

FORM NL-1-B-RA

Name of the Insurer: Cholamandalam MS General Insurance Company Ltd

Registration No. 123 and Date of Registration with the IRDA July 15, 2002

REVENUE ACCOUNT FIRE FOR THE PERIOD ENDED 30th September 2014

	Particulars	Schedule	For the Quarter	Upto the Quarter	For the Corresponding Quarter of the	Upto the Quarter of the preceeding year
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4-Premium Schedule	1,15,766	2,14,685	1,16,009	2,11,285
2	Profit/ Loss on sale/redemption		407	1,301	221	1,124
3	Others Administrative Charges		43	235	53	328
	Investment Income -TP Pool		12,684	11,816	(90)	(1,040)
4	Interest, Dividend & Rent – Gross		23,338	44,593	14,949	28,542
	TOTAL (A)		1,52,238	2,72,630	1,31,142	2,40,239
1	Claims Incurred (Net)	NL-5-Claims Schedule	71,604	1,57,706	38,968	1,33,869
2	Commission	NL-6-Commission Schedule	13,040	20,745	13,207	13,222
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	36,699	71,919	37,213	74,231
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		1,21,343	2,50,370	89,388	2,21,322
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		30,895	22,260	41,754	18,917
	APPROPRIATIONS					
	Transfer to Shareholders' Account		30,895	22,260	41,754	18,917
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		30,895	22,260	41,754	18,917

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

REVENUE ACCOUNT MARINE FOR THE PERIOD ENDED 30th September 2014

	Particulars	Schedule	For the Quarter	Upto the Quarter	For the Corresponding Quarter of the Preceeding year	Upto the Quarter of the preceeding year
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4-Premium Schedule	45,863	92,918	43,585	1,09,090
2	Profit/ Loss on sale/redemption		92	248	45	253
3	Others Administrative Charges		107	199	150	320
4	Interest, Dividend & Rent – Gross		4,797	8,495	3,300	6,434
	TOTAL (A)		50,859	1,01,860	47,080	1,16,097
1	Claims Incurred (Net)	NL-5-Claims Schedule	50,906	79,765	33,431	64,551
2	Commission	NL-6-Commission Schedule	(10,913)	(16,453)	(13,923)	(23,624)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	11,616	22,338	10,845	21,019
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		51,609	85,650	30,353	61,946
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business		(750)	16,210	16,727	54,151
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(750)	16,210	16,727	54,151
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		(750)	16,210	16,727	54,151

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

REVENUE ACCOUNT MISCELLANEOUS FOR THE PERIOD ENDED 30th September 2014

	Particulars	Schedule	For the Quarter	Upto the Quarter	For the Corresponding Quarter of the Preceeding year	Upto the Quarter of the preceeding year
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4-Premium Schedule	36,55,390	71,38,420	34,66,045	67,37,104
2	Profit/ Loss on sale/redemption		5,476	20,998	4,577	19,968
3	Others Administrative Charges		14	46	31	57
	Investment Income -TP Pool		1,694	1,505	91	(213)
4	Interest, Dividend & Rent – Gross		4,83,008	9,26,952	3,78,280	7,20,874
	TOTAL (A)		41,45,582	80,87,921	38,49,024	74,77,790
1	Claims Incurred (Net)	NL-5-Claims Schedule	27,04,191	53,73,702	27,83,856	52,29,515
2	Commission	NL-6-Commission Schedule	(73,586)	65,038	55,182	1,33,252
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	10,89,607	19,88,087	9,29,801	18,61,705
4	Premium Deficiency					-
	TOTAL (B)		37,20,212	74,26,827	37,68,839	72,24,472
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business		4,25,370	6,61,094	80,185	2,53,318
	APPROPRIATIONS					
	Transfer to Shareholders' Account		4,25,370	6,61,094	80,185	2,53,318
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		4,25,370	6,61,094	80,185	2,53,318

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

Name of the Insurer: Cholamandalam MS General Insurance Company Ltd

Registration No. 123 and Date of Registration with the IRDA July 15, 2002

PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED 30th September 2014

	Particulars	Schedule	For the Quarter	Upto the Quarter	For the Corresponding Quarter of the Preceding year	Upto the Quarter of the preceeding year
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		30,895	22,260	41,754	18,917
	(b) Marine Insurance		(750)	16,210	16,727	54,151
	(c) Miscellaneous Insurance		4,25,370	6,61,094	80,185	2,53,318
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		1,52,632	2,94,498	1,08,432	2,21,247
	(b) Profit on sale of investments		5,053	11,097	1,347	8,880
	Less: Loss on sale of investments		(85)	(160)	(126)	(163)
3	OTHER INCOME (To be specified)		-	-	-	-
	TOTAL (A)		6,13,115	10,04,999	2,48,319	5,56,350
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	-	-	-
	(c) Others (to be specified)		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		-	-	-	-
	(b) Bad debts written off		-	-	-	-
	(c) Employees' Remuneration and Welfare Benefits		2,708	4,135	177	750
	(d) Others (CSR Provision)		1,710	3,420		
	(e) Others (Penalty paid to IRDA)				1,000	1,000
	TOTAL (B)		4,418	7,555	1,177	1,750
	Profit Before Tax		6,08,697	9,97,444	2,47,142	5,54,600
	Provision for Taxation		1,92,039	3,15,423	75,879	1,73,992
			4,16,658	6,82,021	1,71,263	3,80,608
	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-		-
	(b) Proposed final dividend		-	-		-
	(c) Dividend distribution tax		-	-		-
	(d) Transfer to Contingency Risk Reserve		-			
	(e) Transfer to General Reserve		-	-	-	-
	Balance of profit/ loss brought forward from last year		-	5,50,860	-	3,49,887
	Balance carried forward to Balance Sheet		4,16,658	12,32,881	1,71,263	7,30,495

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

Name of the Insurer: Cholamandalam MS General Insurance Company Ltd
BALANCE SHEET AS AT 30th Sep 2014

		Schedule	As at Sep 30, 2014	As at Sep 30, 2013 for the corresponding previous year
			(Rs.'000)	(Rs.'000)
	SOURCES OF FUNDS			
	SHARE CAPITAL	NL-8-Share Capital Schedule	29,88,057	29,88,057
	SHARE APPLICATION MONEY PENDING ALLOTMENT			
	RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	35,13,093	25,10,707
	FAIR VALUE CHANGE ACCOUNT		19,328	(16,142)
	BORROWINGS	NL-11-Borrowings Schedule	-	
	TOTAL		65,20,478	54,82,622
	APPLICATION OF FUNDS			
	INVESTMENTS	NL-12-Investment Schedule	3,00,51,519	2,09,51,555
	LOANS	NL-13-Loans Schedule	-	
	FIXED ASSETS	NL-14-Fixed Assets Schedule	6,24,086	4,96,451
	DEFERRED TAX ASSET		8,508	6,946
	CURRENT ASSETS			
	Cash and Bank Balances	NL-15-Cash and bank balance Schedule	1,67,495	1,88,595
	Advances and Other Assets	NL-16-Advances and Other Assets Schedule	30,84,519	68,90,164
	Sub-Total (A)		32,52,014	70,78,759
	CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	1,92,44,845	1,55,97,537
	PROVISIONS	NL-18-Provisions Schedule	81,70,804	74,53,552
	DEFERRED TAX LIABILITY			
	Sub-Total (B)		2,74,15,649	2,30,51,089
	NET CURRENT ASSETS (C) = (A - B)		(2,41,63,635)	(1,59,72,330)
	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT			
	TOTAL		65,20,478	54,82,622

(0)

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CONTINGENT LIABILITIES

	Particulars		As at Sep 30, 2014	As at Sep 30, 2013 for the corresponding previous year
			(Rs.'000)	(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		7,42,765	72,487
6	Reinsurance obligations to the extent not provided for in accounts		-	-
7	Others - Repudiated / Disputed Claim		27,600	27,600
	TOTAL		7,70,365	1,00,087

FORM NL-4-PREMIUM SCHEDULE**Name of the Insurer: Cholamandalam MS General Insurance Company Ltd****Registration No. 123 and Date of Registration with the IRDA July 15, 2002****PREMIUM EARNED [NET]**

	Particulars	For the Quarter	Upto the Quarter	For the Corresponding Quarter of the Preceding year	Upto the Quarter of the preceeding year
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Premium from direct business written	52,67,656	97,23,779	42,63,061	90,64,555
	Service Tax				
	Adjustment for change in reserve for unexpired risks				
	Gross Earned Premium	52,67,656	97,23,779	42,63,061	90,64,555
	Add: Premium on reinsurance accepted	31,425	52,068	1,29,863	1,49,517
	Less : Premium on reinsurance ceded	14,44,365	20,95,175	7,38,421	14,12,658
	Net Premium	38,54,716	76,80,672	36,54,503	78,01,414
	Adjustment for change in reserve for unexpired risks	37,697	2,34,649	28,866	7,43,935
	Premium Earned (Net)	38,17,019	74,46,023	36,25,637	70,57,479

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

FORM NL-5 - CLAIMS SCHEDULE**Name of the Insurer: Cholamandalam MS General Insurance Company Ltd****Registration No. 123 and Date of Registration with the IRDA July 15, 2002****CLAIMS INCURRED [NET]**

