

S.No.	Classification: <b>Confidential</b> 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 IA	<u>Required Solvency Margin</u>	YES	YES	YES
26	NL-26 - SOLVENCY MARGIN - GI-SM-TABLE IB	<u>Solvency Margin</u>	YES	YES	YES
27	NL-27-PRODUCT INFORMATION	<u>Product Information</u>	YES	NO	NO
28	NL-28-STATEMENT OF INVESTMENT ASSETS AND STATEMENT OF ACCRETION OF ASSETS	<u>Investment assets and Accretion of Assets</u>	YES	YES	YES
29	NL-29-DEBT SECURITIES	<u>Debt Securities</u>	YES	YES	YES
30	NL-30-NON PERFORMING ASSETS	<u>Non performing assets</u>	YES	YES	YES
31	NL-31-STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT	<u>Investment and Investment Income</u>	YES	YES	YES
32	NL-32-STATEMENT OF DOWN GRADED INVESTMENTS	<u>Down graded investment, Investment Rating and Infra investment rating</u>	YES	YES	YES
33	NL-33-REINSURANCE/RETROCESSION RISK CONCENTRATION	<u>Reinsurance Risk Concentration</u>	YES	YES	YES
34	NL-34-GEOGRAPHICAL DISTN OF BSNS	<u>Geographical Distribution of Business</u>	YES	NO	NO
35	NL-35-BSNS RETURNS ACROSS LOB	<u>Quarterly Business Returns for different line of business (Premium amount and number of policies)</u>	YES	NO	NO
36	NL-36-CHANNEL WISE PREMIUM	<u>Business channels</u>	YES	NO	NO

S.No.	Classification: <b>Confidential</b> 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 Jun'23	Up to the Quarter Ended Jun'23	For the corresponding quarter of the previous year Jun'22	Up to the corresponding Quarter of the previous year Jun'22	For the Quarter Jun'23	Up to the Quarter Ended Jun'23	For the corresponding quarter of the previous year Jun'22	Up to the corresponding Quarter of the previous year Jun'22	For the Quarter Jun'23	Up to the Quarter Ended Jun'23	For the corresponding quarter of the previous year Jun'22	Up to the corresponding Quarter of the previous year Jun'22	For the Quarter Jun'23	Up to the Quarter Ended Jun'23	For the corresponding quarter of the previous year Jun'22	Up to the corresponding Quarter of the previous year Jun'22
1	Premiums earned (Net)	NL-4	4,601	4,601	3,774	3,774	1,164	1,164	994	994	1,11,452	1,11,452	87,362	87,362	1,17,217	1,17,217	92,130	92,130
2	Profit/ Loss on sale/redemption of Investments		77	77	12	12	10	10	2	2	1,508	1,508	301	301	1,595	1,595	315	315
3	Interest, Dividend & Rent - Gross <small>Note 1</small>		1,032	1,032	675	675	129	129	84	84	20,189	20,189	16,477	16,477	21,350	21,350	17,235	17,235
4	Other (a) Other Income (to be specified) (i) Administrative Charges		1	1	1	1	0	0	0	0	19	19	14	14	20	20	15	15
	(ii)Investment income from pool		329	329	203	203	-	-	-	-	82	82	51	51	411	411	254	254
	(b) Contribution from the Shareholders' Account (i) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-	-	6,700	6,700	-	-	6,700	6,700
	TOTAL (A)		6,040	6,040	4,665	4,665	1,303	1,303	1,080	1,080	1,33,249	1,33,249	1,10,904	1,10,904	1,40,593	1,40,593	1,16,650	1,16,650
6	Claims Incurred (Net)	NL-5	4,844	4,844	2,368	2,368	691	691	678	678	81,832	81,832	63,325	63,325	87,366.84	87,366.84	66,371	66,371
7	Commission	NL-6	(415)	(415)	(759)	(759)	(58)	(58)	(87)	(87)	26,367	26,367	4,075	4,075	25,894.80	25,894.80	3,230	3,230
8	Operating Expenses related to Insurance Business	NL-7	3,190	3,190	1,916	1,916	495	495	308	308	17,408	17,408	34,535	34,535	21,093.76	21,093.76	36,760	36,760
9	Premium Deficiency																	
	TOTAL (B)		7,619	7,619	3,525	3,525	1,129	1,129	899	899	1,25,608	1,25,608	1,01,936	1,01,936	1,34,355	1,34,355	1,06,360	1,06,360
10	Operating Profit/(Loss) C= (A - B)		(1,579)	(1,579)	1,140	1,140	175	175	181	181	7,642	7,642	8,969	8,969	6,237	6,237	10,289	10,289
11	APPROPRIATIONS																	
	Transfer to Shareholders' Account		(1,579)	(1,579)	1,140	1,140	175	175	181	181	7,642	7,642	8,969	8,969	6,237	6,237	10,289	10,289
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL (C)		(1,579)	(1,579)	1,140	1,140	175	175	181	181	7,642	7,642	8,969	8,969	6,237	6,237	10,289	10,289

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 Jun'23	Up to the Quarter Ended Jun'23	For the corresponding quarter of the previous year Jun'22	Up to the corresponding Quarter of the previous year Jun'22	For the Quarter Jun'23	Up to the Quarter Ended Jun'23	For the corresponding quarter of the previous year Jun'22	Up to the corresponding Quarter of the previous year Jun'22	For the Quarter Jun'23	Up to the Quarter Ended Jun'23	For the corresponding quarter of the previous year Jun'22	Up to the corresponding Quarter of the previous year Jun'22	For the Quarter Jun'23	Up to the Quarter Ended Jun'23	For the corresponding quarter of the previous year Jun'22	Up to the corresponding Quarter of the previous year Jun'22
Interest, Dividend & Rent	1,211	1,211	777	777	151	151	97	97	23,679	23,679	18,965	18,965	25,041	25,041	19,839	19,839
Add/Less:-													-	-	-	-
Investment Expenses	(141)	(141)	(42)	(42)	(18)	(18)	(5)	(5)	(2,748)	(2,748)	(1,030)	(1,030)	(2,906)	(2,906)	(1,077)	(1,077)
Amortisation of Premium/ Discount on Investments	(38)	(38)	(60)	(60)	(5)	(5)	(7)	(7)	(742)	(742)	(1,459)	(1,459)	(785)	(785)	(1,527)	(1,527)
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*	1,032	1,032	675	675	129	129	84	84	20,189	20,189	16,477	16,477	21,350	21,350	17,235	17,235

\* Term gross implies inclusive of TDS

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FORM NL-2-B-PL						
Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED						
Registration No. 123 and Date of Registration with the IRDAI 15.07.2002						
PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED JUNE 30, 2023						
(Amount in Rs. Lakhs)						
	Particulars	Schedule Ref. Form No.	For the Quarter Jun'23	Up to the Quarter Ended Jun'23	For the corresponding quarter of the previous year Jun'22	Up to the corresponding Quarter of the previous year Jun'22
1	OPERATING PROFIT/(LOSS)	NL-1				
	(a) Fire Insurance		(1,579)	(1,579)	1,140	1,140
	(b) Marine Insurance		175	175	181	181
	(c) Miscellaneous Insurance		7,642	7,642	8,969	8,969
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		2,903	2,903	2,314	2,314
	(b) Profit on sale of investments		217	217	42	42
	(c) (Loss on sale/ redemption of investments)		-	-	-	-
	(d) Amortization of Premium / Discount on Investments		-	-	-	-
3	OTHER INCOME (Interest on IT Refund )		-	-	-	-
	<b>TOTAL (A)</b>		<b>9,357</b>	<b>9,357</b>	<b>12,646</b>	<b>12,646</b>
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	(178)	(178)
	(b) For doubtful debts		(1,997)	(1,997)	-	-
	(c) Others (to be specified)					
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		249	249	646	646
	(b) Bad debts written off		1,997	1,997	-	-
	(c) Interest on subordinated debt		211	211	218	218
	(d) Expenses towards CSR activities		122	122	121	121
	(e) Penalties		-	-	-	-
	(f) Contribution to Policyholders' A/c					
	(i) Towards Excess Expenses of Management		-	-	6,700	6,700
	(g) Others					
	(i) Employees' Remuneration and Welfare Benefits		-	-	15	15
	<b>TOTAL (B)</b>		<b>582</b>	<b>582</b>	<b>7,522</b>	<b>7,522</b>
6	Profit/(Loss) Before Tax		8,775	8,775	5,124	5,124
7	Provision for Taxation		2,227	2,227	1,308	1,308
8	<b>Profit / (Loss) after tax</b>		<b>6,548</b>	<b>6,548</b>	<b>3,816</b>	<b>3,816</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		70,346	70,346	66,476	66,476
	Balance carried forward to Balance Sheet		76,894	76,894	70,292	70,292
<p>Notes: to Form NL-1-B-RA and NL-2-B- PL</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>						

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FORM NL-3-B-BS

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

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

BALANCE SHEET AS AT 30 JUNE 2023

(Amount in Rs. Lakhs)

Particulars	Schedule Ref. Form No.	As At Jun'23	As At Jun'22(Correspon ding 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	1,92,696	1,70,094
FAIR VALUE CHANGE ACCOUNT			
-Shareholders' Funds		906	206
-Policyholders' Funds		6,665	1,531
BORROWINGS	NL-11	10,000	10,000
<b>TOTAL</b>		<b>2,40,148</b>	<b>2,11,712</b>
<b>APPLICATION OF FUNDS</b>			
INVESTMENTS-Shareholders	NL-12	1,81,416	1,52,874
INVESTMENTS-Policyholders	NL-12A	13,34,033	11,37,193
LOANS	NL-13	-	-
FIXED ASSETS	NL-14	11,901	9,058
DEFERRED TAX ASSET (Net)		20,307	18,011
<b>CURRENT ASSETS</b>			
Cash and Bank Balances	NL-15	2,064	2,624
Advances and Other Assets	NL-16	1,17,399	94,117
<b>Sub-Total (A)</b>		<b>1,19,463</b>	<b>96,741</b>
DEFERRED TAX LIABILITY (Net)			
CURRENT LIABILITIES	NL-17	11,06,458	9,45,778
PROVISIONS	NL-18	3,20,514	2,56,387
<b>Sub-Total (B)</b>		<b>14,26,972</b>	<b>12,02,165</b>
<b>NET CURRENT ASSETS (C) = (A - B)</b>		<b>(13,07,509)</b>	<b>(11,05,424)</b>
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT			
<b>TOTAL</b>		<b>2,40,148</b>	<b>2,11,712</b>

**Classification: Confidential**

**CONTINGENT LIABILITIES**

Particulars	As At Jun'23	As At Jun'22(Corresponding previous year)
1. Partly paid-up investments	-	-
2. Claims, other than against policies, not acknowledged as debts by the company	-	-
3. Underwriting commitments outstanding (in respect of shares and securities)	-	-
4. Guarantees given by or on behalf of the Company	-	-
5. Statutory demands/ liabilities in dispute, not provided for	41,041	56,699
6. Reinsurance obligations to the extent not provided for in accounts	-	-
7. Others (to be specified) (a). _____ (b). _____	-	-
<b>TOTAL</b>	<b>41,041</b>	<b>56,699</b>

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FORM NL-4-PREMIUM SCHEDULE

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health	
	For the Quarter Jun'23	Up to the Quarter Ended Jun'23	For the Quarter Jun'23	Up to the Quarter Ended Jun'23	For the Quarter Jun'23	Up to the Quarter Ended Jun'23	For the Quarter Jun'23	Up to the Quarter Ended Jun'23	For the Quarter Jun'23	Up to the Quarter Ended Jun'23	For the Quarter Jun'23	Up to the Quarter Ended Jun'23	For the Quarter Jun'23	Up to the Quarter Ended Jun'23	For the Quarter Jun'23	Up to the Quarter Ended Jun'23	For the Quarter Jun'23	Up to the Quarter Ended Jun'23	For the Quarter Jun'23	Up to the Quarter Ended Jun'23	For the Quarter Jun'23	Up to the Quarter Ended Jun'23
Gross Direct Premium	21,791	21,791	3,569	3,569	282	282	3,851	3,851	47,963	47,963	63,060	63,060	1,11,023	1,11,023	18,135	18,135	9,063	9,063	63	63	27,261	27,261
Add: Premium on reinsurance accepted <sup>(a)</sup>	1,952	1,952	3	3	-	-	-	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less : Premium on reinsurance ceded <sup>(a)</sup>	17,154	17,154	2,111	2,111	281	281	2,392	2,392	18,771	18,771	2,677	2,677	21,448	21,448	2,502	2,502	2,636	2,636	3	3	5,141	5,141
Net Written Premium	6,589	6,589	1,460	1,460	1	1	1,462	1,462	29,191	29,191	60,383	60,383	89,575	89,575	15,632	15,632	6,427	6,427	60	60	22,120	22,120
Add: Opening balance of UPR	43,474	43,474	1,564	1,564	2	2	1,566	1,566	55,493	55,493	1,41,195	1,41,195	1,96,688	1,96,688	30,114	30,114	30,681	30,681	19	19	60,814	60,814
Less: Closing balance of UPR	45,462	45,462	1,863	1,863	1	1	1,864	1,864	57,584	57,584	1,35,653	1,35,653	1,93,237	1,93,237	34,866	34,866	32,084	32,084	32	32	66,982	66,982
Net Earned Premium	4,601	4,601	1,162	1,162	2	2	1,164	1,164	27,100	27,100	65,925	65,925	93,025	93,025	10,880	10,880	5,024	5,024	47	47	15,951	15,951
Gross Direct Premium																						
- In India	21,791	21,791	3,569	3,569	282	282	3,851	3,851	47,963	47,963	63,060	63,060	1,11,023	1,11,023	18,135	18,135	9,063	9,063	63	63	27,261	27,261
- Outside India																						

Notes:  
(a) Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commission, under the head of reinsurance premiums.  
(b) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health	
	For the corresponding quarter of the previous year Jun'22	Up to the corresponding Quarter of the previous year Jun'22	For the corresponding quarter of the previous year Jun'22	Up to the corresponding Quarter of the previous year Jun'22	For the corresponding quarter of the previous year Jun'22	Up to the corresponding Quarter of the previous year Jun'22	For the corresponding quarter of the previous year Jun'22	Up to the corresponding Quarter of the previous year Jun'22	For the corresponding quarter of the previous year Jun'22	Up to the corresponding Quarter of the previous year Jun'22	For the corresponding quarter of the previous year Jun'22	Up to the corresponding Quarter of the previous year Jun'22	For the corresponding quarter of the previous year Jun'22	Up to the corresponding Quarter of the previous year Jun'22	For the corresponding quarter of the previous year Jun'22	Up to the corresponding Quarter of the previous year Jun'22	For the corresponding quarter of the previous year Jun'22	Up to the corresponding Quarter of the previous year Jun'22	For the corresponding quarter of the previous year Jun'22	Up to the corresponding Quarter of the previous year Jun'22	For the corresponding quarter of the previous year Jun'22	Up to the corresponding Quarter of the previous year Jun'22
Gross Direct Premium	18,891	18,891	3,006	3,006	190	190	3,196	3,196	32,523	32,523	49,559	49,559	82,083	82,083	13,805	13,805	7,749	7,749	16	16	21,570	21,570
Add: Premium on reinsurance accepted <sup>(a)</sup>	943	943	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less : Premium on reinsurance ceded <sup>(a)</sup>	13,383	13,383	1,691	1,691	189	189	1,880	1,880	12,737	12,737	2,093	2,093	14,830	14,830	2,879	2,879	2,690	2,690	1	1	5,570	5,570
Net Written Premium	6,451	6,451	1,315	1,315	1	1	1,316	1,316	19,786	19,786	47,467	47,467	67,253	67,253	10,926	10,926	5,059	5,059	15	15	16,000	16,000
Add: Opening balance of UPR	40,084	40,084	1,371	1,371	0	0	1,371	1,371	40,371	40,371	1,15,160	1,15,160	1,55,532	1,55,532	19,529	19,529	27,510	27,510	7	7	47,045	47,045
Less: Closing balance of UPR	42,761	42,761	1,692	1,692	0	0	1,693	1,693	40,915	40,915	1,09,242	1,09,242	1,50,157	1,50,157	22,436	22,436	28,097	28,097	13	13	50,546	50,546
Net Earned Premium	3,774	3,774	994	994	0	0	994	994	19,242	19,242	53,385	53,385	72,627	72,627	8,019	8,019	4,472	4,472	9	9	12,499	12,499
Gross Direct Premium																						
- In India	18,891	18,891	3,006	3,006	190	190	3,196	3,196	32,523	32,523	49,559	49,559	82,083	82,083	13,805	13,805	7,749	7,749	16	16	21,570	21,570
- Outside India																						

Notes:  
(a) Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commission, under the head of reinsurance premiums.  
(b) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

Particulars	Miscellaneous																Grand Total	Grand Total
	Workmen's Compensation/		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments <sup>(b)</sup>		Other Miscellaneous segment		Total Miscellaneous			
	For the Quarter Jun'23	Up to the Quarter Ended Jun'23	For the Quarter Jun'23	Up to the Quarter Ended Jun'23	For the Quarter Jun'23	Up to the Quarter Ended Jun'23	For the Quarter Jun'23	Up to the Quarter Ended Jun'23	For the Quarter Jun'23	Up to the Quarter Ended Jun'23	For the Quarter Jun'23	Up to the Quarter Ended Jun'23	For the Quarter Jun'23	Up to the Quarter Ended Jun'23	For the Quarter Jun'23	Up to the Quarter Ended Jun'23		
Gross Direct Premium	252	252	462	462	1,070	1,070	-	-	-	-	-	-	2,400	2,400	1,42,468	1,42,468	1,68,109	1,68,109
Add: Premium on reinsurance accepted <sup>(a)</sup>	-	-	-	-	64	64	-	-	-	-	-	-	-	-	64	64	2,019	2,019
Less : Premium on reinsurance ceded <sup>(a)</sup>	11	11	326	326	916	916	-	-	-	-	-	-	336	336	28,178	28,178	47,724	47,724
Net Written Premium	241	241	137	137	218	218	-	-	-	-	-	-	2,064	2,064	1,14,354	1,14,354	1,22,404	1,22,404
Add: Opening balance of UPR	367	367	352	352	725	725	-	-	-	-	-	-	4,734	4,734	2,63,680	2,63,680	3,08,720	3,08,720
Less: Closing balance of UPR	365	365	378	378	720	720	-	-	-	-	-	-	4,899	4,899	2,66,582	2,66,582	3,13,907	3,13,907
Net Earned Premium	243	243	110	110	223	223	-	-	-	-	-	-	1,899	1,899	1,11,452	1,11,452	1,17,216	1,17,217
Gross Direct Premium																		
- In India	252	252	462	462	1,070	1,070	-	-	-	-	-	-	2,400	2,400	1,42,468	1,42,468	1,68,109	1,68,109
- Outside India																		

Miscellaneous																		Grand Total	Grand Total
Particulars	Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments <sup>(b)</sup>		Other Miscellaneous segment		Total Miscellaneous				
	For the corresponding quarter of the previous year Jun'22	Up to the corresponding Quarter of the previous year Jun'22	For the corresponding quarter of the previous year Jun'22	Up to the corresponding Quarter of the previous year Jun'22	For the corresponding quarter of the previous year Jun'22	Up to the corresponding Quarter of the previous year Jun'22	For the corresponding quarter of the previous year Jun'22	Up to the corresponding Quarter of the previous year Jun'22	For the corresponding quarter of the previous year Jun'22	Up to the corresponding Quarter of the previous year Jun'22	For the corresponding quarter of the previous year Jun'22	Up to the corresponding Quarter of the previous year Jun'22	For the corresponding quarter of the previous year Jun'22	Up to the corresponding Quarter of the previous year Jun'22	For the corresponding quarter of the previous year Jun'22	Up to the corresponding Quarter of the previous year Jun'22	For the corresponding quarter of the previous year Jun'22	Up to the corresponding Quarter of the previous year Jun'22	
Gross Direct Premium	202	202	465	465	810	810	-	-	-	-			1,815	1,815	1,06,944	1,06,944	1,29,031	1,29,031	
Add: Premium on reinsurance accepted <sup>(a)</sup>	-	-	-	-	69	69	-	-	-	-			-	-	69	69	1,012	1,012	
Less : Premium on reinsurance ceded <sup>(a)</sup>	8	8	264	264	569	569	-	-	-	-			276	276	21,517	21,517	36,780	36,780	
Net Written Premium	194	194	201	201	310	310	-	-	-	-	-	-	1,539	1,539	85,497	85,497	93,263	93,263	
Add: Opening balance of UPR	495	495	424	424	691	691	-	-	-	-			3,990	3,990	2,08,177	2,08,177	2,49,632	2,49,632	
Less: Closing balance of UPR	455	455	467	467	764	764	-	-	-	-			3,923	3,923	2,06,312	2,06,312	2,50,765	2,50,765	
Net Earned Premium	234	234	158	158	238	238	-	-	-	-			1,606	1,606	87,362	87,362	92,130	92,131	
Gross Direct Premium																			
- In India	202	202	465	465	810	810	-	-	-	-	-	-	1,815	1,815	1,06,944	1,06,944	1,29,031	1,29,031	
- Outside India																			

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD	
	For the Quarter Jun'23	Up to the Quarter Ended Jun'23	For the Quarter Jun'23	Up to the Quarter Ended Jun'23	For the Quarter Jun'23	Up to the Quarter Ended Jun'23	For the Quarter Jun'23	Up to the Quarter Ended Jun'23	For the Quarter Jun'23	Up to the Quarter Ended Jun'23
Claims Paid (Direct)	1,918	1,918	1,125	1,125	-	-	1,125	1,125	28,824	28,824
Add :Re-insurance accepted to direct claims	0	0	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	900	900	684	684	-	-	684	684	11,005	11,005
Net Claim Paid	1,018	1,018	441	441	-	-	441	441	17,819	17,819
Add Claims Outstanding at the end of the year	10,567	10,567	1,326	1,326	0	0	1,327	1,327	18,038	18,038
Less Claims Outstanding at the beginning of the year	6,741	6,741	1,077	1,077	0	0	1,077	1,077	15,564	15,564
Net Incurred Claims	4,844	4,844	691	691	0	0	691	691	20,293	20,293
Claims Paid (Direct)										
-In India	1,918	1,918	1,125	1,125	-	-	1,125	1,125	28,824	28,824
-Outside India										
Estimates of IBNR and IBNER at the end of the period (net)	523	523	207	207	0	0	207	207	5,200	5,200
Estimates of IBNR and IBNER at the beginning of the period (net)	526	526	208	208	0	0	208	208	5,620	5,620

