

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, 2019

	Particulars	Schedule	For the Quarter ended June 30, 2019	Upto the Quarter ended June 30, 2019	For the Quarter ended June 30, 2018	Upto the Quarter ended June 30, 2018
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4- Premium Schedule	2,42,347	2,42,347	2,41,106	2,41,106
2	Profit/ Loss on sale/redemption		4,004	4,004	3,032	3,032
3	Others Administrative Charges		682	682	534	534
	Investment Income -TP Pool		13,231	13,231	13,368	13,368
4	Interest, Dividend & Rent – Gross		49,707	49,707	55,848	55,848
	TOTAL (A)		3,09,971	3,09,971	3,13,888	3,13,888
1	Claims Incurred (Net)	NL-5- Claims Schedule	1,66,259	1,66,259	70,068	70,068
2	Commission	NL-6- Commission Schedule	1,044	1,044	34,351	34,351
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	53,441	53,441	1,07,953	1,07,953
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		2,20,744	2,20,744	2,12,372	2,12,372
	Operating Profit/(Loss) from APPROPRIATIONS		89,227	89,227	1,01,516	1,01,516
	Transfer to Shareholders' Account		89,227	89,227	1,01,516	1,01,516
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be		-	-	-	-
	TOTAL (C)		89,227	89,227	1,01,516	1,01,516

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, 2019

	Particulars	Schedule	For the Quarter ended June 30, 2019	Upto the Quarter ended June 30, 2019	For the Quarter ended June 30, 2018	Upto the Quarter ended June 30, 2018
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4- Premium Schedule	47,120	47,120	43,655	43,655
2	Profit/ Loss on sale/redemption		305	305	165	165
3	Others Administrative Charges		182	182	127	127
4	Interest, Dividend & Rent – Gross		3,792	3,792	3,043	3,043
	TOTAL (A)		51,399	51,399	46,990	46,990
1	Claims Incurred (Net)	NL-5- Claims Schedule	42,852	42,852	26,473	26,473
2	Commission	NL-6- Commission Schedule	(8,458)	(8,458)	(14,239)	(14,239)
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	16,863	16,863	22,102	22,102
4	Premium Deficiency			-		-
	TOTAL (B)		51,257	51,257	34,336	34,336
	Operating Profit/(Loss) from APPROPRIATIONS		142	142	12,654	12,654
	Transfer to Shareholders' Account		142	142	12,654	12,654
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		142	142	12,654	12,654

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, 2019

	Particulars	Schedule	For the Quarter ended June 30, 2019	Upto the Quarter ended June 30, 2019	For the Quarter ended June 30, 2018	Upto the Quarter ended June 30, 2018
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4- Premium Schedule	78,87,376	78,87,376	69,88,942	69,88,942
2	Profit/ Loss on sale/redemption		1,02,204	1,02,204	53,077	53,077
3	Others Administrative Charges		38	38	61	61
	Investment Income -Terrorism Pool & Nuclears Pool		3,766	3,766	4,176	4,176
4	Interest, Dividend & Rent – Gross		12,70,319	12,70,319	9,88,746	9,88,746
	TOTAL (A)		92,63,703	92,63,703	80,35,002	80,35,002
1	Claims Incurred (Net)	NL-5- Claims Schedule	63,44,563	63,44,563	53,97,077	53,97,077
2	Commission	NL-6- Commission Schedule	2,71,443	2,71,443	2,56,587	2,56,587
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	25,11,493	25,11,493	17,73,628	17,73,628
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		91,27,499	91,27,499	74,27,292	74,27,292
	Operating Profit/(Loss) from		1,36,204	1,36,204	6,07,710	6,07,710
	APPROPRIATIONS					
	Transfer to Shareholders' Account		1,36,204	1,36,204	6,07,710	6,07,710
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be		-	-	-	-
	TOTAL (C)		1,36,204	1,36,204	6,07,710	6,07,710

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, 2019

	Particulars	Schedule	For the Quarter ended June 30, 2019	Upto the Quarter ended June 30, 2019	For the Quarter ended June 30, 2018	Upto the Quarter ended June 30, 2018
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		89,227	89,227	1,01,516	1,01,516
	(b) Marine Insurance		142	142	12,654	12,654
	(c) Miscellaneous Insurance		1,36,204	1,36,204	6,07,710	6,07,710
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		1,26,485	1,26,485	1,37,400	1,37,400
	(b) Profit on sale of investments		10,189	10,189	7,459	7,459
	Less: Loss on sale of investments		-	-	-	-
3	OTHER INCOME (To be specified)		-	-	-	-
	TOTAL (A)		3,62,247	3,62,247	8,66,739	8,66,739
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		(48,538)	(48,538)	894	894
	(b) For doubtful debts/Investments		30,880	30,880	-	-
	(c) Others (to be specified)		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		-	-	-	-
	(b) Bad debts/Investments written off		-	-	-	-
	(c) Employees' Remuneration and Welfare Benefits		4,541	4,541	3,643	3,643
	(d) Others (CSR expenses & Donations)		26,549	26,549	3,559	3,559
	(e) Others (NCD related expenses)		21,815	21,815	21,815	21,815
	TOTAL (B)		35,247	35,247	29,911	29,911
	Profit Before Tax		3,27,000	3,27,000	8,36,828	8,36,828
	Provision for Taxation		95,975	95,975	2,66,170	2,66,170
			2,31,025	2,31,025	5,70,658	5,70,658
	APPROPRIATIONS					
	(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		45,66,267	45,66,267	40,93,030	40,93,030
	Balance carried forward to Balance Sheet			47,97,292		46,63,688

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

BALANCE SHEET AS AT JUNE 30, 2019

	Schedule	As at June 30, 2019 (Rs.'000)	As at June 30, 2018 (Rs.'000)
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8-Share Capital Schedule	29,88,057	29,88,057
SHARE APPLICATION MONEY PENDING ALLOTMENT			
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	1,17,77,504	1,05,43,900
Fair Value Change Account - Share Holders		13,360	11,722
Fair Value Change Account - Policy Holders		1,39,541	88,439
BORROWINGS	NL-11-Borrowings Schedule	10,00,000	10,00,000
TOTAL		1,59,18,462	1,46,32,118
APPLICATION OF FUNDS			
INVESTMENTS	NL-12-Investment Schedule - Share Holders NL-12A-Investment Schedule - Policy Holders	69,25,180 7,23,81,639	75,55,954 5,70,07,278
LOANS	NL-13-Loans Schedule	-	-
FIXED ASSETS	NL-14-Fixed Assets Schedule	7,37,297	7,01,376
DEFERRED TAX ASSET		16,26,533	7,96,787
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	7,20,933	4,26,410
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	1,19,30,591	1,19,60,060
Sub-Total (A)		1,26,51,524	1,23,86,470
CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	5,53,74,053	4,37,52,630
PROVISIONS	NL-18-Provisions Schedule	2,30,29,658	2,00,63,117
DEFERRED TAX LIABILITY			
Sub-Total (B)		7,84,03,711	6,38,15,747
NET CURRENT ASSETS (C) = (A - B)		(6,57,52,187)	(5,14,29,277)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT			
TOTAL		1,59,18,462	1,46,32,118

CONTINGENT LIABILITIES

	Particulars	As at June 30, 2019 (Rs.'000)	As at June 30, 2018 (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	30,95,360	18,41,151
6	Reinsurance obligations to the extent not provided for in accounts	-	-
7	Others - Repudiated / Disputed Claim	-	-
TOTAL		30,95,360	18,41,151

FORM NL-4-PREMIUM SCHEDULE

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

PREMIUM EARNED [NET]																			For the Quarter Ended June 30, 2019
	Particulars	Fire	Marine			Miscellaneous													
For The Quarter Ended June 30,2019			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	9,66,918	2,08,414	-	2,08,414	28,13,437	52,58,054	80,71,491	13,451	27,319	80,465	-	7,00,566	8,05,186	47,982	86,812	98,33,272	1,10,08,604	
	Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Gross Earned Premium	9,66,918	2,08,414	-	2,08,414	28,13,437	52,58,054	80,71,491	13,451	27,319	80,465	-	7,00,566	8,05,186	47,982	86,812	98,33,272	1,10,08,604	
	Add: Premium on reinsurance accepted	23,530	-	-	-	-	-	-	-	-	5,948	-	-	-	-	-	5,948	29,478	
	Less : Premium on reinsurance ceded	6,55,828	1,43,960	-	1,43,960	11,24,115	2,73,918	13,98,033	673	7,673	48,991	-	88,253	1,61,875	42,460	9,803	17,57,761	25,57,549	
	Net Premium	3,34,620	64,454	-	64,454	16,89,322	49,84,136	66,73,458	12,778	19,646	37,422	-	6,12,313	6,43,311	5,522	77,009	80,81,459	84,80,533	
	Adjustment for change in reserve for unexpired risks	92,273	17,335	(1)	17,334	(2,30,399)	2,51,110	20,711	2,346	7,967	8,172	-	1,36,100	98,161	(68,679)	(10,695)	1,94,083	3,03,690	
	Premium Earned (Net)	2,42,347	47,119	1	47,120	19,19,721	47,33,026	66,52,747	10,432	11,679	29,250	-	4,76,213	5,45,150	74,201	87,704	78,87,376	81,76,843	

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, 2019
Particulars		Fire	Marine			Miscellaneous													
Upto The Quarter Ended June 30,2019			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)	(Rs.'000)	
	Premium from direct business written	9,66,918	2,08,414	-	2,08,414	28,13,437	52,58,054	80,71,491	13,451	27,319	80,465	-	7,00,566	8,05,186	47,982	86,812	98,33,272	1,10,08,604	
	Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Gross Earned Premium	9,66,918	2,08,414	-	2,08,414	28,13,437	52,58,054	80,71,491	13,451	27,319	80,465	-	7,00,566	8,05,186	47,982	86,812	98,33,272	1,10,08,604	
	Add: Premium on reinsurance accepted	23,530	-	-	-	-	-	-	-	-	5,948	-	-	-	-	-	5,948	29,478	
	Less : Premium on reinsurance ceded	6,55,828	1,43,960	-	1,43,960	11,24,115	2,73,918	13,98,033	673	7,673	48,991	-	88,253	1,61,875	42,460	9,803	17,57,761	25,57,549	
	Net Premium	3,34,620	64,454	-	64,454	16,89,322	49,84,136	66,73,458	12,778	19,646	37,422	-	6,12,313	6,43,311	5,522	77,009	80,81,459	84,80,533	
	Adjustment for change in reserve for unexpired risks	92,273	17,335	(1)	17,334	(2,30,399)	2,51,110	20,711	2,346	7,967	8,172	-	1,36,100	98,161	(68,679)	(10,695)	1,94,083	3,03,690	
	Premium Earned (Net)	2,42,347	47,119	1	47,120	19,19,721	47,33,026	66,52,747	10,432	11,679	29,250	-	4,76,213	5,45,150	74,201	87,704	78,87,376	81,76,843	

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, 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	26,970	77,518	-	7,37,440	6,10,762	2,63,992	1,19,334	85,10,254	95,09,764	
	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	26,970	77,518	-	7,37,440	6,10,762	2,63,992	1,19,334	85,10,254	95,09,764	
	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	2,15,002	8,18,137	766	7,823	53,277	-	88,838	31,004	2,25,880	12,588	12,38,312	18,43,095	
	Net Premium	3,52,939	56,422	-	56,422	17,55,758	40,85,019	58,40,777	14,558	19,147	28,764	-	6,48,602	5,79,758	38,112	1,06,747	72,76,465	76,85,826	
	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)	18,110	4,841	-	2,34,045	12,260	(167)	43,827	2,87,523	4,12,123	
Premium Earned (Net)	2,41,106	43,654	1	43,655	19,49,648	39,12,084	58,61,732	18,997	1,037	23,923	-	4,14,557	5,67,498	38,279	62,920	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	26,970	77,518	-	7,37,440	6,10,762	2,63,992	1,19,334	85,10,254	95,09,764	
	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	26,970	77,518	-	7,37,440	6,10,762	2,63,992	1,19,334	85,10,254	95,09,764	
	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	2,15,002	8,18,137	766	7,823	53,277	-	88,838	31,004	2,25,880	12,588	12,38,312	18,43,095	
	Net Premium	3,52,939	56,422	-	56,422	17,55,758	40,85,019	58,40,777	14,558	19,147	28,764	-	6,48,602	5,79,758	38,112	1,06,747	72,76,465	76,85,826	
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)	18,110	4,841	-	2,34,045	12,260	(167)	43,827	2,87,523	4,12,123		
Premium Earned (Net)		2,41,106	43,654	1	43,655	19,49,648	39,12,084	58,61,732	18,997	1,037	23,923	-	4,14,557	5,67,498	38,279	62,920	69,88,942	72,73,703	

