

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	NO
	NL-3A-B-BS	Balance Sheet	NO	NO	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	NO
9	NL-9-PATTERN OF SHAREHOLDING SCHEDULE	Pattern of Shareholding	YES	YES	NO
	NL-9A-SHAREHOLDING PATTERN SCHEDULE	Pattern of Shareholding-Annexure A	YES	YES	NO
10	NL-10-RESERVE AND SURPLUS SCHEDULE	Reserves and Surplus	YES	YES	YES
	NL-10A-HEAD OFFICE ACCOUNT SCHEDULE	Head Office Account (FRBs)	NO	NO	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)	NO	NO	YES
17	NL-17-CURRENT LIABILITIES SCHEDULE	Current Liabilities	YES	YES	YES
	NL-17A-CURRENT LIABILITIES SCHEDULE	Current Liabilities (FRBs)	NO	NO	YES
18	NL-18-PROVISIONS SCHEDULE	Provisions	YES	YES	YES
19	NL-19-MISC EXPENDITURE SCHEDULE	Misc Expenditure	YES	YES	YES
20	NL-20-ANALYTICAL RATIOS SCHEDULE	Analytical Ratios	YES	YES	YES
21	NL-21-RELATED PARTY TRANSACTIONS SCHEDULE	Related Party Transactions	YES	YES	YES
22	NL-22-RECEIPTS AND PAYMENT SCHEDULE	Receipts & Payment Statement	YES	YES	YES
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	NO	NO
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	NO	NO
35	NL-35-BSNS RETURNS ACROSS LOB	Quarterly Business Returns for different line of business (Premium amount and number of policies)	YES	NO	NO
36	NL-36-CHANNEL WISE PREMIUM	Business channels	YES	NO	NO
37	NL-37-CLAIMS DATA	Claims Data	YES	NO	NO
38	NL-38-DEVELOPMENT OF LOSSES (ANNUAL SUBMISSION)	Movement of Claims	YES	NO	NO
39	NL-39-AGEING OF CLAIMS	Ageing of Claims	YES	NO	NO
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	NO	NO
44	NL-44 MOTOR THIRD PARTY OBLIGATION	Motor Third Party Obligation	YES	NO	NO
45	NL-45-GRIEVANCE DISPOSAL	Grievance Disposal	YES	NO	NO
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	NO	NO
48	NL-48 - DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)	Quantitative and Qualitative parameters of Health services rendered	YES	NO	NO

(Amount in Rs. Lakhs)																		
	Particulars	Schedule Ref. Form No.	Fire				Marine				Miscellaneous				Total			
			For the Quarter Mar'22	Up to the Year Ended Mar'22	For the corresponding quarter of the previous year Mar'21	Up to the corresponding of the previous year Mar'21	For the Quarter Mar'22	Up to the Year Ended Mar'22	For the corresponding quarter of the previous year Mar'21	Up to the corresponding of the previous year Mar'21	For the Quarter Mar'22	Up to the Year Ended Mar'22	For the corresponding quarter of the previous year Mar'21	Up to the corresponding of the previous year Mar'21	For the Quarter Mar'22	Up to the Year Ended Mar'22	For the corresponding quarter of the previous year Mar'21	Up to the corresponding of the previous year Mar'21
1	Premiums earned (Net)	NL-4	3,727	14,856	3,752	12,319	880	3,463	829	2,522	82,455	325,389	77,310	305,402	87,062	343,709	81,890	320,244
2	Profit/ Loss on sale/redemption of Investments		10	205	65	452	(2)	25	4	32	409	6,317	1,336	11,920	416	6,546	1,405	12,404
3	Interest, Dividend & Rent – Gross Note 1		478	1,948	607	2,139	32	239	39	150	15,537.41	60,139	14,511	56,384	16,047	62,325	15,157	58,673
4	Other (a) Other Income (to be specified) (i) Administrative Charges		1	2	14	33	0	1	3	8	14	52	1	3	14	54	18	44
	(ii)Investment income from pool (Terrorism)pool		238	712	130	760	-	-	-	-	37	156	33	224	275	868	163	984
	(b) Contribution from the Shareholders' Account (i) Towards Excess Expenses of Management		(669.53)	-	-	-	-	-	-	-	10,647	32,980	5,847	14,649	9,978	32,980	5,847	14,649
	TOTAL (A)		3,783	17,722	4,568	15,703	911	3,727	874	2,712	109,099	425,032	99,039	388,581	113,793	446,482	104,481	406,997
6	Claims Incurred (Net)	NL-5	(63)	4,974	539	4,166	264	2,143	586	1,854	58,183	234,484	57,833	225,963	58,385	241,601	58,958	231,984
7	Commission	NL-6	(2,516)	(4,807)	(952)	(1,917)	(84)	(167)	(206)	(352)	6,352	17,182	3,973	7,755	3,752	12,209	2,815	5,486
8	Operating Expenses related to Insurance Business	NL-7	1,114	6,588	2,598	5,333	255	982	225	739	35,362	125,622	29,094	105,411	36,730	133,192	31,917	111,483
9	Premium Deficiency																	
	TOTAL (B)		(1,465)	6,756	2,185	7,582	435	2,958	605	2,242	99,897	377,289	90,899	339,128	98,867	387,002	93,690	348,953
10	Operating Profit/(Loss) C= (A - B)		5,249	10,966	2,383	8,121	476	770	269	470	9,201	47,744	8,139	49,453	14,926	59,480	10,791	58,044
11	APPROPRIATIONS																	
	Transfer to Shareholders' Account		5,249	10,966	2,383	8,121	476	770	269	470	9,201	47,744	8,139	49,453	14,926	59,480	10,791	58,044
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL (C)		5,249	10,966	2,383	8,121	476	770	269	470	9,201	47,744	8,139	49,453	14,926	59,480	10,791	58,044

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

Note - 1 @

Pertaining to Policyholder's funds	Fire				Marine				Miscellaneous				Total			
	For the Quarter Mar'22	Up to the Year Ended Mar'22	For the corresponding quarter of the previous year Mar'21	Up to the corresponding of the previous year Mar'21	For the Quarter Mar'22	Up to the Year Ended Mar'22	For the corresponding quarter of the previous year Mar'21	Up to the corresponding of the previous year Mar'21	For the Quarter Mar'22	Up to the Year Ended Mar'22	For the corresponding quarter of the previous year Mar'21	Up to the corresponding of the previous year Mar'21	For the Quarter Mar'22	Up to the Year Ended Mar'22	For the corresponding quarter of the previous year Mar'21	Up to the corresponding of the previous year Mar'21
Interest, Dividend & Rent	545	2,329	743	2,654	35	285	47	187	17,777	71,916	17,711	69,957	18,356	74,530	18,501	72,798
Add/Less:-													-	-	-	-
Investment Expenses	(19)	(181)	(70)	(308)	1	(22)	(4)	(22)	(674)	(5,580)	(1,608)	(8,105)	(692)	(5,783)	(1,682)	(8,434)
Amortisation of Premium/ Discount on Investments	(48)	(201)	(66)	(207)	(3)	(25)	(4)	(15)	(1,566)	(6,197)	(1,591)	(5,468)	(1,617)	(6,422)	(1,661)	(5,690)
Amount written off in respect of depreciated investments													-	-	-	-
Provision for Bad and Doubtful Debts													-	-	-	-
Provision for diminution in the value of other than actively traded Equities													-	-	-	-
Investment income from Pool													-	-	-	-
Interest, Dividend & Rent – Gross*	478	1,948	607	2,139	32	239	39	150	15,537	60,139	14,512	56,384	16,047	62,325	15,158	58,673

* Term gross implies inclusive of TDS

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FORM NL-2-B-PL

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

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

PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED MARCH 31,2022

(Amount in Rs. Lakhs)						
	Particulars	Schedule Ref. Form No.	For the Quarter Mar'22	Up to the Year Ended Mar'22	For the corresponding quarter of the previous year Mar'21	Up to the corresponding of the previous year Mar'21
1	OPERATING PROFIT/(LOSS)	NL-1				
	(a) Fire Insurance		5,249	10,966	2,383	8,121
	(b) Marine Insurance		476	770	269	470
	(c) Miscellaneous Insurance		9,201	47,744	8,139	49,453
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		2,586	9,232	1,757	6,884
	(b) Profit on sale of investments		89	970	159	1,455
	(c) (Loss on sale/ redemption of investments)		-	-	-	-
	(d) Amortization of Premium / Discount on Investments		-	-	-	-
3	OTHER INCOME (To be specified)		-	-		-
	TOTAL (A)		17,601	69,682	12,707	66,383
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		24	(272)	(506)	92
	(b) For doubtful debts		(5,852)	(6,201)	(18,598)	(8,234)
	(c) Others (to be specified)					
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		399	995	695	1,870
	(b) Bad debts written off		5,852	4,635	18,595	18,595
	(c) Interest on subordinated debt		216	875	216	875
	(d) Expenses towards CSR activities		196	671	255	585
	(e) Penalties		-	-	100	100
	(f) Contribution to Policyholders' A/c					
	(i) Towards Excess Expenses of Management		9,978	32,980	5,848	14,649
	(g) Others					
	(i) Marketing cost absorbed in shareholder's account (P&L account)		4,545	25,141	-	-
	(ii) Employees' Remuneration and Welfare Benefits		(128)	256	3	373
	TOTAL (B)		15,230	59,079	6,609	28,905
6	Profit/(Loss) Before Tax		2,371	10,603	6,098	37,478
7	Provision for Taxation		832	2,901	1,617	9,311
8	Profit/ (Loss) after tax		1,539	7,702	4,481	28,167
9	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Final dividend paid		-	-	-	-
	(c) Transfer to any Reserves or Other Accounts (to be specified)		5,000	5,000	15,000	15,000
	Balance of profit/ loss brought forward from last year		69,936	63,774	74,293	50,607
	Balance carried forward to Balance Sheet		66,476	66,476	63,774	63,774

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 MARCH '22

(Amount in Rs. Lakhs)

Particulars	Schedule Ref. Form No.	As At Mar'22	As At Mar'21(Corresponding previous year)
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8	29,881	29,881
SHARE APPLICATION MONEY PENDING ALLOTMENT			
RESERVES AND SURPLUS	NL-10	166,278	158,576
FAIR VALUE CHANGE ACCOUNT			
-Shareholders' Funds		382	281
-Policyholders' Funds		2,581	2,411
BORROWINGS	NL-11	10,000	10,000
TOTAL		209,122	201,149
APPLICATION OF FUNDS			
INVESTMENTS-Shareholders	NL-12	161,702	116,141
INVESTMENTS-Policyholders	NL-12A	1,091,679	989,910
LOANS	NL-13	-	-
FIXED ASSETS	NL-14	8,481	7,267
DEFERRED TAX ASSET (Net)		17,930	19,786
CURRENT ASSETS			
Cash and Bank Balances	NL-15	3,588	3,371
Advances and Other Assets	NL-16	88,222	114,444
Sub-Total (A)		91,810	117,814
DEFERRED TAX LIABILITY (Net)			
CURRENT LIABILITIES	NL-17	907,871	809,283
PROVISIONS	NL-18	254,608	240,487
Sub-Total (B)		1,162,479	1,049,770
NET CURRENT ASSETS (C) = (A - B)		(1,070,670)	(931,955)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT			
TOTAL		209,122	201,149

Version 1 upload date: 19.05.2022

CONTINGENT LIABILITIES

Particulars	As At Mar'22	As At Mar'21(Corresponding previous year)
1. Partly paid-up investments	-	-
2. Claims, other than against policies, not acknowledged as debts by the company	-	-
3. Underwriting commitments outstanding (in respect of shares and securities)	-	-
4. Guarantees given by or on behalf of the Company		
5. Statutory demands/ liabilities in dispute, not provided for	56,699	51,121
6. Reinsurance obligations to the extent not provided for in accounts	-	-
7. Others (to be specified)	-	-
(a). _____		
(b). _____		
TOTAL	56,699	51,121

Version 1 upload date: 19.05.2022

ANNEX-4- PREMIUM SCHEDULE																																	(Amount in Rs. Lakhs)									
Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Miscellaneous		Public/Product Liability		Engineering		Aviation		Crop Insurance		Other segments ^(a)		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total		
	For the Quarter Mar'22	Up to the Year Ended Mar'22	For the Quarter Mar'22	Up to the Year Ended Mar'22	For the Quarter Mar'22	Up to the Year Ended Mar'22	For the Quarter Mar'22	Up to the Year Ended Mar'22	For the Quarter Mar'22	Up to the Year Ended Mar'22	For the Quarter Mar'22	Up to the Year Ended Mar'22	For the Quarter Mar'22	Up to the Year Ended Mar'22	For the Quarter Mar'22	Up to the Year Ended Mar'22	For the Quarter Mar'22	Up to the Year Ended Mar'22	For the Quarter Mar'22	Up to the Year Ended Mar'22	For the Quarter Mar'22	Up to the Year Ended Mar'22	For the Quarter Mar'22	Up to the Year Ended Mar'22	For the Quarter Mar'22	Up to the Year Ended Mar'22	For the Quarter Mar'22	Up to the Year Ended Mar'22	For the Quarter Mar'22	Up to the Year Ended Mar'22	For the Quarter Mar'22	Up to the Year Ended Mar'22	For the Quarter Mar'22	Up to the Year Ended Mar'22	For the Quarter Mar'22	Up to the Year Ended Mar'22	For the Quarter Mar'22	Up to the Year Ended Mar'22	For the Quarter Mar'22	Up to the Year Ended Mar'22		
	15,432	49,531	2,432	9,003	138	449	2,591	9,452	35,037	123,131	63,462	219,501	98,499	342,713	12,072	42,946	7,730	26,156	5	15	19,807	69,117	521	903	224	1,333	789	3,033	-	-	(13)	(13)	-	-	2,360	6,483	122,187	423,450	138,210	602,412		
Gross Direct Premium																																										
Add: Premium on reinsurance accepted ^(a)	930	2,588	0	0	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	104	91	262	-	-	-	-	-	-	37	27	119	422	1,056	2,400		
Less: Premium on reinsurance ceded ^(a)	5,209	40,761	1,547	5,740	138	449	1,692	5,798	11,142	49,130	3,795	11,472	17,441	60,962	2,993	9,969	1,955	7,564	0	3	4,596	17,554	29	49	66	497	669	2,478	-	-	-	-	-	247	407	23,179	81,469	34,111	126,159			
Net Written Premium	5,120	11,338	369	3,463	0	0	409	5,664	20,895	73,621	40,163	208,129	81,058	280,750	9,081	32,977	5,775	18,572	5	13	14,861	51,562	495	934	157	743	280	1,217	-	-	-	-	-	152	152	-	-	2,144	5,503	99,127	342,242	
Add: Opening balance of UPR	36,492	43,602	1,342	1,171	0	0	1,342	1,171	37,446	36,197	105,947	107,661	143,393	143,648	17,424	16,914	26,150	27,118	6	6	43,580	44,058	239	294	414	410	708	736	-	-	-	-	-	-	3,171	1,497	191,501	191,324	231,539	256,107		
Less: Closing balance of UPR	40,084	40,084	1,171	1,171	0	0	1,171	1,171	40,371	40,371	113,140	113,140	133,312	133,312	18,329	18,329	27,510	27,510	7	7	47,045	47,045	493	493	424	424	691	691	-	-	-	-	-	-	1,903	3,993	206,177	246,632	249,471			
Net Earned Premium	3,727	14,456	880	3,463	0	0	880	3,463	17,969	69,437	50,950	208,629	68,019	270,067	6,976	30,563	4,414	18,201	4	12	11,396	48,576	239	735	147	730	297	1,262	-	-	-	-	-	-	1,325	3,470	82,455	325,389	87,062	343,709		
Gross Direct Premium																																										
- In India	15,432	49,531	2,432	9,003	138	449	2,591	9,452	35,037	123,131	63,462	219,501	98,499	342,713	12,072	42,946	7,730	26,156	5	15	19,807	69,117	521	903	224	1,333	789	3,033	-	-	-	-	-	-	2,360	6,483	122,187	423,450	138,210	602,412		
- 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)						
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 ^(a)		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total		
	For the corresponding quarter of the previous year Mar'21	Up to the corresponding quarter of the previous year Mar'21	For the corresponding quarter of the previous year Mar'21	Up to the corresponding quarter of the previous year Mar'21	For the corresponding quarter of the previous year Mar'21	Up to the corresponding quarter of the previous year Mar'21	For the corresponding quarter of the previous year Mar'21	Up to the corresponding quarter of the previous year Mar'21	For the corresponding quarter of the previous year Mar'21	Up to the corresponding quarter of the previous year Mar'21	For the corresponding quarter of the previous year Mar'21	Up to the corresponding quarter of the previous year Mar'21	For the corresponding quarter of the previous year Mar'21	Up to the corresponding quarter of the previous year Mar'21	For the corresponding quarter of the previous year Mar'21	Up to the corresponding quarter of the previous year Mar'21	For the corresponding quarter of the previous year Mar'21	Up to the corresponding quarter of the previous year Mar'21	For the corresponding quarter of the previous year Mar'21	Up to the corresponding quarter of the previous year Mar'21	For the corresponding quarter of the previous year Mar'21	Up to the corresponding quarter of the previous year Mar'21	For the corresponding quarter of the previous year Mar'21	Up to the corresponding quarter of the previous year Mar'21	For the corresponding quarter of the previous year Mar'21	Up to the corresponding quarter of the previous year Mar'21	For the corresponding quarter of the previous year Mar'21	Up to the corresponding quarter of the previous year Mar'21	For the corresponding quarter of the previous year Mar'21	Up to the corresponding quarter of the previous year Mar'21	For the corresponding quarter of the previous year Mar'21	Up to the corresponding quarter of the previous year Mar'21	For the corresponding quarter of the previous year Mar'21	Up to the corresponding quarter of the previous year Mar'21	For the corresponding quarter of the previous year Mar'21	Up to the corresponding quarter of the previous year Mar'21	For the corresponding quarter of the previous year Mar'21	Up to the corresponding quarter of the previous year Mar'21				
	13,195	44,471	2,438	7,796	19	58	2,457	7,853	33,076	107,231	60,827	205,258	93,903	312,488	8,488	41,437	8,550	26,789	6	29	15,044	66,235	239	767	217	1,036	727	2,920	-	-	172	172	-	-	867	2,859	111,169	386,495	127,020	438,821		
Gross Direct Premium																																										
Add: Premium on reinsurance accepted ^(a)	149	936	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	107	31	144	-	-	-	-	-	-	-	-	-	-	-	-	-	
Less: Premium on reinsurance ceded ^(a)	6,633	26,476	1,036	4,077	19	58	1,714	4,912	11,413	41,362	3,111	10,645	16,326	54,027	2,009	8,706	1,770	7,006	0	3	5,770	15,367	12	38	45	449	412	1,736	-	-	-	-	-	-	-	-	-	-	-	-	-	
Net Written Premium	6,593	18,531	943	2,918	0	0	943	2,941	19,661	65,849	57,716	194,612	77,577	258,461	6,488	33,082	4,780	17,783	6	26	11,273	50,868	227	728	151	694	346	1,275	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Add: Opening balance of UPR	40,645	37,390	1,007	775	0	0	1,007	775	10,778	32,461	98,465	104,542	135,242	137,093	17,731	12,603	27,210	28,912	7	31	44,595	41,562	271	198	414	410	712	736	-	-	-	-	-	-	-	-	-	-	-	-	-	
Less: Closing balance of UPR	43,402	43,602	1,171	1,171	0	0	1,171	1,171	36,197	36,197	105,947	107,661	143,393	143,648	18,914	18,914	27,510	27,510	6	6	44,058	44,058	294	294	410	410	706	736	-	-	-	-	-	-	-	-	-	-	-	-	-	
Net Earned Premium	3,752	12,319	829	2,522	0	0	829	2,522	15,252	60,123	48,519	191,493	63,771	251,816	7,367	28,769	4,651	19,577	7	54	12,165	48,399	204	633	155	636	341	1,315	-	-	-	-	-	-	-	-	-	-	-	-	-	
Gross Direct Premium																																										
- In India	13,195	44,471	2,438	7,796	19	58	2,457	7,853	33,076	107,231	60,827	205,258	93,903	312,488	8,488	41,437	8,550	26,789	6	29	15,044	66,235	239	767	217	1,036	727	2,920	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- 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)																																									
Particulars	TIRE		Marine Cargo		Marine Hull		Total Marine		Motor GD		Motor TP		Total Marine		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/Product Liability		Engineering		Aviation		Crop Insurance		Other segments ^(a)		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total	
	For the Quarter Mar'22	Up to the Year Ended Mar'22	For the Quarter Mar'22	Up to the Year Ended Mar'22	For the Quarter Mar'22	Up to the Year Ended Mar'22	For the Quarter Mar'22	Up to the Year Ended Mar'22	For the Quarter Mar'22	Up to the Year Ended Mar'22	For the Quarter Mar'22	Up to the Year Ended Mar'22	For the Quarter Mar'22	Up to the Year Ended Mar'22	For the Quarter Mar'22	Up to the Year Ended Mar'22	For the Quarter Mar'22	Up to the Year Ended Mar'22	For the Quarter Mar'22	Up to the Year Ended Mar'22	For the Quarter Mar'22	Up to the Year Ended Mar'22	For the Quarter Mar'22	Up to the Year Ended Mar'22	For the Quarter Mar'22	Up to the Year Ended Mar'22	For the Quarter Mar'22	Up to the Year Ended Mar'22	For the Quarter Mar'22	Up to the Year Ended Mar'22	For the Quarter Mar'22	Up to the Year Ended Mar'22	For the Quarter Mar'22	Up to the Year Ended Mar'22	For the Quarter Mar'22	Up to the Year Ended Mar'22	For the Quarter Mar'22	Up to the Year Ended Mar'22	For the Quarter Mar'22	Up to the Year Ended Mar'22	
Claims Paid (Direct)	7,891	13,229	1,609	5,289	-	-	1,609	5,289	23,472	78,137	22,093	79,020	45,537	153,137	11,102	45,547	1,799	5,985	9	17	12,909	49,549	104	278	8	19	322	1,226	-	-	12	29	-	-	283	1,334	39,174	225,551	48,375	244,104	
Add: Re-insurance accepted to direct claims	(11)	(11)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(1)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Less: Re-insurance Ceded to Insurers (net)	4,589	8,298	811	3,259	-	-	811	3,259	8,034	26,247	1,498	4,341	10,218	32,496	2,708	8,776	508	1,744	2	1	3,301	10,321	-	3	14	119	489	-	-	31	25	-	-	27	584	13,463	44,117	20,734	78,611		
Net Claims Paid	3,291	4,920	798	2,030	-	-	798	2,030	14,438	49,490	20,494	78,721	35,319	120,641	8,394	54,771	1,291	4,241	7	16	9,608	39,228	94	284	1	18	285	372	-	-	2	4	-	-	256	949	45,493	101,479	47,622	107,443	
Add: Claims Outstanding at the end of the year	7,179	8,729	1,112	1,112	0	0	1,112	1,112	11,999	11,999	499,345	499,345	499,127	499,127	499,127	499,127	4,361	4,361	3,268	3,268	499	499	255	255	229	229	424	-	-	499	499	-	-	418	499	499,640	499,640	706,849	236,469		
Less: Claims Outstanding at the beginning of the year	7,179	8,729	1,112	1,112	0	0	1,112	1,112	11,999	11,999	499,345	499,345	499,127	499,127	499,127	499,127	4,361	4,361	3,268	3,268	499	499	255	255	229	229	424	-	-	499	499	-	-	418	499	499,640	499,640	706,849	236,469		
Net Incurred Claims	(83)	4,979	284	2,443	0	0	284	2,443	49,499	49,499	33,877	33,877	33,877	33,877	33,877	33,877	83	83	83	83	83	83	83	83	83	83	83	-	-	83	83	-	-	83	83	-	-	83	83	83	83
Claims Paid (Direct)	7,891	13,229	1,609	5,289	-	-	1,609	5,289	23,472	78,137	22,093	79,020	45,537	153,137	11,102	45,547	1,799	5,985	9	17	12,909	49,549	104	278	8	19	322	1,226	-	-	12	29	-	-	283	1,334	39,174	225,551	48,375	244,104	
Re-insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Outstanding	499	499	499	499	0	0	499	499	499	499	499	499	499	499	499	499	499	499	499	499	499	499	499	499	499	499	499	499	-	-	499	499	-	-	499	499	499	499	499	499	
Estimates of INR and INR at the end of the period (net)	433	399	182	181	0	0	182	181	2,220	2,220	2,220	2,220	2,220	2,220	2,220	2,220	2,220	2,220	2,220	2,220	2,220	2,220	2,220	2,220	2,220	2,220	2,220	-	-	2,220	2,220	-	-	2,220	2,220	2,220	2,220	2,220	2,220		
Estimates of INR and INR at the beginning of the period (net)	433	399	182	181	0	0	182	181	2,220	2,220	2,220	2,220	2,220	2,220	2,220	2,220	2,220	2,220	2,220	2,220	2,220	2,220	2,220	2,220	2,220	2,220	2,220	-	-	2,220	2,220	-	-	2,220	2,220	2,220	2,220	2,220	2,220		

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

Particulars	TIRE		Marine Cargo		Marine Hull		Total Marine		Motor GD		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		Grand Total		Amount in Rs. Lakh	
	For the corresponding quarter of the previous year Mar'21	Up to the corresponding quarter of the previous year Mar'21	For the corresponding quarter of the previous year Mar'21	Up to the corresponding quarter of the previous year Mar'21	For the corresponding quarter of the previous year Mar'21	Up to the corresponding quarter of the previous year Mar'21	For the corresponding quarter of the previous year Mar'21	Up to the corresponding quarter of the previous year Mar'21	For the corresponding quarter of the previous year Mar'21	Up to the corresponding quarter of the previous year Mar'21	For the corresponding quarter of the previous year Mar'21	Up to the corresponding quarter of the previous year Mar'21	For the corresponding quarter of the previous year Mar'21	Up to the corresponding quarter of the previous year Mar'21	For the corresponding quarter of the previous year Mar'21	Up to the corresponding quarter of the previous year Mar'21	For the corresponding quarter of the previous year Mar'21	Up to the corresponding quarter of the previous year Mar'21	For the corresponding quarter of the previous year Mar'21	Up to the corresponding quarter of the previous year Mar'21	For the corresponding quarter of the previous year Mar'21	Up to the corresponding quarter of the previous year Mar'21	For the corresponding quarter of the previous year Mar'21	Up to the corresponding quarter of the previous year Mar'21	For the corresponding quarter of the previous year Mar'21	Up to the corresponding quarter of the previous year Mar'21	For the corresponding quarter of the previous year Mar'21	Up to the corresponding quarter of the previous year Mar'21	For the corresponding quarter of the previous year Mar'21	Up to the corresponding quarter of the previous year Mar'21	For the corresponding quarter of the previous year Mar'21	Up to the corresponding quarter of the previous year Mar'21	For the corresponding quarter of the previous year Mar'21	Up to the corresponding quarter of the previous year Mar'21	For the corresponding quarter of the previous year Mar'21	Up to the corresponding quarter of the previous year Mar'21	For the corresponding quarter of the previous year Mar'21	Up to the corresponding quarter of the previous year Mar'21	For the corresponding quarter of the previous year Mar'21	Up to the corresponding quarter of the previous year Mar'21		
Claims Paid (Direct)	1,950	4,794	2,243	5,481	-	-	2,243	5,481	18,939	37,463	13,528	48,528	32,467	106,193	13,964	32,952	1,902	5,368	12	32	18,907	38,352	27	84	43	217	978	1,032	-	-	307	3,013	-	-	354	984	49,453	149,834	53,816	146,105		
Add: Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Less: Re-insurance Ceded to Insureds	1,185	2,449	1,528	3,981	-	-	1,185	3,981	7,176	31,452	730	2,447	7,977	24,373	1,706	4,598	475	1,267	11	32	2,269	5,062	1	3	10	192	325	430	-	-	214	2,564	-	-	41	81	10,726	33,303	13,480	39,635		
Net Claims Paid	765	2,345	684	1,500	-	-	684	1,500	11,763	36,011	12,828	46,081	24,490	81,820	12,258	28,356	1,427	4,101	1	32	16,638	33,290	26	81	33	24	653	602	-	-	89	449	-	-	313	903	38,730	116,471	40,336	126,462		
Add: Claims Outstanding at the end of the year	4,653	1,035	1,035	1,035	-	-	1,035	1,035	9,437	43,636	13,952	57,588	28,378	85,931	3,375	4,132	3,628	1,408	103	103	11,633	13,635	381	381	215	113	835	835	-	-	103	551	-	-	83	953	1,02,114	1,02,114	1,02,114	1,02,114		
Less: Claims Outstanding at the beginning of the year	4,038	2,868	1,072	400	-	-	1,072	400	9,437	43,636	13,952	57,588	28,378	85,931	3,375	4,132	3,628	1,408	103	103	11,633	13,635	381	381	215	113	835	835	-	-	944	1,207	-	-	407	519	4,23,499	4,23,499	4,23,499	4,23,499		
Net Insured Claims	315	4,366	561	1,635	-	-	561	1,635	13,952	57,588	14,280	71,868	33,126	1,02,462	8,883	35,386	1,000	2,693	34	203	13,964	35,374	73	116	43	87	89	200	-	-	150	1,056	-	-	171	447	97,483	2,25,961	96,496	2,25,961		
Claims Paid (Direct)																																										
In India	1,950	4,794	2,243	5,481	-	-	2,243	5,481	18,939	37,463	13,528	48,528	32,467	106,193	13,964	32,952	1,902	5,368	12	32	18,907	38,352	27	84	43	217	978	1,032	-	-	307	3,013	-	-	354	984	49,453	149,834	53,816	146,105		
Outside India																																										
Estimates of IBNR and IBNER at the end of the period (net)	309	309	140	140	-	-	309	140	2,375	2,375	436,735	436,735	433,330	433,330	2,813	2,813	2,039	2,039	39	39	4,893	4,899	117	117	94	94	94	94	-	-	37	32	-	-	149	149	436,224	436,224	436,106	436,106		
Estimates of IBNR and IBNER at the beginning of the period (net)	314	302	181	143	-	-	314	143	2,061	2,452	421,342	421,342	423,303	423,303	1,432	1,033	2,532	2,521	36	77	3,795	3,435	133	116	96	95	100	103	-	-	346	371	-	-	202	221	427,955	385,697	428,425	385,473		

