

## 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, 2020

	Particulars	Schedule	For the Quarter ended Jun 30, 2020 (Rs.'000)	Upto the Quarter ended Jun 30, 2020 (Rs.'000)	For the Quarter ended Jun 30, 2019 (Rs.'000)	Upto the Quarter ended Jun 30, 2019 (Rs.'000)
1	Premiums earned (Net)	NL-4- Premium Schedule	2,76,378	2,76,378	2,42,347	2,42,347
2	Profit/ Loss on sale/redemption		12,437	12,437	4,004	4,004
3	Others Administrative Charges		1,217	1,217	682	682
	Investment Income -TP Pool		27,294	27,294	13,231	13,231
4	Interest, Dividend & Rent – Gross		50,820	50,820	49,707	49,707
	<b>TOTAL (A)</b>		<b>3,68,146</b>	<b>3,68,146</b>	<b>3,09,971</b>	<b>3,09,971</b>
1	Claims Incurred (Net)	NL-5- Claims Schedule	1,89,058	1,89,058	1,66,259	1,66,259
2	Commission	NL-6- Commission Schedule	(33,221)	(33,221)	1,044	1,044
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	1,16,929	1,16,929	53,441	53,441
4	Premium Deficiency		-	-	-	-
	<b>TOTAL (B)</b>		<b>2,72,766</b>	<b>2,72,766</b>	<b>2,20,744</b>	<b>2,20,744</b>
	<b>Operating Profit/(Loss) from</b>		<b>95,380</b>	<b>95,380</b>	<b>89,227</b>	<b>89,227</b>
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account		95,380	95,380	89,227	89,227
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be		-	-	-	-
	<b>TOTAL (C)</b>		<b>95,380</b>	<b>95,380</b>	<b>89,227</b>	<b>89,227</b>

## FORM NL-1-B-RA

Cholamandalam MS General Insurance Company Ltd

Registration No. 123

Date of Registration with the IRDA : July 15, 2002

## REVENUE ACCOUNT - MARINE FOR THE PERIOD ENDED JUNE 30, 2020

	Particulars	Schedule	For the Quarter ended Jun 30, 2020	Upto the Quarter ended Jun 30, 2020	For the Quarter ended Jun 30, 2019	Upto the Quarter ended Jun 30, 2019
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4- Premium Schedule	56,639	56,639	47,120	47,120
2	Profit/ Loss on sale/redemption		796	796	305	305
3	Others Administrative Charges		110	110	182	182
4	Interest, Dividend & Rent – Gross		3,253	3,253	3,792	3,792
	<b>TOTAL (A)</b>		<b>60,798</b>	<b>60,798</b>	<b>51,399</b>	<b>51,399</b>
1	Claims Incurred (Net)	NL-5- Claims Schedule	25,528	25,528	42,852	42,852
2	Commission	NL-6- Commission Schedule	(3,136)	(3,136)	(8,458)	(8,458)
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	14,293	14,293	16,863	16,863
4	Premium Deficiency			-		-
	<b>TOTAL (B)</b>		<b>36,685</b>	<b>36,685</b>	<b>51,257</b>	<b>51,257</b>
	<b>Operating Profit/(Loss) from</b>		<b>24,113</b>	<b>24,113</b>	<b>142</b>	<b>142</b>
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account		24,113	24,113	142	142
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	<b>TOTAL (C)</b>		<b>24,113</b>	<b>24,113</b>	<b>142</b>	<b>142</b>

## FORM NL-1-B-RA

Cholamandalam MS General Insurance Company Ltd

Registration No. 123

Date of Registration with the IRDA : July 15, 2002

## REVENUE ACCOUNT - MISCELLANEOUS FOR THE PERIOD ENDED JUNE 30, 2020

	Particulars	Schedule	For the Quarter ended Jun 30, 2020	Upto the Quarter ended Jun 30, 2020	For the Quarter ended Jun 30, 2019	Upto the Quarter ended Jun 30, 2019
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4- Premium Schedule	76,83,795	76,83,795	78,87,376	78,87,376
2	Profit/ Loss on sale/redemption		3,33,715	3,33,715	1,02,204	1,02,204
3	Others Administrative Charges		37	37	38	38
	Investment Income -Terrorism Pool & Nuclears Pool		10,202	10,202	3,766	3,766
4	Interest, Dividend & Rent – Gross		13,63,639	13,63,639	12,70,319	12,70,319
5	Contribution from Shareholders Funds towards Excess EOM		1,97,338	1,97,338	-	-
	<b>TOTAL (A)</b>		<b>95,88,726</b>	<b>95,88,726</b>	<b>92,63,703</b>	<b>92,63,703</b>
1	Claims Incurred (Net)	NL-5- Claims Schedule	48,84,398	48,84,398	63,44,563	63,44,563
2	Commission	NL-6- Commission Schedule	1,21,435	1,21,435	2,71,443	2,71,443
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	21,98,775	21,98,775	25,11,493	25,11,493
4	Premium Deficiency		-	-	-	-
	<b>TOTAL (B)</b>		<b>72,04,608</b>	<b>72,04,608</b>	<b>91,27,499</b>	<b>91,27,499</b>
	<b>Operating Profit/(Loss) from</b>		<b>23,84,118</b>	<b>23,84,118</b>	<b>1,36,204</b>	<b>1,36,204</b>
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account		23,84,118	23,84,118	1,36,204	1,36,204
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be		-	-	-	-
	<b>TOTAL (C)</b>		<b>23,84,118</b>	<b>23,84,118</b>	<b>1,36,204</b>	<b>1,36,204</b>

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

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

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

## PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED JUNE 30, 2020

	Particulars	Schedule	For the Quarter ended Jun 30, 2020	Upto the Quarter ended Jun 30, 2020	For the Quarter ended Jun 30, 2019	Upto the Quarter ended Jun 30, 2019
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		95,380	95,380	89,227	89,227
	(b) Marine Insurance		24,113	24,113	142	142
	(c) Miscellaneous Insurance		23,84,118	23,84,118	1,36,204	1,36,204
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		1,52,727	1,52,727	1,26,485	1,26,485
	(b) Profit on sale of investments		37,376	37,376	10,189	10,189
	Less: Loss on sale of investments		-	-	-	-
3	OTHER INCOME (To be specified)		-	-	-	-
	<b>TOTAL (A)</b>		<b>26,93,714</b>	<b>26,93,714</b>	<b>3,62,247</b>	<b>3,62,247</b>
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		21,011	21,011	(48,538)	(48,538)
	(b) For doubtful debts/Investments		9,80,000	9,80,000	30,880	30,880
	(c) Others (to be specified)		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		44,167	44,167	-	-
	(b) Bad debts/Investments written off		-	-	-	-
	(c) Employees' Remuneration and Welfare Benefits		5,341	5,341	4,541	4,541
	(d) Others (CSR expenses & Donations)		2,498	2,498	26,549	26,549
	(e) Others (NCD related expenses)		21,815	21,815	21,815	21,815
	Contribution to Policyholders Funds towards Excess EoM		1,97,338	1,97,338		
	<b>TOTAL (B)</b>		<b>12,72,170</b>	<b>12,72,170</b>	<b>35,247</b>	<b>35,247</b>
	Profit Before Tax		<b>14,21,544</b>	<b>14,21,544</b>	<b>3,27,000</b>	<b>3,27,000</b>
	Provision for Taxation		3,50,590	3,50,590	95,975	95,975
			<b>10,70,954</b>	<b>10,70,954</b>	<b>2,31,025</b>	<b>2,31,025</b>
	<b>APPROPRIATIONS</b>					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Final dividend paid		-	-	-	-
	(c) Dividend distribution tax paid		-	-	-	-
	(d) Transfer to Contingency Risk Reserve		-	-	-	-
	(e) Transfer to General Reserve		-	-	-	-
	(f) Transfer to Debenture Redemption Reserve		-	-	-	-
	Balance of profit/ loss brought forward from last year		50,60,667	50,60,667	45,66,267	45,66,267
	Balance carried forward to Balance Sheet			<b>61,31,621</b>		<b>47,97,292</b>

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

**BALANCE SHEET AS AT JUNE 30, 2020**

	Schedule	As at Jun 30, 2020 (Rs.'000)	As at Jun 30, 2019 (Rs.'000)
<b>SOURCES OF FUNDS</b>			
SHARE CAPITAL	NL-8-Share Capital Schedule	29,88,057	29,88,057
SHARE APPLICATION MONEY PENDING ALLOTMENT			
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	1,41,11,833	1,17,77,504
FAIR VALUE CHANGE ACCOUNT - SHARE HOLDERS		(17,018)	13,360
FAIR VALUE CHANGE ACCOUNT - POLICY HOLDERS		(71,886)	1,39,541
BORROWINGS	NL-11-Borrowings Schedule	10,00,000	10,00,000
<b>TOTAL</b>		<b>1,80,10,986</b>	<b>1,59,18,462</b>
<b>APPLICATION OF FUNDS</b>			
INVESTMENTS	NL-12-Investment Schedule - Share Holders NL-12A-Investment Schedule - Policy Holders	95,20,784 8,58,17,622	69,25,180 7,23,81,639
LOANS	NL-13-Loans Schedule	-	-
FIXED ASSETS	NL-14-Fixed Assets Schedule	6,95,395	7,37,297
DEFERRED TAX ASSET		18,78,167	16,26,533
CURRENT ASSETS			
CASH AND BANK BALANCES	NL-15-Cash and bank balance Schedule	3,46,333	7,20,933
ADVANCES AND OTHER ASSETS	NL-16-Advances and Other Assets Schedule	1,08,56,975	1,19,30,591
<b>Sub-Total (A)</b>		<b>1,12,03,308</b>	<b>1,26,51,524</b>
CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	7,02,54,569	5,53,74,053
PROVISIONS	NL-18-Provisions Schedule	2,08,49,721	2,30,29,658
DEFERRED TAX LIABILITY			
<b>Sub-Total (B)</b>		<b>9,11,04,290</b>	<b>7,84,03,711</b>
NET CURRENT ASSETS (C) = (A - B)		(7,99,00,982)	(6,57,52,187)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT			
<b>TOTAL</b>		<b>1,80,10,986</b>	<b>1,59,18,462</b>

**CONTINGENT LIABILITIES**

	Particulars	As at Jun 30, 2020 (Rs.'000)	As at Jun 30, 2019 (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	44,17,145	30,95,360
6	Reinsurance obligations to the extent not provided for in accounts	-	-
7	Others - Repudiated / Disputed Claim	-	-
	<b>TOTAL</b>	<b>44,17,145</b>	<b>30,95,360</b>

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 Jun 30, 2020
Particulars		Fire	Marine			Miscellaneous													
For The Quarter Ended June 30,2020			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	11,57,982	1,62,792	-	1,62,792	18,07,160	38,83,420	56,90,580	13,705	40,847	71,597	-	4,06,551	10,11,699	-	41,950	72,76,929	85,97,703	
	Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Gross Earned Premium	11,57,982	1,62,792	-	1,62,792	18,07,160	38,83,420	56,90,580	13,705	40,847	71,597	-	4,06,551	10,11,699	-	41,950	72,76,929	85,97,703	
	Add: Premium on reinsurance accepted	29,485	-	-	-	-	-	-	-	-	4,358	-	-	-	-	1,854	6,212	35,697	
	Less : Premium on reinsurance ceded	8,72,639	1,01,510	-	1,01,510	7,31,664	2,04,979	9,36,643	685	27,382	40,977	-	1,35,845	1,47,315	-	6,564	12,95,411	22,69,560	
	Net Premium	3,14,828	61,282	-	61,282	10,75,496	36,78,441	47,53,937	13,020	13,465	34,978	-	2,70,706	8,64,384	-	37,240	59,87,730	63,63,840	
	Adjustment for change in reserve for unexpired risks	38,450	4,644	(1)	4,643	(4,54,715)	(12,37,537)	(16,92,252)	3,197	901	1,806	-	(2,27,408)	2,57,907	-	(40,216)	(16,96,065)	(16,52,972)	
	Premium Earned (Net)	2,76,378	56,638	1	56,639	15,30,211	49,15,978	64,46,189	9,823	12,564	33,172	-	4,98,114	6,06,477	-	77,456	76,83,795	80,16,812	

