

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 PERIOD ENDED 30th June 2014

	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-	98,919	98,919	95,276	95,276
2	Profit/ Loss on sale/redemption		894	894	903	903
3	Others Administrative Charges		192	192	275	275
	Investment Income -TP Pool		(868)	(868)	(950)	(950)
4	Interest, Dividend & Rent – Gross		21,255	21,255	13,593	13,593
	TOTAL (A)		1,20,392	1,20,392	1,09,097	1,09,097
1	Claims Incurred (Net)	NL-5-	86,102	86,102	94,901	94,901
2	Commission	NL-6-	7,705	7,705	15	15
3	Operating Expenses related to	NL-7-	35,220	35,220	37,018	37,018
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		1,29,027	1,29,027	1,31,934	1,31,934
	Operating Profit/(Loss) from APPROPRIATIONS		(8,635)	(8,635)	(22,837)	(22,837)
	Transfer to Shareholders' Account		(8,635)	(8,635)	(22,837)	(22,837)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		(8,635)	(8,635)	(22,837)	(22,837)

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 PERIOD ENDED 30th June 2014

	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-	47,055	47,055	65,505	65,505
2	Profit/ Loss on sale/redemption		156	156	208	208
3	Others Administrative Charges		92	92	170	170
4	Interest, Dividend & Rent – Gross		3,698	3,698	3,134	3,134
	TOTAL (A)		51,001	51,001	69,017	69,017

1	Claims Incurred (Net)	NL-5-	28,859	28,859	31,120	31,120
2	Commission	NL-6-	(5,540)	(5,540)	(9,701)	(9,701)
3	Operating Expenses related to	NL-7-	10,722	10,722	10,174	10,174
4	Premium Deficiency			-		-
TOTAL (B)			34,041	34,041	31,593	31,593
Operating Profit/(Loss) from APPROPRIATIONS			16,960	16,960	37,424	37,424
	Transfer to Shareholders' Account		16,960	16,960	37,424	37,424
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be		-	-	-	-
TOTAL (C)			16,960	16,960	37,424	37,424

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 PERIOD ENDED 30th June 2014

	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-	34,83,030	34,83,030	32,71,059	32,71,059
2	Profit/ Loss on sale/redemption		15,522	15,522	15,391	15,391
3	Others Administrative Charges		32	32	26	26
	Investment Income -TP Pool		(189)	(189)	(304)	(304)
4	Interest, Dividend & Rent – Gross		4,43,944	4,43,944	3,42,594	3,42,594
TOTAL (A)			39,42,339	39,42,339	36,28,766	36,28,766
1	Claims Incurred (Net)	NL-5-	26,69,511	26,69,511	24,45,659	24,45,659
2	Commission	NL-6-	1,38,624	1,38,624	78,070	78,070
3	Operating Expenses related to	NL-7-	8,98,480	8,98,480	9,31,904	9,31,904
4	Premium Deficiency					-
TOTAL (B)			37,06,615	37,06,615	34,55,633	34,55,633
Operating Profit/(Loss) from APPROPRIATIONS			2,35,724	2,35,724	1,73,133	1,73,133
	Transfer to Shareholders' Account		2,35,724	2,35,724	1,73,133	1,73,133
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be		-	-	-	-
TOTAL (C)			2,35,724	2,35,724	1,73,133	1,73,133

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 PERIOD ENDED 30th June 2014

	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		(8,635)	(8,635)	(22,837)	(22,837)
	(b) Marine Insurance		16,960	16,960	37,424	37,424
	(c) Miscellaneous Insurance		2,35,724	2,35,724	1,73,133	1,73,133
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		1,41,866	1,41,866	1,12,815	1,12,815
	(b) Profit on sale of investments		6,044	6,044	7,533	7,533
	Less: Loss on sale of investments		(75)	(75)	(37)	(37)
3	OTHER INCOME (To be specified)		-	-	-	-
	TOTAL (A)		3,91,883	3,91,883	3,08,031	3,08,031
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) Employees' Remuneration and Welfare Benefits		1,427	1,427	573	573
	(d) Others (CSR Expenses)		1,710	1,710	-	-
	TOTAL (B)		3,137	3,137	573	573
	Profit Before Tax		3,88,746	3,88,746	3,07,458	3,07,458
	Provision for Taxation		1,23,384	1,23,384	98,113	98,113
			2,65,362	2,65,362	2,09,345	2,09,345
	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Proposed final dividend		-	-	-	-
	(c) Dividend distribution tax		-	-	-	-
	(d) Transfer to Contingency Risk Reserve		-	-	-	-
	(e) Transfer to General Reserve		-	-	-	-
	Balance of profit/ loss brought forward from last year		5,50,860	5,50,860	3,49,887	3,49,887
	Balance carried forward to Balance Sheet		8,16,222	8,16,222	5,59,232	5,59,232

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 2014

	Schedule	As at June 30, 2014	As at June 30, 2013 for the corresponding previous year
		(Rs.'000)	(Rs.'000)
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8-Share Capital Schedule	29,88,057	29,19,875
SHARE APPLICATION MONEY PENDING ALLOTMENT			
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	30,96,434	16,57,624
FAIR VALUE CHANGE ACCOUNT		24,085	(10,119)
BORROWINGS	NL-11-Borrowings Schedule	-	
TOTAL		61,08,576	45,67,380
APPLICATION OF FUNDS			
INVESTMENTS	NL-12-Investment Schedule	2,73,26,313	1,85,42,402
LOANS	NL-13-Loans Schedule	-	
FIXED ASSETS	NL-14-Fixed Assets Schedule	6,13,915	4,98,210
DEFERRED TAX ASSET		6,743	7,424
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	16,49,152	5,92,226
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	24,35,179	67,54,952
Sub-Total (A)		40,84,331	73,47,178
CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	1,77,65,955	1,43,74,538
PROVISIONS	NL-18-Provisions Schedule	81,56,771	74,53,296
DEFERRED TAX LIABILITY			
Sub-Total (B)		2,59,22,726	2,18,27,834
NET CURRENT ASSETS (C) = (A - B)		#####	(1,44,80,656)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT			
TOTAL		61,08,576	45,67,380

CONTINGENT LIABILITIES

	Particulars		As at June 30, 2014	As at June 30, 2013 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		7,48,087	7,24,977
6	Reinsurance obligations to the extent not provided for in accounts		-	-
7	Others - Repudiated / Disputed Claim		27,600	27,600
	TOTAL		7,75,687	7,52,577

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	44,56,123	44,56,123	48,01,494	48,01,494
	Service Tax				
	Adjustment for change in reserve for unexpired risks				
	Gross Earned Premium	44,56,123	44,56,123	48,01,494	48,01,494
	Add: Premium on reinsurance accepted	20,643	20,643	19,653	19,653
	Less : Premium on reinsurance ceded	6,50,810	6,50,810	6,74,238	6,74,238
	Net Premium	38,25,956	38,25,956	41,46,909	41,46,909
	Adjustment for change in reserve for unexpired risks	1,96,952	1,96,952	7,15,069	7,15,069
	Premium Earned (Net)	36,29,004	36,29,004	34,31,840	34,31,840

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	19,04,741	19,04,741	21,21,698	21,21,698
	Add Claims Outstanding at the end of the period	1,04,92,796	1,04,92,796	55,26,852	55,26,852
	Less Claims Outstanding at the beginning of the period	89,38,692	89,38,692	42,24,845	42,24,845
	Gross Incurred Claims	34,58,845	34,58,845	34,23,705	34,23,705
	Add :Re-insurance accepted to direct claims	152	152	1,45,234	1,45,234
	Less :Re-insurance Ceded to claims paid	6,74,525	6,74,525	9,97,259	9,97,259
	Total Claims Incurred	27,84,472	27,84,472	25,71,680	25,71,680

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	2,22,884	2,22,884	1,55,887	1,55,887
Add: Re-insurance Accepted	12	12	-	-
Less: Commission on Re-insurance Ceded	82,106	82,106	87,503	87,503
Net Commission	1,40,790	1,40,790	68,384	68,384
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:				
Agents	9,122	9,122	8,428	8,428
Brokers	35,616	35,616	37,358	37,358
Corporate Agency	1,78,146	1,78,146	1,10,101	1,10,101
Referral		-	-	
Others (pl. specify)		-	-	
TOTAL (B)	2,22,884	2,22,884	1,55,887	1,55,887

