

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 YEAR ENDED 30th June 2015

	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-	1,02,669	1,02,669	98,919	98,919
2	Profit/ Loss on sale/redemption		2,424	2,424	894	894
3	Others Administrative Charges		314	314	192	192
	Investment Income -TP Pool		11,576	11,576	(868)	(868)
4	Interest, Dividend & Rent – Gross		28,279	28,279	21,255	21,255
	TOTAL (A)		1,45,262	1,45,262	1,20,392	1,20,392
1	Claims Incurred (Net)	NL-5-	96,674	96,674	86,102	86,102
2	Commission	NL-6-	3,688	3,688	7,705	7,705
3	Operating Expenses related to	NL-7-	39,350	39,350	35,220	35,220
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		1,39,712	1,39,712	1,29,027	1,29,027
	Operating Profit/(Loss) from		5,550	5,550	(8,635)	(8,635)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		5,550	5,550	(8,635)	(8,635)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be		-	-	-	-
	TOTAL (C)		5,550	5,550	(8,635)	(8,635)

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 YEAR ENDED 30th June 2015

	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-	50,897	50,897	47,055	47,055
2	Profit/ Loss on sale/redemption		334	334	156	156
3	Others Administrative Charges		115	115	92	92
4	Interest, Dividend & Rent – Gross		3,893	3,893	3,698	3,698
	TOTAL (A)		55,239	55,239	51,001	51,001
1	Claims Incurred (Net)	NL-5-	40,341	40,341	28,859	28,859
2	Commission	NL-6-	(19,171)	(19,171)	(5,540)	(5,540)
3	Operating Expenses related to	NL-7-	10,992	10,992	10,722	10,722
4	Premium Deficiency			-		-
	TOTAL (B)		32,162	32,162	34,041	34,041
	Operating Profit/(Loss) from APPROPRIATIONS		23,077	23,077	16,960	16,960
	Transfer to Shareholders' Account		23,077	23,077	16,960	16,960
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		23,077	23,077	16,960	16,960

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 YEAR ENDED 30th June 2015

	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-	36,28,810	36,28,810	34,83,030	34,83,030
2	Profit/ Loss on sale/redemption		44,525	44,525	15,522	15,522
3	Others Administrative Charges		16	16	32	32
	Investment Income -TP Pool		4,004	4,004	(189)	(189)
4	Interest, Dividend & Rent – Gross		5,71,294	5,71,294	4,43,944	4,43,944
	TOTAL (A)		42,48,649	42,48,649	39,42,339	39,42,339
1	Claims Incurred (Net)	NL-5-	27,52,122	27,52,122	26,69,511	26,69,511
2	Commission	NL-6-	1,19,106	1,19,106	1,38,624	1,38,624
3	Operating Expenses related to	NL-7-	11,22,957	11,22,957	8,98,480	8,98,480
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		39,94,185	39,94,185	37,06,615	37,06,615
	Operating Profit/(Loss) from		2,54,464	2,54,464	2,35,724	2,35,724
	APPROPRIATIONS					
	Transfer to Shareholders' Account		2,54,464	2,54,464	2,35,724	2,35,724
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be		-	-	-	-
	TOTAL (C)		2,54,464	2,54,464	2,35,724	2,35,724

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 2015

	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	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		5,550	5,550	(8,635)	(8,635)
	(b) Marine Insurance		23,077	23,077	16,960	16,960
	(c) Miscellaneous Insurance		2,54,464	2,54,464	2,35,724	2,35,724
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		94,128	94,128	1,41,866	1,41,866
	(b) Profit on sale of investments		13,858	13,858	6,044	6,044
	Less: Loss on sale of investments		(4)	(4)	(75)	(75)
3	OTHER INCOME (To be specified)		-	-	-	-
	TOTAL (A)		3,91,073	3,91,073	3,91,884	3,91,884
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		100	100	-	-
	(b) Bad debts written off		-	-	-	-
	(c) Employees' Remuneration and Welfare Benefits		1,633	1,633	1,427	1,427
	(d) Others (CSR Provision)		3,500	3,500	-	-
	(e) Others		-	-	1,710	1,710
	TOTAL (B)		5,233	5,233	3,137	3,137
	Profit Before Tax		3,85,840	3,85,840	3,88,747	3,88,747
	Provision for Taxation		1,22,000	1,22,000	1,23,384	1,23,384
			2,63,840	2,63,840	2,65,363	2,65,363
	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		9,21,830	9,21,830	5,50,860	5,50,860
	Balance carried forward to Balance Sheet		11,85,670	11,85,670	8,16,223	8,16,223

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

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

FORM NL-3-B-BS

Name of the Insurer: Cholamandalam MS General Insurance Company Ltd

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

BALANCE SHEET AS AT 30th June 2015

	Schedule	As at Jun 30, 2015	As at Jun 30, 2014 for the corresponding previous year
		(Rs.'000)	(Rs.'000)
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8-Share Capital Schedule	29,88,057	29,88,057
SHARE APPLICATION MONEY PENDING ALLOTMENT			
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	44,65,882	30,96,435
FAIR VALUE CHANGE ACCOUNT		(13,441)	24,085
BORROWINGS	NL-11-Borrowings Schedule		
TOTAL		74,40,498	61,08,577
APPLICATION OF FUNDS			
INVESTMENTS	NL-12-Investment Schedule	3,31,83,968	2,73,26,313
LOANS	NL-13-Loans Schedule		
FIXED ASSETS	NL-14-Fixed Assets Schedule	6,20,436	6,13,915
DEFERRED TAX ASSET		2,10,907	6,743
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	1,86,974	16,49,152
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	31,19,839	24,35,179
Sub-Total (A)		33,06,813	40,84,331
CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	2,07,22,082	1,77,65,955
PROVISIONS	NL-18-Provisions Schedule	91,59,543	81,56,771
DEFERRED TAX LIABILITY			
Sub-Total (B)		2,98,81,625	2,59,22,726
NET CURRENT ASSETS (C) = (A - B)		(2,65,74,812)	(2,18,38,395)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule		-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT			
TOTAL		74,40,498	61,08,577

CONTINGENT LIABILITIES

	Particulars	As at Jun 30, 2015	As at Jun 30, 2014 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	7,57,902	7,24,087
6	Reinsurance obligations to the extent not provided for in accounts		-
7	Others - Repudiated / Disputed Claim		27,600
	TOTAL	7,57,902	7,51,687

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

	Particulars	For the Quarter June 2015	Upto the Quarter June 2015	For the Corresponding Quarter of the Preceding year June 2014	Upto the Quarter of the preceding year June 2014
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Premium from direct business written	47,85,470	47,85,470	44,56,123	44,56,123
	Service Tax				
	Adjustment for change in reserve for unexpired risks				
	Gross Earned Premium	47,85,470	47,85,470	44,56,123	44,56,123
	Add: Premium on reinsurance accepted	15,328	15,328	20,643	20,643
	Less : Premium on reinsurance ceded	8,07,677	8,07,677	6,50,810	6,50,810
	Net Premium	39,93,121	39,93,121	38,25,956	38,25,956
	Adjustment for change in reserve for unexpired risks	2,10,745	2,10,745	1,96,952	1,96,952
	Premium Earned (Net)	37,82,376	37,82,376	36,29,004	36,29,004

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 June 2015	Upto the Quarter June 2015	For the Corresponding Quarter of the Preceding year June 2014	Upto the Quarter of the preceding year June 2014
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Claims paid				
	Direct claims	31,83,528	31,83,528	19,04,741	19,04,741
	Add Claims Outstanding at the end of the year	1,50,42,289	1,50,42,289	1,04,92,796	1,04,92,796
	Less Claims Outstanding at the beginning of the year	1,39,16,350	1,39,16,350	89,38,692	89,38,692
	Gross Incurred Claims	43,09,467	43,09,467	34,58,845	34,58,845
	Add :Re-insurance accepted to direct claims	126	126	152	152
	Less :Re-insurance Ceded to claims paid	14,20,456	14,20,456	6,74,525	6,74,525
	Total Claims Incurred	28,89,137	28,89,137	27,84,472	27,84,472

