

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 PERIOD ENDED JUNE 30, 2017

	Particulars	Schedule	For the Quarter ended June 30, 2017	Upto the Quarter ended June 30, 2017	For the Quarter ended June 30, 2016	Upto the Quarter ended June 30, 2016
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4- Premium Schedule	1,41,442	1,41,442	1,02,575	1,02,575
2	Profit/ Loss on sale/redemption		6,575	6,575	3,451	3,451
3	Others Administrative Charges		549	549	411	411
	Investment Income -TP Pool		11,441	11,441	13,302	13,302
4	Interest, Dividend & Rent – Gross		35,839	35,839	35,429	35,429
	TOTAL (A)		1,95,846	1,95,846	1,55,168	1,55,168
1	Claims Incurred (Net)	NL-5- Claims Schedule	17,438	17,438	22,454	22,454
2	Commission	NL-6- Commission Schedule	40,679	40,679	(2,871)	(2,871)
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	56,095	56,095	58,543	58,543
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		1,14,212	1,14,212	78,126	78,126
	Operating Profit/(Loss) from APPROPRIATIONS		81,634	81,634	77,042	77,042
	Transfer to Shareholders' Account		81,634	81,634	77,042	77,042
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be		-	-	-	-
	TOTAL (C)		81,634	81,634	77,042	77,042

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 - MARINE FOR THE PERIOD ENDED JUNE 30, 2017

	Particulars	Schedule	For the Quarter ended June 30, 2017	Upto the Quarter ended June 30, 2017	For the Quarter ended June 30, 2016	Upto the Quarter ended June 30, 2016
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4- Premium Schedule	31,990	31,990	30,624	30,624
2	Profit/ Loss on sale/redemption		400	400	184	184
3	Others Administrative Charges		115	115	184	184
4	Interest, Dividend & Rent – Gross		2,178	2,178	1,893	1,893
	TOTAL (A)		34,683	34,683	32,885	32,885
1	Claims Incurred (Net)	NL-5- Claims Schedule	18,839	18,839	26,065	26,065
2	Commission	NL-6- Commission Schedule	(9,275)	(9,275)	(12,899)	(12,899)
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	12,918	12,918	7,130	7,130
4	Premium Deficiency			-		-
	TOTAL (B)		22,482	22,482	20,296	20,296
	Operating Profit/(Loss) from APPROPRIATIONS		12,201	12,201	12,589	12,589
	Transfer to Shareholders' Account		12,201	12,201	12,589	12,589
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		12,201	12,201	12,589	12,589

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 - MISCELLANEOUS FOR THE PERIOD ENDED JUNE 30, 2017

	Particulars	Schedule	For the Quarter ended June 30, 2017	Upto the Quarter ended June 30, 2017	For the Quarter ended June 30, 2016	Upto the Quarter ended June 30, 2016
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4- Premium Schedule	62,71,870	62,71,870	48,08,346	48,08,346
2	Profit/ Loss on sale/redemption		1,51,330	1,51,330	53,620	53,620
3	Others Administrative Charges		35	35	144	144
	Investment Income -TP Pool		2,679	2,679	2,908	2,908
4	Interest, Dividend & Rent – Gross		8,49,455	8,49,455	6,48,395	6,48,395
	TOTAL (A)		72,75,369	72,75,369	55,13,413	55,13,413
1	Claims Incurred (Net)	NL-5- Claims Schedule	46,87,896	46,87,896	35,03,879	35,03,879
2	Commission	NL-6- Commission Schedule	1,73,164	1,73,164	1,59,769	1,59,769
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	18,83,901	18,83,901	13,67,972	13,67,972
4	Premium Deficiency		-	-	(2,955)	(2,955)
	TOTAL (B)		67,44,961	67,44,961	50,28,665	50,28,665
	Operating Profit/(Loss) from APPROPRIATIONS		5,30,408	5,30,408	4,84,748	4,84,748
	Transfer to Shareholders' Account		5,30,408	5,30,408	4,84,748	4,84,748
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be		-	-	-	-
	TOTAL (C)		5,30,408	5,30,408	4,84,748	4,84,748

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 PERIOD ENDED JUNE 30, 2017

	Particulars	Schedule	For the Quarter ended June 30, 2017	Upto the Quarter ended June 30, 2017	For the Quarter ended June 30, 2016	Upto the Quarter ended June 30, 2016
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		81,634	81,634	77,042	77,042
	(b) Marine Insurance		12,201	12,201	12,589	12,589
	(c) Miscellaneous Insurance		5,30,408	5,30,408	4,84,748	4,84,748
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		93,211	93,211	1,23,028	1,23,028
	(b) Profit on sale of investments		17,101	17,101	17,095	17,095
	Less: Loss on sale of investments		-	-	-	-
3	OTHER INCOME (To be specified)		-	-	-	-
	TOTAL (A)		7,34,555	7,34,555	7,14,502	7,14,502
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	-	-	-
	(c) Others (to be specified)		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		-	-	-	-
	(b) Bad debts written off		-	-	-	-
	(c) Employees' Remuneration and Welfare Benefits		2,795	2,795	2,675	2,675
	(d) Others (CSR & Donations)		24,988	24,988	3,400	3,400
	(e) Others		10,474	10,474	-	-
	TOTAL (B)		38,257	38,257	6,075	6,075
	Profit Before Tax		6,96,298	6,96,298	7,08,427	7,08,427
	Provision for Taxation		2,14,638	2,14,638	2,19,699	2,19,699
			4,81,660	4,81,660	4,88,728	4,88,728
	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		34,82,754	34,82,754	14,01,299	14,01,299
	Balance carried forward to Balance Sheet		39,64,414	39,64,414	18,90,027	18,90,027

FORM NL-3-B-BS

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

BALANCE SHEET AS AT JUNE 30, 2017

	Schedule	As at June 30, 2017 (Rs.'000)	As at June 30, 2016 (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	82,44,628	61,70,245
FAIR VALUE CHANGE ACCOUNT		1,78,583	(4,809)
BORROWINGS	NL-11-Borrowings Schedule	10,00,000	-
TOTAL		1,24,11,268	91,53,493
APPLICATION OF FUNDS			
INVESTMENTS	NL-12-Investment Schedule - Share Holders NL-12A-Investment Schedule - Policy Holders	85,79,814 4,46,07,057	56,44,349 3,47,04,021
LOANS	NL-13-Loans Schedule	-	-
FIXED ASSETS	NL-14-Fixed Assets Schedule	6,73,733	6,22,672
DEFERRED TAX ASSET		7,40,326	5,64,690
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	4,96,983	2,71,126
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	78,08,392	44,17,621
Sub-Total (A)		83,05,375	46,88,747
CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	3,33,47,971	2,37,65,868
PROVISIONS	NL-18-Provisions Schedule	1,71,47,066	1,33,05,118
DEFERRED TAX LIABILITY			
Sub-Total (B)		5,04,95,037	3,70,70,986
NET CURRENT ASSETS (C) = (A - B)		(4,21,89,662)	(3,23,82,239)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT			
TOTAL		1,24,11,268	91,53,493

CONTINGENT LIABILITIES

	Particulars	As at June 30, 2017 (Rs.'000)	As at June 30, 2016 (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	19,34,790	14,45,960
6	Reinsurance obligations to the extent not provided for in accounts	-	-
7	Others - Repudiated / Disputed Claim	-	-
TOTAL		19,34,790	14,45,960

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	Fire	Marine			Miscellaneous										For the Quarter Ended June 30, 2017	
For The Quarter Ended June 30,2017			Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Worksmen's Compensation	Public/Prod uct Liability	Engineeri ng	Aviation	Personal Accident	Health Insurance	Others	Total Misc	Grand Total
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Premium from direct business written	9,46,557	1,75,534	2	1,75,536	25,46,681	38,31,491	63,78,172	16,438	36,432	67,283	-	4,17,789	6,37,665	1,04,264	76,58,043	87,80,136
	Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Gross Earned Premium	9,46,557	1,75,534	2	1,75,536	25,46,681	38,31,491	63,78,172	16,438	36,432	67,283	-	4,17,789	6,37,665	1,04,264	76,58,043	87,80,136
	Add: Premium on reinsurance accepted	17,687	-	-	-	-	-	-	-	-	5,082	-	-	-	-	5,082	22,769
	Less : Premium on reinsurance ceded	4,82,447	1,27,484	-	1,27,484	1,35,656	1,99,699	3,35,355	822	24,023	44,058	-	29,308	31,867	33,197	4,98,630	11,08,561
	Net Premium	4,81,797	48,050	2	48,052	24,11,025	36,31,792	60,42,817	15,616	12,409	28,307	-	3,88,481	6,05,798	71,067	71,64,495	76,94,344
	Adjustment for change in reserve for unexpired risks	3,40,355	16,061	1	16,062	1,44,500	5,28,761	6,73,261	3,801	4,104	1,600	-	1,16,791	1,25,267	(32,199)	8,92,625	12,49,042
	Premium Earned (Net)	1,41,442	31,989	1	31,990	22,66,525	31,03,031	53,69,556	11,815	8,305	26,707	-	2,71,690	4,80,531	1,03,266	62,71,870	64,45,302

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

PREMIUM EARNED [NET]

	Particulars	Fire	Marine			Miscellaneous											Upto the Quarter Ended June 30, 2017
Upto The Quarter Ended June 30,2017			Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public/Prod uct Liability	Engineeri ng	Aviation	Personal Accident	Health Insurance	Others	Total Misc	Grand Total
		(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)
	Premium from direct business written	9,46,557	1,75,534	2	1,75,536	25,46,681	38,31,491	63,78,172	16,438	36,432	67,283	-	4,17,789	6,37,665	1,04,264	76,58,043	87,80,136
	Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Gross Earned Premium	9,46,557	1,75,534	2	1,75,536	25,46,681	38,31,491	63,78,172	16,438	36,432	67,283	-	4,17,789	6,37,665	1,04,264	76,58,043	87,80,136
	Add: Premium on reinsurance accepted	17,687	-	-	-	-	-	-	-	-	5,082	-	-	-	-	5,082	22,769
	Less : Premium on reinsurance ceded	4,82,447	1,27,484	-	1,27,484	1,35,656	1,99,699	3,35,355	822	24,023	44,058	-	29,308	31,867	33,197	4,98,630	11,08,561
	Net Premium	4,81,797	48,050	2	48,052	24,11,025	36,31,792	60,42,817	15,616	12,409	28,307	-	3,88,481	6,05,798	71,067	71,64,495	76,94,344
	Adjustment for change in reserve for unexpired risks	3,40,355	16,061	1	16,062	1,44,500	5,28,761	6,73,261	3,801	4,104	1,600	-	1,16,791	1,25,267	(32,199)	8,92,625	12,49,042
	Premium Earned (Net)	1,41,442	31,989	1	31,990	22,66,525	31,03,031	53,69,556	11,815	8,305	26,707	-	2,71,690	4,80,531	1,03,266	62,71,870	64,45,302

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

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	Fire	Marine			Miscellaneous											For the Quarter Ended June 30, 2016
For The Quarter Ended June 30, 2016			Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Misc	Grand Total
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Premium from direct business written	6,53,826	1,92,241	5	1,92,247	20,65,421	27,30,153	47,95,574	14,555	33,493	87,920	-	2,61,659	4,53,379	1,373	56,47,953	64,94,026
	Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Gross Earned Premium	6,53,826	1,92,241	5	1,92,247	20,65,421	27,30,153	47,95,574	14,555	33,493	87,920	-	2,61,659	4,53,379	1,373	56,47,953	64,94,026
	Add: Premium on reinsurance accepted	22,120	-	-	-	-	-	-	-	-	3,883	-	-	-	-	3,883	26,003
	Less : Premium on reinsurance ceded	4,16,310	1,59,951	-	1,59,951	1,09,315	1,44,456	2,53,771	728	22,045	58,706	-	27,373	22,669	(32,183)	3,53,109	9,29,370
	Net Premium	2,59,636	32,290	5	32,296	19,56,106	25,85,697	45,41,803	13,827	11,448	33,097	-	2,34,286	4,30,710	33,556	52,98,727	55,90,659
	Adjustment for change in reserve for unexpired risks	1,57,061	1,669	3	1,672	1,45,620	3,17,354	4,62,974	2,075	4,598	1,403	-	33,907	(9,412)	(5,164)	4,90,381	6,49,114
	Premium Earned (Net)	1,02,575	30,621	2	30,624	18,10,486	22,68,343	40,78,829	11,752	6,850	31,694	-	2,00,379	4,40,122	38,720	48,08,346	49,41,545