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 Preceeding year	Upto the Quarter of the preceeding year
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	1,98,470	1,98,470	1,64,636	1,64,636
2	Travel, conveyance and vehicle running expenses	28,875	28,875	25,125	25,125
3	Training expenses	12,617	12,617	1,781	1,781
4	Rents, rates & taxes	19,768	19,768	22,007	22,007
5	Repairs	4,491	4,491	5,210	5,210
6	Printing & stationery	27,392	27,392	16,120	16,120
7	Communication	13,678	13,678	15,849	15,849
8	Legal & professional charges	33,172	33,172	50,127	50,127
9	Auditors' fees, expenses etc	-			
	(a) as auditor	513	513	540	540
	(b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	75	75	75	75
	(ii) Insurance matters	45	45	46	46
	(iii) Management services; and				
	(c) in any other capacity	15	15	15	15
10	Advertisement and publicity	1,40,805	1,40,805	23,884	23,884
11	Interest & Bank Charges	4,973	4,973	5,099	5,099
12	Others (to be specified)				
	Power and Electricity	9,313	9,313	8,798	8,798
	Information Technology Expenses	30,727	30,727	28,499	28,499
	Marketing Expenses	1,86,017	1,86,017	4,17,928	4,17,928
	Operating Lease Charges	4,050	4,050	10,048	10,048
	IRDA Registration renewal fees	3,084	3,084	4,500	4,500
	Service Tax Expense	5,600	5,600	19,200	19,200
	Outsourcing Expenses	1,15,587	1,15,587	94,890	94,890
	Net Exchange (Gain) / Loss	-	-	-	-
	Co-insurance Administrative Charges	594	594	418	418
	Terrorism Pool - Management Expenses	2,538	2,538	2,447	2,447
	IMTPIP - Administrative Expenses (Net)	-	-	-	-
	Miscellaneous Expenses (Net)	66,523	66,523	31,875	31,875
13	Depreciation	35,500	35,500	29,979	29,979
	Less: Write back of provision no longer required	-	-	-	-
	TOTAL	9,44,422	9,44,422	9,79,096	9,79,096

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 June 30, 2014	As at June 30, 2013 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
1	Authorised Capital		
	Equity Shares of Rs 324,000,000 (Previous year - 324,000,000) of Rs. 10 each	32,40,000	32,40,000
2	Issued Capital		
	298,805,700 (Previous Year: 291,987,500) Equity Shares of Rs.10 each	29,88,057	29,19,875
3	Subscribed Capital		
	298,805,700 (Previous Year: 291,987,500) Equity Shares of Rs.10 each	29,88,057	29,19,875
4	Called-up Capital		
	298,805,700 (Previous Year: 291,987,500) Equity Shares of Rs.10 each fully paid up	29,88,057	29,19,875
	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		
	TOTAL	29,88,057	29,19,875
	Paid up capital held by Holding Company	22,11,157	21,60,702

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 June 30, 2014		As at June 30, 2013 for the corresponding previous year	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
• Indian	22,11,16,218	74	21,60,70,750	74
• Foreign	7,76,89,482	26	7,59,16,750	26
Others				
TOTAL	29,88,05,700	100	29,19,87,500	100

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

	Particulars	As at June 30, 2014	As at June 30, 2013 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	14,32,645	7,50,825
	Add: Premium on shares issued during the year		
		14,32,645	7,50,825
4	General Reserves	8,47,567	95,493
	Add: Transfer from Profit and Loss account	-	-
	Add: Transfer from Contingency Reserve for Unexpired Risk		
		8,47,567	95,493
5	Catastrophe Reserve		-
6	Other Reserves Contingency Reserve for Unexpired Risk		2,52,074
	Less: Transfer to General Reserve		
	Add: Transfer from Profit and Loss Account		
		-	2,52,074
7	Balance of Profit in Profit & Loss Account	8,16,222	5,59,232
	TOTAL	30,96,434	16,57,624

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 June 30, 2014	As at June 30, 2013 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (financial lease from IBM India Pvt. Ltd)	-	-
	TOTAL	-	-

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, 2014	As at June 30, 2013 for the corresponding previous year
		(Rs. '000).	(Rs. '000).
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	77,63,762	56,55,228
2	Other Approved Securities	-	
3	Other Investments		
	(a) Shares		
	(aa) Equity		
	(bb) Preference		
	(b) Mutual Funds		
	(c) Derivative Instruments		
	(d) Debentures/ Bonds	81,38,450	46,59,109
	(e) Other Securities Equity Shares	1,87,310	63,043
	(f) Fixed Deposits with Banks	12,70,000	21,55,500
4	Investments in Infrastructure and Social Sector	31,43,345	21,47,170
5	Other than Approved Investments	2,53,266	12,01,145
	Less : Provision for diminution in value of investments	(11,000)	(11,000)
	Total A	2,07,45,133	1,58,70,195
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	9,91,936	1,97,764
2	Other Approved Securities	-	-
3	Other Investments	-	-
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference		
	(b) Mutual Funds		
	(c) Derivative Instruments		
	(d) Debentures/ Bonds	11,48,554	10,01,866
	(e) Fixed Deposits with Banks	28,95,500	8,80,000
	(f) -Money market Instruments	49,148	96,797
	(g) - Mutual Funds (Liquid schemes)	3,95,095	1,45,064
4	Investments in Infrastructure and Social Sector	5,00,701	2,00,845
5	Other than Approved Investments	6,00,246	1,49,871
	Total B	65,81,180	26,72,207
	TOTAL	2,73,26,313	1,85,42,402

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 pending.
- (3) Government Securities aggregating to Rs. 107,927 thousands (As at June 30, 2013 - Rs. 109,669 thousands) 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 Jun 30, 2014		As at Jun 30, 2013	
	Cost	Market Value	Cost	Market Value
a) Equity Shares listed	1,65,977	1,78,966	73,226	52,043
b) Mutual Funds	3,95,000	3,95,095	1,45,000	1,45,064
b) Government and other securities	87,55,698	86,18,096	58,52,992	59,05,826
c) Fixed Deposit with Banks	41,65,500	41,65,500	30,35,500	30,35,500
d) Corporate Bonds	1,37,81,906	1,39,17,095	93,60,006	96,45,886
e) Money Market Instruments	49,148	48,708	96,797	96,797
	2,73,13,229	2,73,23,460	1,85,63,521	1,88,81,116

- (5) Pursuant to Para 10 of IRDA (Investment) (Fifth Amendment) Regulations 2013, Rs. 22,289,078 thousands of the investments representing the Technical Reserves as at June 30, 2014 has been notionally allocated as Policy holders' Funds.

NL - 13 LOANS

	Particulars	As at June 30, 2014	As at June 30, 2013 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	
	As at Mar 31, 2014 Opening	Additions	Deductions	As at Jun 30, 2014	As at Mar 31, 2014 Opening	For The Period	On Sales/ Adjustments	To Date	As at Jun 30, 2014 Closing	As at Jun 30, 2013 Closing
Goodwill										
Intangibles Computers	3,65,244	10,118	-	3,75,362	2,69,211	16,042	-	2,85,253	90,109	97,013
Land-Freehold	37,191	-	-	37,191	-	-	-	-	37,191	37,191
Leasehold Property				-				-	-	-
Buildings	3,11,164	38,821	-	3,49,985	15,333	1,355	-	16,688	3,33,297	2,20,673
Furniture & Fittings	38,694	1,717	58	40,353	26,834	1,428	58	28,204	12,149	10,598
Information Technology Equipment	2,20,350	2,547	158	2,22,739	1,57,451	9,436	157	1,66,730	56,009	49,551
Vehicles	19,343	1,407	1,099	19,651	8,197	1,216	1,099	8,314	11,337	11,163
Office Equipment	21,712	308	9	22,011	17,156	765	9	17,912	4,099	6,403
Others (Specify nature)				-				-	-	-
Electrical Fittings	32,247	1,000	534	32,713	21,258	1,392	534	22,116	10,597	10,177
Improvement to Premises	83,927	2,773	-	86,700	37,987	3,866	-	41,853	44,847	40,622
TOTAL	11,29,872	58,691	1,858	11,86,705	5,53,427	35,500	1,857	5,87,070	5,99,635	4,83,391
Work in progress	-	-	-	-	-	-	-	-	14,280	14,819
Grand Total	11,29,872	58,691	1,858	11,86,705	5,53,427	35,500	1,857	5,87,070	6,13,915	4,98,210
PREVIOUS YEAR	9,25,511	29,448	4,939	9,50,020	4,39,295	29,977	2,643	4,66,629	4,98,210	

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 June 30, 2014	As at June 30, 2013 for the corresponding previous year
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	41,635	51,500
2	Bank Balances		-
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)		
	(bb) Others		
	(b) Current Accounts	15,94,877	5,28,158
3	Money at Call and Short Notice	-	-
	(a) With Banks		
	(b) With other Institutions		
4	Others (Bank deposits under lien)	12,640	12,568
	TOTAL	16,49,152	5,92,226
	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.