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

Particulars		FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Miscellaneous Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments ^(b)		Other Miscellaneous segment		Total Miscellaneous		(Amount in Rs. Lakhs)		
		For the Quarter Mar'22	Up to the Year Ended Mar'22	For the Quarter Mar'22	Up to the Year Ended Mar'22	For the Quarter Mar'22	Up to the Year Ended Mar'22	For the Quarter Mar'22	Up to the Year Ended Mar'22	For the Quarter Mar'22	Up to the Year Ended Mar'22	For the Quarter Mar'22	Up to the Year Ended Mar'22	For the Quarter Mar'22	Up to the Year Ended Mar'22	For the Quarter Mar'22	Up to the Year Ended Mar'22	For the Quarter Mar'22	Up to the Year Ended Mar'22	For the Quarter Mar'22	Up to the Year Ended Mar'22	For the Quarter Mar'22	Up to the Year Ended Mar'22	For the Quarter Mar'22	Up to the Year Ended Mar'22	For the Quarter Mar'22	Up to the Year Ended Mar'22	For the Quarter Mar'22	Up to the Year Ended Mar'22	For the Quarter Mar'22	Up to the Year Ended Mar'22	For the Quarter Mar'22	Up to the Year Ended Mar'22	For the Quarter Mar'22	Up to the Year Ended Mar'22	For the Quarter Mar'22	Up to the Year Ended Mar'22	For the Quarter Mar'22	Up to the Year Ended Mar'22			
Commission & Remuneration		1,297	8,420	244	901	-	-	244	901	6,199	19,230	545	2,273	6,744	21,502	1,562	5,158	1,832	6,559	0	1	3,394	11,718	18	73	(1)	86	65	244	-	-	0	0	-	-	331	985	10,551	34,608	12,092	43,929	
Rewards		93	373	30	88	-	-	30	88	1,158	4,633	15	60	1,173	4,693	70	280	97	388	0	0	167	668	6	10	4	7	10	18	-	-	0	0	-	-	3	7	1,363	5,403	1,486	5,864	
Distribution fees		-	-	-	-	-	-	-	-	25	148	(0)	13	24	160	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	24	160	24	160	
Add: Commission on Re-insurance Accepted		1,390	8,792	274	989	-	-	274	989	7,383	24,011	559	2,345	7,942	26,356	1,632	5,438	1,929	6,946	1	2	3,562	12,386	24	83	2	92	75	262	-	-	0	0	-	-	334	992	11,938	40,172	13,603	49,953	
		21	64	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	-	-	-	-	-	-	1	1	2	5	23	69	
Less: Commission on Re-insurance Ceded		3,926	13,663	331	1,068	27	89	358	1,156	2,901	16,100	644	1,368	3,545	17,468	448	273	1,287	4,485	1	3	1,736	4,761	4	7	22	80	197	470	-	-	54	57	-	-	56	197	152	5,615	22,995	9,899	37,814
Net Commission		(2,516)	(4,807)	(57)	(79)	(27)	(89)	(84)	(167)	4,482	7,911	(85)	977	4,397	8,888	1,183	5,165	642	2,462	(1)	(1)	1,825	7,626	20	76	(19)	12	(121)	(203)	-	-	(54)	(57)	-	-	278	840	6,352	17,182	3,753	12,209	
Breakup of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																																										
Individual Agents		33	94	9	36	-	-	9	36	19	69	3	19	22	89	64	198	2	12	0	0	66	210	4	11	0	9	13	43	-	-	-	-	-	-	-	1	2	105	363	148	494
Corporate Agents-Banks/FII/HFC		798	2,282	6	26	-	-	6	26	527	1,859	89	399	616	2,258	748	2,600	647	2,068	0	0	1,395	4,667	0	1	-	2	20	71	-	-	-	-	-	-	286	772	2,317	7,771	3,121	10,080	
Corporate Agents-Others		41	4,159	59	217	-	-	59	217	3,236	8,890	335	1,416	3,571	10,307	529	1,769	1,265	4,714	0	1	1,794	6,485	11	34	2	14	16	63	5,438	-	0	0	-	-	43	194	5,438	17,096	5,538	21,473	
Insurance Brokers		519	2,256	199	709	-	-	199	709	3,541	12,852	118	463	3,659	13,315	240	737	15	152	0	0	255	889	9	38	-	68	26	86	-	-	-	-	-	-	5	23	3,954	14,418	4,671	17,384	
Direct Business - Online ^(c)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
MISF (Direct)		-	-	-	-	-	-	-	-	25	148	(0)	13	24	160	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	24	160	24	160
Web Aggregators		-	-	-	-	-	-	-	-	(0)	-	-	-	(0)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(0)	-	(0)	-
Insurance Marketing Firm		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Common Service Centers		-	-	-	-	-	-	-	-	5	21	13	29	18	50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	18	50	18	50
Micro Agents		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Point of Sales (Direct)		(0)	0	0	0	-	-	0	0	31	171	2	6	33	178	50	135	0	0	0	0	51	135	(0)	(0)	-	(0)	-	-	-	-	-	-	-	-	-	(0)	0	83	313	83	313
Other (to be specified)																																										
TOTAL		1,390	8,792	274	989	-	-	274	989	7,383	24,011	559	2,345	7,942	26,356	1,632	5,438	1,929	6,946	1	2	3,562	12,386	24	83	2	92	75	262	-	-	0	0	-	-	334	992	11,938	40,172	13,603	49,953	
Commission and Rewards on (Excluding Reinsurance) Business written :																																										
In India		1,390	8,792	274	989	-	-	274	989	7,383	24,011	559	2,345	7,942	26,356	1,632	5,438	1,929	6,946	1	2	3,562	12,386	24	83	2	92	75	262	-	-	0	0	-	-	334	992	11,938	40,172	13,603	49,953	
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		Travel Insurance		Total Health		Miscellaneous		Public/Product Liability		Engineering		Aviation		Crop Insurance		Other segments ⁽¹⁾		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
	For the Quarter Mar'22	Up to the Year Ended Mar'22	For the Quarter Mar'22	Up to the Year Ended Mar'22	For the Quarter Mar'22	Up to the Year Ended Mar'22	For the Quarter Mar'22	Up to the Year Ended Mar'22	For the Quarter Mar'22	Up to the Year Ended Mar'22	For the Quarter Mar'22	Up to the Year Ended Mar'22	For the Quarter Mar'22	Up to the Year Ended Mar'22	For the Quarter Mar'22	Up to the Year Ended Mar'22	For the Quarter Mar'22	Up to the Year Ended Mar'22	For the Quarter Mar'22	Up to the Year Ended Mar'22	For the Quarter Mar'22	Up to the Year Ended Mar'22	For the Quarter Mar'22	Up to the Year Ended Mar'22	For the Quarter Mar'22	Up to the Year Ended Mar'22	For the Quarter Mar'22	Up to the Year Ended Mar'22	For the Quarter Mar'22	Up to the Year Ended Mar'22	For the Quarter Mar'22	Up to the Year Ended Mar'22	For the Quarter Mar'22	Up to the Year Ended Mar'22	For the Quarter Mar'22	Up to the Year Ended Mar'22	For the Quarter Mar'22	Up to the Year Ended Mar'22	For the Quarter Mar'22	Up to the Year Ended Mar'22
1 Employee's remuneration & welfare benefits	544	1,643	126	402	0	0	126	402	1,433	7,232	1,344	19,653	6,979	26,908	2,022	7,261	545	1,884	0	1	2,447	9,146	36	76	39	117	27	136	-	-	11	11	-	-	446.49	693	19,208	97,437	18,799	96,563
2 Travel, conveyance and vehicle running expenses	18	57	14	44	-	-	14	44	12	96	274	2,074	569	789	69	184	26	89	0	0	19	125	1	2	1	4	1	6	-	-	0	0	-	-	27	15	489	1,451	911	1,433
3 Travel expenses	1	2	0	1	-	-	0	1	2	13	7	36	9	31	1	5	1	18	0	0	6	13	0	0	0	0	0	0	-	-	0	0	-	-	0	1	35	46	34	46
4 Goods, tools & stores	24	65	10	26	-	-	10	26	76	252	226	227	589	1,429	99	138	23	74	0	0	11	61	2	4	2	6	1	6	-	-	0	0	-	-	64	15	362	1,456	411	1,457
5 Insurance	1	0	1	3	-	-	1	3	21	104	46	152	89	259	10	17	0	0	0	0	17	45	0	1	0	1	1	1	-	-	0	0	-	-	5	3	108	164	112	164
6 Printing & stationery	14	46	1	1	-	-	1	1	49	46	46	188	76	227	34	86	0	0	0	0	15	76	0	0	0	1	0	1	-	-	0	0	-	-	4	49	88	149	44	44
7 Communication expenses	14	39	1	8	-	-	1	8	58	186	161	536	226	713	26	64	16	47	0	0	42	131	1	2	0	2	1	3	-	-	0	0	-	-	6	13	277	867	287	864
8 Legal & professional charges	14	36	4	8	-	-	4	8	-	2	-	51	104	154	485	226	235	34	74	14	61	35	115	1	2	-	2	-	-	1	1	-	-	-	13	15	244	264	264	244
9 Auditing fees, etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
10 Litigation expenses	1	1	1	1	-	-	1	1	0	0	0	0	0	0	0	0	0	0	0	0	2	4	0	0	0	0	0	0	-	-	0	0	-	-	0	1	11	25	11	25
11 Other charges not in any other category, at account of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
12 Variation matters	0	0	-	0	-	-	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	1	4	1	4	
13 Insurance premium	0	0	-	0	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0	-	-	0	0	0	0	0	0	
14 Management services and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
15 for any other category, at account of Product Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
16 Advertisement and publicity	426	779	95	144	-	-	94	144	4,416	13,121	11,181	37,256	15,796	50,467	1,107	3,075	754	1,774	0	0	3,911	5,649	0	10	13	17	41	73	-	-	0	0	-	-	11	39	17,433	43,914	18,529	44,107
17 Interest & bank charges	36	86	15	39	-	-	15	39	187	574	424	1,424	571	2,444	97	265	41	135	0	0	107	377	4	7	1	1	4	6	-	-	0	0	-	-	11	39	367	1,434	563	1,434
18 Depreciation	36	86	15	39	-	-	15	39	187	574	424	1,424	571	2,444	97	265	41	135	0	0	107	377	4	7	1	1	4	6	-	-	0	0	-	-	11	39	367	1,434	563	1,434
19 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
20 Business Development and Sales Promotion Expenses	63	151	9	49	0	0	9	49	226	976	662	3,729	688	3,724	103	442	65	246	0	0	108	485	12	12	2	10	3	16	-	-	0	0	-	-	25	78	1,099	4,241	1,175	4,740
21 Information Technology Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
22 Goods and Services Tax (GST)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
23 Other income/expenditure	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
24 Fuel Power and Electricity	13	9	1	3	-	-	1	3	13	36	36	137	49	203	0	25	4	14	0	0	9	39	0	0	0	3	0	1	-	-	0	0	-	-	229	4	15	259	36	270
25 Marketing Expenses	4984	5,446	104	1,16	-	-	103	1,16	813	4,036	1,436	15,334	1,478	15,757	399	2,436	274	1,205	0	0	1,111	7,759	4	36	1	36	1	46	-	-	0	0	-	-	99	111	2,488	27,406	2,478	31,426
26 Operating Lease Charges	36	79	15	39	-	-	15	39	112	466	321	1,342	435	1,791	36	148	0	0	0	0	42	155	0	0	0	3	0	14	-	-	0	0	-	-	15	39	335	1,477	320	1,477
27 Other Expenses	2	7	0	2	-	-	0	2	11	42	11	42	11	42	0	11	0	11	0	0	11	42	0	0	0	1	0	1	-	-	0	0	-	-	0	0	0	0	0	0
28 Other Expenses	1	1	0	1	-	-	0	1	1	1	1	1	1	1	0	1	0	1	0	0	1	1	0	0	0	0	0	0	-	-	0	0	-	-	0	0	0	0	0	0
29 Other Expenses	1	1	0	1	-	-	0	1	1	1	1	1	1	1	0	1	0	1	0	0	1	1	0	0	0	0	0	0	-	-	0	0	-	-	0	0	0	0	0	0
30 Other Expenses	1	1	0	1	-	-	0	1	1	1	1	1	1	1	0	1	0	1	0	0	1	1	0	0	0	0	0	0	-	-	0	0	-	-	0	0	0	0	0	0
31 Other Expenses	1	1	0	1	-	-	0	1	1	1	1	1	1	1	0	1	0	1	0	0	1	1	0	0	0	0	0	0	-	-	0	0	-	-	0	0	0	0	0	0
32 Other Expenses	1	1	0	1	-	-	0	1	1	1	1	1	1	1	0	1	0	1	0	0	1	1	0	0	0	0	0	0	-	-	0	0	-	-	0	0	0	0	0	0
33 Other Expenses	1	1	0	1	-	-	0	1	1	1	1	1	1	1	0	1	0	1	0	0	1	1	0	0	0	0	0	0	-	-	0	0	-	-	0	0	0	0	0	0
34 Other Expenses	1	1	0	1	-	-	0	1	1	1	1	1	1	1	0	1	0	1	0	0	1	1	0	0	0	0	0	0	-	-	0	0	-	-	0	0	0	0	0	0
35 Other Expenses	1	1	0	1	-	-	0	1	1	1	1	1	1	1	0	1	0	1	0	0	1	1	0	0	0	0	0	0	-	-	0	0	-	-	0	0	0	0	0	0
TOTAL	1,414	4,588	251	992	0	0	251	992	7,682	27,194	20,281	72,560	28,133	99,664	4,080	13,960	2,249	9,609	1	2	6,330	23,580	62	475	64	204	65	357	-	-	8	19	-	-	644	1,628	35,362	125,622	36,798	133,192
In India	1,414	4,588	251	992	0	0	251	992	7,682	27,194	20,281	72,560	28,133	99,664	4,080	13,960	2,249	9,609	1	2	6,330	23,580	62	475	64	204	65	357	-	-	8	19	-	-	644	1,628	35,362	125,622	36,798	133,192
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		

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Version 1 upload date: 19.05.2022

FORM NL-8-SHARE CAPITAL SCHEDULE

(Amount in Rs. Lakhs)

	Particulars	As At Mar'22	As At Mar'21 (Corresponding previous year)
1	Authorised Capital		
	Equity Shares of Rs 324,000,000 (Previous year - 324,000,000) of Rs. 10 each	32,400	32,400
	Preference Shares of Rs..... each	-	-
2	Issued Capital		
	298,805,700 (Previous Year: 298,805,700)	29,881	29,881
	Equity Shares of Rs.10 each		
	Preference Shares of Rs..... each		
3	Subscribed Capital		
	298,805,700 (Previous Year: 298,805,700)	29,881	29,881
	Equity Shares of Rs.10 each		
	Preference Shares of Rs..... each		
4	Called-up Capital		
	298,805,700 (Previous Year: 298,805,700)	29,881	29,881
	Equity Shares of Rs.10 each fully paid up		
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (Amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses	-	-
	Expenses including commission or brokerage on	-	-
	Underwriting or subscription of shares	-	-
	Preference Shares of Rs..... each	-	-
5	Paid-up Capital		
	Equity Shares of Rs.each	-	-
	Preference Shares of Rs. Each	-	-
	Total	29,881	29,881

Notes:

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

Version 1 upload date: 19.05.2022

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE**PATTERN OF SHAREHOLDING****[As certified by the Management]**

Shareholder	As At Mar'22		As At Mar'21 (Corresponding previous year)	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	179,283,420	60	179,283,420	60
· Foreign	119,522,280	40	119,522,280	40
Investors*				
· Indian	-	-	-	-
· Foreign	-	-	-	-
Others (to be specified e.g. ESOP etc.)	-	-	-	-
TOTAL	298,805,700	100	298,805,700	100

Notes: -

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

Version 1 upload date: 19.05.2022

DETAILS OF EQUITY HOLDING OF INSURERS

PART (A):

PARTICULARS OF THE SHAREHOLDING PATTERN OF THE CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED AS ON MARCH 31, 2022

Sl. No.	Category	No. of Investors	No. of shares held	% of shareholdings	Paid up equity (Rs. in lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares(VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of Shares (VIII)	As a percentage of Total Shares Held (IX) = (VIII)/(III)*100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):								
ii)	Bodies Corporate								
	(i) M/s. Cholamandalam Financial Holdings Limited (Formerly TI Financial Holdings Limited)		179282861	59.9998	17928.29	0	0	0	0
	(ii) M/s. Kartik Investments Trust Ltd		103	0	0.01	0	0	0	0
	(iii)M/s. Ambadi Enterprises Ltd.		112	0	0.01	0	0	0	0
	(iv)M/s. Murugappa Management Services Pvt Ltd.		111	0	0.01	0	0	0	0
	(v)M/s. Ambadi Investments Ltd.		223	0	0.02	0	0	0	0
	(vi)M/s. Parrys Investments Ltd		10	0	0.00	0	0	0	0
iii)	Financial Institutions/Banks								
iv)	Central Government/State Government(s)/President of India								
v)	Persons acting in Concert (Please specify)		0	0	0	0	0	0	0
vi)	Any Other		0	0	0	0	0	0	0
A.2	Foreign Promoters		0	0	0	0	0	0	0
i)	Individuals: (Names of Major Shareholders)								
ii)	Bodies Corporate								
	(i) Mitsui Sumitomo Insurance Co. Ltd.		119522280	40	11952.23	0	0	0	0
iii)	Any Other		0	0	0	0	0	0	0
B	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutional								
i)	Mutual Funds		0	0	0	0	0	0	0
ii)	Foreign Portfolio Investors		0	0	0	0	0	0	0
iii)	Banks / Financial Institutions		0	0	0	0	0	0	0
iv)	Insurance Companies		0	0	0	0	0	0	0
v)	FII belonging to foreign promoter		0	0	0	0	0	0	0
vi)	FII - others		0	0	0	0	0	0	0
vii)	Provident Fund/Pension Fund Fund		0	0	0	0	0	0	0
viii)	Alternative Investment Fund		0	0	0	0	0	0	0
ix)	Any Other		0	0	0	0	0	0	0
1.2)	Central Governemnt /State Government (s)/ President of India								
1.3)	Non - Institutions								
i)	Individual share capital upto Rs. 2 Lacs		0	0	0	0	0	0	0
ii)	Individual share capital in excess of Rs. 2 Lacs		0	0	0	0	0	0	0
iii)	NBFCs registered with RBI		0	0	0	0	0	0	0
iv)	Any Other (specify)		0	0	0	0	0	0	0
	Trusts		0	0	0	0	0	0	0
	Non-Resident Indian (NRI)		0	0	0	0	0	0	0
	Clearing Members		0	0	0	0	0	0	0
	NRI (Non repatriable)		0	0	0	0	0	0	0
	Bodies Corporate		0	0	0	0	0	0	0
	IEPF		0	0	0	0	0	0	0
v)	Any Other		0	0	0	0	0	0	0
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder		0	0	0	0	0	0	0
2.2)	Employee Benefit Trust		0	0	0	0	0	0	0
2.3)	Any Other		0	0	0	0	0	0	0
	TOTAL		298805700	100	29880.57	0	0	0	0

Footnotes

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

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

Name of the Indian Promoter: Cholamandalam Financial Holdings Limited
(Please repeat the tabulation in case of more than one Indian Promoter)

as at March 31, 2022

Sl. No.	Category	No. Of Investors	No. of shares held	% of shareholdings	Paid up equity (Rs. in lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares(VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of Shares (VIII)	As a percentage of Total Shares Held (IX) = (VIII)/(III)*100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):								
1	M A M ARUNACHALAM (in the capacity of Karta of HU	1	148660	0.08	1.49	-	-	-	-
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(MM Murugappan holds shares in the capacity as kartha)	1	355330	0.19	3.55	-	-	-	-
5	A VELLAYAN (Hold shares in the capacity as Kartha of HUF)	1	249500	0.13	2.50	-	-	-	-
6	UMAYAL.R.	1	226580	0.12	2.27	-	-	-	-
7	A VENKATACHALAM (Hold shares in the capacity as Kartha of HUF)	1	252000	0.13	2.52	-	-	-	-
8	VALLI ANNAMALAI	1	157127	0.08	1.57	7000	4.45	-	-
9	M VELLACHI	1	597425	0.32	5.97	-	-	-	-
10	M A M ARUNACHALAM	1	470160	0.25	4.70	-	-	-	-
11	ARUN ALAGAPPAN	1	833090	0.44	8.33	-	-	-	-
12	M.A.ALAGAPPAN	1	710000	0.38	7.10	6000	0.85	-	-
13	LAKSHMI CHOCKA LINGAM	1	158660	0.08	1.59	-	-	-	-
14	A VELLAYAN	1	382400	0.20	3.82	-	-	-	-
15	M M VENKATACHALAM	1	4000	0.00	0.04	-	-	-	-
16	LAKSHMI VENKATACHALAM	1	1200	0.00	0.01	-	-	-	-
17	MEYYAMMAI VENKATACHALAM	1	358580	0.19	3.59	-	-	-	-
18	S.VELLAYAN(S VELLAYAN AND A VELLAYAN hold shares on behalf of M V Seetha Subbiah Benefit trust)	1	14500	0.01	0.15	-	-	-	-
19	M V Murugappan - HUF (Valli Arunachalam holds shares in the capacity as karta)	1	543330	0.29	5.43	-	-	-	-
20	M M MURUGAPPAN	1	209715	0.11	2.10	-	-	-	-
21	A M MEYYAMMAI	1	931500	0.50	9.32	-	-	-	-
22	M V SUBBIAH (Hold shares in the capacity as Kartha of HUF)	1	171200	0.09	1.71	-	-	-	-
23	MEENAKSHI MURUGAPPAN	1	70	0.00	0.00	-	-	-	-
24	A VENKATACHALAM	1	513610	0.27	5.14	-	-	-	-

25	VALLI MUTHIAH	1	387080	0.21	3.87	-	-	-	-
26	V NARAYANAN	1	281140	0.15	2.81	-	-	-	-
27	V ARUNACHALAM	1	338990	0.18	3.39	-	-	-	-
28	ARUN VENKATACHALAM	1	200000	0.11	2.00	-	-	-	-
29	SOLACHI RAMANATHAN	1	8500	0.00	0.09	-	-	-	-
30	A V NAGALAKSHMI	1	3600	0.00	0.04	-	-	-	-
31	M V AR MEENAKSHI	1	449630	0.24	4.50	-	-	-	-
32	A.KEERTIKA UNNAMALAI	1	500	0.00	0.01	-	-	-	-
33	SIGAPI ARUNACHALAM	1	227990	0.12	2.28	15000	6.58	-	-
34	UMA RAMANATHAN	1	2000	0.00	0.02	-	-	-	-
35	V VASANTHA	1	2300	0.00	0.02	-	-	-	-
36	DHRUV M ARUNACHALAM	1	11000	0.01	0.11	-	-	-	-
37	PRANAV ALAGAPPAN	1	28050	0.01	0.28	-	-	-	-
38	VALLI ALAGAPPAN	1	1000	0.00	0.01	-	-	-	-
	Total	38	9,638,437	5.13	96.4	28,000			
ii)	Bodies corporate:			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	-	-	-	-
			529860						-
6	M A ALAGAPPAN HOLDINGS PRIVATE LIMITED	1		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				
	Total	8	73,809,125	39.31	738.09	-	-	-	-
iii)	Financial Institutions/Banks		-	0.00	0.00	-	-	-	-
iv)	Central Government/State Government(s)/President of India		-	0.00	0.00	-	-	-	-
v)	Persons acting in Concert (Please specify)		-	0.00	0.00	-	-	-	-
vi)	Any Others			0.00	0.00	-	-		
1	M.M.MUTHIAH RESEARCH FOUNDATION	1	280920	0.15	2.81	-	-	-	-
	LAKSHMI RAMASWAMY FAMILY TRUST(AA ALAGAMMAI & LAKSHMI RAMASWAMY HOLDS SHARES ON BEHALF OF THE TRUST)	1	743000	0.40	7.43	125,000	16.82	-	-
2									
3	AR LAKSHMI ACHI TRUST	1	391510	0.21	3.92		-		
	MV MUTHIAH FAMILY TRUST (M M VENKATACHALAM & M V MUTHIAH HOLDS SHARES ON BEHALF OF THE TRUST)	1	459830	0.24	4.60		-		
4									
5	MM VEERAPPAN FAMILY TRUST(MM MURUGAPPAN & MEENAKSHI MURUGAPPAN HOLDS SHARES ON BEHALF OF THE TRUST)	1	468055	0.25	4.68		-		
6	MV SUBRAMANIAN FAMILY TRUST (Mr. M M Venkatachalam hold shares on behalf of the trust)	1	459830	0.24	4.60		-		
	M M MUTHIAH FAMILY TRUST (M M MURUGAPPAN & M M MUTHIAH HOLDS SHARES ON BEHALF OF THE TRUST)	1	478055	0.25	4.78		-		
7									
8	MURUGAPPA EDUCATIONAL AND MEDICAL FOUNDATION	1	726200	0.39	7.26		-		
	Lakshmi Venkatachalam Family Trust(M M Venkatachalam&Lakshmi Venkatachalam are trustees of trust)	1	379905	0.20	3.80				
9									
10	Meenakshi Murugappan Family Trust (M M Murugappan & Meenakshi Murugappan are trustees of the trust)	1	500000	0.27	5.00				
	M M Murugappan Family Trust (M M Murugappan & Meenakshi Murugappan are trustees of the trust)	1	231800	0.12	2.32				
11									
12	Murugappan Arunachalam Children Trust (Sigapi Arunachalam alongwith others hold shares on behalf of Trust)	1	215410	0.11	2.15				
	Valli Subbiah Benefit Trust (S Vellayan & A Vellayan holds shares on behalf of the Trust)	1	14500	0.01	0.15				
13									
14	Arun Murugappan Children's Trust (MAM Arunachalam & Sigappi Arunachalam hold on behalf of the trust)	1	220278	0.12	2.20				
	M A Alagappan Grand Children Trust (Arun Alagappan& AA Alagammai hold shares on behalf of the Trust)	1	216777	0.12	2.17				
15									
16	Saraswathi Trust (M V Subiah & S Vellayan are trustees of the trust)	1	515180	0.27	5.15				
	Shambho Trust (M V Subiah & S Vellayan are trustees of the trust)	1	597340	0.32	5.97				
17									
18	MM Venkatachalam Family Trust(MM Venkatachalam&Lakshmi Venkatachalam hold shares on behalf oftrust)	1	403900	0.22	4.04				
	Total	18	7,302,490	3.89	73.02	125,000	-		
A.2	Foreign Promoters						-		
i)	Individuals (Names of major shareholders):		-	-	-	-	-	-	-
	VALLI ARUNACHALAM	1	496095	0.26	4.96				
	VALLIAMMAI MURUGAPPAN	1	17,032	0.01	0.17				
ii)	Bodies Corporate		-	-	-	-	-	-	-
	(i)		-	-	-	-	-	-	-
	(ii)		-	-	-	-	-	-	-
	(iii)		-	-	-	-	-	-	-
iii)	Any other (Please Specify)		-	0.00	0.00	-	-	-	-
	Sub total	66	91,263,179	48.61	912.63	153,000.00	-		
							-		
B	Non Promoters						-		
B.1	Public Shareholders						-		
1.1)	Institutional						-		
i)	Mutual Funds		46996917	25.03	469.97	-	-	-	-
ii)	Foreign Portfolio Investors		21890778	11.66	218.91	-	-	-	-
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		238432	0.13	2.38	-	-	-	-
ix)	Any Other					-	-	-	-
							-		
1.2)	Central Governemnt /State Government (s)/ President of India						-		
1.3)	Non - Institutions						-		
i)	Individual share capital upto Rs. 2 Lacs		14863357	7.92	148.63	-	-	-	-
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)		309357	0.16	3.09	-	-	-	-
	Clearing Members		381813	0.20	3.82	-	-	-	-
	Qualified Institutional Buyer		2996278	1.60	29.96				
	NRI (Non repatriable)		1972656	1.05	19.73	-	-	-	-
	Bodies Corporate		2819773	1.50	28.20		-		
	IEPF		809516	0.43	8.10	-	-	-	-
v)	Alternate Investment Fund								
	Total		96456253	51.38	964.56		-		
B.2	Non Public Shareholders						-		
2.1)	Custodian/DR Holder		23460	0.01	0.23	-	-	-	-
2.2)	Employee Benefit Trust					-	-	-	-
2.3)	Any Other					-	-	-	-
			23460	0.01	0.23		-		
	Sub total		96479713	51.39	964.80	-	-		
	Grand Total		187,742,892	100.00	1877.43	153000			

- 1 At A.1 and A.2 of Part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.
- 2 Insurers are required to highlight the categories which fall within the purview of Regulation II(l)(ii) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance
- 3 Details of investors (excluding employees holding under ESOP) have to be provided where the Insurance company is unlisted
- 4 Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the Insurance company is listed.
- # Please specify the names of the Fils, indicating those Fils which belong to the Group of the Joint Venture partner/foreign investor of the Indian insurance company.
- \$ Please specify the names of the OCBs, indicating those OCBs which belong to the Group of the Joint Venture partner/foreign investor of the Indian insurance company.

