

FORM NL-1-B-RA

Name of the Insurer: Cholamandalam MS General Insurance Company Ltd

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

REVENUE ACCOUNT FIRE FOR THE QUARTER ENDED 30th June 2012

	Particulars	Schedule	For the Quarter	Upto the Quarter	For the Corresponding Quarter of the Preceeding year	Upto the Quarter of the preceeding year
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4-	84,234	84,234	49,998	49,998
2	Profit/ Loss on sale/redemption		391	391	67	67
3	Others Administrative Charges		319	319	256	256
4	Interest, Dividend & Rent – Gross		10,359	10,359	10,887	10,887
	TOTAL (A)		95,303	95,303	61,208	61,208
1	Claims Incurred (Net)	NL-5-	47,588	47,588	18,280	18,280
2	Commission	NL-6-	(5,098)	(5,098)	(15,007)	(15,007)
3	Operating Expenses related to	NL-7-	64,729	64,729	57,789	57,789
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		107,219	107,219	61,062	61,062
	Operating Profit/(Loss) from		(11,916)	(11,916)	146	146
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(11,916)	(11,916)	146	146
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be		-	-	-	-
	TOTAL (C)		(11,916)	(11,916)	146	146

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

REVENUE ACCOUNT MARINE FOR THE QUARTER ENDED 30th June 2012

	Particulars	Schedule	For the Quarter	Upto the Quarter	For the Corresponding Quarter of the Preceding year	Upto the Quarter of the preceeding year
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4-	33,907	33,907	38,228	38,228
2	Profit/ Loss on sale/redemption		123	123	24	24
3	Others Administrative Charges		50	50	35	35
4	Interest, Dividend & Rent – Gross		3,364	3,364	3,890	3,890
	TOTAL (A)		37,444	37,444	42,177	42,177
1	Claims Incurred (Net)	NL-5-	30,046	30,046	30,343	30,343
2	Commission	NL-6-	(5,186)	(5,186)	(7,935)	(7,935)
3	Operating Expenses related to	NL-7-	20,051	20,051	24,846	24,846
4	Premium Deficiency			-	-	-
	TOTAL (B)		44,912	44,912	47,254	47,254
	Operating Profit/(Loss) from APPROPRIATIONS		(7,467)	(7,467)	(5,077)	(5,077)
	Transfer to Shareholders' Account		(7,467)	(7,467)	(5,077)	(5,077)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be		-	-	-	-
	TOTAL (C)		(7,467)	(7,467)	(5,077)	(5,077)

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

REVENUE ACCOUNT MISCELLANEOUS FOR THE QUARTER ENDED 30th June 2012

	Particulars	Schedule	For the Quarter	Upto the Quarter	For the Corresponding Quarter of the Preceding year	Upto the Quarter of the preceeding year
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4-	2,071,982	2,071,982	1,567,025	1,567,025
2	Profit/ Loss on sale/redemption		4,532	4,532	759	759
3	Others Administrative Charges		32	32	110	110
4	Interest, Dividend & Rent – Gross		271,303	271,303	122,998	122,998
	TOTAL (A)		2,347,848	2,347,848	1,690,892	1,690,892
1	Claims Incurred (Net)	NL-5-	1,487,317	1,487,317	1,073,348	1,073,348
2	Commission	NL-6-	53,155	53,155	33,721	33,721
3	Operating Expenses related to	NL-7-	724,470	724,470	581,554	581,554
4	Premium Deficiency					-
	TOTAL (B)		2,264,943	2,264,943	1,688,624	1,688,624
	Operating Profit/(Loss) from		82,905	82,905	2,268	2,268
	APPROPRIATIONS					
	Transfer to Shareholders' Account		82,905	82,905	2,268	2,268
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be		-	-	-	-
	TOTAL (C)		82,905	82,905	2,268	2,268

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. 123 and Date of Registration with the IRDA July 15, 2002

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 30th June 2012

	Particulars	Schedule	For the Quarter	Upto the Quarter	For the Corresponding Quarter of the Preceeding year	Upto the Quarter of the preceeding year
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		(11,916)	(11,916)	146	146
	(b) Marine Insurance		(7,467)	(7,467)	(5,077)	(5,077)
	(c) Miscellaneous Insurance		82,905	82,905	2,268	2,268
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		80,837	80,837	69,313	69,313
	(b) Profit on sale of investments		3,166	3,166	427	427
	Less: Loss on sale of investments		(217)	(217)		-
3	OTHER INCOME (To be specified)		-	-	-	-
	TOTAL (A)		147,307	147,307	67,079	67,079
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	-	-	-
	(c) Others (to be specified)		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		-	-	-	-
	(b) Bad debts written off		-	-	-	-
	(c) Others (To be specified)		-	-	-	-
	TOTAL (B)		-	-	-	-
	Profit Before Tax		147,307	147,307	67,079	67,079
	Provision for Taxation		42,371	42,371	11,107	11,107
			104,936	104,936	55,972	55,972
	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) Shareholders		-	-	-	-
	Balance of profit/ loss brought forward from last year				(95,745)	(95,745)
	Balance carried forward to Balance Sheet		104,936	104,936	(39,773)	(39,773)

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-BS

Name of the Insurer: Cholamandalam MS General Insurance Company Ltd

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

BALANCE SHEET AS AT 30th June 2012

		Schedule	As at Jun 30, 2012	As at Jun 30, 2011 for the corresponding previous year
			(Rs.'000)	(Rs.'000)
	SOURCES OF FUNDS			
	SHARE CAPITAL	NL-8-Share Capital Schedule	2,919,875	2,669,600
	SHARE APPLICATION MONEY PENDING ALLOTMENT			
	RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	951,250	-
	FAIR VALUE CHANGE ACCOUNT		(7,613)	(3,188)
	BORROWINGS	NL-11-Borrowings Schedule	-	2,954
	TOTAL		3,863,512	2,669,366
	APPLICATION OF FUNDS			
	INVESTMENTS	NL-12-Investment Schedule	13,800,476	10,630,829
	LOANS	NL-13-Loans Schedule	-	-
	FIXED ASSETS	NL-14-Fixed Assets Schedule	421,996	296,908
	DEFERRED TAX ASSET		36,330	-
	CURRENT ASSETS			
	Cash and Bank Balances	NL-15-Cash and bank balance Schedule	666,406	187,565
	Advances and Other Assets	NL-16-Advances and Other Assets Schedule	2,028,584	1,288,995
	Sub-Total (A)		2,694,990	1,476,560
	CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	7,094,020	5,711,901
	PROVISIONS	NL-18-Provisions Schedule	5,996,260	4,062,804
	DEFERRED TAX LIABILITY			
	Sub-Total (B)		13,090,280	9,774,705
	NET CURRENT ASSETS (C) = (A - B)		(10,395,290)	(8,298,145)
	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT			39,773
	TOTAL		3,863,512	2,669,365