Bank Balances includes Rs. 1,586,689 thousands received from the IMTPIP manager on June 30,2014

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

	Particulars	As at June 30, 2014	As at June 30, 2013 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	18,767	22,251
4	Advances to Directors/Officers		
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	1,39,209	1,09,885
6	Others (to be specified)		
	Advances to Employees	596	1,591
	Advances to Vendors	11,198	14,503
	Service Tax Unutilised Credit	12,309	73,301
	Service tax paid under protest (Note 8 (c) of Schedule 16)	47,566	74,818
	Other Advances / Deposits	38,203	23,166
	TOTAL (A)	2,67,848	3,19,515
	OTHER ASSETS		
1	Income accrued on investments	7,70,481	5,29,606
	Motor Pool Interest Accrued		
2	Outstanding Premiums	6,40,126	12,63,846
3	Agents' Balances	-	
4	Foreign Agencies Balances	-	
5	Due from other entities carrying on insurance business (including reinsurers)	22,572	22,984
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	2,620	-
	Receivable from Terrorism Pool [includes investment income	6,30,669	5,11,791
	Receivable from IMTPIP	-	40,67,435
	Receivable from Declined Risk Pool	60,176	-
	Deposits for Premises and Advance Rent	40,687	39,775
	TOTAL (B)	21,67,331	64,35,437
	TOTAL (A+B)	24,35,179	67,54,952

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 June 30, 2014	As at June 30, 2013 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
1	Agents' Balances	88,625	43,295
2	Balances due to other insurance companies	3,91,035	12,298
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	1,11,502	86,853
5	Unallocated Premium	2,73,430	1,69,409
6	Sundry creditors	4,62,084	6,03,743
7	Due to subsidiaries/ holding company		
8	Claims Outstanding		
	- Other than IMTPIP (Net of Reinsurance)	1,04,92,796	56,04,124
	- Dismantled IMTPIP	57,36,342	72,98,259
9	Due to Officers/ Directors		
10	Others (to be specified)		
	Book Overdraft	5,064	1,42,506
	Tax and Other Withholdings	42,052	38,181
	Environment Relief Fund	257	99
	Service Tax Payable	57,341	2,60,888
	Value Added Tax Payable	-	3
	Unclaimed amounts of policyholders	1,05,427	1,14,880
	TOTAL	1,77,65,955	1,43,74,538

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

	Particulars	As at June 30, 2014	As at June 30, 2013 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
1	Reserve for Unexpired Risk	80,59,315	72,93,829
	Less: Unabsorbed RSBY Enrollment costs	(59,898)	-
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	1,57,354	1,59,467
6	Reserve for Premium Deficiency	-	-
	TOTAL	81,56,771	74,53,296

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

	Particulars	As at June 30, 2014	As at June 30, 2013 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 June 14				As at 30th June 13			
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	6,802	3,032	144	9,978	4,938	1,611	126	6,675
2	Marine								
a	Marine Cargo	739	774	166	1,679	639	664	158	1,461
b	Marine Hull	-	-	-	-	1	-	-	1
3	Miscellaneous								
a	Motor	57,565	1,01,958	50,790	2,10,313	51,359	91,742	29,040	1,72,141
b	Engineering	805	313	105	1,223	842	555	107	1,504
c	Aviation	-	-	-	-	-	-	-	-
d	Liabilities	385	321	100	806	340	243	97	680
e	Others	6,679	2,017	542	9,238	4,590	728	412	5,730
4	Health Insurance	7,618	1,624	405	9,647	10,229	3,228	313	13,770
5	IMTPIP	-	-	-	-	-	-	-	-
6	Total Liabilities	80,593	1,10,039	52,252	2,42,884	72,938	98,771	30,253	2,01,962

PERIODIC DISCLOSURES

FORM NL-22Geographical Distribution of Business

Insurer: Cholamandalam MS General Insurance Co Ltd

GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER: I (Apr'14 - Jun'14)

