

FORM NL-1-B-RA

Cholamandalam MS General Insurance Company Ltd

Registration No. 123

Date of Registration with the IRDA : July 15, 2002

REVENUE ACCOUNT - FIRE FOR THE YEAR ENDED JUNE 30, 2016

	Particulars	Schedule	For the Quarter ended June 30, 2016	Upto the Quarter ended June 30, 2016	For the Quarter ended June 30, 2015	Upto the Quarter ended June 30, 2015
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4- Premium Schedule	1,02,575	1,02,575	1,02,669	1,02,669
2	Profit/ Loss on sale/redemption		3,451	3,451	2,424	2,424
3	Others Administrative Charges		411	411	314	314
	Investment Income -TP Pool		13,302	13,302	11,576	11,576
4	Interest, Dividend & Rent – Gross		35,429	35,429	28,279	28,279
	TOTAL (A)		1,55,168	1,55,168	1,45,262	1,45,262
1	Claims Incurred (Net)	NL-5- Claims Schedule	22,454	22,454	96,674	96,674
2	Commission	NL-6- Commission Schedule	(2,871)	(2,871)	3,688	3,688
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	58,543	58,543	39,350	39,350
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		78,126	78,126	1,39,712	1,39,712
	Operating Profit/(Loss) from APPROPRIATIONS		77,042	77,042	5,550	5,550
	Transfer to Shareholders' Account		77,042	77,042	5,550	5,550
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be		-	-	-	-
	TOTAL (C)		77,042	77,042	5,550	5,550

REVENUE ACCOUNT - MARINE FOR THE YEAR ENDED JUNE 30, 2016

	Particulars	Schedule	For the Quarter ended June 30, 2016	Upto the Quarter ended June 30, 2016	For the Quarter ended June 30, 2015	Upto the Quarter ended June 30, 2015
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4- Premium Schedule	30,624	30,624	50,897	50,897
2	Profit/ Loss on sale/redemption		184	184	334	334
3	Others Administrative Charges		184	184	115	115
4	Interest, Dividend & Rent – Gross		1,893	1,893	3,893	3,893
	TOTAL (A)		32,885	32,885	55,239	55,239
1	Claims Incurred (Net)	NL-5- Claims Schedule	26,065	26,065	40,341	40,341
2	Commission	NL-6- Commission Schedule	(12,899)	(12,899)	(19,171)	(19,171)
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	7,130	7,130	10,992	10,992
4	Premium Deficiency			-		-
	TOTAL (B)		20,296	20,296	32,162	32,162
	Operating Profit/(Loss) from		12,589	12,589	23,077	23,077
	APPROPRIATIONS					
	Transfer to Shareholders' Account		12,589	12,589	23,077	23,077
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		12,589	12,589	23,077	23,077

REVENUE ACCOUNT - MISCELLANEOUS FOR THE YEAR ENDED JUNE 30, 2016

	Particulars	Schedule	For the Quarter ended June 30, 2016	Upto the Quarter ended June 30, 2016	For the Quarter ended June 30, 2015	Upto the Quarter ended June 30, 2015
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4- Premium Schedule	48,08,346	48,08,346	36,28,810	36,28,810
2	Profit/ Loss on sale/redemption		53,620	53,620	44,525	44,525
3	Others Administrative Charges		144	144	16	16
	Investment Income -TP Pool		2,908	2,908	4,004	4,004
4	Interest, Dividend & Rent – Gross		6,48,395	6,48,395	5,71,294	5,71,294
	TOTAL (A)		55,13,413	55,13,413	42,48,649	42,48,649
1	Claims Incurred (Net)	NL-5- Claims Schedule	35,03,879	35,03,879	27,52,122	27,52,122
2	Commission	NL-6- Commission Schedule	1,59,769	1,59,769	1,19,106	1,19,106
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	13,67,966	13,67,966	11,22,957	11,22,957
4	Premium Deficiency		(2,955)	(2,955)	-	-
	TOTAL (B)		50,28,659	50,28,659	39,94,185	39,94,185
	Operating Profit/(Loss) from		4,84,754	4,84,754	2,54,464	2,54,464
	APPROPRIATIONS					
	Transfer to Shareholders' Account		4,84,754	4,84,754	2,54,464	2,54,464
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be		-	-	-	-
	TOTAL (C)		4,84,754	4,84,754	2,54,464	2,54,464

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

Cholamandalam MS General Insurance Company Ltd

Registration No. 123

Date of Registration with the IRDA : July 15, 2002

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED JUNE 30, 2016

	Particulars	Schedule	For the Quarter ended June 30, 2016	Upto the Quarter ended June 30, 2016	For the Quarter ended June 30, 2015	Upto the Quarter ended June 30, 2015
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		77,042	77,042	5,550	5,550
	(b) Marine Insurance		12,589	12,589	23,077	23,077
	(c) Miscellaneous Insurance		4,84,754	4,84,754	2,54,464	2,54,464
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		1,23,028	1,23,028	94,128	94,128
	(b) Profit on sale of investments		17,095	17,095	13,858	13,858
	Less: Loss on sale of investments		-	-	(4)	(4)
3	OTHER INCOME (To be specified)		-	-	-	-
	TOTAL (A)		7,14,508	7,14,508	3,91,073	3,91,073
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		2,675	2,675	1,633	1,633
	(d) Others (CSR & Donations)		3,400	3,400	3,500	3,500
	(e) Others		-	-	-	-
	TOTAL (B)		6,075	6,075	5,233	5,233
	Profit Before Tax		7,08,433	7,08,433	3,85,840	3,85,840
	Provision for Taxation		2,19,699	2,19,699	1,22,000	1,22,000
			4,88,734	4,88,734	2,63,840	2,63,840
	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		14,01,299	14,01,299	9,21,830	9,21,830
	Balance carried forward to Balance Sheet		18,90,033	18,90,033	11,85,670	11,85,670

FORM NL-3-B-BS

Cholamandlam MS General Insurance Company Ltd
Registration No. 123
Date of Registration with the IRDA : July 15, 2002

BALANCE SHEET AS AT JUNE 30, 2016

	Schedule	As at June 30, 2016 (Rs.'000)	As at June 30, 2015 (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	61,70,245	44,65,882
FAIR VALUE CHANGE ACCOUNT		(4,809)	(13,441)
BORROWINGS	NL-11-Borrowings Schedule	-	
TOTAL		91,53,493	74,40,498
APPLICATION OF FUNDS			
INVESTMENTS	NL-12-Investment Schedule	4,03,48,370	3,31,83,968
LOANS	NL-13-Loans Schedule	-	
FIXED ASSETS	NL-14-Fixed Assets Schedule	6,22,672	6,20,436
DEFERRED TAX ASSET		5,64,690	2,10,907
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	2,71,126	1,86,974
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	44,17,621	31,19,839
Sub-Total (A)		46,88,747	33,06,813
CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	2,37,65,868	2,07,22,083
PROVISIONS	NL-18-Provisions Schedule	1,33,05,118	91,59,543
DEFERRED TAX LIABILITY			
Sub-Total (B)		3,70,70,986	2,98,81,626
NET CURRENT ASSETS (C) = (A - B)		(3,23,82,239)	(2,65,74,813)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT			
TOTAL		91,53,493	74,40,498

CONTINGENT LIABILITIES

	Particulars	As at June 30, 2016 (Rs.'000)	As at June 30, 2015 (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	14,55,960	7,57,902
6	Reinsurance obligations to the extent not provided for in accounts		-
7	Others - Repudiated / Disputed Claim	-	-
	TOTAL	14,55,960	7,57,902

FORM NL-4-PREMIUM SCHEDULE**Cholamandalam MS General Insurance Company Ltd****Registration No. 123****Date of Registration with the IRDA : July 15, 2002****PREMIUM EARNED [NET]**

	Particulars	For the Quarter ended June 30, 2016	Upto the Quarter ended June 30, 2016	For the Quarter ended June 30, 2015	Upto the Quarter ended June 30, 2015
		(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)
	Premium from direct business written	64,94,026	64,94,026	47,85,470	47,85,470
	Service Tax				
	Adjustment for change in reserve for unexpired risks				
	Gross Earned Premium	64,94,026	64,94,026	47,85,470	47,85,470
	Add: Premium on reinsurance accepted	26,003	26,003	15,328	15,328
	Less : Premium on reinsurance ceded	9,29,370	9,29,370	8,07,677	8,07,677
	Net Premium	55,90,659	55,90,659	39,93,121	39,93,121
	Adjustment for change in reserve for unexpired risks	6,49,114	6,49,114	2,10,745	2,10,745
	Premium Earned (Net)	49,41,545	49,41,545	37,82,376	37,82,376

FORM NL-5 - CLAIMS SCHEDULE**Cholamandalam MS General Insurance Company Ltd****Registration No. 123****Date of Registration with the IRDA : July 15, 2002****CLAIMS INCURRED [NET]**

