

## REVENUE ACCOUNT - FIRE FOR THE PERIOD ENDED SEPTEMBER 30, 2017

	Particulars	Schedule	For the Quarter ended Sep 30, 2017 (Rs.'000)	Upto the Quarter ended Sep 30, 2017 (Rs.'000)	For the Quarter ended Sep 30, 2016 (Rs.'000)	Upto the Quarter ended Sep 30, 2016 (Rs.'000)
1	Premiums earned (Net)	<b>NL-4- Premium Schedule</b>	1,84,792	3,26,234	1,24,342	2,26,917
2	Profit/ Loss on sale/redemption		8,694	15,269	8,676	12,127
3	Others Administrative Charges		82	631	94	505
	Investment Income -TP Pool		12,403	23,844	14,576	27,878
4	Interest, Dividend & Rent – Gross		50,345	86,184	39,509	74,938
	<b>TOTAL (A)</b>		<b>2,56,316</b>	<b>4,52,162</b>	<b>1,87,197</b>	<b>3,42,365</b>
1	Claims Incurred (Net)	<b>NL-5- Claims Schedule</b>	91,917	1,09,355	24,550	47,004
2	Commission	<b>NL-6- Commission Schedule</b>	(57,615)	(16,936)	5,122	2,251
3	Operating Expenses related to Insurance Business	<b>NL-7- Operating Expenses Schedule</b>	1,64,177	2,20,273	72,607	1,31,150
4	Premium Deficiency		-	-	-	-
	<b>TOTAL (B)</b>		<b>1,98,479</b>	<b>3,12,692</b>	<b>1,02,279</b>	<b>1,80,405</b>
	<b>Operating Profit/(Loss) from APPROPRIATIONS</b>		<b>57,837</b>	<b>1,39,470</b>	<b>84,918</b>	<b>1,61,960</b>
	Transfer to Shareholders' Account		57,837	1,39,470	84,918	1,61,960
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be		-	-	-	-
	<b>TOTAL (C)</b>		<b>57,837</b>	<b>1,39,470</b>	<b>84,918</b>	<b>1,61,960</b>

## REVENUE ACCOUNT - MARINE FOR THE PERIOD ENDED SEPTEMBER 30, 2017

	Particulars	Schedule	For the Quarter ended Sep 30, 2017 (Rs.'000)	Upto the Quarter ended Sep 30, 2017 (Rs.'000)	For the Quarter ended Sep 30, 2016 (Rs.'000)	Upto the Quarter ended Sep 30, 2016 (Rs.'000)
1	Premiums earned (Net)	NL-4- Premium Schedule	35,880	67,870	21,493	52,117
2	Profit/ Loss on sale/redemption		439	839	433	617
3	Others Administrative Charges		161	276	247	391
4	Interest, Dividend & Rent – Gross		2,555	4,733	1,918	3,811
	<b>TOTAL (A)</b>		<b>39,035</b>	<b>73,718</b>	<b>24,091</b>	<b>56,936</b>
1	Claims Incurred (Net)	NL-5- Claims Schedule	25,798	44,637	14,946	41,011
2	Commission	NL-6- Commission Schedule	(12,030)	(21,305)	(11,948)	(24,847)
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	16,243	29,161	6,434	13,564
4	Premium Deficiency			-		-
	<b>TOTAL (B)</b>		<b>30,011</b>	<b>52,493</b>	<b>9,432</b>	<b>29,728</b>
	<b>Operating Profit/(Loss) from APPROPRIATIONS</b>		<b>9,024</b>	<b>21,225</b>	<b>14,659</b>	<b>27,208</b>
	Transfer to Shareholders' Account		9,024	21,225	14,659	27,208
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	<b>TOTAL (C)</b>		<b>9,024</b>	<b>21,225</b>	<b>14,659</b>	<b>27,208</b>

Cholamandalam MS General Insurance Company Ltd

Registration No. 123

Date of Registration with the IRDA : July 15, 2002

## REVENUE ACCOUNT - MISCELLANEOUS FOR THE PERIOD ENDED SEPTEMBER 30, 2017

	Particulars	Schedule	For the Quarter ended Sep 30, 2017 (Rs.'000)	Upto the Quarter ended Sep 30, 2017 (Rs.'000)	For the Quarter ended Sep 30, 2016 (Rs.'000)	Upto the Quarter ended Sep 30, 2016 (Rs.'000)
1	Premiums earned (Net)	<b>NL-4- Premium Schedule</b>	68,13,718	1,30,85,588	53,87,757	1,01,96,103
2	Profit/ Loss on sale/redemption		1,65,900	3,17,230	1,24,633	1,78,253
3	Others Administrative Charges		235	270	44	188
	Investment Income -TP Pool		2,512	5,191	2,224	5,132
4	Interest, Dividend & Rent – Gross		9,86,421	18,35,876	6,34,070	12,82,465
	<b>TOTAL (A)</b>		<b>79,68,786</b>	<b>1,52,44,155</b>	<b>61,48,728</b>	<b>1,16,62,141</b>
1	Claims Incurred (Net)	<b>NL-5- Claims Schedule</b>	50,15,508	97,03,406	39,72,850	74,76,731
2	Commission	<b>NL-6- Commission Schedule</b>	(3,51,245)	(1,78,080)	6,009	1,65,779
3	Operating Expenses related to Insurance Business	<b>NL-7- Operating Expenses Schedule</b>	23,75,556	42,59,255	17,07,384	30,75,356
4	Premium Deficiency		-	-	-	(2,955)
	<b>TOTAL (B)</b>		<b>70,39,819</b>	<b>1,37,84,581</b>	<b>56,86,243</b>	<b>1,07,14,911</b>
	<b>Operating Profit/(Loss) from</b>		<b>9,28,967</b>	<b>14,59,574</b>	<b>4,62,485</b>	<b>9,47,230</b>
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account		9,28,967	14,59,574	4,62,485	9,47,230
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be		-	-	-	-
	<b>TOTAL (C)</b>		<b>9,28,967</b>	<b>14,59,574</b>	<b>4,62,485</b>	<b>9,47,230</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

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

**PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED SEPTEMBER 30, 2017**

	Particulars	Schedule	For the Quarter ended Sep 30, 2017	Upto the Quarter ended Sep 30, 2017	For the Quarter ended Sep 30, 2016	Upto the Quarter ended Sep 30, 2016
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		57,837	1,39,470	84,918	1,61,960
	(b) Marine Insurance		9,024	21,225	14,659	27,208
	(c) Miscellaneous Insurance		9,28,967	14,59,574	4,62,485	9,47,230
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		19,798	1,13,009	1,80,041	3,03,069
	(b) Profit on sale of investments		2,920	20,021	47,429	64,524
	Less: Loss on sale of investments		-	-	-	-
3	OTHER INCOME (To be specified)		-	-	-	-
	<b>TOTAL (A)</b>		<b>10,18,546</b>	<b>17,53,299</b>	<b>7,89,532</b>	<b>15,03,991</b>
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	-	-	-
	(c) Others (to be specified)		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		-	-	-	-
	(b) Bad debts written off		-	-	-	-
	(c) Employees' Remuneration and Welfare Benefits		8,500	11,295	1,054	3,729
	(d) Others (CSR & Donations)		11,812	36,800	14,201	17,601
	(e) Others		24,430	34,904	-	-
	<b>TOTAL (B)</b>		<b>44,742</b>	<b>82,999</b>	<b>15,255</b>	<b>21,330</b>
	Profit Before Tax		<b>9,73,804</b>	<b>16,70,300</b>	<b>7,74,277</b>	<b>14,82,661</b>
	Provision for Taxation		3,08,993	5,23,631	2,53,501	4,73,200
			<b>6,64,811</b>	<b>11,46,669</b>	<b>5,20,776</b>	<b>10,09,461</b>
	<b>APPROPRIATIONS</b>					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Proposed final dividend		-	(1,79,283)	-	-
	(c) Dividend distribution tax		-	(36,498)	-	-
	(d) Transfer to Contingency Risk Reserve		-	-	-	-
	(e) Transfer to General Reserve		-	-	-	-
	Balance of profit/ loss brought forward from last year		-	34,82,754	-	14,01,299
	<b>Balance carried forward to Balance Sheet</b>		<b>6,64,811</b>	<b>44,13,642</b>	<b>5,20,776</b>	<b>24,10,760</b>

## FORM NL-3-B-BS

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

## BALANCE SHEET AS AT SEPTEMBER 30, 2017

	Schedule	As at Sep 30, 2017 (Rs. '000)	As at Sep 30, 2016 (Rs. '000)
<b>SOURCES OF FUNDS</b>			
SHARE CAPITAL	NL-8-Share Capital Schedule	29,88,057	29,88,057
SHARE APPLICATION MONEY PENDING ALLOTMENT			
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	86,93,854	66,90,972
FAIR VALUE CHANGE ACCOUNT		1,82,634	1,06,551
BORROWINGS	NL-11-Borrowings Schedule	10,00,000	-
<b>TOTAL</b>		<b>1,28,64,545</b>	<b>97,85,580</b>
<b>APPLICATION OF FUNDS</b>			
INVESTMENTS	NL-12-Investment Schedule - Share Holders NL-12A-Investment Schedule - Policy Holders	1,20,39,646 4,47,95,517	73,63,868 3,53,84,264
LOANS	NL-13-Loans Schedule	-	-
FIXED ASSETS	NL-14-Fixed Assets Schedule	6,98,574	6,75,800
DEFERRED TAX ASSET		7,79,872	6,79,396
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	4,13,760	3,30,269
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	1,11,78,242	63,95,840
<b>Sub-Total (A)</b>		<b>1,15,92,002</b>	<b>67,26,109</b>
CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	3,87,59,074	2,71,12,473
PROVISIONS	NL-18-Provisions Schedule	1,82,81,992	1,39,31,384
DEFERRED TAX LIABILITY			
<b>Sub-Total (B)</b>		<b>5,70,41,066</b>	<b>4,10,43,857</b>
NET CURRENT ASSETS (C) = (A - B)		(4,54,49,064)	(3,43,17,748)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT			
<b>TOTAL</b>		<b>1,28,64,545</b>	<b>97,85,580</b>

## CONTINGENT LIABILITIES

	Particulars	As at Sep 30, 2017 (Rs. '000)	As at Sep 30, 2016 (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	19,34,790	14,55,960
6	Reinsurance obligations to the extent not provided for in accounts	-	-
7	Others - Repudiated / Disputed Claim	-	-
	<b>TOTAL</b>	<b>19,34,790</b>	<b>14,55,960</b>

## FORM NL-4-PREMIUM SCHEDULE

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

## PREMIUM EARNED [NET]

	Particulars	Fire	Marine			Miscellaneous											For the Quarter Ended Sep 30, 2017
For The Quarter Ended Sep 30,2017			Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Misc	Grand Total
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Premium from direct business written	9,69,580	1,78,956	1	1,78,957	23,61,106	38,07,071	61,68,177	8,929	96,222	77,035	-	4,90,703	6,87,956	40,59,084	1,15,88,106	1,27,36,643
	Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Gross Earned Premium	9,69,580	1,78,956	1	1,78,957	23,61,106	38,07,071	61,68,177	8,929	96,222	77,035	-	4,90,703	6,87,956	40,59,084	1,15,88,106	1,27,36,643
	Add: Premium on reinsurance accepted	29,153	-	-	-	-	-	-	-	-	4,309	-	-	-	-	4,309	33,462
	Less : Premium on reinsurance ceded	3,44,565	1,30,684	-	1,30,684	1,23,671	2,00,795	3,24,466	446	77,094	51,862	-	71,931	70,699	34,50,590	40,47,088	45,22,337
	Net Premium	6,54,168	48,272	1	48,273	22,37,435	36,06,276	58,43,711	8,483	19,128	29,482	-	4,18,772	6,17,257	6,08,494	75,45,327	82,47,768
	Adjustment for change in reserve for unexpired risks	4,69,376	12,393	-	12,393	(1,30,001)	3,09,657	1,79,656	(2,892)	(121)	3,075	-	1,14,809	92,075	3,45,007	7,31,609	12,13,378
	Premium Earned (Net)	1,84,792	35,879	1	35,880	23,67,436	32,96,619	56,64,055	11,375	19,249	26,407	-	3,03,963	5,25,182	2,63,487	68,13,718	70,34,390

