

Applicability

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

S.No.	Form No	Description	Applicability		
			General & Health Insurers	Indian Reinsurer	Branches of Foreign Reinsurer in India
33	NL-33-REINSURANCE/RETROCESSION RISK CONCENTRATION	<u>Reinsurance Risk Concentration</u>	YES	YES	YES
34	NL-34-GEOGRAPHICAL DISTN OF BSNS	<u>Geographical Distribution of Business</u>	YES	NO	NO
35	NL-35-BSNS RETURNS ACROSS LOB	<u>Quarterly Business Returns for different line of business (Premium amount and number of policies)</u>	YES	NO	NO
36	NL-36-CHANNEL WISE PREMIUM	<u>Business channels</u>	YES	NO	NO
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 Dec'24	Up to the Quarter Ended Dec'24	For the corresponding quarter of the previous year Dec'23	Up to the corresponding Quarter of the previous year Dec'23
1	Premiums earned (Net)	NL-4	3,915	11,658	4,780	14,164
2	Profit/ Loss on sale/redemption of Investments		96	410	53	162
3	Interest, Dividend & Rent – Gross Note 1		811	2,961	726	2,110
4	Other (a) Other Income (to be specified) (i) Administrative Charges		(0)	2	0	2
	(ii)Investment income from pool		431	1,272	420	1,155
	(b) Contribution from the Shareholders' Account (i) Towards Excess Expenses of Management		-	-	-	-
	(ii) Towards remuneration of MD/CEO/WTd/Other KMPs		(0)	17	(7)	10
	TOTAL (A)		5,253	16,320	5,973	17,603
6	Claims Incurred (Net)	NL-5	3,054	10,759	4,465	12,240
7	Commission	NL-6	1,769	732	499	312
8	Operating Expenses related to Insurance Business	NL-7	1,430	5,978	1,478	6,967
9	Premium Deficiency					
	TOTAL (B)		6,254	17,470	6,442	19,518
10	Operating Profit/(Loss) C= (A - B)		(1,001)	(1,150)	(468)	(1,916)
11	APPROPRIATIONS					
	Transfer to Shareholders' Account		(1,001)	(1,150)	(468)	(1,916)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		(1,001)	(1,150)	(468)	(1,916)

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 Dec'24	Up to the Quarter Ended Dec'24	For the corresponding quarter of the previous year Dec'23	Up to the corresponding Quarter of the previous year Dec'23
Interest, Dividend & Rent	888	3,288	778	2,329
Add/Less:-				
Investment Expenses	(38)	(180)	(7)	(109)
Amortisation of Premium/ Discount on Investments	(39)	(147)	(45)	(110)
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*	811	2,961	726	2,110

* Term gross implies inclusive of TDS

(Amount in Rs. Lakhs)														
	Particulars	Schedule Ref. Form No.	Marine				Miscellaneous				Total			
			For the Quarter Dec'24	Up to the Quarter Ended Dec'24	For the corresponding quarter of the previous year Dec'23	Up to the corresponding Quarter of the previous year Dec'23	For the Quarter Dec'24	Up to the Quarter Ended Dec'24	For the corresponding quarter of the previous year Dec'23	Up to the corresponding Quarter of the previous year Dec'23	For the Quarter Dec'24	Up to the Quarter Ended Dec'24	For the corresponding quarter of the previous year Dec'23	Up to the corresponding Quarter of the previous year Dec'23
1	Premiums earned (Net)	NL-4	1,056	3,154	1,186	3,556	1,45,988	4,09,305	1,28,596	3,61,501	1,50,957	4,24,117	1,34,562	3,79,221
2	Profit/ Loss on sale/redemption of Investments		9	48	4	17	3,036	9,643	1,524	4,766	3,142	10,101	1,581	4,945
3	Interest, Dividend & Rent – Gross Note 1		81	346	61	223	24,480	69,722	21,072	62,145	25,372	73,029	21,859	64,478
4	Other (a) Other Income (to be specified) (i) Administrative Charges		-	-	-	-	11	51	9	44	11	53	10	46
	(ii)Investment income from pool		-	-	-	-	108	319	94	277	539	1,591	514	1,432
	(b) Contribution from the Shareholders' Account (i) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Towards remuneration of MD/CEO/WTD/Other KMPs		-	3	(1)	2	24	165	(46)	83	24	185	(54)	95
	TOTAL (A)		1,146	3,551	1,251	3,798	1,73,647	4,89,205	1,51,248	4,28,816	1,80,044	5,09,076	1,58,471	4,50,217
6	Claims Incurred (Net)	NL-5	551	1,852	899	2,796	1,06,030	2,94,631	94,885	2,66,686	1,09,636	3,07,242	1,00,249	2,81,722
7	Commission	NL-6	(60)	(271)	23	(167)	39,077	1,03,436	28,525	78,770	40,786	1,03,897	29,048	78,915
8	Operating Expenses related to Insurance Business	NL-7	220	1,007	158	1,005	18,363	56,931	18,872	56,802	20,013	63,916	20,508	64,774
9	Premium Deficiency													
	TOTAL (B)		711	2,588	1,080	3,633	1,63,470	4,54,998	1,42,283	4,02,257	1,70,434	4,75,056	1,49,804	4,25,410
10	Operating Profit/(Loss) C= (A - B)		434	963	171	165	10,177	34,207	8,965	26,559	9,610	34,020	8,667	24,807
11	APPROPRIATIONS													
	Transfer to Shareholders' Account		434	963	171	165	10,177	34,207	8,965	26,559	9,610	34,020	8,667	24,807
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL (C)		434	963	171	165	10,177	34,207	8,965	26,559	9,610	34,020	8,667	24,807

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

Note - 1 @

Pertaining to Policyholder's funds	Marine				Miscellaneous				Total			
	For the Quarter Dec'24	Up to the Quarter Ended Dec'24	For the corresponding quarter of the previous year Dec'23	Up to the corresponding Quarter of the previous year Dec'23	For the Quarter Dec'24	Up to the Quarter Ended Dec' 24	For the corresponding quarter of the previous year Dec'23	Up to the corresponding Quarter of the previous year Dec'23	For the Quarter Dec'24	Up to the Quarter Ended Dec'24	For the corresponding quarter of the previous year Dec'23	Up to the corresponding Quarter of the previous year Dec'23
Interest, Dividend & Rent	88	384	65	246	26,925	77,421	22,551	68,580	27,902	81,093	23,394	71,155
Add/Less:-									-	-	-	-
Investment Expenses	(4)	(21)	0	(12)	(1,249)	(4,241)	(173)	(3,206)	(1,291)	(4,442)	(180)	(3,326)
Amortisation of Premium/ Discount on Investments	(4)	(17)	(4)	(12)	(1,195)	(3,457)	(1,306)	(3,229)	(1,238)	(3,621)	(1,355)	(3,350)
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*	81	346	61	223	24,480	69,722	21,072	62,145	25,372	73,029	21,859	64,478

* 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 31 DECEMBER 2024						
(Amount in Rs. Lakhs)						
	Particulars	Schedule Ref. Form No.	For the Quarter Dec'24	Up to the Quarter Ended Dec'24	For the corresponding quarter of the previous year Dec'23	Up to the corresponding Quarter of the previous year Dec'23
1	OPERATING PROFIT/(LOSS)	NL-1				
	(a) Fire Insurance		(1,001)	(1,150)	(468)	(1,916)
	(b) Marine Insurance		434	963	171	165
	(c) Miscellaneous Insurance		10,177	34,207	8,965	26,559
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		4,381	13,636	5,570	14,677
	(b) Profit on sale of investments		510	1,797	427	963
	(c) (Loss on sale/ redemption of investments)		-	-	(138)	(138)
	(d) Amortization of Premium / Discount on Investments		(203)	(644)	(1,596)	(3,910)
3	OTHER INCOME (Interest on IT Refund)		0	2,268	-	-
	TOTAL (A)		14,298	51,077	12,931	36,400
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	-	(0)	(1,997)
	(c) Others (to be specified)					
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		319	1,203	275	777
	(b) Bad debts written off/ (recovery)		(0)	(129)	(965)	1,032
	(c) Interest on subordinated debt		216	640	213	637
	(d) Expenses towards CSR activities and other donation		16	404	57	420
	(e) Write off of other assets		19	19	-	-
	(f) Contribution to Policyholders' A/c					
	(i) Towards Excess Expenses of Management		-	-	-	-
	(ii) Towards remuneration of MD/CEO/WTd/ Other KMPs		23	184	(54)	95
	(g) Others					
	(i) Employees' Remuneration and Welfare Benefits		42	136	44	123
	TOTAL (B)		635	2,456	(430)	1,087
6	Profit/(Loss) Before Tax		13,663	48,621	13,361	35,313
7	Provision for Taxation		3,433	12,292	3,374	8,958
8	Profit / (Loss) after tax		10,230	36,329	9,987	26,355
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		1,09,582	83,484	86,714	70,345
	Balance carried forward to Balance Sheet		1,19,812	1,19,812	96,701	96,701
<p>Notes: to Form NL-1-B-RA and NL-2-B- PL</p> <p>(a) Items of income in excess of one percent of the total premiums (less reinsurance) or Rs.5,00,000 whichever is higher, shall be shown as a separate line item.</p> <p>(b) Under the sub-head "Others" items like foreign exchange gains or losses and other items shall be included</p> <p>(c) Interest, dividends and rentals receivable in connection with an investment should be stated as gross amount, the amount of income tax deducted at source being included under 'advance taxes paid and taxes deducted at source'. The expenses pertaining to investment income e.g. Amortisation, Write off, other Investments expenses etc. are to be deducted from this other than separately disclosed here.</p> <p>(d) Income from rent shall include only the realized rent. It shall not include any notional rent.</p> <p>(e) Contribution from the Shareholders' Account to policyholders' account /Contribution to the Policyholders' Fund is as per the terms of Section 40C of the Insurance Act, 1938 read with IRDAI (Expenses of Management of Insurers transacting General or Health Insurance Business) Regulations as specified and modified from time to time</p>						

FORM NL-3-B-BS

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

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

BALANCE SHEET AS AT 31 DECEMBER 2024

(Amount in Rs. Lakhs)			
Particulars	Schedule Ref. Form No.	As At Dec'24	As At Dec'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	2,55,616	2,12,501
FAIR VALUE CHANGE ACCOUNT			
-Shareholders' Funds		5,465	3,870
-Policyholders' Funds		30,718	23,177
BORROWINGS	NL-11	10,000	10,000
TOTAL		3,31,680	2,79,429
APPLICATION OF FUNDS			
INVESTMENTS-Shareholders	NL-12	2,71,881	2,30,183
INVESTMENTS-Policyholders	NL-12A	15,28,273	13,78,441
LOANS	NL-13	-	-
FIXED ASSETS	NL-14	24,549	13,193
DEFERRED TAX ASSET (Net)		5,660	19,437
CURRENT ASSETS			
Cash and Bank Balances	NL-15	1,675	1,602
Advances and Other Assets	NL-16	1,62,132	1,33,162
Sub-Total (A)		1,63,807	1,34,764
DEFERRED TAX LIABILITY (Net)			
CURRENT LIABILITIES	NL-17	12,88,323	11,63,864
PROVISIONS	NL-18	3,74,167	3,32,725
Sub-Total (B)		16,62,490	14,96,589
NET CURRENT ASSETS (C) = (A - B)		(14,98,683)	(13,61,825)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT			
TOTAL		3,31,680	2,79,429

CONTINGENT LIABILITIES

Particulars	As At Dec'24	As At Dec'23(Corresponding previous year)
1. Partly paid-up investments	-	-
2. Claims, other than against policies, not acknowledged as debts by the company	-	-
3. Underwriting commitments outstanding (in respect of shares and securities)	-	-
4. Guarantees given by or on behalf of the Company	-	-
5. Statutory demands/ liabilities in dispute, not provided for	29,834	71,744
6. Reinsurance obligations to the extent not provided for in accounts	-	-
7. Others (to be specified)	-	-
(a). _____		
(b). _____		
TOTAL	29,834	71,744

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FORM NL-4-PREMIUM SCHEDULE

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED - AS AT 31 DECEMBER 2024																	
Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor				
	For the Quarter Dec'24	Up to the Quarter Ended Dec'24	For the Quarter Dec'24	Up to the Quarter Ended Dec'24	For the Quarter Dec'24	Up to the Quarter Ended Dec'24	For the Quarter Dec'24	Up to the Quarter Ended Dec'24	For the Quarter Dec'24	Up to the Quarter Ended Dec'24	For the Quarter Dec'24	Up to the Quarter Ended Dec'24	For the Quarter Dec'24	Up to the Quarter Ended Dec'24			
Gross Direct Premium	9,816	50,857	1,916	9,487	552	1,567	2,467	11,054	66,005	1,67,338	86,602	2,27,448	1,52,607	3,94,786			
Add: Premium on reinsurance accepted ^(a)	1,009	4,852	-	2	-	-	-	2	-	-	-	-	-	-			
Less : Premium on reinsurance ceded ^(a)	7,275	41,403	1,224	6,247	549	1,559	1,774	7,806	26,189	65,226	3,657	9,657	29,846	74,883			
Net Written Premium	3,550	14,307	691	3,242	2	8	694	3,250	39,817	1,02,113	82,944	2,17,790	1,22,761	3,19,903			
Add: Opening balance of UPR	53,429	50,416	1,831	1,375	2	3	1,834	1,378	63,991	63,167	1,43,543	1,51,104	2,07,535	2,14,271			
Less: Closing balance of UPR	53,065	53,065	1,471	1,471	1	3	1,472	1,474	70,592	70,592	1,51,675	1,51,675	2,22,267	2,22,267			
Net Earned Premium	3,915	11,658	1,052	3,146	4	8	1,056	3,154	33,215	94,687	74,813	2,17,220	1,08,028	3,11,907			
Gross Direct Premium																	
- In India	9,816	50,857	1,916	9,487	552	1,567	2,467	11,054	66,005	1,67,338	86,602	2,27,448	1,52,607	3,94,786			
- 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 Dec'23	Up to the corresponding Quarter of the previous year Dec'23	For the corresponding quarter of the previous year Dec'23	Up to the corresponding Quarter of the previous year Dec'23	For the corresponding quarter of the previous year Dec'23	Up to the corresponding Quarter of the previous year Dec'23	For the corresponding quarter of the previous year Dec'23	Up to the corresponding Quarter of the previous year Dec'23	For the corresponding quarter of the previous year Dec'23	Up to the corresponding Quarter of the previous year Dec'23	For the corresponding quarter of the previous year Dec'23	Up to the corresponding Quarter of the previous year Dec'23	For the corresponding quarter of the previous year Dec'23	Up to the corresponding Quarter of the previous year Dec'23			
Gross Direct Premium	15,463	54,842	2,086	8,876	455	1,237	2,541	10,113	49,701	1,44,981	76,352	2,07,478	1,26,053	3,52,459			
Add: Premium on reinsurance accepted ^(a)	1,313	4,932	4	7	-	-	4	7	-	-	-	-	-	-			
Less : Premium on reinsurance ceded ^(a)	10,835	40,826	1,149	5,283	454	1,231	1,603	6,514	19,433	56,736	3,273	8,890	22,706	65,626			
Net Written Premium	5,942	18,948	941	3,600	1	6	942	3,606	30,268	88,245	73,079	1,98,588	1,03,348	2,86,833			
Add: Opening balance of UPR	47,096	43,474	1,857	1,564	2	2	1,859	1,566	57,617	55,493	1,32,470	1,41,195	1,90,087	1,96,688			
Less: Closing balance of UPR	48,258	48,258	1,613	1,613	3	3	1,616	1,616	58,309	58,309	1,36,469	1,36,469	1,94,778	1,94,778			
Net Earned Premium	4,780	14,164	1,185	3,551	-	5	1,186	3,556	29,576	85,429	69,080	2,03,313	98,656	2,88,742			
Gross Direct Premium																	
- In India	15,463	54,842	2,086	8,876	455	1,237	2,541	10,113	49,701	1,44,981	76,352	2,07,478	1,26,053	3,52,459			
- 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 Ins								
Particulars	Health		Personal Accident		Travel Insurance		Total Health	
	For the Quarter Dec'24	Up to the Quarter Ended Dec'24	For the Quarter Dec'24	Up to the Quarter Ended Dec'24	For the Quarter Dec'24	Up to the Quarter Ended Dec'24	For the Quarter Dec'24	Up to the Quarter Ended Dec'24
Gross Direct Premium	19,550	72,571	4,330	22,654	27	99	23,907	95,324
Add: Premium on reinsurance accepted ^(a)	4	181	-	-	-	-	4	181
Less: Premium on reinsurance ceded ^(a)	2,189	9,320	1,149	6,343	3	6	3,341	15,668
Net Written Premium	17,365	63,432	3,181	16,311	24	94	20,570	79,837
Add: Opening balance of UPR	54,653	44,014	35,854	34,718	19	14	90,526	78,747
Less: Closing balance of UPR	52,203	52,203	33,492	33,492	14	14	85,708	85,708
Net Earned Premium	19,814	55,243	5,543	17,537	30	94	25,388	72,875
Gross Direct Premium								
- In India	19,550	72,571	4,330	22,654	27	99	23,907	95,324
- Outside India								

Name of the Ins								
Particulars	Health		Personal Accident		Travel Insurance		Total Health	
	For the corresponding quarter of the previous year Dec'23	Up to the corresponding Quarter of the previous year Dec'23	For the corresponding quarter of the previous year Dec'23	Up to the corresponding Quarter of the previous year Dec'23	For the corresponding quarter of the previous year Dec'23	Up to the corresponding Quarter of the previous year Dec'23	For the corresponding quarter of the previous year Dec'23	Up to the corresponding Quarter of the previous year Dec'23
Gross Direct Premium	17,480	56,367	8,577	26,704	25	132	26,083	83,203
Add: Premium on reinsurance accepted ^(a)	-	-	-	-	-	-	-	-
Less: Premium on reinsurance ceded ^(a)	1,469	7,072	2,203	7,424	1	6	3,674	14,502
Net Written Premium	16,011	49,294	6,373	19,281	24	126	22,409	68,701
Add: Opening balance of UPR	40,310	30,114	33,156	30,681	24	19	73,491	60,814
Less: Closing balance of UPR	42,489	42,489	33,794	33,794	17	17	76,300	76,300
Net Earned Premium	13,833	36,920	5,736	16,168	31	128	19,600	53,216
Gross Direct Premium								
- In India	17,480	56,367	8,577	26,704	25	132	26,083	83,203
- Outside India								