	Particulars	For the Quarter ended June 30, 2016	Upto the Quarter ended June 30, 2016	For the Quarter ended June 30, 2015	Upto the Quarter ended June 30, 2015
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Claims paid				
	Direct claims	39,41,026	39,41,026	31,83,528	31,83,528
	Add Claims Outstanding at the end of the year	1,87,22,217	1,87,22,217	1,50,42,289	1,50,42,289
	Less Claims Outstanding at the beginning of the year	1,75,41,982	1,75,41,982	1,39,16,350	1,39,16,350
	Gross Incurred Claims	51,21,261	51,21,261	43,09,467	43,09,467
	Add :Re-insurance accepted to direct claims	495	495	126	126
	Less :Re-insurance Ceded to claims paid	15,69,358	15,69,358	14,20,456	14,20,456
	Total Claims Incurred	35,52,398	35,52,398	28,89,137	28,89,137

FORM NL-6-COMMISSION SCHEDULE**Cholamandalam MS General Insurance Company Ltd****Registration No. 123****Date of Registration with the IRDA : July 15, 2002**

Particulars	For the Quarter ended June 30, 2016	Upto the Quarter ended June 30, 2016	For the Quarter ended June 30, 2015	Upto the Quarter ended June 30, 2015
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	2,51,936	2,51,936	2,09,419	2,09,419
Add: Re-insurance Accepted	394	394	428	428
Less: Commission on Re-insurance Ceded	1,08,331	1,08,331	1,06,224	1,06,224
Net Commission	1,43,999	1,43,999	1,03,623	1,03,623
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated				
Agents	21,855	21,855	14,388	14,388
Brokers	59,726	59,726	49,486	49,486
Corporate Agency	1,70,355	1,70,355	1,45,545	1,45,545
Referral				
Others (pl. specify)				
TOTAL (B)	2,51,936	2,51,936	2,09,419	2,09,419

FORM NL-7-OPERATING EXPENSES SCHEDULE**Cholamandalam MS General Insurance Company Ltd****Registration No. 123****Date of Registration with the IRDA : July 15, 2002****OPERATING EXPENSES RELATED TO INSURANCE BUSINESS**

	Particulars	For the Quarter ended June 30, 2016	Upto the Quarter ended June 30, 2016	For the Quarter ended June 30, 2015	Upto the Quarter ended June 30, 2015
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	2,81,622	2,81,622	2,18,948	2,18,948
2	Travel, conveyance and vehicle running expenses	30,613	30,613	36,389	36,389
3	Training expenses	12,744	12,744	9,833	9,833
4	Rents, rates & taxes	29,069	29,069	22,657	22,657
5	Repairs	6,712	6,712	6,145	6,145
6	Printing & stationery	14,461	14,461	12,911	12,911
7	Communication	18,706	18,706	16,948	16,948
8	Legal & professional charges	12,701	12,701	9,809	9,809
9	Auditors' fees, expenses etc	-	-	-	-
	(a) as auditor	451	451	549	549
	(b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	182	182	182	182
	(ii) Certification	-	-	-	-
	(iii) Management services; and				
	(c) in any other capacity	-	-	-	-
	Out of Pocket expenses	12	12	13	13
10	Advertisement and publicity	39,993	39,993	1,02,781	1,02,781
11	Interest & Bank Charges	10,491	10,491	5,430	5,430
12	Others (to be specified)	-	-	-	-
	Power and Electricity	13,135	13,135	11,130	11,130
	Information Technology Expenses	40,581	40,581	36,434	36,434
	Marketing Expenses	6,12,018	6,12,018	4,21,764	4,21,764
	Operating Lease Charges	-	-	-	-
	IRDA Registration renewal fees	4,088	4,088	3,151	3,151
	Service Tax Expense	-	-	5,550	5,550
	Outsourcing Expenses	1,68,843	1,68,843	1,48,771	1,48,771
	Net Exchange (Gain) / Loss	1	1	3	3
	Co-insurance Administrative Charges	756	756	1,127	1,127
	Terrorism Pool - Management Expenses	2,457	2,457	2,093	2,093
	DR Pool - Administrative Expenses (Net)	-	-	-	-
	Miscellaneous Expenses (Net)	95,865	95,865	63,695	63,695
13	Depreciation	38,138	38,138	36,986	36,986
	Less: Write back of provision no longer required	-	-	-	-
	TOTAL	14,33,639	14,33,639	11,73,299	11,73,299

FORM NL-8-SHARE CAPITAL SCHEDULE**Cholamandalam MS General Insurance Company Ltd****Registration No. 123****Date of Registration with the IRDA : July 15, 2002****SHARE CAPITAL**

	Particulars	As at June 30, 2016	As at June 30, 2015
		(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	17,92,829	22,11,157

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE**Cholamandalam MS General Insurance Company Ltd****Registration No. 123****Date of Registration with the IRDA : July 15, 2002****SHARE CAPITAL****PATTERN OF SHAREHOLDING****[As certified by the Management]**

Shareholder	As at June 30, 2016		As at June 30, 2015	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
• Indian	17,92,83,420	60	22,11,16,218	74
• Foreign	11,95,22,280	40	7,76,89,482	26
Others				
TOTAL	29,88,05,700	100	29,88,05,700	100

FORM NL-10-RESERVE AND SURPLUS SCHEDULE**Cholamandalam MS General Insurance Company Ltd****Registration No. 123****Date of Registration with the IRDA : July 15, 2002****RESERVES AND SURPLUS**

	Particulars	As at June 30, 2016	As at June 30, 2015
		(Rs.'000)	(Rs.'000)
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	14,32,645	14,32,645
	Add: Premium on shares issued during the year		
		14,32,645	14,32,645
4	General Reserves	28,47,567	18,47,567
	Add: Transfer from Profit and Loss account	-	-
	Add: Transfer from Contingency Reserve for Unexpired Risk		
		28,47,567	18,47,567
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	18,90,033	11,85,670
	TOTAL	61,70,245	44,65,882

FORM NL-11-BORROWINGS SCHEDULE**Cholamandalam MS General Insurance Company Ltd****Registration No. 123****Date of Registration with the IRDA : July 15, 2002****BORROWINGS**

	Particulars	As at June 30, 2016	As at June 30, 2015
		(Rs. '000)	(Rs. '000)
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (financial lease from IBM India Pvt. Ltd)	-	-
	TOTAL	-	-

FORM NL-12-INVESTMENT SCHEDULE
Cholamandalam MS General Insurance Company Ltd
Registration No. 123
Date of Registration with the IRDA : July 15, 2002

	Particulars	As at June 30, 2016 (Rs.'000).	As at June 30, 2015 (Rs.'000).
	LONG TERM INVESTMENTS		
1	Government Securities and Government Guaranteed Bonds including Treasury Bills	1,30,23,324	1,04,02,469
2	Other Approved Securities	-	-
3	Approved Investments	-	-
	(a) Debenture / Bonds	1,25,36,640	86,95,136
	(b) Fixed Deposits with Banks	31,62,100	42,09,700
	(C) Equity Shares (Net of Fair Value Change)	13,45,250	7,62,391
4	Investments in Infrastructure and Social Sector	51,14,220	41,33,351
5	Other than Approved Investments	2,01,657	3,01,638
	Less : Provision for diminution in value of investments	-	-
6	Investment Property	2,88,251	2,88,251
	Total A	3,56,71,442	2,87,92,936
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	1,99,977	4,01,688
2	Other Approved Securities	-	-
3	Approved Investments	-	-
	(a) Debentures/ Bonds	18,80,072	17,99,172
	(b) Fixed Deposits with Banks	15,96,600	13,20,000
	(c) Money market Instruments	-	-
	(d) Mutual Fund (Liquid Schemes)	2,00,048	7,20,172
4	Investments in Infrastructure and Social Sector	7,00,066	1,00,000
5	Other than Approved Investments	1,00,165	50,000
	Total B	46,76,928	43,91,032
	TOTAL	4,03,48,370	3,31,83,968

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 except as disclosed in the Financial Statement

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

	As at June 30, 2016		As at June 30, 2015	
	Cost	Market Value	Cost	Market Value
a) Equity Shares listed	13,51,764	13,46,907	8,52,879	8,39,266
b) Mutual Funds	2,00,000	2,00,048	7,20,000	7,20,172
b) Government and other securities	1,32,23,301	1,34,96,209	1,08,04,157	1,07,99,950
c) Fixed Deposit with Banks	47,58,700	47,58,700	55,29,700	55,29,700
d) Corporate Bonds	2,05,31,164	2,07,41,419	1,50,02,422	1,52,13,462
e) Money Market Instruments	-	-	-	-
f) Investment Property	2,88,251	2,88,251	2,88,251	2,88,251
	<u>4,03,53,180</u>	<u>4,08,31,534</u>	<u>3,31,97,409</u>	<u>3,33,90,801</u>

(4) Pursuant to IRDA Regulations, Rs.34,144,612 thousands of the investments representing the Technical Reserves as at June 30, 2016 has been notionally allocated as Policy holders' Funds.

