

REVENUE ACCOUNT - FIRE FOR THE PERIOD ENDED SEPTEMBER 30, 2019

	Particulars	Schedule	For the Quarter ended Sep 30, 2019 (Rs.'000)	Upto the Quarter ended Sep 30, 2019 (Rs.'000)	For the Quarter ended Sep 30, 2018 (Rs.'000)	Upto the Quarter ended Sep 30, 2018 (Rs.'000)
1	Premiums earned (Net)	NL-4- Premium Schedule	2,25,155	4,67,502	2,73,884	5,14,990
2	Profit/ Loss on sale/redemption		16,301	20,305	3,827	6,859
3	Others Administrative Charges		367	1,049	88	622
	Investment Income -TP Pool		(99)	13,132	19,930	33,298
4	Interest, Dividend & Rent – Gross		46,391	96,098	66,765	1,22,613
	TOTAL (A)		2,88,115	5,98,086	3,64,494	6,78,382
1	Claims Incurred (Net)	NL-5- Claims Schedule	1,68,671	3,34,930	1,71,583	2,41,651
2	Commission	NL-6- Commission Schedule	27,830	28,874	99,097	1,33,448
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	56,683	1,10,124	1,13,473	2,21,426
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		2,53,184	4,73,928	3,84,153	5,96,525
	Operating Profit/(Loss) from		34,931	1,24,158	(19,659)	81,857
	APPROPRIATIONS					
	Transfer to Shareholders' Account		34,931	1,24,158	(19,659)	81,857
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be		-	-	-	-
	TOTAL (C)		34,931	1,24,158	(19,659)	81,857

REVENUE ACCOUNT - MARINE FOR THE PERIOD ENDED SEPTEMBER 30, 2019

	Particulars	Schedule	For the Quarter ended Sep 30, 2019 (Rs.'000)	Upto the Quarter ended Sep 30, 2019 (Rs.'000)	For the Quarter ended Sep 30, 2018 (Rs.'000)	Upto the Quarter ended Sep 30, 2018 (Rs.'000)
1	Premiums earned (Net)	NL-4- Premium Schedule	42,769	89,889	40,837	84,492
2	Profit/ Loss on sale/redemption		1,228	1,533	216	381
3	Others Administrative Charges		280	462	145	272
4	Interest, Dividend & Rent – Gross		3,464	7,256	3,761	6,804
	TOTAL (A)		47,741	99,140	44,959	91,949
1	Claims Incurred (Net)	NL-5- Claims Schedule	22,673	65,525	38,976	65,449
2	Commission	NL-6- Commission Schedule	(16,153)	(24,611)	(7,045)	(21,284)
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	14,616	31,479	16,164	38,266
4	Premium Deficiency			-		-
	TOTAL (B)		21,136	72,393	48,095	82,431
	Operating Profit/(Loss) from		26,605	26,747	(3,136)	9,518
	APPROPRIATIONS					
	Transfer to Shareholders' Account		26,605	26,747	(3,136)	9,518
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		26,605	26,747	(3,136)	9,518

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 SEPTEMBER 30, 2019

	Particulars	Schedule	For the Quarter ended Sep 30, 2019	Upto the Quarter ended Sep 30, 2019	For the Quarter ended Sep 30, 2018	Upto the Quarter ended Sep 30, 2018
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4- Premium Schedule	84,68,046	1,63,55,422	73,15,953	1,43,04,895
2	Profit/ Loss on sale/redemption		4,15,465	5,17,669	58,417	1,11,494
3	Others Administrative Charges		122	160	107	168
	Investment Income -Terrorism Pool & Nuclears Pool		(3,168)	598	1,862	6,038
4	Interest, Dividend & Rent – Gross		11,81,259	24,51,578	10,23,621	20,12,367
	TOTAL (A)		1,00,61,724	1,93,25,427	83,99,960	1,64,34,962
1	Claims Incurred (Net)	NL-5- Claims Schedule	64,03,327	1,27,47,890	54,73,305	1,08,70,384
2	Commission	NL-6- Commission Schedule	3,28,734	6,00,177	93,343	3,49,930
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	24,28,615	49,40,108	20,54,500	38,28,127
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		91,60,676	1,82,88,175	76,21,148	1,50,48,441
	Operating Profit/(Loss) from		9,01,048	10,37,252	7,78,812	13,86,521
	APPROPRIATIONS					
	Transfer to Shareholders' Account		9,01,048	10,37,252	7,78,812	13,86,521
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be		-	-	-	-
	TOTAL (C)		9,01,048	10,37,252	7,78,812	13,86,521

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 SEPTEMBER 30, 2019

	Particulars	Schedule	For the Quarter ended	Upto the Quarter	For the Quarter ended	Upto the Quarter
			Sep 30, 2019	ended Sep 30, 2019	Sep 30, 2018	ended Sep 30, 2018
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		34,931	1,24,158	(19,659)	81,857
	(b) Marine Insurance		26,605	26,747	(3,136)	9,518
	(c) Miscellaneous Insurance		9,01,048	10,37,252	7,78,812	13,86,521
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		1,42,599	2,69,084	1,14,168	2,51,568
	(b) Profit on sale of investments		46,668	56,857	6,613	14,072
	Less: Loss on sale of investments		-	-	-	-
3	OTHER INCOME (To be specified)		-	-	-	-
	TOTAL (A)		11,51,851	15,14,098	8,76,798	17,43,536
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		5,428	(43,110)	78,566	79,013
	(b) For doubtful debts/Investments		4,36,087	4,66,967	1,66,553	1,67,000
	(c) Others (to be specified)		1,233	1,233	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		549	549	-	-
	(b) Bad debts/Investments written off		-	-	-	-
	(c) Employees' Remuneration and Welfare Benefits		19,695	24,236	28,140	31,783
	(d) Others (CSR expenses & Donations)		6,206	32,755	10,862	14,421
	(e) Others (NCD related expenses)		22,055	43,870	22,111	43,926
	TOTAL (B)		4,91,253	5,26,500	3,06,232	3,36,143
	Profit Before Tax		6,60,598	9,87,598	5,70,566	14,07,393
	Provision for Taxation		5,72,125	6,68,100	1,76,867	4,43,037
			88,473	3,19,498	3,93,699	9,64,356
	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Final dividend paid		-	-	(1,79,283)	(1,79,283)
	(c) Dividend distribution tax paid		-	-	(36,852)	(36,852)
	(d) Transfer to Contingency Risk Reserve		-	-	-	-
	(e) Transfer to General Reserve		-	-	-	-
	(f) Transfer to Debenture Redemption Reserve		-	-	-	-
	Balance of profit/ loss brought forward from last year		45,66,267	45,66,267	40,93,030	40,93,030
	Balance carried forward to Balance Sheet			48,85,765		48,41,251

BALANCE SHEET AS AT SEPTEMBER 30, 2019

	Schedule	As at Sep 30, 2019 (Rs.'000)	As at Sep 30, 2018 (Rs.'000)
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8-Share Capital Schedule	29,88,057	29,88,057
SHARE APPLICATION MONEY PENDING ALLOTMENT			
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	1,18,65,977	1,07,21,463
Fair Value Change Account - Share Holders		2,068	23,769
Fair Value Change Account - Policy Holders		33,553	66,035
BORROWINGS	NL-11-Borrowings Schedule	10,00,000	10,00,000
TOTAL		1,58,89,655	1,47,99,324
APPLICATION OF FUNDS			
INVESTMENTS	NL-12-Investment Schedule - Share Holders NL-12A-Investment Schedule - Policy Holders	75,83,460 7,72,31,163	73,72,706 6,22,05,660
LOANS	NL-13-Loans Schedule	-	-
FIXED ASSETS	NL-14-Fixed Assets Schedule	7,21,918	6,92,354
DEFERRED TAX ASSET		13,57,457	8,58,002
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	5,90,060	4,85,509
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	1,22,21,428	1,12,29,391
Sub-Total (A)		1,28,11,488	1,17,14,900
CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	6,11,61,521	4,75,67,923
PROVISIONS	NL-18-Provisions Schedule	2,26,54,310	2,04,76,375
DEFERRED TAX LIABILITY			
Sub-Total (B)		8,38,15,831	6,80,44,298
NET CURRENT ASSETS (C) = (A - B)		(7,10,04,343)	(5,63,29,398)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT			
TOTAL		1,58,89,655	1,47,99,324

CONTINGENT LIABILITIES

	Particulars	As at Sep 30, 2019 (Rs.'000)	As at Sep 30, 2018 (Rs.'000)
1	Partly paid-up investments	-	-
2	Claims, other than against policies, not acknowledged as debts by the company	-	-
3	Underwriting commitments outstanding (in respect of shares and securities)	-	-
4	Guarantees given by or on behalf of the Company	-	-
5	Statutory demands/ liabilities in dispute, not provided for	30,89,000	28,73,725
6	Reinsurance obligations to the extent not provided for in accounts	-	-
7	Others - Repudiated / Disputed Claim	-	-
TOTAL		30,89,000	28,73,725

PREMIUM EARNED [NET]

Particulars	Fire	Marine			Miscellaneous											For the Quarter Ended Sep 30, 2019		
		Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop	Others		Total Misc	Grand Total
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
For The Quarter Ended September 30,2019																		
Premium from direct business written	7,55,270	2,41,320	-	2,41,320	26,44,141	53,90,412	80,34,553	8,895	16,063	70,175	-	8,16,483	8,52,359	4,707	84,112	98,87,347	1,08,83,937	
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Gross Earned Premium	7,55,270	2,41,320	-	2,41,320	26,44,141	53,90,412	80,34,553	8,895	16,063	70,175	-	8,16,483	8,52,359	4,707	84,112	98,87,347	1,08,83,937	
Add: Premium on reinsurance accepted	28,337	-	-	-	-	-	-	-	10,063	3,485	-	-	-	-	-	13,548	41,885	
Less : Premium on reinsurance ceded	4,98,126	1,86,766	-	1,86,766	10,58,025	2,84,644	13,42,669	444	7,057	48,752	-	1,92,510	2,14,217	4,062	6,079	18,15,790	25,00,682	
Net Premium	2,85,481	54,554	-	54,554	15,86,116	51,05,768	66,91,884	8,451	19,069	24,908	-	6,23,973	6,38,142	645	78,033	80,85,105	84,25,140	
Adjustment for change in reserve for unexpired risks	60,326	11,786	(1)	11,785	(3,47,027)	65,641	(2,81,386)	(1,752)	(3,349)	(1,067)	-	1,22,716	(2,02,911)	45	(15,237)	(3,82,941)	(3,10,830)	
Premium Earned (Net)	2,25,155	42,768	1	42,769	19,33,143	50,40,127	69,73,270	10,203	22,418	25,975	-	5,01,257	8,41,053	600	93,270	84,68,046	87,35,970	

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

PREMIUM EARNED [NET]

Particulars	Fire	Marine			Miscellaneous											Upto the Quarter Ended Sep 30, 2019	
		Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop	Others		Total Misc
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Upto The Quarter Ended September 30,2019																	
Premium from direct business written	17,22,188	4,49,734	-	4,49,734	54,57,578	1,06,48,466	1,61,06,044	22,346	43,382	1,50,640	-	15,17,049	16,57,545	52,689	1,70,924	1,97,20,619	2,18,92,541
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Earned Premium	17,22,188	4,49,734	-	4,49,734	54,57,578	1,06,48,466	1,61,06,044	22,346	43,382	1,50,640	-	15,17,049	16,57,545	52,689	1,70,924	1,97,20,619	2,18,92,541
Add: Premium on reinsurance accepted	51,867	-	-	-	-	-	-	-	10,063	9,433	-	-	-	-	-	19,496	71,363
Less : Premium on reinsurance ceded	11,53,954	3,30,726	-	3,30,726	21,82,140	5,58,562	27,40,702	1,117	14,730	97,743	-	2,80,763	3,76,092	46,522	15,882	35,73,551	50,58,231
Net Premium	6,20,101	1,19,008	-	1,19,008	32,75,438	1,00,89,904	1,33,65,342	21,229	38,715	62,330	-	12,36,286	12,81,453	6,167	1,55,042	1,61,66,564	1,69,05,673
Adjustment for change in reserve for unexpired risks	1,52,599	29,121	(2)	29,119	(5,77,426)	3,16,751	(2,60,675)	594	4,618	7,105	-	2,58,816	(1,04,750)	(68,634)	(25,932)	(1,88,858)	(7,140)
Premium Earned (Net)	4,67,502	89,887	2	89,889	38,52,864	97,73,153	1,36,26,017	20,635	34,097	55,225	-	9,77,470	13,86,203	74,801	1,80,974	1,63,55,422	1,69,12,813

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

PREMIUM EARNED [NET]

Particulars	Fire	Marine			Miscellaneous											For the Quarter Ended Sep 30, 2018	
		Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop	Others		Total Misc
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
For The Quarter Ended September 30,2018																	
Premium from direct business written	6,28,192	1,67,048	-	1,67,048	23,39,207	43,60,988	67,00,195	9,996	23,985	67,872	-	7,59,060	6,99,198	18,46,331	92,131	1,01,98,768	1,09,94,008
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Earned Premium	6,28,192	1,67,048	-	1,67,048	23,39,207	43,60,988	67,00,195	9,996	23,985	67,872	-	7,59,060	6,99,198	18,46,331	92,131	1,01,98,768	1,09,94,008
Add: Premium on reinsurance accepted	33,540	-	-	-	-	-	-	-	-	4,229	-	-	-	-	-	4,229	37,769
Less : Premium on reinsurance ceded	1,16,921	1,17,376	-	1,17,376	5,97,927	2,18,053	8,15,980	500	15,480	45,439	-	85,944	95,544	15,99,312	6,898	26,65,097	28,99,394
Net Premium	5,44,811	49,672	-	49,672	17,41,280	41,42,935	58,84,215	9,496	8,505	26,662	-	6,73,116	6,03,654	2,47,019	85,233	75,37,900	81,32,383
Adjustment for change in reserve for unexpired risks	2,70,927	8,836	(1)	8,835	(63,671)	29,754	(33,917)	8,238	(10,564)	1,440	-	1,00,522	18,216	1,21,243	16,769	2,21,947	5,01,709
Premium Earned (Net)	2,73,884	40,836	1	40,837	18,04,951	41,13,181	59,18,132	1,258	19,069	25,222	-	5,72,594	5,85,438	1,25,776	68,464	73,15,953	76,30,674

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

PREMIUM EARNED [NET]