FORM NL-4-PREMIUM SCHEDULE

Particulars	Miscellaneous		Public/ Product Liability		Engineering		Aviation	
	Workmen's Compensation/ Employer's Liability							
	For the Quarter Dec'24	Up to the Quarter Ended Dec'24	For the Quarter Dec'24	Up to the Quarter Ended Dec'24	For the Quarter Dec'24	Up to the Quarter Ended Dec'24	For the Quarter Dec'24	Up to the Quarter Ended Dec'24
Gross Direct Premium	152	727	222	1,192	1,155	3,250	-	-
Add: Premium on reinsurance accepted ^(a)	-	-	111	114	87	470	-	-
Less: Premium on reinsurance ceded ^(a)	7	31	120	813	747	2,516	-	-
Net Written Premium	145	696	213	493	495	1,204	-	-
Add: Opening balance of UPR	418	467	362	336	877	681	-	-
Less: Closing balance of UPR	312	312	351	351	1,061	1,061	-	-
Net Earned Premium	252	851	224	478	311	824	-	-
Gross Direct Premium								
- In India	152	727	222	1,192	1,155	3,250	-	-
- Outside India								

Particulars	Miscellaneous		Public/ Product Liability		Engineering		Aviation	
	Workmen's Compensation/ Employer's liability							
	For the corresponding quarter of the previous year Dec'23	Up to the corresponding Quarter of the previous year Dec'23	For the corresponding quarter of the previous year Dec'23	Up to the corresponding Quarter of the previous year Dec'23	For the corresponding quarter of the previous year Dec'23	Up to the corresponding Quarter of the previous year Dec'23	For the corresponding quarter of the previous year Dec'23	Up to the corresponding Quarter of the previous year Dec'23
Gross Direct Premium	316	744	275	916	1,007	2,988	-	-
Add: Premium on reinsurance accepted ^(a)	-	-	104	104	65	182	-	-
Less: Premium on reinsurance ceded ^(a)	13	32	155	587	812	2,356	-	-
Net Written Premium	302	712	223	432	261	814	-	-
Add: Opening balance of UPR	316	367	348	352	804	725	-	-
Less: Closing balance of UPR	405	405	365	365	761	761	-	-
Net Earned Premium	213	673	206	419	304	778	-	-
Gross Direct Premium								
- In India	316	744	275	916	1,007	2,988	-	-
- Outside India								

FORM NL-4-PREMIUM SCHEDULE

(Amount in Rs. Lakhs)

Name of the Ins		Crop Insurance		Other segments ^(b)		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
Particulars		For the Quarter Dec'24	Up to the Quarter Ended Dec'24	For the Quarter Dec'24	Up to the Quarter Ended Dec'24	For the Quarter Dec'24	Up to the Quarter Ended Dec'24	For the Quarter Dec'24	Up to the Quarter Ended Dec'24	For the Quarter Dec'24	Up to the Quarter Ended Dec'24
Gross Direct Premium		8,443	46,790			1,544	5,535	1,88,030	5,47,605	2,00,313	6,09,516
Add: Premium on reinsurance accepted ^(a)		4,163	4,163			-	-	4,365	4,928	5,374	9,782
Less : Premium on reinsurance ceded ^(a)		6,115	33,331			1,028	1,392	41,203	1,28,634	50,252	1,77,843
Net Written Premium		6,491	17,622	-	-	516	4,144	1,51,191	4,23,899	1,55,435	4,41,456
Add: Opening balance of UPR		4,827	18			4,648	5,283	3,09,193	2,99,802	3,64,456	3,51,596
Less: Closing balance of UPR		853	853			3,843	3,843	3,14,396	3,14,396	3,68,932	3,68,935
Net Earned Premium		10,465	16,787	-	-	1,320	5,583	1,45,988	4,09,305	1,50,957	4,24,117
Gross Direct Premium											
- In India		8,443	46,790	-	-	1,544	5,535	1,88,030	5,47,605	2,00,313	6,09,516
- Outside India											

(Amount in Rs. Lakhs)

Name of the Ins		Crop Insurance		Other segments ^(b)		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
Particulars		For the corresponding quarter of the previous year Dec'23	Up to the corresponding Quarter of the previous year Dec'23	For the corresponding quarter of the previous year Dec'23	Up to the corresponding Quarter of the previous year Dec'23	For the corresponding quarter of the previous year Dec'23	Up to the corresponding Quarter of the previous year Dec'23	For the corresponding quarter of the previous year Dec'23	Up to the corresponding Quarter of the previous year Dec'23	For the corresponding quarter of the previous year Dec'23	Up to the corresponding Quarter of the previous year Dec'23
Gross Direct Premium		11,581	40,559			2,192	6,716	1,67,508	4,87,585	1,85,512	5,52,540
Add: Premium on reinsurance accepted ^(a)		-	-			-	-	169	286	1,486	5,225
Less : Premium on reinsurance ceded ^(a)		8,370	28,871			189	655	35,919	1,12,629	48,358	1,59,968
Net Written Premium		3,211	11,688	-	-	2,003	6,062	1,31,757	3,75,242	1,38,641	3,97,797
Add: Opening balance of UPR		4,347	-			4,867	4,734	2,74,259	2,63,680	3,23,215	3,08,720
Less: Closing balance of UPR		-	-			4,811	4,811	2,77,421	2,77,421	3,27,296	3,27,296
Net Earned Premium		7,558	11,688			2,058	5,984	1,28,596	3,61,501	1,34,560	3,79,221
Gross Direct Premium											
- In India		11,581	40,559	-	-	2,192	6,716	1,67,508	4,87,585	1,85,512	5,52,540
- Outside India											

FORM NL-5 - CLAIMS SCHEDULE

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED - AS AT 31 DECEMBER 2024

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine	
	For the Quarter Dec'24	Up to the Quarter Ended Dec'24	For the Quarter Dec'24	Up to the Quarter Ended Dec'24	For the Quarter Dec'24	Up to the Quarter Ended Dec'24	For the Quarter Dec'24	Up to the Quarter Ended Dec'24
Claims Paid (Direct)	9,493	16,876	2,025	5,586	-	-	2,025	5,586
Add :Re-insurance accepted to direct claims	(1)	(1)	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	6,222	9,813	1,348	3,855	-	-	1,348	3,855
Net Claim Paid	3,271	7,062	677	1,731	-	-	677	1,731
Add Claims Outstanding at the end of the year	15,800	15,800	1,678	1,678	1	1	1,679	1,679
Less Claims Outstanding at the beginning of the year	16,017	12,103	1,804	1,557	1	1	1,804	1,558
Net Incurred Claims	3,054	10,759	551	1,852	(0)	(0)	551	1,852
Claims Paid (Direct)								
-In India	9,493	16,876	2,025	5,586	-	-	2,025	5,586
-Outside India								
Estimates of IBNR and IBNER at the end of the period (net) (Refer Note on IBNR/IBNER in NL-17)	393	393	274	274	1	1	275	275
Estimates of IBNR and IBNER at the beginning of the period (net)	447	487	307	446	1	1	308	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 Dec'23	Up to the corresponding Quarter of the previous year Dec'23	For the corresponding quarter of the previous year Dec'23	Up to the corresponding Quarter of the previous year Dec'23	For the corresponding quarter of the previous year Dec'23	Up to the corresponding Quarter of the previous year Dec'23	For the corresponding quarter of the previous year Dec'23	Up to the corresponding Quarter of the previous year Dec'23
Claims Paid (Direct)	9,156	18,276	1,927	4,919	-	-	1,927	4,919
Add :Re-insurance accepted to direct claims	-	0	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	6,223	11,770	1,051	2,863	-	-	1,051	2,863
Net Claim Paid	2,934	6,505	875	2,056	-	-	875	2,056
Add Claims Outstanding at the end of the year	12,476	12,476	1,816	1,816	0	0	1,816	1,816
Less Claims Outstanding at the beginning of the year	10,945	6,741	1,792	1,077	0	0	1,793	1,077
Net Incurred Claims	4,465	12,240	899	2,795	(0)	0	899	2,796
Claims Paid (Direct)								
-In India	9,156	18,276	1,927	4,919	-	-	1,927	4,919
-Outside India	523							
Estimates of IBNR and IBNER at the end of the period (net)	535	535	254	254	0	0	255	255
Estimates of IBNR and IBNER at the beginning of the period (net)	523	526	255	208	0	-	255	208

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

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FORM NL-5 - CLAIMS SCHEDULE

Name of the Insurer: CHOLAMAN

Particulars	Motor OD		Motor TP		Total Motor	
	For the Quarter Dec'24	Up to the Quarter Ended Dec'24	For the Quarter Dec'24	Up to the Quarter Ended Dec'24	For the Quarter Dec'24	Up to the Quarter Ended Dec'24
Claims Paid (Direct)	36,708	1,02,873	39,910	1,05,564	76,619	2,08,438
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	13,983	38,932	1,832	5,437	15,815	44,369
Net Claim Paid	22,725	63,942	38,078	1,00,127	60,804	1,64,069
Add Claims Outstanding at the end of the year	23,230	23,230	9,04,128	9,04,128	9,27,358	9,27,358
Less Claims Outstanding at the beginning of the year	22,216	17,071	8,89,468	8,49,327	9,11,684	8,66,398
Net Incurred Claims	23,740	70,100	52,738	1,54,928	76,478	2,25,028
Claims Paid (Direct)						
-In India	36,708	1,02,873	39,910	1,05,564	76,619	2,08,438
-Outside India						
Estimates of IBNR and IBNER at the end of the period (net) (Refer Note on IBNR/ IBNER in NL-17)	7,292	7,292	5,35,649	5,35,649	5,42,941	5,42,941
Estimates of IBNR and IBNER at the beginning of the period (net)	7,140	6,869	5,34,241	5,34,383	5,41,381	5,41,252

FORM NL-5 - CLAIMS SCHEDULE

Particulars	Motor OD		Motor TP		Total Motor	
	For the corresponding quarter of the previous year Dec'23	Up to the corresponding Quarter of the previous year Dec'23	For the corresponding quarter of the previous year Dec'23	Up to the corresponding Quarter of the previous year Dec'23	For the corresponding quarter of the previous year Dec'23	Up to the corresponding Quarter of the previous year Dec'23
Claims Paid (Direct)	33,115	96,024	31,203	86,905	64,318	1,82,929
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	12,548	36,534	1,505	4,217	14,054	40,751
Net Claim Paid	20,566	59,489	29,698	82,688	50,264	1,42,177
Add Claims Outstanding at the end of the year	18,688	18,688	8,31,206	8,31,206	8,49,894	8,49,894
Less Claims Outstanding at the beginning of the year	18,133	15,564	8,08,697	7,58,574	8,26,830	7,74,138
Net Incurred Claims	21,121	62,614	52,207	1,55,320	73,328	2,17,934
Claims Paid (Direct)						
-In India	33,115	96,024	31,203	86,905	64,318	1,82,929
-Outside India						
Estimates of IBNR and IBNER at the end of the period (net)	6,013	6,013	5,29,161	5,29,161	5,35,174	5,35,174
Estimates of IBNR and IBNER at the beginning of the period (net)	5,442	5,620	5,21,363	5,06,533	5,26,805	5,12,153

FORM NL-5 - CLAIMS SCHEDULE

Name of the Insurer: CHOLAMAN

Particulars	Health		Personal Accident		Travel Insurance		Total Health	
	For the Quarter Dec'24	Up to the Quarter Ended Dec'24	For the Quarter Dec'24	Up to the Quarter Ended Dec'24	For the Quarter Dec'24	Up to the Quarter Ended Dec'24	For the Quarter Dec'24	Up to the Quarter Ended Dec'24
Claims Paid (Direct)	18,333	47,684	2,106	5,433	34	72	20,474	53,189
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	1,190	3,449	788	2,023	1	3	1,979	5,475
Net Claim Paid	17,144	44,236	1,318	3,410	33	69	18,495	47,714
Add Claims Outstanding at the end of the year	14,619	14,619	3,146	3,146	175	175	17,940	17,940
Less Claims Outstanding at the beginning of the year	13,971	9,770	3,089	2,942	199	225	17,259	12,937
Net Incurred Claims	17,792	49,085	1,375	3,613	9	20	19,176	52,718
Claims Paid (Direct)								
-In India	18,333	47,684	2,106	5,433	34	72	20,474	53,189
-Outside India								
Estimates of IBNR and IBNER at the end of the period (net) (Refer Note on IBNR/ IBNER in NL-17)	4,921	4,921	1,658	1,658	41	41	6,620	6,620
Estimates of IBNR and IBNER at the beginning of the period (net)	4,598	3,788	1,646	1,759	40	41	6,285	5,588

FORM NL-5 - CLAIMS SCHEDULE

Particulars	Health		Personal Accident		Travel Insurance		Total Health	
	For the corresponding quarter of the previous year Dec'23	Up to the corresponding Quarter of the previous year Dec'23	For the corresponding quarter of the previous year Dec'23	Up to the corresponding Quarter of the previous year Dec'23	For the corresponding quarter of the previous year Dec'23	Up to the corresponding Quarter of the previous year Dec'23	For the corresponding quarter of the previous year Dec'23	Up to the corresponding Quarter of the previous year Dec'23
Claims Paid (Direct)	11,931	34,396	2,086	5,711	6	128	14,024	40,234
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	1,820	6,120	869	2,378	0	5	2,689	8,504
Net Claim Paid	10,111	28,275	1,218	3,332	6	123	11,334	31,730
Add Claims Outstanding at the end of the year	9,863	9,863	2,865	2,865	195	195	12,923	12,923
Less Claims Outstanding at the beginning of the year	8,419	6,842	2,641	2,619	166	167	11,227	9,629
Net Incurred Claims	11,554	31,296	1,441	3,578	35	151	13,030	35,025
Claims Paid (Direct)								
-In India	11,931	34,396	2,086	5,711	6	128	14,024	40,234
-Outside India								
Estimates of IBNR and IBNER at the end of the period (net)	3,143	3,143	1,658	1,658	44	44	4,845	4,845
Estimates of IBNR and IBNER at the beginning of the period (net)	2,841	2,829	1,649	1,652	41	29	4,531	4,510

FORM NL-5 - CLAIMS SCHEDULE

Name of the Insurer: CHOLAMAN

Particulars	Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation	
	For the Quarter Dec'24	Up to the Quarter Ended Dec'24	For the Quarter Dec'24	Up to the Quarter Ended Dec'24	For the Quarter Dec'24	Up to the Quarter Ended Dec'24	For the Quarter Dec'24	Up to the Quarter Ended Dec'24
Claims Paid (Direct)	55	173	9	9	372	1,490	-	-
Add :Re-insurance accepted to direct claims	-	-	-	-	(3)	(3)	-	-
Less :Re-insurance Ceded to claims paid	2	7	4	4	68	855	-	-
Net Claim Paid	53	166	5	5	300	632	-	-
Add Claims Outstanding at the end of the year	593	593	219	219	883	883	-	-
Less Claims Outstanding at the beginning of the year	592	565	228	197	831	624	-	-
Net Incurred Claims	54	194	(4)	28	353	891	-	-
Claims Paid (Direct)								
-In India	55	173	9	9	372	1,490	-	-
-Outside India								
Estimates of IBNR and IBNER at the end of the period (net) (Refer Note on IBNR/ IBNER in NL-17)	128	128	27	27	80	80	-	-
Estimates of IBNR and IBNER at the beginning of the period (net)	128	128	30	33	81	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 Dec'23	Up to the corresponding Quarter of the previous year Dec'23	For the corresponding quarter of the previous year Dec'23	Up to the corresponding Quarter of the previous year Dec'23	For the corresponding quarter of the previous year Dec'23	Up to the corresponding Quarter of the previous year Dec'23	For the corresponding quarter of the previous year Dec'23	Up to the corresponding Quarter of the previous year Dec'23
Claims Paid (Direct)	69	222	0	56	380	883	-	-
Add :Re-insurance accepted to direct claims	-	-	-	-	1	1	-	-
Less :Re-insurance Ceded to claims paid	3	10	0	33	299	595	-	-
Net Claim Paid	66	212	0	23	82	289	-	-
Add Claims Outstanding at the end of the year	609	609	158	158	619	619	-	-
Less Claims Outstanding at the beginning of the year	529	458	158	177	334	529	-	-
Net Incurred Claims	146	363	1	4	368	380	-	-
Claims Paid (Direct)								
-In India	69	222	0	56	380	883	-	-
-Outside India								
Estimates of IBNR and IBNER at the end of the period (net)	120	120	45	45	91	91	-	-
Estimates of IBNR and IBNER at the beginning of the period (net)	120	126	46	77	89	95	-	-

FORM NL-5 - CLAIMS SCHEDULE

Name of the Insurer: CHOLAMAN

(Amount in Rs. Lakhs)

Particulars	Crop Insurance		Other segments ^(b)		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
	For the Quarter Dec'24	Up to the Quarter Ended Dec'24	For the Quarter Dec'24	Up to the Quarter Ended Dec'24	For the Quarter Dec'24	Up to the Quarter Ended Dec'24	For the Quarter Dec'24	Up to the Quarter Ended Dec'24	For the Quarter Dec'24	Up to the Quarter Ended Dec'24
Claims Paid (Direct)	8,773	31,971	-	-	328	1,248	1,06,629	2,96,517	1,18,147	3,18,980
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	(3)	(3)	(5)	(4)
Less :Re-insurance Ceded to claims paid	6,141	22,374	-	-	41	375	24,050	73,459	31,619	87,127
Net Claim Paid	2,632	9,597	-	-	287	872	82,576	2,23,055	86,523	2,31,849
Add Claims Outstanding at the end of the year	16,977	16,977	-	-	1,132	1,132	9,65,102	9,65,102	9,82,581	9,82,581
Less Claims Outstanding at the beginning of the year	10,157	11,972	-	-	897	834	9,41,648	8,93,526	9,59,469	9,07,187
Net Incurred Claims	9,451	14,602	-	-	521	1,170	1,06,030	2,94,631	1,09,636	3,07,243
Claims Paid (Direct)										
-In India	8,773	31,971	-	-	328	1,248	1,06,629	2,96,517	1,18,147	3,18,980
-Outside India										
Estimates of IBNR and IBNER at the end of the period (net) (Refer Note on IBNR/IBNER in NL-17)	15,022	15,022	-	-	306	306	5,65,125	5,65,125	5,65,793	5,65,793
Estimates of IBNR and IBNER at the beginning of the period (net)	7,780	35	-	-	315	358	5,55,999	5,47,480	5,56,753	5,48,414

