				Applicabi	-
S.No.	Form No Classification: Confidential	Description	General & Health Insurers	Indian Reinsurer	Branches of Foreign Reinsurer in India
1	NL-1-B-RA	Revenue Account	YES	YES	YES
2	NL-2-B-PL	Profit and Loss Account	YES	YES	YES
3	NL-3-B-BS	Balance Sheet	YES	YES	NO
	NL-3A-B-BS	Balance Sheet	NO	NO	YES
4	NL-4-PREMIUM SCHEDULE	Premium	YES	YES	YES
5	NL-5-CLAIMS SCHEDULE	Claims Incurred	YES	YES	YES
6	NL-6-COMMISSION SCHEDULE	Commission	YES	YES	YES
7	NL-7-OPERATING EXPENSES SCHEDULE	Operating Expenses	YES	YES	YES
8	NL-8-SHARE CAPITAL SCHEDULE	Share Capital	YES	YES	NO
9	NL-9-PATTERN OF SHAREHOLDING SCHEDULE	Pattern of Shareholding	YES	YES	NO
		Pattern of Shareholding-Annexure A	YES	YES	NO
10		Reserves and Surplus	YES	YES	YES
10		Head Office Account (FRBs)	NO	NO	YES
11		Borrowings	YES	YES	YES
12		Investment	YES	YES	YES
12	NL-12A-INVESTMENT SCHEDULE (POLICYHOLDERS)	mvestment	110	110	TLO
	AGGREGATE VALUE OF INVESTMENTS OTHER THAN EQUITY SHARES AND MUTUAL FUND		YES	YES	YES
13	NL-13-LOANS SCHEDULE	Loans	YES	YES	YES
14	NL-14-FIXED ASSETS SCHEDULE	Fixed Assets	YES	YES	YES
15	NL-15-CASH AND BANK BALANCE SCHEDULE	Cash and Bank Balance	YES	YES	YES
16	NL-16-ADVANCES AND OTHER ASSETS SCHEDULE	Advances & Other Assets	YES	YES	YES
	NL-16A-ADVANCES AND OTHER ASSETS SCHEDULE	Advances & Other Assets (FRBs)	NO	NO	YES
17	NL-17-CURRENT LIABILITIES SCHEDULE	Current Liabilities	YES	YES	YES
	NL-17A-CURRENT LIABILITIES SCHEDULE	Current Liabilities (FRBs)	NO	NO	YES
18	NL-18-PROVISIONS SCHEDULE	Provisions	YES	YES	YES
19		Misc Expenditure	YES	YES	YES
20	NL-20-ANALYTICAL RATIOS SCHEDULE	Analytical Ratios	YES	YES	YES
21	NL-21-RELATED PARTY TRANSACTIONS SCHEDULE	Related Party Transactions	YES	YES	YES
22	NL-22-RECEIPTS AND PAYMENT SCHEDULE	Receipts and payments account	YES	YES	YES
23		Statement of Admissible Assets	YES	YES	YES
24	NL-24 - SOLVENCY MARGIN - GI-TR	Statement of Liabilities	YES	YES	YES
25		Required Solvency Margin	YES	YES	YES
26	NL-26 - SOLVENCY MARGIN - GI-SM-TABLE IB	Solvency Margin	YES	YES	YES
27	NL-27-PRODUCT INFORMATION	Product Information	YES	NO	NO
28	NL-28-STATEMENT OF INVESTMENT ASSETS AND STATEMENT OF ACCRETION OF ASSETS	Investment assets and Accretion of Assets	YES	YES	YES
29		Debt Securities	YES	YES	YES
30		Non performing assets	YES	YES	YES
31		Investment and Investment Income	YES	YES	YES
32		Down graded investment, Investment Rating and Infra_ investment rating	YES	YES	YES
33		Reinsurance Risk Concentration	YES	YES	YES
34		Geographical Distribution of Business	YES	NO	NO
35	NL-35-BSNS RETURNS ACROSS LOB	Quarterly Business Returns for different line of business (Premium amount and number of policies)	YES	NO	NO
36	NL-36-CHANNEL WISE PREMIUM	Business channels	YES	NO	NO

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

#### Classification: Confidential

#### FORM NL-1-B-RA

Name of the Insurer : CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED Registration No.123 and Date of Registration with the IRDAI 15.07.2002 REVENUE ACCOUNT FOR THE PERIOD ENDED DECEMBER 31, 2022

	Particulars	Schedule Ref. Form No.		F	ire			Ма	rine			Miscell	aneous			To	(A otal
			For the Quarter Dec'22	Up to the Quarter Ended Dec'22	For the corresponding quarter of the previous year Dec'21	Up to the corresponding Quarter of the previous year Dec'21	For the Quarter Dec'22	Up to the Quarter Ended Dec'22	For the corresponding quarter of the previous year Dec'21	Up to the corresponding Quarter of the previous year Dec'21	For the Quarter Dec'22	Up to the Quarter Ended Dec'22	For the corresponding quarter of the previous year Dec'21	Up to the corresponding Quarter of the previous year Dec'21	For the Quarter Dec'22	Up to the Quarter Ended Dec'22	For the corresponding quarter of the previous year Dec'21
1 Pr	emiums earned (Net)	NL-4	4,641	12,843	3,886	11,129	1,055	3,118	874	2,583	97,854	277,724	82,714	242,935	103,550	293,685	87,473
2 Pr	fit/ Loss on sale/redemption of Investments		10	57	(15)	195	1	7	4	27	355	1,571	1,140	5,908	367	1,636	1,129
3 In No	erest, Dividend & Rent - Gross		584	1,911	180	1,470	66	243	64	206	18,309.20	52,292	15,283	44,600	18,958	54,446	15,527
4 Of (a)	ner Other Income (to be specified) (i) Administrative Charges		0	2	(0)	1	0	0	0	0	9	36	18	38	9	38	18
	(ii)Investment income from pool rrorismpool)		278	677	164	474	-	-	-	-	63	163	41	119	341	840	205
	Contribution from the Shareholders' Account ) Towards Excess Expenses of Management		-	-	670	670		-	-	-	11,547	28,814	10,940	22,332	11,547		11,610
т	TAL (A)		5,514	15,491	4,884	13,938	1,122	3,368	942	2,817	128,137	360,600	110,136	315,932	134,772	379,459	115,963
6 Cl	ims Incurred (Net)	NL-5	1,003	5,879	1,765	5,037	753	2,425	469	1,878	70,450	201,357	54,354	176,301	72,206	209,661	56,589
7 Co	mmission	NL-6	(748)	(2,262)	(3,160)	(2,291)	32	(279)	17	(83)	4,509	13,277	4,990	10,830	3,793	10,736	1,847
	erating Expenses related to Insurance Business mium Deficiency	NL-7	1,971	5,896	1,995	5,475	265	912	253	727	41,818	114,005	35,074	90,260	44,055	120,812	37,322
Т	TAL (B)		2,226	9,513	600	8,221	1,050	3,057	739	2,523	116,778	328,639	94,418	277,391	120,054	341,210	95,757
	erating Profit/(Loss) (A - B)		3,288	5,978	4,284	5,718	72	311	203	294	11,359	31,961	15,718	38,541	14,718	38,249	20,206
11 A	PROPRIATIONS																
Tr	insfer to Shareholders' Account		3,288	5,978	4,284	5,718	72	311	203	294	11,359	31,961	15,718	38,541	14,718	38,249	20,206
Tr	insfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tr	insfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
т	TAL (C)		3,288	5,978	4,284	5,718	72	311	203	294	11,359	31,961	15,718	38,541	14,718	38,249	20,206

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

Note - 1 @

Pertaining to Policyholder's funds		Fi	ire			Ma	rine			Miscell	laneous			To	otal
	For the Quarter Dec'22	Up to the Quarter Ended Dec'22	For the corresponding quarter of the previous year Dec'21	Up to the corresponding Quarter of the previous year Dec'21	For the Quarter Dec'22	Up to the Quarter Ended Dec'22	For the corresponding quarter of the previous year Dec'21	Up to the corresponding Quarter of the previous year Dec'21	For the Quarter Dec'22	Up to the Quarter Ended Dec'22	For the corresponding quarter of the previous year Dec'21	Up to the corresponding Quarter of the previous year Dec'21	For the Quarter Dec'22	Up to the Quarter Ended Dec'22	For the correspon quarter of previous Dec'21
Interest, Dividend & Rent	645	2,166	172	1,777	72	276	72	249	20,321	59,261	17,429	53,915	21,038	61,703	
Add/Less:-													-	-	
Investment Expenses	(23)	(106)	28	(154)	(2)	(14)	(2)	(22)	(771)	(2,912)	(533)	(4,684)	(796)	(3,032)	,
Amortisation of Premium/ Discount on Investments	(38)	(148)	(20)	(153)	(4)	(19)	(7)	(21)	(1,241)	(4,057)	(1,613)	(4,631)	(1,284)	(4,224)	/
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*	584	1,911	180	1,470	66	243	64	206	18,309	52,292	15,283	44,600	18,958	54,446	

\* Term gross implies inclusive of TDS

(Amount	in	Rs.	Lakhs)

the	Up to the
onding	corresponding
r of the	Quarter of the
us year	previous year
c'21	Dec'21
	20021
87,473	256,647
1,129	6,130
15,527	46,276
18	40
205	593
11,610	23,002
115,963	332,688
56,589	183,216
1,847	8,457
37,322	96,462
95,757	288,134
20,206	44,553
20,206	44,553
-	-
-	-
20,206	44,553

r the	Up to the
oonding	corresponding
r of the	Quarter of the
us year	previous year
c'21	Dec'21
17,673	55,941
-	-
(506)	(4,860)
(1,639)	(4,805)
-	-
-	-
-	-
-	-
15,527	46,276

#### **Classification:** Confidential FORM NL-2-B-PL Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED Registration No. 123 and Date of Registration with the IRDAI 15.07.2002 PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED DECEMBER 31, 2022 Particulars For the Quarter Up to the Quarter Dec'22 Ended Schedule Ref. Form No.

Particulars	Schedule Ref. Form No.	For the Quarter Dec'22	Up to the Quarter Ended Dec'22	For the corresponding quarter of the previous year Dec'21	Up to the corresponding Quarter of the previous year Dec'21
1 OPERATING PROFIT/(LOSS)	NL-1				
(a) Fire Insurance		3,288	5,978	4,284	5,718
(b) Marine Insurance		72	311	203	294
(c) Miscellaneous Insurance		11,359	31,961	15,718	38,541
2 INCOME FROM INVESTMENTS					
(a) Interest, Dividend & Rent - Gross		2,987	7,861	2,442	6,646
(b) Profit on sale of investments		62	236	197	880
(c) (Loss on sale/ redemption of investments)		-	-	-	-
(d) Amortization of Premium / Discount on Investments		-	-	-	-
3 OTHER INCOME (Interest on IT Refund )		-	691		-
TOTAL (A)		17,768	47,037	22,844	52,079
4 PROVISIONS (Other than taxation)		(004)	(201)	(40)	(00/)
(a) For diminution in the value of investments (b) For doubtful debts		(204)	(381)	(49)	(296) (349)
(c) Others (to be specified)					(547)
5 OTHER EXPENSES					
(a) Expenses other than those related to Insurance Business		370	1,707	199	597
(b) Bad debts written off		42	42	-	(1,217)
(c) Interest on subordinated debt		209	645	221	659
(d) Expenses towards CSR activities		29	369	245	475
(e) Penalties		-	-	-	-
<ul><li>(f) Contribution to Policyholders' A/c</li><li>(i) Towards Excess Expenses of Management</li></ul>		11,545	28,814	11,611	23,002
(g) Others (i) Marketing cost absorbed in shareholder's account (P&L account)		-	-	8,025	20,595
(ii) Employees' Remuneration and Welfare Benefits					
		13	245	146	384
TOTAL (B)		12,005	31,441	20,397	43,850
6 Profit/(Loss) Before Tax		5,763	15,596	2,447	8,229
7 Provision for Taxation		1,431	3,964	646	2,069
9 Brofit / (Loco) often tax		4 001	11 (22	1 001	6100
8 Profit / (Loss) after tax 9 APPROPRIATIONS		4,331	11,632	1,801	6,160
(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		73,777	66,476	68,135	63,774
Balance carried forward to Balance Sheet		78,108	78,108	69,934	69,934

(Amount in Rs. Lakhs)

Notes: to Form NL-1-B-RA and NL-2-B-PL

(a) Items of income in excess of one percent of the total premiums (less reinsurance) or Rs.5,00,000 whichever is higher, shall be shown as a separate line item.

(b) Under the sub-head "Others" items like foreign exchange gains or losses and other items shall be included

(c) Interest, dividends and rentals receivable in connection with an investment should be stated as gross amount, the amount of income tax deducted at source being included under 'advance taxes paid and taxes deducted at source". The expenses pertaining to investment income e.g. Amortisation, Write off, other Investments expenses etc. are to be deducted from this other than separately disclosed here.

(d) Income from rent shall include only the realized rent. It shall not include any notional rent.

(e) Contribution from the Shareholders' Account to policyholders' account /Contribution to the Policyholders' Fund is as per the terms of Section 40C of the Insurance Act, 1938 read with IRDAI (Expenses of Management of Insurers transacting General or Health Insurance Business) Regulations as specified and modified from time to time

#### Classification: 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 31 DECEMBER 2022

		(Ar	nount in Rs. Lakhs)
Particulars	Schedule Ref. Form No.	As At Dec'22	As At Dec'21(Correspon ding previous year)
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8	29,881	29,881
SHARE APPLICATION MONEY PENDING ALLOTMENT			
RESERVES AND SURPLUS	NL-10	177,910	164,738
FAIR VALUE CHANGE ACCOUNT			
-Shareholders' Funds		464	376
-Policyholders' Funds		3,213	2,619
BORROWINGS	NL-11	10,000	10,000
TOTAL		221,467	207,614
APPLICATION OF FUNDS			
INVESTMENTS-Shareholders	NL-12	176,825	151,217
INVESTMENTS-Policyholders	NL-12A	1,224,780	1,052,960
LOANS	NL-13	-	-
FIXED ASSETS	NL-14	9,921	8,129
DEFERRED TAX ASSET (Net)		18,530	20,455
CURRENT ASSETS		-,	-,
Cash and Bank Balances	NL-15	1,900	2,507
Advances and Other Assets	NL-16	102,033	96,204
Sub-Total (A)		103,933	98,711
DEFERRED TAX LIABILITY (Net)			
CURRENT LIABILITIES	NL-17	1,023,044	888,139
PROVISIONS	NL-18	289,477	235,719
Sub-Total (B)		1,312,521	1,123,859
NET CURRENT ASSETS (C) = (A - B)		(1,208,588)	(1,025,147)
MISCELLANEOUS EXPENDITURE (to the extent not written off or	NL-19	-	-
adjusted)			
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT			
TOTAL	1	221,467	207,614

# CONTINGENT LIABILITIES

Particulars	As At Dec'22	As At Dec'21(Correspon ding 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	41,035	51,218
6. Reinsurance obligations to the extent not provided for in accounts	-	-
7 .Others (to be specified) (a) (b)	-	-
TOTAL	41,035	51,218

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#### FORM NL-4-PREMIUM SCHEDULI (Amount in Rs. Lakhe Instrument Distribution Distribution</t Meter OD Motor TP Total Motor Health Grand Total Grand Total FIRE Marine Lag... Marine Cargo Marine Hall Total Marine Files For the Quarter Dos'22 For the Quarter Dos'22 For Dos'2 For Particulars For the Quarter Dec'22 Ended Dec'22 2.340 9.316 For the Quarter Dec'22 Ended Dec'22 120,245 304,824 v Up to the Quarte Ended Dec'22 For the Quarter Up to the Quarter 1 Dec'22 Ended Dec'22 even For the Quarter Dec'22 Ended Dec'22 45,778 117,291 For the Quarter Dec'22 Ended Dec'22 74,667 156,733 For the Quarter Dec'22 Ended Dec'22 14,230 42,547 or the Quarts Dec'22 Direct Premium 21.054 25.207 94.949 264.225 156.752 155.532 174.952 174.912 81.052 230.946 1.060 9.217 5,718 3,222 34,711 17,948 · 3.51 113.541 329,859 17.422 45.961 27,656 71,340 34.542 49,371 4,956 1.455 2,131 71,335 7,516 3.115 9.450 33,067 2.028 7,005 5144 I and - Pearstein on teiner Net Written Premium 43 492 125.936 49,371 47,045 56,958 39,459 40,084 45,191 12,943 1.371 1.650 3,117 41,765 41,371 41,765 41,371 41,213 41,213 41,213 41,213 22,411 62,465 112.985 115.180 122.889 125.899 58,421 146,378 25.059 27.063 8,092 28,750 29,852 4,991 645 740 289 ning balance of UPR 46.113 45.191 4,641 0 2 2 14.529 27,550 46 -01 671 289,632 284,836 283,685 22 29.552 13,567 54.958 14,015 743 583 Loss Closing balance of Not Earned Premium 1.650 1,651 1452 27,083 523 441 523 1,026 370 254 370 546 254,505 Gross Dire 13,647 (9,429 1,975 8,391 364 925 2,346 9,316 45,778 117,298 74,667 156,738 120,345 304,824 14,230 42,547 8,021 23,246 Dig Hit Bit Bit</th 435,589

None: (a) Bitmemore premisence whether on hurstness coded or accepted are to be brought into account, before deducting commission, under the basi of intermemore premisence. (b) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gauss direct premisan

																							Miscell																	
	R	15	Main	# Cargo	Maria	to Hall	Tetal	Mailee	Met	er OD	Mot	ter TP	Tot	il Mater	Healt	n	Tresona	i Accident	Travel	Insurance	Total	loalth	Workmen's Co		Public/Pass	lact Liability	Tagle	oreging	Ari	ation	Cosp1	Insurance	Other e	egments (*)	Other Miscell	aneous segment	Tetal M	torEapross	Grand Total	Grand Total
																							Employer	's liability																1 1
Particulars	For the	Up to the	For the	Up to the	For the	Up to the	Fer the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	Forthe	Up to the	For the	Up to the
	corresponding	corresponding	conveponding	conseponding	corresponding	corresponding	corresponding	corresponding	conseponding	conseponding	corresponding	convepending	corresponding	corresponding	conseponding -	corresponding	corresponding	consequencing	corresponding	corresponding	conseponding	corresponding	corresponding	convepending	corresponding	conveponding	conseponding	corresponding	corresponding	corresponding	corresponding	cenesponding	conseponding	corresponding	convepending	corresponding	conveponding	conseponding	corresponding	corresponding
	quarter of the	Quarter of the				Quarter of the	quarter of the	Quarter of the				Quarter of the		Quarter of the			quarter of the	Quarter of the	quaster of the			Quarter of the		Quarter of the		Quarter of the		Quarter of the		Quarter of the	quarter of the	Quarter of the	quarter of the				quarter of the			Quarter of the
	porvious year Dec'21	previous year Dec'21	previous year	previous year Dec21	parvious year Dec'21	provious year Dec'21	parvious year Dec'21	pervious year	pervices year Dec'21	pervious year Dec'21	pavious year Dec'21	poevious year	previous year Dec'21	previous year Dec'21	pervises year Dec'21	previous year Dec'21	poovious year	porvious year Dec'21	previous year Dec'21	previous year Dec'21	pervieus year Dec21	pervious year Dw'21	poovious year Doc'21	porvious year Dec'21	pervious year	pervicus year	previous year Dec'21	pavious year Dec'21	poovloas year Dec'21	parcious year	previous year Dec'21	pervious year Dec'21	previous year Dec'21	parvious year	poerious year	previous year Dec'21	previous year Dec21	pervises year Dec'21	previous year Dec21	provious year Doc'21
	Der21	Dec 21	Dec'21	Dec 21	Dec 21	196721	Dec 21	Dec 21	Dec.11	Dec 21	Dic 21	Dec'21	Dec 21	Dec 21	Dec'21	Dec 21	Dic 21	Dic 21	Dec 21	Dec'21	Dec/21	Dec 21	Dic 21	Dar21	Dec 21	Dec 21	D6721	Dec 21	Dec 21	Dec 21	Dec'21	Dec'h	D6621	Dic 21	Dic 21	Dec 21	Dec 21	Dec'h	Dec 21	Dic'21
Gross Direct Premium	11.2%	36.079	1.830	6.551	191	300	2.662	6.961	35,305	\$5.094	62.573	156.120	97,879	244.214	12,769	30.674	7.065	19.426	6	10	17,960	49,309	154	462	207	922	713	2.244		-	43	40			1.926	4.123	118.737	301.24	131.965	344.222
Add Promium on mineumor accented 10	728	1,650		0				0			-															104	64	170									62	22	4 7/2	1,934
Less : Premium on minerance outert <sup>10</sup>	13,555	31.511	420	3,797	151	300	1.00	4,107	14,165	35,568	3,265	819	17,4%	43.522	2.321	6,977	2.154	5.639	0	1	4475	12.609	5	23	62	427	517	1.477			62	10			150	364	22.62	54.43	37.621	96,079
Not Written Premium	(0,824)	6,215	905	2,754	0	0	905	2,754	21,140	\$2,727	59,329	147,866	\$2,469	200,692	5,645	23,896	4,991	12,7%	5	9	13,385	36,781	146	439	145	586	260	\$56		-				-	1,776	3,259	96,182	243,11	95,157	252,068
Add: Opening balance of UPR	44,502	43,602	1,315	1,171	0	0	1,315	1,171	34,217	36,197	97,957	117,661	132,674	143,848	16,426	16,934	25,623	27,178	4	6	42,053	44,058	245	214	432	400	743	76							2,483	1,957	178,037	191,33	4 223,856	236,097
Less Closing balance of UPR	36,642	36,692	1.342	1.342	0	0	1.342	1.342	37.446	37.446	105.947	115.907	143,393	143,293	17.424	17.426	26,150	26,150	6	6	43,590	43,590	239	239	414	414	705	218							3,171	3.171	191.50	191.50	5 231,539	201.579
Not Earned Premium	3,556	11,129	874	2,583	0	0	874	2,583	17,811	\$1,465	51,299	149,679	69,150	201,148	7,451	23,367	4,434	13,785	3	5	11,858	37,190	152	494	162	563	294	985							1,0%	2,545	\$2,71	242,93	\$ \$7,474	256,647
Gross Direct Premium																																								1
- In India	11,2%	36,279	1,831	6,551	151	300	2,012	6,861	35,305	\$5,094	62,573	156,120	97,878	244,214	10,769	30,674	7,085	15,426	6	10	17,860	49,309	154	462	207	910	713	2,214			4	6			1,926	4,123	118,737	301,25	3 131,985	344,222
- Chanida India																																								

Note: (a) Research previous whether on business coded or accepted are to be brought into account, before deducting consistion, under the board structuremane previous to be made for segment, sub-segment which contributes more than 10 process of the total grown direct premium.

