

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-B5	Balance Sheet	YES	YES	NO
	NL-3A-B-B5	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 and payments account	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 DISTRIBUTION 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

FORM NL-1-B-RA

Name of the Insurer : CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

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

REVENUE ACCOUNT FOR THE PERIOD ENDED JUNE 30, 2024

(Amount in Rs. Lakhs)

	Particulars	Schedule Ref. Form No.	Fire				Marine				Miscellaneous □				Total			
			For the Quarter Jun'24	Up to the Quarter Ended Jun'24	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year	For the Quarter Jun'24	Up to the Quarter Ended Jun'24	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year	For the Quarter Jun'24	Up to the Quarter Ended Jun'24	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23	For the Quarter Jun'24	Up to the Quarter Ended Jun'24	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23
1	Premiums earned (Net)	NL-4	3,632	3,632	4,601	4,601	1,101	1,101	1,164	1,164	1,27,149	1,27,149	1,11,452	1,11,452	1,31,883	1,31,883	1,17,217	1,17,217
2	Profit/ Loss on sale/redemption of Investments		86	86	77	77	9	9	10	10	2,532	2,532	1,508	1,508	2,627	2,627	1,595	1,595
3	Interest, Dividend & Rent – Gross <small>Note 1</small>		1,209	1,209	1,361	1,361	79	79	129	129	22,948	22,948	20,271	20,271	24,236	24,236	21,761	21,761
4	Other (a) Other Income (to be specified) (i) Administrative Charges		1	1	1	1	0	0	0	0	26	26	19	19	27	27	20	20
	(b) Contribution from the Shareholders' Account (i) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Towards remuneration of MD/CEO/ WTD/ Other KMP's		21	21	-	-	4	4	-	-	128	128	-	-	152	152	-	-
	TOTAL (A)		4,948	4,948	6,040	6,040	1,193	1,193	1,303	1,303	1,52,783	1,52,783	1,33,249	1,33,249	1,58,924	1,58,924	1,40,593	1,40,593
6	Claims Incurred (Net)	NL-5	4,219	4,219	4,844	4,844	595	595	691	691	90,178	90,178	81,834	81,834	94,991	94,991	87,369	87,369
7	Commission	NL-6	(1,816)	(1,816)	(416)	(416)	(25)	(25)	(59)	(59)	30,984	30,984	26,368	26,368	29,143	29,143	25,893	25,893
8	Operating Expenses related to Insurance Business	NL-7	2,732	2,732	3,185	3,185	415	415	495	495	17,360	17,360	17,376	17,376	20,507	20,507	21,055	21,055
9	Premium Deficiency																	
	TOTAL (B)		5,134	5,134	7,613	7,613	985	985	1,127	1,127	1,38,521	1,38,521	1,25,577	1,25,578	1,44,641	1,44,641	1,34,317	1,34,317
10	Operating Profit/(Loss) C= (A - B)		(186)	(186)	(1,573)	(1,573)	208	208	177	177	14,262	14,262	7,673	7,673	14,284	14,284	6,276	6,275
11	APPROPRIATIONS																	
	Transfer to Shareholders' Account		(186)	(186)	(1,573)	(1,573)	208	208	177	177	14,262	14,262	7,673	7,673	14,284	14,284	6,276	6,275
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL (C)		(186)	(186)	(1,573)	(1,573)	208	208	177	177	14,262	14,262	7,673	7,673	14,284	14,284	6,276	6,275

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

Note - 1 @

Note - 1 @	Pertaining to Policyholder's funds				Fire				Marine				Miscellaneous □				Total			
	For the Quarter Jun'24	Up to the Quarter Ended Jun'24	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year	For the Quarter Jun'24	Up to the Quarter Ended Jun'24	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year	For the Quarter Jun'24	Up to the Quarter Ended Jun'24	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23	For the Quarter Jun'24	Up to the Quarter Ended Jun'24	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23				
Interest, Dividend & Rent	833	833	1,200	1,200	85	85	150	150	24,588	24,588	23,464	23,464	25,507	25,507	24,814	24,814				
Add Less:																				
Investment Expenses	(16)	(16)	(130)	(130)	(2)	(2)	(16)	(16)	(481)	(481)	(2,533)	(2,533)	(499)	(499)	(2,679)	(2,679)				
Amortisation of Premium/ Discount on Investments	(43)	(43)	(38)	(38)	(4)	(4)	(5)	(5)	(1,269)	(1,269)	(742)	(742)	(1,317)	(1,317)	(785)	(785)				
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	435	435	329	329	-	-	-	-	110	110	82	82	545	545	411	411				
Interest, Dividend & Rent - Gross*	1,209	1,209	1,361	1,361	79	79	129	129	22,948	22,948	20,271	20,271	24,236	24,236	21,761	21,761				

* Term gross implies inclusive of TDS
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FORM NL-2-B-PL

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

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

PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED JUNE 30, 2024

(Amount in Rs. Lakhs)						
	Particulars	Schedule Ref. Form No.	For the Quarter Jun'24	Up to the Quarter Ended Jun'24	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23
1	OPERATING PROFIT/(LOSS)	NL-1				
	(a) Fire Insurance		(186)	(186)	(1,573)	(1,573)
	(b) Marine Insurance		208	208	177	177
	(c) Miscellaneous Insurance		14,262	14,262	7,673	7,673
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent - Gross		4,506	4,506	3,794	3,794
	(b) Profit on sale of investments		473	473	217	217
	(c) (Loss on sale/ redemption of investments)		-	-	-	-
	(d) Amortization of Premium / Discount on Investments		(237)	(237)	(891)	(891)
3	OTHER INCOME (Interest on IT Refund)		-	-	-	-
	TOTAL (A)		19,026	19,026	9,396	9,396
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	-	(1,997)	(1,997)
	(c) Others (to be specified)					

5	OTHER EXPENSES				
	(a) Expenses other than those related to Insurance Business	583	583	249	249
	(b) Bad debts written off	-	-	1,997	1,997
	(c) Interest on subordinated debt	211	211	211	211
	(d) Expenses towards CSR activities	136	136	122	122
	(e) Penalties	-	-	-	-
	(f) Contribution to Policyholders' A/c				
	(i) Towards Excess Expenses of Management	-	-	-	-
	(ii) Towards remuneration of MD/CEO/WTB/ Other KMPs	152	152	-	-
	(g) Employee's remuneration and other expenses	48	48	38	38
	TOTAL (B)	1,130	1,130	621	621
6	Profit/(Loss) Before Tax	17,896	17,896	8,775	8,775
7	Provision for Taxation	4,520	4,520	2,228	2,228
8	Profit / (Loss) after tax	13,376	13,376	6,547	6,547
9	APPROPRIATIONS				
	(a) Interim dividends paid during the year	-	-	-	-
	(b) Final dividend paid	-	-	-	-
	(c) Transfer to any Reserves or Other Accounts (to be specified)	-	-	-	-
	Balance of profit/ loss brought forward from last year	83,483	83,483	70,346	70,346
	Balance carried forward to Balance Sheet	96,859	96,859	76,893	76,893

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

Classification: Internal

FORM NL-3-B-B5

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

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

BALANCE SHEET AS AT 30 JUNE 2024

(Amount in Rs. Lakhs)

Particulars	Schedule Ref. Form No.	As At Jun'24	As At Jun'23(Correspon ding previous year)
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8	29,881	29,881
SHARE APPLICATION MONEY PENDING ALLOTMENT			
RESERVES AND SURPLUS	NL-10	2,32,661	1,92,696
FAIR VALUE CHANGE ACCOUNT			
-Shareholders' Funds		6,656	906
-Policyholders' Funds		36,936	6,665
BORROWINGS	NL-11	10,000	10,000
TOTAL		3,16,133	2,40,148
APPLICATION OF FUNDS			
INVESTMENTS-Shareholders	NL-12	2,60,411	1,81,414
INVESTMENTS-Policyholders	NL-12A	14,45,166	13,34,032
LOANS	NL-13	-	-
FIXED ASSETS	NL-14	18,336	11,901
DEFERRED TAX ASSET (Net)		9,570	20,307
CURRENT ASSETS			
Cash and Bank Balances	NL-15	1,602	2,064
Advances and Other Assets	NL-16	1,46,802	1,17,399
Sub-Total (A)		1,48,403	1,19,463

Classification: **Internal**

DEFERRED TAX LIABILITY (Net)			
CURRENT LIABILITIES	NL-17	12,03,432	11,06,455
PROVISIONS	NL-18	3,62,321	3,20,514
Sub-Total (B)		15,65,753	14,26,969
NET CURRENT ASSETS (C) = (A - B)		(14,17,349)	(13,07,506)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT			
TOTAL		3,16,133	2,40,148

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CONTINGENT LIABILITIES

Particulars	As At Jun'24	As At Jun'23(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	43,766	41,041
6. Reinsurance obligations to the extent not provided for in accounts	-	-
7. Others (to be specified)	-	-
(a). _____		
(b). _____		
TOTAL	43,766	41,041

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FORM NL-4-PREMIUM SCHEDULE

30-Jun-24

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor
	For the Quarter Jun'24	Up to the Quarter Ended Jun'24	For the Quarter Jun'24	Up to the Quarter Ended Jun'24	For the Quarter Jun'24	Up to the Quarter Ended Jun'24	For the Quarter Jun'24	Up to the Quarter Ended Jun'24	For the Quarter Jun'24	Up to the Quarter Ended Jun'24	For the Quarter Jun'24
Gross Direct Premium	24,224	24,224	4,080	4,080	425	425	4,505	4,505	48,755	48,755	65,822
Add: Premium on reinsurance accepted ^(a)	2,094	2,094	2	2	-	-	2	2	-	-	-
Less : Premium on reinsurance ceded ^(a)	22,701	22,701	2,586	2,586	423	423	3,009	3,009	19,024	19,024	2,796
Net Written Premium	3,617	3,617	1,496	1,496	2	2	1,498	1,498	29,731	29,731	63,027
Add: Opening balance of UPR	50,416	50,416	1,375	1,375	3	3	1,378	1,378	63,167	63,167	1,51,104
Less: Closing balance of UPR	50,401	50,401	1,773	1,773	1	1	1,774	1,774	62,665	62,665	1,43,981
Net Earned Premium	3,632	3,632	1,098	1,098	3	3	1,101	1,101	30,233	30,233	70,150
Gross Direct Premium											
- In India	24,224	24,224	4,080	4,080	425	425	4,505	4,505	48,755	48,755	65,822
- 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

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor
	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23	For the corresponding quarter of the previous year Jun'23
Gross Direct Premium	21,791	21,791	3,569	3,569	282	282	3,851	3,851	47,963	47,963	63,060
Add: Premium on reinsurance accepted ^(a)	1,952	1,952	3	3	-	-	3	3	-	-	-
Less : Premium on reinsurance ceded ^(a)	17,154	17,154	2,111	2,111	281	281	2,392	2,392	18,771	18,771	2,677
Net Written Premium	6,589	6,589	1,460	1,460	1	1	1,462	1,462	29,191	29,191	60,383
Add: Opening balance of UPR	43,474	43,474	1,564	1,564	2	2	1,566	1,566	55,493	55,493	1,41,195
Less: Closing balance of UPR	45,462	45,462	1,863	1,863	1	1	1,864	1,864	57,584	57,584	1,35,653
Net Earned Premium	4,601	4,601	1,162	1,162	2	2	1,164	1,164	27,100	27,100	65,925
Gross Direct Premium											
- In India	21,791	21,791	3,569	3,569	282	282	3,851	3,851	47,963	47,963	63,060
- 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

FORM NL-4-PREMIUM SCHEDULE

30-Jun-24

Particulars	or TP	Total Motor		Health		Personal Accident		Travel Insurance		Total Health	
	Up to the Quarter Ended Jun'24	For the Quarter Jun'24	Up to the Quarter Ended Jun'24	For the Quarter Jun'24	Up to the Quarter Ended Jun'24	For the Quarter Jun'24	Up to the Quarter Ended Jun'24	For the Quarter Jun'24	Up to the Quarter Ended Jun'24	For the Quarter Jun'24	Up to the Quarter Ended Jun'24
Gross Direct Premium	65,822	1,14,577	1,14,577	28,955	28,955	9,780	9,780	36	36	38,772	38,772
Add: Premium on reinsurance accepted ^(a)	-	-	-	176	176	-	-	-	-	176	176
Less : Premium on reinsurance ceded ^(a)	2,796	21,820	21,820	3,288	3,288	2,880	2,880	1	1	6,169	6,169
Net Written Premium	63,027	92,758	92,758	25,844	25,844	6,901	6,901	35	35	32,779	32,779
Add: Opening balance of UPR	1,51,104	2,14,271	2,14,271	44,014	44,014	34,718	34,718	14	14	78,747	78,747
Less: Closing balance of UPR	1,43,981	2,06,645	2,06,645	53,183	53,183	36,056	36,056	19	19	89,259	89,259
Net Earned Premium	70,150	1,00,383	1,00,383	16,675	16,675	5,562	5,562	30	30	22,267	22,267
Gross Direct Premium											
- In India	65,822	1,14,577	1,14,577	28,955	28,955	9,780	9,780	36	36	38,772	38,772
- Outside India											

Particulars	or TP	Total Motor		Health		Personal Accident		Travel Insurance		Total Health	
	Up to the corresponding Quarter of the previous year Jun'23	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23
Gross Direct Premium	63,060	1,11,023	1,11,023	18,135	18,135	9,063	9,063	63	63	27,261	27,261
Add: Premium on reinsurance accepted ^(a)	-	-	-	-	-	-	-	-	-	-	-
Less : Premium on reinsurance ceded ^(a)	2,677	21,448	21,448	2,502	2,502	2,636	2,636	3	3	5,141	5,141
Net Written Premium	60,383	89,575	89,575	15,632	15,632	6,427	6,427	60	60	22,120	22,120
Add: Opening balance of UPR	1,41,195	1,96,688	1,96,688	30,114	30,114	30,681	30,681	19	19	60,814	60,814
Less: Closing balance of UPR	1,35,653	1,93,237	1,93,237	34,866	34,866	32,084	32,084	32	32	66,982	66,982
Net Earned Premium	65,925	93,025	93,025	10,880	10,880	5,024	5,024	47	47	15,951	15,951
Gross Direct Premium											
- In India	63,060	1,11,023	1,11,023	18,135	18,135	9,063	9,063	63	63	27,261	27,261
- Outside India											

FORM NL-4-PREMIUM SCHEDULE

30-Jun-24

Particulars	Miscellaneous		Public/ Product Liability		Engineering		Aviation	
	For the Quarter Jun'24	Up to the Quarter Ended Jun'24	For the Quarter Jun'24	Up to the Quarter Ended Jun'24	For the Quarter Jun'24	Up to the Quarter Ended Jun'24	For the Quarter Jun'24	Up to the Quarter Ended Jun'24
Gross Direct Premium	237	237	612	612	1,111	1,111	-	-
Add: Premium on reinsurance accepted ^(a)	-	-	4	4	204	204	-	-
Less : Premium on reinsurance ceded ^(a)	10	10	471	471	955	955	-	-
Net Written Premium	227	227	144	144	360	360	-	-
Add: Opening balance of UPR	467	467	336	336	681	681	-	-
Less: Closing balance of UPR	435	435	382	382	784	784	-	-
Net Earned Premium	259	259	98	98	256	256	-	-
Gross Direct Premium								
- In India	237	237	612	612	1,111	1,111	-	-
- Outside India								

Particulars	Miscellaneous		Public/ Product Liability		Engineering		Aviation	
	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23
Gross Direct Premium	252	252	462	462	1,070	1,070	-	-
Add: Premium on reinsurance accepted ^(a)	-	-	-	-	64	64	-	-
Less : Premium on reinsurance ceded ^(a)	11	11	326	326	916	916	-	-
Net Written Premium	241	241	137	137	218	218	-	-
Add: Opening balance of UPR	367	367	352	352	725	725	-	-
Less: Closing balance of UPR	365	365	378	378	720	720	-	-
Net Earned Premium	243	243	110	110	223	223	-	-
Gross Direct Premium								
- In India	252	252	462	462	1,070	1,070	-	-
- Outside India								

FORM NL-4-PREMIUM SCHEDULE
30-Jun-24

(Amount in Rs. Lakhs)

Particulars	Crop Insurance		Other segments ^(b)		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
	For the Quarter Jun'24	Up to the Quarter Ended Jun'24	For the Quarter Jun'24	Up to the Quarter Ended Jun'24	For the Quarter Jun'24	Up to the Quarter Ended Jun'24	For the Quarter Jun'24	Up to the Quarter Ended Jun'24	For the Quarter Jun'24	Up to the Quarter Ended Jun'24
Gross Direct Premium	6,003	6,003	-	-	2,014	2,014	1,63,327	1,63,327	1,92,056	1,92,056
Add: Premium on reinsurance accepted ^(a)	-	-	-	-	-	-	384	384	2,479	2,479
Less : Premium on reinsurance ceded ^(a)	4,274	4,274	-	-	212	212	33,912	33,912	59,622	59,622
Net Written Premium	1,729	1,729	-	-	1,802	1,802	1,29,799	1,29,799	1,34,913	1,34,913
Add: Opening balance of UPR	18	18	-	-	5,283	5,283	2,99,802	2,99,802	3,51,596	3,51,596
Less: Closing balance of UPR	-	-	-	-	4,947	4,947	3,02,452	3,02,452	3,54,627	3,54,627
Net Earned Premium	1,747	1,747	-	-	2,138	2,138	1,27,149	1,27,149	1,31,882	1,31,883
Gross Direct Premium										
- In India	6,003	6,003	-	-	2,014	2,014	1,63,327	1,63,327	1,92,056	1,92,056
- Outside India										

(Amount in Rs. Lakhs)

Particulars	Crop Insurance		Other segments ^(b)		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23
Gross Direct Premium	-	-			2,400	2,400	1,42,468	1,42,468	1,68,109	1,68,109
Add: Premium on reinsurance accepted ^(a)	-	-			-	-	64	64	2,019	2,019
Less : Premium on reinsurance ceded ^(a)	-	-			336	336	28,178	28,178	47,724	47,724
Net Written Premium	-	-	-	-	2,064	2,064	1,14,354	1,14,354	1,22,404	1,22,404
Add: Opening balance of UPR	-	-			4,734	4,734	2,63,680	2,63,680	3,08,720	3,08,720
Less: Closing balance of UPR	-	-			4,899	4,899	2,66,582	2,66,582	3,13,907	3,13,907
Net Earned Premium	-	-			1,899	1,899	1,11,452	1,11,452	1,17,217	1,17,217
Gross Direct Premium										
- In India	-	-	-	-	2,400	2,400	1,42,468	1,42,468	1,68,109	1,68,109
- Outside India										

Classification: **Confidential**

FORM NL-5 - CLAIMS SCHEDULE
30-Jun-24

Particulars	FIRE		Marine Cargo		Marine Hull	
	For the Quarter Jun'24	Up to the Quarter Ended Jun'24	For the Quarter Jun'24	Up to the Quarter Ended Jun'24	For the Quarter Jun'24	Up to the Quarter Ended Jun'24
Claims Paid (Direct)	3,766	3,766	1,274	1,274	-	-
Add :Re-insurance accepted to direct claims	0	0	-	-	-	-
Less :Re-insurance Ceded to claims paid	1,775	1,775	851	851	-	-
Net Claim Paid	1,991	1,991	423	423	-	-
Add Claims Outstanding at the end of the year	14,330	14,330	1,729	1,729	1	1
Less Claims Outstanding at the beginning of the year	12,103	12,103	1,557	1,557	1	1
Net Incurred Claims	4,219	4,219	594	594	0	0
Claims Paid (Direct)						
-In India	3,766	3,766	1,274	1,274	-	-
-Outside India						
Estimates of IBNR and IBNER at the end of the period (net)	492	492	349	349	1	1
Estimates of IBNR and IBNER at the beginning of the period (net)	487	487	446	446	1	1

Notes:

Particulars	FIRE		Marine Cargo		Marine Hull	
	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23
Claims Paid (Direct)	1,918	1,918	1,125	1,125	-	-
Add :Re-insurance accepted to direct claims	0	0	-	-	-	-
Less :Re-insurance Ceded to claims paid	900	900	684	684	-	-
Net Claim Paid	1,018	1,018	441	441	-	-
Add Claims Outstanding at the end of the year	10,567	10,567	1,326	1,326	0	0
Less Claims Outstanding at the beginning of the year	6,741	6,741	1,077	1,077	0	0
Net Incurred Claims	4,844	4,844	691	691	0	0
Claims Paid (Direct)						
-In India	1,918	1,918	1,125	1,125	-	-
-Outside India						
Estimates of IBNR and IBNER at the end of the period (net)	523	523	207	207	0	0
Estimates of IBNR and IBNER at the beginning of the period (net)	526	526	208	208	0	0

Notes:

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

Classification: **Confidential**

FORM NL-5 - CLAIMS SCHEDULE

30-Jun-24

Particulars	Total Marine		Motor OD		Motor TP		Total Motor	
	For the Quarter Jun'24	Up to the Quarter Ended Jun'24	For the Quarter Jun'24	Up to the Quarter Ended Jun'24	For the Quarter Jun'24	Up to the Quarter Ended Jun'24	For the Quarter Jun'24	Up to the Quarter Ended Jun'24
Claims Paid (Direct)	1,274	1,274	32,235	32,235	27,948	27,948	60,183	60,183
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	851	851	12,193	12,193	1,861	1,861	14,054	14,054
Net Claim Paid	423	423	20,041	20,041	26,088	26,088	46,129	46,129
Add Claims Outstanding at the end of the year	1,730	1,730	19,740	19,740	8,73,985	8,73,985	8,93,725	8,93,725
Less Claims Outstanding at the beginning of the year	1,558	1,558	17,071	17,071	8,49,327	8,49,327	8,66,398	8,66,398
Net Incurred Claims	595	595	22,711	22,711	50,746	50,746	73,456	73,456
Claims Paid (Direct)								
-In India	1,274	1,274	32,235	32,235	27,948	27,948	60,183	60,183
-Outside India								
Estimates of IBNR and IBNER at the end of the period (net)	350	350	6,832	6,832	5,36,987	5,36,987	5,43,819	5,43,819
Estimates of IBNR and IBNER at the beginning of the period (net)	447	447	6,869	6,869	5,34,383	5,34,383	5,41,253	5,41,253

Particulars	Total Marine		Motor OD		Motor TP		Total Motor	
	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23
Claims Paid (Direct)	1,125	1,125	28,824	28,824	21,474	21,474	50,298	50,298
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	684	684	11,005	11,005	1,045	1,045	12,050	12,050
Net Claim Paid	441	441	17,819	17,819	20,429	20,429	38,248	38,248
Add Claims Outstanding at the end of the year	1,327	1,327	18,038	18,038	7,89,014	7,89,014	8,07,051	8,07,051
Less Claims Outstanding at the beginning of the year	1,077	1,077	15,564	15,564	7,58,574	7,58,574	7,74,138	7,74,138
Net Incurred Claims	691	691	20,293	20,293	50,869	50,869	71,162	71,162
Claims Paid (Direct)								
-In India	1,125	1,125	28,824	28,824	21,474	21,474	50,298	50,298
-Outside India								
Estimates of IBNR and IBNER at the end of the period (net)	207	207	5,200	5,200	5,18,115	5,18,115	5,23,315	5,23,315
Estimates of IBNR and IBNER at the beginning of the period (net)	208	208	5,620	5,620	5,06,533	5,06,533	5,12,154	5,12,154

nt for outstanding claims.