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

PREMIUM EARNED [NET]

	Particulars	Fire	Marine			Miscellaneous											Upto the Quarter Ended June 30, 2016
Upto The Quarter Ended June 30,2016			Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Misc	Grand Total
		(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)
	Premium from direct business written	6,53,826	1,92,241	5	1,92,247	20,65,421	27,30,153	47,95,574	14,555	33,493	87,920	-	2,61,659	4,53,379	1,373	56,47,953	64,94,026
	Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Gross Earned Premium	6,53,826	1,92,241	5	1,92,247	20,65,421	27,30,153	47,95,574	14,555	33,493	87,920	-	2,61,659	4,53,379	1,373	56,47,953	64,94,026
	Add: Premium on reinsurance accepted	22,120	-	-	-	-	-	-	-	-	3,883	-	-	-	-	3,883	26,003
	Less : Premium on reinsurance ceded	4,16,310	1,59,951	-	1,59,951	1,09,315	1,44,456	2,53,771	728	22,045	58,706	-	27,373	22,669	(32,183)	3,53,109	9,29,370
	Net Premium	2,59,636	32,290	5	32,296	19,56,106	25,85,697	45,41,803	13,827	11,448	33,097	-	2,34,286	4,30,710	33,556	52,98,727	55,90,659
	Adjustment for change in reserve for unexpired risks	1,57,061	1,669	3	1,672	1,45,620	3,17,354	4,62,974	2,075	4,598	1,403	-	33,907	(9,412)	(5,164)	4,90,381	6,49,114
	Premium Earned (Net)	1,02,575	30,621	2	30,624	18,10,486	22,68,343	40,78,829	11,752	6,850	31,694	-	2,00,379	4,40,122	38,720	48,08,346	49,41,545

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

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		Fire	Marine			Miscellaneous											For the Quarter Ended June 30, 2017
For The Quarter Ended June 30,2017			Marine Cargo	Marine Others	Marine Total	Motot OD	Motor TP	Motor Total	Worksmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Misc	Grand Total
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Claims paid																
	Direct claims	7,01,225	87,665	-	87,665	10,35,367	14,35,483	24,70,850	2,815	8,983	6,854	-	1,11,508	1,93,942	1,07,073	29,02,025	36,90,915
	Add : Claims Outstanding at the end of the year	2,28,978	53,030	-	53,030	16,70,787	2,26,93,926	2,43,64,713	29,329	17,985	47,918	-	2,12,061	2,57,425	3,18,956	2,52,48,387	2,55,30,395
	Less : Claims Outstanding at the beginning of the year	2,72,801	44,331	-	44,331	12,83,964	2,08,66,859	2,21,50,823	33,997	22,726	48,278	-	2,01,845	2,49,060	3,14,824	2,30,21,553	2,33,38,685
	Gross Incurred Claims	6,57,402	96,364	-	96,364	14,22,190	32,62,550	46,84,740	(1,853)	4,242	6,494	-	1,21,724	2,02,307	1,11,205	51,28,859	58,82,625
	Add : Re-insurance accepted to direct claims	367	-	-	-	-	-	-	-	-	297	-	-	-	-	297	664
	Less : Re-insurance Ceded to claims paid	6,40,331	77,525	-	77,525	53,176	2,66,573	3,19,749	141	7,001	1,785	-	15,428	17,856	79,300	4,41,260	11,59,116
	Total Claims Incurred	17,438	18,839	-	18,839	13,69,014	29,95,977	43,64,991	(1,994)	(2,759)	5,006	-	1,06,296	1,84,451	31,905	46,87,896	47,24,173

CLAIMS INCURRED [NET]

Particulars		Fire	Marine			Miscellaneous											Upto the Quarter Ended June 30, 2017
Upto The Quarter Ended June 30,2017			Marine Cargo	Marine Others	Marine Total	Motot OD	Motor TP	Motor	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Misc	Grand Total
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Claims paid																
	Direct claims	7,01,225	87,665	-	87,665	10,35,367	14,35,483	24,70,850	2,815	8,983	6,854	-	1,11,508	1,93,942	1,07,073	29,02,025	36,90,915
	Add : Claims Outstanding at the end of the year	2,28,978	53,030	-	53,030	16,70,787	2,26,93,926	2,43,64,713	29,329	17,985	47,918	-	2,12,061	2,57,425	3,18,956	2,52,48,387	2,55,30,395
	Less : Claims Outstanding at the beginning of the year	2,72,801	44,331	-	44,331	12,83,964	2,08,66,859	2,21,50,823	33,997	22,726	48,278	-	2,01,845	2,49,060	3,14,824	2,30,21,553	2,33,38,685
	Gross Incurred Claims	6,57,402	96,364	-	96,364	14,22,190	32,62,550	46,84,740	(1,853)	4,242	6,494	-	1,21,724	2,02,307	1,11,205	51,28,859	58,82,625
	Add : Re-insurance accepted to direct claims	367	-	-	-	-	-	-	-	-	297	-	-	-	-	297	664
	Less : Re-insurance Ceded to claims paid	6,40,331	77,525	-	77,525	53,176	2,66,573	3,19,749	141	7,001	1,785	-	15,428	17,856	79,300	4,41,260	11,59,116
	Total Claims Incurred	17,438	18,839	-	18,839	13,69,014	29,95,977	43,64,991	(1,994)	(2,759)	5,006	-	1,06,296	1,84,451	31,905	46,87,896	47,24,173

Notes:

- Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included in
- 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.

CLAIMS INCURRED [NET]

FORM NL-5 - CLAIMS SCHEDULE

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

Particulars		Fire	Marine			Miscellaneous										For the Quarter Ended June 30, 2016		
For The Quarter Ended June 30,2016			Marine Cargo	Marine Others	Marine Total	Motot OD	Motor TP	Motor	Workmen's Compensation	Public/Prod uct Liability	Engineeri ng	Aviation	Personal Accident	Health Insurance	Others	Total Misc	Grand Total	
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	
	Claims paid																	
	Direct claims	5,10,129	1,41,402	-	1,41,402	8,88,423	14,23,707	23,12,129	2,565	3,832	20,940	-	84,904	1,85,717	6,79,408	32,89,495	39,41,026	
	Add : Claims Outstanding at the end of the year	2,42,814	60,043	-	60,043	12,71,287	1,65,24,532	1,77,95,818	27,013	16,510	68,478	-	1,60,681	2,42,814	1,08,046	1,84,19,360	1,87,22,217	
	Less : Claims Outstanding at the beginning of the year	2,65,226	50,895	-	50,895	10,35,794	1,55,08,972	1,65,44,766	24,923	15,778	58,070	-	1,42,414	2,73,589	1,66,321	1,72,25,861	1,75,41,982	
	Gross Incurred Claims	4,87,717	1,50,550	-	1,50,550	11,23,916	24,39,267	35,63,181	4,655	4,564	31,348	-	1,03,171	1,54,942	6,21,133	44,82,994	51,21,261	
	Add : Re-insurance accepted to direct claims	405	-	-	-	-	-	-	-	-	90	-	-	-	-	-	90	495
	Less : Re-insurance Ceded to claims paid	4,65,668	1,24,485	-	1,24,485	44,792	3,16,709	3,61,501	128	2,668	18,302	-	13,833	15,896	5,66,877	9,79,205	15,69,358	
	Total Claims Incurred	22,454	26,065	-	26,065	10,79,124	21,22,558	32,01,680	4,527	1,896	13,136	-	89,338	1,39,046	54,256	35,03,879	35,52,398	

CLAIMS INCURRED [NET]

Particulars		Fire	Marine			Miscellaneous											Upto the Quarter Ended June 30, 2016
Upto The Quarter Ended June 30,2016			Marine Cargo	Marine Others	Marine Total	Motot OD	Motor TP	Motor	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Misc	Grand Total
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Claims paid																
	Direct claims	5,10,129	1,41,402	-	1,41,402	8,88,423	14,23,707	23,12,129	2,565	3,832	20,940	-	84,904	1,85,717	6,79,408	32,89,495	39,41,026
	Add : Claims Outstanding at the end of the year	2,42,814	60,043	-	60,043	12,71,287	1,65,24,532	1,77,95,818	27,013	16,510	68,478	-	1,60,681	2,42,814	1,08,046	1,84,19,360	1,87,22,217
	Less : Claims Outstanding at the beginning of the year	2,65,226	50,895	-	50,895	10,35,794	1,55,08,972	1,65,44,766	24,923	15,778	58,070	-	1,42,414	2,73,589	1,66,321	1,72,25,861	1,75,41,982
	Gross Incurred Claims	4,87,717	1,50,550	-	1,50,550	11,23,916	24,39,267	35,63,181	4,655	4,564	31,348	-	1,03,171	1,54,942	6,21,133	44,82,994	51,21,261
	Add : Re-insurance accepted to direct claims	405	-	-	-	-	-	-	-	-	90	-	-	-	-	90	495
	Less : Re-insurance Ceded to claims paid	4,65,668	1,24,485	-	1,24,485	44,792	3,16,709	3,61,501	128	2,668	18,302	-	13,833	15,896	5,66,877	9,79,205	15,69,358
	Total Claims Incurred	22,454	26,065	-	26,065	10,79,124	21,22,558	32,01,680	4,527	1,896	13,136	-	89,338	1,39,046	54,256	35,03,879	35,52,398

Notes:

- Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included in
- 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

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

COMMISSION (NET)																	
Particulars		Fire	Marine			Miscellaneous											For the Quarter Ended June 30, 2016
For The Quarter Ended June 30,2017			Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Worksmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Misc	Grand Total
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Commission Paid																
	Direct	94,637	10,271	-	10,271	1,70,840	-	1,70,840	958	1,101	4,815	-	19,641	61,789	6,916	2,66,060	3,70,968
	Add: Re-insurance Accepted	350	-	-	-	-	-	-	-	-	26	-	-	-	-	26	376
	Less: Commission on Re-insurance Ceded	54,308	19,546	-	19,546	19,332	9,526	28,858	123	1,004	6,612	-	5,360	3,352	47,613	92,922	1,66,776
	Net Commission	40,679	(9,275)	-	(9,275)	1,51,508	(9,526)	1,41,982	835	97	(1,771)	-	14,281	58,437	(40,697)	1,73,164	2,04,568

COMMISSION (NET)																	
Particulars		Fire	Marine			Miscellaneous											Upto the Quarter Ended June 30, 2016
Upto The Quarter Ended June 30,2017			Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Misc	Grand Total
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Commission Paid																
	Direct	94,637	10,271	-	10,271	1,70,840	-	1,70,840	958	1,101	4,815	-	19,641	61,789	6,916	2,66,060	3,70,968
	Add: Re-insurance Accepted	350	-	-	-	-	-	-	-	-	26	-	-	-	-	26	376
	Less: Commission on Re-insurance Ceded	54,308	19,546	-	19,546	19,332	9,526	28,858	123	1,004	6,612	-	5,360	3,352	47,613	92,922	1,66,776
	Net Commission	40,679	(9,275)	-	(9,275)	1,51,508	(9,526)	1,41,982	835	97	(1,771)	-	14,281	58,437	(40,697)	1,73,164	2,04,568

