

FORM NL-1-B-RA

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

REVENUE ACCOUNT - FIRE FOR THE PERIOD ENDED SEPTEMBER 30, 2020

	Particulars	Schedule	For the Quarter ended Sep 30, 2020	Upto the Quarter ended Sep 30, 2020	For the Quarter ended Sep 30, 2019	Upto the Quarter ended Sep 30, 2019
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4- Premium Schedule	2,92,718	5,69,096.00	2,25,155	4,67,502
2	Profit/ Loss on sale/redemption		13,051	25,488.00	16,301	20,305
3	Others Administrative Charges		576	1,793.00	367	1,049
	Investment Income -TP Pool		12,000	39,294.00	(99)	13,132
4	Interest, Dividend & Rent – Gross		61,816	1,12,636.00	46,391	96,098
	TOTAL (A)		3,80,161	7,48,307.00	2,88,115	5,98,086
1	Claims Incurred (Net)	NL-5- Claims Schedule	61,061	2,50,119.00	1,68,671	3,34,930
2	Commission	NL-6- Commission Schedule	(27,762)	(60,983.00)	27,830	28,874
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	67,093	1,84,022.00	56,683	1,10,124
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		1,00,392	3,73,158.00	2,53,184	4,73,928
	Operating Profit/(Loss) from		2,79,769	3,75,149.00	34,931	1,24,158
	APPROPRIATIONS					
	Transfer to Shareholders' Account		2,79,769	3,75,149.00	34,931	1,24,158
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be		-	-	-	-
	TOTAL (C)		2,79,769	3,75,149.00	34,931	1,24,158

FORM NL-1-B-RA

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

REVENUE ACCOUNT - MARINE FOR THE PERIOD ENDED SEPTEMBER 30, 2020

	Particulars	Schedule	For the Quarter ended Sep 30, 2020	Upto the Quarter ended Sep 30, 2020	For the Quarter ended Sep 30, 2019	Upto the Quarter ended Sep 30, 2019
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4- Premium Schedule	49,022	1,05,661.00	42,769	89,889
2	Profit/ Loss on sale/redemption		1,338	2,134.00	1,228	1,533
3	Others Administrative Charges		185	295.00	280	462
4	Interest, Dividend & Rent – Gross		6,179	9,432.00	3,464	7,256
	TOTAL (A)		56,724	1,17,522.00	47,741	99,140
1	Claims Incurred (Net)	NL-5- Claims Schedule	47,839	73,367.00	22,673	65,525
2	Commission	NL-6- Commission Schedule	(8,115)	(11,251.00)	(16,153)	(24,611)
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	17,936	32,229.00	14,616	31,479
4	Premium Deficiency			-		-
	TOTAL (B)		57,660	94,345.00	21,136	72,393
	Operating Profit/(Loss) from		(936)	23,177.00	26,605	26,747
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(936)	23,177.00	26,605	26,747
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		(936)	23,177.00	26,605	26,747

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, 2020

	Particulars	Schedule	For the Quarter ended Sep 30, 2020	Upto the Quarter ended Sep 30, 2020	For the Quarter ended Sep 30, 2019	Upto the Quarter ended Sep 30, 2019
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4- Premium Schedule	75,91,231	1,52,75,026	84,68,046	1,63,55,422
2	Profit/ Loss on sale/redemption		2,89,196	6,22,911	4,15,465	5,17,669
3	Others Administrative Charges		87	124	122	160
	Investment Income -Terrorism Pool & Nuclears Pool		3,000	13,202	(3,168)	598
4	Interest, Dividend & Rent – Gross		13,89,151	27,52,790	11,81,259	24,51,578
5	Contribution from Shareholders Funds towards Excess EOM		1,56,025	3,53,363	-	-
	TOTAL (A)		94,28,690	1,90,17,416	1,00,61,724	1,93,25,427
1	Claims Incurred (Net)	NL-5- Claims Schedule	56,01,944	1,04,86,341	64,03,327	1,27,47,890
2	Commission	NL-6- Commission Schedule	99,935	2,21,371	3,28,734	6,00,177
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	25,71,950	47,70,725	24,28,615	49,40,108
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		82,73,829	1,54,78,437	91,60,676	1,82,88,175
	Operating Profit/(Loss) from APPROPRIATIONS		11,54,861	35,38,979	9,01,048	10,37,252
	Transfer to Shareholders' Account		11,54,861	35,38,979	9,01,048	10,37,252
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be		-	-	-	-
	TOTAL (C)		11,54,861	35,38,979	9,01,048	10,37,252

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

FORM NL-2-B-PL

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

PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED SEPTEMBER 30, 2020

	Particulars	Schedule	For the Quarter ended Sep 30, 2020	Upto the Quarter ended Sep 30, 2020	For the Quarter ended Sep 30, 2019	Upto the Quarter ended Sep 30, 2019
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		2,79,769	3,75,149	34,931	1,24,158
	(b) Marine Insurance		(936)	23,177	26,605	26,747
	(c) Miscellaneous Insurance		11,54,861	35,38,979	9,01,048	10,37,252
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		1,79,518	3,32,245	1,42,599	2,69,084
	(b) Profit on sale of investments		37,805	75,181	46,668	56,857
	Less: Loss on sale of investments		-	-	-	-
3	OTHER INCOME (To be specified)		-	-	-	-
	TOTAL (A)		16,51,017	43,44,731	11,51,851	15,14,098
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		57,719	78,730	5,428	(43,110)
	(b) For doubtful debts/Investments		57,260	10,37,260	4,36,087	4,66,967
	(c) Others (to be specified)		-	-	1,233	1,233
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		58,333	1,02,500	549	549
	(b) Bad debts/Investments written off		-	-	-	-
	(c) Employees' Remuneration and Welfare Benefits		31,669	37,010	19,695	24,236
	(d) Others (CSR expenses & Donations)		22,082	24,580	6,206	32,755
	(e) Others (NCD related expenses)		22,055	43,870	22,055	43,870
	Contribution to Policyholders Funds towards Excess EoM		1,56,025	3,53,363		
	TOTAL (B)		4,05,143	16,77,313	4,91,253	5,26,500
	Profit Before Tax		12,45,874	26,67,418	6,60,598	9,87,598
	Provision for Taxation		3,06,119	6,56,709	5,72,125	6,68,100
			9,39,755	20,10,709	88,473	3,19,498
	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Final dividend paid		-	-	-	-
	(c) Dividend distribution tax paid		-	-	-	-
	(d) Transfer to Contingency Risk Reserve		-	-	-	-
	(e) Transfer to General Reserve		-	-	-	-
	(f) Transfer to Debenture Redemption Reserve		-	-	-	-
	Balance of profit/ loss brought forward from last year		50,60,667	50,60,667	45,66,267	45,66,267
	Balance carried forward to Balance Sheet			70,71,376		48,85,765

Notes: to Form NL-1-B-RA and NL-2-B- PL

- (a) Premium income received from business concluded in and outside India shall be separately disclosed.
- (b) Reinsurance premiums whether on business ceded or accepted are to be brought into account gross (i.e. before deducting commissions) under the head reinsurance premiums.
- (c) Claims incurred shall comprise claims paid, specific claims settlement costs wherever applicable and change in the outstanding provision for claims at the year-end.
- (d) 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.
- (e) Fees and expenses connected with claims shall be included in claims.
- (f) Under the sub-head "Others" shall be included items like foreign exchange gains or losses and other items.
- (g) Interest, dividends and rentals receivable in connection with an investment should be stated as gross amount, the amount of income tax deducted at source being included under 'advance taxes paid and taxes deducted at source'.
- (h) Income from rent shall include only the realised rent. It shall not include any notional rent.

FORM NL-3-B-BS

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

BALANCE SHEET AS AT SEPTEMBER 30, 2020

	Schedule	As at Sep 30, 2020 (Rs. '000)	As at Sep 30, 2019 (Rs. '000)
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8-Share Capital Schedule	29,88,057	29,88,057.00
SHARE APPLICATION MONEY PENDING ALLOTMENT			
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	1,50,51,588	1,18,65,977.00
FAIR VALUE CHANGE ACCOUNT - SHARE HOLDERS		(765)	2,068.00
FAIR VALUE CHANGE ACCOUNT - POLICY HOLDERS		(17,341)	33,553.00
BORROWINGS	NL-11-Borrowings Schedule	10,00,000	10,00,000.00
TOTAL		1,90,21,539	1,58,89,655.00
APPLICATION OF FUNDS			
INVESTMENTS	NL-12-Investment Schedule - Share Holders NL-12A-Investment Schedule - Policy Holders	1,06,24,162 8,96,36,475	75,83,460 7,72,31,163
LOANS	NL-13-Loans Schedule	-	-
FIXED ASSETS	NL-14-Fixed Assets Schedule	7,17,875	7,21,918
DEFERRED TAX ASSET		20,55,548	13,57,457
CURRENT ASSETS			
CASH AND BANK BALANCES	NL-15-Cash and bank balance Schedule	4,57,768	5,90,060
ADVANCES AND OTHER ASSETS	NL-16-Advances and Other Assets Schedule	1,04,65,338	1,22,21,428
Sub-Total (A)		1,09,23,106	1,28,11,488
CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	7,37,80,584	6,11,61,521
PROVISIONS	NL-18-Provisions Schedule	2,11,55,043	2,26,54,310
DEFERRED TAX LIABILITY			
Sub-Total (B)		9,49,35,627	8,38,15,831
NET CURRENT ASSETS (C) = (A - B)		(8,40,12,521)	(7,10,04,343)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT			
TOTAL		1,90,21,539	1,58,89,655

CONTINGENT LIABILITIES

	Particulars	As at Sep 30, 2020 (Rs. '000)	As at Sep 30, 2019 (Rs. '000)
1	Partly paid-up investments	-	-
2	Claims, other than against policies, not acknowledged as debts by the company	-	-
3	Underwriting commitments outstanding (in respect of shares and securities)	-	-
4	Guarantees given by or on behalf of the Company	-	-
5	Statutory demands/ liabilities in dispute, not provided for	44,17,145	30,95,360
6	Reinsurance obligations to the extent not provided for in accounts	-	-
7	Others - Repudiated / Disputed Claim	-	-
	TOTAL	44,17,145	30,95,360

FORM SL-4-PREMIUM SCHEDULE

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

PREMIUM EARNED (NET)		Particulars	Fire	Marine					Miscellaneous										For the Quarter Ended September 30, 2020	
For The Quarter Ended September 30,2020				Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop	Others	Total Misc	Grand Total	
		(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	
	Premium from direct business written	10,56,775	1,83,236	-	1,83,236	25,43,117	49,14,567	74,57,684	23,024	20,581	81,259	-	6,45,950	13,61,762	-	81,575	96,71,835	1,09,11,846		
	Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	Gross Earned Premium	10,56,775	1,83,236	-	1,83,236	25,43,117	49,14,567	74,57,684	23,024	20,581	81,259	-	6,45,950	13,61,762	-	81,575	96,71,835	1,09,11,846		
	Add: Premium on reinsurance accepted	30,770	-	-	-	-	-	-	-	-	3,281	-	-	-	-	-	-	3,281		
	Less: Premium on reinsurance ceded	6,73,365	1,16,560	-	1,16,560	10,27,919	2,55,876	12,83,795	1,151	7,250	56,516	-	1,92,182	2,86,990	-	6,916	18,34,800	26,24,725		
	Net Premium	4,14,180	66,676	-	66,676	15,15,198	46,58,691	61,73,889	21,873	13,331	28,024	-	4,53,768	10,74,772	-	74,669	78,40,316	83,21,172		
	Adjustment for change in reserve for unexpired risks	1,21,462	17,655	(1)	17,654	43,815	(75,856)	(32,041)	9,310	(3,437)	(3,551)	-	(32,487)	3,11,330	-	(39)	2,49,085	3,88,201		
	Premium Earned (Net)	2,92,718	49,021	1	49,022	14,71,383	47,34,547	62,05,930	12,563	16,768	31,575	-	4,86,255	7,63,442	-	74,698	75,91,231	79,32,971		

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

PREMIUM EARNED [NET]		Particulars	Fire	Marine			Miscellaneous													Upto the Quarter Ended September 30, 2020
Upto The Quarter Ended September 30,2020				Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop	Others	Total Misc	Grand Total	
		(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	
	Premium from direct business written	22,14,757	3,46,028	-	3,46,028	43,90,277	87,97,987	1,31,48,264	36,729	61,438	1,52,856	-	10,52,501	23,73,461	-	1,23,525	1,69,48,764	1,95,09,549		
	Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	Gross Earned Premium	22,14,757	3,46,028	-	3,46,028	43,90,277	87,97,987	1,31,48,264	36,729	61,438	1,52,856	-	10,52,501	23,73,461	-	1,23,525	1,69,48,764	1,95,09,549		
	Add: Premium on reinsurance accepted	60,255	-	-	-	-	-	-	-	-	7,639	-	-	-	-	-	1,854	9,493	69,748	
	Less: Premium on reinsurance ceded	15,46,004	2,18,070	-	2,18,070	17,99,583	4,60,855	22,20,438	1,836	34,632	97,493	-	3,28,027	4,34,305	-	13,480	31,30,211	48,94,285		
	Net Premium	7,29,008	1,27,958	-	1,27,958	25,90,694	83,37,132	1,09,27,826	34,893	26,796	63,002	-	7,24,474	19,39,156	-	1,11,899	1,38,28,046	1,46,85,012		
	Adjustment for change in reserve for unexpired risks	1,59,912	22,299	(2)	22,297	(4,10,900)	(13,13,393)	(17,24,293)	12,507	(2,536)	(1,745)	-	(2,59,895)	5,69,237	-	(40,255)	(14,46,980)	(12,64,771)		
	Premium Earned (Net)	5,69,096	1,05,659	2	1,05,661	30,01,594	96,50,525	1,26,52,119	22,386	29,332	64,747	-	9,84,369	13,69,919	-	1,52,154	1,52,75,026	1,59,49,783		

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

PREMIUM EARNED [NET]		For the Quarter Ended September 30, 2019																	
Particulars		Fire		Marine			Miscellaneous												
For The Quarter Ended September 30,2019		Marine Cargo		Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public/Product Liability	Engineer's	Aviation	Personal Accident	Health Insurance	Crop	Others	Total Misc	Grand Total	
		(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	
	Premium from direct business written	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	8,52,399	-	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	8,52,399	-	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 commission.

