

S.No.	Form No	Description	Applicability		
			General & Health Insurers	Indian Reinsurer	Branches of Foreign Reinsurer in India
1	NL-1-B-RA	<u>Revenue Account</u>	YES	YES	YES
2	NL-2-B-PL	<u>Profit and Loss Account</u>	YES	YES	YES
3	NL-3-B-BS	<u>Balance Sheet</u>	YES	YES	NO
	NL-3A-B-BS	<u>Balance Sheet</u>	NO	NO	YES
4	NL-4-PREMIUM SCHEDULE	<u>Premium</u>	YES	YES	YES
5	NL-5-CLAIMS SCHEDULE	<u>Claims Incurred</u>	YES	YES	YES
6	NL-6-COMMISSION SCHEDULE	<u>Commission</u>	YES	YES	YES
7	NL-7-OPERATING EXPENSES SCHEDULE	<u>Operating Expenses</u>	YES	YES	YES
8	NL-8-SHARE CAPITAL SCHEDULE	<u>Share Capital</u>	YES	YES	NO
9	NL-9-PATTERN OF SHAREHOLDING SCHEDULE	<u>Pattern of Shareholding</u>	YES	YES	NO
	NL-9A-SHAREHOLDING PATTERN SCHEDULE	<u>Pattern of Shareholding-Annexure A</u>	YES	YES	NO
10	NL-10-RESERVE AND SURPLUS SCHEDULE	<u>Reserves and Surplus</u>	YES	YES	YES
	NL-10A-HEAD OFFICE ACCOUNT SCHEDULE	<u>Head Office Account (FRBs)</u>	NO	NO	YES
11	NL-11-BORROWING SCHEDULE	<u>Borrowings</u>	YES	YES	YES
12	NL-12- INVESTMENT SCHEDULE (SHAREHOLDERS)	<u>Investment</u>	YES	YES	YES
	NL-12A-INVESTMENT SCHEDULE (POLICYHOLDERS)				
	AGGREGATE VALUE OF INVESTMENTS OTHER THAN EQUITY SHARES AND MUTUAL FUND		YES	YES	YES
13	NL-13-LOANS SCHEDULE	<u>Loans</u>	YES	YES	YES
14	NL-14-FIXED ASSETS SCHEDULE	<u>Fixed Assets</u>	YES	YES	YES
15	NL-15-CASH AND BANK BALANCE SCHEDULE	<u>Cash and Bank Balance</u>	YES	YES	YES
16	NL-16-ADVANCES AND OTHER ASSETS SCHEDULE	<u>Advances & Other Assets</u>	YES	YES	YES
	NL-16A-ADVANCES AND OTHER ASSETS SCHEDULE	<u>Advances & Other Assets (FRBs)</u>	NO	NO	YES
17	NL-17-CURRENT LIABILITIES SCHEDULE	<u>Current Liabilities</u>	YES	YES	YES
	NL-17A-CURRENT LIABILITIES SCHEDULE	<u>Current Liabilities (FRBs)</u>	NO	NO	YES
18	NL-18-PROVISIONS SCHEDULE	<u>Provisions</u>	YES	YES	YES
19	NL-19-MISC EXPENDITURE SCHEDULE	<u>Misc Expenditure</u>	YES	YES	YES
20	NL-20-ANALYTICAL RATIOS SCHEDULE	<u>Analytical Ratios</u>	YES	YES	YES
21	NL-21-RELATED PARTY TRANSACTIONS SCHEDULE	<u>Related Party Transactions</u>	YES	YES	YES
22	NL-22-RECEIPTS AND PAYMENT SCHEDULE	<u>Receipts and payments account</u>	YES	YES	YES
23	NL-23 - SOLVENCY MARGIN - GI-TA	<u>Statement of Admissible Assets</u>	YES	YES	YES
24	NL-24 - SOLVENCY MARGIN - GI-TR	<u>Statement of Liabilities</u>	YES	YES	YES
25	NL-25 - SOLVENCY MARGIN - GI-SM-TABLE IA	<u>Required Solvency Margin</u>	YES	YES	YES
26	NL-26 - SOLVENCY MARGIN - GI-SM-TABLE IB	<u>Solvency Margin</u>	YES	YES	YES
27	NL-27-PRODUCT INFORMATION	<u>Product Information</u>	YES	NO	NO
28	NL-28-STATEMENT OF INVESTMENT ASSETS AND STATEMENT OF ACCRETION OF ASSETS	<u>Investment assets and Accretion of Assets</u>	YES	YES	YES
29	NL-29-DEBT SECURITIES	<u>Debt Securities</u>	YES	YES	YES
30	NL-30-NON PERFORMING ASSETS	<u>Non performing assets</u>	YES	YES	YES
31	NL-31-STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT	<u>Investment and Investment Income</u>	YES	YES	YES
32	NL-32-STATEMENT OF DOWN GRADED INVESTMENTS	<u>Down graded investment, Investment Rating and Infra investment rating</u>	YES	YES	YES
33	NL-33-REINSURANCE/RETROCESSION RISK CONCENTRATION	<u>Reinsurance Risk Concentration</u>	YES	YES	YES
34	NL-34-GEOGRAPHICAL DISTN OF BSNS	<u>Geographical Distribution of Business</u>	YES	NO	NO
35	NL-35-BSNS RETURNS ACROSS LOB	<u>Quarterly Business Returns for different line of business (Premium amount and number of policies)</u>	YES	NO	NO
36	NL-36-CHANNEL WISE PREMIUM	<u>Business channels</u>	YES	NO	NO

S.No.	Form No	Description	Applicability		
			General & Health Insurers	Indian Reinsurer	Branches of Foreign Reinsurer in India
37	NL-37-CLAIMS DATA	<u>Claims Data</u>	YES	NO	NO
38	NL-38-DEVELOPMENT OF LOSSES (ANNUAL SUBMISSION)	<u>Movement of Claims</u>	YES	NO	NO
39	NL-39-AGEING OF CLAIMS	<u>Ageing of Claims</u>	YES	NO	NO
40	NL-40-UNDERWRITING PERFORMANCE	<u>Segmental Underwriting Performance</u>	YES	YES	YES
41	NL-41-OFFICE INFORMATION	<u>Office Information</u>	YES	YES	YES
42	NL-42-KEY MANAGEMENT PERSONS	<u>Board of Directors & Management Person</u>	YES	YES	YES
43	NL-43-RURAL AND SOCIAL SECTOR OBLIGATIONS	<u>Rural & Social Sector Obligations</u>	YES	NO	NO
44	NL-44 MOTOR THIRD PARTY OBLIGATION	<u>Motor Third Party Obligation</u>	YES	NO	NO
45	NL-45-GRIEVANCE DISPOSAL	<u>Grievance Disposal</u>	YES	NO	NO
46	NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE	<u>Voting Activity disclosure under Stewardship Code</u>	YES	YES	YES
47	NL-47- PROFILE & PERFORMANCE OF HEALTH INSURANCE, PERSONAL ACCIDENT AND TRAVEL INSURANCE PRODUCTS (ANNUAL SUBMISSION)	<u>Profile & Performance of Health Insurance, Personal Accident and Travel Insurance Products</u>	YES	NO	NO
48	NL-48 - DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)	<u>Quantitative and Qualitative parameters of Health services rendered</u>	YES	NO	NO

	Particulars	Schedule Ref. Form No.	Fire				Marine			
			For the Quarter Sep'23	Up to the Quarter Ended Sep'23	For the corresponding quarter of the previous year Sep'22	Up to the corresponding Quarter of the previous year Sep'22	For the Quarter Sep'23	Up to the Quarter Ended Sep'23	For the corresponding quarter of the previous year Sep'22	Up to the corresponding Quarter of the previous year Sep'22
1	Premiums earned (Net)	NL-4	4,783	9,383	4,427	8,202	1,207	2,370	1,070	2,064
2	Profit/ Loss on sale/redemption of Investments		33	109	35	48	3	13	4	6
3	Interest, Dividend & Rent – Gross <small>Note 1</small>		352	1,384	653	1,328	33	162	93	177
4	Other (a) Other Income (to be specified) (i) Administrative Charges		1	2	1	2	0	0	0	0
	(ii)Investment income from pool (Terrorismpool)		406	734	196	399	-	-	-	-
	(b) Contribution from the Shareholders' Account (i) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-
	TOTAL (A)		5,574	11,613	5,313	9,978	1,243	2,545	1,169	2,247
6	Claims Incurred (Net)	NL-5	2,931	7,775	2,508	4,875	1,206	1,897	994	1,672
7	Commission	NL-6	228	(187)	(754)	(1,513)	(132)	(190)	(224)	(311)
8	Operating Expenses related to Insurance Business	NL-7	2,289	5,479	2,008	3,925	349	844	338	647
9	Premium Deficiency									
	TOTAL (B)		5,448	13,067	3,762	7,287	1,423	2,551	1,108	2,008
10	Operating Profit/(Loss) C= (A - B)		125	(1,454)	1,551	2,691	(181)	(6)	60	239
11	APPROPRIATIONS									
	Transfer to Shareholders' Account		125	(1,454)	1,551	2,691	(181)	(6)	60	239
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-
	TOTAL (C)		125	(1,454)	1,551	2,691	(181)	(6)	60	239

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

Note - 1 @

Pertaining to Policyholder's funds	Fire				Marine			
	For the Quarter Sep'23	Up to the Quarter Ended Sep'23	For the corresponding quarter of the previous year Sep'22	Up to the corresponding Quarter of the previous year Sep'22	For the Quarter Sep'23	Up to the Quarter Ended Sep'23	For the corresponding quarter of the previous year Sep'22	Up to the corresponding Quarter of the previous year Sep'22
Interest, Dividend & Rent	363	1,574	732	1,512	33	184	104	202
Add/Less:-								
Investment Expenses	16	(125)	(28)	(75)	3	(15)	(4)	(10)
Amortisation of Premium/ Discount on Investments	(27)	(65)	(50)	(110)	(3)	(8)	(7)	(15)
Amount written off in respect of depreciated investments								
Provision for Bad and Doubtful Debts								
Provision for diminution in the value of other than actively traded Equities								
Investment income from Pool								
Interest, Dividend & Rent – Gross*	352	1,384	653	1,328	33	162	93	177

* Term gross implies inclusive of TDS

(Amount in Rs. Lakhs)

	Particulars	Schedule Ref. Form No.	Miscellaneous				Total			
			For the Quarter Sep'23	Up to the Quarter Ended Sep'23	For the corresponding quarter of the previous year Sep'22	Up to the corresponding Quarter of the previous year Sep'22	For the Quarter Sep'23	Up to the Quarter Ended Sep'23	For the corresponding quarter of the previous year Sep'22	Up to the corresponding Quarter of the previous year Sep'22
1	Premiums earned (Net)	NL-4	1,21,454	2,32,906	92,507	1,79,869	1,27,442	2,44,659	98,005	1,90,135
2	Profit/ Loss on sale/redemption of Investments		1,733	3,240	914	1,216	1,769	3,362	954	1,269
3	Interest, Dividend & Rent – Gross <small>Note 1</small>		20,884.45	41,073	17,502.67	33,981	21,269	42,619	18,249	35,486
4	Other (a) Other Income (to be specified) (i) Administrative Charges		16	34	14	27	17	37	15	30
	(ii)Investment income from pool (Terrorismpool)		101	184	49	99	507	918	245	498
	(b) Contribution from the Shareholders' Account (i) Towards Excess Expenses of Management		-	-	10,567.70	17,267	-	-	10,568	17,267
	TOTAL (A)		1,44,189	2,77,438	1,21,555	2,32,460	1,51,003	2,91,595	1,28,034	2,44,685
6	Claims Incurred (Net)	NL-5	89,969	1,71,801	67,581	1,30,907	94,106	1,81,473	71,083	1,37,454
7	Commission	NL-6	23,876	50,243	4,693	8,768	23,972	49,867	3,714	6,946
8	Operating Expenses related to Insurance Business	NL-7	20,470	37,878	37,654	72,186	23,107	44,200	40,001	76,758
9	Premium Deficiency									
	TOTAL (B)		1,34,315	2,59,922	1,09,928	2,11,861	1,41,185	2,75,540	1,14,798	2,21,158
10	Operating Profit/(Loss) C= (A - B)		9,874	17,515	11,627	20,600	9,818	16,055	13,236	23,527
11	APPROPRIATIONS									
	Transfer to Shareholders' Account		9,874	17,515	11,627	20,600	9,818	16,055	13,236	23,527
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-
	TOTAL (C)		9,874	17,515	11,627	20,600	9,818	16,055	13,236	23,527

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

Note - 1 @

Pertaining to Policyholder's funds	Miscellaneous				Total			
	For the Quarter Sep'23	Up to the Quarter Ended Sep'23	For the corresponding quarter of the previous year Sep'22	Up to the corresponding Quarter of the previous year Sep'22	For the Quarter Sep'23	Up to the Quarter Ended Sep'23	For the corresponding quarter of the previous year Sep'22	Up to the corresponding Quarter of the previous year Sep'22
Interest, Dividend & Rent	23,024	46,703	19,642	38,709	23,420	48,461	20,478	40,423
Add/Less:-					-	-	-	-
Investment Expenses	(958)	(3,706)	(783)	(1,913)	(940)	(3,846)	(816)	(1,998)
Amortisation of Premium/ Discount on Investments	(1,181)	(1,923)	(1,356)	(2,815)	(1,211)	(1,996)	(1,413)	(2,940)
Amount written off in respect of depreciated investments					-	-	-	-
Provision for Bad and Doubtful Debts					-	-	-	-
Provision for diminution in the value of other than actively traded Equities					-	-	-	-
Investment income from Pool					-	-	-	-
Interest, Dividend & Rent – Gross*	20,884	41,073	17,503	33,981	21,269	42,619	18,249	35,486

* Term gross implies inclusive of TDS

Version 1 Upload Date: 10.11.2023

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 30 SEPTEMBER 2023						
(Amount in Rs. Lakhs)						
	Particulars	Schedule Ref. Form No.	For the Quarter Sep'23	Up to the Quarter Ended Sep'23	For the corresponding quarter of the previous year Sep'22	Up to the corresponding Quarter of the previous year Sep'22
1	OPERATING PROFIT/(LOSS)	NL-1				
	(a) Fire Insurance		125	(1,454)	1,551	2,691
	(b) Marine Insurance		(181)	(6)	60	239
	(c) Miscellaneous Insurance		9,874	17,515	11,627	20,600
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent - Gross		3,890	6,793	2,558	4,874
	(b) Profit on sale of investments		319	536	132	174
	(c) (Loss on sale/ redemption of investments)		-	-	-	-
	(d) Amortization of Premium / Discount on Investments		-	-	-	-
3	OTHER INCOME (Interest on IT Refund)		-	-	691	691
	TOTAL (A)		14,027	23,384	16,619	29,269
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	0	(178)
	(b) For doubtful debts		-	(1,997)	-	-
	(c) Others (to be specified)					
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		249	498	691	1,340
	(b) Bad debts written off		-	1,997	-	-
	(c) Interest on subordinated debt		213	424	218	435
	(d) Expenses towards CSR activities		241	363	220	341
	(e) Penalties		-	-	-	-
	(f) Contribution to Policyholders' A/c					
	(i) Towards Excess Expenses of Management		-	-	10,567	17,267
	(g) Others					
	(i) Marketing cost absorbed in shareholder's account (P&L account)		-	-	-	-
	(ii) Employees' Remuneration and Welfare Benefits					
			149	149	216	231
	TOTAL (B)		852	1,434	11,911	19,436
6	Profit/(Loss) Before Tax		13,175	21,950	4,708	9,833
7	Provision for Taxation		3,358	5,585	1,224	2,532
8	Profit / (Loss) after tax		9,818	16,365	3,484	7,301
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		76,894	70,346	70,292	66,476
	Balance carried forward to Balance Sheet		86,711	86,711	73,777	73,777
<p><u>Notes: to Form NL-1-B-RA and NL-2-B- PL</u></p> <p>(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.</p> <p>(b) Under the sub-head "Others" items like foreign exchange gains or losses and other items shall be included</p> <p>(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.</p> <p>(d) Income from rent shall include only the realized rent. It shall not include any notional rent.</p> <p>(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</p>						

Classification: Confidential

FORM NL-3-B-BS

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

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

BALANCE SHEET AS AT 30 SEPTEMBER 2023

(Amount in Rs. Lakhs)

Particulars	Schedule Ref. Form No.	As At Sep'23	As At Sep'22(Corresponding previous year)
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8	29,881	29,881
SHARE APPLICATION MONEY PENDING ALLOTMENT			
RESERVES AND SURPLUS	NL-10	2,02,515	1,73,579
FAIR VALUE CHANGE ACCOUNT			
-Shareholders' Funds		2,227	294
-Policyholders' Funds		13,969	2,137
BORROWINGS	NL-11	10,000	10,000
TOTAL		2,58,592	2,15,891
APPLICATION OF FUNDS			
INVESTMENTS-Shareholders	NL-12	2,15,142	1,61,413
INVESTMENTS-Policyholders	NL-12A	13,49,795	11,75,349
LOANS	NL-13	-	-
FIXED ASSETS	NL-14	12,362	9,910
DEFERRED TAX ASSET (Net)		20,332	18,051
CURRENT ASSETS			
Cash and Bank Balances	NL-15	1,158	2,517
Advances and Other Assets	NL-16	1,22,278	98,188
Sub-Total (A)		1,23,436	1,00,705
DEFERRED TAX LIABILITY (Net)			
CURRENT LIABILITIES	NL-17	11,34,528	9,83,393
PROVISIONS	NL-18	3,27,947	2,66,144
Sub-Total (B)		14,62,475	12,49,537
NET CURRENT ASSETS (C) = (A - B)		(13,39,039)	(11,48,832)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT			
TOTAL		2,58,592	2,15,891

CONTINGENT LIABILITIES

Particulars	As At Sep'23	As At Sep'22(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	41,105	49,139
6. Reinsurance obligations to the extent not provided for in accounts	-	-
7. Others (to be specified) (a). _____ (b). _____	-	-
TOTAL	41,105	49,139

Version 1 Upload Date: 10.11.2023

FORM NL-4-PREMIUM SCHEDULE

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine	
	For the Quarter Sep'23	Up to the Quarter Ended Sep'23	For the Quarter Sep'23	Up to the Quarter Ended Sep'23	For the Quarter Sep'23	Up to the Quarter Ended Sep'23	For the Quarter Sep'23	Up to the Quarter Ended Sep'23
Gross Direct Premium	17,588	39,379	3,221	6,790	500	782	3,721	7,571
Add: Premium on reinsurance accepted ^(a)	1,667	3,619	0	3	-	-	0	3
Less : Premium on reinsurance ceded ^(a)	12,837	29,991	2,023	4,134	496	777	2,519	4,912
Net Written Premium	6,418	13,006	1,198	2,658	4	5	1,201	2,663
Add: Opening balance of UPR	45,462	43,474	1,863	1,564	1	2	1,864	1,566
Less: Closing balance of UPR	47,096	47,096	1,857	1,857	1	2	1,858	1,859
Net Earned Premium	4,783	9,383	1,203	2,366	3	4	1,207	2,370
Gross Direct Premium								
- In India	17,588	39,379	3,221	6,790	500	782	3,721	7,571
- 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	
	For the corresponding quarter of the previous year Sep'22	Up to the corresponding Quarter of the previous year Sep'22	For the corresponding quarter of the previous year Sep'22	Up to the corresponding Quarter of the previous year Sep'22	For the corresponding quarter of the previous year Sep'22	Up to the corresponding Quarter of the previous year Sep'22	For the corresponding quarter of the previous year Sep'22	Up to the corresponding Quarter of the previous year Sep'22
Gross Direct Premium	16,671	35,563	3,410	6,416	371	561	3,781	6,976
Add: Premium on reinsurance accepted ^(a)	1,219	2,162	0	0	-	-	0	0
Less : Premium on reinsurance ceded ^(a)	12,112	25,495	2,212	3,903	370	559	2,582	4,462
Net Written Premium	5,779	12,230	1,198	2,513	1	2	1,199	2,514
Add: Opening balance of UPR	42,761	40,084	1,692	1,371	0	0	1,693	1,371
Less: Closing balance of UPR	44,113	44,113	1,820	1,820	1	1	1,822	1,822
Net Earned Premium	4,427	8,202	1,069	2,064	0	1	1,070	2,064
Gross Direct Premium								
- In India	16,671	35,563	3,410	6,416	371	561	3,781	6,976
- 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

Particulars	Motor OD		Motor TP		Total Motor	
	For the Quarter Sep'23	Up to the Quarter Ended Sep'23	For the Quarter Sep'23	Up to the Quarter Ended Sep'23	For the Quarter Sep'23	Up to the Quarter Ended Sep'23
Gross Direct Premium	47,317	95,280	68,065	1,31,126	1,15,383	2,26,406
Add: Premium on reinsurance accepted ^(a)	-	-	-	-	-	-
Less : Premium on reinsurance ceded ^(a)	18,532	37,303	2,940	5,617	21,472	42,920
Net Written Premium	28,785	57,977	65,125	1,25,508	93,911	1,83,485
Add: Opening balance of UPR	57,584	55,493	1,35,653	1,41,195	1,93,237	1,96,688
Less: Closing balance of UPR	57,617	57,617	1,32,470	1,32,470	1,90,087	1,90,087
Net Earned Premium	28,753	55,853	68,308	1,34,233	97,061	1,90,086
Gross Direct Premium						
- In India	47,317	95,280	68,065	1,31,126	1,15,383	2,26,406
- Outside India						

Particulars	Motor OD		Motor TP		Total Motor	
	For the corresponding quarter of the previous year Sep'22	Up to the corresponding Quarter of the previous year Sep'22	For the corresponding quarter of the previous year Sep'22	Up to the corresponding Quarter of the previous year Sep'22	For the corresponding quarter of the previous year Sep'22	Up to the corresponding Quarter of the previous year Sep'22
Gross Direct Premium	38,989	71,512	62,707	1,12,266	1,01,696	1,83,779
Add: Premium on reinsurance accepted ^(a)	-	-	-	-	-	-
Less : Premium on reinsurance ceded ^(a)	15,321	28,059	2,592	4,685	17,914	32,744
Net Written Premium	23,668	43,454	60,115	1,07,581	83,782	1,51,035
Add: Opening balance of UPR	40,915	40,371	1,09,242	1,15,160	1,50,157	1,55,532
Less: Closing balance of UPR	43,768	43,768	1,12,985	1,12,985	1,56,752	1,56,752
Net Earned Premium	20,815	40,057	56,372	1,09,757	77,187	1,49,814
Gross Direct Premium						
- In India	38,989	71,512	62,707	1,12,266	1,01,696	1,83,779
- Outside India						

FORM NL-4-PREMIUM SCHEDULE

Particulars	Health		Personal Accident		Travel Insurance		Total Health	
	For the Quarter Sep'23	Up to the Quarter Ended Sep'23	For the Quarter Sep'23	Up to the Quarter Ended Sep'23	For the Quarter Sep'23	Up to the Quarter Ended Sep'23	For the Quarter Sep'23	Up to the Quarter Ended Sep'23
Gross Direct Premium	20,752	38,886	9,064	18,128	43	106	29,859	57,120
Add: Premium on reinsurance accepted ^(a)	-	-	-	-	-	-	-	-
Less : Premium on reinsurance ceded ^(a)	3,100	5,603	2,584	5,220	2	5	5,687	10,828
Net Written Premium	17,651	33,283	6,480	12,907	41	102	24,172	46,292
Add: Opening balance of UPR	34,866	30,114	32,084	30,681	32	19	66,982	60,814
Less: Closing balance of UPR	40,310	40,310	33,156	33,156	24	24	73,491	73,491
Net Earned Premium	12,207	23,087	5,408	10,432	50	96	17,664	33,616
Gross Direct Premium								
- In India	20,752	38,886	9,064	18,128	43	106	29,859	57,120
- Outside India								