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

## PREMIUM EARNED [NET]

	Particulars	Fire	Marine			Miscellaneous											Upto the Quarter Ended Sep 30, 2017
Upto The Quarter Ended Sep 30,2017			Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Misc	Grand Total
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Premium from direct business written	19,16,137	3,54,489	3	3,54,492	49,07,787	76,38,562	1,25,46,349	25,367	1,32,654	1,44,318	-	9,08,492	13,25,621	41,63,348	1,92,46,149	2,15,16,778
	Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Gross Earned Premium	19,16,137	3,54,489	3	3,54,492	49,07,787	76,38,562	1,25,46,349	25,367	1,32,654	1,44,318	-	9,08,492	13,25,621	41,63,348	1,92,46,149	2,15,16,778
	Add: Premium on reinsurance accepted	46,840	-	-	-	-	-	-	-	-	9,391	-	-	-	-	9,391	56,231
	Less : Premium on reinsurance ceded	8,27,012	2,58,168	-	2,58,168	2,59,307	4,00,494	6,59,801	1,268	1,01,117	95,920	-	1,01,239	1,02,566	34,83,787	45,45,698	56,30,878
	Net Premium	11,35,965	96,321	3	96,324	46,48,480	72,38,068	1,18,86,548	24,099	31,537	57,789	-	8,07,253	12,23,055	6,79,561	1,47,09,842	1,59,42,131
	Adjustment for change in reserve for unexpired risks	8,09,731	28,454	-	28,454	14,499	8,38,438	8,52,937	909	3,983	4,675	-	2,31,600	2,17,342	3,12,808	16,24,254	24,62,439
	Premium Earned (Net)	3,26,234	67,867	3	67,870	46,33,981	63,99,630	1,10,33,611	23,190	27,554	53,114	-	5,75,653	10,05,713	3,66,753	1,30,85,588	1,34,79,692

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

## FORM NL-4-PREMIUM SCHEDULE

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

## PREMIUM EARNED [NET]

	Particulars	Fire	Marine			Miscellaneous											For the Quarter Ended Sep 30, 2016
For The Quarter Ended Sep 30,2016			Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Misc	Grand Total
		(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)
	Premium from direct business written	5,09,141	1,58,219	-	1,58,219	21,45,916	30,31,031	51,76,947	11,157	24,666	48,644	-	2,63,008	5,01,359	15,12,179	75,37,960	82,05,320
	Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Gross Earned Premium	5,09,141	1,58,219	-	1,58,219	21,45,916	30,31,031	51,76,947	11,157	24,666	48,644	-	2,63,008	5,01,359	15,12,179	75,37,960	82,05,320
	Add: Premium on reinsurance accepted	27,518	-	-	-	-	-	-	-	-	3,885	-	-	-	-	3,885	31,403
	Less : Premium on reinsurance ceded	2,37,554	1,33,152	-	1,33,152	1,13,596	1,60,180	2,73,776	558	16,163	30,133	-	21,591	60,441	12,59,767	16,62,429	20,33,135
	Net Premium	2,99,105	25,067	-	25,067	20,32,320	28,70,851	49,03,171	10,599	8,503	22,396	-	2,41,417	4,40,918	2,52,412	58,79,416	62,03,588
	Adjustment for change in reserve for unexpired risks	1,74,763	3,574	-	3,574	60,991	3,25,267	3,86,258	(687)	2,213	(8,477)	-	27,587	(24,227)	1,08,992	4,91,659	6,69,996
	Premium Earned (Net)	1,24,342	21,493	-	21,493	19,71,329	25,45,584	45,16,913	11,286	6,290	30,873	-	2,13,830	4,65,145	1,43,420	53,87,757	55,33,592

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

## PREMIUM EARNED [NET]

	Particulars	Fire	Marine			Miscellaneous											Upto the Quarter Ended Sep 30, 2016
Upto The Quarter Ended Sep 30,2016			Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Misc	Grand Total
	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)
	Premium from direct business written	11,62,967	3,50,458	5	3,50,463	42,11,337	57,61,184	99,72,521	25,712	58,159	1,36,564	-	5,24,667	9,54,738	15,13,552	1,31,85,913	1,46,99,343
	Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Gross Earned Premium	11,62,967	3,50,458	5	3,50,463	42,11,337	57,61,184	99,72,521	25,712	58,159	1,36,564	-	5,24,667	9,54,738	15,13,552	1,31,85,913	1,46,99,343
	Add: Premium on reinsurance accepted	49,638	-	-	-	-	-	-	-	-	7,768	-	-	-	-	7,768	57,406
	Less : Premium on reinsurance ceded	6,53,864	2,93,103	-	2,93,103	2,22,911	3,04,636	5,27,547	1,286	38,208	88,839	-	48,964	83,110	12,27,584	20,15,538	29,62,505
	Net Premium	5,58,741	57,355	5	57,360	39,88,426	54,56,548	94,44,974	24,426	19,951	55,493	-	4,75,703	8,71,628	2,85,968	1,11,78,143	1,17,94,244
	Adjustment for change in reserve for unexpired risks	3,31,824	5,243	-	5,243	2,06,611	6,42,621	8,49,232	1,388	6,811	(7,074)	-	61,494	(33,639)	1,03,828	9,82,040	13,19,107
	Premium Earned (Net)	2,26,917	52,112	5	52,117	37,81,815	48,13,927	85,95,742	23,038	13,140	62,567	-	4,14,209	9,05,267	1,82,140	1,01,96,103	1,04,75,137

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

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

Particulars		Fire	Marine			Miscellaneous										For the Quarter Sep 30, 2017	
For The Quarter Ended Sep 30,2017			Marine Cargo	Marine Others	Marine Total	Motot OD	Motor TP	Motor Total	Worksmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Misc	Grand Total
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Claims paid																
	Direct claims	1,01,092	1,29,264	-	1,29,264	11,81,152	19,41,398	31,22,550	5,930	11,735	11,959	-	1,32,290	2,07,296	44,881	35,36,641	37,66,997
	Add : Claims Outstanding at the end of the year	41,083	4,570	-	4,570	1,06,440	16,08,355	17,14,795	(4,678)	(2,541)	(418)	-	23,843	39,268	2,10,823	19,81,092	20,26,745
	Less : Claims Outstanding at the beginning of the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Gross Incurred Claims	1,42,175	1,33,834	-	1,33,834	12,87,592	35,49,753	48,37,345	1,252	9,194	11,541	-	1,56,133	2,46,564	2,55,704	55,17,733	57,93,742
	Add : Re-insurance accepted to direct claims	1,633	-	-	-	-	-	-	-	-	68	-	-	-	-	68	1,701
	Less : Re-insurance Ceded to claims paid	51,891	1,08,036	-	1,08,036	60,474	3,52,445	4,12,919	396	7,045	14,990	-	19,020	27,275	20,648	5,02,293	6,62,220
Total Claims Incurred		91,917	25,798	-	25,798	12,27,118	31,97,308	44,24,426	856	2,149	(3,381)	-	1,37,113	2,19,289	2,35,056	50,15,508	51,33,223

**CLAIMS INCURRED [NET]**

Particulars		Fire	Marine			Miscellaneous											Upto the Quarter Ended Sep 30, 2017
Upto The Quarter Ended Sep 30,2017			Marine Cargo	Marine Others	Marine Total	Motot OD	Motor TP	Motor	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Misc	Grand Total
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Claims paid																
	Direct claims	8,02,317	2,16,929	-	2,16,929	22,16,519	33,76,881	55,93,400	8,745	20,718	18,813	-	2,43,798	4,01,238	1,51,954	64,38,666	74,57,912
	Add : Claims Outstanding at the end of the year	2,70,061	57,600	-	57,600	17,77,227	2,43,02,281	2,60,79,509	24,651	15,444	47,500	-	2,35,904	2,96,693	5,29,779	2,72,29,480	2,75,57,141
	Less : Claims Outstanding at the beginning of the year	2,72,801	44,331	-	44,331	12,83,964	2,08,66,859	2,21,50,823	33,997	22,726	48,278	-	2,01,845	2,49,060	3,14,824	2,30,21,553	2,33,38,685
	Gross Incurred Claims	7,99,577	2,30,198	-	2,30,198	27,09,782	68,12,303	95,22,086	(601)	13,436	18,035	-	2,77,857	4,48,871	3,66,909	1,06,46,593	1,16,76,368
	Add : Re-insurance accepted to direct claims	2,000	-	-	-	-	-	-	-	-	365	-	-	-	-	365	2,365
	Less : Re-insurance Ceded to claims paid	6,92,222	1,85,561	-	1,85,561	1,13,650	6,19,018	7,32,667	537	14,046	16,775	-	34,448	45,131	99,948	9,43,552	18,21,335
	Total Claims Incurred	1,09,355	44,637	-	44,637	25,96,132	61,93,285	87,89,419	(1,138)	(610)	1,625	-	2,43,409	4,03,740	2,66,961	97,03,406	98,57,398

**Notes:**

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



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

Particulars		Fire	Marine			Miscellaneous										For the Quarter Ended Sep 30, 2016	
For The Quarter Ended Sep 30,2016			Marine Cargo	Marine Others	Marine Total	Motot OD	Motor TP	Motor	Worksmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Misc	Grand Total
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Claims paid																
	Direct claims	5,21,217	1,13,026	-	1,13,026	11,81,076	12,74,063	24,55,139	2,781	5,668	28,829	-	99,124	1,80,192	1,63,964	29,35,697	35,69,940
	Add : Claims Outstanding at the end of the year	(27,735)	(945)	-	(945)	8,542	14,62,069	14,70,611	(805)	(3,686)	(3,165)	-	9,483	20,398	61,378	15,54,214	15,25,534
	Less : Claims Outstanding at the beginning of the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Gross Incurred Claims	4,93,482	1,12,081	-	1,12,081	11,89,618	27,36,132	39,25,750	1,976	1,982	25,664	-	1,08,607	2,00,590	2,25,342	44,89,911	50,95,474
	Add : Re-insurance accepted to direct claims	9	-	-	-	-	-	-	-	-	1,080	-	-	-	-	1,080	1,089
	Less : Re-insurance Ceded to claims paid	4,68,941	97,135	-	97,135	59,307	3,00,127	3,59,434	169	3,007	10,745	-	11,332	9,056	1,24,398	5,18,141	10,84,217
	Total Claims Incurred	24,550	14,946	-	14,946	11,30,311	24,36,005	35,66,316	1,807	(1,025)	15,999	-	97,275	1,91,534	1,00,944	39,72,850	40,12,346