PREMIUM EARNED (NET)		Particulars	Fire	Marine				Miscellaneous												Upto the Quarter Ended September 30, 2019
Upto The Quarter Ended September 30,2019				Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop	Others	Total Misc	Grand Total	
		(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	
	Premium from direct business written	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	16,37,545	-	52,690	1,70,923	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	16,37,545	-	52,690	1,70,923	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	12,61,453	-	6,168	1,55,041	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	-	74,802	1,80,973	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 commission.

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, 2020	
For The Quarter Ended September 30,2020			Marine Cargo	Marine Others	Marine Total	Motot OD	Motor TP	Motor Total	Worksmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop	Others	Total Misc	Grand Total
		(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)
	Claims paid																	
	Direct claims	96,093	1,04,726	-	1,04,726	15,08,591	13,87,226	28,95,817	678	1,221	13,060	-	1,55,707	4,82,145	42,639	26,025	36,17,292	38,18,111
	Add : Claims Outstanding at the end of the Period	4,50,411	99,705	-	99,705	9,77,265	5,72,41,023	5,82,18,288	30,478	20,022	75,723	-	4,10,286	6,62,582	1,00,205	79,092	5,95,96,676	6,01,46,792
	Less : Claims Outstanding at the beginning of the Period	4,42,067	77,984	-	77,984	11,76,259	5,45,59,947	5,57,36,206	28,352	17,468	52,500	-	3,98,313	3,94,716	1,01,742	74,166	5,68,03,463	5,73,23,514
	Gross Incurred Claims	1,04,437	1,26,447	-	1,26,447	13,09,597	40,68,302	53,77,899	2,804	3,775	36,283	-	1,67,680	7,50,011	41,102	30,951	64,10,505	66,41,389
	Add : Re-insurance accepted to direct claims	(375)	-	-	-	-	-	-	-	-	(9)	-	-	-	-	1	(8)	(383)
	Less : Re-insurance Ceded to claims paid	43,001	78,608	-	78,608	5,75,989	68,200	6,44,189	34	1,037	3,656	-	39,243	77,047	41,225	2,122	8,08,553	9,30,162
	Total Claims Incurred	61,061	47,839	-	47,839	7,33,608	40,00,102	47,33,710	2,770	2,738	32,618	-	1,28,437	6,72,964	(123)	28,830	56,01,944	57,10,844

CLAIMS INCURRED [NET]

	Particulars	Fire	Marine			Miscellaneous												Upto the Quarter Ended Sep 30, 2020
Upto The Quarter Ended September 30,2020			Marine Cargo	Marine Others	Marine Total	Motot OD	Motor TP	Motor	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop	Others	Total Misc	Grand Total
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Claims paid																	
	Direct claims	1,67,872	1,43,668	-	1,43,668	23,24,340	18,54,250	41,78,590	742	2,274	24,735	-	2,00,579	6,76,473	2,32,430	37,113	53,52,936	56,64,476
	Add : Claims Outstanding at the end of the Period	4,50,411	99,705	-	99,705	9,77,265	5,72,41,023	5,82,18,288	30,478	20,022	75,723	-	4,10,286	6,62,582	1,00,205	79,092	5,95,96,676	6,01,46,792
	Less : Claims Outstanding at the beginning of the Period	2,86,291	64,986	-	64,986	10,99,103	5,10,29,407	5,21,28,510	32,543	15,312	55,282	-	3,70,345	3,29,385	1,29,700	67,176	5,31,28,253	5,34,79,530
	Gross Incurred Claims	3,31,992	1,78,387	-	1,78,387	22,02,502	80,65,866	1,02,68,368	(1,323)	6,984	45,176	-	2,40,520	10,09,670	2,02,935	49,029	1,18,21,359	1,23,31,738
	Add : Re-insurance accepted to direct claims	9	-	-	-	-	-	-	-	-	65	-	-	-	-	1	66	75
	Less : Re-insurance Ceded to claims paid	81,882	1,05,020	-	1,05,020	8,70,983	91,531	9,62,514	37	1,932	6,179	-	48,004	1,11,081	2,02,547	2,790	13,35,084	15,21,986
	Total Claims Incurred	2,50,119	73,367	-	73,367	13,31,519	79,74,335	93,05,854	(1,360)	5,052	39,062	-	1,92,516	8,98,589	388	46,240	1,04,86,341	1,08,09,827

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, 2019	
For The Quarter Ended September 30,2019			Marine Cargo	Marine Others	Marine Total	Motot OD	Motor TP	Motor	Worksmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop	Others	Total Misc	Grand Total
		(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)
	Claims paid																	
	Direct claims	1,68,363	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 Period	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 Period	-	-	-	-	-	-	-	-	-	-	-	-	-	-	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
Upto The Quarter Ended September 30,2019			Marine Cargo	Marine Others	Marine Total	Motot OD	Motor TP	Motor	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop	Others	Total Misc	Grand Total
		(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)
	Claims paid																	
	Direct claims	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	34,30,992	64,096	1,10,71,234	1,17,21,542
	Add : Claims Outstanding at the end of the Period	3,92,534	72,434	-	72,434	10,74,944	4,54,73,218	4,65,48,162	25,342	14,549	44,072	-	3,79,794	2,95,958	3,81,320	59,734	4,77,48,931	4,82,13,899
	Less : Claims Outstanding at the beginning of the Period	2,27,520	57,775	-	57,775	10,20,534	3,94,94,951	4,05,15,485	26,149	18,578	35,270	-	3,12,509	2,54,270	8,11,132	50,865	4,20,24,258	4,23,09,553
	Gross Incurred Claims	4,76,272	3,53,709	-	3,53,709	30,90,320	95,25,814	1,26,16,134	5,319	12,154	49,037	-	3,58,026	6,81,092	30,01,180	72,965	1,67,95,907	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	2,88,184	-	2,88,184	8,04,449	1,76,962	9,81,411	306	13,655	25,677	-	40,171	69,371	29,13,639	3,918	40,48,148	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	87,541	69,047	1,27,47,890	1,31,48,345

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, 2020
For The Quarter Ended September 30, 2020			Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop	Others	Total Misc	Grand Total
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Commission Paid																	
	Direct	88,833	12,772	-	12,772	4,58,653	48,434	5,07,087	1,614	2,152	7,321	-	71,780	1,47,547	510	11,234	7,49,245	8,50,850
	Add: Re-insurance Accepted	883	-	-	-	-	-	-	-	-	-	-	-	-	-	88	88	971
	Less: Commission on Re-insurance Ceded	1,17,478	20,887	-	20,887	4,42,314	12,209	4,54,523	104	890	7,771	-	1,44,332	40,427	-	1,351	6,49,398	7,87,763
	Net Commission	(27,762)	(8,115)	-	(8,115)	16,339	36,225	52,564	1,510	1,262	(450)	-	(72,552)	1,07,120	510	9,971	99,935	64,058

COMMISSION (NET)

Particulars		Fire	Marine			Miscellaneous												Upto the Quarter Ended Sep 30, 2020
Upto The Quarter Ended September 30, 2020			Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop	Others	Total Misc	Grand Total
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Commission Paid																	
	Direct	1,73,849	28,133	-	28,133	7,74,103	83,864	8,57,967	3,163	3,329	13,760	-	1,27,422	2,44,751	(864)	18,210	12,67,738	14,69,720
	Add: Re-insurance Accepted	1,578	-	-	-	-	-	-	-	-	99	-	-	-	-	130	229	1,807
		2,36,410	39,384	-	39,384	7,08,081	21,875	7,29,956	204	2,078	13,646	-	2,03,558	94,289	-	2,865	10,46,596	13,22,390
	Less: Commission on Re-insurance Ceded																	
	Net Commission	(60,983)	(11,251)	-	(11,251)	66,022	61,989	1,28,011	2,959	1,251	213	-	(76,136)	1,50,462	(864)	15,475	2,21,371	1,49,137

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
For The Quarter Ended September 30, 2019			Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop	Others	Total Misc	Grand Total
		(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)
	Commission Paid																	
	Direct	1,08,761	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
		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
	Less: Commission on Re-insurance Ceded																	
	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
Upto The Quarter Ended September 30, 2019			Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop	Others	Total Misc	Grand Total
		(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)
	Commission Paid																	
	Direct	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	11,836	32,634	17,19,241	19,61,095
	Add: Re-insurance Accepted	1,868	-	-	-	-	-	-	-	-	171	-	-	-	-	-	171	2,039
		1,86,383	53,076	-	53,076	8,01,405	26,897	8,28,302	167	1,744	13,014	-	1,07,202	1,71,169	(5,558)	3,196	11,19,236	13,58,695
	Less: Commission on Re-insurance Ceded																	
	Net Commission	28,874	(24,611)	-	(24,611)	97,229	65,659	1,62,888	2,015	1,793	1,790	-	3,28,243	56,616	17,394	29,438	6,00,177	6,04,440

Particulars	For the Quarter ended Sep 30, 2020	Upto the Quarter ended Sep 30, 2020	For the Quarter ended Sep 30, 2019	Upto the Quarter ended Sep 30, 2019
	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)
Agents	12,362.00	25,081	8,375	20,224
Brokers	2,87,527.00	4,76,243	2,36,767	5,14,593
Corporate Agency	5,50,961.00	9,68,396	8,04,880	14,26,278
Referral				
Others (pl. specify)				
TOTAL (B)	8,50,850	14,69,720	10,50,023	19,61,095

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, 2020
For The Quarter Ended Sep 30,2020		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	16,217	4,772	-	4,772	63,695	1,69,337	2,33,032	665	1,143	2,981	-	18,857	66,520	1,172	2,918	3,27,288	3,48,277
2	Travel, conveyance and vehicle running expenses	104	63	-	63	716	2,313	3,029	4	17	15	-	287	1,071	310	37	4,770	4,937
3	Training expenses	261	39	-	39	978	2,909	3,887	15	7	14	-	307	667	-	52	4,949	5,249
4	Rents, rates & taxes	1,654	260	-	260	6,096	18,526	24,622	90	51	104	-	1,855	4,265	-	309	31,296	33,210
5	Repairs	947	161	-	161	3,399	10,761	14,160	46	33	76	-	975	2,495	-	154	17,939	19,047
6	Printing & stationery	342	54	-	54	1,259	3,843	5,102	18	11	22	-	382	885	-	63	6,483	6,879
7	Communication	791	128	-	128	2,888	8,907	11,795	42	26	55	-	860	2,056	-	141	14,975	15,894
8	Legal & professional charges	722	115	-	115	2,652	8,088	10,740	38	22	46	-	803	1,863	-	134	13,646	14,483
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	26	4	-	4	96	293	389	1	1	2	-	30	68	-	5	496	526
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	9	1	-	1	34	103	137	1	1	1	-	10	23	-	2	175	185
	(ii) Certification	19	2	-	2	68	209	277	1	1	1	-	21	48	-	4	353	374
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Out of Pocket expenses	-	-	-	-	2	6	8	-	-	-	-	-	1	-	-	9	9
10	Advertisement and publicity	7,424	622	-	622	1,38,870	2,82,449	4,21,319	126	89	737	-	35,302	27,718	-	1,545	4,86,836	4,94,882
11	Interest & Bank Charges	1,354	216	-	216	4,968	15,192	20,160	72	43	89	-	1,499	3,501	-	249	25,613	27,183
12	Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Power and Electricity	258	41	-	41	948	2,895	3,843	14	8	17	-	285	667	-	48	4,882	5,181
	Information Technology Expenses	5,885	917	-	917	21,748	65,788	87,536	322	180	359	-	6,661	15,131	-	1,117	1,11,306	1,18,108
	Marketing Expenses	25,494	7,335	-	7,335	1,62,260	6,35,426	7,97,686	2,195	877	3,966	-	1,75,307	1,07,896	151	12,347	11,00,425	11,33,254
	Operating Lease Charges	975	151	-	151	3,609	10,902	14,511	53	30	58	-	1,107	2,506	-	187	18,452	19,578
	IRDA Registration renewal fees	274	43	-	43	1,011	3,066	4,077	14	8	17	-	309	706	-	52	5,183	5,500
	GST/Service Tax Expense	-	-	-	-	-	-	-	-	-	-	-	-	-	(3)	7,670	7,667	7,667
	Outsourcing Expenses	(2,561)	2,484	-	2,484	51,243	1,62,106	2,13,349	551	723	1,263	-	16,637	80,946	7,083	2,426	3,22,978	3,22,901
	Net Exchange (Gain) / Loss	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Co-insurance Administrative Charges	108	16	-	16	401	1,208	1,609	6	3	6	-	124	278	-	21	2,047	2,171
	Terrorism Pool - Management Expenses	3,415	-	-	-	-	-	-	-	-	384	-	-	-	-	-	384	3,799
	DR Pool - Administrative Expenses (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Miscellaneous Expenses (Net)	700	90	-	90	2,725	7,580	10,305	45	15	18	-	926	1,715	-	167	13,191	13,981
13	Depreciation	2,675	422	-	422	9,848	29,973	39,821	144	83	170	-	2,991	6,899	-	499	50,607	53,704
	Less: Write back of provision no longer required	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	67,093	17,936	-	17,936	4,79,514	14,41,880	19,21,394	4,463	3,372	10,401	-	2,65,535	3,27,925	8,713	30,147	25,71,950	26,56,979

