

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 13

	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-	95,276	95,276	84,234	84,234
2	Profit/ Loss on sale/redemption		899	899	391	391
3	Others Administrative Charges		275	275	319	319
4	Interest, Dividend & Rent – Gross		12,581	12,581	10,359	10,359
	<b>TOTAL (A)</b>		<b>109,031</b>	<b>109,031</b>	<b>95,303</b>	<b>95,303</b>
1	Claims Incurred (Net)	NL-5-	94,901	94,901	47,588	47,588
2	Commission	NL-6-	15	15	(5,098)	(5,098)
3	Operating Expenses related to	NL-7-	55,656	55,656	64,730	64,730
4	Premium Deficiency		-	-	-	-
	<b>TOTAL (B)</b>		<b>150,572</b>	<b>150,572</b>	<b>107,220</b>	<b>107,220</b>
	<b>Operating Profit/(Loss) from</b>		<b>(41,541)</b>	<b>(41,541)</b>	<b>(11,917)</b>	<b>(11,917)</b>
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account		(41,541)	(41,541)	(11,917)	(11,917)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be		-	-	-	-
	<b>TOTAL ©</b>		<b>(41,541)</b>	<b>(41,541)</b>	<b>(11,917)</b>	<b>(11,917)</b>

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 2013

	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-	65,505	65,505	33,907	33,907
2	Profit/ Loss on sale/redemption		207	207	123	123
3	Others Administrative Charges		170	170	50	50
4	Interest, Dividend & Rent – Gross		3,119	3,119	3,364	3,364
	<b>TOTAL (A)</b>		<b>69,001</b>	<b>69,001</b>	<b>37,444</b>	<b>37,444</b>
1	Claims Incurred (Net)	NL-5-	31,120	31,120	30,046	30,046
2	Commission	NL-6-	(9,701)	(9,701)	(5,186)	(5,186)
3	Operating Expenses related to	NL-7-	22,397	22,397	20,053	20,053
4	Premium Deficiency			-	-	-
	<b>TOTAL (B)</b>		<b>43,816</b>	<b>43,816</b>	<b>44,913</b>	<b>44,913</b>
	<b>Operating Profit/(Loss) from</b>		<b>25,185</b>	<b>25,185</b>	<b>(7,469)</b>	<b>(7,469)</b>
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account		25,185	25,185	(7,469)	(7,469)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be		-	-	-	-
	<b>TOTAL (C)</b>		<b>25,185</b>	<b>25,185</b>	<b>(7,469)</b>	<b>(7,469)</b>

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 2013

	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-	3,271,061	3,271,061	2,071,982	2,071,982
2	Profit/ Loss on sale/redemption		15,431	15,431	4,532	4,532
3	Others Administrative Charges		26	26	32	32
4	Interest, Dividend & Rent – Gross		342,886	342,886	271,303	271,303
	<b>TOTAL (A)</b>		<b>3,629,404</b>	<b>3,629,404</b>	<b>2,347,849</b>	<b>2,347,849</b>
1	Claims Incurred (Net)	NL-5-	2,445,659	2,445,659	1,487,318	1,487,318
2	Commission	NL-6-	78,070	78,070	53,155	53,155
3	Operating Expenses related to	NL-7-	901,616	901,616	724,469	724,469
4	Premium Deficiency				-	-
	<b>TOTAL (B)</b>		<b>3,425,345</b>	<b>3,425,345</b>	<b>2,264,942</b>	<b>2,264,942</b>
	<b>Operating Profit/(Loss) from</b>		<b>204,059</b>	<b>204,059</b>	<b>82,907</b>	<b>82,907</b>
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account		204,059	204,059	82,907	82,907
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be		-	-	-	-
	<b>TOTAL (C)</b>		<b>204,059</b>	<b>204,059</b>	<b>82,907</b>	<b>82,907</b>

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 2013

	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		(41,541)	(41,541)	(11,917)	(11,917)
	(b) Marine Insurance		25,185	25,185	(7,469)	(7,469)
	(c) Miscellaneous Insurance		204,059	204,059	82,907	82,907
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		112,296	112,296	80,837	80,837
	(b) Profit on sale of investments		7,498	7,498	3,166	3,166
	Less: Loss on sale of investments		(37)	(37)	(217)	(217)
3	OTHER INCOME (To be specified)		-	-	-	-
	<b>TOTAL (A)</b>		<b>307,460</b>	<b>307,460</b>	<b>147,307</b>	<b>147,307</b>
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)		-	-	-	-
	<b>TOTAL (B)</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
	Profit Before Tax		<b>307,460</b>	<b>307,460</b>	<b>147,307</b>	<b>147,307</b>
	Provision for Taxation		99,300	99,300	42,371	42,371
	Deferred Tax		(1,187)	(1,187)	-	-
			<b>209,347</b>	<b>209,347</b>	<b>104,936</b>	<b>104,936</b>
	<b>APPROPRIATIONS</b>					
	(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		-	-	-	-
	Balance carried forward to Balance Sheet		<b>209,347</b>	<b>209,347</b>	<b>104,936</b>	<b>104,936</b>

## 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 2013

		Schedule	As at June 30, 2013	As at June 30, 2012 for the corresponding previous year
			(Rs.'000)	(Rs.'000)
	<b>SOURCES OF FUNDS</b>			
	SHARE CAPITAL	NL-8-Share Capital Schedule	2,919,875	2,919,875
	SHARE APPLICATION MONEY PENDING ALLOTMENT			
	RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	1,657,626	951,254
	FAIR VALUE CHANGE ACCOUNT		(10,119)	(7,613)
	BORROWINGS	NL-11-Borrowings Schedule	-	
	<b>TOTAL</b>		<b>4,567,382</b>	<b>3,863,516</b>
	<b>APPLICATION OF FUNDS</b>			
	INVESTMENTS	NL-12-Investment Schedule	18,542,402	13,800,475
	LOANS	NL-13-Loans Schedule	-	
	FIXED ASSETS	NL-14-Fixed Assets Schedule	498,210	421,997
	DEFERRED TAX ASSET		7,424	36,330
	CURRENT ASSETS			
	Cash and Bank Balances	NL-15-Cash and bank balance Schedule	592,226	666,406
	Advances and Other Assets	NL-16-Advances and Other Assets Schedule	6,755,052	2,028,584
	<b>Sub-Total (A)</b>		<b>7,347,278</b>	<b>2,694,990</b>
	CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	14,374,636	7,094,016
	PROVISIONS	NL-18-Provisions Schedule	7,453,296	5,996,260
	DEFERRED TAX LIABILITY			
	<b>Sub-Total (B)</b>		<b>21,827,932</b>	<b>13,090,276</b>
	NET CURRENT ASSETS (C) = (A - B)		(14,480,654)	(10,395,286)
	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT			
	<b>TOTAL</b>		<b>4,567,382</b>	<b>3,863,516</b>

## CONTINGENT LIABILITIES

	Particulars		As at June 30, 2013	As at June 30, 2012 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		724,977	460,208
6	Reinsurance obligations to the extent not provided for in accounts		-	-
7	Others - Repudiated / Disputed Claim		27,600	27,600
	<b>TOTAL</b>		<b>752,577</b>	<b>487,808</b>

