

**FORM NL-1-B-RA**

**Cholamandalam MS General Insurance Company Ltd**

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

**REVENUE ACCOUNT FIRE FOR THE QUARTER ENDED September 30, 2012**

	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)	<b>NL-4-</b>	94,097	178,331	66,841	116,839
2	Profit/ Loss on sale/redemption		253	644	128	195
3	Others Administrative Charges		32	351	(63)	193
4	Interest, Dividend & Rent – Gross		11,794	22,153	8,950	19,837
	<b>TOTAL (A)</b>		<b>106,176</b>	<b>201,479</b>	<b>75,856</b>	<b>137,064</b>
1	Claims Incurred (Net)	<b>NL-5-</b>	1,609	49,197	65,723	84,003
2	Commission	<b>NL-6-</b>	7,112	2,014	8,192	(6,815)
3	Operating Expenses related to Insurance Business	<b>NL-7- Operating Expenses Schedule</b>	23,966	88,695	16,971	74,759
4	Premium Deficiency		-	-	-	-
	<b>TOTAL (B)</b>		<b>32,687</b>	<b>139,906</b>	<b>90,886</b>	<b>151,947</b>
	<b>Operating Profit/(Loss) from APPROPRIATIONS</b>		<b>73,489</b>	<b>61,573</b>	<b>(15,030)</b>	<b>(14,883)</b>
	Transfer to Shareholders' Account		73,489	61,573	(15,030)	(14,883)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be		-	-	-	-
	<b>TOTAL (C)</b>		<b>73,489</b>	<b>61,573</b>	<b>(15,030)</b>	<b>(14,883)</b>

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

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

**REVENUE ACCOUNT MARINE FOR THE QUARTER ENDED 30th Sep 2012**

	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-	39,004	72,911	34,751	72,979
2	Profit/ Loss on sale/redemption		85	208	37	61
3	Others Administrative Charges		70	120	35	70
4	Interest, Dividend & Rent – Gross		3,897	7,261	3,462	7,352
	<b>TOTAL (A)</b>		<b>43,056</b>	<b>80,500</b>	<b>38,285</b>	<b>80,462</b>
1	Claims Incurred (Net)	NL-5-	12,910	42,956	27,356	57,699
2	Commission	NL-6-	(12,092)	(17,278)	(12,729)	(20,664)
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	14,641	34,692	7,891	32,737
4	Premium Deficiency			-	-	-
	<b>TOTAL (B)</b>		<b>15,459</b>	<b>60,370</b>	<b>22,518</b>	<b>69,772</b>
	<b>Operating Profit/(Loss) from</b>		<b>27,597</b>	<b>20,130</b>	<b>15,767</b>	<b>10,690</b>
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account		27,597	20,130	15,767	10,690
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be		-	-	-	-
	<b>TOTAL (C)</b>		<b>27,597</b>	<b>20,130</b>	<b>15,767</b>	<b>10,690</b>

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

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

**REVENUE ACCOUNT MISCELLANEOUS FOR THE QUARTER ENDED 30th Sep 2012**

	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)	<b>NL-4-</b>	2,415,960	4,487,942	1,797,642	3,364,668
2	Profit/ Loss on sale/redemption		5,393	9,925	1,299	2,057
3	Others Administrative Charges		6	38	25	135
4	Interest, Dividend & Rent – Gross		310,469	581,772	124,629	247,627
	<b>TOTAL (A)</b>		<b>2,731,828</b>	<b>5,079,677</b>	<b>1,923,595</b>	<b>3,614,487</b>
1	Claims Incurred (Net)	<b>NL-5-</b>	1,861,410	3,348,727	1,181,459	2,254,808
2	Commission	<b>NL-6-</b>	47,284	100,439	35,303	69,025
3	Operating Expenses related to Insurance Business	<b>NL-7-Operating</b>	838,760	1,563,230	718,406	1,299,960
4	Premium Deficiency					-
	<b>TOTAL (B)</b>		<b>2,747,454</b>	<b>5,012,396</b>	<b>1,935,168</b>	<b>3,623,793</b>
	<b>Operating Profit/(Loss) from APPROPRIATIONS</b>		<b>(15,626)</b>	<b>67,281</b>	<b>(11,573)</b>	<b>(9,306)</b>
	Transfer to Shareholders' Account		(15,626)	67,281	(11,573)	(9,306)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be		-	-	-	-
	<b>TOTAL (C)</b>		<b>(15,626)</b>	<b>67,281</b>	<b>(11,573)</b>	<b>(9,306)</b>

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

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

**FORM NL-2-B-PL**

**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 YEAR ENDED 30th Sep 2012**

	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	<b>OPERATING PROFIT/(LOSS)</b>					
	(a) Fire Insurance		73,489	61,573	(15,029)	(14,883)
	(b) Marine Insurance		27,597	20,130	15,766	10,689
	(c) Miscellaneous Insurance		(15,626)	67,281	(11,574)	(9,305)
2	<b>INCOME FROM INVESTMENTS</b>					
	(a) Interest, Dividend & Rent – Gross		73,548	154,385	88,188	157,501
	(b) Profit on sale of investments		1,640	4,806	881	1,308
	Less: Loss on sale of investments		(172)	(389)		-
3	<b>OTHER INCOME (To be specified)</b>		-	-	-	-
	<b>TOTAL (A)</b>		<b>160,476</b>	<b>307,786</b>	<b>78,233</b>	<b>145,310</b>
4	<b>PROVISIONS (Other than taxation)</b>					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	-	-	-
	(c) Others (to be specified)		-	-	-	-
5	<b>OTHER EXPENSES</b>					
	(a) Expenses other than those related to Insurance Business		1,000	1,000	-	-
	(b) Bad debts written off		-	-	-	-
	(c) Others (To be specified)		-	-	-	-
	<b>TOTAL (B)</b>		<b>1,000</b>	<b>1,000</b>	<b>-</b>	<b>-</b>
	Profit Before Tax		<b>159,476</b>	<b>306,786</b>	<b>78,233</b>	<b>145,310</b>
	Provision for Taxation		58,618	100,989	11,852	22,959
			<b>100,858</b>	<b>205,797</b>	<b>66,381</b>	<b>122,351</b>
	<b>APPROPRIATIONS</b>					
	(a) Interim dividends paid during the year		-	-		-
	(b) Proposed final dividend		-	-		-
	(c) Dividend distribution tax		-	-		-
	(d) Transfer to any Reserves or Other Accounts (to be specified) Shareholders			-	-	-
			-	-		
	Balance of profit/ loss brought forward from last year		-	-	(151,813)	(151,813)
	<b>Balance carried forward to Balance Sheet</b>		<b>100,858</b>	<b>205,797</b>	<b>(85,432)</b>	<b>(29,462)</b>

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

- Premium income received from business concluded in and outside India shall be separately disclosed.
- 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.
- Claims incurred shall comprise claims paid, specific claims settlement costs wherever applicable and change in the outstanding provision for claims at the year-end.
- 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.
- Fees and expenses connected with claims shall be included in claims.
- Under the sub-head "Others" shall be included items like foreign exchange gains or losses and other items.
- 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'..
- Income from rent shall include only the realised rent. It shall not include any notional rent.