NL - 13 LOANS SCHEDULE**Cholamandalam MS General Insurance Company Ltd****Registration No. 123****Date of Registration with the IRDA : July 15, 2002**

	Particulars	As at June 30, 2016	As at June 30, 2015
		(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	-	-

FORM NL-14-FIXED ASSETS SCHEDULE

Cholamandalam MS General Insurance Company Ltd

Registration No. 123

Date of Registration with the IRDA : July 15, 2002

(Rs.'000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	As at Mar 31, 2016	Additions	Deductions	As at June 30, 2016	As at Mar 31, 2016	For The Period	On Sales/ Adjustments	As at June 30, 2016	As at June 30, 2016	As at June 30, 2015
Land-Freehold	58,032	-	-	58,032	-	-	-	-	58,032	37,191
Buildings	3,41,786	-	-	3,41,786	26,189	2,003	-	28,192	3,13,594	3,40,232
Furniture & Fittings	47,639	3,332	-	50,971	38,505	2,351	-	40,856	10,115	10,566
Information Technology Equipment	3,15,474	6,602	-	3,22,076	2,42,168	12,333	-	2,54,501	67,575	61,115
Intangibles Computers	4,60,994	2,511	-	4,63,505	3,97,585	11,912	-	4,09,497	54,009	79,853
Vehicles	28,694	4,148	3,062	29,780	12,279	1,737	2,613	11,403	18,377	13,198
Office Equipment	26,998	1,067	20	28,045	23,581	613	20	24,174	3,872	4,021
Electrical Fittings	44,830	3,734	77	48,487	30,856	1,867	76	32,647	15,839	13,301
Improvement to Premises	1,24,546	9,478	-	1,34,024	75,375	5,322	-	80,697	53,327	48,011
TOTAL	14,48,994	30,872	3,159	14,76,707	8,46,538	38,138	2,709	8,81,967	5,94,740	6,07,488
Work in progress	-	-	-	-	-	-	-	-	27,932	12,948
Grand Total	14,48,994	30,872	3,159	14,76,707	8,46,538	38,138	2,709	8,81,967	6,22,672	6,20,436
PREVIOUS YEAR	13,15,416	30,195	2,251	13,43,360	7,00,447	36,986	1,561	7,35,872	6,20,436	

Note:

1. 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**Cholamandalam MS General Insurance Company Ltd****Registration No. 123****Date of Registration with the IRDA : July 15, 2002**

	Particulars	As at June 30, 2016	As at June 30, 2015
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	85,151	75,295
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)		
	(bb) Others		
	(b) Current Accounts	1,81,874	1,08,961
3	Money at Call and Short Notice	-	-
	(a) With Banks		
	(b) With other Institutions		
4	Others (Bank deposits under lien)	4,101	2,718
	TOTAL	2,71,126	1,86,974
	Cash balance includes:		
	Cheques in hand	81,020	71,816
	Remittances in transit	-	

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE**Cholamandalam MS General Insurance Company Ltd****Registration No. 123****Date of Registration with the IRDA : July 15, 2002**

	Particulars	As at June 30, 2016	As at June 30, 2015
		(Rs.'000)	(Rs.'000)
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	3,69,257	25,785
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	1,03,512	2,85,785
6	Others (to be specified)		
	Advances to Employees	3,022	944
	Advances to Vendors	24,647	4,633
	Service Tax Unutilised Credit/paid in advance	17,513	27,898
	Service tax paid under protest (Note 8 (c) of Schedule 16)	48,317	48,217
	Other Advances / Deposits	6,30,578	1,90,639
	TOTAL (A)	11,96,846	5,83,901
	OTHER ASSETS		
1	Income accrued on investments	12,55,294	9,72,889
2	Outstanding Premiums	6,82,753	7,01,528
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	3,21,637	49,303
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	3,411	-
	Receivable from Terrorism Pool [includes investment income	9,02,465	7,67,400
	Receivable from IMTPIP	-	-
	Receivable from Declined Risk Pool	5,167	-
	Deposits for Premises and Advance Rent	50,048	44,818
	TOTAL (B)	32,20,775	25,35,938
	TOTAL (A+B)	44,17,621	31,19,839

FORM NL-17-CURRENT LIABILITIES SCHEDULE**Cholamandalam MS General Insurance Company Ltd****Registration No. 123****Date of Registration with the IRDA : July 15, 2002**

	Particulars	As at June 30, 2016	As at June 30, 2015
		(Rs.'000)	(Rs.'000)
1	Agents' Balances	60,758	47,944
2	Balances due to other insurance companies	15,221	3,14,145
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	8,41,210	1,29,029
5	Unallocated Premium	4,00,624	2,99,337
6	Sundry creditors	79,772	89,427
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding		
	- Other than IMTPIP (Net of Reinsurance)	1,87,22,217	1,50,42,128
	- Dismantled IMTPIP	29,84,493	41,47,532
	- DR pool	3,839	8,381
9	Due to Officers/ Directors	-	-
10	Others (to be specified)		
	Book Overdraft	2,63,104	3,19,325
	Tax and Other Withholdings	61,710	46,928
	Environment Relief Fund	42	119
	Service Tax Payable	2,34,997	1,66,678
	Value Added Tax Payable	-	1
	Unclaimed amounts of policyholders	97,881	1,11,108
	TOTAL	2,37,65,868	2,07,22,083

FORM NL-18-PROVISIONS SCHEDULE**Cholamandalam MS General Insurance Company Ltd****Registration No. 123****Date of Registration with the IRDA : July 15, 2002**

	Particulars	As at June 30, 2016	As at June 30, 2015
		(Rs.'000).	(Rs.'000).
1	Reserve for Unexpired Risk	1,30,66,960	89,61,566
	Less: Unabsorbed RSBY Enrollment costs	(21,931)	-
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	2,60,089	1,97,977
6	Reserve for Premium Deficiency	-	-
	TOTAL	1,33,05,118	91,59,543

FORM NL-19 MISC EXPENDITURE SCHEDULE**Cholamandalam MS General Insurance Company Ltd****Registration No. 123****Date of Registration with the IRDA : July 15, 2002****MISCELLANEOUS EXPENDITURE****(To the extent not written off or adjusted)**

	Particulars	As at June 30, 2016	As at June 30, 2015
		(Rs.'000)	(Rs.'000)
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	TOTAL	-	-

PERIODIC DISCLOSURES**FORM NL-21 Statement of Liabilities****Cholamandalam MS General Insurance Co Ltd****Registration No. 123****Date of Registration with the IRDA : July 15, 2002***(Rs in Lakhs)**(Rs in Lakhs)*

SL.No.	Particular	As at 30th June 16				As at 30th June 15			
		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	16,666	2,260	168	19,094	8,833	3,646	147	12,626
2	Marine								
a	Marine Cargo	402	432	168	1,002	609	912	177	1,698
b	Marine Hull	-	-	-	-	-	-	-	-
3	Miscellaneous								
a	Motor	91,456	1,20,810	87,031	2,99,297	63,286	1,14,298	67,440	2,45,024
b	Engineering	726	568	117	1,411	795	487	107	1,389
c	Aviation	-	-	-	-	-	-	-	-
d	Liabilities	494	320	115	929	476	240	102	818
e	Others	11,642	1,283	1,405	14,330	8,181	1,009	725	9,915
4	Health Insurance	9,066	2,025	403	11,494	7,438	2,270	422	10,130
5	IMTPIP	-	-	-	-	-	-	-	-
6	Total Liabilities	1,30,452	1,27,698	89,407	3,47,557	89,618	1,22,862	69,120	2,81,600

PERIODIC DISCLOSURES

FORM NL-22

Geographical Distribution of Business

Insurer:

Cholamandalam MS General Insurance Co Ltd

Registration No. 123

Date of Registration with the IRDA : July 15, 2002

Lines of Business	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	
States	For the quarter ended June 30, 2016	Upto the quarter ended June 30, 2016	For the quarter ended June 30, 2016	Upto the quarter ended June 30, 2016	For the quarter ended June 30, 2016	Upto the quarter ended June 30, 2016	For the quarter ended June 30, 2016	Upto the quarter ended June 30, 2016	For the quarter ended June 30, 2016	Upto the quarter ended June 30, 2016	For the quarter ended June 30, 2016	Upto the quarter ended June 30, 2016	For the quarter ended June 30, 2016	Upto the quarter ended June 30, 2016	For the quarter ended June 30, 2016	Upto the quarter ended June 30, 2016	For the quarter ended June 30, 2016	Upto the quarter ended June 30, 2016	For the quarter ended June 30, 2016	Upto the quarter ended June 30, 2016	For the quarter ended June 30, 2016	Upto the quarter ended June 30, 2016	For the quarter ended June 30, 2016	Upto the quarter ended June 30, 2016	For the quarter ended June 30, 2016	Upto the quarter ended June 30, 2016
Andhra Pradesh	298.71	298.71	0.21	0.21	41.48	41.48	971.67	971.67	1,193.78	1,193.78	2,165.45	2,165.45	1.19	1.19	2.64	2.64	13.56	13.56	1.94	1.94	-	-	2.27	2.27	2,527.47	2,527.47
Arunachal Pradesh	0.75	0.75	-	-	2.45	2.45	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3.19	3.19
Assam	34.26	34.26	6.70	6.70	6.13	6.13	404.07	404.07	477.18	477.18	881.25	881.25	0.57	0.57	0.89	0.89	6.31	6.31	-	-	-	-	4.38	4.38	940.50	940.50
Bihar	106.29	106.29	1.45	1.45	30.19	30.19	839.76	839.76	1,066.69	1,066.69	1,906.44	1,906.44	0.33	0.33	0.49	0.49	4.20	4.20	0.03	0.03	-	-	5.25	5.25	2,054.67	2,054.67
Chattisgarh	67.30	67.30	0.78	0.78	3.93	3.93	420.37	420.37	640.17	640.17	1,060.54	1,060.54	0.53	0.53	0.03	0.03	1.84	1.84	0.17	0.17	-	-	2.76	2.76	1,137.88	1,137.88
Goa	13.94	13.94	2.82	2.82	1.51	1.51	70.63	70.63	84.61	84.61	155.23	155.23	1.84	1.84	0.87	0.87	8.11	8.11	0.60	0.60	-	-	0.16	0.16	185.09	185.09
Gujarat	534.44	534.44	77.55	77.55	30.68	30.68	1,539.63	1,539.63	1,339.78	1,339.78	2,879.41	2,879.41	42.89	42.89	14.98	14.98	108.83	108.83	2.43	2.43	-	-	76.43	76.43	3,767.63	3,767.63
Haryana	353.80	353.80	-	-	21.02	21.02	258.25	258.25	341.59	341.59	599.84	599.84	-	-	-	-	0.15	0.15	-	-	-	-	0.75	0.75	975.56	975.56
Himachal Pradesh	20.83	20.83	-	-	0.16	0.16	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20.99	20.99
Jammu and Kashmir	5.29	5.29	-	-	0.14	0.14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5.43	5.43
Jharkhand	15.52	15.52	1.83	1.83	47.20	47.20	472.34	472.34	648.64	648.64	1,120.98	1,120.98	-	-	0.05	0.05	1.54	1.54	-	-	-	-	0.88	0.88	1,187.99	1,187.99
Karnataka	464.53	464.53	314.76	314.76	192.23	192.23	1,438.61	1,438.61	1,813.06	1,813.06	3,251.67	3,251.67	56.04	56.04	5.18	5.18	73.51	73.51	8.43	8.43	-	-	16.76	16.76	4,383.10	4,383.10
Kerala	85.15	85.15	10.72	10.72	7.05	7.05	862.27	862.27	860.56	860.56	1,722.84	1,722.84	1.10	1.10	0.21	0.21	18.08	18.08	1.92	1.92	-	-	1.77	1.77	1,848.85	1,848.85
Madhya Pradesh	156.65	156.65	42.98	42.98	17.15	17.15	815.79	815.79	1,215.80	1,215.80	2,031.60	2,031.60	9.25	9.25	1.89	1.89	57.98	57.98	1.31	1.31	-	-	16.50	16.50	2,335.30	2,335.30
Maharashtra	2,589.91	2,589.91	229.76	229.76	154.36	154.36	2,539.22	2,539.22	2,391.17	2,391.17	4,930.39	4,930.39	120.48	120.48	42.00	42.00	305.88	305.88	30.43	30.43	-	-	32.96	32.96	8,436.21	8,436.21
Manipur	0.21	0.21	-	-	1.72	1.72	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.94	1.94
Meghalaya	0.88	0.88	-	-	4.01	4.01	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4.88	4.88
Mizoram	0.37	0.37	-	-	4.30	4.30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4.67	4.67
Nagaland	0.51	0.51	-	-	(0.04)	(0.04)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.47	0.47
Orissa	62.27	62.27	0.87	0.87	11.29	11.29	620.91	620.91	864.67	864.67	1,485.58	1,485.58	0.37	0.37	0.04	0.04	0.78	0.78	0.04	0.04	-	-	4.63	4.63	1,565.87	1,565.87
Punjab	72.96	72.96	1.10	1.10	15.31	15.31	420.60	420.60	713.18	713.18	1,133.78	1,133.78	0.36	0.36	1.51	1.51	10.06	10.06	0.61	0.61	-	-	8.24	8.24	1,243.94	1,243.94
Rajasthan	234.41	234.41	16.89	16.89	41.07	41.07	1,616.63	1,616.63	2,423.31	2,423.31	4,039.94	4,039.94	1.97	1.97	4.30	4.30	8.21	8.21	0.24	0.24	(446.01)	(446.01)	4.34	4.34	3,905.36	3,905.36
Sikkim	2.19	2.19	0.97	0.97	2.69	2.69	0.82	0.82	1.48	1.48	2.29	2.29	-	-	-	-	0.09	0.09	-	-	-	-	0.54	0.54	8.78	8.78
Tamil Nadu	883.31	883.31	318.15	318.15	98.31	98.31	2,680.02	2,680.02	4,775.14	4,775.14	7,455.15	7,455.15	104.24	104.24	2,492.34	2,492.34	3,246.15	3,246.15	65.04	65.04	-	-	51.26	51.26	14,713.94	14,713.94
Telangana	25.21	25.21	2.93	2.93	11.94	11.94	971.67	971.67	1,125.41	1,125.41	2,097.09	2,097.09	18.08	18.08	13.41	13.41	13.04	13.04	5.48	5.48	-	-	5.61	5.61	2,192.78	2,192.78
Tripura	2.23	2.23	2.71	2.71	5.20	5.20	138.51	138.51	207.88	207.88	346.39	346.39	0.68	0.68	0.06	0.06	3.89	3.89	0.12	0.12	-	-	0.86	0.86	362.13	362.13
Uttar Pradesh	266.18	266.18	7.39	7.39	88.95	88.95	1,117.30	1,117.30	1,479.29	1,479.29	2,596.59	2,596.59	0.19	0.19	2.33	2.33	25.15	25.15	0.38	0.38	-	-	20.33	20.33	3,007.50	3,007.50
Uttarakhand	48.13	48.13	1.15	1.15	4.41	4.41	143.45	143.45	303.78	303.78	447.23	447.23	0.06	0.06	0.85	0.85	3.53	3.53	-	-	-	-	5.17	5.17	510.52	510.52
West Bengal	68.62	68.62	13.51	13.51	27.62	27.62	766.96	766.96	1,233.14	1,233.14	2,000.09	2,000.09	4.19	4.19	2.82	2.82	27.46	27.46	1.05	1.05	-	-	7.21	7.21	2,152.58	2,152.58
Andaman and Nicobar Islands	0.03	0.03	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.03	0.03
Chandigarh	5.40	5.40	0.42	0.42	0.01	0.01	400.86	400.86	418.85	418.85	819.71	819.71	-	-	0.12	0.12	2.57	2.57	0.23	0.23	-	-	0.76	0.76	829.21	829.21
Dadra & Nagar Haveli	9.49	9.49	-	-	0.18	0.18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9.67	9.67
Daman & Diu	3.56	3.56	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3.56	3.56
Delhi	103.09	103.09	866.78	866.78	6.54	6.54	964.19	964.19	1,557.76	1,557.76	2,521.96	2,521.96	115.86	115.86	29.51	29.51	591.90	591.90	29.69	29.69	-	-	38.42	38.42	4,303.74	4,303.74
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	1.86	1.86	-	-	-	-	104.96	104.96	199.79	199.79	304.75	304.75	0.24	0.24	0.08	0.08	0.97	0.97	-	-	-	-	1.38	1.38	309.28	309.28
Total	6,538.26	6,538.26	1,922.41	1,922.41	879.20	879.20	20,579.49	20,579.49	27,376.70	27,376.70	47,956.18	47,956.18	480.48	480.48	2,616.59	2,616.59	4,533.79	4,533.79	150.15	150.15	(446.01)	(446.01)	309.61	309.61	64,940.70	64,940.70

FORM NL-23 Reinsurance Risk Concentration

Cholamandalam MS General Insurance Co Ltd
Registration No. 123
Date of Registration with the IRDA : July 15, 2002

Statement for the Quarter Ended June 30,2016

(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	3	836.16					8.81%
3	No. of Reinsurers with rating A but less than AA	14	817.26	14	768.63	6	1,627.84	33.88%
4	No. of Reinsurers with rating BBB but less than A							0.00%
5	No. of Reinsurers with rating less than	1	4.36					0.05%
6	Indian Insurer and Reinsurer	1	4,736.34	1	465.06	8	231.34	57.27%
	Total	#	6,394.12	15.00	1,233.70	14.00	1,859.17	100.00%

