

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, 2021

	Particulars	Schedule	For the Quarter ended June 30, 2021	Upto the Quarter ended June 30, 2021	For the Quarter ended June 30, 2020	Upto the Quarter ended June 30, 2020
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4- Premium Schedule	3,39,635	3,39,635	2,76,378	2,76,378
2	Profit/ Loss on sale/redemption		11,046	11,046	12,437	12,437
3	Others Administrative Charges		72	72	1,217	1,217
	Investment Income -TP Pool		16,632	16,632	27,294	27,294
4	Interest, Dividend & Rent – Gross		66,955	66,955	50,820	50,820
	TOTAL (A)		4,34,340	4,34,340	3,68,146	3,68,146
1	Claims Incurred (Net)	NL-5- Claims Schedule	1,98,079	1,98,079	1,89,058	1,89,058
2	Commission	NL-6- Commission Schedule	16,098	16,098	(33,221)	(33,221)
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	1,22,256	1,22,256	1,16,929	1,16,929
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		3,36,433	3,36,433	2,72,766	2,72,766
	Operating Profit/(Loss) from APPROPRIATIONS		97,907	97,907	95,380	95,380
	Transfer to Shareholders' Account		97,907	97,907	95,380	95,380
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be		-	-	-	-
	TOTAL (C)		97,907	97,907	95,380	95,380

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, 2021

	Particulars	Schedule	For the Quarter ended June 30, 2021 (Rs.'000)	Upto the Quarter ended June 30, 2021 (Rs.'000)	For the Quarter ended June 30, 2020 (Rs.'000)	Upto the Quarter ended June 30, 2020 (Rs.'000)
1	Premiums earned (Net)	NL-4- Premium Schedule	84,421	84,421	56,639	56,639
2	Profit/ Loss on sale/redemption		1,180	1,180	796	796
3	Others Administrative Charges		18	18	110	110
4	Interest, Dividend & Rent – Gross		7,154	7,154	3,253	3,253
	TOTAL (A)		92,773	92,773	60,798	60,798
1	Claims Incurred (Net)	NL-5- Claims Schedule	58,519	58,519	25,528	25,528
2	Commission	NL-6- Commission Schedule	(2,815)	(2,815)	(3,136)	(3,136)
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	24,598	24,598	14,293	14,293
4	Premium Deficiency			-		-
	TOTAL (B)		80,302	80,302	36,685	36,685
	Operating Profit/(Loss) from APPROPRIATIONS		12,471	12,471	24,113	24,113
	Transfer to Shareholders' Account		12,471	12,471	24,113	24,113
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		12,471	12,471	24,113	24,113

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, 2021

	Particulars	Schedule	For the Quarter ended June 30, 2021 (Rs.'000)	Upto the Quarter ended June 30, 2021 (Rs.'000)	For the Quarter ended June 30, 2020 (Rs.'000)	Upto the Quarter ended June 30, 2020 (Rs.'000)
1	Premiums earned (Net)	NL-4- Premium Schedule	79,49,443	79,49,443	76,83,795	76,83,795
2	Profit/ Loss on sale/redemption		2,45,389	2,45,389	3,33,715	3,33,715
3	Others Administrative Charges		1,112	1,112	37	37
	Investment Income -Terrorism Pool & Nuclears Pool		4,158	4,158	10,202	10,202
4	Interest, Dividend & Rent – Gross		14,87,395	14,87,395	13,63,639	13,63,639
5	Contribution from Shareholders Funds towards Excess EOM		4,41,050	4,41,050	1,97,338	1,97,338
	TOTAL (A)		1,01,28,547	1,01,28,547	95,88,726	95,88,726
1	Claims Incurred (Net)	NL-5- Claims Schedule	64,18,612	64,18,612	48,84,398	48,84,398
2	Commission	NL-6- Commission Schedule	72,089	72,089	1,21,435	1,21,435
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	24,69,365	24,69,365	21,98,775	21,98,775
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		89,60,066	89,60,066	72,04,608	72,04,608
	Operating Profit/(Loss) from APPROPRIATIONS		11,68,481	11,68,481	23,84,118	23,84,118
	Transfer to Shareholders' Account		11,68,481	11,68,481	23,84,118	23,84,118
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be		-	-	-	-
	TOTAL (C)		11,68,481	11,68,481	23,84,118	23,84,118

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**

PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED JUNE 30, 2021

	Particulars	Schedule	For the Quarter ended June 30, 2021	Upto the Quarter ended June 30, 2021	For the Quarter ended June 30, 2020	Upto the Quarter ended June 30, 2020
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		97,907	97,907	95,380	95,380
	(b) Marine Insurance		12,471	12,471	24,113	24,113
	(c) Miscellaneous Insurance		11,68,481	11,68,481	23,84,118	23,84,118
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		1,88,954	1,88,954	1,52,727	1,52,727
	(b) Profit on sale of investments		31,173	31,173	37,376	37,376
	Less: Loss on sale of investments		-	-	-	-
3	OTHER INCOME (To be specified)		-	-	-	-
	TOTAL (A)		14,98,986	14,98,986	26,93,714	26,93,714
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		2,850	2,850	21,011	21,011
	(b) For doubtful debts/Investmnts		-	-	9,80,000	9,80,000
	(c) Others (to be specified)		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		19,875	19,875	44,167	44,167
	(b) Bad debts/Investments written off		-	-	-	-
	(c) Employees' Remuneration and Welfare Benefits		2,099	2,099	5,341	5,341
	(d) Others (CSR expenses & Donations)		10,257	10,257	2,498	2,498
	(e) Others (NCD related expenses)		21,815	21,815	21,815	21,815
	(f) Contribution to Policholders Funds towards Excess EoM		4,41,050	4,41,050	1,97,338	1,97,338
	(g) Marketing cost absorbed in shareholder's account (P&L account)		6,28,513	6,28,513	-	-
	TOTAL (B)		11,26,459	11,26,459	12,72,170	12,72,170
	Profit Before Tax		3,72,527	3,72,527	14,21,544	14,21,544
	Provision for Taxation		91,505	91,505	3,50,590	3,50,590
			2,81,022	2,81,022	10,70,954	10,70,954
	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Final dividend paid		-	-	-	-
	(c) Dividend distribution tax paid		-	-	-	-
	(d) Transfer to Contingency Risk Reserve		-	-	-	-
	(e) Transfer to General Reserve		-	-	-	-
	(f) Transfer to Debenture Redemption Reserve		-	-	-	-
	Balance of profit/ loss brought forward from last year		63,77,386	63,77,386	50,60,667	50,60,667
	Balance carried forward to Balance Sheet			66,58,408		61,31,621

BALANCE SHEET AS AT JUNE 30, 2021

	Schedule	As at June 30, 2021 (Rs.'000)	As at June 30, 2020 (Rs.'000)
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8-Share Capital Schedule	29,88,057	29,88,057
SHARE APPLICATION MONEY PENDING ALLOTMENT			
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	1,61,38,620	1,41,11,833
FAIR VALUE CHANGE ACCOUNT - SHARE HOLDERS		34,278	(17,018)
FAIR VALUE CHANGE ACCOUNT - POLICY HOLDERS		2,84,867	(71,886)
BORROWINGS	NL-11-Borrowings Schedule	10,00,000	10,00,000
TOTAL		2,04,45,822	1,80,10,986
APPLICATION OF FUNDS			
INVESTMENTS	NL-12-Investment Schedule - Share Holders NL-12A-Investment Schedule - Policy Holders	1,20,76,512 9,97,99,679	95,20,784 8,58,17,621
LOANS	NL-13-Loans Schedule	-	-
FIXED ASSETS	NL-14-Fixed Assets Schedule	7,37,117	6,95,395
DEFERRED TAX ASSET		20,11,499	18,78,167
CURRENT ASSETS			
CASH AND BANK BALANCES	NL-15-Cash and bank balance Schedule	2,95,126	3,46,333
ADVANCES AND OTHER ASSETS	NL-16-Advances and Other Assets Schedule	1,12,81,801	1,08,56,975
Sub-Total (A)		1,15,76,927	1,12,03,308
CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	8,34,48,779	7,02,54,570
PROVISIONS	NL-18-Provisions Schedule	2,23,07,133	2,08,49,721
DEFERRED TAX LIABILITY			
Sub-Total (B)		10,57,55,912	9,11,04,291
NET CURRENT ASSETS (C) = (A - B)		(9,41,78,985)	(7,99,00,983)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT			
TOTAL		2,04,45,822	1,80,10,984

CONTINGENT LIABILITIES

	Particulars	As at June 30, 2021 (Rs.'000)	As at June 30, 2020 (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	51,12,172	44,17,145
6	Reinsurance obligations to the extent not provided for in accounts	-	-
7	Others - Repudiated / Disputed Claim	-	-
	TOTAL	51,12,172	44,17,145

FORM NL-4-PREMIUM SCHEDULE

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

PREMIUM EARNED [NET]																			For the Quarter Ended June 30, 2021
	Particulars	Fire	Marine			Miscellaneous													
For The Quarter Ended June 30,2021			Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Worksmen's Compensation	Public/Prod uct Liability	Engineeri ng	Aviation	Personal Accident	Health Insurance	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	12,62,839	2,28,761	1,939	2,30,700	21,59,227	37,95,140	59,54,367	18,162	42,847	83,663	-	4,52,159	9,02,774	-	57,459	75,11,431	90,04,970	
	Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Gross Earned Premium	12,62,839	2,28,761	1,939	2,30,700	21,59,227	37,95,140	59,54,367	18,162	42,847	83,663	-	4,52,159	9,02,774	-	57,459	75,11,431	90,04,970	
	Add: Premium on reinsurance accepted	27,385	15	-	15	-	-	-	-	-	5,171	-	-	-	-	-	5,171	32,571	
	Less : Premium on reinsurance ceded	8,98,294	1,28,003	1,938	1,29,941	8,68,208	2,01,333	10,69,541	908	24,398	47,322	-	1,43,017	1,51,613	-	9,436	14,46,235	24,74,470	
	Net Premium	3,91,930	1,00,773	1	1,00,774	12,91,019	35,93,807	48,84,826	17,254	18,449	41,512	-	3,09,142	7,51,161	-	48,023	60,70,367	65,63,071	
	Adjustment for change in reserve for unexpired risks	52,295	16,354	(1)	16,353	(3,42,810)	(12,73,710)	(16,16,520)	(250)	2,958	3,849	-	(1,63,010)	(89,475)	-	(16,628)	(18,79,076)	(18,10,428)	
	Premium Earned (Net)	3,39,635	84,419	2	84,421	16,33,829	48,67,517	65,01,346	17,504	15,491	37,663	-	4,72,152	8,40,636	-	64,651	79,49,443	83,73,499	

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, 2021
	Particulars	Fire	Marine			Miscellaneous													Grand Total
Upto The Quarter Ended June 30,2021			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	12,62,839	2,28,761	1,939	2,30,700	21,59,227	37,95,140	59,54,367	18,162	42,847	83,663	-	4,52,159	9,02,774	-	57,459	75,11,431	90,04,970	
	Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Gross Earned Premium	12,62,839	2,28,761	1,939	2,30,700	21,59,227	37,95,140	59,54,367	18,162	42,847	83,663	-	4,52,159	9,02,774	-	57,459	75,11,431	90,04,970	
	Add: Premium on reinsurance accepted	27,385	15	-	15	-	-	-	-	-	5,171	-	-	-	-	-	5,171	32,571	
	Less : Premium on reinsurance ceded	8,98,294	1,28,003	1,938	1,29,941	8,68,208	2,01,333	10,69,541	908	24,398	47,322	-	1,43,017	1,51,613	-	9,436	14,46,235	24,74,470	
																		-	
	Net Premium	3,91,930	1,00,773	1	1,00,774	12,91,019	35,93,807	48,84,826	17,254	18,449	41,512	-	3,09,142	7,51,161	-	48,023	60,70,367	65,63,071	
																		-	
	Adjustment for change in reserve for unexpired risks	52,295	16,354	(1)	16,353	(3,42,810)	(12,73,710)	(16,16,520)	(250)	2,958	3,849	-	(1,63,010)	(89,475)	-	(16,628)	(18,79,076)	(18,10,428)	
	Premium Earned (Net)	3,39,635	84,419	2	84,421	16,33,829	48,67,517	65,01,346	17,504	15,491	37,663	-	4,72,152	8,40,636	-	64,651	79,49,443	83,73,499	

