

FORM NL-1-B-RA

Name of the Insurer: Cholamandalam MS General Insurance Company Ltd.,

Registration No. and Date of Registration with the IRDA : 123 dated July 15, 2002

REVENUE ACCOUNT FOR THE YEAR ENDED

	Particulars	Schedule	Year ended March 31, 2009	Year ended March 31, 2008
			(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4-Premium Schedule	3,853,647	2,488,575
2	Profit/ Loss on sale/redemption of Investments		12,830	18,816
3	Others (to be specified) Administrative Charges		1,201	1,268
4	Interest, Dividend & Rent – Gross		270,149	165,108
	TOTAL (A)		4,137,827	2,673,767
1	Claims Incurred (Net)	NL-5-Claims Schedule	2,757,790	1,556,531
2	Commission	NL-6-Commission Schedule	(280,063)	(226,559)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	1,639,532	1,321,193
4	Premium Deficiency		-	(2,400)
	TOTAL (B)		4,117,261	2,648,765
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		20,568	25,002
	APPROPRIATIONS			
	Transfer to Shareholders' Account		20,568	25,002
	Transfer to Catastrophe		-	-
	Transfer to Other Reserves (to be specified)		-	-
	TOTAL (C)		20,568	25,002

Note: See Notes appended at the end of Form NL-2-B-PL

** please refer Regulation 1 Part V- Preparation of Financial Statement of IRDA (Accounting) Regulation 2002

FORM NL-2-B-PL

Name of the Insurer: Cholamandalam MS General Insurance Company Ltd.,

Registration No. and Date of Registration with the IRDA : 123 dated July 15, 2002

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED

	Particulars	Schedule	Year ended March 31, 2009 (Rs.'000)	Year ended March 31, 2008 (Rs.'000)
1.00	OPERATING PROFIT/(LOSS)			
	(a) Fire Insurance		66,288	194,978
	(b) Marine Insurance		17,795	(23,877)
	(c) Miscellaneous Insurance		(63,517)	(146,099)
2.00	INCOME FROM INVESTMENTS			
	(a) Interest, Dividend & Rent – Gross		97,511	72,172
	(b) Profit on sale of investments		4,632	8,225
	Less: Loss on sale of investments		-	-
3.00	OTHER INCOME (To be specified)		1,784	
	TOTAL (A)		124,493	105,399
4.00	PROVISIONS (Other than taxation)			
	(a) For diminution in the value of investments		6,000	-
	(b) For doubtful debts		-	-
	(c) Others (to be specified)		-	-
5.00	OTHER EXPENSES			
	(a) Expenses other than those related to Insurance Business		-	-
	(b) Bad debts written off		-	-
	(c) Others (To be specified)		-	-
	TOTAL (B)		6,000	-
	Profit Before Tax		118,493	105,399
	Provision for Taxation		48,581	33,024
	Profit / (Loss) After Tax		69,912	72,375
	APPROPRIATIONS			
	(a) Interim dividends paid during the year		-	-
	(b) Proposed final dividend		-	-
	(c) Dividend distribution tax		-	-
	(d) Transfer to any Reserves or Other Accounts (to be specified)		(56,068)	-

	Balance of profit/ loss brought forward from		40,097	(32,278)
	Balance carried forward to Balance Sheet		53,941	40,097

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

- (a) Premium income received from business concluded in and outside India shall be separately disclosed.
- (b) Reinsurance premiums whether on business ceded or accepted are to be brought into account gross (i.e. before deducting commissions) under the head reinsurance premiums.
- (c) Claims incurred shall comprise claims paid, specific claims settlement costs wherever applicable and change in the outstanding provision for claims at the year-end,.
- (d) Items of expenses and income in excess of one percent of the total premiums (less reinsurance) or Rs.5,00,000 whichever is higher, shall be shown as a separate line item.
- (e) Fees and expenses connected with claims shall be included in claims.
- (f) Under the sub-head "Others" shall be included items like foreign exchange gains or losses and other items.
- (g) Interest, dividends and rentals receivable in connection with an investment should be stated as gross amount, the amount of income tax deducted at source being included under 'advance taxes paid and taxes deducted
- (h) Income from rent shall include only the realised rent. It shall not include any notional rent.

FORM NL-3-B-BS

Name of the Insurer: Cholamandalam MS General Insurance Company Ltd.,

Registration No. and Date of Registration with the IRDA : 123 dated July 15, 2002

BALANCE SHEET AS AT

		Schedule	Year ended March 31, 2009 (Rs.'000)	Year ended March 31, 2008 (Rs.'000)
	SOURCES OF FUNDS			
	SHARE CAPITAL	NL-8-Share Capital Schedule	1,419,600	1,419,600
	SHARE APPLICATION MONEY PENDING ALLOTMENT			
	RESERVES AND SURPLUS	NL-10- Reserves and Surplus Schedule	110,009	40,097
	FAIR VALUE CHANGE ACCOUNT		(61,665)	(25,206)
	Deferred Tax Liability		7,287	-
	BORROWINGS	NL-11- Borrowings Schedule	17,140	22,587
	TOTAL		1,492,371	1,457,078
	APPLICATION OF FUNDS			
	INVESTMENTS	NL-12- Investment Schedule	3,647,593	3,299,932
	LOANS	NL-13-Loans Schedule	-	-
	FIXED ASSETS	NL-14-Fixed Assets Schedule	281,103	229,820
	DEFERRED TAX ASSET		-	10,794
	CURRENT ASSETS			
	Cash and Bank Balances	NL-15-Cash and bank balance Schedule	72,698	148,098

	Advances and Other Assets	NL-16- Advancxes and Other Assets Schedule	1,365,018	772,448
	Sub-Total (A)		1,437,716	920,546
	CURRENT LIABILITIES	NL-17- Current Liabilities Schedule	1,721,768	1,315,993
	PROVISIONS	NL-18- Provisions Schedule	2,152,273	1,688,021
	DEFERRED TAX LIABILITY			
	Sub-Total (B)		3,874,041	3,004,014
	NET CURRENT ASSETS (C) = (A - B)		(2,436,325)	(2,083,468)
	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19- Miscellaneous Expenditure Schedule	-	-
	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		-	-
	TOTAL		1,492,371	1,457,078

CONTINGENT LIABILITIES

	Particulars		Year ended March 31, 2009 (Rs.'000)	Year ended March 31, 2008 (Rs.'000)
1	Partly paid-up investments			
2	Claims, other than against policies, not acknowledged as debts by the company			
3	Underwriting commitments outstanding (in respect of shares and securities)			
4	Guarantees given by or on behalf of the Company			
5	Statutory demands/ liabilities in dispute, not provided for			
6	Reinsurance obligations to the extent not provided for in accounts			
7	Others (to be specified)			
	TOTAL			

Cholamandalam MS General Insurance Company Ltd

**FORM NL-4-PREMIUM SCHEDULE
PREMIUM EARNED [NET]**

	Particulars	Year ended March 31, 2009	Year ended March 31, 2008
		(Rs.'000)	(Rs.'000)
	Premium from direct business written	6,854,351	5,223,355
	Service Tax		
	Adjustment for change in reserve for unexpired risks		
	Gross Earned Premium	6,854,351	5,223,355
	Add: Premium on reinsurance accepted	645,920	413,320
	Less : Premium on reinsurance ceded	3,158,894	2,425,388
	Net Premium	4,341,377	3,211,287
	Adjustment for change in reserve for unexpired risks	487,731	722,712
	Premium Earned (Net)	3,853,647	2,488,575

Note: Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commission, under the head of reinsurance premiums.

