

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

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

(Amount in Rs. Lakhs)																		
	Particulars	Schedule Ref. Form No.	Fire				Marine				Miscellaneous				Total			
			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	Up to the corresponding Quarter of the previous year Dec'21
1	Premiums 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	256,647
2	Profit/ 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	6,130
3	Interest, Dividend & Rent – Gross <i>Note 1</i>		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	46,276
4	Other (a) Other Income (to be specified) (i) Administrative Charges  (ii)Investment income from pool (Terrorismpool)		0	2	(0)	1	0	0	0	0	9	36	18	38	9	38	18	40
	(b) Contribution from the Shareholders' Account (i) Towards Excess Expenses of Management		-	-	670	670	-	-	-	-	11,547	28,814	10,940	22,332	11,547	28,814	11,610	23,002
	TOTAL (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	332,688
6	Claims 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	183,216
7	Commission	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	8,457
8	Operating Expenses related to Insurance Business	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	96,462
9	Premium Deficiency																	
	TOTAL (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	288,134
10	Operating Profit/(Loss) C= (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	44,553
11	APPROPRIATIONS																	
	Transfer 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	44,553
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL (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	44,553

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

Note - 1 @																		
Pertaining to Policyholder's funds	Fire				Marine				Miscellaneous				Total					
	For the Quarter 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	Up to the corresponding Quarter of the previous year 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	17,673	55,941		
Add/Less:-																		
Investment Expenses	(23)	(106)	28	(154)	(2)	(14)	(2)	(22)	(771)	(2,912)	(533)	(4,684)	(796)	(3,032)	(506)	(4,860)		
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)	(1,639)	(4,805)		
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	15,527	46,276		

\* Term gross implies inclusive of TDS

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						
(Amount in Rs. Lakhs)						
	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		-
	<b>TOTAL (A)</b>		<b>17,768</b>	<b>47,037</b>	<b>22,844</b>	<b>52,079</b>
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		(204)	(381)	(49)	(296)
	(b) For doubtful debts		-	-	-	(349)
	(c) Others (to be specified)					
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		-	-	-	-
	(f) Contribution to Policyholders' A/c					
	(i) Towards Excess Expenses of Management		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
	<b>TOTAL (B)</b>		<b>12,005</b>	<b>31,441</b>	<b>20,397</b>	<b>43,850</b>
6	Profit/(Loss) Before Tax		5,763	15,596	2,447	8,229
7	Provision for Taxation		1,431	3,964	646	2,069
8	<b>Profit / (Loss) after tax</b>		<b>4,331</b>	<b>11,632</b>	<b>1,801</b>	<b>6,160</b>
9	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Final dividend paid		-	-	-	-
	(c) Transfer to any Reserves or Other Accounts (to be specified)		-	-	-	-
	Balance of profit/ loss brought forward from last year		73,777	66,476	68,135	63,774
	Balance carried forward to Balance Sheet		78,108	78,108	69,934	69,934
<p><u>Notes: to Form NL-1-B-RA and NL-2-B- PL</u></p> <p>(a) Items of income in excess of one percent of the total premiums (less reinsurance) or Rs.5,00,000 whichever is higher, shall be shown as a separate line item.</p> <p>(b) Under the sub-head "Others" items like foreign exchange gains or losses and other items shall be included</p> <p>(c) Interest, dividends and rentals receivable in connection with an investment should be stated as gross amount, the amount of income tax deducted at source being included under 'advance taxes paid and taxes deducted at source". The expenses pertaining to investment income e.g. Amortisation, Write off, other Investments expenses etc. are to be deducted from this other than separately disclosed here.</p> <p>(d) Income from rent shall include only the realized rent. It shall not include any notional rent.</p> <p>(e) Contribution from the Shareholders' Account to policyholders' account /Contribution to the Policyholders' Fund is as per the terms of Section 40C of the Insurance Act, 1938 read with IRDAI (Expenses of Management of Insurers transacting General or Health Insurance Business) Regulations as specified and modified from time to time</p>						

**Classification: Confidential**

FORM NL-3-B-BS

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

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

BALANCE SHEET AS AT 31 DECEMBER 2022

(Amount in Rs. Lakhs)

Particulars	Schedule Ref. Form No.	As At Dec'22	As At Dec'21(Corresponding previous year)
<b>SOURCES OF FUNDS</b>			
SHARE CAPITAL	NL-8	29,881	29,881
SHARE APPLICATION MONEY PENDING ALLOTMENT			
RESERVES AND SURPLUS	NL-10	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
<b>TOTAL</b>		<b>221,467</b>	<b>207,614</b>
<b>APPLICATION OF FUNDS</b>			
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
<b>CURRENT ASSETS</b>			
Cash and Bank Balances	NL-15	1,900	2,507
Advances and Other Assets	NL-16	102,033	96,204
<b>Sub-Total (A)</b>		<b>103,933</b>	<b>98,711</b>
DEFERRED TAX LIABILITY (Net)			
<b>CURRENT LIABILITIES</b>	NL-17	1,023,044	888,139
PROVISIONS	NL-18	289,477	235,719
<b>Sub-Total (B)</b>		<b>1,312,521</b>	<b>1,123,859</b>
<b>NET CURRENT ASSETS (C) = (A - B)</b>		<b>(1,208,588)</b>	<b>(1,025,147)</b>
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT			
<b>TOTAL</b>		<b>221,467</b>	<b>207,614</b>

**CONTINGENT LIABILITIES**

Particulars	As At Dec'22	As At Dec'21(Corresponding previous year)
1. Partly paid-up investments	-	-
2. Claims, other than against policies, not acknowledged as debts by the company	-	-
3. Underwriting commitments outstanding (in respect of shares and securities)	-	-
4. Guarantees given by or on behalf of the Company		
5. Statutory demands/ liabilities in dispute, not provided for	41,035	51,218
6. Reinsurance obligations to the extent not provided for in accounts	-	-
7. Others (to be specified)	-	-
(a). _____		
(b). _____		
<b>TOTAL</b>	<b>41,035</b>	<b>51,218</b>

Version 1 Upload Date: 10.02.2023

Notes:

(a) Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commission, under the head of reinsurance premiums.

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

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

**Notes**

a) Incurred But Not Reported (IBNR), Incurred but not enough reported (IBNR) claims should be included in the amount for outstanding claims.

b) Claims includes specific claims settlement cost but not expenses of management.

c) The surveyor fees, legal and other expenses shall also form part of claims cost, wherever applicable.

d) Claim cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realization.

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



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

FORM NL-6-COMMISSION SCHE

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Miscellaneous Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments <sup>(b)</sup>		Other Miscellaneous segment		Total Miscellaneous		(Amount in Rs. Lakhs)		
	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 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 Quarter Dec'22	Up to the Quarter Ended Dec'22			
Commission & Remuneration	1,408	4,728	214	726	-	-	214	726	2,730	21,076	849	2,115	8,579	23,190	1,836	4,960	1,190	3,396	6	11	3,032	8,367	16	56	1	8	63	178	-	-	-	0	0	-	-	286	791	11,976	32,590	13,599	38,044
Rewards	78	95	12	15	-	-	12	15	1,155	1,246	17	18	1,173	1,264	133	145	138	151	-	-	271	296	2	2	0	0	6	6	-	-	-	-	-	-	3	4	1,455	1,573	1,545	1,683	
Distribution fees	-	-	-	-	-	-	-	-	32	96	0	1	32	97	0	0	-	-	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	32	97	32	97	
Commission	1,487	4,823	225	741	-	-	225	741	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	-	-	-	0	0	-	-	289	795	13,464	34,260	15,175	39,824
Add: Commission on Re-insurance Accepted	30	83	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	-	-	-	-	-	-	-	-	-	1	4	31	87	
Less: Commission on Re-insurance Ceded	2,265	7,168	126	842	67	178	193	1,020	6,153	14,808	595	841	6,748	15,649	345	903	1,679	3,995	0	1	2,024	4,899	3	6	5	33	83	250	-	-	-	-	-	-	-	93	149	8,956	20,987	11,414	29,174
Net Commission	(748)	(2,262)	99	(102)	(67)	(178)	32	(279)	2,765	7,610	271	1,293	3,036	8,903	1,625	4,202	(351)	(448)	5	10	1,279	3,764	15	52	(4)	(26)	(14)	(62)	-	-	0	0	-	-	196	646	4,509	13,277	3,793	10,736	
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																																									
Individual Agents	23	92	16	48	-	-	16	48	25	47	6	17	31	64	53	168	4	11	0	0	58	179	3	10	-	-	15	38	-	-	-	-	-	-	-	2	6	108	296	147	436
Corporate Agents-Banks/FII/HFC	691	1,984	4	11	-	-	4	11	483	1,314	114	327	597	1,641	871	2,498	621	1,619	(0)	0	1,492	4,117	0	1	-	-	13	37	-	-	-	-	-	-	256	695	2,359	6,491	3,054	8,486	
Corporate Agents-Others	185	492	7	18	-	-	7	18	2,833	7,548	451	1,167	3,284	8,715	619	1,595	612	1,636	2	6	1,233	3,237	5	18	0	0	15	31	-	-	-	0	0	-	-	16	34	4,553	12,035	4,745	12,545
Insurance Brokers	588	2,255	199	664	-	-	199	664	5,483	13,264	264	556	5,747	13,821	366	697	91	282	4	5	460	984	10	29	1	8	26	78	-	-	-	-	-	-	15	61	6,259	14,980	7,046	17,899	
Direct Business - Online <sup>(c)</sup>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
MISP (Direct)	-	-	-	-	-	-	-	-	32	96	0	1	32	97	0	0	-	-	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	32	97	32	97	
Web Aggregators	-	-	-	-	-	-	-	-	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0		
Insurance Marketing Firm	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Common Service Centers	-	-	-	-	-	-	-	-	4	10	20	47	25	57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	25	57	25	57		
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Point of Sales (Direct)	(0)	0	-	(0)	-	-	-	(0)	58	138	10	19	68	157	59	147	0	0	-	0	59	147	(0)	(0)	-	-	-	-	-	-	-	-	-	-	-	-	127	304	127	304	
Other (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
TOTAL	1,487	4,823	225	741	-	-	225	741	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	-	-	0	0	-	-	289	795	13,464	34,260	15,175	39,824	
Commission and Rewards on (Excluding Reinsurance) Business written :																																									
In India	1,487	4,823	225	741	-	-	225	741	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	-	-	0	0	-	-	289	795	13,464	34,260	15,175	39,824	
Outside India																																									

