

FORM NL-1-B-RAName 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, 2010 (Rs.'000)	Year ended March 31, 2009 (Rs.'000)
1	Premiums earned (Net)	NL-4-Premium Schedule	4,622,893	3,853,647
2	Profit/ Loss on sale/redemption of Investments		50,074	12,830
3	Others (to be specified) Administrative Charges		714	1,201
4	Interest, Dividend & Rent – Gross		350,620	270,149
	TOTAL (A)		5,024,301	4,137,827
1	Claims Incurred (Net)	NL-5-Claims Schedule	3,443,377	2,757,790
2	Commission	NL-6-Commission Schedule	(214,478)	(280,063)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	1,939,517	1,639,532
4	Premium Deficiency		12,826	-
	TOTAL (B)		5,181,242	4,117,259
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		(156,941)	20,568
	APPROPRIATIONS			
	Transfer to Shareholders' Account		(156,941)	20,566
	Transfer to Catastrophe Reserve		-	-
	Transfer to Other Reserves (to be specified)		-	-
	TOTAL (C)		(156,941)	20,566

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: Chalamandalam 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, 2010 (Rs.'000)	Year ended March 31, 2009 (Rs.'000)
1.00	OPERATING PROFIT/(LOSS)			
	(a) Fire Insurance		19,619	66,288
	(b) Marine Insurance		(20,832)	17,795
	(c) Miscellaneous Insurance		(155,728)	(63,517)
2.00	INCOME FROM INVESTMENTS			
	(a) Interest, Dividend & Rent – Gross		109,031	97,511
	(b) Profit on sale of investments		22,850	4,632
	Less: Loss on sale of investments		(5)	-
3.00	OTHER INCOME (To be specified)		53,517	1,784
	TOTAL (A)		28,452	124,493
4.00	PROVISIONS (Other than taxation)			
	(a) For diminution in the value of investments		5,000	6,000
	(b) For doubtful debts		-	-
	(c) Others (to be specified)		-	-
5.00	OTHER EXPENSES			
	(a) Expenses other than those related to Insurance Business		4,951	-
	(b) Bad debts written off		-	-
	(c) Others (To be specified)		-	-
	TOTAL (B)		9,951	6,000
	Profit Before Tax		18,501	118,493
	Provision for Taxation		(5,082)	48,581
	Profit / (Loss) After Tax		23,583	69,912
	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 last year		53,941	40,097
	Balance carried forward to Balance Sheet		77,524	53,941

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

- Premium income received from business concluded in and outside India shall be separately disclosed.
- 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.
- Claims incurred shall comprise claims paid, specific claims settlement costs wherever applicable and change in the outstanding provision for claims at the year-end..
- 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.
- Fees and expenses connected with claims shall be included in claims.
- Under the sub-head "Others" shall be included items like foreign exchange gains or losses and other items.
- Interest, dividends and rentals receivable in connection with an investment should be stated as gross amount, the amount of income tax deducted at source being included under "advance taxes paid and taxes deducted at source"..
- Income from rent shall include only the realised rent. It shall not include any notional rent.

FORM NL-3-B-BSName 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, 2010	Year ended March 31, 2009
			(Rs.'000)	(Rs.'000)
	SOURCES OF FUNDS			
	SHARE CAPITAL	NL-8-Share Capital Schedule	2,669,600	1,419,600
	SHARE APPLICATION MONEY PENDING ALLOTMENT			
	RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	133,592	110,009
	FAIR VALUE CHANGE ACCOUNT		(9,913)	(61,665)
	Deferred Tax Liability		-	7,287
	BORROWINGS	NL-11-Borrowings Schedule	11,186	17,140
	TOTAL		2,804,465	1,492,371
	APPLICATION OF FUNDS			
	INVESTMENTS	NL-12-Investment Schedule	5,721,466	3,647,593
	LOANS	NL-13-Loans Schedule	-	-
	FIXED ASSETS	NL-14-Fixed Assets Schedule	140,291	281,103
	DEFERRED TAX ASSET		3,435	-
	CURRENT ASSETS			

	Cash and Bank Balances	NL-15-Cash and bank balance Schedule	156,224	72,698
	Advances and Other Assets	NL-16-Advances and Other Assets Schedule	1,491,647	1,365,018
	Sub-Total (A)		1,647,872	1,437,716
	CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	1,989,020	1,721,768
	PROVISIONS	NL-18-Provisions Schedule	2,719,579	2,152,273
	Sub-Total (B)		4,708,598	3,874,041
	NET CURRENT ASSETS (C) = (A - B)		(3,060,727)	(2,436,325)
	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		-	-
	TOTAL		2,804,465	1,492,371

CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LTD.**FORM NL-4-PREMIUM SCHEDULE
PREMIUM EARNED [NET]**

	Particulars	Year ended March 31, 2010	Year ended March 31, 2009
		(Rs.'000)	(Rs.'000)
	Premium from direct business written	7,848,548	6,854,350
	Service Tax		
	Adjustment for change in reserve for unexpired risks		
	Gross Earned Premium		
	Add: Premium on reinsurance accepted	681,724	645,921
	Less : Premium on reinsurance ceded	3,383,925	3,158,893
	Net Premium	5,146,347	4,341,378
	Adjustment for change in reserve for unexpired risks	523,454	487,731
	Premium Earned (Net)	4,622,893	3,853,647