FORM NL-6-COMMISSION SCHEDULE

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

COMMISSION (NET)																	
Particulars		Fire	Marine			Miscellaneous											For the Quarter Ended June 30, 2016
For The Quarter Ended June 30,2016			Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Worksmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Misc	Grand Total
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Commission Paid																
	Direct	39,905	10,676	-	10,676	1,46,801	-	1,46,801	-	3,171	5,998	-	2,332	36,907	6,146	2,01,355	2,51,936
	Add: Re-insurance Accepted	348	-	-	-	-	-	-	-	-	46	-	-	-	-	46	394
	Less: Commission on Re-insurance Ceded	43,124	23,575	-	23,575	15,101	6,694	21,796	109	8,917	9,302	-	5,462	2,340	(6,294)	41,632	1,08,331
	Net Commission	(2,871)	(12,899)	-	(12,899)	1,31,700	(6,694)	1,25,005	(109)	(5,746)	(3,258)	-	(3,130)	34,567	12,440	1,59,769	1,43,999

COMMISSION (NET)																	
Particulars		Fire	Marine			Miscellaneous											Upto the Quarter Ended June 30, 2016
Upto The Quarter Ended June 30,2016			Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Misc	Grand Total
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Commission Paid																
	Direct	39,905	10,676	-	10,676	1,46,801	-	1,46,801	-	3,171	5,998	-	2,332	36,907	6,146	2,01,355	2,51,936
	Add: Re-insurance Accepted	348	-	-	-	-	-	-	-	-	46	-	-	-	-	46	394
	Less: Commission on Re-insurance Ceded	43,124	23,575	-	23,575	15,101	6,694	21,796	109	8,917	9,302	-	5,462	2,340	(6,294)	41,632	1,08,331
	Net Commission	(2,871)	(12,899)	-	(12,899)	1,31,700	(6,694)	1,25,005	(109)	(5,746)	(3,258)	-	(3,130)	34,567	12,440	1,59,769	1,43,999

Particulars	For the Quarter ended June 30, 2017	Upto the Quarter ended June 30, 2017	For the Quarter ended June 30, 2016	Upto the Quarter ended June 30, 2016
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Agents	22,056	22,056	21,855	21,855
Brokers	75,274	75,274	59,726	59,726
Corporate Agency	2,73,638	2,73,638	1,70,355	1,70,355
Referral	-	-	-	-
Others (pl. specify)	-	-	-	-
TOTAL (B)	3,70,968	3,70,968	2,51,936	2,51,936

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		Fire	Marine			Miscellaneous											For the Quarter Ended June 30, 2017
For The Quarter Ended June 30,2017			Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Worksmen 's Compensa tion	Public/Prod uct Liability	Engineeri ng	Aviation	Personal Accident	Health Insurance	Others	Total Misc	Grand Total
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	23,667	6,035	-	6,035	80,505	1,02,515	1,83,020	-	2,893	1,788	-	11,183	34,693	3,121	2,36,698	2,66,400
2	Travel, conveyance and vehicle running expenses	2,431	1,009	-	1,009	9,318	12,676	21,994	-	455	292	-	1,984	4,827	364	29,916	33,356
3	Training expenses	156	16	-	16	779	1,174	1,954	5	4	9	-	126	196	23	2,317	2,489
4	Rents, rates & taxes	2,296	229	-	229	11,491	17,310	28,801	74	59	135	-	1,852	2,887	339	34,147	36,672
5	Repairs	455	45	-	45	2,275	3,426	5,701	15	12	27	-	367	572	67	6,761	7,261
6	Printing & stationery	2,460	245	-	245	12,311	18,544	30,855	80	63	145	-	1,984	3,093	363	36,583	39,288
7	Communication	1,098	110	-	110	5,494	8,276	13,771	36	28	65	-	885	1,381	162	16,328	17,536
8	Legal & professional charges	840	84	-	84	4,202	6,330	10,531	27	22	49	-	677	1,056	124	12,486	13,410
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	37	4	-	4	184	277	461	1	1	2	-	30	46	5	546	587
	(b) as adviser or in any other capacity, in respect of					-	-	-									
	(i) Taxation matters	18	2	-	2	91	138	229	1	-	1	-	15	23	3	272	292
	(ii) Certification	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Out of Pocket expenses	5	1	-	1	27	41	69	-	-	-	-	4	8	1	82	88
10	Advertisement and publicity	3,622	361	-	361	18,124	27,301	45,425	117	93	213	-	2,920	4,554	534	53,856	57,839
11	Interest & Bank Charges	1,100	110	-	110	5,506	8,293	13,799	36	28	65	-	887	1,383	162	16,360	17,570
12	Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Power and Electricity	667	67	-	67	3,339	5,029	8,368	22	17	39	-	538	839	98	9,921	10,655
	Information Technology Expenses	2,950	294	-	294	14,764	22,240	37,004	96	76	173	-	2,379	3,710	435	43,873	47,117
	Marketing Expenses	(8,431)	2,113	-	2,113	3,69,454	5,56,519	9,25,973	916	728	2,856	-	1,14,757	1,13,997	6,259	11,65,486	11,59,168
	Operating Lease Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	IRDA Registration renewal fees	324	32	-	32	1,622	2,443	4,066	11	8	19	-	261	408	48	4,821	5,177
	Service Tax Expense	-	-	-	-	-	-	-	-	-	-	-	-	-	5,000	5,000	5,000
	Outsourcing Expenses	10,988	1,230	-	1,230	26,555	37,147	63,702	-	642	472	-	4,557	8,195	1,451	79,019	91,237
	Net Exchange (Gain) / Loss	-	-	-	-	0	1	1	-	-	-	-	-	-	-	1	1
	Co-insurance Administrative Charges	645	70	-	70	-	-	-	-	173	152	-	37	81	20	463	1,178
	Terrorism Pool - Management Expenses	2,137	-	-	-	-	-	-	-	-	642	-	-	-	-	642	2,779
	DR Pool - Administrative Expenses (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Miscellaneous Expenses (Net)	6,046	603	-	603	30,256	45,575	75,831	196	156	355	-	4,875	7,602	889	89,904	96,553
13	Depreciation	2,584	258	-	258	12,929	19,476	32,405	84	67	152	-	2,083	3,249	379	38,419	41,261
	Less: Write back of provision no longer required	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	56,095	12,918	-	12,918	6,09,228	8,94,732	15,03,960	1,717	5,525	7,651	-	1,52,401	1,92,800	19,847	18,83,901	19,52,914

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	Fire	Marine			Miscellaneous											Upto the Quarter Ended June 30, 2017
Upto The Quarter Ended June 30,2017			Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor	Workmen's Compensa tion	Public/Prod uct Liability	Engineeri ng	Aviation	Personal Accident	Health Insurance	Others	Total Misc	Grand Total
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	23,667	6,035	-	6,035	80,505	1,02,515	1,83,020	-	2,893	1,788	-	11,183	34,693	3,121	2,36,698	2,66,400
2	Travel, conveyance and vehicle running expenses	2,431	1,009	-	1,009	9,318	12,676	21,994	-	455	292	-	1,984	4,827	364	29,916	33,356
3	Training expenses	156	16	-	16	779	1,174	1,954	5	4	9	-	126	196	23	2,317	2,489
4	Rents, rates & taxes	2,296	229	-	229	11,491	17,310	28,801	74	59	135	-	1,852	2,887	339	34,147	36,672
5	Repairs	455	45	-	45	2,275	3,426	5,701	15	12	27	-	367	572	67	6,761	7,261
6	Printing & stationery	2,460	245	-	245	12,311	18,544	30,855	80	63	145	-	1,984	3,093	363	36,583	39,288
7	Communication	1,098	110	-	110	5,494	8,276	13,771	36	28	65	-	885	1,381	162	16,328	17,536
8	Legal & professional charges	840	84	-	84	4,202	6,330	10,531	27	22	49	-	677	1,056	124	12,486	13,410
9	Auditors' fees, expenses etc				-											-	-
	(a) as auditor	37	4	-	4	184	277	461	1	1	2	-	30	46	5	546	587
	(b) as adviser or in any other capacity, in respect of																
	(i) Taxation matters	18	2	-	2	91	138	229	1	-	1	-	15	23	3	272	292
	(ii) Certification	-	-	-	-			-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-			-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-			-	-	-	-	-	-	-	-	-	-
	Out of Pocket expenses	5	1	-	1	27	41	69	-	-	-	-	4	8	1	82	88
10	Advertisement and publicity	3,622	361	-	361	18,124	27,301	45,425	117	93	213	-	2,920	4,554	534	53,856	57,839
11	Interest & Bank Charges	1,100	110	-	110	5,506	8,293	13,799	36	28	65	-	887	1,383	162	16,360	17,570
12	Others (to be specified)				-										-	-	-
	Power and Electricity	667	67	-	67	3,339	5,029	8,368	22	17	39	-	538	839	98	9,921	10,655
	Information Technology Expenses	2,950	294	-	294	14,764	22,240	37,004	96	76	173	-	2,379	3,710	435	43,873	47,117
	Marketing Expenses	(8,431)	2,113	-	2,113	3,69,454	5,56,519	9,25,973	916	728	2,856	-	1,14,757	1,13,997	6,259	11,65,486	11,59,168
	Operating Lease Charges	-	-	-	-			-	-	-	-	-	-	-		-	-
	IRDA Registration renewal fees	324	32	-	32	1,622	2,443	4,066	11	8	19	-	261	408	48	4,821	5,177
	Service Tax Expense	-	-	-	-			-	-	-	-	-	-	-	5,000	5,000	5,000
	Outsourcing Expenses	10,988	1,230	-	1,230	26,555	37,147	63,702	-	642	472	-	4,557	8,195	1,451	79,019	91,237
	Net Exchange (Gain) / Loss	-	-	-	-	0	1	1	-	-	-	-	-	-	-	1	1
	Co-insurance Administrative Charges	645	70	-	70			-	-	173	152	-	37	81	20	463	1,178
	Terrorism Pool - Management Expenses	2,137	-	-	-			-	-	-	642	-	-	-	-	642	2,779
	DR Pool - Administrative Expenses (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Miscellaneous Expenses (Net)	6,046	603	-	603	30,256	45,575	75,831	196	156	355	-	4,875	7,602	889	89,904	96,553
13	Depreciation	2,584	258	-	258	12,929	19,476	32,405	84	67	152	-	2,083	3,249	379	38,419	41,261
	Less: Write back of provision no longer required	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	56,095	12,918	-	12,918	6,09,228	8,94,732	15,03,960	1,717	5,525	7,651	-	1,52,401	1,92,800	19,847	18,83,901	19,52,914