Cholamandalam MS General Insurance Company Ltd

**FORM NL-5 - CLAIMS SCHEDULE
CLAIMS INCURRED [NET]**

Particulars	Year ended March 31, 2009
	(Rs.'000)
Claims paid	
Direct claims	4,642,603
Add: Claims Outstanding at the end of the year	878,059
Less : Claims Outstanding at the beginning of the year	694,790
Gross Incurred Claims	4,825,872
Add : Re-insurance accepted to direct claims	29,702
Less : Re-insurance Ceded to claims paid	2,097,784
Total Claims Incurred	2,757,790

Notes:

- a) Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included in the amount for outstanding claims.*
- b) Claims includes specific claims settlement cost but not expenses of management*
- c) The surveyor fees, legal and other expenses shall also form part of claims cost.*
- d) Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realisation.*

Cholamandalam MS General Insurance Company Ltd

**FORM NL-6-COMMISSION SCHEDULE
COMMISSION**

Particulars	Year Ended 31st March 2009	Year Ended 31st March 2008
	(Rs.'000)	(Rs.'000)
Commission paid		
Direct	339,763	326,548
Add: Re-insurance Accepted	-	-
Less: Commission on Re-insurance Ceded	619,826	553,107
Net Commission	(280,063)	(226,559)
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:		
Agents	48,300	58,618
Brokers	156,931	102,746
Corporate Agency	134,532	165,184
Referral	-	-
Others (pl. specify)	-	-
TOTAL (B)	339,763	326,548

Note: The profit/ commission, if any, are to be combined with the Re-insurance accepted or Re-insurance ceded figures.

FORM NL-7-OPERATING EXPENSES SCHEDULE
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

S.No.	Particulars	Year ended March 31, 2009	Year ended March 31, 2008
		(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	452,864.25	438,161.00
2	Travel, conveyance and vehicle running expenses	57,514.33	54,043.00
3	Training expenses	5,087.00	6,991.00
4	Rents, rates & taxes	69,776.89	68,299.00
5	Repairs	6,013.36	4,899.00
6	Printing & stationery	22,160.95	18,165.00
7	Communication	36,058.09	37,033.00
8	Legal & professional charges	51,774.78	32,821.00
9	Auditors' fees, expenses etc		
	(a) as auditor	1,650.00	1,450.00
	(b) as adviser or in any other capacity, in respect of	130.00	125.00
	(i) Taxation matters		
	(ii) Insurance matters		
	(iii) Management services; and		
	(c) in any other capacity	64.24	16.00
10	Advertisement and publicity	41,398.61	15,766.00
11	Interest & Bank Charges	5,441.13	4,590.00
12	Others (to be specified)		
	Power and Electricity	21,742.32	16,415.00
	Information Technology	61,726.98	45,781.00
	Marketing Expenses	542,270.31	342,657.00
	Recruitment Expenses	4,687.99	5,258.00
	Outsourcing Expenses	102,413.83	134,027.00
	Net Exchange (Gain) /	(619.00)	427.00
	Co-insurance	2,523.27	3,954.00
	Terrorism Pool -	3,866.97	2,718.00
	IMTPIP - Administrative Ex	13,927.34	17,054.00
	Miscellaneous Expenses	52,091.77	17,772.00
13	Depreciation	84,967.80	52,770.00
	TOTAL	1,639,531.75	1,321,193.00

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

Cholamandalam MS General Insurance Company Ltd

FORM NL-8-SHARE CAPITAL SCHEDULE
SHARE CAPITAL

	Particulars	Year ended March 31, 2009	Year ended March 31, 2008
		(Rs.'000).	(Rs.'000).
1	Authorised Capital		
	205,000,000 Equity Shares of Rs.10 each	2050000	2050000
2	Issued Capital		
	141,960,000 Equity Shares of Rs.10 each	1419600	1419600
3	Subscribed Capital		
	141,960,000 Equity Shares of Rs.10 each	1419600	1419600
4	Called-up Capital		
	141,960,000 Equity Shares of Rs.10 each fully paid up	1419600	1419600
	Less : Calls unpaid	0	0
	Add : Equity Shares forfeited (Amount originally paid up)	0	0
	Less : Par Value of Equity Shares bought back	0	0
	Less : Preliminary Expenses	0	0
	Expenses including commission or brokerage on		
	Underwriting or subscription of shares		
	TOTAL	1419600	1419600

Notes:

(a) Particulars of the different classes of capital should be separately stated.

(b) The amount capitalised on account of issue of bonus shares should be disclose

*(c) In case any part of the capital is held by a holding company, the same
should be separately disclosed.*

Cholamandalam MS General Insurance Company Ltd

**FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE
SHARE CAPITAL**

PATTERN OF SHAREHOLDING

[As certified by the Management]

Shareholder	Year ended March 31, 2009		Year ended March 31, 2008	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	105,050,400	74	105,050,400	74
· Foreign	36,909,600	26	36,909,600	26
Others	0	-		
TOTAL	141,960,000	100		100

Cholamandalam MS General Insurance Company Ltd

**FORM NL-10-RESERVE AND SURPLUS SCHEDULE
RESERVES AND SURPLUS**

	Particulars	Year ended March 31, 2009	Year ended March 31, 2008
		(Rs.'000).	(Rs.'000).
1	Capital Reserve	-	0
2	Capital Redemption Reserve	-	0
3	Share Premium	-	0
4	General Reserves	-	0
	Less: Debit balance in Profit and Loss Account	-	0
	Less: Amount utilized for Buy- back	-	0
5	Catastrophe Reserve	-	0
6	Other Reserves (to be specified)		0
	Contingency Reserve for Unexpired risk	56,068	0
7	Balance of Profit in Profit & Loss Account	53,941	40097
	TOTAL	110,009	40097

Note:

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

Cholamandalam MS General Insurance Company Ltd

**FORM NL-11-BORROWINGS SCHEDULE
BORROWINGS**

	Particulars	Year ended March 31, 2009	Year ended March 31, 2008
		(Rs.'000).	(Rs.'000).
1	Debentures/ Bonds	0	0
2	Banks	0	0
3	Financial Institutions	0	0
4	Others (to be specified)	17140.427	22587
	TOTAL	17140.427	22587

Notes:

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

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

Cholamandalam MS General Insurance Company Ltd

FORM NL-12-INVESTMENT SCHEDULE
Investments

	Particulars	Year Ended 31st Mar 2009
		(Rs.'000).
	LONG TERM INVESTMENTS	
1	Government securities and Government guaranteed bonds including Treasury Bills	1,260,605
2	Other Approved Securities	-
3	Other Investments	
	(a) Shares	
	(aa) Equity (Net of Fair Value Changes)	85,228
	(bb) Preference	
	(b) Mutual Funds	
	(c) Derivative Instruments	
	(d) Debentures/ Bonds	695,350
	(e) Other Securities Fixed Deposits with Bank	
	(f) Subsidiaries	
	(g) Investment Properties- Real Estate	
4	Investments in Infrastructure and Social Sector	350,464
5	Other than Approved Investments	3,621
	Less: Provision for diminution in value	(6,000)
	Total (A)	2,389,268
	SHORT TERM INVESTMENTS	
1	Government securities and Government guaranteed bonds including Treasury Bills	-
2	Other Approved Securities	
3	Other Investments	
	(a) Shares	
	(aa) Equity	
	(bb) Preference	
	(b) Mutual Funds	
	(a) Derivative Instruments	231,986
	Money Market Instruments	
	(b) Debentures/ Bonds	249,766
	(c) Other Securities Fixed Deposits with Bank	676,200
	(d) Subsidiaries	
	(e) Investment Properties- Real Estate	
4	Investments in Infrastructure and Social Sector	100,373
5	Other than Approved Investments	
	Total (B)	1,258,325
	Total (A) + (B)	3,647,593