Notes:

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD	
	For the corresponding quarter of the previous year Jun'22	Up to the corresponding Quarter of the previous year Jun'22	For the corresponding quarter of the previous year Jun'22	Up to the corresponding Quarter of the previous year Jun'22	For the corresponding quarter of the previous year Jun'22	Up to the corresponding Quarter of the previous year Jun'22	For the corresponding quarter of the previous year Jun'22	Up to the corresponding Quarter of the previous year Jun'22	For the corresponding quarter of the previous year Jun'22	Up to the corresponding Quarter of the previous year Jun'22
Claims Paid (Direct)	1,914	1,914	1,291	1,291	-	-	1,291	1,291	21,907	21,907
Add :Re-insurance accepted to direct claims	0	0	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	1,018	1,018	819	819	-	-	819	819	8,486	8,486
Net Claim Paid	896	896	471	471	-	-	471	471	13,421	13,421
Add Claims Outstanding at the end of the year	7,201	7,201	1,318	1,318	0	0	1,318	1,318	13,148	13,148
Less Claims Outstanding at the beginning of the year	5,729	5,729	1,112	1,112	0	0	1,112	1,112	11,989	11,989
Net Incurred Claims	2,368	2,368	678	678	0	0	678	678	14,580	14,580
Claims Paid (Direct)										
-In India	1,914	1,914	1,291	1,291	-	-	1,291	1,291	21,907	21,907
-Outside India										
Estimates of IBNR and IBNER at the end of the period (net)	382	382	195	195	0	0	195	195	3,501	3,501
Estimates of IBNR and IBNER at the beginning of the period (net)	430	430	195	195	0	0	195	195	3,527	3,527

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Notes:

Particulars	Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health	
	For the Quarter Jun'23	Up to the Quarter Ended Jun'23	For the Quarter Jun'23	Up to the Quarter Ended Jun'23	For the Quarter Jun'23	Up to the Quarter Ended Jun'23	For the Quarter Jun'23	Up to the Quarter Ended Jun'23	For the Quarter Jun'23	Up to the Quarter Ended Jun'23	For the Quarter Jun'23	Up to the Quarter Ended Jun'23
Claims Paid (Direct)	21,474	21,474	50,298	50,298	10,940	10,940	1,494	1,494	45	45	12,479	12,479
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	1,045	1,045	12,050	12,050	2,235	2,235	529	529	2	2	2,767	2,767
Net Claim Paid	20,429	20,429	38,248	38,248	8,705	8,705	965	965	43	43	9,713	9,713
Add Claims Outstanding at the end of the year	7,89,014	7,89,014	8,07,051	8,07,051	7,401	7,401	2,523	2,523	245	245	10,170	10,170
Less Claims Outstanding at the beginning of the year	7,58,574	7,58,574	7,74,138	7,74,138	6,842	6,842	2,619	2,619	167	167	9,629	9,629
Net Incurred Claims	50,869	50,869	71,162	71,162	9,264	9,264	869	869	121	121	10,254	10,254
Claims Paid (Direct)												
-In India	21,474	21,474	50,298	50,298	10,940	10,940	1,494	1,494	45	45	12,479	12,479
-Outside India												
Estimates of IBNR and IBNER at the end of the period (net)	5,18,115	5,18,115	5,23,315	5,23,315	2,891	2,891	1,646	1,646	40	40	4,578	4,578
Estimates of IBNR and IBNER at the beginning of the period (net)	5,06,533	5,06,533	5,12,154	5,12,154	2,829	2,829	1,652	1,652	29	29	4,510	4,510

Particulars	Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health	
	For the corresponding quarter of the previous year Jun'22	Up to the corresponding Quarter of the previous year Jun'22	For the corresponding quarter of the previous year Jun'22	Up to the corresponding Quarter of the previous year Jun'22	For the corresponding quarter of the previous year Jun'22	Up to the corresponding Quarter of the previous year Jun'22	For the corresponding quarter of the previous year Jun'22	Up to the corresponding Quarter of the previous year Jun'22	For the corresponding quarter of the previous year Jun'22	Up to the corresponding Quarter of the previous year Jun'22	For the corresponding quarter of the previous year Jun'22	Up to the corresponding Quarter of the previous year Jun'22
Claims Paid (Direct)	13,812	13,812	35,720	35,720	8,700	8,700	1,509	1,509	0	0	10,209	10,209
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	698	698	9,184	9,184	1,889	1,889	537	537	-	-	2,427	2,427
Net Claim Paid	13,114	13,114	26,535	26,535	6,811	6,811	971	971	0	0	7,783	7,783
Add Claims Outstanding at the end of the year	6,97,639	6,97,639	7,10,787	7,10,787	5,860	5,860	2,834	2,834	84	84	8,777	8,777
Less Claims Outstanding at the beginning of the year	6,69,343	6,69,343	6,81,332	6,81,332	6,331	6,331	3,254	3,254	93	93	9,678	9,678
Net Incurred Claims	41,410	41,410	55,991	55,991	6,339	6,339	551	551	(9)	(9)	6,881	6,881
Claims Paid (Direct)												
-In India	13,812	13,812	35,720	35,720	8,700	8,700	1,509	1,509	0	0	10,209	10,209
-Outside India												
Estimates of IBNR and IBNER at the end of the period (net)	4,74,973	4,74,973	4,78,474	4,78,474	2,036	2,036	1,783	1,783	22	22	3,841	3,841
Estimates of IBNR and IBNER at the beginning of the period (net)	4,65,046	4,65,046	4,68,573	4,68,573	2,591	2,591	1,852	1,852	21	21	4,465	4,465

## FORM NL-5 - CLAIMS SCHEDULE

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

Particulars	Workmen's Compensation/ Employer's liability		Public/ Product Liability		Engineering		Aviation	
	For the corresponding quarter of the previous year Jun'22	Up to the corresponding Quarter of the previous year Jun'22	For the corresponding quarter of the previous year Jun'22	Up to the corresponding Quarter of the previous year Jun'22	For the corresponding quarter of the previous year Jun'22	Up to the corresponding Quarter of the previous year Jun'22	For the corresponding quarter of the previous year Jun'22	Up to the corresponding Quarter of the previous year Jun'22
Claims Paid (Direct)	25	25	11	11	220	220	-	-
Add :Re-insurance accepted to direct claims	-	-	-	-	0	0	-	-
Less :Re-insurance Ceded to claims paid	1	1	6	6	86	86	-	-
Net Claim Paid	23	23	5	5	134	134	-	-
Add Claims Outstanding at the end of the year	566	566	229	229	588	588	-	-
Less Claims Outstanding at the beginning of the year	539	539	253	253	612	612	-	-
Net Incurred Claims	51	51	(19)	(19)	111	111	-	-
Claims Paid (Direct)								
-In India	25	25	11	11	220	220	-	-
-Outside India								
Estimates of IBNR and IBNER at the end of the period (net)	147	147	82	82	81	81	-	-
Estimates of IBNR and IBNER at the beginning of the period (net)	146	146	95	95	91	91	-	-

(Amount in Rs. Lakhs)

Particulars	Crop Insurance		Other segments <sup>(b)</sup>		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
	For the Quarter Jun'23	Up to the Quarter Ended Jun'23	For the Quarter Jun'23	Up to the Quarter Ended Jun'23	For the Quarter Jun'23	Up to the Quarter Ended Jun'23	For the Quarter Jun'23	Up to the Quarter Ended Jun'23	For the Quarter Jun'23	Up to the Quarter Ended Jun'23
Claims Paid (Direct)	2	2	-	-	339	339	63,427	63,427	66,470	66,470
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	0	0
Less :Re-insurance Ceded to claims paid	2	2	-	-	36	36	15,007	15,007	16,591	16,591
Net Claim Paid	0	0	-	-	303	303	48,420	48,420	49,879	49,879
Add Claims Outstanding at the end of the year	556	556	-	-	788	788	8,19,652	8,19,652	8,31,545	8,31,545
Less Claims Outstanding at the beginning of the year	557	557	-	-	753	753	7,86,239	7,86,239	7,94,058	7,94,058
Net Incurred Claims	0	0	-	-	338	338	81,832	81,832	87,367	87,367
Claims Paid (Direct)										
-In India	2	2	-	-	339	339	63,427	63,427	66,470	66,470
-Outside India										
Estimates of IBNR and IBNER at the end of the period (net)	35	35	-	-	313	313	5,28,502	5,28,502	5,29,233	5,29,233
Estimates of IBNR and IBNER at the beginning of the period (net)	35	35	-	-	315	315	5,17,312	5,17,312	5,18,046	5,18,046

(Amount in Rs. Lakhs)

Particulars	Crop Insurance		Other segments (b)		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
	For the corresponding quarter of the previous year Jun'22	Up to the corresponding Quarter of the previous year Jun'22	For the corresponding quarter of the previous year Jun'22	Up to the corresponding Quarter of the previous year Jun'22	For the corresponding quarter of the previous year Jun'22	Up to the corresponding Quarter of the previous year Jun'22	For the corresponding quarter of the previous year Jun'22	Up to the corresponding Quarter of the previous year Jun'22	For the corresponding quarter of the previous year Jun'22	Up to the corresponding Quarter of the previous year Jun'22
Claims Paid (Direct)	0	0	-	-	246	246	46,430	46,430	49,635	49,635
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	0	0	1	1
Less :Re-insurance Ceded to claims paid	0	0	-	-	27	27	11,731	11,731	13,569	13,569
Net Claim Paid	0	0	-	-	219	219	34,699	34,699	36,066	36,066
Add Claims Outstanding at the end of the year	589	589	-	-	709	709	7,22,246	7,22,246	7,30,765	7,30,765
Less Claims Outstanding at the beginning of the year	589	589	-	-	618	618	6,93,620	6,93,620	7,00,460	7,00,460
Net Incurred Claims	0	0	-	-	311	311	63,325	63,325	66,371	66,371
Claims Paid (Direct)										
-In India	0	0	-	-	246	246	46,430	46,430	49,635	49,635
-Outside India										
Estimates of IBNR and IBNER at the end of the period (net)	37	37	-	-	244	244	4,82,905	4,82,905	4,83,481	4,83,481
Estimates of IBNR and IBNER at the beginning of the period (net)	37	37	-	-	243	243	4,73,649	4,73,649	4,74,275	4,74,275

## FORM NL-6-COMMISSION SCHEDULE

[illegible]

**Notes:**

(Amount in Rs. Lakhs)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Overseas Travel Insurance		Total Health		Workmen's		Public/Product Liability		Engineering		Aviation		Crop Insurance		Other segments <sup>(i)</sup>		Other Miscellaneous		Total		Grand Total	Grand Total		
	For the corresponding quarter of the previous year Jun'22	Up to the corresponding quarter of the previous year Jun'22	For the corresponding quarter of the previous year Jun'22	Up to the corresponding quarter of the previous year Jun'22	For the corresponding quarter of the previous year Jun'22	Up to the corresponding quarter of the previous year Jun'22	For the corresponding quarter of the previous year Jun'22	Up to the corresponding quarter of the previous year Jun'22	For the corresponding quarter of the previous year Jun'22	Up to the corresponding quarter of the previous year Jun'22	For the corresponding quarter of the previous year Jun'22	Up to the corresponding quarter of the previous year Jun'22	For the corresponding quarter of the previous year Jun'22	Up to the corresponding quarter of the previous year Jun'22	For the corresponding quarter of the previous year Jun'22	Up to the corresponding quarter of the previous year Jun'22	For the corresponding quarter of the previous year Jun'22	Up to the corresponding quarter of the previous year Jun'22	For the corresponding quarter of the previous year Jun'22	Up to the corresponding quarter of the previous year Jun'22	For the corresponding quarter of the previous year Jun'22	Up to the corresponding quarter of the previous year Jun'22	For the corresponding quarter of the previous year Jun'22	Up to the corresponding quarter of the previous year Jun'22	For the corresponding quarter of the previous year Jun'22	Up to the corresponding quarter of the previous year Jun'22	For the corresponding quarter of the previous year Jun'22	Up to the corresponding quarter of the previous year Jun'22	For the corresponding quarter of the previous year Jun'22	Up to the corresponding quarter of the previous year Jun'22	For the corresponding quarter of the previous year Jun'22	Up to the corresponding quarter of the previous year Jun'22	For the corresponding quarter of the previous year Jun'22	Up to the corresponding quarter of the previous year Jun'22	For the corresponding quarter of the previous year Jun'22	Up to the corresponding quarter of the previous year Jun'22						
Commission & Remuneration	1,681	1,681	269	269	-	-	269	269	5,964	5,964	538	538	6,502	6,502	1,477	1,477	1,108	1,108	1	1	2,586	2,586	22	22	5	5	62	62	-	-	-	-	-	-	238	238	9,414	9,414	11,364	11,364		
Rewards	17	17	-	3	3	-	3	3	90	90	-	1	91	91	-	12	14	14	-	-	25	25	0	0	0	0	1	1	-	-	-	-	-	-	0	0	118	118	138	138		
Distribution fees	-	-	-	-	-	-	-	-	-	38	38	0	0	38	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	38	38	38	38		
Gross Commission	1,698	1,698	272	272	-	-	272	272	6,092	6,092	539	539	6,631	6,631	1,489	1,489	1,122	1,122	1	1	2,611	2,611	22	22	5	5	62	62	-	-	-	-	-	-	238	238	9,570	9,570	11,540	11,540		
Add: Commission on Re-insurance Accepted	26	26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1	-	-	-	-	-	-	-	-	1	1	27	27			
Less: Commission on Re-insurance Ceded	2,482	2,482	321	321	37	37	359	359	3,443	3,443	143	143	3,586	3,586	524	524	1,247	1,247	-	-	1,771	1,771	1	1	15	15	84	84	-	-	-	-	-	-	41	41	5,496	5,496	8,337	8,337		
Net Commission	(759)	(759)	(49)	(49)	(37)	(37)	(87)	(87)	2,649	2,649	396	396	3,045	3,045	965	965	(125)	(125)	1	1	840	840	21	21	(10)	(10)	(21)	(21)	-	-	-	-	-	-	197	197	4,075	4,075	3,230	3,230		
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																																										
Individual Agents	31	31	15	15	-	-	15	15	6	6	5	5	11	11	46	46	2	2	(0)	(0)	48	48	2	2	-	-	10	10	-	-	-	-	-	-	-	-	2	2	73	73	120	120
Corporate Agents-Banks/EH/HFC	622	622	5	5	-	-	5	5	406	406	93	93	500	500	744	744	494	494	0	0	1,237	1,237	1	1	494	-	13	13	-	-	-	-	-	-	204	204	1,955	1,955	2,582	2,582		
Corporate Agents-Others	138	138	13	13	-	-	13	13	2,146	2,146	320	320	2,466	2,466	459	459	476	476	1	1	935	935	7	7	0	0	10	10	-	-	-	-	-	-	-	-	9	9	3,428	3,428	3,579	3,579
Insurance Brokers	908	908	239	239	-	-	239	239	3,453	3,453	105	105	3,558	3,558	200	200	151	151	-	0	351	351	11	11	5	5	30	30	-	-	-	-	-	-	22	22	3,977	3,977	5,124	5,124		
Direct Business - Online <sup>o</sup>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	-	-	-	-	5	5	30	30	-	-	-	-	-	-	-	-	-	-			
MISF (Direct)	-	-	-	-	-	-	-	-	-	38	38	0	0	38	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	38	38	38	38			
Web Aggregators	-	-	-	-	-	-	-	-	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0			
Insurance Marketing Firm	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Common Service Centers	-	-	-	-	-	-	-	-	2	2	12	12	14	14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14	14	14	14			
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Point of Sales (Direct)	-	-	(0)	(0)	-	-	-	-	41	41	3	3	44	44	40	40	0	0	0	0	40	40	(0)	(0)	-	-	-	-	-	-	-	-	-	-	-	85	85	85	85			
Other (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
TOTAL	1,698	1,698	272	272	-	-	272	272	6,092	6,092	539	539	6,631	6,631	1,489	1,489	1,122	1,122	1	1	2,611	2,611	22	22	5	5	62	62	-	-	-	-	-	-	238	238	9,570	9,570	11,540	11,540		
Commission and Rewards on (Excluding Reinsurance) Business written :																																										
In India	1,698	1,698	272	272	-	-	272	272	6,092	6,092	539	539	6,631	6,631	1,489	1,489	1,122	1,122	1	1	2,611	2,611	22	22	5	5	62	62	-	-	-	-	-	-	238	238	9,570	9,570	11,540	11,540		
Outside India																																										

**Notes:**

Version 1 Upload Date: 11.08.2023

FORM NL-7-OPERATING EXPENSES SCHEDULE

(Amount in Rs. Lakhs)

	Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Miscellaneous		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments <sup>(b)</sup>		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total		
		For the Quarter Jun'23	Up to the Quarter Ended Jun'23	For the Quarter Jun'23	Up to the Quarter Ended Jun'23	For the Quarter Jun'23	Up to the Quarter Ended Jun'23	For the Quarter Jun'23	Up to the Quarter Ended Jun'23	For the Quarter Jun'23	Up to the Quarter Ended Jun'23	For the Quarter Jun'23	Up to the Quarter Ended Jun'23	For the Quarter Jun'23	Up to the Quarter Ended Jun'23	For the Quarter Jun'23	Up to the Quarter Ended Jun'23	For the Quarter Jun'23	Up to the Quarter Ended Jun'23	For the Quarter Jun'23	Up to the Quarter Ended Jun'23	For the Quarter Jun'23	Up to the Quarter Ended Jun'23	For the Quarter Jun'23	Up to the Quarter Ended Jun'23	For the Quarter Jun'23	Up to the Quarter Ended Jun'23	For the Quarter Jun'23	Up to the Quarter Ended Jun'23	For the Quarter Jun'23	Up to the Quarter Ended Jun'23	For the Quarter Jun'23	Up to the Quarter Ended Jun'23	For the Quarter Jun'23	Up to the Quarter Ended Jun'23	For the Quarter Jun'23	Up to the Quarter Ended Jun'23						
1	Employees' remuneration & welfare benefits	1,457	1,457	247	247	18	18	265	265	3,381	3,381	4,307	4,307	7,888	7,888	2,240	2,240	609	609	3	3	2,852	2,852	19	19	29	29	77	77	-	-	-	-	-	-	133	133	10,998	10,998	12,720	12,720		
2	Travel, conveyance and vehicle running expenses	47	47	9	9	1	1	9	9	104	104	145	145	250	250	64	64	24	24	0	0	88	88	1	1	1	1	2	2	-	-	-	-	-	-	4	4	346	346	402	402		
3	Training expenses	2	2	0	0	0	0	0	0	5	5	6	6	11	11	2	2	1	1	0	0	3	3	0	0	0	0	0	0	-	-	-	-	-	-	0	0	15	15	17	17		
4	Rents, rates & taxes	59	59	10	10	1	1	11	11	107	107	141	141	248	248	43	43	20	20	0	0	63	63	1	1	1	1	3	3	-	-	-	-	-	-	6	6	322	322	392	392		
5	Repairs	11	11	2	2	0	0	2	2	22	22	29	29	51	51	8	8	4	4	0	0	13	13	0	0	0	0	1	1	-	-	-	-	-	-	1	1	66	66	78	78		
6	Printing & stationery	25	25	1	1	0	0	1	1	22	22	29	29	51	51	20	20	3	3	0	0	23	23	0	0	0	0	0	0	-	-	-	-	-	-	1	1	75	75	102	102		
7	Communication expenses	39	39	6	6	0	0	6	6	80	80	105	105	184	184	30	30	15	15	0	0	45	45	0	0	1	1	2	2	-	-	-	-	-	-	4	4	236	236	282	282		
8	Legal & professional charges	33	33	5	5	0	0	5	5	66	66	87	87	154	154	25	25	13	13	0	0	38	38	0	0	1	1	2	2	-	-	-	-	-	-	3	3	198	198	236	236		
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
	(a) as auditor	1	1	0	0	0	0	0	0	2	2	3	3	5	5	1	1	0	0	-	-	1	1	0	0	0	0	0	0	-	-	-	-	-	-	0	0	6	6	8	8		
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
	(i) Taxation matters	1	1	0	0	0	0	0	0	1	1	2	2	3	3	0	0	0	0	-	-	1	1	0	0	-	-	0	0	-	-	-	-	-	-	0	0	4	4	4	4		
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
	(iii) Management services; and	1	1	0	0	0	0	0	0	2	2	2	2	4	4	1	1	0	0	-	-	1	1	0	0	0	0	0	0	-	-	-	-	-	-	-	-	0	0	5	5	6	6
	(c) in any other capacity (out of Pocket Expenses)	0	0	0	0	-	-	0	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	
10	Advertisement and publicity	154	154	4	4	0	0	4	4	219	219	70	70	290	290	39	39	10	10	0	0	49	49	0	0	1	1	1	1	-	-	-	-	-	-	3	3	344	344	502	502		
11	Interest & Bank Charges	125	125	19	19	1	1	20	20	253	253	333	333	587	587	96	96	48	48	0	0	144	144	1	1	2	2	6	6	-	-	-	-	-	-	13	13	753	753	899	899		
12	Depreciation	104	104	16	16	1	1	17	17	209	209	275	275	485	485	79	79	40	40	-	-	119	119	1	1	2	2	5	5	-	-	-	-	-	-	10	10	622	622	742	742		
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
15	Information Technology Expenses	219	219	33	33	3	3	36	36	442	442	581	581	1,024	1,024	167	167	84	84	1	1	251	251	2	2	4	4	10	10	-	-	-	-	-	-	22	22	1,314	1,314	1,569	1,569		
16	Goods and Services Tax (GST)	2	2	0	0	0	0	0	0	5	5	6	6	11	11	2	2	1	1	0	0	3	3	0	0	0	0	0	0	-	-	-	-	-	-	0	0	14	14	17	17		
17	Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(a) Power and Electricity	16	16	2	2	0	0	3	3	33	33	43	43	75	75	12	12	6	6	0	0	18	18	0	0	0	0	1	1	-	-	-	-	-	-	2	2	97	97	115	115		
	(b) Marketing Expenses	646	646	89	89	-	-	89	89	241	241	61	61	302	302	520	520	101	101	0	0	621	621	8	8	4	4	28	28	-	-	-	-	-	-	84	84	1,048	1,048	1,283	1,283		
	(c) Operating Lease Charges	68	68	10	10	1	1	11	11	136	136	179	179	316	316	52	52	26	26	0	0	78	78	1	1	1	1	3	3	-	-	-	-	-	-	7	7	405	405	484	484		
	(d) Insurtech and Insurance awareness Expenses	0	0	0	0	-	-	0	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	
	(e) Miscellaneous Expenses	180	180	13	13	1	1	14	14	180	180	237	237	418	418	68	68	34	34	0	0	103	103	1	1	2	2	9	9	-	-	-	-	-	-	9	9	541	541	735	735		
	TOTAL	3,190	3,190	467	467	28	28	495	495	5,512	5,512	6,843	6,843	12,355	12,355	3,468	3,468	1,039	1,039	6	6	4,514	4,514	36	36	51	51	151	151	-	-	-	-	-	-	302	302	17,408	17,408	21,094	21,094		
	In India	3,190	3,190	467	467	28	28	495	495	5,512	5,512	6,843	6,843	12,355	12,355	3,468	3,468	1,039	1,039	6	6	4,514	4,514	36	36	51	51	151	151	-	-	-	-	-	-	302	302	17,408	17,408	21,094	21,094		
	Outside India																																										