	Particulars	For the Quarter	Upto the Quarter	For the Corresponding Quarter of the Preceeding year	Upto the Quarter of the preceeding year
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Claims paid				
	Direct claims	26,34,893	45,39,634	21,03,831	42,25,529
	Add Claims Outstanding at the end of the period	13,00,748	1,17,93,544	13,13,549	68,40,401
	Less Claims Outstanding at the beginning of the period	-	89,38,692	-	42,24,845
	Gross Incurred Claims	39,35,641	73,94,486	34,17,380	68,41,085
	Add :Re-insurance accepted to direct claims	57	209	1,29,966	2,75,200
	Less :Re-insurance Ceded to claims paid	11,08,997	17,83,522	6,91,091	16,88,350
	Total Claims Incurred	28,26,701	56,11,173	28,56,255	54,27,935

Notes:

- Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included in the amount for outstanding claims.*
- 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.*

Name of the Insurer: Cholamandalam MS General Insurance Company Ltd

Registration No. 123 and Date of Registration with the IRDA July 15, 2002

FORM NL-6-COMMISSION SCHEDULE

COMMISSION -

Particulars	For the Quarter	Upto the Quarter	For the Corresponding Quarter of the Preceeding year	Upto the Quarter of the preceeding year
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	1,79,825	4,02,709	1,77,900	3,33,787
Add: Re-insurance Accepted	127	139	-	-
Less: Commission on Re-insurance Ceded	2,51,412	3,33,518	1,23,434	2,10,937
Net Commission	(71,460)	69,330	54,466	1,22,850
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated				
Agents	9,197	18,319	7,049	15,477
Brokers	26,328	61,944	61,700	99,058
Corporate Agency	1,44,300	3,22,446	1,09,151	2,19,252
Referral				
Others (pl. specify)				
TOTAL (B)	1,79,825	4,02,709	1,77,900	3,33,787

Note: The profit/ commission, if any, are to be combined with the Re-insurance accepted or Re-insurance ceded figures.

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

FORM NL-7-OPERATING EXPENSES SCHEDULE
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

	Particulars	For the Quarter	Upto the Quarter	For the Corresponding Quarter of the Preceding year	Upto the Quarter of the preceeding year
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	2,15,365	4,13,835	1,87,976	3,52,612
2	Travel, conveyance and vehicle running expenses	42,289	71,164	29,883	55,008
3	Training expenses	17,136	29,753	3,155	4,936
4	Rents, rates & taxes	21,767	41,535	21,672	43,679
5	Repairs	5,143	9,634	2,393	7,603
6	Printing & stationery	16,965	44,357	21,504	37,624
7	Communication	14,604	28,282	14,424	30,273
8	Legal & professional charges	26,257	59,429	43,842	93,969
9	Auditors' fees, expenses etc	-	-	-	-
	(a) as auditor	512	1,025	540	1,080
	(b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	75	150	75	150
	(ii) Insurance matters	45	90	44	90
	(iii) Management services; and				
	(c) in any other capacity	14	29	14	29
10	Advertisement and publicity	1,34,397	2,75,202	1,25,301	1,49,185
11	Interest & Bank Charges	5,497	10,470	5,908	11,007
12	Others (to be specified)	-	-	-	-
	Power and Electricity	10,006	19,319	7,954	16,752
	Information Technology Expenses	34,786	65,513	30,286	58,785
	Marketing Expenses	3,36,784	5,22,801	2,76,877	6,94,805
	Operating Lease Charges	6,950	11,000	10,050	20,098
	IRDA Registration renewal fees	3,082	6,166	6,000	10,500
	Service Tax Expense	27,100	32,700	20,800	40,000
	Outsourcing Expenses	1,25,749	2,41,336	1,06,424	2,01,314
	Net Exchange (Gain) / Loss	-	-	(75)	(75)
	Co-insurance Administrative Charges	710	1,304	695	1,113
	Terrorism Pool - Management Expenses	4,219	6,757	3,703	6,150
	DR Pool - Administrative Expenses (Net)	120	120	355	355
	Miscellaneous Expenses (Net)	50,089	1,16,612	27,102	58,977
13	Depreciation	38,261	73,761	30,957	60,936
	Less: Write back of provision no longer required	-	-	-	-
	TOTAL	11,37,922	20,82,344	9,77,859	19,56,955

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.

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

FORM NL-8-SHARE CAPITAL SCHEDULE

SHARE CAPITAL

	Particulars	As at Sep 30, 2014	As at Sep 30, 2013 for the corresponding previous year
		(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
	Paid up capital held by Holding Company	22,11,157	22,11,157

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.

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

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE
SHARE CAPITAL

PATTERN OF SHAREHOLDING

[As certified by the Management]

Shareholder	As at Sep 30, 2014		As at Sep 30, 2013 for the corresponding previous year	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
• Indian	22,11,16,218	74	22,11,16,218	74
• Foreign	7,76,89,482	26	7,76,89,482	26
Others				
TOTAL	29,88,05,700	100	29,88,05,700	100

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

FORM NL-10-RESERVE AND SURPLUS SCHEDULE
RESERVES AND SURPLUS

	Particulars	As at Sep 30, 2014	As at Sep 30, 2013 for the corresponding previous year
		(Rs.'000)	(Rs.'000)
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	14,32,645	7,50,825
	Add: Premium on shares issued during the year		6,81,820
		14,32,645	14,32,645
4	General Reserves	8,47,567	95,493
	Add: Transfer from Profit and Loss account		
	Add: Transfer from Contingency Reserve for Unexpired Risk		
		8,47,567	95,493
5	Catastrophe Reserve		
6	Other Reserves Contingency Reserve for Unexpired Risk		2,52,074
	Less: Transfer to General Reserve		
	Add: Transfer from Profit and Loss Account		
		-	2,52,074
7	Balance of Profit in Profit & Loss Account	12,32,881	7,30,495
	TOTAL	35,13,093	25,10,707

Note:

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

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

FORM NL-11-BORROWINGS SCHEDULE
BORROWINGS

	Particulars	As at Sep 30, 2014	As at Sep 30, 2013 for the corresponding previous year
		(Rs.'000)	(Rs.'000)
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (financial lease from IBM India Pvt. Ltd)	-	-
	TOTAL	-	-

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

Investments

	Particulars	As at Sep 30, 2014	As at Sep 30, 2013 for the corresponding previous year
		(Rs.'000)	(Rs.'000)
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	83,03,269	64,51,059
2	Other Approved Securities	-	
3	Approved Investments		
	(a) Shares		
	(aa) Equity	2,29,103	76,819
	(bb) Preference		
	(b) Mutual Funds		
	(c) Derivative Instruments		
	(d) Debentures/ Bonds	1,00,98,484	60,41,713
	(e) Fixed Deposits with Banks	13,20,000	16,05,500
4	Investments in Infrastructure and Social Sector	36,25,941	25,72,547
5	Other than Approved Investments	2,56,215	10,03,515
	Less : Provision for diminution in value of investments	(11,000)	(11,000)
	Total A	2,38,22,012	1,77,40,153
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	11,94,577	99,825
2	Other Approved Securities	-	-
3	Other Investments	-	-
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference		
	(b) Mutual Funds	2,20,059	1,60,347
	(c) Derivative Instruments		
	(d) Debentures/ Bonds	16,99,239	9,01,842
	(e) Fixed Deposits with Banks	23,15,500	12,56,000
	(f) Money market Instruments	-	1,44,351
4	Investments in Infrastructure and Social Sector	4,00,455	4,51,461
5	Other than Approved Investments	3,99,677	1,97,576
	Total B	62,29,507	32,11,402
	TOTAL	3,00,51,519	2,09,51,555

Notes:

- All Investments are performing investments and are in India.
- There are no contracts in relation to investments for purchases where deliveries are pending or for sales where payments are overdue
- Government Securities aggregating to Rs. 107,488 thousands (As at September 30, 2013 - Rs. 109,230 thousands) have been deposited with HDFC Bank under Section 7 of the Insurance Act, 1938.
- Details of Cost and Market Value (Rs. '000) :

	As at Sep 30, 2014		As at Sep 30, 2013	
	Cost	Market Value	Cost	Market Value
a) Equity Shares listed	2,45,931	2,54,199	1,14,711	87,409
b) Mutual Funds	2,20,000	2,20,059	1,60,347	1,60,347
b) Government and other securities	94,97,846	93,93,977	65,50,885	62,32,832
c) Fixed Deposit with Banks	36,35,500	36,35,500	28,61,500	28,61,500
d) Corporate Bonds	1,64,43,915	1,68,66,303	1,11,47,063	1,11,92,914
e) Money Market Instruments	0	0	1,44,351	1,44,351
	3,00,43,192	3,03,70,038	2,09,78,857	2,06,79,353

(5) Pursuant to Para 10 of IRDA (Investment) (Fifth Amendment) Regulations 2013, Rs. 24,489,714 thousands of the investments representing the Technical Reserves as at September 30, 2014 has been notionally allocated as Policy holders' Funds.

(6) Investments in the holding Company as at September 30, 2014 is Rs. 98,251 (thousands)

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

NL - 13 LOANS SCHEDULE

	Particulars	As at Sep 30, 2014	As at Sep 30, 2013 for the corresponding previous year
		(Rs.'000)	(Rs.'000)
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others (to be specified)	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION	-	-
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others (to be specified)	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION	-	-
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION	-	-
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-

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.

