

S.No.	Form No	Description	Applicability		
			General & Health Insurers	Indian Reinsurer	Branches of Foreign Reinsurer in India
1	NL-1-B-RA	<u>Revenue Account</u>	YES	YES	YES
2	NL-2-B-PL	<u>Profit and Loss Account</u>	YES	YES	YES
3	NL-3-B-BS	<u>Balance Sheet</u>	YES	YES	NO
	NL-3A-B-BS	<u>Balance Sheet</u>	NO	NO	YES
4	NL-4-PREMIUM SCHEDULE	<u>Premium</u>	YES	YES	YES
5	NL-5-CLAIMS SCHEDULE	<u>Claims Incurred</u>	YES	YES	YES
6	NL-6-COMMISSION SCHEDULE	<u>Commission</u>	YES	YES	YES
7	NL-7-OPERATING EXPENSES SCHEDULE	<u>Operating Expenses</u>	YES	YES	YES
8	NL-8-SHARE CAPITAL SCHEDULE	<u>Share Capital</u>	YES	YES	NO
9	NL-9-PATTERN OF SHAREHOLDING SCHEDULE	<u>Pattern of Shareholding</u>	YES	YES	NO
	NL-9A-SHAREHOLDING PATTERN SCHEDULE	<u>Pattern of Shareholding-Annexure A</u>	YES	YES	NO
10	NL-10-RESERVE AND SURPLUS SCHEDULE	<u>Reserves and Surplus</u>	YES	YES	YES
	NL-10A-HEAD OFFICE ACCOUNT SCHEDULE	<u>Head Office Account (FRBs)</u>	NO	NO	YES
11	NL-11-BORROWING SCHEDULE	<u>Borrowings</u>	YES	YES	YES
12	NL-12- INVESTMENT SCHEDULE (SHAREHOLDERS)	<u>Investment</u>	YES	YES	YES
	NL-12A-INVESTMENT SCHEDULE (POLICYHOLDERS)				
	AGGREGATE VALUE OF INVESTMENTS OTHER THAN EQUITY SHARES AND MUTUAL FUND		YES	YES	YES
13	NL-13-LOANS SCHEDULE	<u>Loans</u>	YES	YES	YES
14	NL-14-FIXED ASSETS SCHEDULE	<u>Fixed Assets</u>	YES	YES	YES
15	NL-15-CASH AND BANK BALANCE SCHEDULE	<u>Cash and Bank Balance</u>	YES	YES	YES
16	NL-16-ADVANCES AND OTHER ASSETS SCHEDULE	<u>Advances & 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
33	NL-33-REINSURANCE/RETROCESSION RISK CONCENTRATION	<u>Reinsurance Risk Concentration</u>	YES	YES	YES
34	NL-34-GEOGRAPHICAL DISTN OF BSNS	<u>Geographical Distribution of Business</u>	YES	NO	NO
35	NL-35-BSNS RETURNS ACROSS LOB	<u>Quarterly Business Returns for different line of business (Premium amount and number of policies)</u>	YES	NO	NO
36	NL-36-CHANNEL WISE PREMIUM	<u>Business channels</u>	YES	NO	NO

S.No.	Form No	Description	Applicability		
			General & Health Insurers	Indian Reinsurer	Branches of Foreign Reinsurer in India
37	NL-37-CLAIMS DATA	<u>Claims Data</u>	YES	NO	NO
38	NL-38-DEVELOPMENT OF LOSSES (ANNUAL SUBMISSION)	<u>Movement of Claims</u>	YES	NO	NO
39	NL-39-AGEING OF CLAIMS	<u>Ageing of Claims</u>	YES	NO	NO
40	NL-40-UNDERWRITING PERFORMANCE	<u>Segmental Underwriting Performance</u>	YES	YES	YES
41	NL-41-OFFICE INFORMATION	<u>Office Information</u>	YES	YES	YES
42	NL-42-KEY MANAGEMENT PERSONS	<u>Board of Directors & 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

(Amount in Rs. Lakhs)																		
	Particulars	Schedule Ref. Form No.	Fire				Marine				Miscellaneous □				Total			
			For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the corresponding quarter of the previous year Mar'22	Up to the corresponding Quarter of the previous year Mar'22	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the corresponding quarter of the previous year Mar'22	Up to the corresponding Quarter of the previous year Mar'22	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the corresponding quarter of the previous year Mar'22	Up to the corresponding Quarter of the previous year Mar'22	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the corresponding quarter of the previous year Mar'22	Up to the corresponding Quarter of the previous year Mar'22
1	Premiums earned (Net)	NL-4	4,720	17,563	3,727	14,856	1,187	4,304	880	3,463	1,02,331	3,80,055	82,455	3,25,389	1,08,238	4,01,922	87,062	3,43,709
2	Profit/ Loss on sale/redemption of Investments		(2)	54	10	205	(1)	7	(2)	25	151	1,722	409	6,317	148	1,783	416	6,546
3	Interest, Dividend & Rent – Gross <small>Note 1</small>		386	2,297	478	1,948	34	276	32	239	20,331.48	72,626	15,537.41	60,139	20,751	75,200	16,047	62,325
4	Other (a) Other Income (to be specified) (i) Administrative Charges (ii) Investment income from pool		0	2	1	2	0	0	0	1	10	46	14	52	10	48	14	54
			262	940	237	712	-	-	-	-	66	228	36.54	156	328	1,168	274	868
	(b) Contribution from the Shareholders' Account (i) Towards Excess Expenses of Management		-	-	(670)	-	-	-	-	-	11,494	40,308	10,647.12	32,980	11,494	40,308	9,978	32,980
	TOTAL (A)		5,366	20,856	3,784	17,722	1,221	4,587	911	3,727	1,34,384	4,94,985	1,09,099	4,25,033	1,40,969	5,20,429	1,13,792	4,46,482
6	Claims Incurred (Net)	NL-5	1,057	6,935	(63)	4,974	280	2,705	264	2,143	75,312	2,76,669	58,183	2,34,484	76,649	2,86,309	58,385	2,41,601
7	Commission	NL-6	(5,472)	(7,735)	(2,516)	(4,807)	(164)	(443)	(84)	(167)	7,130	20,407	6,352	17,182	1,494	12,230	3,752	12,209
8	Operating Expenses related to Insurance Business	NL-7	705	6,602	1,114	6,588	234	1,146	255	982	41,697	1,55,699	35,363	1,25,622	42,637	1,63,447	36,731	1,33,192
9	Premium Deficiency																	
	TOTAL (B)		(3,710)	5,802	(1,465)	6,756	350	3,408	435	2,957	1,24,139	4,52,776	99,898	3,77,288	1,20,780	4,61,986	98,868	3,87,002
10	Operating Profit/(Loss) C= (A - B)		9,076	15,054	5,249	10,966	869	1,180	476	770	10,244	42,209	9,201	47,744	20,190	58,443	14,923	59,480
11	APPROPRIATIONS																	
	Transfer to Shareholders' Account		9,076	15,054	5,249	10,966	869	1,180	476	770	10,244	42,209	9,201	47,744	20,190	58,443	14,923	59,480
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL (C)		9,076	15,054	5,249	10,966	869	1,180	476	770	10,244	42,209	9,201	47,744	20,190	58,443	14,923	59,480

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

Note - 1 @

Pertaining to Policyholder's funds	Fire				Marine				Miscellaneous □				Total			
	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the corresponding quarter of the previous year Mar'22	Up to the corresponding Quarter of the previous year Mar'22	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the corresponding quarter of the previous year Mar'22	Up to the corresponding Quarter of the previous year Mar'22	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the corresponding quarter of the previous year Mar'22	Up to the corresponding Quarter of the previous year Mar'22	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the corresponding quarter of the previous year Mar'22	Up to the corresponding Quarter of the previous year Mar'22
Interest, Dividend & Rent	426	2,592	534	2,318	37	312	34	284	22,689	81,952	17,447	71,585	23,153	84,856	18,015	74,187
Add/Less:-													-	-	-	-
Investment Expenses	(19)	(125)	(8)	(170)	(2)	(15)	2	(21)	(1,040)	(3,952)	(342)	(5,249)	(1,060)	(4,092)	(349)	(5,439)
Amortisation of Premium/ Discount on Investments	(22)	(170)	(48)	(201)	(2)	(20)	(3)	(25)	(1,318)	(5,374)	(1,566)	(6,197)	(1,341)	(5,565)	(1,617)	(6,422)
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*	386	2,297	478	1,948	34	276	32	239	20,331	72,626	15,539	60,139	20,751	75,200	16,049	62,325

* Term gross implies inclusive of TDS

Version 1 Upload Date: 26.05.2023

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 MARCH 31, 2022

(Amount in Rs. Lakhs)

	Particulars	Schedule Ref. Form No.	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the corresponding quarter of the previous year Mar'22	Up to the corresponding Quarter of the previous year Mar'22
1	OPERATING PROFIT/(LOSS)	NL-1				
	(a) Fire Insurance		9,076	15,054	5,249	10,966
	(b) Marine Insurance		869	1,180	476	770
	(c) Miscellaneous Insurance		10,244	42,209	9,201	47,744
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent - Gross		2,465	10,326	2,586	9,232
	(b) Profit on sale of investments		9	245	89	970
	(c) (Loss on sale/ redemption of investments)		-	-	-	-
	(d) Amortization of Premium / Discount on Investments		-	-	-	-
3	OTHER INCOME (Interest on IT Refund)		160	851	-	-
	TOTAL (A)		22,824	69,865	17,601	69,683
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	(381)	24	(272)
	(b) For doubtful debts		(805)	(805)	(5,852)	(6,201)
	(c) Others (to be specified)					
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		638	2,346	398.76	995
	(b) Bad debts written off		392	434	5,852	4,635
	(c) Interest on subordinated debt		209	854	216	875
	(d) Expenses towards CSR activities		29	398	196	671
	(e) Penalties		-	-	-	-
	(f) Contribution to Policyholders' A/c					
	(i) Towards Excess Expenses of Management		11,494	40,308	9,978	32,980
	(g) Others					
	(i) Marketing cost absorbed in shareholder's account (P&L account)		-	-	4,545	25,141
	(ii) Employees' Remuneration and Welfare Benefits					
			20	265	(128)	256
	TOTAL (B)		11,978	43,419	15,230	59,080
6	Profit/(Loss) Before Tax		10,846	26,446	2,371	10,603
7	Provision for Taxation		2,611	6,575	832	2,901
8	Profit/(Loss) after tax		8,234	19,871	1,539	7,702
9	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Final dividend paid		-	-	-	-
	(c) Transfer to any Reserves or Other Accounts (to be specified)		16,000	16,000	5,000	5,000
	Balance of profit/ loss brought forward from last year		78,112	66,476	69,938	63,774
	Balance carried forward to Balance Sheet		70,346	70,346	66,475	66,475

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

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

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

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

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

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

Classification: Confidential

FORM NL-3-B-BS

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

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

BALANCE SHEET AS AT 31 MARCH 2023

(Amount in Rs. Lakhs)

Particulars	Schedule Ref. Form No.	As At Mar'23	As At Mar'22(Corresponding previous year)
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8	29,881	29,881
SHARE APPLICATION MONEY PENDING ALLOTMENT			
RESERVES AND SURPLUS	NL-10	1,86,148	1,66,278
FAIR VALUE CHANGE ACCOUNT			
-Shareholders' Funds		387	382
-Policyholders' Funds		2,817	2,581
BORROWINGS	NL-11	10,000	10,000
TOTAL		2,29,233	2,09,122
APPLICATION OF FUNDS			
INVESTMENTS-Shareholders	NL-12	1,77,660	1,61,702
INVESTMENTS-Policyholders	NL-12A	12,93,834	10,91,679
LOANS	NL-13	-	-
FIXED ASSETS	NL-14	11,457	8,481
DEFERRED TAX ASSET (Net)		20,307	17,930
CURRENT ASSETS			
Cash and Bank Balances	NL-15	1,900	3,588
Advances and Other Assets	NL-16	99,647	88,222
Sub-Total (A)		1,01,546	91,810
DEFERRED TAX LIABILITY (Net)			
CURRENT LIABILITIES	NL-17	10,61,262	9,07,871
PROVISIONS	NL-18	3,14,310	2,54,608
Sub-Total (B)		13,75,571	11,62,479
NET CURRENT ASSETS (C) = (A - B)		(12,74,025)	(10,70,670)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT			
TOTAL		2,29,233	2,09,122

Version 1 Upload Date: 25.05.2023

CONTINGENT LIABILITIES

Particulars	As At Mar'23	As At Mar'22(Corresponding previous year)
1. Partly paid-up investments	-	-
2. Claims, other than against policies, not acknowledged as debts by the company	-	-
3. Underwriting commitments outstanding (in respect of shares and securities)	-	-
4. Guarantees given by or on behalf of the Company	-	-
5. Statutory demands/ liabilities in dispute, not provided for	41,035	57,880
6. Reinsurance obligations to the extent not provided for in accounts	-	-
7. Others (to be specified)	-	-
(a). _____		
(b). _____		
TOTAL	41,035	57,880

Version 1 Upload Date: 26.05.2023

FORM NL-4-PREMIUM SCHEDULE

FORM XL-4 PREMIUM SCHEDULE																																									(Amount in Rs. Lakhs)			
Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Miscellaneous Worker's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments ^(a)		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total				
	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the Quarter Mar'23	Up to the Quarter Ended Mar'23				
Gross Direct Premium	16,827	46,856	2,609	11,000	379	1,304	2,988	12,304	50,229	1,67,520	80,259	2,46,992	1,30,488	4,34,512	16,155	58,702	7,274	30,522	26	105	23,435	89,328	179	1,274	170	1,053	840	3,018	-	-	(210)	(210)	-	-	2,173	8,261	1,37,096	5,37,239	1,76,710	6,13,599				
Add Premium on reinsurance accepted ^(a)	803	4,075	2	3	-	-	2	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	104	30	206	-	-	-	-	-	-	-	-	30	359	906	4,437				
Less Premium on reinsurance ceded ^(a)	14,469	40,179	1,315	6,509	377	1,299	2,986	12,301	49,750	1,65,967	79,857	2,45,774	1,29,073	4,30,437	16,153	58,697	7,272	30,520	26	104	23,432	89,326	179	1,272	170	1,051	840	3,016	-	-	(210)	(210)	-	-	-	-	-	-	-	-				
Net Written Premium	3,012	20,952	1,099	4,494	2	5	1,200	4,499	30,514	1,01,553	76,857	2,45,774	1,07,371	3,57,597	12,714	45,705	5,442	21,072	25	100	19,182	67,553	168	1,222	142	634	369	1,222	-	-	(210)	(210)	-	-	-	-	-	-	-	-				
Add Opening balance of UPR	45,181	40,084	1,630	1,371	2	0	1,652	1,371	49,211	40,371	1,21,699	1,13,140	1,74,912	1,55,332	27,089	19,529	29,832	27,310	22	7	36,969	47,643	323	405	359	424	740	691	-	-	-	-	-	-	-	-	-	-	-					
Less Closing balance of UPR	43,474	41,474	1,364	1,364	0	2	1,365	1,366	35,401	35,401	1,41,192	1,41,195	1,86,408	1,86,408	30,114	30,114	30,641	30,641	19	19	60,514	60,514	367	367	352	352	725	725	-	-	-	-	-	-	-	-	-	-	-	-				
Net Earned Premium	4,720	17,563	1,344	4,301	3	3	1,197	4,304	24,254	86,762	61,361	2,29,739	85,995	3,16,441	9,603	35,396	4,814	18,501	29	88	14,326	53,764	325	1,359	159	705	384	1,188	-	-	(31)	(31)	-	-	-	-	-	-	-	-				
Gross Direct Premium																																												
- In India	16,827	46,856	2,609	11,000	379	1,304	2,988	12,304	50,229	1,67,520	80,259	2,46,992	1,30,488	4,34,512	16,155	58,702	7,274	30,522	26	105	23,435	89,328	179	1,274	170	1,053	840	3,018	-	-	(210)	(210)	-	-	-	-	-	-	-	-				
- 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

(Amount in Rs. Lakhs)																																									
Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Miscellaneous/ Worker's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments ^(a)		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total	
	For the corresponding quarter of the previous year Mar'22	Up to the corresponding Quarter of the previous year Mar'22	For the corresponding quarter of the previous year Mar'22	Up to the corresponding Quarter of the previous year Mar'22	For the corresponding quarter of the previous year Mar'22	Up to the corresponding Quarter of the previous year Mar'22	For the corresponding quarter of the previous year Mar'22	Up to the corresponding Quarter of the previous year Mar'22	For the corresponding quarter of the previous year Mar'22	Up to the corresponding Quarter of the previous year Mar'22	For the corresponding quarter of the previous year Mar'22	Up to the corresponding Quarter of the previous year Mar'22	For the corresponding quarter of the previous year Mar'22	Up to the corresponding Quarter of the previous year Mar'22	For the corresponding quarter of the previous year Mar'22	Up to the corresponding Quarter of the previous year Mar'22	For the corresponding quarter of the previous year Mar'22	Up to the corresponding Quarter of the previous year Mar'22	For the corresponding quarter of the previous year Mar'22	Up to the corresponding Quarter of the previous year Mar'22	For the corresponding quarter of the previous year Mar'22	Up to the corresponding Quarter of the previous year Mar'22	For the corresponding quarter of the previous year Mar'22	Up to the corresponding Quarter of the previous year Mar'22	For the corresponding quarter of the previous year Mar'22	Up to the corresponding Quarter of the previous year Mar'22	For the corresponding quarter of the previous year Mar'22	Up to the corresponding Quarter of the previous year Mar'22	For the corresponding quarter of the previous year Mar'22	Up to the corresponding Quarter of the previous year Mar'22	For the corresponding quarter of the previous year Mar'22	Up to the corresponding Quarter of the previous year Mar'22	For the corresponding quarter of the previous year Mar'22	Up to the corresponding Quarter of the previous year Mar'22	For the corresponding quarter of the previous year Mar'22	Up to the corresponding Quarter of the previous year Mar'22					
Gross Direct Premium	13,432	49,511	2,432	9,003	138	449	2,591	9,452	35,037	1,23,131	63,462	2,19,501	98,499	3,42,713	12,072	42,946	7,730	26,156	5	15	19,807	69,117	521	963	224	1,133	789	3,033	-	-	(13)	(13)	-	-	2,360	6,483	1,22,187	4,23,430	1,38,210	4,82,412	
Add: Premium on reinsurance accepted ^(a)	910	2,588	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	104	91	262	-	-	-	-	-	-	-	-	-	-		
Less: Premium on reinsurance ceded ^(a)	9,299	40,761	1,543	5,540	138	448	1,652	5,788	14,142	49,551	3,286	11,452	17,441	40,962	2,993	5,969	1,932	7,284	0	2	4,936	17,254	26	49	46	497	405	2,019	-	-	(141)	(141)	-	-	245	607	23,179	81,610	34,111	1,26,149	
Net Written Premium	5,120	11,338	889	3,463	0	0	939	3,664	20,895	73,621	60,183	2,08,049	81,058	2,81,761	9,081	32,977	5,798	18,872	5	13	14,866	51,863	495	934	137	743	280	1,317	-	-	132	132	-	-	-	-	-	-	-	-	-
Add Opening Balance of UPR	38,692	43,602	1,342	1,171	0	0	1,342	1,171	37,446	36,187	1,05,947	1,07,661	1,43,393	1,43,848	17,434	16,914	26,156	27,118	6	6	43,086	44,098	209	294	414	410	708	756	-	-	-	-	-	-	-	-	-	-	-	-	
Less Closing Balance of UPR	40,984	40,984	1,371	1,371	0	0	1,371	1,371	40,571	40,571	1,11,160	1,11,160	1,43,393	1,43,393	18,029	18,029	27,510	27,510	7	7	47,342	47,342	495	495	424	424	691	691	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Earned Premium	3,727	14,856	1,000	3,463	0	0	1,000	3,463	17,869	69,437	50,950	2,00,629	68,619	2,70,067	6,976	30,363	4,416	18,301	4	12	11,396	48,576	210	733	147	730	297	1,282	-	-	132	132	-	-	-	-	-	-	-	-	
Gross Direct Premium																																									
- In India	13,432	49,511	2,432	9,003	138	449	2,591	9,452	35,037	1,23,131	63,462	2,19,501	98,499	3,42,713	12,072	42,946	7,730	26,156	5	15	19,807	69,117	521	963	224	1,133	789	3,033	-	-	(13)	(13)	-	-	-	-	-	-	-	-	
- 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 NLS-3 - CLAIMS SCHEDULE

Particulars	TIRE		Motor Cargo		Motor Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/Product Liability		Engineering		Aviation		Crop Insurance		Other segments ^(a)		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the Quarter Mar'23	Up to the Quarter Ended Mar'23
Claims Paid (Direct)	6,227	24,531	2,335	7,294	264	264	2,400	7,579	28,172	98,676	29,420	89,883	97,992	1,88,559	11,605	46,962	2,613	7,136	22	26	13,849	48,126	103	250	26	93	352	1,205	-	-	14	23	-	-	363	1,263	72,292	2,39,519	81,118	2,71,636
Add: Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Re-insurance Ceded to reinsurer paid	4,661	18,611	1,260	4,534	264	264	1,344	4,870	16,796	58,061	1,589	4,981	12,738	42,862	2,634	8,760	727	2,835	1	1	3,362	11,366	3	32	14	63	216	689	-	-	(10)	(10)	-	-	52	161	16,186	83,473	32,813	78,971
Net Claims Paid	1,566	5,920	1,075	2,760	0	0	1,056	2,709	17,985	60,621	27,871	84,895	44,854	1,45,697	9,371	32,222	1,286	4,301	21	27	10,487	36,760	100	218	12	30	136	516	-	-	24	13	-	-	311	1,002	56,105	1,61,046	98,707	1,62,713
Add: Claims Outstanding at the end of the year	6,761	8,761	1,077	1,077	0	0	1,077	1,077	13,304	11,961	7,88,874	7,88,874	7,74,135	7,74,135	8,861	4,561	2,613	7,136	102	102	9,623	9,623	483	483	172	172	329	329	-	-	102	102	-	-	174	174	2,96,239	2,96,239	7,96,239	7,96,239
Less: Claims Outstanding at the beginning of the year	7,320	5,720	1,632	1,113	0	0	1,033	1,113	13,304	11,961	7,88,874	7,88,874	7,74,135	7,74,135	8,861	4,561	2,613	7,136	173	173	9,931	9,931	483	483	311	311	344	344	-	-	102	102	-	-	174	174	2,96,239	2,96,239	7,96,239	7,96,239
Net Incurred Claims	1,067	6,938	280	2,760	0	0	280	2,760	19,985	66,247	45,214	1,74,126	64,797	2,36,273	9,388	32,733	1,677	3,677	12	101	10,477	36,311	(100)	157	(53)	(50)	121	426	-	-	0	1	-	-	96	1,237	75,312	2,76,699	76,649	2,86,310
Claims Paid (Direct)	6,227	24,531	2,335	7,294	264	264	2,400	7,579	28,172	98,676	29,420	89,883	97,992	1,88,559	11,605	46,962	2,613	7,136	22	26	13,849	48,126	103	250	26	93	352	1,205	-	-	14	23	-	-	363	1,263	72,292	2,39,519	81,118	2,71,636
On Reins	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Estimate of IBNR and IBNER at the end of the period (ind)	256	256	256	256	0	0	256	256	5,620	5,620	5,06,533	5,06,533	5,03,124	5,03,124	2,625	2,625	1,673	1,673	26	26	4,523	4,523	126	126	77	77	45	45	-	-	32	32	-	-	152	152	5,17,312	5,17,312	5,16,986	5,16,986
Estimate of IBNR and IBNER at the beginning of the period (ind)	432	430	238	195	0	0	219	195	3,500	3,527	4,98,734	4,93,040	3,02,251	4,69,071	2,509	2,391	1,839	1,832	53	21	4,301	4,303	171	146	63	56	87	91	-	-	35	35	-	-	368	363	3,07,180	4,73,648	3,07,813	4,74,271

