

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

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

(Amount in Rs. Lakhs)																		
	Particulars	Schedule Ref. Form No.	Fire				Marine				Miscellaneous				Total			
			For the Quarter 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	1,69,172
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	5,001
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	21
	(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	2,16,722
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	1,26,627
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	6,607
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	24,349
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	24,349
	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	24,349

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

**Classification: Confidential**

**Note - 1 @**

Pertaining to Policyholder's funds	Fire				Marine				Miscellaneous				Total			
	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
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	18,974	38,114
Add/Less:-													-	-	-	-
Investment Expenses	(37)	(84)	(92)	(176)	(5)	(11)	(10)	(19)	(1,012)	(2,141)	(2,127)	(4,003)	(1,054)	(2,236)	(2,229)	(4,199)
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)	(1,611)	(3,166)
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	15,134	30,749

\* Term gross implies inclusive of TDS

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FORM NL-2-B-PL						
Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED						
Registration No. 123 and Date of Registration with the IRDAI 15.07.2002						
PROFIT AND LOSS ACCOUNT FOR THE HALF YEAR ENDED SEPTEMBER 30,2022						
(Amount in Rs. Lakhs)						
	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 Quarter of the previous year Sep'21
1	OPERATING PROFIT/(LOSS)	NL-1				
	(a) Fire Insurance		1,551	2,691	453	1,434
	(b) Marine Insurance		60	239	(30)	92
	(c) Miscellaneous Insurance		11,627	20,600	11,137	22,823
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent - Gross		2,558	4,874	2,314	4,204
	(b) Profit on sale of investments		132	174	372	684
	(c) (Loss on sale/ redemption of investments)		-	-	-	-
	(d) Amortization of Premium / Discount on Investments		-	-	-	-
3	OTHER INCOME (Interest on IT Refund )		691	691		-
	<b>TOTAL (A)</b>		<b>16,619</b>	<b>29,269</b>	<b>14,248</b>	<b>29,237</b>
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		0	(178)	(276)	(247)
	(b) For doubtful debts		-	-	(349)	(349)
	(c) Others (to be specified)					
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		691	1,340	199	398
	(b) Bad debts written off		-	-	(1,217)	(1,217)
	(c) Interest on subordinated debt		218	435	221	439
	(d) Expenses towards CSR activities		220	341	128	230
	(e) Penalties		-	-	-	-
	(f) Contribution to Policyholders' A/c					
	(i) Towards Excess Expenses of Management		10,566.70	17,267	6,981	11,391
	(g) Others					
	(i) Marketing cost absorbed in shareholder's account (P&L account)		-	-	6,285.13	12,570
	(ii) Employees' Remuneration and Welfare Benefits					
			216	231	217	238
	<b>TOTAL (B)</b>		<b>11,911</b>	<b>19,436</b>	<b>12,188</b>	<b>23,453</b>
6	Profit/(Loss) Before Tax		4,708	9,833	2,060	5,784
7	Provision for Taxation		1,224	2,532	508	1,423
8	<b>Profit/(Loss) after tax</b>		<b>3,484</b>	<b>7,301</b>	<b>1,552</b>	<b>4,361</b>
9	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Final dividend paid		-	-	-	-
	(c) Transfer to any Reserves or Other Accounts (to be specified)		-	-	-	-
	Balance of profit/ loss brought forward from last year		70,292	66,476	66,584	63,774
	Balance carried forward to Balance Sheet		73,777	73,777	68,135	68,135

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

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FORM NL-3-B-BS

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

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

BALANCE SHEET AS AT 30 SEPTEMBER '22

(Amount in Rs. Lakhs)

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

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**CONTINGENT LIABILITIES**

Particulars	As At Sep'22	As At Sep'21(Corresponding previous year)
1. Partly paid-up investments	-	-
2. Claims, other than against policies, not acknowledged as debts by the company	-	-
3. Underwriting commitments outstanding (in respect of shares and securities)	-	-
4. Guarantees given by or on behalf of the Company		
5. Statutory demands/ liabilities in dispute, not provided for	49,139	51,157
6. Reinsurance obligations to the extent not provided for in accounts	-	-
7. Others (to be specified)	-	-
(a). _____		
(b). _____		
<b>TOTAL</b>	<b>49,139</b>	<b>51,157</b>

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FORM NO-4-PREMIUM SCHEDULE

(Amount in Rs. Lakhs)

Particulars	FIRE		Marine Cargo		Marine Hull		Zed Marine		Motor OD		Motor TP		Zed Marine		Health		Personal Accident		Travel Insurance		Miscellaneous/Comprehensive		Public/Product Liability		Engineering		Aviation		Crop Insurance		Other segments **		Other Miscellaneous segment		Grand Total		
	For the Quarter ended Sep-23	Up to the Quarter ended Sep-23	For the Quarter ended Sep-23	Up to the Quarter ended Sep-23	For the Quarter ended Sep-23	Up to the Quarter ended Sep-23	For the Quarter ended Sep-23	Up to the Quarter ended Sep-23	For the Quarter ended Sep-23	Up to the Quarter ended Sep-23	For the Quarter ended Sep-23	Up to the Quarter ended Sep-23	For the Quarter ended Sep-23	Up to the Quarter ended Sep-23	For the Quarter ended Sep-23	Up to the Quarter ended Sep-23	For the Quarter ended Sep-23	Up to the Quarter ended Sep-23	For the Quarter ended Sep-23	Up to the Quarter ended Sep-23	For the Quarter ended Sep-23	Up to the Quarter ended Sep-23	For the Quarter ended Sep-23	Up to the Quarter ended Sep-23	For the Quarter ended Sep-23	Up to the Quarter ended Sep-23	For the Quarter ended Sep-23	Up to the Quarter ended Sep-23	For the Quarter ended Sep-23	Up to the Quarter ended Sep-23	For the Quarter ended Sep-23	Up to the Quarter ended Sep-23	For the Quarter ended Sep-23	Up to the Quarter ended Sep-23			
Gross Direct Premium	96,875	95,561	8,463	8,463	875	875	8,750	8,750	9,800	73,362	62,337	1,12,366	1,01,696	1,01,676	14,812	26,387	7,477	15,237	16	46	32,028	63,356	378	386	207	425	465	1,426	-	-	-	-	2,810	3,422	1,26,925	2,33,669	4,47,376
Add: Premiums re-insurance assumed **	1,884	1,884	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	85	151	1,500	3,151	
Less: Premiums re-insurance ceded **	33,162	33,465	2,312	2,312	100	100	2,564	2,564	15,512	26,666	3,910	17,734	16,766	16,766	6,365	5,566	4,800	2	2	5,786	13,355	15	15	112	166	465	1,026	-	-	-	-	275	26,726	65,686	36,022		
Net Written Premium	65,597	63,980	6,151	6,151	775	775	6,186	6,186	8,288	46,696	58,427	94,632	84,930	84,910	8,447	10,821	2,677	10,235	14	44	26,242	50,001	363	371	95	259	190	400	-	-	-	-	2,535	3,166	1,26,139	1,96,828	
Add: Opening balance of LTR	45,351	40,591	1,492	1,373	0	0	1,492	1,373	40,591	40,375	1,04,243	1,13,160	1,16,107	1,16,102	22,836	19,529	20,101	27,101	11	7	35,546	67,262	497	495	367	424	764	491	-	-	-	-	1,613	1,966	2,106,312	2,09,177	
Less: Closing balance of LTR	46,213	46,113	1,492	1,492	0	0	1,492	1,492	46,213	46,213	1,14,269	1,14,269	1,14,269	1,14,269	22,836	19,529	20,101	27,101	11	7	35,546	67,262	497	495	367	424	764	491	-	-	-	-	1,613	1,966	2,106,312	2,09,177	
Net Earned Premium	4,637	4,559	1,060	1,060	0	0	1,060	1,060	15,911	40,557	96,772	1,06,707	1,06,707	1,06,694	6,464	9,494	9,999	10	10	1,004	15,445	2,643	303	588	154	277	435	-	-	-	-	1,613	3,228	92,687	179,669		
Gross Direct Premium																																					
In India	96,875	95,561	8,463	8,463	875	875	8,750	8,750	9,800	73,362	62,337	1,12,366	1,01,696	1,01,676	14,812	26,387	7,477	15,237	16	46	32,028	63,356	378	386	207	425	465	1,426	-	-	-	-	2,810	3,422	1,26,925	2,33,669	
Outside India																																					

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

FIRE			Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Miscellaneous		Public/Product Liability		Engineering		Aviation		Crop Insurance		Other segments **		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
Particulars	For the corresponding quarter of the previous year Sep-23	Up to the corresponding quarter of the previous year Sep-23	For the corresponding quarter of the previous year Sep-23	Up to the corresponding quarter of the previous year Sep-23	For the corresponding quarter of the previous year Sep-23	Up to the corresponding quarter of the previous year Sep-23	For the corresponding quarter of the previous year Sep-23	Up to the corresponding quarter of the previous year Sep-23	For the corresponding quarter of the previous year Sep-23	Up to the corresponding quarter of the previous year Sep-23	For the corresponding quarter of the previous year Sep-23	Up to the corresponding quarter of the previous year Sep-23	For the corresponding quarter of the previous year Sep-23	Up to the corresponding quarter of the previous year Sep-23	For the corresponding quarter of the previous year Sep-23	Up to the corresponding quarter of the previous year Sep-23	For the corresponding quarter of the previous year Sep-23	Up to the corresponding quarter of the previous year Sep-23	For the corresponding quarter of the previous year Sep-23	Up to the corresponding quarter of the previous year Sep-23	For the corresponding quarter of the previous year Sep-23	Up to the corresponding quarter of the previous year Sep-23	For the corresponding quarter of the previous year Sep-23	Up to the corresponding quarter of the previous year Sep-23	For the corresponding quarter of the previous year Sep-23	Up to the corresponding quarter of the previous year Sep-23	For the corresponding quarter of the previous year Sep-23	Up to the corresponding quarter of the previous year Sep-23	For the corresponding quarter of the previous year Sep-23	Up to the corresponding quarter of the previous year Sep-23	For the corresponding quarter of the previous year Sep-23	Up to the corresponding quarter of the previous year Sep-23	For the corresponding quarter of the previous year Sep-23	Up to the corresponding quarter of the previous year Sep-23	For the corresponding quarter of the previous year Sep-23	Up to the corresponding quarter of the previous year Sep-23	For the corresponding quarter of the previous year Sep-23	Up to the corresponding quarter of the previous year Sep-23		
Gross Direct Premium	92,883	26,687	2,462	6,791	100	128	2,562	6,899	11,197	92,796	93,089	93,566	96,792	1,46,356	14,977	26,105	6,691	11,360	2	4	47,688	35,691	127	386	274	769	465	1,591	-	-	100	100	1,628	2,097	1,27,441	1,61,521	1,26,147	3,12,247		
Add: Premiums re-insurance assumed**	666	662	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Less: Premiums re-insurance ceded **	1,968	17,521	1,395	2,666	100	128	1,495	2,997	12,221	25,266	2,566	4,695	12,647	26,112	7,546	4,266	2,605	1,475	1	1	5,156	9,575	7	15	114	762	477	962	-	-	100	100	1,266	251	1,15,157	1,16,796	76,478	96,610		
Net Written Premium	4,281	6,614	866	1,405	0	0	866	1,498	10,677	66,530	90,499	96,607	79,787	1,20,244	7,430	16,839	4,086	7,885	1	3	42,532	26,117	120	369	259	441	262	627	-	-	-	-	1,468	1,463	96,216	1,46,405	96,366	1,56,046		
Add: Opening balance of LTR	96,267	45,666	1,796	1,675	0	0	1,796	1,675	45,666	96,497	79,269	1,17,069	1,46,166	1,46,166	16,839	16,839	17,069	27,069	4	4	42,532	66,667	766	766	566	434	762	766	-	-	-	-	1,468	1,463	1,170,000	1,46,166	1,170,000	2,63,166		
Less: Closing balance of LTR	96,267	45,666	1,796	1,675	0	0	1,796	1,675	45,666	96,267	79,269	1,17,069	1,46,166	1,46,166	16,839	16,839	17,069	27,069	4	4	42,532	66,667	766	766	566	434	762	766	-	-	-	-	1,468	1,463	1,170,000	1,46,166	1,170,000	2,63,166		
Net Earned Premium	1,067	7,269	866	1,700	0	0	866	1,700	17,213	10,230	45,796	96,461	96,994	1,16,996	7,510	15,066	4,089	8,391	1	3	11,198	25,112	147	342	369	438	344	441	-	-	-	-	866	1,467	96,726	1,46,166	96,437	1,46,175		
Gross Direct Premium																																								
In India	92,883	26,687	2,462	6,791	100	128	2,562	6,899	11,197	92,796	93,089	93,566	96,792	1,46,356	14,977	26,105	6,691	11,360	2	4	47,688	35,691	127	386	274	769	465	1,591	-	-	100	100	1,628	2,097	1,27,441	1,61,521	1,26,147	3,12,247		
Outside India																																								

