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

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

### FORM NL-1-B-RA

Name of the Insurer : CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED Registration No.123 and Date of Registration with the IRDAI 15.07.2002 REVENUE ACCOUNT FOR THE PERIOD ENDED SEPTEMBER 30, 2022

Particulars	Schedule Ref. Form No.		Fi	re			Ма	rine			Miscell	laneous			To	otal	
		For the Quarter Sep'22	Up to the Quarter Ended Sep'22	For the corresponding quarter of the previous year Sep'21	Up to the corresponding Quarter of the previous year Sep'21	For the Quarter Sep'22	Up to the Quarter Ended Sep'22	For the corresponding quarter of the previous year Sep'21	Up to the corresponding Quarter of the previous year Sep'21	For the Quarter Sep'22	Up to the Quarter Ended Sep'22	For the corresponding quarter of the previous year Sep'21	Up to the corresponding Quarter of the previous year Sep'21	For the Quarter Sep'22	Up to the Quarter Ended Sep'22	For the corresponding quarter of the previous year Sep'21	Up to the corresponding Quarter of the previous year Sep'21
1 Premiums earned (Net)	NL-4	4,427	8,202	3,847	7,243	1,070	2,064	865	1,709	92,507	1,79,869	80,725	1,60,220	98,005	1,90,135	85,436	1,69,17
2 Profit/ Loss on sale/redemption of Investments		36	48	99	210	5	6	11	23	914	1,216	2,314	4,768	955	1,270	2,425	
3 Interest, Dividend & Rent - Gross Note 1		653	1,328	620	1,290	93	177	71	142	17,503	33,981	14,443	29,317	18,249	35,485	15,134	30,749
4 Other (a) Other Income (to be specified) (i) Administrative Charges		1	2	0	1	0	0	0	0	14	27	9	20	15	30	9	2
(ii)Investment income from pool (Terrorismpool)		196	399	144	310	-	-		-	49	100	36	78	245	499	180	388
(b) Contribution from the Shareholders' Account (i) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	10,568	17,267	6,980	11,391	10,568	17,267	6,980	11,391
TOTAL (A)		5,313	9,978	4,710	9,054	1,168	2,247	947	1,875	1,21,555	2,32,460	1,04,507	2,05,794	1,28,036	2,44,686	1,10,164	2,16,72
6 Claims Incurred (Net)	NL-5	2,508	4,875	1,291	3,272	994	1,672	824	1,409	67,582	1,30,907	57,760	1,21,946	71,084	1,37,454	59,874	1,26,622
7 Commission	NL-6	(754)	(1,513)	708	868	(224)	(311)	(72)	(100)	4,693	8,768	5,119	5,839	3,715	6,944	5,755	6,60
8 Operating Expenses related to Insurance Business	NL-7	2,008	3,925	2,258	3,481	338	647	225	472	37,653	72,186	30,491	55,185	39,999	76,758	32,974	59,139
9 Premium Deficiency																	
TOTAL (B)		3,762	7,287	4,257	7,620	1,108	2,008	977	1,782	1,09,927	2,11,861	93,369	1,82,970	1,14,798	2,21,156	98,603	1,92,372
10 Operating Profit/(Loss) C= (A - B)		1,551	2,691	453	1,434	60	239	(30)	92	11,627	20,600	11,137	22,823	13,238	23,530	11,561	24,34
11 APPROPRIATIONS																	
Transfer to Shareholders' Account		1,551	2,691	453	1,434	60	239	(30)	92	11,627	20,600	11,137	22,823	13,238	23,530	11,561	24,34
Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL (C)		1,551	2,691	453	1,434	60	239	(30)	92	11,627	20,600	11.137	22,823	13,238	23,530	11,561	24,34

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

(Amount	in	Rs.	Lakhs)	

Note - 1 @

Pertaining to Policyholder's funds		F	ire			Ma	rine			Miscel	aneous			To	otal
	For the Quarter Sep'22	Up to the Quarter Ended Sep'22	For the corresponding quarter of the previous year Sep'21	Up to the corresponding Quarter of the previous year Sep'21	For the Quarter Sep'22	Up to the Quarter Ended Sep'22	For the corresponding quarter of the previous year Sep'21	Up to the corresponding Quarter of the previous year Sep'21	For the Quarter Sep'22	Up to the Quarter Ended Sep'22	For the corresponding quarter of the previous year Sep'21	Up to the corresponding Quarter of the previous year Sep'21	For the Quarter Sep'22	Up to the Quarter Ended Sep'22	For the correspond quarter of previous Sep'21
Interest, Dividend & Rent	740	1,521	778	1,599	106	203	88	176	19,870	38,938	18,108	36,339	20,716	40,661	
Add/Less:-													-	-	
Investment Expenses	(37)	(84)	(92)	(176)	(5)	(11)	(10)	(19)	(1,012)	(2,141)	(2,127)	(4,003)	(1,054)	(2,236)	/
Amortisation of Premium/ Discount on Investments	(50)	(110)	(66)	(133)	(7)	(15)	(8)	(15)	(1,356)	(2,815)	(1,538)	(3,019)	(1,413)	(2,940)	1
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*	653	1,328	620	1,290	93	177	71	142	17,503	33,981	14,443	29,317	18,249	35,485	

## \* Term gross implies inclusive of TDS

Version no. 1 upload date: 11.11.2022

the	Up to the
onding	corresponding
r of the	Quarter of the
us year	previous year
p'21	Sep'21
18,974	38,114
-	-
(2,229)	(4,199)
(1,611)	(3,166)
-	-
	-
-	-
-	-
15,134	30,749

-

### 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

					(Amount in Rs. Lak
Particulars	Schedule Ref. Form No.	For the Quarter Sep'22	Up to the Quarter Ended Sep'22	For the corresponding quarter of the previous year Sep'21	Up to the corresponding Quart of the previous yea Sep'21
OPERATING PROFIT/(LOSS)	NL-1				
(a) Fire Insurance		1,551	2,691	453	1,
(b) Marine Insurance		60	239	(30)	
(c) Miscellaneous Insurance		11,627	20,600	11,137	22,
INCOME FROM INVESTMENTS					
INCOME FROM INVESTMENTS (a) Interest, Dividend & Rent - Gross		2,558	4,874	2,314	4,
(b) Profit on sale of investments		132	1,074	372	-1,
(c) (Loss on sale/ redemption of investments)		-		-	
(d) Amortization of Premium / Discount on Investments		-	-	-	
OTHER INCOME (Interest on IT Refund )		691	691		
TOTAL (A)		16,619	29,269	14,248	29,
PROVISIONS (Other than taxation)					
(a) For diminution in the value of investments		0	(178)	(276)	(2
(b) For doubtful debts		-	-	(349)	()
(c) Others (to be specified)					, , , , , , , , , , , , , , , , , , ,
OTHER EXPENSES					
(a) Expenses other than those related to Insurance Business		691	1,340	199	
(b) Bad debts written off		-	-	(1,217)	(1,
(c) Interest on subordinated debt		218	435	221	<b>X</b> -
(d) Expenses towards CSR activities		220	341	128	
(e) Penalties		-	-	-	
(f) Contribution to Policyholders' A/c					
(i) Towards Excess Expenses of Management		10,566.70	17,267	6,981	11
(g) Others					
(i) Marketing cost absorbed in shareholder's account (P&L account)		-	-	6,285.13	12
(ii) Employees' Remuneration and Welfare Benefits					
		216	231	217	
TOTAL (B)		11,911	19,436	12,188	23
Profit/(Loss) Before Tax		4,708	9,833	2,060	5
Provision for Toyotion		1 004	0.500	E00	-1
Provision for Taxation		1,224	2,532	508	1
Profit/ (Loss) after tax APPROPRIATIONS		3,484	7,301	1,552	4
(a) Interim dividends paid during the year		-	-	-	
<ul><li>(b) Final dividend paid</li><li>(c) Transfer to any Reserves or Other Accounts (to be</li></ul>		-	-	-	
specified)					
Balance of profit/ loss brought forward from last year		70,292	66,476	66,584	63
Balance carried forward to Balance Sheet		73,777	73,777	68,135	68

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

# FORM NL-3-B-BS

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED Registration No. 123 and Date of Registration with the IRDAI 15.07.2002 BALANCE SHEET AS AT 30 SEPTEMBER '22

		,	nount in Rs. Lakhs)
Particulars	Schedule Ref. Form No.	As At Sep'22	As At Sep'21(Correspon ding previous year)
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8	29,881	29,881
SHARE APPLICATION MONEY PENDING ALLOTMENT			
RESERVES AND SURPLUS	NL-10	1,73,579	1,62,937
FAIR VALUE CHANGE ACCOUNT			
-Shareholders' Funds		294	471
-Policyholders' Funds		2,137	3,442
BORROWINGS	NL-11	10,000	10,000
TOTAL		2,15,891	2,06,731
APPLICATION OF FUNDS			
INVESTMENTS-Shareholders	NL-12	1,61,413	1,40,148
INVESTMENTS-Policyholders	NL-12A	11,75,349	10,25,070
LOANS	NL-13	-	-
FIXED ASSETS	NL-14	9,910	7,496
DEFERRED TAX ASSET (Net)		18,051	21,053
CURRENT ASSETS			
Cash and Bank Balances	NL-15	2,517	2,524
Advances and Other Assets	NL-16	98,188	96,670
Sub-Total (A)		1,00,705	99,194
DEFERRED TAX LIABILITY (Net)			
CURRENT LIABILITIES	NL-17	9,83,393	8,58,761
PROVISIONS	NL-18	2,66,144	2,27,437
Sub-Total (B)		12,49,537	10,86,230
NET CURRENT ASSETS (C) = (A - B)		(11,48,832)	(9,87,036)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT			
TOTAL	1	2,15,891	2,06,731

# CONTINGENT LIABILITIES

Particulars	As At Sep'22	As At Sep'21(Correspon ding 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	49,139	51,157
6. Reinsurance obligations to the extent not provided for in accounts	-	-
7 .Others (to be specified)	-	-
(a) (b)		
TOTAL	49,139	51,157

FORM NL-4-PREMIUM SCHEDULE																																						(Amos	untin Rs. Lakhe)
																							Miscellaneeus																
	1	RE	Mari	ne Cargo	Mari	ao Hall	Teta	d Marine.	Mat	or OD	Motor 7	TP	Total 3	Motor	Healt	h	Personal	Accident	Travel Inco	128.00	Total F	raith	Workmen's Compensation/ Employer's Liability	Public/Pr	oduct Liability	Ingk	eeing	Axi	ation	Crop Inc	surance	Other se	segments (*)	Other Miscellan	eous segment	Total Misco	faneous	Grand Total	Grand Total
Particulars	For the Quarter Sop'22	Up to the Quarte Ended Sep'22	r For the Quarter Sep'22	Up to the Quarter Ended Sep'22	For the Quarter Sep'22	Up to the Quarter Ended Sep'22	For the Quarter Sep'22	Up to the Quarter Ended Sep'22	For the Quarter Sep'22	Up to the Quarter Ended Sep'22	For the Quarter U Sep'22	to the Quarter I Ended Sep'22	or the Quarter Sep'22	Up to the Quarter Ended Sep'22	For the Quarter U Sep/22	p to the Quarter Ended Sep'22	For the Quarter Sop'22	Up to the Quarts Ended Sep'22	e Forthe Quarter Uj Sep'22	to the Quarter Ended Sep 22	For the Quarter Sep'22	Jp to the Quarter Ended Sep'22	For the Quarter Up to the Quar Sop'22 Ended Sop'22	ter For the Quarter Sep'22	Up to the Quarte Ended Sep/22	For the Quarter Sep'22	Up to the Quarter Ended Sep'22	For the Quarter Sep'22	Up to the Quarter Fo Ended Sep'22	the Quarter Sep'22	Up to the Quarter Ended Sep'22	For the Quarter Sep'22	r Up to the Quarter Ended Sep'22	For the Quarter Sep'22	Up to the Quarter Ended Sep'22	For the Quarter Sep/22	Up to the Quarter Taded Sep'22	For the Quarter L Sop'22	Jp to the Quarter Ended Sop'22
Gross Direct Premium	16,671	35,563	3,411	6,435	371	561	3,78	1 6,975	35,999	71,512	62,797	1,12,266	1,01,696	1,83,779	14,512	28,367	2,477	15,22	34	46	22,020	43,590	376 9	10 20	7 673	604	1,424			-				2,810	3,825	1,26,925	2,33,869	1,47,378	2,76,405
Add: Premium on reinsurance accepted 10	1,219	2,163	2 0	0	-	-		0 0		-	-	-	-	-	-		-		-		-	-				\$3	153	-	-		-		1	-	-	83	153	1,303	2,315
Less : Premium on reinsurance ceded (4)	12,112	25,490	2,212	3,909	370	539	2,56	2 4,492	15,321	28,059	2,592	4,665	17,914	32,744	3,456	6,365	2,300	4,99	2	2	5,788	11,358	5	23 114	• 36	490	1,058	-					1 1	3	279	24,328	45,844	39,022	75,801
Not Written Premium	5,279	12,238	1,18	2,513	1	2	1,191	2,514	23,668	40,454	60,115	1,07,581	\$3,7\$2	1,51,035	11,025	21,951	5,178	10,233	29	44	16,232	32,232	363 5	17 55	291	209	515	-						2,005	3,546	1,82,681	1,88,178	1,09,659	2,02,823
Add: Opening balance of UPR	42,761	40,294	1,660	1,371	0	0	1,690	3 1,371	40,915	40,371	1,09,242	1,15,160	1,50,157	1,55,532	22,436	19,529	28,017	27,51	13	7	\$0,546	47,045	455 4	X5 445	7 431	24	681			-				3,923	3,990	2,06,312	2,08,177	2,50,765	2,49,632
Less Closing balance of UPR	44,113	44,113	1,820	1,820	1	1	1,82	1 1,822	43,768	43,768	1,12,995	1,12,985	1,56,752	1,56,752	25,059	25,099	28,750	28,75	24	24	\$3,834	53,834	467 4	a (12)	2 422	685	665	-	-		-		1	4,316	4,316	2,16,485	2,16,485	2,62,419	2,62,420
Not Earned Premium	4,427	\$,203	1,064	2,064	1	1	1,07	0 2,064	20,815	43,057	56,372	1,09,757	77,197	1,49,814	\$,402	16,421	4,524	5,99	15	27	12,944	25,443	351 9	15 134	4 26	227	515		-		-	-		1,615	3,220	92,507	1,79,869	96,005	1,90,135
Gross Direct Premium																																							
- In India	16,671	35,563	3,411	6,435	371	561	3,78	1 6,976	36,999	71,512	62,797	1,12,266	1,01,6%	1,83,779	14,512	28,367	7,477	15,22	34	46	22,020	43,590	378 S	10 20	7 673	64	1,424			-				2,810	3,825	1,26,925	2,33,869	1,47,378	2,76,409
- Outside India																																							

Name: (c) Beinstrates provisions whether on business coded or accepted are to be brought into account, before deducting commission, under the basil of instrumano promisson. (c) (s) sparse disclosure be be and a for segment, relab-segment which contributes more than 10 process of the stati gross direct promism

									_																														(Ame	ount in Rs. Lakhe)
																							Miscri																	
	10	RF	Maria	e Caego	Maria	e Hall	Tetal	Matine	м	ator OD	Mat	tor TP	Tota	Motor	Hea	an -	Personal A	ccident	Travel Inco	1310	Total H	ealth	Workmen's G Employe	Compensation/ er's liability	Public/Pro	dust Liability	Engin	eeting	Asi	lation	Caup Ia	surance	Other se	pnents <sup>(1)</sup>	Other Miscellaneo	us segment	Total Miscel	lancos.	Gund Total	Grand Total
Particulars	For the corresponding quarter of the parvious year Sop'21	Up to the corresponding Quarter of the previous year Sep/21	For the convepanding quarter of the pervisors year Sep'21	Up to the corresponding Quarter of the previous year Sep'21	For the corresponding quarter of the previous year Sep'21	Up to the corresponding Quarter of the porvious year Sop/21	For the corresponding quarter of the previous year Sep'21	Up to the corresponding Quarter of the previous year Sep'21	For the consepanding quarter of the previous year Sep 21		For the corresponding quarter of the provious year Sop/21	Up to the corresponding Quarter of the particus year Sep'21	For the corresponding quarter of the previous year Sep'21		For the corresponding quarter of the previous year Sep'21	Up to the corresponding Quarter of the provinus year Sep'21						Up to the corresponding Quarter of the previous year Sep'21	For the corresponding quarter of the porvious year Sop'21	Up to the corresponding Quarter of the previous year Sep'21	For the convepanding quarter of the previous year Sep'21	Up to the corresponding Quarter of the previous year Sep'21	For the corresponding quarter of the previous year Sep'21	Up to the corresponding Quarter of the porvious year Sop'21	For the corresponding quarter of the previous year Sep'21	Up to the conveyonding Quarter of the previous year Sep'21	For the convepanding quarter of the previous year Sep 21	Up to the corresponding Quarter of the previous year Sep'21	For the corresponding quarter of the previous year Sep'21	Up to the convepending Quarter of the previous year Sep'21			corresponding quarter of the		quarter of the	Up to the corresponding Quarter of the parvious year Sep'21
Gross Direct Premium	12,215	24,943	2,432	4,729	110	129	2,542	4,549	31,19	7 \$2,790	55,585	93,546	86,792	1,46,336	11,077	20,185	6,829	11,340	2	4	17,898	31,449	127	30	274	769	685	1,531	-	-	(9)	(9)			1,625	2,197	1,07,411	1,82,825	1,22,167	2,12,217
Add: Premium on reinsurance accepted (c)	645	922	0	0		-	0	0					-	-	-		-	-	-		-				104	106	52	106	-	-					-	-	158	200	506	1,132
Less : Premium on reinsurance ceded 10	8,640	17,623	1,5%	2,566	110	129	1,696	2,995	12,52	1 21,209	2,8%	4,909	15,417	26,112	3,140	4,656	2,045	3,6%	1	1	5,186	8,133	6	11	121	365	467	961			(9)	(7)			120	214	21,337	35,799	31,673	56,418
Net Withten Premium	4,223	8,143	545	1,853	0	0	546	1,854	18,67	7 31,587	52,699	88,637	71,376	1,20,226	7,936	15,445	4,774	7,865	1	3	12,712	23,317	129	29	297	441	262	677	-	-	-				1,505	1,983	\$6,232	1,46,995	95,305	1,56,892
Add: Opening balance of UPR	44,125	43,602	1,334	1,171	0	0	1,314	1,171	32,79	36,197	94,924	1,07,661	1,27,680	1,43,545	16,020	16,914	25,508	27,138	4	6	41,531	44,058	292	24	440	430	76	7%		-					1,792	1,67	1,72,533	1,91,324	2,17,995	2,36,897
Less Closing balance of UPR	44,502	44,502	1,315	1,315	0	0	1,315	1,315	34,21	7 34,217	97,857	97,857	1,32,874	1,32,874	16,426	16,426	25,623	25,623	4	4	42,053	42,053	245	24	402	432	743	743	-	-	-				2,493	2,493	1,78,039	1,78,099	2,23,856	2,23,856
Not Earned Premium	3,547	7,243	965	1,709	0	0	865	1,709	17,21	\$ 33,557	49,766	95,441	66,994	1,30,995	7,530	15,936	4,659	9,381	1	5	12,190	25,322	167	34	265	420	304	681			-				504	1,447	\$8,726	1,60,220	\$5,437	1,69,172
Gross Direct Premium																																								
- In India	12,215	24,643	2,492	4,729	110	129	2,542	4,549	31,19	7 \$2,790	\$5,585	93,546	86,792	1,46,336	11,077	20,185	6,829	11,340	2	4	17,998	31,449	127	30	274	709	685	1,531	-	-	(9)	(2)	-	-	1,625	2,197	1,07,411	1,82,525	1,22,167	2,12,217
- Outside India																																								

Name: (4) Belenzance previous whether on business orded or accepted are to be brought into accent, before deducting commission, under the based of neurosance premiume. (1) Spagnast disclosure to market be regiment/sub-segment which contributes more than 10 protect of the stud grow direct premium.

Classif	cation: C	onfiden	

### FORM NL-8 - CLAIMS SCHEDULE

																																								(Amount in )
Tatistan		00	Made	ne Cargo	Main	er Hall	Tetel	Marine	Matter	OD	Mistar 1	02	Tetal	Matar	llist	n	Personal	lavident	Travel In		Teal Hodds	,	Holkmen's Comper Implayer's Liab	ulin/ Pabl	/ Perdant Liabili	7	Inducting		Aviation		Crop Insura	~	Other segs	nents "	Other MisorTa	anecus segment	244.95	Southennes	Grand Tata	and Ga
	For the Quarter Sep 22	Cyte the Quater Inded Soy'22	For the Quarter Sep 22	Up to the Quarks Ended Soy/22	For the Quarter Sey'22	Up in the Quarter Ended Sep'22	For the Quarter Sep <sup>22</sup>	Cy is the Quarter Ended Soy 22	For the Quarter C Sey 22	ly in the Quadro Ended Soy 22	For the Quarter Cy Sep'22	the Quaders Fo Ended Sey/22	ir the Quarter Sep <sup>2</sup> 2	Up to the Quarter 1 Ended Sop 22	For the Quarter 1 Sep 22	ly is the Quarter Indea Sep 22	For the Quarter Sey'22	Op to the Quarter To Ended Soy/22	terthe Quarter Sep <sup>2</sup> 2	Dy to the Quarter D Ended Soy/22	o the Quarter Up to the Sey 22 Ind Sey	ei i	Ney/22	lle Quater Forthe Qu Inded Sep <sup>2</sup> 2 Sep <sup>2</sup> 2	oter Up to the 1 Ends Sep5	nd See	Quarter System 1727 Ene Seg	ied Se	rQuarter Up to if 19/22 in 3c	r Quader Forth ded S y22	wy/22	o the Quarter 1 Ended Sey22	for the Quarter 1 Sept22	Cy to the Quarter Inded Sep22	For the Quater Sey22	Up in the Quarte Ended Soy/22	In Testilar Quadro Sep22	v Up to the Quarte Ended Soy22	der Farthr Quar Sey22	
ns Faid (Elimit)	1.672	170	2.2%	2.50			2.26	3.565	21.417	0.03	21.577	26.764	69.227	86.708	1.000	15.465	1474	1.92			11,419	21,629	62		34	67	94 <b>7</b>				1				201		17 s1,477	1,01,00		67,640
Reissanance accepted to direct claims.		a																										a											a	
n Berimmanance Ceded to claims paid	1,429	2,642	1,722	2,541			1,722	2,541	9,531	19,817	1,235	1,891	10.764	14,908	2,159	6168	242	1,010	0	9	2,452	3,529	3	4	33	39	320	405			1	1			27	8	4 13,79	4 25,57	AB 17	0,150
t Claim Paid	2,349	3,139	829	1,044			823	1,066	19,162	29,883	25,500	36,423	38,463	64,998	7,798	14,997	ŝ	1,891	1	2	8,797	14,550	39	82	26	u	127	241			9				254	89 B	42,479	1 82,373	.13 50	10,4M0
I Claims Outstanding at the real of the year	7,448	7,445	1,779	1,29	a	0	1,740	1,740	12,a5e	12,636	7,17,448	7,17,498	7,38,144	7,36,144	6,345	6,345	2,812	2,812	8	8	9,212	9,212	672	632	206	234	551	551			2249	3.89			283	79	7,43,154	4 7,41,154	54 7,502	4,334
s Claims Outstanding at the beginning of the year	7,20	5,729	1,318	1,11	0	0	1,318	1,112	13,148	11,499	6,87,639	6,89,323	7,11,297	4,81,332	3,840	4,332	2,834	3,214	84	45	8,777	9,428	See	539	229	253	588	#12			2019	3.89			224	67	7,23,264	4,41,420	d0 7,38,3	42,765
Incased Claims	2,508	605	994	1,473	a		***	1,472	14,470	29,250	49,150	84,560	17,519	1,13,910	8,271	14,433	458	1,509	13		430	16,128	124	175	1	(24)	31	200			(1				306	42*	67,892	2 1,36,987	J7 73;	4,094
																																			1					
ans Paid (Direct)																																			1					
ndia	3,812	3,798	2,246	3,500			2,246	3,845	24,443	46,405	24,839	39,544	49,327	84,906	4.944	16,445	1,474	2,882	1	2	23,429	21,A29	82		34	67	467	***			1	2			261	80	64,473	3 1,07,903	10 60	(7,680
nide India																																			1					
inutes of HNR and HNIR at the end of the period (net)	412	510	200	20	0		200	200	3,298	3,28	4,86,414	4,99,414	4,89,912	4,89,912	2,399	2,089	1,762	1,742	32	32	3,882	3,002	137	187	72	72	81	81			22	32			270	279	0 4,94,411	1 4,44,411	4,46,0	4,041
clinester of HWW and HWWW at the besterior of the second least.	302	432	195	18		0	26	181	3.50	2.29	476921	4.50.524	475475	4.52.757	2336	1415	126	205	12	2	3.80	3.60	147	124	82	42	81	10			32	30			204	14	1 1110	4.54.97	4.83	0.00

 New
 No

 9
 Constructional Data Constructional Data on encode symptotic 200032 datase checked for included in the annual for extrateging datase.

