

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 QUARTER ENDED 30th September 2013

	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-	116,009	211,285	94,097	178,331
2	Profit/ Loss on sale/redemption		225	1,124	253	644
3	Others Administrative Charges		53	328	32	351
4	Interest, Dividend & Rent – Gross		14,921	27,502	11,794	22,153
	TOTAL (A)		131,208	240,239	106,176	201,479
1	Claims Incurred (Net)	NL-5-	38,968	133,869	1,609	49,197
2	Commission	NL-6-	13,207	13,222	7,112	2,014
3	Operating Expenses related to	NL-7-	50,747	106,403	23,966	88,695
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		102,922	253,494	32,687	139,906
	Operating Profit/(Loss) from APPROPRIATIONS		28,286	(13,255)	73,489	61,573
	Transfer to Shareholders' Account		28,286	(13,255)	73,489	61,573
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be		-	-	-	-
	TOTAL (C)		28,286	(13,255)	73,489	61,573

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 September 2013

	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-	43,585	109,090	39,004	72,911
2	Profit/ Loss on sale/redemption		46	253	85	208
3	Others Administrative Charges		150	320	70	120
4	Interest, Dividend & Rent – Gross		3,315	6,434	3,897	7,261
	TOTAL (A)		47,096	116,097	43,056	80,500
1	Claims Incurred (Net)	NL-5-	33,431	64,551	12,910	42,956
2	Commission	NL-6-	(13,923)	(23,624)	(12,092)	(17,278)
3	Operating Expenses related to	NL-7-	29,471	51,868	14,641	34,692
4	Premium Deficiency			-		-
	TOTAL (B)		48,979	92,795	15,459	60,370
	Operating Profit/(Loss) from APPROPRIATIONS		(1,883)	23,302	27,597	20,130
	Transfer to Shareholders' Account		(1,883)	23,302	27,597	20,130
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be		-	-	-	-
	TOTAL (C)		(1,883)	23,302	27,597	20,130

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 September 2013

	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	Premiums earned (Net)	NL-4-	3,466,043	6,737,104	2,415,960	4,487,942
2	Profit/ Loss on sale/redemption		4,537	19,968	5,393	9,925
3	Others Administrative Charges		31	57	6	38
4	Interest, Dividend & Rent – Gross		377,775	720,661	310,469	581,772
	TOTAL (A)		3,848,386	7,477,790	2,731,828	5,079,677
1	Claims Incurred (Net)	NL-5-	2,783,856	5,229,515	1,861,410	3,348,727
2	Commission	NL-6-	55,182	133,252	47,284	100,439
3	Operating Expenses related to	NL-7-	897,064	1,798,680	838,760	1,563,230
4	Premium Deficiency					-
	TOTAL (B)		3,736,102	7,161,447	2,747,454	5,012,396
	Operating Profit/(Loss) from		112,284	316,343	(15,626)	67,281
	APPROPRIATIONS					
	Transfer to Shareholders' Account		112,284	316,343	(15,626)	67,281
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be		-	-	-	-
	TOTAL (C)		112,284	316,343	(15,626)	67,281

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 YEAR ENDED 30th Sep 2013

	Particulars	Schedule	For the Quarter	Upto the Quarter	For the Corresponding Quarter of the Preceding year	Upto the Quarter of the preceding year
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		28,286	(13,255)	73,489	61,573
	(b) Marine Insurance		(1,883)	23,302	27,597	20,130
	(c) Miscellaneous Insurance		112,284	316,343	(15,626)	67,281
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		108,951	221,247	73,548	154,385
	(b) Profit on sale of investments		1,382	8,880	1,640	4,806
	Less: Loss on sale of investments		(126)	(163)	(172)	(389)
3	OTHER INCOME (To be specified)		-	-	-	-
	TOTAL (A)		248,894	556,354	160,476	307,786
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		-	-	1,000	1,000
	(b) Bad debts written off		-	-	-	-
	(c) Employees' Remuneration and Welfare Benefits		750	750	-	-
	(d) Others (Penalty paid to IRDA)		1,000	1,000	-	-
	TOTAL (B)		1,750	1,750	1,000	1,000
	Profit Before Tax		247,144	554,604	159,476	306,786
	Provision for Taxation		74,692	173,992	58,618	100,989
			172,452	380,612	100,858	205,797
	APPROPRIATIONS					
	(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		-	349,887	-	-
	Balance carried forward to Balance Sheet		172,452	730,499	100,858	205,797

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

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

BALANCE SHEET AS AT 30th Sep 2013

		Schedule	As at Sep 30, 2013	As at Sep 30, 2012 for the corresponding previous year
			(Rs.'000)	(Rs.'000)
	SOURCES OF FUNDS			
	SHARE CAPITAL	NL-8-Share Capital Schedule	2,988,057	2,919,875
	SHARE APPLICATION MONEY PENDING ALLOTMENT			
	RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	2,510,711	1,052,115
	FAIR VALUE CHANGE ACCOUNT		(16,142)	(5,623)
	BORROWINGS	NL-11-Borrowings Schedule	-	
	TOTAL		5,482,626	3,966,367
	APPLICATION OF FUNDS			
	INVESTMENTS	NL-12-Investment Schedule	20,951,555	15,166,060
	LOANS	NL-13-Loans Schedule	-	
	FIXED ASSETS	NL-14-Fixed Assets Schedule	496,454	471,642
	DEFERRED TAX ASSET		6,946	29,003
	CURRENT ASSETS			
	Cash and Bank Balances	NL-15-Cash and bank balance Schedule	188,595	162,240
	Advances and Other Assets	NL-16-Advances and Other Assets Schedule	6,890,164	6,679,632
	Sub-Total (A)		7,078,759	6,841,872
	CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	15,597,536	12,001,269
	PROVISIONS	NL-18-Provisions Schedule	7,453,552	6,540,941
	DEFERRED TAX LIABILITY			
	Sub-Total (B)		23,051,088	18,542,210
	NET CURRENT ASSETS (C) = (A - B)		(15,972,329)	(11,700,338)
	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT			
	TOTAL		5,482,626	3,966,367

(0)

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CONTINGENT LIABILITIES

	Particulars		As at Sep 30, 2013	As at Sep 30, 2012 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		72,487	362,221
6	Reinsurance obligations to the extent not provided for in accounts		-	-
7	Others - Repudiated / Disputed Claim		27,600	27,600
	TOTAL		100,087	389,821

FORM NL-4-PREMIUM SCHEDULE
PREMIUM EARNED [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)
	Premium from direct business written	4,263,061	9,064,555	3,865,367	7,867,477
	Service Tax				
	Adjustment for change in reserve for unexpired risks				
	Gross Earned Premium	4,263,061	9,064,555	3,865,367	7,867,477
	Add: Premium on reinsurance accepted	129,863	149,517	36,276	57,827
	Less : Premium on reinsurance ceded	738,421	1,412,658	753,251	1,572,429
	Net Premium	3,654,503	7,801,414	3,148,392	6,352,875
	Adjustment for change in reserve for unexpired risks	28,866	743,935	599,331	1,613,691
	Premium Earned (Net)	3,625,637	7,057,479	2,549,061	4,739,184