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30-Jun-24

Particulars	Health		Personal Accident		Travel Insurance		Total Health	
	For the Quarter Jun'24	Up to the Quarter Ended Jun'24	For the Quarter Jun'24	Up to the Quarter Ended Jun'24	For the Quarter Jun'24	Up to the Quarter Ended Jun'24	For the Quarter Jun'24	Up to the Quarter Ended Jun'24
Claims Paid (Direct)	13,729	13,729	1,712	1,712	29	29	15,470	15,470
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	1,187	1,187	613	613	1	1	1,801	1,801
Net Claim Paid	12,542	12,542	1,099	1,099	28	28	13,669	13,669
Add Claims Outstanding at the end of the year	11,787	11,787	2,806	2,806	203	203	14,796	14,796
Less Claims Outstanding at the beginning of the year	9,770	9,770	2,942	2,942	225	225	12,937	12,937
Net Incurred Claims	14,559	14,559	963	963	6	6	15,528	15,528
Claims Paid (Direct)								
-In India	13,729	13,729	1,712	1,712	29	29	15,470	15,470
-Outside India								
Estimates of IBNR and IBNER at the end of the period (net)	4,028	4,028	1,640	1,640	40	40	5,708	5,708
Estimates of IBNR and IBNER at the beginning of the period (net)	3,788	3,788	1,759	1,759	41	41	5,587	5,587

Particulars	Health		Personal Accident		Travel Insurance		Total Health	
	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23
Claims Paid (Direct)	10,940	10,940	1,494	1,494	45	45	12,479	12,479
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	2,235	2,235	529	529	-	-	2,764	2,764
Net Claim Paid	8,705	8,705	965	965	45	45	9,715	9,715
Add Claims Outstanding at the end of the year	7,401	7,401	2,523	2,523	245	245	10,170	10,170
Less Claims Outstanding at the beginning of the year	6,842	6,842	2,619	2,619	167	167	9,629	9,629
Net Incurred Claims	9,264	9,264	869	869	123	123	10,256	10,256
Claims Paid (Direct)								
-In India	10,940	10,940	1,494	1,494	45	45	12,479	12,479
-Outside India								
Estimates of IBNR and IBNER at the end of the period (net)	2,891	2,891	1,646	1,646	40	40	4,578	4,578
Estimates of IBNR and IBNER at the beginning of the period (net)	2,829	2,829	1,652	1,652	29	29	4,510	4,510

Particulars	Workmen's Compensation/		Public/ Product Liability		Engineering	
	For the Quarter Jun'24	Up to the Quarter Ended Jun'24	For the Quarter Jun'24	Up to the Quarter Ended Jun'24	For the Quarter Jun'24	Up to the Quarter Ended Jun'24
Claims Paid (Direct)	39	39	0	0	393	393
Add :Re-insurance accepted to direct claims	-	-	-	-	0	0
Less :Re-insurance Ceded to claims paid	2	2	0	0	292	292
Net Claim Paid	37	37	0	0	101	101
Add Claims Outstanding at the end of the year	610	610	213	213	754	754
Less Claims Outstanding at the beginning of the year	565	565	197	197	624	624
Net Incurred Claims	82	82	16	16	231	231
Claims Paid (Direct)						
-In India	39	39	0	0	393	393
-Outside India						
Estimates of IBNR and IBNER at the end of the period (net)	133	133	33	33	84	84
Estimates of IBNR and IBNER at the beginning of the period (net)	128	128	33	33	86	86

Particulars	Workmen's Compensation/		Public/ Product Liability		Engineering	
	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23
Claims Paid (Direct)	102	102	2	2	205	205
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	5	5	1	1	147	147
Net Claim Paid	97	97	1	1	57	57
Add Claims Outstanding at the end of the year	482	482	116	116	488	488
Less Claims Outstanding at the beginning of the year	458	458	177	177	529	529
Net Incurred Claims	121	121	(59)	(59)	17	17
Claims Paid (Direct)						
-In India	102	102	2	2	205	205
-Outside India						
Estimates of IBNR and IBNER at the end of the period (net)	122	122	48	48	91	91
Estimates of IBNR and IBNER at the beginning of the period (net)	126	126	77	77	95	95

30-Jun-24

Particulars	Aviation		Crop Insurance	
	For the Quarter Jun'24	Up to the Quarter Ended Jun'24	For the Quarter Jun'24	Up to the Quarter Ended Jun'24
Claims Paid (Direct)	-	-	2,275	2,275
Add :Re-insurance accepted to direct claims	-	-	-	-
Less :Re-insurance Ceded to claims paid	-	-	1,587	1,587
Net Claim Paid	-	-	688	688
Add Claims Outstanding at the end of the year	-	-	11,849	11,849
Less Claims Outstanding at the beginning of the year	-	-	11,972	11,972
Net Incurred Claims	-	-	565	565
Claims Paid (Direct)				
-In India	-	-	2,275	2,275
-Outside India				
Estimates of IBNR and IBNER at the end of the period (net)	-	-	2,004	2,004
Estimates of IBNR and IBNER at the beginning of the period (net)	-	-	35	35

FORM NL-5 - CLAIMS SCHEDULE

Particulars	Aviation		Crop Insurance	
	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23
Claims Paid (Direct)	-	-	2	2
Add :Re-insurance accepted to direct claims	-	-	-	-
Less :Re-insurance Ceded to claims paid	-	-	2	2
Net Claim Paid	-	-	0	0
Add Claims Outstanding at the end of the year	-	-	556	556
Less Claims Outstanding at the beginning of the year	-	-	557	557
Net Incurred Claims	-	-	0	0
Claims Paid (Direct)				
-In India	-	-	2	2
-Outside India				
Estimates of IBNR and IBNER at the end of the period (net)	-	-	35	35
Estimates of IBNR and IBNER at the beginning of the period (net)	-	-	35	35

Version 1 Upload Date: 14.08.2024

Particulars	Other segments ^(b)		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
	For the Quarter Jun'24	Up to the Quarter Ended Jun'24	For the Quarter Jun'24	Up to the Quarter Ended Jun'24	For the Quarter Jun'24	Up to the Quarter Ended Jun'24	For the Quarter Jun'24	Up to the Quarter Ended Jun'24
Claims Paid (Direct)	-	-	442	442	78,802	78,802	83,842	83,842
Add :Re-insurance accepted to direct claims	-	-	-	-	0	0	0	0
Less :Re-insurance Ceded to claims paid	-	-	174	174	17,910	17,910	20,537	20,537
Net Claim Paid	-	-	268	268	60,892	60,892	63,306	63,306
Add Claims Outstanding at the end of the year	-	-	866	866	9,22,812	9,22,812	9,38,872	9,38,872
Less Claims Outstanding at the beginning of the year	-	-	834	834	8,93,526	8,93,526	9,07,187	9,07,187
Net Incurred Claims	-	-	300	300	90,178	90,178	94,991	94,991
Claims Paid (Direct)	-	-	-	-	-	-	-	-
-In India	-	-	442	442	78,802	78,802	83,842	83,842
-Outside India	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	-	-	363	363	5,52,143	5,52,143	5,52,985	5,52,985
Estimates of IBNR and IBNER at the beginning of the period (net)	-	-	358	358	5,47,481	5,47,481	5,48,414	5,48,414

(Amount in Rs. Lakhs)								
Particulars	Other segments (b)		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23
Claims Paid (Direct)	-	-	339	339	63,427	63,427	66,470	66,470
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	0	0
Less :Re-insurance Ceded to claims paid	-	-	36	36	15,005	15,005	16,589	16,589
Net Claim Paid	-	-	303	303	48,422	48,422	49,881	49,881
Add Claims Outstanding at the end of the year	-	-	788	788	8,19,652	8,19,652	8,31,545	8,31,545
Less Claims Outstanding at the beginning of the year	-	-	753	753	7,86,239	7,86,239	7,94,058	7,94,058
Net Incurred Claims	-	-	338	338	81,834	81,834	87,369	87,369
Claims Paid (Direct)								
-In India	-	-	339	339	63,427	63,427	66,470	66,470
-Outside India								
Estimates of IBNR and IBNER at the end of the period (net)	-	-	313	313	5,28,502	5,28,502	5,29,233	5,29,233
Estimates of IBNR and IBNER at the beginning of the period (net)	-	-	315	315	5,17,312	5,17,312	5,18,046	5,18,046

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor	
	For the Quarter Jun'24	Up to the Quarter Ended Jun'24	For the Quarter Jun'24	Up to the Quarter Ended Jun'24	For the Quarter Jun'24	Up to the Quarter Ended Jun'24	For the Quarter Jun'24	Up to the Quarter Ended Jun'24	For the Quarter Jun'24	Up to the Quarter Ended Jun'24	For the Quarter Jun'24	Up to the Quarter Ended Jun'24	For the Quarter Jun'24	Up to the Quarter Ended Jun'24
Commission & Remuneration	3,893	3,893	555	555	-	-	555	555	14,502	14,502	13,880	13,880	28,382	28,382
Rewards	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Distribution fees	-	-	-	-	-	-	-	-	16	16	394	394	410	410
Commission	3,893	3,893	555	555	-	-	555	555	14,518	14,518	14,274	14,274	28,792	28,792
Add: Commission on Re-insurance Accepted	221	221	-	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	5,931	5,931	496	496	84	84	579	579	3,711	3,711	207	207	3,918	3,918
Net Commission	(1,816)	(1,816)	59	59	(84)	(84)	(25)	(25)	10,807	10,807	14,067	14,067	24,874	24,874

Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:

Individual Agents	207	207	114	114	-	-	114	114	53	53	157	157	209	209
Corporate Agents-Banks/FII/HFC	928	928	2	2	-	-	2	2	281	281	212	212	493	493
Corporate Agents-Others	732	732	3	3	-	-	3	3	2,548	2,548	8,320	8,320	10,867	10,867
Insurance Brokers	2,026	2,026	436	436	-	-	436	436	11,189	11,189	4,716	4,716	15,905	15,905
Direct Business - Online ^c	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	16	16	394	394	410	410
Web Aggregators	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Marketing Firm	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Common Service Centers	-	-	-	-	-	-	-	-	26	26	13	13	39	39
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Point of Sales (Direct)	-	-	(0)	(0)	-	-	(0)	(0)	405	405	462	462	867	867
Other (to be specified)	-	-	-	-	-	-			-	-	-	-		
TOTAL	3,893	3,893	555	555	-	-	555	555	14,518	14,518	14,274	14,274	28,792	28,792
Commission and Rewards on (Excluding Reinsurance) Business written :														
In India	3,893	3,893	555	555	-	-	555	555	14,518	14,518	14,274	14,274	28,792	28,792
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	
	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23
Commission & Remuneration	2,722	2,722	391	391	-	-	391	391	13,686	13,686	10,624	10,624	24,310	24,310
Rewards	-						-	-					-	-
Distribution fees	-	-	-	-	-	-	-	-	43	43	14	14	57	57
Gross Commission	2,722	2,722	391	391	-	-	391	391	13,729	13,729	10,639	10,639	24,368	24,368
Add: Commission on Re-insurance Accepted	171	171	-	-		-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	3,308	3,308	393	393	56	56	450	450	3,639	3,639	201	201	3,840	3,840
Net Commission	(416)	(416)	(3)	(3)	(56)	(56)	(59)	(59)	10,090	10,090	10,438	10,438	20,528	20,528
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:														
Individual Agents	76	76	24	24	-	-	24	24	5	5	72	72	77	77
Corporate Agents-Banks/FII/HFC	668	668	4	4	-	-	4	4	206	206	482	482	688	688
Corporate Agents-Others	569	569	15	15	-	-	15	15	1,439	1,439	6,618	6,618	8,057	8,057
Insurance Brokers	1,409	1,409	349	349	-	-	349	349	12,051	12,051	3,131	3,131	15,181	15,181
Direct Business - Online ^c	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	43	43	14	14	57	57
Web Aggregators	-	-	-	-	-	-	-	-	0	0	0	0	0	0
Insurance Marketing Firm	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Common Service Centers	0	0	-	-	-	-	-	-	(119)	(119)	202	202	82	82
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Point of Sales (Direct)	0	0	0	0	-	-	0	0	104	104	121	121	225	225
Other (to be specified)	-	-		-		-			-	-	-	-		
TOTAL	2,722	2,722	391	391	-	-	391	391	13,729	13,729	10,639	10,639	24,368	24,368
Commission and Rewards on (Excluding Reinsurance) Business written :														
In India	2,722	2,722	391	391	-	-	391	391	13,729	13,729	10,639	10,639	24,368	24,368
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

Miscellaneous														
Particulars	Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering	
	For the Quarter Jun'24	Up to the Quarter Ended Jun'24	For the Quarter Jun'24	Up to the Quarter Ended Jun'24	For the Quarter Jun'24	Up to the Quarter Ended Jun'24	For the Quarter Jun'24	Up to the Quarter Ended Jun'24	For the Quarter Jun'24	Up to the Quarter Ended Jun'24	For the Quarter Jun'24	Up to the Quarter Ended Jun'24	For the Quarter Jun'24	Up to the Quarter Ended Jun'24
Commission & Remuneration	5,933	5,933	4,394	4,394	6	6	10,333	10,333	37	37	51	51	156	156
Rewards	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Distribution fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Commission	5,933	5,933	4,394	4,394	6	6	10,333	10,333	37	37	51	51	156	156
Add: Commission on Re-insurance Accepted	3	3	-	-	-	-	3	3	-	-	-	-	19	19
Less: Commission on Re-insurance Ceded	2,602	2,602	1,668	1,668	0	0	4,270	4,270	1	1	52	52	275	275
Net Commission	3,334	3,334	2,726	2,726	6	6	6,066	6,066	36	36	(1)	(1)	(99)	(99)
Break-up of the expenses (Gross) incurred														
Individual Agents	203	203	93	93	0	0	296	296	17	17	6	6	41	41
Corporate Agents-Banks/FII/HFC	1,621	1,621	894	894	0	0	2,514	2,514	0	0	0	0	8	8
Corporate Agents-Others	3,459	3,459	3,319	3,319	0	0	6,778	6,778	1	1	0	0	15	15
Insurance Brokers	613	613	89	89	6	6	707	707	20	20	45	45	93	93
Direct Business - Online ^c	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Web Aggregators	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Marketing Firm	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Common Service Centers	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Point of Sales (Direct)	38	38	0	0	-	-	38	38	-	-	-	-	-	-
Other (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	5,933	5,933	4,394	4,394	6	6	10,333	10,333	37	37	51	51	156	156
Commission and Rewards on (Excluding Reinsurance) Business written :														
In India	5,933	5,933	4,394	4,394	6	6	10,333	10,333	37	37	51	51	156	156
Outside India														

Particulars	Health		Personal Accident		Overseas Travel Insurance		Total Health		Workmen's Compensation/ Employer's liability		Public/ Product Liability		Engineering	
	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23
Commission & Remuneration	4,689	4,689	3,741	3,741	25	25	8,455	8,455	38	38	30	30	124	124
Rewards							-	-						
Distribution fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Commission	4,689	4,689	3,741	3,741	25	25	8,455	8,455	38	38	30	30	124	124
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-	-	4	4
Less: Commission on Re-insurance Ceded	1,124	1,124	1,613	1,613	1	1	2,738	2,738	2	2	42	42	190	190
Net Commission	3,565	3,565	2,128	2,128	24	24	5,717	5,717	36	36	(12)	(12)	(62)	(62)
Break-up of the expenses (Gross) incurred														
Individual Agents	50	50	65	65	0	0	116	116	11	11	3	3	36	36
Corporate Agents-Banks/FII/HFC	1,571	1,571	1,378	1,378	0	0	2,949	2,949	1	1	0	0	5	5
Corporate Agents-Others	2,345	2,345	2,119	2,119	1	1	4,465	4,465	11	11	2	2	17	17
Insurance Brokers	598	598	179	179	24	24	801	801	15	15	24	24	66	66
Direct Business - Online ^c	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Web Aggregators	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Marketing Firm	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Common Service Centers	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Point of Sales (Direct)	124	124	0	0	-	-	124	124	-	-	-	-	-	-
Other (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	4,689	4,689	3,741	3,741	25	25	8,455	8,455	38	38	30	30	124	124
Commission and Rewards on (Excluding Reinsurance) Business written :														
In India	4,689	4,689	3,741	3,741	25	25	8,455	8,455	38	38	30	30	124	124
Outside India														

											(Amount in Rs. Lakhs)	
Particulars	Aviation		Crop Insurance		Other segments ^(b)		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
	For the Quarter Jun'24	Up to the Quarter Ended Jun'24	For the Quarter Jun'24	Up to the Quarter Ended Jun'24	For the Quarter Jun'24	Up to the Quarter Ended Jun'24	For the Quarter Jun'24	Up to the Quarter Ended Jun'24	For the Quarter Jun'24	Up to the Quarter Ended Jun'24	For the Quarter Jun'24	Up to the Quarter Ended Jun'24
Commission & Remuneration	-	-	-	-	-	-	311	311	39,271	39,271	43,719	43,719
Rewards	-	-	-	-	-	-	-	-	-	-	-	-
Distribution fees	-	-	-	-	-	-	-	-	410	410	410	410
Commission	-	-	-	-	-	-	311	311	39,681	39,681	44,129	44,129
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-	22	22	243	243
Less: Commission on Re-insurance Ceded	-	-	145	145	-	-	58	58	8,719	8,719	15,230	15,230
Net Commission	-	-	(145)	(145)	-	-	253	253	30,984	30,984	29,143	29,143
Break-up of the expenses (Gross) incurred												
Individual Agents	-	-	-	-	-	-	6	6	574	574	894	894
Corporate Agents-Banks/FII/HFC	-	-	-	-	-	-	259	259	3,275	3,275	4,205	4,205
Corporate Agents-Others	-	-	-	-	-	-	9	9	17,669	17,669	18,404	18,404
Insurance Brokers	-	-	-	-	-	-	38	38	16,808	16,808	19,270	19,270
Direct Business - Online ^c	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	410	410	410	410
Web Aggregators	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Marketing Firm	-	-	-	-	-	-	-	-	-	-	-	-
Common Service Centers	-	-	-	-	-	-	-	-	39	39	39	39
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
Point of Sales (Direct)	-	-	-	-	-	-	-	-	906	906	906	906
Other (to be specified)	-	-	-	-	-	-	-	-				
TOTAL	-	-	-	-	-	-	311	311	39,681	39,681	44,129	44,129
Commission and Rewards on (Excluding Reinsurance) Business written :												
In India	-	-	-	-	-	-	311	311	39,681	39,681	44,129	44,129
Outside India												

(Amount in Rs. Lakhs)

Particulars	Aviation		Crop Insurance		Other segments ^(b)		Other Miscellaneous segments		Total Miscellaneous		Grand Total	Grand Total
	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23
Commission & Remuneration	-	-	-	-	-	-	269	269	33,227	33,227	36,339	36,339
Rewards									-	-	-	-
Distribution fees	-	-	-	-	-	-	-	-	57	57	57	57
Gross Commission	-	-	-	-	-	-	269	269	33,284	33,284	36,397	36,397
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-	4	4	175	175
Less: Commission on Re-insurance Ceded	-	-	-	-	-	-	110	110	6,920	6,920	10,678	10,678
Net Commission	-	-	-	-	-	-	159	159	26,368	26,368	25,894	25,894
Break-up of the expenses (Gross) incurred												
Individual Agents	-	-	-	-	-	-	1	1	245	245	345	345
Corporate Agents-Banks/FII/HFC	-	-	-	-	-	-	236	236	3,878	3,878	4,550	4,550
Corporate Agents-Others	-	-	-	-	-	-	22	22	12,575	12,575	13,159	13,159
Insurance Brokers	-	-	-	-	-	-	10	10	16,098	16,098	17,855	17,855
Direct Business - Online ^c	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	57	57	57	57
Web Aggregators	-	-	-	-	-	-	-	-	0	0	0	0
Insurance Marketing Firm	-	-	-	-	-	-	-	-	-	-	-	-
Common Service Centers	-	-	-	-	-	-	-	-	82	82	82	82
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
Point of Sales (Direct)	-	-	-	-	-	-	-	-	349	349	349	349
Other (to be specified)	-	-	-	-	-	-						
TOTAL	-	-	-	-	-	-	269	269	33,284	33,284	36,397	36,397
Commission and Rewards on (Excluding Reinsurance) Business written :												
In India	-	-	-	-	-	-	269	269	33,284	33,284	36,397	36,397
Outside India												

FORM NL-7-OPERATING EXPENSES SCHEDULE

		Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total
			For the Quarter Jun'24	Up to the Quarter Ended Jun'24	For the Quarter Jun'24	Up to the Quarter Ended Jun'24	For the Quarter Jun'24	Up to the Quarter Ended Jun'24	For the Quarter Jun'24	Up to the Quarter Ended Jun'24	For the Quarter Jun'24	Up to the Quarter Ended Jun'24	For the Quarter Jun'24	Up to the Quarter Ended Jun'24	For the Quarter Jun'24
	1	Employees’ remuneration & welfare benefits	1,298	1,298	200	200	18	18	218	218	3,178	3,178	4,203	4,203	7,380
	2	Travel, conveyance and vehicle running expenses	57	57	11	11	2	2	13	13	94	94	123	123	216
	3	Training expenses	1	1	0	0	0	0	0	0	3	3	4	4	6
	4	Rents, rates & taxes	68	68	12	12	2	2	14	14	136	136	179	179	316
	5	Repairs	12	12	2	2	0	0	2	2	22	22	30	30	53
	6	Printing & stationery	15	15	2	2	0	0	3	3	31	31	42	42	73
	7	Communication expenses	43	43	7	7	1	1	7	7	79	79	107	107	186
	8	Legal & professional charges	35	35	13	13	0	0	13	13	37	37	49	49	85
	9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-
		(a) as auditor	1	1	0	0	0	0	0	0	3	3	4	4	6
		(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-
		(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-
		(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-
		(iii) Management services; and	1	1	0	0	0	0	0	0	2	2	3	3	5
		(c) in any other capacity (out of Pocket Expenses)	0	0	0	0	-	-	0	0	0	0	0	0	0
	10	Advertisement and publicity	161	161	5	5	0	0	5	5	142	142	141	141	283
	11	Interest & Bank Charges	128	128	20	20	2	2	22	22	237	237	320	320	556
	12	Depreciation	101	101	16	16	2	2	17	17	230	230	303	303	533
	13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-
	14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-
	15	Information Technology Expenses	298	298	46	46	5	5	51	51	604	604	806	806	1,410
	16	Goods and Services Tax (GST)	4	4	1	1	0	0	1	1	7	7	9	9	16
	17	Others (to be specified)a	-	-	-	-	-	-	-	-	-	-	-	-	-
		(a) Power and Electricity	16	16	3	3	0	0	3	3	35	35	47	47	82
		(b) Marketing Expenses	292	292	25	25	0	0	25	25	382	382	369	369	751
		(c) Operating Lease Charges	0	0	0	0	-	-	0	0	24	24	28	28	52
		(d) Insurtech and Insurance awarness Expenses	25	25	4	4	0	0	4	4	47	47	64	64	111
		(e) Miscellaneous Expenses	176	176	15	15	2	2	16	16	175	175	235	235	410
		TOTAL	2,732	2,732	381	381	34	34	415	415	5,467	5,467	7,063	7,063	12,530
		In India	2,732	2,732	381	381	34	34	415	415	5,467	5,467	7,063	7,063	12,530
		Outside India													

Notes:

- (a) Items of expenses 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) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium
- (c) Expenses paid for various outsourcing activities/arrangements are to be booked under relevant line item on the basis of nature of services availed and not to be shown as "Outsourcing Expense"