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

PREMIUM EARNED [NET]																			For the Quarter Ended June 30, 2020
Particulars		Fire	Marine			Miscellaneous													For the Quarter Ended June 30, 2020
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	1	41,949	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	1	41,949	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	(1)	6,565	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	2	37,238	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	2	77,454	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												Upto the Quarter Ended June 30, 2020	
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	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	1	41,949	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	1	41,949	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	(1)	6,565	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	2	37,238	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	2	77,454	76,83,795	80,16,812	

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

FORM NL-5 - CLAIMS SCHEDULE

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

Particulars		Fire	Marine			Miscellaneous											For the Quarter June 30, 2021	
For The Quarter Ended June 30,2021			Marine Cargo	Marine Others	Marine Total	Motot OD	Motor TP	Motor Total	Worksmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop	Others	Total Misc	Grand Total
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Claims paid																	
	Direct claims	1,71,464	98,593	-	98,593	12,17,314	12,76,252	24,93,566	2,475	882	39,260	-	1,07,543	18,60,600	7	16,571	45,20,904	47,90,961
	Add : Claims Outstanding at the end of the Period	5,78,353	1,27,599	1	1,27,600	11,15,854	6,34,79,214	6,45,95,068	43,713	22,922	70,191	-	3,80,215	14,64,207	59,489	66,438	6,67,02,243	6,74,08,196
	Less : Claims Outstanding at the beginning of the Period	4,68,243	1,00,467	-	1,00,467	9,42,743	6,16,88,045	6,26,30,788	38,089	21,532	81,858	-	3,60,836	8,12,527	59,326	56,478	6,40,61,434	6,46,30,144
	Gross Incurred Claims	2,81,574	1,25,725	1	1,25,726	13,90,425	30,67,421	44,57,846	8,099	2,272	27,593	-	1,26,922	25,12,280	170	26,531	71,61,713	75,69,013
	Add : Re-insurance accepted to direct claims	58	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	58
	Less : Re-insurance Ceded to claims paid	83,553	67,207	-	67,207	4,67,534	62,470	5,30,004	124	519	18,368	-	24,029	1,68,537	6	1,514	7,43,101	8,93,861
Total Claims Incurred		1,98,079	58,518	1	58,519	9,22,891	30,04,951	39,27,842	7,975	1,753	9,225	-	1,02,893	23,43,743	164	25,017	64,18,612	66,75,210

CLAIMS INCURRED [NET]

	Particulars	Fire	Marine			Miscellaneous												Upto the Quarter Ended June 30, 2021
Upto The Quarter Ended June 30,2021			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	1,71,464	98,593	-	98,593	12,17,314	12,76,252	24,93,566	2,475	882	39,260	-	1,07,543	18,60,600	7	16,571	45,20,904	47,90,961
	Add : Claims Outstanding at the end of the Period	5,78,353	1,27,599	1	1,27,600	11,15,854	6,34,79,214	6,45,95,068	43,713	22,922	70,191	-	3,80,215	14,64,207	59,489	66,438	6,67,02,243	6,74,08,196
	Less : Claims Outstanding at the beginning of the Period	4,68,243	1,00,467	-	1,00,467	9,42,743	6,16,88,045	6,26,30,788	38,089	21,532	81,858	-	3,60,836	8,12,527	59,326	56,478	6,40,61,434	6,46,30,144
	Gross Incurred Claims	2,81,574	1,25,725	1	1,25,726	13,90,425	30,67,421	44,57,846	8,099	2,272	27,593	-	1,26,922	25,12,280	170	26,531	71,61,713	75,69,013
	Add : Re-insurance accepted to direct claims	58	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	58
	Less : Re-insurance Ceded to claims paid	83,553	67,207	-	67,207	4,67,534	62,470	5,30,004	124	519	18,368	-	24,029	1,68,537	6	1,514	7,43,101	8,93,861
	Total Claims Incurred	1,98,079	58,518	1	58,519	9,22,891	30,04,951	39,27,842	7,975	1,753	9,225	-	1,02,893	23,43,743	164	25,017	64,18,612	66,75,210

- 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.

CLAIMS INCURRED [NET]

Particulars		Fire	Marine			Miscellaneous											For the Quarter Ended June 30, 2020	
For The Quarter Ended June 30,2020			Marine Cargo	Marine Others	Marine Total	Motot OD	Motor TP	Motor	Worksmen's Compensatio n	Public/Prod uct 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	1,01,743	74,166	5,68,03,464	5,73,23,515
	Less : Claims Outstanding at the beginning of the Period	2,86,291	64,987	-	64,987	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	67,174	5,31,28,251	5,34,79,529
	Gross Incurred Claims	2,27,555	51,939	-	51,939	8,92,905	39,97,564	48,90,469	(4,127)	3,209	8,893	-	72,840	2,59,659	1,61,834	18,080	54,10,857	56,90,351
	Add : Re-insurance accepted to direct claims	384	-	-	-	-	-	-	-	-	-	74	-	-	-	-	-	74

FORM NL-5 - CLAIMS SCHEDULE

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

	Less : Re-insurance Ceded to claims paid	38,881	26,411	-	26,411	2,94,994	23,331	3,18,325	3	895	2,523	-	8,761	34,034	1,61,322	670	5,26,533	5,91,825
											-							
	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	512	17,410	48,84,398	50,98,984

CLAIMS INCURRED [NET]

	Particulars	Fire	Marine			Miscellaneous												Upto the Quarter Ended June 30, 2020
Upto The Quarter Ended June 30,2020			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	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	1,01,743	74,166	5,68,03,464	5,73,23,515
	Less : Claims Outstanding at the beginning of the Period	2,86,291	64,987	-	64,987	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	67,174	5,31,28,251	5,34,79,529
	Gross Incurred Claims	2,27,555	51,939	-	51,939	8,92,905	39,97,564	48,90,469	(4,127)	3,209	8,893	-	72,840	2,59,659	1,61,834	18,080	54,10,857	56,90,351
	Add : Re-insurance accepted to direct claims	384	-	-	-	-	-	-	-	-	74	-	-	-	-	-	74	458
	Less : Re-insurance Ceded to claims paid	38,881	26,411	-	26,411	2,94,994	23,331	3,18,325	3	895	2,523	-	8,761	34,034	1,61,322	670	5,26,533	5,91,825
	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	512	17,410	48,84,398	50,98,984

FORM NL-6-COMMISSION SCHEDULE

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

COMMISSION (NET)

Particulars		Fire	Marine			Miscellaneous												For the Quarter Ended June 30, 2020
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)
	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	(1,373)	6,976	5,18,493	6,18,870
	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	53,863	-	1,515	3,97,200	5,34,629
	Net Commission	(33,221)	(3,136)	-	(3,136)	49,683	25,764	75,447	1,449	(10)	663	-	(3,585)	43,341	(1,373)	5,503	1,21,435	85,078

COMMISSION (NET)

Particulars		Fire	Marine			Miscellaneous												Upto the Quarter Ended June 30, 2020
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	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	(1,373)	6,976	5,18,493	6,18,870
	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	53,863	-	1,515	3,97,200	5,34,629
	Net Commission	(33,221)	(3,136)	-	(3,136)	49,683	25,764	75,447	1,449	(10)	663	-	(3,585)	43,341	(1,373)	5,503	1,21,435	85,078

Particulars	For the Quarter ended June 30, 2021	Upto the Quarter ended June 30, 2021	For the Quarter ended June 30, 2020	Upto the Quarter ended June 30, 2020
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Agents	9,776	9,776	12,719	12,719
Brokers	3,40,012	3,40,012	1,88,716	1,88,716
Corporate Agency	5,65,585	5,65,585	4,17,435	4,17,435
Referral				
Others (pl. specify)				
TOTAL (B)	9,15,373	9,15,373	6,18,869	6,18,869

FORM NL-7-OPERATING EXPENSES SCHEDULE

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

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Particulars		Fire	Marine			Miscellaneous												For the Quarter Ended June 30, 2021
For The Quarter Ended June 30,2021		Fire	Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Worksmen's Compensation	Public/Prod uct Liability	Engineerin g	Aviation	Personal Accident	Health Insurance	Crop	Others	Total Misc	Grand Total
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	18,599	7,204	-	7,204	74,095	1,92,213	2,66,308	735	1,383	2,126	-	17,112	69,624	7,645	4,477	3,69,410	3,95,213
2	Travel, conveyance and vehicle running expenses	378	98	-	98	1,561	4,487	6,048	16	20	43	-	432	1,288	252	133	8,232	8,708
3	Training expenses	108	28	-	28	357	994	1,351	5	5	12	-	85	207	-	13	1,678	1,814
4	Rents, rates & taxes	1,887	528	-	528	6,091	16,954	23,045	81	104	203	-	1,464	3,781	-	209	28,887	31,302
5	Repairs	363	93	-	93	1,197	3,333	4,530	16	17	38	-	287	697	-	45	5,630	6,086
6	Printing & stationery	599	78	-	78	1,111	3,093	4,204	13	15	32	-	351	966	-	37	5,618	6,295
7	Communication	869	224	-	224	2,864	7,972	10,836	38	41	92	-	686	1,666	-	107	13,466	14,559
8	Legal & professional charges	1,038	267	-	267	3,420	9,520	12,940	46	49	110	-	819	1,990	-	127	16,081	17,386
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	38	10	-	10	124	345	469	2	2	4	-	30	72	-	4	583	631
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	22	6	-	6	73	203	276	1	1	2	-	17	42	-	4	343	371
	(ii) Certification	23	6	-	6	74	207	281	1	1	2	-	18	43	-	3	349	378
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Out of Pocket expenses	1	-	-	-	3	8	11	-	-	-	-	1	2	-	-	14	15
10	Advertisement and publicity	7,101	1,093	-	1,093	1,56,989	2,87,428	4,44,417	310	202	641	-	28,961	24,159	-	1,266	4,99,956	5,08,150
11	Interest & Bank Charges	1,850	476	-	476	6,093	16,961	23,054	81	87	196	-	1,459	3,545	-	228	28,650	30,976
12	Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Power and Electricity	408	105	-	105	1,344	3,740	5,084	18	19	43	-	322	782	-	49	6,317	6,830
	Information Technology Expenses	7,345	1,888	-	1,888	24,193	67,346	91,539	323	346	778	-	5,793	14,076	-	900	1,13,755	1,22,988
	Marketing Expenses	49,091	4,556	-	4,556	85,932	4,95,186	5,81,118	1,181	486	1,939	-	1,21,877	65,550	-	2,335	7,74,486	8,28,133
	Operating Lease Charges	3,312	852	-	852	10,911	30,374	41,285	146	156	351	-	2,613	6,349	-	405	51,305	55,469
	IRDA Registration renewal fees	438	113	-	113	1,443	4,016	5,459	19	21	46	-	345	839	-	54	6,783	7,334
	GST/Service Tax Expense	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,500	2,500	2,500
	Outsourcing Expenses	21,528	5,583	-	5,583	82,580	2,30,513	3,13,093	914	1,091	2,397	-	21,797	98,104	8,493	5,153	4,51,042	4,78,153
	Net Exchange (Gain) / Loss	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Co-insurance Administrative Charges	188	48	-	48	621	1,728	2,349	8	9	20	-	149	361	-	22	2,918	3,154
	Terrorism Pool - Management Expenses	1,850	-	-	-	-	-	-	-	-	517	-	-	-	-	-	517	2,367
	DR Pool - Administrative Expenses (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Miscellaneous Expenses (Net)	1,531	394	-	394	5,044	14,040	19,084	67	72	162	-	1,208	2,935	-	188	23,716	25,641
13	Depreciation	3,689	948	-	948	12,150	33,823	45,973	162	174	391	-	2,909	7,069	-	451	57,129	61,766
	Less: Write back of provision no longer required	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	1,22,256	24,598	-	24,598	4,78,270	14,24,484	19,02,754	4,183	4,301	10,145	-	2,08,735	3,04,147	16,390	18,710	24,69,365	26,16,219