 9
 Constructional Data Constructional Data on expression and annual datase and annual datase.

 9
 Constructional Data Constructional Datase symptotic annual datase annu

Tatindat	PRES		Masine Carg			atine Hall	Teb	al Marine	Mata	OD	Met	w TP	Test	Mater	16	ndih	Personal	d Accident	Ture	d breasance	Tag.	Health.	Holomen's C Employed	's Sublidy	Public/Peeds	et Liability	Ingie	ming	An	riation	Crop 1	ana ana	Chileev seg	prevents (b)	Other MisorEa	anecus segment	244.55	and an interesting		Gued
	For the consequenting quarter of the previous year Sep'21	Up in the convergence Quarter of previous y Sop/21	eg corresponding quarter of the	Up to the convergencial Quarter of 10 percises ye- Sep 21	g The life of quarter of the previous yes Sep 21	e correcte	For the convergencing quarter of the pervices year Sep/21	Quarter of the	For the convegending quarter of the pervisor year Neg/21	Up to the convergencing Quarter of the pervious year Sey'21	For the corresponding quader of the pervises year Say 21	Up in the corresponding Quarker of the pervises year Sep/21	Furthe consequenting quarter of the previous year Sep21	Up to the consequenting Quarter of the previous year Sep/21	For the corresponding quarks of the previous year Sep'21		For the consequenting quarter of the previous year Sep 21	Up to the convergencing Quanter of the purvisor year Say21	For the consequencing quarter of the pervisors year Sey'21	Up in the consequenting Quarter of the previous year Sep'21	For the convegoeding quarter of the previous year Soy/21	Up to the convequencing Quarter of the previous year Sep21	For the conceptualing quarter of the previous year Sep21	Quarter of the q	Factles surgeonding parties of the versions year Sep21	Up in the conceptualing Quarter of the previous year Sep21	For the corresponding quarter of the previous year Say/21	Up to the convergencing Quarter of the previous year Sep21	For the consequencing quarter of the previous year Sep 21		For the conveption darg quarter of the previous year Sey'21	Up to the consequencing Quarter of the previous year Sep21	For the conveptioning quarter of the previous year Sep21	Up to the consequenting Quarter of the previous year Sep21	For the consequenting quarter of the previous year Seg/21	Up to the consequenting Quantity of the previous year Sey/21	For the consequencing quarter of the previous year Sey'21	Up in the consequenting Quarter of the previous year Sep21		Up in Quantum province Sep
en Taid (Direct)	147		. 17		-	_	147	100	242		1.44		0.02	44.077	11.000		1847										20													_
Seimmanie auroted to denot claims	(41				-	-			-	2,54		10,000	-	-		2,00	-	200				L		14	1			Boy .		-							ing.com	0.000	-	-
a Britmanner Coded to dates said	420		74					e 1,52	7,113	11 746	1,229	1.000	8,336	13,458	1,218	1 854	472	212	6	a	7.450	4.000	2		0		122	70							122	134	11 700	14 100	17.050	1
1 Claim Paid	712	1	is e	1 3	24 .		41	1 724	11,826	29,014	23,231	38,372	34,750	54,586	18,890	35,822	1,340	1,229	1		20,200	38,041	65	10	1	5	87	2%			1	1			274	421	35,442	\$3,220	No, No.4	
I Claims Outstanding at the end of the year	6,365		343 1,44		-	a	4 1.68	9 1,689	11,546	11 545	4,02,902	A /1 M7	4,53,542	6,53,542	9,266	8.746	3,974	3,878	80	1 11	13.775	13 773	454	454	244	744	795	755			594	104			549	5.00	1.48.305	6.497.343	A 77 MPT	
s Claims Chilslanding at the beginning of the year	5,794		92 1,2	. 1	105	a	. 1,23	h 1,005	11,159	9.427	4,35,710	0.10.500	4,45,851	4,24,338	14,442	8.125	3,802	3.608	300	102	18.540	11.8%	410	391	229	215	762	829			595	200			564	947	8.47.022	6.40404	0.76.092	
Incomed Claims	1,24		17 K	4 1/			0 83	1,439	11,893	11,392	30,589	60,538	4,50	81,420	13,413	36,891	1,842	2,841	(34	4 (12)	34,898	39,429	5	121	16	м	140	233			9	2			241	827	82,268	1,21,908	59,874	
ins Faid (Direct)																																								
ledia	1,471		1,0	9 2,1	at .		1,87	9 2,065	28,629	30,60	21,418	37,220	43,067	68,022	21,048	38,704	1,882	1.807	1	1 A	22,560	42,647	ø	72	a		209	802				•			398	158	66,711	1,11,920	24.94	1
tela and a						1	1	1											1	1									1	1	1						1			
instes of BNR and BNER at the end of the period (net)	430		132 11	4	84	0	0 28	6 16	2,213	2,235	4,50,521	4,50,524	4,52,757	4,82,797	1,415	1,415	2,005	2,015	21	1 21	3,443	3,44	114	154	93	93	96	95			32	30			148	148	4,56,902	4,54,800	4,57,441	

I unload date 11.11.2022

 Noise
 Sector

 9
 Construction for the Bayrood (BND), bound but not manyhorpoot (BND) (alise should be included as the annual for extincting data.

 9
 Construction for the Bayrood (BND), bound as the respective of compared as the annual for extinction of the annual for the annual for

### FORM NL-6-COMMISSION SCHEDULE

								F													Mis	cellaneous																-	(Amount in Rs. Lakhs)
Particulars	FIF	E	Marine C	Cargo	Marine I	full	<u>Total M</u>	<u>farine</u>	Motor OD		Motor T	P	Total	Motor	He	alth	Personal	Accident	Travel Insurance	<u>Total l</u>		Workm Compens Employer's	sation/	Public/ Proc Liability		Engi	ineering	Avia	tion	Crop Insurance	e Ot	her segme	ents <sup>(b)</sup> Ot	ther Miscell	aneous segment	Total N	fiscellaneous		al Grand Total
	For the Quarter Sep'22	Up to the Quarter Ended Sep'22	Quarter	Quarter	Quarter Sep'22		For the Quarter Sep'22	Up to the Quarter Ended Sep'22	Quarter Quart		For the Quarter Sep'22	Up to the Quarter Ended Sep'22	For the Quarter Sep'22	Up to the Quarter Ended Sep'22	For the Quarter Sep'22	Up to the Quarter Ended Sep'22	For the Quarter Sep'22	Up to the Quarter Ended Sep'22	For the Quarter Sep'22 Ended Sep'22	For the Quarter Sep'22	Up to the Quarter Ended Sep'22		Quarter (	Quarter Q Sep'22 E		or the uarter ep'22	Up to the Quarter Ended Sep'22	For the Quarter Sep'22	Quarter Qu	r the Up to arter Quar p'22 Ende Sep'	ter Qua ed Sep	arter Q p'22 E	Quarter Q	For the U Quarter Sep'22	Jp to the Quarter Ended Sep'22	For the Quart Sep'22	er Up to the Quarter End Sep'22		rter Up to the Quarter Ended Sep'22
Commission & Remuneration	1,469	3,319	208	512		-	208	512	6,326	13,346	714	1,266	7.040	14.612	1,534	3,127	940	2,206	1 2	2,476	5,336	14	39	1	6	46	115	-		0	0	-		264	506	9,8	41 20,	14 11	518 24,446
Rewards	169	17	35	3	-	-	35	3	1,057	90	13	1	1.070	91	116	12	158	14		274	25	4	0	0	0	8	1	-	-		-			4	0	1,3	59	18 1	564 138
Distribution fees							-		27	64	0	0	27	65		-	-	-				-	-	-	-	-	-	-	-	-	-	-	-	-			27	65	27 65
Commission	1,639	3,336	244	516	-	-	244	516	7,409	13,500	728	1,267	8,136	14,768	1,650	3,139	1,098	2,220	1 2	2,750	5,361	18	40	1	6	54	116	-	-	0	0	-	-	268	506	11,2	27 20,	97 13	109 24,649
Add: Commission on Re-insurance Accepted	27	53	-	-	-	-	-	-	-	-	-	-	-	-		-		-		-	-		-	-		1	2		-			-					1	2	28 56
Less: Commission on Re-insurance Ceded	2,419	4,902	395	716	73	111	468	826	5,212	8,655	103	246	5,315	8,901	35	558	1,070	2,317	0	1,105	2,875	2	3	14	28	83	167		-		-			16	56	6,5	35 12,	31 9	422 17,760
Net Commission	(754)	(1,513)	(151)	(200)	(73)	(111)	(224)	(311)	2,197	4,846	624	1,021	2,822	5,867	1,615	2,581	28	(97)	1 2	1,645	2,486	16	36	(13)	(22)	(28)	(48)	-	-	0	0	-	-	252	449	4,6	93 8,	68 3	715 6,944
business to be furnished as per details indicated below:	_																																						
Individual Agents	38	69																																					
Compared Associa Bandra (FII (UFC)		09	18	33	-	-	18	33	16	22	6	11	22	33	68	114	5	6	0 0	73	121	4	7	-	-	13	23	-	-	-	-		-	2	4	1	14	88	170 289
Corporate Agents-banks/ FII/ HFC	672	1,293	18	33 7	-	-	18	33 7	16 424	22 830	6 120	11 213	22 544	33 1,044	68 882	114 1,626	5 505	6 998	0 0	73 1,387	121 2,625		7	-	-	13 11	23 24	-	-	-	-		-	2 234	4				170 289 851 5,432
Corporate Agents-Banks/FII/HFC Corporate Agents-Others	169	1,293 307	18 2 (2)	33 7 11	-	-	18 2 (2)	33 7 11	2,570	4,715	6 120 395	11 213 715	22 544 2,965		68 882 521		5 505 548	6 998 1,024	0 0 0 0 1 1	73 1,387 1,070		0	7 1 13	0	- 0	13 11 6	23 24 16	-	-	- 0	0		-	2 234 8	4 438 18		76 4, 54 7,	32 2 82 4	221 7,800
Corporate Agents-Banks/ FII/ HPC Corporate Agents-Others Insurance Brokers			18 2 (2) 226	33 7 11 464	-	-	18 2 (2) 226	33 7 11 464			6 120 395 187	11 213 715 292		1,044	68 882 521 131	1,626	5 505 548 41		0 0 0 0 1 1 1 1		2,625	0	7 1 13 19	- - 0 1	- - 0 6	13 11 6 23	23 24 16 53	-	-	- - 0 -	- 0 -		-	2 234 8 24	4 438 18 46	2,1	76 4, 54 7,	32 2 82 4	
Corporate Agents-Others Insurance Brokers Direct Business - Online <sup>c</sup>	169	1,293 307	2 (2)	33 7 11 464 -	-	-	18 2 (2) 226	33 7 11 464	2,570	4,715	6 120 395 187	715	2,965	1,044 5,431	68 882 521 131	1,626 980	5 505 548 41	1,024	0 0 0 0 1 1 1 1 -		2,625	0	7 1 13 19 -	- - 0 1	- - 0 6 -	13 11 6 23	23 24 16 53 -	-	-	- 0 -	- 0		-	2 234 8 24 -	4 438 18 46	2,1	76 4, 54 7,	32 2 82 4	221 7,800
Corporate Agents-Others Insurance Brokers Direct Business - Online <sup>c</sup> MISP (Direct)	169	1,293 307	2 (2)	33 7 11 464 - -	-	-	18 2 (2) 226 -	33 7 11 464 -	2,570	4,715	6 120 395 187 0	715	2,965	1,044 5,431	68 882 521 131	1,626 980	5 505 548 41	1,024	0 0 0 0 1 1 1 1 		2,625	0	7 1 13 19 -	- - 0 1	- - 0 6 -	13 11 6 23 -	23 24 16 53 -	-	-	- - - -	- 0		-	2 234 8 24 -	4 438 18 46 -	2,1	76 4, 54 7,	32 2 82 4	221 7,800
Corporate Agents-Others Insurance Brokers Direct Business - Online <sup>6</sup> MISP (Direct) Web Aggregators	169	1,293 307	2 (2)	33 7 11 464 - -	-	-	18 2 (2) 226 - - -	33 7 11 464 - -	2,570	4,715 7,781 -	6 120 395 187 0 0	715	2,965	1,044 5,431	68 882 521 131 -	1,626 980	5 505 548 41 -	1,024	0 0 0 0 1 1 1 1 - - - -		2,625	0	7 1 13 19 - - -	- - 0 1 -	- 0 6 - -	13 11 6 23 -	23 24 16 53 -	-	-	- - - - -	- 0 - -		-   -   -   -   -	2 234 8 24 - -	4 438 18 46 - - -	2,1	76 4, 54 7,	32 2 82 4	221 7,800
Corporate Agents-Others Insurance Brokers Direct Business - Online <sup>c</sup> MISP (Direct)	169	1,293 307	2 (2)	33 7 11 464 - - - -	-		18 2 (2) 226 - - -	33 7 11 464 - - -	2,570	4,715 7,781 -	6 120 395 187 0 0	715	2,965	1,044 5,431	68 882 521 131 - -	1,626 980	5 505 548 41 -	1,024	0 0 0 0 0 1 1 - - - - -		2,625	0	7 1 13 19 - - - -	- 0 1	- 0 6 - - -	13 11 6 23 - -	23 24 16 53 - - - -	-	-	- - - - -	- 0 - - -			2 234 8 24 - - - -	4 438 18 46 - - -	2,1	76 4, 54 7,	32 2 82 4	221 7,800
Corporate Agents-Others Insurance Brokers Direct Business - Online <sup>6</sup> MISP (Direct) Web Aggregators	169	1,293 307	2 (2)	33 7 11 464 - - - - -	- - - - - - - -	- - - - - - - - - - - - - - - - - -	18 2 (2) 226 - - - - -	33 7 11 464 - - - -	2,570	4,715 7,781 -	6 120 395 187 0 0 0	715	2,965	1,044 5,431	68 882 521 131 - -	1,626 980	5 505 548 41 - -	1,024	0 0 0 0 1 1 1 - - - - - - - - - - - -		2,625	0	7 1 13 19 - - - -	- 0 1 - -	- 0 6 - - - -	13 11 6 23 - -	23 24 16 53 - - - -	-			- - - - - - -			2 234 8 24 - - - - -	4 438 18 46 - - - -	2,1	76 4, 54 7,	32 2 82 4	221 7,800
Comporte Agents-Others Insurance Rockers Direct Business - Online' MISF (Direct) Web Aggregators Insurance Marketing Firm Common Service Centers Micro Agents	169	1,293 307	2 (2)	33 7 11 464 - - - - - -	-		18 2 (2) 226 - - - - - - -	33 7 11 464 - - - -	2,570	4,715 7,781 -	6 120 395 187 0 0 0 15	715	2,965	1,044 5,431	68 882 521 131 - -	1,626 980	5 505 548 41 - -	1,024	0 0 0 0 0 1 1 1 - - - - - - - - - - - - -		2,625	0	7 1 13 19	- 0 1 - -	- 0 6 - - - - -	13 11 6 23 - - -	23 24 16 53 - - - - - - -				- - - - - - - - -			2 234 8 24 - - - - - -	4 438 18 46 - - - - - - - - - - - -	2,1	76 4, 54 7,	32 2 82 4	221 7,800
Corporate Agents-Others Insurance Brokers Direct Business - Online <sup>6</sup> MISP (Direct) Web Aggregators Insurance Marketing Firm Common Service Centers	169	1,293 307	2 (2)	33 7 11 464 - - - - - - (0)	-		18 2 (2) 226 - - - - - - - 0	33 7 11 464 - - - - - - (0)	2,570	4,715 7,781 -	6 120 395 187 0 0 0 15 5	715	2,965	1,044 5,431	68 882 521 131 - - - - - - 47	1,626 980	5 505 548 41 - - - 0	1,024	0 0 0 0 1 1     0 0		2,625	0 5 8	7 1 13 19 - - - - - - - - - - - - (0)	- 0 1 - -	- 0 6 - - - - - - - - - -	13 11 6 23 - - -	23 24 16 53 - - - - - - - - -	-						2 234 8 24 - - - - -	43 438 18 46 - - - - - - - - - - - - - - - - - -	2,1	76 4, 54 7, 44 8, - 27 0 - 18 -	32 2 2 82 4 21 5 - 65 - 0 - 32 - -	221 7,800
Corporate Agents-Others Insurance Theoleus Direct Dusiness - Online' MISP (Direct) Web Aggregators Insurance Marketing Firm Common Service Centers Micro Agents <u>Data of Sules</u> (Direct) Other (to be specified) Other (to be specified)	169	1,293 307	2 (2)	33 7 11 464 - - - - - (0)			18 2 (2) 226 - - - - - - - 0	33 7 111 464 - - - - - - - (0)	2,570 4,329 27 0 3	4,715 7,781 - 64 0 - 5 -	6 120 395 187 0 0 15 5	715	2,965	1,044 5,431 8,073 - 65 0 - - 32 -	68 882 521 131 - - - - - - - - - - - - - - - - -	1,626 980 331 - - - - - - - -	5 505 548 41 - - - 0	1,024 1,024 - - - - - - - - - - - - - - - - - - -	0 0 0 0 0 1 1 - - - - - - - - - - - - -	1,070 173 - - - - - -	2,625 2,005 523 - - - - -	0 5 8	7 1 13 - - - - - (0)	- 0 1 - -	- 0 6 - - - - - - - -	13 11 6 23 - -	23 24 16 53 - - - - - - - -	-			- 0 - - - - - - - - - - - - - -			2 234 8 24 - - - - - - -	4 438 446 - - - - - - - - - - - - - -	2,1	76 4, 54 7, 44 8, - 27 0 0 - - - - - - - - - - - - - - - - - -	32 2 2 82 4 21 5 	221         7,800           729         10,853           -         -           27         65           0         0           -         -           18         322           -         -           93         1177
Comporte Agents-Ottess Insurance Rockers Direct Iusiness - Online' MISP (Direct) Web Aggregators Insurance Marketing Firm Common Service Centers Micro Agents Paint of Sales (Direct) Other (to be specified) TOTAL TOTAL	169	1,293 307	2 (2)	33 7 11 464 - - - - - - - - - - - - - - - - 516		-   -   -   -   -   -   -   -   -   -	18 2 (2) 226 - - - - - 0 244	(0)	2,570 4,329 27 0 3	4,715 7,781 - 64 0 - 5 -	6 120 395 187 0 0 0 15 5 5 728	715	2,965 4,515 - 27 0 - 18 - 45	1,044 5,431 8,073 - 65 0 32 90	68 882 521 131 - - - - - - - - - 47 47 1,650	1,626 980 331 - - - - - - - - - - - - - - -	5 505 548 41 - - - 0 1,098	1,024 1,024 - - - - - - - - - - - - - - - - - - -	0 0 0 1 1 1 1 1    0 0 0  1 2	1,070 173 - - - - - -	2,625 2,005 523 - - - - - - - 88	0 5 8 (0) -	7 1 13 - - - - - - (0) - 40	- 0 1 - - - - -	- 0 6 - - - - - - - - - - - - - - -	13 11 6 23 - - - - - 54	23 24 16 53 - - - - - - - - - - - - - - - - - -	-		-	- 0 - - - - - - - - - - - - - - - - - -	-	-   -   -   -   -   -   -   -   -   -	2 234 8 24 - - - - - - - - - - 268	4 43 438 46 - - - - - - - - - - - - - - - - - -		76 4, 54 7, 44 8, - 27 0 0 - - 18 - - 22	32 2 2 82 4 21 5 	721         7,800           729         10,853           -         -           27         65           0         0           -         -           18         32           -         -
Corporate Agents-Others Insurance Theoleus Direct Dusiness - Online' MISP (Direct) Web Aggregators Insurance Marketing Firm Common Service Centers Micro Agents <u>Data of Sules</u> (Direct) Other (to be specified) Other (to be specified)	169 760 - - - 0 1,639	1,293 307 1,667 - - - - - - - 0 - - 3,336	2 (2) 226 - - - - 0				18 2 (2) 226 - - - - - - - 0 244	(0)	2,570 4,329 27 0 3 40 7,409	4,715 7,781 - - 64 0 - - 5 - - 81 - 13,500	395 187 0 0 15 5 728	715 292 - 0 0 - 277 - 9 - 9 - 1,267	2,965 4,515 - - 27 0 - - - 18 - 45 8,136	1,044 5,431 8,073	882 521 131 - - - 47 1,650	1,626 980 331 - - - - - - 88 - 3,139		1,024 191 - - - - - - - - - - - - - - - - - -	0 0 0 0 1 1   0 0 1 2        -	1,070 173 - - - - - - - - - - - - - - - - - - -	2,625 2,005 523 - - - - - - 88 88 5,361	0 5 8 - - - - - - - - - - - - - - 18		- 0 1 - - - - 1	- 0 6 - - - - - - - 6	13 11 6 23 - - - - 54				-	-			8 24 - - - - - - -	18 46 - - - - - - - - - - -	2,1' 4,0 4,7 	76 4, 54 7, 44 8, - - 0 - - - - - - - - - - - - -	32 2 82 4 21 5 - 65 0 - - 32 - - 77 77 97 13	221 7,800 729 10.853  27 66 0 0 0  18 32  93 177 109 24,649
Corporate Agents-Others Insurance Rockers Direct Dusineus - Online' MISP (Direct) Web Aggregators Insurance Marketing Firm Common Service Centers Mierro Agents Datin of Sales (Direct) Other (to be specified) TOTAL Commission and Rewards on (Excluding Reinsurance)	169 760 - - - 0	1,293 307 1,667 - - - - - - - - - - - - - - - - - -	2 (2) 226 - - - - 0				18 2 (2) 226 - - - - - - - - - - - - -	(0)	2,570 4,329 27 0 3 40	4,715 7,781 - 64 0 - 5 - 81 -	395 187 0 0 15 5	715 292 - 0 0 - 27 - - 9	2,965 4,515 - 27 0 - 18 - 45	1,044 5,431 8,073 - 65 0 - 32 - 90	882 521 131 - - - 47	1,626 980 331 - - - - - - 88 - 3,139	548 41 - - - 0	1,024 191 - - - - - - - - - - - - - - - - - -	0         0           0         0           1         1           1         1           -         -           -         -           -         -           0         0           0         0           -         -           1         2	1,070 173 - - - - - - - - - - - 47	2,625 2,005 523 - - - - - - - 88	0 5 8 - - - - - - - - - - - - - - 18		- 0 1 - - - - 1	- 0 6 - - - - - - 6	13 11 6 23 - - - - 54 54				-	-			8 24 - - - - - - -	18 46 - - - - - - - - - - -	2,1' 4,0 4,7 : : :	76 4, 54 7, 44 8, - 27 0 - - 18 - - - 22 20,	32 2 82 4 21 5 - 65 0 - - 32 - - 77 77 97 13	221 7,800 729 10.853  27 66 0 0 0  18 32  93 177 109 24,649

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-6-COMMISSION SCHEDULE

				_																							-													1
Particulars	FII		Marine			rine		fotal		Motor OD		Motor			Motor		alth	Personal		Overseas Tra	-	Total Healt	_	Workme		iblic/ Product		Engineering		Aviation	Crop Inst				r Miscellaneous se		Total Misce		Grand Total	
	For the		_		te For	the Up	to the F	or the	Up to the		Up to the	For the	Up to the	For the	Up to the	For the		For the		For the Up	to the F	for the U	Jp to the 1	For the U	p to the For t	he Up to th	he For the	Up to the	-	the Up to th	e For the	Up to the	For the Up	to the Fo		the		Up to the	For the	Up to the
Commission & Remuneration	2,193	4,0	01 21	9 4	442	-	-	219	442	5,068	8,254	683	1,066	5,751	9,320	1,329	2,387	1,580	2,944	0	0	2,910	5,332	18	41	20	39 5	3	114	-	- 0	0	-	-	235	347	8,993	15,193	11,405	5 19,0
Rewards	56	1	21 1	6	42	-	-	16	42	907	1,606	3	9	911	1,614	59	85	118	182	0	0	177	266	2	3	1	2 3	3	7		- 0	0	-	-	1	3	1,095	1,896	1,167	2/
Distribution fees	-				-	-	-	-	-	49	80	0	1	50	80	-	-	-	-	-	-	-	-	-	-	-			-	-		-	-	-	-	-	50	80	50	
Gross Commission	2,249	4,1	22 23	5 4	485	-	-	235	485	6,025	9,940	687	1,076	6,712	11,015	1,388	2,472	1,699	3,126	0	0	3,087	5,598	20	44	21	40 63	2	121		- 0	0	-	-	236	350	10,138	17,169	12,622	2 21,5
Add: Commission on Re-insurance Accepted	18		23		-		-	-		-	-	-	-	-	-		-		-		-	-		-	-		. 1	1	2			-	-	-	-	-	1	2	19	
Less: Commission on Re-insurance Ceded	1,558	3,2	75 28	5 5	559	22	26	307	585	4,200	8,198	187	472	4,387	8,670	(442)	613	944	1,752		1	502	2,366	1	2	26	47 7		184			2	-	-	26	62	5,021	11,333	6,886	5 15,3
Net Commission	708	8	68 (5	0) (	(74)	(22)	(26)	(72)	(100)	1,825	1,742	500	604	2,325	2,345	1,830	1,859	755	1,374	0	(1)	2,585	3,232	19	42	(5)	(7) (16	)	(61)		- 0	(2)	-	-	211	289	5,119	5,839	5,755	6,6
Break-up of the expenses (Gross) incurred to procure busin	ess to be furnishe	d as per deta	nils indicated b	elow:									•																						•					
Individual Agents	26		39	8	15	-	-	8	15	18	33	6	11	24	43	47	90	4	7	0	0	51	97	2	4	1	2 9		18	-		-	-	-	0	1	88	166	12	1
Corporate Agents-Banks/FII/HFC	617	8	86	6	13	-	-	6	13	471	834	116	191	587	1.025	671	1,134	518	839	-	0	1.189	1.973	0	4	0	2 1	7	34			-	-	-	184	229	1,978	3,267	2,601	4,1
	1,058	2,0	67 5	3 1	112	-	-	53	112	2,052	3,214	399	657	2.450	3.871	428	806	1,155	2,194	0	0	1.583	3.000	10	15	2	4 1	7	28		- 0	0	-	-	48	108	4,111	7,027	5,222	2 9,2
Corporate Agents-Others Insurance Brokers	547	1,1	30 16	8 3	345	-	-	168	345	3,382	5,675	160	207	3.542	5.881	212	390	21	86	(0)	(0)	234	477	8	21	18	33 11	3	41			-	-	-	4	11	3,823	6,464	4,538	3 7,5
Direct Business - Online <sup>c</sup>														-																							-	-	-	
MISP (Direct)	-		-		-	-	-			49	80	0	1	50	80		-		-	-	-			-	-	-			-			-	-	-	-	-	50	80	50	
Web Aggregators																																					-	-	-	-
Insurance Marketing Firm																																					-	-	-	-
Common Service Centers	-		-		-	-	-			7	12	4	6	11	18	-	-	-	-		-	-		-	-	-			-	-		-	-	-	-	-	11	18	17	
Micro Agents								-						-	-							-															-	-	-	
Micro Agents Point of Sales (Direct)	0		0	0	0	-	-	0	0	45	93	2	3	47	96	30	51	0	(0)	0	0	30	51	0	(0)	-	(0) -		-			-	-	-	-	-	77	147	77	
Other (to be specified)																						-																		
Other (to be specified) FOTAL								235	485	6,025	9,940	687	1,076	6,712	11,015	1,388	2,472	1,699	3,126	0	0	3,087	5,598	20	44	21	40 6	2	121								10,138	17,169	12,622	2 21,5
Commission and Rewards on (Excluding Reinsurance) Business written :																																								
In India	-	-	-	-	-	-	-	235	485	6,025	9,940	687	1,076	6,712	11,015	1,388	2,472	1,699	3,126	0	0	3,087	5,598	20	44	21	40 63	2	121		-	-	-	-	-	-	10,138	17,169	12,622	21,7
Outside India																																								

Notes:

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

Version no. 1 upload date: 11.11.2022

### (Amount in Rs. Lakhs)

### FORM NL-7-OPERATING EXPENSES SCHEDULE

Particulars	FIRE		Marine Ca	rgo	Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident	1	ravel Insurance	Tet	tal Health		s Compensation/ er's Liability	Public/ Pro	duct Liability	Engi	incering	Av	iation	Crop Is	Isurance	Other seg	ments (*)	Other Miscellar	ineous segment	Total Misco	llaneous	Grand Total
	For the Quarter Up	to the Quarter I	or the Quarter Up	to the Quarter For	r the Quarter Up to the			uarter For the Qua	rter Up to the Q	uarter For the Q	uarter Up to th	e Quarter For the	e Quarter Up to the Q	Quarter For th	he Quarter Up to the Qu	sarter For the (	Quarter Up to the	Quarter For the Qu	arter Up to the Quart	re For the Quarte	r Up to the Quarter	r For the Quarter	r Up to the Quarter		Up to the Quarte	er For the Quarter	Up to the Quarte	r For the Quarter	Up to the Quarter	r For the Quarter	Up to the Quarter		Up to the Quarter	For the Quarter	Up to the Quarter	For the Quarter	Jp to the Quarter Fe	or the Quarte
	Sep'22	Ended Sep'22	Sep'22	Ended Sep'22	Sep'22 Ende Sep'2	ed Sep'22 22	Ende Sep'2	d Sep'22 2	Ender Sep'2	i Sep'2	22 En Sej	rded Se p'22	ep'22 Ende Sep'2	d 9	Sep'22 Ended Sep'22	Sep	22 Enc Sep	rd Sep'2 22	Ended Sep'22	Sep'22	Ended Sep'22	Sep'22	Ended Sep'22	Sep'22	Ended Sep'22	Sep'22	Ended Sep'22	Sep'22	Ended Sep'22	Sep'22	Ended Sep'22	Sep'22	Ended Sep'22	Sep'22	Ended Sep'22	Sep'22	Ended Sep'22	Sep'22
res' remuneration & welfare benefits	274	804	95	226	0	0	95	226 2	390	4.385	6.171	10.892	8.562	15.277	980	2.949	942	1.434	2	3 1.92	4.385	2	37	8	25	8 14	4	-						95	214	10.622	19.985	10.9
onveyance and vehicle running expenses	32	67	8	16	0	0	8	16	134	249	364	646	499	894	77	153	46	78	0	0 12	23 232		2 3	1	1	2 1		-	-	-	-	-	-	10	18	636	1.153	6
2 expertses	15	16	3	3		-	3	3	54	58	133	144	186	201	28	30	13	14	0	0 4	44		1 1	0		0 1				-	-	-	-	4	5	233	252	2
tates de tanes	20	49	8	13	0	0	8	14	80	169	206	420	286	589	50	99	17	40	0	0 6	57 139		1 2	1		2 1								7	14	364	749	3
	4	10	1	2			1	2	16	37	42	92	58	129	8	19	3	9	0	0 1	1 28		0 0	0		0 0	1							1/	3	71	161	_
r & stationery	14	33	1	1	-		1	1	13	30	34	74	47	104	7	26	9	12	0	0 1	16 39	1	0 0	0		0 0				· ·		-	-	1	2	64	145	
nication expenses	12	37	3	8	0	0	3	8	56	131	145	325	201	457	26	68	12	31	0	0 3	8 99		1 2	0	1	1 6	1							5	11	245	570	
rofessional charres	17	31	4	6			4	6	68	111	171	275	238	387	33	57	15	26	0	0 4	18 83		1 1	0		1 1		1		1				6	9	294	483	
fees, expenses etc.				_			-		-										-							1		1	I									
ditor	0	1	0	0		-	0	0	1	3	3	6	5	9	1	1	0	1	-		1 2		0 0	0		0 0	1				-	-		0	0	6	11	
riser or in any other capacity, in respect of	-			-										-	-																	-	-					
on matters	(0)	0	(0)	0			(0)	0	0	1	0	2	0	3	(0)	0	(0)	0	-		(0) 1		. 0			0 -		-							0	0	4	
nce matters												-		-	-																	-	-					
rement services; and	1	1	0	0		-	0	0	2	3	5	8	8	12	1	2	0	1	-		2 3	1	0 0	0		0 0	1	-		-	-	-	-	0	0	9	15	
ther capacity (out of Pocket Expenses)	0	0					-		0	0	0	0	0	0	0	0	0	0	-		0 0													0	0	0	0	
ment and publicity	677	999	118	207	0	0	118	207 4	271	8.194	9.518	17.754	13,789	25,947	906	1.658	393	647	1	1 1,30	2,306		8 16	12	18	8 38	4	-				-	-	18	33	15.165	28.364	15
& Bank Charges	35	68	7	14	0	0	7	14	140	240	354	595	494	835	68	123	31	57	0	0 5	9 180		2 3	1	1	2 1		-		-	-	-	-	12	20	609	1.043	
tion	38	83	8	17	0	0	8	17	156	295	397	731	553	1.027	75	152	34	70	0	0 20	9 222		2 4	1		2 1								13	24	679	1.282	
Irade Mark usage fee/charges			-				-	-	-				-	-			-				-	-		-	-					-	-	-	-				-	
Development and Sales Promotion Expenses																																						
tion Technology Expenses	52	145	11	30	0	0	11	30	229	514	589	1.272	818	1,786	107	264	48	121	0	1 15	5 386	3.7	9 7	1	3	3 2	2 1	-		-			-	20	42	999	2.230	11
and Services Tax (CST)																																		3	5	3	5	-
(to be specified)a							-	-						-							-			-				-		-			-		-			
er and Electricity	5	13	1	3			1	3	23	46	58	113	80	199	11	24	5	11	0	1	16 34		0 1	0		0 0	1							2	4	98	199	-
lotine Expenses	656	1.238	61	71			61	71	280	1 893	3.186	6307	3.965	8.219	1 378	2.754	1.098	2.258	0	0 2.47	6 5.013	2	2 29	4		7 21	3	-		0	0			80	155	6.568	13,458	7
atine Lease Charees	28	68	6	14	0	0	6	14	120	241	316	596	426	836	57	124	26	57	0	0 8	180		2 3	0		2 1				-	-		-	10	20	522	1 044	
Registration renewal fees	4	10	1	2			1	2	17	34	44	85	61	119	8	18	4	8	0	0 1	2 26		0 0	0		0 0								1	3	75	148	
urance Administrative Charges	2	5	0	1			0	1	10	17	24	43	34	61	5	9	2	4	0	0	7 13		0 0	0		0 0								1	1	42	76	
lancous Expenses	18	52	4	11	0	0	4	11	79	185	204	457	282	642	36	95	16	44	0	0 5	3 139		1 2	0	1	1 1								6	15	343	801	
rism Pool - Manaeement Expenses ( LOB Wise)	105	195	-			-			-	-	-	-	-		-	-		-	-		-	-		-	-	4		-	-	-	-	-	-		-	4	9	-
	2,008	3,925	338	646	0	-	338				21,954	40,857		57,694			2,714	4,921	4	6 6,57			0 112	28	6	8 87	7 16		-	0	0	-	-	296			72,186	39,
	2,008	3,925	338	646	0	0	338	647 8	,639	6,837	21,954	40,857	30,593	57,694	3,861 8	8,625	2,714	4,921	4	6 6,57	79 13,552	7	0 112	28	6	9 87	7 16	- 1	-	0	0	-	-	296	598	37,653	72,186	39,
n fia																																						

												Miscellaneous						
Particulars	FIRE	Marine Cargo	Marine 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 (b)	Other Mis
											-							

Particulars	FIRE		Marine	Cargo	Mar	ine Hull	I	tal Marine.	м	lotor OD	м	lotor TP	Tet	d Meter	в	ealth	Person.	al Accident	Trave	el Insurance	Tota	l Health	Workmen's	laneous Compensation/ /s Liability	Public/ Prod	uct Liability	Engin	wering	Avi	ation	Crop Insura	ice	Other segments <sup>(b)</sup>	Other Misce	ellaneous segment	Total Misco	llaneous	Grand Total
	,	ŀ									•												Misce	lancous				·				·				·		ű
Particulars	FIRE		Marine	Cargo	Mar	ine Hull	Te	tal Marine	м	lotor OD	м	lotor TP	Tot	il Motor	В	ealth	Persona	al Accident	Overseas	Travel Insurance	Tota	l Health	Workmen's	Compensation/ 's liability	Public/ Prod	uct Liability	Engin	wering	Avi	ation	Crop Insura	sce	Other segments (b)	Other Misce	llaneous segments	Total Misc	flaneous	Grand Total
	corresponding cor quarter of the Qu previous year pro-	arter of the	For the corresponding quarter of the previous year Sep'21	Quarter of the		Quarter of	ing correspondi the quarter of the tar previous ye	e Quarter of t previous ye	ng corresponding he quarter of the ar previous year	e Quarter of th	g corresponding e quarter of the r previous year	Quarter of the	For the corresponding quarter of the previous year Sep'21	Quarter of the	g corresponding	quarter of the	corresponding Quarter of the	quarter of the	corresponding	corresponding quarter of the	Quarter of the	quarter of the	corresponding Quarter of the	quarter of the	Quarter of the	corresponding co quarter of the Q previous year pr	arter of the q rvious year p	For the responding arter of the visous year Sep'21 Sep'21	g corresponding e quarter of the r previous year	g corresponding Quarter of the previous year	corresponding quarter of the	Quarter of the	For the corresponding quarter of the previous year Sep'21					
wees' remuneration & welfare benefits	632	1.032	111	239	-		-	11	239 1.68		45 4.55	3 8.76	7 6.236	12.011	1.670	3.342	436	6 824		0 0	2.106	4.166	8	24	30	55	31	76	-		155	316	-	13	35 234	8,701	16.882	9,445
conveyance and vehicle running expenses	13	17	3	4		-		3	4 +		56 11	8 1	2 158	218	33	46	12	2 16			45	63	0	0	1	1	1	1			6	9		-	4 4	214	296	23/
ar expenses rates & taxes	(52)	2	683	0		-		(8)	0 (10	545	7 (28	1 2	9 392	20	161	3	19	2		40 ·	(50	0 2	1	0	(1)	2	(5)			-						(488)	500	1528
	10			1	-	-	-	1	1	12	5 3	4	0 49	95		12	10	2				18	0			î.		1							1 7	50	116	
g & stationery	18	24	1	1				1	1	16	27 4	4	5 60	102	19	28	2	5			21	34		0	0	0	0	0			0	0	-		1 7	82	138	16
unication expenses	11	20	2	4				2	4 4	47	76 13	3 2	3 180	288	20	37	12	19		0 0	32	56	0	1	1	1	1	2	-			-	-		4 5	218	352	21
& professional charges	8	19	2	4	-		-	2	4	38	72 10	7 2	2 145	274	13	35	10	18		- 0	23	53	0	1	1	1	0	2	-		-	-	-		3 5	172	335	18
rs' fees, expenses etc.	-	-	-		-		-			-																				-	-		-					
auditor	0	1	0	0	-		-	0	0	1	2	3	7 5	9	0	1	0	1			1	2		0	0	0	0	0	-		-	-	-		0 0	5	11	
s adviser or in any other capacity, in respect of	-	-	-		-		-		-	-	-			-							-	-		-	-	-	-		-		-	-	-	-	-		1	
ocation matters	(0)	0	(0)	0				(0)	0	0	1	0	2 0	3	(0)	0	0	0 0			(0	0 1	(0			0		0					-		0 0	0	3	P
Insurance matters										-																							-					
Manazement services: and	0	0	0	0				0	0	1	2	3	5 4	7	0	1	0	0 0			1	1	0	0	0	0	0	0	-						J 0	5	8	5
s any other capacity	Ű.	0					-			0	0	0	0 0	0	0	0	0	0 0			0	0 0		-		÷.,	-			-	-		-			0	0	0
ertisement and publicity	83	154	7	18		-		7	18 2.46	53 4.0	33 4.49	0 7.34	4 6,953	11,397	284	526	374	4 664		. 0	808	1,189	1	4	2	4	2	8					-	1	30	7,633	12.632	7.722
rest & Bark Charges	22	40	4	9		-		4	9 6	95	56 26	8 4	8 364	594	41	76	24	4 39		0 0	60	115	1	1	1	2	1	3					-		4 10	440	726	
preciation	2/	64	5	15		-		5	15 1.	26	48 33	V 8	6 483	943	50	121	33	5 62		0 0	83	183	1	2	2	3	1	5					-	1	. 16	581	1.152	617
and/Trade Mark usare fee/charres		-	-							-	-	-																					-					
siness Development and Sales Promotion Expenses		101									-	2 1.3		1.785			-							-									-			9 1.044	2.181	1.00
ormation Technology Expenses	4/	121		20				0	20 20	4 1	07 04	2 1.5	0 807	1/80	87	220	27	, 11/			14/	340			3		-	10					-		10 5/	1.044	2.151	1.04
xds and Services Tax (GST) ars (to be specified)a						-								-								-																
Power and Electricity	-	7	1		-	-	-	1	2	14	20 4		7 54	105		12						20		0		0	0	1							1 7	45	128	
Marketine Expenses	1284	1.743	77	115		1		77	115 1.84	13 25	95 598	2 10.6	7 7.825	13,232	968	156	1.485	2.678		0 0	2.453	4,239	11	22	16	19	37	53						12	3 136	5 10.464	17 201	11.82
Operating Lease Charges	26	59	5	13	-		-	5	13 1		28 33	7 6		869	48		31	1 57		- 0	79	168	1	2	2	3	1	5				-	-		9 14		1,062	57
RDA Registration renewal fees	3	8	1	2			-	1		15	30 4	3	3 58	112	6	14	4	7			10	22	0	0	0	0	0	1							1 7	70	137	7
Back Office Exmenses		_	_										1										1															
Co-insurance Administrative Charges	1	3	0	1				0	1	6	12 1	8	5 24	48	2	6	2	2 3			4	9	0	0	0	0	0	0							4 7	29	58	3
Miscellaneous Expenses	15	32	3	7				3	7 6	68	23 19	2 3	6 260	469	33	68	17	7 31	-	- 0	50	99	0	1	1	2	1	3			1	1			/ 10	319	584	33'
Terrorism Pool - Management Expenses ( LOB Wise)	74	92					-	-	-	-		-	-								-	-					4	10	-	-			-			4	10	7/
	0.05	2.604			1														1												4/2			-		+		
AL	2,258	3,481	225	472	-		-	225	472 6,77				4 24,036			6,300				1	5,756			65	59	102	82	183	-		162	326	-	- 3	4 559	9 30,491		
ndia side India	2,258	3,481	225	472	-	1	-	43	472 6,77	76 11,5	59 17,25	9 31,5	4 24,036	43,063	3,256	6,300	2,500	4,588	-	v 1	5,758	10,888	23	65	59	102	82	183		-	162	326	-	3	73 559	9 30,491	55,185	32,974
ion no. 1 upland date: 11.11.2022	Notes: (a) literns of expenses in e (b) Separate disclosure to (c) Expenses paid for var	be made for seg	nent/sub-segmen	t which contribut	is more than 10 per	cent of the total 3	gross direct premium			ubsourcing Expense	-																											

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

(Amount in Rs. Lakhs)

Particulars	As At Sep'22	As At
	115 III 6Cp 22	Sep'21(Correspon ding previous year)
1 Authorised Capital		
Equity Shares of Rs 324,000,000 (Previous year -	22 400	22,400
	32,400	32,400
324,000,000) of Rs. 10 each Preference Shares of Rs each		
2 Issued Capital	-	-
298,805,700 (Previous Year: 298,805,700)	29,881	29,881
Equity Shares of Rs.10 each	29,001	29,001
Preference Shares of Rs each		
3 Subscribed Capital		
298,805,700 (Previous Year: 298,805,700)	29,881	29,881
Equity Shares of Rs.10 each	29,001	29,001
Preference Shares of Rs each		
4 Called-up Capital		
298,805,700 (Previous Year: 298,805,700)	29,881	29,881
Equity Shares of Rs.10 each fully paid up	27,001	27,001
Less : Calls unpaid		
Add : Equity Shares forfeited (Amount		-
originally paid up)	-	-
Less : Par Value of Equity Shares bought back		_
Less . I al 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 Rseach	-	-
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 Sep	22	As At Sep'21(Corre previous ye	- 0
	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

PART (A):

### FORM NL-9A-SHAREHOLDING PATTERN SCHEDULE

### DETAILS OF EQUITY HOLDINGS OF INSURERS

PARTICULARS OF THE SHAREHOLDING PATTERN OF THE CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED AS ON SEPTEMBER 30, 2022

ANNEXURE A

	PARTICULA	RS OF THE SHARE	HOLDING PATTERN OF TH	E CHOLAMANDALAM	MS GENERAL IN	SURANCE COM	PANY LIMITED AS O	N SEPTEMBER 30, 20	022
SI. No.	Category	No. of Investors	No. of shares held	% of shareholdings	Paid up equity (Rs. in lakhs)		dged or otherwise cumbered	s	Shares under Lock in Period
(I)	(II)		(11)	(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
Α	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):								
ii)	Bodies Corporate								
	(i) M/s. Cholamandalam Financial Holdings Limited (Formerly TI 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. (v)M/s. Ambadi Investments Ltd.		111 223	0	0.01	0	0	0	0
	(v)M/s. Ambadi investments Ltd. (vi)M/s. Parrys Investments Ltd		10	0	0.02	0	0	0	0
iii)	(v1)M/s. Parrys Investments Ltd Financial Institutions/Banks		10	U	0.00	U	U	U	0
-	Central Government/State								
iv) v)	Government/state Government/state Government/state Persons acting in Concert (Please specify)		0	0	0	0	0	0	0
			0	0	0	0	0	0	0
	Any Other Foreign Promoters		0	0	0	0	0	0	0
i)	Individuals: (Names of Major Shareholders)		0	0	0	0	0	0	0
ii)	Bodies Corporate								
,	(i) Mitsui Sumitomo Insurance Co. Ltd.		119522280	40	11952.23	0	0	0	0
iii)	Any Other		0	0	0	0	0	0	0
В	Non Promoters							ÿ	
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			49					
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
<u> </u>	Trusts		0	0	0	0	0	0	0
<u> </u>	Non-Resident Indian (NRI)		0	0	0	0	0	0	0
<u> </u>	Clearing Members		0	0	0	0	0	0	0
	NRI (Non repatriable) 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
	Non Public Shareholders		v	v	0	v	0	v	0
	Custodian/DR Holder		0	0	0	0	0	0	0
	Employee Benefit Trust		0	0	0	0	0	0	0
	Any Other		0	0	0	0	0	0	0
	TOTAL		298805700	100	29880.57	0	0	0	0
	Footnotes								

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

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 Regulation 2 {1}(g) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000. 2

3 Where a company is listed, the column "Shares pledged or otherwise encumbered" shall not be applicable to "Non Promoters" category.

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

# Name of the Indian Promoter: Cholamandalam Financial Holdings Limited (Please repeat the tabulation in case of more than one Indian Promoter) as at September 30, 2022

	as at September 30, 2022							I.	
SI. No.	Category	No. of Investors	No. of shares held	% of shareholdings		Shares pledged or	otherwise encumbered		Shares under Lock in Period
					(Rs. in lakhs)				
(1)	(II)		(111)	(IV)	(V)	Number of	As a percentage of	Number of Shares	As a percentage of Total Shares Held (IX) =
(1)	(11)		(11)	(17)	(v)	shares(VI)	Total Shares held (VII)	(VIII)	(VIII)/(III)*100
						shares(vi)	= (VI)/ (III)*100	(VIII)	(****)/(**) 100
							- (1)/ (11) 100		
Α	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):								
	M A M ARUNACHALAM (in the capacity of Karta of								
1	HUF)	1	1,48,660	0.08	1.49	-	-	-	-
	M A ALAGAPPAN HUF(M A Alagappan hold shares in		, .,						
2	the capacity as kartha )	1	1,30,660	0.07	1.31	-		-	-
	M M Muthiah HUF (M M Murugappan hold shares in								
3	the capacity as kartha)	1	2,77,360	0.15	2.77	-	-	-	-
	M M MURUGAPPAN HUF(M M Murugappan holds								-
4	shares in the capacity as kartha)	1	3,55,330	0.19	3.55	-	-	-	
	A VELLAYAN (Hold shares in the capacity as Kartha of								
5	HUF)	1	2,49,500	0.13	2.50	-	-	-	-
6	UMAYAL.R.	1	2,26,580	0.12	2.27	-	-	-	-
	A VENKATACHALAM (Hold shares in the capacity as								
7	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 CHOCKA 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	-	-	-	-
	S.VELLAYAN(S VELLAYAN AND A VELLAYAN hold					-	-		-
18	shares on behalf of M V Seetha Subbiah Benefit trust)	1	14,500	0.01	0.15			-	
	M V Murugappan - HUF ( Valli Arunachalam holds					-	-		-
19	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	-	-	-	-

	M V SUBBIAH (Hold shares in the capacity as Kartha							
22	of HUF) 1	1,71,200	0.09	1.71	-	-		-
	MEENAKSHI MURUGAPPAN 1		0.00	0.00	-	-	-	-
	A VENKATACHALAM 1		0.27	5.14	-	-	-	-
	VALLI MUTHIAH 1	3,87,080	0.21	3.87	-	•	-	-
26	V NARAYANAN 1	2,81,140	0.15	2.81	-	•	-	-
27	V ARUNACHALAM 1		0.18	3.39	-	-		-
28	ARUN VENKATACHALAM 1	2,00,000	0.11	2.00	-	-		-
29	SOLACHI RAMANATHAN 1		0.00	0.09	-	-	-	-
30	A V NAGALAKSHMI 1		0.00	0.04	-	•		-
31 32	M V AR MEENAKSHI 1 A.KEERTIKA UNNAMALAI 1		0.24	4.50 0.01	-	-	-	-
32	SIGAPI ARUNACHALAM 1	2,27,990	0.00	2.28	15000	6.58		-
34	UMA RAMANATHAN 1		0.00	0.02	13000	0.50		
35	V VASANTHA 1		0.00	0.02	-	-		
	DHRUV M ARUNACHALAM 1		0.01	0.11	-			-
37	PRANAV ALAGAPPAN 1		0.01	0.28	-		-	-
38	VALLI ALAGAPPAN 1	1,000	0.00	0.01	-		-	-
	Total 38	96,38,437	5.13	96.4	28,000			
ii)	Bodies corporate:			0.00	-		-	-
1	AMBADI ENTERPRISES LTD 1	10,58,200	0.56	10.58	-	-	-	-
2	A M M VELLAYAN SONS P LTD 1	38,430	0.02	0.38	-	-	-	-
3	CARBORUNDUM UNIVERSAL LIMITED 1	1,000	0.00	0.01	-		-	-
4	M.M.MUTHIAH SONS PRIVATE LTD 1	4,200	0.00	0.04	-	-	-	-
5	AMBADI INVESTMENTS LIMITED 1	7,07,66,595	37.69	707.67		-		-
6	M A ALAGAPPAN HOLDINGS PRIVATE LIMITED 1		0.28	5.30	-	-	-	-
7	M A MURUGAPPAN HOLDINGS LLP 1		0.29	5.47	-	-		-
8	Murugappa & Sons 1		0.46	8.64				
	Total 8	7,38,09,125	39.31	738.09				-
iii)	Financial Institutions/Banks			0.00	-	-		-
iv)	Central Government/State Government(s)/President of India			0.00	-	-		-
	Persons acting in Concert (Please specify)			0.00	-	-	-	-
vi) 1	Any Others M.M.MUTHIAH RESEARCH FOUNDATION 1	2,80,920	0.15	0.00 2.81	-	-		
1	LAKSHMI RAMASWAMY FAMILY TRUST(AA	2,80,920	0.15	2.81	-	-	-	-
	ALAGAMMAI & LAKSHMI RAMASWAMY HOLDS					16.82		
2	SHARES ON BEHALF OF THE TRUST) 1	7,43,000	0.40	7.43	1,25,000	10.02	-	-
3	AR LAKSHMI ACHI TRUST 1	3,91,510	0.40	3.92	1,25,000			
5	MV MUTHIAH FAMILY TRUST (M M	5,51,510	0.11	5.52				
	VENKATACHALAM & M V MUTHIAH HOLDS SHARES							
4	ON BEHALF OF THE TRUST) 1	4,59,830	0.24	4.60				
	MM VEERAPPAN FAMILY TRUST(MM MURUGAPPAN	,,						
	& MEENAKSHI MURUGAPPAN HOLDS SHARES ON							
5	BEHALF OF THE TRUST) 1	4,68,055	0.25	4.68				
	MV SUBRAMANIAN FAMILY TRUST (Mr. M M					-		
6	Venkatachalam hold shares on behalf of the trust) 1	4,59,830	0.24	4.60				
	M M MUTHIAH FAMILY TRUST (M M MURUGAPPAN							
	& M M MUTHIAH HOLDS SHARES ON BEHALF OF THE					-		
7	TRUST) 1	4,78,055	0.25	4.78				
	MURUGAPPA EDUCATIONAL AND MEDICAL					-		
8	FOUNDATION 1	7,26,200	0.39	7.26				
1	Lakshmi Venkatachalam Family Trust(M M							
-	Venkatachalam&Lakshmi Venkatachalam are	- <u></u> · · ·						
9	trustees of trust) 1 Moonskebi Mururannan Family Trust (M.M.	3,79,905	0.20	3.80				
	Meenakshi Murugappan Family Trust (M M Murugappan & Meenakshi Murugappan are trustees							
10	Murugappan & Meenakshi Murugappan are trustees of the trust) 1	5,00,000	0.27	5.00				
10	1	5,00,000	0.27	5.00				
1	M M Murugappan Family Trust (M M Murugappan &							
11	Meenakshi Murugappan are trustees of the trust) 1	2,31,800	0.12	2.32				
	Murugappan Arunachalam Children Trust (Sigapi	2,31,800	0.12	2.32				
1	Arunachalam alongwith others hold shares on behalf							
12	of Trust) 1	2,15,410	0.11	2.15				
	Valli Subbiah Benefit Trust (S Vellayan & A Vellayan	2,13,410	0.11	2.15				
13	holds shares on behalf of the Trust) 1	14,500	0.01	0.15				
	Arun Murugappan Children's Trust (MAM							
1	Arunachalam & Sigappi Arunachalam hold on behalf							
14	of the trust) 1	2,20,278	0.12	2.20				
	M A Alagappan Grand Children Trust (Arun							
1	Alagappan& AA Alagammai hold shares on behalf of							
15	the Trust) 1	2,16,777	0.12	2.17				
1	Saraswathi Trust (M V Subiah & S Vellayan are							
16	trustees of the trust) 1	5,15,180	0.27	5.15				
	Shambho Trust (M V Subiah & S Vellayan are trustees							
17	of the trust) 1	5,97,340	0.32	5.97				
	MM Venkatachalam Family Trust(MM							
18	Venkatachalam&Lakshmi Venkatachalam hold shares on behalf oftrust) 1	4.03.900	0.22	4.04				
10	Total 18	4,03,900 73,02,490	3.89	4.04 73.02	1,25,000	-		
ļ	18	75,02,490	3.89	, 3.02	1,23,000	-		l