CONTINGENT LIABILITIES

	Particulars		As at Jun 30, 2012	As at Jun 30, 2011 for the corresponding previous year
			(Rs.'000)	(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		460,208	-
6	Reinsurance obligations to the extent not provided for in accounts		-	-
7	Others (to be specified)			
	TOTAL		460,208	-

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

	Particulars	For the Quarter	Upto the Quarter	For the Corresponding Quarter of the Preceeding year	Upto the Quarter of the preceeding year
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Premium from direct business written	4,002,110	4,002,110	3,212,922	3,212,922
	Service Tax				
	Adjustment for change in reserve for unexpired risks				
	Gross Earned Premium	4,002,110	4,002,110	3,212,922	3,212,922
	Add: Premium on reinsurance accepted	21,551	21,551	(1,854)	(1,854)
	Less : Premium on reinsurance ceded	819,178	819,178	1,186,949	1,186,949
	Net Premium	3,204,483	3,204,483	2,024,119	2,024,119
	Adjustment for change in reserve for unexpired risks	1,014,360	1,014,360	368,868	368,868
	Premium Earned (Net)	2,190,123	2,190,123	1,655,251	1,655,251

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

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

	Particulars	For the Quarter	Upto the Quarter	For the Corresponding Quarter of the Preceeding year	Upto the Quarter of the preceeding year
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Claims paid				
	Direct claims	1,639,304	1,639,304	1,323,430	1,323,430
	Add Claims Outstanding at the end of the year	2,235,523	2,235,523	1,635,617	1,635,617
	Less Claims Outstanding at the beginning of the year	1,833,600	1,833,600	1,428,062	1,428,062
	Gross Incurred Claims	2,041,227	2,041,227	1,530,985	1,530,985
	Add :Re-insurance accepted to direct claims	117,976	117,976	-	
	Less :Re-insurance Ceded to claims paid	594,251	594,251	409,014	409,014
	Total Claims Incurred	1,564,951	1,564,951	1,121,971	1,121,971

Notes:

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

FORM NL-6-COMMISSION SCHEDULE
COMMISSION -

Particulars	For the Quarter	Upto the Quarter	For the Corresponding Quarter of the Preceeding year	Upto the Quarter of the preceeding year
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	141,899	141,899	107,420	107,420
Add: Re-insurance Accepted				
Less: Commission on Re-insurance Ceded	99,028	99,028	96,640	96,640
Net Commission	42,871	42,871	10,780	10,780
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:				
Agents	16,038	16,038	4,424	4,424
Brokers	33,561	33,561	26,394	26,394
Corporate Agency	92,300	92,300	76,602	76,602
Referral			-	
Others (pl. specify)		-	-	
TOTAL (B)	141,899	141,899	107,420	107,420

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

	Particulars	For the Quarter	Upto the Quarter	For the Corresponding Quarter of the Preceding year	Upto the Quarter of the preceeding year
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	163,058	163,058	143,041	143,041
2	Travel, conveyance and vehicle running expenses	19,904	19,904	13,909	13,909
3	Training expenses	962	962	1,801	1,801
4	Rents, rates & taxes	19,848	19,848	20,163	20,163
5	Repairs	3,297	3,297	2,298	2,298
6	Printing & stationery	8,028	8,028	7,614	7,614
7	Communication	11,564	11,564	12,376	12,376
8	Legal & professional charges	37,861	37,861	7,101	7,101
9	Auditors' fees, expenses etc				
	(a) as auditor	460	460	450	450
	(b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	195	195	120	120
	(ii) Insurance matters				
	(iii) Management services; and				
	(c) in any other capacity	15	15	15	15
10	Advertisement and publicity	10,138	10,138	8,090	8,090
11	Interest & Bank Charges	4,347	4,347	3,114	3,114
12	Others (to be specified)				
	Power and Electricity	9,139	9,139	6,671	6,671
	Information Technology Expenses	21,249	21,249	20,118	20,118
	Marketing Expenses	355,117	355,117	285,047	285,047
	Operating Lease Charges	10,077	10,077	10,027	10,027
	IRDA Registration renewal fees	4,500	4,500	3,241	3,241
	Service Tax Expense	6,000	6,000	14,800	14,800
	Outsourcing Expenses	79,042	79,042	67,495	67,495
	Net Exchange (Gain) / Loss	105	105	129	129
	Co-insurance Administrative Charges	361	361	649	649
	Terrorism Pool - Management Expenses	2,561	2,561	1	1
	IMTPIP - Administrative Expenses (Net)	-	-		-
	Miscellaneous Expenses (Net) (Note 2 & 3 below)	17,589	17,589	16,943	16,943
13	Depreciation	23,835	23,835	18,975	18,975
	TOTAL	809,251	809,251	664,189	664,189

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.

FORM NL-8-SHARE CAPITAL SCHEDULE
SHARE CAPITAL

	Particulars	As at Jun 30, 2012	As at Jun 30, 2011 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
1	Authorised Capital		
	Equity Shares of Rs 30,40,00,000 each	3,040,000	3,040,000
2	Issued Capital		
	291,987,500 Equity Shares of Rs.10 each	2,919,875	2,669,600
3	Subscribed Capital		
	291,987,500 Equity Shares of Rs.10 each	2,919,875	2,669,600
4	Called-up Capital		
	291,987,500 Equity Shares of Rs.10 each fully paid up	2,919,875	2,669,600
	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	2,919,875	2,669,600

** Tube Investments of India holds 216070204 equity shares as at June 30, 2012 aggregating to 74%

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.

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE
SHARE CAPITAL

PATTERN OF SHAREHOLDING

[As certified by the Management]

Shareholder	As at Jun 30, 2012		As at Jun 30, 2011 for the corresponding previous year	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
• Indian	216,070,750	74	197,550,400	74
• Foreign	75,916,750	26	69,409,600	26
Others				
TOTAL	291,987,500	100	266,960,000	100

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

	Particulars	As at Jun 30, 2012	As at Jun 30, 2011 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	750,825	-
4	General Reserves	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves Contingency Reserve for Unexpired Risk	95,489	-
		-	-
7	Balance of Profit in Profit & Loss Account	104,936	-
	TOTAL	951,250	-

Note:

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

FORM NL-11-BORROWINGS SCHEDULE
BORROWINGS

	Particulars	As at Jun 30, 2012	As at Jun 30, 2011 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (financial lease from)	-	2,954
	TOTAL	-	2,954

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

FORM NL-12-INVESTMENT SCHEDULE
Investments

	Particulars	As at Jun 30, 2012	As at Jun 30, 2011 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	4,094,048	3,159,313
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity		
	(bb) Preference		
	(b) Mutual Funds		
	(c) Derivative Instruments		
	(d) Debentures/ Bonds	2,809,458	3,453,267
	(e) Other Securities Equity Shares	41,167	45,561
	(f) Fixed Deposits with Banks	520,000	825,000
4	Investments in Infrastructure and Social Sector	1,529,160	1,312,730
5	Other than Approved Investments	1,000,113	600,046
	Less : Provision for diminution in value of investments	(11,000)	(11,000)
	Total A	9,982,946	9,384,917
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	202,320	99,489
2	Other Approved Securities	-	-
3	Other Investments	-	-
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference		
	(b) Mutual Funds		
	(c) Derivative Instruments		
	(d) Debentures/ Bonds	1,640,096	250,584
	(e) Fixed Deposits with Banks	974,500	-
	(f) -Money market Instruments	895,613	772,017
	(g) - Mutual Funds (Liquid schemes)	-	23,918
4	Investments in Infrastructure and Social Sector	105,000	99,904
5	Other than Approved Investments		
	Total B	3,817,530	1,245,912
	TOTAL	13,800,476	10,630,829

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

FORM NL-13-LOANS SCHEDULE
LOANS

	Particulars	As at Jun 30, 2012	As at Jun 30, 2011 for the corresponding previous year
		(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 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.