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

FORM NL-7-OPERATING EXPENSES SCHEDULE

(Amount in Rs. Lakhs)

					Miscellaneous																
Particulars	FIRE	Marine Cargo	Marine Hull	<u>Total Marine</u>	Motor OD	Motor TP	<u>Total Motor</u>	Health	Personal Accident	Travel Insurance	<u>Total Health</u>	Workmen's Compensation/ Employer's Liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments <sup>(b)</sup>	Other Miscellaneous segment	<u>Total Miscellaneous</u>	Grand Tot	Grand Total

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/		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments (b)		Other Miscellaneous		Total Miscellaneous		Grand Total	Grand Total
	For the correspondi ng quarter of the previous year Jun'22	Up to the correspond ing Quarter of the previous year Jun'22	For the correspond ing quarter of the previous year Jun'22	Up to the correspond ing Quarter of the previous year Jun'22	For the correspond ing quarter of the previous year Jun'22	Up to the correspond ing Quarter of the previous year Jun'22	For the correspond ing quarter of the previous year Jun'22	Up to the correspond ing Quarter of the previous year Jun'22	For the correspond ing quarter of the previous year Jun'22	Up to the correspond ing Quarter of the previous year Jun'22	For the correspond ing quarter of the previous year Jun'22	Up to the correspond ing Quarter of the previous year Jun'22	For the correspond ing quarter of the previous year Jun'22	Up to the correspond ing Quarter of the previous year Jun'22	For the correspond ing quarter of the previous year Jun'22	Up to the correspond ing Quarter of the previous year Jun'22	For the correspond ing quarter of the previous year Jun'22	Up to the correspond ing Quarter of the previous year Jun'22	For the correspond ing quarter of the previous year Jun'22	Up to the correspond ing Quarter of the previous year Jun'22	For the correspond ing quarter of the previous year Jun'22	Up to the correspond ing Quarter of the previous year Jun'22	For the correspond ing quarter of the previous year Jun'22	Up to the correspond ing Quarter of the previous year Jun'22	For the correspond ing quarter of the previous year Jun'22	Up to the correspond ing Quarter of the previous year Jun'22	For the correspond ing quarter of the previous year Jun'22	Up to the correspond ing Quarter of the previous year Jun'22	For the correspond ing quarter of the previous year Jun'22	Up to the correspond ing Quarter of the previous year Jun'22	For the correspond ing quarter of the previous year Jun'22	Up to the correspond ing Quarter of the previous year Jun'22	For the correspond ing quarter of the previous year Jun'22	Up to the correspond ing Quarter of the previous year Jun'22	For the correspond ing quarter of the previous year Jun'22	Up to the correspond ing Quarter of the previous year Jun'22				
1 Employees' remuneration & welfare benefits	564	564	138	138	0	0	138	138	2,100	2,100	4,972	4,972	7,072	7,072	2,027	2,027	518	518	1	1	2,547	2,547	18	18	22	22	31	31	-	-	-	-	-	-	127	127	9,817	9,817	10,519	10,519
2 Travel, conveyance and vehicle running expenses	35	35	8	8	-	-	-	8	114	114	281	281	396	396	76	76	32	32	0	0	109	109	1	1	1	1	2	2	-	-	-	-	-	-	8	8	516	516	559	559
3 Training expenses	1	1	0	0	-	-	0	0	4	4	11	11	15	15	2	2	1	1	-	-	4	4	0	0	0	0	0	0	-	-	-	-	-	-	1	1	20	20	21	21
4 Rents, rates & taxes	29	29	6	6	-	-	6	6	89	89	214	214	303	303	49	49	23	23	0	0	72	72	1	1	1	1	1	1	-	-	-	-	-	-	7	7	385	385	420	420
5 Repairs	7	7	1	1	-	-	1	1	21	21	50	50	70	70	11	11	5	5	0	0	17	17	0	0	0	0	0	0	-	-	-	-	-	-	2	2	89	89	97	97
6 Printing & stationery	20	20	1	1	-	-	1	1	17	17	40	40	57	57	19	19	3	3	0	0	23	23	0	0	0	0	0	0	-	-	-	-	-	-	1	1	81	81	102	102
7 Communication expenses	25	25	5	5	-	-	5	5	75	75	180	180	256	256	42	42	19	19	0	0	61	61	1	1	1	1	1	1	-	-	-	-	-	-	6	6	325	325	354	354
8 Legal & professional charges	14	14	3	3	-	-	3	3	44	44	105	105	148	148	24	24	11	11	0	0	35	35	0	0	0	0	1	1	-	-	-	-	-	-	3	3	189	189	206	206
9 Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(a) as auditor	0	0	0	0	-	-	0	0	1	1	3	3	4	4	1	1	0	0	-	-	1	1	0	0	0	0	0	0	-	-	-	-	-	-	0	0	6	6	6	6
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(i) Taxation matters	0	0	0	0	-	-	0	0	1	1	2	2	3	3	1	1	0	0	-	-	1	1	-	-	0	0	0	0	-	-	-	-	-	-	0	0	4	4	4	4
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(iii) Management services; and	0	0	0	0	-	-	0	0	1	1	3	3	4	4	1	1	0	0	-	-	1	1	0	0	0	0	0	0	-	-	-	-	-	-	0	0	5	5	6	6
(c) in any other capacity	0	0	-	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0
10 Advertisement and publicity	322	322	89	89	-	-	89	89	3,922	3,922	8,236	8,236	12,158	12,158	752	752	254	254	(0)	(0)	1,006	1,006	8	8	7	7	6	6	-	-	-	-	-	-	15	15	13,200	13,200	13,611	13,611
11 Interest & Bank Charges	33	33	7	7	-	-	7	7	100	100	241	241	341	341	55	55	26	26	0	0	81	81	1	1	1	1	2	2	-	-	-	-	-	-	8	8	434	434	474	474
12 Depreciation	45	45	9	9	-	-	9	9	139	139	334	334	474	474	77	77	36	36	0	0	113	113	1	1	1	1	2	2	-	-	-	-	-	-	11	11	602	602	657	657
13 Brand / Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14 Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
15 Information Technology Expenses	93	93	19	19	0	0	19	19	285	285	683	683	968	968	157	157	73	73	-	-	230	230	3	3	3	3	4	4	-	-	-	-	-	-	22	22	1,230	1,230	1,342	1,342
16 Goods and Services Tax (GST)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	3	3	3	3	3	
17 Others (to be specified)a	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(a) Power and Electricity	8	8	2	2	-	-	2	2	23	23	56	56	79	79	13	13	6	6	0	0	19	19	0	0	0	0	0	0	-	-	-	-	-	-	2	2	100	100	110	110
(b) Marketing Expenses	548	548	3	3	-	-	3	3	1,008	1,008	2,889	2,889	3,897	3,897	1,317	1,317	1,134	1,134	0	0	2,451	2,451	5	5	2	2	14	14	-	-	-	-	-	-	68	68	6,437	6,437	6,988	6,988
(c) Operating Lease Charges	39	39	8	8	-	-	8	8	121	121	290	290	411	411	67	67	31	31	0	0	98	98	1	1	1	1	2	2	-	-	-	-	-	-	9	9	522	522	569	569
(d) IRDA Registration renewal fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(e) Back Office Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(e) Co-insurance Administrative Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(f) Miscellaneous Expenses	133	133	9	9	-	-	9	9	131	131	313	313	444	444	72	72	33	33	0	0	106	106	1	1	1	1	7	7	-	-	-	-	-	-	10	10	569	569	711	711
TOTAL	1,916	1,916	308	308	0	0	308	308	8,198	8,198	18,903	18,903	27,101	27,101	4,764	4,764	2,207	2,207	2	2	6,973	6,973	42	42	43	43	75	75	-	-	-	-	-	-	302	302	34,535	34,535	36,760	36,760
In India	1,916	1,916	308	308	0	0	308	308	8,198	8,198	18,903	18,903	27,101	27,101	4,764	4,764	2,207	2,207	2	2	6,973	6,973	42	42	43	43	75	75	-	-	-	-	-	-	302	302	34,535	34,535	36,760	36,760
Outside India																																								

Notes:

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

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

(c) Expenses paid for various outsourcing activities/arrangements are to be booked under relevant line item on the basis of nature of services availed and not to be shown as "Outsourcing Expense"

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

(Amount in Rs. Lakhs)

	Particulars	As At Jun'23	As At Jun'22(Corresponding previous year)
1	Authorised Capital		
	Equity Shares of Rs 324,000,000 (Previous year - 324,000,000) of Rs. 10 each	32,400	32,400
	Preference Shares of Rs..... each	-	-
2	Issued Capital		
	298,805,700 (Previous Year: 298,805,700) Equity Shares of Rs.10 each	29,881	29,881
	Preference Shares of Rs..... each		
3	Subscribed Capital		
	298,805,700 (Previous Year: 298,805,700) Equity Shares of Rs.10 each	29,881	29,881
	Preference Shares of Rs..... each		
4	Called-up Capital		
	298,805,700 (Previous Year: 298,805,700) Equity Shares of Rs.10 each fully paid up	29,881	29,881
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (Amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses	-	-
	Expenses including commission or brokerage on	-	-
	Underwriting or subscription of shares	-	-
	Preference Shares of Rs..... each	-	-
5	Paid-up Capital		
	Equity Shares of Rs. ....each	-	-
	Preference Shares of Rs. .... Each	-	-
	<b>Total</b>	<b>29,881</b>	<b>29,881</b>

Notes:

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

Version 1 Upload Date: 11.08.2023

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

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

Notes: -

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

Version 1 Upload Date: 11.08.2023

## DETAILS OF EQUITY HOLDINGS OF INSURERS

PART (A):

## PARTICULARS OF THE SHAREHOLDING PATTERN OF THE CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED AS ON JUNE 30, 2023

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

## Footnotes

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

2 Indian Promoters - As defined under Regulation 2 (l)(h) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2022. Indian Promoters - As defined under Regulation 2 (l)(h) of the Insurance Regulatory and Development

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 June 30, 2023

Sl. No.	Category	No. of Investors	No. of shares held	% of shareholdings	Paid up equity (Rs. in lakhs)	Shares pledged or otherwise encumbered	Shares under Lock in Period		
(I)	(II)		(III)	(IV)	(V)	Number of shares(VI)	As a percentag e of Total Shares held (VII) = (VI)/ (III)*100	Number of Shares (VIII)	As a percentag e of Total Shares Held (IX) = (VIII)/(III ) *100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):								
1	M A M ARUNACHALAM (in the capacity of Karta of HUF)	1	1,48,660	0.08	1.49	-	-	-	-
2	M A ALAGAPPAN HUF(M A Alagappan hold shares in the capacity as kartha )	1	1,30,660	0.07	1.31	-	-	-	-
3	M M Muthiah HUF (M M Murugappan hold shares in the capacity as kartha)	1	2,77,360	0.15	2.77	-	-	-	-
4	M M MURUGAPPAN HUF(M M Murugappan holds shares in the capacity as kartha)	1	3,55,330	0.19	3.55	-	-	-	-
5	A VELLAYAN (Hold shares in the capacity as Kartha of HUF)	1	2,49,500	0.13	2.50	-	-	-	-
6	UMAYAL.R.	1	2,26,580	0.12	2.27	-	-	-	-
7	A VENKATACHALAM (Hold shares in the capacity as Kartha of HUF)	1	2,52,000	0.13	2.52	-	-	-	-
8	VALLI ANNAMALAI	1	1,57,127	0.08	1.57	7000	4.45	-	-
9	M VELLACHI	1	5,97,425	0.32	5.97	-	-	-	-
10	M A M ARUNACHALAM	1	4,70,160	0.25	4.70	-	-	-	-
11	ARUN ALAGAPPAN	1	8,33,090	0.44	8.33	-	-	-	-
12	M.A.ALAGAPPAN	1	7,10,000	0.38	7.10	6000	0.85	-	-
13	LAKSHMI CHOCCA LINGAM	1	1,58,660	0.08	1.59	-	-	-	-
14	A VELLAYAN	1	3,82,400	0.20	3.82	-	-	-	-
15	M M VENKATACHALAM	1	4,000	0.00	0.04	-	-	-	-
16	LAKSHMI VENKATACHALAM	1	1,200	0.00	0.01	-	-	-	-
17	MEYYAMMAI VENKATACHALAM	1	3,58,580	0.19	3.59	-	-	-	-
18	S VELLAYAN(S VELLAYAN AND A VELLAYAN hold shares on behalf of M V Seetha Subbiah Benefit trust)	1	14,500	0.01	0.15	-	-	-	-
19	M V Murugappan - HUF ( Valli Arunachalam holds shares in the capacity as karta)	1	5,43,330	0.29	5.43	-	-	-	-
20	M M MURUGAPPAN	1	2,09,715	0.11	2.10	-	-	-	-
21	A M MEYYAMMAI	1	9,31,500	0.50	9.32	-	-	-	-
22	M V SUBBIAH (Hold shares in the capacity as Kartha of HUF)	1	1,71,200	0.09	1.71	-	-	-	-
23	MEENAKSHI MURUGAPPAN	1	70	0.00	0.00	-	-	-	-
24	A VENKATACHALAM	1	5,13,610	0.27	5.14	-	-	-	-
25	V NARAYANAN	1	2,81,140	0.15	2.81	-	-	-	-
26	V ARUNACHALAM	1	3,38,990	0.18	3.39	-	-	-	-
27	ARUN VENKATACHALAM	1	2,00,000	0.11	2.00	-	-	-	-
28	SOLACHI RAMANATHAN	1	8,500	0.00	0.09	-	-	-	-
29	A V NAGALAKSHMI	1	3,600	0.00	0.04	-	-	-	-
30	M V AR MEENAKSHI	1	4,49,630	0.24	4.50	-	-	-	-
31	A KEERTIKA UNNAMALAI	1	500	0.00	0.01	-	-	-	-
32	SIGAPI ARUNACHALAM	1	2,27,990	0.12	2.28	15000	6.58	-	-
33	UMA RAMANATHAN	1	2,000	0.00	0.02	-	-	-	-
34	V VASANTHA	1	2,300	0.00	0.02	-	-	-	-
35	DHRUV M ARUNACHALAM	1	11,000	0.01	0.11	-	-	-	-
36	PRANAV ALAGAPPAN	1	28,050	0.01	0.28	-	-	-	-
38	VALLI ALAGAPPAN	1	1,020	0.00	0.01	-	-	-	-
	Total	37	92,51,377	4.93	92.5	28,000			
ii)	Bodies corporate:			-	0.00	-	-	-	-
1	AMBADI ENTERPRISES LTD	1	10,58,200	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	7,07,66,595	37.69	707.67	-	-	-	-
6	M A ALAGAPPAN HOLDINGS PRIVATE LIMITED	1	5,29,860	0.28	5.30	-	-	-	-

7	M A MURUGAPPAN HOLDINGS LLP	1	5,46,860	0.29	5.47	-	-	-	-
8	Murugappa & Sons	1	8,63,980	0.46	8.64				
	<b>Total</b>	<b>8</b>	<b>7,38,09,125</b>	<b>39.31</b>	<b>738.09</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
iii)	<b>Financial Institutions/Banks</b>			-			-	-	-
iv)	<b>Central Government/State Government(s)/President of India</b>			-			-	-	-
v)	<b>Persons acting in Concert (Please specify)</b>			-			-	-	-
vi)	<b>Any Others</b>			-			-	-	-
1	M.M.MUTHIAH RESEARCH FOUNDATION	1	2,80,920	0.15	2.81	-	-	-	-
2	LAKSHMI RAMASWAMY FAMILY TRUST(AA ALAGAMMAI & LAKSHMI RAMASWAMY HOLDS SHARES ON BEHALF OF THE TRUST)	1	7,43,000	0.40	7.43	-	-	-	-
3	AR LAKSHMI ACHI TRUST	1	3,91,510	0.21	3.92		-		
4	MV MUTHIAH FAMILY TRUST (M M VENKATACHALAM & M V MUTHIAH HOLDS SHARES ON BEHALF OF THE TRUST)	1	4,59,830	0.24	4.60		-		
5	MM VEERAPPAN FAMILY TRUST(MM MURUGAPPAN & MEENAKSHI MURUGAPPAN HOLDS SHARES ON BEHALF OF THE TRUST)	1	4,68,055	0.25	4.68		-		
6	MV SUBRAMANIAN FAMILY TRUST (Mr. M M Venkatachalam hold shares on behalf of the trust)	1	4,59,830	0.24	4.60		-		
7	M M MUTHIAH FAMILY TRUST (M M MURUGAPPAN & M M MUTHIAH HOLDS SHARES ON BEHALF OF THE TRUST)	1	4,78,055	0.25	4.78		-		
8	MURUGAPPA EDUCATIONAL AND MEDICAL FOUNDATION	1	7,26,200	0.39	7.26		-		
9	Lakshmi Venkatachalam Family Trust(M M Venkatachalam&Lakshmi Venkatachalam are trustees of trust)	1	3,79,905	0.20	3.80				
10	Meenakshi Murugappan Family Trust (M M Murugappan & Meenakshi Murugappan are trustees of the trust)	1	5,00,000	0.27	5.00				
11	M M Murugappan Family Trust (M M Murugappan & Meenakshi Murugappan are trustees of the trust)	1	2,31,800	0.12	2.32				
12	Murugappan Arunachalam Children Trust (Sigapi Arunachalam alongwith others hold shares on behalf of Trust)	1	2,15,410	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	2,20,278	0.12	2.20				

15	M A Alagappan Grand Children Trust (Arun Alagappan& AA Alagammai hold shares on behalf of the Trust)	1	2,16,777	0.12	2.17				
16	Saraswathi Trust (M V Subiah & S Vellayan are trustees of the trust)	1	5,15,180	0.27	5.15				
17	Shambho Trust (M V Subiah & S Vellayan are trustees of the trust)	1	5,97,340	0.32	5.97				
18	MM Venkatachalam Family Trust(MM Venkatachalam&Lakshmi Venkatachalam hold	1	4,03,900	0.22	4.04				
	Total	18	73,02,490	3.89	73.02	-	-	-	-
A.2	<b>Foreign Promoters</b>			-			-	-	-
i)	Individuals (Names of major shareholders):			-			-	-	-
	VALLI ARUNACHALAM	1	4,96,095	0.26	4.96				
	VALLAMMAI MURUGAPPAN	1	17,032	0.01	0.17				
ii)	Bodies Corporate			-			-	-	-
	(i)			-			-	-	-
	(ii)			-			-	-	-
	(iii)			-			-	-	-
iii)	Any other (Please Specify)			-			-	-	-
	<b>Sub total</b>	65	9,08,76,119	48.40	908.76	28,000	-	-	-
				-			-	-	-
B	<b>Non Promoters</b>			-			-	-	-
B.1	<b>Public Shareholders</b>			-			-	-	-
1.1)	<b>Institutional</b>			-			-	-	-
i)	Mutual Funds		4,83,05,180	25.72	483.05	-	-	-	-
ii)	Foreign Portfolio Investors		2,09,82,864	11.17	209.83	-	-	-	-
iii)	Banks/ Financial Institutions		31,260	0.02	0.31	-	-	-	-
iv)	Insurance Companies		17,16,770	0.91	17.17	-	-	-	-
v)	FII belonging to foreign promoter			-		-	-	-	-
vi)	FII - others		2,36,660	0.13	2.37	-	-	-	-
vii)	Provident Fund/Pension Fund			-		-	-	-	-
viii)	Alternative Investment Funds/ VCF		9,65,923	0.51	9.66	-	-	-	-
ix)	Any Other			-		-	-	-	-
				-			-	-	-
1.2)	<b>Central Governemnt/State Government (s)/ President of India</b>			-			-	-	-
	Shareholding by Companies or Bodies Corporate where Central / State Government is a promoter		8,66,660	0.46	8.67				
1.3)	<b>Non - Institutions</b>			-			-	-	-
i)	Individual share capital upto Rs. 2 Lacs		1,40,90,834	7.50	140.91	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs		30,26,639	1.61	30.27	-	-	-	-
iii)	NBFCs registered with RBI		-	-	0.00	-	-	-	-
iv)	Any Other (specify)			-	0.00	-	-	-	-
	Trusts		25,701	0.01	0.26	-	-	-	-
	Non-Resident Indian (NRI)		17,75,540	0.95	17.76	-	-	-	-
	Clearing Members		294	0.00	0.00	-	-	-	-
	Qualified Institutional Buyer			-			-	-	-
	Bodies Corporate		36,24,224	1.93	36.24		-	-	-
	IEPF		8,52,262	0.45	8.52	-	-	-	-
	HUF		4,00,532	0.21	4.01				
v)	Alternate Investment Fund			-			-	-	-
	<b>Total</b>		9,69,01,343	51.60	969.01		-	-	-
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>		9,69,01,343	51.60	969.01		-	-	-
	<b>Grand Total</b>		18,77,77,462	100.00	1877.77	28,000			

- 1 At A.1 and A.2 of Part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.
- 2 Insurers are required to highlight the categories which fall within the purview of Regulation II(l)(ii) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000.
- 3 Details of investors (excluding employees holding under ESOP) have to be provided where the Insurance company is unlisted
- 4 Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the Insurance company is listed.
- # Please specify the names of the Fils, indicating those Fils which belong to the Group of the Joint Venture partner/foreign investor of the Indian insurance company.
- \$ Please specify the names of the OCBs, indicating those OCBs which belong to the Group of the Joint Venture partner/foreign investor of the Indian insurance company.