FORM NL-7-OPERATING EXPENSES SCHEDULE

Cholamandalam MS General Insurance Company Ltd

Registration No. 123

Date of Registration with the IRDA : July 15, 2002

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

7

	Particulars	Fire	Marine			Miscellaneous												Upto the Quarter Ended Sep 30, 2020
Upto The Quarter Ended Sep 30,2020		Fire	Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop	Others	Total Misc	Grand Total
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	34,117	9,821	-	9,821	1,26,584	3,57,664	4,84,248	1,200	2,768	5,240	-	34,158	1,33,420	17,146	5,048	6,83,228	7,27,166
2	Travel, conveyance and vehicle running expenses	311	109	-	109	1,556	5,279	6,835	12	29	39	-	491	1,827	514	64	9,811	10,231
3	Training expenses	605	106	-	106	2,152	6,924	9,076	29	22	52	-	602	1,610	-	93	11,484	12,195
4	Rents, rates & taxes	3,234	568	-	568	11,494	36,988	48,482	155	119	280	-	3,214	8,603	-	496	61,349	65,151
5	Repairs	1,201	211	-	211	4,268	13,734	18,002	57	44	104	-	1,194	3,194	-	184	22,779	24,191
6	Printing & stationery	646	113	-	113	2,297	7,393	9,690	31	24	56	-	643	1,719	-	99	12,262	13,021
7	Communication	1,352	237	-	237	4,806	15,466	20,272	65	50	117	-	1,343	3,597	-	208	25,652	27,241
8	Legal & professional charges	1,366	240	-	240	4,853	15,616	20,469	65	50	118	-	1,357	3,632	-	210	25,901	27,507
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	52	9	-	9	185	596	781	2	2	5	-	52	139	-	8	989	1,050
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	18	3	-	3	65	210	275	1	1	2	-	18	48	-	3	348	369
	(ii) Certification	37	6	-	6	131	423	554	2	1	3	-	37	98	-	6	701	744
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Out of Pocket expenses	1	-	-	-	4	13	17	-	-	-	-	1	3	-	-	21	22
10	Advertisement and publicity	16,937	1,486	-	1,486	2,19,893	4,95,225	7,15,118	352	240	1,600	-	57,965	49,997	-	2,751	8,28,023	8,46,446
11	Interest & Bank Charges	2,506	440	-	440	8,904	28,655	37,559	120	92	217	-	2,490	6,665	-	384	47,527	50,473
12	Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Power and Electricity	481	84	-	84	1,709	5,499	7,208	23	18	42	-	477	1,279	-	74	9,121	9,686
	Information Technology Expenses	11,964	2,100	-	2,100	42,516	1,36,820	1,79,336	573	440	1,034	-	11,888	31,823	-	1,836	2,26,930	2,40,994
	Marketing Expenses	71,527	10,432	-	10,432	2,80,743	11,26,879	14,07,622	4,190	1,491	7,135	-	3,52,082	2,10,693	(248)	19,294	20,02,259	20,84,018
	Operating Lease Charges	2,007	352	-	352	7,133	22,956	30,089	96	74	173	-	1,994	5,339	-	309	38,074	40,433
	IRDA Registration renewal fees	546	96	-	96	1,941	6,245	8,186	25	20	47	-	543	1,453	-	84	10,358	11,000
	GST/Service Tax Expense	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7,670	7,670	7,670
	Outsourcing Expenses	22,266	4,445	-	4,445	93,963	3,11,674	4,05,637	943	1,177	2,413	-	28,156	1,40,914	13,714	3,913	5,96,867	6,23,578
	Net Exchange (Gain) / Loss	-	-	-	-	-	-	-	-	-	-	-	-	(1)	-	1	-	-
	Co-insurance Administrative Charges	230	40	-	40	817	2,631	3,448	11	8	20	-	229	612	-	35	4,363	4,633
	Terrorism Pool - Management Expenses	5,233	-	-	-	-	-	-	-	-	905	-	-	-	-	224	1,129	6,362
	DR Pool - Administrative Expenses (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Miscellaneous Expenses (Net)	2,422	425	-	425	8,607	27,699	36,306	116	89	209	-	2,407	6,443	-	372	45,942	48,789
13	Depreciation	5,163	906	-	906	18,349	59,048	77,397	247	189	446	-	5,131	13,734	-	793	97,937	1,04,006
	Less: Write back of provision no longer required	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	1,84,022	32,229	-	32,229	8,42,970	26,83,637	35,26,607	8,315	6,948	20,257	-	5,06,472	6,26,841	31,126	44,159	47,70,725	49,86,976

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
For The Quarter Ended Sep 30,2019			Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor	Worksmen's Compensation	Public/Prod uct Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop	Others	Total Misc	Grand Total
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	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

	Particulars	Fire	Marine			Miscellaneous												Upto the Quarter Ended Sep 30, 2019
Upto The Quarter Ended Sep 30,2019			Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop	Others	Total Misc	Grand Total
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(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	626	64,015	68,136
3	Training expenses	591	114	-	114	3,124	9,624	12,748	20	37	59	-	1,179	1,222	6	148	15,419	16,124
4	Rents, rates & taxes	2,046	393	-	393	10,807	33,291	44,098	70	128	206	-	4,079	4,228	20	512	53,341	55,780
5	Repairs	559	107	-	107	2,953	9,097	12,050	19	35	56	-	1,115	1,155	5	140	14,575	15,241
6	Printing & stationery	911	175	-	175	4,810	14,818	19,628	31	57	92	-	1,816	1,882	9	228	23,743	24,829
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	728	75,884	79,354
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	24	5	-	5	126	388	514	1	1	2	-	48	49	-	6	621	650
	(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	-	10	999	1,044
	(ii) Certification	14	3	-	3	72	221	293	-	-	1	-	27	28	-	3	352	369
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Out of Pocket expenses	1	-	-	-	5	16	21	-	-	-	-	2	2	-	2	27	28
10	Advertisement and publicity	7,678	577	-	577	66,889	2,78,225	3,45,114	103	188	302	-	44,734	18,543	30	751	4,09,765	4,18,020
11	Interest & Bank Charges	1,183	227	-	227	6,248	19,248	25,496	40	74	119	-	2,358	2,445	12	296	30,840	32,250
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	-	2,983	24,71,145	24,90,491
	Operating Lease Charges	1,255	241	-	241	6,631	20,427	27,058	43	78	126	-	2,503	2,594	12	314	32,728	34,224
	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	29	2,986	3,122
	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	10,672	51	1,292	1,34,628	1,40,783
13	Depreciation	4,193	805	-	805	22,146	68,219	90,365	144	262	421	-	8,359	8,665	42	1,048	1,09,306	1,14,304
	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

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, 2020	As at Sep 30, 2019
		(Rs. '000)	(Rs. '000)
1	Authorised Capital		
	Equity Shares of Rs 324,000,000 (Previous year - 324,000,000) of Rs. 10 each	32,40,000	32,40,000
2	Issued Capital		
	298,805,700 (Previous Year: 298,805,700) Equity Shares of Rs.10 each	29,88,057	29,88,057
3	Subscribed Capital		
	298,805,700 (Previous Year: 298,805,700) Equity Shares of Rs.10 each	29,88,057	29,88,057
4	Called-up Capital		
	298,805,700 (Previous Year: 298,805,700) Equity Shares of Rs.10 each fully paid up	29,88,057	29,88,057
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (Amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses		
	Expenses including commission or brokerage on Underwriting or subscription of shares	-	-
	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

*Notes:**(a) Particulars of the different classes of capital should be separately stated.**(b) The amount capitalised on account of issue of bonus shares should be disclosed.**(c) In case any part of the capital is held by a holding company, the same should be separately disclosed.*

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, 2020		As at Sep 30, 2019	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
• Indian	17,92,83,420	60	17,92,83,420	60
• Foreign	11,95,22,280	40	11,95,22,280	40
Others				
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, 2020	As at Sep 30, 2019
		(Rs. '000)	(Rs. '000)
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	14,32,645	14,32,645
	Add: Premium on shares issued during the year	-	-
		14,32,645	14,32,645
4	General Reserves	63,47,567	53,47,567
	Add: Transfer from Profit and Loss account	-	-
	Add: Transfer from Contingency Reserve for Unexpired Risk	-	-
		63,47,567	53,47,567
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	70,71,376	48,85,765
8	Debenture Redemption Reserve	2,00,000	2,00,000
	TOTAL	1,50,51,588	1,18,65,977

*Note:**Additions to and deductions from the reserves should be disclosed under each of the specified heads.*

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, 2020	As at Sep 30, 2019
		(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

*Notes:**a) The extent to which the borrowings are secured shall be separately disclosed stating the nature of the security under each sub-head.**b) Amounts due within 12 months from the date of Balance Sheet should be shown separately*

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, 2020		As at Sep 30, 2019	
		(Rs.'000).	(Rs.'000).	(Rs.'000).	(Rs.'000).
	LONG TERM INVESTMENTS				
1	Government Securities and Government Guaranteed Bonds including Treasury Bills		76,35,615		40,34,822
2	Other Approved Securities		-		-
3	Approved Investments		-		-
	(a) Debenture / Bonds		8,00,677		10,67,599
	(b) Fixed Deposits with Banks		-		-
	(c) Equity Shares (Net of FairValue Change)		83,701		1,02,329
	(d) Investment Properties - Real Estate		30,545		25,773
4	Investments in Infrastructure and Social Sector		4,80,928		10,01,086
5	Other than Approved Investments				
	(a) Debentures/Bonds	2,27,115		3,51,474	
	Less : Provision for Impairment	(2,12,384)		(33,820)	
	- Debentures/Bonds (Net of Impairment)		14,731		3,17,654
	(b) Equity Shares (Net of FairValue Change)		3,412		4,045
6	Investments in Alternate Investment funds		13,505		13,412
	Total (A)		90,63,114		65,66,720
	SHORT TERM INVESTMENTS				
1	Government securities and Government guaranteed bonds including Treasury Bills		26,725		44,744
2	Other Approved Securities		-		-
3	Approved Investments		-		-
	(a) Debentures/ Bonds		6,52,779		5,21,314
	(b) Fixed Deposits with Banks		4,62,910		-
	(c) Money market Instruments		-		-
	(d) Mutual Fund (Liquid Schemes)		1,43,131		2,19,339
4	Investments in Infrastructure and Social Sector		1,50,676		1,07,237
5	Other than Approved Investments	2,05,015		1,45,498	
	Less : Provision for Impairment	(80,188)		(21,392)	
	- Debentures/Bonds (Net of Impairment)		1,24,827		1,24,106
	Total (B)		15,61,048		10,16,739
	TOTAL (A) +(B)		1,06,24,162		75,83,460

Notes:

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

	As at Mar 31, 2020		As at Mar 31, 2019	
	Cost	Market Value	Cost	Market Value
a) Equity Shares listed	1,03,355	87,113	1,07,100	1,06,374
b) Mutual Funds	1,43,091	1,43,130	2,19,283	2,19,339
c) Government and other securities	76,62,340	78,21,066	40,79,566	41,48,573
d) Fixed Deposit with Banks	4,62,910	4,62,910	0	0
e) Corporate Bonds	26,22,874	25,32,586	32,13,880	32,40,898
f) Money Market Instruments	-	-	-	-
g) Investment Properties - Real Estate	30,545	30,545	25,773	25,773
h) Investment in AIF	13,505	13,505	-	-
	1,10,38,620	1,10,90,854	76,45,602	77,40,956

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, 2020		As at Sep 30, 2019	
		(Rs.'000).	(Rs.'000).	(Rs.'000).	(Rs.'000).
	LONG TERM INVESTMENTS				
1	Government Securities and Government Guaranteed Bonds including Treasury Bills		6,44,22,000		4,10,91,260
2	Other Approved Securities		-		-
3	Approved Investments		-		-
	(a) Debenture / Bonds		67,55,348		1,08,72,595
	(b) Fixed Deposits with Banks		-		-
	(c) Equity Shares (Net of FairValue Change)		7,06,191		10,42,136
	(d) Investment Properties - Real Estate		2,57,706		2,62,478
4	Investments in Infrastructure and Social Sector		40,57,605		1,01,95,221
6	Other than Approved Investments				
	a) Debentures/Bonds	19,16,191		35,79,471	
	Less : Provision for Impairment	(17,91,896)		(3,44,424)	
	- Debentures/Bonds (Net of Impairment)		1,24,295		32,35,047
	(b) Equity Shares (Net of FairValue Change)		28,783		41,193
7	Investments in Alternate Investment funds		1,13,938		1,36,588
	Total (A)		7,64,65,866		6,68,76,518
	SHORT TERM INVESTMENTS				
1	Government securities and Government guaranteed bonds including Treasury Bills		2,25,477		4,55,683
2	Other Approved Securities		-		-
3	Approved Investments				
	(a) Debentures/ Bonds		55,07,525		53,09,147
	(b) Fixed Deposits with Banks		39,05,590		-
	(c) Money market Instruments		-		-
	(d) Mutual Fund (Liquid Schemes)		12,07,597		22,33,781
4	Investments in Infrastructure and Social Sector		12,71,254		10,92,116
5	Other than Approved Investments	17,29,718		14,81,777	
	Less : Provision for Impairment	(6,76,552)		(2,17,859)	
	- Debentures/Bonds (Net of Impairment)		10,53,166		12,63,918
	Total (B)		1,31,70,609		1,03,54,645
	TOTAL (A) +(B)		8,96,36,475		7,72,31,163

Notes:

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

	Cost	As at Sep 30, 2020		As at Sep 30, 2019	
		Cost	Market Value	Cost	Market Value
a) Equity Shares listed	8,72,013	7,34,975	10,90,723	10,83,328	
b) Mutual Funds	12,07,268	12,07,597	22,33,217	22,33,781	
c) Government and other securities	6,46,47,478	6,59,86,656	4,15,46,942	4,22,49,717	
d) Fixed Deposit with Banks	39,05,590	39,05,590	0	0	
e) Corporate Bonds	2,21,29,298	2,13,67,532	3,27,30,655	3,30,05,809	
f) Money Market Instruments	-	-	-	-	
g) Investment Properties - Real Estate	2,57,707	2,57,707	2,62,478	2,62,478	
h) Investment in AIF	1,13,939	1,13,939	-	-	
	9,31,33,291	9,35,73,996	7,78,64,015	7,88,35,113	

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, 2020 (Rs.'000).	As at Sep 30, 2019 (Rs.'000).
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others (to be specified)	-	-
	Unsecured	-	-
	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	-	-

Notes:

(a) Short-term loans shall include those, which are repayable within 12 months from the date of balance sheet. Long term loans shall be the loans other than short-term loans.