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 Jun 30, 2019
For The Quarter Ended June 30,2019			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	1,42,895	1,38,354	-	1,38,354	13,87,343	12,48,541	26,35,884	5,083	10,230	18,408	-	1,25,202	2,71,241	15,89,509	28,377	46,83,934	49,65,183
	Add : Claims Outstanding at the end of the year	3,13,592	82,852	-	82,852	11,09,707	4,29,89,502	4,40,99,209	23,512	14,694	42,298	-	3,58,603	2,62,695	6,56,658	54,530	4,55,12,199	4,59,08,643
	Less : Claims Outstanding at the beginning of the year	2,27,520	57,775	-	57,775	10,20,534	3,94,94,951	4,05,15,485	26,149	18,578	35,270	-	3,12,509	2,54,270	8,11,131	50,865	4,20,24,257	4,23,09,552
	Gross Incurred Claims	2,28,967	1,63,431	-	1,63,431	14,76,516	47,43,092	62,19,608	2,446	6,346	25,436	-	1,71,296	2,79,666	14,35,036	32,042	81,71,876	85,64,274
	Add : Re-insurance accepted to direct claims	(1,250)	-	-	-	-	-	-	-	-	131	-	-	-	-	-	131	(1,119)
	Less : Re-insurance Ceded to claims paid	61,458	1,20,579	-	1,20,579	3,49,478	61,613	4,11,091	254	8,606	13,245	-	18,291	23,455	13,51,083	1,419	18,27,444	20,09,481
	Total Claims Incurred	1,66,259	42,852	-	42,852	11,27,038	46,81,479	58,08,517	2,192	(2,260)	12,322	-	1,53,005	2,56,211	83,953	30,623	63,44,563	65,53,674

CLAIMS INCURRED [NET]

	Particulars	Fire	Marine			Miscellaneous												Upto the Quarter Ended June 30, 2019
Upto The Quarter Ended June 30,2019			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	1,42,895	1,38,354	-	1,38,354	13,87,343	12,48,541	26,35,884	5,083	10,230	18,408	-	1,25,202	2,71,241	15,89,509	28,377	46,83,934	49,65,183
	Add : Claims Outstanding at the end of the year	3,13,592	82,852	-	82,852	11,09,707	4,29,89,502	4,40,99,209	23,512	14,694	42,298	-	3,58,603	2,62,695	6,56,658	54,530	4,55,12,199	4,59,08,643
	Less : Claims Outstanding at the beginning of the year	2,27,520	57,775	-	57,775	10,20,534	3,94,94,951	4,05,15,485	26,149	18,578	35,270	-	3,12,509	2,54,270	8,11,131	50,865	4,20,24,257	4,23,09,552
	Gross Incurred Claims	2,28,967	1,63,431	-	1,63,431	14,76,516	47,43,092	62,19,608	2,446	6,346	25,436	-	1,71,296	2,79,666	14,35,036	32,042	81,71,876	85,64,274
	Add : Re-insurance accepted to direct claims	(1,250)	-	-	-	-	-	-	-	-	131	-	-	-	-	-	131	(1,119)
	Less : Re-insurance Ceded to claims paid	61,458	1,20,579	-	1,20,579	3,49,478	61,613	4,11,091	254	8,606	13,245	-	18,291	23,455	13,51,083	1,419	18,27,444	20,09,481
	Total Claims Incurred	1,66,259	42,852	-	42,852	11,27,038	46,81,479	58,08,517	2,192	(2,260)	12,322	-	1,53,005	2,56,211	83,953	30,623	63,44,563	65,53,674

- 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, 2018
For The Quarter Ended June 30,2018			Marine Cargo	Marine Others	Marine Total	Motot OD	Motor TP	Motor	Worksmen's Compensatio n	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)
	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	28,583	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	20,617	41,372	-	2,45,778	2,97,945	7,82,830	70,045	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	11,778	18,417	-	1,38,015	2,42,984	7,26,118	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 Compensatio n	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)
	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	28,583	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	20,617	41,372	-	2,45,778	2,97,945	7,82,830	70,045	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	11,778	18,417	-	1,38,015	2,42,984	7,26,118	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

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, 2019
For The Quarter Ended June 30,2019			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	1,04,628	16,344	-	16,344	5,19,170	2,141	5,21,311	1,416	2,223	7,694	-	1,33,778	1,02,292	4,767	16,618	7,90,099	9,11,071
	Add: Re-insurance Accepted	1,139	-	-	-	-	-	-	-	-	115	-	-	-	-	-	115	1,254
	Less: Commission on Re-insurance Ceded	1,04,723	24,802	-	24,802	3,93,473	13,456	4,06,929	101	1,005	7,397	-	19,621	87,421	(5,787)	2,084	5,18,771	6,48,296
	Net Commission	1,044	(8,458)	-	(8,458)	1,25,697	(11,315)	1,14,382	1,315	1,218	412	-	1,14,157	14,871	10,554	14,534	2,71,443	2,64,029

COMMISSION (NET)

Particulars		Fire	Marine			Miscellaneous												Upto the Quarter Ended June 30, 2019
Upto The Quarter Ended June 30,2019			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	1,04,628	16,344	-	16,344	5,19,170	2,141	5,21,311	1,416	2,223	7,694	-	1,33,778	1,02,292	4,767	16,618	7,90,099	9,11,071
	Add: Re-insurance Accepted	1,139	-	-	-	-	-	-	-	-	115	-	-	-	-	-	115	1,254
	Less: Commission on Re-insurance Ceded	1,04,723	24,802	-	24,802	3,93,473	13,456	4,06,929	101	1,005	7,397	-	19,621	87,421	(5,787)	2,084	5,18,771	6,48,296
	Net Commission	1,044	(8,458)	-	(8,458)	1,25,697	(11,315)	1,14,382	1,315	1,218	412	-	1,14,157	14,871	10,554	14,534	2,71,443	2,64,029

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	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	1,017	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 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	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	1,017	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

Particulars	For the Quarter ended June 30, 2019	Upto the Quarter ended June 30, 2019	For the Quarter ended June 30, 2018	Upto the Quarter ended June 30, 2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Agents	11,849	11,849	10,420	10,420
Brokers	2,77,826	2,77,826	1,94,484	1,94,484
Corporate Agency	6,21,396	6,21,396	3,64,111	3,64,111
Referral				
Others (pl. specify)				
TOTAL (B)	9,11,071	9,11,071	5,69,015	5,69,015

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, 2019
For The Quarter Ended June 30,2019		Fire	Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Worksmen's Compensati on	Public/Prod uct 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)
1	Employees' remuneration & welfare benefits	14,398	7,016	3,357	10,373	61,056	1,49,752	2,10,808	289	4,180	2,808	-	19,554	36,790	125	18,508	2,93,062	3,17,833
2	Travel, conveyance and vehicle running expenses	1,363	820	26	846	5,864	16,103	21,967	30	402	272	-	2,130	3,858	13	1,355	30,027	32,236
3	Training expenses	367	71	-	71	1,851	5,461	7,312	14	22	41	-	671	705	6	84	8,855	9,293
4	Rents, rates & taxes	1,063	205	-	205	5,369	15,839	21,208	41	62	119	-	1,946	2,044	18	244	25,682	26,950
5	Repairs	283	55	-	55	1,431	4,222	5,653	11	17	32	-	519	545	5	64	6,846	7,184
6	Printing & stationery	494	95	-	95	2,494	7,360	9,854	19	29	55	-	904	950	8	114	11,933	12,522
7	Communication	841	162	-	162	4,244	12,522	16,766	32	49	94	-	1,538	1,616	14	195	20,304	21,307
8	Legal & professional charges	1,515	292	-	292	7,648	22,565	30,213	58	89	169	-	2,772	2,912	25	349	36,587	38,394
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	5	1	-	1	25	73	98	-	-	1	-	9	9	-	2	119	125
	(b) as adviser or in any other capacity, in respect of					-	-	-	-	-	-	-	-	-	-	-	-	
	(i) Taxation matters	21	4	-	4	107	316	423	1	1	2	-	39	41	-	5	512	537
	(ii) Certification	15	3	-	3	74	217	291	1	-	2	-	27	28	-	4	353	371
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Out of Pocket expenses	-	-	-	-	2	7	9	-	-	-	-	1	1	-	1	12	12
10	Advertisement and publicity	3,502	261	-	261	29,056	1,12,707	1,41,763	52	80	152	-	34,422	4,232	22	311	1,81,034	1,84,797
11	Interest & Bank Charges	607	117	-	117	3,062	9,034	12,096	23	36	68	-	1,110	1,166	10	139	14,648	15,372
12	Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Power and Electricity	369	71	-	71	1,863	5,498	7,361	14	22	41	-	675	710	6	86	8,915	9,355
	Information Technology Expenses	4,035	777	-	777	20,371	60,103	80,474	154	237	451	-	7,384	7,758	67	928	97,453	1,02,265
	Marketing Expenses	5,425	-	-	-	3,26,574	8,51,723	11,78,297	-	-	25	-	1,24,468	36,837	-	964	13,40,591	13,46,016
	Operating Lease Charges	681	131	-	131	3,436	10,139	13,575	26	40	76	-	1,246	1,309	12	155	16,439	17,251
	IRDA Registration renewal fees	217	42	-	42	1,096	3,232	4,328	8	13	24	-	397	417	4	50	5,241	5,500
	GST/Service Tax Expense	-	-	-	-	-	-	-	-	-	-	-	-	-	12,500	-	12,500	12,500
	Outsourcing Expenses	9,480	2,007	204	2,211	56,339	1,47,920	2,04,259	311	933	1,174	-	20,695	18,649	134	9,769	2,55,924	2,67,615
	Net Exchange (Gain) / Loss	-	-	-	-	2	6	8	-	-	-	-	1	-	-	-	9	9
	Co-insurance Administrative Charges	65	12	-	12	327	966	1,293	2	4	7	-	119	125	1	15	1,566	1,643
	Terrorism Pool - Management Expenses	2,809	-	-	-	-	-	-	-	-	710	-	-	-	-	-	710	3,519
	DR Pool - Administrative Expenses (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Miscellaneous Expenses (Net)	3,638	701	-	701	18,368	54,192	72,560	139	214	407	-	6,658	6,995	60	836	87,869	92,208
13	Depreciation	2,248	433	-	433	11,351	33,490	44,841	86	132	251	-	4,114	4,326	37	515	54,302	56,983
	Less: Write back of provision no longer required	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	53,441	13,276	3,587	16,863	5,62,010	15,23,447	20,85,457	1,311	6,562	6,981	-	2,31,399	1,32,023	13,067	34,693	25,11,493	25,81,797