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

Version no. 1, revised date: 12-11-2022



**Notes:**

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

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

FORM NL-6-COMMISSION SCHEDULE

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Miscellaneous				Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments <sup>(b)</sup>		Other Miscellaneous segment		Total Miscellaneous		Grand Total	Grand Total		
	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	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	Total Health		Workmen's Compensation/ Employer's Liability		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	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
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	9,841	20,614	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	1,359	118	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	11,227	20,797	13,109	24,649		
Add: Commission on Re-insurance Accepted	27	53	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	-	-	-	6	54	2	-	-	-	0	0	-	-	-	-	1	2	28	56	
Less: Commission on Re-insurance Ceded	2,419	4,902	395	716	73	111	-	-	-	8,655	-	246	-	-	-	558	-	2,317	-	-	-	1,105	2,875	-	3	-	-	167	-	-	-	-	-	-	-	-	-	6,535	12,031	9,422	17,760	
Net Commission	(754)	(1,513)	(151)	(200)	(73)	(111)	(468)	(826)	(5,212)	(8,655)	(103)	(246)	(5,315)	(8,901)	(35)	(558)	(1,070)	(2,317)	(0)	(2)	(1,105)	(2,875)	(2)	(3)	(14)	(28)	(83)	(167)	-	-	-	-	-	-	(16)	(56)	(6,535)	(12,031)	(9,422)	(17,760)		
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																																										
Individual Agents	38	69	18	33	-	-	18	33	16	22	6	11	22	33	68	114	5	6	0	0	73	121	4	7	-	-	13	23	-	-	-	-	-	-	2	4	114	188	170	289		
Corporate Agents-Banks/ FI/ HFC	672	1,293	2	7	-	-	2	7	424	830	120	213	544	1,044	882	1,626	505	998	0	0	1,387	2,625	0	1	-	-	11	24	-	-	-	-	-	-	234	438	2,176	4,132	2,851	5,432		
Corporate Agents-Others	169	307	(2)	11	-	-	(2)	11	2,570	4,715	395	715	2,965	5,431	521	980	548	1,024	1	1	1,070	2,005	5	13	0	0	6	16	-	-	0	0	-	-	8	18	4,054	7,482	4,221	7,800		
Insurance Brokers	760	1,667	226	464	-	-	226	464	4,329	7,781	187	292	4,515	8,073	131	331	41	191	1	1	173	523	8	19	1	6	23	53	-	-	-	-	-	-	24	46	4,744	8,721	5,729	10,853		
Direct Business - Online/ MIS* (Direct)	-	-	-	-	-	-	-	-	27	64	0	0	27	65	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	27	65	27	65
Web Aggregators	-	-	-	-	-	-	-	-	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0			
Insurance Marketing Firm	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Common Service Centres	-	-	-	-	-	-	-	-	3	5	15	27	18	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	18	32	18	32			
Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Point of Sales (Direct)	0	0	0	(0)	-	-	0	(0)	40	81	5	9	45	90	47	88	0	0	0	0	47	88	(0)	(0)	-	-	-	-	-	-	-	-	-	-	-	92	177	93	177			
Other (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
TOTAL	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	11,227	20,797	13,109	24,649		
Commission and Rewards on (Excluding Reinsurance) Business written :																																										
In India	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	11,227	20,797	13,109	24,649		
Outside India																																										

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

(Amount in Rs. Lakhs)

Particulars	FIRE		Marine		Marine		Total		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Overseas Travel		Total Health		Workmen's		Public/ Product		Engineering		Aviation		Crop Insurance		Other segments <sup>(a)</sup>		Other Miscellaneous segments		Total Miscellaneous		Grand Total	Grand Total
	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the	For the	Up to the		
Commission & Remuneration	2,193	4,001	219	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	58	114	-	-	0	0	-	-	235	347	8,993	15,193	11,405	19,636
Rewards	56	121	16	42	-	-	16	42	907	1,606	3	9	911	1,614	59	85	118	182	0	0	177	266	2	3	1	2	3	7	-	-	0	0	-	-	1	3	1,095	1,896	1,167	2,059
Distribution fees	-	-	-	-	-	-	-	-	49	80	0	1	50	80	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	50	80	50	80	
Gross Commission	2,249	4,122	235	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	62	121	-	-	0	0	-	-	236	350	10,138	17,169	12,622	21,776
Add: Commission on Re-insurance Accepted	18	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	2	-	-	-	-	-	-	-	1	2	19	25	
Less: Commission on Re-insurance Ceded	1,558	3,275	285	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	79	184	-	-	2	-	-	-	26	62	5,021	11,333	6,886	15,193
Net Commission	708	868	(50)	(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	6,607
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																																								
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	123	221
Corporate Agents-Banks/ FI/ HFC	617	886	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	17	34	-	-	-	-	-	-	184	229	1,978	3,267	2,601	4,166
Corporate Agents- Others	1,658	2,067	53	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	17	28	-	-	0	0	-	-	48	108	4,111	7,027	5,222	9,206
Insurance Brokers	547	1,130	168	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	18	41	-	-	-	-	-	-	4	11	3,823	6,464	4,538	7,308
Direct Business - Online/ MIS/ (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Web Aggregators	-	-	-	-	-	-	-	-	49	80	0	1	50	80	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	50	80	50	80	
Web Aggregators	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Insurance Marketing Firm	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Common Service Centers	-	-	-	-	-	-	-	-	-	-	7	12	4	6	11	18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	18	11	18	
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	147	
Other (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
TOTAL							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	62	121									10,138	17,169	12,622	21,776
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	62	121	-	-	-	-	-	-	-	-	10,138	17,169	12,622	21,776
Outside India																																								

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

## FORM NL-7-OPERATING EXPENSES SCHEDULE

(Amount in Rs. Lakhs)

[illegible]

**Notes:**

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

FORM NL-5-OPERATING EXPENSES SCHEDULE

																				(Amount in Rs. Lakhs)			
Particulars		FIRE	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel Insurance	Total Health	Miscellaneous		Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments (a)	Other Miscellaneous segment	Total Miscellaneous	Grand Total	Grand Total
													Workmen's Compensation/ Employee's Liability										

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Overseas Travel Insurance		Total Health		Workmen's Compensation & Employer's liability		Public/Product Liability		Engineering		Aviation		Crop Insurance		Other segments (b)		Other Miscellaneous segments		Total Miscellaneous		Grand Total		Grand Total																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
	For the corresponding quarter of the previous year 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 previous year Sep'21	For the corresponding 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 previous year Sep'21	For the corresponding 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 previous year Sep'21	For the corresponding 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 previous year Sep'21	For the corresponding 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 previous year Sep'21	For the corresponding 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 previous year Sep'21	For the corresponding 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 previous year Sep'21	For the corresponding 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 previous year Sep'21	For the corresponding 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 previous year Sep'21	For the corresponding 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 previous year Sep'21																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
1 Employer's remuneration & welfare benefits	632	1,032	111	219	-	-	111	219	1,651	3,261	8,353	8,267	6,236	12,011	1,829	3,340	836	454	0	0	2,036	4,166	8	24	30	55	31	76	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316	-	-	135	316

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

(Amount in Rs. Lakhs)

	Particulars	As At Sep'22	As At Sep'21 (Corresponding previous year)
1	Authorised Capital		
	Equity Shares of Rs 324,000,000 (Previous year - 324,000,000) of Rs. 10 each	32,400	32,400
	Preference Shares of Rs..... each	-	-
2	Issued Capital		
	298,805,700 (Previous Year: 298,805,700)	29,881	29,881
	Equity Shares of Rs.10 each		
	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		
	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		
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (Amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses	-	-
	Expenses including commission or brokerage on	-	-
	Underwriting or subscription of shares	-	-
	Preference Shares of Rs..... each	-	-
5	Paid-up Capital		
	Equity Shares of Rs. ....each	-	-
	Preference Shares of Rs. .... Each	-	-
	<b>Total</b>	<b>29,881</b>	<b>29,881</b>

Notes:

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

Version no. 1 upload date: 11.11.2022

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

Shareholder	As At Sep'22		As At Sep'21(Corresponding previous year)	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	17,92,83,420	60	17,92,83,420	60
· Foreign	11,95,22,280	40	11,95,22,280	40
Investors*				
· Indian	-	-	-	-
· Foreign	-	-	-	-
Others (to be specified e.g. ESOP etc.)	-	-	-	-
<b>TOTAL</b>	<b>29,88,05,700</b>	<b>100</b>	<b>29,88,05,700</b>	<b>100</b>

Notes: -

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

Version no. 1 upload date: 11.11.2022



## DETAILS OF EQUITY HOLDINGS OF INSURERS

## PART (A):

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

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

## Footnotes

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

2 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.

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

Sl. No.	Category	No. of Investors	No. of shares held	% of shareholdings	Paid up equity (Rs. in lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares(VI)	As a percentage of Total Shares held (VII) = (VI)/ (III)*100	Number of Shares (VIII)	As a percentage of Total Shares Held (IX) = (VIII)/(III)* 100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):								
1	M A M ARUNACHALAM (in the capacity of Karta of HUF)	1	1,48,660	0.08	1.49	-	-	-	-
2	M A ALAGAPPAN HUF(M A Alagappan hold shares in the capacity as karta )	1	1,30,660	0.07	1.31	-	-	-	-
3	M M Muthiah HUF (M M Murugappan hold shares in the capacity as karta)	1	2,77,360	0.15	2.77	-	-	-	-
4	M M MURUGAPPAN HUF(M M Murugappan holds shares in the capacity as karta)	1	3,55,330	0.19	3.55	-	-	-	-
5	A VELLAYAN (Hold shares in the capacity as Karta of HUF)	1	2,49,500	0.13	2.50	-	-	-	-
6	UMAYAL.R.	1	2,26,580	0.12	2.27	-	-	-	-
7	A VENKATACHALAM (Hold shares in the capacity as Karta 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	-	-	-	-
18	S.VELLAYAN(S VELLAYAN AND A VELLAYAN hold shares on behalf of M V Seetha Subbiah Benefit trust)	1	14,500	0.01	0.15	-	-	-	-
19	M V Murugappan - HUF ( Valli Arunachalam holds shares in the capacity as karta)	1	5,43,330	0.29	5.43	-	-	-	-
20	M M MURUGAPPAN	1	2,09,715	0.11	2.10	-	-	-	-
21	A M MEYYAMMAI	1	9,31,500	0.50	9.32	-	-	-	-