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

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Overseas Travel Insurance	Total Health		Workmen's Compensation/ Employer's Liability	Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments <sup>(b)</sup>		Other Miscellaneous segments		Total Miscellaneous		Grand Total	Grand Total			
	For the corresponding quarter of the previous year Dec'21	Up to the corresponding Quarter of the previous year Dec'21							For the correspondi ng quarter of the previous year Dec'21	Up to the correspondin g Quarter of the previous year Dec'21	For the correspondi ng quarter of the previous year Dec'21	Up to the correspondi ng Quarter of the previous year Dec'21	For the corresponding quarter of the previous year Dec'21	Up to the corresponding Quarter of the previous year Dec'21	For the corresponding quarter of the previous year Dec'21	Up to the corresponding Quarter of the previous year Dec'21	For the corresponding quarter of the previous year Dec'21	Up to the corresponding Quarter of the previous year Dec'21		For the corresponding quarter of the previous year Dec'21	Up to the corresponding Quarter of the previous year Dec'21		For the correspondi ng quarter of the previous year Dec'21	Up to the correspondi ng Quarter of the previous year Dec'21	For the correspondi ng quarter of the previous year Dec'21	Up to the correspondi ng Quarter of the previous year Dec'21	For the correspondi ng quarter of the previous year Dec'21	Up to the correspondi ng Quarter of the previous year Dec'21	For the correspondi ng quarter of the previous year Dec'21	Up to the correspondi ng Quarter of the previous year Dec'21	For the correspondi ng quarter of the previous year Dec'21	Up to the correspondi ng Quarter of the previous year Dec'21	For the correspondi ng quarter of the previous year Dec'21	Up to the correspondi ng Quarter of the previous year Dec'21	For the correspondi ng quarter of the previous year Dec'21	Up to the correspondi ng Quarter of the previous year Dec'21			For the correspondi ng quarter of the previous year Dec'21	Up to the correspondi ng Quarter of the previous year Dec'21	
Commission & Remuneration	3,261	7,262	214	657	-	-	214	657	5,851	14,105	692	1,758	6,543	15,863	1,324	3,711	1,896	4,841	1	1	3,221	8,553	14	55	22	61	65	179	-	-	(0)	0	-	-	307	655	10,172	25,365	13,647	33,284	
Rewards	20	140	16	58	-	-	16	58	794	2,400	5	15	801	2,415	11	95	(5)	177	0	0	6	272	2	5	1	3	1	8	-	-	0	0	-	-	0	3	810	2,706	846	2,905	
Distribution fees	-	-	-	-	-	-	-	-	43	123	12	13	56	136	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	56	136	56	136			
Gross Commission	3,280	7,402	230	715	-	-	230	715	6,688	16,628	710	1,786	7,399	18,414	1,335	3,806	1,891	5,017	1	1	3,227	8,825	15	59	23	64	66	187	-	-	0	0	-	-	307	658	11,037	28,207	14,548	36,324	
Add: Commission on Re-insurance Accepted	20	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	-	-	-	-	-	-	-	1	3	21	46			
Less: Commission on Re-insurance Ceded	6,461	9,736	178	737	-	-	61	213	798	5,001	13,199	724	-	-	-	(175)	-	3,198	-	1	-	-	-	-	-	1	272	-	-	-	1	3	-	-	37	97	6,049	17,380	12,723	27,914	
Net Commission	(3,160)	(2,291)	52	(22)	(35)	(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	56	12	6	(21)	(82)	-	-	(1)	(3)	-	-	271	561	4,990	10,830	1,847	8,457
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																																									
Individual Agents	22	62	11	27			11	27	18	51	6	17	24	67	43	133	3	10	0	0	46	144	2	7	1	3	12	30			-				1	2	86	253	120	341	
Corporate Agents-Banks/FI/HFC	599	1,484	7	20			7	20	498	1,332	119	310	617	1,642	717	1,851	581	1,421	0	0	1,299	3,272	(3)	1	0	2	17	51			-				257	486	2,187	5,455	2,793	6,959	
Corporate Agents-Others	2,051	4,118	46	158			46	158	2,441	5,654	424	1,081	2,865	6,735	435	1,240	1,256	3,450	0	1	1,691	4,691	22	3	7	18	46	0	0	0	0			43	151	4,627	11,654	6,724	15,930		
Insurance Brokers	608	1,738	166	511			166	511	3,637	9,311	138	344	3,774	9,656	106	497	50	137	0	0	157	633	8	29	19	52	19	60			-				7	18	3,984	10,448	4,758	12,697	
Direct Business - Online <sup>(c)</sup>	-	-	-	-			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			-			-	-	-	-	-			
MISP (Direct)	-	-	-	-			-	-	43	123	12	13	56	136	-	-	-	-	-	-	-	-	-	-	-	-	-	-			-			-	-	56	136	56	136		
Web Aggregators	-	-	-	-			-	-	0	0	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-			-			0	0	0	0	0			
Insurance Marketing Firm	-	-	-	-			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			-			-	-	-	-	-			
Common Service Centers	-	-	-	-			-	-	4	16	10	16	14	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-			-			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)	-	-			-			-	0	0	83	230	83	230	
Other (to be specified)	-	-	-	-			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			-			-	-	-	-	-			
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	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	59	23	64	66	187	-	-	0	0	-	-	307	658	11,037	28,207	14,548	36,324	
Outside India																																									

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

## FORM NL-7-OPERATING EXPENSES SCHEDULE

(Amount in Rs. Lakhs)

[illegible]

## FORM NL-7-OPERATING EXPENSES SCHEDULE

(Amount in Rs. Lakhs)

[illegible]

Amount in Rs. Lakhs)

S.No.	Particulars	FY 2022-23												FY 2021-22												FY 2020-21												FY 2019-20												FY 2018-19												FY 2017-18												FY 2016-17												FY 2015-16												FY 2014-15												FY 2013-14												FY 2012-13												FY 2011-12												FY 2010-11												FY 2009-10												FY 2008-09												FY 2007-08												FY 2006-07												FY 2005-06												FY 2004-05												FY 2003-04												FY 2002-03												FY 2001-02												FY 2000-01												FY 1999-00												FY 1998-99												FY 1997-98												FY 1996-97												FY 1995-96												FY 1994-95												FY 1993-94												FY 1992-93												FY 1991-92												FY 1990-91												FY 1989-90												FY 1988-89												FY 1987-88												FY 1986-87												FY 1985-86												FY 1984-85												FY 1983-84												FY 1982-83												FY 1981-82												FY 1980-81												FY 1979-80												FY 1978-79												FY 1977-78												FY 1976-77												FY 1975-76												FY 1974-75												FY 1973-74												FY 1972-73												FY 1971-72												FY 1970-71												FY 1969-70												FY 1968-69												FY 1967-68												FY 1966-67												FY 1965-66												FY 1964-65												FY 1963-64												FY 1962-63												FY 1961-62												FY 1960-61												FY 1959-60												FY 1958-59												FY 1957-58												FY 1956-57												FY 1955-56												FY 1954-55												FY 1953-54												FY 1952-53												FY 1951-52												FY 1950-51												FY 1949-50												FY 1948-49												FY 1947-48												FY 1946-47												FY 1945-46												FY 1944-45												FY 1943-44												FY 1942-43												FY 1941-42												FY 1940-41												FY 1939-40												FY 1938-39												FY 1937-38												FY 1936-37												FY 1935-36												FY 1934-35												FY 1933-34												FY 1932-33												FY 1931-32												FY 1930-31												FY 1929-30												FY 1928-29												FY 1927-28												FY 1926-27												FY 1925-26												FY 1924-25												FY 1923-24												FY 1922-23												FY 1921-22												FY 1920-21												FY 1919-20												FY 1918-19												FY 1917-18												FY 1916-17												FY 1915-16												FY 1914-15												FY 1913-14												FY 1912-13												FY 1911-12												FY 1910-11												FY 1909-10												FY 1908-09												FY 1907-08												FY 1906-07												FY 1905-06												FY 1904-05												FY 1903-04												FY 1902-03												FY 1901-02												FY 1900-01												FY 1899-00												FY 1898-99												FY 1897-98												FY 1896-97												FY 1895-96												FY 1894-95												FY 1893-94												FY 1892-93												FY 1891-92												FY 1890-91												FY 1889-90												FY 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**Notes:**

- (a) Items of expenses in excess of one percent of the total premiums (less reinsurance) or Rs.5,00,000 whichever is higher, shall be shown as a separate line item.
- (b) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium
- (c) Expenses paid for various outsourcing activities/arrangements are to be booked under relevant line item on the basis of nature of services availed and not to be shown as "Outsourcing Expenses".