Name of the Indian Promoter: KARTIK INVESTMENTS TRUST LIMITED  
Shareholding pattern as on June30, 2023

Sl. No.	Category	No. of shares held	% age of holding	Paid up equity (Rs. In Lakhs)	Shares pledged or otherwise encumbered	
					Number of shares (V)	As a percentage of (VI) - (V)/(III)*100
I	<b>Promoters' holding</b>				NIL	NIL
I(a)	<b>Promoters</b>					
	<b>Indian promoters</b>					
	<b>Individuals holding</b>					
	A Vellayan	50	0.02	0.01		
	A Venkatachalam	50	0.02	0.01		
	M A Alagappan	100	0.04	0.01		
	M M Murugappan	100	0.04	0.01		
	Vellachi Murugappan	50	0.02	0.005		
	M V Subbiah	100	0.04	0.01		
	<b>Bodies Corporate</b>					
	M.A. Alagappan Holdings Private Limited	50	0.02	0.01		
	M.A. Murugappan Holdings LLP	50	0.02	0.01		
	Murugappa Educational & Medical Foundation	12220	5.01	1.22		
	AMM Vellayan & Sons Private Limited	3700	1.52	0.37		
	AR Lakshmi Achi Trust	4000	1.64	0.40		
	Carborundum Universal Limited	24240	9.93	2.42		
	E.I.D.Parrry (India) Ltd.	23600	9.67	2.36		
	M.M.Muthiah Research Foundation	4960	2.03	0.50		
	Ambadi Investments Limited	74758	30.64	7.48		
	Parrry Enterprises India Limited	32	0.01	0.00		
	Cholamandalam Financial Holdings Limited	33790	13.85	3.38		
	Chola Business Services Limited	550	0.23	0.06		
	Murugappa & Sons	100	0.04	0.01		
I(b)	<b>Foreign promoters</b>					
	<b>Individuals</b>					
	Valli Arunachalam	50	0.02	0.005		
	Bodies Corporate	-	-	-		
2	Persons Acting in concert					
	<b>Sub Total</b>	<b>182550</b>	<b>74.82</b>	<b>18.255</b>	<b>NIL</b>	<b>NIL</b>
II.	<b>Non Promoters' Holding</b>					
1	<b>Institutional Investors</b>				NIL	NIL
a	Mutual Funds and UTI	-	-	-		
b	Banks, Financial Institutions, Insurance Companies	-	-	-		
	(Central / State Government / Non Government Institutions)	-	-	-		
c	FII's	-	-	-		
2	<b>Others</b>	381	0.16	0.04		
a.	Private Corporate Bodies	29440	12.07	2.94		
b.	Indian Public	31529	12.92	3.15		
c.	NRIs	100	0.04	0.01		
d.	OCB's	-	-	-		
e.	FII's	-	-	-		
f.	Employees	-	-	-		
g.	Trusts	-	-	-		
h.	Directors (independent Director)	-	-	-		
i.	NSDL/CDSL TRANSIT POSITION	-	-	-		
	<b>Sub - Total</b>	<b>61450</b>	<b>25.18</b>	<b>6.15</b>	<b>NIL</b>	<b>NIL</b>
	<b>Grand Total</b>	<b>244000</b>	<b>100.00</b>	<b>24.40</b>	<b>NIL</b>	<b>NIL</b>

## PART B:

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

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

Sl. No.	Category	No. Of Investors	No. of shares held	% of shareholdings	Paid up equity (Rs. in lakhs)	Shares pledged or otherwise encumbered	Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares(VI)  As a percentag e of Total Shares held (VII) = (VI)/ (III)*100	Number of Shares (VIII)	As a percentag e 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):							
1	M A M ARUNACHALAM (in the capacity of Karta of HUF)		19892	4.14	1.99	0.00	0.00	-
2	M A ALAGAPPAN HUF(M A Alagappan hold shares in the capacity as kartha )		15692	3.27	1.57	0.00	0.00	-
3	M M Muthiah HUF (M M Murugappan hold shares in the capacity as kartha)		0	-	-	0.00	0.00	-
4	M M MURUGAPPAN		17666	3.68	1.77	0.00	0.00	-
5	A VELLAYAN (Hold shares in the capacity as Kartha of HUF)		0	-	-	0.00	0.00	-
6	UMAYAL.R.		0	-	-	0.00	0.00	-
7	A VENKATACHALAM (Hold shares in the capacity as Kartha of HUF)		0	-	-	0.00	0.00	-
8	VALLI ANNAMALAI		0	-	-	0	0.00	-
9	M VELLACHI		13879	2.89	1.39	0.00	0.00	-
10	M A M ARUNACHALAM		51926	10.82	5.19	0.00	0.00	-
11	ARUN ALAGAPPAN		39782	8.29	3.98	0.00	0.00	-
12	M.A.ALAGAPPAN		19892	4.14	1.99	0	0.00	-
13	LAKSHMI CHOCCA LINGAM		0	-	-	0.00	0.00	-
14	A VELLAYAN		8088	1.69	0.81	0.00	0.00	-
15	M M VENKATACHALAM		0	-	-	0.00	0.00	-
16	LAKSHMI VENKATACHALAM		0	-	-	0.00	0.00	-
17	MEYYAMMAI VENKATACHALAM		0	-	-	0.00	0.00	-
18	S VELLAYAN/S VELLAYAN AND A VELLAYAN hold shares on behalf of M V Seetha Subbiah Benefit trust)		0	-	-	0.00	0.00	-
19	M V Murugappan - HUF ( Valli Arunachalam holds shares in the capacity as karta)		24958	5.20	2.50	0.00	0.00	-
20	M M MURUGAPPAN		19770	4.12	1.98	0.00	0.00	-
21	A M MEYYAMMAI		0	-	-	0.00	0.00	-
22	M V SUBBIAH (Hold shares in the capacity as Kartha of HUF)		11778	2.45	1.18	0.00	0.00	-
23	MEENAKSHI MURUGAPPAN		2100	0.44	0.21	0.00	0.00	-
24	A VENKATACHALAM		25658	5.35	2.57	0.00	0.00	-
25	VALLI MUTHIAH		0	-	-	0.00	0.00	-
26	V NARAYANAN		8784	1.83	0.88	0.00	0.00	-
27	V ARUNACHALAM		8786	1.83	0.88	0.00	0.00	-
28	ARUN VENKATACHALAM		0	-	-	0.00	0.00	-
29	SOLACHI RAMANATHAN		0	-	-	0.00	0.00	-
30	A V NAGALAKSHMI		0	-	-	0.00	0.00	-
31	M V AR MEENAKSHI		1400	0.29	0.14	0.00	0	-
32	A KEERTIKA UNNAMALAI		0	-	-	0.00	0.00	-
33	SIGAPTI ARUNACHALAM		0	-	-	0	0.00	-
34	UMA RAMANATHAN		0	-	-	0.00	0.00	-
35	V VASANTHA		0	-	-	0.00	0.00	-
36	DHIRUV M ARUNACHALAM		0	-	-	0.00	0.00	-
37	FRANAV ALAGAPPAN		0	0.00	-	0.00	0.00	-
38	VALLI ALAGAPPAN		0	0.00	-	0.00	0.00	-
39	M V SUBBIAH		13180	2.75	1.32	0.00	0.00	-
40	M V SEETHA SUBBIAH		1736	0.36	0.17	0.00	0.00	-
41	A A ALAGAMMAI		4200	0.88	0.42	0.00	0.00	-
42	S VELLAYAN		26354	5.49	2.64	0.00	0.00	-
43	M M MUTHIAH		19768	4.12	1.98	0.00	0.00	-
44	M M VEERAPPAN		19768	4.12	1.98	0.00	0.00	-

45	M A ALAGAPPAN JT M M VENKATACHALAM JT A VENKATACHALAM ( on behalf of Kadamane Estates & Co)	480	0.10	0.05	0.00	0.00	-	-
46	M A ALAGAPPAN JT M A M ARUNACHALAM (on behalf of Murugappan Arunachalam Children Trust)	7750	1.61	0.78	0.00	0.00	-	-
	<b>Total</b>	3,83,287		38.33	-	0.0	-	-
ii)	<b>Bodies corporate:</b>			-				
1	AMBADI ENTERPRISES LTD	0	0.00	-	-	0.00	-	-
2	A M M VELLAYAN SONS P LTD	0	0.00	-	-	0.00	-	-
3	CARBORUNDUM UNIVERSAL LIMITED	0	0.00	-	-	0.00	-	-
4	M.M.MUTHIAH SONS PRIVATE LTD	0	0.00	-	-	0.00	-	-
5	AMBADI INVESTMENTS LIMITED	0	0.00	-	-	0.00	-	-
6	M A ALAGAPPAN HOLDINGS PRIVATE LIMITED	0	0.00	-	-	0.00	-	-
7	M A MURUGAPPAN HOLDINGS LLP	0	0.00	-	-	0.00	-	-
8	Murugappa & Sons	0	0.00	-	-	0.00	-	-
	<b>Total</b>	-		-				
iii)	<b>Financial Institutions/Banks</b>			-				
iv)	<b>Central Government/State Government(s)/President of India</b>			-				
v)	<b>Persons acting in Concert (Please specify)</b>			-				
vi)	<b>Any Others</b>			-				
1	M.M.MUTHIAH RESEARCH FOUNDATION	0	0.00	-	-	0.00	-	-
2	LAKSHMI RAMASWAMY FAMILY TRUST(AA ALAGAMMAI & LAKSHMI RAMASWAMY HOLDS SHARES ON BEHALF OF THE TRUST)	0	0.00	-	-	0.00	-	-
3	AR LAKSHMI ACHI TRUST	0		-	-	0.00	-	-
4	MV MUTHIAH FAMILY TRUST (M M VENKATACHALAM & M V MUTHIAH HOLDS SHARES ON BEHALF OF THE TRUST)	38485	8.07	3.85	-	0.00	-	-
5	MM VEERAPPAN FAMILY TRUST(MM MURUGAPPAN & MEENAKSHI MURUGAPPAN HOLDS SHARES ON BEHALF OF THE TRUST)	0	0.00	-	-	0.00	-	-
6	MV SUBRAMANIAN FAMILY TRUST (Mr. M M Venkatachalam hold shares on behalf of the trust)	38485	8.07	3.85	-	0.00		-
7	M M MUTHIAH FAMILY TRUST (M M MURUGAPPAN & M M MUTHIAH HOLDS SHARES ON BEHALF OF THE TRUST)	0	0.00	-	-	0.00	-	-
8	MURUGAPPA EDUCATIONAL AND MEDICAL FOUNDATION	0	0.00	-	-	0.00	-	-
9	Lakshmi Venkatachalam Family Trust(M M Venkatachalam&Lakshmi Venkatachalam are trustees of trust)	0	0.00	-	-	0.00	-	-
10	Meenakshi Murugappan Family Trust (M M Murugappan & Meenakshi Murugappan are trustees of the trust)	0	0.00	-	-	0.00	-	-
11	M M Murugappan Family Trust (M M Murugappan & Meenakshi Murugappan are trustees of the trust)	0	0.00	-	-	0.00	-	-
12	Murugappan Arunachalam Children Trust (Sigapi Arunachalam alongwith others hold shares on behalf of Trust)	0	0.00	-	-	0.00	-	-
13	Valli Subbiah Benefit Trust (S Vellayan & A Vellayan holds shares on behalf of the Trust)	0	0.00	-	-	0.00	-	-
14	Arun Murugappan Children's Trust (MAM Arunachalam & Sigappi Arunachalam hold on behalf of the trust)	0	0.00	-	-	0.00	-	-
15	M A Alagappan Grand Children Trust (Arun Alagappan& AA Alagammai hold shares on behalf of the Trust)	0	0.00	-	-	0.00		-
16	Saraswathi Trust (M V Subiah & S Vellayan are trustees of the trust)	0	0.00	-	-	0.00	-	-
17	Shambho Trust (M V Subiah & S Vellayan are trustees of the trust)	0	0.00	-	-	0.00	-	-
18	lakshmi Venkatachalam Family Trust(MM Venkatachalam&Lakshmi Venkatachalam hold shares on behalf oftrust)	2100	0.44	0.21	-	0.00		-
	<b>Total</b>	79,070	16.58	7.91	-	0.00	-	-
A.2	<b>Foreign Promoters</b>			-	-	0.00	0	
i)	<b>Individuals (Names of major shareholders):</b>			-				
	VALLI ARUNACHALAM	13879	2.89	1.39	-	0.00	-	-
	VALLIAMMAI MURUGAPPAN			-				
ii)	<b>Bodies Corporate</b>	-	-	-	-	0.00	-	-

	(i)	-	-	-	-	0.00	-	-
	(ii)	-	-	-	-	0.00	-	-
	(iii)	-	-	-	-	0.00	-	-
iii)	Any other (Please Specify)	-	0.00	-	-	0.00	-	-
	<b>Sub total</b>	13,879	2.89	1.39	-	0.00	-	-
<b>B</b>	<b>Non Promoters</b>	0	0.00	-	0	0.00	0	0
<b>B.1</b>	<b>Public Shareholders</b>	0	0.00	-	0	0.00	0	0
<b>1.1)</b>	<b>Institutional</b>	0	0.00	-	0	0.00	0	0
i)	Mutual Funds	0	0.00	-	-	0.00	-	-
ii)	Foreign Portfolio Investors	0	0.00	-	-	0.00	-	-
iii)	Banks / Financial Institutions	0	0.00	-	-	0.00	-	-
iv)	Insurance Companies	-	-	-	-	0.00	-	-
v)	FII belonging to foreign promoter	-	0.00	-	-	0.00	-	-
vi)	FII - others	0	0.00	-	-	0.00	-	-
vii)	Provident Fund/Pension Fund	-	0.00	-	-	0.00	-	-
viii)	Alternative Investment Fund	0	0.00	-	-	0.00	-	-
ix)	Any Other	-	0.00	-	-	0.00	-	-
		-	0.00	-	-	0.00	-	-
<b>1.2)</b>	<b>Central Governemnt/State Government (s)/ President of India</b>		0.00	-	-	0.00	-	-
<b>1.3)</b>	<b>Non - Institutions</b>		0.00	-	-	0.00	-	-
i)	Individual share capital upto Rs. 2 Lacs	3764	0.78	0.38	-	0.00	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	0	0.00	-	-	0.00	-	-
iii)	NBFCs registered with RBI	0	0.00	-	-	0.00	-	-
iv)	Any Other (specify)	-	0.00	-	-	0.00	-	-
	Trusts	0	0.00	-	-	0.00	-	-
	Non-Resident Indian (NRI)	0	0.00	-	-	0.00	-	-
	Clearing Members	0	0.00	-	-	0.00	-	-
	Qualified Institutional Buyer		0.00	-	-	0.00	-	-
	NRI (Non repatriable)	0	0.00	-	-	0.00	-	-
	Bodies Corporate	0	0.00	-	-	0.00	-	-
	IEPF	0	0.00	-	-	0.00	-	-
v)	Alternate Investment Fund	0	0.00	-	-	0.00	-	-
	<b>Total</b>	3764	0.78	0.38	-	0.00	-	-
<b>B.2</b>	<b>Non Public Shareholders</b>		-	-	-	0.00	-	-
2.1)	Custodian/DR Holder	0	0.00	-	-	0.00	-	-
2.2)	Employee Benefit Trust	0	0.00	-	-	0.00	-	-
2.3)	Any Other	0	0.00	-	-	0.00	-	-
	<b>sub total</b>	3764		0.38	-	0.00	-	-
	<b>Grand Total</b>	4,80,000	100.00	48.00	0	0.00	0	-

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

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

2 Insurers are required to highlight the categories which fall within the purview of Regulation II(f)(ii) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000.

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.

## PART B:

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

Name of the Indian Promoter: Ambadi Investments Ltd

Shareholding pattern as on June 30, 2023

Sl. No.	Category	No. of shares held	% age of holding	Paid up equity (Rs. In Lakhs)	Shares pledged or otherwise encumbered	
					Number of shares (V)	As a percentage of (VI) - (V)/(III)*100
I(a)	Promoters					
	Indian promoters					
	Individuals (Major Holdings)				NIL	NIL
	M V Subbiah	20684	0.85	2.07		
	M.A.ALAGAPPAN	88501	3.62	8.85		
	M V AR MEENAKSHI	11554	0.47	1.16		
	M A ALAGAPPAN (HUF)	20212	0.83	2.02		
	A A ALAGAMMAI	43810	1.79	4.38		
	V ARUNACHALAM	81100	3.32	8.11		
	M V SUBBIAH	500	0.02	0.05		
	M V SEETHA SUBBIAH	500	0.02	0.05		
	S VELLAYAN	500	0.02	0.05		
	A VENKATACHALAM	54151	2.22	5.42		
	MEYYAMMAI VENKATACHALAM	1300	0.05	0.13		
	M M SEETHALAKSHMI	77300	3.16	7.73		
	M M MURUGAPPAN	32500	1.33	3.25		
	M M MURUGAPPAN (Trustee)	50000	2.05	5.00		
	M M MURUGAPPAN (Trustee)	6500	0.27	0.65		
	M M MURUGAPPAN (HUF Account)	59400	2.43	5.94		
	M M MURUGAPPAN	22000	0.90	2.20		
	M M MURUGAPPAN	30149	1.23	3.01		
	M M MURUGAPPAN (Trustee)	66400	2.72	6.64		
	M M MURUGAPPAN (Trustee)	66400	2.72	6.64		
	M M VENKATACHALAM	54300	2.22	5.43		
	M M VENKATACHALAM (Trustee)	56800	2.32	5.68		
	M M VENKATACHALAM (Trustee)	53800	2.20	5.38		
	M M VENKATACHALAM (Trustee)	59500	2.44	5.95		
	M M VENKATACHALAM (Trustee)	56800	2.32	5.68		
	A VELLAYAN	57582	2.36	5.76		
	LALITHA VELLAYAN	4100	0.17	0.41		
	M A M ARUNACHALAM	200500	8.21	20.05		
	SIGAPI ARUNACHALAM	31626	1.29	3.16		
	M A M ARUNACHALAM	32000	1.31	3.20		
	V NARAYANAN	78005	3.19	7.80		
	M V SUBBIAH	10538	0.43	1.05		

	VALLI ARUNACHALAM	250	0.01	0.03		
	M V MURUGAPPAN (HUF)	200301	8.20	20.03		
	ARUN ALAGAPPAN	94522	3.87	9.45		
	PRANAV ALAGAPPAN	31627	1.29	3.16		
	ARUN VENKATACHALAM	100200	4.10	10.02		
	M.M.VENKATACHALAM	102	0.00	0.01		
	ARUN ALAGAPPAN (Trustee)	25412	1.04	2.54		
	M A M ARUNACHALAM	25400	1.04	2.54		
	M V SUBBIAH (Trustee)	276500	11.32	27.65		
	Individual (other holding)	-	-	-		
	<b>Bodies Corporate</b>					
	M A ALAGAPPAN HOLDINGS PRIVATE LIMITED	41000	1.68	4.10		
	AR LAKSHMI ACHI TRUST	162	0.01	0.02		
	A M M VELLAYAN SONS P LTD	187	0.01	0.02		
	AMBADI ENTERPRISES LTD	800	0.03	0.08		
	M.M.MUTHIAH RESEARCH FOUNDATION	14534	0.59	1.45		
	M A MURUGAPPAN HOLDINGS PRIVATE LIMITED	41000	1.68	4.10		
I(b)	Foreign promoters					
	Individuals	-	-	-		
	Bodies Corporate	-	-	-		
	PARRY MURRAY AND COMPANY LIMITED	33500	1.37	3.35		
	<b>Sub Total</b>	<b>2314509</b>	<b>94.74</b>	<b>231.45</b>	<b>NIL</b>	<b>NIL</b>
					<b>Shares pledged or otherwise encumbered</b>	
Sl. No.	Category	No. of shares held	% age of holding	Paid up equity (Rs. In Lakhs)	Number of shares (V)	As a percentage of (VI) - (V)/(III)*100
II.	<b>Non Promoters' Holding</b>					
1	Institutional Investors				NIL	NIL
a.	Mutual Funds and UTI	-	-	-		
b.	Banks, Financial Institutions, Insurance Companies (Central / State Government / Non Government Institutions)	-	-	-		
c.	FIs:	-	-	-		
(i)	FII belonging to foreign promoter	-	-	-		
(ii)	FII - others	-	-	-		
2	Others				NIL	NIL
a.	Private Corporate Bodies					
b.	Indian Public	128513	5.26	12.85		
c.	NRIs	-	-	-		
	OCBs	-	-	-		
(i)	OCBs belonging to foreign promoters	-	-	-		
(ii)	OCBs - Others	-	-	-		
	FIs	-	-	-		
(i)	FII belonging to foreign promoter	-	-	-		
(ii)	FII - others	-	-	-		
e.	Employees	-	-	-	NIL	NIL
f.	Trusts	-	-	-		
g.	Directors (Independent Director)	-	-	-		
h.	Depository transit position	-	-	-		
	<b>Sub - Total</b>	<b>128513</b>	<b>5.26</b>	<b>12.85</b>	<b>NIL</b>	<b>NIL</b>
	<b>Grand Total</b>	<b>2443022</b>	<b>100.00</b>	<b>244.30</b>	<b>NIL</b>	<b>NIL</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 7(ii) of the Insurance Regulatory and Development Authority of India (Registration of Indian Insurance Companies) Regulations, 2022.
- 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.
- Person acting in concert' shall have the same meaning as assigned to it under SEBI (Substantial
- # 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.
- Nature of business, years in business of investor's companies: The Company is engaged in Investing in companies and has experience of over 75 years of experience.