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		Fire	Marine			Miscellaneous											For the Quarter Ended June 30, 2016
For The Quarter Ended June 30,2016			Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor	Worksmen 's Compensa tion	Public/Prod uct Liability	Engineeri ng	Aviation	Personal Accident	Health Insurance	Others	Total Misc	Grand Total
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	13,079	1,627	-	1,627	98,536	1,30,251	2,28,787	697	577	1,667	-	11,802	21,696	1,690	2,66,916	2,81,622
2	Travel, conveyance and vehicle running expenses	1,422	177	-	177	10,711	14,159	24,870	76	63	181	-	1,283	2,358	184	29,015	30,614
3	Training expenses	592	74	-	74	4,459	5,894	10,353	32	26	75	-	534	982	76	12,078	12,744
4	Rents, rates & taxes	1,350	168	-	168	10,171	13,445	23,616	72	60	172	-	1,218	2,240	174	27,552	29,070
5	Repairs	312	39	-	39	2,349	3,104	5,453	17	14	40	-	281	517	40	6,362	6,713
6	Printing & stationery	672	84	-	84	5,059	6,688	11,747	36	30	86	-	606	1,114	87	13,706	14,462
7	Communication	869	108	-	108	6,545	8,652	15,197	46	38	111	-	784	1,441	112	17,729	18,706
8	Legal & professional charges	590	73	-	73	4,444	5,875	10,319	31	26	75	-	532	979	76	12,038	12,701
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	21	3	-	3	157	209	366	1	1	3	-	19	35	3	428	452
	(b) as adviser or in any other capacity, in respect of					-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	8	1	-	1	64	84	148	-	-	1	-	8	14	1	172	181
	(ii) Certification	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	4	6	10	-	-	-	-	-	-	-	10	10
	Out of Pocket expenses	1	-	-	-	-	-	-	-	-	-	-	1	1	-	2	3
10	Advertisement and publicity	1,857	231	-	231	13,993	18,498	32,491	99	82	237	-	1,676	3,081	240	37,906	39,994
11	Interest & Bank Charges	487	61	-	61	3,671	4,852	8,523	26	21	62	-	440	808	63	9,943	10,491
12	Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Power and Electricity	610	76	-	76	4,596	6,074	10,670	32	27	78	-	550	1,012	79	12,448	13,134
	Information Technology Expenses	1,885	234	-	234	14,199	18,769	32,968	100	83	240	-	1,701	3,126	244	38,462	40,581
	Marketing Expenses	17,983	2,280	-	2,280	4,02,171	55,483	4,57,654	817	676	3,866	-	55,652	70,292	2,799	5,91,756	6,12,019
	Operating Lease Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	IRDA Registration renewal fees	190	24	-	24	1,430	1,891	3,321	10	8	24	-	171	315	25	3,874	4,088
	Service Tax Expense	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Outsourcing Expenses	7,841	975	-	975	59,076	78,091	1,37,167	418	346	1,000	-	7,076	13,008	1,013	1,60,028	1,68,844
	Net Exchange (Gain) / Loss	-	-	-	-	-	1	1	-	-	-	-	-	-	-	1	1
	Co-insurance Administrative Charges	470	121	-	121	-	-	-	-	7	154	-	22	(39)	22	166	757
	Terrorism Pool - Management Expenses	2,081	-	-	-	-	-	-	-	-	376	-	-	-	-	376	2,457
	DR Pool - Administrative Expenses (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Miscellaneous Expenses (Net)	4,452	554	-	554	33,546	44,332	77,878	237	196	568	-	4,017	7,385	575	90,856	95,862
	13	Depreciation	1,771	220	-	220	13,345	17,638	30,983	94	78	226	-	1,598	2,938	231	36,148
	Less: Write back of provision no longer required	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	58,543	7,130	-	7,130	6,88,526	4,33,996	11,22,522	2,841	2,359	9,242	-	89,971	1,33,303	7,734	13,67,972	14,33,645

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, 2017	As at June 30, 2016
		(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	17,92,829

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, 2017		As at June 30, 2016	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
• Indian	17,92,83,420	60	17,92,83,420	60
• Foreign	11,95,22,280	40	11,95,22,280	40
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, 2017	As at June 30, 2016
		(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	28,47,567
	Add: Transfer from Profit and Loss account	-	-
	Add: Transfer from Contingency Reserve for Unexpired Risk		
		28,47,567	28,47,567
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	39,64,416	18,90,033
	TOTAL	82,44,628	61,70,245

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, 2017	As at June 30, 2016
		(Rs.'000)	(Rs.'000)
1	Debentures/ Bonds	10,00,000	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	10,00,000	-

FORM NL-12-INVESTMENT SCHEDULE - SHARE HOLDERS

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

INVESTMENT - SHAREHOLDERS

	Particulars	As at June 30, 2017	As at June 30, 2016
		(Rs.'000).	(Rs.'000).
	LONG TERM INVESTMENTS		
1	Government Securities and Government Guaranteed Bonds including Treasury Bills	29,17,981	18,21,838
2	Other Approved Securities	-	-
3	Approved Investments	-	-
	(a) Debenture / Bonds	24,32,416	17,53,755
	(b) Fixed Deposits with Banks	23,945	4,42,347
	(c) Equity Shares (Net of FairValue Change)	1,77,350	1,88,188
	(d) Investment Properties - Real Estate	46,637	40,323
4	Investments in Infrastructure and Social Sector	13,38,175	7,15,431
5	Other than Approved Investments		
	a) Debentures/Bonds	32,359	28,210
	(b) Equity Shares (Net of FairValue Change)	31,054	-
	Total (A)	69,99,917	49,90,093
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	40,626	27,975
2	Other Approved Securities	-	-
3	Approved Investments	-	-
	(a) Debentures/ Bonds	8,05,823	2,63,004
	(b) Fixed Deposits with Banks	5,03,678	2,23,349
	(c) Money market Instruments	-	-
	(d) Mutual Fund (Liquid Schemes)	1,65,060	27,985
4	Investments in Infrastructure and Social Sector	64,710	97,932
5	Other than Approved Investments	-	14,012
	Total (B)	15,79,897	6,54,256
	TOTAL (A) +(B)	85,79,814	56,44,349

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, 2017		As at June 30, 2016	
	Cost	Market Value	Cost	Market Value
a) Equity Shares listed	1,79,541	2,08,403	1,89,099	1,88,419
b) Mutual Funds	1,65,029	1,65,060	27,978	27,985
c) Government and other securities	29,58,607	30,26,027	18,49,813	18,87,990
d) Fixed Deposit with Banks	5,27,623	5,27,623	6,65,697	6,65,697
e) Corporate Bonds	46,73,482	48,87,650	28,72,113	29,01,526
f) Money Market Instruments	-	-	-	-
g) Investment Property	46,637	46,637	40,324	40,324
	85,50,919	88,61,401	56,45,023	57,11,940

FORM NL-12A- INVESTMENT SCHEDULE - POLICYHOLDERS

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

INVESTMENT POLICYHOLDERS

	Particulars	As at June 30, 2017	As at June 30, 2016
		(Rs.'000).	(Rs.'000).
	LONG TERM INVESTMENTS		
1	Government Securities and Government Guaranteed Bonds including Treasury Bills	1,51,17,293	1,12,01,486
2	Other Approved Securities	-	-
3	Approved Investments	-	-
	(a) Debenture / Bonds	1,26,01,709	1,07,82,885
	(b) Fixed Deposits with Banks	1,24,055	27,19,753
	(c) Equity Shares (Net of Fair Value Change)	9,18,802	11,57,062
	(d) Investment Properties - Real Estate	2,41,614	2,47,928
4	Investments in Infrastructure and Social Sector	69,32,733	43,98,789
5	Unclaimed Policyholders Fund - Bank Deposits	1,57,300	-
6	Other than Approved Investments		
	a) Debentures/Bonds	1,67,641	1,73,447
	(b) Equity Shares (Net of Fair Value Change)	1,60,880	-
	Total (A)	3,64,22,027	3,06,81,349
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	2,10,472	1,72,002
2	Other Approved Securities	-	-
3	Approved Investments	-	-
	(a) Debentures/ Bonds	41,74,756	16,17,068
	(b) Fixed Deposits with Banks	26,09,422	13,73,251
	(c) Money market Instruments	-	-
	(d) Mutual Fund (Liquid Schemes)	8,55,133	1,72,063
4	Investments in Infrastructure and Social Sector	3,35,247	6,02,134
5	Other than Approved Investments	-	86,153
	Total (B)	81,85,030	40,22,672
	TOTAL (A) +(B)	4,46,07,057	3,47,04,021

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, 2017		As at June 30, 2016	
	Cost	Market Value	Cost	Market Value
a) Equity Shares listed	9,30,156	10,79,683	11,62,665	11,58,488
b) Mutual Funds	8,54,971	8,55,133	1,72,022	1,72,063
c) Government and other securities	1,53,27,765	1,56,77,055	1,13,73,488	1,16,08,219
d) Fixed Deposit with Banks	27,33,477	27,33,477	40,93,003	40,93,003
e) Corporate Bonds	2,42,12,086	2,53,21,635	1,76,59,051	1,78,39,893
f) Money Market Instruments	-	-	-	-
g) Investment Properties - Real Estate	2,41,614	2,41,614	2,47,927	2,47,927
h) Unclaimed policy holders Bank Deposit	1,57,300	1,57,300	-	-
	4,44,57,369	4,60,65,896	3,47,08,157	3,51,19,594

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, 2017	As at June 30, 2016
		(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, 2017	Additions	Deductions	As at Jun 30, 2017	As at Mar 31, 2017	For The Period	On Sales/ Adjustments	As at Jun 30, 2017	As at Jun 30, 2017	As at Mar 31, 2017
Land-Freehold	58,032	-	-	58,032	-	-	-	-	58,032	58,032
Buildings	3,65,831	-	-	3,65,831	32,368	1,489	-	33,857	3,31,974	3,13,594
Furniture & Fittings	53,357	30	-	53,387	46,062	973	-	47,035	6,352	10,115
Information Technology Equipment	4,10,046	787	-	4,10,833	2,98,062	14,887	-	3,12,949	97,884	67,575
Intangibles Computers	5,61,342	8,940	-	5,70,282	4,59,527	15,088	-	4,74,615	95,667	54,009
Vehicles	28,284	4,389	3,512	29,161	12,482	1,838	2,584	11,736	17,425	18,377
Office Equipment	29,114	105	115	29,104	26,238	542	111	26,669	2,435	3,872
Electrical Fittings	50,802	238	-	51,040	36,820	1,695	-	38,515	12,525	15,839
Improvement to Premises	1,36,995	-	-	1,36,995	90,879	4,750	-	95,629	41,366	53,327
TOTAL	16,93,803	14,489	3,627	17,04,665	10,02,438	41,262	2,695	10,41,005	6,63,660	5,94,740
Work in progress	-	-	-	-	-	-	-	-	10,073	27,932
Grand Total	16,93,803	14,489	3,627	17,04,665	10,02,438	41,262	2,695	10,41,005	6,73,733	6,22,672
PREVIOUS YEAR	14,48,994	30,872	3,159	14,76,707	8,46,538	38,138	2,709	8,81,967	6,22,672	

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, 2017	As at June 30, 2016
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	1,75,482	85,151
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)		
	(bb) Others		
	(b) Current Accounts	3,17,400	1,81,874
3	Money at Call and Short Notice	-	-
	(a) With Banks		
	(b) With other Institutions		
4	Others (Bank deposits under lien)	4,101	4,101
	TOTAL	4,96,983	2,71,126
	Cash balance includes:		
	Cheques in hand	1,65,447	87,367
	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, 2017	As at June 30, 2016
		(Rs.'000)	(Rs.'000)
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	8,82,556	3,69,257
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	2,87,819	1,03,512
6	Others (to be specified)		
	Advances to Employees	1,892	3,022
	Advances to Vendors	24,719	24,647
	Service Tax Unutilised Credit/paid in advance	3,16,632	17,513
	Service tax paid under protest (Note 8 (c) of Schedule 16)	60,518	48,317
	Other Advances / Deposits	15,02,076	6,30,578
	TOTAL (A)	30,76,212	11,96,846
	OTHER ASSETS		
1	Income accrued on investments	16,15,532	12,55,294
2	Outstanding Premiums	18,55,765	6,82,753
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	1,55,584	3,21,637
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	10,39,527	9,02,465
	Receivable from Nuclear Pool	9,900	-
	Receivable from IMTPIP	-	-
	Receivable from Declined Risk Pool	-	5,167
	Deposits for Premises and Advance Rent	55,872	50,048
	TOTAL (B)	47,32,180	32,20,775
	TOTAL (A+B)	78,08,392	44,17,621