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

7

	Particulars	Fire	Marine			Miscellaneous												Upto the Quarter Ended June 30, 2021
Upto The Quarter Ended June 30,2021		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	18,599	7,204	-	7,204	74,095	1,92,213	2,66,308	735	1,383	2,126	-	17,112	69,624	7,645	4,477	3,69,410	3,95,213
2	Travel, conveyance and vehicle running expenses	378	98	-	98	1,561	4,487	6,048	16	20	43	-	432	1,288	252	133	8,232	8,708
3	Training expenses	108	28	-	28	357	994	1,351	5	5	12	-	85	207	-	13	1,678	1,814
4	Rents, rates & taxes	1,887	528	-	528	6,091	16,954	23,045	81	104	203	-	1,464	3,781	-	209	28,887	31,302
5	Repairs	363	93	-	93	1,197	3,333	4,530	16	17	38	-	287	697	-	45	5,630	6,086
6	Printing & stationery	599	78	-	78	1,111	3,093	4,204	13	15	32	-	351	966	-	37	5,618	6,295
7	Communication	869	224	-	224	2,864	7,972	10,836	38	41	92	-	686	1,666	-	107	13,466	14,559
8	Legal & professional charges	1,038	267	-	267	3,420	9,520	12,940	46	49	110	-	819	1,990	-	127	16,081	17,386
9	Auditors' fees, expenses etc			-	-												-	-
	(a) as auditor	38	10	-	10	124	345	469	2	2	4	-	30	72	-	4	583	631
	(b) as adviser or in any other capacity, in respect of			-														
	(i) Taxation matters	22	6	-	6	73	203	276	1	1	2	-	17	42	-	4	343	371
	(ii) Certification	23	6	-	6	74	207	281	1	1	2	-	18	43	-	3	349	378
	(iii) Management services; and			-	-			-				-					-	-
	(c) in any other capacity			-	-			-				-					-	-
	Out of Pocket expenses	1	-	-	-	3	8	11	-	-	-	-	1	2	-	-	14	15
10	Advertisement and publicity	7,101	1,093	-	1,093	1,56,989	2,87,428	4,44,417	310	202	641	-	28,961	24,159	-	1,266	4,99,956	5,08,150
11	Interest & Bank Charges	1,850	476	-	476	6,093	16,961	23,054	81	87	196	-	1,459	3,545	-	228	28,650	30,976
12	Others (to be specified)			-	-			-										
	Power and Electricity	408	105	-	105	1,344	3,740	5,084	18	19	43	-	322	782	-	49	6,317	6,830
	Information Technology Expenses	7,345	1,888	-	1,888	24,193	67,346	91,539	323	346	778	-	5,793	14,076	-	900	1,13,755	1,22,988
	Marketing Expenses	49,091	4,556	-	4,556	85,932	4,95,186	5,81,118	1,181	486	1,939	-	1,21,877	65,550	-	2,335	7,74,486	8,28,133
	Operating Lease Charges	3,312	852	-	852	10,911	30,374	41,285	146	156	351	-	2,613	6,349	-	405	51,305	55,469
	IRDA Registration renewal fees	438	113	-	113	1,443	4,016	5,459	19	21	46	-	345	839	-	54	6,783	7,334
	GST/Service Tax Expense	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,500	2,500	2,500
	Outsourcing Expenses	21,528	5,583	-	5,583	82,580	2,30,513	3,13,093	914	1,091	2,397	-	21,797	98,104	8,493	5,153	4,51,042	4,78,153
	Net Exchange (Gain) / Loss	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Co-insurance Administrative Charges	188	48	-	48	621	1,728	2,349	8	9	20	-	149	361	-	22	2,918	3,154
	Terrorism Pool - Management Expenses	1,850	-	-	-	-	-	-	-	-	517	-	-	-	-	-	517	2,367
	DR Pool - Administrative Expenses (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Miscellaneous Expenses (Net)	1,531	394	-	394	5,044	14,040	19,084	67	72	162	-	1,208	2,935	-	188	23,716	25,641
13	Depreciation	3,689	948	-	948	12,150	33,823	45,973	162	174	391	-	2,909	7,069	-	451	57,129	61,766
	Less: Write back of provision no longer required	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	1,22,256	24,598	-	24,598	4,78,270	14,24,484	19,02,754	4,183	4,301	10,145	-	2,08,735	3,04,147	16,390	18,710	24,69,365	26,16,219

FORM NL-7-OPERATING EXPENSES SCHEDULE

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

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Particulars		Fire	Marine			Miscellaneous												For the Quarter Ended June 30, 2020
For The Quarter Ended Jun 30,2020			Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor	Worksmen's Compensation	Public/Prod uct Liability	Engineerin g	Aviation	Personal Accident	Health Insurance	Crop	Others	Total Misc	Grand Total
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	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	-	42	6,536	6,947
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	-	75	12,254	13,023
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	26	5	-	5	89	303	392	1	1	3	-	22	71	-	4	494	525
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	9	2	-	2	31	107	138	-	-	1	-	8	26	-	2	175	186
	(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	22,280	-	1,206	3,41,188	3,51,565
11	Interest & Bank Charges	1,152	224	-	224	3,936	13,463	17,399	48	49	128	-	991	3,164	-	136	21,915	23,291
12	Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Power and Electricity	223	43	-	43	761	2,604	3,365	9	10	25	-	192	612	-	25	4,238	4,504
	Information Technology Expenses	6,079	1,183	-	1,183	20,768	71,032	91,800	251	260	675	-	5,227	16,692	-	720	1,15,625	1,22,887
	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)	6,946	9,01,833	9,50,763
	Operating Lease Charges	1,032	201	-	201	3,524	12,054	15,578	43	44	115	-	887	2,833	-	121	19,621	20,854
	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Co-insurance Administrative Charges	122	24	-	24	416	1,423	1,839	5	5	14	-	105	334	-	15	2,317	2,463
	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	4,729	-	203	32,750	34,807
13	Depreciation	2,488	484	-	484	8,501	29,075	37,576	103	106	276	-	2,140	6,833	-	293	47,327	50,299
	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	2,98,918	22,413	14,010	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 June 30, 2020
Upto The Quarter Ended Jun 30,2020			Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor	Workmen's Compensation	Public/Prod uct Liability	Engineerin g	Aviation	Personal Accident	Health Insurance	Crop	Others	Total Misc	Grand Total
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	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	-	42	6,536	6,947
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	-	75	12,254	13,023
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	26	5	-	5	89	303	392	1	1	3	-	22	71	-	4	494	525
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	9	2	-	2	31	107	138	-	-	1	-	8	26	-	2	175	186
	(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	22,280	-	1,206	3,41,188	3,51,565
11	Interest & Bank Charges	1,152	224	-	224	3,936	13,463	17,399	48	49	128	-	991	3,164	-	136	21,915	23,291
12	Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Power and Electricity	223	43	-	43	761	2,604	3,365	9	10	25	-	192	612	-	25	4,238	4,504
	Information Technology Expenses	6,079	1,183	-	1,183	20,768	71,032	91,800	251	260	675	-	5,227	16,692	-	720	1,15,625	1,22,887
	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)	6,946	9,01,833	9,50,763
	Operating Lease Charges	1,032	201	-	201	3,524	12,054	15,578	43	44	115	-	887	2,833	-	121	19,621	20,854
	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Co-insurance Administrative Charges	122	24	-	24	416	1,423	1,839	5	5	14	-	105	334	-	15	2,317	2,463
	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	4,729	-	203	32,750	34,807
13	Depreciation	2,488	484	-	484	8,501	29,075	37,576	103	106	276	-	2,140	6,833	-	293	47,327	50,299
	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	2,98,918	22,413	14,010	21,98,775	23,29,997

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

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

	Particulars	As at June 30, 2021	As at June 30, 2020
		(Rs.'000)	(Rs.'000)
1	Authorised Capital		
	Equity Shares of Rs 324,000,000 (Previous year - 324,000,000) of Rs. 10 each	32,40,000	32,40,000
2	Issued Capital		
	298,805,700 (Previous Year: 298,805,700) Equity Shares of Rs.10 each	29,88,057	29,88,057
3	Subscribed Capital		
	298,805,700 (Previous Year: 298,805,700) Equity Shares of Rs.10 each	29,88,057	29,88,057
4	Called-up Capital		
	298,805,700 (Previous Year: 298,805,700) Equity Shares of Rs.10 each fully paid up	29,88,057	29,88,057
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (Amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses		
	Expenses including commission or brokerage on	-	-
	Underwriting or subscription of shares		
	TOTAL	29,88,057	29,88,057
	Number of Shares held by Cholamandalam Financial Holdings Limited (previously known as TI Financial Holdings Limited), the Holding Company	17,92,82,861	17,92,82,861

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

Shareholder	As at June 30, 2021		As at June 30, 2020	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
• Indian	17,92,83,420	60	17,92,83,420	60
• Foreign	11,95,22,280	40	11,95,22,280	40
Others				
TOTAL	29,88,05,700	100	29,88,05,700	100

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

	Particulars	As at June 30, 2021	As at June 30, 2020
		(Rs.'000)	(Rs.'000)
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	14,32,645	14,32,645
	Add: Premium on shares issued during the year	-	-
		14,32,645	14,32,645
4	General Reserves	78,47,567	63,47,567
	Add: Transfer from Profit and Loss account	-	-
	Add: Transfer from Contingency Reserve for Unexpired Risk	-	-
		78,47,567	63,47,567
5	Catastrophe Reserve		
6	Other Reserves Contingency Reserve for Unexpired Risk	-	-
	Less: Transfer to General Reserve		
	Add: Transfer from Profit and Loss Account		
		-	-
7	Balance of Profit in Profit & Loss Account	66,58,408	61,31,621
8	Debenture Redemption Reserve	2,00,000	2,00,000
	TOTAL	1,61,38,620	1,41,11,833

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

	Particulars	As at June 30, 2021	As at June 30, 2020
		(Rs.'000)	(Rs.'000)
1	Debentures/ Bonds	10,00,000	10,00,000
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	10,00,000	10,00,000

