

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	<b>NO</b>
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	<b>NO</b>
9	NL-9-PATTERN OF SHAREHOLDING SCHEDULE	Pattern of Shareholding	YES	YES	<b>NO</b>
	NL-9A-SHAREHOLDING PATTERN SCHEDULE	Pattern of Shareholding-Annexure A	YES	YES	<b>NO</b>
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-22-RECEIPTS AND PAYMENT SCHEDULE	Receipts & Payment Statement	YES	YES	YES
23	NL-23 - SOLVENCY MARGIN - GI-TA	Statement of Admissible Assets	YES	YES	YES
24	NL-24 - SOLVENCY MARGIN - GI-TR	Statement of Liabilities	YES	YES	YES
25	NL-25 - SOLVENCY MARGIN - GI-SM-TABLE IA	Required Solvency Margin	YES	YES	YES
26	NL-26 - SOLVENCY MARGIN - GI-SM-TABLE IB	Solvency Margin	YES	YES	YES
27	NL-27-PRODUCT INFORMATION	Product Information	YES	<b>NO</b>	<b>NO</b>
28	NL-28-STATEMENT OF INVESTMENT ASSETS AND STATEMENT OF ACCRETION OF ASSETS	Investment assets and Accretion of Assets	YES	YES	YES
29	NL-29-DEBT SECURITIES	Debt Securities	YES	YES	YES
30	NL-30-NON PERFORMING ASSETS	Non performing assets	YES	YES	YES
31	NL-31-STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT	Investment and Investment Income	YES	YES	YES
32	NL-32-STATEMENT OF DOWN GRADED INVESTMENTS	Down graded investment, Investment Rating and Infra investment rating	YES	YES	YES
33	NL-33-REINSURANCE/RETROCESSION RISK CONCENTRATION	Reinsurance Risk Concentration	YES	YES	YES
34	NL-34-GEOGRAPHICAL DISTN OF BSNS	Geographical Distribution of Business	YES	<b>NO</b>	<b>NO</b>
35	NL-34-GEOGRAPHICAL DISTN OF BSNS	Geographical Distribution of Business			
36	NL-35-BSNS RETURNS ACROSS LOB	Quarterly Business Returns for different line of business (Premium amount and number of policies)	YES	<b>NO</b>	<b>NO</b>
37	NL-36-CHANNEL WISE PREMIUM	Business channels	YES	<b>NO</b>	<b>NO</b>
38	NL-37-CLAIMS DATA	Claims Data	YES	<b>NO</b>	<b>NO</b>
39	NL-38-DEVELOPMENT OF LOSSES (ANNUAL SUBMISSION)	Movement of Claims	YES	<b>NO</b>	<b>NO</b>
40	NL-39-AGEING OF CLAIMS	Ageing of Claims	YES	<b>NO</b>	<b>NO</b>
41	NL-41-OFFICE INFORMATION	Office Information	YES	YES	YES
42	NL-42-KEY MANAGEMENT PERSONS	Board of Directors & Management Person	YES	YES	YES
43	NL-43-RURAL AND SOCIAL SECTOR OBLIGATIONS	Rural & Social Sector Obligations	YES	<b>NO</b>	<b>NO</b>
44	NL-44 MOTOR THIRD PARTY OBLIGATION	Motor Third Party Obligation	YES	<b>NO</b>	<b>NO</b>
45	NL-45-GRIEVANCE DISPOSAL	Grievance Disposal	YES	<b>NO</b>	<b>NO</b>
46	NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE	Voting Activity disclosure under Stewardship Code	YES	YES	YES
47	NL-47- PROFILE & PERFORMANCE OF HEALTH INSURANCE, PERSONAL ACCIDENT AND TRAVEL INSURANCE PRODUCTS (ANNUAL SUBMISSION)	Profile & Performance of Health Insurance, Personal Accident and Travel Insurance Products	YES	<b>NO</b>	<b>NO</b>
48	NL-48 - DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)	Quantitative and Qualitative parameters of Health services rendered	YES	<b>NO</b>	<b>NO</b>

## FORM NL-1-B-RA

Name of the Insurer: Shriram General Insurance Company Limited  
Registration No. 137 and Date of Registration with the IRDAI - May 08, 2008  
REVENUE ACCOUNT FOR THE PERIOD ENDED ON 31st March 2023

(Amount in Rs. Lakhs)

Particulars	Schedule Ref. Form No.	Fire				Marine				Miscellaneous				Total			
		For the Quarter March, 2023	Up to the quarter March, 2023	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2023	Up to the quarter March, 2023	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2023	Up to the quarter March, 2023	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2023	Up to the quarter March, 2023	For the Quarter March, 2022	Up to the quarter March, 2022
1 Premiums earned (Net)	NL-4	1,579	3,553	594	2,237	5	20	0	50	48,020	1,76,212	40,592	1,77,178	49,604	1,79,785	41,186	1,79,465
2 Profit/ Loss on sale/redemption of Investments		1	-43	184	537	0	-1	5	16	12	-1,168	5,613	16,389	13	-1,212	5,802	16,942
3 Interest, Dividend & Rent – Gross		554	2,212	472	1,930	7	56	14	57	16,102	60,719	14,349	58,896	16,662	62,987	14,835	60,883
Note 1																	
4 Other				-	-			-	-			-	-				
(a) Other Income (to be specified)																	
(i) Co-Insurance Administration Income		-5	-24	-3	-16	-0	-	-0	-0	-2	-4	-2	-3	-8	-28	-5	-19
(ii) Misc. Income		103	252	113	211	-	-	-	-	32	103	44	104	135	355	157	315
(b) Contribution from the Shareholders' Account										3,701	3,701	-	-	3,701	3,701	-	-
(i) Towards Excess Expenses of Management																	
(ii) Others (please specify)																	
<b>TOTAL (A)</b>		2,232	5,950	1,359	4,899	12	75	19	123	67,864	2,39,563	60,595	2,52,564	70,107	2,45,588	61,974	2,57,586
6 Claims Incurred (Net)	NL-5	484	1,031	242	877	-24	-18	0	12	24,718	1,21,830	24,257	1,28,958	25,178	1,22,843	24,499	1,29,847
7 Commission	NL-6	227	662	96	400	0	5	8	10	3,110	10,633	2,247	8,304	3,337	11,300	2,351	8,714
8 Operating Expenses related to Insurance Business	NL-7	799	2,338	1,012	1,578	5	27	8	23	18,071	62,013	15,195	45,887	18,874	64,378	16,216	47,488
9 Premium Deficiency																	
<b>TOTAL (B)</b>		1,510	4,031	1,350	2,855	-19	14	17	45	45,898	1,94,476	41,699	1,83,149	47,389	1,98,521	43,066	1,86,049
<b>Operating Profit/(Loss)</b> <b>C= (A - B)</b>		722	1,919	9	2,044	31	61	3	78	21,966	45,087	18,896	69,415	22,718	47,067	18,908	71,537
<b>APPROPRIATIONS</b>																	
Transfer to Shareholders' Account		722	1,919	9	2,044	31	61	3	78	21,966	45,087	18,896	69,415	22,718	47,067	18,908	71,537
Transfer to Catastrophe Reserve																	
Transfer to Other Reserves (to be specified)																	
<b>TOTAL (C)</b>		722	1,919	9	2,044	31	61	3	78	21,966	45,087	18,896	69,415	22,718	47,067	18,908	71,537

Pertaining to Policyholder's funds.	Fire				Marine				Miscellaneous				Total			
	For the Quarter March, 2023	Up to the quarter March, 2023	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2023	Up to the quarter March, 2023	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2023	Up to the quarter March, 2023	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2023	Up to the quarter March, 2023	For the Quarter March, 2022	Up to the quarter March, 2022
Interest, Dividend & Rent	555	2,227	476	1,952	7	56	14	58	16,145	61,118	14,468	59,582	16,706	63,401	14,958	61,591
<b>Add/ Less:-</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Investment Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Amortisation of Premium/ Discount on Investments	-1	-15	-4	-22	0	-0	-0	-1	-43	-399	-119	-686	-44	-414	-123	-709
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																
<b>Interest, Dividend &amp; Rent – Gross*</b>	554	2,212	472	1,930	7	56	14	57	16,102	60,719	14,349	58,896	16,662	62,987	14,835	60,883

\* Term gross imolies 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 31st March 2023****(Amount in Rs. Lakhs)**

	Particulars	Schedule Ref. Form No.	For the Quarter March, 2023	Up to the quarter March, 2023	For the Quarter March, 2022	Up to the quarter March, 2022
1	OPERATING PROFIT/(LOSS)	NL-1				
	(a) Fire Insurance		722	1,919	9	2,044
	(b) Marine Insurance		31	61	3	78
	(c) Miscellaneous Insurance		21,966	45,087	18,896	69,415
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		1,520	7,118	2,154	10,159
	(b) Profit on sale of investments		23	2,347	5,504	8,436
	(c) (Loss on sale/ redemption of investments)		-	-	-24	-25
	(d) Amortization of Premium / Discount on Investments		2	-181	-72	-297
3	OTHER INCOME (To be specified)			-		
	(a) Interest on Income Tax Refund		-	259		
	<b>TOTAL (A)</b>		24,263	56,610	26,469	89,810
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments					
	(b) For doubtful debts		-8	615	-0	1
	(c) Others (to be specified)		-	-	-	-
5	OTHER EXPENSES			-	-	-
	(a) Expenses other than those related to Insurance Business		406	497	53	102
	(b) Bad debts written off		-	-	-	-
	(c) Interest on subordinated debt		-	-	-	-
	(d) Expenses towards CSR activities		442	1,766	462	1,847
	(e) Penalties		-	-	-	-
	(f) Contribution to Policyholders' A/c		-	-	-	-
	(i) Towards Excess Expenses of Management					
	(ii) Others (please specify)		3,701	3,701		
	(g) Others (Please specify)		-	-		
	(i) (Profit)/Loss on Sale/Write off of Fixed Assets (Net)		6	9	8	9
	<b>TOTAL (B)</b>		4,547	6,588	522	1,959
6	Profit/(Loss) Before Tax		19,717	50,022	25,947	87,851
7	Provision for Taxation		4,994	12,827	6,388	21,555
8	<b>Profit / (Loss) after tax</b>		14,722	37,195	19,559	66,296
9	<b>APPROPRIATIONS</b>					
	(a) Interim dividends paid during the year		5,702	14,513	13,476	30,322
	(b) Final dividend paid		-	16,068	-	15,550
	(c) Transfer to any Reserves or Other Accounts (to be specified)					
	Balance of profit/ loss brought forward from last year		2,07,383	2,09,789	2,03,707	1,89,365
	Balance carried forward to Balance Sheet		2,16,403	2,16,403	2,09,790	2,09,789

**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 31st March 2023****(Amount in Rs. Lakhs)**

<b>Particulars</b>	<b>Schedule Ref. Form No.</b>	<b>As at 31.03.2023</b>	<b>As At 31.03.2022</b>
<b>SOURCES OF FUNDS</b>			
SHARE CAPITAL	NL-8	25,916	25,916
SHARE APPLICATION MONEY PENDING ALLOTMENT			
RESERVES AND SURPLUS	NL-10	2,16,423	2,09,809
FAIR VALUE CHANGE ACCOUNT			
-Shareholders' Funds		-2,979	-1,425
-Policyholders' Funds			
BORROWINGS	NL-11	-	-
<b>TOTAL</b>		<b>2,39,360</b>	<b>2,34,300</b>
<b>APPLICATION OF FUNDS</b>			
INVESTMENTS-Shareholders	NL-12	1,31,057	1,49,638
INVESTMENTS-Policyholders	NL-12A	9,95,316	9,33,143
LOANS	NL-13	-	-
FIXED ASSETS	NL-14	5,012	4,357
DEFERRED TAX ASSET (Net)		4,926	3,350
<b>CURRENT ASSETS</b>			
Cash and Bank Balances	NL-15	2,650	3,084
Advances and Other Assets	NL-16	50,863	51,648
<b>Sub-Total (A)</b>		<b>53,513</b>	<b>54,732</b>
DEFERRED TAX LIABILITY (Net)			
CURRENT LIABILITIES	NL-17	8,20,547	8,14,932
PROVISIONS	NL-18	1,29,917	95,988
<b>Sub-Total (B)</b>		<b>9,50,464</b>	<b>9,10,920</b>
<b>NET CURRENT ASSETS (C) = (A - B)</b>		<b>-8,96,951</b>	<b>-8,56,188</b>
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT			
<b>TOTAL</b>		<b>2,39,360</b>	<b>2,34,300</b>

**CONTINGENT LIABILITIES**

<b>Particulars</b>	<b>As at 31.03.2023</b>	<b>As At 31.03.2022</b>
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	511	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
<b>TOTAL</b>	<b>543</b>	<b>26</b>

		Miscellaneous																															(Amount in Rs. Lakhs)								
		FIRE		Marine Cargo		Marine Hull		Total Marine		Motor GD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments <sup>(1)</sup>		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
Particulars		For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022		
		2,200	7,960	32	201	-	-	32	201	12,195	42,488	65,176	1,66,035	81,521	2,08,561	112	382	2,038	5,778	0	0	2,150	6,078	108	489	31	107	573	1,728	-	-	-	-	-	-	505	1,518	64,888	2,18,417	67,170	2,26,578
Gross Direct Premium		2,200	7,960	32	201	-	-	32	201	12,195	42,488	65,176	1,66,035	81,521	2,08,561	112	382	2,038	5,778	0	0	2,150	6,078	108	489	31	107	573	1,728	-	-	-	-	-	-	505	1,518	64,888	2,18,417	67,170	2,26,578
Less: Reinsurance commission received <sup>(2)</sup>		305	1,072	2	2	-	-	2	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	22	79	286	891	1,982	
Net Written Premium		1,895	6,888	30	199	-	-	30	199	12,195	42,488	65,176	1,66,035	81,521	2,08,561	112	382	2,038	5,778	-	-	2,150	6,078	108	489	31	107	573	1,728	-	-	-	-	-	483	1,439	64,602	2,18,526	66,289	2,25,596	
Less: Written Premium of C&F		2,700	9,760	36	11	-	-	36	11	22,776	22,776	68,125	1,33,951	1,33,951	1,33,951	188	188	2,880	2,880	-	-	3,007	3,007	180	180	26	26	471	471	-	-	-	-	-	-	499	1,15,024	1,15,024	1,22,888	1,22,888	
Net Earned Premium		1,595	6,816	24	88	-	-	24	88	9,419	19,712	37,051	1,32,084	67,570	1,74,610	34	36	1,158	2,898	-	-	843	2,071	128	169	5	81	102	1,257	-	-	-	-	-	484	1,439	64,103	2,18,652	66,000	2,25,652	
Gross Direct Premium		2,200	7,960	32	201	-	-	32	201	12,195	42,488	65,176	1,66,035	81,521	2,08,561	112	382	2,038	5,778	0	0	2,150	6,078	108	489	31	107	573	1,728	-	-	-	-	-	-	505	1,518	64,888	2,18,417	67,170	2,26,578
- In India		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
- Outside India		2,200	7,960	32	201	-	-	32	201	12,195	42,488	65,176	1,66,035	81,521	2,08,561	112	382	2,038	5,778	0	0	2,150	6,078	108	489	31	107	573	1,728	-	-	-	-	-	505	1,518	64,888	2,18,417	67,170	2,26,578	

		Miscellaneous																															(Amount in Rs. Lakhs)								
		FIRE		Marine Cargo		Marine Hull		Total Marine		Motor GD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments <sup>(1)</sup>		Other Miscellaneous segment		Total Miscellaneous		Grand Total	
Particulars		For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022		
Gross Direct Premium		1,100	3,100	45	164	-	-	45	164	9,080	34,880	36,162	1,28,116	65,241	1,93,115	54	184	501	2,277	-	0	574	3,173	94	432	21	86	438	1,462	-	-	-	-	-	407	1,318	48,839	1,96,553	49,408	2,06,961	
Less: Reinsurance commission received <sup>(2)</sup>		355	1,108	12	12	-	-	12	12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15	15	37	68	302	1,207	
Net Written Premium		745	1,992	33	152	-	-	33	152	9,080	34,880	36,162	1,28,116	65,241	1,93,115	54	184	501	2,277	-	0	574	3,173	94	432	21	86	438	1,462	-	-	-	-	-	392	1,303	48,537	1,96,345	49,106	2,06,455	
Less: Written Premium of C&F		1,000	3,100	45	164	-	-	45	164	9,080	34,880	36,162	1,28,116	65,241	1,93,115	54	184	501	2,277	-	0	574	3,173	94	432	21	86	438	1,462	-	-	-	-	-	392	1,303	48,537	1,96,345	49,106	2,06,455	
Net Earned Premium		490	8,840	21	13	-	-	21	13	2,700	17,014	34,554	1,19,761	67,967	1,85,064	100	100	280	280	-	-	1,160	1,160	170	170	14	14	267	767	-	-	-	-	-	14	478	478	1,19,761	1,19,761	1,19,761	1,19,761
Gross Direct Premium		1,100	3,100	45	164	-	-	45	164	9,080	34,880	36,162	1,28,116	65,241	1,93,115	54	184	501	2,277	-	0	574	3,173	94	432	21	86	438	1,462	-	-	-	-	-	407	1,318	48,839	1,96,553	49,408	2,06,961	
- In India		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
- Outside India		1,100	3,100	45	164	-	-	45	164	9,080	34,880	36,162	1,28,116	65,241	1,93,115	54	184	501	2,277	-	0	574	3,173	94	432	21	86	438	1,462	-	-	-	-	-	407	1,318	48,839	1,96,553	49,408	2,06,961	

8. Claims Incurred - CLAIMING Schedule																																					(Amount in Rs. Lakhs)																																																																																																																																																																																																																																																																																								
Particulars		FIRE		Marine Cargo		Marine Hull		Total Marine		Motor GD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Miscellaneous										Grand Total		Grand Total																																																																																																																																																																																																																																																																																									
		For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the

Particulars		FIRE		Marine Cargo		Marine Hull		Total Marine		Motor GD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Miscellaneous										(Amount in Rs. Lakhs)				
		FIRE		Marine Cargo		Marine Hull		Total Marine		Motor GD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Miscellaneous										Grand Total	Grand Total			
		For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022							
Claims Paid (Direct)	176	488	43	81	-	-	82	85	4,705	36,482	39,314	81,748	35,535	1,88,272	4	4	416	1,745	-	-	422	1,947	13	75	-	-	145	493	-	-	-	-	-	-	176	91	36,527	1,10,718
Less: Re-insurance assigned to direct claims	171	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	5	-	-	-	-	-	-	-	-	-	-	178	96	36,527	1,10,718
Less: Re-insurance Ceded to SBIOMI Ltd.	76	204	26	24	-	-	23	29	6,038	25,496	27,690	26,396	33,027	1,81,862	4	4	493	227	-	-	117	296	14	76	-	-	258	399	-	-	-	-	-	-	86	245	1,03,145	1,03,145
Net Claims Paid	100	284	17	57	-	-	59	56	1,667	11,986	12,624	55,352	2,51,445	1,06,410	-	-	123	1,518	-	-	123	1,518	19	69	-	-	87	494	-	-	-	-	-	-	90	146	35,492	1,10,718
Less: Claims Outstanding at the end of the year	149	1,769	21	43	-	-	23	47	309	19,461	5,71,118	6,89,272	7,72,462	7,72,462	4	4	60	884	-	-	156	1,288	17	49	-	-	106	1,394	-	-	4	4	-	-	75	169	6,936	1,10,718
Less: Claims Outstanding at the beginning of the year	242	877	0	12	-	-	12	12	5,792	25,891	27,688	25,766	2,10,334	2,10,334	42	38	176	386	-	-	245	1,011	24	113	-	-	48	1,124	-	-	-	-	-	-	11	38	24,267	2,10,334
Net Amount Payable	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Claims Paid (Indirect)	126	686	54	56	-	-	55	56	6,239	26,086	39,215	81,396	35,076	1,88,272	4	4	416	1,745	-	-	422	1,947	12	75	-	-	145	493	-	-	-	-	-	-	126	261	36,287	1,10,718
Sub Total (Claims Paid)	126	686	54	56	-	-	55	56	6,239	26,086	39,215	81,396	35,076	1,88,272	4	4	416	1,745	-	-	422	1,947	12	75	-	-	145	493	-	-	-	-	-	-	126	261	36,287	1,10,718
Estimation of SBIOMI and SBIOMI at the end of the period (Indirect)	1,369	1,369	40	43	-	-	43	47	1,331	1,331	4,11,799	4,11,799	4,11,799	4,11,799	36	36	249	594	2	2	472	472	625	625	40	40	247	247	-	-	-	-	-	-	469	469	4,11,799	4,11,799
Estimation of SBIOMI and SBIOMI at the beginning of the period (Indirect)	1,365	1,365	44	48	-	-	44	48	1,333	1,487	4,11,367	4,11,367	4,11,367	4,11,367	30	30	488	380	4	7	756	346	462	464	36	36	417	436	-	-	-	-	-	-	460	460	4,11,367	4,11,367