**CLAIMS INCURRED [NET]**

		Particulars	Fire	Marine			Miscellaneous										Upto the Quarter Ended Sep 30, 2016	
Upto The Quarter Ended Sep 30,2016				Marine Cargo	Marine Others	Marine Total	Motot OD	Motor TP	Motor	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Misc	Grand Total
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Claims paid																	
	Direct claims	10,31,346	2,54,428	-	2,54,428	20,69,499	26,97,770	47,67,269	5,346	9,500	49,769	-	1,84,028	3,65,909	8,43,372	62,25,193	75,10,967	
	Add : Claims Outstanding at the end of the year	2,15,079	59,098	-	59,098	12,79,829	1,79,86,601	1,92,66,430	26,208	12,824	65,313	-	1,70,164	2,63,212	1,69,424	1,99,73,575	2,02,47,752	
	Less : Claims Outstanding at the beginning of the year	2,65,226	50,895	-	50,895	10,35,794	1,55,08,972	1,65,44,766	24,923	15,778	58,070	-	1,42,414	2,73,589	1,66,321	1,72,25,861	1,75,41,982	
	Gross Incurred Claims	9,81,199	2,62,631	-	2,62,631	23,13,534	51,75,399	74,88,933	6,631	6,546	57,012	-	2,11,778	3,55,532	8,46,475	89,72,907	1,02,16,737	
	Add : Re-insurance accepted to direct claims	414	-	-	-	-	-	-	-	-	1,170	-	-	-	-	1,170	1,584	
	Less : Re-insurance Ceded to claims paid	9,34,609	2,21,620	-	2,21,620	1,04,099	6,16,836	7,20,935	297	5,675	29,047	-	25,165	24,952	6,91,275	14,97,346	26,53,575	
	Total Claims Incurred	47,004	41,011	-	41,011	22,09,435	45,58,563	67,67,998	6,334	871	29,135	-	1,86,613	3,30,580	1,55,200	74,76,731	75,64,746	

**Notes:**

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

**FORM NL-6-COMMISSION SCHEDULE**

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

**COMMISSION (NET)**

Particulars		Fire	Marine			Miscellaneous											For the Quarter Ended Sep 30, 2017
For The Quarter Ended Sep 30,2017			Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Worksmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Misc	Grand Total
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Commission Paid																
	Direct	(16,614)	6,995	-	6,995	1,90,857	-	1,90,857	737	1,223	6,147	-	18,429	67,673	11,080	2,96,146	2,86,527
	Add: Re-insurance Accepted	560	-	-	-	-	-	-	-	-	54	-	-	-	-	54	614
	Less: Commission on Re-insurance Ceded	41,561	19,025	-	19,025	16,117	11,298	27,415	67	905	6,915	-	16,136	7,299	5,88,708	6,47,445	7,08,031
	Net Commission	(57,615)	(12,030)	-	(12,030)	1,74,740	(11,298)	1,63,442	670	318	(714)	-	2,293	60,374	(5,77,628)	(3,51,245)	(4,20,890)

**COMMISSION (NET)**

Particulars		Fire	Marine			Miscellaneous										Upto the Quarter Ended Sep 30, 2017	
Upto The Quarter Ended Sep 30,2017			Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Misc	Grand Total
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Commission Paid																
	Direct	78,023	17,266	-	17,266	3,61,697	-	3,61,697	1,695	2,324	10,962	-	38,070	1,29,462	17,996	5,62,206	6,57,495
	Add: Re-insurance Accepted	910	-	-	-	-	-	-	-	-	80	-	-	-	-	80	990
	Less: Commission on Re-insurance Ceded	95,869	38,571	-	38,571	35,449	20,824	56,272	190	1,909	13,527	-	21,496	10,651	6,36,321	7,40,366	8,74,806
	Net Commission	(16,936)	(21,305)	-	(21,305)	3,26,248	(20,824)	3,05,425	1,505	415	(2,485)	-	16,574	1,18,811	(6,18,325)	(1,78,080)	(2,16,321)

**FORM NL-6-COMMISSION SCHEDULE**

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

**COMMISSION (NET)**

Particulars		Fire	Marine			Miscellaneous											For the Quarter Ended Sep 30, 2016
For The Quarter Ended Sep 30,2016			Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Worksmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Misc	Grand Total
		(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)
	Commission Paid																
	Direct	30,048	8,620	-	8,620	1,35,934	-	1,35,934	1,717	1,627	4,144	-	2,834	44,597	5,431	1,96,284	2,34,952
	Add: Re-insurance Accepted	680	-	-	-	-	-	-	-	-	95	-	-	-	-	95	775
	Less: Commission on Re-insurance Ceded	25,606	20,568	-	20,568	16,357	7,623	23,980	84	5,726	4,148	-	4,265	6,331	1,45,836	1,90,370	2,36,544
	Net Commission	5,122	(11,948)	-	(11,948)	1,19,577	(7,623)	1,11,954	1,633	(4,099)	91	-	(1,431)	38,266	(1,40,405)	6,009	(817)

**COMMISSION (NET)**

Particulars		Fire	Marine			Miscellaneous										Upto the Quarter Ended Sep 30, 2016	
Upto The Quarter Ended Sep 30,2016			Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Misc	Grand Total
		(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)
	Commission Paid																
	Direct	69,953	19,296	-	19,296	2,82,735		2,82,735	1,717	4,798	10,142	-	5,166	81,504	11,577	3,97,639	4,86,888
	Add: Re-insurance Accepted	1,028	-	-	-	-	-	-	-	-	141	-	-	-	-	141	1,169
	Less: Commission on Re-insurance Ceded	68,730	44,143	-	44,143	31,458	14,317	45,775	193	14,643	13,450	-	9,727	8,671	1,39,542	2,32,001	3,44,874
	Net Commission	2,251	(24,847)	-	(24,847)	2,51,277	(14,317)	2,36,960	1,524	(9,845)	(3,167)	-	(4,561)	72,833	(1,27,965)	1,65,779	1,43,183

Particulars	For the Quarter ended Sep 30, 2017	Upto the Quarter ended Sep 30, 2017	For the Quarter ended Sep 30, 2016	Upto the Quarter ended Sep 30, 2016
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Agents	14,109	36,165	13,775	35,630
Brokers	68,098	1,43,372	51,947	1,11,673
Corporate Agency	2,04,322	4,77,960	1,69,230	3,39,585
Referral	-	-	-	-
Others (pl. specify)	-	-	-	-
<b>TOTAL (B)</b>	<b>2,86,529</b>	<b>6,57,497</b>	<b>2,34,952</b>	<b>4,86,888</b>

FORM NL-7-OPERATING EXPENSES SCHEDULE

Cholamandalam MS General Insurance Company Ltd

Registration No. 123

Date of Registration with the IRDA : July 15, 2002

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Particulars		Fire	Marine			Miscellaneous										For the Quarter Ended Sep 30	
For The Quarter Ended Sep 30,2017			Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Worksmen's Compensati on	Public/Prod uct Liability	Engineerin g	Aviation	Personal Accident	Health Insurance	Others	Total Misc	Grand Total
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	1 Employees' remuneration & welfare benefits	17,752	9,468	-	9,468	80,102	1,27,794	2,07,896	-	5,122	2,811	-	13,619	29,850	21,681	2,80,979	3,08,199
	2 Travel, conveyance and vehicle running expenses	2,199	408	-	408	7,613	13,879	21,492	-	175	111	-	1,106	1,966	4,339	29,189	31,796
	3 Training expenses	241	18	-	18	847	1,358	2,205	3	7	11	-	156	232	215	2,829	3,088
	4 Rents, rates & taxes	2,689	194	-	194	8,910	14,455	23,365	32	79	119	-	1,691	2,481	2,643	30,410	33,293
	5 Repairs	728	55	-	55	2,567	4,113	6,680	10	21	33	-	474	702	640	8,560	9,343
	6 Printing & stationery	1,396	82	-	82	3,467	6,024	9,491	2	44	51	-	756	1,058	1,944	13,346	14,824
	7 Communication	1,327	96	-	96	4,431	7,178	11,608	15	39	58	-	839	1,230	1,290	15,079	16,502
	8 Legal & professional charges	1,204	89	-	89	4,162	6,694	10,856	16	35	55	-	776	1,145	1,098	13,981	15,274
	9 Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	48	3	-	3	164	265	429	1	1	2	-	30	46	46	555	606
	(b) as adviser or in any other capacity, in respect of					-	-	-									
	(i) Taxation matters	24	2	-	2	79	127	206	-	-	1	-	15	22	22	266	292
	(ii) Certification	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Out of Pocket expenses	7	-	-	-	24	39	63	-	-	1	-	5	6	7	82	89
10	Advertisement and publicity	5,023	372	-	372	17,253	27,783	45,036	66	147	227	-	3,223	4,754	4,638	58,091	63,486
11	Interest & Bank Charges	1,692	127	-	127	5,917	9,494	15,412	23	49	77	-	1,097	1,623	1,508	19,789	21,608
12	Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Power and Electricity	879	64	-	64	2,986	4,819	7,805	11	26	40	-	560	825	826	10,093	11,036
	Information Technology Expenses	4,478	336	-	336	15,631	25,087	40,717	62	130	205	-	2,899	4,287	4,009	52,309	57,123
	Marketing Expenses	85,587	2,179	-	2,179	4,74,514	7,57,609	12,32,123	354	934	3,240	-	24,070	1,33,439	1,20,393	15,14,553	16,02,318
	Operating Lease Charges	101	9	-	9	414	645	1,059	2	3	5	-	72	109	61	1,311	1,421
	IRDA Registration renewal fees	413	30	-	30	1,394	2,253	3,647	5	12	18	-	263	386	393	4,724	5,167
	Service Tax Expense	-	-	-	-	-	-	-	-	-	-	-	-	-	46,900	46,900	46,900
	Outsourcing Expenses	25,462	1,946	-	1,946	49,451	88,656	1,38,107	-	1,093	725	-	8,790	14,869	9,133	1,72,717	2,00,125
	Net Exchange (Gain) / Loss	1	-	-	-	3	4	7	-	-	-	-	1	1	-	9	10
	Co-insurance Administrative Charges	354	140	-	140	-	-	-	-	4	78	-	-	440	4	526	1,020
	Terrorism Pool - Management Expenses	3,670	-	-	-	-	-	-	-	-	554	-	-	-	-	554	4,224
	DR Pool - Administrative Expenses (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Miscellaneous Expenses (Net)	4,985	332	-	332	14,882	24,709	39,591	38	150	206	-	2,964	4,274	5,711	52,934	58,252
13	Depreciation	3,917	293	-	293	13,676	21,950	35,625	54	113	179	-	2,537	3,751	3,511	45,770	49,980
	Less: Write back of provision no longer required	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	1,64,177	16,243	-	16,243	7,08,486	11,44,934	18,53,420	694	8,184	8,807	-	65,943	2,07,496	2,31,012	23,75,556	25,55,976