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, 2017	As at June 30, 2016
		(Rs.'000)	(Rs.'000)
1	Agents' Balances	83,625	60,758
2	Balances due to other insurance companies	16,72,640	15,221
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	17,15,637	8,41,210
5	Unallocated Premium	11,17,862	4,00,624
6	Sundry creditors	2,72,586	79,772
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding		
	- Other than IMTPIP (Net of Reinsurance)	2,55,30,395	1,87,22,217
	- Dismantled IMTPIP	20,13,342	29,84,493
	- DR pool	-	3,839
9	Due to Officers/ Directors	-	-
10	Others (to be specified)		
	Book Overdraft	1,52,928	2,63,104
	Tax and Other Withholdings	86,201	61,710
	Environment Relief Fund	134	42
	Service Tax Payable	4,91,248	2,34,997
	Value Added Tax Payable	2	-
	Unclaimed amounts of policyholders	2,02,501	97,881
	Others	8,870	-
	TOTAL	3,33,47,971	2,37,65,868

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, 2017	As at June 30, 2016
		(Rs.'000).	(Rs.'000).
1	Reserve for Unexpired Risk	1,68,86,844	1,30,66,960
	Less: Unabsorbed RSBY Enrollment costs	(20,075)	(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)		-
	Reserve for Premium Deficiency	-	-
	Leave and other Employee Benefits	2,80,297	2,60,089
	TOTAL	1,71,47,066	1,33,05,118

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, 2017	As at June 30, 2016
		(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 17				As at 30th June 16			
		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	26,232	2,131	158	28,521	16,666	2,260	168	19,094
2	Marine								
a	Marine Cargo	588	408	122	1,118	402	432	168	1,002
b	Marine Hull	-	-	-	-	-	-	-	-
3	Miscellaneous								
a	Motor	1,14,631	1,36,497	1,27,283	3,78,411	91,456	1,20,810	87,031	2,99,297
b	Engineering	590	357	122	1,069	726	568	117	1,411
c	Aviation	-	-	-	-	-	-	-	-
d	Liabilities	512	369	104	985	494	320	115	929
e	Others	15,380	2,558	2,753	20,691	11,642	1,283	1,405	14,330
4	Health Insurance	10,935	2,103	471	13,509	9,066	2,025	403	11,494
5	IMTPIP	-	-	-	-	-	-	-	-
6	Total Liabilities	1,68,868	1,44,423	1,31,013	4,44,304	1,30,452	1,27,698	89,407	3,47,557

PERIODIC DISCLOSURES
FORM NL-22

Geographical Distribution of Business

Cholamandalam MS General Insurance Co LtdCholamandalam MS General Insurance Co LtdRegistration No. 123Date 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 Jun 30, 2017	Upto the quarter ended Jun 30, 2017	For the quarter ended Jun 30, 2017	Upto the quarter ended Jun 30, 2017	For the quarter ended Jun 30, 2017	Upto the quarter ended Jun 30, 2017	For the quarter ended Jun 30, 2017	Upto the quarter ended Jun 30, 2017	For the quarter ended Jun 30, 2017	Upto the quarter ended Jun 30, 2017	For the quarter ended Jun 30, 2017	Upto the quarter ended Jun 30, 2017	For the quarter ended Jun 30, 2017	Upto the quarter ended Jun 30, 2017	For the quarter ended Jun 30, 2017	Upto the quarter ended Jun 30, 2017	For the quarter ended Jun 30, 2017	Upto the quarter ended Jun 30, 2017	For the quarter ended Jun 30, 2017	Upto the quarter ended Jun 30, 2017	For the quarter ended Jun 30, 2017	Upto the quarter ended Jun 30, 2017	For the quarter ended Jun 30, 2017	Upto the quarter ended Jun 30, 2017	For the quarter ended Jun 30, 2017	Upto the quarter ended Jun 30, 2017
Andhra Pradesh	225.25	225.25	6.70	6.70	106.00	106.00	2,472.14	2,472.14	3,708.21	3,708.21	6,180.35	6,180.35	11.24	11.24	14.14	14.14	40.09	40.09	7.30	7.30	-	-	6.33	6.33	6,597.39	6,597.39
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Assam	34.48	34.48	11.43	11.43	24.36	24.36	605.25	605.25	907.88	907.88	1,513.13	1,513.13	0.95	0.95	1.26	1.26	12.53	12.53	-	-	-	-	1.40	1.40	1,599.53	1,599.53
Bihar	129.52	129.52	0.81	0.81	8.21	8.21	951.69	951.69	1,427.53	1,427.53	2,379.22	2,379.22	0.59	0.59	0.75	0.75	5.74	5.74	0.04	0.04	-	-	5.05	5.05	2,529.93	2,529.93
Chattisgarh	49.78	49.78	2.84	2.84	13.99	13.99	610.71	610.71	916.06	916.06	1,526.77	1,526.77	0.06	0.06	0.08	0.08	3.86	3.86	-	-	-	-	14.58	14.58	1,611.97	1,611.97
Goa	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gujarat	638.65	638.65	87.08	87.08	55.89	55.89	1,964.91	1,964.91	2,947.36	2,947.36	4,912.26	4,912.26	40.31	40.31	23.76	23.76	116.53	116.53	1.87	1.87	-	-	93.65	93.65	5,970.00	5,970.00
Haryana	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jammu and Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jharkhand	32.14	32.14	3.06	3.06	21.13	21.13	519.82	519.82	779.72	779.72	1,299.54	1,299.54	0.05	0.05	0.51	0.51	4.08	4.08	-	-	-	-	0.19	0.19	1,360.69	1,360.69
Karnataka	469.89	469.89	155.10	155.10	49.31	49.31	1,419.49	1,419.49	2,129.24	2,129.24	3,548.73	3,548.73	38.15	38.15	398.58	398.58	60.33	60.33	10.06	10.06	-	-	13.27	13.27	4,743.43	4,743.43
Kerala	74.66	74.66	5.01	5.01	4.18	4.18	787.50	787.50	1,181.26	1,181.26	1,968.76	1,968.76	0.85	0.85	0.54	0.54	17.18	17.18	1.00	1.00	-	-	2.52	2.52	2,074.69	2,074.69
Madhya Pradesh	329.48	329.48	53.24	53.24	15.65	15.65	924.15	924.15	1,386.22	1,386.22	2,310.37	2,310.37	5.52	5.52	4.42	4.42	80.92	80.92	0.08	0.08	(0.94)	(0.94)	23.73	23.73	2,822.48	2,822.48
Maharashtra	1,220.90	1,220.90	200.03	200.03	45.07	45.07	2,871.32	2,871.32	4,306.98	4,306.98	7,178.30	7,178.30	92.12	92.12	72.48	72.48	454.65	454.65	27.84	27.84	-	-	32.04	32.04	9,323.47	9,323.47
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Orissa	42.80	42.80	2.32	2.32	10.89	10.89	704.39	704.39	1,056.59	1,056.59	1,760.99	1,760.99	0.24	0.24	0.34	0.34	3.35	3.35	-	-	-	-	1.37	1.37	1,822.29	1,822.29
Punjab	180.14	180.14	0.93	0.93	2.82	2.82	1,171.44	1,171.44	1,757.16	1,757.16	2,928.61	2,928.61	-	-	1.88	1.88	16.97	16.97	0.10	0.10	-	-	3.04	3.04	3,134.47	3,134.47
Rajasthan	243.34	243.34	13.00	13.00	17.27	17.27	1,818.29	1,818.29	2,727.44	2,727.44	4,545.74	4,545.74	1.77	1.77	100.95	100.95	5.72	5.72	0.14	0.14	-	-	42.46	42.46	4,970.38	4,970.38
Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tamil Nadu	4,050.74	4,050.74	398.31	398.31	124.98	124.98	4,405.19	4,405.19	6,332.51	6,332.51	10,737.70	10,737.70	251.57	251.57	3,179.80	3,179.80	4,700.12	4,700.12	57.79	57.79	281.98	281.98	320.98	320.98	24,103.96	24,103.96
Telangana	0.29	0.29	0.30	0.30	0.83	0.83	487.83	487.83	731.75	731.75	1,219.58	1,219.58	-	-	1.14	1.14	9.07	9.07	0.19	0.19	-	-	-	-	1,231.41	1,231.41
Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Uttar Pradesh	259.14	259.14	3.62	3.62	3.22	3.22	1,730.66	1,730.66	2,595.99	2,595.99	4,326.65	4,326.65	-	-	1.80	1.80	20.75	20.75	-	-	(0.29)	(0.29)	28.41	28.41	4,643.29	4,643.29
Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
West Bengal	133.67	133.67	7.98	7.98	38.02	38.02	897.41	897.41	1,346.11	1,346.11	2,243.52	2,243.52	2.55	2.55	349.45	349.45	39.43	39.43	0.80	0.80	-	-	6.20	6.20	2,821.62	2,821.62
Andaman and Nicobar Islands	0.06	0.06	-	-	-	-	6.64	6.64	9.96	9.96	16.59	16.59	-	-	-	-	0.21	0.21	-	-	-	-	-	-	16.86	16.86
Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Delhi	1,350.48	1,350.48	803.58	803.58	109.34	109.34	1,278.60	1,278.60	1,917.90	1,917.90	3,196.49	3,196.49	82.95	82.95	27.54	27.54	792.90	792.90	25.68	25.68	-	-	34.53	34.53	6,423.50	6,423.50
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	9,465.40	9,465.40	1,755.36	1,755.36	651.13	651.13	25,627.44	25,627.44	38,165.88	38,165.88	63,793.31	63,793.31	528.91	528.91	4,179.40	4,179.40	6,384.41	6,384.41	132.89	132.89	280.75	280.75	629.76	629.76	87,801.36	87,801.36

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 30,2017

(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	269.44					2.32%
3	No. of Reinsurers with rating A but less than AA	17	1,510.89	13	715.47	10	1,542.58	32.41%
4	No. of Reinsurers with rating BBB but less than A							0.00%
5	No. of Reinsurers with rating less than	1	0.53					0.00%
6	Indian Insurer and Reinsurer	1	6,329.27	1	510.78	14	749.42	65.27%
	Total	#	8,110.13	14.00	1,226.25	24.00	2,291.99	100.00%

NL-24- Ageing of Claims**Cholamandalam MS General Insurance Co Ltd****Registration No. 123****Date of Registration with the IRDA : July 15, 2002****Quarter end as on 30th Jun 2017****(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	28	34	57	38	15	172	7012.25
2	Marine Cargo	3968	732	185	85	20	4990	876.65
3	Marine Hull	0	0	0	0	0	0	0.00
4	Engineering	79	55	44	22	3	203	68.54
5	Motor OD	19541	4280	589	96	39	24545	10104.10
6	Motor TP	73	497	590	635	1326	3121	14354.83
7	Health	4544	6	1	0	0	4551	1848.15
8	Overseas Travel	8	12	2	0	0	22	20.50
9	Personal Accident	188	132	39	13	7	379	957.89
10	Liability	151	54	12	14	6	237	117.97
11	Crop	25	5	10	18	11	69	921.50
12	Miscellaneous	135	102	39	8	0	284	112.65

FORM NL-25 : Quarterly claims data for Non-Life
 Cholamandalam MS General Insurance Co Ltd
 Registration No. 123
 Date of Registration with the IRDA : July 15, 2002

Date: Quarter end as on 30th Jun'17

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	713	1047	0	212	5458	27242	15674	35	456	145	144	0	142	51268
2	Claims reported during the period	293	5534	0	240	31654	3951	6094	73	551	241	42	0	486	49159
3	Claims Settled during the period	172	4990	0	203	24545	3121	4551	22	379	237	69	0	284	38573
4	Claims Repudiated during the period	84	79	0	41	1429	0	1114	30	36	5	0	0	115	2933
5	Claims closed during the period	35	66	0	11	685	485	265	1	25	9	0	0	3	1585
6	Claims O/S at End of the period	715	1446	0	197	10453	27587	15838	55	567	135	117	0	226	57336
	Less than 3months	187	990	0	106	8859	3714	1019	38	223	52	41	0	156	15385
	3 months to 6 months	189	280	0	36	701	3602	33	3	79	17	0	0	50	4990
	6months to 1 year	273	117	0	23	388	4256	7	5	67	27	13	0	14	5190
	1year and above	66	59	0	32	505	16015	14779	9	198	39	63	0	6	31771