FORM NL-7-OPERATING EXPENSES SCHEDULE

	Particulars	FIRE	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total
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	Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total
		For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23	For the corresponding quarter of the previous year Jun'23
1	Employees' remuneration & welfare benefits	1,455	1,455	247	247	18	18	264	264	3,377	3,377	4,502	4,502	7,879
2	Travel, conveyance and vehicle running expenses	47	47	9	9	1	1	9	9	104	104	145	145	250
3	Training expenses	2	2	0	0	0	0	0	0	5	5	6	6	11
4	Rents, rates & taxes	59	59	10	10	1	1	11	11	107	107	141	141	248
5	Repairs	11	11	2	2	0	0	2	2	22	22	29	29	51
6	Printing & stationery	25	25	1	1	0	0	1	1	22	22	29	29	51
7	Communication expenses	39	39	6	6	0	0	6	6	80	80	105	105	184
8	Legal & professional charges	33	33	5	5	0	0	5	5	66	66	87	87	154
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	1	1	0	0	0	0	0	0	2	2	3	3	5
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	1	1	0	0	0	0	0	0	1	1	2	2	3
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	1	1	0	0	0	0	0	0	2	2	2	2	4
	(c) in any other capacity	0	0	0	0	-	-	0	0	0	0	0	0	0
10	Advertisement and publicity	154	154	4	4	0	0	4	4	219	219	70	70	290
11	Interest & Bank Charges	125	125	19	19	1	1	20	20	253	253	333	333	587
12	Depreciation	104	104	16	16	1	1	17	17	209	209	275	275	485
13	Brand/Trade Mark usage fee/ charges	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	219	219	33	33	3	3	36	36	442	442	581	581	1,024
16	Goods and Services Tax (GST)	2	2	0	0	0	0	0	0	5	5	6	6	11
17	Others (to be specified)a													
	(a) Power and Electricity	16	16	2	2	0	0	3	3	33	33	43	43	75
	(b) Marketing Expenses	646	646	89	89	-	-	89	89	241	241	61	61	302
	(c) Operating Lease Charges	68	68	10	10	1	1	11	11	136	136	179	179	316
	(e) Miscellaneous Expenses	176	176	13	13	1	1	14	14	173	173	228	228	401
	TOTAL	3,185	3,185	467	467	28	28	495	495	5,501	5,501	6,829	6,829	12,330
	In India	3,185	3,185	467	467	28	28	495	495	5,501	5,501	6,829	6,829	12,330
	Outside India													

FORM NL-7-OPERATING EXPENSES SCHEDULE

	Particulars	Motor
		Up to the Quarter Ended Jun'24
1	Employees' remuneration & welfare benefits	7,380
2	Travel, conveyance and vehicle running expenses	216
3	Training expenses	6
4	Rents, rates & taxes	316
5	Repairs	53
6	Printing & stationery	73
7	Communication expenses	186
8	Legal & professional charges	85
9	Auditors' fees, expenses etc.	-
	(a) as auditor	6
	(b) as adviser or in any other capacity, in respect of	-
	(i) Taxation matters	-
	(ii) Insurance matters	-
	(iii) Management services; and	5
	(c) in any other capacity (out of Pocket Expenses)	0
10	Advertisement and publicity	283
11	Interest & Bank Charges	556
12	Depreciation	533
13	Brand/Trade Mark usage fee/charges	-
14	Business Development and Sales Promotion Expenses	-
15	Information Technology Expenses	1,410
16	Goods and Services Tax (GST)	16
17	Others (to be specified)a	-
	(a) Power and Electricity	82
	(b) Marketing Expenses	751
	(c) Operating Lease Charges	52
	(d) Insurtech and Insurance awarness Expenses	111
	(e) Miscellaneous Expenses	410
	TOTAL	12,530
	In India	12,530
	Outside India	

FORM NL-7-OPERATING EXPENSES SCHEDULE

	Particulars	Motor

	Particulars	Motor
		Up to the corresponding Quarter of the previous year Jun'23
1	Employees' remuneration & welfare benefits	7,879
2	Travel, conveyance and vehicle running expenses	250
3	Training expenses	11
4	Rents, rates & taxes	248
5	Repairs	51
6	Printing & stationery	51
7	Communication expenses	184
8	Legal & professional charges	154
9	Auditors' fees, expenses etc.	-
	(a) as auditor	5
	(b) as adviser or in any other capacity, in respect of	-
	(i) Taxation matters	3
	(ii) Insurance matters	-
	(iii) Management services; and	4
	(c) in any other capacity	0
10	Advertisement and publicity	290
11	Interest & Bank Charges	587
12	Depreciation	485
13	Brand/Trade Mark usage fee/ charges	-
14	Business Development and Sales Promotion Expenses	-
15	Information Technology Expenses	1,024
16	Goods and Services Tax (GST)	11
17	Others (to be specified)a	
	(a) Power and Electricity	75
	(b) Marketing Expenses	302
	(c) Operating Lease Charges	316
	(e) Miscellaneous Expenses	401
	TOTAL	12,330
	In India	12,330
	Outside India	

FORM NL-7-OPERATING EXPENSES SCHEDULE

Miscellaneous													
Particulars		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability	
		For the Quarter Jun'24	Up to the Quarter Ended Jun'24	For the Quarter Jun'24	Up to the Quarter Ended Jun'24	For the Quarter Jun'24	Up to the Quarter Ended Jun'24	For the Quarter Jun'24	Up to the Quarter Ended Jun'24	For the Quarter Jun'24	Up to the Quarter Ended Jun'24	For the Quarter Jun'24	Up to the Quarter Ended Jun'24
1	Employees' remuneration & welfare benefits	1,515	1,515	438	438	2	2	1,955	1,955	13	13	31	31
2	Travel, conveyance and vehicle running expenses	61	61	17	17	0	0	78	78	1	1	2	2
3	Training expenses	2	2	1	1	-	-	2	2	0	0	0	0
4	Rents, rates & taxes	72	72	22	22	0	0	95	95	1	1	2	2
5	Repairs	13	13	4	4	0	0	18	18	0	0	0	0
6	Printing & stationery	17	17	6	6	0	0	23	23	0	0	0	0
7	Communication expenses	47	47	16	16	0	0	63	63	0	0	1	1
8	Legal & professional charges	38	38	9	9	0	0	47	47	0	0	2	2
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	2	2	1	1	-	-	2	2	0	0	0	0
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	1	1	0	0	-	-	2	2	0	0	0	0
	(c) in any other capacity (out of Pocket Expenses)	0	0	0	0	-	-	0	0	-	-	-	-
10	Advertisement and publicity	51	51	11	11	0	0	62	62	0	0	1	1
11	Interest & Bank Charges	141	141	47	47	0	0	189	189	1	1	3	3
12	Depreciation	115	115	37	37	0	0	152	152	1	1	2	2
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	334	334	110	110	0	0	444	444	3	3	7	7
16	Goods and Services Tax (GST)	4	4	1	1	-	-	5	5	0	0	0	0
17	Others (to be specified)a	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Power and Electricity	19	19	6	6	0	0	25	25	0	0	0	0
	(b) Marketing Expenses	213	213	64	64	0	0	277	277	4	4	5	5
	(c) Operating Lease Charges	2	2	(0)	(0)	-	-	2	2	0	0	0	0
	(d) Insurtech and Insurance awarness Expenses	28	28	9	9	0	0	38	38	0	0	1	1
	(e) Miscellaneous Expenses	104	104	35	35	0	0	139	139	1	1	2	2
	TOTAL	2,780	2,780	834	834	3	3	3,617	3,617	25	25	59	59
	In India	2,780	2,780	834	834	3	3	3,617	3,617	25	25	59	59
	Outside India												

FORM NL-7-OPERATING EXPENSES SCHEDULE

Miscellaneous							
	Particulars	Health	Personal Accident	Travel Insurance	Total Health	Workmen's Compensation/ Employer's Liability	Public/ Product Liability

Miscellaneous													
	Particulars	Health		Personal Accident		Overseas Travel Insurance		Total Health		Workmen's Compensation/ Employer's liability		Public/ Product Liability	
		For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23
1	Employees' remuneration & welfare benefits	2,238	2,238	608	608	3	3	2,850	2,850	19	19	29	29
2	Travel, conveyance and vehicle running expenses	64	64	24	24	0	0	88	88	1	1	1	1
3	Training expenses	2	2	1	1	0	0	3	3	0	0	0	0
4	Rents, rates & taxes	43	43	20	20	0	0	63	63	1	1	1	1
5	Repairs	8	8	4	4	0	0	13	13	0	0	0	0
6	Printing & stationery	20	20	3	3	0	0	23	23	0	0	0	0
7	Communication expenses	30	30	15	15	0	0	45	45	0	0	1	1
8	Legal & professional charges	25	25	13	13	0	0	38	38	0	0	1	1
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	1	1	0	0	-	-	1	1	0	0	0	0
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	0	0	0	0	-	-	1	1	-	-	0	0
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	1	1	0	0	-	-	1	1	0	0	0	0
	(c) in any other capacity	0	0	0	0	-	-	0	0	-	-	-	-
10	Advertisement and publicity	39	39	10	10	0	0	49	49	0	0	1	1
11	Interest & Bank Charges	96	96	48	48	0	0	144	144	1	1	2	2
12	Depreciation	79	79	40	40	0	0	119	119	1	1	2	2
13	Brand/Trade Mark usage fee/ charges	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	167	167	84	84	-	-	251	251	2	2	4	4
16	Goods and Services Tax (GST)	2	2	1	1	0	0	3	3	0	0	0	0
17	Others (to be specified)a												
	(a) Power and Electricity	12	12	6	6	-	-	18	18	0	0	0	0
	(b) Marketing Expenses	520	520	101	101	0	0	621	621	8	8	4	4
	(c) Operating Lease Charges	52	52	26	26	0	0	78	78	1	1	1	1
	(e) Miscellaneous Expenses	65	65	33	33	0	0	98	98	1	1	2	2
	TOTAL	3,464	3,464	1,037	1,037	5	5	4,507	4,507	36	36	51	51
	In India	3,464	3,464	1,037	1,037	5	5	4,507	4,507	36	36	51	51
	Outside India												

FORM NL-7-OPERATING EXPENSES SCHEDULE

Particulars		Engineering		Aviation		Crop Insurance		Other segments ^(b)		Other Miscellaneous segment	
		For the Quarter Jun'24	Up to the Quarter Ended Jun'24	For the Quarter Jun'24	Up to the Quarter Ended Jun'24	For the Quarter Jun'24	Up to the Quarter Ended Jun'24	For the Quarter Jun'24	Up to the Quarter Ended Jun'24	For the Quarter Jun'24	Up to the Quarter Ended Jun'24
1	Employees' remuneration & welfare benefits	69	69	-	-	389	389	-	-	91	91
2	Travel, conveyance and vehicle running expenses	3	3	-	-	20	20	-	-	3	3
3	Training expenses	0	0	-	-	0	0	-	-	0	0
4	Rents, rates & taxes	3	3	-	-	14	14	-	-	5	5
5	Repairs	1	1	-	-	3	3	-	-	1	1
6	Printing & stationery	1	1	-	-	4	4	-	-	1	1
7	Communication expenses	2	2	-	-	10	10	-	-	3	3
8	Legal & professional charges	1	1	-	-	4	4	-	-	2	2
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	0	0	-	-	0	0	-	-	0	0
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	0	0	-	-	0	0	-	-	0	0
	(c) in any other capacity (out of Pocket Expenses)	-	-	-	-	0	0	-	-	-	-
10	Advertisement and publicity	1	1	-	-	7	7	-	-	2	2
11	Interest & Bank Charges	6	6	-	-	29	29	-	-	10	10
12	Depreciation	5	5	-	-	23	23	-	-	8	8
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	15	15	-	-	68	68	-	-	23	23
16	Goods and Services Tax (GST)	0	0	-	-	20	20	-	-	0	0
17	Others (to be specified)a	-	-	-	-	-	-	-	-	-	-
	(a) Power and Electricity	1	1	-	-	4	4	-	-	1	1
	(b) Marketing Expenses	14	14	-	-	0	0	-	-	24	24
	(c) Operating Lease Charges	0	0	-	-	-	-	-	-	0	0
	(d) Insurtech and Insurance awarness Expenses	1	1	-	-	6	6	-	-	2	2
	(e) Miscellaneous Expenses	10	10	-	-	212	212	-	-	5	5
	TOTAL	134	134	-	-	813	813	-	-	182	182
	In India	134	134	-	-	813	813	-	-	182	182
	Outside India										

FORM NL-7-OPERATING EXPENSES SCHEDULE

	Particulars	Engineering	Aviation	Crop Insurance	Other segments ^(b)	Other Miscellaneous segment

	Particulars	Engineering		Aviation		Crop Insurance		Other segments (b)		Other Miscellaneous segments	
		For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23
1	Employees' remuneration & welfare benefits	77	77	-	-	-	-	-	-	133	133
2	Travel, conveyance and vehicle running expenses	2	2	-	-	-	-	-	-	4	4
3	Training expenses	0	0	-	-	-	-	-	-	1	1
4	Rents, rates & taxes	3	3	-	-	-	-	-	-	6	6
5	Repairs	1	1	-	-	-	-	-	-	1	1
6	Printing & stationery	0	0	-	-	-	-	-	-	1	1
7	Communication expenses	2	2	-	-	-	-	-	-	4	4
8	Legal & professional charges	2	2	-	-	-	-	-	-	3	3
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	0	0	-	-	-	-	-	-	0	0
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	0	0	-	-	-	-	-	-	0	0
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	0	0	-	-	-	-	-	-	0	0
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	1	1	-	-	-	-	-	-	3	3
11	Interest & Bank Charges	6	6	-	-	-	-	-	-	13	13
12	Depreciation	5	5	-	-	-	-	-	-	10	10
13	Brand/Trade Mark usage fee/ charges	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	10	10	-	-	-	-	-	-	22	22
16	Goods and Services Tax (GST)	0	0	-	-	-	-	-	-	0	0
17	Others (to be specified)a										
	(a) Power and Electricity	1	1	-	-	-	-	-	-	2	2
	(b) Marketing Expenses	28	28	-	-	-	-	-	-	84	84
	(c) Operating Lease Charges	3	3	-	-	-	-	-	-	7	7
	(e) Miscellaneous Expenses	9	9	-	-	-	-	-	-	9	9
	TOTAL	151	151	-	-	-	-	-	-	302	302
	In India	151	151	-	-	-	-	-	-	302	302
	Outside India										

FORM NL-7-OPERATING EXPENSES SCHEDULE

(Amount in Rs. Lakhs)

		Total Miscellaneous		Grand Total	Grand Total
	Particulars	For the Quarter Jun'24	Up to the Quarter Ended Jun'24	For the Quarter Jun'24	Up to the Quarter Ended Jun'24
1	Employees' remuneration & welfare benefits	9,928	9,928	11,445	11,445
2	Travel, conveyance and vehicle running expenses	323	323	393	393
3	Training expenses	9	9	11	11
4	Rents, rates & taxes	434	434	517	517
5	Repairs	75	75	89	89
6	Printing & stationery	102	102	120	120
7	Communication expenses	266	266	315	315
8	Legal & professional charges	142	142	190	190
9	Auditors' fees, expenses etc.	-	-	-	-
	(a) as auditor	9	9	11	11
	(b) as adviser or in any other capacity, in respect of	-	-	-	-
	(i) Taxation matters	-	-	-	-
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	7	7	8	8
	(c) in any other capacity (out of Pocket Expenses)	0	0	0	0
10	Advertisement and publicity	356	356	522	522
11	Interest & Bank Charges	795	795	945	945
12	Depreciation	724	724	842	842
13	Brand/Trade Mark usage fee/charges	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-
15	Information Technology Expenses	1,969	1,969	2,317	2,317
16	Goods and Services Tax (GST)	41	41	46	46
17	Others (to be specified)a	-	-	-	-
	(a) Power and Electricity	113	113	132	132
	(b) Marketing Expenses	1,075	1,075	1,392	1,392
	(c) Operating Lease Charges	55	55	55	55
	(d) Insurtech and Insurance awarness Expenses	159	159	188	188
	(e) Miscellaneous Expenses	779	779	971	971
	TOTAL	17,360	17,360	20,507	20,507
	In India	17,360	17,360	20,507	20,507
	Outside India				

FORM NL-7-OPERATING EXPENSES SCHEDULE

(Amount in Rs. Lakhs)

	Particulars	Total Miscellaneous		Grand Total

	Particulars	Total Miscellaneous		Grand Total	Grand Total
		For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23
1	Employees' remuneration & welfare benefits	10,988	10,988	12,707	12,707
2	Travel, conveyance and vehicle running expenses	346	346	402	402
3	Training expenses	15	15	18	18
4	Rents, rates & taxes	322	322	392	392
5	Repairs	66	66	78	78
6	Printing & stationery	75	75	102	102
7	Communication expenses	236	236	282	282
8	Legal & professional charges	198	198	236	236
9	Auditors' fees, expenses etc.	-	-	-	-
	(a) as auditor	6	6	8	8
	(b) as adviser or in any other capacity, in respect of	-	-	-	-
	(i) Taxation matters	4	4	4	4
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	5	5	6	6
	(c) in any other capacity	0	0	0	0
10	Advertisement and publicity	344	344	502	502
11	Interest & Bank Charges	753	753	899	899
12	Depreciation	622	622	742	742
13	Brand/Trade Mark usage fee/ charges	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-
15	Information Technology Expenses	1,313	1,313	1,568	1,568
16	Goods and Services Tax (GST)	14	14	17	17
17	Others (to be specified)a				
	(a) Power and Electricity	97	97	115	115
	(b) Marketing Expenses	1,048	1,048	1,783	1,783
	(c) Operating Lease Charges	405	405	484	484
	(e) Miscellaneous Expenses	520	520	710	710
	TOTAL	17,376	17,376	21,055	21,055
	In India	17,376	17,376	21,055	21,055
	Outside India				

Classification: Confidential
FORM NL-8-SHARE CAPITAL SCHEDULE

(Amount in Rs. Lakhs)

	Particulars	As At Jun'24	As At Jun'23(Corresponding previous year)
1	Authorised Capital		
	Equity Shares of Rs 324,000,000 (Previous year - 324,000,000) of Rs. 10 each	32,400	32,400
	Preference Shares of Rs..... each	-	-
2	Issued Capital		
	298,805,700 (Previous Year: 298,805,700) Equity Shares of Rs.10 each	29,881	29,881
	Preference Shares of Rs..... each		
3	Subscribed Capital		
	298,805,700 (Previous Year: 298,805,700) Equity Shares of Rs.10 each	29,881	29,881
	Preference Shares of Rs..... each		
4	Called-up Capital		
	298,805,700 (Previous Year: 298,805,700) Equity Shares of Rs.10 each fully paid up	29,881	29,881
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (Amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses	-	-
	Expenses including commission or brokerage on	-	-
	Underwriting or subscription of shares	-	-
	Preference Shares of Rs..... each	-	-
5	Paid-up Capital		
	Equity Shares of Rs.each	-	-
	Preference Shares of Rs. Each	-	-
	Total	29,881	29,881

Notes:

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

Version 1 Upload Date: 14.08.2024

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

Shareholder	As At Jun'24		As At Jun'23(Corresponding previous year)	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	17,92,83,420	60	17,92,83,420	60
· Foreign	11,95,22,280	40	11,95,22,280	40
Investors*				
· Indian	-	-	-	-
· Foreign	-	-	-	-
Others (to be specified e.g. ESOP etc.)	-	-	-	-
TOTAL	29,88,05,700	100	29,88,05,700	100

Notes: -

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

Version 1 Upload Date: 14.08.2024

DETAILS OF EQUITY HOLDINGS OF INSURERS

PART (A):

PARTICULARS OF THE SHAREHOLDING PATTERN OF THE CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED AS ON
June 30, 2024

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		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. Parry Infrastructure Company Pvt. Ltd.		10	0	0.00	0	0	0	0
iii)	Financial Institutions/Banks								
iv)	Central Government/State Governments/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								
i)	Individuals: (Names of Major Shareholders)		0	0	0	0	0	0	0
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								
I.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
I.2)	Central Governemnt /State Government (s)/ President of India								
I.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
	BEFP		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 3 (I) (I) of the IRDAI (Registration, Capital structure, Transfer of Shares and Amalgamation of Insurers) Regulations 2024.
- 3 Where the insurer is listed, the column " Shares pledged or otherwise encumbered" shall not be applicable to Non-promoters" Category.