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

(Amount in Rs. Lakhs)

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

Notes:

- Particulars of the different classes of capital should be separately stated.
- The amount capitalised on account of issue of bonus shares should be disclosed.
- 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(Corresponding previous year)	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	179,283,420	60	179,283,420	60
· Foreign	119,522,280	40	119,522,280	40
Investors*				
· Indian	-	-	-	-
· Foreign	-	-	-	-
Others (to be specified e.g. ESOP etc.)	-	-	-	-
TOTAL	298,805,700	100	298,805,700	100

Notes: -

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

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## DETAILS OF EQUITY HOLDINGS OF INSURERS

PART (A):

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

Sl. No.	Category	No. of Investors	No. of shares held	% of shareholdings	Paid up equity (Rs. in lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of Shares (VIII)	As a percentage of Total Shares Held (IX) = (VIII)/(III)*100
<b>A</b>	<b>Promoters &amp; Promoters Group</b>								
<b>A.1</b>	<b>Indian Promoters</b>								
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
<b>iii)</b>	<b>Financial Institutions/Banks</b>								
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
<b>A.2</b>	<b>Foreign Promoters</b>		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>B</b>	<b>Non Promoters</b>								
<b>B.1</b>	<b>Public Shareholders</b>								
<b>1.1)</b>	<b>Institutional</b>								
i)	Mutual Funds		0	0	0	0	0	0	0
ii)	Foreign Portfolio Investors		0	0	0	0	0	0	0
iii)	Banks / Financial Institutions		0	0	0	0	0	0	0
iv)	Insurance Companies		0	0	0	0	0	0	0
v)	FII belonging to foreign promoter		0	0	0	0	0	0	0
vi)	FII - others		0	0	0	0	0	0	0
vii)	Provident Fund / Pension Fund Fund								
			0	0	0	0	0	0	0
viii)	Alternative Investment Fund		0	0	0	0	0	0	0
ix)	Any Other		0	0	0	0	0	0	0
<b>1.2)</b>	<b>Central Government/State Government (s)/ President of India</b>								
<b>1.3)</b>	<b>Non - Institutions</b>								
i)	Individual share capital upto Rs. 2 Lacs		0	0	0	0	0	0	0
ii)	Individual share capital in excess of Rs. 2 Lacs		0	0	0	0	0	0	0
iii)	NBFCs registered with RBI		0	0	0	0	0	0	0
iv)	Any Other (specify)		0	0	0	0	0	0	0
	Trusts		0	0	0	0	0	0	0
	Non-Resident Indian (NRI)		0	0	0	0	0	0	0
	Clearing Members		0	0	0	0	0	0	0
	NRI (Non repatriable)		0	0	0	0	0	0	0
	Bodies Corporate		0	0	0	0	0	0	0
	IEPF		0	0	0	0	0	0	0
v)	Any Other		0	0	0	0	0	0	0
<b>B.2</b>	<b>Non Public Shareholders</b>								
2.1)	Custodian/DR Holder		0	0	0	0	0	0	0
2.2)	Employee Benefit Trust		0	0	0	0	0	0	0
	Any Other								
2.3)	<b>TOTAL</b>		0	0	0	0	0	0	0
			298805700	100	29880.57	0	0	0	0

## Footnotes

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



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

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

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

Sl. No.	Category	No. of Investors	No. of shares held	% of shareholdings	Paid up equity (Rs. in lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares(VI)	As a percentage of Total Shares held (VII) = (VI)/ (III)*100	Number of Shares (VIII)	As a percentage of Total Shares Held (IX) = (VIII)/(III)*100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/ HUF (Names of major shareholders):								
1	M A M ARUNACHALAM (in the capacity of Karta of M A ALAGAPPAN HUF(M A Alagappan hold shares in the capacity as kartha )	1	148,660	0.08	1.49	-	-	-	-
2	M M Muthiah HUF (M M Murugappan hold shares in the capacity as kartha)	1	130,660	0.07	1.31	-	-	-	-
3	M M MURUGAPPAN HUF(M M Murugappan holds shares in the capacity as kartha)	1	277,360	0.15	2.77	-	-	-	-
4	A VELLAYAN (Hold shares in the capacity as Kartha of HUF)	1	355,330	0.19	3.55	-	-	-	-
5	UMAYAL R.	1	249,500	0.13	2.50	-	-	-	-
6	A VENKATACHALAM (Hold shares in the capacity as Kartha of HUF)	1	226,580	0.12	2.27	-	-	-	-
7	VALLI ANNAMALAI	1	252,000	0.13	2.52	-	-	-	-
8	M VELLACHI	1	157,127	0.08	1.57	7000	4.45	-	-
9	M A M ARUNACHALAM	1	597,425	0.32	5.97	-	-	-	-
10	ARUN ALAGAPPAN	1	470,160	0.25	4.70	-	-	-	-
11	M A ALAGAPPAN	1	833,090	0.44	8.33	-	-	-	-
12	LAKSHMI CHOCCA LINGAM	1	710,000	0.38	7.10	6000	0.85	-	-
13	A VELLAYAN	1	158,660	0.08	1.59	-	-	-	-
14	M M VENKATACHALAM	1	382,400	0.20	3.82	-	-	-	-
15	LAKSHMI VENKATACHALAM	1	4,000	0.00	0.04	-	-	-	-
16	MEYYAMMAI VENKATACHALAM	1	1,200	0.00	0.01	-	-	-	-
17	S VELLAYAN(S VELLAYAN AND A VELLAYAN hold shares on behalf of M V Seetha Subbiah Benefit trust)	1	358,580	0.19	3.59	-	-	-	-
18	M V Murugappan - HUF ( Valli Arunachalam holds shares in the capacity as karta)	1	14,500	0.01	0.15	-	-	-	-
19	M M MURUGAPPAN	1	543,330	0.29	5.43	-	-	-	-
20	A M MEYYAMMAI	1	209,715	0.11	2.10	-	-	-	-
21	M V SUBBIAH (Hold shares in the capacity as Kartha of HUF)	1	931,500	0.50	9.32	-	-	-	-
22	MEENAKSHI MURUGAPPAN	1	171,200	0.09	1.71	-	-	-	-
23	A VENKATACHALAM	1	70	0.00	0.00	-	-	-	-
24	VALLI MUTHIAH	1	513,610	0.27	5.14	-	-	-	-
25	V NARAYANAN	1	387,080	0.21	3.87	-	-	-	-
26	V ARUNACHALAM	1	281,140	0.15	2.81	-	-	-	-
27	ARUN VENKATACHALAM	1	338,990	0.18	3.39	-	-	-	-
28	SOLACHI RAMANATHAN	1	200,000	0.11	2.00	-	-	-	-
29	A V NAGALAKSHMI	1	8,500	0.00	0.09	-	-	-	-
30	M V AR MEENAKSHI	1	3,600	0.00	0.04	-	-	-	-
31	A KEERTIKA UNNAMALAI	1	449,630	0.24	4.50	-	-	-	-
32	SIGAPI ARUNACHALAM	1	500	0.00	0.01	-	-	-	-
33	UMA RAMANATHAN	1	227,990	0.12	2.28	15000	6.58	-	-
34	V VASANTHA	1	2,000	0.00	0.02	-	-	-	-
35	DHRUV M ARUNACHALAM	1	2,300	0.00	0.02	-	-	-	-
36	PRANAV ALAGAPPAN	1	11,000	0.01	0.11	-	-	-	-
37	VALLI ALAGAPPAN	1	28,050	0.01	0.28	-	-	-	-
38	Total	38	9,638,437	5.13	96.4	28,000			
ii)	Bodies corporate:			-	0.00	-	-	-	-
1	AMBADI ENTERPRISES LTD	1	1,058,200	0.56	10.58	-	-	-	-
2	A M M VELLAYAN SONS P LTD	1	38,430	0.02	0.38	-	-	-	-
3	CARBORUNDUM UNIVERSAL LIMITED	1	1,000	0.00	0.01	-	-	-	-
4	M.M.MUTHIAH SONS PRIVATE LTD	1	4,200	0.00	0.04	-	-	-	-
5	AMBADI INVESTMENTS LIMITED	1	70,766,595	37.69	707.67	-	-	-	-
6	M A ALAGAPPAN HOLDINGS PRIVATE LIMITED	1	529,860	0.28	5.30	-	-	-	-
7	M A MURUGAPPAN HOLDINGS LLP	1	546,860	0.29	5.47	-	-	-	-
8	Murugappa & Sons	1	863,980	0.46	8.64	-	-	-	-
	Total	8	73,809,125	39.31	738.09	-	-	-	-
iii)	Financial Institutions/Banks							-	-
iv)	Central Government/State Government(s)/President of India							-	-
v)	Persons acting in Concert (Please specify)							-	-
vi)	Any Others							-	-
1	M.M.MUTHIAH RESEARCH FOUNDATION	1	280,920	0.15	2.81	-	-	-	-
2	LAKSHMI RAMASWAMY FAMILY TRUST(AA ALAGAMMAI & LAKSHMI RAMASWAMY HOLDS SHARES ON BEHALF OF THE TRUST)	1	743,000	0.40	7.43	125,000	16.82	-	-
3	AR LAKSHMI ACHI TRUST	1	391,510	0.21	3.92	-	-	-	-
4	MV MUTHIAH FAMILY TRUST (M M VENKATACHALAM & M V MUTHIAH HOLDS SHARES ON BEHALF OF THE TRUST)	1	459,830	0.24	4.60	-	-	-	-
5	MM VEERAPPAN FAMILY TRUST(MM MURUGAPPAN & MEENAKSHI MURUGAPPAN HOLDS SHARES ON BEHALF OF THE TRUST)	1	468,055	0.25	4.68	-	-	-	-
6	MV SUBRAMANIAN FAMILY TRUST (Mr. M M Venkatachalam hold shares on behalf of the trust)	1	459,830	0.24	4.60	-	-	-	-
7	M M MUTHIAH FAMILY TRUST (M M MURUGAPPAN & M M MUTHIAH HOLDS 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	-	-	-	-
9	Lakshmi Venkatachalam Family Trust(M M Venkatachalam&Lakshmi Venkatachalam are trustees of trust)	1	379,905	0.20	3.80	-	-	-	-
10	Meenakshi Murugappan Family Trust (M M Murugappan & Meenakshi Murugappan are trustees of the trust)	1	500,000	0.27	5.00	-	-	-	-
11	M M Murugappan Family Trust (M M Murugappan & Meenakshi Murugappan are trustees of the trust)	1	231,800	0.12	2.32	-	-	-	-
12	Murugappan Arunachalam Children Trust (Sigapi Arunachalam alongwith others hold shares on behalf of Trust)	1	215,410	0.11	2.15	-	-	-	-
13	Valli Subbiah Benefit Trust (S Vellayan & A Vellayan holds shares on behalf of the Trust)	1	14,500	0.01	0.15	-	-	-	-
14	Arun Murugappan Children's Trust (MAM Arunachalam & Sigappi Arunachalam hold on behalf of the trust)	1	220,278	0.12	2.20	-	-	-	-
15	M A Alagappan Grand Children Trust (Arun Alagappan& AA Alagammai hold shares on behalf of the Trust)	1	216,777	0.12	2.17	-	-	-	-
16	Saraswathi Trust (M V Subiah & S Vellayan are trustees of the trust)	1	515,180	0.27	5.15	-	-	-	-
17	Shambho Trust (M V Subiah & S Vellayan are trustees of the trust)	1	597,340	0.32	5.97	-	-	-	-
18	MM Venkatachalam Family Trust(MM Venkatachalam&Lakshmi Venkatachalam hold shares on behalf of trust)	1	403,900	0.22	4.04	-	-	-	-
	Total	18	7,302,490	3.89	73.02	125,000	-	-	-