FORM NL-26 - CLAIMS INFORMATION - KG Table I

Cholamandalam MS General Insurance (Date:

Registration No. 123

Date of Registration with the IRDA : July 15, 2002

Solvency for the period ended 30th June 2017

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	27,188.85	14,878.33	11,606.70	1,771.85	2,975.67	1,741.00	2,975.67
2	Marine Cargo	6,669.97	1,322.04	5,126.79	936.78	800.40	922.82	922.82
3	Marine Hull	0.08	0.07	-	-	0.01	-	0.01
4	Motor	2,32,186.49	2,19,819.40	1,71,636.43	1,58,296.02	43,963.88	47,488.81	47,488.81
5	Engineering	2,388.28	881.17	793.28	425.17	238.83	127.55	238.83
6	Aviation	-	-	-	-	-	-	-
7	Laibilities	858.11	798.46	571.19	252.09	159.69	128.52	159.69
8	Helath	21,943.77	20,492.82	8,123.24	7,374.07	4,098.56	2,212.22	4,098.56
9	Misc	16,882.12	15,507.63	5,709.18	5,194.98	3,101.53	1,558.49	3,101.53
10	Weather	28,957.29	4,343.59	16,583.47	2,487.72	2,895.73	2,487.52	2,895.73
	Total	3,37,074.96	2,78,043.51	2,20,150.28	1,76,738.68	58,234.30	56,666.93	61,881.65

PERIODIC DISCLOSURES

FORM NL-27 Offices information for Non-Life

Insurer: Cholamandalam MS General Insurance Co Ltd
Date: 30.06.2017

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the Quarter		109*
2	No. of branches approved during the Quarter		0
3	No. of branches opened during the Quarter	Out of approvals of previous year	NIL
4		Out of approvals of this Quarter	NIL
5	No. of branches closed during the Quarter		2
6	No of offices at the end of the Quarter		107*
7	No. of branches approved but not opened		0
8	No. of rural branches		NIL
9	No. of urban branches		107*

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

NL- 28- Statment of Investment Assets**(Read with Regulation 10)****Name of the Insurer: Cholamandalam MS General Insurance Company Limited****Registration Number: 123****Statement as on: 30 June 2017****PART - A****Statement of Investment Assets (General Insurer including an insurer carrying on business of re-insurance or health insurance)****(Business within India)***Rs.Lakhs***Periodicity of Submission: Quarterly**

Section I			
No	PARTICULARS	SCH ++	AMOUNT
1	Investments*	8	5,30,296
2	Loans	9	-
3	Fixed Assets	10	6,737
4	Current Assets		-
	a. Cash & Bank Balance	11	4,970
	b. Advances & Other Assets	12	78,084
5	Current Liabilities		-
	a. Current Liabilities	13	3,33,480
	b. Provisions	14	1,71,471
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		7,403
	Application of Funds as per Balance Sheet (A)		1,07,733

	Less: Other Assets	SCH ++	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	6,737
3	Cash & Bank Balance (if any)	11	4,970
4	Advances & Other Assets (if any)	12	78,084
5	Current Liabilities	13	3,33,480
6	Provisions	14	1,71,471
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		7,403
	Total (B)	TOTAL (B)	(4,22,563)
	'Investment Assets'* As per FORM 3B	(A-B)	5,30,296

NL- 28- Statment of Investment Assets**(Read with Regulation 10)****Name of the Insurer: Cholamandalam MS General Insurance Company Limited****Registration Number: 123****Statement as on: 30 June 2017****PART - A****Statement of Investment Assets (General Insurer including an insurer carrying on business of re-insurance or health insurance)****(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%		18,191	94,240	1,12,431	21.27%		1,12,431	1,14,441
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not less than 30%		29,586	1,53,278	1,82,864	34.60%		1,82,864	1,87,031
3	Investment subject to Exposure Norms									
	a. Housing / Infra & Loans to SG for Housing and FFE	Not less than 15%								
	1. Approved Investments			28,095	1,45,555	1,73,650	32.86%	141	1,73,791	1,76,365
	2. Other Investments			377	1,951	2,327	0.44%	(117)	2,210	2,431
	b. Approved Investments	Not exceeding 55%		27,132	1,40,564	1,67,697	31.73%	2,025	1,69,722	1,72,549
	c. Other Investments			319	1,653	1,972	0.37%	(263)	1,709	1,709
	Investment Assets	100%		85,509	4,43,001	5,28,510	100%	1,786	5,30,296	5,40,085

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: 27-Jul-17****Signature: _____***Note: 1. (+) FRSM refers 'Funds representing Solvency Margin'***Full name: NV MURALI***2. Other Investments' are as permitted under 27A(2)***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**5. SCH (++) refers to Schedules to Balance Sheet, prepared as per IRDAI (Preparation of Fin. Stmt and Auditors' Report of Ins Companies) Regulations*** Excl of FD of Rs.15.73 Crs held seperately for unclaimed amount of policyholders fund*

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 Jun 30, 2017

(Rs in Lakhs)

	MARKET VALUE				Book Value			
	As at 30-06-2017	As % of total for this class	As at 30-06-2016	As % of total for this class	As at 30-06-2017	As % of total for this class	As at 30-06-2016	As % of total for this class
Break down by credit rating								
AAA rated	1,76,361	36.63%	1,11,736	32.64%	1,73,731	36.83%	1,10,938	32.87%
AA or better	1,15,896	24.07%	92,484	27.01%	1,13,124	23.98%	91,372	27.07%
Rated below AA but above A	2,221	0.46%	2,693	0.79%	2,000	0.42%	2,500	0.74%
Rated below A but above B	-	0.00%	502	0.15%	-	0.00%	502	0.15%
Any other (Sovereign)	1,87,031	38.84%	1,34,962	39.42%	1,82,864	38.77%	1,32,233	39.17%
	4,81,509		3,42,376		4,71,719		3,37,545	
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	56,819	11.80%	27,889	8.15%	56,316	11.94%	27,803	8.24%
More than 1 year and upto 3years	1,14,541	23.79%	1,10,199	32.19%	1,12,138	23.77%	1,09,074	32.31%
More than 3years and up to 7years	1,76,211	36.60%	1,31,245	38.33%	1,71,242	36.30%	1,29,283	38.30%
More than 7 years and up to 10 years	1,09,933	22.83%	53,160	15.53%	1,08,069	22.91%	51,940	15.39%
above 10 years	24,005	4.99%	19,884	5.81%	23,954	5.08%	19,446	5.76%
	4,81,509		3,42,376		4,71,719		3,37,545	
Breakdown by type of the issuer								
a. Central Government	1,14,441	23.77%	88,607	25.88%	1,12,431	23.83%	86,987	25.77%
b. State Government	72,590	15.08%	46,355	13.54%	70,433	14.93%	45,246	13.40%
c. Corporate Securities	2,94,478	61.16%	2,07,414	60.58%	2,88,856	61.23%	2,05,312	60.83%
	4,81,509		3,42,376		4,71,719		3,37,545	

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, 2017	Upto the Quarter ended June 30, 2017	For the Quarter ended June 30, 2016	Upto the Quarter ended June 30, 2016
1	Gross Written Premium (Direct) Growth	35.20%	35.20%	35.70%	35.70%
2	Gross Direct Premium to Shareholders' Funds Ratio (No. of Times)	0.78	0.78	0.71	0.71
3	Growth Rate of Shareholders' Funds	22.71%	22.71%	22.80%	22.80%
4	Net Retention Ratio	87.41%	87.41%	85.75%	85.75%
5	Net Commission Ratio	2.66%	2.66%	2.58%	2.58%
6	Expenses of Management to Gross Direct Premium ratio	26.47%	26.47%	25.96%	25.96%
7	Combined Ratio	101.34%	101.34%	100.11%	100.11%
8	Technical Reserves to Net Premium Ratio (no. of Times)	5.77	5.77	6.22	6.22
9	Underwriting Balance Ratio (no. of Times)	(0.07)	(0.07)	(0.04)	(0.04)
10	Operating Profit Ratio ^	9.69%	9.69%	11.62%	11.62%
11	Liquid Assets to Liabilities Ratio #	0.23	0.23	0.13	0.13
12	Net Earnings Ratio	6.26%	6.26%	8.74%	8.74%
13	Return on Networth	4.29%	4.29%	5.34%	5.34%
14	Available Solvency Margin to required Solvency Margin ratio	1.680	1.680	1.602	1.602
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%	60%/40%	60%/40%
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)	1.61	1.61	1.64	1.64
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	1.61	1.61	1.64	1.64
6	(iv) Book value per share (Rs) [net worth (Share capital + reserves + fair value change - P&L debit balance)/weighted average no. of shares]	37.59	37.59	30.66	30.66

Form NL-31- Related Party Transactions

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

(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, 2017	Upto the Quarter ended June 30, 2017	For the Quarter ended June 30, 2016	Upto the Quarter ended June 30, 2016
1	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Claims Incurred (Net)	0.13	0.13	3.34	3.34
2	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Expenses payable / (receivable)	93	93	39.29	39.29
3	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Fees Incurred for Risk Inspection and Advisory Services	339	339	205.54	205.54
4	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Payable (Net) Claims Outstanding	-	-	0.29	0.29
5	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Management Expenses recovered	-	-	15.32	15.32
6	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Premium Received	(0.08)	(0.08)	0.94	0.94
7	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Rent Recovery	11	11	-	-
8	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Due (from)/ to other entities Carrying on Insurance Business	629	629	736	736
9	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Expenses payable / (receivable)	-	-	(36)	(36)
10	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Management Expenses Paid	1	1	1	1
11	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Management Expenses recovered	3	3	21	21
12	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Reinsurance recovery on claims	5,073	5,073	4,893	4,893
13	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Rent Recovery	36	36	32.11	32.11
14	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	RI Commission	200	200	268.45	268.45
15	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	RI Premium Paid	1,320	1,320	1,816.11	1,816.11
16	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Claims Incurred (Net)	13.62	13.62	67.27	67.27
17	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Expenses payable / (receivable)	7	7	(4.61)	(4.61)
18	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Payable (Net) Claims Outstanding	77	77	47.97	47.97
19	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Premium Received	175.74	175.74	173.31	173.31
20	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Interest received	-	-	88.00	88.00
21	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Management Expenses recovered	-	-	1.77	1.77
22	SHANTHI GEARS LIMITED	FELLOW SUBSIDIARY	Expenses payable / (receivable)	4	4	(3.65)	(3.65)
23	SHANTHI GEARS LIMITED	FELLOW SUBSIDIARY	Premium Received	33.50	33.50	36.04	36.04
24	SHANTHI GEARS LIMITED	FELLOW SUBSIDIARY	Claims Incurred (Net)	-	-	3.72	3.72
25	SHANTHI GEARS LIMITED	FELLOW SUBSIDIARY	Rent Recovery	1.12	1.12	1.28	1.28
26	SHANTHI GEARS LIMITED	FELLOW SUBSIDIARY	Payable (Net) Claims Outstanding	2	2	-	-
27	MANAGING DIRECTOR	KEY MANAGEMENT PERSONNEL	Managerial Remuneration	59	59	51.60	51.60
28	KEY MANAGEMENT PERSONNEL	KEY MANAGEMENT PERSONNEL	Premium Received	0.04	0.04	-	-
29	KEY MANAGEMENT PERSONNEL	KEY MANAGEMENT PERSONNEL	Claims Incurred (Net)	0.37	0.37	-	-
30	WHOLETIME DIRECTOR	KEY MANAGEMENT PERSONNEL	SECONDMENT CHARGES	6	6	6.33	6.33
31	TI ABSOLUTE CONCEPTS PRIVATE LIMITED	FELLOW SUBSIDIARY	Rent Recovery	0.60	0.60	-	-
32	TI TSUBAMEX PRIVATE LIMITED	FELLOW SUBSIDIARY	Premium Received	-	-	-	-