PART B: PARTICULARS OF THE SHAREHOLDING PATTERN OF THE CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED AS ON MARCH 31, 2022									
Name of the Indian Promoter: KARTIK INVESTMENTS TRUST LIMITED									
Shareholding pattern as on MARCH 31, 2022									
Sl. No.	Category	No.of investors	No. of shares held	% age of holding	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)				
I	Promoters' holding								
I(a).	Promoters								
	Indian promoters								
	Individuals holding								
	A Vellayan		50	0.02	0.01				
	A Venkatachalam		50	0.02	0.01				
	M A Alagappan		100	0.04	0.01				
	M M Murugappan		100	0.04	0.01				
	Vellachi Murugappan		50	0.02	0.005				
	M V Subbiah		100	0.04	0.01				
	Bodies Corporate								
	M.A. Alagappan Holdings Private Limited		50	0.02	0.01				
	M.A. Murugappan Holdings LLP		50	0.02	0.01				
	Murugappa Educational & Medical Foundation		12220	5.01	1.22				
	AMM Vellayan & Sons Private Limited		3700	1.52	0.37			NIL	
	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				
I(b).	Foreign promoters								
	Individuals								
	Valli Arunachalam		50	0.02	0.005				
	Bodies Corporate		-	-	-				
2	Persons Acting in concert								
	Sub Total		182550	74.82	18.255				
II.	Non Promoters' Holding								
1	Institutional Investors		-	-	-				
a.	Mutual Funds and UTI		-	-	-				
b.	Banks, Financial Institutions, Insurance Companies		-	-	-				
	(Central / State Government / Non Government Institutions)								
c.	FIIs:		-	-	-				
2	Others								
a.	Private Corporate Bodies		29440	12.07	2.94				
b.	Indian Public		32010	13.12	3.20				
c.	NRIs		-	-	-				
d.	OCB's		-	-	-				
e.	FIIs:		-	-	-				
f.	Employees		-	-	-				
g.	Trusts		-	-	-				
h.	Directors (independent Director)		-	-	-				
i.	NSDL/CDSL TRANSIT POSITION		-	-	-				
	Sub - Total		61450	25.18	6.15				
	Grand Total		244000	100.00	24.4				
NIL Shares Pledged There is no shares in Lock in period									

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

Name of the Indian Promoter: AMBADI ENTERPRISES LIMITED
(Please repeat the tabulation in case of more than one Indian Promoter)
as at March 31, 2022

Sl. No.	Category	No. Of Investors	No. of shares held	% of shareholdings	Paid up equity (Rs. in lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares(VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of Shares (VIII)	As a percentage of Total Shares Held (IX) = (VIII)/(III)*100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):								
1	M A M ARUNACHALAM (in the capacity of Karta of HUF)		19892	4.14	1.99	0.00	0.00	-	-
2	M A ALAGAPPAN HUF(M A Alagappan hold shares in the capacity as kartha)		15692	3.27	1.57	0.00	0.00	-	-
3	M M Muthiah HUF (M M Murugappan hold shares in the capacity as kartha)		0	-	-	0.00	0.00	-	-
4	M M MURUGAPPAN HUF(M M Murugappan holds shares in the capacity as kartha)		17666	3.68	1.77	0.00	0.00	-	-
5	A VELLAYAN (Hold shares in the capacity as Kartha of HUF)		0	-	-	0.00	0.00	-	-
6	UMAYAL.R.		0	-	-	0.00	0.00	-	-
7	A VENKATACHALAM (Hold shares in the capacity as Kartha of HUF)		0	-	-	0.00	0.00	-	-
8	VALLI ANNAMALAI		0	-	-	0	0.00	-	-
9	M VELLACHI		13879	2.89	1.39	0.00	0.00	-	-
10	M A M ARUNACHALAM		51926	10.82	5.19	0.00	0.00	-	-
11	ARUN ALAGAPPAN		39782	8.29	3.98	0.00	0.00	-	-
12	M.A.ALAGAPPAN		19892	4.14	1.99	0	0.00	-	-
13	LAKSHMI CHOCKA LINGAM		0	-	-	0.00	0.00	-	-
14	A VELLAYAN		8088	1.69	0.81	0.00	0.00	-	-
15	M M VENKATACHALAM		0	-	-	0.00	0.00	-	-
16	LAKSHMI VENKATACHALAM		0	-	-	0.00	0.00	-	-
17	MEYYAMMAI VENKATACHALAM		0	-	-	0.00	0.00	-	-
18	S.VELLAYAN(S VELLAYAN AND A VELLAYAN hold shares on behalf of M V Seetha Subbiah Benefit trust)		0	-	-	0.00	0.00	-	-
19	M V Murugappan - HUF (Valli Arunachalam holds shares in the capacity as karta)		24958	5.20	2.50	0.00	0.00	-	-
20	M M MURUGAPPAN		19770	4.12	1.98	0.00	0.00	-	-
21	A M MEYYAMMAI		0	-	-	0.00	0.00	-	-
22	M V SUBBIAH (Hold shares in the capacity as Kartha of HUF)		11778	2.45	1.18	0.00	0.00	-	-
23	MEENAKSHI MURUGAPPAN		2100	0.44	0.21	0.00	0.00	-	-
24	A VENKATACHALAM		25658	5.35	2.57	0.00	0.00	-	-
25	VALLI MUTHIAH		0	-	-	0.00	0.00	-	-
26	V NARAYANAN		8784	1.83	0.88	0.00	0.00	-	-
27	V ARUNACHALAM		8786	1.83	0.88	0.00	0.00	-	-
28	ARUN VENKATACHALAM		0	-	-	0.00	0.00		-

29	SOLACHI RAMANATHAN		0	-	-	0.00	0.00	-	-
30	A V NAGALAKSHMI		0	-	-	0.00	0.00	-	-
31	M V AR MEENAKSHI		1400	0.29	0.14	0.00	0	-	-
32	A.KEERTIKA UNNAMALAI		0	-	-	0.00	0.00	-	-
33	SIGAPI ARUNACHALAM		0	-	-	0	0.00	-	-
34	UMA RAMANATHAN		0	-	-	0.00	0.00	-	-
35	V VASANTHA		0	-	-	0.00	0.00	-	-
36	DHRUV M ARUNACHALAM		0	-	-	0.00	0.00	-	-
37	PRANAV ALAGAPPAN		0	0.00	-	0.00	0.00	-	-
38	VALLI ALAGAPPAN		0	0.00	-	0.00	0.00	-	-
39	M V SUBBIAH		13180	2.75	1.32	0.00	0.00	-	-
40	M V SEETHA SUBBIAH		1736	0.36	0.17	0.00	0.00	-	-
41	A A ALAGAMMAI		4200	0.88	0.42	0.00	0.00	-	-
42	S VELLAYAN		26354	5.49	2.64	0.00	0.00	-	-
43	M M MUTHIAH		19768	4.12	1.98	0.00	0.00	-	-
44	M M VEERAPPAN		19768	4.12	1.98	0.00	0.00	-	-
45	M A ALAGAPPAN JT M M VENKATACHALAM JT A VENKATACHALAM		480	0.10	0.05	0.00	0.00	-	-
46	M A ALAGAPPAN JT M A M ARUNACHALAM		7750	1.61	0.78	0.00	0.00	-	-
	Total		383,287		38.33	-	0.0	-	-
ii)	Bodies corporate:				-				
1	AMBADI ENTERPRISES LTD		0	0.00	-	-	0.00		-
2	A M M VELLAYAN SONS P LTD		0	0.00	-	-	0.00	-	-
3	CARBORUNDUM UNIVERSAL LIMITED		0	0.00	-	-	0.00		-
4	M.M.MUTHIAH SONS PRIVATE LTD		0	0.00	-	-	0.00	-	-
5	AMBADI INVESTMENTS LIMITED		0	0.00	-	-	0.00	-	-
6	M A ALAGAPPAN HOLDINGS PRIVATE LIMITED		0	0.00	-	-	0.00		-
7	M A MURUGAPPAN HOLDINGS LLP		0	0.00	-	-	0.00	-	-
8	Murugappa & Sons		0	0.00	-	-	0.00	-	
	Total		-		-				
iii)	Financial Institutions/Banks				-				
iv)	Central Government/State Government(s)/President of India				-				
v)	Persons acting in Concert (Please specify)				-				
vi)	Any Others				-				
1	M.M.MUTHIAH RESEARCH FOUNDATION		0	0.00	-	-	0.00	-	-
2	LAKSHMI RAMASWAMY FAMILY TRUST(AA ALAGAMMAI & LAKSHMI RAMASWAMY HOLDS SHARES ON BEHALF OF THE TRUST)		0	0.00	-	-	0.00	-	-
3	AR LAKSHMI ACHI TRUST		0		-	-	0.00	-	-
4	MV MUTHIAH FAMILY TRUST (M M VENKATACHALAM & M V MUTHIAH HOLDS SHARES ON BEHALF OF THE TRUST)		38485	8.07	3.85	-	0.00	-	-
5	MM VEERAPPAN FAMILY TRUST(MM MURUGAPPAN & MEENAKSHI MURUGAPPAN HOLDS SHARES ON BEHALF OF THE TRUST)		0	0.00	-	-	0.00	-	-
6	MV SUBRAMANIAN FAMILY TRUST (Mr. M M Venkatachalam hold shares on behalf of the trust)		38485	8.07	3.85	-	0.00		-
7	M M MUTHIAH FAMILY TRUST (M M MURUGAPPAN & M M MUTHIAH HOLDS SHARES ON BEHALF OF THE TRUST)		0	0.00	-	-	0.00	-	-
8	MURUGAPPA EDUCATIONAL AND MEDICAL FOUNDATION		0	0.00	-	-	0.00	-	-
9	Lakshmi Venkatachalam Family Trust(M M Venkatachalam&Lakshmi Venkatachalam are trustees of trust)		0	0.00	-	-	0.00	-	-
10	Meenakshi Murugappan Family Trust (M M Murugappan & Meenakshi Murugappan are trustees of the trust)		0	0.00	-	-	0.00	-	-
11	M M Murugappan Family Trust (M M Murugappan & Meenakshi Murugappan are trustees of the trust)		0	0.00	-	-	0.00	-	-
12	Murugappan Arunachalam Children Trust (Sigapi Arunachalam alongwith others hold shares on behalf of Trust)		0	0.00	-	-	0.00	-	-
13	Valli Subbiah Benefit Trust (S Vellayan & A Vellayan holds shares on behalf of the Trust)		0	0.00	-	-	0.00	-	-
14	Arun Murugappan Children's Trust (MAM Arunachalam & Sigappi Arunachalam hold on behalf of the trust)		0	0.00	-	-	0.00	-	-
15	M A Alagappan Grand Children Trust (Arun Alagappan& AA Alagammai hold shares on behalf of the Trust)		0	0.00	-	-	0.00		-
16	Saraswathi Trust (M V Subiah & S Vellayan are trustees of the trust)		0	0.00	-	-	0.00	-	-
17	Shambho Trust (M V Subiah & S Vellayan are trustees of the trust)		0	0.00	-	-	0.00	-	
18	MM Venkatachalam Family Trust(MM Venkatachalam&Lakshmi Venkatachalam hold shares on behalf oftrust)		2100	0.44	0.21	-	0.00		-
	Total		79,070	16.58	7.91	-	0.00	-	-
A.2	Foreign Promoters				-	-	0.00	0	
i)	Individuals (Names of major shareholders):				-				
	VALLI ARUNACHALAM		13879	2.89	1.39	-	0.00	-	-
	VALLIAMMAI MURUGAPPAN				-				
ii)	Bodies Corporate		-	-	-	-	0.00	-	-
	(i)		-	-	-	-	0.00	-	-
	(ii)		-	-	-	-	0.00	-	-
	(iii)		-	-	-	-	0.00	-	-
iii)	Any other (Please Specify)		-	0.00	-	-	0.00		-
	Sub total		13,879	2.89	1.39	-	0.00	-	-
			0	0.00	-	0	0.00	0	0
B	Non Promoters		0	0.00	-	0	0.00	0	0
B.1	Public Shareholders		0	0.00	-	0	0.00	0	0
1.1)	Institutional		0	0.00	-	0	0.00	0	0
i)	Mutual Funds		0	0.00	-	-	0.00	-	-
ii)	Foreign Portfolio Investors		0	0.00	-	-	0.00	-	
iii)	Banks / Financial Institutions		0	0.00	-	-	0.00	-	-
iv)	Insurance Companies		-	-	-	-	0.00	-	
v)	FII belonging to foreign promoter		-	0.00	-	-	0.00	-	
vi)	FII - others		0	0.00	-	-	0.00	-	-

vii)	Provident Fund/Pension Fund	-	0.00	-	-	0.00	-	-
viii)	Alternative Investment Fund	0	0.00	-	-	0.00	-	-
ix)	Any Other	-	0.00	-	-	0.00	-	-
		-	0.00	-	-	0.00	-	-
1.2)	Central Governemnt /State Government (s)/ President of India		0.00	-	-	0.00	-	
1.3)	Non - Institutions		0.00	-	-	0.00	-	-
i)	Individual share capital upto Rs. 2 Lacs	3764	0.78	0.38	-	0.00	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	0	0.00	-	-	0.00	-	-
iii)	NBFCs registered with RBI	0	0.00	-	-	0.00	-	-
iv)	Any Other (specify)	-	0.00	-	-	0.00	-	-
	Trusts	0	0.00	-	-	0.00	-	-
	Non-Resident Indian (NRI)	0	0.00	-	-	0.00	-	-
	Clearing Members	0	0.00	-	-	0.00	-	-
	Qualified Institutional Buyer		0.00	-	-	0.00	-	-
	NRI (Non repatriable)	0	0.00	-	-	0.00	-	-
	Bodies Corporate	0	0.00	-	-	0.00		-
	IEPF	0	0.00	-	-	0.00	-	-
v)	Alternate Investment Fund	0	0.00	-	-	0.00	-	-
	Total	3764	0.78	0.38	-	0.00	-	
B.2	Non Public Shareholders			-	-	0.00	-	-
2.1)	Custodian/ DR Holder	0	0.00	-	-	0.00	-	-
2.2)	Employee Benefit Trust	0	0.00	-	-	0.00	-	-
2.3)	Any Other	0	0.00	-	-	0.00	-	-
				-				
	sub total	3764	0.00	0.38	-	0.00	-	-
	Grand Total	480,000	100.00	48.00	0	0.00	0	-

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

- 1 At A.1 and A.2 of Part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.
- 2 Insurers are required to highlight the categories which fall within the purview of Regulation II(l)(ii) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance
- 3 Details of investors (excluding employees holding under ESOP) have to be provided where the Insurance company is unlisted
- 4 Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the Insurance company is listed.
- # Please specify the names of the Fils, indicating those Fils which belong to the Group of the Joint Venture partner/foreign investor of the Indian insurance company.
- \$ Please specify the names of the OCBs, indicating those OCBs which belong to the Group of the Joint Venture partner/foreign investor of the Indian insurance company.

PART B: PARTICULARS OF THE SHAREHOLDING PATTERN IN THE INDIAN PROMOTER COMPANY(S) AS INDICATED AT (A) ABOVE																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																														
Name of the Indian Promoter: Ambadi Investments Ltd																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																														
Shareholding pattern as on 31st March 2022																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																														
Sl. No.	Category	No. of Investors	No. of shares held	% age of holding	Paid up equity (Rs. In Lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																						
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of Shares (VIII)	As a percentage of Total Shares Held (IX) = (VIII)/(III)*100																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																					
I(a).	Promoters Indian promoters Individuals (Major Holdings) M V Subbiah M.A.ALAGAPPAN M V AR MEENAKSHI M A ALAGAPPAN (HUF) A A ALAGAMMAI V ARUNACHALAM M V SUBBIAH M V SEETHA SUBBIAH S VELLAYAN A VENKATACHALAM MEYYAMMAI VENKATACHALAM M M SEETHALAKSHMI M M MURUGAPPAN M M MURUGAPPAN (Trustee) M M MURUGAPPAN (Trustee) M M MURUGAPPAN (HUF Account) M M MURUGAPPAN M M MURUGAPPAN M M MURUGAPPAN (Trustee) M M MURUGAPPAN (Trustee) M M VENKATACHALAM M M VENKATACHALAM (Trustee) M M VENKATACHALAM (Trustee) M M VENKATACHALAM (Trustee) M M VENKATACHALAM (Trustee) A VELLAYAN LALITHA VELLAYAN M A M ARUNACHALAM SIGAPI ARUNACHALAM M A M ARUNACHALAM V NARAYANAN M V SUBBIAH VALLI ARUNACHALAM M V MURUGAPPAN (HUF) ARUN ALAGAPPAN PRANAV ALAGAPPAN ARUN VENKATACHALAM M.M.VENKATACHALAM ARUN ALAGAPPAN (Trustee) M A M ARUNACHALAM M V SUBBIAH (Trustee) <i>Individual (other holding)</i> Bodies Corporate M A ALAGAPPAN HOLDINGS PRIVATE LIMITED AR LAKSHMI ACHI TRUST A M M VELLAYAN SONS P LTD AMBADI ENTERPRISES LTD M.M.MUTHIAH RESEARCH FOUNDATION M A MURUGAPPAN HOLDINGS PRIVATE LIMITED I(b). Foreign promoters Individuals Bodies Corporate PARRY MURRAY AND COMPANY LIMITED		20684 88501 11554 20212 43810 81100 500 500 500 54151 1300 77300 32500 50000 6500 59400 22000 30149 66400 66400 54300 56800 53800 59500 56800 57582 4100 200500 31626 32000 78005 10538 250 200301 94522 31627 100200 102 25412 25400 276500 - 41000 162 187 800 14534 41000 - - - 33500	0.85 3.62 0.47 0.83 1.79 3.32 0.02 0.02 0.02 2.22 0.05 3.16 1.33 2.05 0.27 2.43 0.90 1.23 2.72 2.72 2.22 2.32 2.20 2.44 2.32 2.36 0.17 8.21 1.29 1.31 3.19 0.43 0.01 8.20 3.87 1.29 4.10 0.00 1.04 1.04 11.32 1.68 0.01 0.01 0.03 0.59 1.68 - - - 1.37	2.07 8.85 1.16 2.02 4.38 8.11 0.05 0.05 0.05 5.42 0.13 7.73 3.25 5.00 0.65 5.94 2.20 3.01 6.64 6.64 5.43 5.68 5.38 5.95 5.68 5.76 0.41 20.05 3.16 3.20 7.80 1.05 0.03 20.03 9.45 3.16 10.02 0.01 2.54 2.54 27.65 4.10 0.02 0.02 0.08 1.45 4.10 - - - 3.35							NIL																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																		
	Sub Total		2314509	94.74	231.45																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																									
Sl. No.	Category		No. of shares held	% age of holding	Paid up equity (Rs. In Lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																						
						Number of shares (V)	As a percentage of (VI) - (V)/(III)*100	Number of Shares (VIII)	As a percentage of Total Shares Held (IX) = (VIII)/(III)*100																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																					
II.	Non Promoters' Holding 1 Institutional Investors a. Mutual Funds and UTI Banks, Financial Institutions, Insurance Companies b. (Central / State Government / Non Government Institutions) c. FIIs: (i) FII belonging to foreign promoter (ii) FII - others 2 Others a. Private Corporate Bodies b. Indian Public c. NRIs OCBs (i) OCBs belonging to foreign promoters		- - - - - - 128513 - - -	- - - - - 5.26 - - -	- - - - - - 12.85 - - -																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																									

(ii)	OCBs - Others			-	-	-
	FII's			-	-	-
(i)	FII belonging to foreign promoter			-	-	-
(ii)	FII - others			-	-	-
e.	Employees			-	-	-
f.	Trusts			-	-	-
g.	Directors (Independent Director)			-	-	-
h.	Depository transit position			-	-	-
	Sub - Total		128513	5.26	12.85	
	Grand Total		2443022	100.00	244.30	

NIL Shares Pledged. There is no shares in lock in period.
Nature of business, years in business of investor's companies: The Company is engaged in Investing in companies and has experience of over 75 years of experience.

PART B:									
PARTICULARS OF THE SHAREHOLDING PATTERN IN THE INDIAN PROMOTER COMPANY(S) AS INDICATED AT (A) ABOVE									
Name of the Indian Promoter: Murugappa Management Services Private Limited									
Shareholding pattern as on March 31, 2022									
Sl. No.	Category	No. of Investors	No. of shares held	% of shareholdings	Paid up equity (Rs. in lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares(VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of Shares (VIII)	As a percentage of Total Shares Held (IX) = (VIII)/(III)*100
I	Promoters' holding					NIL			
I(a).	Promoters								
	Indian promoters								
	Individuals		4	0	0.004				
	Bodies Corporate								
	Cholamandalam Financial Holdings Limited		42677	18.6	42.68				
	Carborundum Universal Ltd		44704	19.48	44.7				
	Parry Enterprises India Ltd		1700	0.74	1.7				
	Ambadi Investments Limited		40046	17.45	40.043				
	Chola Insurance Services Pvt ltd		28680	12.5	28.68				
	Ambadi Enterprises Ltd		7701	3.36	7.7				
	Murugappa Educational and Medical Foundation		12	0.01	0.012				
	Kartik Investments Trust Ltd		6727	2.93	6.73				
	Parry Investments Ltd		8001	3.49	8.001				
	Coromandel International Ltd		16139	7.03	16.14				
	EID Parry India Ltd		18270	7.96	18.27				
	Chola Business Services Limited		14807	6.45	14.81				
I(b).	Foreign promoters								
	Individuals		-	-	-				
	Bodies Corporate		-	-	-				
	Sub Total		229468	100	229.47				
II.	Non Promoters' Holding		Nil	Nil	Nil				
1	Institutional Investors								
a.	Mutual Funds and UTI								
b.	Banks, Financial Institutions, Insurance Companies								
	(Central / State Government / Non Government Insitutions)								
c.	FIIs								
(i)	FII belonging to foreign promoter								
(ii)	FII - others								
2	Others								
a.	Private Corporate Bodies								
b.	Indian Public								
c.	NRIs								
	OCBs								
(i)	OCBs belonging to foreign promoters								
(ii)	OCBs - Others								
	FIIs								
(i)	FII belonging to foreign promoter								
(ii)	FII - others								
e.	Employees								
f.	Trusts								
g.	Directors (Independent Director)								
h.	Depository transit position								
	Sub - Total		-	-	-				
	Grand Total		229468	100	229.47				

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

Part B
PARTICULARS OF THE SHAREHOLDING PATTERN IN THE INDIAN PROMOTER COMPANY(S) AS INDICATED AT (A) ABOVE AS ON March 31, 2022

Name of the Indian Promoter: PARRYS INVESTMENTS LIMITED
(Please repeat the tabulation in case of more than one Indian Promoter)

Sl. No.	Category	No. of Investors	No. of shares held	% of shareholdings	Paid up equity (Rs. in lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares(VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of Shares (VIII)	As a percentage of Total Shares Held (IX) = (VIII)/(III)*100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):								
	Individuals:								
	M M MURUGAPPAN HUF (Karta - M M MURUGAPPAN)								
1	UMAYAL.R								
2	VALLI ANNAMALAI								
3	VELLACHI MURUGAPPAN								
4	VALLI SUBBIAH								
5	M A M ARUNACHALAM(MAM Arunachalam&Sigappi Arunachalam behalf of Arun Murugappan Childiren's Trust)								
6	ARUN ALAGAPPAN (Arun Alagappan&AA Alagammai holds behalf of MA Alagappan Grand Children Trust)								
7	M A M ARUNACHALAM								
8	ARUN ALAGAPPAN								
9	M.A.ALAGAPPAN								
10	LAKSHMI CHOCKA LINGAM								
11	A VELLAYAN								
12	M M VENKATACHALAM								
13	LAKSHMI VENKATACHALAM								
14	LALITHA VELLAYAN								
15	MEYYAMMAI VENKATACHALAM								
16	S VELLAYAN								
17	M V MURUGAPPAN HUF (Karta - VALLI ARUNACHALAM)								
18	M M MURUGAPPAN								
19	A M MEYYAMMAI								
20	M V SUBBIAH (in the capacity of Karta in HUF)								
21	MEENAKSHI MURUGAPPAN								
22	M V SEETHA SUBBIAH								
23	M V SUBBIAH								
24	A VENKATACHALAM								
25	V NARAYANAN								
26	V ARUNACHALAM								
27	ARUN VENKATACHALAM								
28									

29	SOLACHI RAMANATHAN								
30	A V NAGALAKSHMI								
31	M V AR MEENAKSHI								
32	A.KEERTIKA UNNAMALAI								
33	SIGAPI ARUNACHALAM								
34	V VASANTHA								
35	DHRUV M ARUNACHALAM								
36	PRANAV ALAGAPPAN								
37	Sivagami Natesan								
38	Valli Muthiah								
39	Kanika Subbiah								
40	Karthik Subbiah								
41	Kabir Subbiah								
42	A Vellayan (in the capacity of Karta in HUF)								
43	Anannya Lalitha Arunachalam								
44	A Venkatachalam (In the capacity of Karta in HUF)								
45	M M Muthiah HUF (Karta - M M Murugappan)								
46	M M Seethalakshmi								
47	M M Muthiah								
48	M V Muthiah								
49	Niranthara Alamelu Jawahar								
50	M V Subramanian								
51	Murugappan Arunachalam Alagappan HUF (Karta - M A Alagappan)								
52	AMM ARUNACHALAM HUF (Karta - M A Alagappan)								
53	A A Alagammai								
54	Lakshmi Ramaswamy								
55	Valli Alagappan								
56	M A Murugappan HUF (Karta - M A M Arunachalam)								
57	Vedhika Meyyammai Arunachalam								
58	Uma Ramanathan								
59	Bollampally Rishika Reddy								
60	Ahana Lalitha Narayanan								
61	Krishna Murugappan Muthiah								
	Total	-	-	-	-	-	-	-	-
ii)	Bodies corporate:								
1	E.I.D.- Parry (India) Limited	1	1800144	100.00	180.01	-	-	-	-
2	AMBADI ENTERPRISES LTD								
3	A M M VELLAYAN SONS P LTD								
4	CARBORUNDUM UNIVERSAL LIMITED								
5	M.M.MUTHIAH SONS PRIVATE LTD								
6	AMBADI INVESTMENTS LIMITED								
7	M A ALAGAPPAN HOLDINGS PRIVATE LIMITED								
8	Parry America Inc								
9	Parrys Investments Limited					-	-	-	-
10	Parry Infrastructure Company Private Limited								
11	Parrys Sugar Limited								
12	Parry Agrochem Exports Ltd								
13	Coromandel International Ltd								
14	Alimtec S.A.								
15	Liberty Pesticides & Fertilizers Limited (LPFL)								
16	Parry Chemicals Limited								
17	CFL Mauritius Limited								
18	Sabero Europe BV								
19	Coromandel Australia Pty Ltd								
20	Sabero Organics America SA								
21	Sabero Argentina SA								
22	Sabero Organics Philippines Asia Inc.								
23	Coromandel Agronegocios De Mexico S.A. DE C.V.								
24	Coromandel Brasil Ltda (Limited Liability Company)								
25	Coromandel SQM (India) Private Ltd.								
26	Yanmar Coromandel Agrisolutions Pvt. Ltd.								
27	Tunisian Indian Fertilizer S.A., Tunisia								
28	Foskor (Pty) Limited, South Africa								
29	US Nutraceuticals LLC								
30	Parry Sugars Refinery India Private Limited								
31	Algavista Greentech Private Limited								
32	La Bella Botanics LLC								
33	Dare Ventures Ltd(formerly known as Dare Investments Ltd)								
34	New Ambadi Estates Pvt. Ltd.								
35	Parry Enterprises India Ltd.								
36	Parry Agro Industries Ltd.								
37	Murugappa Management Services Private Ltd.								
38	Parry Murray Ltd. UK								
39	Tube Investments of India Ltd.								
40	Financiere C 10								
41	Sedis, SAS								
42	Sedis Company Ltd.								
43	Sedis GmbH								
44	Great Cycles (Private) Limited								
45	Creative Cycles (Private) Limited								
46	Shanthi Gears Ltd.								
47	Cholamandalam Securities Ltd.								
48	Cholamandalam Home Finance Limited (formerly Cholamandalam Distribution Services Limited)								
49	Chola Insurance Distribution Services Pvt. Ltd. (Formerly Chola Insurance Services Pvt. Ltd.)								
50	Chola Business Services Ltd.								
51	Cholamandalam Investment and Finance Co. Ltd.								
52	Kartik Investments Trust Limited								
53	CherryTin Online Private Limited								
54	Cholamandalam MS General Insurance Company Ltd.								
55	Cholamandalam MS Risk Services Ltd.								
56	Chola People and Marketing Services Private Limited (Formerly Chola People Services Private Limited)								
57	Cholamandalam Financial Holdings Ltd (formerly known as TI Financial Holdings Limited)								
58	CUMI America Inc.								
59	Net Access (India) limited								
60	Southern Energy Development Corporation Ltd.								
61	Sterling Abrasives Ltd.								
62	CUMI (Australia) Pty Ltd								
63	CUMI Middle East FZE								
64	CUMI International Ltd								
65	Volszhsky Abrasives Works								
66	Foskor Zirconia Pty Limited, South Africa								
67	CUMI Abrasives and Ceramics Company Ltd, China								
68	CUMI Europe s.r.o								
69	CUMI AWUKO Abrasives GmbH (Formerly known as CUMI GmbH, Germany)								
70	Wendt (India) Ltd.								
71	Murugappa Morgan Thermal Ceramics Ltd.								
72	CIRIA India Ltd.								
73	Coromandel Engineering Company Limited								
74	Murugappa Educational & Medical Foundation								
75	Kadamane Estates Company (Shares held by M.A.Alagappan in the capacity of Partner in the firm)								