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	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	2,103,831	4,225,529	1,705,246	3,344,550
	Add Claims Outstanding at the end of the year	1,313,549	6,840,401	2,652,924	2,652,924
	Less Claims Outstanding at the beginning of the year	-	4,224,845	2,235,523	1,833,600
	Gross Incurred Claims	3,417,380	6,841,085	2,122,647	4,163,874
	Add :Re-insurance accepted to direct claims	129,966	275,200	333,667	451,643
	Less :Re-insurance Ceded to claims paid	691,091	1,688,350	580,386	1,174,637
	Total Claims Incurred	2,856,255	5,427,935	1,875,928	3,440,880

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	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	177,900	333,787	144,158	286,057
Add: Re-insurance Accepted				
Less: Commission on Re-insurance Ceded	123,434	210,937	101,854	200,882
Net Commission	54,466	122,850	42,304	85,175
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated				
Agents	7,049	15,477	184,589	200,627
Brokers	61,700	99,058	(19,062)	14,499
Corporate Agency	109,151	219,252	(21,369)	70,931
Referral		-	-	
Others (pl. specify)		-	-	
TOTAL (B)	177,900	333,787	144,158	286,057

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	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	Employees' remuneration & welfare benefits	188,303	354,112	178,245	341,303
2	Travel, conveyance and vehicle running expenses	29,883	55,008	22,209	42,113
3	Training expenses	3,154	4,935	828	1,790
4	Rents, rates & taxes	21,672	43,679	20,586	40,434
5	Repairs	2,393	7,602	2,548	5,845
6	Printing & stationery	22,872	39,984	8,820	16,848
7	Communication	14,423	30,273	11,976	23,540
8	Legal & professional charges	43,752	93,788	40,440	78,301
9	Auditors' fees, expenses etc	-			
	(a) as auditor	540	1,080	528	988
	(b) as adviser or in any other capacity, in respect of			224	419
	(i) Taxation matters	209	420		
	(ii) Insurance matters				
	(iii) Management services; and				
	(c) in any other capacity	15	30	15	30
10	Advertisement and publicity	125,302	149,185	21,022	31,160
11	Interest & Bank Charges	5,907	11,006	4,565	8,912
12	Others (to be specified)				
	Power and Electricity	7,955	16,753	7,745	16,884
	Information Technology Expenses	30,287	58,785	23,223	44,472
	Marketing Expenses	276,877	694,805	375,720	730,837
	Operating Lease Charges	10,049	20,097	10,048	20,125
	IRDA Registration renewal fees	6,000	10,499	4,500	9,000
	Service Tax Expense	20,800	40,000	14,400	20,400
	Outsourcing Expenses	105,056	198,954	84,771	163,813
	Net Exchange (Gain) / Loss	(76)	(76)	32	137
	Co-insurance Administrative Charges	696	1,113	356	717
	Terrorism Pool - Management Expenses	3,703	6,150	3,487	6,048
	IMTPIP - Administrative Expenses (Net)	355	355	631	631
	Miscellaneous Expenses (Net)	26,197	57,478	15,540	33,129
13	Depreciation	30,958	60,936	24,906	48,741
	Less: Write back of provision no longer required	-	-		
	TOTAL	977,282	1,956,951	877,365	1,686,617

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, 2013	As at Sep 30, 2012 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	3,240,000	3,240,000
2	Issued Capital		
	298,805,700 (Previous Year: 291,987,500) Equity Shares of Rs.10 each	2,988,057	2,919,875
3	Subscribed Capital		
	298,805,700 (Previous Year: 291,987,500) Equity Shares of Rs.10 each	2,988,057	2,919,875
4	Called-up Capital		
	298,805,700 (Previous Year: 291,987,500) Equity Shares of Rs.10 each fully paid up	2,988,057	2,919,875
	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	2,988,057	2,919,875
	Paid up capital held by Holding Company	2,211,157	2,160,702

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, 2013		As at Sep 30, 2012 for the corresponding previous year	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
• Indian	221,116,218	74	216,070,750	74
• Foreign	77,689,482	26	75,916,750	26
Others				
TOTAL	298,805,700	100	291,987,500	100

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

	Particulars	As at Sep 30, 2013	As at Sep 30, 2012 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	750,825	333,700
	Add: Premium on shares issued during the year	681,820	417,125
		1,432,645	750,825
4	General Reserves	95,493	-
	Add: Transfer from Contingency Reserve for Unexpired Risk		-
		95,493	-
5	Catastrophe Reserve		-
6	Other Reserves Contingency Reserve for Unexpired Risk	252,074	95,493
	Less: Transfer to General Reserve		
	Add: Transfer from Profit and Loss Account		
		252,074	95,493
7	Balance of Profit in Profit & Loss Account	730,499	205,797
	TOTAL	2,510,711	1,052,115

Note:

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

FORM NL-11-BORROWINGS SCHEDULE
BORROWINGS

	Particulars	As at Sep 30, 2013	As at Sep 30, 2012 for the
		(Rs.'000).	(Rs.'000).
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (financial lease from I	-	-
	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, 2013	As at Sep 30, 2012 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	6,451,059	4,446,126
2	Other Approved Securities	-	
3	Other Investments		
	(a) Shares		
	(aa) Equity		
	(bb) Preference		
	(b) Mutual Funds		
	(c) Derivative Instruments		
	(d) Debentures/ Bonds	6,041,713	3,009,279
	(e) Other Securities Equity Shares	98,409	43,113
	(f) Fixed Deposits with Banks	1,605,500	855,500
4	Investments in Infrastructure and Social Sector	2,550,957	1,583,066
5	Other than Approved Investments	1,003,515	1,000,129
	Less : Provision for diminution in value of investments	(11,000)	(11,000)
	Total A	17,740,153	10,926,213
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	99,825	203,879
2	Other Approved Securities	-	-
3	Other Investments	-	-
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference		
	(b) Mutual Funds		
	(c) Derivative Instruments		
	(d) Debentures/ Bonds	901,842	1,888,124
	(e) Fixed Deposits with Banks	1,256,000	1,174,500
	(f) -Money market Instruments	144,351	659,739
	(g) - Mutual Funds (Liquid schemes)	160,347	60,043
4	Investments in Infrastructure and Social Sector	451,461	253,562
5	Other than Approved Investments	197,576	-
	Total B	3,211,402	4,239,847
	TOTAL	20,951,555	15,166,060

Notes:

(1) All Investments are performing investments and are in India.

(2) There are no contracts in relation to investments for purchases where deliveries are pending or for sales where payments are overdue

(3) Government Securities aggregating to Rs. 109,230 thousand (As at Sep 30, 2012- Rs. 110,103 thousand) have been deposited with HDFC Bank under Section 7 of the Insurance Act, 1938.