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 June 2015	Upto the Quarter June 2015	For the Corresponding Quarter of the Preceding year June 2014	Upto the Quarter of the preceding year June 2014
	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)
Commission paid				
Direct	2,09,419	2,09,419	2,22,884	2,22,884
Add: Re-insurance Accepted	428	428		11
Less: Commission on Re-insurance Ceded	1,06,224	1,06,224	82,106	82,106
Net Commission	1,03,623	1,03,623	1,40,778	1,40,789
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated				
Agents	14,388	14,388	9,122	9,122
Brokers	49,486	49,486	35,616	35,616
Corporate Agency	1,45,545	1,45,545	1,78,146	1,78,146
Referral				
Others (pl. specify)				
TOTAL (B)	2,09,419	2,09,419	2,22,884	2,22,884

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 June 2015	Upto the Quarter June 2015	For the Corresponding Quarter of the Preceding year June 2014	Upto the Quarter of the preceding year June 2014
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	2,18,948	2,18,948	1,98,470	1,98,470
2	Travel, conveyance and vehicle running expenses	36,389	36,389	28,875	28,875
3	Training expenses	9,833	9,833	12,617	12,617
4	Rents, rates & taxes	22,657	22,657	19,768	19,768
5	Repairs	6,145	6,145	4,491	4,491
6	Printing & stationery	12,911	12,911	27,392	27,392
7	Communication	16,948	16,948	13,678	13,678
8	Legal & professional charges	9,809	9,809	33,172	33,172
9	Auditors' fees, expenses etc	-	-	-	-
	(a) as auditor	549	549	513	513
	(b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	182	182	120	120
	(ii) Insurance matters		-		-
	(iii) Management services; and				
	(c) in any other capacity	-	-	-	-
	Out of Pocket expenses	13	13	15	15
10	Advertisement and publicity	1,02,781	1,02,781	1,40,805	1,40,805
11	Interest & Bank Charges	5,430	5,430	4,973	4,973
12	Others (to be specified)	-	-	-	-
	Power and Electricity	11,130	11,130	9,313	9,313
	Information Technology Expenses	36,434	36,434	30,727	30,727
	Marketing Expenses	4,21,764	4,21,764	1,86,017	1,86,017
	Operating Lease Charges	-	-	4,050	4,050
	IRDA Registration renewal fees	3,151	3,151	3,084	3,084
	Service Tax Expense	5,550	5,550	5,600	5,600
	Outsourcing Expenses	1,48,771	1,48,771	1,15,587	1,15,587
	Net Exchange (Gain) / Loss	3	3	-	-
	Co-insurance Administrative Charges	1,127	1,127	594	594
	Terrorism Pool - Management Expenses	2,093	2,093	2,538	2,538
	DR Pool - Administrative Expenses (Net)	-	-	-	-
	Miscellaneous Expenses (Net)	63,695	63,695	66,523	66,523
13	Depreciation	36,986	36,986	35,500	35,500
	Less: Write back of provision no longer required	-	-	-	-
	TOTAL	11,73,299	11,73,299	9,44,422	9,44,422

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

FORM NL-8-SHARE CAPITAL SCHEDULE
SHARE CAPITAL

	Particulars	As at Jun 30, 2015	As at Jun 30, 2014 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: 298,805,700) Equity Shares of Rs.10 each	29,88,057	29,88,057
3	Subscribed Capital		
	298,805,700 (Previous Year: 298,805,700) Equity Shares of Rs.10 each	29,88,057	29,88,057
4	Called-up Capital		
	298,805,700 (Previous Year: 298,805,700) Equity Shares of Rs.10 each fully paid up	29,88,057	29,88,057
	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	29,88,057
	Paid up capital held by Holding Company	22,11,157	22,11,157

Notes:

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

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

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

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE
SHARE CAPITAL

PATTERN OF SHAREHOLDING
[As certified by the Management]

Shareholder	As at Jun 30, 2015		As at Jun 30, 2014 for the corresponding previous year	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
• Indian	22,11,16,218	74	22,11,16,218	74
• Foreign	7,76,89,482	26	7,76,89,482	26
Others				
TOTAL	29,88,05,700	100	29,88,05,700	100

FORM NL-10-RESERVE AND SURPLUS SCHEDULE

RESERVES AND SURPLUS

	Particulars	As at Jun 30, 2015	As at Jun 30, 2014 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		6,81,820
		14,32,645	14,32,645
4	General Reserves	18,47,567	8,47,567
	Add: Transfer from Profit and Loss account	-	
	Add: Transfer from Contingency Reserve for Unexpired Risk		
		18,47,567	8,47,567
5	Catastrophe Reserve		
6	Other Reserves Contingency Reserve for Unexpired Risk	-	-
	Less: Transfer to General Reserve		
	Add: Transfer from Profit and Loss Account		
		-	-
7	Balance of Profit in Profit & Loss Account	11,85,670	8,16,223
	TOTAL	44,65,882	30,96,435

Note:

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

FORM NL-11-BORROWINGS SCHEDULE
BORROWINGS

	Particulars	As at Jun 30, 2015	As at Jun 30, 2014 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 Jun 30, 2015	As at Jun 30, 2014 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
	LONG TERM INVESTMENTS		
1	Government Securities and Government Guaranteed Bonds including Treasury Bills	1,04,02,469	77,63,762
2	Other Approved Securities	-	-
3	Approved Investments	-	-
	(a) Debenture / Bonds	86,95,136	81,38,450
	(b) Fixed Deposits with Banks	42,09,700	12,70,000
	(C) Equity Shares (Net of Fair Value Change)	7,62,391	1,87,310
	(D) Investment Properties - Real Estate	2,88,251	-
4	Investments in Infrastructure and Social Sector	41,33,351	31,43,345
5	Other than Approved Investments	3,01,638	2,53,266
	Less : Provision for diminution in value of investments	-	(11,000)
	Total A	2,87,92,936	2,07,45,133
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	4,01,688	9,91,936
2	Other Approved Securities	-	-
3	Approved Investments	-	-
	(a) Debentures/ Bonds	17,99,172	11,48,554
	(b) Fixed Deposits with Banks	13,20,000	28,95,500
	(c) Money market Instruments	-	49,148
	(d) Mutual Fund (Liquid Schemes)	7,20,172	3,95,095
4	Investments in Infrastructure and Social Sector	1,00,000	5,00,701
5	Other than Approved Investments	50,000	6,00,246
	Total B	43,91,032	65,81,180
	TOTAL	3,31,83,968	2,73,26,313

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

	As at Jun 30, 2015		As at Jun 30, 2014	
	Cost	Market Value	Cost	Market Value
a) Equity Shares listed	8,52,879	8,39,266	1,65,977	1,78,966
b) Mutual Funds	7,20,000	7,20,172	3,95,000	3,95,095
b) Government and other securities	1,08,04,157	1,07,99,950	87,55,698	86,18,096
c) Fixed Deposit with Banks	55,29,700	55,29,700	41,65,500	41,65,500
d) Corporate Bonds	1,50,02,422	1,52,13,462	1,37,81,906	1,39,17,095
e) Money Market Instruments	-	-	49,148	48,708
f) Investment Properties - Real Estate	2,88,251	2,88,251	-	-
	<u>3,31,97,409</u>	<u>3,33,90,801</u>	<u>2,73,13,229</u>	<u>2,73,23,460</u>

- (4) Pursuant to IRDA Regulations, Rs.26,709,771 thousands of the investments representing the Technical Reserves as at June 30, 2015 has been notionally allocated as Policy holders' Funds.