## BALANCE SHEET AS AT 30th Sep 2012

		Schedule	As at Sep 30, 2012	As at Sep 30, 2011 for the corresponding previous year
			(Rs.'000)	(Rs.'000)
	<b>SOURCES OF FUNDS</b>			
	SHARE CAPITAL	NL-8-Share Capital Schedule	2,919,875	2,836,450
	SHARE APPLICATION MONEY PENDING ALLOTMENT			
	RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	1,052,115	389,768
	FAIR VALUE CHANGE ACCOUNT		(5,624)	(10,134)
	BORROWINGS	NL-11- Borrowings Schedule	-	2,954
	<b>TOTAL</b>		<b>3,966,366</b>	<b>3,219,038</b>
	<b>APPLICATION OF FUNDS</b>			
	INVESTMENTS	NL-12- Investment Schedule	15,166,059	11,571,559
	LOANS	NL-13-Loans Schedule	-	-
	FIXED ASSETS	NL-14-Fixed Assets Schedule	471,644	305,041
	DEFERRED TAX ASSET		29,003	-
	<b>CURRENT ASSETS</b>			
	Cash and Bank Balances	NL-15-Cash and bank balance Schedule	162,240	149,108
	Advances and Other Assets	NL-16- Advances and Other Assets Schedule	6,679,632	1,869,697
	<b>Sub-Total (A)</b>		<b>6,841,872</b>	<b>2,018,805</b>
	<b>CURRENT LIABILITIES</b>			
		NL-17-Current Liabilities Schedule	12,001,271	6,358,865
	PROVISIONS	NL-18- Provisions Schedule	6,540,941	4,346,964
	DEFERRED TAX LIABILITY			
	<b>Sub-Total (B)</b>		<b>18,542,212</b>	<b>10,705,829</b>
	<b>NET CURRENT ASSETS (C) = (A - B)</b>		<b>(11,700,340)</b>	<b>(8,687,024)</b>
	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19- Miscellaneous Expenditure Schedule	-	-
	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT			29,462
	<b>TOTAL</b>		<b>3,966,366</b>	<b>3,219,038</b>

# CONTINGENT LIABILITIES

	Particulars		As at Sep 30, 2012	As at Sep 30, 2011 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		448,460	179,800
6	Reinsurance obligations to the extent not provided for in accounts		-	-
7	Others (to be specified)			
	<b>TOTAL</b>		<b>448,460</b>	<b>179,800</b>

**FORM NL-4-PREMIUM SCHEDULE**  
**PREMIUM EARNED [NET]**

	Particulars	For the Quarter ended September 30, 2012	Upto the Quarter ended September 30, 2012	For the Corresponding Quarter of the Preceding year	Upto the Quarter of the preceding year
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Premium from direct business written	3,865,367	7,867,477	3,433,529	6,646,452
	Service Tax				
	Adjustment for change in reserve for unexpired risks				
	Gross Earned Premium	<b>3,865,367</b>	<b>7,867,477</b>	<b>3,433,529</b>	<b>6,646,452</b>
	Add: Premium on reinsurance accepted	36,276	57,827	35,311	33,457
	Less : Premium on reinsurance ceded	753,251	1,572,429	1,286,820	2,473,769
	Net Premium	3,148,392	6,352,875	2,182,020	4,206,140
	Adjustment for change in reserve for unexpired risks	599,331	1,613,691	282,785	651,653
	<b>Premium Earned (Net)</b>	<b>2,549,061</b>	<b>4,739,184</b>	<b>1,899,235</b>	<b>3,554,487</b>

*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**  
**CLAIMS INCURRED [NET]**

	Particulars	For the Quarter ended September 30, 2012	Upto the Quarter ended September 30, 2012	For the Corresponding Quarter of the Preceding year	Upto the Quarter of the preceding year
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Claims paid				
	Direct claims	1,705,246	3,344,550	1,592,671	2,916,101
	Add Claims Outstanding at the end of the year	2,652,924	2,652,924	156,174	1,791,790
	Less Claims Outstanding at the beginning of the year	2,235,523	1,833,600	-	1,428,062
	<b>Gross Incurred Claims</b>	<b>2,122,647</b>	<b>4,163,874</b>	<b>1,748,845</b>	<b>3,279,829</b>
	Add :Re-insurance accepted to direct claims	333,667	451,643	-	-
	Less :Re-insurance Ceded to claims paid	580,386	1,174,637	474,306	883,320
	<b>Total Claims Incurred</b>	<b>1,875,928</b>	<b>3,440,880</b>	<b>1,274,539</b>	<b>2,396,509</b>

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.*



**FORM NL-6-COMMISSION SCHEDULE**  
**COMMISSION -**

Particulars	For the Quarter ended September 30, 2012	Upto the Quarter ended September 30, 2012	For the Corresponding Quarter of the Preceding year	Upto the Quarter of the preceding year
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	144,158	286,057	120,334	227,754
Add: Re-insurance Accepted				
Less: Commission on Re-insurance Ceded	101,854	200,882	89,568	186,209
<b>Net Commission</b>	<b>42,304</b>	<b>85,175</b>	<b>30,766</b>	<b>41,545</b>
<b>Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated</b>				
Agents	184,589	200,627	4,236	8,659
Brokers	(19,062)	14,499	32,347	58,741
Corporate Agency	(21,369)	70,931	83,752	160,354
Referral			-	
Others (pl. specify)		-	-	
<b>TOTAL (B)</b>	<b>144,158</b>	<b>286,057</b>	<b>120,335</b>	<b>227,754</b>

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

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

	Particulars	For the Quarter ended September 30, 2012	Upto the Quarter ended September 30, 2012	For the Corresponding Quarter of the Preceding year	Upto the Quarter of the preceding year
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	178,245	341,303	168,721	311,762
2	Travel, conveyance and vehicle running expenses	22,209	42,113	15,714	29,624
3	Training expenses	828	1,790	2,436	4,237
4	Rents, rates & taxes	20,586	40,434	20,008	40,171
5	Repairs	2,548	5,845	2,123	4,422
6	Printing & stationery	8,820	16,848	6,884	14,498
7	Communication	11,976	23,540	12,167	24,544
8	Legal & professional charges	40,440	78,301	12,021	19,122
9	Auditors' fees, expenses etc				
	(a) as auditor	528	988	450	900
	(b) as adviser or in any other capacity, in respect of	224	419	170	290
	(i) Taxation matters	-			
	(ii) Insurance matters				
	(iii) Management services; and				
	(c) in any other capacity	15	30	15	30
10	Advertisement and publicity	21,022	31,160	26,062	34,152
11	Bank Charges	4,565	8,912	2,323	5,437
12	Others (to be specified)				
	Power and Electricity	7,745	16,884	6,374	13,045
	Information Technology Expenses	23,223	44,472	19,284	39,403
	Marketing Expenses	375,720	730,837	304,414	589,461
	Operating Lease Charges	10,048	20,125	9,976	20,003
	IRDA Registration renewal fees	4,500	9,000	3,240	6,481
	Service Tax Expense	14,400	20,400	22,048	36,848
	Outsourcing Expenses	84,771	163,813	70,680	138,175
	Net Exchange (Gain) / Loss	32	137	58	186
	Co-insurance Administrative Charges	356	717	317	966
	Terrorism Pool - Management Expenses	3,487	6,048	1,749	1,750
	IMTPIP - Administrative Expenses (Net)	631	631	-	-
	Miscellaneous Expenses (Net) (Note 2 & 3 below)	15,540	33,129	14,969	31,912
13	Depreciation	24,906	48,741	21,063	40,038
	<b>TOTAL</b>	<b>877,365</b>	<b>1,686,617</b>	<b>743,266</b>	<b>1,407,457</b>