A.2	<b>Foreign Promoters</b>							-		
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)							-	-	-
iii)	Any other (Please Specify)				0.00			-	-	-
	<b>Sub total</b>	<b>66</b>	<b>91,263,179</b>	<b>48.61</b>	<b>912.63</b>	<b>153,000</b>		-	-	-
B	<b>Non Promoters</b>							-		
B.1	<b>Public Shareholders</b>							-		
1.1)	<b>Institutional</b>							-		
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				-			-	-	-
vi)	FII - others		236,660	0.13	2.37	-		-	-	-
vii)	Provident Fund / Pension Fund				-			-	-	-
viii)	Alternative Investment Fund		487,217	0.26	4.87	-		-	-	-
ix)	Any Other				-			-	-	-
1.2)	<b>Central Governmnt/State Government (s)/ President of India</b>							-		
	Shareholding by Companies or Bodies Corporate where Central / State Government is a promoter		866,660	0.46	8.67			-		
1.3)	<b>Non - Institutions</b>							-		
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							-		
	Bodies Corporate		3,602,963	1.92	36.03	-		-		
	IEPF		849,058	0.45	8.49	-		-	-	-
	HUF		389,454	0.21	3.89					
v)	Alternate Investment Fund									
	<b>Total</b>		<b>96,497,513</b>	<b>51.39</b>	<b>964.98</b>			-		
B.2	<b>Non Public Shareholders</b>							-		
2.1)	Custodian/DR Holder					-		-	-	-
2.2)	Employee Benefit Trust					-		-	-	-
2.3)	Any Other					-		-	-	-
	<b>sub total</b>		<b>96,497,513</b>	<b>51.39</b>	<b>964.98</b>			-		
	<b>Grand Total</b>		<b>187,760,692</b>	<b>100.00</b>	<b>1877.61</b>	<b>153,000</b>				

1 At A.1 and A.2 of Part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.

2 Insurers are required to highlight the categories which fall within the purview of Regulation II(f)(ii) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance

3 Details of investors (excluding employees holding under ESOP) have to be provided where the Insurance company is unlisted

4 Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the Insurance company is listed.

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

\$ Please specify the names of the 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(Corresponding previous year)
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	14,326	14,326
4	General Reserves		
	Opening balance	83,476	78,476
	Additions during the year	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
	<b>TOTAL</b>	<b>177,910</b>	<b>164,738</b>

Notes:

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

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**FORM NL-11-BORROWINGS SCHEDULE**

(Amount in Rs. Lakhs)

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

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

Notes:

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

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

(Amount in Rs. Lakhs)

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

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

	Particulars	NL -12		NL -12A		(Amount in Rs. Lakhs)	
		Shareholders		Policyholders		Total	
		As At Dec'22	As At Dec'21(Corresponding previous year)	As At Dec'22	As At Dec'21(Corresponding previous year)	As At Dec'22	As At Dec'21(Corresponding previous year)
	<b>LONG TERM INVESTMENTS</b>						
1	Government securities and Government guaranteed bonds including Treasury Bills	117,005	95,396	810,436	664,266	927,440	759,662
2	Other Approved Securities	-	-	-	-	-	-
3	Other Investments						
	(a) Shares						
	(aa) Equity	3,132	2,002	21,696	13,943	24,828	15,946
	(bb) Preference					-	-
	(b) Mutual Funds					-	-
	(c) Derivative Instruments					-	-
	(d) Debentures/ Bonds	24,298	13,108	168,297	91,271	192,595	104,379
	(e) Other Securities (Fixed Deposit with Bank)	-	25	-	174	-	199
	(e) Other Securities (Investments in AIF)	549	127	3,801	883	4,350	1,010
	(f) Subsidiaries					-	-
	(g) Investment Properties-Real Estate & REIT	364	1,332	2,519	9,274	2,883	10,606
4	Investments in Infrastructure and Social Sector	19,221	16,481	133,135	114,764	152,357	131,245
5	Other than Approved Investments						
	(a) Debentures/ Bonds	-	150	-	1,045	-	1,195
	(b) Equity	45	269	309	1,876	353	2,145
	<b>TOTAL</b>	<b>164,613</b>	<b>128,890</b>	<b>1,140,193</b>	<b>897,495</b>	<b>1,304,806</b>	<b>1,026,386</b>
	<b>SHORT TERM INVESTMENTS</b>						
1	Government securities and Government guaranteed bonds including Treasury Bills	202	84	1,396	582	1,597	666
2	Other Approved Securities	-	-	-	-	-	-
3	Other Investments						
	(a) Shares						
	(aa) Equity					-	-
	(bb) Preference					-	-
	(b) Mutual Funds	-	528	-	3,680	-	4,208
	(c) Derivative Instruments					-	-
	(d) Debentures/ Bonds	6,720	2,013	46,545	14,016	53,265	16,029
	(e) Other Securities (Fixed Deposit with Bank)	1,494	17,004	10,352	118,404	11,846	135,408
	(f) Other Securities (Investments in AIF)	-	-	-	-	-	-
	(g) Money market instruments (TREPS)	2,042	-	14,141		16,182	-
	(h) Subsidiaries					-	-
	(i) Investment Properties-Real Estate					-	-
4	Investments in Infrastructure and Social Sector	1,604	2,383	11,110	16,595	12,714	18,979
5	Other than Approved Investments						
	(a) Debentures/ Bonds	151	314	1,044	2,188	1,195	2,502
	(b) Equity	-	-	-	-	-	-
	<b>TOTAL</b>	<b>12,212</b>	<b>22,326</b>	<b>84,587</b>	<b>155,465</b>	<b>96,799</b>	<b>177,791</b>
	<b>GRNAD TOTAL</b>	<b>176,825</b>	<b>151,217</b>	<b>1,224,780</b>	<b>1,052,960</b>	<b>1,401,605</b>	<b>1,204,177</b>

