

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

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

	Particulars	Schedule Ref. Form No.	Fire			
			For the Quarter Sep'24	Up to the Quarter Ended Sep'24	For the corresponding quarter of the previous year Sep'23	Up to the corresponding Quarter of the previous year Sep'23
1	Premiums earned (Net)	NL-4	4,111	7,743	4,784	9,385
2	Profit/ Loss on sale/redemption of Investments		229	314	32	109
3	Interest, Dividend & Rent – Gross Note 1		1,376	2,150	352	1,384
4	Other (a) Other Income (to be specified) (i) Administrative Charges		1	2	1	2
	(ii)Investment income from pool (Terrorism pool)		406	841	405	734
	(b) Contribution from the Shareholders Account		-	-	-	-
	(i) Towards Excess Expenses of					
	(ii) Towards remuneration of MD/CEO/WTD/Other KMPs		(3)	17	17	17
	TOTAL (A)		6,120	11,067	5,591	11,631
6	Claims Incurred (Net)	NL-5	3,486	7,705	2,931	7,775
7	Commission	NL-6	780	(1,037)	229	(186)
8	Operating Expenses related to Insurance Business	NL-7	1,820	4,551	2,304	5,489
9	Premium Deficiency					
	TOTAL (B)		6,087	11,219	5,465	13,078
10	Operating Profit/(Loss) C= (A - B)		33	(152)	127	(1,447)
11	APPROPRIATIONS					
	Transfer to Shareholders' Account		33	(152)	127	(1,447)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		33	(152)	127	(1,447)

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

Note - 1 @

Pertaining to Policyholder's funds	Fire			
	For the Quarter Sep'24	Up to the Quarter Ended Sep'24	For the corresponding quarter of the previous year Sep'23	Up to the corresponding Quarter of the previous year Sep'23
Interest, Dividend & Rent	1,567	2,400	340	1,551
Add/Less:-				
Investment Expenses	(126)	(142)	38	(102)
Amortisation of Premium/ Discount on Investments	(65)	(108)	(27)	(65)
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*	1,376	2,150	352	1,384

* Term gross implies inclusive of TDS

- - - -

(Amount in Rs. Lakhs)														
	Particulars	Schedule Ref. Form No.	Marine				Miscellaneous				Total			
			For the Quarter Sep'24	Up to the Quarter Ended Sep'24	For the corresponding quarter of the previous year Sep'23	Up to the corresponding Quarter of the previous year Sep'23	For the Quarter Sep'24	Up to the Quarter Ended Sep'24	For the corresponding quarter of the previous year Sep'23	Up to the corresponding Quarter of the previous year Sep'23	For the Quarter Sep'24	Up to the Quarter Ended Sep'24	For the corresponding quarter of the previous year Sep'23	Up to the corresponding Quarter of the previous year Sep'23
1	Premiums earned (Net)	NL-4	1,001	2,101	1,206	2,369	1,36,166	2,63,316	1,21,455	2,32,907	1,41,277	2,73,160	1,27,445	2,44,661
2	Profit/ Loss on sale/redemption of Investments		30	39	3	13	4,074	6,605	1,733	3,240	4,332	6,958	1,768	3,363
3	Interest, Dividend & Rent – Gross Note 1		186	265	33	162	22,404	45,242	20,882.45	41,073	23,966	47,657	21,268	42,620
4	Other (a) Other Income (to be specified) (i) Administrative Charges		0	0	-	-	14	40	16	34	15	42	16	36
	(ii)Investment income from pool (Terrorism pool)		-	-	-	-	101	211	101	184	507	1,052	507	917
	(b) Contribution from the Shareholders Account		-	-	-	-	-	-	-	-	-	-	-	-
	(c) Towards Excess Expenses of													
	(ii) Towards remuneration of MD/CEO/WTG/Other KMPs		(1)	3	3	3	13	141	128	128	9	161	149	149
	TOTAL (A)		1,216	2,408	1,246	2,548	1,62,772	3,15,555	1,44,316	2,77,567	1,70,106	3,29,030	1,51,153	2,91,743
6	Claims Incurred (Net)	NL-5	706	1,301	1,206	1,897	98,423	1,88,601	89,970	1,71,802	1,02,616	1,97,607	94,107	1,81,473
7	Commission	NL-6	(187)	(211)	(132)	(190)	33,376	64,360	23,876	50,243	33,970	63,112	23,974	49,866
8	Operating Expenses related to Insurance Business	NL-7	375	788	352	847	21,252	38,613	20,561	37,937	23,447	43,952	23,218	44,272
9	Premium Deficiency													
	TOTAL (B)		895	1,878	1,426	2,554	1,53,051	2,91,574	1,34,408	2,59,981	1,60,032	3,04,671	1,41,298	2,75,611
10	Operating Profit/(Loss) C= (A - B)		320	531	(180)	(6)	9,720	23,981	9,907	17,586	10,074	24,360	9,854	16,133
11	APPROPRIATIONS													
	Transfer to Shareholders' Account		320	531	(180)	(6)	9,720	23,981	9,907	17,586	10,074	24,360	9,854	16,133
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL (C)		320	531	(180)	(6)	9,720	23,981	9,907	17,586	10,074	24,360	9,854	16,133

Notes:- (a) See notes appended at the end of Form NL.

Note - 1 @

Pertaining to Policyholder's funds	Marine				Miscellaneous				Total			
	For the Quarter Sep'24	Up to the Quarter Ended Sep'24	For the corresponding quarter of the previous year Sep'23	Up to the corresponding Quarter of the previous year Sep'23	For the Quarter Sep'24	Up to the Quarter Ended Sep'24	For the corresponding quarter of the previous year Sep'23	Up to the corresponding Quarter of the previous year Sep'23	For the Quarter Sep'24	Up to the Quarter Ended Sep'24	For the corresponding quarter of the previous year Sep'23	Up to the corresponding Quarter of the previous year Sep'23
Interest, Dividend & Rent	210	296	30	181	25,907	50,496	22,348	46,029	27,684	53,191	22,718	47,761
Add/Less:-									-	-	-	-
Investment Expenses	(16)	(18)	6	(12)	(2,510)	(2,991)	(284)	(3,032)	(2,652)	(3,151)	(240)	(3,146)
Amortisation of Premium/ Discount on Investments	(9)	(13)	(3)	(8)	(993)	(2,262)	(1,181)	(1,923)	(1,066)	(2,383)	(1,210)	(1,995)
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*	186	265	33	162	22,404	45,242	20,882	41,073	23,966	47,657	21,268	42,620

* Term gross implies inclusive of TDS

- - - - - - - - - - - - - - - -

FORM NL-2-B-PL						
Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED						
Registration No. 123 and Date of Registration with the IRDAI 15.07.2002						
PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED 30 SEPTEMBER 2024						
(Amount in Rs. Lakhs)						
	Particulars	Schedule Ref. Form No.	For the Quarter Sep'24	Up to the Quarter Ended Sep'24	For the corresponding quarter of the previous year Sep'23	Up to the corresponding Quarter of the previous year Sep'23
1	OPERATING PROFIT/(LOSS)	NL-1				
	(a) Fire Insurance		33	(152)	127	(1,447)
	(b) Marine Insurance		320	531	(180)	(7)
	(c) Miscellaneous Insurance		9,720	23,981	9,907	17,586
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		4,748	9,255	5,312	9,107
	(b) Profit on sale of investments		814	1,287	319	536
	(c) (Loss on sale/ redemption of investments)		-	-	-	-
	(d) Amortization of Premium / Discount on Investments		(203)	(441)	(1,422)	(2,314)
3	OTHER INCOME (Interest on IT Refund)		2,268	2,268	-	-
	TOTAL (A)		17,701	36,728	14,063	23,461
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of		-	-	-	-
	(b) For doubtful debts		-	-	-	(1,997)
	(c) Others (to be specified)					
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		248	833	245	497
	(b) Bad debts written off/ (recovery)		(129)	(129)	-	1,997
	(c) Interest on subordinated debt		213	424	213	424
	(d) Expenses towards CSR activities and other donation		251	388	241	363
	(e) Penalties		-	-	-	-
	(f) Contribution to Policyholders' A/c					
	(i) Towards Excess Expenses of Management		-	-	-	-
	(ii) Towards remuneration of MD/CEO/WTG/ Other KMPs		9	161	149	149
	(g) Others					
	(i) Employees' Remuneration and Welfare Benefits		46	94	41	79
	TOTAL (B)		639	1,771	888	1,512
6	Profit/(Loss) Before Tax		17,062	34,958	13,175	21,949
7	Provision for Taxation		4,339	8,859	3,358	5,585
8	Profit / (Loss) after tax		12,723	26,099	9,817	16,364
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		96,859	83,483	76,893	70,346
	Balance carried forward to Balance Sheet		1,09,582	1,09,582	86,710	86,710

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

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

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

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

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

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

Classification: **Confidential**

FORM NL-3-B-BS

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

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

BALANCE SHEET as on 30 SEPTEMBER 2024

(Amount in Rs. Lakhs)			
Particulars	Schedule Ref. Form No.	As At Sep'24	As At Sep'23(Corresponding previous year)
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8	29,881	29,881
SHARE APPLICATION MONEY PENDING ALLOTMENT			
RESERVES AND SURPLUS	NL-10	2,45,384	2,02,512
FAIR VALUE CHANGE ACCOUNT			
-Shareholders' Funds		7,425	2,227
-Policyholders' Funds		40,144	13,969
BORROWINGS	NL-11	10,000	10,000
TOTAL		3,32,834	2,58,589
APPLICATION OF FUNDS			
INVESTMENTS-Shareholders	NL-12	2,75,718	2,15,141
INVESTMENTS-Policyholders	NL-12A	14,90,797	13,49,795
LOANS	NL-13	-	-
FIXED ASSETS	NL-14	20,737	12,361
DEFERRED TAX ASSET (Net)		7,996	20,332
CURRENT ASSETS			
Cash and Bank Balances	NL-15	1,987	1,158
Advances and Other Assets	NL-16	1,67,860	1,22,278
Sub-Total (A)		1,69,847	1,23,436
DEFERRED TAX LIABILITY (Net)			
CURRENT LIABILITIES	NL-17	12,62,434	11,34,529
PROVISIONS	NL-18	3,69,827	3,27,947
Sub-Total (B)		16,32,261	14,62,476
NET CURRENT ASSETS (C) = (A - B)		(14,62,414)	(13,39,040)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT			
TOTAL		3,32,834	2,58,589

CONTINGENT LIABILITIES

Particulars	As At Sep'24	As At Sep'23(Corresponding previous year)
1. Partly paid-up investments	-	-
2. Claims, other than against policies, not acknowledged as debts by the	719	-
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	44,080	41,105
6. Reinsurance obligations to the extent not provided for in accounts	-	-
7 .Others (to be specified)	-	-
(a). _____		
(b). _____		
TOTAL	44,799	41,105

Version 1 Upload Date: 09.11.2024

FORM NL-4-PREMIUM SCHEDULE
Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED - as on 30 SEPTEMBER 2024

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor	
	For the Quarter Sep'24	Up to the Quarter Ended Sep'24	For the Quarter Sep'24	Up to the Quarter Ended Sep'24	For the Quarter Sep'24	Up to the Quarter Ended Sep'24	For the Quarter Sep'24	Up to the Quarter Ended Sep'24	For the Quarter Sep'24	Up to the Quarter Ended Sep'24	For the Quarter Sep'24	Up to the Quarter Ended Sep'24	For the Quarter Sep'24	Up to the Quarter Ended Sep'24
Gross Direct Premium	16,817	41,041	3,491	7,571	591	1,016	4,082	8,587	52,578	1,01,333	75,024	1,40,846	1,27,602	2,42,179
Add: Premium on reinsurance accepted ^(a)	1,749	3,843	-	2	-	-	-	2	-	-	-	-	-	-
Less : Premium on reinsurance ceded ^(a)	11,427	34,128	2,436	5,022	587	1,010	3,023	6,032	20,013	39,037	3,204	6,000	23,217	45,037
Net Written Premium	7,140	10,757	1,055	2,551	4	6	1,059	2,557	32,565	62,296	71,819	1,34,846	1,04,385	1,97,142
Add: Opening balance of UPR	50,401	50,416	1,773	1,375	1	3	1,774	1,378	62,665	63,167	1,43,981	1,51,104	2,06,645	2,14,271
Less: Closing balance of UPR	53,429	53,429	1,831	1,831	1	2	1,832	1,833	63,991	63,991	1,43,543	1,43,543	2,07,535	2,07,535
Net Earned Premium	4,111	7,743	997	2,095	5	7	1,001	2,101	31,239	61,471	72,257	1,42,407	1,03,495	2,03,878
Gross Direct Premium														
- In India	16,817	41,041	3,491	7,571	591	1,016	4,082	8,587	52,578	1,01,333	75,024	1,40,846	1,27,602	2,42,179
- 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	
	For the corresponding quarter of the previous year Sep'23	Up to the corresponding Quarter of the previous year Sep'23	For the corresponding quarter of the previous year Sep'23	Up to the corresponding Quarter of the previous year Sep'23	For the corresponding quarter of the previous year Sep'23	Up to the corresponding Quarter of the previous year Sep'23	For the corresponding quarter of the previous year Sep'23	Up to the corresponding Quarter of the previous year Sep'23	For the corresponding quarter of the previous year Sep'23	Up to the corresponding Quarter of the previous year Sep'23	For the corresponding quarter of the previous year Sep'23	Up to the corresponding Quarter of the previous year Sep'23	For the corresponding quarter of the previous year Sep'23	Up to the corresponding Quarter of the previous year Sep'23
Gross Direct Premium	17,588	39,379	3,220	6,789	500	782	3,720	7,571	47,317	95,280	68,065	1,31,126	1,15,383	2,26,406
Add: Premium on reinsurance accepted ^(a)	1,667	3,619	-	3	-	-	-	3	-	-	-	-	-	-
Less : Premium on reinsurance ceded ^(a)	12,837	29,991	2,024	4,135	496	777	2,520	4,912	18,532	37,303	2,940	5,617	21,472	42,920
Net Written Premium	6,418	13,007	1,196	2,657	4	5	1,200	2,662	28,785	57,977	65,125	1,25,508	93,911	1,83,485
Add: Opening balance of UPR	45,462	43,474	1,863	1,564	1	2	1,864	1,566	57,584	55,493	1,35,653	1,41,195	1,93,237	1,96,688
Less: Closing balance of UPR	47,096	47,096	1,857	1,857	2	2	1,859	1,859	57,617	57,617	1,32,470	1,32,470	1,90,087	1,90,087
Net Earned Premium	4,784	9,385	1,202	2,364	3	5	1,206	2,369	28,753	55,853	68,308	1,34,233	97,061	1,90,086
Gross Direct Premium														
- In India	17,588	39,379	3,220	6,789	500	782	3,720	7,571	47,317	95,280	68,065	1,31,126	1,15,383	2,26,406
- Outside India														

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

FORM NL-4-PREMIUM SCHEDULE
Name of the Insurer: CHOLAMANDALAM N

Particulars	Health		Personal Accident		Travel Insurance		Total Health	
	For the Quarter Ended Sep'24	Up to the Quarter Ended Sep'24	For the Quarter Ended Sep'24	Up to the Quarter Ended Sep'24	For the Quarter Ended Sep'24	Up to the Quarter Ended Sep'24	For the Quarter Ended Sep'24	Up to the Quarter Ended Sep'24
Gross Direct Premium	24,066	53,021	8,544	18,324	36	72	32,645	71,417
Add: Premium on reinsurance accepted ^(a)	-	176	-	-	-	-	-	176
Less : Premium on reinsurance ceded ^(a)	3,842	7,130	2,314	5,194	1	3	6,158	12,327
Net Written Premium	20,223	46,067	6,229	13,130	35	69	26,487	59,267
Add: Opening balance of UPR	53,183	44,014	36,056	34,718	19	14	89,259	78,747
Less: Closing balance of UPR	54,653	54,653	35,854	35,854	19	19	90,526	90,526
Net Earned Premium	18,754	35,429	6,431	11,994	35	64	25,220	47,487
Gross Direct Premium								
- In India	24,066	53,021	8,544	18,324	36	72	32,645	71,417
- Outside India								

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

FORM NL-4-PREMIUM SCHEDULE
Name of the Insurer: CHOLAMANDALAM N

Particulars	Miscellaneous							
	Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation	
	For the Quarter Sep'24	Up to the Quarter Ended Sep'24	For the Quarter Sep'24	Up to the Quarter Ended Sep'24	For the Quarter Sep'24	Up to the Quarter Ended Sep'24	For the Quarter Sep'24	Up to the Quarter Ended Sep'24
Gross Direct Premium	338	576	358	970	984	2,095	-	-
Add: Premium on reinsurance accepted ^(a)	-	-	-	4	180	384	-	-
Less : Premium on reinsurance ceded ^(a)	14	25	222	693	814	1,769	-	-
Net Written Premium	324	551	136	281	350	709	-	-
Add: Opening balance of UPR	435	467	382	336	784	681	-	-
Less: Closing balance of UPR	418	418	362	362	877	877	-	-
Net Earned Premium	341	600	156	254	256	513	-	-
Gross Direct Premium								
- In India	338	576	358	970	984	2,095	-	-
- Outside India								

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

FORM NL-4-PREMIUM SCHEDULE
Name of the Insurer: CHOLAMANDALAM N

(Amount in Rs. Lakhs)

Particulars	Crop Insurance		Other segments ^(b)		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
	For the Quarter Sep'24	Up to the Quarter Ended Sep'24	For the Quarter Sep'24	Up to the Quarter Ended Sep'24	For the Quarter Sep'24	Up to the Quarter Ended Sep'24	For the Quarter Sep'24	Up to the Quarter Ended Sep'24	For the Quarter Sep'24	Up to the Quarter Ended Sep'24
Gross Direct Premium	32,343	38,347			1,976	3,990	1,96,247	3,59,574	2,17,146	4,09,202
Add: Premium on reinsurance accepted ^(a)	-	-			-	-	180	564	1,929	4,409
Less : Premium on reinsurance ceded ^(a)	22,942	27,216			152	364	53,519	87,431	67,969	1,27,591
Net Written Premium	9,402	11,131	-	-	1,824	3,626	1,42,908	2,72,707	1,51,106	2,86,020
Add: Opening balance of UPR	-	18			4,947	5,283	3,02,452	2,99,802	3,34,627	3,51,596
Less: Closing balance of UPR	4,827	4,827			4,648	4,648	3,09,193	3,09,193	3,64,454	3,64,455
Net Earned Premium	4,574	6,321	-	-	2,124	4,262	1,36,166	2,63,316	1,41,278	2,73,160
Gross Direct Premium										
- In India	32,343	38,347	-	-	1,976	3,990	1,96,247	3,59,574	2,17,146	4,09,202
- Outside India										

(Amount in Rs. Lakhs)

Particulars	Crop Insurance		Other segments ^(b)		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
	For the corresponding quarter of the previous year Sep'23	Up to the corresponding Quarter of the previous year Sep'23	For the corresponding quarter of the previous year Sep'23	Up to the corresponding Quarter of the previous year Sep'23	For the corresponding quarter of the previous year Sep'23	Up to the corresponding Quarter of the previous year Sep'23	For the corresponding quarter of the previous year Sep'23	Up to the corresponding Quarter of the previous year Sep'23	For the corresponding quarter of the previous year Sep'23	Up to the corresponding Quarter of the previous year Sep'23
Gross Direct Premium	28,978	28,978			2,125	4,525	1,77,610	3,20,078	1,98,919	3,67,028
Add: Premium on reinsurance accepted ^(a)	-	-			-	-	53	117	1,720	3,739
Less : Premium on reinsurance ceded ^(a)	20,501	20,501			129	465	48,531	76,709	63,888	1,11,612
Net Written Premium	8,477	8,477	-	-	1,996	4,060	1,29,132	2,43,486	1,36,750	2,59,155
Add: Opening balance of UPR	-	-			4,899	4,734	2,66,582	2,63,680	3,13,907	3,08,720
Less: Closing balance of UPR	4,347	4,347			4,866	4,866	2,74,258	2,74,258	3,23,215	3,23,215
Net Earned Premium	4,130	4,130			2,029	3,928	1,21,455	2,32,907	1,27,442	2,44,659
Gross Direct Premium										
- In India	28,978	28,978	-	-	2,125	4,525	1,77,610	3,20,078	1,98,919	3,67,028
- Outside India										

FORM NL-5 - CLAIMS SCHEDULE

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED - as on 30 SEPTEMBER 2024

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine	
	For the Quarter Sep'24	Up to the Quarter Ended Sep'24	For the Quarter Sep'24	Up to the Quarter Ended Sep'24	For the Quarter Sep'24	Up to the Quarter Ended Sep'24	For the Quarter Sep'24	Up to the Quarter Ended Sep'24
Claims Paid (Direct)	3,617	7,383	2,288	3,562	-	-	2,288	3,562
Add :Re-insurance accepted to direct claims	0	0	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	1,817	3,592	1,656	2,507	-	-	1,656	2,507
Net Claim Paid	1,800	3,792	632	1,054	-	-	632	1,054
Add Claims Outstanding at the end of the year	16,017	16,017	1,804	1,804	1	1	1,804	1,804
Less Claims Outstanding at the beginning of the year	14,330	12,103	1,729	1,557	1	1	1,730	1,558
Net Incurred Claims	3,486	7,705	707	1,301	(0)	0	706	1,301
Claims Paid (Direct)								
-In India	3,617	7,383	2,288	3,562	-	-	2,288	3,562
-Outside India								
Estimates of IBNR and IBNER at the end of the period (net)	447	447	307	307	1	1	308	308
Estimates of IBNR and IBNER at the beginning of the period (net)	492	487	349	446	1	1	350	447

Notes:

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

FORM NL-5 - CLAIMS SCHEDULE

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine	
	For the corresponding quarter of the previous year Sep'23	Up to the corresponding Quarter of the previous year Sep'23	For the corresponding quarter of the previous year Sep'23	Up to the corresponding Quarter of the previous year Sep'23	For the corresponding quarter of the previous year Sep'23	Up to the corresponding Quarter of the previous year Sep'23	For the corresponding quarter of the previous year Sep'23	Up to the corresponding Quarter of the previous year Sep'23
Claims Paid (Direct)	7,201	9,119	1,868	2,993	-	-	1,868	2,993
Add :Re-insurance accepted to direct claims	-	0	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	4,648	5,548	1,128	1,812	-	-	1,128	1,812
Net Claim Paid	2,554	3,572	740	1,181	-	-	740	1,181
Add Claims Outstanding at the end of the year	10,945	10,945	1,792	1,792	0	0	1,793	1,793
Less Claims Outstanding at the beginning of the year	10,567	6,741	1,326	1,077	0	0	1,327	1,077
Net Incurred Claims	2,931	7,775	1,206	1,897	0	0	1,206	1,897
Claims Paid (Direct)								
-In India	7,201	9,119	1,868	2,993	-	-	1,868	2,993
-Outside India	523							
Estimates of IBNR and IBNER at the end of the period (net)	523	523	255	255	0	0	255	255
Estimates of IBNR and IBNER at the beginning of the period (net)	523	526	207	208	0	-	207	208

Notes:

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

Version 1 Upload Date: 09.11.2024

FORM NL-5 - CLAIMS SCHEDULE

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY

Particulars	Motor OD		Motor TP		Total Motor	
	For the Quarter Sep'24	Up to the Quarter Ended Sep'24	For the Quarter Sep'24	Up to the Quarter Ended Sep'24	For the Quarter Sep'24	Up to the Quarter Ended Sep'24
Claims Paid (Direct)	33,930	66,165	37,705	65,654	71,636	1,31,819
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	12,756	24,949	1,744	3,605	14,500	28,554
Net Claim Paid	21,175	41,216	35,961	62,049	57,136	1,03,265
Add Claims Outstanding at the end of the year	22,216	22,216	8,89,468	8,89,468	9,11,684	9,11,684
Less Claims Outstanding at the beginning of the year	19,740	17,071	8,73,985	8,49,327	8,93,725	8,66,398
Net Incurred Claims	23,650	46,360	51,445	1,02,190	75,094	1,48,551
Claims Paid (Direct)						
-In India	33,930	66,165	37,705	65,654	71,636	1,31,819
-Outside India						
Estimates of IBNR and IBNER at the end of the period (net)	7,140	7,140	5,34,241	5,34,241	5,41,381	5,41,381
Estimates of IBNR and IBNER at the beginning of the period (net)	6,832	6,869	5,36,987	5,34,383	5,43,819	5,41,252

:claims.