**Cholamandalam MS General Insurance Co Ltd**

**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	4,801,494	4,801,494	4,002,110	4,002,110
	Service Tax				
	Adjustment for change in reserve for unexpired risks				
	Gross Earned Premium	<b>4,801,494</b>	<b>4,801,494</b>	<b>4,002,110</b>	<b>4,002,110</b>
	Add: Premium on reinsurance accepted	19,654	19,654	21,551	21,551
	Less : Premium on reinsurance ceded	674,237	674,237	819,178	819,178
	Net Premium	4,146,911	4,146,911	3,204,483	3,204,483
	Adjustment for change in reserve for unexpired risks	715,069	715,069	1,014,360	1,014,360
	<b>Premium Earned (Net)</b>	<b>3,431,842</b>	<b>3,431,842</b>	<b>2,190,123</b>	<b>2,190,123</b>

**Cholamandalam MS General Insurance Co Ltd**

**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	2,121,698	2,121,698	1,639,304	1,639,304
	Add Claims Outstanding at the end of the year	5,526,852	5,526,852	2,235,523	2,235,523
	Less Claims Outstanding at the beginning of the year	4,224,845	4,224,845	1,833,600	1,833,600
	<b>Gross Incurred Claims</b>	<b>3,423,705</b>	<b>3,423,705</b>	<b>2,041,227</b>	<b>2,041,227</b>
	Add :Re-insurance accepted to direct claims	145,234	145,234	117,976	117,976
	Less :Re-insurance Ceded to claims paid	997,259	997,259	594,251	594,251
	<b>Total Claims Incurred</b>	<b>2,571,680</b>	<b>2,571,680</b>	<b>1,564,952</b>	<b>1,564,952</b>

**Cholamandalam MS General Insurance Co Ltd**

**FORM NL-6-COMMISSION SCHEDULE**

**COMMISSION -**

<b>Particulars</b>	<b>For the Quarter</b>	<b>Upto the Quarter</b>	<b>For the Corresponding Quarter of the Preceding year</b>	<b>Upto the Quarter of the preceeding year</b>
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	155,887	155,887	141,899	141,899
Add: Re-insurance Accepted				
Less: Commission on Re-insurance Ceded	87,503	87,503	99,028	99,028
<b>Net Commission</b>	<b>68,384</b>	<b>68,384</b>	<b>42,871</b>	<b>42,871</b>
<b>Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated</b>				
Agents	8,428	8,428	16,038	16,038
Brokers	37,358	37,358	33,561	33,561
Corporate Agency	110,101	110,101	92,300	92,300
Referral		-	-	
Others (pl. specify)		-	-	
<b>TOTAL (B)</b>	<b>155,887</b>	<b>155,887</b>	<b>141,899</b>	<b>141,899</b>



**Cholamandalam MS General Insurance Co Ltd**

**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	165,809	165,809	163,057	163,057
2	Travel, conveyance and vehicle running expenses	25,125	25,125	19,904	19,904
3	Training expenses	1,781	1,781	962	962
4	Rents, rates & taxes	22,007	22,007	19,849	19,849
5	Repairs	5,209	5,209	3,297	3,297
6	Printing & stationery	17,112	17,112	8,028	8,028
7	Communication	15,850	15,850	11,564	11,564
8	Legal & professional charges	50,036	50,036	37,860	37,860
9	Auditors' fees, expenses etc				
	(a) as auditor	540	540	460	460
	(b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	211	211	196	196
	(ii) Insurance matters				
	(iii) Management services; and				
	(c) in any other capacity	15	15	14	14
10	Advertisement and publicity	23,883	23,883	10,138	10,138
11	Interest & Bank Charges	5,099	5,099	4,347	4,347
12	Others (to be specified)				
	Power and Electricity	8,798	8,798	9,138	9,138
	Information Technology Expenses	28,498	28,498	21,250	21,250
	Marketing Expenses	417,928	417,928	355,117	355,117
	Operating Lease Charges	10,048	10,048	10,077	10,077
	IRDA Registration renewal fees	4,499	4,499	4,501	4,501
	Service Tax Expense	19,200	19,200	6,000	6,000
	Outsourcing Expenses	93,898	93,898	79,042	79,042
	Net Exchange (Gain) / Loss	-	-	105	105
	Co-insurance Administrative Charges	417	417	361	361
	Terrorism Pool - Management Expenses	2,447	2,447	2,561	2,561
	IMTPIP - Administrative Expenses (Net)	-	-	-	-
	Miscellaneous Expenses (Net) (Note 2 & 3 below)	31,281	31,281	17,588	17,588
13	Depreciation	29,978	29,978	23,836	23,836
	Less: Write back of provision no longer required	-	-	-	-
	<b>TOTAL</b>	<b>979,669</b>	<b>979,669</b>	<b>809,252</b>	<b>809,252</b>

**Cholamandalam MS General Insurance Co Ltd**

**FORM NL-8-SHARE CAPITAL SCHEDULE**

**SHARE CAPITAL**

	Particulars	As at June 30, 2013	As at June 30, 2012 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
1	Authorised Capital		
	Equity Shares of Rs 32,40,00,000 (Previous year - 30,40,00,000) of Rs. 10 each	3,240,000	3,040,000
2	Issued Capital		
	291,987,500 (Previous year - 283,645,000) Equity Shares of Rs.10 each	2,919,875	2,919,875
3	Subscribed Capital		
	291,987,500 (Previous year - 283,645,000) Equity Shares of Rs.10 each	2,919,875	2,919,875
4	Called-up Capital		
	291,987,500 (Previous year - 283,645,000) Equity Shares of Rs.10 each fully paid up	2,919,875	2,919,875
	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		
	<b>TOTAL</b>	<b>2,919,875</b>	<b>2,919,875</b>
	Paid up capital held by Holding Company	21,607,020	21,607,020

**Cholamandalam MS General Insurance Co Ltd**

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

**PATTERN OF SHAREHOLDING**

**[As certified by the Management]**

Shareholder	As at June 30, 2013		As at June 30, 2012 for the corresponding previous year	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
• Indian	216,070,750	74	216,070,750	74
• Foreign	75,916,750	26	75,916,750	26
Others				
<b>TOTAL</b>	<b>291,987,500</b>	<b>100</b>	<b>291,987,500</b>	<b>100</b>

**Cholamandalam MS General Insurance Co Ltd**

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

	Particulars	As at June 30, 2013	As at June 30, 2012 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	750,825	333,700
	Add: Premium on shares issued during the year		417,125
		750,825	750,825
4	General Reserves	-	-
	Add: Transfer from Contingency Reserve for Unexpired Risk	95,493	-
		95,493	
5	Catastrophe Reserve		-
6	Other Reserves Contingency Reserve for Unexpired Risk	252,074	95,493
	Less: Transfer to General Reserve		-
	Add: Transfer from Profit and Loss Account	-	
		252,074	95,493
7	Balance of Profit in Profit & Loss Account	559,234	104,936
	<b>TOTAL</b>	<b>1,657,626</b>	<b>951,254</b>

**Cholamandalam MS General Insurance Co Ltd**

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

	<b>Particulars</b>	<b>As at June 30, 2013</b>	<b>As at June 30, 2012 for the corresponding previous year</b>
		(Rs.'000).	(Rs.'000).
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (financial lease from IBM India Pvt. Ltd)	-	-
	<b>TOTAL</b>	<b>-</b>	<b>-</b>

*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 June 30, 2013	As at June 30, 2012 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
	<b>LONG TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	5,655,228	4,094,048
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity		
	(bb) Preference		
	(b) Mutual Funds		
	(c) Derivative Instruments		
	(d) Debentures/ Bonds	4,659,109	2,809,458
	(e) Other Securities Equity Shares	63,043	41,167
	(f) Fixed Deposits with Banks	2,155,500	520,000
4	Investments in Infrastructure and Social Sector	2,147,170	1,529,160
5	Other than Approved Investments	1,201,145	1,000,113
	Less : Provision for diminution in value of investments	(11,000)	(11,000)
	<b>Total A</b>	<b>15,870,195</b>	<b>9,982,946</b>
	<b>SHORT TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	197,764	202,320
2	Other Approved Securities	-	-
3	Other Investments	-	-
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference		
	(b) Mutual Funds		
	(c) Derivative Instruments		
	(d) Debentures/ Bonds	1,001,866	1,640,096
	(e) Fixed Deposits with Banks	880,000	974,500
	(f) -Money market Instruments	96,797	895,613
	(g) - Mutual Funds ( Liquid schemes)	145,064	-
4	Investments in Infrastructure and Social Sector	200,845	105,000
5	Other than Approved Investments	149,871	-
	<b>Total B</b>	<b>2,672,207</b>	<b>3,817,529</b>
	<b>TOTAL</b>	<b>18,542,402</b>	<b>13,800,475</b>

Notes:

(1) All Investments are performing investments and are in India.