Part B

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

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

- At A.1 and A.2 of Part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.
  - Insurers are required to highlight the categories which fall within the purview of Regulation 7(ii) of the Insurance Regulatory and Development Authority of India (Registration of Indian Insurance Companies) Regulations, 2022.
  - Details of investors (excluding employees holding under ESOP) have to be provided where the Insurance company is unlisted
  - Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the Insurance company is listed.
- Person acting in concert' shall have the same meaning as assigned to it under SEBI (Substantial
- # Please specify the names of the FIIs, indicating those FIIs which belong to the Group of the Joint Venture partner/foreign investor of the Indian insurance company.
- \$ Please specify the names of the OCBs, indicating those OCBs which belong to the Group of the Joint Venture partner/foreign investor of the Indian insurance company.

**PART B:**

**PARTICULARS OF THE SHAREHOLDING PATTERN IN THE INDIAN PROMOTER COMPANY(S) AS INDICATED AT (A) ABOVE AS ON June 30, 2023**

**PARTICULARS OF THE SHAREHOLDING PATTERN IN THE INDIAN PROMOTER COMPANY(S) AS INDICATED AT (A) ABOVE AS ON JUNE 30, 2023**

**Name of the Indian Promoter: PARRYS INVESTMENTS LIMITED**

(Please repeat the tabulation in case of more than one Indian Promoter)

Sl. No.	Category	No. of Investors	No. of shares held	% of shareholdings	Paid up equity (Rs. in lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares(VI)	As a percentag e of Total Shares held (VII) = (VI)/ (III)*100	Number of Shares (VIII)	As a percentag e of Total Shares Held (IX) = (VIII)/(III ) *100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):								
	Individuals:								
1	M M MURUGAPPAN HUF (Karta - M M MURUGAPPAN)								
2	UMAYAL R								
3	VALLI ANNAMALAI								
4	VELLACHI MURUGAPPAN								
5	VALLI SUBBIAH								
6	M A M ARUNACHALAM(MAM Arunachalam&Sigappi Arunachalam behalf of Arun Murugappan Children's Trust)								
7	ARUN ALAGAPPAN (Arun Alagappan&AA Alagammai holds behalf of MA Alagappan Grand Children Trust)								
8	M A M ARUNACHALAM								
9	ARUN ALAGAPPAN								
10	M.A.ALAGAPPAN								
11	LAKSHMI CHOCCA LINGAM								
12	A VELLAYAN								
13	M M VENKATACHALAM								
14	LAKSHMI VENKATACHALAM								
15	LALITHA VELLAYAN								
16	MEYYAMMAI VENKATACHALAM								
17	S VELLAYAN								
18	M V MURUGAPPAN HUF (Karta - VALLI ARUNACHALAM)								
19	M M MURUGAPPAN								
20	A M MEYYAMMAI								
21	M V SUBBIAH (in the capacity of Karta in HUF)								
22	MEENAKSHI MURUGAPPAN								
23	M V SEETHA SUBBIAH								
24	M V SUBBIAH								
25	A VENKATACHALAM								
26	V NARAYANAN								
27	V ARUNACHALAM								
28	ARUN VENKATACHALAM								
29	SOLACHI RAMANATHAN								
30	A V NAGALAKSHMI								
31	M V AR MEENAKSHI								
32	A.KEERTIKA UNNAMALAI								
33	SIGAPI ARUNACHALAM								
34	V VASANTHA								
35	DHRUV M ARUNACHALAM								
36	PRANAV ALAGAPPAN								
37	Sivagami Natesan								
38	Kanika Subbiah								
39	Karthik Subbiah								
40	Kabir Subbiah								
41	A Vellayan (in the capacity of Karta in HUF)								
42	Anannya Lalitha Arunachalam								
43	A Venkatachalam (In the capacity of Karta in HUF)								
44	M M Muthiah HUF (Karta - M M Murugappan)								
45	M M Seethalakshmi								
46	M M Muthiah								
47	M V Muthiah								
48	Niranthara Alamelu Jawahar								
49	M V Subramanian								
50	Murugappan Arunachalam Alagappan HUF (Karta - M A Alagappan)								

51	AMM ARUNACHALAM HUF (Karta - M A Alagappan)								
52	A A Alagammai								
53	Lakshmi Ramaswamy								
54	Valli Alagappan								
55	M A Murugappan HUF ( Karta - M A M Arunachalam )								
56	Vedhika Meyyammai Arunachalam								
57	Uma Ramanathan								
58	Bollampally Rishika Reddy								
59	Ahana Lalitha Narayanan								
60	Krishna Murugappan Muthiah								
61	M M Venkatachalam HUF								
62	Nila Lakshmi Muthiah								
	<b>Total</b>	-	-	-	-	-	-	-	-
ii)	<b>Bodies corporate:</b>								
1	E.I.D.- Parry (India) Limited	1	1800144	100.00	180.014	-	-	-	-
2	AMBADI ENTERPRISES LTD								
3	A M M VELLAYAN SONS P LTD								
4	CARBORUNDUM UNIVERSAL LIMITED								
5	M.M.MUTHIAH SONS PRIVATE LTD								
6	AMBADI INVESTMENTS LIMITED								
7	M A ALAGAPPAN HOLDINGS PRIVATE LIMITED								
8	Parry America Inc								
9	Parrys Investments Limited								
10	Parry Infrastructure Company Private Limited								
11	Parrys Sugar Limited								
12	Parry Agrochem Exports Ltd								
13	Coromandel International Ltd								
14	Alimtec S.A.								
15	Kan and More Private Limited								
16	Coromandel Chemicals Limited (Formerly, Parry Chemicals Limited)								
17	CFL Mauritius Limited								
18	RHODIUS Schleifwerkzeuge Verwaltungsgesellschaft mbH, Germany								
19	Coromandel Australia Pty Ltd								
20	Sabero Organics America SA								
21	Sabero Argentina SA								
22	Sabero Organics Philippines Asia Inc.								
23	Coromandel Agronegocios De Mexico S.A. DE C.V.								
24	Coromandel Brasil Ltda (Limited Liability Company)								
25	RHODIUS SOUTH AMERICA Ltda, Brazil								
26	Yanmar Coromandel Agrisolutions Pvt. Ltd.								
27	Tunisian Indian Fertilizer S.A., Tunisia								
28	Foskor (Pty) Limited, South Africa								
29	US Nutraceuticals LLC								
30	Parry Sugars Refinery India Private Limited								
31	Algavista Greentech Private Limited								
32	La Bella Botanics LLC								
33	Dare Ventures Ltd(formerly known as Dare Investments Ltd)								
34	New Ambadi Estates Pvt. Ltd.								
35	Parry Enterprises India Ltd.								
36	Parry Agro Industries Ltd.								
37	Murugappa Management Services Private Ltd.								
38	Parry Murray Ltd. UK								
39	Tube Investments of India Ltd.								
40	Financiere C 10								

41	Sedis, SAS								
42	Sedis Company Ltd.								
43	Sedis GmbH								
44	Great Cycles (Private) Limited								
45	Creative Cycles (Private) Limited								
46	Shanthi Gears Ltd.								
47	Cholamandalam Securities Ltd.								
48	Cholamandalam Home Finance Limited ( formerly Cholamandalam Distribution Services Limited)								
49	Chola Insurance Distribution Services Pvt. Ltd. (Formerly Chola Insurance Services Pvt. Ltd.)								
50	Chola Business Services Ltd.								
51	Cholamandalam Investment and Finance Co. Ltd.								
52	Kartik Investments Trust Limited								
53	CherryTin Online Private Limited								
54	Cholamandalam MS General Insurance Company Ltd.								
55	Cholamandalam MS Risk Services Ltd.								
56	Chola People and Marketing Services Private Limited (Formerly Chola People Services Private Limited)								
57	Cholamandalam Financial Holdings Ltd (formerly known as TI Financial Holdings Limited)								
58	CUMI America Inc.								
59	Net Access (India) limited								
60	Southern Energy Development Corporation Ltd.								
61	Sterling Abrasives Ltd.								
62	CUMI (Australia) Pty Ltd								
63	CUMI Middle East FZE								
64	CUMI International Ltd								
65	Volszhsky Abrasives Works								
66	Foskor Zirconia Pty Limited, South Africa								
67	CUMI Abrasives and Ceramics Company Ltd, China								
68	CUMI Europe s.r.o								
69	CUMI AWUKO Abrasives GmbH (Formerly known as CUMI GmbH, Germany)								
70	Wendt (India) Ltd.								
71	Murugappa Morgan Thermal Ceramics Ltd.								
72	CIRIA India Ltd.								
73	Coromandel Engineering Company Limited								
74	Murugappa Educational & Medical Foundation								
75	Kadamane Estates Company (Shares held by M.A.Alagappan in the capacity of Partner in the firm)								
76	MM Muthiah Research Foundation								
77	TI Absolute Concepts Private Ltd								
78	Coromandel International (Nigeria) Limited								
79	Parry International DMCC								
80	Coromandel Mali Sasu, West Africa								
81	CG Power and Industrial Solutions Limited								
82	AR Lakshmi Achi Trust								
83	Murugappa Water Technology and Solutions Private Limited								
84	Pluss Advanced Technologies Private Limited								
85	Pluss Advanced Technologies B.V., Netherlands								
86	Payswiff Technologies Private Limited								
87	Payswiff Solutions Private Limited								
88	Payswiff Services Private Limited								
89	Payswiff PTE Limited, Singapore								
90	TI Clean Mobility Private Limited □								
91	Cellectual E-Mobility Private Limited								
92	Cellectual E-Trac Private Limited								
93	RHODIUS Abrasives GmbH (Formerly known as CUMI Abrasives GmbH, Germany)								
94	RHODIUS Korea INC., South Korea								
95	RHODIUS S.A.R.L., France								
96	RHODIUS Nederland B.V.,								
97	IPLTech Electric Private Limited								
98	Moshine Electronics Private Limited								

iii)	Financial Institutions/Banks								
iv)	Central Government/State Government(s)								
v)	Persons acting in Concert (Please specify)								
	Sub Total A1	1	18,00,144	100	180.014				
vi)	Any Others - Trust								
1	M V Seetha Subbiah Benefit Trust (M.V.Subbiah & Subbiah Vellayan holds behalf of Trust)								
2	Valli Subbiah Benefit Trust (Subbiah Vellayan & M.V.Subbiah holds shares on behalf of the Trust)								
3	V S Bhairavi Trust (M V Subbiah & Vellayan Subbiah holds shares on behalf of the Trust)								
4	K S Shambhavi Trust (M V Subbiah & S Vellayan holds shares on behalf of the Trust)								
5	A A ALAGAMMAI(A A Alagammai & Lakshmi Ramaswamy holds behalf of the Lakshmi Ramaswamy Family Trust)								
6	Sigapi Arunacham (with MAM Arunachalam&AM Meyyammai behalf of Murugappan Arunachalam Children Trust)								
7	M M VENKATACHALAM (M M Venkatachalam & M V Muthiah holds on behalf of M V Muthiah Family Trust)								
8	M M MURUGAPPAN (M M Murugappan & Meenakshi Murugappan holds on behalf of M M Veerappan Family Trust)								
9	M M VENKATACHALAM(M M Venkatachalam & M V Subramanian holds behalf of M V Subramanian Family Trust)								
10	M M MURUGAPPAN (M M Murugappan & M M Muthiah holds shares on behalf of M M Muthiah Family Trust)								
11	Lakshmi Venkatachalam Fly Trust (M M Venkatachalam & Lakshmi Venkatachalam hold behalf of the Trust)								
12	Meenakshi Murugappan Fly Trust (M M Murugappan & Meenakshi Murugappan hold behalf of the Trust)								
13	M M Venkatachalam Fly Trust (M M Venkatachalam & Lakshmi Venkatachalam hold behalf of the Trust)								
14	M M Murugappan Fly Trust (M M Murugappan & Meenakshi Murugappan hold shares on behalf of the Trust)								
15	Saraswathi Trust (M V Subbiah, S Vellayan and M V Seetha Subbiah hold shares on behalf of the Trust)								
16	Shambho Trust (M V Subbiah & S Vellayan hold shares on behalf of the Trust)								
	Partnership Firms								
17	M A MURUGAPPAN HOLDINGS LLP (Formerly M A MURUGAPPAN HOLDINGS PVT LTD)								
18	Yelnoorkhan Group Estates								
19	Murugappa & Sons (M.V. Subbiah, M A Alagappan & M M Murugappan hold shares on behalf of the Firm)								
	Total	-	-	-	-	-	-	-	-
A.2	Foreign								
i)	Individuals (NonResident Individuals/ Foreign Individuals)								
1	M. M. Veerappan								
2	Valliammai Murugappan								
3	Valli Arunachalam								
	Sub Total A2	-	-	-	-	-	-	-	-
	A=A1+A2	1	18,00,144	100	180.014	-	-	-	-
B	Non Promoters								
B.1	Public Shareholders								
I.1)	Institutions (Domestic)								
i)	Mutual Funds	-	-	-	-	-	-	-	-
ii)	Venture Capital Funds	-	-	-	-	-	-	-	-
iii)	Alternate Investment Funds	-	-	-	-	-	-	-	-
iv)	Banks	-	-	-	-	-	-	-	-
v)	Insurance Companies	-	-	-	-	-	-	-	-
vi)	Provident Funds/ Pension Funds	-	-	-	-	-	-	-	-
vii)	Asset reconstruction companies	-	-	-	-	-	-	-	-
viii)	Sovereign Wealth Funds	-	-	-	-	-	-	-	-
ix)	NBFCs registered with RBI	-	-	-	-	-	-	-	-
x)	Other Financial Institutions								
xi)	Any Other (specify)								
I.3)	Institutions (Foreign)								
i)	Foreign Direct Investment	-	-	-	-	-	-	-	-
ii)	Foreign Venture Capital Investors	-	-	-	-	-	-	-	-
iii)	Sovereign Wealth Funds	-	-	-	-	-	-	-	-
iv)	Foreign Portfolio Investors Category I	-	-	-	-	-	-	-	-
v)	Foreign Portfolio Investors Category II	-	-	-	-	-	-	-	-
vi)	Overseas Depositories (holding DRs) (balancing figure)	-	-	-	-	-	-	-	-
vii)	Any Other (specify)	-	-	-	-	-	-	-	-

viii)	Qualified Institutional Buyer	-	-	-	-	-	-	-	-
ix)	NRI (Non repatriable)	-	-	-	-	-	-	-	-
x)	Bodies Corporate	-	-	-	-	-	-	-	-
xi)	IEPF	-	-	-	-	-	-	-	-
xii)	Alternate Investment Fund	-	-	-	-	-	-	-	-
	<b>Total</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>-</b>	<b>0.00</b>	<b>-</b>	<b>-</b>
	<b>Central Government / State Government(s)</b>								
i)	Central Government / President of India	-	-	-	-	-	-	-	-
ii)	State Government / Governor	-	-	-	-	-	-	-	-
iii)	Shareholding by Companies or Bodies Corporate where Central / State Government is a promoter	-	-	-	-	-	-	-	-
	<b>Non-institutions</b>								
i)	Associate companies / Subsidiaries	-	-	-	-	-	-	-	-
ii)	Directors and their relatives (excluding independent directors and nominee directors)	-	-	-	-	-	-	-	-
iii)	Key Managerial Personnel	-	-	-	-	-	-	-	-
iv)	Relatives of promoters (other than 'immediate relatives' of promoters disclosed under 'Promoter and Promoter Group' category)	-	-	-	-	-	-	-	-
v)	Trusts where any person belonging to 'Promoter and Promoter Group' category is 'trustee', 'beneficiary', or 'author of the trust'	-	-	-	-	-	-	-	-
vi)	Investor Education and Protection Fund (IEPF)	-	-	-	-	-	-	-	-
vii)	Resident Individuals holding nominal share capital up to Rs. 2 lakhs *	6	6	0	0.001	-	-	-	-
viii)	Resident Individuals holding nominal share capital in excess of Rs. 2 lakhs	-	-	-	-	-	-	-	-
ix)	Non Resident Indians (NRIs)	-	-	-	-	-	-	-	-
x)	Foreign Nationals	-	-	-	-	-	-	-	-
xi)	Foreign Companies	-	-	-	-	-	-	-	-
xii)	Bodies Corporate	-	-	-	-	-	-	-	-
xiii)	Any Other (specify)	-	-	-	-	-	-	-	-
	<b>B.2 Non Public Shareholders</b>								
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any Other								
	<b>sub total</b>	<b>6</b>	<b>6</b>	<b>0.00</b>	<b>0.001</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
	<b>Grand Total</b>	<b>7</b>	<b>18,00,150</b>	<b>100</b>	<b>180.015</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</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.  
Insurers are required to highlight the categories which fall within the purview of Regulation 7(ii) of the Insurance Regulatory and Development Authority of India (Registration of Indian Insurance Companies) Regulations, 2022.
- 2 Details of investors (excluding employees holding under ESOP) have to be provided where the Insurance company is unlisted
- 3 Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the Insurance company is listed.
- 4 Person acting in concert' shall have the same meaning as assigned to it under SEBI (Substantial  
# Please specify the names of the Fils, indicating those Fils which belong to the Group of the Joint Venture partner/foreign investor of the Indian insurance company.  
\$ Please specify the names of the OCBs, indicating those OCBs which belong to the Group of the Joint Venture partner/foreign investor of the Indian insurance company.

Version 1 Upload Date: 11.08.2023

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

	Particulars	As At Jun'23	As At Jun'22(Corresponding previous year)
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	14,326	14,326
4	General Reserves		
	Opening balance	1,00,476	83,476
	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	1,00,476	85,476
5	Catastrophe Reserve	-	-
6	Other Reserves (Debenture Redemption Reserve)	1,000	-
7	Balance of Profit in Profit & Loss Account		
	Opening balance	70,346	66,476
	Additions during the year	6,548	3,816
	Deductions during the year	-	-
	Closing balance	76,894	70,292
	<b>TOTAL</b>	<b>1,92,696</b>	<b>1,70,094</b>

Notes:

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

Version 1 Upload Date: 11.08.2023

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**FORM NL-11-BORROWINGS SCHEDULE**

(Amount in Rs. Lakhs)

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

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

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

(Amount in Rs. Lakhs)

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

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

		NL -12		NL -12A		(Amount in Rs. Lakhs)	
		Shareholders		Policyholders		Total	
	Particulars	As At Jun'23	As At Jun'22(Corresponding previous year)	As At Jun'23	As At Jun'22(Corresponding previous year)	As At Jun'23	As At Jun'22(Corresponding previous year)
	<b>LONG TERM INVESTMENTS</b>						
1	Government securities and Government guaranteed bonds including Treasury Bills	1,12,439	1,06,143	8,26,819	7,89,577	9,39,259	8,95,720
2	Other Approved Securities	-	-	-	-	-	-
3	Other Investments						
	(a) Shares						
	(aa) Equity	5,342	2,113	39,283	15,716	44,626	17,829
	(bb) Preference					-	-
	(b) Mutual Funds					-	-
	(c) Derivative Instruments					-	-
	(d) Debentures/ Bonds	26,110	12,024	1,92,001	89,441	2,18,111	1,01,464
	(e) Other Securities (Fixed Deposit with Bank)	-	24	-	175	-	199
	(e) Other Securities (Investments in AIF)	769	168	5,656	1,251	6,425	1,419
	(f) Subsidiaries					-	-
	(g) Investment Properties-Real Estate & REIT	345	342	2,537	2,541	2,883	2,883
4	Investments in Infrastructure and Social Sector	25,048	16,478	1,84,192	1,22,578	2,09,240	1,39,057
5	Other than Approved Investments						
	(a) Debentures/ Bonds	-	-	-	-	-	-
	(b) Equity	398	219	2,928	1,625	3,326	1,844
	<b>TOTAL</b>	<b>1,70,453</b>	<b>1,37,510</b>	<b>12,53,416</b>	<b>10,22,905</b>	<b>14,23,869</b>	<b>11,60,415</b>
	<b>SHORT TERM INVESTMENTS</b>						
1	Government securities and Government guaranteed bonds including Treasury Bills	438	348	3,224	2,587	3,662	2,934
2	Other Approved Securities	-	-	-	-	-	-
3	Other Investments						
	(a) Shares						
	(aa) Equity					-	-
	(bb) Preference					-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments					-	-
	(d) Debentures/ Bonds	3,762	3,734	27,665	27,776	31,427	31,510
	(e) Other Securities (Fixed Deposit with Bank)	1,461	8,102	10,740	60,269	12,201	68,371
	(f) Other Securities (Investments in AIF)	-	-	-	-	-	-
	(g) Money market instruments (TREPS)	1,389	1,354	10,216	10,076	11,606	11,430
	(h) Subsidiaries					-	-
	(i) Investment Properties-Real Estate					-	-
4	Investments in Infrastructure and Social Sector	3,913	1,684	28,771	12,528	32,683	14,213
5	Other than Approved Investments						
	(a) Debentures/ Bonds	-	142	-	1,053	-	1,195
	(b) Equity		-	-	-		
	<b>TOTAL</b>	<b>10,963</b>	<b>15,364</b>	<b>80,616</b>	<b>1,14,288</b>	<b>91,580</b>	<b>1,29,652</b>
	<b>GRNAD TOTAL</b>	<b>1,81,416</b>	<b>1,52,874</b>	<b>13,34,033</b>	<b>11,37,193</b>	<b>15,15,448</b>	<b>12,90,067</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 specified below**.