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)		-	0.00	0.00	-		-
,	Sub total	66	9,12,63,179	48.61	912.63	1,53,000	-	
							-	
В	Non Promoters						-	
	Public Shareholders						-	
1.1)	Institutional						-	
	Mutual Funds		4,75,40,835	25.32	475.41	-		-
	Foreign Portfolio Investors		2,18,37,381	11.63	218.37	-		-
	Banks / Financial Institutions / NBFCs		19,660	0.01	0.20	-		
	Insurance Companies		19,38,089	1.03	19.38	-		
	FII belonging to foreign promoter			0.00	0.00	-		
	FII - others		2,36,660	0.13	2.37	-		
vii)	Provident Fund/Pension Fund		2,00,000	0.00	0.00	-		
	Alternative Investment Fund		3,33,979	0.18	3.34			
ix)	Any Other		5,55,575	0.00	0.00	-		
iAj							-	
1.2)	Central Governemnt /State Government (s)/ Presider	nt 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		1,42,72,226	7.60	142.72	-		-
ii)	Individual share capital in excess of Rs. 2 Lacs		23,21,064	1.24	23.21	-		-
iii)	NBFCs registered with RBI		11,600	0.01	0.12	-		-
iv)	Any Other (specify)			0.00	0.00	-		-
	Trusts		5,400	0.00	0.05	-		-
	Non-Resident Indian (NRI)		22,92,519	1.22	22.93	-		-
	Clearing Members		5,634	0.00	0.06	-		-
	Qualified Institutional Buyer		-	0.00	0.00			
	Bodies Corporate		35,74,742	1.90	35.75		-	
	IEPF		8,29,966	0.44	8.30	-		-
	HUF		3,80,528	0.20	3.81			
v)	Alternate Investment Fund							
1	Total		9,64,66,943	51.38	964.67		-	
B.2	Non Public Shareholders						-	
2.1)	Custodian/DR Holder		23,460	0.01	0.23	-		-
2.2)	Employee Benefit Trust					-		-
2.3)	Any Other					-		-
			23,460	0.01	0.23		-	
	sub total		9,64,90,403	51.39	964.90		-	
	Grand Total		18,77,53,582	100.00	1877.54	1,53,000		

1 At A.I and A.2 of Part B above, the names of individuals and bodies corporate must be specifically and separately mentioned. 2 Insurers are required to highlight the categories which fall within the purview of Regulation III()(ii) of the Insurance Regulatory and Development Authority (Registration of Indian 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 Fls, 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 OF THE CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED AS ON SEPTEMBER 30, 2022

Name of the Indian Promoter: KARTIK INVESTMENTS TRUST LIMITED Shareholding pattern as on September 30, 2022

						Shares plea	lged or otherwise	S	hares under Lock in Period
Sl. No. (I)	Category (II)	No.of investors	No. of shares held (III)	% age of holding (IV)		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
	Promoters' holding								
	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		0.005				
	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		NIL		NIL
	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		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				
	Foreign promoters		100	0.01	0.01				
	Individuals								
	Valli Arunachalam		50	0.02	0.005				
	Bodies Corporate			0.02					
	Persons Acting in concert		_						
<b>—</b>	Sub Total		182550	74.82	18.255	NIL	NIL		
	545 104		102000	/ 1102					1
п.	Non Promoters' Holding								
	Institutional Investors			-	-				
	Mutual Funds and UTI			-	-				
	Banks, Financial Institutions, Insurance			_	-				
	Companies								
	(Central / State Government / Non Government								
	Institutions)								
	FIIs:				-				
L.	a aaus		-	-					

2	Others					NIL	NIL	
a.	Private Corporate Bodies	29440	12.07	2.94				
b.	Indian Public	31910	13.08	3.19				
с.	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	24.4	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 September 30, 2022

A.1 <u>I</u> i) Ir	Category (II)	No. Of Investors	No. of shares held	% of shareholdings	Paid up equity	Shares pledged	l or otherwise encumbered	1	Shares under Lock in Period
A P A.1 li i) lr	(II)				(Rs. in lakhs)				
A.1 <u>I</u> i) Ir			(111)	(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.1 <u>I</u> i) Ir									
i) lr	Promoters & Promoters Group								
	Indian Promoters								
1 10	Individuals/HUF (Names of major shareholders):	1	19892	4.14	1.99	0.00	0.00		
	M A M ARUNACHALAM (in the capacity of Karta of HUF M A ALAGAPPAN HUF(M A Alagappan hold shares in	1	19892	4.14	1.99	0.00	0.00		-
	the capacity as kartha )		15692	3.27	1.57	0.00	0.00		-
	M M Muthiah HUF (M M Murugappan hold shares in		13092	3.27	1.37				
	the capacity as kartha)		0			0.00	0.00		-
	M M MURUGAPPAN		17666	3.68	1.77	0.00	0.00	-	-
	A VELLAYAN (Hold shares in the capacity as Kartha of								
	HUF)		0	-		0.00	0.00		-
	UMAYAL.R.		0	-	-	0.00	0.00	-	-
F	A VENKATACHALAM (Hold shares in the capacity as					0.00	0.00		
7 K	Kartha of HUF)		0		-	0.00	0.00	-	
8 V	VALLI ANNAMALAI		0		-	0	0.00	-	-
	M VELLACHI		13879	2.89	1.39	0.00	0.00	-	
10 N	M A M ARUNACHALAM		51926	10.82	5.19	0.00	0.00	-	-
	ARUN ALAGAPPAN		39782	8.29	3.98	0.00	0.00		-
	M.A.ALAGAPPAN		19892	4.14	1.99	0	0.00	-	-
	LAKSHMI CHOCKA LINGAM		0	-	-	0.00	0.00	-	-
	A VELLAYAN		8088	1.69	0.81	0.00	0.00	-	-
	M M VENKATACHALAM		0		-	0.00	0.00		-
	LAKSHMI VENKATACHALAM		0		-	0.00	0.00		-
17 N	MEYYAMMAI VENKATACHALAM		0		-	0.00	0.00	-	-
18 S	S.VELLAYAN(S VELLAYAN AND A VELLAYAN hold shares on behalf of M V Seetha Subbiah Benefit trust)		0		-	0.00	0.00	-	-
	M V Murugappan - HUF ( Valli Arunachalam holds					0.00	0.00		-
	shares in the capacity as karta)		24958	5.20	2.50			-	
	M M MURUGAPPAN		19770	4.12	1.98	0.00	0.00	-	
	A M MEYYAMMAI M V SUBBIAH (Hold shares in the capacity as Kartha		0			0.00	0.00	-	-
	of HUF)		11778	2.45	1.18	0.00	0.00	-	-
	MEENAKSHI MURUGAPPAN		2100	0.44	0.21	0.00	0.00	-	-
	A VENKATACHALAM		25658	5.35	2.57	0.00	0.00		-
	VALLI MUTHIAH		0		-	0.00	0.00	-	-
	V NARAYANAN		8784	1.83	0.88	0.00	0.00	-	-
	V ARUNACHALAM		8786	1.83	0.88	0.00	0.00	-	-
	ARUN VENKATACHALAM		0		-	0.00	0.00		-
	SOLACHI RAMANATHAN		0		-	0.00	0.00	-	-
	A V NAGALAKSHMI		0		-	0.00	0.00	-	-
	M V AR MEENAKSHI		1400	0.29	0.14	0.00	0	-	
	A.KEERTIKA UNNAMALAI		0		-	0.00	0.00	-	-
	SIGAPI ARUNACHALAM		0		-	0	0.00		-
	UMA RAMANATHAN		0		-	0.00	0.00	-	-
	V VASANTHA		0		-	0.00	0.00	-	-
	DHRUV M ARUNACHALAM		0	-		0.00	0.00	-	-
	PRANAV ALAGAPPAN		0	0.00	-			-	-
	VALLI ALAGAPPAN M V SUBBIAH	-	13180	0.00	- 1.32	0.00	0.00	-	-
	M V SUBBIAH M V SEETHA SUBBIAH	-	13180	2.75	0.17	0.00	0.00	-	-
	A A ALAGAMMAI	-	4200	0.36	0.17	0.00	0.00	-	
	S VELLAYAN	-	26354	0.88	2.64	0.00	0.00	-	
	M M MUTHIAH	-	19768	4.12	1.98	0.00	0.00		-
	M M VEERAPPAN	-	19768	4.12	1.98	0.00	0.00	-	-

$ \begin{array}{                                    $									
Description         Description <thdescription< th=""> <thdescription< th=""></thdescription<></thdescription<>	45	VENKATACHALAM ( on behaf of Kadamane Estates &	480	0.10	0.05	0.00	0.00	-	-
DAM         Control         DADE         Control         Control <thcontro< th=""> <thcontrol< th=""> <thcontro< t<="" td=""><td></td><td>M A ALAGAPPAN JT M A M ARUNACHALAM (on</td><td></td><td></td><td></td><td>0.00</td><td>0.00</td><td></td><td>-</td></thcontro<></thcontrol<></thcontro<>		M A ALAGAPPAN JT M A M ARUNACHALAM (on				0.00	0.00		-
1     Note:     Note:     Note:     Note:     Note:     Note:       1     Note:     Note:     Note:     Note:     Note:        1     Note: <td></td> <td>Total</td> <td></td> <td>1.01</td> <td></td> <td>-</td> <td>0.0</td> <td>-</td> <td></td>		Total		1.01		-	0.0	-	
>         MACHANGEMENTATION		AMBADI ENTERPRISES LTD	0	0.00		-			
J         J					-				-
									-
D         Description of the set o									-
Image: bole in the second of the se									-
Image         Image <th< td=""><td></td><td></td><td></td><td></td><td></td><td>-</td><td></td><td>-</td><td>-</td></th<>						-		-	-
Image: Sector interval         Image: Sector interval<									
Displand         Displand         Description         Description         Description         Description           Displand		Financial Institutions/Banks Central Government/State Government(s)/President of India							
a         MARQNA SARAY MARQNA (SARAY)         A        A        A        A <td>v)</td> <td>Persons acting in Concert (Please specify)</td> <td></td> <td></td> <td>-</td> <td></td> <td></td> <td></td> <td></td>	v)	Persons acting in Concert (Please specify)			-				
Description         Description <thdescription< th=""> <thdescription< th=""></thdescription<></thdescription<>	vi) 1	Any Others M M MUITHIAH RESEARCH FOUNDATION	0	0.00			0.00		
j         j		LAKSHMI RAMASWAMY FAMILY TRUST(AA							
2         0.00000000000000000000000000000000000			_				0.00	-	-
With Name ANALY BEAK DATA WATENEY AND AND THE CASE AND ADDA AND ADDA AND ADDA AND ADDA A	2		0	0.00		-	0.00		
Note:         Note: <th< td=""><td>5</td><td></td><td></td><td></td><td>-</td><td></td><td>0.00</td><td></td><td></td></th<>	5				-		0.00		
NAME         NAME <th< td=""><td></td><td></td><td></td><td></td><td></td><td>-</td><td>0.00</td><td>-</td><td>-</td></th<>						-	0.00	-	-
Image: Solution Market	4		38485	8.07	3.85				
Image: second						-	0.00		-
	5	BEHALF OF THE TRUST)	0	0.00					
		MV SUBRAMANIAN FAMILY TRUST (Mr. M M				-	0.00		
Image: state	6	Venkatachalam hold shares on behalf of the trust)	38485	8.07	3.85				
7     0000     <									
Image:	7		n	0.00			0.00	-	-
I         Name of the set of the		MURUGAPPA EDUCATIONAL AND MEDICAL		0.00		_	0.00		
Image: statistic statis	8		0	0.00	-		0.00		
i         inclustry         inclus						-	0.00		_
Description         Description <thdescription< th=""> <thdescription< th=""></thdescription<></thdescription<>	9	trustees of trust)	0	0.00	-				
D         D									
Magespare         Magespare <t< td=""><td>10</td><td></td><td>0</td><td>0.00</td><td></td><td>-</td><td>0.00</td><td>-</td><td>-</td></t<>	10		0	0.00		-	0.00	-	-
1         Maragener arranges and encodes definition and addition on balantic and addition addition and addition addita additaddita addition additaddition addition addition additio	10			0.00					
Nampane Ausekalse Trans (spage)         Nampane Auseka						-	0.00	-	-
Image         Image <td< td=""><td>11</td><td></td><td>0</td><td>0.00</td><td>-</td><td></td><td></td><td></td><td></td></td<>	11		0	0.00	-				
11         Induction         Induction         Induction         Induction         Induction           13         Induction         Induction         Induction         Induction         Induction           14         Induction         Induction         Induction         Induction         Induction           14         Induction         Induction         Induction         Induction         Induction           15         Induction         Induction         Induction         Induction         Induction           16         Induction         Induction         Induction         Induction         Induction           16         Induction         Induction         Induction         Induction         Induction           17         Induction         Induction         Induction         Induction         Induction           18         Induction         Induction         Induction         Induction         Induction         Induction           19         Induction         Induction         Induction         Induction         Induction         Induction           10         Induction         Induction         Induction         Induction         Induction         Induction           11         Inductio						-	0.00	-	-
10         bick dure of black Tau (black Tau)	12	of Trust)	0	0.00	-				
Namburgen Content sharts with an end of the shart	12		0	0.00		-	0.00	-	-
Analma Sappi Auculam kay below in the second seco	13		0	0.00					
Image is a set of the		Arunachalam & Sigappi Arunachalam hold on behalf				-	0.00	-	-
Image         Antigende Antigende and Strategende         Antigende Antigende         Antigende         Antigende         Antige	14		0	0.00	-				
1)         Introduction of the state of the result         Image of the result <td></td> <td></td> <td></td> <td></td> <td></td> <td>-</td> <td>0.00</td> <td></td> <td>-</td>						-	0.00		-
integer for train in the set of the train integer for train	15	the Trust)	0	0.00					
Bandba Tack (M V Saluha S V Salyan at busys)         Image: Salis (M V Saluha S V Salyan at busys)         Image: Salis (M V Saluha S V Salyan at busys)         Image: Salis (M V Saluha S V Salyan at busys)         Image: Salis (M V Saluha S V Salyan at busys)         Image: Salis (M V Saluha S V Salyan at busys)         Image: Salis (M V Saluha S V Salyan at busys)         Image: Salis (M V Saluha S V Salyan at busys)         Image: Salis (M V Saluha S V Salis (M V Saluha S V Saluha	16		0	0.00		-	0.00	-	-
2         offer frag           0         0         0         0	10		0	0.00	-		0.00		
Netabolis         Netabolis <t< td=""><td>17</td><td></td><td>0</td><td>0.00</td><td>-</td><td>-</td><td>0.00</td><td></td><td></td></t<>	17		0	0.00	-	-	0.00		
11ohelal dirux)ohelal dirux)ohelal dirux)ohelal dirux)ohelal dirux)74Forig homotes <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>0.00</td> <td></td> <td></td>							0.00		
All         Sequence         Induce         Induce <thinduce< th="">         Induce         <thinduce< th=""> <thinduce< th=""> <thinduce< th=""></thinduce<></thinduce<></thinduce<></thinduce<>	18		2100	0.44	0.21	_	0.00		_
in         Individue (tame of interplace) interplace)         interplace interplace         interplace interplace         interplace interplace         interplace interplace         interplace			79,070	16.58	7.91	-			-
VALUARUMACHALMY         Value	i)	Individuals (Names of major shareholders):			-		0.00	0	
n)     Bodies Corporate     Incl     Inc		VALLI ARUNACHALAM	13879	2.89			0.00	-	-
	IIV				-		0.00		
im         im<         im         im<		(i)			-	-	0.00	-	-
									· ·
Solution	iii)		-	0.00	-		0.00		-
BNonPromotes() <t< td=""><td>-</td><td></td><td></td><td>2.89</td><td>1.39</td><td></td><td></td><td></td><td></td></t<>	-			2.89	1.39				
1.1Julit Shareholder00000011Mutual Funds00			0	0.00	-		0.00	0	0
1)       Mutual Funds       0       0.00       -       0.000       -       0.00       -       0.00       -       0.00       -       0.00       -       0.00       -       0.00       -       0.00       -       0.00       -       0.00       -       0.00       -       0.00       -       0.00       -       0.00       -       0.00       -       0.00       -       0.00       -       0.00       -       0.00       -       0.00       -       1.00       1.00       1.00       1.00       1.00       1.00       1.00       1.00       1.00       1.00       1.00       1.00       1.00       1.00       1.00 </td <td></td> <td>Public Shareholders</td> <td>0</td> <td>0.00</td> <td>-</td> <td>0</td> <td>0.00</td> <td>0</td> <td>0</td>		Public Shareholders	0	0.00	-	0	0.00	0	0
i)         Foreign Portfolio Investors         O									
Instructe CompaniesInstructe Companies <thinstructe companies<="" th="">Instructe Compa</thinstructe>			0	0.00	-	-			
i)         II blednging to freign grometer         (model)         (mod					-	-			-
i)PirodensizeIII-othersIII-othersIII-othersIII-othersIIII-othersIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIII	v)	FII belonging to foreign promoter	-	0.00			0.00	•	
NIII         Alternative investment Fund         O <th< td=""><td>vi)</td><td>FII - others</td><td></td><td>0.00</td><td>-</td><td>-</td><td></td><td></td><td></td></th<>	vi)	FII - others		0.00	-	-			
b)         Any Other         () <th()< th="">         ()         &lt;</th()<>									-
1.2)       Contral Government (s/2) President of India       Image: definition of the de			-	0.00	-				-
1.3)     Non-Institution     Institution     Institution     Institution       1.1)     Institution size constraints     0.00     0.00     0.00     0.00       1.1)     Institution size constraints     0.00     0.00     0.00     0.00       1.1)     Institution size constraints     0.00     0.00     0.00     0.00     0.00       1.1)     Institution size constraints     0.00     0.00     0.00     0.00     0.00       1.1)     Institution size constraints     0.000     0.00     0.00     0.00     0.00       1.10     Institution size constraints     0.000     0.00     0.00     0.00     0.00       1.10     Institution size constraints     0.000     0.00     0.00     0.00     0.00       1.10     Institution size constraints     0.000     0.00     0.00     0.00     0.00       1.10     Institution size constraints     0.000     0.00     0.00     0.00     0.00       1.10     Institution size constraints     0.000     0.00     0.00     0.00     0.00       1.10     Institution size constraints     0.000     0.00     0.00     0.00     0.00       1.10     Institution size constraints     0.000     0.00     0.00	1.2)	Central Governemnt /State Government (s)/ President of India	-						-
i)i)       Individual share capital in excess of Rs. 2 Lacs       Image: Constraint of Constratint of Constraint of Constratint of Constraint of Cons	1.3)	Non - Institutions		0.00	-	-	0.00		-
in)         NBFCs registered with BB1         O<									-
iv)         Any Other (specify)         Image: Constraint of the system o	iii)	NBFCs registered with RBI							-
Non-Resident Indian (NRI)         O <td></td> <td>Any Other (specify)</td> <td></td> <td>0.00</td> <td>-</td> <td>-</td> <td>0.00</td> <td></td> <td>-</td>		Any Other (specify)		0.00	-	-	0.00		-
Claring Members         Claring Me	<u> </u>								-
NR (Non repariable)         O		Clearing Members					0.00		
Bodies Corporate         O									-
IEPF         0.00         0.00         -         0.00         -           v)         Alternate Investment Fund         0         0.00         -         0.00         -								-	-
v)         Alternate Investment Fund         0         0.00         -         0.00         -	<u> </u>							-	-
Total 3764 0.78 0.38 - 0.00 -		Alternate Investment Fund	0	0.00	-	-	0.00	-	-
	L	Total	3764	0.78	0.38	-	0.00	-	I

B.2	Non Public Shareholders			-	-	0.00	-	-
2.1)	Custodian/DR Holder	0	0.00	-	-	0.00		-
2.2)	Employee Benefit Trust	0	0.00	-	-	0.00	-	-
2.3)	Any Other	0	0.00	-	-	0.00	-	-
				-				
	sub total	3764		0.38	-	0.00	-	-
	Grand Total	4.80.000	100.00	48.00	0	0.00	0	

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

At A1 and A2 of Part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.
 Insurers are required to highlight the categories which fall within the purview of Regulation II(I)(ii) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies)
 Details of investors (excluding employees holding under ESOP) have to be provided where the Insurance company is unlisted
 Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the Insurance company is listed.
 # Please specify the names of the 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.

			he Indian Promoter: Ambadi holding pattern as on Septem						
51. No.	Category	No. of Investors	No. of shares held	% age of holding	Paid up equity (Rs. In Lakhs)		dged or otherwise cumbered	SI	hares under Lock in Period
(I)	(II)		(11)	(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
	Promoters Indian promoters						-		
	Individuals (Major Holdings)								
	M V Subbiah		20684	0.85	2.07				
	M.A.ALAGAPPAN		88501	3.62	8.85 1.16				
	M V AR MEENAKSHI M A ALAGAPPAN (HUF)		11554 20212	0.47 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 S VELLAYAN		500 500	0.02 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 M M MURUGAPPAN (Trustee)		32500 50000	1.33 2.05	3.25 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 M M MURUGAPPAN (Trustee)		30149 66400	1.23 2.72	3.01 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) M M VENKATACHALAM (Trustee)		53800 59500	2.20 2.44	5.38 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 SIGAPI ARUNACHALAM		200500 31626	8.21 1.29	20.05 3.16			NIL	
	M A M ARUNACHALAM		32000	1.29	3.20				
	V NARAYANAN		78005	3.19	7.80				
	M V SUBBIAH		10538	0.43	1.05				
	VALLI ARUNACHALAM		250 200301	0.01	0.03 20.03				
	M V MURUGAPPAN (HUF) ARUN ALAGAPPAN		94522	8.20 3.87	20.03				
	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) M A M ARUNACHALAM		25412 25400	1.04 1.04	2.54 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		41000	1.60	4.10				
	LIMITED		41000	1.68	4.10				
	Foreign promoters								
	Individuals Bodies Corporate		-	-	]				
	PARRY MURRAY AND COMPANY LIMITED		33500	1.37	3.35				
	Sub Total		2314509	94.74	231.45				
					Paid up		dged or otherwise cumbered	SI	hares under Lock in Period
l. No.	Category		No. of shares held	% age of holding	equity			1	
	Box J				(Rs. In Lakhs)	Number of	As a percentage of	Number of Shares	As a percentage of Total Shares Held (IX)
						shares (V)	(VI) - (V)/(III)*100	(VIII)	(VIII)/(III)*100
	Non Promoters' Holding								
	Institutional Investors Mutual Funds and UTI								
	Banks, Financial Institutions, Insurance		-	-	_				
b.	Companies (Central / State Government / Non			-	-				
	Government Institutions)								
	FIIs: FII belonging to foreign promoter	I	-	-	-				
	FII belonging to foreign promoter FII - others			-	]				
(H)	Others		-	-					
2	Private Corporate Bodies			-	-				
a.			128513	5.26	12.85				
а. b.	Indian Public		128313						
a. b. c.	Indian Public NRIs			-	-			NIL	
a. b. c.	Indian Public NRIs OCBs			-	-			NIL	
a. b. c. (i) (ii)	Indian Public NRIs OCBs OCBs belonging to foreign promoters OCBs - Others			-	-			NIL	
a. b. c. (i) (ii)	Indian Public NRIs OCBs OCBs belonging to foreign promoters			-	- - -			NIL	

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 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

	or business, years in business of investor s						·		
PART B									
PARTIC	ULARS OF THE SHAREHOLDING PATTERN IN THI				-				
	Ň		romoter: Murugappa Managen		1				
		Sha	reholding pattern as on Septeml	ber 30, 2022					
SI. No.	Category	No. of Investors	No. of shares held	% of shareholdings	Paid up equity (Rs. in lakhs)		lged or otherwise sumbered		Shares under Lock in Period
(I)	(II)		(11)	(IV)	(V)	Number of shares(VI)	As a percentage of Total Shares held (VII) = (VI)/ (III)*100	Number of Shares (VIII)	As a percentage of Total Shares Held (IX) = (VIII)/(III)*100
I	Promoters' holding								
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	I			
	Parry Enterprises India Ltd		1700	0.74		I			
	Ambadi Investments Limited		40046	17.45					
	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					
	Kartik Investments Trust Ltd		6727	2.93					
	Parry Investments Ltd		8001	3.49					
	Coromandel International Ltd		16139	7.03					
	EID Parry India Ltd		18270	7.96	18.27				
	Chola Business Services Limited		14807	6.45	14.81				
	Foreign promoters								
	Individuals		-		-				
	Bodies Corporate		-	-	-				
	Sub Total		229468	100					
	Non Promoters' Holding		Nil	Nil	Nil				
1	Institutional Investors								
a.	Mutual Funds and UTI							NIL	
b.	Banks, Financial Institutions, Insurance Companies								
	(Central / State Government / Non Government Insitutions)								
	FIIs					ł			
	FII belonging to foreign promoter					ļ			
	FII - others								
	Others					ł			
	Private Corporate Bodies Indian Public					ł			
D.	Indian Public NRIs					ł			
с.	NRIS OCBs					ł			
0									
(i) (ii)	OCBs belonging to foreign promoters OCBs - Others					ł			
	FIIs					ł			
	FIIs FII belonging to foreign promoter					ł			
	FII belonging to foreign promoter FII - others					ł			
	Employees					ł			
	Trusts					ł			
	Directors (Independent Director)					ł			
	Directors (Independent Director) Depository transit position					ł			
п.	Depository transit position Sub - Total					ł			
	Grand Total		229468	- 100	229.47	ł			
All Cha	res Pledged. There is no shares in lock in period.		229408	100	229.47	1			

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

Shareholding pattern as on September 30, 2022

Name of the Indian Promoter: PARRYS INVESTMENTS LIMITED (Please repeat the tabulation in case of more than one Indian Promoter)

