

## 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, 2018

	Particulars	Schedule	For the Quarter ended June 30, 2018	Upto the Quarter ended June 30, 2018	For the Quarter ended June 30, 2017	Upto the Quarter ended June 30, 2017
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4- Premium Schedule	2,41,106	2,41,106	1,41,442	1,41,442
2	Profit/ Loss on sale/redemption		3,032	3,032	6,904	6,904
3	Others Administrative Charges		534	534	549	549
	Investment Income -TP Pool		13,368	13,368	11,441	11,441
4	Interest, Dividend & Rent – Gross		55,848	55,848	37,632	37,632
	<b>TOTAL (A)</b>		<b>3,13,888</b>	<b>3,13,888</b>	<b>1,97,968</b>	<b>1,97,968</b>
1	Claims Incurred (Net)	NL-5- Claims Schedule	70,068	70,068	17,438	17,438
2	Commission	NL-6- Commission Schedule	34,351	34,351	40,679	40,679
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	1,07,953	1,07,953	56,095	56,095
4	Premium Deficiency		-	-	-	-
	<b>TOTAL (B)</b>		<b>2,12,372</b>	<b>2,12,372</b>	<b>1,14,212</b>	<b>1,14,212</b>
	<b>Operating Profit/(Loss) from APPROPRIATIONS</b>		<b>1,01,516</b>	<b>1,01,516</b>	<b>83,756</b>	<b>83,756</b>
	Transfer to Shareholders' Account		1,01,516	1,01,516	83,756	83,756
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be		-	-	-	-
	<b>TOTAL (C)</b>		<b>1,01,516</b>	<b>1,01,516</b>	<b>83,756</b>	<b>83,756</b>

## 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, 2018

	Particulars	Schedule	For the Quarter ended June 30, 2018	Upto the Quarter ended June 30, 2018	For the Quarter ended June 30, 2017	Upto the Quarter ended June 30, 2017
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4- Premium Schedule	43,655	43,655	31,991	31,991
2	Profit/ Loss on sale/redemption		165	165	431	431
3	Others Administrative Charges		127	127	115	115
4	Interest, Dividend & Rent – Gross		3,043	3,043	2,349	2,349
	<b>TOTAL (A)</b>		<b>46,990</b>	<b>46,990</b>	<b>34,886</b>	<b>34,886</b>
1	Claims Incurred (Net)	NL-5- Claims Schedule	26,473	26,473	18,839	18,839
2	Commission	NL-6- Commission Schedule	(14,239)	(14,239)	(9,275)	(9,275)
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	22,102	22,102	12,918	12,918
4	Premium Deficiency			-		-
	<b>TOTAL (B)</b>		<b>34,336</b>	<b>34,336</b>	<b>22,482</b>	<b>22,482</b>
	<b>Operating Profit/(Loss) from APPROPRIATIONS</b>		<b>12,654</b>	<b>12,654</b>	<b>12,404</b>	<b>12,404</b>
	Transfer to Shareholders' Account		12,654	12,654	12,404	12,404
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	<b>TOTAL (C)</b>		<b>12,654</b>	<b>12,654</b>	<b>12,404</b>	<b>12,404</b>

## 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, 2018

	Particulars	Schedule	For the Quarter ended June 30, 2018	Upto the Quarter ended June 30, 2018	For the Quarter ended June 30, 2017	Upto the Quarter ended June 30, 2017
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4- Premium Schedule	69,88,942	69,88,942	62,71,869	62,71,869
2	Profit/ Loss on sale/redemption		53,077	53,077	1,44,680	1,44,680
3	Others Administrative Charges		61	61	35	35
	Investment Income -TP Pool		4,176	4,176	2,679	2,679
4	Interest, Dividend & Rent – Gross		9,88,746	9,88,746	8,13,206	8,13,206
	<b>TOTAL (A)</b>		<b>80,35,002</b>	<b>80,35,002</b>	<b>72,32,469</b>	<b>72,32,469</b>
1	Claims Incurred (Net)	NL-5- Claims Schedule	53,97,077	53,97,077	46,87,896	46,87,896
2	Commission	NL-6- Commission Schedule	2,56,587	2,56,587	1,73,164	1,73,164
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	17,73,628	17,73,628	18,83,899	18,83,899
4	Premium Deficiency		-	-	-	-
	<b>TOTAL (B)</b>		<b>74,27,292</b>	<b>74,27,292</b>	<b>67,44,959</b>	<b>67,44,959</b>
	<b>Operating Profit/(Loss) from APPROPRIATIONS</b>		<b>6,07,710</b>	<b>6,07,710</b>	<b>4,87,510</b>	<b>4,87,510</b>
	Transfer to Shareholders' Account		6,07,710	6,07,710	4,87,510	4,87,510
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be		-	-	-	-
	<b>TOTAL (C)</b>		<b>6,07,710</b>	<b>6,07,710</b>	<b>4,87,510</b>	<b>4,87,510</b>

Note: See Notes appended at the end of Form NL-2-B-PL

\*\* please refer Regulation 1 Part V- Preparation of Financial Statement of IRDA (Accounting) Regulation 2002

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, 2018**

	Particulars	Schedule	For the Quarter ended June 30, 2018	Upto the Quarter ended June 30, 2018	For the Quarter ended June 30, 2017	Upto the Quarter ended June 30, 2017
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		1,01,516	1,01,516	83,756	83,756
	(b) Marine Insurance		12,654	12,654	12,404	12,404
	(c) Miscellaneous Insurance		6,07,710	6,07,710	4,87,510	4,87,510
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		1,37,400	1,37,400	1,27,495	1,27,495
	(b) Profit on sale of investments		7,459	7,459	23,392	23,392
	Less: Loss on sale of investments		-	-	-	-
3	OTHER INCOME (To be specified)		-	-	-	-
	<b>TOTAL (A)</b>		<b>8,66,739</b>	<b>8,66,739</b>	<b>7,34,557</b>	<b>7,34,557</b>
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		894	894	-	-
	(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		3,643	3,643	2,795	2,795
	(d) Others (CSR expenses & Donations)		3,559	3,559	24,988	24,988
	(e) Others (NCD related expenses)		21,815	21,815	10,474	10,474
	<b>TOTAL (B)</b>		<b>29,911</b>	<b>29,911</b>	<b>38,257</b>	<b>38,257</b>
	Profit Before Tax		<b>8,36,828</b>	<b>8,36,828</b>	<b>6,96,300</b>	<b>6,96,300</b>
	Provision for Taxation		2,66,170	2,66,170	2,14,638	2,14,638
			<b>5,70,658</b>	<b>5,70,658</b>	<b>4,81,662</b>	<b>4,81,662</b>
	<b>APPROPRIATIONS</b>					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Final dividend paid		-	-	-	-
	(c) Dividend distribution tax paid		-	-	-	-
	(d) Transfer to Contingency Risk Reserve		-	-	-	-
	(e) Transfer to General Reserve		-	-	-	-
	(f) Transfer to Debenture Redemption Reserve		-	-	-	-
	Balance of profit/ loss brought forward from last year		40,93,030	40,93,030	34,82,754	34,82,754
	<b>Balance carried forward to Balance Sheet</b>		<b>46,63,688</b>	<b>46,63,688</b>	<b>39,64,416</b>	<b>39,64,416</b>

## 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, 2018

	Schedule	As at June 30, 2018 (Rs.'000)	As at June 30, 2017 (Rs.'000)
<b>SOURCES OF FUNDS</b>			
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	1,05,43,900	82,44,628
Fair Value Change Account - Share Holders		11,722	2,274
Fair Value Change Account - Policy Holders		88,439	1,76,309
BORROWINGS	NL-11-Borrowings Schedule	10,00,000	10,00,000
<b>TOTAL</b>		<b>1,46,32,118</b>	<b>1,24,11,268</b>
<b>APPLICATION OF FUNDS</b>			
INVESTMENTS	NL-12-Investment Schedule - Share Holders NL-12A-Investment Schedule - Policy Holders	75,55,955 5,70,07,277	70,71,826 4,59,57,745
LOANS	NL-13-Loans Schedule	-	-
FIXED ASSETS	NL-14-Fixed Assets Schedule	7,01,376	6,73,733
DEFERRED TAX ASSET		7,96,787	7,40,326
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	4,26,410	4,96,983
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	1,19,60,060	79,65,692
<b>Sub-Total (A)</b>		<b>1,23,86,470</b>	<b>84,62,675</b>
CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	4,37,52,630	3,33,47,971
PROVISIONS	NL-18-Provisions Schedule	2,00,63,117	1,71,47,066
DEFERRED TAX LIABILITY			
<b>Sub-Total (B)</b>		<b>6,38,15,747</b>	<b>5,04,95,037</b>
<b>NET CURRENT ASSETS (C) = (A - B)</b>		<b>(5,14,29,277)</b>	<b>(4,20,32,362)</b>
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT			
<b>TOTAL</b>		<b>1,46,32,118</b>	<b>1,24,11,268</b>

## CONTINGENT LIABILITIES

	Particulars	As at June 30, 2018 (Rs.'000)	As at June 30, 2017 (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	18,41,151	19,34,791
6	Reinsurance obligations to the extent not provided for in accounts	-	-
7	Others - Repudiated / Disputed Claim	-	-
<b>TOTAL</b>		<b>18,41,151</b>	<b>19,34,791</b>

Cholamandalam MS General Insurance Company Ltd  
Registration No. 123  
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PREMIUM EARNED [NET]																			For the Quarter Ended June 30, 2018
	Particulars	Fire	Marine			Miscellaneous													
For The Quarter Ended June 30,2018			Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Worksmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop	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)	(Rs.'000)	
	Premium from direct business written	8,02,889	1,96,621	-	1,96,621	23,58,893	43,00,021	66,58,914	15,324	26,969	77,518	-	7,37,440	6,10,762	2,63,992	1,19,334	85,10,253	95,09,763	
	Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Gross Earned Premium	8,02,889	1,96,621	-	1,96,621	23,58,893	43,00,021	66,58,914	15,324	26,969	77,518	-	7,37,440	6,10,762	2,63,992	1,19,334	85,10,253	95,09,763	
	Add: Premium on reinsurance accepted	14,634	-	-	-	-	-	-	-	-	4,523	-	-	-	-	-	4,523	19,157	
	Less : Premium on reinsurance ceded	4,64,584	1,40,199	-	1,40,199	6,03,135	2,15,003	8,18,138	766	7,822	53,277	-	88,838	31,004	2,25,880	12,588	12,38,313	18,43,096	
	Net Premium	3,52,939	56,422	-	56,422	17,55,758	40,85,018	58,40,776	14,558	19,147	28,764	-	6,48,602	5,79,758	38,112	1,06,746	72,76,463	76,85,824	
	Adjustment for change in reserve for unexpired risks	1,11,833	12,768	(1)	12,767	(1,93,890)	1,72,935	(20,955)	(4,439)	18,111	4,841	-	2,34,045	12,260	(167)	43,825	2,87,521	4,12,121	
	Premium Earned (Net)	2,41,106	43,654	1	43,655	19,49,648	39,12,083	58,61,731	18,997	1,036	23,923	-	4,14,557	5,67,498	38,279	62,921	69,88,942	72,73,703	