Particulars	Fire	Marine			Miscellaneous											Upto the Quarter Ended Sep 30, 2018	
		Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop	Others		Total Misc
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Upto The Quarter Ended September 30,2018																	
Premium from direct business written	14,31,081	3,63,669	-	3,63,669	46,98,100	86,61,009	1,33,59,109	25,320	50,954	1,45,390	-	14,96,500	13,09,960	21,10,323	2,11,465	1,87,09,021	2,05,03,771
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Earned Premium	14,31,081	3,63,669	-	3,63,669	46,98,100	86,61,009	1,33,59,109	25,320	50,954	1,45,390	-	14,96,500	13,09,960	21,10,323	2,11,465	1,87,09,021	2,05,03,771
Add: Premium on reinsurance accepted	48,174	-	-	-	-	-	-	-	-	8,752	-	-	-	-	-	8,752	56,926
Less : Premium on reinsurance ceded	5,81,505	2,57,575	-	2,57,575	12,01,062	4,33,056	16,34,118	1,266	23,302	98,716	-	1,74,782	1,26,548	18,25,192	19,486	39,03,410	47,42,490
Net Premium	8,97,750	1,06,094	-	1,06,094	34,97,038	82,27,953	1,17,24,991	24,054	27,652	55,426	-	13,21,718	11,83,412	2,85,131	1,91,979	1,48,14,363	1,58,18,207
Adjustment for change in reserve for unexpired risks	3,82,760	21,604	(2)	21,602	(2,57,561)	2,02,689	(54,872)	3,799	7,547	6,281	-	3,34,567	30,476	1,21,076	60,594	5,09,468	9,13,830
Premium Earned (Net)	5,14,990	84,490	2	84,492	37,54,599	80,25,264	1,17,79,863	20,255	20,105	49,145	-	9,87,151	11,52,936	1,64,055	1,31,385	1,43,04,895	1,49,04,377

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 Sep 30, 2019		
		Marine Cargo	Marine Others	Marine Total	Motot OD	Motor TP	Motor Total	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop	Others	Total Misc	Grand Total		
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	
For The Quarter Ended September 30,2019																			
Claims paid																			
Direct claims	1,68,363	2,00,696	-	2,00,696	16,48,567	22,99,006	39,47,573	1,043	5,953	21,827	-	1,65,539	3,68,163	18,41,484	35,719	63,87,301		67,56,360	
Add : Claims Outstanding at the end of the year	78,942	(10,417)	-	(10,417)	(34,763)	24,83,716	24,48,953	1,830	(145)	1,774	-	21,191	33,263	(2,75,339)	5,203	22,36,730		23,05,255	
Less : Claims Outstanding at the beginning of the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1		1	
Gross Incurred Claims	2,47,305	1,90,279	-	1,90,279	16,13,804	47,82,722	63,96,526	2,873	5,808	23,601	-	1,86,730	4,01,426	15,66,145	40,921	86,24,030		90,61,614	
Add : Re-insurance accepted to direct claims	(19)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(19)	
Less : Re-insurance Ceded to claims paid	78,615	1,67,606	-	1,67,606	4,54,971	1,15,349	5,70,320	52	5,049	12,432	-	21,880	45,916	15,62,556	2,498	22,20,703		24,66,924	
Total Claims Incurred	1,68,671	22,673	-	22,673	11,58,833	46,67,373	58,26,206	2,821	759	11,169	-	1,64,850	3,55,510	3,589	38,423	64,03,327		65,94,671	

CLAIMS INCURRED [NET]

Particulars	Fire	Marine			Miscellaneous												Upto the Quarter Ended Sep 30, 2019		
		Marine Cargo	Marine Others	Marine Total	Motot OD	Motor TP	Motor	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop	Others	Total Misc	Grand Total		
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	
Upto The Quarter Ended September 30,2019																			
Claims paid																			
Direct claims	3,11,258	3,39,050	-	3,39,050	30,35,910	35,47,547	65,83,457	6,126	16,183	40,235	-	2,90,741	6,39,404	34,30,993	64,096	1,10,71,235		1,17,21,543	
Add : Claims Outstanding at the end of the year	3,92,534	72,435	-	72,435	10,74,944	4,54,73,218	4,65,48,162	25,342	14,549	44,072	-	3,79,794	2,95,958	3,81,319	59,733	4,77,48,929		4,82,13,898	
Less : Claims Outstanding at the beginning of the year	2,27,520	57,775	-	57,775	10,20,534	3,94,94,951	4,05,15,485	26,149	18,578	35,270	-	3,12,509	2,54,270	8,11,131	50,866	4,20,24,258		4,23,09,553	
Gross Incurred Claims	4,76,272	3,53,710	-	3,53,710	30,90,320	95,25,814	1,26,16,134	5,319	12,154	49,037	-	3,58,026	6,81,092	30,01,181	72,963	1,67,95,906		1,76,25,888	
Add : Re-insurance accepted to direct claims	(1,269)	-	-	-	-	-	-	-	-	131	-	-	-	-	-	131		(1,138)	
Less : Re-insurance Ceded to claims paid	1,40,073	2,88,185	-	2,88,185	8,04,449	1,76,962	9,81,411	306	13,655	25,677	-	40,171	69,371	29,13,639	3,917	40,48,147		44,76,405	
Total Claims Incurred	3,34,930	65,525	-	65,525	22,85,871	93,48,852	1,16,34,723	5,013	(1,501)	23,491	-	3,17,855	6,11,721	87,542	69,046	1,27,47,890		1,31,48,345	

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

FORM NL-5 - CLAIMS SCHEDULE

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

CLAIMS INCURRED [NET]

Particulars	Fire	Marine			Miscellaneous												For the Quarter Ended Sep 30, 2018
		Marine Cargo	Marine Others	Marine Total	Motot OD	Motor TP	Motor	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop	Others	Total Misc	Grand Total
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
For The Quarter Ended September 30,2018																	
Claims paid																	
Direct claims	55,139	93,653	-	93,653	12,38,711	19,87,701	32,26,412	2,185	9,032	16,775	-	1,56,174	2,31,721	32,20,846	34,223	68,97,368	70,46,160
Add : Claims Outstanding at the end of the year	1,40,167	16,625	(1)	16,624	(77,128)	21,02,431	20,25,303	(527)	(875)	(2,465)	-	29,697	(42,878)	(2,80,852)	(6,711)	17,20,692	18,77,483
Less : Claims Outstanding at the beginning of the year	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	0	0
Gross Incurred Claims	1,95,306	1,10,278	(1)	1,10,277	11,61,583	40,90,132	52,51,715	1,658	8,157	14,310	-	1,85,871	1,88,843	29,39,994	27,512	86,18,060	89,23,643
Add : Re-insurance accepted to direct claims	1,969	-	-	-	-	-	-	-	-	264	-	-	-	-	-	264	2,233
Less : Re-insurance Ceded to claims paid	25,692	71,301	-	71,301	2,30,276	1,00,270	3,30,546	109	7,319	12,789	-	45,799	11,770	27,34,941	1,746	31,45,019	32,42,012
Total Claims Incurred	1,71,583	38,977	(1)	38,976	9,31,307	39,89,862	49,21,169	1,549	838	1,785	-	1,40,072	1,77,073	2,05,053	25,766	54,73,305	56,83,864

CLAIMS INCURRED [NET]

Particulars	Fire	Marine			Miscellaneous												Upto the Quarter Ended Sep 30, 2018
		Marine Cargo	Marine Others	Marine Total	Motot OD	Motor TP	Motor	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop	Others	Total Misc	Grand Total
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Upto The Quarter Ended September 30,2018																	
Claims paid																	
Direct claims	1,67,181	1,66,555	-	1,66,555	23,16,328	34,73,075	57,89,403	5,059	16,349	40,563	-	2,82,544	4,59,029	40,23,964	62,807	1,06,79,718	1,10,13,454
Add : Claims Outstanding at the end of the year	3,43,872	78,260	-	78,260	13,04,816	3,47,31,570	3,60,36,386	25,358	19,743	38,907	-	2,75,475	2,55,067	5,01,978	63,333	3,72,16,247	3,76,38,379
Less : Claims Outstanding at the beginning of the year	1,99,819	47,518	-	47,518	11,46,979	3,02,42,496	3,13,89,475	24,565	16,156	46,743	-	2,34,133	2,82,269	8,59,830	54,369	3,29,07,540	3,31,54,877
Gross Incurred Claims	3,11,234	1,97,297	-	1,97,297	24,74,165	79,62,149	1,04,36,314	5,852	19,936	32,727	-	3,23,886	4,31,827	36,66,112	71,771	1,49,88,425	1,54,96,956
Add : Re-insurance accepted to direct claims	2,793	-	-	-	-	-	-	-	-	655	-	-	-	-	-	655	3,448
Less : Re-insurance Ceded to claims paid	72,376	1,31,848	-	1,31,848	3,82,209	1,73,165	5,55,374	253	13,121	24,406	-	64,959	46,286	34,10,815	3,482	41,18,696	43,22,920
Total Claims Incurred	2,41,651	65,449	-	65,449	20,91,956	77,88,984	98,80,940	5,599	6,815	8,976	-	2,58,927	3,85,541	2,55,297	68,289	1,08,70,384	1,11,77,484

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 Sep 30, 2019		
		Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop	Others	Total Misc		Grand Total	
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	
Commission Paid																			
Direct	1,08,761	12,121	-	12,121	3,79,464	90,415	4,69,879	766	1,314	6,939	-	3,01,667	1,25,493	7,067	16,016	9,29,141	10,50,023		
Add: Re-insurance Accepted	729	-	-	-	-	-	-	-	-	56	-	-	-	-	-	56	785		
Less: Commission on Re-insurance Ceded	81,660	28,274	-	28,274	4,07,932	13,441	4,21,373	66	738	5,617	-	87,581	83,748	229	1,111	6,00,463	7,10,397		
Net Commission	27,830	(16,153)	-	(16,153)	(28,468)	76,974	48,506	700	576	1,378	-	2,14,086	41,745	6,838	14,905	3,28,734	3,40,411		

COMMISSION (NET)

Particulars	Fire	Marine			Miscellaneous												Upto the Quarter Ended Sep 30, 2019			
		Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop	Others	Total Misc		Grand Total		
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	
Commission Paid																				
Direct	2,13,389	28,465	-	28,465	8,98,634	92,556	9,91,190	2,182	3,537	14,633	-	4,35,445	2,27,785	11,834	32,634	17,19,240	19,61,094			
Add: Re-insurance Accepted	1,868	-	-	-	-	-	-	-	-	171	-	-	-	-	-	171	2,039			
Less: Commission on Re-insurance Ceded	1,86,383	53,076	-	53,076	8,01,405	26,897	8,28,302	167	1,743	13,014	-	1,07,202	1,71,169	(5,558)	3,195	11,19,234	13,58,693			
Net Commission	28,874	(24,611)	-	(24,611)	97,229	65,659	1,62,888	2,015	1,794	1,790	-	3,28,243	56,616	17,392	29,439	6,00,177	6,04,440			

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 Sep 30, 2018		
		Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop	Others	Total Misc		Grand Total	
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	
Commission Paid																			
Direct	1,14,096	10,642	-	10,642	3,46,865	36,111	3,82,976	(521)	3,587	6,643	-	6,886	61,134	3,047	4,854	4,68,606	5,93,344		
Add: Re-insurance Accepted	488	-	-	-	-	-	-	-	-	78	-	-	-	-	-	78	566		
Less: Commission on Re-insurance Ceded	15,487	17,687	-	17,687	2,57,111	10,916	2,68,027	75	2,156	6,228	-	18,787	12,244	66,492	1,332	3,75,341	4,08,515		
Net Commission	99,097	(7,045)	-	(7,045)	89,754	25,195	1,14,949	(596)	1,431	493	-	(11,901)	48,890	(63,445)	3,522	93,343	1,85,395		

COMMISSION (NET)

Particulars	Fire	Marine			Miscellaneous												Upto the Quarter Ended Sep 30, 2018			
		Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop	Others	Total Misc		Grand Total		
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	
Commission Paid																				
Direct	1,91,507	20,722	-	20,722	7,21,014	40,949	7,61,963	830	5,304	10,975	-	32,821	1,24,776	1,992	11,469	9,50,130	11,62,359			
Add: Re-insurance Accepted	835	-	-	-	-	-	-	-	-	136	-	-	-	-	-	136	971			
Less: Commission on Re-insurance Ceded	58,894	42,006	-	42,006	4,17,324	21,832	4,39,156	189	3,174	13,218	-	37,854	15,366	87,479	3,900	6,00,336	7,01,236			
Net Commission	1,33,448	(21,284)	-	(21,284)	3,03,690	19,117	3,22,807	641	2,130	(2,107)	-	(5,033)	1,09,410	(85,487)	7,569	3,49,930	4,62,094			

Particulars	For the Quarter ended Sep 30, 2019	Upto the Quarter ended Sep 30, 2019	For the Quarter ended Sep 30, 2018	Upto the Quarter ended Sp 30, 2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Agents	8,375	20,224	11,874	22,294
Brokers	2,36,767	5,14,593	2,03,769	3,98,253
Corporate Agency	8,04,880	14,26,276	3,77,701	7,41,812
Referral				
Others (pl. specify)				
TOTAL (B)	10,50,023	19,61,094	5,93,344	11,62,359