FORM NL-12-INVESTMENT SCHEDULE - SHARE HOLDERS

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

INVESTMENT - SHAREHOLDERS

	Particulars	As at June 30, 2021		As at June 30, 2020	
		(Rs. '000).	(Rs. '000).	(Rs. '000).	(Rs. '000).
	LONG TERM INVESTMENTS				
1	Government Securities and Government Guaranteed Bonds including Treasury Bills		80,36,229		70,78,921
2	Other Approved Securities		-		-
3	Approved Investments		-		-
	(a) Debenture / Bonds		11,59,931		8,40,926
	(b) Fixed Deposits with Banks		22,517		7,789
	(c) Equity Shares (Net of FairValue Change)		1,27,352		78,303
	(d) Investment Properties - Real Estate		31,115		28,786
	(e) Investment Properties - REIT		2,196		-
4	Investments in Infrastructure and Social Sector		6,21,728		4,45,445
5	Other than Approved Investments				
	(a) Debentures/Bonds	1,33,173		3,12,489	
	Less : Provision for Impairment	(45,181)		(1,99,674)	
	- Debentures/Bonds (Net of Impairment)		87,992		1,12,815
	(b) Equity Shares (Net of FairValue Change)		5,085		3,204
6	Investments in Alternate Investment funds		11,310		13,293
	Total (A)		1,01,05,455		86,09,482
	SHORT TERM INVESTMENTS				
1	Government securities and Government guaranteed bonds including Treasury Bills		-		-
2	Other Approved Securities		-		-
3	Approved Investments		-		-
	(a) Debentures/ Bonds		4,75,438		5,31,763
	(b) Fixed Deposits with Banks		12,43,843		84,354
	(c) Money market Instruments		-		-
	(d) Mutual Fund (Liquid Schemes)		31,634		98,872
4	Investments in Infrastructure and Social Sector		2,03,635		1,71,875
5	Other than Approved Investments	68,545		94,872	
	Less : Provision for Impairment	(52,038)		(70,433)	
	- Debentures/Bonds (Net of Impairment)		16,507		24,439
	Total (B)		19,71,057		9,11,303
	TOTAL (A) +(B)		1,20,76,512		95,20,784

Notes:

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

	As at June 30, 2021		As at June 30, 2020	
	Cost	Market Value	Cost	Market Value
a) Equity Shares listed	1,05,294	1,32,437	97,990	81,407
b) Mutual Funds	31,626	31,634	98,864	98,872
c) Government and other securities	80,36,229	80,74,070	70,78,921	73,39,514
d) Fixed Deposit with Banks	12,66,361	12,66,361	92,144	92,144
e) Corporate Bonds	29,70,837	25,44,406	21,69,230	21,13,822
f) Investments Property - REIT	2,250	2,196	0	0
g) Investment Properties - Real Estate	31,115	31,115	28,786	28,786
h) Investment in AIF	11,310	11,310	13,293	13,293
	1,24,55,022	1,20,93,528	95,79,228	97,67,837

FORM NL-12A-INVESTMENT SCHEDULE - POLICYHOLDERS

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

INVESTMENT - POLICYHOLDERS

	Particulars	As at June 30, 2021		As at June 30, 2020	
		(Rs. '000).	(Rs. '000).	(Rs. '000).	(Rs. '000).
	LONG TERM INVESTMENTS				
1	Government Securities and Government Guaranteed Bonds including Treasury Bills		6,64,10,981		6,38,07,362
2	Other Approved Securities		-		-
3	Approved Investments		-		-
	(a) Debenture / Bonds		95,85,614		75,79,869
	(b) Fixed Deposits with Banks		1,86,083		70,211
	(c) Equity Shares (Net of FairValue Change)		10,52,432		7,05,804
	(d) Investment Properties - Real Estate		2,57,136		2,59,465
	(e) Investment Properties - REIT		18,149		-
4	Investments in Infrastructure and Social Sector		51,37,930		40,15,109
6	Other than Approved Investments				
	a) Debentures/Bonds	11,00,532		28,16,686	
	Less : Provision for Impairment	(3,73,377)		(17,99,808)	
	- Debentures/Bonds (Net of Impairment)		7,27,155		10,16,878
	(b) Equity Shares (Net of FairValue Change)		42,018		28,876
7	Investments in Alternate Investment funds		93,463		1,19,818
	Total (A)		8,35,10,961		7,76,03,392
	SHORT TERM INVESTMENTS				
1	Government securities and Government guaranteed bonds including Treasury Bills		-		-
2	Other Approved Securities		-		-
3	Approved Investments				
	(a) Debentures/ Bonds		39,28,998		47,93,161
	(b) Fixed Deposits with Banks		1,02,79,057		7,60,346
	(c) Money market Instruments		-		-
	(d) Mutual Fund (Liquid Schemes)		2,61,420		8,91,207
4	Investments in Infrastructure and Social Sector		16,82,831		15,49,227
5	Other than Approved Investments	5,66,448		8,55,152	
	Less : Provision for Impairment	(4,30,036)		(6,34,864)	
	- Debentures/Bonds (Net of Impairment)		1,36,412		2,20,288
	Total (B)		1,62,88,718		82,14,229
	TOTAL (A) +(B)		9,97,99,679		8,58,17,621

Notes:

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

	As at June 30, 2021		As at June 30, 2020	
	Cost	Market Value	Cost	Market Value
a) Equity Shares listed	8,70,143	10,94,449	8,83,252	7,33,780
b) Mutual Funds	2,61,359	2,61,420	8,91,136	8,91,207
c) Government and other securities	6,64,10,981	6,67,23,695	6,38,07,361	6,61,56,269
d) Fixed Deposit with Banks	1,04,65,139	1,04,65,139	8,30,556	8,30,556
e) Corporate Bonds	2,45,50,846	2,10,26,836	1,95,52,819	1,90,53,384
f) Investments Property - REIT	18,595	18,149	-	-
g) Investment Properties - Real Estate	2,57,136	2,57,136	2,59,466	2,59,466
h) Investment in AIF	93,463	93,464	1,19,818	1,19,818
	10,29,27,662	9,99,40,289	8,63,44,408	8,80,44,480

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

	Particulars	As at June 30, 2021 (Rs.'000).	As at June 30, 2020 (Rs.'000).
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others (to be specified)	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION	-	-
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others (to be specified)	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION	-	-
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION	-	-
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-

FORM NL-14-FIXED ASSETS SCHEDULE**Cholamandalam MS General Insurance Company Ltd****Registration No. 123****Date of Registration with the IRDA : July 15, 2002**

(Rs. '000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	As at Apr 1, 2020	Additions	Deductions	As at June 30, 2021	As at Apr 1, 2020	For The Period	On Sales/ Adjustments	Upto June 30, 2021	As at June 30, 2021	As at June 30, 2020
Land - (Undivided share)	58,718	-	-	58,718	-	-	-	-	58,718	58,032
Buildings	3,72,456	-	-	3,72,456	57,632	1,552	-	59,184	3,13,272	3,13,989
Furniture & Fittings	59,447	72	-	59,519	54,807	424	-	55,231	4,288	5,403
Information Technology Equipment	5,60,916	7,707	196	5,68,427	4,83,414	13,379	196	4,96,597	71,830	72,046
Intangibles Computers	11,25,520	36,976	-	11,62,496	9,27,635	39,674	-	9,67,309	1,95,187	1,57,854
Vehicles	36,337	3,840	5,529	34,648	18,762	1,958	5,165	15,555	19,093	18,015
Office Equipment	41,225	26	52	41,199	36,177	861	52	36,986	4,213	7,442
Electrical Fittings	60,198	412	595	60,015	51,948	1,006	595	52,359	7,656	9,556
Improvement to Premises	1,71,748	-	-	1,71,748	1,46,246	2,913	-	1,49,159	22,589	33,776
TOTAL	24,86,565	49,033	6,372	25,29,226	17,76,621	61,767	6,008	18,32,380	6,96,846	6,76,113
Work in progress	-	-	-	-	-	-	-	-	40,271	19,282
Grand Total	24,86,565	49,033	6,372	25,29,226	17,76,621	61,767	6,008	18,32,380	7,37,117	6,95,395
PREVIOUS YEAR	22,82,708	21,780	4,503	22,99,985	15,77,968	50,300	4,396	16,23,872	6,95,395	

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 June 30, 2021	As at June 30, 2020
		(Rs. '000)	(Rs. '000)
1	Cash (including cheques, drafts and stamps)	73,238	50,687
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)		
	(bb) Others		
	(b) Current Accounts	1,85,444	2,52,609
3	Money at Call and Short Notice	-	-
	(a) With Banks		
	(b) With other Institutions		
4	Others (including Bank deposits under lien)	36,444	43,037
	TOTAL	2,95,126	3,46,333
	Cash balance includes:		
	Cheques in hand	66,423	40,338
	Remittances in transit	-	

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

Cholamandalam MS General Insurance Company Ltd

Registration No. 123

Date of Registration with the IRDA : July 15, 2002

	Particulars	As at June 30, 2021 (Rs.'000)	As at June 30, 2020 (Rs.'000)
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	25,09,365	31,30,055
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	17,53,064	12,48,455
6	Others (to be specified)		
	Advances to Employees	319	927
	Advances to Vendors	8,710	22,933
	GST Unutilised Credit/paid in advance	4,03,547	3,61,810
	Service tax paid under protest (Note 8 (c) of Schedule 16)	57,912	57,912
	Other Advances / Deposits	6,97,952	10,42,748
	TOTAL (A)	54,30,869	58,64,840
	OTHER ASSETS		
1	Income accrued on investments	24,75,655	23,38,361
2	Outstanding Premiums	5,48,652	7,83,651
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business	3,95,047	2,10,845
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	5,11,278	11,829
	Receivable from Terrorism Pool [includes investment income]	16,38,762	14,80,467
	Receivable from Nuclear Pool	51,181	40,468
	Unclaimed Amount of Policy holders Deposits	50,300	22,800
	Interest income on unclaimed Amount of Policyholders Deposit	11,178	-
	Receivable from IMTPIP	-	-
	GST refund receivable	-	-
	Deposits for Premises and Advance Rent	1,68,879	1,03,714
	TOTAL (B)	58,50,932	49,92,135
	TOTAL (A+B)	1,12,81,801	1,08,56,975

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

	Particulars	As at June 30, 2021	As at June 30, 2020
		(Rs.'000)	(Rs.'000)
1	Agents' Balances	1,05,185	2,57,516
2	Balances due to other insurance companies	11,38,998	17,46,040
3	Deposits held on re-insurance ceded	20,89,348	15,34,845
4	Premiums Received in Advance/ Deposit Received	94,40,518	65,39,941
5	Unallocated Premium	5,49,772	7,69,022
6	Sundry creditors		
	- Dues to Micro Small & Medium Enterprises	-	1,246
	- Dues to Others	6,31,871	2,08,882
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	6,74,08,196	5,73,23,354
9	Due to Officers/ Directors	-	-
10	Others (to be specified)		
	Book Overdraft	2,86,351	1,97,867
	Tax and Other Withholdings	68,261	68,541
	Environment Relief Fund	14	40
	Provision for Expenses	12,90,326	10,11,194
	Other Liabilities	36,083	1,73,465
	GST Payable	3,36,719	3,90,552
	Unclaimed amounts of policyholders	47,089	23,194
	Interest Income on Unclaimed Amount of Policyholders	11,178	
	Others	-	-
	Interest Accrued but not due on Borrowings	8,870	8,870
	TOTAL	8,34,48,779	7,02,54,569

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

	Particulars	As at June 30, 2021	As at June 30, 2020
		(Rs. '000).	(Rs. '000).
1	Reserve for Unexpired Risk	2,17,99,285	2,04,05,247
	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	5,07,848	4,44,474
	TOTAL	2,23,07,133	2,08,49,721

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

	Particulars	As at June 30, 2021	As at June 30, 2020
		(Rs.'000)	(Rs.'000)
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	TOTAL	-	-

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

		<i>(Rs in Lakhs)</i>				<i>(Rs in Lakhs)</i>			
Sl.No.	Particular	As at 30th June 21				As at 30th June 20			
		Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves	Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves
1	Fire	43,742	5,383	400	49,525	37,776	4,089	332	42,197
2	Marine	-	-	-	-	-	-	-	-
a	Marine Cargo	1,717	1,093	182	2,992	822	618	161	1,602
b	Marine Hull	-	-	-	-	0	-	-	0
3	Miscellaneous	-	-	-	-	-	-	-	-
a	Motor	1,27,683	2,02,127	4,40,164	7,69,974	1,20,080	1,85,032	3,65,813	6,70,924
b	Engineering	795	610	92	1,497	812	435	90	1,337
c	Aviation	-	-	-	-	-	-	-	-
d	Liabilities	732	458	215	1,405	592	265	198	1,055
e	Others	27,304	2,805	2,250	32,359	28,791	2,672	3,065	34,528
4	Health Insurance	16,020	12,382	2,260	30,662	15,180	2,888	1,059	19,127
5	IMTPIP	-	-	3,661	3,661	-	-	6,518	6,518
6	Total Liabilities	2,17,993	2,24,858	4,49,224	8,92,075	2,04,052	1,95,999	3,77,236	7,77,288