FORM NO. 7-OPERATING EXPENSES SCHEDULE

Particulars	FIRE		Marine Cargo		Marine Hull		Total Marine		Motor GD		Motor TP		Total Motor		Health		Personal Accident		Travel Insurance		Total Health		Workmen's Compensation/ Employer's Liability		Public/ Product Liability		Engineering		Aviation		Crop Insurance		Other segments <sup>(1)</sup>		Other Miscellaneous segment		Total Miscellaneous		Grand Total		
	For the Quarter March, 2023	Up to the Quarter March, 2023	For the Quarter March, 2023	Up to the Quarter March, 2023	For the Quarter March, 2023	Up to the Quarter March, 2023	For the Quarter March, 2023	Up to the Quarter March, 2023	For the Quarter March, 2023	Up to the Quarter March, 2023	For the Quarter March, 2023	Up to the Quarter March, 2023	For the Quarter March, 2023	Up to the Quarter March, 2023	For the Quarter March, 2023	Up to the Quarter March, 2023	For the Quarter March, 2023	Up to the Quarter March, 2023	For the Quarter March, 2023	Up to the Quarter March, 2023	For the Quarter March, 2023	Up to the Quarter March, 2023	For the Quarter March, 2023	Up to the Quarter March, 2023	For the Quarter March, 2023	Up to the Quarter March, 2023	For the Quarter March, 2023	Up to the Quarter March, 2023	For the Quarter March, 2023	Up to the Quarter March, 2023	For the Quarter March, 2023	Up to the Quarter March, 2023	For the Quarter March, 2023	Up to the Quarter March, 2023	For the Quarter March, 2023	Up to the Quarter March, 2023	For the Quarter March, 2023	Up to the Quarter March, 2023			
1 Employees' remuneration & welfare benefits	124	422	1	0	-	-	1	0	468	2,578	3,008	10,077	3,276	12,055	4	0	124	490	0	0	127	507	5	18	1	3	13	48	-	(1)	0	-	-	12	51	1,432	13,203	3,188	12,751		
2 Travel, conveyance and vehicle loading	26	72	0	0	-	-	0	0	113	257	462	1,365	555	1,762	0	0	2	4	0	0	2	4	1	2	0	0	2	6	-	-	-	-	0	0	109	1,762	167	1,638			
3 Office expenses	1	3	0	0	-	-	0	0	4	16	59	20	35	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	0	0	-	-	0	0	20	75	21	76		
4 Salaries, wages & bonus	12	40	0	1	-	-	0	1	62	393	294	500	327	1,184	0	1	12	96	0	0	12	97	0	2	0	0	1	4	-	-	(1)	0	-	-	1	1	301	1,336	384	1,386	
5 Rents	2	13	0	0	-	-	0	0	28	77	155	291	113	379	0	0	0	0	0	0	0	15	0	1	0	0	1	-	-	-	-	0	0	-	-	1	2	201	207	202	404
6 Insurance premiums	76	99	-	1	-	-	-	1	107	370	471	1,076	706	1,781	1	1	171	261	0	0	172	262	2	7	0	0	1	-	-	-	-	-	-	-	-	17	476	1,798	490	1,687	
7 Commission expenses	3	0	0	0	-	-	0	0	0	0	0	0	0	0	0	2	1	0	0	2	1	0	0	0	0	0	0	1	-	-	(1)	0	-	-	0	1	25	40	26	41	
8 Land & improvement charges	(1)	63	(1)	2	-	-	(1)	2	0	30	10	1,311	36	1,061	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	0	12	25	1,730	26	1,798	
9 Depreciation, amortisation etc.	0	0	0	0	-	-	-	-	-	-	-	-	-	-	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-			
10 No matter	0	1	0	0	-	-	0	0	1	3	3	12	3	17	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	0	0	4	17	4	18	
11 No matter in any other capacity, viz	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
12 Interest of	(1)	0	(1)	0	-	-	(1)	0	(1)	1	(1)	4	(1)	5	0	0	0	0	0	(1)	0	0	(1)	0	(1)	0	-	-	-	-	-	-	-	(1)	0	(1)	0	(1)	0	0	
13 Transport charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
14 Insurance charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
15 Management charges and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
16 No other matter	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
17 Fuel	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		
18 Conveyance	0	0	(1)	0	-	-	(1)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	0	0	0	0	0		
19 Fuel of motor vehicles	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		
20 Advertising and public relations	18	18	0	0	-	-	0	0	212	305	605	1,212	1,006	1,528	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	0	0	1,006	1,006	1,016	1,016	
21 Commission	0	0	0	0	-	-	0	0	18	70	70	275	88	396	0	1	1	3	10	0	1	10	0	1	0	0	1	3	-	-	-	-	-	-	3	3	55	262	96	265	
22 Depreciation	3	13	0	0	-	-	0	0	180	461	201	1,796	61	2,057	1	1	28	62	0	0	29	66	2	0	0	1	0	18	-	-	-	-	-	-	18	18	604	1,367	62	2,052	
23 Fixed Cost Break-up as per function	23	69	1	0	-	-	1	0	1,676	5,961	6,562	21,062	6,317	26,964	1	1	25	70	0	0	25	71	0	30	3	0	27	92	-	-	-	-	-	-	1	1	6,261	26,168	6,715	30,077	
24 Business Development and Sales Promotion	404	1,305	0	3	-	-	0	3	1,676	5,961	6,562	21,062	6,317	26,964	1	1	25	70	0	0	25	71	0	30	3	0	27	92	-	-	-	-	-	-	-	-	-	-	-		
25 Commission - Insurance, Insurance	14	212	0	0	-	-	0	0	180	1,708	1,471	3,685	1,471	5,781	2	0	51	386	0	0	51	386	2	11	1	0	1	1	-	-	-	-	-	-	0	0	1,708	4,008	1,841	6,496	
26 Goods and Services Tax (GST)	0	0	0	0	-	-	0	0	30	46	91	155	162	195	0	0	3	5	0	0	3	5	0	0	0	0	0	-	-	-	-	-	-	-	0	0	107	205	111	262	
27 Other charges	0	0	0	0	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-			
28 Freight charges	0	0	191	0	-	-	(191)	0	0	16	46	795	46	121	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	(191)	0	-	-	0	0	46	166	25	161		
29 Office Expenses	0	0	0	0	-	-	0	0	2	0	0	14	0	16	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	0	0	14	20	11	35		
30 Technical Services Charges	1	2	0	0	-	-	0	0	4	15	15	45	15	57	0	0	1	2	0	0	1	2	0	0	0	0	0	-	-	-	-	-	-	0	0	20	48	21	62		
31 Depreciation & Amortisation	14	27	0	0	-	-	-	-	16	20	20	20	27	43	0	1	42	84	0	0	42	84	0	1	0	0	1	4	-	-	-	-	-	-	0	0	42	120	49	167	
32 Miscellaneous Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
TOTAL	789	2,338	5	27	-	-	5	27	3,156	12,211	13,853	47,887	17,389	60,099	19	23	322	1,238	0	0	316	1,372	22	84	6	19	91	265	-	-	(1)	0	-	-	113	176	18,071	62,013	18,874	64,377	
Others like	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			

Notes: (1) Total of expense in excess of one percent of the total premium (Net reinsurance) or Rs.5,00,000 whichever is higher, whether shown as a separate line item.

(2) Corporate Reinsurance to be made for reinsurance/segment which contributes more than 10 percent of the total gross direct premium.

(3) Expenses paid for various voluntary insurances/segments are to be included under relevant line item on the basis of nature of services availed and not to be shown as "Outstanding Expenses".



FORM NO. 7-OPERATING EXPENSES SCHEDULE

Particulars	FMS	Marine Cargo	Marine Hull	Total Marine	Miscellaneous																	Other segments <sup>(1)</sup>	Other Miscellaneous segment	Total Miscellaneous	Grand Total	Grand Total															
					Motor Oil	Motor TP	Total Salaries	Health	Personal Accident	Travel Insurance	Total Health	Workmen's Compensation/ Employer's Liability	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments <sup>(2)</sup>	Other Miscellaneous segment																							
Particulars	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022	For the Quarter March, 2022	Up to the quarter March, 2022					
1 Employee remuneration & welfare benefits	386	205	2	7	-	-	2	7	388	2,109	2,502	7,683	2,331	9,794	5	32	42	233	0	0	47	262	5	34	1	2	13	96	-	-	-	-	-	-	26	98	2,687	10,168	2,836	10,404	
2 Travel, conveyance and vehicle running	35	43	0	0	-	-	0	0	85	235	312	660	382	1,095	0	0	135	1	0	0	135	2	0	1	0	0	2	4	-	-	-	-	-	-	0	0	385	1,102	441	1,145	
3 Office expenses	2	2	0	0	-	-	0	0	5	16	21	24	36	66	0	0	111	0	0	0	111	0	0	0	0	0	0	0	-	-	-	-	-	-	0	0	284	36	26	31	
4 Salaries, wages & honor.	24	19	0	1	-	-	0	0	15	286	295	884	348	1,520	1	4	4	26	0	0	1	30	1	2	0	0	2	5	-	-	-	-	-	-	0	0	239	1,170	289	1,179	
5 Printing & stationery	1	0	0	0	-	-	0	0	13	95	102	58	88	252	0	1	1	0	0	0	1	2	0	0	0	0	0	0	-	-	-	-	-	-	0	0	127	107	12	237	
6 Freight & cartage	0	12	0	1	-	-	0	0	1	10	109	202	194	384	2	5	26	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	0	0	237	412	286	495	
7 Communication expenses	2	0	0	0	-	-	0	0	0	0	138	134	134	451	0	0	173	2	0	0	175	2	0	0	0	0	0	0	-	-	-	-	-	-	0	0	180	86	101	425	
8 Fuel & lubrication charges	136	79	1	2	-	-	1	2	133	985	995	1,797	354	2,387	0	13	0	32	131	0	0	44	1	0	0	1	5	236	-	-	-	-	-	-	0	0	573	2,378	393	2,458	
9 Repairs, maintenance etc.	0	1	0	0	-	-	0	0	1	0	1	0	0	37	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	0	0	0	0	0	0		
10 Air charter	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
11 Transfer station	135	0	135	0	-	-	135	0	135	0	135	0	135	0	135	0	135	0	135	0	135	0	135	0	135	0	135	0	-	-	-	-	-	-	135	0	135	2	135	2	
12 Insurance charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
13 Advertisement charges and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
14 Travel other countries	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
15 Tax audit	135	0	135	0	-	-	135	0	135	0	135	0	135	0	135	0	135	0	135	0	135	0	135	0	135	0	135	0	-	-	-	-	-	-	135	0	135	0	135	0	
16 Certification	135	0	135	0	-	-	135	0	135	0	135	0	135	0	135	0	135	0	135	0	135	0	135	0	135	0	135	0	-	-	-	-	-	-	-	135	0	135	0	135	0
17 Loss of cargo insurance	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		
18 Advertisement and publicity	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		
19 Interest Bank Charges	0	0	0	0	-	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	0	0	0	0	0	0		
20 Commission	0	10	0	0	-	-	0	0	0	100	104	104	104	104	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	0	0	104	104	104	104		
21 Depreciation	0	10	0	0	-	-	0	0	0	100	104	104	104	104	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	0	0	104	104	104	104		
22 Depreciation Work items Acquisition	0	10	0	0	-	-	0	0	0	100	104	104	104	104	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	0	0	104	104	104	104		
23 Insurance Development and Sales Promotion	135	0	135	0	-	-	135	0	135	0	135	0	135	0	135	0	135	0	135	0	135	0	135	0	135	0	135	0	-	-	-	-	-	-	135	0	135	0	135	0	
24 Commission	946	256	1	2	-	-	1,204	0	1,204	0	1,204	0	1,204	0	1,204	0	1,204	0	1,204	0	1,204	0	1,204	0	1,204	0	1,204	0	-	-	-	-	-	-	0	0	1,204	0	1,204	0	
25 Commission Technology Expenses	94	135	0	0	-	-	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	-	-	-	-	-	-	0	0	1,165	0	1,165	0	
26 Commission Technology Expenses	94	135	0	0	-	-	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	-	-	-	-	-	-	0	0	1,165	0	1,165	0	
27 Commission Technology Expenses	94	135	0	0	-	-	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	-	-	-	-	-	-	0	0	1,165	0	1,165	0	
28 Commission Technology Expenses	94	135	0	0	-	-	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	-	-	-	-	-	-	0	0	1,165	0	1,165	0	
29 Commission Technology Expenses	94	135	0	0	-	-	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	-	-	-	-	-	-	0	0	1,165	0	1,165	0	
30 Commission Technology Expenses	94	135	0	0	-	-	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	-	-	-	-	-	-	0	0	1,165	0	1,165	0	
31 Commission Technology Expenses	94	135	0	0	-	-	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	-	-	-	-	-	-	0	0	1,165	0	1,165	0	
32 Commission Technology Expenses	94	135	0	0	-	-	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	-	-	-	-	-	-	0	0	1,165	0	1,165	0	
33 Commission Technology Expenses	94	135	0	0	-	-	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	-	-	-	-	-	-	0	0	1,165	0	1,165	0	
34 Commission Technology Expenses	94	135	0	0	-	-	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	-	-	-	-	-	-	0	0	1,165	0	1,165	0	
35 Commission Technology Expenses	94	135	0	0	-	-	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	-	-	-	-	-	-	0	0	1,165	0	1,165	0	
36 Commission Technology Expenses	94	135	0	0	-	-	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	-	-	-	-	-	-	0	0	1,165	0	1,165	0	
37 Commission Technology Expenses	94	135	0	0	-	-	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	-	-	-	-	-	-	0	0	1,165	0	1,165	0	
38 Commission Technology Expenses	94	135	0	0	-	-	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	-	-	-	-	-	-	0	0	1,165	0	1,165	0	
39 Commission Technology Expenses	94	135	0	0	-	-	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	-	-	-	-	-	-	0	0	1,165	0	1,165	0	
40 Commission Technology Expenses	94	135	0	0	-	-	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	-	-	-	-	-	-	0	0	1,165	0	1,165	0	
41 Commission Technology Expenses	94	135	0	0	-	-	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	-	-	-	-	-	-	0	0	1,165	0	1,165	0	
42 Commission Technology Expenses	94	135	0	0	-	-	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	1,165	0	-	-	-	-	-	-							

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

	<b>Particulars</b>	<b>As at 31.03.2023</b>	<b>As At 31.03.2022</b>
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:**

1) Shriram GI Holdings Private Limited. (Holding Company) holds 172705388 Nos. Equity shares (Shriram Capital Ltd. (Holding Company) 198595747 Nos. Equity shares as at 31.03.2022)

2) Shriram GI Holdings Private Limited (SGIH) has become the promoter of Shriram General Insurance Company Limited (SGIC) after the shares of SGIC vested with SGIH pursuant a Scheme of Arrangement sanctioned by the Hon'ble NCLT vide order dated 09.11.22. The in-principle approval of IRDAI for the said Scheme is received vide letter no.654/F&A(NL) /ToS/Shriram/01/2022-23/31A dated 20.7.2022. The final approval of the IRDAI of Scheme has been received on 30th March 2023

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

Shareholder	As at 31.03.2023		As At 31.03.2022	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
' Indian	17,27,05,388	66.64%	19,85,95,747	76.63%
' 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%	11,62,800	0.45%
TOTAL	<b>25,91,62,750</b>	<b>100.00%</b>	<b>25,91,62,750</b>	<b>100.00%</b>

## 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 31st March 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	
						Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
(I)	(II)		(III)	(IV)	(V)				
<b>A</b>	<b>Promoters &amp; Promoters Group</b>								
<b>A.1</b>	<b>Indian Promoters</b>								
i)	Individuals/HUF (Names of major shareholders):								
	(i) Shriram GI Holdings Private Limited	1	172705388	66.64	17270.54				
	(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)								
<b>A.2</b>	<b>Foreign Promoters</b>								
i)	Individuals (Name of major shareholders):								
	(i)								
	(ii)								
	(iii)								
ii)	Bodies Corporate:								
	(i) Sanlam Emerging Markets (Mauritius) Limited	1	59404203	22.92	5940.4203				
	(ii)								
	(iii)								
iii)	Any other (Please specify)								
<b>B.</b>	<b>Non Promoters</b>								
<b>B.1</b>	<b>Public Shareholders</b>								
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>B.2</b>	<b>Non Public Shareholders</b>								
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any Other - A) Individuals	98	1156800	0.45	115.68				
	Any Other - B) Tangent Asia Holding II Pte. Ltd. (KKR)	1	25890359	9.99	2589.04				
	Any Other - C) HUF	6	5500	0.00	0.55				
	Any Other - D) Body Corporate	1	500	0.00	0.05				
	<b>Total</b>	<b>108</b>	<b>259162750</b>	<b>100</b>	<b>25916.28</b>				

## 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)(a) 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
<b>A</b>	<b>Promoters &amp; Promoters Group</b>								
<b>A.1</b>	<b>Indian Promoters</b>								
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				
<b>A.2</b>	<b>Foreign Promoters</b>								
i)	Individuals (Name of major shareholders):								
	(i)								
	(ii)								
	(iii)								
ii)	Bodies Corporate:								
	(i)								
	(ii)								
	(iii)								
iii)	Any other (Please specify)								
<b>B.</b>	<b>Non Promoters</b>								
<b>B.1</b>	<b>Public Shareholders</b>								
<b>1.1)</b>	<b>Institutions</b>								
	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)								
<b>1.2)</b>	<b>Central Government/ State Government(s)/ President of India</b>								
<b>1.3)</b>	<b>Non-Institutions</b>								
	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				
	- IEPF								
v)	Any other (Please Specify)								
<b>B.2</b>	<b>Non Public Shareholders</b>								
<b>2.1)</b>	<b>Custodian/DR Holder</b>								
<b>2.2)</b>	<b>Employee Benefit Trust</b>								
<b>2.3)</b>	<b>Any other</b>								
	(Please specify) Overseas Corporate Bodies	1	10,13,80,344	9.44	1013.80				
	<b>Total</b>		<b>1074413131</b>	<b>100</b>	<b>10744.13131</b>				

**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)**

	<b>Particulars</b>	<b>As at 31.03.2023</b>	<b>As At 31.03.2022</b>
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	2,16,403	2,09,790
	<b>TOTAL</b>	<b>2,16,423</b>	<b>2,09,809</b>

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

	<b>Particulars</b>	<b>As at 31.03.2023</b>	<b>As At 31.03.2022</b>
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	<b>TOTAL</b>	-	-

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

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

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

		NL -12		NL -12A		(Amount in Rs. Lakhs)	
		Shareholders		Policyholders		Total	
Particulars		As at 31.03.2023	As At 31.03.2022	As at 31.03.2023	As At 31.03.2022	As at 31.03.2023	As At 31.03.2022
<b>LONG TERM INVESTMENTS</b>							
1	Government securities and Government guaranteed bonds including Treasury Bills	76,465	76,634	2,85,619	2,86,983	3,62,084	3,63,618
2	Other Approved Securities	-	-	-	-	-	-
3	Other Investments	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	24,022	19,112	-	-	24,022	19,112
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	244	245	2,11,364	49,345	2,11,609	49,590
	(e) Other Securities (to be specified)	-	-	-	-	-	-
	(i) Other Securities: (Alternative Investment Fund)	419	450	-	-	419	450
	(f) Subsidiaries	17,983	17,164	-	-	17,983	17,164
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	11,924	23,522	4,73,971	5,50,120	4,85,895	5,73,642
5	Other than Approved Investments	-	-	-	-	-	-
	<b>TOTAL</b>	<b>1,31,057</b>	<b>1,37,128</b>	<b>9,70,955</b>	<b>8,86,449</b>	<b>11,02,012</b>	<b>10,23,576</b>
<b>SHORT TERM INVESTMENTS</b>							
1	Government securities and Government guaranteed bonds including Treasury Bills	-	-	2,999	-	2,999	-
2	Other Approved Securities	-	1,800	3,104	16,669	3,104	18,469
3	Other Investments	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	-	2,526	16,561	290	16,561	2,816
	(e) Other Securities (to be specified)	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	-	8,185	1,698	29,735	1,698	37,920
5	Other than Approved Investments	-	-	-	-	-	-
	<b>TOTAL</b>	<b>-</b>	<b>12,510</b>	<b>24,361</b>	<b>46,694</b>	<b>24,361</b>	<b>59,204</b>
	<b>GRNAD TOTAL</b>	<b>1,31,057</b>	<b>1,49,638</b>	<b>9,95,316</b>	<b>9,33,143</b>	<b>11,26,374</b>	<b>10,82,781</b>