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, 2010	Year ended March 31, 2009
	(Rs.'000)	(Rs.'000)
Claims paid		
Direct claims	5,329,951	4,642,603
Add: Claims Outstanding at the end of the year	1,206,767	878,059
Less : Claims Outstanding at the beginning of the year	878,059	694,790
Gross Incurred Claims	5,658,659	4,825,872
Add :Re-insurance accepted to direct claims	-	29,702
Less :Re-insurance Ceded to claims paid	2,215,282	2,097,784
Total Claims Incurred	3,443,377	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 March 31, 2010	Year ended March 31, 2009
	(Rs.'000)	(Rs.'000)
Commission paid		
Direct	217,523	339,763
Add: Re-insurance Accepted	-	-
Less: Commission on Re-insurance Ceded	432,001	619,826
Net Commission	(214,478)	
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:		
Agents	32,822	48,300
Brokers	41,319	156,931
Corporate Agency	143,382	134,532
Referral	-	-
Others (pl. specify)		
TOTAL (B)	217,524	339,763

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

CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LTD.

FORM NL-7-OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS FOR THE YEAR ENDED

	Particulars	Year ended March 31, 2010	Year ended March 31, 2009
		(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	543,019	452,864
2	Travel, conveyance and vehicle running expenses	53,270	57,514
3	Training expenses	3,826	5,087
4	Rents, rates & taxes	94,129	69,777
5	Repairs	7,414	6,013
6	Printing & stationery	25,653	22,161
7	Communication	36,377	36,058
8	Legal & professional charges	70,050	51,775
9	Auditors' fees, expenses etc		
	(a) as auditor	1,650	1,650
	(b) as adviser or in any other capacity, in respect of		
	(i) Taxation matters	130	130
	(ii) Insurance matters		
	(iii) Management services; and		
	(c) in any other capacity	61	64
10	Advertisement and publicity	22,187	41,399
11	Interest & Bank Charges	7,374	5,441
12	Others (to be specified)		
	Power and Electricity	22,732	21,742
	Information Technology	73,176	61,727
	Marketing Expenses	672,963	542,270
	Office Expenses	-	-
	Recruitment Expenses	2,647	4,688
	Meeting Expenses	-	-
	Outsourcing Expenses	230,188	102,414
	Net Exchange (Gain) / Loss	249	(619)
	Co-insurance Administrative	1,725	2,523
	Terrorism Pool - Management	5,393	3,867
	IMTPIP - Administrative Expens	(31,439)	13,927
	Miscellaneous Expenses	(17,013)	52,092
13	Depreciation	113,756	84,968
	TOTAL	1,939,517	1,639,532

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, 2010	Year ended March 31, 2009
		(Rs.'000).	(Rs.'000).
1	Authorised Capital		
	304,000,000 (Previous Year :205,000,000) Equity Shares of	3,040,000	2,050,000
2	Issued Capital		
	266,960,000 (Previous Year :141,960,000) Equity Shares of Rs.10 each	2,669,600	1,419,600
3	Subscribed Capital		
	266,960,000 (Previous Year :141,960,000) Equity Shares of Rs.10 each	2,669,600	1,419,600
4	Called-up Capital		
	266,960,000 (Previous Year :141,960,000) Equity Shares of Rs.10 each fully paid up	2,669,600	1,419,600
	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		
	TOTAL	2,669,600	1,419,600

Notes:

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

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

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

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, 2010		Year ended March 31, 2009	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
• Indian	197,550,400	74	105,050,400	74
• Foreign	69,409,600	26	36,909,600	26
Others	0	-	0	-
TOTAL	266,960,000	100	141,960,000	100

CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LTD.

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

	Particulars	Year ended March 31, 2010	Year ended March 31, 2009
		(Rs.'000).	(Rs.'000).
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	-	-
4	General Reserves	-	-
	Less: Debit balance in Profit and Loss Account	-	-
	Less: Amount utilized for Buy-back	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves (to be specified)		
	Contingency Reserve for Unexpired risk	56,068	56,068
7	Balance of Profit in Profit & Loss Account	77,524	53,941
	TOTAL	133,592	110,009

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, 2010	Year ended March 31, 2009
		(Rs.'000).	(Rs.'000).
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (Financial lease from IBM India Pvt Ltd)	11,186	17,140
	TOTAL	11,186	17,140

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 2010	Year Ended 31st Mar 2009
		(Rs.'000).	(Rs.'000).
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	1,645,127	1,260,605
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity (Net of Fair Value Changes)	88,945	85,228
	(bb) Preference		
	(b) Mutual Funds		
	(c) Derivative Instruments		
	(d) Debentures/ Bonds	1,296,647	695,350
	(e) Other Securities Fixed Deposits with Bank	100,000	
	(f) Subsidiaries		
	(g) Investment Properties-Real Estate		
4	Investments in Infrastructure and Social Sector	968,941	350,464
5	Other than Approved Investments		3,621
	Less: Provision for diminution in value of in	(11,000)	(6,000)
	Total (A)	4,088,660	2,389,268
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	149,568	-
2	Other Approved Securities		
3	Other Investments		
	(a) Shares		
	(aa) Equity		
	(bb) Preference		
	(b) Mutual Funds	1	
	(a) Derivative Instruments Money	299,200	231,986
	Market Instruments		
	(b) Debentures/ Bonds	149,837	249,766
	(c) Other Securities Fixed Deposits with Bank	1,034,200	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)	1,632,806	1,258,325
	Total (A) + (B)	5,721,466	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 have significant influence, unless such influence is clearly demonstrated.