FORM NL-24 Ageing of Claims**Date:****Quarter end as on June 2016****Cholamandalam MS General Insurance Co Ltd****Registration No. 123****Date of Registration with the IRDA : July 15, 2002***(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	187	0	0	0	0	187	5041.29
2	Marine Cargo	4587	0	0	0	0	4587	1414.02
3	Marine Hull	0	0	0	0	0	0	0.00
4	Engineering	161	0	0	0	0	161	269.40
5	Motor OD	21412	886	181	1	3	22483	9185.56
6	Motor TP	527	633	1802	229	91	3282	14237.07
7	Health	4696	0	0	0	0	4696	1617.46
8	Overseas Travel	15	0	0	0	0	15	5.68
9	Personal Accident	377	39	7	1	3	427	759.13
10	Liability	103	0	0	0	0	103	63.96
11	Crop	32	3	0	0	0	35	6651.85
12	Miscellaneous	294	0	0	0	0	294	134.27

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

Insurer: Cholamandalam MS General Insurance Co. Ltd. Date: Quarter end as on June'16
 Registration No. 123
 Date of Registration with the IRDA : July 15, 2002

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	405	1349	0	220	5936	27763	15889	49	437	117	118	0	110	52393
2	Claims reported during the period	326	5427	0	209	28689	3608	5990	103	554	144	28	0	392	45470
3	Claims Settled during the period	187	4587	0	161	22483	3282	4696	15	427	103	35	0	294	36270
4	Claims Repudiated during the period	53	57	0	7	1214	0	852	7	6	2	0	0	15	2213
5	Claims closed during the period	33	160	0	26	527	512	394	60	74	18	0	0	48	1852
6	Claims O/S at End of the period	458	1972	0	235	10401	27577	15937	70	484	138	111	0	145	57528
	Less than 3months	221	1392	0	111	8932	3176	15907	41	222	63	27	0	122	30214
	3 months to 6 months	86	283	0	61	731	3421	19	3	67	29	0	0	10	4710
	6months to 1 year	79	135	0	36	314	4331	2	12	23	16	18	0	3	4969
	1year and above	72	162	0	27	424	16649	9	14	172	30	66	0	10	17635

FORM NL-26 - CLAIMS INFORMATION - SM Table I

Cholamandalam MS General Insurance (Date: Quarter end as on 30th June 2016
Registration No. 123
Date of Registration with the IRDA : July 15, 2002

Solvency for the period ended 30th June 2016

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	23,273.38	13,270.36	27,883.35	2,179.88	2,654.07	4,182.50	4,182.50
2	Marine Cargo	6,769.03	802.28	6,702.01	1,139.92	812.28	1,206.36	1,206.36
3	Marine Hull	0.16	0.09	-	-	0.02	-	0.02
4	Motor	1,83,142.29	1,70,561.22	1,28,466.63	1,12,840.48	34,112.24	33,852.14	34,112.24
5	Engineering	2,444.16	1,049.72	1,693.66	597.08	244.42	254.05	254.05
6	Aviation	-	-	-	-	-	-	-
7	Laibilities	1,676.40	815.80	444.77	283.94	251.46	100.07	251.46
8	Others	26,507.78	11,316.00	23,395.85	6,954.63	3,711.09	4,913.13	4,913.13
9	Health	19,956.50	17,943.20	9,712.17	8,782.09	3,588.64	2,634.63	3,588.64
	Total	2,63,769.70	2,15,758.67	1,98,298.44	1,32,778.02	45,374.22	47,142.88	48,508.40

FORM NL-27 Offices information for Non-Life		
Cholamandalam MS General Insurance Co Ltd		
Registration No. 123		
Date of Registration with the IRDA : July 15, 2002		
<i>Statement for the Quarter ended June 30, 2016</i>		
Sl. No.	Office Information	Number
1	No. of offices at the beginning of the Quarter	116*
2	No. of branches approved during the Quarter	NIL
3	No. of branches opened during the Quarter	Out of approvals of previous year NIL
4		Out of approvals of this Quarter NIL
5	No. of branches closed during the Quarter	NIL
6	No of offices at the end of the Quarter	116*
7	No. of branches approved but not opened	12
8	No. of rural branches	NIL
9	No. of urban branches	116

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

FORM - 3B- NL- 28- Statement of Investment Assets (General Insurer, Re-insurers)**(Read with Regulation 10)****Name of the Insurer: Cholamandalam MS General Insurance Company Limite Period: For the Quarter ended June, 2016****Registration Number: 123****Date of Registration with the IRDA : July 15, 2002****Statement as on: 30 Jun 2016****PART - A****Statement of Investment Assets (General Insurer, Re-insurers)****(Business within India)***Rs.Lakhs***Periodicity of Submission: Quarterly****Section I**

No	PARTICULARS	SCH	AMOUNT
1	Investments	8	4,03,483.70
2	Loans	9	-
3	Fixed Assets	10	6,226.72
4	Current Assets		
	a. Cash & Bank Balance	11	2,711.26
	b. Advances & Other Assets	12	44,176.21
5	Current Liabilities		
	a. Current Liabilities	13	2,37,642.15
	b. Provisions	14	1,33,051.18
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		5,646.90
Application of Funds as per Balance Sheet (A)			80,257.66

	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	6,226.72
3	Cash & Bank Balance (if any)	11	2,711.26
4	Advances & Other Assets (if any)	12	44,176.21
5	Current Liabilities	13	2,37,642.15
6	Provisions	14	1,33,051.18
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		5,646.90

Total (B) TOTAL (B) (3,23,226.04)**'Investment Assets' As per FORM 3B (A-B) 4,03,483.70**

FORM - 3B- NL- 28- Statement of Investment Assets (General Insurer, Re-insurers)**(Read with Regulation 10)****Name of the Insurer: Cholamandalam MS General Insurance Company Limite Period: For the Quarter ended June, 2016****Registration Number: 123****Date of Registration with the IRDA : July 15, 2002****Statement as on: 30 Jun 2016****PART - A****Statement of Investment Assets (General Insurer, Re-insurers)****(Business within India)***Rs.Lakhs***Periodicity of Submission: Quarterly****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%		17,500.30	69,487.10	86,987.40	21.56%		86,987.40	88,606.87
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not less than 30%		26,602.90	1,05,630.11	1,32,233.01	32.77%		1,32,233.01	1,34,962.09
3	Investment subject to Exposure Norms									
	a. Housing & Loans to SG for Housing and FFE	Not less than 5%								
	1. Approved Investments			11,505.90	45,685.59	57,191.49	14.17%		57,191.49	57,872.62
	2. Other Investments									
	b. Infrastructure Investments	Not less than 10%								
	1. Approved Investments			12,043.51	47,820.25	59,863.77	14.83%	(216.87)	59,646.90	59,735.42
	2. Other Investments			517.17	2,053.47	2,570.64	0.64%	(52.70)	2,517.94	2,705.92
	c. Approved Investments	Not exceeding 55%		30,412.97	1,20,758.45	1,51,171.42	37.46%	222.67	1,51,394.09	1,52,534.50
	d. Other Investments			100.89	400.58	501.47	0.12%	(1.19)	500.29	504.79
Investment Assets			100%	81,183.35	3,22,348.46	4,03,531.81	100%	(48.09)	4,03,483.71	4,08,315.34

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: 5-Aug-16****Signature:** _____*Note: 1. (+) FRSM refers 'Funds representing Solvency Margin'***Full name: NV MURALI***2. Other Investments' are as permitted under 27B(3)***Chief of Investments***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*

PERIODIC DISCLOSURES

FORM NL-29 **Detail regarding debt securities**

Cholamandalam MS General Insurance Company
limited
Registration No. 123
Date of Registration with the IRDA : July 15, 2002

Date: Quarter ended June 30, 2016

(Rs in Lakhs)

	MARKET VALUE				Book Value			
	As at 30-06-2016	As % of total for this class	As at 30-06-2015	As % of total for this class	As at 30-06-2016	As % of total for this class	As at 30-06-2015	As % of total for this class
Break down by credit rating								
AAA rated	1,11,736.42	32.64%	80,638.03	31.00%	1,10,938.44	32.87%	79,880.48	30.95%
AA or better	92,483.63	27.01%	67,789.94	26.06%	91,371.55	27.07%	66,639.87	25.82%
Rated below AA but above A	2,692.51	0.79%	3,706.66	1.42%	2,500.00	0.74%	3,503.88	1.36%
Rated below A but above B	501.62	0.15%	-	0.00%	501.65	0.15%	-	0.00%
Any other (Sovereign)	1,34,962.09	39.42%	1,07,999.50	41.52%	1,32,233.01	39.17%	1,08,041.58	41.87%
	3,42,376.28		2,60,134.11		3,37,544.65		2,58,065.80	
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	27,888.70	8.15%	21,588.70	8.30%	27,802.81	8.24%	21,508.09	8.33%
More than 1 year and upto 3years	1,10,198.94	32.19%	79,305.86	30.49%	1,09,073.53	32.31%	78,521.67	30.43%
More than 3years and up to 7years	1,31,244.63	38.33%	81,409.38	31.30%	1,29,282.70	38.30%	80,292.33	31.11%
More than 7 years and up to 10 years	53,160.27	15.53%	55,384.34	21.29%	51,939.86	15.39%	55,365.89	21.45%
above 10 years	19,883.73	5.81%	22,445.83	8.63%	19,445.75	5.76%	22,377.83	8.67%
	3,42,376.28		2,60,134.11		3,37,544.65		2,58,065.80	
Breakdown by type of the issuer								
a. Central Government	88,606.87	25.88%	78,147.90	30.04%	86,987.40	25.77%	78,456.19	30.40%
b. State Government	46,355.22	13.54%	29,851.60	11.48%	45,245.61	13.40%	29,585.39	11.46%
c. Corporate Securities	2,07,414.19	60.58%	1,52,134.62	58.48%	2,05,311.64	60.83%	1,50,024.23	58.13%
	3,42,376.28		2,60,134.11		3,37,544.65		2,58,065.80	

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.