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, 2020
Particulars		Fire	Marine			Miscellaneous													Grand Total
Upto The Quarter Ended June 30,2020			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		
		(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	11,57,982	1,62,792	-	1,62,792	18,07,160	38,83,420	56,90,580	13,705	40,847	71,597	-	4,06,551	10,11,699	-	41,950	72,76,929	85,97,703	
	Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Gross Earned Premium	11,57,982	1,62,792	-	1,62,792	18,07,160	38,83,420	56,90,580	13,705	40,847	71,597	-	4,06,551	10,11,699	-	41,950	72,76,929	85,97,703	
	Add: Premium on reinsurance accepted	29,485	-	-	-	-	-	-	-	-	4,358	-	-	-	-	1,854	6,212	35,697	
	Less : Premium on reinsurance ceded	8,72,639	1,01,510	-	1,01,510	7,31,664	2,04,979	9,36,643	685	27,382	40,977	-	1,35,845	1,47,315	-	6,564	12,95,411	22,69,560	
	Net Premium	3,14,828	61,282	-	61,282	10,75,496	36,78,441	47,53,937	13,020	13,465	34,978	-	2,70,706	8,64,384	-	37,240	59,87,730	63,63,840	
	Adjustment for change in reserve for unexpired risks	38,450	4,644	(1)	4,643	(4,54,715)	(12,37,537)	(16,92,252)	3,197	901	1,806	-	(2,27,408)	2,57,907	-	(40,216)	(16,96,065)	(16,52,972)	
	Premium Earned (Net)	2,76,378	56,638	1	56,639	15,30,211	49,15,978	64,46,189	9,823	12,564	33,172	-	4,98,114	6,06,477	-	77,456	76,83,795	80,16,812	

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

PREMIUM EARNED [NET]																			For the Quarter Ended Jun 30, 2019
Particulars		Fire	Marine			Miscellaneous													Grand Total
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		
		(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	47,983	86,811	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	47,983	86,811	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	5,523	77,008	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	74,202	87,703	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 Jun 30, 2019
Particulars		Fire	Marine			Miscellaneous													Grand Total
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)	
	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	47,983	86,811	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	47,983	86,811	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	5,523	77,008	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	74,202	87,703	78,87,376	81,76,843	

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, 2020
For The Quarter Ended Jun 30,2020			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	71,779	38,942	-	38,942	8,15,749	4,67,024	12,82,773	64	1,053	11,675	-	44,872	1,94,328	1,89,791	11,088	17,35,644	18,46,365
	Add : Claims Outstanding at the end of the Period	4,42,067	77,984	-	77,984	11,76,259	5,45,59,947	5,57,36,206	28,352	17,468	52,500	-	3,98,313	3,94,716	1,01,742	74,166	5,68,03,463	5,73,23,514
	Less : Claims Outstanding at the beginning of the Period	2,86,291	64,986	-	64,986	10,99,103	5,10,29,407	5,21,28,510	32,543	15,312	55,282	-	3,70,345	3,29,385	1,29,700	67,175	5,31,28,252	5,34,79,529
	Gross Incurred Claims	2,27,555	51,940	-	51,940	8,92,905	39,97,564	48,90,469	(4,127)	3,209	8,893	-	72,840	2,59,659	1,61,833	18,079	54,10,855	56,90,350
	Add : Re-insurance accepted to direct claims	384	-	-	-	-	-	-	-	-	74	-	-	-	-	-	74	458
	Less : Re-insurance Ceded to claims paid	38,881	26,412	-	26,412	2,94,994	23,331	3,18,325	3	895	2,523	-	8,761	34,034	1,61,322	668	5,26,531	5,91,824
Total Claims Incurred		1,89,058	25,528	-	25,528	5,97,911	39,74,233	45,72,144	(4,130)	2,314	6,444	-	64,079	2,25,625	511	17,411	48,84,398	50,98,984

CLAIMS INCURRED [NET]

	Particulars	Fire	Marine			Miscellaneous												Upto the Quarter Ended Jun 30, 2020
Upto The Quarter Ended Jun 30,2020			Marine Cargo	Marine Others	Marine Total	Motot OD	Motor TP	Motor	Workmen's Compensation	Public/Product Liblity	Engineeri ng	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	71,779	38,942	-	38,942	8,15,749	4,67,024	12,82,773	64	1,053	11,675	-	44,872	1,94,328	1,89,791	11,088	17,35,644	18,46,365
	Add : Claims Outstanding at the end of the Period	4,42,067	77,984	-	77,984	11,76,259	5,45,59,947	5,57,36,206	28,352	17,468	52,500	-	3,98,313	3,94,716	1,01,742	74,166	5,68,03,463	5,73,23,514
	Less : Claims Outstanding at the beginning of the Period	2,86,291	64,986	-	64,986	10,99,103	5,10,29,407	5,21,28,510	32,543	15,312	55,282	-	3,70,345	3,29,385	1,29,700	67,175	5,31,28,252	5,34,79,529
	Gross Incurred Claims	2,27,555	51,940	-	51,940	8,92,905	39,97,564	48,90,469	(4,127)	3,209	8,893	-	72,840	2,59,659	1,61,833	18,079	54,10,855	56,90,350
	Add : Re-insurance accepted to direct claims	384	-	-	-	-	-	-	-	-	74	-	-	-	-	-	74	458
	Less : Re-insurance Ceded to claims paid	38,881	26,412	-	26,412	2,94,994	23,331	3,18,325	3	895	2,523	-	8,761	34,034	1,61,322	668	5,26,531	5,91,824
	Total Claims Incurred	1,89,058	25,528	-	25,528	5,97,911	39,74,233	45,72,144	(4,130)	2,314	6,444	-	64,079	2,25,625	511	17,411	48,84,398	50,98,984

- 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 Jun 30, 2019	
For The Quarter Ended Jun 30,2019			Marine Cargo	Marine Others	Marine Total	Motot OD	Motor TP	Motor	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	15,89,508	28,377	46,83,933	49,65,182
	Add : Claims Outstanding at the end of the Period	3,13,592	82,851	-	82,851	11,09,707	4,29,89,502	4,40,99,209	23,512	14,694	42,298	-	3,58,603	2,62,695	6,56,659	54,530	4,55,12,200	4,59,08,643
	Less : Claims Outstanding at the beginning of the Period	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	8,11,132	50,865	4,20,24,258	4,23,09,553
	Gross Incurred Claims	2,28,967	1,63,430	-	1,63,430	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	85,64,273
	Add : Re-insurance accepted to direct claims	(1,250)	-	-	-	-	-	-	-	-	131	-	-	-	-	-	131	(1,119)
	Less : Re-insurance Ceded to claims paid	61,458	1,20,578	-	1,20,578	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	20,09,480
											-							
	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 Jun 30, 2019
Upto The Quarter Ended Jun 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	15,89,508	28,377	46,83,933	49,65,182
	Add : Claims Outstanding at the end of the Period	3,13,592	82,851	-	82,851	11,09,707	4,29,89,502	4,40,99,209	23,512	14,694	42,298	-	3,58,603	2,62,695	6,56,659	54,530	4,55,12,200	4,59,08,643
	Less : Claims Outstanding at the beginning of the Period	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	8,11,132	50,865	4,20,24,258	4,23,09,553
	Gross Incurred Claims	2,28,967	1,63,430	-	1,63,430	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	85,64,273
	Add : Re-insurance accepted to direct claims	(1,250)	-	-	-	-	-	-	-	-	131	-	-	-	-	-	131	(1,119)
	Less : Re-insurance Ceded to claims paid	61,458	1,20,578	-	1,20,578	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	20,09,480
	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



**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 Jun 30, 2020	
For The Quarter Ended Jun 30, 2020			Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Worksmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop	Others	Total Misc	Grand Total
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Commission Paid																	
	Direct	85,016	15,361	-	15,361	3,15,450	35,430	3,50,880	1,549	1,177	6,439	-	55,641	97,204	(1,374)	6,976	5,18,492	6,18,869
	Add: Re-insurance Accepted	695	-	-	-	-	-	-	-	-	99	-	-	-	-	42	141	836
	Less: Commission on Re-insurance Ceded	1,18,932	18,497	-	18,497	2,65,767	9,666	2,75,433	100	1,188	5,875	-	59,226	53,862	-	1,514	3,97,198	5,34,627
	Net Commission	(33,221)	(3,136)	-	(3,136)	49,683	25,764	75,447	1,449	(11)	663	-	(3,585)	43,342	(1,374)	5,504	1,21,435	85,078

**COMMISSION (NET)**

Particulars		Fire				Miscellaneous												Upto the Quarter Ended Jun 30, 2020
Upto The Quarter Ended Jun 30, 2020			Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop	Others	Total Misc	Grand Total
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Commission Paid																	
	Direct	85,016	15,361	-	15,361	3,15,450	35,430	3,50,880	1,549	1,177	6,439	-	55,641	97,204	(1,374)	6,976	5,18,492	6,18,869
	Add: Re-insurance Accepted	695	-	-	-	-	-	-	-	-	99	-	-	-	-	42	141	836
		1,18,932	18,497	-	18,497	2,65,767	9,666	2,75,433	100	1,188	5,875	-	59,226	53,862	-	1,514	3,97,198	5,34,627
	Less: Commission on Re-insurance Ceded																	
	Net Commission	(33,221)	(3,136)	-	(3,136)	49,683	25,764	75,447	1,449	(11)	663	-	(3,585)	43,342	(1,374)	5,504	1,21,435	85,078

**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 Jun 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
		1,04,723	24,802	-	24,802	3,93,473	13,456	4,06,929	101	1,005	7,397	-	19,621	87,421	(5,788)	2,085	5,18,772	6,48,297
	Less: Commission on Re-insurance Ceded																	
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	10,555	14,533	2,71,443	2,64,029

**COMMISSION (NET)**

Particulars		Fire	Marine			Miscellaneous												Upto the Quarter Ended Jun 30, 2019
Upto The Quarter Ended Jun 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
		1,04,723	24,802	-	24,802	3,93,473	13,456	4,06,929	101	1,005	7,397	-	19,621	87,421	(5,788)	2,085	5,18,772	6,48,297
	Less: Commission on Re-insurance Ceded																	
	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	10,555	14,533	2,71,443	2,64,029

Particulars	For the Quarter ended Jun 30, 2020	Upto the Quarter ended Jun 30, 2020	For the Quarter ended Jun 30, 2019	Upto the Quarter ended Jun 30, 2019
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Agents	12,719	12,719	11,849	11,849
Brokers	1,88,716	1,88,716	2,77,826	2,77,826
Corporate Agency	4,17,435	4,17,435	6,21,396	6,21,396
Referral				
Others (pl. specify)				
<b>TOTAL (B)</b>	<b>6,18,869</b>	<b>6,18,869</b>	<b>9,11,071</b>	<b>9,11,071</b>

FORM NL-7-OPERATING EXPENSES SCHEDULE

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

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Particulars		Fire	Marine			Miscellaneous												For the Quarter Ended Jun 30, 2020
For The Quarter Ended Jun 30,2020		Fire	Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Worksmen's Compensation	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	17,900	5,049	-	5,049	62,889	1,88,327	2,51,216	535	1,625	2,259	-	15,301	66,900	15,974	2,130	3,55,940	3,78,889
2	Travel, conveyance and vehicle running expenses	207	46	-	46	840	2,966	3,806	8	12	24	-	204	756	204	27	5,041	5,294
3	Training expenses	344	67	-	67	1,174	4,015	5,189	14	15	38	-	295	943	-	41	6,535	6,946
4	Rents, rates & taxes	1,580	308	-	308	5,398	18,462	23,860	65	68	176	-	1,359	4,338	-	187	30,053	31,941
5	Repairs	254	50	-	50	869	2,973	3,842	11	11	28	-	219	699	-	30	4,840	5,144
6	Printing & stationery	304	59	-	59	1,038	3,550	4,588	13	13	34	-	261	834	-	36	5,779	6,142
7	Communication	561	109	-	109	1,918	6,559	8,477	23	24	62	-	483	1,541	-	67	10,677	11,347
8	Legal & professional charges	644	125	-	125	2,201	7,528	9,729	27	28	72	-	554	1,769	-	76	12,255	13,024
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	26	5	-	5	89	303	392	1	1	3	-	22	71	-	3	493	524
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	9	2	-	2	31	107	138	-	-	1	-	8	25	-	1	173	184
	(ii) Certification	18	4	-	4	63	214	277	1	-	2	-	16	50	-	2	348	370
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Out of Pocket expenses	1	-	-	-	2	7	9	-	-	-	-	1	2	-	-	12	13
10	Advertisement and publicity	9,513	864	-	864	81,023	2,12,776	2,93,799	226	151	863	-	22,663	22,279	-	1,206	3,41,187	3,51,564
11	Interest & Bank Charges	1,152	224	-	224	3,936	13,463	17,399	48	49	128	-	991	3,164	-	135	21,914	23,290
12	Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Power and Electricity	223	43	-	43	761	2,604	3,365	9	10	25	-	192	612	-	26	4,239	4,505
	Information Technology Expenses	6,079	1,183	-	1,183	20,768	71,032	91,800	251	260	675	-	5,227	16,692	-	719	1,15,624	1,22,886
	Marketing Expenses	45,833	3,097	-	3,097	1,18,483	4,91,453	6,09,936	1,995	614	3,169	-	1,76,775	1,02,797	(399)	6,947	9,01,834	9,50,764
	Operating Lease Charges	1,032	201	-	201	3,524	12,054	15,578	43	44	115	-	887	2,833	-	122	19,622	20,855
	IRDA Registration renewal fees	272	53	-	53	930	3,179	4,109	11	12	30	-	234	747	-	32	5,175	5,500
	GST/Service Tax Expense	-	-	-	-	-	-	-	-	-	-	-	-	-	3	-	3	3
	Outsourcing Expenses	24,827	1,961	-	1,961	42,720	1,49,568	1,92,288	392	454	1,150	-	11,519	59,968	6,631	1,487	2,73,889	3,00,677
	Net Exchange (Gain) / Loss	-	-	-	-	-	-	-	-	-	-	-	-	(1)	-	1	-	-
	Co-insurance Administrative Charges	122	24	-	24	416	1,423	1,839	5	5	14	-	105	334	-	14	2,316	2,462
	Terrorism Pool - Management Expenses	1,818	-	-	-	-	-	-	-	-	521	-	-	-	-	224	745	2,563
	DR Pool - Administrative Expenses (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Miscellaneous Expenses (Net)	1,722	335	-	335	5,882	20,119	26,001	71	74	191	-	1,481	4,728	-	205	32,751	34,808
13	Depreciation	2,488	484	-	484	8,501	29,075	37,576	103	106	276	-	2,140	6,835	-	294	47,330	50,302
	Less: Write back of provision no longer required	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	1,16,929	14,293	-	14,293	3,63,456	12,41,757	16,05,213	3,852	3,576	9,856	-	2,40,937	2,98,916	22,413	14,012	21,98,775	23,29,997