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 Jun 30, 2012	As at Jun 30, 2011
Goodwill										
Intangibles Computers	215,675	38,321	-	253,996	163,491	11,485	-	174,976	79,021	44,248
Land-Freehold	5,079	547	-	5,626	-	-	-	-	5,626	-
Leasehold Property				-				-	-	
Buildings	194,295	15,560	-	209,855	7,780	792	-	8,572	201,283	175,193
Furniture & Fittings	27,260	1,156	-	28,416	22,108	712	-	22,820	5,597	2,037
Information Technology Equipment	139,660	17,551	-	157,211	99,930	6,298	(0)	106,228	50,983	28,584
Vehicles	20,187	2,226	2,026	20,387	10,938	1,226	2,012	10,152	10,235	9,191
Office Equipment	17,103	503	-	17,606	11,856	672	-	12,528	5,077	1,801
Others (Specify nature)				-				-	-	
Electrical Fittings	21,155	1,689	218	22,626	13,749	672	218	14,203	8,423	3,572
Improvement to Premises	44,160	5,641	-	49,801	15,481	1,978	-	17,459	32,342	17,679
Leased IT Equipment	-	-	-	-	-	-	-	-	-	3,060
TOTAL	684,574	83,195	2,244	765,525	345,333	23,835	2,230	366,938	398,586	285,365
Work in progress	-	-	-	-	-	-	-	-	23,410	11,543
Grand Total	684,574	83,195	2,244	765,525	345,333	23,835	2,230	366,938	421,996	296,908
PREVIOUS YEAR	571,640	24,663		596,304	291,964	18,975		310,939	296,908	

Note:

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

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

	Particulars	As at Jun 30, 2012	As at Jun 30, 2011 for the corresponding previous year
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	31,122	35,855
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)		
	(bb) Others		
	(b) Current Accounts	632,263	148,664
	(c) Others Motor Pool HDFC Bank Account	-	-
3	Money at Call and Short Notice	-	-
	(a) With Banks		
	(b) With other Institutions		
4	Others (Bank deposits under lien)	3,021	3,047
	TOTAL	666,406	187,565
	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.

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

	Particulars	As at Jun 30, 2012	As at Jun 30, 2011 for the corresponding previous year
		(Rs. '000).	(Rs. '000).
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	12,559	151,392
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	101,027	114,947
6	Others (to be specified)		
	Advances to Employees	556	793
	Advances to Vendors	25,064	21,171
	Deposits for Premises and Advance Rent	42,788	45,291
	Service Tax Unutilised Credit	22,615	21,105
	Environment Relief Fund		
	Other Advances / Deposits	49,455	46,245
	TOTAL (A)	254,064	400,945
	OTHER ASSETS		
1	Income accrued on investments	424,858	255,697
	Motor Pool Interest Accrued		
2	Outstanding Premiums	893,489	297,929
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	58,337	39,440
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	-	(12)
	Receivable from Terrorism Pool [includes investment income]	397,836	294,996
	Receivable from IMTPIP		
	TOTAL (B)	1,774,520	888,050
	TOTAL (A+B)	2,028,584	1,288,995

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)

FORM NL-17-CURRENT LIABILITIES SCHEDULE**CURRENT LIABILITIES**

	Particulars	As at Jun 30, 2012	As at Jun 30, 2011 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
1	Agents' Balances	43,678	50,413
2	Balances due to other insurance companies	300,447	48,592
3	Deposits held on re-insurance ceded	16,548	78,690
4	Premiums received in advance	230,711	74,862
5	Unallocated Premium	142,775	150,045
6	Sundry creditors	314,548	291,313
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	2,235,523	1,635,617
9	Due to Officers/ Directors		
10	Others (to be specified)		
	Book Overdraft	112,066	49,015
	Tax and Other Withholdings	28,005	33,186
	Payable to IMTPIP	3,531,755	3,313,939
	Environment Relief Fund	73	(26)
	Service Tax Payable	137,668	(13,968)
	Value Added Tax Payable	223	223
	Unclaimed amounts of policyholders	-	-
	TOTAL	7,094,020	5,711,901

FORM NL-18-PROVISIONS SCHEDULE**PROVISIONS**

	Particulars	As at Jun 30, 2012	As at Jun 30, 2011 for the corresponding previous year
		(Rs. '000).	(Rs. '000).
1	Reserve for Unexpired Risk	5,844,153	3,982,222
2	For taxation (less advance tax paid and taxes deducted at source)	-	-
3	For proposed dividends	-	-
4	For dividend distribution tax	-	-
5	Others (to be specified)		
	Leave and other Employee Benefits	152,107	80,582
6	Reserve for Premium Deficiency	-	-
	TOTAL	5,996,260	4,062,804

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

	Particulars	As at Jun 30, 2012	As at Jun 30, 2011 for the corresponding previous year
		(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.

PERIODIC DISCLOSURES

FORM NL-21 Statement of Liabilities

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

(Rs in Lakhs)

Statement of Liabilities									
As at 30th Jun 2012						As at 30th Jun 2011			
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	3,750	1,382	204	5,336	2,753	1,382	261	4,396
2	Marine	-	-	-	-	-	-	-	-
a	Marine Cargo	718	746	204	1,668	658	589	230	1,477
b	Marine Hull	1	-	-	1	-	-	-	-
3	Miscellaneous	-	-	-	-	-	-	-	-
a	Motor	39,916	40,924	5,659	86,499	26,754	5,599	3,323	35,676
b	Engineering	774	381	176	1,331	575	492	239	1,306
c	Aviation	-	-	-	-	-	-	-	-
d	Liabilities	453	311	127	891	443	245	158	846
e	Others	3,125	558	418	4,101	2,767	857	524	4,148
4	Health Insurance	9,704	2,841	178	12,723	5,872	2,093	365	8,330
5	IMTPIP	3,562	3,562		3,562		33,139		33,139
6	Total Liabilities	58,441	50,705	6,966	116,112	39,822	44,396	5,100	89,318

PERIODIC DISCLOSURES

FORM NL-22Geographical Distribution of Business

Insurer: Cholamandalam MS General Insurance Co Ltd
GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER: I (Apr '12 - Jun '12)