FORM NL-5 - CLAIMS SCHEDULE

Particulars	Motor OD		Motor TP		Total Motor	
	For the corresponding quarter of the previous year Sep'23	Up to the corresponding Quarter of the previous year Sep'23	For the corresponding quarter of the previous year Sep'23	Up to the corresponding Quarter of the previous year Sep'23	For the corresponding quarter of the previous year Sep'23	Up to the corresponding Quarter of the previous year Sep'23
Claims Paid (Direct)	34,085	62,909	34,227	55,702	68,312	1,18,611
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	12,981	23,986	1,667	2,712	14,647	26,698
Net Claim Paid	21,104	38,923	32,561	52,990	53,665	91,913
Add Claims Outstanding at the end of the year	18,133	18,133	8,08,697	8,08,697	8,26,830	8,26,830
Less Claims Outstanding at the beginning of the year	18,038	15,564	7,89,014	7,58,574	8,07,051	7,74,138
Net Incurred Claims	21,200	41,493	52,245	1,03,113	73,444	1,44,606
Claims Paid (Direct)						
-In India	34,085	62,909	34,227	55,702	68,312	1,18,611
-Outside India						
Estimates of IBNR and IBNER at the end of the period (net)	5,442	5,442	5,21,363	5,21,363	5,26,805	5,26,805
Estimates of IBNR and IBNER at the beginning of the period (net)	5,200	5,620	5,18,115	5,06,533	5,23,315	5,12,153

:claims.

FORM NL-5 - CLAIMS SCHEDULE

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY

Particulars	Health		Personal Accident		Travel Insurance		Total Health	
	For the Quarter Sep'24	Up to the Quarter Ended Sep'24	For the Quarter Sep'24	Up to the Quarter Ended Sep'24	For the Quarter Sep'24	Up to the Quarter Ended Sep'24	For the Quarter Sep'24	Up to the Quarter Ended Sep'24
Claims Paid (Direct)	15,622	29,351	1,615	3,327	9	37	17,245	32,715
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	1,072	2,259	622	1,235	0	2	1,695	3,496
Net Claim Paid	14,550	27,092	992	2,092	8	36	15,550	29,219
Add Claims Outstanding at the end of the year	13,971	13,971	3,089	3,089	199	199	17,259	17,259
Less Claims Outstanding at the beginning of the year	11,787	9,770	2,806	2,942	203	225	14,796	12,937
Net Incurred Claims	16,734	31,293	1,275	2,239	4	10	18,014	33,542
Claims Paid (Direct)								
-In India	15,622	29,351	1,615	3,327	9	37	17,245	32,715
-Outside India								
Estimates of IBNR and IBNER at the end of the period (net)	4,598	4,598	1,646	1,646	40	40	6,285	6,285
Estimates of IBNR and IBNER at the beginning of the period (net)	4,028	3,788	1,640	1,759	40	41	5,708	5,588

FORM NL-5 - CLAIMS SCHEDULE

Particulars	Health		Personal Accident		Travel Insurance		Total Health	
	For the corresponding quarter of the previous year Sep'23	Up to the corresponding Quarter of the previous year Sep'23	For the corresponding quarter of the previous year Sep'23	Up to the corresponding Quarter of the previous year Sep'23	For the corresponding quarter of the previous year Sep'23	Up to the corresponding Quarter of the previous year Sep'23	For the corresponding quarter of the previous year Sep'23	Up to the corresponding Quarter of the previous year Sep'23
Claims Paid (Direct)	11,524	22,464	2,130	3,624	77	122	13,731	26,211
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	2,064	4,300	981	1,510	3	5	3,048	5,814
Net Claim Paid	9,460	18,164	1,150	2,115	74	117	10,683	20,396
Add Claims Outstanding at the end of the year	8,419	8,419	2,641	2,641	166	166	11,227	11,227
Less Claims Outstanding at the beginning of the year	7,401	6,842	2,523	2,619	245	167	10,170	9,629
Net Incurred Claims	10,478	19,742	1,268	2,137	(4)	116	11,741	21,995
Claims Paid (Direct)								
-In India	11,524	22,464	2,130	3,624	77	122	13,731	26,211
-Outside India								
Estimates of IBNR and IBNER at the end of the period (net)	2,841	2,841	1,649	1,649	41	41	4,531	4,531
Estimates of IBNR and IBNER at the beginning of the period (net)	2,891	2,829	1,646	1,652	40	29	4,578	4,510

Version 1 Upload Date: 09.11.2024

FORM NL-5 - CLAIMS SCHEDULE

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY

Particulars	Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation	
	For the Quarter Sep'24	Up to the Quarter Ended Sep'24	For the Quarter Sep'24	Up to the Quarter Ended Sep'24	For the Quarter Sep'24	Up to the Quarter Ended Sep'24	For the Quarter Sep'24	Up to the Quarter Ended Sep'24
Claims Paid (Direct)	79	118	0	1	725	1,118	-	-
Add :Re-insurance accepted to direct claims	-	-	-	-	-	0	-	-
Less :Re-insurance Ceded to claims paid	3	5	0	0	494	786	-	-
Net Claim Paid	76	113	0	0	231	332	-	-
Add Claims Outstanding at the end of the year	592	592	228	228	831	831	-	-
Less Claims Outstanding at the beginning of the year	610	565	213	197	754	624	-	-
Net Incurred Claims	58	140	15	31	307	538	-	-
Claims Paid (Direct)								
-In India	79	118	0	1	725	1,118	-	-
-Outside India								
Estimates of IBNR and IBNER at the end of the period (net)	128	128	30	30	81	81	-	-
Estimates of IBNR and IBNER at the beginning of the period (net)	133	128	33	33	84	86	-	-

FORM NL-5 - CLAIMS SCHEDULE

Particulars	Workmen's Compensation/ Employer's liability		Public/ Product Liability		Engineering		Aviation	
	For the corresponding quarter of the previous year Sep'23	Up to the corresponding Quarter of the previous year Sep'23	For the corresponding quarter of the previous year Sep'23	Up to the corresponding Quarter of the previous year Sep'23	For the corresponding quarter of the previous year Sep'23	Up to the corresponding Quarter of the previous year Sep'23	For the corresponding quarter of the previous year Sep'23	Up to the corresponding Quarter of the previous year Sep'23
Claims Paid (Direct)	51	153	54	56	299	503	-	-
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	2	7	32	33	149	296	-	-
Net Claim Paid	49	146	22	23	150	207	-	-
Add Claims Outstanding at the end of the year	529	529	158	158	334	334	-	-
Less Claims Outstanding at the beginning of the year	482	458	116	177	488	529	-	-
Net Incurred Claims	96	217	63	4	(5)	12	-	-
Claims Paid (Direct)								
-In India	51	153	54	56	299	503	-	-
-Outside India								
Estimates of IBNR and IBNER at the end of the period (net)	120	120	46	46	89	89	-	-
Estimates of IBNR and IBNER at the beginning of the period (net)	122	126	48	77	91	95	-	-

FORM NL-5 - CLAIMS SCHEDULE

(Amount in Rs. Lakhs)

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY

Particulars	Crop Insurance		Other segments ^(b)		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
	For the Quarter Sep'24	Up to the Quarter Ended Sep'24	For the Quarter Sep'24	Up to the Quarter Ended Sep'24	For the Quarter Sep'24	Up to the Quarter Ended Sep'24	For the Quarter Sep'24	Up to the Quarter Ended Sep'24	For the Quarter Sep'24	Up to the Quarter Ended Sep'24
Claims Paid (Direct)	20,923	23,198	-	-	478	920	1,11,086	1,89,888	1,16,991	2,00,833
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	0	0	0
Less :Re-insurance Ceded to claims paid	14,646	16,233	-	-	160	334	31,499	49,409	34,971	55,508
Net Claim Paid	6,277	6,965	-	-	318	586	79,588	1,40,480	82,020	1,45,325
Add Claims Outstanding at the end of the year	10,157	10,157	-	-	897	897	9,41,648	9,41,648	9,59,469	9,59,469
Less Claims Outstanding at the beginning of the year	11,849	11,972	-	-	866	834	9,22,812	8,93,526	9,38,872	9,07,187
Net Incurred Claims	4,585	5,151	-	-	349	649	98,423	1,88,601	1,02,616	1,97,607
Claims Paid (Direct)										
-In India	20,923	23,198	-	-	478	920	1,11,086	1,89,888	1,16,991	2,00,833
-Outside India										
Estimates of IBNR and IBNER at the end of the period (net)	7,780	7,780	-	-	315	315	5,55,999	5,55,999	5,56,753	5,56,753
Estimates of IBNR and IBNER at the beginning of the period (net)	2,004	35	-	-	363	358	5,52,143	5,47,480	5,52,985	5,48,414

FORM NL-5 - CLAIMS SCHEDULE

Particulars	Crop Insurance		Other segments (b)		Other Miscellaneous segment		Total Miscellaneous		(Amount in Rs. Lakhs)	
									Grand Total	Grand Total
	For the corresponding quarter of the previous year Sep'23	Up to the corresponding Quarter of the previous year Sep'23	For the corresponding quarter of the previous year Sep'23	Up to the corresponding Quarter of the previous year Sep'23	For the corresponding quarter of the previous year Sep'23	Up to the corresponding Quarter of the previous year Sep'23	For the corresponding quarter of the previous year Sep'23	Up to the corresponding Quarter of the previous year Sep'23	For the corresponding quarter of the previous year Sep'23	Up to the corresponding Quarter of the previous year Sep'23
Claims Paid (Direct)	(1)	1	-	-	296	635	82,742	1,46,169	91,811	1,58,281
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	0
Less :Re-insurance Ceded to claims paid	(1)	0.73	-	-	46	81.72	17,923	32,931	23,699	40,290
Net Claim Paid	(0)	0	-	-	250	553	64,819	1,13,239	68,112	1,17,991
Add Claims Outstanding at the end of the year	4,816	4,816	-	-	908	908	8,44,802	8,44,802	8,57,540	8,57,540
Less Claims Outstanding at the beginning of the year	556	557	-	-	788	754	8,19,652	7,86,239	8,31,545	7,94,058
Net Incurred Claims	4,260	4,260	-	-	370	708	89,970	1,71,802	94,107	1,81,473
Claims Paid (Direct)										
-In India	(1)	1	-	-	296	635	82,742	1,46,169	91,811	1,58,281
-Outside India										
Estimates of IBNR and IBNER at the end of the period (net)	4,295	4,295	-	-	322	322	5,36,208	5,36,208	5,36,986	5,36,986
Estimates of IBNR and IBNER at the beginning of the period (net)	35	35	-	-	313	315	5,28,502	5,17,311	5,29,233	5,18,045

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED - as on 30 SEPTEMBER 2024														
Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor	
	For the Quarter Sep'24	Up to the Quarter Ended Sep'24	For the Quarter Sep'24	Up to the Quarter Ended Sep'24	For the Quarter Sep'24	Up to the Quarter Ended Sep'24	For the Quarter Sep'24	Up to the Quarter Ended Sep'24	For the Quarter Sep'24	Up to the Quarter Ended Sep'24	For the Quarter Sep'24	Up to the Quarter Ended Sep'24	For the Quarter Sep'24	Up to the Quarter Ended Sep'24
Commission & Remuneration	3,189	7,082	383	938	0	0	384	938	15,100	29,602	17,270	31,150	32,370	60,752
Rewards							-	-					-	-
Distribution fees	-	-	-	-	-	-	-	-	13	29	617	1,011	630	1,040
Commission	3,189	7,082	383	938	0	0	384	938	15,113	29,631	17,887	32,161	33,000	61,792
Add: Commission on Re-insurance Accepted	149	370	-	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	2,557	8,489	454	950	116	200	570	1,150	4,955	8,666	244	451	5,199	9,117
Net Commission	780	(1,037)	(71)	(12)	(116)	(199)	(187)	(211)	10,158	20,965	17,643	31,710	27,801	52,675
										20,965		31,710		
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:										0		(0)		
Individual Agents	115	322	72	185	-	-	72	185	66	119	219	376	285	494
Corporate Agents-Banks/FII/HFC	1,048	1,977	2	4	-	-	2	4	297	579	220	432	517	1,011
Corporate Agents-Others	1,023	1,754	3	6	-	-	3	6	2,735	5,283	9,092	17,412	11,827	22,695
Insurance Brokers	1,002	3,028	307	743	0	0	307	743	11,666	22,855	6,740	11,456	18,406	34,312
Direct Business - Online ^c	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	13	29	617	1,011	630	1,040
Web Aggregators	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Marketing Firm	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Common Service Centers	-	-	-	-	-	-	-	-	24	51	8	21	32	72
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Point of Sales (Direct)	-	-	-	(0)	-	-	-	(0)	311	716	990	1,453	1,301	2,168
Other (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	3,189	7,082	383	938	0	0	384	938	15,113	29,631	17,887	32,161	33,000	61,792
Commission and Rewards on (Excluding Reinsurance) Business written :														
In India	3,189	7,082	383	938	0	0	384	938	15,113	29,631	17,887	32,161	33,000	61,792

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

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor	
	For the corresponding quarter of the previous year Sep'23	Up to the corresponding Quarter of the previous year Sep'23	For the corresponding quarter of the previous year Sep'23	Up to the corresponding Quarter of the previous year Sep'23	For the corresponding quarter of the previous year Sep'23	Up to the corresponding Quarter of the previous year Sep'23	For the corresponding quarter of the previous year Sep'23	Up to the corresponding Quarter of the previous year Sep'23	For the corresponding quarter of the previous year Sep'23	Up to the corresponding Quarter of the previous year Sep'23	For the corresponding quarter of the previous year Sep'23	Up to the corresponding Quarter of the previous year Sep'23	For the corresponding quarter of the previous year Sep'23	Up to the corresponding Quarter of the previous year Sep'23
Commission & Remuneration	2,615	5,338	352	743	0	0	352	743	12,256	26,091	11,303	21,779	23,559	47,870
Rewards	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Distribution fees	-	-	-	-	-	-	-	-	125	170	55	67	180	237
Gross Commission	2,615	5,338	352	743	0	0	352	743	12,381	26,260	11,358	21,846	23,739	48,107
Add: Commission on Re-insurance Accepted	139	310	-	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	2,525	5,834	381	774		159				9,100		336		
					103		484	933	5,461		135		5,596	9,436
Net Commission	229	(186)	(29)	(31)	(103)	(159)	(132)	(190)	6,920	17,161	11,222	21,510	18,144	38,671
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:														
Individual Agents	163	240	32	56	-	-	32	56	28	33	125	197	153	230
Corporate Agents-Banks/FII/HFC	854	1,522	2	6	-	-	2	6	192	398	620	1,101	812	1,500
Corporate Agents-Others	542	1,111	18	33	-	-	18	33	4,419	5,858	6,211	12,830	10,631	18,688
Insurance Brokers	1,056	2,465	299	648	0	0	299	648	7,391	19,441	4,051	7,181	11,442	26,623
Direct Business - Online ^c						-	-	-					-	-
MISP (Direct)	-	-	-	-	-	-	-	-	97	140	74	89	171	229
Web Aggregators	-	-	-	-	-	-	-	-	(0)	0	0	0	(0)	0
Insurance Marketing Firm						-	-	-					-	-
Common Service Centers	-	0	-	-	-	-	-	-	41	70	116	169	157	239
Micro Agents						-	-	-					-	-
Point of Sales (Direct)	-	0	-	0	-	-	-	0	45	149	91	212	136	361
Other (to be specified)										-		-		
TOTAL	2,615	5,338	352	743	0	0	352	743	12,213	26,091	11,289	21,779	23,502	47,870
Commission and Rewards on (Excluding Reinsurance) Business written :														
In India	2,615	5,338	352	743	0	0	352	743	12,213	26,091	11,289	21,779	23,502	47,870
Outside India														

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

Name of the Insurer: CHOLAM								Miscellaneous							
Particulars	Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		
	For the Quarter Sep'24	Up to the Quarter Ended Sep'24	For the Quarter Sep'24	Up to the Quarter Ended Sep'24	For the Quarter Sep'24	Up to the Quarter Ended Sep'24	For the Quarter Sep'24	Up to the Quarter Ended Sep'24	For the Quarter Sep'24	Up to the Quarter Ended Sep'24	For the Quarter Sep'24	Up to the Quarter Ended Sep'24	For the Quarter Sep'24	Up to the Quarter Ended Sep'24	
Commission & Remuneration	5,720	11,654	4,058	8,452	8	14	9,787	20,120	36	73	26	77	144	300	
Rewards							-	-							
Distribution fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Commission	5,720	11,654	4,058	8,452	8	14	9,787	20,120	36	73	26	77	144	300	
Add: Commission on Re-insurance Accepted	-	3	-	-	-	-	-	3	-	-	-	-	14	34	
Less: Commission on Re-insurance Ceded	2,247	4,849	1,371	3,039	0	1	3,619	7,889	2	3	43	94	160	434	
Net Commission	3,473	6,807	2,687	5,413	7	13	6,168	12,234	34	70	(17)	(18)	(1)	(100)	
Break-up of the expenses (Gr															
Individual Agents	298	501	107	199	0	1	405	701	13	29	4	9	46	87	
Corporate Agents-Banks/FII/HFC	1,639	3,259	784	1,677	0	0	2,423	4,937	0	1	0	0	10	18	
Corporate Agents-Others	3,321	6,780	3,089	6,408	0	0	6,410	13,188	1	1	0	0	12	26	
Insurance Brokers	429	1,042	79	167	7	13	515	1,223	22	42	22	67	77	170	
Direct Business - Online ^c	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Web Aggregators	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Insurance Marketing Firm	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Common Service Centers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Point of Sales (Direct)	33	71	-	0	0	0	33	71	-	-	-	-	-	-	
Other (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL	5,720	11,654	4,058	8,452	8	14	9,787	20,120	36	73	26	77	144	300	
Commission and Rewards on (Excluding Reinsurance) Business written :															
In India	5,720	11,654	4,058	8,452	8	14	9,787	20,120	36	73	26	77	144	300	

Particulars	Health		Personal Accident		Overseas Travel Insurance		Total Health		Workmen's Compensation/ Employer's		Public/ Product Liability		Engineering	
	For the correspondi ng quarter of the previous year Sep'23	Up to the correspondi ng Quarter of the previous year Sep'23	For the correspondi ng quarter of the previous year Sep'23	Up to the correspondi ng Quarter of the previous year Sep'23	For the correspo nding quarter of the previous year Sep'23	Up to the correspo nding Quarter of the previous year Sep'23	For the correspondi ng quarter of the previous year Sep'23	Up to the correspondi ng Quarter of the previous year Sep'23	For the correspo nding quarter of the previous year Sep'23	Up to the correspo nding Quarter of the previous year Sep'23	For the correspo nding quarter of the previous year Sep'23	Up to the correspo nding Quarter of the previous year Sep'23	For the correspo nding quarter of the previous year Sep'23	Up to the corresponding Quarter of the previous year Sep'23
Commission & Remuneration	5,171	9,860	3,837	7,577	14	39	9,022	17,476	36	75	25	55	140	264
Rewards	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Distribution fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Commission	5,171	9,860	3,837	7,577	14	39	9,022	17,476	36	75	25	55	140	264
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-	-	2	6
Less: Commission on Re-insurance Ceded	1,486	2,610	1,434	3,047	(1)	1	2,920	5,658	1	3	12	53	118	308
Net Commission	3,685	7,250	2,403	4,530	15	38	6,102	11,818	36	71	13	2	24	(37)
Break-up of the expenses (Gr														
Individual Agents	96	147	75	140	0	0	171	287	15	26	2	6	36	73
Corporate Agents-Banks/FII/HFC	1,644	3,215	1,197	2,575	0	0	2,841	5,790	0	1	0	0	3	8
Corporate Agents-Others	2,795	5,140	2,420	4,539	0	1	5,216	9,681	3	14	(1)	1	33	50
Insurance Brokers	573	1,171	144	323	13	37	731	1,532	18	33	24	48	67	133
Direct Business - Online ^c							-	-						
MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Web Aggregators	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Marketing Firm							-	-						
Common Service Centers	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Micro Agents							-	-						
Point of Sales (Direct)	63	186	0	0	0	0	63	186	-	-	-	-	-	-
Other (to be specified)		-		-		-	-	-						
TOTAL	5,171	9,860	3,837	7,577	14	39	9,022	17,476	36	75	25	55	140	264
Commission and Rewards on (Excluding Reinsurance) Business written :														
In India	5,171	9,860	3,837	7,577	14	39	9,022	17,476	36	75	25	55	140	264
Outside India														

Name of the Insurer: CHOLAM											(Amount in Rs. Lakhs)	
Particulars	Aviation		Crop Insurance		Other segments ^(b)		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
	For the Quarter Sep'24	Up to the Quarter Ended Sep'24	For the Quarter Sep'24	Up to the Quarter Ended Sep'24	For the Quarter Sep'24	Up to the Quarter Ended Sep'24	For the Quarter Sep'24	Up to the Quarter Ended Sep'24	For the Quarter Sep'24	Up to the Quarter Ended Sep'24	For the Quarter Sep'24	Up to the Quarter Ended Sep'24
Commission & Remuneration	-	-	-	-	-	-	331	642	42,693	81,964	46,265	89,984
Rewards									-	-	-	-
Distribution fees	-	-	-	-	-	-	-	-	630	1,040	630	1,040
Commission	-	-	-	-	-	-	331	642	43,323	83,004	46,896	91,025
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-	14	37	163	407
Less: Commission on Re-insurance Ceded	-	-	890	1,035	-	-	49	108	9,961	18,680	13,089	28,319
Net Commission	-	-	(890)	(1,035)	-	-	282	535	33,376	64,360	33,970	63,112
Break-up of the expenses (Gr												
Individual Agents	-	-	-	-	-	-	6	12	759	1,332	946	1,840.21
Corporate Agents-Banks/FII/HFC	-	-	-	-	-	-	280	539	3,231	6,505	4,281	8,486.76
Corporate Agents-Others	-	-	-	-	-	-	20	28	18,269	35,939	19,295	37,698.66
Insurance Brokers	-	-	-	-	-	-	25	63	19,068	35,876	20,377	39,647.41
Direct Business - Online ^c	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	630	1,040	630	1,040.13
Web Aggregators	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Marketing Firm	-	-	-	-	-	-	-	-	-	-	-	-
Common Service Centers	-	-	-	-	-	-	-	-	32	72	32	71.70
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
Point of Sales (Direct)	-	-	-	-	-	-	-	-	1,334	2,240	1,334	2,239.73
Other (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	-	-	-	-	-	-	331	642	43,323	83,004	46,896	91,025
Commission and Rewards on (Excluding Reinsurance) Business written :												
In India	-	-	-	-	-	-	331	642	43,323	83,004	46,896	91,025

												(Amount in Rs. Lakhs)	
Particulars	Aviation		Crop Insurance		Other segments ^(b)		Other Miscellaneous segments		Total Miscellaneous		Grand Total	Grand Total	
	For the corresponding quarter of the previous year Sep'23	Up to the corresponding Quarter of the previous year Sep'23	For the corresponding quarter of the previous year Sep'23	Up to the corresponding Quarter of the previous year Sep'23	For the corresponding quarter of the previous year Sep'23	Up to the corresponding Quarter of the previous year Sep'23	For the corresponding quarter of the previous year Sep'23	Up to the corresponding Quarter of the previous year Sep'23	For the corresponding quarter of the previous year Sep'23	Up to the corresponding Quarter of the previous year Sep'23	For the corresponding quarter of the previous year Sep'23	Up to the corresponding Quarter of the previous year Sep'23	
Commission & Remuneration	-	-	-	-	-	-	292	561	33,075	66,301	36,042	72,382	
Rewards	-	-	-	-	-	-	-	-	-	-	-	-	
Distribution fees	-	-	-	-	-	-	-	-	180	237	180	237	
Gross Commission	-	-	-	-	-	-	292	561	33,254	66,538	36,222	72,619	
Add: Commission on Re-insurance Accepted		-	-	-	-	-	-	-	2	6	141	316	
Less: Commission on Re-insurance Ceded		-	703	703	-	-	30	140	9,380	16,301	12,389	23,068	
Net Commission	-	-	(703)	(703)	-	-	262	420	23,876	50,243	23,974	49,867	
Break-up of the expenses (Gr													
Individual Agents	-	-	-	-	-	-	2	4	380	625	576	921	
Corporate Agents-Banks/FII/HFC	-	-	-	-	-	-	253	489	3,911	7,788	4,767	9,316	
Corporate Agents-Others	-	-	-	-	-	-	27	49	15,908	28,483	16,469	29,627	
Insurance Brokers	-	-	-	-	-	-	10	20	12,291	28,389	13,646	31,501	
Direct Business - Online ^c					-	-	-	-	-	-	-	-	
MISP (Direct)	-	-	-	-	-	-	-	-	171	229	171	229	
Web Aggregators	-	-	-	-	-	-	-	-	(0.00)	0.00	(0.00)	0.00	
Insurance Marketing Firm					-	-	-	-	-	-	-	-	
Common Service Centers	-	-	-	-	-	-	-	-	157	239	157	239	
Micro Agents					-	-	-	-	-	-	-	-	
Point of Sales (Direct)	-	-	-	-	-	-	-	-	199	548	199	548	
Other (to be specified)					-	-	-	-					
TOTAL	-	-	-	-	-	-	292	561	33,017	66,301	35,985	72,382	
Commission and Rewards on (Excluding Reinsurance) Business written :													
In India	-	-	-	-	-	-	292	561	33,017	66,301	35,985	72,382	
Outside India													