NL - 13 LOANS SCHEDULE

	Particulars	As at Jun 30, 2015	As at Jun 30, 2014 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, 2015	Additions	Deductions	As at Jun 30, 2015	As at Mar 31, 2015	For The Period	On Sales/ Adjustments	To Date	As at Jun 30, 2015	As at Jun 30, 2014
Land-Freehold	37,191	-	-	37,191	-	-	-	-	37,191	37,191
Buildings	3,49,985	12,643	-	3,62,628	20,968	1,428	-	22,396	3,40,232	3,33,297
Furniture & Fittings	44,279	302	60	44,521	32,684	1,331	60	33,955	10,566	12,149
Information Technology Equipment	2,60,623	5,997	-	2,66,620	1,95,244	10,261	-	2,05,505	61,115	56,009
Intangibles Computers	4,28,460	5,407	-	4,33,867	3,38,844	15,170	-	3,54,014	79,853	90,109
Vehicles	23,152	3,349	1,561	24,940	11,079	1,534	871	11,742	13,198	11,337
Office Equipment	25,317	153	28	25,442	20,658	791	28	21,421	4,021	4,099
Electrical Fittings	38,366	2,344	589	40,121	25,817	1,592	589	26,820	13,301	10,597
Improvement to Premises	1,08,043	-	13	1,08,030	55,153	4,879	13	60,019	48,011	44,847
TOTAL	13,15,416	30,195	2,251	13,43,360	7,00,447	36,986	1,561	7,35,872	6,07,488	5,99,635
Work in progress	-	-	-	-	-	-	-	-	12,948	14,280
Grand Total	13,15,416	30,195	2,251	13,43,360	7,00,447	36,986	1,561	7,35,872	6,20,436	6,13,915
PREVIOUS YEAR	11,29,872	58,691	1,858	11,86,705	5,53,427	35,500	1,857	5,87,070	6,13,915	

Note:

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

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

	Particulars	As at Jun 30, 2015	As at Jun 30, 2014 for the corresponding previous year
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	75,295	41,635
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)		
	(bb) Others		
	(b) Current Accounts	1,08,961	15,94,877
3	Money at Call and Short Notice	-	-
	(a) With Banks		
	(b) With other Institutions		
4	Others (Bank deposits under lien)	2,718	12,640
	TOTAL	1,86,974	16,49,152
	Cash balance includes:		
	Cheques in hand	71,816	38,242
	Remittances in transit	-	-

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

	Particulars	As at Jun 30, 2015	As at Jun 30, 2014 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	25,785	18,767
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	2,85,785	1,39,209
6	Others (to be specified)		
	Advances to Employees	944	596
	Advances to Vendors	4,633	11,198
	Service Tax Unutilised Credit/paid in advance	27,898	12,309
	Service tax paid under protest (Note 8 (c) of Schedule 16)	48,217	47,566
	Other Advances / Deposits	1,90,639	38,203
	TOTAL (A)	5,83,901	2,67,848
	OTHER ASSETS		
1	Income accrued on investments	9,72,889	7,70,481
2	Outstanding Premiums	7,01,528	6,40,126
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	49,303	22,572
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	7,67,400	6,30,669
	Receivable from IMTPIP	-	-
	Receivable from Declined Risk Pool	-	60,176
	Deposits for Premises and Advance Rent	44,818	40,687
	TOTAL (B)	25,35,938	21,67,331
	TOTAL (A+B)	31,19,839	24,35,179

Notes:

- (a) The items under the above heads shall not be shown net of provisions for doubtful amounts. The amount of provision against each head should be shown separately.
- (b) The term 'officer' should conform to the definition of that term as given under the Companies Act, 1956.
- (c) Sundry Debtors will be shown under item 9(others)

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

	Particulars	As at Jun 30, 2015	As at Jun 30, 2014 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
1	Agents' Balances	47,944	88,625
2	Balances due to other insurance companies	3,14,145	3,91,035
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	1,29,029	1,11,502
5	Unallocated Premium	2,99,337	2,73,430
6	Sundry creditors	89,427	4,62,084
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding		
	- Other than IMTPIP (Net of Reinsurance)	1,50,42,128	1,04,92,796
	- Dismantled IMTPIP	41,47,532	57,36,342
	- DR pool	8,381	-
9	Due to Officers/ Directors	-	-
10	Others (to be specified)		
	Book Overdraft	3,19,325	5,064
	Tax and Other Withholdings	46,928	42,052
	Environment Relief Fund	119	257
	Service Tax Payable	1,66,678	57,341
	Value Added Tax Payable	1	-
	Unclaimed amounts of policyholders	1,11,108	1,05,427
	TOTAL	2,07,22,082	1,77,65,955

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

	Particulars	As at Jun 30, 2015	As at Jun 30, 2014 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
1	Reserve for Unexpired Risk	89,61,566	80,59,315
	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	1,97,977	1,57,354
6	Reserve for Premium Deficiency	-	-
	TOTAL	91,59,543	81,56,771

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

	Particulars	As at Jun 30, 2015	As at Jun 30, 2014 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	TOTAL	-	-

Notes:

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

1. some benefit from the expenditure can reasonably be expected to be received in future, and
2. the amount of such benefit is reasonably determinable.

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

PERIODIC DISCLOSURES

FORM NL-21 Statement of Liabilities

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

(Rs in Lakhs)

Statement of Liabilities									
		As at 30th Jun 15				As at 30th Jun 14			
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	8,833	3,646	147	12,626	6,802	3,032	144	9,978
2	Marine								
a	Marine Cargo	609	912	177	1,698	739	774	166	1,679
b	Marine Hull	-	-	-	-	-	-	-	-
3	Miscellaneous								
a	Motor	63,286	1,14,298	67,440	2,45,024	57,565	1,01,958	50,790	2,10,313
b	Engineering	795	487	107	1,389	805	313	105	1,223
c	Aviation	-	-	-	-	-	-	-	-
d	Liabilities	474	240	102	816	385	321	100	806
e	Others	8,181	1,009	725	9,915	6,679	2,017	542	9,238
4	Health Insurance	7,438	2,270	422	10,130	7,618	1,624	405	9,647
5	IMTPIP	-	-	-	-	-	-	-	-
6	Total Liabilities	89,618	1,22,862	69,120	2,81,600	80,593	1,10,039	52,252	2,42,884

PERIODIC DISCLOSURES
FORM NL-22
Geographical Distribution of Business

Insurer: Cholamandalam MS General Insurance Co Ltd
GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER: 1 (Apr'15 - Jun'15)

(Rs in Lakhs)