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

Name of the Indian Promoter: Cholamandalam Financial Holdings Limited
(Please repeat the tabulation in case of more than one Indian Promoter)
as at June 30, 2024

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)	1	148660	0.08	1.49	-	-	-	-
2	M A ALAGAPPAN HUF(M A Alagappan hold shares in the capacity as karta)	1	130660	0.07	1.31	-	-	-	-
3	M M Muthiah HUF (M M Murugappan hold shares in the capacity as karta)	1	277360	0.15	2.77	-	-	-	-
4	M M MURUGAPPAN HUF(M M Murugappan holds shares in the capacity as karta)	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 ANNAMMALAI	1	157127	0.08	1.57	7000	4.45	-	-
9	M VELLACHI	1	597425	0.32	5.97	-	-	-	-
10	M A M ARUNACHALAM	1	842760	0.45	8.43	-	-	-	-
11	ARUN ALAGAPPAN	1	741090	0.39	7.41	-	-	-	-
12	M.A.ALAGAPPAN	1	710000	0.38	7.10	6000	0.85	-	-
13	LAKSHMI CHOCKA LINGAM	1	624410	0.33	6.24	-	-	-	-
14	A VELLAYAN	1	382400	0.20	3.82	-	-	-	-
15	M M VENKATACHALAM	1	4000	-	0.04	-	-	-	-
16	LAKSHMI VENKATACHALAM	1	1200	-	0.01	-	-	-	-
17	MEYYAMMAI VENKATACHALAM	1	358580	0.19	3.59	-	-	-	-
18	M V Murugappan - HUF (Valli Arunachalam holds shares in the capacity as karta)	1	543330	0.29	5.43	-	-	-	-
19	M M MURUGAPPAN	1	209715	0.11	2.10	-	-	-	-
20	A M MEYYAMMAI	1	93150	0.05	0.93	-	-	-	-
21	M V SUBBIAH (Hold shares in the capacity as Kartha of HUF)	1	171200	0.09	1.71	-	-	-	-
22	MEENAKSHI MURUGAPPAN	1	70	-	0.00	-	-	-	-
23	A VENKATACHALAM	1	513610	0.27	5.14	-	-	-	-
24	V NARAYANAN	1	281140	0.15	2.81	-	-	-	-
25	V ARUNACHALAM	1	338990	0.18	3.39	-	-	-	-
26	ARUN VENKATACHALAM	1	200000	0.11	2.00	-	-	-	-
27	SOLACHI RAMANATHAN	1	8500	-	0.09	-	-	-	-
28	A V NAGALAKSHMI	1	3600	-	0.04	-	-	-	-
29	M V AR MEENAKSHI	1	449630	0.24	4.50	-	-	-	-
30	A KEERTIKA UNNAMALAI	1	500	-	0.01	-	-	-	-
31	SIGAPI ARUNACHALAM	1	227990	0.12	2.28	4200	1.84	-	-
32	UMA RAMANATHAN	1	2000	-	0.02	-	-	-	-
33	V VASANTHA	1	2300	-	0.02	-	-	-	-
34	DHRUV M ARUNACHALAM	1	11000	0.01	0.11	-	-	-	-
35	PRANAV ALAGAPPAN	1	28050	0.01	0.28	-	-	-	-
36	Valli Alagappan	1	1020	-	0.01	-	-	-	-
	Total	36	91,44,877	4.87	91.4	17,200	0.19		
ii)	Bodies corporate:			-	0.00	-	-	-	-
1	A M M VELLAYAN SONS P LTD	1	38430	0.02	0.38	-	-	-	-
2	CARBORUNDUM UNIVERSAL LIMITED	1	1000	0.00	0.01	-	-	-	-
3	M M MUTHIAH SONS PRIVATE LTD	1	4200	0.00	0.04	-	-	-	-
4	AMBADI INVESTMENTS LIMITED	1	7076695	37.69	707.67	-	-	-	-
5	AR LAKSHMI ACHI TRUST	1	391510	0.21	3.92	-	-	-	-
6	M A ALAGAPPAN HOLDINGS PRIVATE LIMITED	1	529860	0.28	5.30	-	-	-	-
7	MURUGAPPA EDUCATIONAL AND MEDICAL FOUNDA	1	726200	0.39	7.26	-	-	-	-
	Total	7	7,24,57,795	38.59	724.58	-	-	-	-
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	1	280920	0.15	2.81	-	-	-	-
	Lakshmi Venkatachalam Family Trust(M M Venkatachalam&Lakshmi Venkatachalam are trustees of trust)	1	379905	0.20	3.80	-	-	-	-
2	LAKSHMI RAMASWAMY FAMILY TRUST(AA ALAGAMMAI & LAKSHMI RAMASWAMY HOLDS SHARES ON BEHALF OF TRUST)	1	743000	0.40	7.43	-	-	-	-
3	MV MUTHIAH FAMILY TRUST (M M VENKATACHALAM & M V MUTHIAH HOLDS SHARES ON BEHALF OF THE TRUST)	1	459830	0.24	4.60	-	-	-	-
4	Meenakshi Murugappan Family Trust (M M Murugappan & Meenakshi Murugappan are trustees of the trust)	1	500000	0.27	5.00	-	-	-	-
5	MM VEERAPPAN FAMILY TRUST(MM MURUGAPPAN & MEENAKSHI MURUGAPPAN HOLDS SHARES ON BEHALF OF THE TRUST)	1	468055	0.25	4.68	-	-	-	-

7	M M Murugappan Family Trust (M M Murugappan & Meenakshi Murugappan are trustees of the trust)	1	231800	0.12	2.32		-		
8	MV SUBRAMANIAN FAMILY TRUST (Mr. MM Venkatachalam & MV Subramanian hold shares on behalf of trust)	1	459830	0.24	4.60		-		
9	M M MUTHIAH FAMILY TRUST (M M MURUGAPPAN & M M MUTHIAH HOLDS SHARES ON BEHALF OF THE TRUST)	1	478055	0.25	4.78				
10	Saraswathi Trust (M V Subbiah, S Vellayan & M V Seetha Subbiah are trustees of the trust)	1	515180	0.27	5.15				
11	Shambho Trust (M V Subbiah & S Vellayan are trustees of the trust)	1	597340	0.32	5.97				
12	M A MURUGAPPAN HOLDINGS LLP	1	546860	0.29	5.47				
13	Murugappan Arunachalam Children Trust (Sigapi Arunachalam alongwith others hold shares of Trust)	1	215410	0.11	2.15				
14	Valli Subbiah Benefit Trust (S Vellayan & M V Subbiah hold shares on behalf of the Trust)	1	14500	0.01	0.15				
15	Arun Murugappan Children's Trust (MAM Arunachalam & Sigappi Arunachalam hold on behalf of trust)	1	220278	0.12	2.20				
16	M A Alagappan Grand Children Trust (Arun Alagappan& AA Alagammai hold shares on behalf of Trust)	1	216777	0.12	2.17				
17	MM Venkatachalam Family Trust(MM Venkatachalam&Lakshmi Venkatachalam hold shares on behalf of trust)	1	403900	0.22	4.04				
18	M V Seetha Subbiah Benefit trust (M.V.Subbiah & S Vellayan hold shares on behalf of the Trust)	1	14500	0.01	0.15				
Total		18	67,46,140	3.59	67.46	-	-		
A.2	Foreign Promoters			-			-		
i)	Individuals (Names of major shareholders):			-			-	-	-
	VALLI ARUNACHALAM	1	4,96,095	0.26	4.96				
	VALLIAMMAI MURUGAPPAN	1	17,032	0.01	0.17				
ii)	Bodies Corporate			-			-	-	-
	(i)			-			-	-	-
	(ii)			-			-	-	-
	(iii)			-			-	-	-
iii)	Any other (Please Specify)			-			-	-	-
	Sub total	63	8,88,61,939	47.32	888.62	17,200	-		
				-			-		

B	Non Promoters			-			-		
B.1	Public Shareholders			-			-		
1.1)	Institutions			-			-		
i)	Mutual Funds	22	44602632	23.75	446.03	-	-	-	-
ii)	Foreign Portfolio Investors	176	2,55,30,893	13.60	255.31	-	-	-	-
iii)	Financial Institutions / Banks	6	19660	0.01	0.20	-	-	-	-
iv)	Insurance Companies	5	2319167	1.24	23.19	-	-	-	-
v)	Fil belonging to foreign promoter			-		-	-	-	-
vi)	Fil belonging to Foreign Promoter of Indian Promoter	1	2,36,660	0.13	2.37	-	-	-	-
vii)	Provident Fund/Pension Fund Fund					-	-	-	-
viii)	Alternative Investment Fund	16	959755	0.51	9.60	-	-	-	-
ix)	NBFCs registered with RBI	3	16310	-		-	-	-	-
x)	Any Other			-		-	-	-	-
1.2)	Central Government /State Government (s)/ President of India			-			-		
	Shareholding by Companies or Bodies Corporate where Central / State Government is a promoter	1	866660	0.46	8.57				
1.3)	Non - Institutions			-			-		
i)	Individual share capital upto Rs. 2 Lacs	30400	15023086	8.00	150.23	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	7	2564828	1.37	25.65	-	-	-	-
iii)	Others			-	0.00	-	-	-	-
	Trusts	14	74475	0.04	0.74	-	-	-	-
	Non-Resident Indian (NRI)	1068	1308728	0.70	13.09	-	-	-	-
	Clearing Members	5	2300	0.00	0.02	-	-	-	-
	Non Resident Indian Non Repatriable								
	Qualified Institutional Buyer			-					
	Bodies Corporate	567	4092261	2.18	40.92	-	-	-	-
	EPF	1	902295	0.48	9.02	-	-	-	-
iv)	Any other								
	HUF	591	395813	0.21	3.96				
	Total	32,883	9,89,15,523	52.68	989.16				
B.2	Non Public Shareholders			-			-		
2.1)	Custodian/DR Holder			-		-	-	-	-
2.2)	Employee Benefit Trust			-		-	-	-	-
2.3)	Any Other			-		-	-	-	-
				-			-		
	sub total	32,883	9,89,15,523	52.68	989.16				
	Grand Total	32,946	16,77,77,462	100.00	1877.77	17,200			

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 19(2) of the IRDAI (Registration, Capital Structure,

3 All holdings, above 1% of the paid up equity, have to be separately disclosed.

4 Person acting in concert shall have the same meaning as assigned to it under SEBI (Substantial Acquisition of Shares and Takeovers)

5 Where the promoter is listed, the column "Shares pledged or otherwise encumbered" shall not be applicable to "Non Promoters" category.

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 Bodies Corporate, indicating those Bodies Corporate which belong to the Group of the Joint Venture partner/foreign investor of the Indian

Classification: Internal

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

Name of the Indian Promoter: KARTIK INVESTMENTS TRUST LIMITED
(Please repeat the tabulation in case of more than one Indian Promoter)
as at June 30, 2024

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	NIL
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		
	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		
				5.01	1.22		
	Murugappa Educational & Medical Foundation		12220				
	AMM Vellayan & Sons Private Limited		3700	1.52	0.37		
	AR Lakshmi Achi Trust		4000	1.64	0.40		
	Carborundum Universal Limited		24240	9.93	2.42		
	E.L.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		
	Cholamandulam Financial Holdings Limited		33790	13.85	3.38		
	Chola Business Services Limited		550	0.23	0.06		
	Murugappa & Sons		200	0.08	0.02		
I(b).	Foreign promoters						
	Individuals						
	Bodies Corporate		-	-	-		
2	Persons Acting in concert						
	Sub Total		182550	74.82	18.255	NIL	NIL
II.	Non Promoters' Holding					NIL	NIL
1	Institutional Investors		-	-	-		
a.	Mutual Funds and UTI		-	-	-		
b.	Banks, Financial Institutions, Insurance Companies		-	-	-		
	(Central / State Government / Non Government Institutions)						
c.	FIs:		-	-	-		
2	Others - HUF		347	0.14	0.03		
a.	Private Corporate Bodies		29440	12.07	2.94		
b.	Indian Public		31563	12.94	3.16		
c.	NRIs		100	0.04	0.01		
d.	OCB's		-	-	-		
e.	FIs:		-	-	-		
f.	Employees		-	-	-		
g.	Trusts		-	-	-		
h.	Directors (independent Director)		-	-	-		
i.	NSDL/CDSL TRANSIT POSITION		-	-	-		
	Sub - Total		61450	25.18	6.15	NIL	NIL
	Grand Total		244000	100.00	24.40	NIL	NIL

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 19(2) of the IRDAI (Registration, Capital Structure, Transfer of shares and Amalgamation of Insurers Regulations, 2024.
3. All holdings, above 1% of the paid up equity, have to be separately disclosed.
4. Person acting in concert shall have the same meaning as assigned to it under SEBI (Substantial Acquisition of Shares and Takeovers)time to time Regulations, 2011, as amended from time to time
5. Where the promoter is listed, the column "Shares pledged or otherwise encumbered" shall not be applicable to "Non Promoters" category
Please specify the names of the FIs, indicating those FIs which belong to the Group of the Joint Venture partner/foreign investor of the Indian insurance company.
\$ Please specify the names of the Bodies Corporate, indicating those Bodies Corporate which belong to the Group of the Joint Venture partner/foreign investor of the Indian Insurance Company

Classification: Internal

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

Name of the Indian Promoter: AMBADI ENTERPRISES LIMITED
(Please repeat the tabulation in case of more than one Indian Promoter)
as at June 30, 2024

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		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 A M ARUNACHALAM		51926	10.82	5.19	0.00	0.00	-	-
10	ARUN ALAGAPPAN		39782	8.29	3.98	0.00	0.00	-	-
11	M.A.ALAGAPPAN		19892	4.14	1.99	0	0.00	-	-
12	LAKSHMI CHOCCA LINGAM		0	-	-	0.00	0.00	-	-
13	A VELLAYAN		8088	1.69	0.81	0.00	0.00	-	-
14	M M VENKATACHALAM		0	-	-	0.00	0.00	-	-
15	LAKSHMI VENKATACHALAM		0	-	-	0.00	0.00	-	-
16	MEYYAMMAI VENKATACHALAM		0	-	-	0.00	0.00	-	-
17	S.VELLAYANIS VELLAYAN AND A VELLAYAN hold shares on behalf of M V Seetha Subbiah Benefit trust)		0	-	-	0.00	0.00	-	-
18	M M MURUGAPPAN		19770	4.12	1.98	0.00	0.00	-	-
19	A M MEYAMMAI		0	-	-	0.00	0.00	-	-
20	M V SUBBIAH (Hold shares in the capacity as Kartha of HUF)		11778	2.45	1.18	0.00	0.00	-	-
21	MEENAKSHI MURUGAPPAN		2100	0.44	0.21	0.00	0.00	-	-
22	A VENKATACHALAM		25658	5.35	2.57	0.00	0.00	-	-
23	VALLI MUTHIAH		0	-	-	0.00	0.00	-	-
24	V NARAYANAN		8784	1.83	0.88	0.00	0.00	-	-
25	V ARUNACHALAM		8786	1.83	0.88	0.00	0.00	-	-
26	ARUN VENKATACHALAM		0	-	-	0.00	0.00	-	-
27	SOLACHI RAMANATHAN		0	-	-	0.00	0.00	-	-
28	A V NAGALAKSHMI		0	-	-	0.00	0.00	-	-
29	M V MR MEENAKSHI		1400	0.29	0.14	0.00	0	-	-
30	A KEERTIKA LINNAMALAI		0	-	-	0.00	0.00	-	-
31	SIGAPI ARUNACHALAM		0	-	-	0	0.00	-	-
32	UMA RAMANATHAN		0	-	-	0.00	0.00	-	-
33	V VASANTHA		0	-	-	0.00	0.00	-	-
34	DHILUV M ARUNACHALAM		0	-	-	0.00	0.00	-	-
35	PRANAV ALAGAPPAN		0	0.00	-	0.00	0.00	-	-
36	VALLI ALAGAPPAN		0	0.00	-	0.00	0.00	-	-
37	M V SUBBIAH		13180	2.75	1.32	0.00	0.00	-	-
38	M V SEETHA SUBBIAH		1736	0.36	0.17	0.00	0.00	-	-
39	A A ALAGAMMAI		4200	0.88	0.42	0.00	0.00	-	-
40	S VELLAYAN		26354	5.49	2.64	0.00	0.00	-	-
41	M M MUTHIAH		19768	4.12	1.98	0.00	0.00	-	-
42	M M VEERAPPAN		19768	4.12	1.98	0.00	0.00	-	-
43	M A ALAGAPPAN JT M M VENKATACHALAM JT A VENKATACHALAM (on behalf of Kadamane Estates & Co)		480	0.10	0.05	0.00	0.00	-	-
44	SIGAPI ARUNACHALAM JT M A M ARUNACHALAM JT A M MEYYAMMAI (on behalf of Murugappan Arunachalam Children Trust)		7750	1.61	0.78	0.00	0.00	-	-
45	M V SUBBIAH JT M A ALAGAPPAN JT M M MURUGAPPAN (on behalf of Murugappa & Sons)		45516	9.48	4.55	0.00	0.00	-	-
	Total		3,89,966		39.01	-	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		7200	1.50	0.72	-	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	-	-
	Total		7,200	1.50	0.72				
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	8.01	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	8.01	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		-

Classification: Internal

16	Saraswathi Trust (M V Subiah & S Vellayan are trustees of the trust)		0	0.00	-	-	0.00	-	-
17	Shambho Trust (M V Subiah & S Vellayan are trustees of the trust)		0	0.00	-	-	0.00	-	-
18	lakshmi Venkatachalam Family Trust(MM Venkatachalam&Lakshmi Venkatachalam hold shares on behalf oftrust)		2100	0.44	0.21	-	0.00	-	-
	Total		79,070	16.47	7.91	-	0.00	-	-
A.2	Foreign Promoters				-	-	0.00	0	-
i)	Individuals (Names of major shareholders):				-	-			
	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				-	-		-	-
			0	0.00	-	0	0.00	0	0
8	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) Fit belonging to foreign promoter		-	0.00	-	-	0.00	-	-
	vi) Fit - 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 Government /State Government (s)/ President of India			0.00	-	-	0.00	-	-
1.3)	Non - Institutions			0.00	-	-	0.00	-	-
	i) Individual share capital upto Rs. 2 Lacs		3764	0.78	0.38	-	0.00	-	-
	ii) Individual share capital in excess of Rs. 2 Lacs		0	0.00	-	-	0.00	-	-
	iii) NBFCs registered with RBI		0	0.00	-	-	0.00	-	-
	iv) Any Other (specify)		-	0.00	-	-	0.00	-	-
	Trusts		0	0.00	-	-	0.00	-	-
	Non-Resident Indian (NRI)		0	0.00	-	-	0.00	-	-
	Clearing Members		0	0.00	-	-	0.00	-	-
	Qualified Institutional Buyer			0.00	-	-	0.00	-	-
	NRI (Non repatriable)		0	0.00	-	-	0.00	-	-
	Bodies Corporate		0	0.00	-	-	0.00	-	-
	IEPF		0	0.00	-	-	0.00	-	-
	v) Alternate Investment Fund		0	0.00	-	-	0.00	-	-
	Total		3764	0.78	0.38	-	0.00	-	-
B.2	Non Public Shareholders				-	-	0.00	-	-
2.1)	Custodian/DR Holder		0	0.00	-	-	0.00	-	-
2.2)	Employee Benefit Trust		0	0.00	-	-	0.00	-	-
2.3)	Any Other		0	0.00	-	-	0.00	-	-
					-	-		-	-
	sub total		3764		0.38	-	0.00	-	-
	Grand Total		4,80,000	100.00	48.00	0	0.00	0	-

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

- At A.1 and A.2 of Part B above, the names of individuals and bodies corporate must be specifically and separately mentioned
- Insurers are required to highlight the categories which fall within the purview of Regulation 19(2) of the IRDAI (Registration, Capital Structure, Transfer of shares and Amalgamation of Insurers Regulations, 2024.
- 34% holdings, above 1% of the paid up equity, have to be separately disclosed.
- Person acting in concert' shall have the same meaning as assigned to it under SEBI (Substantial Acquisition of Shares and Takeovers)time to time. Regulations, 2011, as amended from time to time
- Where the promoter is listed, the column "Shares pledged or otherwise encumbered" shall not be applicable to "Non Promoters" category
- Please specify the names of the FIs, indicating those FIs which belong to the Group of the Joint Venture partner/foreign investor of the Indian insurance company.
- Please specify the names of the Bodies Corporate, indicating those Bodies Corporate 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 Limited
(Please repeat the tabulation in case of more than one Indian Promoter)
as at June 30, 2024

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.ALAGAPPAN	1	88501	3.62	8.85		
2	M A ALAGAPPAN HUF(M A Alagappan hold shares in the capacity as kartha)	1	20212	0.83	2.02		
3	A A Alagammal	1	43810	1.79	4.38		
4	ARUN ALAGAPPAN	1	94522	3.87	9.45		
5	PRANAV ALAGAPPAN	1	31627	1.29	3.16		
6	M A Alagappan Grand Children Trust (Arun Alagappan& AA Alagammal hold shares on behalf of Trust)	1	25412	1.04	2.54		
7	M V AR MEENAKSHI	1	11554	0.47	1.16		
8	V ARUNACHALAM	1	81100	3.32	8.11		
9	A VELLAYAN	1	57582	2.36	5.76		
10	V NARAYANAN	1	78005	3.19	7.80		
11	JALITHA VELLAYAN	1	4100	0.17	0.41		
12	M M Seethalakshmi	1	77300	3.16	7.73		
13	M M MURUGAPPAN	1	32500	1.33	3.25		
14	M M Murugappan Family Trust (M M Murugappan & Meenakshi Murugappan are trustees of the trust)	1	6500	0.27	0.65		
15	M M MURUGAPPAN HUF(M M Murugappan holds shares in the capacity as kartha)	1	59400	2.43	5.94		
16	M M MURUGAPPAN	1	22000	0.90	2.20		
17	M M Muthiah HUF (M M Murugappan hold shares in the capacity as kartha)	1	30149	1.23	3.01		
18	M M MUTHIAH FAMILY TRUST (M M MURUGAPPAN & M M MUTHIAH HOLDS SHARES ON BEHALF OF THE TRUST)	1	66400	2.72	6.64		
19	Meenakshi Murugappan Family Trust (M M Murugappan & Meenakshi Murugappan are trustees of the trust)	1	50000	2.05	5.00		
k	MM VEERAPPAN FAMILY TRUST(MM MURUGAPPAN & MEENAKSHI MURUGAPPAN HOLDS SHARES ON BEHALF OF THE TRUST)	1	66400	2.72	6.64		
21	MM Venkatachalam Family Trust(MM Venkatachalam&Lakshmi Venkatachalam hold shares on behalf oftrust)	1	54300	2.22	5.43		
22	MV SUBRAMANIAN FAMILY TRUST (Mr. MM Venkatachalam & MV Subramanian hold shares on behalf of trust)	1	56800	2.32	5.68		
23	Lakshmi Venkatachalam Family Trust(M M Venkatachalam&Lakshmi Venkatachalam are trustees of trust)	1	53800	2.20	5.38		
24	MV MUTHIAH FAMILY TRUST (M M VENKATACHALAM & M V MUTHIAH HOLDS SHARES ON BEHALF OF THE TRUST)	1	56800	2.32	5.68		
25	M M Venkatachalam HUF	1	59500	2.44	5.95		
26	M V SUBBIAH	1	500	0.02	0.05		
27	M V SEETHA SUBBIAH	1	500	0.02	0.05		
28	S VELLAYAN	1	500	0.02	0.05		
29	M V SUBBIAH (Hold shares in the capacity as Kartha of HUF)	1	10538	0.43	1.05		
30	Shambho Trust (M V Subbiah & S Vellayan are trustees of the trust)	1	276500	11.32	27.65		
31	A VENKATACHALAM	1	54151	2.22	5.42		
32	ARUN VENKATACHALAM	1	100200	4.10	10.02		
33	MEYVAMMAI VENKATACHALAM	1	1300	0.05	0.13		
34	Kadamane Estates Company	1	102	0.00	0.01		
35	Murugappa & Sons (M.V.Subbiah, MA Alagappan and M M Murugappan hold shares on behalf of the Firm)	2	221235	9.06	22.12		
36	M A M ARUNACHALAM	1	200500	8.21	20.05		
37	SIGAPI ARUNACHALAM	1	31626	1.29	3.16		
38	M A M ARUNACHALAM (in the capacity of Karta of HUF)	1	32000	1.31	3.20		

39	Arun Murugappan Children's Trust (MAM Arunachalam & Sigappi Arunachalam hold on behalf of trust)	1	25400	1.04	2.54				
	Total	40	2183326	89.37	218.33				
ii)	Bodies corporate:								
1	M.A.ALAGAPPAN HOLDINGS PRIVATE LIMITED	1	41000	1.68	4.10				
2	AR LAKSHMI ACHI TRUST	1	162	0.01	0.02				
3	A.M.M VELLAYAN SONS P.LTD	1	187	0.01	0.02				
4	AMBADI ENTERPRISES LTD	1	800	0.03	0.08				
5	M.M.MUTHIAH RESEARCH FOUNDATION	1	14534	0.59	1.45				
6	M.A.MURUGAPPAN HOLDINGS PRIVATE LIMITED	1	41000	1.68	4.10				
	Total	6	97683	4.00	9.77				
iii)	Financial Institutions/Banks								
	Central Government/State Government(s)/President of India								
iv)									
v)	Persons acting in Concert (Please specify)								
vi)	Any Others								
A.2	Foreign Promoters								
i)	Individuals (Names of major shareholders):								
ii)	Bodies Corporate								
	(i) PARRY MURRAY AND COMPANY LIMITED	1	33500	1.37	3.35				
iii)	Any other (Please Specify)								
	Sub total	47	2314509	94.74	231.45				
B	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds								
ii)	Foreign Portfolio Investors								
iii)	Financial Institutions / Banks								
iv)	Insurance Companies								
v)	Fil belonging to foreign promoter								
vi)	Fil belonging to Foreign Promoter of Indian Promoter								
	Provident Fund/Pension Fund Fund								
vii)									
viii)	Alternative Investment Fund								
ix)	NBFCs registered with RBI	1	2	0.00	0.00				
x)	Any Other								
1.2)	Central Government /State Government (s)/ President of India								
	Shareholding by Companies or Bodies Corporate where Central / State Government is a promoter								
1.3)	Non - Institutions								
i)	Individual share capital upto Rs. 2 Lacs	223	76913	3.15	7.69				
ii)	Individual share capital in excess of Rs. 2 Lacs	1	24384	1.00	2.44				
iii)	Others								
	Trusts								
	Non-Resident Indian (NRI)								
	Clearing Members								
	Non Resident Indian Non Repatriable	5	20524	0.84	2.05				
	Qualified Institutional Buyer								
	Bodies Corporate	2	119	0.00	0.01				
	IEPF	1	6571	0.27	0.66				
iv)	Any other								
	HUF								
	Total	233	1,28,513	5.26	12.85				
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any Other								
	sub total	233	1,28,513	5.26	12.85				
	Grand Total	280	24,43,022	100.00	244.30				

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 19(2) of the IRDAI (Registration, Capital Structure, Transfer of shares and Amalgamation of Insurers Regulations, 2024.