76	MM Muthiah Research Foundation								
77	TI Absolute Concepts Private Ltd								
78	Coromandel International (Nigeria) Limited								
79	Parry International DMCC								
80	Coromandel Mali Sasu, West Africa								
81	CG Power and Industrial Solutions Limited								
82	AR Lakshmi Achi Trust								
83	Murugappa Water Technology and Solutions Private Limited								
84	Pluss Advanced Technologies Private Limited								
85	Pluss Advanced Technologies B.V., Netherlands								
86	Payswiff Technologies Private Limited								
87	Payswiff Solutions Private Limited								
88	Payswiff Services Private Limited								
89	Payswiff PTE Limited, Singapore								
90	TI Clean Mobility Private Limited								
91	Cellectual E-Mobility Private Limited								
92	Cellectual E-Trac Private Limited								
93	RHODIUS Abrasives GmbH (Formerly known as CUMI Abrasives GmbH, Germany)								
	Total	1	1,800,144.00	100.00	180.01	-	-	-	-
iii)	Financial Institutions/Banks								
iv)	Central Government/State Government(s)/President of India								
v)	Persons acting in Concert (Please specify)								
vi)	Any Others								
1	AMM Foundation								
2	M V Seetha Subbiah Benefit Trust (M.V.Subbiah & Subbiah Vellayan holds behalf of Trust)								
3	Valli Subbiah Benefit Trust (Subbiah Vellayan & M.V.Subbiah holds shares on behalf of the Trust)								
4	V S Bhairavi Trust (M V Subbiah & Vellayan Subbiah holds shares on behalf of the Trust)								
5	K S Shambhavi Trust (M V Subbiah & S Vellayan holds shares on behalf of the Trust)								
6	A A ALAGAMMAI(A A Alagammai & Lakshmi Ramaswamy holds behalf of the Lakshmi Ramaswamy Family Trust)								
7	Sigapi Arunacham (with MAM Arunachalam&AM Meyyammai behalf of Murugappan Arunachalam Chldren Trust)								
8	M M VENKATACHALAM (M M Venkatachalam & M V Muthiah holds on behalf of M V Muthiah Family Trust)								
9	M M MURUGAPPAN (M M Murugappan & Meenakshi Murugappan holds on behalf of M M Veerappan Family Trust)								
10	M M VENKATACHALAM(M M Venkatachalam & M V Subramanian holds behalf of M V Subramanian Family Trust)								
11	M M MURUGAPPAN (M M Murugappan & M M Muthiah holds shares on behalf of M M Muthiah Family Trust)								
12	Lakshmi Venkatachalam Fly Trust (M M Venkatachalam & Lakshmi Venkatachalam hold behalf of the Trust)								
13	Meenakshi Murugappan Fly Trust (M M Murugappan & Meenakshi Murugappan hold behalf of the Trust)								
14	M M Venkatachalam Fly Trust (M M Venkatachalam & Lakshmi Venkatachalam hold behalf of the Trust)								
15	M M Murugappan Fly Trust (M M Murugappan & Meenakshi Murugappan hold shares on behalf of the Trust)								
16	Saraswathi Trust (M V Subbiah, S Vellayan and M V Seetha Subbiah hold shares on behalf of the Trust)								
17	Shambho Trust (M V Subbiah & S Vellayan hold shares on behalf of the Trust)								
18	M A MURUGAPPAN HOLDINGS LLP (Formerly M A MURUGAPPAN HOLDINGS PVT LTD)								
19	Yelnoorkhan Group Estates								
20	Murugappa & Sons (M.V. Subbiah, M A Alagappan & M M Murugappan hold shares on behalf of the Firm)								
	Total	-	-	-	-	-	-	-	-
A.2	Foreign Promoters								
i)	Foreign Promoters								
1	M. M. Veerappan								
2	Valliammai Murugappan								
3	Valli Arunachalam								
ii)	Individuals (Names of major shareholders):								
	Bodies Corporate								
	(i)								
	(ii)								
iii)	Any Other								
	Sub total	-	-	-	-	-	-	-	-
B	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutional								
i)	Mutual Funds	-	-	-	-	-	-	-	-
ii)	Foreign Portfolio Investors	-	-	-	-	-	-	-	-
iii)	Banks / Financial Institutions	-	-	-	-	-	-	-	-
iv)	Insurance Companies	-	-	-	-	-	-	-	-
v)	FII belonging to foreign promoter	-	-	-	-	-	-	-	-
vi)	FII - others	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	-	-	-	-	-	-	-	-
ix)	Any Other	-	-	-	-	-	-	-	-
1.2)	Central Governement /State Government (s)/ President of India								
1.3)	Non - Institutions								
i)	Individual share capital upto Rs. 2 Lacs *	6	6	0.00	0.00	-	0.00	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs								
iii)	NBFCs registered with RBI								
iv)	Any Other (specify)								
	Trusts								
	Non-Resident Indian (NRI)								
	Clearing Members								
	Qualified Institutional Buyer								
	NRI (Non repatriable)								
	Bodies Corporate								
	IEPF								
v)	Alternate Investment Fund								
	Total								
B.2	Non Public Shareholders								

2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any Other								
	sub total	6	6	0.00	0.00	0.00	0.00	0.00	0.00
	Grand Total	7	1800150	100.00	180.02	0.00	0.00	0.00	0.00

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

- 2 Insurers are required to highlight the categories which fall within the purview of Regulation II(l)(ii) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance
- 3 Details of investors (excluding employees holding under ESOP) have to be provided where the Insurance company is unlisted
- 4 Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the Insurance company is listed.

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

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

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.

Version 1 upload date: 19.05.2022

FORM NL-10-RESERVE AND SURPLUS SCHEDULE

(Amount in Rs. Lakhs)

	Particulars	As At Mar'22	As At Mar'21(Corresponding previous year)
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	14,326	14,326
4	General Reserves		
	Opening balance	78,476	63,476
	Additions during the year	5,000	15,000
	Deductions during the year	-	-
	Less: Amount utilized for Buy-back	-	-
	Less: Amount utilized for issue of Bonus shares	-	-
	Closing balance	83,476	78,476
5	Catastrophe Reserve	-	-
6	Other Reserves (Debenture Redemption Reserve)	2,000	2,000
7	Balance of Profit in Profit & Loss Account		
	Opening balance	63,774	50,607
	Additions during the year	7,702	28,167
	Deductions during the year	(5,000)	(15,000)
	Closing balance	66,476	63,774
	TOTAL	166,278	158,576

Notes:

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

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FORM NL-11-BORROWINGS SCHEDULE

(Amount in Rs. Lakhs)

	Particulars	As At Mar'22	As At Mar'21(Corresponding previous)
1	Debentures/ Bonds	10,000	10,000
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	10,000	10,000

During the financial year 2017-18, the company issued 1000 Nos. 8.75% Unsecured, Sub-ordinated, Fully paid up, Listed, Non-convertible Debentures (NCDs) having a face value of Rs. 1,000,000 each for cash at par, having a tenor of 10 years, with a call option at the end of 5 years from the date of issue. Accordingly the company is entitled to exercise the option on 25th May 2022. As authorized by the Board of Directors in January 2022 and approved by IRDAI vide its communication dated April 13, 2022 in this regard, the company will exercise such call option to redeem the above Debentures.

Notes:

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

DISCLOSURE FOR SECURED BORROWINGS (Refer Note a)

(Amount in Rs. Lakhs)

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

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FORM NL-12 & 12A -INVESTMENT SCHEDULE

	Particulars	NL -12		NL -12A		(Amount in Rs. Lakhs)	
		Shareholders		Policyholders		Total	
		As At Mar'22	As At Mar'21 (Corresponding previous year)	As a Mar'22	As At Mar'21 (Corresponding previous year)	As a Mar'22	As At Mar'21 (Corresponding previous year)
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	106,479	80,462	718,858	685,808	825,336	766,270
2	Other Approved Securities	-	-	-	-	-	-
3	Other Investments						
	(a) Shares						
	(aa) Equity	2,064	1,033	13,933	8,807	15,997	9,840
	(bb) Preference					-	-
	(b) Mutual Funds					-	-
	(c) Derivative Instruments					-	-
	(d) Debentures/ Bonds	14,101	9,141	95,199	77,912	109,301	87,053
	(e) Other Securities (Fixed Deposit with Bank)	26	230	173	1,959	199	2,189
	(e) Other Securities (Investments in AIF)	179	122	1,207	1,039	1,386	1,161
	(f) Subsidiaries					-	-
	(g) Investment Properties-Real Estate & REIT	402	320	2,717	2,731	3,120	3,052
4	Investments in Infrastructure and Social Sector	17,792	6,263	120,116	53,379	137,908	59,642
5	Other than Approved Investments						
	(a) Debentures/ Bonds	154	1,117	1,041	9,525	1,195	10,642
	(b) Equity	259	55	1,749	468	2,008	522
	TOTAL	141,456	98,744	954,993	841,628	1,096,449	940,371
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	476	-	3,214	-	3,690	-
2	Other Approved Securities	-	-	-	-	-	-
3	Other Investments						
	(a) Shares						
	(aa) Equity						
	(bb) Preference						
	(b) Mutual Funds	-	1,486	-	12,668	-	14,155
	(c) Derivative Instruments						
	(d) Debentures/ Bonds	2,370	5,040	16,001	42,956	18,371	47,995
	(e) Other Securities (Fixed Deposit with Bank)	14,065	8,770	94,958	74,753	109,023	83,523
	(f) Other Securities (Investments in AIF)	-	-	-	-	-	-
	(g) Money market instruments (TREPS)	1,187	-	8,011	-	9,197	-
	(h) Subsidiaries						
	(i) Investment Properties-Real Estate						
4	Investments in Infrastructure and Social Sector	1,826	1,836	12,325	15,652	14,151	17,489
5	Other than Approved Investments						
	(a) Debentures/ Bonds	323	264	2,178	2,253	2,500	2,517
	(b) Equity	-	-	-	-	-	-
	TOTAL	20,246	17,397	136,686	148,282	156,932	165,679
	GRNAD TOTAL	161,702	116,141	1,091,679	989,910	1,253,381	1,106,051

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

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

(Amount in Rs. Lakhs)

	<u>Particulars</u>	Shareholders		Policyholders		Total	
		As At Mar'22	As At Mar'21 (Corresponding previous year)	As At Mar'22	As At Mar'21 (Corresponding previous year)	As At Mar'22	As At Mar'21 (Corresponding previous year)
	<u>Long Term Investments--</u>						
	Book Value	139,129	97,660	939,283	832,388	1,078,412	930,048
	market Value	138,337	98,108	933,941	836,211	1,072,279	934,319
	<u>Short Term Investments--</u>						
	Book Value	20,246	15,911	136,686	135,614	156,932	151,525
	market Value	20,297	15,591	137,031	132,886	157,329	148,477

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FORM NL-13-LOANS SCHEDULE

(Amount in Rs. Lakhs)

	Particulars	As At Mar'22	As At Mar'21(Corresponding previous year)
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others (to be specified)	-	-
	Unsecured		
	TOTAL		
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Companies	-	-
	(f) Others (to be specified)	-	-
	TOTAL		
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL		
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL		

Notes:

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

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

FORM NL-14-FIXED ASSETS SCHEDULE

Particulars	Cost/ Gross Block				Depreciation				(Amount in Rs. Lakhs)	
	Opening	Additions	Deductions	Closing	Up to Last Year	For The Period	On Sales/ Adjustments	To Date	Net Block	
									As At Mar'22	As At Mar'21(Corresponding previous year)
Goodwill										
Intangibles (specify)	11,255	1,494	-	12,750	9,276	1,499	-	10,775	1,974	1,979
Land-Freehold	587	-	-	587	-	-	-	-	587	587
Leasehold Property										
Buildings	3,725	486	-	4,211	576	65	-	641	3,570	3,148
Furniture & Fittings	594	42	4	633	548	30	2	576	57	46
Information Technology Equipment	5,609	1,160	308	6,461	4,834	667	308	5,194	1,267	775
Vehicles	363	332	148	547	188	110	123	174	373	176
Office Equipment	412	32	4	441	362	38	4	396	45	50
Others (Specify nature)										
(a) Electrical Fittings	602	96	33	666	519	45	17	548	118	83
(b) Improvement to Premises	1,717	65	31	1,752	1,462	140	31	1,572	180	255
TOTAL	24,866	3,708	527	28,047	17,766	2,595	484	19,877	8,170	7,099
Work in progress	-	-	-	-	-	-	-	-	310	168
Grand Total	24,866	3,708	527	28,047	17,766	2,595	484	19,877	8,481	7,267
PREVIOUS YEAR	22,827	2,248	209	24,866	15,780	2,174	188	17,766		

Note:

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

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FORM NL-15-CASH AND BANK BALANCE SCHEDULE

(Amount in Rs. Lakhs)

	Particulars	As At Mar'22	As At Mar'21(Corresponding previous year)
1	Cash (including cheques ^(a) , drafts and stamps)	532	645
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)		
	(bb) Others		
	(b) Current Accounts	3,038	2,361
	(c) Others (to be specified)		
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions		
4	Others (incl. Bank Deposits under Lien)	18	364
	TOTAL	3,588	3,371
	Balances with non-scheduled banks included in 2 and 3 above		
	CASH & BANK BALANCES		
	In India	3,570	3,006
	Outside India		

* Cheques on hand amount to Rs.434 (in Lakh) Previous Year : Rs 614 (in Lakhs)

Note :

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

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FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

(Amount in Rs. Lakhs)

	Particulars	As At Mar'22	As At Mar'21(Corresponding previous year)
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	392	32,897
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	19,998	16,791
6	Others (to be specified)		
	Advances to Employees	6	4
	Advances to Vendors	83	58
	GST Unutilised Credit/paid in advance	7,016	5,129
	Service tax paid under protest (Note 8 (c) of Schedule 16)	441	579
	Other Advances / Deposits	5,529	5,877
	TOTAL (A)	33,464	61,336
	OTHER ASSETS		
1	Income accrued on investments	23,211	22,606
2	Outstanding Premiums	4,297	5,415
	Less : Provisions for doubtful ,if any	-	-
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	5,542	6,303
	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	-	-
	Receivable from Terrorism Pool [includes investment income]	18,831	16,015
	Receivable from Nuclear Pool	702	512
	Unclaimed Amount of Policy holders Deposits	294	483
	Interest income on unclaimed Amount of Policyholders Deposit	123	102
	Receivable from IMTPIP	-	-
	Deposits for Premises and Advance Rent	1,758	1,671
	GST refund receivable		-
	TOTAL (B)	54,758	53,108
	TOTAL (A+B)	88,222	114,444

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)

	Particulars	As At Mar'22	As At Mar'21(Corresponding previous year)
1	Agents' Balances	4,778	2,431
2	Balances due to other insurance companies	11,807	14,116
3	Deposits held on re-insurance ceded	27,071	20,893
4	Premiums received in advance		
	(a) For Long term policies ^(a)	117,198	83,207
	(b) for Other Policies	2,636	5,944
5	Unallocated Premium	12,083	11,481
6	Sundry creditors	2,298	4,098
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	700,460	646,301
9	Due to Officers/ Directors	-	-
10	Unclaimed Amount of policyholders	290	473
11	Income accrued on Unclaimed amounts	123	102
12	Interest payable on debentures/bonds	304	304
13	GST Liabilities	7,308	6,587
14	Others (to be specified)		
	Book Overdraft	5,948	7
	Tax and Other Withholdings	624	1,072
	Environment Relief Fund	1	2
	Provision for Expenses	14,647	12,042
	Other Liabilities	294	222
	TOTAL	907,871	809,283

Note :

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

Details of unclaimed amounts and Investment Income thereon at the end of the Financial Year)		(Annual Disclosure (Amount in Rs. Lakhs)	
Particulars	As at Mar'22	As At Mar'21 (Corresponding previous year)	
Opening Balance	575	228	
Add: Amount transferred to unclaimed amount	514	641	
Add: Cheques issued out of the unclaimed amount but not encashed by the policyholders (To be included only when the cheques are stale)			
Add: Investment Income	25	84	
Less: Amount paid during the year	701	378	
Less: Transferred to SCWF	1	0	
Closing Balance of Unclaimed Amount	413	575	

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FORM NL-18-PROVISIONS SCHEDULE

(Amount in Rs. Lakhs)

	Particulars	As At Mar'22	As At Mar'21(Corresponding previous year)
1	Reserve for Unexpired Risk	249,632	236,097
2	Reserve for Premium Deficiency		
3	For taxation (less advance tax paid and taxes deducted at source)		
4	For Employee Benefits	4,976	4,390
4	Others (to be specified) (a) _____ (b) _____		
	TOTAL	254,608	240,487

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

(Amount in Rs. Lakhs)			
	Particulars	As At Mar'22	As At Mar'21(Corresponding previous year)
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	TOTAL	-	-

Notes:

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

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Sl.No.	Particular	Calculation	For the quarter Mar'22	Up to the Quarter Mar'22	For the Corresponding quarter of the Previous year Mar'21	Up to the Corresponding Quarter of the Previous year Mar'21
1	Gross Direct Premium Growth Rate**	$[GDP\{I(CY)-GDP\{I(PY)\} / GDP\{I(PY)$	8.81%	9.93%	12.81%	-0.23%
2	Gross Direct Premium to Net worth Ratio	GDP\{I / 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	0.70	2.46	0.67	2.33
3	Growth rate of Net Worth	$(Shareholder's\ funds(CY)-Shareholder's\ funds(PY)) / Shareholder's\ funds(PY)$	4.09%	4.09%	19.72%	19.72%
4	Net Retention Ratio**	Net written premium / (Gross Direct Premium Income + Reinsurance Accepted)	75.51%	73.60%	76.82%	76.30%
5	Net Commission Ratio**	Net Commission / Net written premium	3.57%	3.42%	2.88%	1.63%
6	Expense of Management to Gross Direct Premium Ratio**	$(Direct\ Commission+Operating\ Expenses) / Gross\ direct\ premium$	36.44%	37.96%	34.11%	33.50%
7	Expense of Management to Net Written Premium Ratio**	$(Net\ Commission+Operating\ Expenses) / Net\ Written\ Premium$	38.50%	40.70%	35.55%	34.84%
8	Net Incurred Claims to Net Earned Premium**	Net Incurred Claims / Net Earned Premium	67.06%	70.29%	72.00%	72.44%
9	Claims paid to claims provisions**	Claim Paid (pertaining to provisions made previously) / claims provision made previously	9.76%	34.84%	8.33%	24.77%
10	Combined Ratio**	$(7) + (8)$	105.56%	110.99%	107.54%	107.28%
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	1.65%	6.78%	1.61%	6.96%
12	Technical Reserves to net premium ratio **	$[(Reserve\ for\ unexpired\ risks+premium\ deficiency+reserve\ for\ outstanding\ claims(including\ IBNR\ and\ IBNER)\] / Net\ premium\ written$	9.04	2.66	9.03	2.63
13	Underwriting balance ratio	Underwriting results / Net earned premium <u>Underwriting results= Net earned premium-Net incurred claims-Net commission-Operating Expenses (Before adjusting transfer to Profit and loss account as per Section 40C)- Premium Deficiency</u>	(0.14)	(0.13)	(0.14)	(0.09)
14	Operating Profit Ratio	Operating profit / Net Earned premium	17.14%	17.31%	13.18%	18.12%
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.	0.14	0.14	0.17	0.17
16	Net earning ratio	Profit after tax / Net Premium written	1.46%	2.16%	4.58%	8.39%
17	Return on net worth ratio	Profit after tax / Net Worth	0.79%	3.93%	2.38%	14.95%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	to be taken from solvency margin reporting	1.95	1.95	2.08	2.08
19	NPA Ratio	to be taken from NPA reporting				
	Gross NPA Ratio		0.32	0.32	1.46	1.46
	Net NPA Ratio		0.10	0.10	0.65	0.65
20	Debt Equity Ratio	$(Debt / Equity)$ Debt=(Borrowings+Redeemable Preference shares, if any) Equity=Shareholders' Funds excluding Redeemable Preference shares, if any	0.05	0.05	0.05	0.05
21	Debt Service Coverage Ratio	$(Earnings\ before\ Interest\ and\ Tax / Interest\ and\ Principal\ Instalments\ Due)$	11.99	13.12	29.26	43.83
22	Interest Service Coverage Ratio	$(Earnings\ before\ Interest\ and\ Tax / Interest\ due)$	11.99	13.12	29.26	43.83
23	Earnings per share	Profit / (loss) after tax / No. of shares	0.52	2.58	1.50	9.43
24	Book value per share	Net worth / No. of shares	65.65	65.65	63.07	63.07

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

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Segments Upto the quarter ended on Mar 22	Gross Direct Premium Growth Rate**	Net Retention Ratio**	Net Commission Ratio**	Expense of Management to Gross Direct Premium Ratio**	Expense of Management to Net Written Premium Ratio**	Net Incurred Claims to Net Earned Premium**	Claims paid to claims provisions***	Combined Ratio**	Technical Reserves to net premium ratio **	Underwriting balance ratio
FIRE										
Current Period	11%	21.76%	-42.39%	31.06%	15.72%	33.48%	229.97%	49.20%	4.04	0.55
Previous Period	30.81%	40.81%	-10.34%	20.69%	18.44%	33.82%	102.53%	52.25%	2.61	0.38
Marine Cargo										
Current Period	15%	40.69%	-2.14%	21.89%	24.66%	61.87%	475.52%	86.52%	0.68	0.12
Previous Period	-13%	37.42%	-11.67%	17.39%	13.67%	33.82%	102.53%	87.20%	0.75	0.11
Marine Hull										
Current Period	0%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-
Previous Period	0%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-
Total Marine										
Current Period	20%	38.76%	-4.56%	20.85%	22.24%	61.87%	475.43%	84.11%	0.68	0.15
Previous Period	-12%	37%	-12.06%	17.26%	13.28%	73.52%	545.51%	86.80%	0.75	0.11
Motor OD										
Current Period	15%	59.79%	10.75%	41.51%	47.56%	69.78%	618.39%	117.34%	0.71	-0.20
Previous Period	-1.49%	59.54%	5.20%	38.27%	38.75%	57.01%	611.68%	95.76%	0.71	0.02
Motor TP										
Current Period	7%	94.78%	0.47%	34.11%	35.33%	63.42%	11.81%	98.75%	3.77	-0.00
Previous Period	-4.81%	94.81%	0.82%	30.51%	31.94%	79.72%	7.87%	111.66%	3.72	-0.12
Total Motor										
Current Period	10%	82.21%	3.15%	36.77%	38.53%	65.05%	22.48%	103.58%	2.97	-0.05
Previous Period	-3.69%	82.71%	1.90%	33.17%	33.62%	74.30%	16.96%	107.92%	2.98	-0.09
Health										
Current Period	4%	76.79%	15.66%	45.19%	58.02%	174.48%	1003.70%	232.50%	0.78	-1.37
Previous Period	30.72%	79.84%	10.53%	40.81%	46.84%	116.05%	405.55%	162.89%	0.76	-0.70
Personal Accident										
Current Period	6%	71.00%	13.25%	63.30%	65.00%	21.36%	183.96%	86.35%	1.66	0.12
Previous Period	-18.58%	71.74%	-6.61%	53.00%	46.86%	20.47%	148.77%	67.34%	1.73	0.37
Travel Insurance										
Current Period	-48%	89.21%	-9.06%	25.42%	7.40%	58.69%	17.79%	66.09%	7.55	0.33
Previous Period	-83.55%	90.59%	19.60%	39.07%	41.08%	-39.63%	31.59%	1.45%	4.14	1.20
Total Health										
Current Period	4%	54%	14.79%	52.04%	60.52%	117.08%	718.64%	177.60%	1.10	-0.81
Previous Period	6%	77%	4.54%	45.37%	46.85%	77.22%	324.05%	124.06%	1.10	-0.26
Workmen's Compensation/ Employer's liability										
Current Period	28%	95.00%	8.10%	26.01%	26.59%	57.49%	51.61%	84.08%	1.11	0.09
Previous Period	-4.99%	95.00%	9.13%	33.48%	34.45%	18.36%	16.76%	52.81%	0.93	0.42
Public/ Product Liability										
Current Period	9%	60.10%	1.66%	25.85%	28.66%	6.47%	7.69%	35.13%	0.91	0.64
Previous Period	2.97%	60.69%	5.16%	23.08%	28.06%	13.63%	100.67%	41.68%	0.90	0.56
Engineering										
Current Period	0.04	36.94%	-16.68%	20.41%	12.64%	28.48%	200.75%	41.12%	1.07	0.60
Previous Period	-1.77%	41.62%	-22.43%	21.12%	5.04%	64.61%	123.78%	69.65%	1.24	0.30
Aviation										
Current Period	0%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-
Previous Period	0%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-
Crop Insurance										
Current Period	0%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-
Previous Period	0%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-
Other segments **										
Current Period	127%	90.67%	14.23%	40.39%	41.79%	28.30%	215.94%	70.09%	0.78	0.08
Previous Period	-15.23%	77.76%	6.93%	39.50%	38.81%	30.51%	212.40%	69.31%	1.08	0.38
Total Miscellaneous										
Current Period	10%	80.75%	5.02%	39.15%	41.73%	72.06%	32.52%	113.79%	2.63	-0.16
Previous Period	-2.62%	81.27%	2.47%	35.31%	36.00%	73.99%	23.39%	109.99%	2.65	-0.11
Total-Current Period	9.93%	73.60%	3.42%	37.96%	40.70%	70.29%	34.84%	110.99%	2.66	-0.13
Total-Previous Period	-0.23%	76.30%	1.63%	33.50%	34.84%	72.44%	24.77%	107.28%	2.63	-0.09

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 Year Ending 31 March 2022

PART-A Related Party Transactions							
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received ¹ (Rs. in Lakhs)			
				For the Quarter Mar'22	Up to the Year Ended Mar'22	For the corresponding quarter of the previous year Mar'21	Up to the corresponding of the previous year Mar'21
1	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	Rent Recovery	2	19	22	22
2	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARTNER		56	147	35	137
3	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	Fees Incurred for Risk Inspection and advisory services	90	243	57	160
4	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	Premium Income	0	5	0	4
5	Key Management Personnel	KEY MANAGEMENT PERSONNEL	Premium Income	-	-	-	0
6	Mitsui Sumitomo Insurance Co.Ltd	JOINT VENTURE PARTNER	Re-Insurance ceded	1,277	5,947	1,098	5,469
7	Mitsui Sumitomo Insurance Co.Ltd	JOINT VENTURE PARTNER	RI Claims Recovered	10,190	11,571	2,193	3,350
8	Mitsui Sumitomo Insurance Co.Ltd	JOINT VENTURE PARTNER	RI Commission Income Received	312	1,138	511	1,291
9	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	Branding Fee / Secondment charges	9	9	7	9
10	Cholamandalam Financial Holdings Limited	HOLDING COMPANY		199	795	199	795
11	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARTNER		36	135	34	135
12	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARTNER	Management Expenses Recovered	37	113	19	75
13	KEY MANAGEMENT PERSONNEL	KEY MANAGEMENT PERSONNEL	Remuneration & Secondment Charges	93	685	75	751
14	Managing Director	KEY MANAGEMENT PERSONNEL	Sale of Car, mobile & Ipad	-	-	7	7
15	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARTNER	Advance Given	321	321	434	434
16	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARTNER	Advance repaid	(321)	(321)	(434)	(434)
17	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	Receivable/Payable (Net) - Management expenses and rent	1	1	6	6
18	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARTNER	Receivable/(Payable) (Net)- Due from other entities carrying on insurance business	(9,165)	(9,165)	170	170
19	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	Unallocated Premium	0	0	0	0
20	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	Gross Incurred Claims	-	4	0	5
21	Key Management Personnel	KEY MANAGEMENT PERSONNEL		-	1	0	0
22	Cholamandalam Financial Holdings Limited	HOLDING COMPANY	Provision Outstanding	-	-	-	-
23	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARTNER		130	130	121	121

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FORM NI-21-RELATED PARTY TRANSACTIONS SCHEDULE

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

PART-B Related Party Transaction Balances - As at the end of the year 31 March 2022								
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments (Rs. in Lakhs)	Whether Payable / Receivable	Whether Secured? If so, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received	Balance under Provision for doubtful debts relating to the outstanding balance receivable (Rs. in Lakhs)	Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party (Rs. in Lakhs)
1	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	1	Receivable/Payable (Net) – Management expenses and rent	-	-	-	-
2	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARTNER	(9,165)	Receivable/(Payable) (Net)- Due from other entities carrying on insurance business	-	-	-	-
3	Cholamandalam Financial Holdings Limited	HOLDING COMPANY	-	Provision Outstanding	-	-	-	-
4	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARTNER	130	Provision Outstanding	-	-	-	-

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FORM NL-22-RECEIPT AND PAYMENTS SCHEDULE (Annual Submission)

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

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

(Amount in Rs. Lakhs)		
	For the year ended Mar'22	For the year ended Mar'21 (Corresponding previous year)
Cash Flows from the operating activities:		
Premium received from policyholders, including advance receipts	514,815	458,687
Other receipts	54	87,505
Payments to the re-insurers, net of commissions and claims	(32,181)	(36,455)
Payments to co-insurers, net of claims recovery	(130)	(1,035)
Payments of claims	(244,104)	(160,814)
Payments of commission and brokerage	(47,606)	(34,698)
Payments of other operating expenses	(117,711)	(103,566)
Preliminary and pre-operative expenses		
Deposits, advances and staff loans	4,443	1,907
Income taxes paid (Net)	(4,251)	(12,822)
Good & Service tax paid	(1,165)	(90,479)
Other payments		
Cash flows before extraordinary items		
Cash flow from extraordinary operations		
Net cash flow from operating activities	72,165	108,231
Cash flows from investing activities:		
Purchase of fixed assets	(3,851)	(2,227)
Proceeds from sale of fixed assets	62	36
Purchases of investments	(697,132)	(968,082)
Loans disbursed		
Sales of investments	546,585	796,818
Fixed Deposit with Bank	-	-
Rents/Interests/ Dividends received	78,326	71,119
Investments in money market instruments and in liquid mutual funds (Net) ^(a)	5,238	(5,515)
Expenses related to investments	(259)	(285)
Net cash flow from investing activities	(71,031)	(108,137)
Cash flows from financing activities:		
Proceeds from issuance of share capital		
Proceeds from borrowing		
Repayments of borrowing		
Interest/dividends paid	(875)	(876)
Net cash flow from financing activities	(875)	(876)
Effect of foreign exchange rates on cash and cash equivalents, net		
Net increase in cash and cash equivalents:	259	(782)
Cash and cash equivalents at the beginning of the year		
Cash and cash equivalents at the end of the year	3,310	4,092
	3,570	3,310