FORM NL-5 - CLAIMS SCHEDULE

(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 Dec'23	Up to the corresponding Quarter of the previous year Dec'23	For the corresponding quarter of the previous year Dec'23	Up to the corresponding Quarter of the previous year Dec'23	For the corresponding quarter of the previous year Dec'23	Up to the corresponding Quarter of the previous year Dec'23	For the corresponding quarter of the previous year Dec'23	Up to the corresponding Quarter of the previous year Dec'23	For the corresponding quarter of the previous year Dec'23	Up to the corresponding Quarter of the previous year Dec'23
Claims Paid (Direct)	7,411	7,412	-	-	391	1,026	86,592	2,32,761	97,675	2,55,956
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	1	1	1	1
Less :Re-insurance Ceded to claims paid	5,188	5,188	-	-	46	127	22,278	55,209	29,552	69,842
Net Claim Paid	2,223	2,223	-	-	345	898	64,315	1,77,553	68,124	1,86,115
Add Claims Outstanding at the end of the year	10,263	10,263	-	-	906	906	8,75,372	8,75,372	8,89,665	8,89,665
Less Claims Outstanding at the beginning of the year	4,816	557	-	-	908	754	8,44,802	7,86,239	8,57,540	7,94,058
Net Incurred Claims	7,669	11,929	-	-	343	1,050	94,885	2,66,686	1,00,249	2,81,722
Claims Paid (Direct)										
-In India	7,411	7,412	-	-	391	1,026	86,592	2,32,761	97,675	2,55,956
-Outside India										
Estimates of IBNR and IBNER at the end of the period (net)	7,199	7,199	-	-	343	343	5,47,817	5,47,817	5,48,606	5,48,606
Estimates of IBNR and IBNER at the beginning of the period (net)	4,295	35	-	-	322	315	5,36,208	5,17,311	5,36,986	5,18,045

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Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED - AS AT 31 DECEMBER 2024														
Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor	
	For the Quarter Dec'24	Up to the Quarter Ended Dec'24	For the Quarter Dec'24	Up to the Quarter Ended Dec'24	For the Quarter Dec'24	Up to the Quarter Ended Dec'24	For the Quarter Dec'24	Up to the Quarter Ended Dec'24	For the Quarter Dec'24	Up to the Quarter Ended Dec'24	For the Quarter Dec'24	Up to the Quarter Ended Dec'24	For the Quarter Dec'24	Up to the Quarter Ended Dec'24
Commission & Remuneration	3,335	10,417	273	1,211	-	0	273	1,212	16,824	46,425	22,325	53,475	39,148	99,900
Rewards							-	-					-	-
Distribution fees	-	-	-	-	-	-	-	-	13	42	588	1,600	601	1,641
Commission	3,335	10,417	273	1,211	-	0	273	1,212	16,837	46,467	22,913	55,074	39,750	1,01,542
Add: Commission on Re-insurance Accepted	79	449	-	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	1,645	10,134	224	1,174	109	309	333	1,483	8,002	16,667	209	661	8,211	17,328
Net Commission	1,769	732	49	37	(109)	(308)	(60)	(271)	8,835	29,800	22,704	54,414	31,539	84,214
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:														
Individual Agents	105	428	51	236	-	-	51	236	80	199	286	661	366	860
Corporate Agents-Banks/FII/HFC	1,215	3,192	2	6	-	-	2	6	331	910	225	657	556	1,567
Corporate Agents-Others	1,358	3,113	5	10	-	-	5	10	3,118	8,401	10,713	28,125	13,831	36,526
Insurance Brokers	653	3,681	208	950	-	0	208	951	12,791	35,646	9,736	21,193	22,527	56,839
Direct Business - Online ^c	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	13	42	588	1,600	601	1,641
Web Aggregators	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Marketing Firm	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Common Service Centers	-	-	-	-	-	-	-	-	123	174	76	97	199	271
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Point of Sales (Direct)	4	4	8	8	-	-	8	8	381	1,096	1,289	2,741	1,669	3,838
Other (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	3,335	10,417	273	1,211	-	0	273	1,212	16,837	46,467	22,913	55,074	39,750	1,01,542
Commission and Rewards on (Excluding Reinsurance) Business written :														
In India	3,335	10,417	273	1,211	-	0	273	1,212	16,837	46,467	22,913	55,074	39,750	1,01,542

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 Dec'23	Up to the corresponding Quarter of the previous year Dec'23	For the corresponding quarter of the previous year Dec'23	Up to the corresponding Quarter of the previous year Dec'23	For the corresponding quarter of the previous year Dec'23	Up to the corresponding Quarter of the previous year Dec'23	For the corresponding quarter of the previous year Dec'23	Up to the corresponding Quarter of the previous year Dec'23	For the corresponding quarter of the previous year Dec'23	Up to the corresponding Quarter of the previous year Dec'23	For the corresponding quarter of the previous year Dec'23	Up to the corresponding Quarter of the previous year Dec'23	For the corresponding quarter of the previous year Dec'23	Up to the corresponding Quarter of the previous year Dec'23
Commission & Remuneration	2,624	7,962	300	1,043	-	0	300	1,043	14,836	41,994	13,677	34,388	28,512	76,382
Rewards	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Distribution fees	-	-	-	-	-	-	-	-	79	92	263	486	341	578
Gross Commission	2,624	7,962	300	1,043	-	0	300	1,043	14,914	42,087	13,939	34,874	28,854	76,960
Add: Commission on Re-insurance Accepted	121	431	-	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	2,246	8,081	188	962	89	248	277	1,210	6,432	15,532	197	533	6,629	16,065
Net Commission	499	312	112	81	(89)	(248)	23	(167)	8,482	26,556	13,741	34,341	22,226	60,895
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:														
Individual Agents	166	406	41	96	-	-	41	96	32	78	126	270	158	347
Corporate Agents-Banks/FII/HFC	830	2,351	3	9	-	-	3	9	211	693	463	1,299	674	1,992
Corporate Agents-Others	664	1,775	9	42	-	-	9	42	2,743	7,830	8,343	20,082	11,085	27,912
Insurance Brokers	964	3,429	248	896	-	0	248	896	11,703	33,093	4,192	11,783	15,895	44,876
Direct Business - Online ^c						-	-	-					-	-
MISP (Direct)	-	-	-	-	-	-	-	-	79	92	263	486	341	578
Web Aggregators	-	-	-	-	-	-	-	-	-	0	-	0	-	0
Insurance Marketing Firm						-	-	-					-	-
Common Service Centers	-	0	-	-	-	-	-	-	46	131	55	183	101	314
Micro Agents						-	-	-					-	-
Point of Sales (Direct)	-	0	(0)	0	-	-	(0)	0	102	170	498	771	599	941
Other (to be specified)										-		-		
TOTAL	2,624	7,962	300	1,043	-	0	300	1,043	14,914	42,087	13,939	34,874	28,854	76,960
Commission and Rewards on (Excluding Reinsurance) Business written :														
In India	2,624	7,962	300	1,043	-	0	300	1,043	14,914	42,087	13,939	34,874	28,854	76,960
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

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Name of the Insurer: CHOI														
Miscellaneous														
Particulars	Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering	
	For the Quarter Dec'24	Up to the Quarter Ended Dec'24	For the Quarter Dec'24	Up to the Quarter Ended Dec'24	For the Quarter Dec'24	Up to the Quarter Ended Dec'24	For the Quarter Dec'24	Up to the Quarter Ended Dec'24	For the Quarter Dec'24	Up to the Quarter Ended Dec'24	For the Quarter Dec'24	Up to the Quarter Ended Dec'24	For the Quarter Dec'24	Up to the Quarter Ended Dec'24
Commission & Remuneration	5,044	16,698	4,289	12,741	5	19	9,338	29,458	33	106	33	110	196	496
Rewards							-	-						
Distribution fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Commission	5,044	16,698	4,289	12,741	5	19	9,338	29,458	33	106	33	110	196	496
Add: Commission on Re-insurance Accepted	0	3	-	-	-	-	0	3	-	-	-	-	4	38
Less: Commission on Re-insurance Ceded	1,389	6,238	473	3,512	1	2	1,863	9,752	1	4	17	111	143	577
Net Commission	3,655	10,463	3,816	9,229	4	17	7,475	19,709	32	102	16	(1)	57	(43)
Break-up of the expenses (Gross) in														
Individual Agents	218	719	14	213	0	1	232	933	10	40	4	13	49	136
Corporate Agents-Banks/FII/HFC	1,639	4,898	721	2,398	0	0	2,360	7,297	0	1	0	0	8	26
Corporate Agents-Others	3,003	9,783	3,523	9,931	0	0	6,527	19,714	0	2	0	0	22	48
Insurance Brokers	152	1,195	30	197	5	18	187	1,410	21	63	28	95	117	287
Direct Business - Online ^c	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Web Aggregators	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Marketing Firm	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Common Service Centers	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Point of Sales (Direct)	32	103	1	1	-	0	33	104	0	0	1	1	0	0
Other (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	5,044	16,698	4,289	12,741	5	19	9,338	29,458	33	106	33	110	196	496
Commission and Rewards on (Excluding Reinsurance) Business written :														
In India	5,044	16,698	4,289	12,741	5	19	9,338	29,458	33	106	33	110	196	496

Particulars	Health		Personal Accident		Overseas Travel Insurance		Total Health		Workmen's Compensation/ Employer's liability		Public/ Product Liability		Engineering	
	For the corresponding quarter of the previous year Dec'23	Up to the corresponding Quarter of the previous year Dec'23	For the corresponding quarter of the previous year Dec'23	Up to the corresponding Quarter of the previous year Dec'23	For the corresponding quarter of the previous year Dec'23	Up to the corresponding Quarter of the previous year Dec'23	For the corresponding quarter of the previous year Dec'23	Up to the corresponding Quarter of the previous year Dec'23	For the corresponding quarter of the previous year Dec'23	Up to the corresponding Quarter of the previous year Dec'23	For the corresponding quarter of the previous year Dec'23	Up to the corresponding Quarter of the previous year Dec'23	For the corresponding quarter of the previous year Dec'23	Up to the corresponding Quarter of the previous year Dec'23
Commission & Remuneration	5,223	15,083	4,046	11,623	7	46	9,276	26,753	29	104	32	87	106	370
Rewards	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Distribution fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Commission	5,223	15,083	4,046	11,623	7	46	9,276	26,753	29	104	32	87	106	370
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-	-	5	11
Less: Commission on Re-insurance Ceded	1,759	4,369	1,196	4,243	(1)	1	2,955	8,613	1	4	27	79	145	453
Net Commission	3,464	10,714	2,850	7,380	8	45	6,321	18,140	29	99	5	8	(34)	(71)
Break-up of the expenses (Gross) in														
Individual Agents	153	300	15	154	0	0	168	455	12	38	8	14	46	119
Corporate Agents-Banks/FII/HFC	1,629	4,844	1,349	3,924	0	0	2,978	8,768	0	2	0	1	5	13
Corporate Agents-Others	3,188	8,328	2,577	7,116	0	2	5,765	15,446	0	15	3	4	7	57
Insurance Brokers	198	1,369	105	429	7	44	310	1,842	17	49	21	69	48	181
Direct Business - Online ^c							-	-						
MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Web Aggregators	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Marketing Firm							-	-						
Common Service Centers	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Micro Agents							-	-						
Point of Sales (Direct)	55	241	0	0	-	0	55	241	-	-	-	-	-	-
Other (to be specified)		-		-		-	-	-						
TOTAL	5,223	15,083	4,046	11,623	7	46	9,276	26,753	29	104	32	87	106	370
Commission and Rewards on (Excluding Reinsurance) Business written :														
In India	5,223	15,083	4,046	11,623	7	46	9,276	26,753	29	104	32	87	106	370
Outside India														

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Name of the Insurer: CHOI											(Amount in Rs. Lakhs)	
Particulars	Aviation		Crop Insurance		Other segments ^(b)		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
	For the Quarter Dec'24	Up to the Quarter Ended Dec'24	For the Quarter Dec'24	Up to the Quarter Ended Dec'24	For the Quarter Dec'24	Up to the Quarter Ended Dec'24	For the Quarter Dec'24	Up to the Quarter Ended Dec'24	For the Quarter Dec'24	Up to the Quarter Ended Dec'24	For the Quarter Dec'24	Up to the Quarter Ended Dec'24
Commission & Remuneration	-	-	-	-	-	-	258	900	49,006	1,30,970	52,614	1,42,599
Rewards									-	-	-	-
Distribution fees	-	-	-	-	-	-	-	-	601	1,641	601	1,641
Commission	-	-	-	-	-	-	258	900	49,608	1,32,612	53,216	1,44,240
Add: Commission on Re-insurance Accepted	-	-	375	375	-	-	-	-	379	416	458	865
Less: Commission on Re-insurance Ceded	-	-	233	1,268	-	-	442	551	10,910	29,591	12,888	41,208
Net Commission	-	-	142	(894)	-	-	(184)	349	39,077	1,03,436	40,786	1,03,897

Break-up of the expenses (Gross) in

Individual Agents	-	-	-	-	-	-	4	16	665	1,998	821	2,661.49
Corporate Agents-Banks/FII/HFC	-	-	-	-	-	-	212	750	3,136	9,641	4,353	12,839.64
Corporate Agents-Others	-	-	-	-	-	-	11	39	20,391	56,330	21,754	59,452.38
Insurance Brokers	-	-	-	-	-	-	31	95	22,912	58,788	23,773	63,420.34
Direct Business - Online ^c	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	601	1,641	601	1,641.47
Web Aggregators	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Marketing Firm	-	-	-	-	-	-	-	-	-	-	-	-
Common Service Centers	-	-	-	-	-	-	-	-	199	271	199	270.69
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
Point of Sales (Direct)	-	-	-	-	-	-	0	0	1,703	3,942	1,715	3,954.42
Other (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	-	-	-	-	-	-	258	900	49,608	1,32,612	53,216	1,44,240
Commission and Rewards on (Excluding Reinsurance) Business written :												
In India	-	-	-	-	-	-	258	900	49,608	1,32,612	53,216	1,44,240

(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 Dec'23	Up to the corresponding Quarter of the previous year Dec'23	For the corresponding quarter of the previous year Dec'23	Up to the corresponding Quarter of the previous year Dec'23	For the corresponding quarter of the previous year Dec'23	Up to the corresponding Quarter of the previous year Dec'23	For the corresponding quarter of the previous year Dec'23	Up to the corresponding Quarter of the previous year Dec'23	For the corresponding quarter of the previous year Dec'23	Up to the corresponding Quarter of the previous year Dec'23	For the corresponding quarter of the previous year Dec'23	Up to the corresponding Quarter of the previous year Dec'23
Commission & Remuneration	-	-	-	-	-	-	303	865	38,259	1,04,561	41,183	1,13,566
Rewards	-	-	-	-	-	-	-	-	-	-	-	-
Distribution fees	-	-	-	-	-	-	-	-	341	578	341	578
Gross Commission	-	-	-	-	-	-	303	865	38,600	1,05,139	41,525	1,14,144
Add: Commission on Re-insurance Accepted		-	-	-	-	-	-	-	5	11	126	442
Less: Commission on Re-insurance Ceded		-	276	979	-	-	47	187	10,080	26,380	12,603	35,671
Net Commission	-	-	(276)	(979)	-	-	256	677	28,525	78,770	29,048	78,916
Break-up of the expenses (Gross) in												
Individual Agents	-	-	-	-	-	-	11	15	403	988	610	1,491
Corporate Agents-Banks/FII/HFC	-	-	-	-	-	-	265	755	3,922	11,530	4,755	13,890
Corporate Agents-Others	-	-	-	-	-	-	10	58	16,871	43,492	17,544	45,310
Insurance Brokers	-	-	-	-	-	-	17	37	16,307	47,054	17,519	51,379
Direct Business - Online ^c					-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	341	578	341	578
Web Aggregators	-	-	-	-	-	-	-	-	-	0.00	-	0.00
Insurance Marketing Firm					-	-	-	-	-	-	-	-
Common Service Centers	-	-	-	-	-	-	-	-	101	314	101	314
Micro Agents					-	-	-	-	-	-	-	-
Point of Sales (Direct)	-	-	-	-	-	-	-	-	654	1,182	654	1,182
Other (to be specified)					-	-	-	-				
TOTAL	-	-	-	-	-	-	303	865	38,600	1,05,139	41,525	1,14,144
Commission and Rewards on (Excluding Reinsurance) Business written :												
In India	-	-	-	-	-	-	303	865	38,600	1,05,139	41,525	1,14,144
Outside India												

Notes:

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

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

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

	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 Dec'23	Up to the corresponding Quarter of the previous year Dec'23	For the corresponding quarter of the previous year Dec'23	Up to the corresponding Quarter of the previous year Dec'23	For the corresponding quarter of the previous year Dec'23	Up to the corresponding Quarter of the previous year Dec'23	For the corresponding quarter of the previous year Dec'23	Up to the corresponding Quarter of the previous year Dec'23	For the corresponding quarter of the previous year Dec'23	Up to the corresponding Quarter of the previous year Dec'23	For the corresponding quarter of the previous year Dec'23	Up to the corresponding Quarter of the previous year Dec'23	For the corresponding quarter of the previous year Dec'23	Up to the corresponding Quarter of the previous year Dec'23
1	Employees' remuneration & welfare benefits	363	3,084	18	458	15	63	32	520	2,891	9,529	8,871	18,052	11,762	27,581
2	Travel, conveyance and vehicle running expenses	127	244	14	32	(3)	3	12	36	88	366	196	594	284	960
3	Training expenses	1	4	(0)	1	0	0	(0)	1	3	11	4	15	7	26
4	Rents, rates & taxes	90	201	14	31	(3)	4	11	35	57	277	125	428	182	705
5	Repairs	4	24	1	4	0	0	1	4	17	61	33	94	50	155
6	Printing & stationery	21	76	0	3	0	0	1	4	21	80	66	147	87	227
7	Communication expenses	25	92	3	14	1	2	4	16	77	224	123	326	201	551
8	Legal & professional charges	80	138	47	56	0	1	47	57	3	131	11	187	14	318
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	0	2	0	0	0	0	0	0	2	6	3	8	5	14
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	(1)	-	(2)	-	(3)	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	1	3	0	0	0	0	1	1	4	8	5	11	9	19
	(c) in any other capacity	0	0	0	0	-	-	0	0	0	0	0	0	1	1
10	Advertisement and publicity	159	465	2	10	0	1	2	11	63	614	296	428	359	1,042
11	Interest & Bank Charges	91	298	11	44	2	6	13	50	265	723	404	1,034	669	1,757
12	Depreciation	65	242	8	36	2	5	10	41	195	587	299	839	494	1,426
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	23	439	(2)	64	1	9	(1)	73	213	1,135	555	1,824	768	2,959
16	Goods and Services Tax (GST)	8	18	1	3	0	0	1	3	21	43	32	62	53	105
17	Others (to be specified)a	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Power and Electricity	3	30	0	4	1	1	1	5	23	82	59	141	82	223
	(b) Marketing Expenses	209	933	13	88	0	0	13	88	(227)	243	673	721	446	964
	(c) Operating Lease Charges	(82)	28	(16)	1	(2)	-	(18)	1	(28)	216	403	738	375	954
	(d) Insurtech and Insurance awarness Expenses	83	92	13	14	2	2	15	16	203	223	293	320	496	543
	(e) Miscellaneous Expenses	205	552	12	39	1	4	13	43	163	514	291	774	454	1,288
	TOTAL	1,478	6,967	139	902	19	103	158	1,005	4,053	15,073	12,740	26,743	16,793	41,816
	In India	1,478	6,967	139	902	19	103	158	1,005	4,053	15,073	12,740	26,743	16,793	41,816
	Outside India														