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

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

(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	As at 31st March 2010 (Rs.'000).	As at 31st March 2009 (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	NIL	NIL
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	NIL	NIL
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	NIL	NIL
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term		
	(b) Long Term		
	TOTAL	NIL	NIL

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.

CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LTD.

FORM NL-14-FIXED ASSETS SCHEDULE

FIXED ASSETS

(Rs. '000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening	Additions	Deductions	Closing	Up to Last Year	For The Period	On Sales/ Adjustments	To Date	As at 31st Mar 2010	As at 31st Mar 2009
Goodwill										
Intangibles (specify)	105,238	45,681	-	150,919	51,747	33,611	-	85,359	65,560	53,491
Land-Freehold	9,333	-	9,333	-	-	-	-	-	-	9,333
Leasehold Property										
Buildings	42,781	-	2,682	40,099	2,355	690	160	2,884	37,215	40,426
Furniture & Fittings	42,350	2,172	26,078	18,442	25,076	6,282	12,970	18,388	54	17,274
Information Technology Equipment	165,803	27,282	109,947	83,138	104,451	38,841	66,173	77,119	6,019	61,352
Vehicles	19,012	6,846	6,741	19,117	8,414	4,777	5,101	8,090	11,027	10,598
Office Equipment	21,565	1,292	13,708	9,150	14,331	3,879	9,246	8,964	186	7,234
Others (Specify nature)										
Electrical Fittings	28,916	2,025	19,963	10,978	17,886	5,370	12,279	10,977	1	11,030
Improvement to Premises	76,462	4,859	72,862	8,460	25,779	14,186	31,789	8,177	283	50,683
Leased IT Equipment	24,479	-	-	24,479	7,642	6,120	-	13,761	10,718	16,837
TOTAL	535,939	90,157	261,314	364,782	257,681	113,756	137,718	233,719	131,063	278,258
Work in progress	-	-	-	-	-	-	-	-	9,228	2,845
Grand Total	535,939	90,157	261,314	364,782	257,681	113,756	137,718	233,719	140,291	281,103
PREVIOUS YEAR	372,393	166,671	3,126	535,938	175,289	84,968	2,577	257,680	281,103	229,820

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, 2010	Year ended March 31, 2009
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	62,558	48,183
2	Bank Balances	93,666	24,515
	(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	156,224	72,698
	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, 2010	Year ended March 31, 2009
		(Rs.'000).	(Rs.'000).
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	280,500	247,094
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	59,251	35,594
6	Others (to be specified)		
	Advances to Employees	292	504
	Advances to Vendors	6,959	17,185
	Deposits for Premises and Advance Rent	57,462	56,506
	Service Tax Unutilised Credit	10,260	25,101
	Other Advances / Deposits (Refer Note 8(b) of Sch -16)	50,016	24,679
	TOTAL (A)	464,740	406,663
	OTHER ASSETS		
1	Income accrued on investments	138,765	95,893
2	Outstanding Premiums	388,599	133,517
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	260,391	454,686
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)		
	Sales Proceeds Recoverable	3,702	-
	Receivable from Terrorism Pool [includes investment income of Rs.16920 thousand (Previous Year - Rs. 31305)] (Note 3 (i) of Schedule 16)	235,450	180,806
	Receivable from IMTPIP	-	-
	- Relating to Claims Outstanding	-	-
	Receivable from IMTPIP	-	93,453
	TOTAL (B)	1,026,907	958,355
	TOTAL (A+B)	1,491,647	1,365,018

Notes:

- 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.
- The term 'officer' should conform to the definition of that term as given under the Companies Act, 1956.
- Sundry Debtors will be shown under item 9(others)

CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LTD.**FORM NL-17-CURRENT LIABILITIES SCHEDULE****CURRENT LIABILITIES**

	Particulars	Year ended March 31, 2010	Year ended March 31, 2009
		(Rs.'000).	(Rs.'000).
1	Agents' Balances	39,165	13,364
2	Balances due to other insurance companies	129,118	286,766
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	88,678	101,363
5	Unallocated Premium	65,412	16,754
6	Sundry creditors	195,275	170,773
7	Due to subsidiaries/ holding company	-	2,400
8	Claims Outstanding	1,206,767	878,059
9	Due to Officers/ Directors	-	-
10	Others		
	Book Overdraft	130,174	228,475
	Tax and Other Withholdings	31,508	23,773
	Payable to IMTPIP	30,413	-
	Environment Relief Fund	58	41
	Service Tax Payable	59,171	-
	Value Added Tax Payable	13,281	-
	TOTAL	1,989,020	1,721,768

CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LTD.**FORM NL-18-PROVISIONS SCHEDULE****PROVISIONS**

	Particulars	Year ended March 31, 2010	Year ended March 31, 2009
		(Rs.'000).	(Rs.'000).
1	Reserve for Unexpired Risk	2,618,422	2,094,967
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)	88,331	57,306
6	Reserve for Premium Deficiency	12,826	-
	TOTAL	2,719,579	2,152,273

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, 2010	Year ended March 31, 2009
		(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

FY-09-10

(Rs in '000's)