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 Sep 30, 2019
	Fire	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)	
1 Employees' remuneration & welfare benefits	11,743	12,289	(3,357)	8,932	67,585	1,81,713	2,49,298	251	1,570	1,907	-	26,217	49,764	32,200	(12,648)	3,48,559	3,69,234	
2 Travel, conveyance and vehicle running expenses	1,237	701	(26)	675	6,185	17,968	24,153	22	157	208	-	2,696	4,692	2,789	(730)	33,987	35,899	
3 Training expenses	224	43	-	43	1,273	4,163	5,436	6	15	18	-	508	517	-	66	6,566	6,833	
4 Rents, rates & taxes	983	188	-	188	5,438	17,452	22,890	29	66	87	-	2,133	2,184	2	267	27,658	28,829	
5 Repairs	276	52	-	52	1,522	4,875	6,397	8	18	24	-	596	610	-	77	7,730	8,058	
6 Printing & stationery	417	80	-	80	2,316	7,458	9,774	12	28	37	-	912	932	1	113	11,809	12,306	
7 Communication	681	130	-	130	3,794	12,240	16,034	20	46	59	-	1,496	1,529	1	185	19,370	20,181	
8 Legal & professional charges	1,396	267	-	267	7,726	24,795	32,521	42	93	124	-	3,031	3,103	4	378	39,296	40,959	
9 Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(a) as auditor	19	4	-	4	101	315	416	1	1	1	-	39	40	-	5	503	526	
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(i) Taxation matters	17	3	-	3	96	308	404	-	1	2	-	37	38	-	6	488	508	
(ii) Certification	(1)	-	-	-	(2)	4	2	(1)	-	(1)	-	-	-	-	1	1	-	
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Out of Pocket expenses	1	-	-	-	3	9	12	-	-	-	-	1	1	-	-	14	15	
10 Advertisement and publicity	4,176	316	-	316	37,833	1,65,518	2,03,351	51	108	150	-	10,312	14,311	8	439	2,28,730	2,33,222	
11 Interest & Bank Charges	576	110	-	110	3,186	10,214	13,400	17	38	51	-	1,248	1,279	2	156	16,191	16,877	
12 Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Power and Electricity	360	69	-	69	1,987	6,362	8,349	11	24	32	-	778	796	1	96	10,087	10,516	
Information Technology Expenses	3,823	731	-	731	21,134	67,753	88,887	115	254	339	-	8,282	8,480	11	1,037	1,07,405	1,11,959	
Marketing Expenses	13,921	-	-	-	2,92,044	7,60,503	10,52,547	-	-	177	-	28,777	47,034	-	2,021	11,30,556	11,44,477	
Operating Lease Charges	574	110	-	110	3,195	10,288	13,483	17	38	50	-	1,257	1,285	-	161	16,291	16,975	
IRDA Registration renewal fees	186	35	-	35	1,035	3,333	4,368	6	12	17	-	407	417	-	51	5,278	5,499	
GST/Service Tax Expense	-	-	-	-	-	-	-	-	-	-	-	-	-	15,600	-	15,600	15,600	
Outsourcing Expenses	8,893	2,403	(204)	2,199	56,675	1,67,231	2,23,906	231	664	855	-	24,162	36,432	17,443	(4,828)	2,98,865	3,09,957	
Net Exchange (Gain) / Loss	-	-	-	-	-	1	1	-	-	-	-	-	-	-	1	2	2	
Co-insurance Administrative Charges	49	10	-	10	278	896	1,174	2	3	5	-	109	112	1	12	1,418	1,477	
Terrorism Pool - Management Expenses	3,661	-	-	-	-	-	-	-	-	450	-	-	-	-	-	450	4,111	
DR Pool - Administrative Expenses (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Miscellaneous Expenses (Net)	1,526	290	-	290	8,908	29,832	38,740	38	108	112	-	3,637	3,676	(9)	457	46,759	48,575	
13 Depreciation	1,945	372	-	372	10,795	34,729	45,524	58	130	170	-	4,245	4,341	5	529	55,002	57,319	
Less: Write back of provision no longer required	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL	56,683	18,203	(3,587)	14,616	5,33,107	15,27,960	20,61,067	936	3,374	4,874	-	1,20,880	1,81,573	68,059	(12,148)	24,28,615	24,99,914	

FORM NL-7-OPERATING EXPENSES SCHEDULE

Cholamandalam MS General Insurance Company Ltd

Registration No. 123

Date of Registration with the IRDA : July 15, 2002

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Upto The Quarter Ended Sep 30,2019	Particulars	Fire				Marine			Miscellaneous									Upto the Quarter Ended Sep 30, 2019
		Fire	Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop	Others	Total Misc	Grand Total
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	26,141	19,305	-	19,305	1,28,641	3,31,465	4,60,106	540	5,750	4,715	-	45,771	86,554	32,325	5,860	6,41,621	6,87,067
2	Travel, conveyance and vehicle running expenses	2,600	1,521	-	1,521	12,049	34,071	46,120	52	559	480	-	4,826	8,550	2,802	625	64,014	68,135
3	Training expenses	591	114	-	114	3,124	9,624	12,748	20	37	59	-	1,179	1,222	6	150	15,421	16,126
4	Rents, rates & taxes	2,046	393	-	393	10,807	33,291	44,098	70	128	206	-	4,079	4,228	20	511	53,340	55,779
5	Repairs	559	107	-	107	2,953	9,097	12,050	19	35	56	-	1,115	1,155	5	141	14,576	15,242
6	Printing & stationery	911	175	-	175	4,810	14,818	19,628	31	57	92	-	1,816	1,882	9	227	23,742	24,828
7	Communication	1,522	292	-	292	8,038	24,762	32,800	52	95	153	-	3,034	3,145	15	380	39,674	41,488
8	Legal & professional charges	2,911	559	-	559	15,374	47,360	62,734	100	182	293	-	5,803	6,015	29	727	75,883	79,353
9	Auditors' fees, expenses etc																	
	(a) as auditor	24	5	-	5	126	388	514	1	1	2	-	48	49	-	7	622	651
	(b) as adviser or in any other capacity, in respect of																	
	(i) Taxation matters	38	7	-	7	203	624	827	1	2	4	-	76	79	-	11	1,000	1,045
	(ii) Certification	14	3	-	3	72	221	293	-		1	-	27	28	-	5	354	371
	(iii) Management services; and																	
	(c) in any other capacity																	
	Out of Pocket expenses	1	-	-	-	5	16	21	-	-	-	-	2	2	-	1	26	27
10	Advertisement and publicity	7,678	577	-	577	66,889	2,78,225	3,45,114	103	188	302	-	44,734	18,543	30	750	4,09,764	4,18,019
11	Interest & Bank Charges	1,183	227	-	227	6,248	19,248	25,496	40	74	119	-	2,358	2,445	12	295	30,839	32,249
12	Others (to be specified)																	
	Power and Electricity	729	140	-	140	3,850	11,860	15,710	25	46	73	-	1,453	1,506	7	182	19,002	19,871
	Information Technology Expenses	7,858	1,508	-	1,508	41,505	1,27,856	1,69,361	269	491	790	-	15,666	16,238	78	1,965	2,04,858	2,14,224
	Marketing Expenses	19,346	-	-	-	6,18,618	16,12,226	22,30,844	-	-	202	-	1,53,245	83,871	-	2,985	24,71,147	24,90,493
	Operating Lease Charges	1,255	241	-	241	6,631	20,427	27,058	43	78	126	-	2,503	2,594	12	316	32,730	34,226
	IRDA Registration renewal fees	403	77	-	77	2,131	6,565	8,696	14	25	41	-	804	834	4	101	10,519	10,999
	GST/Service Tax Expense	-	-	-	-	-	-	-	-	-	-	-	-	-	28,100	-	28,100	28,100
	Outsourcing Expenses	18,373	4,410	-	4,410	1,13,014	3,15,151	4,28,165	542	1,597	2,029	-	44,857	55,081	17,577	4,941	5,54,789	5,77,572
	Net Exchange (Gain) / Loss	-	-	-	-	2	7	9	-	-	-	-	1	-	-	1	11	11
	Co-insurance Administrative Charges	114	22	-	22	605	1,862	2,467	4	7	12	-	228	237	2	27	2,984	3,120
	Terrorism Pool - Management Expenses	6,470	-	-	-	-	-	-	-	-	1,160	-	-	-	-	-	1,160	7,630
	DR Pool - Administrative Expenses (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Miscellaneous Expenses (Net)	5,164	991	-	991	27,276	84,024	1,11,300	177	322	519	-	10,295	10,671	51	1,293	1,34,628	1,40,783
13	Depreciation	4,193	805	-	805	22,146	68,219	90,365	144	262	421	-	8,359	8,667	42	1,044	1,09,304	1,14,302
	Less: Write back of provision no longer required	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	1,10,124	31,479	-	31,479	10,95,117	30,51,407	41,46,524	2,247	9,936	11,855	-	3,52,279	3,13,596	81,126	22,545	49,40,108	50,81,711

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 Sep 30, 2018	
		Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop	Others	Total Misc	Grand Total
For The Quarter Ended Sep 30,2018	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(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	8,444	7,321	-	7,321	66,628	1,39,979	2,06,607	(351)	7,316	1,783	-	24,356	34,070	9,755	2,885	2,86,421	3,02,186
2 Travel, conveyance and vehicle running expenses	763	618	-	618	6,546	12,524	19,070	(33)	572	138	-	2,038	4,057	1,880	364	28,086	29,467
3 Training expenses	512	41	-	41	1,481	3,547	5,028	7	4	22	-	580	520	262	67	6,490	7,043
4 Rents, rates & taxes	1,981	184	-	184	6,427	15,279	21,706	36	33	99	-	2,480	2,224	879	318	27,775	29,940
5 Repairs	366	28	-	28	1,024	2,459	3,483	5	2	16	-	403	362	194	45	4,510	4,904
6 Printing & stationery	988	84	-	84	3,001	7,162	10,163	15	12	45	-	1,168	1,048	478	141	13,070	14,142
7 Communication	1,290	107	-	107	3,859	9,220	13,079	19	15	58	-	1,505	1,350	636	180	16,842	18,239
8 Legal & professional charges	1,357	129	-	129	4,468	10,611	15,079	26	24	68	-	1,721	1,543	589	223	19,273	20,759
9 Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	64	7	-	7	217	514	731	2	1	3	-	83	75	27	11	933	1,004
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	16	1	-	1	41	98	139	-	-	-	-	16	15	11	1	182	199
(ii) Certification	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Out of Pocket expenses	-	-	-	-	3	6	9	-	-	-	-	1	1	-	-	11	11
10 Advertisement and publicity	3,918	1,577	-	1,577	(1,57,437)	6,73,698	5,16,261	405	382	2,031	-	34,090	20,701	1,257	2,970	5,78,097	5,83,592
11 Interest & Bank Charges	1,727	153	-	153	5,397	12,859	18,256	28	24	82	-	2,092	1,876	807	260	23,425	25,305
12 Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Power and Electricity	483	34	-	34	1,297	3,122	4,419	6	2	19	-	513	461	267	56	5,743	6,260
Information Technology Expenses	6,316	622	-	622	21,369	50,668	72,037	126	125	331	-	8,204	7,353	2,634	1,084	91,894	98,832
Marketing Expenses	62,942	2,525	-	2,525	23,798	3,06,858	3,30,656	154	916	3,874	-	1,36,176	97,633	45,275	45,352	6,60,036	7,25,503
Operating Lease Charges	730	71	-	71	2,438	5,783	8,221	14	14	37	-	937	840	310	123	10,496	11,297
IRDA Registration renewal fees	348	32	-	32	1,114	2,651	3,765	6	5	17	-	431	386	156	54	4,820	5,200
GST/Service Tax Expense	-	-	-	-	-	-	-	-	-	-	-	-	-	(1,000)	-	(1,000)	(1,000)
Outsourcing Expenses	10,548	2,129	-	2,129	49,529	1,03,371	1,52,900	68	1,649	846	-	15,666	14,703	5,313	1,637	1,92,782	2,05,459
Net Exchange (Gain) / Loss	-	-	-	-	-	3	3	-	-	-	-	-	-	-	-	3	3
Co-insurance Administrative Charges	69	6	-	6	224	532	756	1	2	3	-	86	78	31	11	968	1,043
Terrorism Pool - Management Expenses	3,537	-	-	-	-	-	-	-	-	568	-	-	-	-	-	568	4,105
DR Pool - Administrative Expenses (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Miscellaneous Expenses (Net)	3,797	201	-	201	8,369	20,466	28,835	16	(23)	117	-	3,415	3,075	2,453	285	38,173	42,171
13 Depreciation	3,277	294	-	294	10,359	24,663	35,022	56	49	158	-	4,010	3,596	1,509	502	44,902	48,473
Less: Write back of provision no longer required	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	1,13,473	16,164	-	16,164	60,152	14,06,073	14,66,225	606	11,124	10,315	-	2,39,971	1,95,967	73,723	56,569	20,54,500	21,84,137

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

Upto The Quarter Ended Sep 30,2018	Particulars	Fire	Marine			Miscellaneous											Upto the Quarter Ended Sep 30, 2018	
			Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop	Others		Total Misc
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(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	37,724	20,816	-	20,816	1,35,071	2,74,895	4,09,966	538	8,485	4,508	-	44,009	55,625	14,471	7,031	5,44,633	6,03,173
2	Travel, conveyance and vehicle running expenses	3,718	1,854	-	1,854	14,150	27,205	41,355	51	684	392	-	4,230	6,482	3,122	799	57,115	62,687
3	Training expenses	989	117	-	117	3,854	9,068	12,922	27	30	61	-	1,457	1,304	314	211	16,326	17,432
4	Rents, rates & taxes	3,174	375	-	375	12,364	29,091	41,455	85	98	196	-	4,673	4,184	1,008	679	52,378	55,927
5	Repairs	738	87	-	87	2,875	6,765	9,640	20	23	46	-	1,087	973	234	158	12,181	13,006
6	Printing & stationery	1,772	209	-	209	6,903	16,241	23,144	47	55	109	-	2,609	2,336	563	379	29,242	31,223
7	Communication	2,372	280	-	280	9,241	21,742	30,983	64	73	146	-	3,493	3,127	753	507	39,146	41,798
8	Legal & professional charges	2,113	250	-	250	8,230	19,364	27,594	57	65	130	-	3,111	2,785	671	452	34,865	37,228
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	98	12	-	12	384	902	1,286	3	3	6	-	145	130	31	21	1,625	1,735
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	39	5	-	5	154	361	515	1	1	2	-	58	52	13	8	650	694
	(ii) Certification	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Out of Pocket expenses	1	-	-	-	6	13	19	-	-	-	-	2	2	-	-	23	24
10	Advertisement and publicity	7,726	2,702	-	2,702	3,01,479	7,09,329	10,10,808	701	773	2,836	-	58,805	33,748	1,414	7,034	11,16,119	11,26,547
11	Interest & Bank Charges	2,960	350	-	350	11,532	27,132	38,664	79	91	183	-	4,358	3,902	940	633	48,850	52,160
12	Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Power and Electricity	1,027	121	-	121	4,001	9,414	13,415	28	32	63	-	1,512	1,354	326	220	16,950	18,098
	Information Technology Expenses	9,314	1,101	-	1,101	36,283	85,367	1,21,650	250	287	575	-	13,713	12,278	2,958	1,992	1,53,703	1,64,118
	Marketing Expenses	1,00,278	3,141	-	3,141	1,30,507	3,07,061	4,37,568	550	1,438	6,551	-	2,19,513	1,87,251	68,414	56,940	9,78,225	10,81,644
	Operating Lease Charges	1,106	131	-	131	4,309	10,137	14,446	30	34	68	-	1,628	1,458	351	237	18,252	19,489
	IRDA Registration renewal fees	568	67	-	67	2,211	5,202	7,413	15	17	35	-	836	748	180	121	9,365	10,000
	GST/Service Tax Expense	-	-	-	-	-	-	-	-	-	-	-	-	-	14,000	-	14,000	14,000
	Outsourcing Expenses	24,972	4,832	-	4,832	1,10,008	2,37,050	3,47,058	536	2,265	1,908	-	34,671	31,878	6,353	5,016	4,29,685	4,59,489
	Net Exchange (Gain) / Loss	-	-	-	-	1	3	4	-	-	-	-	-	-	-	-	4	4
	Co-insurance Administrative Charges	114	13	-	13	445	1,047	1,492	3	4	7	-	168	151	36	24	1,885	2,012
	Terrorism Pool - Management Expenses	5,366	-	-	-	-	-	-	-	-	1,133	-	-	-	-	-	1,133	6,499
	DR Pool - Administrative Expenses (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Miscellaneous Expenses (Net)	9,748	1,152	-	1,152	37,972	89,341	1,27,313	261	300	602	-	14,351	12,850	3,096	2,085	1,60,858	1,71,758
13	Depreciation	5,509	651	-	651	21,461	50,494	71,955	148	170	340	-	8,111	7,262	1,750	1,178	90,914	97,074
	Less: Write back of provision no longer required	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	2,21,426	38,266	-	38,266	8,53,441	19,37,224	27,90,665	3,494	14,928	19,897	-	4,22,540	3,69,880	1,20,998	85,725	38,28,127	40,87,819