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

FORM NL-7-OPERATING EXPENSES SCHEDULE
Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE C

		Miscellaneous																	
Particulars		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance	
		For the Quarter Dec'24	Up to the Quarter Ended Dec'24	For the Quarter Dec'24	Up to the Quarter Ended Dec'24	For the Quarter Dec'24	Up to the Quarter Ended Dec'24	For the Quarter Dec'24	Up to the Quarter Ended Dec'24	For the Quarter Dec'24	Up to the Quarter Ended Dec'24	For the Quarter Dec'24	Up to the Quarter Ended Dec'24	For the Quarter Dec'24	Up to the Quarter Ended Dec'24	For the Quarter Dec'24	Up to the Quarter Ended Dec'24	For the Quarter Dec'24	Up to the Quarter Ended Dec'24
1	Employees' remuneration & welfare benefits	1,123	3,942	417	1,285	1	4	1,541	5,231	7	35	14	61	75	180	-	-	568	2,581
2	Travel, conveyance and vehicle running expenses	60	183	20	69	-	-	80	252	-	1	1	3	4	8	-	-	33	115
3	Training expenses	5	8	1	2	-	-	6	10	-	-	-	-	-	-	-	-	1	3
4	Rents, rates & taxes	48	168	7	47	-	-	55	215	1	2	2	4	4	9	-	-	21	103
5	Repairs	11	36	2	11	-	-	13	47	-	-	1	1	1	2	-	-	7	25
6	Printing & stationery	9	37	2	12	-	-	11	49	-	-	-	1	1	2	-	-	4	23
7	Communication expenses	22	94	4	29	-	-	26	123	-	1	1	2	2	5	-	-	42	222
8	Legal & professional charges	32	114	3	23	-	-	35	137	0	1	1	4	5	9	-	-	326	1,820
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	1	4	-	1	-	-	1	5	-	-	-	-	-	-	-	-	1	3
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	1	3	-	1	-	-	1	4	-	-	-	-	-	-	-	-	1	2
	(c) in any other capacity (out of Pocket Expenses)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	25	144	5	24	-	-	30	168	-	1	-	1	2	4	-	-	13	53
11	Interest & Bank Charges	141	402	35	125	1	1	177	528	1	4	2	7	9	21	-	-	148	582
12	Depreciation	109	324	25	96	-	-	134	420	1	3	1	5	6	16	-	-	65	211
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	105	755	10	230	-	1	115	986	-	7	1	13	8	38	-	-	53	512
16	Goods and Services Tax (GST)	4	11	1	3	-	-	5	14	-	-	-	-	1	1	-	-	75	(4)
17	Others (to be specified)a	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Power and Electricity	8	35	1	10	-	-	9	45	-	-	1	1	1	2	-	-	4	23
	(b) Marketing Expenses	170	558	73	221	2	5	245	784	3	9	3	9	8	33	-	-	1	3
	(c) Operating Lease Charges	1	7	1	1	-	-	2	8	-	-	-	-	-	-	-	-	-	-
	(d) IRDA Registration renewal fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(d) Insurtech and Insurance awarness Expenses	12	65	2	20	-	-	14	85	-	1	-	1	1	3	-	-	7	45
	(e) Miscellaneous Expenses	72	251	16	78	-	-	88	329	1	3	1	4	10	28	-	-	58	253

FORM NL-7-OPERATING EXPENSES SCHEDULE
Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE C

Miscellaneous																			
Particulars		Health		Personal Accident		Travel Insurance		Total Health		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 Dec'23	Up to the corresponding Quarter of the previous year Dec'23	For the corresponding quarter of the previous year Dec'23	Up to the corresponding Quarter of the previous year Dec'23	For the corresponding quarter of the previous year Dec'23	Up to the corresponding Quarter of the previous year Dec'23	For the corresponding quarter of the previous year Dec'23	Up to the corresponding Quarter of the previous year Dec'23	For the corresponding quarter of the previous year Dec'23	Up to the corresponding Quarter of the previous year Dec'23	For the corresponding quarter of the previous year Dec'23	Up to the corresponding Quarter of the previous year Dec'23	For the corresponding quarter of the previous year Dec'23	Up to the corresponding Quarter of the previous year Dec'23	For the corresponding quarter of the previous year Dec'23	Up to the corresponding Quarter of the previous year Dec'23	For the corresponding quarter of the previous year Dec'23	Up to the corresponding Quarter of the previous year Dec'23
1	Employees' remuneration & welfare benefits	(246)	3,138	262	1,536	(1)	6	15	4,680	12	36	10	50	31	159	-	-	98	1,907
2	Travel, conveyance and vehicle running expenses	112	270	39	96	0	0	151	366	1	2	1	3	6	12	-	-	119	477
3	Training expenses	1	4	1	2	0	0	2	6	0	0	0	0	0	0	-	-	1	3
4	Rents, rates & taxes	70	165	23	65	0	0	94	231	1	2	1	3	5	10	-	-	5	72
5	Repairs	5	23	3	11	0	0	8	34	0	0	0	0	0	1	-	-	3	16
6	Printing & stationery	15	54	2	11	0	0	16	64	0	0	0	0	0	1	-	-	(2)	13
7	Communication expenses	27	87	13	41	0	0	40	128	0	1	1	2	2	5	-	-	79	409
8	Legal & professional charges	38	90	3	27	0	0	41	117	0	1	2	3	5	8	-	-	373	847
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	0	2	0	1	0	0	0	3	0	0	0	0	0	0	-	-	1	2
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	1	3	0	1	0	0	2	5	0	0	0	0	0	0	-	-	1	2
	(c) in any other capacity	0	0	0	0	-	-	0	0	-	-	-	-	-	-	-	-	0	0
10	Advertisement and publicity	43	198	8	176	1	1	52	375	1	1	0	1	1	5	-	-	(148)	243
11	Interest & Bank Charges	94	281	46	133	(0)	1	140	415	2	4	2	5	6	16	-	-	63	202
12	Depreciation	68	228	33	108	1	1	102	337	1	3	2	4	4	13	-	-	45	164
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Information Technology Expenses	44	420	21	196	(0)	1	65	617	1	5	1	7	3	23	-	-	9	289
16	Goods and Services Tax (GST)	8	17	4	8	0	0	12	25	0	0	0	0	1	1	-	-	5	12
17	Others (to be specified)a	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Power and Electricity	5	29	2	13	0	0	8	43	0	0	1	1	1	2	-	-	1	19
	(b) Marketing Expenses	202	666	86	207	1	1	290	875	(3)	5	1	5	8	37	-	-	1	1
	(c) Operating Lease Charges	(60)	39	(35)	11	0	0	(95)	50	(1)	0	(1)	0	(4)	1	-	-	(74)	-
	(d) Insurtech and Insurance awarness Expenses	79	87	37	41	0	0	116	128	1	1	2	2	5	5	-	-	56	62
	(e) Miscellaneous Expenses	113	255	43	110	1	1	158	367	1	3	2	4	12	30	-	-	(113)	138
	TOTAL	619	6,056	593	2,796	4	13	1,216	8,865	18	65	25	90	85	328	-	-	525	4,880
	In India	619	6,056	593	2,796	4	13	1,216	8,865	18	65	25	90	85	328	-	-	525	4,880
	Outside India																		

FORM NL-7-OPERATING EXPENSES SCHEDULE
Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE C.

(Amount in Rs. Lakhs)

	Particulars	Other segments ^(b)		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
		For the Quarter Dec'24	Up to the Quarter Ended Dec'24	For the Quarter Dec'24	Up to the Quarter Ended Dec'24	For the Quarter Dec'24	Up to the Quarter Ended Dec'24	For the Quarter Dec'24	Up to the Quarter Ended Dec'24
1	Employees' remuneration & welfare benefits	-	-	61	260	9,938	31,008	10,721	34,244
2	Travel, conveyance and vehicle running expenses	-	-	3	9	493	1,287	535	1,428
3	Training expenses	-	-	1	1	59	77	63	83
4	Rents, rates & taxes	-	-	2	11	413	1,288	469	1,452
5	Repairs	-	-	1	3	104	276	113	310
6	Printing & stationery	-	-	(1)	1	90	289	98	323
7	Communication expenses	-	-	2	7	258	875	272	961
8	Legal & professional charges	-	-	-	5	502	2,299	548	2,454
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-
	(a) as auditor	-	-	1	1	12	30	13	33
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	1	8	22	8	24
	(c) in any other capacity (out of Pocket Expenses)	-	-	-	1	-	1	-	1
10	Advertisement and publicity	-	-	(2)	1	261	988	398	1,482
11	Interest & Bank Charges	-	-	11	31	1,342	3,357	1,449	3,726
12	Depreciation	-	-	9	26	1,014	2,587	1,091	2,872
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-
15	Information Technology Expenses	-	-	8	57	1,351	5,872	1,387	6,553
16	Goods and Services Tax (GST)	-	-	-	2	108	72	110	81
17	Others (to be specified)a	-	-	-	-	-	-	-	-
	(a) Power and Electricity	-	-	(1)	3	81	279	86	310
	(b) Marketing Expenses	-	-	(293)	(242)	1,474	3,737	1,665	4,456
	(c) Operating Lease Charges	-	-	1	1	9	95	10	98
	(d) IRDA Registration renewal fees	-	-	-	-	-	-	-	-
	(d) Insurtech and Insurance awarness Expenses	-	-	-	5	133	492	138	551
	(e) Miscellaneous Expenses	-	-	6	17	713	2,000	839	2,474
	TOTAL	-	-	(191)	201	18,363	56,931	20,013	63,916
	In India	-	-	(191)	201	18,363	56,931	20,013	63,916
	Outside India								

	Particulars	Other segments ^(b)	Other Miscellaneous segment	Total Miscellaneous	Grand Total	Grand Total
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		(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 Dec'23	Up to the corresponding Quarter of the previous year Dec'23	For the corresponding quarter of the previous year Dec'23	Up to the corresponding Quarter of the previous year Dec'23	For the corresponding quarter of the previous year Dec'23	Up to the corresponding Quarter of the previous year Dec'23	For the corresponding quarter of the previous year Dec'23	Up to the corresponding Quarter of the previous year Dec'23
1	Employees' remuneration & welfare benefits	-	-	95	379	12,023	34,792	12,418	38,396
2	Travel, conveyance and vehicle running expenses	-	-	18	28	579	1,847	718	2,127
3	Training expenses	-	-	(1)	1	10	36	11	41
4	Rents, rates & taxes	-	-	13	23	299	1,044	401	1,281
5	Repairs	-	-	(1)	3	61	210	66	238
6	Printing & stationery	-	-	(1)	3	102	310	124	390
7	Communication expenses	-	-	4	10	327	1,106	355	1,213
8	Legal & professional charges	-	-	2	7	438	1,302	565	1,497
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-
	(a) as auditor	-	-	0	0	7	20	8	23
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	(3)	-	(3)	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	0	0	12	26	14	30
	(c) in any other capacity	-	-	0	0	1	1	1	1
10	Advertisement and publicity	-	-	1	6	265	1,672	427	2,149
11	Interest & Bank Charges	-	-	11	33	893	2,432	997	2,780
12	Depreciation	-	-	9	27	657	1,974	731	2,256
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-
15	Information Technology Expenses	-	-	8	51	856	3,952	879	4,465
16	Goods and Services Tax (GST)	-	-	1	2	72	145	81	166
17	Others (to be specified)a	-	-	-	-	-	-	-	-
	(a) Power and Electricity	-	-	(0)	4	92	291	96	326
	(b) Marketing Expenses	-	-	25	126	767	2,012	989	3,033
	(c) Operating Lease Charges	-	-	(8)	6	193	1,012	93	1,041
	(d) Insurtech and Insurance awarness Expenses	-	-	7	10	684	752	781	859
	(e) Miscellaneous Expenses	-	-	24	37	537	1,866	755	2,461
	TOTAL	-	-	209	757	18,872	56,802	20,508	64,774
	In India	-	-	209	757	18,872	56,802	20,508	64,774
	Outside India								

Classification: **Confidential**

FORM NL-8-SHARE CAPITAL SCHEDULE

Name of the Insurer: **CHOLAMANDALAM MS GENERAL INSURANCE COMPANY
LIMITED - AS AT 31 DECEMBER 2024**

(Amount in Rs. Lakhs)

	Particulars	As At Dec'24	As At Dec'23(Correspo nding 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: 14.02.2025

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

**Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED -
AS AT 31 DECEMBER 2024**

PATTERN OF SHAREHOLDING

[As certified by the Management]

Shareholder	As At Dec'24		As At Dec'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: 14.02.2025

DETAILS OF EQUITY HOLDINGS OF INSURERS

PART (A):

PARTICULARS OF THE SHAREHOLDING PATTERN OF THE CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED AS AT 31 DECEMBER 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):								
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 Company 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 Governemnt /State Government (s)/ President of India								
1.3)	Non - Institutions								
i)	Individual share capital upto Rs. 2 Lacs		0	0	0	0	0	0	0
ii)	Individual share capital in excess of Rs. 2 Lacs		0	0	0	0	0	0	0
iii)	NBFCs registered with RBI		0	0	0	0	0	0	0
iv)	Any Other (specify)		0	0	0	0	0	0	0
	Trusts		0	0	0	0	0	0	0
	Non-Resident Indian (NRI)		0	0	0	0	0	0	0
	Clearing Members		0	0	0	0	0	0	0
	NRI (Non repatriable)		0	0	0	0	0	0	0
	Bodies Corporate		0	0	0	0	0	0	0
	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

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

DETAILS OF EQUITY HOLDINGS OF INSURERS

**PART (A):
PARTICULARS OF THE SHAREHOLDING PATTERN OF THE CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED AS ON
December 31, 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):								
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 Company 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								
L.1)	Institutional								
i)	Mutual Funds		0	0	0	0	0	0	0
ii)	Foreign Portfolio Investors		0	0	0	0	0	0	0
iii)	Banks / Financial Institutions		0	0	0	0	0	0	0
iv)	Insurance Companies		0	0	0	0	0	0	0
v)	FII belonging to foreign promoter		0	0	0	0	0	0	0
vi)	FII - others		0	0	0	0	0	0	0

vii)	Provident Fund/Pension Fund Fund		0	0	0	0	0	0	0
viii)	Alternative Investment Fund		0	0	0	0	0	0	0
ix)	Any Other		0	0	0	0	0	0	0
1.2)	Central Governemnt /State Government (s)/ President of India								
1.3)	Non - Institutions								
i)	Individual share capital upto Rs. 2 Lacs		0	0	0	0	0	0	0
ii)	Individual share capital in excess of Rs. 2 Lacs		0	0	0	0	0	0	0
iii)	NBFCs registered with RBI		0	0	0	0	0	0	0
iv)	Any Other (specify)		0	0	0	0	0	0	0
	Trusts		0	0	0	0	0	0	0
	Non-Resident Indian (NRI)		0	0	0	0	0	0	0
	Clearing Members		0	0	0	0	0	0	0
	NRI (Non repatriable)		0	0	0	0	0	0	0
	Bodies Corporate		0	0	0	0	0	0	0
	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 (l) (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 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 December 31, 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
I	Promoters' holding					NIL	NIL	NIL	NIL
I(a).	Promoters								
	Indian promoters								
	Individuals holding								
	A Vellayan		50	0.02	0.01				
	A Venkatachalam		50	0.02	0.01				
	M A Alagappan		100	0.04	0.01				
	M M Murugappan		100	0.04	0.01				
	M V Subbiah		100	0.04	0.01				
	Bodies Corporate								
	M.A. Alagappan Holdings Private Limited		50	0.02	0.01				
	M.A. Murugappan Holdings LLP		50	0.02	0.01				
	Murugappa Educational & Medical Foundation		12220	5.01	1.22				
	AMM Vellayan & Sons Private Limited		3700	1.52	0.37				
	AR Lakshmi Achi Trust		4000	1.64	0.40				
	Carborundum Universal Limited		24240	9.93	2.42				
	E.I.D.Parrry (India) Ltd.		23600	9.67	2.36				
	M.M.Muthiah Research Foundation		4960	2.03	0.50				
	Ambadi Investments Limited		74758	30.64	7.48				
	Parrry Enterprises India Limited		32	0.01	0.00				
	Cholamandalam Financial Holdings Limited		33790	13.85	3.38				
	Chola Business Services Limited		550	0.23	0.06				
	Murugappa & Sons		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.	FII's:		-	-	-				
2	Others - HUF		316	0.13	0.03				
a.	Private Corporate Bodies		29440	12.07	2.94				
b.	Indian Public		30714	12.59	3.07				
c.	NRIs		980	0.40	0.10				
d.	OCB's		-	-	-				
e.	FII's:		-	-	-				
f.	Employees		-	-	-				
g.	Trusts		-	-	-				
h.	Directors (independent Director)		-	-	-				
i.	NSDL/CDSL TRANSIT POSITION		-	-	-				
	Sub - Total		61450	25.18	6.15	NIL	NIL	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. 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

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

Name of the Indian Promoter: AMBADI ENTERPRISES LIMITED

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

as at December 31, 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):								
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	-	-
17	S.VELLAYAN(S VELLAYAN AND A VELLAYAN hold shares on behalf of M V Seetha Subbiah Benefit trust)		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	DHRUV 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	-	-
43	M A ALAGAPPAN JT M M VENKATACHALAM JT A VENKATACHALAM (on behaf of Kadamane Estates & Co)		480	0.10	0.05	0.00	0.00	-	-
44	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	-	-
45	M V SUBBIAH JT M A ALAGAPPAN JT M M MURUGAPPAN (on behaf of Murugappa & Sons)		45516	9.48	4.55	0.00	0.00	-	-
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 oftrust)		2100	0.44	0.21	-	0.00		-
Total			79,070	16.47	7.91	-	0.00	-	-
A.2	Foreign Promoters				-	-	0.00	0	
i)	Individuals (Names of major shareholders):				-	-			
	VALLIAMMAI MURUGAPPAN				-	-			
ii)	Bodies Corporate		-	-	-	-	0.00	-	-
	(i)		-	-	-	-	0.00	-	-
	(ii)		-	-	-	-	0.00	-	-
	(iii)		-	-	-	-	0.00	-	-
iii)	Any other (Please Specify)		-	0.00	-	-	0.00	-	-
	Sub total							-	-
			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
I.1)	Institutional		0	0.00	-	0	0.00	0	0
i)	Mutual Funds		0	0.00	-	-	0.00	-	-
ii)	Foreign Portfolio Investors		0	0.00	-	-	0.00	-	-
iii)	Banks / Financial Institutions		0	0.00	-	-	0.00	-	-
iv)	Insurance Companies		-	-	-	-	0.00	-	-
v)	FII belonging to foreign promoter		-	0.00	-	-	0.00	-	-
vi)	FII - others		0	0.00	-	-	0.00	-	-
vii)	Provident Fund/Pension Fund		-	0.00	-	-	0.00	-	-
viii)	Alternative Investment Fund		0	0.00	-	-	0.00	-	-
ix)	Any Other		-	0.00	-	-	0.00	-	-
			-	0.00	-	-	0.00	-	-

