Gross)	596	-	11	193	326	15	-	1,220	7,807	49,952	2	2,31,626
Claims incurred (Net) (B)	312	-	(2)	111	309	2	-	833	6,480	42,058	2	1,83,217
<b>Commission</b>												
Commission (Gross)	186	-	4	58	56	-	-	688	948	8,846	-	98,376
Commission-Net (C)	(82)	-	-	5	56	(17)	-	582	164	6,175	-	8,456
<b>Total Operating expenses (D)</b>	<b>271</b>	<b>-</b>	<b>41</b>	<b>99</b>	<b>96</b>	<b>-</b>	<b>(10)</b>	<b>989</b>	<b>1,726</b>	<b>16,081</b>	<b>1</b>	<b>96,461</b>
<b>Premium deficiency (E)</b>												
Underwriting Result (F=A-B-C-D-E)	484	-	15	313	33	1	6	182	(4,638)	(28,082)	8	(31,487)
Underwriting Ratio = (F)*100/(A)	51	-	28	60	7	-	1	(60)	(70)	(75)	12	(12)

Note:  
 (A) Other segments \*\* Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium  
 Version 1 upload date: 17.02.2022

## FORM NL-41 OFFICES INFORMATION

As at: December 31, 2021

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Date: 31.12.2021

Sl. No.	Office Information	Number
1	No. of offices at the beginning of the year	141
2	No. of branches approved during the year	46
3	No. of branches opened during the year	Out of approvals of previous year
4		Out of approvals of this year
5	No. of branches closed during the year	10
6	No of branches at the end of the year	134
7	No. of branches approved but not opened	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	No. of Employees (a) On-roll: (b) Off-roll: (c) Total	(a) 797 (b) 1 (c) 798
12	No. of Insurance Agents and Intermediaries (a) Individual Agents, (b) Corporate Agents-Banks (c) Corporate Agents-Others (d) Insurance Brokers (e) Web Aggregators (f) Insurance Marketing Firm (g) Motor Insurance Service Providers (DIRECT) (h) Point of Sales persons (DIRECT) (i) Other as allowed by IRDAI (To be specified)	(a) 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

Version 1 upload date: 17.02.2022

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

**Cholamandalam MS General Insurance  
Company Limited**

**Name of the Insurer:**

**Date:**

December 31, 2021

<b>Board of Directors and Key Management Persons</b>				
<b>Sl. No.</b>	<b>Name of person</b>	<b>Designation</b>	<b>Role /Category</b>	<b>Details of change in the period, if any</b>
1	Mr. M M Murugappan	Chairman	Director	NA
2	Mr. Margam Rama Prasad	Independent Director	Director	NA
3	Mr. K Luke Ravindranath Babu	Independent Director	Director	NA
4	Ms. K Ramadevi	Independent Director	Director	NA
5	Mr. Sridharan Rangarajan	Non-Executive Director	Director	NA
6	Mr. 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	NA
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, 2021
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

- Notes:-
- (a) "Key Management Person" as defined under Annexure 4 (Guidelines on appointment and reporting of Key Management Persons) of Corporate Governance Guidelines for Insurers in India 2016
  - (b) In case of directors, designation to include "Independent Director / Non-executive Director / Executive Director / Managing Director/Chairman"

Version 1 upload date: 17.02.2022

**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)**

<b>Rural &amp; Social Obligations (Quarterly Returns)</b>					
<b>Sl.No.</b>	<b>Line of Business</b>	<b>Particular</b>	<b>No. of Policies Issued</b>	<b>Premium Collected</b>	<b>Sum Assured</b>
1	FIRE	Rural	168326	7304	21048538
		Social			
2	MARINE CARGO	Rural	1630	728	3044350
		Social			
3	MARINE OTHER THAN CARGO	Rural	0	0	0
		Social			
4	MOTOR OD	Rural	131539	26500	2937377
		Social			
5	MOTOR TP	Rural	1233711	53029	0
		Social			
6	HEALTH	Rural	15128	1315	80352
		Social			
7	PERSONAL ACCIDENT	Rural	4015	100	267201
		Social			
8	TRAVEL	Rural			
		Social			
9	Workmen's Compensation/ Employer's liability	Rural	381	56	23553
		Social			
10	Public/ Product Liability	Rural	83	35	33103
		Social			
11	Engineering	Rural	1435	269	194326
		Social			
12	Aviation	Rural			
		Social			
13	Other Segment <sup>(a)</sup>	Rural	90444	1152	1448047
		Social			
14	Miscellaneous	Rural			
		Social			
<b>Total</b>		<b>Rural</b>	<b>1646692</b>	<b>90489</b>	<b>29076846</b>
		<b>Social</b>			

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.)

<b>Name of the Insurer :</b>	Cholamandalam MS General Insurance Company Limited
<b>Registration No. :</b>	123
<b>Date of Registration :</b>	July 15, 2002
<b>Gross Direct Premium Income during the immediate preceding FY</b>	43,88,20,82,358
<b>Gross Direct Motor Third Party Insurance Business Premium during immediate preceding FY</b>	20,52,57,69,602
<b>Obligation of the insurer to be met in the financial year</b>	13,50,16,81,884
<b>Statement Period : Quarter ending</b>	31-Dec-21

<b>Items</b>	<b>(Amount in Rs)</b>	
	<b>For the quarter ended Dec 31, 2021</b>	<b>Upto the quarter ended Dec 31, 2021</b>
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

Version 1 upload date: 17.02.2022



## GRIEVANCE DISPOSAL

SI No.	Particulars	Opening Balance *	Additions during the quarter (net of duplicate complaints)	Complaints Resolved			Complaints Pending at the end of the quarter	Total Complaints registered up to the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
<b>1</b>	<b>Complaints made by customers</b>							
a)	Proposal Related	0	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
e)	Refund Related	0	4	1	1	2	0	15
f)	Coverage Related	0	1			1	0	2
g)	Cover Note Related	0					0	0
h)	Product Related	0	5	1		4	0	13
i)	Others (to be specified) (i) Insurer failed to clarify the queries raised by Insured (ii) Dispute regarding quantum of premium refund	0	70	20	16	34	0	134
	<b>Total</b>	0	402	67	71	265	0	1000
<b>2</b>	<b>Total No. of policies during previous year:</b>	61,33,179						
<b>3</b>	<b>Total No. of claims during previous year:</b>	2,05,086						
<b>4</b>	<b>Total No. of policies during current year:</b>	80,20,281						
<b>5</b>	<b>Total No. of claims during current year:</b>	3,44,309						
<b>6</b>	<b>Total No. of Policy Complaints (current year) per 10,000 policies (current year):</b>	0.10						
<b>7</b>	<b>Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):</b>	12.34						

8	Duration wise Pending Status	Complaints made by customers		Complaints made by Intermediaries		Total	
		Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	Number	Percentage to Pending complaints
a)	Up to 15 days	0	0%	0	0	0	0
b)	15 - 30 days	0	0	0	0	0	0
c)	30 - 90 days	0	0	0	0	0	0
d)	90 days & Beyond	0	0	0	0	0	0
<b>Total Number of Complaints</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

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

Version 1 upload date: 17.02.2022

**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**

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

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