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

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

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

FORM NL-10-RESERVE AND SURPLUS SCHEDULE

Cholamandalam MS General Insurance Company Ltd

Registration No. 123

Date of Registration with the IRDA : July 15, 2002

RESERVES AND SURPLUS

	Particulars	As at Sep 30, 2019	As at Sep 30, 2018
		(Rs.'000)	(Rs.'000)
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	14,32,645	14,32,645
	Add: Premium on shares issued during the year	-	-
		14,32,645	14,32,645
4	General Reserves	53,47,567	43,47,567
	Add: Transfer from Profit and Loss account	-	-
	Add: Transfer from Contingency Reserve for Unexpired Risk	-	-
		53,47,567	43,47,567
5	Catastrophe Reserve		
6	Other Reserves Contingency Reserve for Unexpired Risk	-	-
	Less: Transfer to General Reserve		
	Add: Transfer from Profit and Loss Account		
		-	-
7	Balance of Profit in Profit & Loss Account	48,85,765	48,41,251
8	Debenture Redemption Reserve	2,00,000	1,00,000
	TOTAL	1,18,65,977	1,07,21,463

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

FORM NL-12-INVESTMENT SCHEDULE - SHARE HOLDERS

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

INVESTMENT - SHAREHOLDERS

	Particulars	As at Sep 30, 2019		As at Sep 30, 2018	
		(Rs.'000).	(Rs.'000).	(Rs.'000).	(Rs.'000).
	LONG TERM INVESTMENTS				
1	Government Securities and Government Guaranteed Bonds including Treasury Bills		40,34,822		24,35,294
2	Other Approved Securities		-		-
3	Approved Investments		-		-
	(a) Debenture / Bonds		10,67,599		22,89,234
	(b) Fixed Deposits with Banks		-		-
	(c) Equity Shares (Net of Fair Value Change)		1,02,329		1,27,540
	(d) Investment Properties - Real Estate		25,773		30,544
4	Investments in Infrastructure and Social Sector		10,01,086		13,53,745
5	Other than Approved Investments				
	(a) Debentures/Bonds	3,51,474		2,17,878	
	Less : Provision for Impairment	(33,820)		(16,954)	
	- Debentures/Bonds (Net of Impairment)		3,17,654		2,00,924
	(b) Equity Shares (Net of Fair Value Change)		4,045		13,563
6	Investments in Alternate Investment funds		13,412		11,921
	Total (A)		65,66,720		64,62,765
	SHORT TERM INVESTMENTS				
1	Government securities and Government guaranteed bonds including Treasury Bills		44,744		10,603
2	Other Approved Securities		-		-
3	Approved Investments		-		-
	(a) Debentures/ Bonds		5,21,314		5,81,069
	(b) Fixed Deposits with Banks		-		5,192
	(c) Money market Instruments		-		-
	(d) Mutual Fund (Liquid Schemes)		2,19,339		2,64,017
4	Investments in Infrastructure and Social Sector		1,07,237		42,385
5	Other than Approved Investments	1,45,498		7,417	
	Less : Provision for Impairment	(21,392)		(742)	
	- Debentures/Bonds (Net of Impairment)		1,24,106		6,675
	Total (B)		10,16,740		9,09,941
	TOTAL (A) +(B)		75,83,460		73,72,706

Notes:

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

	As at Sep 30, 2019		As at Sep 30, 2018	
	Cost	Market Value	Cost	Market Value
a) Equity Shares listed	1,07,100	1,06,374	1,43,579	1,42,341
b) Mutual Funds	2,19,283	2,19,339	2,63,847	2,64,017
c) Government and other securities	40,79,566	41,48,573	24,45,897	23,47,551
d) Fixed Deposit with Banks	0	0	5,192	5,192
e) Corporate Bonds	32,13,880	32,40,898	44,91,729	44,70,574
f) Money Market Instruments	-	-	-	-
g) Investment Properties - Real Estate	25,773	25,773	30,544	28,271
h) Investment in AIF	0	0	11,921	11,921
	76,45,602	77,40,956	73,92,709	72,69,867

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 Sep 30, 2019		As at Sep 30, 2018	
		(Rs.'000).	(Rs.'000).	(Rs.'000).	(Rs.'000).
	LONG TERM INVESTMENTS				
1	Government Securities and Government Guaranteed Bonds including Treasury Bills		4,10,91,260		2,05,47,283
2	Other Approved Securities		-		-
3	Approved Investments		-		-
	(a) Debenture / Bonds		1,08,72,595		1,93,14,926
	(b) Fixed Deposits with Banks		-		-
	(c) Equity Shares (Net of FairValue Change)		10,42,136		10,76,090
	(d) Investment Properties - Real Estate		2,62,478		2,57,707
4	Investments in Infrastructure and Social Sector		1,01,95,221		1,14,21,938
6	Other than Approved Investments				
	a) Debentures/Bonds	35,79,471		18,38,301	
	Less : Provision for Impairment	(3,44,424)		(1,43,046)	
	- Debentures/Bonds (Net of Impairment)		32,35,047		16,95,255
	(b) Equity Shares (Net of FairValue Change)		41,193		1,14,435
7	Investments in Alternate Investment funds		1,36,588		1,00,579
	Total (A)		6,68,76,518		5,45,28,213
	SHORT TERM INVESTMENTS				
1	Government securities and Government guaranteed bonds including Treasury Bills		4,55,683		89,456
2	Other Approved Securities		-		-
3	Approved Investments		-		-
	(a) Debentures/ Bonds		53,09,147		49,02,651
	(b) Fixed Deposits with Banks		-		43,808
	(c) Money market Instruments		-		-
	(d) Mutual Fund (Liquid Schemes)		22,33,781		22,27,592
4	Investments in Infrastructure and Social Sector		10,92,116		3,57,615
5	Other than Approved Investments	14,81,777		62,583	
	Less : Provision for Impairment	(2,17,859)		(6,258)	
	- Debentures/Bonds (Net of Impairment)		12,63,918		56,325
	Total (B)		1,03,54,645		76,77,447
	TOTAL (A) +(B)		7,72,31,163		6,22,05,660

Notes:

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

	Cost	As at Sep 30, 2019		As at Sep 30, 2018	
		Market Value	Cost	Market Value	
a) Equity Shares listed	10,90,723	10,83,328	12,11,421	12,00,973	
b) Mutual Funds	22,33,217	22,33,781	22,26,153	22,27,592	
c) Government and other securities	4,15,46,942	4,22,49,717	2,06,36,738	1,98,06,966	
d) Fixed Deposit with Banks	0	0	43,808	43,808	
e) Corporate Bonds	3,27,30,655	3,24,04,709	3,78,98,014	3,77,19,523	
f) Money Market Instruments	-	-	-	-	
g) Investment Properties - Real Estate	2,62,478	2,62,478	2,57,707	2,38,529	
h) Investment in AIF	0	0	1,00,579	1,00,579	
	7,78,64,015	7,82,34,013	6,23,74,420	6,13,37,970	

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

FORM NL-14-FIXED ASSETS SCHEDULE

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

(Rs. '000)

Particulars	Cost/ Gross Block			Depreciation					Net Block	
	As at Apr 1, 2018	Additions	Deductions	As at Sep 30, 2019	As at Apr 1, 2018	For The Period	On Sales/ Adjustments	Upto Sep 30, 2019	As at Sep 30, 2019	As at Sep 30, 2018
Land - (Undivided share)	58,032	-	-	58,032	-	-	-	-	58,032	58,032
Buildings	3,66,981	-	-	3,66,981	45,348	3,057	-	48,405	3,18,576	3,24,690
Furniture & Fittings	57,885	5,649	1,306	62,228	53,132	4,077	1,306	55,903	6,325	4,192
Information Technology Equipment	4,62,108	31,508	1,160	4,92,456	4,00,225	24,867	1,160	4,23,932	68,524	63,362
Intangibles Computers	8,09,804	80,437	-	8,90,241	6,62,430	64,378	-	7,26,808	1,63,433	1,55,482
Vehicles	36,058	4,387	1,405	39,040	16,975	4,477	1,405	20,047	18,993	19,762
Office Equipment	36,203	5,308	686	40,825	30,835	1,793	686	31,942	8,883	5,072
Electrical Fittings	57,996	5,890	1,779	62,107	48,620	3,143	1,774	49,989	12,118	7,972
Improvement to Premises	1,69,035	9,179	2,499	1,75,715	1,25,647	8,509	2,499	1,31,657	44,058	40,600
TOTAL	20,54,102	1,42,358	8,835	21,87,625	13,83,212	1,14,301	8,830	14,88,683	6,98,942	6,79,164
Work in progress	-	-	-	-	-	-	-	-	22,976	13,190
Grand Total	20,54,102	1,42,358	8,835	21,87,625	13,83,212	1,14,301	8,830	14,88,683	7,21,918	6,92,354
PREVIOUS YEAR	18,76,995	86,797	6,117	19,57,675	11,87,383	97,074	5,946	12,78,511	6,92,354	

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 Sep 30, 2019	As at Sep 30, 2018
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	1,39,803	62,341
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)		
	(bb) Others		
	(b) Current Accounts	4,44,220	4,17,268
3	Money at Call and Short Notice	-	-
	(a) With Banks		
	(b) With other Institutions		
4	Others (Bank deposits under lien)	6,037	5,900
	TOTAL	5,90,060	4,85,509
	Cash balance includes:		
	Cheques in hand	1,28,407	52,045
	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 Sep 30, 2019	As at Sep 30, 2018
		(Rs.'000)	(Rs.'000)
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	28,64,586	23,05,501
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	11,00,103	7,83,225
6	Others (to be specified)		
	Advances to Employees	712	1,380
	Advances to Vendors	5,027	14,566
	GST Unutilised Credit/paid in advance	2,86,348	3,50,919
	Service tax paid under protest (Note 8 (c) of Schedule 16)	57,912	60,087
	Other Advances / Deposits	23,05,192	18,92,438
	TOTAL (A)	66,19,880	54,08,116
	OTHER ASSETS		
1	Income accrued on investments	21,85,586	20,13,779
2	Outstanding Premiums	14,27,872	21,70,025
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business	1,97,023	1,44,819
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	2,17,596	-
	Receivable from Terrorism Pool [includes investment income]	13,68,045	12,31,171
	Receivable from Nuclear Pool	40,468	20,405
	Unclaimed Amount of Policy holders Deposits	59,800	84,800
	Receivable from IMTPIP	-	-
	Service Tax refund receivable	-	83,040
	Deposits for Premises and Advance Rent	1,05,158	73,236
	TOTAL (B)	56,01,548	58,21,275
	TOTAL (A+B)	1,22,21,428	1,12,29,391

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 Sep 30, 2019	As at Sep 30, 2018
		(Rs.'000)	(Rs.'000)
1	Agents' Balances	2,70,072	1,99,285
2	Balances due to other insurance companies	31,48,519	52,23,218
3	Deposits held on re-insurance ceded	-	-
4	Premiums Received in Advance/ Deposit Received	47,06,283	16,72,811
5	Unallocated Premium	10,54,338	7,92,060
6	Sundry creditors	9,45,648	2,66,692
	- Dues to Micro Small & Medium Enterprises	-	-
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	4,82,13,898	3,76,38,379
9	Due to Officers/ Directors	-	-
10	Others (to be specified)		
	Book Overdraft	4,91,430	3,19,751
	Tax and Other Withholdings	70,698	57,779
	Environment Relief Fund	47	91
	Provision for Expenses	15,37,703	6,17,618
	Other Liabilities	19,208	66,819
	GST Payable	6,09,766	5,92,909
	Value Added Tax Payable	-	-
	Unclaimed amounts of policyholders	62,986	89,586
	Others	30,925	30,925
	TOTAL	6,11,61,521	4,75,67,923

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 Sep 30, 2019	As at Sep 30, 2018
		(Rs.'000).	(Rs.'000).
1	Reserve for Unexpired Risk	2,23,29,155	2,02,25,848
	Less: Unabsorbed RSBY Enrollment costs	-	(13,583)
2	For taxation (less advance tax paid and taxes deducted at source)		-
3	For proposed dividends		-
4	For dividend distribution tax		-
5	Others (to be specified)		-
	Reserve for Premium Deficiency	-	-
	Leave and other Employee Benefits	3,25,155	2,64,110
	TOTAL	2,26,54,310	2,04,76,375

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

PERIODIC DISCLOSURES

FORM NL-21 Statement of Liabilities

Cholamandalam MS General Insurance Co Ltd

Registration No. 123

Date of Registration with the IRDA : July 15, 2002

Sl.No.	Particular	(Rs in Lakhs)				(Rs in Lakhs)			
		As at 30th Sep 19		As at 30th Sep 18		As at 30th Sep 19		As at 30th Sep 18	
		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	34,081	3,722	203	38,006	39,333	3,275	164	42,772
2	Marine	-	-	-	-	-	-	-	-
a	Marine Cargo	845	554	170	1,569	709	666	117	1,492
b	Marine Hull	-	-	-	-	-	-	-	-
3	Miscellaneous	-	-	-	-	-	-	-	-
a	Motor	1,41,729	1,71,016	2,88,082	6,00,827	1,21,200	1,50,660	2,01,626	4,73,486
b	Engineering	817	345	95	1,257	646	267	122	1,035
c	Aviation	-	-	-	-	-	-	-	-
d	Liabilities	621	249	159	1,029	588	328	124	1,040
e	Others	31,319	4,728	3,480	39,527	26,725	3,147	5,261	35,133
4	Health Insurance	13,879	2,212	747	16,838	13,057	1,905	645	15,607
5	IMTPIP	-	-	6,377	6,377	-	-	8,077	8,077
6	Total Liabilities	2,23,291	1,82,826	2,99,313	7,05,430	2,02,258	1,60,248	2,16,136	5,78,642

PERIODIC DISCLOSURES
FORM NL-22 Geographical Distribution of Business

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

(Rs in Lakhs)