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

FORM NL-14-FIXED ASSETS SCHEDULE

FIXED ASSETS

(Rs.'000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	As at Mar 31, 2014	Additions	Deductions	As at Sep 30, 2014	As at Mar 31, 2014	For The Period	On Sales/ Adjustments	To Date	As at Sep 30, 2014	As at Sep 30, 2013
Land-Freehold	37,191	-	-	37,191	-	-	-	-	37,191	37,191
Buildings	3,11,164	38,821	-	3,49,985	15,333	2,782	-	18,115	3,31,870	2,19,724
Furniture & Fittings	38,694	3,641	183	42,152	26,834	2,741	183	29,392	12,760	10,539
Information Technology Equipment	2,20,350	20,015	580	2,39,785	1,57,451	19,837	580	1,76,708	63,077	52,706
Intangibles Computers	3,65,244	27,317	-	3,92,561	2,69,211	33,468	-	3,02,679	89,882	91,482
Vehicles	19,343	4,987	1,099	23,231	8,197	2,590	1,099	9,688	13,543	11,820
Office Equipment	21,712	1,278	34	22,956	17,156	1,628	34	18,750	4,206	5,736
Electrical Fittings	32,247	4,732	827	36,152	21,258	2,799	827	23,230	12,922	10,142
Improvement to Premises	83,927	10,329	-	94,256	37,987	7,916	-	45,903	48,353	42,214
TOTAL	11,29,872	1,11,120	2,723	12,38,269	5,53,427	73,761	2,723	6,24,465	6,13,804	4,81,555
Work in progress	-	-	-	-	-	-	-	-	10,282	14,897
Grand Total	11,29,872	1,11,120	2,723	12,38,269	5,53,427	73,761	2,723	6,24,465	6,24,086	4,96,451
PREVIOUS YEAR	9,25,511	58,314	5,731	9,78,095	4,39,295	60,937	3,692	4,96,540	4,96,451	

Note:

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

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

FORM NL-15-CASH AND BANK BALANCE SCHEDULE
CASH AND BANK BALANCES

	Particulars	As at Sep 30, 2014	As at Sep 30, 2013 for the corresponding previous year
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	50,078	58,849
2	Bank Balances		-
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)		
	(bb) Others		
	(b) Current Accounts	1,04,777	1,17,178
3	Money at Call and Short Notice	-	-
	(a) With Banks		
	(b) With other Institutions		
4	Others (Bank deposits under lien)	12,640	12,568
	TOTAL	1,67,495	1,88,595
	Balances with non-scheduled banks included in 2 and 3 above		

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

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE
ADVANCES AND OTHER ASSETS

	Particulars	As at Sep 30, 2014	As at Sep 30, 2013 for the corresponding previous year
		(Rs.'000)	(Rs.'000)
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	26,608	16,770
4	Advances to Directors/Officers		
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	1,46,540	1,31,089
6	Others (to be specified)		
	Advances to Employees	372	1,097
	Advances to Vendors	14,281	21,257
	Service Tax Unutilised Credit	9,578	-
	Service tax paid under protest (Note 8 (c) of Schedule 16)	47,644	47,414
	Other Advances / Deposits	36,450	24,427
	TOTAL (A)	2,81,473	2,42,054
	OTHER ASSETS		
1	Income accrued on investments	9,46,900	6,16,350
2	Outstanding Premiums	10,20,754	11,97,113
3	Agents' Balances	-	
4	Foreign Agencies Balances	-	
5	Due from other entities carrying on insurance business (including reinsurers)	61,326	1,33,024
6	Due from subsidiaries/ holding	-	
7	Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act, 1938]	-	
8	Others (to be specified)		
	Bond Redemption Proceeds receivable	-	-
	Receivable from Terrorism Pool [includes investment income	6,72,071	5,38,824
	Receivable from IMTPIP	-	41,21,283
	Receivable from Declined Risk Pool	59,499	-
	Deposits for Premises and Advance Rent	42,496	41,516
	TOTAL (B)	28,03,046	66,48,110
	TOTAL (A+B)	30,84,519	68,90,164

Notes:

- 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.
- The term 'officer' should conform to the definition of that term as given under the Companies Act, 1956.
- Sundry Debtors will be shown under item 9(others)

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

FORM NL-17-CURRENT LIABILITIES SCHEDULE

CURRENT LIABILITIES

	Particulars	As at Sep 30, 2014	As at Sep 30, 2013 for the corresponding previous year
		(Rs.'000)	(Rs.'000)
1	Agents' Balances	81,398	43,382
2	Balances due to other insurance companies	8,27,407	1,64,173
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	1,21,733	95,483
5	Unallocated Premium	3,77,177	2,45,871
6	Sundry creditors	4,20,117	5,86,586
7	Due to subsidiaries/ holding company		
8	Claims Outstanding		
	- Other than IMTPIP (Net of Reinsurance)	1,17,93,543	68,95,773
	- Dismantled IMTPIP	53,05,510	70,21,477
9	Due to Officers/ Directors		
10	Others (to be specified)		
	Book Overdraft	1,14,513	1,96,794
	Tax and Other Withholdings	28,931	37,385
	Environment Relief Fund	144	64
	Service Tax Payable	80,316	1,76,770
	Value Added Tax Payable	-	3
	Unclaimed amounts of policyholders	94,056	1,33,776
	TOTAL	1,92,44,845	1,55,97,537

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

FORM NL-18-PROVISIONS SCHEDULE

PROVISIONS

	Particulars	As at Sep 30, 2014	As at Sep 30, 2013 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
1	Reserve for Unexpired Risk	80,97,012	73,44,597
	Less: Unabsorbed RSBY Enrollment costs	(50,631)	-
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)		-
	Leave and other Employee Benefits	1,24,423	1,08,955
6	Reserve for Premium Deficiency	-	-
	TOTAL	81,70,804	74,53,552

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

FORM NL-19 MISC EXPENDITURE SCHEDULE

MISCELLANEOUS EXPENDITURE
(To the extent not written off or adjusted)

	Particulars	As at Sep 30, 2014	As at Sep 30, 2013 for the corresponding previous year
		(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**Insurer: **Cholamandalam MS General Insurance Co Ltd***(Rs in Lakhs)*

Statement of Liabilities									
		As at 30th Sep 14				As at 30th Sep 13			
Sl.No.	Particular	Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves	Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves
1	Fire	7,185	3,181	299	10,665	5,320	1,739	129	7,188
2	Marine								
a	Marine Cargo	821	958	189	1,968	647	741	160	1,548
b	Marine Hull	-	-	-	-	1	-	-	1
3	Miscellaneous								
a	Motor	56,903	1,05,996	54,422	2,17,321	53,449	95,518	34,790	1,83,757
b	Engineering	798	299	149	1,246	859	666	110	1,635
c	Aviation	-	-	-	-	-	-	-	-
d	Liabilities	416	233	100	749	355	263	99	717
e	Others	7,338	1,416	1,389	10,143	5,061	768	420	6,249
4	Health Insurance	7,507	1,953	407	9,867	7,754	3,450	319	11,523
5	IMTPIP	-	-	-	-	-	-	-	-
6	Total Liabilities	80,970	1,14,036	56,955	2,51,961	73,446	1,03,145	36,027	2,12,618

PERIODIC DISCLOSURES
FORM NL-22

Geographical Distribution of Business

Insurer: Cholamandalam MS General Insurance Co Ltd
GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER: I (July 2014-September 2014)

(Rs in Lakhs)