(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	54.78	54.78	0.75	0.75	-	-	4.02	4.02	500.04	500.04	561.42	561.42	1,061.45	1,061.45	1.15	1.15	0.34	0.34	7.67	7.67	6.88	6.88	-	-	2.75	2.75	1,139.78	1,139.78
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Assam	29.98	29.98	5.24	5.24	-	-	13.29	13.29	387.65	387.65	321.22	321.22	708.87	708.87	0.41	0.41	0.95	0.95	8.97	8.97	0.01	0.01	-	-	5.73	5.73	773.44	773.44
Bihar	115.04	115.04	1.21	1.21	-	-	9.01	9.01	467.29	467.29	438.82	438.82	906.10	906.10	0.58	0.58	0.15	0.15	35.40	35.40	0.01	0.01	(4.93)	(4.93)	49.68	49.68	1,112.24	1,112.24
Chattisgarh	46.64	46.64	-	-	-	-	3.20	3.20	357.37	357.37	373.60	373.60	730.97	730.97	0.11	0.11	0.04	0.04	1.70	1.70	0.22	0.22	-	-	2.25	2.25	785.13	785.13
Goa	9.63	9.63	6.58	6.58	-	-	1.86	1.86	55.46	55.46	77.45	77.45	132.90	132.90	2.40	2.40	1.09	1.09	7.86	7.86	0.64	0.64	-	-	0.25	0.25	163.21	163.21
Gujarat	296.47	296.47	55.17	55.17	-	-	30.38	30.38	522.89	522.89	688.68	688.68	1,211.57	1,211.57	26.33	26.33	7.16	7.16	37.54	37.54	6.22	6.22	-	-	36.22	36.22	1,707.07	1,707.07
Haryana	10.81	10.81	-	-	-	-	0.01	0.01	204.64	204.64	229.53	229.53	434.17	434.17	-	-	0.12	0.12	2.40	2.40	-	-	-	-	0.44	0.44	447.95	447.95
Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jammu and Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jharkhand	12.39	12.39	0.02	0.02	-	-	26.01	26.01	426.33	426.33	394.80	394.80	821.13	821.13	2.59	2.59	18.70	18.70	5.02	5.02	-	-	-	-	1.47	1.47	887.33	887.33
Karnataka	176.52	176.52	56.25	56.25	-	-	44.01	44.01	824.75	824.75	1,100.64	1,100.64	1,925.39	1,925.39	27.59	27.59	5.37	5.37	97.91	97.91	10.96	10.96	-	-	10.37	10.37	2,354.36	2,354.36
Kerala	34.09	34.09	6.27	6.27	-	-	5.17	5.17	520.10	520.10	689.27	689.27	1,209.36	1,209.36	0.65	0.65	0.29	0.29	15.53	15.53	3.16	3.16	-	-	3.48	3.48	1,278.01	1,278.01
Madhya Pradesh	138.51	138.51	40.36	40.36	-	-	18.40	18.40	775.47	775.47	747.86	747.86	1,523.33	1,523.33	4.24	4.24	1.06	1.06	55.43	55.43	0.92	0.92	-	-	33.70	33.70	1,815.96	1,815.96
Maharashtra	1,050.82	1,050.82	319.74	319.74	-	-	98.33	98.33	1,624.58	1,624.58	1,360.41	1,360.41	2,984.99	2,984.99	75.36	75.36	33.59	33.59	223.54	223.54	46.73	46.73	-	-	58.97	58.97	4,892.07	4,892.07
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Orissa	16.15	16.15	1.07	1.07	-	-	9.56	9.56	363.12	363.12	430.42	430.42	793.54	793.54	0.78	0.78	0.04	0.04	10.57	10.57	0.16	0.16	-	-	3.98	3.98	835.84	835.84
Punjab	51.42	51.42	0.93	0.93	-	-	2.64	2.64	328.18	328.18	282.12	282.12	610.30	610.30	-	-	0.31	0.31	9.32	9.32	1.58	1.58	-	-	8.54	8.54	685.03	685.03
Rajasthan	69.45	69.45	11.45	11.45	-	-	25.04	25.04	1,556.74	1,556.74	1,736.38	1,736.38	3,293.12	3,293.12	2.22	2.22	0.66	0.66	23.62	23.62	0.18	0.18	252.92	252.92	13.07	13.07	3,691.72	3,691.72
Sikkim	2.60	2.60	-	-	-	-	2.57	2.57	34.19	34.19	29.78	29.78	63.97	63.97	-	-	-	-	0.10	0.10	-	-	-	-	0.10	0.10	69.34	69.34
Tamil Nadu	579.16	579.16	359.92	359.92	-	-	107.35	107.35	1,607.91	1,607.91	2,396.11	2,396.11	4,004.01	4,004.01	75.96	75.96	1,481.78	1,481.78	1,953.96	1,953.96	79.38	79.38	-	-	62.41	62.41	8,703.92	8,703.92
Telangana	164.51	164.51	11.26	11.26	-	-	49.58	49.58	567.40	567.40	611.28	611.28	1,178.68	1,178.68	13.88	13.88	13.44	13.44	27.93	27.93	8.16	8.16	-	-	9.88	9.88	1,477.33	1,477.33
Tripura	4.50	4.50	1.60	1.60	-	-	5.57	5.57	146.16	146.16	147.20	147.20	293.37	293.37	0.43	0.43	0.15	0.15	1.15	1.15	0.01	0.01	-	-	0.40	0.40	307.18	307.18
Uttar Pradesh	105.57	105.57	8.19	8.19	-	-	10.27	10.27	958.83	958.83	919.80	919.80	1,878.63	1,878.63	0.30	0.30	2.27	2.27	43.56	43.56	1.21	1.21	-	-	27.75	27.75	2,077.76	2,077.76
Uttrakhand	37.14	37.14	3.43	3.43	-	-	1.90	1.90	116.35	116.35	161.03	161.03	277.38	277.38	-	-	0.00	0.00	5.88	5.88	0.27	0.27	-	-	7.85	7.85	333.85	333.85
West Bengal	65.66	65.66	9.98	9.98	-	-	29.25	29.25	768.20	768.20	860.65	860.65	1,628.84	1,628.84	5.89	5.89	2.69	2.69	22.88	22.88	1.17	1.17	-	-	12.27	12.27	1,778.63	1,778.63
Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Chandigarh	34.82	34.82	0.01	0.01	-	-	0.18	0.18	134.71	134.71	152.94	152.94	287.65	287.65	-	-	0.90	0.90	6.60	6.60	-	-	-	-	2.65	2.65	332.82	332.82
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Delhi	725.88	725.88	717.82	717.82	-	-	155.59	155.59	643.78	643.78	758.84	758.84	1,402.62	1,402.62	109.56	109.56	30.19	30.19	2,997.00	2,997.00	32.83	32.83	459.96	459.96	39.38	39.38	6,670.82	6,670.82
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	5.87	5.87	-	-	-	-	0.33	0.33	83.23	83.23	147.33	147.33	230.56	230.56	0.07	0.07	0.03	0.03	2.37	2.37	0.19	0.19	-	-	1.16	1.16	240.57	240.57
Total	3,838.39	3,838.39	1,617.24	1,617.24	-	-	653.54	653.54	13,975.33	13,975.33	15,617.57	15,617.57	29,592.90	29,592.90	350.50	350.50	1,601.32	1,601.32	5,603.90	5,603.90	200.88	200.88	707.94	707.94	394.76	394.76	44,561.37	44,561.37

PERIODIC DISCLOSURES

FORM NL-23 Reinsurance Risk Concentration

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

Date:

13-Aug-14

Statement for the Quarter Ended June 30, 2014

(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							0.00%
2	No. of Reinsurers with rating AA but less than AAA	1	420.51					6.10%
3	No. of Reinsurers with rating A but less than AA	14	1,346.29	14	632.62	3	875.33	41.41%
4	No. of Reinsurers with rating BBB but less than A							0.00%
5	No. of Reinsurers with rating less than BBB	1	3.95					0.06%
6	Indian Insurer and Reinsurer	1	3,180.82	1	277.19	5	156.41	52.44%
	Total	17	4,951.58	15	909.81	8	1,031.74	100.00%

PERIODIC DISCLOSURES

FORM NL-24 Ageing of Claims

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

Date:

Quarter end as on 30th Jun'14

(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	13	21	21	19	5	79	329.57
2	Marine Cargo	2766	515	186	102	14	3583	642.77
3	Marine Hull	0	0	0	0	0	0	0.73
4	Engineering	14	27	24	14	3	82	287.22
5	Motor OD	11932	3157	373	70	40	15572	5180.92
6	Motor TP	166	396	647	748	1271	3228	9259.77
7	Health	16103	28	0	0	0	16131	2624.89
8	Overseas Travel	15	0	0	0	0	15	87.27
9	Personal Accident	268	31	5	0	0	304	405.68
10	Liability	18	93	31	13	1	156	65.32
11	Crop	0	0	0	0	0	0	0.00
12	Miscellaneous	217	5	1	3	4	230	163.25

PERIODIC DISCLOSURES

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

Insurer: Cholamandalam MS General Insurance Co. Ltd. Date: Quarter end as on 30th Jun'14

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	304	1543	1	249	3273	25235	13743	74	482	244	0	0	77	45225
2	Claims reported during the period	305	4310	0	195	21678	4150	14742	82	552	143	0	0	445	46602
3	Claims Settled during the period	79	3583	0	82	15572	3228	16131	15	304	156	0	0	230	39380
4	Claims Repudiated during the period	30	99	0	14	630	11	1104	13	33	7	0	0	26	1967
5	Claims closed during the period	66	264	1	41	1898	242	509	45	80	31	0	0	6	3183
6	Claims O/S at End of the period	434	1907	0	307	6851	25904	10741	83	617	193	0	0	260	47297
	Less than 3months	225	1195	0	146	5450	3574	7424	42	284	78	0	0	217	18635
	3 months to 6 months	67	355	0	67	480	3798	682	14	104	36	0	0	20	5623
	6months to 1 year	64	220	0	53	272	5193	22	12	24	25	0	0	13	5898
	1year and above	78	137	0	41	649	13339	2613	15	205	54	0	0	10	17141

FORM NL-26 - CLAIMS INFORMATION - KG Table I

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

Solvency for the quarter ended 30th Jun 2014

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	11,935	6,463	7,662	2,706	1,293	1,149	1,293
2	Marine Cargo	6,357	1,334	4,490	1,130	763	876	876
3	Marine Hull	-	-	-	-	-	-	-
4	Motor	1,24,835	1,14,748	1,15,876	88,423	22,950	26,527	26,527
5	Engineering	2,969	1,240	1,570	639	297	235	297
6	Aviation	-	-	-	-	-	-	-
7	Laibilities	1,488	728	316	272	223	82	223
8	Others	20,301	8,961	17,189	3,808	2,842	3,610	3,610
9	Health	15,847	13,128	12,745	11,481	2,626	4,248	4,248
	Total	1,83,732	1,46,602	1,59,848	1,08,459	30,994	36,727	37,074

PERIODIC DISCLOSURES FORM NL-27 Offices information for Non-Life		
Insurer: Cholamandalam MS General Insurance Co Ltd		Date: 09.07.2014
Sl. No.	Office Information	Number
1	No. of offices at the beginning of the Quarter	107*
2	No. of branches approved during the Quarter	0
3	No. of branches opened during the Quarter	Out of approvals of previous year Nil
4		Out of approvals of this Quarter 0
5	No. of branches closed during the Quarter	Nil
6	No of offices at the end of the Quarter	107*
7	No. of branches approved but not opened	Nil
8	No. of rural branches	Nil
9	No. of urban branches	107

* This includes Head Office at Chennai which is not branch

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Statement as on: 30 Jun 2014

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

(Business within India)