(2) There are no contracts in relation to investments for purchases where deliveries are pending or for sales where payments are overdue

(3) Government Securities aggregating to Rs. 109,669 thousand (As at June 30, 2012- Rs.111,410 thousand) have been deposited with HDFC Bank under Section 7 of the Insurance Act, 1938.

(4) Details of Cost and Market Value (Rs. '000) :

	As at June 30, 2013		As at June 30, 2012	
	Cost	Market Value	Cost	Market Value
a) Equity Shares listed	73,226	52,043	48,780	30,167
b) Mutual Funds	145,000	145,064	-	-
c) Government and other securities	5,852,992	5,905,826	4,296,368	4,186,120
d) Fixed Deposit with Banks	3,035,500	3,035,500	1,494,500	1,494,500
e) Corporate Bonds	9,360,006	9,645,886	7,083,827	7,056,722
f) Money Market Instruments	96,797	96,797	895,613	895,613
	<b>18,563,521</b>	<b>18,881,116</b>	<b>13,819,088</b>	<b>13,663,122</b>

(5) Pursuant to Para 10 of IRDA (Investment) (Fourth Amendment) Regulations 2008, Rs. 15,273,313 thousands of the investments representing the Technical Reserves as at June 30, 2013 has been notionally allocated as Policy holders' Funds.

**Cholamandalam MS General Insurance Co Ltd**

**NL - 13 LOANS**

	Particulars	As at June 30, 2013	As at June 30, 2012 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
1	<b>SECURITY-WISE CLASSIFICATION</b>		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others (to be specified)	-	-
	Unsecured	-	-
	<b>TOTAL</b>	-	-
2	<b>BORROWER-WISE CLASSIFICATION</b>	-	-
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others (to be specified)	-	-
	<b>TOTAL</b>	-	-
3	<b>PERFORMANCE-WISE CLASSIFICATION</b>	-	-
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	<b>TOTAL</b>	-	-
4	<b>MATURITY-WISE CLASSIFICATION</b>	-	-
	(a) Short Term	-	-
	(b) Long Term	-	-
	<b>TOTAL</b>	-	-

**Cholamandalam MS General Insurance Co 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 June 30, 2013	As at June 30, 2012
Goodwill										
Intangibles Computers	308,675	11,803	-	320,478	209,574	13,891	-	223,465	97,013	79,021
Land-Freehold	37,191	-	-	37,191	-	-	-	-	37,191	5,626
Leasehold Property				-				-	-	-
Buildings	232,348	600	-	232,948	11,325	950	-	12,275	220,673	201,283
Furniture & Fittings	34,917	1,750	249	36,418	25,058	994	231	25,821	10,597	5,597
Information Technology Equipment	175,523	9,750	-	185,273	127,557	8,164	-	135,721	49,552	50,983
Vehicles	21,964	-	2,685	19,279	9,158	1,254	2,296	8,116	11,163	10,235
Office Equipment	21,788	82	47	21,823	14,753	710	44	15,419	6,404	5,077
Others (Specify nature)				-				-	-	-
Electrical Fittings	27,629	648	72	28,205	17,073	1,027	72	18,028	10,177	8,423
Improvement to Premises	65,476	2,930	-	68,406	24,797	2,988	-	27,785	40,621	32,342
Leased IT Equipment	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>925,511</b>	<b>27,563</b>	<b>3,053</b>	<b>950,021</b>	<b>439,295</b>	<b>29,978</b>	<b>2,643</b>	<b>466,630</b>	<b>483,391</b>	<b>398,587</b>
Work in progress	-	-	-	-	-	-	-	-	14,819	23,410
<b>Grand Total</b>	<b>925,511</b>	<b>27,563</b>	<b>3,053</b>	<b>950,021</b>	<b>439,295</b>	<b>29,978</b>	<b>2,643</b>	<b>466,630</b>	<b>498,210</b>	<b>421,997</b>
PREVIOUS YEAR	684,574	83,195	2,244	765,525	345,333	23,835	2,230	366,938	421,996	

*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 Co Ltd**

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

	<b>Particulars</b>	<b>As at June 30, 2013</b>	<b>As at June 30, 2012 for the corresponding previous year</b>
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	51,500	31,122
2	Bank Balances	528,158	632,263
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)		
	(bb) Others		
	(b) Current Accounts		
	(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)	12,568	3,021
	<b>TOTAL</b>	<b>592,226</b>	<b>666,406</b>
	Balances with non-scheduled banks included in 2 and 3 above	-	-

**Cholamandalam MS General Insurance Co Ltd**

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

	Particulars	As at June 30, 2013	As at June 30, 2012 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	22,251	12,559
4	Advances to Directors/Officers		
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	109,985	101,027
6	Others (to be specified)		
	Advances to Employees	1,591	556
	Advances to Vendors	14,503	25,064
	Deposits for Premises and Advance Rent	39,775	42,788
	Service Tax Unutilised Credit	73,301	22,615
	Service tax paid under protest	74,818	10,747
	Other Advances / Deposits	23,166	38,708
	<b>TOTAL (A)</b>	<b>359,390</b>	<b>254,064</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments	529,606	424,858
2	Outstanding Premiums	1,263,846	893,489
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	22,984	58,337
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)		
	Bond Redemption Proceeds receivable	-	-
	Receivable from Terrorism Pool [includes investment income	511,791	397,836
	Receivable from IMTPIP	4,067,435	-
	<b>TOTAL (B)</b>	<b>6,395,662</b>	<b>1,774,520</b>
	<b>TOTAL (A+B)</b>	<b>6,755,052</b>	<b>2,028,584</b>

Notes:

(a) The items under the above heads shall not be shown net of provisions for doubtful amounts. The amount of provision against each head should be shown separately.

(b) The term 'officer' should conform to the definition of that term as given under the Companies Act, 1956.