SI. No.	Category	No. of Investors	No. of shares held	% of shareholdings	Paid up equity (Rs. in lakhs)		dged or otherwise cumbered	:	Shares under Lock in Period
(I)	(11)		(11)	(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								
	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):								
.,	Individuals:								
	M M MURUGAPPAN HUF (Karta - M M								
1	MURUGAPPAN)								
2	UMAYAL.R								
3	VALLI ANNAMALAI								
4	VELLACHI MURUGAPPAN								
5	VALLI SUBBIAH								
	M A M ARUNACHALAM(MAM Arunachalam&Sigappi Arunachalam behalf of Arun Murugappan Childiren'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								
	A VELLAYAN								
13	M M VENKATACHALAM								
14	LAKSHMI VENKATACHALAM								
15	LALITHA VELLAYAN								
16	MEYYAMMAI VENKATACHALAM								
17	S VELLAYAN								
	M V MURUGAPPAN HUF (Karta - VALLI								
	ARUNACHALAM)								
	M M MURUGAPPAN								
	A M MEYYAMMAI								
	M V SUBBIAH (in the capacity of Karta in HUF)								
	MEENAKSHI MURUGAPPAN								
	M V SEETHA SUBBIAH								
	M V SUBBIAH								
	A VENKATACHALAM								
	V NARAYANAN								
	V ARUNACHALAM								
28	ARUN VENKATACHALAM								
29	SOLACHI RAMANATHAN	1		1	1	1	1		1

	A V NAGALAKSHMI								
31 32	M V AR MEENAKSHI A.KEERTIKA UNNAMALAI					<u> </u>	<sup> </sup>		
33	SIGAPI ARUNACHALAM		_			<u> </u>			
34 35	V VASANTHA								
	DHRUV M ARUNACHALAM PRANAV ALAGAPPAN								
37	Sivagami Natesan								
38 39	Valli Muthiah Kanika Subbiah							<sup> </sup>	
40	Karthik Subbiah								
41 42	Kabir Subbiah A Vellayan (in the capacity of Karta in HUF)								
	Anannya Lalitha Arunachalam			-					
44 45	A Venkatachalam (In the capacity of Karta in HUF) M M Muthiah HUF (Karta - M M Murugappan)								
46	M M Seethalakshmi				[				
	M M Muthiah M V Muthiah							l	
49	Niranthara Alamelu Jawahar								
50	M V Subramanian Murugappan Arunachalam Alagappan HUF (Karta - M				<u> </u>			ļ	
51	A Alagappan)								
52	AMM ARUNACHALAM HUF (Karta - M A Alagappan)								
53	A A Alagammai								
54 55	Lakshmi Ramaswamy								
55	Valli Alagappan								
	M A Murugappan HUF (Karta - M A M Arunachalam )								
	Vedhika Meyyammai Arunachalam Uma Ramanathan								
59	Bollampally Rishika Reddy					L			
60 61	Ahana Lalitha Narayanan Krishna Murugappan Muthiah				<b> </b>	<u> </u>	<u> </u>	I	
	Total		-	-		-	-	-	-
<b>ii)</b> 1	Bodies corporate: E.I.D Parry (India) Limited	1	1800144	100.00	180.01	-	-	-	-
2	AMBADI ENTERPRISES LTD					L			
	A M M VELLAYAN SONS P LTD CARBORUNDUM UNIVERSAL LIMITED	·				<u> </u>	<u> </u>		
5	M.M.MUTHIAH SONS PRIVATE LTD					L			
6 7	AMBADI INVESTMENTS LIMITED M A ALAGAPPAN HOLDINGS PRIVATE LIMITED					<u> </u>		I	
8	Parry America Inc				ļ	L			
9 10	Parrys Investments Limited Parry Infrastructure Company Private Limited					-		-	-
11	Parrys Sugar Limited			ļ ļ					
12	Parry Agrochem Exports Ltd Coromandel International Ltd								
	Alimtec S.A.								
	Liberty Pesticides & Fertilizers Limited (LPFL)								
	Parry Chemicals Limited CFL Mauritius Limited								
18	Sabero Europe BV								
19 20	Coromandel Australia Pty Ltd Sabero Organics America SA							l	
21	Sabero Argentina SA								
22	Sabero Organics Philippines Asia Inc.							l	
23	Coromandel Agronegocios De Mexico S.A. DE C.V.								
24	Coromandel Brasil Ltda (Limited Liability Company)								
25	Coromandel SQM (India) Private Ltd.								
	Yanmar Coromandel Agrisolutions Pvt. Ltd. Tunisian Indian Fertilizer S.A., Tunisia								
28	Foskor (Pty) Limited, South Africa								
	US Nutraceuticals LLC Parry Sugars Refinery India Private Limited								
31	Algavista Greentech Private Limited								
32	La Bella Botanics LLC Dare Ventures Ltd(formerly known as Dare								
	Investments Ltd) New Ambadi Estates Pvt. Ltd.				<u> </u>				
	Parry Enterprises India Ltd.								
36	Parry Agro Industries Ltd.					<u> </u>			
38	Murugappa Management Services Private Ltd. Parry Murray Ltd. UK								
39	Tube Investments of India Ltd.					<u> </u>			
40 41	Financiere C 10 Sedis, SAS								
42	Sedis Company Ltd.				ļ	L			
43 44	Sedis GmbH Great Cycles (Private) Limited	·				<u> </u>	<u> </u>		
45	Creative Cycles (Private) Limited								
46 47	Shanthi Gears Ltd. Cholamandalam Securities Ltd.			+		<u> </u>	<u> </u>	l	
48	Cholamandalam Home Finance Limited (formerly Cholamandalam Distribution Services Limited)						]		
	Chola Insurance Distribution Services Pvt. Ltd.								
49 50	(Formerly Chola Insurance Services Pvt. Ltd.) Chola Business Services Ltd.				<u> </u>	<u> </u>			
						1	1		
51 52	Cholamandalam Investment and Finance Co. Ltd. Kartik Investments Trust Limited					<u> </u>			
	Kartik Investments Trust Limited CherryTin Online Private Limited			<u> </u>					
	Cholamandalam MS General Insurance Company Ltd. Cholamandalam MS Risk Services Ltd.	·				<u> </u>	<u> </u>		
56	Chola People and Marketing Services Private Limited (Formerly Chola People Services Private Limited)						]		
			1						
57	Cholamandalam Financial Holdings Ltd (formerly known as TI Financial Holdings Limited)						]		
58	CUMI America Inc.				ļ	L			
59	Net Access (India) limited					<u> </u>			
	Southern Energy Development Corporation Ltd.				ļ	L			
	Sterling Abrasives Ltd. CUMI (Australia) Pty Ltd					<u> </u>			
63	CUMI Middle East FZE				[				
	CUMI International Ltd Volszhsky Abrasives Works				<u> </u>	<u> </u>			
	Foskor Zirconia Pty Limited, South Africa								
67	CUMI Abrasives and Ceramics Company Ltd. Chipa					1	1		
	CUMI Abrasives and Ceramics Company Ltd, China CUMI Europe s.r.o								
68									

	Wendt (India) Ltd. Murugappa Morgan Thermal Ceramics Ltd.								
72	CIRIA India Ltd.								
	Coromandel Engineering Company Limited Murugappa Educational & Medical Foundation								
	Kadamane Estates Company (Shares held by M.A.Alagappan in the capacity of Partner in the firm)								
	MM Muthiah Research Foundation TI Absolute Concepts Private Ltd								
78	Coromandel International (Nigeria) Limited								
	Parry International DMCC Coromandel Mali Sasu, West Africa								
	CG Power and Industrial Solutions Limited AR Lakshmi Achi Trust								
	Murugappa Water Technology and Solutions Private								
83 84	Limited Pluss Advanced Technologies Private Limited								
85	Pluss Advanced Technologies B.V., Netherlands								
86	Payswiff Technologies Private Limited								
	Payswiff Solutions Private Limited Payswiff Services Private Limited								
	Payswiff PTE Limited, Singapore TI Clean Mobility Private Limited								
91	Cellestial E-Mobility Private Limited								
92	Cellestial E-Trac Private Limited RHODIUS Abrasives GmbH (Formerly known as CUMI								
93	Abrasives GmbH, Germany) Total	1	18,00,144.00	100.00	180.01	-	-	-	
iii)	Financial Institutions/Banks	•	10,00,144,00	100100	100.01				
iv)	Central Government/State Government(s)/President of India								
	Persons acting in Concert (Please specify)								
	Any Others AMM Foundation								
2	M V Seetha Subbiah Benefit Trust (M.V.Subbiah &								
Ē	Subbiah Vellayan holds behalf of Trust)								
3	Valli Subbiah Benefit Trust (Subbiah Vellayan &								
	M.V.Subbiah holds shares on behalf of the Trust) V S Bhairavi Trust								
4	(M V Subbiah & Vellayan Subbiah holds shares on								
<u> </u>	behalf of the Trust) K S Shambhavi Trust								
5	(M V Subbiah & S Vellayan holds shares on behalf of the Trust)								
	A A ALAGAMMAI(A A Alagammai & Lakshmi								
6	Ramaswamy holds behalf of the Lakshmi Ramaswamy Family Trust)								
-	Sigapi Arunacham (with MAM Arunachalam&AM								
	Meyyammai behalf of Murugappan Arunachalam Chldren Trust)								
8	M M VENKATACHALAM (M M Venkatachalam & M V Muthiah holds on behalf of M V Muthiah Family								
	Trust)								
9	M M MURUGAPPAN (M M Murugappan & Meenakshi Murugappan holds on behalf of M M								
	Veerappan Family Trust) M M VENKATACHALAM(M M Venkatachalam & M V								
10	Subramanian holds behalf of M V Subramanian								
	Family Trust) M M MURUGAPPAN (M M Murugappan & M M								
11	Muthiah holds shares on behalf of M M Muthiah Family Trust)								
	Lakshmi Venkatachalam Fly Trust (M M								
12	Venkatachalam & Lakshmi Venkatachalam hold behalf of the Trust)								
10									
13	Meenakshi Murugappan Fly Trust (M M Murugappan & Meenakshi Murugappan hold behalf of the Trust)								
14	M M Venkatachalam Fly Trust (M M Venkatachalam								
	& Lakshmi Venkatachalam hold behalf of the Trust)								
15	M M Murugappan Fly Trust (M M Murugappan & Meenakshi Murugappan hold shares on behalf of the								
	Trust)								
16	Saraswathi Trust (M V Subbiah, S Vellayan and M V								
47	Seetha Subbiah hold shares on behalf of the Trust) Shambho Trust (M V Subbiah & S Vellayan hold								
17	shares on behalf of the Trust) M A MURUGAPPAN HOLDINGS LLP (Formerly M A								
18	MURUGAPPAN HOLDINGS PVT LTD)								
19	Yelnoorkhan Group Estates								
20	Murugappa & Sons (M.V. Subbiah, M A Alagappan & M M Murugappan hold shares on behalf of the Firm)								
	Total	-	-	-	-	-	-		-
i)	Foreign Promoters Foreign Promoters								
	M. M. Veerappan Valliammai Murugappan								
3	Valli Arunachalam Individuals (Names of major shareholders):		-						
	Bodies Corporate								
	(i) (ii)								
iii)	Any Other Sub total	-	-	-	-	-	-	-	-
в	Non Promoters								
B.1	Public Shareholders Institutional				-				
i)	Mutual Funds Foreign Portfolio Investors	-	-	-	-			-	-
iii)	Banks / Financial Institutions	-	-	•			•		
v)	Insurance Companies FII belonging to foreign promoter	-	-	-	-		-		-
vi) vii)	FII - others Provident Fund/Pension Fund	-	-			-			-
	Fund								
viii) ix)	Alternative Investment Fund Any Other	-		-	-	-	-		-
	Central Governement /State Government (s)/			_					
1.2)	President of India Non - Institutions								
i)	Individual share capital upto Rs. 2 Lacs *	6	6	0.00	0.00	-	0.00	-	
iii)	Individual share capital in excess of Rs. 2 Lacs NBFCs registered with RBI								
	Any Other (specify) Trusts								
	Non-Resident Indian (NRI)								

	Grand Total	7	1800150	100.00	180.02	0.00	0.00	0.00	0.00
	sub total	6	6	0.00	0.00	0.00	0.00	0.00	0.00
2.3)	Any Other								
2.2)	Employee Benefit Trust								
2.1)	Custodian/DR Holder								
B.2	Non Public Shareholders								
	Total								
V)	Alternate Investment Fund								
	IEPF								
	Bodies Corporate								
	NRI (Non repatriable)								
	Qualified Institutional Buyer								
	Clearing Members								

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

Insurers are required to highlight the categories which fall within the purview of Regulation II(I)(ii) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies)
 Details of investors (excluding employees holding under ESOP) have to be provided where the Insurance company is unlisted
 Details of Indian Investors, singly and jointly holding more than 1%, have to be provided where the Insurance company is unlisted
 The task 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 Fisi, indicating those Fisi which belong to the Group of the Joint Venture partner/foreign investor of the Indian insurance company.
 Please specify the names of the OCBs, indicating those OCBs which belong to the Group of the Joint Venture partner/foreign investor of the Indian insurance company.

# Classification: Confidential FORM NL-10-RESERVE AND SURPLUS SCHEDULE

	(Amount in	n Rs. Lakhs)
Particulars	As At Sep'22	As At Sep'21(Correspon ding previous year)
1 Capital Reserve	-	-
2 Capital Redemption Reserve	-	-
3 Share Premium	14,326	14,326
4 General Reserves		
Opening balance	83,476	78,476
Additions during the year	2,000	-
Deductions during the year	-	-
Less: Amount utilized for Buy-back	-	-
Less: Amount utilized for issue of Bonus shares	-	-
Closing balance	85,476	78,476
5 Catastrophe Reserve	-	_
6 Other Reserves (Debenture Redemption	-	2,000
Reserve)		
7 Balance of Profit in Profit & Loss Account		
Opening balance	66,476	63,774
Additions during the year	7,301	4,361
Deductions during the year	-	-
Closing balance	73,777	68,135
TOTAL	1,73,579	1,62,937

Notes:

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

# FORM NL-11-BORROWINGS SCHEDULE

	(Amount in Rs. Lakhs				
	Particulars	As At Sep'22	As At Sep'21(Correspon ding previous		
1	Debentures/ Bonds	10,000	10,000		
2	Banks	-	-		
3	Financial Institutions	-	-		
4	Others (to be specified)	-	-		
	TOTAL	10,000	10,000		

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

Notes:

a) The extent to which the borrowings are secured shall be separately disclosed stating the nature of the security under each sub-head.

b) Amounts due within 12 months from the date of Balance Sheet should be shown separately

c) Debentures include NCD issued as per IRDAI (Other Forms of Capital) Regulations, 2015

# DISCLOSURE FOR SECURED BORROWINGS (Refer Note a)

		(Amount	in Rs. Lakhs)	
SL. NO.	SOURCE/ INSTRUMENT	AMOUNT BORROWED	AMOUNT OF SECURITY	NATURE OF SECURITY
1				
2				
3				
4				
5				

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

	NI	12	NL	-12A	(Amount i	n Rs. Lakhs)
	Shareholders		Policy	holders	Total	
Particulars	As At Sep'22	As At Sep'21(Correspon ding previous year)	As At Sep'22	As At Sep'21(Correspon ding previous year)	As At Sep'22	As At Sep'21(Correspo ding previous year)
LONG TERM INVESTMENTS						
1 Government securities and Government guaranteed bonds including Treasury Bills	1,07,759	88,521	7,84,660	6,47,458	8,92,419	7,35,92
2 Other Approved Securities	-	-	-	-	-	
3 Other Investments					-	
(a) Shares					-	
(aa) Equity	2,462	1,546	17,929	11,310	20,391	12,8
(bb) Preference	, .	, · · ·	, · · ·		-	,-
(b) Mutual Funds					-	
(c) Derivative Instruments		† †		1 1	-	1
(d) Debentures/ Bonds	21,160	12,395	1,54,081	90,658	1,75,241	1,03,0
(e) Other Securities (Fixed Deposit with Bank)		215		1,576	-	1,00,0
(e) Other Securities (Investments in AIF)	360	57	2,619	415	2,979	4
(f) Subsidiaries	000	5,	2,017	110	_,,,,	
(g) Investment Properties-Real Estate & REIT	348	371	2,534	2,713	2,883	3,0
4 Investments in Infrastructure and Social Sector	17.003	13.068	1,23,813	95,583	1,40,817	1,08,
5 Other than Approved Investments	17,005	15,000	1,25,015	55,505	1,40,017	1,00,
(a) Debentures/ Bonds	_	144	-	1,050		1,1
(b) Equity	69	149	501	1,030	570	1,1
TOTAL	1,49,161	1,16,466	10,86,138	8,51,853	12,35,300	9,68,3
SHORT TERM INVESTMENTS	1,19,101	1,10,100	10,00,100	0,01,000	12,00,000	5,00,0
I Government securities and Government guaranteed     bonds including Treasury Bills	304	-	2,213	-	2,517	
2 Other Approved Securities	-	-	-	-	-	
3 Other Investments					-	
(a) Shares					-	
(aa) Equity					-	
(bb) Preference					-	
(b) Mutual Funds	-	1,187	-	8,684	-	9,8
(c) Derivative Instruments					-	
(d) Debentures/ Bonds	5,996	3,269	43,663	23,907	49,660	27,
(e) Other Securities (Fixed Deposit with Bank)	2,578	16,724	18,772	1,22,324	21,350	1,39,
(f) Other Securities (Investments in AIF)	-	-	-	-	-	
(g) Money market instruments (TREPS)	1,690	-	12,306		13,995	
(h) Subsidiaries					-	
(i) Investment Properties-Real Estate		İ			-	
4 Investments in Infrastructure and Social Sector	1,539	2,201	11,206	16,096	12,745	18,2
5 Other than Approved Investments	1,009	2,201	11,200	10,090	12,745	10,4
(a) Debentures/ Bonds	144	302	1,051	2,207	1,195	2,
(b) Equity		502	1,051	2,207	1,175	2,
TOTAL	12,251	23,682	89,210	1,73,217	1,01,462	1,96,
GRNAD TOTAL	1,61,413	1,40,148	11,75,349	10,25,070	13,36,761	11,65,2

Notes:

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

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

- Joint Venture is a contractual arrangement whereby two or more parties undertake an economic activity, which is subject to joint control. - Joint control - is the contractually agreed sharing of power to govern the financial and operating policies of an economic activity to obtain benefits from it.

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

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

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

(b) Aggregate amount of company's investments other than listed equity securities and derivative instruments and also the market value thereof shall be disclosed in the Annexure A as (c) Investments made out of Catastrophe reserve should be shown separately.

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

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

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

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

A) Aggregate value of I	nvestments other th	an Listed Equity Se	curities and Deriva	tive Instruments		
					(Amount in	n Rs. Lakhs <u>)</u>
	Share	holders	s Policyholders		Total	
Particulars	As At Sep'22	As At Sep'21(Correspon ding previous year)	As At Sep'22	As At Sep'21(Correspon ding previous year)	As At Sep'22	As At Sep'21(Correspon ding previous year)
Long Term Investments-						
Book Value	1,46,630	1,14,771	10,67,708	8,39,454	12,14,338	9,54,224
market Value	1,41,466	1,16,026	10,30,104	8,48,635	11,71,570	9,64,661
Short Term Investments						
Book Value	12,251	22,495	89,210	1,64,533	1,01,462	1,87,029
market Value	12,229	25,106	89,044	1,83,627	1,01,273	2,08,733

# Classification: Confidential FORM NL-13-LOANS SCHEDULE

	(Amount in Rs. Lakhs)			
Particulars	As At Sep'22	As At Sep'21(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						

## FORM NL-14-FIXED ASSETS SCHEDULE

									<b>`</b>	n Rs. Lakhs)
Particulars	Cost/ Gross Block					Depree	ciation		Net Block	
	Opening	Additions	Deductions	Closing	Up to Last Year	For The Period	On Sales/ Adjustments	To Date	As At Sep'22	As At Sep'21(Correspon ding previous year)
Goodwill										
Intangibles (specify)	12,750	554	-	13,303	10,775	718	-	11,493	1,810	1,763
Land-Freehold	587	179	-	766	-	-	-	-	766	587
Leasehold Property										
Buildings	4,211	674	-	4,885	641	38	-	679	4,206	3,117
Furniture & Fittings	633	27	7	653	576	28	7	598	55	42
Information Technology Equipment	6,461	530	64	6,927	5,194	414	64	5,544	1,382	984
Vehicles	547	121	131	538	174	67	77	165	373	242
Office Equipment	441	14	0	454	396	18	0	414	40	49
Others (Specify nature)										
(a) Electrical Fittings	666	52	1	716	548	35	1	582	134	68
(b) Improvement to	1,752	115	1	1,866	1,572	63	-	1,635	231	169
Premises										
TOTAL	28,047	2,265	203	30,109	19,877	1,382	148	21,110	8,998	7,022
Work in progress	-	-	-	-	-	-	-	-	912	474
Grand Total	28,047	2,265	203	30,109	19,877	1,382	148	21,110	9,910	7,496
PREVIOUS YEAR	24,866		224	25,809	17,766	1,231	210	18,787		

Note:

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

# FORM NL-15-CASH AND BANK BALANCE SCHEDULE

	(Amount in	n Rs. Lakhs)
Particulars	As At Sep'22	As At Sep'21(Correspon ding previous
<sup>1</sup> Cash (including cheques <sup>(a)</sup> , drafts and stamps)	380	363
2 Bank Balances		
(a) Deposit Accounts		
(aa) Short-term (due within 12 months)		
(bb) Others		
(b) Current Accounts	2,119	1,944
(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	217
TOTAL	2,517	2,524
Balances with non-scheduled banks included in 2 and 3 above		
CASH & BANK BALANCES		
In India	2,499	2,307
Outside India		

\* Cheques on hand amount to Rs.268 (in Lakh) Previous Year : Rs 278 (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 Sep'22	As At Sep'21(Corresponding previous year)
ADVANCES		
1 Reserve deposits with ceding companies	-	-
2 Application money for investments	-	-
3 Prepayments	595	16,870
4 Advances to Directors/Officers	-	-
<ul> <li>Advance tax paid and taxes deducted at source (Net of provision f</li> <li>Others (to be specified)</li> </ul>	or taxation) 22,020	17,571
Advances to Employees	11	5
Advances to Employees Advances to Vendors	314	356
	9,367	3,723
GST Unutilised Credit/paid in advance		437
Service tax paid under protest (Note 8 (c) of Schedule 16)	2,429	
Other Advances / Deposits	4,488	7,255
TOTAL (A)	39,223	46,216
OTHER ASSETS		
1 Income accrued on investments	25.284	21.204
Outstanding Premiums	25,284 2,533	21,294 5,490
Less : Provisions for doubtful ,if any	2,000	5,490
3 Agents' Balances		-
4 Foreign Agencies Balances		-
5	7,416	3,545
Due from other entities carrying on insurance business (including	reinsurers)	
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	-	174
Receivable from Terrorism Pool [includes investment income]	20,884	17,197
Receivable from Nuclear Pool	702	613
Unclaimed Amount of Policy holders Deposits	334	304
Interest income on unclaimed Amount of Policyholders Deposit	126	120
Receivable from IMTPIP	-	-
Deposits for Premises and Advance Rent	1,685	1,685
GST refund receivable		-
TOTAL (B)	58,964	50,422
TOTAL (A+B)	98,188	96,638

Votes:

(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		
	(A	 mount in Rs. Lakhs
Particulars	As At Sep'22	As At Sep'21(Correspor ding previous
1 Agents' Balances	4,828	3,849
2 Balances due to other insurance companies	32,625	16,451
3 Deposits held on re-insurance ceded	22,949	22,347
4 Premiums received in advance		
(a) For Long term policies <sup>(a)</sup>	1,30,273	99,903
(b) for Other Policies	2,949	4,211
5 Unallocated Premium	4,237	7,661
6 Sundry creditors	1,171	1,037
7 Due to subsidiaries/ holding company	-	-
8 Claims Outstanding	7,51,359	6,77,392
9 Due to Officers/ Directors	_	-
10 Unclaimed Amount of policyholders	311	302
11 Income accrued on Unclaimed amounts	126	120
12 Interest payable on debentures/bonds	281	309
13 GST Liabilities	7,569	5,224
14 Others (to be specified)		
Book Overdraft	2,214	3,513
Tax and Other Withholdings	1,101	673
Environment Relief Fund	1	1
Provision for Expenses	21,155	15,504
Other Liabilities	244	264
TOTAL	9,83,393	8,58,761
Note :		
(a) Long term policies are policies with more than one year tenure		
Version no. 1 upload date: 11.11.2022		

# FORM NL-18-PROVISIONS SCHEDULE

		(Amount in Rs. Lakhs)	
	Particulars	As At Sep'22	As At Sep'21(Correspon ding previous year)
1	Reserve for Unexpired Risk	2,62,420	2,23,856
2	Reserve for Premium Deficiency		
3	For taxation (less advance tax paid and taxes deducted		
	at source)		
4	For Employee Benefits	3,724	3,581
4	Others (to be specified) (a) (b)		
	TOTAL	2,66,143	2,27,437
# FORM NL-19 MISC EXPENDITURE SCHEDULE (To the extent not written off or adjusted)

#### (Amount in Rs. Lakhs) As At Sep'22 Particulars As At Sep'21(Correspon ding previous year) Discount Allowed in issue of shares/ debentures 1 -Others (to be specified) 2 --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.