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	
States	For the quarter ended June 30, 2021	Upto the quarter ended Jun 30, 2021	For the quarter ended June 30, 2021	Upto the quarter ended June 30, 2021	For the quarter ended June 30, 2021	Upto the quarter ended June 30, 2021	For the quarter ended June 30, 2021	Upto the quarter ended June 30, 2021	For the quarter ended June 30, 2021	Upto the quarter ended June 30, 2021	For the quarter ended June 30, 2021	Upto the quarter ended June 30, 2021	For the quarter ended June 30, 2021	Upto the quarter ended June 30, 2021	For the quarter ended June 30, 2021	Upto the quarter ended June 30, 2021	For the quarter ended June 30, 2021	Upto the quarter ended June 30, 2021	For the quarter ended June 30, 2021	Upto the quarter ended June 30, 2021	For the quarter ended June 30, 2021	Upto the quarter ended June 30, 2021	For the quarter ended June 30, 2021	Upto the quarter ended June 30, 2021	For the quarter ended June 30, 2021	Upto the quarter ended June 30, 2021
Andhra Pradesh	168	168	2	2	2	2	4,024	4,024	53	53	4,077	4,077	0	0	2	2	51	51	-	-	-	-	2	2	4,304	4,304
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Assam	57	57	10	10	20	20	1,278	1,278	24	24	1,302	1,302	-	-	0	0	26	26	-	-	-	-	12	12	1,429	1,429
Bihar	71	71	2	2	6	6	3,291	3,291	56	56	3,347	3,347	1	1	1	1	21	21	-	-	-	-	9	9	3,457	3,457
Chattisgarh	103	103	16	16	10	10	1,617	1,617	12	12	1,629	1,629	1	1	1	1	29	29	-	-	-	-	3	3	1,790	1,790
Goa	9	9	3	3	0	0	108	108	0	0	108	108	6	6	1	1	12	12	0	0	-	-	1	1	140	140
Gujarat	1,056	1,056	394	394	76	76	4,640	4,640	101	101	4,741	4,741	47	47	440	440	1,022	1,022	0	0	-	-	55	55	7,831	7,831
Haryana	1,375	1,375	673	673	38	38	67	67	-	-	67	67	65	65	10	10	333	333	-	-	-	-	27	27	2,588	2,588
Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jammu and Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jharkhand	29	29	4	4	12	12	1,394	1,394	24	24	1,418	1,418	1	1	0	0	10	10	-	-	-	-	4	4	1,478	1,478
Karnataka	788	788	170	170	83	83	3,728	3,728	15	15	3,743	3,743	42	42	1,677	1,677	804	804	0	0	-	-	12	12	7,319	7,319
Kerala	85	85	1	1	3	3	1,857	1,857	-	-	1,857	1,857	0	0	2	2	126	126	-	-	-	-	23	23	2,097	2,097
Madhya Pradesh	150	150	8	8	3	3	1,148	1,148	-	-	1,148	1,148	3	3	12	12	56	56	-	-	-	-	26	26	1,406	1,406
Maharashtra	3,439	3,439	367	367	62	62	6,539	6,539	80	80	6,619	6,619	98	98	466	466	2,616	2,616	0	0	-	-	44	44	13,710	13,710
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Orissa	80	80	1	1	13	13	1,562	1,562	60	60	1,621	1,621	3	3	0	0	15	15	-	-	-	-	16	16	1,749	1,749
Punjab	1	1	0	0	1	1	772	772	-	-	772	772	-	-	0	0	1	1	-	-	-	-	0	0	775	775
Rajasthan	357	357	32	32	7	7	3,161	3,161	-	-	3,161	3,161	7	7	264	264	193	193	-	-	-	-	26	26	4,049	4,049
Sikkim	3	3	-	-	-	-	2	2	-	-	2	2	-	-	-	-	-	-	-	-	-	-	0	0	5	5
Tamil Nadu	2,422	2,422	438	438	305	305	8,153	8,153	128	128	8,282	8,282	287	287	1,566	1,566	2,453	2,453	1	1	-	-	166	166	15,920	15,920
Telangana	404	404	10	10	115	115	5,299	5,299	58	58	5,357	5,357	9	9	18	18	170	170	-	-	-	-	1	1	6,084	6,084
Tripura	6	6	4	4	11	11	193	193	21	21	214	214	0	0	0	0	7	7	-	-	-	-	2	2	245	245
Uttar Pradesh	489	489	8	8	5	5	3,687	3,687	8	8	3,695	3,695	0	0	2	2	111	111	-	-	-	-	65	65	4,377	4,377
Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
West Bengal	384	384	38	38	45	45	2,817	2,817	90	90	2,906	2,906	19	19	9	9	152	152	-	-	-	-	26	26	3,580	3,580
Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Chandigarh	397	397	9	9	3	3	1,722	1,722	0	0	1,722	1,722	4	4	9	9	160	160	-	-	-	-	35	35	2,338	2,338
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Delhi	742	742	116	116	16	16	1,639	1,639	0	0	1,639	1,639	15	15	43	43	660	660	0	0	-	-	15	15	3,247	3,247
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	14	14	0	0	1	1	116	116	1	1	117	117	-	-	0	0	2	2	-	-	-	-	0	0	134	134
Total	12,628	12,628	2,307	2,307	837	837	58,813	58,813	731	731	59,544	59,544	610	610	4,522	4,522	9,028	9,028	2	2	-	-	573	573	90,050	90,050

FORM NL-23 Reinsurance Risk Concentration

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

Statement for the Quarter Ended June 30, 2021

(Rs in Lakhs)

Reinsurance Risk Concentration								
S.No.	Reinsurance Placements			Premium ceded to reinsurers				Premium ceded to reinsurers / Total reinsurance premium ceded (%)
		Proportional		Non-Proportional		Facultative		
		No of reinsurers	Premium ceded to reinsurers	No of reinsurers	Premium ceded to reinsurers	No of reinsurers	Premium ceded to reinsurers	
1	No. of Reinsurers with rating of AAA and above	-	-	-	-	-	-	0.00%
2	No. of Reinsurers with rating AA but less than AAA	2	533.32	1	62.99	-	-	11.13%
3	No. of Reinsurers with rating A but less than AA	16	1,900.38	8	528.56	33	2,330.46	88.83%
4	No. of Reinsurers with rating BBB but less than A	1	2.10	-	-	-	-	0.04%
5	No. of Reinsurers with rating less than BBB			-	-	-	-	0.00%
	Total	19	2,435.81	9	591.55	33	2,330.46	100.00%

NL-24- Ageing of Claims**Cholamandalam MS General Insurance Co Ltd****Registration No. 123****Date of Registration with the IRDA : July 15, 2002****For the Quarter Ending - Q1 FY'22***(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	48	34	27	27	10	146	1714.64
2	Marine Cargo	2484	835	161	48	20	3548	985.93
3	Marine Hull	0	0	0	0	0	0	0
4	Engineering	93	63	18	7	5	186	392.60
5	Motor OD	27280	8321	1625	186	19	37431	11808.82
6	Motor TP	8	244	416	210	902	1780	12759.72
7	Health	34881	248	66	20	0	35215	18481.34
8	Overseas Travel		1			1	2	5.40
9	Personal Accident	63	141	28	8	1	241	1075.43
10	Liability	2	11	7	10	1	31	33.58
11	Crop	8	1		0	0	9	0.07
12	Miscellaneous	321	172	71	18	3	585	160.29

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'21

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	504	1176	0	155	12517	31270	20898	3	441	120	298	0	503	67885
2	Claims reported during the period	760	4206	0	311	45437	3058	54077	2	532	57	5	0	790	109235
3	Claims Settled during the period	146	3548	0	186	37431	1780	35215	2	241	31	9	0	585	79174
4	Claims Repudiated during the period	100	102	0	8	1656	0	6936	0	152	7	0	0	42	9003
5	Claims closed during the period	42	82	0	17	714	317	0	0	92	5	0	0	74	1343
6	Claims O/S at End of the period	976	1650	0	255	18153	32231	32824	3	488	134	294	0	592	87600
	Less than 3months	659	1126	0	147	14642	2973	18752	2	281	46	1	0	330	38959
	3 months to 6 months	153	345	0	60	2406	4287	571	0	78	28	11	0	141	8080
	6months to 1 year	101	102	0	26	986	3181	362	0	11	42	2	0	98	4911
	1year and above	63	77	0	22	119	21790	13139	1	118	18	280	0	23	35650

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 2021****Required solvency margin based on net premium and net incurred claims (Rs. in Lacs)**

Item No.	Description	PREMIUM						
		Gross Premium	Net Premium	Gross incurred claim	Net incurred Claim	RSM-1	RSM-2	
								RSM
1	Fire	46,435	19,302	11,837	4,399	4,644	1,776	4,644
2	Marine Cargo	8,456	3,313	7,584	2,184	1,015	1,365	1,365
3	Marine Hull	78	0	11	-	8	2	8
4	Motor	3,15,126	2,59,770	2,30,882	2,03,107	51,954	60,932	60,932
5	Engineering	3,192	1,340	1,456	877	319	263	319
6	Aviation	-	-	-	-	-	-	-
7	Laibility	1,974	1,514	588	318	303	132	303
8	Health	65,610	50,133	67,284	58,943	10,027	17,683	17,683
9	Misc	3,044	2,356	1,072	1,042	471	313	471
10	Weather	172	23	23,339	3,056	17	3,501	3,501
	Total	4,44,086	3,37,751	3,44,054	2,73,926	68,757	85,966	89,225

PERIODIC DISCLOSURES		
FORM NL-27 Offices information for Non-Life		
Insurer: Cholamandalam MS General Insurance Company Limited		Date: 30.06.2021
Sl. No.	Office Information	Number
1	No. of offices at the beginning of the Quarter	141*
2	No. of branches approved during the Quarter	46
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	9
6	No. of offices at the end of the Quarter	132*
7	No. of branches approved but not opened	54
8	No. of rural branches	NIL
9	No. of urban branches	132*

* 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 2021****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	11,18,762
2	Loans	9	-
3	Fixed Assets	10	7,371
4	Current Assets		
	a. Cash & Bank Balance	11	2,951
	b. Advances & Other Assets	12	1,32,933
5	Current Liabilities		
	a. Current Liabilities	13	8,34,488
	b. Provisions	14	2,23,071
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		-

Application of Funds as per Balance Sheet (A)**2,04,458**

	Less: Other Assets	SCH ++	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	7,371
3	Cash & Bank Balance (if any)	11	2,951
4	Advances & Other Assets (if any)	12	1,32,933
5	Current Liabilities	13	8,34,488
6	Provisions	14	2,23,071
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		-

Total (B)**TOTAL (B)****(9,14,304)****'Investment Assets' As per FORM 3B****(A-B)****11,18,762**

Section II

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value (h)
			Balance	FRSM ⁺						
			(a)	(b)	(c)	d = (a+b+c)	(e)	(f)	(g)=(d+f)	
1	Central Govt. Securities	Not less than 20%		43,978	3,63,430	4,07,408	36.5%		4,07,408	4,05,804
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not less than 30%		80,362	6,64,110	7,44,472	66.7%		7,44,472	7,47,978
3	Investment subject to Exposure Norms									
	a. Housing / Infra & Loans to SG for Housing and FFE	Not less than 15%								
	1. Approved Investments			21,407	1,76,910	1,98,318	17.8%	154	1,98,472	2,00,476
	2. Other Investments			655	5,416	6,072	0.5%	(11)	6,061	6,066
	b. Approved Investments	Not exceeding 55%		17,379	1,43,622	1,61,001	14.4%	2,980	1,63,981	1,64,884
	c. Other Investments			616	5,090	5,705	0.5%	71	5,776	5,827
Investment Assets		100%		1,20,420	9,95,148	11,15,569	100.0%	3,193	11,18,762	11,25,229

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-21

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

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

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

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

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

* Investments after provisions of Rs. 90.06 Crs & Equity Impairment of Rs. 6.83 Cr.