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, 2019
Upto The Quarter Ended June 30,2019		Fire	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)
1	Employees' remuneration & welfare benefits	14,398	7,016	3,357	10,373	61,056	1,49,752	2,10,808	289	4,180	2,808	-	19,554	36,790	125	18,508	2,93,062	3,17,833
2	Travel, conveyance and vehicle running expenses	1,363	820	26	846	5,864	16,103	21,967	30	402	272	-	2,130	3,858	13	1,355	30,027	32,236
3	Training expenses	367	71	-	71	1,851	5,461	7,312	14	22	41	-	671	705	6	84	8,855	9,293
4	Rents, rates & taxes	1,063	205	-	205	5,369	15,839	21,208	41	62	119	-	1,946	2,044	18	244	25,682	26,950
5	Repairs	283	55	-	55	1,431	4,222	5,653	11	17	32	-	519	545	5	64	6,846	7,184
6	Printing & stationery	494	95	-	95	2,494	7,360	9,854	19	29	55	-	904	950	8	114	11,933	12,522
7	Communication	841	162	-	162	4,244	12,522	16,766	32	49	94	-	1,538	1,616	14	195	20,304	21,307
8	Legal & professional charges	1,515	292	-	292	7,648	22,565	30,213	58	89	169	-	2,772	2,912	25	349	36,587	38,394
9	Auditors' fees, expenses etc				-												-	-
	(a) as auditor	5	1	-	1	25	73	98	-	-	1	-	9	9	-	2	119	125
	(b) as adviser or in any other capacity, in respect of																	
	(i) Taxation matters	21	4	-	4	107	316	423	1	1	2	-	39	41	-	5	512	537
	(ii) Certification	15	3	-	3	74	217	291	1		2	-	27	28	-	4	353	371
	(iii) Management services; and				-			-				-					-	-
	(c) in any other capacity				-			-				-					-	-
	Out of Pocket expenses	-	-	-	-	2	7	9	-	-	-	-	1	1	-	1	12	12
10	Advertisement and publicity	3,502	261	-	261	29,056	1,12,707	1,41,763	52	80	152	-	34,422	4,232	22	311	1,81,034	1,84,797
11	Interest & Bank Charges	607	117	-	117	3,062	9,034	12,096	23	36	68	-	1,110	1,166	10	139	14,648	15,372
12	Others (to be specified)				-			-										
	Power and Electricity	369	71	-	71	1,863	5,498	7,361	14	22	41	-	675	710	6	86	8,915	9,355
	Information Technology Expenses	4,035	777	-	777	20,371	60,103	80,474	154	237	451	-	7,384	7,758	67	928	97,453	1,02,265
	Marketing Expenses	5,425	-	-	-	3,26,574	8,51,723	11,78,297	-	-	25	-	1,24,468	36,837	-	964	13,40,591	13,46,016
	Operating Lease Charges	681	131	-	131	3,436	10,139	13,575	26	40	76	-	1,246	1,309	12	155	16,439	17,251
	IRDA Registration renewal fees	217	42	-	42	1,096	3,232	4,328	8	13	24	-	397	417	4	50	5,241	5,500
	GST/Service Tax Expense	-	-	-	-	-	-	-	-	-	-	-	-	-	12,500	-	12,500	12,500
	Outsourcing Expenses	9,480	2,007	204	2,211	56,339	1,47,920	2,04,259	311	933	1,174	-	20,695	18,649	134	9,769	2,55,924	2,67,615
	Net Exchange (Gain) / Loss	-	-	-	-	2	6	8	-	-	-	-	1	-	-	-	9	9
	Co-insurance Administrative Charges	65	12	-	12	327	966	1,293	2	4	7	-	119	125	1	15	1,566	1,643
	Terrorism Pool - Management Expenses	2,809	-	-	-	-	-	-	-	-	710	-	-	-	-	-	710	3,519
	DR Pool - Administrative Expenses (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Miscellaneous Expenses (Net)	3,638	701	-	701	18,368	54,192	72,560	139	214	407	-	6,658	6,995	60	836	87,869	92,208
13	Depreciation	2,248	433	-	433	11,351	33,490	44,841	86	132	251	-	4,114	4,326	37	515	54,302	56,983
	Less: Write back of provision no longer required	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	53,441	13,276	3,587	16,863	5,62,010	15,23,447	20,85,457	1,311	6,562	6,981	-	2,31,399	1,32,023	13,067	34,693	25,11,493	25,81,797

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			Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor	Worksmen's Compensati on	Public/Prod uct 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)
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	4,149	2,58,215	3,00,990
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	435	29,029	33,220
3	Training expenses	477	76	-	76	2,373	5,521	7,894	20	26	39	-	877	784	52	142	9,834	10,387
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	86	236	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	34,700	49,614	124	162	244	-	5,509	4,925	324	906	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	2,552	3,649	9	12	18	-	405	362	24	66	4,545	4,800
	GST/Service Tax Expense	-	-	-	-	-	-	-	-	-	-	-	-	-	15,000	-	15,000	15,000
	Outsourcing Expenses	14,424	2,703	-	2,703	60,479	1,33,680	1,94,159	468	616	1,062	-	19,005	17,175	1,040	3,378	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	5,31,157	13,24,446	2,888	3,804	9,582	-	1,82,569	1,73,913	47,276	29,150	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 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)
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	4,149	2,58,215	3,00,990
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	435	29,029	33,220
3	Training expenses	477	76	-	76	2,373	5,521	7,894	20	26	39	-	877	784	52	142	9,834	10,387
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	86	236	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	34,700	49,614	124	162	244	-	5,509	4,925	324	906	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	2,552	3,649	9	12	18	-	405	362	24	66	4,545	4,800
	GST/Service Tax Expense	-	-	-	-	-	-	-	-	-	-	-	-	-	15,000	-	15,000	15,000
	Outsourcing Expenses	14,424	2,703	-	2,703	60,479	1,33,680	1,94,159	468	616	1,062	-	19,005	17,175	1,040	3,378	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	5,31,157	13,24,446	2,888	3,804	9,582	-	1,82,569	1,73,913	47,276	29,150	17,73,628	19,03,683

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, 2019	As at June 30, 2018
		(Rs.'000)	(Rs.'000)
1	Authorised Capital		
	Equity Shares of Rs 324,000,000 (Previous year - 324,000,000) of Rs. 10 each	32,40,000	32,40,000
2	Issued Capital		
	298,805,700 (Previous Year: 298,805,700) Equity Shares of Rs.10 each	29,88,057	29,88,057
3	Subscribed Capital		
	298,805,700 (Previous Year: 298,805,700) Equity Shares of Rs.10 each	29,88,057	29,88,057
4	Called-up Capital		
	298,805,700 (Previous Year: 298,805,700) Equity Shares of Rs.10 each fully paid up	29,88,057	29,88,057
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (Amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses		
	Expenses including commission or brokerage on	-	-
	Underwriting or subscription of shares		
	TOTAL	29,88,057	29,88,057
	Number of Shares held by Cholamandalam Financial Holdings Limited (previously known as TI Financial Holdings Limited), the Holding Company	17,92,82,861	17,92,82,861

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**

Shareholder	As at June 30, 2019		As at June 30, 2018	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
• Indian	17,92,83,420	60	17,92,83,420	60
• Foreign	11,95,22,280	40	11,95,22,280	40
Others				
TOTAL	29,88,05,700	100	29,88,05,700	100

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

	Particulars	As at June 30, 2019	As at June 30, 2018
		(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	53,47,567	43,47,567
	Add: Transfer from Profit and Loss account	-	-
	Add: Transfer from Contingency Reserve for Unexpired Risk	-	-
		53,47,567	43,47,567
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	47,97,292	46,63,688
8	Debenture Redemption Reserve	2,00,000	1,00,000
	TOTAL	1,17,77,504	1,05,43,900

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

	Particulars	As at June 30, 2019	As at June 30, 2018
		(Rs. '000)	(Rs. '000)
1	Debentures/ Bonds	10,00,000	10,00,000
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	10,00,000	10,00,000

FORM NL-12-INVESTMENT SCHEDULE - SHARE HOLDERS

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

INVESTMENT - SHAREHOLDERS

	Particulars	As at June 30, 2019		As at June 30, 2018	
		(Rs.'000).	(Rs.'000).	(Rs.'000).	(Rs.'000).
	LONG TERM INVESTMENTS				
1	Government Securities and Government Guaranteed Bonds including Treasury Bills		32,43,558		25,33,070
2	Other Approved Securities		-		-
3	Approved Investments		-		-
	(a) Debenture / Bonds		13,54,274		25,04,686
	(b) Fixed Deposits with Banks		-		-
	(c) Equity Shares (Net of FairValue Change)		1,07,750		1,45,911
	(d) Investment Properties - Real Estate		25,167		33,735
4	Investments in Infrastructure and Social Sector		11,03,334		15,08,387
5	Other than Approved Investments				
	(a) Debentures/Bonds	3,60,926		23,406	
	Less : Provision for Impairment	(11,366)		-	
	- Debentures/Bonds (Net of Impairment)		3,49,560		23,406
	(b) Equity Shares (Net of FairValue Change)		5,423		20,011
6	Investments in Alternate Investment funds		13,097		8,777
	Total (A)		62,02,163		67,77,983
	SHORT TERM INVESTMENTS				
1	Government securities and Government guaranteed bonds including Treasury Bills		4,376		17,566
2	Other Approved Securities		-		-
3	Approved Investments		-		-
	(a) Debentures/ Bonds		4,96,070		5,71,592
	(b) Fixed Deposits with Banks		-		29,024
	(c) Money market Instruments		-		-
	(d) Mutual Fund (Liquid Schemes)		57,875		1,04,785
4	Investments in Infrastructure and Social Sector		56,824		55,005
5	Other than Approved Investments	1,11,489		-	
	Less : Provision for Impairment	(3,616)		-	
	- Debentures/Bonds (Net of Impairment)		1,07,873		-
	Total (B)		7,23,018		7,77,971
	TOTAL (A) +(B)		69,25,180		75,55,954

Notes:

- (1) All Investments are performing investments except Investments referred in Note 7 of schedule 16 and are in India.
- (2) There are no contracts in relation to investments for purchases where deliveries are pending or for sales where payments are overdue.
- (3) Details of Cost and Market Value (Rs. '000) :

	As at June 30, 2019		As at June 30, 2018	
	Cost	Market Value	Cost	Market Value
a) Equity Shares listed	1,03,147	1,13,173	1,98,332	2,07,467
b) Mutual Funds	57,843	57,875	1,04,744	1,04,785
c) Government and other securities	32,47,934	33,05,143	25,50,636	24,40,365
d) Fixed Deposit with Banks	0	0	29,024	29,024
e) Corporate Bonds	35,02,126	35,18,674	46,18,985	46,78,356
f) Money Market Instruments	-	-	-	-
g) Investment Properties - Real Estate	25,167	25,167	33,735	31,224
h) Investment in AIF	0	0	8,777	8,777
	69,36,217	70,20,032	75,44,233	74,99,998

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, 2019		As at June 30, 2018	
		(Rs.'000).	(Rs.'000).	(Rs.'000).	(Rs.'000).
	LONG TERM INVESTMENTS				
1	Government Securities and Government Guaranteed Bonds including Treasury Bills		3,39,06,090		1,91,11,209
2	Other Approved Securities		-		-
3	Approved Investments		-		-
	(a) Debenture / Bonds		1,41,56,723		1,88,97,061
	(b) Fixed Deposits with Banks		-		-
	(c) Equity Shares (Net of FairValue Change)		11,26,349		11,00,850
	(d) Investment Properties - Real Estate		2,63,084		2,54,516
4	Investments in Infrastructure and Social Sector		1,15,33,556		1,13,80,302
6	Other than Approved Investments				
	a) Debentures/Bonds	37,72,889		1,76,594	
	Less : Provision for Impairment	(1,35,036)		-	1,76,594
	- Debentures/Bonds (Net of Impairment)		36,37,853		
	(b) Equity Shares (Net of FairValue Change)		56,692		1,50,976
7	Investments in Alternate Investment funds		1,36,903		66,223
	Total (A)		6,48,17,250		5,11,37,731
	SHORT TERM INVESTMENTS				
1	Government securities and Government guaranteed bonds including Treasury Bills		45,743		1,32,527
2	Other Approved Securities		-		-
3	Approved Investments		-		-
	(a) Debentures/ Bonds		51,85,603		43,12,482
	(b) Fixed Deposits with Banks		-		2,18,976
	(c) Money market Instruments		-		-
	(d) Mutual Fund (Liquid Schemes)		6,04,989		7,90,566
4	Investments in Infrastructure and Social Sector		5,94,006		4,14,995
5	Other than Approved Investments	11,65,431			
	Less : Provision for Impairment	(31,384)			
	- Debentures/Bonds (Net of Impairment)		11,34,047		-
	Total (B)		75,64,388		58,69,547
	TOTAL (A) +(B)		7,23,81,639		5,70,07,278

Notes:

- (1) All Investments are performing investments except Investments referred in Note 7 of schedule 16 and are in India.
- (2) There are no contracts in relation to investments for purchases where deliveries are pending or for sales where payments are overdue.
- (3) Details of Cost and Market Value (Rs. '000) :

	As at June 31, 2019		As at June 31, 2018	
	Cost	Market Value	Cost	Market Value
a) Equity Shares listed	10,78,230	11,83,041	14,96,355	15,65,269
b) Mutual Funds	6,04,657	6,04,989	7,90,256	7,90,566
c) Government and other securities	3,39,51,833	3,45,49,865	1,92,43,736	1,84,11,777
d) Fixed Deposit with Banks	0	0	2,18,976	2,18,976
e) Corporate Bonds	3,66,08,998	3,67,81,977	3,48,48,776	3,52,96,712
f) Money Market Instruments	-	-	-	-
g) Investment Properties - Real Estate	2,63,084	2,63,084	2,54,516	2,35,576
h) Investment in AIF	0	0	66,223	66,223
	7,25,06,802	7,33,82,955	5,69,18,838	5,65,85,098

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

	Particulars	As at June 30, 2019	As at June 30, 2018
		(Rs.'000).	(Rs.'000).
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others (to be specified)	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION	-	-
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others (to be specified)	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION	-	-
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION	-	-
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-