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

FORM NL-6 - CLAIMS SCHEDULE

Particulars	TIRE		Marine Cargo		Marine Hull		Motor Marine		Motor GD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/Product Liability		Engineering		Aviation		Camp Insurance		Other segments (b)		Other Miscellaneous segment		Total Miscellaneous		(Amount in Rs. Lakhs)	
	For the corresponding quarter of the previous year Mar'22	Up to the corresponding Quarter of the previous year Mar'22	For the corresponding quarter of the previous year Mar'22	Up to the corresponding Quarter of the previous year Mar'22	For the corresponding quarter of the previous year Mar'22	Up to the corresponding Quarter of the previous year Mar'22	For the corresponding quarter of the previous year Mar'22	Up to the corresponding Quarter of the previous year Mar'22	For the corresponding quarter of the previous year Mar'22	Up to the corresponding Quarter of the previous year Mar'22	For the corresponding quarter of the previous year Mar'22	Up to the corresponding Quarter of the previous year Mar'22	For the corresponding quarter of the previous year Mar'22	Up to the corresponding Quarter of the previous year Mar'22	For the corresponding quarter of the previous year Mar'22	Up to the corresponding Quarter of the previous year Mar'22	For the corresponding quarter of the previous year Mar'22	Up to the corresponding Quarter of the previous year Mar'22	For the corresponding quarter of the previous year Mar'22	Up to the corresponding Quarter of the previous year Mar'22	For the corresponding quarter of the previous year Mar'22	Up to the corresponding Quarter of the previous year Mar'22	For the corresponding quarter of the previous year Mar'22	Up to the corresponding Quarter of the previous year Mar'22	For the corresponding quarter of the previous year Mar'22	Up to the corresponding Quarter of the previous year Mar'22	For the corresponding quarter of the previous year Mar'22	Up to the corresponding Quarter of the previous year Mar'22	For the corresponding quarter of the previous year Mar'22	Up to the corresponding Quarter of the previous year Mar'22	For the corresponding quarter of the previous year Mar'22	Up to the corresponding Quarter of the previous year Mar'22	For the corresponding quarter of the previous year Mar'22	Up to the corresponding Quarter of the previous year Mar'22	Grand Total	Up to the corresponding Quarter of the previous year Mar'22				
Claims Paid (Amount)	7,081	13,208	1,608	5,286	-	-	1,609	5,286	23,472	78,137	22,085	79,620	45,537	1,53,137	11,052	45,547	1,789	5,985	0	17	12,809	49,549	106	278	6	19	322	1,226	-	-	12	29	-	-	283	1,354	99,174	2,28,901	48,373	2,44,108
Add: Reinsurance received to direct claims	112	694	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	101	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1	101	160	
Less Reinsurance Ceded to claims paid	6,248	9,248	811	3,703	-	-	811	3,703	8,814	38,247	1,494	8,249	10,218	32,496	2,706	8,776	594	1,744	48	-	3,303	10,220	5	14	3	11	113	458	-	-	10	25	-	-	26	385	13,682	44,117	30,741	56,613
Net Claims Paid	1,484	5,268	798	2,483	-	-	798	2,483	14,657	49,890	20,661	58,771	35,319	1,20,641	8,346	56,771	1,195	4,241	47	17	9,506	39,329	101	264	3	8	209	768	-	-	2	4	-	-	257	969	85,492	1,84,176	47,412	1,67,441
Add: Claims Outstanding at the end of the year	5,778	5,778	1,115	1,115	0	0	1,115	1,115	11,000	11,981	6,613	6,613	8,813	8,813	6,311	6,311	3,578	1,324	451	10	9,671	9,671	578	253	151	493	413	413	-	-	108	888	-	-	118	1,981	1,83,426	6,51,621	7,88,186	7,70,462
Less Claims Outstanding at the beginning of the year	7,123	4,667	1,242	1,393	0	-	1,245	1,393	11,216	9,427	6,50,092	6,19,889	6,62,428	6,26,328	6,567	6,123	3,641	3,618	411	102	10,293	11,215	523	391	117	215	565	419	-	-	103	109	-	-	112	463	6,30,750	6,40,211	6,39,498	6,46,301
Net Insured Claims	433	433	364	364	0	0	364	364	14,886	49,451	13,972	1,22,213	48,902	1,70,814	8,181	59,657	1,378	3,667	18	7	4,977	36,672	111	102	49	33	388	-	-	10	8	-	-	361	1,474	36,163	3,54,484	36,381	3,61,489	
Claims Paid (Amount)																																								
In India	7,081	13,208	1,608	5,286	-	-	1,609	5,286	23,472	78,137	22,085	79,620	45,537	1,53,137	11,052	45,547	1,789	5,985	0	17	12,809	49,549	106	278	6	19	322	1,226	-	-	12	29	-	-	283	1,354	99,174	2,28,901	48,373	2,44,108
Outside India	433	433	135	103	0	0	105	195	3,512	3,527	1,527	4,45,036	4,43,046	1,48,173	4,48,873	3,091	3,081	1,812	1,812	21	21	4,463	4,463	148	146	95	91	31	-	-	37	32	-	-	143	243	6,73,687	4,75,275	4,74,771	
Estimates of IBNR and IBNER at the end of the period (net)	433	433	135	103	0	-	102	195	3,510	3,525	1,525	4,45,032	4,43,125	1,48,181	4,53,139	3,100	3,011	2,017	2,019	21	21	5,718	4,469	112	117	92	95	31	-	-	30	32	-	-	124	161	6,62,041	4,38,523	4,62,455	4,70,103

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

FORM NL-6-COMMISSION SCHEDULE

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Miscellaneous				Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments ^(b)		Other Miscellaneous segment		Total Miscellaneous		(Amount in Rs. Lakhs)			
	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the Quarter Mar'23	Up to the Quarter Ended Mar'23				
Commission & Remuneration	1,692	6,002	192	822	-	-	192	822	8,606	25,614	969	3,051	9,575	28,666	2,346	6,936	1,201	4,189	5	15	3,552	11,140	21	69	1	8	76	235	-	-	(0)	0	-	-	288	1,071	13,515	41,189	15,399	48,013		
Rewards	157	669	35	146	-	-	35	146	2,450	7,764	23	74	2,473	7,838	240	755	203	763	2	3	445	1,521	3	14	0	1	11	35	-	-	-	-	4	17	2,936	9,426	3,128	10,241				
Distribution fees	-	-	-	-	-	-	-	-	22	118	0	1	22	119	0	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	22	119	22	119			
Commission	1,848	6,671	227	968	-	-	227	968	11,078	33,496	993	3,126	12,071	36,622	2,586	7,691	1,404	4,952	7	18	3,997	12,661	25	83	2	9	87	271	-	-	(0)	0	-	-	292	1,088	16,473	50,734	18,549	58,373		
Add: Commission on Re-insurance Accepted	26	109	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5	-	-	-	-	-	-	-	-	1	5	27	114			
Less: Commission on Re-insurance Ceded	7,346	14,514	316	1,159	75	252	391	1,411	6,305	21,113	1,908	5,967	18,988	13,601	1,566	4,947	951	2,882	0	7	1,615	6,514	8	24	14	47	230	479	-	-	(8)	(8)	-	-	121	270	9,345	30,332	17,082	46,257		
Net Commission	(5,472)	(7,735)	(89)	(191)	(75)	(252)	(164)	(443)	4,773	12,383	(75)	1,218	4,698	13,601	1,923	6,125	453	5	17	2,382	6,147	24	75	(12)	(38)	(141)	(203)	-	-	8	8	-	-	172	817	7,130	20,407	1,494	12,230			
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																																										
Individual Agents	40	132	11	59	-	-	11	59	17	64	6	23	23	87	60	228	2	12	0	0	62	241	5	15	1	1	18	55	-	-	-	-	-	-	2	8	110	406	161	597		
Corporate Agents-Banks/FII/HFC	869	2,853	3	14	-	-	3	14	488	1,802	103	431	592	2,233	996	3,493	549	2,168	0	0	1,545	5,662	0	2	-	-	13	50	-	-	-	-	-	-	292	986	2,442	8,933	3,314	11,800		
Corporate Agents-Others	279	771	5	23	-	-	5	23	3,571	11,120	528	1,694	4,099	12,814	1,056	2,652	775	2,411	(0)	6	1,831	5,068	8	26	0	0	8	39	-	-	(0)	0	-	-	(22)	12	5,924	17,960	6,209	18,754		
Insurance Brokers	659	2,915	208	872	-	-	208	872	6,938	20,202	319	876	7,257	21,078	402	1,100	79	360	7	12	488	1,471	11	40	1	8	48	126	-	-	-	-	-	-	20	81	7,825	22,805	8,692	26,591		
Direct Business - Online ^(c)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
MISP (Direct)	-	-	-	-	-	-	-	-	22	118	0	1	22	119	0	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	22	119	22	119			
Web Aggregators	-	-	-	-	-	-	-	-	(0)	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0			
Insurance Marketing Firm	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Common Service Centers	-	-	-	-	-	-	-	-	3	12	29	76	32	89	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	32	89	32	89			
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Point of Sales (Direct)	-	0	0	0	-	-	0	0	39	178	7	26	46	204	71	218	0	0	-	0	71	218	0	(0)	-	-	-	-	-	-	-	-	-	-	-	118	422	118	422			
Other (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
TOTAL	1,848	6,671	227	968	-	-	227	968	11,078	33,496	993	3,126	12,071	36,622	2,586	7,691	1,404	4,952	7	18	3,997	12,661	25	83	2	9	87	271	-	-	(0)	0	-	-	292	1,088	16,473	50,734	18,549	58,373		
Commission and Rewards on (Excluding Reinsurance) Business written :																																										
In India	1,848	6,671	227	968	-	-	227	968	11,078	33,496	993	3,126	12,071	36,622	2,586	7,691	1,404	4,952	7	18	3,997	12,661	25	83	2	9	87	271	-	-	(0)	0	-	-	292	1,088	16,473	50,734	18,549	58,373		
Outside India																																										

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

Particulars	FIRE		Marine Cargo	Marine Hull		Total Marine		Motor OD	Motor TP		Total Motor		Health		Personal Accident		Overseas Travel Insurance	Total Health		Workmen's Compensation/ Employer's Liability	Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments ^(b)		Other Miscellaneous segments		Total Miscellaneous		Grand Total	Grand Total					
	For the corresponding quarter of the previous year Mar'22	Up to the corresponding Quarter of the previous year Mar'22	For the corresponding quarter of the previous year Mar'22	Up to the corresponding quarter of the previous year Mar'22	For the corresponding quarter of the previous year Mar'22	Up to the corresponding quarter of the previous year Mar'22	For the corresponding quarter of the previous year Mar'22	For the corresponding quarter of the previous year Mar'22	Up to the corresponding Quarter of the previous year Mar'22	For the corresponding quarter of the previous year Mar'22	Up to the corresponding quarter of the previous year Mar'22	For the corresponding quarter of the previous year Mar'22	Up to the corresponding Quarter of the previous year Mar'22	For the corresponding quarter of the previous year Mar'22	Up to the corresponding Quarter of the previous year Mar'22	For the corresponding quarter of the previous year Mar'22	Up to the corresponding Quarter of the previous year Mar'22	For the corresponding quarter of the previous year Mar'22	Up to the corresponding Quarter of the previous year Mar'22	For the corresponding quarter of the previous year Mar'22	Up to the corresponding Quarter of the previous year Mar'22	For the corresponding quarter of the previous year Mar'22	Up to the corresponding Quarter of the previous year Mar'22	For the corresponding quarter of the previous year Mar'22	Up to the corresponding Quarter of the previous year Mar'22	For the corresponding quarter of the previous year Mar'22	Up to the corresponding Quarter of the previous year Mar'22	For the corresponding quarter of the previous year Mar'22	Up to the corresponding Quarter of the previous year Mar'22	For the corresponding quarter of the previous year Mar'22	Up to the corresponding Quarter of the previous year Mar'22	For the corresponding quarter of the previous year Mar'22	Up to the corresponding Quarter of the previous year Mar'22	For the corresponding quarter of the previous year Mar'22	Up to the corresponding Quarter of the previous year Mar'22						
Commission & Remuneration	1,297	8,420	244	902	-	-	244	902	6,199	19,230	545	2,273	6,744	21,502	1,562	5,158	1,832	6,559	0	1	3,394	11,718	18	73	(11)	86	65	244	-	-	0	0	-	-	331	985	10,551	34,608	12,092	43,929	
Rewards	93	373	30	88	-	-	30	88	1,158	4,633	15	60	1,173	4,693	70	280	97	388	0	0	167	668	6	10	4	7	10	18	-	-	0	0	-	-	3	7	1,363	5,403	1,486	5,864	
Distribution fees	-	-	-	-	-	-	-	-	25	148	(0)	13	24	160	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	24	160	24	160			
Gross Commission	1,390	8,792	274	990	-	-	274	990	7,383	24,011	559	2,345	7,942	26,356	1,632	5,438	1,929	6,946	1	2	3,562	12,386	24	83	2	92	75	262	-	-	0	0	-	-	334	992	11,938	40,172	13,603	49,954	
Add: Commission on Re-insurance Accepted	21	64	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	4	-	-	-	-	-	-	-	1	2	5	23	69				
Less: Commission on Re-insurance Ceded	3,926	13,663	331	1,068	-	-	89	359	1,157	2,901	16,100	644	1,368	3,545	17,468	448	273	1,287	4,485	2	3	1,737	4,761	4	7	22	80	198	470	-	-	54	57	-	-	29	153	5,589	22,996	9,874	37,816
Net Commission	(2,516)	(4,807)	(57)	(78)	(28)	(89)	(84)	(167)	4,482	7,911	(85)	977	4,397	8,888	1,184	5,165	642	2,461	(1)	(1)	1,825	7,625	20	76	(20)	12	(122)	(204)	-	-	(54)	(57)	-	-	306	840	6,352	17,182	3,752	12,207	
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																																									
Individual Agents	33	94	9	36	-	-	9	36	19	69	3	19	22	89	64	198	2	12	0	0	66	210	4	11	0	9	13	43	-	-	-	-	-	-	1	2	105	363	148	494	
Corporate Agents-Banks/FI/HFC	798	2,282	6	26	-	-	6	26	527	1,859	89	399	616	2,258	748	2,630	647	2,068	0	0	1,395	4,667	0	1	-	2	20	71	-	-	-	-	-	286	772	2,317	2,771	3,121	10,080		
Corporate Agents-Others	41	4,159	99	217	-	-	59	217	3,236	8,890	335	1,416	3,571	10,307	529	1,769	1,265	4,714	0	1	1,794	6,485	11	34	2	14	16	63	-	-	0	0	-	-	43	194	5,438	17,096	5,338	21,473	
Insurance Brokers	519	2,256	199	709	-	-	199	709	3,541	12,852	118	463	3,659	13,315	240	737	15	152	0	0	255	889	9	38	-	68	26	86	-	-	-	-	-	-	23	3,954	14,418	4,671	17,384		
Direct Business - Online ^c	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
MSP (Direct)	-	-	-	-	-	-	-	25	148	(0)	13	24	160	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	24	160	24	160			
Web Aggregators	-	-	-	-	-	-	-	(0)	-	-	-	-	(0)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(0)	-	-	(0)	-		
Insurance Marketing Firm	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Common Service Centers	-	-	-	-	-	-	-	5	21	13	29	18	50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	18	50	18	50			
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Point of Sales (Direct)	(0)	0	0	0	-	-	0	0	31	171	2	6	33	178	50	135	0	0	0	0	51	135	(0)	(0)	-	(0)	-	-	-	-	-	-	-	-	(0)	0	83	313	83	313	
Other (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
TOTAL	1,390	8,792	274	989	-	-	274	989	7,383	24,011	559	2,345	7,942	26,356	1,632	5,438	1,929	6,946	1	2	3,562	12,386	24	83	2	92	75	262	-	-	0	0	-	-	334	992	11,938	40,172	13,603	49,953	
Commission and Rewards on (Excluding Reinsurance) Business written :																																									
In India	1,390	8,792	274	989	-	-	274	989	7,383	24,011	559	2,345	7,942	26,356	1,632	5,438	1,929	6,946	1	2	3,562	12,386	24	83	2	92	75	262	-	-	0	0	-	-	334	992	11,938	40,172	13,603	49,953	
Outside India																																									

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

FORM NL-5-OPERATING EXPENSES SCHEDULE

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Miscellaneous		Worker's Compensation/ Employer's Liability		Public/Product Liability		Engineering		Aviation		Crop Insurance		Other segments ^(a)		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total
	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the Quarter Mar'23	Up to the Quarter Ended Mar'23		
1. Employee's remuneration & welfare benefits	137	1,649	126	493	0	0	126	493	3,541	10,333	1,963	24,558	11,111	34,591	1,805	6,709	600	3,327	2	1	2,392	10,113	8	90	13	66	20	111	-	-	-	-	-	-	124	647	14,441	45,311	14,748	47,052		
2. Travel, conveyance and vehicle running expenses	1	97	4	26	0	0	4	26	161	563	50	1,323	443	3,429	68	303	31	1,023	1	1	350	480	4	1	7	2	1	2	-	-	-	-	-	-	1	31	369	3,366	750	3,369		
3. Telephone	14	13	10	3	0	0	14	3	134	5	134	5	134	5	22	11	10	0	0	0	40	0	0	0	0	0	0	0	-	-	-	-	-	-	0	0	0	0	0	0	0	
4. Office rent & taxes	8	74	4	26	0	0	8	26	47	367	237	671	326	1,220	24	184	14	74	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	0	0	0	0	0	0	0	
5. Security	3	16	1	3	0	0	3	3	21	72	21	104	25	251	3	38	4	14	0	0	13	52	0	1	0	0	0	0	-	-	-	-	-	-	-	1	6	63	114	35	163	
6. Postage & stationery	0	0	2	2	0	0	2	2	10	46	46	182	67	221	22	77	0	0	0	0	10	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	
7. Communication expenses	4	92	0	12	-	-	0	12	104	162	114	282	126	424	27	129	11	37	0	0	38	179	0	1	0	2	1	1	3	-	-	-	-	-	-	4	19	203	1,139	274	1,336	
8. Legal & professional charges	4	36	4	31	-	-	4	31	13	61	204	341	614	107	318	14	143	7	34	0	0	37	101	0	3	0	0	2	1	1	-	-	-	-	-	1	15	104	1,486	269	1,490	
9. Medical & medicines etc.	0	1	0	0	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-		
10. Life insurance	0	1	0	0	-	-	0	0	0	0	3	7	7	17	10	24	1	3	1	3	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	0	0	11	20	11	31
11. Other medical or any other services, as stated in (i) Employee's statement	0	0	-	0	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
12. Insurance premium	0	0	-	0	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
13. Insurance services and (i) for any other services, as stated in (ii) Product Expenses	0	0	-	0	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14. Advertisement and publicity	540	2,549	75	151	-	-	75	151	6,493	19,611	10,097	45,335	22,797	54,549	1,033	3,605	399	1,635	5	0	1,634	5,121	7	31	39	40	43	132	-	-	-	-	-	-	110	4	13,334	20,361	24,937	22,261		
15. Interest & bank charges	0	106	0	36	-	-	0	36	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
16. Depreciation	10	133	4	26	-	-	4	26	182	647	497	1,626	641	3,275	78	238	32	130	0	1	110	450	1	8	1	1	1	3	3	8	-	-	-	11	37	253	2,675	288	2,638			
17. Bank & Trade Discount less Cheques	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
18. Business Development and Sales Promotion Expenses	38	240	11	51	0	0	33	51	363	1,105	951	2,526	1,279	4,091	156	536	0	1	1	222	785	213	14	2	7	4	14	-	-	-	-	-	-	23	64	1,531	4,396	1,580	5,207			
19. Interoffice Telephone Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
20. Other office expenditure	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
21. Gas Power and Electricity	13	18	13	2	-	-	1	2	37	89	37	224	80	313	10	40	4	19	0	0	13	86	0	1	0	1	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
22. Marketing Expenses	213	1,482	224	77	0	0	213	77	1,983	2,336	1,411	8,292	11,133	10,594	1,051	3,706	1,001	3,265	11	1	1,110	4,575	0	0	0	0	0	0	-	-	-	-	-	13	0	0	0	0	0	0	0	
23. Marketing Lease Charges	0	0	0	0	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-		
24. Miscellaneous Expenses	62	67	17	17	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-		
TOTAL	708	6,602	234	1,145	0	1	234	1,146	11,219	37,191	26,313	96,994	37,532	1,28,185	5,134	16,714	839	8,967	8	22	3,980	25,683	120	236	36	140	83	363	-	-	-	0	-	-	68	1,083	41,697	1,35,699	42,637	1,63,447		
In India	705	6,602	234	1,145	0	1	234	1,146	11,219	37,191	26,313	96,994	37,532	1,28,185	5,134	16,714	839	8,967	8	22	3,980	25,683	120	236	36	140	83	363	-	-	-	0	-	-	68	1,083	41,697	1,35,699	42,637	1,63,447		
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 contribute more than 10 percent of the total gross direct premium.
(c) Expenses paid for various outsourcing activities/arrangements are to be booked under relevant line item on the basis of nature of services availed and not to be shown as "Outsourcing Expenses"

FORM NL-7-OPERATING EXPENSES SCHEDULE

(Amount in Rs. Lakhs)

[illegible]

Amount in Rs. Lakhs

Sl. No.	Particulars	FY2021										FY2022										FY2023										FY2024										FY2025										FY2026										FY2027										FY2028										FY2029										FY2030										FY2031										FY2032										FY2033										FY2034										FY2035										FY2036										FY2037										FY2038										FY2039										FY2040										FY2041										FY2042										FY2043										FY2044										FY2045										FY2046										FY2047										FY2048										FY2049										FY2050										FY2051										FY2052										FY2053										FY2054										FY2055										FY2056										FY2057										FY2058										FY2059										FY2060										FY2061										FY2062										FY2063										FY2064										FY2065										FY2066										FY2067										FY2068										FY2069										FY2070										FY2071										FY2072										FY2073										FY2074										FY2075										FY2076										FY2077										FY2078										FY2079										FY2080										FY2081										FY2082										FY2083										FY2084										FY2085										FY2086										FY2087										FY2088										FY2089										FY2090										FY2091										FY2092										FY2093										FY2094										FY2095										FY2096										FY2097										FY2098										FY2099										FY2100										FY2101										FY2102										FY2103										FY2104										FY2105										FY2106										FY2107										FY2108										FY2109										FY2110										FY2111										FY2112										FY2113										FY2114										FY2115										FY2116										FY2117										FY2118										FY2119										FY2120										FY2121										FY2122										FY2123										FY2124										FY2125										FY2126										FY2127										FY2128										FY2129										FY2130										FY2131										FY2132										FY2133										FY2134										FY2135										FY2136										FY2137										FY2138										FY2139										FY2140										FY2141										FY2142										FY2143										FY2144										FY2145										FY2146										FY2147										FY2148										FY2149										FY2150										FY2151										FY2152										FY2153										FY2154										FY2155										FY2156										FY2157										FY2158										FY2159										FY2160										FY2161										FY2162										FY2163										FY2164										FY2165										FY2166										FY2167										FY2168										FY2169										FY2170										FY2171										FY2172										FY2173										FY2174										FY2175										FY2176										FY2177										FY2178										FY2179										FY2180										FY2181										FY2182										FY2183										FY2184										FY2185										FY2186										FY2187										FY2188										FY2189										FY2190										FY2191										FY2192										FY2193										FY2194										FY2195										FY2196										FY2197										FY2198										FY2199										FY2200										FY2201										FY2202										FY2203										FY2204										FY2205										FY2206										FY2207										FY2208										FY2209										FY2210										FY2211										FY2212										FY2213										FY2214										FY2215										FY2216										FY2217										FY2218										FY2219										FY2220										FY2221										FY2222										FY2223										FY2224										FY2225										FY2226										FY2227										FY2228										FY2229										FY2230										FY2231										FY2232										FY2233										FY2234										FY2235										FY2236										FY2237										FY2238										FY2239										FY2240										FY2241										FY2242										FY2243										FY2244										FY2245										FY2246										FY2247										FY2248										FY2249										FY2250										FY2251										FY2252										FY2253										FY2254										FY2255										FY2256										FY2257										FY2258										FY2259										FY2260										FY2261										FY2262										FY2263										FY2264										FY2265										FY2266										FY2267										FY2268										FY2269										FY2270										FY2271										FY2272										FY2273										FY2274										FY2275										FY2276										FY2277										FY2278										FY2279										FY2280										FY2281										FY2282										FY2283										FY2284										FY2285										FY2286										FY2287										FY2288										FY2289										FY2290										FY2291										FY2292										FY2293										FY2294										FY2295										FY2296										FY2297										FY2298										FY2299										FY2300										FY2301										FY2302										FY2303										FY2304										FY2305										FY2306										FY2307										FY2308										FY2309										FY2310									
		FY2021		FY2022		FY2023		FY2024		FY2025		FY2026		FY2027		FY2028		FY2029		FY2030		FY2031		FY2032		FY2033		FY2034		FY2035		FY2036		FY2037		FY2038		FY2039		FY2040		FY2041		FY2042		FY2043		FY2044		FY2045		FY2046		FY2047		FY2048		FY2049		FY2050		FY2051		FY2052		FY2053		FY2054		FY2055		FY2056		FY2057		FY2058		FY2059		FY2060		FY2061		FY2062		FY2063		FY2064		FY2065		FY2066		FY2067		FY2068		FY2069		FY2070		FY2071		FY2072		FY2073		FY2074		FY2075		FY2076		FY2077		FY2078		FY2079		FY2080		FY2081		FY2082		FY2083		FY2084		FY2085		FY2086		FY2087		FY2088		FY2089		FY2090		FY2091		FY2092		FY2093		FY2094		FY2095		FY2096		FY2097		FY2098		FY2099		FY2100		FY2101		FY2102		FY2103		FY2104		FY2105		FY2106		FY2107		FY2108		FY2109		FY2110		FY2111		FY2112		FY2113		FY2114		FY2115		FY2116		FY2117		FY2118		FY2119		FY2120		FY2121		FY2122		FY2123		FY2124		FY2125		FY2126		FY2127		FY2128		FY2129		FY2130		FY2131		FY2132		FY2133		FY2134		FY2135		FY2136		FY2137		FY2138		FY2139		FY2140		FY2141		FY2142		FY2143		FY2144		FY2145		FY2146		FY2147		FY2148		FY2149		FY2150		FY2151		FY2152		FY2153		FY2154		FY2155		FY2156		FY2157		FY2158		FY2159		FY2160		FY2161		FY2162		FY2163		FY2164		FY2165		FY2166		FY2167		FY2168		FY2169		FY2170		FY2171		FY2172		FY2173		FY2174		FY2175		FY2176		FY2177		FY2178		FY2179		FY2180		FY2181		FY2182		FY2183		FY2184		FY2185		FY2186		FY2187		FY2188		FY2189		FY2190		FY2191		FY2192		FY2193		FY2194		FY2195		FY2196		FY2197		FY2198		FY2199		FY2200		FY2201		FY2202		FY2203		FY2204		FY2205		FY2206		FY2207		FY2208		FY2209		FY2210		FY2211		FY2212		FY2213		FY2214		FY2215		FY2216		FY2217		FY2218		FY2219		FY2220		FY2221		FY2222		FY2223		FY2224		FY2225		FY2226		FY2227		FY2228		FY2229		FY2230		FY2231		FY2232		FY2233		FY2234		FY2235		FY2236		FY2237		FY2238		FY2239		FY2240		FY2241		FY2242		FY2243		FY2244		FY2245		FY2246		FY2247		FY2248		FY2249		FY2250		FY2251		FY2252		FY2253		FY2254		FY2255		FY2256		FY2257		FY2258		FY2259		FY2260		FY2261		FY2262		FY2263		FY2264		FY2265		FY2266		FY2267		FY2268		FY2269		FY2270		FY2271		FY2272		FY2273		FY2274		FY2275		FY2276		FY2277		FY2278		FY2279		FY2280		FY2281		FY2282		FY2283		FY2284		FY2285		FY2286		FY2287		FY2288		FY2289		FY2290		FY2291		FY2292		FY2293		FY2294		FY2295		FY2296		FY2297		FY2298		FY2299		FY2300		FY2301		FY2302		FY2303		FY2304		FY2305		FY2306		FY2307		FY2308		FY2309		FY2310																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																	
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Notes:

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

Classification: Confidential
FORM NL-8-SHARE CAPITAL SCHEDULE

(Amount in Rs. Lakhs)

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

Notes:

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

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

Shareholder	As At Mar'23		As At Mar'22(Corresponding previous year)	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	17,92,83,420	60	17,92,83,420	60
· Foreign	11,95,22,280	40	11,95,22,280	40
Investors*				
· Indian	-	-	-	-
· Foreign	-	-	-	-
Others (to be specified e.g. ESOP etc.)	-	-	-	-
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: 26.05.2023

DETAILS OF EQUITY HOLDINGS OF INSURERS

PART (A):

PARTICULARS OF THE SHAREHOLDING PATTERN OF THE CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED AS ON MARCH 31, 2023

Sl. No.	Category	No. of Investors	No. of shares held	% of shareholdings	Paid up equity (Rs. in lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares(VI)	As a 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. Parrys Investments Ltd		10	0	0.00	0	0	0	0
iii)	Financial Institutions/Banks								
iv)	Central Government/State Government(s)/President of India								
v)	Persons acting in Concert (Please specify)		0	0	0	0	0	0	0
vi)	Any Other		0	0	0	0	0	0	0
A.2	Foreign Promoters		0	0	0	0	0	0	0
i)	Individuals: (Names of Major Shareholders)								
ii)	Bodies Corporate								
	(i) Mitsui Sumitomo Insurance Co. Ltd.		119522280	40	11952.23	0	0	0	0
iii)	Any Other		0	0	0	0	0	0	0
B	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutional								
i)	Mutual Funds		0	0	0	0	0	0	0
ii)	Foreign Portfolio Investors		0	0	0	0	0	0	0
iii)	Banks / Financial Institutions		0	0	0	0	0	0	0
iv)	Insurance Companies		0	0	0	0	0	0	0
v)	FII belonging to foreign promoter		0	0	0	0	0	0	0
vi)	FII - others		0	0	0	0	0	0	0
vii)	Provident Fund/Pension Fund Fund		0	0	0	0	0	0	0
viii)	Alternative Investment Fund		0	0	0	0	0	0	0
ix)	Any Other		0	0	0	0	0	0	0
1.2)	Central Governemnt /State Government (s)/ President of India								
1.3)	Non - Institutions								
i)	Individual share capital upto Rs. 2 Lacs		0	0	0	0	0	0	0
ii)	Individual share capital in excess of Rs. 2 Lacs		0	0	0	0	0	0	0
iii)	NBFCs registered with RBI		0	0	0	0	0	0	0
iv)	Any Other (specify)		0	0	0	0	0	0	0
	Trusts		0	0	0	0	0	0	0
	Non-Resident Indian (NRI)		0	0	0	0	0	0	0
	Clearing Members		0	0	0	0	0	0	0
	NRI (Non repatriable)		0	0	0	0	0	0	0
	Bodies Corporate		0	0	0	0	0	0	0
	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 2 (1)(g) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000. Indian Promoters - As defined under
- Where a company is listed, the column "Shares pledged or otherwise encumbered" shall not be applicable to "Non Promoters" category.

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

Name of the Indian Promoter: Cholamandalam Financial Holdings Limited
(Please repeat the tabulation in case of more than one Indian Promoter)
as at March 31, 2023

Sl. No.	Category	No. of Investors	No. of shares held	% of shareholdings	Paid up equity (Rs. in lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares(VI)	As a 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 HU	1	1,48,660	0.08	1.49	-	-	-	-
2	M A ALAGAPPAN HUF(M A Alagappan hold shares in the capacity as kartha)	1	1,30,660	0.07	1.31	-	-	-	-
3	M M Muthiah HUF (M M Murugappan hold shares in the capacity as kartha)	1	2,77,360	0.15	2.77	-	-	-	-
4	M M MURUGAPPAN HUF(M M Murugappan holds shares in the capacity as kartha)	1	3,55,330	0.19	3.55	-	-	-	-
5	A VELLAYAN (Hold shares in the capacity as Kartha of HUF)	1	2,49,500	0.13	2.50	-	-	-	-
6	UMAYAL.R.	1	2,26,580	0.12	2.27	-	-	-	-
7	A VENKATACHALAM (Hold shares in the capacity as Kartha of HUF)	1	2,52,000	0.13	2.52	-	-	-	-
8	VALLI ANNAMALAI	1	1,57,127	0.08	1.57	7000	4.45	-	-
9	M VELLACHI	1	5,97,425	0.32	5.97	-	-	-	-
10	M A M ARUNACHALAM	1	4,70,160	0.25	4.70	-	-	-	-
11	ARUN ALAGAPPAN	1	8,33,090	0.44	8.33	-	-	-	-
12	M.A.ALAGAPPAN	1	7,10,000	0.38	7.10	6000	0.85	-	-
13	LAKSHMI CHOCCA LINGAM	1	1,58,660	0.08	1.59	-	-	-	-
14	A VELLAYAN	1	3,82,400	0.20	3.82	-	-	-	-
15	M M VENKATACHALAM	1	4,000	0.00	0.04	-	-	-	-
16	LAKSHMI VENKATACHALAM	1	1,200	0.00	0.01	-	-	-	-
17	MEYYAMMAI VENKATACHALAM	1	3,58,580	0.19	3.59	-	-	-	-
18	S.VELLAYAN(S VELLAYAN AND A VELLAYAN hold shares on behalf of M V Seetha Subbiah Benefit trust)	1	14,500	0.01	0.15	-	-	-	-
19	M V Murugappan - HUF (Valli Arunachalam holds shares in the capacity as karta)	1	5,43,330	0.29	5.43	-	-	-	-
20	M M MURUGAPPAN	1	2,09,715	0.11	2.10	-	-	-	-
21	A M MEYYAMMAI	1	9,31,500	0.50	9.32	-	-	-	-
22	M V SUBBIAH (Hold shares in the capacity as Kartha of HUF)	1	1,71,200	0.09	1.71	-	-	-	-
23	MEENAKSHI MURUGAPPAN	1	70	0.00	0.00	-	-	-	-
24	A VENKATACHALAM	1	5,13,610	0.27	5.14	-	-	-	-
25	V NARAYANAN	1	2,81,140	0.15	2.81	-	-	-	-
26	V ARUNACHALAM	1	3,38,990	0.18	3.39	-	-	-	-
27	ARUN VENKATACHALAM	1	2,00,000	0.11	2.00	-	-	-	-
28	SOLACHI RAMANATHAN	1	8,500	0.00	0.09	-	-	-	-
29	A V NAGALAKSHMI	1	3,600	0.00	0.04	-	-	-	-
30	M V AR MEENAKSHI	1	4,49,630	0.24	4.50	-	-	-	-
31	A.KEERTIKA UNNAMALAI	1	500	0.00	0.01	-	-	-	-
32	SIGAPI ARUNACHALAM	1	2,27,990	0.12	2.28	15000	6.58	-	-
33	UMA RAMANATHAN	1	2,000	0.00	0.02	-	-	-	-
34	V VASANTHA	1	2,300	0.00	0.02	-	-	-	-
35	DHRUV M ARUNACHALAM	1	11,000	0.01	0.11	-	-	-	-
36	PRANAV ALAGAPPAN	1	28,050	0.01	0.28	-	-	-	-
38	VALLI ALAGAPPAN	1	1,000	0.00	0.01	-	-	-	-
	Total	37	92,51,357	4.93	92.5	28,000			
ii)	Bodies corporate:								
1	AMBADI ENTERPRISES LTD	1	10,58,200	0.56	10.58	-	-	-	-
2	A M M VELLAYAN SONS P LTD	1	38,430	0.02	0.38	-	-	-	-
3	CARBORUNDUM UNIVERSAL LIMITED	1	1,000	0.00	0.01	-	-	-	-
4	M.M.MUTHIAH SONS PRIVATE LTD	1	4,200	0.00	0.04	-	-	-	-
5	AMBADI INVESTMENTS LIMITED	1	7,07,66,595	37.69	707.67	-	-	-	-
6	M A ALAGAPPAN HOLDINGS PRIVATE LIMITED	1	5,29,860	0.28	5.30	-	-	-	-
7	M A MURUGAPPAN HOLDINGS LLP	1	5,46,860	0.29	5.47	-	-	-	-
8	Murugappa & Sons	1	8,63,980	0.46	8.64	-	-	-	-
	Total	8	7,38,09,125	39.31	738.09	-	-	-	-
iii)	Financial Institutions/Banks								
iv)	Central Government/State Government(s)/President of India								
v)	Persons acting in Concert (Please specify)								
vi)	Any Others								
1	M.M.MUTHIAH RESEARCH FOUNDATION	1	2,80,920	0.15	2.81	-	-	-	-
2	LAKSHMI RAMASWAMY FAMILY TRUST(AA ALAGAMMAI & LAKSHMI RAMASWAMY HOLDS SHARES ON BEHALF OF THE TRUST)	1	7,43,000	0.40	7.43	-	-	-	-
3	AR LAKSHMI ACHI TRUST	1	3,91,510	0.21	3.92	-	-	-	-
4	MV MUTHIAH FAMILY TRUST (M M VENKATACHALAM & M V MUTHIAH HOLDS SHARES ON BEHALF OF THE TRUST)	1	4,59,830	0.24	4.60	-	-	-	-
5	MM VEERAPPAN FAMILY TRUST(MM MURUGAPPAN & MEENAKSHI MURUGAPPAN HOLDS SHARES ON BEHALF OF THE TRUST)	1	4,68,055	0.25	4.68	-	-	-	-
6	MV SUBRAMANIAN FAMILY TRUST (Mr. M M Venkatachalam hold shares on behalf of the trust)	1	4,59,830	0.24	4.60	-	-	-	-
7	M M MUTHIAH FAMILY TRUST (M M MURUGAPPAN & M M MUTHIAH HOLDS SHARES ON BEHALF OF THE TRUST)	1	4,78,055	0.25	4.78	-	-	-	-
8	MURUGAPPA EDUCATIONAL AND MEDICAL FOUNDATION	1	7,26,200	0.39	7.26	-	-	-	-
9	Lakshmi Venkatachalam Family Trust(M M Venkatachalam&Lakshmi Venkatachalam are trustees of trust)	1	3,79,905	0.20	3.80	-	-	-	-

10	Meenakshi Murugappan Family Trust (M M Murugappan & Meenakshi Murugappan are trustees of the trust)	1	5,00,000	0.27	5.00				
11	M M Murugappan Family Trust (M M Murugappan & Meenakshi Murugappan are trustees of the trust)	1	2,31,800	0.12	2.32				
12	Murugappan Arunachalam Children Trust (Sigapi Arunachalam alongwith others hold shares on behalf of Trust)	1	2,15,410	0.11	2.15				
13	Valli Subbiah Benefit Trust (S Vellayan & A Vellayan holds shares on behalf of the Trust)	1	14,500	0.01	0.15				
14	Arun Murugappan Children's Trust (MAM Arunachalam & Sigappi Arunachalam hold on behalf of the trust)	1	2,20,278	0.12	2.20				
15	M A Alagappan Grand Children Trust (Arun Alagappan & AA Alagammai hold shares on behalf of the Trust)	1	2,16,777	0.12	2.17				
16	Saraswathi Trust (M V Subiah & S Vellayan are trustees of the trust)	1	5,15,180	0.27	5.15				
17	Shambho Trust (M V Subiah & S Vellayan are trustees of the trust)	1	5,97,340	0.32	5.97				
18	MM Venkatachalam Family Trust(MM Venkatachalam&Lakshmi Venkatachalam hold shares on behalf of trust)	1	4,03,900	0.22	4.04				
	Total	18	73,02,490	3.89	73.02	-	-	-	-
A.2	Foreign Promoters								
i)	Individuals (Names of major shareholders):								
	VALLI ARUNACHALAM	1	4,96,095	0.26	4.96				
	VALLIAMMAI MURUGAPPAN	1	17,032	0.01	0.17				
ii)	Bodies Corporate								
	(i)								
	(ii)								
	(iii)								
iii)	Any other (Please Specify)								
	Sub total	65	9,08,76,099	48.40	908.76	28,000			
B	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutional								
i)	Mutual Funds		4,82,62,653	25.70	482.63	-	-	-	-
ii)	Foreign Portfolio Investors		2,22,69,093	11.86	222.69	-	-	-	-
iii)	Banks / Financial Institutions / NBFCs		31,260	0.02	0.31	-	-	-	-
iv)	Insurance Companies		10,75,770	0.57	10.76	-	-	-	-
v)	FII belonging to foreign promoter					-	-	-	-
vi)	FII - others		2,36,660	0.13	2.37	-	-	-	-
vii)	Provident Fund/Pension Fund					-	-	-	-
viii)	Alternative Investment Fund		5,31,217	0.28	5.31	-	-	-	-
ix)	Any Other					-	-	-	-
1.2)	Central Governemnt /State Government (s)/ President of India								
	Shareholding by Companies or Bodies Corporate where Central / State Government is a promoter		8,66,660	0.46	8.67				
1.3)	Non - Institutions								
i)	Individual share capital upto Rs. 2 Lacs		1,39,70,003	7.44	139.70	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs		30,24,187	1.61	30.24	-	-	-	-
iii)	NBFCs registered with RBI		-	-	0.00	-	-	-	-
iv)	Any Other (specify)				0.00	-	-	-	-
	Trusts		5,400	0.00	0.05	-	-	-	-
	Non-Resident Indian (NRI)		17,96,515	0.96	17.97	-	-	-	-
	Clearing Members		1,892	0.00	0.02	-	-	-	-
	Qualified Institutional Buyer								
	Bodies Corporate		35,90,791	1.91	35.91	-	-	-	-
	IEPF		8,46,528	0.45	8.47	-	-	-	-
	HUF		3,92,734	0.21	3.93				
v)	Alternate Investment Fund								
	Total		9,69,01,363	51.60	969.01				
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder					-	-	-	-
2.2)	Employee Benefit Trust					-	-	-	-
2.3)	Any Other					-	-	-	-
	sub total		9,69,01,363	51.60	969.01				
	Grand Total		18,77,77,462	100.00	1877.77	28,000			

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

2 Insurers are required to highlight the categories which fall within the purview of Regulation II(1)(ii) of the Insurance Regulatory and Development Authority

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

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

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

\$ 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

PART B: PARTICULARS OF THE SHAREHOLDING PATTERN IN THE INDIAN PROMOTER COMPANY(S) AS INDICATED AT (A) ABOVE.									
Name of the Indian Promoter: KARTIK INVESTMENTS TRUST LIMITED									
Shareholding pattern as on March 31, 2023									
Sl. No. (I)	Category (II)	No. of Investors	No. of shares held (III)	% of shareholdings (IV)	Paid up equity (Rs. In Lakhs) (V)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						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								
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				
	Vellachi Murugappan		50	0.02	0.005				
	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.Parry (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				
	Parry Enterprises India Limited		32	0.01	0.00				
	Cholamandalam Financial Holdings Limited		33790	13.85	3.38				
	Chola Business Services Limited		550	0.23	0.06				
	Murugappa & Sons		100	0.04	0.01				
I(b).	Foreign promoters								
	Individuals								
	Valli Arunachalam		50	0.02	0.005				
	Bodies Corporate		-	-	-				
2	Persons Acting in concert								
	Sub Total		182550	74.82	18.255	NIL	NIL		
II.	Non Promoters' Holding								
1	Institutional Investors		-	-	-				
	a. Mutual Funds and UTI		-	-	-				
	b. Banks, Financial Institutions, Insurance Companies		-	-	-				
	(Central / State Government / Non Government Institutions)								
	c. FIIs:		-	-	-				
2	Others		321	0.13	0.03				
	a. Private Corporate Bodies		29440	12.07	2.94				
	b. Indian Public		31589	12.95	3.16				
	c. NRIs		100	0.04	0.01				
	d. OCB's		-	-	-				
	e. FIIs:		-	-	-				
	f. Employees		-	-	-				
	g. Trusts		-	-	-				
	h. Directors (independent Director)		-	-	-				
	i. NSDL/CDSL TRANSIT POSITION		-	-	-				
	Sub - Total		61450	25.18	6.15	NIL	NIL		
	Grand Total		244000	100.00	24.40	NIL	NIL		

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 March 31, 2023

Sl. No.	Category	No. Of Investors	No. of shares held	% of shareholdings	Paid up equity (Rs. in lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares(VI)	As a 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								
	Individuals/HUF (Names of major shareholders):								
1	M A M ARUNACHALAM (in the capacity of Karta of HUF)		19892	4.14	1.99	0.00	0.00	-	-
2	M A ALAGAPPAN HUF(M A Alagappan hold shares in the capacity as kartha)		15692	3.27	1.57	0.00	0.00	-	-
3	M M Muthiah HUF (M M Murugappan hold shares in the capacity as kartha)		0	-	-	0.00	0.00	-	-
4	M M MURUGAPPAN		17666	3.68	1.77	0.00	0.00	-	-
5	A VELLAYAN (Hold shares in the capacity as Kartha of HUF)		0	-	-	0.00	0.00	-	-
6	UMAYAL.R.		0	-	-	0.00	0.00	-	-
7	A VENKATACHALAM (Hold shares in the capacity as Kartha of HUF)		0	-	-	0.00	0.00	-	-
8	VALLI ANNAMALAI		0	-	-	0	0.00	-	-
9	M VELLACHI		13879	2.89	1.39	0.00	0.00	-	-

10	M A M ARUNACHALAM		51926	10.82	5.19	0.00	0.00	-	-
11	ARUN ALAGAPPAN		39782	8.29	3.98	0.00	0.00	-	-
12	M.A.ALAGAPPAN		19892	4.14	1.99	0	0.00	-	-
13	LAKSHMI CHOCCA LINGAM		0	-	-	0.00	0.00	-	-
14	A VELLAYAN		8088	1.69	0.81	0.00	0.00	-	-
15	M M VENKATACHALAM		0	-	-	0.00	0.00	-	-
16	LAKSHMI VENKATACHALAM		0	-	-	0.00	0.00	-	-
17	MEYYAMMAI VENKATACHALAM		0	-	-	0.00	0.00	-	-
18	S.VELLAYAN(S VELLAYAN AND A VELLAYAN hold shares on behalf of M V Seetha Subbiah Benefit trust)		0	-	-	0.00	0.00	-	-
19	M V Murugappan - HUF (Valli Arunachalam holds shares in the capacity as karta)		24958	5.20	2.50	0.00	0.00	-	-
20	M M MURUGAPPAN		19770	4.12	1.98	0.00	0.00	-	-
21	A M MEYYAMMAI		0	-	-	0.00	0.00	-	-
22	M V SUBBIAH (Hold shares in the capacity as Kartha of HUF)		11778	2.45	1.18	0.00	0.00	-	-
23	MEENAKSHI MURUGAPPAN		2100	0.44	0.21	0.00	0.00	-	-
24	A VENKATACHALAM		25658	5.35	2.57	0.00	0.00	-	-
25	VALLI MUTHIAH		0	-	-	0.00	0.00	-	-
26	V NARAYANAN		8784	1.83	0.88	0.00	0.00	-	-
27	V ARUNACHALAM		8786	1.83	0.88	0.00	0.00	-	-
28	ARUN VENKATACHALAM		0	-	-	0.00	0.00	-	-
29	SOLACHI RAMANATHAN		0	-	-	0.00	0.00	-	-
30	A V NAGALAKSHMI		0	-	-	0.00	0.00	-	-
31	M V AR MEENAKSHI		1400	0.29	0.14	0.00	0	-	-
32	A.KEERTIKA UNNAMALAI		0	-	-	0.00	0.00	-	-
33	SIGAPI ARUNACHALAM		0	-	-	0	0.00	-	-
34	UMA RAMANATHAN		0	-	-	0.00	0.00	-	-
35	V VASANTHA		0	-	-	0.00	0.00	-	-
36	DHRUV M ARUNACHALAM		0	-	-	0.00	0.00	-	-
37	PRANAV ALAGAPPAN		0	0.00	-	0.00	0.00	-	-
38	VALLI ALAGAPPAN		0	0.00	-	0.00	0.00	-	-
39	M V SUBBIAH		13180	2.75	1.32	0.00	0.00	-	-
40	M V SEETHA SUBBIAH		1736	0.36	0.17	0.00	0.00	-	-
41	A A ALAGAMMAI		4200	0.88	0.42	0.00	0.00	-	-
42	S VELLAYAN		26354	5.49	2.64	0.00	0.00	-	-
43	M M MUTHIAH		19768	4.12	1.98	0.00	0.00	-	-
44	M M VEERAPPAN		19768	4.12	1.98	0.00	0.00	-	-
45	M A ALAGAPPAN JT M M VENKATACHALAM JT A VENKATACHALAM (on behalf of Kadamane Estates & Co)		480	0.10	0.05	0.00	0.00	-	-
46	M A ALAGAPPAN JT M A M ARUNACHALAM (on behalf of Murugappan Arunachalam Children Trust)		7750	1.61	0.78	0.00	0.00	-	-
Total			3,83,287		38.33	-	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		0	0.00	-	-	0.00	-	-
6	M A ALAGAPPAN HOLDINGS PRIVATE LIMITED		0	0.00	-	-	0.00	-	-
7	M A MURUGAPPAN HOLDINGS LLP		0	0.00	-	-	0.00	-	-
8	Murugappa & Sons		0	0.00	-	-	0.00	-	-
Total			-		-				
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	8.07	3.85	-	0.00	-	-
5	MM VEERAPPAN FAMILY TRUST(MM MURUGAPPAN & MEENAKSHI MURUGAPPAN HOLDS SHARES ON BEHALF OF THE TRUST)		0	0.00	-	-	0.00	-	-
6	MV SUBRAMANIAN FAMILY TRUST (Mr. M M Venkatachalam hold shares on behalf of the trust)		38485	8.07	3.85	-	0.00	-	-
7	M M MUTHIAH FAMILY TRUST (M M MURUGAPPAN & M M MUTHIAH HOLDS SHARES ON BEHALF OF THE TRUST)		0	0.00	-	-	0.00	-	-
8	MURUGAPPA EDUCATIONAL AND MEDICAL FOUNDATION		0	0.00	-	-	0.00	-	-
9	Lakshmi Venkatachalam Family Trust(M M Venkatachalam&Lakshmi Venkatachalam are trustees of trust)		0	0.00	-	-	0.00	-	-
10	Meenakshi Murugappan Family Trust (M M Murugappan & Meenakshi Murugappan are trustees of the trust)		0	0.00	-	-	0.00	-	-
11	M M Murugappan Family Trust (M M Murugappan & Meenakshi Murugappan are trustees of the trust)		0	0.00	-	-	0.00	-	-
12	Murugappan Arunachalam Children Trust (Sigapi Arunachalam alongwith others hold shares on behalf of Trust)		0	0.00	-	-	0.00	-	-
13	Valli Subbiah Benefit Trust (S Vellayan & A Vellayan holds shares on behalf of the Trust)		0	0.00	-	-	0.00	-	-
14	Arun Murugappan Children's Trust (MAM Arunachalam & Sigappi Arunachalam hold on behalf of the trust)		0	0.00	-	-	0.00	-	-
15	M A Alagappan Grand Children Trust (Arun Alagappan& AA Alagammai hold shares on behalf of the Trust)		0	0.00	-	-	0.00	-	-
16	Saraswathi Trust (M V Subiah & S Vellayan are trustees of the trust)		0	0.00	-	-	0.00	-	-
17	Shambho Trust (M V Subiah & S Vellayan are trustees of the trust)		0	0.00	-	-	0.00	-	-

18	lakshmi Venkatachalam Family Trust(MM Venkatachalam&Lakshmi Venkatachalam hold shares on behalf of trust)	2100	0.44	0.21	-	0.00	-	-
	Total	79,070	16.58	7.91	-	0.00	-	-
A.2	Foreign Promoters			-	-	0.00	0	-
i)	Individuals (Names of major shareholders):			-	-	0.00	-	-
	VALLI ARUNACHALAM	13879	2.89	1.39	-	0.00	-	-
	VALLIAMMAI MURUGAPPAN			-	-	0.00	-	-
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	13,879	2.89	1.39	-	0.00	-	-
		0	0.00	-	0	0.00	0	0
B	Non Promoters	0	0.00	-	0	0.00	0	0
B.1	Public Shareholders	0	0.00	-	0	0.00	0	0
1.1	Institutional	0	0.00	-	0	0.00	0	0
i)	Mutual Funds	0	0.00	-	-	0.00	-	-
ii)	Foreign Portfolio Investors	0	0.00	-	-	0.00	-	-
iii)	Banks / Financial Institutions	0	0.00	-	-	0.00	-	-
iv)	Insurance Companies	-	-	-	-	0.00	-	-
v)	Fil belonging to foreign promoter	-	0.00	-	-	0.00	-	-
vi)	Fil - 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(i)(ii) of the Insurance Regulatory and Development Authority (Registration of
3 Details of investors (excluding employees holding under ESOP) have to be provided where the Insurance company is unlisted
4 Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the Insurance company is listed.
Please specify the names of the Fils, indicating those Fils which belong to the Group of the Joint Venture partner/foreign investor of the Indian insurance company.
\$ Please specify the names of the OCBs, indicating those OCBs which belong to the Group of the Joint Venture partner/foreign investor of the Indian insurance company.