Lines of Business	Fire		Marine(Cargo)		Engineering		Motor own damage		Motor Third Party		Motor - Total		Liability Insurance		Personal Accident		Medical Insurance		Overseas Medical Insurance		Crop Insurance		Miscellaneous		Total	
	For the quarter ended Sep 30, 2019	Upto the quarter ended Sep 30, 2019	For the quarter ended Sep 30, 2019	Upto the quarter ended Sep 30, 2019	For the quarter ended Sep 30, 2019	Upto the quarter ended Sep 30, 2019	For the quarter ended Sep 30, 2019	Upto the quarter ended Sep 30, 2019	For the quarter ended Sep 30, 2019	Upto the quarter ended Sep 30, 2019	For the quarter ended Sep 30, 2019	Upto the quarter ended Sep 30, 2019	For the quarter ended Sep 30, 2019	Upto the quarter ended Sep 30, 2019	For the quarter ended Sep 30, 2019	Upto the quarter ended Sep 30, 2019	For the quarter ended Sep 30, 2019	Upto the quarter ended Sep 30, 2019	For the quarter ended Sep 30, 2019	Upto the quarter ended Sep 30, 2019	For the quarter ended Sep 30, 2019	Upto the quarter ended Sep 30, 2019	For the quarter ended Sep 30, 2019	Upto the quarter ended Sep 30, 2019	For the quarter ended Sep 30, 2019	Upto the quarter ended Sep 30, 2019
Andhra Pradesh	87.51	183.52	3.60	8.15	7.80	16.73	1,070.12	2,195.14	3,280.49	6,838.25	4,350.61	9,033.39	1.31	2.01	1.16	2.43	28.12	48.07	0.81	3.07	-	-	1.36	2.37	4,482.29	9,299.75
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Assam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bihar	137.67	256.84	2.59	5.23	5.04	13.47	1,591.23	3,135.79	3,334.48	5,979.47	4,925.71	9,115.26	0.54	0.92	0.71	1.03	18.16	29.99	-	-	(503.19)	1.53	5.71	5,091.95	8,925.26	
Chattisgarh	68.51	148.20	1.93	5.40	10.55	26.54	675.90	1,437.12	1,435.10	2,789.35	2,111.00	4,226.47	0.05	0.38	0.59	0.60	10.23	16.06	-	-	-	-	1.81	5.58	2,204.68	4,429.23
Goa	18.36	34.48	(0.74)	1.99	0.37	0.47	18.51	30.92	42.49	65.43	60.99	96.35	0.61	3.66	5.24	5.82	61.25	72.72	0.05	0.17	-	-	-	-	146.15	215.65
Gujarat	456.90	1,131.62	75.32	167.10	35.02	59.65	2,309.23	4,904.94	4,318.22	9,018.30	6,627.46	13,923.24	30.15	62.26	463.42	913.39	413.47	738.82	0.84	1.16	-	-	180.65	385.55	8,283.21	17,382.79
Haryana	388.71	1,954.77	1,117.31	1,931.02	67.19	130.54	13.03	56.26	9.93	79.88	22.96	136.14	26.88	86.17	7.45	34.97	98.86	785.01	1.18	1.83	-	-	7.44	34.87	1,737.99	5,095.32
Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jammu and Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jharkhand	40.65	79.03	2.77	5.81	8.79	29.76	996.62	1,658.14	1,703.51	3,215.60	2,700.13	4,873.74	0.24	0.88	(0.02)	4.90	10.20	22.60	0.01	0.01	-	-	0.37	1.22	2,763.15	5,017.96
Karnataka	567.89	1,126.62	209.89	415.58	56.76	186.66	1,777.65	3,966.94	3,543.42	7,008.10	5,321.07	10,975.04	36.75	84.14	2,973.42	5,084.52	968.15	1,092.98	8.10	14.53	-	-	4.64	15.55	10,146.67	18,995.62
Kerala	111.90	213.09	2.45	3.69	8.10	14.72	1,022.86	1,939.18	1,058.87	2,043.11	2,081.73	3,982.29	-	0.07	1.61	2.32	57.12	88.05	-	0.04	-	-	0.09	0.45	2,263.01	4,304.72
Madhya Pradesh	250.08	550.02	7.64	25.47	20.83	30.94	622.67	1,476.22	1,556.97	3,123.07	2,179.63	4,599.29	1.65	4.62	1.34	5.52	102.10	193.61	0.07	0.10	0.09	906.98	5.49	26.82	2,568.93	6,343.38
Maharashtra	1,428.29	3,459.91	153.60	437.20	77.56	148.02	3,644.57	7,428.72	6,629.86	12,740.03	10,274.43	20,168.75	70.97	175.93	69.95	172.26	1,136.57	2,666.79	13.65	33.43	-	-	8.86	24.53	13,233.88	27,286.81
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Orissa	94.78	177.78	2.59	4.16	8.98	22.87	930.26	1,837.00	2,282.02	4,150.13	3,212.28	5,987.14	0.43	1.05	0.10	0.13	25.83	42.01	0.03	0.43	35.90	55.08	1.13	1.85	3,382.06	6,292.49
Punjab	(0.34)	74.06	-	-	-	0.10	0.88	22.55	10.90	63.91	11.78	86.46	-	-	-	0.12	(0.07)	35.97	-	-	-	-	-	2.45	11.37	199.15
Rajasthan	405.80	838.74	16.22	28.24	35.53	63.35	1,616.43	3,533.24	2,990.28	5,834.88	4,606.71	9,368.12	6.19	6.24	398.92	808.17	110.43	173.26	0.20	0.20	-	(29.29)	18.71	49.46	5,598.69	11,306.50
Sikkim	2.26	11.44	-	-	-	-	0.48	0.64	0.21	0.85	0.69	1.49	-	-	-	-	0.75	1.07	-	-	-	-	0.06	0.06	3.75	14.06
Tamil Nadu	1,917.31	3,688.43	579.49	1,025.31	156.33	359.24	3,424.18	7,104.60	8,481.60	17,091.48	11,905.78	24,196.08	43.03	154.80	4,198.07	8,066.35	4,067.28	9,038.79	24.39	51.28	14.00	0.00	536.25	985.89	23,441.93	47,566.17
Telangana	104.33	420.28	13.57	23.48	89.73	180.72	1,645.31	3,564.99	3,809.15	8,082.74	5,454.46	11,647.73	9.47	17.01	7.20	13.18	213.95	251.37	3.09	6.06	(3.45)	(3.36)	1.84	2.76	5,894.17	12,559.20
Tripura	57.53	133.20	19.75	38.15	54.58	99.71	728.62	1,444.28	1,228.18	2,266.92	1,956.80	3,711.20	0.51	0.51	0.11	0.29	22.84	39.96	-	-	-	-	0.12	0.77	2,112.24	4,023.78
Uttar Pradesh	544.52	1,104.02	3.67	8.17	6.62	16.38	1,302.47	2,692.42	2,325.94	4,873.30	3,628.42	7,565.72	0.59	0.59	1.52	6.63	188.08	274.78	-	-	-	-	7.16	19.96	4,380.57	8,996.25
Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
West Bengal	182.86	368.42	29.94	48.51	33.45	80.96	1,073.42	2,193.45	2,764.04	5,409.79	3,837.46	7,603.24	9.41	22.27	2.35	3.84	130.26	246.69	0.19	0.96	-	100.12	0.88	1.82	4,226.79	8,476.84
Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Chandigarh	399.32	643.42	2.43	3.95	2.58	6.25	1,024.72	2,144.79	1,978.74	3,727.22	3,003.46	5,872.00	0.11	0.11	15.31	17.34	320.86	432.00	-	-	-	-	4.34	12.60	3,748.41	6,987.68
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Delhi	287.43	620.17	169.06	310.08	15.01	17.46	877.27	1,673.72	977.68	1,779.07	1,854.95	3,452.79	10.68	33.67	16.38	26.65	538.45	283.80	0.36	0.89	-	-	5.04	13.72	2,897.36	4,759.23
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	0.47	3.81	0.32	0.63	0.93	1.86	57.46	124.72	152.31	313.79	209.78	438.51	-	-	0.05	0.05	0.69	1.05	-	0.05	-	-	0.08	1.06	212.30	447.02
Total	7,552.73	17,221.88	2,413.41	4,497.34	701.75	1,506.40	26,423.89	54,565.78	53,914.40	1,06,494.66	80,338.29	1,61,060.44	249.57	657.28	8,164.88	15,170.49	8,523.58	16,575.45	52.96	114.18	46.54	526.34	787.85	1,595.06	1,08,831.56	2,18,924.86

Statement for the Quarter Ended September 30, 2019

(Rs in Lakhs)

Reinsurance Risk Concentration								
S.No.	Reinsurance Placements	Premium ceded to reinsurers			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	No of reinsurers	Premium ceded to reinsurers	
1	No. of Reinsurers with rating of AAA and above		-		-		-	0.00%
2	No. of Reinsurers with rating AA but less than AAA	4	341.74	2	43.44		-	6.71%
3	No. of Reinsurers with rating A but less than AA	18	1,688.19	10	512.85	11	3,149.74	93.28%
4	No. of Reinsurers with rating BBB but less than A		-		-		-	0.00%
5	No. of Reinsurers with rating less than A	2	0.40		-		-	0.01%
	Total	24	2,030.32	12	556.29	11	3,149.74	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 - September 30, 2019

(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	197	285	94	56	7	639	1683.62
2	Marine Cargo	6635	1401	374	98	21	8529	2006.96
3	Marine Hull	0	0	0	0	0	0	0
4	Engineering	130	100	35	12	7	284	218.27
5	Motor OD	28799	9166	1574	203	54	39796	15907.03
6	Motor TP	134	629	1079	1089	1594	4525	22989.06
7	Health	8632	205	8	0	0	8845	3594.17
8	Overseas Travel	7	7	2	1	0	17	52.08
9	Personal Accident	169	205	30	5	1	410	1655.39
10	Liability	276	5	6	2	1	290	69.95
11	Crop	91	28	8	3	0	130	18505.40
12	Miscellaneous	495	251	39	4	4	793	296.72

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

Date: Quarter end as on 30th Sep'19

No. of claims only

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Engineering	Motor OD	Motor TP	Health	Overseas Travel	Personal Accident	Liability	Crop	Credit	Miscellaneous	Total
1	Claims O/S at the beginning of the period	720	1707		218	12827	28677	17356	33	430	80	220		343	62611
2	Claims reported during the period	1146	8710		313	44355	4339	12136	39	752	426	239		1387	73842
3	Claims Settled during the period	639	8529		284	39796	4525	8845	17	410	290	130		793	64258
4	Claims Repudiated during the period	281	79		14	1546		2235	26	206	108			502	4997
5	Claims closed during the period	53	105		11	1756	470	476		101	7	15			2994
6	Claims O/S at End of the period	893	1704		222	14084	28021	17936	29	465	101	314		435	64204
	Less than 3months	645	1402		127	11903	3809	3056	21	315	56	146		378	21858
	3 months to 6 months	175	185		41	1516	2902	68	3	30	14	41		30	5005
	6months to 1 year	27	85		21	500	4759	32	2	47	6	16		13	5508
	1year and above	46	32		33	165	16551	14780	3	73	25	111		14	31833

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 September 2019

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

Item No.	Description	PREMIUM						RSM
		Gross Premium	Net Premium	Gross incurred claim	Net incurred Claim	RSM-1	RSM-2	
1	Fire	30,225	3,538	13,651	4,628	3,023	2,048	3,023
2	Marine Cargo	8,360	2,033	7,123	1,087	1,003	1,282	1,282
3	Marine Hull	0	0	0	0	0	0	0
4	Motor	3,27,577	2,80,194	2,46,015	2,20,735	56,039	66,221	66,221
5	Engineering	3,792	1,244	1,475	375	379	221	379
6	Aviation	-	-	-	-	-	-	-
7	Laibility	1,510	1,091	512	236	226	115	226
8	Health	3,609	3,304	1,069	1,190	661	357	661
9	Misc	23,118	3,069	44,652	6,947	2,312	6,698	6,698
10	Weather	59,752	51,634	20,358	18,126	10,327	5,438	10,327
	Total	4,57,943	3,46,107	3,34,855	2,53,324	73,970	82,379	88,816

PERIODIC DISCLOSURES		
FORM NL-27 Offices information for Non-Life		
Insurer: Cholamandalam MS General Insurance Company Limited		Date: 30.09.2019
Sl. No.	Office Information	Number
1	No. of offices at the beginning of the Quarter	90*
2	No. of branches approved during the Quarter	NIL
3	No. of branches opened during the Quarter	Out of approvals of previous year NIL
4		Out of approvals of this Quarter NIL
5	No. of branches closed during the Quarter	0
6	No. of offices at the end of the Quarter	135**
7	No. of branches approved but not opened	10
8	No. of rural branches	NIL
9	No. of urban branches	135*

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

** This includes 45 branches that were opened subsequent to approval obtained during the previous quarter i.e., Apr-Jun'19.

FORM - 3B**(Read with Regulation 10)****Name of the Insurer: Cholamandalam MS General Insurance Company Limited****Registration Number: 123****Statement as on: 30th Sep 2019****PART - A****Statement of Investment Assets (General Insurer including an insurer carrying on business of re-insurance or health insurance)****(Business within India)****Rs.Lakhs****Periodicity of Submission: Quarterly****Section I**

No	PARTICULARS	SCH ++	AMOUNT
1	Investments	8	8,54,321.23
2	Loans	9	-
3	Fixed Assets	10	7,219.18
4	Current Assets		
	a. Cash & Bank Balance	11	5,900.60
	b. Advances & Other Assets	12	1,22,214.28
5	Current Liabilities		
	a. Current Liabilities	13	6,11,615.21
	b. Provisions	14	2,32,718.10
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		13,574.57

Application of Funds as per Balance Sheet (A)**1,31,747.4**

	Less: Other Assets	SCH ++	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	7,219.2
3	Cash & Bank Balance (if any)	11	5,900.6
4	Advances & Other Assets (if any)	12	1,22,214.3
5	Current Liabilities	13	6,11,615.2
6	Provisions	14	2,32,718.1
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		13,574.6

Total (B)**TOTAL (B) (7,22,573.8)****'Investment Assets'* As per FORM 3B****(A-B)****8,54,321.2**

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Statement as on: 30th Sep 2019

PART - A

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

(Business within India)

Rs.Lakhs

Periodicity of Submission: Quarterly

Section II

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value (h)
			Balance	FRSM ⁺						
			(a)	(b)						
1	Central Govt. Securities	Not less than 20%		20,565.3	2,09,440.2	2,30,005.5	26.9%		2,30,005.5	2,31,792.3
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not less than 30%		40,795.6	4,15,469.4	4,56,265.1	53.4%		4,56,265.1	4,63,982.9
3	Investment subject to Exposure Norms									
	a. Housing / Infra & Loans to SG for Housing and FFE	Not less than 15%								
	1. Approved Investments		17,911.0	1,82,408.2	2,00,319.2	23.4%	74.27	2,00,393.4	2,02,415.3	
	2. Other Investments		2,719.3	27,693.5	30,412.8	3.6%	(206.74)	30,206.1	26,613.1	
	b. Approved Investments	Not exceeding 55%		12,425.9	1,26,547.0	1,38,972.8	16.3%	1,053.86	1,40,026.7	1,41,762.8
	c. Other Investments		2,541.7	25,884.7	28,426.3	3.3%	(996.40)	27,429.9	26,475.5	
Investment Assets		100%		76,393.4	7,78,002.8	8,54,396.2	100.0%	(75.0)	8,54,321.2	8,61,249.7

Certification:

Certified that the information given herein are correct, complete and nothing has been concealed or suppressed, to the best of my knowledge and belief.