Signature: Sd/-

Full name: Abhiranjan Gupta

Chief of Investments

PERIODIC DISCLOSURES

FORM NL-29

Detail regarding debt securities

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

Date: Quarter ended Jun 30, 2021

(Rs in Lakhs)

	Market Value				Book Value			
	As at 30-06-2021	As % of total for this class	As at 30-06-2020	As % of total for this class	As at 30-06-2021	As % of total for this class	As at 30-06-2020	As % of total for this class
Break down by credit rating								
AAA rated	1,77,407	16.04%	1,14,795	12.11%	1,75,597	15.97%	1,11,514	11.75%
AA or better	53,874	4.87%	93,856	9.90%	52,364	4.76%	90,783	9.57%
Rated below AA & upto A	2,597	0.23%	6,228	0.66%	2,515	0.23%	6,036	0.64%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
B & Below B	7,165	0.65%	1,500	0.16%	7,165	0.65%	34,756	3.66%
Fixed Deposits	1,17,315	10.60%	-		1,17,315	10.67%	-	
Any other (Sovereign)	7,47,978	67.61%	7,31,751	77.18%	7,44,472	67.71%	7,05,839	74.38%
	11,06,335		9,48,130		10,99,429		9,48,929	
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	1,86,205	16.83%	74,466	7.85%	1,85,409	16.86%	79,961	8.43%
More than 1 year and upto 3years	90,393	8.17%	1,18,017	12.45%	88,575	8.06%	1,28,617	13.55%
More than 3years and up to 7years	5,98,690	54.11%	2,98,870	31.52%	5,93,919	54.02%	2,97,466	31.35%
More than 7 years and up to 10 years	2,30,992	20.88%	4,47,727	47.22%	2,31,473	21.05%	4,33,828	45.72%
above 10 years	55	0.00%	9,050	0.95%	52	0.00%	9,056	0.95%
	11,06,335		9,48,130		10,99,429		9,48,929	
Breakdown by type of the issuer								
a. Central Government	4,05,804	36.68%	3,17,998	33.54%	4,07,408	37.06%	3,05,131	32.16%
b. State Government	3,42,174	30.93%	4,16,960	43.98%	3,37,064	30.66%	4,03,732	42.55%
c. Corporate Securities	3,58,358	32.39%	2,13,172	22.48%	3,54,957	32.29%	2,40,066	25.30%
	11,06,335		9,48,130		10,99,429		9,48,929	

Note

1. In case of a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.
2. Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.

Insurer: Cholamandalam MS General Insurance Company Ltd

Registration No. 123

Date of Registration with the IRDA : July 15, 2002

Analytical Ratios for Non-Life companies

Sl.No.	Particular	For the Quarter ended June 30, 2021	Upto the Quarter ended June 30, 2021	For the Quarter ended June 30, 2020	Upto the Quarter ended June 30, 2020
1	Gross Written Premium (Direct) Growth	4.74%	4.74%	-21.90%	-21.90%
2	Gross Direct Premium to Shareholders' Funds Ratio (No. of Times)	2.45	2.45	0.51	0.51
3	Growth Rate of Shareholders' Funds	12.44%	12.44%	15.21%	15.21%
4	Net Retention Ratio	72.62%	72.62%	73.71%	73.71%
5	Net Commission Ratio	1.30%	1.30%	1.34%	1.34%
6	Expenses of Management to Gross Direct Premium ratio	39.22%	39.22%	34.30%	34.30%
7	Combined Ratio	120.88%	120.88%	101.55%	101.55%
8	Technical Reserves to Net Premium Ratio (no. of Times)	15.21	15.21	12.21	12.21
9	Underwriting Balance Ratio (no. of Times)	(0.12)	(0.12)	0.06	0.06
10	Operating Profit Ratio ^	15.27%	15.27%	31.23%	31.23%
11	Liquid Assets to Liabilities Ratio #	0.20	0.20	0.12	0.12
12	Net Earnings Ratio	0.00%	0.00%	16.83%	16.83%
13	Return on Networth	9.66%	9.66%	6.30%	6.30%
14	Available Solvency Margin to required Solvency Margin ratio	1.786	1.786	1.783	1.783
15	NPA ratio - gross & net				
	Gross NPA Ratio	1.45%	1.45%	3.65%	3.65%
	Net NPA Ratio	0.64%	0.64%	0.81%	0.81%

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)	66,58,409.00	66,58,409.00	3.58	3.58
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	66,58,409.00	66,58,409.00	3.58	3.58
6	(iv) Book value per share (Rs) [net worth (Share capital + reserves + fair value change - P&L debit balance)/weighted average no. of shares]	64.01	64.01	57.23	57.23

Form NL-31- Related Party Transactions

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

(Rs in Lakhs)

SL.No.	NAME OF THE RELATED PARTY	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received*			
				For the Quarter ended June 30, 2021	Upto the Quarter ended June 30, 2021	For the Quarter ended June 30, 2020	Upto the Quarter ended June 30, 2020
1	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Rent Recovery	7.08	7.08	-	-
2	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Rent Recovery	29.62	29.62	32.88	32.88
3	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Fees incurred for Risk Inspection and advisory services	48.83	48.83	0.02	0.02
4	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Reinsurance Recovery on Claims	300.75	300.75	161.57	161.57
5	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Reinsurance Ceded	1,403.34	1,403.34	1,294.18	1,294.18
6	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Reinsurance Commission Received	255.28	255.28	218.35	218.35
7	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Premium Received	0.55	0.55	0.59	0.59
8	KEY MANAGEMENT PERSONNEL	KEY MANAGEMENT PERSONNEL & Their Relatives	Premium Received	-	-	-	-
9	KEY MANAGEMENT PERSONNEL	KEY MANAGEMENT PERSONNEL	Remuneration & Secondment Charges	100.39	100.39	181.60	181.60
10	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Unallocated Premium	0.00	0.00	0.00	0.00
11	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Receivable / (Payable) (Net) – Risk Services cost, Commission & Marketing Expenses and Management expenses recovery	4.02	4.02	2.58	2.58
12	CHOLAMANDALAM HEALTH INSURANCE LIMITED	FELLOW SUBSIDIARY	Receivable / (Payable) (Net) – Risk Services cost, Commission & Marketing Expenses and Management expenses recovery	-	-	0.08	0.08
13	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Receivable / (Payable) (Net) – Risk Services cost, Commission & Marketing Expenses and Management expenses recovery	54.55	54.55	5.99	5.99
14	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Management Expenses, Sitting fees, Secondment charges, Expenses and	33.00	33.00	29.59	29.59
15	CHOLAMANDALAM FINANCIAL HOLDINGS LIMITED	HOLDING COMPANY	Management Expenses, Sitting fees, Secondment charges/Branding	198.75	198.75	198.85	198.85
16	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Management Expenses recovered	21.78	21.78	-	-
17	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Management Expenses recovered	-	-	154.13	154.13
18	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Due (from)/ to other entities Carrying on Insurance Business	(667.10)	(667.10)	246.39	246.39
19	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Advance Given	105.08	105.08	138.99	138.99
20	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Advance repaid	(71.83)	(71.83)	(138.99)	(138.99)
21	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Claims Incurred (Net) *	3.65	3.65	-	-
22	KEY MANAGEMENT PERSONNEL	KEY MANAGEMENT PERSONNEL & Their Relatives		0.02	0.02	0.02	0.02
23	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Gross Incurred Claims	3.84	3.84	-	-
24	KEY MANAGEMENT PERSONNEL	KEY MANAGEMENT PERSONNEL & Their Relatives		0.03	0.03	0.03	0.03
25	CHOLAMANDALAM FINANCIAL HOLDINGS LIMITED	HOLDING COMPANY	Provision Outstanding	198.75	198.75	198.85	198.85
26	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER		32.50	32.50	153.81	153.81
27	KEY MANAGEMENT PERSONNEL	KEY MANAGEMENT PERSONNEL & Their Relatives	Unallocated Premium	0.07	0.07	-	-

FORM NL-32 Products Information

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

Date: June 30 ' FY 2021-22

Products Information							
List below the products and/or add-ons introduced during the period Apr 2021 to Jun 2021							
Sl. No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business*	Category of product	Date of filing of Product	Date IRDA confirmed filing/ approval
I.	Property, Engineering, Marine and Liability						
	Commercial UWG						
1	ENTERPRISE PACKAGE POLICY (LAGHU)		IRDAN123CP0001V01202122	Miscellaneous	Miscellaneous	20-04-2021	20-04-2021
2	Home Package Policy- Giriha Raksha		IRDAN123RP0086V02200203	Miscellaneous	Miscellaneous	16-Apr-21	28-04-2021
3	Enterprise Package Policy (Sookshma)		IRDAN123RP0017V02100001	Miscellaneous	Miscellaneous	16-Apr-21	28-04-2021
4	SHOP PACKAGE POLICY (LAGHU)		IRDAN123CP0003V01202122	Miscellaneous	Miscellaneous	07-Jun-21	07-Jun-21
5	OFFICE PACKAGE POLICY (LAGHU)		IRDAN123CP0002V01202122	Miscellaneous	Miscellaneous	07-Jun-21	07-Jun-21
6	Contractors All Risks Insurance		IRDAN123CP0035V02201819	Engineering	Engineering	29-Jun-21	29-Jun-21
	Motor SBU						
7	Chola Long term Motor Two Wheeler Package Policy		IRDAN123RP0003V01202122	Motor	Main	14-03-2021	03-05-2021
8	Consumables Plus		IRDAN123RP0017V01201819/A0002V01202122	Motor	Add-on	21-05-2020	29-04-2021
9	Consumables Plus		IRDAN123RP0003V01201920/A0001V01202021	Motor	Add-on	21-05-2020	29-04-2021
10	Motor Private Car Package Policy		IRDAN123RP0001V03100001	Motor	Main	04-11-2019	21-08-2020
11	Motor Two - Wheelers Package Policy		IRDAN123RP0002V02200203	Motor	Main	04-11-2019	21-08-2020
12	Motor Commercial Vehicle Package Policy - For Passenger Carrying Vehicles upto 6		IRDAN123RP0005V03100001	Motor	Main	04-11-2019	01-09-2020
13	Motor Commercial Vehicle Package Policy - For Passenger Carrying Vehicles more than 6		IRDAN123RP0006V03100001	Motor	Main	04-11-2019	01-09-2020
14	Motor Commercial Vehicle Package Policy - Miscellaneous and Special Type of Vehicles		IRDAN123RP0007V03100001	Motor	Main	04-11-2019	01-09-2020
15	Chola Compulsory Personal Accident (Owner-Driver) under Motor Insurance Policies		IRDAN123RP0086V02201819	Motor	Main	04-11-2019	21-08-2020
16	Motor Commercial Vehicle Package Policy - For Goods Carrying Vehicles		IRDAN123RP0003V03100001	Motor	Main	04-11-2019	31-08-2020
17	Motor Private Car Liability Policy		IRDAN123RP0012V01200203	Motor	Main	04-11-2019	04-11-2019
18	Motor Two Wheeler Liability Policy		IRDAN123RP0011V01200203	Motor	Main	04-11-2019	04-11-2019
19	Motor Commercial Vehicle Liability Policy - For Goods Carrying Vehicles		IRDAN123RP0013V01200203	Motor	Main	06-11-2019	06-11-2019
20	Motor Commercial Vehicle Liability Policy - For Passenger Carrying Vehicles upto 6		IRDAN123RP0015V01200203	Motor	Main	06-11-2019	06-11-2019
21	Motor Commercial Vehicle Liability Policy - For Passenger Carrying Vehicles more than 6		IRDAN123RP0016V01200203	Motor	Main	06-11-2019	06-11-2019
22	Motor Commercial Vehicle Liability Policy - For Miscellaneous and Special Type of Vehicles		IRDAN123RP0017V01200203	Motor	Main	06-11-2019	06-11-2019
	HAT SBU						
23	Corona Rakshak Policy (Group), Chola		CHOHLGP21550V012021	Health	Group	09-Sep-20	06-Nov-20
24	Chola Flexi Super Topup Insurance		CHOHLIP21561V012021	Health	Retail	06-Oct-20	15-Dec-20
25	Chola Sarva Shakti Policy		CHOHLIP21571V012021	Accident	Retail	23-Sep-20	04-Jan-21
26	Saral Suraksha Bima, Chola		CHOPAI21612V012021	Accident	Retail	23-Mar-21	26-Mar-21