States	Fire		Marine(Cargo)		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
Andhra Pradesh	59.89	59.89	0.56	0.56	2.85	2.85	686.75	686.75	748.37	748.37	1,435.12	1,435.12	2.30	2.30	4.42	4.42	14.51	14.51	5.70	5.70	-	-	14.68	14.68	1,540.04	1,540.04
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Assam	24.77	24.77	2.09	2.09	6.08	6.08	350.25	350.25	345.54	345.54	695.79	695.79	0.09	0.09	1.30	1.30	8.10	8.10	0.05	0.05	-	-	5.87	5.87	744.15	744.15
Bihar	126.14	126.14	2.99	2.99	7.13	7.13	594.55	594.55	571.65	571.65	1,166.21	1,166.21	0.19	0.19	0.29	0.29	6.07	6.07	0.11	0.11	-	-	17.26	17.26	1,326.40	1,326.40
Chattisgarh	44.09	44.09	0.19	0.19	5.22	5.22	343.93	343.93	407.41	407.41	751.33	751.33	0.93	0.93	0.11	0.11	3.62	3.62	0.15	0.15	-	-	4.57	4.57	810.22	810.22
Goa	10.39	10.39	9.52	9.52	6.29	6.29	55.64	55.64	68.54	68.54	124.18	124.18	2.36	2.36	1.32	1.32	12.05	12.05	0.73	0.73	-	-	0.26	0.26	167.09	167.09
Gujarat	374.39	374.39	90.42	90.42	21.72	21.72	953.69	953.69	810.22	810.22	1,763.90	1,763.90	28.43	28.43	298.72	298.72	81.99	81.99	4.10	4.10	-	-	64.13	64.13	2,727.81	2,727.81
Haryana	9.38	9.38	-	-	(0.01)	(0.01)	146.93	146.93	205.57	205.57	352.50	352.50	-	-	0.33	0.33	0.34	0.34	-	-	-	-	0.37	0.37	362.91	362.91
Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jammu and Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jharkhand	18.08	18.08	0.48	0.48	24.01	24.01	445.88	445.88	476.11	476.11	921.99	921.99	-	-	1.54	1.54	1,143.54	1,143.54	0.25	0.25	-	-	1.00	1.00	2,110.90	2,110.90
Karnataka	279.65	279.65	136.14	136.14	32.19	32.19	1,077.30	1,077.30	1,310.81	1,310.81	2,388.11	2,388.11	32.87	32.87	8.43	8.43	132.42	132.42	12.70	12.70	-	-	12.06	12.06	3,034.56	3,034.56
Kerala	58.49	58.49	7.29	7.29	4.84	4.84	653.93	653.93	610.37	610.37	1,264.30	1,264.30	1.22	1.22	0.29	0.29	19.46	19.46	1.39	1.39	-	-	3.49	3.49	1,360.77	1,360.77
Madhya Pradesh	158.80	158.80	52.41	52.41	9.90	9.90	637.14	637.14	729.28	729.28	1,366.41	1,366.41	12.99	12.99	1.16	1.16	42.73	42.73	1.60	1.60	-	-	29.04	29.04	1,675.04	1,675.04
Maharashtra	1,017.02	1,017.02	307.71	307.71	109.36	109.36	1,988.18	1,988.18	1,548.03	1,548.03	3,536.21	3,536.21	90.10	90.10	58.31	58.31	316.54	316.54	36.57	36.57	-	-	66.21	66.21	5,538.03	5,538.03
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Orissa	14.44	14.44	1.35	1.35	6.78	6.78	405.00	405.00	512.47	512.47	917.47	917.47	0.73	0.73	0.43	0.43	3.66	3.66	-	-	-	-	5.50	5.50	950.33	950.33
Punjab	46.10	46.10	1.64	1.64	1.37	1.37	220.36	220.36	389.32	389.32	609.67	609.67	0.36	0.36	3.37	3.37	9.05	9.05	2.34	2.34	-	-	5.24	5.24	679.13	679.13
Rajasthan	71.12	71.12	15.29	15.29	14.88	14.88	1,356.34	1,356.34	1,705.75	1,705.75	3,062.09	3,062.09	3.42	3.42	2.66	2.66	8.17	8.17	0.35	0.35	-	-	6.29	6.29	3,184.26	3,184.26
Sikkim	7.83	7.83	0.51	0.51	1.27	1.27	6.49	6.49	8.43	8.43	14.92	14.92	-	-	-	-	0.40	0.40	-	-	-	-	0.81	0.81	25.73	25.73
Tamil Nadu	806.73	806.73	944.33	944.33	194.87	194.87	1,899.13	1,899.13	2,503.81	2,503.81	4,402.94	4,402.94	85.66	85.66	1,705.76	1,705.76	2,215.57	2,215.57	64.94	64.94	-	-	54.47	54.47	10,475.28	10,475.28
Telangana	202.46	202.46	14.46	14.46	33.33	33.33	653.11	653.11	732.35	732.35	1,385.46	1,385.46	19.52	19.52	21.52	21.52	19.06	19.06	7.88	7.88	-	-	-	-	1,703.69	1,703.69
Tripura	7.92	7.92	2.50	2.50	4.74	4.74	131.35	131.35	180.81	180.81	312.16	312.16	1.30	1.30	0.06	0.06	2.38	2.38	-	-	-	-	0.66	0.66	331.72	331.72
Uttar Pradesh	111.46	111.46	7.72	7.72	7.13	7.13	802.13	802.13	898.47	898.47	1,700.59	1,700.59	0.83	0.83	2.57	2.57	58.62	58.62	1.53	1.53	-	-	22.43	22.43	1,912.89	1,912.89
Uttarakhand	36.73	36.73	4.41	4.41	2.95	2.95	111.60	111.60	189.29	189.29	300.89	300.89	1.08	1.08	0.01	0.01	3.09	3.09	0.18	0.18	-	-	7.96	7.96	357.31	357.31
West Bengal	63.20	63.20	13.59	13.59	22.78	22.78	628.20	628.20	870.43	870.43	1,498.63	1,498.63	3.14	3.14	3.26	3.26	46.96	46.96	0.93	0.93	-	-	9.26	9.26	1,661.75	1,661.75
Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Chandigarh	35.06	35.06	0.30	0.30	1.77	1.77	119.51	119.51	169.63	169.63	289.14	289.14	-	-	0.49	0.49	2.79	2.79	0.72	0.72	-	-	2.05	2.05	332.33	332.33
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Delhi	897.25	897.25	1,108.61	1,108.61	121.67	121.67	648.94	648.94	945.73	945.73	1,594.67	1,594.67	101.12	101.12	25.32	25.32	660.85	660.85	29.71	29.71	-	-	23.75	23.75	4,562.94	4,562.94
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	8.94	8.94	-	-	0.18	0.18	89.86	89.86	176.74	176.74	266.60	266.60	0.20	0.20	0.06	0.06	1.55	1.55	-	-	-	-	1.89	1.89	279.42	279.42
Total	4,490.34	4,490.34	2,724.54	2,724.54	643.28	643.28	15,006.16	15,006.16	17,115.11	17,115.11	32,121.26	32,121.26	388.84	388.84	2,141.74	2,141.74	4,813.49	4,813.49	171.94	171.94	-	-	359.27	359.27	47,854.70	47,854.70

PERIODIC DISCLOSURES

FORM NL-23

Reinsurance Risk Concentration

Insurer:

Cholamandalam MS General Insurance Co Ltd

Date:

June 30, 2015

Statement for the Quarter Ended June 30,2015

(Rs in Lakhs)

Reinsurance Risk Concentration								Premium ceded to reinsurers / Total reinsurance premium ceded (%)
S.No.	Reinsurance Placements	Premium ceded to reinsurers						
		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	3	725.69					8.52%
3	No. of Reinsurers with rating A but less than AA	13	1,024.41	14	618.34	4	1,908.61	41.70%
4	No. of Reinsurers with rating BBB but less than A							0.00%
5	No. of Reinsurers with rating less than BBB	1	2.12					0.02%
6	Indian Insurer and Reinsurer	1	3,592.23	1	399.42	5	244.68	49.75%
	Total	18	5,344.46	15	1,017.76	9	2,153.29	100.00%

PERIODIC DISCLOSURES

FORM NL-24 Ageing of Claims

Insurer: Cholamandalam MS General Insurance Co. I Date:

Quarter end as on 30th June 2015

(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	410	53	21	34	5	523	1086.74
2	Marine Cargo	2829	802	215	66	44	3956	1024.51
3	Marine Hull	0	0	0	0	0	0	0.00
4	Engineering	33	27	23	15	6	104	119.87
5	Motor OD	12533	2966	448	136	70	16153	5603.33
6	Motor TP	79	293	518	728	1686	3304	12969.27
7	Health	5168	1084	417			6669	1476.99
8	Overseas Travel	15	3	1			19	33.84
9	Personal Accident	320	24	5	2	2	353	466.11
10	Liability	50	12	1	1	3	67	13.97
11	Crop	42	39	3			84	8589.94
12	Miscellaneous	277	3	2	1	4	287	118.32

PERIODIC DISCLOSURES

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

Insurer: **Sholamandalam MS General Insurance Co. Ltd** Date: **Quarter end as on 30th June 2015**