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

		Shareholders		Policyholders		(Amount in Rs. Lakhs)	
Particulars		As at 31.03.2023	As At 31.03.2022	As at 31.03.2023	As At 31.03.2022	As at 31.03.2023	As At 31.03.2022
<b>Long Term Investments--</b>							
	<b>Book Value</b>	1,07,036	1,18,016	9,70,955	8,86,449	10,77,991	10,04,465
	<b>market Value</b>	1,01,233	1,14,752	9,30,674	8,75,141	10,31,906	9,89,892
<b>Short Term Investments--</b>							
	<b>Book Value</b>	-	12,510	24,361	46,694	24,361	59,204
	<b>market Value</b>	-	12,782	24,440	46,962	24,440	59,743



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

	<b>Particulars</b>	<b>As at 31.03.2023</b>	<b>As At 31.03.2022</b>
<b>1</b>	<b>SECURITY-WISE CLASSIFICATION</b>		
	Secured	-	-
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others (to be specified)	-	-
	Unsecured	-	-
	<b>TOTAL</b>	-	-
<b>2</b>	<b>BORROWER-WISE CLASSIFICATION</b>		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Companies	-	-
	(f) Others (to be specified)	-	-
	<b>TOTAL</b>	-	-
<b>3</b>	<b>PERFORMANCE-WISE CLASSIFICATION</b>		
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	<b>TOTAL</b>	-	-
<b>4</b>	<b>MATURITY-WISE CLASSIFICATION</b>		
	(a) Short Term	-	-
	(b) Long Term	-	-
	<b>TOTAL</b>		

**Notes:**

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

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

**FORM NL-14-FIXED ASSETS SCHEDULE**

Particulars	Cost/ Gross Block				Depreciation				(Amount in Rs. Lakhs)	
	Opening	Additions	Deductions	Closing	Up to Last Year	For The Period	On Sales/	To Date	As at 31.03.2023	As At 31.03.2022
							Adjustments			
Goodwill										
Intangibles: Software	1,484	103	6	1,581	1,384	65	5	1,445	137	100
Land - Leasehold (undivided share)	2,284	-	-	2,284	227	29	-	256	2,028	2,057
Leasehold Property	485	-	-	485	376	37	-	414	71	109
Buildings	1,841	-	-	1,841	436	28	-	464	1,377	1,405
Furniture & Fittings	787	27	278	537	465	54	256	263	274	323
Information Technology Equipment	2,075	876	229	2,721	1,853	107	204	1,756	965	222
Vehicles	23	-	0	22	21	-	0	21	1	1
Office Equipment	697	103	284	516	556	55	253	358	158	141
Others (Specify nature)										
<b>TOTAL</b>	9,675	1,109	797	9,987	5,318	376	718	4,975	5,012	4,357
Work in progress	-	-	-	-	-	-	-	-	-	-
<b>Grand Total</b>	9,675	1,109	797	9,987	5,318	376	718	4,975	5,012	4,357
<b>PREVIOUS YEAR</b>	9,565	243	133	9,675	5,031	398	112	5,318	4,357	4,534

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)**

	<b>Particulars</b>	<b>As at 31.03.2023</b>	<b>As At 31.03.2022</b>
1	Cash (including cheques <sup>(a)</sup> , drafts and stamps)	228	233
2	Bank Balances	-	-
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	-	-
	(bb) Others	-	-
	(b) Current Accounts	1,467	2,226
	(c) Others (to be specified)	-	-
	(aa) Current Account Unspent CSR Balance	954	625
3	Money at Call and Short Notice	-	-
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)	-	-
	<b>TOTAL</b>	<b>2,650</b>	<b>3,084</b>
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	<b>CASH &amp; BANK BALANCES</b>		
	In India	2,650	3,084
	Outside India	-	-

\* Cheques on hand amount to Rs. 122 (in Lakh) Previous Year : Rs. 129 (in Lakh)

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

**(Amount in Rs. Lakhs)**

	<b>Particulars</b>	<b>As at 31.03.2023</b>	<b>As At 31.03.2022</b>
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	199	151
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	-	-
6	Others (to be specified)	-	-
	Advance for Share Purchase	283	1,102
	Deposit with Reinsurers	-	-
	Advances to Employees	9	2
	Tax Refundable	8	2,588
	Advances recoverable in cash or in kind	82	71
	<b>TOTAL (A)</b>	<b>582</b>	<b>3,913</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments	29,023	27,781
2	Outstanding Premiums	-	56
	Less : Provisions for doubtful ,if any	-	-
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	18,892	17,617
	Less : Provisions for doubtful, if any	-704	-89
6	Due from subsidiaries/ holding	-	-
7	Investments held for Unclaimed Amount of Policyholders	2,201	2,136
8	Others (to be specified)	-	-
	Deposit for Premises	257	222
	Amount deposited with tax authorities (pending settlement of proceedings/appeals)**	602	2
	Margin Amount- Investment	-	-
	Deposit with CCIL	1	-
	Deposits with Electricity Authorities	8	8
	Deposits with Telecom Authorities	2	2
	<b>TOTAL (B)</b>	<b>50,281</b>	<b>47,735</b>
	<b>TOTAL (A+B)</b>	<b>50,863</b>	<b>51,649</b>

Notes:

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

# FORM NL-17-CURRENT LIABILITIES SCHEDULE

(Amount in Rs. Lakhs)

	Particulars	As at 31.03.2023	As At 31.03.2022
1	Agents' Balances	1,590	1,239
2	Balances due to other insurance companies	11,086	10,322
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies <sup>(a)</sup>	21,158	25,390
	(b) for Other Policies	3,585	1,068
5	Unallocated Premium	608	940
6	Sundry creditors	6,857	4,904
7	Due to subsidiaries/ holding company		-
8	Claims Outstanding	7,54,183	7,54,495
9	Due to Officers/ Directors		-
10	Unclaimed Amount of policyholders	1,796	1,741
11	Income accrued on Unclaimed amounts	80	70
12	Interest payable on debentures/bonds		-
13	GST Liabilities	1,859	785
14	Others (to be specified)		-
	Environmental Relief Fund		-
	Solatium fund	1,575	1,409
	Tax deducted payable	699	476
	Other Statutory dues	139	113
	Salary Payable	2,085	1,484
	Temporary Book overdraft as per accounts	13,248	10,493
	Miscellaneous (Agency fee)	0	2
	<b>Total</b>	<b>8,20,547</b>	<b>8,14,932</b>

Note :

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

Details of unclaimed amounts and Investment Income thereon		
Particulars	As at 31.03.2023	As At 31.03.2022
Opening Balance	1811	1,850
Add: Amount transferred to unclaimed amount	848	1,564
Add: Cheques issued out of the unclaimed amount but not encashed by the policyholders (To be included only when the cheques are stale)	442	241
Add: Investment Income	19	10
Less: Amount paid during the year	1228	1,843
Less: Transferred to SCWF	15	11
Closing Balance of Unclaimed Amount	1,876	1,811

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

	<b>Particulars</b>	<b>As at 31.03.2023</b>	<b>As At 31.03.2022</b>
1	Reserve for Unexpired Risk	1,22,888	93,050
2	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and taxes deducted at source)	4,590	763
4	For Employee Benefits	354	255
5	Others (to be specified)	-	-
6	Unspent CSR Expenses related to ongoing project	2,086	1,921
	<b>TOTAL</b>	<b>1,29,917</b>	<b>95,988</b>

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

**(Amount in Rs. Lakhs)**

	<b>Particulars</b>	<b>As at 31.03.2023</b>	<b>As At 31.03.2022</b>
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	<b>TOTAL</b>	-	-

Notes:

- (a) No item shall be included under the head "Miscellaneous Expenditure" and carried forward
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 March, 2023	Up to the quarter March, 2023	For the Quarter March, 2022	Up to the quarter March, 2022
1	Gross Direct Premium Growth Rate**	38.76%	29.26%	-16.62%	-18.04%
2	Gross Direct Premium to Net worth Ratio	27.72%	93.50%	20.54%	74.36%
3	Growth rate of Net Worth	5.53%	5.53%	13.50%	13.50%
4	Net Retention Ratio**	92.25%	91.74%	91.41%	91.37%
5	Net Commission Ratio**	5.32%	5.39%	5.28%	5.40%
6	Expense of Management to Gross Direct Premium Ratio**	33.60%	33.93%	38.93%	32.64%
7	Expense of Management to Net Written Premium Ratio**	35.95%	36.67%	42.28%	35.47%
8	Net Incurred Claims to Net Earned Premium**	68.33%	68.33%	72.35%	72.35%
9	Claims paid to claims provisions**	7.63%	28.35%	6.89%	21.37%
10	Combined Ratio**	86.14%	104.43%	101.14%	107.20%
11	Investment income ratio	1.65%	6.48%	2.65%	9.08%
12	Technical Reserves to net premium ratio **	1396.97%	418.40%	1901.52%	525.52%
13	Underwriting balance ratio	4.46%	-10.42%	-4.56%	-3.67%
14	Operating Profit Ratio	45.80%	26.18%	45.91%	39.86%
15	Liquid Assets to liabilities ratio	1.57%	1.57%	6.11%	6.11%
16	Net earning ratio	23.46%	17.74%	43.88%	41.11%
17	Return on net worth ratio	15.35%	15.35%	28.12%	28.12%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	4.91	4.91	4.62	4.62
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	5.68	14.35	7.55	25.58
24	Book value per share	93.51	93.51	90.96	90.96



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

IRDA Periodic Disclosures

Segments Upto the quarter ended on 31.03.2023	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										
<b>Current Period</b>	43.29%	47.85%	14.37%	38.80%	67.01%	29.03%	4.79%	94.12%	234.34%	-13.46%
<b>Previous Period</b>	40.16%	50.26%	11.94%	37.08%	61.51%	39.20%	2.79%	98.28%	273.92%	-27.63%
Marine Cargo										
<b>Current Period</b>	22.58%	11.49%	22.98%	20.87%	179.44%	-94.29%	34.24%	42.70%	174.83%	30.63%
<b>Previous Period</b>	36.31%	14.78%	41.87%	21.95%	148.50%	23.46%	70.40%	158.81%	292.07%	11.11%
Marine Hull										
<b>Current Period</b>	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>Previous Period</b>	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Marine										
<b>Current Period</b>	22.58%	11.49%	22.98%	20.87%	179.44%	-94.29%	34.24%	42.70%	174.83%	30.63%
<b>Previous Period</b>	36.31%	14.78%	41.87%	21.95%	148.50%	23.46%	70.40%	158.81%	292.07%	11.11%
Motor OD										
<b>Current Period</b>	21.46%	95.48%	16.82%	45.40%	47.55%	71.28%	33.51%	118.20%	89.48%	-25.20%
<b>Previous Period</b>	-26.66%	94.48%	17.00%	44.17%	46.75%	62.99%	24.22%	108.94%	95.24%	-1.51%
Motor TP										
<b>Current Period</b>	29.58%	95.01%	2.05%	30.99%	32.62%	69.50%	28.95%	101.91%	520.30%	-7.03%
<b>Previous Period</b>	-18.46%	94.24%	2.02%	29.61%	31.42%	75.90%	21.56%	107.06%	662.64%	-3.99%
Total Motor										
<b>Current Period</b>	27.84%	95.10%	5.08%	33.93%	35.68%	69.86%	29.14%	105.24%	432.17%	-10.77%
<b>Previous Period</b>	-20.40%	94.29%	5.24%	32.73%	34.72%	72.97%	21.68%	107.30%	540.71%	-3.42%
Health										
<b>Current Period</b>	-66.17%	60.01%	-5.09%	11.39%	18.98%	-32.01%	0.00%	-18.84%	237.61%	125.82%
<b>Previous Period</b>	88.49%	91.44%	13.83%	25.76%	28.17%	37.54%	0.00%	64.88%	92.96%	35.22%
Personal Accident										
<b>Current Period</b>	153.67%	76.87%	15.17%	36.96%	48.09%	65.89%	37.82%	111.20%	105.44%	-54.97%
<b>Previous Period</b>	82.02%	56.13%	9.24%	34.31%	61.12%	79.92%	47.48%	131.14%	125.00%	-53.98%
Travel Insurance										
<b>Current Period</b>	16.20%	95.99%	-0.63%	10.96%	11.42%	-7259.49%	0.00%	-7248.70%	3913.37%	7348.70%
<b>Previous Period</b>	-97.78%	82.93%	-0.93%	12.35%	14.89%	-26425.62%	0.00%	-26411.66%	15026.63%	26511.66%
Total Health										
<b>Current Period</b>	91.71%	76.03%	14.37%	35.69%	46.94%	51.53%	37.80%	95.57%	110.65%	-28.50%
<b>Previous Period</b>	83.70%	66.08%	11.03%	31.90%	48.27%	59.27%	47.48%	101.18%	112.62%	-10.80%
Workmen's Compensation/ Employer's liability										
<b>Current Period</b>	13.03%	95.53%	5.97%	24.28%	25.41%	55.55%	22.51%	80.33%	234.59%	17.91%
<b>Previous Period</b>	-3.91%	94.48%	5.06%	22.43%	23.74%	34.63%	29.30%	57.58%	214.95%	43.22%
Public/ Product Liability										
<b>Current Period</b>	55.79%	50.85%	11.37%	23.85%	46.91%	8.27%	0.00%	53.99%	168.27%	46.36%
<b>Previous Period</b>	44.49%	61.12%	10.48%	24.44%	39.99%	49.18%	0.00%	87.95%	208.31%	-11.90%
Engineering										
<b>Current Period</b>	18.72%	40.60%	-18.74%	23.54%	51.28%	-0.03%	29.30%	14.63%	157.40%	85.87%
<b>Previous Period</b>	-0.43%	53.74%	-1.64%	24.93%	43.89%	86.02%	47.09%	113.94%	223.77%	-13.35%
Aviation										
<b>Current Period</b>	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>Previous Period</b>	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Crop Insurance										
<b>Current Period</b>	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	40.23%	0.00%	0.00%	0.00%
<b>Previous Period</b>	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Other segments **										
<b>Current Period</b>	12.01%	49.57%	2.56%	18.74%	37.27%	52.97%	24.53%	78.62%	220.72%	21.16%
<b>Previous Period</b>	11.35%	55.09%	1.12%	17.66%	31.70%	68.69%	31.83%	91.05%	207.78%	10.93%
Total Miscellaneous										
<b>Current Period</b>	28.80%	93.75%	5.19%	33.76%	35.98%	69.14%	29.17%	104.58%	422.57%	-10.36%
<b>Previous Period</b>	-19.17%	93.06%	5.26%	32.50%	34.90%	72.78%	21.92%	107.10%	530.89%	-3.37%
<b>Total-Current Period</b>	29.26%	91.74%	5.39%	33.93%	36.67%	68.33%	28.35%	104.43%	418.40%	-10.42%
<b>Total-Previous Period</b>	-18.04%	91.37%	5.40%	32.64%	35.47%	72.35%	21.37%	107.20%	525.52%	-3.67%

FORM NL-21-RELATED PARTY TRANSACTIONS SCHEDULE

Name of the Insurer: Shriram General Insurance Company Limited

For the Quarter Ending : 31.03.2023

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 <sup>2</sup> (Rs. in Lakhs)		
				For the Quarter	Up to the Quarter	For the Corresponding Quarter of the Previous Year
1	Ashish Goyal	Chief Marketing Officer	Remuneration	10.48	42.00	8.96
2	Ashish Goyal	Chief Marketing Officer	Dividend	0.22	1.18	0.52
3	Gurdeep Singh Gajral	Relative of KMP	Remuneration	7.26	29.20	7.26
4	Gurdeep Singh Gajral	Relative of KMP	Dividend	1.54	8.26	3.64
5	Gurdeep Singh Gajral	Relative of KMP	Premium Received	0.00	0.23	0.00
6	Mana Mathur	W.T. Director & CFO	Remuneration	5.71	22.75	6.64
7	Mana Mathur	W.T. Director & CFO	Premium Received	0.04	0.14	0.00
8	Mana Mathur	W.T. Director & CFO	Claim Paid	0.00	0.00	0.38
9	Mana Mathur	W.T. Director & CFO	Dividend	0.40	2.12	0.94
10	Mr. Anil Kumar Aggarwal	Managing Director & CEO	Remuneration	22.38	89.67	25.80
11	Mr. Anil Kumar Aggarwal	Managing Director & CEO	Dividend	1.60	8.85	3.90
12	Mr. Anil Kumar Aggarwal	Managing Director & CEO	Premium Received	0.00	0.00	0.00
13	Mr. Ashwani Dhanawat	CIO	Premium Received	37.76	38.00	0.00
14	Mr. Ashwani Dhanawat	CIO	Dividend	-17.06	0.24	4.56
15	Mr. Ashwani Dhanawat	CIO	Dividend	0.40	2.12	0.94
16	Mr. Hemant Kumar Sharma	Internal Auditor	Premium Received	0.01	0.05	0.00
17	Mr. Hemant Kumar Sharma	Internal Auditor	Remuneration	20.71	38.00	4.56
18	Mr. Hemant Kumar Sharma	Internal Auditor	Dividend	0.40	2.12	0.94
19	Mr. Jasmeet Singh Gajral	Executive Vice-Chairman	Dividend	0.00	0.00	0.00
20	Mr. Jasmeet Singh Gajral	Executive Vice-Chairman	Premium Received	0.78	0.85	0.81
21	Mr. Jasmeet Singh Gajral	Executive Vice-Chairman	Remuneration	41.12	164.63	34.29
22	Mr. Kuljeet Baweja	Head of Claim Dept.	Remuneration	13.25	41.45	8.45
23	Mr. Kuljeet Baweja	Head of Claim Dept.	Dividend	0.22	1.18	0.52
24	Mr. Neelesh Prakash	Managing Director	Remuneration	22.38	89.67	25.80
25	Mr. Neelesh Prakash	Managing Director	Dividend	0.00	0.00	0.00
26	Mr. Rajat Khitan	CRO	Remuneration	0.00	9.66	10.71
27	Mr. Rajat Khitan	CRO	Premium Received	0.00	0.00	0.16
28	Mr. Ruchi Goyal	CRO	Remuneration	9.96	26.45	0.00
29	Mr. Saurav Roy	Appointed actuary	Remuneration	22.92	102.85	20.83
30	Mr. Shaikh Karim Dahiya	Chief Underwriting Officer	Remuneration	29.71	59.64	2.15
31	Mr. Shaikh Karim Dahiya	Chief Underwriting Officer	Dividend	0.28	1.48	0.65
32	Mr. Vinayak Srivastava	Chief Operating Officer	Premium Received	0.02	0.08	0.02
33	Mr. Vinayak Srivastava	Chief Operating Officer	Claim Paid	0.00	0.40	0.00
34	Mr. Vinayak Srivastava	Chief Operating Officer	Remuneration	4.15	41.69	12.46
35	Mr. Vinayak Srivastava	Chief Operating Officer	Dividend	1.10	5.90	2.60
36	Navas Technology Solutions Pvt. Ltd.	Fellow Subsidiary	Premium Received	0.00	43.91	0.00
37	Navas Technology Solutions Pvt. Ltd.	Fellow Subsidiary	Claim Paid	0.00	0.00	34.94
38	Navas Technology Solutions Pvt. Ltd.	Fellow Subsidiary	Expenses	640.52	2559.75	579.86
39	Bankam Emerging Markets Advisors LLP	Entity Having Significant Influence	Dividend	1308.89	7009.70	3089.02
40	SGI Employees' Group Gratuity Trust	Enterprises having common Key Management Persons	Gratuity Contribution	0.00	125.19	0.00
41	Shriram Asset Management Co. Ltd.	Fellow Subsidiary	Premium Received	0.00	1.00	0.00
42	Shriram Asset Management Co. Ltd.	Fellow Subsidiary	Investment	-34.30	499.11	0.00
43	Shriram Asset Management Co. Ltd.	Fellow Subsidiary	Purchase of Investment	572.49	572.49	0.00
44	Shriram Asset Management Co. Ltd.	Fellow Subsidiary	Sale of Investment	73.38	73.38	0.00
45	Shriram Asset Management Co. Ltd.	Fellow Subsidiary	Interest Income	12.72	17.26	0.00
46	Shriram Capital Limited	Holding company	Premium Received	0.00	2.86	0.00
47	Shriram Capital Limited	Holding company	Claim Paid	0.00	0.00	1.19
48	Shriram Capital Limited	Holding company	Advisory Expenses	0.00	970.00	480.00
49	Shriram Capital Limited	Holding company	Dividend	3789.52	20379.24	10326.98
50	Shriram Credit Co. Ltd. (SCCL)	Fellow Subsidiary	Premium Received	0.00	0.91	0.00
51	Shriram Financial Products Solution (Private) Pvt. Ltd.	Fellow Subsidiary	Premium Received	0.00	3.88	0.00
52	Shriram Fortune Solutions Ltd	Fellow Subsidiary	Premium Received	0.00	8.85	0.00
53	Shriram Fortune Solutions Ltd	Fellow Subsidiary	Claim Paid	0.00	0.00	4.08
54	Shriram Fortune Solutions Ltd	Fellow Subsidiary	Commission	0.02	26.97	13.67
55	Shriram Trust	Enterprises having common Key Management Persons	CSR Amount	8.59	966.23	0.75
56	Shriram Insight Share Brokers Ltd.	Fellow Subsidiary	Commission	0.01	0.01	0.01
57	Shriram Insight Share Brokers Ltd.	Fellow Subsidiary	Premium Received	0.00	5.51	0.00
58	Shriram Life Insurance Company Limited.	Fellow Subsidiary	Premium Received	0.20	37.30	0.11
59	Shriram Life Insurance Company Limited.	Fellow Subsidiary	Insurance Premium Paid	4.77	56.84	5.29
60	Shriram Life Insurance Company Limited.	Fellow Subsidiary	Insurance Premium Refund	5.28	9.99	14.47
61	Shriram Value Services Ltd.	Fellow Subsidiary	Premium Received	0.00	0.29	0.00
62	Shriram Value Services Ltd.	Fellow Subsidiary	Licence Fee	960.79	2452.97	698.61
63	Shriram Wealth Limited	Fellow Subsidiary	Rent	20.38	36.57	13.65
64	Shriram Wealth Limited	Fellow Subsidiary	Premium Received	0.00	0.82	0.00
65	Tanushree Jain	Company Secretary	Remuneration	11.70	16.96	1.40
66	Way2wealth Insurance Brokers Pvt. Ltd.	Fellow Subsidiary	Commission	0.68	9.48	0.12
67	Acid Helpline LLP	Enterprise Wheren Relative of KMP are Parties	Expenses	28.08	28.08	0.00
68	Shriram Capital Pvt. Ltd (SCPL)	Ultimate Holding company	Expenses	235.00	235.00	0.00