PART B:									
PARTICULARS OF THE SHAREHOLDING PATTERN IN THE INDIAN PROMOTER COMPANY(S) AS INDICATED AT (A) ABOVE									
Name of the Indian Promoter: Ambadi Investments Ltd									
Shareholding pattern as on March 31, 2023									
Sl. No.	Category	No. of Investors	No. of shares held	% age of holding	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(a).	Promoters								
	Indian promoters								
	Individuals (Major Holdings)								
	M V Subbiah		20684	0.85	2.07				
	M.A.ALAGAPPAN		88501	3.62	8.85				
	M V AR MEENAKSHI		11554	0.47	1.16				
	M.A.ALAGAPPAN (HUF)		20212	0.83	2.02				
	A A ALAGAMMAI		43810	1.79	4.38				
	V ARUNACHALAM		81100	3.32	8.11				
	M V SUBBIAH		500	0.02	0.05				
	M V SEETHA SUBBIAH		500	0.02	0.05				
	S VELLAYAN		500	0.02	0.05				
	A VENKATACHALAM		54151	2.22	5.42				
	MEYYAMMAI VENKATACHALAM		1300	0.05	0.13				
	M M SEETHALAKSHMI		77300	3.16	7.73				
	M M MURUGAPPAN		32500	1.33	3.25				
	M M MURUGAPPAN (Trustee)		50000	2.05	5.00				
	M M MURUGAPPAN (Trustee)		6500	0.27	0.65				
	M M MURUGAPPAN (HUF Account)		59400	2.43	5.94				
	M M MURUGAPPAN		22000	0.90	2.20				
	M M MURUGAPPAN		30149	1.23	3.01				
	M M MURUGAPPAN (Trustee)		66400	2.72	6.64				
	M M MURUGAPPAN (Trustee)		66400	2.72	6.64				
	M M VENKATACHALAM		54300	2.22	5.43				
	M M VENKATACHALAM (Trustee)		56800	2.32	5.68				
	M M VENKATACHALAM (Trustee)		53800	2.20	5.38				
	M M VENKATACHALAM (Trustee)		59500	2.44	5.95				
	M M VENKATACHALAM (Trustee)		56800	2.32	5.68				
	A VELLAYAN		57582	2.36	5.76				

	LALITHA VELLAYAN		4100	0.17	0.41
	M A M ARUNACHALAM		200500	8.21	20.05
	SIGAPI ARUNACHALAM		31626	1.29	3.16
	M A M ARUNACHALAM		32000	1.31	3.20
	V NARAYANAN		78005	3.19	7.80
	M V SUBBIAH		10538	0.43	1.05
	VALLI ARUNACHALAM		250	0.01	0.03
	M V MURUGAPPAN (HUF)		200301	8.20	20.03
	ARUN ALAGAPPAN		94522	3.87	9.45
	PRANAV ALAGAPPAN		31627	1.29	3.16
	ARUN VENKATACHALAM		100200	4.10	10.02
	M.M.VENKATACHALAM		102	0.00	0.01
	ARUN ALAGAPPAN (Trustee)		25412	1.04	2.54
	M A M ARUNACHALAM		25400	1.04	2.54
	M V SUBBIAH (Trustee)		276500	11.32	27.65
	Individual (other holding)		-	-	-
	Bodies Corporate				
	M A ALAGAPPAN HOLDINGS PRIVATE LIMITED		41000	1.68	4.10
	AR LAKSHMI ACHI TRUST		162	0.01	0.02
	A M M VELLAYAN SONS P LTD		187	0.01	0.02
	AMBADI ENTERPRISES LTD		800	0.03	0.08
	M.M.MUTHIAH RESEARCH FOUNDATION		14534	0.59	1.45
	M A MURUGAPPAN HOLDINGS PRIVATE LIMITED		41000	1.68	4.10
I(b).	Foreign promoters				
	Individuals		-	-	-
	Bodies Corporate		-	-	-
	PARRY MURRAY AND COMPANY LIMITED		33500	1.37	3.35
	Sub Total		2314509	94.74	231.45

NIL

Sl. No.	Category	No. of shares held	% age of holding	Paid up equity (Rs. In Lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
					Number of shares (V)	As a percentage of (VI) - (V)/(III)*100	Number of Shares (VIII)	As a percentage of Total Shares Held (IX) = (VIII)/(III)*100
II.	Non Promoters' Holding							
1	Institutional Investors							
a.	Mutual Funds and UTI		-	-	-			
b.	Banks, Financial Institutions, Insurance Companies (Central / State Government / Non Government Institutions)		-	-	-			
c.	FII's:		-	-	-			
(i)	FII belonging to foreign promoter		-	-	-			
(ii)	FII - others		-	-	-			
2	Others							
a.	Private Corporate Bodies			-	-			
b.	Indian Public	128513	5.26	12.85				
c.	NRIs		-	-	-			
	OCBs		-	-	-			
(i)	OCBs belonging to foreign promoters		-	-	-			
(ii)	OCBs - Others		-	-	-			
	FII's		-	-	-			
(i)	FII belonging to foreign promoter		-	-	-			
(ii)	FII - others		-	-	-			
e.	Employees		-	-	-			
f.	Trusts		-	-	-			
g.	Directors (Independent Director)		-	-	-			
h.	Depository transit position		-	-	-			
	Sub - Total	128513	5.26	12.85				
	Grand Total	2443022	100.00	244.30				

NIL

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

Nature of business, years in business of investor's companies: The Company is engaged in Investing in companies and has experience of over 75 years of experience.

PART B:									
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 March 31, 2023									
Sl. No. (I)	Category (II)	No. of Investors	No. of shares held (III)	% age of holding (IV)	Paid up equity (Rs. In Lakhs) (V)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						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								
I(a).	Promoters								
	Indian promoters								
	Individuals		4	0	0.004				
	Bodies Corporate								
	Cholamandalam Financial Holdings Limited		42677	18.6	42.68				
	Carborundum Universal Ltd		44704	19.48	44.7				
	Parry Enterprises India Ltd		1700	0.74	1.7				
	Ambadi Investments Limited		40046	17.45	40.043				
	Chola Insurance Services Pvt Ltd		28680	12.5	28.68				
	Ambadi Enterprises Ltd		7701	3.36	7.7				
	Murugappa Educational and Medical Foundation		12	0.01	0.012				
	Kartik Investments Trust Ltd		6727	2.93	6.73				
	Parry Investments Ltd		8001	3.49	8.001				
	Coromandel International Ltd		16139	7.03	16.14				

NIL

NIL

	EID Parry India Ltd		18270	7.96	18.27				
	Chola Business Services Limited		14807	6.45	14.81				
I(b).	Foreign promoters								
	Individuals		-	-	-				
	Bodies Corporate		-	-	-				
	<i>Sub Total</i>		229468	100	229.47	NIL	NIL		
II.	Non Promoters' Holding		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		-	-	-				
(i)	FII belonging to foreign promoter								
(ii)	FII - others								
2	Others								
a.	Private Corporate Bodies		-	-	-				
b.	Indian Public		-	-	-				
c.	NRIs		-	-	-				
	OCBs		-	-	-				
(i)	OCBs belonging to foreign promoters		-	-	-				
(ii)	OCBs - Others		-	-	-				
	FII's		-	-	-				
(i)	FII belonging to foreign promoter		-	-	-				
(ii)	FII - others		-	-	-				
e.	Employees		-	-	-				
f.	Trusts		-	-	-				
g.	Directors (Independent Director)		-	-	-				
h.	Depository transit position		-	-	-				
	<i>Sub - Total</i>		-	-	-				
	<i>Grand Total</i>		229468	100	229.47	NIL	NIL		

PART B:

PARTICULARS OF THE SHAREHOLDING PATTERN IN THE INDIAN PROMOTER COMPANY(S) AS INDICATED AT (A) ABOVE AS ON March 31, 2023

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

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

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

47	M V Muthiah								
48	Niranthara Alamelu Jawahar								
49	M V Subramanian								
50	Murugappan Arunachalam Alagappan HUF (Karta - M A Alagappan)								
51	AMM ARUNACHALAM HUF (Karta - M A Alagappan)								
52	A A Alagammai								
53	Lakshmi Ramaswamy								
54	Valli Alagappan								
55	M A Murugappan HUF (Karta - M A M Arunachalam)								
56	Vedhika Meyyammai Arunachalam								
57	Uma Ramanathan								
58	Bollampally Rishika Reddy								
59	Ahana Lalitha Narayanan								
60	Krishna Murugappan Muthiah								
61	M M Venkatachalam HUF								
62	Nila Lakshmi Muthiah								
	Total	-	-	-	-	-	-	-	-
ii)	Bodies corporate:								
1	E.J.D.- Parry (India) Limited	1	1800144	100.00	180.014	-	-	-	-
2	AMBADI ENTERPRISES LTD								
3	A M M VELLAYAN SONS P LTD								
4	CARBORUNDUM UNIVERSAL LIMITED								
5	M.M.MUTHIAH SONS PRIVATE LTD								
6	AMBADI INVESTMENTS LIMITED								
7	M A ALAGAPPAN HOLDINGS PRIVATE LIMITED								
8	Parry America Inc								
9	Parrys Investments Limited								
10	Parry Infrastructure Company Private Limited								
11	Parrys Sugar Limited								
12	Parry Agrochem Exports Ltd								
13	Coromandel International Ltd								
14	Alimtec S.A.								
15	Kan and More Private Limited								
16	Coromandel Chemicals Limited (Formerly, Parry Chemicals Limited)								
17	CFL Mauritius Limited								
18	RHODIUS Schleifwerkzeuge Verwaltungsgesellschaft mbH, Germany								
19	Coromandel Australia Pty Ltd								
20	Sabero Organics America SA								
21	Sabero Argentina SA								
22	Sabero Organics Philippines Asia Inc.								
23	Coromandel Agronegocios De Mexico S.A. DE C.V.								
24	Coromandel Brasil Ltda (Limited Liability Company)								
25	RHODIUS SOUTH AMERICA Ltda, Brazil								
26	Yanmar Coromandel Agrisolutions Pvt. Ltd.								
27	Tunisian Indian Fertilizer S.A., Tunisia								
28	Foskor (Pty) Limited, South Africa								
29	US Nutraceuticals LLC								
30	Parry Sugars Refinery India Private Limited								
31	Algavista Greentech Private Limited								
32	La Bella Botanics LLC								
33	Dare Ventures Ltd(formerly known as Dare Investments Ltd)								
34	New Ambadi Estates Pvt. Ltd.								
35	Parry Enterprises India Ltd.								
36	Parry Agro Industries Ltd.								
37	Murugappa Management Services Private Ltd.								
38	Parry Murray Ltd. UK								
39	Tube Investments of India Ltd.								
40	Financiere C 10								
41	Sedis, SAS								
42	Sedis Company Ltd.								
43	Sedis GmbH								
44	Great Cycles (Private) Limited								
45	Creative Cycles (Private) Limited								
46	Shanthi Gears Ltd.								
47	Cholamandalam Securities Ltd.								
48	Cholamandalam Home Finance Limited (formerly Cholamandalam Distribution Services Limited)								
49	Chola Insurance Distribution Services Pvt. Ltd. (Formerly Chola Insurance Services Pvt. Ltd.)								
50	Chola Business Services Ltd.								
51	Cholamandalam Investment and Finance Co. Ltd.								
52	Kartik Investments Trust Limited								
53	CherryTin Online Private Limited								
54	Cholamandalam MS General Insurance Company Ltd.								
55	Cholamandalam MS Risk Services Ltd.								
56	Chola People and Marketing Services Private Limited (Formerly Chola People Services Private Limited)								
57	Cholamandalam Financial Holdings Ltd (formerly known as TI Financial Holdings Limited)								
58	CUMI America Inc.								
59	Net Access (India) limited								
60	Southern Energy Development Corporation Ltd.								
61	Sterling Abrasives Ltd.								
62	CUMI (Australia) Pty Ltd								
63	CUMI Middle East FZE								
64	CUMI International Ltd								
65	Volszhsky Abrasives Works								
66	Foskor Zirconia Pty Limited, South Africa								
67	CUMI Abrasives and Ceramics Company Ltd, China								
68	CUMI Europe s.r.o								

69	CUMI AWUKO Abrasives GmbH (Formerly known as CUMI GmbH, Germany)								
70	Wendt (India) Ltd.								
71	Murugappa Morgan Thermal Ceramics Ltd.								
72	CIRIA India Ltd.								
73	Coromandel Engineering Company Limited								
74	Murugappa Educational & Medical Foundation								
75	Kadamane Estates Company (Shares held by M.A.Alagappan in the capacity of Partner in the firm)								
76	MM Muthiah Research Foundation								
77	TI Absolute Concepts Private Ltd								
78	Coromandel International (Nigeria) Limited								
79	Parry International DMCC								
80	Coromandel Mali Sasu, West Africa								
81	CG Power and Industrial Solutions Limited								
82	AR Lakshmi Achi Trust								
83	Murugappa Water Technology and Solutions Private Limited								
84	Pluss Advanced Technologies Private Limited								
85	Pluss Advanced Technologies B.V., Netherlands								
86	Payswiff Technologies Private Limited								
87	Payswiff Solutions Private Limited								
88	Payswiff Services Private Limited								
89	Payswiff PTE Limited, Singapore								
90	TI Clean Mobility Private Limited								
91	Cellestial E-Mobility Private Limited								
92	Cellestial E-Trac Private Limited								
93	RHODIUS Abrasives GmbH (Formerly known as CUMI Abrasives GmbH, Germany)								
94	RHODIUS Korea INC., South Korea								
95	RHODIUS S.A.R.L., France								
96	RHODIUS Nederland B.V.,								
97	IPLTech Electric Private Limited								
98	Moshine Electronics Private Limited								
iii)	Financial Institutions/Banks								
iv)	Central Government/State Government(s)								
v)	Persons acting in Concert (Please specify)								
	Sub Total A1	1	18,00,144	100	180.014				
vi)	Any Others - Trust								
1	M V Seetha Subbiah Benefit Trust (M.V.Subbiah & Subbiah Vellayan holds behalf of Trust)								
2	Valli Subbiah Benefit Trust (Subbiah Vellayan & M.V.Subbiah holds shares on behalf of the Trust)								
3	V S Bhairavi Trust (M V Subbiah & Vellayan Subbiah holds shares on behalf of the Trust)								
4	K S Shambhavi Trust (M V Subbiah & S Vellayan holds shares on behalf of the Trust)								
5	A A ALAGAMMAI(A A Alagammai & Lakshmi Ramaswamy holds behalf of the Lakshmi Ramaswamy Family Trust)								
6	Sigapi Arunacham (with MAM Arunachalam&AM Meyyammai behalf of Murugappan Arunachalam Children Trust)								
7	M M VENKATACHALAM (M M Venkatachalam & M V Muthiah holds on behalf of M V Muthiah Family Trust)								
8	M M MURUGAPPAN (M M Murugappan & Meenakshi Murugappan holds on behalf of M M Veerappan Family Trust)								
9	M M VENKATACHALAM(M M Venkatachalam & M V Subramanian holds behalf of M V Subramanian Family Trust)								
10	M M MURUGAPPAN (M M Murugappan & M M Muthiah holds shares on behalf of M M Muthiah Family Trust)								
11	Lakshmi Venkatachalam Fly Trust (M M Venkatachalam & Lakshmi Venkatachalam hold behalf of the Trust)								
12	Meenakshi Murugappan Fly Trust (M M Murugappan & Meenakshi Murugappan hold behalf of the Trust)								
13	M M Venkatachalam Fly Trust (M M Venkatachalam & Lakshmi Venkatachalam hold behalf of the Trust)								
14	M M Murugappan Fly Trust (M M Murugappan & Meenakshi Murugappan hold shares on behalf of the Trust)								
15	Saraswathi Trust (M V Subbiah, S Vellayan and M V Seetha Subbiah hold shares on behalf of the Trust)								
16	Shambho Trust (M V Subbiah & S Vellayan hold shares on behalf of the Trust)								
	Partnership Firms								
17	M A MURUGAPPAN HOLDINGS LLP (Formerly M A MURUGAPPAN HOLDINGS PVT LTD)								
18	Yelnoorkhan Group Estates								
19	Murugappa & Sons (M.V. Subbiah, M A Alagappan & M M Murugappan hold shares on behalf of the Firm)								
	Total	-	-	-	-	-	-	-	-
A.2	Foreign								
i)	Individuals (NonResident Individuals/ Foreign Individuals)								
1	M. M. Veerappan								
2	Valliammai Murugappan								
3	Valli Arunachalam								
	Sub Total A2	-	-	-	-	-	-	-	-
	A=A1+A2	1	18,00,144	100	180.014	-	-	-	-
B	Non Promoters								
B.1	Public Shareholders								

1.1)	Institutions (Domestic)								
i)	Mutual Funds	-	-	-	-	-	-	-	-
ii)	Venture Capital Funds	-	-	-	-	-	-	-	-
iii)	Alternate Investment Funds	-	-	-	-	-	-	-	-
iv)	Banks	-	-	-	-	-	-	-	-
v)	Insurance Companies	-	-	-	-	-	-	-	-
vi)	Provident Funds/ Pension Funds	-	-	-	-	-	-	-	-
vii)	Asset reconstruction companies	-	-	-	-	-	-	-	-
viii)	Sovereign Wealth Funds	-	-	-	-	-	-	-	-
ix)	NBFCs registered with RBI	-	-	-	-	-	-	-	-
x)	Other Financial Institutions								
xi)	Any Other (specify)								
1.3)	Institutions (Foreign)								
i)	Foreign Direct Investment	-	-	-	-	-	-	-	-
ii)	Foreign Venture Capital Investors	-	-	-	-	-	-	-	-
iii)	Sovereign Wealth Funds	-	-	-	-	-	-	-	-
iv)	Foreign Portfolio Investors Category I	-	-	-	-	-	-	-	-
v)	Foreign Portfolio Investors Category II	-	-	-	-	-	-	-	-
vi)	Overseas Depositories (holding DRs) (balancing figure)	-	-	-	-	-	-	-	-
vii)	Any Other (specify)	-	-	-	-	-	-	-	-
viii)	Qualified Institutional Buyer	-	-	-	-	-	-	-	-
ix)	NRI (Non repatriable)	-	-	-	-	-	-	-	-
x)	Bodies Corporate	-	-	-	-	-	-	-	-
xi)	IEPF	-	-	-	-	-	-	-	-
xii)	Alternate Investment Fund	-	-	-	-	-	-	-	-
	Total	0	0	0.00	0.00	-	0.00	-	-
	Central Government / State Government(s)								
i)	Central Government / President of India	-	-	-	-	-	-	-	-
ii)	State Government / Governor	-	-	-	-	-	-	-	-
iii)	Shareholding by Companies or Bodies Corporate where Central / State Government is a promoter	-	-	-	-	-	-	-	-
	Non-institutions								
i)	Associate companies / Subsidiaries	-	-	-	-	-	-	-	-
ii)	Directors and their relatives (excluding independent directors and nominee directors)	-	-	-	-	-	-	-	-
iii)	Key Managerial Personnel	-	-	-	-	-	-	-	-
iv)	Relatives of promoters (other than 'immediate relatives' of promoters disclosed under 'Promoter and Promoter Group' category)	-	-	-	-	-	-	-	-
v)	Trusts where any person belonging to 'Promoter and Promoter Group' category is 'trustee', 'beneficiary', or 'author of the trust'	-	-	-	-	-	-	-	-
vi)	Investor Education and Protection Fund (IEPF)	-	-	-	-	-	-	-	-
vii)	Resident Individuals holding nominal share capital up to Rs. 2 lakhs *	6	6	0	0.001	-	-	-	-
viii)	Resident Individuals holding nominal share capital in excess of Rs. 2 lakhs	-	-	-	-	-	-	-	-
ix)	Non Resident Indians (NRIs)	-	-	-	-	-	-	-	-
x)	Foreign Nationals	-	-	-	-	-	-	-	-
xi)	Foreign Companies	-	-	-	-	-	-	-	-
xii)	Bodies Corporate	-	-	-	-	-	-	-	-
xiii)	Any Other (specify)	-	-	-	-	-	-	-	-
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any Other								
	sub total	6	6	0.00	0.001	0.00	0.00	0.00	0.00
	Grand Total	7	18,00,150	100	180.015	-	-	-	-

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

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

	Particulars	As At Mar'23	As At Mar'22(Corresponding previous year)
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	14,326	14,326
4	General Reserves		
	Opening balance	83,476	78,476
	Additions during the year	17,000	5,000
	Deductions during the year	-	-
	Less: Amount utilized for Buy-back	-	-
	Less: Amount utilized for issue of Bonus shares	-	-
	Closing balance	1,00,476	83,476
5	Catastrophe Reserve	-	-
6	Other Reserves (Debenture Redemption Reserve)	1,000	2,000
7	Balance of Profit in Profit & Loss Account		
	Opening balance	66,476	63,774
	Additions during the year	19,871	7,702
	Deductions during the year	(16,000)	(5,000)
	Closing balance	70,346	66,476
	TOTAL	1,86,148	1,66,278

Notes:

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

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FORM NL-11-BORROWINGS SCHEDULE

(Amount in Rs. Lakhs)

	Particulars	As At Mar'23	As At Mar'22(Corresponding 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:

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

DISCLOSURE FOR SECURED BORROWINGS (Refer Note a)

(Amount in Rs. Lakhs)

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

FORM NL-12 & 12A -INVESTMENT SCHEDULE

	Particulars	NL -12		NL -12A		(Amount in Rs. Lakhs)	
		Shareholders		Policyholders		Total	
		As At Mar'23	As At Mar'22(Corresponding previous year)	As At Mar'23	As At Mar'22(Corresponding previous year)	As At Mar'23	As At Mar'22(Corresponding previous year)
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	1,15,300	1,06,479	8,39,691	7,18,858	9,54,991	8,25,336
2	Other Approved Securities	-	-	-	-	-	-
3	Other Investments						
	(a) Shares						
	(aa) Equity	3,878	2,064	28,240	13,933	32,118	15,997
	(bb) Preference					-	-
	(b) Mutual Funds					-	-
	(c) Derivative Instruments					-	-
	(d) Debentures/ Bonds	24,428	14,101	1,77,902	95,199	2,02,330	1,09,301
	(e) Other Securities (Fixed Deposit with Bank)	-	26	-	173	-	199
	(e) Other Securities (Investments in AIF)	715	179	5,210	1,207	5,925	1,386
	(f) Subsidiaries					-	-
	(g) Investment Properties-Real Estate & REIT	348	402	2,534	2,717	2,883	3,120
4	Investments in Infrastructure and Social Sector	21,618	17,792	1,57,438	1,20,116	1,79,056	1,37,908
5	Other than Approved Investments						
	(a) Debentures/ Bonds	-	154	-	1,041	-	1,195
	(b) Equity	390	259	2,842	1,749	3,232	2,008
	TOTAL	1,66,678	1,41,456	12,13,858	9,54,993	13,80,536	10,96,449
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	346	476	2,518	3,214	2,863	3,690
2	Other Approved Securities	-	-	-	-	-	-
3	Other Investments						
	(a) Shares						
	(aa) Equity					-	-
	(bb) Preference					-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments					-	-
	(d) Debentures/ Bonds	5,880	2,370	42,825	16,001	48,705	18,372
	(e) Other Securities (Fixed Deposit with Bank)	1,509	14,065	10,990	94,958	12,499	1,09,023
	(f) Other Securities (Investments in AIF)	-	-	-	-	-	-
	(g) Money market instruments (TREPS)	1,046	1,187	7,620	8,011	8,667	9,197
	(h) Subsidiaries					-	-
	(i) Investment Properties-Real Estate					-	-
4	Investments in Infrastructure and Social Sector	2,200	1,826	16,023	12,325	18,224	14,150
5	Other than Approved Investments						
	(a) Debentures/ Bonds	-	323	-	2,178	-	2,500
	(b) Equity	-	-	-	-	-	-
	TOTAL	10,982	20,246	79,976	1,36,686	90,958	1,56,932
	GRNAD TOTAL	1,77,660	1,61,702	12,93,834	10,91,679	14,71,494	12,53,381

Notes:

(a) Investments in subsidiary/holding companies, joint ventures and associates shall be separately disclosed, at cost.