Notes:

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

(i) Holding company and subsidiary shall be construed as defined in the Companies Act, 1956:

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

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

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

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

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

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

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

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

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

Cholamandalam MS General Insurance Company Ltd

**FORM NL-13-LOANS SCHEDULE
LOANS**

	Particulars	Year ended March 31, 2009	Year ended March 31, 2008
		(Rs.'000).	(Rs.'000).
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others (to be specified)	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others (to be specified)	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-

Notes:

(a) Short-term loans shall include those, which are repayable within 12 months from the date of balance sheet. Long term loans shall be the loans other than short-term loans.

(b) Provisions against non-performing loans shall be shown separately.

(c) The nature of the security in case of all long term secured loans shall be specified in each case. Secured loans for the purpose 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.

Cholamandalam MS General Insurance Company Ltd

FORM NL-14-FIXED ASSETS SCHEDULE

As on 31st Mar 2009

FIXED ASSETS

(Rs. '000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	As at March 31, 2008	Additions	Deductions	As at March 31, 2009	Upto March 31, 2008	For The Period	On Sales/	Upto March 31, 2009	As at 31st Mar 2009	As at 31st Mar 2008
							Adjustments			
Goodwill										
Intangibles (specify)	50,506	54,732		105,238	37,533	14,214		51,747	53,491	12,973
Land-Freehold	9,333	-	-	9,333	-	-	-	-	9,333	9,333
Leasehold Property IT Equipments	24,479	-	-	24,479	1,522	6,120	-	7,642	16,837	22,957
Buildings	42,061	720	-	42,781	1,650	705	-	2,355	40,426	40,411
Furniture & Fittings	30,216	13,664	1,530	42,350	16,229	10,248	1,401	25,076	17,274	13,987
Information Technology Equipment	110,898	54,984	79	165,803	76,276	28,243	68	104,451	61,352	34,622
Vehicles	13,058	6,830	876	19,012	4,859	4,105	550	8,414	10,598	8,199
Office Equipment	17,593	4,357	385	21,565	10,530	4,140	339	14,331	7,234	7,062
Others (Specify nature)										
Electrical Fittings	23,903	5,013	-	28,916	11,921	5,965	-	17,886	11,030	11,982
Improvement to Premises	50,346	26,371	255	76,462	14,769	11,228	218	25,779	50,683	35,577
TOTAL	372,393	166,671	3,125	535,939	175,289	84,968	2,576	257,681	278,258	197,103
Work in progress		-	-	-	-	-	-	-	2,845	32,717
Grand Total	372,393	166,671	3,125	535,939	175,289	84,968	2,576	257,680	281,103	229,820
PREVIOUS YEAR	236,293	139,587	3,489	372,393	124,105	52,769	1,585	175,289	229,820	114,753

Note:

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

Cholamandalam MS General Insurance Company Ltd

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

	Particulars	Year ended March 31, 2009	Year ended March 31, 2008
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	48,183	128,133
2	Bank Balances	24,515	19,965
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)		
	(bb) Others		
	(b) Current Accounts		
	(c) Others (to be specified)		
3	Money at Call and Short Notice	-	
	(a) With Banks		
	(b) With other Institutions		
4	Others (to be specified)	-	
	TOTAL	72,698	148,098
	Balances with non-scheduled banks included in 2 and 3 above		

Note : Bank balance may include remittances in transit. If so, the nature and amount should be separately stated.

Cholamandalam MS General Insurance Company Ltd

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

	Particulars	Year ended March 31, 2009	Year ended March 31, 2008
		(Rs.'000).	(Rs.'000).
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	2,067
3	Prepayments	247,094	68,133
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	35,594	831
6	Others (to be specified)		
	Advances to Employees	504	666
	Advances to Vendors	17,185	7,104
	Deposits for Premises and Advance Rent	56,506	44,921
	Service Tax Unutilised Credit	25,101	10,012
	Other Advances / Deposits (Refer Note 8(b) of Sch -16)	24,679	19,385
	TOTAL (A)	406,663	153,119
	OTHER ASSETS		
1	Income accrued on investments	95,893	75,543
2	Outstanding Premiums	133,517	-
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	454,686	283,108
6	Due from subsidiaries/ holding		
7	Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act, 1938]		
8	Others (to be specified)		
	Salvage Recoverable	-	93

	Receivable from Terrorism Pool [includes investment income if Rs 31305 thousand (Previous Year - Rs 8504 thousand)]	180,806	146,212
	Receivable from IMTPIP	93,453	114,373
	TOTAL (B)	958,355	619,329
	TOTAL (A+B)	1,365,018	772,448

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, 1956.

(c) Sundry Debtors will be shown under item 9(others)

Cholamandalam MS General Insurance Company Ltd**FORM NL-17-CURRENT LIABILITIES SCHEDULE****CURRENT LIABILITIES**

S.No.	Particulars	Year ended March 31, 2009	Year ended March 31, 2008
		(Rs.'000).	(Rs.'000).
1	Agents' Balances	13,364	21,590
2	Balances due to other insurance companies	286,766	172,707
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	101,363	203,197
5	Unallocated Premium	16,754	18,995
6	Sundry creditors	170,773	80,280
7	Due to subsidiaries/ holding company	2,400	2,400
8	Claims Outstanding	878,059	694,790
9	Due to Officers/ Directors	-	-
10	Others (to be specified)		
	Book Overdraft	228,475	78,294
	Tax and Other Withholdings	23,773	20,840
	Payable to IMTPIP	-	-
	Environment Relief Fund	41	12,122
	Service Tax Payable	-	10,778
	Value Added Tax Payable	-	-
	TOTAL	1,721,768	1,315,993

Cholamandalam MS General Insurance Company Ltd

FORM NL-18-PROVISIONS SCHEDULE

PROVISIONS

S.No	Particulars	Year ended March 31, 2009	Year ended March 31, 2008
		(Rs.'000).	(Rs.'000).
1	Reserve for Unexpired Risk	2,094,967	1,607,236
2	For taxation (less advance tax paid and taxes deducted at source)	-	-
3	For proposed dividends	-	-
4	For dividend distribution tax	-	-
5	Others (Leave and other employee benefits)	57,306	80,785
6	Reserve for Premium Deficiency	-	-
	TOTAL	2,152,273	1,688,021

Cholamandalam MS General Insurance Company Ltd

FORM NL-19 MISC EXPENDITURE SCHEDULE

MISCELLANEOUS EXPENDITURE

(To the extent not written off or adjusted)

	Particulars	Year ended March 31, 2009	Year ended March 31, 2008
		(Rs.'000).	(Rs.'000).
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	TOTAL	-	-

Notes:

(a) No item shall be included under the head "Miscellaneous Expenditure" and carried forward unless:

1. some benefit from the expenditure can reasonably be expected to be received in future, and

2. the amount of such benefit is reasonably determinable.