(c) Sundry Debtors will be shown under item 8 (others)

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

	Particulars	As at June 30, 2013	As at June 30, 2012 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
1	Agents' Balances	43,295	43,678
2	Balances due to other insurance companies	12,254	300,447
3	Deposits held on re-insurance ceded	43	16,548
4	Premiums received in advance	86,853	230,711
5	Unallocated Premium	169,409	142,775
6	Sundry creditors		
7	Due to subsidiaries/ holding company	603,841	314,544
8	Claims Outstanding		
	- Dismantled IMTPIP	7,298,259	3,531,755
	- Other than IMTPIP (Net of Reinsurance)	5,604,124	2,235,523
9	Due to Officers/ Directors		
10	Others (to be specified)		
	Book Overdraft	142,506	112,066
	Tax and Other Withholdings	38,181	28,005
	Environment Relief Fund	99	73
	Service Tax Payable	260,888	137,668
	Value Added Tax Payable	3	223
	Unclaimed amounts of policyholders	114,880	-
	<b>TOTAL</b>	<b>14,374,636</b>	<b>7,094,016</b>

**Cholamandalam MS General Insurance Co Ltd**

**FORM NL-18-PROVISIONS SCHEDULE**

**PROVISIONS**

	<b>Particulars</b>	<b>As at June 30, 2013</b>	<b>As at June 30, 2012 for the corresponding previous year</b>
		(Rs.'000).	(Rs.'000).
1	Reserve for Unexpired Risk	7,293,829	5,844,153
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	159,467	152,107
6	Reserve for Premium Deficiency	-	-
	<b>TOTAL</b>	<b>7,453,296</b>	<b>5,996,260</b>

**Cholamandalam MS General Insurance Co Ltd**

**FORM NL-19 MISC EXPENDITURE SCHEDULE**

**MISCELLANEOUS EXPENDITURE**

**(To the extent not written off or adjusted)**

	<b>Particulars</b>	<b>As at June 30, 2013</b>	<b>As at June 30, 2012 for the corresponding previous year</b>
		(Rs.'000).	(Rs.'000).
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	<b>TOTAL</b>	-	-

*Notes:*

*(a) No item shall be included under the head “Miscellaneous Expenditure” and carried forward 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 June 2013				As at 30th June 2012			
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	<b>Fire</b>	4,938	1,611	126	6,675	3,750	1,382	204	5,336
2	<b>Marine</b>	-	-	-	-	-	-	-	-
a	Marine Cargo	639	664	158	1,461	718	746	204	1,668
b	Marine Hull	1	-	-	1	1	-	-	1
3	<b>Miscellaneous</b>	-	-	-	-	-	-	-	-
a	Motor	51,359	91,742	29,040	172,141	39,916	44,486	5,659	90,061
b	Engineering	842	555	107	1,504	774	381	176	1,331
c	Aviation	-	-	-	-	-	-	-	-
d	Liabilities	340	243	97	680	453	311	127	891
e	Others	4,590	728	412	5,730	3,125	558	418	4,101
4	<b>Health Insurance</b>	10,229	3,228	313	13,770	9,704	2,841	178	12,723
5	<b>IMTPIP</b>	-	-	-	-	-	-	-	-
6	<b>Total Liabilities</b>	<b>72,938</b>	<b>98,771</b>	<b>30,253</b>	<b>201,962</b>	<b>58,441</b>	<b>50,705</b>	<b>6,966</b>	<b>116,112</b>

PERIODIC DISCLOSURES

FORM NL-22Geographical Distribution of Business

Cholamandalam MS General Insurance Co Ltd  
GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER: Apr'13 -June'13

(Rs in Lakhs)

States	Fire		Marine(Cargo)		Marine (Hull)		Engineering		Motor own damage		Motor Third Party		Motor - Total		Liability Insurance		Personal Accident		Medical Insurance		verseas Medical Insuran		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	193	193	8	8	-	-	89	89	1,139	1,139	1,052	1,052	2,190	2,190	10	10	16	16	21	21	8	8	-	-	13	13	2,548	2,548
Arunachal Pradesh	5	5	-	-	-	-	4	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	
Assam	22	22	10	10	-	-	13	13	355	355	247	247	602	602	0	0	0	0	3	3	0	0	-	-	6	6	656	656
Bihar	85	85	0	0	-	-	8	8	350	350	301	301	651	651	0	0	0	0	2,457	2,457	0	0	-	-	33	33	3,234	3,234
Chattisgarh	50	50	1	1	-	-	3	3	413	413	383	383	795	795	1	1	0	0	3	3	-	-	-	-	4	4	858	858
Goa	8	8	5	5	-	-	4	4	60	60	63	63	123	123	1	1	2	2	11	11	0	0	-	-	1	1	155	155
Gujarat	326	326	62	62	-	-	24	24	714	714	656	656	1,371	1,371	22	22	12	12	30	30	8	8	-	-	20	20	1,874	1,874
Haryana	10	10	-	-	-	-	0	0	233	233	283	283	516	516	-	-	-	-	0	0	-	-	-	-	0	0	526	526
Himachal Pradesh	19	19	-	-	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	19	19	
Jammu and Kashmir	2	2	-	-	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	3	
Jharkhand	13	13	0	0	-	-	19	19	483	483	376	376	859	859	2	2	0	0	3,126	3,126	-	-	-	-	4	4	4,023	4,023
Karnataka	121	121	54	54	-	-	23	23	1,013	1,013	915	915	1,928	1,928	16	16	7	7	138	138	13	13	-	-	9	9	2,309	2,309
Kerala	36	36	5	5	-	-	9	9	788	788	678	678	1,467	1,467	0	0	0	0	11	11	4	4	-	-	2	2	1,534	1,534
Madhya Pradesh	127	127	26	26	-	-	20	20	899	899	656	656	1,556	1,556	4	4	1	1	44	44	1	1	-	-	29	29	1,808	1,808
Maharashtra	829	829	313	313	1	1	80	80	1,877	1,877	1,391	1,391	3,268	3,268	73	73	65	65	222	222	44	44	-	-	58	58	4,955	4,955
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Orissa	12	12	0	0	-	-	4	4	330	330	340	340	670	670	0	0	-	-	2	2	-	-	-	-	4	4	691	691
Punjab	40	40	0	0	-	-	1	1	337	337	203	203	540	540	1	1	0	0	8	8	1	1	-	-	7	7	599	599
Rajasthan	46	46	11	11	-	-	22	22	1,686	1,686	1,519	1,519	3,206	3,206	7	7	2	2	8	8	0	0	-	-	13	13	3,314	3,314
Sikkim	1	1	-	-	-	-	3	3	31	31	26	26	57	57	-	-	0	0	-	-	-	-	-	-	0	0	61	61
Tamil Nadu	677	677	501	501	-	-	100	100	1,784	1,784	2,221	2,221	4,005	4,005	66	66	1,366	1,366	1,926	1,926	83	83	-	-	33	33	8,757	8,757
Tripura	3	3	1	1	-	-	2	2	126	126	110	110	235	235	-	-	0	0	2	2	-	-	-	-	1	1	245	245
Uttar Pradesh	91	91	8	8	-	-	11	11	1,537	1,537	1,027	1,027	2,564	2,564	5	5	2	2	61	61	0	0	-	-	29	29	2,771	2,771
Uttarakhand	30	30	4	4	-	-	2	2	144	144	146	146	290	290	-	-	0	0	4	4	0	0	-	-	7	7	337	337
West Bengal	65	65	6	6	-	-	33	33	829	829	836	836	1,665	1,665	1	1	2	2	473	473	2	2	-	-	15	15	2,263	2,263
Andaman and Nicobar Islar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Chandigarh	36	36	1	1	-	-	1	1	169	169	138	138	307	307	1	1	1	1	2	2	0	0	-	-	4	4	353	353
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Delhi	704	704	734	734	-	-	114	114	810	810	688	688	1,499	1,499	101	101	31	31	608	608	44	44	-	-	28	28	3,862	3,862
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	4	4	-	-	-	-	1	1	97	97	145	145	243	243	-	-	0	0	2	2	0	0	-	-	1	1	251	251
Total	3,556	3,556	1,752	1,752	1	1	589	589	16,206	16,206	14,400	14,400	30,607	30,607	312	312	1,507	1,507	9,161	9,161	209	209	-	-	320	320	48,015	48,015

# **PERIODIC DISCLOSURES**

**FORM NL-23 Reinsurance Risk Concentration**

Cholamandalam MS General Insurance Co Ltd

Date:

30/6/2013

Statement for the Quarter Ended June 30,2013

(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	0.07					0.00%	
2	No. of Reinsurers with rating AA but less than AAA	1	385.32					5.66%	
3	No. of Reinsurers with rating A but less than AA	16	903.21	16	487.34	4	1,119.19	36.86%	
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	3,648.35	1	214.81	3	50.48	57.48%	
	Total	19	4936.95	17	702.15	7	1169.67	100.00%	



## PERIODIC DISCLOSURES

### FORM NL-24 Ageing of Claims

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

 Date: **As on June 30, 2013**
*(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	24	25	23	25	7	104	2600
2	Marine Cargo	2047	753	226	124	12	3162	1972
3	Marine Hull						0	
4	Engineering	14	21	23	18	2	78	78
5	Motor OD	12222	3986	1055	303	106	17672	5705
6	Motor TP	151	280	428	534	1001	2394	5858
7	Health	39472					39472	4470
8	Overseas Travel	22					22	91
9	Personal Accident	303	29	8	2	2	344	346
10	Liability	142	87	12	5	2	248	43
11	Crop						0	
12	Miscellaneous	122	72	2	3	3	202	53

## PERIODIC DISCLOSURES

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

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

**Date: As on June 30,2013**

*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	837	1249	1	210	5860	21035	21297	58	679	180			99	51505
2	Claims reported during the period	267	4093		167	24344	3971	37610	89	685	292			267	71785
3	Claims Settled during the period	104	3162		78	17672	2394	39472	22	344	248			202	63698
4	Claims Repudiated during the period	39	103		8	844	78	1491	15	54	29			22	2683
5	Claims closed during the period	38	359		39	2084	26	1338	43	112	48			19	4106
6	Claims O/S at End of the period	923	1718	1	252	9604	22508	16606	67	854	147			123	52803
7	Less than 3months	186	1154		124	7089	3104	14880	44	352	69			93	27095
8	3 months to 6 months	79	264		72	1105	3350	1400	9	140	20			17	6456
9	6months to 1 year	46	201		33	622	4928	269	4	60	23			9	6195
10	1year and above	612	99	1	23	788	11126	57	10	302	35			4	13057

FORM NL-26 - CLAIMS INFORMATION - KG Table I

**Cholamandalam MS General Insurance Company LTd**

Solvency for the quarter ended 30th June 2013

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	10,390	5,415	8,759	1,472	1,083	1,314	1,314
2	Marine Cargo	5,859	1,170	5,959	843	703	1,071	1,071
3	Marine Hull	2	1	-	-	-	-	-
4	Motor	112,715	100,085	63,552	65,106	20,017	19,532	20,017
5	Engineering	3,396	1,287	1,173	427	340	176	340
6	Aviation	-	-	-	-	-	-	-
7	Liability	1,155	707	157	127	173	49	173
8	Others	8,643	4,493	3,429	1,770	1,210	720	1,210
9	Health	28,768	17,686	17,826	15,843	4,315	4,753	4,753
	Total	<b>170,928</b>	<b>130,844</b>	<b>100,855</b>	<b>85,588</b>	<b>27,841</b>	<b>27,615</b>	<b>28,878</b>

## PERIODIC DISCLOSURES

**FORM NL-27      Offices information for Non-Life**

**Cholamandalam MS General Insurance Co Ltd**

**Date: 30.06.2013**

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the Quarter		101*
2	No. of branches approved during the Quarter		Nil
3	No. of branches opened during the Quarter	Out of approvals of previous year	Nil
4		Out of approvals of this Quarter	Nil
5	No. of branches closed during the Quarter		Nil
6	No of offices at the end of the Quarter		101*
7	No. of branches approved but not opened		Nil
8	No. of rural branches		Nil
9	No. of urban branches		101

\* This includes Head Office at Chennai which is not branch

FORM NL-28

COMPANY NAME AND CODE: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

STATEMENT AS ON: 30 Jun 2013

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	185,424
2	Loans	9	-
3	Fixed Assets	10	4,982
4	Current Assets		
	a. Cash & Bank Balance	11	5,922
	b. Advances & Other Assets	12	67,551
5	Current Liabilities		
	a. Current Liabilities	13	(143,746)
	b. Provisions	14	(74,533)
	c. Misc. Exp not written off	15	-
	d. Debit Balance of P&L A/C/Deferred Tax Asset(Net)		74

Application of Funds as per Balance Sheet (A)

45,674

	Less: Other Assets		
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	4,982
3	Cash & Bank Balances (if any)	11	5,922
4	Advances & Other Assets (if any)	12	67,551
5	Current Liabilities	13	(143,746)
6	Provisions	14	(74,533)
7	Misc. Exp not written off	15	-
8	Debit Balance of P&L A/C/Deferred Tax Asset(Net)		74

TOTAL(B) (139,750)

'Investment Assets' As per Form 3B

(A-B) 185,424

FORM NL-28

COMPANY NAME AND CODE: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

STATEMENT AS ON: 30 Jun 2013

Code:123

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

(Business within India)

Rs. In Lakhs

PERIODICITY OF SUBMISSION: QUARTERLY

(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%		7176	32740	39916	22%		39916	39,857
2	Govt. Securities or Other Approved Securities (Incl the 1 above)	Not less than 30%		10523	48007	58530	32%		58530	59,058
3	Investment subject to Exposure Norms									
	1 Housing and Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 15%		7732	35277	43009	23%		43009	44956
	2 Approved Investments	Not exceeding 55%		12690	57896	70586	38%	-211	70375	70783
	3 Other Investments (not exceeding 25%)			2429	11081	13510	7%		13510	14014
	TOTAL INVESTMENT ASSETS		100%	33,374	152,261	185,635	100%	-211	185,424	188.81

**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: 29-07-2013

FULL NAME & DESIGNATION: N.V. Murali  
Chief Investment Officer

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 27(A) and 27B(3)

# PERIODIC DISCLOSURES

FORM NL-29

Detail regarding debt securities

Cholamandalam MS General Insurance Company limited

30/6/2013

Regn. No. 123

Combined including Motor Pool

(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 30-06-2013	as % of total for this class	As at 30-06-2012	as % of total for this class	As at 30-06-2013	as % of total for this class	As at 30-06-2012	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	58,673.33	37.49%	52,028.94	42.86%	56,500.76	36.90%	52,398.37	42.68%
AA or better	26,976.97	17.24%	19,457.11	16.03%	26,557.10	17.35%	19,394.91	15.80%
Rated below AA but above A	11,776.53	7.53%	8,037.31	6.62%	11,510.15	7.52%	8,001.13	6.52%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Any other (Sovereign)	59,058.26	37.74%	41,861.20	34.49%	58,529.92	38.23%	42,963.68	35.00%
	156,485.08		121,384.56		153,097.94		122,758.09	
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	16,495.58	10.54%	28,262.80	23.28%	16,471.42	10.76%	28,430.30	23.16%
More than 1 year and upto 3years	53,477.24	34.17%	45,454.13	37.45%	53,154.11	34.72%	46,065.79	37.53%
More than 3years and up to 7years	41,957.98	26.81%	34,076.94	28.07%	41,802.77	27.30%	35,005.21	28.52%
More than 7 years and up to 10 years	44,503.70	28.44%	13,543.76	11.16%	41,615.93	27.18%	13,202.89	10.76%
above 10 years	50.57	0.03%	46.93	0.04%	53.70	0.04%	53.90	0.04%
	156,485.08		121,384.56		153,097.94		122,758.09	
<b>Breakdown by type of the issuer</b>								
a. Central Government	39,857.33	25.47%	28,337.95	23.35%	39,916.50	26.07%	29,412.29	23.96%
b. State Government	19,200.93	12.27%	13,523.25	11.14%	18,613.43	12.16%	13,551.39	11.04%
c. Corporate Securities	97,426.82	62.26%	79,523.36	65.51%	94,568.02	61.77%	79,794.40	65.00%
	156,485.08		121,384.56		153,097.94		122,758.09	