## Notes:

- (a) Investments in subsidiary/holding companies, joint ventures and associates shall be separately disclosed, at cost.
- Holding company and subsidiary shall be construed as defined in the Companies Act, 1956 as amended by Company Act 2013:
  - Joint Venture is a contractual arrangement whereby two or more parties undertake an economic activity, which is subject to joint control.
  - Joint control - is the contractually agreed sharing of power to govern the financial and operating policies of an economic activity to obtain benefits from it.
  - Associate - is an enterprise in which the company has significant influence and which is neither a subsidiary nor a joint venture of the company.
  - Significant influence (for the purpose of this schedule) - means participation in the financial and operating policy decisions of a company, but not control of those policies. Significant influence may be exercised in several ways, for example, by representation on the board of directors, participation in the policymaking process, material inter-company transactions, interchange of managerial personnel or dependence on technical information. Significant influence may be gained by share ownership, statute or agreement. As regards share ownership, if an investor holds, directly or indirectly through subsidiaries, 20 percent or more of the voting power of the investee, it is presumed that the investor does have significant influence, unless it can be clearly demonstrated that this is not the case. Conversely, if the investor holds, directly or indirectly through subsidiaries, less than 20 percent of the voting power of the investee, it is presumed that the investor does not have significant influence, unless such influence is clearly demonstrated.
  - A substantial or majority ownership by another investor does not necessarily preclude an investor from having significant influence.
- (b) Aggregate amount of company's investments other than listed equity securities and derivative instruments and also the market value thereof shall be disclosed in the **Annexure A as**
- (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**

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

**Notes:**

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

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

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

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

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

Classification: **Confidential**

FORM NL-14-FIXED ASSETS SCHEDULE

(Amount in Rs. Lakhs)										
Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening	Additions	Deductions	Closing	Up to Last Year	For The Period	On Sales/ Adjustments	To Date	As At 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 Premises	1,752	175	1	1,926	1,572	100	-	1,672	254	172
<b>TOTAL</b>	<b>28,047</b>	<b>3,244</b>	<b>248</b>	<b>31,043</b>	<b>19,877</b>	<b>2,150</b>	<b>188</b>	<b>21,839</b>	<b>9,204</b>	<b>7,642</b>
Work in progress	-	-	-	-	-	-	-	-	717	487
<b>Grand Total</b>	<b>28,047</b>	<b>3,244</b>	<b>248</b>	<b>31,043</b>	<b>19,877</b>	<b>2,150</b>	<b>188</b>	<b>21,839</b>	<b>9,921</b>	<b>8,129</b>
<b>PREVIOUS YEAR</b>	<b>24,866</b>	<b>2,428</b>	<b>288</b>	<b>27,006</b>	<b>17,766</b>	<b>1,851</b>	<b>254</b>	<b>19,364</b>		

Note:

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

FORM NL-15-CASH AND BANK BALANCE SCHEDULE

(Amount in Rs. Lakhs)			
	Particulars	As At Dec'22	As At Dec'21(Corresponding previous year)
1	Cash (including cheques <sup>(a)</sup> , drafts and stamps)	282	576
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)		
	(bb) Others		
	(b) Current Accounts	1,600	1,913
	(c) Others (to be specified)		
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions		
4	Others (incl. Bank Deposits under Lien)	18	18
	<b>TOTAL</b>	<b>1,900</b>	<b>2,507</b>
	Balances with non-scheduled banks included in 2 and 3 above		
	<b>CASH &amp; BANK BALANCES</b>		
	In India	1,900	2,507
	Outside India		

\* 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(Corresponding previous year)
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	689	6,012
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	21,350	17,864
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
	<b>TOTAL (A)</b>	<b>36,344</b>	<b>39,004</b>
	<b>OTHER ASSETS</b>		
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	Due from other entities carrying on insurance business (including reinsurers)	7,754	6,355
	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		-
	<b>TOTAL (B)</b>	<b>65,689</b>	<b>57,201</b>
	<b>TOTAL (A+B)</b>	<b>102,033</b>	<b>96,204</b>

Notes:

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

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

(Amount in Rs. Lakhs)

	Particulars	As At Dec'22	As At Dec'21(Corresponding previous year)
1	Agents' Balances	5,295	3,992
2	Balances due to other insurance companies	24,594	18,155
3	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
12	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
	<b>TOTAL</b>	<b>1,023,044</b>	<b>888,139</b>

Note :

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

Version 1 Upload Date: 10.02.2023

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

	<b>Particulars</b>	<b>As At Dec'22</b>	<b>As At Dec'21(Corresponding previous year)</b>
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) _____		
	<b>TOTAL</b>	<b>289,477</b>	<b>235,719</b>

Version 1 Upload Date: 10.02.2023

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

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

Notes:

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

Version 1 Upload Date: 10.02.2023

5	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**	$[GDP\{I(CY)-GDP\{I(PY)\} / GDP\{I(PY)$	23.11%	27.51%	13.09%	10.39%
2	Gross Direct Premium to Net worth Ratio	GDP\{I / Shareholder's funds Shareholder's funds/Net Worth =Share capital+reserve and surplus-Miscellaneous expenditure-debit balance in profit and loss account ) Shareholders' funds /Net Worth comprise of Share Capital plus all Reserves and Surplus (except revaluation Reserve and fair value change account) net of accumulated losses and Miscellaneous expenditure to the extent not written off as at the Balance Sheet date	0.78	2.11	0.67	1.77
3	Growth rate of Net Worth	$(Shareholder's\ funds(CY)-Shareholder's\ funds(PY)) / Shareholder's\ funds(PY)$	6.77%	6.77%	5.78%	5.78%
4	Net Retention Ratio**	Net written premium / (Gross Direct Premium Income + Reinsurance Accepted)	76.93%	74.33%	71.67%	72.83%
5	Net Commission Ratio**	Net Commission / Net written premium	3.01%	3.26%	1.94%	3.35%
6	Expense of Management to Gross Direct Premium Ratio**	$(Direct\ Commission+Operating\ Expenses) / Gross\ direct\ premium$	36.45%	36.60%	39.30%	38.58%
7	Expense of Management to Net Written Premium Ratio**	$(Net\ Commission+Operating\ Expenses) / Net\ Written\ Premium$	37.99%	40.00%	41.16%	41.62%
8	Net Incurred Claims to Net Earned Premium**	Net Incurred Claims / Net Earned Premium	69.73%	71.39%	64.69%	71.39%
9	Claims paid to claims provisions**	Claim Paid (pertaining to provisions made previously) / claims provision made previously	9.44%	24.55%	8.46%	25.47%
10	Combined Ratio**	$(7) +(8)$	107.72%	111.39%	105.86%	113.01%
11	Investment income ratio	Investment income / Average Assets under management  Investment income = Profit/ Loss on sale/redemption of Investments+Interest, Dividend & Rent - Gross (net of investment expenses) including investment income from pool	1.74%	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= Net earned premium-Net incurred claims-Net commission-Operating Expenses (Before adjusting transfer to Profit and loss account as per Section 40C)- Premium Deficiency</u>	(0.16)	(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 loans+Cash & Bank balances  Policyholders liabilities=Outstanding Claims including Incurred But Not Reported (IBNR) & Incurred But Not Enough Reported (IBNER)+ Unearned Premium Reserve+ Premium Deficiency Reserve, if any+ Catastrophe Reserve, if any; and+ Other Liabilities net off Other Assets Other Liabilities in point (e) above, comprise of (i) Premium received in advance (ii) Unallocated premium (iii) Balance due to OTHER Insurance Companies (iv) Due to other Members of a Pool such as Third Party Pool; Terrorism Pool; etc. (vi) Sundry creditors (due to Policyholders). Other Assets in point (e) above, comprise of (i) Outstanding premium (ii) due from other entities carrying on Insurance business including Reinsurers (iii) Balance with Pool such as Thirty Party Pool; Terrorism pool; etc.	0.08	0.08	0.17	0.17
16	Net earning ratio	Profit after tax / Net Premium written	3.44%	3.54%	1.89%	2.44%
17	Return on net worth ratio	Profit after tax / Net Worth	2.08%	5.60%	0.93%	3.17%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	to be taken from solvency margin reporting	2.06	2.06	1.86	1.86
19	NPA Ratio	to be taken from NPA reporting				
	Gross NPA Ratio		0.29	0.29	0.82	0.82
	Net NPA Ratio		0.09	0.09	0.10	0.10
20	Debt Equity Ratio	(Debt/Equity) Debt=(Borrowings+Redeemable Preference shares, if any) Equity=Shareholders' Funds excluding Redeemable Preference shares, if any	0.05	0.05	0.05	0.05
21	Debt Service Coverage Ratio	$(Earnings\ before\ Interest\ and\ Tax/ Interest\ and\ Principal\ Instalments\ Due)$	28.51	25.19	12.09	13.48
22	Interest Service Coverage Ratio	$(Earnings\ before\ Interest\ and\ Tax/ Interest\ due)$	28.51	25.19	12.09	13.48
23	Earnings per share	Profit / (loss) after tax / No. of shares	1.45	3.89	0.60	2.06
24	Book value per share	Net worth / No. of shares	69.54	69.54	65.13	65.13

