

S.No.	Form No	Description	Applicability		
			General & Health Insurers	Indian Reinsurer	Branches of Foreign Reinsurer in India
1	NL-1-B-RA	Revenue Account	YES	YES	YES
2	NL-2-B-PL	Profit and Loss Account	YES	YES	YES
3	NL-3-B-BS	Balance Sheet	YES	YES	NO
4	NL-4-PREMIUM SCHEDULE	Premium	YES	YES	YES
5	NL-5-CLAIMS SCHEDULE	Claims Incurred	YES	YES	YES
6	NL-6-COMMISSION SCHEDULE	Commission	YES	YES	YES
7	NL-7-OPERATING EXPENSES SCHEDULE	Operating Expenses	YES	YES	YES
8	NL-8-SHARE CAPITAL SCHEDULE	Share Capital	YES	YES	NO
9	NL-9-PATTERN OF SHAREHOLDING SCHEDULE	Pattern of Shareholding	YES	YES	NO
	NL-9A-SHAREHOLDING PATTERN SCHEDULE	Pattern of Shareholding-Annexure A	YES	YES	NO
10	NL-10-RESERVE AND SURPLUS SCHEDULE	Reserves and Surplus	YES	YES	YES
11	NL-11-BORROWING SCHEDULE	Borrowings	YES	YES	YES
12	NL-12- INVESTMENT SCHEDULE (SHAREHOLDERS)	Investment	YES	YES	YES
	NL-12A-INVESTMENT SCHEDULE (POLICYHOLDERS)				
	AGGREGATE VALUE OF INVESTMENTS OTHER THAN EQUITY SHARES AND MUTUAL FUND		YES	YES	YES
13	NL-13-LOANS SCHEDULE	Loans	YES	YES	YES
14	NL-14-FIXED ASSETS SCHEDULE	Fixed Assets	YES	YES	YES
15	NL-15-CASH AND BANK BALANCE SCHEDULE	Cash and Bank Balance	YES	YES	YES
16	NL-16-ADVANCES AND OTHER ASSETS SCHEDULE	Advances & Other Assets	YES	YES	YES
17	NL-17-CURRENT LIABILITIES SCHEDULE	Current Liabilities	YES	YES	YES
18	NL-18-PROVISIONS SCHEDULE	Provisions	YES	YES	YES
19	NL-19-MISC EXPENDITURE SCHEDULE	Misc Expenditure	YES	YES	YES
20	NL-20-ANALYTICAL RATIOS SCHEDULE	Analytical Ratios	YES	YES	YES
21	NL-21-RELATED PARTY TRANSACTIONS SCHEDULE	Related Party Transactions	YES	YES	YES
22	NL-23 - SOLVENCY MARGIN - GI-TA	Statement of Admissible Assets	YES	YES	YES
23	NL-24 - SOLVENCY MARGIN - GI-TR	Statement of Liabilities	YES	YES	YES
24	NL-25 - SOLVENCY MARGIN - GI-SM-TABLE IA	Required Solvency Margin	YES	YES	YES
25	NL-26 - SOLVENCY MARGIN - GI-SM-TABLE IB	Solvency Margin	YES	YES	YES
26	NL-27-PRODUCT INFORMATION	Product Information	YES	NO	NO
27	NL-28-STATEMENT OF INVESTMENT ASSETS AND STATEMENT OF ACCRETION OF ASSETS	Investment assets and Accretion of Assets	YES	YES	YES
28	NL-29-DEBT SECURITIES	Debt Securities	YES	YES	YES
29	NL-30-NON PERFORMING ASSETS	Non performing assets	YES	YES	YES
30	NL-31-STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT	Investment and Investment Income	YES	YES	YES
31	NL-32-STATEMENT OF DOWN GRADED INVESTMENTS	Down graded investment, Investment Rating and Infra investment rating	YES	YES	YES
32	NL-33-REINSURANCE/RETROCESSION RISK CONCENTRATION	Reinsurance Risk Concentration	YES	YES	YES
33	NL-34-GEOGRAPHICAL DISTN OF BSNS	Geographical Distribution of Business	YES	NO	NO
34	NL-35-BSNS RETURNS ACROSS LOB	Quarterly Business Returns for different line of business (Premium amount and number of policies)	YES	NO	NO
35	NL-36-CHANNEL WISE PREMIUM	Business channels	YES	NO	NO
36	NL-37-CLAIMS DATA	Claims Data	YES	NO	NO
37	NL-39-AGEING OF CLAIMS	Ageing of Claims	YES	NO	NO
38	NL-41-OFFICE INFORMATION	Office Information	YES	YES	YES
39	NL-42-KEY MANAGEMENT PERSONS	Board of Directors & Management Person	YES	YES	YES
40	NL-43-RURAL AND SOCIAL SECTOR OBLIGATIONS	Rural & Social Sector Obligations	YES	NO	NO
41	NL-44 MOTOR THIRD PARTY OBLIGATION	Motor Third Party Obligation	YES	NO	NO
42	NL-45-GRIEVANCE DISPOSAL	Grievance Disposal	YES	NO	NO
43	NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE	Voting Activity disclosure under Stewardship Code	YES	YES	YES

FORM NL-1-B-RA
Name of the Insurer: Shriram General Insurance Company Limited
Registration No. 137 and Date of Registration with the IRDAI - Mav 08.2008
REVENUE ACCOUNT FOR THE PERIOD ENDED ON 30th September 2023
(Amount in Rs. Lakhs)

	Particulars	Schedule Ref. Form No.	Fire				Marine				Miscellaneous				Total			
			For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2022	Up to the quarter September, 2022	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2022	Up to the quarter September, 2022	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2022	Up to the quarter September, 2022	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2022	Up to the quarter September, 2022
1	Premiums earned (Net)	NL-4	1,050	1,761	883	1,456	9	17	5	10	56,616	1,09,188	42,708	82,388	57,676	1,10,966	43,596	83,854
2	Profit/ Loss on sale/redemption of Investments		1	2	(10)	17	0	0	(0)	-	37	55	(142)	462	38	57	(153)	479
3	Interest, Dividend & Rent – Gross		437	1,152	443	1,091	12	33	15	34	16,811	32,855	14,942	28,979	17,260	34,040	15,400	30,103
4	Note 1																	
	Other				-	-			-	-			-	-				
	(a) Other Income (to be specified)																	
	(i) Co-Insurance Administration Income		(6)	(18)	(5)	(14)	(0)	(0)	0	-	(4)	(6)	(1)	(2)	(10)	(24)	(6)	(16)
	(ii) Misc. Income		142	273	67	67	-	-	-	-	21	55	37	46	163	328	104	113
	(b) Contribution from the Shareholders' Account		-	-			-	-	-	-	3,184	6,112	-	-	3,184	6,112	-	-
	(i) Towards Excess Expenses of Management																	
	(ii) Others (please specify)																	
	TOTAL (A)		1,624	3,170	1,377	2,617	21	50	20	44	76,665	1,48,259	57,543	1,11,872	78,310	1,51,479	58,940	1,14,533
6	Claims Incurred (Net)	NL-5	305	790	360	496	11	13	2	7	34,215	72,731	32,423	63,921	34,530	73,534	32,784	64,424
7	Commission	NL-6	343	659	103	229	3	15	3	4	15,961	27,029	2,810	4,699	16,308	27,703	2,916	4,932
8	Operating Expenses related to Insurance Business	NL-7	269	531	476	1,032	6	12	6	15	9,043	17,001	14,271	27,774	9,318	17,544	14,753	28,821
9	Premium Deficiency																	
	TOTAL (B)		917	1,980	939	1,757	20	40	11	26	59,219	1,16,761	49,504	96,394	60,156	1,18,781	50,453	98,177
10	Operating Profit/(Loss)		708	1,190	438	860	1	10	10	18	17,445	31,498	8,039	15,478	18,155	32,698	8,487	16,356
	C= (A – B)																	
11	APPROPRIATIONS																	
	Transfer to Shareholders' Account		708	1,190	438	860	1	10	10	18	17,445	31,498	8,039	15,478	18,155	32,698	8,487	16,356
	Transfer to Catastrophe Reserve																	
	Transfer to Other Reserves (to be specified)																	

Pertaining to Policyholder's funds.	Fire				Marine				Miscellaneous				Total			
	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2022	Up to the quarter September, 2022	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2022	Up to the quarter September, 2022	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2022	Up to the quarter September, 2022	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2022	Up to the quarter September, 2022
Interest, Dividend & Rent	435	1,149	447	1,103	12	33	16	34	16,755	32,768	15,077	29,297	17,202	33,950	15,539	30,434
Add/Less:-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Investment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Amortisation of Premium/ Discount on Investments	2	3	-4	-12	0	0	-0	-	56	87	-135	-319	58	90	-139	-331
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*	437	1,152	443	1,091	12	33	15	34	16,811	32,854.88	14,942	28,979	17,260	34,040	15,400	30,103

* Term gross implies inclusive of TDS

FORM NL-2-B-PL**Name of the Insurer: Shriram General Insurance Company Limited****Registration No. 137 and Date of Registration with the IRDAI- May 08,2008****PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED ON 30th September 2023****(Amount in Rs. Lakhs)**

	Particulars	Schedule Ref. Form No.	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2022	Up to the quarter September, 2022
1	OPERATING PROFIT/(LOSS)	NL-1				
	(a) Fire Insurance		708	1,190	438	860
	(b) Marine Insurance		1	10	10	18
	(c) Miscellaneous Insurance		17,445	31,498	8,039	15,478
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		1,645	3,163	1,918	3,850
	(b) Profit on sale of investments		55	89	336	588
	(c) (Loss on sale/ redemption of investments)		-	-	-	-
	(d) Amortization of Premium / Discount on Investments		(52)	(102)	(63)	(132)
3	OTHER INCOME (To be specified)		-	-		
	(a) Interest on Income Tax Refund		-	-	259	259
	TOTAL (A)		19,802	35,848	10,936	20,921
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments					
	(b) For doubtful debts		8	8	-	-
	(c) Others (to be specified)		-	-	-	-
			-	-	-	-
5	OTHER EXPENSES		-	-	-	-
	(a) Expenses other than those related to Insurance Business		37	49	43	68
	(b) Bad debts written off		-	-	-	-
	(c) Interest on subordinated debt		-	-	-	-
	(d) Expenses towards CSR activities		358	717	442	883
	(f) Contribution to Policyholders' A/c		-	-	-	-
	(i) Towards Excess Expenses of Management		3,184	6,112	-	-
	(ii) Others (please specify)		-	-	-	-
	(g) Others (Please specify)		-	-	-	-
	(i) (Profit)/Loss on Sale/Write off of Fixed Assets (Net)		(0)	0	(0)	-
	TOTAL (B)		3,587	6,886	484	951
6	Profit/(Loss) Before Tax		16,215	28,962	10,452	19,970
7	Provision for Taxation		4,270	7,242	2,856	5,222
8	Profit / (Loss) after tax		11,945	21,720	7,596	14,748
9	APPROPRIATIONS					
	(a) Interim dividends paid during the year		5,183	5,183	3,888	3,888
	(b) Final dividend paid		-	11,403	-	16,068
	(c) Transfer to any Reserves or Other Accounts (to be specified)		-	-		
	Balance of profit/ loss brought forward from last year		2,14,774	2,16,403	2,00,874	2,09,790
	Balance carried forward to Balance Sheet		2,21,536	2,21,537	2,04,582	2,04,582

FORM NL-3-B-BS**Name of the Insurer: Shriram General Insurance Company Limited****Registration No. 137 and Date of Registration with the IRDAI -May 08,2008****BALANCE SHEET AS AT 30th September 2023****(Amount in Rs. Lakhs)**

Particulars	Schedule Ref. Form No.	As at 30.09.2023	As At 30.09.2022
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8	25,916	25,916
SHARE APPLICATION MONEY PENDING ALLOTMENT			
RESERVES AND SURPLUS	NL-10	2,21,557	2,04,602
FAIR VALUE CHANGE ACCOUNT			
-Shareholders' Funds		691	(2,217)
-Policyholders' Funds			
BORROWINGS	NL-11	-	-
TOTAL		2,48,164	2,28,301
APPLICATION OF FUNDS			
INVESTMENTS-Shareholders	NL-12	1,39,177	1,38,194
INVESTMENTS-Policyholders	NL-12A	10,21,816	9,65,873
LOANS	NL-13	-	-
FIXED ASSETS	NL-14	4,901	4,367
DEFERRED TAX ASSET (Net)		3,742	2,847
CURRENT ASSETS			
Cash and Bank Balances	NL-15	4,101	5,845
Advances and Other Assets	NL-16	47,328	39,795
Sub-Total (A)		51,429	45,640
DEFERRED TAX LIABILITY (Net)			
PROVISIONS	NL-18	1,36,032	1,05,793
Sub-Total (B)		9,72,901	9,28,620
NET CURRENT ASSETS (C) = (A - B)		(9,21,472)	(8,82,980)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT			
TOTAL		2,48,164	2,28,301

CONTINGENT LIABILITIES

Particulars	As at 30.09.2023	As At 30.09.2022
1. Partly paid-up investments	Nil	Nil
2. Claims, other than against policies, not acknowledged as debts by the company	Nil	Nil
3. Underwriting commitments outstanding (in respect of shares and securities)	Nil	Nil
4. Guarantees given by or on behalf of the Company	Nil	Nil
5. Statutory demands/ liabilities in dispute, not provided for	2,055	9
6. Reinsurance obligations to the extent not provided for in accounts	Nil	Nil
7. Others (to be specified)		
(a) Amounts paid to Senior Citizen Welfare Fund	32	18
TOTAL	2,087	26

ANNEX-4-PREMIUM SCHEDULE																																										
(Amount in Rs. Lakhs)																																										
Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Miscellaneous		Motor OD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments ⁽¹⁾		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
	For the Quarter September, 2019	Up to the quarter September, 2019	For the Quarter September, 2019	Up to the quarter September, 2019	For the Quarter September, 2019	Up to the quarter September, 2019	For the Quarter September, 2019	Up to the quarter September, 2019	For the Quarter September, 2019	Up to the quarter September, 2019	For the Quarter September, 2019	Up to the quarter September, 2019	For the Quarter September, 2019	Up to the quarter September, 2019	For the Quarter September, 2019	Up to the quarter September, 2019	For the Quarter September, 2019	Up to the quarter September, 2019	For the Quarter September, 2019	Up to the quarter September, 2019	For the Quarter September, 2019	Up to the quarter September, 2019	For the Quarter September, 2019	Up to the quarter September, 2019	For the Quarter September, 2019	Up to the quarter September, 2019	For the Quarter September, 2019	Up to the quarter September, 2019	For the Quarter September, 2019	Up to the quarter September, 2019	For the Quarter September, 2019	Up to the quarter September, 2019	For the Quarter September, 2019	Up to the quarter September, 2019	For the Quarter September, 2019	Up to the quarter September, 2019	For the Quarter September, 2019	Up to the quarter September, 2019	For the Quarter September, 2019	Up to the quarter September, 2019		
Gross Direct Premium	2,049	4,433	57	129	-	-	57	129	15,263	26,314	53,557	92,177	68,820	1,18,491	60	138	2,995	5,804	0	0	3,055	5,943	136	236	47	93	448	883	-	-	-	-	-	-	414	775	72,919	1,26,422	75,025	1,30,984		
Add: Premium on reinsurance accepted ⁽²⁾	836	836	-	3	-	-	-	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	49	65	-	-	-	-	-	-	-	-	49	65	885	904		
Less: Premium on reinsurance ceded ⁽³⁾	1,215	2,778	47	108	-	-	47	108	682	1,176	2,553	4,264	3,192	5,440	22	60	734	1,244	0	0	756	1,303	6	10	28	59	250	598	-	-	-	-	-	-	224	372	6,486	7,783	5,748	6,689		
Net Written Premium	1,670	2,491	9	24	-	-	9	24	14,581	25,138	51,007	87,914	65,627	1,13,051	37	79	2,261	4,561	0	0	2,299	4,639	130	225	18	34	207	305	-	-	-	-	-	-	200	403	66,482	1,18,704	70,182	1,21,219		
Add: Opening balance of UPR	7,848	-	-	15	-	-	-	15	-	22,776	-	86,125	-	1,10,901	-	188	-	2,849	-	-	-	3,037	-	180	-	26	-	471	-	-	-	-	-	-	-	409	-	1,15,024	-	1,22,888	-	
Less: Closing balance of UPR	620	6,578	0	23	-	-	0	23	3,143	26,074	8,290	92,916	11,433	1,19,354	(13)	184	493	4,333	-	-	482	4,516	19	188	2	30	(33)	296	-	-	-	-	-	-	(17)	408	11,866	1,24,540	12,476	1,33,143		
Net Earned Premium	1,050	1,761	9	17	-	-	9	17	11,438	21,840	42,767	83,169	54,195	1,04,948	49	84	1,769	3,076	0	0	1,817	3,160	111	218	17	30	200	425	-	-	-	-	-	-	217	406	55,616	1,09,188	57,676	1,15,956		
Gross Direct Premium	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
- In India	2,049	4,433	57	129	-	-	57	129	15,263	26,314	53,557	92,177	68,820	1,18,491	60	138	2,995	5,804	0	0	3,055	5,943	136	236	47	93	448	883	-	-	-	-	-	-	414	775	72,919	1,26,422	75,025	1,30,984		
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