3. 3AII holdings, above 1% of the paid up equity, have to be separately disclosed.

4. Person acting in concert shall have the same meaning as assigned to it under SEBI (Substantial Acquisition of Shares and Takeovers)time to time Regulations, 2011, as amended from time to time

5. Where the promoter is listed, the column "Shares pledged or otherwise encumbered" shall not be applicable to "Non Promoters" category

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 Bodies Corporate, indicating those Bodies Corporate which belong to the Group of the Joint Venture partner/foreign investor of the Indian Insurance Company

Annexure 5
B:
of the Promoter: Murugappa Management Services Private Limited
as on June 30, 2024

Sl. No.	Category	No. of investors	No. of shares held	% of shareholdings	Paid up equity (Rs. in lakhs)	Shares pledged or otherwise encumbered	As a percentage of total Shares held (VIII) = (VII) / (VIII) * 100	Number of Shares held	As a percentage of total Shares held (IX) = (VIII) / (IX) * 100
(i)	(ii)		(iii)	(iv)	(v)	Number of shares (VI)			
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals (HUF)		4	0	0.004				
ii)	Bodies Corporate:								
	(i) Cholamandalam Financial Holdings Limited		42677	18.6	42.68				
	(ii) Carborundum Universal Ltd		44704	19.48	44.7				
	(iii) Parry Enterprises India Ltd		1700	0.74	1.7				
	(iv) Ambadi Investments Limited		40046	17.45	40.043				
	(v) Chola Insurance Services Pvt Ltd		28680	12.5	28.68				
	(vi) Ambadi Enterprises Ltd		7701	3.36	7.7				
	(vii) Murugappa Educational and Medical Foundation		12	0.01	0.012				
	(viii) Kartik Investments Trust Ltd		6727	2.93	6.73				
	(ix) Parry Investments Ltd		8001	3.49	8.001				
	(x) Coromandel International Ltd		16139	7.03	16.14				
	(xi) EID Parry India Ltd		18270	7.96	18.27				
	(xii) Chola Business Services Limited		14807	6.45	14.81				
iii)	Financial Institutions/Banks								
iv)	Central Government/State Government(s)/President of India								
v)	Persons acting in Concert (Please specify)								
vi)	Any other (Please specify)								
A.2	Foreign Promoters								
i)	Individuals (Names of major shareholders):								
ii)	Bodies Corporate(s) \$:								
	(i)								
	(ii)								
iii)	Any other (Please specify)								
B	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds								
ii)	Foreign Portfolio Investors								
iii)	Financial Institutions/Banks								
iv)	Insurance Companies								
v)	NBFCs registered with RBI								
vi)	Fil belonging to Foreign Promoter#								
vii)	Fil belonging to Foreign Promoter of Indian Promoter#								
viii)	Provident Fund/Pension Fund								
ix)	Alternative Investment Fund								
x)	Any other (Please specify)								
1.2)	Central Government/State Government(s)/President of India								
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs								
ii)	Individual share capital in excess of Rs. 2 Lacs								
iii)	Others:								
	-Trusts								
	-Non Resident Indian (NRI)								
	-Clearing Members								
	-Non Resident Indian Non Repatriable								
	-Bodies Corporate								
	-IEPF								
iv)	Any other (Please specify)								
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any other (Please specify)								
	Total		229468	100	229.47				

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 19(2) of the IRDAI (Registration, Capital Structure, Transfer of shares and Amalgamation of Insurers Regulations, 2024.
3. 3AII holdings, above 1% of the paid up equity, have to be separately disclosed.
4. Person acting in concert' shall have the same meaning as assigned to it under SEBI (Substantial Acquisition of Shares and Takeovers)Time to time. Regulations, 2011, as amended from time to time
5. Where the promoter is listed, the column "Shares pledged or otherwise encumbered" shall not be applicable to "Non Promoters" category
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 Bodies Corporate, indicating those Bodies Corporate which belong to the Group of the Joint Venture partner/foreign investor of the Indian Insurance Company

PARTICULARS OF THE SHAREHOLDING PATTERN IN THE INDIAN PROMOTER COMPANY(S) AS INDICATED AT (A) ABOVE.
PARTICULARS OF THE SHAREHOLDING PATTERN ON JUNE 30, 2024

Name of the Indian Promoter: PARRY INFRASTRUCTURE COMPANY PRIVATE 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	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares(VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of Shares (VIII)	As a percentage of Total Shares Held (IX) = (VIII)/(III)*100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):								
	Individuals:								
1	M M MURUGAPPAN HUF (Karta - M M MURUGAPPAN)								
2	UMAYAL R								
3	VALLI ANNAMALAI								
4	VELLACHI MURUGAPPAN								
5	VALLI SUBBIAH								
6	M A M ARUNACHALAM(MAM Arunachalam&Sigappi Arunachalam behalf of Arun Murugappan Children's Trust)								
7	ARUN ALAGAPPAN (Arun Alagappan&AA Alaganmai holds behalf of MA Alagappan Grand Children Trust)								
8	M A M ARUNACHALAM								
9	ARUN ALAGAPPAN								
10	M.A.ALAGAPPAN								
11	LAKSHMI CHOCCA LINGAM								
12	A VELLAYAN								
13	M M VENKATACHALAM								
14	LAKSHMI VENKATACHALAM								
15	LALITHA VELLAYAN								
16	MEYYAMMAI VENKATACHALAM								
17	S VELLAYAN								
18	M V MURUGAPPAN HUF (Karta - VALLI ARUNACHALAM)								
19	M M MURUGAPPAN								
20	A M MEYYAMMAI								
21	M V SUBBIAH (in the capacity of Karta in HUF)								
22	MEENAKSHI MURUGAPPAN								
23	M V SEETHA SUBBIAH								
24	M V SUBBIAH								
25	A VENKATACHALAM								
26	V NARAYANAN								
27	V ARUNACHALAM								
28	ARUN VENKATACHALAM								
29	SOLACHI RAMANATHAN								
30	A V NAGALAKSHMI								
31	M V AR MEENAKSHI								
32	AKEERTIKA UNNAMALAI								
33	SIGAPP ARUNACHALAM								
34	Y VASANTHA								
35	DHRIJU M ARUNACHALAM								
36	PRANAV ALAGAPPAN								
37	Sivagami Natesan								
38	Kanika Subbiah								
39	Karthik Subbiah								
40	Kabir Subbiah								
41	A Vellayan (in the capacity of Karta in HUF)								
42	Anamya Lalitha Arunachalam								
43	A Venkatchalam (In the capacity of Karta in HUF)								
44	M M Muthiah HUF (Karta - M M Murugappan)								
45	M M Seethalakshmi								
46	M M Muthiah								
47	M V Muthiah								
48	Niranthara Alamelu Jawahar								
49	M V Subramanian								
50	Murugappan Arunachalam Alagappan HUF (Karta - M A Alagappan)								
51	AMM ARUNACHALAM HUF (Karta - M A Alagappan)								
52	A A Alaganmai								
53	Lakshmi Ramaswamy								
54	Vali Alagappan								
55	M A Murugappan HUF (Karta - M A M Arunachalam)								
56	Vedhika Meyyammai Arunachalam								
57	Uma Ramanathan								
58	Bollampally Rishika Reddy								
59	Ahana Lalitha Narayanan								
60	Krishna Murugappan Muthiah								
61	M M Venkatachalam HUF								
62	Nila Lakshmi Muthiah								
63	Dev Subramanian								
64	Ajun Vellayan Arunachalam								
	Total	-	-	-	-	-	-	-	-

ii)	Bodies corporate:								
1	E.I.D. - Parry (India) Limited	1	75,71,214.00	99.9996	757,121	-	-	-	-
2	AMBADI ENTERPRISES LTD								
3	AM 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	Coromandel International Ltd								
10	Almirac S.A.								
11	Kan and Mora Private Limited								
12	Coromandel Chemicals Limited (Formerly, Parry Chemicals Limited)								
13	CFL Mauritius Limited								
14	Coromandel Australia Pty Ltd								
15	Coromandel America SA (Formerly Sabero Organics America SA)								
16	Sabero Argentina SA								
17	Coromandel Crop Protection Philippines Inc. (Formerly Sabero Organics Philippines Asia Inc.)								
18	Coromandel Agronegocios De Mexico S.A. DE C.V.								
19	Coromandel Brasil Ltda (Limited Liability Company)								
20	RHODIUS SOUTH AMERICA Ltda, Brazil								
21	Yanmar Coromandel Agrisolutions Pvt. Ltd.								
22	Tunisian Indian Fertilizer S.A., Tunisia								
23	Foskor (Pty) Limited, South Africa								
24	Coromandel Technology Limited								
25	US Nutraceuticals Inc.,								
26	Parry Sugars Refinery India Private Limited								
27	Algavista Greentech Private Limited								
28	La Bella Botanics LLC								
29	Dare Ventures Ltd(formerly known as Dare Investments Ltd)								
30	New Ambadi Estates Pvt. Ltd.								
31	Parry Enterprises India Ltd.								
32	Parry Agro Industries Ltd.								
33	Murugappa Management Services Private Ltd.								
34	Parry Murray and Company Limited								
35	Tube Investments of India Ltd.								
36	Financiere C 10								
37	Sedis, SAS								
38	Sedis Company Ltd.								
39	Sedis GmbH								
40	Grest Cycles (Private) Limited								
41	Creative Cycles (Private) Limited								
42	Shanthi Gears Ltd.								
43	Cholamandalam Securities Ltd.								
44	Cholamandalam Home Finance Limited (formerly Cholamandalam Distribution Services Limited)								
45	Chola Insurance Distribution Services Pvt. Ltd. (Formerly Chola Insurance Services Pvt. Ltd.)								
46	Chola Business Services Ltd.								
47	Cholamandalam Investment and Finance Co. Ltd.								
48	Karrik Investments Trust Limited								
49	CherryTin Online Private Limited								
50	Cholamandalam MS General Insurance Company Ltd.								
51	Cholamandalam MS Risk Services Ltd.								
52	Chola People and Marketing Services Private Limited (Formerly Chola People Services Private Limited)								
53	Cholamandalam Financial Holdings Ltd (formerly known as TI Financial Holdings Limited)								
54	CUMI America Inc.								
55	Net Access (India) limited								
56	Southern Energy Development Corporation Ltd.								
57	Sterling Abrasives Ltd.								
58	CUMI (Australia) Pty Ltd								
59	CUMI Middle East FZE								
60	CUMI International Ltd								
61	Volzshaky Abrasives Works								
62	Foskor Zirconia Pty Limited, South Africa								
63	CUMI Abrasives and Ceramics Company Ltd, China								
64	CUMI Europe s.r.o								
65	CUMI AWUKO Abrasives GmbH (Formerly known as CUMI GmbH, Germany)								
66	Wendt (India) Ltd.								
67	Murugappa Morgan Thermal Ceramics Ltd.								
68	CIRIA India Ltd.								
69	Murugappa Educational & Medical Foundation								
70	Kadamane Estates Company (Shares held by M.A.Alagappan in the capacity of Partner in the firm)								
71	MM Muthiah Research Foundation								
72	Coromandel International (Nigeria) Limited								
73	Parry International DMCC								
74	Coromandel Mali Sasu, West Africa								
75	CG Power and Industrial Solutions Limited								
76	AR Lakshmi Achi Trust								

77	Murugappa Water Technology and Solutions Private Limited								
78	Plus Advanced Technologies Private Limited								
79	Plus Advanced Technologies B.V., Netherlands								
80	Payawiff Technologies Private Limited								
81	Payawiff PTE Limited, Singapore								
82	Ti Clean Mobility Private Limited								
83	RHODIUS Abrasives GmbH (Formerly known as CUMI Abrasives GmbH, Germany)								
84	RHODIUS Korea INC., South Korea								
85	RHODIUS S.A.R.L., France								
86	RHODIUS Nederland B.V.,								
87	RLTech Electric Private Limited								
88	Moshine Electronics Private Limited								
89	MAVCO Investments Private Limited								
90	Ti Medical Private Limited (formerly known as Lotus Surgical Private Limited)								
91	3aper Innventure Limited								
92	Jayem Automotives Private Limited								
93	TRVOLT Electric Vehicles Private Limited								
94	Coromandel Solutions Limited								
95	CG Semi Private Limited								
96	Phase Lifestyle Private Limited								
97	Coromandel Engineering Company Limited								
98	Ti Absolute Concepts Private Limited								
iii)	Financial Institutions/Banks.								
iv)	Central Government/State Government(s)								
v)	Persons acting in Concert (Please specify)								
	Sub Total A1	1	75,71,214	99,9996	757,121	-	-	-	-
vi)	Any Others - Trust								
1	AMM Foundation								
2	M V Seetha Subbiah Benefit Trust (M.V.Subbiah & Subbiah Vellayan holds behalf of Trust)								
3	Valli Subbiah Benefit Trust (Subbiah Vellayan & M.V.Subbiah holds shares on behalf of the Trust)								
4	V S Bhairavi Trust (M V Subbiah & Vellayan Subbiah holds shares on behalf of the Trust)								
5	K S Shambhavi Trust (M V Subbiah & S Vellayan holds shares on behalf of the Trust)								
6	A A ALAGAMMAI(A A Alagammai & Lakshmi Ramaswamy holds behalf of the Lakshmi Ramaswamy Family Trust)								
7	Sigapi Arunacham (with MAM Arunachalam&AM Meyyammai behalf of Murugappan Arunachalam Children Trust)								
8	M M VENKATACHALAM (M M Venkatachalam & M V Muthiah holds on behalf of M V Muthiah Family Trust)								
9	M M MURUGAPPAN (M M Murugappan & Meenakshi Murugappan holds on behalf of M M Veerappan Family Trust)								
10	M M VENKATACHALAM(M M Venkatachalam & M V Subramanian holds behalf of M V Subramanian Family Trust)								
11	M M MURUGAPPAN (M M Murugappan & M M Muthiah holds shares on behalf of M M Muthiah Family Trust)								
12	Lakshmi Venkatachalam Fly Trust (M M Venkatachalam & Lakshmi Venkatachalam hold behalf of the Trust)								
13	Meenakshi Murugappan Fly Trust (M M Murugappan & Meenakshi Murugappan hold behalf of the Trust)								
14	M M Venkatachalam Fly Trust (M M Venkatachalam & Lakshmi Venkatachalam hold behalf of the Trust)								
15	M M Murugappan Fly Trust (M M Murugappan & Meenakshi Murugappan hold shares on behalf of the Trust)								
16	Saraswathi Trust (M V Subbiah, S Vellayan and M V Seetha Subbiah hold shares on behalf of the Trust)								
17	Shambho Trust (M V Subbiah & S Vellayan hold shares on behalf of the Trust)								
	Partnership Firms								
18	M A MURUGAPPAN HOLDINGS LLP (Formerly M A MURUGAPPAN HOLDINGS PVT LTD)								
19	Yelnookhan 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								
i)	Individuals (NonResident Individuals/ Foreign Individuals)								
1	VALLIAMMAI MURUGAPPAN								
2	M. M. Veerappan								
3	Valli Arunachalam								
	Sub Total A2	-	-	-	-	-	-	-	-

	A=A1+A2	1	75,71,214	99.9996	757.121	-	-	-	-
B	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions (Domestic)								
i)	Mutual Funds	-	-	-	-	-	-	-	-
ii)	Venture Capital Funds	-	-	-	-	-	-	-	-
iii)	Alternate Investment Funds	-	-	-	-	-	-	-	-
iv)	Banks	-	-	-	-	-	-	-	-
v)	Insurance Companies	-	-	-	-	-	-	-	-
vi)	Provident Funds/ Pension Funds	-	-	-	-	-	-	-	-
vii)	Asset reconstruction companies	-	-	-	-	-	-	-	-
viii)	Sovereign Wealth Funds	-	-	-	-	-	-	-	-
ix)	NBFCs registered with RBI	-	-	-	-	-	-	-	-
x)	Other Financial Institutions								
xi)	Any Other (specify)								
1.3)	Institutions (Foreign)								
i)	Foreign Direct Investment	-	-	-	-	-	-	-	-
ii)	Foreign Venture Capital Investors	-	-	-	-	-	-	-	-
iii)	Sovereign Wealth Funds	-	-	-	-	-	-	-	-
iv)	Foreign Portfolio Investors Category I	-	-	-	-	-	-	-	-
v)	Foreign Portfolio Investors Category II	-	-	-	-	-	-	-	-
vi)	Overseas Depositories (holding DRs) (balancing figure)	-	-	-	-	-	-	-	-
vii)	Any Other (specify)	-	-	-	-	-	-	-	-
viii)	Qualified Institutional Buyer	-	-	-	-	-	-	-	-
ix)	NRI (Non repatriable)	-	-	-	-	-	-	-	-
x)	Bodies Corporate	-	-	-	-	-	-	-	-
xi)	IEPF	-	-	-	-	-	-	-	-
xii)	Alternate Investment Fund	-	-	-	-	-	-	-	-
Total		-	-	-	-	-	-	-	-
	Central Government / State Government(s)								
i)	Central Government / President of India	-	-	-	-	-	-	-	-
ii)	State Government / Governor	-	-	-	-	-	-	-	-
iii)	Shareholding by Companies or Bodies Corporate where Central / State Government is a promoter	-	-	-	-	-	-	-	-
	Non-institutions								
i)	Associate companies / Subsidiaries	-	-	-	-	-	-	-	-
ii)	Directors and their relatives (excluding independent directors and nominee directors)	-	-	-	-	-	-	-	-
iii)	Key Managerial Personnel	-	-	-	-	-	-	-	-
iv)	Relatives of promoters (other than 'immediate relatives' of promoters disclosed under 'Promoter and Promoter Group' category)	-	-	-	-	-	-	-	-
v)	Trusts where any person belonging to 'Promoter and Promoter Group' category is 'trustee', 'beneficiary', or 'author of the trust'	-	-	-	-	-	-	-	-
vi)	Investor Education and Protection Fund (IEPF)	-	-	-	-	-	-	-	-
vii)	Resident Individuals holding nominal share capital up to Rs. 2 lakhs *	6	30	0.0004	0.003	-	-	-	-
viii)	Resident Individuals holding nominal share capital in excess of Rs. 2 lakhs	-	-	-	-	-	-	-	-
ix)	Non Resident Indians (NRIs)	-	-	-	-	-	-	-	-
x)	Foreign Nationals	-	-	-	-	-	-	-	-
xi)	Foreign Companies	-	-	-	-	-	-	-	-
xii)	Bodies Corporate	-	-	-	-	-	-	-	-
xiii)	Any Other (specify)	-	-	-	-	-	-	-	-
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any Other								
sub total		6	30	0.0004	0.003	-	-	-	-
Grand Total		7	75,71,244	100.00	757.124	-	-	-	-

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

Note.

Parrys Investments Limited, Parrys Sugar Limited and Parry Agrochem Exports Limited amalgamated with Parry Infrastructure Company Private Limited vide Order dated July 28, 2023 and the rectification Order dated and September 20, 2023 of National Company Law Tribunal, Chennai.

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 19(2) of the IRDAI (Registration, Capital Structure, Transfer of shares and Amalgamation of Insurers Regulations, 2024.

3. 3A) holdings, above 1% of the paid up equity, have to be separately disclosed.

4. Person acting in concert* shall have the same meaning as assigned to it under SEBI (Substantial Acquisition of Shares and Takeovers)time to time Regulations, 2011, as amended from time to time

5. Where the promoter is listed, the column "Shares pledged or otherwise encumbered" shall not be applicable to "Non Promoters" category

Please specify the names of the FIs, indicating those FIs which belong to the Group of the Joint Venture partner/foreign

investor of the Indian insurance company.

\$ Please specify the names of the Bodies Corporate, indicating those Bodies Corporate which belong to the Group of the Joint Venture partner/foreign investor of the Indian Insurance Company

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

	Particulars	As At Jun'24	As At Jun'23(Corresponding previous year)
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	14,326	14,326
4	General Reserves		
	Opening balance	1,20,476	1,00,476
	Additions during the year	-	-
	Deductions during the year	-	-
	Less: Amount utilized for Buy-back	-	-
	Less: Amount utilized for issue of Bonus shares	-	-
	Closing balance	1,20,476	1,00,476
5	Catastrophe Reserve	-	-
6	Other Reserves (Debenture Redemption Reserve)	1,000	1,000
7	Balance of Profit in Profit & Loss Account		
	Opening balance	83,483	70,346
	Additions during the year	13,376	6,548
	Deductions during the year	-	-
	Closing balance	96,859	76,894
	TOTAL	2,32,661	1,92,696

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 Jun'24	As At Jun'23(Corresponding previous)
1	Debentures/ Bonds	10,000	10,000
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	10,000	10,000

In terms of SEBI circular on fund raising by Issuance of Debt Securities by Large Entities, the Company has been identified as a Large Corporate.

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

		NL -12		NL -12A		(Amount in Rs. Lakhs)	
		Shareholders		Policyholders		Total	
	Particulars	As At Jun'24	As At Jun'23(Corresponding previous year)	As At Jun'24	As At Jun'23(Corresponding previous year)	As At Jun'24	As At Jun'23(Corresponding previous year)
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	1,56,383	1,12,437	8,67,863	8,26,818	10,24,246	9,39,256
2	Other Approved Securities	-	-	-	-	-	-
3	Other Investments						
	(a) Shares						
	(aa) Equity	17,271	5,342	95,847	39,283	1,13,118	44,626
	(bb) Preference					-	-
	(b) Mutual Funds					-	-
	(c) Derivative Instruments					-	-
	(d) Debentures/ Bonds	41,367	26,110	2,29,569	1,92,001	2,70,936	2,18,111
	(e) Other Securities (Fixed Deposit with Bank)	-	-	-	-	-	-
	(e) Other Securities (Investments in AIF)	1,509	769	8,373	5,656	9,881	6,425
	(f) Subsidiaries					-	-
	(g) Investment Properties-Real Estate & REIT	3,494	345	19,390	2,537	22,883	2,883
4	Investments in Infrastructure and Social Sector	29,727	25,048	1,64,971	1,84,192	1,94,698	2,09,240
5	Other than Approved Investments						
	(a) Debentures/ Bonds	-	-	-	-	-	-
	(b) Equity	177	398	984	2,928	1,162	3,326
	TOTAL	2,49,928	1,70,451	13,86,996	12,53,415	16,36,924	14,23,866
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	1,156	438	6,413	3,224	7,568	3,662
2	Other Approved Securities	-	-	-	-	-	-
3	Other Investments						
	(a) Shares						
	(aa) Equity					-	-
	(bb) Preference					-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments					-	-
	(d) Debentures/ Bonds	2,911	3,762	16,154	27,665	19,065	31,427
	(e) Other Securities (Fixed Deposit with Bank)	1,397	1,461	7,753	10,740	9,150	12,201
	(f) Other Securities (Investments in AIF)	-	-	-	-	-	-
	(g) Money market instruments (TREPS)	634	1,389	3,516	10,216	4,150	11,606
	(h) Subsidiaries					-	-
	(i) Investment Properties-Real Estate					-	-
4	Investments in Infrastructure and Social Sector	4,385	3,913	24,334	28,771	28,719	32,683
5	Other than Approved Investments						
	(a) Debentures/ Bonds	-	-	-	-	-	-
	(b) Equity	-	-	-	-	-	-
	TOTAL	10,482	10,963	58,170	80,617	68,653	91,580
	GRNAD TOTAL	2,60,411	1,81,414	14,45,166	13,34,032	17,05,577	15,15,446

Notes:

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

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

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

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

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

(c) Investments made out of Catastrophe reserve should be shown separately.