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 Jun 30, 2020
Upto The Quarter Ended Jun 30,2020		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	17,900	5,049	-	5,049	62,889	1,88,327	2,51,216	535	1,625	2,259	-	15,301	66,900	15,974	2,130	3,55,940	3,78,889
2	Travel, conveyance and vehicle running expenses	207	46	-	46	840	2,966	3,806	8	12	24	-	204	756	204	27	5,041	5,294
3	Training expenses	344	67	-	67	1,174	4,015	5,189	14	15	38	-	295	943	-	41	6,535	6,946
4	Rents, rates & taxes	1,580	308	-	308	5,398	18,462	23,860	65	68	176	-	1,359	4,338	-	187	30,053	31,941
5	Repairs	254	50	-	50	869	2,973	3,842	11	11	28	-	219	699	-	30	4,840	5,144
6	Printing & stationery	304	59	-	59	1,038	3,550	4,588	13	13	34	-	261	834	-	36	5,779	6,142
7	Communication	561	109	-	109	1,918	6,559	8,477	23	24	62	-	483	1,541	-	67	10,677	11,347
8	Legal & professional charges	644	125	-	125	2,201	7,528	9,729	27	28	72	-	554	1,769	-	76	12,255	13,024
9	Auditors' fees, expenses etc				-												-	-
	(a) as auditor	26	5	-	5	89	303	392	1	1	3	-	22	71	-	3	493	524
	(b) as adviser or in any other capacity, in respect of																	
	(i) Taxation matters	9	2	-	2	31	107	138	-	-	1	-	8	25	-	1	173	184
	(ii) Certification	18	4	-	4	63	214	277	1		2	-	16	50	-	2	348	370
	(iii) Management services; and				-			-				-					-	-
	(c) in any other capacity				-			-				-					-	-
	Out of Pocket expenses	1	-	-	-	2	7	9	-	-	-	-	1	2	-	-	12	13
10	Advertisement and publicity	9,513	864	-	864	81,023	2,12,776	2,93,799	226	151	863	-	22,663	22,279	-	1,206	3,41,187	3,51,564
11	Interest & Bank Charges	1,152	224	-	224	3,936	13,463	17,399	48	49	128	-	991	3,164	-	135	21,914	23,290
12	Others (to be specified)				-			-										
	Power and Electricity	223	43	-	43	761	2,604	3,365	9	10	25	-	192	612	-	26	4,239	4,505
	Information Technology Expenses	6,079	1,183	-	1,183	20,768	71,032	91,800	251	260	675	-	5,227	16,692	-	719	1,15,624	1,22,886
	Marketing Expenses	45,833	3,097	-	3,097	1,18,483	4,91,453	6,09,936	1,995	614	3,169	-	1,76,775	1,02,797	(399)	6,947	9,01,834	9,50,764
	Operating Lease Charges	1,032	201	-	201	3,524	12,054	15,578	43	44	115	-	887	2,833	-	122	19,622	20,855
	IRDA Registration renewal fees	272	53	-	53	930	3,179	4,109	11	12	30	-	234	747	-	32	5,175	5,500
	GST/Service Tax Expense	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	-	3
	Outsourcing Expenses	24,827	1,961	-	1,961	42,720	1,49,568	1,92,288	392	454	1,150	-	11,519	59,968	6,631	1,487	2,73,889	3,00,677
	Net Exchange (Gain) / Loss	-	-	-	-	-	-	-	-	-	-	-	-	(1)	-	1	-	-
	Co-insurance Administrative Charges	122	24	-	24	416	1,423	1,839	5	5	14	-	105	334	-	14	2,316	2,462
	Terrorism Pool - Management Expenses	1,818	-	-	-	-	-	-	-	-	521	-	-	-	-	224	745	2,563
	DR Pool - Administrative Expenses (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Miscellaneous Expenses (Net)	1,722	335	-	335	5,882	20,119	26,001	71	74	191	-	1,481	4,728	-	205	32,751	34,808
13	Depreciation	2,488	484	-	484	8,501	29,075	37,576	103	106	276	-	2,140	6,835	-	294	47,330	50,302
	Less: Write back of provision no longer required	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>TOTAL</b>	<b>1,16,929</b>	<b>14,293</b>	<b>-</b>	<b>14,293</b>	<b>3,63,456</b>	<b>12,41,757</b>	<b>16,05,213</b>	<b>3,852</b>	<b>3,576</b>	<b>9,856</b>	<b>-</b>	<b>2,40,937</b>	<b>2,98,916</b>	<b>22,413</b>	<b>14,012</b>	<b>21,98,775</b>	<b>23,29,997</b>

FORM NL-7-OPERATING EXPENSES SCHEDULE

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

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Particulars		Fire	Marine			Miscellaneous												For the Quarter Ended Jun 30, 2019
For The Quarter Ended Jun 30,2019			Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor	Worksmen's Compensation	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	18,507	2,93,061	3,17,832
2	Travel, conveyance and vehicle running expenses	1,363	820	27	847	5,864	16,103	21,967	30	402	272	-	2,130	3,858	13	1,354	30,026	32,236
3	Training expenses	367	71	-	71	1,851	5,461	7,312	14	22	41	-	671	705	6	83	8,854	9,292
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	115	11,934	12,523
7	Communication	841	162	-	162	4,244	12,522	16,766	32	49	94	-	1,538	1,616	14	194	20,303	21,306
8	Legal & professional charges	1,515	292	-	292	7,648	22,565	30,213	58	89	169	-	2,772	2,912	25	348	36,586	38,393
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	-	6	513	538
	(ii) Certification	15	3	-	3	74	217	291	1	-	2	-	27	28	-	3	352	370
	(iii) Management services; and	-	-	-	-	-	-	-	1	-	-	-	-	-	-	-	1	1
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Out of Pocket expenses	-	-	-	-	2	7	9	-	-	-	-	1	1	-	2	13	13
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	140	14,649	15,373
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	130	-	130	3,436	10,139	13,575	26	40	76	-	1,246	1,309	12	155	16,439	17,250
	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	9,770	2,55,925	2,67,616
	Net Exchange (Gain) / Loss	-	-	-	-	2	6	8	-	-	-	-	1	1	-	-	10	10
	Co-insurance Administrative Charges	65	12	-	12	327	966	1,293	2	4	7	-	119	125	1	14	1,565	1,642
	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	4,323	37	518	54,302	56,983
	Less: Write back of provision no longer required	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	53,441	13,275	3,588	16,863	5,62,010	15,23,447	20,85,457	1,312	6,562	6,981	-	2,31,399	1,32,021	13,067	34,694	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 Jun 30, 2019
Upto The Quarter Ended Jun 30,2019			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	18,507	2,93,061	3,17,832
2	Travel, conveyance and vehicle running expenses	1,363	820	27	847	5,864	16,103	21,967	30	402	272	-	2,130	3,858	13	1,354	30,026	32,236
3	Training expenses	367	71	-	71	1,851	5,461	7,312	14	22	41	-	671	705	6	83	8,854	9,292
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	115	11,934	12,523
7	Communication	841	162	-	162	4,244	12,522	16,766	32	49	94	-	1,538	1,616	14	194	20,303	21,306
8	Legal & professional charges	1,515	292	-	292	7,648	22,565	30,213	58	89	169	-	2,772	2,912	25	348	36,586	38,393
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	-	6	513	538
	(ii) Certification	15	3	-	3	74	217	291	1	-	2	-	27	28	-	3	352	370
	(iii) Management services; and	-	-	-	-	-	-	-	1	-	-	-	-	-	-	-	1	1
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Out of Pocket expenses	-	-	-	-	2	7	9	-	-	-	-	1	1	-	2	13	13
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	140	14,649	15,373
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	130	-	130	3,436	10,139	13,575	26	40	76	-	1,246	1,309	12	155	16,439	17,250
	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	9,770	2,55,925	2,67,616
	Net Exchange (Gain) / Loss	-	-	-	-	2	6	8	-	-	-	-	1	1	-	-	10	10
	Co-insurance Administrative Charges	65	12	-	12	327	966	1,293	2	4	7	-	119	125	1	14	1,565	1,642
	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	4,323	37	518	54,302	56,983
	Less: Write back of provision no longer required	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	53,441	13,275	3,588	16,863	5,62,010	15,23,447	20,85,457	1,312	6,562	6,981	-	2,31,399	1,32,021	13,067	34,694	25,11,493	25,81,797

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 Jun 30, 2020	As at Jun 30, 2019
		(Rs.'000)	(Rs.'000)
1	Authorised Capital		
	Equity Shares of Rs 324,000,000 (Previous year - 324,000,000) of Rs. 10 each	32,40,000	32,40,000
2	Issued Capital		
	298,805,700 (Previous Year: 298,805,700) Equity Shares of Rs.10 each	29,88,057	29,88,057
3	Subscribed Capital		
	298,805,700 (Previous Year: 298,805,700) Equity Shares of Rs.10 each	29,88,057	29,88,057
4	Called-up Capital		
	298,805,700 (Previous Year: 298,805,700) Equity Shares of Rs.10 each fully paid up	29,88,057	29,88,057
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (Amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses		
	Expenses including commission or brokerage on	-	-
	Underwriting or subscription of shares		
	<b>TOTAL</b>	<b>29,88,057</b>	<b>29,88,057</b>
	Number of Shares held by 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 Jun 30, 2020		As at Jun 30, 2019	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
• Indian	17,92,83,420	60	17,92,83,420	60
• Foreign	11,95,22,280	40	11,95,22,280	40
Others				
<b>TOTAL</b>	<b>29,88,05,700</b>	<b>100</b>	<b>29,88,05,700</b>	<b>100</b>



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

	Particulars	As at Jun 30, 2020	As at Jun 30, 2019
		(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	-	-
		<b>14,32,645</b>	<b>14,32,645</b>
4	General Reserves	63,47,567	53,47,567
	Add: Transfer from Profit and Loss account	-	-
	Add: Transfer from Contingency Reserve for Unexpired Risk	-	-
		<b>63,47,567</b>	<b>53,47,567</b>
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	61,31,621	47,97,292
8	Debenture Redemption Reserve	2,00,000	2,00,000
	<b>TOTAL</b>	<b>1,41,11,833</b>	<b>1,17,77,504</b>

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

	<b>Particulars</b>	<b>As at Jun 30, 2020</b>	<b>As at Jun 30, 2019</b>
		(Rs. '000)	(Rs. '000)
1	Debentures/ Bonds	10,00,000	10,00,000
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	<b>TOTAL</b>	<b>10,00,000</b>	<b>10,00,000</b>