(Rs in Lakhs)

States	Fire		Marine(Cargo)		Marine (Hull)		Engineering		Motor own damage		Motor Third Party		Motor - Total		Liability Insurance		Personal Accident		Medical Insurance		Overseas Medical Insurance		Crop Insurance		Miscellaneous		Total	
	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter
Andhra Pradesh	245	245	9	9	-	-	24	24	869	869	779	779	1,648	1,648	15	15	7	7	15	15	10	10	-	-	10	10	1,984	1,984
Arunachal Pradesh	1	1	-	-	-	-	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	
Assam	6	6	2	2	-	-	9	9	276	276	180	180	456	456	0	0	0	0	1	1	-	-	-	-	5	5	479	479
Bihar	17	17	-	-	-	-	32	32	215	215	165	165	380	380	1	1	0	0	4,211	4,211	-	-	-	-	29	29	4,669	4,669
Chattisgarh	14	14	-	-	-	-	4	4	338	338	256	256	594	594	1	1	-	-	1	1	0	0	-	-	4	4	617	617
Goa	-	-	1	1	-	-	-	-	79	79	60	60	139	139	1	1	4	4	3	3	0	0	-	-	0	0	148	148
Gujarat	398	398	64	64	-	-	43	43	853	853	632	632	1,484	1,484	51	51	13	13	168	168	10	10	-	-	12	12	2,244	2,244
Haryana	161	161	1	1	-	-	25	25	389	389	370	370	759	759	0	0	0	0	2	2	0	0	-	-	0	0	948	948
Himachal Pradesh	19	19	-	-	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	19	19	
Jammu and Kashmir	1	1	-	-	-	-	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	2	
Jharkhand	-	-	-	-	-	-	-	-	376	376	245	245	621	621	2	2	0	0	399	399	-	-	-	-	5	5	1,027	1,027
Karnataka	426	426	69	69	-	-	24	24	936	936	765	765	1,701	1,701	27	27	14	14	175	175	15	15	-	-	12	12	2,463	2,463
Kerala	23	23	2	2	-	-	41	41	836	836	644	644	1,480	1,480	3	3	1	1	7	7	12	12	-	-	3	3	1,573	1,573
Madhya Pradesh	56	56	32	32	-	-	34	34	701	701	434	434	1,136	1,136	4	4	1	1	7	7	2	2	-	-	28	28	1,300	1,300
Maharashtra	698	698	152	152	1	1	86	86	1,733	1,733	1,054	1,054	2,787	2,787	87	87	80	80	466	466	47	47	-	-	65	65	4,468	4,468
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Orissa	40	40	0	0	-	-	19	19	311	311	281	281	592	592	0	0	0	0	2	2	-	-	-	-	3	3	657	657
Punjab	20	20	1	1	-	-	4	4	292	292	126	126	418	418	1	1	0	0	2	2	1	1	-	-	8	8	455	455
Rajasthan	69	69	7	7	-	-	28	28	1,119	1,119	896	896	2,015	2,015	3	3	8	8	4	4	0	0	-	-	8	8	2,142	2,142
Sikkim	-	-	0	0	-	-	-	-	25	25	22	22	47	47	-	-	-	-	-	-	-	-	-	-	0	0	47	47
Tamil Nadu	570	570	324	324	-	-	166	166	1,581	1,581	1,723	1,723	3,304	3,304	79	79	1,048	1,048	1,440	1,440	73	73	-	-	49	49	7,052	7,052
Tripura	-	-	-	-	-	-	-	-	105	105	79	79	184	184	0	0	0	0	0	0	-	-	-	-	0	0	185	185
Uttar Pradesh	394	394	7	7	-	-	45	45	1,162	1,162	672	672	1,834	1,834	6	6	1	1	31	31	1	1	-	-	32	32	2,351	2,351
Uttarakhand	-	-	0	0	-	-	-	-	92	92	83	83	176	176	1	1	-	-	0	0	0	0	-	-	5	5	182	182
West Bengal	18	18	17	17	-	-	36	36	733	733	618	618	1,351	1,351	0	0	2	2	1,032	1,032	3	3	-	-	11	11	2,470	2,470
Andaman and Nicobar Island	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Chandigarh	-	-	0	0	-	-	-	-	164	164	134	134	297	297	1	1	1	1	0	0	0	0	-	-	5	5	305	305
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Delhi	22	22	304	304	-	-	22	22	516	516	378	378	895	895	99	99	33	33	556	556	23	23	-	-	23	23	1,977	1,977
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	-	-	-	-	-	-	-	-	106	106	136	136	242	242	0	0	2	2	0	0	0	0	-	-	1	1	246	246
Total	3,201	3,201	991	991	1	1	652	652	13,809	13,809	10,729	10,729	24,537	24,537	382	382	1,215	1,215	8,523	8,523	198	198	-	-	321	321	40,021	40,021

PERIODIC DISCLOSURES

FORM NL-23 Reinsurance Risk Concentration

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

Date:

30-Jun-12

Statement for the Quarter Ended June 30,2012

(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	0.56					0.01%
2	No. of Reinsurers with rating AA but less than AAA	5	880.61	3	143.76	2	689.41	22.88%
3	No. of Reinsurers with rating A but less than AA	12	470.51	12	274.53	4	33.27	10.39%
4	No. of Reinsurers with rating BBB but less than A							0.00%
5	No. of Reinsurers with rating less than BBB							0.00%
6	Indian Insurer and Reinsurer	1	4,771.17	1	184.67	3	40.80	66.72%
	Total	19	6,122.86	16	602.96	9	763.49	100.00%

PERIODIC DISCLOSURES

FORM NL-24 Ageing of Claims

Insurer: **Cholamandalam MS General Insurance Co Ltd** Date:

30.06.12

(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	18	23	35	25	12	113	1294.72
2	Marine Cargo	2325	786	225	149	31	3516	1008.41
3	Marine Hull						0	
4	Engineering	23	32	20	15	6	96	365.89
5	Motor OD	11140	5780	1541	421	119	19001	5504.00
6	Motor TP	149	266	351	477	524	1767	3313.57
7	Health	32939	95				33034	2907.37
8	Overseas Travel	3	12	6	3	0	24	80.20
9	Personal Accident	136	126	53	23	42	380	469.12
10	Liability	61	65	32	19	8	185	56.59
11	Crop						0	
12	Miscellaneous	51	92	22	7	8	180	88.30