Notes: -

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

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

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FORM NL-23 - SOLVENCY MARGIN (FORM IRDAI-GI-TA)
STATEMENT OF ADMISSIBLE ASSETS :
As at 31-Mar-2022
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

(Amount in Rs. Lakhs)

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS	-	161,702	161,702
	Policyholders as per NL-12 A of BS	1,091,679	-	1,091,679
(A)	Total Investments as per BS	1,091,679	161,702	1,253,381
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation			-
(C)	Fixed assets as per BS	-	8,481	8,481
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	354	354
	Current Assets:			
(E)	Cash & Bank Balances as per BS	-	3,588	3,588
(F)	Advances and Other assets as per BS	50,005	56,147	106,152
(G)	Total Current Assets as per BS...(E)+(F)	50,005	59,734	109,739
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	5,694	34,406	40,100
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	2,581	382	2,963
(K)	Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)	1,141,684	229,917	1,371,601
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	8,275	35,142	43,417
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)	1,133,410	194,775	1,328,184

(All amounts in Rupees of Lakhs)

Item No.	Inadmissible Investment assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation			
	Inadmissible Fixed assets			
	(a) Furniture and Fittings	-	57	57
	(b) Electrical Fittings	-	118	118
	(c) Improvement to Premises	-	180	180
			
	Inadmissible current assets			
	(a) Advances to Employees	-	6	6
	(b) Contingent Liability (Tax paid under protest)	-	16,470	16,470
	(c) Deferred Tax	-	17,930	17,930
	(d) RS receivables	2,923	-	2,923
	(e) Reinsurance / Coinsurance receivables	476	-	476
	(f) Unclaimed amount of Policy holder deposit to be made	417	-	417
	(g) Others	1,878	-	1,878
		5,694	34,760	40,454

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

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FORM NL-24 - SOLVENCY MARGIN (FORM IRDAI-GI-TR)**STATEMENT OF LIABILITIES :**

As at - 31-Mar-2022

(Amount in Rs. Lakhs)

Item No.	Reserve	Current Year	
		Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	332,903	249,632
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	332,903	249,632
(d)	Outstanding Claim Reserve (other than IBNR reserve)	283,945	226,186
(e)	IBNR reserve	503,932	474,275
(f)	Total Reserves for Technical Liabilities...(c)+(d)+(e)	1,120,780	950,092

Notes:

1. Reserve for unexpired risk, representing that part of the premium written that is attributable and to be allocated to the subsequent accounting period(s), is calculated principally (a) on "Day Basis" on all policies having a risk expiry date beyond March 31, 2022 (b) at 50% of RI Inward Premium in case of retrocession from Terrorism Pool/Nuclear Pool
2. Reserve for Unexpired Risks for solvency purposes has been considered in terms of clause e (4) of Corrigendum - Circular No. IRDA/F&A/CIR/FA/126/07/2013 dated 3rd July 2013

Version 1 upload date: 19.05.2022

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-Mar-2022

(Amount in Rs. Lakhs)

Item No.	Line of Business	Gross Premiums	Net Premiums	Gross Incurred Claims	Net Incurred Claims	RSM 1	RSM 2	RSM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Fire	52,099	11,338	17,920	4,974	5,210	2,688	5,210
2	Marine Cargo	9,004	3,663	6,292	2,143	1,080	1,133	1,133
3	Marine - Other than Marine Cargo	449	0	380	0	45	57	57
4	Motor	342,713	281,750	230,053	197,376	56,350	59,213	59,213
5	Engineering	3,295	1,217	1,292	609	330	194	330
6	Aviation	-	-	-	-	-	-	-
7	Liability	2,220	1,677	565	469	336	141	336
8	Health	69,117	51,562	67,371	56,871	10,368	17,061	17,061
9	Miscellaneous	6,511	5,903	1,504	1,095	1,181	329	1,181
10	Crop	(13)	132	5,843	348	26	876	876
	Total	485,393	357,244	331,219	263,884	74,925	81,691	85,395

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

2) IRDAI vide its letter 427/F&A(NL)/Solvency/FY2019-20/83 dated 23rd June 2021, has advised the company to consider the amount paid towards contingent tax liabilities as inadmissible assets for solvency computation, which has been complied with in drawing the above solvency statement. The company along with few other insurers has represented to General Insurance Council/IRDAI to provide relaxation from treating as inadmissible asset as the said remittances pertain to Industry level issues that are sub-judice. The effect of such compliance by disallowing Rs 16,470 lakhs as inadmissible assets has rendered the solvency level lower from 2.138 by 0.193 times.

Version 1 upload date: 19.05.2022

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

(Amount in Rs. Lakhs)

(1)	(2)	(3)
ITEM NO.	DESCRIPTION	AMOUNT
(A)	Policyholder's FUNDS	
	Available assets(as per Form IRDAI-GI-TA)	1,133,410
	Deduct:	-
(B)	Current Liabilities as per BS	700,460
(C)	Provisions as per BS	249,632
(D)	Other Liabilities	170,795
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	12,522
	Shareholder's FUNDS	
(F)	Available Assets	194,775
	Deduct:	
(G)	Other Liabilities	41,179
(H)	Excess in Shareholder's funds (F-G)	153,596
(I)	Total ASM (E+H)	166,118
(J)	Total RSM	85,395
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	1.95

Version 1 upload date: 19.05.2022

FORM NL-27- PRODUCTS INFORMATION

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

Date: **31-03-2022**

Products Information						
List below the products and/or add-ons introduced for the period ended March 31, 2022						
Sl. No.	Name of Product/Add On	Co. Ref. No.	IRDAI UIN	Class of Business ^(a)	Category of product	Date of allotment of UIN
1	Helmet Cover	URN: 250202122500123052	IRDAN123RP0003V01202122/ A0039V01202122	Motor	Retail	14-03-2022
2	CVAS - Chola long term 2W package policy	URN: 250202122500123054	IRDAN123RP0003V01202122/ A0038V01202122	Motor	Retail	14-03-2022
3	Hydrostatic Lock Cover	URN: 250202122500123112	IRDAN123RP0003V01202122/ A0037V01202122	Motor	Retail	23-02-2022
4	Waiver of depreciation	URN: 2502009105012303	IRDAN123RP0001V01200203/ A0003V02200910	Motor	Retail	23-02-2022
5	Daily Cash Allowance	URN: 250202122500123057	IRDAN123RP0003V01202122/ A0043V01202122	Motor	Retail	31-03-2022
6	Consumables Plus	URN: 250202122500123055	IRDAN123RP0003V01202122/ A0035V01202122	Motor	Retail	23-02-2022
7	Return to Invoice Cover	URN: 250202122500123113	IRDAN123RP0003V01202122/ A0041V01202122	Motor	Retail	31-03-2022
8	Monthly Installment Cover	URN: 250202122500123058	IRDAN123RP0003V01202122/ A0036V01202122	Motor	Retail	23-02-2022
9	Reinstatement Value basis	URN: 250202122500123060	IRDAN123RP0003V01202122/ A0040V01202122	Motor	Retail	14-03-2022
10	Full Depreciation Waiver cover	URN: 250202122500123061	IRDAN123RP0003V01202122/ A0042V01202122	Motor	Retail	31-03-2022
11	Full Depreciation Waiver Cover for Standalone Two Wheeler OD	URN: 25020192050123031	IRDAN123RP0003V01201920/ A0032V02201920	Motor	Retail	14-03-2022
12	Full Depreciation Waiver Cover Bundled	URN: 25020181950123067	IRDAN123RP0017V01201819/ A0079V02201819	Motor	Retail	14-03-2022

FORM NI-27- PRODUCTS INFORMATION

13	CONTRACTORS ALL RISKS INSURANCE		IRDAN123CP0035V02201819	Engineering	Commercial	29-Jun-21
14	ACCIDENTAL DAMAGE EXTENSION		IRDAN123RP0014V01202021/A0015V01202122	Fire	Retail	13-Jul-21
15	EXPENSES FOR SHIFTING TO ALTERNATE ACCOMMODATION		IRDAN123RP0014V01202021/A0016V01202122	Fire	Retail	13-Jul-21
16	THIRD PARTY LIABILITY COVER		IRDAN123RP0014V01202021/A0017V01202122	Fire	Retail	13-Jul-21
17	EMERGENCY EXPENSES		IRDAN123RP0014V01202021/A0018V01202122	Fire	Retail	13-Jul-21
18	ACCIDENTAL DAMAGE EXTENSION		IRDAN123RP0015V01202021/A0010V01202122	Fire	Retail	13-Jul-21
19	ESCALATION CLAUSE		IRDAN123RP0015V01202021/A0011V01202122	Fire	Retail	13-Jul-21
20	INSURANCE OF ADDITIONAL EXPENSES OF RENT FOR AN ALTERNATIVE ACCOMMODATION		IRDAN123RP0015V01202021/A0012V01202122	Fire	Retail	13-Jul-21
21	FIRE FIGHTING EXPENSES		IRDAN123RP0015V01202021/A0013V01202122	Fire	Retail	13-Jul-21
22	EXPEDITING EXPENSES		IRDAN123RP0015V01202021/A0014V01202122	Fire	Retail	13-Jul-21
23	ACCIDENTAL DAMAGE EXTENSION		IRDAN123RP0016V01202021/A0005V01202122	Fire	Retail	13-Jul-21
24	ESCALATION CLAUSE		IRDAN123RP0016V01202021/A0006V01202122	Fire	Retail	13-Jul-21
25	INSURANCE OF ADDITIONAL EXPENSES OF RENT FOR AN ALTERNATIVE ACCOMMODATION		IRDAN123RP0016V01202021/A0007V01202122	Fire	Retail	13-Jul-21
26	FIRE FIGHTING EXPENSES		IRDAN123RP0016V01202021/A0008V01202122	Fire	Retail	13-Jul-21
27	EXPEDITING EXPENSES		IRDAN123RP0016V01202021/A0009V01202122	Fire	Retail	13-Jul-21
28	SHOP PACKAGE POLICY (SOOKSHMA)		IRDAN123RP0084V02200203	Miscellaneous	Retail	19-Jul-21
29	OFFICE PACKAGE POLICY (SOOKSHMA)		IRDAN123RP0085V02200203	Miscellaneous	Retail	19-Jul-21
30	ADDITIONAL CUSTOM DUTY		IRDAN123CP0035V02201819/A0004V01202122	Engineering	Commercial	09-Aug-21
31	TRANSIT COVER		IRDAN123CP0035V02201819/A0005V01202122	Engineering	Commercial	09-Aug-21
32	AIR FREIGHT CHARGES		IRDAN123CP0035V02201819/A0006V01202122	Engineering	Commercial	09-Aug-21
33	AUTOMATIC REINSTATEMENT CLAUSE		IRDAN123CP0035V02201819/A0007V01202122	Engineering	Commercial	09-Aug-21
34	CONSTRUCTION PLANT AND MACHINERY EQUIPMENT EXTENSION (CPM EXTENSION)		IRDAN123CP0035V02201819/A0008V01202122	Engineering	Commercial	09-Aug-21
35	CONTINUITY OF COVER FOR INSURED CONTRACT WORK TAKEN OVER OR PUT INTO SERVICE		IRDAN123CP0035V02201819/A0009V01202122	Engineering	Commercial	09-Aug-21
36	COVER FOR LEAK SEARCH COST WHEN LAYING PIPELINES		IRDAN123CP0035V02201819/A0010V01202122	Engineering	Commercial	09-Aug-21
37	COVER FOR OFFSITE STORAGE / FABRICATION		IRDAN123CP0035V02201819/A0011V01202122	Engineering	Commercial	09-Aug-21
38	COVER FOR TESTING OF MACHINERY AND EQUIPMENT		IRDAN123CP0035V02201819/A0012V01202122	Engineering	Commercial	09-Aug-21
39	COVER FOR VALUABLE DOCUMENTS		IRDAN123CP0035V02201819/A0013V01202122	Engineering	Commercial	09-Aug-21
40	CROSS LIABILITY COVER UNDER THIRD PARTY LIABILITY		IRDAN123CP0035V02201819/A0014V01202122	Engineering	Commercial	09-Aug-21
41	DEWATERING EXPENSES		IRDAN123CP0035V02201819/A0015V01202122	Engineering	Commercial	09-Aug-21
42	ESCALATION COSTS		IRDAN123CP0035V02201819/A0016V01202122	Engineering	Commercial	09-Aug-21
43	EXPEDITING COSTS INCLUDING COVER FOR EXTRA CHARGES FOR OVERTIME, NIGHT WORK, WORK ON PUBLIC HOLIDAYS		IRDAN123CP0035V02201819/A0017V01202122	Engineering	Commercial	09-Aug-21
44	EXTENDED MAINTENANCE COVER		IRDAN123CP0035V02201819/A0018V01202122	Engineering	Commercial	09-Aug-21
45	LEASED EQUIPMENT		IRDAN123CP0035V02201819/A0019V01202122	Engineering	Commercial	09-Aug-21
46	LIMITED DEFECTIVE CONDITION EXCLUSION DE3		IRDAN123CP0035V02201819/A0020V01202122	Engineering	Commercial	09-Aug-21
47	LIMITED MAINTENANCE COVER		IRDAN123CP0035V02201819/A0021V01202122	Engineering	Commercial	09-Aug-21
48	LOSS MINIMISATION EXPENSES		IRDAN123CP0035V02201819/A0022V01202122	Engineering	Commercial	09-Aug-21
49	LOSS PAYEE CLAUSE		IRDAN123CP0035V02201819/A0023V01202122	Engineering	Commercial	09-Aug-21
50	WAIVER OF SUBROGATION CLAUSE		IRDAN123CP0035V02201819/A0024V01202122	Engineering	Commercial	09-Aug-21
51	MULTIPLE INSURED CLAUSE		IRDAN123CP0035V02201819/A0025V01202122	Engineering	Commercial	09-Aug-21
52	NON-VITIATION CLAUSE		IRDAN123CP0035V02201819/A0026V01202122	Engineering	Commercial	09-Aug-21
53	OWNERS SURROUNDING PROPERTY (INCLUDING FLEXA)		IRDAN123CP0035V02201819/A0027V01202122	Engineering	Commercial	09-Aug-21
54	PROFESSIONAL FEES		IRDAN123CP0035V02201819/A0028V01202122	Engineering	Commercial	09-Aug-21
55	PROPERTY BELONGING TO OR HELD IN CARE, CUSTODY OR CONTROL OF THE INSURED		IRDAN123CP0035V02201819/A0029V01202122	Engineering	Commercial	09-Aug-21
56	PRO-RATA EXTENSION CLAUSE		IRDAN123CP0035V02201819/A0030V01202122	Engineering	Commercial	09-Aug-21
57	REMOVAL OF DEBRIS (INCLUDING FOREIGN DEBRIS)		IRDAN123CP0035V02201819/A0031V01202122	Engineering	Commercial	09-Aug-21
58	SPECIAL CONDITIONS CONCERNING FIRE FIGHTING FACILITIES		IRDAN123CP0035V02201819/A0032V01202122	Engineering	Commercial	09-Aug-21
59	THIRD PARTY LIABILITY COVER DURING MAINTENANCE PERIOD		IRDAN123CP0035V02201819/A0033V01202122	Engineering	Commercial	09-Aug-21

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60	THIRD PARTY LIABILITY COVER WITHOUTCROSS LIABILITY COVER	IRDAN123CP0035V02201819/ A0034V01202122	Engineering	Commercial	09-Aug-21
61	VIBRATION, REMOVAL OR WEAKENING OFSUPPORT COVER	IRDAN123CP0035V02201819/ A0035V01202122	Engineering	Commercial	09-Aug-21
62	WAIVER OF CONTRIBUTION CLAUSE	IRDAN123CP0035V02201819/ A0036V01202122	Engineering	Commercial	09-Aug-21
63	ENTERPRISE PACKAGE POLICY (LAGHU)	IRDAN123CP0001V02202122	Miscellaneous	Commercial	26-Aug-21
64	OFFICE PACKAGE POLICY (LAGHU)	IRDAN123CP0002V02202122	Miscellaneous	Commercial	26-Aug-21
65	SHOP PACKAGE POLICY (LAGHU)	IRDAN123CP0003V02202122	Miscellaneous	Commercial	26-Aug-21
66	INDUSTRIAL ALL RISKS POLICY	IRDAN123CP0022V02200203	Fire	Commercial	26-Aug-21
67	FIRE LOSS OF PROFIT INSURANCE	IRDAN123CP0034V02201819	Fire	Commercial	26-Aug-21
68	MARINE CARGO INSURANCE	IRDAN123CP0058V02201819	Marine	Commercial	26-Aug-21
69	EMPLOYEES' COMPENSATION INSURANCE	IRDAN123CP0083V02201819	Other Liability Co	Commercial	26-Aug-21
70	FIRE LOSS OF PROFIT INSURANCE	IRDAN123RP0024V02200203	Fire	Retail	26-Aug-21
71	MARINE HULL AND MACHINERY INSURANCE	IRDAN123RP0026V02200203	Marine	Retail	26-Aug-21
72	EMPLOYEES' COMPENSATION INSURANCE	IRDAN123RP0032V02200203	Other Liability Co	Retail	26-Aug-21
73	ERECTION ALL RISKS INSURANCE	IRDAN123RP0040V02200203	Engineering	Retail	26-Aug-21
74	LOSS OF PROFIT (MACHINERY / BOILER & PRESSURE PLANT) INSURANCE	IRDAN123RP0041V02200203	Engineering	Retail	26-Aug-21
75	MARINE CARGO INSURANCE	IRDAN123RP0063V02200203	Marine	Retail	26-Aug-21
76	ERECTION ALL RISK INSURANCE & STORAGE CUM ERECTION INSURANCE	IRDAN123CP0044V02201819	Engineering	Commercial	31-Aug-21
77	50 50 CLAUSE	IRDAN123CP0044V02201819/ A0037V01202122	Engineering	Commercial	31-Aug-21
78	72 HRS CLAUSE	IRDAN123CP0044V02201819/ A0038V01202122	Engineering	Commercial	31-Aug-21
79	ADDITIONAL CUSTOM DUTY	IRDAN123CP0044V02201819/ A0039V01202122	Engineering	Commercial	31-Aug-21
80	AIR FREIGHT ENDORSEMENT	IRDAN123CP0044V02201819/ A0040V01202122	Engineering	Commercial	31-Aug-21
81	AUTOMATIC REINSTATEMENT CLAUSE	IRDAN123CP0044V02201819/ A0041V01202122	Engineering	Commercial	31-Aug-21
82	CONTINUITY OF COVER DURING OPERATIONAL PHASE FOR UNIT /PLANT TESTED	IRDAN123CP0044V02201819/ A0042V01202122	Engineering	Commercial	31-Aug-21
83	COVER FOR OFFSITE STORAGE/FABRICATION	IRDAN123CP0044V02201819/ A0043V01202122	Engineering	Commercial	31-Aug-21
84	COVER FOR VALUABLE DOCUMENTS	IRDAN123CP0044V02201819/ A0044V01202122	Engineering	Commercial	31-Aug-21
85	CROSS LIABILITY COVER UNDER TPL	IRDAN123CP0044V02201819/ A0045V01202122	Engineering	Commercial	31-Aug-21
86	DEWATERING EXPENSES	IRDAN123CP0044V02201819/ A0046V01202122	Engineering	Commercial	31-Aug-21
87	ESCALATION COSTS	IRDAN123CP0044V02201819/ A0047V01202122	Engineering	Commercial	31-Aug-21
88	EXPEDITING COST INCLUDING COVER OF EXTRA CHARGES FOR OVERTIME, NIGHT WORK, WORK ON	IRDAN123CP0044V02201819/ A0048V01202122	Engineering	Commercial	31-Aug-21
89	EXTENDED MAINTENANCE COVER	IRDAN123CP0044V02201819/ A0049V01202122	Engineering	Commercial	31-Aug-21
90	LIMITED DEFECTIVE CONDITION EXCLUSION DE3	IRDAN123CP0044V02201819/ A0050V01202122	Engineering	Commercial	31-Aug-21
91	LIMITED DEFECTIVE CONDITION EXCLUSION DE4	IRDAN123CP0044V02201819/ A0051V01202122	Engineering	Commercial	31-Aug-21
92	LIMITED MAINTENANCE COVER	IRDAN123CP0044V02201819/ A0052V01202122	Engineering	Commercial	31-Aug-21
93	LOSS-PAYEE CLAUSE	IRDAN123CP0044V02201819/ A0053V01202122	Engineering	Commercial	31-Aug-21
94	MULTIPLE INSURED CLAUSE	IRDAN123CP0044V02201819/ A0054V01202122	Engineering	Commercial	31-Aug-21
95	NON-VITIATION CLAUSE	IRDAN123CP0044V02201819/ A0055V01202122	Engineering	Commercial	31-Aug-21
96	OWNERS SURROUNDING PROPERTY WITH FLEXA COVER	IRDAN123CP0044V02201819/ A0056V01202122	Engineering	Commercial	31-Aug-21
97	PRO-RATA EXTENSION CLAUSE UPTO 6 MONTHS	IRDAN123CP0044V02201819/ A0057V01202122	Engineering	Commercial	31-Aug-21
98	PROFESSIONAL FEES	IRDAN123CP0044V02201819/ A0058V01202122	Engineering	Commercial	31-Aug-21
99	PUT TO USE	IRDAN123CP0044V02201819/ A0059V01202122	Engineering	Commercial	31-Aug-21
100	REMOVAL OF DEBRIS (INCLUDING FOREIGN DEBRIS)	IRDAN123CP0044V02201819/ A0060V01202122	Engineering	Commercial	31-Aug-21
101	SERIAL LOSSES COVER	IRDAN123CP0044V02201819/ A0061V01202122	Engineering	Commercial	31-Aug-21
102	TPL COVER WITHOUT CROSS LIABILITY EXTENSION WITHIN GEOGRAPHICAL LIMIT OF INDIA	IRDAN123CP0044V02201819/ A0062V01202122	Engineering	Commercial	31-Aug-21
103	TRANSIT COVER	IRDAN123CP0044V02201819/ A0063V01202122	Engineering	Commercial	31-Aug-21
104	WAIVER OF CONTRIBUTION CLAUSE	IRDAN123CP0044V02201819/ A0064V01202122	Engineering	Commercial	31-Aug-21
105	WAIVER OF SUBROGATION CLAUSE	IRDAN123CP0044V02201819/ A0065V01202122	Engineering	Commercial	31-Aug-21
106	CHOLA D&O PROTECT PLUS	IRDAN123CP0066V01202122	Liability Insuranc	Commercial	01-Oct-21

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107	ENTERPRISE PACKAGE POLICY (SOOKSHMA)		IRDAN123RP0017V03100001	Miscellaneous	Retail	09-Nov-21
108	HOME PACKAGE POLICY-GRIHA RAKSHA		IRDAN123RP0086V03200203	Miscellaneous	Retail	09-Nov-21
109	MARINE HULL AND MACHINERY INSURANCE		IRDAN123CP0059V03201819	Marine Hull	Commercial	30-Nov-21
110	UNDAMAGED FOUNDATION		IRDAN123RP0014V01202021 / A0020V01202122	Fire	Retail	19-Jan-22
111	EMI DEFEND		IRDAN123RP0014V01202021 / A0021V01202122	Fire	Retail	19-Jan-22
112	NEW ACQUISITIONS		IRDAN123RP0014V01202021 / A0022V01202122	Fire	Retail	19-Jan-22
113	EXPENSES TO COVER DAMAGES DUE TO FIRE IN NEARBY PREMISES.		IRDAN123RP0014V01202021 / A0023V01202122	Fire	Retail	19-Jan-22
114	DAMAGE TO UTILITY SYSTEM		IRDAN123RP0014V01202021 / A0024V01202122	Fire	Retail	19-Jan-22
115	INSTALMENT PROTECTION UPTO RS.50,000 PER EMI		IRDAN123RP0015V01202021 / A0030V01202122	Fire	Retail	19-Jan-22
116	DEWATERING EXPENSES		IRDAN123RP0015V01202021 / A0031V01202122	Fire	Retail	19-Jan-22
117	INVOLUNTARY BETTERMENT / MODIFICATION COSTS AND EXP FOR INCOMPATIBILITY OF EQUIPT. / OBSOL		IRDAN123RP0015V01202021 / A0032V01202122	Fire	Retail	19-Jan-22
118	IMPACT DAMAGE DUE TO INSURED'S OWN VEHICLES		IRDAN123RP0015V01202021 / A0033V01202122	Fire	Retail	19-Jan-22
119	ADDITIONAL REMOVAL OF DEBRIS (IN EXCESS OF 2% OF CLAIM AMOUNT)		IRDAN123RP0015V01202021 / A0034V01202122	Fire	Retail	19-Jan-22
120	INSTALMENT PROTECTION UPTO RS.25,000 PER EMI		IRDAN123RP0016V01202021 / A0025V01202122	Fire	Retail	19-Jan-22
121	DEWATERING EXPENSES		IRDAN123RP0016V01202021 / A0026V01202122	Fire	Retail	19-Jan-22
122	INVOLUNTARY BETTERMENT / MODIFICATION COSTS AND EXP FOR INCOMPATIBILITY OF EQUIPT. / OBSOL		IRDAN123RP0016V01202021 / A0027V01202122	Fire	Retail	19-Jan-22
123	IMPACT DAMAGE DUE TO INSURED'S OWN VEHICLES		IRDAN123RP0016V01202021 / A0028V01202122	Fire	Retail	19-Jan-22
124	ADDITIONAL REMOVAL OF DEBRIS (IN EXCESS OF 2% OF CLAIM AMOUNT)		IRDAN123RP0016V01202021 / A0029V01202122	Fire	Retail	19-Jan-22
125	COMPREHENSIVE MEGA RISK POLICY		IRDAN123CP0067V01202122	Fire	Commercial	21-Jan-22
126	CHOLA MS BHARAT GRIHA RAKSHA POLICY		IRDAN123RP0014V02202021	Fire	Retail	11-Mar-22
127	CHOLA MS BHARAT LAGHU UDYAM SURAKSHA POLICY		IRDAN123RP0015V02202021	Fire	Retail	11-Mar-22
128	CHOLA MS BHARAT SOOKSHMA UDYAM SURAKSHA POLICY		IRDAN123RP0016V02202021	Fire	Retail	11-Mar-22
129	ACCOUNTS RECEIVABLE CLAUSE		IRDAN123CP0022V02200203 / A0103V01202122	Fire	Commercial	18-Mar-22
130	ADJOINING BUILDING CLAUSE		IRDAN123CP0022V02200203 / A0104V01202122	Fire	Commercial	18-Mar-22
131	AGGRAVATION CLAUSE		IRDAN123CP0022V02200203 / A0105V01202122	Fire	Commercial	18-Mar-22
132	AUTOMATIC EXTENSION CLAUSE / TACIT RENEWAL		IRDAN123CP0022V02200203 / A0106V01202122	Fire	Commercial	18-Mar-22
133	AUTOMATIC REINSTATEMENT CLAUSE		IRDAN123CP0022V02200203 / A0107V01202122	Fire	Commercial	18-Mar-22
134	BREACH OF CONDITIONS		IRDAN123CP0022V02200203 / A0108V01202122	Fire	Commercial	18-Mar-22
135	BROAD WATER DAMAGE		IRDAN123CP0022V02200203 / A0109V01202122	Fire	Commercial	18-Mar-22
136	CATALYSTS AND CONSUMABLE INTERESTS IN PROCESS FOR EACH LOCATION		IRDAN123CP0022V02200203 / A0110V01202122	Fire	Commercial	18-Mar-22
137	CONTAMINATION AND OR CO-MINGLING OF STOCK		IRDAN123CP0022V02200203 / A0111V01202122	Fire	Commercial	18-Mar-22
138	CONTROL OF DAMAGED GOODS CLAUSE		IRDAN123CP0022V02200203 / A0112V01202122	Fire	Commercial	18-Mar-22
139	DAMAGE TO UNDERGROUND SERVICES FOR EACH LOCATION		IRDAN123CP0022V02200203 / A0113V01202122	Fire	Commercial	18-Mar-22
140	DE WATERING EXPENSES		IRDAN123CP0022V02200203 / A0114V01202122	Fire	Commercial	18-Mar-22
141	DELIBERATE DAMAGE		IRDAN123CP0022V02200203 / A0115V01202122	Fire	Commercial	18-Mar-22
142	DEMOLITION AND INCREASED COST OF CONSTRUCTION		IRDAN123CP0022V02200203 / A0116V01202122	Fire	Commercial	18-Mar-22
143	DESTRUCTION OF SOUND PROPERTY TO MINIMIZE LOSS		IRDAN123CP0022V02200203 / A0117V01202122	Fire	Commercial	18-Mar-22
144	EXPIRATION CLAUSE		IRDAN123CP0022V02200203 / A0118V01202122	Fire	Commercial	18-Mar-22
145	FINES, PENALTIES & DAMAGES		IRDAN123CP0022V02200203 / A0119V01202122	Fire	Commercial	18-Mar-22
146	GREEN CLAUSE		IRDAN123CP0022V02200203 / A0120V01202122	Fire	Commercial	18-Mar-22
147	HIRE PURCHASE OR LEASE AGREEMENTS		IRDAN123CP0022V02200203 / A0121V01202122	Fire	Commercial	18-Mar-22
148	INADVERTENT/UNINTENTIONAL & ERROR & OMISSION CLAUSE		IRDAN123CP0022V02200203 / A0122V01202122	Fire	Commercial	18-Mar-22
149	NEWLY ACQUIRED PROPERTY OR INTEREST/NEW ACQUISITIONS/MERGER		IRDAN123CP0022V02200203 / A0123V01202122	Fire	Commercial	18-Mar-22
150	NON INVALIDATION CLAUSE FOR EACH LOCATION		IRDAN123CP0022V02200203 / A0124V01202122	Fire	Commercial	18-Mar-22
151	OEM CLAUSE FOR EACH LOCATION / ORIGINAL EQUIPMENT		IRDAN123CP0022V02200203 / A0125V01202122	Fire	Commercial	18-Mar-22
152	PRIMARY AND NON CONTRIBUTORY		IRDAN123CP0022V02200203 / A0126V01202122	Fire	Commercial	18-Mar-22
153	PROPERTIES UNDER CONSIGNMENT, CARE, CUSTODY AND CONTROL		IRDAN123CP0022V02200203 / A0127V01202122	Fire	Commercial	18-Mar-22