22	M V SUBBIAH (Hold shares in the capacity as Kartha of HUF)	1	1,71,200	0.09	1.71	-	-	-	-
23	MEENAKSHI MURUGAPPAN	1	70	0.00	0.00	-	-	-	-
24	A VENKATACHALAM	1	5,13,610	0.27	5.14	-	-	-	-
25	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	3,38,990	0.18	3.39	-	-	-	-
28	ARUN VENKATACHALAM	1	2,00,000	0.11	2.00	-	-	-	-
29	SOLACHI RAMANATHAN	1	8,500	0.00	0.09	-	-	-	-
30	A V NAGALAKSHMI	1	3,600	0.00	0.04	-	-	-	-
31	M V AR MEENAKSHI	1	4,49,630	0.24	4.50	-	-	-	-
32	A.KEERTIKA UNNAMALAI	1	500	0.00	0.01	-	-	-	-
33	SIGAPI ARUNACHALAM	1	2,27,990	0.12	2.28	15000	6.58	-	-
34	UMA RAMANATHAN	1	2,000	0.00	0.02	-	-	-	-
35	V VASANTHA	1	2,300	0.00	0.02	-	-	-	-
36	DHRUV M ARUNACHALAM	1	11,000	0.01	0.11	-	-	-	-
37	PRANAV ALAGAPPAN	1	28,050	0.01	0.28	-	-	-	-
38	VALLI ALAGAPPAN	1	1,000	0.00	0.01	-	-	-	-
	<b>Total</b>	<b>38</b>	<b>96,38,437</b>	<b>5.13</b>	<b>96.4</b>	<b>28,000</b>			
ii)	<b>Bodies corporate:</b>			0.00	-	-	-	-	-
1	AMBADI ENTERPRISES LTD	1	10,58,200	0.56	10.58	-	-	-	-
2	A M M VELLAYAN SONS P. LTD	1	38,430	0.02	0.38	-	-	-	-
3	CARBORUNDUM UNIVERSAL LIMITED	1	1,000	0.00	0.01	-	-	-	-
4	M.M.MUTHIAH SONS PRIVATE LTD	1	4,200	0.00	0.04	-	-	-	-
5	AMBADI INVESTMENTS LIMITED	1	7,07,66,595	37.69	707.67	-	-	-	-
6	M A ALAGAPPAN HOLDINGS PRIVATE LIMITED	1	5,29,860	0.28	5.30	-	-	-	-
7	M A MURUGAPPAN HOLDINGS LLP	1	5,46,860	0.29	5.47	-	-	-	-
8	Murugappa & Sons	1	8,63,980	0.46	8.64	-	-	-	-
	<b>Total</b>	<b>8</b>	<b>7,38,09,125</b>	<b>39.31</b>	<b>738.09</b>	-	-	-	-
iii)	<b>Financial Institutions/Banks</b>		-	0.00	-	-	-	-	-
iv)	<b>Central Government/State Government(s)/President of India</b>		-	0.00	-	-	-	-	-
v)	<b>Persons acting in Concert (Please specify)</b>		-	0.00	-	-	-	-	-
vi)	<b>Any Others</b>		-	0.00	-	-	-	-	-
1	M.M.MUTHIAH RESEARCH FOUNDATION	1	2,80,920	0.15	2.81	-	-	-	-
	LAKSHMI RAMASWAMY FAMILY TRUST(AA ALAGAMMAI & LAKSHMI RAMASWAMY HOLDS SHARES ON BEHALF OF THE TRUST)	1	7,43,000	0.40	7.43	1,25,000	16.82	-	-
2	AR LAKSHMI ACHI TRUST	1	3,91,510	0.21	3.92	-	-	-	-
	MV MUTHIAH FAMILY TRUST (M M VENKATACHALAM & M V MUTHIAH HOLDS SHARES ON BEHALF OF THE TRUST)	1	4,59,830	0.24	4.60	-	-	-	-
4	MM VEERAPPAN FAMILY TRUST(MM MURUGAPPAN & MEENAKSHI MURUGAPPAN HOLDS SHARES ON BEHALF OF THE TRUST)	1	4,68,055	0.25	4.68	-	-	-	-
5	MV SUBRAMANIAN FAMILY TRUST (Mr. M M Venkatachalam hold shares on behalf of the trust)	1	4,59,830	0.24	4.60	-	-	-	-
6	M M MUTHIAH FAMILY TRUST (M M MURUGAPPAN & M M MUTHIAH HOLDS SHARES ON BEHALF OF THE TRUST)	1	4,78,055	0.25	4.78	-	-	-	-
7	MURUGAPPA EDUCATIONAL AND MEDICAL FOUNDATION	1	7,26,200	0.39	7.26	-	-	-	-
8	Lakshmi Venkatachalam Family Trust(M M Venkatachalam&Lakshmi Venkatachalam are trustees of trust)	1	3,79,905	0.20	3.80	-	-	-	-
9	Meenakshi Murugappan Family Trust (M M Murugappan & Meenakshi Murugappan are trustees of the trust)	1	5,00,000	0.27	5.00	-	-	-	-
10	M M Murugappan Family Trust (M M Murugappan & Meenakshi Murugappan are trustees of the trust)	1	2,31,800	0.12	2.32	-	-	-	-
11	Murugappan Arunachalam Children Trust (Sigapi Arunachalam alongwith others hold shares on behalf of Trust)	1	2,15,410	0.11	2.15	-	-	-	-
12	Valli Subbiah Benefit Trust (S Vellayan & A Vellayan holds shares on behalf of the Trust)	1	14,500	0.01	0.15	-	-	-	-
13	Arun Murugappan Children's Trust (MAM Arunachalam & Sigappi Arunachalam hold on behalf of the trust)	1	2,20,278	0.12	2.20	-	-	-	-
14	M A Alagappan Grand Children Trust (Arun Alagappan& AA Alagammai hold shares on behalf of the Trust)	1	2,16,777	0.12	2.17	-	-	-	-
15	Saraswathi Trust (M V Subiah & S Vellayan are trustees of the trust)	1	5,15,180	0.27	5.15	-	-	-	-
16	Shambho Trust (M V Subiah & S Vellayan are trustees of the trust)	1	5,97,340	0.32	5.97	-	-	-	-
17	MM Venkatachalam Family Trust(MM Venkatachalam&Lakshmi Venkatachalam hold shares on behalf oftrust)	1	4,03,900	0.22	4.04	-	-	-	-
18	<b>Total</b>	<b>18</b>	<b>73,02,490</b>	<b>3.89</b>	<b>73.02</b>	<b>1,25,000</b>	-	-	-

<b>A.2 Foreign Promoters</b>									
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	-	-	-	-	-
<b>Sub total</b>	<b>66</b>	<b>9,12,63,179</b>	<b>48.61</b>	<b>912.63</b>	<b>1,53,000</b>				
<b>B Non Promoters</b>									
<b>B.1 Public Shareholders</b>									
<b>1.1 Institutional</b>									
i) Mutual Funds		4,75,40,835	25.32	475.41	-	-	-	-	-
ii) Foreign Portfolio Investors		2,18,37,381	11.63	218.37	-	-	-	-	-
iii) Banks / Financial Institutions / NBFCs		19,660	0.01	0.20	-	-	-	-	-
iv) Insurance Companies		19,38,089	1.03	19.38	-	-	-	-	-
v) FII belonging to foreign promoter			0.00	0.00	-	-	-	-	-
vi) FII - others		2,36,660	0.13	2.37	-	-	-	-	-
vii) Provident Fund/Pension Fund			0.00	0.00	-	-	-	-	-
viii) Alternative Investment Fund		3,33,979	0.18	3.34	-	-	-	-	-
ix) Any Other			0.00	0.00	-	-	-	-	-
<b>1.2 Central Governemnt /State Government (s)/ President of India</b>									
Shareholding by Companies or Bodies Corporate where Central / State Government is a promoter		8,66,660	0.46	8.67					
<b>1.3 Non - Institutions</b>									
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									
<b>Total</b>		<b>9,64,66,943</b>	<b>51.38</b>	<b>964.67</b>					
<b>B.2 Non Public Shareholders</b>									
2.1) Custodian/DR Holder		23,460	0.01	0.23	-	-	-	-	-
2.2) Employee Benefit Trust					-	-	-	-	-
2.3) Any Other					-	-	-	-	-
<b>sub total</b>		<b>9,64,90,403</b>	<b>51.39</b>	<b>964.90</b>					
<b>Grand Total</b>		<b>18,77,53,582</b>	<b>100.00</b>	<b>1877.54</b>	<b>1,53,000</b>				

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

2 Insurers are required to highlight the categories which fall within the purview of Regulation I(i)(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 FIIs, indicating those FIIs which belong to the Group of the Joint Venture partner/foreign investor of the Indian insurance company.

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

**PART B:**  
**PARTICULARS OF THE SHAREHOLDING PATTERN 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

Sl. No. (I)	Category (II)	No. of investors	No. of shares held (III)	% age of holding (IV)	Paid up equity (Rs. In Lakhs) (V)	Shares pledged or otherwise		Shares under Lock in Period	
						Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of Shares (VIII)	As a percentage of Total Shares Held (IX) = (VIII)/(III)*100
<b>I</b>	<b>Promoters' holding</b>								
I(a)	<b>Promoters</b>								
	<b>Indian promoters</b>								
	<b>Individuals holding</b>								
	A Vellayan		50	0.02	0.01				
	A Venkatachalam		50	0.02	0.01				
	M A Alagappan		100	0.04	0.01				
	M M Murugappan		100	0.04	0.01				
	Vellachi Murugappan		50	0.02	0.005				
	M V Subbiah		100	0.04	0.01				
	<b>Bodies Corporate</b>								
	M.A. Alagappan Holdings Private Limited		50	0.02	0.01				
	M.A. Murugappan Holdings LLP		50	0.02	0.01				
	Murugappa Educational & Medical Foundation		12220	5.01	1.22				
	AMM Vellayan & Sons Private Limited		3700	1.52	0.37				
	AR Lakshmi Achi Trust		4000	1.64	0.40				
	Carborundum Universal Limited		24240	9.93	2.42				
	E.I.D.Parry (India) Ltd.		23600	9.67	2.36				
	M.M.Muthiah Research Foundation		4960	2.03	0.50				
	Ambadi Investments Limited		74758	30.64	7.48				
	Parry Enterprises India Limited		32	0.01	0.00				
	Cholamandalam Financial Holdings Limited		33790	13.85	3.38				
	Chola Business Services Limited		550	0.23	0.06				
	Murugappa & Sons		100	0.04	0.01				
I(b)	<b>Foreign promoters</b>								
	<b>Individuals</b>								
	Valli Arunachalam		50	0.02	0.005				
	Bodies Corporate		-	-	-				
2	Persons Acting in concert								
	<b>Sub Total</b>		<b>182550</b>	<b>74.82</b>	<b>18.255</b>	<b>NIL</b>	<b>NIL</b>		
<b>II.</b>	<b>Non Promoters' Holding</b>								
1	<b>Institutional Investors</b>								
a.	Mutual Funds and UTI		-	-	-				
b.	Banks, Financial Institutions, Insurance Companies		-	-	-				
	(Central / State Government / Non Government Institutions)		-	-	-				
c.	FIIs:		-	-	-				

2	Others						NIL		NIL
a.	Private Corporate Bodies		29440	12.07	2.94				
b.	Indian Public		31910	13.08	3.19				
c.	NRIs		100	0.04	0.01				
d.	OCB's		-	-	-				
e.	FII's:		-	-	-				
f.	Employees		-	-	-				
g.	Trusts		-	-	-				
h.	Directors (independent Director)		-	-	-				
i.	NSDL/CDSL TRANSIT POSITION		-	-	-				
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