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

	As at Sep 30, 2013		As at Sep 30, 2012	
	Cost	Market Value	Cost	Market Value
a) Equity Shares listed	114,711	87,409	48,780	32,113
b) Mutual Funds	160,187	160,347	60,000	60,043
c) Government and other securities	6,550,883	6,232,832	4,650,004	4,552,860
d) Fixed Deposit with Banks	2,861,500	2,861,500	2,030,000	2,030,000
e) Corporate Bonds	11,147,063	11,192,914	7,734,161	7,802,239
f) Money Market Instruments	144,351	144,351	659,739	659,739
	20,978,695	20,679,353	15,182,684	15,136,994

(5) Pursuant to Para 10 of IRDA (Investment) (Fourth Amendment) Regulations 2008, Rs. 16,806,381 thousands of the investments representing the Technical Reserves as at September 30, 2013 has been notionally allocated as Policy holders' Funds.

NL - 13 LOANS

	Particulars	As at Sep 30, 2013	As at Sep 30, 2012 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.

FORM NL-14-FIXED ASSETS SCHEDULE
FIXED ASSETS

(Rs.'000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening	Additions	Deductions	As at Sep 30, 2013 Opening	As at Mar 31, 2013 Opening	For The Period	On Sales/ Adjustments	Upto Sep 30, 2013	As at Sep 30, 2013 Closing	As at Mar 31, 2013 Closing
Goodwill										
Intangibles Computers	308,675	20,643	-	329,318	209,574	28,262	-	237,836	91,482	99,101
Land-Freehold	37,191	-	-	37,191	-	-	-	-	37,191	37,191
Leasehold Property				-				-	-	-
Buildings	232,348	600	-	232,948	11,325	1,899	-	13,224	219,724	221,023
Furniture & Fittings	34,917	2,521	231	37,207	25,058	1,841	231	26,668	10,539	9,859
Information Technology Equipment	175,523	21,481	27	196,977	127,557	16,726	12	144,271	52,706	47,966
Vehicles	21,964	3,502	5,194	20,272	9,158	2,481	3,188	8,451	11,821	12,806
Office Equipment	21,788	152	67	21,873	14,753	1,433	50	16,136	5,737	7,035
Others (Specify nature)				-				-	-	-
Electrical Fittings	27,629	1,699	211	29,117	17,073	2,112	211	18,974	10,143	10,556
Improvement to Premises	65,476	7,717	-	73,193	24,797	6,182	-	30,979	42,214	40,679
Leased IT Equipment	-	-	-	-	-	-	-	-	-	-
TOTAL	925,511	58,315	5,730	978,096	439,295	60,936	3,692	496,539	481,557	486,216
Work in progress	-	-	-	-	-	-	-	-	14,897	9,711
Grand Total	925,511	58,315	5,730	978,096	439,295	60,936	3,692	496,539	496,454	495,927
PREVIOUS YEAR	684,574	155,728	7,741	832,561	345,333	48,741	5,612	388,462	471,642	

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

	Particulars	As at Sep 30, 2013	As at Sep 30, 2012 for the corresponding previous year
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	58,849	48,388
2	Bank Balances		-
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)		
	(bb) Others		
	(b) Current Accounts	117,178	111,124
	(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)	12,568	2,728
	TOTAL	188,595	162,240
	Balances with non-scheduled banks included in 2 and 3 above	55,687	46,368

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, 2013	As at Sep 30, 2012 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	16,770	14,287
4	Advances to Directors/Officers		
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	131,089	67,736
6	Others (to be specified)		
	Advances to Employees	1,097	1,000
	Advances to Vendors	21,257	6,652
	Deposits for Premises and Advance Rent	41,516	41,623
	Service Tax Unutilised Credit	-	16,518
	Service tax paid under protest (Note 8 (c) of Schedule 16)	47,414	10,747
	Other Advances / Deposits	24,427	30,978
	TOTAL (A)	283,570	189,541
	OTHER ASSETS		
1	Income accrued on investments	616,350	428,978
2	Outstanding Premiums	1,197,113	1,009,694
3	Agents' Balances	-	
4	Foreign Agencies Balances	-	
5	Due from other entities carrying on insurance business (including reinsurers)	133,024	272,150
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	-	120
	Receivable from Terrorism Pool [includes investment income]	538,824	435,524
	Receivable from IMTPIP	4,121,283	4,343,625
	TOTAL (B)	6,606,594	6,490,091
	TOTAL (A+B)	6,890,164	6,679,632

Notes:

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

FORM NL-17-CURRENT LIABILITIES SCHEDULE

CURRENT LIABILITIES

	Particulars	As at Sep 30, 2013	As at Sep 30, 2012 for the corresponding previous year
		(Rs. '000).	(Rs. '000).
1	Agents' Balances	43,382	43,910
2	Balances due to other insurance companies	156,896	496,322
3	Deposits held on re-insurance ceded	7,277	35,388
4	Premiums received in advance	95,483	142,133
5	Unallocated Premium	245,871	278,083
6	Sundry creditors	586,585	455,573
7	Due to subsidiaries/ holding company		
8	Claims Outstanding		
	- Other than IMTPIP (Net of Reinsurance)	6,895,773	2,652,924
	- Dismantled IMTPIP	7,021,477	7,634,476
9	Due to Officers/ Directors		
10	Others (to be specified)		
	Book Overdraft	196,794	121,449
	Tax and Other Withholdings	37,385	24,405
	Environment Relief Fund	64	45
	Service Tax Payable	176,770	116,561
	Value Added Tax Payable	3	-
	Unclaimed amounts of policyholders	133,776	-
	TOTAL	15,597,536	12,001,269

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

	Particulars	As at Sep 30, 2013	As at Sep 30, 2012 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
1	Reserve for Unexpired Risk	7,344,597	6,443,483
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)		-
6	Leave and other Employee Benefits	108,955	97,458
7	Reserve for Premium Deficiency	-	-
	TOTAL	7,453,552	6,540,941

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

	Particulars	As at Sep 30, 2013	As at Sep 30, 2012 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 2013				As at 30th Sep 2012			
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	5,320	1,739	129	7,188	3,989	1,190	152	5,331
2	Marine	-	-	-	-	-	-	-	-
a	Marine Cargo	647	741	160	1,548	769	708	133	1,610
b	Marine Hull	1	-	-	1	1	-	-	1
3	Miscellaneous	-	-	-	-	-	-	-	-
a	Motor	53,449	95,518	34,790	183,757	46,267	86,430	8,912	141,609
b	Engineering	859	666	110	1,635	777	474	120	1,371
c	Aviation	-	-	-	-	-	-	-	-
d	Liabilities	355	263	99	717	419	390	77	886
e	Others	5,061	768	420	6,249	3,262	719	310	4,291
4	Health Insurance	7,754	3,450	319	11,523	8,951	3,022	236	12,209
5	IMTPIP	-	-	-	-	-	-	-	-
6	Total Liabilities	73,446	103,145	36,027	212,618	64,435	92,933	9,940	167,308

PERIODIC DISCLOSURES

FORM NL-22Geographical Distribution of Business

Insurer: Cholamandalam MS General Insurance Co Ltd
GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER: 1 (Apr'13 -Sep'13)