Particulars	Health		Personal Accident		Travel Insurance		Total Health	
	For the corresponding quarter of the previous year Sep'22	Up to the corresponding Quarter of the previous year Sep'22	For the corresponding quarter of the previous year Sep'22	Up to the corresponding Quarter of the previous year Sep'22	For the corresponding quarter of the previous year Sep'22	Up to the corresponding Quarter of the previous year Sep'22	For the corresponding quarter of the previous year Sep'22	Up to the corresponding Quarter of the previous year Sep'22
Gross Direct Premium	14,512	28,317	7,477	15,227	31	46	22,020	43,590
Add: Premium on reinsurance accepted ^(a)	-	-	-	-	-	-	-	-
Less : Premium on reinsurance ceded ^(a)	3,486	6,365	2,300	4,990	2	2	5,788	11,358
Net Written Premium	11,025	21,951	5,178	10,237	29	44	16,232	32,232
Add: Opening balance of UPR	22,436	19,529	28,097	27,510	13	7	50,546	47,045
Less: Closing balance of UPR	25,059	25,059	28,750	28,750	24	24	53,834	53,834
Net Earned Premium	8,402	16,421	4,524	8,996	18	27	12,944	25,443
Gross Direct Premium								
- In India	14,512	28,317	7,477	15,227	31	46	22,020	43,590
- Outside India								

FORM NL-4-PREMIUM SCHEDULE

Miscellaneous								
Particulars	Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation	
	For the Quarter Sep'23	Up to the Quarter Ended Sep'23	For the Quarter Sep'23	Up to the Quarter Ended Sep'23	For the Quarter Sep'23	Up to the Quarter Ended Sep'23	For the Quarter Sep'23	Up to the Quarter Ended Sep'23
Gross Direct Premium	176	428	178	641	911	1,980	-	-
Add: Premium on reinsurance accepted ^(a)	-	-	-	-	53	117	-	-
Less : Premium on reinsurance ceded ^(a)	8	19	106	432	629	1,544	-	-
Net Written Premium	168	409	72	209	335	553	-	-
Add: Opening balance of UPR	365	367	378	352	720	725	-	-
Less: Closing balance of UPR	316	316	348	348	804	804	-	-
Net Earned Premium	217	460	103	213	251	474	-	-
Gross Direct Premium								
- In India	176	428	178	641	911	1,980	-	-
- Outside India								

Miscellaneous								
Particulars	Workmen's Compensation/ Employer's liability		Public/ Product Liability		Engineering		Aviation	
	For the corresponding quarter of the previous year Sep'22	Up to the corresponding Quarter of the previous year Sep'22	For the corresponding quarter of the previous year Sep'22	Up to the corresponding Quarter of the previous year Sep'22	For the corresponding quarter of the previous year Sep'22	Up to the corresponding Quarter of the previous year Sep'22	For the corresponding quarter of the previous year Sep'22	Up to the corresponding Quarter of the previous year Sep'22
Gross Direct Premium	378	580	207	672	614	1,424	-	-
Add: Premium on reinsurance accepted ^(a)	-	-	-	-	83	153	-	-
Less : Premium on reinsurance ceded ^(a)	15	23	119	383	490	1,058	-	-
Net Written Premium	363	557	88	289	208	518	-	-
Add: Opening balance of UPR	455	495	467	424	764	691	-	-
Less: Closing balance of UPR	467	467	422	422	695	695	-	-
Net Earned Premium	351	585	134	292	277	515	-	-
Gross Direct Premium								
- In India	378	580	207	672	614	1,424	-	-
- Outside India								

Particulars	Crop Insurance		Other segments ^(b)		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
	For the Quarter Sep'23	Up to the Quarter Ended Sep'23	For the Quarter Sep'23	Up to the Quarter Ended Sep'23	For the Quarter Sep'23	Up to the Quarter Ended Sep'23	For the Quarter Sep'23	Up to the Quarter Ended Sep'23	For the Quarter Sep'23	Up to the Quarter Ended Sep'23
Gross Direct Premium	28,978	28,978			2,125	4,525	1,77,610	3,20,078	1,98,919	3,67,028
Add: Premium on reinsurance accepted ^(a)	-	-			-	-	53	117	1,720	3,739
Less : Premium on reinsurance ceded ^(a)	20,501	20,501			129	465	48,531	76,709	63,887	1,11,612
Net Written Premium	8,477	8,477	-	-	1,996	4,060	1,29,132	2,43,486	1,36,751	2,59,155
Add: Opening balance of UPR	-	-			4,899	4,734	2,66,582	2,63,680	3,13,907	3,08,720
Less: Closing balance of UPR	4,347	4,347			4,867	4,867	2,74,259	2,74,259	3,23,214	3,23,215
Net Earned Premium	4,130	4,130	-	-	2,028	3,927	1,21,454	2,32,906	1,27,442	2,44,659
Gross Direct Premium										
- In India	28,978	28,978	-	-	2,125	4,525	1,77,610	3,20,078	1,98,919	3,67,028
- Outside India										

Particulars	Crop Insurance		Other segments ^(b)		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
	For the corresponding quarter of the previous year Sep'22	Up to the corresponding Quarter of the previous year Sep'22	For the corresponding quarter of the previous year Sep'22	Up to the corresponding Quarter of the previous year Sep'22	For the corresponding quarter of the previous year Sep'22	Up to the corresponding Quarter of the previous year Sep'22	For the corresponding quarter of the previous year Sep'22	Up to the corresponding Quarter of the previous year Sep'22	For the corresponding quarter of the previous year Sep'22	Up to the corresponding Quarter of the previous year Sep'22
Gross Direct Premium	-	-			2,010	3,825	1,26,925	2,33,869	1,47,378	2,76,408
Add: Premium on reinsurance accepted ^(a)	-	-			-	-	83	153	1,303	2,315
Less : Premium on reinsurance ceded ^(a)	-	-			3	279	24,328	45,844	39,022	75,801
Net Written Premium	-	-	-	-	2,008	3,546	1,02,681	1,88,178	1,09,659	2,02,923
Add: Opening balance of UPR	-	-			3,923	3,990	2,06,312	2,08,177	2,50,765	2,49,632
Less: Closing balance of UPR	-	-			4,316	4,316	2,16,485	2,16,485	2,62,420	2,62,420
Net Earned Premium	-	-			1,615	3,220	92,507	1,79,869	98,005	1,90,135
Gross Direct Premium										
- In India	-	-	-	-	2,010	3,825	1,26,925	2,33,869	1,47,378	2,76,408
- Outside India										

FORM NL-5 - CLAIMS SCHEDULE

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine	
	For the Quarter Sep'23	Up to the Quarter Ended Sep'23	For the Quarter Sep'23	Up to the Quarter Ended Sep'23	For the Quarter Sep'23	Up to the Quarter Ended Sep'23	For the Quarter Sep'23	Up to the Quarter Ended Sep'23
Claims Paid (Direct)	7,201	9,119	1,868	2,993	-	-	1,868	2,993
Add :Re-insurance accepted to direct claims	-	0	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	4,648	5,548	1,128	1,812	-	-	1,128	1,812
Net Claim Paid	2,554	3,572	740	1,181	-	-	740	1,181
Add Claims Outstanding at the end of the year	10,945	10,945	1,792	1,792	0	0	1,793	1,793
Less Claims Outstanding at the beginning of the year	10,567	6,741	1,326	1,077	0	0	1,327	1,077
Net Incurred Claims	2,931	7,775	1,206	1,897	0	0	1,206	1,897
Claims Paid (Direct)								
-In India	7,201	9,119	1,868	2,993	-	-	1,868	2,993
-Outside India								
Estimates of IBNR and IBNER at the end of the period (net)	523	523	255	255	0	0	255	255
Estimates of IBNR and IBNER at the beginning of the period (net)	523	432	207	200	0	0	207	200

Notes:

- Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included in the amount for outstanding claims.
- 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 direct premium

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine	
	For the corresponding quarter of the previous year Sep'22	Up to the corresponding Quarter of the previous year Sep'22	For the corresponding quarter of the previous year Sep'22	Up to the corresponding Quarter of the previous year Sep'22	For the corresponding quarter of the previous year Sep'22	Up to the corresponding Quarter of the previous year Sep'22	For the corresponding quarter of the previous year Sep'22	Up to the corresponding Quarter of the previous year Sep'22
Claims Paid (Direct)	3,872	5,786	2,295	3,585	-	-	2,295	3,585
Add :Re-insurance accepted to direct claims	-	0	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	1,629	2,647	1,722	2,541	-	-	1,722	2,541
Net Claim Paid	2,243	3,139	573	1,044	-	-	573	1,044
Add Claims Outstanding at the end of the year	7,465	7,465	1,739	1,739	0	0	1,740	1,740
Less Claims Outstanding at the beginning of the year	7,201	5,729	1,318	1,112	0	0	1,318	1,112
Net Incurred Claims	2,508	4,875	994	1,672	0	0	994	1,672
Claims Paid (Direct)								
-In India	3,872	5,786	2,295	3,585	-	-	2,295	3,585
-Outside India								
Estimates of IBNR and IBNER at the end of the period (net)	432	432	200	200	0	0	200	200
Estimates of IBNR and IBNER at the beginning of the period (net)	382	399	195	181	0	-	195	181

Notes:

- Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included in the amount for outstanding claims.
- 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 direct premium

FORM NL-5 - CLAIMS SCHEDULE

Particulars	Motor OD		Motor TP		Total Motor		Health	
	For the Quarter Sep'23	Up to the Quarter Ended Sep'23	For the Quarter Sep'23	Up to the Quarter Ended Sep'23	For the Quarter Sep'23	Up to the Quarter Ended Sep'23	For the Quarter Sep'23	Up to the Quarter Ended Sep'23
Claims Paid (Direct)	34,085	62,909	34,227	55,702	68,312	1,18,611	11,524	22,464
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	12,981	23,986	1,667	2,712	14,647	26,698	2,064	4,300
Net Claim Paid	21,104	38,923	32,561	52,990	53,665	91,913	9,460	18,164
Add Claims Outstanding at the end of the year	18,133	18,133	8,08,697	8,08,697	8,26,830	8,26,830	8,419	8,419
Less Claims Outstanding at the beginning of the year	18,038	15,564	7,89,014	7,58,574	8,07,051	7,74,138	7,401	6,842
Net Incurred Claims	21,200	41,493	52,245	1,03,113	73,444	1,44,606	10,478	19,742
Claims Paid (Direct)								
-In India	34,085	62,909	34,227	55,702	68,312	1,18,611	11,524	22,464
-Outside India								
Estimates of IBNR and IBNER at the end of the period (net)	5,442	5,442	5,21,363	5,21,363	5,26,805	5,26,805	2,841	2,841
Estimates of IBNR and IBNER at the beginning of the period (net)	5,200	3,498	5,18,115	4,86,414	5,23,315	4,89,912	2,891	2,089

Particulars	Motor OD		Motor TP		Total Motor		Health	
	For the corresponding quarter of the previous year Sep'22	Up to the corresponding Quarter of the previous year Sep'22	For the corresponding quarter of the previous year Sep'22	Up to the corresponding Quarter of the previous year Sep'22	For the corresponding quarter of the previous year Sep'22	Up to the corresponding Quarter of the previous year Sep'22	For the corresponding quarter of the previous year Sep'22	Up to the corresponding Quarter of the previous year Sep'22
Claims Paid (Direct)	24,693	46,601	24,533	38,346	49,227	84,946	9,944	18,645
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	9,531	18,017	1,233	1,931	10,764	19,948	2,159	4,048
Net Claim Paid	15,162	28,583	23,300	36,415	38,463	64,998	7,786	14,597
Add Claims Outstanding at the end of the year	12,656	12,656	7,17,488	7,17,488	7,30,144	7,30,144	6,345	6,345
Less Claims Outstanding at the beginning of the year	13,148	11,989	6,97,639	6,69,343	7,10,787	6,81,332	5,860	6,331
Net Incurred Claims	14,670	29,250	43,150	84,560	57,819	1,13,810	8,271	14,610
Claims Paid (Direct)								
-In India	24,693	46,601	24,533	38,346	49,227	84,946	9,944	18,645
-Outside India								
Estimates of IBNR and IBNER at the end of the period (net)	3,498	3,498	4,86,414	4,86,414	4,89,912	4,89,912	2,089	2,089
Estimates of IBNR and IBNER at the beginning of the period (net)	3,501	2,375	4,74,973	4,30,755	4,78,474	4,33,130	2,036	2,811

FORM NL-5 - CLAIMS SCHEDULE

Particulars	Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability	
	For the Quarter Sep'23	Up to the Quarter Ended Sep'23	For the Quarter Sep'23	Up to the Quarter Ended Sep'23	For the Quarter Sep'23	Up to the Quarter Ended Sep'23	For the Quarter Sep'23	Up to the Quarter Ended Sep'23
Claims Paid (Direct)	2,130	3,624	77	122	13,731	26,211	51	153
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	981	1,510	3	5	3,048	5,814	2	7
Net Claim Paid	1,150	2,115	74	117	10,683	20,396	49	146
Add Claims Outstanding at the end of the year	2,641	2,641	166	166	11,227	11,227	529	529
Less Claims Outstanding at the beginning of the year	2,523	2,619	245	167	10,170	9,629	482	458
Net Incurred Claims	1,268	2,137	(4)	116	11,741	21,995	96	217
Claims Paid (Direct)								
-In India	2,130	3,624	77	122	13,731	26,211	51	153
-Outside India								
Estimates of IBNR and IBNER at the end of the period (net)	1,649	1,649	41	41	4,531	4,531	120	120
Estimates of IBNR and IBNER at the beginning of the period (net)	1,646	1,762	40	32	4,578	3,882	122	157

Particulars	Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's liability	
	For the corresponding quarter of the previous year Sep'22	Up to the corresponding Quarter of the previous year Sep'22	For the corresponding quarter of the previous year Sep'22	Up to the corresponding Quarter of the previous year Sep'22	For the corresponding quarter of the previous year Sep'22	Up to the corresponding Quarter of the previous year Sep'22	For the corresponding quarter of the previous year Sep'22	Up to the corresponding Quarter of the previous year Sep'22
Claims Paid (Direct)	1,474	2,982	2	2	11,419	21,629	62	86
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	494	1,031	(0)	-	2,652	5,079	3	4
Net Claim Paid	980	1,951	2	2	8,767	16,550	59	82
Add Claims Outstanding at the end of the year	2,812	2,812	95	95	9,252	9,252	632	632
Less Claims Outstanding at the beginning of the year	2,834	3,254	84	93	8,777	9,678	566	539
Net Incurred Claims	958	1,509	14	4	9,242	16,124	124	175
Claims Paid (Direct)								
-In India	1,474	2,982	2	2	11,419	21,629	62	86
-Outside India								
Estimates of IBNR and IBNER at the end of the period (net)	1,762	1,762	32	32	3,882	3,882	157	157
Estimates of IBNR and IBNER at the beginning of the period (net)	1,783	2,039	22	39	3,841	4,889	147	117

FORM NL-5 - CLAIMS SCHEDULE

Particulars	Public/ Product Liability		Engineering		Aviation		Crop Insurance	
	For the Quarter Sep'23	Up to the Quarter Ended Sep'23	For the Quarter Sep'23	Up to the Quarter Ended Sep'23	For the Quarter Sep'23	Up to the Quarter Ended Sep'23	For the Quarter Sep'23	Up to the Quarter Ended Sep'23
Claims Paid (Direct)	54	56	299	503	-	-	(1)	1
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	32	33	149	296	-	-	(1)	1
Net Claim Paid	22	23	150	207	-	-	(0)	0
Add Claims Outstanding at the end of the year	158	158	334	334	-	-	4,816	4,816
Less Claims Outstanding at the beginning of the year	116	177	488	529	-	-	556	557
Net Incurred Claims	63	4	(5)	12	-	-	4,260	4,260
Claims Paid (Direct)								
-In India	54	56	299	503	-	-	(1)	1
-Outside India								
Estimates of IBNR and IBNER at the end of the period (net)	46	46	89	89	-	-	4,295	4,295
Estimates of IBNR and IBNER at the beginning of the period (net)	48	72	91	81	-	-	35	37

Particulars	Public/ Product Liability		Engineering		Aviation		Crop Insurance	
	For the corresponding quarter of the previous year Sep'22	Up to the corresponding Quarter of the previous year Sep'22	For the corresponding quarter of the previous year Sep'22	Up to the corresponding Quarter of the previous year Sep'22	For the corresponding quarter of the previous year Sep'22	Up to the corresponding Quarter of the previous year Sep'22	For the corresponding quarter of the previous year Sep'22	Up to the corresponding Quarter of the previous year Sep'22
Claims Paid (Direct)	56	67	447	666	-	-	1	2
Add :Re-insurance accepted to direct claims	-	-	-	0	-	-	-	-
Less :Re-insurance Ceded to claims paid	33	39	320	405	-	-	1	1
Net Claim Paid	24	28	127	261	-	-	0	0
Add Claims Outstanding at the end of the year	206	206	551	551	-	-	589	589
Less Claims Outstanding at the beginning of the year	229	253	588	612	-	-	589	589
Net Incurred Claims	1	(19)	89	200	-	-	(0)	0
Claims Paid (Direct)								
-In India	56	67	447	666	-	-	1	2
-Outside India								
Estimates of IBNR and IBNER at the end of the period (net)	72	72	81	81	-	-	37	37
Estimates of IBNR and IBNER at the beginning of the period (net)	82	93	81	94	-	-	37	32

FORM NL-5 - CLAIMS SCHEDULE

(Amount in Rs. Lakhs)

Particulars	Other segments ^(b)		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
	For the Quarter Sep'23	Up to the Quarter Ended Sep'23	For the Quarter Sep'23	Up to the Quarter Ended Sep'23	For the Quarter Sep'23	Up to the Quarter Ended Sep'23	For the Quarter Sep'23	Up to the Quarter Ended Sep'23
Claims Paid (Direct)	-	-	296	635	82,742	1,46,169	91,811	1,58,281
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	0
Less :Re-insurance Ceded to claims paid	-	-	46	82	17,923	32,931	23,699	40,290
Net Claim Paid	-	-	250	553	64,819	1,13,239	68,112	1,17,991
Add Claims Outstanding at the end of the year	-	-	908	908	8,44,802	8,44,802	8,57,540	8,57,540
Less Claims Outstanding at the beginning of the year	-	-	788	753	8,19,652	7,86,239	8,31,545	7,94,058
Net Incurred Claims	-	-	370	708	89,969	1,71,801	94,106	1,81,473
Claims Paid (Direct)								
-In India	-	-	296	635	82,742	1,46,169	91,811	1,58,281
-Outside India								
Estimates of IBNR and IBNER at the end of the period (net)	-	-	322	322	5,36,208	5,36,208	5,36,986	5,36,986
Estimates of IBNR and IBNER at the beginning of the period (net)	-	-	313	270	5,28,502	4,94,411	5,29,233	4,95,043

(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 Sep'22	Up to the corresponding Quarter of the previous year Sep'22	For the corresponding quarter of the previous year Sep'22	Up to the corresponding Quarter of the previous year Sep'22	For the corresponding quarter of the previous year Sep'22	Up to the corresponding Quarter of the previous year Sep'22	For the corresponding quarter of the previous year Sep'22	Up to the corresponding Quarter of the previous year Sep'22
Claims Paid (Direct)	-	-	261	507	61,473	1,07,903	67,640	1,17,275
Add :Re-insurance accepted to direct claims	-	-	-	-	-	0	-	1
Less :Re-insurance Ceded to claims paid	-	-	28	55	13,800	25,531	17,151	30,720
Net Claim Paid	-	-	233	453	47,673	82,372	50,489	86,555
Add Claims Outstanding at the end of the year	-	-	782	782	7,42,154	7,42,154	7,51,359	7,51,359
Less Claims Outstanding at the beginning of the year	-	-	709	618	7,22,246	6,93,620	7,30,765	7,00,460
Net Incurred Claims	-	-	306	616	67,581	1,30,907	71,083	1,37,454
Claims Paid (Direct)								
-In India	-	-	261	507	61,473	1,07,903	67,640	1,17,275
-Outside India								
Estimates of IBNR and IBNER at the end of the period (net)	-	-	270	270	4,94,411	4,94,411	4,95,043	4,95,043
Estimates of IBNR and IBNER at the beginning of the period (net)	-	-	244	168	4,82,905	4,38,523	4,83,481	4,39,103

FORM NL-6-COMMISSION SCHEDULE

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor	
	For the Quarter Sep'23	Up to the Quarter Ended Sep'23	For the Quarter Sep'23	Up to the Quarter Ended Sep'23	For the Quarter Sep'23	Up to the Quarter Ended Sep'23	For the Quarter Sep'23	Up to the Quarter Ended Sep'23	For the Quarter Sep'23	Up to the Quarter Ended Sep'23	For the Quarter Sep'23	Up to the Quarter Ended Sep'23	For the Quarter Sep'23	Up to the Quarter Ended Sep'23
Commission & Remuneration	2,615	5,338	352	743	0	0	352	743	12,256	26,091	11,303	21,779	23,559	47,870
Rewards							-	-					-	-
Distribution fees	-	-	-	-	-	-	-	-	125	170	55	67	180	237
Commission	2,615	5,338	352	743	0	0	352	743	12,381	26,260	11,358	21,846	23,739	48,107
Add: Commission on Re-insurance Accepted	138	310	-	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	2,525	5,834	381	774	103	159	484	933	5,461	9,100	136	336	5,597	9,436
Net Commission	228	(187)	(29)	(32)	(103)	(158)	(132)	(190)	6,920	17,160	11,222	21,510	18,142	38,670

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

Individual Agents	163	240	32	56	-	-	32	56	28	33	125	197	153	230
Corporate Agents-Banks/FII/HFC	854	1,522	2	6	-	-	2	6	192	398	620	1,101	812	1,500
Corporate Agents-Others	542	1,111	18	33	-	-	18	33	4,419	5,858	6,211	12,830	10,631	18,688
Insurance Brokers	1,056	2,465	299	648	0	0	299	648	7,391	19,441	4,051	7,181	11,442	26,623
Direct Business - Online ^c							-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	97	140	74	89	171	229
Web Aggregators	-	-	-	-	-	-	-	-	(0)	0	0	0	(0)	0
Insurance Marketing Firm							-	-	-	-	-	-	-	-
Common Service Centers	-	0	-	-	-	-	-	-	41	70	116	169	157	239
Micro Agents							-	-	-	-	-	-	-	-
Point of Sales (Direct)	-	0	-	0	-	-	-	0	45	149	91	212	136	361
Other (to be specified)														
TOTAL	2,615	5,338	352	743	0	0	352	743	12,213	26,091	11,289	21,779	23,502	47,870
Commission and Rewards on (Excluding Reinsurance) Business written :														
In India	2,615	5,338	352	743	0	0	352	743	12,213	26,091	11,289	21,779	23,502	47,870
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