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

45	M A ALAGAPPAN JT M M VENKATACHALAM JT A VENKATACHALAM ( on behalf of Kadamane Estates & Co)		480	0.10	0.05	0.00	0.00	-	-
46	M A ALAGAPPAN JT M A M ARUNACHALAM (on behalf of Murugappan Arunachalam Children Trust)		7750	1.61	0.78	0.00	0.00	-	-
	<b>Total</b>		<b>3,83,287</b>		<b>38.33</b>	<b>-</b>	<b>0.0</b>	<b>-</b>	<b>-</b>
ii)	<b>Bodies corporate:</b>				-				
1	AMBADI ENTERPRISES LTD		0	0.00	-	-	0.00	-	-
2	A M M VELLAYAN SONS P LTD		0	0.00	-	-	0.00	-	-
3	CARBORUNDUM UNIVERSAL LIMITED		0	0.00	-	-	0.00	-	-
4	M.M.MUTHIAH SONS PRIVATE LTD		0	0.00	-	-	0.00	-	-
5	AMBADI INVESTMENTS LIMITED		0	0.00	-	-	0.00	-	-
6	M A ALAGAPPAN HOLDINGS PRIVATE LIMITED		0	0.00	-	-	0.00	-	-
7	M A MURUGAPPAN HOLDINGS LLP		0	0.00	-	-	0.00	-	-
8	Murugappa & Sons		0	0.00	-	-	0.00	-	-
	<b>Total</b>		<b>-</b>		<b>-</b>				
iii)	<b>Financial Institutions/Banks</b>				-				
iv)	<b>Central Government/State Government(s)/President of India</b>				-				
v)	<b>Persons acting in Concert (Please specify)</b>				-				
vi)	<b>Any Others</b>				-				
1	M.M.MUTHIAH RESEARCH FOUNDATION		0	0.00	-	-	0.00	-	-
	LAKSHMI RAMASWAMY FAMILY TRUST(AA ALAGAMMAI & LAKSHMI RAMASWAMY HOLDS SHARES ON BEHALF OF THE TRUST)		0	0.00	-	-	0.00	-	-
2	AR LAKSHMI ACHI TRUST		0		-	-	0.00	-	-
	MV MUTHIAH FAMILY TRUST (M M VENKATACHALAM & M V MUTHIAH HOLDS SHARES ON BEHALF OF THE TRUST)		38485	8.07	3.85	-	0.00	-	-
	MM VEERAPPAN FAMILY TRUST(MM MURUGAPPAN & MEENAKSHI MURUGAPPAN HOLDS SHARES ON BEHALF OF THE TRUST)		0	0.00	-	-	0.00	-	-
6	MV SUBRAMANIAN FAMILY TRUST (Mr. M M Venkatachalam hold shares on behalf of the trust)		38485	8.07	3.85	-	0.00	-	-
	M M MUTHIAH FAMILY TRUST (M M MURUGAPPAN & M M MUTHIAH HOLDS SHARES ON BEHALF OF THE TRUST)		0	0.00	-	-	0.00	-	-
8	MURUGAPPA EDUCATIONAL AND MEDICAL FOUNDATION		0	0.00	-	-	0.00	-	-
	Lakshmi Venkatachalam Family Trust(M M Venkatachalam&Lakshmi Venkatachalam are trustees of trust)		0	0.00	-	-	0.00	-	-
	Meenakshi Murugappan Family Trust (M M Murugappan & Meenakshi Murugappan are trustees of the trust)		0	0.00	-	-	0.00	-	-
11	M M Murugappan Family Trust (M M Murugappan & Meenakshi Murugappan are trustees of the trust)		0	0.00	-	-	0.00	-	-
	Murugappan Arunachalam Children Trust (Sigapi Arunachalam alongwith others hold shares on behalf of Trust)		0	0.00	-	-	0.00	-	-
	Valli Subbiah Benefit Trust (S Vellayan & A Vellayan holds shares on behalf of the Trust)		0	0.00	-	-	0.00	-	-
	Arun Murugappan Children's Trust (MAM Arunachalam & Sigappi Arunachalam hold on behalf of the trust)		0	0.00	-	-	0.00	-	-
15	M A Alagappan Grand Children Trust (Arun Alagappan& AA Alagammai hold shares on behalf of the Trust)		0	0.00	-	-	0.00	-	-
16	Saraswathi Trust (M V Subiah & S Vellayan are trustees of the trust)		0	0.00	-	-	0.00	-	-
17	Shambho Trust (M V Subiah & S Vellayan are trustees of the trust)		0	0.00	-	-	0.00	-	-
18	lakshmi Venkatachalam Family Trust(MM Venkatachalam&Lakshmi Venkatachalam hold shares on behalf of trust)		2100	0.44	0.21	-	0.00	-	-
	<b>Total</b>		<b>79,070</b>	<b>16.58</b>	<b>7.91</b>	<b>-</b>	<b>0.00</b>	<b>-</b>	<b>-</b>
A.2	<b>Foreign Promoters</b>				-	-	0.00	0	
i)	<b>Individuals (Names of major shareholders):</b>				-	-			
	VALLI ARUNACHALAM		13879	2.89	1.39	-	0.00	-	-
	VALLIAMMAI MURUGAPPAN								
ii)	<b>Bodies Corporate</b>		-	-	-	-	0.00	-	-
(i)			-	-	-	-	0.00	-	-
(ii)			-	-	-	-	0.00	-	-
(iii)			-	-	-	-	0.00	-	-
iii)	<b>Any other (Please Specify)</b>		-	0.00	-	-	0.00	-	-
	<b>Sub total</b>		<b>13,879</b>	<b>2.89</b>	<b>1.39</b>	<b>-</b>	<b>0.00</b>	<b>-</b>	<b>-</b>
			0	0.00	-	0	0.00	0	0
B	<b>Non Promoters</b>		0	0.00	-	0	0.00	0	0
B.1	<b>Public Shareholders</b>		0	0.00	-	0	0.00	0	0
1.1	<b>Institutional</b>		0	0.00	-	0	0.00	0	0
i)	Mutual Funds		0	0.00	-	-	0.00	-	-
ii)	Foreign Portfolio Investors		0	0.00	-	-	0.00	-	-
iii)	Banks / Financial Institutions		0	0.00	-	-	0.00	-	-
iv)	Insurance Companies		-	-	-	-	0.00	-	-
v)	Fit belonging to foreign promoter		-	0.00	-	-	0.00	-	-
vi)	Fit - others		0	0.00	-	-	0.00	-	-
vii)	Provident Fund/Pension Fund		-	0.00	-	-	0.00	-	-
viii)	Alternative Investment Fund		0	0.00	-	-	0.00	-	-
ix)	Any Other		-	0.00	-	-	0.00	-	-
			-	0.00	-	-	0.00	-	-
1.2)	<b>Central Governemnt /State Government (s)/ President of India</b>			0.00	-	-	0.00	-	-
1.3)	<b>Non - Institutions</b>			0.00	-	-	0.00	-	-
i)	Individual share capital upto Rs. 2 Lacs		3764	0.78	0.38	-	0.00	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs		0	0.00	-	-	0.00	-	-
iii)	NBFCs registered with RBI		0	0.00	-	-	0.00	-	-
iv)	Any Other (specify)		-	0.00	-	-	0.00	-	-
	Trusts		0	0.00	-	-	0.00	-	-
	Non-Resident Indian (NRI)		0	0.00	-	-	0.00	-	-
	Clearing Members		0	0.00	-	-	0.00	-	-
	Qualified Institutional Buyer			0.00	-	-	0.00	-	-
	NRI (Non repatriable)		0	0.00	-	-	0.00	-	-
	Bodies Corporate		0	0.00	-	-	0.00	-	-
	IEPF		0	0.00	-	-	0.00	-	-
v)	Alternate Investment Fund		0	0.00	-	-	0.00	-	-
	<b>Total</b>		<b>3764</b>	<b>0.78</b>	<b>0.38</b>	<b>-</b>	<b>0.00</b>	<b>-</b>	<b>-</b>

1 At AJ and A.2 of Part B above, the names of individuals and bodies corporate must be specified and separately mentioned.  
2  
3 Insurers are required to highlight the categories which fall within the purview of Regulation 10(i)(i) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2002.  
4 Details of investors (excluding employees holding under ESOP) have to be provided where the Insurance company is unlisted.  
5  
6 Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the Insurance company is listed.  
7  
8 # 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.  
9  
10 \$ Please specify the names of the OCBs, indicating those OCBs which belong to the Group of the Joint Venture partner/foreign investor of the Indian insurance company.

Name of the Indian Promoter: Ambadi Investments Ltd									
Shareholding pattern as on September 30, 2022									
Sl. No.	Category	No. of Investors	No. of shares held	% age of holding	Paid up equity (Rs. In Lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of Shares (VIII)	As a percentage of Total Shares Held (IX) = (VIII)/(III)*100
I(a).	<b>Promoters</b> <b>Indian promoters</b> <b>Individuals (Major Holdings)</b> M V Subbiah M.A.ALAGAPPAN M V AR MEENAKSHI M A ALAGAPPAN (HUF) A A ALAGAMMAI V ARUNACHALAM M V SUBBIAH M V SEETHA SUBBIAH S VELLAYAN A VENKATACHALAM MEYYAMMAI VENKATACHALAM M M SEETHALAKSHMI M M MURUGAPPAN M M MURUGAPPAN (Trustee) M M MURUGAPPAN (Trustee) M M MURUGAPPAN (HUF Account) M M MURUGAPPAN M M MURUGAPPAN (Trustee) M M MURUGAPPAN (Trustee) M M VENKATACHALAM M M VENKATACHALAM (Trustee) M M VENKATACHALAM (Trustee) M M VENKATACHALAM (Trustee) M M VENKATACHALAM (Trustee) A VELLAYAN LALITHA VELLAYAN M A M ARUNACHALAM SIGAPI ARUNACHALAM M A M ARUNACHALAM V NARAYANAN M V SUBBIAH VALLI ARUNACHALAM M V MURUGAPPAN (HUF) ARUN ALAGAPPAN PRANAV ALAGAPPAN ARUN VENKATACHALAM M.M.VENKATACHALAM ARUN ALAGAPPAN (Trustee) M A M ARUNACHALAM M V SUBBIAH (Trustee) <i>Individual (other holding)</i> <b>Bodies Corporate</b> M A ALAGAPPAN HOLDINGS PRIVATE LIMITED AR LAKSHMI ACHI TRUST A M M VELLAYAN SONS P LTD AMBADI ENTERPRISES LTD M.M.MUTHIAH RESEARCH FOUNDATION M A MURUGAPPAN HOLDINGS PRIVATE LIMITED							NIL	
I(b).	Foreign promoters Individuals Bodies Corporate PARRY MURRAY AND COMPANY LIMITED		- - - 33500	- - - 1.37	- - - 3.35				
	Sub Total		2314509	94.74	231.45				
St. No.	Category	No. of shares held	% age of holding	Paid up equity (Rs. In Lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period		
					Number of shares (V)	As a percentage of (VI) - (V)/(III)*100	Number of Shares (VIII)	As a percentage of Total Shares Held (IX) = (VIII)/(III)*100	
II.	<b>Non Promoters' Holding</b>								
1	Institutional Investors								
a.	Mutual Funds and UTI	-	-	-					
b.	Banks, Financial Institutions, Insurance Companies (Central / State Government / Non Government Institutions)	-	-	-					
c.	FIs:								
(i)	FII belonging to foreign promoter	-	-	-					
(ii)	FII - others	-	-	-					
2	Others								
a.	Private Corporate Bodies								
b.	Indian Public	128513	5.26	12.85					
c.	NRIs	-	-	-					
	OCBs	-	-	-					
(i)	OCBs belonging to foreign promoters	-	-	-					
(ii)	OCBs - Others	-	-	-					
	FIs	-	-	-					
(i)	FII belonging to foreign promoter	-	-	-					
(ii)	FII - others	-	-	-					