### NL-20-Ana Rat FORM NL-20-ANALYTICAL RATIOS SCHEUDLE Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

Sl.No.	Name of the Insurer: CHOLAMANDALAM MS GE! Particular	Calculation	For the Quarter Sep'22	Up to the Quarter Ended Sep'22	For the corresponding quarter of the previous year Sep'21	Up to the corresponding Quarter of the previous year Sep'21
1	Gross Direct Premium Growth Rate**	[GDPI(CY)-GDPI(PY)] / GDPI(PY)	20.64%	30.25%	11.96%	8.78%
2	Gross Direct Premium to Net worth Ratio	GDPI / Shareholder's funds <u>Shareholder's funds/Net Worth</u> =Share capital+reserve and surplus-Miscellaneous expenditure-debit balance in profit and loss account ) Shareholders' funds / Net Worth comprise of Share Capital plus all Reserves and Surplus (except revaluation Reserve and fair value change account) net of accumulated losses and Miscellaneous expenditure to the extent not written off as at the Balance Sheet date	0.72	1.36	0.63	1.10
3	Growth rate of Net Worth	(Shareholder's funds(CY)-Shareholder's funds(PY)) /	5.52%	5.52%	6.99%	6.99%
4	Net Retention Ratio**	Shareholder's funds(PY) Net written premium / (Gross Direct Premium Income	73.75%	72.80%	74.24%	73.56%
5	Net Commission Ratio**	+ Reinsurance Accepted) Net Commission / Net written premium	3.39%	3.42%	6.30%	4.21%
6	Expense of Management to Gross Direct Premium	(Direct Commission+Operating Expenses) / Gross	36.03%	36.69%	37.32%	38.13%
0	Ratio** Expense of Management to Net Written Premium	direct premium (Net Commission+Operating Expenses) / Net Written	36.03 //	36.69%	57.52%	36.13 %
7	Ratio**	Premium	39.86%	41.25%	42.42%	41.90%
8	Net Incurred Claims to Net Earned Premium**	Net Incurred Claims / Net Earned Premium	72.53%	72.29%	70.08%	74.85%
9	Claims paid to claims provisions**	Claim Paid (pertaining to provisions made previously) / claims provision made previously	9.00%	15.61%	10.25%	17.32%
10	Combined Ratio**	(7) +(8)	112.39%	113.54%	112.50%	116.75%
11	Investment income ratio	Investment income / Average Assets under management Investment income = Profit/ Loss on sale/redemption of Investments+Interest, Dividend & Rent - Gross (net of investment expenses) including investment income from pool	1.77%	3.38%	1.80%	3.78%
12	Technical Reserves to net premium ratio **	[(Reserve for unexpired risks+premium deficiency+reserve for outstanding claims(including IBNR and IBNER)] / Net premium written	9.24	5.00	9.87	6.53
13	Underwriting balance ratio	Underwriting results / Net earned premium <u>Underwriting results</u> = Net earned premium-Net incurred claims-Net commission-Operating Expenses (Before adjusting transfer to Profit and loss account as per Section 40C)- Premium Deficiency	(0.17)	(0.16)	(0.15)	(0.14)
14	Operating Profit Ratio	Operating profit / Net Earned premium	13.51%	12.38%	13.53%	14.39%
15	Liquid Assets to liabilities ratio	Liquid Assets / Policyholders liabilities Liquid Assets = Short term investments+Short term Joans+Cash & Bank balances Policyholders liabilities=Outstanding Claims including Incurred But Not Reported (IBNR) & Incurred But Not Reported (IBNER)+ Unearned Premium Reserve+ Premium Deficiency Reserve, if any+ Catastrophe Reserve, if any; and+ Other Liabilities net off Other Assets Other Liabilities in point (e) above, comprise of (i) Premium received in advance (ii) Unallocated premium (iii) Balance due to OTHER Insurance Companies (iv) Due to other Members of a Pool such as Third Party Pool; Terrorism Pool; etc. (vi) Sundry creditors (due to Policyholders). Other Assets in point (e) above, comprise of (i) Outstanding premium (ii) due from other entities carrying on Insurance business including Reinsurers (iii) Balance with Pool such as Thirty Party Pool; Terrorism pool; etc.	0.09	0.09	0.22	0.22
16 17	Net earning ratio Return on net worth ratio	Profit after tax / Net Premium written Profit after tax / Net Worth	3.18% 1.71%	3.60% 3.59%	1.70% 0.80%	2.78% 2.26%
17	Available Solvency margin Ratio to Required			2.13	0.80%	2.26%
-	Solvency Margin Ratio	to be taken from solvency margin reporting	2.13	2.13	1.77	1.77
19	NPA Ratio Gross NPA Ratio	to be taken from NPA reporting	0.30	0.30	0.85	0.85
	Net NPA Ratio		0.09	0.09	0.10	0.10
20	Debt Equity Ratio	(Debt/Equity) Debt=(Borrowings+Redeemable Preference shares, if any) Equity=Shareholders' Funds excluding Redeemable Preference shares, if any	0.05	0.05	0.05	0.05
21	Debt Service Coverage Ratio	(Earnings before Interest and Tax/ Interest and	22.65	23.59	10.33	14.18
22	Interest Service Coverage Ratio	Principal Instalments Due) (Earnings before Interest and Tax/ Interest due)	22.65	23.59	10.33	14.18
23	Earnings per share	Profit / (loss) after tax / No. of shares	1.17	2.44	0.52	1.46
200				68.09	64.53	64.53

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

** Segmental Reporting up to the quarter							1	1	1	
Segments Upto the quarter ended on Sep'22	Gross Direct Premium Growth Rate**	Net Retention Ratio**	Net Commission Ratio**	Expense of Management to Gross Direct Premium Ratio**	Expense of Management to Net Written Premium Ratio**	Net Incurred Claims to Net Earned Premium**	Claims paid to claims provisions**#	Combined Ratio**	Technical Reserves to net premium ratio **	Underwriting balance ratio
FIRE	1011	22.12%	10.05%	20.42%	10 70%	50.440	FF 54.0/	50.4 (0)		0.44
Current Period	43%	32.42%	-12.37%	20.42%	19.72%	59.44%	77.51%	79.16%	4.22	0.11
Previous Period	12.17%	31.60%	10.68%	30.60%	53.41%	45.17%	52.58%	98.58%	5.28	(0.05)
Marine Cargo Current Period	36%	39.16%	-7.97%	18.11%	17.75%	81.03%	206.12%	98.78%	1.42	(0.03)
Previous Period	36%	39.16%	-7.97%	20.28%	21.48%	45.17%	52.58%	98.78%	2.56	
Marine Hull	36%	39.27%	-4.01%	20.28%	21.48%	45.17%	52.58%	103.94%	2.36	(0.06
Current Period	0%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-	-
Previous Period	0%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.72	
Total Marine	070	0.00 /0	0.00 /0	0.00 /6	0.0070	0.0076	0.00 /0	0.0076	1.72	-
Current Period	44%	36.04%	-12.36%	16.66%	13.35%	81.00%	206.09%	94.36%	1.42	0.03
Previous Period	40%	38%	-5.39%	19.74%	20.10%	82.45%	122.25%	102.55%	2.56	(0.04
Motor OD		007	010371		_00	0211075			_100	(0.0-2
Current Period	35%	60.76%	11.17%	42.44%	49.92%	73.02%	368.22%	122.94%	1.30	(0.27
Previous Period	21.35%	59.84%	5.51%	40.73%	42.11%	63.12%	265.64%	105.23%	2.36	(0.03
Motor TP										
Current Period	20%	95.83%	0.94%	37.51%	38.92%	77.04%	5.34%	115.96%	7.72	(0.15
Previous Period	6.33%	94.75%	0.68%	34.83%	36.22%	61.40%	5.80%	97.62%	9.27	0.06
Total Motor										
Current Period	26%	82.18%	3.88%	39.43%	42.08%	75.97%	11.63%	118.05%	5.87	(0.18
Previous Period	11.30%	82.16%	1.95%	36.96%	37.77%	61.83%	10.41%	99.60%	7.45	0.04
Health										
Current Period	41%	77.52%	11.76%	41.54%	51.05%	88.97%	293.87%	140.02%	1.43	(0.57)
Previous Period	-15.29%	76.84%	12.03%	43.63%	52.81%	231.24%	433.18%	284.04%	2.38	(1.82
Personal Accident										
Current Period	34%	67.23%	-0.95%	46.90%	47.13%	16.78%	106.06%	63.91%	3.08	0.30
Previous Period	7.75%	69.36%	17.47%	68.02%	75.79%	27.62%	73.91%	103.41%	4.70	0.09
Travel Insurance	0011	04 (79)	4.120/	17.000/	17.07%	15.07%	1.04%	22.74%	2.72	0.55
Current Period	981%	94.67%	4.13%	17.88% 25.36%	17.87% 2.33%	15.87%	1.96% 7.34%	33.74%	2.72	
Previous Period Total Health	-80.57%	78.32%	-16.62%	25.36%	2.33%	-266.00%	7.34%	-263.67%	26.95	3.64
Current Period	38.60%	54.84%	7.71%	43.39%	49.76%	63.37%	233.78%	113.13%	1.96	(0.26)
Previous Period	-8.26%	74.14%	13.86%	52.42%	60.55%	155.71%	322.53%	216.26%	3.16	
Workmen's Compensation/ Employer's liability	-0.20%	74,14/0	15.00 %	52,4270	00.00 /0	100.71/0	522,55%	210.2076	5.10	(1.11
Current Period	88%	96.01%	6.53%	26.18%	26.65%	29.97%	13.66%	56.62%	1.97	0.45
Previous Period	-16.04%	95.00%	14.18%	35.31%	36.38%	35.47%	16.65%	71.84%	3.25	0.33
Public/ Product Liability	201027	5010070		0010270	0010070	0011170	10100 //	1101/0	0120	0.00
Current Period	-4.32%	43.06%	4.43%	16.47%	28.42%	-6.35%	32.54%	22.07%	2.17	0.78
Previous Period	14.38%	54.75%	-1.44%	20.26%	21.64%	7.98%	4.14%	29.61%	1.08	0.69
Engineering										
Current Period	(0.07)	32.87%	-9.33%	19.49%	21.86%	38.83%	121.05%	60.69%	2.40	0.39
Previous Period	0.19%	41.35%	-8.99%	19.89%	18.09%	33.68%	79.74%	51.77%	0.61	0.49
Aviation										
Current Period	0.00%	0.00%	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%	0.00%	0.00%
Crop Insurance										
Current Period	0.00%	0.00%	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%	0.00%	0.00%
Other segments **	740/	02 71 0	11 /00/	07.040	28 550	10.150/	64.050	47 700	4.44	0.40
Current Period Previous Period	74%	92.71% 90.26%	11.69% 14.63%	27.94% 41.37%	28.55% 42.81%	19.15% 35.13%	64.95% 101.61%	47.70% 77.94%	1.44 2.47	0.49
Total Miscellaneous	81.14%	90.26%	14.63%	41.37%	42.81%	35.13%	101.61%	77.94%	2.47	0.06
Current Period	28%	80.41%	4.66%	39.76%	43.02%	72.78%	14.54%	115.80%	5.09	(0.18)
Previous Period	7.69%	80.41%	3.97%	39.64%	43.02%	76.11%	16.72%	117.64%	6.65	(0.14)
Total-Current Period	30,25%	72.80%	3.42%	39.64%	41.33%	72.29%	15.61%	117.54%	5.00	
	30.23%	12.80%	J.4∠70	30.09%	41.23%	12.2970	15.61%	113.34%	5.00	(0.16

NL-20-Ana Rat FORM NL-20-ANALYTICAL RATIOS SCHEUDLE Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

IRDA Periodic Disclosures

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

## FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE

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

## For the Half Year Ending 30 September 2022

			PART-A Related Party		C		L _ )		
				Consideration paid / received <sup>1</sup> (Rs. in Lakhs)					
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	For the Quarter Sep'22	Up to the Quarter Ended Sep'22	For the corresponding quarter of the previous year Sep'21	Up to the corresponding Quarter of the previous year Sep'21		
1	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	Rent Recovery	-	-	7.08	14.1		
2	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARNTER		-	-	36.20	65.8		
3	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	Fees Incured for Risk Inspection and advisory services	60.34	119.82	54.54	103.3		
4	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	Premium Income	0.42	0.92	3.64	4.1		
5	Key Management Personnel	KEY MANAGEMENT PERSONNEL	Premium Income	0.05	0.07	-	-		
6	Mitsui Sumitomo Insurance Co.Ltd	JOINT VENTURE PARNTER	Re-Insurance ceded	2,968.95	5,068.44	2,346.17	3,749.5		
7	Mitsui Sumitomo Insurance Co.Ltd	JOINT VENTURE PARNTER	RI Claims Recovered	562.85	948.83	475.17	775.9		
8	Mitsui Sumitomo Insurance Co.Ltd	JOINT VENTURE PARNTER	RI Commission Income Recevied	2,369.13	2,866.11	398.15	653.4		
9	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL		-	-	-	-		
9	Cholamandalam Financial Holdings Limited	HOLDING COMPANY	Branding Fee / Secondment charges	202.38	404.75	198.75	397.5		
10	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARNTER		_	-	32.50	65.		

## FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE

11	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARNTER	Management Expenses	89.68	195.59	21.78	43.57
13	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	Recovered	3.17	3.17	-	-
14	KEY MANAGEMENT PERSONNEL	KEY MANAGEMENT PERSONNEL	Remuneration & Secondment Charges	414.50	508.90	443.75	544.15
15	Managing Director	KEY MANAGEMENT PERSONNEL	Sale of Car,mobile & Ipad	-	-	-	-
16	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARNTER	Advance Given	92.37	92.37	136.38	136.38
17	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARNTER	Advance repaid	(92.37)	(92.37)	(159.63)	(159.63)
18	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	Receivable/Payable (Net) - Management expenses	-	-	(35.53)	(35.53)
19	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARNTER	and rent	5.62	5.62	1.19	1.19
20	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARNTER	Receivable/(Payable) (Net)- Due from other entities carrying on insurance business	(6,289.62)	(6,289.62)	(1,765.49)	(1,765.49)
21	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	Unallocated Premium	0.26	0.26	0.02	0.02
22	KEY MANAGEMENT PERSONNEL	KEY MANAGEMENT PERSONNEL				0.07	0.07
23	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	Gross Incurred Claims	0.54	0.54	-	3.84
24	Key Management Personnel	KEY MANAGEMENT PERSONNEL	Gross incurred Claims	-	-	0.03	0.05
25	Cholamandalam Financial Holdings Limited	HOLDING COMPANY		-	-	198.75	198.75

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

26	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARNTER	Provision Outstanding	2.50	2.50	32.50	32.50
27		COMPANY UNDER COMMON CONTROL		39.39	39.39	-	-
28		COMPANY UNDER COMMON CONTROL	Premium Received in Advance	0.30	0.30	-	-
29	Key Management Personnel	KEY MANAGEMENT PERSONNEL	Refund Payable	-	-	0.07	0.07

## <sup>1</sup>including the premium flow through Associates/ Group companies as agents and intermediaries

#### Balance under Expenses recognised up to Whether Secured? Provision for Amount of Outstanding Details of any the quarter end during the Nature doubtful debts If so. Guarantees given Whether Payable Name of the Related Nature of Relationship **Balances** including year in respect of bad or Sl.No. of consideration to relating to the Commitments (Rs. in Receivable dobutful debts due from the Party with the Company or be provided at the outstanding balance related party Lakhs) received receivable (Rs. in time of settlement (Rs. in Lakhs) Lakhs) Receivable/Payabl Mitsui Sumitomo JOINT VENTURE 5.62 e (Net) -1 Insurance Company PARNTER Limited Management expenses and rent \_ Receivable/(Payab Mitsui Sumitomo (6,289.62) le) (Net)- Due from other entities JOINT VENTURE Insurance Company 2 PARNTER Limited carrying on insurance business Mitsui Sumitomo JOINT VENTURE Provision 3 Insurance Company 2.50 -Outstanding PARNTER Limited \_ -

### PART-B Related Party Transaction Balances - For The Half Year Ending 30 September 2022

## FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE

4	COMPANY UNDER COMMON CONTROL	39.39	Provision Outstanding	-	_	-	-
5	COMPANY UNDER COMMON CONTROL		Premium Received in Advance				
6	COMPANY UNDER COMMON CONTROL	0.26	Unallocated Premium				

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

## STATEMENT OF ADMISSIBLE ASSETS :

As at 30-Sep-2022

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

			(Amo	ount in Rs. Lakhs)
Item No.	Particulars	Policyholders' A/c.	Shareholders' A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS	-	1,61,412.7	1,61,412.7
	Policyholders as per NL-12 A of BS	11,75,348.7	-	11,75,348.7
(A)	Total Investments as per BS	11,75,348.7	1,61,412.7	13,36,761.4
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation			-
(C)	Fixed assets as per BS	-	9,910.3	9,910.3
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	420.5	420.5
	Current Assets:			
(E)	Cash & Bank Balances as per BS	-	2,516.7	2,516.7
(F)	Advances and Other assets as per BS	54,226.8	62,011.8	1,16,238.6
(G)	Total Current Assets as per BS(E)+(F)	54,226.8	64,528.5	1,18,755.3
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	5,570.9	26,066.3	31,637.2
(I)	Loans as per BS	-	-	-
Ű	Fair value change account subject to minimum of zero	2,137.5	293.5	2,431.0
(K)	Total Assets as per BS (excl. current liabilities and provisions)(A)+(C)+(G)+(I)	12,29,575.5	2,35,851.5	14,65,427.0
(L)	Total Inadmissible assets(B)+(D)+(H)+(J)	7,708.4	26,780.3	34,488.7
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions)(K)-(L)	12,21,867.1	2,09,071.2	14,30,938.3
-			(All amounts in l	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	-	55.4	55.4
	(b) Electrical Fittings	-	134.3	134.3
	(c) Improvement to Premises	-	230.9	230.9
	Inadmissible current assets			
	(a) Advances to Employees	-	10.6	10.6
	(b) Contingent Liability (Tax paid under protest)	-	8,004.9	8,004.9
	(c) Deferred Tax	-	18,050.9	18,050.9
	(d) RS receivables	2,533.3	-	2,533.3
	(e) Reinsurance / Coinsurance receivables	663.1	-	663.1
	(f) Unclaimed amount of Policy holder deposit to be made	459.7	-	459.7
	(g) Others	1,914.8	-	1,914.8
		5,570.9		

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 - 30-Sep-2022

		(A	(Amount in Rs. Lakhs)			
		Curre	nt Year			
Item No.	Reserve	Gross Reserve	Net Reserve			
(a)	Unearned Premium Reserve (UPR)	3,56,852.0	2,62,419.6			
(b)	Premium Deficiency Reserve (PDR)	-	-			
(c)	Unexpired Risk Reserve (URR)(a)+(b)	3,56,852.0	2,62,419.6			
(d)	Outstanding Claim Reserve (other than IBNR reserve)	3,17,769.5	2,56,316.0			
(e)	IBNR reserve	5,25,993.2	4,95,042.7			
(f)	Total Reserves for Technical Liabilities(c)+(d)+(e)	12,00,614.7	10,13,778.3			

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

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

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

## TABLE IA: REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS as on - 30-Sep-2022

					(Amount in Rs. Lak	hs)	-	
Item No.	Line of Business	Gross Premiums	Net Premiums	Gross Incurred Claims	Net Incurred Claims	RSM 1	RSM 2	RSM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Fire	64,058.3	15,425.5	20,290.8	6,577.7	6,405.8	3,043.6	6,405.8
2	Marine Cargo	10,699.7	4,322.4	7,731.9	2,405.4	1,284.0	1,391.7	1,391.7
3	Marine - Other than Marine Cargo	880.0	2.1	414.2	0.2	88.0	62.1	88.0
4	Motor	3,80,155.4	3,12,561.6	2,51,079.3	2,07,874.7	62,512.3	62,362.4	62,512.3
5	Engineering	3,233.9	1,058.3	1,106.6	597.2	323.4	179.2	323.4
6	Aviation	-	-	-	-	-	-	-
7	Liability	2,357.7	1,789.2	516.4	470.6	357.8	141.2	357.8
8	Health	81,257.1	60,477.8	48,451.4	40,226.3	12,188.6	12,067.9	12,188.6
9	Miscellaneous	8,138.2	7,466.1	1,554.5	1,203.7	1,493.2	361.1	1,493.2
10	Crop	(12.5)	131.8	3,957.6	56.5	26.4	593.6	593.6
	Total	5,50,767.8	4,03,234.8	3,35,102.7	2,59,412.3	84,679.5	80,202.8	85,354.4

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

## 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

		(Amount in Rs. Lakhs)
(1)	(2)	(3)
ITEM NO.	DESCRIPTION	AMOUNT
(A)	Policyholder's FUNDS	
	Available assets(as per Form IRDAI-GI-TA)	12,21,867.1
	Deduct:	-
(B)	Current Liabilities as per BS	7,51,358.7
(C)	Provisions as per BS	2,62,419.6
(D)	Other Liabilities	1,93,034.1
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	15,054.7
	Shareholder's FUNDS	
(F)	Available Assets	2,09,071.2
	Deduct:	
(G)	Other Liabilities	42,287.2
(H)	Excess in Shareholder's funds (F-G)	1,66,784.0
(I)	Total ASM (E+H)	1,81,838.7
(J)	Total RSM	85,354.4
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	2.130

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

ORM NL-27- PF	RODUCTS INFORMATION					
Name of the Insurer:	CHOLAMANDALAM MS GENERAL INSU		Date:	30.09.2022		
		Product	ts Information			
ist below the pro	ducts and/or add-ons introduced for the period e	nded September 30, 2	2022			
SI. No.	Name of Product /Add On	Co. Ref. No.	IRDAI UIN	Class of Business <sup>(a)</sup>	Category of product	Date of allotment of UIN
1	CHOLA GROUP ASSET SHIELD POLICY	250202122500123114	IRDAN123RP0001V01202223	MISCELLAENOUS	GROUP(RETAIL)	27-Apr-2
2	CHOLA ASSET SHIELD POLICY	250202122500123115	IRDAN123RP0002V01202223	MISCELLAENOUS	Retail	27-Apr-2
3	CHOLA D&O PROTECT PLUS (RETAIL)	250202122500123117	IRDAN123RP0003V01202223	LIABILITY	Retail	18-May-2
4	CHOLA ANNUAL ERECTION ALL RISK INSURANCE	250202223500123001	IRDAN123CP0001V01202223	ENGINEERING	Commercial	25-Jun-2
5	CHOLA ANNUAL ERECTION ALL RISK INSURANCE	250202223500123002	IRDAN123RP0004V01202223	ENGINEERING	Retail	25-Jun-2
6	CHOLA ANNUAL CONTRACTOR'S ALL RISK INSURANCE	250202223500123003	IRDAN123CP0002V01202223	ENGINEERING	Commercial	30-Jul-2
7	CHOLA ANNUAL CONTRACTOR'S ALL RISK INSURANCE	250202223500123004	IRDAN123RP0005V01202223	ENGINEERING	Retail	30-Jul-2
8	CHOLA GRIHA RAKSHA	250202223500123006	IRDAN123RP0006V01202223	FIRE	Retail	09-Sep-2
9	MACHINERY BREAKDOWN INSURANCE	25020181950123120	IRDAN123CP0057V02201819	ENGINEERING	Commercial	09-Sep-2
10	ENTERPRISE PACKAGE POLICY (LAGHU)	250202021500123323	IRDAN123CP0001V03202122	MISCELLAENOUS	Commercial	29-Sep-2
11	Chola Flexi Health Supreme	-	CHOHLIP22225V012122	Health	Retail	10-Mar-2
12	Flexi OP Care-Add-on Cover	-	CHOHLIA23045V012223	Health	Retail	21-Jun-2
13	Pay As You Use	250202223500123013	IRDAN123RP0001V03100001/A0007V01202223	Motor	Retail	28-Sep-2
14	Pay As You Use	250202223500123014	IRDAN123RP0018V01201819/A0008V01202223	Motor	Retail	28-Sep-2
15	Pay As You Use	250202223500123015	IRDAN123RP0002V01201920/A0009V01202223	Motor	Retail	28-Sep-2
16	Waiver of Depreciation for Standalone Private Car OD	25020192050123004	IRDAN123RP0002V01201920/A0005V02201920	Motor	Retail	14-Sep-2
Note: -						
a) Defined as Fire	, Marine Cargo, Marine Hull, Motor OD, Motor TP	, Health, Personal Acc	ident, Travel Insurance, Workmen's Compense	ation/ Employer's I	Liability, Public/	Product Liability
	Version no. 1 upload date: 11.11.2022					

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

(Read with Regulation 10)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

**Registration Number: 123** 

Statement as on: 30th Sep 2022

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

(Business within India)

### Periodicity of Submission: Quarterly

Section I

No	PARTICULARS	SCH ++	AMOUNT
1	Investments*	8	13,36,761.45
2	Loans	9	-
3	Fixed Assets	10	9,910.26
4	Current Assets		
	a. Cash & Bank Balance	11	2,516.70
	b. Advances & Other Assets	12	1,16,238.62
5	Current Liabilities		
	a. Current Liabilities	13	9,83,392.91
	b. Provisions	14	2,66,143.47
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		-
	Application of Funds as per Balance Sheet (A)		2,15,890.66

	Less: Other Assets	SCH ++	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	9,910.26
3	Cash & Bank Balance (if any)	11	2,516.70
4	Advances & Other Assets (if any)	12	1,16,238.62
5	Current Liabilities	13	9,83,392.91
6	Provisions	14	2,66,143.47
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		-
	Total (B)	TOTAL (B)	(11,20,870.79)
	'Investment Assets' As per FORM 3B *	(A-B)	13,36,761.45

PART - A

Rs in Lakhs

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

(Read with Regulation 10)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

**Registration Number: 123** 

Statement as on: 30th Sep 2022

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

(Business within India)

Periodicity of Submission: Quarterly

Section II

			SH		РН	Book Value (SH + PH)	% Actual	FVC Amount	Total	
No	'Investment' represented as	Reg. %	Balance	FRSM⁺	rn	book value (SH + PH)	76 Actual	PVC Amount	Total	Market Value (h)
			(a)	(b)	(c)	d = (a+b+c)	(e)	(f)	(g)=(d+f)	
1	Central Govt. Securities	Not less than 20%		70,706.07	5,14,855.85	5,85,561.92	43.88%		5,85,561.92	5,60,179.20
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not less than 30%		1,08,062.72	7,86,873.37	8,94,936.09	67.07%		8,94,936.09	8,61,077.84
3	Investment subject to Exposure Norms									
	a. Housing / Infra & Loans to SG for Housing and FFE	Not less than								
	1. Approved Investments			41,554.79	3,02,586.83	3,44,141.62	25.79%	380.11	3,44,521.73	3,35,672.18
	2. Other Investments			145.50	1,059.46	1,204.96	0.09%	-	1,204.96	1,204.96
	b. Approved Investments	Not exceeding		10,925.33	79,554.26	90,479.59	6.78%	2,080.16	92,559.75	91,847.31
	c. Other Investments	55%		430.86	3,137.33	3,568.19	0.27%	(29.26)	3,538.93	3,538.95
	Investment Assets	100%		1,61,119.19	11,73,211.25	13,34,330.44	100%	2,431.01	13,36,761.45	12,93,341.24

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. 28.02 Crs & Equity Impairment of Rs. 0.001 Cr.