FORM NL-6-COMMISSION SCHEDULE

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor	
	For the corresponding quarter of the previous year Sep'22	Up to the corresponding Quarter of the previous year Sep'22	For the correspondi ng quarter of the previous year Sep'22	Up to the correspondin g Quarter of the previous year Sep'22	For the correspondi ng quarter of the previous year Sep'22	Up to the correspondi ng Quarter of the previous year Sep'22	For the correspondi ng quarter of the previous year Sep'22	Up to the correspondin g Quarter of the previous year Sep'22	For the correspondin g quarter of the previous year Sep'22	Up to the corresponding Quarter of the previous year Sep'22	For the corresponding quarter of the previous year Sep'22	Up to the corresponding Quarter of the previous year Sep'22	For the corresponding quarter of the previous year Sep'22	Up to the corresponding Quarter of the previous year Sep'22
Commission & Remuneration	1,639	3,336	244	516	-	-	244	516	7,409	13,500	728	1,267	8,136	14,768
Rewards							-	-					-	-
Distribution fees	-	-	-	-	-	-	-	-					-	-
Gross Commission	1,639	3,336	244	516	-	-	244	516	7,409	13,500	728	1,267	8,136	14,768
Add: Commission on Re-insurance Accepted	27	53	-	-		-	-	-	-	-		-	-	-
Less: Commission on Re-insurance Ceded	2,419	4,902	395	716		111	468	827		8,655		246	5,315	8,901
Net Commission	(754)	(1,513)	(151)	(200)	(73)	(111)	(224)	(311)	2,197	4,846	624	1,021	2,822	5,867
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:														
Individual Agents	38	69	18	33	-	-	18	33	16	22	6	11	22	33
Corporate Agents-Banks/FII/HFC	672	1,293	2	7	-	-	2	7	424	830	120	213	544	1,044
Corporate Agents-Others	169	307	(2)	11	-	-	(2)	11	2,570	4,715	395	715	2,965	5,431
Insurance Brokers	760	1,667	226	464	-	-	226	464	4,329	7,781	187	292	4,515	8,073
Direct Business - Online ^c		-		-		-	-	-		-		-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	27	64	0	0	27	65
Web Aggregators	-	-	-	-	-	-	-	-	0	0	0	0	0	0
Insurance Marketing Firm		-		-		-	-	-		-		-	-	-
Common Service Centers	-	-	-	-	-	-	-	-	3	5	15	27	18	32
Micro Agents		-		-		-	-	-		-		-	-	-
Point of Sales (Direct)	0	0	0	(0)	-	-	0	(0)	40	81	5	9	45	90
Other (to be specified)		-		-		-			-					
TOTAL	1,639	3,336	244	516	-	-	244	516	7,409	13,500	728	1,267	8,136	14,768
Commission and Rewards on (Excluding Reinsurance) Business written :														
In India	1,639	3,336	244	516	-	-	244	516	7,409	13,500	728	1,267	8,136	14,768
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 Sep'23	Up to the Quarter Ended Sep'23	For the Quarter Sep'23	Up to the Quarter Ended Sep'23	For the Quarter Sep'23	Up to the Quarter Ended Sep'23	For the Quarter Sep'23	Up to the Quarter Ended Sep'23	For the Quarter Sep'23	Up to the Quarter Ended Sep'23	For the Quarter Sep'23	Up to the Quarter Ended Sep'23	For the Quarter Sep'23	Up to the Quarter Ended Sep'23
Commission & Remuneration	5,171	9,860	3,837	7,577	14	39	9,022	17,476	36	75	25	55	140	264
Rewards							-	-						
Distribution fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Commission	5,171	9,860	3,837	7,577	14	39	9,022	17,476	36	75	25	55	140	264
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-	-	2	6
Less: Commission on Re-insurance Ceded	1,485	2,610	1,434	3,047	0	1	2,920	5,658	1	3	12	53	119	308
Net Commission	3,686	7,250	2,402	4,530	14	38	6,102	11,819	35	72	14	2	24	(38)
Break-up of the expenses (Gross) incurred														
Individual Agents	96	147	75	140	0	0	171	287	15	26	2	6	36	73
Corporate Agents-Banks/FII/HFC	1,644	3,215	1,197	2,575	0	0	2,841	5,790	0	1	0	0	3	8
Corporate Agents-Others	2,795	5,140	2,420	4,539	0	1	5,216	9,681	3	14	(1)	1	33	50
Insurance Brokers	573	1,171	144	323	13	37	731	1,532	18	33	24	48	67	133
Direct Business - Online ^c							-	-			-	-		
MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Web Aggregators	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Marketing Firm							-	-			-	-		
Common Service Centers	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Micro Agents							-	-			-	-		
Point of Sales (Direct)	63	186	0	0	0	0	63	186	-	-	-	-	-	-
Other (to be specified)							-							
TOTAL	5,171	9,860	3,837	7,577	14	39	9,022	17,476	36	75	25	55	140	264
Commission and Rewards on (Excluding Reinsurance) Business written :														
In India	5,171	9,860	3,837	7,577	14	39	9,022	17,476	36	75	25	55	140	264
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 Sep'22	Up to the corresponding Quarter of the previous year Sep'22	For the corresponding quarter of the previous year Sep'22	Up to the corresponding Quarter of the previous year Sep'22	For the correspon ding quarter of the previous year Sep'22	Up to the correspon ding Quarter of the previous year Sep'22	For the corresponding quarter of the previous year Sep'22	Up to the corresponding Quarter of the previous year Sep'22	For the correspon ding quarter of the previous year Sep'22	Up to the correspon ding Quarter of the previous year Sep'22	For the correspon ding quarter of the previous year Sep'22	Up to the correspond ing Quarter of the previous year Sep'22	For the correspondi ng quarter of the previous year Sep'22	Up to the corresponding Quarter of the previous year Sep'22
Commission & Remuneration	1,650	3,139	1,098	2,220	1	2	2,750	5,361	18	40	1	6	54	116
Rewards							-	-						
Distribution fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Commission	1,650	3,139	1,098	2,220	1	2	2,750	5,361	18	40	1	6	54	116
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-	-	1	2
Less: Commission on Re-insurance Ceded	34	558	1,070	2,317	-	-	1,105	2,875	2	3	14	28	83	167
Net Commission	1,616	2,581	28	(97)	1	2	1,645	2,486	16	36	(13)	(22)	(28)	(48)
Break-up of the expenses (Gross) inc														
Individual Agents	68	114	5	6	0	0	73	121	4	7	-	-	13	23
Corporate Agents-Banks/FII/HFC	882	1,626	505	998	0	0	1,387	2,625	0	1	-	-	11	24
Corporate Agents-Others	521	980	548	1,024	1	1	1,070	2,005	5	13	0	0	6	16
Insurance Brokers	131	331	41	191	1	1	173	523	8	19	1	6	23	53
Direct Business - Online ^c		-		-		-	-	-	-	-		-		-
MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Web Aggregators	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Marketing Firm		-		-		-	-	-	-	-		-		-
Common Service Centers	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Micro Agents		-		-		-	-	-	-	-		-		-
Point of Sales (Direct)	47	88	0	0	0	0	47	88	(0)	(0)	-	-	-	-
Other (to be specified)		-		-		-	-	-	-	-		-		-
TOTAL	1,650	3,139	1,098	2,220	1	2	2,750	5,361	18	40	1	6	54	116
Commission and Rewards on (Excluding Reinsurance) Business written :														
In India	1,650	3,139	1,098	2,220	1	2	2,750	5,361	18	40	1	6	54	116
Outside India														

FORM NL-6-COMMISSION SCHEI

											(Amount in Rs. Lakhs)	
Particulars	Aviation		Crop Insurance		Other segments ^(b)		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
	For the Quarter Sep'23	Up to the Quarter Ended Sep'23	For the Quarter Sep'23	Up to the Quarter Ended Sep'23	For the Quarter Sep'23	Up to the Quarter Ended Sep'23	For the Quarter Sep'23	Up to the Quarter Ended Sep'23	For the Quarter Sep'23	Up to the Quarter Ended Sep'23	For the Quarter Sep'23	Up to the Quarter Ended Sep'23
Commission & Remuneration	-	-	-	-	-	-	292	561	33,075	66,301	36,042	72,382
Rewards									-	-	-	-
Distribution fees	-	-	-	-	-	-	-	-	180	237	180	237
Commission	-	-	-	-	-	-	292	561	33,254	66,538	36,222	72,619
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-	2	6	141	316
Less: Commission on Re-insurance Ceded	-	-	703	703	-	-	30	140	9,381	16,301	12,390	23,068
Net Commission	-	-	(703)	(703)	-	-	262	421	23,876	50,243	23,972	49,867
Break-up of the expenses (Gross) incurred												
Individual Agents	-	-	-	-			2	4	380	625	576	921
Corporate Agents-Banks/FII/HFC	-	-	-	-			253	489	3,911	7,788	4,767	9,316
Corporate Agents-Others	-	-	-	-			27	49	15,908	28,483	16,469	29,627
Insurance Brokers	-	-	-	-			10	20	12,291	28,389	13,646	31,501
Direct Business - Online ^c							-	-	-	-	-	-
MISP (Direct)	-	-	-	-			-	-	171	229	171	229
Web Aggregators	-	-	-	-			-	-	(0)	0	(0)	0
Insurance Marketing Firm							-	-	-	-	-	-
Common Service Centers	-	-	-	-			-	-	157	239	157	239
Micro Agents							-	-	-	-	-	-
Point of Sales (Direct)	-	-	-	-			-	-	199	548	199	548
Other (to be specified)												
TOTAL	-	-	-	-	-	-	292	561	33,017	66,301	35,985	72,382
Commission and Rewards on (Excluding Reinsurance) Business written :												
In India	-	-	-	-	-	-	292	561	33,017	66,301	35,985	72,382
Outside India												

(Amount in Rs. Lakhs)

Particulars	Aviation		Crop Insurance		Other segments ^(b)		Other Miscellaneous segments		Total Miscellaneous		Grand Total	Grand Total
	For the correspond ing quarter of the previous year Sep'22	Up to the correspond ing Quarter of the previous year Sep'22	For the correspon ding quarter of the previous year Sep'22	Up to the correspondi ng Quarter of the previous year Sep'22	For the correspond ing quarter of the previous year Sep'22	Up to the correspond ing Quarter of the previous year Sep'22	For the correspondi ng quarter of the previous year Sep'22	Up to the corresponding Quarter of the previous year Sep'22	For the corresponding quarter of the previous year Sep'22	Up to the corresponding Quarter of the previous year Sep'22	For the corresponding quarter of the previous year Sep'22	Up to the corresponding Quarter of the previous year Sep'22
Commission & Remuneration	-	-	0	0	-	-	268	506	11,227	20,797	13,109	24,649
Rewards									-	-	-	-
Distribution fees	-	-	-	-	-	-	-	-	-	-	-	-
Gross Commission	-	-	0	0	-	-	268	506	11,227	20,797	13,109	24,649
Add: Commission on Re-insurance Accepted		-	-	-	-	-	-	-	1	2	28	55
Less: Commission on Re-insurance Ceded		-	-	-	-	-	16	56	6,534	12,030	9,422	17,759
Net Commission	-	-	0	0	-	-	252	449	4,693	8,768	3,715	6,944
Break-up of the expenses (Gross) inc												
Individual Agents	-	-	-	-	-	-	2	4	114	188	170	289
Corporate Agents-Banks/FII/HFC	-	-	-	-	-	-	234	438	2,176	4,132	2,851	5,432
Corporate Agents-Others	-	-	0	0	-	-	8	18	4,054	7,482	4,221	7,800
Insurance Brokers	-	-	-	-	-	-	24	46	4,744	8,721	5,729	10,853
Direct Business - Online ^c		-		-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	27	65	27	65
Web Aggregators	-	-	-	-	-	-	-	-	0	0	0	0
Insurance Marketing Firm		-		-	-	-	-	-	-	-	-	-
Common Service Centers	-	-	-	-	-	-	-	-	18	32	18	32
Micro Agents		-		-	-	-	-	-	-	-	-	-
Point of Sales (Direct)	-	-	-	-	-	-	-	-	92	177	93	177
Other (to be specified)		-		-	-	-	-	-				
TOTAL	-	-	0	0	-	-	268	506	11,227	20,797	13,109	24,649
Commission and Rewards on (Excluding Reinsurance) Business written :												
In India	-	-	0	0	-	-	268	506	11,227	20,797	13,109	24,649
Outside India												

FORM NL-7-OPERATING EXPENSES SCHEDULE

	Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine	
		For the Quarter Sep'23	Up to the Quarter Ended Sep'23	For the Quarter Sep'23	Up to the Quarter Ended Sep'23	For the Quarter Sep'23	Up to the Quarter Ended Sep'23	For the Quarter Sep'23	Up to the Quarter Ended Sep'23
1	Employees' remuneration & welfare benefits	1,252	2,708	191	438	30	48	221	486
2	Travel, conveyance and vehicle running expenses	70	117	9	18	5	6	14	23
3	Training expenses	1	3	0	1	0	0	0	1
4	Rents, rates & taxes	51	111	6	17	6	7	13	24
5	Repairs	9	20	2	3	0	0	2	4
6	Printing & stationery	29	55	2	3	0	0	3	4
7	Communication expenses	27	67	5	11	1	1	5	12
8	Legal & professional charges	25	58	4	9	1	1	5	10
9	Auditors' fees, expenses etc.			-		-		-	-
	(a) as auditor	1	2	0	0	0	0	0	0
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-
	(i) Taxation matters	(0)	1	(0)	0	-	0	(0)	0
	(ii) Insurance matters			-		-		-	-
	(iii) Management services; and	1	2	0	0	0	0	0	0
	(c) in any other capacity (out of Pocket Expenses)	0	0	-	0	-	-	-	0
10	Advertisement and publicity	152	306	4	8	0	1	4	8
11	Interest & Bank Charges	81	207	14	33	2	4	16	36
12	Depreciation	73	177	12	28	2	3	14	31
13	Brand/Trade Mark usage fee/charges			-		-		-	-
14	Business Development and Sales Promotion Expenses			-		-		-	-
15	Information Technology Expenses	197.16	416	33	66	5	8	38	73
16	Goods and Services Tax (GST)	7.36	10	1.18	2	0.15	0	1	2
17	Others (to be specified)a			-		-		-	-
	(a) Power and Electricity	10.64	27	2	4	0	0	2	5
	(b) Marketing Expenses	78	724	(15)	75	-	-	(15)	75
	(c) Operating Lease Charges	42	110	7	17	1	2	8	19
	(d) Insurtech and Insurance awarness Expenses	8.97	9	1.41	1	0.16	0	2	2
	(f) Miscellaneous Expenses	171	351	13	26	2	3	15	29
	TOTAL	2,289	5,479	292	759	57	85	349	844
	In India	2,289	5,479	292	759	57	85	349	844
	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

FORM NL-7-OPERATING EXPENSES SCHEDULE

	Particulars	FIRE	Marine Cargo	Marine Hull	<u>Total Marine</u>

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	Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine	
		For the corresponding quarter of the previous year Sep'22	Up to the corresponding Quarter of the previous year Sep'22	For the corresponding quarter of the previous year Sep'22	Up to the corresponding Quarter of the previous year Sep'22	For the corresponding quarter of the previous year Sep'22	Up to the corresponding Quarter of the previous year Sep'22	For the corresponding quarter of the previous year Sep'22	Up to the corresponding Quarter of the previous year Sep'22
1	Employees' remuneration & welfare benefits	274	804	95	226	0	0	95	226
2	Travel, conveyance and vehicle running expenses	32	67	8	16	0	0	8	16
3	Training expenses	15	16	3	3	-	-	3	3
4	Rents, rates & taxes	20	49	8	13	0	0	8	14
5	Repairs	4	10	1	2	-	-	1	2
6	Printing & stationery	14	33	1	1	-	-	1	1
7	Communication expenses	12	37	3	8	0	0	3	8
8	Legal & professional charges	17	31	4	6	-	-	4	6
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-
	(a) as auditor	0	1	0	0	-	-	0	0
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-
	(i) Taxation matters	(0)	0	(0)	0	-	-	(0)	0
	(ii) Insurance matters	-	-	-	-	-	-	-	-
	(iii) Management services; and	1	1	0	0	-	-	0	0
	(c) in any other capacity	0	0	-	-	-	-	-	-
10	Advertisement and publicity	677	999	118	207	0	0	118	207
11	Interest & Bank Charges	35	68	7	14	0	0	7	14
12	Depreciation	38	83	8	17	0	0	8	17
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-
15	Information Technology Expenses	52	145	11	30	0	0	11	30
16	Goods and Services Tax (GST)	-	-	-	-	-	-	-	-
17	Others (to be specified)a	-	-	-	-	-	-	-	-
	(a) Power and Electricity	5	13	1	3	-	-	1	3
	(b) Marketing Expenses	656	1,238	61	71	-	-	61	71
	(c) Operating Lease Charges	28	68	6	14	0	0	6	14
	(d) IRDA Registration renewal fees	4	10	1	2	-	-	1	2
	(e) Back Office Expenses							-	-
	(e) Co-insurance Adminstrative Charges	2	5	0	1	-	-	0	1
	(f) Miscellaneous Expenses	18	52	4	11	0	0	4	11
	(g) Terrorism Pool - Management Expenses (LOB Wise)	105	195	-	-	-	-	-	-
	TOTAL	2,008	3,925	338	646	0	0	338	647
	In India	2,008	3,925	338	646	0	0	338	647
	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

FORM NL-7-OPERATING EXPENSES SCHEDULE

		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health	
	Particulars	For the Quarter Sep'23	Up to the Quarter Ended Sep'23	For the Quarter Sep'23	Up to the Quarter Ended Sep'23	For the Quarter Sep'23	Up to the Quarter Ended Sep'23	For the Quarter Sep'23	Up to the Quarter Ended Sep'23	For the Quarter Sep'23	Up to the Quarter Ended Sep'23	For the Quarter Sep'23	Up to the Quarter Ended Sep'23	For the Quarter Sep'23	Up to the Quarter Ended Sep'23
1	Employees' remuneration & welfare benefits	3,227	6,608	4,633	9,140	7,861	15,748	1,129	3,368	660	1,269	3	7	1,792	4,644
2	Travel, conveyance and vehicle running expenses	173	278	253	398	427	676	95	158	33	57	0	0	128	216
3	Training expenses	3	8	4	11	7	18	1	3	1	1	-	0	2	5
4	Rents, rates & taxes	113	220	162	303	274	523	52	95	22	42	0	0	74	137
5	Repairs	22	44	32	61	54	105	10	18	4	8	0	0	14	27
6	Printing & stationery	37	59	52	81	89	140	20	39	6	9	0	0	26	48
7	Communication expenses	68	147	98	203	166	350	30	60	13	28	0	0	43	88
8	Legal & professional charges	61	128	88	176	150	303	27	52	12	24	0	0	39	77
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	2	4	3	5	4	9	1	2	0	1	-	-	1	2
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	(0)	1	(0)	2	(0)	3	(0)	0	(0)	0	-	-	(0)	1
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	2	4	3	6	6	10	1	2	0	1	-	-	2	2
	(c) in any other capacity (out of Pocket Expenses)	0	0	0	0	0	0	0	0	0	0	-	-	0	0
10	Advertisement and publicity	331	551	62	132	393	683	116	155	157	168	0	0	273	323
11	Interest & Bank Charges	205	458	297	630	502	1,088	91	187	39	87	0	1	131	275
12	Depreciation	183	392	264	540	447	932	81	160	35	75	0	0	116	235
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	480	922	687	1,269	1,167	2,191	209	376	92	175	0	1	301	553
16	Goods and Services Tax (GST)	16.77	22	23.38	30	40	51	6.99	9	3.20	4	0.01	0	10	13
17	Others (to be specified)a	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Power and Electricity	27	59	39	82	65	141	12	24	5	11	0	0	17	36
	(b) Marketing Expenses	228	470	(13)	48	215	517	(56)	464	19	121	0	0	(36)	585
	(c) Operating Lease Charges	107	244	156	335	263	579	48	99	21	46	0	0	68	146
	(d) Insurtech and Insurance awarness Expenses	19.89	20	27.39	27	47	47	8.12	8	3.79	4	0.02	0	12	12
	(f) Miscellaneous Expenses	184	364	264	501	448	865	80	148	35	69	-	-	115	217
	TOTAL	5,490	11,002	7,136	13,979	12,626	24,981	1,961	5,429	1,162	2,201	5	11	3,127	7,640
	In India	5,490	11,002	7,136	13,979	12,626	24,981	1,961	5,429	1,162	2,201	5	11	3,127	7,640
	Outside India														

be shown as "Outsourcing Expense"

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FORM NL-7-OPERATING EXPENSES SCHEDULE

	Particulars	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel Insurance	Total Health

	Particulars	Motor OD		Motor TP		Total Motor		Health		Personal Accident		Overseas Travel Insurance		Total Health	
		For the corresponding quarter of the previous year Sep'22	Up to the corresponding Quarter of the previous year Sep'22	For the corresponding quarter of the previous year Sep'22	Up to the corresponding Quarter of the previous year Sep'22	For the corresponding quarter of the previous year Sep'22	Up to the corresponding Quarter of the previous year Sep'22	For the corresponding quarter of the previous year Sep'22	Up to the corresponding Quarter of the previous year Sep'22	For the corresponding quarter of the previous year Sep'22	Up to the corresponding Quarter of the previous year Sep'22	For the corresponding quarter of the previous year Sep'22	Up to the corresponding Quarter of the previous year Sep'22	For the corresponding quarter of the previous year Sep'22	Up to the corresponding Quarter of the previous year Sep'22
1	Employees' remuneration & welfare benefits	2,390	4,385	6,171	10,892	8,562	15,277	980	2,949	942	1,434	2	3	1,924	4,385
2	Travel, conveyance and vehicle running expenses	134	249	364	646	499	894	77	153	46	78	0	0	123	232
3	Training expenses	54	58	133	144	187	201	28	30	13	14	0	0	41	44
4	Rents, rates & taxes	80	169	206	420	286	589	50	99	17	40	0	0	67	139
5	Repairs	16	37	42	92	58	129	8	19	3	9	0	0	11	28
6	Printing & stationery	13	30	34	74	47	104	7	26	9	12	0	0	16	39
7	Communication expenses	56	131	145	325	201	457	26	68	12	31	0	0	38	99
8	Legal & professional charges	68	111	171	275	238	387	33	57	15	26	0	0	48	83
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	1	3	3	6	5	9	1	1	0	1	-	-	1	2
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	0	1	0	2	0	3	(0)	0	(0)	0	-	-	(0)	1
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	2	3	5	8	8	12	1	2	0	1	-	-	2	3
	(c) in any other capacity	0	0	0	0	0	0	0	0	0	0	-	-	0	0
10	Advertisement and publicity	4,271	8,194	9,518	17,754	13,789	25,947	906	1,658	393	647	1	1	1,300	2,306
11	Interest & Bank Charges	140	240	354	595	494	835	68	123	31	57	0	0	99	180
12	Depreciation	156	295	397	731	553	1,027	75	152	34	70	0	0	109	222
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	229	514	589	1,272	818	1,786	107	264	48	121	(0)	-	155	385
16	Goods and Services Tax (GST)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Others (to be specified)a	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Power and Electricity	23	46	58	113	80	159	11	24	5	11	(0)	-	16	34
	(b) Marketing Expenses	780	1,893	3,186	6,327	3,965	8,219	1,378	2,754	1,098	2,258	0	0	2,476	5,013
	(c) Operating Lease Charges	119	241	306	596	425	836	57	124	26	57	0	0	83	180
	(d) IRDA Registration renewal fees	17	34	44	85	61	119	8	18	4	8	0	0	12	26
	(e) Back Office Expenses					-	-							-	-
	(e) Co-insurance Adminstrative Charges	10	17	24	43	34	61	5	9	2	4	0	0	7	13
	(f) Miscellaneous Expenses	79	185	204	457	282	642	36	95	16	44	0	0	53	139
	(g) Terrorism Pool - Management Expenses (LOB Wise)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	8,639	16,837	21,954	40,857	30,593	57,694	3,861	8,625	2,715	4,921	4	5	6,580	13,551
	In India	8,639	16,837	21,954	40,857	30,593	57,694	3,861	8,625	2,715	4,921	4	5	6,580	13,551
	Outside India														

be shown as "Outsourcing Expense"