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154	PROTECTION & PRESERVATION OF PROPERTY CLAUSE		IRDAN123CP0022V02200203/ A0128V01202122	Fire	Commercial	18-Mar-22
155	REMOVAL OF DEBRIS (INCLUDING FOREIGN DEBRIS) AND/OR COST OF		IRDAN123CP0022V02200203/ A0129V01202122	Fire	Commercial	18-Mar-22
156	SMOKE DAMAGE		IRDAN123CP0022V02200203/ A0130V01202122	Fire	Commercial	18-Mar-22
157	TEMPORARY REMOVAL OF OTHER PROPERTY		IRDAN123CP0022V02200203/ A0131V01202122	Fire	Commercial	18-Mar-22
158	TENANT'S LIABILITY		IRDAN123CP0022V02200203/ A0132V01202122	Fire	Commercial	18-Mar-22
159	UNDAMAGED FOUNDATIONS		IRDAN123CP0022V02200203/ A0133V01202122	Fire	Commercial	18-Mar-22
160	UNPACKING EXPENSE CLAUSE		IRDAN123CP0022V02200203/ A0134V01202122	Fire	Commercial	18-Mar-22
161	UN-REPAIRED DAMAGES		IRDAN123CP0022V02200203/ A0135V01202122	Fire	Commercial	18-Mar-22
162	VEHICLE LOAD CLAUSE		IRDAN123CP0022V02200203/ A0136V01202122	Fire	Commercial	18-Mar-22
163	WAIVER OF RECOURSE		IRDAN123CP0022V02200203/ A0137V01202122	Fire	Commercial	18-Mar-22
164	ACCOUNTS RECEIVABLE CLAUSE		IRDAN123CP0043V01201819/ A0138V01202122	Miscellaneous	Commercial	18-Mar-22
165	ADJOINING BUILDING CLAUSE		IRDAN123CP0043V01201819/ A0139V01202122	Miscellaneous	Commercial	18-Mar-22
166	AGGRAVATION CLAUSE		IRDAN123CP0043V01201819/ A0140V01202122	Miscellaneous	Commercial	18-Mar-22
167	AUTOMATIC EXTENSION CLAUSE / TACIT RENEWA		IRDAN123CP0043V01201819/ A0141V01202122	Miscellaneous	Commercial	18-Mar-22
168	AUTOMATIC REINSTATEMENT CLAUSE		IRDAN123CP0043V01201819/ A0142V01202122	Miscellaneous	Commercial	18-Mar-22
169	BREACH OF CONDITIONS		IRDAN123CP0043V01201819/ A0143V01202122	Miscellaneous	Commercial	18-Mar-22
170	BROAD WATER DAMAGE -		IRDAN123CP0043V01201819/ A0144V01202122	Miscellaneous	Commercial	18-Mar-22
171	CATALYSTS AND CONSUMABLE INTERESTS IN PROCESS FOR EACH		IRDAN123CP0043V01201819/ A0145V01202122	Miscellaneous	Commercial	18-Mar-22
172	CONTAMINATION AND OR CO-MINGLING OF STOCK		IRDAN123CP0043V01201819/ A0146V01202122	Miscellaneous	Commercial	18-Mar-22
173	CONTROL OF DAMAGED GOODS CLAUSE		IRDAN123CP0043V01201819/ A0147V01202122	Miscellaneous	Commercial	18-Mar-22
174	DAMAGE TO UNDERGROUND SERVICES FOR EACH LOCATION		IRDAN123CP0043V01201819/ A0148V01202122	Miscellaneous	Commercial	18-Mar-22
175	DE WATERING EXPENSES		IRDAN123CP0043V01201819/ A0149V01202122	Miscellaneous	Commercial	18-Mar-22
176	DELIBERATE DAMAGE		IRDAN123CP0043V01201819/ A0150V01202122	Miscellaneous	Commercial	18-Mar-22
177	DEMOLITION AND INCREASED COST OF CONSTRUCTION		IRDAN123CP0043V01201819/ A0151V01202122	Miscellaneous	Commercial	18-Mar-22
178	DESTRUCTION OF SOUND PROPERTY TO MINIMIZE LOSS		IRDAN123CP0043V01201819/ A0152V01202122	Miscellaneous	Commercial	18-Mar-22
179	EXPIRATION CLAUSE		IRDAN123CP0043V01201819/ A0153V01202122	Miscellaneous	Commercial	18-Mar-22
180	FINES, PENALTIES & DAMAGES		IRDAN123CP0043V01201819/ A0154V01202122	Miscellaneous	Commercial	18-Mar-22
181	GREEN CLAUSE		IRDAN123CP0043V01201819/ A0155V01202122	Miscellaneous	Commercial	18-Mar-22
182	HIRE PURCHASE OR LEASE AGREEMENTS		IRDAN123CP0043V01201819/ A0156V01202122	Miscellaneous	Commercial	18-Mar-22
183	INADVERTENT/ UNINTENTIONAL & ERROR & OMISSION CLAUSE		IRDAN123CP0043V01201819/ A0157V01202122	Miscellaneous	Commercial	18-Mar-22
184	NEWLY ACQUIRED PROPERTY OR INTEREST/NEW ACQUISITION / MERGER AND ACQUISITION		IRDAN123CP0043V01201819/ A0158V01202122	Miscellaneous	Commercial	18-Mar-22
185	NON INVALIDATION CLAUSE FOR EACH LOCATION		IRDAN123CP0043V01201819/ A0159V01202122	Miscellaneous	Commercial	18-Mar-22
186	OEM CLAUSE FOR EACH LOCATION / ORIGINAL EQUIPMENT		IRDAN123CP0043V01201819/ A0160V01202122	Miscellaneous	Commercial	18-Mar-22
187	PRIMARY AND NON CONTRIBUTORY		IRDAN123CP0043V01201819/ A0161V01202122	Miscellaneous	Commercial	18-Mar-22
188	PROPERTIES UNDER CONSIGNMENT, CARE, CUSTODY AND CONTROL		IRDAN123CP0043V01201819/ A0162V01202122	Miscellaneous	Commercial	18-Mar-22
189	PROTECTION & PRESERVATION OF PROPERTY CLAUSE		IRDAN123CP0043V01201819/ A0163V01202122	Miscellaneous	Commercial	18-Mar-22
190	REMOVAL OF DEBRIS (INCLUDING FOREIGN DEBRIS) AND/OR COST OF DEMOLITION		IRDAN123CP0043V01201819/ A0164V01202122	Miscellaneous	Commercial	18-Mar-22
191	SMOKE DAMAGE		IRDAN123CP0043V01201819/ A0165V01202122	Miscellaneous	Commercial	18-Mar-22
192	TENANT'S LIABILITY		IRDAN123CP0043V01201819/ A0166V01202122	Miscellaneous	Commercial	18-Mar-22
193	UNDAMAGED FOUNDATIONS		IRDAN123CP0043V01201819/ A0167V01202122	Miscellaneous	Commercial	18-Mar-22
194	UNPACKING EXPENSE CLAUSE		IRDAN123CP0043V01201819/ A0168V01202122	Miscellaneous	Commercial	18-Mar-22
195	UN-REPAIRED DAMAGES		IRDAN123CP0043V01201819/ A0169V01202122	Miscellaneous	Commercial	18-Mar-22
196	VEHICLE LOAD CLAUSE		IRDAN123CP0043V01201819/ A0170V01202122	Miscellaneous	Commercial	18-Mar-22
197	WAIVER OF RECOURSE		IRDAN123CP0043V01201819/ A0171V01202122	Miscellaneous	Commercial	18-Mar-22
198	ACCOUNTS RECEIVABLE CLAUSE		IRDAN123CP0077V01201819/ A0068V01202122	Fire	Commercial	18-Mar-22
199	ADJOINING BUILDING CLAUSE		IRDAN123CP0077V01201819/ A0069V01202122	Fire	Commercial	18-Mar-22
200	AGGRAVATION CLAUSE		IRDAN123CP0077V01201819/ A0070V01202122	Fire	Commercial	18-Mar-22

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201	AUTOMATIC EXTENSION CLAUSE / TACIT RENEWA		IRDAN123CP0077V01201819/ A0071V01202122	Fire	Commercial	18-Mar-22
202	AUTOMATIC REINSTATEMENT CLAUSE		IRDAN123CP0077V01201819/ A0072V01202122	Fire	Commercial	18-Mar-22
203	BREACH OF CONDITIONS		IRDAN123CP0077V01201819/ A0073V01202122	Fire	Commercial	18-Mar-22
204	BROAD WATER DAMAGE		IRDAN123CP0077V01201819/ A0074V01202122	Fire	Commercial	18-Mar-22
205	BUILDING FAÇADE CLAUSE ((TO BE FILED ONLY UNDER SFSP)		IRDAN123CP0077V01201819/ A0075V01202122	Fire	Commercial	18-Mar-22
206	CATALYSTS AND CONSUMABLE INTERESTS IN PROCESS FOR EACH LOCATION		IRDAN123CP0077V01201819/ A0076V01202122	Fire	Commercial	18-Mar-22
207	CONTAMINATION AND OR CO-MINGLING OF STOCK		IRDAN123CP0077V01201819/ A0077V01202122	Fire	Commercial	18-Mar-22
208	CONTROL OF DAMAGED GOODS CLAUSE		IRDAN123CP0077V01201819/ A0078V01202122	Fire	Commercial	18-Mar-22
209	DAMAGE TO UNDERGROUND SERVICES FOR EACH LOCATION		IRDAN123CP0077V01201819/ A0079V01202122	Fire	Commercial	18-Mar-22
210	DE WATERING EXPENSES		IRDAN123CP0077V01201819/ A0080V01202122	Fire	Commercial	18-Mar-22
211	DELIBERATE DAMAGE		IRDAN123CP0077V01201819/ A0081V01202122	Fire	Commercial	18-Mar-22
212	DEMOLITION AND INCREASED COST OF CONSTRUCTION		IRDAN123CP0077V01201819/ A0082V01202122	Fire	Commercial	18-Mar-22
213	DESTRUCTION OF SOUND PROPERTY TO MINIMIZE LOSS		IRDAN123CP0077V01201819/ A0083V01202122	Fire	Commercial	18-Mar-22
214	EXPIRATION CLAUSE		IRDAN123CP0077V01201819/ A0084V01202122	Fire	Commercial	18-Mar-22
215	FINES, PENALTIES & DAMAGES		IRDAN123CP0077V01201819/ A0085V01202122	Fire	Commercial	18-Mar-22
216	GREEN CLAUSE		IRDAN123CP0077V01201819/ A0086V01202122	Fire	Commercial	18-Mar-22
217	HIRE PURCHASE OR LEASE AGREEMENTS/ PROPERTIES UNDER		IRDAN123CP0077V01201819/ A0087V01202122	Fire	Commercial	18-Mar-22
218	INADVERTENT/ UNINTENTIONAL & ERROR & OMISSION CLAUSE		IRDAN123CP0077V01201819/ A0088V01202122	Fire	Commercial	18-Mar-22
219	NEWLY ACQUIRED PROPERTY OR INTEREST/ NEW ACQUISITIONS/ MERGER		IRDAN123CP0077V01201819/ A0089V01202122	Fire	Commercial	18-Mar-22
220	NON INVALIDATION CLAUSE FOR EACH LOCATION		IRDAN123CP0077V01201819/ A0090V01202122	Fire	Commercial	18-Mar-22
221	OEM CLAUSE FOR EACH LOCATION / ORIGINAL EQUIPMENT		IRDAN123CP0077V01201819/ A0091V01202122	Fire	Commercial	18-Mar-22
222	PRIMARY AND NON CONTRIBUTORY		IRDAN123CP0077V01201819/ A0092V01202122	Fire	Commercial	18-Mar-22
223	PROPERTIES UNDER CONSIGNMENT, CARE, CUSTODY AND CONTROL		IRDAN123CP0077V01201819/ A0093V01202122	Fire	Commercial	18-Mar-22
224	PROTECTION & PRESERVATION OF PROPERTY CLAUSE		IRDAN123CP0077V01201819/ A0094V01202122	Fire	Commercial	18-Mar-22
225	REMOVAL OF DEBRIS (INCLUDING FOREIGN DEBRIS) AND/OR COST OF		IRDAN123CP0077V01201819/ A0095V01202122	Fire	Commercial	18-Mar-22
226	SMOKE DAMAGE		IRDAN123CP0077V01201819/ A0096V01202122	Fire	Commercial	18-Mar-22
227	TENANT'S LIABILITY		IRDAN123CP0077V01201819/ A0097V01202122	Fire	Commercial	18-Mar-22
228	UNDAMAGED FOUNDATIONS		IRDAN123CP0077V01201819/ A0098V01202122	Fire	Commercial	18-Mar-22
229	UNPACKING EXPENSE CLAUSE		IRDAN123CP0077V01201819/ A0099V01202122	Fire	Commercial	18-Mar-22
230	UN-REPAIRED DAMAGES		IRDAN123CP0077V01201819/ A0100V01202122	Fire	Commercial	18-Mar-22
231	VEHICLE LOAD CLAUSE		IRDAN123CP0077V01201819/ A0101V01202122	Fire	Commercial	18-Mar-22
232	WAIVER OF RECOURSE		IRDAN123CP0077V01201819/ A0102V01202122	Fire	Commercial	18-Mar-22
233	ONLINE TRANSACTION PROTECTION INSURANCE		IRDAN123RP0044V01202122	Liability Insurance	Retail	29-Mar-22
	HAT - SBU - NIL PDTS For the quarter ended March 31, 2022					

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 Version 1 upload date: 19.05.2022

'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 Mar 2022

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

(Business within India)

Periodicity of Submission: Quarterly

PART - A

Rs. In Lakhs

Section I

No	PARTICULARS	SCH ++	AMOUNT
1	Investments*	8	1,253,381.05
2	Loans	9	-
3	Fixed Assets	10	8,480.78
4	Current Assets		
	a. Cash & Bank Balance	11	3,587.65
	b. Advances & Other Assets	12	106,151.55
5	Current Liabilities		
	a. Current Liabilities	13	907,871.09
	b. Provisions	14	257,409.98
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		-
Application of Funds as per Balance Sheet (A)			206,319.96

	Less: Other Assets	SCH ++	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	8,480.78
3	Cash & Bank Balance (if any)	11	3,587.65
4	Advances & Other Assets (if any)	12	106,151.55
5	Current Liabilities	13	907,871.09
6	Provisions	14	257,409.98
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		-
Total (B)		TOTAL (B)	(1,047,061.09)
'Investment Assets' As per FORM 3B *		(A-B)	1,253,381.05

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

(Read with Regulation 10)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Statement as on: 31st Mar 2022

PART - A

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

(Business within India)

Rs. In Lakhs

Periodicity of Submission: Quarterly

Section II

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	%	Actual	FVC Amount	Total	Market Value (h)
			Balance	FRSM ⁺							
			(a)	(b)	(c)	d = (a+b+c)	(e)	(f)	(g)=(d+f)		
1	Central Govt. Securities	Not less than 20%		66,639.59	449,896.38	516,535.96	41.31%			516,535.96	508,183.58
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not less than 30%		106,954.73	722,071.49	829,026.22	66.30%			829,026.22	822,440.95
3	Investment subject to Exposure Norms										
	a. Housing / Infra & Loans to SG for Housing and FFE	Not less than 15%									
	1. Approved Investments			33,435.30	225,727.97	259,163.27	20.73%	364.85	259,528.12	259,196.36	
	2. Other Investments			187.88	1,268.42	1,456.31	0.12%	(43.69)	1,412.62	1,412.62	
	b. Approved Investments	Not exceeding 55%		19,997.40	135,006.21	155,003.61	12.40%	2,734.19	157,737.80	158,420.34	
	c. Other Investments			744.20	5,024.20	5,768.40	0.46%	(92.11)	5,676.29	5,679.17	
Investment Assets		100%		161,319.50	1,089,098.30	1,250,417.80	100%	2,963.25	1,253,381.05	1,247,149.45	

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

2. Other Investments' are as permitted under 27A(2)

3. Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.

4. Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account

5. SCH (++) refers to Schedules to Balance Sheet, prepared as per IRDAI (Preparation of Fin. Stmt and Auditors' Report of Ins Companies) Regulations

** Investments after provisions of Rs. 28.02 Crs & Equity Impairment of Rs. 3.81 Cr.*

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

(Read with Regulation 10)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Statement as on: 31st Mar 2022

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

(Business within India)

Periodicity of Submission: Quarterly

PART - A

Rs. In Lakhs

'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 Limi

Registration Number: 123

Statement as on: 31st Mar 2022

Statement of Accretion of Assets

(Business within India)

Periodicity of Submission : Quarterly

PART - B

Rs. In Lakhs

No	Category of Investments	COI	Opening Balance	% to Opening Balance	Net Accretion for the Qtr.	% to Total Accrual	TOTAL	% to Total
			(A)		(B)		(A+B)	
1	Central Govt. Securities		437074.44	36.4%	79461.53	161.4%	516535.96	41.3%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) ab		760327.27	63.3%	68698.95	139.5%	829026.22	66.3%
3	Investment subject to Exposure Norms							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments		102859.91	8.6%	767.75	1.6%	103627.66	8.3%
	2. Other Investments		0.00	0.0%	0.00	0.0%	0.00	0.0%
	b. Infrastructure Investments							
	1. Approved Investments		153701.57	12.8%	1834.04	3.7%	155535.60	12.4%
	2. Other Investments		1457.16	0.1%	(0.85)	0.0%	1456.31	0.1%
	c. Approved Investments		177382.69	14.8%	(22379.08)	-45.5%	155003.61	12.4%
	d. Other Investments (not exceeding 15%)		5452.34	0.5%	316.06	0.6%	5768.40	0.5%
Total			1201180.93	100.0%	49236.87	100.0%	1250417.80	100.0%

Note:

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

PERIODIC DISCLOSURES

FORM NL-29

Detail regarding debt securities

limited

Date:

Quarter ended Mar 31, 2022

Registration No. 123

Date of Registration with the IRDA : July 15, 2002

(Rs in Lakhs)

	Market Value				Book Value			
	As at 31-03-2022	As % of total for this class	As at 31-03-2021	As % of total for this class	As at 31-03-2022	As % of total for this class	As at 31-03-2021	As % of total for this class
Break down by credit rating								
AAA rated	248,368	20.27%	151,117	14.01%	248,413	20.18%	148,780	13.81%
AA or better	35,238	2.88%	68,402	6.34%	34,323	2.79%	66,414	6.16%
Rated below AA & upto A	2,503	0.20%	6,131	0.57%	2,500	0.20%	6,020	0.56%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
B & Below B	1,195	0.10%	-	0.00%	1,195	0.10%	7,139	0.66%
Fixed Deposits	118,419	9.67%	85,712	7.94%	118,419	9.62%	85,712	7.96%
Any other (Sovreign)	819,379	66.88%	767,614	71.14%	826,020	67.11%	763,255	70.85%
	1,225,102		1,078,976		1,230,871		1,077,321	
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	157,329	12.84%	154,307	14.30%	156,932	12.75%	157,316	14.60%
More than 1 year and upto 3years	149,196	12.18%	99,620	9.23%	149,211	12.12%	100,013	9.28%
More than 3years and up to 7years	823,283	67.20%	515,093	47.74%	827,409	67.22%	510,873	47.42%
More than 7 years and up to 10 years	95,240	7.77%	309,900	28.72%	97,266	7.90%	309,066	28.69%
above 10 years	53	0.00%	55	0.01%	52	0.00%	52	0.00%
	1,225,102		1,078,976		1,230,871		1,077,321	
Breakdown by type of the issuer								
a. Central Government	508,184	41.48%	414,272	38.39%	516,536	41.97%	415,491	38.57%
b. State Government	314,257	25.65%	356,500	33.04%	312,490	25.39%	350,779	32.56%
c. Corporate Securities	402,661	32.87%	308,203	28.56%	401,844	32.65%	311,050	28.87%
	1,225,102		1,078,976		1,230,871		1,077,321	

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: 19.05.2022

FORM NL-30 -DETAILS OF NON-PERFORMING ASSETS**(Read with Regulation 10)****DETAILS OF NON-PERFORMING ASSETS - QUARTERLY - 31st Mar 2022****Name of the Insurer: Cholamandalam MS General Insurance Company Limited**

Name of Fund: _____

Rs. In Lakhs

Registration Number: 123

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As on Mar 2022)	YTD (As on Mar 2021)	YTD (As on Mar 2022)	Prev. FY (As on Mar 2021)	YTD (As on Mar 2022)	Prev. FY (As on Mar 2021)	YTD (As on Mar 2022)	Prev. FY (As on Mar 2021)	YTD (As on Mar 2022)	YTD (As on Mar 2021)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	278,726.8	234,344.5			938,248.2	654,060.1	36,244.7	24,071.4	1,253,219.7	1,112,363.1
2	Gross NPA	3,996.6	16,145.6	Nil	Nil	Nil	Nil	Nil	Nil	3,996.6	16,145.6
3	% of Gross NPA on Investment Assets (2/1)	1.4%	6.9%							0.3%	1.5%
4	Provision made on NPA	2801.8	9,006.3							2801.8	9006.3
5	Provision as a % of NPA (4/2)	70.1%	55.8%							70.1%	55.8%
6	Provision on Standard Assets	-	-							-	-
7	Net Investment Assets (1-4)	275,924.9	225,338.2							1,250,417.8	1,103,356.8
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	5,852.5	28,568.8							5,852.5	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: 19.05.2022

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 Mar 2022

Name of the Fund _____

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

25.17%

Rs in Lakhs

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment as on 31-03-2022 (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 31-03-2022 (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 31-03-2021 (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
A	CENTRAL GOVT. SECURITIES													
A01	Central Government Bonds	CGSB	479,570.27	7,323.73	6.19%	4.63%	427,237.67	29,356.22	6.89%	5.16%	415,491.33	28,934.17	8.29%	6.20%
A02	Special Deposits	CSPD	-	-	-		-	-	-		-	-	-	
A03	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-		-	-	-		-	-	-	
A04	Treasury Bills	CTRB	-	-	-		-	-	-		-	-	-	
B	CENTRAL GOVT. SEC, STATE GOVT OR OTHER APPROVED SECURITIES		-	-			-	-			-	-		
B01	Central Government Guaranteed Loans / Bonds	CGSL	-	-	-		-	-	-		-	-	-	
B02	State Government Bonds	SGGB	310,103.52	5,645.20	7.38%	5.52%	327,939.65	24,027.07	7.35%	5.50%	346,825.01	31,686.97	8.62%	6.45%
B03	State Government Guaranteed Loans	SGGL	-	-	-		-	-	-		-	-	-	
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA	4,169.92	76.88	7.48%	5.60%	4,135.39	308.98	7.49%	5.61%	3,954.08	246.88	8.04%	6.02%
B05	Guaranteed Equity	SGGE	-	-	-		-	-	-		-	-	-	
C	(a) HOUSING & LOANS TO STATE GOVT FOR HOUSING / FFE		-	-			-	-			-	-		
C01	Loans to State Government for Housing	HLSH	-	-	-		-	-	-		-	-	-	
C02	Loans to State Government for Fire Fighting Equipments	HLSF	-	-	-		-	-	-		-	-	-	
C03	Term Loan - HUDCO / NHB / Institutions accredited by NHB	HTLH	-	-	-		-	-	-		-	-	-	
C04	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	-		-	-	-		-	-	-	
C05	Housing - Securitised Assets	HMBS	-	-	-		-	-	-		-	-	-	
C06	Debentures/Bonds/CPs/Loans - Promoter Group	HDPG	-	-	-		-	-	-		-	-	-	
C07	Long Term Bank Bonds Approved Investment - Affordable Housing	HLBH	-	-	-		-	-	-		-	-	-	
	TAXABLE BONDS		-	-			-	-			-	-		
C08	Bonds / Debentures issued by HUDCO	HTHD	-	-	-		-	-	-		-	-	-	
C09	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	100,594.81	1,481.74	5.96%	4.46%	104,980.07	6,655.50	6.33%	4.74%	93,876.76	5,794.63	7.16%	5.36%
C10	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HTDA	-	-	-		-	-	-		-	-	-	
	TAX FREE BONDS		-	-			-	-			-	-		
C11	Bonds / Debentures issued by HUDCO	HFHD	1,451.90	23.41	6.03%	6.03%	1,550.96	101.20	6.42%	6.42%	1,590.17	102.85	6.45%	6.45%
C12	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HFDN	-	-	-	-	-	-	-		-	-	-	
C13	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HFDA	-	-	-		-	-	-		-	-	-	
	(b) OTHER INVESTMENTS (HOUSING)		-	-			-	-			-	-		
C14	Debentures / Bonds / CPs / Loans	HODS	-	-	0.00%	-	1,836.66	-	0.00%	0.00%	3,724.34	(0.00)	0.00%	0.00%
C15	Housing - Securitised Assets	HOMB	-	-	-		-	-	-		-	-	-	
C16	Debentures / Bonds / CPs / Loans - (Promoter Group)	HOPG	-	-	-		-	-	-		-	-	-	

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

(Read with Regulation 10)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Statement as on: 31st Mar 2022

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Name of the Fund _____

25.17%

Rs in Lakhs

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment as on 31-03-2022 (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 31-03-2022 (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 31-03-2021 (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
C17	Long Term Bank Bonds Other Investment- Affordable Housing	HOLB	-	-	-		-	-	-		-	-	-	
C18	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	HORD	-	-	-		-	-	-		-	-	-	
	(c) INFRASTRUCTURE INVESTMENTS		-	-			-	-			-	-		
C19	Infrastructure - Other Approved Securities	ISAS	-	-	-		-	-	-		-	-	-	
C20	Infrastructure - PSU - Equity shares - Quoted	ITPE	3,824.38	80.13	2.84%	2.12%	3,017.64	198.86	9.88%	7.40%	487.71	28.92	6.13%	4.59%
C21	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	659.87	-	-		358.61	45.55	13.39%	10.02%	-	-	-	
C22	Infrastructure - Equity (Promoter Group)	IEPG	-	-	-		-	-	-		-	-	-	
C23	Infrastructure - Securitised Assets	IESA	-	-	-		-	-	-		-	-	-	
C24	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IDPG	-	-	-		-	-	-		-	-	-	
C25	Infrastructure - Infrastructure Development Fund (IDF)	IDDF	13,527.71	267.52	7.88%	5.90%	19,217.28	1,812.39	9.35%	6.99%	30,958.14	2,695.04	8.07%	6.04%
C26	Onshore Rupee Bonds issued by ADB and IFC (Infrastructure- approved)	IORB	-	-	-		-	-	-		-	-	-	
C27	Long Term Bank Bonds ApprovedInvestment- Infrastructure	ILBI	37,102.24	557.92	1.50%	1.13%	28,413.77	999.63	6.07%	4.54%	-	-	-	
C44	Infrastructure Investments rated not less than “A” along with Rating of “EL1”	IELB	-	-	-		-	-	-		-	-	-	
C46	Debt Instruments of InVTs - Approved Investments	IDIT	-	-	-		-	-	-		-	-	-	
	TAXABLE BONDS		-	-	-		-	-	-		-	-	-	
C28	Infrastructure - PSU - Debentures / Bonds	IPTD	93,708.14	1,278.44	5.54%	4.14%	70,968.41	3,937.51	5.56%	4.16%	34,309.61	869.35	5.83%	4.36%
C29	Infrastructure - PSU - CPs	IPCP	-	-	-		-	-	-		-	-	-	
C30	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	2,494.69	48.66	7.91%	5.92%	2,807.53	227.90	8.08%	6.05%	2,991.43	508.02	7.81%	5.85%
C31	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-		-	-	-		-	-	-	
C32	Infrastructure - Term Loans (with Charge)	ILWC	-	-	-		-	-	-		-	-	-	
	TAX FREE BONDS		-	-			-	-			-	-		
C33	Infrastructure - PSU - Debentures / Bonds	IPFD	6,778.57	103.50	5.96%	5.96%	8,322.90	511.41	6.11%	4.57%	8,871.26	1,038.33	7.97%	5.96%
C34	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICFD	-	-	-	-	-	-	-		-	-	-	
	(d) INFRASTRUCTURE - OTHER INVESTMENTS		-	-	-		-	-	-		-	-	-	
C35	Infrastructure - Equity (including unlisted)	IOEQ	1,261.06	-	-		1,395.53	7.39	1.87%	1.40%	254.90	10.24	3.96%	2.97%
C36	Infrastructure - Debentures / Bonds / CPs / loans	IODS	1,194.70	-	0.00%	0.00%	1,638.57	-	0.00%	0.00%	2,094.77	0.00	0.00%	0.00%
C37	Infrastructure - Securitised Assets	IOSA	-	-	-		-	-	-		-	-	-	
C38	Infrastructure - Equity (Promoter Group)	IOPE	-	-	-		-	-	-		-	-	-	
C39	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IOPD	-	-	-		-	-	-		-	-	-	
C40	Onshore Rupee Bonds issued by ADB and IFC (Infrastructure- others)	IOOB	-	-	-		-	-	-		-	-	-	
C41	Long Term Bank Bonds Other Investment- Infrastructure	IOLB	-	-	-		-	-	-		-	-	-	

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

(Read with Regulation 10)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Statement as on: 31st Mar 2022