Insurer: Cholamandalam MS General Insurance Company Ltd

Registration No. 123

Date of Registration with the IRDA : July 15, 2002

Analytical Ratios for Non-Life companies

Sl.No.	Particular	For the Quarter ended June 30, 2016	Upto the Quarter ended June 30, 2016	For the Quarter ended June 30, 2015	Upto the Quarter ended June 30, 2015
1	Gross Written Premium (Direct) Growth	35.70%	35.70%	7.39%	7.39%
2	Gross Direct Premium to Shareholders' Funds Ratio (No. of Times)	0.71	0.71	0.64	0.64
3	Growth Rate of Shareholders' Funds	22.82%	22.82%	22.51%	22.51%
4	Net Retention Ratio	85.75%	85.75%	83.18%	83.18%
5	Net Commission Ratio	2.58%	2.58%	2.60%	2.60%
6	Expenses of Management to Gross Direct Premium ratio	25.93%	25.93%	28.89%	28.89%
7	Combined Ratio	100.08%	100.08%	108.36%	108.36%
8	Technical Reserves to Net Premium Ratio (no. of Times)	6.22	6.22	7.05	7.05
9	Underwriting Balance Ratio (no. of Times)	(0.04)	(0.04)	(0.10)	(0.10)
10	Operating Profit Ratio ^	11.66%	11.66%	7.47%	7.47%
11	Liquid Assets to Liabilities Ratio #	0.13	0.13	0.17	0.17
12	Net Earnings Ratio	8.77%	8.77%	6.61%	6.61%
13	Return on Networth	5.36%	5.36%	3.54%	3.54%
14	Available Solvency Margin to required Solvency Margin ratio	1.60	1.60	1.72	1.72
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)	60%/40%	60%/40%	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)	1.64	1.64	0.89	0.89
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	1.64	1.64	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]	30.66	30.66	20.44	20.44

Form NL-31- Related Party Transactions

Cholamandalam MS General Insurance Company Limited
Registration No. 123
Date of Registration with the IRDA : July 15, 2002

Date: Quarter ended June 30, 2016

(Rs in Lakhs)

Sl.No.	NAME OF THE RELATED PARTY	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received*			
				For the Quarter ended June 30, 2016	Upto the Quarter ended June 30, 2016	For the Quarter ended June 30, 2015	Upto the Quarter ended June 30, 2015
1	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	FELLOW SUBSIDIARY	Claims Incurred (Net)	-	-	0.50	0.50
2	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	FELLOW SUBSIDIARY	Commission Exp	-	-	114.87	114.87
3	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	FELLOW SUBSIDIARY	Payable (Net) Claims Outstanding	-	-	0.09	0.09
4	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	FELLOW SUBSIDIARY	Expenses payable / (receivable)	-	-	19.60	19.60
5	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Commission Exp	-	-	-	-
6	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Claims Incurred (Net)	-	-	177.93	177.93
7	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Expenses payable / (receivable)	-	-	9.27	9.27
8	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Interest accrued	-	-	131.01	131.01
9	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Interest received	-	-	359.23	359.23
10	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Investments	-	-	3,679.49	3,679.49
11	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Management Expenses Paid	-	-	20.70	20.70
12	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Management Expenses recovered	-	-	4.71	4.71
13	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Marketing Expenses	-	-	668.29	668.29
14	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Payable - Advance Premium Deposit	-	-	196.16	196.16
15	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Payable(Net) - Claims Outstanding	-	-	96.75	96.75
16	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Premium Received	-	-	47.45	47.45
17	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	(Receivable) - Investments	-	-	9,500.00	9,500.00
18	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Investments redeemed	-	-	-	-
19	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Claims Incurred (Net)	3.34	3.34	2.12	2.12
20	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Expenses payable / (receivable)	39.29	39.29	(125.90)	(125.90)
21	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Fees Incurred for Risk Inspection and Advisory Services	205.54	205.54	395.48	395.48
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	15.32	15.32	7.13	7.13
24	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Premium Received	0.94	0.94	0.19	0.19
25	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Payable (Net) Claims Outstanding	0.29	0.29	1.25	1.25
26	CHOLAMANDALAM SECURITIES LTD	FELLOW SUBSIDIARY	Brokerage Expenses	-	-	4.37	4.37
27	CHOLAMANDALAM SECURITIES LTD	FELLOW SUBSIDIARY	Claims Incurred (Net)	-	-	-	-
28	CHOLAMANDALAM SECURITIES LTD	FELLOW SUBSIDIARY	Premium Received	-	-	0.21	0.21
29	MITSUMI SUMITOMO INSURANCE COMPANY LTD	JOINT VENTURE PARTNER	Due (from)/ to other entities Carrying on Insurance Business	736.50	736.50	819.75	819.75
30	MITSUMI SUMITOMO INSURANCE COMPANY LTD	JOINT VENTURE PARTNER	Expenses payable / (receivable)	(36.43)	(36.43)	(25.33)	(25.33)
31	MITSUMI SUMITOMO INSURANCE COMPANY LTD	JOINT VENTURE PARTNER	Management Expenses Paid	1.36	1.36	2.93	2.93
32	MITSUMI SUMITOMO INSURANCE COMPANY LTD	JOINT VENTURE PARTNER	Management Expenses recovered	21.43	21.43	1.48	1.48
33	MITSUMI SUMITOMO INSURANCE COMPANY LTD	JOINT VENTURE PARTNER	Reinsurance recovery on claims	4,892.93	4,892.93	638.67	638.67
34	MITSUMI SUMITOMO INSURANCE COMPANY LTD	JOINT VENTURE PARTNER	Rent Recovery	32.11	32.11	24.02	24.02
35	MITSUMI SUMITOMO INSURANCE COMPANY LTD	JOINT VENTURE PARTNER	RI Commission	268.45	268.45	286.65	286.65
36	MITSUMI SUMITOMO INSURANCE COMPANY LTD	JOINT VENTURE PARTNER	RI Premium Paid	1,816.11	1,816.11	1,745.08	1,745.08
37	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Claims Incurred (Net)	67.27	67.27	40.05	40.05

Sl.No.	NAME OF THE RELATED PARTY	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received*			
				For the Quarter ended June 30, 2016	Upto the Quarter ended June 30, 2016	For the Quarter ended June 30, 2015	Upto the Quarter ended June 30, 2015
38	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Expenses payable / (receivable)	(4.61)	(4.61)	(10.46)	(10.46)
39	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Payable(Net) - Claims Outstanding	47.97	47.97	17.17	17.17
40	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Premium Received	173.31	173.31	155.04	155.04
41	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Interest accrued	-	-	15.87	15.87
42	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Interest received	88.00	88.00	6.03	6.03
43	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Investment Redeemed during the year	(1,000.00)	(1,000.00)	-	-
44	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Management Expenses recovered	1.77	1.77	4.00	4.00
45	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Payable - Advance Premium Deposit	-	-	-	-
46	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Investment in debt/Money Market Instruments	-	-	1,000.00	1,000.00
47	SHANTHI GEARS LIMITED	FELLOW SUBSIDIARY	Management Expenses Paid	-	-	1.06	1.06
48	SHANTHI GEARS LIMITED	FELLOW SUBSIDIARY	Management Expenses recovered	1.28	1.28	1.56	1.56
49	SHANTHI GEARS LIMITED	FELLOW SUBSIDIARY	Expenses payable / (receivable)	(3.65)	(3.65)	(0.79)	(0.79)
50	SHANTHI GEARS LIMITED	FELLOW SUBSIDIARY	Premium Received	36.04	36.04	34.80	34.80
51	SHANTHI GEARS LIMITED	FELLOW SUBSIDIARY	Claims Incurred (Net)	3.72	3.72	-	-
52	MANAGING DIRECTOR	KEY MANAGEMENT PERSONNEL	Managerial Remuneration	51.60	51.60	46.25	46.25
53	MANAGING DIRECTOR	KEY MANAGEMENT PERSONNEL	Rent Paid	-	-	-	-
54	MANAGING DIRECTOR	KEY MANAGEMENT PERSONNEL	Premium Received	0.04	0.04	0.11	0.11
55	WHOLETIME DIRECTOR	KEY MANAGEMENT PERSONNEL	SECONDMENT CHARGES	6.33	6.33	6.33	6.33

Note: Cholamandalam Investment and Finance Company Ltd. is a Fellow subsidiary till August 31, 2015 and the details disclosed in the Related Party transactions as at date it ceased to be subsidiary for Tube Investments of India Limited.