(Rs in Lakhs)

States	Fire		Marine(Cargo)		Marine (Hull)		Engineering		Motor own damage		Motor Third Party		Motor - Total		Liability Insurance		Personal Accident		Medical Insurance		Dverseas Medical Insuranc		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	126	319	10	17	-	-	72	161	1,010	2,149	986	2,037	1,996	4,186	9	19	9	24	24	45	6	13	-	-	6	19	2,257	4,805
Arunachal Pradesh	0	5	-	-	-	-	0	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	9
Assam	51	72	4	14	-	-	1	14	446	801	335	581	780	1,383	0	1	0	0	6	9	0	0	-	-	9	15	852	1,508
Bihar	88	174	0	0	-	-	10	18	384	734	353	654	737	1,388	1	1	1	1	66	2,523	0	0	1,198	1,198	28	61	2,130	5,364
Chattisgarh	30	80	-	1	-	-	17	20	406	818	393	775	798	1,594	1	2	0	0	2	5	-	-	-	-	3	7	852	1,710
Goa	16	24	4	8	-	-	0	4	63	123	70	133	133	256	3	4	0	2	7	17	0	1	-	-	1	2	164	319
Gujarat	345	672	30	92	-	-	27	51	591	1,306	598	1,254	1,189	2,560	19	41	7	19	43	72	4	12	-	-	19	39	1,684	3,558
Haryana	200	210	-	-	-	-	80	81	191	423	250	533	441	956	-	-	0	0	1	1	0	0	336	336	1	1	1,059	1,586
Himachal Pradesh	11	30	-	-	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	31
Jammu and Kashmir	4	7	-	-	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5	7
Jharkhand	71	84	-	0	-	-	8	27	542	1,026	422	798	965	1,824	1	3	0	0	210	3,336	0	0	-	-	6	10	1,262	5,284
Karnataka	282	403	84	138	-	-	48	71	996	2,009	941	1,856	1,938	3,865	26	42	6	13	287	425	9	22	-	-	17	26	2,696	5,005
Kerala	82	117	4	9	-	-	6	14	874	1,662	781	1,459	1,654	3,121	1	1	0	0	18	28	4	8	-	-	5	7	1,773	3,306
Madhya Pradesh	103	229	29	55	-	-	19	39	703	1,603	638	1,294	1,341	2,897	4	8	4	5	60	103	2	3	-	-	25	54	1,587	3,394
Maharashtra	126	955	103	416	-	1	148	228	1,877	3,755	1,422	2,813	3,299	6,568	73	146	45	111	492	715	30	74	-	-	51	109	4,366	9,322
Manipur	4	4	-	-	-	-	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5	5
Meghalaya	1	1	-	-	-	-	4	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5	5
Mizoram	1	1	-	-	-	-	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	2
Nagaland	1	1	-	-	-	-	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	2
Orissa	56	68	-	0	-	-	6	9	350	681	378	718	728	1,398	0	1	0	0	3	4	0	0	-	-	3	6	796	1,487
Punjab	50	89	1	1	-	-	10	11	294	631	205	407	498	1,039	-	1	2	2	8	16	1	1	-	-	6	13	575	1,173
Rajasthan	95	141	27	37	-	-	70	93	1,552	3,238	1,526	3,046	3,078	6,284	14	22	2	4	17	24	1	1	-	-	18	30	3,321	6,635
Sikkim	2	3	-	-	-	-	3	5	28	59	22	48	51	107	-	-	-	0	-	-	-	-	-	-	0	0	55	116
Tamil Nadu	261	938	738	1,239	-	-	50	149	1,746	3,530	2,309	4,530	4,055	8,060	64	130	1,308	2,674	1,028	2,954	67	150	-	-	42	75	7,612	16,369
Tripura	0	3	1	2	-	-	0	2	153	279	136	246	289	524	0	0	0	0	2	4	-	-	-	-	1	1	293	538
Uttar Pradesh	326	417	9	18	-	-	88	99	1,379	2,916	997	2,024	2,376	4,940	-	5	2	4	48	109	0	0	717	717	24	54	3,591	6,362
Uttarakhand	38	67	9	13	-	-	1	3	135	279	153	299	288	578	0	0	0	0	9	13	0	0	-	-	7	14	351	688
West Bengal	75	140	9	16	-	-	9	42	751	1,580	818	1,654	1,569	3,234	2	3	4	6	359	832	3	5	-	-	14	30	2,044	4,307
Andaman and Nicobar Islands	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0
Chandigarh	4	40	1	2	-	-	0	1	160	329	157	295	317	625	-	1	3	4	11	13	0	0	-	-	4	8	340	693
Dadra & Nagar Haveli	32	32	-	-	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	32	32
Daman & Diu	20	20	-	-	-	-	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20	20
Delhi	37	741	668	1,402	-	-	8	121	758	1,569	708	1,397	1,466	2,965	80	181	33	63	290	898	41	85	-	-	13	40	2,635	6,497
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	4	8	0	0	-	-	1	2	97	195	150	295	248	490	0	0	0	0	2	4	0	0	-	-	2	3	256	507
Total	2,542	6,098	1,729	3,481	-	1	689	1,278	15,487	31,694	14,747	29,148	30,235	60,841	299	610	1,426	2,934	2,990	12,150	168	377	2,251	2,251	303	624	42,631	90,646

PERIODIC DISCLOSURES

FORM NL-23 Reinsurance Risk Concentration

Insurer: Chola mandalam MS General Insurance Co Ltd

Date:

30-Sep-13

Statement for the Quarter Ended September 30,2013

(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	-	-	-	-	-	0.00%	
2	No. of Reinsurers with rating AA but less than AAA	1	258.48	-	-	-	-	3.81%	
3	No. of Reinsurers with rating A but less than AA	16	2,192.54	9	54.06	6	1,247.17	51.48%	
4	No. of Reinsurers with rating BBB but less than A	-	-	-	-	-	-	0.00%	
5	No. of Reinsurers with rating less than BBB	-	-	-	-	-	-	0.00%	
6	Indian Insurer and Reinsurer	1	2,902.62	1	23.17	3	109.09	44.72%	
	Total	19	5,353.64	10	77.22	9	1,356.26	100.00%	

PERIODIC DISCLOSURES

FORM NL-24	Ageing of Claims
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Insurer: Cholamandalam MS General Insurance Co. Ltd.

Date: As on September 30, 2013

(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	25	33	31	24	11	124	790.37
2	Marine Cargo	1997	1304	501	113	36	3951	946.78
3	Marine Hull	0	0	0	0	0	0	0.05
4	Engineering	10	33	26	14	9	92	170.57
5	Motor OD	12249	5270	1931	465	215	20130	8362.41
6	Motor TP	208	236	475	640	1045	2604	5805.53
7	Health	33411	2	0	0	0	33413	3206.19
8	Overseas Travel	27	1	0	0	0	28	69.19
9	Personal Accident	341	23	23	4	0	391	533.57
10	Liability	81	28	6	4	6	125	43.41
11	Crop	0	0	0	0	0	0	0.00
12	Miscellaneous	125	95	12	7	4	243	91.27

PERIODIC DISCLOSURES

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

Insurer: Cholamandalam MS General Insurance Co. Ltd.