(b) Provisions against non-performing loans shall be shown separately.

(c) The nature of the security in case of all long term secured loans shall be specified in each case. Secured loans for

the purposes of this schedule, means loans secured wholly or partly against an asset of the company.

(d) Loans considered doubtful and the amount of provision created against such loans shall be disclosed.

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

(Rs. '000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	As at Apr 1, 2020	Additions	Deductions	As at Sep 30, 2020	As at Apr 1, 2020	For The Period	On Sales/ Adjustments	Upto Sep 30, 2020	As at Sep 30, 2020	As at Sep 30, 2019
Land - (Undivided share)	58,032	686	-	58,718	-	-	-	-	58,718	58,032
Buildings	3,66,981	5,476	-	3,72,457	51,463	3,066	-	54,529	3,17,928	3,18,576
Furniture & Fittings	58,781	360	13	59,128	53,116	1,120	13	54,223	4,905	6,325
Information Technology Equipment	5,20,254	12,378	1,821	5,30,811	4,39,903	22,889	1,748	4,61,044	69,767	68,524
Intangibles Computers	9,67,968	75,448	-	10,43,416	7,98,701	61,207	-	8,59,908	1,83,508	1,63,433
Vehicles	38,986	1,956	5,900	35,042	18,724	4,433	4,870	18,287	16,755	18,993
Office Equipment	41,013	91	93	41,011	32,693	1,830	65	34,458	6,553	8,883
Electrical Fittings	59,082	490	8	59,564	48,785	2,171	3	50,953	8,611	12,118
Improvement to Premises	1,71,611	522	-	1,72,133	1,34,583	7,290	-	1,41,873	30,260	44,058
TOTAL	22,82,708	97,407	7,835	23,72,280	15,77,968	1,04,006	6,699	16,75,275	6,97,005	6,98,942
Work in progress	-	-	-	-	-	-	-	-	20,870	22,976
Grand Total	22,82,708	97,407	7,835	23,72,280	15,77,968	1,04,006	6,699	16,75,275	7,17,875	7,21,918
PREVIOUS YEAR	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	

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, 2020	As at Sep 30, 2019
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	49,280	1,39,803
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)		
	(bb) Others		
	(b) Current Accounts	3,52,351	4,44,220
3	Money at Call and Short Notice	-	-
	(a) With Banks		
	(b) With other Institutions		
4	Others (including Bank deposits under lien)	56,137	6,037
	TOTAL	4,57,768	5,90,060
	Cash balance includes:		
	Cheques in hand	43,198	1,28,407
	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, 2020 (Rs. '000)	As at Sep 30, 2019 (Rs. '000)
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	32,62,555	28,64,586
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	11,65,343	11,00,103
6	Others (to be specified)		
	Advances to Employees	783	712
	Advances to Vendors	9,065	5,027
	GST Unutilised Credit/paid in advance	4,25,933	2,86,348
	Service tax paid under protest (Note 8 (c) of Schedule 16)	57,912	57,912
	Other Advances / Deposits	9,00,364	23,05,192
	TOTAL (A)	58,21,955	66,19,880
	OTHER ASSETS		
1	Income accrued on investments	19,78,445	21,85,586
2	Outstanding Premiums	7,13,265	14,27,872
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business	2,43,347	1,97,023
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]	15,23,565	13,68,045
	Receivable from Nuclear Pool	40,831	40,468
	Unclaimed Amount of Policy holders Deposits	39,800	59,800
	Receivable from IMTPIP	-	-
	Service Tax refund receivable	-	-
	Deposits for Premises and Advance Rent	1,04,130	1,05,158
	TOTAL (B)	46,43,383	56,01,548
	TOTAL (A+B)	1,04,65,338	1,22,21,428

- Notes:
- (a) The items under the above heads shall not be shown net of provisions for doubtful amounts. The amount of provision against each head should be shown separately.
- (b) The term 'officer' should conform to the definition of that term as given under the Companies Act, 1956.
- (c) Sundry Debtors will be shown under item 9(others)

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, 2020	As at Sep 30, 2019
		(Rs. '000)	(Rs. '000)
1	Agents' Balances	2,45,453	2,70,072
2	Balances due to other insurance companies	31,80,866	31,48,519
3	Deposits held on re-insurance ceded	-	-
4	Premiums Received in Advance/ Deposit Received	72,70,635	47,06,283
5	Unallocated Premium	7,54,812	10,54,338
6	Sundry creditors		
	- Dues to Micro Small & Medium Enterprises	110	-
	- Dues to Others	2,47,950	9,45,648
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	6,01,46,791	4,82,13,898
9	Due to Officers/ Directors	-	-
10	Others (to be specified)		
	Book Overdraft	1,65,783	4,91,430
	Tax and Other Withholdings	1,03,942	70,698
	Environment Relief Fund	117	47
	Provision for Expenses	10,36,732	15,37,703
	Other Liabilities	34,912	19,208
	GST Payable	5,21,424	6,09,766
	Unclaimed amounts of policyholders	40,132	62,986
	Others	30,925	30,925
	TOTAL	7,37,80,584	6,11,61,521

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, 2020	As at Sep 30, 2019
		(Rs.'000).	(Rs.'000).
1	Reserve for Unexpired Risk	2,07,93,517	2,23,29,155
	Less: Unabsorbed RSBY Enrollment costs	-	(0)
2	For taxation (less advance tax paid and taxes deducted at source)		-
3	For proposed dividends		-
4	For dividend distribution tax		-
5	Others (to be specified)		-
	Reserve for Premium Deficiency	-	-
	Leave and other Employee Benefits	3,61,526	3,25,155
	TOTAL	2,11,55,043	2,26,54,310

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

Notes:

(a) No item shall be included under the head "Miscellaneous Expenditure" and carried forward unless:

1. some benefit from the expenditure can reasonably be expected to be received in future, and
2. the amount of such benefit is reasonably determinable.

(b) The amount to be carried forward in respect of any item included under the head "Miscellaneous Expenditure" shall not exceed the expected future revenue/other benefits related to the expenditure

PERIODIC DISCLOSURES

FORM NL-21 Statement of Liabilities

Cholamandalam MS General Insurance Co Ltd

Registration No. 123

Date of Registration with the IRDA : July 15, 2002

(Rs in Lakhs)

(Rs in Lakhs)

Sl.No.	Particular	As at 30th Sep 20				As at 30th Sep 19			
		Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves	Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves
1	Fire	38,990	4,171	333	43,494	34,081	3,722	203	38,006
2	Marine	-	-	-	-	-	-	-	-
a	Marine Cargo	998	822	175	1,995	845	554	170	1,570
b	Marine Hull	-	-	-	-	0	-	-	0
3	Miscellaneous	-	-	-	-	-	-	-	-
a	Motor	1,19,759	1,81,489	3,96,426	6,97,674	1,41,728	1,71,022	2,87,941	6,00,692
b	Engineering	778	656	101	1,535	817	345	95	1,258
c	Aviation	-	-	-	-	-	-	-	-
d	Liabilities	651	310	200	1,161	621	249	159	1,029
e	Others	28,466	2,900	2,990	34,356	31,319	4,728	3,480	39,528
4	Health Insurance	18,293	5,363	1,264	24,920	13,879	2,212	747	16,838
5	IMTPIP	-	-	4,268	4,268	-	-	6,518	6,518
6	Total Liabilities	2,07,935	1,95,711	4,05,757	8,09,403	2,23,292	1,82,833	2,99,315	7,05,439

PERIODIC DISCLOSURES

FORM NL-22

Geographical Distribution of Business

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

(Rs in Lakhs)

Lines of Business	Fire		Marine (Cargo)		Engineering		Motor own damage		Motor Third Party		Motor - Total		Liability Insurance		Personal Accident		Medical Insurance		Overseas Medical Insurance		Crop Insurance		Miscellaneous		Total	
States	For the quarter ended Sep 30, 2020	Upto the quarter ended Sep 30, 2020	For the quarter ended Sep 30, 2020	Upto the quarter ended Sep 30, 2020	For the quarter ended Sep 30, 2020	Upto the quarter ended Sep 30, 2020	For the quarter ended Sep 30, 2020	Upto the quarter ended Sep 30, 2020	For the quarter ended Sep 30, 2020	Upto the quarter ended Sep 30, 2020	For the quarter ended Sep 30, 2020	Upto the quarter ended Sep 30, 2020	For the quarter ended Sep 30, 2020	Upto the quarter ended Sep 30, 2020	For the quarter ended Sep 30, 2020	Upto the quarter ended Sep 30, 2020	For the quarter ended Sep 30, 2020	Upto the quarter ended Sep 30, 2020	For the quarter ended Sep 30, 2020	Upto the quarter ended Sep 30, 2020	For the quarter ended Sep 30, 2020	Upto the quarter ended Sep 30, 2020	For the quarter ended Sep 30, 2020	Upto the quarter ended Sep 30, 2020	For the quarter ended Sep 30, 2020	Upto the quarter ended Sep 30, 2020
Andhra Pradesh	149	246	1	4	6	18	1,163	2,043	3,170	5,807	4,333	7,849	1	1	1	3	148	206	(0)	0	-	-	1	1	4,642	8,329
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Assam	140	140	28	28	69	69	1,121	1,121	1,940	1,940	3,061	3,061	0	0	0	0	35	35	-	-	-	-	0	0	3,334	3,334
Bihar	166	290	3	5	6	16	1,374	2,469	2,953	5,300	4,328	7,769	1	2	1	1	44	57	-	-	-	-	1	1	4,548	8,141
Chattisgarh	114	211	4	12	9	21	741	1,334	1,084	2,183	1,825	3,516	2	3	3	3	55	72	-	-	-	-	1	1	2,012	3,840
Goa	21	36	2	4	0	0	26	38	39	68	65	105	0	6	6	7	56	67	(0)	0	-	-	0	0	151	226
Gujarat	766	1,546	149	260	31	73	1,975	3,308	4,008	6,627	5,983	9,935	38	75	430	873	982	1,575	0	0	-	-	274	391	8,654	14,728
Haryana	657	3,031	690	1,217	68	111	12	24	9	17	21	41	19	82	6	18	598	1,462	0	0	-	-	6	61	2,065	6,023
Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jammu and Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jharkhand	59	106	2	7	8	34	590	1,013	1,508	2,585	2,097	3,598	0	1	0	0	26	35	0	0	-	-	-	-	2,193	3,782
Karnataka	808	1,645	77	161	25	141	2,030	3,420	3,418	6,069	5,449	9,489	40	68	2,439	3,547	1,415	2,104	2	4	-	-	8	19	10,263	17,176
Kerala	159	293	2	3	10	17	1,198	1,988	1,521	2,600	2,719	4,589	(0)	0	2	4	301	400	-	-	-	-	174	189	3,366	5,494
Madhya Pradesh	267	483	5	17	8	18	483	843	1,016	1,830	1,499	2,673	1	5	9	16	75	109	-	-	-	-	6	7	1,870	3,330
Maharashtra	1,746	4,174	127	403	110	185	3,060	4,980	5,303	8,907	8,363	13,887	107	153	58	181	2,684	5,304	3	5	-	-	17	35	13,215	24,328
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Orissa	136	252	2	4	14	31	688	1,180	1,609	2,977	2,296	4,157	1	2	0	0	29	36	-	-	-	-	1	1	2,480	4,484
Punjab	0	1	0	0	1	1	105	107	285	390	395	588	-	-	-	-	0	1	-	-	-	-	-	-	391	398
Rajasthan	349	670	14	33	20	42	1,468	2,630	2,070	4,181	3,538	6,811	17	21	703	985	259	402	-	-	-	-	17	21	4,919	8,985
Sikkim	2	13	-	-	-	-	0	1	0	0	1	2	-	-	-	-	0	0	-	-	-	-	(0)	0	3	15
Tamil Nadu	2,575	4,603	448	803	169	312	4,341	7,342	8,212	14,949	12,553	22,291	136	455	2,736	4,782	4,728	8,537	3	11	-	-	273	431	23,620	42,225
Telangana	313	560	12	22	194	268	1,657	2,962	3,929	7,256	5,586	10,219	17	40	15	21	459	664	1	1	-	-	1	2	6,596	11,795
Triprura	(57)	10	(6)	12	(9)	29	(353)	133	(631)	365	(984)	498	0	(0)	0	(0)	15	-	-	-	-	-	0	0	(1,067)	965
Uttar Pradesh	801	1,367	3	11	14	24	1,199	2,250	2,385	4,609	3,584	6,859	4	4	3	9	176	244	-	-	-	-	16	24	4,600	8,542
Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
West Bengal	334	577	25	43	44	88	994	1,718	2,881	5,075	3,875	6,792	14	18	4	11	277	448	-	-	-	-	1	4	4,573	7,981
Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Chandigarh	448	862	51	57	6	9	929	1,488	1,262	2,498	2,191	3,986	8	11	24	32	271	402	-	-	-	-	7	16	3,007	5,374
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Delhi	597	1,005	190	352	10	21	768	1,207	852	1,423	1,620	2,631	30	34	19	33	996	1,556	0	1	-	-	4	7	3,466	5,639
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	17	27	0	0	0	1	57	98	127	230	184	328	0	0	0	0	3	5	-	-	-	-	0	0	205	362
Total	10,568	22,148	1,832	3,460	813	1,529	25,626	43,697	48,951	87,785	74,577	1,31,483	436	982	6,460	10,525	13,618	23,735	9	22	-	-	807	1,213	1,09,119	1,95,096

FORM NL-23 Reinsurance Risk Concentration**Cholamandalam MS General Insurance Co Ltd****Registration No. 123****Date of Registration with the IRDA : July 15, 2002****Statement for the Quarter Ended September 30, 2020****(Rs in Lakhs)**