<sup>2</sup>Including the premium flow through Associates/ Group companies as agents and intermediaries

PART-B Related Party Transaction Balances - As at the end of the Quarter 31st March 2023						
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments (Rs. in Lakhs)	Whether Payable / Receivable	Whether Secured? If so, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received
1	SGI Employees' Group Gratuity Trust	Enterprises having common Key Management Persons	0.10	Receivable		
2	Shriram Capital Pvt. Ltd (SCPL)	Ultimate Holding company	235.00	Payable		

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

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

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

<b>(Amount in Rs. Lakhs)</b>		
	<b>F.Y. 22-23</b>	<b>F.Y.21-22</b>
<b><u>Cash Flows from the operating activities:</u></b>		
Premium received from policyholders, including advance receipts	2,65,062	1,96,489
Other receipts	585	298
Payments to the re-insurers, net of commissions and claims	-5,524	-6,557
Payments of claims	-1,33,226	-1,11,562
Payments of commission and brokerage	-12,150	-9,738
Payments of other operating expenses	-60,893	-39,195
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	-105	565
Income taxes paid (Net)	-7,996	-21,671
Good & Service tax paid	-40,001	-30,481
Other payments	-	-
Cash flows before extraordinary items	-	-
Cash flow from extraordinary operations	-	-
Net cash flow from operating activities	5,752	-21,853
<b><u>Cash flows from investing activities:</u></b>		
Purchase of fixed assets	-1,109	-243
Proceeds from sale of fixed assets	70	12
Purchases of investments	-2,86,083	-5,18,397
Loans disbursed	-	-
Sales of investments	2,09,005	5,32,708
Repayments received	-	-
Rents/Interests/ Dividends received	69,277	72,908
Investments in money market instruments and in liquid mutual funds (Net) <sup>(a)</sup>	33,234	-18,298
Expenses related to investments	-	-
Net cash flow from investing activities	24,395	68,690
<b><u>Cash flows from financing activities:</u></b>		
Proceeds from issuance of share capital	-	-
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	-30,581	-45,872
Net cash flow from financing activities	-30,581	-45,872
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
Net increase in cash and cash equivalents:	-434	965
Cash and cash equivalents at the beginning of the year	3,084	2,118
Cash and cash equivalents at the end of the year	2,650	3,084

Notes: -

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

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

**FORM NL-23 - SOLVENCY MARGIN (FORM IRDAI-GI-TA)****STATEMENT OF ADMISSIBLE ASSETS :****As at 31.03.2023**

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
	<b>Investments:</b>			
	Shareholders as per NL-12 of BS		1,31,057	1,31,057
	Policyholders as per NL-12 A of BS	9,95,316		9,95,316
(A)	<b>Total Investments as per BS</b>	<b>9,95,316</b>	<b>1,31,057</b>	<b>11,26,374</b>
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	17,984	17,984
(C)	Fixed assets as per BS	-	5,012	5,012
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	512	512
	<b>Current Assets:</b>			
(E)	Cash & Bank Balances as per BS	-	2,650	2,650
(F)	Advances and Other assets as per BS	20,388	30,475	50,863
(G)	<b>Total Current Assets as per BS...(E)+(F)</b>	<b>20,388</b>	<b>33,125</b>	<b>53,513</b>
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	2,357	895	3,252
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	-	-	-
(K)	<b>Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)</b>	<b>10,15,704</b>	<b>1,69,194</b>	<b>11,84,898</b>
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	2,357	19,391	21,748
(M)	<b>Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)</b>	<b>10,13,348</b>	<b>1,49,803</b>	<b>11,63,151</b>

(All amounts in Rupees of Lakhs)

Item No.	Inadmissible Investment assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
	<b>Inadmissible Investment assets as per Clause (1) of Schedule I of regulation</b>			
	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		71	71
	(c ) Information Technology Equipment (75% of its value)		167	167
	(d) Furniture & Fittings		274	274
	Inadmissible current assets			
	(a) Service tax paid under PROTEST		602	602
	(b) Advance to Employees		9	9
	(c ) Advance for Purchase of Shares in subsidiary		283	283
	(d) Income on Unclaimed amount of Policyholders Investment			-
	(e ) Balances of Indian Reinsurers and Foreign Reinsurers having Branches in India outstanding for more than 365 days	15		15
	(f) Other Reinsurer's balances outstanding for more than 180 days	96		96
	(g) Investment in Fixed deposit unclaimed amount of policyholders	2,201		2,201
	(h) Co-insurer's balances outstanding for more than ninety days	45		45
	(i) Deposit with CCIL		1	1

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

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

STATEMENT OF LIABILITIES :  
As at 31.03.2023

(All amounts in Rupees of Lakhs)

Item No.	Reserve	Current Year	
		Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	1,34,104	1,22,888
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	1,34,104	1,22,888
(d)	Outstanding Claim Reserve (other than IBNR reserve)	3,85,864	3,53,183
(e)	IBNR reserve	4,24,210	4,01,000
(f)	<b>Total Reserves for Technical Liabilities...(c)+(d)+(e)</b>	<b>9,44,178</b>	<b>8,77,070</b>

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 31st March, 2023**

(All amounts in Rupees of Lakhs)

<b>Ite m No.</b>	<b>Line of Business</b>	<b>Gross Premiums</b>	<b>Net Premiums</b>	<b>Gross Incurred Claims</b>	<b>Net Incurred Claims</b>	<b>RSM 1</b>	<b>RSM 2</b>	<b>RSM</b>
<b>(1)</b>	<b>(2)</b>	<b>(3)</b>	<b>(4)</b>	<b>(5)</b>	<b>(6)</b>	<b>(7)</b>	<b>(8)</b>	<b>(9)</b>
1	Fire	9,632	4,609	4,941	1,031	963	741	963
2	Marine Cargo	204	23	38	(9)	24	7	24
3	Marine - Other than Marine Cargo	-	-	-	-	-	-	-
4	Motor	2,08,521	1,98,312	1,45,838	1,37,593	39,662	41,278	41,278
5	Engineering	1,951	792	842	514	195	154	195
6	Aviation	-	-	-	-	-	-	-
7	Liability	576	502	259	237	100	71	100
8	Health	6,078	4,621	2,034	1,363	924	458	924
9	Miscellaneous	1,538	762	599	400	215	126	215
10	Crop	-	-	0	(0)	-	0	0
	<b>Total</b>	<b>2,28,500</b>	<b>2,09,623</b>	<b>1,54,551</b>	<b>1,41,129</b>	<b>42,085</b>	<b>42,835</b>	<b>43,701</b>

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) ITEM NO.	(2) DESCRIPTION	(3) AMOUNT
(A)	Policyholder's FUNDS	
	Available assets(as per Form IRDAI-GI-TA)	1013348
	Deduct:	
(B)	Current Liabilities as per BS	754183
(C)	Provisions as per BS	122888
(D)	Other Liabilities	36436
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	99841
	Shareholder's FUNDS	
(F)	Available Assets	149803
	Deduct:	
(G)	Other Liabilities	35081
(H)	Excess in Shareholder's funds (F-G)	114722
(I)	Total ASM (E+H)	214563
(J)	Total RSM	43701
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	4.91

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

**FORM NL-27- PRODUCTS INFORMATION**

Name of the Insurer: Shriram General Insurance Co Ltd      Date: 31.03.2023

<b>Products Information</b>						
<i>List below the products and/or add-ons introduced during the period</i>						
<b>Sl. No.</b>	<b>Name of Product /Add On</b>	<b>Co. Ref. No.</b>	<b>IRDAI UIN</b>	<b>Class of Business<sup>(a)</sup></b>	<b>Category of product</b>	<b>Date of allotment of UIN</b>
1	Funeral Expenses (Individual)		SGLPAIA23159V012223	Health	Retail	23-01-2023
2	Family Care Fund (Individual)		SGLPAIA23158V012223	Health	Retail	23-01-2023
3	Revision - Shri Sarv Care Health benefit package Policy		SGLHLIP23183V022223	Health	Retail	21-03-2023
4	Shri Specially -abled Person Health Insurance Policy		SGLHLIP23206V012223	Health	Retail	22-03-2023

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 ,Crop Insurance and Other segments(Please specify)



## 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: 31.03.2023

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	1,31,057.38
	Investments (Policyholders)	8A	9,95,316.26
2	Loans	9	
3	Fixed Assets	10	5,011.74
4	Current Assets		
	a. Cash & Bank Balance	11	2,649.75
	b. Advances & Other Assets	12	50,863.19
5	Current Liabilities		-
	a. Current Liabilities	13	8,20,546.70
	b. Provisions	14	1,29,917.47
	c. Misc. Exp not Written Off	15	
	d. Debit Balance of P&L A/c		
	<b>Application of Funds as per Balance Sheet (A)</b>		<b>21,35,362.48</b>
	<b>Less: Other Assets</b>	<b>SCH ++</b>	<b>Amount</b>
1	Loans (if any)	9	
2	Fixed Assets (if any)	10	5,011.74
3	Cash & Bank Balance (if any)	11	2,649.75
4	Advances & Other Assets (if any)	12	48,700.08
5	Current Liabilities	13	8,20,546.70
6	Provisions	14	1,29,917.47
7	Misc. Exp not Written Off	15	
8	Investments held outside India		17,983.72
9	Debit Balance of P&L A/c		
	<b>Total (B)</b>		<b>10,06,825.73</b>
	<b>'Investment Assets'</b>	<b>(A-B)</b>	<b>11,28,536.75</b>

Section II										
No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value (h)
			Balance	FRSM*						
			(a)	(b)	(c)	d = (a+b+c)	e = (d-a) %	(f)	(g)=(d+f)	
1	Central Govt. Securities	Not less than 20%		76464.85	285089.40	361554.25	32.0%		361554.25	334718.44
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%		76464.85	288617.98	365082.82	32.3%		365082.82	338254.41
3	<b>Investment subject to Exposure Norms</b>									
	a. Housing / Infra & Loans to SG for Housing and FFF									
	1. Approved Investments	Not less than 15%		11924.01	475669.09	487593.10	43.1%		487593.10	468476.82
	2. Other Investments									
	b. Approved Investments	Not exceeding 55%		27199.26	233192.30	260391.56	23.0%	-2933.62	257457.94	257397.20
	c. Other Investments		17983.72	465.00	0.00	18448.72	1.6%	-45.84	18402.88	18402.88
	<b>Investment Assets</b>	<b>100%</b>	<b>17983.72</b>	<b>116053.12</b>	<b>997479.37</b>	<b>1131516.21</b>	<b>100%</b>	<b>-2979.46</b>	<b>1128536.75</b>	<b>1082531.31</b>

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 LIMITED

Registration Number:

Statement as on:31.03.2023

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		361679.23	32.16%	(124.98)	-1.77%	361554.25	31.95%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl		366066.32	32.55%	(983.49)	-13.93%	365082.82	32.26%
3	<b>Investment subject to Exposure Norms</b>							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments		219726.76	19.54%	287.17	4.07%	220013.92	19.44%
	2. Other Investments							
	b. Infrastructure Investments							
	1. Approved Investments		265561.53	23.62%	2017.64	28.58%	267579.18	23.65%
	2. Other Investments							
	c. Approved Investments		254624.19	22.64%	5767.37	81.69%	260391.56	23.01%
	d. Other Investments (not exceeding 15%)		18477.27	1.64%	(28.55)	-0.40%	18448.72	1.63%
	<b>Total</b>		<b>1124456.07</b>	<b>100.00%</b>	<b>7060.14</b>	<b>100.00%</b>	<b>1131516.21</b>	<b>100.00%</b>

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:31.03.2023

(Amount in Rs. Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31 March 2023	As % of total for this class	As at 31 March 2022	As % of total for this class	As at 31 March 2023	As % of total for this class	As at 31 March 2022	As % of total for this class
<b>Break down by credit rating</b>								
AAA rated	499765	48.05%	613669	59.35%	518691	47.76%	612002	58.40%
AA or better	197339	18.97%	56798	5.49%	197571	18.19%	52406	5.00%
Rated below AA but above A								
Rated below A but above B								
Any other (Please specify)								
a) Sovereign Paper	337753	32.47%	342999	33.17%	364588	33.57%	363127	34.65%
b) Govt. Guaranteed Bonds	502	0.05%	526	0.05%	495	0.05%	491	0.05%
c) Deposit with Scheduled Banks	4768	0.46%	19952	1.93%	4768	0.44%	19952	1.90%
<b>Total (A)</b>	<b>1040126</b>	<b>100%</b>	<b>1033944</b>	<b>100%</b>	<b>1086113</b>	<b>100%</b>	<b>1047977</b>	<b>100%</b>
<b>BREAKDOWN BY RESIDUALMATURITY</b>								
Up to 1 year	26603	2.56%	61666	5.96%	26524	2.44%	61127	5.83%
more than 1 year and upto 3years	201915	19.41%	163811	15.84%	207113	19.07%	161238	15.39%
More than 3years and up to 7years	277034	26.63%	299781	28.99%	284298	26.18%	297441	28.38%
More than 7 years and up to 10 years	261772	25.17%	238425	23.06%	273553	25.19%	242625	23.15%
above 10 years	272803	26.23%	270261	26.14%	294623	27.13%	285546	27.25%
<b>Total (B)</b>	<b>1040126</b>	<b>100%</b>	<b>1033944</b>	<b>100%</b>	<b>1086113</b>	<b>100%</b>	<b>1047977</b>	<b>100%</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government	338219	32.52%	343487	33.22%	365048	33.61%	363583	34.69%
b. State Government	35	0.00%	38	0.00%	35	0.00%	35	0.00%
c. Corporate Securities	524717	50.45%	657536	63.59%	542288	49.93%	651476	62.17%
d. Scheduled Commercial Banks	176656	16.98%	32444	3.14%	178242	16.41%	32444	3.10%
e. Mutual Fund - Overnight Funds	499	0.04%	439	0.04%	499	0.04%	439	0.04%
<b>Total (C)</b>	<b>1040126</b>	<b>100%</b>	<b>1033944</b>	<b>100%</b>	<b>1086113</b>	<b>100%</b>	<b>1047977</b>	<b>100%</b>

**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: 31.03.2023  
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 31.03.2022)	YTD ( As on date)	Prev. FY (as on 31.03.2022)	YTD ( As on date)	Prev. FY (as on 31.03.2022)	YTD ( As on date)	Prev. FY (as on 31.03.2022)	YTD ( As on date)	Prev. FY (as on 31.03.2022)
1	Investments Assets	1080845.48	1015093.89	Nil	Nil	5267.09	20855.77	45403.64	12492.28	1131516.21	1048441.94
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: 31.03.2023