FORM NL-14-FIXED ASSETS SCHEDULE

Cholamandalam MS General Insurance Company Ltd

Registration No. 123

Date of Registration with the IRDA : July 15, 2002

(Rs.'000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	As at Apr 1, 2019	Additions	Deductions	As at June 30, 2019	As at Apr 1, 2019	For The Period	On Sales/ Adjustments	Upto June 30, 2019	As at June 30, 2019	As at June 30, 2018
Land - (Undivided share)	58,032	-	-	58,032	-	-	-	-	58,032	58,032
Buildings	3,66,981	-	-	3,66,981	45,348	1,529	-	46,877	3,20,104	3,27,160
Furniture & Fittings	57,885	4,171	941	61,115	53,132	3,149	941	55,340	5,775	3,383
Information Technology Equipment	4,62,108	26,357	-	4,88,465	4,00,225	12,124	-	4,12,349	76,116	70,573
Intangibles Computers	8,09,804	46,005	-	8,55,809	6,62,430	31,335	-	6,93,765	1,62,044	1,69,278
Vehicles	36,058	835	1,405	35,488	16,975	2,220	1,405	17,790	17,698	20,029
Office Equipment	36,203	4,404	618	39,989	30,835	836	618	31,053	8,936	3,201
Electrical Fittings	57,996	4,118	1,345	60,769	48,620	1,611	1,345	48,886	11,883	8,778
Improvement to Premises	1,69,035	6,997	2,339	1,73,693	1,25,647	4,178	2,339	1,27,486	46,207	31,087
TOTAL	20,54,102	92,887	6,648	21,40,341	13,83,212	56,982	6,648	14,33,546	7,06,795	6,91,521
Work in progress	-	-	-	-	-	-	-	-	30,502	9,855
Grand Total	20,54,102	92,887	6,648	21,40,341	13,83,212	56,982	6,648	14,33,546	7,37,297	7,01,376
PREVIOUS YEAR	18,76,995	50,508	-	19,27,503	11,87,383	48,599	-	12,35,982	7,01,376	

Note:

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

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

	Particulars	As at June 30, 2019	As at June 30, 2018
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	1,27,284	70,519
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)		
	(bb) Others		
	(b) Current Accounts	5,87,612	3,49,991
3	Money at Call and Short Notice	-	-
	(a) With Banks		
	(b) With other Institutions		
4	Others (Bank deposits under lien)	6,037	5,900
	TOTAL	7,20,933	4,26,410
	Cash balance includes:		
	Cheques in hand	1,18,639	62,538
	Remittances in transit	-	

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

	Particulars	As at June 30, 2019	As at June 30, 2018
		(Rs.'000)	(Rs.'000)
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	25,68,175	21,08,499
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	8,82,437	6,11,014
6	Others (to be specified)		
	Advances to Employees	132	1,442
	Advances to Vendors	7,999	25,133
	GST Unutilised Credit/paid in advance	2,70,246	1,95,740
	Service tax paid under protest (Note 8 (c) of Schedule 16)	57,912	60,447
	Other Advances / Deposits	20,79,905	19,46,558
	TOTAL (A)	58,66,806	49,48,833
	OTHER ASSETS		
1	Income accrued on investments	24,13,881	20,82,882
2	Outstanding Premiums	19,14,602	33,77,229
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business	2,05,501	1,04,378
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]	13,44,367	11,85,874
	Receivable from Nuclear Pool	30,405	20,405
	Unclaimed Amount of Policy holders Deposits	75,000	84,800
	Receivable from IMTPIP	-	-
	Service Tax refund receivable	-	83,040
	Deposits for Premises and Advance Rent	80,029	72,619
	TOTAL (B)	60,63,785	70,11,227
	TOTAL (A+B)	1,19,30,591	1,19,60,060

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

	Particulars	As at June 30, 2019	As at June 30, 2018
		(Rs.'000)	(Rs.'000)
1	Agents' Balances	1,75,978	1,25,178
2	Balances due to other insurance companies	23,73,788	39,12,698
3	Deposits held on re-insurance ceded	-	-
4	Premiums Received in Advance/ Deposit Received	34,70,187	16,10,495
5	Unallocated Premium	11,68,385	5,38,254
6	Sundry creditors	2,79,644	2,63,342
	- Dues to Micro Small & Medium Enterprises	273	-
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	4,59,08,643	3,57,60,897
9	Due to Officers/ Directors	-	-
10	Others (to be specified)		
	Book Overdraft	6,730	2,20,096
	Tax and Other Withholdings	64,861	69,573
	Environment Relief Fund	-	83
	Provision for Expenses	12,22,655	5,32,998
	Other Liabilities	51,852	63,738
	GST Payable	5,83,979	5,56,033
	Value Added Tax Payable	-	-
	Unclaimed amounts of policyholders	58,208	90,375
	Others	8,870	8,870
	TOTAL	5,53,74,053	4,37,52,630

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, 2019	As at June 30, 2018
		(Rs.'000).	(Rs.'000).
1	Reserve for Unexpired Risk	2,26,39,984	1,97,24,142
	Less: Unabsorbed RSBY Enrollment costs	-	(27,724)
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	3,89,674	3,66,699
	TOTAL	2,30,29,658	2,00,63,117

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, 2019	As at June 30, 2018
		(Rs.'000)	(Rs.'000)
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	TOTAL	-	-

PERIODIC DISCLOSURES

FORM NL-21 Statement of Liabilities

Cholamandalam MS General Insurance Co Ltd

Registration No. 123

Date of Registration with the IRDA : July 15, 2002

		<i>(Rs in Lakhs)</i>				<i>(Rs in Lakhs)</i>			
		As at 30th June 19				As at 30th June 18			
SL.No.	Particular	Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves	Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves
1	Fire	33,478	2,934	202	36,614	36,623	1,872	165	38,660
2	Marine	-	-	-	-	-	-	-	-
a	Marine Cargo	727	672	157	1,556	621	484	133	1,238
b	Marine Hull	-	-	-	-	-	-	-	-
3	Miscellaneous	-	-	-	-	-	-	-	-
a	Motor	1,44,542	1,58,610	2,60,792	5,63,944	1,21,541	1,28,517	1,84,332	4,34,390
b	Engineering	828	350	73	1,251	631	293	121	1,045
c	Aviation	-	-	-	-	-	-	-	-
d	Liabilities	672	239	147	1,058	611	339	126	1,076
e	Others	30,244	3,541	7,157	40,942	24,339	3,033	7,953	35,325
4	Health Insurance	15,908	1,966	661	18,535	12,875	2,405	574	15,854
5	IMTPIP	-	14,992	6,593	21,585	-	19,726	7,536	27,262
6	Total Liabilities	2,26,399	1,83,304	2,75,782	6,85,485	1,97,241	1,56,669	2,00,940	5,54,850

PERIODIC DISCLOSURES

FORM NL-22

Geographical Distribution of Business

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

(Rs in Lakhs)																										
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, 2019	Upto the quarter ended June 30, 2019	For the quarter ended June 30, 2019	Upto the quarter ended June 30, 2019	For the quarter ended June 30, 2019	Upto the quarter ended June 30, 2019	For the quarter ended June 30, 2019	Upto the quarter ended June 30, 2019	For the quarter ended June 30, 2019	Upto the quarter ended June 30, 2019	For the quarter ended June 30, 2019	Upto the quarter ended June 30, 2019	For the quarter ended June 30, 2019	Upto the quarter ended June 30, 2019	For the quarter ended June 30, 2019	Upto the quarter ended June 30, 2019	For the quarter ended June 30, 2019	Upto the quarter ended June 30, 2019	For the quarter ended June 30, 2019	Upto the quarter ended June 30, 2019	For the quarter ended June 30, 2019	Upto the quarter ended June 30, 2019	For the quarter ended June 30, 2019	Upto the quarter ended June 30, 2019	For the quarter ended June 30, 2019	Upto the quarter ended June 30, 2019
Andhra Pradesh	96.01	96.01	4.55	4.55	8.93	8.93	1,125.02	1,125.02	3,557.75	3,557.75	4,682.78	4,682.78	0.70	0.70	1.27	1.27	19.95	19.95	0.49	2.26	-	-	1.01	1.01	4,815.70	4,817.46
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Assam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bihar	119.16	119.16	2.64	2.64	8.43	8.43	1,544.56	1,544.56	2,645.00	2,645.00	4,189.55	4,189.55	0.37	0.37	0.33	0.33	11.83	11.83	-	-	(503.19)	(503.19)	4.18	4.18	3,833.31	3,833.31
Chattisgarh	79.69	79.69	3.46	3.46	15.99	15.99	761.21	761.21	1,354.26	1,354.26	2,115.47	2,115.47	0.32	0.32	0.01	0.01	5.83	5.83	-	-	-	-	3.77	3.77	2,224.55	2,224.55
Goa	16.12	16.12	2.72	2.72	0.09	0.09	12.41	12.41	22.94	22.94	35.35	35.35	3.05	3.05	0.57	0.57	11.47	11.47	0.12	0.12	-	-	-	-	69.51	69.51
Gujarat	674.72	674.72	91.78	91.78	24.63	24.63	2,595.71	2,595.71	4,700.08	4,700.08	7,295.79	7,295.79	32.12	32.12	449.97	449.97	325.35	325.35	0.32	0.32	-	-	204.91	204.91	9,099.58	9,099.58
Haryana	1,566.06	1,566.06	813.71	813.71	63.35	63.35	43.23	43.23	69.95	69.95	113.18	113.18	59.29	59.29	27.51	27.51	686.15	686.15	0.65	0.65	-	-	27.43	27.43	3,357.33	3,357.33
Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jammu and Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jharkhand	38.38	38.38	3.05	3.05	20.97	20.97	661.53	661.53	1,512.09	1,512.09	2,173.61	2,173.61	0.64	0.64	4.91	4.91	12.40	12.40	-	-	-	-	0.85	0.85	2,254.81	2,254.81
Karnataka	558.73	558.73	205.68	205.68	129.90	129.90	2,189.29	2,189.29	3,464.68	3,464.68	5,653.97	5,653.97	47.39	47.39	2,111.09	2,111.09	124.84	124.84	6.43	6.43	-	-	10.91	10.91	8,848.95	8,848.95
Kerala	101.19	101.19	1.24	1.24	6.62	6.62	916.31	916.31	984.24	984.24	1,900.55	1,900.55	0.07	0.07	0.72	0.72	30.93	30.93	0.04	0.04	-	-	0.36	0.36	2,041.72	2,041.72
Madhya Pradesh	299.94	299.94	17.83	17.83	10.12	10.12	853.55	853.55	1,566.10	1,566.10	2,419.65	2,419.65	2.97	2.97	4.17	4.17	91.51	91.51	0.03	0.03	906.89	906.89	21.33	21.33	3,774.45	3,774.45
Maharashtra	2,031.62	2,031.62	283.61	283.61	70.46	70.46	3,784.15	3,784.15	6,110.17	6,110.17	9,894.32	9,894.32	104.95	104.95	102.31	102.31	1,530.22	1,530.22	19.78	19.78	-	-	15.66	15.66	14,052.93	14,052.93
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Orissa	83.00	83.00	1.57	1.57	13.88	13.88	906.74	906.74	1,868.12	1,868.12	2,774.85	2,774.85	0.62	0.62	0.03	0.03	16.18	16.18	0.40	0.40	19.17	19.17	0.72	0.72	2,910.43	2,910.43
Punjab	74.40	74.40	-	-	0.10	0.10	21.67	21.67	53.00	53.00	74.67	74.67	-	-	0.12	0.12	36.03	36.03	-	-	-	-	2.45	2.45	187.78	187.78
Rajasthan	432.95	432.95	12.03	12.03	27.82	27.82	1,916.81	1,916.81	2,844.60	2,844.60	4,761.41	4,761.41	0.06	0.06	409.26	409.26	62.83	62.83	-	-	(29.29)	(29.29)	30.75	30.75	5,707.81	5,707.81
Sikkim	9.18	9.18	-	-	-	-	0.16	0.16	0.64	0.64	0.80	0.80	-	-	-	-	0.32	0.32	-	-	-	-	-	-	10.31	10.31
Tamil Nadu	1,771.12	1,771.12	445.83	445.83	202.91	202.91	3,683.16	3,683.16	8,599.88	8,599.88	12,283.05	12,283.05	111.77	111.77	3,868.28	3,868.28	4,971.51	4,971.51	26.89	26.89	(14.00)	(14.00)	449.64	449.64	24,116.98	24,116.98
Telangana	315.95	315.95	9.91	9.91	90.99	90.99	1,919.68	1,919.68	4,273.59	4,273.59	6,193.27	6,193.27	7.54	7.54	5.98	5.98	37.42	37.42	2.97	2.97	0.08	0.08	0.91	0.91	6,665.03	6,665.03
Tripura	75.67	75.67	18.40	18.40	45.13	45.13	715.66	715.66	1,038.74	1,038.74	1,754.40	1,754.40	-	-	0.18	0.18	17.12	17.12	-	-	-	-	0.65	0.65	1,911.54	1,911.54
Uttar Pradesh	559.50	559.50	4.50	4.50	9.76	9.76	1,389.95	1,389.95	2,547.36	2,547.36	3,937.31	3,937.31	-	-	5.11	5.11	86.70	86.70	-	-	-	-	12.81	12.81	4,615.68	4,615.68
Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
West Bengal	185.56	185.56	18.58	18.58	47.51	47.51	1,120.03	1,120.03	2,645.75	2,645.75	3,765.78	3,765.78	12.86	12.86	1.49	1.49	116.44	116.44	0.77	0.77	100.12	100.12	0.94	0.94	4,250.06	4,250.06
Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Chandigarh	244.10	244.10	1.53	1.53	3.67	3.67	1,120.07	1,120.07	1,748.48	1,748.48	2,868.54	2,868.54	-	-	2.03	2.03	111.14	111.14	-	-	-	-	8.26	8.26	3,239.27	3,239.27
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Delhi	332.73	332.73	141.03	141.03	2.45	2.45	796.46	796.46	801.38	801.38	1,597.84	1,597.84	23.00	23.00	10.27	10.27	(254.65)	(254.65)	0.53	0.53	-	-	8.68	8.68	1,861.87	1,861.87
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	3.35	3.35	0.31	0.31	0.94	0.94	67.26	67.26	161.48	161.48	228.74	228.74	-	-	-	-	0.35	0.35	0.05	0.05	-	-	0.98	0.98	234.71	234.71
Total	9,669.15	9,669.15	2,083.94	2,083.94	804.65	804.65	28,144.63	28,144.63	52,570.26	52,570.26	80,714.89	80,714.89	407.72	407.72	7,005.61	7,005.61	8,051.87	8,051.87	59.45	61.21	479.80	479.80	807.20	807.20	1,10,084.28	1,10,086.04