PERIODIC DISCLOSURES

FORM NL-25 : Quarterly claims data for Non-Life

Insurer: Cholamandalam MS General Insurance Co Ltd Date: 30.06.12

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	1646	1640	5	193	7669	15477	22607	46	737	313			216	50549
2	Claims reported during the period	248	4493	0	232	26076	3113	38126	121	704	258			525	73896
3	Claims Settled during the period	113	3516		96	19001	1767	33034	24	380	185			180	58296
4	Claims Repudiated during the period	37	53		19	655	89	2670	28	86	24			205	3866
5	Claims closed during the period	41	239		33	2035	35	194	47	61	29			67	2781
6	Claims O/S at End of the period	1703	2325	5	277	12054	16699	24835	68	914	333			289	59502
	Less than 3months	173	1245	0	145	9753	2384	22354	51	365	136			174	36780
	3 months to 6 months	76	338	0	44	1356	3420	565	6	132	63			86	6086
	6months to 1 year	76	494	0	50	363	4060	1804	4	82	52			18	7003
	1year and above	1378	248	5	38	582	6835	112	7	335	82			11	9633

FORM NL-26 - CLAIMS INFORMATION - KG Table I

Cholamandalam MS General Insurance Company LTd

Solvency for the quarter ended 30th June 2012

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	8,275	4,275	5,422	1,865	855	813	855
2	Marine Cargo	4,835	1,435	4,111	1,099	580	740	740
3	Marine Hull	-	-	-	-	-	-	-
4	Motor	92,401	72,507	51,123	48,196	14,501	14,459	14,501
5	Engineering	2,623	947	988	349	262	148	262
6	Aviation	-	-	-	-	-	-	-
7	Laibilities	1,454	1,096	238	233	219	70	219
8	Others	7,569	4,487	1,922	1,129	1,060	427	1,060
9	Health	26,242	23,551	15,655	14,347	4,710	4,304	4,710
	Total	143,398	108,297	79,461	67,219	22,188	20,962	22,348

PERIODIC DISCLOSURES	
FORM NL-27	Offices information for Non-Life

Insurer: Cholamandalam MS
General Insurance Co Ltd

Date: 30-Jun-12

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the year		93
2	No. of branches approved during the year		Nil
3	No. of branches opened during the year	Out of approvals of previous year	Nil
4		Out of approvals of this year	Nil
5	No. of branches closed during the year		1
6	No of branches at the end of the year		92
7	No. of branches approved but not opened		Nil
8	No. of rural branches		Nil
9	No. of urban branches		92

FORM - 38

COMPANY NAME AND CODE: CHOLAMANDLAM MS GENERAL INSURANCE COMPANY LIMITED

STATEMENT AS ON: 30 Jun 2012

Code:123

STATEMENT OF INVESTMENT ASSETS (General Insurer, Re-Insurer) - COMBINED INCLUDING MOTORPOOL

(Business within India)

Rs. In Lakhs

PERIODICITY OF SUBMISSION: QUARTERLY

S.No	Particular	SCH. REF	AMOUNT
1	Investments (including Equity Net of FV)	8	138,005
2	Loans	9	-
3	Fixed Assets	10	4,220
4	Current Assets		
a.	Cash & Bank Balance	11	6,664
b.	Advances & Other Assets	12	20,286
5	Current Liabilities		
a.	Current Liabilities	13	(70,940)
b.	Provisions	14	(59,963)
c.	Misc. Exp not written off	15	-
d.	Debit Balance of P&L A/C/Deferred Tax Asset(Net)		363

Application of Funds as per Balance Sheet (A)

38,635

	Less: Other Assets		
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	4,220
3	Cash & Bank Balances (if any)	11	6,664
4	Advances & Other Assets (if any)	12	20,286
5	Current Liabilities	13	(70,940)
6	Provisions	14	(59,963)
7	Misc. Exp not written off	15	-
8	Debit Balance of P&L A/C/Deferred Tax Asset(Net)		363

TOTAL (B) (99,370)

'Investment Assets' As per Form 3B

(A-B) 138,005

(1)	(2)	(3)	(4)		(5)	(6)	(7)	(8)	(9)	
S.NO	'Investment' represented as	Reg. %	SH		PH	Book Value (SH+PH)	%ACTUAL	FVC Amount/Provision for Equity	Total	MARKET VALUE
			Balance	FRSM*						
			(a)	(b)	(c)	d=(b+c)		(e)	(d+e)	
1	G.Sec.	Not less than 20%		5705	23707	29412	21%		29412	28,338
2	Govt. Securities or Other Approved Securities (Incl the 1 above)	Not less than 30%		8334	34630	42964	31%		42964	41,861
3	Investment subject to Exposure Norms									
	1 Housing and Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 15%		6040	25098	31138	23%		31138	30856
	2 Approved Investments	Not exceeding 55%		10492	43597	54089	39%	-186	53902	53719
	3 Other Investments (not exceeding 25%)			1940	8061	10001	7%		10001	10195
	TOTAL INVESTMENT ASSETS	100%		26,805	111,386	138,191	100%	-186	138,005	136,631

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: 08-08-2012

FULL NAME & DESIGNATION: V.Suryanarayanan
Chief Financial Officer

Note:

(*) Firms 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 27(A) and 27B(3)

PERIODIC DISCLOSURES

FORM NL-29

Detail regarding debt securities

Insurer:

Cholamandalam MS General
Insurance Company limited 123-
Combined including Motor Pool

Date:

30/6/2012

(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 30-06-2012	as % of total for this class	As at 30-06-2011	as % of total for this class	As at 30-06-2012	as % of total for this class	As at 30-06-2011	as % of total for this class
Break down by credit rating								
AAA rated	52,028.94	42.86%	43,623.58	46.07%	52,398.37	42.68%	44,557.85	45.71%
AA or better	19,457.11	16.03%	16,191.34	17.10%	19,394.91	15.80%	16,327.16	16.75%
Rated below AA but above A	8,037.31	6.62%	3,982.09	4.21%	8,001.13	6.52%	4,000.46	4.10%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Any other (Sovereign)	41,861.20	34.49%	30,892.00	32.62%	42,963.68	35.00%	32,588.02	33.43%
	121,384.56		94,689.01		122,758.09		97,473.49	
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	28,262.80	23.28%	12,178.45	12.86%	28,430.30	23.16%	12,219.93	12.54%
More than 1 year and upto 3years	45,454.13	37.45%	32,874.94	34.72%	46,065.79	37.53%	33,705.49	34.58%
More than 3years and up to 7years	34,076.94	28.07%	42,660.95	45.05%	35,005.21	28.52%	44,419.45	45.57%
More than 7 years and up to 10 years	13,543.76	11.16%	6,927.96	7.32%	13,202.89	10.76%	7,074.53	7.26%
above 10 years	46.93	0.04%	46.70	0.05%	53.90	0.04%	54.09	0.06%
	121,384.56		94,689.01		122,758.09		97,473.49	
Breakdown by type of the issuer								
a. Central Government	28,337.95	23.35%	25,902.69	27.36%	29,412.29	23.96%	27,481.82	28.19%
b. State Government	13,523.25	11.14%	4,989.31	5.27%	13,551.39	11.04%	5,106.20	5.24%
c. Corporate Securities	79,523.36	65.51%	63,797.01	67.38%	79,794.40	65.00%	64,885.48	66.57%
	121,384.56		94,689.01		122,758.09		97,473.49	