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Name of the Fund _____

25.17%

Rs in Lakhs

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment as on 31-03-2022 (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 31-03-2022 (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 31-03-2021 (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
C42	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	IORD	-	-	-		-	-	-		-	-	-	
C43	Reclassified Approved Investments - Equity (Point 6 under Note for Regulation 4 to 9)	IORE	-	-	-		-	-	-		-	-	-	
C45	Infrastructure Investment below “A” or “EL1”	IOEL	-	-	-		-	-	-		-	-	-	
C47	Debt Instruments of InvITs - Other Investments	IOIT	-	-	-		-	-	-		-	-	-	
D	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS		-	-	-		-	-	-		-	-	-	
D01	PSU - Equity shares - Quoted	EAEQ	1,407.08	27.87	1.98%	1.48%	1,510.38	(231.52)	-15.37%	-11.50%	1,320.27	24.79	1.58%	1.18%
D02	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	8,050.55	16.80	0.21%	0.16%	6,481.62	1,797.64	27.39%	20.50%	5,296.25	395.95	6.21%	4.65%
D03	Equity Shares - Companies incorporated outside India (invested prior to IRDA Regulations)	EFES	-	-	-		-	-	-		-	-	-	
D04	Equity Shares - Promoter Group	EEPG	-	-	-		-	-	-		-	-	-	
D05	Corporate Securities - Bonds - (Taxable)	EPBT	-	-	-	-	-	-	-	-	-	-	-	-
D06	Corporate Securities - Bonds - (Tax Free)	EPBF	-	-	-		-	-	-		-	-	-	
D07	Corporate Securities - Preference Shares	EPNQ	-	-	-		-	-	-		-	-	-	
D08	Corporate Securities - Investment in Subsidiaries	ECIS	-	-	-		-	-	-		-	-	-	
D09	Corporate Securities - Debentures	ECOS	2,638.12	56.04	7.98%	5.97%	9,836.87	841.37	7.95%	5.95%	22,020.58	3,279.29	8.75%	6.55%
D10	Corporate Securities - Debentures / Bonds/ CPs/Loan - (Promoter Group)	EDPG	14,041.02	301.64	8.71%	6.52%	14,789.23	1,292.25	8.68%	6.50%	17,560.70	1,568.87	8.94%	6.69%
D11	Municipal Bonds - Rated	EMUN	-	-	-		-	-	-		-	-	-	
D12	Investment properties - Immovable	EINP	2,882.51	-	0.00%	0.00%	2,882.51	-	0.00%	0.00%	2,882.51	-	0.00%	0.00%
D13	Loans - Policy Loans	ELPL	-	-	-		-	-	-		-	-	-	
D14	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	-	-	-		-	-	-		-	-	-	
D15	Loans - Secured Loans - Mortgage of Property outside India (Term Loan)	ELMO	-	-	-		-	-	-		-	-	-	
D16	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	126,252.98	1,535.76	5.13%	3.84%	130,046.28	6,369.45	5.07%	3.80%	85,712.00	2,071.02	3.94%	2.95%
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	11,708.56	64.90	3.41%	2.55%	11,708.56	64.90	3.42%	2.56%	-	-	-	
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	-	-	-		-	-	-		-	-	-	

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

(Read with Regulation 10)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Statement as on: 31st Mar 2022

Name of the Fund _____

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

25.17%

Rs in Lakhs

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment as on 31-03-2022 (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 31-03-2022 (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 31-03-2021 (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
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	12,172.08	39.08	3.55%	2.66%	8,307.22	223.20	3.27%	2.44%	14,148.50	252.19	2.81%	2.10%
D30	Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	-		-	-	-		-	-	-	
D31	Net Current Assets (Only in respect of ULIP Fund Business)	ENCA	-	-	-		-	-	-		-	-	-	
D32	Passively Managed Equity ETF (Non Promoter Group)	EETF	-	-	-		-	-	-		-	-	-	
D33	Passively Managed Equity ETF (Promoter Group)	EETP	-	-	-		-	-	-		-	-	-	
D34	Onshore Rupee Bonds issued by ADB and IFC	EORB	-	-	-		-	-	-		-	-	-	
D35	Debt Capital Instruments (DCI-Basel III)	EDCI	-	-			-	-			-	-		
D36	Redeemable Non-cumulative Preference Shares (RNCPS- Basel III)	ERNP	-	-	-		-	-	-		-	-	-	
D37	Redeemable Cumulative Preference Shares (RCPS- Basel III)	ERCP	-	-	-		-	-	-		-	-	-	
D38	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [PSU Banks]	EAPS	-	-	-		-	-	-		-	-	-	-
D39	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [Private Banks]	EAPB	-	-	-	-	-	-	-		-	-	-	
D40	Units of Real Estate Investment Trust (REITs)	ERIT	1,191.99	2.58	5.10%	3.81%	1,201.59	9.42	4.56%	3.41%	208.45	-	0.00%	0.00%
D41	Units of Infrastructure Investment Trust	EIIT	-	-	-		-	-	-		-	-	-	
D42	Debt ETFs - "Approved Investments"	EDTF	-	-	-		-	-	-		-	-	-	
D43	Debt Instruments of REITs - Approved Investments	EDRT	7,500.00	130.38	7.05%	5.28%	7,500.00	239.02	7.07%	5.29%	-	-	0.00%	0.00%
E	OTHER INVESTMENTS		-	-	-		-	-	-		-	-	-	
E01	Bonds - PSU - Taxable	OBPT	-	-	-		-	-	-		-	-	-	
E02	Bonds - PSU - Tax Free	OBPF	-	-	-		-	-	-		-	-	-	
E03	Equity Shares (incl Co-op Societies)	OESH	-	-	-		-	-	-		-	(1.34)	-390.57%	-292.26%
E04	Equity Shares (PSUs & Unlisted)*	OEPU	-	-	-		0.09	54.14	265279.20%	198508.42%	0.09	57.23	64060.29%	64060.29%
E05	Equity Shares - Promoter Group	OEPG	-	-	-		-	-	-		-	-	-	
E06	Debentures	OLDB	2,500.66	66.54	10.79%	8.08%	3,295.26	268.79	8.02%	6.00%	7,340.39	644.12	2.80%	2.10%
E07	Debentures/ Bonds/ CPs/ Loans etc. - (Promoter Group)	ODPG	-	-	-		-	-	-		-	-	-	
E08	Municipal Bonds	OMUN	-	-	-		-	-	-		-	-	-	
E09	Commercial Papers	OACP	-	-	-		-	-	-		-	-	-	
E10	Preference Shares	OPSH	-	-	-		-	-	-		-	-	-	

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

(Read with Regulation 10)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Statement as on: 31st Mar 2022

Name of the Fund _____

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

25.17%

Rs in Lakhs

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment as on 31-03-2022 (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 31-03-2022 (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 31-03-2021 (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
E11	SEBI approved Alternate Investment Fund (Category I)	OAF A	-	-	-		-	-	-		-	-	-	
E12	SEBI approved Alternate Investment Fund (Category II)	OAF B	1,200.73	42.98	14.52%	10.86%	967.84	94.06	9.74%	7.29%	1,161.08	99.68	8.47%	6.34%
E13	Short term Loans (Unsecured Deposits)	OSLU	-	-	-		-	-	-		-	-	-	
E14	Term Loans (without Charge)	OTLW	-	-	-		-	-	-		-	-	-	
E15	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-		-	-	-		-	-	-	
E16	Mutual Funds - (under Insurer's Promoter Group)	OMPG	-	-	-		-	-	-		-	-	-	
E17	Securitised Assets	OPSA	-	-	-		-	-	-		-	-	-	
E18	Investment properties - Immovable	OIPI	-	-	-		-	-	-		-	-	-	
E19	Passively Managed Equity ETF (Non Promoter Group)	OETF	513.83	-	0.00%	0.00%	499.31	-	0.00%	0.00%	-	-	-	
E20	Passively Managed Equity ETF (Promoter Group)	OETP	-	-	-		-	-	-		-	-	-	
E21	Onshore Rupee Bonds issued by ADB and IFC	OORB	-	-	-		-	-	-		-	-	-	
E22	Debt Capital Instruments (DCI-Basel III)	ODCI	-	-	-		-	-	-		-	-	-	
E23	Redeemable Non-cumulative Preference Shares (RNCPS - Basel III)	ORNP	-	-	-		-	-	-		-	-	-	
E24	Redeemable Cumulative Preference Shares (RCPS - Basel III)	ORCP	-	-	-		-	-	-		-	-	-	
E25	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	ORAD	-	-	-		-	-	-		-	-	-	
E26	Reclassified Approved Investments - Equity (Point 6 under Note for Regulation 4 to 9)	ORAE	1,403.48	9.38	0.67%	0.50%	1,217.39	117.23	10.51%	7.87%	276.47	(633.35)	-50.78%	-38.00%
E27	Additional Tier 1 (Basel III Compliant) Perpetual Bonds – [PSU Banks]	OAPS	-	-	-		-	-	-		-	-	-	
E28	Additional Tier 1 (Basel 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	-	-	-		-	-	-		-	-	-	
TOTAL			1,249,905.37	19,181.06	6.23%	4.66%	1,204,064.77	79,329.57	6.81%	5.10%	1,103,356.82	79,673.85	7.59%	5.68%

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

¹ Based on daily simple Average of Investments

² Yield netted for Tax

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

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

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

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

FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS

(Read with Regulation 10)

PART - A

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

Registration Number: 123

Statement as on: 31st Mar 2022

Name of Fund _____

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs in Lakhs

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	During the Quarter ¹								
	NIL								
B.	<u>As on Date</u> ²								
1	8.90% IL&FS DB 23-05-2023	IODS	600.00	24-May-2018	CARE	CARE AAA	CARE D	18-Sep-2018	
2	9.00% IL&FS DB 09-06-2023	IODS	594.85	1-Jun-2018	CARE	CARE AAA	CARE D	18-Sep-2018	
3	7.89% CANFIN HOMES DB 18-05-2022	HTDN	999.60	12-Jul-2017	FITCH	CARE AAA	AA(IND)+	18-Dec-2019	
4	7.59% PNB HOUSING DB 27-07-2022	HTDN	999.03	10-Aug-2017	FITCH	IND AAA	AA(IND)	6-Mar-2020	

Note:

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

Version 1 upload date: 19.05.2022

FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

Date: 31st March 22

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

(Amount in Rs. Lakhs)

S.No.	Reinsurance/Retrocession Placements	No. of reinsurers	Premium ceded to reinsurers (Upto the Quarter)			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
	Outside India					
1	No. of Reinsurers with rating of AAA and above					0.00%
2	No. of Reinsurers with rating AA but less than AAA	3	6,678	135	-	5.32%
3	No. of Reinsurers with rating A but less than AA	58	6,757	1,124	8,223	12.57%
4	No. of Reinsurers with rating BBB but less than A	3	7			0.01%
5	No. of Reinsurers with rating less than BBB					0.00%
	Total (A)	64	13,442	1,260	8,223	
	With In India					
1	Indian Insurance Companies	15			2,472	1.93%
2	FRBs	7	65,688	1,428	982	53.14%
3	GIC Re	1	33,511	878	265	27.04%
4	Other (to be Specified)					0.00%
	Total (B)	23	99,200	2,306	3,719	
	Grand Total (C)= (A)+(B)	87	112,642	3,565	11,942	100.00%

Note:-

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

(b) Figures are to be provided upto the quarter

Version 1 upload date: 19.05.2022

FORM NL-54-GEOGRAPHICAL DISTRIBUTION OF BUSINESS

GROSS DIRECT PREMIUM UNDERWRITTEN

		Fire		Marine Hull		Marine Cargo		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Miscellaneous		Total Health		Workmen's Compensation/ Employer's liability		Public/Product Liability		Engineering		Aviation		Crop Insurance		Other segments ^(b)		Total Miscellaneous		Total	
Sl.No.	State / Union Territory	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter
STATES ^(a)																																									
1	Andhra Pradesh	351	997	0	0	6	12	6	12	1848	5579	4714	16244	6562	21823	57	229	25	48	0	0	81	277	1	4	0	0	0	10	23			0	0	32	80	6686	22207	7043	23216	
2	Assamach Pradesh	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
3	Arunach Pradesh	131	361	0	0	13	53	13	53	962	3847	1086	4190	2099	7397	42	128	17	18	0	0	40	146	0	0	0	0	1	28	101	23	183	2218	7809	2362	8843					
4	Bihar	283	686	0	0	3	10	3	10	1360	4231	2400	10017	3819	14746	51	113	31	32	0	0	81	186	3	10	0	1	16	34	77	234	3996	15173	4281	15869						
5	Chhattisgarh	209	613	0	0	6	36	6	36	1295	4285	1700	6083	2995	10568	36	139	39	53	0	0	75	192	2	10	2	4	13	45			38	87	3124	10706	3339	11356				
6	Goa	31	83	0	0	0	0	0	0	92	325	97	353	190	678	19	103	1	12	0	0	20	114	0	2	1	8	11	2			5	11	814	248	903					
7	Gujarat	1317	4668	0	0	318	1291	318	1291	2638	9176	3427	13506	6277	24226	6277	1279	4367	110	1036	0	0	1389	5397	14	68	42	74	32	170			3812	878	18136	9870	36774				
8	Haryana	966	3568	322	449	440	1994	762	2442	44	218	25	94	68	311	123	1531	6	43	0	1	128	1578	7	24	33	142	147	268			42	80	426	2401	2154	8411				
9	Himachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
10	Jharkhand	63	180	0	0	2	8	2	8	798	2418	1286	4955	2084	7573	282	527	3	4	0	0	264	524	1	3	0	1	13	46			21	66	1755	7165	1820	7553				
11	Karnataka	728	2803	0	0	454	987	454	987	2813	9870	3387	13885	6120	22330	595	3088	1999	8762	1	4	2533	11833	6	32	15	111	47	221			72	170	8812	34336	11003	38487				
12	Kerala	284	774	0	0	4	9	4	9	1248	5036	1059	3852	2607	10808	227	713	8	20	0	0	734	734	0	0	0	0	10	24			21	76	2871	11693	3162	12476				
13	Madhya Pradesh	412	1056	0	0	11	38	11	38	1117	3225	1371	4892	2483	8116	164	468	45	93	0	0	219	560	7	17	0	1	6	20			84	268	2780	8983	3213	10077				
14	Maharashtra	2510	10767	0	0	389	1326	389	1326	2367	14136	10859	29917	13226	44853	3310	10429	477	1573	0	4	3788	12085	36	198	52	274	122	573			136	403	17373	57305	20183	69087				
15	Manipur	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
16	Meghalaya	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
17	Mizoram	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
18	Nagaland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
19	Odisha	214	567	0	0	2	7	2	7	930	2774	1867	6651	2797	9424	26	79	5	6	0	0	31	85			4	1	22	73			64	198	2815	9785	3131	10359				
20	Punjab	3	6	0	0	0	1	0	1	405	1437	414	1889	814	3325	4	9	0	0	0	0	4	9	0	0			1	0	2			0	0	64	198	2815	9785	3131	10359	
21	Rajasthan	634	1725	0	0	20	86	20	86	2868	9871	2168	8788	3037	11779	412	1681	385	2307	0	0	1406	3967			18		11	35			101	300	6555	23137	7213	23958				
22	Sikkim	4	11	0	0	0	0	0	0	9	22	5	12	14	34	0	0	2	4	0	0	4	6	4	4		1		0	0			1	2	23	42	27	33			
23	Tamil Nadu	1527	9578	0	0	522	2078	522	2078	3850	17011	11818	36496	15669	53907	3965	13664	3830	11471	3	5	7788	25140	271	492	119	295	9	557			-13	-13	250	937	24104	80917	26153	92572		
24	Telangana	361	1344	0	0	19	78	19	78	2562	7743	5831	19784	8393	27537	168	667	11	66	0	0	179	733	23	51	1	13	76	204			45	176	8845	28433	9224	30465				
25	Uttara Pradesh	13	33	0	0	4	19	4	19	108	330	226	821	334	1129	14	36	0	0	0	0	14	36	0	0		1	0	0	0			13	36	13	36	13	36			
26	Uttarakhand	1130	3077	0	0	8	48	8	48	2754	8868	2737	11013	5490	19883	178	579	263	330	0	0	441	910			3	3	21				593	1488	6529	22301	7667	25426				
27	Uttar Pradesh	12	34	0	0	0	0	0	0	66	200	112	445	178	644	27	108	4	4	0	0	32	110	1	7	1	3	0	0	0			4	8	215	773	227	808			
28	West Bengal	560	1628	0	0	32	141	32	141	1491	4238	3117	11510	4688	15718	249	798	47	276	0	0	445	1491	4	15	27	23	58	224			108	369	5383	17173	5674	18941				
TOTAL (A)		11953	44722	322	449	2176	8238	2498	8697	31610	112053	60216	208028	91825	320882	10759	38600	7608	29324	3	14	18441	64358	399	984	283	1008	760	2915	0	0	-13	-13	2131	5869	113883	396153	128304	449962		
UNION TERRITORIES ^(a)																																									
1	Andaman and Nicobar Islands	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2	Chandigarh	691	2183	0	0	22	63	22	63	1157	4043	1671	5412	2829	9654	219	797	28	67	0	0	247	866	1	7	3	23					132	405	3222	10778	3834	13025				
3	Dadra and Nagar Haveli	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
4	Daman & Diu	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
5	Govt. of NCT of Delhi	788	2533	0	0	254	798	254	798	1873	5996	1582	5704	3434	11701	1071	3541	44	164	0	1	1115	3706	7	21	45	103	19	93			34	284	4716	15823	5728	19858				
6	Jammu & Kashmir	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
7	Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
8	Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0																			

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

Name of the Insurer : CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

Date: 31-Mar-2022

(Amount in Rs. Lakhs)

Sl.No.	Line of Business	For the Quarter 31 March 2022		For the corresponding quarter of the previous year 31 March 2021		Upto the quarter 31 March 2022		Up to the corresponding quarter of the previous year 31 March 2021	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	13,433	326,476	13,195	253,045	49,511	932,652	44,471	708,022
2	Marine Cargo	2,452	2,865	2,657	3,434	9,003	11,667	7,855	18,626
3	Marine Other than Cargo	322	2	-	-	449	5	-	-
4	Motor TP	63,592	2,199,192	60,827	1,627,773	219,581	7,482,139	205,258	5,299,428
5	Motor OD	34,723	209,316	33,076	1,167,318	123,131	641,518	107,231	3,912,925
6	Health	12,077	67,667	8,494	47,718	42,961	372,192	41,465	250,610
7	Personal Accident	7,730	17,076	6,550	9,970	26,156	43,334	24,789	37,823
8	Travel								
9	Workmen's Compensation/ Employer's liability	403	1,089	392	1,196	983	4,162	1,738	2,430
10	Public/ Product Liability	342	443	64	301	1,133	1,556	64	2,227
11	Engineering	789	1,641	727	1,648	3,033	6,127	2,920	6,894
12	Aviation								
13	Crop Insurance	(13)				(13)			
14	Other segments **	2,360	167,008	1,038	16,601	6,483	489,504	3,030	44,365
15	Miscellaneous								

Notes:

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

Version 1 upload date: 19.05.2022

Sl.No.	Channels	For the Quarter 31 March 2022		Upto the quarter 31 March 2022		For the corresponding quarter of the previous year 31 March 2021		Up to the corresponding quarter of the previous year 31 March 2021	
		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	12,265	1,583	42,113	5,295	11,368	1,314	45,730	5,129
2	Corporate Agents-Banks	592,429	30,545	1,986,724	102,460	443,424	33,034	1,395,352	120,552
3	Corporate Agents -Others	1,236,958	51,542	4,369,974	184,616	1,010,257	52,440	3,584,433	176,893
4	Brokers	993,966	45,155	3,037,752	156,962	406,469	34,320	1,070,418	109,592
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business								
	-Officers/Employees								
	-Online (Through Company Website)								
	-Others	33,908	7,233	146,587	24,944	19,821	4,329	96,374	22,775
7	Common Service Centres(CSC)	21,477	422	55,096	1,245	5,081	167	8,872	262
8	Insurance Marketing Firm								
9	Point of sales person (Direct)	37,540	1,186	186,683	4,573	37,833	884	77,998	1,771
10	MISP (Direct)	64,232	544	159,927	2,316	27,433	533	91,248	1,848
11	Web Aggregators								
12	Referral Arrangements								
13	Other (to be specified)								
	(i) _____								
	(ii) _____								
	Total (A)	2,992,775	138,210	9,984,856	482,412	1,961,686	127,020	6,370,425	438,821
14	Business outside India (B)								
	Grand Total (A+B)	2,992,775	138,210	9,984,856	482,412	1,961,686	127,020	6,370,425	438,821

Note:

(a). Premium means amount of premium received from business acquired by the source

(b). No of Policies stand for no. of policies sold

(c). Grand Total (A+B) should be consistent with all relevant NL forms e.g. NL-4 etc., as applicable

FORM NL-37-CLAIMS DATA

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE CO LTD

Upto the quarter ending Mar'2022

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's 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	1,176	-	1,176	12,517	31,270	43,787	20,898	441	3	21,342	94	26	155	-	298	389	114	67,885
2	Claims reported during the period	2,715	17,284	1	17,285	292,232	16,431	308,663	140,963	2,421	9	143,393	168	63	2,181	-	89	1,904	2,447	478,908
	(a) Booked During the period	2,715	17,284	1	17,285	292,232	16,431	308,663	140,963	2,421	9	143,393	168	63	2,181	-	89	1,904	2,447	478,908
	(b) Reopened during the Period	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) Other Adjustment (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) _____	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) _____	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Claims Settled during the period	1,293	16,824	-	16,824	264,385	12,311	276,696	117,549	1,321	7	118,877	118	28	1,983	-	21	1,501	2,078	419,419
	(a) paid during the period	1,293	16,824	-	16,824	264,385	12,311	276,696	117,549	1,321	7	118,877	118	28	1,983	-	21	1,501	2,078	419,419
	(b) Other Adjustment (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) _____	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) _____	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Claims Repudiated during the period	1,215	941	-	941	17,515	1,738	19,253	26,868	1,117	-	27,985	50	21	218	-	2	474	358	50,517
	Repudiation	731	455	-	455	10,438	-	10,438	26,868	635	-	27,503	24	15	50	-	-	170	188	39,574
	Closure	484	486	-	486	7,077	1,738	8,815	-	482	-	482	26	6	168	-	2	304	170	10,943
	Other Adjustment (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) _____	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) _____	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c, after the mandatory period as prescribed by the Authority)	63	20	-	20	890	10	900	229	6	1	229	2	1	5	-	5	30	5	1,267
6	Claims O/S at End of the period	711	695	1	696	22,849	33,652	56,501	17,444	424	5	17,873	94	40	135	-	364	318	125	76,857
	Less than 3months	328	430	1	431	19,072	3,929	23,001	4,291	255	3	4,549	37	7	51	-	2	250	98	28,754
	3 months to 6 months	179	98	-	98	2,495	3,452	5,947	56	38	-	94	21	19	28	-	2	33	16	6,437
	6months to 1 year	147	89	-	89	845	4,247	5,092	34	20	1	55	17	6	29	-	1	13	6	5,455
	1year and above	57	78	-	78	437	22,024	22,461	13,063	111	1	13,175	19	8	27	-	359	22	5	36,211

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: 19.05.2022

Upto the quarter ending Mar'2022
(Amount in Rs. Lakhs)

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's Liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments **	Miscellaneous	Total
1	Claims O/S at the beginning of the period	31,180	3,279	-	3,279	10,719	196,051	206,770	5,893	2,241	36	8,169	279	198	2,089	-	4,434	274	67	256,740
2	Claims reported during the period	22,861	10,426	361	10,787	84,074	107,686	191,760	78,604	10,056	26	88,685	540	147	1,656	-	940	982	902	319,259
	(a) Booked During the period	22,831	10,375	361	10,736	82,847	107,535	190,383	76,298	9,338	26	85,661	540	147	1,643	-	940	979	900	314,761
	(b) Reopened during the Period	30	51	-	51	1,227	150	1,377	2,306	718	-	3,024	1	-	12	-	-	3	2	4,499
	(c) Other Adjustment (to be specified)																			
	(i) _____																			
	(ii) _____																			
3	Claims Settled during the period	13,226	5,285	-	5,285	72,038	79,011	151,048	62,848	5,983	17	68,848	278	19	1,226	-	29	741	588	241,289
	(a) paid during the period	13,226	5,285	-	5,285	72,038	79,011	151,048	62,848	5,983	17	68,848	278	19	1,226	-	29	741	588	241,289
	(b) Other Adjustment (to be specified)																			
	(i) _____																			
	(ii) _____																			
4	Claims Repudiated during the period	4,914	4,106	-	4,106	9,508	9,442	18,951	17,622	4,254	-	21,876	128	56	681	-	972	248	223	52,154
	Repudiation	2,436	571	-	571	6,010	-	6,010	17,622	2,863	-	20,485	68	26	146	-	-	87	183	30,013
	Closure	2,477	3,535	-	3,535	3,498	9,442	12,941	-	1,391	-	1,391	60	29	535	-	972	161	40	22,141
	Other Adjustment (to be specified)																			
	(i) _____																			
	(ii) _____																			
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	65	2	-	2	135	3	137	50	8	0	50	0	0	8	-	0	14	1	285
6	Claims O/S at End of the period	35,902	4,313	361	4,674	13,247	215,284	228,531	4,026	2,060	45	6,131	414	270	1,838	-	4,373	266	158	282,556
	Less than 3months	6,046	1,181	361	1,542	7,266	20,463	27,728	2,722	995	10	3,727	96	77	512	-	916	111	90	40,846
	3 months to 6 months	4,948	1,560	-	1,560	1,889	18,385	20,274	117	140	-	257	98	33	196	-	2	14	39	27,420
	6months to 1 year	3,178	460	-	460	1,059	23,996	25,055	129	41	33	203	66	20	278	-	0	11	13	29,282
	1year and above	21,730	1,112	-	1,112	3,034	152,440	155,474	1,059	883	1	1,943	154	141	852	-	3,456	131	15	185,007

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

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Motor-TP	Accident Year Cohort									
	YE 31-Mar-2013	YE 31-Mar-2014	YE 31-Mar-2015	YE 31-Mar-2016	YE 31-Mar-2017	YE 31-Mar-2018	YE 31-Mar-2019	YE 31-Mar-2020	YE 31-Mar-2021	YE 31-Mar-2022
Particulars										
A] Ultimate Net loss Cost - Original Estimate	22,039	46,431	56,633	65,433	92,494	120,803	141,870	173,089	151,459	171,775
B] Net Claims Provisions ²	21,558	45,137	40,269	62,930	89,806	115,699	136,261	167,729	148,992	166,169
C] Cumulative Payment as of										
one year later - 1st Diagonal	481	1,294	16,365	2,503	2,688	5,104	5,609	5,359	2,467	5,606
two year later - 2nd Diagonal	4,294	10,965	15,017	18,706	23,739	24,463	24,927	18,077	21,148	
three year later - 3rd Diagonal	10,301	23,618	28,656	32,547	40,195	39,232	34,508	35,307		
four year later - 4th Diagonal	15,399	33,232	37,429	42,484	51,259	45,897	44,796			
five year later - 5th Diagonal	18,506	39,996	43,736	48,736	56,532	53,454				
six year later - 6th Diagonal	21,609	44,517	47,635	51,635	61,580					
seven year later - 7th Diagonal	23,037	47,605	49,756	54,663						
eight year later - 8th Diagonal	24,364	48,994	52,170							
nine year later - 9th Diagonal	25,047	50,457								
ten year later - 10th Diagonal	26,039									
D] Ultimate Net Loss Cost re-estimated										
one year later - 1st Diagonal	22,039	46,431	56,633	65,433	92,494	120,803	141,870	173,089	151,459	171,775
two year later - 2nd Diagonal	25,217	48,314	56,376	66,244	93,576	119,473	143,429	173,006	143,038	
three year later - 3rd Diagonal	26,368	54,058	57,963	69,185	99,936	119,391	143,408	167,179		
four year later - 4th Diagonal	27,196	52,713	61,398	72,823	102,885	118,943	131,796			
five year later - 5th Diagonal	27,256	56,755	67,059	75,731	102,536	110,546				
six year later - 6th Diagonal	28,979	61,741	68,576	76,902	96,314					
seven year later - 7th Diagonal	31,196	62,992	69,162	75,932						
eight year later - 8th Diagonal	31,654	63,061	68,664							
nine year later - 9th Diagonal	31,713	62,106								
ten year later - 10th Diagonal	31,226									
Favourable / (unfavourable) development ³ Amount (A-D)	-9,187	-15,675	-12,031	-10,499	-3,820	10,257	10,073	5,910	8,421	0
In %										
[(A-D)/A]	-42%	-34%	-21%	-16%	-4%	8%	7%	3%	6%	0%