(Amount in Rs. Lakhs)																																								
Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments ⁽¹⁾		Other Miscellaneous segment		Total Miscellaneous		Grand Total			
	For the Quarter September, 2019	Up to the quarter September, 2019	For the Quarter September, 2019	Up to the quarter September, 2019	For the Quarter September, 2019	Up to the quarter September, 2019	For the Quarter September, 2019	Up to the quarter September, 2019	For the Quarter September, 2019	Up to the quarter September, 2019	For the Quarter September, 2019	Up to the quarter September, 2019	For the Quarter September, 2019	Up to the quarter September, 2019	For the Quarter September, 2019	Up to the quarter September, 2019	For the Quarter September, 2019	Up to the quarter September, 2019	For the Quarter September, 2019	Up to the quarter September, 2019	For the Quarter September, 2019	Up to the quarter September, 2019	For the Quarter September, 2019	Up to the quarter September, 2019	For the Quarter September, 2019	Up to the quarter September, 2019	For the Quarter September, 2019	Up to the quarter September, 2019	For the Quarter September, 2019	Up to the quarter September, 2019	For the Quarter September, 2019	Up to the quarter September, 2019	For the Quarter September, 2019	Up to the quarter September, 2019	For the Quarter September, 2019	Up to the quarter September, 2019				
Gross Direct Premium	1,824	3,592	61	110	-	-	61	110	11,161	18,457	43,969	73,578	55,130	92,035	68	93	1,061	1,639	0	0	1,129	1,732	112	222	20	52	380	724	-	-	-	-	-	-	331	665	57,101	95,430	58,986	99,133
Add: Premium on reinsurance accepted ⁽²⁾	21	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13	13	-	-	-	-	-	-	23	12	154	13	495	
Less: Premium on reinsurance ceded ⁽³⁾	1,091	2,330	53	98	-	-	53	98	587	834	2,295	3,850	2,862	4,634	24	34	192	359	0	0	216	394	5	10	10	26	257	447	-	-	-	-	-	-	163	314	3,454	5,824	4,597	8,242
Net Written Premium	754	1,295	8	12	-	-	8	12	10,554	17,623	41,674	69,778	52,268	87,401	44	59	869	1,280	0	0	913	1,338	107	212	10	27	124	408	-	-	-	-	-	-	168	374	53,650	89,760	54,423	91,385
Add: Opening balance of UPR	7,059	6,793	11	11	-	-	11	11	16,235	17,514	64,180	66,594	80,415	84,108	232	393	769	667	-	-	1,602	1,960	154	150	30	26	632	499	-	-	-	-	-	-	404	404	82,666	86,246	89,776	93,050
Less: Closing balance of UPR	6,931	6,931	13	13	-	-	13	13	18,327	18,327	72,703	72,703	91,029	91,029	155	155	1,271	1,271	-	-	1,426	1,426	162	162	26	26	570	570	-	-	-	-	-	-	107	371	42,708	82,388	43,026	83,804
Net Earned Premium	883	1,456	5	10	-	-	5	10	8,563	16,810	33,121	63,659	41,744	80,476	121	207	367	675	0	0	486	673	91	200	14	27	126	326	-	-	-	-	-	-	107	371	42,708	82,388	43,026	83,804
Gross Direct Premium	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
- In India	1,824	3,592	61	110	-	-	61	110	11,161	18,457	43,969	73,578	55,130	92,035	68	93	1,061	1,639	0	0	1,129	1,732	112	222	20	52	380	724	-	-	-	-	-	-	331	665	57,101	95,430	58,986	99,133
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Miscellaneous		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public / Product Liability		Engineering		Aviation		Crop Insurance		Other segments		Other Miscellaneous segment		Total Miscellaneous		Grand Total		Grand Total	
	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023		
	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023		
Claims Paid (Direct)	3,094	3,851	3	10	-	-	3	10	8,490	15,351	26,049	43,054	35,119	56,345	0	1	519	906	-	-	519	906	21	57	-	-	211	271	-	-	0	0	-	-	221	260	36,000	57,640	39,787	61,702		
Less: Re-insurance accepted to direct claims	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Less: Re-insurance Ceded to claims paid	3,287	3,469	2	8	-	-	2	8	340	946	1,538	2,246	1,887	2,895	0	1	240	418	-	-	240	418	1	3	-	-	96	116	-	-	0	0	-	-	53	60	2,278	3,462	5,687	6,988		
Net Claims Paid	327	382	1	2	-	-	1	2	8,150	14,405	24,511	40,808	33,232	53,450	0	0	279	488	-	-	279	488	20	54	-	-	115	155	-	-	0	0	-	-	167	200	33,622	54,178	34,100	54,714		
Add Claims Outstanding at the end of the year	3,360	3,360	37	37	-	-	37	37	14,608	14,608	7,48,412	7,48,412	7,48,412	7,48,412	385	185	3,102	3,102	1	1	3,388	3,388	851	851	72	72	818	818	-	-	2	2	-	-	1,487	1,487	7,48,587	7,48,587	7,72,984	7,72,984		
Less Claims Outstanding at the beginning of the year	3,362	2,953	27	36	-	-	27	36	15,340	13,532	7,48,416	7,52,618	7,48,384	7,48,380	288	243	2,388	1,833	1	1	2,388	2,077	897	876	68	68	836	776	-	-	2	2	-	-	1,517	1,375	7,48,385	7,51,244	7,72,976	7,74,163		
Net Decreased Claims	305	700	11	13	-	-	11	13	7,460	15,832	25,398	54,606	32,858	55,331	(211)	(175)	1,107	1,837	(0)	(0)	1,088	1,780	34	4	4	6	97	107	-	-	(0)	(0)	-	-	137	414	34,315	72,731	34,530	73,524		
Claims Paid (Direct)																																										
-In India	3,094	3,851	3	10	-	-	3	10	8,490	15,351	26,049	43,054	35,119	56,345	0	1	519	906	-	-	519	906	21	57	-	-	211	271	-	-	-	-	183	0	-	-	221	260	36,000	57,640	39,787	61,702
Outside India																																										
Estimates of 2020 and 2020E at the end of the	1,955	1,955	19	19	-	-	19	19	1,582	1,582	4,07,119	4,07,119	4,06,701	4,06,701	178	178	2,489	2,489	1	1	2,487	2,487	587	587	62	62	407	407	-	-	-	-	-	-	475	475	4,12,879	4,12,879	4,14,853	4,14,853		
Estimates of 2020 and 2020E at the beginning	1,658	1,559	17	16	-	-	17	16	1,388	1,671	4,54,188	4,54,188	4,54,188	4,54,188	200	192	1,898	1,361	1	1	1,898	1,681	578	571	58	58	386	406	-	-	-	-	-	-	460	460	4,10,772	4,10,684	4,10,677	4,10,680		

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Miscellaneous		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation		Public / Product Liability		Engineering		Aviation		Crop Insurance		Other segments (1)		Other Miscellaneous		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	For the	Up to the	For the	Up to the
Claims Paid (Direct)	761	1,039	3	23	-	-	3	23	6,625	13,189	24,809	39,019	31,423	51,409	-	-	423	638	-	-	423	638	9	27	-	-	208	363	-	-	-	-	-	-	82	224	31,166	53,661	32,948	54,723		
Less: Re-insurance accepted to direct claims	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Less: Re-insurance Ceded to claims paid	696	798	1	14	-	-	1	14	327	667	1,741	2,729	2,698	3,396	-	-	293	410	-	-	293	410	0	2	-	-	15	30	-	-	-	-	-	-	31	48	2,459	3,886	3,015	4,688		
Net Claims Paid	114	241	0	9	-	-	0	9	6,298	12,522	23,068	36,290	28,725	48,013	-	-	130	228	-	-	130	228	9	25	-	-	193	333	-	-	-	-	-	-	51	176	20,708	49,775	29,933	50,035		
Add Claims Outstanding at the end of the year	186	2,637	1	57	-	-	1	57	124	13,086	2,249	7,47,681	2,373	7,68,677	(34)	148	121	1,125	(0)	2	87	1,453	36	763	3	67	44	1,651	-	-	-	-	-	-	117	1,184	2,665	7,66,201	2,851	7,68,805		
Less Claims Outstanding at the beginning of the year	-	2,885	-	60	-	-	-	60	-	13,050	-	7,53,506	-	7,67,406	-	386	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	176	1,184	2,665	7,66,005	0	7,64,405	
Net Decreased Claims	360	466	2	8	-	-	2	7	6,421	12,796	25,316	50,565	31,758	48,365	(34)	(140)	240	427	(0)	(1)	248	385	45	96	3	6	238	35	-	-	-	-	-	-	121	186	32,433	61,621	32,785	64,541		
Claims Paid (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
-In India	761	1,039	1	23	-	-	1	23	6,625	13,189	24,809	39,019	31,423	51,409	-	-	423	638	-	-	423	638	9	27	-	-	208	363	-	-	-	-	-	-	82	224	31,166	53,661	32,948	54,723		
Outside India																																										
Estimates of 2020 and 2020E at the end of the	1,484	1,484	29	29	-	-	29	29	1,754	1,754	4,62,817	4,62,817	4,64,171	4,64,171	319	319	686	666	2	2	687	687	555	555	49	49	348	349	-	-	-	-	-	-	486	486	4,46,727	4,46,727	4,48,361	4,48,361		
Estimates of 2020 and 2020E at the beginning of the	1,288	1,288	46	46	-	-	46	46	1,763	1,310	4,50,128	4,51,738	4,51,462	4,51,078	380	386	578	504	2	2	587	572	533	525	46	45	348	387	-	-	-	-	-	-	484	466	4,54,788	4,51,388	4,56,110	4,56,677		

Particulars	(Amount in Rs. Lakhs)																																									
	FIRE		Marine Cargo		Marine Hull		Total Marine		Miscellaneous		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments ⁽¹⁾		Other Miscellaneous segment		Total Miscellaneous		Grand Total		Grand Total	
	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2023	Up to the quarter September, 2023		
Commission & Remuneration	305	722	6	20	-	-	6	30	4,215	6,844	11,389	19,097	15,407	25,941	2	6	487	930	-	0	489	936	23	38	5	12	81	146	-	-	-	-	-	-	56	104	16,061	27,677	16,672	27,600		
Rewards	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Distribution fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Gross Commission	305	722	6	20	-	-	6	30	4,215	7,208	11,455	19,229	15,670	26,437	2	6	487	930	-	0	489	936	23	38	5	12	81	146	-	-	-	-	-	-	56	104	16,324	27,672	16,635	28,415		
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Less: Commission on Re-insurance Ceded	79	180	2	5	-	-	2	5	158	107	184	349	342	7	16	79	130	(0)	-	84	145	1	1	0	1	61	125	-	-	-	-	-	-	-	-	23	39	169	454	431	439	
Net Commission	343	562	4	15	-	-	4	15	4,123	7,098	11,269	18,880	15,328	26,430	(0)	(10)	409	800	-	0	404	791	22	36	5	12	20	21	-	-	-	-	-	-	30	64	15,961	27,639	16,308	27,983		

Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:

Individual Agents	14	31	2	4	-	-	2	4	196	328	689	1,161	685	1,489	2	4	5	12	-	-	6	17	10	19	2	6	24	46	-	-	-	-	-	-	16	32	944	1,609	961	1,643		
Corporate Agents Banks/PL/SEC	34	83	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	22	38	43	60	126		
Corporate Agents Others	31	93	0	0	-	-	0	0	1,059	1,776	1,679	1,842	2,137	3,616	0	0	381	776	-	-	381	776	1	1	0	0	3	6	-	-	-	-	-	-	9	15	2,532	4,415	2,560	4,467		
Insurance Brokers	218	545	4	16	-	-	4	16	419	659	1,071	2,801	2,990	3,460	0	1	79	97	-	0	80	98	11	17	3	6	53	95	-	-	-	-	-	-	19	34	2,455	3,710	2,677	4,272		
Direct Business - Online*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
HDP (Direct)	-	-	-	-	-	-	-	-	197	364	66	131	263	496	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	263	496	263	496	
Web Aggregators	-	-	-	-	-	-	-	-	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0			
Insurance Marketing Firm	-	-	-	-	-	-	-	-	0	0	0	0	0	0	-	-	-	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0			
Common Service Centres	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Other (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Agents (Direct)	5	10	-	-	-	-	-	-	2,341	4,079	7,741	13,281	10,083	17,360	-	-	-	-	-	20	40	-	-	-	-	-	-	-	-	-	-	-	-	0	0	10,192	17,400	10,197	17,410			
Other (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
TOTAL	305	722	6	20	-	-	6	30	4,215	7,208	11,455	19,229	15,670	26,437	2	6	487	930	-	0	489	936	23	38	5	12	81	146	-	-	-	-	-	-	56	104	16,324	27,672	16,635	28,415		
Commission and Rewards on (Excluding	305	722	6	20	-	-	6	30	4,215	7,208	11,455	19,229	15,670	26,437	2	6	487	930	-	0	489	936	23	38	5	12	81	146	-	-	-	-	-	-	-	-	56	104	16,324	27,672	16,635	28,415
in India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			

(Amount in Rs. Lakhs)																																								
Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Miscellaneous		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments (3)		Other Miscellaneous		Total Miscellaneous		Grand Total	
	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter	For the Quarter	Up to the quarter
Commission & Remuneration	152	297	5	9	-	-	5	9	1,616	2,679	644	2,281	2,680	4,071	0	0	156	225	-	-	156	225	6	12	1	3	24	47	-	-	-	-	-	-	28	36	2,601	4,037	2,629	4,702
Rewards	22	39	1	2	-	-	1	2	215	395	134	244	347	614	0	0	4	9	-	-	4	9	1	2	0	1	4	6	-	-	-	-	-	-	1	2	360	662	361	702
Distribution fees	175	335	6	10	-	-	6	10	1,852	3,115	976	1,637	2,630	4,762	0	0	180	233	-	-	180	233	7	14	-	-	-	-	-	-	-	-	-	-	24	45	3,069	5,104	3,230	5,450
Gross Commission	1	40	-	-	-	-	-	-	67	110	88	147	155	297	0	1	8	23	0	0	8	24	1	1	0	0	10	11	-	-	-	-	-	-	18	33	494	436	317	579
Add: Commission on Re-insurance Accepted	23	146	3	6	-	-	3	6	1,785	3,005	890	1,490	2,675	4,695	0	1	152	203	-	-	152	203	6	13	1	4	28	55	-	-	-	-	-	-	24	45	3,069	5,104	3,230	5,450
Less: Commission on Re-insurance Ceded	181	205	3	6	-	-	3	6	1,785	3,005	890	1,490	2,675	4,695	0	1	152	203	-	-	152	203	6	13	1	4	28	55	-	-	-	-	-	-	24	45	3,069	5,104	3,230	5,450
Net Commission	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:

Individual Agents	12	18	1	3	-	-	-	1	197	295	61	113	168	318	0	0	2	4	-	-	2	4	2	5	0	0	6	10	-	-	-	-	-	-	8	0	181	244	181	244	
Corporate Agents Banks/PL/SEC	10	52	0	0	-	-	0	0	1	2	3	4	6	0	0	2	2	-	-	2	2	-	-	0	0	0	0	0	0	-	-	-	-	-	-	5	9	10	15	60	67
Corporate Agents Others	18	1	0	0	-	-	0	0	852	1,242	390	568	1,242	1,830	-0	-0	130	180	-	-	130	180	0	0	-	0	1	2	-	-	-	-	-	1	2	1,675	2,010	1,687	2,016		
Insurance Brokers	132	264	4	7	-	-	4	7	232	452	183	348	453	860	0	0	12	22	-	-	12	22	4	8	1	4	21	43	-	-	-	-	-	-	24	29	467	906	693	1,177	
Direct Business - Online*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
HDP (Direct)	-	-	-	-	-	-	-	-	22	46	0	0	23	46	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	25	46	23	46		
W&A Aggregators	-	0	-	-	-	-	-	0	0	0	0	0	0	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	1	0	1			
Insurance Marketing Firm	-	-	-	-	-	-	-	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0			
Common Service Centers	-	-	-	-	-	-	-	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	0	0			
Miss Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Part of Sales (Direct)	-	-	-	-	-	-	-	-	636	1,148	342	605	978	1,783	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	652	1,738	652	1,738			
Other (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
TOTAL	178	335	6	10	-	-	6	10	1,812	3,115	978	1,637	2,830	4,762	0	0	160	215	-	-	160	215	7	14	1	4	28	55	-	-	24	45	3,090	5,104	3,230	5,406					
Commission and Rewards on Excluding																																									
involves	178	335	6	10	-	-	6	10	1,812	3,115	978	1,637	2,830	4,762	0	0	160	215	-	-	160	215	7	14	1	4	28	55	-	-	24	45	3,090	5,104	3,230	5,406					
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			