FORM NL-23 Reinsurance Risk Concentration

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

Statement for the Quarter Ended June 30, 2019

(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	4	445.62	2	31.01			9.59%
3	No. of Reinsurers with rating A but less than AA	17	2,278.68	10	366.12	30	1,847.23	90.40%
4	No. of Reinsurers with rating BBB but less than A							0.00%
5	No. of Reinsurers with rating less than	2	0.50					0.01%
	Total	23	2,724.80	12	397.13	30	1,847.23	100.00%

NL-24- Ageing of Claims

Cholamandalam MS General Insurance Co Ltd

Registration No. 123

Date of Registration with the IRDA : July 15, 2002

For the Quarter Ending - Q1 FY'20

(Rs in Lakhs)

Ageing of Claims								
Sl.No.	Line of Business	No. of claims paid					Total No. of claims paid	Total amount of claims paid
		1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Fire	254	121	30	13	7	425	1428.95
2	Marine Cargo	5821	758	160	79	2	6820	1383.54
3	Marine Hull	0	0	0	0	0	0	0
4	Engineering	88	78	12	4	0	182	184.08
5	Motor OD	27311	6534	898	131	59	34933	13432.22
6	Motor TP	18	177	275	366	924	1760	12484.41
7	Health	5825	513	5	0	0	6343	2624.48
8	Overseas Travel	12	3	1	3	1	20	14.91
9	Personal Accident	206	176	53	8	0	443	1252.02
10	Liability	330	8	6	2	1	347	153.13
11	Crop	42	13	3	0	0	58	15799.69
12	Miscellaneous	451	201	27	5	0	684	267.01

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'19

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	183	1130	0	119	7317	26785	16262	27	313	83	210	0	257	52686
2	Claims reported during the period	1135	7550	0	308	43140	4302	9699	39	743	481	88	0	1044	68529
3	Claims Settled during the period	425	6820	0	182	34933	1760	6343	20	443	347	58	0	684	52015
4	Claims Repudiated during the period	138	50	0	17	1341		1789	6	112	124		0	83	3660
5	Claims closed during the period	35	103	0	10	1356	650	473	7	71	13	20	0	191	2929
6	Claims O/S at End of the period	720	1707	0	218	12827	28677	17356	33	430	80	220	0	343	62611
	Less than 3months	608	1362	0	140	11437	3939	2513	24	273	45	81	0	281	20703
	3 months to 6 months	41	211	0	29	877	3476	56	0	56	5	14	0	39	4804
	6months to 1 year	22	92	0	11	373	4749	12	5	37	6	23	0	4	5334
	1year and above	49	42	0	38	140	16513	14775	4	64	24	102	0	19	31770

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 June 30, 2019

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	29,007	6,131	11,970	4,657	2,901	1,796	2,901
2	Marine Cargo	7,617	1,984	6,794	1,250	914	1,223	1,223
3	Marine Hull	0	0	(0)	0	0	0	0
4	Motor	3,14,234	2,72,117	2,32,735	2,11,685	54,423	63,505	63,505
5	Engineering	3,776	1,262	999	281	378	150	378
6	Aviation	-	-	-	-	-	-	-
7	Laibility	1,499	996	514	227	225	116	225
8	Health	32,020	29,174	8,894	7,400	5,835	2,220	5,835
9	Misc	41,534	5,533	58,076	8,961	4,153	8,711	8,711
10	Weather	29,315	25,983	10,719	9,757	5,197	2,927	5,197
	Total	4,59,003	3,43,179	3,30,702	2,44,219	74,025	80,648	87,974

PERIODIC DISCLOSURES		
FORM NL-27 Offices information for Non-Life		
Insurer: Cholamandalam MS General Insurance Company Limited		Date: 30.06.2019
Sl. No.	Office Information	Number
1	No. of offices at the beginning of the Quarter	90*
2	No. of branches approved during the Quarter	53
3	No. of branches opened during the Quarter	Out of approvals of previous year NIL
4		Out of approvals of this Quarter NIL
5	No. of branches closed during the Quarter	0
6	No. of offices at the end of the Quarter	90*
7	No. of branches approved but not opened	55
8	No. of rural branches	NIL
9	No. of urban branches	90*

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

FORM - 3B**(Read with Regulation 10)****Name of the Insurer: Cholamandalam MS General Insurance Company Limited****Registration Number: 123****Statement as on: 30th June 2019****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	7,94,882.2
2	Loans	9	-
3	Fixed Assets	10	7,373.0
4	Current Assets		
	a. Cash & Bank Balance	11	7,209.3
	b. Advances & Other Assets	12	1,19,336.7
5	Current Liabilities		
	a. Current Liabilities	13	5,53,740.5
	b. Provisions	14	2,32,107.0
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		16,265.8

Application of Funds as per Balance Sheet (A)**1,26,688.0**

	Less: Other Assets	SCH ++	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	7,373.0
3	Cash & Bank Balance (if any)	11	7,209.3
4	Advances & Other Assets (if any)	12	1,19,336.7
5	Current Liabilities	13	5,53,740.5
6	Provisions	14	2,32,107.0
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		16,265.8

Total (B)**TOTAL (B) (6,68,194.2)****'Investment Assets'* As per FORM 3B****(A-B) 7,94,882.2**

FORM - 3B

(Read with Regulation 10)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Statement as on: 30th June 2019

PART - A

Statement of Investment Assets (General Insurer including an insurer carrying on business of re-insurance or health insurance)

(Business within India)

Rs.Lakhs

Periodicity of Submission: Quarterly

Section II

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value (h)
			Balance	FRSM ⁺						
			(a)	(b)	(c)	d = (a+b+c)	(e)	(f)	(g)=(d+f)	
1	Central Govt. Securities	Not less than 20%		15,484.0	1,60,992.2	1,76,476.2	22.2%		1,76,476.2	1,79,124.3
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not less than 30%		32,639.1	3,39,358.6	3,71,997.7	46.9%		3,71,997.7	3,78,550.1
3	Investment subject to Exposure Norms									
	a. Housing / Infra & Loans to SG for Housing and FFE	Not less than 15%								
	1. Approved Investments			18,626.4	1,93,664.7	2,12,291.2	26.7%	161.0	2,12,452.1	2,13,225.0
	2. Other Investments			2,668.8	27,748.7	30,417.5	3.8%	(206.8)	30,210.8	25,992.6
	b. Approved Investments	Not exceeding 55%		13,370.2	1,39,013.5	1,52,383.7	19.2%	1,820.2	1,54,203.9	1,55,405.4
	c. Other Investments			2,337.4	24,302.7	26,640.1	3.4%	(622.4)	26,017.7	25,252.7
Investment Assets		100%		69,642.0	7,24,088.2	7,93,730.2	100.0%	1,152.0	7,94,882.2	7,98,425.7

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: 25-Jul-19

Signature: _____

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

Full name: NV MURALI

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

Chief of Investments

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

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

5. SCH (++) refers to Schedules to Balance Sheet, prepared as per IRDAI (Preparation of Fin. Stmt and Auditors' Report of Ins Companies) Regulations

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

PERIODIC DISCLOSURES

FORM NL-29

Detail regarding debt securities

**Cholamandalam MS General Insurance Company
limited**

Date:

Quarter ended June 30, 2019

Registration No. 123

Date of Registration with the IRDA : July 15, 2002

(Rs in Lakhs)

	Market Value				Book Value			
	As at 30-06-2019	As % of total for this class	As at 30-06-2018	As % of total for this class	As at 30-06-2019	As % of total for this class	As at 30-06-2018	As % of total for this class
Break down by credit rating								
AAA rated	2,24,787	28.76%	2,36,230	38.74%	2,17,933	28.19%	2,32,458	37.71%
AA or better	1,30,490	16.70%	1,65,852	27.20%	1,29,904	16.80%	1,67,031	27.10%
Rated below AA & upto A	14,762	1.89%	2,110	0.35%	14,545	1.88%	2,000	0.32%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
B & Below B	36,011	4.61%			41,762	5.40%		
Any other (Sovereign)	3,75,510	48.05%	2,05,548	33.71%	3,68,964	47.72%	2,14,900	34.86%
	7,81,560		6,09,741		7,73,109		6,16,389	
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	76,494	9.79%	55,077	9.03%	76,795	9.93%	55,042	8.93%
More than 1 year and upto 3years	2,27,999	29.17%	1,56,388	25.65%	2,27,829	29.47%	1,55,482	25.22%
More than 3years and up to 7years	3,32,019	42.48%	2,69,799	44.25%	3,27,501	42.36%	2,74,189	44.48%
More than 7 years and up to 10 years	1,39,657	17.87%	1,20,488	19.76%	1,36,101	17.60%	1,24,323	20.17%
above 10 years	5,390	0.69%	7,989	1.31%	4,882	0.63%	7,354	1.19%
	7,81,560		6,09,741		7,73,109		6,16,389	
Breakdown by type of the issuer								
a. Central Government	1,79,124	22.92%	1,29,209	21.19%	1,76,476	22.83%	1,35,355	21.96%
b. State Government	1,99,429	25.52%	79,312	13.01%	1,95,521	25.29%	82,589	13.40%
c. Corporate Securities	4,03,007	51.56%	4,01,219	65.80%	4,01,111	51.88%	3,98,445	64.64%
	7,81,560		6,09,741		7,73,109		6,16,389	

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, 2019	Upto the Quarter ended June 30, 2019	For the Quarter ended June 30, 2018	Upto the Quarter ended June 30, 2018
1	Gross Written Premium (Direct) Growth	15.76%	15.76%	8.31%	8.31%
2	Gross Direct Premium to Shareholders' Funds Ratio (No. of Times)	0.75	0.75	0.70	0.70
3	Growth Rate of Shareholders' Funds	9.12%	9.12%	20.47%	20.47%
4	Net Retention Ratio	76.83%	76.83%	80.66%	80.66%
5	Net Commission Ratio	3.11%	3.11%	3.60%	3.60%
6	Expenses of Management to Gross Direct Premium ratio	31.73%	31.73%	26.00%	26.00%
7	Combined Ratio	113.71%	113.71%	103.90%	103.90%
8	Technical Reserves to Net Premium Ratio (no. of Times)	8.08	8.08	7.22	7.22
9	Underwriting Balance Ratio (no. of Times)	(0.15)	(0.15)	0.21	0.21
10	Operating Profit Ratio ^	2.76%	2.76%	36.10%	36.10%
11	Liquid Assets to Liabilities Ratio #	0.26	0.13	0.12	0.12
12	Net Earnings Ratio	2.72%	2.72%	7.42%	7.42%
13	Return on Networth	1.56%	1.56%	4.22%	4.22%
14	Available Solvency Margin to required Solvency Margin ratio	1.54	1.54	1.62	1.62
15	NPA ratio - gross & net				
	Gross NPA Ratio	2.11	2.11	Nil	Nil
	Net NPA Ratio	1.61	1.61	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)	0.77	0.77	1.91	1.91
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.77	0.77	1.91	1.91
6	(iv) Book value per share (Rs) [net worth (Share capital + reserves + fair value change - P&L debit balance)/weighted average no. of shares]	49.42	49.42	45.29	45.29