## 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	19.97%	19.97%	24.56%	24.56%
2	Gross Direct Premium to Net Worth (No. of Times)	1.05	1.05	1.03	1.03
3	Growth rate of Net Worth (%)	4.79%	4.79%	18.54%	0.15
4	Net Retention Ratio (%)	86.02%	86.02%	79.64%	79.64%
5	Net Commission Ratio (%)	1.65%	1.65%	1.34%	1.34%
6	Expenses of Management to Gross Direct Premium ratio (%)	23.65%	23.65%	23.77%	23.77%
7	Expenses of Management to Net Written Premium ratio (%)	27.38%	27.38%	29.68%	29.68%
8	Net Incurred Claims to Net Earned Premium (%)	74.94%	74.94%	71.45%	71.45%
9	Combined Ratio (%)	100.21%	100.21%	98.05%	98.05%
10	Technical Reserves to Net Premium Ratio (no. of Times)	4.87	4.87	3.62	3.62
11	Underwriting Balance Ratio (no. of Times)	(0.05)	(0.05)	(0.10)	(0.10)
12	Operating Profit Ratio (%)	5.46%	5.46%	2.88%	2.88%
13	Liquid Assets to Liabilities Ratio # (no. of Times)	0.15	0.15	0.38	0.38
14	Net Earnings Ratio (%)	6.10%	6.10%	4.79%	4.79%
15	Return on Networth (%)	4.57%	4.57%	2.71%	2.71%
16	Available Solvency Margin to required Solvency Margin ratio	1.42	1.42	1.53	1.53
17	NPA ratio - gross & net	Nil	Nil	Nil	Nil
	Gross NPA Ratio	Nil	Nil	Nil	Nil
	Net NPA Ratio	Nil	Nil	Nil	Nil

### Equity Holding Pattern for Non-Life Insurers

1	(a) No. of shares	291,987,500	291,987,500	291,987,500	291,987,500
2	(b) Percentage of shareholding (Indian / Foreign)	74%/26%	74%/26%	74%/26%	74%/26%
3	(c) % of Government holding (in case of public sector insurance companies)	NA	NA	NA	NA
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	0.72	0.72	0.37	0.37
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.72	0.72	0.37	0.37
6	(iv) Book value per share (Rs) [net worth (Share capital + reserves + fair value change - P&L debit balance)/weighted average no. of shares]	15.64	15.64	1.32	1.32



## PERIODIC DISCLOSURES

### FORM NL-31 : Related Party Transactions

Insurer: Cholamandalam MS General Insurance Company Limited

Date:

30-Jun-13

(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
1	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Claims Incurred (Net)	0.17	0.17	4.00	4.00
2	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Commission & Marketing Expenses	131.49	131.49	103.18	103.18
3	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Expenses payable / (receivable)	-	-	30.46	30.46
4	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Management Expenses Paid	Nil	Nil	1.13	1.13
5	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Management Expenses recovered	Nil	Nil	Nil	Nil
6	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Premium Received	5.94	5.94	10.04	10.04
7	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	COMPANY UNDER SAME MANAGEMENT	Claims Incurred (Net)	73.23	73.23	95.76	95.76
8	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	COMPANY UNDER SAME MANAGEMENT	Expenses payable / (receivable)	592.91	592.91	52.94	52.94
9	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	COMPANY UNDER SAME MANAGEMENT	Interest accrued	95.26	95.26		
10	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	COMPANY UNDER SAME MANAGEMENT	Interest received	50.06	50.06		
11	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	COMPANY UNDER SAME MANAGEMENT	Investments	2,000.00	2,000.00		
12	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	COMPANY UNDER SAME MANAGEMENT	Management Expenses Paid	458.85	458.85	251.70	251.70
13	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	COMPANY UNDER SAME MANAGEMENT	Management Expenses recovered	17.65	17.65	18.32	18.32
14	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	COMPANY UNDER SAME MANAGEMENT	Marketing Expenses	9.25	9.25	11.17	11.17
15	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	COMPANY UNDER SAME MANAGEMENT	Payable - Advance Premium Deposit	64.22	64.22	42.25	42.25
16	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	COMPANY UNDER SAME MANAGEMENT	Payable(Net) - Claims Outstanding	27.06	27.06	46.20	46.20
17	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	COMPANY UNDER SAME MANAGEMENT	Premium Received	381.08	381.08	305.36	305.36
18	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	COMPANY UNDER SAME MANAGEMENT	Receivable - Investments	5,990.00	5,990.00	-	-
19	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Claims Incurred (Net)	1.81	1.81	1.10	1.10

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 prceeding year
20	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Expenses payable / (receivable)	(63.23)	(63.23)	977.79	977.79
21	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Fees Incurred for Risk Inspection and Advisory Services	63.41	63.41	69.00	69.00
22	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Management Expenses Paid	5.05	5.05	5.29	5.29
23	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Management Expenses recovered	6.63	6.63	5.70	5.70
24	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Premium Received	19.20	19.20	10.42	10.42
26	CHOLAMANDALAM SECURITIES LTD	COMPANY UNDER SAME MANAGEMENT	Claims Incurred (Net)	0.31	0.31	0.20	0.20
27	CHOLAMANDALAM SECURITIES LTD	COMPANY UNDER SAME MANAGEMENT	Management Expenses Paid	Nil	Nil	0.16	0.16
28	CHOLAMANDALAM SECURITIES LTD	COMPANY UNDER SAME MANAGEMENT	Management Expenses recovered	Nil	Nil	Nil	Nil
29	CHOLAMANDALAM SECURITIES LTD	COMPANY UNDER SAME MANAGEMENT	Premium Received	0.29	0.29	12.07	12.07
30	mitsui sumitomo insurance company ltd	SUBSTANTIAL VOTING POWER	Due from Other entities carrying on insurance business				
31	mitsui sumitomo insurance company ltd	SUBSTANTIAL VOTING POWER	Expenses payable / (receivable)	(28.00)	(28.00)	9,709.34	9,709.34
32	mitsui sumitomo insurance company ltd	SUBSTANTIAL VOTING POWER	Management Expenses Paid	0.70	0.70	2.18	2.18
33	mitsui sumitomo insurance company ltd	SUBSTANTIAL VOTING POWER	Management Expenses recovered	22.11	22.11	18.75	18.75
34	mitsui sumitomo insurance company ltd	SUBSTANTIAL VOTING POWER	Purchase of Fixed Assets	Nil	Nil	Nil	Nil
35	mitsui sumitomo insurance company ltd	SUBSTANTIAL VOTING POWER	Reinsurance recovery on claims			720.00	720.00
36	mitsui sumitomo insurance company ltd	SUBSTANTIAL VOTING POWER	Rent Recovery	18.10	18.10	14.92	14.92
37	mitsui sumitomo insurance company ltd	SUBSTANTIAL VOTING POWER	RI Commission	203.88	203.88	91.19	91.19
38	mitsui sumitomo insurance company ltd	SUBSTANTIAL VOTING POWER	RI Premium Paid	3,262.24	3,262.24	730.90	730.90
39	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Claims Incurred (Net)	34.20	34.20	30.91	30.91
40	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Expenses payable / (receivable)	0.50	0.50	0.15	0.15
41	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Management Expenses Paid	NIL	NIL	Nil	Nil
42	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Management Expenses recovered	0.00	0.00	Nil	Nil