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

Products Information							
<i>List below the products and/or add-ons introduced during the period Apr-17 to Jun'17</i>							
Sl. No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business*	Category of product	Date of filing of Product	Date IRDA confirmed filing/ approval
1	Chola Super Topup Insurance		IRDAI/HLT/CHSGI/P-H/V.I/71/2016-17	Health	Retail	22-Feb-16	30-Mar-17
2	Chola Comprehensive Travel Insurance Policy		IRDAI/HLT/CHSGI/P-T/V.I/66/2016-17	Travel	Retail	30-Jun-16	09-Mar-17
3	Chola Group Hospital Cash Health Insurance Policy		IRDAI/HLT/CHSGI/P-H(G)/V.I/68/2016-17	Health	Group	14-Mar-17	16-Mar-17

FORM NL-33 - SOLVENCY MARGIN - KGII**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 2017****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):		4,79,815.02
	Deduct:		
2	Liabilities (reserves as mentioned in Form TR)		3,03,772.36
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		1,68,868.44
4	Excess in Policyholders' Funds (1-2-3)		7,174.22
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-TA):		1,26,824.45
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		30,035.29
7	Excess in Shareholders' Funds (5-6)		96,789.16
8	Total Available Solvency Margin [ASM] (4+7)		1,03,963.38
9	Total Required Solvency Margin [RSM]		61,881.65
10	Solvency Ratio (Total ASM/Total RSM)		1.680

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: 30/06/2017**

Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mr.Pradeep V Bhide	Chairman	No Change
2	Mr. Margam Rama Prasad	Non-executive Independent Director	Appointed w.e.f. 25.07.2017
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	No Change
7	Mr.S S Gopalarathnam	Managing Director	No Change
8	Mr. Takahiko Shibakawa	Wholetime Director	No Change

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
4	Suresh Krishnan	Company Secretary & Chief Compliance Officer
5	V Suryanarayanan	Executive Vice President & Head – Technical
6	Vedananarayanan Seshadri	Executive Vice President & Head- Marketing and Operations
7	Takashi Kishi	Executive Vice President & Head – Japan & Korea Division
8	S Venugopalan	Chief Risk Officer & Head – Internal Audit
9	M Ramani	Chief Information Officer
10	Shailen Merchant	Head – Human Resources
11	N V Murali	Chief Investment Officer
12	R Arunachalam	Appointed Actuary

* Key Persons as defined by the Guidelines for Corporate Governance for insurers in India dated May 18, 2016

FORM NL-35-NON PERFORMING ASSETS-7A

Insurer: Cholamandalam MS General Insurance Co Ltd

Registration No. 123

Date of Registration with the IRDA : July 15, 2002

Statement as on:30-Jun-17

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:27-07-2017

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

(Read with Regulation 10)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Statement as on: 30 June 2017

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 30-06-2017 (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 30-06-2017 (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	
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value				
A																		
CENTRAL GOVT. SECURITIES																		
A01 Central Government Bonds			CGSB	1,12,431	1,14,441	2,194	8.23%	5.38%	1,12,431	1,14,441	2,194	8.23%	5.38%	86,987	88,607	1,814	8.61%	5.63%
A02 Special Deposits			CSPD	-	-	-			-	-	-			-	-	-		
A03 Deposit under Section 7 of Insurance Act, 1938			CDSS	-	-	-			-	-	-			-	-	-		
A04 Treasury Bills			CTRB	-	-	-			-	-	-			-	-	-		
B																		
CENTRAL GOVT. SEC, STATE GOVT OR OTHER APPROVED SECURITIES																		
B01 Central Government Guaranteed Loans / Bonds			CGSL	-	-	-			-	-	-			-	-	-		
B02 State Government Bonds			SGGB	70,433	72,590	1,337	7.96%	5.21%	70,433	72,590	1,337	7.96%	5.21%	45,246	46,355	910	8.47%	5.54%
B03 State Government Guaranteed Loans			SGGL	-	-	-			-	-	-			-	-	-		
B04 Other Approved Securities (excluding Infrastructure Investments)			SGOA	-	-	-			-	-	-			-	-	-		
B05 Guaranteed Equity			SGGE	-	-	-			-	-	-			-	-	-		
C																		
(a) HOUSING & LOANS TO STATE GOVT FOR HOUSING / FFE																		
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	-	-	-			-	-	-			-	-	-		
C07 Long Term Bank Bonds Approved Investment - Affordable Housing			HLBH	-	-	-			-	-	-			-	-	-		
TAXABLE BONDS																		
C08 Bonds / Debentures issued by HUDCO			HTHD	-	-	-			-	-	-			-	-	-		
C09 Bonds / Debentures issued by NHB / Institutions accredited by NHB			HTDN	84,253	86,187	1,850	9.13%	5.97%	84,253	86,187	1,850	9.13%	5.97%	55,622	56,304	1,198	9.02%	5.90%
C10 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																		
C11 Bonds / Debentures issued by HUDCO			HFHD	-	-	-			-	-	-			-	-	-		
C12 Bonds / Debentures issued by NHB / Institutions accredited by NHB			HFDN	1,835	1,835	31	6.68%	6.68%	1,835	1,835	31	6.68%	6.68%	1,569	1,569	27	6.90%	6.90%
C13 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 (HOUSING)																		
C14 Debentures / Bonds / CPs / Loans			HODS	-	-	-			-	-	-			-	-	-		
C15 Housing - Securitised Assets			HOMB	-	-	-			-	-	-			-	-	-		
C16 Debentures / Bonds / CPs / Loans - (Promoter Group)			HOPG	-	-	-			-	-	-			-	-	-		
C17 Long Term Bank Bonds Other Investment - Affordable Housing			HOLB	-	-	-			-	-	-			-	-	-		
(c) INFRASTRUCTURE INVESTMENTS																		
C18 Infrastructure - Other Approved Securities			ISAS	-	-	-			-	-	-			-	-	-		
C19 Infrastructure - PSU - Equity shares - Quoted			ITPE	473	607	-	0.00%	0.00%	473	607	-	0.00%	0.00%	1,324	1,220	-	0.00%	0.00%

C20	Infrastructure - Corporate Securities - Equity shares- Quoted	ITCE	381	388	-	0.00%	0.00%	381	388	-	0.00%	0.00%	397	284	-	0.00%	0.00%
C21	Infrastructure - Equity (Promoter Group)	IEPG	-	-	-			-	-	-			-	-	-		
C22	Infrastructure - Securitised Assets	IESA	-	-	-			-	-	-			-	-	-		
C23	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IDPG	-	-	-			-	-	-			-	-	-		
C24	Infrastructure - Infrastructure Development Fund (IDF)	IDDF	14,523	14,832	229	8.19%	5.36%	14,523	14,832	229	8.19%	5.36%	-	-	-	0.00%	0.00%
C25	Onshore Rupee Bonds issued by ADB and IFC (Infrastructure- approved)	IORB	-	-	-			-	-	-			-	-	-		
C26	Long Term Bank Bonds ApprovedInvestment-Infrastructure	ILBI	-	-	-			-	-	-			-	-	-		
	TAXABLE BONDS																
C27	Infrastructure - PSU - Debentures / Bonds	IPTD	517	535	10	7.91%	5.17%	517	535	10	7.91%	5.17%	512	524	11	8.71%	5.70%
C28	Infrastructure - PSU - CPs	IPCP	-	-	-			-	-	-			-	-	-		
C29	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	18,700	19,014	427	8.65%	5.66%	18,700	19,014	427	8.65%	5.66%	19,202	19,279	419	9.04%	5.91%
C30	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-			-	-	-			-	-	-		
C31	Infrastructure - Term Loans (with Charge)	ILWC	-	-	-			-	-	-			-	-	-		
	TAX FREE BONDS																
C32	Infrastructure - PSU - Debentures / Bonds	IPFD	52,969	52,969	1,015	8.45%	8.45%	52,969	52,969	1,015	8.45%	8.45%	38,428	38,428	838	8.61%	8.61%
C33	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICFD	-	-	-			-	-	-			-	-	-		
	(d) INFRASTRUCTURE - OTHER INVESTMENTS																
C34	Infrastructure - Equity (including unlisted)	IOEQ	327	210	4	1.30%	1.30%	327	210	4	1.30%	1.30%	69	16	-	0.00%	0.00%
C35	Infrastructure - Debentures / Bonds / CPs / loans	IODS	2,000	2,221	57	11.40%	7.45%	2,000	2,221	57	11.40%	7.45%	2,502	2,690	70	11.21%	7.33%
C36	Infrastructure - Securitised Assets	IOSA	-	-	-			-	-	-			-	-	-		
C37	Infrastructure - Equity (Promoter Group)	IOPE	-	-	-			-	-	-			-	-	-		
C38	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IOPD	-	-	-			-	-	-			-	-	-		
C39	Onshore Rupee Bonds issued by ADB and IFC (Infrastructure- others)	IOOB	-	-	-			-	-	-			-	-	-		
C40	Long Term Bank Bonds Other Investment-Infrastructure	IOLB	-	-	-			-	-	-			-	-	-		
D	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS																
D01	PSU - Equity shares - Quoted	EAEQ	1,968	2,035	33	1.64%	1.64%	1,968	2,035	33	1.64%	1.64%	4,042	4,041	73	1.76%	1.76%
D02	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	5,975	7,932	469	7.62%	7.62%	5,975	7,932	469	7.62%	7.62%	7,187	7,379	154	2.18%	2.18%
D03	Equity Shares - Companies incorporated outside India (invested prior to IRDA Regulations)	EFES	-	-	-			-	-	-			-	-	-		
D04	Equity Shares - Promoter Group	EEPG	-	-	124	61.46%	61.46%	-	-	124	61.46%	61.46%	496	529	-	0.00%	0.00%
D05	Corporate Securities - Bonds - (Taxable)	EPBT	-	-	-			-	-	-			-	-	-		
D06	Corporate Securities - Bonds - (Tax Free)	EPBF	-	-	-			-	-	-			-	-	-		
D07	Corporate Securities - Preference Shares	EPNQ	-	-	-			-	-	-			-	-	-		
D08	Corporate Securities - Investment in Subsidiaries	ECIS	-	-	-			-	-	-			-	-	-		
D09	Corporate Securities - Debentures	ECOS	98,441	1,00,414	2,228	9.22%	6.03%	98,441	1,00,414	2,228	9.22%	6.03%	78,831	79,694	1,819	9.68%	6.33%
D10	Corporate Securities - Debentures / Bonds/ CPs /Loan - (Promoter Group)	EDPG	10,648	11,151	220	10.20%	6.67%	10,648	11,151	220	10.20%	6.67%	8,145	8,422	233	10.22%	6.68%
D11	Municipal Bonds - Rated	EMUN	-	-	-			-	-	-			-	-	-		
D12	Investment properties - Immovable	EINP	2,883	2,883	-	0.00%	0.00%	2,883	2,883	-	0.00%	0.00%	2,883	2,883	-	0.00%	0.00%
D13	Loans - Policy Loans	ELPL	-	-	-			-	-	-			-	-	-		
D14	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	-	-	-			-	-	-			-	-	-		
D15	Loans - Secured Loans - Mortgage of Property outside India (Term Loan)	ELMO	-	-	-			-	-	-			-	-	-		
D16	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	32,611	32,611	761	8.87%	5.80%	32,611	32,611	761	8.87%	5.80%	47,587	47,587	1,098	8.88%	5.81%
D17	Deposits - CDs with Scheduled Banks	EDCD	-	-	-			-	-	-			-	-	-		
D18	Deposits - Repo / Reverse Repo - Govt Securities	ECMR	-	-	-			-	-	-			-	-	-		
D19	Deposits - Repo / Reverse Repo - Corporate Securities	ECCR	-	-	-			-	-	-			-	-	-		