Long Tail	Accident Year Cohort									
	YE 31-Mar-2013	YE 31-Mar-2014	YE 31-Mar-2015	YE 31-Mar-2016	YE 31-Mar-2017	YE 31-Mar-2018	YE 31-Mar-2019	YE 31-Mar-2020	YE 31-Mar-2021	YE 31-Mar-2022
Particulars										
A] Ultimate Net loss Cost - Original Estimate	22,039	46,431	56,633	65,433	92,494	120,803	141,870	173,089	151,459	171,775
B] Net Claims Provisions ²	21,558	45,137	40,269	62,930	89,806	115,699	136,261	167,729	148,992	166,169
C] Cumulative Payment as of										
one year later - 1st Diagonal	481	1,294	16,365	2,503	2,688	5,104	5,609	5,359	2,467	5,606
two year later - 2nd Diagonal	4,294	10,965	15,017	18,706	23,739	24,463	24,927	18,077	21,148	
three year later - 3rd Diagonal	10,301	23,618	28,656	32,547	40,195	39,232	34,508	35,307		
four year later - 4th Diagonal	15,399	33,232	37,429	42,484	51,259	45,897	44,796			
five year later - 5th Diagonal	18,506	39,996	43,736	48,736	56,532	53,454				
six year later - 6th Diagonal	21,609	44,517	47,635	51,635	61,580					
seven year later - 7th Diagonal	23,037	47,605	49,756	54,663						
eight year later - 8th Diagonal	24,364	48,994	52,170							
nine year later - 9th Diagonal	25,047	50,457								
ten year later - 10th Diagonal	26,039									
D] Ultimate Net Loss Cost re-estimated										
one year later - 1st Diagonal	22,039	46,431	56,633	65,433	92,494	120,803	141,870	173,089	151,459	171,775
two year later - 2nd Diagonal	25,217	48,314	56,376	66,244	93,576	119,473	143,429	173,006	143,038	
three year later - 3rd Diagonal	26,368	54,058	57,963	69,185	99,936	119,391	143,408	167,179		
four year later - 4th Diagonal	27,196	52,713	61,398	72,823	102,885	118,943	131,796			
five year later - 5th Diagonal	27,256	56,755	67,059	75,731	102,536	110,546				
six year later - 6th Diagonal	28,979	61,741	68,576	76,902	96,314					
seven year later - 7th Diagonal	31,196	62,992	69,162	75,932						
eight year later - 8th Diagonal	31,654	63,061	68,664							
nine year later - 9th Diagonal	31,713	62,106								
ten year later - 10th Diagonal	31,226									
Favourable / (unfavourable) development ³ Amount (A-D)	-9,187	-15,675	-12,031	-10,499	-3,820	10,257	10,073	5,910	8,421	0
In %										
[(A-D)/A]	-42%	-34%	-21%	-16%	-4%	8%	7%	3%	6%	0%

Short tail	Accident Year Cohort									
	YE 31-Mar-2013	YE 31-Mar-2014	YE 31-Mar-2015	YE 31-Mar-2016	YE 31-Mar-2017	YE 31-Mar-2018	YE 31-Mar-2019	YE 31-Mar-2020	YE 31-Mar-2021	YE 31-Mar-2022
Particulars										
A] Ultimate Net loss Cost - Original Estimate	41,388	46,727	45,008	53,600	62,766	69,807	68,564	72,104	79,129	111,815
B] Net Claims Provisions ²	9,340	10,681	14,389	15,573	16,912	22,290	21,000	15,293	19,481	21,254
C] Cumulative Payment as of										
one year later - 1st Diagonal	32,048	36,046	30,619	38,027	45,853	47,517	47,564	56,811	59,648	90,560
two year later - 2nd Diagonal	40,940	44,191	38,991	49,433	56,281	66,499	65,980	68,429	77,192	
three year later - 3rd Diagonal	41,524	45,167	39,716	50,850	58,704	67,674	66,502	69,794		
four year later - 4th Diagonal	41,768	45,386	40,060	51,163	58,947	67,809	66,672			
five year later - 5th Diagonal	41,869	45,511	40,268	51,288	59,098	67,950				
six year later - 6th Diagonal	41,949	45,602	40,408	51,336	59,160					
seven year later - 7th Diagonal	42,065	45,636	40,441	51,336						
eight year later - 8th Diagonal	42,108	45,649	40,491							
nine year later - 9th Diagonal	42,123	45,688								
ten year later - 10th Diagonal	42,177									
D] Ultimate Net Loss Cost re-estimated										
one year later - 1st Diagonal	41,388	46,727	45,008	53,600	62,766	69,807	68,564	72,104	79,129	111,815
two year later - 2nd Diagonal	42,264	45,831	41,501	53,086	59,370	69,593	68,273	71,455	80,099	
three year later - 3rd Diagonal	42,633	46,076	41,394	52,402	59,914	69,745	67,812	71,187		
four year later - 4th Diagonal	42,361	46,102	40,985	52,222	60,207	69,468	67,911			
five year later - 5th Diagonal	42,479	45,865	40,966	52,227	60,013	69,404				
six year later - 6th Diagonal	42,273	45,874	41,105	52,425	59,894					
seven year later - 7th Diagonal	42,400	45,949	41,062	52,346						
eight year later - 8th Diagonal	42,360	45,955	41,054							
nine year later - 9th Diagonal	42,328	45,976								
ten year later - 10th Diagonal	42,344									
Favourable / (unfavourable) development ³ Amount (A-D)	-956	751	3,953	1,254	2,871	404	654	917	-970	0
In %										
[(A-D)/A]	-2%	2%	9%	2%	5%	1%	1%	1%	-1%	0%

All Line of Business	Accident Year Cohort									
	YE 31-Mar-2013	YE 31-Mar-2014	YE 31-Mar-2015	YE 31-Mar-2016	YE 31-Mar-2017	YE 31-Mar-2018	YE 31-Mar-2019	YE 31-Mar-2020	YE 31-Mar-2021	YE 31-Mar-2022
Particulars										
A] Ultimate Net loss Cost - Original Estimate	63,427	93,159	101,641	119,033	155,259	190,610	210,434	245,193	230,588	283,590
B] Net Claims Provisions ²	30,898	55,818	54,657	78,503	106,718	137,990	157,261	183,022	168,473	187,424
C] Cumulative Payment as of										
one year later - 1st Diagonal	32,529	37,340	46,984	40,530	48,541	52,621	53,173	62,171	62,115	96,166
two year later - 2nd Diagonal	45,234	55,155	54,008	68,140	80,020	90,962	90,908	86,506	98,340	
three year later - 3rd Diagonal	51,825	68,785	68,372	83,397	98,898	106,906	101,011	105,100		
four year later - 4th Diagonal	57,167	78,617	77,489	93,647	110,205	113,707	111,468			
five year later - 5th Diagonal	60,375	85,507	84,004	100,025	115,630	121,403				
six year later - 6th Diagonal	63,558	90,119	88,043	102,970	120,740					
seven year later - 7th Diagonal	65,102	93,240	90,197	105,999						
eight year later - 8th Diagonal	66,472	94,643	92,661							
nine year later - 9th Diagonal	67,170	96,145								
ten year later - 10th Diagonal	68,216									
D] Ultimate Net Loss Cost re-estimated										
one year later - 1st Diagonal	63,427	93,159	101,641	119,033	155,259	190,610	210,434	245,193	230,588	283,590
two year later - 2nd Diagonal	67,481	94,144	97,876	119,330	152,945	189,066	211,702	244,461	223,137	
three year later - 3rd Diagonal	68,902	100,135	99,357	121,588	159,850	189,136	211,221	238,366		
four year later - 4th Diagonal	69,558	98,815	102,383	125,045	163,091	188,411	199,707			
five year later - 5th Diagonal	69,734	102,621	108,025	127,958	162,549	179,950				
six year later - 6th Diagonal	71,352	107,615	109,681	129,325	156,208					
seven year later - 7th Diagonal	73,596	108,941	110,224	128,278						
eight year later - 8th Diagonal	74,015	109,016	109,719							
nine year later - 9th Diagonal	74,041	108,083								
ten year later - 10th Diagonal	73,570									
Favourable / (unfavourable) development ³ Amount										
(A-D)	-10,143	-14,924	-8,078	-9,246	-949	10,660	10,727	6,827	7,450	0
In %										
[(A-D)/A]	-16%	-16%	-8%	-8%	-1%	6%	5%	3%	3%	0%

Note:-

- (a) Should Include all other prior years
(b) Claims Provision is including Outstanding claims, IBNR / IBNER & ALAE
(c) Favourable development occurs if Ultimate Net Loss Cost Re-estimated is lower than the original cost and vice versa for unfavorable development. The Ultimate Net Loss Cost - Original should be compared with the latest diagonal
(d) Separate Formats to be disclosed for Motor-TP, Long Tail, Short tail Business and Gross Company basis

Version 1 upload date: 19.05.2022

FORM NL-39- AGEING OF CLAIMS

Name of the Insurer:

For the Quarter ending on Mar'2022

(Amount in Rs. Lakhs)

Ageing of Claims (Claims paid)																	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	123	99	151	80	11	-	-	59	199	3,356	908	465	2,603	-	464	7,591
2	Marine Cargo	3,001	919	373	171	12	-	-	618	399	375	177	32	-	7	4,476	1,609
3	Marine Other than Cargo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Motor OD	62,369	19,310	3,730	1,018	152	-	-	9,997	7,576	3,109	1,208	550	47	20	86,579	22,507
5	Motor TP	90	572	844	615	884	369	136	323	2,643	4,006	3,042	6,502	3,816	1,729	3,510	22,062
6	Health	19,487	220	37	3	-	-	-	10,507	201	40	36	31	-	-	19,747	10,816
7	Personal Accident	150	158	57	11	2	3	-	478	707	396	127	89	1	-	381	1,799
8	Travel	1	1	-	1	-	-	-	1	6	-	2	-	-	-	3	9
9	Workmen's Compensation/ Employer's liability	1	6	11	9	5	-	-	0	2	6	62	34	-	-	32	104
10	Public/ Product Liability	4	1	3	3	2	-	-	1	1	1	3	1	-	-	13	6
11	Engineering	186	616	94	38	3	-	-	58	40	152	55	17	-	-	937	322
12	Aviation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Crop Insurance	4	-	-	-	-	3	-	3	-	(0)	-	11	(2)	-	7	12
14	Other segments ^(a)	112	224	88	19	6	-	-	49	102	39	9	11	2	-	449	212
15	Miscellaneous	457	120	32	7	1	-	-	30	16	11	14	0	-	-	617	72

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: 19.05.2022

FORM NL-39- AGEING OF CLAIMS

Upto the Quarter ending on Mar'2022

(Rs in Lakhs)

Ageing of Claims (Claims paid)																	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	272	414	352	199	49	5	2	387	942	4,560	2,753	1,952	2,649	(18)	1,293	13,226
2	Marine Cargo	11,072	3,920	1,328	424	79	-	1	1,805	1,297	1,353	662	161	(0)	8	16,824	5,285
3	Marine Other than Cargo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Motor OD	196,655	53,782	11,147	2,423	376	1	1	32,508	23,756	10,359	3,572	1,506	129	207	264,385	72,038
5	Motor TP	257	1,765	2,922	2,457	3,284	1,098	528	1,047	8,314	13,898	12,738	22,868	12,238	7,908	12,311	79,011
6	Health	114,432	2,623	452	35	6	-	1	60,444	1,626	600	129	45	-	4	117,549	62,848
7	Personal Accident	468	604	205	32	8	4	-	1,715	2,523	1,056	515	162	14	(1)	1,321	5,983
8	Travel	3	2	-	1	1	-	-	2	10	-	2	2	-	0	7	17
9	Workmen's Compensation/ Employer's liability	6	29	32	42	8	-	1	0	40	31	162	36	-	9	118	278
10	Public/ Product Liability	4	3	8	6	7	-	-	1	3	1	12	1	0	0	28	19
11	Engineering	500	1,194	184	84	18	3	-	105	194	418	375	120	16	-	1,983	1,226
12	Aviation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Crop Insurance	17	1	-	-	-	3	-	26	3	(0)	(0)	21	(20)	-	21	29
14	Other segments ^(a)	382	661	310	129	19	-	-	169	298	139	62	64	8	1	1,501	741
15	Miscellaneous	1,639	330	85	18	6	-	-	331	202	28	23	4	-	-	2,078	588

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: 19.05.2022

FORM NL-40-UNDERWRITING PERFORMANCE

Segmental performance upto the Quarter of Current financial year

NOTE: As per IRDAI circular ref no. IRDAI/F&A/CIR/MISC/99/5/2022 dt 12th May 2022, the Insurers are not required to submit the said NL-40 form.

Version no. 1 upload date: 19.05.2022

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE CO LTD

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	2
4		Out of approvals of this year	24
5	No. of branches closed during the year		10
6	No of branches at the end of the year		157
7	No. of branches approved but not opened		28
8	No. of rural branches		NIL
9	No. of urban branches		157*
10	<u>No. of Directors:-</u> (a) Independent Director (b) Executive Director (c) Non-executive Director (d) Women Director (e) Whole time director		(a) 3 (b) 2 (MD & WTD) (c) 3 (d) 1 (ID) (e) 2 (including MD)
11	<u>No. of Employees</u> (a) On-roll: (b) Off-roll: (c) Total		(a) 780 (b) 1 (c) 781
12	<u>No. of Insurance Agents and Intermediaries</u> (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) 7180 (b) 15 (c)11 (d) 439 (e) 4 (f) NIL (g)349 (h)14234

Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	797	19,571
Recruitments during the quarter	38	2,757
Attrition during the quarter	55	96
Number at the end of the quarter	780	22,232

Name of the Insurer:

Cholamandalam MS General Insurance Company Limited

Date:

March 31, 2022

Board of Directors and Key Management Persons				
Sl. No.	Name of person	Designation	Role /Category	Details of change in the period, if any
1	Mr. M M Murugappan	Chairman	Director	NA
2	Mr. Margam Rama Prasad	Independent Director	Director	NA
3	Mr. K Luke Ravindranath Babu	Independent Director	Director	NA
4	Ms. K Ramadevi	Independent Director	Director	NA
5	Mr. Sridharan Rangarajan	Non-Executive Director	Director	NA
6	Mr. Akihiko Ikeno	Non-Executive Director	Director	Resigned with effect from closing hours of March 31, 2022
7	Mr. V Suryanarayanan	Managing Director	Director & Key Management Person	NA
8	Mr. Takashi Kishi	Whole-time Director	Director & Key Management Person	Resigned with effect from closing hours of March 31, 2022
9	Mr. S Venugopalan	Chief Financial Officer	Key Management Person	NA
10	Mr. Sanjiv Kumar Mathur	SBU Head - Commercial & SME	Key Management Person	NA
11	Mr. Suresh Krishnan	Chief Compliance Officer & Company Secretary	Key Management Person	NA
12	Mr. 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	NA
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

* Mr. Anubhav Rajput has resigned from the employment of the Company with effect from April 8, 2022
Mr. S K Rangaswamy has been entrusted additional responsibility of IT & Digital with effect from May 1, 2022 and has been redesignated as Chief Risk Officer, Head - Operations, CRM, IT & Digital

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

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

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

Name of the Insurer : CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

Upto the Quarter ending on

31-Mar-22

(Amount in Rs. Lakhs)

Rural & Social Obligations (Quarterly Returns)					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	FIRE	Rural	272,547	10,468	25,560,444
		Social			
2	MARINE CARGO	Rural	2,222	1,002	4,448,625
		Social			
3	MARINE OTHER THAN CARGO	Rural	-	-	
		Social			
4	MOTOR OD	Rural	197,731	37,809	4,203,459
		Social			
5	MOTOR TP	Rural	1,720,087	75,018	-
		Social			
6	HEALTH	Rural	21,463	1,841	114,057
		Social			
7	PERSONAL ACCIDENT	Rural	5,945	170	424,291
		Social			
8	TRAVEL	Rural			
		Social			
9	Workmen's Compensation/ Employer's liability	Rural	521	76	32,487
		Social			
10	Public/ Product Liability	Rural	115	46	45,070
		Social			
11	Engineering	Rural	2,091	392	306,349
		Social			
12	Aviation	Rural			
		Social			
13	Other Segment ^(a)	Rural	145,159	1,935	2,638,347
		Social			
14	Miscellaneous	Rural			
		Social			
	Total	Rural	2,367,881	128,758	37,773,129
		Social			

Notes:

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

(b) Premium Collected means gross direct written premium

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

NL-44- MOTOR TP OBLIGATIONS

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

(Amount in Lakhs)

Name of the Insurer :	Cholamandalam MS General Insurance Company Limited
Registration No. :	123
Date of Registration :	July 15, 2002
Gross Direct Premium Income during the immediate preceding FY	438,821
Gross Direct Motor Third Party Insurance Business Premium during immediate preceding FY	205,258
Obligation of the insurer to be met in the financial year	135,017
Statement Period : Quarter ending	31-Mar-22

(Amount in Lakhs)

Items	For the quarter ended Mar 31, 2022	Upto the quarter ended Mar 31, 2022
Gross Direct Motor Third Party Insurance Business Premium in respect of liability only policies (L)	1,221	4,393
Gross Direct Motor Third Party Insurance Business Premium in respect of package policies (P)	62,240	215,188
Total Gross Direct Motor Third Party Insurance Business (L+P)	63,462	219,581
Total Gross Direct Motor Own damage Insurance Business Premium	35,037	123,131
Total Gross Direct Premium Income	138,210	482,412

Version 1 upload date: 19.05.2022

Name of the Insurer:

Date: 31 March 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		
1	Complaints made by customers							
a)	Proposal Related	0	1	1			0	5
b)	Claims Related	0	224	26	46	152	0	884
c)	Policy Related	0	58	15	16	27	0	211
d)	Premium Related	0	8	1		7	0	27
e)	Refund Related	0	15	3	4	8	0	30
f)	Coverage Related	0					0	2
g)	Cover Note Related	0					0	0
h)	Product Related	0	7		1	6	0	20
i)	Others (to be specified) (i)Insurer failed to clarify the queries raised by Insured (ii) Dispute regarding quantum of premium refund	0	62	14	9	39	0	196
	Total	0	375	60	76	239	0	1375
2	Total No. of policies during previous year:	8,733,165						
3	Total No. of claims during previous year:	304,618						
4	Total No. of policies during current year:	12,439,881						
5	Total No. of claims during current year:	462,474						
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	0.17						
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	19.11						

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
	Total Number of Complaints	0	0	0	0	0	0

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

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

For the Quarter ending:

Mar 31, 2022

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

Version 1 upload date: 19.05.2022

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

S.N	UIN	Name of the Product	No. Of Lives Insured	Date of Launch (DD-MM-YYYY)	Incurred Claims Ratio (ICR)	Combined Ratio (CR)	% age of Claims Settled (in terms of number of claims)	% age of Claims Repudiated (in terms of number of claims)	No. Of Complaints Received	No. Of Complaints Resolved	% of policies renewed out of total no. Of policies due for renewal	Age-wise distribution of Policies (classification of policies based on the age of the policy)					
												No of Policies in its 1st Year	No of Policies completed 1 year and more than 1 years and less than 3 years	No of Policies completed 3 years not more than 3 years but Less than 5 Years	No of Policies completed 5years or more than 5 years But less than 10 years	No of Policies completed 10 years and more than 10 years	Total No. Of Policies
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q=l+m+n+o+p
1	CHOPAGP21420V020201	Group Personal Accident Insurance Policy	1,765,491	01-10-2002	25%	76%	83%	40%	7	7	19.75%	7433	241	1108	1582	50	10414
2	IRDAI/HLT/CHSGI/GOVT. SCHEME-PMISBY/40/2015-16	Pradhan Mantri Suraksha Bima Yojana	34,424	25-02-2016	82%	95%	100%	67%	0	0	0.00%	1	0	0	0	0	1
3	CHOPAGP21424V020201	Chola Comprehensive Group Personal Accident Policy	284,410	20-03-2017	31%	75%	89%	26%	1	1	0.00%	5899	0	0	0	0	5899
4	CHOPAGP20102V011920	Chola Credit Linked Group Personal Accident Insurance	3,103,575	02-01-2020	23%	89%	88%	40%	6	6	0.00%	4448	0	0	0	0	4448
5	CHOPAGP21356V012021	Janata Personal Accident Insurance Policy	57,472	15-03-2021	10%	57%	0%	0%	0	0	0.00%	205	0	0	0	0	205
6	CHOPAIIP21418V020201	Chola Accident Protection	14,494	20-12-2004	37%	71%	74%	29%	8	8	23.71%	11812	251	252	691	535	13541
7	CHOPAIIP21419V020201	Individual Personal Accident Insurance	8,986	01-10-2002	161%	198%	58%	33%	0	0	14.90%	7295	641	274	337	279	8826
8	CHOHLGP21307V020201	Group Health Insurance	869,550	01-10-2002	121%	161%	95%	19%	420	420	5.49%	73857	618	3261	384	38	78158
9	IRDA/NL-HLT/CHSGI/P-H/V.I/282/13-14	Chola MS RSBY Family Floater Health Insurance Policy	0	20-05-2010	0%	0%	0%	0%	2	2	0.00%	0	0	0	0	0	0
10	CHOHLGP21416V020201	Chola Income Shield Insurance (Group)	805	30-03-2016	8%	46%	100%	100%	1	1	0.00%	2	0	0	0	0	2
11	CHOHLGP21423V020201	Chola Group Credit Linked Critical Illness Insurance Policy	37	20-03-2017	5%	147%	100%	0%	0	0	0.00%	18	0	0	0	0	18
12	CHOHLGP21426V020201	Chola Credit Linked Premium Critical Illness Insurance Policy	0	15-03-2017	-497%	-497%	100%	0%	0	0	0.00%	0	0	0	0	0	0
13	CHOHLGP21310V020201	Baroda Swasthya Parivar	3,201	25-02-2019	225%	273%	96%	15%	0	0	0.00%	542	0	0	0	0	542
14	CHOHLGP21429V020201	Chola Group Cancer Care Insurance Policy	0	15-09-2017	-13%	-13%	0%	0%	0	0	0.00%	0	0	0	0	0	0
15	CHOHLGP21430V020201	Chola Credit Link Group Hospital Cash Insurance	1,978,014	05-12-2018	10%	55%	90%	8%	0	0	0.00%	904	0	0	0	0	904
16	CHOHLGP21427V020201	Chola Group Hospital Cash Health Insurance Policy	102,724	02-06-2017	2%	129%	75%	14%	4	4	0.00%	34	0	0	0	0	34
17	CHOHLGP21311V020201	Flexi Health	0	17-06-2019	-2072%	-2019%	97%	18%	31	31	0.00%	0	0	0	0	0	0
18	CHOHLGP21312V020201	Chola Group Super Topup Insurance	-53	06-11-2019	32%	-280%	86%	43%	1	1	0.00%	1	0	0	0	0	1
19	CHOHLGP21004V012021	Chola MS COVID-19 Cover-Group	5	29-05-2020	1089%	1383%	100%	15%	166	166	0.00%	5	0	0	0	0	5
20	CHOHLGP21425V020201	Chola Group Credit Linked Cancer Care Insurance	0	23-03-2017	0%	0%	0%	0%	0	0	0.00%	0	0	0	0	0	0
21	CHOHLTGP21033V012021	Chola Vector Borne Diseases Insurance (Group)	23,141	17-08-2020	-2%	31%	0%	0%	0	0	0.00%	0	0	0	0	0	0
22	CHOHLGP20118V011920	Chola MS Raksha Kavach Policy	16,760	24-06-2020	8%	42%	0%	0%	0	0	0.00%	17009	0	0	0	0	17009
23	CHOHLGP21289V012021	Chola Criticare	159,585	10-03-2021	8%	50%	0%	0%	0	0	0.00%	159585	0	0	0	0	159585
24	CHOHLGP21132V012021	Flexi Plus	1,050	21-01-2021	8%	47%	0%	0%	0	0	0.00%	23	0	0	0	0	23
25	CHOHLGP22140V012122	Chola Group Topup Protect	802	15-11-2021	8%	53%	0%	0%	0	0	0.00%	4	0	0	0	0	4
26	CHOHLIP21085V012021	Corona Kavach Policy, Chola	0	01-02-2021	-57%	-57%	0%	0%	0	0	0.00%	0	0	0	0	0	0
27	CHOHLIP21308V020201	Individual Healthline Insurance	174	01-06-2011	116%	167%	93%	11%	2	2	59.68%	6	2	14	78	54	154
28	CHOHLIP21302V020201	Chola MS Critical Healthline Insurance	439	01-10-2011	33%	84%	80%	40%	1	1	27.84%	190	19	21	86	82	398
29	CHOHLIP21303V020201	Chola MS Family Healthline Insurance	209	01-06-2011	149%	196%	94%	25%	0	0	48.06%	1	2	9	34	17	63
30	CHOHLIP21301V020201	Chola Hospital Cash Healthline (Revision)	1,477	01-07-2014	246%	294%	95%	11%	3	3	66.62%	617	22	71	257	103	1070
31	CHOHLIP21306V020201	Chola Top up Healthline	530	01-05-2012	179%	231%	98%	59%	1	1	58.82%	8	3	42	146	49	248
32	CHOHLIP21305V020201	Chola Tax plus Healthline	19	12-11-2012	117%	168%	100%	9%	0	0	43.75%	0	0	0	7	0	7
33	CHOHLIP21304V020201	Chola Swasth Parivar Insurance	19,438	12-09-2012	267%	312%	96%	16%	60	60	54.13%	67	75	599	5100	181	6022
34	CHOHLIP21300V032021	Chola Healthline	32,843	02-07-2014	132%	187%	96%	16%	18	18	73.32%	1247	1443	4653	5833	116	13292
35	CHOHLIP21299V032021	Chola Classic Health - Individual	2,483	01-01-2015	118%	162%	97%	9%	5	5	53.19%	16	32	101	289	869	1307
36	CHOHLIP21286V020201	Chola Classic Health - Family Floater	807	01-01-2015	180%	224%	98%	2%	2	2	54.87%	2	10	64	175	261	347
37	CHOHLIP21399V020201	Chola Super Topup Insurance	4,228	05-06-2017	8%	61%	97%	89%	6	6	31.30%	1251	381	437	5	0	2074
38	CHOHLIP21007V020201	Flexi Health	183,500	05-02-2020	96%	148%	95%	27%	98	98	51.19%	51890	23553	1839	783	561	78626
39	CHOHLIP20153V011920	Arogya Sanjeevani Policy, Chola MS	14,227	01-04-2020	42%	91%	92%	38%	0	0	9.25%	8900	681	44	685	50	10360
40	CHOHLIP21012V012021	Chola MS COVID-19 Cover	0	19-08-2020	477%	-14916%	100%	17%	50	50	0.00%	9	0	0	0	0	9
41	CHOHLIP21068V012021	Corona Rakshak Policy, Chola	9	10-07-2020	786%	924%	99%	53%	0	0	0.00%	0	0	0	0	0	0
42	IRDA/NL-HLT/CHSGI/P-H/W 22/13-14	Chola Family Health Protection Plan	0	01-04-2005	0%	0%	50%	50%	0	0	0.00%	0	0	0	0	0	0
43	IRDA/NL-HLT/CHSGI/P-H/W 21/13-14	Individual Health Insurance	0	01-11-2002	0%	0%	75%	75%	0	0	0.00%	0	0	0	0	0	0
44	CHOHLIA19048V011920	Medical Second Opinion-Add-On Cover	829	24-10-2019	6%	56%	0%	0%	0	0	0.00%	500	0	0	0	0	500
45	CHOHLIP21561V012021	Chola Flexi Super Topup Insurance	2,734	09-06-2021	14%	62%	67%	67%	0	0	0.00%	1083	3	11	59	12	1168
46	CHOHLIP21571V012021	Chola Sarva Shakti Policy	153	25-06-2021	6%	56%	0%	0%	0	0	0.00%	153	0	0	0	0	153
47	IRDA/NL-HLT/CHSGI/P-I/V.I/284/13-14	Chola Overseas Travel Protection Policy	148	23-09-2005	-359%	-329%	67%	0%	0	0	0.00%	148	0	0	0	0	148
48	IRDA/NL-HLT/CHSGI/P-H/V.I/286/13-14	Pravasi Bharatiya Bima Yojana	0	15-05-2006	0%	0%	0%	0%	0	0	0.00%	0	0	0	0	0	0
49	IRDAI/HLT/CHSGI/P-I/V.I/66/2016-17	Chola Comprehensive Travel Insurance Policy	3	02-06-2017	-172%	-142%	0%	0%	0	0	0.00%	3	0	0	0	0	3
50	IRDA/NL-HLT/CHSGI/P-I/V.I/30/13-14	Chola MS Corporate Travel Insurance	175	01-10-2002	380%	401%	50%	0%	0	0	0.00%	37	0	0	0	0	37
51	IRDA/NL-HLT/CHSGI/P-I/V.I/285/13-14	Chola Student Travel Protection Plan	4	20-07-2005	-160%	-124%	0%	0%	0	0	0.00%	4	0	0	0	0	4
52	CHOITIDP21417V020201	Domestic Travel Insurance Policy	0	18-11-2010	0%	0%	0%	0%	0	0	0.00%	0	0	0	0	0	0
53	CHOITIDP20053V011920	Group Domestic Trip Insurance	13	28-09-2019	168%	195%	0%	0%	0	0	0.00%	3	0	0	0	0	3
									893	893	20.91%						

**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)**

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

Information as at March 31, 2022

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

Name of the TPA (If services rendered by TPA) - In -house

Public disclosure details are provided with respect to inhouse settlement

(Data shall be consolidated at insurer level in case of in-house claim settlements and
at the level of concerned TPA in case of services rendered by TPA)

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

Description	Individual	Group	Government
Number of policies serviced	115704	256293	
Number of lives serviced	264091	3155629	

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

Name of the State	Name of the Districts
All Indian States & UT's	All Districts

d. Data of number of claims processed:

Including RSBY

i.	Outstanding number of claims at the beginning of the year	20898
ii.	Number of claims received during the year	140963
iii.	Number of claims paid during the year (specify % also in brackets)	117549
iv.	Number of claims repudiated during the year (specify % also in brackets)	26868
v.	Number of claims outstanding at the end of the year	17444

Excluding RSBY

i.	Outstanding number of claims at the beginning of the year	7927
ii.	Number of claims received during the year	140963
iii.	Number of claims paid during the year (specify % also in brackets)	117549
iv.	Number of claims repudiated during the year (specify % also in brackets)	26868
v.	Number of claims outstanding at the end of the year	4473

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

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	80%	79%	81%	81%
2	Within 1-2 hours	16%	18%	16%	16%
3	Within 2-6 hours	3%	3%	3%	3%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
	Total	100%	100%	100%	100%

Percentage to be calculated on total of the respective column.

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

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

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

Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	21060	96%	120240	98%	0	0%	141300	98%
Between 1-3 months	710	3%	1913	2%	0	0%	2623	2%
Between 3 to 6 months	139	1%	313	0%	0	0%	452	0%
More than 6 months	11	0%	31	0%	0	0%	42	0%
Total	21920	100%	122497	100%	0	0%	144417	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	641
3	Grievances resolved during the year	641
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations , as amended from time to time

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