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	312	1391	0	248	3335	28590	10720	54	417	122	125	0	79	45393
2	Claims reported during the period	782	4872	0	249	22144	3855	8443	81	608	64	41	0	372	41511
3	Claims Settled during the period	523	3956	0	104	16153	3304	6669	19	353	67	84	0	287	31519
4	Claims Repudiated during the period	64	148	0	22	939	0	1182	16	65	1	0	0	15	2452
5	Claims closed during the period	37	330	0	16	1964	243	729	43	17	11	0	0	4	3394
6	Claims O/S at End of the period	470	1829	0	355	6423	28898	10583	57	590	107	82	0	145	49539
	Less than 3months	290	1309	0	199	5346	3303	10507	38	305	42	2	0	114	21455
	3 months to 6 months	73	193	0	70	468	3931	13	4	81	14	0	0	14	4861
	6months to 1 year	46	204	0	43	240	4852	3	9	19	27	19	0	11	5473
	1year and above	61	123	0	43	369	16812	60	6	185	24	61	0	6	17750

FORM NL-26 - CLAIMS INFORMATION - KG Table I

Insured Cholamandalam MS General Insurance Company Ltd

Solvency for the period ended 30th June 2015

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	13,681	7,278	5,072	2,875	1,456	1,028	1,456
2	Marine Cargo	7,521	1,282	6,013	1,569	903	1,082	1,082
3	Marine Hull	-	-	-	-	-	-	-
4	Motor	1,30,276	1,21,303	1,11,967	94,107	24,261	28,232	28,232
5	Engineering	2,582	1,220	849	562	258	169	258
6	Aviation	-	-	-	-	-	-	-
7	Laibilities	1,215	890	270	121	182	61	182
8	Others	21,114	8,122	13,893	4,366	2,956	2,918	2,956
9	Health	16,496	13,968	8,785	8,060	2,794	3,758	3,758
	Total	1,92,885	1,54,063	1,46,849	1,11,660	32,810	37,248	37,924

PERIODIC DISCLOSURES**FORM NL-27****Offices information for Non-Life****Insurer:** **Cholamandalam MS General Insurance Co Ltd****Date:** **30.6.2015**

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the Quarter		110*
2	No. of branches approved during the Quarter		NIL
3	No. of branches opened during the Quarter	Out of approvals of previous year	2
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		111*#
7	No. of branches approved but not opened		1
8	No. of rural branches		Nil
9	No. of urban branches		111

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

2 branches at Coimbatore merged into 1 branch.

(Read with Regulation 10)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Statement as on: 30 Jun 2015

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

(Business within India)

Periodicity of Submission: Quarterly

Section I

No	PARTICULARS	SCH	AMOUNT
1	Investments	8	3,31,839.69
2	Loans	9	-
3	Fixed Assets	10	6,204.36
4	Current Assets		
	a. Cash & Bank Balance	11	1,869.74
	b. Advances & Other Assets	12	31,198.39
5	Current Liabilities		
	a. Current Liabilities	13	2,07,220.82
	b. Provisions	14	91,595.43
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		2,109.07
Application of Funds as per Balance Sheet (A)			70,186.86

	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	6,204.36
3	Cash & Bank Balance (if any)	11	1,869.74
4	Advances & Other Assets (if any)	12	31,198.39
5	Current Liabilities	13	2,07,220.82
6	Provisions	14	91,595.43
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		2,109.07
Total (B)		TOTAL (B)	(2,61,652.83)
'Investment Assets' As per FORM 3B		(A-B)	3,31,839.69

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%		15,332.38	63,123.81	78,456.19	23.63%		78,456.19	78,147.90
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not less than 30%		21,114.14	86,927.44	1,08,041.58	32.55%		1,08,041.58	1,07,999.50
3	Investment subject to Exposure Norms									
	a. Housing & Loans to SG for Housing and FFE	Not less than 5%								
	1. Approved Investments			6,291.67	25,902.96	32,194.63	9.70%		32,194.63	32,654.56
	2. Other Investments									
	b. Infrastructure Investments	Not less than 10%								
	1. Approved Investments			8,272.10	34,056.46	42,328.57	12.75%	2.44	42,331.00	42,409.35
	2. Other Investments			502.80	2,070.06	2,572.86	0.78%	(57.96)	2,514.90	2,708.38
	c. Approved Investments	Not exceeding 55%		28,499.96	1,17,335.03	1,45,834.99	43.93%	(78.89)	1,45,756.10	1,47,125.45
	d. Other Investments			195.71	805.76	1,001.47	0.30%	0	1,001.47	1,010.77
Investment Assets		100%	64,876.39	2,67,097.71	3,31,974.10	100%	(134.41)	3,31,839.69	3,33,908.00	

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: 10-Aug-15

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

Insurer:

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

Date:

30-06-2015

(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 30-06-2015	As % of total for this class	As at 30-06-2014	As % of total for this class	As at 30-06-2015	As % of total for this class	As at 30-06-2014	As % of total for this class
Break down by credit rating								
AAA rated	80,638.03	31.00%	79,861.93	34.99%	79,880.48	30.95%	76,580.06	33.90%
AA or better	67,789.94	26.06%	53,679.21	23.52%	66,639.87	25.82%	53,221.92	23.56%
Rated below AA but above A	3,706.66	1.42%	8,687.96	3.81%	3,503.88	1.36%	8,508.55	3.77%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Any other (Sovereign)	1,07,999.50	41.52%	86,003.03	37.68%	1,08,041.58	41.87%	87,556.98	38.76%
	2,60,134.11		2,28,232.12		2,58,065.80		2,25,867.52	
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	21,588.70	8.30%	32,332.00	14.17%	21,508.09	8.33%	32,405.65	14.35%
More than 1 year and upto 3years	79,305.86	30.49%	56,160.36	24.61%	78,521.67	30.43%	55,825.37	24.72%
More than 3years and up to 7years	81,409.38	31.30%	60,589.71	26.55%	80,292.33	31.11%	60,703.26	26.88%
More than 7 years and up to 10 years	55,384.34	21.29%	73,761.66	32.32%	55,365.89	21.45%	71,585.70	31.69%
above 10 years	22,445.83	8.63%	5,388.41	2.36%	22,377.83	8.67%	5,347.53	2.37%
	2,60,134.11		2,28,232.12		2,58,065.80		2,25,867.52	
Breakdown by type of the issuer								
a. Central Government	78,147.90	30.04%	57,141.35	25.04%	78,456.19	30.40%	58,365.63	25.84%
b. State Government	29,851.60	11.48%	28,861.68	12.65%	29,585.39	11.46%	29,191.36	12.92%
c. Corporate Securities	1,52,134.62	58.48%	1,42,229.10	62.32%	1,50,024.23	58.13%	1,38,310.54	61.24%
	2,60,134.11		2,28,232.12		2,58,065.80		2,25,867.52	

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

Analytical Ratios

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

(Rs in Lakhs)