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 Jun 30, 2019	Upto the Quarter ended Jun 30, 2019	For the Quarter ended Jun 30, 2018	Upto the Quarter ended Jun 30, 2018
1	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Rent Recovery	8.89	8.89	12.30	12.30
2	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Rent Recovery	48.44	48.44	35.90	35.90
3	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Fees incurred for Risk Inspection and advisory services	51.63	51.63	-	-
4	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Reinsurance Recovery on Claims	768.60	768.60	666.20	666.20
5	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Reinsurance Ceded	1,497.45	1,497.45	1,452.10	1,452.10
6	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Reinsurance Commission Received	243.25	243.25	247.50	247.50
7	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Premium Received	0.80	0.80	0.60	0.60
8	KEY MANAGEMENT PERSONNEL	KEY MANAGEMENT PERSONNEL & Their Relatives	Premium Received	-	-	0.37	0.37
9	KEY MANAGEMENT PERSONNEL	KEY MANAGEMENT PERSONNEL	Remuneration & Secondment Charges	116.30	116.30	105.30	105.30
10	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	(Payable) Management Expenses	3.66	3.66	8.00	8.00
11	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Receivable / (Payable) (Net) – Risk Services cost, Commission & Marketing Expenses and Management expenses recovery	(22.70)	(22.70)	12.00	12.00
12	CHOLAMANDALAM HEALTH INSURANCE LIMITED	FELLOW SUBSIDIARY	Receivable / (Payable) (Net) – Risk Services cost, Commission & Marketing Expenses and Management expenses recovery	0.00	0.00	-	-
13	CHOLAMANDALAM FINANCIAL HOLDINGS LIMITED	HOLDING COMPANY	Receivable / (Payable) (Net) – Risk Services cost, Commission & Marketing Expenses and Management expenses recovery	(201.50)	(201.50)	(200.00)	(200.00)
14	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Management Expenses,Sitting fees,Secondment charges ,Expenses and	37.43	37.43	8.00	8.00
15	CHOLAMANDALAM FINANCIAL HOLDINGS LIMITED	HOLDING COMPANY	Management Expenses,Sitting fees,Secondment charges ,Expenses and	201.50	201.50	200.00	200.00
16	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Management Expenses recovered	0.76	0.76	0.60	0.60
17	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Management Expenses recovered	0.16	0.16	-	-
18	CHOLAMANDALAM FINANCIAL HOLDINGS LIMITED	HOLDING COMPANY	Management Expenses and Branding,rent receivables (Net)	-	-	0.93	0.93
19	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Due (from)/ to other entities Carrying on Insurance Business	(633.80)	(633.80)	432.50	432.50
20	CHOLAMANDALAM HEALTH INSURANCE LIMITED	FELLOW SUBSIDIARY	Advance Given	0.11	0.11	-	-
21	CHOLAMANDALAM HEALTH INSURANCE LIMITED	FELLOW SUBSIDIARY	Advance repaid	0.11	0.11	-	-
22	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Unallocated Premium	0.10	0.10	-	-
23	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Refund Payable	0.10	0.10	-	-
24	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Premium Received in Advance	0.17	0.17	-	-

FORM NL-32 Products Information

Insurer: Cholamandalam MS General Insurance Co. Ltd Date: FY 2019-20

Registration No. 123

Date of Registration with the IRDA : July 15, 2002

[illegible]

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 2019****Available Solvency Margin and Solvency Ratio****(Rs. in Lakhs)**

Item	Description	Notes No.	Amount
(1)	(2)	(3)	(4)
1	Available Assets in Policyholders' Funds (adjusted value of Assets as mentioned in Form IRDA-Assets-TA):		7,83,950.39
	Deduct:		
2	Liabilities (reserves as mentioned in Form TR)		5,29,210.03
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		2,26,399.84
4	Excess in Policyholders' Funds (1-2-3)		28,340.52
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-TA):		1,34,551.03
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		27,845.17
7	Excess in Shareholders' Funds (5-6)		1,06,705.87
8	Total Available Solvency Margin [ASM] (4+7)		1,35,046.39
9	Total Required Solvency Margin [RSM]		87,974.20
10	Solvency Ratio (Total ASM/Total RSM)		1.535

FORM NL-34: Board of Directors & Key Person
Insurer: Cholamandalam MS General Insurance Co Ltd
Registration No. 123
Date of Registration with the IRDA : July 15, 2002

BOD and Key Person information			Date: 30.06.2019
Board of Directors			
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. Sridharan Rangarajan \$	Non-executive Director	No Change
6	Mr. Hideo Yoshida \$	Non-executive Director	No Change
7	Mr.S S Gopalarathnam @	Managing Director	No Change
8	Mr. Takashi Kishi *	Wholetime Director	No Change

Key Management Personnel (as on 30/06/2019) **		
Sl. No.	Name of person	Role/designation
1	S S Gopalarathnam	Managing Director
2	Mr. Takashi Kishi	Wholetime Director
3	V Suryanarayanan	President & Chief Operating Officer
4	Vedananarayanan Seshadri	President – Emerging Businesses
5	S Venugopalan	Chief Financial Officer
6	Suresh Krishnan	Company Secretary & Chief Compliance Officer
7	S K Rangaswamy	Chief Risk Officer & Head – Internal Audit
8	N V Murali	Chief Investment Officer
9	R Arunachalam	Appointed Actuary

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

The term of appointment of Mr. N S R Chandra Prasad has come to an end on July 23, 2019

\$ Mr. Sridharan Rangarajan and Mr. Hideo Yoshida were appointed as Director w.e.f. July 23, 2019

@ Mr. S S Gopalarathnam was reappointed as Managing Director w.e.f. May 24, 2019

* Mr.Takashi Kishi was appointed as Director and Whole Time Director w.e.f. July 23, 2019

Statement as on:

30-Jun-19

Name of the Fund

Details of Investment Portfolio - Combined including Motor Pool

Periodicity of Submission : Quarterly

Rs.Lakhs

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			
IODS	INFRASTRUCTURE LEASING & FINANCIAL SERVICES LIMITED	7.85% IL&FS DB 24-10-2019	7.85		1500		117.8		24-10-2018						Sub Standard	12.5%	187.7
IODS	INFRASTRUCTURE LEASING & FINANCIAL SERVICES LIMITED	7.80% IL&FS DB 30-11-2020	7.80		1499		117.0		14-11-2018						Sub Standard	12.5%	187.7
IODS	INFRASTRUCTURE LEASING & FINANCIAL SERVICES LIMITED	8.25% IL&FS DB 01-03-2022	8.25		1000		82.5		01-03-2019						Sub Standard	12.5%	125.1
IODS	INFRASTRUCTURE LEASING & FINANCIAL SERVICES LIMITED	8.25% IL&FS DB 03-03-2022	8.25		500		41.3		04-03-2019						Sub Standard	12.5%	62.6
IODS	INFRASTRUCTURE LEASING & FINANCIAL SERVICES LIMITED	8.00% IL&FS DB 11-05-2020	8.00		1500		120.0		12-05-2019						Sub Standard	12.5%	187.7
IODS	INFRASTRUCTURE LEASING & FINANCIAL SERVICES LIMITED	8.75% IL&FS DB 29-07-2020	8.75		500										Sub Standard	12.5%	62.6
IODS	INFRASTRUCTURE LEASING & FINANCIAL SERVICES LIMITED	8.75% IL&FS DB 31-07-2020	8.75		2000										Sub Standard	12.5%	250.2
IODS	INFRASTRUCTURE LEASING & FINANCIAL SERVICES LIMITED	8.90% IL&FS DB 23-05-2023	8.90		1000		89.0		16-05-2019						Sub Standard	12.5%	125.1
IODS	INFRASTRUCTURE LEASING & FINANCIAL SERVICES LIMITED	9.00% IL&FS DB 09-06-2023	9.00		995		90.0		31-05-2019						Sub Standard	12.5%	125.1
OLDB	IL & FS FINANCIAL SERVICES LTD	8.75% ILFS FIN SERVICES LTD DB 28-03-2023	8.75		1003		87.5		28-03-2019						Sub Standard	12.5%	125.1
OLDB	IL & FS FINANCIAL SERVICES LTD	7.75% ILFS FIN SERVICES LTD DB 01-09-2022	7.75		995										Sub Standard	12.5%	125.1
OLDB	IL & FS FINANCIAL SERVICES LTD	8.54% ILFS FIN SERVICES LTD DB 08-11-2019	8.54		1500										Sub Standard	12.5%	187.7
OLDB	IL & FS FINANCIAL SERVICES LTD	9.50% ILFS FIN SERVICES LTD DB 03-07-2019	9.50		500										Sub Standard	12.5%	62.6
	TOTAL				14492	0	745.0						0				1814.1

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: 25-Jul-19

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

18.1407 1814.07 0.125177

Registration Number: 123

Statement as on: 30 June 2019

Name of the Fund

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

34.94% 34.94%

Rs Lakhs

No.	Category of Investment	Category Code	Current Quarter					Year to Date (current year)					Year to Date (previous year) ³				
			Investment as on 30-06-2019 (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 30-06-2019 (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 30-06-2018 (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
A	CENTRAL GOVT. SECURITIES																
A01	Central Government Bonds	CGSB	1,76,476	1,79,124	3,652	8.23%	5.35%	1,76,476	1,79,124	3,652	8.23%	5.35%	1,35,355	1,29,209	2,464	7.25%	4.72%
A02	Special Deposits	CSPD															
A03	Deposit under Section 7 of Insurance Act, 1938	CDS5															
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	SGBB	1,92,488	1,96,383	3,653	9.10%	5.92%	1,92,488	1,96,383	3,653	9.10%	5.92%	79,545	76,339	1,487	7.46%	4.85%
B03	State Government Guaranteed Loans	SGGL															
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA	3,033	3,043	61	8.03%	5.22%	3,033	3,043	61	8.03%	5.22%	3,044	2,973	61	8.00%	5.21%
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	75,498	75,763	1,642	8.31%	5.41%	75,498	75,763	1,642	8.31%	5.41%	1,01,511	1,00,855	2,168	8.38%	5.45%
C10	Bonds/DebenturesissuedbyAuthorityconstitutedunderanyHousing/BuilingSchemeapprovedby Central / State / any Authority or Body constituted by Central / State Act	HTDA															
	TAX FREE BONDS														-		
C11	Bonds / Debentures issued by HUDCO	HFHD	1,621	1,621	26	6.29%	6.29%	1,621	1,621	26	6.29%	6.29%	437	437	6	5.84%	5.84%
C12	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HFDN	1,822	1,822	31	6.70%	6.70%	1,822	1,822	31	6.70%	6.70%	1,828	1,828	31	6.68%	6.68%
C13	Bonds/DebenturesissuedbyAuthorityconstitutedunderanyHousing/BuilingSchemeapprovedby Central / State / any Authority or Body constituted by Central / State Act	HFDA															
	(b) OTHER INVESTMENTS (HOUSING)											-			-		
C14	Debentures / Bonds / CPs / Loans	HODS	17,710	14,729	408	9.04%	5.88%	17,710	14,729	408	9.04%	5.88%	-	-	-	0.00%	0.00%
C15	Housing - Securitised Assets	HOMB															
C16	Debentures / Bonds / CPs / Loans - (Promoter Group)	HOPG															
C17	Long Term Bank Bonds Other Investment– Affordable Housing	HOLB															
	(c) INFRASTRUCTURE INVESTMENTS											-			-		
C18	Infrastructure - Other Approved Securities	ISAS															
C19	Infrastructure - PSU - Equity shares - Quoted	ITPE	473	634	(41)	-7.19%	-7.19%	473	634	(41)	-7.19%	-7.19%	674	756	-	0.00%	0.00%
C20	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	-	-	(6)	-18.63%	-18.63%	-	-	(6)	-18.63%	-18.63%	47	43	-	0.00%	0.00%
C21	Infrastructure - Equity (Promoter Group)	IEPG															
C22	Infrastructure - Securitised Assets	IESA															