**FORM NL-12-INVESTMENT SCHEDULE - SHARE HOLDERS**

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

**INVESTMENT - SHAREHOLDERS**

	Particulars	As at Jun 30, 2020		As at Jun 30, 2019	
		(Rs.'000).	(Rs.'000).	(Rs.'000).	(Rs.'000).
	<b>LONG TERM INVESTMENTS</b>				
1	Government Securities and Government Guaranteed Bonds including Treasury Bills		70,78,921		32,43,558
2	Other Approved Securities		-		-
3	Approved Investments		-		-
	(a) Debenture / Bonds		8,40,926		13,54,274
	(b) Fixed Deposits with Banks		7,789		-
	(c) Equity Shares (Net of FairValue Change)		78,303		1,07,750
	(d) Investment Properties - Real Estate		28,786		25,167
4	Investments in Infrastructure and Social Sector		4,45,445		11,03,334
5	Other than Approved Investments				
	(a) Debentures/Bonds	3,12,489		3,60,926	
	Less : Provision for Impairment	(1,99,674)		(11,366)	
	- Debentures/Bonds (Net of Impairment)		1,12,815		3,49,560
	(b) Equity Shares (Net of FairValue Change)		3,204		5,423
6	Investments in Alternate Investment funds		13,293		13,097
	<b>Total (A)</b>		<b>86,09,482</b>		<b>62,02,163</b>
	<b>SHORT TERM INVESTMENTS</b>				
1	Government securities and Government guaranteed bonds including Treasury Bills		-		4,376
2	Other Approved Securities		-		-
3	Approved Investments		-		-
	(a) Debentures/ Bonds		5,31,763		4,96,070
	(b) Fixed Deposits with Banks		84,354		-
	(c) Money market Instruments		-		-
	(d) Mutual Fund (Liquid Schemes)		98,872		57,875
4	Investments in Infrastructure and Social Sector		1,71,875		56,824
5	Other than Approved Investments	94,872		1,11,489	
	Less : Provision for Impairment	(70,433)		(3,617)	
	- Debentures/Bonds (Net of Impairment)		24,439		1,07,872
	<b>Total (B)</b>		<b>9,11,303</b>		<b>7,23,017</b>
	<b>TOTAL (A) +(B)</b>		<b>95,20,784</b>		<b>69,25,180</b>

Notes:

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

	As at Mar 31, 2020		As at Mar 31, 2019	
	Cost	Market Value	Cost	Market Value
a) Equity Shares listed	97,990	81,407	1,03,147	1,13,173
b) Mutual Funds	98,864	98,872	57,843	57,875
c) Government and other securities	70,78,921	73,39,514	32,47,934	33,05,143
d) Fixed Deposit with Banks	92,144	92,144	0	0
e) Corporate Bonds	21,69,230	21,13,822	35,02,126	35,18,674
f) Money Market Instruments	-	-	-	-
g) Investment Properties - Real Estate	28,786	28,786	25,167	25,167
h) Investment in AIF	13,293	13,293	-	-
	<b>95,79,228</b>	<b>97,67,837</b>	<b>69,36,217</b>	<b>70,20,032</b>

**FORM NL-12A-INVESTMENT SCHEDULE - POLICYHOLDERS**

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

**INVESTMENT - POLICYHOLDERS**

	Particulars	As at Jun 30, 2020		As at Jun 30, 2019	
		(Rs.'000).	(Rs.'000).	(Rs.'000).	(Rs.'000).
	<b>LONG TERM INVESTMENTS</b>				
1	Government Securities and Government Guaranteed Bonds including Treasury Bills		6,38,07,362		3,39,06,090
2	Other Approved Securities		-		-
3	Approved Investments		-		-
	(a) Debenture / Bonds		75,79,869		1,41,56,723
	(b) Fixed Deposits with Banks		70,211		-
	(c) Equity Shares (Net of FairValue Change)		7,05,804		11,26,349
	(d) Investment Properties - Real Estate		2,59,465		2,63,084
4	Investments in Infrastructure and Social Sector		40,15,109		1,15,33,556
6	Other than Approved Investments				
	a) Debentures/Bonds	28,16,686		37,72,889	
	Less : Provision for Impairment	(17,99,808)		(1,35,036)	
	- Debentures/Bonds (Net of Impairment)		10,16,878		36,37,853
	(b) Equity Shares (Net of FairValue Change)		28,876		56,692
7	Investments in Alternate Investment funds		1,19,818		1,36,903
	<b>Total (A)</b>		<b>7,76,03,392</b>		<b>6,48,17,250</b>
	<b>SHORT TERM INVESTMENTS</b>				
1	Government securities and Government guaranteed bonds including Treasury Bills		-		45,743
2	Other Approved Securities		-		-
3	Approved Investments				
	(a) Debentures/ Bonds		47,93,161		51,85,603
	(b) Fixed Deposits with Banks		7,60,346		-
	(c) Money market Instruments		-		-
	(d) Mutual Fund (Liquid Schemes)		8,91,207		6,04,989
4	Investments in Infrastructure and Social Sector		15,49,227		5,94,006
5	Other than Approved Investments	8,55,152		11,65,431	
	Less : Provision for Impairment	(6,34,864)		(31,384)	
	- Debentures/Bonds (Net of Impairment)		2,20,288		11,34,047
	<b>Total (B)</b>		<b>82,14,229</b>		<b>75,64,388</b>
	<b>TOTAL (A) +(B)</b>		<b>8,58,17,622</b>		<b>7,23,81,639</b>

Notes:

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

	As at Mar 31, 2020		As at Mar 31, 2019	
	Cost	Market Value	Cost	Market Value
a) Equity Shares listed	8,83,252	7,33,780	10,78,230	11,83,041
b) Mutual Funds	8,91,136	8,91,207	6,04,657	6,04,989
c) Government and other securities	6,38,07,361	6,61,56,269	3,39,51,833	3,45,49,865
d) Fixed Deposit with Banks	8,30,556	8,30,556	0	0
e) Corporate Bonds	1,95,52,819	1,90,53,384	3,66,08,998	3,67,81,977
f) Money Market Instruments	-	-	-	-
g) Investment Properties - Real Estate	2,59,466	2,59,466	2,63,084	2,63,084
h) Investment in AIF	1,19,818	1,19,818	-	-
	<b>8,63,44,408</b>	<b>8,80,44,480</b>	<b>7,25,06,802</b>	<b>7,33,82,955</b>

**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 Jun 30, 2020 (Rs.'000).	As at Jun 30, 2019 (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	-	-
	<b>TOTAL</b>	-	-
2	BORROWER-WISE CLASSIFICATION	-	-
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others (to be specified)	-	-
	<b>TOTAL</b>	-	-
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	-	-
	<b>TOTAL</b>	-	-
4	MATURITY-WISE CLASSIFICATION	-	-
	(a) Short Term	-	-
	(b) Long Term	-	-
	<b>TOTAL</b>	-	-

**FORM NL-14-FIXED ASSETS SCHEDULE**

**Cholamandalam MS General Insurance Company Ltd**

**Registration No. 123**

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

(Rs.'000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	As at Apr 1, 2020	Additions	Deductions	As at Jun 30, 2020	As at Apr 1, 2020	For The Period	On Sales/ Adjustments	Upto June 30, 2020	As at June 30, 2020	As at Jun 30, 2019
Land - (Undivided share)	58,032	-	-	58,032	-	-	-	-	58,032	58,032
Buildings	3,66,981	-	-	3,66,981	51,463	1,529	-	52,992	3,13,989	3,20,104
Furniture & Fittings	58,781	360	-	59,141	53,116	622	-	53,738	5,403	5,775
Information Technology Equipment	5,20,254	3,123	299	5,23,078	4,39,903	11,354	225	4,51,032	72,046	76,116
Intangibles Computers	9,67,968	17,222	-	9,85,190	7,98,701	28,635	-	8,27,336	1,57,854	1,62,044
Vehicles	38,986	-	4,148	34,838	18,724	2,247	4,148	16,823	18,015	17,698
Office Equipment	41,013	91	56	41,048	32,693	936	23	33,606	7,442	8,936
Electrical Fittings	59,082	477	-	59,559	48,785	1,218	-	50,003	9,556	11,883
Improvement to Premises	1,71,611	507	-	1,72,118	1,34,583	3,759	-	1,38,342	33,776	46,207
<b>TOTAL</b>	<b>22,82,708</b>	<b>21,780</b>	<b>4,503</b>	<b>22,99,985</b>	<b>15,77,968</b>	<b>50,300</b>	<b>4,396</b>	<b>16,23,872</b>	<b>6,76,113</b>	<b>7,06,795</b>
Work in progress	-	-	-	-	-	-	-	-	19,282	30,502
<b>Grand Total</b>	<b>22,82,708</b>	<b>21,780</b>	<b>4,503</b>	<b>22,99,985</b>	<b>15,77,968</b>	<b>50,300</b>	<b>4,396</b>	<b>16,23,872</b>	<b>6,95,395</b>	<b>7,37,297</b>
PREVIOUS YEAR	20,54,102	92,887	6,648	21,40,341	13,83,212	56,982	6,648	14,33,546	7,37,297	

*Note:*

1. Assets included in land, property and building above exclude Investment Properties as defined in note (e) to Form NL-12 & NL 12A-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 Jun 30, 2020	As at Jun 30, 2019
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	50,687	1,27,284
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)		
	(bb) Others		
	(b) Current Accounts	2,52,609	5,87,612
3	Money at Call and Short Notice	-	-
	(a) With Banks		
	(b) With other Institutions		
4	Others (Bank deposits under lien)	43,037	6,037
	<b>TOTAL</b>	<b>3,46,333</b>	<b>7,20,933</b>
	Cash balance includes:		
	Cheques in hand	40,338	1,18,639
	Remittances in transit	-	

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

	<b>Particulars</b>	<b>As at Jun 30, 2020</b>	<b>As at Jun 30, 2019</b>
		(Rs.'000)	(Rs.'000)
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	31,30,055	25,68,175
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	12,48,455	8,82,437
6	Others (to be specified)		
	Advances to Employees	927	132
	Advances to Vendors	22,933	7,999
	GST Unutilised Credit/paid in advance	3,61,810	2,70,246
	Service tax paid under protest (Note 8 (c) of Schedule 16)	57,912	57,912
	Other Advances / Deposits	10,42,748	20,79,905
	<b>TOTAL (A)</b>	<b>58,64,840</b>	<b>58,66,806</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments	23,38,361	24,13,881
2	Outstanding Premiums	7,83,651	19,14,602
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business	2,10,845	2,05,501
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	11,829	-
	Receivable from Terrorism Pool [includes investment income]	14,80,467	13,44,367
	Receivable from Nuclear Pool	40,468	30,405
	Unclaimed Amount of Policy holders Deposits	22,800	75,000
	Receivable from IMTPIP	-	-
	Service Tax refund receivable	-	-
	Deposits for Premises and Advance Rent	1,03,714	80,029
	<b>TOTAL (B)</b>	<b>49,92,135</b>	<b>60,63,785</b>
	<b>TOTAL (A+B)</b>	<b>1,08,56,975</b>	<b>1,19,30,591</b>



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

	<b>Particulars</b>	<b>As at Jun 30, 2020</b>	<b>As at Jun 30, 2019</b>
		(Rs.'000)	(Rs.'000)
1	Agents' Balances	2,57,516	1,75,978
2	Balances due to other insurance companies	32,80,885	23,73,788
3	Deposits held on re-insurance ceded	-	-
4	Premiums Received in Advance/ Deposit Received	65,39,941	34,70,187
5	Unallocated Premium	7,69,022	11,68,385
6	Sundry creditors		
	- Dues to Micro Small & Medium Enterprises	1,246	273
	- Dues to Others	2,08,882	2,79,644
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	5,73,23,354	4,59,08,643
9	Due to Officers/ Directors	-	-
10	Others (to be specified)		
	Book Overdraft	1,97,867	6,730
	Tax and Other Withholdings	68,541	64,861
	Environment Relief Fund	40	-
	Provision for Expenses	10,11,193	12,22,655
	Other Liabilities	1,73,466	51,852
	GST Payable	3,90,552	5,83,979
	Unclaimed amounts of policyholders	23,194	58,208
	Others	8,870	8,870
	<b>TOTAL</b>	<b>7,02,54,569</b>	<b>5,53,74,053</b>

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

	Particulars	As at Jun 30, 2020	As at Jun 30, 2019
		(Rs.'000).	(Rs.'000).
1	Reserve for Unexpired Risk	2,04,05,247	2,26,39,984
	Less: Unabsorbed RSBY Enrollment costs	-	(0)
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	4,44,474	3,89,674
	<b>TOTAL</b>	<b>2,08,49,721</b>	<b>2,30,29,658</b>

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

	Particulars	As at Jun 30, 2020	As at Jun 30, 2019
		(Rs.'000)	(Rs.'000)
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	<b>TOTAL</b>	-	-