(b) The amount to be carried forward in respect of any item included under the head "Miscellaneous Expenditure" shall not exceed the expected future revenue/other benefits related to the expenditure.

Cholamandalam MS General Insurance Company Ltd

FORM NL-20-RECEIPT AND PAYMENTS SCHEDULE

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

(Rs in '000's)		
Particulars	Year ended March 31, 2009	Year ended March 31, 2008
Cash Flows from the operating activities:		
Premium received from policyholders, including advance receipts	6,472,446	4,943,444
Other receipts	252,823	144,561
Payments to the re-insurers, net of commissions and claims	(501,905)	(653,407)
Payments to co-insurers, net of claims recovery	134,094	125,836
Payments of claims	(4,019,957)	(2,254,251)
Payments of commission and brokerage	(355,664)	(293,371)
Payments of other operating expenses	(1,307,014)	(1,200,713)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	(184,947)	(110,107)
Income taxes paid (Net)	(15,750)	(17,673)
Service tax paid	(306,815)	(153,316)
Other payments	-	-
Cash flows before extraordinary items	-	-
Cash flow from extraordinary operations	-	-
Net cash flow from operating activities	167,311	531,003
Cash flows from investing activities:		
Purchase of fixed assets	(142,920)	(146,781)
Proceeds from sale of fixed assets	733	1,602
Purchases of investments	(575,370)	(2,580,226)
Loans disbursed	-	-
Sales of investments	419,911	1,806,232
Repayments received	-	-
Rents/Interests/ Dividends received	276,694	225,877
Investments in money market instruments and in liquid mutual funds	(220,721)	5,499
Expenses related to investments	(1,039)	(1,299)
Net cash flow from investing activities	(242,712)	(689,096)
Cash flows from financing activities:		
Proceeds from issuance of share capital	-	-
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	-	-
Net cash flow from financing activities	-	-
Effect of foreign exchange rates on cash and cash equivalents, net	(75,401)	-
Net increase in cash and cash equivalents:		(158,093)
Cash and cash equivalents at the beginning of the year	148,098	306,191
Cash and cash equivalents at the end of the year	72,698	148,098

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

PERIODIC DISCLOSURES**FORM NL-21 Statement of Liabilities**Insurer: **Cholamandalam MS General Insurance Company Ltd**Date: **31st March 2009***(Rs in Lakhs)*

		Statement of Liabilities							
		Year Ended 31st March 2009				Year Ended 31st March 2008			
Sl.No.	Particular	Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves	Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves
1	Fire	7,870	1,499	2,023	11,392	1,338	637	258	2,233
2	Marine	-	-	-	-	-	-	-	-
a	Marine Cargo	5,851	3,289	1,562	10,701	552	338	185	1,075
b	Marine Hull	82	-	-	82	8	-	-	8
3	Miscellaneous	-	-	-	-	-	-	-	-
a	Motor	114,424	37,767	17,150	169,341	10,616	5,608	844	17,067
b	Engineering	5,309	5,310	696	11,316	485	225	88	798
c	Aviation	-	-	-	-	-	-	-	-
d	Liabilities	4,391	1,695	978	7,064	324	142	35	501
e	Others	17,302	3,965	2,571	23,839	1,285	389	94	1,768
4	Health Insurance	29,251	4,142	5,148	38,540	1,464	248	246	1,959
5	Total Liabilities	184,481	57,668	30,128	272,276	16,072	7,587	1,749	25,408

PERIODIC DISCLOSURES

FORM NL-22 Geographical Distribution of Business

Insurer: **Cholamandalam MS General Insurance Company Ltd****Year Ended 31st Mar 2009****GROSS DIRECT PREMIUM UNDERWRITTEN**

(Rs in Lakhs)

Chola MS	Fire	Marine	Engg	Motor	Liability	PA	Health	Aviation	Travel	Others	Total
Coimbatore	212	84	48	1,995	15	74	77	-	23	16	2,545
Kolkata	70	32	35	1,875	13	107	247	-	79	22	2,479
New Delhi	1,246	1,116	484	2,777	164	457	1,896	-	106	359	8,604
Bangalore	330	212	128	1,970	101	231	2,563	-	101	169	5,805
Chennai	693	926	586	3,262	189	501	1,989	-	427	133	8,705
Hyderabad	269	23	641	2,165	36	91	313	-	50	43	3,630
Jaipur	165	26	13	1,103	24	63	476	-	1	57	1,927
Cochin	26	2	9	2,347	3	25	21	-	101	16	2,550
Indore	197	259	74	1,267	27	135	62	-	22	36	2,078
Mumbai	1,216	673	299	3,372	530	297	3,969	-	679	951	11,986
Goa	26	18	18	288	7	24	17	-	3	6	408
Pune	259	135	205	1,569	99	155	747	-	72	138	3,379
Ahmedabad	286	79	119	1,353	46	71	83	-	76	63	2,175
Chandigarh	63	13	12	2,031	4	77	50	-	77	26	2,352
Lucknow	111	14	30	1,908	8	53	80	-	4	40	2,249
Nagpur	8	8	0	500	0	5	4	-	2	4	532
Baroda	200	35	30	956	29	39	52	-	23	54	1,417
Madurai	6	0	1	1,217	0	24	7	-	4	5	1,265
Madu old	-	-	-	-	-	-	-	-	-	-	-
HO	-	-	-	-	-	522	3,935	-	-	-	4,456
Total	5,384	3,656	2,733	31,953	1,294	2,949	16,589	-	1,849	2,137	68,544

PERIODIC DISCLOSURES

FORM NL-23 Reinsurance Risk Concentration

Insurer:	Cholamandalam MS General Insurance Co Ltd
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Date	31st March 2009
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(Rs in Lakhs)

Reinsurance Risk Concentration								
S.No.	Reinsurance Placements	Premium ceded to reinsurers					Premium ceded to reinsurers / Total reinsurance premium ceded (%)	
		Proportional		Non-Proportional		Facultative		
		No of Reinsurers	Premium	No of Reinsurers	Premium	No of Reinsurers	Premium	
1	No. of Reinsurers with rating of AAA and above	1	13	1	47		-	0.25%
2	No. of Reinsurers with rating AA but less than AAA	4	5,825	1	311	1	838	28.79%
3	No. of Reinsurers with rating A but less than AA	5	1,396	7	189	10	292	7.75%
4	No. of Reinsurers with rating BBB but less than A	0	-	0	-	0	-	0.00%
5	No. of Reinsurres with rating less than BBB	0	-	0	-	0	-	0.00%
6	Indian Insurers and GIC	1	14,507	1	377	8	425	63.20%
	Total	11	21,742	10	925	19	1,555	100.00%

PERIODIC DISCLOSURES

FORM NL-24 Ageing of Claims

Insurer: Cholamandalam MS General Insurance Company Ltd

Date: 31st March 2009

2008-09

(Rs in Lakhs)