(Read with Regulation 10)

Registration Number: 123

Statement as on: 30 June 2019

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Name of the Fund

34.94% 34.94%

Rs Lakhs

No.	Category of Investment	Category Code	Current Quarter					Year to Date (current year)					Year to Date (previous year) ³				
			Investment as on 30-06-2019 (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 30-06-2019 (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 30-06-2018 (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
C23	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IDPG															
C24	Infrastructure - Infrastructure Development Fund (IDF)	IDDF	34,014	34,006	494	5.83%	3.79%	34,014	34,006	494	5.83%	3.79%	34,547	33,833	624	7.98%	5.19%
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	15,876	16,199	510	11.37%	7.40%	15,876	16,199	510	11.37%	7.40%	3,335	3,292	55	8.23%	5.35%
C28	Infrastructure - PSU - CPs	IPCP															
C29	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	23,536	23,730	511	8.53%	5.55%	23,536	23,730	511	8.53%	5.55%	35,735	35,465	643	8.32%	5.41%
C30	Infrastructure - Other Corporate Securities - CPs	ICCP															
C31	Infrastructure - Term Loans (with Charge)	ILWC															
	TAX FREE BONDS														-		
C32	Infrastructure - PSU - Debentures / Bonds	IPFD	59,451	59,451	924	6.14%	6.14%	59,451	59,451	924	6.14%	6.14%	59,970	59,970	922	6.13%	6.13%
C33	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICFD															
	(d) INFRASTRUCTURE - OTHER INVESTMENTS																
C34	Infrastructure - Equity (including unlisted)	IOEQ	214	7	(190)	-47.66%	-47.66%	214	7	(190)	-47.66%	-47.66%	541	267	-	0.00%	0.00%
C35	Infrastructure - Debentures / Bonds / CPs / loans	IODS	12,494	11,256	276	8.73%	5.68%	12,494	11,256	276	8.73%	5.68%	2,000	2,110	57	11.40%	7.42%
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	2,533	2,058	(79)	-2.96%	-2.96%	2,533	2,058	(79)	-2.96%	-2.96%	2,687	2,413	1	0.02%	0.02%
D02	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	7,357	9,649	527	6.71%	6.71%	7,357	9,649	527	6.71%	6.71%	7,165	9,256	275	3.83%	3.83%
D03	Equity Shares - Companies incorporated outside India (invested prior to IRDA Regulations)	EFES															
D04	Equity Shares - Promoter Group	EEPG															
D05	Corporate Securities - Bonds - (Taxable)	EPBT	984	992	20	8.12%	5.28%	984	992	20	8.12%	5.28%	-	-	-	0.00%	0.00%
D06	Corporate Securities - Bonds - (Tax Free)	EPBF	1,059	1,059	15	5.76%	5.76%	1,059	1,059	15	5.76%	5.76%	1,068	1,068	15	5.74%	5.74%
D07	Corporate Securities - Preference Shares	EPNQ															
D08	Corporate Securities - Investment in Subsidiaries	ECIS															
D09	Corporate Securities - Debentures	ECOS	1,06,834	1,07,779	2,534	8.62%	5.61%	1,06,834	1,07,779	2,534	8.62%	5.61%	1,25,885	1,24,959	2,647	8.63%	5.61%
D10	Corporate Securities - Debentures / Bonds/ CPs /Loan - (Promoter Group)	EDPG	19,130	19,274	480	9.11%	5.93%	19,130	19,274	480	9.11%	5.93%	22,182	21,979	506	9.09%	5.92%
D11	Municipal Bonds - Rated	EMUN															
D12	Investment properties - Immovable	EINP	2,883	2,883	-	0.00%	0.00%	2,883	2,883	-	0.00%	0.00%	2,883	2,883	-	0.00%	0.00%
D13	Loans - Policy Loans	ELPL															
D14	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI															
D15	Loans - Secured Loans - Mortgage of Property outside India (Term Loan)	ELMO															
D16	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	-	-	8	6.23%	4.05%	-	-	8	6.23%	4.05%	2,480	2,480	66	10.01%	6.52%
D17	Deposits - CDs with Scheduled Banks	EDCD															

(Read with Regulation 10)

Registration Number: 123

Statement as on: 30 June 2019

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Name of the Fund

34.94% 34.94%

Rs Lakhs

[illegible]