Note

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

PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

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

(Rs in Lakhs)

Analytical Ratios for Non-Life companies

Sl.No.	Particular	For the quarter	Upto the quarter	Corresponding quarter of the preceeding year	Upto the quarter of the preceeding year
1	Gross Written Premium (Direct) Growth	124.6%	124.6%	131.0%	131.0%
2	Gross Premium to Shareholders' Funds (No of times)	1.06	1.06	1.22	1.22
3	Growth rate of Shareholders' Funds	43.57%	43.57%	-0.06%	-0.06%
4	Net Retention Ratio	80.07%	80.07%	0.63%	0.63%
5	Net Commission Ratio	1.34%	1.34%	0.01%	0.01%
6	Expenses of Management to Gross Direct Premium ratio	23.77%	23.77%	0.21%	0.21%
7	Combined Ratio @@ Including Motor Pool	67.68%	67.68%	1.09%	1.09%
8	Combined Ratio @@ Excluding Motor Pool	64.73%	64.73%	0.79%	0.79%
9	Technical Reserves to Net Premium Ratio	351.23%	351.23%	2.78%	2.78%
10	Underwriting Balance Ratio @ Including Motor Pool	-7.07%	-7.07%	-0.07%	-0.07%
11	Underwriting Balance Ratio @ Excluding Motor Pool	-1.05%	-1.05%	0.31%	0.31%
12	Operating Profit Ratio ^	0.05	0.05	0.03	0.03
13	Liquid Assets to Liabilities Ratio #	0.39	0.39	0.25	0.25
14	Net Earnings Ratio	3.27%	3.27%	0.03%	0.03%
15	Return on Networth	2.71%	2.71%	0.02%	0.02%
16	Available Solvency Margin to required Solvency Margin (No of times)	1.33	1.33	1.59	1.59
17	NPA ratio - gross & net	NII	NII	NI1	NI1
	Gross NPA Ratio	NII	NII	NI1	NI1
	Net NPA Ratio	NII	NII	NI1	NI1

Equity Holding Pattern for Non-Life Insurers

1	(a) No. of shares	291,987,500	266,960,000
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)	0.37	0.21
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.37	0.21
6	(iv) Book value per share (Rs)	13.58	9.84

PERIODIC DISCLOSURES

FORM NL-31 : Related Party Transactions

Insurer: **Cholamandalam MS General Insurance Company Limited** Date: **30-Jun-12**
(Rs in Lakhs)

Related Party Transactions							
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received *			
				For the quarter	up to the Quarter	Corresponding quarter of the preceeding year	up to the Quarter of the preceeding year
4	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Management Expenses Paid	Nil	Nil	0.02	0.02
5	MITSUI SUMITOMO INSURANCE COMPANY LTD	SUBSTANTIAL VOTING POWER	Rent Recovery	14.92	14.92	18.94	18.94
7	MITSUI SUMITOMO INSURANCE COMPANY LTD	SUBSTANTIAL VOTING POWER	Management Expenses Paid	2.18	2.18	1.55	1.55
8	MITSUI SUMITOMO INSURANCE COMPANY LTD	SUBSTANTIAL VOTING POWER	Management Expenses recovered	3.83	3.83	2.78	2.78
9	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Fees Incurred for Risk Inspection and Advisory Services	69.00	69.00	36.93	36.93
10	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Management Expenses Paid	5.29	5.29	5.78	5.78
11	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Management Expenses recovered	5.70	5.70	1.68	1.68
12	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	COMPANY UNDER SAME MANAGEMENT	Marketing Expenses	251.70	251.70	295.30	295.30
13	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	COMPANY UNDER SAME MANAGEMENT	Management Expenses Paid	18.32	18.32	19.21	19.21
14	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	COMPANY UNDER SAME MANAGEMENT	Management Expenses recovered	11.17	11.17	10.38	10.38
15	CHOLAMANDALAM SECURITIES LTD	COMPANY UNDER SAME MANAGEMENT	Management Expenses Paid	0.16	0.16	Nil	Nil
16	CHOLAMANDALAM SECURITIES LTD	COMPANY UNDER SAME MANAGEMENT	Management Expenses recovered	Nil	Nil	2.93	2.93
17	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Management Expenses Paid	1.13	1.13	2.78	2.78
18	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Management Expenses recovered	Nil	Nil	0.98	0.98
19	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Commission & Marketing Expenses	103.18	103.18		
20	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Premium Received	184.04	184.04	473.32	473.32
21	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Claims Incurred (Net)	30.91	30.91	48.81	48.81
22	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Payable(Net) - Claims Outstanding	12.49	12.49	161.88	161.88

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

PERIODIC DISCLOSURES

FORM NL-32 Products Information

Cholamandalam MS General Insurance Co Ltd
Date:
30-Jun-12

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 Topup Insurance Policy	112	A-24-TLI	Accident and Health	Miscellaneous	9-Nov-10	18-May-11

TABLE - II

Insurer:

Cholamandalam MS General Insurance Co Ltd

Solvency for the Quarter ended on 30th June 2012

Available Solvency Margin and Solvency Ratio

(Rs. in Lacs)

Item	Description	Notes No.	Amount
(1)	(2)	(3)	(4)
1	Available Assets in Policyholders' Funds (adjusted value of Assets as mentioned in Form IRDA-Assets-AA):		112,136
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)		116,114
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		-
4	Excess in Policyholders' Funds (1-2-3)		(3,978)
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):		49,014
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		14,788
7	Excess in Shareholders' Funds (5-6)		34,226
8	Total Available Solvency Margin [ASM] (4+7)		30,247
9	Total Required Solvency Margin [RSM]		22,348
	RSM 1		22,188
	RSM 2		20,962
	RSM (Insurance Act)		5,000
	Max of above		22,348
10	Solvency Ratio before Forbearance (Total ASM/Total RSM)		1.354
11.	Outstanding Govt Dues ~ 1-6 months		3,844.3
12.	Revised ASM after forbearance		34,091.8
13.	Solvency Ratio after Forbearance		1.526

PERIODIC DISCLOSURES**FORM NL-34 : Board of Directors & Key Person**

Cholamandalam MS General Insurance Company Ltd

Date: 30/6/2012

BOD and Key Person information

Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mr. S B Mathur	Chairman	No Change
2	Mr.A Vellayan	Director	
3	Mr.R Srinivasan	Independent Director	
4	Mr.R Beri	Independent Director	
5	Mr.N Srinivasan	Director	
6	Mr.Katsuhiko Kaneyoshi	Director	
7	Mr.Hisatoshi Saito	Director	
8	Mr.S S Gopalarathnam	Managing Director	
9	Mr.Tsuyoshi Yamane	Wholetime Director	

Key Persons 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: 30-Jun-12

Name of the Fund _____

Details of Investment Portfolio - Combined including Motor Pool

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: 8/8/2012

Signature _____
Full Name & Designation

Note:

- A. Category of Investmet (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.