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.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>2</sup>	Net Yield (%) <sup>3</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>2</sup>	Net Yield (%) <sup>3</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>2</sup>	Net Yield (%) <sup>3</sup>
1	<b>G - Sec</b>													
	i) Central Government Bonds	CTSR	3,61,554.25	5,542.82	1.54%	1.60%	3,61,554.25	22,451.98	6.14%	4.60%	3,61,981.28	22,421.21	6.11%	4.57%
	ii) Central Government Guaranteed Loans	CGSL	495.07	11.11	2.24%	2.36%	495.07	43.49	8.76%	8.76%	491.07	43.17	8.81%	8.81%
	iii) Special Deposits	CSPD	-	-	-	-	-	-	-	-	-	-	-	-
	iv) Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	1.89	3.40%	2.54%	-	89.44	3.02%	2.26%
	v) Treasury Bills	CTTB	-	-	-	-	-	-	-	-	-	-	-	-
2	<b>G - Sec or Other Approved Sec/Guaranteed Sec</b>													
	i) State Government Bonds	SGGR	34.80	0.88	2.53%	2.65%	34.80	3.21	9.22%	6.65%	34.80	3.13	9.00%	6.65%
	ii) State Government Guaranteed Loans	SGGL	-	-	-	-	-	-	-	-	-	36.55	9.69%	7.25%
	iii) Other Approved Securities (excluding Infrastructure / Social Sector Investments)	SGOA	-	-	-	-	-	-	-	-	-	-	-	-
	iv) Guaranteed Equity	SGGE	-	-	-	-	-	-	-	-	-	-	-	-
3	<b>Investments Subject to Exposure Norms</b>													
	(a) <b>Housing &amp; Loans to State Govt. for Housing / FFE</b>													
	i) Loans to State Government for Housing	HLSH	-	-	-	-	-	-	-	-	-	-	-	-
	ii) Loans to State Government for Fire Fighting Equipments	HLSF	-	-	-	-	-	-	-	-	-	-	-	-
	iii) Term Loan - HUDCO	HTLN	-	-	-	-	-	-	-	-	-	-	-	-
	iv) Term Loan to institutions accredited by NHRF (Commercial Paper)	HTLN	-	3.20	-	-	-	25.96	2.88%	2.16%	-	-	-	-
	v) Mortgage Backed Securities	HMSB	-	-	-	-	-	-	-	-	-	-	-	-
	<b>TAXABLE BONDS OF</b>													
	i) Bonds / Debentures issued by HUDCO	HTHD	10,176.15	144.72	1.42%	1.42%	10,176.15	574.00	5.64%	4.24%	10,176.55	2,364.75	23.43%	8.70%
	ii) Bonds / Debentures issued by NHRF/Institutions accredited to NHR	HTDN	2,04,135.73	3,400.13	1.66%	1.66%	2,04,135.73	13,347.63	6.53%	4.92%	2,11,240.37	19,697.70	9.32%	8.12%
	iii) 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	-	-	-	-	-	-	-	-	-	-	-	-
	<b>TAX FREE BONDS</b>													
	i) Bonds / Debentures issued by HUDCO	HFHD	5,702.05	90.49	1.59%	1.60%	5,702.05	785.93	13.80%	12.60%	11,731.83	2,934.79	25.36%	7.09%
	ii) Bonds / Debentures issued by NHRF/Institutions accredited to NHR	HFHN	-	-	-	-	-	-	-	-	-	-	-	-
	iii) Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HFHM	-	-	-	-	-	-	-	-	-	-	-	-
4	<b>(b) Infrastructure Investments</b>													
	i) Infrastructure/ Social Sector - Other Approved Securities	ISAS	-	-	-	-	-	-	-	-	-	-	-	-
	ii) Infrastructure/ Social Sector - Other Approved Securities (InvIT)	ISIT	-	-	-	-	-	-	-	-	-	1,462.49	37.66%	28.19%
	<b>TAXABLE BONDS OF</b>													
	i) Infrastructure / Social Sector - PSU - Debentures / Bonds	IPSD	2,55,990.33	4,069.80	1.57%	1.57%	2,55,990.33	16,805.75	6.57%	4.30%	3,41,447.76	32,593.21	9.54%	7.19%
	ii) Infrastructure / Social Sector - Other Corporate Securities (Approved)	ICTD	-	-	-	-	-	-	-	-	-	-	-	-
	iii) Infrastructure / Social Sector - Term Loans (with Charge)	IULC	-	-	-	-	-	-	-	-	-	-	-	-
	iv) Infrastructure / Social Sector - Commercial Papers	ICPC	1,497.72	4.88	0.33%	0.33%	1,497.72	17.14	1.14%	0.51%	12,492.28	28.62	0.23%	0.03%
	<b>TAX FREE BONDS</b>													
	i) Infrastructure / Social Sector - PSU - Debentures / Bonds	IPSD	10,091.12	156.63	1.55%	1.56%	10,091.12	1,777.27	17.56%	12.86%	24,473.85	7,073.88	28.90%	7.00%
5	<b>(c) Approved Investments</b>													
	i) PSU - (Approved investment) - Equity shares - quoted	EAEQ	6,711.03	47.90	0.71%	0.71%	6,711.03	503.14	7.50%	8.77%	4,873.29	980.49	20.13%	18.90%
	ii) Corporate Securities (Approved investment) - Equity shares (Ordinary)-quoted	EACE	20,243.89	50.67	0.25%	0.25%	20,243.89	1,348.12	6.66%	7.90%	14,780.51	1,936.00	13.10%	13.70%
	iii) PSU - (Approved investment) - Equity shares - quoted	ETPE	-	-	-	-	-	-	-	-	-	-	-	-
	iv) Corporate Securities (Approved investment) - Equity shares-quoted	ETFE	-	-	-	-	-	-	-	-	-	-	-	-
	v) Corporate Securities (Approved investment) - Equity - Unlisted	ENUN	-	-	-	-	-	-	-	-	-	-	-	-
	vi) Corporate Securities - Debentures/Bonds(CPS/Loan/Promoter Group)	EDPG	54,695.22	1,318.48	2.41%	2.29%	54,695.22	5,173.17	9.46%	7.29%	52,405.88	3,705.11	7.07%	7.59%
	vii) Corporate Securities - Bonds - (Tax Free)	EBTF	-	-	-	-	-	-	-	-	-	-	-	-
	viii) Corporate Securities (Approved investment) - Preference Shares	EPNS	-	-	-	-	-	-	-	-	-	-	-	-
	ix) Corporate Securities (Approved investment) - Investment in Subsidiaries	ECIS	17,982.72	-	-	-	17,982.72	-	-	-	17,164.10	-	-	-
	x) Corporate Securities (Approved investment) - Debentures	ECDS	-	-	-	-	-	-	-	-	-	-	-	-
	xi) Corporate Securities (Approved investment) - Derivative Instruments	ECDI	-	-	-	-	-	-	-	-	-	-	-	-
	xii) Investment properties - Immovable	EIPN	-	-	-	-	-	-	-	-	-	-	-	-
	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	4,767.98	3.30	0.07%	0.07%	4,767.98	707.48	14.84%	3.34%	19,951.55	640.52	3.21%	3.17%
	xvii) Deposits - Money at call and short notice with banks / Bazo	ECBR	2,998.71	82.81	2.76%	2.68%	2,998.71	126.79	4.23%	4.68%	-	-	-	-
	xviii) CCL (Approved investment) - CLO	ECBO	-	-	-	-	-	-	-	-	-	2.76	-	-
	xix) Bills Re-Discounting	ECBR	-	-	-	-	-	-	-	-	-	-	-	-
	xx) Commercial Papers issued by All India Financial Institutions rated Very Strong or more	ECCP	-	-	-	-	-	-	-	-	-	-	-	-
	xxi) Application Money	ECAM	-	-	-	-	-	-	-	-	-	-	-	-
	xxii) Deposit with Primary Dealers duly recognised by Reserve Bank of India	EDPD	-	-	-	-	-	-	-	-	-	-	-	-
	xxiii) Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	73,243.51	1,379.74	1.88%	1.88%	73,243.51	2,970.66	4.06%	6.05%	-	-	-	-
	xxiv) Perpetual Debt Instruments of Tier I & II Capital issued by NON PSU Banks	EPPD	-	-	-	-	-	-	-	-	-	-	-	-
	xxv) Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (PSU Banks)- "FAIR"	EAPB	1,00,230.83	1,919.14	1.93%	1.93%	1,00,230.83	4,013.71	4.01%	5.93%	-	-	-	-
	xxvi) Deposits - CDs with Scheduled Bank	EDCD	-	-	-	-	-	64.10	0.01%	4.50%	-	59.82	0.04%	0.04%
	xxvii) Corporate Securities (Approved investment) - Mutual Funds	EAPM	-	-	-	-	-	-	-	-	-	-	-	-
	Liquid Fund - MF	OMGSLF	499.11	2.62	0.52%	0.52%	499.11	68.79	13.78%	3.70%	439.22	22.96	5.23%	2.57%
	Gift Fund - MF	OMGL	-	-	-	-	-	-	-	-	-	-	-	-
	Liquid Fund - MF	EGMF	-	-	-	-	-	-	-	-	-	-	-	-
	xxviii) Exchange Traded Fund	EEFT	-	-	-	-	-	175.08	48.61%	36.38%	19.09	-	-	-
6	<b>(d) Other Investments</b>													
	Other Investments - Bonds - PSU - Taxable	OBPT	-	-	-	-	-	-	-	-	-	-	-	-
	Other Investments - Bonds - PSU - Tax Free	OBPF	-	-	-	-	-	-	-	-	-	-	-	-
	Other Investments - Equity Shares (incl. PSUs & Unlisted)	OEPU	-	2.86	0.06%	0.06%	-	74.64	18.64%	13.95%	848.37	-	-	-
	Other Investments - Debentures	OEUB	-	-	-	-	-	-	-	-	-	-	-	-
	Other Investments - Preference Shares	OEPS	-	-	-	-	-	-	-	-	-	-	-	-
	Other Investments - Equity Shares (incl. Equity related inst)-Promoter Group	OEFG	1.00	-	-	-	1.00	-	-	-	1.00	-	-	-
	Other Investments - Short term Loans (Unsecured Deposits)	OSLU	-	-	-	-	-	-	-	-	-	-	-	-
	Other Investments - Term Loans (without Charge)	OTLN	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities (Other investment) - Mutual Funds	OMGS	-	-	-	-	-	-	-	-	-	-	-	-
	G.Sec Plan - MF	OMGS	-	-	-	-	-	-	-	-	-	-	-	-
	Debt / Income Fund - MF	OMDI	-	-	-	-	-	-	-	-	-	-	-	-
	Serial Plan - MF	OMSP	-	-	-	-	-	-	-	-	-	-	-	-
	Liquid Fund - MF	OMLF	-	-	-	-	-	-	-	-	-	-	-	-
	Others - MF	OMOT	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities (Other investment) - Derivative Instruments	OCDI	-	-	-	-	-	-	-	-	-	-	-	-
	Other Investment - PTC / Securitized Assets - Under Approved Sectors	OPSA	-	-	-	-	-	-	-	-	-	-	-	-
	Alternative Fund Investment	OAFA	465.00	-	-	-	465.00	-	-	-	465.00	-	-	-
	<b>TOTAL</b>		11,31,516.21	18,232.29	1.61%	1.61%	11,31,516.21	71,059.89	6.28%	5.28%	10,86,128.30	96,096.60	8.74%	6.54%

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

1 Based on daily simple Average of Investments

2 Yield netted for Tax

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

4 FORM shall be prepared in respect of each fund.

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

6 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:** 31.03.2023

**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
<b>A.</b>	<b><u>During the Quarter</u></b> <sup>1</sup>								
<b>B.</b>	<b><u>As on Date</u></b> <sup>2</sup>								

**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: 31-03-2023

**Registration No: 137****(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
			Proportional	Non-Proportional	Facultative	
	<b>Outside India</b>					
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	9	1,518.46	1,034.23	10.48	13.58%
4	No. of Reinsurers with rating BBB but less than A	6	894.48	287.20	-	6.26%
5	No. of Reinsurers with rating less than BBB	9	666.30	505.62	16.25	6.29%
	<b>Total (A)</b>	24	3,079.25	1,827.05	26.74	26.13%
	<b>With In India</b>					
1	Indian Insurance Companies	5	-	-	67.44	0.36%
2	FRBs	3	88.40	52.67	-	0.75%
3	GIC Re	1	12,151.73	1,553.76	30.22	72.76%
4	Other (to be Specified)					0.00%
	<b>Total (B)</b>	9	12,240.13	1,606.43	97.66	73.87%
	<b>Grand Total (C)= (A)+(B)</b>	33	15,319.37	3,433.48	124.40	

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 : 31.03.2023

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	Public/ Product Liability	Engineering	Aviation	Crop Insurance	Other segments <sup>(b)</sup>		
		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 <sup>c</sup>																				
1	Andhra Pradesh	175.48	0.00	0.38	0.38	976.87	3298.37	4275.23	3.05	191.00	0.00	194.05	3.00	0.00	4.30	0.00	0.00	24.51	4501.09	4676.96
2	Arunachal Pradesh	0.00	0.00	0.00	0.00	8.83	14.99	23.82	0.01	0.09	0.00	0.09	2.30	0.00	0.21	0.00	0.00	0.08	26.50	26.50
3	Assam	2.30	0.00	0.14	0.14	156.60	654.59	811.19	0.21	3.83	0.00	4.04	0.08	0.00	0.79	0.00	0.00	3.36	819.46	821.89
4	Bihar	9.26	0.00	0.07	0.07	322.86	1500.06	1822.92	2.34	77.06	0.00	79.40	1.68	0.00	5.33	0.00	0.00	27.83	1937.16	1946.48
5	Chhattisgarh	38.52	0.00	0.00	0.00	271.43	659.33	930.75	0.39	30.08	0.00	30.47	7.23	0.00	10.09	0.00	0.00	5.96	984.51	1023.03
6	Goa	0.41	0.00	0.00	0.00	11.18	63.76	74.93	0.04	11.48	0.00	11.52	0.00	0.00	6.34	0.00	0.00	-1.71	91.08	91.49
7	Gujarat	333.69	0.00	2.58	2.58	667.62	3410.29	4077.90	0.91	95.32	0.00	96.23	3.91	0.00	33.42	0.00	0.00	35.00	4246.47	4582.74
8	Haryana	132.13	0.00	2.74	2.74	535.45	1405.44	1940.89	5.53	46.92	0.00	52.45	1.84	0.00	12.40	0.00	0.00	60.22	2067.80	2202.67
9	Himachal Pradesh	5.31	0.00	0.02	0.02	212.43	913.80	1126.22	0.52	20.10	0.00	20.62	0.36	0.00	0.39	0.00	0.00	2.16	1149.74	1155.07
10	Jharkhand	2.94	0.00	0.00	0.00	129.58	525.27	654.85	1.05	5.25	0.00	6.30	1.96	0.00	9.40	0.00	0.00	2.44	674.96	677.90
11	Karnataka	100.11	0.00	0.60	0.60	1298.41	4542.82	5841.24	5.98	49.76	0.00	55.74	3.89	0.00	102.98	0.00	0.00	21.61	6025.46	6126.18
12	Kerala	9.21	0.00	0.07	0.07	345.02	2342.54	2687.56	1.14	29.85	0.00	31.00	0.27	0.00	4.02	0.00	0.00	6.17	2729.01	2738.29
13	Madhya Pradesh	58.57	0.00	0.55	0.55	470.07	1737.45	2207.52	7.01	88.40	0.00	95.41	15.77	0.00	33.67	0.00	0.00	27.88	2380.25	2439.37
14	Maharashtra	209.80	0.00	1.65	1.65	1200.06	4653.37	5853.43	6.08	383.15	0.00	389.24	19.32	0.00	35.42	0.00	0.00	38.22	6335.62	6547.08
15	Manipur	0.00	0.00	0.02	0.02	10.23	19.00	29.23	0.00	0.07	0.00	0.07	0.00	0.00	0.00	0.00	0.00	0.43	29.73	29.74
16	Meghalaya	0.00	0.00	0.00	0.00	8.11	17.43	25.54	0.01	0.22	0.00	0.23	0.00	0.00	0.00	0.00	0.00	0.02	25.79	25.79
17	Mizoram	0.00	0.00	0.00	0.00	0.16	0.62	0.78	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.78	0.78
18	Nagaland	0.00	0.00	0.00	0.00	0.32	2.22	2.54	0.00	0.01	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	2.55	2.55
19	Odisha	8.64	0.00	0.62	0.62	311.40	1161.99	1473.39	0.57	36.12	0.00	36.69	3.52	0.00	10.65	0.00	0.00	9.63	1533.87	1543.13
20	Punjab	58.17	0.00	0.14	0.14	240.00	765.09	1005.09	1.10	57.07	0.00	58.17	0.05	0.00	4.99	0.00	0.00	16.42	1084.71	1143.03
21	Rajasthan	246.18	0.00	8.60	8.60	917.44	3862.67	4780.11	8.74	92.87	0.01	101.61	7.94	0.00	79.87	0.00	0.00	41.63	5011.17	5265.94
22	Sikkim	0.00	0.00	0.00	0.00	14.34	54.79	69.13	0.00	0.12	0.00	0.12	0.71	0.04	0.00	0.00	0.00	0.73	70.72	70.72
23	Tamil Nadu	487.24	0.00	1.23	1.23	1292.99	5112.12	6405.11	6.38	231.20	0.00	237.57	5.43	0.00	60.44	0.00	0.00	51.78	6760.33	7248.80
24	Telangana	133.47	0.00	0.68	0.68	597.96	1837.17	2435.13	0.92	160.54	0.00	161.47	3.22	0.45	18.45	0.00	0.00	6.65	2625.37	2759.51
25	Tripura	0.22	0.00	0.00	0.00	14.61	63.51	78.12	0.01	0.41	0.00	0.42	0.15	0.00	0.00	0.00	0.00	0.52	79.22	79.44
26	Uttarakhand	28.24	0.00	0.07	0.07	181.16	844.82	1025.97	0.36	16.19	0.00	16.55	0.42	0.00	1.54	0.00	0.00	5.20	1049.68	1078.00
27	Uttar Pradesh	84.71	0.00	4.25	4.25	1424.57	5438.80	6863.37	14.78	331.77	0.00	346.55	15.02	0.09	39.58	0.00	0.00	51.54	7316.15	7405.11
28	West Bengal	54.96	0.00	1.02	1.02	351.22	1855.87	2207.09	2.09	41.94	0.00	44.03	3.28	0.00	54.33	0.00	0.00	18.01	2326.74	2382.71
TOTAL (A)		2179.56	0.00	25.42	25.42	11970.90	46758.15	58729.06	69.23	2000.79	0.01	2070.02	101.35	0.58	528.62	0.00	0.00	456.29	61885.92	64090.89
UNION TERRITORIES <sup>c</sup>																				
1	Andaman and Nicobar Islands	0.00	0.00	0.00	0.00	1.00	3.89	4.89	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.89	4.89
2	Chandigarh	6.27	0.00	0.00	0.00	20.58	68.37	88.96	0.01	1.72	0.00	1.73	0.07	0.00	0.00	0.00	0.00	0.59	91.35	97.62
3	Dadra and Nagar Haveli	0.24	0.00	0.00	0.00	10.44	71.88	82.32	0.05	0.13	0.00	0.18	0.68	0.00	0.00	0.00	0.00	0.03	83.21	83.45
4	Daman & Diu	0.90	0.00	0.00	0.00	3.43	12.52	15.96	0.00	0.07	0.00	0.07	0.05	0.00	0.00	0.00	0.00	0.05	16.12	17.02
5	Govt. of NCT of Delhi	55.01	0.00	6.31	6.31	375.61	1460.06	1835.67	16.16	17.50	0.00	33.66	4.46	0.00	40.55	0.00	0.00	97.35	2011.69	2073.01
6	Jammu & Kashmir	1.93	0.00	0.00	0.00	144.31	535.81	680.12	0.57	15.36	0.00	15.93	1.73	0.00	3.80	0.00	0.00	5.38	706.96	708.88
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	0.12	0.16	0.28	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.28	0.28
9	Puducherry	6.34	0.00	0.17	0.17	18.54	65.58	84.12	0.12	2.70	0.00	2.82	0.01	0.00	0.00	0.00	0.00	0.93	87.88	94.40
TOTAL (B)		70.69	0.00	6.48	6.48	574.04	2218.28	2792.32	16.91	37.47	0.00	54.38	7.00	0.00	44.35	0.00	0.00	104.33	3002.38	3079.55
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)		2250.25	0.00	31.90	31.90	12544.94	48976.44	61521.37	86.14	2038.26	0.01	2124.40	108.35	0.58	572.97	0.00	0.00	560.62	64888.30	67170.45

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

GROSS DIRECT PREMIUM UNDERWRITTEN

Date : 31.03.2023

(Amount in Rs. Lakhs)