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

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

Solvency for the Period ended on 30th June 2021

Available Solvency Margin and Solvency Ratio

(Rs. in Lakhs)

Item	Description	Notes No.	Amount
(1)	(2)	(3)	(4)
1	Available Assets in Policyholders' Funds (adjusted value of Assets as mentioned in Form IRDA-Assets-TA):		10,43,358
	Deduct:		
2	Liabilities (reserves as mentioned in Form TR)		6,74,082
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		2,17,993
4	Excess in Policyholders' Funds (1-2-3)		19,097
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-TA):		1,73,010
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		32,715
7	Excess in Shareholders' Funds (5-6)		1,40,295
8	Total Available Solvency Margin [ASM] (4+7)		1,59,392
9	Total Required Solvency Margin [RSM]		89,225
10	Solvency Ratio (Total ASM/Total RSM)		1.786

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: 30/06/2021
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.Akihiko Ikeno	Non-executive Director(Additional Director)	With effect from April 27, 2021
7	Mr.V Suryanarayanan	Managing Director	No Change
8	Mr. Takashi Kishi	Wholetime Director	No Change

Key Management Persons *			
Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mr.V Suryanarayanan	Managing Director	No Change
2	Mr.Takashi Kishi	Wholetime Director	No Change
3	Mr.S Venugopalan	Chief Financial Officer	No Change
4	Mr.Suresh Krishnan	Company Secretary & Chief Compliance Officer	No Change
5	Mr.S K Rangaswamy	Chief Risk Officer & Head – Internal Audit	No Change
6	Mr.Abhiranjan Gupta	Chief Investment Officer	With effect from May 01, 2021
7	Mr.Ashwani Kumar Arora	Appointed Actuary	No Change
8	Mr. Sanjiv Kumar Mathur	SBU Head - Commercial & SME	No Change
9	Mr. Anubhav Rajput	Head - IT, Digital and Operations	No Change
10	Mr. Chandar Ramamurthy	Head - Reinsurance	No Change
11	Mr. Shailen Merchant	Head - Human Resources	No Change
12	Mr. Saurav Sarkar	Business Head - Health	No Change
13	Mr. Biswajeet Padhi	SBU Head - Motor	No Change
14	Mr. Bhaskar K U	SBU Head - Govt., Rural & Misc LOB	No Change
15	Ms. Chitra K	Head - Digital, Branding & Corporate Communications	No Change
16	Mr. P Krishnan	Head - Renewals, Cross sell & Upsell	No Change

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

[illegible]

(Read with Regulation 10)

Registration Number: 123

Name of the Fund

25.17%

25.17% **Rs Lakhs**

[illegible]

C19	Infrastructure - PSU - Equity shares - Quoted	ITPE	1,151	1,317	-	0.00%	0.00%	1,151	1,317	-	0.00%	0.00%	473	456	-	0.00%	0.00%
C20	Infrastructure - Corporate Securities - Equity shares-Quoted	ITTE	274	263	-	0.00%	0.00%	274	263	-	0.00%	0.00%	-	-	(6)	-74.93%	-56.07%
C21	Infrastructure - Equity (Promoter Group)	IEPG															
C22	Infrastructure - Securitised Assets	IESA															
C23	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IDPG															
C24	Infrastructure - Infrastructure Development Fund (IDF)	IDDF	20,452	21,025	785	11.78%	8.82%	20,452	21,025	785	11.78%	8.82%	33,981	35,541	681	8.04%	6.01%
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	44,174	44,447	533	5.58%	4.18%	44,174	44,447	533	5.58%	4.18%	3,486	3,719	74	8.55%	6.40%
C28	Infrastructure - PSU - CPs	IPCP															
C29	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	2,992	3,099	61	8.14%	6.09%	2,992	3,099	61	8.14%	6.09%	10,686	10,869	214	7.91%	5.92%
C30	Infrastructure - Other Corporate Securities - CPs	ICCP															
C31	Infrastructure - Term Loans (with Charge)	ILWC															
	TAX FREE BONDS																
C32	Infrastructure - PSU - Debentures / Bonds	IPFD	8,843	8,843	135	6.13%	4.59%	8,843	8,843	135	6.13%	4.59%	13,664	13,664	489	12.23%	9.15%
C33	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICFD															
	(d) INFRASTRUCTURE - OTHER INVESTMENTS																
C34	Infrastructure - Equity (including unlisted)	IOEQ	257	246	-	0.00%	0.00%	257	246	-	0.00%	0.00%	214	4	-	0.00%	0.00%
C35	Infrastructure - Debentures / Bonds / CPs / loans	IODS	2,095	2,095	-	0.00%	0.00%	2,095	2,095	-	0.00%	0.00%	8,996	1,500	4	0.14%	0.11%
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	1,177	1,084	-	0.00%	0.00%	1,177	1,084	-	0.00%	0.00%	1,572	718	-	0.00%	0.00%
D02	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	5,421	8,497	193	3.19%	2.39%	5,421	8,497	193	3.19%	2.39%	6,160	6,658	57	0.76%	0.57%
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%	-	-	-	0.00%	0.00%
D06	Corporate Securities - Bonds - (Tax Free)	EPBF	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%
D07	Corporate Securities - Preference Shares	EPNQ															
D08	Corporate Securities - Investment in Subsidiaries	ECIS															
D09	Corporate Securities - Debentures	ECOS	17,012	17,275	442	8.71%	6.52%	17,012	17,275	442	8.71%	6.52%	44,527	45,777	1,225	9.03%	6.76%
D10	Corporate Securities - Debentures / Bonds/ CPs / Loan - (Promoter Group)	EDPG	14,057	15,110	382	8.72%	6.52%	14,057	15,110	382	8.72%	6.52%	17,586	18,853	392	8.89%	6.65%
D11	Municipal Bonds - Rated	EMUN															
D12	Investment properties - Immovable	EINP	2,883	2,469	-	0.00%	0.00%	2,883	2,469	-	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	1,17,315	1,17,315	1,352	5.11%	3.82%	1,17,315	1,17,315	1,352	5.11%	3.82%	9,227	9,227	201	4.57%	3.42%
D17	Deposits - CDs with Scheduled Banks	EDCD															

D18	Deposits - Repo / Reverse Repo - Govt Securities	ECMR															
D19	Deposits - Repo / Reverse Repo - Corporate Securities	ECCR															
D20	Deposit with Primary Dealers duly recognised by Reserve Bank of India	EDPD															
D21	CCIL - CBLO	ECBO															
D22	Commercial Papers	ECCP															
D23	Application Money	ECAM															
D24	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD															
D25	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%
D26	Perpetual Non-Cum. P.Shares & Redeemable Cumulative P.Shares of Tier 1 & 2 Capital issued by PSU Banks	EUPS															
D27	Perpetual Non-Cum. P.Shares & Redeemable Cumulative P.Shares of Tier 1 & 2 Capital issued by Non-PSU Banks	EPPS															
D28	Foreign Debt Securities (invested prior to IRDA Regulations)	EFDS															
D29	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	2,930	2,931	72	3.31%	2.48%	2,930	2,931	72	3.31%	2.48%	9,900	9,901	84	2.78%	2.08%
D30	Mutual Funds - (under Insurer's Promoter Group)	EMPG															
D31	Net Current Assets (Only in respect of ULIP Fund Business)	ENCA															
D32	Passively Managed Equity ETF (Non Promoter Group)	EETF															
D33	Passively Managed Equity ETF (Promoter Group)	EETP															
D34	Onshore Rupee Bonds issued by ADB and IFC	EORB															
D35	Debt Capital Instruments (DCI-Basel III)	EDCI															
D36	Redeemable Non-cumulative Preference Shares (RNCPS- Basel III)	ERNP															
D37	Redeemable Cumulative Preference Shares (RCPS- Basel III)	ERCP															
D38	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (PSU Bonds)	EAPS															
D39	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (Private Bonds)	EAPB															
D40	'Units of Real Estate Investment Trust (REITs)	ERIT	208	203	-	0.00%	0.00%	208	203	-	0.00%	0.00%	-	-	-	0.00%	
E	OTHER INVESTMENTS																
E01	Bonds - PSU - Taxable	OBPT															
E02	Bonds - PSU - Tax Free	OBPF															
E03	Equity Shares (incl Co-op Societies)	OESH	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	-	-	(1)	-90.71%	-67.87%
E04	Equity Shares (PSUs & Unlisted)	OEPU*	-	-	54	264554.39%	197966.05%	-	-	54	264554.39%	197966.05%	-	-	-	0.00%	0.00%
E05	Equity Shares - Promoter Group	OEPG															
E06	Debentures	OLDB	3,867	3,917	76	7.59%	5.68%	3,867	3,917	76	7.59%	5.68%	17,382	6,228	147	2.64%	1.98%
E07	Debentures / Bonds/ CPs / Loans etc. - (Promoter Group)	ODPG															
E08	Municipal Bonds	OMUN															
E09	Commercial Papers	OACP															
E10	Preference Shares	OPSH															
E11	SEBI approved Alternate Investment Fund (Category I)	OAFA															
E12	SEBI approved Alternate Investment Fund (Category II)	OAFB	1,048	1,048	22	8.21%	6.15%	1,048	1,048	22	8.21%	6.15%	1,331	1,331	34	10.28%	7.69%
E13	Short term Loans (Unsecured Deposits)	OSLU															
E14	Term Loans (without Charge)	OTLW															
E15	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS															
E16	Mutual Funds - (under Insurer's Promoter Group)	OMPG															

E17	Securitised Assets	OPSA															
E18	Investment properties - Immovable	OIPI															
E19	Passively Managed Equity ETF (Non Promoter Group)	OETF															
E20	Passively Managed Equity ETF (Promoter Group)	OETP															
E21	Onshore Rupee Bonds issued by ADB and IFC	OORB															
E22	Debt Capital Instruments (DCI-Basel III)	ODCI															
E23	Redeemable Non-cumulative Preference Shares (RNCPS - Basel III)	ORNP															
E24	Redeemable Cumulative Preference Shares (RCPS - Basel III)	ORCP															
E25	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	ORAD															
E26	Reclassified Approved Investments - Equity (Point 6 under Note for Regulation 4 to 9)	ORAE	791	862	90	20.93%	15.66%	791	862	90	20.93%	15.66%	1,394	317	(0)	-0.03%	-0.02%
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		11,15,569	11,25,229	20,283	6.59%	4.93%	11,15,569	11,25,229	20,283	6.59%	4.93%	9,82,082	9,79,623	19,601	7.05%	5.28%