1.2)	Central Governemnt /State Government (s)/ President of India		0.00	-	-	0.00	-	-
1.3)	Non - Institutions		0.00	-	-	0.00	-	-
i)	Individual share capital upto Rs. 2 Lacs	3764	0.78	0.38	-	0.00	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	0	0.00	-	-	0.00	-	-
iii)	NBFCs registered with RBI	0	0.00	-	-	0.00	-	-
iv)	Any Other (specify)	-	0.00	-	-	0.00	-	-
	Trusts	0	0.00	-	-	0.00	-	-
	Non-Resident Indian (NRI)	0	0.00	-	-	0.00	-	-
	Clearing Members	0	0.00	-	-	0.00	-	-
	Qualified Institutional Buyer		0.00	-	-	0.00	-	-
	NRI (Non repatriable)	0	0.00	-	-	0.00	-	-
	Bodies Corporate	0	0.00	-	-	0.00	-	-
	IEPF	0	0.00	-	-	0.00	-	-
v)	Alternate Investment Fund	0	0.00	-	-	0.00	-	-
	Total	3764	0.78	0.38	-	0.00	-	-
B.2	Non Public Shareholders			-	-	0.00	-	-
2.1)	Custodian/DR Holder	0	0.00	-	-	0.00	-	-
2.2)	Employee Benefit Trust	0	0.00	-	-	0.00	-	-
2.3)	Any Other	0	0.00	-	-	0.00	-	-
				-	-			
	sub total	3764		0.38	-	0.00	-	-
	Grand Total	4,80,000	100.00	48.00	0	0.00	0	-

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

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

PART B:

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

Name of the Indian Promoter: Ambadi Investments Limited

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

as at December 31, 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):								
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 Alagammai	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 Alagammai 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								
iv)	Central Government/State Government(s)/President of India								
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)								

[illegible]

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)	FII belonging to foreign promoter								
vi)	FII belonging to Foreign Promoter of Indian Promoter								
vii)	Provident Fund/Pension Fund Fund								
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	236	76909	3.15	7.69				
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	6401	0.26	0.64				
iv)	Any other								
	HUF	7	174	0.01	0.02				
	Total	253	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	253	1,28,513	5.26	12.85				
	Grand Total	300	24,43,022	100.00	244.30				

- 1 At A.1 and A.2 of Part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.
- 2 Insurers are required to highlight the categories which fall within the purview of Regulation II(l)(ii) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000.
- 3 Details of investors (excluding employees holding under ESOP) have to be provided where the Insurance company is unlisted
- 4 Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the Insurance company is listed.

Please specify the names of the 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.

Annexure 5

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 Dec 31, 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
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.All 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 December 31, 2024

Name of the Indian Promoter: PARRY INFRASTRUCTURE COMPANY PRIVATE LIMITED

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):								
ii)	Bodies corporate:								
1	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	Foreign 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								
I.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	-	-	-	-	-	-	-	-
xi)	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

Parrys Investments Limited, Parrys Sugar Limited and Parry Agrochem Exports Limited amalgamated with Parry Infrastructure Company Private Limited vide Order dated July 28, 2023 and the

rectification Order dated and September 20, 2023 of National Company Law Tribunal, Chennai.

- 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.
 - 3All 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

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FORM NL-10-RESERVE AND SURPLUS SCHEDULE

**Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY
LIMITED - AS AT 31 DECEMBER 2024**

(Amount in Rs. Lakhs)

	Particulars	As At Dec'24	As At Dec'23(Correspo nding 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	36,329	26,355
	Deductions during the year	-	-
	Closing balance	1,19,814	96,699
	TOTAL	2,55,616	2,12,501

Notes:

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

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FORM NL-11-BORROWINGS SCHEDULE

**Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY
LIMITED - AS AT 31 DECEMBER 2024**

(Amount in Rs. Lakhs)

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

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

Notes:

- 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 AT 31 DECEMBER 2024

		NL -12		NL -12A		(Amount in Rs. Lakhs)	
		Shareholders		Policyholders		Total	
	Particulars	As At Dec'24	As At Dec'23(Corresponding previous year)	As At Dec'24	As At Dec'23(Corresponding previous year)	As At Dec'24	As At Dec'23(Corresponding previous year)
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	1,17,097	1,43,265	6,58,215	8,57,939	7,75,312	10,01,204
2	Other Approved Securities	-	-	-	-	-	-
3	Other Investments	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	17,593	11,491	98,892	68,812	1,16,485	80,302
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	63,606	36,224	3,57,533	2,16,927	4,21,139	2,53,151
	(e) Other Securities (Fixed Deposit with Bank)	-	-	-	-	-	-
	(f) Other Securities (Investments in AIF)	1,572	1,143	8,838	6,845	10,410	7,987
	(g) Investment Properties-Real Estate & REIT	435	412	2,447	2,470	2,883	2,883
4	Investments in Infrastructure and Social Sector	46,560	25,293	2,61,720	1,51,464	3,08,280	1,76,757
5	Other than Approved Investments	-	-	-	-	-	-
	(a) Debentures/ Bonds	-	-	-	-	-	-
	(b) Equity	488	503	2,745	3,010	3,234	3,512
	TOTAL	2,47,352	2,18,331	13,90,390	13,07,466	16,37,742	15,25,796
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	14,078	1,080	79,135	6,466	93,213	7,545
2	Other Approved Securities	-	-	-	-	-	-
3	Other Investments	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	2,420	2,447	13,604	14,654	16,024	17,101
	(e) Other Securities (Fixed Deposit with Bank)	634	286	3,566	1,716	4,200	2,002
	(f) Other Securities (Investments in AIF)	-	-	-	-	-	-
	(g) Money market instruments (TREPS)	755	2,484	4,244	14,874	4,999	17,358
	(h) Subsidiaries	-	-	-	-	-	-
	(i) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector	6,642	5,555	37,334	33,266	43,976	38,821
5	Other than Approved Investments	-	-	-	-	-	-
	(a) Debentures/ Bonds	-	-	-	-	-	-
	(b) Equity	-	-	-	-	-	-
	TOTAL	24,530	11,852	1,37,883	70,975	1,62,412	82,828
	GRNAD TOTAL	2,71,881	2,30,183	15,28,273	13,78,441	18,00,154	16,08,624

Notes:

- (a) Investments in subsidiary/holding companies, joint ventures and associates shall be separately disclosed, at cost.
- Holding company and subsidiary shall be construed as defined in the Companies Act, 1956 as amended by Company Act 2013:
 - Joint Venture is a contractual arrangement whereby two or more parties undertake an economic activity, which is subject to joint control.
 - Joint control - is the contractually agreed sharing of power to govern the financial and operating policies of an economic activity to obtain benefits from it.
 - Associate - is an enterprise in which the company has significant influence and which is neither a subsidiary nor a joint venture of the company.
 - Significant influence (for the purpose of this schedule) - means participation in the financial and operating policy decisions of a company, but not control of those policies. Significant influence may be exercised in several ways, for example, by representation on the board of directors, participation in the policymaking process, material inter-company transactions, interchange of managerial personnel or dependence on technical information. Significant influence may be gained by share ownership, statute or agreement. As regards share ownership, if an investor holds, directly or indirectly through subsidiaries, 20 percent or more of the voting power of the investee, it is presumed that the investor does have significant influence, unless it can be clearly demonstrated that this is not the case. Conversely, if the investor holds, directly or indirectly through subsidiaries, less than 20 percent of the voting power of the investee, it is presumed that the investor does not have significant influence, unless such influence is clearly demonstrated.
 - A substantial or majority ownership by another investor does not necessarily preclude an investor from having significant influence.
- (b) Aggregate amount of company's investments other than listed equity securities and derivative instruments and also the market value thereof shall be disclosed in the **Annexure A as**
- (c) Investments made out of Catastrophe reserve should be shown separately.
- (d) Debt securities will be considered as "held to maturity" securities and will be measured at historical cost subject to amortisation.
- (e) Investment Property means a property [land or building or part of a building or both] held to earn rental income or for capital appreciation or for both, rather than for use in services or for administrative purposes and also includes investment in REIT.
- (f) Investments maturing within twelve months from balance sheet date and investments made with the specific intention to dispose of within twelve months from balance sheet date shall be classified as short-term investments
- (g) Investment Regulations, as amended from time to time, to be referred

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

(Amount in Rs. Lakhs)

Particulars	Shareholders		Policyholders		Total	
	As At Dec'24	As At Dec'23(Corresponding previous year)	As At Dec'24	As At Dec'23(Corresponding previous year)	As At Dec'24	As At Dec'23(Corresponding previous year)
Long Term Investments--						
Book Value	2,29,268	2,06,337	12,88,755	12,35,644	15,18,023	14,41,982
market Value	2,29,265	2,02,616	12,88,741	12,13,356	15,18,007	14,15,972
Short Term Investments--						
Book Value	24,529	11,852	1,37,883	70,975	1,62,412	82,828
market Value	24,279	11,751	1,36,479	70,370	1,60,759	82,121

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FORM NL-13-LOANS SCHEDULE

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED -
AS AT 31 DECEMBER 2024

(Amount in Rs. Lakhs)

	Particulars	As At Dec'24	As At Dec'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 AT 31 DECEMBER 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 Dec'24	As At Dec'23(Correspo nding previous year)
Goodwill										
Intangibles (specify)	15,533	2,512	-	18,045	13,674	1,278	-	14,952	3,093	1,478
Land-Freehold	1,681	1,791	-	3,473	-	-	-	-	3,473	1,649
Leasehold Property										
Buildings	5,759	398	-	6,158	809	76	-	885	5,272	4,704
Furniture & Fittings	1,389	127	-	1,517	870	207	-	1,077	440	216
Information Technology Equipment	8,219	1,050	-	9,269	6,974	831	-	7,805	1,464	1,141
Vehicles	846	116	128	834	337	159	56	440	394	531
Office Equipment	658	49	0	707	509	69	0	577	130	74
Others (Specify nature)										
(a) Electrical Fittings	1,173	163	-	1,335	773	150	-	923	412	354
(b) Improvement to Premises	2,242	143	-	2,385	1,831	103	-	1,933	452	363
TOTAL	37,501	6,350	128	43,722	25,777	2,871	56	28,593	15,130	10,512
Work in progress	-	-	-	-	-	-	-	-	9,420	2,681
Grand Total	37,501	6,350	128	43,722	25,777	2,871	56	28,593	24,549	13,193
PREVIOUS YEAR	33,398	2,042	207	35,233	22,564	2,256	100	24,721		

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: 14.02.2025

FORM NL-15-CASH AND BANK BALANCE SCHEDULE

**Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED - AS
AT 31 DECEMBER 2024**

(Amount in Rs. Lakhs)

	Particulars	As At Dec'24	As At Dec'23(Corresponding previous)
1	Cash (including cheques ^(a) , drafts and stamps)	260	255
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)		
	(bb) Others		
	(b) Current Accounts	1,395	1,329
	(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	1,675	1,602
	Balances with non-scheduled banks included in 2 and 3 above		
	CASH & BANK BALANCES		
	In India	1,675	1,602
	Outside India		

* Cheques on hand amount to Rs.136 (in Lakh) Previous Year : Rs 175 (in Lakhs)

Note :

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

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED - AS AT 31 DECEMBER 2024

		(Amount in Rs. Lakhs)	
	Particulars	As At Dec'24	As At Dec'23(Corresponding previous year)
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	1,454	648
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	27,615	20,512
6	Others (to be specified)		
	Advances to Employees	6	4
	Advances to Vendors	103	531
	GST Unutilised Credit/paid in advance	13,559	11,397
	Service tax paid under protest	2,689	2,445
	Other Advances / Deposits	5,077	2,146
	TOTAL (A)	50,503	37,683
	OTHER ASSETS		
1	Income accrued on investments	44,136	35,839
2	Outstanding Premiums	20,335	21,852
	Less : Provisions for doubtful ,if any	-	-
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	13,646	8,380
	Less : Provisions for doubtful, if any	-	-
6	Due from subsidiaries/ holding	-	-
7	Investments held for Unclaimed Amount of Policyholders		
8	Others (to be specified)		
	Bond Redemption Proceeds receivable	-	-
	Receivable from Terrorism Pool [includes investment income]	30,532	26,181
	Receivable from Nuclear Pool	1,166	978
	Unclaimed Amount of Policy holders Deposits	653	476
	Interest income on unclaimed Amount of Policyholders Deposit	168	152
	Receivable from IMTPIP	-	-
	Deposits for Premises and Advance Rent	993	1,621
	GST refund receivable	-	-
	TOTAL (B)	1,11,629	95,479
	TOTAL (A+B)	1,62,132	1,33,162

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 AT 31 DECEMBER 2024

(Amount in Rs. Lakhs)

	Particulars	As At Dec'24	As At Dec'23(Corresponding previous)
1	Agents' Balances	14,376	14,233
2	Balances due to other insurance companies	49,779	48,090
3	Deposits held on re-insurance ceded	31,436	27,049
4	Premiums received in advance		
	(a) For Long term policies ^(a)	1,46,415	1,34,274
	(b) for Other Policies	3,056	2,874
5	Unallocated Premium	11,592	6,530
6	Sundry creditors	1,679	773
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	9,82,581	8,89,664
9	Due to Officers/ Directors	-	-
10	Unclaimed Amount of policyholders	653	476
11	Income accrued on Unclaimed amounts	169	145
12	Interest payable on debentures/bonds	70	67
13	GST Liabilities	9,356	8,223
14	Others (to be specified)		
	Book Overdraft	10,317	3,862
	Tax and Other Withholdings	872	1,387
	Environment Relief Fund	1	2
	Provision for Expenses	25,402	25,806
	Other Liabilities	569	409
	TOTAL	12,88,323	11,63,864

Note :

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

Note on IBNR/ IBNER: Consequent to the vacancy in the office of the Appointed Actuary, the IBNR/IBNER reserves and PDR as at December 31, 2024 have been estimated by the management using the inhouse actuarial team on the same principles and methods as applied by the Appointed Actuary as at September 30, 2024. These reserves have been estimated in compliance with applicable IRDAI regulations and actuarial standards. The Company is in the process of applying to the Authority for engaging a Consulting Actuary in terms of the Regulations.

Version 1 Upload Date: 14.02.2025

FORM NL-18-PROVISIONS SCHEDULE

**Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY
LIMITED - AS AT 31 DECEMBER 2024**

(Amount in Rs. Lakhs)			
	Particulars	As At Dec'24	As At Dec'23(Correspo nding previous year)
1	Reserve for Unexpired Risk	3,68,934	3,27,296
2	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and taxes deducted at source)		
4	For Employee Benefits	5,233	5,429
4	Others (to be specified) (a) _____ (b) _____		
	TOTAL	3,74,167	3,32,725

Refer Note on IBNR/ IBNER in NL-17

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 AT 31 DECEMBER 2024**

(Amount in Rs. Lakhs)

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

Notes:

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

5	Particular	Calculation	For the Quarter Dec'24	Up to the Quarter Ended Dec'24	For the corresponding quarter of the previous year Dec'23	Up to the corresponding Quarter of the previous year Dec'23
1	Gross Direct Premium Growth Rate**	$[GDPI(CY)-GDPI(PY)] / GDPI(PY)$	7.98%	10.31%	14.18%	25.90%
2	Gross Direct Premium to Net worth Ratio	$GDPI / \text{Shareholder's funds}$ $\text{Shareholder's funds/Net Worth} = \text{Share capital} + \text{reserve and surplus} - \text{Miscellaneous expenditure} - \text{debit balance in profit and loss account}$ $\text{Shareholders' funds / Net Worth}$ 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	0.70	2.13	0.77	2.28
3	Growth rate of Net Worth	$(\text{Shareholder's funds}(CY) - \text{Shareholder's funds}(PY)) / \text{Shareholder's funds}(PY)$	14.58%	14.58%	12.20%	12.20%
4	Net Retention Ratio**	$\text{Net written premium} / (\text{Gross Direct Premium Income} + \text{Reinsurance Accepted})$	75.57%	71.28%	74.14%	71.32%
5	Net Commission Ratio**	$\text{Net Commission} / \text{Net written premium}$	26.24%	23.54%	20.95%	19.84%
6	Expense of Management to Gross Direct Premium Ratio**	$(\text{Direct Commission} + \text{Operating Expenses}) / \text{Gross direct premium}$	36.53%	34.15%	33.45%	32.39%
7	Expense of Management to Net Written Premium Ratio**	$(\text{Net Commission} + \text{Operating Expenses}) / \text{Net Written Premium}$	39.08%	38.01%	35.76%	36.13%
8	Net Incurred Claims to Net Earned Premium**	$\text{Net Incurred Claims} / \text{Net Earned Premium}$	72.63%	72.44%	74.50%	74.29%
9	Claims paid to claims provisions**	$\text{Claim Paid (pertaining to provisions made previously)} / \text{claims provision made previously}$	3.70%	12.13%	3.11%	11.51%
10	Combined Ratio**	(7) +(8)	111.71%	110.46%	110.26%	110.42%
11	Investment income ratio	$\text{Investment income} / \text{Average Assets under management}$ $\text{Investment income} = \text{Profit/ Loss on sale/redemption of Investments} + \text{Interest, Dividend \& Rent} - \text{Gross (net of investment expenses) including investment income from pool}$	1.89%	5.72%	1.78%	5.35%
12	Technical Reserves to net premium ratio **	$[(\text{Reserve for unexpired risks} + \text{premium deficiency} + \text{reserve for outstanding claims (including IBNR and IBNER)}) / \text{Net premium written}]$	8.70	3.06	8.78	3.06
13	Underwriting balance ratio	$\text{Underwriting results} / \text{Net earned premium}$ $\text{Underwriting results} = \text{Net earned premium} - \text{Net incurred claims} - \text{Net commission} - \text{Operating Expenses (Before adjusting transfer to Profit and loss account as per Section 40C)} - \text{Premium Deficiency}$	(0.13)	(0.12)	(0.11)	(0.12)
14	Operating Profit Ratio	$\text{Operating profit} / \text{Net Earned premium}$	6.40%	8.02%	6.42%	6.53%
15	Liquid Assets to liabilities ratio	$\text{Liquid Assets} / \text{Policyholders liabilities}$ $\text{Liquid Assets} = \text{Short term investments} + \text{Short term loans} + \text{Cash \& Bank balances}$ $\text{Policyholders liabilities} = \text{Outstanding Claims including Incurred But Not Reported (IBNR) \& Incurred But Not Enough Reported (IBNER)} + \text{Unearned Premium Reserve} + \text{Premium Deficiency Reserve, if any} + \text{Catastrophe Reserve, if any; and} + \text{Other Liabilities net off Other Assets}$ $\text{Other Liabilities in point (e) above, comprise of (i) Premium received in advance (ii) Unallocated premium (iii) Balance due to OTHER Insurance Companies (iv) Due to other Members of a Pool such as Third Party Pool; Terrorism Pool; etc. (vi) Sundry creditors (due to Policyholders).}$ $\text{Other Assets in point (e) above, comprise of (i) Outstanding premium (ii) due from other entities carrying on Insurance business including Reinsurers (iii) Balance with Pool such as Thirty Party Pool; Terrorism pool; etc.}$	0.10	0.10	0.06	0.06
16	Net earning ratio	$\text{Profit after tax} / \text{Net Premium written}$	6.58%	8.23%	7.20%	6.62%
17	Return on net worth ratio	$\text{Profit after tax} / \text{Net Worth}$	3.58%	12.72%	4.12%	10.87%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	to be taken from solvency margin reporting	2.14	2.14	1.79	1.79
19	NPA Ratio	to be taken from NPA reporting				
	Gross NPA Ratio		-	-	-	-
	Net NPA Ratio		-	-	-	-
20	Debt Equity Ratio	$(\text{Debt}/\text{Equity})$ $\text{Debt} = (\text{Borrowings} + \text{Redeemable Preference shares, if any})$ $\text{Equity} = \text{Shareholders' Funds excluding Redeemable Preference shares, if any}$	0.04	0.04	0.04	0.04
21	Debt Service Coverage Ratio	$(\text{Earnings before Interest and Tax/ Interest and Principal Instalments Due})$	64.25	76.97	63.76	56.45
22	Interest Service Coverage Ratio	$(\text{Earnings before Interest and Tax/ Interest due})$	64.25	76.97	63.76	56.45
23	Earnings per share	$\text{Profit / (loss) after tax} / \text{No. of shares}$	3.42	12.16	3.34	8.82
24	Book value per share	$\text{Net worth} / \text{No. of shares}$	95.54	95.54	81.12	81.12