Classif	cation	Confid	lection

#### FORM NLA - CLAIMS SCHEDULE

Tetinlen		FIRE	Max	ar Carta	Masine Hull		Total Marine	Ma	in OD	Mate	IF	Tetal	Matter	He	with .	Proses.	Automit Automatic	Ineri	Insurance	Teld	Health	Workmen's Commo	win/	Public/ Deslart	Lidelity	Intist	unating .	Ari	dios	Gople	rianamir	Otherse	atomate Pr	Other Maser	Lancius secured	Teld Mr	sofferent	Goard Total	4 64
																						Employee's Lab	any .		,							Case of	(mean						
	For the Quarter Dw72	Up to the Quart Ended Dw/22	Parillo Quarto Dw/22	Cy to the Quarter Ford Ended Dw 22	W22 8		the Quarter Up to the Quart Dw22 Ended Dw22 Dw22	In Forthe Quater De/22	Up to the Quarter Inded Dw/22	For the Quarter 1 Dw/22	p in the Quarter Ended De/22	For the Quarter Dev22	Up to the Quarter Ended Dec22	For the Quader Dev22	Uy to the Quarter Inded Dev22	Too Bo Qualey Dev22	Up to the Quarter Inded Dev22	For the Quadry Dw/22	Up to the Quarter Inded Dev22	For the Quarter Dev22	Up in the Quarter Indea Dev/22	Dev/22			is the Quarter 1 Inded De/22	for the Quarter 1 Dec 22	Cyrin Be Quater Indel Dw/2	For the Quarter Der/22	Up to the Quarter Ended Dev/22	For the Quarter Dw/21	Up to the Quarter Ended Dw/22	For the Quarter Dw/22	Up to the Quarter Ended Dw/22	For the Quarter Dw/22	Up to the Quarte Ended Dw/22	For the Quarter Dw/22	Up to the Quarter Ended Dw/22	For the Quader Dw 22	ier Cyrie II In D
																																						L	_
ans Faid (Dismit)	12.52	18.30	1.96	6.879			1.343 4.4	19 23.804	73.804	23.117	#0.4x3	49.025	135.967	10.812	28.187	2.141	8.323			12.487	34.2%	38	345		87	287	853			7				343	905	99.326	347.327	73.27	37
d Retrostator accreted to direct claims																										2	2									2	2		2
n -Berimanance Ceded to claims paid	11.28	13.93	7 75	3,299			254 3.2	9,198	27,215	1.128	3,079	10.307	30.205	2.218	0.20	1.07	2.0%			3,385	8,384	2	7		39	28	611				7			54	110	13,754	39,265	25,745	245
et Claim Paid	1.23	4.27	7 60	1485			+42 L4	4 14706	63.249	21.009	87.423	35.714	100.712	8.2%	22.871	1.0%	3.625			9.392	25.902	5	138		27	132	372			1	1			337	26	45.871	127.444	6.46	
d Claims Outstanding at the end of the year	7.23	7.23	1.85	1.892	0	0	1.833 1.8	0 13.364	13.94	785833	740,871	254,295	754,195	6.825	4,825	2.809	2.829	176	176	9,830	9,032	445	485	201	241	546	505			348	588			367	1	767.033	267,033	776.118	Lie .
n Claims Outstanding at the beginning of the year	7.46	5.72	172	1.112	0	0	1242 11	2 12.4%	11.4949	717.449	449.323	293.144	681.172	6.325	4.01	2.802	3.254	45	93	9252	9.428	672	539	235	293	591	612			344	599			793	+14	70.154	#93.422	751.39	59
Incored Claims	1.00	3.07	1 78	2.425		0	783 2.4	3 13414	65.000	66.351	128.811	34,765	173.8%	8,793	23.365	1.091	2.600	85		9,490	25.051	27	24	25	17	125	325				0			825	1.112	76450	201.397	72.39	
																																					( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )		-
ins Taid (Dirail)																																							-
ndia	17.57	14.30	1.10	4179			1.303 4.8	11 014	73.504	77.117	10.013	44.072	135.967	10.917	78.187	7.547	1.771			17 497	14 785	54	348			107	857							347		58 174	147 117	73.72	-
side India		1	1.10						78.40	402	2000	10.00	10.00	10.01	20.07		101			1140													1			1.00		1140	1
netry of IENE and IENEE at the end of the serviced ineff	17	13		714		0	718	8 150	150	400.754	100.754	507 755	511 755	1.30	2.762	1 100	1.858	11	33	4.780	4.787	174	174	10	12	¥7.	<i>2</i> °			15	15			24	345	507.145	507 191	507.83	-
nates of IENR and IENIR at the beginning of the period (net)																																							-

None
(a issued that Mic Raysted (2003), issued but not mongh organized (2003)), chann should be included in the answer for extinating chans.
(c) Class includes operation chann with theoret and but or experiment and asymptote (2003).
(c) The warray of mic and plant alter expression of all forms in a statisticat statisticat statisticat.
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#### FORM NL4 - CLAIMS SCHEDULE

Patinias	100.0		Masine Carp	-		Masine Hull		Total Marine		Matter OD	3	latar TP		of Motor		Ballh	Pena	nd Anidest	Tran	el laconance	Table	d Hodik		s Compensation/ yer/s liability	Pablic/Per	educt Liability	Ingi	arreing	Arti	ation .	Copla	USE LA RUP	Other seg	percels (H	Other Miscella	ancos organesi	Teld M	livollaneus	Guni	d Total Gaam
	For the consequenting quarter of the previous year Dw21	Up to the converse of the Quarter of the pervisors yes Dw/21	g correspondie quarter of the purvises yes Da/21	Up to the coverspond Quarter of to previous pr Dw/21	ing consequent for quarter of	the Quarter of	ting company tike quarter of	ing consequently the Quarter of I may previous to	ing convergential	ng Consequenting	Fue the ensurption diag quarter of the previous, year Dw/21	Ep to the corresponding Quarter of the previous year Dev21	Fue the corresponding spearter of the previous year Dec/21	Up in the corresponding Quarter of the previous year Dec/21	Due like encomposation quarter of the pervisors you Dev21	g Quarter of the	For the corresponding quarter of the pervisor, year Dec/21	Up to the scenesponding Quarter of the previous year Dev21	For the storagending quarter of the previous year Dec21	Up to the conveption ding Quarter of the pervision year Dev/21	The flar memopanding quarter of the pervises year Dev21	Up in the consequenting Quarter of the previous year Dw/21	For the converponding quarter of the previous year De/21	Up to the conceptualing Quader of the previous year Dev20	For the corresponding quarter of the previous year Dev21	Up in the corresponding Quarter of the previous year Dw/21	For the convergenting quarter of the previous year Dev28	Up in the corresponding Quarter of the previous year Dw/21	For the corresponding quarter of the previous year Dec/21	Up to the conceptualing Quarter of the previous year Dev20	For the conveptionaling quarter of the previous year Dec/21	Up is the corresponding Quarter of the previous year Da/21	Further conceptualing quarter of the pervious year Dw/21	Up in the consequenting Quarter of the previous year Dw/21	For the corresponding quarter of the previous year De/21	Up to the consequenting Quarter of the previous year Dw/21	For the conveption diag quarter of the provinest year Dw/21	Up to the corresponding Quarter of the previous year Da/21	eg comerce gaussie	outing course
																					11.00																	100.01		No. 150
ims Faid (Direct)	2.201	N/	38 14	12 3	LX77		*	1412 3	#77 25	843 NO.44	15.73	4 34,05	14 24,99	107.40	12.7	u 32,44	12	e (16			13,80	3 54,440	22	n 194	4	13	302	935				17			£13	1,04	1 54,49	9 544,41	20 V	58,359
Re invatance accreted to direct claims			23	_				in a																		1		1										1	2	1
s Reconstance Ceded to datase raid	1.344	2.0	14	9K - 2	1418			1.0%	419 2	A44 29.2	99	7 2.84	X.44	23.2	9. 2.1	421	-	0 1150		25	2414	4 7.333	1	5	2	7	214	239				15			212	368	4 11.73	5 31.41	415	34.077
i Claim Paid	1.009	2.5		13 1	218			512 1	238 12	219 21.25	18.77	7 5410	9 32.9	85.70	2 20.5	45 (6.17		2 3.07			11.5%	0.01		5	2	2		365			1	,			21	687	42.76	1 11.00	and the second se	46.247
d Claims Outstanding at the end of the year	7.325	- 7,	21 14	45	(445		0	1405	405	201 11,75	454.0%			407.00	a 6.5	4,54	2.40	3,40	*	83	10,243	1 10,211	52	5 521	212	317	245	215			543	541			412	#12	4NC/KX	683,85	413	685,678
s Claines Oxiotandine at the bootnesine of the year	6.30	4.4	AC 14	99. 1	205	0		1.499	.005 11		441.90	7 #14.88					1.6	14 JAD	×	1 3/2	13.223	3 11.835		14 391	244	225	735	328			584	541			529	441	448.34	0 043.43	+14	427.392
Incored Claims	1.748	8.6	17 A	1	878		0	441 1.	374 12	384 33.54	4 32.85	8 81,26	6 45.20	2 126.80	4 7.4	46.35		4 3.20	1	2 (23)	8.467	47.475	pc.	C 324	7	108	77	312				1			324	832	2 54.35	4 176.30	NE1	54.528
nn Faid (Dirni)	-		-	-				-	-	-	-	-	-	-	-	-		-		-		-		-			-										-	-	_	
adia	1.100	3.4	14		100			1417	477 18	an1 33 an	4 18.75	4 54.85	4 10.10	107.0	17.7	17.44	1.2	4.307			11.007	56.443	10	12		11	-	800				17			413	1.00	10.00	100.07	128	14 114
side India				-																							_													
ates of BNR and BNIR at the end of the period (net)	422	4	10 1	12	182	0	0	182	192 2	250 2.25	d 45e.01	2 456.23	2 68.2	012	g 1.3	1.20	2.05	2 2.07	2	1 21	3.29	3.238	117	5 113	10	6	9	8			20	30			144	295	442.00	042.06	141	\$42.435
netry of HNR and HNIR at the beginning of the second (net)	100																																							

Note: § Iscurrel Dat Net Experted (INNR), Iscurred bet are enough reported [INNR] chains should be included in the answer for extitanting chains. §) Chains melludes specific chains utilizent core but or expersors of management 1 The surveyse inc., given and the expension of chains on any entry contrast specific chains. (a) Chains and should be adjusted for estimated subger specific after a subject on attaining of the mellow. (b) Specific chains and should be adjusted for the specific chains of the specific chains. (c) Specific chains of should be adjusted for estimated should be adjusted for the statistical of the mellow end of the statistical specific chains of the specific

### FORM NL-6-COMMISSION SCHE

																					Mise	cellaneous															(Amount in Rs. Lakhs)
Particulars	FII	RE	Marine	Cargo	Marir	ne Hull	Total	Marine	M	otor OD	Motor	TP	<u>Total</u>	l Motor	Hea	alth	Personal	Accident	Travel Insurance	Total		Workmen's Compensation Employer's Liabi	Lia	/ Product bility	En	ngineering	Aviat	tion	Crop Insura	ance Others	egments <sup>(b)</sup>	Other Mis	cellaneous segm	ent <u>To</u>	tal Miscellaneo	us Grand T	al Grand Total
	For the Quarter Dec'22	Up to the Quarter Ended Dec'22	For the Quarter Dec'22	Up to the Quarter Ended Dec'22	For the Quarter Dec'22	Up to the Quarter Ended Dec'22	For the Quarter Dec'22	Up to the Quarter Ended Dec'22	For the Quarter Dec'22	Up to the Quarter Ended Dec'22	For the Quarter Dec'22	Up to the Quarter Ended Dec'22	For the Quarter Dec'22	Up to the Quarter Ended Dec'22	For the Quarter Dec'22	Up to the Quarter Ended Dec'22	For the Quarter Dec'22	Up to the Quarter Ended Dec'22	For the Up to th Quarter Quarte Dec'22 Ended Dec'22	r Quarter 1 Dec'22	Quarter	For the Up to Quarter Quar Dec'22 End Dec'	ter Quarter ed Dec'22	Up to the Quarter Ended Dec'22	For the Quarter Dec'22	Up to the Quarter Ended Dec'22		Quarter Q	uarter Q Dec'22 E	p to the Duarter Quarter Ended Dec'22 Dec'22	Quarter	r Quarter Dec'22	Up to the Qua Ended Dec'22	rter For the Q Dec	22 Quarte	to the er Ended ec'22	
Commission & Remuneration	1,408			726	-	-	214	72											6 1			16	56 1	8	63	178		-	0	0 -	-	- 286					599 38,044
Rewards	78	95	12	15			12	1	5 1,156			18	1,173	1,264	133	145	138	151		271	296	2	2 0	0	6	6					_	3		4	1,455		545 1,683
Distribution fees	- 1.487	4.823	- 225	- 741	-	-	225	- 74	32	96		2.134	32 9,784	97 24.551	1,969	5.105	1.328	3.548		11 3,303	0 8.664	-	58 1	-	-	- 184	-	-	-		-	289		- 795	32 13.464	97 34.260 1	32 9/ 175 39.824
Commission	1,487	4,823	225	741	-		225	74	1 8,918	22,418	866	2,134	9,784	24,551	1,969	5,105	1,328	3,548	6	11 3,303	8,664	18	58 1	8	68	184	-	-	U	0 -	-	- 289		795	13,464	34,260 1	175 39,824
Add: Commission on Re-insurance Accepted	30	83	-	-	-	-	-		-	-	-	-		-		-	-	-			-	-	· .		1	4	-	-	-			-			1	4	31 87
Less: Commission on Re-insurance Ceded	2,265	7,168	126	842	67	17	8 193	1,02	0 6,153	14,808	595	841	6,748	15,649	345	903	1,679	3,995	0	1 2,024	4,899	3	6	33	83	250	-	-				93		149	8,956	20,987 1	414 29,174
		(2.262)	00	(102)	(67)	(178	32	(279	9) 2,765	7,610	271	1,293	3,036	8,903	1,625	4,202	(351)	(448)	5 1	10 1,279	3,764	15	52 (4	(26)	(14)	(62)	-	-	0	0 -	-	- 196		646	4,509	13,277	793 10,736
Net Commission Break-up of the expenses (Gross) inc	(748) curred to procur	(1/202)		(102)	(01)	(																															
Break-up of the expenses (Gross) in	(* 16)	e business to b	e furnished as p	per details ind	(01)	(																															
Break-up of the expenses (Gross) in Individual Agents	curred to procur 23	e business to b	e furnished as p	(102)	(01)	(	16	4	8 25	47	6	17	31	64	53	168	4	11	0	0 58	179	3	10 -	-	15	38	-	-	-	-		2		6	108		147 436
Break-up of the expenses (Gross) in Individual Agents Corporate Agents-Banks/FII/HFC	(* 16)	e business to b 92 1,984	e furnished as p	per details ind	(01)	(	16	4	8 25 1 483				31 597	64 1,641	53 871	2,498	4 621	11 1,619	(*)	0 58 0 1,492		3 0	10 -	-	15 13	38 37	-	-	-	-		2			2,359		
Break-up of the expenses (Gross) in Individual Agents Corporate Agents-Banks/FII/HFC Corporate Agents-Others	curred to procur 23 691 185	e business to b 92 1,984 492	e furnished as p 16 4 7	(102) per details ind 48 11 18	licated belov - - -	NE -	16 4 7	4	8 2,833	7,548	451	1,167	3,284	8,715	619	2,498 1,595	4 621 612	1,636	2	6 1,233	3,237	3 0 5	10 - 1 - 18 0		15 13 15	38 37 31		-	0	- - 0		2 256 16		34	2,359 4,553	6,491 12,035	
Break-up of the expenses (Gross) in Individual Agents Corporate Agents-Banks/FII/HFC Corporate Agents-Others Insurance Brokers	curred to procur 23	e business to b 92 1,984 492	e furnished as p 16 4 7	per details ind	licated belov - - -	(	16 4 7 199	4 1 1 66	8 2,833	7,548	451	1,167	3,284	8,715		2,498 1,595	4 621 612 91	1,011	2	0 58 0 1,492 6 1,233 5 460	3,237	3 0 5 10	10 - 1 - 18 0 29 1	0	15 13 15 26	38 37 31 78			0	- - 0 -		2 256 16 15		34	2,359 4,553	6,491 12,035	
Break-up of the expenses (Gross) in Individual Agents Corporate Agents-Banks/FII/HIC Corporate Agents-Others Insurance Prokers Direct Business - Online <sup>6</sup>	curred to procur 23 691 185	e business to b 92 1,984 492	e furnished as p 16 4 7	(102) per details ind 48 11 18	licated belov - - -	NE -	16 4 7 199	4	8 2,833	7,548	451	1,167	3,284	8,715	619	2,498 1,595	4 621 612 91	1,636	2	6 1,233	3,237	3 0 5 10	10 - 1 - 18 0 29 1	- - 0 8	15 13 15 26	38 37 31 78	- - - -	-	- 0	- - 0 -		2 256 16 15		34	2,359 4,553	6,491 12,035	
Break-up of the expenses (Gross) in Individual Agents Corporate Agents-Banks/FII//HFC Corporate Agents-Others Insurance Brokers Direct Business - Online <sup>6</sup> MBF (Direct)	curred to procur 23 691 185	e business to b 92 1,984 492	e furnished as p 16 4 7	(102) per details ind 48 11 18	licated belov - - -	NE -	16 4 7 199 -	4	8 2,833	7,548	451	1,167	3,284	8,715	619	2,498 1,595	4 621 612 91	1,636	2	6 1,233	3,237	3 0 5 10	10 - 1 - 18 0 29 1 -	- - 0 8	15 13 15 26	38 37 31 78	-	-	- 0	- - 0 -		2 256 16 15		34	2,359 4,553	6,491 12,035	
Break-up of the expenses (Gross) in Individual Agents-Banks/FII/HFC Corporate Agents-Banks/FII/HFC Corporate Agents-Others Insurance Brokers Direct Business - Online <sup>6</sup> MESP (Direct) Web Aggregators	curred to procur 23 691 185	e business to b 92 1,984 492	e furnished as p 16 4 7	(102) per details ind 48 11 18	licated belov - - -	NE -	16 4 7 199 -	4 1 1	8 2,833	7,548	451	1,167	3,284	8,715	619	2,498 1,595	4 612 91 -	1,636	2	6 1,233	3,237	3 0 5 10 -	10 - 1 - 18 00 29 1 - - -	- - 0 8 -	15 13 15 26 -	38 37 31 78 -		-	- 0	- - - - -		2 256 16 15 -		34	2,359 4,553	6,491 12,035	
Break-up of the expenses (Gross) in Individual Agents Corporate Agents-Banks/FII/HIPC Corporate Agents-Others Insurance Brokers Direct Business - Online <sup>6</sup> MISP (Direct) Insurance Marketing Firm	curred to procur 23 691 185	e business to b 92 1,984 492	e furnished as p 16 4 7	(102) per details ind 48 11 18	licated belov - - -	NE -	16 4 7 199 - - -	4 1 1	8 2,833	7,548	451 264 0 0	1,167 556 1 0	3,284 5,747 - 32 0 -	8,715 13,821 - 97 0 -	619 366 0 -	2,498 1,595	4 621 612 91 - -	1,636	2	6 1,233	3,237	3 0 5 10 - -	10 - 1 - 18 00 29 1 - - - - -		15 13 15 26 - -	38 37 31 78 - -		-	- 0	- - 0 - -		2 256 16 15 - -		34	2,359 4,553 6,259 - 32 0 -	6,491 12,035 14,980 - 97 0 -	10         100           054         8,486           745         12,545           046         17,899           -         -           32         97           0         0           -         -
Break-up of the expenses (Gross) im Individual Agents Corporate Agents-Banks/FII/HFC Corporate Agents-Others Insurance Mokers Direct Business - Online <sup>6</sup> MBSP (Direct) Web Aggregators Insurance Marketing Firm Common Service Centers	curred to procur 23 691 185	e business to b 92 1,984 492	e furnished as p 16 4 7	(102) per details ind 48 11 18	licated belov - - -	NE -	16 4 7 199 - - - -	4 1 1 66	8 2,833	7,548	451	1,167 556 1 0	3,284	8,715 13,821 - 97 0 -	619 366 0 -	2,498 1,595	4 621 612 91 -	1,636	2	6 1,233	3,237	3 0 5 10 - - -	10 - 1 - 18 00 29 1 - - - -	- - - - - -	15 13 15 26 - - -	38 37 31 78 - -		-	- 0 - -	- - - - - - -		256 16 15 -		34	2,359 4,553	6,491 12,035	
Break-up of the expenses (Gross) in Individual Agents Corporate Agents-Banks/FII/HIC Corporate Agents-Others Insurance Brokers Direct Business - Online <sup>6</sup> MBF (Direct) Web Aggregators Insurance Madseting Firm Common Service Centers MBCo Agents	curred to procur 23 691 185	e business to b 92 1,984 492 2,255 - - -	e furnished as p 16 4 7 199 - - - -	(102) per details ind 48 11 18	licated belov - - -	<u>N:</u>		-	2,833 4 5,483 32 32 0 4	7,548 13,264 96 0 10	451 264 0 0 20	1,167 556 1 0 47	3,284 5,747 - 32 0 - 25 -	8,715 13,821 - 97 0 - 57 -	619 366 0 -	2,498 1,595 697 0 -	4 621 612 91 -	1,636 282 - -	2 4 	6 1,233 5 460 - 0   	3,237 984 - 0 - - -	-	· · ·		15 13 15 26 - - -	38 37 31 78 - -		-	- - - - -	- - 0 - - -		2 256 16 15 - - - -		34 61 - - - - - -	2,359 4,553 6,259 - 32 0 - 25 -	6,491 12,035 - 97 0 - 57 -	125         125           554         84,886           6         17,899           -         -           32         97           0         0           -         -           25         57           -         -
Break-up of the expenses (Gross) im Individual Agents Corporate Agents-Banks/FII/HFC Corporate Agents-Others Insurance Brokers Direct Business - Online <sup>6</sup> MBSP (Direct) Web Aggregators Insurance Marketing Firm Common Service Centers Micro Agents Point of Sales (Direct)	curred to procur 23 691 185	e business to b 92 1,984 492 2,255 - - - 0	e furnished as p 16 4 7 199 - - - -	(102) per details ind 48 11 18	licated belov - - -	NE -		-	8 2,833	7,548 13,264 96 0	451 264 0 0 20	1,167 556 1 0 47	3,284 5,747 - 32 0 - 25 -	8,715 13,821 - 97 0 - 57 -	619 366 0 -	2,498 1,595 697 0 -	4 621 612 91 - - - - 0	1,636	2 4 	6 1,233	3,237 984 - 0 - - -	-	10 - 1 - 18 00 29 1 - - - - (0) -		15 13 15 26 - - - -	38 37 31 78 - - -		-	- 0 - - -	- - - - - - - -		2 256 16 15 - - - - -		34	2,359 4,553 6,259 - 32 0 -	6,491 12,035 - 97 0 - 57 -	10         100           054         8,486           745         12,545           046         17,899           -         -           32         97           0         0           -         -
Break-up of the expenses (Gross) in Individual Agents Corporate Agents-Banks/FII/HIPC Corporate Agents-Others Insurance Brokers Direct Business - Online <sup>6</sup> MBSP (Direct) Web Aggregators Insurance Marketing Firm Common Service Centers Micro Agents Point of Sales (Direct) Other (to be specified)	curred to procur 23 691 185 588 - - - (0)	e business to b 92 1,984 492 2,255 - - - - 0 0	e furnished as p 16 4 7 199 - - - - - -	(102) per details ind 48 11 18 664 - - (0) -	(				8 2,833 4 5,483 32 32 0 4 0) 58	7,548 13,264 96 0 10 10	451 264 0 20 20 10	1,167 556 1 0 47 19	3,284 5,747 - 32 0 - 25 - 68	8,715 13,821 - 97 0 - - 57 - 157	619 366 0 - - 59	2,498 1,595 697 0 - - - 147 -	612 91 - - - 0	1,636 282 - - - - 0	2 4 	6 1,233 5 460 - 0 0  0 59	3,237 984 - 0 - - - - 147	(0)		- - 0 8 - - - - - -	15 13 15 26 - - - - -	-	-	-	- 0 - - - - -	- - - - - - -		16 15 - - - - - - -		34 61 - - - - - - - - - -	2,359 4,553 6,259 - 32 0 - - 25 - 127	6,491 12,035 - 97 0 - 57 - 304	32         97           0         0           -         -           32         97           0         0           -         -           25         57           -         -           127         304
Break-up of the expenses (Gross) im Individual Agents Corporate Agents-Banks/FII/HFC Corporate Agents-Others Insurance Brokers Direct Business - Online <sup>6</sup> MBSP (Direct) Web Aggregators Insurance Marketing Firm Common Service Centers Micro Agents Point of Sales (Direct)	curred to procur 23 691 185	e business to b 92 1,984 492 2,255 - - - - 0	e furnished as p 16 4 7 199 - - - - - -	(102) per details ind 48 11 18	(	<u>N:</u>			8 2,833 4 5,483 32 0 4 0) 58	7,548 13,264 96 0 10 10	451 264 0 20 20 10	1,167 556 1 0 47 19	3,284 5,747 - 32 0 - 25 - 68	8,715 13,821 - 97 0 - - 57 - 157	619 366 0 -	2,498 1,595 697 0 - - - 147 -	4 621 612 91 - - - - - - 1,528	1,636 282 - - - - 0	2 4 	6 1,233 5 460 - 0 - 0  0 59	3,237 984 - 0 - - - 147	(0)	· · ·	- - - - - - - - - - - - - - 8	15 13 15 26 - - - - - - - - - - - - - - - - - -	388 377 381 - - - - - - - - - - - - - - - - - - -	-	-	- - 0 - - - - - - - 0	- - 0 - - - - - - - - - - - - - - - - -		16 15 - - - - - -		34 61 - - - - - - - - - -	2,359 4,553 6,259 - 32 0 - - 25 - 127	6,491 12,035 - 97 0 - 57 - 304	125         125           554         84,886           6         17,899           -         -           32         97           0         0           -         -           25         57           -         -
Break-up of the expenses (Gross) in Individual Agents Corporate Agents-Banks/FII/HFC Corporate Agents-Others Insurance Brokers Direct Business - Online <sup>6</sup> MBSP (Direct) Web Aggregators Insurance Marketing Firm Common Service Centers Micro Agents Point of Sales (Direct) Other (to be specified) TOTAL Commission and Rewards on	curred to procur 23 691 185 588 - - - (0)	e business to b 92 1,984 492 2,255 - - - - 0 0	e furnished as p 16 4 7 199 - - - - - 225	(102) per details ind 48 11 18 664 - - (0) -	((-))		225		8 2,833 4 5,483 32 0 4 0) 58	7,548 13,264 96 0 10 138 - 22,418	451 264 0 20 10 866	1,167 556 1 0 47 19 - 2,134	3,284 5,747 - 32 0 - - 68 9,784	8,715 13,821 - 97 0 - 57 - 57 - 157 24,551	619 366 0 - - 59	2,498 1,595 697 0 - - - 147 - 5,105	612 91 - - - 0	0 3,548	2 4 	6 1,233 5 460 - 0 0   0 59	3,237 984 - - - - 147 8,664	- - (0) 18		- - - - - - - - - - - - - - - - - - -	15 13 15 26 - - - - - - - - - - - - - - - - - -	-	-	-	- - - - - - - 0	- - 0 - - - - - - - - - - - - - - - - -		16 15 - - - - - - - - - - 289		34 61 - - - - - - - - - - - - - - - - - -	2,359 4,553 6,259 - 32 0 - - 25 - 127	6,491 12,035 - - 97 0 0 - - - 304 34,260 1	32         97           0         0           -         -           32         97           0         0           -         -           25         57           -         -           127         304