States	Fire		Marine(Cargo)		Engineering		Motor own damage		Motor Third Party		Motor - Total		Liability Insurance		Personal Accident		Medical Insurance		verseas Medical Insuran		Crop Insurance		Miscellaneous		Total	
	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter
Andhra Pradesh	48.96	103.74	0.92	1.67	2.90	6.92	480.01	980.05	556.76	1,118.18	1,036.77	2,098.22	0.52	1.67	0.25	0.59	13.89	21.56	4.39	11.26	-	-	2.14	4.89	1,110.74	2,250.53
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Assam	30.86	60.84	10.43	15.67	25.33	38.62	424.01	811.66	372.38	693.60	796.39	1,505.26	0.21	0.62	1.62	2.56	15.58	24.55	-	0.01	156.20	156.20	7.88	13.61	1,044.50	1,817.94
Bihar	112.72	227.76	0.30	1.50	4.78	13.79	508.38	975.67	486.82	925.63	995.20	1,901.30	0.29	0.87	0.05	0.20	49.55	84.95	0.03	0.05	8,310.62	8,305.69	(10.72)	38.96	9,462.83	10,575.07
Chattisgarh	36.67	83.31	0.37	0.37	4.49	7.70	364.20	721.57	386.99	760.59	751.19	1,482.16	0.48	0.59	0.07	0.10	5.93	7.63	0.20	0.41	1,408.10	1,408.10	3.37	5.63	2,210.87	2,995.99
Goa	11.83	21.46	4.06	10.64	4.20	6.06	61.65	117.10	81.40	158.85	143.05	275.95	2.40	4.80	5.35	6.45	25.49	33.34	0.86	1.50	-	-	0.13	0.38	197.36	360.57
Gujarat	280.64	577.10	46.00	101.17	39.76	70.14	509.67	1,032.56	657.80	1,346.48	1,167.47	2,379.04	21.99	48.32	11.58	18.74	57.32	94.86	3.61	9.84	-	-	56.03	92.24	1,684.39	3,391.46
Haryana	9.99	20.80	(0.84)	(0.84)	0.09	0.10	184.84	389.48	246.80	476.33	431.64	865.81	-	-	0.05	0.17	0.27	2.67	-	-	-	-	0.87	1.32	442.07	890.02
Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jammu and Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jharkhand	16.15	28.53	0.29	0.31	14.41	40.42	502.19	928.52	467.09	861.89	969.28	1,790.41	0.14	2.73	0.05	18.75	7.18	12.20	0.08	0.08	-	-	2.35	3.82	1,009.93	1,897.26
Karnataka	134.25	310.76	68.83	125.08	45.34	89.35	886.58	1,711.33	1,183.85	2,284.50	2,070.44	3,995.83	17.21	44.80	6.94	12.30	370.71	468.62	10.03	20.98	-	-	12.64	23.01	2,736.38	5,090.74
Kerala	50.88	84.97	6.65	12.92	5.19	10.36	617.37	1,137.47	712.22	1,401.48	1,329.58	2,538.95	1.78	2.43	0.38	0.68	22.77	38.30	1.46	4.62	-	-	7.59	11.07	1,426.28	2,704.29
Madhya Pradesh	131.75	270.26	43.62	83.98	12.00	30.40	617.78	1,393.25	677.40	1,425.26	1,295.18	2,818.51	3.91	8.16	9.84	10.90	80.12	135.55	1.04	1.96	-	-	31.04	64.74	1,608.50	3,424.46
Maharashtra	514.65	1,565.48	121.86	441.60	85.90	184.22	1,776.59	3,401.16	1,573.40	2,933.82	3,349.99	6,334.98	78.87	154.23	29.29	62.88	296.07	519.61	30.79	77.52	-	-	54.24	113.21	4,561.66	9,453.73
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Orissa	16.89	33.03	1.03	2.11	9.14	18.70	397.56	760.68	468.91	899.33	866.47	1,660.01	0.26	1.04	0.00	0.04	18.77	29.33	0.02	0.18	-	-	4.49	8.47	917.06	1,752.91
Punjab	47.64	99.06	1.05	1.98	1.75	4.39	255.53	583.71	265.88	548.00	521.41	1,131.72	0.12	0.12	2.39	2.69	14.62	23.93	1.72	3.30	-	-	6.77	15.31	597.47	1,282.51
Rajasthan	53.55	122.99	9.17	20.62	22.99	48.03	1,459.20	3,015.93	1,731.34	3,467.72	3,190.54	6,483.66	25.41	27.64	8.64	9.29	35.34	58.95	0.54	0.72	(72.53)	180.39	9.12	22.19	3,282.76	6,974.47
Sikkim	4.44	7.04	0.20	0.20	4.03	6.60	26.85	61.04	24.06	53.84	50.91	114.88	-	-	-	-	0.13	0.24	-	-	-	-	0.07	0.17	59.78	129.12
Tamil Nadu	403.05	982.22	434.41	794.33	172.73	280.08	1,621.33	3,229.24	2,543.80	4,939.90	4,165.13	8,169.14	39.55	115.51	1,312.10	2,793.88	2,139.24	4,093.19	57.25	136.63	(0.02)	(0.02)	53.04	115.44	8,776.49	17,480.41
Telangana	78.48	242.99	15.27	26.53	41.54	91.11	525.73	1,093.13	560.64	1,171.92	1,086.37	2,265.05	13.95	27.83	4.76	18.21	27.68	55.61	6.15	14.31	-	-	4.49	14.38	1,278.69	2,756.02
Tripura	1.85	6.35	2.04	3.64	5.19	10.77	133.19	279.35	162.56	309.77	295.75	589.12	0.29	0.71	0.29	0.44	1.49	2.63	-	0.01	-	-	0.43	0.83	307.32	614.49
Uttar Pradesh	99.06	204.63	6.69	14.88	13.17	23.44	1,010.17	1,969.00	959.15	1,878.95	1,969.32	3,847.95	0.19	0.50	2.70	4.97	32.62	76.18	0.59	1.80	968.39	968.39	22.75	50.50	3,115.48	5,193.25
Uttarakhand	29.40	66.54	2.89	6.31	2.74	4.64	101.79	218.14	158.97	320.00	260.75	538.13	0.33	0.33	0.20	0.20	6.07	11.95	0.03	0.30	-	-	7.01	14.85	309.41	643.26
West Bengal	72.30	137.96	14.16	24.13	20.76	50.01	831.28	1,599.48	996.91	1,857.56	1,828.19	3,457.04	1.49	7.38	2.69	5.39	38.26	61.14	1.27	2.44	-	-	14.53	26.80	1,993.65	3,772.29
Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Chandigarh	36.45	71.27	-	0.01	0.89	1.07	124.44	259.15	158.58	311.51	283.02	570.67	-	-	1.55	2.45	9.11	15.71	-	-	-	-	1.74	4.40	332.77	665.59
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Delhi	253.21	979.09	885.70	1,603.52	83.45	239.04	583.32	1,227.10	687.66	1,446.50	1,270.98	2,673.60	92.00	201.56	34.04	64.23	1,024.32	4,021.32	26.11	58.93	249.45	709.40	11.72	51.11	3,930.98	10,601.80
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	7.96	13.83	-	-	1.78	2.12	92.10	175.33	171.71	319.04	263.81	494.37	0.24	0.31	0.19	0.21	4.32	6.69	0.05	0.23	-	-	0.96	2.13	279.32	519.88
Total	2,483.63	6,322.02	1,675.09	3,292.33	624.55	1,278.08	14,095.77	28,071.10	16,293.09	31,910.66	30,388.86	59,981.76	301.63	652.13	1,435.01	3,036.33	4,296.84	9,900.73	146.20	347.08	11,020.21	11,728.15	304.68	699.45	52,676.70	97,238.07

PERIODIC DISCLOSURES

FORM NL-23 Reinsurance Risk Concentration

Insurer: **Cholamandalam MS General Insurance Co Ltd**

Date:

30-Sep-14

Statement for the Quarter Ended September 30,2014

(Rs in Lakhs)

Reinsurance Risk Concentration

Reinsurance Risk Concentration								
S.No.	Reinsurance Placements	Premium ceded to reinsurers						Premium ceded to reinsurers / Total reinsurance premium ceded (%)
		Proportional		Non-Proportional		Facultative		
		No of reinsurers	Premium ceded to reinsurers	No of reinsurers	Premium ceded to reinsurers	No of reinsurers	Premium ceded to reinsurers	
1	No. of Reinsurers with rating of AAA and above							0.00%
2	No. of Reinsurers with rating AA but less than AAA	1	239.12					1.72%
3	No. of Reinsurers with rating A but less than AA	14	7,901.26			8	1,129.92	65.14%
4	No. of Reinsurers with rating BBB but less than A							0.00%
5	No. of Reinsurers with rating less than BBB	1	3.30					0.02%
6	Indian Insurer and Reinsurer	1	4,483.87			4	106.12	33.11%
	Total	17	12,627.55	0	-	12	1,236.04	100.00%

PERIODIC DISCLOSURES

FORM NL-24 Ageing of Claims

Insurer: **Cholamandalam MS General Insurance Co. Ltd.**

Date:

Quarter end as on 30th Sep'14

(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	20	52	49	34	19	174	1236.51
2	Marine Cargo	3763	786	290	122	77	5038	1034.10
3	Marine Hull						0	
4	Engineering	5	51	40	29	9	134	218.70
5	Motor OD	11961	4589	1072	142	66	17830	7190.53
6	Motor TP	25	250	533	549	1368	2725	8945.28
7	Health	15044	32				15076	2186.10
8	Overseas Travel	28					28	92.06
9	Personal Accident	368	15	4			387	663.31
10	Liability	10	57	18	16	7	108	102.68
11	Crop						0	
12	Miscellaneous	244	28	12	2	3	289	4679.69

PERIODIC DISCLOSURES

FORM NL-25 : Quarterly claims data for Non-Life

Insurer: Cholamandalam MS General Insurance Co. Ltd. **Date:** Quarter end as on 30th Sep'14

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	434	1907	0	307	6851	25904	10741	83	617	193			260	47297
2	Claims reported during the period	319	5802	0	175	20227	4703	19169	143	453	107			330	51428
3	Claims Settled during the period	174	5038	0	134	17830	2725	15076	28	387	108			289	41789
4	Claims Repudiated during the period	52	106	0	9	1084	3	1758	15	88	12			40	3167
5	Claims closed during the period	91	478	0	58	2241	384	703	59	55	17			13	4099
6	Claims O/S at End of the period	436	2087	0	281	5923	27495	12373	124	540	163			248	49670
	Less than 3months	219	1394	0	129	4179	4051	8575	89	194	61			131	19022
	3 months to 6 months	99	360	0	64	746	3110	1309	11	78	33			75	5885
	6months to 1 year	47	215	0	50	341	5743	2219	11	68	17			29	8740
	1year and above	71	118	0	38	657	14591	270	13	200	52			13	16023