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**  
**SHARE CAPITAL**

	Particulars	As at Sep 30, 2012	As at Sep 30, 2011 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
1	Authorised Capital		
	Equity Shares of Rs 32,40,00,000 each	3,240,000	3,040,000
2	Issued Capital		
	291,987,500 Equity Shares of Rs.10 each	2,919,875	2,836,450
3	Subscribed Capital		
	291,987,500 Equity Shares of Rs.10 each	2,919,875	2,836,450
4	Called-up Capital		
	291,987,500 Equity Shares of Rs.10 each fully paid up	2,919,875	2,836,450
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (Amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses		
	Expenses including commission or brokerage on	-	-
	Underwriting or subscription of shares		
	<b>TOTAL</b>	<b>2,919,875</b>	<b>2,836,450</b>

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  
SHARE CAPITAL**

**PATTERN OF SHAREHOLDING  
[As certified by the Management]**

Shareholder	As at Sep 30, 2012		As at Sep 30, 2011 for the corresponding previous year	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
• Indian	216,070,750	74	209,897,300	74
• Foreign	75,916,750	26	73,747,700	26
Others				
<b>TOTAL</b>	<b>291,987,500</b>	<b>100</b>	<b>283,645,000</b>	<b>100</b>

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

	Particulars	As at Sep 30, 2012	As at Sep 30, 2011 for the corresponding previous year
		(Rs. '000).	(Rs. '000).
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	750,825	333,700
4	General Reserves	-	56,068
5	Catastrophe Reserve	-	-
6	Other Reserves Contingency Reserve for Unexpired Risk	95,493	-
		-	
7	Balance of Profit in Profit & Loss Account	205,797	(29,462)
	<b>TOTAL</b>	<b>1,052,115</b>	<b>360,306</b>

*Note:*

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

**FORM NL-11-BORROWINGS SCHEDULE**  
**BORROWINGS**

	<b>Particulars</b>	<b>As at Sep 30, 2012</b>	<b>As at Sep 30, 2011 for the corresponding previous year</b>
		(Rs.'000).	(Rs.'000).
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (financial lease from IBM India Pvt. Ltd)	-	2,954
	<b>TOTAL</b>	<b>-</b>	<b>2,954</b>

*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*

**FORM NL-12-INVESTMENT SCHEDULE**
**Investments**

	Particulars	As at Sep 30, 2012 (Rs.'000).	As at Sep 30, 2011 for the corresponding previous year (Rs.'000).
	<b>LONG TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	4,446,125	3,409,723
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity		
	(bb) Preference		
	(b) Mutual Funds		
	(c) Derivative Instruments		
	(d) Debentures/ Bonds	3,009,279	3,501,279
	(e) Other Securities Equity Shares	43,113	38,599
	(f) Fixed Deposits with Banks	855,500	1,074,500
4	Investments in Infrastructure and Social Sector	1,583,066	1,362,201
5	Other than Approved Investments	1,000,129	600,063
	Less : Provision for diminution in value of investments	(11,000)	(11,000)
	<b>Total A</b>	<b>10,926,212</b>	<b>9,975,365</b>
	<b>SHORT TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	203,879	100,250
2	Other Approved Securities	-	-
3	Other Investments	-	-
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference		
	(b) Mutual Funds		
	(c) Derivative Instruments		
	(d) Debentures/ Bonds	1,888,124	351,195
	(e) Fixed Deposits with Banks	1,174,500	100,000
	(f) -Money market Instruments	659,739	869,842
	(g) - Mutual Funds ( Liquid schemes)	60,043	125,046
4	Investments in Infrastructure and Social Sector	253,562	49,861
5	Other than Approved Investments		
	<b>Total B</b>	<b>4,239,847</b>	<b>1,596,194</b>
	<b>TOTAL</b>	<b>15,166,059</b>	<b>11,571,559</b>

**Notes:**

(a) Investments in subsidiary/holding companies, joint ventures and associates shall be separately disclosed, at cost.

(i) Holding company and subsidiary shall be construed as defined in the Companies Act, 1956:

(ii) Joint Venture is a contractual arrangement whereby two or more parties undertake an economic activity, which is subject to joint control.

(i) Joint control - is the contractually agreed sharing of power to govern the financial and operating policies of an economic activity to obtain benefits from it.

(ii) Associate - is an enterprise in which the company has significant influence and which is neither a subsidiary nor a joint venture of the company.

(iii) Significant influence (for the purpose of this schedule) - means participation in the financial and operating policy decisions of a company, but not control of those policies. Significant influence may be exercised in several ways, for example, by representation on the board of directors, participation in the policymaking process, material inter-company transactions, interchange of managerial personnel or dependence on technical information. Significant influence may be gained by share ownership, statute or agreement. As regards share ownership, if an investor holds, directly or indirectly through subsidiaries, 20 percent or more of the voting power of the investee, it is presumed that the investor does have significant influence, unless it can be clearly demonstrated that this is not the case. Conversely, if the investor holds, directly or indirectly through subsidiaries, less than 20 percent of the voting power of the investee, it is presumed that the investor does not have significant influence, unless such influence is clearly demonstrated.

A substantial or majority ownership by another investor does not necessarily preclude an investor from having significant influence.

(b) Aggregate amount of company's investments other than listed equity securities and derivative instruments and also the market value thereof shall be disclosed.

(c) Investments made out of Catastrophe reserve should be shown separately.

(d) Debt securities will be considered as "held to maturity" securities and will be measured at historical cost subject to amortisation.

(e) Investment Property means a property [land or building or part of a building or both] held to earn rental income or for capital appreciation or for both, rather than for use in services or for administrative purposes.

(f) Investments maturing within twelve months from balance sheet date and investments made with the specific intention to dispose of within twelve months from balance sheet date shall be classified as short-term investments

**Cholamandalam MS General Insurance Company Ltd**  
**NL - 13- LOANS**

	Particulars	As at Sep 30, 2012	As at Sep 30, 2011 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	-	-
	<b>TOTAL</b>	-	-
2	BORROWER-WISE CLASSIFICATION	-	-
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others (to be specified)	-	-
	<b>TOTAL</b>	-	-
3	PERFORMANCE-WISE CLASSIFICATION	-	-
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	<b>TOTAL</b>	-	-
4	MATURITY-WISE CLASSIFICATION	-	-
	(a) Short Term	-	-
	(b) Long Term	-	-
	<b>TOTAL</b>	-	-

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**

**FIXED ASSETS**

(Rs.'000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening	Additions	Deductions	Closing	Up to Last Year	For The Period	On Sales/ Adjustments	To Date	As at Sep 30, 2012	As at Sep 30, 2011
Goodwill										
Intangibles Computers	215,675	45,600	-	261,275	163,491	23,226	-	186,717	74,558	36,703
Land-Freehold	5,079	32,112	-	37,191	-	-	-	-	37,191	-
Leasehold Property				-				-	-	
Buildings	194,295	36,881	-	231,176	7,780	1,654	-	9,434	221,742	174,456
Furniture & Fittings	27,260	1,669	-	28,929	22,108	1,258	-	23,366	5,563	3,758
Information Technology Equipment	139,660	20,153	-	159,813	99,930	13,205	-	113,135	46,678	34,216
Vehicles	20,187	6,253	7,325	19,115	10,938	2,495	5,339	8,094	11,021	11,450
Office Equipment	17,103	776	61	17,818	11,856	1,174	45	12,985	4,833	1,890
Others (Specify nature)				-				-	-	
Electrical Fittings	21,155	3,572	267	24,460	13,749	1,557	228	15,078	9,382	5,339
Improvement to Premises	44,160	8,712	87	52,785	15,481	4,172	-	19,653	33,132	22,432
Leased IT Equipment	-	-	-	-	-	-	-	-	-	1,529
<b>TOTAL</b>	<b>684,574</b>	<b>155,728</b>	<b>7,740</b>	<b>832,562</b>	<b>345,333</b>	<b>48,741</b>	<b>5,612</b>	<b>388,462</b>	<b>444,100</b>	<b>291,773</b>
Work in progress	-	-	-	-	-	-	-	-	27,544	13,268
<b>Grand Total</b>	<b>684,574</b>	<b>155,728</b>	<b>7,740</b>	<b>832,562</b>	<b>345,333</b>	<b>48,741</b>	<b>5,612</b>	<b>388,462</b>	<b>471,644</b>	<b>305,041</b>
PREVIOUS YEAR	571,640	52,392	1,234	622,799	291,964	40,038	977	331,026	305,041	