FORM NL-7-OPERATING EXPENSES SCHEDULE

Cholamandalam MS General Insurance Company Ltd

Registration No. 123

Date of Registration with the IRDA : July 15, 2002

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

	Particulars	Fire	Marine			Miscellaneous											Upto the Quarter Ended Sep 30, 2017
Upto The Quarter Ended Sep 30,2017			Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Misc	Grand Total
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	41,419	15,503	-	15,503	1,60,607	2,30,309	3,90,916	-	8,015	4,599	-	24,802	64,543	24,802	5,17,677	5,74,599
2	Travel, conveyance and vehicle running expenses	4,630	1,417	-	1,417	16,931	26,555	43,486	-	630	403	-	3,090	6,793	4,703	59,105	65,152
3	Training expenses	397	34	-	34	1,626	2,532	4,158	8	11	20	-	282	428	238	5,145	5,576
4	Rents, rates & taxes	4,985	423	-	423	20,401	31,765	52,166	106	138	254	-	3,543	5,368	2,982	64,557	69,965
5	Repairs	1,183	100	-	100	4,842	7,539	12,381	25	33	60	-	841	1,274	707	15,321	16,604
6	Printing & stationery	3,856	327	-	327	15,778	24,568	40,346	82	107	196	-	2,740	4,151	2,307	49,929	54,112
7	Communication	2,425	206	-	206	9,925	15,454	25,378	51	67	123	-	1,724	2,611	1,452	31,406	34,037
8	Legal & professional charges	2,044	173	-	173	8,364	13,024	21,388	43	57	104	-	1,453	2,201	1,222	26,468	28,685
9	Auditors' fees, expenses etc				-											-	-
	(a) as auditor	85	7	-	7	348	542	890	2	2	4	-	60	92	51	1,101	1,193
	(b) as adviser or in any other capacity, in respect of																
	(i) Taxation matters	42	4	-	4	170	265	435	1	1	2	-	30	45	25	539	585
	(ii) Certification	-	-	-	-			-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-			-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-			-	-	-	-	-	-	-	-	-	-
	Out of Pocket expenses	12	1	-	1	51	80	131	-	-	1	-	9	14	8	163	176
10	Advertisement and publicity	8,645	733	-	733	35,377	55,084	90,461	183	240	440	-	6,143	9,308	5,172	1,11,947	1,21,325
11	Interest & Bank Charges	2,792	237	-	237	11,423	17,787	29,211	59	77	142	-	1,984	3,006	1,670	36,149	39,178
12	Others (to be specified)				-										-	-	-
	Power and Electricity	1,546	131	-	131	6,325	9,848	16,173	33	43	79	-	1,098	1,664	924	20,014	21,691
	Information Technology Expenses	7,428	630	-	630	30,395	47,327	77,721	158	206	378	-	5,278	7,997	4,444	96,182	1,04,240
	Marketing Expenses	77,157	4,292	-	4,292	8,43,968	13,14,128	21,58,096	1,270	1,662	6,096	-	1,38,827	2,47,436	1,26,652	26,80,039	27,61,488
	Operating Lease Charges	101	9	-	9	414	645	1,059	2	3	5	-	72	109	61	1,311	1,421
	IRDA Registration renewal fees	737	62	-	62	3,016	4,696	7,712	16	20	37	-	524	794	441	9,544	10,343
	Service Tax Expense	-	-	-	-			-	-	-	-	-	-	-	51,900	51,900	51,900
	Outsourcing Expenses	36,450	3,176	-	3,176	76,006	1,25,803	2,01,809	-	1,735	1,197	-	13,147	23,064	10,584	2,51,536	2,91,162
	Net Exchange (Gain) / Loss	1	-	-	-	3	5	8	-	-	-	-	1	1	-	10	11
	Co-insurance Administrative Charges	999	210	-	210			-	-	177	230	-	37	521	24	989	2,198
	Terrorism Pool - Management Expenses	5,807	-	-	-			-	-	-	1,196	-	-	-	-	1,196	7,003
	DR Pool - Administrative Expenses (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Miscellaneous Expenses (Net)	11,031	935	-	935	45,138	70,284	1,15,422	234	306	561	-	7,839	11,876	6,600	1,42,838	1,54,804
13	Depreciation	6,501	551	-	551	26,605	41,426	68,030	138	180	331	-	4,620	7,000	3,890	84,189	91,241
	Less: Write back of provision no longer required	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	2,20,273	29,161	-	29,161	13,17,712	20,39,665	33,57,377	2,411	13,710	16,458	-	2,18,144	4,00,296	2,50,859	42,59,255	45,08,689

FORM NL-7-OPERATING EXPENSES SCHEDULE

Cholamandalam MS General Insurance Company Ltd

Registration No. 123

Date of Registration with the IRDA : July 15, 2002

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Particulars		Fire	Marine			Miscellaneous											For the Quarter Ended Sep 30, 2016
For The Quarter Ended Sep 30,2016			Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor	Worksmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Misc	Grand Total
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	15,160	1,272	-	1,272	1,03,038	1,45,522	2,48,560	538	431	1,138	-	12,240	22,356	12,762	2,98,025	3,14,457
2	Travel, conveyance and vehicle running expenses	1,660	139	-	139	11,288	15,937	27,225	59	47	125	-	1,341	2,450	1,393	32,640	34,439
3	Training expenses	425	30	-	30	2,804	4,042	6,846	12	10	26	-	332	605	446	8,277	8,732
4	Rents, rates & taxes	1,718	147	-	147	11,726	16,513	28,239	62	50	133	-	1,394	2,545	1,396	33,819	35,684
5	Repairs	319	26	-	26	2,154	3,057	5,211	11	9	23	-	256	467	282	6,259	6,604
6	Printing & stationery	956	83	-	83	6,562	9,211	15,773	35	28	76	-	780	1,426	746	18,864	19,903
7	Communication	870	71	-	71	5,869	8,332	14,201	30	24	62	-	697	1,272	778	17,064	18,005
8	Legal & professional charges	601	49	-	49	4,059	5,757	9,816	21	17	43	-	482	879	534	11,792	12,442
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	31	2	-	2	215	300	515	1	1	2	-	25	46	28	618	651
	(b) as adviser or in any other capacity, in respect of					-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	2	-	-	-	5	10	15	-	-	-	-	-	1	5	21	23
	(ii) Certification	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	26	3	-	3	178	252	430	1	1	3	-	21	41	10	507	536
	Out of Pocket expenses	1	-	-	-	20	18	38	-	-	-	-	2	2	1	43	44
10	Advertisement and publicity	6,506	628	-	628	45,707	63,178	1,08,885	267	217	594	-	5,444	9,966	4,039	1,29,412	1,36,546
11	Interest & Bank Charges	499	40	-	40	3,369	4,780	8,149	17	14	36	-	400	731	441	9,788	10,327
12	Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Power and Electricity	530	41	-	41	3,539	5,055	8,594	18	14	35	-	420	766	504	10,351	10,922
	Information Technology Expenses	1,871	152	-	152	12,614	17,913	30,527	64	51	133	-	1,497	2,734	1,679	36,685	38,708
	Marketing Expenses	20,389	2,195	-	2,195	5,00,125	72,736	5,72,861	629	505	2,994	-	68,183	91,081	55,224	7,91,477	8,14,061
	Operating Lease Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	IRDA Registration renewal fees	197	16	-	16	1,335	1,891	3,226	7	6	14	-	159	289	173	3,874	4,087
	Service Tax Expense	3,832	322	-	322	7,777	10,640	18,417	-	-	15	-	25	137	14,252	32,846	37,000
	Outsourcing Expenses	8,517	704	-	704	57,693	81,660	1,39,353	297	238	625	-	6,851	12,511	7,359	1,67,234	1,76,455
	Net Exchange (Gain) / Loss	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Co-insurance Administrative Charges	311	140	-	140	-	-	-	-	1	90	-	8	430	5	534	985
	Terrorism Pool - Management Expenses	3,222	-	-	-	-	-	-	-	-	446	-	-	-	-	446	3,668
	DR Pool - Administrative Expenses (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Miscellaneous Expenses (Net)	3,068	218	-	218	20,133	29,106	49,239	92	73	179	-	2,385	4,346	3,274	59,588	62,874
13	Depreciation	1,896	156	-	156	12,833	18,175	31,008	66	53	138	-	1,524	2,783	1,648	37,220	39,272
	Less: Write back of provision no longer required	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	72,607	6,434	-	6,434	8,13,043	5,14,085	13,27,128	2,227	1,790	6,930	-	1,04,466	1,57,864	1,06,979	17,07,384	17,86,425

FORM NL-7-OPERATING EXPENSES SCHEDULE

Cholamandalam MS General Insurance Company Ltd

Registration No. 123

Date of Registration with the IRDA : July 15, 2002

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

	Particulars	Fire	Marine			Miscellaneous											Upto the Quarter Ended Sep 30, 2016
Upto The Quarter Ended Sep 30,2016			Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor	Workmen's Compensati on	Public/Prod uct Liability	Engineerin g	Aviation	Personal Accident	Health Insurance	Others	Total Misc	Grand Total
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	1 Employees' remuneration & welfare benefits	28,239	2,899	-	2,899	2,01,574	2,75,773	4,77,347	1,235	1,008	2,805	-	24,042	44,052	14,452	5,64,941	5,96,079
	2 Travel, conveyance and vehicle running expenses	3,082	316	-	316	21,999	30,096	52,095	135	110	306	-	2,624	4,808	1,577	61,655	65,053
	3 Training expenses	1,017	104	-	104	7,263	9,936	17,199	44	36	101	-	866	1,587	522	20,355	21,476
	4 Rents, rates & taxes	3,068	315	-	315	21,897	29,958	51,855	134	110	305	-	2,612	4,785	1,570	61,371	64,754
	5 Repairs	631	65	-	65	4,503	6,161	10,664	28	23	63	-	537	984	322	12,621	13,317
	6 Printing & stationery	1,628	167	-	167	11,621	15,899	27,520	71	58	162	-	1,386	2,540	833	32,570	34,365
	7 Communication	1,739	179	-	179	12,414	16,984	29,398	76	62	173	-	1,481	2,713	890	34,793	36,711
	8 Legal & professional charges	1,191	122	-	122	8,503	11,632	20,135	52	43	118	-	1,014	1,858	610	23,830	25,143
	9 Auditors' fees, expenses etc				-											-	-
	(a) as auditor	52	5	-	5	372	509	881	2	2	5	-	44	81	28	1,043	1,100
	(b) as adviser or in any other capacity, in respect of																
	(i) Taxation matters	10	1	-	1	69	94	163	-	-	1	-	8	15	6	193	204
	(ii) Certification	-	-	-	-			-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-			-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	26	3	-	3	182	258	440	1	1	3	-	22	41	13	521	550
	Out of Pocket expenses	2	-	-	-	20	18	38	-	-	-	-	2	3	1	44	46
	10 Advertisement and publicity	8,363	859	-	859	59,700	81,676	1,41,376	366	299	831	-	7,120	13,047	4,279	1,67,318	1,76,540
	11 Interest & Bank Charges	986	101	-	101	7,040	9,632	16,672	43	35	98	-	840	1,539	504	19,731	20,818
	12 Others (to be specified)				-										-	-	-
	Power and Electricity	1,140	117	-	117	8,135	11,129	19,264	50	41	113	-	970	1,778	583	22,799	24,056
	Information Technology Expenses	3,756	386	-	386	26,813	36,682	63,495	164	134	373	-	3,198	5,860	1,923	75,147	79,289
	Marketing Expenses	38,372	4,475	-	4,475	9,02,296	1,28,219	10,30,515	1,446	1,181	6,860	-	1,23,835	1,61,373	58,023	13,83,233	14,26,080
	Operating Lease Charges	-	-	-	-			-	-	-	-	-	-	-	-	-	-
	IRDA Registration renewal fees	387	40	-	40	2,765	3,782	6,547	17	14	38	-	330	604	198	7,748	8,175
	Service Tax Expense	3,832	322	-	322	7,777	10,640	18,417	-	-	15	-	25	137	14,252	32,846	37,000
	Outsourcing Expenses	16,358	1,679	-	1,679	1,16,769	1,59,751	2,76,520	715	584	1,625	-	13,927	25,519	8,372	3,27,262	3,45,299
	Net Exchange (Gain) / Loss	-	-	-	-	-	1	1	-	-	-	-	-	-	-	1	1
	Co-insurance Administrative Charges	781	261	-	261			-	-	8	244	-	30	391	27	700	1,742
	Terrorism Pool - Management Expenses	5,303	-	-	-			-	-	-	822	-	-	-	-	822	6,125
	DR Pool - Administrative Expenses (Net)	-	-	-	-			-	-	-	-	-	-	-	-	-	-
	Miscellaneous Expenses (Net)	7,520	772	-	772	53,679	73,438	1,27,117	329	269	747	-	6,402	11,731	3,849	1,50,444	1,58,736
	13 Depreciation	3,667	376	-	376	26,178	35,813	61,991	160	131	364	-	3,122	5,721	1,879	73,368	77,411
	Less: Write back of provision no longer required	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	1,31,150	13,564	-	13,564	15,01,569	9,48,081	24,49,650	5,068	4,149	16,172	-	1,94,437	2,91,167	1,14,713	30,75,356	32,20,070

Note: Items of expenses and income in excess of one percent of the total premiums (less reinsurance) or Rs.5,00,000 whichever is higher, shall be shown as a separate line item.