Cash Flows from the operating activities:	
Premium received from policyholders, including advance receipts	7,568,902
Other receipts	526,291
Payments to the re-insurers, net of commissions and claims	(838,269)
Payments to co-insurers, net of claims recovery	231,513
Payments of claims	(4,545,541)
Payments of commission and brokerage	(176,356)
Payments of other operating expenses	(1,805,052)
Preliminary and pre-operative expenses	-
Deposits, advances and staff loans	(71,268)
Income taxes paid (Net)	(27,854)
Service tax paid	(492,241)
Other payments	
Cash flows before extraordinary items	-
Cash flow from extraordinary operations	-
Net cash flow from operating activities	370,125
Cash flows from investing activities:	
Purchase of fixed assets	(96,540)
Proceeds from sale of fixed assets	237,660
Purchases of investments	(12,665,818)
Loans disbursed	-
Sales of investments	10,636,159
Repayments received	-
Rents/Interests/ Dividends received	354,010
Investments in money market instruments and in liquid mutual funds (Net)*	(1)
Expenses related to investments	(2,068)
Net cash flow from investing activities	(1,536,598)
Cash flows from financing activities:	
Proceeds from issuance of share capital	1,250,000
Proceeds from borrowing	-
Repayments of borrowing	-
Interest/dividends paid	-
Net cash flow from financing activities	1,250,000
Effect of foreign exchange rates on cash and cash equivalents, net	
Net increase in cash and cash equivalents:	83,526
Cash and cash equivalents at the beginning of the year	72,698
Cash and cash equivalents at the end of the year	156,224

*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**

Cholamandalam MS General Insurance Company Ltd

Date:

31st March 2010

*(Rs in Lakhs)***Statement of Liabilities**

Sl.No.	Particular	Year Ended 31st Mar 2010				Year Ended 31st Mar 2009			
		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	1,094	850	314	2,258	787	150	202	1,139
2	Marine	-	-	-	-	-	-	-	-
a	Marine Cargo	623	446	285	1,355	585	329	156	1,070
b	Marine Hull	3	-	-	3	8	-	-	8
3	Miscellaneous	-	-	-	-	-	-	-	-
a	Motor	19,388	3,647	2,138	25,173	11,442	3,777	1,715	16,934
b	Engineering	466	769	231	1,465	531	531	70	1,132
c	Aviation	-	-	-	-	-	-	-	-
d	Liabilities	304	210	179	694	439	170	98	706
e	Others	2,288	693	869	3,850	1,730	396	257	2,384
4	Health Insurance	2,017	642	794	3,454	2,925	414	515	3,854
5	Total Liabilities	26,184	7,258	4,810	38,252	18,448	5,767	3,013	27,228

PERIODIC DISCLOSURES**FORM NL-22 Geographical Distribution of Business**Insurer: **Cholamandalam MS General Insurance Company Ltd**

Year Ended 31st Mar 2010

GROSS DIRECT PREMIUM UNDERWRITTEN

(Rs in Lakhs)

Chola MS	Fire	Marine	Engg	Motor	Liability	PA	Health	Aviation	Travel	Others	Total
Coimbatore	234	98	67	2,195	14	85	93	-	28	26	2,841
Kolkata	68	14	86	4,370	11	55	107	-	42	32	4,784
New Delhi	1,273	1,625	319	2,845	160	232	2,622	-	130	603	9,810
Bangalore	154	290	161	2,685	73	158	1,084	-	85	116	4,805
Chennai	868	1,186	273	3,572	194	1,454	1,931	-	326	126	9,929
Hyderabad	150	9	452	3,460	26	136	166	-	32	43	4,474
Jaipur	56	6	23	2,752	18	23	364	-	1	42	3,286
Cochin	24	4	17	2,691	7	18	38	-	60	14	2,873
Indore	141	176	63	2,580	37	22	83	-	17	40	3,160
Mumbai	847	598	416	3,947	491	325	2,694	-	384	465	10,167
Goa	22	7	16	436	8	39	41	-	6	6	581
Pune	202	113	210	2,298	107	175	498	-	56	132	3,792
Ahmedabad	474	34	76	1,765	24	90	81	-	72	35	2,651
Chandigarh	48	15	17	2,746	5	41	64	-	29	34	3,000
Lucknow	5	(3)	2	3,055	(0)	35	35	-	4	18	3,152
Nagpur	7	29	3	408	0	2	3	-	1	3	456
Baroda	181	34	33	1,709	34	47	52	-	29	67	2,186
Madurai	11	1	0	1,496	1	7	12	-	6	6	1,540
Govt Bus	-	-	-	-	-	(8)	4,913	-	-	-	4,904
HO	12	0	4	2	-	4	71	-	0	1	95
Total	4,777	4,239	2,241	45,010	1,211	2,940	14,953	-	1,306	1,809	78,485

PERIODIC DISCLOSURES

FORM NL-23Reinsurance Risk Concentration

Insurer:Cholamandalam MS General Insurance Co Ltd

Date:2009-10

(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 ceded to reinsurers	No of reinsurers	Premium ceded to reinsurers	No of reinsurers		Premium ceded to reinsurers
1	No. of Reinsurers with rating of AAA and above	1	7	1	18	0	0	0.07%	
2	No. of Reinsurers with rating AA but less than AAA	3	6,409	1	298	2	1788	25.13%	
3	No. of Reinsurers with rating A but less than AA	7	945	8	256	5	268	4.35%	
4	No. of Reinsurers with rating BBB but less than A	0	-	0	0	0	0	0.00%	
5	No. of Reinsurers with rating less than BBB	0	-	0	0	0	0	0.00%	
6	Indian Insurer and Reinsurer	1	23,139	1	349	7	331	70.45%	
6	Total	12	30,501	11	921	14	2387	100.00%	

PERIODIC DISCLOSURES	
FORM NL-24	Ageing of Claims

Insurer: Cholamandalam MS General Insurance Company Ltd

Date:

2009-10*(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	284	141	127	167	114	833	3,549
2	Marine Cargo	4,578	2,471	1,552	708	189	9,498	2,791
3	Marine Hull	-	-	-	-	-	-	-
4	Engineering	274	153	193	172	126	918	1,442
5	Motor OD	39,356	17,536	5,450	897	211	63,450	13,494
6	Motor TP	189	246	360	475	946	2,216	4,104
7	Health	84,466	7,678	3,840			95,984	15,029
8	Overseas Travel	225	475	267	118	45	1,130	746
9	Personal Accident	2,049	1,903	1,512	696	68	6,228	1,840
10	Liability	29	44	84	98	73	328	302
11	Crop						-	-
12	Miscellaneous	360	364	374	223	60	1,381	638

PERIODIC DISCLOSURES**FORM NL-25 : Quarterly claims data for Non-Life****Cholamandalam MS General Insurance Company Ltd.****Date: For the quarter ended March 31, 2010***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	258	697	1	248	3746	2210	6568	166	1037	152			342	15425
2	Claims reported during the period	726	9779	6	902	66307	1035	120152	1057	6124	328			1242	207658
3	Claims Settled during the period	578	8025	0	684	52790	910	95984	438	2778	161			873	163221
4	Claims Repudiated during the period	27	147	0	21	1735	68	10767	213	2059	28			59	15124
5	Claims closed during the period	171	1324	1	214	8908	0	5120	465	1332	139			442	18116
6	Claims O/S at End of the period	208	980	6	231	6620	2267	14849	107	992	152			210	26622
	Less than 3months	84	708	1	99	6094	304	2507	74	481	43			92	10,487
	3 months to 6 months	26	145	0	45	139	161	12081	14	199	36			43	12,889
	6months to 1 year	44	90	5	56	137	210	208	15	191	35			55	1,046
	1year and above	54	37	0	31	250	1592	53	4	121	38			20	2,200

Insurer : Cholamandalam MS General Insurance Company Ltd

Solvency for the Year ended March 31, 2010

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

Item No.	Description	PREMIUM						RSM
		Gross Premium	Net Premium	Gross incurred claim	Net incurred Claim	RSM-1	RSM-2	
1	Fire	5,214	1,904	2,638	1,215	521	768	768
2	Marine Cargo	4,144	1,246	3,506	993	497	631	631
3	Marine Hull	95	3	-	-	9	-	9
4	Motor	45,010	30,985	20,711	13,600	6,752	4,660	6,752
5	Engineering	2,241	882	1,840	916	224	276	276
6	Aviation	-	-	-	-	-	-	-
7	Laibilities	1,211	743	406	350	182	105	182
8	Others	6,057	3,463	3,981	2,149	848	836	848
9	Health	14,951	5,856	17,638	7,405	2,243	3,969	3,969
	Total	78,923	45,083	50,721	26,627	11,276	11,245	13,435

PERIODIC DISCLOSURES

FORM NL-27 Offices information for Non-Life

Cholamandalam MS General Insurance Company Limited
Date:
2009-10

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the year		114
2	No. of branches approved during the year		14
3	No. of branches opened during the year	Out of approvals of previous year	-
4		Out of approvals of this year	-
5	No. of branches closed during the year		8
6	No of branches at the end of the year		106
7	No. of branches approved but not opened		-
8	No. of rural branches		-
9	No. of urban branches		106

FORM NL-28-STATEMENT OF ASSETS - 3B

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

Statement as on: 31-03-2010

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

(Business within India)

Rs. In Lakhs

Periodicity of Submission: Quarterly

No	PARTICULARS	SCH	AMOUNT
1	Investments	8	57215
2	Loans	9	0
3	Fixed Assets	10	1403
4	Current Assets		
	a. Cash & Bank Balance	11	1562
	b. Advances & Other Assets	12	14955.35
5	Current Liabilities		
	a. Current Liabilities	13	19890
	b. Provisions	14	27196
	c. Misc. Exp not Written Off	15	0
	d. Debit Balance of P&L A/c		

Application of Funds as per Balance Sheet (A) 122221.35

	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	0
2	Fixed Assets (if any)	10	1403
3	Cash & Bank Balance (if any)	11	1562
4	Advances & Other Assets (if any)	12	14955.35
5	Current Liabilities	13	19890
6	Provisions	14	27196
7	Misc. Exp not Written Off	15	0
8	Debit Balance of P&L A/c		

TOTAL (B) 65006.35

'Investment Assets' As per FORM 3B (A-B) 57215

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			Balance	FRSM*				(d + e)		
			(a)	(b)	(c)	d = (b+c)		(e)	(d + e)	
1	G. Sec.	Not less than 20%		7576	10371	17947			17947	16910
2	G. Sec or Other Apporved Sec. (incl. (1) above)	Not less than 30%		7576	10371	17947	31%		17947	16910
3	Investment subject to Exposure Norms									
	1. 'Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 15%		6026	8249	14274	25%		14274	14194
	2. Approved Investments	Not exceeding 55%		10638	14564	25202	44%	-209	24993	25144
	3. Other Investments (not exceeding 25%)									
	Total Investment Assets	100%		24240	33184	57424		-209	57215	56248