Periodicity of Submission: Quarterly

PART - A

Rs.Lakhs

Section I

No	PARTICULARS	SCH	AMOUNT
1	Investments	8	2,73,263.13
2	Loans	9	-
3	Fixed Assets	10	6,139.15
4	Current Assets		
	a. Cash & Bank Balance	11	16,491.52
	b. Advances & Other Assets	12	24,351.79
5	Current Liabilities		
	a. Current Liabilities	13	1,77,659.55
	b. Provisions	14	81,567.71
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		67.43

Application of Funds as per Balance Sheet (A) **60,950.90**

	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	6,139.15
3	Cash & Bank Balance (if any)	11	16,491.52
4	Advances & Other Assets (if any)	12	24,351.79
5	Current Liabilities	13	1,77,659.55
6	Provisions	14	81,567.71
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		67.43

Total (B) **TOTAL (B) (2,12,312.23)**

'Investment Assets' As per FORM 3B (A-B) **2,73,263.13**

Section II

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value (h)
			Balance	FRSM*						
			(a)	(b)	(c)	d = (a+b+c)	(e)	(f)	(g)=(d+f)	
1	Central Govt. Securities	Not less than 20%		10,736.10	47,629.52	58,365.63	21.37%		58,365.63	57,141.80
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not less than 30%		16,105.73	71,451.26	87,556.98	32.06%		87,556.98	86,003.48
3	Investment subject to Exposure Norms									
	a. Housing & Loans to SG for Housing and FFE	Not less than 5%								
	1. Approved Investments			5,890.10	26,130.76	32,020.85	11.72%		32,020.85	32,386.97
	2. Other Investments									
	b. Infrastructure Investments	Not less than 10%								
	1. Approved Investments			6,744.71	29,922.17	36,666.88	13.42%	27.49	36,694.37	39,520.84
	2. Other Investments			473.67	2,101.38	2,575.05	0.94%	(42.39)	2,532.66	2,698.88
	c. Approved Investments	Not exceeding 55%		19,923.17	88,386.89	1,08,310.05	39.65%	145.76	1,08,455.81	1,09,002.38
	d. Other Investments			1,104.13	4,898.33	6,002.46	2.20%		6,002.46	6,015.64
Investment Assets		100%		50,241.50	2,22,890.79	2,73,132.29	100%	130.85	2,73,263.14	2,75,628.20

Certification:

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

Date: 8-Aug-14

Note: 1. (+) FRSM refers 'Funds representing Solvency Margin'

2. Other Investments' are as permitted under 27B(3)

3. Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.

4. Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account

Signature: _____

Full name: NV MURALI

Chief of Investments

PERIODIC DISCLOSURES

FORM NL-29

Detail regarding debt securities

Insurer:

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

Date:

30-06-2014

(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 30-06-2014	As % of total for this class	As at 30-06-2013	As % of total for this class	As at 30-06-2014	As % of total for this class	As at 30-06-2013	As % of total for this class
Break down by credit rating								
AAA rated	79,861.93	34.99%	58,673.33	37.49%	76,580.06	33.90%	56,500.76	36.90%
AA or better	53,679.21	23.52%	26,976.97	17.24%	53,221.92	23.56%	26,557.10	17.35%
Rated below AA but above A	8,687.96	3.81%	11,776.53	7.53%	8,508.55	3.77%	11,510.15	7.52%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Any other (Sovereign)	86,003.03	37.68%	59,058.26	37.74%	87,556.98	38.76%	58,529.92	38.23%
	2,28,232.12		1,56,485.08		2,25,867.52		1,53,097.94	
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	32,332.00	14.17%	16,495.58	10.54%	32,405.65	14.35%	16,471.42	10.76%
More than 1 year and upto 3years	56,160.36	24.61%	53,477.24	34.17%	55,825.37	24.72%	53,154.11	34.72%
More than 3years and up to 7years	60,589.71	26.55%	41,957.98	26.81%	60,703.26	26.88%	41,802.77	27.30%
More than 7 years and up to 10 years	73,761.66	32.32%	44,503.70	28.44%	71,585.70	31.69%	41,615.93	27.18%
above 10 years	5,388.41	2.36%	50.57	0.03%	5,347.53	2.37%	53.70	0.04%
	2,28,232.12		1,56,485.08		2,25,867.52		1,53,097.94	
Breakdown by type of the issuer								
a. Central Government	57,141.35	25.04%	39,857.33	25.47%	58,365.63	25.84%	39,916.50	26.07%
b. State Government	28,861.68	12.65%	19,200.93	12.27%	29,191.36	12.92%	18,613.43	12.16%
c. Corporate Securities	1,42,229.10	62.32%	97,426.82	62.26%	1,38,310.54	61.24%	94,568.02	61.77%
	2,28,232.12		1,56,485.08		2,25,867.52		1,53,097.94	

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	-7.19%	-7.19%	19.97%	19.97%
2	Gross Direct Premium to Shareholders' Funds Ratio (No. of	0.73	0.73	1.05	1.05
3	Growth Rate of Shareholders' Funds	33.22%	33.22%	17.99%	0.18
4	Net Retention Ratio	85.46%	85.46%	86.02%	86.02%
5	Net Commission Ratio	3.68%	3.68%	1.65%	1.65%
6	Expenses of Management to Gross Direct Premium ratio	26.20%	26.20%	23.65%	23.65%
7	Expenses of Management to Net Written Premium ratio	30.51%	30.51%	27.38%	27.38%
8	Net Incurred Claims to Net Earned Premium	76.73%	76.73%	74.94%	74.94%
7	Combined Ratio	105.09%	105.09%	100.21%	100.21%
8	Technical Reserves to Net Premium Ratio (no. of Times)	6.35	6.35	4.87	4.87
9	Underwriting Balance Ratio (no. of Times)	(0.07)	(0.07)	(0.05)	(0.05)
10	Operating Profit Ratio ^	6.72%	6.72%	5.46%	5.46%
11	Liquid Assets to Liabilities Ratio #	0.34	0.34	0.15	0.15
12	Net Earnings Ratio	6.94%	6.94%	6.10%	6.10%
13	Return on Networth	4.36%	4.36%	4.58%	4.58%
14	Available Solvency Margin to required Solvency Margin	1.60	1.60	1.42	1.42
15	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	29,88,05,700	29,88,05,700	29,19,75,000	29,19,75,000
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	NA	NA	NA	NA
4	(a) Basic and diluted EPS before extraordinary items (net of	0.89	0.89	0.72	0.72
5	(b) Basic and diluted EPS after extraordinary items (net of	0.89	0.89	0.72	0.72
6	(iv) Book value per share (Rs) [net worth (Share capital +	20.44	20.44	1.56	1.56

PERIODIC DISCLOSURES

FORM NL-31 : Related Party Transactions

Insurer:

Cholamandalam MS General Insurance Company Limited

Date:

30-Jun-14

(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	FELLOW SUBSIDIARY	Claims Incurred (Net)	0.84	0.84	0.17	0.17
2	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	FELLOW SUBSIDIARY	Commission Exp	114.19	114.19	131.49	131.49
3	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	FELLOW SUBSIDIARY	Premium Received	1.22	1.22	5.94	5.94
4	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	FELLOW SUBSIDIARY	Expenses payable / (receivable)	17.24	17.24	-	-
5	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	FELLOW SUBSIDIARY	Payable (Net)-claims outstanding	0.44	0.44	-	-
6	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Claims Incurred (Net)	183.07	183.07	73.23	73.23
7	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Expenses payable / (receivable)	6.46	6.46	592.91	592.91
8	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Interest accrued	176.63	176.63	95.26	95.26
9	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Interest received	76.73	76.73	50.06	50.06
10	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Investments	1,012.76	1,012.76	2,000.00	2,000.00
11	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Management Expenses Paid	15.83	15.83	458.85	458.85
12	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Management Expenses recovered	5.18	5.18	17.65	17.65
13	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Marketing Expenses	570.39	570.39	9.25	9.25
14	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Payable - Advance Premium Deposit	115.50	115.50	64.22	64.22
15	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Payable(Net) - Claims Outstanding	108.17	108.17	27.06	27.06