Ageing of Claims								
Sl.No.	Line of Business	No. of claims paid					Total No. of claims paid	Total amount of claims paid
		1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Fire	115	120	146	114	96	591	7,709
2	Marine Cargo	3,814	2,480	1,536	966	1,203	9,999	3,165
3	Marine Hull	-	-	-	-	-	-	-
4	Engineering	94	176	195	167	94	726	783
5	Motor OD	36,405	10,026	2,605	512	-	49,548	5,850
6	Motor TP	42	69	126	185	2	424	1,558
7	Health	56,357	7,522	6,567			70,446	13,616
8	Overseas Travel	258	345	206	112	88	1,009	468
9	Personal Accident	855	852	450	245	41	2,443	1,009
10	Liability	31	47	72	99	69	318	147
11	Crop						-	-
12	Miscellaneous	279	485	297	340	56	1,457	780

PERIODIC DISCLOSURES**FORM NL-25 : Quarterly claims data for Non-Life****Cholamandalam MS General Insurance Company Ltd.****Date: For the quarter ended March 31, 2009***No. of claims only*

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Engineering	Motor OD	Motor TP	Health	Overseas Travel	Personal Accident	Liability	Crop	Credit	Miscellaneous	Total
1	Claims O/S at the beginning of the period	162	646	3	169	1386	2071	3177	114	277	140			209	8354
2	Claims reported during the period	687	10047	1	805	52017	743	84175	1029	3203	330			1589	154626
3	Claims Settled during the period	415	8645	2	534	44679	596	70446	464	1511	128			861	128281
4	Claims Repudiated during the period	17	99	0	24	1154	8	4072	160	481	6			48	6069
5	Claims closed during the period	159	1252	1	168	3824	0	6266	353	451	184			547	13205
6	Claims O/S at End of the period	258	697	1	248	3746	2210	6568	166	1037	152			342	15425
	Less than 3months	62	397	0	84	3289	135	6501	88	826	72			175	11,629
	3 months to 6 months	77	139	1	65	201	121	67	27	174	37			85	994
	6months to 1 year	64	127	0	61	109	309	0	46	31	30			69	846
	1year and above	55	34	0	38	147	1645	0	5	6	13			13	1,956

FORM NL-26 - CLAIMS INFORMATION - KG Table I

Insurer : Cholamandalam MS General Insurance Company Ltd

Solvency for the Year ended March 31, 2009

Required solvency margin based on net premium and net incurred claims (Rs. in Lacs)

Item No.	Description	PREMIUM						
		Gross Premium	Net Premium	Gross incurred claim	Net incurred Claim	RSM-1	RSM-2	RSM
1	Fire	5,655	1,481	6,970	1,609	566	1,046	1,046
2	Marine Cargo	3,527	1,170	3,003	824	423	541	541
3	Marine Hull	128	8	-	-	13	-	13
4	Motor	31,953	22,885	14,855	10,818	4,793	3,342	4,793
5	Engineering	2,782	991	1,868	625	278	280	280
6	Aviation	-	-	(7)	-	-	-	-
7	Laibilities	1,294	870	174	204	194	61	194
8	Others	6,934	3,460	2,891	1,294	971	607	971
9	Health	16,589	6,411	15,391	6,014	2,488	3,463	3,463
	Total	68,863	37,275	45,144	21,387	9,726	9,340	11,301

PERIODIC DISCLOSURES

FORM NL-27 Offices information for Non-Life

Insurer:

Cholamandalam MS General Insurance Company Ltd

Date:

31st March 2009

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the year		87
2	No. of branches approved during the year		37
3	No. of branches opened during the year	Out of approvals of previous year	9
4		Out of approvals of this year	18
5	No. of branches closed during the year		0
6	No of branches at the end of the year		114
7	No. of branches approved but not opened		18
8	No. of rural branches		0
9	No. of urban branches		114

FORM NL-28-STATEMENT OF ASSETS - 3B

Company Name & Code:Cholamandalam MS General Insurance Company Limited 123

Statement as on: 31-03-2009

Statement of Investment Assets (General Insurer, Re-insurers)

(Business within India)

Periodicity of Submission: Quarterly

Rs. In Lakhs

No	PARTICULARS	SCH	AMOUNT
1	Investments	8	36476
2	Loans	9	0
3	Fixed Assets	10	2811
4	Current Assets		
	a. Cash & Bank Balance	11	726.98
	b. Advances & Other Assets	12	13650.18
5	Current Liabilities		
	a. Current Liabilities	13	17217.67
	b. Provisions	14	21522.73
	c. Misc. Exp not Written Off	15	0
	d. Debit Balance of P&L A/c		

Application of Funds as per Balance Sheet (A)

92404.56

	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	0
2	Fixed Assets (if any)	10	2811
3	Cash & Bank Balance (if any)	11	726.98
4	Advances & Other Assets (if any)	12	13650.18
5	Current Liabilities	13	17217.67

6	Provisions	14	21522.73
7	Misc. Exp not Written Off	15	0
8	Debit Balance of P&L A/c		

TOTAL (B) 55928.56

'Investment Assets' As per FORM 3B

(A-B) 36476

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			Balance	FRSM*						
			(a)	(b)	(c)	d = (b+c)		(e)	(d + e)	
1	G. Sec.	Not less than 20%		4199	8407	12606			12606	11843
2	G. Sec or Other Apporved Sec. (incl. (1) above)	Not less than 30%		4199	8407	12606	34%		12606	11843
3	Investment subject to Exposure Norms									
	1. 'Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 15%		2551	5106	7657	21%		7657	7555
	2. Approved Investments	Not exceeding 55%		5580	11172	16752	45%	-575	16177	16280
	3. Other Investments (not exceeding 25%)			46	92	138	0	-102	36	36
	Total Investment Assets	100%		12376	24777	37153	100%	-677	36476	35714

Certification:

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

Date:

Signature: _____

Full name:

Designation:

Note: (+) FRMS refers 'Funds representing Solvency Margin'

(') Pattern of Investment will apply only to SH funds representing FRMS

('^A) Book Value shall not include funds beyond Solvency Margin

Other Investments' are as permitted under Sec 27A(2) and 27B(3)

PERIODIC DISCLOSURES

FORM NL-29

Detail regarding debt securities

Insurer:

**Cholamandalam MS General Insurance
Company limited 123**

Date:

3/31/2009

(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31-03-2009	as % of total for this class	as at 31-03-2008 of the previous Year	as % of total for this class	As at 31-03-2009	as % of total for this class	as at 31-03-2008 Of the previous year	as % of total for this class
Break down by credit rating								
AAA rated	13988.12	54.15%	10432.43	47.89%	14108	52.81%	10894.93	45.74%
AA or better								
Rated below AA but above A								
Rated below A but above B								
Any other	11843.02	45.85%	11353.14	52.11%	12606	47.19%	12921.98	54.26%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	5853.54	22.66%	4308.41	19.78%	5941.7	22.24%	4308.07	18.09%
more than 1 year and upto 3years	5773.01	22.35%	3290.24	15.10%	5691.2	21.30%	3512.17	14.75%
More than 3years and up to 7years	8863.46	34.31%	6444.18	29.58%	9177.2	34.35%	7027.28	29.51%