*Note:*

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

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

	<b>Particulars</b>	<b>As at Sep 30, 2012</b>	<b>As at Sep 30, 2011 for the corresponding previous year</b>
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	48,388	46,958
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)		
	(bb) Others		
	(b) Current Accounts	111,124	99,083
	(c) Others Motor Pool HDFC Bank Account	-	-
3	Money at Call and Short Notice	-	-
	(a) With Banks		
	(b) With other Institutions		
4	Others (Bank deposits under lien)	2,728	3,067
	<b>TOTAL</b>	<b>162,240</b>	<b>149,108</b>
	Balances with non-scheduled banks included in 2 and 3 above		

*Note : Bank balance may include remittances in transit. If so, the nature and amount should be separately stated.*

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

	Particulars	As at Sep 30, 2012	As at Sep 30, 2011 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	14,287	124,171
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	67,736	110,076
6	Others (to be specified)		
	Advances to Employees	1,000	303
	Advances to Vendors	6,652	13,425
	Deposits for Premises and Advance Rent	41,623	43,461
	Service Tax Unutilised Credit	16,518	5,503
	Environment Relief Fund		
	Other Advances / Deposits	41,725	42,470
	<b>TOTAL (A)</b>	<b>189,541</b>	<b>339,409</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments	428,978	310,285
	Motor Pool Interest Accrued		
2	Outstanding Premiums	1,009,694	695,089
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	272,150	200,033
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)		
	Other receivable	120	-
	Receivable from Terrorism Pool [includes investment income	435,524	324,879
	Receivable from IMTPIP	4,343,625	-
	<b>TOTAL (B)</b>	<b>6,490,091</b>	<b>1,530,286</b>
	<b>TOTAL (A+B)</b>	<b>6,679,632</b>	<b>1,869,695</b>

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)

**FORM NL-17-CURRENT LIABILITIES SCHEDULE****CURRENT LIABILITIES**

	<b>Particulars</b>	<b>As at Sep 30, 2012</b>	<b>As at Sep 30, 2011 for the corresponding previous year</b>
		(Rs. '000).	(Rs. '000).
1	Agents' Balances	43,910	44,796
2	Balances due to other insurance companies	496,322	208,448
3	Deposits held on re-insurance ceded	35,388	10,809
4	Premiums received in advance	142,133	210,046
5	Unallocated Premium	278,083	73,640
6	Sundry creditors	455,575	401,693
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	10,287,400	1,791,790
9	Due to Officers/ Directors		-
10	Others (to be specified)		
	Book Overdraft	121,449	160,882
	Tax and Other Withholdings	24,405	20,977
	Payable to IMTPIP		3,398,592
	Environment Relief Fund	45	95
	Service Tax Payable	116,561	36,858
	Value Added Tax Payable	-	239
	Unclaimed amounts of policyholders	-	-
	<b>TOTAL</b>	<b>12,001,271</b>	<b>6,358,865</b>

**FORM NL-18-PROVISIONS SCHEDULE****PROVISIONS**

	Particulars	As at Sep 30, 2012	As at Sep 30, 2011 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
1	Reserve for Unexpired Risk	6,443,483	4,265,007
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	97,458	81,957
6	Reserve for Premium Deficiency	-	-
	<b>TOTAL</b>	<b>6,540,941</b>	<b>4,346,964</b>

**FORM NL-19 MISC EXPENDITURE SCHEDULE****MISCELLANEOUS EXPENDITURE****(To the extent not written off or adjusted)**

	<b>Particulars</b>	<b>As at Sep 30, 2012</b>	<b>As at Sep 30, 2011 for the corresponding previous year</b>
		(Rs. '000).	(Rs. '000).
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	<b>TOTAL</b>	-	-

*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

(Rs in Lakhs)

Statement of Liabilities									
		As at 30th Sep 2012				As at 30th Sep 2011			
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	<b>Fire</b>	3,989	1,190	152	5,331	3,241	1,710	284	5,235
2	<b>Marine</b>	-	-	-	-	-	-	-	-
a	Marine Cargo	769	708	133	1,610	645	596	251	1,492
b	Marine Hull	1	-	-	1	-	-	-	-
3	<b>Miscellaneous</b>	-	-	-	-	-	-	-	-
a	Motor	46,267	86,430	8,912	141,609	27,629	5,942	3,481	37,053
b	Engineering	777	474	120	1,371	551	497	249	1,297
c	Aviation	-	-	-	-	-	-	-	-
d	Liabilities	419	390	77	886	510	228	164	902
e	Others	3,262	719	310	4,291	2,628	595	545	3,768
4	<b>Health Insurance</b>	8,951	3,022	236	12,209	7,446	3,045	330	10,821
5	<b>IMTPIP</b>	-	-	-	-	-	-	-	33,986
6	<b>Total Liabilities</b>	<b>64,435</b>	<b>92,933</b>	<b>9,940</b>	<b>167,308</b>	<b>42,650</b>	<b>12,613</b>	<b>5,304</b>	<b>94,554</b>

PERIODIC DISCLOSURES

FORM NL-22Geographical Distribution of Business

Cholamandalam MS General Insurance Co Ltd

GROSS DIRECT PREMIUM UNDERWRITTEN - September 30, 2012

(Rs in Lakhs)