**FORM NL-8-SHARE CAPITAL SCHEDULE****Cholamandalam MS General Insurance Company Ltd****Registration No. 123****Date of Registration with the IRDA : July 15, 2002****SHARE CAPITAL**

	Particulars	As at Sep 30, 2017	As at Sep 30, 2016
		(Rs.'000)	(Rs.'000)
1	Authorised Capital		
	Equity Shares of Rs 324,000,000 (Previous year - 324,000,000) of Rs. 10 each	32,40,000	32,40,000
2	Issued Capital		
	298,805,700 (Previous Year: 298,805,700) Equity Shares of Rs.10 each	29,88,057	29,88,057
3	Subscribed Capital		
	298,805,700 (Previous Year: 298,805,700) Equity Shares of Rs.10 each	29,88,057	29,88,057
4	Called-up Capital		
	298,805,700 (Previous Year: 298,805,700) Equity Shares of Rs.10 each fully paid up	29,88,057	29,88,057
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (Amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses		
	Expenses including commission or brokerage on Underwriting or subscription of shares	-	-
	<b>TOTAL</b>	<b>29,88,057</b>	<b>29,88,057</b>
	Paid up capital held by Holding Company	17,92,829	17,92,829



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

Shareholder	As at Sep 30, 2017		As at Sep 30, 2016	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
• Indian	17,92,83,420	60	17,92,83,420	60
• Foreign	11,95,22,280	40	11,95,22,280	40
Others				
<b>TOTAL</b>	<b>29,88,05,700</b>	<b>100</b>	<b>29,88,05,700</b>	<b>100</b>

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

Cholamandalam MS General Insurance Company Ltd

Registration No. 123

Date of Registration with the IRDA : July 15, 2002

**RESERVES AND SURPLUS**

	Particulars	As at Sep 30, 2017	As at Sep 30, 2016
		(Rs.'000)	(Rs.'000)
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	14,32,645	14,32,645
	Add: Premium on shares issued during the year		
		14,32,645	14,32,645
4	General Reserves	28,47,567	28,47,567
	Add: Transfer from Profit and Loss account	-	-
	Add: Transfer from Contingency Reserve for Unexpired Risk		
		28,47,567	28,47,567
5	Catastrophe Reserve		
6	Other Reserves Contingency Reserve for Unexpired Risk	-	-
	Less: Transfer to General Reserve		
	Add: Transfer from Profit and Loss Account		
		-	-
7	Balance of Profit in Profit & Loss Account	44,13,642	24,10,760
	<b>TOTAL</b>	<b>86,93,854</b>	<b>66,90,972</b>

**FORM NL-11-BORROWINGS SCHEDULE****Cholamandalam MS General Insurance Company Ltd****Registration No. 123****Date of Registration with the IRDA : July 15, 2002****BORROWINGS**

	<b>Particulars</b>	<b>As at Sep 30, 2017</b>	<b>As at Sep 30, 2016</b>
		(Rs.'000)	(Rs.'000)
1	Debentures/ Bonds	10,00,000	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	<b>TOTAL</b>	<b>10,00,000</b>	<b>-</b>

**FORM NL-12-INVESTMENT SCHEDULE - SHARE HOLDERS**

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

**INVESTMENT - SHAREHOLDERS**

	Particulars	As at Sep 30, 2017	As at Sep 30, 2016
		(Rs.'000).	(Rs.'000).
	<b>LONG TERM INVESTMENTS</b>		
1	Government Securities and Government Guaranteed Bonds including Treasury Bills	39,60,967	23,34,246
2	Other Approved Securities	-	-
3	Approved Investments	-	-
	(a) Debenture / Bonds	35,15,683	24,05,336
	(b) Fixed Deposits with Banks	10,380	5,27,483
	(c) Equity Shares (Net of FairValue Change)	2,50,304	2,53,728
	(d) Investment Properties - Real Estate	61,061	49,654
4	Investments in Infrastructure and Social Sector	20,84,946	9,44,485
5	Other than Approved Investments		
	a) Debentures/Bonds	42,367	34,717
	(b) Equity Shares (Net of FairValue Change)	42,052	-
	<b>Total (A)</b>	<b>99,67,760</b>	<b>65,49,650</b>
	<b>SHORT TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	42,504	34,707
2	Other Approved Securities	-	-
3	Approved Investments	-	-
	(a) Debentures/ Bonds	11,39,997	3,32,577
	(b) Fixed Deposits with Banks	6,59,250	2,83,646
	(c) Money market Instruments	-	-
	(d) Mutual Fund (Liquid Schemes)	1,66,598	42,645
4	Investments in Infrastructure and Social Sector	63,537	1,03,399
5	Other than Approved Investments	-	17,245
	<b>Total (B)</b>	<b>20,71,886</b>	<b>8,14,219</b>
	<b>TOTAL (A) +(B)</b>	<b>1,20,39,646</b>	<b>73,63,868</b>

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 except as disclosed in the Financial Statement
- (3) Details of Cost and Market Value (Rs. '000) :

	As at Sep 30, 2017		As at Sep 30, 2016	
	Cost	Market Value	Cost	Market Value
a) Equity Shares listed	2,53,771	2,92,355	2,35,649	2,53,993
b) Mutual Funds	1,66,494	1,66,598	42,635	42,645
c) Government and other securities	40,03,471	40,56,921	23,68,951	24,69,556
d) Fixed Deposit with Banks	6,69,630	6,69,630	8,11,129	8,11,129
e) Corporate Bonds	68,46,530	69,82,040	38,37,495	39,11,535
f) Money Market Instruments	-	-	-	-
g) Investment Property	61,061	61,061	49,655	49,655
	<b>1,20,00,957</b>	<b>1,22,28,606</b>	<b>73,45,513</b>	<b>75,38,512</b>

**FORM NL-12A- INVESTMENT SCHEDULE - POLICYHOLDERS**

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

**INVESTMENT POLICYHOLDERS**

	Particulars	As at Sep 30, 2017	As at Sep 30, 2016
		(Rs.'000).	(Rs.'000).
	<b>LONG TERM INVESTMENTS</b>		
1	Government Securities and Government Guaranteed Bonds including Treasury Bills	1,47,37,439	1,12,16,326
2	Other Approved Securities	-	-
3	Approved Investments	-	-
	(a) Debenture / Bonds	1,30,80,685	1,15,57,926
	(b) Fixed Deposits with Banks	38,620	25,34,617
	(c) Equity Shares (Net of FairValue Change)	9,31,297	12,19,195
	(d) Investment Properties - Real Estate	2,27,190	2,38,597
4	Investments in Infrastructure and Social Sector	77,57,392	45,38,366
6	Other than Approved Investments		
	a) Debentures/Bonds	1,57,633	1,66,820
	(b) Equity Shares (Net of FairValue Change)	1,56,460	-
	<b>Total (A)</b>	<b>3,70,86,716</b>	<b>3,14,71,846</b>
	<b>SHORT TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	1,58,145	1,66,767
2	Other Approved Securities	-	-
3	Approved Investments	-	-
	(a) Debentures/ Bonds	42,41,550	15,98,071
	(b) Fixed Deposits with Banks	24,52,850	13,62,954
	(c) Money market Instruments	-	-
	(d) Mutual Fund (Liquid Schemes)	6,19,855	2,04,915
4	Investments in Infrastructure and Social Sector	2,36,401	4,96,846
5	Other than Approved Investments	-	82,864
	<b>Total (B)</b>	<b>77,08,801</b>	<b>39,12,417</b>
	<b>TOTAL (A) +(B)</b>	<b>4,47,95,517</b>	<b>3,53,84,264</b>

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 except as disclosed in the Financial Statement
- (3) Details of Cost and Market Value (Rs. '000) :

	As at Sep 30, 2017		As at Sep 30, 2016	
	Cost	Market Value	Cost	Market Value
a) Equity Shares listed	9,44,198	10,87,757	11,32,319	12,20,467
b) Mutual Funds	6,19,469	6,19,855	2,04,865	2,04,915
c) Government and other securities	1,48,95,584	1,50,94,456	1,13,83,094	1,18,66,512
d) Fixed Deposit with Banks	24,91,470	24,91,470	38,97,571	38,97,571
e) Corporate Bonds	2,54,73,661	2,59,77,849	1,84,39,620	1,87,95,390
f) Money Market Instruments	-	-	-	-
g) Investment Properties - Real Estate	2,27,190	2,27,190	2,38,596	2,38,596
h) Unclaimed policy holders Bank Deposit	-	-	-	-
	<b>4,46,51,572</b>	<b>4,54,98,576</b>	<b>3,52,96,066</b>	<b>3,62,23,452</b>

**NL - 13 LOANS SCHEDULE****Cholamandalam MS General Insurance Company Ltd****Registration No. 123****Date of Registration with the IRDA : July 15, 2002**

	<b>Particulars</b>	<b>As at Sep 30, 2017</b>	<b>As at Sep 30, 2016</b>
		(Rs.'000).	(Rs.'000).
1	<b>SECURITY-WISE CLASSIFICATION</b>		
	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	<b>BORROWER-WISE CLASSIFICATION</b>	-	-
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others (to be specified)	-	-
	<b>TOTAL</b>	-	-
3	<b>PERFORMANCE-WISE CLASSIFICATION</b>	-	-
	(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	<b>MATURITY-WISE CLASSIFICATION</b>	-	-
	(a) Short Term	-	-
	(b) Long Term	-	-
	<b>TOTAL</b>	-	-

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

(Rs. '000)