Reinsurance Risk Concentration								
S.No.	Reinsurance Placements		Premium ceded to reinsurers					Premium ceded to reinsurers / Total reinsurance premium ceded (%)
		Proportional	Non-Proportional		Facultative			
		No of reinsurers	Premium ceded to reinsurers	No of reinsurers	Premium ceded to reinsurers	No of reinsurers	Premium ceded to reinsurers	
1	No. of Reinsurers with rating of AAA and above	0	-	-	-	-	-	0.00%
2	No. of Reinsurers with rating AA but less than AAA	5	1,083.78	2	35.71	0	-	18.08%
3	No. of Reinsurers with rating A but less than AA	19	1,598.84	9	284.06	13	3,185.63	81.84%
4	No. of Reinsurers with rating BBB but less than A	2	4.96	1	-	-	-	0.08%
5	No. of Reinsurers with rating less than BBB	1	0.09	-	-	-	-	0.00%
	Total	27	2,687.67	12	319.77	13	3,185.63	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 - Q2 FY'21

(Rs in Lakhs)

Ageing of Claims								
Sl.No.	Line of Business	No. of claims paid					Total No. of claims paid	Total amount of claims paid
		1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Fire	57	206	75	18	9	365	960.93
2	Marine Cargo	5934	1045	173	103	3	7258	1047.25
3	Marine Hull	0	0	0	0	0	0	0
4	Engineering	130	58	20	26	2	236	130.60
5	Motor OD	31985	7912	1912	470	76	42355	14692.29
6	Motor TP	48	139	244	620	899	1950	13870.19
7	Health	8111	1010	152	6	0	9279	4718.17
8	Overseas Travel	3	1				4	0.22
9	Personal Accident	147	161	60	26	1	395	1557.07
10	Liability	45	9	3	9	2	68	18.99
11	Crop	14	4	22	19	7	66	507.73
12	Miscellaneous	474	170	111	64	6	825	254.61

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

Date:

Quarter end as on 30th Sep'20

No. of claims only

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Engineering	Motor OD	Motor TP	Health	Overseas Travel	Personal Accident	Liability	Crop	Credit	Miscellaneous	Total
1	Claims O/S at the beginning of the period	831	1369		177	12364	29471	17664	14	509	70	419		542	63430
2	Claims reported during the period	667	8586		321	44138	1752	15768	2	611	115	55		1218	73233
3	Claims Settled during the period	365	7258		236	42355	1950	9279	4	395	68	66		825	62801
4	Claims Repudiated during the period	232	94		11	1869		1373	4	102	19			134	3838
5	Claims closed during the period	74	85		10	2257	257	533	2	96	10	39		231	3594
6	Claims O/S at End of the period	827	2518		241	10021	29016	22247	6	527	88	369		570	66430
	Less than 3months	481	2062		156	8831	1596	7012	1	288	48	44		365	20884
	3 months to 6 months	231	206		32	540	737	241	1	53	11	7		42	2101
	6months to 1 year	64	154		29	601	6332	222	2	72	12	166		117	7771
	1year and above	51	96		24	49	20351	14772	2	114	17	152		46	35674

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 2020

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

Item No.	Description	PREMIUM						RSM
		Gross Premium	Net Premium	Gross incurred claim	Net incurred Claim	RSM-1	RSM-2	
1	Fire	39,880	15,515	16,061	3,473	3,988	2,409	3,988
2	Marine Cargo	7,928	2,309	5,365	1,230	951	966	966
3	Marine Hull	-	-	-	-	-	-	-
4	Motor	2,94,900	2,44,976	2,35,665	2,06,211	48,995	61,863	61,863
5	Engineering	3,148	1,264	1,115	768	315	230	315
6	Aviation	-	-	-	-	-	-	-
7	Laibility	2,137	1,389	464	211	321	104	321
8	Health	64,740	50,354	25,858	21,228	10,071	6,368	10,071
9	Misc	3,009	2,718	1,225	1,073	544	322	544
10	Weather	1,409	188	36,119	5,068	141	5,418	5,418
	Total	4,17,150	3,18,713	3,21,872	2,39,262	65,325	77,681	83,485

PERIODIC DISCLOSURES

FORM NL-27 Offices information for Non-Life

Insurer: **Cholamandalam MS General Insurance Company Limited**

Date: **30.09.2020**

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the Quarter		135*
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		NIL
6	No. of offices at the end of the Quarter		138**
7	No. of branches approved but not opened		8
8	No. of rural branches		NIL
9	No. of urban branches		138*

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

** This includes 3 branches that were opened subsequent to approval obtained during the previous quarter i.e., Apr-Jun'20.

FORM - 3B

(Read with Regulation 10)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited
Registration Number: 123

Statement as on: 30th Sep 2020

PART - A

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

Rs.Lakhs

Periodicity of Submission: Quarterly

Section I

No	PARTICULARS	SCH ++	AMOUNT
1	Investments*	8	10,30,217
2	Loans	9	-
3	Fixed Assets	10	7,179
4	Current Assets		
	a. Cash & Bank Balance	11	4,578
	b. Advances & Other Assets	12	1,04,653
5	Current Liabilities		
	a. Current Liabilities	13	7,37,806
	b. Provisions #	14	2,39,161
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		20,555

Application of Funds as per Balance Sheet (A) 1,49,104

	Less: Other Assets	SCH ++	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	7,179
3	Cash & Bank Balance (if any)	11	4,578
4	Advances & Other Assets (if any)	12	1,04,653
5	Current Liabilities	13	7,37,806
6	Provisions #	14	2,39,161
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		20,555

TOTAL (B) (8,81,112)

'Investment Assets' As per FORM 3B (A-B) 10,30,217

FORM - 3B

(Read with Regulation 10)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited
Registration Number: 123

Statement as on: 30th Sep 2020

PART - A

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

Rs.Lakhs

Periodicity of Submission: Quarterly

Section II

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value (h)
			Balance	FRSM*						
			(a)	(b)	(c)	d = (a+b+c)	(e)	(f)	(g)=(d+f)	
1	Central Govt. Securities	Not less than 20%		35,502	2,99,534	3,35,036	32.5%		3,35,036	3,43,699
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not less than 30%		76,623	6,46,475	7,23,098	70.1%		7,23,098	7,38,077
3	Investment subject to Exposure Norms									
	a. Housing / Infra & Loans to SG for Housing and FFE	Not less than 15%								
	1. Approved Investments			15,538	1,31,096	1,46,634	14.2%	(63)	1,46,572	1,50,097
	2. Other Investments			2,503	21,116	23,619	2.3%	(211)	23,408	17,585
	b. Approved Investments	Not exceeding 55%		12,541	1,05,809	1,18,350	11.5%	(180)	1,18,170	1,20,340
	c. Other Investments			2,124	17,920	20,044	1.9%	(1,075)	18,969	17,810
Investment Assets		100%		1,09,329	9,22,416	10,31,746	100.0%	(1,529)	10,30,217	10,43,910

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: 27-Oct-20

Signature: _____

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

Full name: NV MURALI

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

Chief of Investments

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

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

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

* Investments before provisions of Rs. 276.1 Crs

Provisions on Investments of Rs. 276.1 Crs included

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, 2020

(Rs in Lakhs)

	Market Value				Book Value			
	As at 30-09-2020	As % of total for this class	As at 30-09-2019	As % of total for this class	As at 30-09-2020	As % of total for this class	As at 30-09-2019	As % of total for this class
Break down by credit rating								
AAA rated	1,20,901	12.41%	1,77,783	21.67%	1,17,796	12.26%	1,75,693	21.60%
AA or better	84,751	8.70%	1,30,730	15.93%	81,993	8.54%	1,29,001	15.86%
Rated below AA & upto A	6,189	0.64%	12,273	1.50%	6,029	0.63%	12,039	1.48%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
B & Below B	27,610	2.83%	38,761		34,751	3.62%	43,543	
Any other (Sovereign)	7,34,889	75.42%	4,60,890	56.18%	7,20,077	74.96%	4,53,234	55.71%
	9,74,340		8,20,439		9,60,646		8,13,510	
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	96,640	9.92%	91,747	11.18%	97,692	10.17%	91,575	11.26%
More than 1 year and upto 3 years	1,14,205	11.72%	1,76,075	21.46%	1,15,582	12.03%	1,75,520	21.58%
More than 3 years and up to 7 years	3,72,906	38.27%	3,45,844	42.15%	3,62,426	37.73%	3,41,613	41.99%
More than 7 years and up to 10 years	3,81,480	39.15%	2,02,848	24.72%	3,75,927	39.13%	2,00,918	24.70%
above 10 years	9,110	0.94%	3,924	0.48%	9,020	0.94%	3,884	0.48%
	9,74,340		8,20,439		9,60,646		8,13,510	
Breakdown by type of the issuer								
a. Central Government	3,43,699	35.28%	2,31,792	28.25%	3,35,036	34.88%	2,30,005	28.27%
b. State Government	3,94,379	40.48%	2,32,191	28.30%	3,88,062	40.40%	2,26,260	27.81%
c. Corporate Securities	2,36,263	24.25%	3,56,456	43.45%	2,37,548	24.73%	3,57,245	43.91%
	9,74,340		8,20,439		9,60,646		8,13,510	

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, 2020	Upto the Quarter ended Sep 30, 2020	For the Quarter ended Sep 30, 2019	Upto the Quarter ended Sep 30, 2019
1	Gross Written Premium (Direct) Growth	0.26%	-10.88%	-1.00%	6.77%
2	Gross Direct Premium to Shareholders' Funds Ratio (No. of Times)	0.64	1.08	0.73	1.47
3	Growth Rate of Shareholders' Funds	5.94%	21.32%	0.60%	8.35%
4	Net Retention Ratio	76.02%	75.00%	77.11%	76.97%
5	Net Commission Ratio	0.77%	1.02%	4.04%	3.58%
6	Expenses of Management to Gross Direct Premium ratio	32.15%	33.10%	32.62%	32.17%
7	Combined Ratio	104.69%	102.75%	109.20%	111.38%
8	Technical Reserves to Net Premium Ratio (no. of Times)	(6.70)	5.51	(3.91)	4.17
9	Underwriting Balance Ratio (no. of Times)	(0.06)	0.00	0.03	(0.11)
10	Operating Profit Ratio ^	18.07%	24.69%	11.02%	7.03%
11	Liquid Assets to Liabilities Ratio #	0.07	0.19	0.03	0.16
12	Net Earnings Ratio	11.29%	13.69%	1.05%	1.89%
13	Return on Networth	4.86%	11.16%	0.59%	2.15%
14	Available Solvency Margin to required Solvency Margin ratio	1.95	1.95	1.56	1.56
15	NPA ratio - gross & net				
	Gross NPA Ratio	3.47%	3.47%	4.30%	4.30%
	Net NPA Ratio	0.71%	0.71%	1.68%	1.68%

Equity Holding Pattern for Non-Life Insurers

1	(a) No. of shares	29,88,05,700	29,88,05,700	29,88,05,700	29,88,05,700
2	(b) Percentage of shareholding (Indian / Foreign)	60%/40%	60%/40%	60%/40%	60%/40%
3	(c) % of Government holding (in case of public sector insurance companies)	NA	NA	NA	NA
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	6.73	6.73	1.07	1.07
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	6.73	6.73	1.07	1.07
6	(iv) Book value per share (Rs) [net worth (Share capital + reserves + fair value change - P&L debit balance)/weighted average no. of shares]	60.37	60.37	49.71	49.71

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, 2020	Upto the Quarter ended Sep 30, 2020	For the Quarter ended Sep 30, 2019	Upto the Quarter ended Sep 30, 2019
1	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Rent Recovery	-	-	8.89	17.77
2	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Rent Recovery	34.99	67.88	29.94	78.38
3	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Fees incurred for Risk Inspection and advisory services	0.05	0.05	69.04	120.67
4	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Reinsurance Recovery on Claims	379.99	541.56	1,426.36	2,194.97
5	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Reinsurance Ceded	2,253.23	3,547.41	2,147.45	3,644.90
6	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Reinsurance Commission Received	401.27	619.62	346.71	589.96
7	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Premium Received	2.97	3.57	2.18	2.99
8	KEY MANAGEMENT PERSONNEL	KEY MANAGEMENT PERSONNEL & Their Relatives	Premium Received	-	-	0.17	0.17
9	KEY MANAGEMENT PERSONNEL	KEY MANAGEMENT PERSONNEL	Remuneration & Secondment Charges	387.50	569.10	351.20	467.40
10	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Unallocated Premium	-	0.00	0.10	0.10
11	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Receivable / (Payable) (Net) – Risk Services cost, Commission & Marketing Expenses and Management expenses recovery	2.58	2.58	3.50	3.50
12	CHOLAMANDALAM HEALTH INSURANCE LIMITED	FELLOW SUBSIDIARY	Receivable / (Payable) (Net) – Risk Services cost, Commission & Marketing Expenses and Management expenses recovery	0.08	0.08	0.00	0.00
13	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Receivable / (Payable) (Net) – Risk Services cost, Commission & Marketing Expenses and Management expenses recovery	16.88	16.88	(5.61)	(5.61)
14	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Management Expenses, Sitting fees, Secondment charges ,Expenses and	38.04	67.63	34.99	72.42
15	CHOLAMANDALAM FINANCIAL HOLDINGS LIMITED	HOLDING COMPANY	Management Expenses, Sitting fees, Secondment charges ,Expenses and	198.85	397.70	201.43	402.93
16	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Management Expenses, Sitting fees, Secondment charges ,Expenses and	-	-	21.16	21.16
17	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Management Expenses recovered	22.72	37.82	2.00	2.76
18	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Management Expenses recovered	-	-	-	0.16
19	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Due (from)/ to other entities Carrying on Insurance Business	(2,353.82)	(2,353.82)	(785.80)	(785.80)
20	CHOLAMANDALAM HEALTH INSURANCE LIMITED	FELLOW SUBSIDIARY	Advance Given	-	-	0.00	0.00
21	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Advance Given	-	-	-	-
22	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Advance Given	167.00	167.00	-	-
23	CHOLAMANDALAM HEALTH INSURANCE LIMITED	FELLOW SUBSIDIARY	Advance repaid	-	-	-	0.02
24	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Advance repaid	-	-	-	-
25	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Advance repaid	(167.00)	(167.00)	-	-
26	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Claims Incurred (Net) *	2.79	2.79	-	0.04
27	KEY MANAGEMENT PERSONNEL	KEY MANAGEMENT PERSONNEL & Their Relatives		0.03	0.05	-	-
28	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL		2.93	2.93	0.06	0.06