- Holding company and subsidiary shall be construed as defined in the Companies Act, 1956 as amended by Company Act 2013:

- Joint Venture is a contractual arrangement whereby two or more parties undertake an economic activity, which is subject to joint control.

- Joint control - is the contractually agreed sharing of power to govern the financial and operating policies of an economic activity to obtain benefits from it.

- Associate - is an enterprise in which the company has significant influence and which is neither a subsidiary nor a joint venture of the company.

- Significant influence (for the purpose of this schedule) - means participation in the financial and operating policy decisions of a company, but not control of those policies. Significant influence may be exercised in several ways, for example, by representation on the board of directors, participation in the policymaking process, material inter-company transactions, interchange of managerial personnel or dependence on technical information. Significant influence may be gained by share ownership, statute or agreement. As regards share ownership, if an investor holds, directly or indirectly through subsidiaries, 20 percent or more of the voting power of the investee, it is presumed that the investor does have significant influence, unless it can be clearly demonstrated that this is not the case. Conversely, if the investor holds, directly or indirectly through subsidiaries, less than 20 percent of the voting power of the investee, it is presumed that the investor does not have significant influence, unless such influence is clearly demonstrated.

- A substantial or majority ownership by another investor does not necessarily preclude an investor from having significant influence.

(b) Aggregate amount of company's investments other than listed equity securities and derivative instruments and also the market value thereof shall be disclosed in the Annexure A as specified below.

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

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

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

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

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

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

(Amount in Rs. Lakhs)

Particulars	Shareholders		Policyholders		Total	
	As At Mar'23	As At Mar'22(Corresponding previous year)	As At Mar'23	As At Mar'22(Corresponding previous year)	As At Mar'23	As At Mar'22(Corresponding previous year)
Long Term Investments--						
Book Value	1,62,410	1,39,133	11,82,776	9,39,311	13,45,186	10,78,444
market Value	1,58,163	1,39,010	11,51,843	9,38,481	13,10,006	10,77,491
Short Term Investments--						
Book Value	10,982	20,246	79,976	1,36,686	90,958	1,56,932
market Value	10,941	23,107	79,678	1,56,000	90,619	1,79,107

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FORM NL-13-LOANS SCHEDULE

(Amount in Rs. Lakhs)

	Particulars	As At Mar'23	As At Mar'22(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		

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FORM NL-14-FIXED ASSETS SCHEDULE

(Amount in Rs. Lakhs)										
Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening	Additions	Deductions	Closing	Up to Last Year	For The Period	On Sales/ Adjustments	To Date	As At Mar'23	As At Mar'22(Corresponding previous year)
Goodwill										
Intangibles (specify)	12,750	1,171	-	13,921	10,775	1,449	-	12,224	1,696	1,974
Land-Freehold	587	1,069	-	1,656	-	-	-	-	1,656	587
Leasehold Property										
Buildings	4,211	1,267	-	5,478	641	79	-	720	4,757	3,570
Furniture & Fittings	633	174	7	801	576	92	7	662	139	57
Information Technology Equipment	6,461	1,113	121	7,453	5,194	910	121	5,983	1,470	1,267
Vehicles	547	358	184	721	174	150	120	204	517	373
Office Equipment	441	53	1	492	396	40	1	436	57	45
Others (Specify nature)										
(a) Electrical Fittings	666	221	1	886	548	86	1	633	253	118
(b) Improvement to Premises	1,752	239	-	1,990	1,572	130	-	1,702	288	180
TOTAL	28,047	5,665	313	33,398	19,877	2,938	250	22,564	10,834	8,170
Work in progress	-	-	-	-	-	-	-	-	623	310
Grand Total	28,047	5,665	313	33,398	19,877	2,938	250	22,564	11,457	8,481
PREVIOUS YEAR	24,866	3,708	527	28,047	17,766	2,595	484	19,877		

Note:

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

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FORM NL-15-CASH AND BANK BALANCE SCHEDULE

(Amount in Rs. Lakhs)			
	Particulars	As At Mar'23	As At Mar'22(Corresponding previous year)
1	Cash (including cheques ^(a) , drafts and stamps)	597	532
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)		
	(bb) Others		
	(b) Current Accounts	1,284	3,038
	(c) Others (to be specified)		
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions		
4	Others (incl. Bank Deposits under Lien)	18	18
	TOTAL	1,900	3,588
	Balances with non-scheduled banks included in 2 and 3 above		
	CASH & BANK BALANCES		
	In India	1,900	3,588
	Outside India		

* Cheques on hand amount to Rs.525 (in Lakh) Previous Year : Rs 434 (in Lakhs)

Note :

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

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

(Amount in Rs. Lakhs)

	Particulars	As At Mar'23	As At Mar'22(Corresponding previous year)
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	512	392
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	21,176	19,998
6	Others (to be specified)		
	Advances to Employees	13	6
	Advances to Vendors	155	83
	GST Unutilised Credit/paid in advance	9,346	7,016
	Service tax paid under protest (Note 8 (c) of Schedule 16)	2,429	441
	Other Advances / Deposits	2,361	5,529
	TOTAL (A)	35,993	33,464
	OTHER ASSETS		
1	Income accrued on investments	30,281	23,211
2	Outstanding Premiums	1,875	4,297
	Less : Provisions for doubtful ,if any	-	-
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	5,665	5,542
	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]	22,814	18,831
	Receivable from Nuclear Pool	830	702
	Unclaimed Amount of Policy holders Deposits	430	294
	Interest income on unclaimed Amount of Policyholders Deposit	134	123
	Receivable from IMTPIP	-	-
	Deposits for Premises and Advance Rent	1,625	1,758
	GST refund receivable		-
	TOTAL (B)	63,654	54,758
	TOTAL (A+B)	99,647	88,222

Notes:

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

FORM NL-17-CURRENT LIABILITIES SCHEDULE

(Amount in Rs. Lakhs)

	Particulars	As At Mar'23	As At Mar'22(Corresponding previous year)
1	Agents' Balances	7,007	4,778
2	Balances due to other insurance companies	23,374	11,807
3	Deposits held on re-insurance ceded	28,971	27,071
4	Premiums received in advance		
	(a) For Long term policies ^(a)	1,37,835	1,17,198
	(b) for Other Policies	1,475	2,636
5	Unallocated Premium	30,437	12,083
6	Sundry creditors	2,552	2,298
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	7,94,058	7,00,460
9	Due to Officers/ Directors	-	-
10	Unclaimed Amount of policyholders	430	290
11	Income accrued on Unclaimed amounts	131	123
12	Interest payable on debentures/bonds	276	304
13	GST Liabilities	7,178	7,308
14	Others (to be specified)		
	Book Overdraft	7,579	5,948
	Tax and Other Withholdings	1,965	624
	Environment Relief Fund	0	1
	Provision for Expenses	17,735	14,647
	Other Liabilities	260	294
	TOTAL	10,61,262	9,07,871

Note :

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

Details of unclaimed amounts and Investment Income thereon		(Annual
Particulars	As At Mar'23	As At Mar'22(Corresponding previous year)
Opening Balance	413	575
Add: Amount transferred to unclaimed amount	233	514
Add: Cheques issued out of the unclaimed amount but not encashed by the policyholders (To be included only when the cheques are stale)	-	-
Add: Investment Income	22	25
Less: Amount paid during the year	105	701
Less: Transferred to SCWF	2	1
Closing Balance of Unclaimed Amount	561	413

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FORM NL-18-PROVISIONS SCHEDULE

(Amount in Rs. Lakhs)

	Particulars	As At Mar'23	As At Mar'22(Corresponding previous year)
1	Reserve for Unexpired Risk	3,08,720	2,49,632
2	Reserve for Premium Deficiency		
3	For taxation (less advance tax paid and taxes deducted at source)		
4	For Employee Benefits	5,590	4,976
4	Others (to be specified) (a) _____ (b) _____		
	TOTAL	3,14,310	2,54,608

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FORM NL-19 MISC EXPENDITURE SCHEDULE

(To the extent not written off or adjusted)

(Amount in Rs. Lakhs)

	Particulars	As At Mar'23	As At Mar'22(Corresponding previous year)
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	TOTAL	-	-

Notes:

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

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5	Particular	Calculation	For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the corresponding quarter of the previous year Mar'22	Up to the corresponding Quarter of the previous year Mar'22
1	Gross Direct Premium Growth Rate**	$[GDP(CY)-GDP(PY)] / GDP(PY)$	27.86%	27.61%	8.81%	9.93%
2	Gross Direct Premium to Net worth Ratio	$GDP / \text{Shareholder's funds}$ $\text{Shareholder's funds/Net Worth} = \text{Share capital} + \text{reserve and surplus} + \text{Miscellaneous expenditure-debit balance in profit and loss account}$ $\text{Shareholders' funds / Net Worth comprise of Share Capital plus all Reserves and Surplus (except revaluation Reserve and fair value change account) net of accumulated losses and Miscellaneous expenditure to the extent not written off as at the Balance Sheet date}$	0.82	2.85	0.70	2.46
3	Growth rate of Net Worth	$\text{Shareholder's funds}(CY) - \text{Shareholder's funds}(PY) / \text{Shareholder's funds}(PY)$	10.13%	10.13%	4.09%	4.09%
4	Net Retention Ratio**	$\text{Net written premium} / (\text{Gross Direct Premium Income} + \text{Reinsurance Accepted})$	74.40%	74.35%	75.51%	73.60%
5	Net Commission Ratio**	$\text{Net Commission} / \text{Net written premium}$	1.13%	2.65%	3.57%	3.42%
6	Expense of Management to Gross Direct Premium Ratio**	$(\text{Direct Commission} + \text{Operating Expenses}) / \text{Gross direct premium}$	34.62%	36.03%	36.44%	37.96%
7	Expense of Management to Net Written Premium Ratio**	$(\text{Net Commission} + \text{Operating Expenses}) / \text{Net Written Premium}$	33.39%	38.11%	38.50%	40.70%
8	Net Incurred Claims to Net Earned Premium**	$\text{Net Incurred Claims} / \text{Net Earned Premium}$	70.82%	71.24%	67.06%	70.29%
9	Claims paid to claims provisions**	$\text{Claim Paid (pertaining to provisions made previously)} / \text{claims provision made previously}$	10.22%	34.21%	9.76%	34.84%
10	Combined Ratio**	$(7) + (8)$	104.21%	109.34%	105.56%	110.99%
11	Investment income ratio	$\text{Investment income} / \text{Average Assets under management}$ $\text{Investment income} = \text{Profit} / \text{Loss on sale/redemption of Investments} + \text{Interest, Dividend \& Rent} - \text{Gross (net of investment expenses) including investment income from pool}$	1.74%	6.51%	1.46%	6.78%
12	Technical Reserves to net premium ratio **	$[(\text{Reserve for unexpired risks} + \text{premium deficiency} + \text{reserve for outstanding claims (including IBNR and IBNER)})] / \text{Net premium written}$	8.34	2.39	9.04	2.66
13	Underwriting balance ratio	$\text{Underwriting results} / \text{Net earned premium}$ $\text{Underwriting results} = \text{Net earned premium} - \text{Net incurred claims} - \text{Net commission} - \text{Operating Expenses (Before adjusting transfer to Profit and loss account as per Section 40C)} - \text{Premium Deficiency}$	(0.12)	(0.15)	(0.14)	(0.13)
14	Operating Profit Ratio	$\text{Operating profit} / \text{Net Earned premium}$	18.66%	14.54%	17.14%	17.31%
15	Liquid Assets to liabilities ratio	$\text{Liquid Assets} / \text{Policyholders liabilities}$ $\text{Liquid Assets} = \text{Short term investments} + \text{Short term loans} + \text{Cash \& Bank balances}$ $\text{Policyholders liabilities} = \text{Outstanding Claims including Incurred But Not Reported (IBNR) \& Incurred But Not Enough Reported (IBNER)} + \text{Unearned Premium Reserve} + \text{Premium Deficiency Reserve, if any} + \text{Catastrophe Reserve, if any; and} + \text{Other Liabilities net off Other Assets}$ $\text{Other Liabilities in point (e) above, comprise of (i) Premium received in advance (ii) Unallocated premium (iii) Balance due to OTHER Insurance Companies (iv) Due to other Members of a Pool such as Third Party Pool; Terrorism Pool; etc. (vi) Sundry creditors (due to Policyholders).}$ $\text{Other Assets in point (e) above, comprise of (i) Outstanding premium (ii) due from other entities carrying on Insurance business including Reinsurers (iii) Balance with Pool such as Thirty Party Pool; Terrorism pool; etc.}$	0.07	0.07	0.14	0.14
16	Net earning ratio	$\text{Profit after tax} / \text{Net Premium written}$	6.23%	4.31%	1.46%	2.16%
17	Return on net worth ratio	$\text{Profit after tax} / \text{Net Worth}$	3.81%	9.20%	0.79%	3.93%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	to be taken from solvency margin reporting	2.01	2.01	1.95	1.95
19	NPA Ratio	to be taken from NPA reporting				
	Gross NPA Ratio		0.14	0.14	0.32	0.32
	Net NPA Ratio		-	-	0.10	0.10
20	Debt Equity Ratio	$(\text{Debt} / \text{Equity})$ $\text{Debt} = (\text{Borrowings} + \text{Redeemable Preference shares, if any})$ $\text{Equity} = \text{Shareholders' Funds excluding Redeemable Preference shares, if any}$	0.05	0.05	0.05	0.05
21	Debt Service Coverage Ratio	$(\text{Earnings before Interest and Tax} / \text{Interest and Principal Instalments Due})$	52.95	31.98	11.99	13.12
22	Interest Service Coverage Ratio	$(\text{Earnings before Interest and Tax} / \text{Interest due})$	52.95	31.98	11.99	13.12
23	Earnings per share	$\text{Profit} / (\text{loss}) \text{ after tax} / \text{No. of shares}$	2.76	6.65	0.52	2.58
24	Book value per share	$\text{Net worth} / \text{No. of shares}$	72.30	72.30	65.65	65.65

Notes: -

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

** Segmental Reporting up to the quarter

Segments Upto the quarter ended on Mar'23	Gross Direct Premium Growth Rate**	Net Retention Ratio**	Net Commission Ratio**	Expense of Management to Gross Direct Premium Ratio**	Expense of Management to Net Written Premium Ratio**	Net Incurred Claims to Net Earned Premium**	Claims paid to claims provisions**#	Combined Ratio**	Technical Reserves to net premium ratio **	Underwriting balance ratio
FIRE										
Current Period	33.42%	29.88%	-36.91%	20.09%	-5.41%	39.49%	363.94%	34.08%	2.40	0.67
Previous Period	11.33%	21.76%	-42.39%	31.06%	15.72%	33.48%	229.97%	49.20%	4.04	0.55
Marine Cargo										
Current Period	22.18%	40.85%	-4.24%	19.21%	21.24%	62.89%	677.44%	84.13%	0.59	0.15
Previous Period	15.48%	40.69%	-2.14%	21.89%	24.66%	61.87%	475.52%	86.52%	0.68	0.12
Marine Hull										
Current Period	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-
Previous Period	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-
Total Marine										
Current Period	30.17%	36.56%	-9.85%	17.18%	15.62%	62.85%	703.76%	78.47%	0.59	0.21
Previous Period	20.33%	38.76%	-4.56%	20.85%	22.24%	61.87%	475.43%	84.11%	0.68	0.15
Motor OD										
Current Period	36.05%	60.78%	12.17%	42.20%	48.70%	74.10%	634.02%	122.80%	0.70	(0.31)
Previous Period	14.83%	59.79%	10.75%	41.51%	47.56%	69.78%	618.39%	117.34%	0.71	(0.20)
Motor TP										
Current Period	21.59%	95.80%	0.47%	35.25%	36.05%	75.79%	11.85%	111.84%	3.52	(0.16)
Previous Period	6.98%	94.78%	0.47%	34.11%	35.33%	63.42%	11.81%	98.75%	3.77	(0.00)
Total Motor										
Current Period	26.79%	82.30%	3.80%	37.93%	39.65%	75.33%	24.36%	114.98%	2.71	(0.20)
Previous Period	9.67%	82.21%	3.15%	36.77%	38.53%	65.05%	22.48%	103.58%	2.97	(0.05)
Health										
Current Period	36.69%	77.99%	13.38%	41.57%	49.89%	93.00%	598.65%	142.89%	0.81	(0.58)
Previous Period	3.64%	76.79%	15.66%	45.19%	58.02%	174.48%	1003.70%	232.50%	0.78	(1.37)
Personal Accident										
Current Period	16.69%	71.01%	0.02%	45.54%	41.31%	19.87%	272.41%	61.18%	1.54	0.32
Previous Period	5.51%	71.00%	13.25%	63.30%	65.00%	21.36%	183.96%	86.35%	1.66	0.12
Travel Insurance										
Current Period	605.79%	95.21%	17.11%	38.01%	39.06%	114.92%	16.88%	153.97%	1.86	(0.59)
Previous Period	-48.25%	89.21%	-9.06%	25.42%	7.40%	58.69%	17.79%	66.09%	7.55	0.33
Total Health										
Current Period	29.24%	56.41%	9.10%	42.92%	47.12%	67.88%	499.81%	115.00%	1.04	(0.27)
Previous Period	4.32%	74.60%	14.79%	52.04%	60.52%	117.08%	718.64%	177.60%	1.10	(0.81)
Workmen's Compensation/ Employer's liability										
Current Period	29.80%	95.76%	6.15%	25.02%	25.50%	11.65%	54.55%	37.15%	0.67	0.65
Previous Period	28.23%	95.00%	8.10%	26.01%	26.59%	57.49%	51.61%	84.08%	1.11	0.09
Public/ Product Liability										
Current Period	-7.05%	54.78%	4.19%	21.06%	27.62%	-5.08%	52.90%	22.54%	0.83	0.80
Previous Period	9.43%	60.10%	1.66%	25.85%	28.66%	6.47%	7.69%	35.13%	0.91	0.64
Engineering										
Current Period	-0.51%	37.32%	-16.65%	21.00%	13.06%	35.90%	228.62%	48.96%	1.03	0.51
Previous Period	3.90%	36.94%	-16.68%	20.41%	12.64%	28.48%	200.75%	41.12%	1.07	0.60
Aviation										
Current Period	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-
Previous Period	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-
Crop Insurance										
Current Period	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-
Previous Period	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-
Other segments **										
Current Period	27.43%	89.11%	10.23%	25.50%	24.95%	18.70%	167.68%	43.65%	0.75	0.54
Previous Period	126.79%	90.67%	14.23%	40.39%	41.79%	28.30%	215.94%	70.09%	0.78	0.08
Total Miscellaneous										
Current Period	26.87%	81.02%	4.69%	38.42%	40.43%	72.80%	30.46%	113.23%	2.41	(0.19)
Previous Period	9.56%	80.75%	5.02%	39.15%	41.73%	72.06%	32.52%	113.79%	2.63	(0.16)
Total-Current Period	27.61%	74.35%	2.65%	36.03%	38.11%	71.24%	34.21%	109.34%	2.39	(0.15)
Total-Previous Period	9.93%	73.60%	3.42%	37.96%	40.70%	70.29%	34.84%	110.99%	2.66	(0.13)

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

Classification: Confidential

FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

For the period ending 31 March 2023

PART-A Related Party Transactions							
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received ¹ (Rs. in Lakhs)			
				For the Quarter Mar'23	Up to the Quarter Ended Mar'23	For the corresponding quarter of the previous year Mar'22	Up to the corresponding Quarter of the previous year Mar'22
1	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	Rent Recovery	-	-	2	19
2	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARTNER		40	157	56	147
3	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	Fees Incured for Risk Inspection and advisory services	4	193	90	243
4	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	Premium Income	1	8	0	5
5	Mitsui Sumitomo Insurance Co.Ltd	JOINT VENTURE PARTNER	Re-Insurance ceded	1,576	7,792	1,277	5,947
6	Mitsui Sumitomo Insurance Co.Ltd	JOINT VENTURE PARTNER	RI Claims Recovered	552	3,907	10,190	11,571
7	Mitsui Sumitomo Insurance Co.Ltd	JOINT VENTURE PARTNER	RI Commission Income Recevied	390	1,554	312	1,138
9	Cholamandalam Financial Holdings Limited	HOLDING COMPANY	Branding Fee / Secondment charges	202	810	199	795
10	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARTNER		-	-	36	135

Classification: Confidential

FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE

11	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARTNER	Management Expenses Recovered, Sitting Fees, Secondment Charges, Marketing Expenses and Technical Fees	41	192	37	113
12	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL		0	4	9	9
13	Key Management Personnel	KEY MANAGEMENT PERSONNEL	Managerial remuneration	122	789	93	685
14	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	Receivable/Payable (Net) - Management expenses and rent	0	0	1	1
15	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARTNER		4	4	0	0
16	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARTNER	Receivable/(Payable) (Net)- Due from other entities carrying on insurance business	(2,251)	(2,251)	(9,165)	(9,165)
19	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	Gross Incurred Claims	-	1	-	4
20	Key Management Personnel	KEY MANAGEMENT PERSONNEL		-	-	-	1
21	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	Provision Outstanding	57	57	-	-
22	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARTNER		-	-	130	130

Classification: Confidential

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 March 2023								
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments (Rs. in Lakhs)	Whether Payable / Receivable	Whether Secured? If so, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received	Balance under Provision for doubtful debts relating to the outstanding balance receivable (Rs. in Lakhs)	Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party (Rs. in Lakhs)
1	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARTNER	4	Receivable/Payable (Net) – Management expenses and rent	-	-	-	-
2	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	57	Provision Outstanding	-	-	-	-
3	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARTNER	(2,251)	Receivable/(Payable) (Net)- Due from other entities carrying on insurance business	-	-	-	-

Version 1 Upload Date: 26.05.2023

FORM NL-22-RECEIPT AND PAYMENTS SCHEDULE (Annual Submission)

TO BE PREPARED IN ACCORDANCE WITH Accounting Standard 3 (AS 3)- Cash Flow Statements- Cash Flow Statement shall be prepared only under the Direct Method. However, the following minimum information must be captured.

Format of Receipts and Payments A/c to be furnished by the insurers on direct basis

	(Amount in Rs. Lakhs)	
	For the year ended Mar'23	For the year ended Mar'22 (Corresponding previous year)
Cash Flows from the operating activities:		
Premium received from policyholders, including advance receipts	6,55,850	5,14,815
Other receipts	48	54
Payments to the re-insurers, net of commissions and claims	(17,468)	(32,181)
Payments to co-insurers, net of claims recovery	(617)	(130)
Payments of claims	(2,71,630)	(2,44,104)
Payments of commission and brokerage	(56,144)	(47,606)
Payments of other operating expenses	(1,56,249)	(1,17,711)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	263	4,443
Income taxes paid (Net)	(9,279)	(4,251)
Good & Service tax paid	(2,461)	(1,165)
Other payments		
Cash flows before extraordinary items		
Cash flow from extraordinary operations		
Net cash flow from operating activities	1,42,313	72,165
Cash flows from investing activities:		
Purchase of fixed assets	(5,977)	(3,851)
Proceeds from sale of fixed assets	70	62
Purchases of investments	(5,78,565)	(6,97,132)
Loans disbursed		
Sales of investments	3,55,418	5,46,585
Fixed Deposit with Bank	-	-
Rents/Interests/ Dividends received	84,783	78,326
Investments in money market instruments and in liquid mutual funds (Net) ^(a)	1,346	5,238
Expenses related to investments	(194)	(259)
Net cash flow from investing activities	(1,43,119)	(71,031)
Cash flows from financing activities:		
Proceeds from issuance of share capital		
Proceeds from borrowing	10,000	-
Repayments of borrowing	(10,000)	-
Interest/dividends paid	(882)	(875)
Net cash flow from financing activities	(882)	(875)
Effect of foreign exchange rates on cash and cash equivalents, net		
Net increase in cash and cash equivalents:	(1,688)	259
Cash and cash equivalents at the beginning of the year	3,570	3,310
Cash and cash equivalents at the end of the year	1,882	3,570

Notes: -

(a) Investments in mutual funds where these are used as parking vehicles pending investment are to be indicated (net).