Date: 25-Oct-19

Signature: _____

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

Full name: NV MURALI

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

Chief of Investments

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

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

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

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

PERIODIC DISCLOSURES

FORM NL-29 Detail regarding debt securities

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

Date: Quarter ended Sep 30, 2019

(Rs in Lakhs)

	Market Value				Book Value			
	As at 30-09-2019	As % of total for this class	As at 30-09-2018	As % of total for this class	As at 30-09-2019	As % of total for this class	As at 30-09-2018	As % of total for this class
Break down by credit rating								
AAA rated	1,77,783	21.67%	2,57,498	40.42%	1,75,693	21.60%	2,60,541	39.79%
AA or better	1,30,730	15.93%	1,42,873	22.43%	1,29,001	15.86%	1,45,136	22.17%
Rated below AA & upto A	12,273	1.50%	4,653	0.73%	12,039	1.48%	4,572	0.70%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
B & Below B	38,761	4.72%	13,458		43,543	5.35%	16,690	
Any other (Sovreign)	4,60,890	56.18%	2,18,606	34.31%	4,53,234	55.71%	2,27,785	34.79%
	8,20,439		6,37,087		8,13,510		6,54,724	
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	91,747	11.18%	60,419	9.48%	91,575	11.26%	60,538	9.25%
More than 1 year and upto 3years	1,76,075	21.46%	1,94,737	30.57%	1,75,520	21.58%	1,97,922	30.23%
More than 3years and up to 7years	3,45,844	42.15%	2,62,531	41.21%	3,41,613	41.99%	2,71,657	41.49%
More than 7 years and up to 10 years	2,02,848	24.72%	1,12,657	17.68%	2,00,918	24.70%	1,17,861	18.00%
above 10 years	3,924	0.48%	6,742	1.06%	3,884	0.48%	6,746	1.03%
	8,20,439		6,37,087		8,13,510		6,54,724	
Breakdown by type of the issuer								
a. Central Government	2,31,792	28.25%	1,37,936	21.65%	2,30,005	28.27%	1,44,000	21.99%
b. State Government	2,32,191	28.30%	83,609	13.12%	2,26,260	27.81%	86,826	13.26%
c. Corporate Securities	3,56,456	43.45%	4,15,542	65.23%	3,57,245	43.91%	4,23,897	64.74%
	8,20,439		6,37,087		8,13,510		6,54,724	

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 Sep 30, 2019	Upto the Quarter ended Sep 30, 2019	For the Quarter ended Sep 30, 2018	Upto the Quarter ended Sep 30, 2018
1	Gross Written Premium (Direct) Growth	-1.00%	6.77%	-13.68%	-4.71%
2	Gross Direct Premium to Shareholders' Funds Ratio (No. of Times)	0.74	1.47	0.80	1.50
3	Growth Rate of Shareholders' Funds	0.60%	8.35%	1.31%	17.36%
4	Net Retention Ratio	77.11%	76.97%	73.72%	76.93%
5	Net Commission Ratio	4.04%	3.58%	2.28%	2.92%
6	Expenses of Management to Gross Direct Premium ratio	32.62%	32.17%	25.26%	25.61%
7	Combined Ratio	109.20%	111.38%	103.62%	103.76%
8	Technical Reserves to Net Premium Ratio (no. of Times)	8.37	4.17	7.12	3.66
9	Underwriting Balance Ratio (no. of Times)	(0.08)	(0.11)	(0.30)	(0.06)
10	Operating Profit Ratio ^	11.02%	7.03%	-15.04%	9.92%
11	Liquid Assets to Liabilities Ratio #	0.71	0.16	(2.26)	0.15
12	Net Earnings Ratio	1.05%	1.89%	4.84%	6.10%
13	Return on Networth	0.59%	2.15%	2.82%	7.03%
14	Available Solvency Margin to required Solvency Margin ratio	1.56	1.56	1.61	1.61
15	NPA ratio - gross & net				
	Gross NPA Ratio	3.78%	3.78%	Nil	Nil
	Net NPA Ratio	2.82%	2.82%	Nil	Nil

Equity Holding Pattern for Non-Life Insurers

1	(a) No. of shares	29,88,05,700	29,88,05,700	29,88,05,700	29,88,05,700
2	(b) Percentage of shareholding (Indian / Foreign)	60%/40%	60%/40%	60%/40%	60%/40%
3	(c) %of Government holding (in case of public sector insurance companies)	NA	NA	NA	NA
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	1.07	1.07	3.23	3.23
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	1.07	1.07	3.23	3.23
6	(iv) Book value per share (Rs) [net worth (Share capital + reserves + fair value change - P&L debit balance)/weighted average no. of shares]	49.42	49.42	45.29	45.29

Form NL-31- Related Party Transactions

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

(Rs in Lakhs)

Sl.No.	NAME OF THE RELATED PARTY	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received*			
				For the Quarter ended Sep 30, 2019	Upto the Quarter ended Sep 30, 2019	For the Quarter ended Sep 30, 2018	Upto the Quarter ended Sep 30, 2018
1	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Rent Recovery	8.89	17.77	10.44	22.75
2	MITSUMI SUMITOMO INSURANCE COMPANY LTD	JOINT VENTURE PARTNER	Rent Recovery	29.94	78.38	36.20	72.13
3	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Fees incurred for Risk Inspection and advisory services	69.04	120.67	67.41	118.77
4	MITSUMI SUMITOMO INSURANCE COMPANY LTD	JOINT VENTURE PARTNER	Reinsurance Recovery on Claims	1,426.36	2,194.97	246.48	912.65
5	MITSUMI SUMITOMO INSURANCE COMPANY LTD	JOINT VENTURE PARTNER	Reinsurance Ceded	2,147.45	3,644.90	1,542.23	2,994.36
6	MITSUMI SUMITOMO INSURANCE COMPANY LTD	JOINT VENTURE PARTNER	Reinsurance Commission Received	346.71	589.96	504.08	751.56
7	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Premium Received	2.18	2.99	2.51	3.09
8	KEY MANAGEMENT PERSONNEL	KEY MANAGEMENT PERSONNEL & Their Relatives	Premium Received	0.17	0.17	0.37	0.37
9	KEY MANAGEMENT PERSONNEL	KEY MANAGEMENT PERSONNEL	Remuneration & Secondment Charges	351.20	467.40	335.00	440.90
10	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	(Payable) Management Expenses	3.50	3.50	-	-
11	MITSUMI SUMITOMO INSURANCE COMPANY LTD	JOINT VENTURE PARTNER	Receivable / (Payable) (Net) – Risk Services cost, Commission & Marketing Expenses and Management expenses recovery	(5.61)	(5.61)	12.00	12.00
12	CHOLAMANDALAM HEALTH INSURANCE LIMITED	FELLOW SUBSIDIARY	Receivable / (Payable) (Net) – Risk Services cost, Commission & Marketing Expenses and Management expenses recovery	0.00	0.00	-	-
13	CHOLAMANDALAM FINANCIAL HOLDINGS LIMITED	HOLDING COMPANY	Receivable / (Payable) (Net) – Risk Services cost, Commission & Marketing Expenses and Management expenses recovery	-	-	-	-
14	MITSUMI SUMITOMO INSURANCE COMPANY LTD	JOINT VENTURE PARTNER	Management Expenses, Sitting fees, Secondment charges ,Expenses and	34.99	72.42	1.15	1.15
15	CHOLAMANDALAM FINANCIAL HOLDINGS LIMITED	HOLDING COMPANY	Management Expenses, Sitting fees, Secondment charges ,Expenses and	201.43	402.93	197.40	397.40
16	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Management Expenses, Sitting fees, Secondment charges ,Expenses and	21.16	21.16	-	-
17	MITSUMI SUMITOMO INSURANCE COMPANY LTD	JOINT VENTURE PARTNER	Management Expenses recovered	2.00	2.76	0.62	1.21
18	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Management Expenses recovered	-	0.16	-	-
18	CHOLAMANDALAM FINANCIAL HOLDINGS LIMITED	HOLDING COMPANY	Management Expenses and Branding, rent receivables (Net)	-	-	-	-
19	MITSUMI SUMITOMO INSURANCE COMPANY LTD	JOINT VENTURE PARTNER	Due (from)/ to other entities Carrying on Insurance Business	(785.80)	(785.80)	783.84	783.84
20	CHOLAMANDALAM HEALTH INSURANCE LIMITED	FELLOW SUBSIDIARY	Advance Given	0.00	0.00	-	-
21	CHOLAMANDALAM HEALTH INSURANCE LIMITED	FELLOW SUBSIDIARY	Advance repaid	-	0.02	-	-
22	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Unallocated Premium	0.10	0.10	-	-
23	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Refund Payable	-	-	-	-
24	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Net Incurred Claims	-	0.04	-	-
25	KEY MANAGEMENT PERSONNEL	KEY MANAGEMENT PERSONNEL & Their Relatives	Net Incurred Claims	2.89	2.89	-	-
26	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Gross Incurred Claims	0.06	0.06	-	-
27	KEY MANAGEMENT PERSONNEL	KEY MANAGEMENT PERSONNEL & Their Relatives	Gross Incurred Claims	3.05	3.05	-	-
28	MITSUMI SUMITOMO INSURANCE COMPANY LTD	JOINT VENTURE PARTNER	Provision Outstanding	61.54	61.54	-	-
29	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Premium Received in Advance	0.08	0.08	-	-

FORM NL-32 Products Information

Insurer: Cholamandalam MS General Insurance Co. Ltd **Date:** FY 2019-20
Registration No. 123
Date of Registration with the IRDA : July 15, 2002

Products Information*List below the products and/or add-ons introduced during the period Jul'19 to Sep'19*

Sl. No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business*	Category of product	Date of filing of Product	Date IRDA confirmed filing/ approval
1	Chola Standalone Own Damage Policy for Private Car	CHOLA MS/STANDALONE OD FILING/215/2019-20	IRDAN123RP0002V01201920	Motor	Retail	03-07-2019*	21-08-2019**
2	Chola Standalone Own Damage Policy for Two Wheeler	CHOLA MS/STANDALONE OD FILING/215/2019-20	IRDAN123RP0003V01201920	Motor	Retail	03-07-2019*	21-08-2019**
3	Daily Cash Allowance for Standalone Private Car OD	CHOLA MS/STANDALONE OD FILING/215/2019-20	IRDAN123RP0002V01201920/A0004V01201920	Motor	Retail	03-07-2019*	21-08-2019**
4	Loss of Key Cover for Standalone Private Car OD	CHOLA MS/STANDALONE OD FILING/215/2019-20	IRDAN123RP0002V01201920/A0023V01201920	Motor	Retail	03-07-2019*	21-08-2019**
5	Consumables Plus Cover for Standalone Private Car OD	CHOLA MS/STANDALONE OD FILING/215/2019-20	IRDAN123RP0002V01201920/A0024V01201920	Motor	Retail	03-07-2019*	21-08-2019**
6	EMI Cover for Standalone Private Car OD	CHOLA MS/STANDALONE OD FILING/215/2019-20	IRDAN123RP0002V01201920/A0025V01201920	Motor	Retail	03-07-2019*	21-08-2019**
7	Conveyance Allowance for Standalone Private Car OD	CHOLA MS/STANDALONE OD FILING/215/2019-20	IRDAN123RP0002V01201920/A0026V01201920	Motor	Retail	03-07-2019*	21-08-2019**
8	Hydrostatic Lock Plus Cover for Standalone Private Car OD	CHOLA MS/STANDALONE OD FILING/215/2019-20	IRDAN123RP0002V01201920/A0027V01201920	Motor	Retail	03-07-2019*	21-08-2019**
9	Vehicle Replacement Advantage Cover for Standalone Private Car OD	CHOLA MS/STANDALONE OD FILING/215/2019-20	IRDAN123RP0002V01201920/A0028V01201920	Motor	Retail	03-07-2019*	21-08-2019**
10	Chola Value Added Services - Private Car Package Policy for Standalone Private Car OD	CHOLA MS/STANDALONE OD FILING/215/2019-20	IRDAN123RP0002V01201920/A0029V01201920	Motor	Retail	03-07-2019*	21-08-2019**
11	Tyre Protect for Standalone Private Car OD	CHOLA MS/STANDALONE OD FILING/215/2019-20	IRDAN123RP0002V01201920/A0030V01201920	Motor	Retail	03-07-2019*	21-08-2019**
12	Key replacement cover for Standalone Private Car OD	CHOLA MS/STANDALONE OD FILING/215/2019-20	IRDAN123RP0002V01201920/A0022V01201920	Motor	Retail	03-07-2019*	21-08-2019**

13	Hydrostatic lock cover for Standalone Private Car OD	CHOLA MS/STANDALONE OD FILING/215/2019-20	IRDAN123RP0002V01201920/A0021V01201920	Motor	Retail	03-07-2019*	21-08-2019**
14	Wrong fuelling for Standalone Private Car OD	CHOLA MS/STANDALONE OD FILING/215/2019-20	IRDAN123RP0002V01201920/A0020V01201920	Motor	Retail	03-07-2019*	21-08-2019**
15	Coverage for Disabled Vehicle for Standalone Private Car OD	CHOLA MS/STANDALONE OD FILING/215/2019-20	IRDAN123RP0002V01201920/A0019V01201920	Motor	Retail	03-07-2019*	21-08-2019**
16	Waiver of Depreciation for Standalone Private Car OD	CHOLA MS/STANDALONE OD FILING/215/2019-20	IRDAN123RP0002V01201920/A0005V01201920	Motor	Retail	03-07-2019*	21-08-2019**
17	Reinstatement Value basis for fixing IDV for Standalone Private Car OD	CHOLA MS/STANDALONE OD FILING/215/2019-20	IRDAN123RP0002V01201920/A0006V01201920	Motor	Retail	03-07-2019*	21-08-2019**
18	Personal belongings [Inside the vehicle] for Standalone Private Car OD	CHOLA MS/STANDALONE OD FILING/215/2019-20	IRDAN123RP0002V01201920/A0007V01201920	Motor	Retail	03-07-2019*	21-08-2019**
19	Reimbursement of cost of duplicate keys for Standalone Private Car OD	CHOLA MS/STANDALONE OD FILING/215/2019-20	IRDAN123RP0002V01201920/A0008V01201920	Motor	Retail	03-07-2019*	21-08-2019**
20	License Loss cover for Standalone Private Car OD	CHOLA MS/STANDALONE OD FILING/215/2019-20	IRDAN123RP0002V01201920/A0009V01201920	Motor	Retail	03-07-2019*	21-08-2019**
21	Coverage for road tax and registration charges in case of total loss of the vehicle for Standalone P	CHOLA MS/STANDALONE OD FILING/215/2019-20	IRDAN123RP0002V01201920/A0010V01201920	Motor	Retail	03-07-2019*	21-08-2019**
22	Discount for repairs in preferred workshop for Standalone Private Car OD	CHOLA MS/STANDALONE OD FILING/215/2019-20	IRDAN123RP0002V01201920/A0011V01201920	Motor	Retail	03-07-2019*	21-08-2019**
23	Coverage of Insurance Cost for Standalone Private Car OD	CHOLA MS/STANDALONE OD FILING/215/2019-20	IRDAN123RP0002V01201920/A0013V01201920	Motor	Retail	03-07-2019*	21-08-2019**
24	Consumables Cover for Standalone Private Car OD	CHOLA MS/STANDALONE OD FILING/215/2019-20	IRDAN123RP0002V01201920/A0014V01201920	Motor	Retail	03-07-2019*	21-08-2019**
25	Registration Certificate Lost cover for Standalone Private Car OD	CHOLA MS/STANDALONE OD FILING/215/2019-20	IRDAN123RP0002V01201920/A0015V01201920	Motor	Retail	03-07-2019*	21-08-2019**
26	Franchise Benefit for Standalone Private Car OD	CHOLA MS/STANDALONE OD FILING/215/2019-20	IRDAN123RP0002V01201920/A0016V01201920	Motor	Retail	03-07-2019*	21-08-2019**
27	Auto Extension of Policy for Standalone Private Car OD	CHOLA MS/STANDALONE OD FILING/215/2019-20	IRDAN123RP0002V01201920/A0017V01201920	Motor	Retail	03-07-2019*	21-08-2019**