(Amount in Rs. Lakhs)

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Miscellaneous Motor CO		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation / Employer's Liability		Public / Product Liability		Engineering		Aviation		Crop Insurance		Other segments ⁽¹⁾		Other Miscellaneous segment		Total Miscellaneous		Grand Total		
	For the Quarter September, 2023	Up to the Quarter September, 2023	For the Quarter September, 2023	Up to the Quarter September, 2023	For the Quarter September, 2023	Up to the Quarter September, 2023	For the Quarter September, 2023	Up to the Quarter September, 2023	For the Quarter September, 2023	Up to the Quarter September, 2023	For the Quarter September, 2023	Up to the Quarter September, 2023	For the Quarter September, 2023	Up to the Quarter September, 2023	For the Quarter September, 2023	Up to the Quarter September, 2023	For the Quarter September, 2023	Up to the Quarter September, 2023	For the Quarter September, 2023	Up to the Quarter September, 2023	For the Quarter September, 2023	Up to the Quarter September, 2023	For the Quarter September, 2023	Up to the Quarter September, 2023	For the Quarter September, 2023	Up to the Quarter September, 2023	For the Quarter September, 2023	Up to the Quarter September, 2023	For the Quarter September, 2023	Up to the Quarter September, 2023	For the Quarter September, 2023	Up to the Quarter September, 2023	For the Quarter September, 2023	Up to the Quarter September, 2023	For the Quarter September, 2023	Up to the Quarter September, 2023	For the Quarter September, 2023	Up to the Quarter September, 2023			
1 Employee remuneration & welfare benefits	135	224	2	4	-	-	2	4	626	1,604	2,006	5,617	3,731	7,221	3	7	164	340	0	0	167	347	5	9	1	3	11	24	-	-	-	-	-	-	11	24	3,330	7,628	4,048	7,855	
2 Travel, conveyance and vehicle running	20	34	0	0	-	-	0	0	108	201	379	705	487	906	0	0	2	4	0	0	2	4	1	1	0	0	1	3	-	-	-	-	-	-	0	0	491	914	510	949	
3 Training expenses	1	2	0	0	-	-	0	0	8	13	28	45	37	57	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	0	0	37	58	38	60	
4 Bents, rates & taxes	10	20	0	0	-	-	0	0	73	143	257	502	330	645	0	1	14	30	0	0	15	31	0	1	0	0	1	2	-	-	-	-	-	-	1	2	147	682	357	702	
5 Repairs	0	11	0	0	-	-	0	0	43	76	133	272	196	350	0	0	0	16	0	0	0	17	0	0	0	0	0	1	1	-	-	-	-	-	-	1	1	256	376	213	361
6 Printing & stationery	0	16	1	1	-	-	1	1	62	120	117	410	279	539	1	3	84	174	0	0	85	177	0	1	0	0	0	1	-	-	-	-	-	-	1	6	188	723	378	740	
7 Communication expenses	5	8	0	0	-	-	0	0	52	87	183	306	225	393	0	0	2	3	0	0	2	3	0	0	0	0	0	1	-	-	-	-	-	-	0	0	237	397	242	405	
8 Legal & professional charges	0	23	0	1	-	-	0	1	66	134	252	409	290	603	0	1	32	30	(0)	0	13	30	1	1	0	0	2	4	-	-	-	-	-	-	2	4	315	643	323	666	
9 Auditor's fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(a) as auditor	0	0	0	0	-	-	0	0	1	2	3	6	4	8	0	0	0	0	0	(0)	0	0	0	0	0	0	0	0	-	-	-	-	-	-	0	0	4	9	5	9	
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(c) Taxation matters	0	0	0	0	-	-	0	0	0	1	1	4	1	5	(0)	0	0	0	(0)	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	0	0	1	6	2	6	
(d) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(e) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(f) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(g) Tax Audit	0	0	0	0	-	-	0	0	0	0	0	0	0	0	0	0	0	0	(0)	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	0	0	0	0	0	0	
(h) Certification	(0)	0	(0)	0	-	-	(0)	0	0	0	0	0	0	0	(0)	0	(0)	0	(0)	0	(0)	0	0	0	(0)	0	(0)	0	-	-	-	-	-	-	(0)	0	0	0	(0)	0	
(i) Cost of postal expenses	0	0	0	0	-	-	0	0	0	0	1	1	1	2	0	0	0	0	(0)	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	0	0	1	2	1	2	
10 Advertisement and publicity	36	38	1	1	-	-	1	1	217	227	799	793	975	1,020	1	1	47	50	0	0	49	51	2	2	1	1	7	8	-	-	-	-	-	-	-	6	7	1,040	1,088	1,077	1,127
11 Interest & Bank Charges	11	20	0	1	-	-	0	1	76	118	268	413	285	532	0	1	15	26	0	0	16	27	1	1	0	0	2	4	-	-	-	-	-	-	-	2	3	586	567	577	588
12 Depreciation	3	6	0	0	-	-	0	0	27	56	97	188	124	241	0	0	5	12	(0)	0	5	12	0	0	0	0	1	2	-	-	-	-	-	-	-	1	2	131	257	135	267
13 Brand/Trade Mark usage fee/charges	20	40	1	1	-	-	1	1	157	293	553	1,026	710	1,319	1	2	36	65	(0)	0	31	66	1	3	0	1	4	10	-	-	-	-	-	-	-	4	9	751	1,407	772	1,458
14 Business Development and Sales Promotion Expenses	(0)	3	(0)	0	-	-	(0)	0	(50)	16	(176)	57	(226)	74	(0)	0	(1)	0	(0)	0	(1)	0	(0)	0	(0)	0	(1)	0	-	-	-	-	-	-	(0)	0	(226)	74	(226)	77	
15 Information Technology Expenses	18	52	0	2	-	-	0	2	150	310	528	1,887	678	1,397	0	2	28	48	(0)	0	28	50	1	3	0	1	4	10	-	-	-	-	-	-	-	4	9	718	1,491	734	1,545
16 Goods and Services Tax (GST)	1	2	0	0	-	-	0	0	5	10	18	33	23	43	0	0	1	2	(0)	0	1	2	0	0	0	0	0	0	-	-	-	-	-	-	-	0	0	28	46	25	47
17 Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(i) Electricity Expenses	2	6	0	0	-	-	0	0	21	41	75	143	96	184	0	0	4	9	0	0	4	9	0	0	0	0	0	1	-	-	-	-	-	-	-	0	1	101	194	104	200
(ii) Office Expenses	0	0	0	0	-	-	0	0	1	1	2	4	2	6	0	0	0	0	(0)	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	0	0	2	4	2	6
(iii) Technical Service Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(iv) Postage & Courier	0	1	0	0	-	-	0	0	2	6	7	20	9	25	0	0	0	1	(0)	0	0	1	0	0	0	0	0	0	-	-	-	-	-	-	-	0	0	9	27	9	28
(v) Miscellaneous Expenses	0	0	0	0	-	-	0	0	8	27	63	166	92	213	0	0	66	194	(0)	0	66	194	0	0	0	0	0	1	-	-	-	-	-	-	-	13	3	191	412	201	426
TOTAL	289	531	6	12	-	-	6	12	1,857	3,485	6,572	12,299	6,429	15,783	0	17	504	1,025	0	512	1,043	13	23	4	8	37	72	-	-	-	-	-	-	49	72	9,943	17,051	9,318	17,544		
Inside India	289	531	6	12	-	-	6	12	1,857	3,485	6,572	12,299	6,429	15,783	0	17	504	1,025	0	512	1,043	13	23	4	8	37	72	-	-	-	-	-	-	49	72	9,943	17,051	9,318	17,544		
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes:

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

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

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

Notes:

FORM NL-8-SHARE CAPITAL SCHEDULE**(Amount in Rs. Lakhs)**

	Particulars	As at 30.09.2023	As At 30.09.2022
1	Authorised Capital		
	400000000 Equity Shares of Rs 10 each	40,000	40,000
	Preference Shares of Rs..... each	-	-
2	Issued Capital	-	-
	259162750 Equity Shares of Rs. 10 each	25,916	25,916
	Preference Shares of Rs..... each	-	-
3	Subscribed Capital	-	-
	259162750 Equity Shares of Rs. 10 each	25,916	25,916
	Preference Shares of Rs..... each	-	-
4	Called-up Capital	-	-
	259162750 Equity Shares of Rs. 10 each	25,916	25,916
	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		
	259162750 Equity Shares of Rs. 10 each	25,916	25,916
	Preference Shares of Rs. Each	-	-

Note:

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

Shareholder	As at 30.09.2023		As At 30.09.2022	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	17,27,05,388	66.64%	17,27,05,388	66.64%
· Foreign	5,94,04,203	22.92%	5,94,04,203	22.92%
Investors*	-		-	
· Indian	-		-	
· Foreign	-		-	
Others (to be specified e.g. ESOP etc.)	2,70,53,159	10.44%	2,70,53,159	10.44%
TOTAL	25,91,62,750	100.00%	25,91,62,750	100.00%

DETAILS OF EQUITY HOLDING OF INSURERS**PART A:****PARTICULARS OF THE SHAREHOLDING PATTERN OF THE SHRIRAM GENERAL INSURANCE COMPANY LIMITED
INSURANCE COMPANY, AS AT QUARTER ENDED 30th September 2023**

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	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): (i) Shriram GI Holdings Private Limited (ii) (iii)	1	172705388	66.64	17270.54				
ii)	Bodies Corporate: (i) (ii) (iii)								
iii)	Financial Institutions/ Banks								
iv)	Central Government/ State Government(s) / President of India								
v)	Persons acting in concert (Please specify)								
vi)	Any other (Please specify)								
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders): (i) (ii) (iii)								
ii)	Bodies Corporate: (i) Sanlam Emerging Markets (Mauritius) Limited (ii) (iii)	1	59404203	22.92	5940.4203				
iii)	Any other (Please specify)								
B.	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds								
ii)	Foreign Portfolio Investors								
iii)	Financial Institutions/Banks								
iv)	Insurance Companies								
v)	FII belonging to Foreign promoter								
vi)	FII belonging to Foreign Promoter of Indian Promoter								
vii)	Provident Fund/Pension Fund								
viii)	Alternative Investment Fund								
ix)	Any other (Please specify)								
1.2)	Central Government/ State Government(s)/ President of India								
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs								
ii)	Individual share capital in excess of Rs. 2 Lacs								
iii)	NBFCs registered with RBI								
iv)	Others: - Trusts - Non Resident Indian - Clearing Members - Non Resident Indian Non Repatriable - Bodies Corporate - IEPF								
v)	Any other (Please Specify)								
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any Other - A) Individuals	98	1162800	0.45	116.28				
	Any Other - B) Tangent Asia Holding II Pte. Ltd. (KKR)	1	25890359	9.99	2589.04				
	Any Other - C) HUF								
	Any Other - D) Body Corporate								
	Total		259162750	100	25916.28				

Foot Notes:

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

(b) Indian Promoters - As defined under Regulation 2(1)(g) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000

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

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

PART B:

Name of the Indian Promoter / Indian Investor:
SHRIRAM GI HOLDINGS PRIVATE LIMITED

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

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	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): Bodies Corporate: (i) Shriram Capital Private Limited (formerly Shriram Financial Ventures (Chennai) P Ltd)	1	68,63,30,294	63.88	6863.30		
	(ii) (iii)						
ii)	Bodies Corporate: (i) (ii) (iii)						
iii)	Financial Institutions/ Banks						
iv)	Central Government/ State Government(s) / President of India						
v)	Persons acting in concert (Please specify)						
vi)	Any other (Please specify) 1) Trust	1	71818073	6.68	718.18		
				-	0.00		
A.2	Foreign Promoters						
i)	Individuals (Name of major shareholders): (i) (ii) (iii)						
ii)	Bodies Corporate: (i) (ii) (iii)						
iii)	Any other (Please specify)						
B.	Non Promoters						
B.1	Public Shareholders						
1.1)	Institutions i) Mutual Funds ii) Foreign Portfolio Investors iii) Financial Institutions/Banks iv) Insurance Companies v) FII belonging to Foreign promoter of Indian Promoter (e) vi) FII belonging to Foreign promoter of Indian Promoter (e)						
vii)	Provident Fund/Pension Fund						
viii)	Alternative Investment Fund						
ix)	Any other (Please specify)						
1.2)	Central Government/ State Government(s)/ President of India						
1.3)	Non-Institutions						
i)	Individual Share Capital upto Rs. 2 Lacs	8	1025	0.00	0.01		
ii)	Individual share capital in excess of Rs. 2 Lacs						
iii)	NBFCs registered with RBI						
iv)	Others: - Trusts - Non Resident Indian - Clearing Members - Non Resident Indian Non Repatriable -Bodies Corporate	1	21,48,83,395	20.00	2148.83		
	-Any other (Please specify) Overseas Corporate Bodies - IEPF	1	10,13,80,344	9.44	1013.80		
v)	Any other (Please Specify)						
B.2	Non Public Shareholders						
2.1)	Custodian/DR Holder						
2.2)	Employee Benefit Trust						
2.3)	Any other (Please specify)						
	Total	12	1074413131	100	10744.13131		

Foot Notes:

- (a) At A.1 and A.2 of part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.
- (b). Insurers are required to highlight the categories which fall within the purview of Regulation 11(1)(ii) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000.
- (c) Details of investors (excluding employees holding under ESOP) have to be provided where the insurance company is unlisted.
- (d) Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the insurance company is listed.
- (e) 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.
- (f) 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.

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

	Particulars	As at 30.09.2023	As At 30.09.2022
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	20	20
4	General Reserves	-	-
	Less: Amount utilized for Buy-back	-	-
	Less: Amount utilized for issue of Bonus shares	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves (to be specified)	-	-
7	Balance of Profit in Profit & Loss Account	2,21,537	2,04,582
	TOTAL	2,21,557	2,04,602

FORM NL-11-BORROWINGS SCHEDULE**(Amount in Rs. Lakhs)**

	Particulars	As at 30.09.2023	As At 30.09.2022
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	-	-

DISCLOSURE FOR SECURED BORROWINGS (Refer Note a)**(Amount in Rs. Lakhs)**

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

FORM NL-12 & 12A -INVESTMENT SCHEDULE

		NL -12		NL -12A		(Amount in Rs. Lakhs)	
		Shareholders		Policyholders		Total	
	Particulars	As at 30.09.2023	As At 30.09.2022	As at 30.09.2023	As At 30.09.2022	As at 30.09.2023	As At 30.09.2022
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed	76,368	76,546	2,84,370	2,86,300	3,60,738	3,62,846
2	Other Approved Securities	-	-	-	-	-	-
3	Other Investments	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	32,252	22,894	-	-	32,252	22,894
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	244	245	2,40,737	1,40,490	2,40,981	1,40,735
	(e) Other Securities (to be specified)	-	-	-	-	-	-
	(i) Other Securities: (Alternative Investment Fund)	412	431	-	-	412	431
	(f) Subsidiaries	17,983	17,983	-	-	17,983	17,983
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	11,919	13,292	4,86,581	4,99,536	4,98,500	5,12,828
5	Other than Approved Investments	-	-	-	-	-	-
	TOTAL	1,39,177	1,31,391	10,11,688	9,26,326	11,50,865	10,57,717
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed	-	-	4,527	517	4,527	517
2	Other Approved Securities	-	1,800	3,003	6,721	3,003	8,521
3	Other Investments	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	-	2,508	1,997	16,854	1,997	19,362
	(e) Other Securities (to be specified)	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	-	2,495	601	15,455	601	17,950
5	Other than Approved Investments	-	-	-	-	-	-
	TOTAL	-	6,803	10,127	39,547	10,127	46,350
	GRNAD TOTAL	1,39,177	1,38,194	10,21,816	9,65,873	11,60,993	11,04,067

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

						(Amount in Rs. Lakhs)	
		Shareholders		Policyholders		Total	
	Particulars	As at 30.09.2023	As At 30.09.2022	As at 30.09.2023	As At 30.09.2022	As at 30.09.2023	As At 30.09.2022
	Long Term Investments--						
	Book Value	1,06,927	1,08,497	10,11,688	9,26,326	11,18,615	10,34,823
	market Value	1,01,686	1,01,791	9,77,367	8,82,323	10,79,053	9,84,114
	Short Term Investments--						
	Book Value		6,803	10,127	39,547	10,127	46,350
	market Value		6,840	10,157	39,720	10,157	46,560