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

Segments Upto the quarter ended on Dec'22	Gross Direct Premium Growth Rate**	Net Retention Ratio**	Net Commission Ratio**	Expense of Management to Gross Direct Premium Ratio**	Expense of Management to Net Written Premium Ratio**	Net Incurred Claims to Net Earned Premium**	Claims paid to claims provisions***#	Combined Ratio**	Technical Reserves to net premium ratio **	Underwriting balance ratio
FIRE										
Current Period	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										
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 Period	19.61%	95.81%	0.72%	35.78%	36.87%	76.56%	8.16%	113.43%	4.84	(0.16)
Previous Period	8.09%	94.78%	0.72%	34.83%	36.26%	62.33%	8.68%	98.59%	5.15	0.02
Total Motor										
Current Period	24.49%	82.30%	3.56%	37.89%	39.79%	75.19%	17.37%	114.98%	3.71	(0.18)
Previous Period	11.72%	82.18%	2.24%	36.83%	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%	44.36%	58.04%	191.63%	798.67%	249.67%	1.00	(1.51)
Personal Accident										
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	0.11
Travel Insurance										
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										
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										
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										
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)

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

## FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

For the period ending 31 December 2022

PART-A Related Party Transactions							
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received <sup>1</sup> (Rs. in Lakhs)			
				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	Rent Recovery	-	-	3.18	17.34
2	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARTNER		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 PARTNER	Re-Insurance ceded	1,171.41	6,215.67	1,403.34	4,669.94
7	Mitsui Sumitomo Insurance Co.Ltd	JOINT VENTURE PARTNER	RI Claims Recovered	500.21	3,354.23	300.75	1,381.34
8	Mitsui Sumitomo Insurance Co.Ltd	JOINT VENTURE PARTNER	RI Commission Income Received	214.87	1,163.71	255.28	826.21
9	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	Branding Fee / Secondment charges	-	-	-	-
10	Cholamandalam Financial Holdings Limited	HOLDING COMPANY		202.38	607.13	198.75	596.26
11	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARTNER		52.39	226.23	33.80	99.30
12	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARTNER	Management Expenses Recovered, Sitting Fees, Secondment Charges, Marketing Expenses and Technical Fees	46.43	150.95	32.10	75.48
13	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	Managerial remuneration	-	3.17	-	-
14	Key Management Personnel	KEY MANAGEMENT PERSONNEL	Receivable/Payable (Net) - Management expenses and rent	114.66	667.32	76.98	591.62
15	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	Receivable/(Payable) (Net)- Due from other entities carrying on insurance business	-	-	2.81	2.81
16	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARTNER		41.46	41.46	-	-
17	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARTNER	Unallocated Premium	(2,234.24)	(2,234.24)	(713.71)	(713.71)
18	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	Gross Incurred Claims	-	-	0.02	0.02
19	Key Management Personnel	KEY MANAGEMENT PERSONNEL	Provision Outstanding	-	0.54	-	3.84
20	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL		-	-	1.36	1.41
21	Key Management Personnel	KEY MANAGEMENT PERSONNEL		-	-	198.75	198.75
22	Cholamandalam Financial Holdings Limited	HOLDING COMPANY	Provision Outstanding	-	-	97.50	97.50
23	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARTNER		-	-	-	-

<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								
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments (Rs. in Lakhs)	Whether Payable/ Receivable	Whether Secured? If so, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received	Balance under Provision for doubtful debts relating to the outstanding balance receivable (Rs. in Lakhs)	Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party (Rs. in Lakhs)
1	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARTNER	41.46	Receivable/Payable (Net) - Management expenses and rent	-	-	-	-
2	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARTNER	(2,234.24)	Receivable/(Payable) (Net)- Due from other entities carrying on insurance business	-	-	-	-

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

## STATEMENT OF ADMISSIBLE ASSETS :

As at 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 Rupees of Lakhs)

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	<b>Investments:</b>			
	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)	<b>Total Investments as per BS</b>	<b>1,224,780.3</b>	<b>176,825.0</b>	<b>1,401,605.3</b>
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation			-
(C)	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
	<b>Current Assets:</b>			
(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)	<b>Total Current Assets as per BS...(E)+(F)</b>	<b>60,131.6</b>	<b>62,331.1</b>	<b>122,462.7</b>
(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	-	-	-
(J)	Fair value change account subject to minimum of zero	3,212.6	463.8	3,676.4
(K)	<b>Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)</b>	<b>1,284,911.9</b>	<b>249,076.9</b>	<b>1,533,988.8</b>
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	8,835.6	27,462.8	36,298.4
(M)	<b>Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)</b>	<b>1,276,076.3</b>	<b>221,614.1</b>	<b>1,497,690.4</b>
			(All amounts in Rupees of Lakhs)	
Item No.	Inadmissible Investment assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
	<b>Inadmissible Investment assets as per Clause (1) of Schedule I of regulation</b>			
	Inadmissible Fixed assets			
	(a) Furniture and Fittings	-	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
		<b>5,623</b>	<b>26,999</b>	<b>32,622</b>

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.

**Classification: Public**

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

Name of the Insurer : CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

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

Classification: Business within India / Total Business

**TABLE IA: REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS as on - 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
	<b>Total</b>	<b>581,686.6</b>	<b>434,014.4</b>	<b>346,433.9</b>	<b>275,042.4</b>	<b>89,544.5</b>	<b>83,835.8</b>	<b>90,293.9</b>

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

**Classification: Public**

**FORM NL-26 - SOLVENCY MARGIN (TABLE IB)**

Name of the Insurer : CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED Registration No.123 and Date of Registration with the IRDAI 15.07.2002 Classification: Business within India / Total Business		
	(All amounts in Rupees of Lakhs)	
(1) ITEM NO.	(2) DESCRIPTION	(3) 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:

<b>Products Information</b>						
<i>List below the products and/or add-ons introduced for the period ended December 31, 2022</i>						
<b>Sl. No.</b>	<b>Name of Product /Add On</b>	<b>Co. Ref. No.</b>	<b>IRDAI UIN</b>	<b>Class of Business<sup>(a)</sup></b>	<b>Category of product</b>	<b>Date of allotment of UIN</b>
1	Chola Flexi Super Top Up Insurance	-	CHOHLIP23049V022223	Health	Retail	23-06-2022
2	Flexi Health	-	CHOHLIP23106V032223	Health	Retail	19-09-2022
3	Chola Group EMI Protect	-	CHOHLGP22183V012122	Health	Group	22-11-2021
4	CHOLA GROUP ASSET SHIELD POLICY	250202122500123114	IRDAN123RP0001V01202223	MISCELLAENOU	GROUP(RETAIL)	27-Apr-22
5	CHOLA ASSET SHIELD POLICY	250202122500123115	IRDAN123RP0002V01202223	MISCELLAENOU	Retail	27-Apr-22
6	CHOLA D&O PROTECT PLUS (RETAIL)	250202122500123117	IRDAN123RP0003V01202223	LIABILITY	Retail	18-May-22
7	CHOLA ANNUAL ERECTION ALL RISK INSURA	250202223500123001	IRDAN123CP0001V01202223	ENGINEERING	Commercial	25-Jun-22
8	CHOLA ANNUAL ERECTION ALL RISK INSURA	250202223500123002	IRDAN123RP0004V01202223	ENGINEERING	Retail	25-Jun-22
9	CHOLA ANNUAL CONTRACTOR'S ALL RISK IN	250202223500123003	IRDAN123CP0002V01202223	ENGINEERING	Commercial	30-Jul-22
10	CHOLA ANNUAL CONTRACTOR'S ALL RISK IN	250202223500123004	IRDAN123RP0005V01202223	ENGINEERING	Retail	30-Jul-22
11	CHOLA GRIHA RAKSHA	250202223500123006	IRDAN123RP0006V01202223	FIRE	Retail	09-Sep-22
12	MACHINERY BREAKDOWN INSURANCE	25020181950123120	IRDAN123CP0057V02201819	ENGINEERING	Commercial	09-Sep-22
13	ENTERPRISE PACKAGE POLICY (LAGHU)	250202021500123323	IRDAN123CP0001V03202122	MISCELLAENOU	Commercial	29-Sep-22
14	CHOLA SOOKSHMA UDYAM SURAKSHA	250202223500123016	IRDAN123RP0010V01202223	FIRE	Retail	10-Oct-22
15	CHOLA LAGHU UDYAM SURAKSHA	250202223500123017	IRDAN123RP0011V01202223	FIRE	Retail	11-Oct-22
16	GROUP CHOLA GRIHA RAKSHA	250202223500123021	IRDAN123RP0015V01202223	FIRE	Retail	17-Oct-22
17	MACHINERY BREAKDOWN INSURANCE	25020020350123038	IRDAN123RP0038V02200203	ENGINEERING	Retail	10-Nov-22
18	RETURN TO INVOICE COVER	250202223500123007	IRDAN123RP0002V01202223/	Miscellaneous	Retail	21-Oct-2022
19	PUBLIC LIABILITY COVER	250202223500123008	IRDAN123RP0002V01202223/	Miscellaneous	Retail	21-Oct-2022
20	PERSONAL ACCIDENT COVER	250202223500123009	IRDAN123RP0002V01202223/	Miscellaneous	Retail	21-Oct-2022
21	Contractor's Plant and Machinery Insurance	25020020350123033	IRDAN123RP0033V02200203	ENGINEERING	Retail	10-Nov-22
22	RETURN TO INVOICE COVER	250202223500123010	IRDAN123RP0001V01202223/	Miscellaneous	Retail	21-Oct-2022
23	PUBLIC LIABILITY COVER	250202223500123011	IRDAN123RP0001V01202223/	Miscellaneous	Retail	21-Oct-2022
24	PERSONAL ACCIDENT COVER	250202223500123012	IRDAN123RP0001V01202223/	Miscellaneous	Retail	21-Oct-2022
25	Home Package Policy-Griha Raksha	25020020350123086	IRDAN123RP0086V04200203	Miscellaneous	Retail	21-Oct-2022
26	ENTERPRISE PACKAGE POLICY SOOKSHMA GR	250202223500123005	IRDAN123RP0016V01202223	Miscellaneous	Retail	21-Oct-2022
27	Enterprise Package Policy (Sookshma)	25010000150123017	IRDAN123RP0017V04100001	Miscellaneous	Retail	21-Oct-2022
28	Contractors Plant and Machinery Insurance	25020181950123099	IRDAN123CP0036V02201819	ENGINEERING	Commercial	30-Nov-22

**FORM NL-27- PRODUCTS INFORMATION**

29	Chola MS Trade Credit - Tradeliner-Insolvency Con	250202223500123023	IRDAN123CP0003V01202223	Miscellaneous	Commercial	30-Nov-22
30	Chola MS Trade Credit - Tradeliner-Commercial Co	250202223500123022	IRDAN123CP0004V01202223	Miscellaneous	Commercial	30-Nov-22
31	PROFESSIONAL INDEMNITY (BROKERS/CORPORATE)	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

**PART - A**

*Rs. In Lakhs*

**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**

	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**

**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

**PART - A**

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

(Business within India)

Rs. In Lakhs

**Periodicity of Submission:** Quarterly

**Section II**

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	%	Actual	FVC Amount	Total	Market Value (h)
			Balance	FRSM <sup>+</sup>							
			(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
2	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	<b>Investment subject to Exposure Norms</b>										
	a. Housing / Infra & Loans to SG for Housing and FFE	Not less than 15%									
	1. Approved Investments			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 55%		11,787.90	81,649.02	93,436.92	6.68%	2,928.12		96,365.04	95,818.91
	c. Other Investments			598.83	4,147.84	4,746.67	0.34%	(43.38)		4,703.29	4,703.29
<b>Investment Assets</b>		<b>100%</b>		<b>176,361.18</b>	<b>1,221,567.69</b>	<b>1,397,928.87</b>		<b>100%</b>	<b>3,676.40</b>	<b>1,401,605.27</b>	<b>1,362,963.23</b>

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

2. Other Investments<sup>1</sup> 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

## PERIODIC DISCLOSURES

FORM NL-29

Detail regarding debt securities

Cholamandalam MS General 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
<b>Break down by credit rating</b>								
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)								
Sovereign	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%
	<b>1,330,802</b>		<b>1,181,969</b>		<b>1,369,191</b>		<b>1,177,763</b>	
<b>BREAKDOWN BY RESIDUALMATURITY</b>								
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)								
	<b>1,330,802</b>		<b>1,181,969</b>		<b>1,369,191</b>		<b>1,177,763</b>	
<b>Breakdown by type of the issuer</b>								
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%
	<b>1,330,802</b>		<b>1,181,969</b>		<b>1,369,191</b>		<b>1,177,763</b>	

**Note**

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



**Classification: Internal**

**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**

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

Rs. In Lakhs

**Registration Number: 123**

1,397,928.87

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

## 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**

Rs. In Lakhs

[illegible]

Classification: **Internal**

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

Rs. In Lakhs

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) <sup>3</sup>			
			Investment as on 31-12-2022 (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 Approved Investment- 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 "EL1"	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

### Statement of Investment and Income on Investment

**Periodicity of Submission: Quarterly**

Rs. In Lakhs

[illegible]

Classification: **Internal**

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

Rs. In Lakhs

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) <sup>3</sup>			
			Investment as on 31-12-2022 (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%
E	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 Secemses	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	-	-	-

Classification: Internal

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

Rs. In Lakhs

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) <sup>3</sup>			
			Investment as on 31-12-2022 (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

<sup>1</sup> 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

Classification: **Internal**

FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS

(Read with Regulation 10)

PART - A

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

Registration Number: 123

Statement as on: 31st Dec 2022

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

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs. In Lakhs

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

Classification: **Confidential**

FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Date: 31 Dec 2022

Registration No: 123

(Amount in Rs. Lakhs)

S.No.	Reinsurance/Retrocession Placements	No. of reinsurers	Premium ceded to reinsurers (Upto the Quarter)			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
	<b>Outside India</b>					
1	No. of Reinsurers with rating of AAA and above					0.00%
2	No. of Reinsurers with rating AA but less than AAA	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%
	<b>Total (A)</b>	<b>77</b>	<b>10,433</b>	<b>1,331</b>	<b>8,601</b>	
	<b>With In India</b>					
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%
	<b>Total (B)</b>	<b>20</b>	<b>87,276</b>	<b>2,005</b>	<b>3,915</b>	
	<b>Grand Total (C)= (A)+(B)</b>	<b>97</b>	<b>97,709</b>	<b>3,336</b>	<b>12,516</b>	<b>100.00%</b>

Note:-

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

(b) Figures are to be provided upto the quarter

Version 1 Upload Date: 10.02.2023



## FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS

## GROSS DIRECT PREMIUM UNDERWRITTEN

Note :-

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

**Classification: Public**

**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. Lakhs)**

Sl.No.	Line of Business	For the Quarter Dec'22		For the corresponding quarter of the previous year Dec'21		upto the quarter Dec'22		Up to the corresponding quarter of the previous year Dec'21	
		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

Version 1 Upload Date: 10.02.2023

Classification: **Public**

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 Quarter Dec'22		Upto the Quarter Dec'22		For the corresponding quarter of the previous year Dec'21		Up to the corresponding quarter of the previous year Dec'21	
		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
7	Common Service Centres(CSC)	32,165	590	71,056	1,399	16,885	366	36,832	1,254
8	Insurance Marketing Firm					-	-	-	-
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	Referral Arrangements								
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	Business outside India (B)								
	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. NL-4 etc., as applicable

## FORM NL-37-CLAIMS DATA

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE CO LTD

Upto the quarter ending Dec'2022

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	No. of claims only		Total
																		Other segments **	Miscellaneous	
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	76,857
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	22	1,460	-	25	1,785	1,920	422,342
	(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	422,342
	(b) Reopened during the Period				-			-				-								-
	(c) Other Adjustment (to be specified)																			
	(i) _____				-			-				-								-
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	355,317
	(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	355,317
	(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	328	47,638
	Repudiation	555	208		208	11,908		11,908	14,673	430	3	15,106	52	9	31			107	225	28,201
	Closure	457	613		613	16,091	1,309	17,400		399	6	405	29	8	262		40	120	103	19,437
	Other Adjustment (to be specified)																			
	(i) _____				-			-				-								-
	(ii) _____																			
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	65	17	-	17	1,077	10	1,087	290	6	1	290	2	1	5	-	5	27	7	1,513
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	20,554	118	36	232	-	342	553	262	96,244
	Less than 3months	446	969		969	25,719	4,667	30,386	6,941	251	32	7,204	40	1	144		15	401	232	39,838
	3 months to 6 months	204	278		278	3,603	3,945	7,548	142	23	1	166	39	4	38		38	67	17	8,365
	6 months to 1 year	126	115	1	116	2,308	6,471	8,779	27	29		56	27	10	23		2	57	6	9,202
	1 year and above	78	105		105	529	24,583	25,112	13,005	122	1	13,128	12	21	27		321	28	7	38,839