(d) Debt securities will be considered as "held to maturity" securities and will be measured at historical cost subject to amortisation.

(e) Investment Property means a property [land or building or part of a building or both] held to earn rental income or for capital appreciation or for both, rather than for use in services or for administrative purposes and also includes investment in REIT.

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

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

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

(Amount in Rs. Lakhs)

	Particulars	Shareholders		Policyholders		Total	
		As At Jun'24	As At Jun'23(Corresponding previous year)	As At Jun'24	As At Jun'23(Corresponding previous year)	As At Jun'24	As At Jun'23(Corresponding previous year)
	<u>Long Term Investments--</u>						
	Book Value	2,32,482	1,64,712	12,90,163	12,11,205	15,22,645	13,75,917
	market Value	2,30,213	1,61,512	12,77,570	11,87,670	15,07,783	13,49,182
	<u>Short Term Investments--</u>						
	Book Value	10,482	10,963	58,171	80,617	68,653	91,580
	market Value	10,425	15,364	57,853	1,14,288	68,278	1,29,652

Version 1 Upload Date: 14.08.2024

Classification: Confidential
FORM NL-13-LOANS SCHEDULE

(Amount in Rs. Lakhs)			
	Particulars	As At Jun'24	As At Jun'23(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		

Classification: Confidential

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 Jun'24	As At Jun'23(Correspon ding previous year)
Goodwill										
Intangibles (specify)	15,533	430	-	15,963	13,674	347	-	14,021	1,942	1,756
Land-Freehold	1,681	-	-	1,681	-	-	-	-	1,681	1,649
Leasehold Property										
Buildings	5,759	-	-	5,759	809	24	-	833	4,926	4,682
Furniture & Fittings	1,389	23	-	1,412	870	68	-	938	474	146
Information Technology Equipment	8,219	30	-	8,249	6,974	247	-	7,222	1,027	1,314
Vehicles	846	19	30	834	337	52	14	376	459	547
Office Equipment	658	19	-	677	509	23	-	531	146	65
Others (Specify nature)										
(a) Electrical Fittings	1,173	23	-	1,196	773	47	-	820	375	261
(b) Improvement to Premises	2,242	42	-	2,284	1,831	34	-	1,865	419	283
TOTAL	37,501	585	30	38,056	25,777	842	14	26,606	11,450	10,703
Work in progress	-	-	-	-	-	-	-	-	6,886	1,198
Grand Total	37,501	585	30	38,056	25,777	842	14	26,606	18,336	11,901
PREVIOUS YEAR	33,398	683	85	33,997	22,564	742	13	23,294		

Note:

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

Version 1 Upload Date: 14.08.2024

FORM NL-15-CASH AND BANK BALANCE SCHEDULE

(Amount in Rs. Lakhs)			
	Particulars	As At Jun'24	As At Jun'23(Corresponding previous year)
1	Cash (including cheques ^(a) , drafts and stamps)	214	237
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)		
	(bb) Others		
	(b) Current Accounts	1,369	1,809
	(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	18
	TOTAL	1,602	2,064
	Balances with non-scheduled banks included in 2 and 3 above		
	CASH & BANK BALANCES		
	In India	1,602	2,064
	Outside India		

* Cheques on hand amount to Rs.178 (in Lakh) Previous Year : Rs 260 (in Lakhs)

Note :

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

Version 1 Upload Date: 14.08.2024

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

(Amount in Rs. Lakhs)

	Particulars	As At Jun'24	As At Jun'23(Corresponding previous year)
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	860	863
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	29,354	20,851
6	Others (to be specified)		
	Advances to Employees	16	13
	Advances to Vendors	146	106
	GST Unutilised Credit/paid in advance	11,259	9,601
	Service tax paid under protest	3,389	2,429
	Other Advances / Deposits	1,969	2,322
	TOTAL (A)	46,992	36,185
	OTHER ASSETS		
1	Income accrued on investments	40,152	35,645
2	Outstanding Premiums	12,977	1,755
	Less : Provisions for doubtful ,if any	-	-
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	15,794	16,816
	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]	28,255	23,942
	Receivable from Nuclear Pool	1,054	830
	Unclaimed Amount of Policy holders Deposits	488	467
	Interest income on unclaimed Amount of Policyholders Deposit	145	138
	Receivable from IMTPIP	-	-
	Deposits for Premises and Advance Rent	945	1,621
	GST refund receivable		-
	TOTAL (B)	99,810	81,214
	TOTAL (A+B)	1,46,802	1,17,399

Notes:

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

FORM NL-17-CURRENT LIABILITIES SCHEDULE

(Amount in Rs. Lakhs)

S.No.	Particulars	As At Jun'24	As At Jun'23(Corresponding previous year)
1	Agents' Balances	3,659	6,709
2	Balances due to other insurance companies	41,111	47,856
3	Deposits held on re-insurance ceded	28,428	29,528
4	Premiums received in advance		
	(a) For Long term policies ^(a)	1,33,467	1,40,806
	(b) for Other Policies	2,988	2,235
5	Unallocated Premium	3,588	11,427
6	Sundry creditors	1,516	1,501
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	9,38,872	8,31,545
9	Due to Officers/ Directors	-	-
10	Unclaimed Amount of policyholders	488	467
11	Income accrued on Unclaimed amounts	145	138
12	Interest payable on debentures/bonds	67	67
13	GST Liabilities	6,009	4,152
14	Others (to be specified)		
	Book Overdraft	6,348	2,190
	Tax and Other Withholdings	1,914	1,142
	Environment Relief Fund	2	0
	Provision for Expenses	34,361	26,281
	Other Liabilities	469	410
	TOTAL	12,03,432	11,06,455

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 Jun'24	As At Jun'23(Corresponding previous year)	
Opening Balance			
Add: Amount transferred to unclaimed amount			
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			
Less: Amount paid during the year			
Less: Transferred to SCWF			
Closing Balance of Unclaimed Amount	-	-	

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

	Particulars	As At Jun'24	As At Jun'23(Corresponding previous year)
1	Reserve for Unexpired Risk	3,54,627	3,13,907
2	Reserve for Premium Deficiency		
3	For taxation (less advance tax paid and taxes deducted at source)		
4	For Employee Benefits	7,694	6,608
4	Others (to be specified) (a) _____ (b) _____		
	TOTAL	3,62,321	3,20,514

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FORM NL-19 MISC EXPENDITURE SCHEDULE

(To the extent not written off or adjusted)

(Amount in Rs. Lakhs)

	Particulars	As At Jun'24	As At Jun'23(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.

Version 1 Upload Date: 14.08.2024

5	Particular	Calculation	For the Quarter Jun'24	Up to the Quarter Ended Jun'24	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23
1	Gross Direct Premium Growth Rate**	$[GDPi(CY)-GDPi(PY)] / GDPi(PY)$	14.24%	14.24%	30.29%	30.29%
2	Gross Direct Premium to Net worth Ratio	GDPi / Shareholder's funds Shareholder's funds/Net Worth =Share capital+reserve and surplus-Miscellaneous expenditure-debit balance in profit and loss account) Shareholders' funds /Net Worth comprise of Share Capital plus all Reserves and Surplus (except revaluation Reserve and fair value change account) net of accumulated losses and Miscellaneous expenditure to the extent not written off as at the Balance Sheet date	0.73	0.73	0.76	0.76
3	Growth rate of Net Worth	$(Shareholder's\ funds(CY)-Shareholder's\ funds(PY)) / Shareholder's\ funds(PY)$	5.37%	5.37%	3.03%	3.03%
4	Net Retention Ratio**	Net written premium / (Gross Direct Premium Income + Reinsurance Accepted)	69.35%	69.35%	71.95%	71.95%
5	Net Commission Ratio**	Net Commission / Net written premium	21.60%	21.60%	21.16%	21.16%
6	Expense of Management to Gross Direct Premium Ratio**	$(Direct\ Commission+Operating\ Expenses) / Gross\ direct\ premium$	33.65%	33.65%	34.17%	34.17%
7	Expense of Management to Net Written Premium Ratio**	$(Net\ Commission+Operating\ Expenses) / Net\ Written\ Premium$	36.80%	36.80%	38.36%	38.36%
8	Net Incurred Claims to Net Earned Premium**	Net Incurred Claims / Net Earned Premium	72.03%	72.03%	74.54%	74.54%
9	Claims paid to claims provisions**	Claim Paid (pertaining to provisions made previously) / claims provision made previously	8.93%	8.93%	7.99%	7.99%
10	Combined Ratio**	(7) +(8)	108.83%	108.83%	112.89%	112.89%
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	1.87%	1.87%	1.77%	1.77%
12	Technical Reserves to net premium ratio **	$[(Reserve\ for\ unexpired\ risks+premium\ deficiency+reserve\ for\ outstanding\ claims(including\ IBNR\ and\ IBNER)\] / Net\ premium\ written$	9.59	9.59	9.36	9.36
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>	(0.10)	(0.10)	(0.15)	(0.15)
14	Operating Profit Ratio	Operating profit / Net Earned premium	10.83%	10.83%	5.35%	5.35%
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.	0.04	0.04	0.07	0.07
16	Net earning ratio	Profit after tax / Net Premium written	9.91%	9.91%	5.35%	5.35%
17	Return on net worth ratio	Profit after tax / Net Worth	5.09%	5.09%	2.94%	2.94%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	to be taken from solvency margin reporting	1.92	1.92	1.96	1.96
19	NPA Ratio	to be taken from NPA reporting				
	Gross NPA Ratio		-	-	-	-
	Net NPA Ratio		-	-	-	-
20	Debt Equity Ratio	(Debt/Equity) Debt=(Borrowings+Redeemable Preference shares, if any) Equity=Shareholders' Funds excluding Redeemable Preference shares, if any	0.04	0.04	0.04	0.04
21	Debt Service Coverage Ratio	(Earnings before Interest and Tax/ Interest and Principal Instalments Due)	85.82	85.82	42.56	42.56
22	Interest Service Coverage Ratio	(Earnings before Interest and Tax/ Interest due)	85.82	85.82	42.56	42.56
23	Earnings per share	Profit /(loss) after tax / No. of shares	4.48	4.48	2.19	2.19
24	Book value per share	Net worth / No. of shares	87.86	87.86	74.49	74.49

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

Segments Upto the quarter ended on Jun'24	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	11.17%	13.74%	-50.22%	27.35%	25.32%	116.15%	26.28%	141.47%	17.90	(0.41)
Previous Period	15.35%	27.75%	-6.30%	27.11%	42.04%	105.28%	18.15%	147.32%	8.50	(0.65)
Marine Cargo										
Current Period	14.33%	36.64%	3.96%	22.93%	29.42%	54.11%	73.70%	83.53%	2.34	0.06
Previous Period	18.72%	40.89%	-0.15%	24.03%	31.80%	59.45%	84.79%	91.25%	2.18	0.01
Marine Hull										
Current Period	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-
Previous Period	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-
Total Marine										
Current Period	16.99%	33.23%	-1.64%	21.53%	26.07%	53.97%	73.65%	80.04%	2.34	0.11
Previous Period	20.51%	37.92%	-3.96%	22.99%	29.88%	59.36%	84.77%	89.24%	2.18	0.03
Motor OD										
Current Period	1.65%	60.98%	36.35%	40.99%	54.74%	75.12%	163.29%	129.86%	2.77	(0.29)
Previous Period	47.47%	60.86%	34.56%	40.09%	53.41%	74.88%	159.80%	128.29%	2.59	(0.32)
Motor TP										
Current Period	4.38%	95.75%	22.32%	32.42%	33.53%	72.34%	3.20%	105.86%	16.15	(0.02)
Previous Period	27.24%	95.75%	17.29%	27.70%	28.60%	77.16%	2.72%	105.76%	15.31	(0.03)
Total Motor										
Current Period	3.20%	80.96%	26.82%	36.06%	40.32%	73.18%	6.73%	113.50%	11.86	(0.10)
Previous Period	35.26%	80.68%	22.92%	33.05%	36.68%	76.50%	6.23%	113.18%	11.17	(0.12)
Health										
Current Period	59.67%	88.71%	12.90%	30.09%	23.66%	87.31%	116.48%	110.96%	2.51	(0.24)
Previous Period	31.36%	86.20%	22.80%	44.96%	44.97%	85.14%	147.81%	130.11%	2.70	(0.50)
Personal Accident										
Current Period	7.91%	70.56%	39.50%	53.45%	51.59%	17.32%	61.03%	68.91%	5.63	0.19
Previous Period	16.96%	70.92%	33.11%	52.72%	49.25%	17.29%	59.22%	66.54%	5.38	0.20
Travel Insurance										
Current Period	-43.23%	96.46%	16.81%	25.32%	25.29%	19.39%	14.17%	44.69%	6.41	0.51
Previous Period	297.35%	95.27%	40.78%	48.71%	50.26%	257.86%	18.30%	308.11%	4.60	(2.23)
Total Health										
Current Period	42.22%	84.16%	18.51%	35.98%	29.54%	69.73%	104.56%	99.27%	3.17	(0.13)
Previous Period	26.38%	81.14%	25.85%	47.55%	46.22%	64.28%	122.71%	110.51%	3.49	(0.28)
Workmen's Compensation/ Employer's liability										
Current Period	-5.74%	95.71%	15.87%	26.53%	27.09%	31.53%	6.37%	58.62%	4.60	0.45
Previous Period	24.87%	95.72%	15.34%	29.44%	30.13%	49.96%	21.18%	80.09%	3.51	0.20
Public/ Product Liability										
Current Period	32.38%	23.44%	-0.54%	18.01%	40.59%	16.54%	0.14%	57.13%	4.12	0.24
Previous Period	-0.59%	29.58%	-8.67%	17.41%	28.29%	-53.64%	2.00%	-25.35%	3.62	1.19
Engineering										
Current Period	3.84%	27.35%	-27.55%	26.09%	9.66%	90.06%	52.10%	99.71%	4.28	(0.04)
Previous Period	32.13%	19.22%	-28.72%	25.67%	40.50%	7.48%	41.90%	47.98%	5.54	0.53
Aviation										
Current Period	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-
Previous Period	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-
Crop Insurance										
Current Period	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-
Previous Period	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-
Other segments **										
Current Period	-16.07%	89.46%	14.04%	24.59%	24.24%	14.01%	51.03%	38.26%	3.23	0.66
Previous Period	32.24%	86.00%	7.73%	23.77%	22.33%	17.79%	43.00%	40.13%	2.76	0.58
Total Miscellaneous										
Current Period	14.64%	79.29%	23.87%	34.93%	37.25%	70.92%	8.54%	108.17%	9.44	(0.09)
Previous Period	33.22%	80.23%	23.06%	35.56%	38.25%	73.42%	7.74%	111.68%	9.50	(0.13)
Total-Current Period	14.24%	69.35%	21.60%	33.65%	36.80%	72.03%	8.93%	108.83%	9.59	(0.10)
Total-Previous Period	30.29%	71.95%	21.16%	34.17%	38.36%	74.53%	7.99%	112.89%	9.36	(0.15)

Claims paid denotes paid in relation to claims outstanding at the beginning of the financial year; claims provisions represent outstanding in relation to claims paid during the financial year.

Classification: Confidential

FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

For the period ending 30 June 2024

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 ^d (Rs. in Lakhs)			
				For the Quarter Jun'24	Up to the Quarter Ended Jun'24	For the corresponding quarter of the previous year Jun'23	Up to the corresponding Quarter of the previous year Jun'23
	Cholamandalam MS Risk Services Limited 1	COMPANY UNDER COMMON CONTROL	Fees Incurred for Risk Inspection and advisory services	45	45	31	31
	Cholamandalam MS Risk Services Limited 2	COMPANY UNDER COMMON CONTROL	Premium Income	1	1	1	1
	Mitsui Sumitomo Insurance Company Limited 3	JOINT VENTURE PARTNER	Re-Insurance ceded	2,685	2,685	2,817	2,817
	Mitsui Sumitomo Insurance Company Limited 4	JOINT VENTURE PARTNER	RI Claims Recovered	643	643	512	512
	Mitsui Sumitomo Insurance Company Limited 5	JOINT VENTURE PARTNER	RI Commission Income Received	519	519	513	513
	Cholamandalam Financial Holdings Limited 6	HOLDING COMPANY	Branding Fee / Secondment charges	250	250	249	249
	Mitsui Sumitomo Insurance Company Limited 7	JOINT VENTURE PARTNER	Management Expenses	118	118	91	91
	Cholamandalam MS Risk Services Limited 8	COMPANY UNDER COMMON CONTROL	Recovered and rent recovery	-		(1)	(1)
	Key Management Personnel 9	KEY MANAGEMENT PERSONNEL	Managerial remuneration	411	411	123	123
	Cholamandalam MS Risk Services Limited 10	COMPANY UNDER COMMON CONTROL	Receivable / Payable (Net) - Management expenses and rent	0	0	1	1
	Mitsui Sumitomo Insurance Company Limited 11	JOINT VENTURE PARTNER		25	25	4	4
	Mitsui Sumitomo Insurance Company Limited 12	JOINT VENTURE PARTNER	Receivable / Payable (Net) - Due from other entities carrying on insurance business	(1,575)	(1,575)	(4,169)	(4,169)
	Cholamandalam MS Risk Services Limited 13	COMPANY UNDER COMMON CONTROL	Gross Incurred Claims	28	28	-	-
	Cholamandalam MS Risk Services Limited 14	COMPANY UNDER COMMON CONTROL	Unallocated Premium	5	5	0	0

Classification: Confidential

FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE

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

PART-B Related Party Transaction Balances - For The period ending 30 June 2024									
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding	Whether Payable / Receivable	Whether Secured?	If	Details of any Guarantees given	Balance under Provision for	Expenses recognised up to the quarter end
1	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARTNER	25	Receivable/ Payable (Net) - Management expenses and rent	-		-	-	-
2	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	0	Receivable/ Payable (Net) - Management expenses and rent	-		-	-	-
3	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARTNER	(1,575)	Receivable/ (Payable) (Net)- Due from other entities carrying on insurance business	-		-	-	-
4	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	5	Unallocated Premium					

Version 1 Upload Date: 14.08.2024

FORM NL-23 - SOLVENCY MARGIN (FORM IRDAI-GI-TA)**STATEMENT OF ADMISSIBLE ASSETS :****As at 30-JUN-2024**

Name of Insurer:

Registration Number:

Date of Registration:

Classification: Business within India / Total Business

(All amounts in Rupees of Lakhs)

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS	-	2,60,411.0	2,60,411.0
	Policyholders as per NL-12 A of BS	14,45,166.0	-	14,45,166.0
(A)	Total Investments as per BS	14,45,166.0	2,60,411.0	17,05,577.0
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	-	18,337.0	18,337.0
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	1,269.0	1,269.0
	Current Assets:			
(E)	Cash & Bank Balances as per BS	-	1,601.0	1,601.0
(F)	Advances and Other assets as per BS	92,734.5	63,638.5	1,56,373.0
(G)	Total Current Assets as per BS...(E)+(F)	92,734.5	65,239.5	1,57,974.0
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	5,151.7	15,169.9	20,321.6
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	36,936.0	6,655.0	43,591.0
(K)	Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)	15,37,900.5	3,43,987.5	18,81,888.0
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	42,087.7	23,093.9	65,181.6
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)	14,95,812.8	3,20,893.6	18,16,706.4
			(All amounts in Rupees of Lakhs)	
Item No.	Inadmissible Investment assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation			
	Inadmissible Fixed assets			
	(a) Furniture and Fittings	-	474.0	474.0
	(b) Electrical Fittings	-	376.0	376.0
	(c) Improvement to Premises	-	419.0	419.0
			
	Inadmissible current assets			
	(a) Advances to Employees	-	16.0	16.0
	(b) Contingent Liability (Tax paid under protest)	-	7,976.4	7,976.4
	(c) Deferred Tax	-	7,177.5	7,177.5
	(d) RS receivables	1,580.0	-	1,580.0
	(e) Reinsurance / Coinsurance receivables	1,832.8	-	1,832.8
	(f) Unclaimed amount of Policy holder deposit to be made	633.0	-	633.0
	(g) Others	1,105.9	-	1,105.9
		5,152	16,439	21,591

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

Version 1 Upload Date: 14.08.2024

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

STATEMENT OF LIABILITIES :
As at - 30-JUN-2024

		(All amounts in Rupees of Lakhs)	
		Current Year	
Item No.	Reserve	Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	4,80,963.1	3,54,626.9
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	4,80,963.1	3,54,626.9
(d)	Outstanding Claim Reserve (other than IBNR reserve)	4,99,780.4	3,85,887.0
(e)	IBNR reserve	5,90,577.1	5,52,985.4
(f)	Total Reserves for Technical Liabilities...(c)+(d)+(e)	15,71,320.6	12,93,499.3

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

Version 1 Upload Date: 14.08.2024

Classification: **Public**

FORM NL-25 - SOLVENCY MARGIN (TABLE IA)

Name of Insurer:
Registration Number:
Date of Registration:
Classification: Business within India / Total Business

TABLE IA: REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS as on - 30-JUN-2024

(All amounts in Rupees of Lakhs)

Item No. (1)	Line of Business (2)	Gross Premiums (3)	Net Premiums (4)	Gross Incurred Claims (5)	Net Incurred Claims (6)	RSM 1 (7)	RSM 2 (8)	RSM (9)
1	Fire	80,207.6	23,109.9	72,814.0	14,394.4	8,020.8	10,922.1	10,922.1
2	Marine Cargo	11,896.8	4,460.2	8,940.5	3,430.2	1,427.6	1,609.3	1,609.3
3	Marine - Other than Marine Cargo	1,870.8	9.2	141.7	0.7	187.1	21.3	187.1
4	Motor	4,99,907.2	4,08,159.0	3,55,392.7	2,93,050.8	81,631.8	87,915.2	87,915.2
5	Engineering	4,157.2	1,149.4	2,049.7	784.7	415.7	307.5	415.7
6	Aviation	-	-	-	-	-	-	-
7	Liability	2,373.3	1,552.9	1,168.8	472.2	356.0	263.0	356.0
8	Health	1,22,103.3	1,01,334.2	64,282.0	53,773.8	20,266.8	16,132.1	20,266.8
9	Miscellaneous	9,113.9	8,385.0	1,730.4	1,327.4	1,677.0	398.2	1,677.0
10	Crop	52,566.0	15,129.7	52,443.4	14,532.0	5,256.6	7,866.5	7,866.5
	Total	7,84,196.1	5,63,289.5	5,58,963.2	3,81,766.2	1,19,239.4	1,25,435.2	1,31,215.7

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

Version 1 Upload Date: 14.08.2024

FORM NL-26 - SOLVENCY MARGIN (TABLE IB)

Name of Insurer:		
Registration Number:		
Date of Registration:		
Classification: Business within India / Total Business		
(All amounts in Rupees of Lakhs)		
(1)	(2)	(3)
ITEM NO.	DESCRIPTION	AMOUNT
(A)	Policyholder's FUNDS	
	Available assets(as per Form IRDAI-GI-TA)	14,95,812.8
	Deduct:	-
(B)	Current Liabilities as per BS	9,38,872.0
(C)	Provisions as per BS	3,54,623.0
(D)	Other Liabilities	2,09,583.0
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	(7,265.2)
	Shareholder's FUNDS	
(F)	Available Assets	3,20,893.6
	Deduct:	
(G)	Other Liabilities	62,044.0
(H)	Excess in Shareholder's funds (F-G)	2,58,849.6
(I)	Total ASM (E+H)	2,51,584.4
(J)	Total RSM	1,31,215.7
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	1.917