More than 7 years and up to 10 years	3890.2	15.06%	5430.15	24.93%	4809.7	18.00%	6238.45	26.19%
above 10 years	1450.92	5.62%	2312.58	10.62%	1094.1	4.11%	2730.94	11.46%
Breakdown by type of the issuer								
a. Central Government	11843.02	45.85%	11353.14	52.11%	12606	47.18%	12921.98	54.26%
b. State Government								
c. Corporate Securities	13988.12	54.15%	10432.43	47.89%	14108	52.82%	10894.93	45.74%

Note

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

PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

Insurer: **Cholamandalam MS General Insurance Company Ltd** Date: **31/03/2009**
(Rs in Lakhs)

Analytical Ratios for Non-Life companies

Sl.No.	Particular	FY 08-09	FY 07-08
1	Gross Premium Growth Rate	1.31	1.68
2	Gross Premium to shareholders' fund ratio	4.67	3.63
3	Growth rate of shareholders' fund		
4	Net Retention Ratio	0.54	0.54
5	Net Commission Ratio	-0.06	-0.07
6	Expense of Management to Gross Direct Premium Ratio	0.29	0.32
7	Combined Ratio	0.97	0.75
8	Technical Reserves to net premium ratio	0.87	1.04
9	Underwriting balance ratio	-0.06	-0.05
10	Operationing Profit Ratio	0.03	0.04
11	Liquid Assets to liabilities ratio	0.85	0.68
12	Net earning ratio	0.02	0.02
13	return on net worth ratio	0.05	0.05
14	Available Solvency argin Ratio to Required Solvency Margin Ratio	0.46	0.46
15	NPA Ratio		
	Gross NPA Ratio	NA	NA
	Net NPA Ratio	NA	NA

Equity Holding Pattern for Non-Life Insurers

1	(a) No. of shares	141,960,000	141,960,000
2	(b) Percentage of shareholding (Indian / Foreign)	74/26	74/26
3	(c) %of Government holding (in case of public sector insurance companies)	NA	NA
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	0.11	0.49
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.11	0.49
6	(iv) Book value per share (Rs)	Rs 10	Rs 10

PERIODIC DISCLOSURES

FORM NL-31 : Related Party Transactions

Insurer:

Cholamandalam MS General Insurance Co. Ltd

Date: March 31, 2009

FY 2008-09

Related Party Transactions			
Sl.No.	Name of the Related Party	Description of Transactions / Categories	Value
			2008-09
1	EID Parry (INDIA) Limited	Maintenance and common expenses paid	11955454
2	EID Parry (INDIA) Limited	Receipt towards common expenses	71650
3	Coromandel Fertilisers Ltd	Payment towards stay and common expenses	346546
4	Coromandel Fertilisers Ltd	Receipt towards common expenses	19640
5	Tube Investments of India Limited	Rent receipt	480000
6	Tube Investments of India Limited	Premium Income	26137000
7	Tube Investments of India Limited	Claims incurred	7141000
8	Tube Investments of India Limited	Management expenses recovered	2204000
9	Cholamandalam DBS Finance Ltd	Payment towards rent and common expenses	3106509
10	Cholamandalam DBS Finance Ltd	Service charges paid	1018374
11	Cholamandalam DBS Finance Ltd	salay / commission paid	2819586
12	Cholamandalam DBS Finance Ltd	Receipt towards common and rental expenses	953533
13	Cholamandalam AMC limited	payments made on common expenses	103331
14	Parry enterprises (INDIA) Ltd	Travel expenses	3947260
	Parry enterprises (INDIA) Ltd	Receipt towards training expenses	9441
15	Cholamandalam MS Risk Services Ltd	fees incurred for risk inspection and advisory services	21314000
16	Cholamandalam MS Risk Services Ltd	Management expenses recovered	3335000
17	Ambadi enterprises limited	Receipt towards common expenses	2918
18	Carborundum universal Ltd	Receipt towards common expenses	39374
19	DBS Cholamandalam Asset Management Limited	receipt towards common expenses	200793
20	DBS Cholamandalam Distribution Services Ltd.	Payment towards rent and maintenance expenses	325874
21	DBS Cholamandalam Distribution Services Ltd.	Payment of commission	377378
22	DBS Cholamandalam Distribution Services Ltd.	Receipt towards common expenses	1385274

*including the premium flow through Assocaites/ Group companies as an agent

PERIODIC DISCLOSURES

FORM NL-32

Products Information

Insurer:

Cholamandalam MS General insurance Company Limited

Date:

31/03/2009

Products Information

List below the products and/or add-ons introduced during the period

Sl. No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business*	Category of product	Date of filing of Product	Date IRDA confirmed filing/ approval
1	GHI - Micro Insurance	A - 16 - MI		Misc			16th July 2008
2	Extended Warranty Insurance Product	F-16 -EW		Misc			12th Sept 2008
3	Janata Personnel Accident Policy	A-17- JPA		Accident and Health			20th Nov 2008
4	Chola Health & Accident Protection Plan for Students[CHAPS]	A-18-HAPS		Accident and Health			2nd Dec 2008
5	Chola Instant Home Insurance	S-34-IHI		Property and Property Crime			not filed
6	Private car with add on covers and variable excess	MPCP-08		Motor			22nd Dec 2008
7	Weather Insurance (Index-Based)	F-16-WIIB		Misc			9th March 2009
8	Chola MS Individual Healthline Insurance Policy	A-19-IHL		Accident and Health			9th March 2009

FORM NL-33 - SOLVENCY MARGIN - KGII
TABLE - II

Insurer: Cholamandalam MS General Insurance Company Ltd
Solvency for the Year ended on 31st March 2009
Available Solvency Margin and Solvency Ratio

(Rs. in Lacs)

Item	Description	Notes No.	Year ended March 31, 2009	Year ended March 31, 2008
(1)	(2)	(3)		
1	Available Assets in Policyholders' Funds (adjusted value			
	of Assets as mentioned in Form IRDA-Assets-AA):		-	-
	Deduct:			
2	Liabilities (reserves as mentioned in Form HG)		23,451	23,451
3	Other Liabilities (other liabilities in respect of		-	-
	Policyholders' Fund as mentioned in Balance Sheet)			
4	Excess in Policyholders' Funds (1-2-3)		(23,451)	(23,451)
5	Available Assets in Shareholders' Funds (value of			
	Assets as mentioned in Form IRDA-Assets-AA):		45,588	45,588
	Deduct:			
6	Other Liabilities (other liabilities in respect of			
	Shareholders' Fund as mentioned in Balance Sheet)		7,022	7,022
7	Excess in Shareholders' Funds (5-6)		38,566	38,566
8	Total Available Solvency Margin [ASM] (4+7)		15,115	15,115
9	Total Required Solvency Margin [RSM]		7,877	7,877
10	Solvency Ratio (Total ASM/Total RSM)		1.92	1.92

PERIODIC DISCLOSURES

FORM NL-34 : Board of Directors & Key Person

Cholamandalam MS General Insurance Company Ltd

Date: 31/03/2009

BOD and Key Person information

Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mr. S V Mony	Chairman	
2	Mr.S S Gopalarathnam	Managing Director	
3	Mr.A Vellayan	Director	Director from 31st July, 2008
4	Mr.N Srinivasan	Director	
5	Mr.R Srinivasan	Independent Director	
6	Mr.Haris Ansari	Independent Director	
7	Mr.Yu Kitai	Wholetime Director	
8	Mr.Susumu Fujimoto	Director	
9	Mr.Susumu Ichihara	Director	
10	Mr.V Natarajan	Director	till July 31, 2008