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

Segments Upto the quarter ended on Dec'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	-7.27%	25.68%	5.12%	32.24%	46.91%	92.29%	17.43%	139.20%	4.81	(0.50)
Previous Period	10.95%	31.70%	1.64%	27.23%	38.43%	86.42%	26.60%	124.85%	3.21	(0.38)
Marine Cargo										
Current Period	6.88%	34.16%	1.15%	22.03%	28.26%	58.87%	35.81%	87.13%	0.97	0.12
Previous Period	5.78%	40.53%	2.25%	21.92%	27.33%	78.71%	15.64%	106.03%	0.95	(0.06)
Marine Hull										
Current Period	26.70%	0.53%	0.00%	8.41%	0.00%	-0.95%	0.00%	0.00%	0.49	-
Previous Period	33.76%	0.54%	0.00%	8.29%	0.00%	4.70%	0.00%	0.00%	0.50	-
Total Marine										
Current Period	9.30%	29.40%	-8.34%	20.10%	22.75%	58.72%	35.03%	81.47%	0.97	0.18
Previous Period	8.56%	35.64%	-4.63%	20.25%	23.23%	78.59%	15.32%	101.82%	0.95	(0.02)
Motor OD										
Current Period	15.42%	61.02%	29.18%	37.89%	45.77%	74.03%	64.02%	119.80%	0.92	(0.23)
Previous Period	23.61%	60.87%	30.09%	39.43%	47.18%	73.29%	66.10%	120.48%	0.87	(0.22)
Motor TP										
Current Period	9.62%	95.75%	24.98%	34.43%	35.65%	71.32%	10.18%	106.97%	4.85	(0.07)
Previous Period	11.11%	95.72%	17.29%	29.70%	30.77%	76.39%	9.10%	107.16%	4.87	(0.06)
Total Motor										
Current Period	12.01%	81.03%	26.32%	35.90%	38.88%	72.15%	11.75%	111.03%	3.59	(0.12)
Previous Period	15.93%	81.38%	21.23%	33.71%	35.82%	75.48%	10.72%	111.29%	3.64	(0.11)
Health										
Current Period	28.75%	87.19%	16.49%	32.85%	27.75%	88.85%	37.60%	116.61%	1.05	(0.21)
Previous Period	32.48%	87.45%	21.73%	37.51%	34.03%	84.77%	34.54%	118.79%	1.06	(0.30)
Personal Accident										
Current Period	-15.17%	72.00%	56.58%	66.34%	70.61%	20.60%	12.99%	91.22%	2.25	0.14
Previous Period	14.87%	72.20%	38.28%	54.00%	52.79%	22.13%	19.81%	74.92%	1.90	0.15
Travel Insurance										
Current Period	-24.65%	94.23%	18.65%	32.05%	32.41%	20.74%	22.67%	53.15%	2.02	0.47
Previous Period	68.23%	95.42%	36.05%	44.51%	45.83%	118.09%	31.11%	163.91%	1.68	(0.63)
Total Health										
Current Period	14.57%	67.62%	24.69%	40.81%	36.52%	72.34%	30.49%	108.86%	1.30	(0.12)
Previous Period	26.31%	82.57%	26.40%	42.81%	39.32%	65.82%	29.43%	105.13%	1.30	(0.17)
Workmen's Compensation/ Employer's liability										
Current Period	-2.21%	95.69%	14.59%	23.98%	24.43%	22.79%	16.54%	47.22%	1.30	0.57
Previous Period	-32.21%	95.70%	13.99%	22.76%	23.16%	53.93%	28.63%	77.08%	1.43	0.22
Public/ Product Liability										
Current Period	30.19%	37.77%	-0.28%	18.99%	23.37%	5.78%	0.59%	29.15%	1.16	0.70
Previous Period	3.64%	42.40%	1.82%	19.37%	22.68%	1.05%	0.80%	23.73%	1.21	0.76
Engineering										
Current Period	8.77%	32.37%	-3.55%	26.36%	26.37%	108.20%	39.17%	134.57%	1.62	(0.47)
Previous Period	37.19%	25.69%	-8.78%	23.37%	31.50%	48.79%	25.24%	80.30%	1.70	0.18
Aviation										
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Crop Insurance										
Current Period	15.36%	34.59%	-5.07%	14.05%	32.24%	86.93%	0.73%	119.17%	1.01	(0.21)
Previous Period	0.00%	28.82%	-8.38%	12.04%	33.39%	102.02%	0.04%	135.42%	0.88	(0.35)
Other segments **										
Current Period	-17.58%	74.86%	8.41%	19.87%	13.23%	20.96%	38.81%	34.19%	1.20	0.69
Previous Period	10.31%	90.25%	11.19%	24.13%	23.66%	17.55%	38.11%	41.21%	0.94	0.58
Total Miscellaneous										
Current Period	12.31%	76.72%	24.40%	34.61%	37.83%	71.98%	11.63%	109.81%	3.02	(0.11)
Previous Period	28.26%	76.91%	20.99%	33.22%	36.14%	73.77%	11.02%	109.91%	3.07	(0.11)
Total-Current Period	10.31%	71.28%	23.53%	34.15%	38.01%	72.44%	12.13%	110.46%	3.06	(0.12)
Total-Previous Period	25.90%	71.32%	19.84%	32.39%	36.13%	74.29%	11.51%	110.42%	3.06	(0.12)

FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED - AS AT 31 DECEMBER 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 Ended Dec'24	Up to the Quarter Ended Dec'24	For the corresponding quarter of the previous year Dec'23	Up to the corresponding Quarter of the previous year Dec'23
1	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	Fees Incured for Risk Inspection and advisory services	61	171	74	184
2	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	Premium Income	67	75	0	56
3	Mitsui Sumitomo Insurance Co.Ltd	JOINT VENTURE PARTNER	Re-Insurance ceded	1,339	7,451	1,291	7,612
4	Mitsui Sumitomo Insurance Co.Ltd	JOINT VENTURE PARTNER	RI Claims Recovered	815	2,018	671	1,981
5	Mitsui Sumitomo Insurance Co.Ltd	JOINT VENTURE PARTNER	RI Commission Income Received	277	1,491	253	1,439
6	Cholamandalam Financial Holdings Limited	HOLDING COMPANY	Branding Fee / Secondment charges	250	750	249	746
7	Mitsui Sumitomo Insurance Co.Ltd	JOINT VENTURE PARTNER	Branding Fee / Secondment charges	-	-	0	2
8	Mitsui Sumitomo Insurance Co.Ltd	JOINT VENTURE PARTNER	Management Expenses Recovered	106	415	84	256
9	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL		0	1	4	9
10	Key Management Personnel	KEY MANAGEMENT PERSONNEL	Managerial remuneration	248	1,002	118	744
11	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	Receivable/Payable (Net) – Management expenses and rent	30	30	2	2
12	Mitsui Sumitomo Insurance Co.Ltd	JOINT VENTURE PARTNER		5	5	5	5
13	Mitsui Sumitomo Insurance Co.Ltd	JOINT VENTURE PARTNER	Receivable/(Payabl e) (Net)- Due from other entities carrying on insurance business	(388)	(388)	(2,908)	(2,908)
14	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	Unallocated Premium	35	35	3	3
15	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	Gross Incurred Claims	25	75	21	21

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 31 December 2024								
SLNo.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments (Rs. in Lakhs)	Whether Payable / Receivable	Whether Secured? If so, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received	Balance under Provision for doubtful debts relating to the outstanding balance receivable (Rs. in Lakhs)	Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party (Rs. in Lakhs)
1	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARTNER	5	Receivable/Payable (Net) – Management expenses and rent	-	-	-	-
2	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	30	Receivable/Payable (Net) – Management	-	-	-	-
3	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	35	Unallocated Premium	-	-	-	-
4	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARTNER	(388)	Receivable/(Payable) (Net)- Due from other entities carrying on insurance business	-	-	-	-

FORM NL-23 - SOLVENCY MARGIN (FORM IRDAI-GI-TA)				
STATEMENT OF ADMISSIBLE ASSETS :				

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED - AS AT 31 DECEMBER 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)

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS	-	2,71,881	2,71,881
	Policyholders as per NL-12 A of BS	15,28,275	-	15,28,275
(A)	Total Investments as per BS	15,28,275	2,71,881	18,00,156
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation			-
(C)	Fixed assets as per BS	-	24,550	24,550
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	1,304	1,304
	Current Assets:			
(E)	Cash & Bank Balances as per BS	-	1,675	1,675
(F)	Advances and Other assets as per BS	1,03,970	63,822	1,67,792
(G)	Total Current Assets as per BS...(E)+(F)	1,03,970	65,497	1,69,467
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	7,354	11,307	18,660
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	30,718	5,465	36,183
(K)	Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)	16,32,245	3,61,928	19,94,173
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	38,072	18,076	56,147
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)	15,94,174	3,43,852	19,38,026
				(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	-	440	440
	(b) Electrical Fittings	-	412	412
	(c) Improvement to Premises	-	452	452
			
	Inadmissible current assets			
	(a) Advances to Employees	-	6	6
	(b) Contingent Liability (Tax paid under protest)	-	7,055	7,055
	(c) Deferred Tax	-	4,245	4,245
	(d) RS receivables	1,580	-	1,580
	(e) Reinsurance / Coinsurance receivables	4,428	-	4,428
	(f) Unclaimed amount of Policy holder deposit to be made	822	-	822
	(g) Others	523	-	523
		7,354	12,610	19,964

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

Refer Note on IBNR/ IBNER in NL-17

Version 1 Upload Date: 14.02.2025

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

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED - AS AT 31 DECEMBER

		(All amounts in Rupees of Lakhs)	
		Current Year	
Item No.	Reserve	Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	5,05,875	3,68,935
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	5,05,875	3,68,935
(d)	Outstanding Claim Reserve (other than IBNR reserve)	5,06,207	4,16,789
(e)	IBNR reserve	6,32,826	5,65,793
(f)	Total Reserves for Technical Liabilities...(c)+(d)+(e)	16,44,907	13,51,516

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

Refer Note on IBNR/ IBNER in NL-17

Version 1 Upload Date: 14.02.2025

FORM NL-25 - SOLVENCY MARGIN (TABLE IA)

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED - AS AT 31 DECEMBER 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 - 31-DEC-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	73,569	21,441	35,671	13,539	7,357	5,351	7,357	0.50	0.50
2	Marine Cargo	11,992	4,066	7,750	2,783	1,439	1,395	1,439	0.60	0.60
3	Marine - Other than Marine Cargo	2,058	10	116	0	206	18	206	0.50	0.50
4	Motor	5,38,680	4,38,046	3,62,318	2,97,851	87,609	89,355	89,355	0.75	0.75
5	Engineering	4,526	1,397	2,463	1,082	453	370	453	0.50	0.50
6	Aviation	-	-	-	-	-	-	-	0.50	0.50
7	Liability	2,505	1,605	452	290	376	102	376	0.75	0.75
8	Health	1,22,719	1,01,811	74,357	66,193	20,362	19,858	20,362	0.75	0.75
9	Miscellaneous	8,318	6,729	1,817	1,486	1,346	446	1,346	0.70	0.70
10	Crop	56,957	19,335	55,424	16,639	5,696	8,314	8,314	0.50	0.50
	Total	8,21,324	5,94,439	5,40,368	3,99,863	1,24,843	1,25,207	1,29,207		

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.
Refer Note on IBNR/ IBNER in NL-17

FORM NL-26 - SOLVENCY MARGIN (TABLE IB)

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED - AS AT 31 DECEMBER 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)	15,94,174
	Deduct:	-
(B)	Current Liabilities as per BS	9,82,581
(C)	Provisions as per BS	3,68,937
(D)	Other Liabilities	2,42,279
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	377
	Shareholder's FUNDS	
(F)	Available Assets	3,43,852
	Deduct:	
(G)	Other Liabilities	67,876
(H)	Excess in Shareholder's funds (F-G)	2,75,976
(I)	Total ASM (E+H)	2,76,353
(J)	Total RSM	1,29,207
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	2.139

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

Refer Note on IBNR/ IBNER in NL-17

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

Version 1 Upload Date: 14.02.2025

FORM NL-27- PRODUCTS INFORMATION**Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED - AS AT 31 DECEMBER 2024**

Products Information						
<i>List below the products and/or add-ons introduced for the period ended December 31, 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	Flexi Health	-	CHOHLIP24145V052425	Health	Retail	01-10-2024
2	Chola Healthline	-	CHOHLIP24153V052425	Health	Retail	01-10-2024
3	Arogya Sanjeevani Policy, Chola MS	-	CHOHLIP20035V021920	Health	Retail	09-12-2024
4	Chola Compulsory Personal Accident (Owner-Driver) under Motor Insurance Policies	-	RDAN123RP0086V02201819	Motor	Retail	01-10-2024
5	Chola Long Term Two Wheeler Package Policy for five years	-	IRDAN123RPMT0141V01202425	Motor	Retail	02-11-2024
6	Full Depreciation Waiver Cover	-	IRDAN123RPMT0141V01202425/A0142V01202324	Motor	Retail	17-12-2024
7	Consumables Plus	-	IRDAN123RPMT0141V01202425/A0143V01202324	Motor	Retail	17-12-2024
8	Hydrostatic Lock Cover	-	IRDAN123RPMT0141V01202425/A0144V01202324	Motor	Retail	17-12-2024
9	Return to Invoice Cover	-	IRDAN123RPMT0141V01202425/A0145V01202324	Motor	Retail	17-12-2024
10	Daily Cash Allowance Cover	-	IRDAN123RPMT0141V01202425/A0146V01202324	Motor	Retail	17-12-2024
11	Helmet Cover	-	IRDAN123RPMT0141V01202425/A0147V01202324	Motor	Retail	17-12-2024
12	Chola Value Added Services	-	IRDAN123RPMT0141V01202425/A0148V01202324	Motor	Retail	17-12-2024
13	Tyre Protect	-	IRDAN123RPMT0141V01202425/A0149V01202324	Motor	Retail	17-12-2024
14	Rim Protect	-	IRDAN123RPMT0141V01202425/A0150V01202324	Motor	Retail	17-12-2024

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)

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 -AS AT 31 DECEMBER 2024
Registration Number: 123
Statement of Investment Assets (General Insurer including an insurer carrying on business of re-insurance or health insurance)
(Business within India)
Periodicity of Submission: QuarterlyPART - A

Section I		Rs in Lakhs	
No	PARTICULARS	SCH ++	AMOUNT
1	Investments(Shareholders)*	8	2,71,879
	Investments(Policyholders)*	8A	15,28,275
2	Loans	9	-
3	Fixed Assets	10	24,550
4	Current Assets		
	a. Cash & Bank Balance	11	1,675
	b. Advances & Other Assets	12	1,67,792
5	Current Liabilities		
	a. Current Liabilities	13	12,88,325
	b. Provisions	14	3,74,170
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		-
Application of Funds as per Balance Sheet (A)			3,31,676

15.10%
84.90%

Less: Other Assets	SCH ++	Amount
1 Loans (if any)	9	-
2 Fixed Assets (if any)	10	24,550
3 Cash & Bank Balance (if any)	11	1,675
4 Advances & Other Assets (if any)	12	1,67,792
5 Current Liabilities	13	12,88,325
6 Provisions	14	3,74,170
7 Misc. Exp not Written Off	15	-
8 Debit Balance of P&L A/c		-
TOTAL (B)		(14,68,478)
'Investment Assets' As per FORM 3B *	(A-B)	18,00,154

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%		90,616	5,09,370	5,99,986		34.01%		5,99,986	5,96,386
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not less than 30%		1,31,174	7,37,351	8,68,525		49.24%		8,68,525	8,64,292
3	Investment subject to Exposure Norms										
	a. Housing / Infra & Loans to SG for Housing and FFE	Not less than 15%									
	1. Approved Investments			76,188	4,28,268	5,04,456	28.60%	21,043	5,25,499	5,21,076	
	2. Other Investments			-	-	0	0.00%	-	0	-	
	b. Approved Investments	Not exceeding 55%		56,957	3,20,167	3,77,125	21.38%	15,362	3,92,486	3,99,472	
	c. Other Investments			2,094	11,771	13,865	0.79%	(222)	13,644	13,644	
Investment Assets			100%	2,66,413	14,97,558	17,63,971	100%	36,183.20	18,00,154	17,98,484	