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

(^*) 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: 3/31/2010

(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31-03-2010	as % of total for this class	as at 31-03-2009 of the previous Year	as % of total for this class	As at 31-03-2010	as % of total for this class	as at 31-03-2009 Of the previous year	as % of total for this class
Break down by credit rating								
AAA rated	25305.54	92.98%	13988.12	100.00%	25195.58	92.81%	13987.38	100.00%
AA or better	1910.97	7.02%			1950.66	7.19%		
Rated below AA but above A								
Rated below A but above B								
Any other								
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	5991.31	13.58%	5853.54	22.66%	5986.05	13.27%	5941.73	22.24%
more than 1 year and upto 3 years	11052.73	25.04%	5773.01	22.35%	10921.13	24.22%	5691.15	21.30%
More than 3 years and up to 7 years	21395.82	48.49%	8863.46	34.31%	21809.2	48.36%	9177.19	34.35%
More than 7 years and up to 10 years	5638.17	12.78%	3890.2	15.06%	6322.47	14.03%	4809.7	18.00%
above 10 years	48.1	0.11%	1450.92	5.62%	54.33	0.12%	1094.13	4.11%
Breakdown by type of the issuer								
a. Central Government	16909.63	38.32%	11843.02	45.85%	17946.95	39.80%	12606.04	47.18%
b. State Government								
c. Corporate Securities	27216.51	61.68%	13988.12	54.15%	27146.25	60.20%	14107.87	52.82%

PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

Cholamandalam MS General Insurance Company Ltd

Date:

FY 2009-10

(Rs in Lakhs)

Analytical Ratios for Non-Life companies

Sl.No.	Particular	FY 09-10	FY 08-09
1	Gross Premium Growth Rate	15%	31%
2	Gross Premium to shareholders' fund ratio	2.81	4.83
3	Growth rate of shareholders' fund	89%	3%
4	Net Retention Ratio	0.57	0.54
5	Net Commission Ratio	(0.04)	(0.06)
6	Expense of Management to Gross Direct Premium Ratio	0.25	0.24
7	Combined Ratio	0.95	0.97
8	Technical Reserves to net premium ratio	0.93	0.87
9	Underwriting balance ratio	(0.11)	(0.06)
10	Operating Profit Ratio	(0.00)	0.03
11	Liquid Assets to liabilities ratio	0.69	0.85
12	Net earning ratio	0.00	0.02
13	return on net worth ratio	0.01	0.05
14	Available Solvency argin Ratio to Required Solvency Margin Ratio	1.76	1.02
15	NPA Ratio		
	Gross NPA Ratio	Nil	Nil
	Net NPA Ratio	Nil	Nil

Equity Holding Pattern for Non-Life Insurers (Rs in Lakhs)

1	(a) No. of shares		
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, 2010

FY 2009-10

Related Party Transactions				
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Value 2009-10
1	EID Parry (INDIA) Limited	Group Company	Payment towards maintenance, data centre and common expenses	15622025
2	EID Parry (INDIA) Limited	Group Company	Receipt for common expenses	230083
3	Coromandel International Ltd	Group Company	Payment towards stay expenses	260530
4	Coromandel International Ltd	Group Company	Payment towards retail srvice charges	1963568
5	Coromandel International Ltd	Group Company	Receipt for common expenses	126906
6	Tube Investments of India Limited	Holding Company	Rent receipt	392000
7	Tube Investments of India Limited	Holding Company	Premium Income	35536000
8	Tube Investments of India Limited	Holding Company	Claims incurred	10885000
9	Tube Investments of India Limited	Holding Company	Management expenses recovered	945000
10	Cholamandalam DBS Finance Ltd	Group Company	Payment towards rent and common expenses	16083704
11	Cholamandalam DBS Finance Ltd	Group Company	Payment towards purchase of assets	100000
12	Cholamandalam DBS Finance Ltd	Group Company	Receipt for common expenses	1989606
13	Cholamandalam DBS Finance Ltd	Group Company	receipt for customised comprehensive support for machines	527514
14	Cholamandalam AMC limited	Group Company	payments made on reimbursement of common expenses	687674
15	Net Access (INDIA) Pvt Ltd	Group Company	IT expenses	24554430
16	Cholamandalam MS Risk Services Ltd	Group Company	fees incurred for risk inspection and advisory services	2054400
17	Cholamandalam MS Risk Services Ltd	Group Company	Management expenses recovered	3642000
18	Ambadi enterprises limited	Group Company	Receipt towards common expenses	21151
19	Parry enterprises (INDIA) Ltd	Group Company	Travel and forex expenses	11155811
20	Parry enterprises (INDIA) Ltd	Group Company	service charges	76087
21	Parry enterprises (INDIA) Ltd	Group Company	Receipt towards common expenses	10576

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

PERIODIC DISCLOSURES

FORM NL-32 Products Information

Insurer: **Cholamandalam MS General Insurance Co. Ltd**Date: **31/03/2010**

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	CHOLA Overseas Travel Protection Plan- Individual Travel-Short Term						not filed
2	Chola MS Domestic Travel Insurance	A-16-DTI		Accident and Health			25th May 2009
3	Chola MS Family Healthline Insurance	A20 - FHL		Accident and Health			
4	Chola MS Critical Healthline Insurance	A21 - CHL		Accident and Health			
5	Tractor Seamless policy	MTS - 09		Motor			
6	Motor Private-Car Package Policy - Name changed as Chola Classic	MPCP		Motor			
7	Own Damage discount based excess applicable for all motor products.			Motor			
8	Chola MS RSBY Family Floater Health Insurance	A22 - RFHI		Accident and Health			

FORM NL-33 - SOLVENCY MARGIN - KGII

TABLE - II

Insurer: Cholamandalam MS General Insurance Company Ltd

Solvency for the Year ended on 31st Mar 10

Available Solvency Margin and Solvency Ratio

(Rs. in Lacs)