PART - A

Rs in Lakhs

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

### (Read with Regulation 10)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

**Registration Number: 123** 

Statement as on: 30th Sep 2022

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

(Business within India)

Periodicity of Submission: Quarterly

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

(Read with Regulation 10)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

**Registration Number: 123** 

Statement as on: 30th Sep 2022

#### Statement of Accretion of Assets

#### (Business within India)

### Periodicity of Submission : Quarterly

No	Category of Investments COI	Opening Balance	% to Opening Balance	Net Accretion for the Qtr.	% to Total Accrual	TOTAL	% to Total
		(A)		(B)		(A+B)	
1	Central Govt. Securities	590491.58	45.8%	(4929.66)	-10.7%	585561.92	43.9%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	898654.61	69.8%	(3718.53)	-8.1%	894936.09	67.1%
3	Investment subject to Exposure Norms						
	a. Housing & Loans to SG for Housing and FFE						
	1. Approved Investments	101429.58	7.9%	85004.53	184.8%	186434.11	14.0%
	2. Other Investments	0.00	0.0%	0.00	0.0%	0.00	0.0%
	b. Infrastructure Investments						
	1. Approved Investments	156347.96	12.1%	1359.55	3.0%	157707.51	11.8%
	2. Other Investments	2272.59	0.2%	(1067.64)	-2.3%	1204.96	0.1%
	c. Approved Investments	127295.59	9.9%	(36816.00)	-80.0%	90479.59	6.8%
	d. Other Investments (not exceeding 15%)	2329.83	0.2%	1238.36	2.7%	3568.19	0.3%
	Total	1288330.17	100.0%	46000.27	100.0%	1334330.44	100.0%

#### Note:

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

Version no. 1 upload date: 11.11.2022

PART - A

### Rs in Lakhs

PART - B

Rs in Lakhs

### PERIODIC DISCLOSURES

## FORM NL-29 Detail regarding debt securities

Cholamandalam MS General Insurance Company limited Registration No. 123 Quarter ended Sep 30, 2022

Date:

Date of Registration with the IRDA : July 15, 2002

		Marke	t Value			E	Book Value	
	As at 30-09-2022	As % of total for this class	As at 30-09-2021	As % of total for this class	As at 30-09-2022	As % of total for this class	As at 30-09-2021	As % of total for this class
Break down by credit rating								
AAA rated	3,36,814	26.58%	2,26,248	19.68%	3,45,321	26.36%	2,24,241	19.71%
AA or better	34,056	2.69%	34,279	2.98%	34,643	2.64%	32,935	2.89%
Rated below AA & upto A	-	0.00%	2,569	0.22%	-	0.00%	2,507	0.22%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
B & Below B	1,195	0.09%	1,195	0.10%	1,195	0.09%	1,195	0.11%
Any other (Please specify)								
Sovreign	8,59,573	67.84%	7,44,744	64.77%	8,93,434	68.20%	7,35,979	64.69%
Fixed Deposits	21,350	1.69%	1,40,839	12.25%	21,350	1.63%	1,40,839	12.38%
TREPs	13,993	1.10%	-	0.00%	13,995	1.07%	-	0.00%
	12,66,981		11,49,875		13,09,939		11,37,696	
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	1,01,273	7.99%	1,88,078	16.36%	1,01,462	7.75%	1,87,425	16.47%
More than 1 year and upto 3years	1,62,579	12.83%	1,02,445	8.91%	1,67,956	12.82%	1,00,915	8.87%
More than 3years and up to 7years	8,04,545	63.50%	6,56,508	57.09%	8,36,160	63.83%	6,47,019	56.87%
More than 7 years and up to 10 years	1,98,585	15.67%	2,02,789	17.64%	2,04,361	15.60%	2,02,286	17.78%
above 10 years	-	0.00%	55	0.00%	-	0.00%	52	0.00%
Any other (Please specify)								
	12,66,981		11,49,875		13,09,939		11,37,696	
Breakdown by type of the issurer								
a. Central Government	5,60,179	44.21%	4,04,386	35.17%	5,85,562	44.70%	4,04,010	35.51%
b. State Government	3,00,899	23.75%	3,40,358	29.60%	3,09,374	23.62%	3,31,970	29.18%
c.Corporate Securities	3,70,560	29.25%	2,64,291	22.98%	3,79,657	28.98%	2,60,878	22.93%
Any other (Please specify)								
Fixed Deposits	21,350	1.69%	1,40,839	12.25%	21,350	1.63%	1,40,839	12.38%
TREPs	13,993	1.10%	-	0.00%	13,995	1.07%	-	0.00%
	12,66,981		11,49,875	I	13,09,939		11,37,696	

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 accordnace with the valuation method specified by the Authority under Accounting/ Investment regulations.

(Rs in Lakhs)

3. Total A, B and C should match with each other and with debt securities reported under NL-12 and 12A (Investments). Other Debt Securities to be reported separately under the prescribed categories under line item "Any other (Please specify)"

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

(Read with Regulation 10)

### DETAILS OF NON-PERFORMING ASSETS - QUARTERLY - 30th Sep 2022

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

**Registration Number: 123** 

Name of Fund:

Rs in Lakhs

				-		-	1	otal Investment Ass	et as per FORM 3B:	13,34,330.44	
		Bonds / D	ebentures	Lo	ans	Other Debt	instruments	All Othe	er Assets	т0'	TAL
NO	PARTICULARS	YTD ( As on Sep 2022)	YTD ( As on Mar 2022)	YTD ( As on Sep 2022)	Prev. FY ( As on Mar 2022)	YTD ( As on Sep 2022)	Prev. FY ( As on Mar 2022)	YTD ( As on Sep 2022)	Prev. FY ( As on Mar 2022)	YTD ( As on Sep 2022)	YTD ( As on Mar 2022)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	3,82,459.0	2,78,726.8	-	-	9,16,286.1	9,38,248.2	38,387.3	36,244.7	13,37,132.3	12,53,219.7
2	Gross NPA	3,996.6	3,996.6	Nil	Nil	Nil	Nil	Nil	Nil	3,996.6	3,996.6
3	% of Gross NPA on Investment Assets (2/1)	1.0%	1.4%							0.3%	0.3%
4	Provision made on NPA	2801.8	2801.8	-	-	-	-	-	-	2801.8	2801.8
5	Provision as a % of NPA (4/2)	70.1%	70.1%							70.1%	70.1%
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	3,79,657.1	2,75,924.9	-	-	9,16,286.1	9,38,248.2	38,387.3	36,244.7	13,34,330.4	12,50,417.8
8	Net NPA (2-4)	1,194.8	1,194.8	-	-	-	-	-	-	1,194.8	1,194.8
9	% of Net NPA to Net Investment Assets (8/7)	0.3%	0.4%							0.1%	0.1%
10	Write off made during the period	-	5,852.5	-	-	-	-	-	-	-	5,852.5

Note: 1. The above statement, in the case of 'Life' Insurers shall be prepared 'fund-wise' Viz. Life Fund, Pension & Group Fund, ULIP Fund and at Assets Under Management level also.

2. Total Investment Assets should reconcile with figures shown in Form 3A / 3B

3. Gross NPA is investments classified as NPA, before any provisions

4. Provision made on the 'Standard Assets' shall be as per Circular issued, as amended from time to time.

5. Net Investment assets is net of 'provisions'

6. Net NPA is gross NPAs less provisions

7. Write off as approved by the Board

#### (Read with Regulation 10)

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

Registration Number: 123

#### Statement as on: 30th Sep 2022

#### Name of the Fund

Periodici	ty of Submission: Quarterly					25.17%								Rs in Lakhs
	_	Category		Current Quarter				Year to Date (currer	nt year)			Year to Date	(previous year) <sup>3</sup>	
No.	Category of Investment	Code	Investment as on 30-09- 2022 (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment as on 30- 09-2022 (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment as on 30-09- 2021 (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
Α	CENTRAL GOVT. SECURITIES			investment (noi)	()0	(70)	05 2022 (101)	investment (noi)	(70)			investment (risi)	(70)	
A01	Central Government Bonds	CGSB	5,97,470.99	9,470.63	6.29%	4.71%	5,76,266.22	17,934.55	6.23%	4.66%	4,04,009.66	15,826.08	7.81%	5.84%
A02	Special Deposits	CSPD	-	-	-		-	-	-		-	-	-	
A03	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-		-	-	-		-	-	-	
A04	Treasury Bills	CTRB	-	=	-		-	-	-		-	-	-	
В	CENTRAL GOVT. SEC, STATE GOVT OR OTHER APPROVED SECURITIES													
B01	Central Government Guaranteed Loans / Bonds	CGSL	-	-	-		-	-	-		-	-	-	
B02	State Government Bonds	SGGB	3,06,038.52	5,300.86	6.87%	5.14%	3,05,179.48	10,657.76	6.97%	5.21%	3,27,787.35	12,525.44	7.41%	5.54%
B03	State Government Guaranteed Loans	SGGL	-	-	-		-	-	-		-	-	-	
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA	3,273.11	60.05	7.28%	5.45%	3,651.69	134.75	7.36%	5.51%	4,182.28	153.72	7.50%	5.62%
B05	Guaranteed Equity	SGGE	-	-	-		-	-	-		-	-	-	
с	(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	3,786.32	57.96	6.51%	4.87%	1,903.51	57.96	6.51%	4.87%	-	-	-	
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	нтнр	-	-	-		-	-	-		-	-	-	
C09	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	1,38,618.17	2,372.01	6.79%	5.08%	1,19,923.54	3,863.47	6.41%	4.80%	1,08,594.46	3,524.19	6.41%	4.79%
C10	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HTDA	-	_	-		-	-	-		-	-	-	
	TAX FREE BONDS													
C11	Bonds / Debentures issued by HUDCO	HFHD	1,158.58	19.48	6.67%	6.67%	1,160.76	38.25	6.58%	6.58%	1,581.17	51.58	6.51%	6.51%
C12	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HFDN	-		-	-	-	-			-	-	-	
C13	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HFDA	-	-	-		-	-	-		-	-	-	
	(b) OTHER INVESTMENTS (HOUSING)													
C14	Debentures / Bonds / CPs / Loans	HODS	0.00	-	0.00%	-	-	-	0.00%	0.00%	-	-	-	
C15	Housing - Securitised Assets	номв	-	-	-		-	-	-		-	-	-	
C16	Debentures / Bonds / CPs / Loans - (Promoter Group)	HOPG	-	-	-		-	-	-		-	-	-	

#### (Read with Regulation 10)

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

## Registration Number: 123

Statement as on: 30th Sep 2022

#### Name of the Fund

Periodic	ty of Submission: Quarterly					25.17%	5							Rs in Lakhs
		Category		Current Quarter				Year to Date (curre	nt year)			Year to Date (	previous year) <sup>3</sup>	
No.	Category of Investment	Code	Investment as on 30-09- 2022 (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment as on 30- 09-2022 (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment as on 30-09- 2021 (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
C17	Long Term Bank Bonds Other Investment- Affordable Housing	HOLB	-	-	-		-	-	-		-	-	-	
C18	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	HORD	-	-	-		-	-	-		-	-	-	
	(c) INFRASTRUCTURE INVESTMENTS													
C19	Infrastructure - Other Approved Securities	ISAS	-	-	-		-	-	-		-	-	-	
C20	Infrastructure - PSU - Equity shares - Quoted	ITPE	2,832.58	82.40	2.91%	2.18%	2,830.87	85.52	3.02%	2.26%	2,189.91	83.74	5.76%	4.31%
C21	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	1,072.31	3.75	0.47%	0.35%	949.34	20.46	2.55%	1.91%	137.00	45.55	20.11%	15.05%
C22	Infrastructure - Equity (Promoter Group)	IEPG	-	-	-		-	-	-		-	-	-	
C23	Infrastructure - Securitised Assets	IESA	-	-	-		-	-	-		-	-	-	
C24	Infrastructure - Debentures / Bonds / CPs / Ioans - (Promoter Group)	IDPG	-	-	-		-	-	-		-	-	-	
C25	Infrastructure - Infrastructure Development Fund (IDF)	IDDF	8,620.55	172.73	7.75%	5.80%	8,865.11	353.20	7.58%	5.68%	18,450.36	1,175.39	10.19%	7.62%
C26	Onshore Rupee Bonds issued by ADB and IFC (Infrastructure- approved)	IORB	-	-	-		-	-	-		-	-	-	
C27	Long Term Bank Bonds ApprovedInvestment- Infrastructure	ILBI	36,931.96	579.42	6.22%	4.66%	36,976.14	1,148.24	6.19%	4.64%	17,169.25	21.95	2.97%	2.22%
C44	Infrastructure Investments rated not less than "A" along with Rating of "EL1"	IELB	-	-	-		-	-	-		-	-	-	
C46	Debt Instruments of InvITs - Approved Investments	IDIT	-	-	-		-	-	-		-	-	-	
	TAXABLE BONDS		-	-	-		-	-	-		-	-	-	
C28	Infrastructure - PSU - Debentures / Bonds	IPTD	1,01,358.97	1,432.25	5.61%	4.20%	1,00,622.23	2,827.04	5.61%	4.20%	79,517.70	1,500.91	5.60%	4.19%
C29	Infrastructure - PSU - CPs	IPCP	-	-	-		-	-	-		-	-	-	
C30	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	2,496.67	52.99	8.42%	6.30%	2,496.94	103.75	8.29%	6.20%	2,994.44	123.18	8.23%	6.16%
C31	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-		-	-	-		-	-	-	
C32	Infrastructure - Term Loans (with Charge)	ILWC	-	-	-		-	-	-		-	-	-	
	TAX FREE BONDS													
C33	Infrastructure - PSU - Debentures / Bonds	IPFD	4,930.04	76.74	6.18%	6.18%	4,938.05	151.71	6.13%	6.13%	8,816.02	274.05	6.20%	6.20%
C34	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICFD	-	-	-	-	-	-	-		-	-	-	
	(d) INFRASTRUCTURE - OTHER INVESTMENTS		-	-	-		-	-	-		-	-	-	
C35	Infrastructure - Equity (including unlisted)	IOEQ	251.43	-	0.00%	0.00%	261.29	-	0.00%	0.00%	258.65	-	0.00%	0.00%
C36	Infrastructure - Debentures / Bonds / CPs / Ioans	IODS	1,194.78	-	0.00%	0.00%	1,194.78	-	0.00%	0.00%	1,194.70	-	0.00%	0.00%
C37	Infrastructure - Securitised Assets	IOSA	-	-	-		-	-	-		-	-	-	
C38	Infrastructure - Equity (Promoter Group)	IOPE	-	-	-		-	-	-		-	-	-	
C39	Infrastructure - Debentures / Bonds / CPs / Ioans - (Promoter Group)	IOPD	-	-	-		-	-	-		-	-	-	
C40	Onshore Rupee Bonds issued by ADB and IFC (Infrastructure- others)	ЮОВ	-	-	-		-	-	-		-	-	-	
C41	Long Term Bank Bonds Other Investment- Infrastructure	IOLB	-	-	-		-	-	-		-	-	-	
C42	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	IORD	-	-	-		-	-	-		-	-	-	

#### (Read with Regulation 10)

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

## Registration Number: 123

Statement as on: 30th Sep 2022

#### Name of the Fund

Periodicit	y of Submission: Quarterly					25.17%								Rs in Lakhs
	_	Category		Current Quarter				Year to Date (curre	nt year)			Year to Date	previous year) <sup>3</sup>	
No.	Category of Investment	Code	Investment as on 30-09- 2022 (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment as on 30- 09-2022 (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment as on 30-09- 2021 (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
C43	Reclassified Approved Investments - Equity (Point 6 under Note for Regulation 4 to 9)	IORE	-	-	-		-	-	-		-	-	-	
C45	Infrastructure Investment below "A" or "EL1"	IOEL	-	-	-		-	-	-		-	-	-	
C47	Debt Instruments of InvITs - Other Investments	ΙΟΙΤ	-	-	-		-	-	-		-	-	-	
D	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS		-	-	-		-	-	-		-	-	-	
D01	PSU - Equity shares - Quoted	EAEQ	1,890.61	176.76	9.29%	6.95%	1,623.44	230.62	14.13%	10.58%	1,232.71	(289.35)	-17.85%	-13.36%
D02	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	10,608.40	550.18	5.32%	3.98%	9,667.03	937.48	9.88%	7.40%	5,319.80	903.95	15.07%	11.27%
D03	Equity Shares - Companies incorporated outside India (invested prior to IRDA Regulations)	EFES	-	-	-		-	-	-		-	-	-	
D04	Equity Shares - Promoter Group	EEPG	-	-	-		-	-	-		-	-	-	
D05	Corporate Securities - Bonds - (Taxable)	EPBT	-	-	-	-	-	-	-	-	-	-	-	-
D06	Corporate Securities - Bonds - (Tax Free)	EPBF	-	-	-		-	-	-		-	-	-	
D07	Corporate Securities - Preference Shares	EPNQ	-	-	-		-	-	-		-	-	-	
D08	Corporate Securities - Investment in Subsidiaries	ECIS	-	-	-		-	-	-		-	-	-	
D09	Corporate Securities - Debentures	ECOS	2,208.40	47.74	8.10%	6.06%	2,356.28	100.18	8.25%	6.18%	6,003.54	703.13	8.23%	6.16%
D10	Corporate Securities - Debentures / Bonds/ CPs /Loan - (Promoter Group)	EDPG	15,975.49	336.06	8.39%	6.28%	15,015.86	645.40	8.60%	6.43%	14,049.41	685.77	8.68%	6.50%
D11	Municipal Bonds - Rated	EMUN	-	-	-		-	-	-		-	-	-	
D12	Investment properties - Immovable	EINP	2,882.51	-	0.00%	0.00%	2,882.90	-	0.00%	0.00%	2,882.51	-	0.00%	0.00%
D13	Loans - Policy Loans	ELPL	-	-	-		-	-	-		-	-	-	
D14	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	-	-	-		-	-	-		-	-	-	
D15	Loans - Secured Loans - Mortgage of Property outside India (Term Loan)	ELMO	-	-	-		-	-	-		-	-	-	
D16	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCLL, RBI	ECDB	41,908.88	534.00	5.08%	3.80%	63,193.29	1,616.71	5.12%	3.83%	1,40,839.00	2,983.52	5.04%	3.77%
D17	Deposits - CDs with Scheduled Banks	EDCD	-	-	-		-	-	-		-	-	-	
D18	Deposits - Repo / Reverse Repo - Govt Securities	ECMR	-	-	-		-	-	-		-	-	-	
D19	Deposits - Repo / Reverse Repo - Corporate Securities	ECCR	-	-	-		-	-	-		-	-	-	
D20	Deposit with Primary Dealers duly recognised by Reserve Bank of India	EDPD	-	-	-		-	-	-		-	-	-	
D21	CCIL - CBLO	ECBO	16,467.23	212.68	5.14%	3.85%	16,972.52	388.66	4.84%	3.62%	-	-	-	
D22	Commercial Papers	ECCP	-	-	-		-	-	-		-	-	-	
D23	Application Money	ECAM	-	-	-		-	-	-		-	-	-	
D24	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	-		-		-	-	-		-	-	-	
D25	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	-	-	-		-	-	-		-	-	-	

#### (Read with Regulation 10)

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

## Registration Number: 123

Statement as on: 30th Sep 2022

#### Name of the Fund

Periodici	ty of Submission: Quarterly					25.17%								Rs in Lakhs
		Category		Current Quarter				Year to Date (curre				Year to Date	previous year) <sup>3</sup>	
No.	Category of Investment	Code	Investment as on 30-09- 2022 (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment as on 30- 09-2022 (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment as on 30-09- 2021 (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
D26	Perpetual Non-Cum. P.Shares & Redeemable Cumulative P.Shares of Tier 1 & 2 Capital issued by PSU Banks	EUPS	-	-	-		-		-		-	-	-	
D27	Perpetual Non-Cum. P.Shares & Redeemable Cumulative P.Shares of Tier 1 & 2 Capital issued by Non-PSU Banks	EPPS	-	-	-		-	-	-		-	-	-	
D28	Foreign Debt Securities (invested prior to IRDA Regulations)	EFDS	-	-	-		-	-	-		-	-	-	
D29	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	-		-	-	-	-	9,869.51	123.26	3.18%	2.38%
D30	Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	-		-	-	-		-	-	-	
D31	Net Current Assets (Only in respect of ULIP Fund Business)	ENCA	-	-	-		-	-	-		-	-	-	
D32	Passively Managed Equity ETF (Non Promoter Group)	EETF	-	-	-		-	-	-		-	=	-	
D33	Passively Managed Equity ETF (Promoter Group)	EETP	-	-	-		-	-	-		-	=	÷	
D34	Onshore Rupee Bonds issued by ADB and IFC	EORB	-	-	-		-	-	-		-	-	-	
D35	Debt Capital Instruments (DCI-Basel III)	EDCI	-	-	-		-	-	-		-	-	-	
D36	Redeemable Non-cumulative Preference Shares (RNCPS- Basel III)	ERNP	-	=	-		-	-	-		-	-	-	
D37	Redeemable Cumulative Preference Shares (RCPS- Basel III)	ERCP	-	-	-		-	-	-		-	-	-	
D38	Additional Tier 1 (Basel III Compliant) Perpetual Bonds – [PSU Banks]	EAPS	-	-	-		-	-	-		-	-	-	-
D39	Additional Tier 1 (Basel III Compliant) Perpetual Bonds – [Private Banks]	EAPB	-	-	-	-	-	-	-		-	-	-	
D40	Units of Real Estate Investment Trust (REITs)	ERIT	-	-	-	-	83.97	50.38	58.27%	43.60%	207.71	3.80	3.65%	2.73%
D41	Units of Infrastructure Investment Trust	EIIT	-	=	-		-	-	-		-	-	-	
D42	Debt ETFs - "Approved Investments"	EDTF	-	-	-		-	-	-		-	-	-	
D43	Debt Instruments of REITs - Approved Investments	EDRT	15,000.00	272.20	7.20%	5.39%	14,877.83	535.42	7.27%	5.44%	-	-	-	
E	OTHER INVESTMENTS													
E01	Bonds - PSU - Taxable	OBPT	-	-	-		-	-	-		-	-	-	
E02	Bonds - PSU - Tax Free	OBPF	-	-	-		-	-	-		-	-	-	
E03	Equity Shares (incl Co-op Societies)	OESH	-	-	-		-	-	-		-	-	-	
E04	Equity Shares (PSUs & Unlisted)*	OEPU	-	-	-		-	-	-	-	-	54.14	265279.20%	198508.42%
E05	Equity Shares - Promoter Group	OEPG	-	-	-		-	-	-		-	-	-	
E06	Debentures	OLDB	0.00	-	0.00%	0.00%	95.63	5.32	11.09%	8.30%	2,507.10	137.52	8.45%	6.32%
E07	Debentures / Bonds/ CPs / Loans etc (Promoter Group)	ODPG	-	-	-		-	-	-		-	-	-	
E08	Municipal Bonds	OMUN	-	-	-		-	-	-		-	-	-	
E09	Commercial Papers	OACP	-	-	-		-	-	-		-	-	-	
E10	Preference Shares	OPSH	-	-	-		-	-	-		-	-	-	

#### (Read with Regulation 10)

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

Registration Number: 123

#### Statement as on: 30th Sep 2022

#### Name of the Fund

#### Statement of Investment and Income on Investment

Periodici	ty of Submission: Quarterly					25.17%	5							Rs in Lakhs
		Category		Current Quarter				Year to Date (curre				Year to Date	(previous year) <sup>3</sup>	
No.	Category of Investment	Code	Investment as on 30-09- 2022 (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment as on 30- 09-2022 (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment as on 30-09- 2021 (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
E11	SEBI approved Alternate Investment Fund (Category I)	OAFA	-	-	-		-	-	-		-	-	-	
E12	SEBI approved Alternate Investment Fund (Category II)	OAFB	2,542.08	84.58	13.20%	9.88%	1,970.81	144.08	14.59%	10.92%	472.03	38.22	8.54%	6.39%
E13	Short term Loans (Unsecured Deposits)	OSLU	-	-	-		-	-	-		-	-	-	
E14	Term Loans (without Charge)	OTLW	-	-	-		-	-	-		-	-	-	
E15	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-		-	-	-		-	-	-	
E16	Mutual Funds - (under Insurer's Promoter Group)	OMPG	-	-	-		-	-	-		-	-	-	
E17	Securitised Assets	OPSA	-	-	-		-	-	-		-	-	-	
E18	Investment properties - Immovable	OIPI	-	-	-		-	-	-		-	-	-	
E19	Passively Managed Equity ETF (Non Promoter Group)	OETF	471.94	35.78	7.47%	5.59%	493.16	35.78	7.21%	5.40%	-	-	-	
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%	904.00	31.41	3.49%	2.61%	1,039.15	95.85	10.90%	8.15%
E27	Additional Tier 1 (Basel III Compliant) Perpetual Bonds – [PSU Banks]	OAPS	-	-	-		-	-	-		-	-	-	
E28	Additional Tier 1 (Basel III Compliant) Perpetual Bonds – [Private Banks]	ОАРВ	-	-	-		-	-	-		-	=	-	
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		13,20,387.20	21,931.24	6.37%	4.76%	12,97,356.66	42,098.08	6.38%	4.77%	11,61,305.43	40,745.59	6.75%	5.05%

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

<sup>3</sup> 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.

<sup>5</sup> 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.

## FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS

(Read with Regulation 10)

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

Registration Number: 123

Statement as on: 30th Sep 2022

Name of Fund

## Statement of Down Graded Investments

### Periodicity of Submission: Quarterly

Rs in Lakhs

No	Name of the Security	соі	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
Α.	During the Quarter <sup>1</sup>								
	NIL								
в.	As on Date <sup>2</sup>								
1	8.90% IL&FS DB 23-05-2023	IODS	600.00	24-May-2018	CARE	CARE AAA	CARE D	18-Sep-2018	
2	9.00% IL&FS DB 09-06-2023	IODS	594.78	1-Jun-2018	CARE	CARE AAA	CARE D	18-Sep-2018	

Note: 1 Provide details of Down Graded Investments during the Quarter.

2 Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.

3 FORM-2 shall be prepared in respect of each fund. In case of ULIP FORM 1 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.