FORM NL-7-OPERATING EXPENSES SCHEDULE

Miscellaneous									
Particulars		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation	
		For the Quarter Sep'23	Up to the Quarter Ended Sep'23	For the Quarter Sep'23	Up to the Quarter Ended Sep'23	For the Quarter Sep'23	Up to the Quarter Ended Sep'23	For the Quarter Sep'23	Up to the Quarter Ended Sep'23
1	Employees' remuneration & welfare benefits	5	24	10	40	50	127	-	-
2	Travel, conveyance and vehicle running expenses	1	1	1	2	3	6	-	-
3	Training expenses	-	0	-	0	0	0	-	-
4	Rents, rates & taxes	0	1	1	2	2	5	-	-
5	Repairs	0	0	0	0	0	1	-	-
6	Printing & stationery	0	0	0	0	1	1	-	-
7	Communication expenses	0	1	0	1	1	3	-	-
8	Legal & professional charges	0	1	0	1	1	3	-	-
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	(0)	-	-	0	(0)	0	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-
	(iii) Management services; and	0	0	0	0	0	0	-	-
	(c) in any other capacity (out of Pocket Expenses)	-	-	-	-	-	-	-	-
10	Advertisement and publicity	0	0	1	1	3	4	-	-
11	Interest & Bank Charges	1	2	1	3	4	10	-	-
12	Depreciation	1	2	1	3	4	9	-	-
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-
15	Information Technology Expenses	1.82	4	2	6	10	20	-	-
16	Goods and Services Tax (GST)	0.07	0	0	0	0.37	0	-	-
17	Others (to be specified)a	-	-	-	-	-	-	-	-
	(a) Power and Electricity	0	0	0	0	1	1	-	-
	(b) Marketing Expenses	(0)	8	(1)	4	1	29	-	-
	(c) Operating Lease Charges	0	1	0	2	2	5	-	-
	(d) Insurtech and Insurance awarness Expenses	0.09	0	0.13	0	0.44	0	-	-
	(f) Miscellaneous Expenses	1	2	-	2	9	18	-	-
	TOTAL	12	47	16	67	93	244	-	-
	In India	12	47	16	67	93	244	-	-
	Outside India								

FORM NL-7-OPERATING EXPENSES SCHEDULE

Miscellaneous					
	Particulars	Workmen's Compensation/ Employer's Liability	Public/ Product Liability	Engineering	Aviation

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	Particulars	Workmen's Compensation/ Employer's liability		Public/ Product Liability		Engineering		Aviation	
		For the corresponding quarter of the previous year Sep'22	Up to the corresponding Quarter of the previous year Sep'22	For the corresponding quarter of the previous year Sep'22	Up to the corresponding Quarter of the previous year Sep'22	For the corresponding quarter of the previous year Sep'22	Up to the corresponding Quarter of the previous year Sep'22	For the corresponding quarter of the previous year Sep'22	Up to the corresponding Quarter of the previous year Sep'22
1	Employees' remuneration & welfare benefits	20	37	8	28	14	44	-	-
2	Travel, conveyance and vehicle running expenses	2	3	1	2	1	3	-	-
3	Training expenses	1	1	0	0	1	1	-	-
4	Rents, rates & taxes	1	2	1	2	1	3	-	-
5	Repairs	0	0	0	0	0	0	-	-
6	Printing & stationery	0	0	0	0	0	0	-	-
7	Communication expenses	1	2	0	1	0	2	-	-
8	Legal & professional charges	1	1	0	1	1	1	-	-
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	-	-	-	0	-	0	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-
	(iii) Management services; and	0	0	0	0	0	0	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-
10	Advertisement and publicity	8	16	12	18	38	44	-	-
11	Interest & Bank Charges	2	3	1	2	1	3	-	-
12	Depreciation	2	4	1	2	1	4	-	-
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-
15	Information Technology Expenses	4	7	1	3	2	6	-	-
16	Goods and Services Tax (GST)	-	-	-	-	-	-	-	-
17	Others (to be specified)a	-	-	-	-	-	-	-	-
	(a) Power and Electricity	0	1	0	0	0	1	-	-
	(b) Marketing Expenses	22	29	4	7	20	35	-	-
	(c) Operating Lease Charges	2	3	0	2	1	3	-	-
	(d) IRDA Registration renewal fees	0	0	0	0	0	0	-	-
	(e) Back Office Expenses	-	-	-	-	-	-	-	-
	(e) Co-insurance Adminstrative Charges	0	0	0	0	0	0	-	-
	(f) Miscellaneous Expenses	1	2	0	1	0	2	-	-
	(g) Terrorism Pool - Management Expenses (LOB Wise)	-	-	-	-	4	9	-	-
	TOTAL	70	112	28	69	87	162	-	-
	In India	70	112	28	69	87	162	-	-
	Outside India								

FORM NL-7-OPERATING EXPENSES SCHEDULE

(Amount in Rs. Lakhs)

	Particulars	Crop Insurance		Other segments ^(b)		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
		For the Quarter Sep'23	Up to the Quarter Ended Sep'23	For the Quarter Sep'23	Up to the Quarter Ended Sep'23	For the Quarter Sep'23	Up to the Quarter Ended Sep'23	For the Quarter Sep'23	Up to the Quarter Ended Sep'23	For the Quarter Sep'23	Up to the Quarter Ended Sep'23
1	Employees' remuneration & welfare benefits	1,798	1,798	-	-	149	282	11,665	22,663	13,138	25,857
2	Travel, conveyance and vehicle running expenses	358	358	-	-	7	11	923	1,269	1,007	1,409
3	Training expenses	2	2	-	-	0	0	11	26	12	30
4	Rents, rates & taxes	67	67	-	-	5	11	423	745	487	880
5	Repairs	13	13	-	-	1	2	83	149	94	172
6	Printing & stationery	15	15	-	-	1	2	132	207	164	266
7	Communication expenses	330	330	-	-	3	7	544	780	576	858
8	Legal & professional charges	474	474	-	-	3	6	666	864	696	932
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	1	1	-	-	0	0	7	13	7	15
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	0	0	-	-	(0)	0	0	4	(0)	4
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	1	1	-	-	0	0	9	14	10	16
	(c) in any other capacity (out of Pocket Expenses)	0	0	-	-	0	0	0	0	0	1
10	Advertisement and publicity	391	391	-	-	2	5	1,063	1,407	1,220	1,721
11	Interest & Bank Charges	139	139	-	-	9	22	786	1,539	883	1,782
12	Depreciation	119	119	-	-	8	19	695	1,318	783	1,526
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	280	280	-	-	21	44	1,784	3,098	2,019	3,588
16	Goods and Services Tax (GST)	7	7	-	-	1	1	58	73	67	84
17	Others (to be specified)a	-	-	-	-	-	-	-	-	-	-
	(a) Power and Electricity	18	18	-	-	1	3	102	199	115	231
	(b) Marketing Expenses	-	-	-	-	21	105	200	1,248	263	2,047
	(c) Operating Lease Charges	74	74	-	-	4	12	413	819	464	948
	(d) Insurtech and Insurance awarness Expenses	6.07	6	-	-	0.95	1	67	67	77	78
	(f) Miscellaneous Expenses	256	256	-	-	9	18	838	1,378	1,024	1,758
	TOTAL	4,350	4,350	-	-	246	550	20,470	37,878	23,107	44,201
	In India	4,350	4,350	-	-	246	550	20,470	37,878	23,107	44,201
	Outside India										

FORM NL-7-OPERATING EXPENSES SCHEDULE

(Amount in Rs. Lakhs)

	Particulars	Crop Insurance	Other segments ^(b)	Other Miscellaneous segment	Total Miscellaneous	Grand Total	Grand Total

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(Amount in Rs. Lakhs)											
	Particulars	Crop Insurance		Other segments (b)		Other Miscellaneous segments		Total Miscellaneous		Grand Total	Grand Total
		For the corresponding quarter of the previous year Sep'22	Up to the corresponding Quarter of the previous year Sep'22	For the corresponding quarter of the previous year Sep'22	Up to the corresponding Quarter of the previous year Sep'22	For the corresponding quarter of the previous year Sep'22	Up to the corresponding Quarter of the previous year Sep'22	For the corresponding quarter of the previous year Sep'22	Up to the corresponding Quarter of the previous year Sep'22	For the corresponding quarter of the previous year Sep'22	Up to the corresponding Quarter of the previous year Sep'22
1	Employees' remuneration & welfare benefits	-	-	-	-	95	214	10,623	19,985	10,991	21,015
2	Travel, conveyance and vehicle running expenses	-	-	-	-	10	19	636	1,153	677	1,236
3	Training expenses	-	-	-	-	4	5	234	252	251	272
4	Rents, rates & taxes	-	-	-	-	7	14	365	749	392	812
5	Repairs	-	-	-	-	1	3	71	161	76	173
6	Printing & stationery	-	-	-	-	1	2	64	145	79	180
7	Communication expenses	-	-	-	-	5	11	245	570	260	615
8	Legal & professional charges	-	-	-	-	6	9	294	483	314	520
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	-	-	-	-	0	0	6	11	6	12
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	0	0	4	0	4
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	0	0	9	15	10	16
	(c) in any other capacity	-	-	-	-	0	0	0	0	0	0
10	Advertisement and publicity	-	-	-	-	18	33	15,165	28,364	15,960	29,570
11	Interest & Bank Charges	-	-	-	-	12	20	609	1,043	651	1,124
12	Depreciation	-	-	-	-	13	24	679	1,282	725	1,382
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	-	-	-	-	20	42	999	2,229	1,062	2,403
16	Goods and Services Tax (GST)	-	-	-	-	3	5	3	5	3	5
17	Others (to be specified)a	-	-	-	-	-	-	-	-	-	-
	(a) Power and Electricity	-	-	-	-	2	3	98	198	105	214
	(b) Marketing Expenses	0	0	-	-	80	155	6,568	13,458	7,285	14,767
	(c) Operating Lease Charges	-	-	-	-	10	20	521	1,044	556	1,125
	(d) IRDA Registration renewal fees	-	-	-	-	1	3	75	148	80	160
	(e) Back Office Expenses	-	-	-	-	-	-	-	-	-	-
	(e) Co-insurance Adminstrative Charges	-	-	-	-	1	1	42	76	45	82
	(f) Miscellaneous Expenses	-	-	-	-	6	15	343	801	365	864
	(g) Terrorism Pool - Management Expenses (LOB Wise)	-	-	-	-	-	-	4	9	109	205
	TOTAL	0	0	-	-	296	598	37,654	72,186	39,999	76,758
	In India	0	0	-	-	296	598	37,654	72,186	39,999	76,758
	Outside India										

Classification: Confidential
FORM NL-8-SHARE CAPITAL SCHEDULE

(Amount in Rs. Lakhs)

	Particulars	As At Sep'23	As At Sep'22(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: 10.11.2023

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

Shareholder	As At Sep'23		As At Sep'22(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: 10.11.2023

Name of the Indian Promoter: Cholamandalam Financial Holdings Limited

(Please repeat the tabulation in case of more than one Indian Promoter)
as at September 30, 2023

Sl. No.	Category	No. of	No. of shares held	% of	Paid up equity	Shares pledged or		Shares under Lock in	
(I)	(II)		(III)	(IV)	(V)	Number of	As a	Number of	As a
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 kartha)	1	130660	0.07	1.31	-	-	-	-
3	M M Muthiah HUF (M M Murugappan hold shares in the capacity as kartha)	1	277360	0.15	2.77	-	-	-	-
4	M M MURUGAPPAN HUF(M M Murugappan holds shares in the capacity as kartha)	1	355330	0.19	3.55	-	-	-	-
5	A VELLAYAN (Hold shares in the capacity as Kartha of HUF)	1	249500	0.13	2.50	-	-	-	-
6	UMAYAL.R.	1	226580	0.12	2.27	-	-	-	-
7	A VENKATACHALAM (Hold shares in the capacity as Kartha of HUF)	1	252000	0.13	2.52	-	-	-	-
8	VALLI ANNAMALAI	1	157127	0.08	1.57	7000	4.45	-	-
9	M VELLACHI	1	597425	0.32	5.97	-	-	-	-
10	M A M ARUNACHALAM	1	470160	0.25	4.70	-	-	-	-
11	ARUN ALAGAPPAN	1	833090	0.44	8.33	-	-	-	-
12	M.A.ALAGAPPAN	1	710000	0.38	7.10	6000	0.85	-	-
13	LAKSHMI CHOCCA LINGAM	1	158660	0.08	1.59	-	-	-	-
14	A VELLAYAN	1	382400	0.20	3.82	-	-	-	-
15	M M VENKATACHALAM	1	4000	0.00	0.04	-	-	-	-
16	LAKSHMI VENKATACHALAM	1	1200	0.00	0.01	-	-	-	-
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	931500	0.50	9.32	-	-	-	-
21	M V SUBBLAH (Hold shares in the capacity as Kartha of HUF)	1	171200	0.09	1.71	-	-	-	-
22	MEENAKSHI MURUGAPPAN	1	70	0.00	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	0.00	0.09	-	-	-	-
28	A V NAGALAKSHMI	1	3600	0.00	0.04	-	-	-	-
29	M V AR MEENAKSHI	1	449630	0.24	4.50	-	-	-	-
30	A.KEERTIKA UNNAMALAI	1	500	0.00	0.01	-	-	-	-
31	SIGAPI ARUNACHALAM	1	227990	0.12	2.28	4200	1.84	-	-
32	UMA RAMANATHAN	1	2000	0.00	0.02	-	-	-	-
33	V VASANTHA	1	2300	0.00	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	1,020	0.00	0.01	-	-	-	-
	Total	36	92,36,877	4.92	92.4	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	70766595	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 FOL	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	-	-	-	-
2	Lakshmi Venkatachalam Family Trust(M M Venkatachalam&Lakshmi Venkatachalam are trustees of trust)	1	379905	0.20	3.80	-	-	-	-
3	LAKSHMI RAMASWAMY FAMILY TRUST(AA ALAGAMMAI & LAKSHMI RAMASWAMY HOLDS SHARES ON BEHALF OF TRUST)	1	743000	0.40	7.43	-	-	-	-
4	MV MUTHIAH FAMILY TRUST (M M VENKATACHALAM & M V MUTHIAH HOLDS SHARES ON BEHALF OF THE TRUST)	1	459830	0.24	4.60	-	-	-	-
5	Meenakshi Murugappan Family Trust (M M Murugappan & Meenakshi Murugappan are trustees of the trust)	1	500000	0.27	5.00	-	-	-	-
6	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	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	8,89,53,939	47.37	889.54	17,200	-	-	-

			-			-		
B	Non Promoters		-			-		
B.1	Public Shareholders		-			-		
1.1)	Institutional		-			-		
i)	Mutual Funds	23	46585480	24.81	465.85	-	-	-
ii)	Foreign Portfolio Investors	166	2,40,30,617	12.80	240.31	-	-	-
iii)	Banks / Financial Institutions / NBFCs	8	31,278	0.02	0.31	-	-	-
iv)	Insurance Companies	8	23,75,375	1.26	23.75	-	-	-
v)	FII belonging to foreign promoter		-	-	-	-	-	-
vi)	FII - others	1	2,36,660	0.13	2.37	-	-	-
vii)	Provident Fund/Pension Fund Fund		-	-	-	-	-	-
viii)	Alternative Investment Fund	19	11,84,167	0.63	11.84	-	-	-
ix)	Any Other		-	-	-	-	-	-
1.2)	Central Governemnt/State Government (s)/ President of India		-			-		
	Shareholding by Companies or Bodies Corporate where Central / State Government is a promoter	1	8,66,660	0.46	8.67			
1.3)	Non - Institutions		-			-		
i)	Individual share capital upto Rs. 2 Lacs	28757	1,46,54,449	7.80	146.54	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	7	25,87,342	1.38	25.87	-	-	-
iii)	NBFCs registered with RBI		-	-	0.00	-	-	-
iv)	Any Other (specify)		-	-	0.00	-	-	-
	Trusts	11	52,306	0.03	0.52	-	-	-
	Non-Resident Indian (NRI)	706	12,38,251	0.66	12.38	-	-	-
	Clearing Members	4	4,634	0.00	0.05	-	-	-
	Qualified Institutional Buyer		-	-	-	-	-	-
	Bodies Corporate	356	37,11,230	1.98	37.11	-	-	-
	IEPF	1	8,50,817	0.45	8.51	-	-	-
	HUF	492	4,14,257	0.22	4.14			
v)	Alternate Investment Fund		-	-	-	-	-	-
	Total	30,560	9,88,23,523	52.63	988.24	-	-	-
B.2	Non Public Shareholders		-			-		
2.1)	Custodian/DR Holder		-	-	-	-	-	-
2.2)	Employee Benefit Trust		-	-	-	-	-	-
2.3)	Any Other		-	-	-	-	-	-
			-	-	-	-	-	-
	sub total	30,560	9,88,23,523	52.63	988.24	-	-	-
	Grand Total	30,623	18,77,77,462	100.00	1877.77	17,200		

Name of the Indian Promoter: KARTIK INVESTMENTS TRUST LIMITED
Shareholding pattern as on September 30, 2023

Sl. No.	Category	No. of shares held	% age of holding	Paid up equity (Rs. In Lakhs)	Shares pledged or otherwise encumbered	
					Number of shares (V)	As a percentage of (VI) - (V)/(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		
	Vellachi Murugappan	50	0.02	0.005		
	M V Subbiah	100	0.04	0.01		
	Bodies Corporate					
	M.A. Alagappan Holdings Private Limited	50	0.02	0.01		
	M.A. Murugappan Holdings LLP	50	0.02	0.01		
	Murugappa Educational & Medical Foundation	12220	5.01	1.22		
	AMM Vellayan & Sons Private Limited	3700	1.52	0.37		
	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		
	Cholamandalam Financial Holdings Limited	33790	13.85	3.38		
	Chola Business Services Limited	550	0.23	0.06		
	Murugappa & Sons	100	0.04	0.01		
I(b).	Foreign promoters					
	Individuals					
	Valli Arunachalam	50	0.02	0.005		
	Bodies Corporate	-	-	-		
2	Persons Acting in concert					
	Sub Total	182550	74.82	18.255	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.	FII's:	-	-	-		
2	Others - HUF	429	0.18	0.04		
a.	Private Corporate Bodies	29440	12.07	2.94		
b.	Indian Public	31481	12.90	3.15		
c.	NRIs	100	0.04	0.01		
d.	OCB's	-	-	-		
e.	FII's:	-	-	-		
f.	Employees	-	-	-		
g.	Trusts	-	-	-		
h.	Directors (independent Director)	-	-	-		
i.	NSDL/CDSL TRANSIT POSITION	-	-	-		
	Sub - Total	61450	25.18	6.15	NIL	NIL
	Grand Total	244000	100.00	24.40	NIL	NIL

Name of the Indian Promoter: AMBADI ENTERPRISES LIMITED
(Please repeat the tabulation in case of more than one Indian Promoter)
as at September 30, 2023

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 VELLACHI		13879	2.89	1.39	0.00	0.00	-	-
10	M A M ARUNACHALAM		51926	10.82	5.19	0.00	0.00	-	-
11	ARUN ALAGAPPAN		39782	8.29	3.98	0.00	0.00	-	-
12	M.A.ALAGAPPAN		19892	4.14	1.99	0	0.00	-	-
13	LAKSHMI CHOCKA LINGAM		0	-	-	0.00	0.00	-	-
14	A VELLAYAN		8088	1.69	0.81	0.00	0.00	-	-
15	M M VENKATACHALAM		0	-	-	0.00	0.00	-	-
16	LAKSHMI VENKATACHALAM		0	-	-	0.00	0.00	-	-
17	MEYYAMMAI VENKATACHALAM		0	-	-	0.00	0.00	-	-
18	S.VELLAYAN(S VELLAYAN AND A VELLAYAN hold shares on behalf of M V Seetha Subbiah Benefit trust)		0	-	-	0.00	0.00	-	-
19	M V Murugappan - HUF (Valli Arunachalam holds shares in the capacity as karta)		24958	5.20	2.50	0.00	0.00	-	-
20	M M MURUGAPPAN		19770	4.12	1.98	0.00	0.00	-	-
21	A M MEYYAMMAI		0	-	-	0.00	0.00	-	-
22	M V SUBBLAH (Hold shares in the capacity as Kartha of HUF)		11778	2.45	1.18	0.00	0.00	-	-
23	MEENAKSHI MURUGAPPAN		2100	0.44	0.21	0.00	0.00	-	-
24	A VENKATACHALAM		25658	5.35	2.57	0.00	0.00	-	-
25	VALLI MUTHIAH		0	-	-	0.00	0.00	-	-
26	V NARAYANAN		8784	1.83	0.88	0.00	0.00	-	-
27	V ARUNACHALAM		8786	1.83	0.88	0.00	0.00	-	-
28	ARUN VENKATACHALAM		0	-	-	0.00	0.00	-	-
29	SOLACHI RAMANATHAN		0	-	-	0.00	0.00	-	-
30	A V NAGALAKSHMI		0	-	-	0.00	0.00	-	-
31	M V AR MEENAKSHI		1400	0.29	0.14	0.00	0	-	-
32	A.KEERTIKA UNNAMALAI		0	-	-	0.00	0.00	-	-
33	SIGAPI ARUNACHALAM		0	-	-	0	0.00	-	-
34	UMA RAMANATHAN		0	-	-	0.00	0.00	-	-
35	V VASANTHA		0	-	-	0.00	0.00	-	-
36	DHRUV M ARUNACHALAM		0	-	-	0.00	0.00	-	-
37	PRANAV ALAGAPPAN		0	0.00	-	0.00	0.00	-	-
38	VALLI ALAGAPPAN		0	0.00	-	0.00	0.00	-	-
39	M V SUBBLAH		13180	2.75	1.32	0.00	0.00	-	-
40	M V SEETHA SUBBLAH		1736	0.36	0.17	0.00	0.00	-	-
41	A A ALAGAMMAI		4200	0.88	0.42	0.00	0.00	-	-
42	S VELLAYAN		26354	5.49	2.64	0.00	0.00	-	-
43	M M MUTHIAH		19768	4.12	1.98	0.00	0.00	-	-
44	M M VEERAPPAN		19768	4.12	1.98	0.00	0.00	-	-
45	M A ALAGAPPAN JT M M VENKATACHALAM JT A VENKATACHALAM (on behalf of Kadamane Estates & Co)		480	0.10	0.05	0.00	0.00	-	-
46	M A ALAGAPPAN JT M A M ARUNACHALAM (on behalf of Murugappan Arunachalam Children Trust)		7750	1.61	0.78	0.00	0.00	-	-
	Total		3,83,287		38.33	-	0.0	-	-
ii)	Bodies corporate:				-				
1	AMBADI ENTERPRISES LTD		0	0.00	-	-	0.00	-	-
2	A M M VELLAYAN SONS P LTD		0	0.00	-	-	0.00	-	-
3	CARBORUNDUM UNIVERSAL LIMITED		0	0.00	-	-	0.00	-	-
4	M.M.MUTHIAH SONS PRIVATE LTD		0	0.00	-	-	0.00	-	-
5	AMBADI INVESTMENTS LIMITED		0	0.00	-	-	0.00	-	-
6	M A ALAGAPPAN HOLDINGS PRIVATE LIMITED		0	0.00	-	-	0.00	-	-
7	M A MURUGAPPAN HOLDINGS LLP		0	0.00	-	-	0.00	-	-
8	Murugappa & Sons		0	0.00	-	-	0.00	-	-
	Total		-		-				