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 goos direct premium (c) Commission on Business procured through Company website

#### FORM NL-6-COMMISSION SCHE

correspon quarter previous Dec2 Commission & Remuneration	ponding correct er of the Qua ous year prev	p to the desponding cor rter of the ng vious year Dec'21 p	rrespondi co g quarter g of the th previous	Up to the rrespondin Quarter of year Dec'21 657	Up to the li correspondior ng Quarter of the previous	orrespondi co ng quarter g	rrespondin	correspondin g quarter of	Quarter of the	Motor For the corresponding quarter of the previous year Dec"21	Up to the corresponding Quarter of the	corresponding quarter of the	Up to the corresponding Quarter of the	Hea For the corresponding quarter of the previous year Dec'21	Up to the corresponding Quarter of the	corresponding of quarter of the	Up to the orresponding Quarter of the	correspon corr ding d quarter of Qua	to the For t rrespon correspo ding quarter	Total Health the Up to onding corresp of the Quarte is year previou	Con Empl to the For the conding corresponding or of the ding	pon correspo	y For the on correspon	correspond of	For the correspondi ng quarter	Up to the corresponding Quarter of the	correspond ing quarter	Up to the correspond co	ding ing Q	o the For the	Up to the nd correspond ter ing	For the correspondi ng quarter	Up to the corresponding Quarter of the previous year	quarter of the previous year	Up to the corresponding Quarter of the previous year	quarter of the previous year	Up to the corresponding Quarter of the previous year
correspon quarter previous Dec2 Commission & Remuneration	sponding correction of the Quation o	esponding cor rter of the ng vious year Dec'21 p yea	rrespondi co g quarter g of the th previous ear Dec'21	rrespondin correspon Quarter of ng quarte e previous of the year previous Dec'21 year Dec'2	li correspondi ng Quarter of the previous 1 year	correspondi co ng quarter g of the th previous	rrespondin Quarter of te previous year	correspondin g quarter of the previous	corresponding Quarter of the previous year	corresponding quarter of the previous year	corresponding Quarter of the previous year	corresponding quarter of the previous year	corresponding Quarter of the previous year	corresponding quarter of the previous year	corresponding Quarter of the previous year	corresponding of quarter of the previous year	orresponding Quarter of the previous year	correspon corr ding d quarter of Qua	rrespon correspo ding quarter	onding corresp of the Quarter	o the For the conding correst or of the ding	he Up to th pon correspo	e For the on correspon	correspond of	correspondi ng quarter	corresponding Quarter of the	correspond ing quarter	correspond co ing	ding ing Q	spond correspo uarter ing quar	nd correspond ter ing	correspondi ng quarter	corresponding Quarter of the	corresponding quarter of the previous year	corresponding Quarter of the previous year	corresponding quarter of the previous year	corresponding Quarter of the previous year
previous Dec'2 Commission & Remuneration	3,261 20 -	vious year Dec'21 p yea	of the th previous ear Dec'21	e previous of the year previous Dec'21 year Dec'2	of the previous 1 year	of the th previous	e previous year	the previous	previous year	previous year	previous year	previous year	previous year	previous year	previous year	previous year	previous year	quarter of Qua				g ding	ding	ing										previous year	previous year	previous year	previous year
Rewards	20	7,262 140	214	657 -	-						1							previous pre year y	the Dec' evious year Dec'21		c'21 the previo yea	e the ous previou	of quarter of the s previous year	Quarter of the previous year	of the previous year Dec'21	previous year Dec'21	previous year Dec'21	the previous p year	the pre- revious y	rious previou ar year c'21 Dec'21	the previous	previous year Dec'21	Dec'21	Dec'21	Dec'21	Dec'21	Dec'21
	20	140			-	214	657	5,851	14,105	692	1,758		15,863	1,324	3,711	1,896	4,841	1	1	3,221	8,553	14 5	55 22	61	65	179		-	(0)	0		307	655	10,172	25,365	13,647	33,284
	-		16	58	+ +	16	58	794	2,400	6	15	801	2,415	11	95	(5)	177	0	0	6	272	2	5 1	3	1	8	5		0	0	'	0	3	810	2,706	846	2,905
Distribution fees Gross Commission		7.402	230	715		230	715	6.688	123	710	1.786	7,399	138	1.335	3.806	1.891	5,017	- 1	-	3.227	8.825	15 5		- 64	- 66	187		-	-	-	<u>+</u>	307	658	11.037	136 28.207	14,548	136 36,324
Add: Commission on Re-insurance	20	43	-	-		200	715	0,000	-	710	-	1,055	10,111	1,000	-	1,071	-		-	0,227	0,020					3		-	0			5.07	050	1,007	20,207	21	46
Accepted				-		-		-		-		-	-	-		-		-		-	-	-	-	-	1	-			-			-	-	-			
Less: Commission on Re-insurance ( Ceded	6,461	9,736	178	737	61	213	798	5.001	13,199	252	724	5,253	13,923	(788)	(175)	1.446	3,198		1	658	3.024	1	3	58	88	272	2	-	1	3 -		37	97	6,049	17,380	12,723	27,914
Net Commission (3	(3,160)	(2,291)	52	(22) (3)	) (61)	17	(83)	1,687	3,429	458	1,062	2,146	4,491	2,123	3,981	445	1,819	1	0	2,569	5,801	14 5	56 12	6	(21)	(82	2) -	-	(1)	(3)		271	561	4,990	10,830	1,847	8,457
Break-up of the expenses (Gross) incurred to p	to procure bus	62	misned as pe		<u></u>	11	27	18	51	6	17	24	67	43	133	2	10			46	144	2	7 1	2	12	20				- 1		1		86	253	120	241
	599	1.484	7	2/	+ +	7	27	498	1.332	119		617	1.642	43	100	581	1.421	-	0	1.299		(3)	1 0	3	12	50	<u>'</u>		-		+'	257	486	2,187		2,793	
Corporate Agents-Others	2.051	4.118	46	158		46	158	2.441	5,654	424		2.865	6,735	435	1,001	1.256	3,450	0			4.691	7 2	2 3	7	17	46			0	0	+	43	151	4.627	11.654	6,724	6,959 15,930
Insurance Brokers	608	1,738	166	511		166	511	3,637	9,311	138	344	3,774	9,656	106	497	50	137	0	0	157	633	8 2	29 19	52	19	60			-		-	7	18	3,984	10,448	4,758	
Direct Business - Online <sup>c</sup>	-	-	-	-		-		-		-		-	-	-		-		-		-	-	-	-		-				-			-		-	-	-	
MISP (Direct)	-	-	-	-	1	-	-	43	123	12	13	56	136	-		-		-		-	-	-	-		-		1 1		-			-		56	136	56	136
Web Aggregators	-	-	-	-		-	-	0	0	-		0	0	-		-		-		-	-	-	-		-				-			-		0	0	0	0
Insurance Marketing Firm	-	-	-	-		-		-		-		-	-	-		-		-		-	-	-	-		-				-			-		-	-	-	-
Common Service Centers	-	-	-	-		-	-	4	16	10	16	14	32	-		-		-		-	-	-	-		-				-			-		14	32	14	32
Micro Agents	-	-	-	-		-		-		-			-	-				-		-	-	-	-		-				-		_	-		-	-	-	
Point of Sales (Direct)	0	0	-	0		-	0	47	140	2	5	49	145	34	85	0	(0)	(0)		34	85	0	0	(0)	-				-		_ <b>_</b> '	0	0	83	230	83	230
Other (to be specified)	-	-	-	-				-		-				-		-		-		-	-	-	-		-				-		_ <b></b> '	-					<u> </u>
TOTAL	3,280	7,402	230	715	-	230	715	6,688	16,628	710	1,786	7,399	18,414	1,335	3,806	1,891	5,017	1	1	3,227	8,825	15 5	59 23	64	66	187	' -	-	0	0 .	-	307	658	11,037	28,207	14,548	36,324
Commission and Rewards on (Excluding Reinsurance) Business written :																																					
In India	3,280	7,402	230	715 -	-	230	715	6,688	16,628	710	1,786	7,399	18,414	1,335	3,806	1,891	5,017	1	1	3,227	8,825	15 5	9 23	64	66	187	7 -	-	0	0 -	-	307	658	11,037	28,207	14,548	36,324
Outside India																																					

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

#### FORM NL-7-OPERATING EXPENSES SCHEDULE

Particulars	FIRE		Marine Cargo		Marine Hull	Tota	Marine	Me	otor OD		fotor TP	Total	Motor	Health		Personal Accident	Tr	ravel Insurance	It	tal Health	Workmen's	ellaneous «Compensation/ er's Liability	Public/Proc	luct Liability	Engi	incering	Av	iation	Crop I	nsurance	Other seg	;ments <sup>(6)</sup>	Other Miscella	incous segment	Total Miscell	neous	Grand Total
	For the Quarter Up to Dec'22	the Quarter F Ended Dec'22	r the Quarter Up to the Q Dec'22 Ende Dec'2	Quarter For the rd De 22	Quarter Up to the Quar C22 Ended Dec'22	ter For the Quarter Dec'22	Up to the Quart Ended Dec'22	ter For the Quarter Dec'22	r Up to the Quarte Ended Dec'22	r For the Quarte Dec'22	r Up to the Quarter Ended Dec'22	For the Quarter Dec 22	Up to the Quarter Ended Dec'22	For the Quarter Up to the Dec'22 En	Quarter For the led De	22 Up to the Q 22 Ended Dec'22	arter For the Qui Dec'22	arter Up to the Qua Ended Dec'22	ter For the Quart Dec'22	er Up to the Quarts Ended Dec'22	er For the Quarte Dec'22	r Up to the Quarter Ended Dec'22	For the Quarter Dec'22	Up to the Quarte Ended Dec'22	r For the Quarter Dec'22	Up to the Quart Ended Dec'22	er For the Quarter Dec'22	Up to the Quarte Ended Dec'22	er For the Quarter Dec'22	Up to the Quarter Ended Dec'22	For the Quarter Dec'22	Up to the Quarter Ended Dec'22	For the Quarter Dec'22	Up to the Quarter Ended Dec'22	For the Quarter Up Dec'22	to the Quarter Fo Ended Dec'22	or the Quarter Dec'22
rees' remuneration & welfare benefits	668	1,472	139	365	0	1 13	36	5 2,265					23,250	1,943	4,892	1,044	,478	3		89 7,37		9 86	23	51	39	8	3	-		-		-	208	422	11,281	31,267	12,089
conveyance and whicle running expenses	28	95	6	22	0	0 (	2	12 15	2 40	1 3	10 10.00	541	1,455	82	235	47	125	0	0 1	29 38	1	2 6	1	2	2		5 -					-	9	28	685	1.838	719
expenses	m	15	605	3	0	0 (1	0	3	4 6	2	11 154	14	216	-	30	0	14	0	0	0 4	4	0 1	0		0		1 .						0	5	15	267	14
es le taxes	17	66	4	18	0	0	1 1	8 8	5 25	5 2	20 640	306	895	41	140	18	58	0	0	59 19	8	2 4	1		1		4 .						6	20	374	1,123	39.
	4	14	1	3				3 1	9 50	6	140	67	196	7	26	4	13	0	0	11 3	9	0 1	0		0		1 .						1	4	81	241	8
& stationery	39	73	0	1	-	- 1	1	1 1	4 45	5	109	50	154	23	49	12	24	0	0	35 7.	3	0 0	0		0		0 -						0	2	85	231	12
ication expenses	14	51	2	10		0	1	10 7	20	1 1	80 506	250	202	28	96	15	46	0	0	43 14	2	1 3	1	1	1	1	2	-					5	16	301	871	31
professional charges	18	49	3	9	0	0		9 8	5 19	7 2	18 493	303	690	36	93	19	45	0	0	55 13	8	1 3			1	1	2	1					6	15	367	850	38
fees, expenses etc.			-								-			-			-		-					-							-	-	-	-	-		
sditor	0	1	0	0	-	- 1		0	1 4		3 10	5	14	1	2	0	1	-	-	1	3	0 0	0		0		0 -	-			-	-	0	0	6	17	
viser or in any other capacity, in respect of			2	-				-	-	1					-	-	-				-	-			-	1	-	1	-								
	400	0	400				0	0	0		0 0	0	2							405	1						0							0			
ion matters	101	0	105	0	-		-			-	· · · ·			105						(w)			-						-						0	1	
rance matters			-			-		-		_		-	-	-		-		-	-					-										-			
sarement services; and	0	1	0	0		-		u	2 4		e 14	8	20	1	3	0	1	0	0	-		0 0	0		0		0 ·						0	U	10	24	
other capacity (out of Pocket Expenses)	0	0	0	0	-	-		0	0 0	1	0 0	16 215	0	0	0	0	0			51 3.65	0		-										-	0	0	0	
ment and publicity	510	1.509	65	273	-	0 6	22	3 4.731	1 12.924	11.48			42,162	967	2.625	382	.029	3	3 1,3	51 3,85	7 1	0 26	10	2	44	8	9 -				-		52	85	17.682	46.045	18.2
Bank Charges	33	101	5	19	0	0	1	19 15	9 39	9 4	17 1.002	566	1,402	66	189	34	91	0	0 1	00 28	1	3 6	1		2		5 .						11	31	684	1.727	73
tion	34	117	5	22	0	0	i 2	2 17	10 463	5 4	36 1,167	605	1,632	69	220	36	106	0	0 1	05 32	7	3. 7	1	3	2		6 -						12	36	729	2,011	76
Trade Mark usage fee/charges					-																																
ss Development and Sales Promotion Expenses					-	-	-				-		-	-		-				-			-	-								-	-			-	-
ation Technology Expenses	57	202	8	38	0	0 8	3	18 28	8 80	2 7	39 2.011	1.027	2.813	116	380	61	182	0	1 1	78 56	3 51	27 12	2		3	1	0 -						20	62	1.235	3,465	1,301
and Services Tax (OST)																																	3	8	3	8	9
(to be specified)a																																					
ver and Electricity	4	17	1	2				2 2	4	<pre></pre>	53 167	74	222		22	4	10	0	0	12 /	7	0 1	0				1						1	5	60	297	a a
rketine Expenses	415	4.(73)	21		-	2		2 85	3 0.74	3.34			12,414	1.475	4.241	1.465	730		2 29	C1 704	ć .	c 74	2											222	7.070	20.737	7.716
ratine Expenses eratine Lease Charges	413	1.655	21	92	-			na 60	3 2746	5.9	7265	200	1,000	1.46/	4.241	1.403	7.5			20 7,00 // N	4	0 /4	1		12								6	22.5	120	20.757	7.718
ratine Lease Charees	20	88	3	17		0		11 11	55	2	54 880	394	1,250	43	166	25	80	0	0	00 24	0	2 3	-		1		4 .							20	4/2	1.515	49
A Revistration renewal fees	4	13	1	2	-			2 1	8 54	2 1	ib 131	64	183	7	25	4	12	0	0	11 3.	7	0 1	0		0		1 .						1	4	77	226	8
insurance Administrative Charges	1	6	0	1	-			1	7 2	5	19 62	25	8/	3	12	2	6	0	0	4 1	7	0 0	0		0		0 -						0	2	31	107	3
ellaneous Expenses	14	66	2	12		0	1 1	2 7	7 26	2 1	99 656	276	918	29	124	16	60	0	0	45 18	4	2 4	1		1		3 .						4	20	329	1.131	34
orism Pool - Management Expenses ( LOB Wise)	90	286												-											4	1	4 .								4	14	5
	1,971	5,896	265	911	0	1 26	5 91	12 9,135	5 25,972	23,82	64,681	32,959	90,653	4,955	13,580	3,188	109	8	14 8,1	51 21,70	3 11	239	46	11	4 118	2	- 0	-	. 0	0	-	-	417	1,016	41,818	114,005	44,053
	1971	5,896	215	014	0	1 24	- 01	9 132	5 25.977	23.8	64,681	32,959	91.653	4.955	13.580	3.188	109		14 81	51 21.20						~	-						417	1.016	41 818	114.005	44.05
	1,971	3,896	203	911	U	1 20	9	12 9,133	3 23,972	23,84	14 04,051	32,999	90,833	4,900	13,380	3,188	,109	8	14 0,1	51 21,70	5 1.	2 239	40	15	• 115	2	90 ·	-	. 0	0			41/	1,016	41,515	114,005	99,10
India																																					

												Miscellaneous						
Particulars	FIRE	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel Insurance	Total Health	Workmen's Compensation/ Employer's Liability	Public/Product Liability	Engineering	Aviation	Crop Insurance	Other segments (*)	Other Mis