Key Pesons as defined in IRDA Registration of Companies Regulations, 2000

FORM NL-35-NON PERFORMING ASSETS-7A

COMPANY NAME & CODE:Cholamandalam MS General Insurance Company Limited

123

Statement as on: 31-Mar-09

Name of the Fund _____

Details of Investment Portfolio

Periodicity of Submission : Quarterly

COI	Company Name	Instrument Type	Interest Rate		Total O/s (Book Value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal Due from	Interest Due from	Deferred Principal	Deferred Interest	Rolled Over?	Has there been any Principal Waiver?		Classification	Provision (%)	Provision (Rs)
			%	Has there been revision?									Amount	Board Approval Ref			
Nil																	

CERTIFICATION

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

Date: 5/10/2009

Signature _____

Full Name & Designation _____

Note:

A. Category of Investment (COI) shall be as per INV/GLN/001/2003-04

B. FORM 7A shall be submitted in respect of each 'Fund'.

C. Classification shall be as per F&A-Circulars-169-Jan-07 Dt.24-01-07.

J HARI NARAYAN, CHAIRMAN

[ADVT/III/W/161/Extly.]

COMPANY NAME & CODE:Cholamandalam MS General Insurance Company Limited,123

STATEMENT AS ON: 31 Mar 2009

STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT

Name of the Fund :

PERIODICITY OF SUBMISSION :

Rs. In Lakhs														
NO.	CATEGORY OF INVESTMENT	CAT CODE	Current Quarter				Year to Date				PREVIOUS YEAR			
			INVESTMENT as on 31.03.2009	INCOME ON INVESTMENT	GROSS YIELD (%)	NET YIELD (%)	INVESTMENT as on 31.03.2009	INCOME ON INVESTMENT	GROSS YIELD (%)	NET YIELD (%)	INVESTMENT as on 31.03.08	INCOME ON INVESTMENT	GROSS YIELD (%)	NET YIELD (%)
A	CENTRAL GOVERNMENT SECURITIES													
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGSB	12606.05	180.87	7.14%	6.11%	12,606.05	711.44	5.53%	3.65%	12,921.98	693.71	7.00%	5.41%
A2	Special Deposits	CSPD												
A3	Treasury Bills	CTRB												
B	STATE GOVERNMENT / OTHER APPROVED SECURITIES													
B1	State Govt. Securities	SGGS												
B2	Other Approved Securities (excluding Infrastructure / Social Sector Investments)	SGOA												
B3	Guaranteed Equity	SGGE												
C	HOUSING SECTOR INVESTMENTS													
C1	Loans to State Government for Housing	HLSH												
C2	Loans to State Government for Fire Fighting Equipments	HLSF												
C3	Term Loan - HUDCO	HTLH												
C4	Term Loan to institutions accredited by NHB	HTLN												
	TAXABLE BONDS OF													
C5	Bonds / Debentures issued by HUDCO	HTHD												
C6	Bonds / Debentures issued by NHB	HTDN	3148.32	93.28	7.76%	7.73%	3,148.32	253.11	7.28%	4.81%	2,547.39	167.68	6.81%	6.56%
C7	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												
	TAXABLE BONDS													
C8	Bonds / Debentures issued by HUDCO	HFHD												
C9	Bonds / Debentures issued by NHB	HFDN												
C10	Bonds / Debentures issued by institutions accredited by NHB	HFDA												
D	INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS													
D1	Infrastructure / Social Sector - Other Approved Securities	ISAS												
	TAXABLE BONDS OF													
D2	Infrastructure - PSU - Debentures / Bonds	IPTD	3530.19	92.57	8.13%	8.28%	3,530.19	317.54	7.66%	5.06%	3,052.72	225.22	7.81%	7.02%
D3	Infrastructure - Other Corporate Securities (Approved investments) - Debentures / Bonds	ICTD	978.18	16.00	6.11%	6.64%	978.18	64.81	6.65%	4.39%	973.13	64.97	6.18%	6.70%
	TAX FREE BONDS													
D4	Infrastructure - PSU - Debentures / Bonds	IPFD												
D5	Infrastructure- Other Corporate Securities (Approved investments) - Debentures / Bonds	ICFD												
D6	Infrastructure - Term Loans (with Charge)	ILWC												
	ACTIVELY TRADED													
D7	Infrastructure / Social Sector - PSU - (Approved investment) - Equity shares - quoted	EAEQ												
D8	Infrastructure / Social Sector - Corporate Securities (Approved investment) - Equity shares (Ordinary) - quoted	EACE												
	THINLY TRADED													
D9	Infrastructure / Social Sector - *PSU - (Approved investment) - Equity shares - quoted	ETPE												
D10	Infrastructure / Social Sector - Corporate Securities (Approved investment) - Equity shares (Ordinary) - quoted	ETCE												
E	INVESTMENT SUBJECT TO EXPOSURE NORMS													
	ACTIVITY TRADED													
E1	PSU - (Approved investment) - Equity shares - quoted	EAEQ	322.34	1.73	1.17%	1.17%	322.34	4.88	1.04%	1.04%		3.35		
E2	Corporate Securities (Approved investment) - Equity shares (Ordinary) - quoted	EACE	472.25	0.30	0.28%	0.28%	472.25	2.61	0.37%	0.37%		44.79		
	THINLY TRADED/UNQUOTED													
E3	PSU - (Approved investment) - Equity shares - quoted	ETPE												
	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	572.58	24.73	6.74%	6.74%	572.58	38.23	2.84%	2.84%				

E4	Corporate Securities (Approved investment) - Equity shares - quoted	ETCE												
E5	Corporate Securities (Approved investment) - Equity - Unquoted	EENQ												
E6	Corporate Securities - Bonds - PSU (Taxable)	EPBT												
E7	Corporate Securities - Bonds - PSU (Tax Free)	EPBF												
E8	Corporate Securities (Approved Investment) - Preference Shares	EPNQ												
E9	Corporate Securities (Approved Investment) - Investment in Subsidiaries	ECIS												
E10	Corporate Securities (Approved Investment) - Debentures	ECOS	4010.84	98.58	10.90%	10.78%	4,010.84	397.97	10.29%	6.79%	1,984.01	171.61	8.45%	10.01%
E11	Corporate Securities (Approved Investment) - Derivative Instruments	ECDI												
E12	Investment properties - Immovable	EINP												
E13	Loans - Policy Loans	ELPL												
E14	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI												
E15	Loans - Secured Loans - Mortgage of Property outside India (Term Loan)	ELMO												
E16	Deposits - Deposit with scheduled banks	ECDB	9054.00	137.43	9.58%	9.58%	9,054.00	700.39	9.64%	6.36%	8,859.08	798.87	10.20%	10.20%
E17	Deposits - Other Bank Accounts	ECOB												
E18	Deposits - money at call and short notice with banks / Repos	ECMR												
E19	CCIL (Approved investment) - CBLO	ECBO												
E20	Bills Re-Discounting	ECBR												
E21	Commercial Papers	ECCP	2319.86	101.67	10.01%	10.01%	2,319.86	310.83	9.99%	6.59%	914.96	35.46	9.78%	9.78%
E22	Application Money	ECAM												
E23	Corporate Securities Mutual Funds	EGMF	0.00	25.63	6.24%	6.24%	0.00	87.21	7.80%	5.15%				
E24	Corporate Securities Mutual Funds Promoters Group	EMPG	0.00	2.35	6.66%	6.66%	0.00	13.88	8.27%	5.46%				
F	OTHER THAN APPROVED INVESTMENTS													
F1	Other than Approved Investments - Bonds - PSU - Taxable	OBPT									513.64	30.97	8.86%	5.92%
F2	Other than Approved Investments - Bonds - PSU - Tax Free	OBPF												
	Equity Shares (PSUs & Unlisted)	OEPN	137.98	0.00	0.00%	0.00%	137.98	0.16	0.11%	0.11%				
F3	Other than Approved Investments - Equity Shares (Incl. Unquoted)	OESH									1,232.41	172.71	1021.31%	1021.31%
F4	Other than Approved Investments - Debentures	OLDB												
F5	Other than Approved Investments - Preference Shares	OPSH												
F6	Other than Approved Investments - Venture fund	OVNF												
F7	Other than Approved Investments - Short term Loans (Unsecured Deposits)	OSLU												
F8	Other than Approved Investments - Term Loans (without Charge)	OTLW												
F9	<u>Corporate Securities (Other than Approved investment) - Mutual Funds</u>													
	G-Sec Plan - MF	OMGS												
	Debt / Income Fund - MF	OMDI												
	Serial Plan - MF	OMSP												
	Liquid Fund - MF	OMLF										57.36		
	Others - MF	OMOT												
F10	Corporate Securities (Other than Approved investment) - Drivative Instruments	OCDI												
TOTAL			37152.58	775.14	8.78%	8.81%	37152.58	2903.06	8.02%	5.29%	32999.33	2466.71	7.86%	7.87%