D20	Deposit with Primary Dealers duly recognised by Reserve Bank of India	EDPD	-	-	-			-	-	-			-	-	-		
D21	CCIL - CBLO	ECBO	-	-	-			-	-	-			-	-	-		
D22	Commercial Papers	ECCP	-	-	-			-	-	-			-	-	-		
D23	Application Money	ECAM	-	-	-			-	-	-			-	-	-		
D24	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	-	-	-			-	-	-			-	-	-		
D25	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	4,970	5,321	120	9.70%	6.34%	4,970	5,321	120	9.70%	6.34%	-	-	-		
D26	Perpetual Non-Cum. P.Shares & Redeemable Cumulative P.Shares of Tier 1 & 2 Capital issued by PSU Banks	EUPS	-	-	-			-	-	-			-	-	-		
D27	Perpetual Non-Cum. P.Shares & Redeemable Cumulative P.Shares of Tier 1 & 2 Capital issued by Non-PSU Banks	EPPS	-	-	-			-	-	-			-	-	-		
D28	Foreign Debt Securities (invested prior to IRDA Regulations)	EFDS	-	-	-			-	-	-			-	-	-		
D29	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	10,200	10,202	154	6.45%	4.22%	10,200	10,202	154	6.45%	4.22%	2,000	2,000	114	7.83%	5.12%
D30	Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	-			-	-	-			-	-	-		
D31	Net Current Assets (Only in respect of ULIP Fund Business)	ENCA	-	-	-			-	-	-			-	-	-		
D32	Passively Managed Equity ETF (Non Promoter Group)	EETF	-	-	-			-	-	-			-	-	-		
D33	Passively Managed Equity ETF (Promoter Group)	EETP	-	-	-			-	-	-			-	-	-		
D34	Onshore Rupee Bonds issued by ADB and IFC	EORB	-	-	-			-	-	-			-	-	-		
D35	Debt Capital Instruments (DCI-Basel III)	EDCI	-	-	-			-	-	-			-	-	-		
D36	Redeemable Non-cumulative Preference Shares (RNCPS- Basel III)	ERNP	-	-	-			-	-	-			-	-	-		
D37	Redeemable Cumulative Preference Shares (RCPS- Basel III)	ERCP	-	-	-			-	-	-			-	-	-		
D38	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (PSU Bonds)	EAPS	-	-	-			-	-	-			-	-	-		
D39	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (Private Bonds)	EAPB	-	-	-			-	-	-			-	-	-		
E	OTHER INVESTMENTS																
E01	Bonds - PSU - Taxable	OBPT	-	-	-			-	-	-			-	-	-		
E02	Bonds - PSU - Tax Free	OBPF	-	-	-			-	-	-			-	-	-		
E03	Equity Shares (incl Co-op Societies)	OESH	1	1	-	0.00%	0.00%	1	1	-	0.00%	0.00%	1	0	41	37.49%	37.49%
E04	Equity Shares (PSUs & Unlisted)	OEPG	-	-	-			-	-	-			-	-	-		
E05	Equity Shares - Promoter Group	OEPG	-	-	-			-	-	-			-	-	-		
E06	Debentures	OLDB	-	-	12	10.25%	6.70%	-	-	12	10.25%	6.70%	500	505	24	10.22%	6.69%
E07	Debentures / Bonds/ CPs / Loans etc. - (Promoter Group)	ODPG	-	-	-			-	-	-			-	-	-		
E08	Municipal Bonds	OMUN	-	-	-			-	-	-			-	-	-		
E09	Commercial Papers	OACP	-	-	-			-	-	-			-	-	-		
E10	Preference Shares	OPSH	-	-	-			-	-	-			-	-	-		
E11	SEBI approved Alternate Investment Fund (Category I)	OAFA	-	-	-			-	-	-			-	-	-		
E12	SEBI approved Alternate Investment Fund (Category II)	OAFB	-	-	-			-	-	-			-	-	-		
E13	Short term Loans (Unsecured Deposits)	OSLU	-	-	-			-	-	-			-	-	-		
E14	Term Loans (without Charge)	OTLW	-	-	-			-	-	-			-	-	-		
E15	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-			-	-	-			-	-	-		
E16	Mutual Funds - (under Insurer's Promoter Group)	OMPG	-	-	-			-	-	-			-	-	-		
E17	Securitised Assets	OPSA	-	-	-			-	-	-			-	-	-		
E18	Investment properties - Immovable	OIPI	-	-	-			-	-	-			-	-	-		
E19	Passively Managed Equity ETF (Non Promoter Group)	OETF	-	-	-			-	-	-			-	-	-		
E20	Passively Managed Equity ETF (Promoter Group)	OETP	-	-	-			-	-	-			-	-	-		
E21	Onshore Rupee Bonds issued by ADB and IFC	OORB	-	-	-			-	-	-			-	-	-		
E22	Debt Capital Instruments (DCI-Basel III)	ODCI	-	-	-			-	-	-			-	-	-		
E23	Redeemable Non-cumulative Preference Shares (RNCPS - Basel III)	ORNP	-	-	-			-	-	-			-	-	-		

E24	Redeemable Cumulative Preference Shares (RCPS - Basel III)	ORCP	-	-	-			-	-	-			-	-	-		
E25	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	ORAD	-	-	-			-	-	-			-	-	-		
E26	Reclassified Approved Investments - Equity (Point 6 under Note for Regulation 4 to 9)	ORAE	1,970	1,709	318	13.80%	13.80%	1,970	1,709	318	13.80%	13.80%	-	-	-		
E27	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (PSU Bonds)	OAPS	-	-	-			-	-	-			-	-	-		
E28	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (Private Bonds)	OAPB	-	-	-			-	-	-			-	-	-		
	TOTAL		5,28,510	5,40,085	11,592	8.53%	5.58%	5,28,510	5,40,085	11,592	8.53%	5.58%	4,03,532	4,08,315	8,845	8.85%	5.79%

CERTIFICATION

Correct, complete and nothing has been concealed or suppressed

Date: 27-Jul-17

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.
- 5 YTD Income on investment shall be reconciled with figures in P&L and Revenue account

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 2017

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>								
B.	<u>As on Date ²</u>								
	11.40% TATA POWER DB 02-06-2021	IODS	2,000	07-06-2011	CRISIL	AA	AA-	17-10-2013	
	10.00% REL CAP DB 03-11-2017	ECOS	1,911	25-07-2016	CARE	CARE AAA	CARE AA+	24-03-2017	
	10.00% REL CAP DB 22-12-2017	ECOS	1,200	12-02-2016	CARE	CARE AAA	CARE AA+	24-03-2017	
	10.15% REL CAP DB 06-10-2017	ECOS	500	11-10-2012	CARE	CARE AAA	CARE AA+	24-03-2017	
	10.20% REL CAP DB 27-09-2017	ECOS	500	27-09-2012	CARE	CARE AAA	CARE AA+	24-03-2017	
	8.20% REL CAP DB 17-10-2019	ECOS	1,000	17-10-2016	CARE	CARE AAA	CARE AA+	24-03-2017	
	8.50% REL CAP DB 02-11-2021	ECOS	350	20-01-2017	CARE	CARE AAA	CARE AA+	24-03-2017	
	8.50% REL CAP DB 02-11-2021 A	ECOS	500	20-01-2017	CARE	CARE AAA	CARE AA+	24-03-2017	
	8.50% REL CAP DB 14-02-2022	ECOS	499	16-02-2017	CARE	CARE AAA	CARE AA+	24-03-2017	
	8.90% REL CAP DB 09-09-2021	ECOS	2,028	06-02-2017	CARE	CARE AAA	CARE AA+	24-03-2017	

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: 27-Jul-17

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 Investment (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 17

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 2017-18		For Q1 FY 2016-17		Upto 30.06.2017		Upto 30.06.2016	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	9,465	1,40,922	6,538	91,016	9,465	1,40,922	6,538	91,016
2	Cargo & Hull	1,755	1,692	1,922	1,499	1,755	1,692	1,922	1,499
3	Motor TP	38,167	3,90,948	27,377	3,21,280	38,166	3,90,948	27,377	3,21,280
4	Motor OD **	25,628	3,67,731	20,579	3,08,121	25,627	3,67,731	20,579	3,08,121
5	Engineering	651	1,361	879	1,445	651	1,361	879	1,445
6	Workmen's Compensation	165	562	150	631	165	562	150	631
7	Employer's Liability	364	289	330	324	364	289	330	324
8	Aviation	-	-	-	-	-	-	-	-
9	Personal Accident	4,179	17,897	2,617	11,161	4,179	17,897	2,617	11,161
10	Health	6,384	18,053	4,534	13,395	6,384	18,053	4,534	13,395
11	Others*	1,043	12,401	14	14,346	1,043	12,401	14	14,346
	Total	87,801	5,84,125	64,940	4,55,097	87,799	5,84,125	64,940	4,55,097

PERIODIC DISCLOSURES

FORM NL-39

Rural & Social Obligations (Quarterly Returns)

Cholamandalam MS General Insurance Co Ltd Date:

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	51.00	9.62	19364.34
		Social			
2	Cargo & Hull	Rural	1.00	0.64	1600.00
		Social			
3	Motor TP	Rural	66631.00	3957.53	0.00
		Social			
4	Motor OD	Rural	66614.00	2654.07	488214.91
		Social			
5	Engineering	Rural	14.00	6.56	691.44
		Social			
6	Workmen's Compensation	Rural			
		Social			
7	Employer's Liability	Rural			
		Social			
8	Aviation	Rural			
		Social			
9	Personal Accident	Rural	15.00	99.26	21.50
		Social		346.60	
10	Health	Rural	3.00	0.18	11.85
		Social			
11	Others*	Rural	4690.00	513.78	12120.20
		Social			

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

Insurer: Cholamandalam MS General Insurance Co Ltd

Registration Number: 123

Date of Registration with the IRDA : July 15, 2002

(Rs in Lakhs)

Sl.No.	Channels	Business Acquisition through different channels							
		Current Quarter For the Quarter June'17		Same quarter Previous Year For the Quarter June'16		Up to the period YTD June' 17		Same period of the previous year YTD June'16	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	17,975	2,403	24,563	3,352	17,975	2,403	24,563	3,352
2	Corporate Agents-Banks	2,05,226	24,863	1,63,254	19,809	2,05,226	24,863	1,63,254	19,809
3	Corporate Agents -Others	1,88,669	29,928	1,06,720	19,457	1,88,669	29,928	1,06,720	19,457
4	Brokers	1,17,261	12,403	90,194	7,295	1,17,261	12,403	90,194	7,295
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	54,994	18,205	70,366	15,027	54,994	18,205	70,366	15,027
	Total (A)	5,84,125	87,801	4,55,097	64,941	5,84,125	87,801	4,55,097	64,941
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	5,84,125	87,801	4,55,097	64,941	5,84,125	87,801	4,55,097	64,941

Note:

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

Grievance Disposal for the period upto Jun 30, 2017 during the financial year 2017-18								
SI 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	5	111	78	22	15	1	111
c)	Policy	1	60	59	1	1	0	60
d)	Premium		1		1		0	1
e)	Refund		2	2			0	2
f)	Coverage						0	
g)	Covernote						0	
h)	Product						0	
i)	Others		12	10	1	1	0	12
	Total Number of Complaints	6	186	149	25	17	1	186

2	Total no. of policies during the previous year*	794357
3	Total no. of claims during the previous year	45470
4	Total no. of policies during the current year*	1013997
5	Total no. of claims during the current year	45208
6	Total no. of policy complaints (current year) per 10000 policies (current year)	1.0
7	Total no. of claim complaints (current year) per 10000 claims registered (current year)	25.0

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

Chief Grievance Officer