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

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

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

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

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

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

(Amount in Rs. Lakhs)

	Particulars	Shareholders		Policyholders		Total	
		As At Jun'23	As At Jun'22(Corresponding previous year)	As At Jun'23	As At Jun'22(Corresponding previous year)	As At Jun'23	As At Jun'22(Corresponding previous year)
	<u>Long Term Investments--</u>						
	Book Value	1,64,712	1,35,179	12,11,205	10,05,562	13,75,917	11,40,741
	market Value	1,61,512	1,29,938	11,87,670	9,66,582	13,49,182	10,96,520
	<u>Short Term Investments--</u>						
	Book Value	10,963	15,364	80,617	1,14,288	91,580	1,29,652
	market Value	10,916	15,364	80,270	1,14,288	91,186	1,29,652

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**Classification: Confidential**  
**FORM NL-13-LOANS SCHEDULE**

(Amount in Rs. Lakhs)			
	Particulars	As At Jun'23	As At Jun'22(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 Jun'23	As At Jun'22(Correspon ding previous year)
Goodwill										
Intangibles (specify)	13,921	407	-	14,328	12,224	347	-	12,572	1,756	1,765
Land-Freehold	1,656	-	7	1,649	-	-	-	-	1,649	717
Leasehold Property										
Buildings	5,478	-	55	5,423	720	23	3	741	4,682	3,841
Furniture & Fittings	801	25	-	826	662	19	-	681	146	57
Information Technology Equipment	7,453	79	0	7,531	5,983	235	0	6,218	1,314	1,201
Vehicles	721	88	23	787	204	47	10	240	547	351
Office Equipment	492	23	-	515	436	14	-	450	65	49
Others (Specify nature)										
(a) Electrical Fittings	886	34	-	920	633	26	-	659	261	127
(b) Improvement to Premises	1,990	26	-	2,017	1,702	32	-	1,734	283	196
<b>TOTAL</b>	<b>33,398</b>	<b>683</b>	<b>85</b>	<b>33,997</b>	<b>22,564</b>	<b>742</b>	<b>13</b>	<b>23,294</b>	<b>10,703</b>	<b>8,305</b>
Work in progress	-	-	-	-	-	-	-	-	1,198	753
<b>Grand Total</b>	<b>33,398</b>	<b>683</b>	<b>85</b>	<b>33,997</b>	<b>22,564</b>	<b>742</b>	<b>13</b>	<b>23,294</b>	<b>11,901</b>	<b>9,058</b>
<b>PREVIOUS YEAR</b>	<b>28,047</b>	<b>818</b>	<b>138</b>	<b>28,727</b>	<b>19,877</b>	<b>657</b>	<b>111</b>	<b>20,422</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.

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FORM NL-15-CASH AND BANK BALANCE SCHEDULE

(Amount in Rs. Lakhs)			
	Particulars	As At Jun'23	As At Jun'22(Corresponding previous year)
1	Cash (including cheques <sup>(a)</sup> , drafts and stamps)	237	347
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)		
	(bb) Others		
	(b) Current Accounts	1,809	2,260
	(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>2,064</b>	<b>2,624</b>
	Balances with non-scheduled banks included in 2 and 3 above		
	<b>CASH &amp; BANK BALANCES</b>		
	In India	2,064	2,624
	Outside India		

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

Note :

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

## FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

(Amount in Rs. Lakhs)			
	Particulars	As At Jun'23	As At Jun'22(Corresponding previous year)
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	863	764
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	20,851	19,978
6	Others (to be specified)		
	Advances to Employees	13	9
	Advances to Vendors	106	61
	GST Unutilised Credit/paid in advance	9,601	6,938
	Service tax paid under protest	2,429	662
	Other Advances / Deposits	2,322	5,939
	<b>TOTAL (A)</b>	<b>36,185</b>	<b>34,352</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments	35,645	28,496
2	Outstanding Premiums	1,755	2,923
	Less : Provisions for doubtful ,if any	-	-
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	16,816	5,622
	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	-	17
	Receivable from Terrorism Pool [includes investment income]	23,942	19,809
	Receivable from Nuclear Pool	830	702
	Unclaimed Amount of Policy holders Deposits	467	335
	Interest income on unclaimed Amount of Policyholders Deposit	138	123
	Receivable from IMTPIP	-	-
	Deposits for Premises and Advance Rent	1,621	1,739
	GST refund receivable		-
	<b>TOTAL (B)</b>	<b>81,214</b>	<b>59,765</b>
	<b>TOTAL (A+B)</b>	<b>1,17,399</b>	<b>94,117</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 Jun'23	As At Jun'22(Corresponding previous year)
1	Agents' Balances	6,709	4,665
2	Balances due to other insurance companies	47,856	27,131
3	Deposits held on re-insurance ceded	29,528	22,925
4	Premiums received in advance		
	(a) For Long term policies <sup>(a)</sup>	1,40,806	1,25,522
	(b) for Other Policies	2,235	2,973
5	Unallocated Premium	11,427	6,121
6	Sundry creditors	1,501	430
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	8,31,545	7,30,765
9	Due to Officers/ Directors	-	-
10	Unclaimed Amount of policyholders	467	334
11	Income accrued on Unclaimed amounts	138	123
12	Interest payable on debentures/bonds	67	67
13	GST Liabilities	4,152	4,994
14	Others (to be specified)		
	Book Overdraft	2,190	420
	Tax and Other Withholdings	1,142	924
	Environment Relief Fund	0	2
	Provision for Expenses	26,284	17,915
	Other Liabilities	410	466
	<b>TOTAL</b>	<b>11,06,458</b>	<b>9,45,778</b>

Note :

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

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

	<b>Particulars</b>	<b>As At Jun'23</b>	<b>As At Jun'22(Corresponding previous year)</b>
1	Reserve for Unexpired Risk	3,13,907	2,50,765
2	Reserve for Premium Deficiency		
3	For taxation (less advance tax paid and taxes deducted at source)		
4	For Employee Benefits	6,608	5,622
4	Others (to be specified) (a) _____ (b) _____		
	<b>TOTAL</b>	<b>3,20,514</b>	<b>2,56,387</b>

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**FORM NL-19 MISC EXPENDITURE SCHEDULE**

**(To the extent not written off or adjusted)**

<b>(Amount in Rs. Lakhs)</b>			
	<b>Particulars</b>	<b>As At Jun'23</b>	<b>As At Jun'22(Corresponding previous year)</b>
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.

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5	Particular	Calculation	For the Quarter Jun'23	Up to the Quarter Ended Jun'23	For the corresponding quarter of the previous year Jun'22	Up to the corresponding Quarter of the previous year Jun'22
1	Gross Direct Premium Growth Rate**	$[GDPi(CY)-GDPi(PY)] / GDPi(PY)$	30.29%	30.29%	43.29%	43.29%
2	Gross Direct Premium to Net worth Ratio	GDPi / Shareholder's funds Shareholder's funds/Net Worth =Share capital+reserve and surplus-Miscellaneous expenditure-debit balance in profit and loss account ) Shareholders' funds /Net Worth comprise of Share Capital plus all Reserves and Surplus (except revaluation Reserve and fair value change account) net of accumulated losses and Miscellaneous expenditure to the extent not written off as at the Balance Sheet date	0.76	0.76	0.65	0.65
3	Growth rate of Net Worth	$(\text{Shareholder's funds}(CY)-\text{Shareholder's funds}(PY)) / \text{Shareholder's funds}(PY)$	3.03%	3.03%	1.95%	1.95%
4	Net Retention Ratio**	Net written premium / (Gross Direct Premium Income + Reinsurance Accepted)	71.95%	71.95%	71.72%	71.72%
5	Net Commission Ratio**	Net Commission / Net written premium	21.16%	21.16%	3.46%	3.46%
6	Expense of Management to Gross Direct Premium Ratio**	$(\text{Direct Commission}+\text{Operating Expenses}) / \text{Gross direct premium}$	34.20%	34.20%	37.43%	37.43%
7	Expense of Management to Net Written Premium Ratio**	$(\text{Net Commission}+\text{Operating Expenses}) / \text{Net Written Premium}$	38.39%	38.39%	42.88%	42.88%
8	Net Incurred Claims to Net Earned Premium**	Net Incurred Claims / Net Earned Premium	74.53%	74.53%	72.04%	72.04%
9	Claims paid to claims provisions**	Claim Paid (pertaining to provisions made previously) / claims provision made previously	7.99%	7.99%	6.79%	6.79%
10	Combined Ratio**	$(7) + (8)$	112.92%	112.92%	114.92%	114.92%
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	1.89%	1.89%	1.59%	1.59%
12	Technical Reserves to net premium ratio **	$[(\text{Reserve for unexpired risks}+\text{premium deficiency}+\text{reserve for outstanding claims}(\text{including IBNR and IBNER})] / \text{Net premium written}$	9.36	9.36	10.52	10.52
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>	(0.15)	(0.15)	(0.15)	(0.15)
14	Operating Profit Ratio	Operating profit / Net Earned premium	5.32%	5.32%	11.17%	11.17%
15	Liquid Assets to liabilities ratio	Liquid Assets / Policyholders liabilities Liquid Assets = Short term investments+Short term loans+Cash & Bank balances  Policyholders liabilities=Outstanding Claims including Incurred But Not Reported (IBNR) & Incurred But Not Enough Reported (IBNER)+ Unearned Premium Reserve+ Premium Deficiency Reserve, if any+ Catastrophe Reserve, if any; and+ Other Liabilities net off Other Assets Other Liabilities in point (e) above, comprise of (i) Premium received in advance (ii) Unallocated premium (iii) Balance due to OTHER Insurance Companies (iv) Due to other Members of a Pool such as Third Party Pool; Terrorism Pool; etc. (vi) Sundry creditors (due to Policyholders). Other Assets in point (e) above, comprise of (i) Outstanding premium (ii) due from other entities carrying on Insurance business including Reinsurers (iii) Balance with Pool such as Thirty Party Pool; Terrorism pool; etc.	0.07	0.07	0.12	0.12
16	Net earning ratio	Profit after tax / Net Premium written	5.35%	5.35%	4.09%	4.09%
17	Return on net worth ratio	Profit after tax / Net Worth	2.94%	2.94%	1.91%	1.91%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	to be taken from solvency margin reporting	1.96	1.96	2.08	2.08
19	NPA Ratio	to be taken from NPA reporting				
	Gross NPA Ratio		-	-	0.31	0.31
	Net NPA Ratio		-	-	0.09	0.09
20	Debt Equity Ratio	(Debt/Equity) Debt=(Borrowings+Redeemable Preference shares, if any) Equity=Shareholders' Funds excluding Redeemable Preference shares, if any	0.04	0.04	0.05	0.05
21	Debt Service Coverage Ratio	$(\text{Earnings before Interest and Tax/ Interest and Principal Instalments Due})$	42.56	42.56	24.53	24.53
22	Interest Service Coverage Ratio	$(\text{Earnings before Interest and Tax/ Interest due})$	42.56	42.56	24.53	24.53
23	Earnings per share	Profit /(loss) after tax /No. of shares	2.19	2.19	1.28	1.28
24	Book value per share	Net worth /No. of shares	74.49	74.49	66.92	66.92

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

Segments Upto the quarter ended on Jun'23	Gross Direct Premium Growth Rate**	Net Retention Ratio**	Net Commission Ratio**	Expense of Management to Gross Direct Premium Ratio**	Expense of Management to Net Written Premium Ratio**	Net Incurred Claims to Net Earned Premium**	Claims paid to claims provisions**#	Combined Ratio**	Technical Reserves to net premium ratio **	Underwriting balance ratio
FIRE										
Current Period	15.35%	27.75%	-6.30%	27.13%	42.12%	105.28%	18.15%	147.40%	8.50	(0.66)
Previous Period	49.59%	32.53%	-11.76%	19.13%	17.95%	62.73%	26.58%	80.68%	7.74	0.07
Marine Cargo										
Current Period	18.72%	40.89%	-0.15%	24.05%	31.86%	59.45%	84.79%	91.30%	2.18	0.01
Previous Period	31.40%	43.75%	-3.74%	19.30%	19.69%	68.19%	97.92%	87.88%	2.29	0.06
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	20.51%	37.92%	-3.96%	23.01%	29.94%	59.36%	84.77%	89.30%	2.18	0.03
Previous Period	38.52%	41.17%	-6.58%	18.16%	16.85%	68.17%	97.90%	85.02%	2.29	0.10
Motor OD										
Current Period	47.47%	60.86%	34.56%	40.12%	53.45%	74.88%	159.80%	128.33%	2.59	(0.32)
Previous Period	50.63%	60.84%	13.39%	43.93%	54.82%	75.77%	166.62%	130.59%	2.73	(0.32)
Motor TP										
Current Period	27.24%	95.75%	17.29%	27.72%	28.62%	77.16%	2.72%	105.78%	15.31	(0.03)
Previous Period	30.59%	95.78%	0.84%	39.23%	40.66%	77.57%	1.98%	118.23%	17.00	(0.14)
Total Motor										
Current Period	35.26%	80.68%	22.92%	33.08%	36.71%	76.50%	6.23%	113.21%	11.17	(0.12)
Previous Period	37.85%	81.93%	4.53%	41.09%	44.82%	77.09%	5.03%	121.92%	12.80	(0.19)
Health										
Current Period	31.36%	86.20%	22.80%	44.98%	44.99%	85.14%	147.81%	130.14%	2.70	(0.50)
Previous Period	52.92%	79.14%	8.84%	45.29%	52.44%	79.06%	148.48%	131.50%	2.59	(0.51)
Personal Accident										
Current Period	16.96%	70.92%	33.11%	52.74%	49.28%	17.29%	59.22%	66.57%	5.38	0.20
Previous Period	71.38%	65.29%	-2.47%	42.95%	41.15%	12.33%	53.24%	53.47%	6.11	0.41
Travel Insurance										
Current Period	297.35%	95.27%	40.78%	48.73%	50.28%	257.86%	18.30%	308.13%	4.60	(2.23)
Previous Period	653.64%	95.01%	4.46%	18.55%	18.54%	-104.95%	0.19%	-86.41%	6.40	1.73
Total Health										
Current Period	26.38%	81.14%	25.85%	47.57%	46.25%	64.28%	122.71%	110.53%	3.49	(0.28)
Previous Period	59.17%	74.18%	5.26%	44.43%	48.84%	55.06%	116.32%	103.89%	3.71	(0.18)
Workmen's Compensation/ Employer's liability										
Current Period	24.87%	95.72%	15.34%	29.46%	30.15%	49.96%	21.18%	80.11%	3.51	0.20
Previous Period	11.02%	96.02%	10.70%	31.78%	32.48%	21.91%	4.35%	54.39%	5.27	0.51
Public/ Product Liability										
Current Period	-0.59%	29.58%	-8.67%	17.43%	28.37%	-53.64%	2.00%	-25.28%	3.62	1.19
Previous Period	8.55%	43.32%	4.31%	14.16%	25.41%	-12.26%	4.66%	13.15%	3.46	0.80
Engineering										
Current Period	32.13%	19.22%	-28.72%	25.70%	40.61%	7.48%	41.90%	48.10%	5.54	0.53
Previous Period	-3.23%	35.28%	-6.44%	16.92%	17.66%	46.49%	37.37%	64.15%	4.36	0.30
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	32.24%	86.00%	7.73%	23.80%	22.36%	17.79%	43.00%	40.15%	2.76	0.58
Previous Period	217.01%	84.78%	11.68%	28.77%	31.29%	19.34%	34.74%	50.63%	3.01	0.51
Total Miscellaneous										
Current Period	33.22%	80.23%	23.06%	35.58%	38.28%	73.42%	7.74%	111.70%	9.50	(0.13)
Previous Period	42.38%	79.89%	4.77%	41.24%	45.16%	72.49%	6.43%	117.65%	10.86	(0.17)
Total-Current Period	30.29%	71.95%	21.16%	34.20%	38.39%	74.53%	7.99%	112.92%	9.36	(0.15)
Total-Previous Period	43.29%	71.72%	3.46%	37.43%	42.88%	72.04%	6.79%	114.92%	10.52	(0.15)

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

**Classification: Confidential**

**FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE**

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

**For the period ending 30 June 2023**

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 Jun'23	Up to the Quarter Ended Jun'23	For the corresponding quarter of the previous year Jun'22	Up to the corresponding Quarter of the previous year Jun'22
1	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	Fees Incured for Risk Inspection and advisory services	31	31	60	60
2	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	Premium Income	1	1	1	1
3	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARNTER	Re-Insurance ceded	2,817	2,817	2,100	2,100
4	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARNTER	RI Claims Recovered	512	512	497	497
5	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARNTER	RI Commission Income Recevied	513	513	386	386
6	Cholamandalam Financial Holdings Limited	HOLDING COMPANY	Branding Fee / Secondment charges	249	249	202	202
7	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARNTER	Management Expenses Recovered and rent recovery	91	91	106	106
8	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL		(1)	(1)	-	-
9	Key Management Personnel	KEY MANAGEMENT PERSONNEL	Managerial remuneration	123	123	94	94

**Classification: Confidential**

**FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE**

10	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	Receivable/Payable (Net) – Management expenses and rent	1	1	-	-
11	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARTNER		4	4	10	10
12	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARTNER	Receivable/(Payable) (Net)- Due from other entities carrying on insurance business	(4,169)	(4,169)	(1,085)	(1,085)
13	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	Gross Incurred Claims	-	-	1	1
14	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	Unallocated Premium	0	0	5	5
15	Cholamandalam Financial Holdings Limited	HOLDING COMPANY	Provision Outstanding	-	-	202	202
15	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARTNER		-	-	3	3

**Classification: Confidential**

**FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE**

<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 30 June 2023								
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	4	Receivable/Payable (Net) - Management expenses and rent	-	-	-	-
2	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	1	Receivable/Payable (Net) - Management expenses and rent	-	-	-	-
3	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARTNER	(4,169)	Receivable/(Payable) (Net)- Due from other entities carrying on insurance business	-	-	-	-

Version 1 Upload Date: 11.08.2023

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

## STATEMENT OF ADMISSIBLE ASSETS :

As at 30-JUN-2023

Name of the Insurer : CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

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

Classification: Business within India / Total Business

(All amounts in Rupees of Lakhs)

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	<b>Investments:</b>			
	Shareholders as per NL-12 of BS	-	1,81,415.7	1,81,415.7
	Policyholders as per NL-12 A of BS	13,34,032.9	-	13,34,032.9
(A)	<b>Total Investments as per BS</b>	<b>13,34,032.9</b>	<b>1,81,415.7</b>	<b>15,15,448.6</b>
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation			-
(C)	Fixed assets as per BS	-	11,900.8	11,900.8
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	689.8	689.8
	<b>Current Assets:</b>			
(E)	Cash & Bank Balances as per BS	-	2,064.3	2,064.3
(F)	Advances and Other assets as per BS	75,325.8	62,380.5	1,37,706.3
(G)	<b>Total Current Assets as per BS...(E)+(F)</b>	<b>75,325.8</b>	<b>64,444.8</b>	<b>1,39,770.6</b>
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	4,327.1	28,325.0	32,652.1
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	6,664.8	906.4	7,571.2
(K)	<b>Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)</b>	<b>14,09,358.7</b>	<b>2,57,761.3</b>	<b>16,67,120.0</b>
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	10,991.9	29,921.2	40,913.1
(M)	<b>Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)</b>	<b>13,98,366.8</b>	<b>2,27,840.1</b>	<b>16,26,206.9</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	-	145.7	145.7
	(b) Electrical Fittings	-	261.2	261.2
	(c) Improvement to Premises	-	282.9	282.9
	.....			
	Inadmissible current assets			
	(a) Advances to Employees	-	12.9	12.9
	(b) Contingent Liability (Tax paid under protest)	-	8,004.9	8,004.9
	(c) Deferred Tax	-	20,307.3	20,307.3
	(d) RS receivables	1,754.8	-	1,754.8
	(e) Reinsurance / Coinsurance receivables	816.6	-	816.6
	(f) Unclaimed amount of Policy holder deposit to be made	605.5	-	605.5
	(g) Others	1,150.3	-	1,150.3
		<b>4,327</b>	<b>29,015</b>	<b>33,342</b>

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

Version 1 Upload Date: 11.08.2023

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

## STATEMENT OF LIABILITIES :

As at - 30-JUN-2023

(All amounts in Rupees of Lakhs)

Item No.	Reserve	Current Year	
		Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	4,27,698.0	3,13,906.7
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	4,27,698.0	3,13,906.7
(d)	Outstanding Claim Reserve (other than IBNR reserve)	3,55,650.1	3,02,312.7
(e)	IBNR reserve	5,60,184.9	5,29,232.7
(f)	<b>Total Reserves for Technical Liabilities...(c)+(d)+(e)</b>	<b>13,43,533.0</b>	<b>11,45,452.1</b>

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

## Notes:

1. Reserve for unexpired risk, representing that part of the premium written that is attributable and to be allocated to the subsequent accounting period(s), is calculated principally (a) on "Day Basis" on all policies having a risk expiry date beyond June 30, 2023 (b) at 50% of RI Inward Premium in case of retrocession from Terrorism Pool/Nuclear Pool

2. Reserve for Unexpired Risks for solvency purposes has been considered in terms of clause e (4) of Corrigendum - Circular No. IRDA/F&A/CIR/FA/126/07/2013 dated 3rd July 2013

Version 1 Upload Date: 11.08.2023

**Classification: Public**

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

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

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

(All amounts in Rupees of Lakhs)

Item No.	Line of Business	Gross Premiums	Net Premiums	Gross Incurred Claims	Net Incurred Claims	RSM 1	RSM 2	RSM	Factor A	Factor B
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1	Fire	74,040.1	21,090.2	17,614.5	9,411.4	7,404.0	2,823.4	7,404.0	0.50	0.50
2	Marine Cargo	11,568.5	4,639.6	6,714.1	2,717.8	1,388.2	1,208.5	1,388.2	0.60	0.60
3	Marine - Other than Marine Cargo	1,396.3	5.3	126.6	0.3	139.6	19.0	139.6	0.50	0.50
4	Motor	4,63,452.0	3,79,918.9	3,04,485.5	2,53,543.4	75,983.8	76,063.0	76,063.0	0.75	0.75
5	Engineering	3,528.6	1,129.5	1,111.7	531.1	352.9	166.8	352.9	0.50	0.50
6	Aviation	-	-	-	-	-	-	-	0.50	0.50
7	Liability	2,480.5	1,838.5	369.7	291.1	372.1	87.3	372.1	0.75	0.75
8	Health	95,019.3	73,673.0	56,467.4	46,035.8	14,734.6	13,810.7	14,734.6	0.75	0.75
9	Miscellaneous	8,846.3	7,886.5	1,484.4	1,264.7	1,577.3	379.4	1,577.3	0.70	0.70
10	Crop	(209.7)	(31.5)	(857.0)	0.9	(6.3)	0.3	0.3	0.50	0.50
	<b>Total</b>	<b>6,60,121.9</b>	<b>4,90,150.0</b>	<b>3,87,516.9</b>	<b>3,13,796.5</b>	<b>1,01,946.2</b>	<b>94,558.4</b>	<b>1,02,032.0</b>		