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 September 2019
 Available Solvency Margin and Solvency Ratio

(Rs. in Lakhs)

Item	Description	Notes No.	Amount
(1)	(2)	(3)	(4)
1	Available Assets in Policyholders' Funds (adjusted value of Assets as mentioned in Form IRDA-Assets-TA):		8,18,746.75
	Deduct:		
2	Liabilities (reserves as mentioned in Form TR)		5,71,230.38
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		2,23,291.55
4	Excess in Policyholders' Funds (1-2-3)		24,224.82
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-TA):		1,57,200.90
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		43,006.52
7	Excess in Shareholders' Funds (5-6)		1,14,194.38
8	Total Available Solvency Margin [ASM] (4+7)		1,38,419.20
9	Total Required Solvency Margin [RSM]		88,816.13
10	Solvency Ratio (Total ASM/Total RSM)		1.558

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: 30/09/2019
Board of Directors			
Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mr. M M Murugappan	Chairman	No Change
2	Mr. Margam Rama Prasad	Non-executive Independent Director	No Change
3	Ms.Shubhalakshmi Panse	Non-executive Independent Director	No Change
4	Mr. N S R Chandra Prasad	Non-executive Independent Director	Ceased as Director w.e.f. 23/07/2019
5	Mr.Kancherla Luke Ravindranath Babu	Additional Director	Appointed as Additional Director w.e.f 29.10.2019
6	Mr. Sridharan Rangarajan	Non-executive Director	No Change
7	Mr. Hideo Yoshida	Non-executive Director	No Change
8	Mr.S S Gopalarathnam	Managing Director	No Change
9	Mr. Takashi Kishi	Wholetime Director	No Change

Key Managerial Personnel

Sl. No.	Name of person	Role/designation
1	S S Gopalarathnam	Managing Director
2	Takashi Kishi	Wholetime Director
3	V Suryanarayanan	President & Chief Operating Officer
4	Vednarayanan Seshadri	President – Emerging Businesses
5	S Venugopalan	Chief Financial Officer
6	Suresh Krishnan	Company Secretary & Chief Compliance Officer
7	S K Rangaswamy	Chief Risk Officer & Head – Internal Audit
8	N V Murali	Chief Investment Officer

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

The following person appointed as Director w.e.f. October 29, 2019

Sl. No.	Name of person	Role/designation
1	Mr. Kancherla Luke Ravindranath Babu	Additional Director

FORM NL-35-NON PERFORMING ASSETS-7A

Insurer: Cholamandalam MS General Insurance Co Ltd

Registration No. 123

Date of Registration with the IRDA : July 15, 2002

Statement as on:

30-Sep-19

Name of the Fund _____

Details of Investment Portfolio - Combined including Motor Pool

Periodicity of Submission : Quarterly

Rs.Lakhs

COI	Company Name	Instrument Type	Interest Rate		Total O/s (Book Value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal Due from	Interest Due from	Deferred Principal	Deferred Interest	Rolled Over?	Has there been any Principal Waiver?		Classification	Provision (%)	Provision (Rs)
			%	Has there been revision?									Amount	Board Approval Ref			
IODS	INFRASTRUCTURE LEASING & FINANCIAL SERVICES LIMITED	7.85% IL&FS DB 24-10-2019	7.85		1500		117.8		24-10-2018						Sub Standard	100.0%	1500.0
IODS	INFRASTRUCTURE LEASING & FINANCIAL SERVICES LIMITED	7.80% IL&FS DB 30-11-2020	7.80		1499		117.0		14-11-2018						Sub Standard	15.0%	224.9
IODS	INFRASTRUCTURE LEASING & FINANCIAL SERVICES LIMITED	8.25% IL&FS DB 01-03-2022	8.25		1000		82.5		01-03-2019						Sub Standard	15.0%	150.0
IODS	INFRASTRUCTURE LEASING & FINANCIAL SERVICES LIMITED	8.25% IL&FS DB 03-03-2022	8.25		500		41.3		04-03-2019						Sub Standard	15.0%	75.0
IODS	INFRASTRUCTURE LEASING & FINANCIAL SERVICES LIMITED	8.00% IL&FS DB 11-05-2020	8.00		1500		120.0		12-05-2019						Sub Standard	15.0%	225.0
IODS	INFRASTRUCTURE LEASING & FINANCIAL SERVICES LIMITED	8.75% IL&FS DB 29-07-2020	8.75		500		43.6		29-07-2019						Sub Standard	15.0%	75.0
IODS	INFRASTRUCTURE LEASING & FINANCIAL SERVICES LIMITED	8.75% IL&FS DB 31-07-2020	8.75		2000		175.0		31-07-2019						Sub Standard	15.0%	300.0
IODS	INFRASTRUCTURE LEASING & FINANCIAL SERVICES LIMITED	8.90% IL&FS DB 23-05-2023	8.90		1000		89.0		16-05-2019						Sub Standard	15.0%	150.0
IODS	INFRASTRUCTURE LEASING & FINANCIAL SERVICES LIMITED	9.00% IL&FS DB 09-06-2023	9.00		995		90.0		31-05-2019						Sub Standard	15.0%	149.3
OLDB	IL & FS FINANCIAL SERVICES LTD	8.75% ILFS FIN SERVICES LTD DB 28-03-2023	8.75		1003		87.5		28-03-2019						Sub Standard	15.0%	150.5
OLDB	IL & FS FINANCIAL SERVICES LTD	7.75% ILFS FIN SERVICES LTD DB 01-09-2022	7.75		996		77.5		02-09-2019						Sub Standard	15.0%	149.5
OLDB	IL & FS FINANCIAL SERVICES LTD	8.54% ILFS FIN SERVICES LTD DB 08-11-2019	8.54		1500		128.1		09-08-2019						Sub Standard	63.5%	952.8
OLDB	IL & FS FINANCIAL SERVICES LTD	9.50% ILFS FIN SERVICES LTD DB 03-07-2019	9.50		500	500	47.5		03-07-2019						Sub Standard	100.0%	500.0
	TOTAL				14493	500	1216.7						0				4601.9

CERTIFICATION

Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed.

Date: 25-Oct-19

SIGNATURE _____

Note:

- A. Category of Investment (COI) shall be as per INV/GLN/001/2003-04
- B. FORM 7A shall be submitted in respect of each 'fund'.
- C. Classification shall be as per F&A-Circulars-169-Jan-07 Dt.24-01-07.
- D. During the quarter, DHFL has defaulted on interest & principal repayments of the few securities. However it has not been classified as NPA as 90 days has not elapsed.

FULL NAME & DESIGNATION: N.V. Murali

Chief Investment Officer

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Statement as on: 30 Sep 2019

Name of the Fund _____

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

25.17%

34.94% *Rs Lakhs*

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³						
			Investment as on 30-09-2019 (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 30-09-2019 (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 30-09-2018 (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²			
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	Securitized Assets	OPSA															
E18	Investment properties - Immovable	OIPI															
E19	Passively Managed Equity ETF (Non Promoter Group)	OETF															
E20	Passively Managed Equity ETF (Promoter Group)	OETP															
E21	Onshore Rupee Bonds issued by ADB and IFC	OORB															
E22	Debt Capital Instruments (DCI-Basel III)	ODCI															
E23	Redeemable Non-cumulative Preference Shares (RNCPS - Basel III)	ORNP															
E24	Redeemable Cumulative Preference Shares (RCPS - Basel III)	ORCP															
E25	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	ORAD															
E26	Reclassified Approved Investments - Equity (Point 6 under Note for Regulation 4 to 9)	ORAE	1,542	546	1	0.09%	0.09%	1,542	546	(414)	-28.02%	-28.02%	1,582	818	53	3.31%	3.31%
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			8,54,396	8,61,250	18,503	7.40%	5.54%	8,54,396	8,61,250	34,265	7.93%	5.94%	6,97,554	6,79,817	13,146	7.66%	5.73%

CERTIFICATION

Certified that the information given herein are correct, complete and nothing has been concealed or suppressed, to the best of my knowledge and belief.

Date: 25-Oct-19

Signature _____

Full Name NV MURALI

Chief of Investments

Note: Category of Investment (COI) shall be as per Guidelines, as amended from time to time¹ Based on daily simple Average of Investments² Yield netted for Tax³ In the previous year column, the figures of the corresponding Year to date of the previous financial year shall be shown⁴ 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 GENERAL INSURANCE COMPANY LIMITED