(Rs. Crores)										
Particulars	Cost/ Gross Block				Depreciation				Net Block	
	As at Mar 31, 2017	Additions	Deductions	As at Sep 30, 2017	As at Mar 31, 2017	For The Period	On Sales/ Adjustments	As at Sep 30, 2017	As at Sep 30, 2017	As at Sep 30, 2016
Land-Freehold	58,032	-	-	58,032	-	-	-	-	58,032	58,032
Buildings	3,65,831	-	-	3,65,831	32,368	2,977	-	35,345	3,30,486	3,12,204
Furniture & Fittings	53,357	335	-	53,692	46,062	2,182	-	48,244	5,448	9,050
Information Technology Equipment	4,10,046	1,812	-	4,11,858	2,98,062	29,145	-	3,27,207	84,651	84,546
Intangibles Computers	5,61,342	59,940	-	6,21,282	4,59,527	37,476	-	4,97,003	1,24,279	90,443
Vehicles	28,284	4,389	3,512	29,161	12,482	3,520	2,584	13,418	15,743	16,592
Office Equipment	29,114	215	130	29,199	26,238	1,112	126	27,224	1,975	3,459
Electrical Fittings	50,802	699	-	51,501	36,820	3,361	-	40,181	11,320	14,735
Improvement to Premises	1,36,995	552	-	1,37,547	90,879	11,469	-	1,02,348	35,199	49,827
TOTAL	16,93,803	67,942	3,642	17,58,103	10,02,438	91,242	2,710	10,90,970	6,67,133	6,38,888
Work in progress	-	-	-	-	-	-	-	-	31,441	36,912
Grand Total	16,93,803	67,942	3,642	17,58,103	10,02,438	91,242	2,710	10,90,970	6,98,574	6,75,800
PREVIOUS YEAR	14,48,994	1,14,294	4,952	15,58,336	8,46,538	77,411	4,501	9,19,448	6,75,800	

Note:

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

	Particulars	As at Sep 30, 2017	As at Sep 30, 2016
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	79,870	69,510
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)		
	(bb) Others		
	(b) Current Accounts	3,27,689	2,56,658
3	Money at Call and Short Notice	-	-
	(a) With Banks		
	(b) With other Institutions		
4	Others (Bank deposits under lien)	6,201	4,101
	<b>TOTAL</b>	<b>4,13,760</b>	<b>3,30,269</b>
	Cash balance includes:		
	Cheques in hand	75,653	61,519
	Remittances in transit	-	



**FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE****Cholamandalam MS General Insurance Company Ltd****Registration No. 123****Date of Registration with the IRDA : July 15, 2002**

	<b>Particulars</b>	<b>As at Sep 30, 2017</b>	<b>As at Sep 30, 2016</b>
		(Rs.'000)	(Rs.'000)
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	11,04,714	5,04,207
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	3,39,316	85,308
6	Others (to be specified)		
	Advances to Employees	723	1,340
	Advances to Vendors	44,702	27,205
	Service Tax Unutilised Credit/paid in advance	1,92,177	98,123
	Service tax paid under protest (Note 8 (c) of Schedule 16)	60,518	48,317
	Other Advances / Deposits	18,59,324	10,46,233
	<b>TOTAL (A)</b>	<b>36,01,474</b>	<b>18,10,733</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments	16,78,495	11,63,635
2	Outstanding Premiums	43,36,898	21,18,312
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	2,02,069	3,03,810
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	50,000	-
	Receivable from Terrorism Pool [includes investment income	10,81,363	9,43,985
	Receivable from Nuclear Pool	9,900	-
	Unclaimed Amount of Policy holders Deposits	1,57,300	-
	Receivable from IMTPIP	-	-
	Receivable from Declined Risk Pool	-	5,167
	Deposits for Premises and Advance Rent	60,743	50,198
	<b>TOTAL (B)</b>	<b>75,76,768</b>	<b>45,85,107</b>
	<b>TOTAL (A+B)</b>	<b>1,11,78,242</b>	<b>63,95,840</b>

**FORM NL-17-CURRENT LIABILITIES SCHEDULE****Cholamandalam MS General Insurance Company Ltd****Registration No. 123****Date of Registration with the IRDA : July 15, 2002**

	<b>Particulars</b>	<b>As at Sep 30, 2017</b>	<b>As at Sep 30, 2016</b>
		(Rs.'000)	(Rs.'000)
1	Agents' Balances	96,063	56,378
2	Balances due to other insurance companies	47,45,420	14,85,887
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	18,35,372	9,73,648
5	Unallocated Premium	8,75,448	6,19,766
6	Sundry creditors	5,06,259	3,27,223
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding		
	- Other than IMTPIP (Net of Reinsurance)	2,75,57,143	2,02,47,753
	- Dismantled IMTPIP	18,08,855	27,47,804
	- DR pool	-	3,839
9	Due to Officers/ Directors	-	-
10	Others (to be specified)		
	Book Overdraft	4,66,212	1,76,988
	Tax and Other Withholdings	90,476	76,869
	Environment Relief Fund	137	28
	Service Tax Payable	5,54,530	2,79,490
	Value Added Tax Payable	-	-
	Unclaimed amounts of policyholders	1,92,234	1,16,800
	Others	30,925	-
	<b>TOTAL</b>	<b>3,87,59,074</b>	<b>2,71,12,473</b>

**FORM NL-18-PROVISIONS SCHEDULE****Cholamandalam MS General Insurance Company Ltd****Registration No. 123****Date of Registration with the IRDA : July 15, 2002**

	Particulars	As at Sep 30, 2017	As at Sep 30, 2016
		(Rs.'000).	(Rs.'000).
1	Reserve for Unexpired Risk	1,81,00,240	1,37,36,954
	Less: Unabsorbed RSBY Enrollment costs	(37,609)	(3,951)
2	For taxation (less advance tax paid and taxes deducted at source)		-
3	For proposed dividends		-
4	For dividend distribution tax		-
5	Others (to be specified)		-
	Reserve for Premium Deficiency	-	-
	Leave and other Employee Benefits	2,19,361	1,98,381
	<b>TOTAL</b>	<b>1,82,81,992</b>	<b>1,39,31,384</b>

**FORM NL-19 MISC EXPENDITURE SCHEDULE****Cholamandalam MS General Insurance Company Ltd****Registration No. 123****Date of Registration with the IRDA : July 15, 2002****MISCELLANEOUS EXPENDITURE****(To the extent not written off or adjusted)**

	Particulars	As at Sep 30, 2017	As at Sep 30, 2016
		(Rs.'000)	(Rs.'000)
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	<b>TOTAL</b>	-	-

## PERIODIC DISCLOSURES

## FORM NL-21 Statement of Liabilities

Cholamandalam MS General Insurance Co Ltd

Registration No. 123

Date of Registration with the IRDA : July 15, 2002

(Rs in Lakhs)						(Rs in Lakhs)			
Sl.No.	Particular	As at 30th Sep 17				As at 30th Sep 16			
		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	30,926	2,533	167	33,626	18,413	1,984	166	20,563
2	Marine								
a	Marine Cargo	712	446	130	1,288	438	426	165	1,029
b	Marine Hull	-	-	-	-	-	-	-	-
3	Miscellaneous								
a	Motor	1,16,428	1,26,022	1,52,860	3,95,310	95,318	1,25,178	95,003	3,15,499
b	Engineering	620	345	130	1,095	641	537	116	1,294
c	Aviation	-	-	-	-	-	-	-	-
d	Liabilities	482	290	111	883	509	278	112	899
e	Others	19,978	2,921	4,735	27,634	13,008	1,429	1,967	16,404
4	Health Insurance	11,856	2,468	498	14,822	9,003	2,230	402	11,635
5	IMTPIP	-	-	-	-	-	-	-	-
6	Total Liabilities	1,81,002	1,35,025	1,58,631	4,74,658	1,37,330	1,32,062	97,931	3,67,323

PERIODIC DISCLOSURES  
FORM NL-22 Geographical Distribution of Business

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

Lines of Business	Fire		Marine(Cargo)		Engineering		Motor own damage		Motor Third Party		Motor - Total		Liability Insurance		Personal Accident		Medical Insurance		Overseas Medical Insurance		Crop Insurance		Miscellaneous		Total	
States	For the quarter ended Sep 30, 2017	Upto the quarter ended Sep 30, 2017	For the quarter ended Sep 30, 2017	Upto the quarter ended Sep 30, 2017	For the quarter ended Sep 30, 2017	Upto the quarter ended Sep 30, 2017	For the quarter ended Sep 30, 2017	Upto the quarter ended Sep 30, 2017	For the quarter ended Sep 30, 2017	Upto the quarter ended Sep 30, 2017	For the quarter ended Sep 30, 2017	Upto the quarter ended Sep 30, 2017	For the quarter ended Sep 30, 2017	Upto the quarter ended Sep 30, 2017	For the quarter ended Sep 30, 2017	Upto the quarter ended Sep 30, 2017	For the quarter ended Sep 30, 2017	Upto the quarter ended Sep 30, 2017	For the quarter ended Sep 30, 2017	Upto the quarter ended Sep 30, 2017	For the quarter ended Sep 30, 2017	Upto the quarter ended Sep 30, 2017	For the quarter ended Sep 30, 2017	Upto the quarter ended Sep 30, 2017	For the quarter ended Sep 30, 2017	Upto the quarter ended Sep 30, 2017
Andhra Pradesh	221.30	446.55	8.95	15.65	99.64	205.63	1,995.85	4,467.99	3,582.41	7,290.62	5,578.26	11,758.61	9.05	20.29	5.74	19.87	43.41	83.49	6.01	13.31	856.89	856.89	7.07	13.41	6,836.31	13,433.70
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Assam	51.89	86.37	8.63	20.05	24.90	49.26	635.07	1,240.32	813.27	1,721.14	1,448.34	2,961.46	0.64	1.60	1.35	2.61	16.88	29.40	-	-	-	-	0.88	2.28	1,553.50	3,153.03
Bihar	158.55	288.07	2.00	2.81	2.88	11.09	1,003.71	1,955.39	1,529.02	2,956.55	2,532.72	4,911.95	0.43	1.02	0.37	1.11	9.76	15.49	0.11	0.16	10,031.53	10,031.53	4.07	9.12	12,742.42	15,272.35
Chattisgarh	97.35	147.13	1.98	4.82	8.06	22.05	588.61	1,199.31	956.02	1,872.09	1,544.63	3,071.40	-	0.06	0.38	0.45	6.65	10.52	-	-	-	-	8.44	23.03	1,667.50	3,279.47
Goa	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gujarat	540.39	1,179.04	42.68	129.76	55.36	111.25	1,264.09	3,228.99	2,673.52	5,620.88	3,937.60	8,849.87	89.25	129.56	486.06	509.81	174.83	291.36	0.60	2.47	-	-	121.85	215.51	5,448.63	11,418.63
Haryana	-	-	-	-	-	-	4.00	4.00	-	-	4.00	4.00	-	-	-	-	-	-	-	-	-	-	-	-	4.00	4.00
Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jammu and Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jharkhand	46.78	78.92	1.20	4.26	13.74	34.87	545.44	1,065.26	842.18	1,621.90	1,387.62	2,687.16	-	0.05	0.14	0.65	6.78	10.85	0.15	0.15	-	-	0.44	0.62	1,466.84	2,817.53
Karnataka	446.44	916.33	197.37	352.47	41.42	90.72	1,601.84	3,021.33	2,636.84	4,766.08	4,238.68	7,787.41	95.18	133.33	1,412.92	1,811.51	525.28	585.61	9.29	19.36	-	-	9.87	23.13	6,976.44	11,719.87
Kerala	132.74	207.40	4.73	9.74	2.00	6.17	888.59	1,676.10	1,021.36	2,202.61	1,909.95	3,878.71	0.27	1.12	0.92	1.46	20.49	37.66	1.46	2.46	-	-	1.81	4.33	2,074.37	4,149.06
Madhya Pradesh	359.26	688.74	31.94	85.18	10.44	26.09	622.72	1,546.87	1,187.68	2,573.90	1,810.40	4,120.77	9.66	15.18	3.90	8.32	52.84	133.76	0.63	0.72	942.88	941.94	15.91	39.65	3,237.88	6,060.36
Maharashtra	1,250.02	2,470.92	61.68	261.72	53.91	98.98	3,683.28	6,554.60	4,460.44	8,767.42	8,143.71	15,322.02	401.74	493.86	68.12	140.59	510.75	965.40	22.54	50.38	-	-	21.78	53.82	10,534.26	19,857.73
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Orissa	61.73	104.53	1.73	4.05	9.16	20.04	678.77	1,383.16	1,062.47	2,119.06	1,741.24	3,502.22	1.11	1.35	0.31	0.64	5.91	9.26	0.02	0.02	13,211.13	13,211.13	1.99	3.36	15,034.32	16,856.61
Punjab	-	180.14	-	0.93	-	2.82	3.00	1,174.44	-	1,757.16	3.00	2,931.61	-	-	-	1.88	-	16.97	-	0.10	-	-	-	3.04	3.00	3,137.47
Rajasthan	341.67	585.01	3.87	16.87	9.15	26.41	1,430.23	3,248.53	2,470.24	5,197.68	3,900.47	8,446.21	17.92	19.69	171.84	272.79	7.73	13.45	-	0.14	-	-	82.91	125.37	4,535.57	9,505.95
Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tamil Nadu	4,281.61	8,332.35	404.61	802.92	340.16	465.14	3,002.33	7,407.52	8,182.24	14,514.75	11,184.57	21,922.27	139.94	391.50	2,592.27	5,772.07	4,880.27	9,580.39	46.27	104.06	-	-	369.81	690.79	24,239.51	48,343.47
Telangana	0.14	0.42	0.01	0.30	-	0.83	278.29	766.12	892.67	1,624.42	1,170.96	2,390.54	65.65	65.65	1.15	2.30	8.12	17.19	0.34	0.53	14,890.48	14,890.48	-	-	16,136.85	17,368.25
Tripura	-	-	-	-	-	-	1.00	1.00	-	-	1.00	1.00	-	-	-	-	-	-	-	-	-	-	-	-	1.00	1.00
Uttar Pradesh	465.36	724.51	1.63	5.25	2.06	5.28	1,856.15	3,586.81	2,148.08	4,744.07	4,004.22	8,330.87	0.24	0.24	3.21	5.00	23.87	44.61	-	-	0.24	(0.05)	24.85	53.25	4,525.67	9,168.96
Uttarakhand	-	-	-	-	-	-	5.00	5.00	-	-	5.00	5.00	-	-	-	-	-	-	-	-	-	-	-	-	5.00	5.00
West Bengal	178.10	311.76	15.12	23.10	21.48	59.49	789.96	1,687.36	1,328.02	2,674.14	2,117.98	4,361.50	17.42	19.97	112.60	462.05	62.25	101.68	0.56	1.36	-	-	6.64	12.84	2,532.14	5,353.76
Andaman and Nicobar Islands	-	0.06	-	-	-	-	-	6.64	-	9.96	-	16.59	-	-	-	-	-	0.21	-	-	-	-	-	-	-	16.86
Chandigarh	466.34	466.34	0.54	0.54	3.59	3.59	1,336.58	1,336.58	1,828.41	1,828.41	3,164.99	3,164.99	0.16	0.16	2.75	2.75	33.02	33.02	0.02	0.02	-	-	6.62	6.62	3,678.02	3,678.02
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Delhi	584.25	1,934.73	997.37	1,801.43	85.01	194.35	1,069.05	2,347.65	649.52	2,567.42	1,718.58	4,915.07	202.64	285.58	41.89	69.44	484.05	1,276.94	14.49	40.17	-	-	12.10	46.63	4,140.38	10,564.35
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	-	-	-	-	-	-	2.00	2.00	-	-	2.00	2.00	-	-	-	-	-	-	-	-	-	-	-	-	2.00	2.00
Total	9,683.94	19,149.34	1,786.02	3,541.86	782.95	1,434.08	23,285.53	48,912.97	38,264.38	76,430.26	61,549.92	1,25,343.23	1,051.30	1,580.21	4,905.90	9,085.30	6,872.88	13,257.29	102.51	235.41	39,933.15	40,213.90	697.02	1,326.78	1,27,365.59	2,15,167.43