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

Version 1 Upload Date: 11.08.2023

**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)	13,98,366.8
	Deduct:	-
(B)	Current Liabilities as per BS	8,31,545.4
(C)	Provisions as per BS	3,13,906.5
(D)	Other Liabilities	2,31,852.0
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	21,062.9
	Shareholder's FUNDS	
(F)	Available Assets	2,27,840.1
	Deduct:	
(G)	Other Liabilities	49,063.0
(H)	Excess in Shareholder's funds (F-G)	1,78,777.1
(I)	Total ASM (E+H)	1,99,840.0
(J)	Total RSM	1,02,032.0
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	1.959

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

FORM NL-27- PRODUCTS INFORMATION

Name of the Insurer:

CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

<i>Products Information</i>						
<i>List below the products and/or add-ons introduced for the period ended June 30, 2023</i>						
Sl. No.	Name of Product /Add On	Co. Ref. No.	IRDAI UIN	Class of Business <sup>(a)</sup>	Category of product	Date of allotment of UIN
1	Divyang Bima, Chola MS	-	CHOHLIP23216V012223	Health	Retail	24-03-2023
2	Flexi Plus	-	CHOHLGP24033V022324	Health	Group	19-06-2023

Note: -

(a) Defined as Fire, Marine Cargo, Marine Hull, Motor OD, Motor TP, Health, Personal Accident, Travel Insurance, Workmen's Compensation/  
Version 1 Upload Date: 11.08.2023

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

(Read with Regulation 10)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Statement as on: 30th Jun 2023

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

(Business within India)

Periodicity of Submission: Quarterly

PART - A

Rs.in Lakhs

Section I

No	PARTICULARS	SCH ++	AMOUNT
1	Investments*	8	15,15,448.67
2	Loans	9	-
3	Fixed Assets	10	11,900.82
4	Current Assets		
	a. Cash & Bank Balance	11	2,064.26
	b. Advances & Other Assets	12	1,37,706.30
5	Current Liabilities		
	a. Current Liabilities	13	11,06,457.99
	b. Provisions	14	3,20,514.04
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		-
Application of Funds as per Balance Sheet (A)			2,40,148.02

	Less: Other Assets	SCH ++	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	11,900.82
3	Cash & Bank Balance (if any)	11	2,064.26
4	Advances & Other Assets (if any)	12	1,37,706.30
5	Current Liabilities	13	11,06,457.99
6	Provisions	14	3,20,514.04
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		-
Total (B)		TOTAL (B)	(12,75,300.65)
'Investment Assets' As per FORM 3B *		(A-B)	15,15,448.67

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

(Read with Regulation 10)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Statement as on: 30th Jun 2023

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

(Business within India)

Periodicity of Submission: Quarterly

PART - A

Rs.in Lakhs

Section II

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value (h)
			Balance	FRSM*						
			(a)	(b)	(c)	d = (a+b+c)	(e)	(f)	(g)=(d+f)	
1	Central Govt. Securities	Not less than 20%		69,904.04	5,14,036.37	5,83,940.41	38.73%		5,83,940.41	5,67,218.24
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not less than 30%		1,12,877.91	8,30,042.91	9,42,920.82	62.53%		9,42,920.82	9,21,468.88
3	Investment subject to Exposure Norms									
	a. Housing / Infra & Loans to SG for Housing and FFE	Not less than 15%								
	1. Approved Investments			52,937.39	3,89,272.86	4,42,210.25	29.33%	3,481.91	4,45,692.15	4,40,229.24
	2. Other Investments			0.00	0.00	0.00	0.00%	-	0.00	-
	b. Approved Investments	Not exceeding 55%		13,530.25	99,494.11	1,13,024.36	7.50%	4,060.34	1,17,084.70	1,16,618.25
	c. Other Investments			1,163.84	8,558.25	9,722.10	0.64%	28.90	9,750.99	9,750.99
Investment Assets		100%	1,80,509.39		13,27,368.13	15,07,877.52	100%	7,571.15	15,15,448.67	14,88,067.36

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

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

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

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

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

## PERIODIC DISCLOSURES

## PERIODIC DISCLOSURES

FORM NL-29

Detail regarding debt securities

limited

Date:

Quarter ended Jun 30, 2023

Registration No. 123

Date of Registration with the IRDA : July 15, 2002

	Market Value				Book Value			
	As at 30-06-2023	As % of total for this class	As at 30-06-2022	As % of total for this class	As at 30-06-2023	As % of total for this class	As at 30-06-2022	As % of total for this class
<b>Break down by credit rating</b>								
AAA rated	4,47,190	31.25%	2,48,890	20.37%	4,52,447	31.03%	2,56,925	20.29%
AA or better	38,598	2.70%	31,084	2.54%	39,015	2.68%	31,572	2.49%
Rated below AA & upto A	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
B & Below B	-	0.00%	1,195	0.10%	-	0.00%	1,195	0.09%
Any other (Please specify)								
Sovereign	9,21,468.88	64.39%	8,60,433	70.43%	9,42,921	64.66%	8,96,401	70.80%
Fixed Deposits	12,201.00	0.85%	68,570	5.61%	12,201	0.84%	68,570	5.42%
TREPs	11,603.55	0.81%	11,429	0.94%	11,606	0.80%	11,430	0.90%
	<b>14,31,061</b>		<b>12,21,600</b>		<b>14,58,190</b>		<b>12,66,092</b>	
<b>BREAKDOWN BY RESIDUALMATURITY</b>								
Up to 1 year	91,186	6.37%	1,29,619	10.61%	91,580	6.28%	1,29,652	10.24%
More than 1 year and upto 3years	2,58,000	18.03%	1,35,989	11.13%	2,65,702	18.22%	1,40,322	11.08%
More than 3years and up to 7years	7,56,454	52.86%	8,28,824	67.85%	7,75,481	53.18%	8,63,432	68.20%
More than 7 years and up to 10 years	3,20,890	22.42%	1,27,115	10.41%	3,20,927	22.01%	1,32,634	10.48%
above 10 years	4,530	0.32%	52	0.00%	4,500	0.31%	52	0.00%
Any other (Please specify)								
	<b>14,31,061</b>		<b>12,21,600</b>		<b>14,58,190</b>		<b>12,66,092</b>	
<b>Breakdown by type of the issuer</b>								
a. Central Government	5,67,218	39.64%	5,64,369	46.20%	5,83,940	40.05%	5,90,492	46.64%
b. State Government	3,54,251	24.75%	2,98,326	24.42%	3,58,980	24.62%	3,08,163	24.34%
c. Corporate Securities	4,85,788	33.95%	2,78,907	22.83%	4,91,462	33.70%	2,87,438	22.70%
Any other (Please specify)								
Fixed Deposits	12,201	0.85%	68,570	5.61%	12,201	0.84%	68,570	5.42%
TREPs	11,604	0.81%	11,429	0.94%	11,606	0.80%	11,430	0.90%
	<b>14,31,061</b>		<b>12,21,600</b>		<b>14,58,190</b>		<b>12,66,092</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)"

**FORM NL-30 -DETAILS OF NON-PERFORMING ASSETS**

**(Read with Regulation 10)**

**DETAILS OF NON-PERFORMING ASSETS - QUARTERLY - 30th June 2023**

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

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

Rs.in Lakhs

**Registration Number: 123**

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD ( As on Jun 2023)	YTD ( As on Mar 2023)	YTD ( As on Jun 2023)	Prev. FY ( As on Mar 2023)	YTD ( As on Jun 2023)	Prev. FY ( As on Mar 2023)	YTD ( As on Jun 2023)	Prev. FY ( As on Mar 2023)	YTD ( As on Jun 2023)	YTD ( As on Mar 2023)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	4,91,462.1	4,50,313.3	-	-	9,66,727.5	9,79,020.3	49,687.9	40,954.4	15,07,877.5	14,70,288.0
2	Gross NPA	-	1,997.3	0	0	0	0	0	0	-	1,997.3
3	% of Gross NPA on Investment Assets (2/1)	0.0%	0.4%							0.0%	0.1%
4	Provision made on NPA	0.0	1997.3	-	-	-	-	-	-	0.0	1997.3
5	Provision as a % of NPA (4/2)	0.0%	100.0%							0.0%	100.0%
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	4,91,462.1	4,48,315.9	-	-	9,66,727.5	9,79,020.3	49,687.9	40,954.4	15,07,877.5	14,68,290.7
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	0%	0.0%							0.0%	0.0%
10	Write off made during the period	1,997.3	1,470.2	-	-	-	-	-	-	1,997.3	1,470.2

**Note:**

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

Version 1 Upload Date: 11.08.2023

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: 30th June 2023

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

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Rs in Lakhs

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) <sup>3</sup>			
			Investment as on 30-06-2023 (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment as on 30-06-2023 (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment as on 30-06-2022 (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
A	CENTRAL GOVT. SECURITIES													
A01	Central Government Bonds	CGSB	5,98,594.90	10,061.79	6.76%	5.06%	5,98,594.90	10,061.79	6.76%	5.06%	5,54,828.43	8,463.92	6.16%	4.61%
A02	Special Deposits	CSPD	-	-	-	-	-	-	-	-	-	-	-	-
A03	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-
A04	Treasury Bills	CTRB	5,587.32	83.45	6.90%	5.17%	5,587.32	83.45	6.90%	5.17%	-	-	-	-
B	CENTRAL GOVT. SEC, STATE GOVT OR OTHER APPROVED SECURITIES													
B01	Central Government Guaranteed Loans / Bonds	CGSL	-	-	-	-	-	-	-	-	-	-	-	-
B02	State Government Bonds	SGGB	3,43,095.93	6,086.40	7.18%	5.37%	3,43,095.93	6,086.40	7.18%	5.37%	3,04,311.01	5,356.91	7.07%	5.29%
B03	State Government Guaranteed Loans	SGGL	-	-	-	-	-	-	-	-	-	-	-	-
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA	485.15	7.02	5.82%	4.36%	485.15	7.02	5.82%	4.36%	4,034.42	74.70	7.43%	5.56%
B05	Guaranteed Equity	SGGE	-	-	-	-	-	-	-	-	-	-	-	-
C	(a) HOUSING & LOANS TO STATE GOVT FOR HOUSING / FFE													
C01	Loans to State Government for Housing	HLSH	-	-	-	-	-	-	-	-	-	-	-	-
C02	Loans to State Government for Fire Fighting Equipments	HLSF	-	-	-	-	-	-	-	-	-	-	-	-
C03	Term Loan - HUDCO / NHB / Institutions accredited by NHB	HTLH	-	-	-	-	-	-	-	-	-	-	-	-
C04	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	9,842.56	167.11	6.83%	5.11%	9,842.56	167.11	6.83%	5.11%	-	-	-	-
C05	Housing - Securitised Assets	HMBS	-	-	-	-	-	-	-	-	-	-	-	-
C06	Debentures/Bonds/CPs/Loans - Promoter Group	HDPG	-	-	-	-	-	-	-	-	-	-	-	-
C07	Long Term Bank Bonds Approved Investment - Affordable Housing	HLBH	-	-	-	-	-	-	-	-	-	-	-	-
	TAXABLE BONDS													
C08	Bonds / Debentures issued by HUDCO	HTHD	-	-	-	-	-	-	-	-	-	-	-	-
C09	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	1,82,769.46	3,717.28	8.18%	6.12%	1,82,769.46	3,717.28	8.18%	6.12%	1,01,023.47	1,491.46	5.89%	4.41%
C10	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HTDA	-	-	-	-	-	-	-	-	-	-	-	-
	TAX FREE BONDS													
C11	Bonds / Debentures issued by HUDCO	HFHD	402.11	6.73	6.73%	6.73%	402.11	6.73	6.73%	6.73%	1,162.98	18.77	6.48%	6.48%
C12	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HFDN	-	-	-	-	-	-	-	-	-	-	-	-
C13	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HFDA	-	-	-	-	-	-	-	-	-	-	-	-
	(b) OTHER INVESTMENTS (HOUSING)													
C14	Debentures / Bonds / CPs / Loans	HODS	-	-	-	-	-	-	-	-	-	-	-	-
C15	Housing - Securitised Assets	HOMB	-	-	-	-	-	-	-	-	-	-	-	-
C16	Debentures / Bonds / CPs / Loans - (Promoter Group)	HOPG	-	-	-	-	-	-	-	-	-	-	-	-
C17	Long Term Bank Bonds Other Investment- Affordable Housing	HOLB	-	-	-	-	-	-	-	-	-	-	-	-
C18	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	HORD	-	-	-	-	-	-	-	-	-	-	-	-
	(c) INFRASTRUCTURE INVESTMENTS													
C19	Infrastructure - Other Approved Securities	ISAS	-	-	-	-	-	-	-	-	-	-	-	-
C20	Infrastructure - PSU - Equity shares - Quoted	ITPE	9,120.43	67.50	0.74%	0.56%	9,120.43	67.50	0.74%	0.56%	2,829.13	3.13	0.11%	0.08%
C21	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	1,442.37	-	0.00%	0.00%	1,442.37	-	0.00%	0.00%	825.02	16.71	2.07%	1.55%
C22	Infrastructure - Equity (Promoter Group)	IEPG	-	-	-	-	-	-	-	-	-	-	-	-
C23	Infrastructure - Securitised Assets	IESA	-	-	-	-	-	-	-	-	-	-	-	-
C24	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IDPG	-	-	-	-	-	-	-	-	-	-	-	-
C25	Infrastructure - Infrastructure Development Fund (IDF)	IDDF	2,976.68	58.33	7.88%	5.90%	2,976.68	58.33	7.88%	5.90%	9,112.37	180.47	7.43%	5.56%
C26	Onshore Rupee Bonds issued by ADB and IFC (Infrastructure-approved)	IORB	-	-	-	-	-	-	-	-	-	-	-	-
C27	Long Term Bank Bonds ApprovedInvestment- Infrastructure	ILBI	54,401.48	896.89	6.63%	4.96%	54,401.48	896.89	6.63%	4.96%	37,020.81	568.81	6.16%	4.61%

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

(Read with Regulation 10)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Statement as on: 30th June 2023

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

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Rs in Lakhs

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) <sup>3</sup>			
			Investment as on 30-06-2023 (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment as on 30-06-2023 (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment as on 30-06-2022 (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
C44	Infrastructure Investments rated not less than "A" along with Rating of "EL1"	IELB	-	-	-	-	-	-	-	-	-	-	-	-
C46	Debt Instruments of InvITs - Approved Investments	IDIT	-	-	-	-	-	-	-	-	-	-	-	-
	TAXABLE BONDS													
C28	Infrastructure - PSU - Debentures / Bonds	IPTD	1,51,718.70	2,379.56	6.32%	4.73%	1,51,718.70	2,379.56	6.32%	4.73%	99,877.39	1,394.79	5.61%	4.20%
C29	Infrastructure - PSU - CPs	IPCP	5,488.11	96.36	7.06%	5.28%	5,488.11	96.36	7.06%	5.28%	-	-	-	-
C30	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	998.91	19.86	8.00%	5.98%	998.91	19.86	8.00%	5.98%	2,497.21	50.76	8.16%	6.11%
C31	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-	-	-	-	-	-	-	-	-	-
C32	Infrastructure - Term Loans (with Charge)	ILWC	-	-	-	-	-	-	-	-	-	-	-	-
	TAX FREE BONDS													
C33	Infrastructure - PSU - Debentures / Bonds	IPFD	3,900.59	59.76	6.16%	6.16%	3,900.59	59.76	6.16%	6.16%	4,946.15	74.97	6.09%	6.09%
C34	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICFD	-	-	-	-	-	-	-	-	-	-	-	-
	(d) INFRASTRUCTURE - OTHER INVESTMENTS													
C35	Infrastructure - Equity (including unlisted)	IOEQ	-	-	-	-	-	-	-	-	271.26	-	0.00%	0.00%
C36	Infrastructure - Debentures / Bonds / CPs / Loans	IODS	-	-	-	-	-	-	-	-	1,194.77	-	0.00%	0.00%
C37	Infrastructure - Securitised Assets	IOSA	-	-	-	-	-	-	-	-	-	-	-	-
C38	Infrastructure - Equity (Promoter Group)	IOPE	-	-	-	-	-	-	-	-	-	-	-	-
C39	Infrastructure - Debentures / Bonds / CPs / Loans - (Promoter Group)	IOPD	-	-	-	-	-	-	-	-	-	-	-	-
C40	Onshore Rupee Bonds issued by ADB and IFC (Infrastructure- others)	IOOB	-	-	-	-	-	-	-	-	-	-	-	-
C41	Long Term Bank Bonds Other Investment- Infrastructure	IOLB	-	-	-	-	-	-	-	-	-	-	-	-
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	4,521.71	48.03	1.06%	0.80%	4,521.71	48.03	1.06%	0.80%	1,353.33	53.86	3.97%	2.97%
D02	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	16,463.24	587.17	3.57%	2.67%	16,463.24	587.17	3.57%	2.67%	8,715.33	387.31	4.50%	3.37%
D03	Equity Shares - Companies incorporated outside India (invested prior to IRDA Regulations)	EFES	-	-	-	-	-	-	-	-	-	-	-	-
D04	Equity Shares - Promoter Group	EEPG	-	-	-	-	-	-	-	-	-	-	-	-
D05	Corporate Securities - Bonds - (Taxable)	EPBT	-	-	-	-	-	-	-	-	-	-	-	-
D06	Corporate Securities - Bonds - (Tax Free)	EPBF	-	-	-	-	-	-	-	-	-	-	-	-
D07	Corporate Securities - Preference Shares	EPNQ	-	-	-	-	-	-	-	-	-	-	-	-
D08	Corporate Securities - Investment in Subsidiaries	ECIS	-	-	-	-	-	-	-	-	-	-	-	-
D09	Corporate Securities - Debentures	ECOS	3,129.67	57.36	7.44%	5.57%	3,129.67	57.36	7.44%	5.57%	2,505.77	52.44	8.40%	6.29%
D10	Corporate Securities - Debentures / Bonds/ CPs / Loan - (Promoter Group)	EDPG	30,325.27	648.76	8.64%	6.46%	30,325.27	648.76	8.64%	6.46%	14,045.69	309.35	8.84%	6.61%
D11	Municipal Bonds - Rated	EMUN	-	-	-	-	-	-	-	-	-	-	-	-
D12	Investment properties - Immovable	EINP	2,882.51	-	0.00%	0.00%	2,882.51	-	0.00%	0.00%	2,883.29	-	0.00%	0.00%
D13	Loans - Policy Loans	ELPL	-	-	-	-	-	-	-	-	-	-	-	-
D14	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	-	-	-	-	-	-	-	-	-	-	-	-
D15	Loans - Secured Loans - Mortgage of Property outside India (Term Loan)	ELMO	-	-	-	-	-	-	-	-	-	-	-	-
D16	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	2,470.01	43.67	7.11%	5.32%	2,470.01	43.67	7.11%	5.32%	84,711.60	1,083.61	5.15%	3.85%
D17	Deposits - CDs with Scheduled Banks	EDCD	6,503.55	109.70	7.65%	5.73%	6,503.55	109.70	7.65%	5.73%	-	-	-	-
D18	Deposits - Repo / Reverse Repo - Govt Securities	ECMR	-	-	-	-	-	-	-	-	-	-	-	-
D19	Deposits - Repo / Reverse Repo - Corporate Securities	ECCR	-	-	-	-	-	-	-	-	-	-	-	-
D20	Deposit with Primary Dealers duly recognised by Reserve Bank of India	EDPD	-	-	-	-	-	-	-	-	-	-	-	-
D21	CCIL - CBLO	ECBO	28,446.14	458.53	6.63%	4.96%	28,446.14	458.53	6.63%	4.96%	17,483.37	175.98	4.52%	3.38%

(Read with Regulation 10)