Analytical Ratios for Non-Life companies

Sl.No.	Particular	For the quarter June 2015	Upto the quarter June 2015	Corresponding quarter of the preceding year June 2014	Upto the quarter of the preceding year June 2014
1	Gross Written Premium (Direct) Growth	7.39%	7.39%	-7.19%	-7.19%
2	Gross Direct Premium to Shareholders' Funds Ratio (No. of Times)	0.64	0.64	0.73	0.73
3	Growth Rate of Shareholders' Funds	22.51%	22.51%	33.22%	33.22%
4	Net Retention Ratio	83.18%	83.18%	85.46%	85.46%
5	Net Commission Ratio	2.60%	2.60%	3.68%	3.68%
6	Expenses of Management to Gross Direct Premium ratio	28.89%	28.89%	26.20%	26.20%
7	Expenses of Management to Net Written Premium ratio	34.63%	34.63%	30.51%	30.51%
8	Net Incurred Claims to Net Earned Premium	76.38%	76.38%	76.73%	76.73%
7	Combined Ratio	108.36%	108.36%	105.09%	105.09%
8	Technical Reserves to Net Premium Ratio (no. of Times)	7.05	7.05	6.35	6.35
9	Underwriting Balance Ratio (no. of Times)	(0.10)	(0.10)	(0.07)	(0.07)
10	Operating Profit Ratio ^	7.47%	7.47%	6.72%	6.72%
11	Liquid Assets to Liabilities Ratio #	0.17	0.17	0.34	0.34
12	Net Earnings Ratio	6.61%	6.61%	6.94%	6.94%
13	Return on Networth	3.54%	3.54%	4.36%	4.36%
14	Available Solvency Margin to required Solvency Margin ratio	1.72	1.72	1.60	1.60
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	29,88,05,700	29,88,05,700
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)	0.88	0.88	0.89	0.89
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.88	0.88	0.89	0.89
6	(iv) Book value per share (Rs) [net worth (Share capital + reserves + fair value change - P&L debit balance)/weighted average no. of shares]	24.95	24.95	20.44	20.44

PERIODIC DISCLOSURES

FORM NL-31 : Related Party Transactions

Insurer: Cholamandalam MS General Insurance Company Limited

Date:

30-Jun-15

(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 LTI	FELLOW SUBSIDIARY	Claims Incurred (Net)	0.50	0.50	0.84	0.84
2	CHOLAMANDALAM DISTRIBUTION SERVICES LTI	FELLOW SUBSIDIARY	Commission Exp	114.87	114.87	114.19	114.19
3	CHOLAMANDALAM DISTRIBUTION SERVICES LTI	FELLOW SUBSIDIARY	Premium Received	-	-	1.22	1.22
4	CHOLAMANDALAM DISTRIBUTION SERVICES LTI	FELLOW SUBSIDIARY	Expenses payable / (receivable)	19.60	19.60	17.24	17.24
	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	FELLOW SUBSIDIARY	Payable(Net) - Claims Outstanding	0.09	0.09	0.44	0.44
6	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Claims Incurred (Net)	177.93	177.93	183.07	183.07
7	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Expenses payable / (receivable)	9.27	9.27	6.46	6.46
8	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Interest accrued	131.01	131.01	176.63	176.63
9	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Interest received	359.23	359.23	76.73	76.73
10	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Investments	3,679.49	3,679.49	1,012.76	1,012.76
11	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Management Expenses Paid	20.70	20.70	15.83	15.83
12	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Management Expenses recovered	4.71	4.71	5.18	5.18
13	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Marketing Expenses	668.29	668.29	570.39	570.39
14	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Payable - Advance Premium Deposit	196.16	196.16	115.50	115.50
15	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Payable(Net) - Claims Outstanding	96.75	96.75	108.17	108.17
16	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Premium Received	47.45	47.45	183.54	183.54
17	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Investment in debt / Money Market instruments	9,500.00	9,500.00	6,990.00	6,990.00
18	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Investment in debt / Money Market instruments	1,000.00	1,000.00	1,000.00	1,000.00
19	CHOLAMANDALAM MS RISK SERVICES LTI	FELLOW SUBSIDIARY	Claims Incurred (Net)	2.12	2.12	2.82	2.82
20	CHOLAMANDALAM MS RISK SERVICES LTI	FELLOW SUBSIDIARY	Expenses payable / (receivable)	(125.90)	(125.90)	(25.72)	(25.72)
21	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Fees Incurred for Risk Inspection and Advisory Services	395.48	395.48	369.79	369.79

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
22	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Management Expenses Paid	5.79	5.79		
23	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Management Expenses recovered	7.13	7.13	8.90	8.90
24	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Premium Received	0.19	0.19	6.55	6.55
	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Payable(Net) - Claims Outstanding	1.25	1.25	1.36	1.36
25	CHOLAMANDALAM SECURITIES LTD	FELLOW SUBSIDIARY	Brokerage Expenses	4.37	4.37	3.84	3.84
26	CHOLAMANDALAM SECURITIES LTD	FELLOW SUBSIDIARY	Claims Incurred (Net)	-	-	1.60	1.60
27	CHOLAMANDALAM SECURITIES LTD	FELLOW SUBSIDIARY	Premium Received	0.21	0.21	4.25	4.25
	CHOLAMANDALAM SECURITIES LTD	FELLOW SUBSIDIARY	Payable(Net) - Claims Outstanding	-	-	0.36	0.36
28	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Due (from)/ to other entities Carrying on Insurance Business	819.75	819.75	747.67	747.67
29	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Expenses payable / (receivable)	(25.33)	(25.33)	(33.51)	(33.51)
30	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Management Expenses Paid	2.93	2.93	30.60	30.60
31	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Management Expenses recovered	1.48	1.48	2.77	2.77
32	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Reinsurance recovery on claims	638.67	638.67	406.73	406.73
33	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Rent Recovery	24.02	24.02	24.22	24.22
34	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	RI Commission	286.65	286.65	186.91	186.91
35	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	RI Premium Paid	1,745.08	1,745.08	1,324.08	1,324.08
36	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Claims Incurred (Net)	40.05	40.05	41.54	41.54
37	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Expenses payable / (receivable)	(10.46)	(10.46)	(9.92)	(9.92)
38	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Payable(Net) - Claims Outstanding	17.17	17.17	19.15	19.15
39	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Premium Received	155.04	155.04	104.69	104.69
40	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Interest accrued	15.87	15.87	15.91	15.91
41	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Interest received	6.03	6.03	6.03	6.03
43	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Management Expenses recovered	4.00	4.00	-	-
46	SHANTHI GEARS LIMITED	FELLOW SUBSIDIARY	Management Expenses Paid	1.06	1.06	3.58	3.58
47	SHANTHI GEARS LIMITED	FELLOW SUBSIDIARY	Management Expenses recovered	1.56	1.56	1.04	1.04
48	SHANTHI GEARS LIMITED	FELLOW SUBSIDIARY	Expenses payable / (receivable)	(0.79)	(0.79)		
49	SHANTHI GEARS LIMITED	FELLOW SUBSIDIARY	Premium Received	34.80	34.80	3.64	3.64
51	MANAGING DIRECTOR	KEY MANAGEMENT PERSONNEL	Managerial Remuneration	46.25	46.25	45.44	45.44
	KEY MANAGEMENT PERSONNEL	KEY MANAGEMENT PERSONNEL	Premium Received	0.11	0.11	-	-
53	WHOLETIME DIRECTOR	KEY MANAGEMENT PERSONNEL	SECONDMENT CHARGES	6.33	6.33	6.33	6.33

FORM NL-32

Products Information

PERIODIC DISCLOSURES

Insurer:

Cholamandalam MS General
Insurance Co. Ltd

Date:

30-06-2015

*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
	NIL						

FORM NL-33 - SOLVENCY MARGIN - KGII

TABLE - II

Insurer:

Cholamandalam MS General Insurance Co Ltd

Solvency for the Period ended on 30th June 2015

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):		2,86,992
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)		2,81,598
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		5,395
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):		75,769
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		11,825
7	Excess in Shareholders' Funds (5-6)		63,944
8	Total Available Solvency Margin [ASM] (4+7)		63,943
9	Total Required Solvency Margin [RSM]		37,924
	RSM 1		32,810
	RSM 2		37,248
	RSM (Insurance Act)		5,000
	Max of above		37,924
10	Solvency Ratio (Total ASM/Total RSM)		1.686
11.	Outstanding Govt Dues ~ 1-6 months		1,252.0
12.	Revised ASM after forbearance		65,195.0
13.	Solvency Ratio after Forbearance		1.719