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
16	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Premium Received	183.54	183.54	381.08	381.08
17	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Receivable - Investments	6,990.00	6,990.00	5,990.00	5,990.00
18	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Claims Incurred (Net)	2.82	2.82	1.81	1.81
19	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Expenses payable / (receivable)	(25.72)	(25.72)	(63.23)	(63.23)
20	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Fees Incurred for Risk Inspection and Advisory Services	369.79	369.79	63.41	63.41
21	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Management Expenses Paid	-	-	5.05	5.05
22	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Management Expenses recovered	8.90	8.90	6.63	6.63
23	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Premium Received	6.55	6.55	19.20	19.20
24	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Payable (Net)-claims outstanding	1.36	1.36		
25	CHOLAMANDALAM SECURITIES LTD	FELLOW SUBSIDIARY	Brokerage Expenses	3.84	3.84	-	-
26	CHOLAMANDALAM SECURITIES LTD	FELLOW SUBSIDIARY	Claims Incurred (Net)	1.60	1.60	0.31	0.31
27	CHOLAMANDALAM SECURITIES LTD	FELLOW SUBSIDIARY	Premium Received	4.25	4.25	0.29	0.29
28	CHOLAMANDALAM SECURITIES LTD	FELLOW SUBSIDIARY	Payable(Net) - Claims Outstanding	0.36	0.36		
29	MITSUI SUMITOMO INSURANCE COMPANY LTD	JOINT VENTURE PARNTER	Due from other entities Carrying on Insurance Business	747.67	747.67		
30	MITSUI SUMITOMO INSURANCE COMPANY LTD	JOINT VENTURE PARNTER	Expenses payable / (receivable)	(33.51)	(33.51)	(28.00)	(28.00)
31	MITSUI SUMITOMO INSURANCE COMPANY LTD	JOINT VENTURE PARNTER	Management Expenses Paid	30.60	30.60	0.70	0.70
32	MITSUI SUMITOMO INSURANCE COMPANY LTD	JOINT VENTURE PARNTER	Management Expenses recovered	2.77	2.77	22.11	22.11
33	MITSUI SUMITOMO INSURANCE COMPANY LTD	JOINT VENTURE PARNTER	Reinsurance recovery on claims	406.73	406.73	-	-
34	MITSUI SUMITOMO INSURANCE COMPANY LTD	JOINT VENTURE PARNTER	Rent Recovery	24.22	24.22	18.10	18.10
35	MITSUI SUMITOMO INSURANCE COMPANY LTD	JOINT VENTURE PARNTER	RI Commission	186.91	186.91	203.88	203.88

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
36	mitsui sumitomo insurance company ltd	JOINT VENTURE PARNTER	RI Premium Paid	1,324.08	1,324.08	3,262.24	3,262.24
37	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Claims Incurred (Net)	41.54	41.54	34.20	34.20
38	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Expenses payable / (receivable)	(9.92)	(9.92)	0.50	0.50
39	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Payable(Net) - Claims Outstanding	19.15	19.15	15.92	15.92
40	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Premium Received	104.69	104.69	212.68	212.68
41	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Interest accrued	15.91	15.91	-	-
42	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Interest received	6.03	6.03	-	-
43	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Receivable - Investments	1,000.00	1,000.00	-	-
44	SHANTHI GEARS LIMITED	FELLOW SUBSIDIARY	Management Expenses Paid	3.58	3.58	-	-
45	SHANTHI GEARS LIMITED	FELLOW SUBSIDIARY	Management Expenses recovered	1.04	1.04	-	-
46	SHANTHI GEARS LIMITED	FELLOW SUBSIDIARY	Premium Received	3.64	3.64	-	-
47	MANAGING DIRECTOR	KEY MANAGEMENT PERSONNEL	Managerial Remuneration	45.44	45.44	-	-
48	WHOLETIME DIRECTOR	KEY MANAGEMENT PERSONNEL	SECONDMENT CHARGES	6.33	6.33	-	-

PERIODIC DISCLOSURES

FORM NL-32 Products Information

Insurer:

Cholamandalam MS General Insurance Co. Ltd

Date:

30-06-2014

Products Information							
<i>List below the products and/or add-ons introduced during the period</i>							
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						
2							
..							
n							

TABLE - II

Insurer: Cholamandalam MS General Insurance Co Ltd

Solvency for the Quarter ended on 30th Jun 2014

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):		2,47,788
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)		2,42,885
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		4,904
4	Excess in Policyholders' Funds (1-2-3)		(1)
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):		68,887
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		12,066
7	Excess in Shareholders' Funds (5-6)		56,821
8	Total Available Solvency Margin [ASM] (4+7)		56,820
9	Total Required Solvency Margin [RSM]		37,074
	RSM 1		30,994
	RSM 2		36,727
	RSM (Insurance Act)		5,000
	Max of above		37,074
10	Solvency Ratio (Total ASM/Total RSM)		1.533
11.	Outstanding Govt Dues ~ 1-6 months		2,632.0
12.	Revised ASM after forbearance		59,452.0
13.	Solvency Ratio after Forbearance		1.604

PERIODIC DISCLOSURES

FORM NL-34: Board of Directors & Key Person

Cholamandalam MS General Insurance Company Ltd

Date: 30/06/2014

BOD and Key Person information

Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mr. S B Mathur	Independent Director & Chairman	
2	Mr.R Beri	Independent Director	
3	Mr.Pradeep V Bhide	Director	
4	Mr.N Srinivasan	Director	
5	Mr.Katsuhiko Kaneyoshi	Director	Resigned with effect from 31/03/2014
6	Mr.S S Gopalarathnam	Managing Director	
7	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

Statement as on: 30-Jun-14

Details of Investment Portfolio - Combined including Motor Pool

Periodicity of Submission : Quarterly

123

Name of the Fund _____

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	Rollover?	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: 08-08-2014

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

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Statement as on: 30 Jun 2014

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Name of the Fund _____

33.99%

Rs Lakhs

No.	Category of Investment	Category Code	Current Quarter					Year to Date (current year)					Year to Date (previous year) ³				
			Investment as on 30-06-2014 (Rs.) ¹		Income on Investment	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 31-03-2014 (Rs.) ¹		Income on Investment	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 30-06-2013 (Rs.) ¹		Income on Investment	Gross Yield (%) ¹	Net Yield (%) ²
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
A	CENTRAL GOVERNMENT SECURITIES																
A01	Central Government Bonds	CGSB	55,363.53	54,214.09	1,021.88	8.06%	5.32%	55,363.53	54,214.09	1,021.88	8.06%	5.32%	37,839.69	37,845.05	731.21	8.17%	5.40%
A02	Special Deposits	CSPD	-	-	-			-	-	-			-	-	-	0.00%	0.00%
A03	Deposit under Section 7 of Insurance Act, 1938	CDSS	1,079.28	1,004.89	16.08	5.49%	3.62%	1,079.28	1,004.89	16.08	5.49%	3.62%	1,096.69	1,032.17	16.08	5.49%	3.62%
A04	Treasury Bills	CTRB	1,922.82	1,922.37	0.45	8.62%	5.69%	1,922.82	1,922.37	0.45	8.62%	5.69%	980.11	980.11	9.16	7.33%	4.84%
B	STATE GOVERNMENT / OTHER APPROVED SECURITIES		-		-								-		-		
B01	Central Government Guaranteed Loans / Bonds	CGSL	-	-	-					-			-	-	-	0.00%	0.00%
B02	State Government Bonds	SGGB	29,191.36	28,861.68	614.46	8.84%	5.83%	29,191.36	28,861.68	614.46	8.84%	5.83%	18,613.43	19,200.93	537.80	11.12%	7.34%
B03	State Government Guaranteed Loans	SGGL	-	-	-			-	-	-			-	-	-	0.00%	0.00%
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA	-	-	-			-	-	-			-	-	-	0.00%	0.00%
B05	Guaranteed Equity	SGGE	-	-	-			-	-	-			-	-	-	0.00%	0.00%
C	HOUSING SECTOR INVESTMENTS		-		-								-		-		
	a) Approved Investment		-		-								-		-		
C01	Loans to State Government for Housing	HLSH	-	-	-			-	-	-			-	-	-	0.00%	0.00%
C02	Loans to State Government for Fire Fighting Equipments	HLSF	-	-	-			-	-	-			-	-	-	0.00%	0.00%
C03	Term Loan - HUDCO / NHB / Institutions accredited by NHB	HTLH	-	-	-			-	-	-			-	-	-	0.00%	0.00%
C04	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	-			-	-	-			-	-	29.26	10.49%	6.92%
C05	Housing - Securitised Assets	HMBS	-	-	-			-	-	-			-	-	-	0.00%	0.00%
C06	Debentures / Bonds / CPs / Loans - (Promoter Group)	HDPG	-	-	-			-	-	-			-	-	-	0.00%	0.00%
	TAXABLE BONDS		-		-								-		-		
C06	Bonds / Debentures issued by HUDCO	HTHD	-	-	-			-	-	-			-	-	-	0.00%	0.00%
C07	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	30,693.71	30,902.40	672.07	9.69%	6.39%	30,693.71	30,902.40	672.07	9.69%	6.39%	19,023.55	19,141.77	414.04	9.19%	6.07%
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	-	-	-			-	-	-			-	-	-	0.00%	0.00%
	TAX FREE BONDS		-		-								-		-		
C09	Bonds / Debentures issued by HUDCO	HFHD	-	-	-			-	-	-			-	-	-	0.00%	0.00%
C10	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HFDN	1,327.14	1,484.57	24.26	7.33%	7.33%	1,327.14	1,484.57	24.26	7.33%	7.33%	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	-	-	-			-	-	-			-	-	-	0.00%	0.00%