Registration Number: 123

Statement as on: 30th June 2023

Name of the Fund

### Statement of Investment and Income on Investment

**Periodicity of Submission: Quarterly**

Rs in Lakhs

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) <sup>3</sup>			
			Investment as on 30-06-2023 (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment as on 30-06-2023 (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment as on 30-06-2022 (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
D22	Commercial Papers	ECCP	-	-	-	-	-	-	-	-	-	-	-	-
D23	Application Money	ECAM	-	-	-	-	-	-	-	-	-	-	-	-
D24	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	-	-	-	-	-	-	-	-	-	-	-	-
D25	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	-	-	-	-	-	-	-	-	-	-	-	-
D26	Perpetual Non-Cum. P.Shares & Redeemable Cumulative P.Shares of Tier 1 & 2 Capital issued by PSU Banks	EUPS	-	-	-	-	-	-	-	-	-	-	-	-
D27	Perpetual Non-Cum. P.Shares & Redeemable Cumulative P.Shares of Tier 1 & 2 Capital issued by Non-PSU Banks	EPPS	-	-	-	-	-	-	-	-	-	-	-	-
D28	Foreign Debt Securities (invested prior to IRDA Regulations)	EFDS	-	-	-	-	-	-	-	-	-	-	-	-
D29	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	-	-	-	-	-	-	-	-	-	-
D30	Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	-	-	-	-	-	-	-	-	-	-
D31	Net Current Assets (Only in respect of ULIP Fund Business)	ENCA	-	-	-	-	-	-	-	-	-	-	-	-
D32	Passively Managed Equity ETF (Non Promoter Group)	EETF	-	-	-	-	-	-	-	-	-	-	-	-
D33	Passively Managed Equity ETF (Promoter Group)	EETP	-	-	-	-	-	-	-	-	-	-	-	-
D34	Onshore Rupee Bonds issued by ADB and IFC	EORB	-	-	-	-	-	-	-	-	-	-	-	-
D35	Debt Capital Instruments (DCI-Basel III)	EDCI	-	-	-	-	-	-	-	-	-	-	-	-
D36	Redeemable Non-cumulative Preference Shares (RNCPS- Basel III)	ERNP	-	-	-	-	-	-	-	-	-	-	-	-
D37	Redeemable Cumulative Preference Shares (RCPS- Basel III)	ERCP	-	-	-	-	-	-	-	-	-	-	-	-
D38	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [PSU Banks]	EAPS	-	-	-	-	-	-	-	-	-	-	-	-
D39	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [Private Banks]	EAPB	-	-	-	-	-	-	-	-	-	-	-	-
D40	Units of Real Estate Investment Trust (REITs)	ERIT	-	-	-	-	-	-	-	-	202.18	50.38	28.97%	21.68%
D41	Units of Infrastructure Investment Trust	EIIT	-	-	-	-	-	-	-	-	-	-	-	-
D42	Debt ETFS - "Approved Investments"	EDTF	-	-	-	-	-	-	-	-	-	-	-	-
D43	Debt Instruments of REITs - Approved Investments	EDRT	15,000.00	269.26	7.22%	5.40%	15,000.00	269.26	7.22%	5.40%	14,754.31	263.22	7.34%	5.49%
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)*	OEPH	2,900.44	-	0.00%	0.00%	2,900.44	-	0.00%	0.00%	-	-	-	-
E05	Equity Shares - Promoter Group	OEPG	-	-	-	-	-	-	-	-	-	-	-	-
E06	Debentures	OLDB	-	-	-	-	-	-	-	-	192.31	5.32	11.09%	8.30%
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)	OAAF	50.00	0.23	1.86%	1.39%	50.00	0.23	1.86%	1.39%	-	-	-	-
E12	SEBI approved Alternate Investment Fund (Category II)	OAFB	6,089.25	189.34	12.51%	9.36%	6,089.25	189.34	12.51%	9.36%	1,393.26	59.50	17.15%	12.83%
E13	Short term Loans (Unsecured Deposits)	OSLU	-	-	-	-	-	-	-	-	-	-	-	-
E14	Term Loans (without Charge)	OTLW	-	-	-	-	-	-	-	-	-	-	-	-
E15	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-	-	-	-	-	-	-	-	-	-
E16	Mutual Funds - (under Insurer's Promoter Group)	OMPG	-	-	-	-	-	-	-	-	-	-	-	-
E17	Securitisised Assets	OPSA	-	-	-	-	-	-	-	-	-	-	-	-
E18	Investment properties - Immovable	OIPI	-	-	-	-	-	-	-	-	-	-	-	-
E19	Passively Managed Equity ETF (Non Promoter Group)	OETF	-	-	-	-	-	-	-	-	514.61	-	0.00%	0.00%
E20	Passively Managed Equity ETF (Promoter Group)	OETP	-	-	-	-	-	-	-	-	-	-	-	-
E21	Onshore Rupee Bonds issued by ADB and IFC	OORB	-	-	-	-	-	-	-	-	-	-	-	-
E22	Debt Capital Instruments (DCI-Basel III)	ODCI	-	-	-	-	-	-	-	-	-	-	-	-
E23	Redeemable Non-cumulative Preference Shares (RNCPS - Basel III)	ORNP	-	-	-	-	-	-	-	-	-	-	-	-
E24	Redeemable Cumulative Preference Shares (RCPS - Basel III)	ORCP	-	-	-	-	-	-	-	-	-	-	-	-

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

(Read with Regulation 10)

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Registration Number: 123

Statement as on: 30th June 2023

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

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Rs in Lakhs

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) <sup>3</sup>			
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E25	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	ORAD	-	-	-	-	-	-	-	-	-	-	-	-
E26	Reclassified Approved Investments - Equity (Point 6 under Note for Regulation 4 to 9)	ORAE	396.70	-	0.00%	0.00%	396.70	-	0.00%	0.00%	1,416.88	31.41	2.23%	1.67%
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			14,90,003.18	26,120.12	6.71%	5.02%	14,90,003.18	26,120.12	6.71%	5.02%	12,74,106.37	20,167.75	6.16%	4.61%

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

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: 30th Jun 2023

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.	As on Date <sup>2</sup>								
	NIL								

Note:

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

Classification: **Confidential**

FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Date: 30 JUN 2023

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	5	656	11	-	1.40%
3	No. of Reinsurers with rating A but less than AA	65	4,395	1,378	3,318	19.05%
4	No. of Reinsurers with rating BBB but less than A	1	1	-	-	0.00%
5	No. of Reinsurers with rating less than BBB					0.00%
	<b>Total (A)</b>	<b>71</b>	<b>5,053</b>	<b>1,389</b>	<b>3,318</b>	
	<b>With In India</b>					
1	Indian Insurance Companies	13	-	-	1,597	3.35%
2	FRBs	7	21,750	1,092	838	49.62%
3	GIC Re	1	11,378	1,148	162	26.58%
4	Other (to be Specified)					0.00%
	<b>Total (B)</b>	<b>21</b>	<b>33,127</b>	<b>2,240</b>	<b>2,598</b>	
	<b>Grand Total (C)= (A)+(B)</b>	<b>92</b>	<b>38,180</b>	<b>3,628</b>	<b>5,916</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: 11.08.2023

Note :-

- The grand total of GROSS DIRECT PREMIUM UNDERWRITTEN is consistent with all the relevant NL 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 Upto 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: 30 JUN 2023**

**(Amount in Rs. Lakhs)**

Sl.No.	Line of Business	For the Quarter Jun'23		For the corresponding quarter of the previous year Jun'22		upto the quarter Jun'23		Up to the corresponding quarter of the previous year Jun'22	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	21,791	2,98,219	18,891	2,40,656	21,791	2,98,219	18,891	2,40,656
2	Marine Cargo	3,569	3,140	3,006	2,843	3,569	3,140	3,006	2,843
3	Marine Other than Cargo	282	-	190	1	282	-	190	1
4	Motor TP	63,060	20,23,392	49,559	17,30,342	63,060	20,23,392	49,559	17,30,342
5	Motor OD	47,963	1,70,332	32,523	1,40,382	47,963	1,70,332	32,523	1,40,382
6	Health	18,135	1,94,819	13,821	74,944	18,135	1,94,819	13,821	74,944
7	Personal Accident	9,063	75,884	7,749	15,502	9,063	75,884	7,749	15,502
8	Travel								
9	Workmen's Compensation/ Employer's liability	252	1,433	202	1,210	252	1,433	202	1,210
10	Public/ Product Liability	462	563	465	440	462	563	465	440
11	Engineering	1,070	1,485	810	1,517	1,070	1,485	810	1,517
12	Aviation								
13	Crop Insurance	-	-	-	-	-	-	-	-
14	Other segments **	2,463	1,61,135	1,815	1,13,701	2,463	1,61,135	1,815	1,13,701
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

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**Classification: Public**

FORM NL-36- BUSINESS -CHANNELS WISE

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

Date: 30 JUN 2023

Sl.No.	Channels	For the Quarter Jun'23		upto the quarter Jun'23		For the corresponding quarter of the previous year Jun'22		Up to the corresponding quarter of the previous year Jun'22	
		No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)
1	Individual agents	10,894	2,184	10,894	2,184	10,301	1,328	10,301	1,328
2	Corporate Agents-Banks	5,24,301	25,579	5,24,301	25,579	4,58,376	24,927	4,58,376	24,927
3	Corporate Agents -Others	13,29,040	53,795	13,28,382	53,795	10,42,213	43,604	10,42,213	43,604
4	Brokers	9,20,738	72,545	9,20,738	72,545	6,69,990	47,071	6,69,990	47,071
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business								
	-Officers/Employees								
	-Online (Through Company Website)								
	-Others	48,742	11,414	48,742	11,414	51,406	10,077	51,406	10,077
7	Common Service Centres(CSC)	42,936	757	43,594	757	16,127	356	16,127	356
8	Insurance Marketing Firm					-	-	-	-
9	Point of sales person (Direct)	18,707	1,493	18,707	1,493	41,720	1,269	41,720	1,269
10	MIISP (Direct)	35,044	344	35,044	344	31,405	398	31,405	398
11	Web Aggregators								
12	Referral Arrangements								
13	Other (to be sepcified)								
	(i) _____								
	(ii) _____								
	Total (A)	29,30,402	1,68,109	29,30,402	1,68,109	23,21,538	1,29,031	23,21,538	1,29,031
14	Business outside India (B)								
	Grand Total (A+B)	29,30,402	1,68,109	29,30,402	1,68,109	23,21,538	1,29,031	23,21,538	1,29,031

Note:

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

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

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

Version 1 Upload Date: 11.08.2023

FORM NL-37-CLAIMS DATA

Name of the Insurer:

Upto the quarter ending Mar'2023

No. of claims only																				
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	565	685	1	686	24402	40735	65137	19971	370	32	20373	64	22	126	0	322	510	103	87908
2	Claims reported during the period	1311	3371	0	3371	118441	5156	123597	29737	615	28	30380	65	5	302	0	10	602	616	160259
	(a) Booked During the period	1311	3371	0	3371	118441	5156	123597	29737	615	28	30380	65	5	302		10	602	616	160259
	(b) Reopened during the Period				0			0				0								0
	(c) Other Adjustment (to be specified)																			
	(i) _____																			
	(ii) _____				0			0				0								0
3	Claims Settled during the period	440	2542	0	2542	98769	2261	101030	24939	355	10	25304	27	2	165	0	4	503	278	130295
	(a) paid during the period	440	2542		2542	98769	2261	101030	24939	355	10	25304	27	2	165		4	503	278	130295
	(b) Other Adjustment ( to be specified)																			
	(i) _____				0			0				0								0
4	Claims Repudiated during the period	432	332	0	332	9631	319	9950	5320	269	17	5606	22	3	112	0	4	56	163	16680
	Repudiation	235	80		80	3077		3077	5320	122	3	5445	11	2	12			36	38	8936
	Closure	197	252		252	6554	319	6873		147	14	161	11	1	100		4	20	125	7744
	Other Adjustment ( to be specified)																			
	(i) _____																			
	(ii) _____				0			0				0								0
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	67	13	0	13	1421	11	1432	834	7	1	834	3	1	6	0	5	26	10	2405
6	Claims O/S at End of the period	1004	1182	1	1183	34443	43311	77754	19449	361	33	19843	80	22	151	0	324	553	278	101192
	Less than 3months	723	921		921	28061	4931	32992	5773	180	24	5977	50	4	96		3	367	255	41388
	3 months to 6 months	102	101		101	3547	4655	8202	508	28	3	539	10	4	30		1	134	10	9133
	6months to 1 year	101	82		82	2218	6864	9082	167	24	5	196	15	2	13		3	27	5	9526
	1year and above	78	78	1	79	617	26861	27478	13001	129	1	13131	5	12	12		317	25	8	41145

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

Upto the quarter ending Jun'2023 (Amount in Rs. Lakhs)																				
Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments **	Miscellaneous	Total
1	Claims O/S at the beginning of the period	25132	3740	16	3756	14895	265118	280012	4914	1882	113	6909	349	162	982	0	3452	357	158	321268
2	Claims reported during the period	9766	1747	0	1747	36573	43766	80339	14493	2632	118	17242	172	0	581	0	4	269	213	110332
	(a) Booked During the period	9735	1721	0	1721	35905	42572	78476	14095	2473	118	16686	152	0	567		4	262	204	107808
	(b) Reopened during the Period	31	26		26	668	1194	1862	398	158		556	20	0	14			7	9	2525
	(c) Other Adjustment (to be specified)																			
	(i) _____																			
	(ii) _____				0			0				0								0
3	Claims Settled during the period	1894	1125	0	1125	28383	21474	49857	10758	1494	42	12294	102	2	204	0	2	236	103	65820
	(a) paid during the period	1894	1125		1125	28383	21474	49857	10758	1494	42	12294	102	2	204		2	236	103	65820
	(b) Other Adjustment ( to be specified)																			
	(i) _____																			
	(ii) _____				0			0				0								0
4	Claims Repudiated during the period	543	389	0	389	3695	2423	6118	3261	1116	7	4384	41	63	38	0	3	28	65	11672
	Repudiation	250	100		100	1568		1568	3261	480	0	3741	35	63	13			17	30	5816
	Closure	294	289		289	2127	2423	4550		637	6	643	6	0	25		3	11	34	5856
	Other Adjustment ( to be specified)																			
	(i) _____																			
	(ii) _____				0			0				0								0
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	56	2	-	2	195	21	216	111	6	0	111	0	0	11	-	0	12	1	416
6	Claims O/S at End of the period	32461	3972	16	3988	19390	284986	304376	5388	1903	182	7473	378	98	1320	0	3451	362	203	354109
	Less than 3months	9971	1165		1165	10538	28666	39204	3385	1131	105	4620	100	14	615		1	158	154	56002
	3 months to 6 months	6340	303		303	3226	27248	30474	578	161	1	740	24	3	162		2	54	20	38122
	6months to 1 year	4037	892		892	2034	40450	42484	364	43	43	450	52	3	299		1	10	15	48243
	1year and above	12113	1612	16	1627	3592	188622	192214	1061	568	33	1662	203	78	244		3446	140	14	211743

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

Classification: **Internal**

FORM NL-39- AGEING OF CLAIMS

Name of the Insurer:

For the Quarter ending on Jun'2023

(Amount in Rs. Lakhs)

Ageing of Claims (Claims paid)																	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	243	125	30	30	11	1	0	657	410	331	182	258	4	52	440	1894
2	Marine Cargo	1948	517	52	22	3			544	291	154	120	15			2542	1125
3	Marine Other than Cargo															0	0
4	Motor OD	78153	16116	3345	942	213	0	0	14917	7890	3975	1132	244	81	144	98769	28383
5	Motor TP	31	242	451	438	635	281	183	129	1263	2472	3141	7088	3271	4110	2261	21474
6	Health	24864	64	10	1	0	0	0	10642	54	12	9	37	4	0	24939	10758
7	Personal Accident	345	7	2	0	0	1	0	1427	52	12	1	1	1	0	355	1494
8	Travel	6	4						8	34						10	42
9	Workmen's Compensation/ Employer's liability	1	10	10	3	2		1	1	23	51	7	4		16	27	102
10	Public/ Product Liability	0		2		0			0		0		2			2	2
11	Engineering	62	92	7	1	3			27	24	36	0	118			165	204
12	Aviation															0	0
13	Crop Insurance	0	4	0					0	2	-1					4	2
14	Other segments <sup>(a)</sup>	101	247	73	62	20	0	0	43	109	32	25	16	10	0	503	236
15	Miscellaneous	135	128	14	1	0	0		23	30	42	0	8	0		278	103

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

Classification: Internal

FORM NL-39- AGEING OF CLAIMS

Upto the Quarter ending on Jun'2023

(Rs in Lakhs)

Ageing of Claims (Claims paid)

Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	243	125	30	30	11	1	0	657	410	331	182	258	4	52	440	1894
2	Marine Cargo	1948	517	52	22	3			544	291	154	120	15			2542	1125
3	Marine Other than Cargo															0	0
4	Motor OD	78153	16116	3345	942	213	0	0	14917	7890	3975	1132	244	81	144	98769	28383
5	Motor TP	31	242	451	438	635	281	183	129	1263	2472	3141	7088	3271	4110	2261	21474
6	Health	24864	64	10	1	0	0	0	10642	54	12	9	37	4	0	24939	10758
7	Personal Accident	345	7	2	0	0	1	0	1427	52	12	1	1	1	0	355	1494
8	Travel	6	4						8	34						10	42
9	Workmen's Compensation/ Employer's liability	1	10	10	3	2		1	1	23	51	7	4		16	27	102
10	Public/ Product Liability	0		2		0			0		0		2			2	2
11	Engineering	62	92	7	1	3			27	24	36	0	118			165	204
12	Aviation															0	0
13	Crop Insurance	0	4	0					0	2	-1					4	2
14	Other segments <sup>(a)</sup>	101	247	73	62	20	0	0	43	109	32	25	16	10	0	503	236
15	Miscellaneous	135	128	14	1	0	0		23	30	42	0	8	0		278	103

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

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## FORM NL-41 OFFICES INFORMATION

As at:

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Date: 30.06.2023

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the year		152
2	No. of branches approved during the year		14
3	No. of branches opened during the year	Out of approvals of previous year	0
4		Out of approvals of this year	8
5	No. of branches closed during the year		9
6	No of branches at the end of the year		151
7	No. of branches approved but not opened		19
8	No. of rural branches		NIL
9	No. of urban branches		151
10	No. of Directors:-		
	(a) Independent Director		a) 3
	(b) Executive Director		b) 2
	(c) Non-executive Director		C) 3
	(d) Women Director		d) 1
	(e) Whole time director		e) 2
11	<u>No. of Employees</u>		
	(a) On-roll:		a)1359
	(b) Off-roll:		b) -
	(c) Total		c)1359
12	<u>No. of Insurance Agents and Intermediaries</u>		
	(a) Individual Agents,		a) 7199
	(b) Corporate Agents-Banks		b) 17
	(c)Corporate Agents-Others		c) 18
	(d) Insurance Brokers		d) 733
	(e) Web Aggregators		e) 6
	(f) Insurance Marketing Firm		f) 2
	(g) Motor Insurance Service Providers (DIRECT)		g) 380
	(h) Point of Sales persons (DIRECT)		h) 22339
	(i) Other as allowed by IRDAI (To be specified)		i) 0 □

Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	1264	29661
Recruitments during the quarter	171	1186
Attrition during the quarter	76	153
Number at the end of the quarter	1359	30694

\*This includes 13 Semi Urban branches.

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

Version 1 Upload Date: 11.08.2023

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

Date: June 30, 2023

Board of Directors and Key Management Persons				
Sl. No.	Name of person	Designation	Role /Category	Details of change in the period, if any
1	Mr. M M Murugappan	Chairman	Director	NA
2	Mr. Margam Rama Prasad	Independent Director	Director	NA
3	Ms. K Ramadevi	Independent Director	Director	NA
4	Mr. Sujay Banarji	Independent Director (Additional Director)	Director	NA
5	Mr. Sridharan Rangarajan	Non-Executive Director	Director	NA
6	Mr. Tsutomu Aoki	Non-Executive Director	Director	NA
7	Mr. V Suryanarayanan	Managing Director	Director & Key Management Person	NA
8	Mr. Naoki Takeda	Whole-time Director	Director & Key Management Person	NA
9	Mr. Ashish Hallan	President & Chief Operating Officer	Key Management Person	NA
10	Mr. S Venugopalan	Chief Financial Officer	Key Management Person	NA
11	Mr. Sanjiv Kumar Mathur	SBU Head - Commercial & SME	Key Management Person	NA
12	Mr. Biswajeet Padhi	SBU Head - Motor	Key Management Person	NA
13	Mr. Praveen Pathak	Chief Technical Officer	Key Management Person	NA
14	Mr. Suresh Krishnan	Chief Compliance Officer & Company Secretary	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	NA
19	Mr. S K Rangaswamy	Chief Risk Officer and Head - Operations & CRM	Key Management Person	NA
20	Mr. Ashwani Kumar Arora	Appointed Actuary	Key Management Person	NA
21	Mr. Chandar Ramamurthy	Head - Reinsurance	Key Management Person	NA
22	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: 11.08.2023

Classification: **Public**

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

Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

Upto the Quarter ending on

30-Jun-23

(Amount in Rs. Lakhs)

Rural & Social Obligations (Quarterly Returns)					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	FIRE	Rural	1,22,180	4,209	1,65,77,811
		Social			
2	MARINE CARGO	Rural	486	285	15,63,059
		Social			
3	MARINE OTHER THAN CARGO	Rural	-	-	
		Social			
4	MOTOR OD	Rural	52,593	15,090	14,07,576
		Social			
5	MOTOR TP	Rural	3,61,528	21,807	-
		Social			
6	HEALTH	Rural	4,919	669	38,375
		Social			
7	PERSONAL ACCIDENT	Rural	17,024	92	2,77,244
		Social			
8	TRAVEL	Rural			
		Social			
9	Workmen's Compensation/ Employer's liability	Rural	210	40	27,282
		Social			
10	Public/ Product Liability	Rural	37	56	19,708
		Social			
11	Engineering	Rural	467	85	3,14,805
		Social			
12	Aviation	Rural			
		Social			
13	Other Segment (a)	Rural	49,268	673	9,33,911
		Social			
14	Miscellaneous	Rural			
		Social			
	Total	Rural	6,08,712	43,007	2,11,59,771
		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: 11.08.2023

**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>	6,15,599
<b>Gross Direct Motor Third Party Insurance Business Premium during immediate preceding FY</b>	2,66,992
<b>Obligation of the insurer to be met in the financial year</b>	1,80,339
<b>Statement Period : Quarter ending</b>	30-Jun-23

(Amount in Lakhs)

<b>Items</b>	<b>For the quarter ended Jun 30, 2023</b>	<b>Upto the quarter ended Jun30, 2023</b>
Gross Direct Motor Third Party Insurance Business Premium in respect of liability only policies (L)	2,751	2,751
Gross Direct Motor Third Party Insurance Business Premium in respect of package policies (P)	60,309	60,309
Total Gross Direct Motor Third Party Insurance Business (L+P)	63,060	63,060
Total Gross Direct Motor Own damage Insurance Business Premium	47,963	47,963
Total Gross Direct Premium Income	1,68,109	1,68,109

Classification: **Internal**

FORM NL-45-GREIVANCE DISPOSAL

Cholamandalam MS General Insurance Co. Ltd

Name of the Insurer:

Date: 30th June 2023

GRIEVANCE DISPOSAL

Sl No.	Particulars	Opening Balance *	Additions during the quarter (net of duplicate complaints)	Complaints Resolved			Complaints Pending at the end of the quarter	Total Complaints registered up to the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	<b>Complaints made by customers</b>							
a)	Proposal Related	0	2	1		1	0	2
b)	Claims Related	0	295	90	68	115	22	295
c)	Policy Related	0	104	60	23	18	3	104
d)	Premium Related	0	6	2	2	1	1	6
e)	Refund Related	0	8	1	3	4	0	8
f)	Coverage Related	0	4	1	2	1	0	4
g)	Cover Note Related	0	0	1	2	1	0	0
h)	Product Related	0	3	2	1		0	3
i)	Others (to be specified) (i) Insurer failed to clarify the queries raised by Insured (ii) Dispute regarding quantum of premium refund	0	55	21	20	13	1	55
	<b>Total</b>	0	477	179	121	154	27	477

2	Total No. of policies during previous year:	35,01,626
3	Total No. of claims during previous year:	1,30,766
4	Total No. of policies during current year:	39,86,738
5	Total No. of claims during current year:	1,55,103
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	0.26
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	19.02

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	27	6%	0	0	27	6%
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
	<b>Total Number of Complaints</b>	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: 11.08.2023

**Classification:** Internal

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

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

**For the Quarter ending:**

Jun 30, 2023

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

Version 1 Upload Date: 11.08.2023