Particulars		-					1				-							-						Miscel	ompensation/									. 64	00	llancous segment	Total Miso	-Wesselling	
raticulars	FIR	Ł	Ň	farine Cargo		Marine Hull		Total Marine		Motor C		Motor	IP	Iotal	Motor	н	ealth	Person	al Accident	Travel	Insurance	Inte	Health		s Liability	Public/Prod	loct Liability	Engu	wering	Aviation		Trop Insurance	Other	segments <sup>(b)</sup>	Other Misco	tianeous segment	10th Mile	in the out	Grand To
					-1		_						I							!										1			-				-1		
Particulars			-																					Miscel	lancous											llaneous segments		_	Grand To
Particulars	FIR	£	N	farine Cargo		Marine Hull		Total Marine		Motor C	D	Motor	TP	Total	Motor	н	calth	Person	al Accident	Overseas T	ravel Insurance	Tota	l Health	Employe	Compensation/ /s liability	Public/Proc	luct Liability	Engin	seering	Aviation	0	Trop Insurance	Other	segments (b)	Other Misce	flaneous segments	Total Misc	llancous	Grand To
	For the						he Fort							For the		For the			Up to the		Up to the	For the	Up to the	For the	Up to the	For the			Up to the							Up to the		Up to the	
	corresponding							sding corres				orresponding				corresponding			corresponding						corresponding											corresponding			
				he Quarter of the					ious year pre		puarter of the or the o								Quarter of the previous year				Quarter of the previous year							quarter of the Quarter previous year previous						Quarter of the previous year		Quarter of the previous year	
	Dec'21	Dec'21	Dec'21							Dec'21			Dec'21	Dec'21	Dec'21	Dec'21	Dec'21	Dec'21		Dec'21	Dec'21	Dec'21	Dec/21	Dec'21	Dec'21	Dec'21	Dec'21	Dec'21		Dec'21 Dec			Dec'21	Dec'21	Dec'21	Dec'21		Dec'21	Dec'2
emuneration & welfare benefits	(26)	1.00		127	366	0	0	127	366	2,145	5 390	5.772	14,539	7918	19.979	1.917	5.259	51/	5 1340			2433	6.999	13	37	24	28	33	109			(316)			23	8 47	78 10,342	27.230	
vance and vehicle running expenses	2	1,10		3	7			3	7	56	112	5,772	321	215	433	39		16	0 2			55	118	0		1	2	1	2			(9)		-	-	6 10	.0 269	27,230	
These	(189)			(43)	1	-	-	(43)	1	(727)	11	(2.041)	31	(2,769)	42	(356)	5	(181	0 3	(0		(537	) 8	0	0	(10)	0	(L6)	0	-	-		-	-	(4	(6)	1 (3.384)	51	
r taxes	(4)	3	3	5	14		-	5	14	77	203	217	568	295	771	34	99	15	8 50		0	51	150	1	2	1	3	1	5	-						7 1	.5 356	945	1
	(1)		5	1	2	-	-	1	2	20	45	56	126	76	171	8	20	9	5 11		0	13	31	0	0	0	1	0	1	-	-	-				2	3 91	207	1
tationery	22	4	6	1	2			1	2	13	40	64	139	77	179	21	50	4	4 9	(	0	25	59	0	0	0	0	0	1			(0)		-		1	3 104	243	+
cation expenses	(4)	1	5	2	7	-		2	7	52	128	146	359	198	487	21	58	12	2 31	6	0 0	33	89	0	1	0	1	1	2	-						4 9	1 237	589	+
rofessional charges	(5)	1	3	2	6			2	0	39	111	110	312	150	424	13	50		27	(	0 0	22	78	0	1	0	1	0	2						-	3 3	3 176	513	+
fees, expenses etc.													-		14																						-		1
litor iser or in any other capacity, in respect of	101		-	0	0	-	-				,													0	0			0						-					1
n matters	m			-	0	-	-	-	0	0	1	0	2	0	3	m	0		0				1	10			0	(0)	0			-				0	0 0	4	
nce matters								-																						-		-					-		
rement services; and	03		>	0	0			0	0	1	3	4	9	5	12	1	1		1			1	2	0	0	0	0	0	0	-		-				0	0 6	15	
other capacity	(0)		)	0	0	-	-	0	0	0	0	0	0	0	0	0	0		0 0			0	0			-					-					0 0	0 0	1	
ment and publicity	160	31	3	53	71			53	71	3,502	7,535	8.492	15,856	11,993	23,391	350	875	395	9 1.063	(	0	749	1,938	6	10	4	8	24	32	-	-	-		-	1	5 4	.5 12.791	25,423	1
Sank Charges	(8)	3	2	5	14			5	14	115	272	324	762	439	1,034	47	123	22	7 66		0	74	189	1	2	1	3	1	5	-					1	0 11	.9 526	1,252	
n	(18)	4	6	6	20			6	20	139	387	391	1.086	531	1.474	54	175	33	2 94		0	87	269	1	3	1	4	2	7	-					1	2 28	.6 633	1.785	1
de Mark usage foe/charges																														-									
velopment and Sales Promotion Expenses																														-									
Technolory Expenses	(33)	8	8	11	39		-	11	39	279	748	783	2.099	1.062	2.846	110	339	65	5 181	(0		174	520	2	6	2	8	3	13					-	3	4 53	3 1.267	3.448	+
iervices Tax (GST)			-																																[4	10	3 (47)	3	+
e specified)a	-			-	-			-										-				-										-	-	-	-		+	100	1
nd Electricity	(2)	2.0	1	-		-		21	144	10	43	44	121	59	164	6	20	1	10		1 1	10	30			12	20		1				-	-	14	2 24	71		
e Experises	2.060	3.61		4	10	-	-	12	10	1.744	3,618	5.637	14.221	1,382	17,828	123	2.436	1.7%	4.291			3,029	6,728	13	28	13	4	31	67	-			-			0 29	16 10.629	24.920	-
Lease Charges ristration renewal fees	(17)		1	1	2	-	-	1	2	125	330	309	1,000	457	1,300	30	21		30			10	240		3		1		°,				-	-	1	1	3 25	210	
e Expenses	121		1		-	-	-		. 1	17	40	40	129					· · · · ·	· ·											-			-	-	1	-	13	212	-
te Administrative Charges	(1)		2	0	1	-	-	0	1	6	19	18	53	24	72	2	9	1	5		-	4	13	0	0	0	0	0	0				-	-	1	1 1	1 29	87	
eous Expenses	(11)	2	2	3	10		-	3	10	68	191	189	535	257	726	31	98	16	6 46	(	0	46	145	0	2	0	2	1	3			(1)	-	-		9 1	.7 313	895	<u></u>
a Pool - Management Expenses ( LOB Wise)	78	17	0			-				-				-														4	13			-					4	13	1
	1,995	5.47		253	727	0	0	253	727	7.693	19,252	20.775	52,279	28,468	71,531	3.587	9,585	2.773	7,360	1	1	6,360	17.250	32	%	38	140	88	271		-	(326)	-		4	14 97	71 35,074	90,260	
	1,995	5,47		050	202	0	0	000	23/2	7.000	19.252	20.775	52 279	79.469	71,734		0.000	0.770							~		1.40		221				-		-		71 35.074	90.260	

## **Classification: Confidential** FORM NL-8-SHARE CAPITAL SCHEDULE

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

Notes:

(a) Particulars of the different classes of capital should be separately stated.

(b) The amount capitalised on account of issue of bonus shares should be disclosed.

(c) In case any part of the capital is held by a holding company, the same should be separately disclosed.

# FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

# PATTERN OF SHAREHOLDING

# [As certified by the Management]

Shareholder	As At Dec	'22	As At Dec'21(Corre previous ye	- 0
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	179,283,420	60	179,283,420	60
· Foreign	119,522,280	40	119,522,280	40
Investors*				
· Indian	-	-	-	-
· Foreign	-	-	-	-
Others (to be specified e.g. ESOP etc.)	-	-	-	-
TOTAL	298,805,700	100	298,805,700	100

Notes: -

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

PART (A):

#### FORM NL-9A-SHAREHOLDING PATTERN SCHEDULE

#### DETAILS OF EQUITY HOLDINGS OF INSURERS

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

ANNEXURE A

Sl. No.	Category	No. of Investors	No. of shares held	% of shareholdings	Paid up equity (Rs. in lakhs)	Shares pledged o	r otherwise encumbered	:	Shares under Lock in Period
(I)	(II)		(III)	(IV)	(V)	Number of shares(VI)	As a percentage of Total Shares held (VII) = (VI)/ (III)*100	Number of Shares (VIII)	As a percentage of Total Shares Held (IX) = (VIII)/(III)*100
Α	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):								
ii)	Bodies Corporate								
	(i) M/s. Cholamandalam Financial Holdings Limited		179282861	59.9998	17928.29	0	0	0	0
	(ii) M/s. Kartik Investments Trust Ltd		103	0	0.01	0	0	0	0
	(iii)M/s. Ambadi Enterprises Ltd.		112	0	0.01	0	0	0	0
	(iv)M/s. Murugappa Management Services Pvt Ltd.		111	0	0.01	0	0	0	0
	(v)M/s. Ambadi Investments Ltd.		223	0	0.02	0	0	0	0
	(vi)M/s. Parrys Investments Ltd		10	0	0.00	0	0	0	0
iii)	Financial Institutions/Banks								
iv)	Central Government/State Government(s)/President of India								
v)	Persons acting in Concert (Please specify)		0	0	0	0	0	0	0
vi)	Any Other		0	0	0	0	0	0	0
A.2	Foreign Promoters		0	0	0	0	0	0	0
i)	Individuals: (Names of Major Shareholders)								
ii)	Bodies Corporate								
,	(i) Mitsui Sumitomo Insurance Co. Ltd.		119522280	40	11952.23	0	0	0	0
iii)	Any Other		0	0	0	0	0	0	0
B	Non Promoters		0	0	0	Ū.	0	0	0
B.1	Public Shareholders								
1.1)	Institutional								
			0	0	0	0	0	0	0
i)	Mutual Funds Foreign Portfolio Investors		0	0	0	0	0	0	0
ii)	Banks / Financial Institutions		0	0	0	0	0	0	0
iii)	Insurance Companies		0	0	0	0	0	0	0
iv) v)	FII belonging to foreign promoter		0	0	0	0	0	0	0
vi)	FII - others		0	0	0	0	0	0	0
vii)	Provident Fund/Pension Fund		0	0	0	Ū	0	0	0
viij	Fund								
	ruita		0	0	0	0	0	0	0
viii)	Alternative Investment Fund		0	0	0	0	0	0	0
ix)	Any Other		0	0	0	0	0	0	0
	Central Governemnt/State Government (s)/								
1.2)	President of India								
1.3)	Non - Institutions								
i)	Individual share capital upto Rs. 2 Lacs		0	0	0	0	0	0	0
ii)	Individual share capital up to KS. 2 Lacs		0	0	0	0	0	0	0
iii)	NBFCs registered with RBI		0	0	0	0	0	0	0
iv)	Any Other (specify)		0	0	0	0	0	0	0
**/	Trusts		0	0	0	0	0	0	0
	Non-Resident Indian (NRI)		0	0	0	0	0	0	0
	Clearing Members		0	0	0	0	0	0	0
	NRI (Non repatriable)		0	0	0	0	0	0	0
	Bodies Corporate		0	0	0	0	0	0	0
	IEPF		0	0	0	0	0	0	0
v)	Any Other		0	0	0	0	0	0	0
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder		0	0	0	0	0	0	0
2.2)	Employee Benefit Trust		0	0	0	0	0	0	0
	Any Other								
2.3)			0	0	0	0	0	0	0
2.5	TOTAL		298805700		29880.57	0	0	0	0
	TOTAL		298803700	100	29080.57	U	U	U	Ŭ

 Footnates

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

2 Indian Promoters - As defined under Regulation 2 [1](g) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000. Indian Promoters - As defined under Regulation 2 [1](g) of the Insurance Regulatory and Where a company is listed, the column "Shares pledged or otherwise encumbered" shall not be applicable to "Non Promoters' category.

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

# Name of the Indian Promoter: Cholamandalam Financial Holdings Limited (Please repeat the tabulation in case of more than one Indian Promoter) as at December 31, 2022

Sl. No.	as at December 31, 2022 Category	No. of Investors	No. of shares held	% of shareholdings	Paid up equity	Shares pledged or	otherwise encumbered		Shares under Lock in Period
		NO. OF HIVESIONS			(Rs. in lakhs)				
(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 i)	Indian Promoters Individuals/HUF (Names of major shareholders):								
	M A M ARUNACHALAM (in the capacity of Karta of I	1	148,660	0.08	1.49	-	-	-	-
2	M A ALAGAPPAN HUF(M A Alagappan hold shares in the capacity as kartha )	1	130,660	0.07	1.31	-	-	-	-
3	M M Muthiah HUF (M M Murugappan hold shares in the capacity as kartha)		277,360	0.15	2.77	-	-		-
	M M MURUGAPPAN HUF(M M Murugappan holds	1							-
4	shares in the capacity as kartha) A VELLAYAN (Hold shares in the capacity as Kartha	1	355,330	0.19	3.55	-	-	-	
5	of HUF)	1	249,500	0.13	2.50	-	-	-	-
6	UMAYAL.R. A VENKATACHALAM (Hold shares in the capacity	1	226,580	0.12	2.27	-	-	-	-
7	as Kartha of HUF)	1	252,000	0.13	2.52	-	-	-	-
	VALLI ANNAMALAI M VELLACHI	1		0.08	1.57 5.97	7000	4.45		
10	M A M ARUNACHALAM	1	470,160	0.25	4.70	-	-		-
11 12	ARUN ALAGAPPAN M.A.ALAGAPPAN	1		0.44	8.33 7.10	- 6000	- 0.85		-
13	LAKSHMI CHOCKA LINGAM	1	158,660	0.08	1.59	-	-	-	-
14 15	A VELLAYAN M M VENKATACHALAM	1		0.20	3.82 0.04	-	-		
16	LAKSHMI VENKATACHALAM	1	1,200	0.00	0.01	-	-	-	-
17	MEYYAMMAI VENKATACHALAM S.VELLAYAN(S VELLAYAN AND A VELLAYAN	1	358,580	0.19	3.59	-	-	-	-
	hold shares on behalf of M V Seetha Subbiah Benefit					-	-		-
18	trust) M V Murugappan - HUF ( Valli Arunachalam holds	1	14,500	0.01	0.15			-	
19	shares in the capacity as karta)	1	543,330	0.29	5.43	-	-	-	-
	M M MURUGAPPAN A M MEYYAMMAI	1		0.11 0.50	2.10 9.32	-	-		-
	M V SUBBIAH (Hold shares in the capacity as Kartha of HUF)			0.09		-	_		-
22 23	MEENAKSHI MURUGAPPAN	1	171,200 70	0.09	1.71 0.00	-	-		-
24	A VENKATACHALAM	1	513,610	0.27	5.14	-	-	-	-
25 26	VALLI MUTHIAH V NARAYANAN	1		0.21 0.15	3.87 2.81	-	-		-
27	V ARUNACHALAM	1	338,990	0.18	3.39	-	-	-	-
28 29	ARUN VENKATACHALAM SOLACHI RAMANATHAN	1		0.11	2.00	-	-	-	-
30	A V NAGALAKSHMI	1	3,600	0.00	0.04	-	-	-	-
	M V AR MEENAKSHI A.KEERTIKA UNNAMALAI	1		0.24	4.50	-	-		-
33	SIGAPI ARUNACHALAM	1	227,990	0.12	2.28	15000	6.58	-	-
	UMA RAMANATHAN V VASANTHA	1		0.00	0.02	-	-		-
36	DHRUV M ARUNACHALAM	1		0.01	0.02	-	-	-	-
37 38	PRANAV ALAGAPPAN VALLI ALAGAPPAN	1		0.01	0.28	-	-	-	-
30	Total	38		5.13	96.4	28,000	-	-	-
ii)	Bodies corporate: AMBADI ENTERPRISES LTD		4 050 000	-	0.00	-		-	-
	A M M VELLAYAN SONS P LTD	1	,	0.56	10.58 0.38	-	-	-	
3	CARBORUNDUM UNIVERSAL LIMITED	1	1,000	0.00	0.01	-	-	-	-
	M.M.MUTHIAH SONS PRIVATE LTD AMBADI INVESTMENTS LIMITED	1	1	0.00 37.69	0.04 707.67	-	-		-
	M A ALAGAPPAN HOLDINGS PRIVATE LIMITED		529,860				-		-
6	M A MURUGAPPAN HOLDINGS PRIVATE LIMITED	1	546,860	0.28	5.30 5.47	-	-		-
8	Murugappa & Sons	1	863,980	0.46	8.64				
iii)	Total Financial Institutions/Banks	8	73,809,125	39.31	738.09	-			-
iv)	Central Government/State Government(s)/President o	f India					-	-	-
v) vi)	Persons acting in Concert (Please specify) Any Others						-	-	-
1	M.M.MUTHIAH RESEARCH FOUNDATION	1	280,920	0.15	2.81	-	-	-	-
	LAKSHMI RAMASWAMY FAMILY TRUST(AA ALAGAMMAI & LAKSHMI RAMASWAMY HOLDS						16.82	-	-
2	SHARES ON BEHALF OF THE TRUST)	1	743,000	0.40	7.43	125,000			
3	AR LAKSHMI ACHI TRUST MV MUTHIAH FAMILY TRUST (M M	1	391,510	0.21	3.92	·	-		
4	VENKATACHALAM & M V MUTHIAH HOLDS SHARES ON BEHALF OF THE TRUST)	1	459,830	0.24	4.60		-		
7		1	437,830	0.24	4.00				
	MM VEERAPPAN FAMILY TRUST(MM MURUGAPPAN & MEENAKSHI MURUGAPPAN						-		
5	HOLDS SHARES ON BEHALF OF THE TRUST) MV SUBRAMANIAN FAMILY TRUST (Mr. M M	1	468,055	0.25	4.68				
6	Venkatachalam hold shares on behalf of the trust)	1	459,830	0.24	4.60		-		
_	M M MUTHIAH FAMILY TRUST (M M MURUGAPPAN & M M MUTHIAH HOLDS								
7	SHARES ON BEHALF OF THE TRUST)	1	478,055	0.25	4.78				
8	MURUGAPPA EDUCATIONAL AND MEDICAL FOUNDATION	1	726,200	0.39	7.26		-		
	Lakshmi Venkatachalam Family Trust(M M Venkatachalam&Lakshmi Venkatachalam are trustees								
9	of trust)	1	379,905	0.20	3.80				
	Meenakshi Murugappan Family Trust (M M Murugappan & Meenakshi Murugappan are trustees								
10	of the trust)	1	500,000	0.27	5.00				
	M M Murugappan Family Trust (M M Murugappan &								
11	Meenakshi Murugappan are trustees of the trust) Murugappan Arunachalam Children Trust (Sigapi	1	231,800	0.12	2.32				
45	Arunachalam alongwith others hold shares on behalf								
12	of Trust) Valli Subbiah Benefit Trust (S Vellayan & A Vellayan	1	215,410	0.11	2.15				
13	holds shares on behalf of the Trust) Arun Murugappan Children's Trust (MAM	1	14,500	0.01	0.15				
	Arunachalam & Sigappi Arunachalam hold on behalf								
14	of the trust) M A Alagappan Grand Children Trust (Arun	1	220,278	0.12	2.20				
	Alagappan& AA Alagammai hold shares on behalf of								
15	the Trust) Saraswathi Trust (M V Subiah & S Vellayan are	1	216,777	0.12	2.17				
16	trustees of the trust)	1	515,180	0.27	5.15				
16	Shambho Trust (M V Subiah & S Vellayan are trustees		507.340	0.32	5.97				
16	of the trust)	1	597,340	0.32	5.97				
	of the trust) MM Venkatachalam Family Trust(MM	1	597,340	0.52	5.57				
	of the trust)	1 1 1 18	403,900	0.22	4.04	125,000			

#### Classification: Confidential

A.2	Foreign Promoters					-		
i)	Individuals (Names of major shareholders):					-	-	-
	VALLI ARUNACHALAM 1	496,095	0.26	4.96				
	VALLIAMMAI MURUGAPPAN 1	17,032	0.01	0.17				
ii)	Bodies Corporate					-	-	-
/	(i)					-	-	-
	(ii)					-	-	-
						-	-	-
iii)	Any other (Please Specify)			0.00		-	-	-
)	Sub total 66	91,263,179	48.61	912.63	153,000	-		
					,	-		
В	Non Promoters					-		
B.1	Public Shareholders					-		
1.1)	Institutional					-		
i)	Mutual Funds	48,270,127	25.71	482.70	-	-	-	-
ii)	Foreign Portfolio Investors	21,538,050	11.47	215.38	-	-	-	-
iii)	Banks / Financial Institutions / NBFCs	31,260	0.02	0.31				_
iv)	Insurance Companies	1,100,170	0.59	11.00	-	-	-	-
v)	FII belonging to foreign promoter	1,100,110	0.55	11.00	_			
vi)	FII - others	236,660	0.13	2.37			-	
vij vii)	Provident Fund/Pension Fund	230,000	0.13	2.37		-	-	
viii)	Alternative Investment Fund	497.217	0.26	4.07	-	-	-	
ix)		487,217	0.26	4.87	-	-	-	
ix)	Any Other				-	-	-	-
1.2)	Central Governemnt/State Government (s)/ President of India					-		
1.2)	Shareholding by Companies or Bodies Corporate							
	where Central / State Government is a promoter	866,660	0.46	8.67				
1.3)	Non - Institutions	000,000	0.10	0.07		-		
i)	Individual share capital upto Rs. 2 Lacs	14,322,396	7.63	143.22	-	-	-	
ii)	Individual share capital in excess of Rs. 2 Lacs	2,551,107	1.36	25.51	-		-	-
iii)	NBFCs registered with RBI		-	0.00	-		-	-
iv)	Any Other (specify)			0.00	-		-	-
,	Trusts	5,400	0.00	0.05	-	-	-	-
	Non-Resident Indian (NRI)	2,245,079	1.20	22.45	-	-	-	-
	Clearing Members	1,912	0.00	0.02	-		-	-
	Qualified Institutional Buyer	1,912	0.00	0.02	-	-	-	-
	Bodies Corporate	3,602,963	1.92	36.03		_		
	IEPF	5,602,965 849.058	0.45	36.03	-	-	-	
	HUF	389,454	0.45	3.89	-	-	-	-
v)	Alternate Investment Fund	307/434	0.21	3.65				
vj	Total	96,497,513	51.39	964.98				
B.2	Non Public Shareholders	96,497,313	51.59	904.98		-		
B.2 2.1)	Custodian/DR Holder				-	-	-	_
						-		-
2.2)	Employee Benefit Trust				-	-	-	
2.3)	Any Other				-	-	-	-
	sub total	06 677 777		0.00		-		
	sub total	96,497,513	51.39	964.98	150 000	-		
	Grand Total	187,760,692	100.00	1877.61	153,000			

At A1 and A2 of Part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.
 Insurers are required to highlight the categories which fall within the purview of Regulation II(I)(ii) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance
 Details of investors (excluding employees holding under ESOP) have to be provided where the Insurance company is unlisted
 Details of Indian investors; singly and jointly holding more than 1%, have to be provided where the Insurance company is listed.
 # Please specify the names of the Fils, indicating those Fils which belong to the Group of the Joint Venture partner/foreign investor of the Indian insurance company.
 \$ Please specify the names of the OCBs, indicating those OCBs which belong to the Group of the Joint Venture partner/foreign investor of the Indian insurance company.