FORM NL-26 - CLAIMS INFORMATION - KG Table I

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

Solvency for the period ended 30th Sep 2014

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

Item No.	Description	PREMIUM						
		Gross Premium	Net Premium	Gross incurred claim	Net incurred Claim	RSM-1	RSM-2	RSM
1	Fire	11,885	6,699	8,447	3,032	1,340	1,267	1,340
2	Marine Cargo	6,304	1,505	5,179	1,305	756	932	932
3	Marine Hull	-	-	-	-	-	-	-
4	Motor	1,24,989	1,15,581	1,13,645	87,722	23,116	26,317	26,317
5	Engineering	2,904	1,247	886	528	290	169	290
6	Aviation	-	-	-	-	-	-	-
7	Laibilities	1,492	782	253	219	224	66	224
8	Others	29,059	9,745	21,593	4,876	4,068	4,535	4,535
9	Health	17,154	14,583	11,568	10,482	2,917	4,248	4,248
	Total	1,93,787	1,50,142	1,61,571	1,08,164	32,711	37,534	37,886

PERIODIC DISCLOSURES**FORM NL-27****Offices information for Non-Life**Insurer: **Cholamandalam MS General Insurance Co Ltd**Date: **01.10.2014**

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the Quarter		107*
2	No. of branches approved during the Quarter		0
3	No. of branches opened during the Quarter	Out of approvals of previous year	Nil
4		Out of approvals of this Quarter	0
5	No. of branches closed during the Quarter		Nil
6	No of offices at the end of the Quarter		107*
7	No. of branches approved but not opened		Nil
8	No. of rural branches		Nil
9	No. of urban branches		107

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

FORM - 3B

(Read with Regulation 10)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Statement as on: 30 Sep 2014

Statement of Investment Assets (General Insurer, Re-insurers)

(Business within India)

Periodicity of Submission: Quarterly

PART - A

Rs. Lakhs

Section I

No	PARTICULARS	SCH	AMOUNT
1	Investments	8	3,00,515.19
2	Loans	9	-
3	Fixed Assets	10	6,240.86
4	Current Assets		
	a. Cash & Bank Balance	11	1,674.95
	b. Advances & Other Assets	12	30,845.19
5	Current Liabilities		
	a. Current Liabilities	13	1,92,448.45
	b. Provisions	14	81,708.04
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		85.08

Application of Funds as per Balance Sheet (A)

65,034.62

	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	6,240.86
3	Cash & Bank Balance (if any)	11	1,674.95
4	Advances & Other Assets (if any)	12	30,845.19
5	Current Liabilities	13	1,92,448.45
6	Provisions	14	81,708.04
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		85.08

Total (B)

TOTAL (B) (2,35,480.57)

'Investment Assets' As per FORM 3B

(A-B)

3,00,515.19

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%		11,877.67	52,378.12	64,255.79	21.39%		64,255.79	63,188.99
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not less than 30%		17,556.74	77,421.71	94,978.45	31.61%		94,978.45	93,939.77
3	Investment subject to Exposure Norms			0	0					-
	a. Housing & Loans to SG for Housing and FFE	Not less than 5%		0	0					-
	1. Approved Investments			7,766.67	34,249.46	42,016.13	13.99%		42,016.13	42,534.20
	2. Other Investments			0	0					-
	b. Infrastructure Investments	Not less than 10%		0	0					-
	1. Approved Investments			7,428.38	32,757.66	40,186.04	13.38%	11.49	40,197.53	42,983.46
	2. Other Investments			475.89	2,098.60	2,574.49	0.86%	(51.72)	2,522.77	2,696.45
	c. Approved Investments	Not exceeding 55%		21,568.27	95,111.75	1,16,680.02	38.84%	123.52	1,16,803.54	1,17,543.49
	d. Other Investments			738.80	3,257.97	3,996.77	1.33%		3,996.77	4,003.03
Investment Assets			100%	55,534.76	2,44,897.15	3,00,431.91	100%	83.29	3,00,515.20	3,03,700.39

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: 7-Nov-14

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

2. Other Investments' are as permitted under 27B(3)

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

Signature: _____

Full name: NV MURALI

Chief of Investments

PERIODIC DISCLOSURES

FORM NL-29

Detail regarding debt securities

Insurer:

Cholamandalam MS General
Insurance Company limited 123-
Combined including Motor Pool

Date:

30-09-2014

(Rs in Lakhs)

Detail Regarding debt securities

	MARKET VALUE				Book Value			
	As at 30-09-2014	As % of total for this class	As at 30-09-2013	As % of total for this class	As at 30-09-2014	As % of total for this class	As at 30-09-2013	As % of total for this class
Break down by credit rating								
AAA rated	1,01,705.44	38.73%	69,477.14	39.54%	98,211.25	37.86%	68,909.69	38.62%
AA or better	60,275.35	22.95%	33,804.58	19.24%	59,725.59	23.02%	33,993.55	19.05%
Rated below AA but above A	6,682.24	2.54%	10,090.93	5.74%	6,502.31	2.51%	10,010.91	5.61%
Rated below A but above B		0.00%	-	0.00%		0.00%	-	0.00%
Any other (Sovereign)	93,939.77	35.77%	62,328.32	35.47%	94,978.45	36.61%	65,508.83	36.72%
	2,62,602.80		1,75,700.97		2,59,417.60		1,78,422.98	
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	34,830.75	13.26%	16,867.64	9.60%	34,926.08	13.46%	16,946.76	9.50%
More than 1 year and upto 3years	70,828.14	26.97%	62,953.97	35.83%	70,378.37	27.13%	63,526.55	35.60%
More than 3years and up to 7years	69,433.77	26.44%	43,434.47	24.72%	69,236.65	26.69%	44,720.29	25.06%
More than 7 years and up to 10 years	79,701.56	30.35%	52,400.80	29.82%	77,132.62	29.73%	53,175.73	29.80%
above 10 years	7,808.57	2.97%	44.09	0.03%	7,743.89	2.99%	53.66	0.03%
	2,62,602.80		1,75,700.97		2,59,417.60		1,78,422.98	
Breakdown by type of the issuer								
a. Central Government	63,188.99	24.06%	40,937.57	23.30%	64,255.79	24.77%	43,372.36	24.31%
b. State Government	30,750.78	11.71%	21,390.75	12.17%	30,722.67	11.84%	22,136.48	12.41%
c. Corporate Securities	1,68,663.03	64.23%	1,13,372.65	64.53%	1,64,439.15	63.39%	1,12,914.14	63.28%
	2,62,602.80		1,75,700.97		2,59,417.60		1,78,422.98	

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.

PERIODIC DISCLOSURES
Analytical Ratios

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

(Rs in Lakhs)

Analytical Ratios for Non-Life companies

Sl.No.	Particular	For the quarter	Upto the quarter	Corresponding quarter of the preceeding year	Upto the quarter of the preceeding year
1	Gross Written Premium (Direct) Growth	23.57%	7.27%	10.29%	15.22%
2	Gross Direct Premium to Shareholders' Funds Ratio (No. of Times)	0.81	1.50	0.93	1.65
3	Growth Rate of Shareholders' Funds	6.85%	18.58%	20.04%	0.38
4	Net Retention Ratio	72.74%	78.57%	83.19%	84.67%
5	Net Commission Ratio	-1.85%	0.90%	1.49%	1.57%
6	Expenses of Management to Gross Direct Premium ratio	25.02%	25.56%	27.10%	25.27%
7	Combined Ratio	101.72%	103.37%	107.01%	103.57%
8	Technical Reserves to Net Premium Ratio (no. of Times)	(3.07)	3.28	(2.14)	2.73
9	Underwriting Balance Ratio (no. of Times)	(0.02)	(0.04)	(0.07)	(0.06)
10	Operating Profit Ratio ^	11.93%	9.39%	3.82%	4.61%
11	Liquid Assets to Liabilities Ratio #	(0.09)	0.25	0.19	0.34
12	Net Earnings Ratio	10.81%	8.88%	4.72%	5.39%
13	Return on Networth	6.13%	10.49%	2.36%	6.94%
14	Available Solvency Margin to required Solvency Margin ratio	1.55	1.55	1.45	1.45
15	NPA ratio - gross & net	Nil	Nil	Nil	Nil
	Gross NPA Ratio	Nil	Nil	Nil	Nil
	Net NPA Ratio	Nil	Nil	Nil	Nil

Equity Holding Pattern for Non-Life Insurers

1	(a) No. of shares	29,88,05,700	29,88,05,700	29,88,05,700	29,88,05,700
2	(b) Percentage of shareholding (Indian / Foreign)	74%/26%	74%/26%	74%/26%	74%/26%
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)	2.28	2.28	1.30	1.30
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	2.28	2.28	1.30	1.30
6	(iv) Book value per share (Rs) [net worth (Share capital + reserves + fair value change - P&L debit balance)/weighted average no. of shares]	21.82	21.82	1.83	1.83

PERIODIC DISCLOSURES

FORM NL-31 : Related Party Transactions

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

(Rs in Lakhs)

Date:

30-Sep-14

Related Party Transactions

Sl.No.	NAME OF THE RELATED PARTY	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received*			
				For the quarter	up to the Quarter	Corresponding quarter of the preceeding year	up to the Quarter of the preceeding year
1	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	FELLOW SUBSIDIARY	Claims Incurred (Net)	0.16	1.00	3.01	3.18
2	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	FELLOW SUBSIDIARY	Commission Exp	102.34	216.53	106.28	237.77
3	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	FELLOW SUBSIDIARY	Premium Received	1.07	2.29	1.22	7.16
4	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	FELLOW SUBSIDIARY	Expenses payable / receivable	15.80	15.80	-	-
5	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	FELLOW SUBSIDIARY	Payable (Net)-claims outstanding	(0.46)	(0.46)	-	-
6	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Claims Incurred (Net)	189.42	372.49	464.50	537.73
7	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Expenses payable / (receivable)	4.04	4.04	(6.50)	(0.57)
8	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Interest accrued	193.26	369.89	168.99	264.26
9	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Interest received	23.81	100.54	-	50.06
10	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Investments	1,000.00	2,012.76	-	-
11	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Management Expenses Paid	125.77	141.60	30.95	48.60
12	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Management Expenses recovered	4.30	9.48	5.39	14.63
13	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Marketing Expenses	363.40	933.79	397.16	856.01
14	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Payable - Advance Premium Deposit	(62.79)	(62.79)	64.22	72.55
15	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Payable(Net) - Claims Outstanding	(76.07)	(76.07)	57.82	57.82
16	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Premium Received	61.61	245.15	60.90	441.98
17	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Receivable - Investments	7,990.00	7,990.00	-	5,990.00
18	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Claims Incurred (Net)	2.91	5.73	3.71	5.52
19	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Expenses payable / receivable	20.29	20.29	4.04	3.41
20	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Fees Incurred for Risk Inspection and Advisory Services	518.01	887.80	52.74	116.15
21	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Management Expenses Paid	13.00	13.00	6.04	11.09
22	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Management Expenses recovered	6.62	15.52	6.00	12.63
23	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Premium Received	8.94	15.49	2.98	22.18
24	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Payable (Net)-claims outstanding	(1.56)	(1.56)	-	-
25	CHOLAMANDALAM SECURITIES LTD	FELLOW SUBSIDIARY	Brokerage Expenses	0.33	4.17	-	-
26	CHOLAMANDALAM SECURITIES LTD	FELLOW SUBSIDIARY	Claims Incurred (Net)	1.35	2.95	0.79	1.11
27	CHOLAMANDALAM SECURITIES LTD	FELLOW SUBSIDIARY	Premium Received	1.37	5.62	15.93	16.23
28	CHOLAMANDALAM SECURITIES LTD	FELLOW SUBSIDIARY	Payable(Net) - Claims Outstanding	(0.55)	(0.55)	-	-
29	mitsui sumitomo insurance company ltd	JOINT VENTURE PARNTER	Due from / (to) other entities Carrying on Insurance Business	(265.83)	(265.83)	213.89	4,570.45
30	mitsui sumitomo insurance company ltd	JOINT VENTURE PARNTER	Expenses payable / receivable	54.89	54.89	(3.13)	(12.84)
31	mitsui sumitomo insurance company ltd	JOINT VENTURE PARNTER	Management Expenses Paid	30.60	61.20	7.93	8.63
32	mitsui sumitomo insurance company ltd	JOINT VENTURE PARNTER	Management Expenses recovered	3.88	6.65	4.52	8.53
33	mitsui sumitomo insurance company ltd	JOINT VENTURE PARNTER	Reinsurance recovery on claims	910.28	1,317.01	711.50	3,973.75
34	mitsui sumitomo insurance company ltd	JOINT VENTURE PARNTER	Rent Recovery	19.22	43.44	16.95	35.05
35	mitsui sumitomo insurance company ltd	JOINT VENTURE PARNTER	RI Commission	189.23	376.14	170.04	373.92
36	mitsui sumitomo insurance company ltd	JOINT VENTURE PARNTER	RI Premium Paid	1,257.81	2,581.89	1,202.67	4,464.91
37	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Claims Incurred (Net)	31.48	73.02	123.38	157.58
38	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Expenses payable / receivable	9.92	9.92	-	0.50
39	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Payable(Net) - Claims Outstanding	(10.92)	(10.92)	111.08	111.08
40	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Premium Received	223.52	328.21	138.91	352.21

Related Party Transactions							
Sl.No.	NAME OF THE RELATED PARTY	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received*			
				For the quarter	up to the Quarter	Corresponding quarter of the preceeding year	up to the Quarter of the preceeding year
41	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Interest accrued	22.18	38.09	-	-
42	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Interest received	-	6.03	-	-
43	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Receivable - Investments	1,000.00	1,000.00	-	-
44	SHANTHI GEARS LIMITED	FELLOW SUBSIDIARY	Management Expenses Paid	3.30	6.88	-	-
45	SHANTHI GEARS LIMITED	FELLOW SUBSIDIARY	Management Expenses recovered	1.56	2.60	-	-
46	SHANTHI GEARS LIMITED	FELLOW SUBSIDIARY	Premium Received	25.16	28.80	-	-
47	MANAGING DIRECTOR	KEY MANAGEMENT PERSONNEL	Managerial Remuneration	54.83	100.27	-	-
48	WHOLETIME DIRECTOR	KEY MANAGEMENT PERSONNEL	SECONDMENT CHARGES	6.34	12.67	-	-

PERIODIC DISCLOSURES

FORM NL-32 Products Information

Insurer: **Cholamandalam MS General Insurance Co. Ltd** Date: **30-09-2014**

Products Information							
<i>List below the products and/or add-ons introduced during the period</i>							
Sl. No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business*	Category of product	Date of filing of Product	Date IRDA confirmed filing/ approval
1	Chola Healthline (2864)	A36 - CHLS	IRDA/NL-HLT/CMSGI/P-H/V.I/51/13-14	Health	Accident & Health	30-05-2013	13-03-2014
2	Chola Shubh Yatra Insurance (2861)	A39-CSYIP	IRDA/NL-HLT/CHSGI/P-T/V.I/414/13-14	Travel	Accident & Health	10-10-2013	26-02-2014

TABLE - II

Insurer:

Cholamandalam MS General Insurance Co Ltd

Solvency for the Period ended on 30th Sep 2014

Available Solvency Margin and Solvency Ratio

(Rs. in Lacs)

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-AA):		2,57,890
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)		2,51,961
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		5,930
4	Excess in Policyholders' Funds (1-2-3)		(1)
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):		72,779
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		16,800
7	Excess in Shareholders' Funds (5-6)		55,979
8	Total Available Solvency Margin [ASM] (4+7)		55,978
9	Total Required Solvency Margin [RSM]		37,886
	RSM 1		32,711
	RSM 2		37,534
	RSM (Insurance Act)		5,000
	Max of above		37,886
10	Solvency Ratio (Total ASM/Total RSM)		1.478
11.	Outstanding Govt Dues ~ 1-6 months		2,855.0
12.	Revised ASM after forbearance		58,833.0
13.	Solvency Ratio after Forbearance		1.553

PERIODIC DISCLOSURES**FORM NL-34: Board of Directors & Key Person**

Cholamandalam MS General Insurance Company Ltd

Date: 30/09/2014

BOD and Key Person information

Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mr. S B Mathur	Independent Director & Chairman	Resigned with effect from 28/07/2014
2	Mr.R Beri	Non-executive Independent Director	No Change
3	Mr.Pradeep V Bhide	Chairman	Appointed as Chairman with effect from 28/07/2014
4	Mr.N Srinivasan	Director	No Change
5	Mr. A V Muralidharan	Non-executive Independent Director	Appointed as Non - executive Independent Director with effect from 28/07/2014
6	Mr.S S Gopalarathnam	Managing Director	No Change
7	Mr.Tsuyoshi Yamane	Wholetime Director	No Change
8	Mr.Maki Kumagai	Director	Appointed with effect from 28/07/2014

Key Persons as defined in IRDA Registration of Companies Regulations, 2000

Sl. No.	Name of person	Role/designation
1	Mr.S S Gopalarathnam	Managing Director & Chief Executive Officer
2	Mr.Vedamarayanan Seshadri	Chief Marketing Officer
3	Mr.S K Rangaswamy	Chief Financial Officer and Chief Risk Officer
4	Mr.Suresh Krishnan	Chief Compliance Officer and Chief of Internal Audit
5	Mr.N V Murali	Chief Investment Officer
6	Mr.R Arunachalam	Appointed Actuary

FORM NL-35-NON PERFORMING ASSETS-7A

COMPANY NAME & CODE:Cholamandalam MS General Insurance Company Limited

123

Statement as on: 30-Sep-14

Name of the Fund _____

Details of Investment Portfolio - Combined Including Motor Pool

Periodicity of Submission : Quarterly

COI	Company Name	Instrument Type	Interest Rate		Total O/s (Book Value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal Due from	Interest Due from	Deferred Principal	Deferred Interest	Rolled Over?	Has there been any Principal Waiver?		Classification	Provision (%)	Provision (Rs)
			%	Has there been revision?									Amount	Board Approval Ref			
Nil																	

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: 07-11-2014

SIGNATURE _____

Note:

- A. Category of Investment (COI) shall be as per INV/GLN/001/2003-04
- B. FORM 7A shall be submitted in respect of each Fund.
- C. Classification shall be as per F&A-Circulars-169-Jan-07 Dt.24-01-07.