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-21

Signature

Sd/-

Full Name

Abhiranjan Gupta

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 2021

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.	<i>During the Quarter ¹</i>								
	<i>NIL</i>								
B.	<i>As on Date ²</i>								
1	8.75% IL&FS DB 29-07-2020	IODS	-	29-Jul-2015	CARE	CARE - AAA	CARE - D	18-Sep-2018	
2	8.75% IL&FS DB 31-07-2020	IODS	-	04-Aug-2015	CARE	CARE - AAA	CARE - D	18-Sep-2018	
3	7.85% IL&FS DB 24-10-2019	IODS	-	24-Oct-2016	ICRA	ICRA - AAA	ICRA - D	18-Sep-2018	
4	8.25% IL&FS DB 01-03-2022	IODS	600	01-Mar-2017	ICRA	ICRA - AAA	ICRA - D	18-Sep-2018	
5	8.25% IL&FS DB 03-03-2022	IODS	300	03-Mar-2017	ICRA	ICRA - AAA	ICRA - D	18-Sep-2018	
6	8.00% IL&FS DB 11-05-2020	IODS	-	11-May-2017	CARE	CARE - AAA	CARE - D	18-Sep-2018	
7	7.80% IL&FS DB 30-11-2020	IODS	0	17-Nov-2017	CARE	CARE - AAA	CARE - D	18-Sep-2018	
8	8.90% IL&FS DB 23-05-2023	IODS	600	24-May-2018	CARE	CARE - AAA	CARE - D	18-Sep-2018	
9	9.00% IL&FS DB 09-06-2023	IODS	595	01-Jun-2018	CARE	CARE - AAA	CARE - D	18-Sep-2018	
10	9.50% ILFS FIN SERVICES LTD DB 03-07-2019	OLDB	-	30-Oct-2017	CARE	CARE - AAA	CARE - D	18-Sep-2018	
11	8.54% ILFS FIN SERVICES LTD DB 08-11-2019	OLDB	-	22-Feb-2017	CARE	CARE - AAA	CARE - D	18-Sep-2018	
12	7.75% ILFS FIN SERVICES LTD DB 01-09-2022	OLDB	-	13-Nov-2017	CARE	CARE - AAA	CARE - D	18-Sep-2018	
13	8.75% ILFS FIN SERVICES LTD DB 28-03-2023	OLDB	-	11-Apr-2018	CARE	CARE - AAA	CARE - D	18-Sep-2018	
14	11.00% DEWAN HF LTD DB 12-09-2019	HODS	-	19-Oct-2015	CARE	CARE - AAA	CARE - D	05-Jun-2019	
15	8.90% DEWAN HF LTD DB 04-06-2021	HODS	429	07-Jun-2018	CARE	CARE - AAA	CARE - D	05-Jun-2019	
16	9.05% DEWAN HF LTD DB 09-09-2021	HODS	546	16-Aug-2018	CARE	CARE - AAA	CARE - D	05-Jun-2019	
17	9.05% DEWAN HF LTD DB 09-09-2023	HODS	1,096	09-Nov-2017	CARE	CARE - AAA	CARE - D	05-Jun-2019	
18	9.10% DEWAN HF LTD DB 16-08-2019	HODS	-	30-Aug-2017	CARE	CARE - AAA	CARE - D	05-Jun-2019	
19	9.10% DEWAN HF LTD DB 16-08-2021	HODS	323	07-Dec-2017	CARE	CARE - AAA	CARE - D	05-Jun-2019	
20	9.15% DEWAN HF LTD DB 09-09-2021	HODS	352	08-Feb-2017	CARE	CARE - AAA	CARE - D	05-Jun-2019	
21	9.25% DEWAN HF LTD DB 09-09-2023	HODS	832	30-Oct-2017	CARE	CARE - AAA	CARE - D	05-Jun-2019	
22	9.25% DEWAN HF LTD DB 16-08-2021	HODS	141	24-Aug-2016	CARE	CARE - AAA	CARE - D	05-Jun-2019	
23	9.50% DEWAN HF LTD DB 08-07-2020	HODS	-	08-Jul-2015	CARE	CARE - AAA	CARE - D	05-Jun-2019	
24	8.70% RELIANCE HOME FINANCE LTD DB 03-01-2021	HODS	-	07-Feb-2017	CARE	CARE - AA+	CARE - D	12-Sep-2019	
25	8.90% RELIANCE HOME FINANCE LTD DB 03-01-2021	HODS	-	06-Jan-2017	CARE	CARE - AA+	CARE - D	12-Sep-2019	
26	8.20% REL CAP DB 17-10-2019	OLDB	-	17-Oct-2016	CARE	CARE - AA+	CARE - D	20-Sep-2019	
27	8.50% REL CAP DB 02-11-2021	OLDB	106	23-Jan-2017	CARE	CARE - AA+	CARE - D	20-Sep-2019	
28	8.50% REL CAP DB 02-11-2021 A	OLDB	152	23-Jan-2017	CARE	CARE - AA+	CARE - D	20-Sep-2019	
29	8.50% REL CAP DB 14-02-2022	OLDB	152	17-Feb-2017	CARE	CARE - AA+	CARE - D	20-Sep-2019	
30	8.65% REL CAP DB 02-08-2021	OLDB	305	10-Oct-2017	CARE	CARE - AA+	CARE - D	20-Sep-2019	
31	8.90% REL CAP DB 09-09-2021	OLDB	603	07-Feb-2017	CARE	CARE - AA+	CARE - D	20-Sep-2019	
32	7.89% CANFIN HOMES DB 18-05-2022	HTDN	1,001	12-Jul-2017	FITCH	FITCH - AAA	FITCH - AA	18-Dec-2019	
33	8.75% INDIABULLS HF DB 26-09-2021	HTDN	4,001	05-Sep-2018	CARE	CARE - AAA	CARE - AA	15-Feb-2020	
34	8.90% INDIABULLS HF DB 26-09-2021	HTDN	9,510	11-Sep-2017	CARE	CARE - AAA	CARE - AA	15-Feb-2020	
35	9.50% YES BANK DB 23-12-2026	OLDB	34	06-Mar-2017	ICRA	ICRA - AA+	ICRA - D	06-Mar-2020	
36	7.59% PNB HOUSING DB 27-07-2022	HTDN	1,001	10-Aug-2017	FITCH	FITCH - AAA	FITCH - AA	06-Mar-2020	
37	8.47% PNB HOUSING DB 01-07-2021	HTDN	1,000	31-Mar-2017	FITCH	FITCH - AAA	FITCH - AA	06-Mar-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: 28/07/2021

Signature

Sd/-

Full Name

Abhiranjan Gupta

Chief of Investments

Note:

- 1 Provide details of Down Graded Investments during the Quarter.
- 2 Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.
- 3 FORM-2 shall be prepared in respect of each fund. In case of ULIP FORM 1 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.
- 4 Category of Investmet (COI) shall be as per INV/GLN/001/2003-04
- 5 Investments after write-off of Rs. 285.68 Cr & provisions of Rs. 96.90 Crs in IL&FS, DHFL, Rel Cap, Rhome, Yes Bank & Equity Impairment.

PERIODIC DISCLOSURES

FORM NL-38 **Quarterly Business Returns across line of Business**

Cholamandalam MS General Insurance Co Ltd **Date:** **As at 30th June 2021**
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 2021-22		For Q1FY 2020-21		Upto 30.06.2021		Upto 30.06.2020	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	12,628	1,10,738	11,580	1,15,918	12,628	1,10,738	11,580	1,15,918
2	Cargo & Hull	2,307	2,839	1,628	4,009	2,307	2,839	1,628	4,009
3	Motor TP	37,951	11,69,415	38,834	8,21,232	37,951	11,69,415	38,834	8,21,232
4	Motor OD **	21,592	73,401	18,072	6,49,536	21,592	73,401	18,072	6,49,536
5	Engineering	837	1,411	716	1,770	837	1,411	716	1,770
6	Workmen's Compensation	182	757	137	622	182	757	137	622
7	Employer's Liability	428	347	408	255	428	347	408	255
8	Aviation	-	-	-	-	-	-	-	-
9	Personal Accident	4,522	7,353	4,066	8,566	4,522	7,353	4,066	8,566
10	Health	9,030	41,245	10,130	41,029	9,030	41,245	10,130	41,029
11	Others*	572	32,578	406	5,682	572	32,578	406	5,682
	Total	90,049	14,40,084	85,977	9,99,083	90,049	14,40,084	85,977	9,99,083

PERIODIC DISCLOSURES

FORM NL-39

Rural & Social Obligations (Quarterly Returns)

Cholamandalam MS General Insurance Co Ltd

Date

As at 30th June 2021

Registration Number: 123

Date of Registration with the IRDA : July 15, 2002

(Rs in Lakhs)

Rural & Social Obligations (Quarterly Returns)					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	28,746	1,742	65,55,202
		Social			
2	Cargo & Hull	Rural	567	192	7,41,345
		Social			
3	Motor TP	Rural	3,17,297	13,154	-
		Social			
4	Motor OD	Rural	-	8,136	8,00,100
		Social			
5	Engineering	Rural	457	85	1,09,211
		Social			
6	Workmen's Compensation	Rural	99	21	11,110
		Social			
7	Employer's Liability	Rural	28	18	12,701
		Social			
8	Aviation	Rural			
		Social			
9	Personal Accident	Rural	1,275	25	37,753
		Social	-	-	-
10	Health	Rural	4,868	405	26,720
		Social			
11	Crop	Rural			
		Social			
12	Others*	Rural	7,870	112	2,89,234
		Social			-

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

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

(Rs in Lakhs)

Sl.No.	Channels	Business Acquisition through different channels							
		For the Quarter ended June 30 '21		Same quarter Previous Year For the Quarter Jun 30 '20		Up to the period YTD June 30 '21		Same period of the previous year YTD June 30 '20	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	9,401	1,224	9,438	1,384	9,401	1,224	9,438	1,384
2	Corporate Agents-Banks	2,14,260	17,080	2,50,100	23,686	2,14,260	17,080	2,50,100	23,686
3	Corporate Agents -Others	8,40,107	35,267	6,02,153	34,198	8,40,107	35,267	6,02,153	34,198
4	Brokers	2,94,299	28,772	1,10,874	19,033	2,94,299	28,772	1,10,874	19,033
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	82,017	7,707	26,518	7,675	82,017	7,707	26,518	7,675
	Total (A)	14,40,084	90,049	9,99,083	85,977	14,40,084	90,049	9,99,083	85,977
7	Referral (B)	-	-	-	-	-	-	-	-
		14,40,084	90,049	9,99,083	85,977	14,40,084	90,049	9,99,083	85,977

Note:

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

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

Date: Quarter ended June 30, 2021

Grievance Disposal for the period upto June 30, 2021 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		
1	Complaints made by customers							
a)	Proposal	0					0	
b)	Claim	0	158	32	47	79	0	158
c)	Policy	0	26	8	11	7	0	26
d)	Premium	0					0	
e)	Refund	0	3	2	1		0	3
f)	Coverage	0					0	
g)	Covernote	0					0	
h)	Product	0	3		3		0	3
i)	Others	0	23	8	12	3	0	23
Total Number of Complaints		0	213	50	74	89	0	213

2	Total no. of policies during the previous year*	1064550
3	Total no. of claims during the previous year	32118
4	Total no. of policies during the current year*	1404568
5	Total no. of claims during the current year	106066
6	Total no. of policy complaints (current year) per 10000 policies (current year)	0.19
7	Total no. of claim complaints (current year) per 10000 claims registered (current year)	14.90

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

Chief Grievance Officer