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

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 -AS AT 31 DECEMBER 2024
Registration Number: 123
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 Li
Registration Number: 123
Statement as on: 31st December 2024

PART - B

Statement of Accretion of Assets
(Business within India)
Periodicity of Submission : Quarterly

No	Category of Investments	COI	Opening	% to Opening	Net Accretion	% to Total	TOTAL	% to Total
			Balance		for the Date		(A+B)	
			(A)	Balance	(B)	Accrual		
1	Central Govt. Securities		6,28,719	36.6%	(28,733)	-63.8%	5,99,986	34.0%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) ab		9,03,960	52.6%	(35,436)	-78.7%	8,68,525	49.2%
3	Investment subject to Exposure Norms							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments		1,15,074	6.7%	13,678	30.4%	1,28,752	7.3%
	2. Other Investments		-	0.0%	-	0.0%	-	0.0%
	b. Infrastructure Investments							
	1. Approved Investments		3,20,716	18.7%	54,988	122.1%	3,75,704	21.3%
	2. Other Investments		0	0.0%	(0)	0.0%	-	0.0%
	c. Approved Investments		3,60,137	21.0%	16,988	37.7%	3,77,125	21.4%
	d. Other Investments (not exceeding 15%)		19,059	1.1%	(5,194)	-11.5%	13,865	0.8%
Total			17,18,946	100.0%	45,025	100.0%	17,63,971	100.0%

Note:
1. Total (A+B), fund wise should tally with figures shown in Form 3B (Part A)
Version 1 Upload Date: 14.02.2025

PERIODIC DISCLOSURES

FORM NL-29 Detail regarding debt securities

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED - AS AT 31 DECEMBER 2024

Registration No. 123

Date of Registration with the IRDA : July 15, 2002

(Rs in Lakhs)

	Market Value				Book Value			
	As at 31-12-2024	As % of total for this class	As at 31-12-2023	As % of total for this class	As at 31-12-2024	As % of total for this class	As at 31-12-2023	As % of total for this class
Break down by credit rating								
AAA rated	7,21,212	43.30%	4,22,903	28.44%	7,17,993	43.07%	4,27,802	28.26%
AA or better	71,014	4.26%	57,384	3.86%	71,426	4.28%	58,029	3.83%
Rated below AA & upto A	-	0.00%	-	0.00%	-	0.00%	0	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	8,64,292	51.89%	9,87,584	66.40%	8,68,525	52.10%	10,08,749	66.63%
Fixed Deposits	4,200	0.25%	2,002	0.13%	4,200	0.25%	2,002	0.13%
TREPs	4,998	0.30%	17,349	1.17%	4,999	0.30%	17,358	1.15%
	16,65,717		14,87,222		16,67,143		15,13,939	
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	1,60,759	9.65%	82,121	5.52%	1,62,412	9.74%	82,828	5.47%
More than 1 year and upto 3years	3,52,308	21.15%	2,73,415	18.38%	3,55,776	21.34%	2,80,530	18.53%
More than 3years and up to 7years	5,72,549	34.37%	6,89,506	46.36%	5,77,299	34.63%	7,07,296	46.72%
More than 7 years and up to 10 years	5,60,938	33.68%	4,11,501	27.67%	5,52,681	33.15%	4,12,692	27.26%
above 10 years	19,163	1.15%	30,680	2.06%	18,975	1.14%	30,594	2.02%
Any other (Please specify)								
	16,65,717		14,87,222		16,67,143		15,13,939	
Breakdown by type of the issuer								
a. Central Government	5,96,386	35.80%	6,20,608	41.73%	5,99,986	35.99%	6,35,525	41.98%
b. State Government	2,67,906	16.08%	3,66,975	24.68%	2,68,539	16.11%	3,73,224	24.65%
c. Corporate Securities	7,92,227	47.56%	4,80,287	32.29%	7,89,419	47.35%	4,85,830	32.09%
Any other (Please specify)								
Fixed Deposits	4,200	0.25%	2,002	0.13%	4,200	0.25%	2,002	0.13%
TREPs	4,998	0.30%	17,349	1.17%	4,999	0.30%	17,358	1.15%
	16,65,717		14,87,222		16,67,143		15,13,939	

Note

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

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 - 31st Dec 2024

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED - AS AT 31 DECEMBER 2024

Registration Number: 123

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		T0TAL	
		YTD (As on Dec 2024)	Prev. FY (As on Dec 2023)	YTD (As on Dec 2024)	Prev. FY (As on Dec 2023)	YTD (As on Dec 2024)	Prev. FY (As on Dec 2023)	YTD (As on Dec 2024)	Prev. FY (As on Dec 2023)	YTD (As on Dec 2024)	Prev. FY (As on Dec 2023)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	7,89,419.0	4,85,830.3	-	-	8,77,724.0	10,28,109.0	96,828.1	67,637.3	17,63,971.1	15,81,576.6
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)	7,89,419.0	4,85,830.3	-	-	8,77,724.0	10,28,109.0	96,828.1	67,637.3	17,63,971.1	15,81,576.6
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:

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

Version 1 Upload Date: 14.02.2025

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 - AS AT 31 DECEMBER 2024
Registration Number: 123
Statement as on: 31st Dec 2024
Statement of Investment and Income on Investment
Periodicity of Submission: Quarterly

Name of the Fund _____

Periodicity of Submission: Quarterly														Rs in Lakhs
No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment as on 31-12-2024 (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 31-12-2024 (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 31-12-2023 (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
A	CENTRAL GOVT. SECURITIES													
A01	Central Government Bonds	CGSB	6,20,073.00	10,290.85	6.58%	4.93%	6,45,491.12	31813.91	6.54%	4.89%	607160.78	29080.28	6.37%	4.77%
A02	Special Deposits	CSPD	-	-	-	-	-	-	-	-	-	-	-	-
A03	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-
A04	Treasury Bills	CTRB	163.01	1.76	6.41%	4.79%	54.54	1.76	6.41%	4.79%	2539.03	114.66	6.64%	4.97%
B	CENTRAL GOVT. SEC, STATE GOVT OR OTHER APPROVED SECURITIES													
B01	Central Government Guaranteed Loans / Bonds	CGSL	-	-	-	-	-	-	-	-	-	-	-	-
B02	State Government Bonds	SGGB	2,70,560.72	4,687.79	6.87%	5.14%	3,32,332.13	19185.49	7.66%	5.73%	356040.48	18791.30	7.04%	5.27%
B03	State Government Guaranteed Loans	SGGL	-	-	-	-	-	-	-	-	-	-	-	-
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA	-	-	-	-	-	-	-	-	430.68	18.98	5.87%	4.39%
B05	Guaranteed Equity	SGGE	-	-	-	-	-	-	-	-	-	-	-	-
C	(a) HOUSING & LOANS TO STATE GOVT FOR HOUSING / FFE													
C01	Loans to State Government for Housing	HLSH	-	-	-	-	-	-	-	-	-	-	-	-
C02	Loans to State Government for Fire Fighting Equipments	HLSF	-	-	-	-	-	-	-	-	-	-	-	-
C03	Term Loan - HUDCO / NHB / Institutions accredited by NHB	HTLH	-	-	-	-	-	-	-	-	-	-	-	-
C04	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	-	-	1,343.30	67.31	6.67%	4.99%	3690.64	189.57	6.84%	5.12%
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	1,18,614.07	2,202.41	7.39%	5.53%	1,04,795.60	5704.87	7.25%	5.42%	115179.07	5787.77	6.44%	4.82%
C10	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HTDA	-	-	-	-	-	-	-	-	-	-	-	-
	TAX FREE BONDS													
C11	Bonds / Debentures issued by HUDCO	HFHD	-	-	-	-	-	-	-	-	302.08	15.64	6.89%	6.89%
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	10.68	-	-	-	22.45	-	-	-	-	-	-	-

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 - AS AT 31 DECEMBER 2024

Registration Number: 123

Statement as on: 31st Dec 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 31-12-2024 (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 31-12-2024 (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 31-12-2023 (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
	(c) INFRASTRUCTURE INVESTMENTS													
C19	Infrastructure - Other Approved Securities	ISAS	-	-	-	-	-	-	-	-	-	-	-	-
C20	Infrastructure - PSU - Equity shares - Quoted	ITPE	14,118.87	2,682.19	19.00%	14.22%	14,269.50	5355.20	37.39%	27.98%	14458.20	4939.86	34.06%	25.49%
C21	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	1,187.95	-	-	-	1,285.09	272.27	21.11%	15.80%	1442.37	7.00	0.48%	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	5,674.60	108.68	7.62%	5.70%	3,883.12	226.43	7.76%	5.81%	2977.77	177.14	7.92%	5.92%
C26	Onshore Rupee Bonds issued by ADB and IFC (Infrastructure-approved)	IORB	-	-	-	-	-	-	-	-	-	-	-	-
C27	Long Term Bank Bonds ApprovedInvestment– Infrastructure	ILBI	85,542.90	1,761.00	8.19%	6.13%	73,373.11	4118.59	7.45%	5.58%	57499.23	2910.07	6.74%	5.04%
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	2,32,941.31	4,093.84	6.99%	5.23%	1,83,550.03	9563.29	6.93%	5.19%	162824.06	7468.59	6.11%	4.57%
C29	Infrastructure - PSU - CPs	IPCP	1,085.93	20.90	7.66%	5.73%	1,833.63	98.01	7.11%	5.32%	2542.85	132.88	6.95%	5.20%
C30	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	244.48	5.26	8.55%	6.40%	414.07	25.62	8.23%	6.16%	915.63	55.81	8.11%	6.07%
C31	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-	-	-	-	-	-	-	-	-	-
C32	Infrastructure - Term Loans (with Charge)	ILWC	-	-	-	-	-	-	-	-	-	-	-	-
	TAX FREE BONDS													
C33	Infrastructure - PSU - Debentures / Bonds	IPFD	3,743.70	56.92	6.05%	6.05%	3,753.72	171.74	6.09%	6.09%	3876.64	179.19	6.15%	6.15%
C34	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICFD	-	-	-	-	-	-	-	-	-	-	-	-
	(d) INFRASTRUCTURE - OTHER INVESTMENTS													
C35	Infrastructure - Equity (including unlisted)	IOEQ	-	-	-	-	-	-	-	-	-	-	-	-
C36	Infrastructure - Debentures / Bonds / CPs / loans	IODS	0.00	-	-	-	0.00	-	-	-	-	-	-	-
C37	Infrastructure - Securitised Assets	IOSA	-	-	-	-	-	-	-	-	-	-	-	-
C38	Infrastructure - Equity (Promoter Group)	IOPE	-	-	-	-	-	-	-	-	-	-	-	-
C39	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IOPD	-	-	-	-	-	-	-	-	-	-	-	-
C40	Onshore Rupee Bonds issued by ADB and IFC (Infrastructure-others)	IOOB	-	-	-	-	-	-	-	-	-	-	-	-
C41	Long Term Bank Bonds Other Investment– Infrastructure	IOLB	-	-	-	-	-	-	-	-	-	-	-	-
C42	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	IORD	-	-	-	-	-	-	-	-	-	-	-	-
C43	Reclassified Approved Investments - Equity (Point 6 under Note for Regulation 4 to 9)	IORE	-	-	-	-	-	-	-	-	-	-	-	-
C45	Infrastructure Investment below “A” or “EL1”	IOEL	-	-	-	-	-	-	-	-	-	-	-	-
C47	Debt Instruments of InvITs - Other Investments	IOIT	-	-	-	-	-	-	-	-	-	-	-	-
D	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
D01	PSU - Equity shares - Quoted	EAEQ	10,974.31	67.48	0.61%	0.46%	11,632.85	1906.57	16.32%	12.21%	6403.16	93.03	1.45%	1.08%
D02	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	41,920.42	420.79	1.00%	0.75%	37,847.17	2072.95	5.46%	4.08%	20909.97	1238.54	5.90%	4.42%
D03	Equity Shares - Companies incorporated outside India (invested prior to IRDA Regulations)	EFES	-	-	-	-	-	-	-	-	-	-	-	-
D04	Equity Shares - Promoter Group	EEPG	-	-	-	-	-	-	-	-	-	-	-	-
D05	Corporate Securities - Bonds - (Taxable)	EPBT	-	-	-	-	-	-	-	-	-	-	-	-
D06	Corporate Securities - Bonds - (Tax Free)	EPBF	-	-	-	-	-	-	-	-	-	-	-	-
D07	Corporate Securities - Preference Shares	EPNQ	-	-	-	-	-	-	-	-	-	-	-	-

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 - AS AT 31 DECEMBER 2024

Registration Number: 123

Statement as on: 31st Dec 2024

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Name of the Fund _____

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 - AS AT 31 DECEMBER 2024
Registration Number: 123
Statement as on: 31st Dec 2024
Statement of Investment and Income on Investment
Periodicity of Submission: Quarterly

Name of the Fund _____

Periodicity of Submission: Quarterly													Rs in Lakhs	
No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment as on 31-12-2024 (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 31-12-2024 (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 31-12-2023 (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
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			17,47,878.61	33,272.62	6.93%	5.19%	17,02,495.49	98,131.85	7.42%	5.56%	15,30,193.23	81,192.49	6.93%	5.19%

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

Classification: **Internal**

FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS

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

PART - A

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED - AS AT 31 DECEMBER 2024

Registration Number: 123

Statement as on: 31st Dec 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

Classification: Internal

FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED - AS AT 31 DECEMBER 2024

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

(Amount in Rs. Lakhs)

S.No.	Reinsurance/Retrocession Placements	No. of reinsurers	Premium ceded to reinsurers (Upto the Quarter)			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
	Outside India					
1	No. of Reinsurers with rating of AAA and above					0.00%
2	No. of Reinsurers with rating AA but less than AAA	49	2,135	22	157	1.30%
3	No. of Reinsurers with rating A but less than AA	33	21,991	3,085	11,441	20.53%
4	No. of Reinsurers with rating BBB but less than A	1	0.73			0.00%
5	No. of Reinsurers with rating less than BBB					0.00%
	Total (A)	83	24,127	3,107	11,598	
	With In India					
1	Indian Insurance Companies	17			2,746	1.54%
2	FRBs	7	73,529	2,179	1,238	43.27%
3	GIC Re	1	56,743	2,230	347	33.36%
4	Other (to be Specified)					0.00%
	Total (B)	25	1,30,272	4,409	4,330	
	Grand Total (C)= (A)+(B)	108	1,54,399	7,516	15,928	100.00%

Note:-

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

(b) Figures are to be provided upto the quarter

Version 1 Upload Date: 14.02.2025

Classification: Confidential

Classification: Public

FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS
Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED - AS AT 31 DECEMBER 2024

GROSS DIRECT PREMIUM UNDERWRITTEN

Miscellaneous																							
Sl.No.	State / Union Territory	Fire		Marine Hull		Marine Cargo		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health	
		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	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
STATES ^c																							
1	Andhra Pradesh	257	981	-	-	9	20	9	20	2,462	6,607	5,764	16,477	8,226	23,084	59	224	167	407	-	-	226	632
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3	Assam	137	427	-	-	3	9	3	9	1,574	4,238	1,940	5,332	3,514	9,570	38	129	2	8	-	-	40	137
4	Bihar	227	660	-	-	6	8	6	8	1,404	4,025	2,418	7,166	3,822	11,192	19	62	0	2	-	-	20	65
5	Chhattisgarh	157	542	-	-	11	27	11	27	1,767	4,681	1,933	5,071	3,700	9,752	29	105	3	9	-	-	33	114
6	Goa	26	101	-	-	-	2	-	2	278	715	163	379	441	1,094	10	28	0	4	-	-	10	32
7	Gujarat	921	3,771	-	-	337	1,231	337	1,231	4,695	12,373	5,328	14,396	10,022	26,769	1,585	6,172	20	894	-	-	1,605	7,067
8	Haryana	412	3,545	552	1,565	335	2,729	886	4,294	36	92	19	40	55	132	1,177	1,876	17	38	1	1	1,195	1,915
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Jharkhand	63	168	-	-	1	1	1	1	1,212	2,962	1,515	4,190	2,727	7,152	9	32	1	2	-	-	10	34
11	Karnataka	669	4,410	-	-	244	1,446	244	1,446	5,308	13,226	6,964	17,343	12,272	30,569	723	4,453	21	89	1	8	745	4,550
12	Kerala	159	588	-	-	0	1	0	1	1,162	3,373	1,591	4,443	2,754	7,815	267	809	20	114	0	0	287	924
13	Madhya Pradesh	300	972	-	-	10	41	10	41	930	2,613	1,932	4,894	2,863	7,507	95	345	5	36	-	-	100	381
14	Maharashtra	1,755	10,059	-	2	600	1,573	600	1,575	12,689	31,015	13,632	32,432	26,321	63,447	2,230	13,249	264	1,315	1	7	2,495	14,571
15	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	136	356	-	-	3	6	3	6	1,792	4,279	3,003	7,614	4,795	11,893	30	83	1	2	-	-	30	86
20	Punjab	3	20	-	-	0	1	0	1	1,704	3,907	608	1,499	2,312	5,406	12	43	0	0	-	-	12	44
21	Rajasthan	412	1,496	-	-	19	126	19	126	3,402	9,306	3,243	8,423	6,645	17,728	257	1,808	198	698	-	-	454	2,506
22	Sikkim	-	-	-	-	-	-	-	-	-	0	0	1	0	1	-	0	-	-	-	-	-	0
23	Tamil Nadu	1,295	11,657	-	-	162	1,421	162	1,421	6,932	19,779	14,726	40,410	21,658	60,189	10,215	31,082	3,506	18,474	24	82	13,745	49,639
24	Telangana	426	1,732	-	-	13	69	13	69	4,318	10,711	7,930	21,262	12,247	31,973	350	1,342	21	64	-	1	371	1,407
25	Tripura	14	52	-	-	1	5	1	5	57	162	162	476	219	638	3	9	0	1	-	-	3	10
26	Uttarakhand	11	40	-	-	-	0	-	0	274	631	178	460	452	1,091	46	111	0	0	-	-	47	111
27	Uttar Pradesh	903	2,808	-	-	15	139	15	139	5,541	12,094	5,361	13,001	10,901	25,096	425	798	25	74	0	0	450	873
28	West Bengal	376	1,415	-	-	28	71	28	71	1,855	4,954	2,980	8,676	4,835	13,630	307	974	13	46	0	0	320	1,020
TOTAL (A)		8,659	45,800	552	1,567	1,797	8,926	2,348	10,493	59,392	1,51,741	81,391	2,13,985	1,40,783	3,65,727	17,887	63,738	4,284	22,280	27	99	22,198	86,117
UNION TERRITORIES ^c																							
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	553	1,834	-	-	21	65	21	65	1,722	4,063	1,534	4,202	3,256	8,265	206	665	9	66	-	-	215	731
3	Dadra and Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Govt. of NCT of Delhi	589	3,173	-	-	98	496	98	496	4,768	11,210	3,554	8,894	8,322	20,104	1,454	8,159	35	302	0	1	1,489	8,462
6	Jammu & Kashmir	-	-	-	-	-	-	-	-	24	39	5	8	29	47	-	-	-	-	-	-	-	-
7	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Puducherry	16	50	-	-	-	0	-	0	100	285	117	358	216	643	3	9	2	6	-	-	5	15
TOTAL (B)		1,158	5,058	-	-	119	561	119	561	6,613	15,596	5,210	13,463	11,824	29,059	1,663	8,833	46	374	0	1	1,709	9,208
Outside India																							
TOTAL (C)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Grand Total (A)+(B)+(C)		9,816	50,857	552	1,567	1,916	9,487	2,467	11,054	66,005	1,67,337	86,602	2,27,448	1,52,607	3,94,786	19,550	72,571	4,330	22,654	27	99	23,907	95,324