Item	Description	Notes No.	Amount
(1)	(2)	(3)	(4.00)
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)		38,251.88
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		-
4	Excess in Policyholders' Funds (1-2-3)		(38,251.88)
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):		71,418.16
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		9,506.63
7	Excess in Shareholders' Funds (5-6)		61,911.52
8	Total Available Solvency Margin [ASM] (4+7)		23,659.64
9	Total Required Solvency Margin [RSM]		13,434.54
10	Solvency Ratio (Total ASM/Total RSM)		1.76

PERIODIC DISCLOSURES

FORM NL-34 : Board of Directors & Key Person

Cholamandalam MS General Insurance Company Ltd			Date: 31/03/2010
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	
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	Resigned w.e.f.31.7.2009
9	Mr.Susumu Ichihara	Director	
10	Mr.Tsuyoshi Yamane	Additional director	Appointed w.e.f.01.08.2009

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-10

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: 5/10/2010

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/IV/161/Exty.]

FORM NL-36-YIELD ON INVESTMENTS

COMPANY NAME & CODE:Cholamandalam MS General Insurance Company Limited

33.99%

STATEMENT AS ON: 31 Mar 2010

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 31.03.2010	INCOME ON INVESTMENT	GROSS YIELD (%)	NET YIELD (%)	INVESTMENT as on 31.03.2010	INCOME ON INVESTMENT	GROSS YIELD (%)	NET YIELD (%)	INVESTMENT as on 31.03.09	INCOME ON INVESTMENT	GROSS YIELD (%)	NET YIELD (%)
A	CENTRAL GOVERNMENT SECURITIES													
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGSB	15297.94	219.33	6.08%	4.01%	15,297.94	847.39	5.78%	3.81%	11,435.30	647.17	5.53%	3.65%
A2	Deposit under Section 7 of Insurance Act, 1938		1153.33	16.12	5.78%	3.82%	1,153.33	65.85	5.58%	3.68%	1,170.74	64.27	5.63%	3.72%
A3	Special Deposits	CSPD												
A4	Treasury Bills	CTRB	1495.68	5.99	4.10%	2.71%	1,495.68	15.99	3.48%	2.30%				
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												
	<u>TAXABLE BONDS OF</u>													
C5	Bonds / Debentures issued by HUDCO	HTHD												
C6	Bonds / Debentures issued by NHB	HTDN	4585.07	78.53	7.48%	4.94%	4,585.07	296.60	7.42%	4.90%	3,148.32	253.11	7.28%	4.81%
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												
	<u>TAXABLE BONDS</u>													
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												
	<u>TAXABLE BONDS OF</u>													
D2	Infrastructure - PSU - Debentures / Bonds	IPTD	7210.53	131.39	8.11%	5.35%	7,210.53	446.01	7.80%	5.15%	3,530.19	317.54	7.66%	5.06%
D3	Infrastructure - Other Corporate Securities (Approved investments) - Debentures / Bonds	ICTD	2478.88	42.44	6.29%	5.47%	2,478.88	150.64	6.29%	5.47%	978.18	64.81	6.65%	4.39%
	<u>TAX FREE BONDS</u>													
D4	Infrastructure - PSU - Debentures / Bonds	IPFD												
D5	Infrastructure- Other Corporate Securities (Approved investments) - Debentures / Bonds	ICFD												
D6	Infrastructure - Term Loans (with Charge)	ILWC												
	<u>ACTIVELY TRADED</u>													
D7	Infrastructure / Social Sector - PSU - (Approved investment) - Equity shares - quoted	EAEQ												
D8	Infrastructure / Social Sector - Corporate Securities (Approved investment) - Equity shares (Ordinary) - quoted	EACE												
	<u>THINLY TRADED</u>													
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													
	<u>ACTIVELY TRADED</u>													
E1	PSU - (Approved investment) - Equity shares - quoted	EAEQ	322.33	0.98	0.43%	0.43%	322.33	6.24	1.94%	1.94%	322.34	4.88	1.04%	1.04%