FORM NL-34: Board of Directors & Key Person			
Cholamandalam MS General Insurance Company Ltd			Date: 30/06/2015
BOD and Key Person information			
Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mr.Pradeep V Bhide	Chairman	No Change
2	Mr.R Beri	Non-executive Independent Director	No Change
3	Mr. A V Muralidharan	Non-executive Independent Director	No Change
4	Ms.Shubhalakshmi Panse	Non-executive Independent Director	No Change
5	Mr.N Srinivasan	Director	No Change
6	Mr.Maki Kumagai	Director	No Change
7	Mr.S S Gopalarathnam	Managing Director	No Change
8	Mr. Takahiko Shibakawa	Wholetime Director	Appointed w.e.f. April 1, 2015

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

Sl. No.	Name of person	Role/designation
1	Mr.S S Gopalarathnam	Managing Director & Chief Executive Officer
2	Mr.Vedamarayanan Seshadri	Chief Marketing Officer
3	Mr.S K Rangaswamy	Chief Financial Officer and Chief Risk Officer
4	Mr.Suresh Krishnan	Chief Compliance Officer and Chief of Internal Audit
5	Mr.N V Murali	Chief Investment Officer
6	Mr.R Arunachalam	Appointed Actuary

FORM NL-35-NON PERFORMING ASSETS-7A

COMPANY NAME & CODE:Cholamandalam MS General Insurance Company Limited

123

Statement as on: 30-Jun-15

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: 10-08-2015

SIGNATURE _____

Note:

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

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

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

FULL NAME & DESIGNATION: N.V.Murali

Chief Investment Officer

(Read with Regulation 10)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Statement as on: 30 Jun 2015

Name of the Fund _____

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

34.61%

Rs Lakhs

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)					Year to Date (previous year) ³					
			Investment as on 30-06-2015 (Rs.) ¹	Income on Investment	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 30-06-2015 (Rs.) ¹	Income on Investment	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 30-06-2014 (Rs.) ¹	Income on Investment (Rs.)	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	78,456.19	78,147.90	1,624.66	8.84%	5.78%	78,456.19	78,147.90	1,624.66	8.84%	5.78%	55,363.53	54,214.09	1,021.88	8.06%	5.32%
A02	Special Deposits	CSPD	-	-	-			-	-	-			-	-	-		
A03	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	14.64	5.50%	3.59%	-	-	14.64	5.50%	3.59%	1,079.28	1,004.89	16.08	5.49%	3.62%
A04	Treasury Bills	CTRB	-	-	-			-	-	-			1,922.82	1,922.82	0.45	8.62%	5.69%
B	STATE GOVERNMENT / OTHER APPROVED SECURITIES																
B01	Central Government Guaranteed Loans / Bonds	CGSL	-	-	-			-	-	-			-	-	-		
B02	State Government Bonds	SGGB	29,585.39	29,851.60	860.83	10.83%	7.08%	29,585.39	29,851.60	860.83	10.83%	7.08%	29,191.36	28,861.68	614.46	8.84%	5.83%
B03	State Government Guaranteed Loans	SGGL	-	-	-			-	-	-			-	-	-		
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA	-	-	-			-	-	-			-	-	-		
B05	Guaranteed Equity	SGGE	-	-	-			-	-	-			-	-	-		
C	HOUSING SECTOR INVESTMENTS																
	a) Approved Investment																
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	-	-	-			-	-	-			-	-	-		
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	30,862.94	31,322.87	806.28	10.18%	6.65%	30,862.94	31,322.87	806.28	10.18%	6.65%	30,693.71	30,902.40	672.07	9.69%	6.39%
C08	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any	HTDA	-	-	-			-	-	-			-	-	-		
	TAX FREE BONDS																
C09	Bonds / Debentures issued by HUDCO	HFHD	-	-	-			-	-	-			-	-	-		
C10	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HFDN	1,331.69	1,331.69	59.39	12.10%	12.10%	1,331.69	1,331.69	59.39	12.10%	12.10%	1,327.14	1,484.57	24.26	7.33%	7.33%
C11	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any	HFDA	-	-	-			-	-	-			-	-	-		
	b) Other Investments																
	Debentures/Bonds/CPs/Loans	HODS	-	-	-			-	-	-			-	-	-		
	Housing- Securitised Assets	HOMB	-	-	-			-	-	-			-	-	-		
	Debentures/Bonds/CPs/Loans(Promotor Group)	HOPG	-	-	-			-	-	-			-	-	-		
D	INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS																
	a) Approved Investment																
D01	Infrastructure - Other Approved Securities	ISAS	-	-	-			-	-	-			-	-	-		

D02	Infrastructure - PSU - Equity shares - Quoted	ITPE	466.37	459.08	-	0.00%	0.00%	466.37	459.08	-	0.00%	0.00%	177.94	209.33	-	0.00%	0.00%
D03	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	284.93	257.33	-	0.00%	0.00%	284.93	257.33	-			48.49	44.58	-	0.00%	0.00%
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	1,513.84	1,541.32	25.39	9.31%	6.09%	1,513.84	1,541.32	25.39	9.31%	6.09%	9,748.08	9,911.17	248.11	9.18%	6.06%
D08	Infrastructure - PSU - CPs	IPCP	-	-	-			-	-	-			-	-	-		
D09	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	10,206.29	10,294.49	236.38	9.47%	6.19%	10,206.29	10,294.49	236.38	9.47%	6.19%	7,701.57	7,762.66	187.10	9.70%	6.40%
D10	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-			-	-	-			-	-	-		
D11	Infrastructure - Term Loans (with Charge)	ILWC	-	-	-			-	-	-			-	-	-		
	TAX FREE BONDS																
D12	Infrastructure - PSU - Debentures / Bonds	IPFD	29,857.14	29,857.14	523.80	7.47%	7.47%	29,857.14	29,857.14	523.80	7.47%	7.47%	18,990.81	21,593.10	323.34	7.57%	7.57%
D13	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICFD	-	-	-			-	-	-			-	-	-		
	b) Other Investments																
	Infrastructure - Equity (including Unlisted)	IOEQ	68.99	11.03	-	0.00%	0.00%	68.99	11.03	-			68.96	26.57	-		
	Infrastructure - Debentures/Bonds/CPs/Loans	IODS	2,503.88	2,697.36	70.15	11.24%	7.35%	2,503.88	2,697.36	70.15	11.24%	7.35%	2,506.10	2,672.32	70.19	11.21%	7.40%
	Infrastructure- Securitised Assets	IOSA	-	-	-			-	-	-			-	-	-		
	Infrastructure- Equity (Promotor Group)	IOPE	-	-	-			-	-	-			-	-	-		
	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IOPD	-	-	-			-	-	-			-	-	-		
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS																
E01	PSU - Equity shares - Quoted	EAEQ	2,998.64	2,669.13	32.61	1.25%	1.25%	2,998.64	2,669.13	32.61	1.25%	1.25%	400.17	415.71	59.45	122.88%	122.88%
E02	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	4,211.96	4,494.83	28.31	0.76%	0.76%	4,211.96	4,494.83	28.31	0.76%	0.76%	909.03	1,028.87	51.35	29.11%	29.11%
E03	Equity Shares - Companies incorporated outside India (Invested prior to IRDA Regulations)	EFES	-	-	-			-	-	-			-	-	-		
E04	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	496.43	499.80	-	0.00%	0.00%	496.43	499.80	-			55.18	64.61	-		
E05	Corporate Securities - Bonds - (Taxable)	EPBT	499.33	498.61	10.03	8.34%	5.45%	499.33	498.61	10.03	8.34%	5.45%	2,436.57	2,471.46	58.27	9.23%	6.09%
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	61,575.44	62,587.93	1,755.52	10.49%	6.86%	61,575.44	62,587.93	1,755.52	10.49%	6.86%	52,421.18	52,801.22	1,253.58	9.94%	6.56%
E10	Corporate Securities - Debentures / Bonds/ CPs /Loan - (Promoter Group)	EDPG	10,673.69	10,993.92	215.81	10.28%	6.72%	10,673.69	10,993.92	215.81	10.28%	6.72%	5,991.44	6,123.08	149.49	10.40%	6.86%
E11	Corporate Securities - Derivative Instruments	ECDI	-	-	-			-	-	-			-	-	-		
E12	Investment properties - Immovable	EINP	2,882.51	2,882.51	-			2,882.51	2,882.51	-			-	-	-		
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	55,297.00	55,297.00	1,262.53	9.14%	5.97%	55,297.00	55,297.00	1,262.53	9.14%	5.97%	41,655.00	41,655.00	649.09	9.71%	6.41%
E17	Deposits - CDs with Scheduled Banks	EDCD	-	-	-			-	-	-			-	-	-		
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	-	-	-			-	-	-			491.48	491.48	13.36	12.00%	7.92%
E22	Application Money	ECAM	-	-	-			-	-	-			-	-	-		
E23	Corporate Securities Mutual Funds	EGMF	7,200.00	7,201.72	66.70	8.11%	5.30%	7,200.00	7,201.72	66.70	8.11%	5.30%	3,950.00	3,950.95	101.75	8.80%	5.81%