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

PREMIUM EARNED [NET]																			Upto the Quarter Ended June 30, 2018
	Particulars	Fire	Marine			Miscellaneous													
Upto The Quarter Ended June 30,2018			Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop	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)	(Rs.'000)	
	Premium from direct business written	8,02,889	1,96,621	-	1,96,621	23,58,893	43,00,021	66,58,914	15,324	26,969	77,518	-	7,37,440	6,10,762	2,63,992	1,19,334	85,10,253	95,09,763	
	Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Gross Earned Premium	8,02,889	1,96,621	-	1,96,621	23,58,893	43,00,021	66,58,914	15,324	26,969	77,518	-	7,37,440	6,10,762	2,63,992	1,19,334	85,10,253	95,09,763	
	Add: Premium on reinsurance accepted	14,634	-	-	-	-	-	-	-	-	4,523	-	-	-	-	-	4,523	19,157	
	Less : Premium on reinsurance ceded	4,64,584	1,40,199	-	1,40,199	6,03,135	2,15,003	8,18,138	766	7,822	53,277	-	88,838	31,004	2,25,880	12,588	12,38,313	18,43,096	
	Net Premium	3,52,939	56,422	-	56,422	17,55,758	40,85,018	58,40,776	14,558	19,147	28,764	-	6,48,602	5,79,758	38,112	1,06,746	72,76,463	76,85,824	
	Adjustment for change in reserve for unexpired risks	1,11,833	12,768	(1)	12,767	(1,93,890)	1,72,935	(20,955)	(4,439)	18,111	4,841	-	2,34,045	12,260	(167)	43,825	2,87,521	4,12,121	
	Premium Earned (Net)	2,41,106	43,654	1	43,655	19,49,648	39,12,083	58,61,731	18,997	1,036	23,923	-	4,14,557	5,67,498	38,279	62,921	69,88,942	72,73,703	

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

PREMIUM EARNED [NET]																			For the Quarter Ended June 30, 2017
Particulars		Fire	Marine			Miscellaneous												Grand Total	
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	Crop	Others	Total Misc		
		(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)	(Rs.`000)	
	Premium from direct business written	9,46,557	1,75,534	3	1,75,537	25,46,681	38,31,491	63,78,172	16,438	36,432	67,283	-	4,17,789	6,37,665	28,075	76,188	76,58,042	87,80,136	
	Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Gross Earned Premium	9,46,557	1,75,534	3	1,75,537	25,46,681	38,31,491	63,78,172	16,438	36,432	67,283	-	4,17,789	6,37,665	28,075	76,188	76,58,042	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	23,864	9,333	4,98,630	11,08,561	
	Net Premium	4,81,797	48,050	3	48,053	24,11,025	36,31,792	60,42,817	15,616	12,409	28,307	-	3,88,481	6,05,798	4,211	66,855	71,64,494	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	(38,328)	6,129	8,92,625	12,49,042	
	Premium Earned (Net)	1,41,442	31,989	2	31,991	22,66,525	31,03,031	53,69,556	11,815	8,305	26,707	-	2,71,690	4,80,531	42,539	60,726	62,71,869	64,45,302	

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

PREMIUM EARNED [NET]																			Upto the Quarter Ended June 30, 2017
Particulars		Fire	Marine			Miscellaneous													
Upto The Quarter Ended June 30,2017			Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop	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)	(Rs.'000)	
	Premium from direct business written	9,46,557	1,75,534	3	1,75,537	25,46,681	38,31,491	63,78,172	16,438	36,432	67,283	-	4,17,789	6,37,665	28,075	76,188	76,58,042	87,80,136	
	Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Gross Earned Premium	9,46,557	1,75,534	3	1,75,537	25,46,681	38,31,491	63,78,172	16,438	36,432	67,283	-	4,17,789	6,37,665	28,075	76,188	76,58,042	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	23,864	9,333	4,98,630	11,08,561	
	Net Premium	4,81,797	48,050	3	48,053	24,11,025	36,31,792	60,42,817	15,616	12,409	28,307	-	3,88,481	6,05,798	4,211	66,855	71,64,494	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	(38,328)	6,129	8,92,625	12,49,042	
	Premium Earned (Net)	1,41,442	31,989	2	31,991	22,66,525	31,03,031	53,69,556	11,815	8,305	26,707	-	2,71,690	4,80,531	42,539	60,726	62,71,869	64,45,302	

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

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 June 30, 2018
For The Quarter Ended June 30,2018			Marine Cargo	Marine Others	Marine Total	Motot OD	Motor TP	Motor Total	Worksmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop	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)	(Rs.'000)
	Claims paid																	
	Direct claims	1,12,042	72,902	-	72,902	10,77,617	14,85,374	25,62,991	2,874	7,317	23,788	-	1,26,370	2,27,308	8,03,118	28,584	37,82,350	39,67,294
	Add : Claims Outstanding at the end of the year	2,03,705	61,635	1	61,636	13,81,944	3,26,29,139	3,40,11,083	25,885	20,618	41,372	-	2,45,778	2,97,945	7,82,830	70,044	3,54,95,555	3,57,60,896
	Less : Claims Outstanding at the beginning of the year	1,99,819	47,518	-	47,518	11,46,979	3,02,42,497	3,13,89,476	24,565	16,156	46,743	-	2,34,133	2,82,269	8,59,831	54,369	3,29,07,542	3,31,54,879
	Gross Incurred Claims	1,15,928	87,019	1	87,020	13,12,582	38,72,016	51,84,598	4,194	11,779	18,417	-	1,38,015	2,42,984	7,26,117	44,259	63,70,363	65,73,311
	Add : Re-insurance accepted to direct claims	824	-	-	-	-	-	-	-	-	391	-	-	-	-	-	391	1,215
	Less : Re-insurance Ceded to claims paid	46,684	60,547	-	60,547	1,51,933	72,895	2,24,828	144	5,802	11,617	-	19,160	34,516	6,75,874	1,736	9,73,677	10,80,908
	Total Claims Incurred	70,068	26,472	1	26,473	11,60,649	37,99,121	49,59,770	4,050	5,977	7,191	-	1,18,855	2,08,468	50,243	42,523	53,97,077	54,93,618

CLAIMS INCURRED [NET]

	Particulars	Fire	Marine			Miscellaneous												Upto the Quarter Ended June 30, 2018
Upto The Quarter Ended June 30,2018			Marine Cargo	Marine Others	Marine Total	Motot OD	Motor TP	Motor	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop	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)	(Rs.'000)
	Claims paid																	
	Direct claims	1,12,042	72,902	-	72,902	10,77,617	14,85,374	25,62,991	2,874	7,317	23,788	-	1,26,370	2,27,308	8,03,118	28,584	37,82,350	39,67,294
	Add : Claims Outstanding at the end of the year	2,03,705	61,635	1	61,636	13,81,944	3,26,29,139	3,40,11,083	25,885	20,618	41,372	-	2,45,778	2,97,945	7,82,830	70,044	3,54,95,555	3,57,60,896
	Less : Claims Outstanding at the beginning of the year	1,99,819	47,518	-	47,518	11,46,979	3,02,42,497	3,13,89,476	24,565	16,156	46,743	-	2,34,133	2,82,269	8,59,831	54,369	3,29,07,542	3,31,54,879
	Gross Incurred Claims	1,15,928	87,019	1	87,020	13,12,582	38,72,016	51,84,598	4,194	11,779	18,417	-	1,38,015	2,42,984	7,26,117	44,259	63,70,363	65,73,311
	Add : Re-insurance accepted to direct claims	824	-	-	-	-	-	-	-	-	391	-	-	-	-	-	391	1,215
	Less : Re-insurance Ceded to claims paid	46,684	60,547	-	60,547	1,51,933	72,895	2,24,828	144	5,802	11,617	-	19,160	34,516	6,75,874	1,736	9,73,677	10,80,908
	Total Claims Incurred	70,068	26,472	1	26,473	11,60,649	37,99,121	49,59,770	4,050	5,977	7,191	-	1,18,855	2,08,468	50,243	42,523	53,97,077	54,93,618

- Notes:
- a) Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included in
  - b) Claims includes specific claims settlement cost but not expenses of management
  - c) The surveyor fees, legal and other expenses shall also form part of claims cost.
  - d) Claims cost should be adjusted for estimated salvage value if there is a sufficient certainty of its realisation.

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 June30,2017			Marine Cargo	Marine Others	Marine Total	Motot OD	Motor TP	Motor	Worksmen's Compensatio n	Public/Prod uct Libility	Engineerin g	Aviation	Personal Accident	Health Insurance	Crop	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)	(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	92,150	14,923	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	2,69,415	49,541	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	2,67,096	47,728	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	94,469	16,736	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	78,327	973	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	16,142	15,763	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 Compensatio n	Public/Prod uct Libility	Engineerin g	Aviation	Personal Accident	Health Insurance	Crop	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)	(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	92,150	14,923	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	2,69,415	49,541	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	2,67,096	47,728	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	94,469	16,736	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	78,327	973	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	16,142	15,763	46,87,896	47,24,173



**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, 2018	
For The Quarter Ended June 30,2018			Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Worksmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop	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)	(Rs.`000)
	Commission Paid																	
	Direct	77,411	10,080	-	10,080	3,74,149	4,838	3,78,987	1,351	1,717	4,332	-	25,935	63,642	(1,055)	6,615	4,81,524	5,69,015
	Add: Re-insurance Accepted	347	-	-	-	-	-	-	-	-	58	-	-	-	-	-	58	405
	Less: Commission on Re-insurance Ceded	43,407	24,319	-	24,319	1,60,213	10,916	1,71,129	114	1,018	6,990	-	19,067	3,122	20,987	2,568	2,24,995	2,92,721
	Net Commission	34,351	(14,239)	-	(14,239)	2,13,936	(6,078)	2,07,858	1,237	699	(2,600)	-	6,868	60,520	(22,042)	4,047	2,56,587	2,76,699

**COMMISSION (NET)**

Particulars		Fire	Marine			Miscellaneous											Upto the Quarter Ended June 30, 2018	
Upto The Quarter Ended June 30,2018			Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop	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)	(Rs.'000)
	Commission Paid																	
	Direct	77,411	10,080	-	10,080	3,74,149	4,838	3,78,987	1,351	1,717	4,332	-	25,935	63,642	(1,055)	6,615	4,81,524	5,69,015
	Add: Re-insurance Accepted	347	-	-	-	-	-	-	-	-	58	-	-	-	-	-	58	405
	Less: Commission on Re-insurance Ceded	43,407	24,319	-	24,319	1,60,213	10,916	1,71,129	114	1,018	6,990	-	19,067	3,122	20,987	2,568	2,24,995	2,92,721
	Net Commission	34,351	(14,239)	-	(14,239)	2,13,936	(6,078)	2,07,858	1,237	699	(2,600)	-	6,868	60,520	(22,042)	4,047	2,56,587	2,76,699

**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, 2017	
For The Quarter Ended June 30,2017			Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop	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)	(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	2,584	4,332	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	45,473	2,140	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	(42,889)	2,192	1,73,164	2,04,568

**COMMISSION (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/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop	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)	(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	2,584	4,332	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	45,473	2,140	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	(42,889)	2,192	1,73,164	2,04,568

Particulars	For the Quarter ended June 30, 2018	Upto the Quarter ended June 30, 2018	For the Quarter ended June 30, 2017	Upto the Quarter ended June 30, 2017
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Agents	10,420	10,420	22,056	22,056
Brokers	1,94,484	1,94,484	75,274	75,274
Corporate Agency	3,64,111	3,64,111	2,73,638	2,73,638
Referral	-	-	-	-
Others (pl. specify)	-	-	-	-
<b>TOTAL (B)</b>	<b>5,69,015</b>	<b>5,69,015</b>	<b>3,70,968</b>	<b>3,70,968</b>