States	Fire		Marine(Cargo)		Marine (Hull)		Engineering		Motor own damage		Motor Third Party		Motor - Total		Liability Insurance		Personal Accident		Medical Insurance		Overseas Medical Insurance		Crop Insurance		Miscellaneous		Total	
	For the quarter	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	For the quarter	Upto the quarter
Andhra Pradesh	82	327	8	16	-	-	139	163	976	1,845	891	1,670	1,867	3,515	14	29	9	17	17	32	4	14	-	-	5	15	2,144	4,129
Arunachal Pradesh	6	7	-	-	-	-	-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	16
Assam	107	113	5	7	-	-	10	19	370	646	234	414	604	1,060	0	1	0	0	2	3	-	-	-	-	9	14	736	1,216
Bihar	61	78	0	0	-	-	17	49	250	465	224	389	474	854	0	1	0	0	2,524	6,735	-	-	-	-	26	55	3,102	7,772
Chattisgarh	32	45	1	1	-	-	2	6	368	706	290	546	658	1,252	0	1	0	0	3	4	0	0	-	-	2	7	698	1,316
Goa	-	-	1	2	-	-	14	14	86	165	71	130	156	295	7	7	5	9	20	23	0	0	-	-	0	1	203	352
Gujarat	226	624	35	100	-	-	12	55	741	1,594	556	1,188	1,297	2,782	27	78	8	21	193	362	7	17	-	-	16	28	1,822	4,066
Haryana	71	233	-	1	-	-	1	26	339	727	346	716	685	1,443	-	0	1	1	2	4	0	0	403	403	0	1	1,164	2,112
Himachal Pradesh	9	28	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	28
Jammu and Kashmir	2	3	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	4
Jharkhand	-	-	0	0	-	-	15	15	452	828	309	554	761	1,382	0	2	0	0	540	939	0	0	180	180	5	10	1,501	2,528
Karnataka	317	743	75	144	-	-	85	109	1,031	1,967	764	1,529	1,795	3,496	40	66	26	40	179	354	17	32	184	184	12	25	2,731	5,194
Kerala	30	53	4	6	-	-	19	60	795	1,631	723	1,367	1,518	2,998	2	5	0	1	6	13	6	18	-	-	4	7	1,589	3,162
Madhya Pradesh	79	134	27	58	-	-	26	60	614	1,315	433	867	1,046	2,182	2	7	12	13	11	18	3	5	-	-	18	46	1,224	2,524
Maharashtra	374	1,073	232	384	0	1	70	156	1,759	3,492	1,128	2,181	2,886	5,673	92	179	95	175	989	1,455	30	77	-	-	54	119	4,824	9,291
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Orissa	15	56	0	0	-	-	6	25	348	659	320	602	668	1,260	1	1	0	0	1	3	0	0	-	-	2	5	694	1,351
Punjab	38	58	0	1	-	-	3	7	249	541	150	276	398	817	1	1	1	1	6	9	0	1	-	-	5	12	453	908
Rajasthan	38	107	4	11	-	-	6	34	1,136	2,255	961	1,857	2,098	4,112	5	7	2	10	4	8	0	1	-	-	6	14	2,162	4,304
Sikkim	-	-	-	0	-	-	4	4	23	49	17	39	40	87	-	-	0	0	0	0	-	-	-	-	0	0	45	92
Tamil Nadu	52	622	342	665	-	-	73	239	1,676	3,257	1,896	3,619	3,572	6,876	60	139	1,065	2,113	1,054	2,494	53	126	-	-	27	77	6,299	13,351
Tripura	-	-	1	1	-	-	1	1	120	225	94	172	214	398	0	0	0	0	1	1	-	-	-	-	0	1	216	401
Uttar Pradesh	195	589	4	11	-	-	21	66	1,211	2,373	713	1,385	1,924	3,758	0	6	1	3	16	47	0	1	111	111	26	58	2,299	4,650
Uttrakhand	-	-	4	4	-	-	3	3	92	185	80	163	172	348	-	1	0	0	3	3	0	0	-	-	5	11	188	370
West Bengal	65	83	7	24	-	-	2	38	752	1,485	657	1,275	1,409	2,760	0	1	1	3	155	1,187	2	5	-	-	14	25	1,656	4,126
Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Chandigarh	-	-	0	0	-	-	3	3	129	293	98	231	227	524	0	1	1	3	2	2	0	0	-	-	7	12	240	545
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Delhi	128	150	748	1,052	-	-	187	209	523	1,039	369	748	892	1,787	170	269	44	77	202	758	20	43	-	-	13	36	2,404	4,381
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	-	-	1	1	-	-	1	1	104	210	130	265	234	476	0	0	2	4	1	1	0	0	-	-	1	3	241	487
Total	1,927	5,129	1,500	2,491	0	1	721	1,373	14,141	27,950	11,454	22,183	25,595	50,133	422	804	1,275	2,490	5,932	14,454	144	343	879	879	258	579	38,654	78,675



## PERIODIC DISCLOSURES

### FORM NL-23 Reinsurance Risk Concentration

Cholamandalam MS General Insurance Co Ltd

Date: 30/9/2012

Statement for the Quarter Ended September 30,2012

(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	1	0.11					0.00%
2	No. of Reinsurers with rating AA but less than AAA	5	641.63	2	10.84	2	995.75	25.68%
3	No. of Reinsurers with rating A but less than AA	10	312.77	6	23.05	3	22.46	5.58%
4	No. of Reinsurers with rating BBB but less than A	1	44.06	1	4.06			0.75%
5	No. of Reinsurers with rating less than BBB							0.00%
6	Indian Insurer and Reinsurer	1	4,291.40	1	16.26	2	55.28	67.98%
	Total	18	5,289.98	10	54.22	7	1,073.48	100.00%

# PERIODIC DISCLOSURES

## FORM NL-24 : Ageing of Claims

Cholamandalam MS General Insurance Co. Ltd.

Date: 30.09.12

(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	8	30	37	40	18	133	761.22
2	Marine Cargo	2400	727	313	206	38	3684	881.53
3	Marine Hull						0	
4	Engineering	7	39	36	23	13	118	78.78
5	Motor OD	8261	7839	3267	706	162	20235	6487.09
6	Motor TP	181	265	353	619	670	2088	3968.93
7	Health	37294	174				37468	3358.85
8	Overseas Travel	33					33	25.99
9	Personal Accident	96	152	96	16	74	434	398.39
10	Liability	72	66	32	18	6	194	28.66
11	Crop						0	
12	Miscellaneous	46	96	18	3	1	164	139.44

## PERIODIC DISCLOSURES

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

Cholamandalam MS General Insurance Co. Ltd.

Date: 30.09.12

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	1703	2325	5	277	12054	16699	24835	68	914	333			289	59502
2	Claims reported during the period	238	4621		191	23985	3795	37093	102	578	263			382	71248
3	Claims Settled during the period	133	3684		118	20235	2088	37468	33	434	194			164	64551
4	Claims Repudiated during the period	56	132	4	23	842	57	2098	18	41	15			167	3453
5	Claims closed during the period	52	623		44	2404	49	304	56	152	57			140	3881
6	Claims O/S at End of the period	1700	2507	1	283	12558	18300	22058	63	865	330			200	58865
	Less than 3months	158	1272		118	9951	3168	19959	33	110	137			150	35056
	3 months to 6 months	108	550		83	1603	2051	34	20	367	70			31	4917
	6months to 1 year	59	375		46	380	4943	907	3	92	48			10	6863
	1year and above	1375	310	1	36	624	8138	1158	7	296	75			9	12029

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

<b>Cholamandalam MS General Insurance Company LTd</b>	
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**Solvency for the quarter ended 30th Sep 2012**

**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	RSM-1	RSM-2	
								RSM
1	Fire	9,069	4,455	4,251	1,223	907	638	907
2	Marine Cargo	5,138	1,542	3,883	955	617	699	699
3	Marine Hull	1	1	-	-	-	-	-
4	Motor	95,807	77,579	53,572	46,823	15,516	14,047	15,516
5	Engineering	2,807	852	693	248	281	146	281
6	Aviation	-	-	-	-	-	-	-
7	Liability	1,466	1,096	455	258	219	102	220
8	Others	8,193	4,648	2,441	1,290	1,147	513	1,147
9	Health	25,457	22,844	17,114	15,301	4,569	4,590	4,590
	<b>Total</b>	<b>147,938</b>	<b>113,017</b>	<b>82,409</b>	<b>66,098</b>	<b>23,256</b>	<b>20,735</b>	<b>23,360</b>

## PERIODIC DISCLOSURES

FORM NL-27 Offices information for Non-Life

Cholamandalam MS General Insurance Co. Ltd.