Sl.No.	State / Union Territory	Fire	Marine Hull	Marine Cargo	Total Marine	Miscellaneous														Total
		Upto the quarter	Upto the quarter	Upto the quarter	Upto the quarter	Motor OD	Motor TP	Total Motor	Health	Personal Accident	Travel Insurance	Total Health	Workmen's Compensation / Upto the quarter	Public/ Product Liability Upto the quarter	Engineering Upto the quarter	Aviation Upto the quarter	Crop Insurance Upto the quarter	Other segments <sup>(b)</sup> Upto the quarter	Total Miscellaneous Upto the quarter	Total Upto the quarter
	<b>STATES<sup>c</sup></b>																			
1	Andhra Pradesh	657.68	0.00	0.64	0.64	3204.46	10907.93	14112.39	7.69	517.13	0.00	524.82	10.22	0.23	26.84	0.00	0.00	90.74	14765.24	15423.56
	Arunachal Pradesh	0.00	0.00	0.00	0.00	44.39	66.76	111.15	0.01	0.56	0.00	0.57	2.32	0.00	0.21	0.00	0.00	0.39	114.65	114.65
3	Assam	5.32	0.00	0.63	0.63	547.44	2102.90	2650.33	0.09	15.29	0.00	15.38	0.60	0.00	1.87	0.00	0.00	10.52	2678.70	2684.66
4	Bihar	27.29	0.00	4.08	4.08	1184.36	5058.80	6243.16	4.24	193.85	0.00	198.08	3.33	0.00	11.79	0.00	0.00	81.52	6537.89	6569.26
5	Chhattisgarh	97.98	0.00	0.09	0.09	694.12	2083.32	2777.44	0.70	68.12	0.00	68.82	30.13	0.18	50.63	0.00	0.00	9.64	2936.85	3034.92
6	Goa	9.61	0.00	0.11	0.11	41.91	172.30	214.21	0.18	29.74	0.00	29.92	0.23	0.00	13.57	0.00	0.00	3.17	261.10	270.82
7	Gujarat	965.34	0.00	23.34	23.34	1963.44	9679.27	11642.70	1.35	274.06	0.00	275.41	16.73	0.00	64.42	0.00	0.00	62.44	12061.70	13050.38
8	Haryana	452.43	0.00	21.83	21.83	1856.22	5094.18	6950.40	18.15	122.01	0.00	140.17	11.02	0.00	26.37	0.00	0.00	113.93	7241.89	7716.15
9	Himachal Pradesh	28.86	0.00	0.02	0.02	828.36	3288.39	4116.75	1.22	65.39	0.00	66.60	0.61	0.00	1.57	0.00	0.00	9.12	4194.66	4223.53
10	Jharkhand	16.48	0.00	0.11	0.11	465.65	1866.99	2332.64	1.79	17.33	0.00	19.12	17.90	0.00	28.07	0.00	0.00	8.37	2406.11	2422.69
11	Karnataka	340.61	0.00	4.73	4.73	4408.55	15861.80	20270.35	18.56	165.17	0.00	183.73	22.03	0.00	233.54	0.00	0.00	46.75	20756.39	21101.73
12	Kerala	26.32	0.00	0.39	0.39	1418.67	9526.67	10945.34	1.60	91.87	0.00	93.47	1.70	0.00	14.51	0.00	0.00	23.26	11078.28	11105.00
13	Madhya Pradesh	186.38	0.00	1.43	1.43	1501.08	5928.03	7429.11	18.41	230.20	0.00	248.61	48.36	0.00	150.13	0.00	0.00	79.52	7955.73	8143.54
14	Maharashtra	835.71	0.00	18.54	18.54	3935.08	15824.50	19759.58	21.42	1080.00	0.00	1101.42	72.97	0.00	139.13	0.00	0.00	151.87	21224.97	22079.22
15	Manipur	0.00	0.00	0.04	0.04	23.82	48.83	72.65	0.00	0.33	0.00	0.33	0.00	0.00	0.00	0.00	0.00	1.03	74.01	74.05
16	Meghalaya	6.26	0.00	0.00	0.00	25.42	64.83	90.25	0.01	0.49	0.00	0.50	0.00	0.00	-0.14	0.00	0.00	0.08	90.69	96.95
17	Mizoram	0.00	0.00	0.03	0.03	1.78	7.06	8.83	0.00	0.01	0.00	0.01	0.00	0.00	0.01	0.00	0.00	0.00	8.85	8.88
18	Nagaland	0.00	0.00	0.00	0.00	3.20	17.58	20.78	0.00	0.01	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.01	20.80	20.80
19	Odisha	54.13	0.00	1.66	1.66	991.07	3927.27	4918.34	0.71	59.76	0.00	60.47	31.28	0.00	40.19	0.00	0.00	24.97	5075.25	5131.03
20	Punjab	283.27	0.00	4.43	4.43	815.81	2611.92	3427.74	5.11	155.78	0.00	160.88	1.51	0.00	18.04	0.00	0.00	33.40	3641.56	3929.26
21	Rajasthan	697.83	0.00	44.01	44.01	3609.76	14379.25	17989.01	28.30	279.33	0.02	307.65	38.96	0.00	275.64	0.00	0.00	205.39	18816.64	19558.49
22	Sikkim	0.01	0.00	0.01	0.01	51.89	202.07	253.96	0.00	1.42	0.00	1.42	1.09	0.04	0.77	0.00	0.00	1.19	258.47	258.50
23	Tamil Nadu	1809.75	0.00	21.16	21.16	4186.33	16021.08	20207.41	27.77	936.27	0.00	964.04	34.57	0.00	205.57	0.00	0.00	262.00	21673.60	23504.51
24	Telangana	403.26	0.00	6.51	6.51	2037.59	5989.91	8027.50	11.52	424.23	0.00	435.75	12.23	0.62	49.19	0.00	0.00	28.60	8553.90	8963.67
25	Tripura	0.47	0.00	0.45	0.45	53.21	225.49	278.70	0.03	1.88	0.00	1.91	0.15	0.00	20.19	0.00	0.00	1.66	302.61	303.53
26	Uttarakhand	64.95	0.00	0.11	0.11	642.31	2862.28	3504.59	0.50	42.81	0.00	43.31	1.97	0.00	4.97	0.00	0.00	17.57	3572.41	3637.48
27	Uttar Pradesh	322.87	0.00	18.51	18.51	4834.32	18792.08	23626.41	29.51	824.32	0.00	853.83	72.10	0.24	131.15	0.00	0.00	186.78	24870.50	25211.88
28	West Bengal	420.84	0.00	4.14	4.14	1222.52	6360.08	7582.60	2.80	112.66	0.00	115.46	15.55	0.15	129.58	0.00	0.00	36.36	7879.70	8304.68
	<b>TOTAL (A)</b>	7713.66	0.00	177.01	177.01	40592.77	158971.56	199564.33	201.67	5710.00	0.02	5911.69	447.57	1.46	1637.81	0.00	0.00	1490.30	209053.15	216943.82
	<b>UNION TERRITORIES<sup>c</sup></b>																			
1	Andaman and Nicobar Islar	0.00	0.00	0.00	0.00	2.19	14.07	16.26	0.00	0.01	0.00	0.01	0.00	0.00	0.10	0.00	0.00	0.00	16.37	16.37
2	Chandigarh	9.82	0.00	0.00	0.00	64.58	213.78	278.36	0.36	4.36	0.00	4.72	0.12	0.00	0.00	0.00	0.00	4.18	287.37	297.19
3	Dadra and Nagar Haveli	0.28	0.00	0.00	0.00	19.70	127.32	147.01	0.05	0.29	0.00	0.34	0.99	0.00	0.00	0.00	0.00	0.03	148.38	148.66
4	Daman & Diu	3.71	0.00	0.00	0.00	7.43	23.57	30.99	0.00	0.51	0.00	0.51	0.05	0.00	0.00	0.00	0.00	0.07	31.63	35.34
5	Govt. of NCT of Delhi	190.77	0.00	24.15	24.15	1213.99	4675.54	5889.53	46.16	10.92	0.00	57.08	15.81	0.00	77.76	0.00	0.00	159.17	6199.36	6414.28
6	Jammu & Kashmir	17.08	0.00	0.06	0.06	517.84	1782.33	2300.17	1.02	41.34	0.00	42.37	4.05	0.00	5.18	0.00	0.00	17.02	2368.79	2385.92
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	0.27	1.14	1.41	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.41	1.41
9	Puducherry	24.56	0.00	0.19	0.19	67.71	225.61	293.32	0.41	8.56	0.00	8.97	0.05	0.00	4.94	0.00	0.00	3.32	310.60	335.35
	<b>TOTAL (B)</b>	246.21	0.00	24.41	24.41	1893.71	7063.35	8957.05	48.01	65.99	0.00	114.00	21.08	0.00	87.99	0.00	0.00	183.79	9363.90	9634.53
	<b>Outside India</b>																			
1	<b>TOTAL (C)</b>	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
	<b>Grand Total (A)+(B)+(C)</b>	7959.88	0.00	201.41	201.41	42486.48	166034.90	208521.38	249.67	5775.99	0.02	6025.69	468.65	1.46	1725.80	0.00	0.00	1674.09	218417.06	226578.35

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: 31.03.2023

Sl.No.	Line of Business	For the Quarter		For the corresponding quarter of the previous year		upto the quarter		(Amount in Rs. Lakhs) Up to the corresponding quarter of the previous year	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	2250.25	46131	1538.40	37232	7959.88	134347	5555.09	110749
2	Marine Cargo	31.90	903	44.71	1716	201.41	6275	164.31	5849
3	Marine Other than Cargo	0.00	0	0.00	0	0.00	0	0.00	0
4	Motor OD	12544.94	1026549	9079.57	884619	42486.48	3881048	34979.89	3456983
5	Motor TP	48976.44	41752	36161.60	28886	166034.90	153650	128134.87	103299
6	Health	86.14	2895	53.51	1371	249.67	5716	893.53	42799
7	Personal Accident	2038.26	260147	520.53	97428	5775.99	781833	2276.96	367086
8	Travel	0.01	1	0.00	0	0.02	6	0.02	1
9	Workmen's Compensation/ Employer's liability	108.35	1086	94.19	1049	468.65	4485	414.62	4188
10	Public/ Product Liability	0.58	3	0.61	4	1.46	11	1.91	12
11	Engineering	572.97	1388	438.24	1705	1725.80	5137	1453.71	5691
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 **	30.25	237	20.58	186	105.53	752	66.76	542
15	Miscellaneous	530.37	13763	456.67	7195	1568.56	40971	1353.37	27889

## 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 Company Limited**

**Date: 31.03.2023**

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	75167	3266.25	289259	12763.90	75708	3722.47	285511	12857.83
2	Corporate Agents-Banks	9884	286.79	28534	910.76	5026	101.69	18986	511.68
3	Corporate Agents -Others	461345	27314.94	1544731	85912.69	281167	15369.15	1235969	66342.25
4	Brokers	96326	7334.89	420978	32188.96	126953	9705.62	379005	28584.43
5	Micro Agents								
6	Direct Business								
	-Officers/Employees								
	-Online (Through Company Website)								
	-Others	54002	3220.93	194609	9689.98	34753	1851.16	141699	7251.11
7	Common Service Centres(CSC)			2	0.03	1	0.02	93	1.59
8	Insurance Marketing Firm	27	0.46	148	1.86	2	0.02	2	0.02
9	Point of sales person (Direct)	72554	742.56	274730	2845.23	63968	593.91	243687	2167.99
10	MISP (Direct)	625534	25003.12	2261005	82249.42	477470	17076.35	1801377	57105.75
11	Web Aggregators	16	0.50	235	15.53	-4429	-11.77	17982	472.38
12	Referral Arrangements								
13	Other (to be specified)								
	(i) _____								
	(ii) _____								
	Total (A)	1394855	67170.45	5014231	226578.35	1060619	48408.62	4124311	175295.05
14	Business outside India (B)								
	Grand Total (A+B)	1394855	67170.45	5014231	226578.35	1060619	48408.62	4124311	175295.05

Note:

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

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

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

## FORM NL-37-CLAIMS DATA

Name of the Insurer: SHRIRAM GENERAL INSURANCE COMPANY LIMITED

Upto the quarter ending \_\_\_\_ 31.03.2023

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	99	11	-	11	7,972	41,915	49,887	5	316	-	321	48	-	115	-	64	2	217	50,764
2	Claims reported during the period	218	48	-	48	1,32,949	13,958	1,46,907	7	1,130	-	1,137	97	-	162	-	6	1	371	1,48,947
	(a) Booked During the period	198	48	-	48	1,30,292	12,283	1,42,575	7	1,092	-	1,099	91	-	149	-	-	1	302	1,44,463
	(b) Reopened during the Period	20	-	-	-	2,657	1,675	4,332	-	38	-	38	6	-	13	-	6	-	69	4,484
	(c) Other Adjustment (to be specified)																			
	(i) _____																			
3	Claims Settled during the period	205	37	-	37	1,24,821	14,973	1,39,794	1	921	-	922	60	-	206	-	35	2	298	1,41,559
	(a) paid during the period	147	16	-	16	1,12,468	12,777	1,25,245	-	478	-	478	14	-	116	-	32	-	211	1,26,259
	(b) Other Adjustment (Claims closed during the period)																			
4	Claims Repudiated during the period	58	21	-	21	12,353	2,196	14,549	1	443	-	444	46	-	90	-	3	2	87	15,300
	Other Adjustment (to be specified)	24	15	-	15	8,883		9,014	10	161	-	171	3	-	10	-	-	-	28	9,265
	(i) _____																			
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	88	7	-	7	7,217	40,769	47,986	1	364	-	365	82	-	61	-	35	1	262	48,887
	Less than 3 months	18	3	-	3	4,033	2,548	6,581	1	222	-	223	29	-	20	-	-	-	62	6,936
	3 months to 6 months	10	-	-	-	482	2,368	2,850	-	27	-	27	21	-	2	-	-	-	33	2,943
	6 months to 1 year	17	1	-	1	158	4,643	4,801	-	17	-	17	9	-	13	-	-	-	47	4,905
	1 year and above	43	3	-	3	2,544	31,210	33,754	-	98	-	98	23	-	26	-	35	1	120	34,103

Notes:-  
(a) The Claims O/S figures are consistent with all relevant NL forms  
(b) Repudiated means rejected, partial rejection

Upto the quarter ending \_\_\_\_ 31.03.2023

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	(Amount in Rs. Lakhs)	
																			Miscellaneous	Total
1	Claims O/S at the beginning of the period	1,112	20	-	20	12,640	2,81,703	2,94,343	1	426	-	427	167	-	963	-	4	19	700	2,97,754
2	Claims reported during the period	1,176	57	-	57	53,952	96,533	1,50,485	22	1,082	-	1,104	111	-	634	-	0	0	1,010	1,54,578
	(a) Booked During the period	667	57	-	57	50,306	86,145	1,36,451	22	1,013	-	1,035	99	-	536	-	-	0	760	1,39,606
	(b) Reopened during the Period	508	-	-	-	3,647	10,388	14,034	-	69	-	69	12	-	98	-	0	-	250	14,971
	(c) Other Adjustment (to be specified)																			
	(i) _____																			
3	Claims Settled during the period	460	15	-	15	25,602	95,516	1,21,118	-	586	-	586	54	-	573	-	2	-	291	1,23,098
	(a) paid during the period	460	15	-	15	25,602	95,516	1,21,118	-	586	-	586	54	-	573	-	2	-	291	1,23,098
	(b) Other Adjustment (Claims closed during the period)																			
4	Claims Repudiated during the period	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other Adjustment (to be specified)																			
	(i) _____																			
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	1,014	9	-	9	11,851	3,38,260	3,50,110	0	472	-	472	300	-	370	-	2	10	810	3,53,097
	Less than 3 months	65	1	-	1	3,327	21,514	24,841	0	229	-	230	84	-	114	-	-	-	235	25,569
	3 months to 6 months	64	-	-	-	947	20,261	21,208	-	51	-	51	47	-	5	-	-	-	153	21,527
	6 months to 1 year	94	1	-	1	554	43,450	44,004	-	48	-	48	51	-	106	-	-	-	50	44,354
	1 year and above	791	7	-	7	7,023	2,53,035	2,60,058	-	143	-	143	118	-	146	-	2	10	373	2,61,648

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

Periodic disclosures											
Form NL-38 Development of Losses (Annual Submission)											
Name of the Insurer:		Shriram General Insurance Company Limited									
Date:		March 31, 2023									
Line of Business:		Motor-TP (excluding erstwhile Indian Motor Third Party Insurance Pool (IMTPIP))									
Motor-TP (excluding IMTPIP)		Amount in lakhs									
Particulars	Accident Year Cohort										
	FYE 31-Mar-2013 <sup>1</sup>	FYE 31-Mar-2014	FYE 31-Mar-2015	FYE 31-Mar-2016	FYE 31-Mar-2017	FYE 31-Mar-2018	FYE 31-Mar-2019	FYE 31-Mar-2020	FYE 31-Mar-2021	FYE 31-Mar-2022	FYE 31-Mar-2023
A) Ultimate Net loss Cost - Original Estimate	53,975	1,05,366	1,06,180	1,13,445	1,37,806	1,51,686	1,58,406	1,69,492	1,47,126	1,40,023	1,50,303
B) Net Claims Provisions <sup>2</sup>	14,410	24,386	28,881	35,811	41,717	52,161	67,415	82,032	92,886	1,00,318	1,48,189
C) Cumulative Payment as of											
one year later - 1st Diagonal	4,894	4,843	8,076	16,308	14,235	16,463	14,210	5,898	10,380	12,420	
two year later - 2nd Diagonal	12,810	20,571	29,458	29,066	29,462	27,987	20,569	20,902	25,012		
three year later - 3rd Diagonal	24,530	41,270	40,967	42,202	40,031	33,726	33,830	35,492			
four year later - 4th Diagonal	35,549	51,940	50,069	50,075	44,515	42,895	45,788				
five year later - 5th Diagonal	41,588	60,477	57,282	53,485	51,364	51,733					
six year later - 6th Diagonal	46,478	65,868	60,530	58,467	59,245						
seven year later - 7th Diagonal	49,899	68,199	64,575	64,710							
eight year later - 8th Diagonal	50,929	71,235	69,287								
nine year later - 9th Diagonal	52,632	74,735									
ten year later - 10th Diagonal	54,600										
D) Ultimate Net Loss Cost re-estimated											
one year later - 1st Diagonal	57,600	1,04,944	1,03,521	1,09,903	1,15,596	1,19,536	1,22,864	1,67,569	1,36,092	1,12,738	
two year later - 2nd Diagonal	58,482	1,03,866	97,256	1,05,469	1,04,439	1,05,721	1,22,014	1,53,874	1,17,898		
three year later - 3rd Diagonal	60,920	95,042	98,622	99,263	99,467	1,05,268	1,20,373	1,17,524			
four year later - 4th Diagonal	62,332	98,242	95,944	96,840	99,102	1,01,555	1,13,203				
five year later - 5th Diagonal	65,530	96,578	95,583	96,545	96,687	1,03,894					
six year later - 6th Diagonal	66,086	95,665	95,269	94,941	1,00,962						
seven year later - 7th Diagonal	66,471	95,536	93,462	1,00,521							
eight year later - 8th Diagonal	66,433	94,679	98,168								
nine year later - 9th Diagonal	65,754	99,121									
ten year later - 10th Diagonal	69,010										
Favourable / (unfavorable) development <sup>3</sup> Amount (A-D)	-15,035	6,245	8,012	12,924	36,844	47,792	45,204	51,968	29,228	27,285	
In % [(A-D)/A]	-28%	6%	8%	11%	27%	32%	29%	31%	20%	19%	
Note:-											
The numbers do not include the erstwhile Indian Motor Third Party Insurance Pool (IMTPIP).											
<sup>1</sup> Includes all other prior years											
<sup>2</sup> Claims Provision is including Outstanding claims, IBNR / IBNER & ALAE											
<sup>3</sup> Favourable development occurs if Ultimate Net Loss Cost Re-estimated is lower than the original cost and vice versa for unfavorable development. The Ultimate Net Loss Cost - Original is compared with the latest diagonal											

Amount in lakhs											
Total (excluding erstwhile Indian Motor Third Party Insurance Pool)		Accident Year Cohort									
Particulars	FYE 31-Mar-2013 <sup>1</sup>	FYE 31-Mar-2014	FYE 31-Mar-2015	FYE 31-Mar-2016	FYE 31-Mar-2017	FYE 31-Mar-2018	FYE 31-Mar-2019	FYE 31-Mar-2020	FYE 31-Mar-2021	FYE 31-Mar-2022	FYE 31-Mar-2023
<b>A) Ultimate Net loss Cost - Original Estimate</b>	1,32,469	1,30,752	1,30,640	1,39,959	1,68,644	1,83,873	1,95,067	2,08,992	1,80,021	1,71,003	1,81,879
<b>B) Net Claims Provisions <sup>2</sup></b>	15,364	24,820	29,371	36,471	42,615	53,150	68,420	83,659	94,404	1,02,899	1,58,765
<b>C) Cumulative Payment as of</b>											
one year later - 1st Diagonal	74,621	26,736	30,572	39,790	38,706	42,451	43,414	36,560	37,678	37,066	
two year later - 2nd Diagonal	84,365	44,378	52,414	52,892	56,298	54,123	50,313	52,415	53,017		
three year later - 3rd Diagonal	97,906	65,308	64,122	66,222	67,362	59,986	63,905	67,367			
four year later - 4th Diagonal	1,09,320	76,147	73,378	74,221	71,911	69,296	76,060				
five year later - 5th Diagonal	1,15,780	84,790	80,665	77,714	78,874	78,249					
six year later - 6th Diagonal	1,20,955	90,272	83,961	82,777	86,895						
seven year later - 7th Diagonal	1,24,636	92,662	88,042	89,159							
eight year later - 8th Diagonal	1,25,758	95,767	92,818								
nine year later - 9th Diagonal	1,27,542	99,368									
ten year later - 10th Diagonal	1,29,727										
<b>D) Ultimate Net Loss Cost re-estimated</b>											
one year later - 1st Diagonal	1,31,914	1,29,886	1,27,720	1,34,928	1,43,802	1,47,980	1,54,647	2,00,586	1,65,796	1,39,966	
two year later - 2nd Diagonal	1,33,621	1,28,965	1,21,120	1,30,276	1,32,457	1,33,230	1,53,029	1,87,007	1,47,421		
three year later - 3rd Diagonal	1,36,377	1,20,105	1,22,613	1,24,147	1,27,857	1,32,673	1,51,455	1,51,025			
four year later - 4th Diagonal	1,38,317	1,23,253	1,19,953	1,21,756	1,27,498	1,29,111	1,44,480				
five year later - 5th Diagonal	1,41,511	1,21,569	1,19,607	1,21,504	1,25,151	1,31,399					
six year later - 6th Diagonal	1,42,176	1,20,705	1,19,285	1,19,982	1,29,510						
seven year later - 7th Diagonal	1,42,621	1,20,619	1,17,492	1,25,630							
eight year later - 8th Diagonal	1,42,628	1,19,771	1,22,188								
nine year later - 9th Diagonal	1,41,871	1,24,188									
ten year later - 10th Diagonal	1,45,091										
<b>Favourable / (unfavourable) development <sup>3</sup> Amount (A-D)</b>	-12,621	6,564	8,452	14,330	39,134	52,474	50,588	57,967	32,600	31,037	
<b>In % [(A-D)/A]</b>	-10%	5%	6%	10%	23%	29%	26%	28%	18%	18%	
<b>Note:-</b>											
The numbers do not include the erstwhile Indian Motor Third Party Insurance Pool (IMTPIP).											
<sup>1</sup> Includes all other prior years											
<sup>2</sup> Claims Provision is including Outstanding claims, IBNR / IBNER & ALAE											
<sup>3</sup> Favourable development occurs if Ultimate Net Loss Cost Re-estimated is lower than the original cost and vice versa for unfavorable development. The Ultimate Net Loss Cost - Original is compared with the latest diagonal											