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, 2018
For The Quarter Ended June 30,2018		Fire	Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Worksmen 's Compensa tion	Public/Prod uct Liability	Engineerin g	Aviation	Personal Accident	Health Insurance	Crop	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)	(Rs.'000)
1	Employees' remuneration & welfare benefits	29,280	13,495	-	13,495	68,443	1,34,916	2,03,359	889	1,169	2,725	-	19,653	21,555	4,716	4,146	2,58,212	3,00,987
2	Travel, conveyance and vehicle running expenses	2,955	1,236	-	1,236	7,604	14,681	22,285	84	112	254	-	2,192	2,425	1,242	436	29,030	33,221
3	Training expenses	477	76	-	76	2,373	5,521	7,894	20	26	39	-	877	784	52	144	9,836	10,389
4	Rents, rates & taxes	1,193	191	-	191	5,937	13,812	19,749	49	65	97	-	2,193	1,960	129	361	24,603	25,987
5	Repairs	372	59	-	59	1,851	4,306	6,157	15	21	30	-	684	611	40	113	7,671	8,102
6	Printing & stationery	784	125	-	125	3,902	9,079	12,981	32	43	64	-	1,441	1,288	85	237	16,171	17,080
7	Communication	1,082	173	-	173	5,382	12,522	17,904	45	58	88	-	1,988	1,777	117	327	22,304	23,559
8	Legal & professional charges	756	121	-	121	3,762	8,753	12,515	31	41	62	-	1,390	1,242	82	229	15,592	16,469
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	34	5	-	5	167	388	555	1	2	3	-	62	55	4	10	692	731
	(b) as adviser or in any other capacity, in respect of					-	-	-		-	-	-	-	-	-	-		
	(i) Taxation matters	23	4	-	4	113	263	376	1	1	2	-	42	37	2	7	468	495
	(ii) Certification	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Out of Pocket expenses	1	-	-	-	3	7	10	-	-	-	-	1	1	-	-	12	13
10	Advertisement and publicity	3,808	1,125	-	1,125	4,58,916	35,631	4,94,547	296	391	805	-	24,715	13,047	157	4,064	5,38,022	5,42,955
11	Interest & Bank Charges	1,233	197	-	197	6,135	14,273	20,408	51	67	101	-	2,266	2,026	133	373	25,425	26,855
12	Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Power and Electricity	544	87	-	87	2,704	6,292	8,996	22	30	44	-	999	893	59	164	11,207	11,838
	Information Technology Expenses	2,998	479	-	479	14,914	34,699	49,613	124	162	244	-	5,509	4,925	324	907	61,808	65,285
	Marketing Expenses	37,336	616	-	616	1,06,709	203	1,06,912	396	522	2,677	-	83,337	89,618	23,139	11,587	3,18,188	3,56,140
	Operating Lease Charges	376	60	-	60	1,871	4,354	6,225	16	20	31	-	691	618	41	114	7,756	8,192
	IRDA Registration renewal fees	220	35	-	35	1,097	2,551	3,648	9	12	18	-	405	362	24	67	4,545	4,800
	GST/Service Tax Expense	-	-	-	-	-	-	-	-	-	-	-	-	-	15,000	-	15,000	15,000
	Outsourcing Expenses	14,424	2,703	-	2,703	60,479	1,33,679	1,94,158	468	616	1,062	-	19,005	17,175	1,040	3,379	2,36,903	2,54,030
	Net Exchange (Gain) / Loss	-	-	-	-	1	3	4	-	-	-	-	-	-	-	-	4	4
	Co-insurance Administrative Charges	45	7	-	7	221	515	736	2	2	4	-	82	73	5	13	917	969
	Terrorism Pool - Management Expenses	1,829	-	-	-	-	-	-	-	-	565	-	-	-	-	-	565	2,394
	DR Pool - Administrative Expenses (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Miscellaneous Expenses (Net)	5,951	951	-	951	29,603	68,875	98,478	245	323	485	-	10,936	9,775	643	1,800	1,22,685	1,29,587
13	Depreciation	2,232	357	-	357	11,102	25,831	36,933	92	121	182	-	4,101	3,666	241	676	46,012	48,601
	Less: Write back of provision no longer required	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	1,07,953	22,102	-	22,102	7,93,289	5,31,154	13,24,443	2,888	3,804	9,582	-	1,82,569	1,73,913	47,275	29,154	17,73,628	19,03,683

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, 2018
Upto The Quarter Ended June 30,2018			Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor	Workmen's Compensation	Public/Product Libility	Engineerin g	Aviation	Personal Accident	Health Insurance	Crop	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)	(Rs.'000)
1	Employees' remuneration & welfare benefits	29,280	13,495	-	13,495	68,443	1,34,916	2,03,359	889	1,169	2,725	-	19,653	21,555	4,716	4,146	2,58,212	3,00,987
2	Travel, conveyance and vehicle running expenses	2,955	1,236	-	1,236	7,604	14,681	22,285	84	112	254	-	2,192	2,425	1,242	436	29,030	33,221
3	Training expenses	477	76	-	76	2,373	5,521	7,894	20	26	39	-	877	784	52	144	9,836	10,389
4	Rents, rates & taxes	1,193	191	-	191	5,937	13,812	19,749	49	65	97	-	2,193	1,960	129	361	24,603	25,987
5	Repairs	372	59	-	59	1,851	4,306	6,157	15	21	30	-	684	611	40	113	7,671	8,102
6	Printing & stationery	784	125	-	125	3,902	9,079	12,981	32	43	64	-	1,441	1,288	85	237	16,171	17,080
7	Communication	1,082	173	-	173	5,382	12,522	17,904	45	58	88	-	1,988	1,777	117	327	22,304	23,559
8	Legal & professional charges	756	121	-	121	3,762	8,753	12,515	31	41	62	-	1,390	1,242	82	229	15,592	16,469
9	Auditors' fees, expenses etc				-												-	-
	(a) as auditor	34	5	-	5	167	388	555	1	2	3	-	62	55	4	10	692	731
	(b) as adviser or in any other capacity, in respect of																	
	(i) Taxation matters	23	4	-	4	113	263	376	1	1	2	-	42	37	2	7	468	495
	(ii) Certification	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-
	(iii) Management services; and				-			-				-					-	-
	(c) in any other capacity				-			-				-					-	-
	Out of Pocket expenses	1	-	-	-	3	7	10	-	-	-	-	1	1	-	-	12	13
10	Advertisement and publicity	3,808	1,125	-	1,125	4,58,916	35,631	4,94,547	296	391	805	-	24,715	13,047	157	4,064	5,38,022	5,42,955
11	Interest & Bank Charges	1,233	197	-	197	6,135	14,273	20,408	51	67	101	-	2,266	2,026	133	373	25,425	26,855
12	Others (to be specified)				-			-										
	Power and Electricity	544	87	-	87	2,704	6,292	8,996	22	30	44	-	999	893	59	164	11,207	11,838
	Information Technology Expenses	2,998	479	-	479	14,914	34,699	49,613	124	162	244	-	5,509	4,925	324	907	61,808	65,285
	Marketing Expenses	37,336	616	-	616	1,06,709	203	1,06,912	396	522	2,677	-	83,337	89,618	23,139	11,587	3,18,188	3,56,140
	Operating Lease Charges	376	60	-	60	1,871	4,354	6,225	16	20	31	-	691	618	41	114	7,756	8,192
	IRDA Registration renewal fees	220	35	-	35	1,097	2,551	3,648	9	12	18	-	405	362	24	67	4,545	4,800
	GST/Service Tax Expense	-	-	-	-	-	-	-	-	-	-	-	-	-	15,000		15,000	15,000
	Outsourcing Expenses	14,424	2,703	-	2,703	60,479	1,33,679	1,94,158	468	616	1,062	-	19,005	17,175	1,040	3,379	2,36,903	2,54,030
	Net Exchange (Gain) / Loss	-	-	-	-	1	3	4	-	-	-	-	-	-	-	-	4	4
	Co-insurance Administrative Charges	45	7	-	7	221	515	736	2	2	4	-	82	73	5	13	917	969
	Terrorism Pool - Management Expenses	1,829	-	-	-	-	-	-	-	-	565	-	-	-	-	-	565	2,394
	DR Pool - Administrative Expenses (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Miscellaneous Expenses (Net)	5,951	951	-	951	29,603	68,875	98,478	245	323	485	-	10,936	9,775	643	1,800	1,22,685	1,29,587
13	Depreciation	2,232	357	-	357	11,102	25,831	36,933	92	121	182	-	4,101	3,666	241	676	46,012	48,601
	Less: Write back of provision no longer required	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	1,07,953	22,102	-	22,102	7,93,289	5,31,154	13,24,443	2,888	3,804	9,582	-	1,82,569	1,73,913	47,275	29,154	17,73,628	19,03,683

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	Worksmen 's Compensa tion	Public/Prod uct Liability	Engineerin g	Aviation	Personal Accident	Health Insurance	Crop	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)	(Rs.'000)
1	Employees' remuneration & welfare benefits	23,667	6,036	-	6,036	80,505	1,02,515	1,83,020	-	2,893	1,788	-	11,183	34,693	-	3,120	2,36,697	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	1	21	2,316	2,488
4	Rents, rates & taxes	2,296	229	-	229	11,491	17,310	28,801	74	59	135	-	1,852	2,887	20	320	34,148	36,673
5	Repairs	455	45	-	45	2,275	3,426	5,701	15	12	27	-	367	572	4	61	6,759	7,259
6	Printing & stationery	2,460	245	-	245	12,311	18,544	30,855	80	63	145	-	1,984	3,093	22	340	36,582	39,287
7	Communication	1,098	109	-	109	5,494	8,276	13,771	36	28	65	-	885	1,381	10	152	16,328	17,535
8	Legal & professional charges	840	84	-	84	4,202	6,330	10,531	27	22	49	-	677	1,056	7	117	12,486	13,410
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	37	4	-	4	184	277	461	1	1	2	-	30	46	-	6	547	588
	(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	32	503	53,857	57,840
11	Interest & Bank Charges	1,100	110	-	110	5,506	8,293	13,799	36	28	65	-	887	1,383	10	153	16,361	17,571
12	Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Power and Electricity	667	67	-	67	3,339	5,029	8,368	22	17	39	-	538	839	6	92	9,921	10,655
	Information Technology Expenses	2,950	294	-	294	14,764	22,240	37,004	96	76	173	-	2,379	3,710	26	409	43,873	47,117
	Marketing Expenses	(8,431)	2,112	-	2,112	3,69,454	5,56,519	9,25,973	916	728	2,856	-	1,14,757	1,13,997	1,042	5,216	11,65,485	11,59,166
	Operating Lease Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	IRDA Registration renewal fees	324	32	-	32	1,622	2,443	4,066	11	8	19	-	261	408	3	44	4,820	5,176
	GST/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	-	19	462	1,177
	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	53	839	89,907	96,556
13	Depreciation	2,584	259	-	259	12,929	19,476	32,405	84	67	152	-	2,083	3,249	23	355	38,418	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	6,259	13,586	18,83,899	19,52,912