	b) Other Investments		-		-								-		-		
	Debentures/Bonds/CPs/Loans	HODS	-	-	-			-	-	-			-	-	-	0.00%	0.00%
	Housing- Securitiesd Assets	HOMB	-	-	-			-	-	-			-	-	-	0.00%	0.00%
	Debentures/Bonds/CPs/Loans(Promotor Group)	HOPG	-	-	-			-	-	-			-	-	-	0.00%	0.00%
D	INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS		-		-								-		-		
	a) Approved Investment		-		-								-		-		
D01	Infrastructure - Other Approved Securities	ISAS	-	-	-			-	-	-			-	-	-	0.00%	0.00%
D02	Infrastructure - PSU - Equity shares - Quoted	ITPE	177.94	209.33	-	0.00%	0.00%	177.94	209.33	-	0.00%	0.00%	-	-	-	0.00%	0.00%
D03	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	48.49	44.58	-	0.00%	0.00%	48.49	44.58	-	0.00%	0.00%	-	-	-	0.00%	0.00%
D04	Infrastructure - Equity and Equity Related Instruments (Promoter Group)	IEPG	-	-	-			-	-	-			-	-	-	0.00%	0.00%
D05	Infrastructure - Securitised Assets	IESA	-	-	-			-	-	-			-	-	-	0.00%	0.00%
D06	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IDPG	-	-	-			-	-	-			-	-	-	0.00%	0.00%
	TAXABLE BONDS		-		-								-		-		
D07	Infrastructure - PSU - Debentures / Bonds	IPTD	9,748.08	9,911.17	248.11	9.18%	6.06%	9,748.08	9,911.17	248.11	9.18%	6.06%	5,527.74	5,509.30	115.11	8.21%	5.42%
D08	Infrastructure - PSU - CPs	IPCP	-	-	-			-	-	-			-	-	-	0.00%	0.00%
D09	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	7,701.57	7,762.66	187.10	9.70%	6.40%	7,701.57	7,762.66	187.10	9.70%	6.40%	6,531.89	6,579.04	137.22	9.15%	6.04%
D10	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-			-	-	-			-	-	2.58	12.25%	8.09%
D11	Infrastructure - Term Loans (with Charge)	ILWC	-	-	-			-	-	-			-	-	-	0.00%	0.00%
	TAX FREE BONDS		-		-								-		-		
D12	Infrastructure - PSU - Debentures / Bonds	IPFD	18,990.81	21,593.10	323.34	7.57%	7.57%	18,990.81	21,593.10	323.34	7.57%	7.57%	11,420.51	13,151.13	191.32	7.30%	7.30%
D13	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICFD	-	-	-			-	-	-			-	-	-	0.00%	0.00%
	b) Other Investments		-		-								-		-		
	Infrastructure - Equity (including Unlisted)	IOEQ	68.96	26.57	-	0.00%	0.00%	68.96	26.57	-	0.00%	0.00%	-	-	-	0.00%	0.00%
	Infrastructure - Debentures/Bonds/CPs/Loans	IODS	2,506.10	2,672.32	70.19	11.21%	7.40%	2,506.10	2,672.32	70.19	11.21%	7.40%	2,007.02	-	39.59	8.19%	5.41%
	Infrastructure- Securitiesd Assets	IOSA	-	-	-			-	-	-			-	-	-	0.00%	0.00%
	Infrastructure- Equity (Promotor Group)	IOPE	-	-	-			-	-	-			-	-	-	0.00%	0.00%
	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IOPD	-	-	-			-	-	-			-	-	-	0.00%	0.00%
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS		-		-								-		-		
E01	PSU - Equity shares - Quoted	EAEQ	400.17	415.71	59.45	122.88%	122.88%	400.17	415.71	59.45	122.88%	122.88%	343.86	329.80	1.47	3.12%	3.12%
E02	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	909.03	1,028.87	51.35	29.11%	29.11%	909.03	1,028.87	51.35	29.11%	29.11%	388.41	190.63	5.30	5.72%	5.72%
E03	Equity Shares - Companies incorporated outside India (invested prior to IRDA Regulations)	EFES	-	-	-			-	-	-			-	-	-	0.00%	0.00%
E04	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	55.18	64.61	-	0.00%	0.00%	55.18	64.61	-	0.00%	0.00%	-	-	-	0.00%	0.00%
E05	Corporate Securities - Bonds - (Taxable)	EPBT	2,436.57	2,471.46	58.27	9.23%	6.09%	2,436.57	2,471.46	58.27	9.23%	6.09%	992.90	984.87	19.63	8.01%	5.29%
E06	Corporate Securities - Bonds - (Tax Free)	EPBF	-	-	-			-	-	-			-	-	-	0.00%	0.00%
E07	Corporate Securities - Preference Shares	EPNQ	-	-	-			-	-	-			-	-	-	0.00%	0.00%
E08	Corporate Securities - Investment in Subsidiaries	ECIS	-	-	-			-	-	-			-	-	-	0.00%	0.00%