FORM NL-7-OPERATING EXPENSES SCHEDULE
Name of the Insurer: CHOLAMANDALAM MS GENERAL
INSURANCE COMPANY LIMITED - as on 30 SEPTEMBER 2024

		FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor	
	Particulars	For the Quarter Sep'24	Up to the Quarter Ended Sep'24	For the Quarter Sep'24	Up to the Quarter Ended Sep'24	For the Quarter Sep'24	Up to the Quarter Ended Sep'24	For the Quarter Sep'24	Up to the Quarter Ended Sep'24	For the Quarter Sep'24	Up to the Quarter Ended Sep'24	For the Quarter Sep'24	Up to the Quarter Ended Sep'24	For the Quarter Sep'24	Up to the Quarter Ended Sep'24
1	Employees' remuneration & welfare benefits	711	2,009	193	393	33	51	226	444	2,806	5,984	4,801	9,004	7,607	14,988
2	Travel, conveyance and vehicle running expenses	24	81	2	13	4	5	6	18	116	210	194	317	310	527
3	Training expenses	1	2	-	-	-	-	-	-	2	5	3	7	5	12
4	Rents, rates & taxes	22	90	4	16	-	2	4	18	117	253	184	363	301	616
5	Repairs	9	21	2	4	-	-	2	4	27	49	38	68	65	117
6	Printing & stationery	7	22	2	4	-	-	2	4	26	57	39	81	65	138
7	Communication expenses	18	61	3	10	-	1	3	11	59	138	85	192	144	330
8	Legal & professional charges	52	87	12	25	1	1	13	26	58	95	81	130	139	225
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	1	2	-	-	-	-	-	-	2	5	3	7	5	12
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	1	2	-	-	-	-	-	-	2	4	2	5	4	9
	(c) In any other capacity (out of Pocket Expenses)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	187	348	3	8	1	1	4	9	91	233	168	309	259	542
11	Interest & Bank Charges	92	220	17	37	3	5	20	42	261	498	372	692	633	1,190
12	Depreciation	74	175	13	29	2	4	15	33	224	454	351	654	575	1,108
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	244	542	45	91	7	12	52	103	680	1,284	1,003	1,809	1,683	3,093
16	Goods and Services Tax (GST)	2	6	-	1	-	-	-	1	6	13	10	19	16	32
17	Others (to be specified)a	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Power and Electricity	6	22	1	4	-	-	1	4	22	57	34	81	56	138
	(b) Marketing Expenses	204	496	7	32	-	-	7	32	394	776	489	858	883	1,634
	(c) Operating Lease Charges	2	2	-	-	-	-	-	-	5	29	23	51	28	80
	(d) Insurtech and Insurance awareness Expenses	20	45	4	8	1	1	5	9	54	101	76	140	130	241
	(f) Miscellaneous Expenses	143	318	13	27	2	3	15	30	167	342	240	475	407	817
	TOTAL	1,820	4,551	321	702	54	86	375	788	5,119	10,587	8,196	15,262	13,315	25,849
	In India	1,820	4,551	321	702	54	86	375	788	5,119	10,587	8,196	15,262	13,315	25,849
	Outside India														
Notes:															

FORM NL-7-OPERATING EXPENSES SCHEDULE
Name of the Insurer: CHOLAMANDALAM MS GENERAL
INSURANCE COMPANY LIMITED - as on 30 SEPTEMBER 2024

	Particulars	FIRE	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor
--	-------------	------	--------------	-------------	--------------	----------	----------	-------------

	Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor	
		For the corresponding quarter of the previous year Sep'23	Up to the corresponding Quarter of the previous year Sep'23	For the corresponding quarter of the previous year Sep'23	Up to the corresponding Quarter of the previous year Sep'23	For the corresponding quarter of the previous year Sep'23	Up to the corresponding Quarter of the previous year Sep'23	For the corresponding quarter of the previous year Sep'23	Up to the corresponding Quarter of the previous year Sep'23	For the corresponding quarter of the previous year Sep'23	Up to the corresponding Quarter of the previous year Sep'23	For the corresponding quarter of the previous year Sep'23	Up to the corresponding Quarter of the previous year Sep'23	For the corresponding quarter of the previous year Sep'23	Up to the corresponding Quarter of the previous year Sep'23
1	Employees' remuneration & welfare benefits	1,266	2,721	193	440	30	48	224	488	3,261	6,638	4,679	9,181	7,940	15,819
2	Travel, conveyance and vehicle running expenses	70	117	10	18	5	6	15	24	174	278	253	398	426	676
3	Training expenses	1	3	1	1	(0)	-	1	1	3	8	5	11	8	19
4	Rents, rates & taxes	52	111	7	17	6	7	13	24	113	220	162	303	275	523
5	Repairs	9	20	1	3	(0)	-	1	3	22	44	32	61	54	105
6	Printing & stationery	30	55	2	3	(0)	-	2	3	37	59	52	81	89	140
7	Communication expenses	28	67	5	11	1	1	6	12	67	147	98	203	166	350
8	Legal & professional charges	25	58	4	9	1	1	5	10	62	128	89	176	150	304
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	1	2	(0)	-	(0)	-	(0)	-	2	4	2	5	4	9
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	(1)	-	(0)	-	(0)	-	(0)	-	(0)	1	0	2	0	3
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services: and	1	2	(0)	-	(0)	-	(0)	-	2	4	4	6	6	10
	(c) in any other capacity	(0)	-	(0)	-	-	-	(0)	-	(0)	-	(0)	-	(0)	-
10	Advertisement and publicity	152	306	4	8	1	1	5	9	332	551	62	132	393	683
11	Interest & Bank Charges	82	207	14	33	3	4	17	37	205	458	297	630	501	1,088
12	Depreciation	73	177	12	28	2	3	14	31	183	392	265	540	448	932
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	197	416	33	66	5	8	38	74	480	922	688	1,269	1,167	2,191
16	Goods and Services Tax (GST)	8	10	2	2	(0)	-	2	2	17	22	24	30	41	52
17	Others (to be specified)a	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Power and Electricity	11	27	2	4	(0)	-	1	4	26	59	39	82	66	141
	(b) Marketing Expenses	78	724	(14)	75	-	-	(14)	75	229	470	(13)	48	216	518
	(c) Operating Lease Charges	42	110	7	17	1	2	8	19	108	244	156	335	263	579
	(d) Insurtech and Insurance awareness Expenses	9	9	1	1	-	-	1	1	20	20	27	27	47	47
	(e) Miscellaneous Expenses	171	347	14	27	2	3	16	30	178	351	255	483	433	834
	TOTAL	2,304	5,489	296	763	56	84	352	847	5,519	11,020	7,174	14,003	12,693	25,023
	In India	2,304	5,489	296	763	56	84	352	847	5,519	11,020	7,174	14,003	12,693	25,023
	Outside India														

Notes:

FORM NL-7-OPERATING EXPENSES SCHEDULE
Name of the Insurer: CHOLAMANDALAM MS GENERAL
INSURANCE COMPANY LIMITED - as on 30 SEPTEMBER 2024

		Health		Personal Accident		Travel Insurance		Total Health		Miscellaneous Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance	
	Particulars	For the Quarter Sep'24	Up to the Quarter Ended Sep'24	For the Quarter Sep'24	Up to the Quarter Ended Sep'24	For the Quarter Sep'24	Up to the Quarter Ended Sep'24	For the Quarter Sep'24	Up to the Quarter Ended Sep'24	For the Quarter Sep'24	Up to the Quarter Ended Sep'24	For the Quarter Sep'24	Up to the Quarter Ended Sep'24	For the Quarter Sep'24	Up to the Quarter Ended Sep'24	For the Quarter Sep'24	Up to the Quarter Ended Sep'24	For the Quarter Sep'24	Up to the Quarter Ended Sep'24
1	Employees' remuneration & welfare benefits	1,304	2,819	430	868	1	3	1,735	3,690	15	28	16	47	36	105	-	-	1,624	2,013
2	Travel, conveyance and vehicle running expenses	62	123	32	49	-	-	94	172	-	1	-	2	1	4	-	-	62	82
3	Training expenses	1	3	-	1	-	-	1	4	-	-	-	-	-	-	-	-	2	2
4	Rents, rates & taxes	48	120	18	40	-	-	66	160	-	1	-	2	2	5	-	-	68	82
5	Repairs	12	25	5	9	-	-	17	34	-	-	-	-	-	1	-	-	15	18
6	Printing & stationery	11	28	4	10	-	-	15	38	-	-	1	1	-	1	-	-	15	19
7	Communication expenses	25	72	9	25	-	-	34	97	1	1	-	1	1	3	-	-	42	52
8	Legal & professional charges	49	87	12	21	-	-	61	108	1	1	1	3	3	4	-	-	31	35
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	1	3	-	1	-	-	1	4	-	-	-	-	-	-	-	-	2	2
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	1	2	1	1	-	-	2	3	-	-	-	-	-	-	-	-	1	1
	(c) In any other capacity (out of Pocket Expenses)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	68	119	8	19	-	-	76	138	1	1	-	1	1	2	-	-	33	40
11	Interest & Bank Charges	120	261	43	90	-	-	163	351	2	3	2	5	6	12	-	-	159	188
12	Depreciation	100	215	34	71	-	-	134	286	1	2	2	4	5	10	-	-	123	146
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	316	650	110	220	1	1	427	871	4	7	5	12	15	30	-	-	391	459
16	Goods and Services Tax (GST)	3	7	1	2	-	-	4	9	-	-	-	-	-	-	-	-	(99)	(79)
17	Others (to be specified)a	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Power and Electricity	8	27	3	9	-	-	11	36	-	-	-	-	-	1	-	-	15	19
	(b) Marketing Expenses	175	388	84	148	3	3	262	539	2	6	1	6	11	25	-	-	2	2
	(c) Operating Lease Charges	4	6	-	-	-	-	4	6	-	-	-	-	-	-	-	-	-	-
	(d) Insurtech and Insurance awareness Expenses	25	53	9	18	-	-	34	71	1	1	-	1	1	2	-	-	32	38
	(f) Miscellaneous Expenses	75	179	27	62	-	-	102	241	1	2	1	3	8	18	-	-	1,819	2,031
	TOTAL	2,408	5,187	830	1,664	5	7	3,243	6,858	29	54	29	88	90	223	-	-	4,337	5,150
	In India	2,408	5,187	830	1,664	5	7	3,243	6,858	29	54	29	88	90	223	-	-	4,337	5,150
	Outside India																		

FORM NL-7-OPERATING EXPENSES SCHEDULE
Name of the Insurer: CHOLAMANDALAM MS GENERAL
INSURANCE COMPANY LIMITED - as on 30 SEPTEMBER 2024

	Particulars	Health		Personal Accident		Travel Insurance		Total Health		Miscellaneous Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance	
	Particulars	Health		Personal Accident		Overseas Travel Insurance		Total Health		Workmen's Compensation/ Employer's liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance	
		For the corresponding quarter of the previous year Sep'23	Up to the corresponding Quarter of the previous year Sep'23	For the corresponding quarter of the previous year Sep'23	Up to the corresponding Quarter of the previous year Sep'23	For the corresponding quarter of the previous year Sep'23	Up to the corresponding Quarter of the previous year Sep'23	For the corresponding quarter of the previous year Sep'23	Up to the corresponding Quarter of the previous year Sep'23	For the corresponding quarter of the previous year Sep'23	Up to the corresponding Quarter of the previous year Sep'23	For the corresponding quarter of the previous year Sep'23	Up to the corresponding Quarter of the previous year Sep'23	For the corresponding quarter of the previous year Sep'23	Up to the corresponding Quarter of the previous year Sep'23	For the corresponding quarter of the previous year Sep'23	Up to the corresponding Quarter of the previous year Sep'23	For the corresponding quarter of the previous year Sep'23	Up to the corresponding Quarter of the previous year Sep'23
	1 Employees' remuneration & welfare benefits	1,146	3,384	666	1,274	4	7	1,815	4,665	5	24	11	40	51	128	-	-	1,809	1,809
	2 Travel, conveyance and vehicle running expenses	94	158	33	57	(0)	-	127	215	0	1	1	2	4	6	-	-	358	358
	3 Training expenses	1	3	0	1	(0)	-	1	4	(0)	-	(0)	-	(0)	-	-	-	2	2
	4 Rents, rates & taxes	52	95	22	42	(0)	-	74	137	0	1	1	2	2	5	-	-	67	67
	5 Repairs	10	18	4	8	(0)	-	13	26	(0)	-	(0)	-	0	1	-	-	13	13
	6 Printing & stationery	19	39	6	9	(0)	-	25	48	(0)	-	(0)	-	1	1	-	-	15	15
	7 Communication expenses	30	60	13	28	(0)	-	43	88	1	1	0	1	1	3	-	-	330	330
	8 Legal & professional charges	27	52	11	24	(0)	-	38	76	1	1	0	1	1	3	-	-	474	474
	9 Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	1	2	1	1	-	-	2	3	(0)	-	(0)	-	(0)	-	-	-	1	1
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	(0)	-	(0)	-	-	-	(1)	-	-	-	(0)	-	(0)	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	1	2	1	1	-	-	2	3	(0)	-	(0)	-	(0)	-	-	-	1	1
	(c) in any other capacity	(0)	-	(0)	-	-	-	(0)	-	-	-	-	-	-	-	-	-	-	-
	10 Advertisement and publicity	116	155	158	168	(0)	-	274	323	(0)	-	0	1	3	4	-	-	391	391
	11 Interest & Bank Charges	91	187	39	87	1	1	131	275	1	2	1	3	4	10	-	-	139	139
	12 Depreciation	81	160	35	75	(0)	-	116	235	1	2	(0)	2	4	9	-	-	119	119
	13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	14 Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	15 Information Technology Expenses	209	376	91	175	1	1	301	552	2	4	2	6	10	20	-	-	280	280
	16 Goods and Services Tax (GST)	7	9	3	4	(0)	-	10	13	(0)	-	(0)	-	(0)	-	-	-	7	7
	17 Others (to be specified)a	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Power and Electricity	12	24	5	11	-	-	17	35	(0)	-	(0)	-	0	1	-	-	18	18
	(b) Marketing Expenses	(56)	464	20	121	(0)	-	(36)	585	(0)	8	(0)	4	1	29	-	-	-	-
	(c) Operating Lease Charges	47	99	20	46	(0)	-	67	145	0	1	(0)	1	2	5	-	-	74	74
	(d) Insurtech and Insurance awarness Expenses	8	8	4	4	-	-	12	12	-	-	-	-	-	-	-	-	6	6
	(e) Miscellaneous Expenses	77	142	34	67	(0)	-	111	209	1	2	0	2	9	18	-	-	251	251
	TOTAL	1,973	5,437	1,166	2,203	4	9	3,142	7,649	11	47	14	65	92	243	-	-	4,355	4,355
	In India	1,973	5,437	1,166	2,203	4	9	3,142	7,649	11	47	14	65	92	243	-	-	4,355	4,355
	Outside India																		

	Particulars	Other segments ^(b)		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
		For the Quarter Sep'24	Up to the Quarter Ended Sep'24	For the Quarter Sep'24	Up to the Quarter Ended Sep'24	For the Quarter Sep'24	Up to the Quarter Ended Sep'24	For the Quarter Sep'24	Up to the Quarter Ended Sep'24
1	Employees' remuneration & welfare benefits	-	-	108	199	11,141	21,070	12,078	23,523
2	Travel, conveyance and vehicle running expenses	-	-	3	6	470	794	500	893
3	Training expenses	-	-	-	-	8	18	9	20
4	Rents, rates & taxes	-	-	3	8	440	874	466	982
5	Repairs	-	-	1	2	98	172	109	197
6	Printing & stationery	-	-	1	2	97	199	106	225
7	Communication expenses	-	-	2	5	224	489	245	561
8	Legal & professional charges	-	-	2	4	238	380	303	493
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-
	(a) as auditor	-	-	1	1	9	19	10	21
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	1	1	8	14	9	16
	(c) in any other capacity (out of Pocket Expenses)	-	-	1	1	1	1	1	1
10	Advertisement and publicity	-	-	(1)	1	369	725	560	1,082
11	Interest & Bank Charges	-	-	10	20	975	1,769	1,087	2,031
12	Depreciation	-	-	9	17	849	1,573	938	1,781
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-
15	Information Technology Expenses	-	-	26	49	2,551	4,521	2,847	5,166
16	Goods and Services Tax (GST)	-	-	2	2	(77)	(36)	(75)	(29)
17	Others (to be specified)a	-	-	-	-	-	-	-	-
	(a) Power and Electricity	-	-	3	4	85	198	92	224
	(b) Marketing Expenses	-	-	27	51	1,188	2,263	1,399	2,791
	(c) Operating Lease Charges	-	-	1	1	33	87	35	89
	(d) Insurtech and Insurance awareness Expenses	-	-	1	3	199	357	224	411
	(f) Miscellaneous Expenses	-	-	7	14	2,345	3,126	2,503	3,474
	TOTAL	-	-	209	391	21,252	38,613	23,447	43,952
	In India	-	-	209	391	21,252	38,613	23,447	43,952
	Outside India								

FORM NL-7-OPERATING EXPENSES SCHEDULE						
Name of the Insurer: CHOLAMANDALAM MS GENERAL						
INSURANCE COMPANY LIMITED - as on 30 SEPTEMBER 2024						
(Amount in Rs. Lakhs)						
	Particulars	Other segments ^(b)	Other Miscellaneous segment	Total Miscellaneous	Grand Total	Grand Total

								(Amount in Rs. Lakhs)	
	Particulars	Other segments (b)		Other Miscellaneous segments		Total Miscellaneous		Grand Total	Grand Total
		For the corresponding quarter of the previous year Sep'23	Up to the corresponding Quarter of the previous year Sep'23	For the corresponding quarter of the previous year Sep'23	Up to the corresponding Quarter of the previous year Sep'23	For the corresponding quarter of the previous year Sep'23	Up to the corresponding Quarter of the previous year Sep'23	For the corresponding quarter of the previous year Sep'23	Up to the corresponding Quarter of the previous year Sep'23
	1 Employees' remuneration & welfare benefits	-	-	151	284	11,781	22,769	13,271	25,978
	2 Travel, conveyance and vehicle running expenses	-	-	6	10	922	1,268	1,008	1,409
	3 Training expenses	-	-	0	1	11	26	11	30
	4 Rents, rates & taxes	-	-	4	10	423	745	488	880
	5 Repairs	-	-	3	4	83	149	94	172
	6 Printing & stationery	-	-	3	4	133	208	164	266
	7 Communication expenses	-	-	2	6	543	779	576	858
	8 Legal & professional charges	-	-	2	5	666	864	695	932
	9 Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-
	(a) as auditor	-	-	(0)	-	7	13	8	15
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	(0)	-	(1)	3	(1)	3
	(ii) Insurance matters	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	(0)	-	9	14	10	16
	(c) in any other capacity	-	-	-	-	(0)	-	(0)	-
	10 Advertisement and publicity	-	-	2	5	1,063	1,407	1,220	1,722
	11 Interest & Bank Charges	-	-	9	22	786	1,539	884	1,783
	12 Depreciation	-	-	8	18	695	1,317	783	1,525
	13 Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-
	14 Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-
	15 Information Technology Expenses	-	-	21	43	1,783	3,096	2,019	3,586
	16 Goods and Services Tax (GST)	-	-	1	1	59	73	68	85
	17 Others (to be specified)a	-	-	-	-	-	-	-	-
	(a) Power and Electricity	-	-	2	4	102	199	116	230
	(b) Marketing Expenses	-	-	21	105	201	1,249	265	2,048
	(c) Operating Lease Charges	-	-	7	14	414	819	465	948
	(d) Insurtech and Insurance awareness Expenses	-	-	3	3	68	68	78	78
	(e) Miscellaneous Expenses	-	-	7	16	812	1,332	1,000	1,709
	TOTAL	-	-	253	555	20,561	37,937	23,217	44,273
	In India	-	-	253	555	20,561	37,937	23,217	44,273
	Outside India								

Classification: Confidential
FORM NL-8-SHARE CAPITAL SCHEDULE

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED - as on 30 SEPTEMBER 2024

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

Notes:

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

Version 1 Upload Date: 09.11.2024

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

**Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE
COMPANY LIMITED - as on 30 SEPTEMBER 2024**

PATTERN OF SHAREHOLDING

[As certified by the Management]

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

Notes: -

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

Version 1 Upload Date: 09.11.2024

PART (A):
PARTICULARS OF THE SHAREHOLDING PATTERN OF THE CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED AS ON September 30, 2024

Sl. No.	Category	No. of Investors	No. of shares held	% of shareholdings	Paid up equity (Rs. in lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)	Concurrent Auditor's certificate on Exposure to Interest Rate Derivatives	(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI) / (III) * 100	Number of Shares (VIII)	As a percentage of Total Shares Held (IX) = (VIII) / (III) * 100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):								
ii)	Bodies Corporate								
	(i) M/s. Cholamandalam Financial Holdings Limited		179282861	59.9998	17928.29	0	0	0	0
	(ii) M/s. Kartik Investments Trust Ltd.		103	0	0.01	0	0	0	0
	(iii) M/s. Ambadi Enterprises Ltd.		112	0	0.01	0	0	0	0
	(iv) M/s. Murugappa Management Services Pvt Ltd.		111	0	0.01	0	0	0	0
	(v) M/s. Ambadi Investments Ltd.		223	0	0.02	0	0	0	0
	(vi) M/s. Parry Infrastructure Comanv Pvt. 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								
i)	Individuals: (Names of Major Shareholders)		0	0	0	0	0	0	0
ii)	Bodies Corporate								
	(i) Mitsui Sumitomo Insurance Co. Ltd.		119522280	40	11952.23	0	0	0	0
iii)	Any Other		0	0	0	0	0	0	0
B	Non Promoters								
B.1	Public Shareholders								
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 Government /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
	IEPF		0	0	0	0	0	0	0
v)	Any Other		0	0	0	0	0	0	0
B.2	Non Public Shareholders								
2.1	Custodian/DR Holder		0	0	0	0	0	0	0
2.2	Employee Benefit Trust		0	0	0	0	0	0	0
2.3	Any Other		0	0	0	0	0	0	0
	TOTAL		298805700	100	29880.57	0	0	0	0
	Footnotes								

1 All holdings, above 1% of the paid up equity, have to be separately disclosed.
2 Indian Promoters - As defined under Regulation 3 (I) (I) of the IRDAI (Registration, Capital structure, Transfer of Shares and Amalgamation of Insurers) Regulations 2024.
3 Where the insurer is listed, the column " Shares pledged or otherwise encumbered" shall not be applicable to Non-promoters" Category.