(b) The above items are minimum which are to be reported. Insurers may include any other items which they deem fit

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

STATEMENT OF ADMISSIBLE ASSETS :

As at 31-MAR-2023

Name of the Insurer : CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

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

Classification: Business within India / Total Business

(All amounts in Rupees of Lakhs)

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS	-	1,77,659.9	1,77,659.9
	Policyholders as per NL-12 A of BS	12,93,834.3	-	12,93,834.3
(A)	Total Investments as per BS	12,93,834.3	1,77,659.9	14,71,494.2
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation			-
(C)	Fixed assets as per BS	-	11,456.6	11,456.6
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	680.4	680.4
	Current Assets:			
(E)	Cash & Bank Balances as per BS	-	1,899.6	1,899.6
(F)	Advances and Other assets as per BS	58,373.1	61,580.5	1,19,953.6
(G)	Total Current Assets as per BS...(E)+(F)	58,373.1	63,480.1	1,21,853.2
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	5,056.3	28,325.0	33,381.3
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	2,816.7	386.8	3,203.5
(K)	Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)	13,52,207.4	2,52,596.6	16,04,804.0
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	7,873.0	29,392.2	37,265.2
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)	13,44,334.4	2,23,204.4	15,67,538.8
			(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	-	139.2	139.2
	(b) Electrical Fittings	-	252.8	252.8
	(c) Improvement to Premises	-	288.4	288.4
			
	Inadmissible current assets			
	(a) Advances to Employees	-	13.1	13.1
	(b) Contingent Liability (Tax paid under protest)	-	8,004.9	8,004.9
	(c) Deferred Tax	-	20,307.0	20,307.0
	(d) RS receivables	1,754.8	-	1,754.8
	(e) Reinsurance / Coinsurance receivables	864.3	-	864.3
	(f) Unclaimed amount of Policy holder deposit to be made	564.2	-	564.2
	(g) Others	1,873.0	-	1,873.0
		5,056	29,005	34,062

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

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

STATEMENT OF LIABILITIES :
As at - 31-MAR-2023

		(All amounts in Rupees of Lakhs)	
		Current Year	
Item No.	Reserve	Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	4,14,659.0	3,08,719.7
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	4,14,659.0	3,08,719.7
(d)	Outstanding Claim Reserve (other than IBNR reserve)	3,22,638.1	2,76,011.3
(e)	IBNR reserve	5,50,375.7	5,18,046.3
(f)	Total Reserves for Technical Liabilities...(c)+(d)+(e)	12,87,672.8	11,02,777.3

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

Version 1 Upload Date: 26.05.2023

Classification: Public

FORM NL-25 - SOLVENCY MARGIN (TABLE IA)

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

TABLE IA: REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS as on - 31-MAR-2023

(All amounts in Rupees of Lakhs)

Item No.	Line of Business	Gross Premiums	Net Premiums	Gross Incurred Claims	Net Incurred Claims	RSM 1	RSM 2	RSM	Factor A	Factor B
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1	Fire	70,131.4	20,952.7	15,346.9	6,935.3	7,013.1	2,302.0	7,013.1	0.50	0.50
2	Marine Cargo	11,002.7	4,494.2	6,850.5	2,704.7	1,320.3	1,233.1	1,320.3	0.60	0.60
3	Marine - Other than Marine Cargo	1,303.7	4.6	126.4	0.1	130.4	19.0	130.4	0.50	0.50
4	Motor	4,34,512.0	3,57,597.2	2,86,517.8	2,38,372.7	71,519.4	71,511.8	71,519.4	0.75	0.75
5	Engineering	3,273.9	1,221.7	992.3	547.0	327.4	164.1	327.4	0.50	0.50
6	Aviation	-	-	-	-	-	-	-	0.50	0.50
7	Liability	2,433.1	1,855.8	363.7	264.3	371.2	81.8	371.2	0.75	0.75
8	Health	89,328.3	67,553.4	53,612.3	43,584.7	13,510.7	13,075.4	13,510.7	0.75	0.75
9	Miscellaneous	8,261.3	7,361.3	1,436.5	1,237.3	1,472.3	371.2	1,472.3	0.70	0.70
10	Crop	(209.7)	(31.5)	(851.9)	0.9	(6.3)	0.3	0.3	0.50	0.50
	Total	6,20,036.7	4,61,009.4	3,64,394.5	2,93,647.0	95,658.5	88,758.7	95,665.1		

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

Version 1 Upload Date: 26.05.2023

Classification: Public

FORM NL-26 - SOLVENCY MARGIN (TABLE IB)

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

(All amounts in Rupees of Lakhs)		
(1)	(2)	(3)
ITEM NO.	DESCRIPTION	AMOUNT
(A)	Policyholder's FUNDS	
	Available assets(as per Form IRDAI-GI-TA)	13,44,334.4
	Deduct:	-
(B)	Current Liabilities as per BS	7,94,057.5
(C)	Provisions as per BS	3,08,719.7
(D)	Other Liabilities	2,22,092.0
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	19,465.2
	Shareholder's FUNDS	
(F)	Available Assets	2,23,204.4
	Deduct:	
(G)	Other Liabilities	50,141.4
(H)	Excess in Shareholder's funds (F-G)	1,73,063.0
(I)	Total ASM (E+H)	1,92,528.2
(J)	Total RSM	95,665.1
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	2.01

Version 1 Upload Date: 26.05.2023

Classification: **Internal**

FORM NL-27- PRODUCTS INFORMATION

Name of the Insurer:

Date:31.03.2023

Cholamandalam MS General Insurance Company Limited

Products Information						
<i>List below the products and/or add-ons introduced during the period - Q4</i>				Jan to Mar 2023		
Sl. No.	Name of Add On	Co. Ref. No. URN	IRDAI UIN	Class of Business ^(a)	Category of product	Date of allotment of UIN
1	Sports equipment cover	250202223500123027	IRDAN123RP0001V03100001/A0024V01202223	Motor	Retail	04-Jan-23
2	Sports equipment cover	250202223500123028	IRDAN123RP0018V01201819/A0025V01202223	Motor	Retail	04-Jan-23
3	Sports equipment cover	250202223500123029	IRDAN123RP0002V01201920/A0026V01202223	Motor	Retail	04-Jan-23
4	Personal Accident Protector	250202223500123030	IRDAN123RP0001V03100001/A0027V01202223	Motor	Retail	09-Jan-23
5	Personal Accident Protector	250202223500123031	IRDAN123RP0018V01201819/A0028V01202223	Motor	Retail	09-Jan-23
6	Personal Accident Protector	250202223500123032	IRDAN123RP0002V01201920/A0029V01202223	Motor	Retail	09-Jan-23
7	Rim Protect	250202223500123033	IRDAN123RP0001V03100001/A0030V01202223	Motor	Retail	13-Jan-23
8	Rim Protect	250202223500123034	IRDAN123RP0018V01201819/A0031V01202223	Motor	Retail	13-Jan-23
9	Rim Protect	250202223500123035	IRDAN123RP0002V01201920/A0032V01202223	Motor	Retail	13-Jan-23
10	Tyre Protect	250202223500123036	IRDAN123RP0005V03100001/A0033V01202223	Motor	Retail	17-Jan-23
11	Tyre Protect	250202223500123037	IRDAN123RP0006V03100001/A0034V01202223	Motor	Retail	17-Jan-23
12	Hydrostatic lock plus	250202223500123041	IRDAN123RP0007V03100001/A0037V01202223	Motor	Retail	27-Jan-23
13	Loss of Laptop and Mobile phone	250202223500123102	IRDAN123RP0005V01200203/A0078V012022	Motor	Retail	15-Mar-23
14	Loss of Laptop and Mobile phone	250202223500123101	IRDAN123RP0006V01200203/A0079V012022	Motor	Retail	15-Mar-23
15	CHOLA GROUP ASSET SHIELD POLICY	250202122500123114	IRDAN123RP0001V01202223	MISCELLAENOUS	GROUP(RETAIL)	27-Apr-22
16	CHOLA ASSET SHIELD POLICY	250202122500123115	IRDAN123RP0002V01202223	MISCELLAENOUS	Retail	27-Apr-22
17	CHOLA D&O PROTECT PLUS (RETAIL)	250202122500123117	IRDAN123RP0003V01202223	LIABILITY	Retail	18-May-22
18	CHOLA ANNUAL ERECTION ALL RISK INSURANCE	250202223500123001	IRDAN123CP0001V01202223	ENGINEERING	Commercial	25-Jun-22
19	CHOLA ANNUAL ERECTION ALL RISK INSURANCE	250202223500123002	IRDAN123RP0004V01202223	ENGINEERING	Retail	25-Jun-22
20	CHOLA ANNUAL CONTRACTOR'S ALL RISK INSURANCE	250202223500123003	IRDAN123CP0002V01202223	ENGINEERING	Commercial	30-Jul-22
21	CHOLA ANNUAL CONTRACTOR'S ALL RISK INSURANCE	250202223500123004	IRDAN123RP0005V01202223	ENGINEERING	Retail	30-Jul-22
22	CHOLA GRIHA RAKSHA	250202223500123006	IRDAN123RP0006V01202223	FIRE	Retail	09-Sep-22
23	MACHINERY BREAKDOWN INSURANCE	25020181950123120	IRDAN123CP0057V02201819	ENGINEERING	Commercial	09-Sep-22
24	ENTERPRISE PACKAGE POLICY (LAGHU)	250202021500123323	IRDAN123CP0001V03202122	MISCELLAENOUS	Commercial	29-Sep-22
25	CHOLA SOOKSHMA UDYAM SURAKSHA	250202223500123016	IRDAN123RP0010V01202223	FIRE	Retail	10-Oct-22
26	CHOLA LAGHU UDYAM SURAKSHA	250202223500123017	IRDAN123RP0011V01202223	FIRE	Retail	11-Oct-22
27	GROUP CHOLA GRIHA RAKSHA	250202223500123021	IRDAN123RP0015V01202223	FIRE	Retail	17-Oct-22
28	MACHINERY BREAKDOWN INSURANCE	25020020350123038	IRDAN123RP0038V02200203	ENGINEERING	Retail	10-Nov-22
29	RETURN TO INVOICE COVER	250202223500123007	IRDAN123RP0002V01202223/A0017V01202223	Miscellaneous	Retail	21-Oct-2022
30	PUBLIC LIABILITY COVER	250202223500123008	IRDAN123RP0002V01202223/A0018V01202223	Miscellaneous	Retail	21-Oct-2022
31	PERSONAL ACCIDENT COVER	250202223500123009	IRDAN123RP0002V01202223/A0019V01202223	Miscellaneous	Retail	21-Oct-2022

Classification: Internal

FORM NL-27- PRODUCTS INFORMATION

32	Contractor's Plant and Machinery Insurance	25020020350123033	IRDAN123RP0033V02200203	ENGINEERING	Retail	10-Nov-22
33	RETURN TO INVOICE COVER	250202223500123010	IRDAN123RP0001V01202223/A0020V01202223	Miscellaneous	Retail	21-Oct-2022
34	PUBLIC LIABILITY COVER	250202223500123011	IRDAN123RP0001V01202223/A0021V01202223	Miscellaneous	Retail	21-Oct-2022
35	PERSONAL ACCIDENT COVER	250202223500123012	IRDAN123RP0001V01202223/A0022V01202223	Miscellaneous	Retail	21-Oct-2022
36	Home Package Policy-Griha Raksha	25020020350123086	IRDAN123RP0086V04200203	Miscellaneous	Retail	21-Oct-2022
37	ENTERPRISE PACKAGE POLICY SOOKSHMA GROUP	250202223500123005	IRDAN123RP0016V01202223	Miscellaneous	Retail	21-Oct-2022
38	Enterprise Package Policy (Sookshma)	25010000150123017	IRDAN123RP0017V04100001	Miscellaneous	Retail	21-Oct-2022
39	Contractors Plant and Machinery Insurance	25020181950123099	IRDAN123CP0036V02201819	ENGINEERING	Commercial	30-Nov-22
40	Chola MS Trade Credit - Tradeliner-Insolvency Contract	250202223500123023	IRDAN123CP0003V01202223	Miscellaneous	Commercial	30-Nov-22
41	Chola MS Trade Credit - Tradeliner-Commercial Contract	250202223500123022	IRDAN123CP0004V01202223	Miscellaneous	Commercial	30-Nov-22
42	PROFESSIONAL INDEMNITY (BROKERS/CORPORATE AGENT/WEB AGGREGATORS/IMF) POLICY	250202223500123025	IRDAN123CP0005V01202223	LIABILITY	Commercial	08-Dec-22
43	Enterprise Package Policy (Chola Sookshma)	250202223500123039	IRDAN123RP0035V01202223	Miscellaneous	Retail	27-Jan-23
44	Enterprise Package Policy (Chola Laghu)	250202223500123038	IRDAN123CP0006V01202223	Miscellaneous	Commercial	27-Jan-23
45	Enterprise Package Policy Chola Sookshma - Group	250202223500123040	IRDAN123RP0036V01202223	Miscellaneous	Retail	27-Jan-23
46	Accidental Damage Extension	250202223500123042	IRDAN123RP0006V01202223/A0046V01202223	Fire	Retail	04-Feb-2023
47	Damage to Utility System	250202223500123043	IRDAN123RP0006V01202223/A0047V01202223	Fire	Retail	04-Feb-2023
48	Emergency Expenses	250202223500123044	IRDAN123RP0006V01202223/A0048V01202223	Fire	Retail	04-Feb-2023
49	EMI Defend	250202223500123045	IRDAN123RP0006V01202223/A0049V01202223	Fire	Retail	04-Feb-2023
50	Expenses for Shifting to Alternate Accommodation	250202223500123046	IRDAN123RP0006V01202223/A0050V01202223	Fire	Retail	04-Feb-2023
51	Expenses to Cover Damages due to Fire in Nearby Premises	250202223500123047	IRDAN123RP0006V01202223/A0051V01202223	Fire	Retail	04-Feb-2023
52	New Acquisition	250202223500123048	IRDAN123RP0006V01202223/A0052V01202223	Fire	Retail	04-Feb-2023
53	Third Party Liability Cover	250202223500123049	IRDAN123RP0006V01202223/A0053V01202223	Fire	Retail	04-Feb-2023
54	Undamaged Foundations	250202223500123050	IRDAN123RP0006V01202223/A0054V01202223	Fire	Retail	04-Feb-2023
55	Adjoining Building Clause	250202223500123051	IRDAN123RP0006V01202223/A0055V01202223	Fire	Retail	04-Feb-2023
56	Automatic Reinstatement Clause	250202223500123052	IRDAN123RP0006V01202223/A0056V01202223	Fire	Retail	04-Feb-2023
57	Clearance of Drains	250202223500123053	IRDAN123RP0006V01202223/A0057V01202223	Fire	Retail	04-Feb-2023
58	Consequential Reduction in Value	250202223500123054	IRDAN123RP0006V01202223/A0038V01202223	Fire	Retail	04-Feb-2023
59	Electrical Appliances Clause	250202223500123055	IRDAN123RP0006V01202223/A0039V01202223	Fire	Retail	04-Feb-2023
60	Landscaped Gardens	250202223500123056	IRDAN123RP0006V01202223/A0040V01202223	Fire	Retail	04-Feb-2023
61	Plate Glass Extension	250202223500123057	IRDAN123RP0006V01202223/A0041V01202223	Fire	Retail	04-Feb-2023
62	Removal of Debris including Foreign Debris (and/or) Cost of	250202223500123058	IRDAN123RP0006V01202223/A0042V01202223	Fire	Retail	04-Feb-2023
63	Temporary Repair Cost	250202223500123059	IRDAN123RP0006V01202223/A0043V01202223	Fire	Retail	04-Feb-2023
64	Tenant's Legal Liability	250202223500123060	IRDAN123RP0006V01202223/A0044V01202223	Fire	Retail	04-Feb-2023
65	Water Damage	250202223500123061	IRDAN123RP0006V01202223/A0045V01202223	Fire	Retail	04-Feb-2023
66	Accidental Damage Extension	250202223500123062	IRDAN123RP0015V01202223/A0058V01202223	Fire	Retail	15-Mar-23
67	Damage to Utility System	250202223500123082	IRDAN123RP0015V01202223/A0059V01202223	Fire	Retail	15-Mar-23
68	Emergency Expenses	250202223500123083	IRDAN123RP0015V01202223/A0060V01202223	Fire	Retail	15-Mar-23

Classification: **Internal**

FORM NL-27- PRODUCTS INFORMATION

69	EMI Defend	250202223500123084	IRDAN123RP0015V01202223/A0061V01202223	Fire	Retail	15-Mar-23
70	Expenses for Shifting to Alternate Accommodation	250202223500123085	IRDAN123RP0015V01202223/A0062V01202223	Fire	Retail	15-Mar-23
71	Expenses to Cover Damages due to Fire in Nearby Premises	250202223500123086	IRDAN123RP0015V01202223/A0063V01202223	Fire	Retail	15-Mar-23
72	New Acquisition	250202223500123087	IRDAN123RP0015V01202223/A0064V01202223	Fire	Retail	15-Mar-23
73	Third Party Liability Cover	250202223500123088	IRDAN123RP0015V01202223/A0065V01202223	Fire	Retail	15-Mar-23
74	Undamaged Foundations	250202223500123089	IRDAN123RP0015V01202223/A0066V01202223	Fire	Retail	15-Mar-23
75	Adjoining Building Clause	250202223500123090	IRDAN123RP0015V01202223/A0067V01202223	Fire	Retail	15-Mar-23
76	Automatic Reinstatement Clause	250202223500123091	IRDAN123RP0015V01202223/A0068V01202223	Fire	Retail	15-Mar-23
77	Clearance of Drains	250202223500123092	IRDAN123RP0015V01202223/A0069V01202223	Fire	Retail	15-Mar-23
78	Consequential Reduction in Value	250202223500123093	IRDAN123RP0015V01202223/A0070V01202223	Fire	Retail	15-Mar-23
79	Electrical Appliances Clause	250202223500123094	IRDAN123RP0015V01202223/A0071V01202223	Fire	Retail	15-Mar-23
80	Landscaped Gardens	250202223500123095	IRDAN123RP0015V01202223/A0072V01202223	Fire	Retail	15-Mar-23
81	Plate Glass Extension	250202223500123096	IRDAN123RP0015V01202223/A0073V01202223	Fire	Retail	15-Mar-23
82	Removal of Debris (including Foreign Debris) and/or Cost of	250202223500123097	IRDAN123RP0015V01202223/A0074V01202223	Fire	Retail	15-Mar-23
83	Temporary Repair Cost	250202223500123092	IRDAN123RP0015V01202223/A0075V01202223	Fire	Retail	15-Mar-23
84	Tenant's Legal Liability	250202223500123099	IRDAN123RP0015V01202223/A0076V01202223	Fire	Retail	15-Mar-23
85	Water Damage	250202223500123100	IRDAN123RP0015V01202223/A0077V01202223	Fire	Retail	15-Mar-23

Note: -

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

Version 1 Upload Date: 26.05.2023

Classification: **Internal**

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

(Read with Regulation 10)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Statement as on: 31st Mar 2023

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

(Business within India)

Periodicity of Submission: Quarterly

PART - A

Rs. In Lakhs

Section I

No	PARTICULARS	SCH ++	AMOUNT
1	Investments*	8	14,71,494.11
2	Loans	9	-
3	Fixed Assets	10	11,456.58
4	Current Assets		
	a. Cash & Bank Balance	11	1,899.64
	b. Advances & Other Assets	12	1,19,953.63
5	Current Liabilities		
	a. Current Liabilities	13	10,61,262.08
	b. Provisions	14	3,14,309.53
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		-

Application of Funds as per Balance Sheet (A) 2,29,232.35

	Less: Other Assets	SCH ++	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	11,456.58
3	Cash & Bank Balance (if any)	11	1,899.64
4	Advances & Other Assets (if any)	12	1,19,953.63
5	Current Liabilities	13	10,61,262.08
6	Provisions	14	3,14,309.53
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		-

To TOTAL (B) (12,42,261.76)

'Investment Assets' As per FORM 3B * (A-B) 14,71,494.11

(Read with Regulation 10)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Statement as on: 31st Mar 2023

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

(Business within India)

Periodicity of Submission: Quarterly

PART - A

Rs. In Lakhs

Section II

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value (h)
			Balance	FRSM ⁺						
			(a)	(b)	(c)	d = (a+b+c)	(e)	(f)	(g)=(d+f)	
1	Central Govt. Securities	Not less than 20%		78,002.54	5,68,065.00	6,46,067.54	44.00%		6,46,067.54	6,25,608.96
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not less than 30%		1,15,645.93	8,42,208.58	9,57,854.51	65.24%		9,57,854.51	9,30,770.90
3	Investment subject to Exposure Norms									
	a. Housing / Infra & Loans to SG for Housing and FFE	Not less than 15%								
	1. Approved Investments			49,689.00	3,61,867.51	4,11,556.52	28.03%	741.39	4,12,297.91	4,04,237.38
	2. Other Investments			0.00	0.00	0.00	0.00%	-	0.00	-
	b. Approved Investments	Not exceeding 55%		10,824.74	78,832.79	89,657.54	6.11%	2,526.85	92,184.39	91,556.95
	c. Other Investments			1,113.42	8,108.67	9,222.10	0.63%	(64.79)	9,157.30	9,157.30
Investment Assets		100%		1,77,273.10	12,91,017.56	14,68,290.66	100%	3,203.45	14,71,494.11	14,35,722.53

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

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

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

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

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

* Investments after provisions of Rs. 19.97 Crs.

(Read with Regulation 10)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Statement as on: 31st Mar 2023

Statement of Accretion of Assets

(Business within India)

Periodicity of Submission : Quarterly

PART - B

Rs. In Lakhs

No	Category of Investments	COI	Opening Balance	% to Opening Balance	Net Accretion for the Qtr.	% to Total Accrual	TOTAL	% to Total
			(A)		(B)		(A+B)	
1	Central Govt. Securities		616028.41	44.1%	30039.13	42.7%	646067.54	44.0%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)		929037.85	66.5%	28816.66	41.0%	957854.51	65.2%
3	Investment subject to Exposure Norms							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments		198416.73	14.2%	7157.11	10.2%	205573.84	14.0%

(Read with Regulation 10)
Name of the Insurer: Cholamandalam MS General Insurance Company Limited
Registration Number: 123
Statement as on: 31st Mar 2023

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

(Business within India)

Periodicity of Submission: Quarterly

	2. Other Investments		0.00	0.0%	(0.00)	0.0%	0.00	0.0%
	b. Infrastructure Investments							
	1. Approved Investments		171095.94	12.2%	34886.74	49.6%	205982.68	14.0%
	2. Other Investments		1194.76	0.1%	(1194.76)	-1.7%	0.00	0.0%
	c. Approved Investments		93436.92	6.7%	(3779.39)	-5.4%	89657.54	6.1%
	d. Other Investments (not exceeding 15%)		4746.67	0.3%	4475.43	6.4%	9222.10	0.6%
Total			1397928.87	100.0%	70361.80	100.0%	1468290.66	100.0%

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

PERIODIC DISCLOSURES

FORM NL-29 Detail regarding debt securities

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

Date: Quarter ended Mar 31, 2023

(Rs in Lakhs)

	Market Value				Book Value			
	As at 31-03-2023	As % of total for this class	As at 31-03-2022	As % of total for this class	As at 31-03-2023	As % of total for this class	As at 31-03-2022	As % of total for this class
Break down by credit rating								
AAA rated	4,03,927	29.02%	2,48,368	20.27%	4,11,786	28.85%	2,48,413	20.18%
AA or better	35,955	2.58%	35,238	2.88%	36,530	2.56%	34,323	2.79%
Rated below AA & upto A	-	0.00%	2,503	0.20%	-	0.00%	2,500	0.20%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
B & Below B	-	0.00%	1,195	0.10%	-	0.00%	1,195	0.10%
Any other (Please specify)								
Sovereign	9,30,771	66.87%	8,19,379	66.88%	9,57,855	67.11%	8,26,020	67.11%
Fixed Deposits	12,499	0.90%	1,18,419	9.67%	12,499	0.88%	1,18,419	9.62%
TREPs	8,665	0.62%	-	0.00%	8,667	0.61%	-	0.00%
	13,91,817		12,25,102		14,27,336		12,30,871	
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	91,094	6.54%	1,57,329	12.84%	91,431	6.41%	1,56,932	12.75%
More than 1 year and upto 3 years	2,44,469	17.56%	1,49,196	12.18%	2,53,495	17.76%	1,49,211	12.12%
More than 3 years and up to 7 years	7,47,011	53.67%	8,23,283	67.20%	7,70,808	54.00%	8,27,409	67.22%
More than 7 years and up to 10 years	2,95,177	21.21%	95,240	7.77%	2,97,603	20.85%	97,266	7.90%
above 10 years	14,067	1.01%	53	0.00%	14,000	0.98%	52	0.00%
Any other (Please specify)								
	13,91,817		12,25,102		14,27,336		12,30,871	
Breakdown by type of the issuer								
a. Central Government	6,25,609	44.95%	5,08,184	41.48%	6,46,068	45.26%	5,16,536	41.97%
b. State Government	3,05,162	21.93%	3,14,257	25.65%	3,11,787	21.84%	3,12,490	25.39%
c. Corporate Securities	4,39,882	31.60%	2,84,242	23.20%	4,48,316	31.41%	2,83,425	23.03%
Any other (Please specify)								
Fixed Deposits	12,499	0.90%	1,09,222	8.92%	12,499	0.88%	1,09,222	8.87%
TREPs	8,665	0.62%	9,197	0.75%	8,667	0.61%	9,197	0.75%
	13,91,817		12,25,102		14,27,336		12,30,871	

Note

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

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

(Read with Regulation 10)

DETAILS OF NON-PERFORMING ASSETS - QUARTERLY - 31st Mar 2023

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Name of Fund: _____

Rs. In Lakhs

Registration Number: 123

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As on Mar 2023)	YTD (As on Mar 2022)	YTD (As on Mar 2023)	Prev. FY (As on Mar 2022)	YTD (As on Mar 2023)	Prev. FY (As on Mar 2022)	YTD (As on Mar 2023)	Prev. FY (As on Mar 2022)	YTD (As on Mar 2023)	YTD (As on Mar 2022)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	4,50,313.3	2,78,726.8	-	-	9,79,020.3	9,38,248.2	40,954.4	36,244.7	14,70,288.0	12,53,219.7
2	Gross NPA	1,997.3	3,996.6	Nil	Nil	Nil	Nil	Nil	Nil	1,997.3	3,996.6
3	% of Gross NPA on Investment Assets (2/1)	0.4%	1.4%							0.1%	0.3%
4	Provision made on NPA	1997.3	2801.8	-	-	-	-	-	-	1997.3	2801.8
5	Provision as a % of NPA (4/2)	100.0%	70.1%							100.0%	70.1%
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	4,48,315.9	2,75,924.9	-	-	9,79,020.3	9,38,248.2	40,954.4	36,244.7	14,68,290.7	12,50,417.8
8	Net NPA (2-4)	-	1,194.8	-	-	-	-	-	-	-	1,194.8
9	% of Net NPA to Net Investment Assets (8/7)	0.0%	0.4%							0.0%	0.1%
10	Write off made during the period	1,470.2	5,852.5	-	-	-	-	-	-	1,470.2	5,852.5