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

Statement for the Quarter Ended September 30,2017

(Rs in Lakhs)

Reinsurance Risk Concentration								
S.No.	Reinsurance Placements			Premium ceded to reinsurers				Premium ceded to reinsurers / Total reinsurance premium ceded (%)
		Proportional		Non-Proportional		Facultative		
		No of reinsurers	Premium ceded to reinsurers	No of reinsurers	Premium ceded to reinsurers	No of reinsurers	Premium ceded to reinsurers	
1	No. of Reinsurers with rating of AAA and above							0.00%
2	No. of Reinsurers with rating AA but less than AAA	3	233.23					0.52%
3	No. of Reinsurers with rating A but less than AA	17	33,094.98	7	560.23	13	2,430.16	79.79%
4	No. of Reinsurers with rating BBB but less than A							0.00%
5	No. of Reinsurers with rating less than BBB	1	0.82					0.00%
6	Indian Insurer and Reinsurer	1	8,407.12	3	240.10	12	256.73	19.69%
	Total	#	41,736.15	10.00	800.33	25.00	2,686.88	100.00%

**NL-24- Ageing of Claims**

Cholamandalam MS General Insurance Co Ltd

Registration No. 123

Date of Registration with the IRDA : July 15, 2002

Quarter end as on 30th Sep 2017

*(Rs in Lakhs)*

<b>Ageing of Claims</b>								
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	136	199	24	215	119	693	1010.91
2	Marine Cargo	4452	941	287	127	21	5828	1240.94
3	Marine Hull	0	0	0	0	0	0	0.00
4	Engineering	65	46	27	12	0	150	119.59
5	Motor OD	14762	8172	1469	181	55	24639	11541.81
6	Motor TP	115	569	882	1003	1667	4236	19413.98
7	Health	5208	53	0	0	0	5261	2008.40
8	Overseas Travel	5	16	2	5	4	32	64.78
9	Personal Accident	266	147	77	47	14	551	1165.23
10	Liability	132	81	8	12	7	240	176.66
11	Crop	3	1	1	8		13	225.18
12	Miscellaneous	156	176	26	3	0	361	158.83



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

Date: Quarter end as on 30th Sep'17

*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	715	1446	0	197	10453	27587	15838	55	567	135	117	0	226	57336
2	Claims reported during the period	1751	5901	0	196	28623	4234	7673	62	670	270	35	0	631	50046
3	Claims Settled during the period	693	5828	0	150	24639	4236	5261	32	551	240	13	0	361	42004
4	Claims Repudiated during the period	470	104	0	15	1676	0	1346	33	127	6	0	0	67	3844
5	Claims closed during the period	35	138	0	9	1558	738	268	2	71	11	0	0	114	2944
6	Claims O/S at End of the period	1268	1277	0	219	11203	26847	16636	50	488	148	139	0	315	58590
	Less than 3months	1051	881	0	111	8746	3772	1811	35	241	77	34	0	283	17042
	3 months to 6 months	80	216	0	41	1478	2859	35	5	57	20	37	0	11	4839
	6months to 1 year	73	115	0	38	421	4555	11	3	20	16	0	0	15	5267
	1year and above	64	65	0	29	558	15661	14779	7	170	35	68	0	6	31442

**FORM NL-26 - CLAIMS INFORMATION - KG Table I****Cholamandalam MS General Insurance Co. Ltd. Date:****Registration No. 123****Date of Registration with the IRDA : July 15, 2002****Solvency for the period ended 30th Sep 2017****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	31,809.59	18,428.97	11,324.94	2,155.33	3,685.79	1,698.74	3,685.79
2	Marine Cargo	6,877.35	1,554.10	5,021.00	853.09	825.28	903.78	903.78
3	Marine Hull	0.08	0.07	-	-	0.01	-	0.01
4	Motor	2,42,098.79	2,29,225.00	1,80,250.35	1,66,877.11	45,845.00	50,063.13	50,063.13
5	Engineering	2,676.43	952.01	798.13	368.93	267.64	119.72	267.64
6	Aviation	-	-	-	-	-	-	-
7	Laibilities	1,551.38	883.54	527.31	274.31	232.71	118.64	232.71
8	Helath	23,809.74	22,256.21	8,365.01	7,534.95	4,451.24	2,260.49	4,451.24
9	Misc	54,142.76	7,621.08	25,461.05	3,782.07	5,414.28	3,819.16	5,414.28
10	Weather	19,442.66	17,564.55	6,193.22	5,640.14	3,512.91	1,692.04	3,512.91
	Total	3,82,408.78	2,98,485.53	2,37,941.01	1,87,485.93	64,234.86	60,675.70	68,531.49

**NL-27- Offices information for Non-Life**  
**Cholamandalam MS General Insurance Co Ltd**  
**Registration No. 123**  
**Date of Registration with the IRDA : July 15, 2002**

## PERIODIC DISCLOSURES

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

Date: **30.09.2017**

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

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

**FORM - 3B**

(Read with Regulation 10)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Statement as on: 30 Sep 2017

**PART - A**

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

(Business within India)

Rs.Lakhs

Periodicity of Submission: Quarterly

**Section I**

No	PARTICULARS	SCH ++	AMOUNT
1	Investments*	8	5,68,351.6
2	Loans	9	-
3	Fixed Assets	10	6,985.7
4	Current Assets		
	a. Cash & Bank Balance	11	4,137.8
	b. Advances & Other Assets	12	1,11,281.4
5	Current Liabilities		
	a. Current Liabilities	13	3,87,026.8
	b. Provisions	14	1,82,882.9
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		7,798.7

**Application of Funds as per Balance Sheet (A)****1,13,048.2**

	Less: Other Assets	SCH ++	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	6,985.7
3	Cash & Bank Balance (if any)	11	4,137.8
4	Advances & Other Assets (if any)	12	1,11,281.4
5	Current Liabilities	13	3,87,026.8
6	Provisions	14	1,82,882.9
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		7,798.7

**Total (B)****TOTAL (B)****(4,55,303.4)****'Investment Assets'\* As per FORM 3B****(A-B)****5,68,351.6**

**Section II**

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value (h)
			Balance	FRSM <sup>+</sup>						
			(a)	(b)	(c)	d = (a+b+c)	(e)	(f)	(g)=(d+f)	
1	Central Govt. Securities	Not less than 20%		25,014.0	93,072.0	1,18,085.9	20.8%		1,18,085.9	1,19,209.4
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not less than 30%		40,033.6	1,48,957.0	1,88,990.5	33.4%		1,88,990.5	1,91,513.8
3	<b>Investment subject to Exposure Norms</b>									
	a. Housing / Infra & Loans to SG for Housing and FFE	Not less than 15%								
	1. Approved Investments			42,448.4	1,57,942.0	2,00,390.4	35.4%	<b>109.4</b>	2,00,499.8	2,03,392.9
	2. Other Investments			493.0	1,834.3	2,327.3	0.4%	<b>(104.2)</b>	2,223.1	2,445.0
	b. Approved Investments	Not exceeding 55%		36,573.5	1,36,082.8	1,72,656.3	30.5%	<b>2,219.9</b>	1,74,876.2	1,78,028.0
	c. Other Investments			457.7	1,703.0	2,160.7	0.4%	<b>(398.7)</b>	1,762.1	1,762.1
<b>Investment Assets</b>		<b>100%</b>		<b>1,20,006.2</b>	<b>4,46,519.1</b>	<b>5,66,525.3</b>	<b>100.0%</b>	<b>1,826.3</b>	<b>5,68,351.6</b>	<b>5,77,141.7</b>