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, 2020	Upto the Quarter ended Sep 30, 2020	For the Quarter ended Sep 30, 2019	Upto the Quarter ended Sep 30, 2019
29	KEY MANAGEMENT PERSONNEL	KEY MANAGEMENT PERSONNEL & Their Relatives	Gross Incurred Claims	0.03	0.05	-	-
30	CHOLAMANDALAM FINANCIAL HOLDINGS LIMITED	HOLDING COMPANY	Provision Outstanding	-	-	-	-
31	MITSUMI SUMITOMO INSURANCE COMPANY LTD	JOINT VENTURE PARTNER		64.86	64.86	61.54	61.54
32	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Premium Received in Advance	-	-	0.08	0.08
33	CHOLAMANDALAM FINANCIAL HOLDINGS LIMITED	HOLDING COMPANY	Dividend Paid	-	-	-	-
34	MITSUMI SUMITOMO INSURANCE COMPANY LTD	JOINT VENTURE PARTNER		-	-	-	-

FORM NL-32 Products Information

Insurer: Cholamandalam MS General Insurance Co. Ltd Date: FY 2020-21
 Registration No. 123
 Date of Registration with the IRDA : July 15, 2002

Products Information							
List below the products and/or add-ons introduced during the period Jul'20 to Sep'20							
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	Group Overseas Travel Insurance		CHOTGOP20028V012021	Travel	Group	14-Feb-20	14-May-20
2	Chola MS Event Shield Insurance Policy		CHOPAGP20157V011920	Accident	Group	23-Dec-19	26-Mar-20
3	Chola MS COVID-19 Cover		CHOHLIP21012V012021	Health	Retail	07-Apr-20	25-Apr-20
4	Chola Vector Borne Diseases Insurance (Group)		CHOHLTGP21033V012021	Health	Group	01-May-20	19-May-20
5	Corona Kavach Policy, Chola		CHOHLIP21065V012021	Health	Retail	04-Jul-20	04-Jul-20
6	Corona Rakshak Policy, Chola		CHOHLIP21068V012021	Health	Retail	03-Jul-20	06-Jul-20
7	Group Personal Cyber Insurance Policy		IRDAN123CP0001V01202021	Liability	commercial	30-May-20	30-May-20
8	PRINCIPAL'S ADVANCE LOSS OF PROFIT INSURANCE		IRDAN123CP0002V01202021	Engineering	commercial	30-Jun-20	30-Jun-20
9	WORKMEN ALLOWED		IRDAN123CP0022V01200203	Fire	Commercial	27-Aug-20	27-Aug-20
10	ACCIDENTAL DAMAGE		IRDAN123CP0022V01200203	Fire	Commercial	27-Aug-20	27-Aug-20
11	ADDITION CUSTOMS DUTY		IRDAN123CP0022V01200203	Fire	Commercial	27-Aug-20	27-Aug-20
12	AVERAGE CLAUSE		IRDAN123CP0022V01200203	Fire	Commercial	27-Aug-20	27-Aug-20
13	BAGGAGE		IRDAN123CP0022V01200203	Fire	Commercial	27-Aug-20	27-Aug-20
14	BUILDING FAÇADE CLAUSE		IRDAN123CP0022V01200203	Fire	Commercial	27-Aug-20	27-Aug-20
15	BURGLARY		IRDAN123CP0022V01200203	Fire	Commercial	27-Aug-20	27-Aug-20
16	CAPITAL ADDITIONS CLAUSE		IRDAN123CP0022V01200203	Fire	Commercial	27-Aug-20	27-Aug-20
17	CIVIL AUTHORITY		IRDAN123CP0022V01200203	Fire	Commercial	27-Aug-20	27-Aug-20
18	CLEARANCE OF DRAINS		IRDAN123CP0022V01200203	Fire	Commercial	27-Aug-20	27-Aug-20
19	CONSEQUENTIAL REDUCTION IN VALUE		IRDAN123CP0022V01200203	Fire	Commercial	27-Aug-20	27-Aug-20
20	COST OF REWRITING RECORDS CLAUSE		IRDAN123CP0022V01200203	Fire	Commercial	27-Aug-20	27-Aug-20
21	DAMAGE BY GOVERNMENT AUTHORITIES		IRDAN123CP0022V01200203	Fire	Commercial	27-Aug-20	27-Aug-20
22	DAMAGE TO BUILDING (OCCASIONED BY THEFT)		IRDAN123CP0022V01200203	Fire	Commercial	27-Aug-20	27-Aug-20
23	DAMAGE TO CATALYST		IRDAN123CP0022V01200203	Fire	Commercial	27-Aug-20	27-Aug-20
24	DE-CONTAMINATION CLAUSE		IRDAN123CP0022V01200203	Fire	Commercial	27-Aug-20	27-Aug-20
25	DEFENCE COST		IRDAN123CP0022V01200203	Fire	Commercial	27-Aug-20	27-Aug-20
26	DEFERRED PAYMENTS		IRDAN123CP0022V01200203	Fire	Commercial	27-Aug-20	27-Aug-20
27	ELECTRICAL APPLIANCE CLAUSE		IRDAN123CP0022V01200203	Fire	Commercial	27-Aug-20	27-Aug-20
28	EMPLOYEES PERSONAL PROPERTY EFFECT		IRDAN123CP0022V01200203	Fire	Commercial	27-Aug-20	27-Aug-20
29	EXPEDITING EXPENSES/INCREASED COST OF WORKING		IRDAN123CP0022V01200203	Fire	Commercial	27-Aug-20	27-Aug-20
30	VESSEL IMPACT TO JETTY		IRDAN123CP0022V01200203	Fire	Commercial	27-Aug-20	27-Aug-20
31	UNDECLARED PROPERTY OF OTHERS		IRDAN123CP0022V01200203	Fire	Commercial	27-Aug-20	27-Aug-20
32	VALUABLE PAPERS AND RECORDS		IRDAN123CP0022V01200203	Fire	Commercial	27-Aug-20	27-Aug-20
33	WORKS OF ARTS		IRDAN123CP0022V01200203	Fire	Commercial	27-Aug-20	27-Aug-20
34	FIRE EXTINGUISHING EXPENSES		IRDAN123CP0022V01200203	Fire	Commercial	27-Aug-20	27-Aug-20
35	INVOLUNTARY BETTERMENT		IRDAN123CP0022V01200203	Fire	Commercial	27-Aug-20	27-Aug-20
36	LANDSCAPE GARDENS		IRDAN123CP0022V01200203	Fire	Commercial	27-Aug-20	27-Aug-20
37	LAPTOP COMPUTERS		IRDAN123CP0022V01200203	Fire	Commercial	27-Aug-20	27-Aug-20
38	LEAK SEARCH/FINDING COST		IRDAN123CP0022V01200203	Fire	Commercial	27-Aug-20	27-Aug-20
39	LIABILITY FOR DUTY		IRDAN123CP0022V01200203	Fire	Commercial	27-Aug-20	27-Aug-20
40	LOSS MINIMISATION EXPENSES		IRDAN123CP0022V01200203	Fire	Commercial	27-Aug-20	27-Aug-20
41	MODIFICATION COSTS AND EXPENSES FOR INCOMPATIBILITY		IRDAN123CP0022V01200203	Fire	Commercial	27-Aug-20	27-Aug-20
42	MOULD AND FUNGI		IRDAN123CP0022V01200203	Fire	Commercial	27-Aug-20	27-Aug-20
43	NEW LOCATION COVER		IRDAN123CP0022V01200203	Fire	Commercial	27-Aug-20	27-Aug-20
44	OMISSION TO INSURE, ADDITIONS, ALTERATIONS OR EXTENSIONS		IRDAN123CP0022V01200203	Fire	Commercial	27-Aug-20	27-Aug-20
45	PERSONAL INJURY		IRDAN123CP0022V01200203	Fire	Commercial	27-Aug-20	27-Aug-20
46	PLATE GLASS EXTENSION		IRDAN123CP0022V01200203	Fire	Commercial	27-Aug-20	27-Aug-20
47	POLLUTANT CLEAN UP AND REMOVAL		IRDAN123CP0022V01200203	Fire	Commercial	27-Aug-20	27-Aug-20
48	PROPERTY IN COURSE OF CONSTRUCTION/ERECTION		IRDAN123CP0022V01200203	Fire	Commercial	27-Aug-20	27-Aug-20
49	PROPERTY OUTSIDE/AWAY FROM THE PREMISES		IRDAN123CP0022V01200203	Fire	Commercial	27-Aug-20	27-Aug-20
50	ROAD PAVEMENTS AND STREET FURNITURE		IRDAN123CP0022V01200203	Fire	Commercial	27-Aug-20	27-Aug-20
51	START UP EXPENSES (NON INDUSTRIAL RISK)		IRDAN123CP0022V01200203	Fire	Commercial	27-Aug-20	27-Aug-20
52	START UP EXPENSES/SHUT DOWN (INDUSTRIAL RISK)		IRDAN123CP0022V01200203	Fire	Commercial	27-Aug-20	27-Aug-20
53	TEMPORARY REPAIR COST		IRDAN123CP0022V01200203	Fire	Commercial	27-Aug-20	27-Aug-20
54	Waiver of Subrogation Clause		IRDAN123CP0022V01200203	Fire	Commercial	20-Oct-20	20-Oct-20
55	Expenses to avert imminent loss clause		IRDAN123CP0022V01200203	Fire	Commercial	20-Oct-20	20-Oct-20

56	Minor Works Clause		IRDAN123CP0022V01200203	Fire	Commercial	20-Oct-20	20-Oct-20
57	ACCIDENTAL DAMAGE EXTENSION		IRDAN123CP0043V0120181	Miscellaneous	Commercial	28-Sep-20	28-Sep-20
58	ADDITION CUSTOMS DUTY		IRDAN123CP0043V0120181	Miscellaneous	Commercial	28-Sep-20	28-Sep-20
59	AVERAGE CLAUSE		IRDAN123CP0043V0120181	Miscellaneous	Commercial	28-Sep-20	28-Sep-20
60	BUILDING FAÇADE CLAUSE (under Plate Glass section)		IRDAN123CP0043V0120181	Miscellaneous	Commercial	28-Sep-20	28-Sep-20
61	CAPITAL ADDITIONS CLAUSE		IRDAN123CP0043V0120181	Miscellaneous	Commercial	28-Sep-20	28-Sep-20
62	CIVIL AUTHORITY		IRDAN123CP0043V0120181	Miscellaneous	Commercial	28-Sep-20	28-Sep-20
63	CLEARANCE OF DRAINS		IRDAN123CP0043V0120181	Miscellaneous	Commercial	28-Sep-20	28-Sep-20
64	CONSEQUENTIAL REDUCTION IN VALUE		IRDAN123CP0043V0120181	Miscellaneous	Commercial	28-Sep-20	28-Sep-20
65	COST OF REWRITING RECORDS CLAUSE		IRDAN123CP0043V0120181	Miscellaneous	Commercial	28-Sep-20	28-Sep-20
66	DAMAGE BY GOVERNMENT AUTHORITIES		IRDAN123CP0043V0120181	Miscellaneous	Commercial	28-Sep-20	28-Sep-20
67	DAMAGE TO BUILDING (OCCASIONED BY THEFT)		IRDAN123CP0043V0120181	Miscellaneous	Commercial	28-Sep-20	28-Sep-20
68	DAMAGE TO CATALYST		IRDAN123CP0043V0120181	Miscellaneous	Commercial	28-Sep-20	28-Sep-20
69	DE-CONTAMINATION CLAUSE		IRDAN123CP0043V0120181	Miscellaneous	Commercial	28-Sep-20	28-Sep-20
70	DEFENCE COST		IRDAN123CP0043V0120181	Miscellaneous	Commercial	28-Sep-20	28-Sep-20
71	DEFERRED PAYMENTS		IRDAN123CP0043V0120181	Miscellaneous	Commercial	28-Sep-20	28-Sep-20
72	ELECTRICAL APPLIANCE CLAUSE		IRDAN123CP0043V0120181	Miscellaneous	Commercial	28-Sep-20	28-Sep-20
73	EMPLOYEES PERSONAL PROPERTY EFFECT		IRDAN123CP0043V0120181	Miscellaneous	Commercial	28-Sep-20	28-Sep-20
74	EXPEDITING EXPENSES/INCREASED COST OF WORKING		IRDAN123CP0043V0120181	Miscellaneous	Commercial	28-Sep-20	28-Sep-20
75	EXPENSES TO AVERT IMMINENT LOSS CLAUSE		IRDAN123CP0043V0120181	Miscellaneous	Commercial	28-Sep-20	28-Sep-20
76	FIRE EXTINGUISHING EXPENSES		IRDAN123CP0043V0120181	Miscellaneous	Commercial	28-Sep-20	28-Sep-20
77	INVOLUNTARY BETTERMENT		IRDAN123CP0043V0120181	Miscellaneous	Commercial	28-Sep-20	28-Sep-20
78	LANDSCAPE GARDENS		IRDAN123CP0043V0120181	Miscellaneous	Commercial	28-Sep-20	28-Sep-20
79	LEAK SEARCH/FINDING COST		IRDAN123CP0043V0120181	Miscellaneous	Commercial	28-Sep-20	28-Sep-20
80	LIABILITY FOR DUTY		IRDAN123CP0043V0120181	Miscellaneous	Commercial	28-Sep-20	28-Sep-20
81	LOSS MINIMISATION EXPENSES		IRDAN123CP0043V0120181	Miscellaneous	Commercial	28-Sep-20	28-Sep-20
82	MINOR WORKS CLAUSE		IRDAN123CP0043V0120181	Miscellaneous	Commercial	28-Sep-20	28-Sep-20
83	MODIFICATION COSTS AND EXPENSES FOR INCOMPATIBILITY		IRDAN123CP0043V0120181	Miscellaneous	Commercial	28-Sep-20	28-Sep-20
84	MOULD AND FUNGI		IRDAN123CP0043V0120181	Miscellaneous	Commercial	28-Sep-20	28-Sep-20
85	NEW LOCATION COVER		IRDAN123CP0043V0120181	Miscellaneous	Commercial	28-Sep-20	28-Sep-20
86	OMISSION TO INSURE, ADDITIONS, ALTERATIONS OR ERECTION		IRDAN123CP0043V0120181	Miscellaneous	Commercial	28-Sep-20	28-Sep-20
87	PERSONAL INJURY		IRDAN123CP0043V0120181	Miscellaneous	Commercial	28-Sep-20	28-Sep-20
88	POLLUTANT CLEAN UP AND REMOVAL		IRDAN123CP0043V0120181	Miscellaneous	Commercial	28-Sep-20	28-Sep-20
89	PROPERTY IN COURSE OF CONSTRUCTION/ERECTION		IRDAN123CP0043V0120181	Miscellaneous	Commercial	28-Sep-20	28-Sep-20
90	PROPERTY IN TRANSIT (WITHIN THE PREMISES)		IRDAN123CP0043V0120181	Miscellaneous	Commercial	28-Sep-20	28-Sep-20
91	PROPERTY OUTSIDE/AWAY FROM THE PREMISES		IRDAN123CP0043V0120181	Miscellaneous	Commercial	28-Sep-20	28-Sep-20
92	PAVEMENTS AND STREET FURNITURE		IRDAN123CP0043V0120181	Miscellaneous	Commercial	28-Sep-20	28-Sep-20
93	START UP EXPENSES (NON INDUSTRIAL RISK)		IRDAN123CP0043V0120181	Miscellaneous	Commercial	28-Sep-20	28-Sep-20
94	START UP EXPENSES/SHUT DOWN (INDUSTRIAL RISK)		IRDAN123CP0043V0120181	Miscellaneous	Commercial	28-Sep-20	28-Sep-20
95	TEMPORARY REMOVAL OF OTHER PROPERTY		IRDAN123CP0043V0120181	Miscellaneous	Commercial	28-Sep-20	28-Sep-20
96	TEMPORARY REPAIR COST		IRDAN123CP0043V0120181	Miscellaneous	Commercial	28-Sep-20	28-Sep-20
97	UNDECLARED PROPERTY OF OTHERS		IRDAN123CP0043V0120181	Miscellaneous	Commercial	28-Sep-20	28-Sep-20
98	VALUABLE PAPERS AND RECORDS		IRDAN123CP0043V0120181	Miscellaneous	Commercial	28-Sep-20	28-Sep-20
99	VESSEL IMPACT TO JETTY		IRDAN123CP0043V0120181	Miscellaneous	Commercial	28-Sep-20	28-Sep-20
100	WAIVER OF SUBROGATION CLAUSE		IRDAN123CP0043V0120181	Miscellaneous	Commercial	28-Sep-20	28-Sep-20
101	WORKMEN ALLOWED		IRDAN123CP0043V0120181	Miscellaneous	Commercial	28-Sep-20	28-Sep-20
102	WORKS OF ARTS		IRDAN123CP0043V0120181	Miscellaneous	Commercial	28-Sep-20	28-Sep-20
103	Extended Warranty (for Consumer Durables)		IRDAN123RP0005V0120202	Miscellaneous	Retail	28-May-20	28-May-20