## PERIODIC DISCLOSURES

FORM NL-21 Statement of Liabilities

Cholamandalam MS General Insurance Co Ltd

Registration No. 123

Date of Registration with the IRDA : July 15, 2002

(Rs in Lakhs)						(Rs in Lakhs)			
Sl.No.	Particular	As at 30th Jun 20				As at 30th Jun 19			
		Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves	Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves
1	<b>Fire</b>	37,776	4,089	332	<b>42,197</b>	33,478	2,934	202	<b>36,614</b>
2	<b>Marine</b>	-	-	-	-	-	-	-	-
a	Marine Cargo	822	618	161	<b>1,601</b>	727	672	157	<b>1,556</b>
b	Marine Hull	-	-	-	-	0	-	-	<b>0</b>
3	<b>Miscellaneous</b>	-	-	-	-	-	-	-	-
a	Motor	1,20,081	1,85,032	3,67,557	<b>6,72,670</b>	1,44,542	1,73,607	2,60,867	<b>5,85,534</b>
b	Engineering	812	435	90	<b>1,337</b>	828	350	73	<b>1,251</b>
c	Aviation	-	-	-	-	-	-	-	-
d	Liabilities	592	265	198	<b>1,055</b>	672	239	147	<b>1,058</b>
e	Others	28,791	2,672	3,065	<b>34,528</b>	30,244	3,541	7,157	<b>40,942</b>
4	<b>Health Insurance</b>	15,180	2,889	1,059	<b>19,128</b>	15,908	1,966	661	<b>18,535</b>
5	<b>IMTPIP</b>	-	-	4,774	<b>4,774</b>	-	-	6,518	-
6	<b>Total Liabilities</b>	<b>2,04,054</b>	<b>1,96,000</b>	<b>3,77,236</b>	<b>7,77,290</b>	<b>2,26,400</b>	<b>1,83,308</b>	<b>2,75,782</b>	<b>6,85,490</b>

PERIODIC DISCLOSURES

FORM NL-22Geographical Distribution of Business

Insurer:

Cholamandalam MS General Insurance Co Ltd

Registration No. 123

Date 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	
	For the quarter ended Jun 30, 2020	Upto the quarter ended Jun 30, 2020	For the quarter ended Jun 30, 2020	Upto the quarter ended Jun 30, 2020	For the quarter ended Jun 30, 2020	Upto the quarter ended Jun 30, 2020	For the quarter ended Jun 30, 2020	Upto the quarter ended Jun 30, 2020	For the quarter ended Jun 30, 2020	Upto the quarter ended Jun 30, 2020	For the quarter ended Jun 30, 2020	Upto the quarter ended Jun 30, 2020	For the quarter ended Jun 30, 2020	Upto the quarter ended Jun 30, 2020	For the quarter ended Jun 30, 2020	Upto the quarter ended Jun 30, 2020	For the quarter ended Jun 30, 2020	Upto the quarter ended Jun 30, 2020	For the quarter ended Jun 30, 2020	Upto the quarter ended Jun 30, 2020	For the quarter ended Jun 30, 2020	Upto the quarter ended Jun 30, 2020	For the quarter ended Jun 30, 2020	Upto the quarter ended Jun 30, 2020	For the quarter ended Jun 30, 2020	Upto the quarter ended Jun 30, 2020
Andhra Pradesh	96	96	3	3	12	12	880	880	2,636	2,636	3,516	3,516	0	0	2	2	58	58	0	0	-	-	0	0	3,687	3,687
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Assam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bihar	124	124	2	2	10	10	1,095	1,095	2,347	2,347	3,442	3,442	1	1	1	1	13	13	-	-	-	-	0	0	3,593	3,593
Chattisgarh	97	97	8	8	13	13	593	593	1,099	1,099	1,692	1,692	1	1	1	1	16	16	-	-	-	-	-	-	1,828	1,828
Goa	15	15	3	3	0	0	12	12	28	28	40	40	6	6	1	1	11	11	0	0	-	-	0	0	75	75
Gujarat	779	779	112	112	41	41	1,333	1,333	2,619	2,619	3,952	3,952	37	37	442	442	593	593	-	-	-	-	117	117	6,074	6,074
Haryana	2,374	2,374	527	527	43	43	11	11	8	8	20	20	64	64	13	13	863	863	0	0	-	-	55	55	3,959	3,959
Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jammu and Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jharkhand	47	47	5	5	26	26	424	424	1,077	1,077	1,500	1,500	0	0	0	0	9	9	0	0	-	-	-	-	1,588	1,588
Karnataka	837	837	84	84	115	115	1,390	1,390	2,651	2,651	4,040	4,040	28	28	1,108	1,108	689	689	2	2	-	-	11	11	6,914	6,914
Kerala	134	134	1	1	7	7	791	791	1,079	1,079	1,870	1,870	0	0	2	2	99	99	-	-	-	-	15	15	2,128	2,128
Madhya Pradesh	216	216	12	12	11	11	360	360	814	814	1,174	1,174	4	4	7	7	34	34	-	-	-	-	2	2	1,459	1,459
Maharashtra	2,428	2,428	276	276	75	75	1,920	1,920	3,605	3,605	5,525	5,525	46	46	123	123	2,620	2,620	2	2	-	-	18	18	11,113	11,113
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Orissa	117	117	2	2	17	17	492	492	1,369	1,369	1,861	1,861	1	1	0	0	7	7	-	-	-	-	0	0	2,005	2,005
Punjab	1	1	-	-	-	-	1	1	4	4	5	5	-	-	-	-	1	1	-	-	-	-	-	-	6	6
Rajasthan	320	320	18	18	22	22	1,162	1,162	2,110	2,110	3,272	3,272	4	4	282	282	143	143	-	-	-	-	5	5	4,066	4,066
Sikkim	11	11	-	-	-	-	1	1	0	0	1	1	-	-	-	-	-	-	-	-	-	-	0	0	11	11
Tamil Nadu	2,028	2,028	356	356	143	143	3,001	3,001	6,737	6,737	9,738	9,738	319	319	2,046	2,046	3,809	3,809	8	8	-	-	158	158	18,605	18,605
Telangana	247	247	10	10	74	74	1,305	1,305	3,328	3,328	4,633	4,633	22	22	6	6	205	205	0	0	-	-	1	1	5,199	5,199
Tripura	67	67	16	16	39	39	486	486	997	997	1,483	1,483	-	-	0	0	16	16	-	-	-	-	0	0	1,622	1,622
Uttar Pradesh	566	566	8	8	10	10	1,051	1,051	2,224	2,224	3,275	3,275	0	0	6	6	68	68	-	-	-	-	8	8	3,941	3,941
Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
West Bengal	243	243	18	18	44	44	723	723	2,194	2,194	2,917	2,917	4	4	7	7	171	171	-	-	-	-	3	3	3,407	3,407
Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Chandigarh	414	414	6	6	3	3	559	559	1,236	1,236	1,795	1,795	3	3	8	8	130	130	-	-	-	-	9	9	2,367	2,367
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Delhi	408	408	162	162	11	11	440	440	571	571	1,011	1,011	5	5	13	13	559	559	1	1	-	-	4	4	2,173	2,173
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	10	10	0	0	1	1	41	41	103	103	144	144	0	0	0	0	1	1	-	-	-	-	0	0	157	157
Total	11,580	11,580	1,628	1,628	716	716	18,072	18,072	38,834	38,834	56,906	56,906	546	546	4,066	4,066	10,117	10,117	13	13	-	-	406	406	85,977	85,977

## 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, 2020

(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	1,186.87	2	35.71		-	22.12%
3	No. of Reinsurers with rating A but less than AA	15	1,963.35	9	284.06	11	2,053.11	77.81%
4	No. of Reinsurers with rating BBB but less than A	1	3.60	1	-		-	0.07%
5	No. of Reinsurers with rating less than		-		-		-	0.00%
	<b>Total</b>	<b>20</b>	<b>3,153.82</b>	<b>12</b>	<b>319.77</b>	<b>11</b>	<b>2,053.11</b>	<b>100.00%</b>

**NL-24- Ageing of Claims****Cholamandalam MS General Insurance Co Ltd****Registration No. 123****Date of Registration with the IRDA : July 15, 2002****For the Quarter Ending - Q1 FY'21***(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	36	39	34	15	2	126	717.79
2	Marine Cargo	706	193	110	32	3	1044	389.42
3	Marine Hull	0	0	0	0	0	0	0
4	Engineering	20	6	16	7	4	53	116.75
5	Motor OD	12167	6109	2695	265	90	21326	7793.73
6	Motor TP	0	15	144	233	438	830	4669.74
7	Health	2717	799	93	2	1	3612	1864.69
8	Overseas Travel	1	4	1			6	5.73
9	Personal Accident	29	45	25	1	5	105	448.72
10	Liability	15	9	13	2		39	11.17
11	Crop	48	52	4	5	8	117	1897.91
12	Miscellaneous	131	77	80	15	1	304	103.35

FORM N : 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'20

*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	350	822		139	12467	29939	17063	14	377	81	484		468	62204
2	Claims reported during the period	692	1662		101	23399	860	5375	19	288	33	53		496	32978
3	Claims Settled during the period	126	1044		53	21326	830	3612	6	105	39	117		304	27562
4	Claims Repudiated during the period	68	47		5	1035		814	3	28	2			45	2047
5	Claims closed during the period	17	24		5	1141	498	348	10	23	3	1		73	2143
6	Claims O/S at End of the period	831	1369		177	12364	29471	17664	14	509	70	419		542	63430
	Less than 3months	629	877		81	9211	827	2477	8	205	22	44		248	14629
	3 months to 6 months	96	326		52	2391	3994	317	2	159	15	168		185	7705
	6months to 1 year	54	81		29	661	5613	129	3	64	15	57		80	6786
	1year and above	52	85		15	101	19037	14741	1	81	18	150		29	34310



**FORM NL-26 - CLAIMS INFORMATION - KG Table I**

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

**Solvency for the period ended 30th June 2020**

**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	36,841	14,228	16,001	4,283	3,684	2,400	3,684
2	Marine Cargo	8,508	2,188	5,165	1,067	1,021	930	1,021
3	Marine Hull	0	0	(0)	0	0	0	0
4	Motor	3,00,668	2,50,156	2,47,832	2,17,136	50,031	65,141	65,141
5	Engineering	3,040	1,233	1,200	553	304	180	304
6	Aviation	-	-	-	-	-	-	-
7	Laibility	2,051	1,312	447	202	308	101	308
8	Health	61,395	47,732	22,353	18,471	9,546	5,541	9,546
9	Misc	2,990	2,709	1,280	1,116	542	335	542
10	Weather	1,456	195	40,660	5,736	146	6,099	6,099
	Total	4,16,950	3,19,753	3,34,939	2,48,563	65,582	80,726	86,645

<b>PERIODIC DISCLOSURES</b>		
<b>FORM NL-27      Offices information for Non-Life</b>		
Insurer: <span style="border: 1px solid black; padding: 2px;">Cholamandalam MS General Insurance Company Limited</span>		Date: <span style="border: 1px solid black; padding: 2px;">30.06.2020</span>
Sl. No.	Office Information	Number
1	No. of offices at the beginning of the Quarter	135*
2	No. of branches approved during the Quarter	7
3	No. of branches opened during the Quarter	Out of approvals of previous year NIL
4		Out of approvals of this Quarter NIL
5	No. of branches closed during the Quarter	NIL
6	No. of offices at the end of the Quarter	135*
7	No. of branches approved but not opened	11
8	No. of rural branches	NIL
9	No. of urban branches	135*

\* 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 Jun 2020

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	9,80,421.85
2	Loans	9	-
3	Fixed Assets	10	6,953.95
4	Current Assets		
	a. Cash & Bank Balance	11	3,463.33
	b. Advances & Other Assets	12	1,08,569.75
5	Current Liabilities		
	a. Current Liabilities	13	7,02,545.70
	b. Provisions #	14	2,08,767.59
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		18,781.67

Application of Funds as per Balance Sheet (A) 1,69,314

	Less: Other Assets	SCH ++	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	6,954
3	Cash & Bank Balance (if any)	11	3,463
4	Advances & Other Assets (if any)	12	1,08,570
5	Current Liabilities	13	7,02,546
6	Provisions #	14	2,08,768
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		18,782

Total (B) TOTAL (B) (8,11,108)

'Investment Assets' As per FORM 3B (A-B) 9,80,422

**FORM - 3B**

(Read with Regulation 10)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Statement as on: 30th Jun 2020