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	1.47	1.47	-	0.00%	0.00%	1.47	1.47	-			-	-	-		
F04	Equity Shares (PSUs & Unlisted)	OEPU	-	-	-			-	-	-			-	-	-		
F05	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	-	-	-			-	-	-			-	-	-		
F06	Debentures	OLDB	1,000.00	1,009.30	11.23	10.27%	6.72%	1,000.00	1,009.30	11.23	10.27%	6.72%	3,998.27	4,004.07	100.25	10.33%	6.82%
F07	Debentures / Bonds/ CPs / Loans etc. - (Promoter Group)	ODPG	-	-	-			-	-	-			2,004.19	2,011.57	55.42	10.52%	6.94%
F08	Commercial Papers	OACP	-	-	-			-	-	-			-	-	-		
F09	Preference Shares	OPSH	-	-	-			-	-	-			-	-	-		
F10	Venture Fund	OVNF	-	-	-			-	-	-			-	-	-		
F11	Short term Loans (Unsecured Deposits)	OSLU	-	-	-			-	-	-			-	-	-		
F12	Term Loans (without Charge)	OTLW	-	-	-			-	-	-			-	-	-		
F13	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-			-	-	-			-	-	-		
F14	Mutual Funds - (under Insurer's Promoter Group)	OMPG	-	-	-			-	-	-			-	-	-		
F15	Derivative Instruments	OCDI	-	-	-			-	-	-			-	-	-		
F16	Securitised Assets	OPSA	-	-	-			-	-	-			-	-	-		
F17	Investment properties - Immovable	OIPI	-	-	-			-	-	-			-	-	-		
TOTAL			3,31,974.10	#####	7,604.26	9.28%	6.07%	3,31,974.10	3,33,908.00	7,604.26	9.28%	6.07%	2,73,132.29	2,75,628.20	5,669.95	9.42%	6.22%

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: 10-Aug-15

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-I shall be prepared in respect of each fund. In case of ULIP FORM I shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.

FORM - 2

(Read with Regulation 10)

PART - A

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

Registration Number: 123

Statement as on: 30 Jun 2015

Name of Fund _____

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs Lakhs

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter ¹</u>								
	10.25% MAGMA FINCORP DB 23-06-2016	OLDB	500.00	23-06-2014	CARE	CARE AA	CARE AA-	22-05-2015	
	10.25% MAGMA FINCORP DB 23-06-2017	OLDB	500.00	23-06-2014	CARE	CARE AA	CARE AA-	22-05-2015	
B.	<u>As on Date ²</u>								
	10.25% MAGMA FINCORP DB 23-06-2016	OLDB	500.00	23-06-2014	CARE	CARE AA	CARE AA-	22-05-2015	
	10.25% MAGMA FINCORP DB 23-06-2017	OLDB	500.00	23-06-2014	CARE	CARE AA	CARE AA-	22-05-2015	
	11.15% REL INFRA DB 30-03-2017	IODS	503.88	21-06-2012	CRISIL	A+	A	23-01-2015	
	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: 10-Aug-15

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

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

PERIODIC DISCLOSURES

Insurer: Cholamandalam MS General Insurance Co. Ltd. **Date:** As at 30th June 15

(Rs in Lakhs)

(Rs in Lakhs)

Quarterly Business Returns across line of Business

Sl.No.	Line of Business	For Q1 FY 2015-16		For Q1 FY 2014-15		Upto 30.06.2015		Upto 30.06.2014	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	4,490	67,843	3,838	56,986	4,490	67,843	3,838	56,986
2	Cargo & Hull	2,725	1,477	1,617	1,526	2,725	1,477	1,617	1,526
3	Motor TP	17,115	2,23,045	15,618	2,06,124	17,115	2,23,045	15,618	2,06,124
4	Motor OD **	15,006		13,975	1,93,338	15,006		13,975	1,93,338
5	Engineering	643	1,784	654	2,394	643	1,784	654	2,394
6	Workmen's Compensation	180	614	152	635	180	614	152	635
7	Employer's Liability	209	233	198	236	209	233	198	236
8	Aviation	-	-	-	-	-	-	-	-
9	Personal Accident	2,142	10,951	1,601	8,594	2,142	10,951	1,601	8,594
10	Health	4,813	14,469	5,604	20,671	4,813	14,469	5,604	20,671
11	Others*	531	15,395	1,304	16,961	531	15,395	1,304	16,961
	Total	47,854	3,35,811	44,561	3,14,127	47,854	3,35,811	44,561	3,14,127

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 15

(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	89	20.66	20338.94
		Social			
2.00	Cargo & Hull	Rural	0	0.00	0.00
		Social			
3.00	Motor TP	Rural	42790	1835.51	0.00
		Social			
4.00	Motor OD	Rural	42765	1609.34	302958.03
		Social			
5.00	Engineering	Rural	17	9.06	3928.05
		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	0	0.00	0.00
		Social			
10.00	Health	Rural	16	1141.56	202420.20
		Social			
11.00	Others*	Rural	4690	185.22	6465.18
		Social			

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

FORM NL-40 **PERIODIC DISCLOSURES**
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 15		Same quarter Previous Year For the Quarter Jun 14		Up to the period YTD Jun 15		Same period of the previous year YTD Jun 14	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	12114	1698	9148	1233	12114	1698	9148	1233
2	Corporate Agents-Banks	149673	15703	148398	16888	149673	15703	148398	16888
3	Corporate Agents -Others	13011	1252	725	109	13011	1252	725	109
4	Brokers	54055	5425	45252	3897	54055	5425	45252	3897
5	Micro Agents	0	0	0	0	0	0	0	0
6	Direct Business	106958	23777	110604	22434	106958	23777	110604	22434
	Total (A)	335811	47855	314127	44561	335811	47855	314127	44561
1	Referral (B)	0	0	0	0	0	0	0	0
	Grand Total (A+B)	335811	47855	314127	44561	335811	47855	314127	44561

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: 30-Jun-15

Grievance Disposal for the period upto June 30, 2015 during the financial year 2015-16								
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
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Proposal							0
b)	Claim	7	152	125		22	12	152
c)	Policy	12	280	277		3	12	280
d)	Premium		2	1			1	2
e)	Refund	1	30	31				30
f)	Coverage							0
g)	Covernote		11	6		4	1	11
h)	Product		4	3			1	4
i)	Others	6	96	93		1	8	96
	Total Number of Complaints	26	575	536	0	30	35	575

2	Total no. of policies during the previous year*	2710020
3	Total no. of claims during the previous year	187581
4	Total no. of policies during the current year*	637465
5	Total no. of claims during the current year	36391
6	Total no. of policy complaints (current year) per 10000 policies (current year)	4
7	Total no. of claim complaints (current year) per 10000 claims registered (current year)	42