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

Classification: **Internal**

FORM NL-27- PRODUCTS INFORMATION

Name of **CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED**

Date: 30.6.2024

<i>Products Information</i>						
<i>List below the products and/or add-ons introduced for the period ended June 30, 2024</i>						
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	Chola Long Term Private Car Package Policy		IRDAN123RPMT0030V01202425	Motor	Retail	12-06-2024

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

Version 1 Upload Date: 14.08.2024

Classification: Internal

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

(Read with clause 9 of Part III of Schedule III)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Statement as on: 30th Jun 2024

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

Section I		Rs in Lakhs	
No	PARTICULARS	SCH ++	AMOUNT
1	Investments*	8	17,05,577
2	Loans	9	-
3	Fixed Assets	10	18,337
4	Current Assets		
	a. Cash & Bank Balance	11	1,601
	b. Advances & Other Assets	12	1,56,373
5	Current Liabilities		
	a. Current Liabilities	13	12,03,434
	b. Provisions	14	3,62,321
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		-
Application of Funds as per Balance Sheet (A)			3,16,133

	Less: Other Assets	SCH ++	Amount
1	Loans (If any)	9	-
2	Fixed Assets (If any)	10	18,337
3	Cash & Bank Balance (If any)	11	1,601
4	Advances & Other Assets (If any)	12	1,56,373
5	Current Liabilities	13	12,03,434
6	Provisions	14	3,62,321
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		-
TOTAL (B)			(13,89,444)
'Investment Assets' As per FORM 3B *		(A-B)	17,05,577

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%		1,00,064	5,55,311	6,55,375	39.43%			6,55,375	6,45,310
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not less than 30%		1,57,539	8,74,275	10,31,814	62.08%			10,31,814	10,19,099
3	Investment subject to Exposure Norms										
	a. Housing / Infra & Loans to SG for Housing and FFE										
	1. Approved Investments	Not less than 15%		49,989	2,77,417	3,27,406	19.70%	26,707		3,54,113	3,51,740
	2. Other Investments		0	0	0	0.00%	-	0	-		
	b. Approved Investments	Not exceeding 55%		43,496	2,41,385	2,84,882	17.14%	16,674		3,01,556	3,05,313
	c. Other Investments			2,730	15,153	17,883	1.08%	210		18,093	13,943
Investment Assets			100%	2,53,755	14,08,230	16,61,986	100%	43,591.22		17,05,577	16,90,096

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

Classification: Internal

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

(Read with clause 9 of Part III of Schedule III)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Statement as on: 30th Jun 2024

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

'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

PART - B

Registration Number: 123

Statement as on: 30th June 2024

Statement of Accretion of Assets

Rs in Lakhs

(Business within India)

Periodicity of Submission : Quarterly

No	Category of Investments	COI	Opening Balance	% to Opening Balance	Net Accretion for the Qtr (B)	% to Total Accrual	TOTAL	% to Total
			(A)				(A+B)	
1	Central Govt. Securities		6,30,051	38.2%	25,324	213.6%	6,55,375	39.4%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)		10,12,083	61.3%	19,731	166.4%	10,31,814	62.1%
3	Investment subject to Exposure Norms							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments		95,717	5.8%	(7,578)	-63.9%	88,140	5.3%
	2. Other Investments		-	0.0%	-	0.0%	-	0.0%
	b. Infrastructure Investments							
	1. Approved Investments		2,56,030	15.5%	(16,763)	-141.4%	2,39,267	14.4%
	2. Other Investments		0	0.0%	-	0.0%	0	0.0%
	c. Approved Investments		2,74,219	16.6%	10,663	90.0%	2,84,882	17.1%
	d. Other Investments (not exceeding 15%)		12,082	0.7%	5,801	48.9%	17,883	1.1%
Total			16,50,132	100.0%	11,854	100.0%	16,61,986	100.0%

Note:

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

Version 1 Upload Date: 14.08.2024

PERIODIC DISCLOSURES

FORM NL-29 Detail regarding debt securities

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

Date: Quarter ended Jun 30, 2024

(Rs in Lakhs)

	Market Value				Book Value			
	As at 30-06-2024	As % of total for this class	As at 30-06-2023	As % of total for this class	As at 30-06-2024	As % of total for this class	As at 30-06-2023	As % of total for this class
Break down by credit rating								
AAA rated	4,64,113	29.40%	4,47,190	30.99%	4,65,493	29.20%	4,52,447	28.38%
AA or better	66,787	4.23%	38,598	2.67%	67,926	4.26%	39,015	2.45%
Rated below AA & upto A	-	0.00%	-	0.00%	0	0.00%	-	0.00%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
B & Below B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Any other (Please specify)								
Sovereign	10,19,099	64.55%	9,21,469	63.86%	10,31,814	64.72%	9,42,921	59.15%
Fixed Deposits	9,150	0.58%	12,201	0.85%	9,150	0.57%	12,201	0.77%
TREPs	4,148	0.26%	11,604	0.80%	4,150	0.26%	11,606	0.73%
AIF	9,881	0.62%	6,425	0.45%	9,881	0.62%	6,425	0.45%
Unlisted Equity	2,900	0.18%	2,900	0.20%	2,900	0.18%	2,900	0.20%
Property	2,638	0.17%	2,611	0.18%	2,883	0.18%	2,883	0.20%
	15,78,717		14,42,998		15,94,198		14,70,398	
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	68,278	4.32%	91,186	5.78%	68,653	4.31%	91,580	5.74%
More than 1 year and upto 3years	4,31,406	27.33%	2,58,000	16.34%	4,39,518	27.57%	2,65,702	16.67%
More than 3years and up to 7years	5,15,573	32.66%	7,56,454	47.92%	5,25,307	32.95%	7,75,481	48.64%
More than 7 years and up to 10 years	5,19,846	32.93%	3,20,890	20.33%	5,17,450	32.46%	3,20,927	20.13%
above 10 years	28,194	1.79%	4,530	0.29%	27,606	1.73%	4,500	0.28%
Any other (Please specify)								
AIF	9,881	0.62%	6,425	0.45%	9,881	0.62%	6,425	0.45%
Unlisted Equity	2,900	0.18%	2,900	0.20%	2,900	0.18%	2,900	0.20%
Property	2,638	0.17%	2,611	0.18%	2,883	0.18%	2,883	0.20%
	15,78,717		14,42,998		15,94,198		14,70,398	
Breakdown by type of the issuer								
a. Central Government	6,45,310	40.88%	5,67,218	35.93%	6,55,375	41.11%	5,83,940	36.63%
b. State Government	3,73,789	23.68%	3,54,251	22.44%	3,76,439	23.61%	3,58,980	22.52%
c. Corporate Securities	5,30,900	33.63%	4,85,788	30.77%	5,33,419	33.46%	4,91,462	30.83%
Any other (Please specify)								
Fixed Deposits	9,150	0.58%	12,201	0.77%	9,150	0.57%	12,201	0.77%
TREPs	4,148	0.26%	11,604	0.73%	4,150	0.26%	11,606	0.73%
AIF	9,881	0.62%	6,425	0.45%	9,881	0.62%	6,425	0.45%
Unlisted Equity	2,900	0.18%	2,900	0.20%	2,900	0.18%	2,900	0.20%
Property	2,638	0.17%	2,611	0.18%	2,883	0.18%	2,883	0.20%
	15,78,717		14,42,998		15,94,198		14,70,398	

Note

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

Classification: Internal
FORM NL-30 -DETAILS OF NON-PERFORMING ASSETS

(Read with clause 9 of Part III of Schedule III)

DETAILS OF NON-PERFORMING ASSETS - QUARTERLY - 30th Jun 2024

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 Jun 2024)	YTD (As on Jun 2023)	YTD (As on Jun 2024)	Prev. FY (As on Jun 2023)	YTD (As on Jun 2024)	Prev. FY (As on Jun 2023)	YTD (As on Jun 2024)	Prev. FY (As on Jun 2023)	YTD (As on Jun 2024)	YTD (As on Jun 2023)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	5,33,419.4	5,47,499.6	-	-	10,45,114.4	10,33,183.9	83,451.9	69,448.1	16,61,985.6	16,50,131.6
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	-	-	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	5,33,419.4	5,47,499.6	-	-	10,45,114.4	10,33,183.9	83,451.9	69,448.1	16,61,985.6	16,50,131.6
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	1,997.3	-	-	-	-	-	-	-	1,997.3

- Note:**
- 1. The above statement, in the case of 'Life' Insurers shall be prepared 'fund-wise' Viz. Life Fund, Pension & Group Fund, ULIP Fund and at Assets Under Management level also.
 - 2. Total Investment Assets should reconcile with figures shown in Form 3A / 3B
 - 3. Gross NPA is investments classified as NPA, before any provisions
 - 4. Provision made on the 'Standard Assets' shall be as per Circular issued, as amended from time to time.
 - 5. Net Investment assets is net of 'provisions'
 - 6. Net NPA is gross NPAs less provisions
 - 7. Write off as approved by the Board

FORM NL-31-STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT
(Read with clause 9 of Part III of Schedule III)
Name of the Insurer: Cholamandalam MS General Insurance Company Limited
Registration Number: 123
Statement as on: 30th Jun 2024
Statement of Investment and Income on Investment
Periodicity of Submission: Quarterly

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 30-06-2024 (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 30-06-2024 (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 30-06-2023 (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
A	CENTRAL GOVT. SECURITIES													
A01	Central Government Bonds	CGSB	6,61,962.30	10,559.98	6.40%	4.79%	6,61,962.30	10,559.98	6.40%	4.79%	5,98,594.90	10,061.79	6.76%	5.06%
A02	Special Deposits	CSPD	-	-	-	-	-	-	-	-	-	-	-	-
A03	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-
A04	Treasury Bills	CTRB	-	-	-	-	-	-	-	-	5,587.32	83.45	6.90%	5.17%
B	CENTRAL GOVT. SEC, STATE GOVT OR OTHER APPROVED SECURITIES													
B01	Central Government Guaranteed Loans / Bonds	CGSL	-	-	-	-	-	-	-	-	-	-	-	-
B02	State Government Bonds	SGBB	3,81,004.65	6,854.40	7.22%	5.40%	3,81,004.65	6,854.40	7.22%	5.40%	3,43,095.93	6,086.40	7.18%	5.37%
B03	State Government Guaranteed Loans	SGGL	-	-	-	-	-	-	-	-	-	-	-	-
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA	-	-	-	-	-	-	-	-	485.15	7.02	5.82%	4.36%
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	-	-	-	-	-	-	-	-	9,842.56	167.11	6.83%	5.11%
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	91,499.73	1,606.41	7.04%	5.27%	91,499.73	1,606.41	7.04%	5.27%	1,82,769.46	3,717.28	8.18%	6.12%
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	-	-	-	-	-	-	-	-	402.11	6.73	6.73%	6.73%
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	-	-	-	-	-	-	-	-	-	-	-	-
C15	Housing - Securitised Assets	HOMB	-	-	-	-	-	-	-	-	-	-	-	-
C16	Debentures / Bonds / CPs / Loans - (Promoter Group)	HOPG	-	-	-	-	-	-	-	-	-	-	-	-
C17	Long Term Bank Bonds Other Investment- Affordable Housing	HOLB	-	-	-	-	-	-	-	-	-	-	-	-
C18	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	HORD	-	-	-	-	-	-	-	-	-	-	-	-
	(c) INFRASTRUCTURE INVESTMENTS													
C19	Infrastructure - Other Approved Securities	ISAS	-	-	-	-	-	-	-	-	-	-	-	-
C20	Infrastructure - PSU - Equity shares - Quoted	ITPE	14,381.48	1,867.47	13.13%	9.82%	14,381.48	1,867.47	13.13%	9.82%	9,120.43	67.50	0.74%	0.56%
C21	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	1,442.37	-	-	-	1,442.37	-	-	-	1,442.37	-	-	-
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	2,981.97	58.32	7.85%	5.87%	2,981.97	58.32	7.85%	5.87%	2,976.68	58.33	7.88%	5.90%
C26	Onshore Rupee Bonds issued by ADB and IFC (Infrastructure- approved)	IORB	-	-	-	-	-	-	-	-	-	-	-	-
C27	Long Term Bank Bonds ApprovedInvestment- Infrastructure	ILBI	63,848.65	1,105.72	6.95%	5.20%	63,848.65	1,105.72	6.95%	5.20%	54,401.48	896.89	6.63%	4.96%
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	1,53,925.49	2,590.05	6.75%	5.05%	1,53,925.49	2,590.05	6.75%	5.05%	1,51,718.70	2,379.56	6.32%	4.73%
C29	Infrastructure - PSU - CPs	IPCP	109.89	2.11	7.72%	5.78%	109.89	2.11	7.72%	5.78%	5,488.11	96.36	7.06%	5.28%
C30	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	499.23	9.93	7.98%	5.97%	499.23	9.93	7.98%	5.97%	998.91	19.86	8.00%	5.98%
C31	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-	-	-	-	-	-	-	-	-	-
C32	Infrastructure - Term Loans (with Charge)	ILWC	-	-	-	-	-	-	-	-	-	-	-	-
	TAX FREE BONDS													
C33	Infrastructure - PSU - Debentures / Bonds	IPFD	3,763.65	56.95	6.07%	6.07%	3,763.65	56.95	6.07%	6.07%	3,900.59	59.76	6.16%	6.16%
C34	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICFD	-	-	-	-	-	-	-	-	-	-	-	-
	(d) INFRASTRUCTURE - OTHER INVESTMENTS													

FORM NL-31-STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT
(Read with clause 9 of Part III of Schedule III)
Name of the Insurer: Cholamandalam MS General Insurance Company Limited
Registration Number: 123
Statement as on: 30th Jun 2024
Statement of Investment and Income on Investment
Periodicity of Submission: Quarterly

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 30-06-2024 (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 30-06-2024 (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 30-06-2023 (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
C35	Infrastructure - Equity (including unlisted)	IOEQ	-	-	-	-	-	-	-	-	-	-	-	-
C36	Infrastructure - Debentures / Bonds / CPs / loans	IODS	-	-	-	-	-	-	-	-	-	-	-	-
C37	Infrastructure - Securitised Assets	IOSA	-	-	-	-	-	-	-	-	-	-	-	-
C38	Infrastructure - Equity (Promoter Group)	IOPE	-	-	-	-	-	-	-	-	-	-	-	-
C39	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IOPD	-	-	-	-	-	-	-	-	-	-	-	-
C40	Onshore Rupee Bonds issued by ADB and IFC (Infrastructure- others)	IOOB	-	-	-	-	-	-	-	-	-	-	-	-
C41	Long Term Bank Bonds Other Investment- Infrastructure	IOLB	-	-	-	-	-	-	-	-	-	-	-	-
C42	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	IORD	-	-	-	-	-	-	-	-	-	-	-	-
C43	Reclassified Approved Investments - Equity (Point 6 under Note for Regulation 4 to 9)	IORE	-	-	-	-	-	-	-	-	-	-	-	-
C45	Infrastructure Investment below "A" or "EL1"	IOEL	-	-	-	-	-	-	-	-	-	-	-	-
C47	Debt Instruments of InvITs - Other Investments	IOIT	-	-	-	-	-	-	-	-	-	-	-	-
D	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
D01	PSU - Equity shares - Quoted	EAEQ	11,719.89	445.72	3.84%	2.88%	11,719.89	445.72	3.84%	2.88%	4,521.71	48.03	1.06%	0.80%
D02	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	31,767.02	1,064.18	3.39%	2.53%	31,767.02	1,064.18	3.39%	2.53%	16,463.24	587.17	3.57%	2.67%
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	1,38,027.56	2,697.38	7.84%	5.87%	1,38,027.56	2,697.38	7.84%	5.87%	3,129.67	57.36	7.44%	5.57%
D10	Corporate Securities - Debentures / Bonds/ CPs /Loan - (Promoter Group)	EDPG	56,584.84	1,244.96	8.82%	6.60%	56,584.84	1,244.96	8.82%	6.60%	30,325.27	648.76	8.64%	6.46%
D11	Municipal Bonds - Rated	EMUN	-	-	-	-	-	-	-	-	-	-	-	-
D12	Investment properties - Immovable	EINP	2,882.51	-	-	-	2,882.51	-	-	-	2,882.51	-	-	-
D13	Loans - Policy Loans	ELPL	-	-	-	-	-	-	-	-	-	-	-	-
D14	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	-	-	-	-	-	-	-	-	-	-	-	-
D15	Loans - Secured Loans - Mortgage of Property outside India (Term Loan)	ELMO	-	-	-	-	-	-	-	-	-	-	-	-
D16	Deposits - Deposit with Scheduled Banks, Fis (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	2,448.84	46.11	7.55%	5.65%	2,448.84	46.11	7.55%	5.65%	2,470.01	43.67	7.11%	5.32%
D17	Deposits - CDs with Scheduled Banks	EDCD	-	-	-	-	-	-	-	-	6,503.55	109.70	7.65%	5.73%
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	14,372.77	233.50	6.52%	4.88%	14,372.77	233.50	6.52%	4.88%	28,446.14	458.53	6.63%	4.96%
D22	Commercial Papers	ECCP	109.88	1.91	6.95%	5.20%	109.88	1.91	6.95%	5.20%	-	-	-	-
D23	Application Money	ECAM	-	-	-	-	-	-	-	-	-	-	-	-
D24	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	-	-	-	-	-	-	-	-	-	-	-	-
D25	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	-	-	-	-	-	-	-	-	-	-	-	-
D26	Perpetual Non-Cum. P.Shares & Redeemable Cumulative P.Shares of Tier 1 & 2 Capital issued by PSU Banks	EUPS	-	-	-	-	-	-	-	-	-	-	-	-
D27	Perpetual Non-Cum. P.Shares & Redeemable Cumulative P.Shares of Tier 1 & 2 Capital issued by Non-PSU Banks	EPPS	-	-	-	-	-	-	-	-	-	-	-	-
D28	Foreign Debt Securities (invested prior to IRDA Regulations)	EFDS	-	-	-	-	-	-	-	-	-	-	-	-
D29	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	-	-	-	-	-	-	-	-	-	-
D30	Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	-	-	-	-	-	-	-	-	-	-

Classification: Internal

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

(Read with clause 9 of Part III of Schedule III)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Statement as on: 30th Jun 2024

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Name of the Fund _____

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 30-06-2024 (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 30-06-2024 (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 30-06-2023 (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
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	-	-	-	-	-	-	-	-	-	-	-	-
D41	Units of Infrastructure Investment Trust	EIIT	-	-	-	-	-	-	-	-	-	-	-	-
D42	Debt ETFs - "Approved Investments"	EDTF	-	-	-	-	-	-	-	-	-	-	-	-
D43	Debt Instruments of REITs - Approved Investments	EDRT	20,000.68	369.38	7.41%	5.54%	20,000.68	369.38	7.41%	5.54%	15,000.00	269.26	7.22%	5.40%
E	OTHER INVESTMENTS													
E01	Bonds - PSU - Taxable	OBPT	-	-	-	-	-	-	-	-	-	-	-	-
E02	Bonds - PSU - Tax Free	OBPF	-	-	-	-	-	-	-	-	-	-	-	-
E03	Equity Shares (incl Co-op Societies)	OESH	554.89	-	-	-	554.89	-	-	-	-	-	-	-
E04	Equity Shares (PSUs & Unlisted)*	OEPU	2,900.44	-	-	-	2,900.44	-	-	-	2,900.44	-	-	-
E05	Equity Shares - Promoter Group	OEPG	-	-	-	-	-	-	-	-	-	-	-	-
E06	Debentures	OLDB	-	-	-	-	-	-	-	-	-	-	-	-
E07	Debentures / Bonds/ CPs / Loans etc. - (Promoter Group)	ODPG	-	-	-	-	-	-	-	-	-	-	-	-
E08	Municipal Bonds	OMUN	-	-	-	-	-	-	-	-	-	-	-	-
E09	Commercial Papers	OACP	-	-	-	-	-	-	-	-	-	-	-	-
E10	Preference Shares	OPSH	-	-	-	-	-	-	-	-	-	-	-	-
E11	SEBI approved Alternate Investment Fund (Category I)	OAFI	367.03	10.10	11.03%	8.26%	367.03	10.10	11.03%	8.26%	50.00	0.23	1.86%	1.39%
E12	SEBI approved Alternate Investment Fund (Category II)	OAFB	8,448.57	306.67	14.56%	10.89%	8,448.57	306.67	14.56%	10.89%	6,089.25	189.34	12.51%	9.36%
E13	Short term Loans (Unsecured Deposits)	OSLU	-	-	-	-	-	-	-	-	-	-	-	-
E14	Term Loans (without Charge)	OTLW	-	-	-	-	-	-	-	-	-	-	-	-
E15	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-	-	-	-	-	-	-	-	-	-
E16	Mutual Funds - (under Insurer's Promoter Group)	OMPG	-	-	-	-	-	-	-	-	-	-	-	-
E17	Securitized Assets	OPSA	-	-	-	-	-	-	-	-	-	-	-	-
E18	Investment properties - Immovable	OIPI	-	-	-	-	-	-	-	-	-	-	-	-
E19	Passively Managed Equity ETF (Non Promoter Group)	OETF	-	-	-	-	-	-	-	-	-	-	-	-
E20	Passively Managed Equity ETF (Promoter Group)	OETP	-	-	-	-	-	-	-	-	-	-	-	-
E21	Onshore Rupee Bonds issued by ADB and IFC	OORB	-	-	-	-	-	-	-	-	-	-	-	-
E22	Debt Capital Instruments (DCI-Basel III)	ODCI	-	-	-	-	-	-	-	-	-	-	-	-
E23	Redeemable Non-cumulative Preference Shares (RNCPS - Basel III)	ORNP	-	-	-	-	-	-	-	-	-	-	-	-
E24	Redeemable Cumulative Preference Shares (RCPS - Basel III)	ORCP	-	-	-	-	-	-	-	-	-	-	-	-
E25	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	ORAD	-	-	-	-	-	-	-	-	-	-	-	-
E26	Reclassified Approved Investments - Equity (Point 6 under Note for Regulation 4 to 9)	ORAE	396.70	-	-	-	396.70	-	-	-	396.70	-	-	-
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			16,66,001.02	31,131.27	6.94%	5.19%	16,66,001.02	31,131.27	6.94%	5.19%	14,90,003.18	26,120.12	6.71%	5.02%

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

Version 1 Upload Date: 14.08.2024

Classification: Internal

FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS

(Read with clause 9 of Part III of Schedule III)

PART - A

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

Registration Number: 123

Statement as on: 30th Jun 2024

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								
	NIL								

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: 14.08.2024

Classification: Confidential

FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION

Name of the Insurer: Cholamandalam MS General Insurance Company Limited
Registration No: 123

Date: 30 JUN 2024

(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	43	829	4	122	1.60%
3	No. of Reinsurers with rating A but less than AA	28	6,667	470	3,700	18.18%
4	No. of Reinsurers with rating BBB but less than A	1	0			0.00%
5	No. of Reinsurers with rating less than BBB					0.00%
	Total (A)	72	7,496	474	3,822	
	With In India					
1	Indian Insurance Companies	15			1,878	3.15%
2	FRBs	7	25,680	429	756	45.06%
3	GIC Re	1	18,478	399	209	32.01%
4	Other (to be Specified)					0.00%
	Total (B)	23	44,158	828	2,843	
	Grand Total (C)= (A)+(B)	95	51,654	1,302	6,666	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: 14.08.2024

FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS

GROSS DIRECT PREMIUM UNDERWRITTEN

Sl.No.	State / Union Territory	Miscellaneous																						Workmen's Employ
		Fire		Marine Hull		Marine Cargo		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		
		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 ^c																								
1	Andhra Pradesh	355	355	-	-	3	3	3	3	1,967	1,967	5,141	5,141	7,108	7,108	106	106	112	112	-	-	219	219	8
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3	Assam	145	145	-	-	3	3	3	3	1,337	1,337	1,707	1,707	3,044	3,044	43	43	3	3	-	-	46	46	-
4	Bihar	208	208	-	-	0	0	0	0	1,400	1,400	2,553	2,553	3,954	3,954	18	18	1	1	-	-	20	20	4
5	Chhattisgarh	229	229	-	-	9	9	9	9	1,615	1,615	1,558	1,558	3,173	3,173	38	38	4	4	-	-	42	42	1
6	Goa	50	50	-	-	1	1	1	1	190	190	92	92	282	282	8	8	3	3	-	-	11	11	1
7	Gujarat	1,822	1,822	-	-	554	554	554	554	3,870	3,870	4,379	4,379	8,249	8,249	2,573	2,573	435	435	-	-	3,008	3,008	15
8	Haryana	2,573	2,573	425	425	1,041	1,041	1,466	1,466	24	24	9	9	33	33	550	550	15	15	-	-	565	565	7
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10	Jharkhand	51	51	-	-	0	0	0	0	838	838	1,333	1,333	2,171	2,171	11	11	1	1	-	-	12	12	2
11	Karnataka	1,342	1,342	-	-	546	546	546	546	3,693	3,693	4,451	4,451	8,144	8,144	767	767	28	28	2	2	798	798	24
12	Kerala	203	203	-	-	-	-	-	-	1,030	1,030	1,274	1,274	2,304	2,304	238	238	58	58	0	0	297	297	5
13	Madhya Pradesh	350	350	-	-	13	13	13	13	898	898	1,486	1,486	2,384	2,384	102	102	22	22	-	-	124	124	6
14	Maharashtra	5,251	5,251	-	-	730	730	730	730	8,729	8,729	8,631	8,631	17,360	17,360	6,709	6,709	683	683	5	5	7,397	7,397	54
15	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
19	Odisha	102	102	-	-	2	2	2	2	1,197	1,197	2,320	2,320	3,517	3,517	21	21	1	1	-	-	21	21	3
20	Punjab	11	11	-	-	0	0	0	0	823	823	392	392	1,215	1,215	16	16	0	0	-	-	16	16	-
21	Rajasthan	633	633	-	-	85	85	85	85	3,172	3,172	2,614	2,614	5,786	5,786	1,115	1,115	266	266	-	-	1,382	1,382	2
22	Sikkim	-	-	-	-	-	-	-	-	0	0	0	0	0	0	-	-	-	-	-	-	-	-	
23	Tamil Nadu	5,932	5,932	-	-	700	700	700	700	5,975	5,975	10,457	10,457	16,432	16,432	10,646	10,646	7,930	7,930	28	28	18,604	18,604	58
24	Telangana	876	876	-	-	28	28	28	28	3,070	3,070	6,492	6,492	9,562	9,562	349	349	27	27	0	0	376	376	25
25	Tripura	14	14	-	-	2	2	2	2	56	56	172	172	229	229	3	3	1	1	-	-	4	4	-
26	Uttarakhand	14	14	-	-	-	-	-	-	143	143	122	122	264	264	25	25	0	0	-	-	25	25	-
27	Uttar Pradesh	933	933	-	-	116	116	116	116	3,208	3,208	3,980	3,980	7,188	7,188	184	184	24	24	-	-	207	207	0
28	West Bengal	564	564	-	-	22	22	22	22	1,503	1,503	2,853	2,853	4,356	4,356	371	371	12	12	-	-	383	383	4
	TOTAL (A)	21,656	21,656	425	425	3,856	3,856	4,281	4,281	44,739	44,739	62,016	62,016	1,06,754	1,06,754	23,895	23,895	9,625	9,625	35	35	33,556	33,556	218
UNION TERRITORIES ^c																								
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2	Chandigarh	697	697	-	-	31	31	31	31	1,080	1,080	1,371	1,371	2,451	2,451	191	191	31	31	-	-	223	223	4
3	Dadra and Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
5	Govt. of NCT of Delhi	1,857	1,857	-	-	194	194	194	194	2,847	2,847	2,314	2,314	5,161	5,161	4,866	4,866	120	120	1	1	4,987	4,987	16
6	Jammu & Kashmir	-	-	-	-	-	-	-	-	4	4	0	0	4	4	-	-	-	-	-	-	-	-	
7	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
8	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
9	Puducherry	15	15	-	-	0	0	0	0	86	86	122	122	207	207	3	3	3	3	-	-	6	6	-
	TOTAL (B)	2,568	2,568	-	-	224	224	224	224	4,016	4,016	3,807	3,807	7,823	7,823	5,060	5,060	155	155	1	1	5,216	5,216	20
Outside India																								
1	TOTAL (C)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Grand Total (A)+(B)+(C)	24,224	24,224	425	425	4,080	4,080	4,505	4,505	48,755	48,755	65,823	65,823	1,14,577	1,14,577	28,955	28,955	9,780	9,780	36	36	38,772	38,772	237

(b) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium
(c) Any changes under States / Union Territories by Govt. of India are to be suitably incorporated in the statement
(d) For the Quarter and Upto the Quarter information are to be shown in separate sheets

Classification: **Public**

FORM NL-

GROSS DI

(Amount in Rs. Lakhs)

Sl.No.	Compensation/ er's liability	Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments ^(b)		Total Miscellaneous		Total	
	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
1	8	1	1	7	7			-	-	49	49	7,393	7,393	7,750	7,750
2	-	-	-	-	-			-	-	-	-	-	-	-	-
3	-	0	0	9	9			-	-	47	47	3,146	3,146	3,293	3,293
4	4	-	-	3	3			-	-	63	63	4,043	4,043	4,251	4,251
5	1	7	7	13	13			-	-	31	31	3,267	3,267	3,505	3,505
6	1	4	4	7	7			-	-	4	4	307	307	359	359
7	15	9	9	101	101			-	-	246	246	11,628	11,628	14,004	14,004
8	7	87	87	187	187			-	-	5	5	884	884	4,923	4,923
9	-	-	-	-	-			-	-	-	-	-	-	-	-
10	2	-	-	3	3			-	-	19	19	2,207	2,207	2,258	2,258
11	24	121	121	80	80			-	-	53	53	9,220	9,220	11,107	11,107
12	5	1	1	2	2			-	-	12	12	2,620	2,620	2,824	2,824
13	6	2	2	8	8			-	-	98	98	2,622	2,622	2,984	2,984
14	54	28	28	184	184			6,003	6,003	418	418	31,444	31,444	37,426	37,426
15	-	-	-	-	-			-	-	-	-	-	-	-	-
16	-	-	-	-	-			-	-	-	-	-	-	-	-
17	-	-	-	-	-			-	-	-	-	-	-	-	-
18	-	-	-	-	-			-	-	-	-	-	-	-	-
19	3	-	-	13	13			-	-	46	46	3,599	3,599	3,703	3,703
20	-	-	-	0	0			-	-	1	1	1,231	1,231	1,242	1,242
21	2	1	1	10	10			-	-	100	100	7,281	7,281	7,999	7,999
22	-	-	-	-	-			-	-	-	-	0	0	0	0
23	58	321	321	134	134			-	-	118	118	35,667	35,667	42,300	42,300
24	25	4	4	179	179			-	-	26	26	10,172	10,172	11,076	11,076
25	-	0	0	5	5			-	-	4	4	240	240	256	256
26	-	-	-	0	0			-	-	4	4	294	294	308	308
27	0	0	0	8	8			-	-	430	430	7,833	7,833	8,882	8,882
28	4	1	1	39	39			-	-	82	82	4,865	4,865	5,450	5,450
	218	586	586	991	991	-	-	6,003	6,003	1,855	1,855	1,49,964	1,49,964	1,75,900	1,75,900
1	-	-	-	-	-			-	-	-	-	-	-	-	-
2	4	7	7	24	24			-	-	98	98	2,806	2,806	3,533	3,533
3	-	-	-	-	-			-	-	-	-	-	-	-	-
4	-	-	-	-	-			-	-	-	-	-	-	-	-
5	16	18	18	96	96			-	-	56	56	10,334	10,334	12,384	12,384
6	-	-	-	-	-			-	-	-	-	4	4	4	4
7	-	-	-	-	-			-	-	-	-	-	-	-	-
8	-	-	-	-	-			-	-	-	-	-	-	-	-
9	-	-	-	0	0			-	-	5	5	219	219	234	234
	20	26	26	119	119	-	-	-	-	160	160	13,363	13,363	16,156	16,156
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	237	612	612	1,111	1,111	-	-	6,003	6,003	2,014	2,014	1,63,327	1,63,327	1,92,056	1,92,056

Classification: **Public**

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

Name of the Insurer:

Date: 30-JUN-2024

(Amount in Rs. Lakhs)

Sl.No.	Line of Business	For the Quarter		For the corresponding quarter of the previous year		upto the quarter		Up to the corresponding quarter of the previous year	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	24224	334241	21791	298219	24224	334241	21791	298219
2	Marine Cargo	4080	3491	3569	3140	4080	3491	3569	3140
3	Marine Other than Cargo	425	0	282	0	425	0	282	0
4	Motor TP	65822	2041581	63060	2023392	65822	2041581	63060	2023392
5	Motor OD	48755	131963	47963	170332	48755	131963	47963	170332
6	Health	28955	232196	18135	194819	28955	232196	18135	194819
7	Personal Accident	9780	16115	9063	75,884	9780	16115	9063	75,884
8	Travel	0	0						
9	Workmen's Compensation/ Employer's liability	237	1456	252	1433	237	1456	252	1433
10	Public/ Product Liability	612	847	462	563	612	847	462	563
11	Engineering	1111	1837	1070	1485	1111	1837	1070	1485
12	Aviation	0	0						
13	Crop Insurance	6003	179	0		6003	179	0	
14	Other segments **	2050	137626	2463	161135	2050	137626	2463	161135
15	Miscellaneous	0	0						

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: 14.08.2024

FORM NL-36- BUSINESS -CHANNELS WISE

Name of the Insurer:

Date: 30-JUN-2024

Sl.No.	Channels	For the Quarter		Upto the Quarter		For the corresponding quarter of the previous year		Up to the corresponding quarter of the previous year	
		No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)
1	Individual agents	19808	4508	19808	4508	10894	2184	10894	2184
2	Corporate Agents-Banks	458148	23059	458148	23059	524301	25579	524301	25579
3	Corporate Agents -Others	1253230	62523	1253230	62523	1329040	53795	1328382	53795
4	Brokers	1012105	80052	1012105	80052	920738	72545	920738	72545
5	Micro Agents	0	0	0	0	0	0	0	0
6	Direct Business								
	-Officers/Employees								
	-Online (Through Company Website)								
	-Others	34448	17197	34448	17197	48742	11414	48742	11414
7	Common Service Centres(CSC)	51111	901	51111	901	42936	757	43594	757
8	Insurance Marketing Firm					0	0	0	0
9	Point of sales person (Direct)	20746	3038	20746	3038	18707	1493	18707	1493
10	MISP (Direct)	51936	778	51936	778	35044	344	35044	344
11	Web Aggregators								
12	Referral Arrangements								
13	Other (to be sepcified)								
	(i) _____								
	(ii) _____								
	Total (A)	2901532	192056	2901532	192056	2930402	168109	2930402	168109
14	Business outside India (B)								
	Grand Total (A+B)	2901532	192056	2901532	192056	2930402	168109	2930402	168109

Note:

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

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

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

Version 1 Upload Date: 14.08.2024

FORM NL-37-CLAIMS DATA

Name of the Insurer:

Upto the quarter ending Jun'2024

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Acciden	Travel	Total Health	Workmen's Compe	Public/Product	Engineering	Aviation	Crop Insurance	Other segments **	No. of claims only	
																			Miscellaneous	Total
1	Claims O/S at the beginning of the period	641	374	0	374	18131	48899	67030	19252	387	18	19657	79	23	106	0	403	461	74	88848
2	Claims reported during the period	1040	2799	0	2799	104989	5673	110662	32971	837	5	33813	39	12	297	0	205	564	408	149839
	(a) Booked During the period	1040	2799	0	2799	104989	5673	110662	32971	837	5	33813	39	12	297	0	205	564	408	149839
	(b) Reopened during the Period				0			0				0								0
	(c) Other Adjustment (to be specified)																			
	(i) _____				0			0				0								0
	(ii) _____																			
3	Claims Settled during the period	396	2016	0	2016	88252	2386	90638	25758	497	7	26262	11	0	137	0	115	435	120	120130
	(a) paid during the period	396	2016	0	2016	88252	2386	90638	25758	497	7	26262	11	0	137	0	115	435	120	120130
	(b) Other Adjustment (to be specified)				0			0				0								0
	(i) _____																			
	(ii) _____																			
4	Claims Repudiated during the period	268	226	0	226	10056	691	10747	6700	359	1	7060	15	5	38	0	63	59	196	18677
	Repudiation	171	48	0	48	4249		4249	6700	333		7033	12		31			55	28	11627
	Closure	97	178	0	178	5807	691	6498		26	1	27	3	5	7		63	4	168	7050
	Other Adjustment (to be specified)																			
	(i) _____																			
	(ii) _____				0			0				0								0
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	47	4	-	4	1,509	10	1,519	795	5	1	795	3	1	4	-	5	40	3	2427
6	Claims O/S at End of the period	1017	931	0	931	24812	51495	76307	19765	368	15	20148	92	30	228	0	430	531	166	99880
	Less than 3months	555	698	0	698	21228	4740	25968	6047	165	1	6213	28	7	141	0	109	299	104	34122
	3 months to 6 months	161	88	0	88	2390	5204	7594	342	21	7	370	28	8	35	0	1	119	41	8445
	6months to 1 year	180	52	0	52	905	9250	10155	200	38	3	241	29	7	27	0	3	44	16	10754
	1year and above	121	93	0	93	289	32301	32590	13176	144	4	13324	7	8	25	0	317	69	5	46559

Notes:-

(a) The Claims O/S figures are consistent with all relevant NL forms

(b) Repudiated means rejected, partial rejection on account of policy terms and conditions

(c) Claim o/s should be exclusive of IBNR AND IBNER reserves

Upto the quarter ending Jun'2023
(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	65643	4924	0	4924	15427	331667	347094	6711	1694	185	8590	458	783	1898	0	45550	280	461	475680
2	Claims reported during the period	6309	2074	0	2074	39643	53791	93434	19017	3515	5	22537	132	90	457	0	-1206	259	177	124263
	(a) Booked During the period	5889	2067	0	2067	38607	51966	90572	18638	2961	5	21604	132	90	446		-1206	254	174	120022
	(b) Reopened during the Period	421	7		7	1036	1825	2862	378	554	0	932	0	0	10	0		5	3	4241
	(c) Other Adjustment (to be specified)																			
	(i) _____				0			0				0								0
	(ii) _____																			
3	Claims Settled during the period	3753	1274	0	1274	31697	27948	59645	13548	1712	28	15288	39	0	393	0	2267	188	254	83100
	(a) paid during the period	3753	1274	0	1274	31697	27948	59645	13548	1712	28	15288	39	0	393	0	2267	188	254	83100
	(b) Other Adjustment (to be specified)																			
	(i) _____				0			0				0								0
	(ii) _____																			
4	Claims Repudiated during the period	1349	210	0	210	4116	3528	7644	3893	1516	0	5409	50	67	26	0	3498	31	53	18337
	Repudiation	377	33	0	33	2198		2198	3893	1486		5379	49		16	0		27	38	8117
	Closure	972	178	0	178	1918	3528	5447		30	0	30	2	67	10	0	3498	4	14	10220
	Other Adjustment (to be specified)																			
	(i) _____				0			0				0								0
	(ii) _____																			
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	15.16	0.25	-	0.25	215.40	3.33	218.73	105.22	5.74	0.05	105.22	0.23	0.01	0.95	-	0.04	18.78	0.57	365.70
6	Claims O/S at End of the period	66851	5513	0	5513	19257	353981	373238	8287	1980	162	10429	501	807	1936	0	38579	320	333	498506
	Less than 3months	7240	1509	0	1509	10296	30969	41265	5958	960	0	6918	71	26	532	0	19721	134	103	77517
	3 months to 6 months	10457	1560	0	1560	3541	33167	36707	372	57	48	477	107	141	284	0	1500	50	73	51357
	6months to 1 year	36015	228	0	228	1610	58245	59855	502	221	10	734	114	76	695	0	13876	21	141	111755
	1year and above	13139	2216	0	2216	3811	231600	235411	1455	742	103	2300	208	564	425	0	3482	115	16	257876

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: 14.08.2024

FORM NL-39- AGEING OF CLAIMS

Name of the Insurer:

For the Quarter ending on Jun'2024

(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	226	86	45	28	9	1	1	346	304	1236	865	838	86	78	396	3753
2	Marine Cargo	1717	243	34	20	2		0	326	294	293	63	297		0	2016	1274
3	Marine Other than Cargo															0	0
4	Motor OD	71965	13286	2459	435	105	0	2	15833	8958	4751	1331	511	100	213	88252	31697
5	Motor TP	9	150	308	386	979	312	242	73	1027	1963	2798	11764	5106	5216	2386	27948
6	Health	25046	685	18	7	2	0		12984	508	16	8	19	13		25758	13548
7	Personal Accident	473	16	2	5	0	1	0	1625	70	7	4	4	1	1	497	1712
8	Travel	5	2						2	26						7	28
9	Workmen's Compensation/ Employer's liability	2	2	3	3	1			1	2	2	32	2			11	39
10	Public/ Product Liability	0	0	0					0	0	0					0	0
11	Engineering	84	39	11	2	1		0	30	36	77	225	25		0	137	393
12	Aviation															0	0
13	Crop Insurance		94	21						1162	1105					115	2267
14	Other segments ^(a)	132	187	76	21	19	0	0	58	81	33	6	5	4	0	435	188
15	Miscellaneous	69	41	7	2	1			15	14	6	11	208			120	254

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

Upto the Quarter ending on Jun'2023

(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	226	86	45	28	9	1	1	346	304	1236	865	838	86	78	396	3753	
2	Marine Cargo	1717	243	34	20	2		0	326	294	293	63	297		0	2016	1274	
3	Marine Other than Cargo															0	0	
4	Motor OD	71965	13286	2459	435	105	0	2	15833	8958	4751	1331	511	100	213	88252	31697	
5	Motor TP	9	150	308	386	979	312	242	73	1027	1963	2798	11764	5106	5216	2386	27948	
6	Health	25046	685	18	7	2	0		12984	508	16	8	19	13		25758	13548	
7	Personal Accident	473	16	2	5	0	1	0	1625	70	7	4	4	1	1	497	1712	
8	Travel	5	2						2	26						7	28	
9	Workmen's Compensation/ Employer's liability	2	2	3	3	1			1	2	2	32	2			11	39	
10	Public/ Product Liability	0	0	0					0	0	0					0	0	
11	Engineering	84	39	11	2	1		0	30	36	77	225	25		0	137	393	
12	Aviation															0	0	
13	Crop Insurance		94	21						1162	1105					115	2267	
14	Other segments ^(a)	132	187	76	21	19	0	0	58	81	33	6	5	4	0	435	188	
15	Miscellaneous	69	41	7	2	1			15	14	6	11	208			120	254	

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

FORM NL-41 OFFICES INFORMATION

As at:

Name of the Insurer: **Cholamandalam MS General Insurance Company Limited** Date: **30.06.2024**

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the year		195
2	No. of branches approved during the year		9
3	No. of branches opened during	Out of approvals of previous year	0
4	the year	Out of approvals of this year	9
5	No. of branches closed during the year		6
6	No of branches at the end of the year		198
7	No. of branches approved but not opened		18
8	No. of rural branches		NIL
9	No. of urban branches		198
10	<u>No. of Directors:-</u> (a) Independent Director (b) Executive Director (c) Non-executive Director (d) Women Director (e) Whole time director		3 2 (including MD) 3 (excluding ID) 1 (ID) 2 (MD and WTD)
11	<u>No. of Employees</u> (a) On-roll: (b) Off-roll: (c) Total		1542 4 1546
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)		8773 19 32 773 3 6 305 24344 0

Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	1499	33410
Recruitments during the quarter	158	1195
Attrition during the quarter	115	350
Number at the end of the quarter	1542	34255

FORM NL-42**BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS****Name of the Insurer:****Cholamandalam MS General Insurance Company Limited****Date:****June 30, 2024**

Board of Directors and Key Management Persons				
Sl. No.	Name of person	Designation	Role /Category	Details of change in the
1	Mr. M M Murugappan	Chairman	Director	NA
2	Mr. Margam Rama Prasad	Independent Director	Director	NA
3	Ms. K Ramadevi	Independent Director	Director	NA
4	Mr. Sujay Banarji	Independent Director	Director	NA
5	Mr. Sridharan Rangarajan	Non-Executive Director	Director	NA
6	Mr. Naoki Takeda	Non-Executive Director	Director	Change in designation from Whole-time Director to Non-Executive Director w.e.f April 1, 2024
7	Mr. V Suryanarayanan	Managing Director	Director & Key Management Person	NA
8	Mr. Osamu Akine	Whole-time Director	Director & Key Management Person	Appointed w.e.f April 1, 2024
9	Mr. Ashish Hallan	President & Chief Operating Officer	Key Management Person	NA
10	Mr. S Venugopalan	Chief Financial Officer	Key Management Person	NA
11	Mr. Praveen Pathak	Chief Technical Officer	Key Management Person	NA
12	Mr. Suresh Krishnan	Chief Compliance Officer & Company Secretary	Key Management Person	NA
13	Ms. Chitra K	Head - Digital, Branding & Corporate Communications	Key Management Person	NA
14	Mr. Abhiranjan Gupta	Chief Investment Officer	Key Management Person	NA
15	Mr. Shailen Merchant	Head - Human Resources	Key Management Person	NA
16	Mr. Suresh Surendranathan	Chief Technology Officer	Key Management Person	NA
17	Mr. S K Rangaswamy	Chief Risk Officer and Head - Operations & CRM	Key Management Person	NA
18	Mr. Ashwani Kumar Arora	Appointed Actuary	Key Management Person	NA
19	Mr. Chandar Ramamurthy	Head - Reinsurance	Key Management Person	NA
20	Mr. Punit Agarwal	Head - Internal Audit & FCU	Key Management Person	NA

Notes:-

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

Version 1 Upload Date: 14.08.2024

FORM NL-45-GREIVANCE DISPOSAL

Name of the Insurer:

Cholamandalam MS General Insurance Co. Ltd

Date: 30th June 2024

GRIEVANCE DISPOSAL

S.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	0	1		1		0	1
b)	Claim	3	390	28	125	240	0	390
c)	Policy	2	155	85	52	20	0	155
d)	Premium	0	6		1	5	0	6
e)	Refund	0	27	10	14	3	0	27
f)	Coverage	0	6		2	4	0	6
g)	Covernote	0	1			1	0	1
h)	Product	0	2			2	0	2
i)	Others	1	29	7	15	8	0	29
	Total	6	617	130	210	283	0	617
2	Total No. of policies during previous year:	39,86,738						
3	Total No. of claims during previous year:	1,55,103						
4	Total No. of policies during current year:	35,92,746						
5	Total No. of claims during current year:	1,42,226						
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	0.43						
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	27.42						
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	0.00%	0	0	0	0.00%	
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.

Version 1 Upload Date: 14.08.2024

Classification: **Internal**

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

For the Quarter ending: Jun 30, 2024

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

Version 1 Upload Date: 14.08.2024