e.	Employees		-	-	-
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

PART B:									
PARTICULARS OF THE SHAREHOLDING PATTERN IN THE INDIAN PROMOTER COMPANY(S) AS INDICATED AT (A) ABOVE									
Name of the Indian Promoter: Murugappa Management Services Private Limited									
Shareholding pattern as on September 30, 2022									
Sl. No.	Category	No. of Investors	No. of shares held	% of shareholdings	Paid up equity (Rs. in lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares(VI)	As a percentage of Total Shares held (VII) = (VI)/ (III)*100	Number of Shares (VIII)	As a percentage of Total Shares Held (IX) = (VIII)/(III)*100
I	Promoters' holding								
I(a).	Promoters								
	Indian promoters								
	Individuals		4	0	0.004				
	Bodies Corporate								
	Cholamandalam Financial Holdings Limited		42677	18.6	42.68				
	Carborundum Universal Ltd		44704	19.48	44.7				
	Parry Enterprises India Ltd		1700	0.74	1.7				
	Ambadi Investments Limited		40046	17.45	40.043				
	Chola Insurance Services Pvt Ltd		28680	12.5	28.68				
	Ambadi Enterprises Ltd		7701	3.36	7.7				
	Murugappa Educational and Medical Foundation		12	0.01	0.012				
	Kartik Investments Trust Ltd		6727	2.93	6.73				
	Parry Investments Ltd		8001	3.49	8.001				
	Coromandel International Ltd		16139	7.03	16.14				
	EID Parry India Ltd		18270	7.96	18.27				
	Chola Business Services Limited		14807	6.45	14.81				
I(b).	Foreign promoters								
	Individuals		-	-	-				
	Bodies Corporate		-	-	-				
	Sub Total		229468	100	229.47				
II.	Non Promoters' Holding		Nil	Nil	Nil				
1	Institutional Investors								
a.	Mutual Funds and UTI								
b.	Banks, Financial Institutions, Insurance Companies								
	(Central / State Government / Non Government Institutions)								
c.	FIs								
(i)	FII belonging to foreign promoter								
(ii)	FII - others								
2	Others								
a.	Private Corporate Bodies								
b.	Indian Public								
c.	NRIs								
	OCBs								
(i)	OCBs belonging to foreign promoters								
(ii)	OCBs - Others								
	FIs								
(i)	FII belonging to foreign promoter								
(ii)	FII - others								
e.	Employees								
f.	Trusts								
g.	Directors (Independent Director)								
h.	Depository transit position								
	Sub - Total		-	-	-				
	Grand Total		229468	100	229.47				

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

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)

Sl. No.	Category	No. of Investors	No. of shares held	% of shareholdings	Paid up equity (Rs. in lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares(VI)	As a percentage of Total Shares held (VII) = (VI)/ (III)*100	Number of Shares (VIII)	As a percentage of Total Shares Held (IX) = (VIII)/(III)*100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
	Individuals/HUF (Names of major shareholders):								
i)									
	Individuals:								
	M M MURUGAPPAN HUF (Karta - M M MURUGAPPAN)								
1									
2	UMAYAL R								
3	VALLI ANNAMALAI								
4	VELLACHI MURUGAPPAN								
5	VALLI SUBBIAH								
	M A M ARUNACHALAM(MAM Arunachalam&Sigappi Arunachalam behalf of Arun Murugappan Children's Trust)								
6									
	ARUN ALAGAPPAN (Arun Alagappan&AA Alagammai holds behalf of MA Alagappan Grand Children Trust)								
7									
8	M A M ARUNACHALAM								
9	ARUN ALAGAPPAN								
10	M.A.ALAGAPPAN								
11	LAKSHMI CHOCCA LINGAM								
12	A VELLAYAN								
13	M M VENKATACHALAM								
14	LAKSHMI VENKATACHALAM								
15	LALITHA VELLAYAN								
16	MEYYAMMAI VENKATACHALAM								
17	S VELLAYAN								
	M V MURUGAPPAN HUF (Karta - VALLI ARUNACHALAM)								
18									
19	M M MURUGAPPAN								
20	A M MEYYAMMAI								
21	M V SUBBIAH (in the capacity of Karta in HUF)								
22	MEENAKSHI MURUGAPPAN								
23	M V SEETHA SUBBIAH								
24	M V SUBBIAH								
25	A VENKATACHALAM								
26	V NARAYANAN								
27	V ARUNACHALAM								
28	ARUN VENKATACHALAM								
29	SOLACHI RAMANATHAN								

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



70	Wendt (India) Ltd.									
71	Murugappa Morgan Thermal Ceramics Ltd.									
72	CIRIA India Ltd.									
73	Coromandel Engineering Company Limited									
74	Murugappa Educational & Medical Foundation									
75	Kadamane Estates Company (Shares held by M.A.Alagappan in the capacity of Partner in the firm)									
76	MM Muthiah Research Foundation									
77	TI Absolute Concepts Private Ltd									
78	Coromandel International (Nigeria) Limited									
79	Parry International DMCC									
80	Coromandel Mali Sasu, West Africa									
81	CG Power and Industrial Solutions Limited									
82	AR Lakshmi Achi Trust									
83	Murugappa Water Technology and Solutions Private Limited									
84	Pluss Advanced Technologies Private Limited									
85	Pluss Advanced Technologies B.V., Netherlands									
86	Payswiff Technologies Private Limited									
87	Payswiff Solutions Private Limited									
88	Payswiff Services Private Limited									
89	Payswiff PTE Limited, Singapore									
90	TI Clean Mobility Private Limited									
91	Celestial E-Mobility Private Limited									
92	Celestial E-Trac Private Limited									
93	RHODIUS Abrasives GmbH (Formerly known as CUMI Abrasives GmbH, Germany)									
	<b>Total</b>	<b>1</b>	<b>18,00,144.00</b>	<b>100.00</b>	<b>180.01</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
iii)	<b>Financial Institutions/Banks, Central Government/State Government(s)/President of India</b>									
iv)	<b>Persons acting in Concert (Please specify)</b>									
v)	<b>Any Others</b>									
1	AMM Foundation									
2	M V Seetha Subbiah Benefit Trust (M.V.Subbiah & Subbiah Vellayan holds behalf of Trust)									
3	Valli Subbiah Benefit Trust (Subbiah Vellayan & M.V.Subbiah holds shares on behalf of the Trust)									
4	V S Bhairavi Trust (M V Subbiah & Vellayan Subbiah holds shares on behalf of the Trust)									
5	K S Shambhavi Trust (M V Subbiah & S Vellayan holds shares on behalf of the Trust)									
6	A A ALAGAMMAI(A A Alagammai & Lakshmi Ramaswamy holds behalf of the Lakshmi Ramaswamy Family Trust)									
7	Sigapi Arunacham (with MAM Arunachalam&AM Meyyammai behalf of Murugappan Arunachalam Children 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)									
10	M M VENKATACHALAM(M M Venkatachalam & M V Subramanian holds behalf of M V Subramanian Family Trust)									
11	M M MURUGAPPAN (M M Murugappan & M M Muthiah holds shares on behalf of M M Muthiah Family Trust)									
12	Lakshmi Venkatachalam Fly Trust (M M Venkatachalam & Lakshmi Venkatachalam hold behalf of the Trust)									
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 Seetha Subbiah hold shares on behalf of the Trust)									
17	Shambho Trust (M V Subbiah & S Vellayan hold shares on behalf of the Trust)									
18	M A MURUGAPPAN HOLDINGS LLP (Formerly M A 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)									
	<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
A.2	<b>Foreign Promoters</b>									
i)	<b>Foreign Promoters</b>									
1	M. M. Veerappan									
2	Valliammai Murugappan									
3	Valli Arunachalam									
ii)	<b>Individuals (Names of major shareholders):</b>									
	Bodies Corporate									
	(i)									
	(ii)									
iii)	<b>Any Other</b>									
	<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>B</b>	<b>Non Promoters</b>									
<b>B.1</b>	<b>Public Shareholders</b>									
<b>1.1)</b>	<b>Institutional</b>									
i)	Mutual Funds	-	-	-	-	-	-	-	-	-
ii)	Foreign Portfolio Investors	-	-	-	-	-	-	-	-	-
iii)	Banks / Financial Institutions	-	-	-	-	-	-	-	-	-
iv)	Insurance Companies	-	-	-	-	-	-	-	-	-
v)	FII belonging to foreign promoter	-	-	-	-	-	-	-	-	-
vi)	FII - others	-	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund Fund	-	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	-	-	-	-	-	-	-	-	-
ix)	Any Other	-	-	-	-	-	-	-	-	-
<b>1.2)</b>	<b>Central Governement /State Government (s)/ President of India</b>									
<b>1.3)</b>	<b>Non - Institutions</b>									
i)	Individual share capital upto Rs. 2 Lacs *	6	6	0.00	0.00	-	0.00	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs									
iii)	NBFCs registered with RBI									
iv)	Any Other (specify)									
	Trusts									
	Non-Resident Indian (NRI)									

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

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

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

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

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

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

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

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

	Particulars	As At Sep'22	As At Sep'21(Corresponding previous year)
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	14,326	14,326
4	General Reserves		
	Opening balance	83,476	78,476
	Additions during the year	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 Reserve)	-	2,000
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
	<b>TOTAL</b>	<b>1,73,579</b>	<b>1,62,937</b>

Notes:

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

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**FORM NL-11-BORROWINGS SCHEDULE**

(Amount in Rs. Lakhs)

	Particulars	As At Sep'22	As At Sep'21(Corresponding previous)
1	Debentures/ Bonds	10,000	10,000
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	<b>TOTAL</b>	<b>10,000</b>	<b>10,000</b>

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

Notes:

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

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

(Amount in Rs. Lakhs)

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

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

	Particulars	NL -12		NL -12A		(Amount in Rs. Lakhs)	
		Shareholders		Policyholders		Total	
		As At Sep'22	As At Sep'21(Corresponding previous year)	As At Sep'22	As At Sep'21(Corresponding previous year)	As At Sep'22	As At Sep'21(Corresponding previous year)
	<b>LONG TERM INVESTMENTS</b>						
1	Government securities and Government guaranteed bonds including Treasury Bills	1,07,759	88,521	7,84,660	6,47,458	8,92,419	7,35,979
2	Other Approved Securities	-	-	-	-	-	-
3	Other Investments					-	-
	(a) Shares					-	-
	(aa) Equity	2,462	1,546	17,929	11,310	20,391	12,856
	(bb) Preference					-	-
	(b) Mutual Funds					-	-
	(c) Derivative Instruments					-	-
	(d) Debentures/ Bonds	21,160	12,395	1,54,081	90,658	1,75,241	1,03,053
	(e) Other Securities (Fixed Deposit with Bank)	-	215	-	1,576	-	1,791
	(e) Other Securities (Investments in AIF)	360	57	2,619	415	2,979	472
	(f) Subsidiaries					-	-
	(g) Investment Properties-Real Estate & REIT	348	371	2,534	2,713	2,883	3,084
4	Investments in Infrastructure and Social Sector	17,003	13,068	1,23,813	95,583	1,40,817	1,08,651
5	Other than Approved Investments						
	(a) Debentures/ Bonds	-	144	-	1,050	-	1,193
	(b) Equity	69	149	501	1,089	570	1,238
	<b>TOTAL</b>	<b>1,49,161</b>	<b>1,16,466</b>	<b>10,86,138</b>	<b>8,51,853</b>	<b>12,35,300</b>	<b>9,68,319</b>
	<b>SHORT TERM INVESTMENTS</b>						
1	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	-	9,871
	(c) Derivative Instruments					-	-
	(d) Debentures/ Bonds	5,996	3,269	43,663	23,907	49,660	27,175
	(e) Other Securities (Fixed Deposit with Bank)	2,578	16,724	18,772	1,22,324	21,350	1,39,048
	(f) Other Securities (Investments in AIF)	-	-	-	-	-	-
	(g) Money market instruments (TREPS)	1,690	-	12,306	-	13,995	-
	(h) Subsidiaries					-	-
	(i) Investment Properties-Real Estate					-	-
4	Investments in Infrastructure and Social Sector	1,539	2,201	11,206	16,096	12,745	18,297
5	Other than Approved Investments						
	(a) Debentures/ Bonds	144	302	1,051	2,207	1,195	2,509
	(b) Equity	-	-	-	-	-	-
	<b>TOTAL</b>	<b>12,251</b>	<b>23,682</b>	<b>89,210</b>	<b>1,73,217</b>	<b>1,01,462</b>	<b>1,96,900</b>
	<b>GRNAD TOTAL</b>	<b>1,61,413</b>	<b>1,40,148</b>	<b>11,75,349</b>	<b>10,25,070</b>	<b>13,36,761</b>	<b>11,65,218</b>

## Notes:

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

- Holding company and subsidiary shall be construed as defined in the Companies Act, 1956 as amended by Company Act 2013:
- Joint Venture is a contractual arrangement whereby two or more parties undertake an economic activity, which is subject to joint control.
- Joint control - is the contractually agreed sharing of power to govern the financial and operating policies of an economic activity to obtain benefits from it.
- Associate - is an enterprise in which the company has significant influence and which is neither a subsidiary nor a joint venture of the company.