PART B:
PARTICULARS OF THE SHAREHOLDING PATTERN OF THE CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED AS ON

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

Sl. No.	Category	No. of Investors	No. of shares held	% of shareholdin as	Paid up equity (Rs. in lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares(VI)	As a percentage of Total Shares held (VII) = (VI)/ (III)*100	Numbe r of Shares (VIII)	As a percentage of Total Shares Held (IX) = (VIII)/(III) *100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):								
1	M A M ARUNACHALAM (in the capacity of Karta of HUF)	1	148660	0.08	1.49	-	-	-	-
2	M A ALAGAPPAN HUF(M A Alagappan hold shares in the capacity as kartha)	1	130660	0.07	1.31	-	-	-	-
3	M M Muthiah HUF (M M Murugappan hold shares in the capacity as kartha)	1	277360	0.15	2.77	-	-	-	-
4	M M MURUGAPPAN HUF(M M Murugappan holds shares in the capacity as kartha)	1	355330	0.19	3.55	-	-	-	-
5	A VELLAYAN (Hold shares in the capacity as Kartha of HUF)	1	249500	0.13	2.50	-	-	-	-
6	UMAYAL R.	1	226580	0.12	2.27	-	-	-	-
7	A VENKATACHALAM (Hold shares in the capacity as Kartha of HUF)	1	252000	0.13	2.52	-	-	-	-
8	VALLI ANNAMALAI	1	157127	0.08	1.57	7000	4.45	-	-
9	M VELLACHI	1	597425	0.32	5.97	-	-	-	-
10	M A M ARUNACHALAM	1	842760	0.45	8.43	-	-	-	-
11	ARUN ALAGAPPAN	1	741090	0.39	7.41	-	-	-	-
12	M.A.ALAGAPPAN	1	710000	0.38	7.10	2000	0.28	-	-
13	LAKSHMI CHOCKA LINGAM	1	624410	0.33	6.24	-	-	-	-
14	A VELLAYAN	1	382400	0.20	3.82	-	-	-	-
15	M M VENKATACHALAM	1	4000	-	0.04	-	-	-	-
16	LAKSHMI VENKATACHALAM	1	1200	-	0.01	-	-	-	-
17	MEYYAMMAI VENKATACHALAM	1	358580	0.19	3.59	-	-	-	-
18	M V Murugappan - HUF (Valli Arunachalam holds shares in the capacity as karta)	1	543330	0.29	5.43	-	-	-	-
19	M M MURUGAPPAN	1	209215	0.11	2.10	-	-	-	-
20	A M MEYAMMAI	1	93150	0.05	0.93	-	-	-	-
21	M V SUBBIAH (Hold shares in the capacity as Kartha of HUF)	1	171200	0.09	1.71	-	-	-	-
22	MEENAKSHI MURUGAPPAN	1	70	-	0.00	-	-	-	-
23	A VENKATACHALAM	1	513610	0.27	5.14	-	-	-	-
24	V NARAYANAN	1	281140	0.15	2.81	-	-	-	-
25	V ARUNACHALAM	1	338990	0.18	3.39	-	-	-	-
26	ARUN VENKATACHALAM	1	200000	0.11	2.00	-	-	-	-
27	SOLACHI RAMANATHAN	1	8500	-	0.09	-	-	-	-
28	A V NAGALAKSHMI	1	3600	-	0.04	-	-	-	-
29	M V AR MEENAKSHI	1	449630	0.24	4.50	-	-	-	-
30	A.KERTIKA LINNAMALAI	1	500	-	0.01	-	-	-	-
31	SIGAPI ARUNACHALAM	1	227990	0.12	2.28	4200	1.84	-	-
32	UMA RAMANATHAN	1	2000	-	0.02	-	-	-	-
33	V VASANTHA	1	2300	-	0.02	-	-	-	-
34	DHRUV M ARUNACHALAM	1	11000	0.01	0.11	-	-	-	-
35	PRANAV ALAGAPPAN	1	28050	0.01	0.28	-	-	-	-
	Total	35	91,43,857	4.87	91.4	13,200	0.14		
ii)	Bodies corporate:								
1	A M M VELLAYAN SONS P LTD	1	38430	0.02	0.38	-	-	-	-
2	CARBORUNDUM UNIVERSAL LIMITED	1	1000	0.00	0.01	-	-	-	-
3	M M MUTHIAH SONS PRIVATE LTD	1	4200	0.00	0.04	-	-	-	-
4	AMBADI INVESTMENTS LIMITED	1	70766595	37.69	707.67	-	-	-	-
5	AR LAKSHMI ACHI TRUST	1	391510	0.21	3.92	-	-	-	-
6	M A ALAGAPPAN HOLDINGS PRIVATE LIMITED	1	529860	0.28	5.30	-	-	-	-
7	MURUGAPPA EDUCATIONAL AND MEDICAL FOUNDATION	1	226200	0.39	7.26	-	-	-	-
	Total	7	7,24,57,795	38.59	724.58	-	-		
iii)	Financial Institutions/Banks								
iv)	Central Government/State Government(s)/President of India								
v)	Persons acting in Concert (Please specify)								
vi)	Any Others								
1	M M MUTHIAH RESEARCH FOUNDATION	1	280920	0.15	2.81	-	-	-	-
	Lakshmi Venkatachalam Family Trust(M M Venkatachalam&Lakshmi Venkatachalam are trustees of trust)	1	379905	0.20	3.80	-	-	-	-
2	LAKSHMI RAMASWAMY FAMILY TRUST(AA ALAGAMMAI & LAKSHMI RAMASWAMY HOLDS SHARES ON BEHALF OF TRUST)	1	743000	0.40	7.43	-	-	-	-
3	MV MUTHIAH FAMILY TRUST (M M VENKATACHALAM & M V MUTHIAH HOLDS SHARES ON BEHALF OF THE TRUST)	1	459830	0.24	4.60	-	-	-	-
4	Meenakshi Murugappan Family Trust (M M Murugappan & Meenakshi Murugappan are trustees of the trust)	1	500000	0.27	5.00	-	-	-	-
5	MM VEERAPPAN FAMILY TRUST(MM MURUGAPPAN & MEENAKSHI MURUGAPPAN HOLDS SHARES ON BEHALF OF THE TRUST)	1	468055	0.25	4.68	-	-	-	-
6	M M Murugappan Family Trust (M M Murugappan & Meenakshi Murugappan are trustees of the trust)	1	231800	0.12	2.32	-	-	-	-
7	MV SUBRAMANIAN FAMILY TRUST (Mr. MM Venkatachalam & MV Subramanian hold shares on behalf of trust)	1	459830	0.24	4.60	-	-	-	-
8	M M MUTHIAH FAMILY TRUST (M M MURUGAPPAN & M M MUTHIAH HOLDS SHARES ON BEHALF OF THE TRUST)	1	478055	0.25	4.78	-	-	-	-
9	Saraswathi Trust (M V Subbiah, S Vellayan & M V Seetha Subbiah are trustees of the trust)	1	515180	0.27	5.15	-	-	-	-
10	Shambho Trust (M V Subbiah & S Vellayan are trustees of the trust)	1	597340	0.32	5.97	-	-	-	-
11	M A MURUGAPPAN HOLDINGS LLP	1	546860	0.29	5.47	-	-	-	-
12	Murugappan Arunachalam Children Trust (Sigapi Arunachalam alongwith others hold shares of Trust)	1	215410	0.11	2.15	-	-	-	-
13	Valli Subbiah Benefit Trust (S Vellayan & M V Subbiah hold shares on behalf of the Trust)	1	14500	0.01	0.15	-	-	-	-
14	Arun Murugappan Children's Trust (MAM Arunachalam & Sigappi Arunachalam hold on behalf of trust)	1	220278	0.12	2.20	-	-	-	-
15	M A Alagappan Grand Children Trust (Arun Alagappan& AA Alagammai hold shares on behalf of Trust)	1	216777	0.12	2.17	-	-	-	-

17	MM Venkatachalam Family Trust(MM Venkatachalam&Lakshmi Venkatachalam hold shares on behalf of trust)	1	403900	0.22	4.04				
18	M V Seetha Subbiah Benefit trust (M.V.Subbiah & S Vellayan hold shares on behalf of the Trust)	1	14500	0.01	0.15				
	Total	18	67,46,140	3.59	67.46	-	-	-	-
A.2	Foreign Promoters								
i)	Individuals (Names of major shareholders):								
	VALLI ARUNACHALAM	1	4,96,095	0.26	4.96				
	VALLIAMMAL MURUGAPPAN	1	17,032	0.01	0.17				
ii)	Bodies Corporate								
	(i)								
	(ii)								
	(iii)								
iii)	Any other (Please Specify)								
	Sub total	62	8,88,60,919	47.32	888.61	13,200			
B	Non Promoters								
B.1	Public Shareholders								
1.1.1	Institutions								
i)	Mutual Funds	23	39818528	21.21	398.19	-	-	-	-
ii)	Foreign Portfolio Investors	230	3,03,17,962	16.15	303.18	-	-	-	-
iii)	Financial Institutions / Banks	6	19660	0.01	0.20	-	-	-	-
iv)	Insurance Companies	7	2504988	1.33	25.05	-	-	-	-
v)	FII belonging to foreign promoter					-	-	-	-
vi)	FII belonging to Foreign Promoter of Indian Promoter					-	-	-	-
vii)	Provident Fund/Pension Fund Fund					-	-	-	-
viii)	Alternative Investment Fund	17	862371	0.46	8.62	-	-	-	-
ix)	NBFCs registered with RBI	3	16609	0.01	0.17	-	-	-	-
x)	Any Other - Foreign Institutional Investors	1	2,36,660	0.13	2.37	-	-	-	-
1.2)	Central Government /State Government (s)/ President of India								
	Shareholding by Companies or Bodies Corporate where Central / State Government is a promoter	1	866660	0.46	8.67				
1.3)	Non - Institutions								
i)	Individual share capital upto Rs. 2 Lacs	35772	15162947	8.07	151.63	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	7	2493273	1.33	24.93	-	-	-	-
iii)	Others					-	-	-	-
	Trusts	16	66166	0.04	0.66	-	-	-	-
	Non-Resident Indian (NRI)	1103	1284735	0.68	12.85	-	-	-	-
	Clearing Members	4	6073	0.00	0.06	-	-	-	-
	Non Resident Indian Non Repatriable								
	Qualified Institutional Buyer								
	Bodies Corporate	580	3947927	2.10	39.48	-	-	-	-
	TEPI	1	902295	0.48	9.02	-	-	-	-
iv)	Any other								
	HUF	621	409689	0.22	4.10				
	Total	38,392	9,89,16,543	52.68	989.17				
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder					-	-	-	-
2.2)	Employee Benefit Trust					-	-	-	-
2.3)	Any Other					-	-	-	-
	sub total	38,392	9,89,16,543	52.68	989.17				
	Grand Total	38,454	18,77,77,462	100.00	1877.77	13,200			

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

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

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

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

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

5 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.

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.

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

PART B:
PARTICULARS OF THE SHAREHOLDING PATTERN IN THE INDIAN PROMOTER COMPANY(S) AS INDICATED AT (A) ABOVE.
PARTICULARS OF THE SHAREHOLDING PATTERN OF THE CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED AS ON
Name of the Indian Promoter: **KARTIK INVESTMENTS TRUST LIMITED**
(Please repeat the tabulation in case of more than one Indian Promoter)
as at **September 30, 2024**

Sl. No.	Category	No. Of Investors	No. of shares held	% of shareholding	Paid up equity (Rs. in lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI) / (III)*100	Number of Shares (VIII)	As a percentage of Total Shares Held (IX) = (VIII)/(III)*100
I	Promoters' holding					NIL	NIL	NIL	NIL
I(a).	Promoters								
	Indian promoters								
	Individuals holding								
	A Vellavan		50	0.02	0.01				
	A Venkatachalam		50	0.02	0.01				
	M A Alagappan		100	0.04	0.01				
	M M Murugappan		100	0.04	0.01				
	M V Subbiah		100	0.04	0.01				
	Bodies Corporate								
	M.A. Alagappan Holdings Private Limited		50	0.02	0.01				
	M.A. Murugappan Holdings LLP		50	0.02	0.01				
	Murugappa Educational & Medical Foundation		12220	5.01	1.22				
	AMM Vellavan & 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.T.D.Parry (India) Ltd.		23600	9.67	2.36				
	M.M.Muthiah Research Foundation		4960	2.03	0.50				
	Ambed Investments Limited		74758	30.64	7.48				
	Parry Enterprises India Limited		32	0.01	0.00				
	Cholamandalam Financial Holdings Limited		33790	13.85	3.38				
	Chola Business Services Limited		550	0.23	0.06				
	Murugappa & Sons		200	0.08	0.02				
I(b).	Foreign promoters								
	Individuals								
	Bodies Corporate		-	-	-				
2	Persons Acting in concert								
	Sub Total		182550	74.82	18.255	NIL	NIL	NIL	NIL
II.	Non Promoters' Holding					NIL	NIL	NIL	NIL
1	Institutional Investors		-	-	-				
a.	Mutual Funds and UTI		-	-	-				
b.	Banks, Financial Institutions, Insurance Companies		-	-	-				
	(Central / State Government / Non Government Institutions)								
c.	FIs:		-	-	-				
2	Others - HUF		327	0.13	0.03				
a.	Private Corporate Bodies		29440	12.07	2.94				
b.	Indian Public		30763	12.58	3.07				
c.	NRIs		980	0.40	0.10				
d.	OCB's		-	-	-				
e.	FIs:		-	-	-				
f.	Employees		-	-	-				
g.	Trusts		-	-	-				
h.	Directors (Independent Director)		-	-	-				
i.	NSDL/CDSL TRANSIT POSITION		-	-	-				
	Sub - Total		61450	25.18	6.15	NIL	NIL	NIL	NIL
	Grand Total		244000	100.00	24.40	NIL	NIL	NIL	NIL

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

PART B:
PARTICULARS OF THE SHAREHOLDING PATTERN IN THE INDIAN PROMOTER COMPANY(S) AS INDICATED AT (A) ABOVE.
PARTICULARS OF THE SHAREHOLDING PATTERN OF THE CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED AS ON
Name of the Indian Promoter: AMBADI ENTERPRISES LIMITED
(Please repeat the tabulation in case of more than one Indian Promoter)
as at September 30, 2024

Sl. No.	Category	No. Of Investors	No. of shares held	% of shareholding	Paid up equity (Rs. in lakhs)	Shares pledged or otherwise encumbered	Shares under Lock in Period		
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI) / (III)*100	Number of Shares (VIII)	As a percentage of Total Shares Held (IX) = (VIII)/(III)*100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
1)	Individuals/HUF (Names of major shareholders):								
1	M A M ARUNACHALAM (in the capacity of Karta of HUF)		19892	4.14	1.99	0.00	0.00	-	-
2	M A ALAGAPPAN HUF(M A Alagappan hold shares in the capacity as kartha)		15692	3.27	1.57	0.00	0.00	-	-
3	M M Muthiah HUF (M M Murugappan hold shares in the capacity as kartha)		0	-	-	0.00	0.00	-	-
4	M M MURUGAPPAN		17666	3.68	1.77	0.00	0.00	-	-
5	A VELLAYAN (Hold shares in the capacity as Kartha of HUF)		0	-	-	0.00	0.00	-	-
6	UMAYAL.R.		0	-	-	0.00	0.00	-	-
7	A VENKATACHALAM (Hold shares in the capacity as Kartha of HUF)		0	-	-	0.00	0.00	-	-
8	VALLI ANNAMALAI		0	-	-	0	0.00	-	-
9	M A M ARUNACHALAM		51926	10.82	5.19	0.00	0.00	-	-
10	ARUN ALAGAPPAN		39782	8.29	3.98	0.00	0.00	-	-
11	M.A.ALAGAPPAN		19892	4.14	1.99	0	0.00	-	-
12	LAKSHMI CHOCKA LINGAM		0	-	-	0.00	0.00	-	-
13	A VELLAYAN		8088	1.69	0.81	0.00	0.00	-	-
14	M M VENKATACHALAM		0	-	-	0.00	0.00	-	-
15	LAKSHMI VENKATACHALAM		0	-	-	0.00	0.00	-	-
16	MEYYAMMAI VENKATACHALAM		0	-	-	0.00	0.00	-	-
	S.VELLAYAN(S VELLAYAN AND A VELLAYAN hold shares on behalf of M V Seetha Subbiah Benefit trust)		0	-	-	0.00	0.00	-	-
17			0	-	-	0.00	0.00	-	-
18	M M MURUGAPPAN		19770	4.12	1.98	0.00	0.00	-	-
19	A M MEYYAMMAI		0	-	-	0.00	0.00	-	-
20	M V SUBBIAH (Hold shares in the capacity as Kartha of HUF)		11778	2.45	1.18	0.00	0.00	-	-
21	MEENAKSHI MURUGAPPAN		2100	0.44	0.21	0.00	0.00	-	-
22	A VENKATACHALAM		25658	5.35	2.57	0.00	0.00	-	-
23	VALLI MUTHIAH		0	-	-	0.00	0.00	-	-
24	V NARAYANAN		8784	1.83	0.88	0.00	0.00	-	-
25	V ARUNACHALAM		8786	1.83	0.88	0.00	0.00	-	-
26	ARUN VENKATACHALAM		0	-	-	0.00	0.00	-	-
27	SOLACHI RAMANATHAN		0	-	-	0.00	0.00	-	-
28	A V NAGALAKSHMI		0	-	-	0.00	0.00	-	-
29	M V AR MEENAKSHI		1400	0.29	0.14	0.00	0	-	-
30	A KEERTIKA UNNAMALAI		0	-	-	0.00	0.00	-	-
31	SIGAPI ARUNACHALAM		0	-	-	0	0.00	-	-
32	UMA RAMANATHAN		0	-	-	0.00	0.00	-	-
33	V VASANTHA		0	-	-	0.00	0.00	-	-
34	DHILUV M ARUNACHALAM		0	-	-	0.00	0.00	-	-
35	PRANAV ALAGAPPAN		0	0.00	-	0.00	0.00	-	-
36	VALLI ALAGAPPAN		0	0.00	-	0.00	0.00	-	-
37	M V SUBBIAH		13180	2.75	1.32	0.00	0.00	-	-
38	M V SEETHA SUBBIAH		1736	0.36	0.17	0.00	0.00	-	-
39	A A ALAGAMMAI		4200	0.88	0.42	0.00	0.00	-	-
40	S VELLAYAN		26354	5.49	2.64	0.00	0.00	-	-
41	M M MUTHIAH		19768	4.12	1.98	0.00	0.00	-	-
42	M M VEERAPPAN		19768	4.12	1.98	0.00	0.00	-	-
	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	-	-
43	SIGAPI ARUNACHALAM JT M A M ARUNACHALAM JT A M MEYYAMMAI (on behalf of Murugappan Arunachalam Children Trust)		7750	1.61	0.78	0.00	0.00	-	-
44	M V SUBBIAH JT M A ALAGAPPAN JT M M MURUGAPPAN (on behalf of Murugappa & Sons)		45516	9.48	4.55	0.00	0.00	-	-
45	Total		3,89,966		39.01	-	0.0	-	-
ii)	Bodies corporate:								
1	AMBADI ENTERPRISES LTD		0	0.00	-	-	0.00	-	-
2	A M M VELLAYAN SONS P LTD		0	0.00	-	-	0.00	-	-
3	CARBORUNDUM UNIVERSAL LIMITED		0	0.00	-	-	0.00	-	-
4	M.M.MUTHIAH SONS PRIVATE LTD		0	0.00	-	-	0.00	-	-
5	AMBADI INVESTMENTS LIMITED		7200	1.50	0.72	-	0.00	-	-
6	M A ALAGAPPAN HOLDINGS PRIVATE LIMITED		0	0.00	-	-	0.00	-	-
7	M A MURUGAPPAN HOLDINGS LLP		0	0.00	-	-	0.00	-	-
	Total		7,200	1.50	0.72				

iii)	Financial Institutions/Banks				-					
iv)	Central Government/State Government(s)/President of India				-					
v)	Persons acting in Concert (Please specify)				-					
vi)	Any Others				-					
1	M.M.MUTHIAH RESEARCH FOUNDATION	0	0.00	-	-	0.00	-	-		
2	LAKSHMI RAMASWAMY FAMILY TRUST(AA ALAGAMMAI & LAKSHMI RAMASWAMY HOLDS SHARES ON BEHALF OF THE TRUST)	0	0.00	-	-	0.00	-	-		
3	AR LAKSHMI ACHI TRUST	0		-	-	0.00	-	-		
4	MV MUTHIAH FAMILY TRUST (M M VENKATACHALAM & M V MUTHIAH HOLDS SHARES ON BEHALF OF THE TRUST)	38485	8.01	3.85	-	0.00	-	-		
5	MM VEERAPPAN FAMILY TRUST(MM MURUGAPPAN & MEENAKSHI MURUGAPPAN HOLDS SHARES ON BEHALF OF THE TRUST)	0	0.00	-	-	0.00	-	-		
6	MV SUBRAMANIAN FAMILY TRUST (Mr. M M Venkatachalam hold shares on behalf of the trust)	38485	8.01	3.85	-	0.00	-	-		
7	M M MUTHIAH FAMILY TRUST (M M MURUGAPPAN & M M MUTHIAH HOLDS SHARES ON BEHALF OF THE TRUST)	0	0.00	-	-	0.00	-	-		
8	MURUGAPPA EDUCATIONAL AND MEDICAL FOUNDATION	0	0.00	-	-	0.00	-	-		
9	Lakshmi Venkatachalam Family Trust(M M Venkatachalam&Lakshmi Venkatachalam are trustees of trust)	0	0.00	-	-	0.00	-	-		
10	Meenakshi Murugappan Family Trust (M M Murugappan & Meenakshi Murugappan are trustees of the trust)	0	0.00	-	-	0.00	-	-		
11	M M Murugappan Family Trust (M M Murugappan & Meenakshi Murugappan are trustees of the trust)	0	0.00	-	-	0.00	-	-		
12	Murugappan Arunachalam Children Trust (Sigapi Arunachalam alongwith others hold shares on behalf of Trust)	0	0.00	-	-	0.00	-	-		
13	Valli Subbiah Benefit Trust (S Vellayan & A Vellayan holds shares on behalf of the Trust)	0	0.00	-	-	0.00	-	-		
14	Arun Murugappan Children's Trust (MAM Arunachalam & Sigappi Arunachalam hold on behalf of the trust)	0	0.00	-	-	0.00	-	-		
15	M A Alagappan Grand Children Trust (Arun Alagappan& AA Alagammai hold shares on behalf of the Trust)	0	0.00	-	-	0.00	-	-		
16	Saraswathi Trust (M V Subiah & S Vellayan are trustees of the trust)	0	0.00	-	-	0.00	-	-		
17	Shambho Trust (M V Subiah & S Vellayan are trustees of the trust)	0	0.00	-	-	0.00	-	-		
18	lakshmi Venkatachalam Family Trust(MM Venkatachalam&Lakshmi Venkatachalam hold shares on behalf of trust)	2100	0.44	0.21	-	0.00	-	-		
	Total	79,070	16.47	7.91	-	0.00	-	0		
A.2	Foreign Promoters				-					
i)	Individuals (Names of major shareholders):				-					
	VALLIAMMAI MURUGAPPAN				-					
ii)	Bodies Corporate				-					
	(i)				-					
	(ii)				-					
	(iii)				-					
iii)	Any other (Please Specify)				-					
	Sub total				-					
		0	0.00	-	0	0.00	0	0		
B	Non Promoters	0	0.00	-	0	0.00	0	0		
B.1	Public Shareholders	0	0.00	-	0	0.00	0	0		
1.1	Institutional	0	0.00	-	0	0.00	0	0		
i)	Mutual Funds	0	0.00	-	-	0.00	-	-		
ii)	Foreign Portfolio Investors	0	0.00	-	-	0.00	-	-		
iii)	Banks / Financial Institutions	-	-	-	-	0.00	-	-		
iv)	Insurance Companies	-	-	-	-	0.00	-	-		
v)	FII belonging to foreign promoter	-	0.00	-	-	0.00	-	-		
vi)	FII - others	0	0.00	-	-	0.00	-	-		
vii)	Provident Fund/Pension Fund	-	0.00	-	-	0.00	-	-		
viii)	Alternative Investment Fund	0	0.00	-	-	0.00	-	-		
ix)	Any Other	-	0.00	-	-	0.00	-	-		
		-	0.00	-	-	0.00	-	-		
1.2	Central Governemnt /State Government (s)/ President of India		0.00	-	-	0.00	-	-		
1.3	Non - Institutions		0.00	-	-	0.00	-	-		
i)	Individual share capital upto Rs. 2 Lacs	3764	0.78	0.38	-	0.00	-	-		
ii)	Individual share capital in excess of Rs. 2 Lacs	0	0.00	-	-	0.00	-	-		
iii)	NBFCs registered with RBI	0	0.00	-	-	0.00	-	-		
iv)	Any Other (specify)	-	0.00	-	-	0.00	-	-		
	Trusts	0	0.00	-	-	0.00	-	-		
	Non-Resident Indian (NRI)	0	0.00	-	-	0.00	-	-		
	Clearing Members	0	0.00	-	-	0.00	-	-		
	Qualified Institutional Buyer		0.00	-	-	0.00	-	-		
	NRI (Non repatriable)	0	0.00	-	-	0.00	-	-		
	Bodies Corporate	0	0.00	-	-	0.00	-	-		
	IEPF	0	0.00	-	-	0.00	-	-		
v)	Alternate Investment Fund	0	0.00	-	-	0.00	-	-		
	Total	3764	0.78	0.38	-	0.00	-	-		
B.2	Non Public Shareholders		-	-	-	0.00	-	-		
2.1	Custodian/DR Holder	0	0.00	-	-	0.00	-	-		
2.2	Employee Benefit Trust	0	0.00	-	-	0.00	-	-		
2.3	Any Other	0	0.00	-	-	0.00	-	-		
	sub total	3764		0.38	-	0.00	-	-		
	Grand Total	4,80,000	100.00	48.00	0	0.00	0			