4 Category of Investmet (COI) shall be as per INV/GLN/001/2003-04

5 Investments after provisions of Rs. 28.02 Crs in IL&FS & Equity Impairment.

Version no. 1 upload date: 11.11.2022

## PART - A

### FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION

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

Date: 30th September 22

					(Amount in Rs. Lakhs)	
S.No.	Reinsurance/Retrocession Placements	No. of reinsurers	Prem	nium ceded to reinsurers (Upto	o the Quarter)	Premium ceded to reinsurers / Total
			Proportional	Non-Proportional	Facultative	reinsurance premiun ceded (%)
	Outside India					
1	No. of Reinsurers with rating of AAA and above					
2	No. of Reinsurers with rating AA but less than AAA	4	1,710	71	-	0.00%
3	No. of Reinsurers with rating A but less than AA	72	5,844	815	7,391	2.35%
4	No. of Reinsurers with rating BBB but less than A	1	3	-	-	18.54%
5	No. of Reinsurers with rating less than BBB					0.00%
	Total (A)	77	7,557	885	7,391	
	With In India					
1	Indian Insurance Companies	12	-	-	2,007	2.65%
2	FRBs	7	36,726	604	690	50.16%
3	GIC Re	1	19,044	730	167	26.31%
4	Other (to be Specified)					
	Total (B)	20	55,770	1,334	2,864	
	Grand Total (C)= (A)+(B)	97	63,327	2,219	10,255	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

#### FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS

																					Miscellaneous															
	,	lav	Marine I	1.1	Maria	ne Cargo	Tota	d Marine	Motor	OD	Moto	e TP	Total M	lotor	He	alth	Personal .	Accident	Travel In	isurance	Total Health		's Compensation/ syer's liability	Public/ Prod	lact Liability	Ingine	ering	Avia	tion	Crop Insu	urance	Other se	pments <sup>(4)</sup>	Total Misce	llaneous	т
State / Union Territory	For the Quarter Sep'22	Up to the Quarter Ended Sep'22	For the Quarter Sep'22	Up to the Quarter Inded Sep'22	For the Quarter Sep'22	Up to the Quarter Ended Sep'22	For the Quarter Sep 22	r Up to the Quarter Ended Sep'22	For the Quarter Sep'22	Up to the Quarter Ended Sep'22	For the Quarter Sep'22	Up to the Quarter Ended Sep'22	For the Quarter Sep'22	Up to the Quarter Ended Sep'22	For the Quarter Sep'22	Up to the Quarter Ended Sep'22	for the Quarter Sep'22	Up to the P Quarter Ended Sep'22	for the Quarter Sep'22	Up to the Quarter Inded Sep'22	For the Quarter Sep'22 Up to th Quarter Ex Sep'22	ded Sep'22	Up to the Quarter Ended Sep'22	For the Quarter Sep'22	Up to the Quarter Ended Sep'22	For the Quarter Sep'22	Up to the Quarter Ended Sep'22	For the Quarter Sep 22	Up to the Quarter Ended Sep'22	For the Quarter Sep'22	Up to the Quarter Ended Sep'22	For the Quarter Sep'22	Up to the Quarter Ended Sep'22	For the Quarter Sep'22	Up to the Quarter Ended Sep 22	For the Quarter Sep'22
STATIS'																							-													
ibra Pradesh	282	697			2	1 3	2	2 3	1,458	2,793	4,850	8,776	6,315	11,556	72	125	32	53	0	0	105	179	2 4	2	2	5	0					27	50	6,459	11,500	6,547
																	-				-					-						-		-		
niche Frazien m r attiezañ	154	265			6	11		6 11	971	1.725	1.185	2.074	2.155	3,502	35	61	3	5			35	70 -		0	0	12	24					44	79	2.249	3.975	2,435
	154	101			1	2	1	1 2	1.155	2.290	2.441	4,529	3,995	7,129	11	26	29	41			62	96	1 5	0	0	4	10					71	115	3,736	7.347	3,920
the second	191	102			5	24		5 34	1.262	2 225	1 744	3.096		5,321	75	77	13	15			41	67	2 3	2	1	5	16					27	50	1087	5.462	3.26
	×.	105			2			2 2	121	211	115	167	216	365	14	55	15	15			57	71	1 2		4	0	0					4	7	300	472	12
	144	2 911			415	575	419	5 52	1047	5.362	4 536	7 670	7.963	13 153	1425	2 512	512	975			1935	510	21 47	0	15	65	179					219	345	9.566	17.716	11.73
	619	2,672	771	561	410	1,602		5 2 163	200	1,404 67	15	1,000	40	102	1,42.5	579	12	35	0		210	407	5 11	21	72	65	101						55	222	947	2.18
at ana chai Pradesh hand tala tala	010	4,004	.01		207	1,004	-	2,000		47	10			104	199			-	0						14								<u> </u>		947	4,10
		124				d .	1		636	1.151	1.717	2 261	1.851	3.442		70						45		1									63	1 996	1542	19
ind .	1253	1.00			110				2 350	4 534	3,601	6 570	5.951	11.104	1 161	23.67	133	1.635			1.502	799	7 7	35		í.						11	47	7.597	15.174	0.24
103	722	411							1.544	2 991	1,65	3,046	3,669	6.037	190	4,157		1,004	/			170	/ 4		13		20					20		1,575	6410	4.05
	296					2			1,944	1 991	1,524	3,045		4,963	190		3	8				249	0	-	U	1	8					13	174	3,5/8	5,317	4,05
Pradesh	296				31	50	31	3	1,065	9.271		2,8/3		4,863	3.094		25	1.547				199	4 15	0	2	3	4					95	1/4	16,293	30.970	3,15
ibèra	3,729	7,936			.30	/30	300	9 730	5,08/	9,2/1	7,3/5	14,771	12,491	22,042	3,094	0,044	421	1,51/	4	5	3,518	199	34 115	60	331	/8	20					123	222	16,295	30,970	دريم
τ									-										-		-												· · ·	-		
ava									-										-		-												· · ·	-		
a Pradosh sobra at lava m nd									-										-		-												· · ·	-		
nd																	-				-													-		
	145	257		-	1	4	1	1 4	542	1,577	1,958	3,517	2,507	5,094	43	69	4	5	-		47	76	4 4	0	0	7	29					61	115	2,927	5,329	3,07
NO NO	34	62		-	4	i 5	4	4 5	531	1,200	667	1,125	1,497	2,325	3	6	2	2	-		5	5	0 0			2	3					1	1	1,505	2,337	1,54
han	643	1,271		-	30	3 75	5 34	0 71	2,654	5,004	2,775	4,927	5,429	9,931	1,026	1,731	396	791	0	0		522	6 7	1	1	15	29					203	179	6,975	12,669	7,64
ladu	0	5		-				. 1.44	8	11	2	4	10	15	0	1	-	0	-		0	1				-				-	-		0	11	16	1
tadu	3,222	7,637		-	506	5 1,444	506	6 1,444		10,990	11,345	29,521	17,152	30,512	4,653	9,417	5,586	9,506	22	32		,954 24	40 2.99	33	295	205	303			-	-	359	726	25,150	51,052	32,20
874	426	999			47	7 92	2 47	7 90	1,955	3,723	5,560	30,530	7,514	14,253	305	485	22	58	1	2	339	545	15 24	4	6	120	225					17	34	\$,010	15,089	5,48
ena ina i hand	15	31			4	5	4	4 1	75	140	242	424	320	565	15	25	0	0			15	25		0	0	5	15					1	4	344	613	3
hand	12	21							49	93	99	159	345	252	26	22	1	1			25	54					0					2	4	177	341	1
radesh	599	1,666			47	91	45	9 91	2,515	5,414	3,595	6,527	6,426	11,941	238	371	55	176			323	545	0 1	0	0	4	6					463	522	7,205	13,315	5,15
radosh Ioneal	565	1,051			29	2 56	5 25	9 54	1,232	2,257	2,896	5,371	4,125	7,627	197	268	41	61			235	449	2 9	6	13	17	50					52	147	4,473	8,294	5,00
TOTAL (A)	14,546	31,503	371	561	3,067	5,832	3,458	5 6,393	35,366	64,951	59,551	1,06,524	94,917	1,71,475	13,116	25,699	7,355	14,991	31	46	20,502 44	736 3	66 556	367	597	574	1,364					1,833	3,510	1,15,355	2,15,235	1,36,30
UNION TIRRITORIES																																				
un and Nicobar Islands																					-													-		
ieuth	600	1,353	-	-	15	5 38	5 15	5 .30	1,221	2,153	1,519	2,783	2,703	4,936	206	378	52	55	-	-	258	466	3 6	5	14	14	17					337	198	3,131	5,636	3,84
			-	-		-	-	-	-					-		-	-		-	-	-	-										-				
			-	-		-	-	-	-							-	-		-	-		-												-		
n Lou I NCT of Delhi & Kashmir	1,796	2,351	-	-	305	545	305	s 543	2,319	4,273	1,501	2,729	3,820	7,001	1,156	2,234	70	147	-	0	1,256	381	20 17	32	62	26	43					65	112	5,211	9,617	6,91
fr Kaabuuir																					-	-		1 1												
	1	1				1			1																								+			
																																	<u> </u>			
2000D	31	36			0	1		1	53	136	136	210	215	366	3	6	1	1			4	7	0 0	0	0	0	1					3	( i i	225	176	25
TOTAL (B)	2.126	3.760	-		123	564	12	1 56	3,623	6.561	3,156	5.747	6.779	12,303	1.395	2.635	121	255			1.515	154	13 24	40	26	40	40				-	177	315	8,597	15,631	11.00
	2,120	3,700	-	-					2,042	a, and	2,499	3,144	9,778	12,000	1,000	200	110	20	-	9					74	40	w		-	-	-	10		1,017	10,004	11,01
						1	1	-																									+			
		-				-	-	+	1															-												
e India	-					1	+	-	1																								r			
TOTAL (C)	-					1	+	-	1																								r			
iona (C)																					-												· · · · ·			
		-							1																											

Note--(a) The grand hald of GROB DIRECT PRIMEM LNEERNERTH's a consistent with the all relevant NL forms (b) Streamle disclosure is be made for economicative-server which combinates more than 10 second of the shall erose direct remains (c) Any Anages under States/Unite Termineter by Grace 4 finds are be enabled; incorporated in the statement (d) Place the Quarks and Clylets Digitation formations or be the share is separative-bark. In separative-bark

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

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

### Date: 30-Sep-2022

								(Amount in Rs. Lal	khs)
Sl.No.	Line of Business	For the Qu	arterSep'22		nding quarter of 5 year Sep'21	Up to the Quarter	EndedSep'22	Up to the correspo the previ Sep	ous year
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	16,671	2,90,188	12,216	2,43,187	35,563	5,28,835	24,843	3,53,925
2	Marine Cargo	3,410	2,691	2,432	2,912	6,416	5,534	4,719	5,751
3	Marine Other than Cargo	371	9	110	2	561	10	129	2
4	Motor TP	62,707	21,57,045	55,595	18,58,623	1,12,266	38,87,387	93,546	30,28,038
5	Motor OD	38,989	1,95,036	31,197	1,50,708	71,512	3,35,418	52,790	2,24,109
6	Health	14,542	71,157	11,079	52,256	28,317	1,48,110	20,109	93,501
7	Personal Accident	7,477	16,858	6,819	8,749	15,227	32,360	11,340	16,102
8	Travel								
9	Workmen's Compensation/ Employer's liability	378	1,156	127	1,181	580	2,366	308	1,938
10	Public/ Product Liability	207	448	274	411	672	888	703	758
11	Engineering	614	1,433	695	1,454	1,424	2,950	1,531	2,865
12	Aviation						· · ·		
13	Crop Insurance								
14	Other segments **	2,010	1,46,274	1,625	1,28,090	3,871	2,59,975	2,197	1,60,668
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

### FORM NL-36- BUSINESS -CHANNELS WISE

Name of the Insurer : CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

### Date: 30 Sep 2022

S1.No.	Channels	For t	he QuarterSep'22	Up to the Qua	rter EndedSep'22	For the correspondin previous year		Up to the correspon the previou Sep'2	is year
		No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)
1	Individual agents	11,193	1,836	21,494	3,164	10,815	1,158	20,216	2,382
2	Corporate Agents-Banks	5,32,887	26,782	9,91,263	51,709	4,84,807	26,330	7,18,496	44,092
3	Corporate Agents -Others	12,39,480	48,865	22,81,693	92,469	10,92,033	48,382	18,83,735	82,435
4	Brokers	9,52,167	59,265	16,22,157	1,06,336	7,33,542	38,157	10,44,820	67,278
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business -Officers/Employees -Online (Through Company Website) -Others	40,238	8,388	91,644	18,466	27,313	6,104	43,805	12,357
7	Common Service Centres(CSC)	22,764	453	38,891	809	13,244	297	19,947	457
8	Insurance Marketing Firm								
9	Point of sales person (Direct)	36,492	1,305	78,212	2,574	46,981	1,098	99,677	2,221
10	MISP (Direct)	47,074	482	78,479	881	38,838	642	56,961	995
11	Web Aggregators								
12									
13	Other (to be sepcified) (i)								
	Total (A)	28,82,295	1,47,378	52,03,833	2,76,408	24,47,573	1,22,168	38,87,657	2,12,217
14	Business outside India (B)								
	Grand Total (A+B)	28,82,295	1,47,378	52,03,833	2,76,408	24,47,573	1,22,168	38,87,657	2,12,217

Note: (a). Premium means amount of premium received from business acquired by the source (b). No of Policies stand for no. of policies sold (c). Grand Total (A+B) should be consistent with all relevant NL forms e.g. NL-4 etc., as applicable

#### FORM NL-37-CLAIMS DATA

#### Name of the Insurer:

#### Upto the quarter ending Sep'2022

																		No	. of claims on	i <u>y</u>
SI. 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	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments **	Miscellaneo us	Total
1	Claims O/S at the beginning of the period	711	695	1	696	22849	33652	56501	17444	424	5	17873	94	40	155	0	364			76857
2	Claims reported during the period	1704	8501	0	8501	201494	10018	211512	51263	1331	7	52601	104	18	919	0	10	994	1313	277676
	(a) Booked During the period	1704	8501	0	8501	201494	10018	211512	51263	1331	7	52601	104	18	919		10	994	1313	277676
	(b) Reopened during the Period				0			0				0								0
	(c) Other Adjustment (to be specified) (i)(ii)				0			0				o								0
3	Claims Settled during the period	806	7158	0	7158	176874	4765	181639	39645	784	3	40432	27	8	618	0	3	768	1022	232481
	(a) paid during the period	806	7158		7158	176874	4765	181639	39645	784	3	40432	27	8	618		3	768	1022	232481
	(b) Other Adjustment ( to be specified) (i)				0			0				0								0
4	Claims Repudiated during the period	662	474	0	474	17106				568	5	10450	52	14	141	0	40	122	208	30045
	Repudiation	361	143		143	7877		7877	9877	296	2	10175			17			60	143	18817
	Closure	301	331		331	9229	776	10005		272	3	275	19	6	124		40	62	65	11228
	Other Adjustment ( to be specified) (i) (ii)				0			0				0								0
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	68	23	0	23	934	10	944	247	6	1	247	2	1	5	0	5	23	7	1332
6	Claims O/S at End of the period	947	1564	1	1565	30363	38129	68492	19185	403	4	19592	119	36	295	0	331	422	208	92007
	Less than 3months	587	1199		1199	24368		28949	6085	240	2	6327	51	2	199		8	281	173	37776
	3 months to 6 months	178	195		195	3490		7817	44	21		65			41			81	23	8440
	6months to 1 year	106	77	1	78	2012	5858	7870	38	25	1	64	24	20	29		4	37	7	8239
	1year and above	76	93		93	493	23363	23856	13018	117	1	13136	10	8	26		319	23	5	37552

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

# Upto the quarter ending Sep'2022

																		(Amount in R	ls. Lakhs)	
SI. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	OD		Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments **	Miscellaneo us	Total
1	Claims O/S at the beginning of the period	35902	4313	361		13247		228531	4026	2060	45				1838		4373			282556
2	Claims reported during the period	11100	4827	0	4827	52500		123863	26499	5201	3	31702			348	0	) 9	469		173165
	(a) Booked During the period	11040	4792	0	4792	51597		121977		4895	3	30624		53	333		9	437	496	170006
	(b) Reopened during the Period	60	34		34	903	983	1886	773	306	0	1078	50	1	15			32	3	3159
	(c) Other Adjustment (to be specified) (i) (ii)				0			0				0								0
3	Claims Settled during the period	5786	3585	0	3585	45756		84098	18319	2982	2	21303		67	666	0	2	377		116101
	(a) paid during the period	5786	3585		3585	45756	38343	84098	18319	2982	2	21303	86	67	666		2	377	130	116101
	(b) Other Adjustment ( to be specified) (i)(ii)				0			0				0								0
4	Claims Repudiated during the period	1864	431	0	431	6054			7071	2419	11				95	0	10		238	23203
	Repudiation	963	279		279	3819		3819	7071	1447	10				36			28	169	13922
	Closure	901	152		152	2234	4788	7022		971	2	973	41	21	59		10	33	68	9281
	Other Adjustment ( to be specified) (i) (ii)				0			0				0								0
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	58	3	-	3	147	3	150	46	6	0	46	0	0	8	-	0	11	1	282
6	Claims O/S at End of the period	39352	5123	361	5484	13938	243516	257454	5135	1860	34	7029	500	219	1425	0	4370	296	289	316418
	Less than 3months	6254	2333		2333	7318	25385	32703	3713	996	0	4709		6	306		6	116	203	46759
	3 months to 6 months	3084	1264		1264	2171		25614	117	92		209		36	170			34	48	30548
	6months to 1 year	8222	300	361	661	1297		34358	220	152	0	373			187		918	15	20	44961
	1year and above	21792	1226		1226	3152	161626	164778	1086	620	33	1739	183	75	762		3446	131	18	194150

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

#### FORM NL-39- AGEING OF CLAIMS

### Name of the Insurer:

### For the Quarter ending on Sep'2022

(Amount in Rs. Lakhs) Ageing of Claims (Claims paid) Line of Business No. of claims paid Amount of claims paid Total amount SI.No. Total of claims No. of claims paid paid > 1 month > 3 months > 6 months and > 5 upto 1 > 1 > 3 > 5 upto 1 > 1 > 3 > 6 > 1 > 3 month and <=3 and <= 6 <= 1 year year years years month month months months year years years months months and <= and <= and <= and and <= and <= and <= 3 years 5 years <=3 3 years 5 years 1 year months months Fire Marine Cargo Marine Other than Cargo Motor OD Motor TP Health Personal Accident Travel Workmen's Compensation/ Λ Employer's liability Public/ Product Liability Λ Engineering Aviation Crop Insurance Other segments (a) Miscellaneous 

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

### FORM NL-39- AGEING OF CLAIMS

### Unto the Quarter ending on Sen'2022

Upto	the Quarter ending on Sep	2022														(Rs	s in Lakhs)
					Age	eing of Cl	aims (Cla	ims paid)	)								
SI.No.	Line of Business			No.	of claims paid						Amour	nt of clair	ns 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		> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <=3 months	and <= 6		> 1 year and <= 3 years		> 5 years		
1	Fire	215	351	137	80	18	0	5	581	805	2363	873	1149	5	11	806	5 5786
2	Marine Cargo	5566	1272	224	83	9	3	1	1056	644	423	1306	42	60	54	7158	3 3585
3	Marine Other than Cargo															0	) 0
4	Motor OD	132230	36203	7141	1092	207	0	1	21750	15093		1723	663	99		176874	
5	Motor TP	57	478	1129	1063	1154	559	325			5735	6164	10261	7442	5637	4765	
6	Health	39520	117	7	1	0	0	0	18156		19	5	6	2	0	55015	
7	Personal Accident	437	292	46	5	2	2	0	1355	1178	267	103	63	14	2	784	4 2982
8	Travel	2	1	0	0	0	0	0	2	0	0	0	0	0	0		3 2
9	Workmen's Compensation/ Employer's liability	1	4	11	11	0	0	0	0	8	27	30	18	0	2	27	7 86
10	Public/ Product Liability	0	0	0	5	3	0	0	0	0	0	4	62	0	0	8	
11	Engineering	203	308	68	22	14	2	1	154	85	172	76	158	12	9	618	666
12	Aviation															0	) 0
13	Crop Insurance	1	0	1	0	1	0	0	0	0	0	0	1	0	0	3	3 2
	Other segments (a)	187	461	103	17	0	0	0	85	210	45	19	16	2	1	768	
	Miscellaneous	840	156	21	5	0	0	0	51	39	22	18	0	0	0	1022	2 130

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-41 OFFICES INFORMATION

## Name of the Insurer:

## As at: September 30, 2022

Date:	

SI. No.	Office	Information	Number
1	No. of offices at the beginning of the	year	157
2	No. of branches approved during the		1
3	No. of branches opened during the	Out of approvals of previous year	13
4	year	Out of approvals of this year	1
5	No. of branches closed during the year		19
6	No of branches at the end of the yea		152
7	No. of branches approved but not op	ened	15
8	No. of rural branches		NIL
9	No. of urban branches		152*
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	<u>No. of Employees</u> (a) On-roll: (b) Off-roll: (c) Total		(a) 1123 (b) 3 (c) 1126
12	No. of Insurance Agents and Intermet (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 (h) Point of Sales persons (DIRECT) (i) Other as allowed by IRDAI (To be	s (DIRECT)	<ul> <li>(a) 7181</li> <li>(b) 13</li> <li>(c) 16</li> <li>(d) 610</li> <li>(e) 4</li> <li>(f) NIL</li> <li>(g) 368</li> <li>(h) 18281</li> </ul>

## Employees and Insurance Agents and Intermediaries - Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the guarter	773	24585
Recruitments during the quarter	392	1922
Attrition during the quarter	41	34
Number at the end of the quarter	1123	26473

Version no. 1 upload date: 11.11.2022

\_

## FORM NL-42 BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS

		Cholamandalam MS General Insurance	e .	
Name of the I	nsurer:	Company Limited	Date:	September 30, 2022
Board of Direc	tors and Key Management Perso	ons		
SI. No.	Name of person	Designation	Role /Category	Details of change in the period, if any
1	Mr. M M Murugappan	Chairman	Director	NA
2	Mr. Margam Rama Prasad	Independent Director	Director	NA
3	Mr. K Luke Ravindranath Babu	Independent Director	Director	NA
4	Ms. K Ramadevi	Independent Director	Director	NA
5	Mr. Sridharan Rangarajan	Non-Executive Director	Director	NA
6	Mr. Tsutomu Aoki	Non-Executive Director	Director	Appointed as Director in AGM held on July 27, 2022
7	Mr. V Suryanarayanan	Managing Director	Director & Key Management Person	NA
8	Mr. Naoki Takeda	Whole-time Director	Director & Key Management Person	Appointed as Director and Whole-time Director in AGM held on July 27, 2022
9	Mr. S Venugopalan	Chief Financial Officer	Key Management Person	NA
10	Mr. Sanjiv Kumar Mathur	SBU Head - Commercial & SME	Key Management Person	NA
11	Mr. Suresh Krishnan	Chief Compliance Officer & Company Secretary	Key Management Person	NA
12	Mr. Biswajeet Padhi	SBU Head - Motor	Key Management Person	NA
13	Ms. Chitra K	Head - Digital, Branding & Corporate Communications	Key Management Person	NA
14	Mr. Abhiranjan Gupta	Chief Investment Officer	Key Management Person	NA
15	Mr. Shailen Merchant	Head - Human Resources	Key Management Person	NA
16	Mr. S K Rangaswamy	Chief Risk Officer and Head - IT, Digital, Operations & CRM	Key Management Person	NA
17	Mr. Krishnan P	Head - Renewals, Cross sell & Upsell	Key Management Person	NA
18	Mr. Ashwani Kumar Arora	Appointed Actuary	Key Management Person	NA
19	Mr. Chandar Ramamurthy	Head - Reinsurance	Key Management Person	NA
20	Mr. Srinivas Kommu	SBU Head - Health	Key Management Person	NA
21	Mr. Bhaskar K U	SBU Head - Govt., Rural & Misc. LOB	Key Management Person	NA
22	Mr. Punit Agarwal	Head - Internal Audit & FCU	Key Management Person	NA

Notes:-

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

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

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

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

			Upto the Quarter e	nding on (Amount in Rs. Lakhs)	30-Sep-2
	Rural & Social Oblig	ations (Quarterly	Returns)		
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	FIRE	Rural	1,40,242	5,801	2,25,14,399
1	FIKE	Social			
2	MARINE CARGO	Rural	748	522	32,15,19
2	MARINE CARGO	Social			
3	MARINE OTHER THAN CARGO	Rural	-	-	
3	MARINE OTTER THAN CARGO	Social			
4	MOTOR OD	Rural	88,849	17,562	21,82,75
4	MOTOR OD	Social			
5	MOTOR TP	Rural	6,35,369	30,089	-
5	MOTOK IF	Social			
6	HEALTH	Rural	16,550	1,178	80,68
6	<b>HEALIN</b>	Social			
7	PERSONAL ACCIDENT	Rural	2,288	88	2,74,12
7	PERSONAL ACCIDENT	Social			
8	TRAVEL	Rural			
8	IKAVEL	Social			
9		Rural	243	45	24,51
9	Workmen's Compensation/ Employer's liability	Social			
10	Dublis / Dur dust Lisbility	Rural	51	52	30,52
10	Public/ Product Liability	Social			
11	Engineering	Rural	953	142	7,81,39
11	Engineering	Social			
12	Aviation	Rural			
14	Aviation	Social			
10		Rural	68,660	960	21,27,71
13	Other Segment <sup>(a)</sup>	Social			
14	Miscellaneous	Rural			
14	Miscellaneous	Social			
	Total	Rural	9,53,953	56,441	3,12,31,30
	10(41	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

# 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	30-Sep-22

	(Amount in Lakhs)			
Items	For the quarter ended Sep 30, 2022	Upto the quarter ended Sep 30, 2022		
Gross Direct Motor Third Party Insurance Business Premium in respect of liability only policies (L)				
	2,735	4,707		
Gross Direct Motor Third Party Insurance Business Premium in respect of package policies				
(P)	59,971	1,07,560		
Total Gross Direct Motor Third Party Insurance Business (L+P)	62,707	1,12,266		
Total Gross Direct Motor Own damage Insurance Business Premium	38,989	71,512		
Total Gross Direct Premium Income	1,47,378	2,76,408		

### Classification: Internal

## FORM NL-45-GREIVANCE DISPOSAL

## Cholamandalam MS General Insurance Co. Ltd

## Name of the Insurer:

Date: 30 Sep 2022

		(	GRIEVANCE DISPOSAL					
SI No.	Particulars	Opening Balance *		Complaints Resolved			Complaints Pending	Total Complaints
				Fully Accepted	Partial Accepted		at the end of the quarter	registered up to the quarter during the financial year
1	Complaints made by customers							
a)	Proposal Related	0	3		1	2	0	3
b)	Claims Related	0	273	23	92	158	0	466
c)	Policy Related	0	149	104	19	26	0	212
d)	Premium Related	0	6			6	0	17
e)	Refund Related	0	10	2	5	3	0	15
f)	Coverage Related	0					0	0
g)	Cover Note Related	0					0	0
h)	Product Related	0	8		2	6	0	15
	Others (to be specified) (i)Insurer failed to clarify the queries raised by Insured (ii) Dispute regarding quantum of premium refund	0	73	23	18	32	0	116
	Total	0	522	152	137	233	0	844
2	Total No. of policies during previous year:	43,48,465						
3	Total No. of claims during previous year:	2,29,544						
4	Total No. of policies during current year:	73,34,609						
5	Total No. of claims during current year:	2,67,658	3					
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	0.29						
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	17.41						

	Duration wise Pending Status	Complaints made by customers		Complaints made by Intermediaries		Total	
8		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 COMPANY LIM For the Quarter ending:

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							

Sep 30, 2022