FORM NL-13-LOANS SCHEDULE**(Amount in Rs. Lakhs)**

	Particulars	As at 30.09.2023	As At 30.09.2022
1	SECURITY-WISE CLASSIFICATION		
	Secured	-	-
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others (to be specified)	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Companies	-	-
	(f) Others (to be specified)	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL		

Notes:

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

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

FORM NL-14-FIXED ASSETS SCHEDULE

Particulars									(Amount in Rs. Lakhs)	
	Cost/ Gross Block				Depreciation				Net Block	
	Opening	Additions	Deductions	Closing	Up to Last Year	For The Period	On Sales/ Adjustments	To Date	As at 30.09.2023	As At 30.09.2022
Goodwill										
Intangibles: Software	1,581	6	-	1,587	1,445	24	-	1,469	119	104
Land - Leasehold (undivided share)	2,284	-	-	2,284	256	15	-	270	2,013	2,043
Leasehold Property	485	-	-	485	414	10	-	423	61	87
Buildings	1,841	-	-	1,841	464	14	-	478	1,363	1,391
Furniture & Fittings	537	26	0	563	263	26	0	289	275	305
Information Technology Equipment	2,721	91	0	2,812	1,756	153	0	1,909	903	292
Vehicles	22	-	-	22	21	-	-	21	1	1
Office Equipment	516	32	7	541	358	25	6	377	165	144
Others (Specify nature)										
TOTAL	9,987	156	7	10,136	4,975	267	6	5,235	4,901	4,367
Work in progress	-	-	-	-	-	-	-	-	-	-
Grand Total	9,987	156	7	10,136	4,975	267	6	5,235	4,901	4,367
PREVIOUS YEAR	9,675	1,109	797	9,987	5,318	376	718	4,975	5,012	

Note:

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

FORM NL-15-CASH AND BANK BALANCE SCHEDULE**(Amount in Rs. Lakhs)**

	Particulars	As at 30.09.2023	As At 30.09.2022
1	Cash (including cheques ^(a) , drafts and stamps)	462	238
2	Bank Balances	-	
	(a) Deposit Accounts	-	
	(aa) Short-term (due within 12 months)	-	-
	(bb) Others	-	-
	(b) Current Accounts	1,814	3,687
	(c) Others (to be specified)	-	
	(aa) Current Account Unspent CSR Balance	1,824	1,921
3	Money at Call and Short Notice	-	
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	4,101	5,845
	Balances with non-scheduled banks included in 2 and	-	-
	CASH & BANK BALANCES		
	In India	4,101	5,845
	Outside India	-	-

* Cheques on hand amount to Rs. 107 (in Lakh) Previous Year : Rs. 114 (in Lakh)

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

(Amount in Rs. Lakhs)

	Particulars	As at 30.09.2023	As At 30.09.2022
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	196	160
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for	981	-
6	Others (to be specified)	-	-
	Advance for Share Purchase	283	283
	Deposit with Reinsurers	-	-
	Advances to Employees	8	5
	Tax Refundable	8	8
	Advances recoverable in cash or in kind	141	30
	TOTAL (A)	1,618	487
	OTHER ASSETS		
1	Income accrued on investments	28,884	27,155
2	Outstanding Premiums	-	-
	Less : Provisions for doubtful ,if any	-	-
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including	14,464	9,778
	Less : Provisions for doubtful, if any	(713)	(89)
6	Due from subsidiaries/ holding	-	-
7	Investments held for Unclaimed Amount of Policyholders	2,183	2,209
8	Others (to be specified)	-	-
	Deposit for Premises	279	244
	Amont deposited with tax authorities (pending settlement of	602	2
	Deposit with CCIL	1	-
	Deposits with Electricity Authorities	8	8
	Deposits with Telecom Authorities	2	2
	TOTAL (B)	45,710	39,309
	TOTAL (A+B)	47,328	39,795

Notes:

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

FORM NL-17-CURRENT LIABILITIES SCHEDULE

(Amount in Rs. Lakhs)

	Particulars	As at 30.09.2023	As At 30.09.2022
1	Agents' Balances	6,355	1,487
2	Balances due to other insurance companies	4,373	2,436
3	Deposits held on re-insurance ceded	209	268
4	Premiums received in advance	-	
	(a) For Long term policies (a)	21,885	23,785
	(b) for Other Policies	9,564	4,756
5	Unallocated Premium	196	1,457
6	Sundry creditors	3,703	6,737
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	7,72,984	7,68,894
9	Due to Officers/ Directors	-	-
10	Unclaimed Amount of policyholders	1,970	1,819
11	Income accrued on Unclaimed amounts	86	74
12	Interest payable on debentures/bonds	-	-
13	GST Liabilities	2,938	2,154
14	Others (to be specified)	-	
	Environmental Relief Fund	0	-
	Solatium fund	1,667	1,483
	Tax deducted payable	547	317
	Other Statutory dues	146	129
	Salary Payable	2,379	1,901
	Temporary Book overdraft as per accounts	7,865	5,129
	Miscellaneous (Agency fee)	1	1
Total		8,36,869	8,22,827

Note :

Details of unclaimed amounts and Investment Income thereon		
Particulars	As at 30.09.2023	As At 30.09.2022
Opening Balance	1,876	1,811
Add: Amount transferred to unclaimed amount	648	630
Add: Cheques issued out of the unclaimed amount but not encashed by the policyholders (To be included only when the cheques are stale)	12	130
Add: Investment Income	11	8
Less: Amount paid during the year	491	685
Less: Transferred to SCWF	-	-
Closing Balance of Unclaimed Amount	2,056	1,894

FORM NL-18-PROVISIONS SCHEDULE**(Amount in Rs. Lakhs)**

	Particulars	As at 30.09.2023	As At 30.09.2022
1	Reserve for Unexpired Risk	1,33,141	1,00,562
2	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and taxes	-	2,180
4	For Employee Benefits	350	256
5	Others (to be specified)	-	
6	Unspent CSR Expenses related to ongoing project	2,541	2,795
	TOTAL	1,36,032	1,05,793

FORM NL-19 MISC EXPENDITURE SCHEDULE
(To the extent not written off or adjusted)

(Amount in Rs. Lakhs)

	Particulars	As at 30.09.2023	As At 30.09.2022
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	TOTAL	-	-

Notes:

- (a) No item shall be included under the head "Miscellaneous Expenditure" and carried forward if
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.

FORM NL-20-ANALYTICAL RATIOS SCHEUDLE**Name of the Insurer: Shriram General Insurance Company Limited**

Sl.No.	Particular	For the Quarter September, 2023	Up to the quarter September, 2023	For the Quarter September, 2022	Up to the quarter September, 2022
1	Gross Direct Premium Growth Rate**	27.19%	32%	35.18%	26.99%
2	Gross Direct Premium to Net worth Ratio	30.32%	53%	25.59%	43.00%
3	Growth rate of Net Worth	7.35%	7%	4.75%	4.75%
4	Net Retention Ratio**	92.43%	92%	92.21%	91.73%
5	Net Commission Ratio**	23.24%	23%	5.36%	5.40%
6	Expense of Management to Gross Direct Premium Ratio**	34.59%	35%	30.49%	34.57%
7	Expense of Management to Net Written Premium Ratio**	36.99%	38%	33.04%	37.51%
8	Net Incurred Claims to Net Earned Premium**	66.27%	66%	76.83%	76.83%
9	Claims paid to claims provisions**	7.62%	12%	7.58%	12.52%
10	Combined Ratio**	96.39%	104%	107.67%	113.77%
11	Investment income ratio	1.67%	3%	1.92%	3.24%
12	Technical Reserves to net premium ratio **	1291.48%	748%	1597.63%	951.62%
13	Underwriting balance ratio	-4.30%	-7%	-15.73%	-17.08%
14	Operating Profit Ratio	31.48%	29%	19.47%	19.51%
15	Liquid Assets to liabilities ratio	0.70%	1%	5.41%	5.41%
16	Net earning ratio	17.03%	18%	13.96%	16.14%
17	Return on net worth ratio	8.78%	9%	6.40%	6.40%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	4.66	4.66	4.60	4.60
19	NPA Ratio				
	Gross NPA Ratio	NA	NA	NA	NA
	Net NPA Ratio	NA	NA	NA	NA
20	Debt Equity Ratio	NA	NA	NA	NA
21	Debt Service Coverage Ratio	NA	NA	NA	NA
22	Interest Service Coverage Ratio	NA	NA	NA	NA
23	Earnings per share	4.61	8.38	2.93	5.69
24	Book value per share	95.49	95.49	88.95	88.95

FORM NL-20-ANALYTICAL RATIOS SCHEUDLE**Name of the Insurer: Shriram General Insurance Company Limited****** Segmental Reporting up to the quarter**

Segments Upto the quarter ended on 30.09.2023	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	23.41%	47.27%	26.47%	28.29%	50.35%	44.83%	33.34%	92.65%	479.28%	-12.45%
Previous Period	40.51%	40.73%	14.36%	38.06%	85.74%	34.10%	3.00%	113.15%	600.03%	-20.66%
Marine Cargo										
Current Period	17.24%	18.44%	61.69%	24.61%	130.41%	82.36%	9.16%	192.07%	247.48%	-144.73%
Previous Period	34.22%	10.86%	36.37%	23.32%	214.72%	59.82%	30.79%	223.91%	586.73%	-154.05%
Marine Hull										
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%
Total Marine										
Current Period	17.24%	18.44%	61.69%	24.61%	130.41%	82.36%	9.16%	192.07%	247.48%	-144.73%
Previous Period	34.22%	10.86%	36.37%	23.32%	214.72%	59.82%	30.79%	223.91%	586.73%	-154.05%
Motor OD										
Current Period	42.57%	95.53%	28.05%	40.63%	42.54%	72.49%	27.83%	114.40%	161.84%	-20.73%
Previous Period	11.78%	95.48%	17.05%	46.18%	48.37%	75.84%	25.72%	123.59%	183.36%	-25.90%
Motor TP										
Current Period	25.28%	95.37%	21.66%	34.20%	35.86%	65.58%	10.72%	101.23%	957.01%	-3.29%
Previous Period	31.38%	94.84%	2.14%	31.63%	33.35%	79.25%	12.15%	112.39%	1175.72%	-15.57%
Total Motor										
Current Period	28.75%	95.41%	23.08%	35.63%	37.35%	67.01%	11.29%	104.06%	780.20%	-6.92%
Previous Period	26.92%	94.96%	5.14%	34.55%	36.38%	78.54%	12.73%	114.62%	975.63%	-17.73%
Health										
Current Period	48.23%	56.91%	-12.36%	16.97%	29.82%	-68.13%	0.00%	-58.35%	468.70%	158.92%
Previous Period	-82.46%	63.12%	-0.86%	10.58%	16.75%	-13.46%	0.00%	2.34%	816.57%	110.33%
Personal Accident										
Current Period	254.13%	78.57%	17.56%	33.69%	42.88%	59.71%	27.50%	99.74%	164.77%	-19.06%
Previous Period	77.49%	78.08%	16.41%	42.45%	54.37%	62.46%	24.54%	115.03%	187.21%	-62.05%
Travel Insurance										
Current Period	302.91%	95.99%	12.82%	25.49%	26.56%	-497.89%	0.00%	-471.95%	860.48%	571.95%
Previous Period	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Health										
Current Period	243.04%	78.07%	17.05%	33.30%	42.66%	56.31%	27.48%	95.83%	169.94%	-14.34%
Previous Period	19.04%	77.27%	15.65%	40.73%	52.71%	39.18%	24.53%	90.13%	215.03%	-9.27%
Workmen's Compensation/ Employer's liability										
Current Period	6.05%	95.60%	16.05%	25.86%	27.06%	1.96%	17.81%	28.39%	447.45%	70.67%
Previous Period	9.07%	95.53%	6.08%	25.26%	26.45%	48.14%	14.47%	73.96%	435.50%	24.49%
Public/ Product Liability										
Current Period	79.12%	36.78%	34.21%	21.50%	58.44%	19.02%	0.00%	75.83%	294.79%	16.72%
Previous Period	95.33%	50.85%	14.51%	25.58%	50.31%	22.89%	0.00%	72.02%	352.25%	28.20%
Engineering										
Current Period	21.95%	36.95%	8.72%	24.73%	62.34%	46.48%	31.49%	75.81%	346.58%	29.34%
Previous Period	6.23%	47.71%	-9.15%	24.92%	44.23%	10.36%	20.99%	31.96%	397.62%	63.41%
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%	5.71%	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	16.69%	51.99%	15.94%	22.69%	43.64%	101.80%	14.72%	135.63%	469.45%	-35.35%
Previous Period	22.80%	54.39%	4.06%	18.75%	33.33%	52.67%	20.30%	77.95%	424.72%	21.96%
Total Miscellaneous										
Current Period	32.48%	93.85%	22.77%	35.34%	37.64%	66.61%	11.40%	103.70%	753.24%	-6.94%
Previous Period	26.52%	93.91%	5.24%	34.45%	36.63%	77.59%	12.85%	113.76%	957.91%	-17.00%
Total-Current Period	32.13%	91.91%	22.85%	35.09%	37.91%	66.27%	12.00%	103.59%	747.51%	-7.04%
Total-Previous Period	26.99%	91.73%	5.40%	34.57%	37.51%	76.83%	12.52%	113.77%	951.62%	-17.08%

FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE

Name of the Insurer: Shriram General Insurance Company Limited

For the Quarter Endline : 30.09.2023

PART-A Related Party Transactions							
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received ¹ (Rs. in Lakhs)	Up to the Quarter	For the Corresponding Quarter of the Previous Year	Up to the Quarter of the Previous Year
1	Ashish Goyal	Chief Marketing Officer	Remuneration	0	5	10	24
2	Ashish Goyal	Chief Marketing Officer	Dividend	0	0	0	1
3	Gurdeep Singh Goyal	Relative of KMP	Remuneration	7	15	7	15
4	Gurdeep Singh Goyal	Relative of KMP	Dividend	1	1	4	5
5	Gurdeep Singh Goyal	Relative of KMP	Premium Received	0	0	0	0
6	Mona Mathur	W.T. Director & CFO	Remuneration	6	11	6	11
7	Mona Mathur	W.T. Director & CFO	Premium Received	0	0	0	0
8	Mona Mathur	W.T. Director & CFO	Claim Paid	0	0	0	0
9	Mona Mathur	W.T. Director & CFO	Dividend	0	0	0	1
10	Mr. Anil Kumar Aggarwal	Managing Director & CEO	Premium Received	0	0	0	0
11	Mr. Anil Kumar Aggarwal	Managing Director & CEO	Remuneration	22	45	24	45
12	Mr. Anil Kumar Aggarwal	Managing Director & CEO	Dividend	2	5	1	6
13	Mr. Ashwani Chanasat	COO	Premium Received	0	0	0	0
14	Mr. Ashwani Chanasat	COO	Remuneration	7	15	6	11
15	Mr. Ashwani Chanasat	COO	Dividend	0	1	0	1
16	Mr. Hemant Kumar Sharma	Internal Auditor	Premium Received	0	0	0	0
17	Mr. Hemant Kumar Sharma	Internal Auditor	Remuneration	7	15	6	11
18	Mr. Hemant Kumar Sharma	Internal Auditor	Dividend	0	0	1	1
19	Mr. Jasjit Singh Goyal	Executive Vice-Chairman	Dividend	0	0	0	0
20	Mr. Jasjit Singh Goyal	Executive Vice-Chairman	Premium Received	0	0	0	0
21	Mr. Janki Singh Goyal	Executive Vice-Chairman	Remuneration	41	82	45	82
22	Mr. Kuljeet Bawa	Head of Claim Deptt.	Remuneration	13	25	9	19
23	Mr. Kuljeet Bawa	Head of Claim Deptt.	Dividend	0	1	0	1
24	Mr. Neeraj Prakash	Managing Director	Remuneration	7	30	24	45
25	Mr. Neeraj Prakash	Managing Director	Dividend	0	0	0	0
26	Mr. Rana Khem	CRO	Remuneration	0	0	0	9
27	Mr. Saurav Roy	Assistant secretary	Remuneration	25	23	23	57
28	Mr. Sham Kant Dahiya	Chief Underwriting Officer	Remuneration	16	30	8	16
29	Mr. Sham Kant Dahiya	Chief Underwriting Officer	Dividend	0	0	0	1
30	Mr. Vinay Srivastava	Chief Operating Officer	Premium Received	0	0	0	0
31	Mr. Vinay Srivastava	Chief Operating Officer	Claim Paid	0	0	1	1
32	Mr. Vinay Srivastava	Chief Operating Officer	Remuneration	0	0	12	25
33	Mr. Vinay Srivastava	Chief Operating Officer	Dividend	0	1	4	0
34	Shriram Trust	Enterprises having common Key Management Persons	CSR Amount	12	252	0	0
35	Acci Helpline LLP	Enterprises Whose Relative of KMP are Parties	Expenses	17	27	0	0
36	Nuvac Technology Solutions Pvt. Ltd.	Follow Subsidiary	Premium Received	1	1	0	1
37	Nuvac Technology Solutions Pvt. Ltd.	Follow Subsidiary	Claim Paid	0	0	0	0
38	Nuvac Technology Solutions Pvt. Ltd.	Follow Subsidiary	Expenses	746	1454	639	1279
39	Serfen Emerging Markets (Mauritius) Limited	Entity Having Significant Influence	Dividend	1188	3802	891	4574
40	SGI Employees' Group Gratuity Trust	Enterprises having common Key Management Persons	Gratuity Contribution	0	230	0	125
41	Shriram Capital Pvt. Ltd (SCPL)	Ultimate Holding company	Premium Received	0	0	0	1
42	Shriram Capital Pvt. Ltd (SCPL)	Ultimate Holding company	Expenses	150	300	485	970
43	Shriram Capital Pvt. Ltd (SCPL)	Ultimate Holding company	Dividend	0	0	2591	13298
44	Shriram Financial Products Solution (Private) Pvt. Ltd.	Follow Subsidiary	Premium Received	0	0	0	3
45	Shriram Fortune Solutions Ltd.	Follow Subsidiary	Premium Received	0	0	0	0
46	Shriram Fortune Solutions Ltd.	Follow Subsidiary	Claim Paid	0	0	0	0
47	Shriram Fortune Solutions Ltd.	Follow Subsidiary	Commission	3	3	12	22
48	Shriram Life Insurance Company Limited	Follow Subsidiary	Insurance Premium Paid	45	48	45	46
49	Shriram Life Insurance Company Limited	Follow Subsidiary	Claim paid	21	21	0	0
50	Shriram Life Insurance Company Limited	Follow Subsidiary	Claim Outstanding	19	24	0	0
51	Shriram Life Insurance Company Limited	Follow Subsidiary	Insurance Premium Refund	1	3	0	1
52	Shriram Value Services Ltd.	Follow Subsidiary	License Fee	81.8	1458	430	908
53	Shriram Insight Share Brokers Ltd.	Follow Subsidiary	Commission	0	0	0	0
54	Shriram Wealth Limited	Follow Subsidiary	Rent	13	23	5	18
55	Tanushree Jain	Company Secretary	Remuneration	2	5	2	3
56	Shriram GI Holdings Private Limited	Holding Company	Dividend	3454	11053	0	0
57	Shriram Investment Holdings Pvt. Limited	Follow Subsidiary	Premium Received	0	0	0	0
58	Shriram Asset Management Co. Ltd.	Follow Subsidiary	Purchase of Investment	44	391	0	0
59	Shriram Asset Management Co. Ltd.	Follow Subsidiary	Sale of Investment	77	527	0	0
60	Shriram Asset Management Co. Ltd.	Follow Subsidiary	Investment	-34	363	0	0
61	Shriram Asset Management Co. Ltd.	Follow Subsidiary	Interest Income	5	13	0	0
62	Wagnewalth Insurance Brokers Pvt. Ltd.	Follow Subsidiary	Commission	0	0	5	5
63	Mr. Rishi Goyal	CRO	Remuneration	11	21	7	7

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

PART-B Related Party Transaction Balances - As at the end of the Quarter 30th September 2023

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments (Rs. in Lakhs)	Whether Payable / Receivable	Whether Secured? If so, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received	Balance under Provision for doubtful debts relating to the outstanding balance
1	SGI Employees' Group Gratuity Trust	Enterprises having common Key Management Persons	0.10	Receivable			
2	Shriram Capital Pvt. Ltd (SCPL)	Ultimate Holding company	162.00	Payable			
3	NUVAC TECHNOLOGY SOLUTIONS PRIVATE LIMITED	Follow Subsidiary	258.93	Payable			

FORM NL-23 - SOLVENCY MARGIN (FORM IRDAI-GI-TA)**STATEMENT OF ADMISSIBLE ASSETS :****As at 30.09.2023**

Name of Insurer: Shriram General Insurance Company Limited

Registration Number: 137

Date of Registration: May 08,2008

Classification: Business within India / Total Business

(All amounts in Rupees of Lakhs)

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS		1,39,177	1,39,177
	Policyholders as per NL-12 A of BS	10,21,816		10,21,816
(A)	Total Investments as per BS	10,21,816	1,39,177	11,60,993
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	17,984	17,984
(C)	Fixed assets as per BS	-	4,901	4,901
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	477	477
	Current Assets:			
(E)	Cash & Bank Balances as per BS	-	4,101	4,101
(F)	Advances and Other assets as per BS	15,934	31,394	47,328
(G)	Total Current Assets as per BS...(E)+(F)	15,934	35,495	51,429
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	2,554	894	3,449
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	-	691	691
(K)	Total Assets as per BS (excl. current liabilities and	10,37,750	1,79,573	12,17,323
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	2,554	20,046	22,601
(M)	Total Admissible assets for Solvency (excl. current liabilities and	10,35,195	1,59,527	11,94,722

(All amounts in Rupees of

Item	Inadmissible Investment assets (Item wise Details)	Policyholders	Shareholders	Total
	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation			
	Investment in subsidiaries		17,983	17,983
	Investment in Equity not considered for Solvency		1	1
	Inadmissible Fixed assets			
	(a) Intangibles: Software		-	-
	(b) Leasehold Improvements		61	61
	(c) Information Technology Equipment (75% of its value)		141	141
	(d) Furniture & Fittings		275	275
	Inadmissible current assets			
	(a) Service tax paid under PROTEST		602	602
	(b) Advance to Employees		8	8
	(c) Advance for Purchase of Shares in subsidiary		283	283
	(d) Deposit with CCIL		1	1
	(e) Balances of Indian Reinsurers and Foreign Reinsurers having Branches in India	100		100
	(f) Other Reinsurer's balances outstanding for more than 180 days	105		105
	(g) Investment in Fixed deposit unclaimed amount of policyholders	2,183		2,183
	(h) Co-insurer's balances outstanding for more than ninety days	166		166

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 30.09.2023

(All amounts in Rupees of Lakhs)

Item No.	Reserve	Current Year	
		Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	1,45,481	1,33,141
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	1,45,481	1,33,141
(d)	Outstanding Claim Reserve (other than IBNR reserve)	3,88,173	3,58,132
(e)	IBNR reserve	4,38,719	4,14,853
(f)	Total Reserves for Technical Liabilities...(c)+(d)+(e)	9,72,374	9,06,125

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

FORM NL-25 - SOLVENCY MARGIN (TABLE IA)

Name of Insurer: Shriram General Insurance Company Limited

Registration Number: 137

Date of Registration: May 08,2008

Classification: Business within India / Total Business

TABLE IA: REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS as on 30th September, 2023

(All amounts in Rupees of Lakhs)

Item No.	Line of Business	Gross Premiums	Net Premiums	Gross Incurred Claims	Net Incurred Claims	RSM 1	RSM 2	RSM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Fire	10,986	5,506	2,655	1,324	1,101	398	1,101
2	Marine Cargo	226	36	41	(5)	27	7	27
3	Marine - Other than Marine Cargo	-	-	-	-	-	-	-
4	Motor	2,34,978	2,23,963	1,40,916	1,33,397	44,793	40,019	44,793
5	Engineering	2,044	735	627	423	204	127	204
6	Aviation	-	-	-	-	-	-	-
7	Liability	630	523	171	144	105	43	105
8	Health	10,289	7,922	3,710	2,761	1,584	835	1,584
9	Miscellaneous	1,626	792	936	618	228	196	228
10	Crop	-	-	(3)	(2)	-	(0)	-
	Total	2,60,779	2,39,475	1,49,052	1,38,660	48,042	41,626	48,042

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

FORM NL-26 - SOLVENCY MARGIN (TABLE IB)

Name of Insurer: Shriram General Insurance Company Limited

Registration Number: 137

Date of Registration: May 08,2008

Classification: Business within India / Total Business

(All amounts in Rupees of Lakhs)

(1)	(2)	(3)
ITEM NO.	DESCRIPTION	AMOUNT
(A)	Policyholder's FUNDS	
	Available assets(as per Form IRDAI-GI-TA)	1035195
	Deduct:	
(B)	Current Liabilities as per BS	772984
(C)	Provisions as per BS	133141
(D)	Other Liabilities	36228
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	92842
	Shareholder's FUNDS	
(F)	Available Assets	159527
	Deduct:	
(G)	Other Liabilities	28492
(H)	Excess in Shareholder's funds (F-G)	131035
(I)	Total ASM (E+H)	223877
(J)	Total RSM	48042
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	4.66

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

FORM NL-27- PRODUCTS INFORMATION

Name of the Insurer: Shriram General Insurance Co Ltd

Date: 30.09.2023

Products Information						
<i>List below the products and/or add-ons introduced during the period</i>						
Sl. No.	Name of Product /Add On	Co. Ref. No.	IRDAI UIN	Class of Business^(a)	Category of product	Date of allotment of UIN
1	Shri Cyber Suraksha Insurance Policy		IRDAN137RP0031V01202324	Liability	Retail	25-07-2023

Note: -

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

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

PART - A

Name of the Insurer:SHRIRAM GENERAL INSURANCE COMPANY LIMITED

Registration Number:137

Statement as on:30.09.2023

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 I			
No	PARTICULARS	SCH ++	AMOUNT
1	Investments (Shareholders)	8	1,39,177.26
	Investments (Policyholders)	8A	10,21,815.67
2	Loans	9	-
3	Fixed Assets	10	4,900.51
4	Current Assets		-
	a. Cash & Bank Balance	11	4,100.98
	b. Advances & Other Assets	12	47,328.13
5	Current Liabilities		-
	a. Current Liabilities	13	8,36,869.20
	b. Provisions	14	1,36,031.76
	c. Misc. Exp not Written Off	15	
	d. Debit Balance of P&L A/c		
	Application of Funds as per		21,90,223.51
	Less: Other Assets	SCH ++	Amount
1	Loans (if any)	9	
2	Fixed Assets (if any)	10	4,900.51
3	Cash & Bank Balance (if any)	11	4,100.98
4	Advances & Other Assets (if any)	12	45,238.69
5	Current Liabilities	13	8,36,869.20
6	Provisions	14	1,36,031.76
7	Misc. Exp not Written Off	15	
8	Investments held outside India		17,98,372.23
9	Debit Balance of P&L A/c		
	Total (B)		10,27,141.14
	'Investment Assets'	(A-B)	11,63,082.37

Section II										
No	'Investment' represented as	Reg. %	SH Balance	FRSM*	PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value (h)
			(a)	(b)	(c)	d = (a+b+c)	e = (d-a) %	(f)	(g)=(d+f)	
1	Central Govt. Securities	Not less than 20%		76368.00	284865.94	361233.93	31.1%		361233.93	336764.07
2	Central Govt Sec, State Govt Sec	Not less than 30%		76368.00	288897.13	365265.13	31.4%		365265.13	340799.54
3	Investment subject to									
	a. Housing / Infra & Loans to SG	Not less than 15%								
	1. Approved Investments			11918.92	487181.99	499100.91	42.9%		499100.91	483932.77
	2. Other Investments									
	b. Approved Investments	Not exceeding 55%		31750.15	247825.98	279576.13	24.1%	744.40	280320.54	280421.24
	c. Other Investments		17983.72	465.00	18448.72	1.6%	-52.93	18395.79	18395.79	18395.79
	Investment Assets	100%	17983.72	120502.07	1023905.11	1162390.90	100%	691.47	1163082.37	1123549.35

Note:

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

PART - B

Name of the Insurer:SHRIRAM GENERAL INSURANCE COMPANY LIM

Registration Number:

Statement as on:30.09.2023

Statement of Accretion of Assets

(Rs. Lakhs)

(Business within India)

Periodicity of Submission : Quarterly

No	Category of Investments	COI	Opening Balance	% to Opening Balance	Net Accretion for the Qtr.	% to Total Accrual	TOTAL	% to Total
			(A)		(B)		(A+B)	
1	Central Govt. Securities		361392.08	31.96%	(158.14)	-0.50%	361233.93	31.08%
2	Central Govt Sec, State Govt Sec or Other Approved Securities		365904.53	32.36%	(639.40)	-2.01%	365265.13	31.42%
3	Investment subject to							
	a. Housing & Loans to SG for							
	1. Approved Investments		214925.00	19.01%	2539.00	7.99%	217464.01	18.71%
	2. Other Investments						0.00	
	b. Infrastructure Investments						0.00	
	1. Approved Investments		269987.61	23.88%	11649.30	36.68%	281636.91	24.23%
	2. Other Investments						0.00	
	c. Approved Investments		261361.95	23.12%	18214.19	57.34%	279576.13	24.05%
	d. Other Investments (not		18448.72	1.63%	0.00	0.00%	18448.72	1.59%
	Total		1130627.81	100.00%	31763.08	100.00%	1162390.90	100.00%

Note:

- Total (A+B), fund wise should tally with figures shown in Form 3B (Part A)
- Investment Regulations, as amended from time to time, to be referred

FORM NL-29-DETAIL REGARDING DEBT SECURITIES
Name of the Insurer: SHRIRAM GENERAL INSURANCE COMPANY LIMITED | Date: 30.09.2023

(Amount in Rs. Lakhs)
Detail Regarding debt securities

	MARKET VALUE				Book Value			
	As at 30 Sep 2023	As % of total for this class	As at 30 Sep 2022	As % of total for this class	As at 30 Sep 2023	As % of total for this class	As at 30 Sep 2022	As % of total for this class
Break down by credit rating								
AAA rated	515111	48.01%	511864	50.46%	530243	47.67%	532988	50.05%
AA or better	212263	19.78%	161882	15.96%	212198	19.08%	160097	15.03%
Rated below AA but above A								
Rated below A but above B								
Any other (Please specify)								
a) Sovereign Paper	340299	31.72%	331705	32.70%	364768	32.79%	362871	34.07%
b) Govt. Guaranteed Bonds	501	0.05%	498	0.05%	497	0.04%	493	0.05%
c) Deposit with Scheduled Banks	4729	0.44%	8521	0.84%	4729	0.43%	8521	0.80%
Total (A)	1072903	100%	1014470	100%	1112436	100%	1064969	100%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	12246	1.14%	48769	4.81%	12217	1.10%	48560	4.56%
more than 1 year and upto 3 years	280794	26.17%	169698	16.73%	288118	25.90%	174093	16.35%
More than 3 years and up to 7 years	271458	25.30%	307833	30.34%	280412	25.21%	316527	29.72%
More than 7 years and up to 10 years	274511	25.59%	227625	22.44%	281399	25.30%	240464	22.58%
above 10 years	233894	21.80%	260545	25.68%	250289	22.50%	285324	26.79%
Total (B)	1072903	100%	1014470	100%	1112436	100%	1064969	100%
Breakdown by type of the issuer								
a. Central Government	340764	31.76%	332166	32.74%	365230	32.83%	363328	34.12%
b. State Government	35	0.00%	36	0.00%	35	0.00%	35	0.00%
d. Scheduled Commercial Banks	186085	17.34%	116178	11.45%	188304	16.93%	116191	10.91%
e. Mutual Fund - Overnight Funds	363	0.04%	2209	0.22%	363	0.04%	2209	0.21%
Total (C)	1072903	100%	1014470	100%	1112436	100%	1064969	100%

Note

(a). 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.

(b). Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.