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

- At A.1 and A.2 of Part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.
- Insurers are required to highlight the categories which fall within the purview of Regulation II(i)(ii) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies)
- Details of investors (excluding employees holding under ESOP) have to be provided where the Insurance company is unlisted
- Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the Insurance company is listed.
 - Please specify the names of the 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 OF THE CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED AS ON

Name of the Indian Promoter: Ambadi Investments Limited
(Please repeat the tabulation in case of more than one Indian Promoter)
as at September 30, 2024

Sl. No.	Category	No. of Investors	No. of shares held	% of shareholdin gs	Paid up equity (Rs. in lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares(VI)	As a percentage of Total Shares held (VII) = (VI)/ (III)*100	Number of Shares (VIII)	As a percentage of Total Shares Held (IX) = (VIII)/(III)* 100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):								
1	M.A.ALAGAPPAN	1	88501	3.62	8.85				
2	M A ALAGAPPAN HUF(M A Alagappan hold shares in the capacity as kartha)	1	20212	0.83	2.02				
3	A A Alagammal	1	43810	1.79	4.38				
4	ARUN ALAGAPPAN	1	94522	3.87	9.45				
5	PRANAV ALAGAPPAN	1	31627	1.29	3.16				
6	M A Alagappan Grand Children Trust (Arun Alagappan& AA Alagammal hold shares on behalf of Trust)	1	25412	1.04	2.54				
7	M V AR MEENAKSHI	1	11554	0.47	1.16				
8	V ARUNACHALAM	1	81100	3.32	8.11				
9	A VELLAYAN	1	57582	2.36	5.76				
10	V NARAYANAN	1	78005	3.19	7.80				
11	LALITHA VELLAYAN	1	4100	0.17	0.41				
12	M M Seethalakshmi	1	77300	3.16	7.73				
13	M M MURUGAPPAN	1	32500	1.33	3.25				
14	M M Murugappan Family Trust (M M Murugappan & Meenakshi Murugappan are trustees of the trust)	1	6500	0.27	0.65				
15	M M MURUGAPPAN HUF(M M Murugappan holds shares in the capacity as kartha)	1	59400	2.43	5.94				
16	M M MURUGAPPAN	1	22000	0.90	2.20				
17	M M Muthiah HUF (M M Murugappan hold shares in the capacity as kartha)	1	30149	1.23	3.01				
18	M M MUTHIAH FAMILY TRUST (M M MURUGAPPAN & M M MUTHIAH HOLDS SHARES ON BEHALF OF THE TRUST)	1	66400	2.72	6.64				
19	Meenakshi Murugappan Family Trust (M M Murugappan & Meenakshi Murugappan are trustees of the trust)	1	50000	2.05	5.00				
k	MM VEERAPPAN FAMILY TRUST(MM MURUGAPPAN & MEENAKSHI MURUGAPPAN HOLDS SHARES ON BEHALF OF THE TRUST)	1	66400	2.72	6.64				
21	MM Venkatachalam Family Trust(MM Venkatachalam&Lakshmi Venkatachalam hold shares on behalf oftrust)	1	54300	2.22	5.43				
22	MV SUBRAMANIAN FAMILY TRUST (Mr. MM Venkatachalam & MV Subramanian hold shares on behalf of trust)	1	56800	2.32	5.68				
23	Lakshmi Venkatachalam Family Trust(M M Venkatachalam&Lakshmi Venkatachalam are trustees of trust)	1	53800	2.20	5.38				
24	MV MUTHIAH FAMILY TRUST (M M VENKATACHALAM & M V MUTHIAH HOLDS SHARES ON BEHALF OF THE TRUST)	1	56800	2.32	5.68				
25	M M Venkatachalam HUF	1	59500	2.44	5.95				
26	M V SUBBIAH	1	500	0.02	0.05				
27	M V SEETHA SUBBIAH	1	500	0.02	0.05				
28	S VELLAYAN	1	500	0.02	0.05				
29	M V SUBBIAH (Hold shares in the capacity as Kartha of HUF)	1	10538	0.43	1.05				
30	Shambho Trust (M V Subbiah & S Vellayan are trustees of the trust)	1	276500	11.32	27.65				
31	A VENKATACHALAM	1	54151	2.22	5.42				
32	ARUN VENKATACHALAM	1	100200	4.10	10.02				
33	MEYYAMMAI VENKATACHALAM	1	1300	0.05	0.13				
34	Kadamane Estates Company	1	102	0.00	0.01				
35	Murugappa & Sons (M.V.Subbiah, MA Alagappan and M M Murugappan hold shares on behalf of the Firm)	2	221235	9.06	22.12				
36	M A M ARUNACHALAM	1	200500	8.21	20.05				
37	SIGAPI ARUNACHALAM	1	31626	1.29	3.16				
38	M A M ARUNACHALAM (in the capacity of Karta of HUF)	1	32000	1.31	3.20				
39	Arun Murugappan Children's Trust (MAM Arunachalam & Sigappi Arunachalam hold on behalf of trust)	1	25400	1.04	2.54				
	Total	40	2183326	89.37	218.33				
ii)	Bodies corporate:								
1	M A ALAGAPPAN HOLDINGS PRIVATE LIMITED	1	41000	1.68	4.10				
2	AR LAKSHMI ACHI TRUST	1	162	0.01	0.02				
3	A M M VELLAYAN SONS P LTD	1	187	0.01	0.02				
4	AMBADI ENTERPRISES LTD	1	800	0.03	0.08				
5	M.M.MUTHIAH RESEARCH FOUNDATION	1	14534	0.59	1.45				
6	M A MURUGAPPAN HOLDINGS PRIVATE LIMITED	1	41000	1.68	4.10				
	Total	6	97683	4.00	9.77				
iii)	Financial Institutions/Banks								
	Central Government/State Government(s)/President of India								
iv)									
v)	Persons acting in Concert (Please specify)								
vi)	Any Others								
A.2	Foreign Promoters								
i)	Individuals (Names of major shareholders):								
ii)	Bodies Corporate								
	(i) PARRY MURRAY AND COMPANY LIMITED	1	33500	1.37	3.35				
iii)	Any other (Please Specify)								
	Sub total	47	2314509	94.74	231.45				
B	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds								
	Foreign Portfolio Investors								
iii)	Financial Institutions / Banks								

iv)	Insurance Companies								
v)	FII belonging to foreign promoter								
vi)	FII belonging to Foreign Promoter of Indian Promoter								
	Provident Fund/Pension Fund								
	Fund								
vii)									
viii)	Alternative Investment Fund								
ix)	NBFCs registered with RBI	1	2	0.00	0.00				
x)	Any Other								
1.2)	Central Government /State Government (s)/ President of India								
	Shareholding by Companies or Bodies Corporate where Central / State Government is a promoter								
1.3)	Non - Institutions								
i)	Individual share capital upto Rs. 2 Lacs	224	77023	3.15	7.70				
ii)	Individual share capital in excess of Rs. 2 Lacs	1	24384	1.00	2.44				
iii)	Others								
	Trusts								
	Non-Resident Indian (NRI)								
	Clearing Members								
	Non Resident Indian Non Repatriable	5	20524	0.84	2.05				
	Qualified Institutional Buyer								
	Bodies Corporate	2	119	0.00	0.01				
	IEPF	1	6461	0.26	0.65				
iv)	Any other								
	HUF								
	Total	234	1,28,513	5.26	12.85				
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any Other								
	sub total	234	1,28,513	5.26	12.85				
	Grand Total	281	24,43,022	100.00	244.30				

- 1 At A.I 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(I)(II) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance
- 3 Details of investors (excluding employees holding under ESOP) have to be provided where the Insurance company is unlisted
- 4 Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the Insurance company is listed.
- # Please specify the names of the FIs, indicating those FIs which belong to the Group of the Joint Venture partner/foreign investor of the Indian insurance company.
- \$ Please specify the names of the OCBs, indicating those OCBs which belong to the Group of the Joint Venture partner/foreign investor of the Indian insurance company.

PART B: PARTICULARS OF THE SHAREHOLDING PATTERN IN THE INDIAN PROMOTER COMPANY(S) AS INDICATED AT (A) ABOVE.
Name of the Indian Promoter : Murugappa Management Services Private Limited
Shareholding pattern as on Sep 30, 2024

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

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

PART B: PARTICULARS OF THE SHAREHOLDING PATTERN IN THE PROMOTER AS INDICATED AT (A) in PART A ABOVE

PARTICULARS OF THE SHAREHOLDING PATTERN OF THE CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED AS ON

Particulars of the Shareholding Pattern of the PARRY INFRASTRUCTURE COMPANY PRIVATE LIMITED

Shareholding pattern as on September 30, 2024

Name of the Indian Promoter: PARRY INFRASTRUCTURE COMPANY PRIVATE LIMITED

Sl. No.	Category	No. of Investors	No. of shares held	% of shareholdin gs	Paid up equity (Rs. in lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares(VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Numbe r of Shares (VIII)	As a percentage of Total Shares Held (IX) = (VIII)/(III)*100
	A Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of mator shareholders):								
ii)	Bodies corporate:								
i	E.I.D.- Parry (India) Limited	1	75,71,214.00	99.9996	757.121	-	-	-	-
iii)	Financial Institutions/Banks								
iv)	Central Government/State Government(s)/President of India								
v)	Persons acting in Concert (Please specify)								
vi)	Any Other								
	Sub Total A1	1	75,71,214	99.9996	757.121	-	-	-	-
A.2	Foreien Promoters								
i)	Individuals: (Names of Major Shareholders)								
ii)	Bodies Corporate								
iii)	Any other (Please specify)								
	Sub Total A2	-	-	-	-	-	-	-	-
	Total A - (A1+A2)	1	75,71,214	99.9996	757.121	-	-	-	-
B	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions (Domestic)								
i)	Mutual Funds	-	-	-	-	-	-	-	-
ii)	Foreign Portfolio Investors	-	-	-	-	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Insurance Companies	-	-	-	-	-	-	-	-
v)	NBFCs registered with RBI	-	-	-	-	-	-	-	-
vi)	FII belonging to foreign promoter	-	-	-	-	-	-	-	-
vii)	FII belonging to Foreign Promoter of Indian Promoter	-	-	-	-	-	-	-	-
viii)	Provident Fund/Pension Fund Fund	-	-	-	-	-	-	-	-
ix)	Alternative Investment Fund	-	-	-	-	-	-	-	-
x)	Any other (Please specify)								
1.2)	Central Governemnt /State Government (s)/ President of India								
1.3)	Non - Institutions								
i)	Individual share capital upto Rs. 2 Lacs *	6	30	0.0004	0.003	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	-	-	-	-	-	-	-	-
iii)	Any Other (specify)	-	-	-	-	-	-	-	-
	Trusts	-	-	-	-	-	-	-	-
	Non-Resident Indian (NRI)	-	-	-	-	-	-	-	-
	Clearing Members	-	-	-	-	-	-	-	-
	NRI (Non repatriable)	-	-	-	-	-	-	-	-
	Bodies Corporate	-	-	-	-	-	-	-	-
	IEPF	-	-	-	-	-	-	-	-
iv)	Any other (Please specify)	-	-	-	-	-	-	-	-
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any other (Please specify)								
	Total - B	6	30	0.0004	0.003	-	-	-	-
	Grand Total (A+B)	7	75,71,244	100.00	757.12	-	-	-	-

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

Note

Parrv Investments Limited, Parrv Suoar Limited and Parrv Aorochem Exports Limited amaloomated with Parrv Infrastructure Comoanv Private Limited vide Order dated Julv 28. 2023 and the rectification Order dated and September 20, 2023 of National Company Law Tribunal, Chennai.

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

Classification: **Confidential**

FORM NL-10-RESERVE AND SURPLUS SCHEDULE

**Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY
LIMITED - as on 30 SEPTEMBER 2024**

(Amount in Rs. Lakhs)			
	Particulars	As At Sep'24	As At Sep'23(Corresponding previous year)
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	14,326	14,326
4	General Reserves		
	Opening balance	1,20,476	1,00,476
	Additions during the year	-	-
	Deductions during the year	-	-
	Less: Amount utilized for Buy-back	-	-
	Less: Amount utilized for issue of Bonus shares	-	-
	Closing balance	1,20,476	1,00,476
5	Catastrophe Reserve	-	-
6	Other Reserves (Debenture Redemption Reserve)	1,000	1,000
7	Balance of Profit in Profit & Loss Account		
	Opening balance	83,484	70,345
	Additions during the year	26,099	16,365
	Deductions during the year	-	-
	Closing balance	1,09,583	86,710
	TOTAL	2,45,385	2,02,512

Notes:

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

Version 1 Upload Date: 09.11.2024

FORM NL-11-BORROWINGS SCHEDULE

**Name of the Insurer: CHOLAMANDALAM MS GENERAL
INSURANCE COMPANY LIMITED - as on 30 SEPTEMBER 2024**

(Amount in Rs. Lakhs)

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

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

Notes:

- 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 & 12A - INVESTMENT SCHEDULE

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED - as on 30 SEPTEMBER 2024

	Particulars	NL -12		NL -12A		(Amount in Rs. Lakhs)	
		Shareholders		Policyholders		Total	
		As At Sep'24	As At Sep'23(Corresponding previous year)	As At Sep'24	As At Sep'23(Corresponding previous year)	As At Sep'24	As At Sep'23(Corresponding previous year)
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	1,39,807	1,31,729	7,55,941	8,26,466	8,95,749	9,58,195
2	Other Approved Securities	-	-	-	-	-	-
3	Other Investments						
	(a) Shares						
	(aa) Equity	18,820	9,173	1,01,760	57,554	1,20,580	66,727
	(bb) Preference					-	-
	(b) Mutual Funds					-	-
	(c) Derivative Instruments					-	-
	(d) Debentures/ Bonds	54,637	31,921	2,95,425	2,00,272	3,50,062	2,32,193
	(e) Other Securities (Fixed Deposit with Bank)	-	-	-	-	-	-
	(e) Other Securities (Investments in AIF)	1,546	897	8,358	5,628	9,904	6,525
	(f) Subsidiaries					-	-
	(g) Investment Properties-Real Estate & REIT	3,572	396	19,312	2,486	22,884	2,883
4	Investments in Infrastructure and Social Sector	41,489	27,391	2,24,334	1,71,849	2,65,823	1,99,240
5	Other than Approved Investments						
	(a) Debentures/ Bonds	-	-	-	-	-	-
	(b) Equity	523	463	2,826	2,906	3,349	3,369
	TOTAL	2,60,394	2,01,971	14,07,956	12,67,160	16,68,350	14,69,131
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	1,282	1,019	6,930	6,393	8,212	7,412
2	Other Approved Securities	-	-	-	-	-	-
3	Other Investments						
	(a) Shares					-	-
	(aa) Equity					-	-
	(bb) Preference					-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments					-	-
	(d) Debentures/ Bonds	2,427	2,276	13,103	14,286	15,530	16,562
	(e) Other Securities (Fixed Deposit with Bank)	5,354	1,836	28,947	11,516	34,300	13,352
	(f) Other Securities (Investments in AIF)	-	-	-	-	-	-
	(g) Money market instruments (TREPS)	890	2,269	4,810	14,235	5,700	16,504
	(h) Subsidiaries					-	-
	(i) Investment Properties-Real Estate					-	-
4	Investments in Infrastructure and Social Sector	5,373	5,770	29,051	36,204	34,423	41,974
5	Other than Approved Investments						
	(a) Debentures/ Bonds	-	-	-	-	-	-
	(b) Equity	-	-	-	-	-	-
	TOTAL	15,324	13,170	82,841	82,634	98,165	95,804
	GRNAD TOTAL	2,75,718	2,15,141	14,90,797	13,49,795	17,66,515	15,64,935

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

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

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

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

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

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

A) Aggregate value of Investments other than Listed Equity Securities and Derivative Instruments							
(Amount in Rs. Lakhs)							
	Particulars	Shareholders		Policyholders		Total	
		As At Sep'24	As At Sep'23(Corresponding previous year)	As At Sep'24	As At Sep'23(Corresponding previous year)	As At Sep'24	As At Sep'23(Corresponding previous year)
	Long Term Investments--						
	Book Value	2,41,052	1,92,334	13,03,370	12,06,701	15,44,421	13,99,035
	market Value	2,41,307	1,64,634	13,04,751	12,04,166	15,46,058	13,68,800
	Short Term Investments--						
	Book Value	15,321	13,171	82,843	82,634	98,164	95,805
	market Value	15,257	11,438	82,494	83,657	97,751	95,094

Version 1 Upload Date: 09.11.2024

Classification: **Confidential**

FORM NL-13-LOANS SCHEDULE

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY

LIMITED - as on 30 SEPTEMBER 2024

(Amount in Rs. Lakhs)			
	Particulars	As At Sep'24	As At Sep'23(Corresponding previous year)
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others (to be specified)	-	-
	Unsecured		
	TOTAL		
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Companies	-	-
	(f) Others (to be specified)	-	-
	TOTAL		
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL		
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL		

Notes:

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

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

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

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

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

Classification: **Confidential**

FORM NL-14-FIXED ASSETS SCHEDULE

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED - as on 30 SEPTEMBER 2024

(Amount in Rs. Lakhs)

Particulars	Cost/ Gross Block				Depreciation			Net Block		
	Opening	Additions	Deductions	Closing	Up to Last Year	For The Period	On Sales/ Adjustments	To Date	As At Sep'24	As At Sep'23(Corres ponding previous year)
Goodwill										
Intangibles (specify)	15,533	1,616	-	17,149	13,674	678	-	14,351	2,798	1,564
Land-Freehold	1,681	-	-	1,681	-	-	-	-	1,681	1,649
Leasehold Property										
Buildings	5,759	3	-	5,763	809	52	-	861	4,901	4,660
Furniture & Fittings	1,389	80	-	1,469	870	133	-	1,003	466	211
Information Technology Equipment	8,219	591	-	8,810	6,974	528	-	7,502	1,308	1,209
Vehicles	846	69	87	827	337	106	33	410	417	544
Office Equipment	658	37	0	695	509	46	0	555	140	72
Others (Specify nature)										
(a) Electrical Fittings	1,173	108	-	1,281	773	172	-	945	336	350
(b) Improvement to Premises	2,242	68	-	2,310	1,831	66	-	1,897	413	347
TOTAL	37,501	2,572	87	39,985	25,777	1,781	34	27,525	12,461	10,607
Work in progress	-	-	-	-	-	-	-	-	8,276	1,755
Grand Total	37,501	2,572	87	39,985	25,777	1,781	34	27,525	20,737	12,361
PREVIOUS YEAR	33,398	1,393	173	34,619	22,564	1,526	78	24,012		

Note:

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

Version 1 Upload Date: 09.11.2024

FORM NL-15-CASH AND BANK BALANCE SCHEDULE

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED -
as on 30 SEPTEMBER 2024

(Amount in Rs. Lakhs)

	Particulars	As At Sep'24	As At Sep'23 (Corresponding)
1	Cash (including cheques ^(a) , drafts and stamps)	178	238
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)		
	(bb) Others		
	(b) Current Accounts	1,789	902
	(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)	20	18
	TOTAL	1,987	1,158
	Balances with non-scheduled banks included in 2 and 3 above		
	CASH & BANK BALANCES		
	In India	1,987	1,158
	Outside India		

* Cheques on hand amount to Rs.127 (in Lakh) Previous Year : Rs 150 (in Lakhs)

Note :

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

Version 1 Upload Date: 09.11.2024

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED - as on 30 SEPTEMBER 2024

(Amount in Rs. Lakhs)

	Particulars	As At Sep'24	As At Sep'23(Corresponding previous year)
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	1,187	817
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	33,183	20,485
6	Others (to be specified)		
	Advances to Employees	15	6
	Advances to Vendors	621	308
	GST Unutilised Credit/paid in advance	6,615	8,780
	Service tax paid under protest	3,864	2,445
	Other Advances / Deposits	2,715	2,483
	TOTAL (A)	48,200	35,324
	OTHER ASSETS		
1	Income accrued on investments	36,946	31,785
2	Outstanding Premiums	26,457	18,026
	Less : Provisions for doubtful ,if any	-	-
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	8,539	8,921
	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	15,728	-
	Receivable from Terrorism Pool [includes investment income]	29,413	25,173
	Receivable from Nuclear Pool	1,054	830
	Unclaimed Amount of Policy holders Deposits	489	464
	Interest income on unclaimed Amount of Policyholders Deposit	155	152
	Receivable from IMTPIP	-	-
	Deposits for Premises and Advance Rent	879	1,603
	GST refund receivable	-	-
	TOTAL (B)	1,19,660	86,954
	TOTAL (A+B)	1,67,860	1,22,278

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

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY
LIMITED - as on 30 SEPTEMBER 2024

(Amount in Rs. Lakhs)

	Particulars	As At Sep'24	As At Sep'23(Corresponding)
1	Agents' Balances	22,923	7,266
2	Balances due to other insurance companies	54,280	46,129
3	Deposits held on re-insurance ceded	28,706	28,242
4	Premiums received in advance		
	(a) For Long term policies ^(a)	1,35,222	1,37,835
	(b) for Other Policies	1,185	3,543
5	Unallocated Premium	12,782	6,185
6	Sundry creditors	19,503	1,430
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	9,59,469	8,57,540
9	Due to Officers/ Directors	-	-
10	Unclaimed Amount of policyholders	489	464
11	Income accrued on Unclaimed amounts	155	144
12	Interest payable on debentures/bonds	281	280
13	GST Liabilities	6,366	6,772
14	Others (to be specified)		
	Book Overdraft	3,397	8,066
	Tax and Other Withholdings	1,883	1,385
	Environment Relief Fund	1	2
	Provision for Expenses	15,354	28,950
	Other Liabilities	438	296
	TOTAL	12,62,434	11,34,529

Note :

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

Particulars	As At Sep'24	As At Sep'23(Corresponding previous year)
Opening Balance		
Add: Amount transferred to unclaimed amount		
Add: Cheques issued out of the unclaimed amount but not encashed by the policyholders (To be included only when the cheques are stale)		
Add: Investment Income		
Less: Amount paid during the year		
Less: Transferred to SCWF		
Closing Balance of Unclaimed Amount	-	-

Version 1 Upload Date: 09.11.2024

FORM NL-18-PROVISIONS SCHEDULE

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED - as on 30 SEPTEMBER 2024

(Amount in Rs. Lakhs)

	Particulars	As At Sep'24	As At Sep'23 (Corresponding previous year)
1	Reserve for Unexpired Risk	3,64,456	3,23,215
2	Reserve for Premium Deficiency		
3	For taxation (less advance tax paid and taxes deducted at source)		
4	For Employee Benefits	5,371	4,732
4	Others (to be specified) (a) _____ (b) _____		
	TOTAL	3,69,827	3,27,947

Version 1 Upload Date: 09.11.2024

Classification: **Confidential**

FORM NL-19 MISC EXPENDITURE SCHEDULE

(To the extent not written off or adjusted)

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

as on 30th Sep'24

(Amount in Rs. Lakhs)

	Particulars	As At Sep'24	As At Sep'23(Corresponding previous year)
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	TOTAL	-	-

Notes:

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

Version 1 Upload Date: 09.11.2024

FORM NL-20-ANALYTICAL RATIOS SCHEUDLE						
Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED - as on 30.09.2024						
5	Particular	Calculation	For the Quarter Sep'24	Up to the Quarter Ended Sep'24	For the corresponding quarter of the previous year Sep'23	Up to the corresponding Quarter of the previous year Sep'23
1	Gross Direct Premium Growth Rate**	$\frac{GDPI(CY)-GDPI(PY)}{GDPI(PY)}$	9.16%	11.49%	34.97%	32.78%
2	Gross Direct Premium to Net worth Ratio	$\frac{GDPI / \text{Shareholder's funds}}{\text{Shareholder's funds/Net Worth}}$ = 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	0.79	1.49	0.86	1.58
3	Growth rate of Net Worth	$\frac{(\text{Shareholder's funds}(CY)-\text{Shareholder's funds}(PY))}{\text{Shareholder's funds}(PY)}$	10.47%	10.47%	7.58%	7.58%
4	Net Retention Ratio**	$\frac{\text{Net written premium}}{(\text{Gross Direct Premium Income} + \text{Reinsurance Accepted})}$	68.97%	69.15%	68.16%	69.90%
5	Net Commission Ratio**	$\frac{\text{Net Commission}}{\text{Net written premium}}$	22.48%	22.07%	17.53%	19.24%
6	Expense of Management to Gross Direct Premium Ratio**	$\frac{(\text{Direct Commission}+\text{Operating Expenses})}{\text{Gross direct premium}}$	32.39%	32.99%	29.88%	31.85%
7	Expense of Management to Net Written Premium Ratio**	$\frac{(\text{Net Commission}+\text{Operating Expenses})}{\text{Net Written Premium}}$	38.00%	37.43%	34.51%	36.33%
8	Net Incurred Claims to Net Earned Premium**	$\frac{\text{Net Incurred Claims}}{\text{Net Earned Premium}}$	72.63%	72.34%	73.84%	74.17%
9	Claims paid to claims provisions**	$\frac{\text{Claim Paid (pertaining to provisions made previously)}}{\text{claims provision made previously}}$	12.19%	20.93%	10.71%	18.46%
10	Combined Ratio**	(7) +(8)	110.63%	109.77%	108.35%	110.50%
11	Investment income ratio	$\frac{\text{Investment income}}{\text{Average Assets under management}}$ Investment income = Profit/ Loss on sale/redemption of Investments+Interest, Dividend & Rent – Gross (net of investment expenses) including investment income from pool	1.98%	3.82%	1.83%	3.57%
12	Technical Reserves to net premium ratio **	$\frac{[(\text{Reserve for unexpired risks}+\text{premium deficiency}+\text{reserve for outstanding claims(including IBNR and IBNER)})]}{\text{Net premium written}}$	8.76	4.63	8.63	4.56
13	Underwriting balance ratio	$\frac{\text{Underwriting results}}{\text{Net earned premium-Net incurred claims-Net commission-Operating Expenses (Before adjusting transfer to Profit and loss account as per Section 40C)- Premium Deficiency}}$	(0.13)	(0.12)	(0.11)	(0.13)
14	Operating Profit Ratio	$\frac{\text{Operating profit}}{\text{Net Earned premium}}$	7.13%	8.92%	7.73%	6.59%
15	Liquid Assets to liabilities ratio	$\frac{\text{Liquid Assets}}{\text{Policyholders liabilities}}$ 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.	0.06	0.06	0.07	0.07
16	Net earning ratio	$\frac{\text{Profit after tax}}{\text{Net Premium written}}$	8.42%	9.12%	7.18%	6.31%
17	Return on net worth ratio	$\frac{\text{Profit after tax}}{\text{Net Worth}}$	4.62%	9.48%	4.22%	7.04%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	$\frac{\text{to be taken from solvency margin reporting}}{\text{to be taken from NPA reporting}}$	-	-	-	-
19	NPA Ratio					
	Gross NPA Ratio		-	-	-	-
	Net NPA Ratio		-	-	-	-
20	Debt Equity Ratio	$\frac{(\text{Debt/Equity})}{\text{Debt}=(\text{Borrowings}+\text{Redeemable Preference shares, if any}) \text{ Equity}=\text{Shareholders' Funds excluding Redeemable Preference shares, if any}}$	0.04	0.04	0.04	0.04
21	Debt Service Coverage Ratio	$\frac{(\text{Earnings before Interest and Tax/ Interest and Principal Instalments Due})}{\text{Interest due}}$	81.10	83.45	62.94	52.78
22	Interest Service Coverage Ratio	$\frac{(\text{Earnings before Interest and Tax/ Interest due})}{\text{Interest due}}$	81.10	83.45	62.94	52.78
23	Earnings per share	$\frac{\text{Profit / (loss) after tax}}{\text{No. of shares}}$	4.26	8.73	3.29	5.48
24	Book value per share	$\frac{\text{Net worth}}{\text{No. of shares}}$	92.12	92.12	77.77	77.77

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

Segments Upto the quarter ended on Sep'24	Gross Direct Premium Growth Rate**	Net Retention Ratio**	Net Commission Ratio**	Expense of Management to Gross Direct Premium Ratio**	Expense of Management to Net Written Premium Ratio**	Net Incurred Claims to Net Earned Premium**	Claims paid to claims provisions**#	Combined Ratio* **	Technical Reserves to net premium ratio **	Underwriting balance ratio
FIRE										
Current Period	4.22%	23.97%	-9.63%	28.34%	32.67%	99.50%	46.10%	132.17%	6.46	(0.45)
Previous Period	10.73%	30.25%	-1.44%	27.49%	40.75%	82.86%	83.32%	123.60%	4.46	(0.39)
Marine Cargo										
Current Period	11.51%	33.68%	-0.46%	21.65%	27.02%	62.11%	197.48%	89.14%	1.43	0.05
Previous Period	5.83%	39.14%	-1.19%	22.14%	27.42%	80.17%	166.97%	107.58%	1.37	(0.11)
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	13.41%	29.77%	-8.26%	20.13%	22.63%	61.94%	197.38%	84.57%	1.42	0.11
Previous Period	8.53%	35.16%	-7.13%	20.98%	24.62%	80.03%	166.93%	104.65%	1.37	(0.08)
Motor OD										
Current Period	6.35%	61.48%	33.65%	39.69%	50.65%	75.42%	297.83%	126.07%	1.38	(0.27)
Previous Period	33.24%	60.85%	29.60%	39.13%	48.60%	74.29%	346.93%	122.89%	1.31	(0.25)
Motor TP										
Current Period	7.41%	95.74%	23.52%	33.67%	34.83%	71.76%	7.38%	106.59%	7.66	(0.05)
Previous Period	16.80%	95.72%	17.14%	27.34%	28.29%	76.82%	6.89%	105.11%	7.50	(0.03)
Total Motor										
Current Period	6.97%	81.40%	26.72%	36.19%	39.83%	72.86%	14.46%	112.69%	5.68	(0.11)
Previous Period	23.19%	81.04%	21.08%	32.30%	34.71%	76.07%	14.35%	110.79%	5.54	(0.10)
Health										
Current Period	36.35%	86.60%	14.78%	31.76%	26.04%	88.33%	210.08%	114.36%	1.49	(0.22)
Previous Period	37.33%	85.59%	21.78%	39.34%	38.12%	85.51%	266.81%	123.63%	1.46	(0.40)
Personal Accident										
Current Period	1.08%	71.65%	41.23%	55.20%	53.89%	18.67%	107.70%	72.56%	2.97	0.22
Previous Period	19.05%	71.20%	35.10%	53.96%	52.18%	20.48%	137.22%	72.66%	2.77	0.15
Travel Insurance										
Current Period	-32.28%	96.23%	19.08%	31.70%	31.93%	15.82%	18.75%	47.75%	3.15	0.50
Previous Period	128.94%	95.48%	37.65%	46.98%	48.41%	120.75%	73.39%	169.16%	1.87	(0.72)
Total Health										
Current Period	25.03%	65.96%	20.64%	37.78%	32.21%	70.63%	189.55%	102.85%	1.82	(0.11)
Previous Period	31.04%	81.04%	25.53%	43.99%	42.06%	65.43%	233.46%	107.49%	1.83	(0.23)
Workmen's Compensation/ Employer's liability										
Current Period	34.52%	95.74%	12.66%	22.30%	22.67%	23.32%	19.94%	45.98%	1.83	0.56
Previous Period	-26.22%	95.67%	17.63%	28.47%	29.13%	47.18%	28.94%	76.32%	2.06	0.27
Public/ Product Liability										
Current Period	51.45%	28.82%	-6.26%	17.01%	25.26%	12.27%	0.24%	37.53%	2.10	0.60
Previous Period	-4.68%	32.57%	0.98%	19.12%	33.15%	1.75%	35.47%	34.90%	2.42	0.66
Engineering										
Current Period	5.77%	28.61%	-14.08%	25.11%	17.73%	104.93%	134.60%	122.65%	2.41	(0.29)
Previous Period	39.08%	26.37%	-6.95%	25.67%	37.24%	2.53%	150.79%	39.77%	2.06	0.54
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	-11.83%	90.88%	14.72%	25.75%	25.35%	15.23%	102.54%	40.57%	1.53	0.63
Previous Period	18.31%	89.72%	10.37%	24.54%	23.91%	18.03%	69.92%	41.93%	1.42	0.57
Total Miscellaneous										
Current Period	12.34%	75.72%	23.60%	33.82%	37.76%	71.63%	20.17%	109.38%	4.59	(0.11)
Previous Period	36.86%	76.04%	20.64%	32.64%	36.22%	73.76%	17.30%	109.98%	4.60	(0.12)
Total-Current Period	11.49%	69.15%	22.07%	32.99%	37.43%	72.34%	20.93%	109.77%	4.63	(0.12)
Total-Previous Period	32.78%	69.90%	19.24%	31.85%	36.32%	74.17%	18.46%	110.50%	4.56	(0.13)

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
As at 30-SEP-2024 For the Six months ended 30 September 2024

PART-A Related Party Transactions							
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received ¹ (Rs. in Lakhs)			
				For the Quarter Sep'24	Up to the Quarter Ended Sep'24	For the corresponding quarter of the previous year Sep'23	Up to the corresponding Quarter of the previous year Sep'23
1	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	Fees Incurred for Risk Inspection and advisory services	65	109	79	110
2	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	Premium Income	7	7	55	56
3	Mitsui Sumitomo Insurance Co.Ltd	JOINT VENTURE PARTNER	Re-Insurance ceded	3,426	6,111	3,504	6,321
4	Mitsui Sumitomo Insurance Co.Ltd	JOINT VENTURE PARTNER	RI Claims Recovered	560	1,203	798	1,311
5	Mitsui Sumitomo Insurance Co.Ltd	JOINT VENTURE PARTNER	RI Commission Income Received	696	1,215	673	1,186
6	Cholamandalam Financial Holdings Limited	HOLDING COMPANY	Branding Fee / Secondment charges	250	500	249	497
7	Mitsui Sumitomo Insurance Co.Ltd	JOINT VENTURE PARTNER	Branding Fee / Secondment charges	-	-	83	174
8	Mitsui Sumitomo Insurance Co.Ltd	JOINT VENTURE PARTNER	Management Expenses Recovered	191	309	-	-
9	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL		-	0	4	6
10	Key Management Personnel	KEY MANAGEMENT PERSONNEL	Managerial remuneration	343	754	503	626
11	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	Receivable/Payable (Net) - Management expenses and rent	22	22	2	2
12	Mitsui Sumitomo Insurance Co.Ltd	JOINT VENTURE PARTNER		40	40	9	9
13	Mitsui Sumitomo Insurance Co.Ltd	JOINT VENTURE PARTNER	Receivable/(Payable) (Net)- Due from other entities carrying on insurance business	(2,361)	(2,361)	(2,654)	(2,654)
14	Cholamandalam MS Risk Services	COMPANY UNDER COMMON CONTROL	Unallocated Premium	103	103	2	2
15	Cholamandalam MS Risk Services	COMPANY UNDER COMMON CONTROL	Gross Incurred Claims	23	50	0	0

FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE

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

PART-B Related Party Transaction Balances - For The period ending 30 September 2024								
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	40	Receivable/Payable (Net) - Management expenses and rent	-	-	-	-
2	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	22	Receivable/Payable (Net) - Management				
3	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	103	Unallocated Premium	-	-	-	-
4	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARTNER	(2,361)	Receivable/(Payable) (Net)- Due from other entities carrying on insurance business	-	-	-	-

FORM NL-23 - SOLVENCY MARGIN (FORM IRDAI-GI-TA)				
STATEMENT OF ADMISSIBLE ASSETS :				
As at 30-SEP-2024				
Name of the Insurer : CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED				
Registration No.123 and Date of Registration with the IRDAI 15.07.2002				
Classification: Business within India / Total Business				
(All amounts in Rupees of Lakhs)				
Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS	-	2,75,718	2,75,718
	Policyholders as per NL-12 A of BS	14,90,797	-	14,90,797
(A)	Total Investments as per BS	14,90,797	2,75,718	17,66,515
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	-	20,737	20,737
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	1,215	1,215
	Current Assets:			
(E)	Cash & Bank Balances as per BS	-	1,987	1,987
(F)	Advances and Other assets as per BS	1,10,560	65,296	1,75,856
(G)	Total Current Assets as per BS...(E)+(F)	1,10,560	67,283	1,77,843
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	5,048	14,470	19,519
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	40,144	7,425	47,569
	Total Assets as per BS (excl. current liabilities and provisions)....(A)+(C)+(G)+(I)	16,01,357	3,63,738	19,65,095
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	45,192	23,110	68,303
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions)....(K)-(L)	15,56,164	3,40,628	18,96,792
(All amounts in Rupees of Lakhs)				
Item No.	Inadmissible Investment assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation			
	Inadmissible Fixed assets			
	(a) Furniture and Fittings	-	466	466
	(b) Electrical Fittings	-	336	336
	(c) Improvement to Premises	-	413	413
			
	Inadmissible current assets			
	(a) Advances to Employees	-	15	15
	(b) Contingent Liability (Tax paid under protest)	-	8,458	8,458
	(c) Deferred Tax	-	5,997	5,997
	(d) RS receivables	1,580	-	1,580
	(e) Reinsurance / Coinsurance receivables	2,094	-	2,094
	(f) Unclaimed amount of Policy holder deposit to be made	644	-	644
	(g) Others	730	-	730
		5,048	15,685	20,734

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

Version 1 Upload Date: 09.11.2024

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

STATEMENT OF LIABILITIES :
Name of the Insurer : CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED
As on - 30-SEP-2024

		(All amounts in Rupees of Lakhs)	
		Current Year	
Item No.	Reserve	Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	5,02,083	3,64,456
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	5,02,083	3,64,456
(d)	Outstanding Claim Reserve (other than IBNR reserve)	4,94,272	4,02,715
(e)	IBNR reserve	6,06,881	5,56,753
(f)	Total Reserves for Technical Liabilities...(c)+(d)+(e)	16,03,237	13,23,925

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

Version 1 Upload Date: 09.11.2024

FORM NL-25 - SOLVENCY MARGIN (TABLE IA)

Name of the Insurer : CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED	As on - 30-SEP-2024
Registration No.123 and Date of Registration with the IRDAI 15.07.2002	
Classification: Business within India / Total Business	

TABLE IA: REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS as on - 30-SEP-2024
(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	79,520	23,833	52,142	14,949	7,952	7,821	7,952	0.50	0.50
2	Marine Cargo	12,167	4,317	7,726	2,931	1,460	1,391	1,460	0.60	0.60
3	Marine - Other than Marine Cargo	1,962	10	128	0	196	19	196	0.50	0.50
4	Motor	5,12,126	4,18,633	3,57,722	2,94,701	83,727	88,410	88,410	0.75	0.75
5	Engineering	4,357	1,163	2,330	1,097	436	349	436	0.50	0.50
6	Aviation	-	-	-	-	-	-	-	0.50	0.50
7	Liability	2,715	1,773	521	387	407	117	407	0.75	0.75
8	Health	1,24,890	1,03,649	68,597	60,047	20,730	18,014	20,730	0.75	0.75
9	Miscellaneous	8,964	8,213	1,823	1,307	1,643	392	1,643	0.70	0.70
10	Crop	55,932	16,054	49,497	14,858	5,593	7,425	7,425	0.50	0.50
	Total	8,02,633	5,77,645	5,40,485	3,90,276	1,22,144	1,23,938	1,28,658		

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

Version 1 Upload Date: 09.11.2024

FORM NL-26 - SOLVENCY MARGIN (TABLE IB)

Name of the Insurer : CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED		
		As on - 30-SEP-2024
Registration No.123 and Date of Registration with the IRDAI 15.07.2002		
Classification: Business within India / Total Business		
(All amounts in Rupees of Lakhs)		
(1)	(2)	(3)
ITEM NO.	DESCRIPTION	AMOUNT
(A)	Policyholder's FUNDS	
	Available assets(as per Form IRDAI-GI-TA)	15,56,164
	Deduct:	-
(B)	Current Liabilities as per BS	9,59,469
(C)	Provisions as per BS	3,64,456
(D)	Other Liabilities	2,32,175
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	64
	Shareholder's FUNDS	
(F)	Available Assets	3,40,628
	Deduct:	
(G)	Other Liabilities	75,517
(H)	Excess in Shareholder's funds (F-G)	2,65,111
(I)	Total ASM (E+H)	2,65,175
(J)	Total RSM	1,28,658
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	2.061

Note: 1) Liabilities under policyholders' funds comprise Reserve for Unexpired Risks, Claims Outstanding (Net of Reinsurance).

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended

Version 1 Upload Date: 09.11.2024

FORM NL-27- PRODUCTS INFORMATIONName **CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED**

Date: 30-09-2024

Products Information						
<i>List below the products and/or add-ons introduced for the period ended September 30, 2024</i>						
Sl. No.	Name of Product /Add On	Co. Ref. No.	IRDAI UIN	Class of Business^(a)	Category of product	Date of allotment of UIN
1	Chola Credit Link Daily Benefit Policy	-	CHOHLGP24168V012324	Health	Group	15-02-2024
2	Accidental Discharge of Gas Flooding Systems	-	IRDAN123CP0077V01201819/A0104V01202425	Fire	Commercial	27-09-2024
3	Additional Expenses	-	IRDAN123CP0077V01201819/A0105V01202425	Fire	Commercial	27-09-2024
4	Additional Insureds	-	IRDAN123CP0077V01201819/A0106V01202425	Fire	Commercial	27-09-2024
5	Amended Coinsurance Clause	-	IRDAN123CP0077V01201819/A0107V01202425	Fire	Commercial	27-09-2024
6	Archives	-	IRDAN123CP0077V01201819/A0108V01202425	Fire	Commercial	27-09-2024
7	Boiler & Machinery Clause	-	IRDAN123CP0077V01201819/A0109V01202425	Fire	Commercial	27-09-2024
8	Brand label and trademark clause	-	IRDAN123CP0077V01201819/A0110V01202425	Fire	Commercial	27-09-2024
9	Claim preparation cost	-	IRDAN123CP0077V01201819/A0111V01202425	Fire	Commercial	27-09-2024
10	Contract price clause	-	IRDAN123CP0077V01201819/A0112V01202425	Fire	Commercial	27-09-2024
11	Contracting Purchasers' Interest	-	IRDAN123CP0077V01201819/A0113V01202425	Fire	Commercial	27-09-2024
12	Cover for Refractory Materials and/or Masonry in Industrial Furnaces and Boilers	-	IRDAN123CP0077V01201819/A0114V01202425	Fire	Commercial	27-09-2024
13	Exhibition, Exposition, Fair or Trade Show	-	IRDAN123CP0077V01201819/A0115V01202425	Fire	Commercial	27-09-2024
14	Goods and Stocks undergoing any heating or drying process	-	IRDAN123CP0077V01201819/A0116V01202425	Fire	Commercial	27-09-2024
15	Immediate Repairs	-	IRDAN123CP0077V01201819/A0117V01202425	Fire	Commercial	27-09-2024

16	Inland Transit	-	IRDAN123CP0077V012018 19/A0118V01202425	Fire	Commercial	27-09-2024
17	Internal Decoration Fixtures and Fittings	-	IRDAN123CP0077V012018 19/A0119V01202425	Fire	Commercial	27-09-2024
18	Land Improvements	-	IRDAN123CP0077V012018 19/A0120V01202425	Fire	Commercial	27-09-2024
19	Loss of Keys / Changing Locks	-	IRDAN123CP0077V012018 19/A0121V01202425	Fire	Commercial	27-09-2024
20	Loss Payee Clause	-	IRDAN123CP0077V012018 19/A0122V01202425	Fire	Commercial	27-09-2024
21	Margin clause	-	IRDAN123CP0077V012018 19/A0123V01202425	Fire	Commercial	27-09-2024
22	Metered Water	-	IRDAN123CP0077V012018 19/A0124V01202425	Fire	Commercial	27-09-2024
23	Money	-	IRDAN123CP0077V012018 19/A0125V01202425	Fire	Commercial	27-09-2024
24	Non-Vitiation Clause	-	IRDAN123CP0077V012018 19/A0126V01202425	Fire	Commercial	27-09-2024
25	Notice of Loss	-	IRDAN123CP0077V012018 19/A0127V01202425	Fire	Commercial	27-09-2024
26	Obsolete Parts	-	IRDAN123CP0077V012018 19/A0128V01202425	Fire	Commercial	27-09-2024
27	Pair and set clause	-	IRDAN123CP0077V012018 19/A0129V01202425	Fire	Commercial	27-09-2024
28	Power Banking Clause	-	IRDAN123CP0077V012018 19/A0130V01202425	Fire	Commercial	27-09-2024
29	Professional Fees	-	IRDAN123CP0077V012018 19/A0131V01202425	Fire	Commercial	27-09-2024
30	Repair of Minor Damage	-	IRDAN123CP0077V012018 19/A0132V01202425	Fire	Commercial	27-09-2024
31	Repeat Tests	-	IRDAN123CP0077V012018 19/A0133V01202425	Fire	Commercial	27-09-2024
32	Seasonal Enhancement of Stocks Cover	-	IRDAN123CP0077V012018 19/A0134V01202425	Fire	Commercial	27-09-2024
33	Serial losses Clause: 100% for all losses of same nature	-	IRDAN123CP0077V012018 19/A0135V01202425	Fire	Commercial	27-09-2024
34	Sprinkler upgrading Costs	-	IRDAN123CP0077V012018 19/A0136V01202425	Fire	Commercial	27-09-2024
35	Tax Treatment of Profits	-	IRDAN123CP0077V012018 19/A0137V01202425	Fire	Commercial	27-09-2024
36	Undamaged parts clause / Sound property destruction clause	-	IRDAN123CP0077V012018 19/A0138V01202425	Fire	Commercial	27-09-2024

37	Undamaged Stock and Loss on Re Sale	-	IRDAN123CP0077V01201819/A0139V01202425	Fire	Commercial	27-09-2024
38	Unnamed Locations	-	IRDAN123CP0077V01201819/A0140V01202425	Fire	Commercial	27-09-2024
39	72 Hours Clause	-	IRDAN123CP0022V02200203/A0053V01202425	Fire	Commercial	27-09-2024
40	Accidental Discharge of Gas Flooding Systems	-	IRDAN123CP0022V02200203/A0054V01202425	Fire	Commercial	27-09-2024
41	Accountant's clause	-	IRDAN123CP0022V02200203/A0055V01202425	Fire	Commercial	27-09-2024
42	Additional expenses	-	IRDAN123CP0022V02200203/A0056V01202425	Fire	Commercial	27-09-2024
43	Additional Insureds	-	IRDAN123CP0022V02200203/A0057V01202425	Fire	Commercial	27-09-2024
44	Amended Coinsurance Clause	-	IRDAN123CP0022V02200203/A0058V01202425	Fire	Commercial	27-09-2024
45	Archives	-	IRDAN123CP0022V02200203/A0059V01202425	Fire	Commercial	27-09-2024
46	Boiler & Machinery Clause	-	IRDAN123CP0022V02200203/A0060V01202425	Fire	Commercial	27-09-2024
47	Brand label and trademark clause	-	IRDAN123CP0022V02200203/A0061V01202425	Fire	Commercial	27-09-2024
48	Catalysts Refractory Materials and Consumable Interests in Storage or in Process	-	IRDAN123CP0022V02200203/A0062V01202425	Fire	Commercial	27-09-2024
49	Cessation of Work	-	IRDAN123CP0022V02200203/A0063V01202425	Fire	Commercial	27-09-2024
50	Claim preparation cost	-	IRDAN123CP0022V02200203/A0064V01202425	Fire	Commercial	27-09-2024
51	Contract price clause	-	IRDAN123CP0022V02200203/A0065V01202425	Fire	Commercial	27-09-2024
52	Contracting Purchasers' Interest	-	IRDAN123CP0022V02200203/A0066V01202425	Fire	Commercial	27-09-2024
53	Cover for Refractory Materials and/or Masonry in Industrial Furnaces and Boilers	-	IRDAN123CP0022V02200203/A0067V01202425	Fire	Commercial	27-09-2024
54	Delay in repair Clause	-	IRDAN123CP0022V02200203/A0068V01202425	Fire	Commercial	27-09-2024
55	Exhibition, Exposition, Fair or Trade Show	-	IRDAN123CP0022V02200203/A0069V01202425	Fire	Commercial	27-09-2024
56	Export tax benefits	-	IRDAN123CP0022V02200203/A0070V01202425	Fire	Commercial	27-09-2024