Name of the Issuer: CHOLAMANDLAM MS GENERAL INSURANCE COMPANY LIMITED

Registration Number: 12

Date of Registration with the IRDA: July 15, 2002

Statement as on: 30th June 2019

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. During the Quarter ¹									
1	8.70% RELIANCE HOME FINANCE LTD DB 03-01	HODS	499.76	7-Feb-2017	CARE	CARE A+	CARE C	26-Apr-2019	
2	8.90% RELIANCE HOME FINANCE LTD DB 03-01	HODS	1499.03	6-Jan-2017	CARE	CARE A+	CARE C	26-Apr-2019	
3	9.50% YES BANK DB 23-12-2026	OLDDB	4983.34	6-Mar-2017	ICRA	LAA-	LA	3-May-2019	
4	7.44% CANFIN HOMES DB 16-01-2021	HTDN	1000.00	17-Oct-2017	ICRA	CARE AAA	LAA+	6-May-2019	
5	7.57% CANFIN HOMES DB 12-04-2020	HTDN	500.00	3-Feb-2017	ICRA	CARE AAA	LAA+	6-May-2019	
6	7.68% CANFIN HOMES DB 27-05-2020	HTDN	1000.27	5-Apr-2017	ICRA	CARE AAA	LAA+	6-May-2019	
7	7.89% CANFIN HOMES DB 18-05-2022	HTDN	1005.28	12-Jul-2017	ICRA	CARE AAA	LAA+	6-May-2019	
8	8.55% CANFIN HOMES DB 27-08-2019	HTDN	1500.00	27-May-2016	ICRA	CARE AAA	LAA+	6-May-2019	
9	8.20% REL CAP DB 17-10-2019	OLDDB	1000.00	17-Oct-2016	CARE	CARE A+	CARE BBB	18-May-2019	
10	8.23% REL CAP DB 04-10-2019	OLDDB	999.34	23-Aug-2017	CARE	CARE A+	CARE BBB	18-May-2019	
11	8.23% REL CAP DB 27-09-2019	OLDDB	998.68	1-Sep-2017	CARE	CARE A+	CARE BBB	18-May-2019	
12	8.50% REL CAP DB 02-11-2021	OLDDB	350.00	23-Jan-2017	CARE	CARE A+	CARE BBB	18-May-2019	
13	8.50% REL CAP DB 02-11-2021 A	OLDDB	500.00	23-Jan-2017	CARE	CARE A+	CARE BBB	18-May-2019	
14	8.50% REL CAP DB 14-02-2022	OLDDB	499.58	17-Feb-2017	CARE	CARE A+	CARE BBB	18-May-2019	
15	8.60% REL CAP DB 02-08-2021	OLDDB	997.87	10-Oct-2017	CARE	CARE A+	CARE BBB	18-May-2019	
16	8.90% REL CAP DB 09-09-2021	OLDDB	2014.84	7-Feb-2017	CARE	CARE A+	CARE BBB	18-May-2019	
17	8.20% REL CAP DB 17-10-2019	OLDDB	1000.00	17-Oct-2016	CARE	CARE A+	CARE BBB	18-May-2019	
18	8.64% IDFC DB 15-04-2020	ICTD	1000.00	15-Apr-2015	ICRA	LAA+	LAA	21-May-2019	
19	8.35% CAPITAL FIRST LTD DB 13-04-2020	ECOS	1000.00	13-Apr-2017	BRICKWORKS	CARE AAA	BWR AA+	28-May-2019	
20	11.00% DEWAN HF LTD DB 12-09-2019	HODS	1000.00	19-Oct-2015	CARE	CARE A	CARE D	5-Jun-2019	
21	8.90% DEWAN HF LTD DB 04-06-2021	HODS	1489.33	7-Jun-2018	CARE	CARE A	CARE D	5-Jun-2019	
22	9.05% DEWAN HF LTD DB 09-09-2021	HODS	1928.94	16-Aug-2018	CARE	CARE A	CARE D	5-Jun-2019	
23	9.05% DEWAN HF LTD DB 09-09-2023	HODS	4061.62	9-Nov-2017	CARE	CARE A	CARE D	5-Jun-2019	
24	9.10% DEWAN HF LTD DB 16-08-2019	HODS	273.40	30-Aug-2017	CARE	CARE A	CARE D	5-Jun-2019	
25	9.10% DEWAN HF LTD DB 16-08-2021	HODS	1172.60	7-Dec-2017	CARE	CARE A	CARE D	5-Jun-2019	
26	9.15% DEWAN HF LTD DB 09-09-2021	HODS	1253.66	8-Feb-2017	CARE	CARE A	CARE D	5-Jun-2019	
27	9.25% DEWAN HF LTD DB 09-09-2023	HODS	3030.90	30-Oct-2017	CARE	CARE A	CARE D	5-Jun-2019	
28	9.25% DEWAN HF LTD DB 16-08-2021	HODS	500.52	24-Aug-2016	CARE	CARE A	CARE D	5-Jun-2019	
29	9.50% DEWAN HF LTD DB 08-07-2020	HODS	1000.00	8-Jul-2015	CARE	CARE A	CARE D	5-Jun-2019	
30	9.45% ECL FINANCE LTD DB 06-08-2021	ECOS	1989.13	9-Aug-2018	CRISIL	AA	AA-	25-Jun-2019	
31	9.80% ECL FINANCE LTD DB 31-12-2019	ECOS	1499.11	10-Aug-2016	ICRA	LAA	LAA-	25-Jun-2019	
32	9.80% ECL FINANCE LTD DB 31-12-2020	ECOS	1516.97	14-May-2018	ICRA	LAA	LAA-	25-Jun-2019	
33	8.35% PRAMAL FINANCE DB 14-07-2020	ECOS	1000.00	14-Jul-2017	ICRA	LAA+	AA	25-Jun-2019	
B. As on Date ²									
1	11.40% TATA POWER DB 02-06-2021	IOOS	2000.00	07-06-2011	CRISIL	AA	AA-	17-Oct-2013	
2	8.75% IL&FS DB 29-07-2020	IOOS	500.00	29-Jul-2015	CARE	CARE AAA	CARE D	18-Sep-2018	
3	8.75% IL&FS DB 31-07-2020	IOOS	2000.00	4-Aug-2015	CARE	CARE AAA	CARE D	18-Sep-2018	
4	7.85% IL&FS DB 24-10-2019	IOOS	1500.00	24-Oct-2016	ICRA	LAAA	[ICRA]D	18-Sep-2018	
5	8.25% IL&FS DB 01-03-2022	IOOS	1000.00	1-Mar-2017	ICRA	LAAA	[ICRA]D	18-Sep-2018	
6	8.25% IL&FS DB 03-03-2022	IOOS	500.00	3-Mar-2017	ICRA	LAAA	[ICRA]D	18-Sep-2018	
7	8.00% IL&FS DB 11-05-2020	IOOS	1500.00	11-May-2017	CARE	CARE AAA	CARE D	18-Sep-2018	
8	7.80% IL&FS DB 30-11-2020	IOOS	1499.01	17-Nov-2017	CARE	CARE AAA	CARE D	18-Sep-2018	
9	8.90% IL&FS DB 23-05-2023	IOOS	1000.00	24-May-2018	CARE	CARE AAA	CARE D	18-Sep-2018	
10	9.00% IL&FS DB 09-06-2023	IOOS	994.98	1-Jun-2018	CARE	CARE AAA	CARE D	18-Sep-2018	
11	9.50% ILFS FIN SERVICES LTD DB 03-07-2019	OLDDB	500.00	30-Oct-2017	CARE	CARE AAA	CARE D	18-Sep-2018	
12	8.54% ILFS FIN SERVICES LTD DB 08-11-2019	OLDDB	1499.89	22-Feb-2017	CARE	CARE AAA	CARE D	18-Sep-2018	
13	7.75% ILFS FIN SERVICES LTD DB 01-09-2022	OLDDB	995.48	13-Nov-2017	CARE	CARE AAA	CARE D	18-Sep-2018	
14	8.75% ILFS FIN SERVICES LTD DB 28-03-2023	OLDDB	1002.68	11-Apr-2018	CARE	CARE AAA	CARE D	18-Sep-2018	
15	7.44% PNB HOUSING DB 31-10-2019	HTDN	499.23	9-Apr-2018	IND	IND AAA	IND AA+	10-Jan-2019	
16	7.46% PNB HOUSING DB 30-04-2020	HTDN	500.00	20-Aug-2018	IND	IND AAA	IND AA+	10-Jan-2019	
17	7.50% PNB HOUSING DB 15-09-2020	HTDN	3502.12	30-Oct-2018	IND	IND AAA	IND AA+	10-Jan-2019	
18	7.53% PNB HOUSING DB 31-12-2020	HTDN	1000.00	31-Oct-2017	IND	IND AAA	IND AA+	10-Jan-2019	
19	7.58% PNB HOUSING DB 15-03-2021	HTDN	500.00	15-Nov-2017	IND	IND AAA	IND AA+	10-Jan-2019	
20	7.59% PNB HOUSING DB 27-07-2022	HTDN	1000.82	10-Aug-2017	IND	IND AAA	IND AA+	10-Jan-2019	
21	7.63% PNB HOUSING DB 14-07-2020	HTDN	1486.45	8-Jun-2018	IND	IND AAA	IND AA+	10-Jan-2019	
22	7.63% PNB HOUSING DB 15-12-2020	HTDN	3472.97	29-Jun-2018	IND	IND AAA	IND AA+	10-Jan-2019	
23	7.77% PNB HOUSING DB 25-09-2020	HTDN	250.75	7-Aug-2017	IND	IND AAA	IND AA+	10-Jan-2019	
24	7.80% PNB HOUSING DB 07-05-2021	HTDN	500.00	6-Jun-2017	IND	IND AAA	IND AA+	10-Jan-2019	
25	8.47% PNB HOUSING DB 01-07-2021	HTDN	1012.89	31-Mar-2017	IND	IND AAA	IND AA+	10-Jan-2019	
26	8.56% PNB HOUSING DB 28-07-2020	HTDN	1998.76	20-Aug-2018	IND	IND AAA	IND AA+	10-Jan-2019	
27	8.59% PNB HOUSING DB 17-06-2020	HTDN	502.66	5-Apr-2018	IND	IND AAA	IND AA+	10-Jan-2019	
28	8.65% PNB HOUSING DB 28-06-2019	HTDN	2506.74	9-Aug-2017	IND	IND AAA	IND AA+	10-Jan-2019	
29	7.50% TATA MOTORS DB 22-06-2022	ECOS	1481.32	11-Apr-2018	CARE	CARE Aa+	CARE AA	20-Feb-2019	
30	9.0291% TATA MOTOR FIN DB 30-01-2020	ECOS	1500.00	9-Aug-2018	CARE	CARE Aa+	CARE AA	25-Feb-2019	
31	8.70% RELIANCE HOME FINANCE LTD DB 03-01	HODS	499.76	7-Feb-2017	CARE	CARE Aa+	CARE C	26-Apr-2019	
32	8.90% RELIANCE HOME FINANCE LTD DB 03-01	HODS	1499.03	6-Jan-2017	CARE	CARE Aa+	CARE C	26-Apr-2019	
33	9.50% YES BANK DB 23-12-2026	OLDDB	4983.34	6-Mar-2017	ICRA	LAA	LA	3-May-2019	
34	7.44% CANFIN HOMES DB 16-01-2021	HTDN	1000.00	17-Oct-2017	ICRA	CARE AAA	LAA+	6-May-2019	
35	7.57% CANFIN HOMES DB 12-04-2020	HTDN	500.00	3-Feb-2017	ICRA	CARE AAA	LAA+	6-May-2019	
36	7.68% CANFIN HOMES DB 27-05-2020	HTDN	1000.27	5-Apr-2017	ICRA	CARE AAA	LAA+	6-May-2019	
37	7.89% CANFIN HOMES DB 18-05-2022	HTDN	1005.28	12-Jul-2017	ICRA	CARE AAA	LAA+	6-May-2019	
38	8.55% CANFIN HOMES DB 27-08-2019	HTDN	1500.00	27-May-2016	ICRA	CARE AAA	LAA+	6-May-2019	
39	8.20% REL CAP DB 17-10-2019	OLDDB	1000.00	17-Oct-2016	CARE	CARE AAA	CARE BBB	18-May-2019	
40	8.23% REL CAP DB 04-10-2019	OLDDB	999.34	23-Aug-2017	CARE	CARE AAA	CARE BBB	18-May-2019	
41	8.23% REL CAP DB 27-09-2019	OLDDB	998.68	1-Sep-2017	CARE	CARE AAA	CARE BBB	18-May-2019	
42	8.50% REL CAP DB 02-11-2021	OLDDB	350.00	23-Jan-2017	CARE	CARE AAA	CARE BBB	18-May-2019	
43	8.50% REL CAP DB 02-11-2021 A	OLDDB	500.00	23-Jan-2017	CARE	CARE AAA	CARE BBB	18-May-2019	
44	8.50% REL CAP DB 14-02-2022	OLDDB	499.58	17-Feb-2017	CARE	CARE AAA	CARE BBB	18-May-2019	
45	8.60% REL CAP DB 02-08-2021	OLDDB	997.87	10-Oct-2017	CARE	CARE AAA	CARE BBB	18-May-2019	
46	8.90% REL CAP DB 09-09-2021	OLDDB	2014.84	7-Feb-2017	CARE	CARE AAA	CARE BBB	18-May-2019	
47	8.20% REL CAP DB 17-10-2019	OLDDB	1000.00	17-Oct-2016	CARE	CARE AAA	CARE BBB	18-May-2019	
48	8.64% IDFC DB 15-04-2020	ICTD	1000.00	15-Apr-2015	ICRA	LAAA	LAA	21-May-2019	
49	8.35% CAPITAL FIRST LTD DB 13-04-2020	ECOS	1000.00	13-Apr-2017	BRICKWORKS	CARE AAA	BWR AA+	28-May-2019	
50	11.00% DEWAN HF LTD DB 12-09-2019	HODS	1000.00	19-Oct-2015	CARE	CARE AAA	CARE D	5-Jun-2019	
51	8.90% DEWAN HF LTD DB 04-06-2021	HODS	1489.33	7-Jun-2018	CARE	CARE AAA	CARE D	5-Jun-2019	
52	9.05% DEWAN HF LTD DB 09-09-2021	HODS	1928.94	16-Aug-2018	CARE	CARE AAA	CARE D	5-Jun-2019	
53	9.05% DEWAN HF LTD DB 09-09-2023	HODS	4061.62	9-Nov-2017	CARE	CARE AAA	CARE D	5-Jun-2019	
54	9.10% DEWAN HF LTD DB 16-08-2019	HODS	273.40	30-Aug-2017	CARE	CARE AAA	CARE D	5-Jun-2019	
55	9.10% DEWAN HF LTD DB 16-08-2021	HODS	1172.60	7-Dec-2017	CARE	CARE AAA	CARE D	5-Jun-2019	
56	9.15% DEWAN HF LTD DB 09-09-2021	HODS	1253.66	8-Feb-2017	CARE	CARE AAA	CARE D	5-Jun-2019	
57	9.25% DEWAN HF LTD DB 09-09-2023	HODS	3030.90	30-Oct-2017	CARE	CARE AAA	CARE D	5-Jun-2019	
58	9.25% DEWAN HF LTD DB 16-08-2021	HODS	500.52	24-Aug-2016	CARE	CARE AAA	CARE D	5-Jun-2019	
59	9.50% DEWAN HF LTD DB 08-07-2020	HODS	1000.00	8-Jul-2015	CARE	CARE AAA	CARE D	5-Jun-2019	
60	9.45% ECL FINANCE LTD DB 06-08-2021	OLDDB	1989.13	9-Aug-2018	CRISIL	AA	AA-	25-Jun-2019	
61	9.80% ECL FINANCE LTD DB 31-12-2019	OLDDB	1499.11	10-Aug-2016	ICRA	LAA	LAA-	25-Jun-2019	
62	9.80% ECL FINANCE LTD DB 31-12-2020	OLDDB	1516.97	14-May-2018	ICRA	LAA	LAA-	25-Jun-2019	
63	8.35% PRAMAL FINANCE DB 14-07-2020	ECOS	1000.00	14-Jul-2017	ICRA	LAA+	AA	25-Jun-2019	

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.

Signature

Date: 25-Jul-19

Full Name

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 (SFNI) level and also at consolidated level.⁴ Category of Investment (COI) shall be as per INV/GUN/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 2019
 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 2019-20		For Q1 FY 2018-19		Upto 30.06.2019		Upto 30.06.2018	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	9,669	1,70,750	8,079	1,86,250	9,669	1,70,750	8,079	1,86,250
2	Cargo & Hull	2,084	2,997	1,971	2,278	2,084	2,997	1,971	2,278
3	Motor TP	52,570	7,68,534	42,859	3,93,638	52,570	7,68,534	42,859	3,93,638
4	Motor OD **	28,145	7,44,631	23,479	3,85,172	28,142	7,44,631	23,479	3,85,172
5	Engineering	805	1,852	767	1,489	805	1,852	767	1,489
6	Workmen's Compensation	135	592	153	541	135	592	153	541
7	Employer's Liability	273	248	268	404	273	248	268	404
8	Aviation	-	-	-	-	-	-	-	-
9	Personal Accident	7,006	9,704	7,368	22,133	7,006	9,704	7,368	22,133
10	Health	8,113	24,106	6,270	15,259	8,113	24,106	6,270	15,259
11	Others*	1,287	11,349	3,875	14,089	1,287	11,349	3,875	14,089
	Total	1,10,086	9,90,132	95,091	6,36,081	1,10,083	9,90,132	95,091	6,36,081

PERIODIC DISCLOSURES

FORM NL-39

Rural & Social Obligations (Quarterly Returns)

Cholamandalam MS General Insurance Co Ltd Date As at 30th June 2019

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	22.00	3.11	1,866.31
		Social			
2	Cargo & Hull	Rural	-	-	-
		Social			
3	Motor TP	Rural	58,667.00	4,478.74	-
		Social			
4	Motor OD	Rural	-	1,954.50	3,11,870.64
		Social			
5	Engineering	Rural	4.00	1.48	276.08
		Social			
6	Workmen's Compensation	Rural			
		Social			
7	Employer's Liability	Rural			
		Social			
8	Aviation	Rural			
		Social			
9	Personal Accident	Rural	8.00	0.15	32.50
		Social		-	-
10	Health	Rural	1.00	(560.07)	(41,493.70)
		Social			
11	Crop	Rural			
		Social			
12	Others*	Rural	3,954.00	1,013.49	21,384.37
		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							
		For the Quarter ended June'19		Same quarter Previous Year For the Quarter June'18		Up to the period YTD June'19		Same period of the previous year YTD June'18	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	8,418	1,272	8,230	1,266	8,418	1,272	8,230	1,266
2	Corporate Agents-Banks	2,68,379	30,239	2,36,829	28,237	2,68,379	30,242	2,36,829	28,237
3	Corporate Agents -Others	5,30,495	46,021	2,12,384	32,482	5,30,495	46,021	2,12,384	32,482
4	Brokers	1,45,400	24,741	1,39,506	13,593	1,45,400	24,741	1,39,506	13,593
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	37,440	7,810	39,132	19,513	37,440	7,810	39,132	19,513
	Total (A)	9,90,132	1,10,083	6,36,081	95,091	9,90,132	1,10,086	6,36,081	95,091
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	9,90,132	1,10,083	6,36,081	95,091	9,90,132	1,10,086	6,36,081	95,091

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 June 30, 2019 during the financial year 2019-20								
SI No.	Particulars	Opening Balance- As on beginning of the quarter	Additions during the quarter	Complaints Resolved/Settled			Complaints Pending at the end of the quarter	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Proposal		1			1	0	1
b)	Claim	2	38	4	14	21	1	38
c)	Policy		7	6		1	0	7
d)	Premium		2			2	0	2
e)	Refund						0	
f)	Coverage						0	
g)	Covernote						0	
h)	Product						0	
i)	Others		8	5		3	0	8
Total Number of Complaints		2	56	15	14	28	1	56

2	Total no. of policies during the previous year*	1229275
3	Total no. of claims during the previous year	48257
4	Total no. of policies during the current year*	2045925
5	Total no. of claims during the current year	64227
6	Total no. of policy complaints (current year) per 10000 policies (current year)	0.03
7	Total no. of claim complaints (current year) per 10000 claims registered (current year)	5.9

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

Chief Grievance Officer