**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 <sup>+</sup>						
			(a)	(b)	(c)	d = (a+b+c)	(e)	(f)	(g)=(d+f)	
1	Central Govt. Securities	Not less than 20%		30,471	2,74,660	3,05,131	31.1%		3,05,131	3,17,998
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not less than 30%		70,789	6,38,074	7,08,863	72.2%		7,08,863	7,34,958
3	Investment subject to Exposure Norms									
	a. Housing / Infra & Loans to SG for Housing and FFE	Not less than 15%								
	1. Approved Investments			13,744	1,23,889	1,37,633	14.0%	(17)	1,37,616	1,41,271
	2. Other Investments			2,359	21,265	23,624	2.4%	(210)	23,414	1,504
	b. Approved Investments	Not exceeding 55%		9,173	82,682	91,854	9.4%	(355)	91,499	94,015
	c. Other Investments			2,008	18,099	20,107	2.0%	(1,077)	19,030	7,876
Investment Assets		100%		98,074	8,84,008	9,82,082	100.0%	(1,660)	9,80,422	9,79,623

**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: 28-Jul-20

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

\* Investments before provisions of Rs. 270.4 Crs

# Provisions on Investments of Rs. 270.4 Crs included

**PERIODIC DISCLOSURES**

**FORM NL-29**

**Detail regarding debt securities**

**Cholamandalam MS General Insurance Company  
limited**

**Date: Quarter ended Jun 30, 2020**

**Registration No. 123**

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

*(Rs in Lakhs)*

	Market Value				Book Value			
	As at 30-06-2020	As % of total for this class	As at 30-06-2019	As % of total for this class	As at 30-06-2020	As % of total for this class	As at 30-06-2019	As % of total for this class
<b>Break down by credit rating</b>								
AAA rated	1,14,795	12.11%	2,24,787	28.76%	1,11,514	11.75%	2,17,933	28.19%
AA or better	93,856	9.90%	1,30,490	16.70%	90,783	9.57%	1,29,904	16.80%
Rated below AA & upto A	6,228	0.66%	14,762	1.89%	6,036	0.64%	14,545	1.88%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
B & Below B	1,500	0.16%	36,011		34,756	3.66%	41,762	
Any other (Sovereign)	7,31,751	77.18%	3,75,510	48.05%	7,05,839	74.38%	3,68,964	47.72%
	<b>9,48,130</b>		<b>7,81,560</b>		<b>9,48,929</b>		<b>7,73,109</b>	
<b>BREAKDOWN BY RESIDUALMATURITY</b>								
Up to 1 year	74,466	7.85%	76,494	9.79%	79,961	8.43%	76,795	9.93%
More than 1 year and upto 3years	1,18,017	12.45%	2,27,999	29.17%	1,28,617	13.55%	2,27,829	29.47%
More than 3years and up to 7years	2,98,870	31.52%	3,32,019	42.48%	2,97,466	31.35%	3,27,501	42.36%
More than 7 years and up to 10 years	4,47,727	47.22%	1,39,657	17.87%	4,33,828	45.72%	1,36,101	17.60%
above 10 years	9,050	0.95%	5,390	0.69%	9,056	0.95%	4,882	0.63%
	<b>9,48,130</b>		<b>7,81,560</b>		<b>9,48,929</b>		<b>7,73,109</b>	
<b>Breakdown by type of the issuer</b>								
a. Central Government	3,17,998	33.54%	1,79,124	22.92%	3,05,131	32.16%	1,76,476	22.83%
b. State Government	4,16,960	43.98%	1,99,429	25.52%	4,03,732	42.55%	1,95,521	25.29%
c. Corporate Securities	2,13,172	22.48%	4,03,007	51.56%	2,40,066	25.30%	4,01,111	51.88%
	<b>9,48,130</b>		<b>7,81,560</b>		<b>9,48,929</b>		<b>7,73,109</b>	

**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 Jun 30, 2020	Upto the Quarter ended Jun 30, 2020	For the Quarter ended Jun 30, 2019	Upto the Quarter ended Jun 30, 2019
1	Gross Written Premium (Direct) Growth	-21.90%	-21.90%	15.76%	15.76%
2	Gross Direct Premium to Shareholders' Funds Ratio (No. of Times)	0.51	0.51	0.75	0.75
3	Growth Rate of Shareholders' Funds	15.21%	15.21%	9.12%	9.12%
4	Net Retention Ratio	73.71%	73.71%	76.83%	76.83%
5	Net Commission Ratio	1.34%	1.34%	3.11%	3.11%
6	Expenses of Management to Gross Direct Premium ratio	34.30%	34.30%	31.73%	31.73%
7	Combined Ratio	101.55%	101.55%	113.71%	113.71%
8	Technical Reserves to Net Premium Ratio (no. of Times)	12.21	12.21	8.08	8.08
9	Underwriting Balance Ratio (no. of Times)	0.06	0.06	0.13	(0.15)
10	Operating Profit Ratio ^	31.23%	31.23%	2.76%	2.76%
11	Liquid Assets to Liabilities Ratio #	0.12	0.12	0.13	0.13
12	Net Earnings Ratio	16.83%	16.83%	2.72%	2.72%
13	Return on Networth	6.30%	6.30%	1.56%	1.56%
14	Available Solvency Margin to required Solvency Margin ratio	1.78	1.78	1.54	1.54
15	NPA ratio - gross & net				
	Gross NPA Ratio	3.65%	3.65%	2.20%	2.20%
	Net NPA Ratio	0.81%	0.81%	1.68%	1.68%

## 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)	3.58	3.58	0.77	0.77
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	3.58	3.58	0.77	0.77
6	(iv) Book value per share (Rs) [net worth (Share capital + reserves + fair value change - P&L debit balance)/weighted average no. of shares]	57.23	57.23	49.42	49.42

## 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, 2020	Upto the Quarter ended Jun 30, 2020	For the Quarter ended Jun 30, 2019	Upto the Quarter ended Jun 30, 2019
1	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Rent Recovery	-	-	8.89	8.89
2	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Rent Recovery	32.88	32.88	48.44	48.44
3	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Fees incurred for Risk Inspection and advisory services	0.02	0.02	51.63	51.63
4	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Reinsurance Recovery on Claims	161.57	161.57	768.60	768.60
5	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Reinsurance Ceded	1,294.18	1,294.18	1,497.45	1,497.45
6	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Reinsurance Commission Received	218.35	218.35	243.25	243.25
7	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Premium Received	0.59	0.59	0.80	0.80
8	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Premium Received	-	-	-	-
9	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Remuneration & Secondment Charges	181.60	181.60	116.30	116.30
10	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Unallocated Premium	0.00	0.00	0.10	0.10
11	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Receivable / (Payable) (Net) – Risk Services cost, Commission & Marketing Expenses and Management expenses recovery	2.58	2.58	3.66	3.66
12	CHOLAMANDALAM HEALTH INSURANCE LIMITED	FELLOW SUBSIDIARY	Receivable / (Payable) (Net) – Risk Services cost, Commission & Marketing Expenses and Management expenses recovery	0.08	0.08	0.00	0.00
13	CHOLAMANDALAM HEALTH INSURANCE LIMITED	FELLOW SUBSIDIARY	Receivable / (Payable) (Net) – Risk Services cost, Commission & Marketing Expenses and Management expenses recovery	5.99	5.99	(22.70)	(22.70)
14	CHOLAMANDALAM HEALTH INSURANCE LIMITED	FELLOW SUBSIDIARY	Management Expenses, Sitting fees, Secondment charges, Expenses and	29.59	29.59	37.43	37.43
15	CHOLAMANDALAM HEALTH INSURANCE LIMITED	FELLOW SUBSIDIARY	Management Expenses, Sitting fees, Secondment charges, Expenses and	198.85	198.85	201.50	201.50
16	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Management Expenses, Sitting fees, Secondment charges, Expenses and	-	-	-	-
17	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Management Expenses recovered	154.13	154.13	0.76	0.76
18	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Management Expenses recovered	-	-	0.16	0.16
19	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Due (from)/ to other entities Carrying on Insurance Business	246.39	246.39	(633.80)	(633.80)
20	CHOLAMANDALAM HEALTH INSURANCE LIMITED	FELLOW SUBSIDIARY	Advance Given	0.06	0.06	0.11	0.11
21	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Advance Given	-	-	-	-
22	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Advance Given	138.99	138.99	-	-
23	CHOLAMANDALAM HEALTH INSURANCE LIMITED	FELLOW SUBSIDIARY	Advance repaid	-	-	0.11	0.11
24	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Advance repaid	-	-	-	-
25	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Advance repaid	(138.99)	(138.99)	-	-
26	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Claims Incurred (Net) *	-	-	-	-
27	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Claims Incurred (Net) *	-	-	-	-
28	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Gross Incurred Claims	-	-	-	-
29	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Gross Incurred Claims	0.03	0.03	-	-
30	CHOLAMANDALAM FINANCIAL HOLDINGS LIMITED	HOLDING COMPANY	Provision Outstanding	198.85	198.85	-	-
31	CHOLAMANDALAM FINANCIAL HOLDINGS LIMITED	HOLDING COMPANY	Provision Outstanding	153.81	153.81	-	-
32	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Premium Received in Advance	-	-	0.17	0.17
33	CHOLAMANDALAM FINANCIAL HOLDINGS LIMITED	HOLDING COMPANY	Dividend Paid	-	-	-	-
34	CHOLAMANDALAM FINANCIAL HOLDINGS LIMITED	HOLDING COMPANY	Dividend Paid	-	-	-	-

## FORM NL-32 Products Information

**Insurer: Cholamandalam MS General Insurance Co. Ltd      Date:      FY 2020-21**

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 30 th June 2020**  
**Available Solvency Margin and Solvency Ratio**

**(Rs. in Lakhs)**

<b>Item</b>	<b>Description</b>	<b>Notes No.</b>	<b>Amount</b>
(1)	(2)	(3)	(4)
1	Available Assets in Policyholders' Funds (adjusted value of Assets as mentioned in Form IRDA-Assets-TA):		8,98,120
	Deduct:		
2	Liabilities (reserves as mentioned in Form TR)		5,73,234
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		3,09,951
4	<b>Excess in Policyholders' Funds (1-2-3)</b>		14,935
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-TA):		1,67,161
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		27,626
7	<b>Excess in Shareholders' Funds (5-6)</b>		1,39,535
8	<b>Total Available Solvency Margin [ASM] (4+7)</b>		1,54,470
9	Total Required Solvency Margin [RSM]		86,645
10	Solvency Ratio (Total ASM/Total RSM)		1.783

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: 30/06/2020
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	Mr.Kancherla Luke Ravindranath Babu	Non-executive Independent Director	No Change
4	Ms. Kasivajjula Ramadevi	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 Managerial Personnel**

Sl. No.	Name of person	Role/designation
1	S S Gopalarathnam	Managing Director
2	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	Ashwani Kumar Arora	Appointed Actuary