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

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

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

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

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

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

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

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

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

(Amount in Rs. Lakhs)

	Particulars	Shareholders		Policyholders		Total	
		As At Sep'22	As At Sep'21 (Corresponding previous year)	As At Sep'22	As At Sep'21 (Corresponding previous year)	As At Sep'22	As At Sep'21 (Corresponding previous year)
	<u>Long Term Investments--</u>						
	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
	<u>Short Term Investments--</u>						
	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

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

(Amount in Rs. Lakhs)

	Particulars	As At Sep'22	As At Sep'21(Corresponding previous year)
<b>1</b>	<b>SECURITY-WISE CLASSIFICATION</b>		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others (to be specified)	-	-
	Unsecured		
	<b>TOTAL</b>		
<b>2</b>	<b>BORROWER-WISE CLASSIFICATION</b>		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Companies	-	-
	(f) Others (to be specified)	-	-
	<b>TOTAL</b>		
<b>3</b>	<b>PERFORMANCE-WISE CLASSIFICATION</b>		
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	<b>TOTAL</b>		
<b>4</b>	<b>MATURITY-WISE CLASSIFICATION</b>		
	(a) Short Term	-	-
	(b) Long Term	-	-
	<b>TOTAL</b>		

**Notes:**

- (a) Short-term loans shall include those, which are repayable within 12 months from the date of balance sheet. Long term loans shall be the loans other than short-term loans.
- (b) Provisions against non-performing loans shall be shown separately.
- (c) The nature of the security in case of all long term secured loans shall be specified in each case. Secured loans for the purposes of this schedule, means loans secured wholly or partly against an asset of the company.
- (d) Loans considered doubtful and the amount of provision created against such loans shall be disclosed.

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

Classification: **Confidential**

FORM NL-14-FIXED ASSETS SCHEDULE

(Amount in Rs. Lakhs)										
Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening	Additions	Deductions	Closing	Up to Last Year	For The Period	On Sales/ Adjustments	To Date	As At 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 Premises	1,752	115	1	1,866	1,572	63	-	1,635	231	169
<b>TOTAL</b>	<b>28,047</b>	<b>2,265</b>	<b>203</b>	<b>30,109</b>	<b>19,877</b>	<b>1,382</b>	<b>148</b>	<b>21,110</b>	<b>8,998</b>	<b>7,022</b>
Work in progress	-	-	-	-	-	-	-	-	912	474
<b>Grand Total</b>	<b>28,047</b>	<b>2,265</b>	<b>203</b>	<b>30,109</b>	<b>19,877</b>	<b>1,382</b>	<b>148</b>	<b>21,110</b>	<b>9,910</b>	<b>7,496</b>
<b>PREVIOUS YEAR</b>	<b>24,866</b>	<b>1,167</b>	<b>224</b>	<b>25,809</b>	<b>17,766</b>	<b>1,231</b>	<b>210</b>	<b>18,787</b>		

Note:

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

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**FORM NL-15-CASH AND BANK BALANCE SCHEDULE**

(Amount in Rs. Lakhs)			
	Particulars	As At Sep'22	As At Sep'21(Corresponding previous
1	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
	<b>TOTAL</b>	<b>2,517</b>	<b>2,524</b>
	Balances with non-scheduled banks included in 2 and 3 above		
	<b>CASH &amp; BANK BALANCES</b>		
	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.

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

(Amount in Rs. Lakhs)			
	Particulars	As At Sep'22	As At Sep'21(Corresponding previous year)
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	595	16,870
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	22,020	17,571
6	Others (to be specified)		
	Advances to Employees	11	5
	Advances to Vendors	314	356
	GST Unutilised Credit/paid in advance	9,367	3,723
	Service tax paid under protest (Note 8 (c) of Schedule 16)	2,429	437
	Other Advances / Deposits	4,488	7,255
	<b>TOTAL (A)</b>	<b>39,223</b>	<b>46,216</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments	25,284	21,294
2	Outstanding Premiums	2,533	5,490
	Less : Provisions for doubtful ,if any	-	-
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	7,416	3,545
	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		-
	<b>TOTAL (B)</b>	<b>58,964</b>	<b>50,422</b>
	<b>TOTAL (A+B)</b>	<b>98,188</b>	<b>96,638</b>

Notes:

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

	<b>FORM NL-17-CURRENT LIABILITIES SCHEDULE</b>		
		(Amount in Rs. Lakhs)	
	<b>Particulars</b>	<b>As At Sep'22</b>	<b>As At Sep'21(Corresponding previous year)</b>
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
	<b>TOTAL</b>	<b>9,83,393</b>	<b>8,58,761</b>
	Note :		
	(a) Long term policies are policies with more than one year tenure		
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**FORM NL-18-PROVISIONS SCHEDULE**

(Amount in Rs. Lakhs)			
	Particulars	As At Sep'22	As At Sep'21(Corresponding 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) _____		
	<b>TOTAL</b>	<b>2,66,143</b>	<b>2,27,437</b>

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**FORM NL-19 MISC EXPENDITURE SCHEDULE**

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

<b>(Amount in Rs. Lakhs)</b>			
	<b>Particulars</b>	<b>As At Sep'22</b>	<b>As At Sep'21(Corresponding previous year)</b>
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	<b>TOTAL</b>	-	-

Notes:

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

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Sl.No.	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 Shareholder's funds/Net Worth =Share capital+reserve and surplus-Miscellaneous expenditure-debit balance in profit and loss account ) Shareholders' funds /Net Worth comprise of Share Capital plus all Reserves and Surplus (except revaluation Reserve and fair value change account) net of accumulated losses and Miscellaneous expenditure to the extent not written off as at the Balance Sheet date	0.72	1.36	0.63	1.10
3	Growth rate of Net Worth	$(\text{Shareholder's funds}(CY)-\text{Shareholder's funds}(PY)) / \text{Shareholder's funds}(PY)$	5.52%	5.52%	6.99%	6.99%
4	Net Retention Ratio**	Net written premium / (Gross Direct Premium Income + Reinsurance Accepted)	73.75%	72.80%	74.24%	73.56%
5	Net Commission Ratio**	Net Commission / Net written premium	3.39%	3.42%	6.30%	4.21%
6	Expense of Management to Gross Direct Premium Ratio**	$(\text{Direct Commission}+\text{Operating Expenses}) / \text{Gross direct premium}$	36.03%	36.69%	37.32%	38.13%
7	Expense of Management to Net Written Premium Ratio**	$(\text{Net Commission}+\text{Operating Expenses}) / \text{Net Written Premium}$	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 **	$[(\text{Reserve for unexpired risks}+\text{premium deficiency}+\text{reserve for outstanding claims(including IBNR and IBNER)} ) / \text{Net premium written}]$	9.24	5.00	9.87	6.53
13	Underwriting balance ratio	Underwriting results / Net earned premium  <u>Underwriting results= Net earned premium-Net incurred claims-Net commission-Operating Expenses (Before adjusting transfer to Profit and loss account as per Section 40C)- Premium Deficiency</u>	(0.17)	(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 loans+Cash & Bank balances  Policyholders liabilities=Outstanding Claims including Incurred But Not Reported (IBNR) & Incurred But Not Enough Reported (IBNER)+ Unearned Premium Reserve+ Premium Deficiency Reserve, if any+ Catastrophe Reserve, if any; and+ Other Liabilities net off Other Assets Other Liabilities in point (e) above, comprise of (i) Premium received in advance (ii) Unallocated premium (iii) Balance due to OTHER Insurance Companies (iv) Due to other Members of a Pool such as Third Party Pool; Terrorism Pool; etc. (vi) Sundry creditors (due to Policyholders). Other Assets in point (e) above, comprise of (i) Outstanding premium (ii) due from other entities carrying on Insurance business including Reinsurers (iii) Balance with Pool such as Thirty Party Pool; Terrorism pool; etc.	0.09	0.09	0.22	0.22
16	Net earning ratio	Profit after tax / Net Premium written	3.18%	3.60%	1.70%	2.78%
17	Return on net worth ratio	Profit after tax / Net Worth	1.71%	3.59%	0.80%	2.26%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	to be taken from solvency margin reporting	2.13	2.13	1.77	1.77
19	NPA Ratio	to be taken from NPA reporting				
	Gross NPA Ratio		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	$(\text{Earnings before Interest and Tax/ Interest and Principal Instalments Due})$	22.65	23.59	10.33	14.18
22	Interest Service Coverage Ratio	$(\text{Earnings before Interest and Tax/ Interest due})$	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
24	Book value per share	Net worth /No. of shares	68.09	68.09	64.53	64.53

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

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										
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%	39.27%	-4.01%	20.28%	21.48%	45.17%	52.58%	103.94%	2.56	(0.06)
Marine Hull										
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										
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										
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										
Current Period	981%	94.67%	4.13%	17.88%	17.87%	15.87%	1.96%	33.74%	2.72	0.55
Previous Period	-80.57%	78.32%	-16.62%	25.36%	2.33%	-266.00%	7.34%	-263.67%	26.95	3.64
Total Health										
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	(1.11)
Workmen's Compensation/ Employer's liability										
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										
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 **										
Current Period	74%	92.71%	11.69%	27.94%	28.55%	19.15%	64.95%	47.70%	1.44	0.49
Previous Period	81.14%	90.26%	14.63%	41.37%	42.81%	35.13%	101.61%	77.94%	2.47	0.06
Total Miscellaneous										
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%	41.53%	76.11%	16.72%	117.64%	6.65	(0.14)
Total-Current Period	30.25%	72.80%	3.42%	36.69%	41.25%	72.29%	15.61%	113.54%	5.00	(0.16)
Total-Previous Period	8.78%	73.56%	4.21%	38.13%	41.90%	74.85%	17.32%	116.75%	6.53	(0.14)

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

**Classification: Confidential**

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

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

**For the Half Year Ending 30 September 2022**

PART-A Related Party Transactions							
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received <sup>1</sup> (Rs. in Lakhs)			
				For the Quarter 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	14.16
2	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARNTER		-	-	36.20	65.82
3	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	Fees Incured for Risk Inspection and advisory services	60.34	119.82	54.54	103.37
4	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	Premium Income	0.42	0.92	3.64	4.19
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	3,749.52
7	Mitsui Sumitomo Insurance Co.Ltd	JOINT VENTURE PARNTER	RI Claims Recovered	562.85	948.83	475.17	775.92
8	Mitsui Sumitomo Insurance Co.Ltd	JOINT VENTURE PARNTER	RI Commission Income Recevied	2,369.13	2,866.11	398.15	653.43
9	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	Branding Fee / Secondment charges	-	-	-	-
9	Cholamandalam Financial Holdings Limited	HOLDING COMPANY		202.38	404.75	198.75	397.51
10	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARNTER		-	-	32.50	65.50