# Classification: Confidential FORM NL-10-RESERVE AND SURPLUS SCHEDULE

	(Amount in Rs. Lakhs)			
Particulars	As At Dec'22	As At Dec'21(Correspon ding 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	2,000	-		
Deductions during the year	-	-		
Less: Amount utilized for Buy-back	-	-		
Less: Amount utilized for issue of Bonus shares	-	-		
Closing balance	85,476	78,476		
5 Catastrophe Reserve	_	-		
6 Other Reserves (Debenture Redemption Reserve)	-	2,000		
7 Balance of Profit in Profit & Loss Account				
Opening balance	66,476	63,774		
Additions during the year	11,632	6,160		
Deductions during the year	-	-		
Closing balance	78,108	69,936		
TOTAL	177,910	164,738		

Notes:

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

### FORM NL-11-BORROWINGS SCHEDULE

		(Aı	mount in Rs. Lakhs)
	Particulars	As At Dec'22	As At Dec'21(Correspon ding previous
1	Debentures/ Bonds	10,000	10,000
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	10,000	10,000

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

Notes:

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

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

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

# DISCLOSURE FOR SECURED BORROWINGS (Refer Note a)

DIOCLODE	(Amount in Rs. Lakhs)							
SL. NO.	SOURCE/ INSTRUMENT	AMOUNT BORROWED	AMOUNT OF SECURITY	NATURE OF SECURITY				
1								
2								
3								
4								
5								

#### **Classification:** Confidential

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

		L -12	NL -12A		(Amount in Rs. Lakhs)	
	Share	holders	Policy	holders	olders Total	
Particulars	As At Dec'22	As At Dec'21(Correspon ding previous year)	As At Dec'22	As At Dec'21(Correspon ding previous year)	As At Dec'22	As At Dec'21(Correspo ding previous year)
LONG TERM INVESTMENTS						
I Government securities and Government guaranteed bonds including Treasury Bills	117,005	95,396	810,436	664,266	927,440	759,66
2 Other Approved Securities	-	-	-	-	-	
3 Other Investments					-	
(a) Shares					-	
(aa) Equity	3,132	2,002	21,696	13,943	24,828	15,9
(bb) Preference	0,102	2,002	21,000	10/210		10,5
(b) Mutual Funds					-	
(c) Derivative Instruments					-	
(d) Debentures/ Bonds	24,298	13,108	168,297	91,271	192,595	104,3
(e) Other Securities (Fixed Deposit with Bank)	24,270	25	100,257	174	172,595	104,
(e) Other Securities (Investments in AIF)	549	127	3.801	883	4,350	1,0
(f) Subsidiaries	547	127	5,001	005	4,550	1,0
(g) Investment Properties-Real Estate & REIT	364	1,332	2,519	9,274	2,883	10,0
4 Investments in Infrastructure and Social Sector	19,221	1,552	133,135	114,764	152,357	131,
5 Other than Approved Investments	19,221	10,401	155,155	114,/04	152,557	131,
(a) Debentures/ Bonds	-	150		1.045		1,2
(b) Equity	45	269	309	1,045	353	2.2
TOTAL	45	128,890	1,140,193	897,495	1,304,806	,
SHORT TERM INVESTMENTS	104,013	128,890	1,140,193	897,495	1,304,806	1,026,3
1 Government securities and Government guaranteed	202	84	1,396	582	1,597	6
bonds including Treasury Bills						
2 Other Approved Securities	-	-	-	-	-	
3 Other Investments					-	
(a) Shares					-	
(aa) Equity					-	
(bb) Preference					-	
(b) Mutual Funds	-	528	-	3,680	-	4,
(c) Derivative Instruments					-	
(d) Debentures/ Bonds	6,720	2,013	46,545	14,016	53,265	16,
(e) Other Securities (Fixed Deposit with Bank)	1,494	17,004	10,352	118,404	11,846	135,4
(f) Other Securities (Investments in AIF)	-	-	-	-	-	
(g) Money market instruments (TREPS)	2,042	-	14,141		16,182	
(h) Subsidiaries					-	
(i) Investment Properties-Real Estate					-	
Investments in Infrastructure and Social Sector	1,604	2,383	11,110	16,595	12,714	18,9
5 Other than Approved Investments	4000	,	1223	.,	1:	
(a) Debentures/ Bonds	151	314	1,044	2,188	1,195	2,
(b) Equity	-	-	-,011			_,.
TOTAL	12,212	22,326	84,587	155,465	96,799	177,5
	/		1001	/100	/1 > >	111,1

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	n Rs. Lakhs)
		Sharel	Shareholders Policyholders			Total	
	<u>Particulars</u>	As At Dec'22	As At Dec'21(Correspon ding previous year)	As At Dec'22	As At Dec'21(Correspon ding previous year)	As At Dec'22	As At Dec'21(Correspon ding previous year)
Long Term In	vestments						
Book Value		161,436	126,619	1,118,188	881,676	1,279,624	1,008,295
market Value		159,805	123,924	1,106,888	906,406	1,266,693	1,030,331
Short Term Ir	nvestments						
Book Value		12,212	22,326	84,587	155,464	96,799	177,790
market Value		12,177	21,448	84,342	156,872	96,518	178,320

# Classification: Confidential FORM NL-13-LOANS SCHEDULE

	(Amount in Rs. Lakhs)			
Particulars	As At Dec'22	As At		
		Dec'21(Correspon		
		ding 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				
<b>3 PERFORMANCE-WISE CLASSIFICATION</b>				
(a) Loans classified as standard	-	-		
(aa) In India	-	-		
(bb) Outside India	-	-		
(b) Non-performing loans less provisions	-	-		
(aa) In India	-	-		
(bb) Outside India	-	-		
TOTAL				
4 MATURITY-WISE CLASSIFICATION				
(a) Short Term	-	-		
(b) Long Term	-	-		
TOTAL				

## Notes:

(a) Short-term loans shall include those, which are repayable within 12 months from the date of balance sheet. Long term loans shall be the loans other than short-term loans.

(b) Provisions against non-performing loans shall be shown separately.

(c) The nature of the security in case of all long term secured loans shall be specified in each case. Secured loans for the purposes of this schedule, means loans secured wholly or partly against an asset of the company.

(d) Loans considered doubtful and the amount of provision created against such loans shall be disclosed.

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

#### FORM NL-14-FIXED ASSETS SCHEDULE

									(Amount i	n Rs. Lakhs)
Particulars		Cost/ Gr	oss Block		Depreciation			Net	et Block	
	Opening	Additions	Deductions	Closing	Up to Last Year	For The Period	On Sales/ Adjustments	To Date	As At Dec'22	As At Dec'21(Correspon ding previous year)
Goodwill										
Intangibles (specify)	12,750	889	-	13,639	10,775	1,090	-	11,865	1,774	1,737
Land-Freehold	587	179	-	766	-	-	-	-	766	587
Leasehold Property										
Buildings	4,211	674	-	4,885	641	59	-	700	4,185	3,584
Furniture & Fittings	633	68	7	694	576	45	7	615	80	52
Information Technology Equipment	6,461	883	64	7,280	5,194	666	64	5,796	1,484	1,016
Vehicles	547	287	175	659	174	106	116	165	494	364
Office Equipment	441	23	0	464	396	28	0	424	40	44
Others (Specify nature)										
(a) Electrical Fittings	666	66	1	730	548	56	1	603	127	86
(b) Improvement to	1,752	175	1	1,926	1,572	100	-	1,672	254	172
Premises										
TOTAL	28,047	3,244	248	31,043	19,877	2,150	188	21,839	9,204	7,642
Work in progress	-	-	-	-	-	-	-	-	717	487
Grand Total	28,047	3,244	248	31,043	19,877	2,150	188	21,839	9,921	8,129
PREVIOUS YEAR	24,866	2,428	288	27,006	17,766	1,851	254	19,364		

#### Note:

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

# FORM NL-15-CASH AND BANK BALANCE SCHEDULE

(Amount in Rs. Lakhs			
As At Dec'22	As At Dec'21(Correspon ding previous		
282	576		
1,600	1,913		
-	-		
18	18		
1,900	2,507		
1,900	2,507		
	As At Dec'22 282 282 1,600 1,600 1,600 1,900 1,900		

\* Cheques on hand amount to Rs.201 (in Lakh) Previous Year : Rs 484 (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 Dec'22	As At Dec'21(Correspondin g previous year)		
ADVANCES				
1 Reserve deposits with ceding companies	-	-		
2 Application money for investments	-	-		
3 Prepayments	689	6,012		
4 Advances to Directors/Officers 5	- 21.250	-		
	21,350	17,864		
Advance tax paid and taxes deducted at source (Net of provision for taxation)				
6 Others (to be specified)				
Advances to Employees	3	10		
Advances to Vendors	109	44		
GST Unutilised Credit/paid in advance	8,087	7,723		
Service tax paid under protest (Note 8 (c) of Schedule 16)	2,429	437		
Other Advances / Deposits	3,677	6,913		
TOTAL (A)	36,344	39,004		
OTHER ASSETS				
1 Income accrued on investments	30,941	23,881		
2 Outstanding Premiums	2,144	6,127		
Less : Provisions for doubtful ,if any	-	-		
3 Agents' Balances	-	-		
4 Foreign Agencies Balances 5	- 7,754	- 6,355		
Due from other entities carrying on insurance business (including reinsurers)	7,734	0,000		
Less : Provisions for doubtful, if any	-	-		
6 Due from subsidiaries/ holding	_	-		
7 Investments held for Unclaimed Amount of Policyholders				
8 Others (to be specified)				
Bond Redemption Proceeds receivable	-	87		
Receivable from Terrorism Pool [includes investment income]	21,902	18,019		
Receivable from Nuclear Pool	830	613		
Unclaimed Amount of Policy holders Deposits	337	324		
Interest income on unclaimed Amount of Policyholders Deposit	128	122		
Receivable from IMTPIP	-	-		
Deposits for Premises and Advance Rent	1,654	1,671		
GST refund receivable		-		
TOTAL (B)	65,689	57,201		
TOTAL (A+B)	102,033	96,204		

Votes:

(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

		(A	mount in Rs. Lakhs)
	Particulars	As At Dec'22	As At Dec'21(Correspon
			ding previous
	Agents' Balances	5,295	3,992
	Balances due to other insurance companies	24,594	18,155
	Deposits held on re-insurance ceded	26,423	24,132
4	Premiums received in advance		
	(a) For Long term policies <sup>(a)</sup>	135,006	110,894
	(b) for Other Policies	3,102	3,486
5	Unallocated Premium	7,286	6,077
6	Sundry creditors	6,957	495
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	776,116	689,698
9	Due to Officers/ Directors	-	-
10	Unclaimed Amount of policyholders	336	324
11	Income accrued on Unclaimed amounts	128	122
	Interest payable on debentures/bonds	67	89
13	GST Liabilities	6,975	5,803
14	Others (to be specified)		
	Book Overdraft	4,645	5,396
	Tax and Other Withholdings	1,197	965
	Environment Relief Fund	1	1
	Provision for Expenses	24,490	18,119
	Other Liabilities	425	394
	TOTAL	1,023,044	888,139

Note :

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

# FORM NL-18-PROVISIONS SCHEDULE

		(Amount ir	ı Rs. Lakhs)
	Particulars	As At Dec'22	As At Dec'21(Correspon ding previous year)
1	Reserve for Unexpired Risk	284,806	231,539
2	Reserve for Premium Deficiency		
3	For taxation (less advance tax paid and taxes deducted		
	at source)		
4	For Employee Benefits	4,671	4,180
4	Others (to be specified) (a) (b)		
	TOTAL	289,477	235,719

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

		(Amount in	in Rs. Lakhs)		
	Particulars	As At Dec'22	As At Dec'21(Correspon ding 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.

#### NL-20-Ana Rat FORM NL-20-ANALYTICAL RATIOS SCHEUDLE

5	Name of the Insurer: CHOLAMANDALAM MS GEN Particular	Calculation	For the Quarter Dec'22	Up to the Quarter Ended Dec'22	For the corresponding quarter of the previous year Dec'21	Up to the corresponding Quarter of the previous year Dec'21
1	Gross Direct Premium Growth Rate**	[GDPI(CY)-GDPI(PY)] / GDPI(PY)	23.11%	27.51%	13.09%	10.39%
2	Gross Direct Premium to Net worth Ratio	CDP1 / Shareholder's funds <u>Shareholder's funds/Net Worth</u> =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	0.78	2.11	0.67	1.77
3	Growth rate of Net Worth	(Shareholder's funds(CY)-Shareholder's funds(PY)) /	6.77%	6.77%	5.78%	5.78%
4	Net Retention Ratio**	Shareholder's funds(PY) Net written premium / (Gross Direct Premium Income	76.93%	74.33%	71.67%	72.83%
5	Net Commission Ratio**	+ Reinsurance Accepted) Net Commission / Net written premium	3.01%	3.26%	1.94%	3.35%
6	Expense of Management to Gross Direct Premium	(Direct Commission+Operating Expenses) / Gross	36.45%	36.60%	39.30%	38.58%
	Ratio** Expense of Management to Net Written Premium	direct premium (Net Commission+Operating Expenses) / Net Written				
7	Ratio**	Premium	37.99%	40.00%	41.16%	41.62%
8	Net Incurred Claims to Net Earned Premium**	Net Incurred Claims / Net Earned Premium Claim Paid (pertaining to provisions made previously)	69.73%	71.39%	64.69%	71.39%
9	Claims paid to claims provisions**	/ claims provision made previously	9.44%	24.55%	8.46%	25.47%
10	Combined Ratio**	(7) +(8) Investment income / Average Assets under	107.72%	111.39%	105.86%	113.019
11	Investment income ratio	management Investment income = Profit/ Loss on sale/redemption of Investments+Interest, Dividend & Rent – Gross (net of investment expenses) including investment income from pool	1.74%	4.99%	1.53%	4.76%
12	Technical Reserves to net premium ratio **	[(Reserve for unexpired risks+premium deficiency+reserve for outstanding claims(including IBNR and IBNER)] / Net premium written	8.42	3.23	9.68	3.65
13	Underwriting balance ratio	Underwriting results / Net earned premium <u>Underwriting results</u> = Net earned premium-Net incurred claims-Net commission-Operating Expenses (Before adjusting transfer to Profit and loss account as per Section 40C)- Premium Deficiency	(0.16)	(0.16)	(0.09)	(0.12)
14	Operating Profit Ratio	Operating profit / Net Earned premium	14.22%	13.02%	23.10%	17.36%
15	Liquid Assets to liabilities ratio	Liquid Assets / Policyholders liabilities Liquid Assets = Short term investments+Short term Ioans+Cash & Bank balances Policyholders liabilities=Outstanding Claims including Incurred But Not Reported (IBNR) & Incurred But Not Reported (IBNER)+ Unearned Premium Reserve+ Premium Deficiency Reserve, if any+ Catastrophe Reserve, if any; and+ Other Liabilities in point (e) above, comprise of (i) Premium received in advance (ii) Unallocated premium (iii) Balance due to OTHER Insurance Companies (iv) Due to other Members of a Pool such as Third Party Pool; Terrorism Pool; etc. (vi) Sundry creditors (due to Policyholders). Other Assets in point (e) above, comprise of (i) Outstanding premium (ii) due from other entities carrying on Insurance business including Reinsurers (iii) Balance with Pool such as Thirty Party Pool; Terrorism pool; etc.	0.08	0.08	0.17	0.17
				3.54%	1.89% 0.93%	2.44% 3.17%
16 17	Net earning ratio Return on net worth ratio	Profit after tax / Net Premium written Profit after tax / Net Worth	3.44%	E 60%		3.17%
17	Net earning ratio Return on net worth ratio Available Solvency margin Ratio to Required	Profit after tax / Net Worth	2.08%	5.60%		
17 18	Return on net worth ratio Available Solvency margin Ratio to Required Solvency Margin Ratio	Profit after tax / Net Worth to be taken from solvency margin reporting		5.60% 2.06	1.86	1.86
17	Return on net worth ratio Available Solvency margin Ratio to Required Solvency Margin Ratio NPA Ratio Gross NPA Ratio	Profit after tax / Net Worth	2.08% 2.06 0.29	2.06	1.86	0.82
17 18	Return on net worth ratio Available Solvency margin Ratio to Required Solvency Margin Ratio NPA Ratio	Profit after tax / Net Worth to be taken from solvency margin reporting to be taken from NPA reporting	2.08% 2.06	2.06	1.86	0.82
17 18	Return on net worth ratio Available Solvency margin Ratio to Required Solvency Margin Ratio NPA Ratio Gross NPA Ratio	Profit after tax / Net Worth to be taken from solvency margin reporting	2.08% 2.06 0.29	2.06	1.86	
17 18 19	Return on net worth ratio Available Solvency margin Ratio to Required Solvency Margin Ratio NPA Ratio Gross NPA Ratio Net NPA Ratio	Profit after tax / Net Worth to be taken from solvency margin reporting to be taken from NPA reporting (Debt/Equity) Debt=(Borrowings+Redeemable Preference shares, if any) Equity=Shareholders' Funds excluding Redeemable Preference shares, if any (Earnings before Interest and Tax/ Interest and	2.08% 2.06 0.29 0.09	2.06 0.29 0.09	1.86 0.82 0.10	1.86 0.82 0.10
17 18 19 20	Return on net worth ratio Available Solvency margin Ratio to Required Solvency Margin Ratio NPA Ratio Gross NPA Ratio Net NPA Ratio Debt Equity Ratio	Profit after tax / Net Worth to be taken from solvency margin reporting to be taken from NPA reporting (Debt/Equity) Debt=(Borrowings+Redeemable Preference shares, if any) Equity=Shareholders' Funds excluding Redeemable Preference shares, if any	2.08% 2.06 0.29 0.09 0.05	2.06 0.29 0.09 0.05	1.86 0.82 0.10 0.05	1.86 0.82 0.10 0.05

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

6		Net Retention	Net Commission	Expense of	Expense of Management to	Net Incurred Claims to Net	Claims paid to	Combined	Technical	Underwriting
Segments Upto the quarter ended on Dec'22	Gross Direct Premium Growth Rate**	Ratio**	Ratio**	Management to Gross Direct Premium Ratio**	Nanagement to Net Written Premium Ratio**	Earned Premium**	claims provisions**#	Ratio**	Reserves to net premium ratio **	balance ratio
FIRE										
Current Period	37.00%	34.07%	-12.61%	21.69%	20.26%	45.77%	253.20%	66.03%	2.92	0.26
Previous Period	15.35%	16.48%	-36.85%	35.69%	51.19%	45.26%	78.54%	96.45%	7.37	0.26
Marine Cargo										
Current Period	28.09%	40.47%	-2.99%	19.68%	23.84%	77.80%	268.79%	101.64%	1.03	(0.04
Previous Period	26.98%	42.04%	-0.79%	22.02%	25.61%	72.73%	223.49%	98.34%	1.08	(0.00)
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	35.78%	36.48%	-8.21%	17.74%	18.61%	77.76%	268.75%	96.38%	1.03	0.02
Previous Period	32.00%	40.15%	-3.01%	21.02%	23.39%	72.72%	223.49%	96.11%	1.08	0.02
Motor OD	22.4.49	(0.000)	10.000	11.000	17.44.0	54 500/	505 550	110 (10)	0.00	(0.25)
Current Period	33.14%	60.80%	10.69%	41.26%	47.11%	71.50%	527.57%	118.61%	0.88	(0.25
Previous Period	18.80%	59.85%	6.50%	40.37%	42.43%	65.22%	430.81%	107.64%	0.93	(0.09
Motor TP Current Pariod	19.61%	05.010/	0.72%	35.78%	36.87%	76.56%	0 1/0/	113.43%	4.84	(0.17
Current Period		95.81%					8.16%			(0.16
Previous Period Total Motor	8.09%	94.78%	0.72%	34.83%	36.26%	62.33%	8.68%	98.59%	5.15	0.02
Current Period	24.49%	82.30%	3.56%	37.89%	39.79%	75.19%	17.37%	114.98%	3.71	(0.18)
Previous Period	24.49%	82.30%	2.24%	37.89%	39.79%	63.07%	17.37%	114.98%	4.04	(0.18
	11.72%	82.18%	2.24%	30.83%	37.88%	63.07%	16.11%	100.95%	4.04	(0.01
Health Current Period	37.81%	77.72%	12.71%	43.92%	53.77%	91.58%	427.20%	145.36%	1.03	(0.61
Previous Period	-6.30%	77.40%	16.66%	43.92 %	58.04%	191.63%	427.20%	249.67%	1.03	(1.51
Personal Accident	-6.30%	77.40 %	10.00 %	44.30%	50.0470	191.03 %	790.07%	249.07 %	1.00	(1.51
Current Period	26.17%	69.81%	-2.76%	50.14%	47.20%	18.72%	181.10%	65.93%	2.01	0.26
Previous Period	1.02%	69.45%	14.22%	67.18%	71.73%	22.27%	114.97%	94.01%	2.33	0.20
Travel Insurance	1.02/0	09.40 /	14.22/0	07.10/0	71.73/0	22.27 /0	114.97 /0	94.01/0	2.33	0.11
Current Period	678.77%	95.13%	14.04%	32.43%	33.21%	150.40%	3.54%	183.61%	2.66	(0.92
Previous Period	-56.12%	85.92%	-4.97%	25.21%	12.77%	-143.59%	9.02%	-130.82%	10.34	2.30
Total Health	-50.12%	00.92 /	-1.57 /0	20.21/0	12,77/0	-140.0970	5.0270	-130.0276	10.04	2.50
Current Period	33.59%	55.45%	7.62%	46.10%	51.58%	66.03%	348.80%	117.61%	1.35	(0.31
Previous Period	-3.71%	74.43%	15.81%	52.88%	62.81%	128.77%	550.37%	191.57%	1.47	(0.91
Workmen's Compensation/ Employer's liability	-5717	74.407	10.01 /	02.0078	02.01/0	120.77 /0	000.07 /0	191.07 /0	1.47	(0.51
Current Period	137.38%	96.10%	4.89%	27.04%	27.52%	25.72%	21.78%	53.24%	1.13	0.46
Previous Period	-12.38%	95.00%	12.72%	33.72%	34.70%	62.45%	33.07%	97.15%	1.74	0.07
Public/ Product Liability	120070	201007		0011270	01110/0	011070	00101 /0			0107
Current Period	-2.86%	49.83%	4.47%	19.18%	27.70%	3.08%	27.89%	30.77%	1.24	0.72
Previous Period	11.08%	57.84%	0.92%	22.43%	24.86%	18.63%	4.53%	43.48%	1.25	0.56
Engineering										
Current Period	-2.97%	35.78%	-7.26%	21.30%	25.56%	37.98%	156.71%	63.54%	1.51	0.35
Previous Period	2.37%	38.83%	-8.74%	20.43%	20.22%	31.65%	118.28%	51.87%	1.57	0.49
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	47.67%	90.72%	10.83%	28.96%	29.22%	22.64%	92.94%	51.86%	0.98	0.45
Previous Period	106.98%	91.17%	14.94%	39.48%	40.75%	32.73%	171.80%	73.47%	1.01	0.07
Total Miscellaneous										
Current Period	26.18%	80.83%	4.32%	39.00%	41.39%	72.50%	21.80%	113.89%	3.27	(0.18
Previous Period	9.42%	80.63%	4.45%	39.32%	41.58%	72.57%	24.44%	114.15%	3.59	(0.14
Total-Current Period	27.51%	74.33%	3.26%	36.60%	40.00%	71.39%	24.55%	111.39%	3.23	(0.16
Total-Previous Period	10.39%	72.83%	3.35%	38.58%	41.62%	71.39%	25.47%	113.01%	3.65	(0.12)