E09	Corporate Securities - Debentures	ECOS	52,421.18	52,801.22	1,253.58	9.94%	6.56%	52,421.18	52,801.22	1,253.58	9.94%	6.56%	34,088.01	34,511.94	830.42	9.67%	6.38%
E10	Corporate Securities - Debentures / Bonds/ CPs /Loan - (Promoter Group)	EDPG	5,991.44	6,123.08	149.49	10.40%	6.86%	5,991.44	6,123.08	149.49	10.40%	6.86%	2,000.00	1,992.22	24.55	9.53%	6.29%
E11	Corporate Securities - Derivative Instruments	ECDI	-	-	-			-	-	-			-	-	-	0.00%	0.00%
E12	Investment properties - Immovable	EINP	-	-	-			-	-	-			-	-	-	0.00%	0.00%
E13	Loans - Policy Loans	ELPL	-	-	-			-	-	-			-	-	-	0.00%	0.00%
E14	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	-	-	-			-	-	-			-	-	-	0.00%	0.00%
E15	Loans - Secured Loans - Mortgage of Property outside India (Term Loan)	ELMO	-	-	-			-	-	-			-	-	-	0.00%	0.00%
E16	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	41,655.00	41,655.00	649.09	9.71%	6.41%	41,655.00	41,655.00	649.09	9.71%	6.41%	30,355.00	30,355.00	669.55	9.89%	6.53%
E17	Deposits - CDs with Scheduled Banks	EDCD	-	-	-			-	-	-			-	-	-	0.00%	0.00%
E18	Deposits - Repo / Reverse Repo	ECMR	-	-	-			-	-	-			-	-	-	0.00%	0.00%
E19	Deposit with Primary Dealers duly recognised by Reserve Bank of India	EDPD	-	-	-			-	-	-			-	-	-	0.00%	0.00%
E20	CCIL - CBLO	ECBO	-	-	-			-	-	-			-	-	-	0.00%	0.00%
E21	Commercial Papers	ECCP	491.48	491.48	13.36	12.00%	7.92%	491.48	491.48	13.36	12.00%	7.92%	967.97	967.97	41.82	10.60%	7.00%
E22	Application Money	ECAM	-	-	-			-	-	-			-	-	8.75	9.40%	6.20%
E23	Corporate Securities Mutual Funds	EGMF	3,950.00	3,950.95	101.75	8.80%	5.81%	3,950.00	3,950.95	101.75	8.80%	5.81%	1,450.00	1,450.64	43.82	8.22%	5.43%
E24	Corporate Securities Mutual Funds Promoters Group	EMPG	-	-	-			-	-	-			-	-	-	0.00%	0.00%
F	OTHER THAN APPROVED INVESTMENTS		-		-								-		-		
F01	Bonds - PSU - Taxable	OBPT	-	-	-			-	-	-			-	-	-	0.00%	0.00%
F02	Bonds - PSU - Tax Free	OBPF	-	-	-			-	-	-			-	-	-	0.00%	0.00%
F03	Equity Shares (incl Co-op Societies)	OESH	-	-	-			-	-	-			-	-	-	0.00%	0.00%
F04	Equity Shares (PSUs & Unlisted)	OEPU	-	-	-			-	-	-			-	-	-	0.00%	0.00%
F05	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	-	-	-			-	-	-			-	-	-	0.00%	0.00%
F06	Debentures	OLDB	3,998.27	4,004.07	100.25	10.33%	6.82%	3,998.27	4,004.07	100.25	10.33%	6.82%	7,469.52	9,831.12	198.48	10.76%	7.10%
F07	Debentures / Bonds/ CPs / Loans etc. - (Promoter Group)	ODPG	2,004.19	2,011.57	55.42	10.52%	6.94%	2,004.19	2,011.57	55.42	10.52%	6.94%	4,033.62	4,183.10	112.27	10.95%	7.23%
F08	Commercial Papers	OACP	-	-	-			-	-	-			-	-	-	0.00%	0.00%
F09	Preference Shares	OPSH	-	-	-			-	-	-			-	-	-	0.00%	0.00%
F10	Venture Fund	OVNF	-	-	-			-	-	-			-	-	-	0.00%	0.00%
F11	Short term Loans (Unsecured Deposits)	OSLU	-	-	-			-	-	-			-	-	-	0.00%	0.00%
F12	Term Loans (without Charge)	OTLW	-	-	-			-	-	-			-	-	-	0.00%	0.00%
F13	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-			-	-	-			-	-	-	0.00%	0.00%
F14	Mutual Funds - (under Insurer's Promoter Group)	OMPG	-	-	-			-	-	-			-	-	-	0.00%	0.00%
F15	Derivative Instruments	OCDI	-	-	-			-	-	-			-	-	-	0.00%	0.00%
F16	Securitised Assets	OPSA	-	-	-			-	-	-			-	-	-	0.00%	0.00%
F17	Investment properties - Immovable	OIPI	-	-	-			-	-	-			-	-	-	0.00%	0.00%
	TOTAL		2,73,132.29	2,75,627.74	5,669.95	9.42%	6.22%	2,73,132.29	2,75,627.74	5,669.95	9.42%	6.22%	1,85,635.21	1,88,811.16	4,185.15	9.20%	6.07%

CERTIFICATION

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

Date: 8-Aug-14

Signature _____

Full Name NV MURALI

Chief of Investments

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

- 1 Based on daily simple Average of Investments
- 2 Yield netted for Tax
- 3 In the previous year column, the figures of the corresponding Year to date of the previous financial year shall be shown
- 4 FORM-1 shall be prepared in respect of each fund. In case of ULIP FORM 1 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level .

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

Registration Number: 123

Statement as on: 30 Jun 2014

Name of Fund _____

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs Lakhs

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter</u> ¹								
B.	<u>As on Date</u> ²								
	10.40% OHL DB 11-01-2015	OLDB	2000.00	11-01-2012	ICRA	AA-	A+	01-08-2013	
	8.20% ALL DB 22-07-2014	OLDB	1,998.27	21-01-2011	CRISIL	AA-	A+	12-09-2013	
	11.00% TATA DB 23-07-2014	ICTD	1,000.52	23-Jan-2009 & 08-Mar-2010	CARE	CARE AAA	CARE AA+	01-11-2010	
	11.15% REL INFRA DB 30-03-2017	IODS	506.10	21-06-2012	CRISIL	AA-	A+	01-10-2013	
	11.40% TATA POWER DB 02-06-2021	IODS	2,000.00	07-06-2011	CRISIL	AA	AA-	17-10-2013	

CERTIFICATION

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

Date: 8-Aug-14

Signature _____

Full Name NV MURALI

Chief of Investments

Note:

- 1 Provide details of Down Graded Investments during the Quarter.
- 2 Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.
- 3 FORM-2 shall be prepared in respect of each fund. In case of ULIP FORM 1 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level .
- 4 Category of Investmet (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 June 14**

(Rs in Lakhs)

(Rs in Lakhs)

Quarterly Business Returns across line of Business									
Sl.No.	Line of Business	For Q1 FY 2014-15		For Q1 FY 2013-14		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	3,838	56,986	3,556	49,653	3,838	56,986	3,556	49,653
2	Cargo & Hull	1,617	1,526	1,753	1,489	1,617	1,526	1,753	1,489
3	Motor TP	15,618	2,06,124	14,400	2,14,249	15,618	2,06,124	14,400	2,14,249
4	Motor OD **	13,975	1,93,338	16,206	2,10,866	13,975	1,93,338	16,206	2,10,866
5	Engineering	654	2,394	589	2,773	654	2,394	589	2,773
6	Workmen's Compensation	152	635	141	618	152	635	141	618
7	Employer's Liability	198	236	171	206	198	236	171	206
8	Aviation	-	-	-	-	-	-	-	-
9	Personal Accident	1,601	8,594	1,507	7,228	1,601	8,594	1,507	7,228
10	Health	5,604	20,671	9,161	17,852	5,604	20,671	9,161	17,852
11	Others*	1,304	16,961	530	17,258	1,304	16,961	530	17,258

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 Jun 14**

(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	109	24	21221
		Social			
2.00	Cargo & Hull	Rural			
		Social			
3.00	Motor TP	Rural	46294	1495.35	0.00
		Social			
4.00	Motor OD	Rural	46047	2245.17	226126.15
		Social			
5.00	Engineering	Rural	7	5.99	751.35
		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	1	2315.82	77277.60
		Social			
11.00	Others*	Rural	4890	902.98	24683.90
		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.	Channels	Business Acquisition through different channels							
		Current Quarter For the Quarter Jun 14		Same quarter Previous Year For the Quarter Jun 13		Up to the period YTD Jun 14		Same period of the previous year YTD Jun 13	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	9148	1233	8582	1095	9148	1233	8582	1095
2	Corporate Agents-Banks	148398	16888	144382	15920	148398	16888	144382	15920
3	Corporate Agents -Others	725	109	924	74	725	109	924	74
4	Brokers	45252	3897	49671	4965	45252	3897	49671	4965
5	Micro Agents	0	0	0	0	0	0	0	0
6	Direct Business	110604	22434	107767	25961	110604	22434	107767	25961
	Total (A)	314127	44561	311326	48015	314127	44561	311326	48015
1	Referral (B)	0	0	0	0	0	0	0	0
	Grand Total (A+B)	314127	44561	311326	48015	314127	44561	311326	48015

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
GRIEVANCE DISPOSAL

FORM NL-41

Cholamandalam MS General Insurance Co Ltd

Date: 30/06/2014

Grievance Disposal for the period upto June 30, 2014 during the financial year 2014-15

SI 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		1	1				1
b)	Claim	2	243	221		22	2	243
c)	Policy related	5	444	444		2	3	444
d)	Premium		0					0
e)	Refund		6	6				6
f)	Coverage		0					0
g)	Cover note related		9	9				9
h)	Product		1	1				1
i)	Others	1	31	28			4	31
	Total Number of Complaints	8	735	710	0	24	9	735

2	Total no. of policies during the previous year *	2433164
3	Total no. of claims during the previous year	269433
4	Total no. of policies during the current year *	627967
5	Total no. of claims during the current year	46602
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)	52

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Upto 7 days	9		9
b)	7 - 15 days			
c)	15 - 30 days			
d)	30 - 90 days			
e)	90 days & beyond			
	Total Number of Complaints	9	0	9

* Total no. of policies during the previous year FY 2013-14 includes certificates issued under master policies.

* Total no. of policies upto Q1 of current year FY 2014-15 includes certificates issued under master policies.

Chief Grievance Officer