Amount in lakhs											
Short-tailed business	Accident Year Cohort										
Particulars	FYE 31-Mar-2013 <sup>1</sup>	FYE 31-Mar-2014	FYE 31-Mar-2015	FYE 31-Mar-2016	FYE 31-Mar-2017	FYE 31-Mar-2018	FYE 31-Mar-2019	FYE 31-Mar-2020	FYE 31-Mar-2021	FYE 31-Mar-2022	FYE 31-Mar-2023
A) Ultimate Net loss Cost - Original Estimate	78,494	25,386	24,460	26,514	30,838	32,187	36,661	39,499	32,896	30,980	31,576
B) Net Claims Provisions <sup>2</sup>	954	434	490	660	898	990	1,005	1,627	1,519	2,582	10,576
C) Cumulative Payment as of											
one year later - 1st Diagonal	69,727	21,893	22,496	23,482	24,471	25,989	29,204	30,662	27,298	24,646	
two year later - 2nd Diagonal	71,556	23,808	22,956	23,826	26,836	26,136	29,744	31,513	28,005		
three year later - 3rd Diagonal	73,376	24,038	23,154	24,021	27,331	26,260	30,074	31,875			
four year later - 4th Diagonal	73,771	24,207	23,309	24,147	27,395	26,402	30,272				
five year later - 5th Diagonal	74,193	24,313	23,383	24,230	27,510	26,515					
six year later - 6th Diagonal	74,477	24,403	23,431	24,310	27,650						
seven year later - 7th Diagonal	74,737	24,463	23,466	24,449							
eight year later - 8th Diagonal	74,829	24,532	23,531								
nine year later - 9th Diagonal	74,910	24,633									
ten year later - 10th Diagonal	75,127										
D) Ultimate Net Loss Cost re-estimated											
one year later - 1st Diagonal	74,315	24,942	24,199	25,025	28,206	28,444	31,784	33,017	29,704	27,228	
two year later - 2nd Diagonal	75,138	25,099	23,865	24,807	28,018	27,509	31,015	33,134	29,523		
three year later - 3rd Diagonal	75,457	25,063	23,990	24,884	28,389	27,405	31,082	33,501			
four year later - 4th Diagonal	75,985	25,011	24,009	24,916	28,396	27,555	31,277				
five year later - 5th Diagonal	75,981	24,991	24,024	24,959	28,464	27,505					
six year later - 6th Diagonal	76,090	25,040	24,017	25,041	28,548						
seven year later - 7th Diagonal	76,150	25,083	24,031	25,109							
eight year later - 8th Diagonal	76,196	25,092	24,021								
nine year later - 9th Diagonal	76,117	25,067									
ten year later - 10th Diagonal	76,080										
Favourable / (unfavorable) development <sup>3</sup> Amount (A-D)	2,414	319	440	1,405	2,290	4,682	5,384	5,998	3,372	3,752	
In % [(A-D)/A]	3%	1%	2%	5%	7%	15%	15%	15%	10%	12%	
Note:-											
The numbers do not include the erstwhile Indian Motor Third Party Insurance Pool (IMTPIP).											
<sup>1</sup> Includes all other prior years											
<sup>2</sup> Claims Provision is including Outstanding claims, IBNR / IBNER & ALAE											
<sup>3</sup> Favourable development occurs if Ultimate Net Loss Cost Re-estimated is lower than the original cost and vice versa for unfavorable development. The Ultimate Net Loss Cost - Original is compared with the latest diagonal											

FORM NL-39- AGEING OF CLAIMS

Name of the Insurer: SHRIRAM GENERAL INSURANCE COMPANY LIMITED

For the Quarter ending on 31.03.2023

(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	11	8	12	8	2	1	-	32	29	26	11	15	4	0	42	118
2	Marine Cargo	2	2	-	-	-	-	-	0	1	0	0	-	-	-	4	1
3	Marine Other than Cargo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Motor OD	25,883	3,923	491	207	100	35	74	3,241	2,232	662	416	278	80	167	30,713	7,076
5	Motor TP	31	165	338	773	1,295	808	1,233	124	599	1,704	4,186	9,057	5,905	8,461	4,643	30,036
6	Health	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Personal Accident	17	77	45	29	19	7	1	5	81	89	36	17	3	0	195	232
8	Travel	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Workmen's Compensation/ Employer's liability	-	2	-	2	-	-	-	-	14	0	1	-	-	-	4	16
10	Public/ Product Liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Engineering	8	6	8	6	2	-	-	6	49	22	89	17	-	0	30	183
12	Aviation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Crop Insurance	4	-	-	-	2	24	2	-	-	-	-	-	1	0	32	2
14	Other Liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Miscellaneous	7	3	10	5	15	10	2	(0)	17	29	8	30	4	1	52	88

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

Upto the Quarter ending on 31.03.2023

(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	39	28	30	29	17	3	1	61	130	66	113	81	8	0	147	460
2	Marine Cargo	9	3	1	1	2	-	-	6	5	1	3	0	-	-	16	15
3	Marine Other than Cargo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Motor OD	95,252	13,536	1,725	837	599	184	335	11,885	7,731	2,370	1,340	1,248	351	678	1,12,468	25,602
5	Motor TP	74	403	1,016	2,153	3,612	2,363	3,156	234	1,833	5,481	12,244	27,721	21,794	26,209	12,777	95,516
6	Health	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Personal Accident	41	181	132	72	37	14	1	19	168	252	102	37	7	0	478	586
8	Travel	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Workmen's Compensation/ Employer's liability	-	4	5	4	1	-	-	-	16	8	14	8	0	8	14	54
10	Public/ Product Liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Engineering	23	14	38	27	10	4	-	9	76	210	245	32	1	1	116	573
12	Aviation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Crop Insurance	4	-	-	-	2	24	2	-	-	-	-	-	1	0	32	2
14	Other Liability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Miscellaneous	32	27	28	37	62	22	3	4	21	64	104	87	10	2	211	291

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: 31.03.2023**
**Name of the Insurer: Shriram General Insurance Co Ltd**

Sl. No.	Office Information	Number
1	No. of offices at the beginning of the Quarter	228
2	No. of branches approved during the year	111
3	No. of branches opened during the	Out of approvals of previous year
4	year	Out of approvals of this year
5	No. of branches closed during the year	0
6	No of branches at the end of the year	235
7	No. of branches approved but not opened	79
8	No. of rural branches	0
9	No. of Semi-urban branches	34
10	No. of urban branches	125
11	No. of Metro branches	76
12	<u>No. of Directors:-</u>	(a) 2
	(a) Independent Director	(b) 4
	(b) Executive Director	(c) 8
	(c) Non-executive Director	(d) 1
	(d) Women Director	(e) 2
	(e) Whole time director	
13	<u>No. of Employees</u>	
	(a) On-roll:	(a) 3705
	(b) Off-roll:	(b) 0
	(c) Total	(c) 3705
14	<u>No. of Insurance Agents and Intermediaries</u>	
	(a) Individual Agents,	(a) 2846
	(b) Corporate Agents-Banks	(b) 10
	(c) Corporate Agents-Others	(c) 10
	(d) Insurance Brokers	(d) 380
	(e) Web Aggregators	(e) 12
	(f) Insurance Marketing Firm	(f) 6
	(g) Motor Insurance Service Providers (DIRECT)	(g) 160
	(h) Point of Sales persons (DIRECT)	(h) 54160
	(i) CSC	(i) 0

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

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	3554	54179
Recruitments during the quarter	547	3713
Attrition during the quarter	396	308
Number at the end of the quarter	3705	57584

**FORM NI BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS**

Name of the Insurer: Shriram General Insurance Co Ltd

Date: 31.03.2023

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	Appointed w.e.f. 05th January 2023
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	NO CHANGE
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	SOURAV ROY	APPOINTED ACTUARY	ACTUARIAL	NO CHANGE
14	ASHWANI DHANAWAT	CHIEF INVESTMENT OFFICER	INVESTMENT	NO CHANGE
15	SHASHI KANT DAHUJA	CHIEF UNDERWRITING OFFICER	UNDERWRITING	NO CHANGE
16	TANUSHREE JAIN	CHIEF COMPLIANCE OFFICER	COMPLIANCE	NO CHANGE
17	HEMANT KUMAR SHARMA	CHIEF INTERNAL AUDITOR	INTERNAL AUDIT	NO CHANGE
18	VISWAS SRIVASTAVA	CHIEF OPERATING OFFICER	OPERATIONS	Resigned w.e.f. 31st January 2023
19	ASHISH GOYAL	CHIEF MARKETING OFFICER	MARKETING	NO CHANGE
20	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** **31.03.2023**
**(Amount in Rs. Lakhs)**

<b>Rural &amp; Social Obligations (Quarterly Returns)</b>					
<b>Sl.No.</b>	<b>Line of Business</b>	<b>Particular</b>	<b>No. of Policies Issued</b>	<b>Premium Collected</b>	<b>Sum Assured</b>
1	FIRE	Rural	3777	148.92	89659.78
		Social			
2	MARINE CARGO	Rural			
		Social			
3	MARINE OTHER THAN CARGO	Rural			
		Social			
4	MOTOR OD	Rural	151198	3888.73	1189502.60
		Social			
5	MOTOR TP*	Rural	159703	12782.99	
		Social			
6	HEALTH	Rural	122	1.89	213.00
		Social			
7	PERSONAL ACCIDENT	Rural			
		Social	1740	46.81	164693.0
8	TRAVEL	Rural			
		Social			
9	Workmen's Compensation/ Employer's liability	Rural			
		Social			
10	Public/ Product Liability	Rural			
		Social			
11	Engineering	Rural			
		Social			
12	Aviation	Rural			
		Social			
13	Other Segment <sup>(a)</sup>	Rural			
		Social			
14	Miscellaneous	Rural			
		Social			
	<b>Total</b>	<b>Rural</b>	<b>163602</b>	<b>16822.53</b>	<b>1279375.38</b>
		<b>Social</b>	<b>1740</b>	<b>46.81</b>	<b>164693.00</b>

**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 175295 Lakhs**  
(iv) Gross Direct Motor Third Party Insurance Business Premium during immediate preceding FY: **Rs 63105 Lakhs**  
(v) Obligation of the Insurer to be met in a financial year: **Rs 63105 Lakhs**

**Statement Period: Quarter ending 31st March, 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)	3,574	12,750
Gross Direct Motor Third Party Insurance Business Premium in respect of package policies (P)	45,307	1,53,190
Total Gross Direct Motor Third Party Insurance Business Premium (L+P)	48,881	1,65,940
Total Gross Direct Motor Own damage Insurance Business Premium	12,545	42,487
Total Gross Direct Premium Income	67,170	2,26,578

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:** 31.03.2023

GRIEVANCE DISPOSAL								
Sl No.	Particulars	Opening Balance	Additions during the quarter (net of duplicate complaints)	Complaints Resolved			Complaints Pending at the end of the quarter	Total Complaints registered up to the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Proposal Related	0	0	0	0	0	0	1
b)	Claims Related	0	104	19	17	68	0	345
c)	Policy Related	0	24	15	4	5	0	80
d)	Premium Related	0	1	0	0	1	0	6
e)	Refund Related	0	4	2	1	1	0	10
f)	Coverage Related	0	1	0	0	1	0	6
g)	Cover Note Related	0	0	0	0	0	0	1
h)	Product Related	0	1	1	0	0	0	3
i)	Others	0	16	5	5	6	0	49
	<b>Total</b>	0	151	42	27	82	0	501
2	Total No. of policies during previous year:	41,25,052						
3	Total No. of claims during previous year:	1,36,704						
4	Total No. of policies during current year:	50,14,231						
5	Total No. of claims during current year:	1,48,947						
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	0.31						
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	23.16						
8	Duration wise Pending Status	Complaints made by customers		Complaints made by		Total		
		Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	
a)	Up to 15 days	0	0	0	0	0	0	
b)	15 - 30 days	0	0	0	0	0	0	
c)	30 - 90 days	0	0	0	0	0	0	
d)	90 days & Beyond	0	0	0	0	0	0	
	<b>Total Number of Complaints</b>	0	0	0	0	0	0	

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

(b) Complaints reported should be net of duplicate complaints

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

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

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

**Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE**

**Name of the Insurer: Shriram General Insurance Company Ltd.**

**For the Quarter ending: 31.03.2023****Date:**

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							

**FROM NL- 47**

**Profile & Performance of Health Insurance, Personal Accident and Travel Insurance Products during the FY 22-23.**

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

S.N	UIN	Name of the Product	No. Of Lives Insured	Date of Launch (DD-MM-YYYY)	Incurred Claims Ratio (ICR)	Combine d Ratio (CR)	% age of Claims Settled (in terms of number of claims)	% age of Claims Repudiat ed (in terms of number of claims)	No. Of Complai nts Received	No. Of Complai nts Resolved	% of policies renewed out of total no. Of policies due for renewal	Age-wise distribution of Policies			(classification of policies based on)		
												No of Policies in its 1st Year	No of Policies complete d 1 year and more than 1 years and less than 3 years	No of Policies completed 3 years not more than 3 years but Less than 5 Years	No of Policies complete d 5 years or more than 5 years But less than 10 years	No of Policies complete d 10 years and more than 10 years	Total No. Of Policies
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q=l+m+n+o+p
1	SGLPAIA23158V012223	Family Care Fund (Individual)	0	27-01-2023	0	0	0	0	0	0	0.00	0	0	0	0	0	0
2	SGLPAIA23159V012223	Funeral Expenses (Individual)	0	27-01-2023	0	0	0	0	0	0	0.00	0	0	0	0	0	0
3	SGLPAGP11001V011011	Janta Personal Accident Insurance (Group)	2245	01-04-2018	0	0	0	0	0	0	25.00	1	0	0	0	0	1
4	SGLPAGP19083V021819	Optional travel insurance for E-Ticket Passengers of IRCTC	0	01-04-2017	0	0	0	0	0	0	0.00	0	0	0	0	0	0
5	SGLPAGP20073V031920	Optional travel insurance for E-Ticket Passengers of IRCTC	-16337562	01-04-2017	0	0	233	23	0	0	0.00	0	0	0	0	0	0
6	SGLTIOP12001V011112	Overseas Travel Insurance	6	01-04-2017	0	0	0	0	0	0	0.00	6	0	0	0	0	6
7	SGLPAIP09001V010809	Personal Accident Insurance	0	01-04-2009	0	0	0	0	0	0	0.00	0	0	0	0	0	0
8	SGLPAGP09002V010809	Personal Accident Insurance	8483	01-04-2011	0	14	1200	13	1	1	0.30	8483	0	0	0	0	8483
9	SGLPAGP14001V011314	Personal Accident Insurance for Kisan Credit Card Holders	47718	01-04-2017	62	77	75	33	0	0	0.00	501	0	0	0	0	501
10	SGLPAGP21621V012021	Saral Suraksha Bima (Group) Shriram General Insurance Co. Ltd	0	04-04-2021	0	0	0	0	0	0	0.00	0	0	0	0	0	0
11	SGLPAIP21620V012021	Saral Suraksha Bima Shriram General Insurance Co. Ltd	0	04-04-2021	0	0	0	0	0	0	0.00	0	0	0	0	0	0
12	SGLHLIP21483V022021	Shri Criticare Insurance	4920	01-04-2023	0	14	100	0	0	0	100.00	4919	0	0	0	0	4919
13	SGLHLGP24003V022324	Shri Group Hospital Daily Cash Benefit Insurance	0	16-09-2022	0	0	0	0	0	0	0.00	0	0	0	0	0	0
14	SGLPAGP21478V022021	Shri Group Personal Accident Insurance	4123269	01-04-2021	24	61	90	5	3	3	0.07	503165	0	0	0	0	503165
15	SGLHLIP23138V022223	Shri Hospital Daily Cash Benefit Insurance	3088	19-11-2023	0	13	40	50	0	0	0.00	3005	0	0	0	0	3005
16	SGLPAIP21477V022021	Shri Individual Personal Accident Insurance	270587	01-04-2019	47	66	104	30	0	0	0.37	269683	0	0	0	0	269683
17	SGLHLIP21481V022021	Shri Loan Protect Insurance (Individual)	4501	01-04-2019	87	105	167	90	0	0	0.03	2708	0	0	0	0	2708
18	SGLHLGP21482V022021	Shri Loan Protect Insurance (Group)	13	01-01-2020	0	25	0	0	0	0	0.00	1	0	0	0	0	1
19	SGLPMGP21480V022021	Shri Micro Group Personal Accident Insurance	0	05-10-2020	0	0	0	0	0	0	0.00	0	0	0	0	0	0
20	SGLPMIP21479V022021	Shri Micro Individual Personal Accident Insurance	0	05-10-2020	0	0	0	0	0	0	0.00	0	0	0	0	0	0
21	SGLHLIP23019V012223	Shri Sarv -Care Health Benefit Package Policy	0	23-03-2023	0	0	0	0	0	0	0.00	0	0	0	0	0	0
22	SGLHLIP23206V012223	Shri Specially -abled Person Health Insurance Policy (PWD/Mental Illness /HIV-AIDS) – SGI	0	23-03-2023	0	0	0	0	0	0	0.00	0	0	0	0	0	0
23	SGLHLGP23026V012223	Shri Vector Care Group Insurance Policy	0	01-06-2022	0	0	0	0	0	0	0.00	0	0	0	0	0	0
24	SGLHLIP21570V012021	Shri Vectorcare Insurance Policy	0	09-05-2022	0	0	0	0	0	0	0.00	0	0	0	0	0	0

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

**FORM NO. NL-48****DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED  
(ANNUAL DISCLOSURE)**Name of the Insurance Company **Shriram General Insurance Company**

Date: 11/05/2023

Information as at

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

Name of the TPA (If services rendered by TPA) -

**No Applicable**Validity of agreement with the TPA: **from** dd/mm/yyyy **to** dd/mm/yyyy(Data shall be consolidated at insurer level in case of in-house claim settlements and  
at the level of concerned TPA in case of services rendered by TPA)**b. Number of policies and lives services in respect of which public disclosures are made:**

Description	Individual	Group	Government
Number of policies serviced	7926	Nil	Nil
Number of lives serviced	8008	Nil	Nil

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

Name of the State	Name of the Districts
<b>Separate worksheet attached (NL-48C)</b>	

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

i.	Outstanding number of claims at the beginning of the year	0
ii.	Number of claims received during the year	4
iii.	Number of claims paid during the year (specify % also in brackets)	0 (0%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	1 (25%)
v.	Number of claims closed during the year (specify % also in brackets)	2 (50%)
vi.	Number of claims outstanding at the end of the year	1 (25%)

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

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour				
2	Within 1-2 hours				
3	Within 2-6 hours				
4	Within 6-12 hours				
5	Within 12-24 hours				
6	>24 hours				
	<b>Total</b>				

A  
P  
P  
L  
I  
C  
A  
B  
L  
E  
  
N  
O  
T

Percentage to be calculated on total of the respective column.