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

FORM NI

GROSS D														(Amount in Rs. Lakhs)			
Sl.No.	Workmen's Compensation/ Employer's liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments ^(b)		Total Miscellaneous		Total		
	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	Upto the quarter	For the Quarter	Upto the quarter	
1	10	28	2	5	17	31	-	-	-	-	74	194	8,555	23,973	8,821	24,974	
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3	2	2	0	1	10	29	-	-	-	-	35	133	3,601	9,872	3,741	10,309	
4	0	5	0	0	5	12	-	-	-	-	41	171	3,888	11,444	4,122	12,112	
5	2	4	1	8	13	37	-	-	-	-	25	85	3,773	10,000	3,942	10,570	
6	0	1	0	4	-	7	-	-	-	-	3	11	455	1,149	481	1,252	
7	6	39	13	24	69	234	-	-	-	-	125	568	11,840	34,701	13,098	39,702	
8	3	23	15	240	40	379	-	-	-	-	1	8	1,310	2,697	2,608	10,537	
9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10	0	2	0	0	4	12	-	-	-	-	16	51	2,757	7,252	2,821	7,421	
11	7	40	22	184	40	162	-	-	-	-	48	168	13,134	35,674	14,047	41,529	
12	0	6	1	2	3	7	-	-	-	-	13	39	3,057	8,792	3,216	9,381	
13	8	20	4	5	11	29	-	-	-	-	87	292	3,072	8,234	3,381	9,246	
14	43	153	83	147	186	504	-	-	8,443	46,790	359	1,096	37,931	1,26,708	40,286	1,38,341	
15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
16	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
19	0	6	-	0	14	36	-	-	-	-	46	146	4,886	12,167	5,024	12,530	
20	-	0	-	-	1	2	-	-	-	-	0	1	2,326	5,452	2,329	5,473	
21	3	11	4	4	8	26	-	-	-	-	80	279	7,193	20,556	7,624	22,177	
22	-	-	-	-	-	-	-	-	-	-	-	-	0	1	0	1	
23	24	256	25	461	391	739	-	-	-	-	29	247	35,872	1,11,531	37,330	1,24,609	
24	15	50	5	10	145	477	-	-	-	-	23	74	12,805	33,992	13,244	35,794	
25	-	-	-	0	2	12	-	-	-	-	4	12	229	672	244	729	
26	-	-	-	-	-	0	-	-	-	-	3	9	501	1,212	513	1,252	
27	0	2	0	0	5	31	-	-	-	-	323	1,219	11,680	27,221	12,598	30,168	
28	3	10	14	15	47	118	-	-	-	-	70	247	5,288	15,040	5,692	16,526	
	127	660	188	1,111	1,011	2,884	-	-	8,443	46,790	1,403	5,051	1,74,154	5,08,339	1,85,161	5,64,632	
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2	7	14	4	15	15	61	-	-	-	-	82	288	3,578	9,375	4,153	11,274	
3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
5	18	53	30	66	130	304	-	-	-	-	52	176	10,041	29,165	10,727	32,834	
6	-	-	-	-	-	-	-	-	-	-	-	-	29	47	29	47	
7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
9	-	-	-	-	0	1	-	-	-	-	8	20	229	679	244	730	
	25	68	34	81	144	366	-	-	-	-	142	484	13,877	39,265	15,154	44,884	
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	152	727	222	1,192	1,155	3,250	-	-	8,443	46,790	1,545	5,535	1,88,031	5,47,605	2,00,314	6,09,516	

Classification: **Public**

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

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED - AS AT 31 DECEMBER 2024

Sl.No.	Line of Business	For the Quarter		For the corresponding quarter of the previous year		upto the quarter		(Amount in Rs. Lakhs) Up to the corresponding quarter of the previous year	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	9816	325087	15464	370668	50857	1009150	54842	1014967
2	Marine Cargo	1916	2883	2087	2634	9487	8976	8876	8357
3	Marine Other than Cargo	552	0	455	0	1567	10	1237	10
4	Motor TP	86602	2778423	76352	2746953	227448	7143775	207478	7082425
5	Motor OD	66005	187000	49701	144060	167338	489975	144981	464730
6	Health	19550	243976	17480	209507	72571	687296	56367	625408
7	Personal Accident	4330	16030	8577	63,538	22654	49045	26704	2,13,911
8	Travel								
9	Workmen's Compensation/ Employer's liability	152	1465	316	1134	727	4513	744	3934
10	Public/ Product Liability	222	566	275	565	1192	1964	916	1635
11	Engineering	1155	2291	1007	1627	3250	5834	2988	4643
12	Aviation								
13	Crop Insurance	8443	206	11581		46790	520	40559	
14	Other segments **	1573	106393	2216	161970	5635	397626	6848	487282
15	Miscellaneous								

Notes:

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

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FORM NL-36- BUSINESS -CHANNELS WISE

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED - AS AT 31 DECEMBER 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	20034	3726	60546	13037	14035	3229	37092	8624
2	Corporate Agents-Banks	456875	21307	1404232	68389	556862	26836	1649888	80368
3	Corporate Agents -Others	1476499	56225	4095896	182413	1668364	65221	4547420	184666
4	Brokers	1467286	91922	3618033	249709	1247288	65584	3161580	199831
5	Micro Agents	0	0	0	0	0	0	0	0
6	Direct Business								
	-Officers/Employees								
	-Online (Through Company Website)								
	-Others	33657	18542	110378	76399	53952	19902	149052	69811
7	Common Service Centres(CSC)	65787	1269	196857	3225	43397	768	130873	2209
8	Insurance Marketing Firm					0	0	0	0
9	Point of sales person (Direct)	34801	5700	81143	12902	31217	2962	54615	5082
10	MISP (Direct)	109381	1623	231599	3443	87541	1011	176782	1950
11	Web Aggregators								
12	Referral Arrangements								
13	Other (to be sepcified)								
	(i) _____								
	(ii) _____								
	Total (A)	3664320	200314	9798684	609516	3702656	185512	9907302	552540
14	Business outside India (B)								
	Grand Total (A+B)	3664320	200314	9798684	609516	3702656	185512	9907302	552540

Note:

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

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

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

FORM NL-37-CLAIMS DATA

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED - AS AT 31 DECEMBER 2024

Upto the quarter ending Dec'2024

No. of claims only																			Total
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 **	
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	88848
2	Claims reported during the period	6342	9630	0	9630	311884	17644	329528	113530	2455	20	116005	139	37	1265	0	492	1736	466359
	(a) Booked During the period	6342	9630	0	9630	311884	17644	329528	113530	2455	20	116005	139	37	1265	0	492	1736	466359
	(b) Reopened during the Period	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
3	Claims Settled during the period	4273	8040	0	8040	266482	9934	276416	91485	1438	25	92948	32	10	985	0	289	1428	384925
	(a) paid during the period	4273	8040	0	8040	266482	9934	276416	91485	1438	25	92948	32	10	985	0	289	1428	384925
	(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
4	Claims Repudiated during the period	1580	1008	0	1008	31501	2569	34070	18410	1018	2	19430	76	16	150	0	246	264	57437
	Repudiation	952	261	0	261	10163	0	10163	18410	709	0	19119	59	2	75	0	0	128	30890
	Closure	628	747	0	747	21338	2569	23907	0	309	2	311	17	14	75	0	246	136	26547
	Other Adjustment (to be specified)																		
	(i) _____	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	47	4	0	4	1498	10	1508	791	5	1	791	3	1	3	0	5	38	2409
6	Claims O/S at End of the period	1130	956	0	956	32032	54040	86072	22887	386	11	23284	110	34	236	0	360	505	112845
	Less than 3months	461	647	0	647	27485	5513	32998	8875	195	1	9071	43	8	115	0	35	301	43771
	3 months to 6 months	303	130	0	130	3417	5059	8476	372	12	1	385	29	5	53	0	0	105	42
	6months to 1 year	202	80	0	80	777	8566	9343	343	16	7	366	22	10	38	0	2	61	17
	1year and above	164	99	0	99	353	34902	35255	13297	163	2	13462	16	11	30	0	323	38	49405

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

Upto the quarter ending Dec'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	19472	6905	0	6905	124054	174660	298714	62105	10483	16	72604	374	184	1913	0	36746	796	1004	438712
	(a) Booked During the period	18672	6845	0	6845	120162	167839	288001	60895	8880	16	69791	315	184	1866	0	36746	775	953	424147
	(b) Reopened during the Period	800	60	0	60	3892	6821	10713	1210	1603	0	2813	59	0	47	0	0	21	51	14565
	(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) _____	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	Claims Settled during the period	16833	5586	0	5586	101158	105266	206424	46896	5433	67	52397	173	9	1490	0	31962	636	611	316122
	(a) paid during the period	16833	5586	0	5586	101158	105266	206424	46896	5433	67	52397	173	9	1490	0	31962	636	611	316122
	(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) _____	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	4840	931	0	931	14452	14295	28747	11777	4172	0	15949	171	115	172	0	42085	123	239	93372
	Repudiation	2271	346	0	346	6133	0	6133	11777	3161	0	14938	121	2	43	0	0	65	166	24086
	Closure	2569	585	0	585	8319	14295	22614	0	1011	0	1011	50	113	129	0	42085	58	74	69287
	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) _____	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	16	0	-	0	210	3	213	108	6	0	108	0	0	1	-	0	18	1	363
6	Claims O/S at End of the period	63442	5311	0	5311	23872	386766	410637	10143	2573	133	12848	488	843	2149	0	8248	316	614	504897
	Less than 3months	13169	2259	0	2259	13905	36565	50470	8191	1030	0	9221	87	23	508	0	8	135	372	76251
	3 months to 6 months	6072	762	0	762	4374	34453	38827	346	151	0	497	54	28	595	0	0	45	135	47015
	6months to 1 year	13079	386	0	386	1407	57508	58915	250	439	99	788	74	163	380	0	724	31	74	74614
	1year and above	31123	1904	0	1904	4186	258239	262426	1355	953	33	2342	272	629	665	0	7516	106	34	307017

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

FORM NL-39- AGEING OF CLAIMS

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED - AS AT 31 DECEMBER 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	479	2250	118	49	20	3	0	969	665	874	3861	2939	21	150	2919	9479
2	Marine Cargo	2174	507	177	28	12	1	0	671	556	506	118	145	4	25	2899	2025
3	Marine Other than Cargo	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Motor OD	71286	18380	4199	368	78	5	0	17538	10975	5752	1178	391	97	201	94316	36131
5	Motor TP	38	290	634	921	1429	334	236	268	1699	4187	6596	14975	6228	5956	3882	39908
6	Health	34035	862	38	13	0	0	410	17329	446	83	25	28	4	40	35358	17955
7	Personal Accident	495	14	2	0	0	0	1	2023	22	6	0	39	14	2	512	2106
8	Travel	10	3	0	0	0	0	0	25	8	0	0	0	0	0	13	34
9	Workmen's Compensation/ Employer's liability	3	0	2	1	1	0	0	11	1	4	30	9	0	0	7	55
10	Public/ Product Liability	3	0	0	5	1	1	0	3	0	0	4	0	1	0	10	9
11	Engineering	380	68	53	14	3	0	0	126	56	97	62	32	0	0	518	372
12	Aviation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	Crop Insurance	0	51	119	0	0	0	0	167	3514	5092	0	0	0	0	170	8773
14	Other segments ^(a)	117	242	95	34	6	3	2	52	106	41	14	3	3	2	499	221
15	Miscellaneous	90	44	17	3	3	0	0	24	25	10	18	30	0	0	157	107

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

FORM NL-39- AGEING OF CLAIMS

Upto the Quarter ending on Dec'2024

(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	1208	2600	251	127	74	12	1	1905	1821	2669	5638	4406	159	235	4273	16833
2	Marine Cargo	6383	1293	282	65	16	1	0	1677	1206	975	1241	453	6	27	8040	5586
3	Marine Other than Cargo	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Motor OD	203919	51041	9999	1255	256	7	5	47194	30726	16544	4242	1435	364	653	266482	101158
5	Motor TP	72	721	1534	2185	3676	994	752	425	4727	10078	15690	40057	17233	17056	9934	105266
6	Health	88809	2173	68	22	3	0	410	45338	1244	115	44	81	34	40	91485	46896
7	Personal Accident	1385	42	4	5	0	1	1	5168	167	13	4	44	32	4	1438	5433
8	Travel	19	5	1	0	0	0	0	28	34	5	0	0	0	0	25	67
9	Workmen's Compensation/ Employer's liability	5	3	11	11	2	0	0	12	5	28	84	40	0	4	32	173
10	Public/ Product Liability	3	0	0	5	1	1	0	3	1	0	4	0	1	0	10	9
11	Engineering	694	167	93	23	8	0	0	301	138	255	606	190	0	0	985	1490
12	Aviation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	Crop Insurance	1	146	142	0	0	0	0	21089	4676	6197	0	0	0	0	289	31962
14	Other segments ^(a)	384	664	266	81	28	3	2	171	294	115	30	12	9	5	1428	636
15	Miscellaneous	270	152	61	15	6	0	0	66	215	27	61	243	0	0	504	611

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

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FORM NL-41 OFFICES INFORMATION

**Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED - AS AT 31 DECEMBER
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		3
	(b) Executive Director		2 (including MD)
	(c) Non-executive Director		3 (excluding ID)
	(d) Women Director		1 (ID)
	(e) Whole time director		2 (MD and WTD)
11	<u>No. of Employees</u>		
	(a) On-roll:		1731
	(b) Off-roll:		7
	(c) Total		1738

12	<u>No. of Insurance Agents and Intermediaries</u>	
	(a) Individual Agents,	9606
	(b) Corporate Agents-Banks	19
	(c) Corporate Agents-Others	36
	(d) Insurance Brokers	720
	(e) Web Aggregators	1
	(f) Insurance Marketing Firm	6
	(g) Motor Insurance Service Providers (DIRECT)	317
	(h) Point of Sales persons (DIRECT)	26614
	(i) Other as allowed by IRDAI (To be specified)	0

Employees and Insurance Agents and Intermediaries -Movement

	Particulars	Employees	Insurance Agents and Intermediaries
	Number at the beginning of the quarter	1667	35912
	Recruitments during the quarter	175	1476
	Attrition during the quarter	111	69
	Number at the end of the quarter	1731	37319

* which is inclusive of Semi-urban branches

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Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED - AS AT 31 DECEMBER 2024

Board of Directors and Key Management Persons				
Sl. No.	Name of person	Designation	Role /Category	Details of change in the period, if any
1	Mr. M M Murugappan	Chairman	Director	NA
2	Mr. Margam Rama Prasad	Independent Director	Director	NA
3	Ms. K Ramadevi	Independent Director	Director	NA
4	Mr. Sujay Banarji	Independent Director	Director	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	NA
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. Chandar Ramamurthy	Head - Reinsurance	Key Management Person	NA
19	Mr. Punit Agarwal	Head - Internal Audit & FCU	Key Management Person	NA

Notes:-

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

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

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FORM NL-44-MOTOR TP OBLIGATIONS (QUARTERLY RETURNS)

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED
Registration No. 123 and Date of Registration with the IRDAI: 15.07.2002

Rural, Social Sector and Motor Third Party Obligations

[Refer Regulation 8 of IRDAI (Rural, Social Sector and Motor Third Party Obligations) Regulations, 2024]

MTP Obligations – GCV, PCV & Tractor						
Motor Third Party Insurance				Obligatory percentage increase in number of Vehicles* (B)		
Market Share the last financial year (A)				7.50%		
5.3%						
Class of Vehicles	Total no. of Vehicle Insured in previous FY (C)	Obligation for FY-in terms of No. of Vehicles (D)= (1+(B))*(C)	Number of Renewals during FY (E)#	Number of Insured Vehicles, which were uninsured (F)	Total Number of Vehicles Insured (Excl. New) (G)=(E)+(F)	Shortfall (%) (H)= [(D)-(G)]/(D)
Goods Carrying Vehicles	75,574	81,242	-	1,03,972	1,03,972	-N/A-
Passenger Carrying Vehicles	7,227	7,769	-	8,493	8,493	-N/A-
Tractors	59,903	64,396	-	64,799	64,799	-N/A-
Total	1,42,704	1,53,407	-	1,77,264	1,77,264	-N/A-

FORM NL-45-GREIVANCE DISPOSAL

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED - AS AT 31 DECEMBER 2024

GRIEVANCE DISPOSAL								
Sl No.	Particulars	Opening Balance *	Additions during the quarter (net of duplicate complaints)	Complaints Resolved			Complaints Pending at the end of the quarter	Total Complaints registered up to the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Proposal	0	2	1	1	0	0	5
b)	Claim	6	615	324	133	163	1	1412
c)	Policy	59	273	237	70	23	2	890
d)	Premium	1	9	2	5	2	1	24
e)	Refund	2	22	12	6	6	0	85
f)	Coverage	0	5	0	1	4	0	15
g)	Covernote	0	0	0	0	0	0	1
h)	Product	0	7	1	5	1	0	18
i)	Others	1	20	3	9	8	1	91
	Total	69	953	580	230	207	5	2541
2	Total No. of policies during previous year:	1,21,18,165	Data includes crop LOB					
3	Total No. of claims during previous year:	4,66,890						
4	Total No. of policies during current year:	1,33,70,791						
5	Total No. of claims during current year:	12,28,349						
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	0.67						
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	11.50						
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	5	100.00%	0	0	5	100.00%	
b)	15 - 30 days	0	0	0	0	0	0	
c)	30 - 90 days	0	0	0	0	0	0	
d)	90 days & Beyond	0	0	0	0	0	0	
	Total Number of Complaints	0	0	0	0	0	0	

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

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED - AS AT 31 DECEMBER 2024

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