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

FORM NL-35-NON PERFORMING ASSETS-7A																	
Insurer: Cholamandalam MS General Insurance Co Ltd																	
Registration No. 123																	
Date of Registration with the IRDA : July 15, 2002																	
Statement as on: 30-Jun-2020																	
Details of Investment Portfolio - Combined including Motor Pool																	
Periodicity of Submission : Quarterly																	
COI	Company Name	Instrument Type	Interest Rate		Total O/s (Book Value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal Due from	Interest Due from	Deferred Principal	Deferred Interest	Rolled Over?	Has there been any Principal Waiver?		Classification	Provision (%)	Provision (Rs)
			%	Has there been revision?									Amount	Board Approval Ref			
IODS	INFRASTRUCTURE LEASING & FINANCIAL SERVICES LIMITED	7.80% IL&FS DB 30-11-2020	7.80		1499	0	234.0		14-11-2018				0		Sub Standard	65.5%	982.8
IODS	INFRASTRUCTURE LEASING & FINANCIAL SERVICES LIMITED	8.00% IL&FS DB 11-05-2020	8.00		1500	1500	240.0	11-05-2020	11-05-2019				0		Sub Standard	100.0%	1500.0
IODS	INFRASTRUCTURE LEASING & FINANCIAL SERVICES LIMITED	8.25% IL&FS DB 01-03-2022	8.25		1000	0	165.0		01-03-2019				0		Sub Standard	40.0%	400.0
IODS	INFRASTRUCTURE LEASING & FINANCIAL SERVICES LIMITED	8.25% IL&FS DB 03-03-2022	8.25		500	0	82.5		04-03-2019				0		Sub Standard	40.0%	200.0
IODS	INFRASTRUCTURE LEASING & FINANCIAL SERVICES LIMITED	8.75% IL&FS DB 29-07-2020	8.75		500	0	43.6		29-07-2019				0		Sub Standard	100.0%	500.0
IODS	INFRASTRUCTURE LEASING & FINANCIAL SERVICES LIMITED	8.75% IL&FS DB 31-07-2020	8.75		2000	0	175.0		31-07-2019				0		Sub Standard	100.0%	2000.0
IODS	INFRASTRUCTURE LEASING & FINANCIAL SERVICES LIMITED	8.90% IL&FS DB 23-05-2023	8.90		1000	0	178.0		15-05-2019				0		Sub Standard	40.0%	400.0
IODS	INFRASTRUCTURE LEASING & FINANCIAL SERVICES LIMITED	9.00% IL&FS DB 09-06-2023	9.00		996	0	180.0		30-05-2019				0		Sub Standard	40.1%	398.8
OLDB	IL & FS FINANCIAL SERVICES LTD	7.75% ILFS FIN SERVICES LTD DB 01-09-2022	7.75		996	0	77.5		02-09-2019				0		Sub Standard	100.0%	996.3
OLDB	IL & FS FINANCIAL SERVICES LTD	8.75% ILFS FIN SERVICES LTD DB 28-03-2023	8.75		1002	0	175		28-03-2019				0		Sub Standard	100.0%	1002.3
HODS	DEWAN HOUSING FINANCE CORPORATION LTD	8.90% DEWAN HF LTD DB 04-06-2021	8.90		1492	0	133.5		04-06-2020				0		Sub Standard	71.7%	1070.2
HODS	DEWAN HOUSING FINANCE CORPORATION LTD	9.05% DEWAN HF LTD DB 09-09-2021	9.05		1929	0	174.1		09-09-2019				0		Sub Standard	71.7%	1383.2
HODS	DEWAN HOUSING FINANCE CORPORATION LTD	9.05% DEWAN HF LTD DB 09-09-2023	9.05		4054	0	361.0		09-09-2019				0		Sub Standard	71.7%	2906.0
HODS	DEWAN HOUSING FINANCE CORPORATION LTD	9.10% DEWAN HF LTD DB 16-08-2021	9.10		1170	0	105.7		16-08-2019				0		Sub Standard	71.7%	838.6
HODS	DEWAN HOUSING FINANCE CORPORATION LTD	9.15% DEWAN HF LTD DB 09-09-2021	9.15		1253	0	114.1		09-09-2019				0		Sub Standard	71.7%	898.2
HODS	DEWAN HOUSING FINANCE CORPORATION LTD	9.25% DEWAN HF LTD DB 09-09-2023	9.25		3027	0	276.7		09-09-2019				0		Sub Standard	71.7%	2169.8
HODS	DEWAN HOUSING FINANCE CORPORATION LTD	9.25% DEWAN HF LTD DB 16-08-2021	9.25		500	0	46.3		16-08-2019				0		Sub Standard	71.7%	358.8
HODS	DEWAN HOUSING FINANCE CORPORATION LTD	9.50% DEWAN HF LTD DB 08-07-2020	9.50		1000	0	94.7		08-07-2019				0		Sub Standard	100.0%	1000.0
OLDB	RELANCE CAPITAL LIMITED	8.90% REL CAP DB 09-09-2021	8.90		2011	0	-						0		Sub Standard	69.6%	1399.5
OLDB	RELANCE CAPITAL LIMITED	8.65% REL CAP DB 02-08-2021	8.65		998	0	-						0		Sub Standard	69.6%	694.9
OLDB	RELANCE CAPITAL LIMITED	8.50% REL CAP DB 02-11-2021 A	8.50		500	0	42.3		07-11-2019				0		Sub Standard	69.6%	348.0
OLDB	RELANCE CAPITAL LIMITED	8.50% REL CAP DB 14-02-2022	8.50		500	0	42.5		14-02-2020				0		Sub Standard	69.6%	347.8
OLDB	RELANCE CAPITAL LIMITED	8.50% REL CAP DB 02-11-2021	8.50		350	0	29.8		02-11-2019				0		Sub Standard	69.6%	243.6
OLDB	Yes Bank	9.50% YES BANK DB 23-12-2026	9.50		5000	0	-						0		Sub Standard	100.0%	5000.0
	TOTAL												0				27038.5
<b>CERTIFICATION</b>																	
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:	28-Jul-20																
														SIGNATURE			
	Note:																
	A. Category of Investmet (COI) shall be as per INV/GLN/001/2003-04													FULL NAME & DESIGNATION: N.V. Murali			
	B. FORM 7A shall be submitted in respect of each 'fund'.													Chief Investment Officer			
	C. Classification shall be as per F&A-Circulars-169-Jan-07 Dt.24-01-07.																

(Read with Regulation 10)

Registration Number: 123

Statement as on: 30 Jun 2020

Statement of Investment and Income on Investment

**Periodicity of Submission: Quarterly**

Name of the Fund

25.17%

34.94% **Rs Lakhs**

[illegible]

(Read with Regulation 10)

Registration Number: 123

Statement as on: 30 Jun 2020

Statement of Investment and Income on Investment

**Periodicity of Submission: Quarterly**

Name of the Fund

25.17%

34.94% **Rs Lakhs**

No.	Category of Investment	Category Code	Current Quarter					Year to Date (current year)				Year to Date (previous year) <sup>3</sup>					
			Investment as on 30-06-2020 (Rs.) <sup>1</sup>		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment as on 30-06-2020 (Rs.) <sup>1</sup>		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment as on 30-06-2019 (Rs.) <sup>1</sup>		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
C23	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IDPG															
C24	Infrastructure - Infrastructure Development Fund (IDF)	IDDF	33,981	35,541	681	8.04%	6.01%	33,981	35,541	681	8.04%	6.01%	34,014	34,006	494	5.83%	3.79%
C25	Onshore Rupee Bonds issued by ADB and IFC (Infrastructure-approved)	IORB															
C26	Long Term Bank Bonds ApprovedInvestment– Infrastructure	ILBI															
	TAXABLE BONDS																
C27	Infrastructure - PSU - Debentures / Bonds	IPTD	3,486	3,719	74	8.55%	6.40%	3,486	3,719	74	8.55%	6.40%	15,876	16,199	510	11.37%	7.40%
C28	Infrastructure - PSU - CPs	IPCP															
C29	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	10,686	10,869	214	7.91%	5.92%	10,686	10,869	214	7.91%	5.92%	23,536	23,730	511	8.53%	5.55%
C30	Infrastructure - Other Corporate Securities - CPs	ICCP															
C31	Infrastructure - Term Loans (with Charge)	ILWC															
	TAX FREE BONDS																
C32	Infrastructure - PSU - Debentures / Bonds	IPFD	13,664	13,664	489	12.23%	12.23%	13,664	13,664	489	12.23%	9.15%	59,451	59,451	924	6.14%	3.99%
C33	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICFD															
	(d) INFRASTRUCTURE - OTHER INVESTMENTS																
C34	Infrastructure - Equity (including unlisted)	IOEQ	214	4	-	0.00%	0.00%	214	4	-	0.00%	0.00%	214	7	(190)	-47.66%	-31.00%
C35	Infrastructure - Debentures / Bonds / CPs / loans	IODS	8,996	1,500	4	0.14%	0.11%	8,996	1,500	4	0.14%	0.11%	12,494	11,256	276	8.73%	5.68%
C36	Infrastructure - Securitised Assets	IOSA															
C37	Infrastructure - Equity (Promoter Group)	IOPE															
C38	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IOPD															
C39	Onshore Rupee Bonds issued by ADB and IFC (Infrastructure- others)	IOOB															
C40	Long Term Bank Bonds Other Investment– Infrastructure	IOLB															
D	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS																
D01	PSU - Equity shares - Quoted	EAEQ	1,572	718	-	0.00%	0.00%	1,572	718	-	0.00%	0.00%	2,533	2,058	(79)	-2.96%	-1.92%
D02	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	6,160	6,658	57	0.76%	0.76%	6,160	6,658	57	0.76%	0.57%	7,357	9,649	527	6.71%	4.36%
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	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	984	992	20	8.12%	5.28%
D06	Corporate Securities - Bonds - (Tax Free)	EPBF	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	1,059	1,059	15	5.76%	3.75%
D07	Corporate Securities - Preference Shares	EPNQ															
D08	Corporate Securities - Investment in Subsidiaries	ECIS															
D09	Corporate Securities - Debentures	ECOS	44,527	45,777	1,225	9.03%	6.76%	44,527	45,777	1,225	9.03%	6.76%	1,06,834	1,07,779	2,534	8.62%	5.61%
D10	Corporate Securities - Debentures / Bonds/ CPs / Loan - (Promoter Group)	EDPG	17,586	18,853	392	8.89%	6.65%	17,586	18,853	392	8.89%	6.65%	19,130	19,274	480	9.11%	5.93%
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	9,227	9,227	201	4.57%	3.42%	9,227	9,227	201	4.57%	3.42%	-	-	8	6.23%	4.05%
D17	Deposits - CDs with Scheduled Banks	EDCD															

(Read with Regulation 10)

Registration Number: 123

Statement as on: 30 Jun 2020

Name of the Fund

### Statement of Investment and Income on Investment

**Periodicity of Submission: Quarterly**

25.17%

34.94% **Rs Lakhs**

[illegible]

Statement as on: 30 Jun 2020

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

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

25.17%

34.94%  
*Rs Lakhs*

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) <sup>3</sup>						
			Investment as on 30-06-2020 (Rs.) <sup>1</sup>		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment as on 30-06-2020 (Rs.) <sup>1</sup>		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment as on 30-06-2019 (Rs.) <sup>1</sup>		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
E14	Term Loans (without Charge)	OTLW															
E15	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS															
E16	Mutual Funds - (under Insurer's Promoter Group)	OMPG															
E17	Securitised Assets	OPSA															
E18	Investment properties - Immovable	OIPI															
E19	Passively Managed Equity ETF (Non Promoter Group)	OETF															
E20	Passively Managed Equity ETF (Promoter Group)	OETP															
E21	Onshore Rupee Bonds issued by ADB and IFC	OORB															
E22	Debt Capital Instruments (DCI-Basel III)	ODCI															
E23	Redeemable Non-cumulative Preference Shares (RNCPS - Basel III)	ORNP															
E24	Redeemable Cumulative Preference Shares (RCPS - Basel III)	ORCP															
E25	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	ORAD															
E26	Reclassified Approved Investments - Equity (Point 6 under Note for Regulation 4 to 9)	ORAE	1,394	317	(0)	-0.03%	-0.03%	1,394	317	(0)	-0.03%	-0.02%	1,235	614	(415)	-24.10%	-15.68%
E27	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (PSU Bonds)	OAPS															
E28	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (Private Bonds)	OAPB															
TOTAL			9,82,082	9,79,623	19,607	7.05%	5.28%	9,82,082	9,79,623	19,601	7.05%	5.28%	7,93,730	7,98,426	15,761	7.92%	5.15%

**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: 28-Jul-20

Signature

Full Name NV MURALI

Chief of Investments

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

1 Based on daily simple Average of Investments

2 Yield netted for Tax

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

4 FORM-1 shall be prepared in respect of each fund. In case of ULIP FORM 1 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level .