Date: 30/9/2012

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the quarter		92
2	No. of branches approved during the quarter		Nil
3	No. of branches opened during the year	Out of approvals of previous year	Nil
4		Out of approvals of this year	Nil
5	No. of branches closed during the quarter		Nil
6	No of branches at the end of the quarter		92
7	No. of branches approved but not opened		Nil
8	No. of rural branches		Nil
9	No. of urban branches		92

FORM - 3B

COMPANY NAME AND CODE: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

STATEMENT AS ON: 30 Sep 2012

Code:123

STATEMENT OF INVESTMENT ASSETS ( General Insurer, Re-Insurer) - COMBINED INCLUDING MOTORPOOL

(Business within India)

Rs. In Lakhs

PERIODICITY OF SUBMISSION: QUARTERLY

S.No	Particular	SCH. REF	AMOUNT
1	Investments (Including Equity Net of FV)	8	151,661
2	Loans	9	-
3	Fixed Assets	10	4,716
4	Current Assets		
a.	Cash & Bank Balance	11	1,622
b.	Advances & Other Assets	12	66,796
5	Current Liabilities		
a.	Current Liabilities	13	(120,013)
b.	Provisions	14	(65,409)
c.	Misc. Exp not written off	15	-
d.	Debit Balance of P&L A/C/Deferred Tax Asset(Net)		290

Application of Funds as per Balance Sheet (A)

39,664

	Less: Other Assets		
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	4,716
3	Cash & Bank Balances (if any)	11	1,622
4	Advances & Other Assets (if any)	12	66,796
5	Current Liabilities	13	(120,013)
6	Provisions	14	(65,409)
7	Misc. Exp not written off	15	-
8	Debit Balance of P&L A/C/Deferred Tax Asset(Net)		290

TOTAL(B) (111,997)

'Investment Assets' As per Form 3B

(A-B) 151,661

(1)		(2)	(3)	(4)		(5)	(6)	(7)	(8)	(9)	
S.NO	'Investment' represented as		Reg. %	SH		PH	Book Value (SH+PH)	%ACTUAL	FVC Amount/Provision for Equity	Total	MARKET VALUE
				Balance	FRSM*						
				(a)	(b)	(c)	d=(b+c)		(e)	(d+e)	
1	G.Sec.		Not less than 20%		5817	25628	31445	21%		31445	30,455
2	Govt. Securities or Other Approved Securities (Incl the 1 above)		Not less than 30%		8602	37898	46500	31%		46500	45,529
3	Investment subject to Exposure Norms										
	1	Housing and Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 15%		6616	29144	35760	24%		35760	36160
	2	Approved Investments	Not exceeding 55%		11020	48546	59566	39%	-166	59399	59414
	3	Other Investments (not exceeding 25%)			1850	8151	10001	7%		10001	10268
		TOTAL INVESTMENT ASSETS	100%		28,088	123,739	151,827	100%	-166	151,661	151,370

#### 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: 08-11-2012

SIGNATURE \_\_\_\_\_

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

Note: (\*) Frms refers 'Funds representing Solvency Margin'  
(\*) Pattern of Investment will apply only to SH funds representing FRMS  
(\*) Book Value shall not include funds beyond Solvency Margin  
Other Investments are as permitted under Sec 27(A) and 27B(3)

# PERIODIC DISCLOSURES

FORM NL-29

Detail regarding debt securities

Cholamandalam MS General Insurance Company limited

Date:

30/9/2012

IRDA Regn No  
:123-

Combined including Motor Pool

(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 30-09-2012	as % of total for this class	As at 30-09-2011	as % of total for this class	As at 30-09-2012	as % of total for this class	As at 30-09-2011	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	56,451.46	43.37%	45,662.21	45.75%	56,043.36	42.97%	46,507.75	45.40%
AA or better	20,070.13	15.42%	16,768.55	16.80%	19,894.35	15.25%	16,836.04	16.43%
Rated below AA but above A	8,098.20	6.22%	3,983.35	3.99%	8,001.29	6.13%	4,000.63	3.91%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Any other (Sovereign)	45,528.60	34.98%	33,389.11	33.45%	46,500.04	35.65%	35,099.73	34.26%
	130,148.38		99,803.21		130,439.05		102,444.14	
<b>BREAKDOWN BY RESIDUALMATURITY</b>								
Up to 1 year	28,413.14	21.83%	13,668.57	13.70%	28,550.09	21.89%	13,711.48	13.38%
More than 1 year and upto 3years	48,292.22	37.11%	37,317.88	37.39%	48,620.82	37.27%	38,114.30	37.20%
More than 3years and up to 7years	32,809.85	25.21%	42,798.14	42.88%	33,424.90	25.62%	44,533.73	43.47%
More than 7 years and up to 10 years	20,585.59	15.82%	5,971.94	5.98%	19,789.39	15.17%	6,030.59	5.89%
above 10 years	47.58	0.04%	46.69	0.05%	53.85	0.04%	54.04	0.05%
	130,148.38		99,803.21		130,439.05		102,444.14	
<b>Breakdown by type of the issuer</b>								
a. Central Government	30,454.68	23.40%	25,916.42	25.97%	31,445.32	24.11%	27,459.78	26.80%
b. State Government	15,073.92	11.58%	7,472.69	7.49%	15,054.73	11.54%	7,639.95	7.46%
c. Corporate Securities	84,619.79	65.02%	66,414.10	66.55%	83,939.01	64.35%	67,344.41	65.74%
	130,148.38		99,803.21		130,439.05		102,444.14	

## 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

### FORM NL-30 Analytical Ratios

Cholamandalam MS General Insurance Company LTd

#### Analytical Ratios for Non-Life companies

Sl.No.	Particular	For the quarter ended September 30, 2012	Upto the quarter ended September 30, 2012	Corresponding quarter of the preceeding year	Upto the quarter of the preceeding year
1	Gross Written Premium (Direct) Growth	-6.2%	18.4%	8.5%	39.9%
2	Gross Direct Premium to Net Worth (No. of Times)	0.61	1.98	0.88	2.08
3	Growth rate of Net Worth	-22.95%	24.25%	16.93%	10.32%
4	Net Retention Ratio	1.05%	80.16%	-0.13%	62.97%
5	Net Commission Ratio	-0.01%	1.34%	0.46%	0.99%
6	Expenses of Management to Gross Direct Premium ratio	1.31%	25.07%	0.59%	24.60%
7	Expenses of Management to Net Written Premium ratio	1.45%	31.34%	1.10%	39.19%
8	Net Incurred Claims to Net Earned Premium	1.15%	72.60%	-4.03%	67.42%
9	Combined Ratio	6.87%	82.81%	3.46%	92.16%
10	Technical Reserves to Net Premium Ratio (no. of Times)	(1.61)	3.53	(1.69)	1.70
11	Underwriting Balance Ratio (no. of Times)	(0.07)	(0.10)	(0.06)	(0.08)
12	Operating Profit Ratio ^	0.00	0.03	0.00	0.00
13	Liquid Assets to Liabilities Ratio # (no. of Times)	(0.13)	0.26	0.02	0.27
14	Net Earnings Ratio	-0.45%	4.34%	0.06%	3.44%
15	Return on Networth	2.47%	5.18%	1.70%	3.83%
16	Available Solvency Margin to required Solvency Margin (No of times)	1.49	1.49	1.72	1.72
17	NPA ratio	Nil	Nil	Ni1	Ni1

#### Equity Holding Pattern for Non-Life Insurers

1	(a) No. of shares		291,987,500		283,645,000
2	(b) Percentage of shareholding (Indian / Foreign)		74 % / 26%		74 % / 26%
3	( c ) %of Government holding (in case of public sector insurance companies)		NA		NA
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)		0.63		0.46
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)		0.63		0.46
6	(iv) Book value per share (Rs)		12.17		12.05

## PERIODIC DISCLOSURES

### FORM NL-31 : Related Party Transactions

Insurer:

**Cholamandalam MS General Insurance Company Limited**

Date:

**30-Sep-12**

(Rs in Lakhs)