iii)	Financial Institutions/Banks			-				
iv)	Central Government/State Government(s)/President of India			-				
v)	Persons acting in Concert (Please specify)			-				
vi)	Any Others			-				
1	M.M.MUTHIAH RESEARCH FOUNDATION	0	0.00	-	-	0.00	-	-
2	LAKSHMI RAMASWAMY FAMILY TRUST(AA ALAGAMMAI & LAKSHMI RAMASWAMY HOLDS SHARES ON BEHALF OF THE TRUST)	0	0.00	-	-	0.00	-	-
3	AR LAKSHMI ACHI TRUST	0		-	-	0.00	-	-
4	MV MUTHIAH FAMILY TRUST (M M VENKATACHALAM & M V MUTHIAH HOLDS SHARES ON BEHALF OF THE TRUST)	38485	8.07	3.85	-	0.00	-	-
5	MM VEERAPPAN FAMILY TRUST(MM MURUGAPPAN & MEENAKSHI MURUGAPPAN HOLDS SHARES ON BEHALF OF THE TRUST)	0	0.00	-	-	0.00	-	-
6	MV SUBRAMANIAN FAMILY TRUST (Mr. M M Venkatachalam hold shares on behalf of the trust)	38485	8.07	3.85	-	0.00	-	-
7	M M MUTHIAH FAMILY TRUST (M M MURUGAPPAN & M M MUTHIAH HOLDS SHARES ON BEHALF OF THE TRUST)	0	0.00	-	-	0.00	-	-
8	MURUGAPPA EDUCATIONAL AND MEDICAL FOUNDATION	0	0.00	-	-	0.00	-	-
9	Lakshmi Venkatachalam Family Trust(M M Venkatachalam&Lakshmi Venkatachalam are trustees of trust)	0	0.00	-	-	0.00	-	-
10	Meenakshi Murugappan Family Trust (M M Murugappan & Meenakshi Murugappan are trustees of the trust)	0	0.00	-	-	0.00	-	-
11	M M Murugappan Family Trust (M M Murugappan & Meenakshi Murugappan are trustees of the trust)	0	0.00	-	-	0.00	-	-
12	Murugappan Arunachalam Children Trust (Sigapi Arunachalam alongwith others hold shares on behalf of Trust)	0	0.00	-	-	0.00	-	-
13	Valli Subbiah Benefit Trust (S Vellayan & A Vellayan holds shares on behalf of the Trust)	0	0.00	-	-	0.00	-	-
14	Arun Murugappan Children's Trust (MAM Arunachalam & Sigappi Arunachalam hold on behalf of the trust)	0	0.00	-	-	0.00	-	-
15	M A Alagappan Grand Children Trust (Arun Alagappan& AA Alagammai hold shares on behalf of the Trust)	0	0.00	-	-	0.00	-	-
16	Saraswathi Trust (M V Subiah & S Vellayan are trustees of the trust)	0	0.00	-	-	0.00	-	-
17	Shambho Trust (M V Subiah & S Vellayan are trustees of the trust)	0	0.00	-	-	0.00	-	-
18	lakshmi Venkatachalam Family Trust(MM Venkatachalam&Lakshmi Venkatachalam hold shares on behalf of trust)	2100	0.44	0.21	-	0.00	-	-
	Total	79,070	16.58	7.91	-	0.00	-	-
A.2	Foreign Promoters			-	-	0.00	0	
i)	Individuals (Names of major shareholders):			-				
	VALLI ARUNACHALAM	13879	2.89	1.39	-	0.00	-	-
	VALLIAMMAI MURUGAPPAN			-				
ii)	Bodies Corporate	-	-	-	-	0.00	-	-
	(i)	-	-	-	-	0.00	-	-
	(ii)	-	-	-	-	0.00	-	-
	(iii)	-	-	-	-	0.00	-	-
iii)	Any other (Please Specify)	-	0.00	-	-	0.00	-	-
	Sub total	13,879	2.89	1.39	-	0.00	-	-
		0	0.00	-	0	0.00	0	0
B	Non Promoters	0	0.00	-	0	0.00	0	0
B.1	Public Shareholders	0	0.00	-	0	0.00	0	0
1.1	Institutional	0	0.00	-	0	0.00	0	0
i)	Mutual Funds	0	0.00	-	-	0.00	-	-
ii)	Foreign Portfolio Investors	0	0.00	-	-	0.00	-	-
iii)	Banks / Financial Institutions	0	0.00	-	-	0.00	-	-
iv)	Insurance Companies	-	-	-	-	0.00	-	-
v)	FII belonging to foreign promoter	-	0.00	-	-	0.00	-	-
vi)	FII - others	0	0.00	-	-	0.00	-	-
vii)	Provident Fund/Pension Fund	-	0.00	-	-	0.00	-	-
viii)	Alternative Investment Fund	0	0.00	-	-	0.00	-	-
ix)	Any Other	-	0.00	-	-	0.00	-	-
		-	0.00	-	-	0.00	-	-
1.2	Central Governemnt/State Government (s)/ President of India		0.00	-	-	0.00	-	-
1.3	Non - Institutions		0.00	-	-	0.00	-	-
i)	Individual share capital upto Rs. 2 Lacs	3764	0.78	0.38	-	0.00	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	0	0.00	-	-	0.00	-	-
iii)	NBFCs registered with RBI	0	0.00	-	-	0.00	-	-
iv)	Any Other (specify)	-	0.00	-	-	0.00	-	-
	Trusts	0	0.00	-	-	0.00	-	-
	Non-Resident Indian (NRI)	0	0.00	-	-	0.00	-	-
	Clearing Members	0	0.00	-	-	0.00	-	-
	Qualified Institutional Buyer		0.00	-	-	0.00	-	-
	NRI (Non repatriable)	0	0.00	-	-	0.00	-	-
	Bodies Corporate	0	0.00	-	-	0.00	-	-
	IEPF	0	0.00	-	-	0.00	-	-
v)	Alternate Investment Fund	0	0.00	-	-	0.00	-	-
	Total	3764	0.78	0.38	-	0.00	-	-
B.2	Non Public Shareholders			-	-	0.00	-	-
2.1	Custodian/DR Holder	0	0.00	-	-	0.00	-	-
2.2	Employee Benefit Trust	0	0.00	-	-	0.00	-	-
2.3	Any Other	0	0.00	-	-	0.00	-	-
				-				
	sub total	3764		0.38	-	0.00	-	-
	Grand Total	4,80,000	100.00	48.00	0	0.00	0	-

Ambadi Investments Limited
Shareholding pattern as on 30th September 2023

Sl. No.	Category	No. of shares held	% age of holding	Paid up equity (Rs. In Lakhs)	Shares pledged or otherwise encumbered	
					Number of shares (V)	As a percentage of (VI) - (V)/(III)*100
I(a).	Promoters					
	Indian promoters					
	Individuals					
	M.A.ALAGAPPAN	88501	3.62	8.85		
	M A ALAGAPPAN HUF(M A Alagappan hold shares in the capacity as kartha)	20212	0.83	2.02		
	A A Alagammai	43810	1.79	4.38		
	ARUN ALAGAPPAN	94522	3.87	9.45		
	PRANAV ALAGAPPAN	31627	1.29	3.16		
	M A Alagappan Grand Children Trust (Arun Alagappan& AA Alagammai hold shares on behalf of Trust)	25412	1.04	2.54		
	M V AR MEENAKSHI	11554	0.47	1.16		
	V ARUNACHALAM	81100	3.32	8.11		
	A VELLAYAN	57582	2.36	5.76		
	V NARAYANAN	78005	3.19	7.80		
	LALITHA VELLAYAN	4100	0.17	0.41		
	M M Seethalakshmi	77300	3.16	7.73		
	M M MURUGAPPAN	32500	1.33	3.25		
	M M Murugappan Family Trust (M M Murugappan & Meenakshi Murugappan are trustees of the trust)	6500	0.27	0.65		
	M M MURUGAPPAN HUF(M M Murugappan holds shares in the capacity as kartha)	59400	2.43	5.94		
	M M MURUGAPPAN	22000	0.90	2.20		
	M M Muthiah HUF (M M Murugappan hold shares in the capacity as kartha)	30149	1.23	3.01		
	M M MUTHIAH FAMILY TRUST (M M MURUGAPPAN & M M MUTHIAH HOLDS SHARES ON BEHALF OF THE TRUST)	66400	2.72	6.64		
	Meenakshi Murugappan Family Trust (M M Murugappan & Meenakshi Murugappan are trustees of the trust)	50000	2.05	5.00		
	MM VEERAPPAN FAMILY TRUST(MM MURUGAPPAN & MEENAKSHI MURUGAPPAN HOLDS SHARES ON BEHALF OF THE TRUST)	66400	2.72	6.64		
	MM Venkatachalam Family Trust(MM Venkatachalam&Lakshmi Venkatachalam hold shares on behalf of trust)	54300	2.22	5.43		
	MV SUBRAMANIAN FAMILY TRUST (Mr. MM Venkatachalam & MV Subramanian hold shares on behalf of trust)	56800	2.32	5.68		
	Lakshmi Venkatachalam Family Trust(M M Venkatachalam&Lakshmi Venkatachalam are trustees of trust)	53800	2.20	5.38		
	MV MUTHIAH FAMILY TRUST (M M VENKATACHALAM & M V MUTHIAH HOLDS SHARES ON BEHALF OF THE TRUST)	56800	2.32	5.68		
	M M Venkatachalam HUF	59500	2.44	5.95		
	VALLI ARUNACHALAM	250	0.01	0.03		
	M V Murugappan - HUF (Valli Arunachalam holds shares in the capacity as karta)	200301	8.20	20.03		
	M V SUBBIAH	500	0.02	0.05		
	M V SEETHA SUBBIAH	500	0.02	0.05		
	S VELLAYAN	500	0.02	0.05		
	M V SUBBIAH (Hold shares in the capacity as Kartha of HUF)	10538	0.43	1.05		
	Shambho Trust (M V Subbiah & S Vellayan are trustees of the trust)	276500	11.32	27.65		
	A VENKATACHALAM	54151	2.22	5.42		
	ARUN VENKATACHALAM	100200	4.10	10.02		
	MEYYAMMAI VENKATACHALAM	1300	0.05	0.13		
	Kadamane Estates Company	102	0.00	0.01		
	Murugappa & Sons (M.V.Subbiah, MA Alagappan and M M Murugappan hold shares on behalf of the Firm)	20684	0.85	2.07		
	M A M ARUNACHALAM	200500	8.21	20.05		
	SIGAPI ARUNACHALAM	31626	1.29	3.16		
	M A M ARUNACHALAM (in the capacity of Karta of HUF)	32000	1.31	3.20		
	Arun Murugappan Children's Trust (MAM Arunachalam & Sigappi Arunachalam hold on behalf of trust)	25400	1.04	2.54		
	Individual (other holding)	-				
	Bodies Corporate					
	M A ALAGAPPAN HOLDINGS PRIVATE LIMITED	41000	1.68	4.10		
	AR LAKSHMI ACHI TRUST	162	0.01	0.02		
	A M M VELLAYAN SONS P LTD	187	0.01	0.02		
	AMBADI ENTERPRISES LTD	800	0.03	0.08		
	M.M.MUTHIAH RESEARCH FOUNDATION	14534	0.59	1.45		
	M A MURUGAPPAN HOLDINGS PRIVATE LIMITED	41000	1.68	4.10		
I(b).	Foreign promoters					
	Individuals	-	-	-		
	Bodies Corporate	-	-	-		
	PARRY MURRAY AND COMPANY LIMITED	33500	1.37	3.35		
	Sub Total	2314509	94.74	231.45	NIL	NIL
					Shares pledged or otherwise encumbered	

Sl. No.	Category	No. of shares held	% age of holding	paid up equity (Rs. In Lakhs)	Number of shares (V)	As a percentage of (VI) - (V)/(III)*100
II.	Non Promoters' Holding					
1	Institutional Investors				NIL	NIL
a.	Mutual Funds and UTI	-	-	-		
b.	Banks, Financial Institutions, Insurance Companies (Central / State Government / Non Government Institutions)	-	-	-		
c.	FII's:	-	-	-		
(i)	FII belonging to foreign promoter	-	-	-		
(ii)	FII - others	-	-	-		
2	Others				NIL	NIL
a.	Private Corporate Bodies	119	0.00	0.01		
b.	Indian Public	101319	4.15	10.13		
c.	NRIs	20504	0.84	2.05		
	OCBs	-	-	-		
(i)	OCBs belonging to foreign promoters	-	-	-		
(ii)	OCBs - Others	-	-	-		
	FII's	-	-	-		
(i)	FII belonging to foreign promoter	-	-	-		
(ii)	FII - others	-	-	-		
e.	Employees	-	-	-	NIL	NIL
f.	Trusts	-	-	-		
g.	Directors (Independent Director)	-	-	-		
h.	Depository transit position	-	-	-		
i	IEPF	6571	0.27	0.66		
	Sub - Total	128513	5.26	12.85	NIL	NIL
	Grand Total	2443022	100.00	244.30	NIL	NIL

Name of the Indian Promoter: Murugappa Management Services Private Limited
Shareholding pattern as on September 30, 2023

Sl. No.	Category	No. of shares held	% age of holding	Paid up equity (Rs. In Lakhs)	Shares pledged or otherwise	
					Number of shares (V)	As a percentage of (VI) - (V)/(III)*100
I	Promoters' holding					
I(a).	Promoters				NIL	NIL
	Indian promoters					
	Individuals	4	0	0.004		
	Bodies Corporate					
	Cholamandalam Financial Holdings Limited	42677	18.6	42.68		
	Carborundum Universal Ltd	44704	19.48	44.7		
	Parry Enterprises India Ltd	1700	0.74	1.7		
	Ambadi Investments Limited	40046	17.45	40.043		
	Chola Insurance Services Pvt Ltd	28680	12.5	28.68		
	Ambadi Enterprises Ltd	7701	3.36	7.7		
	Murugappa Educational and Medical Foundation	12	0.01	0.012		
	Kartik Investments Trust Ltd	6727	2.93	6.73		
	Parry Investments Ltd	8001	3.49	8.001		
	Coromandel International Ltd	16139	7.03	16.14		
	EID Parry India Ltd	18270	7.96	18.27		
	Chola Business Services Limited	14807	6.45	14.81		
I(b).	Foreign promoters					
	Individuals	-	-	-		
	Bodies Corporate	-	-	-		
	Sub Total	229468	100	229.47	NIL	NIL
II.	Non Promoters' Holding	NIL	NIL	NIL	NIL	NIL
1	Institutional Investors					
a.	Mutual Funds and UTI	-	-	-		
b.	Banks, Financial Institutions, Insurance Companies (Central / State Government / Non Government Institutions)	-	-	-		
c.	FII's	-	-	-		
(i)	FII belonging to foreign promoter	-	-	-		
(ii)	FII - others	-	-	-		
2	Others					
a.	Private Corporate Bodies	-	-	-		
b.	Indian Public	-	-	-		
c.	NRIs	-	-	-		
	OCBs	-	-	-		
(i)	OCBs belonging to foreign promoters	-	-	-		
(ii)	OCBs - Others	-	-	-		
	FII's	-	-	-		
(i)	FII belonging to foreign promoter	-	-	-		
(ii)	FII - others	-	-	-		
e.	Employees	-	-	-		
f.	Trusts	-	-	-		
g.	Directors (Independent Director)	-	-	-		
h.	Depository transit position	-	-	-		
	Sub - Total	-	-	-	-	-
	Grand Total	229468	100	229.47	NIL	NIL

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

Sl. No.	Category	No. of Investors	No. of shares held	% of shareholdings	Paid up equity (Rs. in lakhs)	Shares pledged or otherwise encumbered	Shares under Lock in Period
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(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	UMAYALR								
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 Alagammai 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	A.KEERTIKA UNNAMALAI								
33	SIGAPI ARUNACHALAM								
34	V VASANTHA								
35	DHRUV 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	Anannya Lalitha Arunachalam								
43	A Venkatachalam (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 Alagammai								
53	Lakshmi Ramaswamy								
54	Valli 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	Arjun Vellayan Arunachalam								
	Total	-	-	-	-	-	-	-	-
ii)	Bodies corporate:								
1	E.I.D.- Parry (India) Limited	1	1800144	100.00	180.014	-	-	-	-
2	AMBADI ENTERPRISES LTD								
3	A M M VELLAYAN SONS P LTD								
4	CARBORUNDUM UNIVERSAL LIMITED								

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

83	Murugappa Water Technology and Solutions Private Limited								
84	Pluss Advanced Technologies Private Limited								
85	Pluss Advanced Technologies B.V., Netherlands								
86	Payswiff Technologies Private Limited								
87	Payswiff PTE Limited, Singapore								
88	TI Clean Mobility Private Limited								
89	Celestial E-Mobility Private Limited								
90	Celestial E-Trac Private Limited								
91	RHODIUS Abrasives GmbH (Formerly known as CUMI Abrasives GmbH, Germany)								
92	RHODIUS Korea INC., South Korea								
93	RHODIUS S.A.R.L., France								
94	RHODIUS Nederland B.V.,								
95	IPLTech Electric Private Limited								
96	Moshine Electronics Private Limited								
97	MAVCO Investments Private Limited								
98	TI Medical Private Limited (formerly known as Lotus Surgicals Private Limited)								
	3xper Innoventure Limited								
	Jayem Automotives Private Limited								
	TIVOLT Electric Vehicles Private Limited								
iii)	Financial Institutions/Banks								
iv)	Central Government/State Government(s)								
v)	Persons acting in Concert (Please specify)								
	Sub Total A1	1	18,00,144	100	180.014				
vi)	Any Others - Trust								
1	M V Seetha Subbiah Benefit Trust (M.V.Subbiah & Subbiah Vellayan holds behalf of Trust)								
2	Valli Subbiah Benefit Trust (Subbiah Vellayan & M.V.Subbiah holds shares on behalf of the Trust)								
3	V S Bhairavi Trust (M V Subbiah & Vellayan Subbiah holds shares on behalf of the Trust)								
4	K S Shambhavi Trust (M V Subbiah & S Vellayan holds shares on behalf of the Trust)								
5	A A ALAGAMMAI(A A Alagammai & Lakshmi Ramaswamy holds behalf of the Lakshmi Ramaswamy Family Trust)								
6	Sigapi Arunacham (with MAM Arunachalam&AM Meyyammai behalf of Murugappan Arunachalam Children Trust)								
7	M M VENKATACHALAM (M M Venkatachalam & M V Muthiah holds on behalf of M V Muthiah Family Trust)								
8	M M MURUGAPPAN (M M Murugappan & Meenakshi Murugappan holds on behalf of M M Veerappan Family Trust)								
9	M M VENKATACHALAM(M M Venkatachalam & M V Subramanian holds behalf of M V Subramanian Family Trust)								
10	M M MURUGAPPAN (M M Murugappan & M M Muthiah holds shares on behalf of M M Muthiah Family Trust)								
11	Lakshmi Venkatachalam Fly Trust (M M Venkatachalam & Lakshmi Venkatachalam hold behalf of the Trust)								

12	Meenakshi Murugappan Fly Trust (M M Murugappan & Meenakshi Murugappan hold behalf of the Trust)								
13	M M Venkatachalam Fly Trust (M M Venkatachalam & Lakshmi Venkatachalam hold behalf of the Trust)								
14	M M Murugappan Fly Trust (M M Murugappan & Meenakshi Murugappan hold shares on behalf of the Trust)								
15	Saraswathi Trust (M V Subbiah, S Vellayan and M V Seetha Subbiah hold shares on behalf of the Trust)								
16	Shambho Trust (M V Subbiah & S Vellayan hold shares on behalf of the Trust)								
	Partnership Firms								
17	M A MURUGAPPAN HOLDINGS LLP (Formerly M A MURUGAPPAN HOLDINGS PVT LTD)								
18	Yelnoorkhan Group Estates								
19	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	M. M. Veerappan								
2	Valliammai Murugappan								
3	Valli Arunachalam								
	Sub Total A2	-	-	-	-	-	-	-	-
	A=A1+A2	1	18,00,144	100	180.014	-	-	-	-
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	0	0	0.00	0.00	-	0.00	-	-
	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	6	0	0.001	-	-	-	-
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	6	0.00	0.001	0.00	0.00	0.00	0.00
	Grand Total	7	18,00,150	100	180.015	-	-	-	-

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

	Particulars	As At Sep'23	As At Sep'22(Corresponding previous year)
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	14,326	14,326
4	General Reserves		
	Opening balance	83,476	78,476
	Additions during the year	17,000	7,000
	Deductions during the year	-	-
	Less: Amount utilized for Buy-back	-	-
	Less: Amount utilized for issue of Bonus shares	-	-
	Closing balance	1,00,476	85,476
5	Catastrophe Reserve	-	-
6	Other Reserves (Debenture Redemption Reserve)	1,000	-
7	Balance of Profit in Profit & Loss Account		
	Opening balance	70,346	63,774
	Additions during the year	16,365	7,301
	Deductions during the year	-	(7,000)
	Closing balance	86,712	73,777
	TOTAL	2,02,515	1,73,579

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 Sep'23	As At Sep'22(Corresponding previous)
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	10,000	10,000
	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

	Particulars	NL -12		NL -12A		(Amount in Rs. Lakhs)	
		Shareholders		Policyholders		Total	
		As At Sep'23	As At Sep'22(Corresponding previous year)	As At Sep'23	As At Sep'22(Corresponding previous year)	As At Sep'23	As At Sep'22(Corresponding previous year)
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	1,31,729	1,07,759	8,26,466	7,84,660	9,58,195	8,92,419
2	Other Approved Securities	-	-	-	-	-	-
3	Other Investments						
	(a) Shares						
	(aa) Equity	9,173	2,462	57,554	17,929	66,727	20,391
	(bb) Preference					-	-
	(b) Mutual Funds					-	-
	(c) Derivative Instruments					-	-
	(d) Debentures/ Bonds	31,921	21,160	2,00,272	1,54,081	2,32,193	1,75,241
	(e) Other Securities (Fixed Deposit with Bank)	-	-	-	-	-	-
	(e) Other Securities (Investments in AIF)	897	360	5,628	2,619	6,525	2,979
	(f) Subsidiaries					-	-
	(g) Investment Properties-Real Estate & REIT	396	348	2,486	2,534	2,883	2,883
4	Investments in Infrastructure and Social Sector	27,391	17,003	1,71,849	1,23,813	1,99,240	1,40,817
5	Other than Approved Investments						
	(a) Debentures/ Bonds	-	-	-	-	-	-
	(b) Equity	463	69	2,906	501	3,369	570
	TOTAL	2,01,971	1,49,161	12,67,160	10,86,138	14,69,131	12,35,300
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	1,019	304	6,393	2,213	7,412	2,517
2	Other Approved Securities	-	-	-	-	-	-
3	Other Investments						
	(a) Shares						
	(aa) Equity					-	-
	(bb) Preference					-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments					-	-
	(d) Debentures/ Bonds	2,277	5,996	14,286	43,664	16,563	49,660
	(e) Other Securities (Fixed Deposit with Bank)	1,836	2,578	11,516	18,772	13,352	21,350
	(f) Other Securities (Investments in AIF)	-	-	-	-	-	-
	(g) Money market instruments (TREPS)	2,269	1,690	14,235	12,306	16,504	13,995
	(h) Subsidiaries					-	-
	(i) Investment Properties-Real Estate					-	-
4	Investments in Infrastructure and Social Sector	5,770	1,539	36,204	11,206	41,974	12,745
5	Other than Approved Investments						
	(a) Debentures/ Bonds	-	144	-	1,051	-	1,195
	(b) Equity	-	-	-	-	-	-
	TOTAL	13,171	12,251	82,634	89,210	95,805	1,01,462
	GRNAD TOTAL	2,15,142	1,61,413	13,49,795	11,75,349	15,64,936	13,36,761