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

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

#### Classification: Confidential

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FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

For the period ending 31 December 2022

		PA	ART-A Related Party	Transactions			
				Co	nsideration paid / re	eceived <sup>1</sup> (Rs. in Lak	hs)
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	For the Quarter Dec'22	Up to the Quarter Ended Dec'22	For the corresponding quarter of the previous year Dec'21	Up to the corresponding Quarter of the previous year Dec'21
1	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL		-	-	3.18	17.34
2	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARNTER	Rent Recovery	41.80	116.48	30.73	91.24
3	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	Fees Incured for Risk Inspection and advisory services	69.97	189.79	5.00	15.34
4	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	Premium Income	1.03	1.94	0.08	4.27
5	Key Management Personnel	KEY MANAGEMENT PERSONNEL	Premium Income	-	0.07		-
6	Mitsui Sumitomo Insurance Co.Ltd	JOINT VENTURE PARNTER	Re-Insurance ceded	1,171.41	6,215.67	1,403.34	4,669.94
7	Mitsui Sumitomo Insurance Co.Ltd	JOINT VENTURE PARNTER	RI Claims Recovered	500.21	3,354.23	300.75	1,381.34
8	Mitsui Sumitomo Insurance Co.Ltd	JOINT VENTURE PARNTER	RI Commission Income Recevied	214.87	1,163.71	255.28	826.21
9	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL		-	-	-	-
10	Cholamandalam Financial Holdings Limited	HOLDING COMPANY	Branding Fee / Secondment charges	202.38	607.13	198.75	596.26
11	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARNTER	charges	52.39	226.23	33.80	99.30
12	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARNTER	Management Expenses Recovered, Sitting Fees,Secondment	46.43	150.95	32.10	75.48
13	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	Charges,Marketing Expenses and Technical Fees	-	3.17	-	-
14	Key Management Personnel	KEY MANAGEMENT PERSONNEL	Managerial remuneration	114.66	667.32	76.98	591.62
15	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	Receivable/Payabl e (Net) - Management expenses and rent	-	-	2.81	2.81
16	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARNTER	-	41.46	41.46	-	-
17	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARNTER	Receivable/(Payabl e) (Net)- Due from other entities carrying on insurance business	(2,234.24)	(2,234.24)	(713.71)	(713.71)
18	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	Unallocated Premium	-	-	0.02	0.02
19	Key Management Personnel	KEY MANAGEMENT PERSONNEL				-	-
20	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	Gross Incurred Claims	-	0.54	-	3.84
21	Key Management Personnel	KEY MANAGEMENT PERSONNEL		-	-	1.36	1.41
22	Cholamandalam Financial Holdings Limited	HOLDING COMPANY	Provision Outstanding	-	-	198.75	198.75
23	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARNTER	1	-	-	97.50	97.50

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

PART-B Related Party Transaction Balances - For The period ending 31 December 2022 Balance under Whether Amount of Outstanding Balances Provision for doubtful debts relating to the Secured? If so, Nature of consideration to be provided at the time of settlement Details of any Guarantees given Expenses recognised up to the quarter end during the year in respect of bad or dobutful debts due from the related party (Rs. in Lakhs) Name of the Related Nature of Relationship Vhether Payable Sl.No. including mmitments (Rs. in Lakhs) or received Party with the Company Receivable outstanding balance receivable (Rs. in Lakhs) Receivable/Payabl e (Net) – Management expenses and rent Mitsui Sumitomo JOINT VENTURE PARNTER Insurance Company Limited 41.46 1 Receivable/(Payab le) (Net)- Due from other entities Mitsui Sumitomo JOINT VENTURE (2,234.24) 2 Insurance Company PARNTER Limited carrying on insurance business Version 1 Upload Date: 10.02.2023

FORM NL-23 - SOLVENCY MARGIN (FORM IRDAI-GI-TA)						
STATEMENT OF ADMISSIBLE ASSETS :						
As at 31-DEC-2022						
Name of the Insurer : CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED						
Registration No.123 and Date of Registration with the IRDAI 15.07.2002						
Classification: Business within India / Total Business						

			(All amounts in R	upees of Lakhs)
Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS	-	176,825.0	176,825.0
	Policyholders as per NL-12 A of BS	1,224,780.3	-	1,224,780.3
(A)	Total Investments as per BS	1,224,780.3	176,825.0	1,401,605.3
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation			-
(Ć)	Fixed assets as per BS	-	9,920.8	9,920.8
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	460.9	460.9
( )	Current Assets:			
(E)	Cash & Bank Balances as per BS	-	1,900.1	1,900.1
(F)	Advances and Other assets as per BS	60,131.6	60,431.0	120,562.6
(G)	Total Current Assets as per BS(E)+(F)	60,131.6	62,331.1	122,462.7
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	5.623.0	26.538.1	32,161.1
(I)	Loans as per BS	-		-
(1)	Fair value change account subject to minimum of zero	3,212.6	463.8	3,676.4
(K)	Total Assets as per BS (excl. current liabilities and provisions)(A)+(C)+(G)+(I)	1,284,911.9	249,076.9	1,533,988.8
(L)	Total Inadmissible assets(B)+(D)+(H)+(J)	8,835.6	27,462.8	36,298.4
( )				,
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions)(K)-(L)	1,276,076.3	221,614.1	1,497,690.4
			(All amounts in Ru	pees 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	-	79.9	79.9
	(b) Electrical Fittings	-	127.3	127.3
	(c) Improvement to Premises	-	253.7	253.7
	Inadmissible current assets			
	(a) Advances to Employees	-	3.2	3.2
	(b) Contingent Liability (Tax paid under protest)	-	8,004.9	8,004.9
	(c) Deferred Tax	-	18,530.0	18,530.0
	(d) RS receivables	2,144.0	-	2,144.0
	(e) Reinsurance / Coinsurance receivables	1,044.7	-	1,044.7
	(f) Unclaimed amount of Policy holder deposit to be made	465.0	-	465.0
	(g) Others	1,969.3	-	1,969.3

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

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

STATEMENT OF LIABILITIES : As at - 31-DEC-2022

		(All amounts in Rupees of Lakhs)			
		Current Year			
Item No.	Reserve	Gross Reserve	Net Reserve		
(a)	Unearned Premium Reserve (UPR)	381,871.1	284,806.0		
(b)	Premium Deficiency Reserve (PDR)	-	-		
(c)	Unexpired Risk Reserve (URR)(a)+(b)	381,871.1	284,806.0		
(d)	Outstanding Claim Reserve (other than IBNR reserve)	318,149.6	268,285.1		
(e)	IBNR reserve	540,561.2	507,830.7		
(f)	Total Reserves for Technical Liabilities(c)+(d)+(e)	1,240,581.9	1,060,921.8		

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

## FORM NL-25 - SOLVENCY MARGIN (TABLE IA)

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

### TABLE IA: REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS as on - 31-DEC-2022

			(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	67,021.3	23,059.9	14,750.0	5,815.7	6,702.1	2,212.5	6,702.1		
2	Marine Cargo	10,843.8	4,304.8	7,344.4	2,689.0	1,301.3	1,322.0	1,322.0		
3	Marine - Other than Marine Cargo	1,063.3	3.2	338.8	0.2	106.3	50.8	106.3		
4	Motor	402,522.1	331,284.2	268,049.9	222,397.8	66,256.8	66,719.3	66,719.3		
5	Engineering	3,263.2	1,132.2	945.3	576.7	326.3	173.0	326.3		
6	Aviation	-	-	-	-	-	-	-		
7	Liability	2,828.9	2,198.4	499.3	361.9	439.7	112.3	439.7		
8	Health	85,680.5	64,232.3	50,952.7	41,773.7	12,852.1	12,532.1	12,852.1		
9	Miscellaneous	8,476.0	7,667.6	1,602.8	1,404.1	1,533.5	421.2	1,533.5		
10	Crop	(12.5)	131.8	1,950.7	23.3	26.4	292.6	292.6		
	Total	581,686.6	434,014.4	346,433.9	275,042.4	89,544.5	83,835.8	90,293.9		

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

# 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)	1,276,076.3			
	Deduct:	-			
(B)	Current Liabilities as per BS	776,115.7			
(C)	Provisions as per BS	284,806.0			
(D)	Other Liabilities	196,411.6			
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	18,743.0			
	Shareholder's FUNDS				
(F)	Available Assets	221,614.1			
	Deduct:				
(G)	Other Liabilities	54,724.6			
(H)	Excess in Shareholder's funds (F-G)	166,889.5			
(I)	Total ASM (E+H)	185,632.5			
(J)	Total RSM	90,293.9			
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	2.056			

### FORM NL-27- PRODUCTS INFORMATION

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

Date:

		Products Informati	011			
w the products a	and/or add-ons introduced for the period ended December 31, 20	)22				
Sl. No.	Name of Product/Add On	Co. Ref. No.	IRDAI UIN	Class of Business <sup>(a)</sup>	Category of product	Date of allotment of UIN
1	Chola Flexi Super Top Up Insurance	-	CHOHLIP23049V022223	Health	Retail	23-06-2
2	Flexi Health	-	CHOHLIP23106V032223	Health	Retail	19-09-1
3	Chola Group EMI Protect	-	CHOHLGP22183V012122	Health	Group	22-11-
4	CHOLA GROUP ASSET SHIELD POLICY	250202122500123114	IRDAN123RP0001V01202223	MISCELLAENO		) 27-Ap
5	CHOLA ASSET SHIELD POLICY	250202122500123115	IRDAN123RP0002V01202223	MISCELLAENO	Retail	27-A1
6	CHOLA D&O PROTECT PLUS (RETAIL)	250202122500123117	IRDAN123RP0003V01202223	LIABILITY	Retail	18-Ma
7	CHOLA ANNUAL ERECTION ALL RISK INSURA	250202223500123001	IRDAN123CP0001V01202223	ENGINEERING	Commercial	25-Ju
8	CHOLA ANNUAL ERECTION ALL RISK INSURA	250202223500123002	IRDAN123RP0004V01202223	ENGINEERING	Retail	25-Ju
9	CHOLA ANNUAL CONTRACTOR'S ALL RISK IN	250202223500123003	IRDAN123CP0002V01202223	ENGINEERING	Commercial	30-J
10	CHOLA ANNUAL CONTRACTOR'S ALL RISK IN	250202223500123004	IRDAN123RP0005V01202223	ENGINEERING	Retail	30-J
11	CHOLA GRIHA RAKSHA	250202223500123006	IRDAN123RP0006V01202223	FIRE	Retail	09-Se
12	MACHINERY BREAKDOWN INSURANCE	25020181950123120	IRDAN123CP0057V02201819	ENGINEERING	Commercial	09-Se
13	ENTERPRISE PACKAGE POLICY (LAGHU)	250202021500123323	IRDAN123CP0001V03202122	MISCELLAENO	Commercial	29-Se
14	CHOLA SOOKSHMA UDYAM SURAKSHA	250202223500123016	IRDAN123RP0010V01202223	FIRE	Retail	10-O
15	CHOLA LAGHU UDYAM SURAKSHA	250202223500123017	IRDAN123RP0011V01202223	FIRE	Retail	11-O
16	GROUP CHOLA GRIHA RAKSHA	250202223500123021	IRDAN123RP0015V01202223	FIRE	Retail	17-C
17	MACHINERY BREAKDOWN INSURANCE	25020020350123038	IRDAN123RP0038V02200203	ENGINEERING	Retail	10-No
18	RETURN TO INVOICE COVER	250202223500123007	IRDAN123RP0002V01202223/	Miscellaneous	Retail	21-Oct-
19	PUBLIC LIABILITY COVER	250202223500123008	IRDAN123RP0002V01202223/	Miscellaneous	Retail	21-Oct-
20	PERSONAL ACCIDENT COVER	250202223500123009	IRDAN123RP0002V01202223/	Miscellaneous	Retail	21-Oct-
21	Contractor's Plant and Machinery Insurance	25020020350123033	IRDAN123RP0033V02200203	ENGINEERING	Retail	10-No
22	RETURN TO INVOICE COVER	250202223500123010	IRDAN123RP0001V01202223/	Miscellaneous	Retail	21-Oct-
23	PUBLIC LIABILITY COVER	250202223500123011	IRDAN123RP0001V01202223/	Miscellaneous	Retail	21-Oct-
24	PERSONAL ACCIDENT COVER	250202223500123012	IRDAN123RP0001V01202223/		Retail	21-Oct-
25	Home Package Policy-Griha Raksha	25020020350123086	IRDAN123RP0086V04200203		Retail	21-Oct-
26	ENTERPRISE PACKAGE POLICY SOOKSHMA GE	250202223500123005	IRDAN123RP0016V01202223	Miscellaneous	Retail	21-Oct-
27	Enterprise Package Policy (Sookshma)	25010000150123017	IRDAN123RP0017V04100001	Miscellaneous	Retail	21-Oct-
28	Contractors Plant and Machinery Insurance	25020181950123099	IRDAN123CP0036V02201819		Commercial	30-No
# FORM NL-27- PRODUCTS INFORMATION

29	Chola MS Trade Credit - Tradeliner-Insolvency Con		IRDAN123CP0003V01202223		Commercial	30-Nov-22
30	Chola MS Trade Credit - Tradeliner-Commercial Co	250202223500123022	IRDAN123CP0004V01202223	Miscellaneous	Commercial	30-Nov-22
31	PROFESSIONAL INDEMNITY (BROKERS/CORPC	250202223500123025	IRDAN123CP0005V01202223	LIABILITY	Commercial	08-Dec-22

Note: -

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

Version no. 1 upload date: 10.02.2023

# **Classification: Internal** FORM NL-28-STATEMENT OF INVESTMENT ASSETS AND STATEMENT OF ACCRETION OF ASSETS

(Read with Regulation 10)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

**Registration Number: 123** 

Statement as on: 31st Dec 2022

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

(Business within India)

Periodicity of Submission: Quarterly

# Section I

No	PARTICULARS	SCH ++	AMOUNT
1	Investments*	8	1,401,605.27
2	Loans	9	-
3	Fixed Assets	10	9,920.76
4	Current Assets		
	a. Cash & Bank Balance	11	1,900.09
	b. Advances & Other Assets	12	120,562.62
5	Current Liabilities		
	a. Current Liabilities	13	1,023,044.35
	b. Provisions	14	289,477.21
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		-
	Application of Funds as per Balance Sheet (A)		221 467 18

Application of Funds as per Balance Sheet (A)

221,467.18

	Less: Other Assets	SCH ++	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	9,920.76
3	Cash & Bank Balance (if any)	11	1,900.09
4	Advances & Other Assets (if any)	12	120,562.62
5	Current Liabilities	13	1,023,044.35
6	Provisions	14	289,477.21
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		-
	Total (B)	TOTAL (B)	(1,180,138.09)
	'Investment Assets' As per FORM 3B *	(A-B)	1,401,605.27

PART - A

Rs. In Lakhs

Classification: Internal
FORM NL-28-STATEMENT OF INVESTMENT ASSETS AND STATEMENT OF ACCRETION OF ASSETS

(Read with Regulation 10)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

**Registration Number: 123** 

Statement as on: 31st Dec 2022

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

(Business within India)

Periodicity of Submission: Quarterly

			5	бн	РН	Book Value (SH	% Actual	FVC	Total	
No	'Investment' represented as	Reg. %	Balance	<b>FRSM</b> <sup>+</sup>	111	+ PH)	70 Actual	Amount	TOLAT	Market Value (h)
			(a)	(b)	(c)	d = (a+b+c)	(e)	(f)	(g)=(d+f)	
1	Central Govt. Securities	Not less than 20%		77,717.47	538,310.94	616,028.41	44.07%		616,028.41	593,245.85
	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not less than 30%		117,206.40	811,831.45	929,037.85	66.46%		929,037.85	898,896.27
3	Investment subject to Exposure Norms									
	a. Housing / Infra & Loans to SG for Housing and FFE	No. Less the se								
	1. Approved Investments	Not less than 15%		46,617.31	322,895.35	369,512.67	26.43%	791.66	370,304.33	362,350.00
	2. Other Investments			150.73	1,044.03	1,194.76	0.09%	-	1,194.76	1,194.76
	b. Approved Investments	Not exceeding		11,787.90	81,649.02	93,436.92	6.68%	2,928.12	96,365.04	95,818.91
	c. Other Investments	55%		598.83	4,147.84	4,746.67	0.34%	(43.38)	4,703.29	4,703.29
	Investment Assets	100%		176,361.18	1,221,567.69	1,397,928.87	100%	3,676.40	1,401,605.27	1,362,963.23

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

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

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

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

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

\* Investments after provisions of Rs. 28.02 Crs.

Version 1 Upload Date: 10.02.2023

PART - A

Rs. In Lakhs

		PERIODIC DISCLOSURES							
FORM NL-29	Detail regarding debt securities								
Cholamandalam MS Gene	ral Insurance Company	Date:	Quarter ended Dec 31, 2022						
Registration No. 123									
Date of Registration with	the IRDA : July 15, 2002								

(Rs in Lakhs)

		Market	Value			Book	Value	
	As at 31-12-2022	As % of total for this class	As at 31-12-2021	As % of total for this class	As at 31-12-2022	As % of total for this class	As at 31-12-2021	As % of total for this class
Break down by credit rating								
AAA rated	362,619	27.25%	246,745	20.88%	370,314	27.05%	245,707	20.86%
AA or better	40,815	3.07%	33,491	2.83%	41,366	3.02%	32,425	2.75%
Rated below AA & upto A	-	0.00%	2,537	0.21%	-	0.00%	2,502	0.21%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
B & Below B	1,195	0.09%	1,850	0.16%	1,195	0.09%	1,195	0.10%
Any other (Please specify)								
Sovreign	898,145	67.49%	761,738	64.45%	928,288	67.80%	760,327	64.56%
Fixed Deposits	11,846	0.89%	135,607	11.47%	11,846	0.87%	135,607	11.51%
TREPs	16,182	1.22%	-	0.00%	16,182	1.18%	-	0.00%
	1,330,802		1,181,969		1,369,191		1,177,763	
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	96,523	7.25%	174,013	14.72%	96,799	7.07%	173,583	14.74%
More than 1 year and upto 3years	250,383	18.81%	121,710	10.30%	260,173	19.00%	120,219	10.21%
More than 3years and up to 7years	716,982	53.88%	710,526	60.11%	741,074	54.12%	706,073	59.95%
More than 7 years and up to 10 years	266,914	20.06%	175,664	14.86%	271,145	19.80%	177,836	15.10%
above 10 years	-	0.00%	55	0.00%	-	0.00%	52	0.00%
Any other (Please specify)								
· · · · · · · · ·	1,330,802		1,181,969		1,369,191		1,177,763	
Breakdown by type of the issurer								
a. Central Government	593,246	44.58%	433,810	36.70%	616,028	44.99%	437,074	37.11%
b. State Government	305,650	22.97%	327,928	27.74%	313,009	22.86%	323,253	27.45%
c.Corporate Securities	403,877	30.35%	284,624	24.08%	412,125	30.10%	281,828	23.93%
Any other (Please specify)								
Fixed Deposits	11,846	0.89%	135,607	11.47%	11,846	0.87%	135,607	11.51%
TREPs	16,182	1.22%	-	0.00%	16,182	1.18%	-	0.00%
	1,330,802		1,181,969		1,369,191		1,177,763	

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 accordnace 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 - 31st Dec 2022

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

# **Registration Number: 123**

										1,397,928.87	
		Bonds / D	ebentures	Lo	ans	Other Debt	instruments	All Oth	er Assets	T0TAL	
NO	PARTICULARS	YTD ( As on Dec 2022)	YTD ( As on Mar 2022)	YTD ( As on Dec 2022)	Prev. FY (As on Mar 2022)	YTD ( As on Dec 2022)	Prev. FY ( As on Mar 2022)	YTD ( As on dec 2022)	Prev. FY ( As on Mar 2022)	YTD ( As on Dec 2022)	YTD ( As on Mar 2022)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	414,926.8	278,726.8	-	-	957,066.0	938,248.2	28,737.8	36,244.7	1,400,730.7	1,253,219.7
2	Gross NPA	3,996.6	3,996.6	Nil	Nil	Nil	Nil	Nil	Nil	3,996.6	3,996.6
3	% of Gross NPA on Investment Assets (2/1)	1.0%	1.4%							0.3%	0.3%
4	Provision made on NPA	2801.8	2801.8	-	-	-	-	-	-	2801.8	2801.8
5	Provision as a % of NPA (4/2)	70.1%	70.1%							70.1%	70.1%
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	412,125.0	275,924.9	-	-	957,066.0	938,248.2	28,737.8	36,244.7	1,397,928.9	1,250,417.8
8	Net NPA (2-4)	1,194.8	1,194.8	-	-	-	-	-	-	1,194.8	1,194.8
9	% of Net NPA to Net Investment Assets (8/7)	0.3%	0.4%							0.1%	0.1%
10	Write off made during the period	-	5,852.5	-	-	-	-	-	-	-	5,852.5

Note: 1. The above statement, in the case of 'Life' Insurers shall be prepared 'fund-wise' Viz. Life Fund, Pension & Group Fund, ULIP Fund and at Assets Under Management level also.