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	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Rent Receipts	Nil	Nil	Nil	Nil
2	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Purchase of Fixed Assets	Nil	Nil	Nil	Nil
3	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Management Expenses recovered	Nil	Nil	Nil	Nil
1	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Management Expenses Paid	Nil	Nil	0.01	0.03
2	ITSUI SUMITOMO INSURANCE COMPANY LTD	SUBSTANTIAL VOTING POWER	Rent Recovery	19.14	34.06	17.55	36.49
3	ITSUI SUMITOMO INSURANCE COMPANY LTD	SUBSTANTIAL VOTING POWER	Purchase of Fixed Assets	Nil	Nil	Nil	Nil
4	ITSUI SUMITOMO INSURANCE COMPANY LTD	SUBSTANTIAL VOTING POWER	Management Expenses Paid	5.31	7.49	2.16	3.71
5	ITSUI SUMITOMO INSURANCE COMPANY LTD	SUBSTANTIAL VOTING POWER	Management Expenses recovered	20.07	23.89	11.83	14.61
6	ITSUI SUMITOMO INSURANCE COMPANY LTD	SUBSTANTIAL VOTING POWER	RI Premium Received	879.96	2,087.14	764.82	1,751.12
7	ITSUI SUMITOMO INSURANCE COMPANY LTD	SUBSTANTIAL VOTING POWER	RI Commission	139.72	292.32	133.57	288.40
8	ITSUI SUMITOMO INSURANCE COMPANY LTD	SUBSTANTIAL VOTING POWER	Claims Incurred (Net)	918.60	2,224.27	539.43	1,038.84
9	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Fees Incurred for Risk Inspection and Advisory Services	96.72	165.72	53.01	89.94
10	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Management Expenses Paid	5.41	10.70	4.25	10.03

## PERIODIC DISCLOSURES

### FORM NL-31 : Related Party Transactions

11	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Management Expenses recovered	7.01	12.71	7.97	9.65
12	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Premium Received	1.21	11.62	-	6.61
13	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Claims Incurred (Net)	1.81	2.91	0.33	0.18
14	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	COMPANY UNDER SAME MANAGEMENT	Marketing Expenses	261.67	513.38	197.33	492.63
15	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	COMPANY UNDER SAME MANAGEMENT	Management Expenses Paid	17.72	36.04	19.29	38.50
16	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	COMPANY UNDER SAME MANAGEMENT	Management Expenses recovered	12.85	24.02	9.16	19.54
17	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	COMPANY UNDER SAME MANAGEMENT	Premium Received	531.67	1,321.87	18.21	272.55
18	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	COMPANY UNDER SAME MANAGEMENT	Claims Incurred (Net)	86.58	182.34	11.18	7.46
19	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	COMPANY UNDER SAME MANAGEMENT	Investment Income	145.31			
20	CHOLAMANDALAM SECURITIES LTD	COMPANY UNDER SAME MANAGEMENT	Management Expenses Paid	0.19	0.34	0.64	0.64
21	CHOLAMANDALAM SECURITIES LTD	COMPANY UNDER SAME MANAGEMENT	Management Expenses recovered	Nil	Nil	Nil	2.93
22	CHOLAMANDALAM SECURITIES LTD	COMPANY UNDER SAME MANAGEMENT	Premium Received	0.18	12.25	0.26	14.69
23	CHOLAMANDALAM SECURITIES LTD	COMPANY UNDER SAME MANAGEMENT	Claims Incurred (Net)	3.60	3.79	0.41	0.19
24	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Management Expenses Paid	0.98	2.11	1.18	3.97
25	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Management Expenses recovered	Nil	Nil	Nil	0.98
26	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Commission & Marketing Expenses	81.89	185.07	88.02	156.54
27	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Premium Received	(1.23)	8.80	2.90	13.76

## PERIODIC DISCLOSURES

FORM NL-31 : Related Party Transactions

28	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Claims Incurred (Net)	0.45	4.45	0.19	0.17
29	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Premium Received	257.92	441.97	23.37	494.94
30	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Claims Incurred (Net)	41.70	72.60	42.50	91.31
31	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Payable(Net) - Claims Outstanding	9.37	21.86	159.06	159.06

## PERIODIC DISCLOSURES

FORM NL-32 Products Information

Cholamandalam MS General Insurance Co. Ltd.

Date: 30/9/2012

### Products Information

List below the products and/or add-ons introduced during the period

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 Swasth Parivar Insurance	A31 - CSPI	IRDA/NL/CMS GI/P/Misc (H)/2019/V.I/11-12	Miscellaneous - Health	Accident & Health	16-Dec-11	16-May-12

## FORM NL-33 - SOLVENCY MARGIN - KGII

TABLE - II

Cholamandalam MS General Insurance Co Ltd

Solvency for the Quarter ended on 30th Sep 2012

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):		165,645
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)		167,309
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		-
4	<b>Excess in Policyholders' Funds (1-2-3)</b>		(1,664)
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):		47,479
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		18,113
7	<b>Excess in Shareholders' Funds (5-6)</b>		29,366
8	<b>Total Available Solvency Margin [ASM] (4+7)</b>		27,702
9	Total Required Solvency Margin [RSM]		23,360
	<b>RSM 1</b>		23,256
	<b>RSM 2</b>		20,735
	<b>RSM (Insurance Act)</b>		5,000
	<b>Max of above</b>		23,360
10	Solvency Ratio before Forbearance (Total ASM/Total RSM)		1.186
11.	Outstanding Govt Dues ~ 1-6 months		7,123
12.	Revised ASM after forbearance		34,825
13.	Solvency Ratio after Forbearance		1.491

## PERIODIC DISCLOSURES

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

**Cholamandalam MS General Insurance Company Ltd**

**Date: 30/9/2012**

### ***BOD and Key Person information***

Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mr. S B Mathur	Chairman	No Change
2	Mr.A Vellayan	Director	
3	Mr.R Srinivasan	Independent Director	
4	Mr.R Beri	Independent Director	
5	Mr.N Srinivasan	Director	
6	Mr.Katsuhiko Kaneyoshi	Director	
7	Mr.Hisatoshi Saito	Director	
8	Mr.S S Gopalarathnam	Managing Director	
9	Mr.Tsuyoshi Yamane	Wholetime Director	

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

## FORM NL-35-NON PERFORMING ASSETS-7A

COMPANY NAME &amp; CODE:Cholamandalam MS General Insuran 123

Statement as on: 30-Sep-12 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: 11/8/2012

SIGNATURE \_\_\_\_\_

FULL NAME &amp; DESIGNATION: N.V. Murali

Chief Investment Officer

***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.*





E04	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG															
E05	Corporate Securities - Bonds - (Taxable)	EPBT	1990.49	1965.57	39.15	7.80%	5.27%	1990.49	1965.57	77.65	7.78%	5.26%	1,988.88	1,927.45	156.14	7.86%	5.31%
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	31460.00	31499.23	752.10	9.32%	6.30%	31460.00	31499.23	1,462.98	9.27%	6.26%	29,965.11	29,737.06	2,430.78	9.06%	6.12%
E10	Corporate Securities - Debentures / Bonds/ CPs /Loan - (Promoter Group)	EDPG	948.94	948.94	24.47	10.36%	7.00%	948.94	948.94	46.01	10.48%	7.08%					
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	20300.00	20300.00	475.52	10.26%	6.93%	20300.00	20300.00	860.17	10.30%	6.96%	13,945.00	13,945.00	1,071.93	10.31%	6.96%
E17	Deposits - CDs with Scheduled Banks	EDCD	478.15	478.15	29.15	10.15%	6.86%	478.15	478.15	87.90	10.75%	7.26%	2,297.51	2,297.51	209.07	8.86%	5.99%
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	3300.22	3300.22	81.27	10.15%	6.86%	3300.22	3300.22	151.39	10.05%	6.79%	2,440.66	2,440.66	329.16	9.66%	6.53%
E22	Application Money	ECAM								7.02	11.14%	7.53%	0.00	0.00	6.83	8.11%	0.00%
E23	Corporate Securities Mutual Funds	EGMF	600.00	600.43	44.89	8.84%	5.97%	600.00	600.43	105.90	9.37%	6.33%	0.00	0.00	140.13	8.76%	5.92%
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	5945.67	6151.86	158.79	10.60%	7.16%	5945.67	6151.86	316.03	10.61%	7.17%	5,930.58	6,112.15	425.99	10.69%	7.22%
F07	Debentures / Bonds/ CPs / Loans etc. - (Promoter Group)	ODPG	4055.62	4116.02	113.50	11.09%	7.49%	4055.62	4116.02	172.05	10.99%	7.42%	2,070.38	2,092.79	218.47	10.66%	7.20%
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		151827	151370	3282	8.88%	6.00%	151827	151370	6258	8.85%	5.98%	125927	123660	9606	8.50%	5.74%