Registration Number: 123 Date of Registration with the IRDA - July 15, 2002

Statement as on: 30th Sep 2019

Name of Fund

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A. During the Quarter ¹									
1	9.50% YES BANK DB 23-12-2026	OLDB	4985.03	6-Mar-2017	ICRA	LA	LB8B+	24-Jul-2019	
2	9.10% TATA MOTOR FIN DB 19-11-2019	OLDB	1000.00	19-Nov-2015	CRISIL	AA	AA-	14-Aug-2019	
3	7.50% TATA MOTORS DB 22-06-2022	OLDB	1482.90	11-Apr-2018	CARE	CARE AA	CARE AA-	19-Aug-2019	
4	9.0291% TATA MOTOR FIN DB 30-01-2020	OLDB	1500.00	9-Aug-2018	CARE	CARE AA	CARE AA-	27-Aug-2019	
5	8.00% INDIABULLS HF DB 09-07-2021	HTDN	985.03	23-May-2018	CRISIL	AAA	AA+	3-Sep-2019	
6	8.00% INDIABULLS HF DB 22-10-2021	HTDN	987.71	11-May-2018	CRISIL	AAA	AA+	3-Sep-2019	
7	8.40% INDIABULLS HF DB 22-06-2021	HTDN	1000.00	27-Mar-2018	CRISIL	AAA	AA+	3-Sep-2019	
8	8.70% RELIANCE HOME FINANCE LTD DB 03-01-2	HODS	499.88	7-Feb-2017	CARE	CARE C	CARE D	12-Sep-2019	
9	8.90% RELIANCE HOME FINANCE LTD DB 03-01-2	HODS	1499.51	6-Jan-2017	CARE	CARE C	CARE D	12-Sep-2019	
10	8.20% REL CAP DB 17-10-2019	OLDB	1000.00	17-Oct-2016	CARE	CARE BBB	CARE D	20-Sep-2019	
11	8.23% REL CAP DB 04-10-2019	OLDB	999.98	23-Aug-2017	CARE	CARE BBB	CARE D	20-Sep-2019	
12	8.50% REL CAP DB 02-11-2021	OLDB	350.00	23-Jan-2017	CARE	CARE BBB	CARE D	20-Sep-2019	
13	8.50% REL CAP DB 02-11-2021 A	OLDB	500.00	23-Jan-2017	CARE	CARE BBB	CARE D	20-Sep-2019	
14	8.50% REL CAP DB 14-02-2022	OLDB	499.62	17-Feb-2017	CARE	CARE BBB	CARE D	20-Sep-2019	
15	8.65% REL CAP DB 02-08-2021	OLDB	998.13	10-Oct-2017	CARE	CARE BBB	CARE D	20-Sep-2019	
16	8.90% REL CAP DB 09-09-2021	OLDB	2013.13	7-Feb-2017	CARE	CARE BBB	CARE D	20-Sep-2019	
17	8.25% INDIABULLS HF DB 13-03-2020	HTDN	1008.18	22-Jan-2018	CARE	CARE AAA	CARE AA+	24-Sep-2019	
18	8.75% INDIABULLS HF DB 26-09-2021	HTDN	4014.78	5-Sep-2018	CARE	CARE AAA	CARE AA+	24-Sep-2019	
19	8.90% INDIABULLS HF DB 26-09-2021	HTDN	9601.77	11-Sep-2017	CARE	CARE AAA	CARE AA+	24-Sep-2019	
20	9.00% INDIABULLS HF DB 08-02-2021	HTDN	498.97	29-Dec-2016	CARE	CARE AAA	CARE AA+	24-Sep-2019	
21	9.00% INDIABULLS HF DB 19-01-2021	HTDN	2005.64	28-Aug-2017	CARE	CARE AAA	CARE AA+	24-Sep-2019	
22	9.00% INDIABULLS HF DB 20-11-2020	HTDN	1000.50	26-Oct-2016	CARE	CARE AAA	CARE AA+	24-Sep-2019	
B. As on Date ²									
1	11.40% TATA POWER DB 02-06-2021	IDDS	2000.00	8-Jun-2011	CRISIL	AA	AA-	17-Oct-2013	
2	8.75% IL&FS DB 29-07-2020	IDDS	500.00	29-Jul-2015	CARE	CARE AAA	CARE D	18-Sep-2018	
3	8.75% IL&FS DB 31-07-2020	IDDS	2000.00	4-Aug-2015	CARE	CARE AAA	CARE D	18-Sep-2018	
4	7.85% IL&FS DB 24-10-2019	IDDS	1500.00	24-Oct-2016	ICRA	LA	[ICRA]D	18-Sep-2018	
5	8.25% IL&FS DB 01-03-2022	IDDS	1000.00	1-Mar-2017	ICRA	LA	[ICRA]D	18-Sep-2018	
6	8.25% IL&FS DB 03-03-2022	IDDS	500.00	3-Mar-2017	ICRA	LA	[ICRA]D	18-Sep-2018	
7	8.00% IL&FS DB 11-05-2020	IDDS	1500.00	11-May-2017	CARE	CARE AAA	CARE D	18-Sep-2018	
8	8.80% IL&FS DB 30-11-2020	IDDS	1499.19	17-Nov-2017	CARE	CARE AAA	CARE D	18-Sep-2018	
9	9.90% IL&FS DB 23-05-2023	IDDS	1000.00	24-May-2018	CARE	CARE AAA	CARE D	18-Sep-2018	
10	9.00% IL&FS DB 09-06-2023	IDDS	995.30	1-Jun-2018	CARE	CARE AAA	CARE D	18-Sep-2018	
11	9.50% IL&FS FIN SERVICES LTD DB 03-07-2019	OLDB	500.00	30-Oct-2017	CARE	CARE AAA	CARE D	18-Sep-2018	
12	8.54% IL&FS FIN SERVICES LTD DB 08-11-2019	OLDB	1499.97	22-Feb-2017	CARE	CARE AAA	CARE D	18-Sep-2018	
13	7.75% IL&FS FIN SERVICES LTD DB 01-09-2022	OLDB	895.84	13-Nov-2017	CARE	CARE AAA	CARE D	18-Sep-2018	
14	8.75% IL&FS FIN SERVICES LTD DB 28-03-2023	OLDB	1002.50	11-Apr-2018	CARE	CARE AAA	CARE D	18-Sep-2018	
15	7.44% PNB HOUSING DB 31-10-2019	HTDN	499.81	9-Apr-2018	FITCH	IND AAA	IND AA+	10-Jan-2019	
16	7.46% PNB HOUSING DB 30-04-2020	HTDN	500.00	20-Aug-2018	FITCH	IND AAA	IND AA+	10-Jan-2019	
17	7.50% PNB HOUSING DB 15-09-2020	HTDN	3501.68	28-May-2019	FITCH	IND AAA	IND AA+	10-Jan-2019	
18	7.53% PNB HOUSING DB 31-12-2020	HTDN	1000.00	31-Oct-2017	FITCH	IND AAA	IND AA+	10-Jan-2019	
19	7.58% PNB HOUSING DB 15-03-2021	HTDN	500.00	15-Nov-2017	FITCH	IND AAA	IND AA+	10-Jan-2019	
20	7.59% PNB HOUSING DB 27-07-2022	HTDN	1000.75	10-Aug-2017	FITCH	IND AAA	IND AA+	10-Jan-2019	
21	7.63% PNB HOUSING DB 14-07-2020	HTDN	1489.74	8-Jun-2018	FITCH	IND AAA	IND AA+	10-Jan-2019	
22	7.63% PNB HOUSING DB 15-12-2020	HTDN	3477.64	29-Jun-2018	FITCH	IND AAA	IND AA+	10-Jan-2019	
23	7.77% PNB HOUSING DB 25-09-2020	HTDN	250.60	7-Aug-2017	FITCH	IND AAA	IND AA+	10-Jan-2019	
24	7.80% PNB HOUSING DB 07-05-2021	HTDN	500.00	6-Jun-2017	FITCH	IND AAA	IND AA+	10-Jan-2019	
25	8.47% PNB HOUSING DB 01-07-2021	HTDN	1011.27	31-Mar-2017	FITCH	IND AAA	IND AA+	10-Jan-2019	
26	8.56% PNB HOUSING DB 28-07-2020	HTDN	1999.05	20-Aug-2018	FITCH	IND AAA	IND AA+	10-Jan-2019	
27	8.59% PNB HOUSING DB 17-06-2020	HTDN	501.96	5-Apr-2018	FITCH	IND AAA	IND AA+	10-Jan-2019	
28	7.44% CANFIN HOMES DB 16-01-2021	HTDN	1000.00	17-Oct-2017	ICRA	CARE AAA	LAA+	6-May-2019	
29	7.57% CANFIN HOMES DB 12-04-2020	HTDN	500.00	3-Feb-2017	ICRA	CARE AAA	LAA+	6-May-2019	
30	7.68% CANFIN HOMES DB 27-05-2020	HTDN	1000.19	5-Apr-2017	ICRA	CARE AAA	LAA+	6-May-2019	
31	7.89% CANFIN HOMES DB 18-05-2022	HTDN	1004.82	12-Jul-2017	ICRA	CARE AAA	LAA+	6-May-2019	
32	8.64% IDFC DB 15-04-2020	ICTD	1000.00	15-Apr-2015	ICRA	LA	LAA	21-May-2019	
33	8.35% CAPITAL FIRST LTD DB 13-04-2020	ECOS	1000.00	13-Apr-2017	BRICKWORKS	CARE AAA	BIWR AA+	28-May-2019	
34	11.00% DEWAN HF LTD DB 12-09-2019	HODS	1000.00	19-Oct-2015	CARE	CARE AAA	CARE D	5-Jun-2019	
35	8.90% DEWAN HF LTD DB 04-06-2021	HODS	1490.72	7-Jun-2018	CARE	CARE AAA	CARE D	5-Jun-2019	
36	9.05% DEWAN HF LTD DB 09-09-2021	HODS	1929.01	16-Aug-2018	CARE	CARE AAA	CARE D	5-Jun-2019	
37	9.05% DEWAN HF LTD DB 09-09-2023	HODS	4057.92	9-Nov-2017	CARE	CARE AAA	CARE D	5-Jun-2019	
38	9.10% DEWAN HF LTD DB 16-08-2019	HODS	273.42	30-Aug-2017	CARE	CARE AAA	CARE D	5-Jun-2019	
39	9.10% DEWAN HF LTD DB 16-08-2021	HODS	1171.30	7-Dec-2017	CARE	CARE AAA	CARE D	5-Jun-2019	
40	9.15% DEWAN HF LTD DB 09-09-2021	HODS	1253.24	8-Feb-2017	CARE	CARE AAA	CARE D	5-Jun-2019	
41	9.25% DEWAN HF LTD DB 09-09-2023	HODS	3029.05	30-Oct-2017	CARE	CARE AAA	CARE D	5-Jun-2019	
42	9.25% DEWAN HF LTD DB 16-08-2021	HODS	500.46	24-Aug-2016	CARE	CARE AAA	CARE D	5-Jun-2019	
43	9.50% DEWAN HF LTD DB 08-07-2020	HODS	1000.00	8-Jul-2015	CARE	CARE AAA	CARE D	5-Jun-2019	
44	9.45% ECL FINANCE LTD DB 06-08-2021	OLDB	1990.44	9-Aug-2018	ICRA	AA	AA-	25-Jun-2019	
45	9.80% ECL FINANCE LTD DB 31-12-2020	OLDB	1514.13	14-May-2018	ICRA	LAA	LAA-	25-Jun-2019	
46	8.35% PIRAMAL FINANCE DB 14-07-2020	ECOS	1000.00	14-Jul-2017	ICRA	LAA+	AA	25-Jun-2019	
47	9.50% YES BANK DB 23-12-2026	OLDB	4985.03	6-Mar-2017	ICRA	LA	LB8B+	24-Jul-2019	
48	9.10% TATA MOTOR FIN DB 19-11-2019	OLDB	1000.00	19-Nov-2015	CRISIL	AA	AA-	14-Aug-2019	
49	7.50% TATA MOTORS DB 22-06-2022	OLDB	1482.90	11-Apr-2018	CARE	CARE AA	CARE AA-	19-Aug-2019	
50	9.0291% TATA MOTOR FIN DB 30-01-2020	OLDB	1500.00	9-Aug-2018	CARE	CARE AA	CARE AA-	27-Aug-2019	
51	8.00% INDIABULLS HF DB 09-07-2021	HTDN	985.03	23-May-2018	CRISIL	AAA	AA+	3-Sep-2019	
52	8.00% INDIABULLS HF DB 22-10-2021	HTDN	987.71	11-May-2018	CRISIL	AAA	AA+	3-Sep-2019	
53	8.40% INDIABULLS HF DB 22-06-2021	HTDN	1000.00	27-Mar-2018	CRISIL	AAA	AA+	3-Sep-2019	
54	8.70% RELIANCE HOME FINANCE LTD DB 03-01-2	HODS	499.88	7-Feb-2017	CARE	CARE C	CARE D	12-Sep-2019	
55	8.90% RELIANCE HOME FINANCE LTD DB 03-01-2	HODS	1499.51	6-Jan-2017	CARE	CARE C	CARE D	12-Sep-2019	
56	8.20% REL CAP DB 17-10-2019	OLDB	1000.00	17-Oct-2016	CARE	CARE BBB	CARE D	20-Sep-2019	
57	8.23% REL CAP DB 04-10-2019	OLDB	999.98	23-Aug-2017	CARE	CARE BBB	CARE D	20-Sep-2019	
58	8.50% REL CAP DB 02-11-2021	OLDB	350.00	23-Jan-2017	CARE	CARE BBB	CARE D	20-Sep-2019	
59	8.50% REL CAP DB 02-11-2021 A	OLDB	500.00	23-Jan-2017	CARE	CARE BBB	CARE D	20-Sep-2019	
60	8.50% REL CAP DB 14-02-2022	OLDB	499.62	17-Feb-2017	CARE	CARE BBB	CARE D	20-Sep-2019	
61	8.65% REL CAP DB 02-08-2021	OLDB	998.13	10-Oct-2017	CARE	CARE BBB	CARE D	20-Sep-2019	
62	8.90% REL CAP DB 09-09-2021	OLDB	2013.13	7-Feb-2017	CARE	CARE BBB	CARE D	20-Sep-2019	
63	8.25% INDIABULLS HF DB 13-03-2020	HTDN	1008.18	22-Jan-2018	CARE	CARE AAA	CARE AA+	24-Sep-2019	
64	8.75% INDIABULLS HF DB 26-09-2021	HTDN	4014.78	5-Sep-2018	CARE	CARE AAA	CARE AA+	24-Sep-2019	
65	8.90% INDIABULLS HF DB 26-09-2021	HTDN	9601.77	11-Sep-2017	CARE	CARE AAA	CARE AA+	24-Sep-2019	
66	9.00% INDIABULLS HF DB 08-02-2021	HTDN	498.97	29-Dec-2016	CARE	CARE AAA	CARE AA+	24-Sep-2019	
67	9.00% INDIABULLS HF DB 19-01-2021	HTDN	2005.64	28-Aug-2017	CARE	CARE AAA	CARE AA+	24-Sep-2019	
68	9.00% INDIABULLS HF DB 20-11-2020	HTDN	1000.50	26-Oct-2016	CARE	CARE AAA	CARE AA+	24-Sep-2019	

CERTIFICATION

Certified that the information given herein are correct, complete and nothing has been concealed or suppressed, to the best of my knowledge and belief.

Date: 25/10/2019

Signature

Full Name NV MURALI

Note:

Chief of Investments

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

PERIODIC DISCLOSURES

FORM NL-38 Quarterly Business Returns across line of Business

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

Registration Number: 123

Date of Registration with the IRDA : July 15, 2002

(Rs in Lakhs)

Quarterly Business Returns across line of Business

Sl.No.	Line of Business	For Q2 FY 2019-20		For Q2 FY 2018-19		Upto 30.09.2019		Upto 30.09.2018	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	7,553	1,69,301	6,235	1,94,092	17,222	3,40,057	14,314	3,80,342
2	Cargo & Hull	2,413	3,094	1,665	2,372	4,497	6,091	3,636	4,650
3	Motor TP	53,913	8,88,994	43,826	3,99,459	1,06,485	16,57,552	86,685	7,93,097
4	Motor OD **	26,436	8,34,215	23,427	3,92,328	54,576	15,78,867	46,906	7,77,500
5	Engineering	702	1,767	735	1,565	1,506	3,619	1,502	3,054
6	Workmen's Compensation	89	606	100	589	223	1,198	253	1,130
7	Employer's Liability	161	203	241	194	434	451	510	598
8	Aviation	-	-	-	-	-	-	-	-
9	Personal Accident	8,165	10,458	7,549	18,026	15,170	20,162	14,917	40,159
10	Health	8,462	33,541	6,985	35,017	16,575	57,647	13,255	50,276
11	Others*	949	11,149	19,190	10,110	2,236	22,498	23,064	24,199
	Total	1,08,842	11,19,113	1,09,952	6,61,424	2,18,925	21,09,275	2,05,043	12,97,505

PERIODIC DISCLOSURES

FORM NL-39

Rural & Social Obligations (Quarterly Returns)

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

Registration Number: 123

Date of Registration with the IRDA : July 15, 2002

(Rs in Lakhs)

Rural & Social Obligations (Quarterly Returns)					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	37.00	3.96	2,593.63
		Social			
2	Cargo & Hull	Rural	4.00	0.27	90.22
		Social			
3	Motor TP	Rural	1,09,100.00	8,672.87	-
		Social			
4	Motor OD	Rural	-	3,575.83	5,74,712.08
		Social			
5	Engineering	Rural	4.00	1.48	276.08
		Social			
6	Workmen's Compensation	Rural			
		Social			
7	Employer's Liability	Rural			
		Social			
8	Aviation	Rural			
		Social			
9	Personal Accident	Rural	18.00	0.37	295.75
		Social		-	-
10	Health	Rural	2.00	(559.99)	(41,488.30)
		Social			
11	Crop	Rural			
		Social			
12	Others*	Rural	6,432.00	1,029.53	31,151.08
		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 Sep'19		Same quarter Previous Year For the Quarter Sep'18		Up to the period YTD Sep'19		Same period of the previous year YTD Sep'18	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	8,820	1,132	10,002	1,273	17,238	2,404	18,232	2,538
2	Corporate Agents-Banks	3,22,661	35,559	2,92,799	32,672	5,91,040	65,798	5,29,628	60,909
3	Corporate Agents -Others	6,22,568	48,936	2,11,119	33,631	11,53,093	94,957	4,23,503	66,113
4	Brokers	1,16,126	21,341	94,188	9,435	2,61,526	46,081	2,33,694	23,028
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	48,938	1,871	53,316	32,941	86,378	9,684	92,448	52,454
	Total (A)	11,19,113	1,08,839	6,61,424	1,09,952	21,09,275	2,18,925	12,97,505	2,05,043
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	11,19,113	1,08,839	6,61,424	1,09,952	21,09,275	2,18,925	12,97,505	2,05,043

Note:

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

Grievance Disposal for the period upto Sep 30, 2019 during the financial year 2019-20

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	1
b)	Claim	1	42	6	6	29	2	80
c)	Policy		8	5	1	2	0	15
d)	Premium						0	2
e)	Refund		1			1	0	1
f)	Coverage						0	0
g)	Covernote						0	0
h)	Product		2		2		0	2
i)	Others		3	1		2	0	11
Total Number of Complaints		1	56	12	9	34	2	112

2	Total no. of policies during the previous year*	2487021
3	Total no. of claims during the previous year	97645
4	Total no. of policies during the current year*	4036169
5	Total no. of claims during the current year	133730
6	Total no. of policy complaints (current year) per 10000 policies (current year)	0.03
7	Total no. of claim complaints (current year) per 10000 claims registered (current year)	5.92

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

Chief Grievance Officer