57	Goods and Stocks undergoing any heating or drying process	-	IRDAN123CP0022V02200203/A0071V01202425	Fire	Commercial	27-09-2024
58	Group Interdependency	-	IRDAN123CP0022V02200203/A0072V01202425	Fire	Commercial	27-09-2024
59	Highest Single Deductible	-	IRDAN123CP0022V02200203/A0073V01202425	Fire	Commercial	27-09-2024
60	Immediate Repairs	-	IRDAN123CP0022V02200203/A0074V01202425	Fire	Commercial	27-09-2024
61	Inland Transit	-	IRDAN123CP0022V02200203/A0075V01202425	Fire	Commercial	27-09-2024
62	Insured property stored at other situations	-	IRDAN123CP0022V02200203/A0076V01202425	Fire	Commercial	27-09-2024
63	Interdependency	-	IRDAN123CP0022V02200203/A0077V01202425	Fire	Commercial	27-09-2024
64	Internal Decoration Fixtures and Fittings	-	IRDAN123CP0022V02200203/A0078V01202425	Fire	Commercial	27-09-2024
65	Land Improvements	-	IRDAN123CP0022V02200203/A0079V01202425	Fire	Commercial	27-09-2024
66	Loss of Keys / Changing Locks	-	IRDAN123CP0022V02200203/A0080V01202425	Fire	Commercial	27-09-2024
67	Loss Payee Clause	-	IRDAN123CP0022V02200203/A0081V01202425	Fire	Commercial	27-09-2024
68	Margin clause	-	IRDAN123CP0022V02200203/A0082V01202425	Fire	Commercial	27-09-2024
69	Metered Water	-	IRDAN123CP0022V02200203/A0083V01202425	Fire	Commercial	27-09-2024
70	Minimum Demand Charges	-	IRDAN123CP0022V02200203/A0084V01202425	Fire	Commercial	27-09-2024
71	Molten Metal Spillage	-	IRDAN123CP0022V02200203/A0085V01202425	Fire	Commercial	27-09-2024
72	Money	-	IRDAN123CP0022V02200203/A0086V01202425	Fire	Commercial	27-09-2024
73	Non-Vitiation Clause	-	IRDAN123CP0022V02200203/A0087V01202425	Fire	Commercial	27-09-2024
74	Notice of Loss	-	IRDAN123CP0022V02200203/A0088V01202425	Fire	Commercial	27-09-2024
75	Obsolete Parts	-	IRDAN123CP0022V02200203/A0089V01202425	Fire	Commercial	27-09-2024
76	Pair and set clause	-	IRDAN123CP0022V02200203/A0090V01202425	Fire	Commercial	27-09-2024
77	Power Banking Clause	-	IRDAN123CP0022V02200203/A0091V01202425	Fire	Commercial	27-09-2024

78	Professional Fees	-	IRDAN123CP0022V02200203/A0092V01202425	Fire	Commercial	27-09-2024
79	Repair of Minor Damage	-	IRDAN123CP0022V02200203/A0093V01202425	Fire	Commercial	27-09-2024
80	Repeat Tests	-	IRDAN123CP0022V02200203/A0094V01202425	Fire	Commercial	27-09-2024
81	Seasonal Enhancement of Stocks Cover	-	IRDAN123CP0022V02200203/A0095V01202425	Fire	Commercial	27-09-2024
82	Serial losses Clause: 100% for all losses of same nature	-	IRDAN123CP0022V02200203/A0096V01202425	Fire	Commercial	27-09-2024
83	Soft Costs – Course of Construction	-	IRDAN123CP0022V02200203/A0097V01202425	Fire	Commercial	27-09-2024
84	Sprinkler upgrading Costs	-	IRDAN123CP0022V02200203/A0098V01202425	Fire	Commercial	27-09-2024
85	Tax Treatment of Profits	-	IRDAN123CP0022V02200203/A0099V01202425	Fire	Commercial	27-09-2024
86	Temporary Removal of Stocks	-	IRDAN123CP0022V02200203/A0100V01202425	Fire	Commercial	27-09-2024
87	Undamaged parts clause / Sound property destruction clause	-	IRDAN123CP0022V02200203/A0101V01202425	Fire	Commercial	27-09-2024
88	Undamaged Stock and Loss on Re Sale	-	IRDAN123CP0022V02200203/A0102V01202425	Fire	Commercial	27-09-2024
89	Unnamed Locations	-	IRDAN123CP0022V02200203/A0103V01202425	Fire	Commercial	27-09-2024
90	Waiver of Depreciation		IRDAN123RPMT0030V01202425/A0031V01202425	Motor	Retail	27-06-2024
91	Consumables Plus Cover		IRDAN123RPMT0030V01202425/A0032V01202425	Motor	Retail	27-06-2024
92	Hydrostatic Lock Plus Cover		IRDAN123RPMT0030V01202425/A0033V01202425	Motor	Retail	27-06-2024
93	Vehicle Replacement Advantage Cover		IRDAN123RPMT0030V01202425/A0034V01202425	Motor	Retail	27-06-2024
94	Tyre Protect		IRDAN123RPMT0030V01202425/A0035V01202425	Motor	Retail	27-06-2024

95	Rim Protect		IRDAN123RPMT0030V01 202425/A0036V0120242 5	Motor	Retail	27-06-2024
96	Loss of Key Cover		IRDAN123RPMT0030V01 202425/A0037V0120242 5	Motor	Retail	27-06-2024
97	Conveyance Allowance		IRDAN123RPMT0030V01 202425/A0038V0120242 5	Motor	Retail	27-06-2024
98	Personal belongings [inside the vehicle]		IRDAN123RPMT0030V01 202425/A0039V0120242 5	Motor	Retail	27-06-2024
99	Loss of Laptop and Mobile Phone		IRDAN123RPMT0030V01 202425/A0040V0120242 5	Motor	Retail	27-06-2024
100	EMI Cover		IRDAN123RPMT0030V01 202425/A0041V0120242 5	Motor	Retail	27-06-2024

101	Battery Protect		IRDAN123RPMT0030V01 202425/A0042V0120242 5	Motor	Retail	27-06-2024
102	Pay as you Use		IRDAN123RPMT0030V01 202425/A0043V0120242 5	Motor	Retail	27-06-2024
103	Tyre Protect		IRDAN123RP0017V0120 1819/A0047V01202425	Motor	Retail	22-08-2024
104	Tyre Protect		IRDAN123RP0003V0120 1920/A0046V01202425	Motor	Retail	23-08-2024
105	Rim Protect		IRDAN123RP0017V0120 1819/A0045V01202425	Motor	Retail	23-08-2024
106	Rim Protect		IRDAN123RP0003V0120 1920/A0044V01202425	Motor	Retail	23-08-2024
107	Pay How You Drive		IRDAN123RP0018V0120 1819/A0049V01202425	Motor	Retail	27-08-2024
108	Pay How You Drive		IRDAN123RP0002V0120 1920/A0051V01202425	Motor	Retail	27-08-2024
109	Pay How You Drive		IRDAN123RP0001V0310 0001/A0050V01202425	Motor	Retail	27-08-2024
110	Pay How You Drive		IRDAN123RPMT0030V01 202425/A0048V0120242 5	Motor	Retail	27-08-2024

Note: -

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

Classification: Internal

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

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

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Statement as on: 30th September 2024

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

(Business within India)

Periodicity of Submission: Quarterly

PART - A

Section I		Rs in Lakhs	
No	PARTICULARS	SCH ++	AMOUNT
1	Investments(Shareholders)*	8	2,75,718
	Investments(Policyholders)*	8A	14,90,797
2	Loans	9	-
3	Fixed Assets	10	20,737
4	Current Assets		
	a. Cash & Bank Balance	11	1,987
	b. Advances & Other Assets	12	1,75,856
5	Current Liabilities		
	a. Current Liabilities	13	12,62,434
	b. Provisions	14	3,69,827
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		-
Application of Funds as per Balance Sheet (A)			3,32,834

15.61%

84.39%

	Less: Other Assets	SCH ++	Amount
1	Loans (If any)	9	-
2	Fixed Assets (If any)	10	20,737
3	Cash & Bank Balance (If any)	11	1,987
4	Advances & Other Assets (If any)	12	1,75,856
5	Current Liabilities	13	12,62,434
6	Provisions	14	3,69,827
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		-
TOTAL (B)			(14,33,681)
'Investment Assets' As per FORM 3B *		(A-B)	17,66,515

Section II											
No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	%	Actual	FVC Amount	Total	Market Value (h)
			Balance	FRSM*							
			(a)	(b)							
1	Central Govt. Securities	Not less than 20%		98,130	5,30,589	6,28,719		36.58%		6,28,719	6,26,387
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not less than 30%		1,41,089	7,62,871	9,03,960		52.59%		9,03,960	9,01,621
3	Investment subject to Exposure Norms										
	a. Housing / Infra & Loans to SG for Housing and FFE	Not less than 15%									
	1. Approved Investments			68,018	3,67,772	4,35,789	25.35%	29,250	4,65,040	4,61,126	
	2. Other Investments			0	0	0	0.00%	-	0	-	
	b. Approved Investments	Not exceeding 55%		56,210	3,03,927	3,60,137	20.95%	18,425	3,78,561	3,91,494	
	c. Other Investments			2,975	16,085	19,059	1.11%	(107)	18,953	13,253	
Investment Assets		100%		2,68,291	14,50,654	17,18,946	100%	47,568.52		17,66,514	17,67,494

- Note: 1. (+) FRSM refers 'Funds representing Solvency Margin'
2. Other Investments' are as permitted under 27A(2)
3. Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.
4. Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account
5. SCH (++) refers to Schedules to Balance Sheet, prepared as per IRDAI (Preparation of Fin. Stmt and Auditors' Report of Ins Companies) Regulations

Classification: Internal

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

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

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Statement as on: 30th September 2024

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

(Business within India)

Periodicity of Submission: Quarterly

PART - A

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

(Read with Regulation 10)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

PART - B

Registration Number: 123

Statement as on: 30th September 2024

Statement of Accretion of Assets

Rs in Lakhs

(Business within India)

Periodicity of Submission : Quarterly

No	Category of Investments	COI	Opening Balance	% to Opening Balance	Net Accretion for the Qtr	% to Total Accrual	TOTAL	% to Total
			(A)		(B)		(A+B)	
1	Central Govt. Securities		6,55,375	39.4%	(26,656)	-46.8%	6,28,719	36.6%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)		10,31,814	62.1%	(1,27,854)	-224.5%	9,03,960	52.6%
3	Investment subject to Exposure Norms							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments		88,140	5.3%	26,934	47.3%	1,15,074	6.7%
	2. Other Investments		-	0.0%	-	0.0%	-	0.0%
	b. Infrastructure Investments							
	1. Approved Investments		2,39,267	14.4%	81,449	143.0%	3,20,716	18.7%
	2. Other Investments		0	0.0%	-	0.0%	0	0.0%
	c. Approved Investments		2,84,882	17.1%	75,255	132.1%	3,60,137	21.0%
	d. Other Investments (not exceeding 15%)		17,883	1.1%	1,176	2.1%	19,059	1.1%
Total			16,61,986	100.0%	56,960	100.0%	17,18,946	100.0%

Note:

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

Version 1 Upload Date: 09.11.2024

PERIODIC DISCLOSURES

FORM NL-29

Detail regarding debt securities

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

Date:

Quarter ended Sep 30, 2024

(Rs in Lakhs)

	Market Value				Book Value			
	As at 30-09-2024	As % of total for this class	As at 30-09-2023	As % of total for this class	As at 30-09-2024	As % of total for this class	As at 30-09-2023	As % of total for this class
Break down by credit rating								
AAA rated	6,18,028	37.89%	4,43,142	30.47%	6,13,918	37.67%	4,48,550	27.52%
AA or better	71,375	4.38%	40,919	2.81%	71,920	4.41%	41,420	2.54%
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%	-	0.00%	-	0.00%	-	0.00%
Any other (Please specify)			-					
Sovereign	9,01,621	55.28%	9,40,570	64.67%	9,03,960	55.46%	9,65,607	59.25%
Fixed Deposits	34,300	2.10%	13,352	0.92%	34,300	2.10%	13,352	0.82%
TREPs	5,699	0.35%	16,498	1.13%	5,700	0.35%	16,504	1.01%
	16,31,023		14,54,481		16,29,799		14,85,433	
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	1,04,450	6.40%	95,088	5.83%	1,04,956	6.44%	95,805	5.88%
More than 1 year and upto 3years	4,43,526	27.19%	2,78,170	17.05%	4,48,818	27.54%	2,86,541	17.58%
More than 3years and up to 7years	5,25,778	32.24%	7,20,148	44.15%	5,29,242	32.47%	7,40,646	45.44%
More than 7 years and up to 10 years	5,45,457	33.44%	3,46,606	21.25%	5,35,308	32.85%	3,47,973	21.35%
above 10 years	11,812	0.72%	14,468	0.89%	11,475	0.70%	14,468	0.89%
Any other (Please specify)								
	16,31,023		14,54,481		16,29,799		14,85,433	
Breakdown by type of the issuer								
a. Central Government	6,26,387	38.40%	5,88,593	36.09%	6,28,719	38.58%	6,07,488	37.27%
b. State Government	2,75,234	16.87%	3,51,977	21.58%	2,75,241	16.89%	3,58,119	21.97%
c. Corporate Securities	6,89,403	42.27%	4,84,061	29.68%	6,85,838	42.08%	4,89,970	30.06%
Any other (Please specify)								
Fixed Deposits	34,300	2.10%	13,352	0.82%	34,300	2.10%	13,352	0.82%
TREPs	5,699	0.35%	16,498	1.01%	5,700	0.35%	16,504	1.01%
	16,31,023		14,54,481		16,29,799		14,85,433	

Note

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

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

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

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

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Name of Fund: _____

Rs in Lakhs

Registration Number: 123

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As on Sep 2024)	YTD (As on Sep 2023)	YTD (As on Sep 2024)	Prev. FY (As on Sep 2023)	YTD (As on Sep 2024)	Prev. FY (As on Sep 2023)	YTD (As on Sep 2024)	Prev. FY (As on Sep 2023)	YTD (As on Sep 2024)	YTD (As on Sep 2023)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	6,85,838.4	4,89,970.3	-	-	9,43,960.4	9,95,462.8	89,147.0	63,307.5	17,18,945.8	15,48,740.6
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	-	-	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	6,85,838.4	4,89,970.3	-	-	9,43,960.4	9,95,462.8	89,147.0	63,307.5	17,18,945.8	15,48,740.6
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	1,997.3	-	-	-	-	-	-	-	1,997.3

- Note:**
- 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.
 - Total Investment Assets should reconcile with figures shown in Form 3A / 3B
 - Gross NPA is investments classified as NPA, before any provisions
 - Provision made on the 'Standard Assets' shall be as per Circular issued, as amended from time to time.
 - Net Investment assets is net of 'provisions'
 - Net NPA is gross NPAs less provisions
 - Write off as approved by the Board

Version 1 Upload Date: 09.11.2024

Classification: **Internal**

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

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

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Statement as on: 30th Sep 2024

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Name of the Fund _____

Rs in Lakhs

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment as on 30-09-2024 (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 30-09-2024 (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 30-09-2023 (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
A	CENTRAL GOVT. SECURITIES													
A01	Central Government Bonds	CGSB	6,54,617.10	10,963.08	6.64%	4.97%	6,58,269.63	21,523.06	6.52%	4.88%	5,95,313.36	19,211.14	6.44%	4.82%
A02	Special Deposits	CSPD	-	-	-	-	-	-	-	-	-	-	-	-
A03	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-
A04	Treasury Bills	CTRB	-	-	-	-	-	-	-	-	3,815.49	114.66	6.62%	4.95%
B	CENTRAL GOVT. SEC, STATE GOVT OR OTHER APPROVED SECURITIES													
B01	Central Government Guaranteed Loans / Bonds	CGSL	-	-	-	-	-	-	-	-	-	-	-	-
B02	State Government Bonds	SGGB	3,45,960.06	7,643.31	8.77%	6.56%	3,63,386.60	14,497.70	7.96%	5.95%	3,50,618.33	12,358.52	7.05%	5.28%
B03	State Government Guaranteed Loans	SGGL	-	-	-	-	-	-	-	-	-	-	-	-
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA	-	-	-	-	-	-	-	-	483.69	14.09	5.81%	4.35%
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	HTHL	-	-	-	-	-	-	-	-	-	-	-	-
C04	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	4,015.31	67.31	6.65%	4.98%	2,018.63	67.31	6.65%	4.98%	5,546.05	189.57	6.82%	5.10%
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	1,04,128.49	1,896.05	7.22%	5.41%	97,848.62	3,502.46	7.14%	5.34%	1,37,809.60	5,231.92	7.22%	5.40%
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	-	-	-	-	-	-	-	-	401.47	13.76	6.84%	6.84%
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	-	-	-	-	-	-	-	-	-	-	-	-
	Equity Shares in Housing Finance Companies	HAEQ	56.42	-	-	-	28.37	-	-	-	-	-	-	-
	(c) INFRASTRUCTURE INVESTMENTS													
C19	Infrastructure - Other Approved Securities	ISAS	-	-	-	-	-	-	-	-	-	-	-	-
C20	Infrastructure - PSU - Equity shares - Quoted	ITPE	14,309.37	805.54	22.33%	16.71%	14,345.23	2,673.02	18.63%	13.94%	12,962.09	2,004.36	15.48%	11.58%
C21	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	1,226.67	272.27	88.06%	65.90%	1,333.93	272.27	20.41%	15.27%	1,442.37	7.00	0.49%	0.36%
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	2,982.99	59.43	7.90%	5.91%	2,982.48	117.75	7.87%	5.89%	2,977.16	117.56	7.88%	5.89%
C26	Onshore Rupee Bonds issued by ADB and IFC (Infrastructure- approved)	IORB	-	-	-	-	-	-	-	-	-	-	-	-
C27	Long Term Bank Bonds ApprovedInvestment- Infrastructure	ILBI	70,624.26	1,251.86	7.03%	5.26%	67,254.97	2,357.59	6.99%	5.23%	57,282.42	1,918.78	6.68%	5.00%
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	1,63,461.29	2,879.40	6.99%	5.23%	1,58,719.45	5,469.45	6.87%	5.14%	1,62,204.32	5,189.32	6.39%	4.78%
C29	Infrastructure - PSU - CPs	IPCP	4,286.33	74.99	6.94%	5.19%	2,209.52	77.11	6.96%	5.21%	3,821.22	132.88	6.94%	5.19%
C30	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	499.43	10.43	8.29%	6.20%	499.33	20.36	8.13%	6.09%	999.03	40.54	8.09%	6.06%
C31	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-	-	-	-	-	-	-	-	-	-
C32	Infrastructure - Term Loans (with Charge)	ILWC	-	-	-	-	-	-	-	-	-	-	-	-
	TAX FREE BONDS													
C33	Infrastructure - PSU - Debentures / Bonds	IPFD	3,753.90	57.86	6.12%	6.12%	3,758.75	114.81	6.09%	6.09%	3,895.88	120.12	6.15%	6.15%

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

Rs in Lakhs

[illegible]

Classification: Internal

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

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

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Statement as on: 30th Sep 2024

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Name of the Fund _____

Rs in Lakhs

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment as on 30-09-2024 (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 30-09-2024 (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 30-09-2023 (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
D31	Net Current Assets (Only in respect of ULIP Fund Business)	ENCA	-	-	-	-	-	-	-	-	-	-	-	-
D32	Passively Managed Equity ETF (Non Promoter Group)	EETF	-	-	-	-	-	-	-	-	-	-	-	-
D33	Passively Managed Equity ETF (Promoter Group)	EETP	-	-	-	-	-	-	-	-	-	-	-	-
D34	Onshore Rupee Bonds issued by ADB and IFC	EORB	-	-	-	-	-	-	-	-	-	-	-	-
D35	Debt Capital Instruments (DCI-Basel III)	EDCI	-	-	-	-	-	-	-	-	-	-	-	-
D36	Redeemable Non-cumulative Preference Shares (RNCPS- Basel III)	ERNP	-	-	-	-	-	-	-	-	-	-	-	-
D37	Redeemable Cumulative Preference Shares (RCPS- Basel III)	ERCP	-	-	-	-	-	-	-	-	-	-	-	-
D38	Additional Tier 1 (Basel III Compliant) Perpetual Bonds – [PSU Banks]	EAPS	-	-	-	-	-	-	-	-	-	-	-	-
D39	Additional Tier 1 (Basel III Compliant) Perpetual Bonds – [Private Banks]	EAPB	-	-	-	-	-	-	-	-	-	-	-	-
D40	Units of Real Estate Investment Trust (REITs)	ERIT	-	-	-	-	-	-	-	-	-	-	-	-
D41	Units of Infrastructure Investment Trust	EIIT	2,172.55	-	-	-	1,092.21	-	-	-	-	-	-	-
D42	Debt ETFs - "Approved Investments"	EDTF	-	-	-	-	-	-	-	-	-	-	-	-
D43	Debt Instruments of REITs - Approved Investments	EDRT	20,000.85	373.44	-	-	20,000.77	742.82	7.41%	5.54%	16,011.10	578.92	7.21%	5.40%
E	OTHER INVESTMENTS					#N/A								
E01	Bonds - PSU - Taxable	OBPT	-	-	-	-	-	-	-	-	-	-	-	-
E02	Bonds - PSU - Tax Free	OBPF	-	-	-	-	-	-	-	-	-	-	-	-
E03	Equity Shares (incl Co-op Societies)	OESH	554.89	-	-	-	554.89	-	-	-	-	-	-	-
E04	Equity Shares (PSUs & Unlisted)*	OEPU	2,900.44	90.00	12.31%	9.21%	2,900.44	90.00	3.10%	2.32%	2,900.44	80.00	2.76%	2.06%
E05	Equity Shares - Promoter Group	OEPG	-	-	-	-	-	-	-	-	-	-	-	-
E06	Debentures	OLDB	0.00	-	-	-	0.00	-	-	-	-	-	-	-
E07	Debentures / Bonds/ CPs / Loans etc. - (Promoter Group)	ODPG	-	-	-	-	-	-	-	-	-	-	-	-
E08	Municipal Bonds	OMUN	-	-	-	-	-	-	-	-	-	-	-	-
E09	Commercial Papers	OACP	-	-	-	-	-	-	-	-	-	-	-	-
E10	Preference Shares	OPSH	-	-	-	-	-	-	-	-	-	-	-	-
E11	SEBI approved Alternate Investment Fund (Category I)	OAFI	400.00	0.32	0.32%	0.24%	383.61	10.42	5.42%	4.05%	50.00	1.45	5.79%	4.33%
E12	SEBI approved Alternate Investment Fund (Category II)	OAFB	9,495.65	307.56	12.85%	9.62%	8,974.97	614.23	13.65%	10.21%	6,264.58	412.08	13.12%	9.82%
E13	Short term Loans (Unsecured Deposits)	OSLU	-	-	-	-	-	-	-	-	-	-	-	-
E14	Term Loans (without Charge)	OTLW	-	-	-	-	-	-	-	-	-	-	-	-
E15	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-	-	-	-	-	-	-	-	-	-
E16	Mutual Funds - (under Insurer's Promoter Group)	OMPG	-	-	-	-	-	-	-	-	-	-	-	-
E17	Securitized Assets	OPSA	-	-	-	-	-	-	-	-	-	-	-	-
E18	Investment properties - Immovable	OIPI	-	-	-	-	-	-	-	-	-	-	-	-
E19	Passively Managed Equity ETF (Non Promoter Group)	OETF	-	-	-	-	-	-	-	-	146.21	74.37	50.87%	38.06%
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)	ORNPNP	-	-	-	-	-	-	-	-	-	-	-	-
E24	Redeemable Cumulative Preference Shares (RCPS - Basel III)	ORCP	-	-	-	-	-	-	-	-	-	-	-	-
E25	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	ORAD	-	-	-	-	-	-	-	-	-	-	-	-
E26	Reclassified Approved Investments - Equity (Point 6 under Note for Regulation 4 to 9)	ORAE	87.84	331.78	1385.88%	1037.05%	241.42	331.78	135.41%	101.33%	396.70	-	-	-
E27	Additional Tier 1 (Basel III Compliant) Perpetual Bonds – [PSU Banks]	OAPS	-	-	-	-	-	-	-	-	-	-	-	-
E28	Additional Tier 1 (Basel III Compliant) Perpetual Bonds – [Private Banks]	OAPB	-	-	-	-	-	-	-	-	-	-	-	-
E29	Units of Real Estate Investment Trust (REITs)	ORIT	-	-	-	-	-	-	-	-	-	-	-	-
E30	Units of Infrastructure Investment Trust	OIIT	-	-	-	-	-	-	-	-	-	-	-	-
E31	Debt ETFs - "Other Investments"	ODTF	-	-	-	-	-	-	-	-	-	-	-	-
E32	Debt Instruments of REITs - Other Investments	ODRT	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL			16,93,210.17	33,727.06	7.00%	5.24%	16,79,679.94	64,858.32	7.22%	5.40%	15,10,577.89	53,438.42	6.84%	5.12%