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

Form - 1

(Read with Regulation 10)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Statement as on: 31st Mar 2023

Name of the Fund _____

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Rs. in Lakhs

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment as on 31-03-2023 (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 31-03-2023 (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 31-03-2022 (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
A	CENTRAL GOVT. SECURITIES													
A01	Central Government Bonds	CGSB	6,47,209.34	10,295.41	6.46%	4.84%	6,02,391.30	38,048.06	6.33%	4.74%	4,27,237.67	29,356.22	6.89%	5.16%
A02	Special Deposits	CSPD	-	-	-	-	-	-	-	-	-	-	-	-
A03	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-
A04	Treasury Bills	CTRB	-	-	-	-	-	-	-	-	-	-	-	-
B	CENTRAL GOVT. SEC, STATE GOVT OR OTHER APPROVED SECURITIES													
B01	Central Government Guaranteed Loans / Bonds	CGSL	-	-	-	-	-	-	-	-	-	-	-	-
B02	State Government Bonds	SGGB	3,11,525.80	5,404.63	7.04%	5.27%	3,08,390.85	21,467.91	6.96%	5.21%	3,27,939.65	24,027.07	7.35%	5.50%
B03	State Government Guaranteed Loans	SGGL	-	-	-	-	-	-	-	-	-	-	-	-
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA	1,096.29	19.72	7.24%	5.42%	2,637.86	193.21	7.23%	5.41%	4,135.39	308.98	7.49%	5.61%
B05	Guaranteed Equity	SGGE	-	-	-	-	-	-	-	-	-	-	-	-
C	(a) HOUSING & LOANS TO STATE GOVT FOR HOUSING / FFE													
C01	Loans to State Government for Housing	HLSH	-	-	-	-	-	-	-	-	-	-	-	-
C02	Loans to State Government for Fire Fighting Equipments	HLSF	-	-	-	-	-	-	-	-	-	-	-	-
C03	Term Loan - HUDCO / NHB / Institutions accredited by NHB	HTLH	-	-	-	-	-	-	-	-	-	-	-	-
C04	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	9,679.10	159.83	6.69%	5.01%	5,740.58	375.84	6.62%	4.95%	-	-	-	-
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	1,90,708.61	3,253.49	6.91%	5.17%	1,53,118.70	10,259.25	6.69%	5.01%	1,04,980.07	6,655.50	6.33%	4.74%

(Read with Regulation 10)

Registration Number: 123

Statement as on: 31st Mar 2023

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Name of the Fund

Rs. In Lakhs

[illegible]

(Read with Regulation 10)

Registration Number: 123

Statement as on: 31st Mar 2023

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Name of the Fund

Rs. In Lakhs

[illegible]

(Read with Regulation 10)

Registration Number: 123

Statement as on: 31st Mar 2023

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Name of the Fund

Rs. In Lakhs

[illegible]

(Read with Regulation 10)

Registration Number: 123

Statement as on: 31st Mar 2023

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Name of the Fund

Rs. In Lakhs

[illegible]

(Read with Regulation 10)

Registration Number: 123

Statement as on: 31st Mar 2023

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Name of the Fund

Rs. In Lakhs

[illegible]

Form - 1

(Read with Regulation 10)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Statement as on: 31st Mar 2023

Name of the Fund _____

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Rs. In Lakhs

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment as on 31-03-2023 (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 31-03-2023 (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 31-03-2022 (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
E19	Passively Managed Equity ETF (Non Promoter Group)	OETF	-	-	-	-	280.87	116.10	40.78%	30.51%	499.31	-	0.00%	0.00%
E20	Passively Managed Equity ETF (Promoter Group)	OETP	-	-	-	-	-	-	-	-	-	-	-	-
E21	Onshore Rupee Bonds issued by ADB and IFC	OORB	-	-	-	-	-	-	-	-	-	-	-	-
E22	Debt Capital Instruments (DCI-Basel III)	ODCI	-	-	-	-	-	-	-	-	-	-	-	-
E23	Redeemable Non-cumulative Preference Shares (RNCPS - Basel III)	ORNP	-	-	-	-	-	-	-	-	-	-	-	-
E24	Redeemable Cumulative Preference Shares (RCPS - Basel III)	ORCP	-	-	-	-	-	-	-	-	-	-	-	-
E25	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	ORAD	-	-	-	-	-	-	-	-	-	-	-	-
E26	Reclassified Approved Investments - Equity (Point 6 under Note for Regulation 4 to 9)	ORAE	396.70	-	0.00%	0.00%	650.58	31.41	4.84%	3.62%	1,217.39	117.23	10.51%	7.87%
E27	Additional Tier 1 (Basel III Compliant) Perpetual Bonds – [PSU Banks]	OAPS	-	-	-	-	-	-	-	-	-	-	-	-
E28	Additional Tier 1 (Basel III Compliant) Perpetual Bonds – [Private Banks]	OAPB	-	-	-	-	-	-	-	-	-	-	-	-
E29	Units of Real Estate Investment Trust (REITs)	ORIT	-	-	-	-	-	-	-	-	-	-	-	-
E30	Units of Infrastructure Investment Trust	OIIT	-	-	-	-	-	-	-	-	-	-	-	-
E31	Debt ETFs - "Other Investments"	ODTF	-	-	-	-	-	-	-	-	-	-	-	-
E32	Debt Instruments of REITs - Other Investments	ODRT	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL			14,36,990.40	23,425.38	6.56%	4.91%	13,50,186.37	88,108.30	6.54%	4.90%	12,04,064.77	79,329.57	6.81%	5.10%

CERTIFICATION

Certified that the information given herein are correct, complete and nothing has been concealed or suppressed, to the best of my knowledge and belief.

Date: 28-Apr-23

Signature
Full Name
ABHIRANJAN GUPTA
Chief of Investments

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

¹ Based on daily simple Average of Investments
² Yield netted for Tax
³ In the previous year column, the figures of the corresponding Year to date of the previous financial year shall be shown
⁴ FORM-1 shall be prepared in respect of each fund. In case of ULIP FORM 1 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.
⁵ YTD Income on investment shall be reconciled with figures in P&L and Revenue account
⁶ *As per the General shareholder guidance - issued by Tata Communication pertaining to the demerger of Hemisphere Properties India Limited - the cost of acquisition of Hemisphere Properties India Limited has been determined to be 0.05% of the book value of investments in Tata Communication.
Version 1 Upload Date: 26.05.2023

Classification: **Internal**

FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS

(Read with Regulation 10)

PART - A

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

Registration Number: 123

Statement as on: 31st Mar 2023

Name of Fund _____

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs. In Lakhs

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	During the Quarter 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
 5. Investments after provisions of Rs. 19.97 Crs in IL&FS.

Version 1 Upload Date: 26.05.2023

Classification: **Confidential**

FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION

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

Date: 31 MAR 2023

(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	4	5,660	172		3.67%
3	No. of Reinsurers with rating A but less than AA	72	10,115	1,621	10,201	13.79%
4	No. of Reinsurers with rating BBB but less than A	1	5			0.00%
5	No. of Reinsurers with rating less than BBB					0.00%
	Total (A)	77	15,780	1,793	10,201	
	With In India					
1	Indian Insurance Companies	13			3,267	2.05%
2	FRBs	7	83,707	1,174	1,287	54.18%
3	GIC Re	1	40,196	1,406	218	26.30%
4	Other (to be Specified)					0.00%
	Total (B)	21	1,23,903	2,579	4,772	
	Grand Total (C)= (A)+(B)	98	1,39,683	4,372	14,972	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: 26.05.2023

(Amount in Rs. Lakhs)

Version 1 Upload Date: 26.05.2023

Version 1 Upload Date: 26.05.2023

Classification: Public

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

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

Date: 31 MAR 2023

(Amount in Rs. Lakhs)

Sl.No.	Line of Business	For the Quarter Mar'23		For the corresponding quarter of the previous year Mar'22		upto the quarter Mar'23		Up to the corresponding quarter of the previous year Mar'22	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	16,627	3,67,347	13,433	3,26,476	66,056	12,01,464	49,511	9,32,652
2	Marine Cargo	2,609	3,098	2,452	2,865	11,000	11,738	9,003	11,667
3	Marine Other than Cargo	379	1	322	2	1,304	12	449	5
4	Motor TP	80,259	25,28,876	63,592	21,99,192	2,66,992	90,30,911	2,19,581	74,82,139
5	Motor OD	50,229	2,00,910	34,723	2,09,316	1,67,520	7,62,054	1,23,131	6,41,518
6	Health	16,181	1,55,764	12,077	67,667	58,702	3,66,750	42,961	3,72,192
7	Personal Accident	7,274	57,682	7,730	17,076	30,522	1,32,492	26,156	43,334
8	Travel								
9	Workmen's Compensation/ Employer's liability	179	1,366	403	1,089	1,276	4,854	983	4,162
10	Public/ Product Liability	169	414	342	443	1,052	1,716	1,133	1,556
11	Engineering	840	1,349	789	1,641	3,018	5,949	3,033	6,127
12	Aviation								
13	Crop Insurance	(210)		(13)		(210)		(13)	
14	Other segments **	2,174	1,99,403	2,360	1,67,008	8,367	6,12,536	6,483	4,89,504
15	Miscellaneous								

Notes:

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

Version 1 Upload Date: 26.05.2023

FORM NL-36- BUSINESS -CHANNELS WISE

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

Date: 31 MAR 2023

Sl.No.	Channels	For the Quarter Mar'23		Upto the Quarter Mar'23		For the corresponding quarter of the previous year Mar'22		Up to the corresponding quarter of the previous year Mar'22	
		No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)
1	Individual agents	11,935	1,658	42,781	6,252	12,265	1,583	42,113	5,295
2	Corporate Agents-Banks	6,62,797	30,782	22,08,183	1,10,866	5,92,429	30,545	19,86,724	1,02,460
3	Corporate Agents -Others	15,40,206	59,461	52,35,619	2,06,214	12,36,958	51,542	43,69,974	1,84,616
4	Brokers	11,42,504	75,082	39,99,248	2,49,101	9,93,966	45,155	30,37,752	1,56,962
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business								
	-Officers/Employees								
	-Online (Through Company Website)								
	-Others	34,373	7,068	1,76,328	33,351	33,908	7,233	1,46,587	24,944
7	Common Service Centres(CSC)	42,936	812	1,13,992	2,212	21,477	422	55,096	1,245
8	Insurance Marketing Firm					-	-	-	-
9	Point of sales person (Direct)	30,337	1,382	1,55,043	5,614	37,540	1,186	1,86,683	4,573
10	MISP (Direct)	51,122	465	1,99,282	1,991	64,232	544	1,59,927	2,316
11	Web Aggregators								
12	Referral Arrangements								
13	Other (to be sepcified)								
	(i) _____								
	(ii) _____								
	Total (A)	35,16,210	1,76,710	1,21,30,476	6,15,599	29,92,775	1,38,210	99,84,856	4,82,412
14	Business outside India (B)								
	Grand Total (A+B)	35,16,210	1,76,710	1,21,30,476	6,15,599	29,92,775	1,38,210	99,84,856	4,82,412

Note:

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

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

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

Version 1 Upload Date: 26.05.2023

FORM NL-37-CLAIMS DATA

Name of the Insurer:

Upto the quarter ending Mar'2023

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	No. of claims only		
																		Other segments **	Miscellaneous	Total
1	Claims O/S at the beginning of the period	711	695	1	696	22849	33652	56501	17444	424	5	17873	94	40	135	0	364	318	125	76857
2	Claims reported during the period	3120	16505	0	16505	410003	20487	430490	114102	2739	59	116900	196	41	2067	0	27	2426	2381	574153
	(a) Booked During the period	3120	16505	0	16505	410003	20487	430490	114102	2739	59	116900	196	41	2067		27	2426	2381	574153
	(b) Reopened during the Period				0			0				0								0
	(c) Other Adjustment (to be specified)																			
	(i) _____				0			0				0								0
	(ii) _____																			
3	Claims Settled during the period	1805	15013	0	15013	368096	11336	379432	91470	1667	7	93144	84	24	1523	0	25	1921	1906	494877
	(a) paid during the period	1805	15013	0	15013	368096	11336	379432	91470	1667	7	93144	84	24	1523		25	1921	1906	494877
	(b) Other Adjustment (to be specified)							0				0								0
	(i) _____																			
	(ii) _____																			
4	Claims Repudiated during the period	1461	1502	0	1502	40354	2068	42422	20105	1126	25	21256	142	35	553	0	44	313	497	68225
	Repudiation	776	397		397	16661		16661	20105	597	10	20712	90	13	68			165	312	39194
	Closure	685	1105		1105	23693	2068	25761		529	15	544	52	22	485		44	148	185	29031
	Other Adjustment (to be specified)																			
	(i) _____				0			0				0								0
	(ii) _____																			
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	68	13	0	13	1326	10	1336	816	7	1	816	3	1	5	0	5	27	9	2291
6	Claims O/S at End of the period	565	685	1	686	24402	40735	65137	19971	370	32	20373	64	22	126	0	322	510	103	87908
	Less than 3months	311	467		467	18442	5155	23597	6492	194	13	6699	29	6	95		1	359	84	31648
	3 months to 6 months	91	73		73	2922	3899	6821	370	26	17	413	15	1	10			74	10	7508
	6months to 1 year	93	68		68	2463	6811	9274	101	28	1	130	13	3	9		1	41	1	9633
	1year and above	70	77	1	78	575	24870	25445	13008	122	1	13131	7	12	12		320	36	8	39119

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 Mar'2023

Upto the quarter ending Mar 2023																				
		(Amount in Rs. Lakhs)																		
Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's Liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments **	Miscellaneous	Total
1	Claims O/S at the beginning of the period	35902	4313	361	4674	13247	215284	228531	4026	2060	45	6131	414	270	1838		4373	266	158	282556
2	Claims reported during the period	18143	8345	-61	8284	113089	151765	264854	54998	11638	114	66750	580	110	725	0	26	1143	1010	361626
	(a) Booked During the period	7852	8159	-61	8098	108641	140184	248826	53122	10272	114	63508	381	87	605		26	954	989	331327
	(b) Reopened during the Period	10292	186	0	186	4448	11581	16029	1877	1366	0	3242	198	23	120		0	188	21	30299
	(c) Other Adjustment (to be specified)																			
	(i) _____				0			0				0								0
3	Claims Settled during the period	24532	7294	284	7578	96965	89878	186843	40243	7136	24	47402	250	93	1205	0	23	899	364	269190
	(a) paid during the period	24532	7294	284	7578	96965	89878	186843	40243	7136	24	47402	250	93	1205		23	899	364	269190
	(b) Other Adjustment (to be specified)																			
	(i) _____				0			0				0								0
4	Claims Repudiated during the period	4381	1624	0	1624	14476	12053	26529	13868	4680	22	18570	394	125	376	0	925	153	646	53724
	Repudiation	1886	684		684	8089		8089	13868	2804	13	16686	241	70	145			78	437	28316
	Closure	2494	940		940	6387	12053	18441		1876	9	1885	153	55	231		925	75	209	25408
	Other Adjustment (to be specified)																			
	(i) _____				0			0				0								0
	(ii) _____																			
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	54	2	0	2	185	3	188	102	6	0	102	0	0	9	0	0	12	1	373
6	Claims O/S at End of the period	25132	3740	16	3756	14895	265118	280012	4914	1882	113	6909	349	162	982	0	3452	357	158	321268
	Less than 3months	8075	812		812	6945	29233	36178	3330	1001	6	4338	39	4	359		2	153	97	50057
	3 months to 6 months	2380	325		325	2745	21995	24741	296	107	74	477	78	0	210			28	46	28285
	6months to 1 year	2793	1479		1479	1685	39203	40887	252	151	0	403	39	15	120		1	18	1	45757
	1year and above	11884	1124	16	1139	3520	174687	178207	1035	622	33	1691	193	142	292		3449	157	14	197169

Notes:-

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

Version 1 Upload Date: 26.05.2023

Form NL-38-Development of Losses - Upto March 2023

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Date : 31st March 2023

WITHIN INDIA

Amount in Rs. Lakhs

Motor TP	Accident Year Cohort											
	YE 31-Mar-2012	YE 31-Mar-2013	YE 31-Mar-2014	YE 31-Mar-2015	YE 31-Mar-2016	YE 31-Mar-2017	YE 31-Mar-2018	YE 31-Mar-2019	YE 31-Mar-2020	YE 31-Mar-2021	YE 31-Mar-2022	YE 31-Mar-2023
Particulars												
A) Ultimate Net loss Cost - Original Estimate	3,026	22,039	46,431	56,633	65,433	92,494	1,20,803	1,41,870	1,73,089	1,51,459	1,71,775	2,09,766
B) Net Claims Provisions ²	2,823	21,558	45,137	40,269	62,930	89,806	1,15,699	1,36,261	1,67,729	1,48,992	1,66,169	2,02,883
C) Cumulative Payment as of												
one year later - 1st Diagonal	1,226	4,294	10,965	15,017	18,706	23,739	24,463	24,927	18,077	21,148	25,670	
two year later - 2nd Diagonal	2,557	10,301	23,618	28,656	32,547	40,195	39,232	34,508	35,307	35,010		
three year later - 3rd Diagonal	3,423	15,399	33,232	37,429	42,484	51,259	45,897	44,796	48,391			
four year later - 4th Diagonal	4,240	18,506	39,996	43,736	48,736	56,532	53,454	54,041				
five year later - 5th Diagonal	4,740	21,609	44,517	47,635	51,635	61,580	60,332					
six year later - 6th Diagonal	5,239	23,037	47,605	49,756	54,663	66,878						
seven year later - 7th Diagonal	5,549	24,364	48,994	52,170	57,658							
eight year later - 8th Diagonal	5,766	25,047	50,457	54,906								
nine year later - 9th Diagonal	5,840	26,039	51,666									
ten year later - 10th Diagonal	5,961	26,667										
eleven year later - 11th Diagonal	6,257											
Twelve year later - 12th Diagonal												
D) Ultimate Net Loss Cost re-estimated												
one year later - 1st Diagonal	4,112	25,217	48,314	56,376	66,244	93,576	1,19,473	1,43,429	1,73,006	1,43,038	1,67,153	
two year later - 2nd Diagonal	5,443	26,268	54,058	57,963	69,185	99,936	1,19,391	1,43,408	1,67,179	1,39,193		
three year later - 3rd Diagonal	5,387	27,196	52,713	61,398	72,823	1,02,885	1,18,943	1,31,796	1,53,523			
four year later - 4th Diagonal	5,861	27,256	56,755	67,059	75,731	1,02,536	1,10,546	1,21,695				
five year later - 5th Diagonal	6,999	28,979	61,741	68,576	76,902	96,314	1,05,043					
six year later - 6th Diagonal	7,271	31,196	62,992	69,162	75,932	96,109						
seven year later - 7th Diagonal	6,895	31,654	63,061	68,664	76,632							
eight year later - 8th Diagonal	7,021	31,713	62,106	69,375								
nine year later - 9th Diagonal	7,040	31,236	62,413									
ten year later - 10th Diagonal	7,103	31,197										
eleven year later - 11th Diagonal	6,960											
Twelve year later - 12th Diagonal												
Favourable / (unfavourable) development ³ Amount	-3,934	-9,158	-15,982	-12,742	-11,199	-3,615	15,760	20,175	19,566	12,266	4,622	
(A-D)												
In %												
(A-D)/A	-130.0%	-41.6%	-34.4%	-22.5%	-17.1%	-3.9%	13.0%	14.2%	11.3%	8.1%	2.7%	

Long Tail	Accident Year Cohort											
	YE 31-Mar-2012	YE 31-Mar-2013	YE 31-Mar-2014	YE 31-Mar-2015	YE 31-Mar-2016	YE 31-Mar-2017	YE 31-Mar-2018	YE 31-Mar-2019	YE 31-Mar-2020	YE 31-Mar-2021	YE 31-Mar-2022	YE 31-Mar-2023
Particulars												
A) Ultimate Net loss Cost - Original Estimate	3,026	22,039	46,431	56,633	65,433	92,494	1,20,803	1,41,870	1,73,089	1,51,459	1,71,775	2,09,766
B) Net Claims Provisions ²	2,823	21,558	45,137	40,269	62,930	89,806	1,15,699	1,36,261	1,67,729	1,48,992	1,66,169	2,02,883
C) Cumulative Payment as of												
one year later - 1st Diagonal	1,226	4,294	10,965	15,017	18,706	23,739	24,463	24,927	18,077	21,148	25,670	
two year later - 2nd Diagonal	2,557	10,301	23,618	28,656	32,547	40,195	39,232	34,508	35,307	35,010		
three year later - 3rd Diagonal	3,423	15,399	33,232	37,429	42,484	51,259	45,897	44,796	48,391			
four year later - 4th Diagonal	4,240	18,506	39,996	43,736	48,736	56,532	53,454	54,041				
five year later - 5th Diagonal	4,740	21,609	44,517	47,635	51,635	61,580	60,332					
six year later - 6th Diagonal	5,239	23,037	47,605	49,756	54,663	66,878						
seven year later - 7th Diagonal	5,549	24,364	48,994	52,170	57,658							
eight year later - 8th Diagonal	5,766	25,047	50,457	54,906								
nine year later - 9th Diagonal	5,840	26,039	51,666									
ten year later - 10th Diagonal	5,961	26,667										
eleven year later - 11th Diagonal	6,257											
Twelve year later - 12th Diagonal												
D) Ultimate Net Loss Cost re-estimated												
one year later - 1st Diagonal	4,112	25,217	48,314	56,376	66,244	93,576	1,19,473	1,43,429	1,73,006	1,43,038	1,67,153	
two year later - 2nd Diagonal	5,443	26,268	54,058	57,963	69,185	99,936	1,19,391	1,43,408	1,67,179	1,39,193		
three year later - 3rd Diagonal	5,387	27,196	52,713	61,398	72,823	1,02,885	1,18,943	1,31,796	1,53,523			
four year later - 4th Diagonal	5,861	27,256	56,755	67,059	75,731	1,02,536	1,10,546	1,21,695				
five year later - 5th Diagonal	6,999	28,979	61,741	68,576	76,902	96,314	1,05,043					
six year later - 6th Diagonal	7,271	31,196	62,992	69,162	75,932	96,109						
seven year later - 7th Diagonal	6,895	31,654	63,061	68,664	76,632							
eight year later - 8th Diagonal	7,021	31,713	62,106	69,375								
nine year later - 9th Diagonal	7,040	31,236	62,413									
ten year later - 10th Diagonal	7,103	31,197										
eleven year later - 11th Diagonal	6,960											
Twelve year later - 12th Diagonal												
Favourable / (unfavourable) development ³ Amount	-3,934	-9,158	-15,982	-12,742	-11,199	-3,615	15,760	20,175	19,566	12,266	4,622	
(A-D)												
In %												
(A-D)/A	-130.0%	-41.6%	-34.4%	-22.5%	-17.1%	-3.9%	13.0%	14.2%	11.3%	8.1%	2.7%	

Overturn Long Tail	Accident Year Cohort											
	YE 31-Mar-2012	YE 31-Mar-2013	YE 31-Mar-2014	YE 31-Mar-2015	YE 31-Mar-2016	YE 31-Mar-2017	YE 31-Mar-2018	YE 31-Mar-2019	YE 31-Mar-2020	YE 31-Mar-2021	YE 31-Mar-2022	YE 31-Mar-2023
Particulars												
A) Ultimate Net loss Cost - Original Estimate	38,907	41,388	46,727	45,008	53,600	62,766	69,807	68,564	72,104	79,129	1,11,815	1,14,420
B) Net Claims Provisions ²	10,293	9,340	10,681	14,389	15,573	16,912	22,290	21,000	15,293	19,481	21,254	25,394
C) Cumulative Payment as of												
one year later - 1st Diagonal	37,709	40,940	44,191	38,991	46,433	56,281	66,499	65,980	68,429	77,192	1,04,934	
two year later - 2nd Diagonal	38,396	41,524	45,167	39,716	50,850	58,704	67,674	66,502	69,794	78,714		
three year later - 3rd Diagonal	38,585	41,768	45,386	40,060	51,163	58,947	67,809	66,672	70,093			
four year later - 4th Diagonal	38,694	41,869	45,511	40,268	51,288	59,098	67,950	66,872				
five year later - 5th Diagonal	38,787	41,949	45,602	40,408	51,336	59,160	68,146					
six year later - 6th Diagonal	38,833	42,065	45,636	40,441	51,336	59,273						
seven year later - 7th Diagonal	38,889	42,108	45,649	40,491	51,397							
eight year later - 8th Diagonal	38,925	42,123	45,688	40,557								
nine year later - 9th Diagonal	38,934	42,177	45,777									
ten year later - 10th Diagonal	38,963	42,209										
eleven year later - 11th Diagonal	38,992											
Twelve year later - 12th Diagonal												
D) Ultimate Net Loss Cost re-estimated												
one year later - 1st Diagonal	38,235	42,264	45,831	41,501	53,086	59,370	69,593	68,273	71,455	80,099	1,09,077	
two year later - 2nd Diagonal	38,832	42,633	46,076	41,594	52,402	59,914	69,745	67,812	71,187	80,572		
three year later - 3rd Diagonal	39,174	42,361	46,102	40,985	52,222	60,207	69,468	67,911	71,254			
four year later - 4th Diagonal	39,031	42,479	45,865	40,966	52,227	60,013	69,404	67,776				
five year later - 5th Diagonal	39,103	42,273	45,874	41,105	52,423	59,894	69,157					
six year later - 6th Diagonal	39,064	42,400	45,949	41,062	52,346	59,869						
seven year later - 7th Diagonal	39,091	42,360	45,955	41,054	52,033							
eight year later - 8th Diagonal	39,126	42,328	45,976	41,002								
nine year later - 9th Diagonal	39,095	42,344	45,965									
ten year later - 10th Diagonal	39,098	42,292										
eleven year later - 11th Diagonal	39,127											
Twelve year later - 12th Diagonal												
Favourable / (unfavourable) development ³ Amount	-220	-904	762	4,006	1,567	2,896	650	788	749	-1,444	2,737	
(A-D)												
In %												
(A-D)/A	-0.6%	-2.2%	1.6%	8.9%	2.9%	4.6%	0.9%	1.1%	1.0%	-1.3%	2.4%	