**Classification: Confidential**

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

11	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARTNER	Management Expenses Recovered	89.68	195.59	21.78	43.57
13	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL		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 PARTNER	Advance Given	92.37	92.37	136.38	136.38
17	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARTNER	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 and rent	-	-	(35.53)	(35.53)
19	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARTNER		5.62	5.62	1.19	1.19
20	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARTNER	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		-	-	0.03	0.05
25	Cholamandalam Financial Holdings Limited	HOLDING COMPANY		-	-	198.75	198.75

**Classification: Confidential**

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

26	Mitsui Sumitomo Insurance Company Limited	JOINT VENTURE PARTNER	Provision Outstanding	2.50	2.50	32.50	32.50
27	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL		39.39	39.39	-	-
28	Cholamandalam MS Risk Services Limited	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

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

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

Classification: Confidential

FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE

4	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	39.39	Provision Outstanding	-	-	-	-
5	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	0.30	Premium Received in Advance				
6	Cholamandalam MS Risk Services Limited	COMPANY UNDER COMMON CONTROL	0.26	Unallocated Premium				

Version no. 1 upload date: 11.11.2022

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

(Amount in Rs. Lakhs)

Item No.	Particulars	Policyholders' A/c.	Shareholders' A/c.	Total
	<b>Investments:</b>			
	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)	<b>Total Investments as per BS</b>	<b>11,75,348.7</b>	<b>1,61,412.7</b>	<b>13,36,761.4</b>
(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
	<b>Current Assets:</b>			
(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)	<b>Total Current Assets as per BS...(E)+(F)</b>	<b>54,226.8</b>	<b>64,528.5</b>	<b>1,18,755.3</b>
(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	-	-	-
(J)	Fair value change account subject to minimum of zero	2,137.5	293.5	2,431.0
(K)	<b>Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)</b>	<b>12,29,575.5</b>	<b>2,35,851.5</b>	<b>14,65,427.0</b>
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	7,708.4	26,780.3	34,488.7
(M)	<b>Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)</b>	<b>12,21,867.1</b>	<b>2,09,071.2</b>	<b>14,30,938.3</b>

(All amounts in Rupees of Lakhs)

Item No.	Inadmissible Investment assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
	<b>Inadmissible Investment assets as per Clause (1) of Schedule I of regulation</b>			
	Inadmissible Fixed assets			
	(a) Furniture and Fittings	-	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
		<b>5,570.9</b>	<b>26,486.8</b>	<b>32,057.7</b>

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

(Amount in Rs. Lakhs)

Item No.	Reserve	Current Year	
		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)	<b>Total Reserves for Technical Liabilities...(c)+(d)+(e)</b>	<b>12,00,614.7</b>	<b>10,13,778.3</b>

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

**Classification: Confidential**

**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. Lakhs)

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
	<b>Total</b>	<b>5,50,767.8</b>	<b>4,03,234.8</b>	<b>3,35,102.7</b>	<b>2,59,412.3</b>	<b>84,679.5</b>	<b>80,202.8</b>	<b>85,354.4</b>

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

**Classification: Confidential**

**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.

Version no. 1 upload date: 11.11.2022

Classification: **Internal**

<b>FORM NL-27- PRODUCTS INFORMATION</b>						
Name of the Insurer:	<b>CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED</b>			Date:	30.09.2022	
<b>Products Information</b>						
<i>List below the products and/or add-ons introduced for the period ended September 30, 2022</i>						
Sl. No.	Name of Product /Add On	Co. Ref. No.	IRDAI UIN	Class of Business <sup>(a)</sup>	Category of product	Date of allotment of UIN
1	CHOLA GROUP ASSET SHIELD POLICY	250202122500123114	IRDAN123RP0001V01202223	MISCELLAENOUS	GROUP(RETAIL)	27-Apr-22
2	CHOLA ASSET SHIELD POLICY	250202122500123115	IRDAN123RP0002V01202223	MISCELLAENOUS	Retail	27-Apr-22
3	CHOLA D&O PROTECT PLUS (RETAIL)	250202122500123117	IRDAN123RP0003V01202223	LIABILITY	Retail	18-May-22
4	CHOLA ANNUAL ERECTION ALL RISK INSURANCE	250202223500123001	IRDAN123CP0001V01202223	ENGINEERING	Commercial	25-Jun-22
5	CHOLA ANNUAL ERECTION ALL RISK INSURANCE	250202223500123002	IRDAN123RP0004V01202223	ENGINEERING	Retail	25-Jun-22
6	CHOLA ANNUAL CONTRACTOR'S ALL RISK INSURANCE	250202223500123003	IRDAN123CP0002V01202223	ENGINEERING	Commercial	30-Jul-22
7	CHOLA ANNUAL CONTRACTOR'S ALL RISK INSURANCE	250202223500123004	IRDAN123RP0005V01202223	ENGINEERING	Retail	30-Jul-22
8	CHOLA GRIHA RAKSHA	250202223500123006	IRDAN123RP0006V01202223	FIRE	Retail	09-Sep-22
9	MACHINERY BREAKDOWN INSURANCE	25020181950123120	IRDAN123CP0057V02201819	ENGINEERING	Commercial	09-Sep-22
10	ENTERPRISE PACKAGE POLICY (LAGHU)	250202021500123323	IRDAN123CP0001V03202122	MISCELLAENOUS	Commercial	29-Sep-22
11	Chola Flexi Health Supreme	-	CHOHLIP22225V012122	Health	Retail	10-Mar-22
12	Flexi OP Care-Add-on Cover	-	CHOHLIA23045V012223	Health	Retail	21-Jun-22
13	Pay As You Use	250202223500123013	IRDAN123RP0001V03100001/A0007V01202223	Motor	Retail	28-Sep-22
14	Pay As You Use	250202223500123014	IRDAN123RP0018V01201819/A0008V01202223	Motor	Retail	28-Sep-22
15	Pay As You Use	250202223500123015	IRDAN123RP0002V01201920/A0009V01202223	Motor	Retail	28-Sep-22
16	Waiver of Depreciation for Standalone Private Car OD	25020192050123004	IRDAN123RP0002V01201920/A0005V02201920	Motor	Retail	14-Sep-22
Note: -						
(a) Defined as Fire, Marine Cargo, Marine Hull, Motor OD, Motor TP, Health, Personal Accident, Travel Insurance, Workmen's Compensation/ Employer's Liability, Public/ Product Liability,						
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

PART - A

Rs in Lakhs

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

## 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

PART - A

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

(Business within India)

Rs in Lakhs

Periodicity of Submission: Quarterly

## Section II

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value (h)
			Balance	FRSM <sup>+</sup>						
			(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 15%								
	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 55%		10,925.33	79,554.26	90,479.59	6.78%	2,080.16	92,559.75	91,847.31
	c. Other Investments			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 &amp; Equity Impairment of Rs. 0.001 Cr.

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

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 Accretion of Assets

(Business within India)

Periodicity of Submission : Quarterly

PART - B

Rs in Lakhs

No	Category of Investments	COI	Opening Balance	% to Opening Balance	Net Accretion for the Qtr.	% to Total Accrual	TOTAL	% to Total
			(A)		(B)		(A+B)	
1	Central Govt. Securities		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)

PERIODIC DISCLOSURES

**FORM NL-29**      **Detail regarding debt securities**

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

Date:                      Quarter ended Sep 30, 2022

(Rs in Lakhs)

	Market Value				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
<b>Break down by credit rating</b>								
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)								
Sovereign	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%
	<b>12,66,981</b>		<b>11,49,875</b>		<b>13,09,939</b>		<b>11,37,696</b>	
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
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)								
	<b>12,66,981</b>		<b>11,49,875</b>		<b>13,09,939</b>		<b>11,37,696</b>	
<b>Breakdown by type of the issuer</b>								
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%
	<b>12,66,981</b>		<b>11,49,875</b>		<b>13,09,939</b>		<b>11,37,696</b>	

**Note**

1. In case of a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.
2. Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.

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

Version no. 1 upload date: 11.11.2022

**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

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

Rs in Lakhs

Registration Number: 123

Total Investment Asset as per FORM 3B: 13,34,330.44

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		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

Version no. 1 upload date: 11.11.2022

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

(Read with Regulation 10)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Statement as on: 30th Sep 2022

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

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

25.17%

Rs in Lakhs

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) <sup>3</sup>			
			Investment as on 30-09-2022 (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>
A	CENTRAL GOVT. SECURITIES													
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	-	-	-		-	-	-		-	-	-	
B	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	-	-	-		-	-	-		-	-	-	
C	(a) HOUSING & LOANS TO STATE GOVT FOR HOUSING / FFE													
C01	Loans to State Government for Housing	HLSH	-	-	-		-	-	-		-	-	-	
C02	Loans to State Government for Fire Fighting Equipments	HLSF	-	-	-		-	-	-		-	-	-	
C03	Term Loan - HUDCO / NHB / Institutions accredited by NHB	HTLH	-	-	-		-	-	-		-	-	-	
C04	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	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	HTHD	-	-	-		-	-	-		-	-	-	
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	HOMB	-	-	-		-	-	-		-	-	-	
C16	Debentures / Bonds / CPs / Loans - (Promoter Group)	HOPG	-	-	-		-	-	-		-	-	-	

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

(Read with Regulation 10)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Statement as on: 30th Sep 2022

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

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

25.17%

Rs in Lakhs

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) <sup>3</sup>			
			Investment as on 30-09-2022 (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 / loans - (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 / loans	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 / loans - (Promoter Group)	IOPD	-	-	-		-	-	-		-	-	-	
C40	Onshore Rupee Bonds issued by ADB and IFC (Infrastructure- others)	IOOB	-	-	-		-	-	-		-	-	-	
C41	Long Term Bank Bonds Other Investment– Infrastructure	IOLB	-	-	-		-	-	-		-	-	-	
C42	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	IORD	-	-	-		-	-	-		-	-	-	



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

(Read with Regulation 10)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Statement as on: 30th Sep 2022

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

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

25.17%

Rs in Lakhs

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) <sup>3</sup>			
			Investment as on 30-09-2022 (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	IOIT	-	-	-		-	-	-		-	-	-	
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), CCIL, 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	-	-	-		-	-	-		-	-	-	

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

(Read with Regulation 10)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Statement as on: 30th Sep 2022

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

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

25.17%

Rs in Lakhs

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) <sup>3</sup>			
			Investment as on 30-09-2022 (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	-	-	-		-	-	-		-	-	-	

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

(Read with Regulation 10)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Statement as on: 30th Sep 2022

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

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

25.17%

Rs in Lakhs

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) <sup>3</sup>			
			Investment as on 30-09-2022 (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]	OAPB	-	-	-		-	-	-		-	-	-	
E29	Units of Real Estate Investment Trust (REITs)	ORIT	-	-	-		-	-	-		-	-	-	
E30	Units of Infrastructure Investment Trust	OIIT	-	-	-		-	-	-		-	-	-	
E31	Debt ETFs - "Other Investments"	ODTF	-	-	-		-	-	-		-	-	-	
E32	Debt Instruments of REITs - Other Investments	ODRT	-	-	-		-	-	-		-	-	-	
TOTAL			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

<sup>1</sup> Based on daily simple Average of Investments

<sup>2</sup> Yield netted for Tax

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

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

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

<sup>6</sup> \*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.