Related Party Transactions							
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received <sup>*</sup>			
				For the quarter	up to the Quarter	Corresponding quarter of the preceeding year	up to the Quarter of the preceeding year
43	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Payable - Advance Premium Deposit	-	-	-	-
44	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Payable(Net) - Claims Outstanding	15.92	15.92	12.49	12.49
45	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Premium Received	212.68	212.68	184.04	184.04

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

## PERIODIC DISCLOSURES

### FORM NL-32 Products Information

**Cholamandalam MS General Insurance Co. Ltd**

**Date :**

**As on June 30,2013**

#### *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	Nil						

TABLE - II

Insurer:

Cholamandalam MS General Insurance Co Ltd

Solvency for the Quarter ended on 30th June 2013

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):		198,569
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)		201,962
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		-
4	<b>Excess in Policyholders' Funds (1-2-3)</b>		(3,393)
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):		51,884
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		16,317
7	<b>Excess in Shareholders' Funds (5-6)</b>		35,567
8	<b>Total Available Solvency Margin [ASM] (4+7)</b>		32,174
9	Total Required Solvency Margin [RSM]		28,878
	<b>RSM 1</b>		27,841
	<b>RSM 2</b>		27,614
	<b>RSM (Insurance Act)</b>		5,000
	<b>Max of above</b>		28,878
10	Solvency Ratio before Forbearance (Total ASM/Total RSM)		1.114
11.	Outstanding Govt Dues ~ 1-6 months		8,772.0
12.	Revised ASM after forbearance		40,946.0
13.	Solvency Ratio after Forbearance		1.418

PERIODIC DISCLOSURES			
FORM NL-34: Board of Directors & Key Person			
Cholamandalam MS General Insurance Company Ltd			Date: 30/06/2013
<i>BOD and Key Person information</i>			
Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mr. S B Mathur	Independent Director & Chairman	
2	Mr.A Vellayan	Director	Resigned w.e.f April 13, 2013
3	Mr.R Beri	Independent Director	
4	Mr.Pradeep V Bhide	Director	Appointed w.e.f. April 30, 2013
5	Mr.N Srinivasan	Director	
6	Mr.Katsuhiko Kaneyoshi	Director	
7	Mr.S S Gopalarathnam	Managing Director	
8	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-13

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: 7/29/2013

SIGNATURE \_\_\_\_\_

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.

FULL NAME & DESIGNATION: N.V. Murali  
Chief Investment Officer

PERIODICITY OF SUBMISSION : Quarterly

*Rs. In Lakhs*

NO.	CATEGORY OF INVESTMENT	CAT CODE	Current Quarter					Year to Date					PREVIOUS YEAR				
			INVESTMENT as on 30-06-2013		INCOME ON INVESTMENT	GROSS YIELD (%)	NET YIELD (%)	INVESTMENT as on 30-06-2013		INCOME ON INVESTMENT	GROSS YIELD (%)	NET YIELD (%)	INVESTMENT as on 31.03.2013		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	37839.69	37845.05	731.21	8.17%	5.40%	37839.69	37845.05	731.21	8.17%	5.40%	34,762.12	34,333.67	2,109.99	6.85%	4.63%
A02	Special Deposits	CSPD															
A03	Deposit under Section 7 of Insurance Act, 1938	CDSS	1096.69	1032.17	16.08	5.49%	3.62%	1096.69	1032.17	16.08	5.49%	3.62%	1,101.03	1,022.63	64.37	5.62%	3.80%
A04	Treasury Bills	CTRB	980.11	980.11	9.16	7.33%	4.84%	980.11	980.11	9.16	7.33%	4.84%			20.47	8.29%	5.60%
B	STATE GOVERNMENT / OTHER APPROVED SECURITIES																
B01	Central Government Guaranteed Loans / Bonds	CGSL															
B02	State Government Bonds	SGGB	18613.43	19200.93	537.80	11.12%	7.34%	18613.43	19200.93	537.80	11.12%	7.34%	20,089.30	20,364.74	1,366.40	8.97%	6.06%
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	0.00	0.00	29.26	10.49%	6.92%	0.00	0.00	29.26	10.49%	6.92%	1,470.74	1,470.74	195.65	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	19023.55	19141.77	414.04	9.19%	6.07%	19023.55	19141.77	414.04	9.19%	6.07%	17,526.31	17,501.78	1,246.13	8.85%	5.98%
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	505.29	574.38	5.72	7.00%	7.00%	505.29	574.38	5.72	7.00%	7.00%					
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	IPTD	5527.74	5509.30	115.11	8.21%	5.42%	5527.74	5509.30	115.11	8.21%	5.42%	5,535.23	5,489.15	521.83	8.25%	5.57%
D08	Infrastructure - PSU - CPs	IPCP															
D09	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	6531.89	6579.04	137.22	9.15%	6.04%	6531.89	6579.04	137.22	9.15%	6.04%	5,518.85	5,538.32	560.29	8.79%	5.94%
D10	Infrastructure - Other Corporate Securities - CPs	ICCP	0.00	0.00	2.58	12.25%	8.09%	0.00	0.00	2.58	12.25%	8.09%	494.14	494.14	41.40	10.41%	7.03%
D11	Infrastructure - Term Loans (with Charge)	ILWC															
	TAX FREE BONDS																
D12	Infrastructure - PSU - Debentures / Bonds	IPFD	11420.51	13151.13	191.32	7.30%	7.30%	11420.51	13151.13	191.32	7.30%	7.30%	9,359.71	10,540.64	442.27	7.91%	7.91%
D13	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICFD															
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS																
E01	PSU - Equity shares - Quoted	EAEQ	343.86	329.80	1.47	3.12%	3.12%	343.86	329.80	1.47	3.12%	3.12%	133.63	132.63	7.59	5.23%	5.23%
E02	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	388.41	190.63	5.30	5.72%	3.78%	388.41	190.63	5.30	5.72%	5.72%	364.71	168.20	2.07	0.61%	0.61%
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	992.90	984.87	19.63	8.01%	5.29%	992.90	984.87	19.63	8.01%	5.29%	992.09	978.05	149.26	7.71%	5.21%
E06	Corporate Securities - Bonds - (Tax Free)	EPBF															
E07	Corporate Securities - Preference Shares	EPNQ															
E08	Corporate Securities - Investment in Subsidiaries	ECIS															



E09	Corporate Securities - Debentures	ECOS	34088.01	34511.94	830.42	9.67%	6.38%	34088.01	34511.94	830.42	9.67%	6.38%	33,586.94	33,884.17	3,051.45	9.40%	6.35%
E10	Corporate Securities - Debentures / Bonds/ CPs /Loan - (Promoter Group)	EDPG	2000.00	1992.22	24.55	9.53%	6.29%	2000.00	1992.22	24.55	9.53%	6.29%	0.00	0.00	84.72	10.56%	7.13%
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	30355.00	30355.00	669.55	9.89%	6.53%	30355.00	30355.00	669.55	9.89%	6.53%	24,755.00	24,755.00	1,930.48	10.25%	6.93%
E17	Deposits - CDs with Scheduled Banks	EDCD										0.00%	0.00	0.00	92.16	11.20%	7.56%
E18	Deposits - Repo / Reverse Repo	ECMR															
E19	Deposit with Primary Dealers duly recognised by Reserve Bank of India	EDPD															
E20	CCIL - CBLO	ECBO															
E21	Commercial Papers	ECCP	967.97	967.97	41.82	10.60%	7.00%	967.97	967.97	41.82	10.60%	7.00%	3,418.63	3,418.63	348.44	10.30%	6.96%
E22	Application Money	ECAM	0.00	0.00	8.75	9.40%	6.20%	0.00	0.00	8.75	9.40%	6.20%		0.00	7.95	10.95%	7.40%
E23	Corporate Securities Mutual Funds	EGMF	1450.00	1450.64	43.82	8.22%	5.43%	1450.00	1450.64	43.82	8.22%	5.43%	0.00	0.00	204.25	8.92%	6.02%
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	9476.54	9831.12	238.06	10.23%	6.75%	9476.54	9831.12	238.06	10.23%	6.75%	9,465.38	9,743.22	669.36	10.47%	7.07%
F07	Debentures / Bonds/ CPs / Loans etc. - (Promoter Group)	ODPG	4033.62	4183.10	112.27	10.95%	7.23%	4033.62	4183.10	112.27	10.95%	7.23%	4,040.95	4,169.63	396.59	10.97%	7.41%
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 Secemies	OMGS															
F14	Mutual Funds - (under Insurer's Promoter Group)	OMPG															
F15	Derivative Instruments	OCDI															
F16	Securitised Assets	OPSA															
F17	Investment properties - Immovable	OIPi															
	TOTAL		185635	188811	4185.15	9.20%	6.07%	185635	188811	4185	9.20%	6.07%	172615	174005	13513	9.00%	6.08%