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

(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 Sep'23	As At Sep'22(Corresponding previous year)	As At Sep'23	As At Sep'22(Corresponding previous year)	As At Sep'23	As At Sep'22(Corresponding previous year)
	<u>Long Term Investments--</u>						
	Book Value	1,92,334	1,46,630	12,06,701	10,67,708	13,99,035	12,14,338
	market Value	1,88,178	1,40,912	11,80,622	10,30,658	13,68,800	11,71,570
	<u>Short Term Investments--</u>						
	Book Value	13,171	12,251	82,634	89,210	95,805	1,01,462
	market Value	13,073	12,181	82,021	89,092	95,094	1,01,273

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Classification: Confidential
FORM NL-13-LOANS SCHEDULE

(Amount in Rs. Lakhs)			
	Particulars	As At Sep'23	As At Sep'22(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

(Amount in Rs. Lakhs)										
Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening	Additions	Deductions	Closing	Up to Last Year	For The Period	On Sales/ Adjustments	To Date	As At Sep'23	As At Sep'22(Correspon ding previous year)
Goodwill										
Intangibles (specify)	13,921	570	-	14,491	12,224	703	-	12,927	1,564	1,810
Land-Freehold	1,656	-	7	1,649	-	-	-	-	1,649	766
Leasehold Property										
Buildings	5,478	-	55	5,423	720	45	3	763	4,660	4,206
Furniture & Fittings	801	131	-	932	662	59	-	721	211	55
Information Technology Equipment	7,453	212	27	7,638	5,983	473	27	6,429	1,209	1,382
Vehicles	721	160	83	798	204	96	47	253	544	373
Office Equipment	492	41	0	533	436	26	0	461	72	40
Others (Specify nature)										
(a) Electrical Fittings	886	156	-	1,041	633	58	-	691	350	134
(b) Improvement to Premises	1,990	124	-	2,114	1,702	65	-	1,767	347	231
TOTAL	33,398	1,393	173	34,619	22,564	1,526	78	24,012	10,607	8,998
Work in progress	-	-	-	-	-	-	-	-	1,755	912
Grand Total	33,398	1,393	173	34,619	22,564	1,526	78	24,012	12,362	9,910
PREVIOUS YEAR	28,047	2,265	203	30,109	19,877	1,382	148	21,110		

Note:

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

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FORM NL-15-CASH AND BANK BALANCE SCHEDULE

(Amount in Rs. Lakhs)			
	Particulars	As At Sep'23	As At Sep'22(Corresponding previous year)
1	Cash (including cheques ^(a) , drafts and stamps)	238	380
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)		
	(bb) Others		
	(b) Current Accounts	902	2,119
	(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	1,158	2,517
	Balances with non-scheduled banks included in 2 and 3 above		
	CASH & BANK BALANCES		
	In India	1,158	2,517
	Outside India		

* Cheques on hand amount to Rs.150 (in Lakh) Previous Year : Rs 268 (in Lakhs)

Note :

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

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

(Amount in Rs. Lakhs)			
	Particulars	As At Sep'23	As At Sep'22(Corresponding previous year)
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	817	595
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	20,485	22,020
6	Others (to be specified)		
	Advances to Employees	6	11
	Advances to Vendors	308	314
	GST Unutilised Credit/paid in advance	8,780	9,367
	Service tax paid under protest (Note 8 (c) of Schedule 16)	2,445	2,429
	Other Advances / Deposits	2,483	4,488
	TOTAL (A)	35,324	39,223
	OTHER ASSETS		
1	Income accrued on investments	31,785	25,284
2	Outstanding Premiums	18,026	2,533
	Less : Provisions for doubtful ,if any	-	-
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	8,921	7,416
	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]	25,173	20,884
	Receivable from Nuclear Pool	830	702
	Unclaimed Amount of Policy holders Deposits	464	334
	Interest income on unclaimed Amount of Policyholders Deposit	152	126
	Receivable from IMTPIP	-	-
	Deposits for Premises and Advance Rent	1,603	1,685
	GST refund receivable		-
	TOTAL (B)	86,954	58,964
	TOTAL (A+B)	1,22,278	98,188

Notes:

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

FORM NL-17-CURRENT LIABILITIES SCHEDULE

(Amount in Rs. Lakhs)

	Particulars	As At Sep'23	As At Sep'22(Corresponding previous year)
1	Agents' Balances	7,266	4,828
2	Balances due to other insurance companies	46,129	32,625
3	Deposits held on re-insurance ceded	28,242	22,949
4	Premiums received in advance		
	(a) For Long term policies ^(a)	1,37,835	1,17,198
	(b) for Other Policies	3,543	16,024
5	Unallocated Premium	6,185	4,237
6	Sundry creditors	1,430	1,171
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	8,57,540	7,51,359
9	Due to Officers/ Directors	-	-
10	Unclaimed Amount of policyholders	464	311
11	Income accrued on Unclaimed amounts	144	126
12	Interest payable on debentures/bonds	280	281
13	GST Liabilities	6,772	7,569
14	Others (to be specified)		
	Book Overdraft	8,066	2,214
	Tax and Other Withholdings	1,385	1,101
	Environment Relief Fund	2	1
	Provision for Expenses	28,948	21,155
	Other Liabilities	296	244
	TOTAL	11,34,529	9,83,393

Note :

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

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

	Particulars	As At Sep'23	As At Sep'22(Corresponding previous year)
1	Reserve for Unexpired Risk	3,23,215	2,62,420
2	Reserve for Premium Deficiency		
3	For taxation (less advance tax paid and taxes deducted at source)		
4	For Employee Benefits	4,732	3,724
4	Others (to be specified) (a) _____ (b) _____		
	TOTAL	3,27,947	2,66,143

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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 Sep'23	As At Sep'22(Corresponding previous year)
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	TOTAL	-	-

Notes:

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

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

For the Half Year ending 30 September 2023

S.No.	Particular	Calculation	For the Quarter Sep'23	Up to the Quarter Ended Sep'23	For the corresponding quarter of the previous year Sep'22	Up to the corresponding Quarter of the previous year Sep'22
1	Gross Direct Premium Growth Rate**	$[GDPI(CY)-GDPI(PY)] / GDPI(PY)$	34.97%	32.78%	20.64%	30.25%
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	0.86	1.58	0.72	1.36
3	Growth rate of Net Worth	$(\text{Shareholder's funds}(CY)-\text{Shareholder's funds}(PY)) / \text{Shareholder's funds}(PY)$	7.58%	7.58%	3.72%	3.72%
4	Net Retention Ratio**	Net written premium / (Gross Direct Premium Income + Reinsurance Accepted)	68.16%	69.90%	73.75%	72.80%
5	Net Commission Ratio**	Net Commission / Net written premium	17.53%	19.24%	3.39%	3.42%
6	Expense of Management to Gross Direct Premium Ratio**	$(\text{Direct Commission}+\text{Operating Expenses}) / \text{Gross direct premium}$	29.83%	31.83%	36.03%	36.69%
7	Expense of Management to Net Written Premium Ratio**	$(\text{Net Commission}+\text{Operating Expenses}) / \text{Net Written Premium}$	34.43%	36.30%	39.86%	41.25%
8	Net Incurred Claims to Net Earned Premium**	Net Incurred Claims / Net Earned Premium	73.84%	74.17%	72.53%	72.29%
9	Claims paid to claims provisions**	Claim Paid (pertaining to provisions made previously) / claims provision made previously	10.71%	18.46%	9.00%	15.61%
10	Combined Ratio**	(7) +(8)	108.27%	110.47%	112.39%	113.54%
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	1.83%	3.57%	1.71%	3.27%
12	Technical Reserves to net premium ratio **	$[(\text{Reserve for unexpired risks}+\text{premium deficiency}+\text{reserve for outstanding claims(including IBNR and IBNER)}) / \text{Net premium written}]$	8.63	4.56	9.24	5.00
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>	(0.11)	(0.13)	(0.17)	(0.16)
14	Operating Profit Ratio	Operating profit / Net Earned premium	7.70%	6.56%	13.51%	12.38%
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.	0.07	0.07	0.09	0.09
16	Net earning ratio	Profit after tax / Net Premium written	7.18%	6.32%	3.18%	3.60%
17	Return on net worth ratio	Profit after tax / Net Worth	4.22%	7.04%	1.71%	3.59%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	to be taken from solvency margin reporting	1.89	1.89	2.01	2.01
19	NPA Ratio	to be taken from NPA reporting				
	Gross NPA Ratio		-	-	0.30	0.30
	Net NPA Ratio		-	-	0.09	0.09
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	0.05	0.05
21	Debt Service Coverage Ratio	$(\text{Earnings before Interest and Tax/ Interest and Principal Instalments Due})$	62.94	52.78	22.65	23.59
22	Interest Service Coverage Ratio	$(\text{Earnings before Interest and Tax/ Interest due})$	62.94	52.78	22.65	23.59
23	Earnings per share	Profit /(loss) after tax /No. of shares	3.29	5.48	1.17	2.44
24	Book value per share	Net worth /No. of shares	77.77	77.77	68.09	68.09

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

Segments Upto the quarter ended on Sep'23	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	10.73%	30.25%	-1.44%	27.47%	40.69%	82.86%	83.32%	123.55%	4.46	(0.39)
Previous Period	43.15%	32.42%	-12.37%	20.42%	19.72%	59.44%	77.51%	79.16%	4.22	0.11
Marine Cargo										
Current Period	5.83%	39.14%	-1.19%	22.12%	27.37%	80.17%	166.97%	107.54%	1.37	(0.11)
Previous Period	35.94%	39.16%	-7.97%	18.11%	17.75%	81.03%	206.12%	98.78%	1.42	(0.03)
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	8.53%	35.16%	-7.13%	20.96%	24.56%	80.03%	166.93%	104.59%	1.37	(0.08)
Previous Period	43.88%	36.04%	-12.36%	16.66%	13.35%	81.00%	206.09%	94.36%	1.42	0.03
Motor OD										
Current Period	33.24%	60.85%	29.60%	39.11%	48.57%	74.29%	346.93%	122.86%	1.31	(0.25)
Previous Period	35.47%	60.76%	11.17%	42.44%	49.92%	73.02%	368.22%	122.94%	1.30	(0.27)
Motor TP										
Current Period	16.80%	95.72%	17.14%	27.32%	28.28%	76.82%	6.89%	105.09%	7.50	(0.03)
Previous Period	20.01%	95.83%	0.94%	37.51%	38.92%	77.04%	5.34%	115.96%	7.72	(0.15)
Total Motor										
Current Period	23.19%	81.04%	21.08%	32.28%	34.69%	76.07%	14.35%	110.76%	5.54	(0.10)
Previous Period	25.59%	82.18%	3.88%	39.43%	42.08%	75.97%	11.63%	118.05%	5.87	(0.18)
Health										
Current Period	37.33%	85.59%	21.78%	39.32%	38.10%	85.51%	266.81%	123.61%	1.46	(0.40)
Previous Period	40.85%	77.52%	11.76%	41.54%	51.05%	88.97%	293.87%	140.02%	1.43	(0.57)
Personal Accident										
Current Period	19.05%	71.20%	35.10%	53.94%	52.15%	20.48%	137.22%	72.63%	2.77	0.15
Previous Period	34.27%	67.23%	-0.95%	46.90%	47.13%	16.78%	106.06%	63.91%	3.08	0.30
Travel Insurance										
Current Period	128.94%	95.48%	37.65%	46.97%	48.40%	120.75%	73.39%	169.15%	1.87	(0.72)
Previous Period	981.40%	94.67%	4.13%	17.88%	17.87%	15.87%	1.96%	33.74%	2.72	0.55
Total Health										
Current Period	31.04%	61.61%	25.53%	43.97%	42.04%	65.43%	233.46%	107.47%	1.83	(0.23)
Previous Period	38.60%	73.94%	7.71%	43.39%	49.76%	63.37%	233.78%	113.13%	1.96	(0.26)
Workmen's Compensation/ Employer's liability										
Current Period	-26.22%	95.67%	17.63%	28.45%	29.11%	47.18%	28.94%	76.29%	2.06	0.27
Previous Period	88.05%	96.01%	6.53%	26.18%	26.65%	29.97%	13.66%	56.62%	1.97	0.45
Public/ Product Liability										
Current Period	-4.68%	32.57%	0.98%	19.09%	33.07%	1.75%	35.47%	34.82%	2.42	0.66
Previous Period	-4.32%	43.06%	4.43%	16.47%	28.42%	-6.35%	32.54%	22.07%	2.17	0.78
Engineering										
Current Period	39.08%	26.37%	-6.95%	25.65%	37.16%	2.53%	150.79%	39.69%	2.06	0.54
Previous Period	-7.02%	32.87%	-9.33%	19.49%	21.86%	38.83%	121.05%	60.69%	2.40	0.39
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	18.31%	89.72%	10.37%	24.53%	23.89%	18.03%	69.92%	41.92%	1.42	0.57
Previous Period	74.07%	92.71%	11.69%	27.94%	28.55%	19.15%	64.95%	47.70%	1.44	0.49
Total Miscellaneous										
Current Period	36.86%	76.04%	20.64%	32.62%	36.19%	73.76%	17.30%	109.96%	4.60	(0.12)
Previous Period	28.13%	80.41%	4.66%	39.76%	43.02%	72.78%	14.54%	115.80%	5.09	(0.18)
Total-Current Period	32.78%	69.90%	19.24%	31.83%	36.30%	74.17%	18.46%	110.47%	4.56	(0.13)
Total-Previous Period	30.25%	72.80%	3.42%	36.69%	41.25%	72.29%	15.61%	113.54%	5.00	(0.16)

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 Half Year ending 30 September 2023

PART-A Related Party Transactions							
SLNo.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received ¹ (Rs. in Lakhs)			
				For the Quarter Sep'23	Up to the Quarter Ended Sep'23	For the corresponding quarter of the previous year Sep'22	Up to the corresponding Quarter of the previous year Sep'22
1	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	Fees Incurred for Risk Inspection and advisory services	79	110	60	120
2	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	Premium Income	55	56	1	1
3	Key Management Personnel	KEY MANAGEMENT PERSONNEL	Premium Income	-	-	0.05	0.07
4	Mitsui Sumitomo Insurance Co.Ltd	JOINT VENTURE PARTNER	Re-Insurance ceded	3,504	6,321	2,969	5,068
5	Mitsui Sumitomo Insurance Co.Ltd	JOINT VENTURE PARTNER	RI Claims Recovered	798	1,311	563	949
6	Mitsui Sumitomo Insurance Co.Ltd	JOINT VENTURE PARTNER	RI Commission Income Received	673	1,186	2,369	2,866
7	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	Branding Fee / Secondment charges	-	-	-	-
8	Cholamandalam Financial Holdings Limited	HOLDING COMPANY		249	497	202	405
9	Mitsui Sumitomo Insurance Co.Ltd	JOINT VENTURE PARTNER		83	174	-	-
10	Mitsui Sumitomo Insurance Co.Ltd	JOINT VENTURE PARTNER	Management Expenses Recovered	-	-	90	196
11	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL		4	6	3	3
12	Key Management Personnel	KEY MANAGEMENT PERSONNEL	Managerial remuneration	503	626	415	509
13	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	Receivable/Payable (Net) - Management expenses and rent	2	2	-	-
14	Mitsui Sumitomo Insurance Co.Ltd	JOINT VENTURE PARTNER		9	9	6	6
15	Mitsui Sumitomo Insurance Co.Ltd	JOINT VENTURE PARTNER	Receivable/(Payable) (Net)- Due from other entities carrying on insurance business	(2,654)	(2,654)	(6,290)	(6,290)
16	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	Unallocated Premium	2.25	2.25	0.26	0.26
17	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	Gross Incurred Claims	0.36	0.36	1	1
18	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	Provision Outstanding	-	-	39	39
19	Mitsui Sumitomo Insurance Co.Ltd	JOINT VENTURE PARTNER		-	-	3	3

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 September 2023								
SLNo.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments (Rs. in Lakhs)	Whether Payable / Receivable	Whether Secured? If so, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received	Balance under Provision for doubtful debts relating to the outstanding balance receivable (Rs. in Lakhs)	Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party (Rs. in Lakhs)
1	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARTNER	9	Receivable/ Payable (Net) - Management expenses and rent	-	-	-	-
	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	2	Receivable/ Payable (Net) - Management				
2	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	2	Unallocated Premium	-	-	-	-
3	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARTNER	(2,654)	Receivable/ (Payable) (Net)- Due from other entities carrying on insurance business	-	-	-	-

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

STATEMENT OF ADMISSIBLE ASSETS :

As at 30-SEP-2023

Name of the Insurer : CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

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

Classification: Business within India / Total Business

(All amounts in Rupees of Lakhs)

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS	-	2,15,142	2,15,142
	Policyholders as per NL-12 A of BS	13,49,795	-	13,49,795
(A)	Total Investments as per BS	13,49,795	2,15,142	15,64,937
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation			-
(C)	Fixed assets as per BS	-	12,362	12,362
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	908	908
	Current Assets:			
(E)	Cash & Bank Balances as per BS	-	1,158	1,158
(F)	Advances and Other assets as per BS	80,982	61,628	1,42,610
(G)	Total Current Assets as per BS...(E)+(F)	80,982	62,786	1,43,768
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	3,427	28,358	31,785
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	13,969	2,227	16,196
(K)	Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)	14,30,777	2,90,290	17,21,066
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	17,396	31,493	48,889
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)	14,13,380	2,58,797	16,72,177
			(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	-	211	211
	(b) Electrical Fittings	-	350	350
	(c) Improvement to Premises	-	347	347
			
	Inadmissible current assets			
	(a) Advances to Employees	-	6	6
	(b) Contingent Liability (Tax paid under protest)	-	8,021	8,021
	(c) Deferred Tax	-	20,332	20,332
	(d) RS receivables	1,580	-	1,580
	(e) Reinsurance / Coinsurance receivables	960	-	960
	(f) Unclaimed amount of Policy holder deposit to be made	617	-	617
	(g) Others	271	-	271
		3,427	29,267	32,694

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

Version 1 Upload Date: 10.11.2023

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

STATEMENT OF LIABILITIES :
As at - 30-SEP-2023

		(All amounts in Rupees of Lakhs)	
		Current Year	
Item No.	Reserve	Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	4,48,787	3,23,215
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	4,48,787	3,23,215
(d)	Outstanding Claim Reserve (other than IBNR reserve)	3,91,060	3,20,553
(e)	IBNR reserve	5,79,503	5,36,986
(f)	Total Reserves for Technical Liabilities...(c)+(d)+(e)	14,19,350	11,80,755

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.
Version 1 Upload Date: 10.11.2023

Classification: Public

FORM NL-25 - SOLVENCY MARGIN (TABLE IA)

Name of the Insurer : CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED
Registration No.123 and Date of Registration with the IRDAI 15.07.2002
Classification: Business within India / Total Business

TABLE IA: REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS as on - 30-SEP-2023

(All amounts in Rupees of Lakhs)

Item No.	Line of Business	Gross Premiums	Net Premiums	Gross Incurred Claims	Net Incurred Claims	RSM 1	RSM 2	RSM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Fire	75,404	21,729	36,825	9,835	7,540	5,524	7,540
2	Marine Cargo	11,380	4,640	6,961	2,929	1,366	1,253	1,366
3	Marine - Other than Marine Cargo	1,525	8	140	0	153	21	153
4	Motor	4,77,139	3,90,047	3,24,359	2,69,169	78,009	80,751	80,751
5	Engineering	3,795	1,257	1,152	421	380	173	380
6	Aviation	-	-	-	-	-	-	-
7	Liability	2,250	1,628	769	326	337	173	337
8	Health	1,02,859	81,613	58,291	47,278	16,323	14,183	16,323
9	Miscellaneous	8,962	7,875	1,542	1,328	1,575	399	1,575
10	Crop	28,768	8,446	13,288	4,261	2,877	1,993	2,877
	Total	7,12,080	5,17,242	4,43,328	3,35,546	1,08,559	1,04,469	1,11,301

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

Version 1 Upload Date: 10.11.2023

Classification: Public

FORM NL-26 - SOLVENCY MARGIN (TABLE IB)

Name of the Insurer : CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED Registration No.123 and Date of Registration with the IRDAI 15.07.2002 Classification: Business within India / Total Business		
	(All amounts in Rupees of Lakhs)	
(1)	(2)	(3)
ITEM NO.	DESCRIPTION	AMOUNT
(A)	Policyholder's FUNDS	
	Available assets(as per Form IRDAI-GI-TA)	14,13,380
	Deduct:	-
(B)	Current Liabilities as per BS	8,57,540
(C)	Provisions as per BS	3,23,215
(D)	Other Liabilities	2,21,934
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	10,692
	Shareholder's FUNDS	
(F)	Available Assets	2,58,797
	Deduct:	
(G)	Other Liabilities	59,179
(H)	Excess in Shareholder's funds (F-G)	1,99,618
(I)	Total ASM (E+H)	2,10,310
(J)	Total RSM	1,11,301
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	1.89