Date: As on September 30, 2013

No. of claims only

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Engine ering	Motor OD	Motor TP	Health	Overseas Travel	Personal Accide	Liability	Crop	Credit	Miscellaneous	Total
1	Claims O/S at the beginning of the period	923	1718	1	252	9604	22508	16606	67	854	147			123	52803
2	Claims reported during the period	284	4741		178	22196	4877	34456	125	486	256			297	67896
3	Claims Settled during the period	124	3951		92	20130	2604	33413	28	391	125			243	61101
4	Claims Repudiated during the period	56	194		15	999	149	1858	24	37	10			40	3382
5	Claims closed during the period	618	359	1	38	2314	36	615	45	160	80			19	4285
6	Claims O/S at End of the period	409	1955		285	8357	24596	15176	95	752	188			118	51931
7	Less than 3months	178	1274		122	5761	4315	14094	68	271	113			90	26286
8	3 months to 6 months	104	399		80	1144	2711	9	14	102	20			14	4597
9	6months to 1 year	62	183		59	499	5579	1023	4	81	19			9	7518
10	1year and above	65	99		24	953	11991	50	9	298	36			5	13530

FORM NL-26 - CLAIMS INFORMATION - KG Table I

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

Solvency for the period ended 30th Sep 2013

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

Item No.	Description	PREMIUM						RSM
		Gross Premium	Net Premium	Gross incurred claim	Net incurred Claim	RSM-1	RSM-2	
1	Fire	10,969	6,494	9,525	1,846	1,299	1,429	1,429
2	Marine Cargo	6,088	1,257	6,551	1,049	731	1,179	1,179
3	Marine Hull	2	1	-	-	-	-	-
4	Motor	117,354	105,232	73,793	72,082	21,046	21,625	21,625
5	Engineering	3,343	1,356	1,927	621	334	289	334
6	Aviation	-	-	-	-	-	-	-
7	Laibilities	1,032	697	(2)	134	155	49	155
8	Others	10,235	5,348	3,309	1,913	1,433	695	1,433
9	Health	25,826	18,325	17,258	15,298	3,874	4,589	4,589
	Total	174,849	138,710	112,362	92,942	28,872	29,854	30,744

PERIODIC DISCLOSURES		
FORM NL-27 Offices information for Non-Life		
<div style="display: flex; justify-content: space-between;"> <div style="width: 60%;"> Insurer: Cholamandalam MS General Insurance Co Ltd </div> <div style="width: 35%;"> Date: 30.09.2013 </div> </div>		
Sl. No.	Office Information	Number
1	No. of offices at the beginning of the Quarter	101*
2	No. of branches approved during the Quarter	4
3	<div style="display: flex; align-items: center;"> <div style="flex: 1;">No. of branches opened during the Quarter</div> <div style="flex: 1; border-left: 1px solid black; padding-left: 5px;"> Out of approvals of previous year </div> </div>	Nil
4		Out of approvals of this Quarter
5	No. of branches closed during the Quarter	Nil
6	No of offices at the end of the Quarter	105*
7	No. of branches approved but not opened	Nil
8	No. of rural branches	Nil
9	No. of urban branches	105

* This includes Head Office at Chennai which is not branch

NL 28

(Read with Regulation 10)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Statement as on: 30 Sep 2013

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	209,515.55
2	Loans	9	-
3	Fixed Assets	10	4,964.51
4	Current Assets		
	a. Cash & Bank Balance	11	1,885.95
	b. Advances & Other Assets	12	68,901.66
5	Current Liabilities		
	a. Current Liabilities	13	155,975.35
	b. Provisions	14	74,535.51
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		69.46

Application of Funds as per Balance Sheet (A)

54,687.36

	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	4,964.51
3	Cash & Bank Balance (if any)	11	1,885.95
4	Advances & Other Assets (if any)	12	68,901.66
5	Current Liabilities	13	155,975.35
6	Provisions	14	74,535.51
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		69.46

Total (B)

TOTAL (B) (154,828.19)

'Investment Assets' As per FORM 3B

(A-B)

209,515.55

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%		8,626.04	34,746.31	43,372.36	21%		43,372.36	40,937.57
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not less than 30%		13,028.62	52,480.21	65,508.83	31%		65,508.83	62,328.32
3	Investment subject to Exposure Norms									
	a. Housing & Loans to SG for Housing and FFE	Not less than 5%								
	1. Approved Investments			5,158.99	20,780.78	25,939.77	12%		25,939.77	25,789.57
	2. Other Investments									
	b. Infrastructure Investments	Not less than 10%								
	1. Approved Investments			6,027.97	24,281.08	30,309.04	14%	(93.96)	30,215.09	33,154.23
	2. Other Investments			498.75	2,009.00	2,507.75	1%		2,507.75	2,027.77
	c. Approved Investments	Not exceeding 55%		15,118.80	60,899.60	76,018.40	36%	(177.47)	75,840.93	75,430.48
	d. Other Investments			1,890.02	7,613.13	9,503.15	5%		9,503.15	8,063.16
Investment Assets		100%		41,723.15	168,063.81	209,786.96	100%	(271.42)	209,515.54	206,793.53

Certification:

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

Date: 28-Oct-13

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:

9/30/2013

(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 30-09-2013	as % of total for this class	As at 30-09-2012	as % of total for this class	As at 30-09-2013	as % of total for this class	As at 30-09-2012	as % of total for this class
Break down by credit rating								
AAA rated	69,477.14	39.54%	56,451.46	43.37%	68,909.69	38.62%	56,043.36	42.97%
AA or better	33,804.58	19.24%	20,070.13	15.42%	33,993.55	19.05%	19,894.35	15.25%
Rated below AA but above A	10,090.93	5.74%	8,098.20	6.22%	10,010.91	5.61%	8,001.29	6.13%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Any other (Sovereign)	62,328.32	35.47%	45,528.60	34.98%	65,508.83	36.72%	46,500.04	35.65%
	175,700.97		130,148.38		178,422.98		130,439.05	
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	16,867.64	9.60%	28,413.14	21.83%	16,946.76	9.50%	28,550.09	21.89%
More than 1 year and upto 3years	62,953.97	35.83%	48,292.22	37.11%	63,526.55	35.60%	48,620.82	37.27%
More than 3years and up to 7years	43,434.47	24.72%	32,809.85	25.21%	44,720.29	25.06%	33,424.90	25.62%
More than 7 years and up to 10 years	52,400.80	29.82%	20,585.59	15.82%	53,175.73	29.80%	19,789.39	15.17%
above 10 years	44.09	0.03%	47.58	0.04%	53.66	0.03%	53.85	0.04%
	175,700.97		130,148.38		178,422.98		130,439.05	
Breakdown by type of the issuer								
a. Central Government	40,937.57	23.30%	30,454.68	23.40%	43,372.36	24.31%	31,445.32	24.11%
b. State Government	21,390.75	12.17%	15,073.92	11.58%	22,136.48	12.41%	15,054.73	11.54%
c. Corporate Securities	113,372.65	64.53%	84,619.79	65.02%	112,914.14	63.28%	83,939.01	64.35%
	175,700.97		130,148.38		178,422.98		130,439.05	