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	Engineerin g	Aviation	Personal Accident	Health Insurance	Crop	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)	(Rs.'000)
1	Employees' remuneration & welfare benefits	23,667	6,036	-	6,036	80,505	1,02,515	1,83,020	-	2,893	1,788	-	11,183	34,693	-	3,120	2,36,697	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	1	21	2,316	2,488
4	Rents, rates & taxes	2,296	229	-	229	11,491	17,310	28,801	74	59	135	-	1,852	2,887	20	320	34,148	36,673
5	Repairs	455	45	-	45	2,275	3,426	5,701	15	12	27	-	367	572	4	61	6,759	7,259
6	Printing & stationery	2,460	245	-	245	12,311	18,544	30,855	80	63	145	-	1,984	3,093	22	340	36,582	39,287
7	Communication	1,098	109	-	109	5,494	8,276	13,771	36	28	65	-	885	1,381	10	152	16,328	17,535
8	Legal & professional charges	840	84	-	84	4,202	6,330	10,531	27	22	49	-	677	1,056	7	117	12,486	13,410
9	Auditors' fees, expenses etc				-	-	-	-									-	-
	(a) as auditor	37	4	-	4	184	277	461	1	1	2	-	30	46	-	6	547	588
	(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	32	503	53,857	57,840
11	Interest & Bank Charges	1,100	110	-	110	5,506	8,293	13,799	36	28	65	-	887	1,383	10	153	16,361	17,571
12	Others (to be specified)				-	-	-	-								-	-	-
	Power and Electricity	667	67	-	67	3,339	5,029	8,368	22	17	39	-	538	839	6	92	9,921	10,655
	Information Technology Expenses	2,950	294	-	294	14,764	22,240	37,004	96	76	173	-	2,379	3,710	26	409	43,873	47,117
	Marketing Expenses	(8,431)	2,112	-	2,112	3,69,454	5,56,519	9,25,973	916	728	2,856	-	1,14,757	1,13,997	1,042	5,216	11,65,485	11,59,166
	Operating Lease Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	IRDA Registration renewal fees	324	32	-	32	1,622	2,443	4,066	11	8	19	-	261	408	3	44	4,820	5,176
	GST/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	-	19	462	1,177
	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	53	839	89,907	96,556
13	Depreciation	2,584	259	-	259	12,929	19,476	32,405	84	67	152	-	2,083	3,249	23	355	38,418	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	6,259	13,586	18,83,899	19,52,912

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

**FORM NL-8-SHARE CAPITAL SCHEDULE****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, 2018	As at June 30, 2017
		(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		
	<b>TOTAL</b>	<b>29,88,057</b>	<b>29,88,057</b>
	Number of Shares held by TI Financial Holdings Limited (previously known as Tube Investment of India Limited), the 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, 2018		As at June 30, 2017	
	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				
<b>TOTAL</b>	<b>29,88,05,700</b>	<b>100</b>	<b>29,88,05,700</b>	<b>100</b>



**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, 2018	As at June 30, 2017
		(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	43,47,567	28,47,567
	Add: Transfer from Profit and Loss account	-	-
	Add: Transfer from Contingency Reserve for Unexpired Risk		
		43,47,567	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	46,63,688	39,64,416
8	Debenture Redemption Reserve	1,00,000	-
	<b>TOTAL</b>	<b>1,05,43,900</b>	<b>82,44,628</b>

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

	<b>Particulars</b>	<b>As at June 30, 2018</b>	<b>As at June 30, 2017</b>
		(Rs. '000)	(Rs. '000)
1	Debentures/ Bonds	10,00,000	10,00,000
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	<b>TOTAL</b>	<b>10,00,000</b>	<b>10,00,000</b>

**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, 2018	As at June 30, 2017
		(Rs.'000).	(Rs.'000).
	<b>LONG TERM INVESTMENTS</b>		
1	Government Securities and Government Guaranteed Bonds including Treasury Bills	25,33,070	24,05,117
2	Other Approved Securities	-	-
3	Approved Investments	-	-
	(a) Debenture / Bonds	25,04,686	20,04,895
	(b) Fixed Deposits with Banks	-	19,737
	(c) Equity Shares (Net of FairValue Change)	1,45,911	1,46,179
	(d) Investment Properties - Real Estate	33,735	38,440
4	Investments in Infrastructure and Social Sector	15,08,387	11,02,977
5	Other than Approved Investments	-	-
	(a) Debentures/Bonds	23,406	26,671
	(b) Equity Shares (Net of FairValue Change)	20,011	25,596
6	Investments in Alternate Investment funds	8,777	-
	<b>Total (A)</b>	<b>67,77,983</b>	<b>57,69,612</b>
	<b>SHORT TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	17,566	33,485
2	Other Approved Securities	-	-
3	Approved Investments	-	-
	(a) Debentures/ Bonds	5,71,592	6,64,191
	(b) Fixed Deposits with Banks	29,024	4,15,151
	(c) Money market Instruments	-	-
	(d) Mutual Fund (Liquid Schemes)	1,04,785	1,36,049
4	Investments in Infrastructure and Social Sector	55,005	53,337
5	Other than Approved Investments	-	-
	<b>Total (B)</b>	<b>7,77,972</b>	<b>13,02,214</b>
	<b>TOTAL (A) +(B)</b>	<b>75,55,955</b>	<b>70,71,826</b>

Notes:

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

(2) There are no contracts in relation to investments for purchases where deliveries are pending or for sales where payments are overdue except as disclosed in the Financial Statement

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

	As at June 30, 2018		As at June 30, 2017	
	Cost	Market Value	Cost	Market Value
a) Equity Shares listed	1,98,332	2,07,467	1,65,861	1,92,980
b) Mutual Funds	1,04,744	1,04,785	37,673	37,684
c) Government and other securities	25,50,636	24,40,365	22,60,797	23,02,426
d) Fixed Deposit with Banks	29,024	29,024	4,89,497	4,89,497
e) Corporate Bonds	46,18,985	46,78,356	35,04,202	35,70,672
f) Money Market Instruments	-	-	-	-
g) Investment Property	33,735	31,224	38,440	38,440
h) Investment in AIF	8,777	8,777	-	-
	<b>75,44,233</b>	<b>74,99,998</b>	<b>64,96,471</b>	<b>66,31,700</b>

**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, 2018	As at June 30, 2017
		(Rs.'000).	(Rs.'000).
	<b>LONG TERM INVESTMENTS</b>		
1	Government Securities and Government Guaranteed Bonds including Treasury Bills	1,91,11,209	1,56,30,157
2	Other Approved Securities	-	-
3	Approved Investments	-	-
	(a) Debenture / Bonds	1,88,97,061	1,30,29,230
	(b) Fixed Deposits with Banks	-	1,28,263
	(c) Equity Shares (Net of FairValue Change)	11,00,850	9,49,973
	(d) Investment Properties - Real Estate	2,54,516	2,49,811
4	Investments in Infrastructure and Social Sector	1,13,80,302	71,67,931
6	Other than Approved Investments		
	a) Debentures/Bonds	1,76,594	1,73,329
	(b) Equity Shares (Net of FairValue Change)	1,50,976	1,66,338
7	Investments in Alternate Investment funds	66,223	-
	<b>Total (A)</b>	<b>5,11,37,731</b>	<b>3,74,95,032</b>
	<b>SHORT TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	1,32,527	2,17,613
2	Other Approved Securities	-	-
3	Approved Investments	-	-
	(a) Debentures/ Bonds	43,12,482	43,16,388
	(b) Fixed Deposits with Banks	2,18,976	26,97,949
	(c) Money market Instruments	-	-
	(d) Mutual Fund (Liquid Schemes)	7,90,566	8,84,144
4	Investments in Infrastructure and Social Sector	4,14,995	3,46,620
5	Other than Approved Investments	-	-
	<b>Total (B)</b>	<b>58,69,546</b>	<b>84,62,713</b>
	<b>TOTAL (A) +(B)</b>	<b>5,70,07,277</b>	<b>4,59,57,745</b>

Notes:

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

(2) There are no contracts in relation to investments for purchases where deliveries are pending or for sales where payments are overdue except as disclosed in the Financial Statement

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

	As at June 30, 2018		As at June 30, 2017	
	Cost	Market Value	Cost	Market Value
a) Equity Shares listed	14,96,355	15,65,269	10,77,885	12,54,125
b) Mutual Funds	7,90,256	7,90,566	2,44,827	2,44,896
c) Government and other securities	1,92,43,736	1,84,11,777	1,46,92,267	1,49,62,801
d) Fixed Deposit with Banks	2,18,976	2,18,976	31,81,103	31,81,103
e) Corporate Bonds	3,48,48,776	3,52,96,712	2,27,72,799	2,32,04,764
f) Money Market Instruments	-	-	-	-
g) Investment Properties - Real Estate	2,54,516	2,35,576	2,49,811	2,49,811
h) Investment in AIF	66,223	66,223	-	-
	<b>5,69,18,838</b>	<b>5,65,85,098</b>	<b>4,22,18,691</b>	<b>4,30,97,499</b>

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

	<b>Particulars</b>	<b>As at June 30, 2018</b>	<b>As at June 30, 2017</b>
		(Rs.'000).	(Rs.'000).
1	<b>SECURITY-WISE CLASSIFICATION</b>		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others (to be specified)	-	-
	Unsecured	-	-
	<b>TOTAL</b>	-	-
2	<b>BORROWER-WISE CLASSIFICATION</b>	-	-
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others (to be specified)	-	-
	<b>TOTAL</b>	-	-
3	<b>PERFORMANCE-WISE CLASSIFICATION</b>	-	-
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	<b>TOTAL</b>	-	-
4	<b>MATURITY-WISE CLASSIFICATION</b>	-	-
	(a) Short Term	-	-
	(b) Long Term	-	-
	<b>TOTAL</b>	-	-

**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 Apr 1, 2018	Additions	Deductions	As at June 30, 2018	As at Apr 1, 2018	For The Period	On Sales/ Adjustments	Upto June 30, 2018	As at June 30, 2018	As at June 30, 2017
Land - (Undivided share)	58,032	-	-	58,032	-	-	-	-	58,032	58,032
Buildings	3,66,981	-	-	3,66,981	38,328	1,493	-	39,821	3,27,160	3,31,974
Furniture & Fittings	54,226	157	-	54,383	50,388	612	-	51,000	3,383	6,352
Information Technology Equipment	4,30,327	7,912	-	4,38,239	3,54,916	12,750	-	3,67,666	70,573	97,884
Intangibles Computers	7,08,658	31,191	-	7,39,849	5,45,389	25,182	-	5,70,571	1,69,278	95,667
Vehicles	27,852	7,541	-	35,393	13,266	2,098	-	15,364	20,029	17,425
Office Equipment	31,326	876	-	32,202	28,421	580	-	29,001	3,201	2,435
Electrical Fittings	55,096	829	-	55,925	45,199	1,948	-	47,147	8,778	12,525
Improvement to Premises	1,44,497	2,002	-	1,46,499	1,11,476	3,936	-	1,15,412	31,087	41,366
<b>TOTAL</b>	<b>18,76,995</b>	<b>50,508</b>	<b>-</b>	<b>19,27,503</b>	<b>11,87,383</b>	<b>48,599</b>	<b>-</b>	<b>12,35,982</b>	<b>6,91,521</b>	<b>6,63,660</b>
Work in progress	-	-	-	-	-	-	-	-	9,855	10,073
<b>Grand Total</b>	<b>18,76,995</b>	<b>50,508</b>	<b>-</b>	<b>19,27,503</b>	<b>11,87,383</b>	<b>48,599</b>	<b>-</b>	<b>12,35,982</b>	<b>7,01,376</b>	<b>6,73,733</b>
PREVIOUS YEAR	16,93,803	14,489	3,627	17,04,665	10,02,438	41,262	2,695	10,41,005	6,73,733	