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

Version 1 Upload Date: 10.11.2023

FORM NL-27- PRODUCTS INFORMATION

Name of CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

Date: 30-09-2023

Products Information						
List below the products and/or add-ons introduced for the period ended September 30, 2023						
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	Cessation of Work	-	IRDAN123CP0044V02201819/ A0001V01202324	Engineering	Commercial	10-Aug-23
2	Claim Preparation Costs	-	IRDAN123CP0044V02201819/ A0002V01202324	Engineering	Commercial	10-Aug-23
3	Cover for Contractor's Construction/ Erection Machinery	-	IRDAN123CP0044V02201819/ A0003V01202324	Engineering	Commercial	10-Aug-23
4	Employees' Personal Effects and Tools	-	IRDAN123CP0044V02201819/ A0004V01202324	Engineering	Commercial	10-Aug-23
5	Errors and Omissions Clause	-	IRDAN123CP0044V02201819/ A0005V01202324	Engineering	Commercial	10-Aug-23
6	Incompatibility of Undamaged Machinery	-	IRDAN123CP0044V02201819/ A0006V01202324	Engineering	Commercial	10-Aug-23
7	Involuntary Betterment	-	IRDAN123CP0044V02201819/ A0007V01202324	Engineering	Commercial	10-Aug-23
8	Leased Equipment Rental Costs	-	IRDAN123CP0044V02201819/ A0008V01202324	Engineering	Commercial	10-Aug-23
9	Pair and Set Clause	-	IRDAN123CP0044V02201819/ A0009V01202324	Engineering	Commercial	10-Aug-23
10	Properties under Consignment, Care, Custody and Control	-	IRDAN123CP0044V02201819/ A0010V01202324	Engineering	Commercial	10-Aug-23
11	Salvage Disposal Coverage	-	IRDAN123CP0044V02201819/ A0011V01202324	Engineering	Commercial	10-Aug-23
12	Sound/ Undamaged Property Destruction	-	IRDAN123CP0044V02201819/ A0012V01202324	Engineering	Commercial	10-Aug-23
13	Temporary Repairs	-	IRDAN123CP0044V02201819/ A0013V01202324	Engineering	Commercial	10-Aug-23
14	Cessation of Work	-	IRDAN123CP0035V02201819/ A0014V01202324	Engineering	Commercial	10-Aug-23
15	Claim Preparation Costs	-	IRDAN123CP0035V02201819/ A0015V01202324	Engineering	Commercial	10-Aug-23
16	Cover for Contractor's Construction/ Erection Machinery	-	IRDAN123CP0035V02201819/ A0016V01202324	Engineering	Commercial	10-Aug-23
17	Employees' Personal Effects and Tools	-	IRDAN123CP0035V02201819/ A0017V01202324	Engineering	Commercial	10-Aug-23
18	Errors and Omissions Clause	-	IRDAN123CP0035V02201819/ A0018V01202324	Engineering	Commercial	10-Aug-23
19	Incompatibility of Undamaged Machinery	-	IRDAN123CP0035V02201819/ A0019V01202324	Engineering	Commercial	10-Aug-23
20	Involuntary Betterment	-	IRDAN123CP0035V02201819/ A0020V01202324	Engineering	Commercial	10-Aug-23
21	Pair and Set Clause	-	IRDAN123CP0035V02201819/ A0021V01202324	Engineering	Commercial	10-Aug-23
22	Properties under Consignment, Care, Custody and Control	-	IRDAN123CP0035V02201819/ A0022V01202324	Engineering	Commercial	10-Aug-23
23	Salvage Disposal Coverage	-	IRDAN123CP0035V02201819/ A0023V01202324	Engineering	Commercial	10-Aug-23
24	Sound/ Undamaged Property Destruction	-	IRDAN123CP0035V02201819/ A0024V01202324	Engineering	Commercial	10-Aug-23
25	Temporary Repairs	-	IRDAN123CP0035V02201819/ A0025V01202324	Engineering	Commercial	10-Aug-23
26	OFFICE PACKAGE POLICY (CHOLA SOOKSHMA)	-	IRDAN123RP0005V01202324	Miscellaneous	Commercial	22-Aug-23
27	OFFICE PACKAGE POLICY (CHOLA LAGHU)	-	IRDAN123CP0026V01202324	Miscellaneous	Commercial	22-Aug-23
28	SHOP PACKAGE POLICY (CHOLA SOOKSHMA)	-	IRDAN123RP0006V01202324	Miscellaneous	Commercial	22-Aug-23
29	SHOP PACKAGE POLICY (CHOLA LAGHU)	-	IRDAN123CP0027V01202324	Miscellaneous	Commercial	22-Aug-23
30	Chola Griha Raksha - Amendment	-	IRDAN123RP0006V02202324	FIRE	Commercial	04-Sep-23
31	Chola Group Griha Raksha - Amendment	-	IRDAN123RP0015V02202324	FIRE	Commercial	04-Sep-23
32	Chola Motor Warranty Insurance	-	IRDAN123RP0001V01202324	Motor	Retail	04-Jul-23
33	Cover for charging equipment of Electric Vehicle	-	IRDAN123RP0017V01201819/ A0002V01202324	Motor	Retail	25-Jul-23
34	Cover for charging equipment of Electric Vehicle	-	IRDAN123RP0003V01201920/ A0003V01202324	Motor	Retail	25-Jul-23
35	Cover for charging equipment of Electric Vehicle	-	IRDAN123RP0002V02200203/ A0004V01202324	Motor	Retail	25-Jul-23
36	Chola Surrogate and Oocyte Donor Protector	-	CHOHLIP24093V012324	Health	Retail	27-Sep-23

Note: -

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

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

(Read with Regulation 10)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Statement as on: 30th Sep 2023

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

(Business within India)

Periodicity of Submission: Quarterly

PART - A

Rs in Lakhs

Section I

No	PARTICULARS	SCH ++	AMOUNT
1	Investments*	8	15,64,936.41
2	Loans	9	-
3	Fixed Assets	10	12,361.84
4	Current Assets		
	a. Cash & Bank Balance	11	1,158.10
	b. Advances & Other Assets	12	1,42,609.86
5	Current Liabilities		
	a. Current Liabilities	13	11,34,528.00
	b. Provisions	14	3,27,947.32
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		-

Application of Funds as per Balance Sheet (A) 2,58,590.89

	Less: Other Assets	SCH ++	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	12,361.84
3	Cash & Bank Balance (if any)	11	1,158.10
4	Advances & Other Assets (if any)	12	1,42,609.86
5	Current Liabilities	13	11,34,528.00
6	Provisions	14	3,27,947.32
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		-

Total (B) TOTAL (B) (13,06,345.52)

'Investment Assets' As per FORM 3B * (A-B) 15,64,936.41

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

(Read with Regulation 10)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Statement as on: 30th Sep 2023

PART - A

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

(Business within India)

Rs in Lakhs

Periodicity of Submission: Quarterly

Section II

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	%	Actual	FVC Amount	Total	Market Value (h)
			Balance	FRSM ⁺							
			(a)	(b)	(c)	d = (a+b+c)	(e)	(f)	(g)=(d+f)		
1	Central Govt. Securities	Not less than 20%		83,515.20	5,23,972.83	6,07,488.04	39.22%			6,07,488.04	5,88,593.04
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not less than 30%		1,32,748.06	8,32,858.87	9,65,606.93	62.35%			9,65,606.93	9,40,570.19
3	Investment subject to Exposure Norms										
	a. Housing / Infra & Loans to SG for Housing and FFE	Not less than 15%									
	1. Approved Investments			47,157.92	2,95,867.91	3,43,025.83	22.15%	10,461.03	3,53,486.87	3,47,926.16	
	2. Other Investments			0.00	0.00	0.00	0.00%	-	0.00	-	
	b. Approved Investments	Not exceeding 55%		31,658.83	1,98,626.91	2,30,285.74	14.87%	5,663.31	2,35,949.05	2,35,341.26	
	c. Other Investments			1,350.30	8,471.79	9,822.09	0.63%	71.47	9,893.56	9,893.56	
Investment Assets		100%	2,12,915.12		13,35,825.47	15,48,740.59	100%	16,195.82	15,64,936.41	15,33,731.17	

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

PERIODIC DISCLOSURES

FORM NL-29	Detail regarding debt securities
limited	Date: Quarter ended Sep 30, 2023
Registration No. 123	
Date of Registration with the IRDA : July 15, 2002	

(Rs in Lakhs)

	Market Value				Book Value			
	As at 30-09-2023	As % of total for this class	As at 30-09-2022	As % of total for this class	As at 30-09-2023	As % of total for this class	As at 30-09-2022	As % of total for this class
Break down by credit rating								
AAA rated	4,43,142	30.47%	3,36,814	26.58%	4,48,550	30.20%	3,45,321	26.36%
AA or better	40,919	2.81%	34,056	2.69%	41,420	2.79%	34,643	2.64%
Rated below AA & upto A	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
B & Below B	-	0.00%	1,195	0.09%	-	0.00%	1,195	0.09%
Any other (Please specify)								
Sovereign	9,40,570	64.67%	8,59,573	67.84%	9,65,607	65.01%	8,93,434	68.20%
Fixed Deposits	13,352	0.92%	21,350	1.69%	13,352	0.90%	21,350	1.63%
TREPs	16,498	1.13%	13,993	1.10%	16,504	1.11%	13,995	1.07%
	14,54,481		12,66,981		14,85,433		13,09,939	
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	95,088	6.54%	1,01,273	7.99%	95,805	6.45%	1,01,462	7.75%
More than 1 year and upto 3 years	2,78,170	19.13%	1,62,579	12.83%	2,86,541	19.29%	1,67,956	12.82%
More than 3 years and up to 7 years	7,20,148	49.51%	8,04,545	63.50%	7,40,646	49.86%	8,36,160	63.83%
More than 7 years and up to 10 years	3,46,606	23.83%	1,98,585	15.67%	3,47,973	23.43%	2,04,361	15.60%
above 10 years	14,468	0.99%	-	0.00%	14,468	0.97%	-	0.00%
Any other (Please specify)								
	14,54,481		12,66,981		14,85,433		13,09,939	
Breakdown by type of the issuer								
a. Central Government	5,88,593	40.47%	5,60,179	44.21%	6,07,488	40.90%	5,85,562	44.70%
b. State Government	3,51,977	24.20%	3,00,899	23.75%	3,58,119	24.11%	3,09,374	23.62%
c. Corporate Securities	4,84,061	33.28%	3,70,560	29.25%	4,89,970	32.99%	3,79,657	28.98%
Any other (Please specify)								
Fixed Deposits	13,352	0.92%	21,350	1.69%	13,352	0.90%	21,350	1.63%
TREPs	16,498	1.13%	13,993	1.10%	16,504	1.11%	13,995	1.07%
	14,54,481		12,66,981		14,85,433		13,09,939	

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)"

FORM NL-30 -DETAILS OF NON-PERFORMING ASSETS

(Read with Regulation 10)

DETAILS OF NON-PERFORMING ASSETS - QUARTERLY - 30th Sep 2023

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Name of Fund: _____

Rs in Lakhs

Registration Number: 123

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As on Sep 2023)	YTD (As on Mar 2023)	YTD (As on Sep 2023)	Prev. FY (As on Mar 2023)	YTD (As on Sep 2023)	Prev. FY (As on Mar 2023)	YTD (As on Sep 2023)	Prev. FY (As on Mar 2023)	YTD (As on Sep 2023)	YTD (As on Mar 2023)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	4,89,970.3	4,50,313.3	-	-	9,95,462.8	9,79,020.3	63,307.5	40,954.4	15,48,740.6	14,70,288.0
2	Gross NPA	-	1,997.3	-	-	-	-	-	-	-	1,997.3
3	% of Gross NPA on Investment Assets (2/1)	-	0.4%							-	0.1%
4	Provision made on NPA	-	1997.3	-	-	-	-	-	-	-	1997.3
5	Provision as a % of NPA (4/2)	-	100.0%							-	100.0%
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	4,89,970.3	4,48,315.9	-	-	9,95,462.8	9,79,020.3	63,307.5	40,954.4	15,48,740.6	14,68,290.7
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	1,470.2	-	-	-	-	-	-	1,997.3	1,470.2

Note:

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

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

(Read with Regulation 10)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Statement as on: 30th Sep 2023

Name of the Fund _____

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 30-09-2023 (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 30-09-2023 (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 30-09-2022 (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
A	CENTRAL GOVT. SECURITIES													
A01	Central Government Bonds	CGSB	5,92,067.49	9,149.35	6.13%	4.59%	5,95,313.36	19,211.14	6.44%	4.82%	5,76,266.22	17,934.55	6.23%	4.66%
A02	Special Deposits	CSPD	-	-	-	-	-	-	-	-	-	-	-	-
A03	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-
A04	Treasury Bills	CTRB	2,062.91	31.21	6.00%	4.49%	3,815.49	114.66	6.62%	4.95%	-	-	-	-
B	CENTRAL GOVT. SEC, STATE GOVT OR OTHER APPROVED SECURITIES													
B01	Central Government Guaranteed Loans / Bonds	CGSL	-	-	-	-	-	-	-	-	-	-	-	-
B02	State Government Bonds	SGGB	3,58,058.98	6,272.12	6.95%	5.20%	3,50,618.33	12,358.52	7.05%	5.28%	3,05,179.48	10,657.76	6.97%	5.21%
B03	State Government Guaranteed Loans	SGGL	-	-	-	-	-	-	-	-	-	-	-	-
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA	482.25	7.06	5.81%	4.35%	483.69	14.09	5.81%	4.35%	3,651.69	134.75	7.36%	5.51%
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	1,296.24	22.46	6.88%	5.15%	5,546.05	189.57	6.82%	5.10%	1,903.51	57.96	6.51%	4.87%
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	93,338.43	1,514.64	5.63%	4.21%	1,37,809.60	5,231.92	7.22%	5.40%	1,19,923.54	3,863.47	6.41%	4.80%
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	400.83	7.03	6.96%	6.96%	401.47	13.76	6.84%	6.84%	1,160.76	38.25	6.58%	6.58%
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	16,761.99	1,936.86	11.56%	8.65%	12,962.09	2,004.36	15.48%	11.58%	2,830.87	85.52	3.02%	2.26%
C21	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	1,442.37	7.00	0.49%	0.36%	1,442.37	7.00	0.49%	0.36%	949.34	20.46	2.55%	1.91%
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	2,977.65	59.22	7.89%	5.90%	2,977.16	117.56	7.88%	5.89%	8,865.11	353.20	7.58%	5.68%

FORM NL-31-STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT
(Read with Regulation 10)
Name of the Insurer: Cholamandalam MS General Insurance Company Limited
Registration Number: 123
Statement as on: 30th Sep 2023
Statement of Investment and Income on Investment

Name of the Fund _____

Rs in Lakhs														
Periodicity of Submission: Quarterly														
No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment as on 30-09-2023 (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 30-09-2023 (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 30-09-2022 (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
C26	Onshore Rupee Bonds issued by ADB and IFC (Infrastructure-approved)	IORB	-	-	-	-	-	-	-	-	-	-	-	-
C27	Long Term Bank Bonds ApprovedInvestment- Infrastructure	ILBI	60,132.03	1,021.89	6.74%	5.05%	57,282.42	1,918.78	6.68%	5.00%	36,976.14	1,148.24	6.19%	4.64%
C44	Infrastructure Investments rated not less than “A” along with Rating of “EL1”	IELB	-	-	-	-	-	-	-	-	-	-	-	-
C46	Debt Instruments of InvITs - Approved Investments	IDIT	-	-	-	-	-	-	-	-	-	-	-	-
	TAXABLE BONDS													
C28	Infrastructure - PSU - Debentures / Bonds	IPTD	1,72,575.97	2,809.76	6.46%	4.83%	1,62,204.32	5,189.32	6.39%	4.78%	1,00,622.23	2,827.04	5.61%	4.20%
C29	Infrastructure - PSU - CPs	IPCP	2,172.45	36.52	6.67%	4.99%	3,821.22	132.88	6.94%	5.19%	-	-	-	-
C30	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	999.15	20.67	8.21%	6.14%	999.03	40.54	8.09%	6.06%	2,496.94	103.75	8.29%	6.20%
C31	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-	-	-	-	-	-	-	-	-	-
C32	Infrastructure - Term Loans (with Charge)	ILWC	-	-	-	-	-	-	-	-	-	-	-	-
	TAX FREE BONDS													
C33	Infrastructure - PSU - Debentures / Bonds	IPFD	3,891.23	60.36	6.15%	6.15%	3,895.88	120.12	6.15%	6.15%	4,938.05	151.71	6.13%	6.13%
C34	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICFD	-	-	-	-	-	-	-	-	-	-	-	-
	(d) INFRASTRUCTURE - OTHER INVESTMENTS													
C35	Infrastructure - Equity (including unlisted)	IOEQ	-	-	-	-	-	-	-	-	261.29	-	-	-
C36	Infrastructure - Debentures / Bonds / CPs / loans	IODS	-	-	-	-	-	-	-	-	1,194.78	-	-	-
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	6,269.44	13.50	0.22%	0.16%	5,400.35	61.53	1.14%	0.85%	1,623.44	230.62	14.13%	10.58%
D02	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	20,755.12	428.65	2.07%	1.55%	18,620.90	1,015.82	5.46%	4.08%	9,667.03	937.48	9.88%	7.40%
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	99,911.66	1,958.52	8.98%	6.72%	51,785.10	2,015.88	8.93%	6.68%	2,356.28	100.18	8.25%	6.18%
D10	Corporate Securities - Debentures / Bonds/ CPs /Loan - (Promoter Group)	EDPG	33,820.21	742.40	8.71%	6.52%	32,082.29	1,391.16	8.66%	6.48%	15,015.86	645.40	8.60%	6.43%
D11	Municipal Bonds - Rated	EMUN	-	-	-	-	-	-	-	-	-	-	-	-
D12	Investment properties - Immovable	EINP	2,882.51	-	-	-	2,882.51	-	-	-	2,882.90	-	-	-
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	3,616.79	71.79	7.87%	5.89%	3,046.54	115.46	7.56%	5.66%	63,193.29	1,616.71	5.12%	3.83%

Name of the Fund _____

Periodicity of Submission: Quarterly

[illegible]

FORM NL-31-STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT
(Read with Regulation 10)
Name of the Insurer: Cholamandalam MS General Insurance Company Limited
Registration Number: 123
Statement as on: 30th Sep 2023
Statement of Investment and Income on Investment
Periodicity of Submission: Quarterly

Name of the Fund _____

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 30-09-2023 (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 30-09-2023 (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 30-09-2022 (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	
E18	Investment properties - Immovable	OIPI	-	-	-	-	-	-	-	-	-	-	-	-	
E19	Passively Managed Equity ETF (Non Promoter Group)	OETF	290.82	74.37	25.57%	19.14%	146.21	74.37	50.87%	38.06%	493.16	35.78	7.21%	5.40%	
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	-	0.00%	0.00%	396.70	-	0.00%	0.00%	904.00	31.41	3.49%	2.61%	
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			15,30,928.96	27,318.30	6.71%	5.02%	15,10,577.89	53,438.42	6.84%	5.12%	12,97,356.66	42,098.08	6.38%	4.77%	

Note:

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

2 Based on daily simple Average of Investments

3 Yield netted for Tax

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

5 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.

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

Classification: **Confidential**

FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION

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

Date: 30 SEP 2023

(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	5	1,617	11	-	1.46%
3	No. of Reinsurers with rating A but less than AA	73	14,964	1,494	8,165	22.06%
4	No. of Reinsurers with rating BBB but less than A	1	2	-	-	0.00%
5	No. of Reinsurers with rating less than BBB					0.00%
	Total (A)	79	16,583	1,504	8,165	
	With In India					
1	Indian Insurance Companies	13			2,349	2.10%
2	FRBs	7	46,083	1,092	1,252	43.39%
3	GIC Re	1	33,015	1,340	230	30.99%
4	Other (to be Specified)					0.00%
	Total (B)	21	79,098	2,432	3,830	
	Grand Total (C)= (A)+(B)	100	95,681	3,936	11,995	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: 10.11.2023

Classification: **Public**

FORM NL-34:GEOGRAPHICAL DISTRIBUTION OF BUSINESS

GROSS DIRECT PREMIUM UNDERWRITTEN

Sl.No.	State / Union Territory	Fire		Marine Hull		Marine Cargo		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Miscellaneous	
		For the Quarter Sep'23	Upto the quarter Sep'23	For the Quarter Sep'23	Upto the quarter Sep'23	For the Quarter Sep'23	Upto the quarter Sep'23	For the Quarter Sep'23	Upto the quarter Sep'23	For the Quarter Sep'23	Upto the quarter Sep'23	For the Quarter Sep'23	Upto the quarter Sep'23	For the Quarter Sep'23	Upto the quarter Sep'23	For the Quarter Sep'23	Upto the quarter Sep'23	For the Quarter Sep'23	Upto the quarter Sep'23	For the Quarter Sep'23	Upto the quarter Sep'23	For the Quarter Sep'23	Upto the quarter Sep'23
STATESc																							
1	Andhra Pradesh	392	776	-	-	3	5	3	5	1,743	3,534	5,262	10,375	7,005	13,909	89	203	135	220	0	0	224	424
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3	Assam	160	299	-	-	3	7	3	7	1,135	2,365	1,464	2,740	2,600	5,105	43	80	6	9	-	-	49	89
4	Bihar	177	333	-	-	1	2	1	2	1,555	3,206	2,632	5,426	4,187	8,633	45	78	3	4	-	-	48	82
5	Chhattisgarh	204	396	-	-	6	18	6	18	1,617	3,216	1,878	3,559	3,494	6,775	40	68	11	18	-	-	51	86
6	Goa	26	58	-	-	2	4	2	4	194	322	119	205	313	527	17	29	6	9	-	-	23	38
7	Gujarat	1,374	3,261	-	-	498	1,155	498	1,155	3,296	6,959	5,521	10,450	8,817	17,409	1,919	3,765	456	917	-	0	2,375	4,681
8	Haryana	661	3,036	498	780	1,146	2,060	1,644	2,841	28	81	16	35	45	116	173	675	5	24	1	1	178	700
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Jharkhand	54	103	-	-	0	1	0	1	787	1,680	1,225	2,426	2,012	4,107	15	29	3	4	-	-	18	33
11	Karnataka	1,228	2,558	-	-	481	949	481	949	3,333	6,548	4,251	8,180	7,584	14,728	2,099	2,273	564	784	3	5	2,665	3,062
12	Kerala	223	431	-	-	0	1	0	1	1,517	2,749	1,959	3,326	3,476	6,075	242	445	141	271	0	0	383	716
13	Madhya Pradesh	352	659	-	-	15	35	15	35	1,080	2,207	1,533	3,095	2,613	5,302	148	241	43	62	-	-	190	303
14	Maharashtra	3,326	7,361	2	2	239	760	241	761	7,106	13,810	7,377	14,167	14,483	27,977	1,979	4,887	357	881	2	6	2,339	5,773
15	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Meghalaya	-	-	-	-	-	-	-	-	0	0	0	0	0	0	-	-	-	-	-	-	-	-
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	146	327	-	-	2	4	2	4	1,124	2,318	2,434	4,913	3,558	7,232	55	106	4	9	-	-	60	115
20	Punjab	5	13	-	-	-	1	-	1	880	1,232	581	1,021	1,461	2,253	5	10	1	1	-	-	6	11
21	Rajasthan	573	1,275	-	-	24	87	24	87	3,342	6,897	2,938	5,836	6,280	12,732	732	1,661	244	518	-	-	976	2,179
22	Sikkim	0	0	-	-	-	-	-	-	-	5	1	4	1	9	0	0	-	-	-	-	0	0
23	Tamil Nadu	4,596	9,202	-	-	491	1,102	491	1,102	6,983	13,202	12,422	22,077	19,406	35,279	9,784	17,592	6,733	13,670	37	93	16,553	31,354
24	Telangana	476	1,151	-	-	41	73	41	73	2,527	5,291	6,149	12,309	8,676	17,600	392	656	39	66	0	1	432	723
25	Tripura	21	39	-	-	1	5	1	5	80	167	245	469	325	637	14	28	1	3	-	-	15	31
26	Uttarakhand	22	40	-	-	-	-	-	-	109	256	103	219	212	475	36	62	0	1	-	-	36	62
27	Uttar Pradesh	959	1,907	-	-	31	83	31	83	2,984	6,613	3,582	7,773	6,566	14,387	277	488	48	133	-	-	324	622
28	West Bengal	629	1,233	-	-	17	38	17	38	1,582	3,083	2,969	5,762	4,551	8,845	270	495	53	73	-	-	323	568
TOTAL (A)		15,605	34,460	500	782	3,002	6,390	3,501	7,172	43,003	85,742	64,664	1,24,368	1,07,666	2,10,110	18,373	33,872	8,852	17,675	43	106	27,269	51,653
UNION TERRITORIESc																							
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	735	1,444	-	-	9	33	9	33	1,478	3,687	1,526	3,239	3,004	6,925	293	534	62	113	-	0	355	647
3	Dadra and Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Govt. of NCT of Delhi	1,219	3,415	-	-	211	367	211	367	2,737	5,662	1,726	3,245	4,463	8,907	2,081	4,474	146	336	-	0	2,227	4,810
6	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Puducherry	29	60	-	-	0	(0)	0	(0)	100	189	150	274	250	463	4	7	4	4	-	-	8	11
TOTAL (B)		1,983	4,919	-	-	219	400	219	400	4,314	9,538	3,402	6,758	7,716	16,295	2,378	5,015	212	452	-	1	2,590	5,467
Outside India																							
1	TOTAL (C)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Grand Total (A)+(B)+(C)		17,588	39,379	500	782	3,221	6,790	3,721	7,571	47,317	95,280	68,065	1,31,126	1,15,383	2,26,406	20,752	38,886	9,064	18,128	43	106	29,859	57,120