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

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

Registration Number: 123

Date of Registration with the IRDA : July 15, 2002

Statement as on: 30th Jun 2020

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

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs Lakhs

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter <sup>1</sup></u>								
1	9.45% ECL FINANCE LTD DB 06-08-2021	OLDB	1994	9-Aug-2018	ICRA	LAA-	LA+	5-May-2020	
2	9.80% ECL FINANCE LTD DB 31-12-2020	OLDB	1506	14-May-2018	ICRA	LAA-	LA+	5-May-2020	
B.	<u>As on Date <sup>2</sup></u>								
1	8.75% IL&FS DB 29-07-2020	IODS	500	29-Jul-2015	CARE	CARE AAA	CARE D	18-Sep-2018	
2	8.75% IL&FS DB 31-07-2020	IODS	2000	4-Aug-2015	CARE	CARE AAA	CARE D	18-Sep-2018	
3	7.85% IL&FS DB 24-10-2019	IODS	1500	24-Oct-2016	ICRA	LAAA	[ICRA]D	18-Sep-2018	
4	8.25% IL&FS DB 01-03-2022	IODS	1000	1-Mar-2017	ICRA	LAAA	[ICRA]D	18-Sep-2018	
5	8.25% IL&FS DB 03-03-2022	IODS	500	3-Mar-2017	ICRA	LAAA	[ICRA]D	18-Sep-2018	
6	8.00% IL&FS DB 11-05-2020	IODS	1500	11-May-2017	CARE	CARE AAA	CARE D	18-Sep-2018	
7	7.80% IL&FS DB 30-11-2020	IODS	1500	17-Nov-2017	CARE	CARE AAA	CARE D	18-Sep-2018	
8	8.90% IL&FS DB 23-05-2023	IODS	1000	24-May-2018	CARE	CARE AAA	CARE D	18-Sep-2018	
9	9.00% IL&FS DB 09-06-2023	IODS	996	1-Jun-2018	CARE	CARE AAA	CARE D	18-Sep-2018	
10	9.50% ILFS FIN SERVICES LTD DB 03-07-2019	OLDB	500	30-Oct-2017	CARE	CARE AAA	CARE D	18-Sep-2018	
11	8.54% ILFS FIN SERVICES LTD DB 08-11-2019	OLDB	1500	22-Feb-2017	CARE	CARE AAA	CARE D	18-Sep-2018	
12	7.75% ILFS FIN SERVICES LTD DB 01-09-2022	OLDB	997	13-Nov-2017	CARE	CARE AAA	CARE D	18-Sep-2018	
13	8.75% ILFS FIN SERVICES LTD DB 28-03-2023	OLDB	1002	11-Apr-2018	CARE	CARE AAA	CARE D	18-Sep-2018	
14	11.00% DEWAN HF LTD DB 12-09-2019	HODS	1000	19-Oct-2015	CARE	CARE AAA	CARE D	5-Jun-2019	
15	8.90% DEWAN HF LTD DB 04-06-2021	HODS	1495	7-Jun-2018	CARE	CARE AAA	CARE D	5-Jun-2019	
16	9.05% DEWAN HF LTD DB 09-09-2021	HODS	1929	16-Aug-2018	CARE	CARE AAA	CARE D	5-Jun-2019	
17	9.05% DEWAN HF LTD DB 09-09-2023	HODS	4047	9-Nov-2017	CARE	CARE AAA	CARE D	5-Jun-2019	
18	9.10% DEWAN HF LTD DB 16-08-2019	HODS	273	30-Aug-2017	CARE	CARE AAA	CARE D	5-Jun-2019	
19	9.10% DEWAN HF LTD DB 16-08-2021	HODS	1167	7-Dec-2017	CARE	CARE AAA	CARE D	5-Jun-2019	
20	9.15% DEWAN HF LTD DB 09-09-2021	HODS	1252	8-Feb-2017	CARE	CARE AAA	CARE D	5-Jun-2019	
21	9.25% DEWAN HF LTD DB 09-09-2023	HODS	3024	30-Oct-2017	CARE	CARE AAA	CARE D	5-Jun-2019	
22	9.25% DEWAN HF LTD DB 16-08-2021	HODS	500	24-Aug-2016	CARE	CARE AAA	CARE D	5-Jun-2019	
23	9.50% DEWAN HF LTD DB 08-07-2020	HODS	1000	8-Jul-2015	CARE	CARE AAA	CARE D	5-Jun-2019	
24	8.35% PIRAMAL FINANCE DB 14-07-2020	ECOS	1000	14-Jul-2017	ICRA	LAA+	AA	25-Jun-2019	
25	8.70% RELIANCE HOME FINANCE LTD DB 03-01-	HODS	500	7-Feb-2017	CARE	CARE AA+	CARE D	12-Sep-2019	
26	8.90% RELIANCE HOME FINANCE LTD DB 03-01-	HODS	1500	6-Jan-2017	CARE	CARE AA+	CARE D	12-Sep-2019	
27	8.20% REL CAP DB 17-10-2019	OLDB	1000	17-Oct-2016	CARE	CARE AA+	CARE D	20-Sep-2019	
28	8.50% REL CAP DB 02-11-2021	OLDB	350	23-Jan-2017	CARE	CARE AA+	CARE D	20-Sep-2019	
29	8.50% REL CAP DB 02-11-2021 A	OLDB	500	23-Jan-2017	CARE	CARE AA+	CARE D	20-Sep-2019	
30	8.50% REL CAP DB 14-02-2022	OLDB	500	17-Feb-2017	CARE	CARE AA+	CARE D	20-Sep-2019	
31	8.65% REL CAP DB 02-08-2021	OLDB	999	10-Oct-2017	CARE	CARE AA+	CARE D	20-Sep-2019	
32	8.90% REL CAP DB 09-09-2021	OLDB	2008	7-Feb-2017	CARE	CARE AA+	CARE D	20-Sep-2019	
33	7.44% CANFIN HOMES DB 16-01-2021	HTDN	1000	17-Oct-2017	FITCH	CARE AAA	AA(IND)	18-Dec-2019	
34	7.89% CANFIN HOMES DB 18-05-2022	HTDN	1003	12-Jul-2017	FITCH	CARE AAA	AA(IND)	18-Dec-2019	
35	8.40% INDIABULLS HF DB 22-06-2021	HTDN	1000	27-Mar-2018	CRISIL	AAA	AA	7-Feb-2020	
36	8.75% INDIABULLS HF DB 26-09-2021	HTDN	4009	5-Sep-2018	CARE	CARE AAA	CARE AA	15-Feb-2020	
37	8.90% INDIABULLS HF DB 26-09-2021	HTDN	9563	11-Sep-2017	CARE	CARE AAA	CARE AA	15-Feb-2020	
38	9.00% INDIABULLS HF DB 19-01-2021	HTDN	2002	28-Aug-2017	CARE	CARE AAA	CARE AA	15-Feb-2020	
39	9.00% INDIABULLS HF DB 20-11-2020	HTDN	1000	26-Oct-2016	CARE	CARE AAA	CARE AA	15-Feb-2020	
40	9.50% YES BANK DB 23-12-2026	OLDB	4990	6-Mar-2017	ICRA	LAA+	[ICRA]D	6-Mar-2020	
41	7.50% PNB HOUSING DB 15-09-2020	HTDN	3500	28-May-2019	FITCH	IND AAA	AA(IND)	6-Mar-2020	
42	7.53% PNB HOUSING DB 31-12-2020	HTDN	1000	31-Oct-2017	FITCH	IND AAA	AA(IND)	6-Mar-2020	
43	7.58% PNB HOUSING DB 15-03-2021	HTDN	500	15-Nov-2017	FITCH	IND AAA	AA(IND)	6-Mar-2020	
44	7.59% PNB HOUSING DB 27-07-2022	HTDN	1001	10-Aug-2017	FITCH	IND AAA	AA(IND)	6-Mar-2020	
45	7.63% PNB HOUSING DB 14-07-2020	HTDN	1500	8-Jun-2018	FITCH	IND AAA	AA(IND)	6-Mar-2020	
46	7.63% PNB HOUSING DB 15-12-2020	HTDN	3492	29-Jun-2018	FITCH	IND AAA	AA(IND)	6-Mar-2020	
47	7.77% PNB HOUSING DB 25-09-2020	HTDN	250	7-Aug-2017	FITCH	IND AAA	AA(IND)	6-Mar-2020	
48	7.80% PNB HOUSING DB 07-05-2021	HTDN	500	6-Jun-2017	FITCH	IND AAA	AA(IND)	6-Mar-2020	
49	8.47% PNB HOUSING DB 01-07-2021	HTDN	1006	31-Mar-2017	FITCH	IND AAA	AA(IND)	6-Mar-2020	
50	8.56% PNB HOUSING DB 28-07-2020	HTDN	2000	20-Aug-2018	FITCH	IND AAA	AA(IND)	6-Mar-2020	
51	9.45% ECL FINANCE LTD DB 06-08-2021	OLDB	1994	9-Aug-2018	ICRA	LAA-	LA+	5-May-2020	
52	9.80% ECL FINANCE LTD DB 31-12-2020	OLDB	1506	14-May-2018	ICRA	LAA-	LA+	5-May-2020	

**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: 28/07/2020

Signature \_\_\_\_\_

Full Name NV MURALI

Chief of Investments

Note:

<sup>1</sup> Provide details of Down Graded Investments during the Quarter.<sup>2</sup> Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.<sup>3</sup> FORM-2 shall be prepared in respect of each fund. In case of ULIP FORM 1 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.<sup>4</sup> Category of Investment (COI) shall be as per INV/GLN/001/2003-04



## PERIODIC DISCLOSURES

FORM NL-38      Quarterly Business Returns across line of Business

Cholamandalam MS General Insurance Co Ltd      Date:      As at 31st March 2020  
 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 2020-21		For Q1 FY 2019-20		Upto 30.06.2020		Upto 30.06.2019	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	11,580	1,15,918	9,669	1,70,756	11,580	1,15,918	9,669	1,70,756
2	Cargo & Hull	1,628	4,009	2,084	2,997	1,628	4,009	2,084	2,997
3	Motor TP	38,834	8,21,232	52,572	7,68,558	38,834	8,21,232	52,572	7,68,558
4	Motor OD **	18,072	6,49,536	28,143	7,44,652	18,072	6,49,536	28,143	7,44,652
5	Engineering	716	1,770	805	1,852	716	1,770	805	1,852
6	Workmen's Compensation	137	622	135	592	137	622	135	592
7	Employer's Liability	408	255	273	248	408	255	273	248
8	Aviation	-	-	-	-	-	-	-	-
9	Personal Accident	4,066	8,566	7,006	9,704	4,066	8,566	7,006	9,704
10	Health	10,130	41,029	8,113	24,106	10,130	41,029	8,113	24,106
11	Others*	406	5,682	1,287	11,349	406	5,682	1,287	11,349
	<b>Total</b>	<b>85,977</b>	<b>9,99,083</b>	<b>1,10,086</b>	<b>9,90,162</b>	<b>85,977</b>	<b>9,99,083</b>	<b>1,10,086</b>	<b>9,90,162</b>

**PERIODIC DISCLOSURES**

**FORM NL-39**

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

**Cholamandalam MS General Insurance Co Ltd      Date      As at 30th June 2020**

**Registration Number: 123**

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

*(Rs in Lakhs)*

<b>Rural &amp; Social Obligations (Quarterly Returns)</b>					
<b>Sl.No.</b>	<b>Line of Business</b>	<b>Particular</b>	<b>No. of Policies Issued</b>	<b>Premium Collected</b>	<b>Sum Assured</b>
1	Fire	Rural	-	-	-
		Social			
2	Cargo & Hull	Rural	-	-	-
		Social			
3	Motor TP	Rural	-	-	-
		Social			
4	Motor OD	Rural	-	-	-
		Social			
5	Engineering	Rural	-	-	-
		Social			
6	Workmen's Compensation	Rural	-	-	
		Social			
7	Employer's Liability	Rural	-	-	
		Social			
8	Aviation	Rural			
		Social			
9	Personal Accident	Rural	-	-	-
		Social	-	-	-
10	Health	Rural	-	-	-
		Social			
11	Crop	Rural			
		Social			
12	Others*	Rural	-	-	-
		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 Jun 30 '20		Same quarter Previous Year For the Quarter Jun 30 '19		Up to the period YTD Jun 30 '20		Same period of the previous year YTD Jun 30 '19	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	9,438	1,384	8,418	1,272	9,438	1,384	8,418	1,272
2	Corporate Agents-Banks	2,50,100	23,686	2,68,379	30,239	2,50,100	23,686	2,68,379	30,239
3	Corporate Agents -Others	6,02,153	34,198	5,30,525	46,021	6,02,153	34,198	5,30,525	46,021
4	Brokers	1,10,874	19,033	1,45,400	24,741	1,10,874	19,033	1,45,400	24,741
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	26,518	7,675	37,440	7,813	26,518	7,675	37,440	7,813
	Total (A)	9,99,083	85,977	9,90,162	1,10,086	9,99,083	85,977	9,90,162	1,10,086
7	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	9,99,083	85,977	9,90,162	1,10,086	9,99,083	85,977	9,90,162	1,10,086

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, 2020 during the financial year 2020-21								
Sl No.	Particulars	Opening Balance- As on beginning of the quarter	Additions during the quarter	Complaints Resolved/Settled			Complaints Pending at the end of the quarter	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
<b>1</b>	<b>Complaints made by customers</b>							
a)	Proposal		1	1			0	1
b)	Claim		31	2	10	17	2	31
c)	Policy		6	3	1	2	0	6
d)	Premium		1			1	0	1
e)	Refund		1		1		0	1
f)	Coverage		1			1	0	1
g)	Covernote						0	
h)	Product						0	
i)	Others		9		5	4	0	9
Total Number of Complaints		0	50	6	17	25	2	50

2	Total no. of policies during the previous year*	2045925
3	Total no. of claims during the previous year	64227
4	Total no. of policies during the current year*	1064550
5	Total no. of claims during the current year	32118
6	Total no. of policy complaints (current year) per 10000 policies (current year)	0.06
7	Total no. of claim complaints (current year) per 10000 claims registered (current year)	9.65

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Upto 7 days	2		2
b)	7 - 15 days			
c)	15 - 30 days			
d)	30 - 90 days			
e)	90 days & beyond			
Total Number of Complaints		2		2

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