STATEMENT AS ON: 30 Jun 2012

STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT- COMBINED INCLUDING MOTORPOOL

Name of the Fund :

PERIODICITY OF SUBMISSION : Quarterly

32.45%

Rs. In Lakhs

RS. IN Lakhs																	
NO.	CATEGORY OF INVESTMENT	CAT CODE	Current Quarter				Year to Date				PREVIOUS YEAR						
			INVESTMENT as on 30-06-2012		INCOME ON INVESTMENT	GROSS YIELD (%)	NET YIELD (%)	INVESTMENT as on 30-06-2012		INCOME ON INVESTMENT	GROSS YIELD (%)	NET YIELD (%)	INVESTMENT as on 31.03.2012		INCOME ON INVESTMENT	GROSS YIELD (%)	NET YIELD (%)
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
A	CENTRAL GOVERNMENT SECURITIES																
A01	Central Government Bonds	CGSB	27307.06	26336.20	475.93	7.13%	4.82%	27307.06	26336.20	475.93	7.13%	4.82%	25,780.48	24,554.48	1,732.73	6.74%	4.56%
A02	Special Deposits	CSPD															
A03	Deposit under Section 7 of Insurance Act, 1938	CDSS	1114.11	1010.63	16.08	5.78%	3.90%	1114.11	1010.63	16.08	5.78%	3.90%	1,118.45	999.27	64.21	5.70%	3.85%
A04	Treasury Bills	CTRB	991.12	991.12	14.83	8.35%	5.64%	991.12	991.12	14.83	8.35%	5.64%	0.00	0.00	34.15	8.19%	5.53%
B	STATE GOVERNMENT / OTHER APPROVED SECURITIES																
B01	Central Government Guaranteed Loans / Bonds	CGSL															
B02	State Government Bonds	SGGB	13551.39	13523.25	288.28	9.23%	6.23%	13551.39	13523.25	288.28	9.23%	6.23%	11,148.04	10,893.69	621.48	8.44%	5.70%
B03	State Government Guaranteed Loans	SGGL															
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA															
B05	Guaranteed Equity	SGGE															
C	HOUSING SECTOR INVESTMENTS																
C01	Loans to State Government for Housing	HLSH															
C02	Loans to State Government for Fire Fighting Equipments	HLSF															
C03	Term Loan - HUDCO / NHB / Institutions accredited by NHB	HTLH															
C04	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	3812.84	3812.84	63.84	9.68%	6.54%	3812.84	3812.84	63.84	9.68%	6.54%	2,391.18	2,391.18	123.60	10.02%	6.77%
C05	Housing - Securitised Assets	HMBS															
C06	Debentures / Bonds / CPs / Loans - (Promoter Group)	HDPG															
	TAXABLE BONDS																
C06	Bonds / Debentures issued by HUDCO	HTHD															
C07	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	10524.63	10260.34	216.82	8.26%	5.58%	10524.63	10260.34	216.82	8.26%	5.58%	10,527.72	10,202.45	827.13	8.23%	5.56%
C08	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HTDA															
	TAX FREE BONDS																
C09	Bonds / Debentures issued by HUDCO	HFHD															
C10	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HFDN															
C11	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HFDA															
D	INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS																
D01	Infrastructure - Other Approved Securities	ISAS															
D02	Infrastructure - PSU - Equity shares - Quoted	ITPE															
D03	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE															
D04	Infrastructure - Equity and Equity Related Instruments (Promoter Group)	IEPG															
D05	Infrastructure - Securitised Assets	IESA															
D06	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IDPG															
	TAXABLE BONDS																
D07	Infrastructure - PSU - Debentures / Bonds	IPID	6618.30	6486.20	132.77	8.18%	5.53%	6618.30	6486.20	132.77	8.18%	5.53%	6,614.91	6,433.71	551.73	8.12%	5.49%
D08	Infrastructure - PSU - CPs	IPCP															
D09	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	6999.67	6896.29	143.45	8.63%	5.83%	6999.67	6896.29	143.45	8.63%	5.83%	6,496.23	6,374.65	536.06	8.58%	5.80%
D10	Infrastructure - Other Corporate Securities - CPs	ICCP	458.45	458.45	5.73	10.43%	7.05%	458.45	458.45	5.73	10.43%	7.05%					
D11	Infrastructure - Term Loans (with Charge)	ILWC															
	TAX FREE BONDS																
D12	Infrastructure - PSU - Debentures / Bonds	IPFD	2723.62	2941.87	50.05	7.37%	7.37%	2723.62	2941.87	50.05	7.37%	7.37%	2,723.62	2,966.79	120.72	7.13%	7.13%
D13	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICFD															
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS									0.00	0.00%						
E01	PSU - Equity shares - Quoted	EAEQ	147.88	142.18	0.00	0.00%	0.00%	147.88	142.18	0.00	0.00%	0.00%	147.88	134.04	3.71	2.51%	2.51%
E02	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	339.91	159.49	0.00	0.00%	0.00%	339.91	159.49	0.00	0.00%	0.00%	339.91	156.72	1.55	0.46%	0.46%
E03	Equity Shares - Companies incorporated outside India (Invested prior to IRDA Regulations)	EFES															
E04	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG															
E05	Corporate Securities - Bonds - (Taxable)	EPBT	1989.68	1941.25	38.51	7.76%	5.24%	1989.68	1941.25	38.51	7.76%	5.24%	1,988.88	1,927.45	156.14	7.86%	5.31%