2. Total Investment Assets should reconcile with figures shown in Form 3A / 3B

3. Gross NPA is investments classified as NPA, before any provisions

4. Provision made on the 'Standard Assets' shall be as per Circular issued, as amended from time to time.

5. Net Investment assets is net of 'provisions'

6. Net NPA is gross NPAs less provisions

7. Write off as approved by the Board

Version 1 Upload Date: 10.02.2023

Name of Fund:

Rs. In Lakhs

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

(Read with Regulation 10)

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

Registration Number: 123

Statement as on: 31st Dec 2022

Name of the Fund

# Statement of Investment and Income on Investment

# Periodicity of Submission: Quarterly

	ity of Submission: Quarterly			Current Qu	arter			Year to Date (c	urrent vear)			Year to Date	(previous year)	Rs. In Lakhs
No.	Category of Investment	Category Code	Investment as on 31-12-2022 (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment as on 31-12-2022 (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment as on 31-12-2021 (Rs.) <sup>1</sup>	Income on	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
Α	CENTRAL GOVT. SECURITIES													
A01	Central Government Bonds	CGSB	610,532.04	9,818.10	6.39%	4.78%	587,723.58	27,752.64	6.28%	4.70%	437,074.44	22,032.49	7.13%	5.34%
A02	Special Deposits	CSPD	-	-	-	-	-	-	-	-	-	-	-	-
A03	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-
A04	Treasury Bills	CTRB	-	-	-	-	-	-	-	-	-	-	-	-
В	CENTRAL GOVT. SEC, STATE GOVT OR OTHER APPROVED SECURITIES													
B01	Central Government Guaranteed Loans / Bonds	CGSL	-	-	-	-	-	-	-	-	-	-	-	-
B02	State Government Bonds	SGGB	311,777.06	5,405.52	6.88%	5.15%	307,364.86	16,063.28	6.94%	5.19%	319,078.72	18,381.87	7.31%	5.47%
B03	State Government Guaranteed Loans	SGGL	-	-	-	-	-	-	-	-	-	-	-	-
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA	2,133.33	38.75	6.78%	5.08%	3,142.37	173.50	7.23%	5.41%	4,174.12	232.10	7.47%	5.59%
B05	Guaranteed Equity	SGGE	-	-	-	-	-	-	-	-	-	-	-	-
С	(a) HOUSING & LOANS TO STATE GOVT FOR HOUSING / FFE													
C01	Loans to State Government for Housing	HLSH	-	-	-	-	-	-	-	-	-	-	-	-
C02	Loans to State Government for Fire Fighting Equipments	HLSF	-	-	-	-	-	-	-	-	-	-	-	-
C03	Term Loan - HUDCO / NHB / Institutions accredited by NHB	HTLH	-	-	-	-	-	-	-	-	-	-	-	-
C04	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	9,520.13	158.06	6.59%	4.93%	4,451.61	216.01	6.57%	4.91%	-	-	-	-
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	182,397.49	3,142.29	6.84%	5.12%	140,816.55	7,005.76	6.60%	4.94%	101,282.97	5,191.30	6.44%	4.82%
C10	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HTDA	-	-	-	-	-	-	-	-	-	-	-	-
	TAX FREE BONDS													
C11	Bonds / Debentures issued by HUDCO	HFHD	1,156.04	19.49	6.69%	6.69%	1,158.73	57.74	6.61%	6.61%	1,576.93	77.79	6.52%	6.52%
C12	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HFDN	-	-	-	-	-	-	-	-	-	-	-	-
C13	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HFDA	-	-	-	-	-	-	-	-	-	-	-	-
	(b) OTHER INVESTMENTS (HOUSING)													
C14	Debentures/Bonds/CPs/Loans	HODS	-	-	-	-	-	-	-	-	0.00	-	-	-
C15	Housing - Securitised Assets	HOMB	-	-	-	-	-	-	-	-	-	-	-	-
C16	Debentures/Bonds/CPs/Loans - (Promoter Group)	HOPG	-	-	-	-	-	-	-	-	-	-	-	-
C17	Long Term Bank Bonds Other Investment- Affordable Housing	HOLB	-	-	-	-	-	-	-	-	-	-	-	-
C18	Keclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	HORD	-	-	-	-	-	-	-	-	-	-	-	-
	(c) INFRASTRUCTURE INVESTMENTS													

Rs. In Lakhs

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

(Read with Regulation 10)

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

Registration Number: 123

Statement as on: 31st Dec 2022

Name of the Fund

Rs. In Lakhs

# Statement of Investment and Income on Investment

# Periodicity of Submission: Quarterly

	ity of Submission: Quarterly			Current Qu	ıarter			Year to Date (c	urrent vear)			Year to Date (	previous year	Ks. In Lakhs
No.	Category of Investment	Category Code	Investment as on 31-12-2022 (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment as on 31-12-2022 (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment as on 31-12-2021 (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
C19	Infrastructure - Other Approved Securities	ISAS	-	-	-	-	-	-	-	-	-	-	-	-
C20	Infrastructure - PSU - Equity shares - Quoted	ITPE	3,674.72	64.35	1.79%	1.34%	3,111.82	149.87	4.84%	3.62%	2,824.44	118.74	6.75%	5.05%
C21	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	1,072.31	-	-	-	989.96	20.46	2.28%	1.71%	653.18	45.55	19.00%	14.22%
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	6,120.69	123.35	7.37%	5.52%	7,945.41	476.55	7.53%	5.63%	14,449.76	1,526.55	9.51%	7.12%
C26	Onshore Rupee Bonds issued by ADB and IFC (Infrastructure- approved)	IORB	-	-	-	-	-	-	-	-	-	-	-	-
C27	Long Term Bank Bonds ApprovedInvestment- Infrastructure	ILBI	42,603.57	659.99	6.25%	4.67%	38,857.16	1,808.22	6.21%	4.65%	37,147.55	441.72	6.01%	4.49%
C44	Infrastructure Investments rated not less than "A" along with Rating of "FL1"	IELB	-	-	-	-	-	-	-	-	-	-	-	-
C46	Debt Instruments of InvITs - Approved Investments	IDIT	-	-	-	-	-	-	-	-	-	-	-	-
	TAXABLE BONDS													
C28	Infrastructure - PSU - Debentures / Bonds	IPTD	101,110.43	1,415.21	5.56%	4.16%	100,779.74	4,242.25	5.59%	4.19%	87,347.18	2,659.08	5.55%	4.15%
C29	Infrastructure - PSU - CPs	IPCP	-	-	-	-	-	-	-	-	-	-	-	-
C30	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	1,749.46	36.71	7.30%	5.47%	2,246.19	140.47	8.01%	5.99%	2,495.11	179.24	8.10%	6.06%
C31	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-	-	-	-	-	-	-	-	-	-
C32	Infrastructure - Term Loans (with Charge)	ILWC	-	-	-	-	-	-	-	-	-	-	-	-
	TAX FREE BONDS													
C33	Infrastructure - PSU - Debentures / Bonds	IPFD	4,674.06	72.16	6.03%	6.03%	4,848.38	223.86	6.10%	6.10%	8,784.33	407.91	6.13%	6.13%
C34	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICFD	-	-	-	-	-	-	-	-	-	-	-	-
	(d) INFRASTRUCTURE - OTHER INVESTMENTS													
C35	Infrastructure - Equity (including unlisted)	IOEQ	9.72	(0.49)	-5.03%	-3.77%	176.67	(0.49)	-0.18%	-0.14%	262.39	7.39	1.67%	1.25%
C36	Infrastructure - Debentures / Bonds / CPs / loans	IODS	1,194.77	-	-	-	1,194.80	-	-	-	1,194.77	-	-	-
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	2,185.75	17.50	0.81%	0.61%	1,810.94	248.12	13.69%	10.24%	1,380.93	(259.39)	-16.73%	-12.52%
D02	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	12,043.87	242.12	2.01%	1.51%	10,458.70	1,179.61	11.37%	8.51%	8,051.05	1,780.84	29.09%	21.77%

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

(Read with Regulation 10)

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

Registration Number: 123

Statement as on: 31st Dec 2022

Name of the Fund

Rs. In Lakhs

# Statement of Investment and Income on Investment

# Periodicity of Submission: Quarterly

Periodic	ity of Submission: Quarterly						1							Ks. In Lakhs
				Current Qu	ıarter			Year to Date (	urrent year)			Year to Date	(previous year)	3
No.	Category of Investment	Category Code	Investment as on 31-12-2022 (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment as on 31-12-2022 (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment as on 31-12-2021 (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
D03	Equity Shares - Companies incorporated outside India (invested prior to IRDA Regulations)	EFES	-	-	-	-	-	-	-	-	-	-	-	-
D04	Equity Shares - Promoter Group	EEPG	-	-	-	-	-	-	-	-	-	-	-	-
D05	Corporate Securities - Bonds - (Taxable)	EPBT	-	-	-	-	-	-	-	-	-	-	-	-
D06	Corporate Securities - Bonds - (Tax Free)	EPBF	-	-	-	-	-	-	-	-	-	-	-	-
D07	Corporate Securities - Preference Shares	EPNQ	-	-	-	-	-	-	-	-	-	-	-	-
D08	Corporate Securities - Investment in Subsidiaries	ECIS	-	-	-	-	-	-	-	-	-	-	-	-
D09	Corporate Securities - Debentures	ECOS	2,000.77	44.18	8.76%	6.56%	2,236.60	144.36	8.40%	6.29%	3,504.91	785.33	7.92%	5.93%
D10	Corporate Securities - Debentures / Bonds/ CPs /Loan - (Promoter Group)	EDPG	23,595.04	480.24	8.06%	6.03%	17,884.60	1,125.64	8.36%	6.26%	14,042.96	990.61	8.64%	6.47%
D11	Municipal Bonds - Rated	EMUN	-	-	-	-	-	-	-	-	-	-	-	-
D12	Investment properties - Immovable	EINP	2,882.51	-	-	-	2,882.54	-	-	-	2,882.51	-	-	-
D13	Loans - Policy Loans	ELPL	-	-	-	-	-	-	-	-	-	-	-	-
D14	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	-	-	-	-	-	-	-	-	-	-	-	-
D15	Loans - Secured Loans - Mortgage of Property outside India (Term Loan)	ELMO	-	-	-	-	-	-	-	-	-	-	-	-
D16	Loan) Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment). CCIL. RBI	ECDB	14,730.98	201.00	5.41%	4.05%	46,885.57	1,817.71	5.15%	3.86%	135,607.00	4,833.70	5.04%	3.77%
D17	Deposits - CDs with Scheduled Banks	EDCD	-	-	-	-	-	-	-	-	-	-	-	-
D18	Deposits - Repo / Reverse Repo - Govt Securities	ECMR	-	-	-	-	-	-	-	-	-	-	-	-
D19	Deposits - Repo / Reverse Repo - Corporate Securities	ECCR	-	-	-	-	-	-	-	-	-	-	-	-
D20	Deposit with Primary Dealers duly recognised by Reserve Bank of India	EDPD	-	-	-	-	-	-	-	-	-	-	-	-
D21	CCIL - CBLO	ECBO	14,769.57	221.33	5.94%	4.45%	16,233.48	609.99	5.19%	3.88%	-	-	-	-
D22	Commercial Papers	ECCP	-	-	-	-	-	-	-	-	-	-	-	-
D23	Application Money	ECAM	-	-	-	-	-	-	-	-	-	-	-	-
D24	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	-	-	-	-	-	-	-	-	-	-	-	-
D25	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	-	-	-	-	-	-	-	-	-	-	-	-
D26	Banks Perpetual Non-Cum. P.Shares & Redeemable Cumulative P.Shares of Tier 1 & 2 Capital issued by PSU Banks	EUPS	-	-	-	-	-	-	-	-	-	-	-	-
D27	<u>Tier 1 &amp; 2 Canital issued by PSU Ranks</u> Perpetual Non-Cum. P.Shares & Redeemable Cumulative P.Shares of Tier 1 & 2 Canital issued by Non-PSU Banks	EPPS	-	-	-	-	-	-	-	-	-	-	-	-
D28	Foreign Debt Securities (invested prior to IRDA Regulations)	EFDS	-	-	-	-	-	-	-	-	-	-	-	-
D29	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	-	-	-	-	-	-	4,207.14	184.12	3.20%	2.40%
D30	Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	-	-	-	-	-	-	-	-	-	-
D31	Net Current Assets (Only in respect of ULIP Fund Business)	ENCA	-	-	-	-	-	-	-	-	-	-	-	-
D32	Passively Managed Equity ETF (Non Promoter Group)	EETF	-	-	-	-	-	-	-	-	-	-	-	-
D33	Passively Managed Equity ETF (Promoter Group)	EETP	-	-	-	-	-	-	-	-	-	-	-	-
D34	Onshore Rupee Bonds issued by ADB and IFC	EORB	-	-	-	-	-	-	-	-	-	-	-	-
D35	Debt Capital Instruments (DCI-Basel III)	EDCI	-	-	-	-	-	-	-	-	-	-	-	-
D36	Redeemable Non-cumulative Preference Shares (RNCPS- Basel III)	ERNP	-	-	-	-	-	-	-	-	-	-	-	-
-					•	•								

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

(Read with Regulation 10)

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

Registration Number: 123

Statement as on: 31st Dec 2022

Name of the Fund

Rs. In Lakhs

# Statement of Investment and Income on Investment

# Periodicity of Submission: Quarterly

I cirioune	ity of Submission: Quarterly			C				Verste D. f. f	· · · ·		T			KS. IN LAKNS
		Category		Current Qu	larter		Terretories	Year to Date (c	urrent year)		-		(previous year)	ř
No.	Category of Investment	Code	Investment as on 31-12-2022 (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment as on 31-12-2022 (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment as on 31-12-2021 (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
D37	Redeemable Cumulative Preference Shares (RCPS- Basel III)	ERCP	-	-	-	-	-	-	-	-	-	-	-	-
D38	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [PSU Banks]	EAPS	-	-	-	-	-	-	-	-	-	-	-	-
D39	Additional Tier 1 (Basel III Compliant) Perpetual Bonds – [Private Banks]	EAPB	-	-	-	-	-	-	-	-	-	-	-	-
D40	Units of Real Estate Investment Trust (REITs)	ERIT	-	-	-	-	55.67	50.38	116.21%	86.96%	206.19	6.84	4.37%	3.27%
D41	Units of Infrastructure Investment Trust	EIIT	-	-	-	-	-	-	-	-	-	-	-	-
D42	Debt ETFs - "Approved Investments"	EDTF	-	-	-	-	-	-	-	-	-	-	-	-
D43	Debt Instruments of REITs - Approved Investments	EDRT	15,000.00	272.23	7.20%	5.39%	14,918.18	807.66	7.24%	5.42%	7,500.00	108.65	7.05%	5.28%
Е	OTHER INVESTMENTS													
E01	Bonds - PSU - Taxable	OBPT	-	-	-	-	-	-	-	-	-	-	-	-
E02	Bonds - PSU - Tax Free	OBPF	-	-	-	-	-	-	-	-	-	-	-	-
E03	Equity Shares (incl Co-op Societies)	OESH	-	-	-	-	-	-	-	-	-	-	-	-
E04	Equity Shares (PSUs & Unlisted)*	OEPU	-	-	-	-	-	-	-	-	-	54.14	264554.39%	197966.05%
E05	Equity Shares - Promoter Group	OEPG	-	-	-	-	-	-	-	-	-	-	-	-
E06	Debentures	OLDB	-	-	-	-	63.64	5.32	11.09%	8.30%	2,501.89	202.25	7.37%	5.51%
E07	Debentures/Bonds/CPs/Loans etc (Promoter Group)	ODPG	-	-	-	-	-	-	-	-	-	-	-	-
E08	Municipal Bonds	OMUN	-	-	-	-	-	-	-	-	-	-	-	-
E09	Commercial Papers	OACP	-	-	-	-	-	-	-	-	-	-	-	-
E10	Preference Shares	OPSH	-	-	-	-	-	-	-	-	-	-	-	-
E11	SEBI approved Alternate Investment Fund (Category I)	OAFA	50.00	0.13	1.00%	0.75%	16.73	0.13	1.00%	0.75%	-	-	-	-
E12	SEBI approved Alternate Investment Fund (Category II)	OAFB	3,305.60	71.42	8.57%	6.42%	2,416.84	216.40	11.89%	8.89%	1,009.71	51.07	7.60%	5.69%
E13	Short term Loans (Unsecured Deposits)	OSLU	-	-	-	-	-	-	-	-	-	-	-	-
E14	Term Loans (without Charge)	OTLW	-	-	-	-	-	-	-	-	-	-	-	-
E15	Mutual Funds - Debt/Income/Serial Plans/Liquid Secemes	OMGS	-	-	-	-	-	-	-	-	-	-	-	-
E16	Mutual Funds - (under Insurer's Promoter Group)	OMPG	-	-	-	-	-	-	-	-	-	-	-	-
E17	Securitised Assets	OPSA	-	-	-	-	-	-	-	-	-	-	-	-
E18	Investment properties - Immovable	OIPI	-	-	-	-	-	-	-	-	-	-	-	-
E19	Passively Managed Equity ETF (Non Promoter Group)	OETF	134.04	80.31	56.39%	42.20%	372.79	116.10	30.61%	22.91%	513.83	-	-	-

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

(Read with Regulation 10)

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

Registration Number: 123

Statement as on: 31st Dec 2022

Name of the Fund

Rs. In Lakhs

# Statement of Investment and Income on Investment

#### Periodicity of Submission: Quarterly

				Current Qu	arter			Year to Date (c	urrent year)			Year to Date	(previous year)	3
No.	Category of Investment	Category Code	Investment as on 31-12-2022 (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment as on 31-12-2022 (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment as on 31-12-2021 (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
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	-	-	-	733.67	31.41	4.27%	3.20%	1,426.91	107.85	10.48%	7.85%
E27	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [PSU Banks]	OAPS	-	-	-	-	-	-	-	-	-	-	-	-
E28	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [Private Banks]	OAPB	-	-	-	-	-	-	-	-	-	-	-	-
E29	Units of Real Estate Investment Trust (REITs)	ORIT	-	-	-	-	-	-	-	-	-	-	-	-
E30	Units of Infrastructure Investment Trust	OIIT	-	-	-	-	-	-	-	-	-	-	-	-
E31	Debt ETFs - "Other Investments"	ODTF	-	-	-	-	-	-	-	-	-	-	-	-
E32	Debt Instruments of REITs - Other Investments	ODRT	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		1,370,820.65	22,583.93	6.42%	4.80%	1,321,777.78	64,682.92	6.47%	4.84%	1,201,180.93	60,147.72	6.78%	5.07%

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

1 Based on daily simple Average of Investments

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

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

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

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

# FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS

(Read with Regulation 10)

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

**Registration Number: 123** 

Statement as on: 31st Dec 2022

Name of Fund

Statement of Down Graded Investments

# Periodicity of Submission: Quarterly

Rs. In Lakhs

No	Name of the Security	СОІ	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	During the Quarter <sup>1</sup>								
	NIL								
B.	As on Date <sup>2</sup>								
1	8.90% IL&FS DB 23-05-2023	IODS	600.00	24-May-2018	CARE	CARE AAA	CARE D	18-Sep-2018	
2	9.00% IL&FS DB 09-06-2023	IODS	594.76	1-Jun-2018	CARE	CARE AAA	CARE D	18-Sep-2018	

Note: 1. Provide details of Down Graded Investments during the Quarter.

2. Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.

3. FORM-2 shall be prepared in respect of each fund. In case of ULIP FORM 1 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.