E2	Corporate Securities (Approved investment) - Equity shares (Ordinary) - quoted	EACE	503.18					503.18	15.52	2.56%	2.56%	472.25	2.61	0.37%	0.37%
	THINLY TRADED/UNQUOTED														
E3	PSU - (Approved investment) - Equity shares - quoted	ETPE													
	Equity Shares (Incl. Equity related Instruments) - Promoter Group	EEPG	163.06	456.87	118.74%	118.74%	163.06	474.09	90.45%	90.45%	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	1532.79	39.89	7.77%	5.13%	1,532.79	92.79	9.02%	5.96%					
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	8346.98	201.17	10.68%	7.05%	8,346.98	807.10	9.93%	6.55%	4,010.84	397.97	10.29%	6.79%	
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	11342.00	199.56	8.15%	5.38%	11,342.00	904.39	8.65%	5.71%	9,054.00	700.39	9.64%	6.36%	
E17	Deposits-CD's with Scheduled Banks	EDCD	2992.00	6.19	5.75%	3.80%	2,992.00	6.19	5.75%	3.80%					
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	0.00					47.35	9.57%	6.32%	2,319.86	310.83	9.99%	6.59%	
E22	Application Money	ECAM													
E23	Corporate Securities Mutual Funds	EGMF	0.01	21.35	3.35%	2.21%	0.01	53.92	3.38%	2.23%	0.00	87.21	7.80%	5.15%	
E24	Corporate Securities Mutual Funds Promoters Group	EMPG									0.00	13.88	8.27%	5.46%	
F	OTHER THAN APPROVED INVESTMENTS														
F1	Other than Approved Investments - Bonds - PSU - Taxable	OBPT													
F2	Other than Approved Investments - Bonds - PSU - Tax Free	OBPF													
	Equity Shares (PSUs & Unlisted)	OEPU									137.98	0.16	0.11%	0.11%	
F3	Other than Approved Investments - Equity Shares (Incl. Unquoted)	OESH													
F4	Other than Approved Investments - Debentures	OLDB													
F5	Other than Approved Investments - Preference Shares	OPSH													
F6	Other than Approved Investments - Venture Fund	OVMF													
F7	Other than Approved Investments - Short term Loans (Unsecured Deposits)	OSLU													
F8	Other than Approved Investments - Term Loans (without Charge)	OTLW													
F9	Corporate Securities (Other than Approved investment) - Mutual Funds														
	G-Sec Plan - MF	OMGS													
	Debt / Income Fund - MF	OMDI													
	Serial Plan - MF	OMSP													
	Liquid Fund - MF	OMLF													
	Others - MF	OMOT													
F10	Corporate Securities (Other than Approved investment) - Drivative Instruments	OCDI													
TOTAL			57423.76	1419.81	10.78%	8.01%	57423.76	4230.04	8.60%	6.15%	37152.58	2903.06	8.02%	5.29%	

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 2010

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-I shall be prepared in respect of each fund.

SIGNATURE
FULL NAME & DESIGNATION V.Suryanarayanan
Chief Financial Officer

FORM NL-37-DOWN GRADING OF INVESTMENT-2

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

STATEMENT AS ON: 31 March 2010

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>								
1	9.30% PNB Housing Finance Limited 24	HTDN	508.85	16-Apr-09	CRISIL	AA+	AA	10-Feb-10	
B.	<u>As on Date ²</u>								
1	6.35%BSES 2013	ICTD	504.57	7-May-04	CRISIL	AAA	AA+	7-May-09	
2	5.60% BSES 2013	ICTD	937.24	29-Nov-05	CRISIL	AAA	AA+	7-May-09	
3	9.30% PNB Housing Finance Limited 24	HTDN	508.85	16-Apr-09	CRISIL	AA+	AA	10-Feb-10	

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: 2009-10

(Rs in Lakhs)

(Rs in Lakhs)

Business Returns across line of Business

Sl.No.	Line of Business	FY 09-10		FY 08-09	
		Premium	No. of Policies	Premium	No. of Policies
1	Fire	4,777.21	22490	5,384.44	19872.04
2	Cargo & Hull	4,238.56	12161	3,655.64	10249
3	Motor TP	13,728.09	0	7,320.34	0
4	Motor OD	31,282.05	542572	24,632.18	349246
5	Engineering	2,240.55	4540	2,733.44	3384
6	Workmen's Compensation	437.06	857	492.01	3051
7	Employer's Liability	773.95	4148	802.25	2138
8	Aviation	NA	NA	NA	NA
9	Personal Accident	2,941.72	25332	2,948.80	13151
10	Health	14,951.22	29530	16,588.88	22128
11	Others*	3,115.06	160608	3,985.53	367672
		78,485.48	802,238.00	68,543.51	790,891.04

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 (Quarterly Returns)

Insurer:

Cholamandalam MS General Insurance Company Ltd

Date:

FY 2009-10

(Rs in Lakhs)

Rural & Social Obligations as on 31st Mar 2010					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	2	0	
		Social	-	1,640	
2	Cargo & Hull	Rural	-	-	
		Social	-	-	
3	Motor TP	Rural	-	-	
		Social	-	-	
4	Motor OD	Rural	27,574	1,875	
		Social	-	-	
5	Engineering	Rural	-	-	
		Social	-	427	
6	Workmen's Compensation	Rural	-	-	
		Social	-	-	
7	Employer's Liability	Rural	-	-	
		Social	-	-	
8	Aviation	Rural	-	-	
		Social	-	-	
9	Personal Accident	Rural	-	-	
		Social	-	-	
10	Health	Rural	15	3,821	
		Social	3,532,995	-	
11	Others*	Rural	3	0	
		Social	-	638	

*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

Business Acquisition through different channels		Year ended March 31, 2010		Year ended March 31, 2009	
Sl.No.	Channels	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	25,109	307,713,328	7,546	485,246,876
2	Corporate Agents-Banks	194,302	1,978,069,515		
3	Corporate Agents -Others	11,696	106,143,323	61,132	1,595,603,082
4	Brokers	48,936	975,693,869	36,029	1,661,071,625
5	Micro Agents				
6	Direct Business	15,928	1,151,377,456	4,566	1,033,612,239
	Total (A)				
1	Referral (B)	160,817	2,575,294,934	50,661	1,492,294,718
	Grand Total (A+B)	456,788	7,094,292,425	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 Company Ltd

Date:

Apr'09-Mar'10

(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	5262	5242			20
	a) Sales Related		310	305			5
	b) Policy Administration Related		4952	4937			15
	c) Insurance Policy Coverage related		0	0			
	d) Claims related		3805	3555	132		
	e) others		43	42			
	d) Total Number	0	5262	5242			20

2	Duration wise Pending Status	made by customers	Complaints made by intermediaries	Total
	a) Less than 15 days	47		47
	b) Greater than 15 days	92		92
	Total Number	139	0	139

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