*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**

	<b>Particulars</b>	<b>As at June 30, 2018</b>	<b>As at June 30, 2017</b>
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	70,519	1,75,482
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)		
	(bb) Others		
	(b) Current Accounts	3,49,991	3,17,400
3	Money at Call and Short Notice	-	-
	(a) With Banks		
	(b) With other Institutions		
4	Others (Bank deposits under lien)	5,900	4,101
	<b>TOTAL</b>	<b>4,26,410</b>	<b>4,96,983</b>
	Cash balance includes:		
	Cheques in hand	62,538	1,65,447
	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**

	<b>Particulars</b>	<b>As at June 30, 2018</b>	<b>As at June 30, 2017</b>
		(Rs.'000)	(Rs.'000)
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	21,08,499	8,82,556
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	6,11,014	2,87,819
6	Others (to be specified)		
	Advances to Employees	1,442	1,892
	Advances to Vendors	25,133	24,719
	GST Unutilised Credit/paid in advance	1,95,740	3,16,632
	Service tax paid under protest (Note 8 (c) of Schedule 16)	60,447	60,518
	Other Advances / Deposits	19,46,558	15,02,076
	<b>TOTAL (A)</b>	<b>49,48,833</b>	<b>30,76,212</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments	20,82,882	16,15,532
2	Outstanding Premiums	33,77,229	18,55,765
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business	1,04,378	1,55,584
6	Due from subsidiaries/ holding	-	-
7	Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act, 1938]	-	-
8	Others (to be specified)		
	Bond Redemption Proceeds receivable	-	-
	Receivable from Terrorism Pool [includes investment income	11,85,874	10,39,527
	Receivable from Nuclear Pool	20,405	9,900
	Unclaimed Amount of Policy holders Deposits	84,800	1,57,300
	Receivable from IMTPIP	-	-
	Service Tax refund receivable	83,040	-
	Deposits for Premises and Advance Rent	72,619	55,872
	<b>TOTAL (B)</b>	<b>70,11,227</b>	<b>48,89,480</b>
	<b>TOTAL (A+B)</b>	<b>1,19,60,060</b>	<b>79,65,692</b>



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

	<b>Particulars</b>	<b>As at June 30, 2018</b>	<b>As at June 30, 2017</b>
		(Rs.'000)	(Rs.'000)
1	Agents' Balances	1,25,178	83,625
2	Balances due to other insurance companies	39,12,698	16,72,640
3	Deposits held on re-insurance ceded	-	-
4	Premiums Received in Advance/ Deposit Received	16,10,495	17,15,637
5	Unallocated Premium	5,38,254	11,17,862
6	Sundry creditors	8,60,078	2,72,586
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	3,57,60,897	2,75,43,737
9	Due to Officers/ Directors	-	-
10	Others (to be specified)		
	Book Overdraft	2,20,096	1,52,928
	Tax and Other Withholdings	69,573	86,201
	Environment Relief Fund	83	134
	GST Payable	5,56,033	4,91,248
	Value Added Tax Payable	-	2
	Unclaimed amounts of policyholders	90,375	2,02,501
	Others	8,870	8,870
	<b>TOTAL</b>	<b>4,37,52,630</b>	<b>3,33,47,971</b>

**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, 2018	As at June 30, 2017
		(Rs.'000).	(Rs.'000).
1	Reserve for Unexpired Risk	1,97,24,142	1,68,86,844
	Less: Unabsorbed RSBY Enrollment costs	(27,724)	(20,075)
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	3,66,699	2,80,297
	<b>TOTAL</b>	<b>2,00,63,117</b>	<b>1,71,47,066</b>

**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, 2018	As at June 30, 2017
		(Rs. '000)	(Rs. '000)
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	<b>TOTAL</b>	-	-

**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 18				As at 30th June 17			
		Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves	Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves
1	<b>Fire</b>	<b>36,623</b>	<b>1,872</b>	<b>165</b>	<b>38,660</b>	<b>26,232</b>	<b>2,131</b>	<b>158</b>	<b>28,521</b>
2	<b>Marine</b>								
a	Marine Cargo	621	484	133	1,238	588	408	122	1,118
b	Marine Hull	-	-	-	-	-	-	-	-
3	<b>Miscellaneous</b>								
a	Motor	1,21,541	1,48,243	1,91,868	4,61,652	1,14,631	1,36,497	1,27,283	3,78,411
b	Engineering	631	293	121	1,045	590	357	122	1,069
c	Aviation	-	-	-	-	-	-	-	-
d	Liabilities	611	339	126	1,076	512	369	105	986
e	Others	24,339	3,033	7,953	35,325	15,380	2,558	2,754	20,692
4	<b>Health Insurance</b>	<b>12,875</b>	<b>2,405</b>	<b>574</b>	<b>15,854</b>	<b>10,935</b>	<b>2,103</b>	<b>471</b>	<b>13,509</b>
5	<b>IMTPIP</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
6	<b>Total Liabilities</b>	<b>1,97,241</b>	<b>1,56,669</b>	<b>2,00,940</b>	<b>5,54,850</b>	<b>1,68,868</b>	<b>1,44,423</b>	<b>1,31,015</b>	<b>4,44,306</b>

PERIODIC DISCLOSURES  
FORM NL-22 Geographical Distribution of Business

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

Lines of Business	Fire		Marine(Cargo)		Engineering		Motor own damage		Motor Third Party		Motor - Total		Liability Insurance		Personal Accident		Medical Insurance		Overseas Medical Insurance		Crop Insurance		Miscellaneous		Total	
States	For the quarter ended June 30, 2018	Upto the quarter ended June 30, 2018	For the quarter ended June 30, 2018	Upto the quarter ended June 30, 2018	For the quarter ended June 30, 2018	Upto the quarter ended June 30, 2018	For the quarter ended June 30, 2018	Upto the quarter ended June 30, 2018	For the quarter ended June 30, 2018	Upto the quarter ended June 30, 2018	For the quarter ended June 30, 2018	Upto the quarter ended June 30, 2018	For the quarter ended June 30, 2018	Upto the quarter ended June 30, 2018	For the quarter ended June 30, 2018	Upto the quarter ended June 30, 2018	For the quarter ended June 30, 2018	Upto the quarter ended June 30, 2018	For the quarter ended June 30, 2018	Upto the quarter ended June 30, 2018	For the quarter ended June 30, 2018	Upto the quarter ended June 30, 2018	For the quarter ended June 30, 2018	Upto the quarter ended June 30, 2018	For the quarter ended June 30, 2018	Upto the quarter ended June 30, 2018
Andhra Pradesh	94.22	94.22	2.74	2.74	7.88	7.88	947.84	947.84	3,318.95	3,318.95	4,266.79	4,266.79	1.15	1.15	1.40	1.40	16.25	16.25	0.96	0.96	-	-	2.13	2.13	4,393.52	4,393.52
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Assam	60.09	60.09	8.60	8.60	19.03	19.03	541.30	541.30	708.40	708.40	1,249.70	1,249.70	0.08	0.08	0.33	0.33	7.39	7.39	-	-	-	-	0.80	0.80	1,346.01	1,346.01
Bihar	171.68	171.68	2.76	2.76	7.30	7.30	1,305.07	1,305.07	1,903.61	1,903.61	3,208.68	3,208.68	0.05	0.05	0.42	0.42	5.71	5.71	0.11	0.11	-	-	4.11	4.11	3,400.81	3,400.81
Chattisgarh	125.71	125.71	3.57	3.57	14.75	14.75	616.56	616.56	1,064.46	1,064.46	1,681.02	1,681.02	0.46	0.46	0.08	0.08	5.17	5.17	0.05	0.05	-	-	14.79	14.79	1,845.60	1,845.60
Goa	25.21	25.21	3.88	3.88	0.07	0.07	22.54	22.54	25.98	25.98	48.51	48.51	1.84	1.84	0.61	0.61	10.44	10.44	0.16	0.16	-	-	0.64	0.64	91.36	91.36
Gujarat	629.95	629.95	63.70	63.70	49.79	49.79	1,915.13	1,915.13	3,120.60	3,120.60	5,035.73	5,035.73	28.71	28.71	492.67	492.67	176.81	176.81	0.31	0.31	-	-	179.45	179.45	6,657.11	6,657.11
Haryana	78.54	78.54	-	-	-	-	57.09	57.09	94.69	94.69	151.79	151.79	-	-	0.42	0.42	15.02	15.02	-	-	-	-	0.12	0.12	245.87	245.87
Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jammu and Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jharkhand	42.09	42.09	3.81	3.81	17.12	17.12	576.70	576.70	987.45	987.45	1,564.15	1,564.15	-	-	0.26	0.26	4.44	4.44	-	-	-	-	0.97	0.97	1,632.86	1,632.86
Karnataka	363.92	363.92	153.44	153.44	37.79	37.79	1,632.75	1,632.75	2,970.55	2,970.55	4,603.30	4,603.30	44.65	44.65	3,131.02	3,131.02	68.84	68.84	8.01	8.01	-	-	10.85	10.85	8,421.83	8,421.83
Kerala	170.75	170.75	1.69	1.69	3.90	3.90	839.70	839.70	809.31	809.31	1,649.01	1,649.01	-	-	0.65	0.65	15.93	15.93	0.40	0.40	-	-	1.10	1.10	1,843.43	1,843.43
Madhya Pradesh	360.73	360.73	41.24	41.24	9.34	9.34	723.83	723.83	1,449.53	1,449.53	2,173.36	2,173.36	3.48	3.48	1.95	1.95	111.60	111.60	0.26	0.26	706.89	706.89	23.32	23.32	3,432.17	3,432.17
Maharashtra	1,460.01	1,460.01	230.97	230.97	94.19	94.19	2,649.66	2,649.66	4,614.13	4,614.13	7,263.80	7,263.80	99.94	99.94	52.23	52.23	439.48	439.48	23.89	23.89	-	-	26.88	26.88	9,691.38	9,691.38
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Orissa	79.36	79.36	1.67	1.67	9.17	9.17	775.38	775.38	1,276.33	1,276.33	2,051.71	2,051.71	0.22	0.22	0.09	0.09	10.64	10.64	-	-	1.50	1.50	2.13	2.13	2,156.49	2,156.49
Punjab	149.22	149.22	0.04	0.04	0.76	0.76	38.91	38.91	118.59	118.59	157.50	157.50	-	-	0.22	0.22	35.15	35.15	-	-	-	-	1.48	1.48	344.37	344.37
Rajasthan	424.34	424.34	12.26	12.26	17.98	17.98	1,488.23	1,488.23	2,292.95	2,292.95	3,781.18	3,781.18	0.33	0.33	278.02	278.02	14.41	14.41	0.45	0.45	2,000.00	2,000.00	218.49	218.49	6,747.45	6,747.45
Sikkim	5.38	5.38	-	-	-	-	0.11	0.11	0.22	0.22	0.33	0.33	-	-	-	-	-	-	-	-	-	-	0.06	0.06	5.77	5.77
Tamil Nadu	1,275.60	1,275.60	350.62	350.62	235.40	235.40	3,321.71	3,321.71	8,262.99	8,262.99	11,584.70	11,584.70	109.85	109.85	2,996.01	2,996.01	4,507.11	4,507.11	46.54	46.54	-	-	663.78	663.78	21,769.60	21,769.60
Telangana	275.99	275.99	9.36	9.36	85.93	85.93	1,471.65	1,471.65	3,134.38	3,134.38	4,606.03	4,606.03	42.62	42.62	14.96	14.96	34.77	34.77	5.29	5.29	(70.96)	(70.96)	7.73	7.73	5,011.73	5,011.73
Tripura	8.24	8.24	4.70	4.70	10.73	10.73	116.36	116.36	193.79	193.79	310.16	310.16	-	-	0.06	0.06	7.12	7.12	-	-	-	-	-	-	341.00	341.00
Uttar Pradesh	507.12	507.12	1.61	1.61	3.24	3.24	1,831.53	1,831.53	2,331.72	2,331.72	4,163.25	4,163.25	-	-	1.26	1.26	41.03	41.03	-	-	-	-	18.69	18.69	4,736.21	4,736.21
Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
West Bengal	189.02	189.02	10.36	10.36	42.07	42.07	927.71	927.71	1,687.86	1,687.86	2,615.56	2,615.56	3.83	3.83	364.35	364.35	49.84	49.84	0.59	0.59	-	-	4.73	4.73	3,280.36	3,280.36
Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Chandigarh	138.05	138.05	1.17	1.17	3.89	3.89	1,102.55	1,102.55	1,650.67	1,650.67	2,753.22	2,753.22	0.01	0.01	0.51	0.51	20.88	20.88	0.24	0.24	-	-	4.74	4.74	2,922.72	2,922.72
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Delhi	1,438.93	1,438.93	1,063.20	1,063.20	96.69	96.69	510.85	510.85	652.27	652.27	1,163.12	1,163.12	84.29	84.29	30.56	30.56	582.09	582.09	2.34	2.34	-	-	55.73	55.73	4,516.95	4,516.95
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	4.78	4.78	0.04	0.04	0.27	0.27	66.30	66.30	189.91	189.91	256.20	256.20	0.05	0.05	0.00	0.00	0.47	0.47	0.05	0.05	-	-	1.09	1.09	262.95	262.95
Total	8,078.92	8,078.92	1,971.42	1,971.42	767.30	767.30	23,479.46	23,479.46	42,859.34	42,859.34	66,338.80	66,338.80	421.56	421.56	7,368.09	7,368.09	6,180.58	6,180.58	89.63	89.63	2,637.44	2,637.44	1,243.81	1,243.81	95,097.54	95,097.54