FORM NL-39- AGEING OF CLAIMS

Name of the Insurer:

For the Quarter ending on Mar'2023

(Amount in Rs. Lakhs)

Ageing of Claims (Claims paid)

Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	198	106	140	87	26	1	0	773	888	930	877	2693	63	1	558	6226
2	Marine Cargo	2951	645	216	112	25	3		796	423	443	535	108	10		3952	2315
3	Marine Other than Cargo					0							284.471			0	284
4	Motor OD	76233	20117	4008	1132	224	0	0	13895	8565	3576	1243	279	100	90	101714	27749
5	Motor TP	27	462	663	812	986	514	264	159	2316	3508	5022	8667	5694	4053	3728	29419
6	Health	27366	150	23	0	0	0		11376	146	62	8	10	0		27539	11602
7	Personal Accident	290	180	20	2	1	1	1	865	747	224	79	70	27	0	495	2013
8	Travel			2							21					2	21
9	Workmen's Compensation/ Employer's liability	0	9	10	17	1		0	0	21	35	38	10		0	37	105
10	Public/ Product Liability	5		1	2	7		0	4		2	3	12		7	15	26
11	Engineering	226	151	39	26	11	0		52	53	43	109	88	7		453	352
12	Aviation															0	0
13	Crop Insurance	0	15	3		0			1	12	1		0			18	14
14	Other segments ^(a)	115	341	98	41	2	1	0	51	150	43	18	8	6	0	598	276
15	Miscellaneous	254	149	40	7	1			22	51	4	9	0			451	86

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 Mar'2023

(Rs in Lakhs)

Ageing of Claims (Claims paid)

Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	544	603	394	198	58	2	6	1524	2137	4128	2369	4728	67	9579	1805	24532
2	Marine Cargo	11352	2742	649	225	38	6	1	2475	1380	1166	1944	186	88	54	15013	7294
3	Marine Other than Cargo					0								284		0	284
4	Motor OD	274846	74294	15048	3296	611	0	1	46901	30663	13396	4004	1374	260	367	368096	96965
5	Motor TP	129	1217	2404	2595	2839	1384	768	756	6563	12546	15459	24993	16966	12595	11336	89878
6	Health	91117	317	35	1	0	0		39782	331	84	14	30	2		91470	40243
7	Personal Accident	981	582	86	9	5	3	1	3175	2517	776	300	254	111	3	1667	7136
8	Travel	2	3	2					2	1	21					7	24
9	Workmen's Compensation/ Employer's liability	1	15	25	39	4		0	1	31	88	75	53		3	84	250
10	Public/ Product Liability	5	0	1	7	10		1	4	0	2	7	74		7	24	93
11	Engineering	569	679	181	61	29	3	1	244	168	280	223	262	19	9	1523	1205
12	Aviation															0	0
13	Crop Insurance	5	15	4		1	0		8	12	1		2	0		25	23
14	Other segments ^(a)	476	1082	276	83	3	1	0	213	482	119	43	30	12	1	1921	899
15	Miscellaneous	1371	423	95	16	1		0	125	138	45	55	1		1	1906	364

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

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FORM NL-41 OFFICES INFORMATION**As at: March 2023****Name of the Insurer:****Date:**

Sl. No.	Office Information	Number
1	No. of offices at the beginning of the year	157
2	No. of branches approved during the year	3
3	No. of branches opened during the year	13
4	Out of approvals of previous year	2
	Out of approvals of this year	20
5	No. of branches closed during the year	152
6	No of branches at the end of the year	16
7	No. of branches approved but not opened	NIL
8	No. of rural branches	152*
9	No. of urban branches	
10	No. of Directors:- (a) Independent Director (b) Executive Director (c) Non-executive Director (d) Women Director (e) Whole time director	(a) 3 (b) 2 (MD & WTD) (c) 3 (d) 1 (ID) (e) 2 (including MD)
11	No. of Employees (a) On-roll: (b) Off-roll: (c) Total	(a) 1169 (b) 3 (c) 1172
12	No. of Insurance Agents and Intermediaries (a) Individual Agents, (b) Corporate Agents-Banks (c) Corporate Agents-Others (d) Insurance Brokers (e) Web Aggregators (f) Insurance Marketing Firm (g) Motor Insurance Service Providers (DIRECT) (h) Point of Sales persons (DIRECT) (i) Other as allowed by IRDAI (To be specified)	(a) 7191 (b) 15 (c) 16 (d) 741 (e) 6 (f) 1 (g) 375 (h) 21316

Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	1147	28364
Recruitments during the quarter	82	1403
Attrition during the quarter	60	106
Number at the end of the quarter	1169	29661

FORM NL-42 BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Date: March 31, 2023

Board of Directors and Key Management Persons				
Sl. No.	Name of person	Designation	Role / Category	Details of change in the period, if any
1	Mr. M M Murugappan	Chairman	Director	NA
2	Mr. Margam Rama Prasad	Independent Director	Director	NA
3	Ms. K Ramadevi	Independent Director	Director	NA
4	Mr. Sujay Banarji	Independent Director (Additional Director)	Director	NA
5	Mr. Sridharan Rangarajan	Non-Executive Director	Director	NA
6	Mr. Tsutomu Aoki	Non-Executive Director	Director	NA
7	Mr. V Suryanarayanan	Managing Director	Director & Key Management Person	NA
8	Mr. Naoki Takeda	Whole-time Director	Director & Key Management Person	NA
9	Mr. Ashish Hallan	President & Chief Operating Officer	Key Management Person	NA
10	Mr. S Venugopalan	Chief Financial Officer	Key Management Person	NA
11	Mr. Sanjiv Kumar Mathur	SBU Head - Commercial & SME	Key Management Person	NA
12	Mr. Biswajeet Padhi	SBU Head - Motor	Key Management Person	NA
13	Mr. Praveen Pathak	Chief Technical Officer	Key Management Person	Appointed with effect from January 9, 2023
14	Mr. Suresh Krishnan	Chief Compliance Officer & Company Secretary	Key Management Person	NA
15	Ms. Chitra K	Head - Digital, Branding & Corporate Communications	Key Management Person	NA
16	Mr. Abhiranjan Gupta	Chief Investment Officer	Key Management Person	NA
17	Mr. Shailen Merchant	Head - Human Resources	Key Management Person	NA
18	Mr. Suresh Surendranathan	Chief Technology Officer	Key Management Person	NA
19	Mr. S K Rangaswamy	Chief Risk Officer and Head - Operations & CRM	Key Management Person	NA
20	Mr. Krishnan P	Head - Renewals, Cross sell & Upsell	Key Management Person	Ceased to be KMP with effect from January 24, 2023
21	Mr. Ashwani Kumar Arora	Appointed Actuary	Key Management Person	NA
22	Mr. Chandar Ramamurthy	Head - Reinsurance	Key Management Person	NA
23	Mr. Srinivas Kommu	SBU Head - Health	Key Management Person	Ceased to be KMP with effect from January 24, 2023
24	Mr. Punit Agarwal	Head - Internal Audit & FCU	Key Management Person	NA

Notes:-

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

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

Version 1 Upload Date: 26.05.2023

Classification: Restricted

Classification: **Public**

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

Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

Upto the Quarter ending on

31-Mar-23

(Amount in Rs. Lakhs)

Rural & Social Obligations (Quarterly Returns)					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	FIRE	Rural	4,15,409	15,010	4,18,72,929
		Social			
2	MARINE CARGO	Rural	2,089	1,241	67,55,941
		Social			
3	MARINE OTHER THAN CARGO	Rural	-	-	
		Social			
4	MOTOR OD	Rural	2,44,081	51,820	53,74,075
		Social			
5	MOTOR TP	Rural	16,39,242	88,926	-
		Social			
6	HEALTH	Rural	35,136	2,664	1,81,328
		Social			
7	PERSONAL ACCIDENT	Rural	23,134	262	5,36,745
		Social			
8	TRAVEL	Rural			
		Social			
9	Workmen's Compensation/ Employer's liability	Rural	662	110	48,567
		Social			
10	Public/ Product Liability	Rural	125	106	52,437
		Social			
11	Engineering	Rural	2,254	393	11,31,542
		Social			
12	Aviation	Rural			
		Social			
13	Other Segment (a)	Rural	1,97,846	2,751	36,40,656
		Social			
14	Miscellaneous	Rural			
		Social			
	Total	Rural	25,59,978	1,63,283	5,95,94,219
		Social			

Notes:

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

(b) Premium Collected means gross direct written premium

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

Version 1 Upload Date: 26.05.2023

FORM NL-44-MOTOR TP OBLIGATIONS (QUARTERLY RETURNS)
Schedule - MTP -A (Motor Third Party Insurance Business)

(Amount in Lakhs)

Name of the Insurer :	Cholamandalam MS General Insurance Company Limited
Registration No. :	123
Date of Registration :	July 15, 2002
Gross Direct Premium Income during the immediate preceding FY	4,82,412
Gross Direct Motor Third Party Insurance Business Premium during immediate preceding FY	2,19,581
Obligation of the insurer to be met in the financial year	1,80,339
Statement Period : Quarter ending	31-Mar-23

(Amount in Lakhs)

Items		
	For the quarter ended Mar 31, 2023	Upto the quarter ended Mar 31, 2023
Gross Direct Motor Third Party Insurance Business Premium in respect of liability only policies (L)	4,098	12,356
Gross Direct Motor Third Party Insurance Business Premium in respect of package policies (P)	76,161	2,54,636
Total Gross Direct Motor Third Party Insurance Business (L+P)	80,259	2,66,992
Total Gross Direct Motor Own damage Insurance Business Premium	50,229	1,67,520
Total Gross Direct Premium Income	1,76,710	6,15,599

FORM NL-45-GREIVANCE DISPOSAL

Cholamandalam MS General Insurance Co. Ltd

Name of the Insurer:

Date: 31st Mar 2023

GRIEVANCE DISPOSAL

SI No.	Particulars	Opening Balance *	Additions during the quarter (net of duplicate complaints)	Complaints Resolved			Complaints Pending at the end of the quarter	Total Complaints registered up to the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Proposal Related	0	4	2	0	2	0	8
b)	Claims Related	17	317	103	101	130	0	1076
c)	Policy Related	0	143	89	37	17	0	643
d)	Premium Related	0	9	3	0	6	0	33
e)	Refund Related	0	9	4	2	3	0	34
f)	Coverage Related	0	2	1	1	0	0	4
g)	Cover Note Related	0	0	0	0	0	0	0
h)	Product Related	0	7	2	4	1	0	31
i)	Others (to be specified) (i) Insurer failed to clarify the queries raised by Insured (ii) Dispute regarding quantum of premium refund	2	81	31	27	25	0	279
	Total	19	572	235	172	184	0	2108
2	Total No. of policies during previous year:	1,24,39,881						
3	Total No. of claims during previous year:	4,62,474						
4	Total No. of policies during current year:	1,62,14,982						
5	Total No. of claims during current year:	5,53,666						
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	0.40						
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	19.43						
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	0	0	0	0	0	0	
b)	15 - 30 days	0	0	0	0	0	0	
c)	30 - 90 days	0	0	0	0	0	0	
d)	90 days & Beyond	0	0	0	0	0	0	
	Total Number of Complaints	0	0	0	0	0	0	

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

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COI For the Quarter e Mar 31, 2023

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

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Profile & Performance of Health Insurance, Personal Accident and Travel Insurance Products during the FY 2022-2023

(Note: details of all Health, PA & Travel Insurance products approved by end of the FY to be provided)

S.N	UIN	Name of the Product	No. Of Lives Insured	Date of Launch (DD-MM-YYYY)	Incurred Claims Ratio (ICR)	Combined Ratio (CR)	% age of Claims Settled (in terms of number of claims)	% age of Claims Repudiated (in terms of number of claims)	No. Of Complaints Received	No. Of Complaints Resolved	% of policies renewed out of total no. Of policies due for renewal	Age-wise distribution of Policies (classification of policies based on the age of the policy)						Total No. Of Policies
												No of Policies in its 1st Year	No of Policies completed 1 year and more than 1 years and less than 3 years	No of Policies completed 3 years not more than 3 years But Less than 5 Years	No of Policies completed 5 years or more than 5 years But less than 10 years	No of Policies completed 10 years and more than 10 years		
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q=i+m+n+o+p	
1	CHOPAGP21420V022021	Group Personal Accident Insurance Policy	18,74,967	01-10-2002	70%	108%	85%	28%	9	9	15.98%	5434	241	491	879	53	7098	
2	IRDAI/HLT/CHSGI/GOVT. SCHEME-PMSBY/40/2015-16	Pradhan Mantri Suraksha Bima Yojana	35,836	25-02-2016	60%	78%	100%	0%	0	0	0.00%	3	0	0	0	0	3	
3	CHOPAGP21424V022021	Chola Comprehensive Group Personal Accident Policy	6,86,532	20-03-2017	18%	60%	85%	35%	1	1	0.00%	30823	0	0	0	0	30823	
4	CHOPAGP20102V011920	Chola Credit Linked Group Personal Accident Insurance	46,62,649	02-01-2020	22%	68%	91%	41%	7	7	0.00%	6893	0	0	0	0	6893	
5	CHOPAGP21356V012021	Janata Personal Accident Insurance Policy	53,165	15-03-2021	38%	69%	40%	0%	0	0	0.00%	187	0	0	0	0	187	
6	CHOPAIIP21418V022021	Chola Accident Protection	16,072	20-07-2005	12%	62%	73%	32%	1	1	11.25%	12717	344	203	503	473	14240	
7	CHOPAIIP21419V022021	Individual Personal Accident Insurance	73,336	01-10-2002	43%	88%	100%	47%	1	1	12.47%	72147	338	267	265	231	73248	
8	CHOHLGP21307V022021	Group Health Insurance	9,12,518	01-10-2002	131%	166%	95%	17%	467	467	0.82%	42645	293	244	67	37	43286	
9	IRDAI/NL-HLT/CHSGI/P-H/V./I/282/13-14	Chola MS R58Y Family Floater Health Insurance Policy	0	20-05-2010	27%	27%	0%	0%	1	1	0.00%	0	0	0	0	0	0	
10	CHOHLGP21416V022021	Chola Income Shield Insurance (Group)	226	30-03-2016	6%	42%	100%	100%	6	6	0.00%	1	0	0	0	0	1	
11	CHOHLGP21423V022021	Chola Group Credit Linked Critical Illness Insurance Policy	1,10,981	20-03-2017	7%	52%	33%	33%	0	0	0.00%	108656	0	0	0	0	108656	
12	CHOHLGP21426V022021	Chola Credit Linked Premium Critical Illness Insurance Policy	0	15-03-2017	-11%	-11%	0%	0%	0	0	0.00%	0	0	0	0	0	0	
13	CHOHLGP21310V022021	Baroda Swasthya Parivar	2,686	25-02-2019	230%	277%	96%	10%	0	0	0.00%	401	0	0	0	0	401	
14	CHOHLGP21429V022021	Chola Group Cancer Care Insurance Policy	0	15-09-2017	-25%	-25%	0%	0%	0	0	0.00%	0	0	0	0	0	0	
15	CHOHLGP21430V022021	Chola Credit Link Group Hospital Cash Insurance	32,17,165	05-12-2018	18%	62%	91%	9%	0	0	0.00%	1459	0	0	0	0	1459	
16	CHOHLGP21427V022021	Chola Group Hospital Cash Health Insurance Policy	49,146	02-06-2017	1%	36%	99%	21%	0	0	0.00%	10	0	0	0	0	10	
17	CHOHLGP21311V022021	Flexi Health	0	17-06-2019	0%	0%	75%	63%	25	25	0.00%	0	0	0	0	0	0	
18	CHOHLGP21312V022021	Chola Group Super Topup Insurance	8	06-11-2019	382%	433%	100%	50%	0	0	0.00%	3	0	0	0	0	3	
19	CHOHLGP21425V022021	Chola Group Credit Linked Cancer Care Insurance	0	23-03-2017	0%	0%	0%	0%	0	0	0.00%	0	0	0	0	0	0	
20	CHOHLTGP21033V012021	Chola Vector Borne Diseases Insurance (Group)	0	17-08-2020	517%	517%	0%	0%	0	0	0.00%	0	0	0	0	0	0	
21	CHOHLGP20118V011920	Chola MS Raksha Kavach Policy	53,164	24-06-2020	28%	74%	53%	7%	0	0	0.00%	52474	0	0	0	0	52474	
22	CHOHLGP21289V012021	Chola Criticare	9,728	10-03-2021	4%	49%	0%	0%	0	0	0.00%	9048	0	0	0	0	9048	
23	CHOHLGP21132V012021	Flexi Plus	38,629	21-01-2021	13%	58%	70%	50%	3	3	0.00%	352	0	0	0	0	352	
24	CHOHLGP22160V012122	Chola Group Topup Protect	1,171	15-11-2021	7%	53%	0%	0%	0	0	0.00%	14	0	0	0	0	14	
25	CHOHLGP22183V012122	Chola Group EMI Protect	523	26-10-2022	8%	53%	0%	0%	1	1	0.00%	523	0	0	0	0	523	
26	CHOHLIP21065V012021	Corona Kavach Policy, Chola	0	20-07-2020	0%	0%	0%	0%	0	0	0.00%	0	0	0	0	0	0	
27	CHOHLIP21302V022021	Chola MS Critical Healthline Insurance	735	01-10-2011	37%	81%	80%	60%	1	1	49.50%	500	30	14	69	84	697	
28	CHOHLIP21301V022021	Chola Hospital Cash Healthline (Revision)	1,099	01-07-2014	301%	343%	97%	17%	9	9	40.19%	308	103	44	152	131	738	
29	CHOHLIP21300V032021	Chola Healthline	27,223	31-12-2016	121%	168%	96%	12%	29	29	76.78%	458	545	2897	6636	128	10664	
30	CHOHLIP21309V022021	Chola Super Topup Insurance	2,914	05-06-2017	8%	56%	94%	78%	5	5	37.56%	892	290	423	66	0	1671	
31	CHOHLIP2106V032223	Flexi Health	2,02,368	05-02-2020	98%	143%	94%	25%	188	188	55.88%	36670	21105	19601	1601	1632	80609	
32	CHOHLIP20153V011920	Arogya Sanjeevani Policy, Chola MS	46,758	01-04-2020	57%	101%	94%	11%	19	19	33.90%	35565	626	391	1920	575	39077	
33	CHOHLIP21012V012021	Chola MS COVID-19 Cover	0	19-08-2020	0%	0%	0%	0%	3	3	0.00%	0	0	0	0	0	0	
34	CHOHLIP21068V012021	Corona Rakshak Policy, Chola	0	10-07-2020	0%	0%	80%	63%	0	0	0.00%	0	0	0	0	0	0	
35	CHOHLIA19048V011920	Medical Second Opinion-Add-On Cover	660	24-10-2019	6%	49%	0%	0%	0	0	0.00%	379	0	0	0	0	379	
36	CHOHLIP23049V022223	Chola Flexi Super Topup Insurance	6,538	22-12-2022	41%	84%	92%	84%	0	0	47.00%	2231	272	25	161	91	2780	
37	CHOHLIP21571V012021	Chola Sarva Shakti Policy	18	25-06-2021	7%	-7%	0%	0%	0	0	0.00%	15	0	0	0	0	15	
38	CHOHLIP22225V012122	Chola Flexi Health Supreme	26,728	11-08-2022	46%	91%	71%	37%	8	8	0.00%	11447	0	2	0	0	11449	
39	CHOHLIA23045V012223	Flexi OP Care-Add-on Cover	3	12-08-2022	7%	38%	0%	0%	0	0	0.00%	3	0	0	0	0	3	
40	CHOHLIP21046V012021	Chola Vector Borne Diseases Insurance (Retail)	192	20-11-2020	324%	355%	18%	11%	5	5	0.00%	175	0	0	0	0	175	
41	IRDAI/NL-HLT/CHSGI/P-T/V./I/284/13-14	Chola Overseas Travel Protection Policy	2,165	23-09-2005	-23%	23%	30%	20%	2	2	0.00%	2165	0	0	0	0	2165	
42	IRDAI/NL-HLT/CHSGI/P-H/V./I/286/13-14	Pravasi Bharatiya Bima Yojana	0	15-05-2006	0%	0%	0%	0%	0	0	0.00%	0	0	0	0	0	0	
43	IRDAI/HLT/CHSGI/P-T/V./I/66/2016-17	Chola Comprehensive Travel Insurance Policy	13	02-06-2017	41%	77%	100%	0%	0	0	0.00%	13	0	0	0	0	13	
44	IRDAI/NL-HLT/CHSGI/P-T/V./I/50/13-14	Chola MS Corporate Travel Insurance	898	01-10-2002	-175%	-149%	100%	100%	0	0	0.00%	41	0	0	0	0	41	
45	IRDAI/NL-HLT/CHSGI/P-T/V./I/285/13-14	Chola Student Travel Protection Plan	11	20-07-2005	-89%	-50%	0%	0%	0	0	0.00%	11	0	0	0	0	11	
46	CHOTIDP21417V022021	Domestic Travel Insurance Policy	9,963	18-11-2010	0%	0%	0%	0%	0	0	0.00%	2	0	0	0	0	2	
47	CHOTGDP20053V011920	Group Domestic Trip Insurance	0	28-09-2019	377%	408%	48%	37%	0	0	0.00%	0	0	0	0	0	0	
48	CHOPAGP20117V011920	Chola Health And Accident Plan for Educational Institutions	0	09-04-2020	0%	0%	0%	0%	0	0	0.00%	0	0	0	0	0	0	
49	CHOPAGP20157V011920	Chola MS Event Shield Insurance Policy	0	24-07-2020	0%	0%	0%	0%	0	0	0.00%	0	0	0	0	0	0	
50	CHOHLGP21550V012021	Corona Rakshak Policy (Group), Chola	0	29-04-2021	0%	0%	0%	0%	0	0	0.00%	0	0	0	0	0	0	
51	CHOHLGP22025V012122	Chola Mashak (Mosquito) Rakshak-Group	0	18-11-2021	0%	0%	0%	0%	0	0	0.00%	0	0	0	0	0	0	
52	CHOPAGP22042V012122	Saral Suraksha Bima-Group, Chola	0	29-11-2021	0%	0%	0%	0%	0	0	0.00%	0	0	0	0	0	0	

Note : The above list does not include products that were withdrawn before 1.04.2022 and products not yet launched as at 31.03.2023.

Note: the above data shall be disclosed by insurer as part of their Public Disclosure for 4th quarter only.

FORM NO. NL-48**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)**

Name of the Insurance Company

Date:

Information as at 31st March 2023

a. Specify whether In-house Claim Settlement or Services rendered by TPA -

Public disclosure details are provided with respect to in-house settlements and consolidated data at insurer level where ever TPA services are availed.

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	148288	216230	0
Number of lives serviced	315339	4395945	0

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Public disclosure details are provided on all India basis and there are no geographical limitations.

d. Data of number of claims processed:**Including RSBY**

i.	Outstanding number of claims at the beginning of the year	17444
ii.	Number of claims received during the year	114102
iii.	Number of claims paid during the year (specify % also in brackets)	91470 (70%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	20105 (15%)
v.	Number of claims outstanding at the end of the year	19971

Excluding RSBY

i.	Outstanding number of claims at the beginning of the year	4473
ii.	Number of claims received during the year	114102
iii.	Number of claims paid during the year (specify % also in brackets)	91470 (77%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	20105 (17%)
v.	Number of claims outstanding at the end of the year	7000

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	56%	49%	54%	48%
2	Within 1-2 hours	32%	37%	33%	39%
3	Within 2-6 hours	12%	13%	12%	13%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
	Total	100%	100%	100%	100%

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	27186	99.6%	84036	99.7%	0	0%	111222	99.7%
Between 1-3 months	98	0.4%	219	0.3%	0	0%	317	0.3%
Between 3 to 6 months	10	0.0%	25	0.0%	0	0%	35	0.0%
More than 6 months	1	0.0%	0	0.0%	0	0%	1	0.0%
Total	27295	100.0%	84280	100.0%	0	0%	111575	100.0%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	397
3	Grievances resolved during the year	397
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations , as amended from time to time

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