FORM NL-32 Products Information**Insurer: Cholamandalam MS General Insurance Co. Ltd Date: Quarter ended June 30, 2016****Registration No. 123****Date of Registration with the IRDA : July 15, 2002*****Products Information****List below the products and/or add-ons introduced during the period*

Sl. No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business*	Category of product	Date of filing of Product	Date IRDA confirmed filing/ approval
1	Add on cover for coverage of land value		CHM-F1-A00-00-29-V01-15-16	Fire	Group	30-04-2015	23-12-2015
2	Janata Personal Accident Policy (For Group)		IRDAI/HLT/CHSGI/P-P/V.I/33/15-16	Personal Accident	Group	08-09-2015	31-03-2016

FORM NL-33 - SOLVENCY MARGIN - SMII**TABLE - II**

Insurer: Cholamandalam MS General Insurance Co Ltd
Registration No. 123
Date of Registration with the IRDA : July 15, 2002

Solvency for the Period ended on 30th June 2016

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-TA):		3,59,974
	Deduct:		
2	Liabilities (reserves as mentioned in Form TR)		2,29,524
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		1,30,450
4	Excess in Policyholders' Funds (1-2-3)		0
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-TA):		88,408
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		10,719
7	Excess in Shareholders' Funds (5-6)		77,689
8	Total Available Solvency Margin [ASM] (4+7)		77,689
9	Total Required Solvency Margin [RSM]		48,508
10	Solvency Ratio (Total ASM/Total RSM)		1.602

FORM NL-34: Board of Directors & Key Person**Insurer: Cholamandalam MS General Insurance Co Ltd****Registration No. 123****Date of Registration with the IRDA : July 15, 2002****BOD and Key Person information****Date: 30/06/2016**

Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mr.Pradeep V Bhide	Chairman	No Change
2	Mr. A V Muralidharan	Non-executive Independent Director	No Change
3	Ms.Shubhalakshmi Panse	Non-executive Independent Director	No Change
4	Mr. N S R Chandra Prasad	Non-executive Independent Director	No Change
5	Mr.N Srinivasan	Director	No Change
6	Mr.Tamaki Kawate	Director	Appointed w.e.f. 27.04.2016
7	Mr.S S Gopalarathnam	Managing Director	No Change
8	Mr. Takahiko Shibakawa	Wholetime Director	No Change

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

Sl. No.	Name of person	Role/designation
1	S S Gopalarathnam	Managing Director
2	Takahiko Shibakawa	Wholetime Director
3	S K Rangaswamy	Chief Financial Officer and Chief Risk Officer
4	Suresh Krishnan	Chief Compliance Officer & Company Secretary
5	N V Murali	Chief Investment Officer
6	R Arunachalam	Appointed Actuary
7	V Suryanarayanan	Executive Vice President & Head – Claims
8	Vedananarayanan Seshadri	Executive Vice President & Chief Marketing Officer
9	Takashi Kishi	Executive Vice President & Head- Japan & Korean Division
10	R Suresh	Executive Vice President & Head – Underwriting
11	A Prabhakaran	Senior Vice President & Head - Operations
12	Sanjiv Kumar Mathur	Senior Vice President & Head - Commercial Business & RI
13	M Ramani	Vice President & Chief Information Officer
14	Prabhu Nambiappan	Vice President & Head - Human Resources

Statement as on:30-Jun-16

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:05-08-2016

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

Form - 1 -NL 36- Statement of Investment and Income on Investment

(Read with Regulation 10)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Date of Registration with the IRDA : July 15, 2002

Statement as on: 30 Jun 2016

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 30-06-2016 (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 30-06-2016 (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 30-06-2015 (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	86,987.40	88,606.87	1,813.83	8.61%	5.63%	86,987.40	88,606.87	1,813.83	8.61%	5.63%	78,456.19	78,147.90	1,624.66	8.84%	5.78%
A02	Special Deposits	CSPD	-	-	-			-	-	-			-	-	-		
A03	Deposit under Section 7 of Insurance Act, 1938	CDSB	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	-	-	14.64	5.50%	3.59%
A04	Treasury Bills	CTRB	-	-	-			-	-	-			-	-	-		
B	STATE GOVERNMENT / OTHER APPROVED SECURITIES																
B01	Central Government Guaranteed Loans / Bonds	CGSL	-	-	-			-	-	-			-	-	-		
B02	State Government Bonds	SGGB	45,245.61	46,355.22	910.45	8.47%	5.54%	45,245.61	46,355.22	910.45	8.47%	5.54%	29,585.39	29,851.60	860.83	10.83%	7.08%
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	55,622.46	56,303.59	1,197.97	9.02%	5.90%	55,622.46	56,303.59	1,197.97	9.02%	5.90%	30,862.94	31,322.87	806.28	10.18%	6.65%
C08	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HTDA	-	-	-			-	-	-			-	-	-		
	TAX FREE BONDS																
C09	Bonds / Debentures issued by HUDCO	HFHD	-	-	-			-	-	-			-	-	-		
C10	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HFBN	1,569.03	1,569.03	27.12	6.90%	6.90%	1,569.03	1,569.03	27.12	6.90%	6.90%	1,331.69	1,331.69	59.39	12.10%	12.10%
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	-	-	-			-	-	-			-	-	-		
	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	1,324.10	1,219.63	-	0.00%	0.00%	1,324.10	1,219.63	-	0.00%	0.00%	466.37	459.08	-	0.00%	0.00%
D03	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	396.81	284.40	-	0.00%	0.00%	396.81	284.40	-	0.00%	0.00%	284.93	257.33	-	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	-	-	-			-	-	-			-	-	-		

Form - 1 -NL 36- Statement of Investment and Income on Investment

(Read with Regulation 10)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Date of Registration with the IRDA : July 15, 2002

Statement as on: 30 Jun 2016

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 30-06-2016 (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 30-06-2016 (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 30-06-2015 (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
	TAXABLE BONDS																
D07	Infrastructure - PSU - Debentures / Bonds	IPTD	512.35	523.64	11.10	8.71%	5.70%	512.35	523.64	11.10	8.71%	5.70%	1,513.84	1,541.32	25.39	9.31%	6.09%
D08	Infrastructure - PSU - CPs	IPCP	-	-	-			-	-	-			-	-	-		
D09	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	19,202.19	19,279.42	418.75	9.04%	5.91%	19,202.19	19,279.42	418.75	9.04%	5.91%	10,206.29	10,294.49	236.38	9.47%	6.19%
D10	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-			-	-	-			-	-	-		
D11	Infrastructure - Term Loans (with Charge)	ILWC	-	-	-			-	-	-			-	-	-		
	TAX FREE BONDS																
D12	Infrastructure - PSU - Debentures / Bonds	IPFD	38,428.32	38,428.32	837.93	8.61%	8.61%	38,428.32	38,428.32	837.93	8.61%	8.61%	29,857.14	29,857.14	523.80	7.47%	7.47%
D13	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICFD	-	-	-			-	-	-			-	-	-		
	b) Other Investments																
	Infrastructure - Equity (including Unlisted)	IOEQ	68.99	16.28	-	0.00%	0.00%	68.99	16.28	-	0.00%	0.00%	68.99	11.03	-		
	Infrastructure - Debentures/Bonds/CPs/Loans	IODS	2,501.65	2,689.63	70.14	11.21%	7.33%	2,501.65	2,689.63	70.14	11.21%	7.33%	2,503.88	2,697.36	70.15	11.24%	7.35%
	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	4,042.44	4,040.71	73.11	1.76%	1.76%	4,042.44	4,040.71	73.11	1.76%	1.76%	2,998.64	2,669.13	32.61	1.25%	1.25%
E02	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	7,187.40	7,378.75	154.38	2.18%	2.18%	7,187.40	7,378.75	154.38	2.18%	2.18%	4,211.96	4,494.83	28.31	0.76%	0.76%
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	529.00	-	0.00%	0.00%	496.43	529.00	-	0.00%	0.00%	496.43	499.80	-		
E05	Corporate Securities - Bonds - (Taxable)	EPBT	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	499.33	498.61	10.03	8.34%	5.45%
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	78,831.11	79,693.56	1,819.26	9.68%	6.33%	78,831.11	79,693.56	1,819.26	9.68%	6.33%	61,575.44	62,587.93	1,755.52	10.49%	6.86%
E10	Corporate Securities - Debentures / Bonds/ CPs / Loan - (Promoter Group)	EDPG	8,144.53	8,422.49	233.16	10.22%	6.68%	8,144.53	8,422.49	233.16	10.22%	6.68%	10,673.69	10,993.92	215.81	10.28%	6.72%
E11	Corporate Securities - Derivative Instruments	ECDI	-	-	-			-	-	-			-	-	-		
E12	Investment properties - Immovable	EINP	2,882.51	2,882.51	-	0.00%	0.00%	2,882.51	2,882.51	-	0.00%	0.00%	2,882.51	2,882.51	-	0.00%	0.00%
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	47,587.00	47,587.00	1,098.49	8.88%	5.81%	47,587.00	47,587.00	1,098.49	8.88%	5.81%	55,297.00	55,297.00	1,262.53	9.14%	5.97%
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	-	-	-			-	-	-			-	-	-		
E22	Application Money	ECAM	-	-	-			-	-	-			-	-	-		
E23	Corporate Securities Mutual Funds	EGMF	2,000.00	2,000.48	114.31	7.83%	5.12%	2,000.00	2,000.48	114.31	7.83%	5.12%	7,200.00	7,201.72	66.70	8.11%	5.30%
E24	Corporate Securities Mutual Funds Promoters Group	EMPG	-	-	-			-	-	-			-	-	-		