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, 2018

(Rs in Lakhs)

Reinsurance Risk Concentration								
S.No.	Reinsurance Placements	Proportional		Premium ceded to reinsurers				Premium ceded to reinsurers / Total reinsurance premium ceded (%)
		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	153.18	2	63.20	15.00	1,781.41	10.84%
3	No. of Reinsurers with rating A but less than AA	18	2,733.66	14	569.49			17.92%
4	No. of Reinsurers with rating BBB but less than A							0.00%
5	No. of Reinsurers with rating less than BBB	1	0.16					0.00%
6	Indian Insurer and Reinsurer	4	11,362.33	4	866.46	14	901.07	71.24%
	<b>Total</b>	<b>26</b>	<b>14,249.33</b>	<b>20</b>	<b>1,499.15</b>	<b>29</b>	<b>2,682.48</b>	<b>100.00%</b>

**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 2018***(Rs in Lakhs)*

<b>Ageing of Claims</b>								
<b>Sl.No.</b>	<b>Line of Business</b>	<b>No. of claims paid</b>					<b>Total No. of claims paid</b>	<b>Total amount of claims paid</b>
		<b>1 month</b>	<b>1 - 3 months</b>	<b>3 - 6 months</b>	<b>6 months - 1 year</b>	<b>&gt; 1 year</b>		
1	<b>Fire</b>	47	94	25	19	5	190	1120
2	<b>Marine Cargo</b>	4633	716	141	22	4	5516	0
3	<b>Marine Hull</b>	0	0	0	0	0	0	729
4	<b>Engineering</b>	49	57	11	18	5	140	238
5	<b>Motor OD</b>	19732	4527	753	151	70	25233	10579
6	<b>Motor TP</b>	51	458	552	567	1068	2696	14816
7	<b>Health</b>	4635	268	18	0	76	4997	2104
8	<b>Overseas Travel</b>	9	8	3	2	1	23	46
9	<b>Personal Accident</b>	262	139	40	5	1	447	1112
10	<b>Liability</b>	266	26	7	2	2	303	102
11	<b>Crop</b>	20	17	49	0		86	7946
12	<b>Miscellaneous</b>	224	260	51	2	0	537	240

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'18

*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	208	880	0	134	6242	26228	16134	38	384	95	171	0	272	50786
2	Claims reported during the period	465	6805	0	254	31629	4115	7180	56	684	439	57	0	688	52372
3	Claims Settled during the period	190	5516	0	140	25233	2696	4997	23	447	303	86	0	537	40168
4	Claims Repudiated during the period	92	92	0	29	1505		1677	8	76	99	0	0	183	3761
5	Claims closed during the period	16	61	0	4	1148	537	398	8	48	10	10	0	45	2285
6	Claims O/S at End of the period	375	2016	0	215	9985	27110	16242	55	497	122	132	0	195	56944
	Less than 3months	141	5349	0	106	24259	509	4903	17	401	292	37	0	484	36498
	3 months to 6 months	25	141	0	11	753	552	18	3	40	7	49	0	51	1650
	6months to 1 year	19	22	0	18	151	567	0	2	5	2	0	0	2	788
	1year and above	5	4	0	5	70	1068	76	1	1	2	0	0	0	1232



**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 2018**

**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	31,841.73	19,506.32	22,198.30	1,785.80	3,901.26	3,329.75	3,901.26
2	Marine Cargo	7,328.05	1,734.38	4,711.47	970.83	879.37	848.07	879.37
3	Marine Hull	0.04	0.04	-	0.01	0.01	-	0.01
4	Motor	2,66,880.77	2,38,472.59	2,01,485.29	1,86,471.26	47,694.52	55,941.38	55,941.38
5	Engineering	3,017.50	631.99	806.49	312.72	301.75	120.97	301.75
6	Aviation	-	-	-	-	-	-	-
7	Laibilities	2,035.38	1,079.66	488.68	269.75	305.31	109.95	305.31
8	Helath	25,732.49	24,051.26	9,309.05	8,483.41	4,810.25	2,545.02	4,810.25
9	Misc	52,464.93	7,114.80	50,313.65	7,780.46	5,246.49	7,547.05	7,547.05
10	Weather	29,248.13	26,450.11	7,937.68	6,544.45	5,290.02	1,963.34	5,290.02
	Total	4,18,549.02	3,19,041.15	2,97,250.61	2,12,618.69	68,428.98	72,405.53	78,976.40

<b>PERIODIC DISCLOSURES</b> <b>FORM NL-27      Offices information for Non-Life</b>		
<b>Insurer:</b> <span style="border: 1px solid black; padding: 2px 10px;">Cholamandalam MS General Insurance Co Ltd</span>		<b>Date:</b> <span style="border: 1px solid black; padding: 2px 10px;">30.06.2018</span>
Sl. No.	Office Information	Number
1	No. of offices at the beginning of the Quarter	91*
2	No. of branches approved during the Quarter	3
3	No. of branches opened during the Quarter	Out of approvals of previous year NIL
4		Out of approvals of this Quarter 3
5	No. of branches closed during the Quarter	4
6	No of offices at the end of the Quarter	90*
7	No. of branches approved but not opened	2
8	No. of rural branches	NIL
9	No. of urban branches	90*

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

(Read with Regulation 10)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Statement as on: 30 June 2018

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	6,45,632.32
2	Loans	9	-
3	Fixed Assets	10	7,013.76
4	Current Assets		
	a. Cash & Bank Balance	11	4,329.24
	b. Advances & Other Assets	12	1,19,600.60
5	Current Liabilities		
	a. Current Liabilities	13	4,37,591.46
	b. Provisions	14	2,00,631.17
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		7,967.87

Application of Funds as per Balance Sheet (A) 1,30,385.42

	Less: Other Assets	SCH ++	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	7,013.76
3	Cash & Bank Balance (if any)	11	4,329.24
4	Advances & Other Assets (if any)	12	1,19,600.60
5	Current Liabilities	13	4,37,591.46
6	Provisions	14	2,00,631.17
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		7,967.87

Total (B) TOTAL (B) (5,15,246.90)

'Investment Assets'\* As per FORM 3B (A-B) 6,45,632

**Section II**

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value (h)
			Balance	FRSM <sup>+</sup>						
			(a)	(b)	(c)	d = (a+b+c)	(e)	(f)	(g)=(d+f)	
1	Central Govt. Securities	Not less than 20%		15,827.21	1,19,527.93	1,35,355.14	20.99%		1,35,355.14	1,29,209.14
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not less than 30%		25,484.37	1,92,459.35	2,17,943.72	33.80%		2,17,943.72	2,08,521.42
3	<b>Investment subject to Exposure Norms</b>									
	a. Housing / Infra & Loans to SG for Housing and FFE	Not less than 15%								
	1. Approved Investments			27,839.40	2,10,244.67	2,38,084.07	36.92%	<b>78.02</b>	2,38,162.10	2,36,478.43
	2. Other Investments			297.14	2,243.98	2,541.12	0.39%	<b>(274.31)</b>	2,266.81	2,377.24
	b. Approved Investments	Not exceeding 55%		21,427.14	1,61,818.97	1,83,246.11	28.42%	<b>1,820.52</b>	1,85,066.63	1,84,055.63
	c. Other Investments			354.69	2,678.61	3,033.30	0.47%	<b>(840.24)</b>	2,193.06	2,193.06
<b>Investment Assets</b>		<b>100%</b>		<b>75,402.73</b>	<b>5,69,445.59</b>	<b>6,44,848.32</b>	<b>100%</b>	<b>784.00</b>	<b>6,45,632</b>	<b>6,33,625.79</b>

**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: 24-Jul-18**

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

*2. Other Investments' are as permitted under 27A(2)*

*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.8.48 Crs held seperately for unclaimed amount of policyholders fund*

**Signature:** \_\_\_\_\_

**Full name: NV MURALI**

**Chief of Investments**

**PERIODIC DISCLOSURES**

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

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

Date: Quarter ended June 30, 2018

(Rs in Lakhs)

	MARKET VALUE				Book Value			
	As at 30-06-2018	As % of total for this class	As at 30-06-2017	As % of total for this class	As at 30-06-2018	As % of total for this class	As at 30-06-2017	As % of total for this class
<b>Break down by credit rating</b>								
AAA rated	2,36,230	38.74%	1,76,361	36.63%	2,32,458	37.71%	1,73,731	36.83%
AA or better	1,65,852	27.20%	1,15,896	24.07%	1,67,031	27.10%	1,13,124	23.98%
Rated below AA but above A	2,110	0.35%	2,221	0.46%	2,000	0.32%	2,000	0.42%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Any other (Sovereign)	2,05,548	33.71%	1,87,031	38.84%	2,14,900	34.86%	1,82,864	38.77%
	6,09,741		4,81,509		6,16,389		4,71,719	
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	55,077	9.03%	56,819	11.80%	55,042	8.93%	56,316	11.94%
More than 1 year and upto 3years	1,56,388	25.65%	1,14,541	23.79%	1,55,482	25.22%	1,12,138	23.77%
More than 3years and up to 7years	2,69,799	44.25%	1,76,211	36.60%	2,74,189	44.48%	1,71,242	36.30%
More than 7 years and up to 10 years	1,20,488	19.76%	1,09,933	22.83%	1,24,323	20.17%	1,08,069	22.91%
above 10 years	7,989	1.31%	24,005	4.99%	7,354	1.19%	23,954	5.08%
	6,09,741		4,81,509		6,16,389		4,71,719	
<b>Breakdown by type of the issuer</b>								
a. Central Government	1,29,209	21.19%	1,14,441	23.77%	1,35,355	21.96%	1,12,431	23.83%
b. State Government	79,312	13.01%	72,590	15.08%	82,589	13.40%	70,433	14.93%
c. Corporate Securities	4,01,219	65.80%	2,94,478	61.16%	3,98,445	64.64%	2,88,856	61.23%
	6,09,741		4,81,509		6,16,389		4,71,719	