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FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS

(Read with Regulation 10)

PART - A

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

Registration Number: 123

Statement as on: 30th Sep 2022

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

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs in Lakhs

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

Classification: Confidential

FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

Date: 30th September 22

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

(Amount in Rs. Lakhs)

S.No.	Reinsurance/Retrocession Placements	No. of reinsurers	Premium ceded to reinsurers (Upto the Quarter)			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
	<b>Outside India</b>					
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%
	<b>Total (A)</b>	<b>77</b>	<b>7,557</b>	<b>885</b>	<b>7,391</b>	
	<b>With In India</b>					
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)					
	<b>Total (B)</b>	<b>20</b>	<b>55,770</b>	<b>1,334</b>	<b>2,864</b>	
	<b>Grand Total (C)= (A)+(B)</b>	<b>97</b>	<b>63,327</b>	<b>2,219</b>	<b>10,255</b>	<b>100.00%</b>

Note:-

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

(b) Figures are to be provided upto the quarter

Version no. 1 upload date: 11.11.2022

Classification: **Confidential**

FORM NL-54-GEOGRAPHICAL DISTRIBUTION OF BUSINESS

(Amount in Rs. Lakhs)

[illegible]

Note 2:

**Classification: Confidential**

**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. Lakhs)**

Sl.No.	Line of Business	For the QuarterSep'22		For the corresponding quarter of the previous year Sep'21		Up to the Quarter EndedSep'22		Up to the corresponding Quarter of the previous year Sep'21	
		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

Version no. 1 upload date: 11.11.2022

FORM NL-36- BUSINESS -CHANNELS WISE

Name of the Insurer : CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

Date: 30 Sep 2022

Sl.No.	Channels	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	
		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	Referral Arrangements								
13	Other (to be specified)								
	(i) _____								
	(ii) _____								
	<b>Total (A)</b>	<b>28,82,295</b>	<b>1,47,378</b>	<b>52,03,833</b>	<b>2,76,408</b>	<b>24,47,573</b>	<b>1,22,168</b>	<b>38,87,657</b>	<b>2,12,217</b>
14	Business outside India (B)								
	<b>Grand Total (A+B)</b>	<b>28,82,295</b>	<b>1,47,378</b>	<b>52,03,833</b>	<b>2,76,408</b>	<b>24,47,573</b>	<b>1,22,168</b>	<b>38,87,657</b>	<b>2,12,217</b>

Note:

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

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

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

Version no. 1 upload date: 11.11.2022



## FORM NL-37-CLAIMS DATA

Name of the Insurer:

Upto the quarter ending Sep'2022

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's	Public/ Product Liability	Engineering	Aviation	Crop Insurance	No. of claims only		
																		Other segments **	Miscellaneous	Total
1	Claims O/S at the beginning of the period	711	695	1	696	22849	33652	56501	17444	424	5	17873	94	40	135	0	364	318	125	76857
2	Claims reported during the period	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) _____				0			0				0								0
	(ii) _____																			
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
	(ii) _____																			
4	Claims Repudiated during the period	662	474	0	474	17106	776	17882	9877	568	5	10450	52	14	141	0	40	122	208	30045
	Repudiation	361	143		143	7877		7877	9877	296	2	10175	33	8	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) _____				0			0				0								0
	(ii) _____																			
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	68	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	4581	28949	6085	240	2	6327	51	2	199		8	281	173	37776
	3 months to 6 months	178	195		195	3490	4327	7817	44	21		65	34	6	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 Rs. Lakhs)

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments **	Miscellaneous	Total
1	Claims O/S at the beginning of the period	35902	4313	361	4674	13247	215284	228531	4026	2060	45	6131	414	270	1838		4373	266	158	282556
2	Claims reported during the period	11100	4827	0	4827	52500	71363	123863	26499	5201	3	31702	295	53	348	0	9	469	499	173165
	(a) Booked During the period	11040	4792	0	4792	51597	70380	121977	25726	4895	3	30624	245	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) _____				0			0				0								0
	(ii) _____																			
3	Claims Settled during the period	5786	3585	0	3585	45756	38343	84098	18319	2982	2	21303	86	67	666	0	2	377	130	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) _____				0			0				0								0
	(ii) _____																			
4	Claims Repudiated during the period	1864	431	0	431	6054	4788	10842	7071	2419	11	9501	123	37	95	0	10	61	238	23203
	Repudiation	963	279		279	3819		3819	7071	1447	10	8529	81	16	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) _____				0			0				0								0
	(ii) _____																			
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	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	121	6	306		6	116	203	46759
	3 months to 6 months	3084	1264		1264	2171	23443	25614	117	92		209	90	36	170			34	48	30548
	6months to 1 year	8222	300	361	661	1297	33061	34358	220	152	0	373	105	103	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

Version no. 1 upload date: 11.11.2022

**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)**

Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	134	264	68	30	15	0	2	231	474	2119	255	781	5	7	513	3872
2	Marine Cargo	2776	831	131	21	3	1	1	500	385	197	1152	7	1	54	3764	2294
3	Marine Other than Cargo															0	0
4	Motor OD	66218	19017	3821	627	123	0	0	11118	8041	3527	1011	404	38	118	89806	24257
5	Motor TP	28	278	834	797	694	350	185	217	1370	4033	4400	6298	5006	3207	3166	24532
6	Health	21346	63	4	1	0	0	0	9686	64	6	3	5	0	0	21414	9764
7	Personal Accident	221	143	18	3	1	1	0	703	606	63	68	18	14	2	387	1474
8	Travel	1	1	0	0	0	0	0	2	0	0	0	0	0	0	2	2
9	Workmen's Compensation/ Employer's liability	0	0	7	7	0	0	0	0	0	23	17	18	0	2	14	62
10	Public/ Product Liability	0	0	0	1	1	0	0	0	0	0	2	54	0	0	2	56
11	Engineering	154	247	50	12	8	2	0	147	81	96	46	56	12	9	473	447
12	Aviation															0	0
13	Crop Insurance	1	0	1	0	0	0	0	0	0	0	0	1	0	0	2	1
14	Other segments <sup>(a)</sup>	81	231	60	7	0	0	0	36	107	27	7	9	1	0	379	188
15	Miscellaneous	480	95	11	1	0	0	0	30	27	14	2	0	0	0	587	73

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

FORM NL-39- AGEING OF CLAIMS

Upto the Quarter ending on Sep'2022

(Rs in Lakhs)

Ageing of Claims (Claims paid)																	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	215	351	137	80	18	0	5	581	805	2363	873	1149	5	11	806	5786
2	Marine Cargo	5566	1272	224	83	9	3	1	1056	644	423	1306	42	60	54	7158	3585
3	Marine Other than Cargo															0	0
4	Motor OD	132230	36203	7141	1092	207	0	1	21750	15093	6204	1723	663	99	224	176874	45756
5	Motor TP	57	478	1129	1063	1154	559	325	374	2730	5735	6164	10261	7442	5637	4765	38343
6	Health	39520	117	7	1	0	0	0	18156	131	19	5	6	2	0	39645	18319
7	Personal Accident	437	292	46	5	2	2	0	1355	1178	267	103	63	14	2	784	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	86
10	Public/ Product Liability	0	0	0	5	3	0	0	0	0	0	4	62	0	0	8	67
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	2
14	Other segments <sup>(a)</sup>	187	461	103	17	0	0	0	85	210	45	19	16	2	1	768	377
15	Miscellaneous	840	156	21	5	0	0	0	51	39	22	18	0	0	0	1022	130

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

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**FORM NL-41 OFFICES INFORMATION****As at: September 30, 2022****Name of the Insurer:****Date:**

Sl. No.	Office Information	Number
1	No. of offices at the beginning of the year	157
2	No. of branches approved during the year	1
3	No. of branches opened during the year	13
4	Out of approvals of previous year	1
	Out of approvals of this year	19
5	No. of branches closed during the year	152
6	No of branches at the end of the year	15
7	No. of branches approved but not opened	NIL
8	No. of rural branches	152*
9	No. of urban branches	
10	No. of Directors:- (a) Independent Director (b) Executive Director (c) Non-executive Director (d) Women Director (e) Whole time director	(a) 3 (b) 2 (MD & WTD) (c) 3 (d) 1 (ID) (e) 2 (including MD)
11	No. of Employees (a) On-roll: (b) Off-roll: (c) Total	(a) 1123 (b) 3 (c) 1126
12	No. of Insurance Agents and Intermediaries (a) Individual Agents, (b) Corporate Agents-Banks (c) Corporate Agents-Others (d) Insurance Brokers (e) Web Aggregators (f) Insurance Marketing Firm (g) Motor Insurance Service Providers (DIRECT) (h) Point of Sales persons (DIRECT) (i) Other as allowed by IRDAI (To be specified)	(a) 7181 (b) 13 (c) 16 (d) 610 (e) 4 (f) NIL (g) 368 (h) 18281

**Employees and Insurance Agents and Intermediaries -Movement**

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

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

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

**Date:**

September 30, 2022

<b>Board of Directors and Key Management Persons</b>				
<b>Sl. No.</b>	<b>Name of person</b>	<b>Designation</b>	<b>Role / Category</b>	<b>Details of change in the period, if any</b>
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"

Version no. 1 upload date: 11.11.2022

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

Name of the Insurer : CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

Upto the Quarter ending on

30-Sep-22

(Amount in Rs. Lakhs)

Rural & Social Obligations (Quarterly Returns)					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	FIRE	Rural	1,40,242	5,801	2,25,14,399
		Social			
2	MARINE CARGO	Rural	748	522	32,15,197
		Social			
3	MARINE OTHER THAN CARGO	Rural	-	-	
		Social			
4	MOTOR OD	Rural	88,849	17,562	21,82,751
		Social			
5	MOTOR TP	Rural	6,35,369	30,089	-
		Social			
6	HEALTH	Rural	16,550	1,178	80,683
		Social			
7	PERSONAL ACCIDENT	Rural	2,288	88	2,74,126
		Social			
8	TRAVEL	Rural			
		Social			
9	Workmen's Compensation/ Employer's liability	Rural	243	45	24,516
		Social			
10	Public/ Product Liability	Rural	51	52	30,526
		Social			
11	Engineering	Rural	953	142	7,81,391
		Social			
12	Aviation	Rural			
		Social			
13	Other Segment <sup>(a)</sup>	Rural	68,660	960	21,27,719
		Social			
14	Miscellaneous	Rural			
		Social			
	Total	Rural	9,53,953	56,441	3,12,31,308
		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)

<b>Name of the Insurer :</b>	Cholamandalam MS General Insurance Company Limited
<b>Registration No. :</b>	123
<b>Date of Registration :</b>	July 15, 2002
<b>Gross Direct Premium Income during the immediate preceding FY</b>	4,82,412
<b>Gross Direct Motor Third Party Insurance Business Premium during immediate preceding FY</b>	2,19,581
<b>Obligation of the insurer to be met in the financial year</b>	1,80,339
<b>Statement Period : Quarter ending</b>	30-Sep-22

(Amount in Lakhs)

<b>Items</b>	<b>For the quarter ended Sep 30, 2022</b>	<b>Upto the quarter ended Sep 30, 2022</b>
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 *	Additions during the quarter (net of duplicate complaints)	Complaints Resolved			Complaints Pending at the end of the quarter	Total Complaints registered up to the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
<b>1</b>	<b>Complaints made by customers</b>							
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
i)	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
	<b>Total</b>	0	522	152	137	233	0	844
<b>2</b>	<b>Total No. of policies during previous year:</b>	43,48,465						
<b>3</b>	<b>Total No. of claims during previous year:</b>	2,29,544						
<b>4</b>	<b>Total No. of policies during current year:</b>	73,34,609						
<b>5</b>	<b>Total No. of claims during current year:</b>	2,67,658						
<b>6</b>	<b>Total No. of Policy Complaints (current year) per 10,000 policies (current year):</b>	0.29						
<b>7</b>	<b>Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):</b>	17.41						

Classification: **Internal**

8	Duration wise Pending Status	Complaints made by customers		Complaints made by Intermediaries		Total	
		Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	Number	Percentage to Pending complaints
a)	Up to 15 days	0	0%	0	0	0	0
b)	15 - 30 days	0	0	0	0	0	0
c)	30 - 90 days	0	0	0	0	0	0
d)	90 days & Beyond	0	0	0	0	0	0
	<b>Total Number of Complaints</b>	0	0	0	0	0	0

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

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**Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE****Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIM For the Quarter ending:****Sep 30, 2022**

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

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