#### 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: 29-07-2013

SIGNATURE \_\_\_\_\_  
**FULL NAME & DESIGNATION** N.V. Murali  
Chief Investment Officer

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

FORM - NL 37

COMPANY NAME & CODE: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

STATEMENT AS ON: 30 Jun 2013

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> <sup>1</sup>								
B.	<u>AS ON DATE</u> <sup>2</sup>								
1	11.00% TATA DB 23-07-2014	ICTD	1009.12	23-Jan-2009 & 08-Mar-2010	CARE	CARE AAA	CARE AA+	1-Nov-10	
2	11.15% REL INFRA DB 30-03-2017	OLDB	508.31	21-Jun-12	CRISIL	AA+	AA-	1-Oct-12	
3	6.35%BSES 2013	OLDB	500.10	7-May-04	CRISIL	AAA	AA-	1-Oct-12	
4	5.60% BSES 2013	OLDB	998.60	29-Nov-05	CRISIL	AAA	AA-	1-Oct-12	
5	10.60% RAYMOND LTD DB 12-10-2015	OLDB	1501.34	8-Jan-13	CARE	CARE AA	CARE AA-	31-Mar-13	

**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 :29-07-2013

FULL NAME & DESIGNATION: N.V. Murali  
Chief Investment 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

Cholamandalam MS General Insurance Co Ltd

Date:

As at 30th June 13

(Rs in Lakhs)

(Rs in Lakhs)

#### Quarterly Business Returns across line of Business

Sl.No.	Line of Business	For Q1 FY 2013-14		For Q1 FY 2012-13		Upto 30.06.2014		Upto 30.06.2013	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	3,556	49,653	3,201	41,448	3,556	49,653	3,201	41,448
2	Cargo & Hull	1,753	1,489	992	1,787	1,753	1,489	992	1,787
3	Motor TP	14,400	214,249	10,729	185,367	14,400	214,249	10,729	185,367
4	Motor OD **	16,206	210,866	13,809	184,242	16,206	210,866	13,809	184,242
5	Engineering	589	2,773	652	2,366	589	2,773	652	2,366
6	Workmen's Compensation	141	618	212	938	141	618	212	938
7	Employer's Liability	171	206	170	243	171	206	170	243
8	Aviation	-	-	-	-	-	-	-	-
9	Personal Accident	1,507	7,228	1,215	4,282	1,507	7,228	1,215	4,282
10	Health	9,161	17,852	8,523	10,010	9,161	17,852	8,523	10,010
11	Others*	530	17,258	520	18,468	530	17,258	520	18,468

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

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

# PERIODIC DISCLOSURES

## FORM NL-39 Rural & Social Obligations (Quarterly Returns)

Insurer:

Cholamandalam MS General Insurance Co Ltd

Date:

As at 30th June 13

(Rs in Lakhs)

### Rural & Social Obligations (Quarterly Returns)

Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1.00	Fire	Rural	36	3	3,225
		Social			
2.00	Cargo & Hull	Rural			
		Social			
3.00	Motor TP	Rural	43697	1,244	
		Social			
4.00	Motor OD	Rural	43598	2,128	206,723
		Social			
5.00	Engineering	Rural	5	1	61
		Social			
6.00	Workmen's Compensation	Rural			
		Social			
7.00	Employer's Liability	Rural			
		Social			
8.00	Aviation	Rural			
		Social			
9.00	Personal Accident	Rural			
		Social			
10.00	Health	Rural	181	5,993	326,240
		Social			
11.00	Others*	Rural	4588	129	3,107
		Social			

## 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 June 13		Same quarter Previous Year For the Quarter June 12		Up to the period YTD June 13		Same period of the previous year YTD June 12	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	8,582	1,095	11,299	1,263	8,582	1,095	11,299	1,263
2	Corporate Agents-Banks	144,382	15,920	131,960	13,152	144,382	15,920	131,960	13,152
3	Corporate Agents -Others	924	74	16,459	2,572	924	74	16,459	2,572
4	Brokers	49,671	4,965	42,372	3,788	49,671	4,965	42,372	3,788
5	Micro Agents	-	-	193	5	-	-	193	5
6	Direct Business	107,767	25,963	62,626	19,242	107,767	25,963	62,626	19,242
	<b>Total (A)</b>	<b>311,326</b>	<b>48,015</b>	<b>264,909</b>	<b>40,022</b>	<b>311,326</b>	<b>48,015</b>	<b>264,909</b>	<b>40,022</b>
1	Referral (B)	-	-	-	-	-	-	-	-
	<b>Grand Total (A+B)</b>	<b>311,326</b>	<b>48,015</b>	<b>264,909</b>	<b>40,022</b>	<b>311,326</b>	<b>48,015</b>	<b>264,909</b>	<b>40,022</b>

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

Cholamandalam MS General Insurance Co Ltd

Date:

As on June 30, 2013

Grievance Disposal for the period upto June 30, 2013 during the financial year 2013-14

Sl No.	Particulars	Opening Balance- As on beginning of the quarter	Additions during the quarter	Complaints Resolved/Settled during the quarter			Complaints Pending at the end of the quarter	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Proposal related							
b)	Claim	20	363	320		28	35	363
c)	Policy related	22	427	432			17	427
d)	Premium							
e)	Refund	1	6	5		2		
f)	Coverage							6
g)	Cover note related		9	9				9
h)	Product		6	5			1	6
i)	Others		6	6				6
	<b>Total Number of Complaints</b>	<b>43</b>	<b>817</b>	<b>777</b>	<b>0</b>	<b>30</b>	<b>53</b>	<b>817</b>

2	Total no. of policies during the previous year *	2211802
3	Total no. of claims during the previous year	306247
4	Total no. of policies during the current year **	575337
5	Total no. of claims during the current year	71785
6	Total no. of policy complaints (current year) per 10000 policies (current year)	7
7	Total no. of claim complaints (current year) per 10000 claims registered (current year)	51

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Upto 7 days	26		26
b)	7 - 15 days	17		17
c)	15 - 30 days	8		8
d)	30 - 90 days	2		2
e)	90 days & beyond	0		0
	<b>Total Number of Complaints</b>	<b>53</b>	<b>0</b>	<b>53</b>

\* Total no. of policies during the previous year FY 2012-13 includes certificates issued under master policies.

\*\* Total no. of policies during Q1 of current year FY 2013-14 includes certificates issued under master policies.