Form - 1 -NL 36- Statement of Investment and Income on Investment

(Read with Regulation 10)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Date of Registration with the IRDA : July 15, 2002

Statement as on: 30 Jun 2016

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 30-06-2016 (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 30-06-2016 (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 30-06-2015 (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%) ¹
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	0.29	41.01	37.49%	37.49%	1.47	0.29	41.01	37.49%	37.49%	1.47	1.47	-	0.00%
F04	Equity Shares (PSUs & Unlisted)	OEPU	-	-	-			-	-	-			-	-	-	
F05	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	-	-	-			-	-	-			-	-	-	
F06	Debentures	OLDB	500.00	504.50	24.37	10.22%	6.69%	500.00	504.50	24.37	10.22%	6.69%	1,000.00	1,009.30	11.23	10.27%
F07	Debentures / Bonds/ CPs / Loans etc. - (Promoter Group)	ODPG	-	-	-			-	-	-			-	-	-	
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	Securitisised Assets	OPSA	-	-	-			-	-	-			-	-	-	
F17	Investment properties - Immovable	OIPI	-	-	-			-	-	-			-	-	-	
	TOTAL		4,03,531.81	4,08,315.34	8,845.36	8.85%	5.79%	4,03,531.81	4,08,315.34	8,845.36	8.85%	5.79%	3,31,974.10	3,33,908.00	7,604.26	9.28%
																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: 5-Aug-16

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.

NL 37- Statement of Down Graded Investments**(Read with Regulation 10)****PART - A****Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED****Registration Number: 123****Date of Registration with the IRDA : July 15, 2002****Statement as on: 30 Jun 2016****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								
	10.25% 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	501.65	21-06-2012	CRISIL	A	A-	15-02-2016	
	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: 5-Aug-16****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

Cholamandalam MS General Insurance Co Ltd Date: As at 30th June 16
 Registration Number: 123
 Date of Registration with the IRDA : July 15, 2002

(Rs in Lakhs)

Quarterly Business Returns across line of Business

Sl.No.	Line of Business	For Q1 FY 2016-17		For Q1 FY 2015-16		Upto 30.06.2016		Upto 30.06.2015	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	6,538	91,016	4,490	67,843	6,538	91,016	4,490	67,843
2	Cargo & Hull	1,922	1,499	2,725	1,477	1,922	1,499	2,725	1,477
3	Motor TP	27,377	3,21,280	17,115	2,22,527	27,377	3,21,280	17,115	2,22,527
4	Motor OD **	20,579		15,006		20,579		15,006	
5	Engineering	879	1,445	643	1,784	879	1,445	643	1,784
6	Workmen's Compensation	150	631	180	614	150	631	180	614
7	Employer's Liability	330	324	209	233	330	324	209	233
8	Aviation	-	-	-	-	-	-	-	-
9	Personal Accident	2,617	11,161	2,142	10,951	2,617	11,161	2,142	10,951
10	Health	4,534	13,395	4,813	14,469	4,534	13,395	4,813	14,469
11	Others*	14	14,346	531	15,395	14	14,346	531	15,395
	Total	64,940	4,55,097	47,854	3,35,293	64,940	4,55,097	47,854	3,35,293

PERIODIC DISCLOSURES

FORM NL-39

Rural & Social Obligations (Quarterly Returns)

Cholamandalam MS General Insurance Co Ltd

Date:

Quarter ended June 30, 2016

Registration Number: 123

Date of Registration with the IRDA : July 15, 2002

(Rs in Lakhs)

Rural & Social Obligations (Quarterly Returns)					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	40.00	7.12	8055.99
		Social			
2	Cargo & Hull	Rural	2.00	0.44	1100.00
		Social			
3	Motor TP	Rural	52267.00	2680.63	0.00
		Social			
4	Motor OD	Rural	52258.00	2012.79	380317.98
		Social			
5	Engineering	Rural	5.00	11.95	511.60
		Social			
6	Workmen's Compensation	Rural			
		Social			
7	Employer's Liability	Rural			
		Social			
8	Aviation	Rural			
		Social			
9	Personal Accident	Rural	19.00	0.23	49.50
		Social			
10	Health	Rural	5.00	0.74	38.50
		Social			
11	Others*	Rural	3563.00	-291.07	4997.23
		Social			

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

FORM NL-40 Business Acquisition through different channels

Insurer: Cholamandalam MS General Insurance Co Ltd
Registration Number: 123
Date of Registration with the IRDA : July 15, 2002

June 30, 2016

(Rs in Lakhs)

Sl.No.	Channels	Business Acquisition through different channels							
		Current Quarter For the Quarter Jun'16		Same quarter Previous Year For the Quarter Jun'15		Up to the period YTD Jun'16		Same period of the previous year YTD Jun'15	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	24,563.00	3,352.46	12,114.00	1,698.13	24,563.00	3,352.46	12,114.00	1,698.13
2	Corporate Agents-Banks	1,63,254.00	19,809.39	1,49,673.00	15,702.67	1,63,254.00	19,809.39	1,49,673.00	15,702.67
3	Corporate Agents -Others	1,06,720.00	19,457.30	58,699.00	9,287.41	1,06,720.00	19,457.30	58,699.00	9,287.41
4	Brokers	90,194.00	7,294.65	54,055.00	5,424.73	90,194.00	7,294.65	54,055.00	5,424.73
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	70,366.00	15,026.89	60,752.00	15,741.21	70,366.00	15,026.89	60,752.00	15,741.21
	Total (A)	4,55,097.00	64,940.70	3,35,293.00	47,854.15	4,55,097.00	64,940.70	3,35,293.00	47,854.15
1	Referral (B)	-	-	-	0.55	-	-	-	-
	Grand Total (A+B)	4,55,097.00	64,940.70	3,35,293.00	47,854.70	4,55,097.00	64,940.70	3,35,293.00	47,854.15

Note:

1. Premium means amount of premium received from business acquired by the source
2. No of Policies stand for no. of policies sold

FORM NL-41 GRIEVANCE DISPOSAL

Cholamandalam MS General Insurance Co Ltd
 Registration Number: 123
 Date of Registration with the IRDA : July 15, 2002

Date: Quarter ended June 30, 2016

Grievance Disposal for the period upto June 30, 2016 during the financial year 2016-17								
Sl No.	Particulars	Opening Balance- As on beginning of the quarter	Additions during the quarter	Complaints Resolved/Settled			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							0
b)	Claim	22	273	177	63	53	2	273
c)	Policy	5	210	207	4	4		210
d)	Premium		1	1				1
e)	Refund		10	9		1		10
f)	Coverage							0
g)	Covernote		3	3				3
h)	Product		2			1	1	2
i)	Others	7	43	44	3	2	1	43
	Total Number of Complaints	34	542	441	70	61	4	542

2	Total no. of policies during the previous year*	2954086
3	Total no. of claims during the previous year	157075
4	Total no. of policies during the current year*	774333
5	Total no. of claims during the current year	45470
6	Total no. of policy complaints (current year) per 10000 policies (current year)	3.0
7	Total no. of claim complaints (current year) per 10000 claims registered (current year)	60.0

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Upto 7 days	3		3
b)	7 - 15 days			
c)	15 - 30 days	1		1
d)	30 - 90 days			
e)	90 days & beyond			
	Total Number of Complaints	4	0	4