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

1 Based on daily simple Average of Investments

2 Yield netted for Tax

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

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

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

Version 1 Upload Date: 09.11.2024

Classification: Internal

FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS

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

PART - A

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

Registration Number: 123

Statement as on: 30th Sep 2024

Name of Fund _____

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs in Lakhs

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	During the Quarter ¹								
	NIL								
B.	<u>As on Date</u> ²								
	NIL								

Note:

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

Version 1 Upload Date: 09.11.2024

FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION

Name of the Insurer: Cholamandalam MS General Insurance Company Limited
Registration No.123 and Date of Registration with the IRDAI 15.07.2002

as on 30th Sep 2024

(Amount in Rs. Lakhs)

S.No.	Reinsurance/Retrocession Placements	No. of reinsurers	Premium ceded to reinsurers (Upto the Quarter)			Premium ceded to reinsurers / Total
			Proportional	Non-Proportional	Facultative	
	Outside India					
1	No. of Reinsurers with rating of AAA and above					0.00%
2	No. of Reinsurers with rating AA but less than AAA	46	1,852	13	148	1.58%
3	No. of Reinsurers with rating A but less than AA	33	17,674	1,495	9,513	22.48%
4	No. of Reinsurers with rating BBB but less than A	1	0.70			0.00%
5	No. of Reinsurers with rating less than BBB					0.00%
	Total (A)	80	19,527	1,508	9,661	
	With In India					
1	Indian Insurance Companies	17			2,573	2.02%
2	FRBs	7	49,359	1,327	1,131	40.61%
3	GIC Re	1	40,829	1,368	308	33.31%
4	Other (to be Specified)					0.00%
	Total (B)	25	90,188	2,695	4,011	
	Grand Total (C)= (A)+(B)	105	1,09,715	4,203	13,673	100.00%

Note:-

Version 1 Upload Date: 09.11.2024

FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS

Name of the Insurer: Cholamandalam MS General Insurance Company Limited as on 30.09.2024
GROSS DIRECT PREMIUM UNDERWRITTEN

Sl.No.	State / Union Territory	Fire		Marine Hull		Marine Cargo		<u>Total Marine</u>	
		For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter
	STATES^c								
1	Andhra Pradesh	370	725	-	-	8	11	8	11
2	Arunachal Pradesh	-	-	-	-	-	-	-	-
3	Assam	145	290	-	-	4	6	4	6
4	Bihar	225	433	-	-	1	2	1	2
5	Chhattisgarh	156	385	-	-	7	17	7	17
6	Goa	24	74	-	-	1	2	1	2
7	Gujarat	1,028	2,850	-	-	340	894	340	894
8	Haryana	561	3,134	589	1,014	1,353	2,394	1,942	3,408
9	Himachal Pradesh	-	-	-	-	-	-	-	-
10	Jharkhand	54	105	-	-	0	0	0	0
11	Karnataka	2,399	3,741	-	-	656	1,202	656	1,202
12	Kerala	226	429	-	-	1	1	1	1
13	Madhya Pradesh	322	672	-	-	18	31	18	31
14	Maharashtra	3,053	8,304	2	2	242	973	244	975
15	Manipur	-	-	-	-	-	-	-	-
16	Meghalaya	-	-	-	-	-	-	-	-
17	Mizoram	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-
19	Odisha	119	220	-	-	1	4	1	4
20	Punjab	7	17	-	-	0	0	0	0
21	Rajasthan	451	1,084	-	-	23	107	23	107
22	Sikkim	-	-	-	-	-	-	-	-
23	Tamil Nadu	4,429	10,362	-	-	559	1,259	559	1,259
24	Telangana	431	1,306	-	-	28	56	28	56
25	Tripura	24	38	-	-	2	3	2	3
26	Uttarakhand	14	29	-	-	0	0	0	0
27	Uttar Pradesh	972	1,905	-	-	8	123	8	123

28	West Bengal	475	1,039	-	-	21	43	21	43
	TOTAL (A)	15,485	37,141	591	1,016	3,273	7,129	3,864	8,145
	UNION TERRITORIESc								
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-
2	Chandigarh	584	1,281	-	-	13	44	13	44
3	Dadra and Nagar Haveli	-	-	-	-	-	-	-	-
4	Daman & Diu	-	-	-	-	-	-	-	-
5	Govt. of NCT of Delhi	728	2,584	-	-	205	398	205	398
6	Jammu & Kashmir	-	-	-	-	-	-	-	-
7	Ladakh	-	-	-	-	-	-	-	-
8	Lakshadweep	-	-	-	-	-	-	-	-
9	Puducherry	20	35	-	-	0	0	0	0
	TOTAL (B)	1,332	3,900	-	-	218	443	218	443
	Outside India								
1	TOTAL (C)	-	-	-	-	-	-	-	-
	Grand Total (A)+(B)+(C)	16,817	41,041	591	1,016	3,491	7,571	4,082	8,587

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

Motor OD		Motor TP		<u>Total Motor</u>		Health		Personal Accident	
For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter
2,178	4,145	5,572	10,713	7,750	14,858	58	165	128	240
-	-	-	-	-	-	-	-	-	-
1,327	2,664	1,685	3,392	3,012	6,056	49	92	2	5
1,220	2,621	2,195	4,749	3,416	7,370	25	43	1	2
1,298	2,913	1,581	3,138	2,879	6,052	37	76	2	5
247	437	124	216	371	653	10	18	1	3
3,808	7,678	4,689	9,068	8,498	16,747	2,014	4,587	439	875
32	56	12	21	44	77	148	698	6	21
-	-	-	-	-	-	-	-	-	-
912	1,750	1,342	2,675	2,254	4,425	12	23	0	1
4,225	7,919	5,928	10,379	10,153	18,297	2,962	3,730	40	69
1,181	2,210	1,577	2,851	2,758	5,062	304	542	36	95
785	1,682	1,475	2,961	2,260	4,644	147	249	9	32
9,597	18,326	10,169	18,799	19,766	37,125	4,310	11,020	368	1,051
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
1,290	2,487	2,291	4,611	3,581	7,097	33	54	1	2
1,380	2,203	499	891	1,879	3,093	15	31	0	0
2,731	5,904	2,566	5,180	5,297	11,083	436	1,552	234	501
-	0	0	1	0	1	0	0	-	-
6,872	12,847	15,227	25,684	22,099	38,531	10,221	20,867	7,038	14,968
3,323	6,393	6,840	13,332	10,163	19,726	643	992	17	43
48	105	142	314	190	419	3	6	0	1
215	357	160	282	375	639	39	64	0	0
3,346	6,554	3,661	7,641	7,007	14,195	190	373	26	49

1,595	3,098	2,844	5,697	4,439	8,795	296	667	21	33
47,611	92,350	70,579	1,32,594	1,18,189	2,24,944	21,956	45,851	8,371	17,996
-	-	-	-	-	-	-	-	-	-
1,262	2,341	1,297	2,668	2,559	5,009	267	459	26	57
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
3,594	6,441	3,027	5,340	6,621	11,782	1,839	6,705	146	266
11	15	2	3	13	18	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
99	185	120	242	219	427	3	6	1	4
4,967	8,983	4,446	8,253	9,412	17,235	2,110	7,170	173	328
-	-	-	-	-	-	-	-	-	-
52,578	1,01,332	75,024	1,40,847	1,27,602	2,42,179	24,066	53,021	8,544	18,324

:t premium
 ent

Miscellaneous

Travel Insurance		<u>Total Health</u>		Workmen's Compensation/ Employer's liability		Public/ Product Liability		Engineering		Aviation		Crop In
For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter
-	-	187	405	10	18	2	3	7	14	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	51	97	-	-	0	0	11	19	-	-	-
-	-	25	45	1	5	0	0	3	6	-	-	-
-	-	39	81	2	2	0	7	10	24	-	-	-
-	-	11	22	0	1	0	4	0	7	-	-	-
-	-	2,454	5,462	18	33	2	11	63	165	-	-	-
0	0	155	719	13	20	138	226	152	339	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	12	24	0	2	-	-	6	9	-	-	-
4	6	3,007	3,805	9	33	40	162	43	123	-	-	-
0	0	340	637	0	5	0	1	2	4	-	-	-
-	-	157	281	6	12	0	2	10	18	-	-	-
1	6	4,679	12,076	56	110	35	63	134	318	-	-	32,343
-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	34	55	4	6	0	0	10	22	-	-	-
-	-	16	31	0	0	-	-	1	1	-	-	-
-	-	671	2,052	6	8	0	1	8	18	-	-	-
-	-	0	0	-	-	-	-	-	-	-	-	-
30	58	17,289	35,893	174	232	115	436	215	349	-	-	-
1	1	661	1,036	11	36	2	6	153	332	-	-	-
-	-	3	7	-	-	0	0	5	10	-	-	-
-	-	39	65	-	-	-	-	0	0	-	-	-
-	-	215	423	1	2	0	0	18	26	-	-	-

-	-	318	700	3	7	0	1	32	71	-	-	-
36	71	30,363	63,919	315	533	337	923	882	1,873	-	-	32,343
-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	293	516	4	8	4	11	23	46	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-
0	1	1,986	6,972	19	35	18	36	79	174	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	4	10	-	-	-	-	0	1	-	-	-
0	1	2,283	7,498	23	43	22	47	102	221	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-
36	72	32,645	71,417	338	576	358	970	984	2,095	-	-	32,343

(Amount in Rs. Lakhs)

Insurance	Other segments ^(b)		<u>Total Miscellaneous</u>		Total	
Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter	For the Quarter	Upto the quarter
-	71	120	8,025	15,418	8,403	16,154
-	-	-	-	-	-	-
-	51	98	3,126	6,272	3,275	6,568
-	67	130	3,512	7,555	3,738	7,990
-	30	61	2,960	6,227	3,124	6,628
-	4	8	387	694	413	771
-	198	444	11,233	22,861	12,600	26,605
-	1	6	503	1,387	3,006	7,929
-	-	-	-	-	-	-
-	16	35	2,288	4,494	2,341	4,599
-	67	121	13,319	22,540	16,375	27,482
-	14	26	3,115	5,735	3,341	6,165
-	107	205	2,540	5,162	2,880	5,865
38,347	319	737	57,333	88,777	60,630	98,055
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	54	100	3,682	7,282	3,802	7,506
-	0	1	1,895	3,127	1,902	3,144
-	99	200	6,081	13,362	6,555	14,553
-	-	-	0	1	0	1
-	100	218	39,992	75,659	44,980	87,280
-	26	52	11,016	21,187	11,474	22,550
-	4	8	203	443	229	485
-	3	6	417	710	431	739
-	466	896	7,708	15,541	8,688	17,570

FORM NL-35- QUARTERLY BUSINESS RETURNS ACROSS LINE OF BUSINESS**Name of the Insurer : CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED****Date: 30-SEP-2024**

Sl.No.	Line of Business	For the Quarter		For the corresponding		upto the quarter		(Amount in Rs. Lakhs) Up to the corresponding	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	16817	349822	17588	346080	41041	684063	39379	644299
2	Marine Cargo	3491	2602	3221	2583	7571	6093	6790	5723
3	Marine Other than Cargo	591	10	500	10	1016	10	782	10
4	Motor TP	75024	2323771	68065	2312080	140846	4365352	131126	4335472
5	Motor OD	52578	171012	47317	150338	101333	302975	95280	320670
6	Health	24066	211124	20752	221082	53021	443320	38886	415901
7	Personal Accident	8544	16900	9064	74,489	18324	33015	18128	1,50,373
8	Travel								
9	Workmen's Compensation/ Employer's liability	338	1592	176	1367	576	3048	428	2800
10	Public/ Product Liability	358	551	178	507	970	1398	641	1070
11	Engineering	984	1706	911	1531	2095	3543	1980	3016
12	Aviation								
13	Crop Insurance	32343	135	28978		38347	314	28978	
14	Other segments **	2012	153607	2168	164177	4062	291233	4632	325312
15	Miscellaneous								

Notes:

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

Version 1 Upload Date: 09.11.2024

FORM NL-36- BUSINESS -CHANNELS WISE
Name of the Insurer : CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED
Date: 30-SEP-2024

Sl.No.	Channels	For the Quarter		Upto the Quarter		For the corresponding quarter of the previous year		Up to the corresponding quarter of the previous year	
		No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)
1	Individual agents	20704	4803	40512	9311	12163	3211	23057	5395
2	Corporate Agents-Banks	489209	24022	947357	47082	565399	27885	1089700	53464
3	Corporate Agents -Others	1366167	63666	2619397	126188	1479754	58423	2807848	112218
4	Brokers	1138642	77735	2150747	157787	1057596	68289	1978334	140834
5	Micro Agents	0	0	0	0	0	0	0	0
6	Direct Business								
	-Officers/Employees								
	-Online (Through Company Website)								
	-Others	42273	40661	76721	57857	65504	38496	95093	49909
7	Common Service Centres(CSC)	79959	1054	131070	1956	43594	684	87476	1441
8	Insurance Marketing Firm					0	0	0	0
9	Point of sales person (Direct)	25596	4163	46342	7201	15190	1335	33897	2828
10	MISP (Direct)	70282	1042	122218	1820	35044	595	89241	939
11	Web Aggregators								
12	Referral Arrangements								
13	Other (to be sepcified)								
	(i) _____								
	(ii) _____								
	Total (A)	3232832	217146	6134364	409202	3274244	198919	6204646	367028
14	Business outside India (B)								
	Grand Total (A+B)	3232832	217146	6134364	409202	3274244	198919	6204646	367028

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: 09.11.2024

Classification: **Internal**

FORM NL-37-CLAIMS DATA

Name of the Insurer: **CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED AS ON September 30, 2024**

Upto the quarter ending Sep'2024

Sl. No.	Claims Experience	No. of claims only																		
		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	641	374	0	374	18131	48899	67030	19252	387	18	19657	79	23	106	0	403	461	74	88848
2	Claims reported during the period	3017	6424	0	6424	204681	11803	216484	72234	1639	12	73885	84	21	726	0	283	1147	844	302915
	(a) Booked During the period	3017	6424	0	6424	204681	11803	216484	72234	1639	12	73885	84	21	726	0	283	1147	844	302915
	(b) Reopened during the Period	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(c) Other Adjustment (to be specified)																			
	(i) _____	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(ii) _____																			
3	Claims Settled during the period	1354	5141	0	5141	172166	6052	178218	56127	926	12	57065	25	0	467	0	119	929	347	243665
	(a) paid during the period	1354	5141	0	5141	172166	6052	178218	56127	926	12	57065	25	0	467	0	119	929	347	243665
	(b) Other Adjustment (to be specified)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Claims Repudiated during the period	927	598	0	598	20340	1686	22026	12750	705	1	13456	42	11	98	0	246	170	413	37987
	Repudiation	607	125	0	125	7382	0	7382	12750	532	0	13282	32	1	54	0	0	95	74	21652
	Closure	320	473	0	473	12958	1686	14644	0	173	1	174	10	10	44	0	246	75	339	16335
	Other Adjustment (to be specified)																			
	(i) _____	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(ii) _____																			
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	47	4	0	4	1504	10	1514	791	5	1	791	3	1	3	0	5	38	3	2415
6	Claims O/S at End of the period	1377	1059	0	1059	30306	52964	83270	22609	395	17	23021	96	33	267	0	321	509	158	110111
	Less than 3months	847	757	0	757	27005	5759	32764	8713	195	7	8915	39	5	161	0	0	322	119	43929
	3 months to 6 months	242	143	0	143	2337	4836	7173	324	16	0	340	17	8	57	0	0	84	23	8087
	6months to 1 year	170	63	0	63	639	8891	9530	343	31	8	382	29	12	25	0	3	73	13	10300
	1year and above	118	96	0	96	325	33478	33803	13229	153	2	13384	11	8	24	0	318	30	3	47795

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 Sep'2024

(Amount in Rs. Lakhs)

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments **	Miscellaneous	Total
1	Claims O/S at the beginning of the period	65643	4924	0	4924	15427	331667	347094	6711	1694	185	8590	458	783	1898	0	45550	280	461	475680
2	Claims reported during the period	11151	4095	0	4095	81717	115925	197642	39707	7035	8	46750	221	158	1246	0	29379	533	603	291779
	(a) Booked During the period	10542	4041	0	4041	79527	111303	190830	38918	5927	8	44853	187	158	1232	0	29379	511	599	282332
	(b) Reopened during the Period	609	54	0	54	2191	4622	6813	789	1108	0	1897	34	0	14	0	0	22	4	9447
	(c) Other Adjustment (to be specified)																			
	(i) _____	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(ii) _____																			
3	Claims Settled during the period	7355	3562	0	3562	65027	65358	130384	28941	3327	34	32302	118	1	1118	0	23190	415	505	198949
	(a) paid during the period	7355	3562	0	3562	65027	65358	130384	28941	3327	34	32302	118	1	1118	0	23190	415	505	198949
	(b) Other Adjustment (to be specified)																			
	(i) _____	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(ii) _____																			
4	Claims Repudiated during the period	3077	539	0	539	9381	9088	18469	7729	3059	0	10788	73	80	90	0	42085	78	151	75430
	Repudiation	1291	224	0	224	4449	0	4449	7729	2456	0	10185	61	2	22	0	0	47	105	16387
	Closure	1786	315	0	315	4931	9088	14020	0	602	0	602	13	79	67	0	42085	30	47	59043
	Other Adjustment (to be specified)																			
	(i) _____	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	(ii) _____																			
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	15	0	-	0	208	3	212	106	6	0	106	0	0	1	-	0	18	1	359
6	Claims O/S at End of the period	66362	4918	0	4918	22737	373146	395883	9747	2344	159	12249	487	861	1936	0	9654	320	409	493080
	Less than 3months	9625	1744	0	1744	14488	37963	52451	7594	903	13	8511	63	60	747	0	0	141	210	73552
	3 months to 6 months	7249	646	0	646	3073	31919	34992	453	271	0	724	47	26	363	0	0	37	48	44132
	6months to 1 year	36226	273	0	273	1204	57001	58205	327	368	112	806	133	147	586	0	6171	34	137	102719
	1year and above	13263	2256	0	2256	3972	246263	250234	1373	802	33	2208	244	628	240	0	3483	107	13	272677

Notes:-

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

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

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

Version 1 Upload Date: 09.11.2024

FORM NL-39- AGEING OF CLAIMS

Name of the Insurer:

CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED AS ON September 30, 2024

For the Quarter ending on Sep'2024

(Amount in Rs. Lakhs)

Ageing of Claims (Claims paid)																	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	503	264	88	50	45	8	0	590	852	559	911	630	52	7	958	3602
2	Marine Cargo	2492	543	71	17	2	0	0	680	356	176	1060	11	2	1	3125	2288
3	Marine Other than Cargo	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Motor OD	60668	19375	3341	452	73	2	3	13823	10793	6042	1733	533	168	238	83914	33330
5	Motor TP	25	281	592	878	1268	348	274	85	2001	3928	6296	13318	5898	5883	3666	37410
6	Health	29728	626	12	2	1	0	0	15025	291	16	11	35	16	0	30369	15394
7	Personal Accident	417	12	0	0	0	0	0	1520	76	1	0	0	17	1	429	1615
8	Travel	4	0	1	0	0	0	0	1	0	5	0	0	0	0	5	6
9	Workmen's Compensation/ Employer's liability	0	1	6	7	0	0	0	0	2	22	21	29	0	4	14	79
10	Public/ Product Liability	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11	Engineering	230	60	29	7	4	0	0	145	46	82	319	133	0	0	330	725
12	Aviation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	Crop Insurance	1	1	2	0	0	0	0	20922	0	0	0	0	0	0	4	20923
14	Other segments ^(a)	135	235	95	26	3	0	0	60	106	41	10	4	2	3	494	227
15	Miscellaneous	111	67	37	10	2	0	0	27	175	11	32	5	0	0	227	251

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

FORM NL-39- AGEING OF CLAIMS

Upto the Quarter ending on Sep'2023

(Rs in Lakhs)

Ageing of Claims (Claims paid)

Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	729	350	133	78	54	9	1	936	1156	1795	1776	1468	138	85	1354	7355
2	Marine Cargo	4209	786	105	37	4	0	0	1006	650	469	1124	308	2	2	5141	3562
3	Marine Other than Cargo	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Motor OD	132633	32661	5800	887	178	2	5	29656	19751	10792	3064	1044	267	451	172166	65027
5	Motor TP	34	431	900	1264	2247	660	516	157	3028	5891	9094	25082	11005	11100	6052	65358
6	Health	54774	1311	30	9	3	0	0	28009	798	32	19	53	29	0	56127	28941
7	Personal Accident	890	28	2	5	0	1	0	3145	146	8	4	5	18	1	926	3327
8	Travel	9	2	1	0	0	0	0	3	26	5	0	0	0	0	12	34
9	Workmen's Compensation/ Employer's liability	2	3	9	10	1	0	0	1	4	24	54	31	0	4	25	118
10	Public/ Product Liability	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
11	Engineering	314	99	40	9	5	0	0	175	82	159	544	158	0	0	467	1118
12	Aviation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	Crop Insurance	1	95	23	0	0	0	0	20922	1162	1105	0	0	0	0	119	23190
14	Other segments ^(a)	267	422	171	47	22	0	0	119	188	74	16	10	6	3	929	415
15	Miscellaneous	180	108	44	12	3	0	0	42	190	17	43	213	0	0	347	505

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

Version 1 Upload Date: 09.11.2024

FORM NL-41 OFFICES INFORMATION**As at:****Name of the Insurer: Cholamandalam MS General Insurance Company Limited Date: 30.09.2024**

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the year		195
2	No. of branches approved during the year		10
3	No. of branches opened during the year	Out of approvals of previous year	1
4		Out of approvals of this year	10
5	No. of branches closed during the year		6
6	No of branches at the end of the year		200
7	No. of branches approved but not opened		0
8	No. of rural branches		NIL
9	No. of urban branches*		200
10	<u>No. of Directors:-</u> (a) Independent Director (b) Executive Director (c) Non-executive Director (d) Women Director (e) Whole time director		3 2 (including MD) 3 (excluding ID) 1 (ID) 2 (MD and WTD)
11	<u>No. of Employees</u> (a) On-roll: (b) Off-roll: (c) Total		1667 7 1674
12	<u>No. of Insurance Agents and Intermediaries</u> (a) Individual Agents, (b) Corporate Agents-Banks (c)Corporate Agents-Others (d) Insurance Brokers (e) Web Aggregators (f) Insurance Marketing Firm (g) Motor Insurance Service Providers (DIRECT) (h) Point of Sales persons (DIRECT) (i) Other as allowed by IRDAI (To be specified)		9205 19 36 735 3 7 314 25593 0

Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and
Number at the beginning of the quarter	1542	
Recruitments during the quarter	228	
Attrition during the quarter	103	
Number at the end of the quarter	1667	

* which is inclusive of Metro and Semi-urban branches

Version 1 Upload Date: 09.11.2024

FORM NL-42**BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS****Name of the Insurer:****Cholamandalam MS General Insurance Company Limited****Date:****Septemeber 30, 2024****Board of Directors and Key Management Persons**

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

Notes:-

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

Version 1 Upload Date: 09.11.2024

FORM NL-45-GREIVANCE DISPOSAL

Cholamandalam MS General Insurance Co. Ltd

Name of the Insurer:

Date: 30th Sep 2024

GRIEVANCE DISPOSAL

SI No.	Particulars	Opening Balance *	Additions during the quarter (net of duplicate complaints)	Complaints Resolved			Complaints Pending at the end of the quarter	Total Complaints registered up to the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Proposal	0	2		1	1	0	3
b)	Claim	0	407	80	128	193	6	797
c)	Policy	0	462	282	97	24	59	617
d)	Premium	0	9		3	5	1	15
e)	Refund	0	36	17	14	3	2	63
f)	Coverage	0	4		1	3	0	10
g)	Covernote	0	0				0	1
h)	Product	0	9	1	2	6	0	11
i)	Others	0	42	11	17	13	1	71
	Total	0	971	391	263	248	69	1588
			Data includes crop LOB					
2	Total No. of policies during previous year:	77,25,559						
3	Total No. of claims during previous year:	3,15,789						
4	Total No. of policies during current year:	84,71,455						
5	Total No. of claims during current year:	10,24,593						
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	0.73						
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	7.78						
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	68	98.55%	0	0	68	98.55%	
b)	15 - 30 days	1	1.45%	0	0	1	1.45%	
c)	30 - 90 days	0	0	0	0	0	0	
d)	90 days & Beyond	0	0	0	0	0	0	
	Total Number of Complaints	69	100.00%	0	0	69	100.00%	

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

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED **For the Quarter ending:** Sep 30, 2024

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