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

FORM NL-30 -DETAILS OF NON-PERFORMING ASSETS

Name of the Insurer: SHRIRAM GENERAL INSURANCE COMPANY LIMITED
Registration No: 137

Date: 30.09.2023

Name of the Fund

(Amount in Rs. Lakhs)

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As on date)	Prev. FY (as on 31.03.2023)	YTD (As on date)	Prev. FY (as on 31.03.2023)	YTD (As on date)	Prev. FY (as on 31.03.2023)	YTD (As on date)	Prev. FY (as on 31.03.2023)	YTD (As on date)	Prev. FY (as on 31.03.2023)
1	Investments Assets	1103843.97	1080845.48	Nil	Nil	8591.94	5267.09	49954.98	45403.64	1162390.90	1131516.21
2	Gross NPA										
3	% of Gross NPA on Investment Assets (2/1)										
4	Provision made on NPA										
5	Provision as a % of NPA (4/2)										
6	Provision on Standard Assets										
7	Net Investment Assets (1-4)										
8	Net NPA (2-4)										
9	% of Net NPA to Net Investment Assets (8/7)										
10	Write off made during the period										

NIL

Note:

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

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

Name of the Insurer:SHRIRAM GENERAL INSURANCE COMPANY LIMITED

Registration Number: 137

Statement as on: 30.09.2023

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Name of the Fund

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				(Amount in Rs. Lakhs)			
			Investment (Rs.) ¹	Income on Investment (Rs.) ¹	Gross Yield (%) ²	Net Yield (%) ³	Investment (Rs.) ¹	Income on Investment (Rs.) ¹	Gross Yield (%) ²	Net Yield (%) ³	Investment (Rs.) ¹	Income on Investment (Rs.) ¹	Gross Yield (%) ²	Net Yield (%) ³
1	G - Sec													
	(i) Central Government Bonds	CGSB	3,61,233.93	5,620.47	6.20%	4.64%	3,61,233.93	11,214.86	6.20%	4.64%	3,62,835.72	11,281.47	6.13%	4.59%
	(ii) Central Government Guaranteed Loans	CGSL	496.91	-	6.73%	6.55%	496.91	-	8.73%	6.55%	492.75	21.47	8.71%	6.52%
	(iii) Special Deposits	CSPD	-	-	-	-	-	-	-	-	-	-	-	-
	(iv) Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-
	(v) Treasury Bills	CTRB	-	-	-	-	-	-	-	-	1.80	3.40%	2.54%	-
2	G - Sec or Other Approved Sec/Guaranteed Sec													
	(i) State Government Bonds	SGGB	34.79	0.79	9.03%	6.76%	34.79	1.56	9.03%	6.76%	34.79	1.56	8.81%	6.59%
	(ii) State Government Guaranteed Loans	SGGL	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Other Approved Securities (excluding Infrastructure / Social Sector Investments)	SGOA	-	-	-	-	-	-	-	-	-	-	-	-
	(iv) Guaranteed Equity	SGGE	-	-	-	-	-	-	-	-	-	-	-	-
3	Investments Subject to Exposure Norms													
	(a) Housing & Loans to State Govt. for Housing / FFE													
	(i) Loans to State Government for Housing	HS SH	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Loans to State Government for Fire Fighting Equipments	HLSE	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Term Loan - HUDCO	HTLA	-	-	-	-	-	-	-	-	-	-	-	-
	(iv) Term Loan to Institutions accredited by NHB(Commercial Paper)	HTLA	-	-	-	-	-	-	-	-	22.76	0.03	0.02	-
	(v) Mortgage Backed Securities	HMBS	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Bonds / Debentures issued by HUDCO	HTHD	10,173.71	144.78	5.65%	4.23%	10,173.71	285.84	5.65%	4.23%	10,174.12	284.54	5.66%	4.24%
	(ii) Bonds / Debentures issued by NHB/Institutions accredited to NHB	HTDN	2,01,607.59	3,391.63	6.64%	4.97%	2,01,607.59	6,747.95	6.64%	4.97%	1,97,207.38	6,664.94	6.56%	4.91%
	(a) 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													
	(i) Bonds / Debentures issued by HUDCO	HTHD	5,682.70	92.84	6.50%	4.86%	5,682.70	183.24	6.50%	4.86%	5,721.07	603.48	14.76%	11.04%
	(ii) Bonds / Debentures issued by NHB/Institutions accredited to NHB	HTDN	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	EGMP	-	-	-	-	-	-	-	-	-	-	-	-
4	(b) Infrastructure Investments													
	(i) Infrastructure/ Social Sector - Other Approved Securities	ISAS	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Infrastructure/ Social Sector - Other Approved Securities (InvT)													
	TAXABLE BONDS OF													
	(i) Infrastructure / Social Sector - PSU - Debentures / Bonds	IPTD	2,71,586.42	4,262.70	6.44%	4.82%	2,71,586.42	8,278.37	6.44%	4.82%	3,05,685.22	9,925.54	6.07%	4.54%
	(ii) Infrastructure/ Social Sector - Other Corporate Securities (Approved)	ICTD	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Infrastructure / Social Sector - Term Loans (with Charge)	ILWC	-	-	-	-	-	22.23	7.10%	5.31%	-	12.27	4.31%	3.23%
	(iv) Infrastructure / Social Sector - Commercial Papers	ICPC	-	-	-	-	-	-	-	-	-	-	-	-
	TAX FREE BONDS													
	(i) Infrastructure / Social Sector - PSU - Debentures / Bonds	IPFD	10,050.49	158.98	6.23%	4.66%	10,050.49	313.87	6.23%	4.66%	11,490.60	1,321.60	13.46%	10.07%
5	(c) Approved Investments													
	(i) PSU - (Approved investment) - Equity shares - quoted	EAEO	6,240.35	17.01	2.47%	1.85%	6,240.35	50.39	2.47%	1.85%	6,450.03	119.76	4.59%	3.44%
	(ii) Corporate Securities (Approved investment) - Equity shares (Ordinary)-quoted	EACE	25,265.91	246.95	1.86%	1.39%	25,265.91	340.39	1.86%	1.39%	17,227.69	153.15	1.98%	1.48%
	(iii) PSU - (Approved investment) - Equity shares - quoted	ETPE	-	-	-	-	-	-	-	-	-	-	-	-
	(iv) Corporate Securities (Approved investment) - Equity shares-quoted	ETCE	-	-	-	-	-	-	-	-	-	-	-	-
	(v) Corporate Securities (Approved Investment) - Equity - Unquoted	EFNO	-	-	-	-	-	-	-	-	-	-	-	-
	(vi) Corporate Securities - Debentures/Bonds/CLN(Promoter Group)	EBPC	54,673.79	1,245.97	9.22%	6.90%	54,673.79	2,546.82	9.22%	6.90%	52,426.23	2,555.28	9.72%	7.27%
	(vii) Corporate Securities - Bonds - (Tax Free)	EPBF	-	-	-	-	-	-	-	-	-	-	-	-
	(viii) Corporate Securities (Approved Investment) - Preference Shares	EPNO	-	-	-	-	-	-	-	-	-	-	-	-
	(ix) Corporate Securities (Approved investment) - Investment in Subsidiaries	ECIS	17,982.72	-	-	-	17,982.72	-	-	-	17,982.72	-	-	-
	(x) Corporate Securities (Approved investment) - Debentures	ECOS	-	-	-	-	-	-	-	-	-	-	-	-
	(xi) Corporate Securities (Approved Investment) - Derivative Instruments	ECDI	-	-	-	-	-	-	-	-	-	-	-	-
	(xii) Investment properties - Immovable	EINP	-	-	-	-	-	-	-	-	-	-	-	-
	(xiii) Loans - Policy Loans	ELPL	-	-	-	-	-	-	-	-	-	-	-	-
	(xiv) Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	-	-	-	-	-	-	-	-	-	-	-	-
	(xv) Loans - Secured Loans - Mortgage of Property outside India (Term Loan)	ELMO	-	-	-	-	-	-	-	-	-	-	-	-
	(xvi) Deposits - Deposit with scheduled banks	ECDB	4,729.49	56.68	7.20%	5.39%	4,729.49	68.28	7.20%	5.39%	8,520.98	592.06	6.00%	4.49%
	(xvii) Deposits - Money at call and short notice with banks /Repo	ECMR	3,499.50	103.53	6.65%	4.98%	3,499.50	194.97	6.65%	4.98%	-	-	-	-
	(xviii) CGL (Approved Investment) - CGL	ECBO	-	-	-	-	-	-	-	-	-	-	-	-
	(xix) Bills Rec.Purchase	ECBR	-	-	-	-	-	-	-	-	-	-	-	-
	(xx) Commercial Papers issued by All India Financial Institutions rated Very Strong or more	ECPC	-	-	-	-	-	-	-	-	-	-	-	-
	(xvi) Amortisation Money	ECAM	-	-	-	-	-	-	-	-	-	-	-	-
	(xvii) Deposit with Primary Dealers duly recognised by Reserve Bank of India	EDPD	-	-	-	-	-	-	-	-	-	-	-	-
	(xviii) Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	77,984.65	1,112.12	7.89%	5.90%	77,984.65	2,486.15	7.89%	5.90%	1,07,670.44	1,222.47	0.08	0.06
	(xix) Perpetual Debt Instruments of Tier I & II Capital issued by NON PSU Banks	EPPD	-	-	-	-	-	-	-	-	-	-	-	-
	(xx) Additional Tier 1 (Base I Compliant) Perpetual Bonds - (PSU Banks)- "FAIR"	EAPS	1,10,318.99	2,439.27	8.05%	6.02%	1,10,318.99	4,442.71	8.05%	6.02%	-	-	-	-
	(xxi) Deposits - CDs with Scheduled Bank	EDCD	-	-	-	-	-	-	-	-	64.10	0.04	0.04	-
	(xxii) Corporate Securities (Approved investment) - Mutual Funds													
	(i) Liquid Fund - MF	OMGS/EGMF	362.95	5.47	6.15%	4.60%	362.95	13.08	6.15%	4.60%	2,209.43	39.75	6.01%	6.01%
	(ii) Gilt Fund - MF	OMGI	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Liquid Fund - MF	EGMF	-	-	-	-	-	-	-	-	-	-	-	-
	(iv) Exchange Traded Fund	EEFT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	549.74	-	-	-
6	(d) Other Investments													
	Other Investments - Bonds - PSU - Taxable	OBPT	-	-	-	-	-	-	-	-	-	-	-	-
	Other Investments - Bonds - PSU - Tax Free	OBPF	-	-	-	-	-	-	-	-	-	-	-	-
	Other Investments - Equity Shares (incl. PSU & Unlisted)	OEPI	-	-	-	-	-	-	-	-	848.37	-	-	-
	Other Investments - Debentures	OLDR	-	-	-	-	-	-	-	-	-	-	-	-
	Other Investments - Preference Shares	OPSH	-	-	-	-	-	-	-	-	-	-	-	-
	Other Investments - Equity Shares (incl. Equity related inst)-Promoter Group	OEPG	1.00	-	-	-	1.00	-	-	-	1.00	-	-	-
	Other Investments - Short term Loans (Unsecured Deposits)	OSLI	-	-	-	-	-	-	-	-	-	-	-	-
	Other Investments - Term Loans (without Charge)	OTLW	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities (Other investment) - Mutual Funds													
	(i) G. Sec Plan - MF	OMGS	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Debt / Income Fund - MF	OMDI	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Social Plan - MF	OMSP	-	-	-	-	-	-	-	-	-	-	-	-
	(iv) Liquid Fund - MF	OMLF	-	-	-	-	-	-	-	-	-	-	-	-
	(v) Others - MF	OMOT	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities (Other investment) - Derivative Instruments	OCDI	-	-	-	-	-	-	-	-	-	-	-	-
	Other Investment - PFC / Secured Assets - Under Approved Sectors	OPSA	-	-	-	-	-	-	-	-	-	-	-	-
	Alternative Fund Investment	OAFA	465.00	-	-	-	465.00	-	-	-	465.00	-	-	-
	TOTAL		11,62,390.90	18,945.33	7.01%	5.25%	11,62,390.90	37,247.61	7.01%	5.25%	11,08,493.27	34,888.11	6.78%	5.07%

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

- Based on daily simple Average of Investments
- Yield netted for Tax
- In the previous year column, the figures of the corresponding Year to date of the previous financial year shall be shown
- FORM shall be prepared in respect of each fund.
- YTD Income on investment shall be reconciled with figures in P&L and Revenue account
- Investment Regulations, as amended from time to time, to be referred

FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS**Name of the Insurer:SHRIRAM GENERAL INSURANCE COMPANY LIMITED****Registration Number: 137****Statement as on: 30.09.2023****Name of Fund** _____**Statement of Down Graded Investments****Periodicity of Submission: Quarterly****(Amount in Rs. Lakhs)**

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

NIL**Note:**

- 1** Provide details of Down Graded Investments during the Quarter.
- 2** Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.
- 3** FORM shall be prepared in respect of each fund.
- 4** Category of Investment (COI) shall be as per Guidelines issued by the Authority
- 5** Investment Regulations, as amended from time to time, to be referred

FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION
Name of the Insurer: SHRIRAM GENERAL INSURANCE CO. LTD.
Date: 30-09-2023
Registration No:
(Amount in Rs. Lakhs)

S.No.	Reinsurance/Retrocession Placements	No. of reinsurers	Premium ceded to reinsurers (Upto the Quarter)			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
	Outside India					
1	No. of Reinsurers with rating of AAA and above					0.00%
2	No. of Reinsurers with rating AA but less than AAA					0.00%
3	No. of Reinsurers with rating A but less than AA	8	1,014.30	395.97	-	13.22%
4	No. of Reinsurers with rating BBB but less than A	6	228.43	96.76	-	3.05%
5	No. of Reinsurers with rating less than BBB	9	564.51	297.23	32.66	8.38%
	Total (A)	23	1,807.24	789.97	32.66	24.65%
	With In India					
1	Indian Insurance Companies	6	-	-	57.07	0.53%
2	FRBs	3	8.34	99.56	-	1.01%
3	GIC Re	1	7,127.66	741.97	4.30	73.80%
4	Other (to be Specified)					0.00%
	Total (B)	10	7,136.00	841.54	61.37	75.35%
	Grand Total (C)= (A)+(B)	33	8,943.24	1,631.50	94.03	

Note:-

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

(b) Figures are to be provided upto the quarter

FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS

GROSS DIRECT PREMIUM UNDERWRITTEN

Date : 30.09.2023

(Amount in Rs. Lakhs)