FULL NAME & DESIGNATION: N.V. Murali
Chief Investment Officer

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Statement as on: 30 Sep 2014

Name of the Fund _____

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

33.99%

Rs Lakhs

No.	Category of Investment	Category Code	Current Quarter					Year to Date (current year)					Year to Date (previous year) ³				
			Investment as on 30-09-2014 (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 30-09-2014 (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 30-09-2013 (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
A	CENTRAL GOVERNMENT SECURITIES																
A01	Central Government Bonds	CGSB	60,750.29	59,752.14	1,193.91	7.96%	5.26%	60,750.29	59,752.14	2,215.79	8.01%	5.29%	42,280.05	39,947.08	1,491.05	7.73%	5.10%
A02	Special Deposits	CSPD	-	-	-			-	-	-			-	-	-		
A03	Deposit under Section 7 of Insurance Act, 1938	CDSS	1,074.89	1,006.23	16.03	5.41%	3.57%	1,074.89	1,006.23	32.11	5.45%	3.60%	1,092.30	990.49	32.11	5.45%	3.60%
A04	Treasury Bills	CTRB	2,430.61	2,430.61	70.41	8.56%	5.65%	2,430.61	2,430.61	70.86	8.56%	5.65%	-	-	22.36	6.67%	4.40%
B	STATE GOVERNMENT / OTHER APPROVED SECURITIES		-		-								-		-		
B01	Central Government Guaranteed Loans / Bonds	CGSL	-	-	-					-	0.00%		-	-	-		
B02	State Government Bonds	SGGB	30,722.67	30,750.78	677.07	8.75%	5.78%	30,722.67	30,750.78	1,291.53	8.79%	5.80%	22,136.48	21,390.75	944.83	9.82%	6.48%
B03	State Government Guaranteed Loans	SGGL	-	-	-			-	-	-			-	-	-		
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA	-	-	-			-	-	-			-	-	-		
B05	Guaranteed Equity	SGGE	-	-	-			-	-	-			-	-	-		
C	HOUSING SECTOR INVESTMENTS		-		-								-		-		
	a) Approved Investment		-		-								-		-		
C01	Loans to State Government for Housing	HLSH	-	-	-			-	-	-			-	-	-		
C02	Loans to State Government for Fire Fighting Equipments	HLSF	-	-	-			-	-	-			-	-	-		
C03	Term Loan - HUDCO / NHB / Institutions accredited by NHB	HTLH	-	-	-			-	-	-			-	-	-		
C04	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	-			-	-	-			-	-	29.26	10.49%	6.92%
C05	Housing - Securitised Assets	HMBS	-	-	-			-	-	-			-	-	-		
C06	Debentures / Bonds / CPs / Loans - (Promoter Group)	HDPG	-	-	-			-	-	-			-	-	-		
	TAXABLE BONDS		-		-								-		-		
C06	Bonds / Debentures issued by HUDCO	HTHD	-	-	-			-	-	-			-	-	-		
C07	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	40,173.94	40,459.85	904.57	9.68%	6.39%	40,173.94	40,459.85	1,576.64	9.68%	6.39%	24,931.13	24,722.31	926.71	9.29%	6.13%
C08	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HTDA	-	-	-			-	-	-			-	-	-		
	TAX FREE BONDS		-		-								-		-		
C09	Bonds / Debentures issued by HUDCO	HFHD	-	-	-			-	-	-			-	-	-		
C10	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HFDM	1,842.19	2,074.35	32.89	7.41%	4.89%	1,842.19	2,074.35	57.14	7.38%	7.38%	1,008.65	1,067.26	23.22	7.03%	7.03%
C11	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HFDA	-	-	-	0.00%	0.00%	-	-	-			-	-	-		
	b) Other Investments		-		-								-		-		
	Debentures/Bonds/CPs/Loans	HODS	-	-	-			-	-	-			-	-	-		
	Housing- Securitised Assets	HOMB	-	-	-			-	-	-			-	-	-		
	Debentures/Bonds/CPs/Loans(Promotor Group)	HOPG	-	-	-			-	-	-			-	-	-		
D	INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS		-		-								-		-		

	a) Approved Investment		-	-	-								-	-			
D01	Infrastructure - Other Approved Securities	ISAS	-	-	-			-	-	-			-	-	-	0.00%	0.00%
D02	Infrastructure - PSU - Equity shares - Quoted	ITPE	177.94	192.62	2.21	1.24%	0.82%	177.94	192.62	2.21	1.27%	1.27%	167.41	145.31	1.42	3.41%	3.41%
D03	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	48.49	45.29	0.86	1.77%	1.17%	48.49	45.29	0.86	1.77%	1.77%	117.45	45.59	0.86	2.90%	2.90%
D04	Infrastructure - Equity and Equity Related Instruments (Promoter Group)	IEPG	-	-	-			-	-	-			-	-	-		
D05	Infrastructure - Securitised Assets	IESA	-	-	-			-	-	-			-	-	-		
D06	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IDPG	-	-	-			-	-	-			-	-	-		
	TAXABLE BONDS		-	-	-								-	-	-		
D07	Infrastructure - PSU - Debentures / Bonds	IPTD	12,768.08	12,910.59	262.86	9.42%	6.22%	12,768.08	12,910.59	510.97	9.30%	6.14%	9,797.77	9,729.54	311.37	9.07%	5.98%
D08	Infrastructure - PSU - CPs	IPCP	-	-	-	0.00%	0.00%	-	-	-			-	-	-		
D09	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	7,701.64	7,758.60	193.39	9.66%	6.38%	7,701.64	7,758.60	380.48	9.68%	6.39%	8,006.25	6,957.64	303.63	9.20%	6.07%
D10	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-			-	-	-			-	-	2.58	12.25%	8.09%
D11	Infrastructure - Term Loans (with Charge)	ILWC	-	-	-			-	-	-			-	-	-		
	TAX FREE BONDS		-	-	-								-	-	-		
D12	Infrastructure - PSU - Debentures / Bonds	IPFD	19,489.89	22,076.37	374.02	7.62%	5.03%	19,489.89	22,076.37	697.37	7.60%	7.60%	12,220.16	13,141.43	404.86	7.30%	7.30%
D13	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICFD	-	-	-			-	-	-			-	-	-		
	b) Other Investments		-	-	-								-	-	-		
	Infrastructure - Equity (including Unlisted)	IOEQ	68.96	17.24	-	0.00%	0.00%	68.96	17.24	-		0.00%	-	-	-		
	Infrastructure - Debentures/Bonds/CPs/Loans	IODS	2,505.54	2,679.21	70.96	11.21%	7.40%	2,505.54	2,679.21	141.15	11.21%	7.40%	2,507.75	3,134.71	0.78	11.35%	7.49%
	Infrastructure- Securitised Assets	IOSA	-	-	-			-	-	-			-	-	-		
	Infrastructure- Equity (Promotor Group)	IOPE	-	-	-			-	-	-			-	-	-		
	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IOPD	-	-	-			-	-	-			-	-	-		
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS		-	-	-								-	-	-		
E01	PSU - Equity shares - Quoted	EAEQ	687.02	647.44	19.23	3.35%	2.21%	687.02	647.44	78.68	20.43%	20.43%	227.26	186.14	3.37	3.28%	3.28%
E02	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	1,476.90	1,639.41	9.94	0.92%	0.61%	1,476.90	1,639.41	61.29	6.84%	6.84%	634.99	497.05	9.62	4.97%	4.97%
E03	Equity Shares - Companies incorporated outside India (invested prior to IRDA Regulations)	EFES	-	-	-			-	-	-			-	-	-		
E04	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	-	-	16.87	43.26%	28.56%	-	-	16.87	43.26%	43.26%	-	-	-		
E05	Corporate Securities - Bonds - (Taxable)	EPBT	2,439.64	2,468.10	57.26	9.39%	6.20%	2,439.64	2,468.10	115.52	9.31%	6.15%	1,481.94	1,446.34	48.30	8.22%	5.42%
E06	Corporate Securities - Bonds - (Tax Free)	EPBF	-	-	-			-	-	-			-	-	-		
E07	Corporate Securities - Preference Shares	EPNQ	-	-	-			-	-	-			-	-	-		
E08	Corporate Securities - Investment in Subsidiaries	ECIS	-	-	-			-	-	-			-	-	-		
E09	Corporate Securities - Debentures	ECOS	67,528.54	67,099.66	1,550.92	9.90%	6.53%	67,528.54	67,099.66	2,804.50	9.92%	6.55%	40,013.83	39,685.58	1,744.08	9.73%	6.42%
E10	Corporate Securities - Debentures / Bonds/ CPs /Loan - (Promoter Group)	EDPG	5,992.92	7,133.29	176.19	10.34%	6.83%	5,992.92	7,133.29	325.68	10.37%	6.84%	2,000.00	1,953.39	72.63	9.54%	6.29%
E11	Corporate Securities - Derivative Instruments	ECDI	-	-	-			-	-	-			-	-	-		
E12	Investment properties - Immovable	EINP	-	-	-			-	-	-			-	-	-		
E13	Loans - Policy Loans	ELPL	-	-	-			-	-	-			-	-	-		
E14	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	-	-	-			-	-	-			-	-	-		
E15	Loans - Secured Loans - Mortgage of Property outside India (Term Loan)	ELMO	-	-	-			-	-	-			-	-	-		
E16	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	36,355.00	36,355.00	924.34	9.35%	6.17%	36,355.00	36,355.00	1,573.81	9.49%	6.27%	28,615.00	28,615.00	1,375.82	9.64%	6.36%
E17	Deposits - CDs with Scheduled Banks	EDCD	-	-	-			-	-	-			-	-	-		
E18	Deposits - Repo / Reverse Repo	ECMR	-	-	-			-	-	-			-	-	-		
E19	Deposit with Primary Dealers duly recognised by Reserve Bank of India	EDPD	-	-	-			-	-	-			-	-	-		