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: 08-11-2012

SIGNATURE

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

Note: Category of Investment (COI) shall be as per Guidelines

<sup>1</sup> To be calculated based on Monthly or lesser frequency 'Weighted average' of Investments

<sup>2</sup> Yield netted for Tax

<sup>3</sup> In the case of Life Insurance Business, FORM-1 shall be prepared in respect of each fund.

FORM - 2

COMPANY NAME & CODE: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

STATEMENT AS ON: 30 Sep 2012

Code:123

STATEMENT OF DOWN GRADED INVESTMENTS - COMBINED INCLUDING MOTORPOOL

Name of Fund:

PERIODICITY OF SUBMISSION: QUARTERLY

Rs. In Lakhs

NO	PARTICULARS OF INVESTMENT	COI	AMOUNT (AS PER BALANCE SHEET )	DATE OF PURCHASE	RATING AGENCY	ORIGINAL GRADE	CURRENT GRADE	DATE OF DOWNGRADE	REMARKS
A.	<u>DURING THE QUARTER</u> <sup>1</sup>								
	Nil								
B.	<u>AS ON DATE</u> <sup>2</sup>								
1	6.35%BSES 2013	ICTD	501.13	7-May-04	CRISIL	AAA	AA+	7-May-09	
2	5.60% BSES 2013	ICTD	984.49	29-Nov-05	CRISIL	AAA	AA+	7-May-09	
3	9.30% PNB Housing Finance Limited 2012	HTDN	500.79	16-Apr-09	CRISIL	AA+	AA	10-Feb-10	

**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.*

SIGNATURE \_\_\_\_\_

DATE :08-11-2012

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

**NOTE:**

- 1 Provide details of Down Graded Investments during the Quarter.*
- 2 Investments currently upgraded, which were listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.*
- 3 In the case of Life Insurance Business, FORM-2 shall be prepared in respect of each fund.*
- 4 Category of Investments (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 Sep 12

(Rs in Lakhs)

#### Quarterly Business Returns across line of Business

Sl.No.	Line of Business	For Q2 FY 2012-13		For Q2 FY 2011-12		Upto 30.09.2012		Upto 30.09.2011	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	1,927	33,695	1,295	36,326	5,129	75,143	4,078	74,981
2	Cargo & Hull	1,500	1,493	1,197	2,304	2,492	3,280	2,398	4,321
3	Motor TP	11,454	191,117	10,203	192,483	22,183	376,484	16,372	373,853
4	Motor OD **	14,141	189,436	11,986	191,844	27,950	373,678	26,042	372,772
5	Engineering	721	2,695	593	2,289	1,373	5,061	1,248	4,901
6	Workmen's Compensation	172	760	231	756	384	1,698	373	1,802
7	Employer's Liability	250	221	179	399	420	464	468	727
8	Aviation	-	-	-	-	-	-	-	-
9	Personal Accident	1,275	3,987	1,213	3,667	2,490	8,269	2,262	10,019
10	Health	5,932	15,672	6,717	5,385	14,454	25,682	11,887	11,449
11	Others*	1,281	14,863	721	15,141	1,800	33,331	1,337	38,204

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 12
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(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	58	11	
		Social			
2	Cargo & Hull	Rural			
		Social			
3	Motor TP	Rural	57,981	1,382	
		Social			
4	Motor OD	Rural	57,663	2,610	256,015
		Social			
5	Engineering	Rural	15	4	
		Social			
6	Workmen's Compensation	Rural			
		Social			
7	Employer's Liability	Rural			
		Social			
8	Aviation	Rural			
		Social			
9	Personal Accident	Rural			
		Social			
10	Health	Rural	18	9,480	417,438
		Social	4,174,377		
11	Crop	Rural	305	879	8,855
		Social			
11	Others*	Rural	9,504	241	
		Social			

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

## PERIODIC DISCLOSURES

### FORM NL-40 Business Acquisition through different channels

**Cholamandalam MS General Insurance Co Ltd**

(Rs in Lakhs)

Sl.No.	Business Acquisition through different channels								
	Channels	Current Quarter For the Quarter Sep 12		Same quarter Previous Year For the Quarter Sep 11		Up to the period YTD Sep 12		Same period of the previous year YTD Sep 11	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	7,721	1,118	16,324	1,393	19,020	2,380	29,107	2,416
2	Corporate Agents-Banks	88,929	9,694	115,227	10,611	220,889	22,846	233,074	20,314
3	Corporate Agents -Others	14,167	1,882	15,881	2,296	30,626	4,455	29,576	3,820
4	Brokers	31,256	3,637	33,997	2,786	73,628	7,425	63,874	5,281
5	Micro Agents	455	15	-	-	648	19	-	-
6	Direct Business	121,975	22,308	77,231	17,249	184,601	41,550	164,626	34,633
	<b>Total (A)</b>	<b>264,503</b>	<b>38,654</b>	<b>258,660</b>	<b>34,335</b>	<b>529,412</b>	<b>78,675</b>	<b>520,257</b>	<b>66,464</b>
1	Referral (B)								
	<b>Grand Total (A+B)</b>	<b>264,503</b>	<b>38,654</b>	<b>258,660</b>	<b>34,335</b>	<b>529,412</b>	<b>78,675</b>	<b>520,257</b>	<b>66,464</b>

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

### FORM NL-41 GREIVANCE DISPOSAL

Cholamandalam MS General Insurance Co Ltd

Date: 30/9/2012

#### GRIEVANCE DISPOSAL

SI No.	Particulars	Opening Balance *	Additions (Q1 + Q2)	Complaints Resolved			Complaints Pending
				Fully Accepted	Partial Accepted	Rejected	
<b>1</b>	<b>Complaints made by customers</b>						
a)	Sales Related	0	13	11	0	1	1
b)	Policy Administration Related	31	740	739	0	15	17
c)	Insurance Policy Coverage related	0	0	0	0	0	0
d)	Claims related	26	935	853	0	58	50
e)	others	4	60	58	0	3	3
d)	<b>Total Number</b>	<b>61</b>	<b>1748</b>	<b>1661</b>	<b>0</b>	<b>77</b>	<b>71</b>

<b>2</b>	<b>Duration wise Pending Status</b>	<b>Complaints made by customers</b>	<b>Complaints made by intermediaries</b>	<b>Total</b>
a)	Less than 15 days	57	0	57
b)	Greater than 15 days	14	0	14
	<b>Total Number</b>	<b>71</b>	<b>0</b>	<b>71</b>

\* Opening balance should tally with the closing balance of the previous financial year.