Sl.No.	State / Union Territory	Miscellaneous																		Total Miscellaneous	Total
		Fire	Marine Hull	Marine Cargo	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel Insurance	Total Health	Workmen's Compensatio n/Employer's Liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments ^(b)			
		For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	For the Quarter	
	STATES^c																				
1	Andhra Pradesh	157.34	0.00	0.00	0.00	1122.18	3008.23	4130.41	4.42	302.75	0.00	307.17	3.50	0.22	6.38	0.00	0.00	17.38	4465.07	4622.41	
2	Arunachal Pradesh	-0.03	0.00	0.00	0.00	17.05	26.12	43.17	0.03	0.33	0.00	0.35	0.00	0.00	0.06	0.00	0.00	0.26	43.84	43.81	
3	Assam	0.83	0.00	0.10	0.10	216.85	943.89	1160.74	0.76	6.32	0.00	7.08	0.89	0.00	0.05	0.00	0.00	3.39	1172.15	1173.08	
4	Bihar	5.75	0.00	3.69	3.69	354.14	1496.59	1850.73	2.88	154.90	0.00	157.78	1.20	0.00	1.49	0.00	0.00	19.27	2030.46	2039.89	
5	Chhattisgarh	39.59	0.00	0.00	0.00	346.67	725.71	1072.37	0.82	30.22	0.00	31.04	6.11	0.00	8.42	0.00	0.00	2.77	1120.72	1160.31	
6	Goa	0.62	0.00	0.01	0.01	16.17	68.51	84.67	0.01	10.24	0.00	10.25	0.10	0.00	3.37	0.00	0.00	3.87	102.26	102.89	
7	Gujarat	251.45	0.00	4.96	4.96	742.17	3773.39	4515.56	1.87	97.94	0.00	99.82	5.11	0.00	24.07	0.00	0.00	18.60	4663.16	4919.56	
8	Haryana	126.18	0.00	1.47	1.47	548.14	1442.09	1990.23	1.01	61.28	0.00	62.29	3.84	0.00	14.86	0.00	0.00	17.17	2088.39	2216.03	
9	Himachal Pradesh	7.74	0.00	0.00	0.00	271.65	1319.96	1591.61	1.19	27.02	0.00	28.21	0.11	0.00	0.16	0.00	0.00	2.23	1622.33	1630.08	
10	Jharkhand	14.73	0.00	0.02	0.02	144.66	621.27	765.93	0.75	6.27	0.00	7.02	3.76	0.00	4.57	0.00	0.00	4.45	785.73	800.47	
11	Karnataka	88.72	0.00	1.05	1.05	2043.26	6219.38	8262.64	4.28	79.53	0.00	83.81	12.65	0.00	51.15	0.00	0.00	18.33	8428.58	8518.35	
12	Kerala	6.18	0.00	0.04	0.04	634.39	3095.63	3730.02	6.07	26.61	0.00	32.68	0.70	0.00	6.08	0.00	0.00	4.28	3773.76	3779.99	
13	Madhya Pradesh	30.60	0.00	0.73	0.73	530.02	1996.22	2526.24	1.40	121.16	0.00	122.55	7.53	0.00	34.32	0.00	0.00	18.19	2708.84	2740.18	
14	Maharashtra	186.82	0.00	10.12	10.12	1182.47	4097.89	5280.36	4.18	502.21	0.00	506.39	16.23	0.00	44.80	0.00	0.00	41.32	5889.11	6086.04	
15	Manipur	0.00	0.00	0.00	0.00	2.73	3.11	5.84	0.00	0.09	0.00	0.09	0.00	0.00	0.31	0.00	0.00	0.00	6.24	6.24	
16	Meghalaya	1.97	0.00	0.00	0.00	10.52	24.64	35.17	0.00	0.74	0.00	0.74	0.00	0.00	0.00	0.00	0.00	0.00	35.91	37.88	
17	Mizoram	0.00	0.00	0.00	0.00	0.29	3.86	4.15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.15	4.15	
18	Nagaland	4.91	0.00	0.00	0.00	2.05	15.56	17.62	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	17.62	22.52	
19	Odisha	14.78	0.00	1.26	1.26	376.19	1141.61	1517.79	0.98	26.68	0.00	27.66	7.97	0.00	14.15	0.00	0.00	10.49	1578.06	1594.11	
20	Punjab	72.52	0.00	0.07	0.07	257.79	812.70	1070.50	1.11	82.58	0.00	83.70	0.17	0.00	5.31	0.00	0.00	8.67	1168.34	1240.93	
21	Rajasthan	137.19	0.00	10.26	10.26	1005.81	3495.91	4501.72	5.60	113.24	0.00	118.85	14.01	0.00	82.26	0.00	0.00	54.84	4771.68	4919.13	
22	Sikkim	0.00	0.00	0.02	0.02	20.81	66.11	86.92	0.00	0.12	0.00	0.12	0.19	0.00	0.00	0.00	0.00	0.24	87.46	87.49	
23	Tamil Nadu	504.51	0.00	9.58	9.58	1817.13	5793.08	7610.21	2.98	289.84	0.00	292.82	11.99	0.15	43.14	0.00	0.00	94.80	8053.11	8567.21	
24	Telangana	113.78	0.00	1.40	1.40	763.86	2079.87	2843.73	1.04	448.02	0.00	449.05	1.47	0.00	27.38	0.00	0.00	29.70	3351.34	3466.52	
25	Tripura	0.00	0.00	0.00	0.00	20.52	99.09	119.61	0.19	0.86	0.00	1.05	0.00	0.00	0.00	0.00	0.00	0.22	120.88	120.88	
26	Uttarakhand	59.18	0.00	0.00	0.00	188.75	773.93	962.68	1.83	28.37	0.00	30.20	1.04	0.00	7.72	0.00	0.00	9.68	1011.32	1070.50	
27	Uttar Pradesh	76.37	0.00	3.29	3.29	1406.16	5484.43	6890.59	11.38	494.95	0.00	506.33	27.05	0.15	26.72	0.00	0.00	47.42	7498.24	7577.90	
28	West Bengal	66.38	0.00	0.89	0.89	558.73	2394.47	2953.20	1.57	29.20	0.00	30.78	6.46	0.00	10.82	0.00	0.00	8.15	3009.41	3076.68	
	TOTAL (A)	1968.11	0.00	48.95	48.95	14601.17	51023.24	65624.41	56.33	2941.49	0.00	2997.82	132.11	0.52	417.60	0.00	0.00	435.71	69608.17	71625.23	
UNION TERRITORIES^c																					
1	Andaman and Nicobar Islands	0.00	0.00	0.00	0.00	0.75	2.18	2.93	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.93	2.93	
2	Chandigarh	3.47	0.00	0.37	0.37	21.46	85.02	106.48	0.22	3.72	0.00	3.94	0.25	0.00	0.49	0.00	0.00	1.21	112.37	116.21	
3	Dadra and Nagar Haveli	0.37	0.00	0.00	0.00	10.17	58.70	68.87	0.04	0.26	0.00	0.31	0.10	0.00	0.00	0.00	0.00	0.00	69.28	69.65	
4	Daman & Diu	1.87	0.00	0.00	0.00	4.77	20.53	25.30	0.00	0.24	0.00	0.24	0.00	0.00	0.00	0.00	0.00	0.01	25.54	27.41	
5	Govt. of NCT of Delhi	57.71	0.00	7.57	7.57	426.85	1702.84	2129.68	1.81	26.35	0.00	28.16	3.26	0.00	25.74	0.00	0.00	18.66	2205.51	2270.78	
6	Jammu & Kashmir	10.85	0.00	0.02	0.02	174.12	600.49	774.61	0.96	20.12	0.00	21.09	0.68	0.00	3.89	0.00	0.00	3.62	803.88	814.74	
7	Ladakh	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	Lakshadweep	0.00	0.00	0.00	0.00	0.03	0.08	0.11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.11	0.11	
9	Puducherry	6.36	0.00	0.00	0.00	23.68	63.54	87.22	0.14	3.24	0.00	3.38	0.00	0.00	0.00	0.00	0.00	0.71	91.31	97.68	
	TOTAL (B)	80.63	0.00	7.96	7.96	661.83	2533.36	3195.19	3.18	53.93	0.00	57.11	4.28	0.00	30.12	0.00	0.00	24.22	3310.92	3399.51	
Outside India																					
1	TOTAL (C)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Grand Total (A)+(B)+(C)																					
		2048.74	0.00	56.91	56.91	15263.00	53556.61	68819.60	59.51	2995.42	0.00	3054.93	136.40	0.52	447.71	0.00	0.00	459.92	72919.09	75024.74	

Note :-

(a) The Grand total of GROSS DIRECT PREMIUM UNDERWRITTEN is consistent with the all relevant NL forms

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

(c) Any changes under States / Union Territories by Govt. of India are to be suitably incorporated in the statement

(d) For the Quarter and Upto the Quarter information are to be shown in separate sheets

(e) Other Segment includes other Liability, Live stock and other Miscellaneous

FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS

GROSS DIRECT PREMIUM UNDERWRITTEN

Date : 30.09.2023

(Amount in Rs. Lakhs)

Sl.No.	State / Union Territory	Fire	Marine Hull	Marine Cargo	Miscellaneous	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel Insurance	Total Health	Workmen's Compensation / Employer's	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments ^(b)	Total Miscellaneous	Total
		Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter
	STATES^c																			
1	Andhra Pradesh	596.65	0.00	0.12	0.12	2029.70	5532.85	7562.55	10.02	542.74	0.00	552.76	8.25	0.60	18.06	0.00	0.00	30.22	8172.44	8769.21
2	Arunachal Pradesh	-0.03	0.00	0.00	0.00	29.95	47.18	77.14	0.08	0.45	0.00	0.53	0.00	0.00	0.06	0.00	0.00	0.40	78.13	78.10
3	Assam	3.67	0.00	0.27	0.27	353.59	1550.88	1904.47	1.94	10.73	0.00	12.67	1.14	0.00	0.50	0.00	0.00	5.61	1924.38	1928.32
4	Bihar	13.44	0.00	3.74	3.74	629.55	2679.37	3308.92	6.22	315.27	0.00	321.49	1.34	0.00	2.13	0.00	0.00	41.19	3675.08	3692.26
5	Chhattisgarh	80.52	0.00	0.00	0.00	589.34	1240.60	1829.94	1.49	61.50	0.00	62.99	7.75	0.00	23.36	0.00	0.00	5.78	1929.82	2010.34
6	Goa	6.00	0.00	0.01	0.01	25.57	119.47	145.04	0.15	21.99	0.00	22.14	0.10	0.00	6.74	0.00	0.00	6.68	180.69	186.71
7	Gujarat	598.68	0.00	9.21	9.21	1309.89	6661.19	7971.09	4.36	188.44	0.00	192.80	7.19	0.00	36.29	0.00	0.00	33.88	8241.24	8849.14
8	Haryana	298.25	0.00	3.60	3.60	966.74	2554.74	3521.48	3.36	114.01	0.00	117.37	6.09	0.00	20.38	0.00	0.00	33.33	3698.65	4000.51
9	Himachal Pradesh	17.76	0.00	0.00	0.00	475.46	2193.62	2669.08	2.40	50.58	0.00	52.98	0.37	0.00	1.03	0.00	0.00	4.55	2728.02	2745.78
10	Jharkhand	31.00	0.00	0.30	0.30	249.23	1021.12	1270.35	2.24	13.19	0.00	15.43	15.71	0.00	7.76	0.00	0.00	7.77	1317.02	1348.32
11	Karnataka	194.95	0.00	2.43	2.43	3242.44	10079.68	13322.12	10.91	159.47	0.00	170.38	18.67	0.06	97.31	0.00	0.00	63.21	13671.75	13869.14
12	Kerala	10.76	0.00	0.28	0.28	1002.22	5013.45	6015.67	8.15	55.95	0.00	64.10	0.76	0.00	8.36	0.00	0.00	6.14	6095.02	6106.07
13	Madhya Pradesh	80.75	0.00	1.00	1.00	896.54	3309.90	4206.44	3.70	256.93	0.00	260.63	15.62	0.00	78.63	0.00	0.00	47.20	4608.53	4690.29
14	Maharashtra	388.93	0.00	13.60	13.60	2069.36	7078.37	9147.73	10.46	1035.94	0.00	1046.40	31.04	0.00	59.55	0.00	0.00	100.40	10385.12	10787.65
15	Manipur	0.00	0.00	0.02	0.02	6.20	9.14	15.34	0.00	0.10	0.00	0.10	0.00	0.00	0.31	0.00	0.00	0.01	15.76	15.78
16	Meghalaya	1.97	0.00	0.00	0.00	16.24	38.73	54.96	0.00	1.35	0.00	1.35	0.00	0.00	0.00	0.00	0.00	0.00	56.31	58.28
17	Mizoram	0.00	0.00	0.06	0.06	0.45	6.24	6.69	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.69	6.74
18	Nagaland	4.91	0.00	0.00	0.00	2.57	20.12	22.70	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.83	23.53	28.43
19	Odisha	44.98	0.00	2.14	2.14	642.00	2067.35	2709.35	3.03	70.60	0.00	73.63	9.58	0.00	25.55	0.00	0.00	14.12	2832.23	2879.35
20	Punjab	158.49	0.00	0.14	0.14	493.58	1557.65	2051.23	2.20	143.68	0.00	145.88	1.63	0.00	13.56	0.00	0.00	16.33	2228.63	2387.25
21	Rajasthan	320.48	0.00	56.07	56.07	1781.29	6008.58	7789.87	11.77	249.47	0.05	261.28	21.65	0.00	162.20	0.00	0.00	103.70	8338.70	8715.25
22	Sikkim	0.00	0.00	0.04	0.04	33.97	115.54	149.51	0.04	0.45	0.00	0.49	0.19	0.00	0.00	0.00	0.00	0.55	150.74	150.78
23	Tamil Nadu	864.96	0.00	10.87	10.87	3111.28	9920.79	13032.07	8.95	525.61	0.00	534.56	20.90	0.15	112.74	0.00	0.00	149.05	13849.48	14725.30
24	Telangana	218.75	0.00	1.55	1.55	1304.88	3556.92	4861.79	2.33	617.96	0.00	620.28	3.12	0.03	39.53	0.00	0.00	35.67	5560.44	5780.74
25	Tripura	0.00	0.00	0.00	0.00	33.26	168.13	201.38	0.59	1.78	0.00	2.37	0.21	0.00	8.65	0.00	0.00	0.34	212.96	212.96
26	Uttarakhand	82.48	0.00	0.18	0.18	363.62	1431.81	1795.43	3.45	50.12	0.00	53.57	1.54	0.00	18.52	0.00	0.00	12.75	1881.82	1964.47
27	Uttar Pradesh	114.44	0.00	6.81	6.81	2573.74	9821.76	12395.50	24.37	1132.84	0.00	1157.21	47.19	0.15	66.11	0.00	0.00	84.10	13750.26	13871.51
28	West Bengal	159.92	0.00	3.10	3.10	910.99	3982.53	4893.52	4.06	65.05	0.00	69.11	7.57	0.00	32.64	0.00	0.00	14.56	5017.39	5180.41
	TOTAL (A)	4292.72	0.00	115.55	115.55	25143.66	87787.70	112931.36	126.27	5686.19	0.05	5812.51	227.59	1.00	839.98	0.00	0.00	818.38	120630.82	125039.09
	UNION TERRITORIES^c																			
1	Andaman and Nicobar Islands	0.00	0.00	0.00	0.00	1.53	4.79	6.32	0.00	0.04	0.00	0.04	0.11	0.00	0.00	0.00	0.00	0.00	6.48	6.48
2	Chandigarh	11.41	0.00	0.37	0.37	38.77	150.99	189.76	0.39	6.43	0.00	6.83	0.25	0.00	0.49	0.00	0.00	1.57	198.89	210.67
3	Dadra and Nagar Haveli	0.70	0.00	0.00	0.00	15.59	97.82	113.41	0.08	0.46	0.00	0.54	0.13	0.00	0.00	0.00	0.00	0.06	114.14	114.84
4	Daman & Diu	3.81	0.00	0.00	0.00	7.39	33.74	41.14	0.00	0.39	0.00	0.39	0.00	0.00	0.00	0.00	0.00	0.03	41.55	45.36
5	Govt. of NCT of Delhi	102.68	0.00	13.08	13.08	753.23	2928.11	3681.34	9.30	67.71	0.02	77.03	6.29	0.00	35.59	0.00	0.00	39.27	3839.52	3955.28
6	Jammu & Kashmir	11.50	0.00	0.08	0.08	314.61	1061.29	1375.90	1.95	38.17	0.00	40.13	1.49	0.00	6.74	0.00	0.00	6.91	1431.17	1442.75
7	Ladakh	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	Lakshadweep	0.00	0.00	0.00	0.00	0.14	0.78	0.91	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.91	0.91
9	Puducherry	10.35	0.00	0.00	0.00	39.03	112.15	151.18	0.31	4.97	0.00	5.29	0.00	0.00	0.06	0.00	0.00	1.65	158.17	168.52
	TOTAL (B)	140.46	0.00	13.54	13.54	1170.29	4389.67	5559.96	12.04	118.18	0.02	130.23	8.26	0.00	42.88	0.00	0.00	49.49	5790.83	5944.82
	Outside India																			
1	TOTAL (C)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Grand Total (A)+(B)+(C)	4433.18	0.00	129.09	129.09	26313.96	92177.37	118491.32	138.31	5804.37	0.07	5942.74	235.85	1.00	882.86	0.00	0.00	867.88	126421.65	130983.91

Note :-

(a) The grand total of GROSS DIRECT PREMIUM UNDERWRITTEN is consistent with the all relevant NL forms

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

(c) Any changes under States / Union Territories by Govt. of India are to be suitably incorporated in the statement

(d) For the Quarter and Upto the Quarter information are to be shown in separate sheets

(e) Other Segment includes other Liability, Live stock and other Miscellaneous.