4. Category of Investmet (COI) shall be as per INV/GLN/001/2003-04

5. Investments after provisions of Rs. 28.02 Crs in IL&FS.

Version 1 Upload Date: 10.02.2023

PART - A

# **Classification:** Confidential

# FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION

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

# Date: 31 Dec 2022

					(Amount in Rs. Lakhs	)
S.No.	Reinsurance/Retrocession Placements	No. of reinsurers	Premi	um ceded to reinsurers (Upto the Quart	er)	Premium ceded to reinsurers / Total
			Proportional	Non-Proportional	Facultative	reinsurance premium ceded (%
	Outside India					
1	No. of Reinsurers with rating of AAA and above					0.00%
2	No. of Reinsurers with rating AA but less than AAA	4	2,485	106		2.28%
3	No. of Reinsurers with rating A but less than AA	72	7,944	1,225	8,601	15.65%
4	No. of Reinsurers with rating BBB but less than A	1	3			0.00%
5	No. of Reinsurers with rating less than BBB					0.00%
	Total (A)	77	10,433	1,331	8,601	
	With In India					
1	Indian Insurance Companies	12			2,592	2.28%
2	FRBs	7	58,234	908	1,108	53.06%
3	GIC Re	1	29,042	1,097	215	26.73%
4	Other (to be Specified)					0.00%
	Total (B)	20	87,276	2,005	3,915	
	Grand Total (C)= (A)+(B)	97	97,709	3,336	12,516	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

#### Classification: Public

#### FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS

#### GROSS DIRECT PREMIUM UNDERWRITTEN

Miscellaneou Marine Hull Marine Cargo <u>Total Marine</u> Motor OD Total Motor Health Personal Accident Travel Insurance 
 Workmen's Compensation/
 Public/ Product Liability
 Engineering
 Aviation
 Crop Insurance
 Other segments (b)
 Total Miscellaneous

 Employer's Liability
 Engineering
 Aviation
 Crop Insurance
 Other segments (b)
 Total Miscellaneous
 Motor TP Total Fire Total Health For the Upto the Guarter Quarter 
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 Himachal Pradesh

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124 52 32 5 -19 83 102 70 3 18 59 1,037 28 56 0 0 1,252 2,854 1,214 1,073 4,046 1,652 1,273 1,101 894 42 4,264 3,348 212 171 150 (11) -51 922 236 367 -178 0 95 0 10 -2 812 3 61 771 1,952 7,468 4,315 3,398 3,599 10,690 4,813 5,060 -4 56 2 5 - 15 5,875 28.088 0 95 0 10 389 2 812 3 61 2,109 7,054 3,091 3,595 63 2,356 568 316 0
99 2,154 8,849 3,371 3,860 2,206 9,867 3,607 4,238 10 Iharkhand 1 3 3 7 5,550 18,158 25 1.654 70 5,442 0
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 Chandigarh
 Jadra and Nagar Haveli - 11 50 11 50 1.595 3.747 1.786 4.569 3.381 8.316 1.76 554 652 2.005 31 119 208 673 2 8 2 16 19 26 114 312 3,726 9,362 4,389 11,416 4 Daman & Dis 5 Govt. of NCT of Delhi 804 3,156 127 672 127 672 2.553 6.855 1.852 4.581 4.405 11.406 1.019 3.253 54 201 0 1,073 3,454 7 25 20 81 38 81 175 62 5,605 15,222 6,537 19,050 S Govt. of NCT of Delhi
 Jammu & Kashmir
 Ladakh
 Lakshadweep
 Puducherry
 TOTAL (B) 581 20,304 - 0 1 0 1 78 214 137 - 139 723 139 723 4,225 10,786 3,776 368 215 9,518 8,001 1 2 86 322 0 0 4 11 0 1,285 4,138 0 0 599 25.184 251 11.177 685 31,151 0 22 9 55 7 1.485 5.245 1.198 3.816 119 178 492 Outside India 1 TOTAL (C) 

(Amount in Rs. Lakhs)

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 (e) Any changes under States/ Union Territories by Govt. of India are to be suitably incorporated in the statement (d) For the Quarter and Up to the Quarter Information are us be shown in separate sheets

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

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

# Date: 31 Dec 2022

								(Amount in Rs. La	khs)
Sl.No.	Line of Business	For the Qu	arter Dec'22	For the correspo the previous	nding quarter of year Dec'21	upto the qua	rter Dec'22	Up to the correspo the previous	01
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	13,867	305,282	11,236	252,251	49,429	834,117	36,078	606,176
2	Marine Cargo	1,975	3,106	1,831	3,051	8,391	8,640	6,551	8,802
3	Marine Other than Cargo	364	1	(3)	1	925	11	126	3
4	Motor TP	74,467	2,614,648	62,665	2,254,848	186,733	6,502,035	155,990	5,282,886
5	Motor OD	45,778	225,726	35,397	208,093	117,291	561,144	88,409	432,202
6	Health	14,262	62,876	10,775	211,022	42,547	210,986	30,874	304,585
7	Personal Accident	8,021	42,450	7,085	10,156	23,248	74,810	18,426	26,258
8	Travel								
9	Workmen's Compensation/ Employer's liability	517	1,122	174	1,135	1,097	3,488	482	3,073
10	Public/ Product Liability	212	414	187	355	884	1,302	890	1,113
11	Engineering	754	1,650	713	1,621	2,178	4,600	2,244	4,486
12	Aviation								
13	Crop Insurance								
14	Other segments **	2,263	153,158	1,926	161,890	6,167	413,133	4,134	322,496
15	Miscellaneous								

Notes:

(a) Premium stands for amount of gross direct premium written in India

(b) The line of business which are not applicable for any company should be filled up with NA.

(c) Figure '0' in those fields will imply no business in the segment.

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

(e) The aforementioned Business figures are matching with all relevant NL forms. In case of difference, pl give reasons

# FORM NL-36- BUSINESS -CHANNELS WISE

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

# Date: 31 Dec 2022

Sl.No.	Channels	For the Q	uarter Dec'22	Upto the	Quarter Dec'22	For the correspondin previous year		Up to the correspondi previous year	
		No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)
1	Individual agents	9,352	1,430	30,846	4,594	9,841	1,332	30,057	3,713
2	Corporate Agents-Banks	554,123	28,375	1,545,386	80,084	675,441	27,822	1,393,937	71,915
3	Corporate Agents -Others	1,413,720	54,284	3,695,413	146,753	1,229,792	50,659	3,116,227	132,110
4	Brokers	1,234,587	67,683	2,856,744	174,019	1,017,800	44,529	2,062,620	111,807
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business -Officers/Employees -Online (Through Company Website) -Others	50.311	7.817	141.955	26.282	45.981	5,357	146.747	18,353
-			1.	1	., .				
7	Common Service Centres(CSC)	32,165	590	71,056	1,399	16,885	366	36,832	1,254
8	Insurance Marketing Firm	16.101	4.655	101 504		-	-	-	-
9	Point of sales person (Direct)	46,494	1,657	124,706	4,231	48,531	1,147	145,508	3,921
10	MISP (Direct)	69,681	645	148,160	1,526	60,152	774	60,152	1,131
11	Web Aggregators								
12									
13	Other (to be sepcified) (i) (ii)								
	Total (A)	3,410,433	162,481	8,614,266	438,889	3,104,423	131,985	6,992,080	344,203
14									
	Grand Total (A+B)	3,410,433	162,481	8,614,266	438,889	3,104,423	131,985	6,992,080	344,203

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. NL4 etc., as applicable

#### FORM NL-37-CLAIMS DATA

#### Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE CO LTD

#### Upto the quarter ending Dec'2022

																		No. of	laims only	
S1. 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 **	Miscellaneo us	Total
	1 Claims O/S at the beginning of the period	711	695	1	696	22,849	33,652	56,501	17,444	424	5	17,873	94	40	135	-	364	318	125	76 422
	2 Claims reported during the period	2,402	12,654	-	12,654	303,691	14,931	318,622	81,275	1,982	43	83,300	152		1,460	-	25	1,785		422
	(a) Booked During the period	2,402	12,654	-	12,654	303,691	14,931	318,622	81,275	1,982	43	83,300	152	22	1,460		25	1,785	1,920	422
	(b) Reopened during the Period				-			-				-								
	(c) Other Adjustment (to be specified) (i)(ii)				-			-				-								
	3 Claims Settled during the period	1,247	11,061	-	11,061	266,382	7,608	273,990	63,931	1,172	5	65,108	47	9	1,070	-	7	1,323	1,455	
	(a) paid during the period	1,247	11,061		11,061	266,382	7,608	273,990	63,931	1,172	5	65,108	47	9	1,070		7	1,323	1,455	355
	(b) Other Adjustment ( to be specified) (i)				-			-				-								
	4 Claims Repudiated during the period.	1,012	821	-	821	27,999	1,309	29,308	14,673	829	9	15,511	81	17	293	-	40	227		47
	Repudiation	555	208		208	11,908		11,908	14,673	430	3	15,106	52	9	31			107	225	28
	Closure	457	613		613	16,091	1,309	17,400		399	6	405	29	8	262		40	120	103	19
	Other Adjustment ( to be specified) (i)(ii)				-			-				-								
	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	65	17	-	17	1,077	10	1,087	290	6	1	290	2	1	5	-	5	27	7	1
	6 Claims O/S at End of the period	854	1,467	1	1,468	32,159	39,666	71,825	20,115	405	34		118	36	232	-	342	553	262	
	Less than 3months	446	969		969	25,719	4,667	30,386	6,941	231	32	7,204	40	1	144		15	401	232	39
	3 months to 6 months	204	278		278	3,603	3,945	7,548	142	23	1	166	39	4	38		4	67	17	
	6months to 1 year	126	115	1	116	2,308	6,471	8,779	27	29		56	27	10	23		2	57	6	
	1year and above	78	105		105	529	24,583	25,112	13,005	122	1	13.128	12	21	27		321	28	7	38

Notes:-(a) The Clams 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 Dec'2022 (Amount in Rs. Lakhs)

																		(Amount in Rs. Lakhs)		
Sl. No.	Claims Experience	Fire	Marine Cargo		Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal	Travel	Total Health	Workmen's	Public/	Engineering	Aviation	Crop	Other segments **	1	Total
				Hull						Accident			Compensation/	Product			Insurance		Miscellaneou	
													Employer's liability	Liability					s	L
	1 Claims O/S at the beginning of the period	35,902	4,313	361	4,674	13,247	215,284	228,531	4,026		45	6,131		270	1,838		4,373	266		
	2 Claims reported during the period	12,415	6,905	(76)	6,829	80,813	108,056	188,868	40,491	8,160	89	48,740			238		23	855	802	259,307
	(a) Booked During the period	2,230	6,759	(76)	6,682	77,349	97,459	174,808	38,981	7,140	89	46,210		75	131		23	674	787	231,924
	(b) Reopened during the Period	10,185	146	-	146	3,464	10,597	14,061	1,510	1,020	-	2,530	143	17	106		-	182	14	27,384
	(c) Other Adjustment (to be specified)																		1	
	(i)																		1	
	(ii)				-			-				-								-
	3 <u>Claims Settled during the period</u>	18,306	4,978	-	4,978	69,217	60,459	129,675	28,641	5,123	2	33,767			853		9	623	278	
	(a) paid during the period	18,306	4,978		4,978	69,217	60,459	129,675	28,641	5,123	2	33,767	145	67	853		9	623	278	188,701
																			1	
	(b) Other Adjustment ( to be specified)																		1	
	(i)																		1	
	(ii)				-			Ξ.				-							<b></b>	-
	4 <u>Claims Repudiated during the period</u>	3,284	806	-	806	9,900	7,693	17,594	10,337		13	13,764					10	112		36,367 20,577
	Repudiation	1,421	401		401	5,813		5,813	10,337	2,052	10	12,398		19	56			52	273	20,577
	Closure	1,862	405		405	4,087	7,693	11,780		1,364	2	1,366	57	31	126		10	60	93	15,790
	Other Adjustment ( to be specified)																		1	
	(i)																		1	
	(ii)				-			-				-							L	
	Unclaimed (Pending claims which are																		1	
	5 transferred to Unclaimed A/c. after the	53	3	-	3	163	3	166	52	6	0	52	0	0	9	-	0	12	1	300
	mandatory period as prescribed by the																		1	
	Authority)										110									
	6 Claims O/S at End of the period	26,727	5,434	284	5,718	14,943	255,188	270,130	5,539		118	7,340			1,041		4,378	387	315	
	Less than 3months	5,172	1,413		1,413	7,925	25,594	33,519	4,068	876	85	5,029 253			371 200		12	168	237	46,049 30,476
	3 months to 6 months	3,450	1,617		1,617	2,299	22,441	24,740			0						2	28	52	30,476
	6months to 1 year	6,037	1,111	284	1,396	1,456	36,206	37,662	244			286	73		123		916	26	10	46,635 193,635
	1year and above	12,068	1,292		1,292	3,263	170,947	174,210	1,056	682	33	1,771	225	93	347		3,448	165	16	193,635

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

#### FORM NL-39- AGEING OF CLAIMS

#### Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE CO LTD

#### For the Quarter ending on Dec'2022

(Amount in Rs. Lakhs) Ageing of Claims (Claims paid) Sl.No. Line of Business No. of claims paid Amount of claims paid Total No. Total amount of of claims claims paid paid upto 1 > 1 month and > 3 months and > 6 months and <= 1 >1 year > 3 years > 5 years upto 1 >1 month > 3 >6 >1 year > 3 years > 5 years month <=3 months <= 6 months and <= 3 and <= 5 month and <=3 months months and <= 3 and <= 5 year months and <= 6 and <= 1 years years years years months year Fire -2 Marine Cargo Marine Other than Cargo Motor OD Motor TP Health Personal Accident Travel Workmen's Compensation/ Employer's liability Public/ Product Liability Engineering Aviation Crop Insurance Other segments (a) Miscellaneous 

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

#### FORM NL-39- AGEING OF CLAIMS

# Upto the Quarter ending on Dec'2022

(Rs in Lakhs)

					A	geing of C	laims (Clai	ms paid)									
Sl.No.	Line of Business			No	. of claims paid						Amou	unt of claim	15 paid			Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year		> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months			> 3 years and <= 5 years			
1	Fire	346	497	254	111	32	1	6	751	1249	3197	1492	2035	3	9579	1247	18306
2	Marine Cargo	8401	2097	433	113	13	3	1	1679	958	723	1409	79	78	54	11061	4978
3	Marine Other than Cargo															C	0 0
4	Motor OD	198613	54177	11040	2164	387	0	1	33005	22099	9820	2761	1094	161	277	266382	69217
5	Motor TP	102	755	1741	1783	1853	870	504	597	4246	9038	10437	16326	11273	8541	. 7608	60459
6	Health	63751	167	12	1	0	0		28406	186	23	6	20	2		63931	28641
7	Personal Accident	691	402	66	7	4	2	0	2310	1769	551	221	184	84	3	3 1172	5123
8	Travel	2	3						2	1						5	2
9	Workmen's Compensation/ Employer's liability	1	6	15	22	3		0	0	10	52	37	43		2	2 47	145
10	Public/ Product Liability	0	0	0	5	3		1	0	0	0	5	62		0	9	67
11	Engineering	343	528	142	35	18	3	1	192	115	237	114	174	13	9	1070	853
12	Aviation															C	0
13	Crop Insurance	5		1		1	0		7	r	0		2	0		7	9
14	Other segments <sup>(a)</sup>	361	741	178	42	1	0	0	162	332	75	26	22	6	1	. 1323	623
15	Miscellaneous	1117	274	55	9	0		0	102	. 88	40	46	1		1	. 1455	278

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

# FORM NL-41 OFFICES INFORMATION

# December 31, 2

As at:

Date:

# Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE CO LTD

Sl. No.	Office Information	Number
1	No. of offices at the beginning of the year	157
2	No. of branches approved during the year	3
3	No. of branches opened during the year	13
4	Out of approvals of this year	2
5	No. of branches closed during the year	19
6	No of branches at the end of the year	153
7	No. of branches approved but not opened	16
8	No. of rural branches	NIL
9	No. of urban branches	153*
10	No. of Directors:- (a) Independent Director (b) Executive Director (c) Non-executive Director (d) Women Director (e) Whole time director	(a) 3 (b) 2 (MD & WTD) (c) 3 (d) 1 (ID) (e) 2 (including MD)
11	No. of Employees (a) On-roll: (b) Off-roll: (c) Total	(a) 1147 (b) 5 (c ) 1152
12	No. of Insurance Agents and Intermediaries         (a) Individual Agents,         (b) Corporate Agents-Banks         (c)Corporate Agents-Others         (d) Insurance Brokers         (e) Web Aggregators         (f) Insurance Marketing Firm         (g) Motor Insurance Service Providers (DIRECT)         (h) Point of Sales persons (DIRECT)         (i) Other as allowed by IRDAI (To be specified)	(a) 7195 (b) 14 (c) 12 (d) 726 (e) 4 (f) NIL (g) 452 (h) 19961

Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	1123	26,473
Recruitments during the quarter	96	1,915
Attrition during the quarter	72	24
Number at the end of the quarter	1147	28,364

\*This includes 10 Semi Urban branches.

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

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

Sl. No.	Name of person	Designation	Role/Category	Details of change in the period, if any
1	Mr. M M Murugappan	Chairman	Director	NA
2	Mr. Margam Rama Prasad	Independent Director	Director	NA
3	Mr. K Luke Ravindranath Babu	Independent Director	Director	Ceased to be a director from October 28, 2022
4	Ms. K Ramadevi	Independent Director	Director	NA
5	Mr. Sujay Banarji	Independent Director (Additional Director)	Director	Appointed as Additional Director with effect from October 29, 2
6	Mr. Sridharan Rangarajan	Non-Executive Director	Director	NA
7	Mr. Tsutomu Aoki	Non-Executive Director	Director	NA
8	Mr. V Suryanarayanan	Managing Director	Director & Key Management Person	NA
9	Mr. Naoki Takeda	Whole-time Director	Director & Key Management Person	NA
10	Mr. Ashish Hallan	President & Chief Operating Officer	Key Management Person	Appointed with effect from November 9, 2022
11	Mr. S Venugopalan	Chief Financial Officer	Key Management Person	NA
12	Mr. Sanjiv Kumar Mathur	SBU Head - Commercial & SME	Key Management Person	NA
13	Mr. Suresh Krishnan	Chief Compliance Officer & Company Secretary	Key Management Person	NA
14	Mr. Biswajeet Padhi	SBU Head - Motor	Key Management Person	NA
15	Ms. Chitra K	Head - Digital, Branding & Corporate Communications	Key Management Person	NA
16	Mr. Abhiranjan Gupta	Chief Investment Officer	Key Management Person	NA
17	Mr. Shailen Merchant	Head - Human Resources	Key Management Person	NA
18	Mr. Suresh Surendranathan	Chief Technology Officer	Key Management Person	Appointed with effect from November 7, 2022
19	Mr. S K Rangaswamy	Chief Risk Officer and Head - Operations & CRM	Key Management Person	Change of designation from Chief Risk Officer and Head - I Digital, Operations and CRM with effect from November 7, 2
20	Mr. Krishnan P	Head - Renewals, Cross sell & Upsell	Key Management Person	NA
21	Mr. Ashwani Kumar Arora	Appointed Actuary	Key Management Person	NA
22	Mr. Chandar Ramamurthy	Head - Reinsurance	Key Management Person	NA
23	Mr. Srinivas Kommu	SBU Head - Health	Key Management Person	NA
24	Mr. Bhaskar K U	SBU Head - Govt., Rural & Misc. LOB	Key Management Person	Retired as KMP with effect from November 30, 2022
25	Mr. Punit Agarwal	Head - Internal Audit & FCU	Key Management Person	NA

December 31, 2022

Notes:-

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

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

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

# Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

Upto the Quarter ending on

31-12-2022

			(Amount in Rs. Lakhs)					
	Rural & Social Obliga	tions (Quarterly	Returns)					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured			
1	FIRE	Rural	275,231	10,690	27,960,957			
1	FIKE	Social						
2	MARINE CARGO	Rural	1,528	902	4,269,005			
2	MARINE CARGO	Social						
3	MARINE OTHER THAN CARGO	Rural	-	-				
5	MARINE OTHER THAN CARGO	Social						
4	MOTOR OD	Rural	180,889	35,892	3,602,470			
4	MOTOKOD	Social						
5	MOTOR TP	Rural	1,209,063	61,792	-			
5	MOTOK IF	Social						
6	HEALTH	Rural	29,863	2,061	117,520			
		Social						
7	PERSONAL ACCIDENT	Rural	10,697	166	403,043			
/		Social						
8	TRAVEL	Rural						
0	IKAVEL	Social						
9	Workmen's Compensation/ Employer's liability	Rural	454	79	34,872			
9	workmen's Compensation/ Employer's hability	Social						
10	Public/ Product Liability	Rural	102	101	48,005			
10	Tublic/ Troduct Elability	Social						
11	Engineering	Rural	1,775	267	856,568			
11	Engineering	Social						
12	Aviation	Rural						
12	Aviation	Social						
13	Other Segment (a)	Rural	137,372	1,893	2,812,582			
		Social						
14	Miscellaneous	Rural						
14	wiscenarieous	Social						
	Total	Rural	1,846,974	113,843	40,105,021			
	1 0tal	Social						

Notes:

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

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

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

	(Amount in Lakh				
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	482,412				
Gross Direct Motor Third Party Insurance Business Premium during immediate preceding FY	219,581				
Obligation of the insurer to be met in the financial year	180,339				
Statement Period : Quarter ending	31-Dec-22				

	(Amount in Lakhs)				
Items	For the quarter ended Dec 31, 2022	Upto the quarter ended Dec 31, 2022			
Gross Direct Motor Third Party Insurance Business Premium in respect of liability only policies (L)					
	3,552	8,258			
Gross Direct Motor Third Party Insurance Business Premium in respect of package policies					
(P)	70,915	178,475			
Total Gross Direct Motor Third Party Insurance Business (L+P)	74,467	186,733			
Total Gross Direct Motor Own damage Insurance Business Premium	45,778	117,291			
Total Gross Direct Premium Income	162,481	438,889			

# FORM NL-45-GREIVANCE DISPOSAL

# Cholamandalam MS General Insurance Co. Ltd

#### Name of the Insurer:

		GRI	EVANCE DISPOSAL					
SI No.	Particulars	Opening Balance *	Additions during the quarter (net of	Complaints Resolved			Complaints Pending	Total Complaints
				Fully Partial		ial Rejected	at the end of the	registered up to the
			duplicate complaints)	Accepted	Accepted		quarter	quarter during the
1	Complaints made by customers						-	financial vear
<b>a</b> )	Proposal Related	0	1	1	0	0	0	4
b)	Claims Related	0	293	74	88	114	17	759
c)	Policy Related	0	293	232	27	28	0	499
 d)	Premium Related	0	7	2	1	4	0	24
	Refund Related	0	10	5	2	3	0	25
f)	Coverage Related	0	2	0	1	1	0	2
(p	Cover Note Related	0	0	0	0	0	0	0
 h)	Product Related	0	9	4	2	3	0	24
i)	Others (to be specified)	v	, , , , , , , , , , , , , , , , , , ,	•	<u> </u>		, v	
''	(i)Insurer failed to clarify the queries raised							
	by Insured	0	82	42	18	20	2	198
	(ii) Dispute regarding quantum of premium	Ū	0E		10	20	-	100
	refund							
	Total	0	691	360	139	173	19	1535
					100	1,0	10	
-	Total No. of policies during previous							
2	year:	8,020,281						
-		244,200						
3	Total No. of claims during previous year:	344,309						
4	Total No. of policies during current year:	11,872,766						
-	Total No. of policies during current year.							
5	Total No. of claims during current year:	407,411						
		,.==						
-	Total No. of Policy Complaints (current							
6	year) per 10,000 policies (current year):	0.42						
-	Total No. of Claim Complaints (current	18.63						
7	year) per 10,000 claims registered	18.03						
	(current vear):			Complain	ts made by			
		Complaints made by customers		Intermediaries		Total		
8	Duration wise Pending Status			21100111	Percentage			
0	Duration wise Fending Status	Number	Percentage to Pending	Number	to Pending	Number	Percentage to	
		Number	complaints	Number	complaints	Number	Pending complaints	
2)	Up to 15 days	19	1%	0	0	0	0	
	15 - 30 days	0	0	0	0	0	0	
	30 - 90 days	0	0	0	0	0	0	
	90 days & Beyond	0	0	0	0	0	0	
u)	Total Number of Complaints	0	0	0	0	0	0	
		0	v	v	v	v	U	

Note :- (a) Opening balance should tally with the closing balance of the previous quarter.

(b) Complaints reported should be net of duplicate complaints

(c) No. of policies should be new policies (both individual and group) net of cancellations

(d) Claims should be no. of claims reported during the period

(e) For 1 to 7 Similar break-up to be given for the complaints made by intermediaries.

# Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

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

For the Quarter ending:

Dec 31, 2022

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