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

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

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

Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	1	100%	NIL	NIL	NIL	NIL	1	100%
Between 1-3 months	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Between 3 to 6 months	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
More than 6 months	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
<b>Total</b>	1	100%	NIL	NIL	NIL	NIL	1	100%

Percentage shall be calculated on total of the respective column

**g. Data of grievances received against the TPA:**

<b>S. No.</b>	<b>Description</b>	<b>Number of Grievances</b>
1	Grievances outstanding at the beginning of year	NIL
2	Grievances received during the year	NIL
3	Grievances resolved during the year	NIL
4	Grievances outstanding at the end of the year	NIL

**c. Information with regard to the geographical area in which se**

<b>Name of the State</b>	<b>Name of the Districts</b>
ANDHRA PRADESH	Srikakulam
ANDHRA PRADESH	Vizianagaram
ANDHRA PRADESH	Visakhapatnam
ANDHRA PRADESH	East Godavari
ANDHRA PRADESH	West Godavari
ANDHRA PRADESH	Krishna
ANDHRA PRADESH	Guntur
ANDHRA PRADESH	Prakasam
ANDHRA PRADESH	Nellore
ANDHRA PRADESH	Cuddapah
ANDHRA PRADESH	Kurnool
ANDHRA PRADESH	Anantapur
ANDHRA PRADESH	Chittoor
ANDHRA PRADESH	vijayawada
ARUNACHAL PRADESH	Papum Pare *
ARUNACHAL PRADESH	East Siang
ARUNACHAL PRADESH	Dibang Valley
ARUNACHAL PRADESH	Lohit
ARUNACHAL PRADESH	Tirap
ASSAM	Kokrajhar
ASSAM	Dhubri
ASSAM	Goalpara
ASSAM	Bongaigaon
ASSAM	Barpeta
ASSAM	Kamrup
ASSAM	Nalbari
ASSAM	Darrang
ASSAM	Nagaon
ASSAM	Sonitpur
ASSAM	Lakhimpur
ASSAM	Dhemaji
ASSAM	Tinsukia
ASSAM	Dibrugarh
ASSAM	Sibsagar
ASSAM	Jorhat
ASSAM	Golaghat
ASSAM	North Cachar Hills
ASSAM	Cachar
ASSAM	Charaideo
BIHAR	Pashchim Champaran
BIHAR	Purba Champaran
BIHAR	Sitamarhi
BIHAR	Madhubani
BIHAR	Supaul *
BIHAR	Araria
BIHAR	Kishanganj
BIHAR	Purnia
BIHAR	Katihar
BIHAR	Madhepura
BIHAR	Darbhanga
BIHAR	Muzaffarpur
BIHAR	Gopalganj
BIHAR	Siwan
BIHAR	Saran
BIHAR	Vaishali
BIHAR	Samastipur
BIHAR	Begusarai
BIHAR	Khagaria
BIHAR	Bhagalpur
BIHAR	Banka *
BIHAR	Munger
BIHAR	Nalanda
BIHAR	Patna
BIHAR	Bhojpur
BIHAR	Buxar *
BIHAR	Rohtas
BIHAR	Aurangabad
BIHAR	Gaya
BIHAR	Nawada
BIHAR	ARWAL
CHATTISGARH	Koriya *
CHATTISGARH	Surguja
CHATTISGARH	Raigarh
CHATTISGARH	Janjgir - Champa*
CHATTISGARH	Bilaspur
CHATTISGARH	Kawardha *
CHATTISGARH	Durg
CHATTISGARH	Raipur
CHATTISGARH	SURAJPUR
CHATTISGARH	BALOD
CHANDIGARH	Chandigarh
NEW DELHI	North West *
NEW DELHI	North *
NEW DELHI	North East *
NEW DELHI	East *
NEW DELHI	New Delhi
NEW DELHI	Central *
NEW DELHI	South West *
NEW DELHI	South *
DADAR & NAGAR HAVELI	Dadra & Nagar Haveli
GOA	North Goa
GOA	South Goa
GUJARAT	Kachchh
GUJARAT	Banas Kantha
GUJARAT	Patan *
GUJARAT	Maheana
GUJARAT	Sabar Kantha
GUJARAT	Gandhinagar
GUJARAT	AHMEDABAD
GUJARAT	Jaminagar
GUJARAT	Junagadh
GUJARAT	Bhavnagar
GUJARAT	Anand *
GUJARAT	Kheda
GUJARAT	Panch Mahals



GUJARAT	Vadodara
GUJARAT	Bharuch
GUJARAT	Surat
GUJARAT	Navsari *
GUJARAT	Valsad
GUJARAT	Devbhoomi Dwarka
HIMACHAL PRADESH	Chamba
HIMACHAL PRADESH	Kangra
HIMACHAL PRADESH	Kullu
HIMACHAL PRADESH	Mandi
HIMACHAL PRADESH	Hamirpur
HIMACHAL PRADESH	Una
HIMACHAL PRADESH	Bilaspur
HIMACHAL PRADESH	Solan
HIMACHAL PRADESH	Sirmaur
HIMACHAL PRADESH	Shimla
HIMACHAL PRADESH	Kinnaur
HARYANA	Ambala
HARYANA	Yamunanagar
HARYANA	Kurukshetra
HARYANA	Sonapat
HARYANA	Sirsa
HARYANA	Bhiwani
HARYANA	Jhajjar *
HARYANA	Mahendragarh
HARYANA	Rewari
HARYANA	Gurgaon
HARYANA	Faridabad
JHARKHAND	Garhwa *
JHARKHAND	Palamu
JHARKHAND	Hazaribag
JHARKHAND	Kodarma *
JHARKHAND	Giridih
JHARKHAND	Deoghar
JHARKHAND	Godda
JHARKHAND	Sahibganj
JHARKHAND	Dumka
JHARKHAND	Dhanbad
JHARKHAND	Bokaro *
JHARKHAND	Ranchi
JHARKHAND	Gumla
JHARKHAND	Pashchimi Singhbhum
JHARKHAND	East Singhbhum
JHARKHAND	RAMGARH
JHARKHAND	SERAIKELA-KHARSAWAN
JAMMU & KASHMIR	Srinagar
JAMMU & KASHMIR	Pulwama
JAMMU & KASHMIR	Anantnag
JAMMU & KASHMIR	Doda
JAMMU & KASHMIR	Udhampur
JAMMU & KASHMIR	Punch
JAMMU & KASHMIR	Rajauri
JAMMU & KASHMIR	Jammu
JAMMU & KASHMIR	Kathua
JAMMU & KASHMIR	Reasi
JAMMU & KASHMIR	Ramban
KARNATAKA	Belgaum
KARNATAKA	Bagalkot *
KARNATAKA	Bijapur
KARNATAKA	Gulbarga
KARNATAKA	Bidar
KARNATAKA	Raichur
KARNATAKA	Koppal
KARNATAKA	Gadag *
KARNATAKA	Dharwad
KARNATAKA	Haveri *
KARNATAKA	Bellary
KARNATAKA	Chitradurga
KARNATAKA	Davanagere
KARNATAKA	Shimoga
KARNATAKA	Udupi *
KARNATAKA	Chikmagalur
KARNATAKA	Tumkur
KARNATAKA	Kolar
KARNATAKA	BENGALURU
KARNATAKA	Bangalore
KARNATAKA	Bangalore Rural
KARNATAKA	Mandya
KARNATAKA	Hassan
KARNATAKA	Dakshina Kannada
KARNATAKA	Kodagu
KARNATAKA	Mysore
KARNATAKA	Chamarajanagar *
KARNATAKA	RAMNAGARA
KARNATAKA	CHIKABALAPUR
KARNATAKA	Chikballapur
KERALA	Kasaragod
KERALA	Wayanad
KERALA	Kozhikode
KERALA	Malappuram
KERALA	Palakkad
KERALA	Thrissur
KERALA	Ernakulam
KERALA	Idukki
KERALA	Kottayam
KERALA	Alappuzha
KERALA	Pathanamthitta
KERALA	Kollam
KERALA	Thiruvananthapuram
MAHARASHTRA	Nandurbar *
MAHARASHTRA	Dhule
MAHARASHTRA	Jalgaon
MAHARASHTRA	Buldana
MAHARASHTRA	Washim *
MAHARASHTRA	Amravati
MAHARASHTRA	Wardha
MAHARASHTRA	Nagpur
MAHARASHTRA	Gondiya *
MAHARASHTRA	Chandrapur
MAHARASHTRA	Yavatmal
MAHARASHTRA	Nanded
MAHARASHTRA	Jalna
MAHARASHTRA	Aurangabad
MAHARASHTRA	Nashik
MAHARASHTRA	Thane
MAHARASHTRA	Mumbai (Suburban) *
MAHARASHTRA	Mumbai

MAHARASHTRA	Pune
MAHARASHTRA	Ahmadnagar
MAHARASHTRA	Bid
MAHARASHTRA	Latur
MAHARASHTRA	Osmanabad
MAHARASHTRA	Solapur
MAHARASHTRA	Satara
MAHARASHTRA	Ratnagiri
MAHARASHTRA	Sindhudurg
MAHARASHTRA	Kolhapur
MAHARASHTRA	Sangli
MAHARASHTRA	RAIGAD
MAHARASHTRA	PALGHAR
MADHYA PRADESH	Sheopur *
MADHYA PRADESH	Morena
MADHYA PRADESH	Bhind
MADHYA PRADESH	Gwalior
MADHYA PRADESH	Datia
MADHYA PRADESH	Shivpuri
MADHYA PRADESH	Tikamgarh
MADHYA PRADESH	Panna
MADHYA PRADESH	Satna
MADHYA PRADESH	Rewa
MADHYA PRADESH	Shahdol
MADHYA PRADESH	Sidhi
MADHYA PRADESH	Neemuch *
MADHYA PRADESH	Ratlam
MADHYA PRADESH	Ujjain
MADHYA PRADESH	Shajapur
MADHYA PRADESH	Dewas
MADHYA PRADESH	Indore
MADHYA PRADESH	West Nimar
MADHYA PRADESH	Barwani *
MADHYA PRADESH	Rajgarh
MADHYA PRADESH	Vidisha
MADHYA PRADESH	Bhopal
MADHYA PRADESH	Betul
MADHYA PRADESH	Harda *
MADHYA PRADESH	Hoshangabad
MADHYA PRADESH	Jabalpur
MADHYA PRADESH	Narsinghpur
MADHYA PRADESH	Mandla
MADHYA PRADESH	Chhindwara
MADHYA PRADESH	Singrauli
MADHYA PRADESH	KHARGONE
MADHYA PRADESH	KHANDWA
ODISHA	Bargarh *
ODISHA	Jharsuguda *
ODISHA	Sambalpur
ODISHA	Sundargarh
ODISHA	Kendujhar
ODISHA	Mayurbhanj
ODISHA	Baleswar
ODISHA	Bhadrak *
ODISHA	Kendrapara *
ODISHA	Jagatsinghapur *
ODISHA	Cuttack
ODISHA	Jajapur *
ODISHA	Dhenkanal
ODISHA	Anugul *
ODISHA	Khordha *
ODISHA	Puri
ODISHA	Ganjam
ODISHA	Baudh *
ODISHA	Balangir
ODISHA	Nuapada *
ODISHA	Rayagada *
ODISHA	Nabarangapur *
ODISHA	Koraput
ODISHA	Rourkela
ODISHA	KHURDA
PUNJAB	Gurdaspur
PUNJAB	Amritsar
PUNJAB	Kapurthala
PUNJAB	Jalandhar
PUNJAB	Hoshiarpur
PUNJAB	Rupnagar
PUNJAB	Fatehgarh Sahib *
PUNJAB	Ludhiana
PUNJAB	Sangrur
PUNJAB	Patiala
PUNJAB	Mohali
PUNJAB	PATHANKOT
PUNJAB	BARNALA
PUNJAB	TARN TARAN
PONDICHERY	Pondicherry
PONDICHERY	Karaikal
RAJASTHAN	AJMER
RAJASTHAN	ALWAR
RAJASTHAN	BADGAON
RAJASTHAN	BANSWARA
RAJASTHAN	BHILWARA
RAJASTHAN	BUNDI
RAJASTHAN	CHITTORGARH
RAJASTHAN	CHURU
RAJASTHAN	DEOGARH
RAJASTHAN	GADOLA PRARAPGARH
RAJASTHAN	HANUMANGARH
RAJASTHAN	JAI PUR
RAJASTHAN	JAISALMER
RAJASTHAN	JHALAWAR
RAJASTHAN	Jalor
RAJASTHAN	Jodhpur
RAJASTHAN	KOTA
RAJASTHAN	NAGAUR
RAJASTHAN	PRATAPGARH
RAJASTHAN	RAJSAMAND
RAJASTHAN	Ganganagar
RAJASTHAN	Hanumangarh *
RAJASTHAN	Bikaner
RAJASTHAN	Jhunjhunun
RAJASTHAN	Bharatpur
RAJASTHAN	Dhaulpur
RAJASTHAN	Karauli *
RAJASTHAN	Sawai Madhopur
RAJASTHAN	Dausa *
RAJASTHAN	Sikar

RAJASTHAN	Barmer
RAJASTHAN	Sirohi
RAJASTHAN	Pali
RAJASTHAN	Tonk
RAJASTHAN	Rajsamand *
RAJASTHAN	Udaipur
RAJASTHAN	Dungarpur
RAJASTHAN	Chittaurgarh
RAJASTHAN	Baran *
RAJASTHAN	ROHIDA
RAJASTHAN	VALLABHNAGAR
TAMIL NADU	Thiruvallur
TAMIL NADU	Chennai
TAMIL NADU	Kancheepuram
TAMIL NADU	Vellore
TAMIL NADU	Dharmapuri
TAMIL NADU	Tiruvannamalai
TAMIL NADU	Viluppuram
TAMIL NADU	Salem
TAMIL NADU	Namakkal *
TAMIL NADU	Erode
TAMIL NADU	Coimbatore
TAMIL NADU	Dindigul
TAMIL NADU	Karur *
TAMIL NADU	Tiruchirappalli
TAMIL NADU	Perambalur *
TAMIL NADU	Ariyalur *
TAMIL NADU	Cuddalore
TAMIL NADU	Nagapattinam *
TAMIL NADU	Thiruvavur
TAMIL NADU	Thanjavur
TAMIL NADU	Pudukkottai
TAMIL NADU	Madurai
TAMIL NADU	Theni *
TAMIL NADU	Virudhunagar
TAMIL NADU	Ramanathapuram
TAMIL NADU	Thoothukkudi
TAMIL NADU	Tirunelveli
TAMIL NADU	TIRUPPUR
TAMIL NADU	KRISHNAGIRI
TAMIL NADU	VILLUPPURAM
TAMIL NADU	NAGAPATTINAM
TAMIL NADU	Kallakurichi
TRIPURA	West Tripura
TRIPURA	South Tripura
TRIPURA	Dhalai
TELANGANA	Adilabad
TELANGANA	Nizamabad
TELANGANA	Karimnagar
TELANGANA	Medak
TELANGANA	Nalgonda
TELANGANA	Rangareddy
TELANGANA	MAHABUBNAGAR
TELANGANA	Medchal-Malkajigiri
TELANGANA	Warangal
TELANGANA	Khammam
TELANGANA	Kamareddy
TELANGANA	Nirmal
TELANGANA	Mancherial
TELANGANA	Jaqityala
TELANGANA	PEDDAPALLI
TELANGANA	Warangal Rural
TELANGANA	Siddipet
TELANGANA	HYDERABAD
TELANGANA	RAJANNA SIRCILLA
UTTARAKHAND	Chamoli
UTTARAKHAND	Rudraprayag *
UTTARAKHAND	Tehri Garhwal
UTTARAKHAND	Pithoragarh
UTTARAKHAND	Bageshwar
UTTARAKHAND	Almora
UTTARAKHAND	Champawat
UTTARAKHAND	Nainital
UTTARAKHAND	Udham Singh Nagar *
UTTARAKHAND	Hardwar
UTTARAKHAND	Pauri Garhwal
UTTARAKHAND	Dehradun
UTTARAKHAND	HARIDWAR
UTTAR PRADESH	MAHARAJGANJ
UTTAR PRADESH	BASTI
UTTAR PRADESH	Saharanpur
UTTAR PRADESH	Muzaffarnagar
UTTAR PRADESH	Bijnor
UTTAR PRADESH	Moradabad
UTTAR PRADESH	Rampur
UTTAR PRADESH	Jyotiba Phule Nagar *
UTTAR PRADESH	Meerut
UTTAR PRADESH	Baghpat *
UTTAR PRADESH	Ghaziabad
UTTAR PRADESH	Gautam Buddha Nagar *
UTTAR PRADESH	Bulandshahar
UTTAR PRADESH	Aligarh
UTTAR PRADESH	Hathras *

UTTAR PRADESH	Mathura
UTTAR PRADESH	Agra
UTTAR PRADESH	Firozabad
UTTAR PRADESH	Etah
UTTAR PRADESH	Mainpuri
UTTAR PRADESH	Budaun
UTTAR PRADESH	Bareilly
UTTAR PRADESH	Pilibhit
UTTAR PRADESH	Shahjahanpur
UTTAR PRADESH	Kheri
UTTAR PRADESH	Sitapur
UTTAR PRADESH	Hardoi
UTTAR PRADESH	Unnao
UTTAR PRADESH	Lucknow
UTTAR PRADESH	Rae Bareli
UTTAR PRADESH	Farrukhabad
UTTAR PRADESH	Kannauj *
UTTAR PRADESH	Etawah
UTTAR PRADESH	Auraiya *
UTTAR PRADESH	Kanpur Dehat
UTTAR PRADESH	Kanpur Nagar
UTTAR PRADESH	Jalaun
UTTAR PRADESH	Jhansi
UTTAR PRADESH	Hamirpur
UTTAR PRADESH	Mahoba *
UTTAR PRADESH	Banda
UTTAR PRADESH	Fatehpur
UTTAR PRADESH	Pratap Garh
UTTAR PRADESH	Pratapgarh
UTTAR PRADESH	Kaushambi
UTTAR PRADESH	Allahabad
UTTAR PRADESH	Barabanki
UTTAR PRADESH	Faizabad
UTTAR PRADESH	Ambedkar Nagar *
UTTAR PRADESH	Sultanpur
UTTAR PRADESH	Sonebhadra
UTTAR PRADESH	Varanasi
UTTAR PRADESH	Mirzapur
UTTAR PRADESH	GHAZIPUR
UTTAR PRADESH	GORAKHPUR
UTTAR PRADESH	CHATRAPATI SAHUJI MAHARAJ NAGAR
UTTAR PRADESH	CHANDAULI
UTTAR PRADESH	MAU
UTTAR PRADESH	MAHARAJ GANJ
UTTAR PRADESH	KUSHINAGAR
UTTAR PRADESH	SHRAWASTI
UTTAR PRADESH	AZAMGARH
UTTAR PRADESH	SANT RAVIDAS NAGAR
UTTAR PRADESH	GONDA
UTTAR PRADESH	BALRAMPUR
UTTAR PRADESH	SAMBHAL
UTTAR PRADESH	BALLIA
UTTAR PRADESH	JAUNPUR
UTTAR PRADESH	BAHRAICH
UTTAR PRADESH	HAPUR
UTTAR PRADESH	SANTKABIR NAGAR
UTTAR PRADESH	DEORIA
UTTAR PRADESH	AMETHI
UTTAR PRADESH	AMROHA
UTTAR PRADESH	PRAYAGRAJ
UTTAR PRADESH	AYODHYA
WEST BENGAL	Darjiling
WEST BENGAL	Jalpaiguri
WEST BENGAL	Koch Bihar
WEST BENGAL	Murshidabad
WEST BENGAL	Bardhaman
WEST BENGAL	Nadia
WEST BENGAL	North Twenty Four Parganas
WEST BENGAL	HOOGHLY
WEST BENGAL	Bankura
WEST BENGAL	Medinipur
WEST BENGAL	HOWRAH
WEST BENGAL	Kolkata
WEST BENGAL	South Twenty Four Parganas
WEST BENGAL	BURDWAN
WEST BENGAL	PASCHIM MEDINIPUR
WEST BENGAL	EAST-MIDNAPORE
WEST BENGAL	ALIPURDUAR
ASSAM	Marigaon
BIHAR	Sheohar *
BIHAR	Saharsa
BIHAR	Sheikhpura *
BIHAR	Kaimur (Bhabua) *
BIHAR	Jehanabad
BIHAR	Jamui *
NEW DELHI	West *
GUJARAT	Dohad *
HARYANA	Panchkula *
HARYANA	Kaithal
HARYANA	Karnal
HARYANA	Panipat
HARYANA	Hisar
HARYANA	Rohtak
HARYANA	PALWAL
JHARKHAND	Chatra *
JHARKHAND	Pakaur *
JHARKHAND	SIMDEGA
JAMMU & KASHMIR	Kupwara
JAMMU & KASHMIR	Baramula
JAMMU & KASHMIR	Samba
KARNATAKA	Uttara kannada
KERALA	Kannur
MAHARASHTRA	Parbhani
MEGHALAYA	SHILLONG
MADHYA PRADESH	Damoh
MADHYA PRADESH	Sehore
MADHYA PRADESH	Katni *
MADHYA PRADESH	Seoni
ODISHA	BHUBANESWAR
PUNJAB	Muktsar *
TAMIL NADU	Chengalpattu
UTTARAKHAND	Uttarkashi
UTTAR PRADESH	Chitrakoot *
UTTAR PRADESH	SIDDHARTH NAGAR
WEST BENGAL	Maldah
WEST BENGAL	Puruliya