FORM NL-35- QUARTERLY BUSINESS RETURNS ACROSS LINE OF BUSINESS**Name of the Insurer: Shriram General Insurance Co Ltd****Date: 30.09.2023****(Amount in Rs. Lakhs)**

Sl.No.	Line of Business	For the Quarter		For the corresponding quarter of the previous year		upto the quarter		Up to the corresponding quarter of the previous year	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	2048.74	34639	1823.73	30738	4433.18	60367	3592.37	56477
2	Marine Cargo	56.91	2606	60.78	1415	129.09	4104	110.10	3142
3	Marine Other than Cargo	0.00	0	0.00	0	0.00	0	0.00	0
4	Motor OD	15263.00	1035159	11161.46	936814	26313.96	1903449	18457.00	1664304
5	Motor TP	53556.61	46500	43968.73	47433	92177.37	85659	73577.65	80132
6	Health	59.51	4298	59.06	754	138.31	9301	84.56	1020
7	Personal Accident	2995.42	328608	1060.83	179187	5804.37	644093	1639.04	268260
8	Travel	0.00	0	0.02	5	0.07	8	0.02	5
9	Workmen's Compensation/ Employer's liability	136.40	1267	111.75	1090	235.85	2270	222.38	2222
10	Public/ Product Liability	0.52	3	0.41	3	1.00	8	0.42	5
11	Engineering	447.71	1312	379.74	1188	882.86	2418	723.98	2434
12	Aviation	0.00	0	0.00	0	0.00	0	0.00	0
13	Crop Insurance	0.00	0	0.00	0	0.00	0	0.00	0
14	Other segments **	46.34	262	19.66	175	92.42	486	51.73	327
15	Miscellaneous	413.58	12170	339.62	8597	775.45	22032	673.31	14020

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
- (f) Other segment includes other liability

FORM NL-36- BUSINESS -CHANNELS WISE
Name of the Insurer: Shriram General Insurance Co Ltd
Date: 30.09.2023

Sl.No.	Channels	For the Quarter		Upto the Quarter		For the corresponding quarter of the previous year		Up to the corresponding quarter of the previous year	
		No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)	No. of Policies	Premium (Rs.Lakhs)
1	Individual agents	70044	3548.99	129394	6395.92	66026	3354.10	119154	6129.33
2	Corporate Agents-Banks	9258	282.38	17055	505.01	6737	254.45	10031	328.74
3	Corporate Agents -Others	554344	30312.41	1038831	52138.21	396518	23279.32	620553	33938.93
4	Brokers	101630	9737.67	178221	16633.70	131588	9509.12	229837	18476.97
5	Micro Agents	0	0.00	0	0.00	0	0.00	0	0.00
6	Direct Business -Officers/Employees -Online (Through Company Website) -Others	26228	857.51	49013	1994.83	47777	2178.91	86393	4099.87
7	Common Service Centres(CSC)		0.00		0.00	1	0.01	2	0.03
8	Insurance Marketing Firm	30	1.65	39	1.98	2	0.16	8	0.48
9	Point of sales person (Direct)	648092	29561.76	1201894	51807.79	502794	19785.63	917118	34985.72
10	MISP (Direct)	57181	721.63	119717	1505.15	55856	616.19	109087	1161.18
11	Web Aggregators	17	0.74	37	1.32	102	7.88	167	11.31
12	Referral Arrangements	0	0.00	0	0.00	0	0.00	0	
13	Other (to be sepcified) (i) _____ (ii) _____	0	0.00	0	0.00	0	0.00	0	0.00
	Total (A)	1466824	75024.74	2734201	130983.91	1207401	58985.78	2092350	99132.57
14	Business outside India (B)	0	0.00	0	0.00	0	0.00	0	0.00
	Grand Total (A+B)	1466824	75024.74	2734201	130983.91	1207401	58985.78	2092350	99132.57

Note:

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

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

FORM NL-37-CLAIMS DATA

Name of the Insurer: SHRIRAM GENERAL INSURANCE COMPANY LIMITED

Upto the quarter ending ____ 30.09.2023

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other Liability	No. of claims only	
																			Miscellaneous	Total
1	Claims O/S at the beginning of the period	88	7	-	7	7,217	40,769	47,986	1	364	-	365	82	-	61	-	35	1	262	48,887
2	Claims reported during the period	207	18	-	18	81,175	7,166	88,341	54	826	-	880	47	-	66	-	-	-	201	89,760
	(a) Booked During the period	203	17	-	17	79,905	6,173	86,078	52	794	-	846	46	-	60	-	-	-	192	87,442
	(b) Reopened during the Period	4	1	-	1	1,270	993	2,263	2	32	-	34	1	-	6	-	-	-	9	2,318
	(c) Other Adjustment (to be specified)																			
	(i) _____																			
	(ii) _____																			
3	Claims Settled during the period	118	9	-	9	73,183	5,123	78,306	25	703	-	728	53	-	58	-	2	-	146	79,420
	(a) paid during the period	93	7	-	7	65,867	4,471	70,338	9	344	-	353	16	-	41	-	2	-	111	70,961
	(b) Other Adjustment (Claims closed during the period)	25	2	-	2	7,316	652	7,968	16	359	-	375	37	-	17	-	-	-	35	8,459
4	Claims Repudiated during the period	19	8	-	8	5,538	719	6,257	17	29	-	46	5	-	4	-	-	-	14	6,353
	Other Adjustment (to be specified)																			
	(i) _____																			
	(ii) _____																			
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)																			
6	Claims O/S at End of the period	158	8	-	8	9,671	42,093	51,764	14	458	-	472	71	-	65	-	33	1	303	52,875
	Less than 3 months	64	4	-	4	6,395	2,907	9,302	13	327	-	340	29	-	19	-	-	-	51	9,809
	3 months to 6 months	32	-	-	-	613	2,862	3,475	1	36	-	37	11	-	8	-	-	-	49	3,612
	6 months to 1 year	13	-	-	-	228	4,147	4,375	-	7	-	7	8	-	5	-	-	-	55	4,463
	1 year and above	49	4	-	4	2,435	32,177	34,612	-	88	-	88	23	-	33	-	33	1	148	34,991

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 __ 30.09.2023

(Amount in Rs. Lakhs)

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Total Marine	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel	Total Health	Workmen's Compensation/ Employer's	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other Liability	Miscellaneous	Total
1	Claims O/S at the beginning of the period	1,014	9	-	9	11,851	3,38,260	3,50,110	0	472	-	472	300	-	370	-	2	10	810	3,53,097
	(a) Booked During the period	923	12	-	12	30,699	48,096	78,795	11	1,004	-	1,015	24	-	258	-	-	-	887	81,914
	(b) Reopened during the Period	19	2	-	2	1,580	5,883	7,463	0	24	-	24	5	-	22	-	-	-	19	7,554
	(c) Other Adjustment (to be specified)																			
	(i)																			
3	Claims Settled during the period	382	2	-	2	14,745	38,641	53,386	0	488	-	488	54	-	156	-	0	-	200	54,669
	(a) paid during the period	382	2	-	2	14,745	38,641	53,386	0	488	-	488	54	-	156	-	0	-	200	54,669
	(b) Other Adjustment (Claims closed during the period)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Claims Repudiated during the period	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other Adjustment (to be specified)																			
	(i)																			
	(ii)																			
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)																			
6	Claims O/S at End of the period	1,405	19	-	19	13,026	3,41,235	3,54,262	7	713	-	720	235	-	410	-	2	10	1,012	3,58,074
	Less than 3months	290	10	-	10	4,873	23,103	27,976	2	478	-	480	53	-	115	-	-	-	244	29,167
	3 months to 6 months	425	-	-	-	990	22,669	23,658	5	90	-	95	5	-	31	-	-	-	236	24,450
	6months to 1 year	40	-	-	-	635	36,180	36,815	-	10	-	10	64	-	7	-	-	-	223	37,159
	1year and above	650	9	-	9	6,529	2,59,284	2,65,813	-	135	-	135	113	-	258	-	2	10	309	2,67,298

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

FORM NL-39- AGEING OF CLAIMS

Name of the Insurer: SHRIRAM GENERAL INSURANCE COMPANY LIMITED

For the Quarter ending or 30.09.2023

(Amount in Rs. Lakhs)

Ageing of Claims (Claims paid)																	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	24	23	7	5	-	2	-	25	103	21	32	-	125	0	61	307
2	Marine Cargo	1	2	-	-	-	-	-	0	0	-	-	-	-	-	3	1
3	Marine Other than Cargo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Motor OD	29,107	5,164	921	232	115	42	88	3,404	2,600	1,082	373	246	148	248	35,669	8,101
5	Motor TP	8	84	241	487	1,021	453	736	15	485	1,453	3,029	8,557	4,547	7,009	3,030	25,095
6	Health	3	3	1	-	-	-	-	0	0	0	-	-	-	-	7	0
7	Personal Accident	21	103	48	6	5	4	-	14	153	100	2	6	3	0	187	279
8	Travel	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Workmen's Compensation/ Employer's liability	-	1	1	4	-	-	2	-	0	7	8	0	-	4	8	20
10	Public/ Product Liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Engineering	6	3	9	4	2	-	-	4	3	35	64	4	-	6	24	116
12	Aviation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Crop Insurance	-	-	-	-	-	2	-	-	-	-	-	-	0	-	2	0
14	Other Liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Miscellaneous	16	30	14	10	4	4	2	13	38	27	59	24	1	4	80	167

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 : 30.09.2023

(Rs in Lakhs)

Ageing of Claims (Claims paid)																	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <= 3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	44	28	9	7	2	2	1	56	106	22	37	5	156	1	93	382
2	Marine Cargo	2	3	1	1	-	-	-	1	1	0	0	-	-	-	7	2
3	Marine Other than Cargo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Motor OD	55,566	8,229	1,254	388	212	66	152	6,740	4,456	1,596	677	505	276	497	65,867	14,745
5	Motor TP	17	115	326	690	1,449	717	1,157	17	616	1,941	4,365	12,771	7,218	11,713	4,471	38,641
6	Health	4	4	1	-	-	-	-	0	0	0	-	-	-	-	9	0
7	Personal Accident	38	188	81	15	13	9	-	25	244	182	19	11	7	0	344	488
8	Travel	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Workmen's Compensation/ Employer's liability	-	3	6	5	-	-	2	-	2	30	9	0	-	14	16	54
10	Public/ Product Liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Engineering	13	5	11	8	2	1	1	7	10	39	84	4	3	9	41	156
12	Aviation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Crop Insurance	-	-	-	-	-	2	-	-	-	-	-	-	0	-	2	0
14	Other Liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Miscellaneous	24	36	19	13	5	11	3	14	46	32	74	25	4	5	111	200

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

FORM NL-41 OFFICES INFORMATION**As at: 30.09.2023****Name of the Insurer: Shriram General Insurance Co Ltd**

Sl. No.	Office Information	Number
1	No. of offices at the beginning of the Quarter	243
2	No. of branches approved during the year	131
3	No. of branches opened during the year	Out of approvals of previous year 0
4		Out of approvals of this year 17
5	No. of branches closed during the year	0
6	No of branches at the end of the year	252
7	No. of branches approved but not opened	114
8	No. of rural branches	0
9	No. of Semi-urban branches	39
10	No. of urban branches	134
11	No. of Metro branches	79
12	<u>No. of Directors:-</u> (a) Independent Director (b) Executive Director (c) Non-executive Director (d) Women Director (e) Whole time director	(a) 3 (b) 3 (c) 9 (d) 1 (e) 2
13	<u>No. of Employees</u> (a) On-roll: (b) Off-roll: (c) Total	(a) 3837 (b) 0 (c) 3837
14	<u>No. of Insurance Agents and Intermediaries</u> (a) Individual Agents, (b) Corporate Agents-Banks (c) Corporate Agents-Others (d) Insurance Brokers (e) Web Aggregators (f) Insurance Marketing Firm (g) Motor Insurance Service Providers (DIRECT) (h) Point of Sales persons (DIRECT) (i) CSC	(a) 2966 (b) 10 (c) 11 (d) 403 (e) 14 (f) 9 (g) 164 (h) 60413 (i) 0

Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	3772	61141
Recruitments during the quarter	561	3499
Attrition during the quarter	496	650
Number at the end of the quarter	3837	63990

FORM BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS
NL-42

Name of the Insurer: Shriram General Insurance Co Ltd

Date: 30.09.2023

Board of Directors and Key Management Persons				
Sl. No.	Name of person	Designation	Role /Category	Details of change in the period, if any
1	CHANDRA KISHORE MISHRA	NON-EXECUTIVE DIRECTOR, CHAIRMAN	INDEPENDENT DIRECTOR	NO CHANGE
2	BIMAL KUMAR SIPANI	NON-EXECUTIVE DIRECTOR	INDEPENDENT DIRECTOR	NO CHANGE
3	JASMIT SINGH GUJRAL	EXECUTIVE VICE CHAIRMAN	EXECUTIVE DIRECTOR	NO CHANGE
4	ANIL KUMAR AGGARWAL	MANAGING DIRECTOR & CEO	EXECUTIVE DIRECTOR	NO CHANGE
5	NEERAJ PRAKASH	MANAGING DIRECTOR	EXECUTIVE DIRECTOR	Resigned wef 01st August,2023
6	STEPHANUS PHILLIPUS MOSTERT	NON-EXECUTIVE DIRECTOR	NON-INDEPENDENT DIRECTOR	NO CHANGE
7	Ms. MONA MATHUR	WHOLE TIME DIRECTOR & CFO	EXECUTIVE DIRECTOR	NO CHANGE
8	UMESH GOVIND REVANKAR	NON-EXECUTIVE DIRECTOR	NON-INDEPENDENT DIRECTOR	NO CHANGE
9	ASHER GREVLER	NON-EXECUTIVE DIRECTOR	NON-INDEPENDENT DIRECTOR	NO CHANGE
10	SANJEEV MEHRA	NOMINEE DIRECTOR	NON-INDEPENDENT DIRECTOR	NO CHANGE
11	IAN KIRK	NON-EXECUTIVE DIRECTOR	NON-INDEPENDENT DIRECTOR	NO CHANGE
12	ROHAN RAKESH SURI	NON-EXECUTIVE DIRECTOR	NON-INDEPENDENT DIRECTOR	NO CHANGE
13	NAGENDRA KUMAR DASAPPA PAPANNA	NON-EXECUTIVE DIRECTOR	INDEPENDENT DIRECTOR	Appointed wef 01st August,2023
14	SOURAV ROY	APPOINTED ACTUARY	ACTUARIAL	NO CHANGE
15	ASHWANI DHANAWAT	CHIEF INVESTMENT OFFICER	INVESTMENT	NO CHANGE
16	SHASHI KANT DAHUJA	CHIEF UNDERWRITING OFFICER	UNDERWRITING	NO CHANGE
17	TANUSHREE JAIN	CHIEF COMPLIANCE OFFICER	COMPLIANCE	NO CHANGE
18	HEMANT KUMAR SHARMA	CHIEF INTERNAL AUDITOR	INTERNAL AUDIT	NO CHANGE
19	RACHIT GOYAL	CHIEF RISK OFFICER	RISK	NO CHANGE

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

FORM NL-43-RURAL & SOCIAL OBLIGATIONS (QUARTERLY RETURNS)
Insurer: **Shriram General Insurance Co Ltd**
Upto the Quarter ending on **30.09.2023**
(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	5550	181.10	
		Social			
2	MARINE CARGO	Rural			
		Social			
3	MARINE OTHER THAN CARGO	Rural			
		Social			
4	MOTOR OD	Rural	134443	3448.07	887440.08
		Social			
5	MOTOR TP*	Rural	142561	10443.98	
		Social			
6	HEALTH	Rural			
		Social			
7	PERSONAL ACCIDENT	Rural			
		Social	1119	24.21	195329.0
8	TRAVEL	Rural			
		Social			
9	Workmen's Compensation/ Employer's liability	Rural			
		Social			
10	Public/ Product Liability	Rural			
		Social			
11	Engineering	Rural			
12	Aviation	Rural			
		Social			
13	Other Segment ^(a)	Rural			
		Social			
14	Miscellaneous	Rural			
		Social			
	Total	Rural	148111	14073.15	887440.08
		Social	1119	24.21	195329.00

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

(d) Motor TP policy includes Motor Package policies also.

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

- (i) Name of the Insurer: **SHRIRAM GENERAL INSURANCE COMPANY LIMITED**
(ii) Registration No. **137** and Date of Registration with the IRDAI: **Dated May 08,2008**
(iii) Gross Direct Premium Income during immediate preceding FY: **Rs 226578 Lakhs**
(iv) Gross Direct Motor Third Party Insurance Business Premium during immediate preceding FY: **Rs 165940**
(v) Obligation of the Insurer to be met in a financial year: **Rs 80640 Lakhs**

Statement Period: Quarter ending 30th September, 2023

Items	(Amount in Rs. Lakhs)	
	For the Quarter	Up to the Quarter
Gross Direct Motor Third Party Insurance Business		
Premium in respect of liability only policies (L)	4,372	7,606
Gross Direct Motor Third Party Insurance Business	-	-
Premium in respect of package policies (P)	49,184	84,572
Total Gross Direct Motor Third Party Insurance	-	-
Business Premium (L+P)	53,557	92,177
Total Gross Direct Motor Own damage Insurance Business Premium	15,263	26,314
Total Gross Direct Premium Income	75,025	1,30,984

Refer IRDAI regulations /circular/order/directions/guidelines as issued and amended from time to time

FORM NL-45-GREIVANCE DISPOSAL
Name of the Insurer: Shriram General Insurance Company Limited

Date: 30.09.2023

GRIEVANCE DISPOSAL								
SI No.	Particulars	Opening Balance	Additions during the quarter (net of duplicate complaints)	Complaints Resolved			Complaints Pending at the end of the quarter	Total Complaints registered up to the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Proposal Related	0	1	0	0	1	0	1
b)	Claims Related	0	131	25	60	46	0	280
c)	Policy Related	0	30	20	5	5	0	48
d)	Premium Related	0	2	1	1	0	0	4
e)	Refund Related	0	4	1	3	0	0	9
f)	Coverage Related	0	4	1	0	3	0	6
g)	Cover Note Related	0	1	0	0	1	0	1
h)	Product Related	0	2	0	2	0	0	3
i)	Others	0	15	9	3	3	0	32
	Total	0	190	57	74	59	0	384
2	Total No. of policies during previous year:	50,14,231						
3	Total No. of claims during previous year:	1,48,947						
4	Total No. of policies during current year:	27,34,195						
5	Total No. of claims during current year:	89,760						
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	0.38						
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	31.19						
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	
d)	90 days & Beyond	0	0	0	0	0	0	
	Total Number of Complaints	0	0	0	0	0	0	

Note : (a) Opening balance should tally with the closing balance of the previous quarter.

(b) Complaints reported should be net of duplicate complaints

(c) No. of policies should be new policies (both individual and group) net of cancellations

(d) Claims should be no. of claims reported during the period

(e) For 1 to 7 Similar break-up to be given for the complaints made by intermediaries.

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

Name of the Insurer: Shriram General Insurance Company Limited

For the Quarter ending: 30.09.2023

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