**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, 2018	Upto the Quarter ended June 30, 2018	For the Quarter ended June 30, 2017	Upto the Quarter ended June 30, 2017
1	Gross Written Premium (Direct) Growth	30.94%	30.94%	27.78%	27.78%
2	Gross Direct Premium to Shareholders' Funds Ratio (No. of Times)	3.17	3.17	2.91	2.91
3	Growth Rate of Shareholders' Funds	20.56%	20.56%	26.06%	26.06%
4	Net Retention Ratio	77.59%	77.59%	81.79%	81.79%
5	Net Commission Ratio	1.33%	1.33%	0.60%	0.60%
6	Expenses of Management to Gross Direct Premium ratio	24.74%	24.74%	26.19%	26.19%
7	Combined Ratio	100.79%	100.79%	101.25%	101.25%
8	Technical Reserves to Net Premium Ratio (no. of Times)	1.64	1.64	1.60	1.60
9	Underwriting Balance Ratio (no. of Times)	(0.04)	(0.04)	(0.05)	(0.05)
10	Operating Profit Ratio ^	10.99%	10.99%	10.53%	10.53%
11	Liquid Assets to Liabilities Ratio #	0.17	0.17	0.19	0.19
12	Net Earnings Ratio	7.60%	7.60%	8.10%	8.10%
13	Return on Networth	18.72%	18.72%	4.81%	19.36%
14	Available Solvency Margin to required Solvency Margin ratio	1.62	1.62	1.64	1.64
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)	1.91	1.91	1.61	1.61
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	1.91	1.91	1.61	1.61
6	(iv) Book value per share (Rs) [net worth (Share capital + reserves + fair value change - P&L debit balance)/weighted average no. of shares]	45.29	45.29	37.59	37.59

## 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, 2018	Upto the Quarter ended June 30, 2018	For the Quarter ended June 30, 2017	Upto the Quarter ended June 30, 2017
1	SHANTHI GEARS LIMITED	FELLOW SUBSIDIARY	Rent Recovery	Note	Note	1.12	1.12
2	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Rent Recovery	12.32	12.32	11.43	11.43
3	TI ABSOLUTE CONCEPTS PRIVATE LIMITED	FELLOW SUBSIDIARY	Rent Recovery	Note	Note	0.60	0.60
4	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Rent Recovery	35.93	35.93	35.93	35.93
5	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Fees incurred for Risk Inspection and advisory services	-	-	1.10	1.10
6	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Reinsurance Recovery on Claims	666.16	666.16	5,073.03	5,073.03
7	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Reinsurance Ceded	1,452.13	1,452.13	1,319.98	1,319.98
8	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Reinsurance Commission Received	247.49	247.49	200.12	200.12
9	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Premium Received	Note	Note	175.74	175.74
10	SHANTHI GEARS LIMITED	FELLOW SUBSIDIARY	Premium Received	Note	Note	33.50	33.50
11	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Premium Received	0.58	0.58	-	-
12	KEY MANAGEMENT PERSONNEL	KEY MANAGEMENT PERSONNEL & Their Relatives	Premium Received	0.37	0.37	-	-
13	KEY MANAGEMENT PERSONNEL	KEY MANAGEMENT PERSONNEL	Remuneration & Secondment Charges	105.00	105.00	88.50	88.50
14	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Payable (Net) Claims Outstanding	Note	Note	77.71	77.71
15	SHANTHI GEARS LIMITED	FELLOW SUBSIDIARY	Payable (Net) Claims Outstanding	Note	Note	21.01	21.01
16	TI FINANCIAL HOLDINGS LIMITED	HOLDING COMPANY	(Payable ) Management Expenses	200.00	200.00	-	-
17	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	(Payable ) Management Expenses	8.00	8.00	-	-
18	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Receivable / (Payable) (Net) – Risk Services cost, Commission & Marketing Expenses and Management expenses recovery	678.00	678.00	92.80	92.80
19	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Receivable / (Payable) (Net) – Risk Services cost, Commission & Marketing Expenses and Management expenses recovery	12.00	12.00	-	-
20	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Management Expenses, Sitting fees, Secondment charges ,Expenses and	8.00	8.00	1.15	1.15
21	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Management Expenses recovered	0.59	0.59	2.52	2.52
22	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Management Expenses and Branding, rent receivables (Net)	Note	Note	34.00	34.00
23	Shanthi Gears Limited	FELLOW SUBSIDIARY	Management Expenses and Branding, rent receivables (Net)	Note	Note	4.20	4.20
24	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Management Expenses and Branding, rent receivables (Net)	Note	Note	6.60	6.60
25	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Due (from)/ to other entities Carrying on Insurance Business	432.50	432.50	629.30	629.30
26	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Claims Incurred (Net)	Note	Note	13.62	13.62

SLNo.	NAME OF THE RELATED PARTY	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received*			
				For the Quarter ended June 30, 2018	Upto the Quarter ended June 30, 2018	For the Quarter ended June 30, 2017	Upto the Quarter ended June 30, 2017
27	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Claims Incurred (Net)	-	-	0.13	0.13
28	KEY MANAGEMENT PERSONNEL	KEY MANAGEMENT PERSONNEL	Claims Incurred (Net)	-	-	0.37	0.37

Note: Pursuant to demerger of Tube Investments of India Limited, these are not related parties w.e.f Aug 1, 2017. Hence transactions till such period ceases to be related party is reported



FORM NL-32 Products Information

Insurer: Cholamandalam MS General Insurance Co. Ltd      Date:      FY 2018-2019

Registration No. 123

**Date of Registration with the IRDA : July 15, 2002**

Products Information							
List below the products and/or add-ons introduced during the period Apr'18 to Jun'18							
Sl. No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business*	Category of product	Date of filing of Product	Date IRDA confirmed filing/ approval
NIL							

**FORM NL-33 - SOLVENCY MARGIN - KGII****TABLE - II****Insurer: Cholamandalam MS General Insurance Co Ltd****Registration No. 123****Date of Registration with the IRDA : July 15, 2002****Solvency for the Period ended on 30th June 2018****Available Solvency Margin and Solvency Ratio****(Rs. in Lakhs)**

<b>Item</b>	<b>Description</b>	<b>Notes No.</b>	<b>Amount</b>
(1)	(2)	(3)	(4)
1	Available Assets in Policyholders' Funds (adjusted value of Assets as mentioned in Form IRDA-Assets-TA):		6,53,653.83
	Deduct:		
2	Liabilities (reserves as mentioned in Form TR)		4,18,223.44
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		1,97,241.42
4	<b>Excess in Policyholders' Funds (1-2-3)</b>		38,188.97
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-TA):		1,11,626.42
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		22,066.10
7	<b>Excess in Shareholders' Funds (5-6)</b>		89,560.32
8	<b>Total Available Solvency Margin [ASM] (4+7)</b>		1,27,749.29
9	Total Required Solvency Margin [RSM]		78,976.40
10	Solvency Ratio (Total ASM/Total RSM)		1.618

<b>BOD and Key Person information</b>	<b>Date: 30/06/2018</b>
---------------------------------------	-------------------------

Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mr. M. M. Murugappan	Chairman	No Change
2	Mr. Margam Rama Prasad	Non-executive Independent Director	No Change
3	Ms.Shubhalakshmi Panse	Non-executive Independent Director	No Change
4	Mr. N S R Chandra Prasad	Non-executive Independent Director	No Change
5	Mr.N Srinivasan	Director	No Change
6	Mr.Tamaki Kawate	Director	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 Venugopalan	Chief Financial Officer
4	Suresh Krishnan	Company Secretary & Chief Compliance Officer
5	V Suryanarayanan	President – Technical
6	Vedananarayanan Seshadri	President - Marketing and Customer Service
7	Takashi Kishi	Executive Vice President & Head – Japan & Korea Division
8	S K Rangaswamy	Chief Risk Officer & Head – Internal Audit
9	M Ramani	Chief Information Officer
10	Shailen Merchant	Head HR
11	N V Murali	Chief Investment Officer
12	Aishwarya Saxena	Chief Digital Officer
13	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-18

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:24-07-2018

SIGNATURE

Note:

- A. Category of Investmet (COI) shall be as per INV/GLN/001/2003-04
- B. FORM 7A shall be submitted in respect of each 'fund'.
- C. Classification shall be as per F&A-Circulars-169-Jan-07 Dt.24-01-07.

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

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Statement as on: 30 June 2018