TABLE - II

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

Solvency for the Period ended on 30 th September 2020

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):		9,32,772
	Deduct:		
2	Liabilities (reserves as mentioned in Form TR)		6,01,468
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		3,19,999
4	Excess in Policyholders' Funds (1-2-3)		11,305
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-TA):		1,78,910
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		27,489
7	Excess in Shareholders' Funds (5-6)		1,51,421
8	Total Available Solvency Margin [ASM] (4+7)		1,62,726
9	Total Required Solvency Margin [RSM]		83,485
10	Solvency Ratio (Total ASM/Total RSM)		1.949

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: 30/09/2020

Board of Directors

Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mr. M M Murugappan	Chairman	No Change
2	Mr. Margam Rama Prasad	Non-executive Independent Director	No Change
3	Mr.Kancherla Luke Ravindranath Babu	Non-executive Independent Director	No Change
4	Ms. Kasivajjula Ramadevi	Non-executive Independent Director	No Change
5	Mr. Sridharan Rangarajan	Non-executive Director	No Change
6	Mr. Hideo Yoshida	Non-executive Director	No Change
7	Mr.V Suryanarayanan	Managing Director	w.e.f .01.07.2020
8	Mr. Takashi Kishi	Wholetime Director	No Change

Key Management Persons *

Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mr.V Suryanarayanan	Managing Director	w.e.f 01.07.2020
2	Mr.Takashi Kishi	Wholetime Director	
3	Mr.Vedanarayanan Seshadri	President & Chief Operating Officer	w.e.f 01.07.2020
4	Mr.S Venugopalan	Chief Financial Officer	
5	Mr.Suresh Krishnan	Company Secretary & Chief Compliance Officer	
6	Mr.S K Rangaswamy	Chief Risk Officer & Head – Internal Audit	
7	Mr.N V Murali	Chief Investment Officer	
8	Mr.Ashwani Kumar Arora	Appointed Actuary	
9	Mr. Sanjiv Kumar Mathur	SBU Head - Commercial & SME	w.e.f 01.07.2020
10	Mr. Anubhav Rajput	Head - IT, Digital and Operations	w.e.f 01.07.2020
11	Mr. Chandar Ramamurthy	Head - Reinsurance	w.e.f 01.07.2020
12	Mr. Shailen Merchant	Head - Human Resources	w.e.f 01.07.2020

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

Mr. SS Gopalarathnam, Managing Director retired from services w.e.f. 30.06.2020.

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-2020

Details of Investment Portfolio - Combined including Motor Pool

Periodicity of Submission : Quarterly

Name of the Fund

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	7.80% IL&FS DB 30-11-2020	7.80		1499.9	0	234.0		14-11-2018				0		Sub Standard	100.0%	1499.9
IODS	INFRASTRUCTURE LEASING & FINANCIAL SERVICES LIMITED	8.00% IL&FS DB 11-05-2020	8.00		1500.0	1500	240.0	11-05-2020	11-05-2019				0		Sub Standard	100.0%	1500.0
IODS	INFRASTRUCTURE LEASING & FINANCIAL SERVICES LIMITED	8.25% IL&FS DB 01-03-2022	8.25		1000.0	0	165.0		01-03-2019				0		Sub Standard	40.0%	400.0
IODS	INFRASTRUCTURE LEASING & FINANCIAL SERVICES LIMITED	8.25% IL&FS DB 03-03-2022	8.25		500.0	0	82.5		04-03-2019				0		Sub Standard	40.0%	200.0
IODS	INFRASTRUCTURE LEASING & FINANCIAL SERVICES LIMITED	8.75% IL&FS DB 29-07-2020	8.75		500.0	500	87.4	29-07-2020	29-07-2019				0		Sub Standard	100.0%	500.0
IODS	INFRASTRUCTURE LEASING & FINANCIAL SERVICES LIMITED	8.75% IL&FS DB 31-07-2020	8.75		2000.0	2000	350.0	31-07-2020	31-07-2019				0		Sub Standard	100.0%	2000.0
IODS	INFRASTRUCTURE LEASING & FINANCIAL SERVICES LIMITED	8.90% IL&FS DB 23-05-2023	8.90		1000.0	0	178.0		15-05-2019				0		Sub Standard	40.0%	400.0
IODS	INFRASTRUCTURE LEASING & FINANCIAL SERVICES LIMITED	9.00% IL&FS DB 09-06-2023	9.00		996.6	0	180.0		30-05-2019				0		Sub Standard	39.7%	395.4
OLDB	IL & FS FINANCIAL SERVICES LTD	7.75% ILFS FIN SERVICES LTD DB 01-09-2022	7.75		997.3	0	155.0		02-09-2019				0		Sub Standard	100.0%	997.3
OLDB	IL & FS FINANCIAL SERVICES LTD	8.75% ILFS FIN SERVICES LTD DB 28-03-2023	8.75		1001.8	0	175.0		28-03-2019				0		Sub Standard	100.0%	1001.8
HOOS	DEWAN HOUSING FINANCE CORPORATION LTD	8.90% DEWAN HF LTD DB 04-06-2021	8.90		1496.3	0	133.5		04-06-2020				0		Sub Standard	71.3%	1067.5
HODS	DEWAN HOUSING FINANCE CORPORATION LTD	9.05% DEWAN HF LTD DB 09-09-2021	9.05		1929.3	0	348.8		09-09-2019				0		Sub Standard	71.7%	1383.0
HOOS	DEWAN HOUSING FINANCE CORPORATION LTD	9.05% DEWAN HF LTD DB 09-09-2023	9.05		4043.2	0	723.0		09-09-2019				0		Sub Standard	72.9%	2946.4
HODS	DEWAN HOUSING FINANCE CORPORATION LTD	9.10% DEWAN HF LTD DB 16-08-2021	9.10		1166.2	0	211.7		16-08-2019				0		Sub Standard	72.2%	842.1
HOOS	DEWAN HOUSING FINANCE CORPORATION LTD	9.15% DEWAN HF LTD DB 09-09-2021	9.15		1251.6	0	228.4		09-09-2019				0		Sub Standard	71.9%	899.4
HODS	DEWAN HOUSING FINANCE CORPORATION LTD	9.25% DEWAN HF LTD DB 09-09-2023	9.25		3021.7	0	554.2		09-09-2019				0		Sub Standard	72.5%	2190.1
HOOS	DEWAN HOUSING FINANCE CORPORATION LTD	9.25% DEWAN HF LTD DB 16-08-2021	9.25		500.2	0	92.6		16-08-2019				0		Sub Standard	71.8%	358.9
HODS	DEWAN HOUSING FINANCE CORPORATION LTD	9.50% DEWAN HF LTD DB 08-07-2020	9.50		1000.0	1000	189.7	08/072020	08-07-2019				0		Sub Standard	100.0%	1000.0
OLDB	RELIANCE CAPITAL LIMITED	8.90% REL CAP DB 09-09-2021	8.90		2006.4	0	178.0		03-08-2020				0		Sub Standard	69.9%	1403.2
OLDB	RELIANCE CAPITAL LIMITED	8.65% REL CAP DB 02-08-2021	8.65		999.2	0	87.0		09-09-2020				0		Sub Standard	69.5%	694.5
OLDB	RELIANCE CAPITAL LIMITED	8.50% REL CAP DB 02-11-2021 A	8.50		500.0	0	42.3		07-11-2019				0		Sub Standard	69.6%	348.0
OLDB	RELIANCE CAPITAL LIMITED	8.50% REL CAP DB 14-02-2022	8.50		499.8	0	42.5		14-02-2020				0		Sub Standard	69.6%	347.6
OLDB	RELIANCE CAPITAL LIMITED	8.50% REL CAP DB 02-11-2021	8.50		350.0	0	29.8		02-11-2019				0		Sub Standard	69.6%	243.6
OLDB	Yes Bank	9.50% YES BANK DB 23-12-2026	9.50		4991.8	0	-						0		Sub Standard	100.0%	4991.8
	TOTAL				34751	5000	4708						0				27610

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: 27-Oct-20

Note:

A. Category of Investmet (COI) shall be as per INV/GLN/001/2003-04

B. FORM 7A shall be submitted in respect of each 'fund'.

C. Classification shall be as per F&A-Circulars-169-Jan-07 Dt.24-01-07.

SIGNATURE

FULL NAME & DESIGNATION: N.V. Murali

Chief Investment Officer

(Read with Regulation 10)

Registration Number: 123

Name of the Fund

25.17%

25.17% **Rs Lakhs**

[illegible]

(Read with Regulation 10)

Registration Number: 123

Statement as on: 30 Sep 2020

Name of the Fund

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

25.17%

25.17% **Rs Lakhs**

[illegible]

(Read with Regulation 10)

Registration Number: 123

Statement as on: 30 Sep 2020

Name of the Fund

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

25.17%

25.17% **Rs Lakhs**

[illegible]

(Read with Regulation 10)

Registration Number: 123

Statement as on: 30 Sep 2020

Name of the Fund

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

25.17%

25.17% **Rs Lakhs**

[illegible]

(Read with Regulation 10)

Registration Number: 123

Statement as on: 30 Sep 2020

Name of the Fund

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

25.17%

25.17% **Rs Lakhs**

[illegible]

Form - 1

(Read with Regulation 10)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Statement as on: 30 Sep 2020

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³						
			Investment as on 30-09-2020 (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 30-09-2020 (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			
	TOTAL		10,31,746	10,43,910	19,810	6.72%	5.03%	10,31,746	10,43,910	39,417	7.23%	5.41%	8,54,396	8,61,250	34,265	7.93%	5.94%

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: 27-Oct-20

Signature

Full Name NV MURALI

Chief of Investments

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

- 1 Based on daily simple Average of Investments
- 2 Yield netted for Tax
- 3 In the previous year column, the figures of the corresponding Year to date of the previous financial year shall be shown
- 4 FORM-1 shall be prepared in respect of each fund. In case of ULIP FORM 1 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level .
- 5 YTD Income on investment shall be reconciled with figures in P&L and Revenue account

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(Read with Regulation 10)