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

Insurer:

Cholamandalam MS General Insurance Company Ltd

30-Sep-13

(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	10.29%	15.22%	12.58%	18.37%
2	Gross Direct Premium to Shareholders' Funds Ratio (No. of Times)	0.78	1.65	0.97	1.98
3	Growth Rate of Shareholders' Funds	20.19%	38.44%	-22.95%	0.24
4	Net Retention Ratio	83.19%	84.67%	80.69%	80.16%
5	Net Commission Ratio	1.49%	1.57%	1.34%	1.34%
6	Expenses of Management to Gross Direct Premium ratio	27.10%	25.27%	26.43%	25.07%
7	Combined Ratio	107.01%	103.57%	102.80%	100.49%
8	Technical Reserves to Net Premium Ratio (no. of Times)	(2.14)	2.73	2.63	2.63
9	Underwriting Balance Ratio (no. of Times)	(0.07)	(0.06)	(0.10)	(0.10)
10	Operating Profit Ratio ^	3.82%	4.60%	3.35%	3.13%
11	Liquid Assets to Liabilities Ratio #	0.21	0.36	0.29	0.29
12	Net Earnings Ratio	4.72%	5.39%	3.96%	4.34%
13	Return on Networth	2.35%	6.92%	2.47%	5.18%
14	Available Solvency Margin to required Solvency Margin ratio	1.45	1.45	1.49	1.49
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	298,805,700	298,805,700	291,975,000	291,975,000
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)	0.59	1.30	0.35	0.71
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.59	1.30	0.35	0.71
6	(iv) Book value per share (Rs) [net worth (Share capital + reserves + fair value change - P&L debit balance)/weighted average no. of shares]	18.35	18.35	1.36	1.36

PERIODIC DISCLOSURES

FORM NL-31 : Related Party Transactions

Insurer:

Cholamandalam MS General Insurance Company Limited

Date:

30-Sep-13

(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	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Claims Incurred (Net)	3.01	3.18	0.45	4.45
2	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Commission & Marketing Expenses	106.28	237.77	81.89	185.07
3	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Expenses payable / (receivable)	Nil	Nil	0.30	0.61
4	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Management Expenses Paid	Nil	Nil	0.98	2.11
5	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Premium Received	1.22	7.16	(1.23)	8.80
6	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	COMPANY UNDER SAME MANAGEMENT	Claims Incurred (Net)	464.50	537.73	86.58	182.34
7	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	COMPANY UNDER SAME MANAGEMENT	Expenses payable / (receivable)	(6.50)	(0.57)	(5.05)	0.99
8	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	COMPANY UNDER SAME MANAGEMENT	Interest accrued	168.99	264.26	145.31	145.31
9	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	COMPANY UNDER SAME MANAGEMENT	Interest received	-	50.06		
10	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	COMPANY UNDER SAME MANAGEMENT	Management Expenses Paid	30.95	48.60	17.72	36.04
11	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	COMPANY UNDER SAME MANAGEMENT	Management Expenses recovered	5.39	14.63	12.85	24.02

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
12	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	COMPANY UNDER SAME MANAGEMENT	Marketing Expenses	397.16	856.01	261.67	513.38
13	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	COMPANY UNDER SAME MANAGEMENT	Payable - Advance Premium Deposit	64.22	72.55	42.25	45.15
14	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	COMPANY UNDER SAME MANAGEMENT	Payable(Net) - Claims Outstanding	57.82	57.82	46.20	4.43
15	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	COMPANY UNDER SAME MANAGEMENT	Premium Received	60.90	441.98	531.67	1,321.87
16	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	COMPANY UNDER SAME MANAGEMENT	Receivable - Investments	-	5,990.00		
17	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Claims Incurred (Net)	3.71	5.52	1.81	2.91
18	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Expenses payable / (receivable)	4.04	3.41	(3.18)	6.59
19	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Fees Incurred for Risk Inspection and Advisory Services	52.74	116.15	96.72	165.72
20	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Management Expenses Paid	6.04	11.09	5.41	10.70
21	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Management Expenses recovered	6.00	12.63	7.01	12.71
22	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Premium Received	2.98	22.18	1.21	11.62
23	CHOLAMANDALAM SECURITIES LTD	COMPANY UNDER SAME MANAGEMENT	Claims Incurred (Net)	0.79	1.11	3.60	3.79
24	CHOLAMANDALAM SECURITIES LTD	COMPANY UNDER SAME MANAGEMENT	Management Expenses Paid	Nil	Nil	0.19	0.34

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
25	CHOLAMANDALAM SECURITIES LTD	COMPANY UNDER SAME MANAGEMENT	Premium Received	15.93	16.23	0.18	12.25
26	mitsui sumitomo insurance company ltd	SUBSTANTIAL VOTING POWER	Due from Other entities carrying on insurance business	213.89	4,570.45		
27	mitsui sumitomo insurance company ltd	SUBSTANTIAL VOTING POWER	Expenses payable / (receivable)	(3.13)	(12.84)	3.41	3.13
28	mitsui sumitomo insurance company ltd	SUBSTANTIAL VOTING POWER	Management Expenses Paid	7.93	8.63	5.31	7.49
29	mitsui sumitomo insurance company ltd	SUBSTANTIAL VOTING POWER	Management Expenses recovered	4.52	8.53	20.07	23.89
30	mitsui sumitomo insurance company ltd	SUBSTANTIAL VOTING POWER	Reinsurance recovery on claims	711.50	3,973.75	918.60	2,224.27
31	mitsui sumitomo insurance company ltd	SUBSTANTIAL VOTING POWER	Rent Recovery	16.95	35.05	19.14	34.06
32	mitsui sumitomo insurance company ltd	SUBSTANTIAL VOTING POWER	RI Commission	170.04	373.92	139.72	292.32
33	mitsui sumitomo insurance company ltd	SUBSTANTIAL VOTING POWER	RI Premium Paid	1,202.67	4,464.91	879.96	2,087.14
34	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Claims Incurred (Net)	123.38	157.58	41.70	72.60
35	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Expenses payable / (receivable)	-	0.50	-	1.52
36	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Payable(Net) - Claims Outstanding	111.08	111.08	9.37	21.86
37	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Premium Received	138.91	352.21	257.92	441.97

PERIODIC DISCLOSURES

FORM NL-32 Products Information

Insurer: Cholamandalam MS General Insurance Date: 30/9/2013

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	GCCV Add-ons	21st Sept 2011	IRDA/NL/F&U/C hola/Motor/Add- ons dated 2nd April 2012	Motor		21st Sept 2011	

TABLE - II

Insurer:

Cholamandalam MS General Insurance Co Ltd

Solvency for the Period ended on 30th Sep 2013

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):		217,369
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)		212,618
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		4,751
4	Excess in Policyholders' Funds (1-2-3)		-
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):		55,224
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		13,141
7	Excess in Shareholders' Funds (5-6)		42,083
8	Total Available Solvency Margin [ASM] (4+7)		42,083
9	Total Required Solvency Margin [RSM]		30,744
	RSM 1		28,872
	RSM 2		29,854
	RSM (Insurance Act)		5,000
	Max of above		30,744
10	Solvency Ratio before Forbearance (Total ASM/Total RSM)		1.369
11.	Outstanding Govt Dues ~ 1-6 months		2,569.0
12.	Revised ASM after forbearance		44,652.0
13.	Solvency Ratio after Forbearance		1.452

PERIODIC DISCLOSURES

FORM NL-34: Board of Directors & Key Person

Cholamandalam MS General Insurance Company Ltd

Date: 30/09/2013

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	No change
2	Mr.R Beri	Independent Director	
3	Mr.Pradeep V Bhide	Director	
4	Mr.N Srinivasan	Director	
5	Mr.Katsuhiko Kaneyoshi	Director	
6	Mr.S S Gopalarathnam	Managing Director	
7	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 & CODE:Cholamandalam MS General Insurance Company Limited

123

Statement as on: 30-Sep-13

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: 10/28/2013

SIGNATURE _____

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.

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

NL 36
(Read with Regulation 10)
Name of the Insurer: Cholamandalam MS General Insurance Company Limited
Registration Number: 123
Statement as on: 30 Sep 2013
Statement of Investment and Income on Investment
Periodicity of Submission: Quarterly

Name of the Fund _____

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 30-09-2013 (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	Investment as on 30-09-2012 (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	42,280.05	39,947.08	759.84	7.34%	4.85%	42,280.05	39,947.08	1,491.05	7.73%	5.10%	30,335.60	29,441.72	994.71	7.02%	4.74%
A02	Special Deposits	CSPD	-	-	-			-	-	-			-	-	-		
A03	Deposit under Section 7 of Insurance Act, 1938	CDSS	1,092.30	990.49	16.03	5.41%	3.57%	1,092.30	990.49	32.11	5.45%	3.60%	1,109.72	1,012.96	32.11	5.75%	3.88%
A04	Treasury Bills	CTRB	-	-	13.19	6.28%	4.14%	-	-	22.36	6.67%	4.40%	-	-	20.47	8.29%	5.60%
B	STATE GOVERNMENT / OTHER APPROVED SECURITIES		-	-	-					-			-	-	-		
B01	Central Government Guaranteed Loans / Bonds	CGSL	-	-	-				-	-			-	-	-		
B02	State Government Bonds	SGGB	22,136.48	21,390.75	407.03	8.50%	5.61%	22,136.48	21,390.75	944.83	9.82%	6.48%	15,054.73	15,073.92	600.32	8.85%	5.98%
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%	1,399.65	1,399.65	124.60	9.77%	6.60%
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	24,931.13	24,722.31	512.67	9.38%	6.19%	24,931.13	24,722.31	926.71	9.29%	6.13%	15,523.54	15,402.32	478.69	8.45%	5.71%
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	HFDN	1,008.65	1,067.26	17.50	7.03%	7.03%	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	-	-	-			-	-	-			-	-	-		
	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	-	-	-			-	-	-			-	-	-		

D02	Infrastructure - PSU - Equity shares - Quoted	ITPE	167.41	145.31	1.42	3.41%	3.41%	167.41	145.31	1.42	3.41%	3.41%	-	-	-		
D03	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	117.45	45.59	0.86	2.90%	2.90%	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	9,797.77	9,729.54	196.26	9.66%	6.38%	9,797.77	9,729.54	311.37	9.07%	5.98%	6,610.17	6,563.92	272.65	8.29%	5.60%
D08	Infrastructure - PSU - CPs	IPCP	-	-	-			-	-	-			-	-	-		
D09	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	8,006.25	6,957.64	166.58	9.26%	6.11%	8,006.25	6,957.64	303.63	9.20%	6.07%	7,001.88	6,958.95	296.70	8.66%	5.85%
D10	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-			-	-	2.58	12.25%	8.09%	470.44	470.44	17.71	10.30%	6.96%
D11	Infrastructure - Term Loans (with Charge)	ILWC	-	-	-			-	-	-			-	-	-		
	TAX FREE BONDS		-	-	-					-			-		-		
D12	Infrastructure - PSU - Debentures / Bonds	IPFD	12,220.16	13,141.43	213.53	7.29%	7.29%	12,220.16	13,141.43	404.86	7.30%	7.30%	4,754.23	5,364.53	130.33	7.44%	7.44%
D13	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICFD	-	-	-			-	-	-			-	-	-		
	b) Other Investments		-	-	-					-			-		-		
	Infrastructure - Equity (including Unlisted)	IOEQ	-	-	-				-	-			-	-	-		
	Infrastructure - Debentures/Bonds/CPs/Loans	IODS	2,507.75	3,134.71	0.78	11.35%	7.49%	2,507.75	3,134.71	0.78	11.35%	7.49%	-	-	-		
	Infrastructure- Securiesd 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	227.26	186.14	1.90	3.41%	3.41%	227.26	186.14	3.37	3.28%	3.28%	147.88	143.48	1.20	1.62%	1.62%
E02	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	634.99	497.05	4.33	4.28%	4.28%	634.99	497.05	9.62	4.97%	4.97%	339.91	177.65	1.77	1.04%	1.04%
E03	Equity Shares - Companies incorporated outside India (invested prior to IRDA Regulations)	EFES	-	-	-			-	-	-			-	-	-		
E04	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	-	-	-			-	-	-			-	-	-		
E05	Corporate Securities - Bonds - (Taxable)	EPBT	1,481.94	1,446.34	28.68	8.37%	5.52%	1,481.94	1,446.34	48.30	8.22%	5.42%	1,990.49	1,965.57	77.65	7.78%	5.26%
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	40,013.83	39,685.58	913.68	9.78%	6.46%	40,013.83	39,685.58	1,744.08	9.73%	6.42%	31,460.00	31,499.23	1,462.98	9.27%	6.26%
E10	Corporate Securities - Debentures / Bonds/ CPs /Loan - (Promoter Group)	EDPG	2,000.00	1,953.39	48.08	9.54%	6.30%	2,000.00	1,953.39	72.63	9.54%	6.29%	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	28,615.00	28,615.00	706.14	9.40%	6.21%	28,615.00	28,615.00	1,375.82	9.64%	6.36%	20,300.00	20,300.00	860.17	10.30%	6.96%
E17	Deposits - CDs with Scheduled Banks	EDCD	-	-	-			-	-	-			478.15	478.15	87.90	10.75%	7.26%
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	1,443.51	1,443.51	28.86	10.81%	7.13%	1,443.51	1,443.51	70.68	10.68%	7.05%	3,300.22	3,300.22	151.39	10.05%	6.79%
E22	Application Money	ECAM	-	-	1.33	10.80%	7.13%	-	-	10.09	9.56%	6.31%	-	-	7.02	11.14%	7.53%
E23	Corporate Securities Mutual Funds	EGMF	1,601.86	1,603.47	42.72	9.71%	6.41%	1,601.86	1,603.47	86.54	8.90%	5.87%	600.00	600.43	105.90	9.37%	6.33%
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	5,476.96	6,005.89	221.14	10.57%	6.98%	5,476.96	6,005.89	459.20	10.39%	6.86%	5,945.67	6,151.86	316.03	10.61%	7.17%
F07	Debentures / Bonds/ CPs / Loans etc. - (Promoter Group)	ODPG	4,026.20	4,085.04	113.50	10.95%	7.23%	4,026.20	4,085.04	225.77	10.95%	7.23%	4,055.62	4,116.02	172.05	10.99%	7.42%
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			209,786.96	206,793.53	4,416.01	9.05%	5.97%	209,786.96	206,793.53	8,601.12	9.18%	6.06%	151,826.84	151,369.94	6,258.38	8.85%	5.98%