## Notes:-

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

Upto the quarter ending Dec'2022

(Amount in Rs. Lakhs)

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments **	Miscellaneous	Total
1	Claims O/S at the beginning of the period	35,902	4,313	361	4,674	13,247	215,294	228,531	4,026	2,060	45	6,131	414	270	1,838	-	4,373	266	158	282,556
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	446	92	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	303	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)																			
	(i) _____																			
	(ii) _____																			
3	Claims Settled 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
	(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
	(b) Other Adjustment (to be specified)																			
	(i) _____																			
	(ii) _____																			
4	Claims Repudiated during the period	3,284	806	-	806	9,900	7,693	17,594	10,337	3,415	13	13,764	199	50	182	-	10	112	366	36,367
	Repudiation	1,421	401		401	5,813		5,813	10,337	2,052	10	12,398	142	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)																			
	(i) _____																			
	(ii) _____																			
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	53	3	-	3	163	3	166	52	6	0	52	0	0	9	-	0	12	1	300
6	Claims O/S at End of the period	26,727	5,434	284	5,718	14,943	255,188	270,130	5,539	1,682	118	7,340	516	244	1,041	-	4,378	387	315	316,795
	Less than 3months	5,172	1,413		1,413	7,925	25,594	33,519	4,068	876	85	5,029	127	2	371		12	168	237	46,049
	3 months to 6 months	3,450	1,617		1,617	2,299	22,441	24,740	172	81	0	253	92	42	200		2	28	52	30,476
	6months to 1 year	6,037	1,111	284	1,396	1,456	36,206	37,662	244	43		286	73	107	123		916	26	10	46,635
	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

Version 1 Upload Date: 10.02.2023

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. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	131	146	117	31	14	1	1	170	444	835	620	886	-2	9567	441	12520
2	Marine Cargo	2835	825	209	30	4	0		623	314	300	103	37	18		3903	1393
3	Marine Other than Cargo															0	0
4	Motor OD	66383	17974	3899	1072	180	0	0	11255	7006	3616	1038	431	62	53	89508	23461
5	Motor TP	45	277	612	720	699	311	179	223	1516	3303	4273	6065	3831	2905	2843	22116
6	Health	24231	50	5	0	0			10249	54	4	1	14			24286	10322
7	Personal Accident	254	110	20	2	2	0	0	955	591	284	118	121	70	1	388	2141
8	Travel		2							1						2	1
9	Workmen's Compensation/ Employer's liability	0	2	4	11	3			0	1	26	7	25			20	58
10	Public/ Product Liability			0	0			1			0	0			0	1	0
11	Engineering	140	220	74	13	4	1		38	30	65	38	16	0		452	187
12	Aviation															0	0
13	Crop Insurance	4				0	0		7				0	0		4	7
14	Other segments <sup>(a)</sup>	174	280	75	25	1	0		77	122	30	6	6	4		555	245
15	Miscellaneous	277	118	34	4	0		0	51	49	19	28	1		1	433	148

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)

Ageing of Claims (Claims paid)																	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	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															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	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	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															0	0
13	Crop Insurance	5		1		1	0		7		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

Version 1 Upload Date: 10.02.2023

## FORM NL-41 OFFICES INFORMATION

As at: **December 31, 20**Name of the Insurer: **CHOLAMANDALAM MS GENERAL INSURANCE CO LTD**

Date:

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	Out of approvals of previous 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	<u>No. of Directors:-</u>		
	(a) Independent Director		(a) 3
	(b) Executive Director		(b) 2 (MD & WTD)
	(c) Non-executive Director		(c) 3
	(d) Women Director		(d) 1 (ID)
	(e) Whole time director		(e) 2 (including MD)
11	<u>No. of Employees</u>		
	(a) On-roll:		(a) 1147
	(b) Off-roll:		(b) 5
	(c) Total		(c ) 1152
12	<u>No. of Insurance Agents and Intermediaries</u>		
	(a) Individual Agents,		(a) 7195
	(b) Corporate Agents-Banks		(b) 14
	(c)Corporate Agents-Others		(c )12
	(d) Insurance Brokers		(d) 726
	(e) Web Aggregators		(e) 4
	(f) Insurance Marketing Firm		(f) NIL
	(g) Motor Insurance Service Providers (DIRECT)		(g)452
	(h) Point of Sales persons (DIRECT)		(h)19961
	(i) Other as allowed by IRDAI (To be specified)		

**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.

Version 1 Upload Date: 10.02.2023



Classification: **Restricted**

FORM NL-42 BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS

Name of the Insurer: **Cholamandalam MS General Insurance Company Limited** Date: **December 31, 2022**

Board of Directors and Key Management Persons				
Sl. No.	Name of person	Designation	Role /Category	Details of change in the period, if any
1	Mr. M M Murugappan	Chairman	Director	NA
2	Mr. Margam Rama Prasad	Independent Director	Director	NA
3	Mr. K Luke Ravindranath Babu	Independent Director	Director	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, 2022
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 - IT, Digital, Operations and CRM with effect from November 7, 2022
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

Notes:-

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

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

Version 1 Upload Date: 10.02.2023

Classification: **Public**

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 Obligations (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
		Social			
2	MARINE CARGO	Rural	1,528	902	4,269,005
		Social			
3	MARINE OTHER THAN CARGO	Rural	-	-	
		Social			
4	MOTOR OD	Rural	180,889	35,892	3,602,470
		Social			
5	MOTOR TP	Rural	1,209,063	61,792	-
		Social			
6	HEALTH	Rural	29,863	2,061	117,520
		Social			
7	PERSONAL ACCIDENT	Rural	10,697	166	403,043
		Social			
8	TRAVEL	Rural			
		Social			
9	Workmen's Compensation/ Employer's liability	Rural	454	79	34,872
		Social			
10	Public/ Product Liability	Rural	102	101	48,005
		Social			
11	Engineering	Rural	1,775	267	856,568
		Social			
12	Aviation	Rural			
		Social			
13	Other Segment (a)	Rural	137,372	1,893	2,812,582
		Social			
14	Miscellaneous	Rural			
		Social			
	Total	Rural	1,846,974	113,843	40,105,021
		Social			

Notes:

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

(b) Premium Collected means gross direct written premium

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

Version 1 Upload Date: 10.02.2023

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

(Amount in Lakhs)

<b>Name of the Insurer :</b>	Cholamandalam MS General Insurance Company Limited
<b>Registration No. :</b>	123
<b>Date of Registration :</b>	July 15, 2002
<b>Gross Direct Premium Income during the immediate preceding FY</b>	482,412
<b>Gross Direct Motor Third Party Insurance Business Premium during immediate preceding FY</b>	219,581
<b>Obligation of the insurer to be met in the financial year</b>	180,339
<b>Statement Period : Quarter ending</b>	31-Dec-22

(Amount in Lakhs)

<b>Items</b>	<b>For the quarter ended Dec 31, 2022</b>	<b>Upto the quarter ended Dec 31, 2022</b>
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:

## GRIEVANCE DISPOSAL

SI No.	Particulars	Opening Balance *	Additions during the quarter (net of duplicate complaints)	Complaints Resolved			Complaints Pending at the end of the quarter	Total Complaints registered up to the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Proposal Related	0	1	1	0	0	0	4
b)	Claims Related	0	293	74	88	114	17	759
c)	Policy Related	0	287	232	27	28	0	499
d)	Premium Related	0	7	2	1	4	0	24
e)	Refund Related	0	10	5	2	3	0	25
f)	Coverage Related	0	2	0	1	1	0	2
g)	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) (i)Insurer failed to clarify the queries raised by Insured (ii) Dispute regarding quantum of premium refund	0	82	42	18	20	2	198
	Total	0	691	360	139	173	19	1535
2	Total No. of policies during previous year:	8,020,281						
3	Total No. of claims during previous year:	344,309						
4	Total No. of policies during current year:	11,872,766						
5	Total No. of claims during current year:	407,411						
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	0.42						
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	18.63						
8	Duration wise Pending Status	Complaints made by customers		Complaints made by Intermediaries		Total		
		Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	
a)	Up to 15 days	19	1%	0	0	0	0	
b)	15 - 30 days	0	0	0	0	0	0	
c)	30 - 90 days	0	0	0	0	0	0	
d)	90 days & Beyond	0	0	0	0	0	0	
	Total Number of Complaints	0	0	0	0	0	0	

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

(b) Complaints reported should be net of duplicate complaints

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

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

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

Version 1 Upload Date: 10.02.2023

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							