PART - A

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

Registration Number: 123

Date of Registration with the IRDA : July 15, 2002

Statement as on: 30th Sep 2020

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
RS Lakhs									
A.	During the Quarter ¹								
	NIL								
B.	As on Date ²								
1	8.75% IL&FS DB 29-07-2020	IODS	500	29-Jul-2015	CARE	CARE AAA	CARE D	18-Sep-2018	
2	8.75% IL&FS DB 31-07-2020	IODS	2000	4-Aug-2015	CARE	CARE AAA	CARE D	18-Sep-2018	
3	7.85% IL&FS DB 24-10-2019	IODS	1500	24-Oct-2016	ICRA	LAAA	[ICRA]D	18-Sep-2018	
4	8.25% IL&FS DB 01-03-2022	IODS	1000	1-Mar-2017	ICRA	LAAA	[ICRA]D	18-Sep-2018	
5	8.25% IL&FS DB 03-03-2022	IODS	500	3-Mar-2017	ICRA	LAAA	[ICRA]D	18-Sep-2018	
6	8.00% IL&FS DB 11-05-2020	IODS	1500	11-May-2017	CARE	CARE AAA	CARE D	18-Sep-2018	
7	7.80% IL&FS DB 30-11-2020	IODS	1500	17-Nov-2017	CARE	CARE AAA	CARE D	18-Sep-2018	
8	8.90% IL&FS DB 23-05-2023	IODS	1000	24-May-2018	CARE	CARE AAA	CARE D	18-Sep-2018	
9	9.00% IL&FS DB 09-06-2023	IODS	996	1-Jun-2018	CARE	CARE AAA	CARE D	18-Sep-2018	
10	9.50% ILFS FIN SERVICES LTD DB 03-07-2019	OLDB	500	30-Oct-2017	CARE	CARE AAA	CARE D	18-Sep-2018	
11	8.54% ILFS FIN SERVICES LTD DB 08-11-2019	OLDB	1500	22-Feb-2017	CARE	CARE AAA	CARE D	18-Sep-2018	
12	7.75% ILFS FIN SERVICES LTD DB 01-09-2022	OLDB	997	13-Nov-2017	CARE	CARE AAA	CARE D	18-Sep-2018	
13	8.75% ILFS FIN SERVICES LTD DB 28-03-2023	OLDB	1002	11-Apr-2018	CARE	CARE AAA	CARE D	18-Sep-2018	
14	11.00% DEWAN HF LTD DB 12-09-2019	HODS	1000	19-Oct-2015	CARE	CARE AAA	CARE D	5-Jun-2019	
15	8.90% DEWAN HF LTD DB 04-06-2021	HODS	1495	7-Jun-2018	CARE	CARE AAA	CARE D	5-Jun-2019	
16	9.05% DEWAN HF LTD DB 09-09-2021	HODS	1929	16-Aug-2018	CARE	CARE AAA	CARE D	5-Jun-2019	
17	9.05% DEWAN HF LTD DB 09-09-2023	HODS	4047	9-Nov-2017	CARE	CARE AAA	CARE D	5-Jun-2019	
18	9.10% DEWAN HF LTD DB 16-08-2019	HODS	273	30-Aug-2017	CARE	CARE AAA	CARE D	5-Jun-2019	
19	9.10% DEWAN HF LTD DB 16-08-2021	HODS	1167	7-Dec-2017	CARE	CARE AAA	CARE D	5-Jun-2019	
20	9.15% DEWAN HF LTD DB 09-09-2021	HODS	1252	8-Feb-2017	CARE	CARE AAA	CARE D	5-Jun-2019	
21	9.25% DEWAN HF LTD DB 09-09-2023	HODS	3024	30-Oct-2017	CARE	CARE AAA	CARE D	5-Jun-2019	
22	9.25% DEWAN HF LTD DB 16-08-2021	HODS	500	24-Aug-2016	CARE	CARE AAA	CARE D	5-Jun-2019	
23	9.50% DEWAN HF LTD DB 08-07-2020	HODS	1000	8-Jul-2015	CARE	CARE AAA	CARE D	5-Jun-2019	
24	8.35% PIRAMAL FINANCE DB 14-07-2020	ECOS	1000	14-Jul-2017	ICRA	LAA+	AA	25-Jun-2019	
25	8.70% RELIANCE HOME FINANCE LTD DB 03-01-	HODS	500	7-Feb-2017	CARE	CARE AA+	CARE D	12-Sep-2019	
26	8.90% RELIANCE HOME FINANCE LTD DB 03-01-	HODS	1500	6-Jan-2017	CARE	CARE AA+	CARE D	12-Sep-2019	
27	8.20% REL CAP DB 17-10-2019	OLDB	1000	17-Oct-2016	CARE	CARE AA+	CARE D	20-Sep-2019	
28	8.50% REL CAP DB 02-11-2021	OLDB	350	23-Jan-2017	CARE	CARE AA+	CARE D	20-Sep-2019	
29	8.50% REL CAP DB 02-11-2021 A	OLDB	500	23-Jan-2017	CARE	CARE AA+	CARE D	20-Sep-2019	
30	8.50% REL CAP DB 14-02-2022	OLDB	500	17-Feb-2017	CARE	CARE AA+	CARE D	20-Sep-2019	
31	8.65% REL CAP DB 02-08-2021	OLDB	999	10-Oct-2017	CARE	CARE AA+	CARE D	20-Sep-2019	
32	8.90% REL CAP DB 09-09-2021	OLDB	2008	7-Feb-2017	CARE	CARE AA+	CARE D	20-Sep-2019	
33	7.44% CANFIN HOMES DB 16-01-2021	HTDN	1000	17-Oct-2017	FITCH	CARE AAA	AA[IND]	18-Dec-2019	
34	7.89% CANFIN HOMES DB 18-05-2022	HTDN	1003	12-Jul-2017	FITCH	CARE AAA	AA[IND]	18-Dec-2019	
35	8.40% INDIABULLS HF DB 22-06-2021	HTDN	1000	27-Mar-2018	CRISIL	AAA	AA	7-Feb-2020	
36	8.75% INDIABULLS HF DB 26-09-2021	HTDN	4009	5-Sep-2018	CARE	CARE AAA	CARE AA	15-Feb-2020	
37	8.90% INDIABULLS HF DB 26-09-2021	HTDN	9563	11-Sep-2017	CARE	CARE AAA	CARE AA	15-Feb-2020	
38	9.00% INDIABULLS HF DB 19-01-2021	HTDN	2002	28-Aug-2017	CARE	CARE AAA	CARE AA	15-Feb-2020	
39	9.00% INDIABULLS HF DB 20-11-2020	HTDN	1000	26-Oct-2016	CARE	CARE AAA	CARE AA	15-Feb-2020	
40	9.50% YES BANK DB 23-12-2026	OLDB	4990	6-Mar-2017	ICRA	LAA+	[ICRA]D	6-Mar-2020	
41	7.50% PNB HOUSING DB 15-09-2020	HTDN	3500	28-May-2019	FITCH	IND AAA	AA[IND]	6-Mar-2020	
42	7.53% PNB HOUSING DB 31-12-2020	HTDN	1000	31-Oct-2017	FITCH	IND AAA	AA[IND]	6-Mar-2020	
43	7.58% PNB HOUSING DB 15-03-2021	HTDN	500	15-Nov-2017	FITCH	IND AAA	AA[IND]	6-Mar-2020	
44	7.59% PNB HOUSING DB 27-07-2022	HTDN	1001	10-Aug-2017	FITCH	IND AAA	AA[IND]	6-Mar-2020	
45	7.63% PNB HOUSING DB 14-07-2020	HTDN	1500	8-Jun-2018	FITCH	IND AAA	AA[IND]	6-Mar-2020	
46	7.63% PNB HOUSING DB 15-12-2020	HTDN	3492	29-Jun-2018	FITCH	IND AAA	AA[IND]	6-Mar-2020	
47	7.77% PNB HOUSING DB 25-09-2020	HTDN	250	7-Aug-2017	FITCH	IND AAA	AA[IND]	6-Mar-2020	
48	7.80% PNB HOUSING DB 07-05-2021	HTDN	500	6-Jun-2017	FITCH	IND AAA	AA[IND]	6-Mar-2020	
49	8.47% PNB HOUSING DB 01-07-2021	HTDN	1006	31-Mar-2017	FITCH	IND AAA	AA[IND]	6-Mar-2020	
50	8.56% PNB HOUSING DB 28-07-2020	HTDN	2000	20-Aug-2018	FITCH	IND AAA	AA[IND]	6-Mar-2020	
51	9.45% ECL FINANCE LTD DB 06-08-2021	OLDB	1994	9-Aug-2018	ICRA	LAA-	LA+	5-May-2020	
52	9.80% ECL FINANCE LTD DB 31-12-2020	OLDB	1506	14-May-2018	ICRA	LAA-	LA+	5-May-2020	

CERTIFICATION

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

Date: 27/10/2020

Signature

Full Name NV MURALI

Chief of Investments

Note:

1

Provide details of Down Graded Investments during the Quarter.

2

Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.

3

FORM-2 shall be prepared in respect of each fund. In case of ULIP FORM 1 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level .

4

Category of Investment (COI) shall be as per INV/GLN/001/2003-04

PERIODIC DISCLOSURES

FORM NL-38 Quarterly Business Returns across line of Business

Cholamandalam MS General Insurance Co Ltd Date: As at 30th September 2020
 Registration Number: 123
 Date of Registration with the IRDA : July 15, 2002

(Rs in Lakhs)

Quarterly Business Returns across line of Business

Sl.No.	Line of Business	For Q2 FY 2020-21		For Q2 FY 2019-20		Upto 30.09.2020		Upto 30.09.2019	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	10,568	1,56,020	7,553	1,69,301	22,148	2,71,938	17,222	3,40,057
2	Cargo & Hull	1,832	7,383	2,413	3,094	3,460	11,392	4,497	6,091
3	Motor TP	49,146	13,14,070	53,913	8,88,994	87,980	21,35,302	1,06,485	16,57,552
4	Motor OD **	25,431	9,56,831	26,433	8,34,215	43,503	16,06,367	54,576	15,78,867
5	Engineering	813	1,654	702	1,767	1,529	3,424	1,506	3,619
6	Workmen's Compensation	230	833	89	606	367	1,455	223	1,198
7	Employer's Liability	206	285	161	203	614	540	434	451
8	Aviation	-	-	-	-	-	-	-	-
9	Personal Accident	6,460	9,475	8,165	10,458	10,525	18,041	15,170	20,162
10	Health	13,626	1,08,256	8,462	33,541	23,757	1,49,285	16,575	57,647
11	Others*	807	9,353	949	11,149	1,213	15,035	2,236	22,498
	Total	1,09,118	16,07,329	1,08,839	11,19,113	1,95,095	26,06,412	2,18,925	21,09,275

Note:

- Premium stands for amount of premium
- The line of business which are not applicable for any company should be filled up with NA.
 Figure '0' in those fields will imply no business in the segment.

*any other segment contributing more than 5% of the total premium needs to be shown separately

** Only OD policies to be excluded while aggregating number of policies

PERIODIC DISCLOSURES

FORM NL-39

Rural & Social Obligations (Quarterly Returns)

Cholamandalam MS General Insurance Co Ltd

Date

As at 30th September 2020

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	46,343	2,825	-
		Social			
2	Cargo & Hull	Rural	614	181	-
		Social			
3	Motor TP	Rural	3,12,853	18,460	-
		Social			
4	Motor OD	Rural	-	7,955	-
		Social			
5	Engineering	Rural	840	155	-
		Social			
6	Workmen's Compensation	Rural	195	30	
		Social			
7	Employer's Liability	Rural	65	16	
		Social			
8	Aviation	Rural			
		Social			
9	Personal Accident	Rural	916	26	-
		Social	-	-	-
10	Health	Rural	12,649	675	-
		Social			
11	Crop	Rural			
		Social			
12	Others*	Rural	1,576	115	-
		Social			-

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

FORM NL-40 Business Acquisition through different channels

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

(Rs in Lakhs)

Sl.No.	Business Acquisition through different channels								
	Channels	For the Quarter ended Sep 30 '20		Same quarter Previous Year For the Quarter Sep 30 '19		Up to the period YTD Sep 30 '20		Same period of the previous year YTD Sep 30 '19	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	17,472	1,333	8,820	1,132	26,910	2,717	17,238	2,404
2	Corporate Agents-Banks	4,72,955	30,149	3,22,661	35,559	7,23,055	53,835	5,91,040	65,798
3	Corporate Agents -Others	7,98,375	44,515	6,22,568	48,936	14,00,528	78,714	11,53,093	94,957
4	Brokers	2,64,784	26,625	1,16,126	21,341	3,75,658	45,658	2,61,526	46,081
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	53,741	6,495	48,938	1,871	80,259	14,170	86,378	9,684
	Total (A)	16,07,327	1,09,119	11,19,113	1,08,839	26,06,410	1,95,096	21,09,275	2,18,925
7	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	16,07,327	1,09,119	11,19,113	1,08,839	26,06,410	1,95,096	21,09,275	2,18,925

Note:

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

FORM NL-41 GRIEVANCE DISPOSAL

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

Grievance Disposal for the period upto Sep 30, 2020 during the financial year 2020-21								
Sl No.	Particulars	Opening Balance- As on beginning of the quarter	Additions during the quarter	Complaints Resolved/Settled			Complaints Pending at the end of the quarter	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Proposal		1		1		0	2
b)	Claim	2	42	6	10	27	1	73
c)	Policy		9	3	3	3	0	15
d)	Premium		3	2		1	0	4
e)	Refund		2	1		1	0	3
f)	Coverage						0	1
g)	Covernote						0	0
h)	Product						0	0
i)	Others		16	5	5	4	2	25
Total Number of Complaints		2	73	17	19	36	3	123

2	Total no. of policies during the previous year*	4036169
3	Total no. of claims during the previous year	133730
4	Total no. of policies during the current year*	3448096
5	Total no. of claims during the current year	103599
6	Total no. of policy complaints (current year) per 10000 policies (current year)	0.04
7	Total no. of claim complaints (current year) per 10000 claims registered (current year)	7.05

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Upto 7 days	3		3
b)	7 - 15 days			
c)	15 - 30 days			
d)	30 - 90 days			
e)	90 days & beyond			
Total Number of Complaints		3		3

 Chief Grievance Officer