E06	Corporate Securities - Bonds - (Tax Free)	EPBF															
E07	Corporate Securities - Preference Shares	EPNG															
E08	Corporate Securities - Investment in Subsidiaries	ECIS															
E09	Corporate Securities - Debentures	ECOS	31981.24	31846.46	710.88	9.21%	6.22%	31981.24	31846.46	710.88	9.21%	6.22%	29,965.11	29,737.06	2,430.78	9.06%	6.12%
E10	Corporate Securities - Debentures / Bonds/ CPs /Loan - (Promoter Group)	EDPG															
E11	Corporate Securities - 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, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	14945.00	14945.00	384.65	10.35%	6.99%	14945.00	14945.00	384.65	10.35%	6.99%	13,945.00	13,945.00	1,071.93	10.31%	6.96%
E17	Deposits - CDs with Scheduled Banks	EDCD	1424.96	1424.96	58.75	11.07%	7.48%	1424.96	1424.96	58.75	11.07%	7.48%	2,297.51	2,297.51	209.07	8.86%	5.99%
E18	Deposits - Repo / Reverse Repo	ECMR															
E19	Deposit with Primary Dealers duly recognised by Reserve Bank of India	EDPD															
E20	CCIL - CBO	ECBO															
E21	Commercial Papers	ECCP	3259.88	3259.88	91.66	10.08%	6.81%	3259.88	3259.88	91.66	10.08%	6.81%	2,440.66	2,440.66	329.16	9.66%	6.53%
E22	Application Money	ECAM	0.00	0.00	2.50	11.40%	7.70%	0.00	0.00	2.50	11.40%		0.00	0.00	6.83	8.11%	0.00%
E23	Corporate Securities Mutual Funds	EGMF	0.00	0.00	61.01	9.81%	6.62%	0.00	0.00	61.01	9.81%	6.62%	0.00	0.00	140.13	8.76%	5.92%
E24	Corporate Securities Mutual Funds Promoters Group	EMPG															
F	OTHER THAN APPROVED INVESTMENTS																
F01	Bonds - PSU - Taxable	OBPT															
F02	Bonds - PSU - Tax Free	OBPF															
F03	Equity Shares (incl Co-op Societies)	OESH															
F04	Equity Shares (PSUs & Unlisted)	OEPU															
F05	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG															
F06	Debentures	OLDB	5938.08	6103.62	157.24	10.63%	7.18%	5938.08	6103.62	157.24	10.63%	7.18%	5,930.58	6,112.15	425.99	10.69%	7.22%
F07	Debentures / Bonds/ CPs / Loans etc. - (Promoter Group)	ODPG	4063.04	4091.20	58.55	10.79%	7.29%	4063.04	4091.20	58.55	10.79%	7.29%	2,070.38	2,092.79	218.47	10.66%	7.20%
F08	Commercial Papers	OACP															
F09	Preference Shares	OPSH															
F10	Venture Fund	OVNF															
F11	Short term Loans (Unsecured Deposits)	OSLU															
F12	Term Loans (without Charge)	OTLW															
F13	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS															
F14	Mutual Funds - (under Insurer's Promoter Group)	OMPG															
F15	Derivative Instruments	OCDI															
F16	Securitized Assets	OPSA															
F17	Investment properties - Immovable	OIPI															
	TOTAL		138191	136631	2972	8.80%	5.94%	138191	136631	2972	8.80%	5.94%	125927	123660	9606	8.50%	5.74%

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: 08-08-2012

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 - 2

COMPANY NAME & CODE: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

STATEMENT AS ON: 30 Jun 2012

Code:123

STATEMENT OF DOWN GRADED INVESTMENTS - COMBINED INCLUDING MOTORPOOL

Name of Fund:

PERIODICITY OF SUBMISSION: QUARTERLY

Rs. In Lakhs

NO	PARTICULARS OF INVESTMENT	COI	AMOUNT (AS PER BALANCE SHEET)	DATE OF PURCHASE	RATING AGENCY	ORIGINAL GRADE	CURRENT GRADE	DATE OF DOWNGRADE	REMARKS
A.	<u>DURING THE QUARTER</u> ¹								
	Nil								
B.	<u>AS ON DATE</u> ²								
1	6.35%BSES 2013	ICTD	501.48	7-May-04	CRISIL	AAA	AA+	7-May-09	
2	5.60% BSES 2013	ICTD	979.74	29-Nov-05	CRISIL	AAA	AA+	7-May-09	
3	9.30% PNB Housing Finance Limited 2012	HTDN	501.60	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 :08-08-2012

FULL NAME & DESIGNATION: V.Suryanarayanan
Chief Financial Officer

NOTE:

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

PERIODIC DISCLOSURES

FORM NL-38 **Quarterly Business Returns across line of Business**

Insurer: Cholamandalam MS General Insurance Co Ltd Date: As at 30th Jun 12

(Rs in Lakhs)

(Rs in Lakhs)

Quarterly Business Returns across line of Business

Sl.No.	Line of Business	For Q1 FY 2012-13		For Q1 FY 2011-12		Upto 30.06.2012		Upto 30.06.2011	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	3,201	41,448	2,783	38,745	3,201	41,448	2,783	38,745
2	Cargo & Hull	992	1,787	1,201	2,017	992	1,787	1,201	2,017
3	Motor TP	10,729	185,367	6,168	181,370	10,729	185,367	6,168	181,370
4	Motor OD **	13,809	184,242	14,056	180,928	13,809	184,242	14,056	180,928
5	Engineering	652	2,366	655	2,612	652	2,366	655	2,612
6	Workmen's Compensation	212	938	142	1,046	212	938	142	1,046
7	Employer's Liability	170	243	289	328	170	243	289	328
8	Aviation	-	-	-	-	-	-	-	-
9	Personal Accident	1,215	4,282	1,049	6,352	1,215	4,282	1,049	6,352
10	Health	8,523	10,010	5,171	6,064	8,523	10,010	5,171	6,064
11	Others*	520	18,468	616	23,063	520	18,468	616	23,063

**** only OD policies to be excluded while aggregating number of policies**

Note:

- Premium stands for amount of premium
- 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 Co Ltd** Date: **As at 30th Jun 12**

(Rs in Lakhs)

Rural & Social Obligations (Quarterly Returns)

Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	19	1.50	
		Social			
2	Cargo & Hull	Rural			
		Social			
3	Motor TP	Rural	29,966	696.40	
		Social			
4	Motor OD	Rural	29,774	1,353.25	137535.7978
		Social			
5	Engineering	Rural	10	3.62	
		Social			
6	Workmen's Compensation	Rural			
		Social			
7	Employer's Liability	Rural			
		Social			
8	Aviation	Rural			
		Social			
9	Personal Accident	Rural			
		Social			
10	Health	Rural	12	5,775.48	
		Social	2,741,946	8,721.30	
11	Others*	Rural	5,093	124.23	
		Social			

*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 Co Ltd

(Rs in Lakhs)

Sl.No.	Business Acquisition through different channels								
	Channels	Current Quarter For the Quarter Jun 12		Same quarter Previous Year For the Quarter Jun 11		Up to the period YTD Jun 12		Same period of the previous year YTD Jun 11	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	11,299	1,263	12,783	1,023	11,299	1,263	12,783	1,023
2	Corporate Agents-Banks	131,960	13,152	117,847	9,703	131,960	13,152	117,847	9,703
3	Corporate Agents -Others	16,459	2,572	13,695	1,524	16,459	2,572	13,695	1,524
4	Brokers	42,372	3,788	29,877	2,495	42,372	3,788	29,877	2,495
5	Micro Agents	193	5	-	-	193	5	-	-
6	Direct Business	62,626	19,242	87,395	17,384	62,626	19,242	87,395	17,384
	Total (A)	264,909	40,021	261,597	32,129	264,909	40,021	261,597	32,129
1	Referral (B)								
	Grand Total (A+B)	264,909	40,021	261,597	32,129	264,909	40,021	261,597	32,129

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 GREIVANCE DISPOSAL

Insurer: **Cholamandalam MS General Insurance Co Ltd.**

Date: **As on June 30, 2012**

(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						
a)	Sales Related	0	6	6			0
b)	Policy Administration Related	31	419	421		2	27
c)	Insurance Policy Coverage related	0	0	0			0
d)	Claims related	26	418	370		30	44
e)	others	4	37	31		2	8
d)	Total Number	61	880	828	0	34	79

2	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Less than 15 days	56	0	56
b)	Greater than 15 days	23	0	23
	Total Number	79	0	79

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