E20	CCIL - CBLO	ECBO	-	-	-			-	-	-			-	-	-		
E21	Commercial Papers	ECCP	-	-	8.52	12.00%	7.92%	-	-	21.88	12.00%	7.92%	1,443.51	1,443.51	70.68	10.68%	7.05%
E22	Application Money	ECAM	-	-	-			-	-	-			-	-	10.09	9.56%	6.31%
E23	Corporate Securities Mutual Funds	EGMF	2,200.00	2,200.59	78.85	8.56%	5.65%	2,200.00	2,200.59	180.60	8.69%	5.74%	1,601.86	1,603.47	86.54	8.90%	5.87%
E24	Corporate Securities Mutual Funds Promoters Group	EMPG	-	-	-			-	-	-			-	-	-		
F	OTHER THAN APPROVED INVESTMENTS		-		-								-		-		
F01	Bonds - PSU - Taxable	OBPT	-	-	-			-	-	-			-	-	-		
F02	Bonds - PSU - Tax Free	OBPF	-	-	-			-	-	-			-	-	-		
F03	Equity Shares (incl Co-op Societies)	OESH	-	-	-			-	-	-			-	-	-		
F04	Equity Shares (PSUs & Unlisted)	OEPU	-	-	-			-	-	-			-	-	-		
F05	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	-	-	-			-	-	-			-	-	-		
F06	Debentures	OLDB	2,000.00	2,002.65	63.59	10.37%	6.85%	2,000.00	2,002.65	163.84	10.34%	6.83%	5,476.96	6,005.89	459.20	10.39%	6.86%
F07	Debentures / Bonds/ CPs / Loans etc. - (Promoter Group)	ODPG	1,996.77	2,000.38	56.03	10.52%	6.94%	1,996.77	2,000.38	111.46	10.52%	6.94%	4,026.20	4,085.04	225.77	10.95%	7.23%
F08	Commercial Papers	OACP	-	-	-			-	-	-			-	-	-		
F09	Preference Shares	OPSH	-	-	-			-	-	-			-	-	-		
F10	Venture Fund	OVNF	-	-	-			-	-	-			-	-	-		
F11	Short term Loans (Unsecured Deposits)	OSLU	-	-	-			-	-	-			-	-	-		
F12	Term Loans (without Charge)	OTLW	-	-	-			-	-	-			-	-	-		
F13	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-			-	-	-			-	-	-		
F14	Mutual Funds - (under Insurer's Promoter Group)	OMPG	-	-	-			-	-	-			-	-	-		
F15	Derivative Instruments	OCDI	-	-	-			-	-	-			-	-	-		
F16	Securitised Assets	OPSA	-	-	-			-	-	-			-	-	-		
F17	Investment properties - Immovable	OIPI	-	-	-			-	-	-			-	-	-		
TOTAL			3,00,431.91	3,03,700.39	6,760.90	9.34%	6.17%	3,00,431.91	3,03,700.39	12,431.23	9.40%	6.20%	2,09,786.96	2,06,793.53	8,601.12	9.18%	6.06%

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: 7-Nov-14

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

FORM - 2

(Read with Regulation 10)

PART - A

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

Registration Number: 123

Statement as on: 30 Sep 2014

Name of Fund _____

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs Lakhs

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter ¹</u>								
	10.25% MAGMA FINCORP DB 23-06-2016	ECOS	500	23-06-2014	CARE	CARE AA+	CARE AA	29-07-2014	
	10.25% MAGMA FINCORP DB 23-06-2017	ECOS	500	23-06-2014	CARE	CARE AA+	CARE AA	29-07-2014	
B.	<u>As on Date ²</u>								
	10.25% MAGMA FINCORP DB 23-06-2016	ECOS	500	23-06-2014	CARE	CARE AA+	CARE AA	29-07-2014	
	10.25% MAGMA FINCORP DB 23-06-2017	ECOS	500	23-06-2014	CARE	CARE AA+	CARE AA	29-07-2014	
	10.40% OHL DB 11-01-2015	OLDB	2,000	11-01-2012	ICRA	AA-	A+	01-08-2013	
	11.15% REL INFRA DB 30-03-2017	IODS	506	21-06-2012	CRISIL	AA-	A+	01-10-2013	
	11.40% TATA POWER DB 02-06-2021	IODS	2,000	07-06-2011	CRISIL	AA	AA-	17-10-2013	

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: 7-Nov-14

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 Investmet (COI) shall be as per INV/GLN/001/2003-04

PERIODIC DISCLOSURES

FORM NL-38 Quarterly Business Returns across line of Business

Insurer: Cholamandalam MS General Insurance Co Ltd Date: As at 30th Sep 14

(Rs in Lakhs)

(Rs in Lakhs)

Quarterly Business Returns across line of Business

Sl.No.	Line of Business	For Q2 FY 2014-15		For Q2 FY 2013-14		Upto 30.09.2014		Upto 30.09.2013	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	2,484	54,383	2,542	45,966	6,322	1,11,369	6,098	95,619
2	Cargo & Hull	1,675	1,438	1,729	1,326	3,292	2,964	3,482	2,815
3	Motor TP	16,293	2,08,998	14,747	2,10,597	31,911	4,15,122	29,148	4,24,846
4	Motor OD **	14,096	1,96,841	15,487	2,05,346	28,071	3,90,179	31,694	4,16,212
5	Engineering	625	2,577	689	2,535	1,278	4,971	1,278	5,308
6	Workmen's Compensation	111	503	120	529	263	1,138	261	1,147
7	Employer's Liability	191	190	178	186	389	426	349	392
8	Aviation	-	-	-	-	-	-	-	-
9	Personal Accident	1,435	9,896	1,426	7,271	3,036	18,490	2,934	14,499
10	Health	4,297	25,869	2,990	23,445	9,901	46,540	12,150	41,297
11	Others*	11,471	14,685	2,722	14,603	12,775	31,646	3,251	31,861
		52,678	3,18,539	42,630	3,06,458	97,238	6,32,666	90,645	6,17,784

Note:

1. Premium stands for amount of premium
2. 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)

Insurer:

Cholamandalam MS General Insurance Co Ltd

Date:

As at 30th Sep 14

(Rs in Lakhs)

Rural & Social Obligations (Quarterly Returns)

Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1.00	Fire	Rural	187.00	27.25	25795.85
		Social			
2.00	Cargo & Hull	Rural	5	0.13	116.17
		Social			
3.00	Motor TP	Rural	86305.00	2818.60	0.00
		Social			
4.00	Motor OD	Rural	85755.00	4130.35	6948.95
		Social			
5.00	Engineering	Rural	15.00	7.25	349.05
		Social			
6.00	Workmen's Compensation	Rural			
		Social			
7.00	Employer's Liability	Rural			
		Social			
8.00	Aviation	Rural			
		Social			
9.00	Personal Accident	Rural	37.00	0.82	4.00
		Social			
10.00	Health	Rural	123.00	3067.46	246001.70
		Social			
11.00	Others*	Rural	8909.00	12033.43	231766.59
		Social			

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

PERIODIC DISCLOSURES

FORM NL-40 Business Acquisition through different channels

Insurer: Cholamandalam MS General Insurance Co Ltd

(Rs in Lakhs)

Sl.No.	Business Acquisition through different channels								
	Channels	Current Quarter For the Quarter Sep 14		Same quarter Previous Year For the Quarter Sep 13		Up to the period YTD Sep14		Same period of the previous year YTD Sep 13	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	10661	1071	7908	888	19809	2304	16490	1982
2	Corporate Agents-Banks	158207	17345	151406	16711	306605	34233	295788	32630
3	Corporate Agents -Others	799	118	1104	84	1524	227	2028	157
4	Brokers	41637	15066	47912	4736	86889	18963	97583	9700
5	Micro Agents	0	0	0	0	0	0	0	0
6	Direct Business	107235	19077	98128	20211	217839	41512	205895	46177
	Total (A)	318539	52677	306458	42631	632666	97238	617784	90646
1	Referral (B)	0	0	0	0	0	0	0	0
	Grand Total (A+B)	318539	52677	306458	42631	632666	97238	617784	90646

Note:

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

PERIODIC DISCLOSURES **GRIEVANCE DISPOSAL**

Cholamandalam MS General Insurance Co Ltd

Date: 30-Sep-14

Grievance Disposal for the period upto September 30, 2014 during the financial year 2014-15

Sl No.	Particulars	Opening Balance As on beginning of the quarter	Additions during the quarter	Complaints Resolved/Settled during the quarter			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 related							1
b)	Claim	2	202	181		18	5	445
c)	Policy related	3	346	341		2	6	790
d)	Premium		1	1				1
e)	Refund		7	7				13
f)	Coverage		1	1				1
g)	Cover note related		1			1		10
h)	Product		4	4				5
i)	Others	4	41	43			2	72
	Total Number of Complaints	9	603	578	0	21	13	1338

2	Total no. of policies during the previous year *	2433164
3	Total no. of claims during the previous year	269433
4	Total no. of policies during the current year *	1238332
5	Total no. of claims during the current year	98030
6	Total no. of policy complaints (current year) per 10000 policies (current year)	6
7	Total no. of claim complaints (current year) per 10000 claims registered (current year)	45

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Upto 7 days	10		10
b)	7 - 15 days	2		2
c)	15 - 30 days			
d)	30 - 90 days	1		1
e)	90 days & beyond			
	Total Number of Complaints	13	0	13

* Total no. of policies during the previous year FY 2013-14 includes certificates issued under master policies.

* Total no. of policies upto Q1 of current year FY 2014-15 includes certificates issued under master policies.