CERTIFICATION

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

Date: 28-Oct-13

Signature _____
Full Name NV MURALI
Chief of Investments

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

Registration Number: 123

Statement as on: 30 Sep 2013

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</u> ¹								
	10.40% OHL DB 11-01-2015	OLDB	2000.00	1/11/2012	ICRA	AA-	A+	8/1/2013	
	8.20% ALL DB 22-07-2014	OLDB	1975.76	1/21/2011	CRISIL	AA-	A+	9/12/2013	
			0						
B.	<u>As on Date</u> ²		0						
	10.40% OHL DB 11-01-2015	OLDB	2000.00	1/11/2012	ICRA	AA-	A+	8/1/2013	
	8.20% ALL DB 22-07-2014	OLDB	1975.76	1/21/2011	CRISIL	AA-	A+	9/12/2013	
	11.00% TATA DB 23-07-2014	ICTD	1,006.95	23-Jan-2009 & 08-Mar-2010	CARE	CARE AAA	CARE AA+	11/1/2010	
	11.15% REL INFRA DB 30-03-2017	IODS	507.75	6/21/2012	CRISIL	AA+	AA-	10/1/2012	
	10.60% RAYMOND LTD DB 12-10-20	OLDB	1,501.19	12/10/2012 & 08/01/2013	CARE	CARE AA	CARE AA-	3/31/2013	

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: 28-Oct-13

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 13

(Rs in Lakhs)

Quarterly Business Returns across line of Business

Sl.No.	Line of Business	For Q2 FY 2013-14		For Q2 FY 2012-13		Upto 30.09.2013		Upto 30.09.2012	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	2,542	45,966	1,927	33,695	6,098	95,619	5,129	75,143
2	Cargo & Hull	1,729	1,326	1,500	1,493	3,482	2,815	2,492	3,280
3	Motor TP	14,747	210,597	11,454	191,117	29,148	424,846	22,183	376,484
4	Motor OD **	15,487	205,346	14,141	189,436	31,694	416,212	27,950	373,678
5	Engineering	689	2,535	721	2,695	1,278	5,308	1,373	5,061
6	Workmen's Compensation	120	529	172	760	261	1,147	384	1,698
7	Employer's Liability	178	186	250	221	349	392	420	464
8	Aviation	-	-	-	-	-	-	-	-
9	Personal Accident	1,426	7,271	1,275	3,987	2,934	14,499	2,490	8,269
10	Health	2,990	23,445	5,932	15,672	12,150	41,297	14,454	25,682
11	Others*	2,723	14,603	1,282	14,863	3,252	31,861	1,800	33,331

Note:

- Premium stands for amount of premium
- The line of business which are not applicable for any company should be filled up with NA.

Figure '0' in those fields will imply no business in the segment.

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

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

PERIODIC DISCLOSURES

FORM NL-39 Rural & Social Obligations (Quarterly Returns)

Insurer:

Cholamandalam MS General Insurance Co Ltd

Date:

As at 30th Sep 13

(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	77	6	6,149
		Social			
2.00	Cargo & Hull	Rural			
		Social			
3.00	Motor TP	Rural	82072	2,394	-
		Social			
4.00	Motor OD	Rural	81814	3,970	256,015
		Social			
5.00	Engineering	Rural	9	9	66
		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			
		Social			
10.00	Health	Rural	190	6,526	339,467
		Social			
11.00	Others*	Rural	9219	2,511	33,378
		Social			

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

PERIODIC DISCLOSURES

FORM NL-40 Business Acquisition through different channels

Insurer: Chalamandalam MS General Insurance Co Ltd

(Rs in Lakhs)

Sl.No.	Business Acquisition through different channels								
	Channels	Current Quarter For the Quarter Sep 13		Same quarter Previous Year For the Quarter Sep 12		Up to the period YTD Sep 13		Same period of the previous year YTD Sep 12	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	7908	888	7721	1,118	16490	1,982	19020	2,380
2	Corporate Agents-Banks	151406	16,711	88929	9,694	295788	32,630	220889	22,846
3	Corporate Agents -Others	1104	84	14167	1,882	2028	157	30626	4,455
4	Brokers	47912	4,736	31256	3,637	97583	9,700	73628	7,425
5	Micro Agents	0	-	455	15	0	-	648	19
6	Direct Business	98128	20,213	121975	22,307	205895	46,176	184601	41,549
	Total (A)	306458	42631	264503	38654	617784	90646	529412	78675
1	Referral (B)	0	-	0	-	0	-	0	-
	Grand Total (A+B)	306458	42631	264503	38654	617784	90646	529412	78675

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

GRIEVANCE DISPOSAL

Cholamandalam MS General Insurance Co Ltd

Date:

30/9/2013

Grievance Disposal for the period upto September 30, 2013 during the financial year 2013-14

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
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Proposal related		1				1	1
b)	Claim	35	303	286		30	22	666
c)	Policy related	17	376	373		5	15	803
d)	Premium							
e)	Refund	0						
f)	Coverage							6
g)	Cover note related		4	3			1	13
h)	Product	1	4	4		1		10
i)	Others		6	5		0	1	12
	Total Number of Complaints	53	694	671	0	36	40	1511

2	Total no. of policies during the previous	2211802
3	Total no. of claims during the previous y	306247
4	Total no. of policies during the current y	1139560
5	Total no. of claims during the current ye	139681
6	Total no. of policy complaints (current year) per 10000 policies (current year)	7
7	Total no. of policy complaints (current year) per 10000 claims registered (current year)	48

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Upto 7 days	20		20
b)	7 - 15 days	8		8
c)	15 - 30 days	8		8
d)	30 - 90 days	4		4
e)	90 days & beyond			0
	Total Number of Complaints	40	0	40

* Total no. of policies during the previous year FY 2012-13 includes certificates issued under master policies.

* Total no. of policies upto Q2 of current year FY 2013-14 includes certificates issued under master policies.

Chief Grievance Officer