Note :-

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

Classification: **Public**

FORM NL-34-GEOGRAPHICAL DISTRIBUTION

GROSS DIRECT PREMIUM UNDERWRITTEN

(Amount in Rs. Lakhs)

Sl.No.	State / Union Territory	Workmen's Compensation/ Employer's liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments (b)		Total Miscellaneous		Total	
		For the Quarter Sep'23	Upto the quarter Sep'23	For the Quarter Sep'23	Upto the quarter Sep'23	For the Quarter Sep'23	Upto the quarter Sep'23	For the Quarter Sep'23	Upto the quarter Sep'23	For the Quarter Sep'23	Upto the quarter Sep'23	For the Quarter Sep'23	Upto the quarter Sep'23	For the Quarter Sep'23	Upto the quarter Sep'23	For the Quarter Sep'23	Upto the quarter Sep'23
	STATES ^c																
1	Andhra Pradesh	2	4	1	1	6	15			-	-	56	98	7,295	14,451	7,690	15,233
2	Arunachal Pradesh	-	-	-	-	-	-			-	-	-	-	-	-	-	-
3	Assam	-	0	0	0	8	18			-	-	52	93	2,710	5,306	2,873	5,612
4	Bihar	1	2	0	0	3	8			-	-	69	128	4,308	8,852	4,486	9,187
5	Chhattisgarh	2	2	1	2	13	28			-	-	36	59	3,597	6,952	3,808	7,366
6	Goa	0	3	0	4	-	-			-	-	4	8	341	580	368	643
7	Gujarat	27	43	4	8	136	237			-	-	273	602	11,632	22,980	13,504	27,396
8	Haryana	3	8	27	92	40	135			-	-	(4)	52	289	1,103	2,595	6,980
9	Himachal Pradesh	-	-	-	-	-	-			-	-	-	-	-	-	-	-
10	Jharkhand	-	0	0	0	4	9			-	-	16	36	2,050	4,184	2,105	4,288
11	Karnataka	7	26	36	79	50	112			-	-	60	117	10,403	18,123	12,112	21,630
12	Kerala	0	0	0	0	3	5			-	-	15	28	3,877	6,824	4,101	7,256
13	Madhya Pradesh	7	22	0	3	9	14			-	-	112	203	2,932	5,847	3,299	6,541
14	Maharashtra	65	131	39	71	112	241			-	-	343	531	17,380	34,724	20,947	42,847
15	Manipur	-	-	-	-	-	-			-	-	-	-	-	-	-	-
16	Meghalaya	-	-	-	-	-	-			-	-	-	-	0	0	0	0
17	Mizoram	-	-	-	-	-	-			-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-			-	-	-	-	-	-	-	-
19	Odisha	1	6	0	0	12	26			-	-	66	141	3,697	7,519	3,845	7,850
20	Punjab	-	1	-	-	0	6			-	-	0	1	1,468	2,270	1,473	2,284
21	Rajasthan	6	13	1	1	14	31			-	-	103	197	7,379	15,155	7,976	16,517
22	Sikkim	-	-	-	-	-	-			-	-	-	-	1	9	1	9
23	Tamil Nadu	22	75	33	306	201	328			28,978	28,978	59	594	65,252	96,914	70,339	1,07,218
24	Telangana	7	41	1	3	113	389			-	-	30	55	9,258	18,810	9,776	20,035
25	Tripura	-	-	0	0	3	11			-	-	2	4	345	683	367	726
26	Uttarakhand	-	-	-	-	0	0			-	-	4	8	252	545	274	585
27	Uttar Pradesh	0	2	0	0	4	11			-	-	532	1,024	7,426	16,046	8,416	18,036
28	West Bengal	1	7	2	3	37	62			-	-	101	183	5,014	9,668	5,660	10,939
	TOTAL (A)	151	387	146	573	769	1,684	-	-	28,978	28,978	1,930	4,162	1,66,908	2,97,547	1,86,014	3,39,178
	UNION TERRITORIES ^c																
1	Andaman and Nicobar Islands	-	-	-	-	-	-			-	-	-	-	-	-	-	-
2	Chandigarh	3	6	1	8	13	25			-	-	117	224	3,493	7,834	4,237	9,311
3	Dadra and Nagar Haveli	-	-	-	-	-	-			-	-	-	-	-	-	-	-
4	Daman & Diu	-	-	-	-	-	-			-	-	-	-	-	-	-	-
5	Govt. of NCT of Delhi	22	35	31	60	129	272			-	-	75	134	6,948	14,216	8,377	17,999
6	Jammu & Kashmir	-	-	-	-	-	-			-	-	-	-	-	-	-	-
7	Ladakh	-	-	-	-	-	-			-	-	-	-	-	-	-	-
8	Lakshadweep	-	-	-	-	-	-			-	-	-	-	-	-	-	-
9	Puducherry	-	0	-	-	0	0			-	-	3	6	261	480	290	540
	TOTAL (B)	25	41	33	67	142	297	-	-	-	-	196	364	10,702	22,531	12,904	27,850
	Outside India																
1	TOTAL (C)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A)+(B)+(C)	176	428	178	641	911	1,980	-	-	28,978	28,978	2,125	4,525	1,77,610	3,20,078	1,98,919	3,67,028

Note :-

(a) The grand total of GROSS DIRECT P

(b) Separate disclosure to be made for se

(c) **Any changes under States / Union** ¹

(d) **For the Quarter and Upto the Quart**

Version 1 Upload Date: 10.11.2023

Classification: Public

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

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

Date: 30 SEP 2023

(Amount in Rs. Lakhs)

Sl.No.	Line of Business	For the Quarter Sep'23		For the corresponding quarter of the previous year Sep'22		upto the quarter Sep'23		Up to the corresponding quarter of the previous year Sep'22	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	17588	346080	16671	290188	39379	644299	35563	528835
2	Marine Cargo	3221	2583	3410	2691	6790	5723	6416	5534
3	Marine Other than Cargo	500	10	371	9	782	10	561	10
4	Motor TP	68065	2312080	62707	2157045	131126	4335472	112266	3887387
5	Motor OD	47317	150338	38989	195036	95280	320670	71512	335418
6	Health	20752	221082	14542	71157	38886	415901	28317	148110
7	Personal Accident	9064	74489	7477	16,858	18128	150373	15227	32,360
8	Travel								
9	Workmen's Compensation/ Employer's liability	176	1367	378	1156	428	2800	580	2366
10	Public/ Product Liability	178	507	207	448	641	1070	672	888
11	Engineering	911	1531	614	1433	1980	3016	1424	2950
12	Aviation								
13	Crop Insurance	28978	23	0		28978	23	0	
14	Other segments	2168	164154	2010	146274	4632	325289	3871	259975
15	Miscellaneous								

Notes:

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

Version 1 Upload Date: 10.11.2023

Classification: **Public**

FORM NL-36- BUSINESS -CHANNELS WISE

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

Date: 30 SEP 2023

Sl.No.	Channels	For the Quarter Sep'23		Upto the Quarter Sepr'23		For the corresponding quarter of the previous year Sep'22		Up to the corresponding quarter of the previous year Sep'22	
		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	12163	3211	23057	5395	11193	1836	21494	3164
2	Corporate Agents-Banks	565399	27885	1089700	53464	532887	26782	991263	51709
3	Corporate Agents -Others	1480069	58491	2818347	112926	1239480	48865	2281693	92469
4	Brokers	1057596	68289	1978334	140834	952167	59265	1622157	106336
5	Micro Agents	0	0	0	0	0	0	0	0
6	Direct Business -Officers/Employees -Online (Through Company Website) -Others	65504	38496	95093	49909	40238	8388	91644	18466
7	Common Service Centres(CSC)	43594	684	87476	1441	22764	453	38891	809
8	Insurance Marketing Firm					0	0	0	0
9	Point of sales person (Direct)	14875	1267	23398	2120	36492	1305	78212	2574
10	MISP (Direct)	35044	595	89241	939	47074	482	78479	881
11	Web Aggregators								
12	Referral Arrangements								
13	Other (to be sepcified) (i) _____ (ii) _____								
	Total (A)	3274244	198919	6204646	367028	2882295	147378	5203833	276408
14	Business outside India (B)								
	Grand Total (A+B)	3274244	198919	6204646	367028	2882295	147378	5203833	276408

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: 10.11.2023

FORM NL-37-CLAIMS DATA

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

Upto the quarter ending: 30 SEP 2023

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accidents	Travel	Total Health	Workmen's Compensation / Employer's Liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	No. of claims only		
																		Other segments **	Miscellaneous	Total
1	Claims O/S at the beginning of the period	565	685	1	686	24402	40735	65137	19971	370	32	20373	64	22	126	0	322	510	103	87908
2	Claims reported during the period	2533	7114	0	7114	232873	11339	244212	62690	1365	52	64107	127	17	548	0	11	1163	1113	320945
	(a) Booked During the period	2533	7114	0	7114	232873	11339	244212	62690	1365	52	64107	127	17	548		11	1163	1113	320945
	(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	3098	7799	1	7800	257275	52074	309349	82661	1735	84	84480	191	39	674	0	333	1673	1216	408853
	(a) paid during the period																			
	(b) Other Adjustment (to be specified)																			
	(i) _____																			
	(ii) _____	1185	5896		5896	205650	6184	211834	51584	815	31	52430	40	5	320		11	947	575	273243
4	Claims Repudiated during the period	1913	1903	1	1904	51625	45890	97515	31077	920	53	32050	151	34	354	0	322	726	641	135610
	Repudiation	529	166		166	7440		7440	10521	274	8	10803	34	3	34			73	96	19178
	Closure	377	601		601	14648	805	15453		275	29	304	25	8	141		4	45	346	17304
	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)				0			0				0								0
6	Claims O/S at End of the period	1007	1136	1	1137	29537	45085	74622	20556	371	16	20943	92	23	179	0	318	608	199	99128
	Less than 3months	591	834		834	23206	5737	28943	6785	181	9	6975	43	7	94		2	362	167	38018
	3 months to 6 months	235	145		145	3487	4223	7710	368	29	5	402	33	2	49		2	132	21	8731
	6months to 1 year	89	57		57	2329	7396	9725	380	32		412	7	2	24		2	91	5	10414
	1year and above	92	100	1	101	515	27729	28244	13023	129	2	13154	9	12	12		312	23	6	41965

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: 30 SEP 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	25132	3740	16	3756	14895	265118	280012	4914	1882	113	6909	349	162	982	0	3452	357	158	321268
2	Claims reported during the period	34211	4745	0	4745	75122	98279	173400	30057	5872	124	36053	299	658	1151	0	5	538	453	251513
	(a) Booked During the period	34119	4526	0	4526	73746	95692	169437	29221	5175	124	34521	266	600	1130		5	506	440	245550
	(b) Reopened during the Period	92	219		219	1376	2587	3963	835	697		1532	33	58	21			32	13	5963
	(c) Other Adjustment (to be specified)																			
	(i) _____																			
	(ii) _____				0			0				0								0
3	Claims Settled during the period	9077	2993	0	2993	61944	55700	117645	22087	3624	92	25803	153	56	503	0	1	461	174	156865
	(a) paid during the period	9077	2993		2993	61944	55700	117645	22087	3624	92	25803	153	56	503		1	461	174	156865
	(b) Other Adjustment (to be specified)																			
	(i) _____																			
	(ii) _____				0			0				0								0
4	Claims Repudiated during the period	1834	793	0	793	9095	5448	14543	6430	2466	21	8917	66	66	122	0	3	51	148	26543
	Repudiation	1101	200		200	4157		4157	6430	1104	8	7541	51	63	63			30	88	13293
	Closure	733	593		593	4938	5448	10386		1362	13	1376	15	3	59		3	21	60	13249
	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)				0			0				0								0
6	Claims O/S at End of the period	48432	4700	16	4715	18978	302248	321226	6454	1664	124	8242	429	698	1508	0	3453	383	289	389374
	Less than 3months	24100	1685		1685	9708	34445	44153	4161	879	2	5041	112	119	237		2	159	177	75785
	3 months to 6 months	6262	461		461	3613	25162	28775	473	121	89	682	76	493	720		3	52	88	37615
	6months to 1 year	6826	324		324	1933	45256	47189	704	62		766	45	1	321		3	37	10	55523
	1year and above	11243	2229	16	2244	3723	197385	201108	1117	602	33	1752	196	84	229		3445	134	14	220451

Version 1 Upload Date: 10.11.2023

FORM NL-39- AGEING OF CLAIMS

Name of the Insurer:

Cholamandalam MS General Insurance Company Limited

For the Quarter ending on Sep'2023

(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	367	249	87	21	19	1	1	896	1665	885	581	538	2609	8	745	7182
2	Marine Cargo	1945	1186	176	41	6	0		890	608	288	92	-10	-1		3354	1868
3	Marine Other than Cargo															0	0
4	Motor OD	81190	20138	4355	1005	193	0	0	16117	10052	5056	1611	436	160	129	106881	33561
5	Motor TP	32	413	690	855	1279	421	233	151	2330	4067	5041	12483	5397	4757	3923	34226
6	Health	26464	158	21	2	0	0		11106	150	17	24	18	13		26645	11328
7	Personal Accident	453	4	2	0	0	1	0	2121	15	41	1	15	-65	2	460	2130
8	Travel	14	7						41	10						21	50
9	Workmen's Compensation/ Employer's liability	0	4	6	3	0		0	0	3	13	15	2		18	13	51
10	Public/ Product Liability	2	0	0	1	0			1	0	0	1	52			3	54
11	Engineering	50	63	34	5	3	0		51	56	72	19	100	0		155	299
12	Aviation															0	0
13	Crop Insurance	0	0	4	1	2			0	0	-2	1	0			7	-1
14	Other segments ^(a)	69	228	121	23	3	0	0	31	105	57	11	7	13	2	444	225
15	Miscellaneous	107	176	10	2	2	0		22	24	13	7	5	0		297	71

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

FORM NL-39- AGEING OF CLAIMS

Upto the Quarter ending on Sep'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	610	374	117	51	30	2	1	1553	2074	1216	763	796	2614	60	1185	9077
2	Marine Cargo	3893	1703	228	63	9	0		1435	900	442	212	5	-1		5896	2993
3	Marine Other than Cargo															0	0
4	Motor OD	159343	36254	7700	1947	406	0	0	31034	17942	9031	2742	680	241	273	205650	61944
5	Motor TP	63	655	1141	1293	1914	702	416	281	3593	6539	8182	19572	8668	8867	6184	55700
6	Health	51328	222	31	3	0	0	0	21748	204	29	33	55	16	0	51584	22087
7	Personal Accident	798	11	4	0	0	2	0	3548	66	54	3	16	-64	2	815	3624
8	Travel	20	11						49	43						31	92
9	Workmen's Compensation/ Employer's liability	1	14	16	6	2		1	2	26	64	22	6		34	40	153
10	Public/ Product Liability	2	0	2	1	0			1	0	1	1	54			5	56
11	Engineering	112	155	41	6	6	0		78	80	108	19	218	0		320	503
12	Aviation															0	0
13	Crop Insurance	0	4	4	1	2			0	3	-3	1	0			11	1
14	Other segments ^(a)	170	475	194	85	23	0	0	75	214	89	36	24	23	2	947	461
15	Miscellaneous	242	304	24	3	2	0		45	54	55	7	12	0		575	174

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

Version 1 Upload Date: 10.11.2023

FORM NL-41 OFFICES INFORMATION
As at:
Name of the Insurer: Cholamandalam MS General Insurance Company Limited
Date: 30.09.2023

Sl. No.	Office Information	Number
1	No. of offices at the beginning of the year	152
2	No. of branches approved during the year	14**
3	No. of branches opened during the year	Out of approvals of previous year
4		Out of approvals of this year
5	No. of branches closed during the year	9
6	No of branches at the end of the year	152
7	No. of branches approved but not opened	18
8	No. of rural branches	NIL
9	No. of urban branches	152*
10	<u>No. of Directors:-</u>	
	(a) Independent Director	3
	(b) Executive Director	1
	(c) Non-executive Director	2
	(d) Women Director	1
	(e) Whole time director	1
11	<u>No. of Employees</u>	
	(a) On-roll:	a)1395
	(b) Off-roll:	b) -
	(c) Total	c)1395
12	<u>No. of Insurance Agents and Intermediaries</u>	
	(a) Individual Agents,	
	(b) Corporate Agents-Banks	a) 7450
	(c) Corporate Agents-Others	b) 17
	(d) Insurance Brokers	c) 18
	(e) Web Aggregators	d) 797
	(f) Insurance Marketing Firm	e) 6
	(g) Motor Insurance Service Providers (DIRECT)	f) 3
	(h) Point of Sales persons (DIRECT)	g) 400
	(i) Other as allowed by IRDAI (To be specified)	h) 22952
		i) 0

Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	1264	29661
Recruitments during the quarter	220	1186
Attrition during the quarter	89	153
Number at the end of the quarter	1395	30694

*This includes 13 Semi Urban branches.

** 7 locations does not need IRDAI approval. Intimation is enough because it's comes under Tier II-VI category

Version 1 Upload Date: 10.11.2023

Name of the Insurer:

Cholamandalam MS General Insurance
Company Limited

Date:

September 30, 2023

Board of Directors and Key Management Persons				
Sl. No.	Name of person	Designation	Role /Category	Details of change in the period, if any
1	Mr. M M Murugappan	Chairman	Director	NA
2	Mr. Margam Rama Prasad	Independent Director	Director	NA
3	Ms. K Ramadevi	Independent Director	Director	NA
4	Mr. Sujay Banarji	Independent Director	Director	Change in Designation from Additional Director to Director w.e.f July 21, 2023
5	Mr. Sridharan Rangarajan	Non-Executive Director	Director	NA
6	Mr. Tsutomu Aoki	Non-Executive Director	Director	NA
7	Mr. V Suryanarayanan	Managing Director	Director & Key Management Person	NA
8	Mr. Naoki Takeda	Whole-time Director	Director & Key Management Person	NA
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. Biswajeet Padhi	SBU Head - Motor	Key Management Person	
12	Mr. Praveen Pathak	Chief Technical Officer	Key Management Person	NA
13	Mr. Suresh Krishnan	Chief Compliance Officer & Company Secretary	Key Management Person	NA
14	Ms. Chitra K	Head - Digital, Branding & Corporate Communications	Key Management Person	NA
15	Mr. Abhiranjan Gupta	Chief Investment Officer	Key Management Person	NA
16	Mr. Shailen Merchant	Head - Human Resources	Key Management Person	NA
17	Mr. Suresh Surendranathan	Chief Technology Officer	Key Management Person	NA
18	Mr. S K Rangaswamy	Chief Risk Officer and Head - Operations & CRM	Key Management Person	NA
19	Mr. Ashwani Kumar Arora	Appointed Actuary	Key Management Person	NA
20	Mr. Chandar Ramamurthy	Head - Reinsurance	Key Management Person	NA
21	Mr. Punit Agarwal	Head - Internal Audit & FCU	Key Management Person	NA

Mr. Sanjiv Kumar Mathur, SBU Head - Commercial & SME, has retired from the services of the Company with effect from August 31, 2023

Notes:-

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

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

Version 1 Upload Date: 10.11.2023

Classification: **Public**

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

Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

Upto the Quarter ending on

30-Sep-23

(Amount in Rs. Lakhs)

Rural & Social Obligations (Quarterly Returns)					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	FIRE	Rural	248236	8830	31903251
		Social			
2	MARINE CARGO	Rural	898	529	3768700
		Social			
3	MARINE OTHER THAN CARGO	Rural	0	0	
		Social			
4	MOTOR OD	Rural	102205	30014	2816933
		Social			
5	MOTOR TP	Rural	696925	44004	0
		Social			
6	HEALTH	Rural	10839	1560	90946
		Social			
7	PERSONAL ACCIDENT	Rural	36594	204	1044342
		Social			
8	TRAVEL	Rural			
		Social			
9	Workmen's Compensation/ Employer's liability	Rural	378	59	37357
		Social			
10	Public/ Product Liability	Rural	72	79	53553
		Social			
11	Engineering	Rural	1013	165	541092
		Social			
12	Aviation	Rural			
		Social			
13	Other Segment (a)	Rural	102097	30339	2028229
		Social			
14	Miscellaneous	Rural			
		Social			
	Total	Rural	1199257	115782	42284403
		Social			

Notes:

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

(b) Premium Collected means gross direct written premium

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

Version 1 Upload Date: 10.11.2023

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

(Amount in Lakhs)

Name of the Insurer :	Cholamandalam MS General Insurance Company Limited
Registration No. :	123
Date of Registration :	July 15, 2002
Gross Direct Premium Income during the immediate preceding FY	6,15,599
Gross Direct Motor Third Party Insurance Business Premium during immediate preceding FY	2,66,992
Obligation of the insurer to be met in the financial year	1,82,918
Statement Period : Quarter ending	30-Sep-23

(Amount in Lakhs)

Items	For the quarter ended Sep 30, 2023	Upto the quarter ended Sep 30, 2023
Gross Direct Motor Third Party Insurance Business Premium in respect of liability only policies (L)	2,761	5,512
Gross Direct Motor Third Party Insurance Business Premium in respect of package policies (P)	65,304	1,25,613
Total Gross Direct Motor Third Party Insurance Business (L+P)	68,065	1,31,126
Total Gross Direct Motor Own damage Insurance Business Premium	47,317	95,280
Total Gross Direct Premium Income	1,98,919	3,67,028

Version 1 Upload Date: 10.11.2023

Classification: **Internal**

FORM NL-45-GREIVANCE DISPOSAL

Cholamandalam MS General Insurance Co. Ltd

Name of the Insurer:

Date: 30th Sep 2023

GRIEVANCE DISPOSAL

Sl 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	4	2	2		0	6
b)	Claim	22	257	47	83	126	23	552
c)	Policy	3	81	34	22	16	12	185
d)	Premium	1	7	3	2	3	0	13
e)	Refund	0	8	2	5	1	0	16
f)	Coverage	0	2	1		1	0	6
g)	Covernote	0	1			1	0	1
h)	Product	0	1	1			0	4
i)	Others	1	28	8	16	5	0	83
	Total	27	389	98	130	153	35	866
2	Total No. of policies during previous year:	73,34,609						
3	Total No. of claims during previous year:	2,67,658						
4	Total No. of policies during current year:	77,25,559						
5	Total No. of claims during current year:	3,15,789						
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	0.24						
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	17.48						
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	35	4%	0	0	35	4%	
b)	15 - 30 days	0	0	0	0	0	0	
c)	30 - 90 days	0	0	0	0	0	0	
d)	90 days & Beyond	0	0	0	0	0	0	
	Total Number of Complaints	0	0	0	0	0	0	

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

Version 1 Upload Date: 10.11.2023

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:

Sep 30, 2023

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

Version 1 Upload Date: 10.11.2023