Note: Item F9 - Others - MF will be applicable for Investments made prior to Circular No. IRDA/CIR/INV/007/2002-03 dated: 26th February, 2003

1 Net Yield is the yield after considering amortisation costs

CERTIFICATION

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

DATE: 10 May 2009

SIGNATURE _____
FULL NAME & DESIGNATION V.Suryanarayanan
Chief Financial Officer

Note: Category of Investment (COI) shall be as per Guidelines
¹ To be calculated based on Monthly or lesser frequency 'Weighted average' of Investments
² Yield netted for Tax
³ In the case of Life Insurance Business, FORM-1 shall be prepared in respect of each fund.

FORM NL-37-DOWN GRADING OF INVESTMENT-2

COMPANY NAME & CODE: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED,123

STATEMENT AS ON: 31 March 2009

Name of Fund _____

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs. Lakhs

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

CERTIFICATION

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

Signature _____

Date:

Full Name and Designation

Note:

- 1 Provide details of Down Graded Investments during the Quarter.*
- 2 Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.*
- 3 FORM-2 shall be prepared in respect of each fund.*
- 4 Category of Investmet (COI) shall be as per INV/GLN/001/2003-04*

PERIODIC DISCLOSURES

FORM NL-38 Business Returns across line of Business

Insurer: **Cholamandalam MS General Insurance Company Ltd**

Date: **31st March 2009**

(Rs in Lakhs)

(Rs in Lakhs)

Business Returns across line of Business					
Sl.No.	Line of Business	FY 08-09		FY 07-08	
		Premium	No. of Policies	Premium	No. of Policies
1	Fire	5,384	19,872	7,009.61	21,077.00
2	Cargo & Hull	3,656	10,249	3,265.95	11,598.00
3	Motor TP	7,320	-	5,330.09	-
4	Motor OD	24,632	349,246	21,025.74	218,055.00
5	Engineering	2,733	3,384	2,991.43	3,513.00
6	Workmen's Compensation	492	3,051	410.10	2,427.00
7	Employer's Liability	802	2,138	978.09	1,284.00
8	Aviation	NA	NA	-15.10	1.00
9	Personal Accident	2,949	13,151	1,255.47	11,947.00
10	Health	16,589	22,128	10,938.39	21,001.00
11	Others*	3,986	367,672	3,176.98	264,521.00
		68,543.51	790,891.04	56,366.75	555,424.00

Note:

1. Premium stands for amount of premium
2. The line of business which are not applicable for any company should be filled up with NA.

Figure '0' in those fields will imply no business in the segment.

*any other segment contributing more than 5% of the total premium needs to be shown separately

PERIODIC DISCLOSURES
FORM NL-39 Rural & Social Obligations

Insurer: **Cholamandalam MS General Insurance Company Ltd**

Date **31st March 2009**

(Rs in Lakhs)

Rural & Social Obligations		As on 31st Mar 2009			As on 31st Mar 2008	
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	No. of Policies Issued	Premium Collected
1	Fire	Rural	51	4	273.00	614.77
		Social		2,817	-	4,706.48
2	Cargo & Hull	Rural	-	-	-	-
		Social		-	-	-
3	Motor TP	Rural	-	-	-	-
		Social		-	-	-
4	Motor OD	Rural	23,256	1,429	9,032.00	497.34
		Social		-	-	-
5	Engineering	Rural	-	-	149.00	513.71
		Social		497		501.66
6	Workmen's Compensation	Rural	-	-	-	-
		Social		-	-	-
7	Employer's Liability	Rural	-	-	-	-
		Social		-	-	-
8	Aviation	Rural	-	-	-	-
		Social		-	-	-
9	Personal Accident	Rural	-	-	1.00	4.61
		Social	-	-	-	-
10	Health	Rural	12	3,093	2.00	987.19
		Social		880	-	-
11	Others*	Rural	4	0	76.00	16.61
		Social		683	-	884.61

*any other segment contributing more than 5% needs to be shown separately

PERIODIC DISCLOSURES**FORM NL-40****Business Acquisition through different channels**

Insurer:

Cholamandalam MS General Insurance Company Ltd

Date

31st march 2009

Sl.No.	Channels	Business Acquisition through different channels	
		Year ended March 31, 2009	
		No. of Policies	Premium
1	Individual agents	7,546	485,246,876
2	Corporate Agents-Banks		
3	Corporate Agents -Others	61,132	1,595,603,082
4	Brokers	36,029	1,661,071,625
5	Micro Agents		
6	Direct Business	4,566	1,033,612,239
	Total (A)		
1	Referral (B)	50,661	1,492,294,718
	Grand Total (A+B)	159,934	6,267,828,540

Note:

1. Premium means amount of premium received from business acquired by the source
2. No of Policies stand for no. of policies sold

PERIODIC DISCLOSURES

FORM NL-41 GRIEVANCE DISPOSAL

Insurer:

Cholamandalam MS General Insurance Co. Ltd

Date:

Apr'08-Mar'09

(Rs in Lakhs)
GRIEVANCE DISPOSAL

Sl No.	Particulars	Opening Balance *	Additions	Complaints Resolved			Complaints Pending
				Fully Accepted	Partial Accepted	Rejected	
1	Complaints made by customers	0	6122	6122			0
a)	Sales Related		93	93			0
b)	Policy Administration Related		6029	6029			0
c)	Insurance Policy Coverage related		0	0			
d)	Claims related		1829	1829			
e)	others		944	944			
d)	Total Number	0	6122	6122			0

2	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Less than 15 days			0
b)	Greater than 15 days			0
	Total Number	0	0	0

* Opening balance should tally with the closing balance of the previous financial year.