Name of the Fund \_\_\_\_\_

Periodicity of Submission: Quarterly

34.94%

Rs Lakhs

No.	Category of Investment	Category Code	Current Quarter					Year to Date (current year)					Year to Date (previous year) <sup>3</sup>				
			Investment as on 30-06-2018 (Rs.) <sup>1</sup>		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment as on 31-03-2018 (Rs.) <sup>1</sup>		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment as on 30-06-2017 (Rs.) <sup>1</sup>		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
A	CENTRAL GOVT. SECURITIES																
A01	Central Government Bonds	CGSB	1,35,355.14	1,29,209.14	2,463.84	7.25%	4.72%	1,35,355.14	1,29,209.14	24.64	7.25%	4.72%	1,12,430.77	1,14,441	21.94	8.23%	5.38%
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	79,544.99	76,338.87	1,487.50	7.46%	4.85%	79,544.99	76,338.87	14.87	7.46%	4.85%	70,432.95	72,590	13.37	7.96%	5.21%
B03	State Government Guaranteed Loans	SGGL	-	-	-	-		-	-	-	-		-	-	-		
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA	3,043.59	2,973.41	60.91	8.00%	5.21%	3,043.59	2,973.41	0.61	8.00%	5.21%	-	-	-	0.00%	0.00%
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	1,01,511.49	1,00,854.95	2,167.88	8.38%	5.45%	1,01,511.49	1,00,854.95	21.68	8.38%	5.45%	84,252.73	86,187	18.50	9.13%	5.97%
C10	Bonds/DebenturesissuedbyAuthorityconstitutedunderanyHousing /BuildingSchemeapprovedby Central / State / any Authority or Body constituted by Central / State Act	HTDA	-	-	-	-		-	-	-	-		-	-	-		
	TAX FREE BONDS																
C11	Bonds / Debentures issued by HUDCO	HFHD	436.84	436.84	6.46	5.84%	5.84%	436.84	436.84	0.06	5.84%	5.84%	-	-	-	0.00%	0.00%
C12	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HF DN	1,828.37	1,828.37	30.68	6.68%	6.68%	1,828.37	1,828.37	0.31	6.68%	6.68%	1,834.73	1,835	0.31	6.68%	6.68%
C13	Bonds/DebenturesissuedbyAuthorityconstitutedunderanyHousing /BuildingSchemeapprovedby 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	673.71	755.88	-	0.00%	0.00%	673.71	755.88	-	0.00%	0.00%	473.08	607	-	0.00%	0.00%
C20	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	46.78	42.63	-	0.00%	0.00%	46.78	42.63	-	0.00%	0.00%	381.17	388	-	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	34,546.56	33,833.23	624.49	7.98%	5.19%	34,546.56	33,833.23	6.24	7.98%	5.19%	14,523.20	14,832	2.29	8.19%	5.36%
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	3,335.42	3,291.56	54.54	8.23%	5.35%	3,335.42	3,291.56	0.55	8.23%	5.35%	516.88	535	0.10	7.91%	5.17%
C28	Infrastructure - PSU - CPs	IPCP	-	-	-	-		-	-	-	-		-	-	-		
C29	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	35,735.10	35,465.16	642.65	8.32%	5.41%	35,735.10	35,465.16	6.43	8.32%	5.41%	18,699.57	19,014	4.27	8.65%	5.66%
C30	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-	-		-	-	-	-		-	-	-		
C31	Infrastructure - Term Loans (with Charge)	ILWC	-	-	-	-		-	-	-	-		-	-	-		
	TAX FREE BONDS																
C32	Infrastructure - PSU - Debentures / Bonds	IPFD	59,969.81	59,969.81	922.21	6.13%	6.13%	59,969.81	59,969.81	9.22	6.13%	6.13%	52,969.00	52,969	10.15	8.45%	8.45%
C33	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICFD	-	-	-	-		-	-	-	-		-	-	-		
	(d) INFRASTRUCTURE - OTHER INVESTMENTS																
C34	Infrastructure - Equity (including unlisted)	IOEQ	541.12	266.81	-	0.00%	0.00%	541.12	266.81	-	0.00%	0.00%	327.31	210	0.04	1.30%	1.30%
C35	Infrastructure - Debentures / Bonds / CPs / loans	IODS	2,000.00	2,110.43	56.84	11.40%	7.42%	2,000.00	2,110.43	0.57	11.40%	7.42%	2,000.00	2,221	0.57	11.40%	7.45%
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	2,686.92	2,413.16	0.54	0.02%	0.02%	2,686.92	2,413.16	0.01	0.02%	0.02%	1,968.46	2,035	0.33	1.64%	1.64%
D02	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	7,165.16	9,255.93	274.69	3.83%	3.83%	7,165.16	9,255.93	2.75	3.83%	3.83%	5,974.98	7,932	4.69	7.62%	7.62%
D03	Equity Shares - Companies incorporated outside India (invested prior to IRDA Regulations)	EFES	-	-	-	-		-	-	-	-		-	-	-		
D04	Equity Shares - Promoter Group	EEPG	-	-	-	-		-	-	-	0.00%	0.00%	-	-	1.24	61.46%	61.46%
D05	Corporate Securities - Bonds - (Taxable)	EPBT	-	-	-	-		-	-	-	-		-	-	-		
D06	Corporate Securities - Bonds - (Tax Free)	EPBF	1,068.05	1,068.05	15.41	5.74%	5.74%	1,068.05	1,068.05	0.15	5.74%	5.74%	-	-	-	0.00%	0.00%
D07	Corporate Securities - Preference Shares	EPNQ	-	-	-	-		-	-	-	-		-	-	-		
D08	Corporate Securities - Investment in Subsidiaries	ECIS	-	-	-	-		-	-	-	-		-	-	-		
D09	Corporate Securities - Debentures	ECOS	1,25,884.88	1,24,958.59	2,646.54	8.63%	5.61%	1,25,884.88	1,24,958.59	26.47	8.63%	5.61%	98,441.45	1,00,414	22.28	9.22%	6.03%
D10	Corporate Securities - Debentures / Bonds/ CPs /Loan - (Promoter Group)	EDPG	22,182.17	21,979.02	505.53	9.09%	5.92%	22,182.17	21,979.02	5.06	9.09%	5.92%	10,648.21	11,151	2.20	10.20%	6.67%
D11	Municipal Bonds - Rated	EMUN	-	-	-	-		-	-	-	-		-	-	-		
D12	Investment properties - Immovable	EINP	2,882.51	2,882.51	-	0.00%	-	2,882.51	2,882.51	-	0.00%	0.00%	2,882.51	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	2,480.00	2,480.00	65.96	10.01%	6.52%	2,480.00	2,480.00	0.66	10.01%	6.52%	32,611.00	32,611	7.61	8.87%	5.80%
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	-	-	-	-		-	-	-	-		-	-	-	0.00%	0.00%
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	9,946.41	10,064.85	231.35	9.34%	6.08%	9,946.41	10,064.85	2.31	9.34%	6.08%	4,969.92	5,321	1.20	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	8,950.00	8,953.51	260.02	7.78%	5.06%	8,950.00	8,953.51	2.60	7.78%	5.06%	10,200.00	10,202	1.54	6.45%	4.22%
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	-	-	-	-		-	-	-	-		-	-	-	0.00%	0.00%
E	OTHER INVESTMENTS									-							
E01	Bonds - PSU - Taxable	OBPT	-	-	-	-		-	-	-	-		-	-	-		
E02	Bonds - PSU - Tax Free	OBPF	-	-	-	-		-	-	-	-		-	-	-		
E03	Equity Shares (incl Co-op Societies)	OESH	501.47	257.46	-	0.00%	0.00%	501.47	257.46	-	0.00%	0.00%	1.47	1	-	0.00%	0.00%
E04	Equity Shares (PSUs & Unlisted)	OEPU	-	-	-	-		-	-	-	-		-	-	-		
E05	Equity Shares - Promoter Group	OEPG	-	-	-	-		-	-	-	-		-	-	-		
E06	Debentures	OLDB	-	-	-	-		-	-	-	0.00%	0.00%	-	-	0.12	10.25%	6.70%
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	750.00	750.00	0.28	0.46%		750.00	750.00	0.00	0.46%		-	-	-		
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	Securitisised 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)	ORNPNP	-	-	-	-		-	-	-	-		-	-	-		
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	1,781.83	1,185.60	-	0.00%	0.00%	1,781.83	1,185.60	-	0.00%	0.00%	1,970.50	1,709	3.18	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			6,44,848.32	6,33,625.79	12,518.33	8.00%	5.20%	6,44,848.32	6,33,625.79	125.18	8.00%	5.20%	5,28,509.88	5,40,085.36	115.92	8.53%	5.58%

#### 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: 24-Jul-18

Signature \_\_\_\_\_

Full Name NV MURALI

Chief of Investments

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

<sup>1</sup> Based on daily simple Average of Investments

<sup>2</sup> Yield netted for Tax

<sup>3</sup> In the previous year column, the figures of the corresponding Year to date of the previous financial year shall be shown

<sup>4</sup> 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.

<sup>5</sup> 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 June 2018

Name of Fund \_\_\_\_\_

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs Lakhs

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter</u> <sup>1</sup>								
B.	<u>As on Date</u> <sup>2</sup>								
	11.40% TATA POWER DB 02-06-2021	IODS	2,000	07-06-2011	CRISIL	AA	AA-	17-10-2013	
	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		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: 24-Jul-18

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 2018

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 2018-19		For Q1 FY 2017-18		Upto 30.06.2018		Upto 30.06.2017	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	8,079	1,86,250	9,465	1,40,922	8,079	1,86,250	9,465	1,40,922
2	Cargo & Hull	1,971	2,278	1,755	1,692	1,971	2,278	1,755	1,692
3	Motor TP	42,859	3,93,638	38,166	3,90,948	42,859	3,93,638	38,166	3,90,948
4	Motor OD **	23,479	3,85,172	25,627	3,67,731	23,479	3,85,172	25,627	3,67,731
5	Engineering	767	1,489	651	1,361	767	1,489	651	1,361
6	Workmen's Compensation	153	541	165	562	153	541	165	562
7	Employer's Liability	268	404	364	289	268	404	364	289
8	Aviation	-	-	-	-	-	-	-	-
9	Personal Accident	7,370	22,133	4,179	17,897	7,370	22,133	4,179	17,897
10	Health	6,272	15,259	6,384	18,053	6,272	15,259	6,384	18,053
11	Others*	3,880	14,089	1,043	12,401		14,089	1,043	12,401
	<b>Total</b>	95,098	6,36,081	87,799	5,84,125	91,218	6,36,081	87,799	5,84,125

**PERIODIC DISCLOSURES**

**FORM NL-39**

**Rural & Social Obligations (Quarterly Returns)**

**Cholamandalam MS General Insurance Co Ltd**

**Date As at 30th June 2018**

**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	32.00	5.11	10,269.15
		Social			
2	Cargo & Hull	Rural	-	-	-
		Social			
3	Motor TP	Rural	66,692.00	4,566.24	-
		Social			
4	Motor OD	Rural	66,688.00	2,458.74	4,89,136.76
		Social			
5	Engineering	Rural	4.00	1.53	276.08
		Social			
6	Workmen's Compensation	Rural			
		Social			
7	Employer's Liability	Rural			
		Social			
8	Aviation	Rural			
		Social			
9	Personal Accident	Rural	13.00	0.27	35.50
		Social		361.78	2,78,289.00
10	Health	Rural	-	-	-
		Social			
11	Crop	Rural			
		Social			
12	Others*	Rural	8,762.00	3,116.96	49,667.14
		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				Up to the period YTD June'18		Same period of the previous year YTD June'17	
		For the Quarter ended June'18		Same quarter Previous Year For the Quarter June'17					
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
	Individual agents	8,230	1,266	17,975	2,403	8,230	1,266	17,975	2,403
2	Corporate Agents-Banks	2,36,829	28,237	2,05,226	24,863	2,36,829	28,237	2,05,226	24,863
3	Corporate Agents -Others	2,12,384	32,482	1,88,669	29,928	2,12,384	32,482	1,88,669	29,928
4	Brokers	1,39,506	13,600	1,17,261	12,403	1,39,506	13,600	1,17,261	12,403
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	39,132	19,513	54,994	18,205	39,132	19,513	54,994	18,205
	Total (A)	6,36,081	95,098	5,84,125	87,801	6,36,081	95,098	5,84,125	87,801
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	6,36,081	95,098	5,84,125	87,801	6,36,081	95,098	5,84,125	87,801

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, 2018 during the financial year 2018-19

Sl No.	Particulars	Opening Balance- As on beginning of the quarter	Additions during the quarter	Complaints Resolved/Settled			Complaints Pending at the end of the quarter	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
<b>1</b>	<b>Complaints made by customers</b>							
a)	Proposal	0					0	
b)	Claim	2	40	8	12	18	4	40
c)	Policy	0	18	18			0	18
d)	Premium	1	4		4		1	4
e)	Refund	0	1	1			0	1
f)	Coverage	0					0	
g)	Covernote	0					0	
h)	Product	0	3	3			0	3
i)	Others	0	14	6	4	3	1	14
Total Number of Complaints		3	80	36	20	21	6	80

2	Total no. of policies during the previous year*	1013997
3	Total no. of claims during the previous year	45208
4	Total no. of policies during the current year*	1229275
5	Total no. of claims during the current year	48257
6	Total no. of policy complaints (current year) per 10000 policies (current year)	0.15
7	Total no. of claim complaints (current year) per 10000 claims registered (current year)	8.3

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Upto 7 days	6		6
b)	7 - 15 days			
c)	15 - 30 days			
d)	30 - 90 days			
e)	90 days & beyond			
	<b>Total Number of Complaints</b>	6		6

\_\_\_\_\_  
Chief Grievance Officer