**Certification:**

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

**Date: 25-Oct-17**

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

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

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

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

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

*\* Excl of FD of Rs.12.98 Crs held seperately for unclaimed amount of policyholders fund*

**Signature:** \_\_\_\_\_

**Full name: NV MURALI**

**Chief of Investments**

**PERIODIC DISCLOSURES**

**FORM NL-29**      **Detail regarding debt securities**

**Cholamandalam MS General Insurance Company limited**

**Registration No. 123**

**Date:      Quarter ended Sep 30, 2017**

**Date of Registration with the IRDA : July 15, 2002**

*(Rs in Lakhs)*

	MARKET VALUE				Book Value			
	As at 30-09-2017	As % of total for this class	As at 30-09-2016	As % of total for this class	As at 30-09-2017	As % of total for this class	As at 30-09-2016	As % of total for this class
<b>Break down by credit rating</b>								
AAA rated	1,97,413	37.89%	1,24,137	33.52%	1,94,551	37.98%	1,22,390	33.97%
AA or better	1,32,056	25.35%	99,575	26.89%	1,28,651	25.12%	97,380	27.03%
Rated below AA but above A	3,052	0.59%	2,727	0.74%	3,051	0.60%	2,500	0.69%
Rated below A but above B	-	0.00%	501	0.14%	-	0.00%	501	0.14%
Any other (Sovereign)	1,88,462	36.17%	1,43,361	38.71%	1,85,939	36.30%	1,37,520	38.17%
	5,20,983		3,70,301		5,12,192		3,60,292	
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	59,432	11.41%	28,615	7.73%	58,821	11.48%	28,325	7.86%
More than 1 year and upto 3years	1,14,729	22.02%	1,20,803	32.62%	1,12,435	21.95%	1,18,423	32.87%
More than 3years and up to 7years	1,98,847	38.17%	1,42,631	38.52%	1,94,199	37.92%	1,38,369	38.40%
More than 7 years and up to 10 years	1,26,212	24.23%	64,188	17.33%	1,24,796	24.37%	61,686	17.12%
above 10 years	21,761	4.18%	14,065	3.80%	21,942	4.28%	13,488	3.74%
	5,20,983		3,70,301		5,12,192		3,60,292	
<b>Breakdown by type of the issuer</b>								
a. Central Government	1,19,209	22.88%	96,615	26.09%	1,18,086	23.05%	93,101	25.84%
b. State Government	72,304	13.88%	46,746	12.62%	70,905	13.84%	44,420	12.33%
c. Corporate Securities	3,29,469	63.24%	2,26,941	61.29%	3,23,202	63.10%	2,22,771	61.83%
	5,20,983		3,70,301		5,12,192		3,60,292	

**Note**

1. In case of a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.
2. Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.

Insurer: Cholamandalam MS General Insurance Company Ltd

Registration No. 123

Date of Registration with the IRDA : July 15, 2002

## Analytical Ratios for Non-Life companies

Sl.No.	Particular	For the Quarter ended Sep 30, 2017	Upto the Quarter ended Sep 30, 2017	For the Quarter ended Sep 30, 2016	Upto the Quarter ended Sep 30, 2016
1	Gross Written Premium (Direct) Growth	55.22%	46.38%	34.74%	35.17%
2	Gross Direct Premium to Shareholders' Funds Ratio (No. of Times)	1.13	1.84	0.85	1.52
3	Growth Rate of Shareholders' Funds	4.00%	20.69%	5.74%	26.15%
4	Net Retention Ratio	64.59%	73.90%	75.32%	79.92%
5	Net Commission Ratio	-5.10%	-1.36%	-0.01%	1.21%
6	Expenses of Management to Gross Direct Premium ratio	22.32%	24.01%	24.64%	25.22%
7	Combined Ratio	98.86%	100.05%	101.29%	100.73%
8	Technical Reserves to Net Premium Ratio (no. of Times)	(2.80)	2.98	(3.11)	3.11
9	Underwriting Balance Ratio (no. of Times)	(0.03)	(0.05)	(0.05)	(0.04)
10	Operating Profit Ratio ^	14.16%	12.02%	10.16%	10.85%
11	Liquid Assets to Liabilities Ratio #	0.17	0.20	0.06	0.13
12	Net Earnings Ratio	8.06%	7.19%	8.39%	8.56%
13	Return on Networth	10.15%	9.82%	-3.65%	10.43%
14	Available Solvency Margin to required Solvency Margin ratio	1.55	1.55	1.64	1.64
15	NPA ratio - gross & net	Nil	Nil	Nil	Nil
	Gross NPA Ratio	Nil	Nil	Nil	Nil
	Net NPA Ratio	Nil	Nil	Nil	Nil

## Equity Holding Pattern for Non-Life Insurers

1	(a) No. of shares	29,88,05,700	29,88,05,700	29,88,05,700	29,88,05,700
2	(b) Percentage of shareholding (Indian / Foreign)	60%/40%	60%/40%	60%/40%	60%/40%
3	(c) % of Government holding (in case of public sector insurance companies)	NA	NA	NA	NA
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	3.84	3.84	3.38	3.38
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	3.84	3.84	3.38	3.38
6	(iv) Book value per share (Rs) [net worth (Share capital + reserves + fair value change - P&L debit balance)/weighted average no. of shares]	39.10	39.10	32.39	32.39

## Form NL-31- Related Party Transactions

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

(Rs in Lakhs)

Sl.No.	NAME OF THE RELATED PARTY	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received*			
				For the Quarter ended Sep 30, 2017	Upto the Quarter ended Sep 30, 2017	For the Quarter ended Sep 30, 2016	Upto the Quarter ended Sep 30, 2016
1	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Claims Incurred (Net)	-	0.13	1.38	4.72
2	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Fees Incurred for Risk Inspection and Advisory Services	1,148	1,487	261.34	466.87
3	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Management Expenses recovered	-	-	16.65	31.97
4	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Premium Received	0.31	0.23	0.17	1.11
5	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Rent Recovery	12	23	-	-
6	MTSUI SUMITOMO INSURANCE COMPANY LTD	JOINT VENTURE PARTNER	Due (from)/ to other entities Carrying on Insurance Business	451.20	451.20	361.60	361.60
7	MTSUI SUMITOMO INSURANCE COMPANY LTD	JOINT VENTURE PARTNER	Expenses payable / (receivable)	33.80	33.80	39.69	39.69
8	MTSUI SUMITOMO INSURANCE COMPANY LTD	JOINT VENTURE PARTNER	Management Expenses Paid	8	10	1.16	2.52
9	MTSUI SUMITOMO INSURANCE COMPANY LTD	JOINT VENTURE PARTNER	Management Expenses recovered	0.25	2.76	25.42	46.85
10	MTSUI SUMITOMO INSURANCE COMPANY LTD	JOINT VENTURE PARTNER	Reinsurance recovery on claims	678	5,751	3,974.07	8,867.00
11	MTSUI SUMITOMO INSURANCE COMPANY LTD	JOINT VENTURE PARTNER	Rent Recovery	37	73	33.58	65.69
12	MTSUI SUMITOMO INSURANCE COMPANY LTD	JOINT VENTURE PARTNER	RI Commission	230	431	201.07	469.52
13	MTSUI SUMITOMO INSURANCE COMPANY LTD	JOINT VENTURE PARTNER	RI Premium Paid	1,490	2,810	1,476.25	3,289.36
14	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Claims Incurred (Net)	-	13.62		
15	TI FINANCIAL HOLDINGS LIMITED	HOLDING COMPANY	Expenses payable / (receivable)	0.90	0.90		
16	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Premium Received	0.58	176.32		
17	SHANTHI GEARS LIMITED	FELLOW SUBSIDIARY	Expenses payable / (receivable)			4.94	4.94
18	SHANTHI GEARS LIMITED	FELLOW SUBSIDIARY	Premium Received	0.14	33.64	0.76	36.80
19	SHANTHI GEARS LIMITED	FELLOW SUBSIDIARY	Claims Incurred (Net)	-	-	3.79	7.51
20	SHANTHI GEARS LIMITED	FELLOW SUBSIDIARY	Rent Recovery	0.37	1.49		
21	SHANTHI GEARS LIMITED	FELLOW SUBSIDIARY	Payable (Net) Claims Outstanding	-	-	1.97	1.97
22	MANAGING DIRECTOR	KEY MANAGEMENT PERSONNEL	Managerial Remuneration	116.20	175.30	58.74	99.63
23	KEY MANAGEMENT PERSONNEL	KEY MANAGEMENT PERSONNEL	Premium Received	-	0.04		
24	KEY MANAGEMENT PERSONNEL	KEY MANAGEMENT PERSONNEL	Claims Incurred (Net)	-	0.37		
25	WHOLETIME DIRECTOR	KEY MANAGEMENT PERSONNEL	SECONDMENT CHARGES	-	6	6.34	12.67
26	TI ABSOLUTE CONCEPTS PRIVATE LIMITED	FELLOW SUBSIDIARY	Rent Recovery	0.20	0.80		
27	TI TSUBAMEX PRIVATE LIMITED	FELLOW SUBSIDIARY	Premium Received	-	-	0.07	0.68

Note: Cholamandalam Investment and Finance Company Ltd. is a Fellow subsidiary till August 31, 2015 and the details disclosed in the Related Party transactions as at date it ceased to be subsidiary for Tube Investments of India Limited.



**FORM NL-32 Products Information****Insurer: Cholamandalam MS General Insurance Co. Ltd****Registration No. 123****Date of Registration with the IRDA : July 15, 2002**

<i>Products Information</i>							
<i>List below the products and/or add-ons introduced during the period Jul-17 to Sep'17</i>							
Sl. No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business*	Category of product	Date of filing of Product	Date IRDA confirmed filing/ approval
1	Chola Group Critical Illness Insurance Policy		IRDAI/HLT/CHSGI/P-H(G)/V.I/4/2017-18	Health	Group	08-May-17	16-May-17
2	Chola Group Cancer Care Insurance Policy		IRDAI/HLT/CHSGI/P-H(G)/V.I/5/2017-18	Health	Group	08-May-17	29-May-17
3	Engine Seizure Plus		IRDAN123A0001V01201718	Motor Add on Cover - PCCV upto 6	Retail	15-Dec-16	21-Apr-17
4	EMI Protection Cover		IRDAN123A0002V01201718	Motor Add on Cover - PCCV upto 6	Retail	15-Dec-16	21-Apr-17
5	Consumables Plus cover		IRDAN123A0003V01201718	Motor Add on Cover - PCCV upto 6	Retail	15-Dec-16	21-Apr-17
6	Vehicle Replacement Cover		IRDAN123A0004V01201718	Motor Add on Cover - PCCV upto 6	Retail	14-Nov-16	21-Apr-17

**FORM NL-33 - SOLVENCY MARGIN - KGII****TABLE - II****Insurer: Cholamandalam MS General Insurance Co Ltd****Registration No. 123****Date of Registration with the IRDA : July 15, 2002****Solvency for the Period ended on 30th Sep 2017****Available Solvency Margin and Solvency Ratio****(Rs. in Lacs)**

<b>Item</b>	<b>Description</b>	<b>Notes No.</b>	<b>Amount</b>
(1)	(2)	(3)	(4)
1	Available Assets in Policyholders' Funds (adjusted value of Assets as mentioned in Form IRDA-Assets-TA):		5,32,783.60
	Deduct:		
2	Liabilities (reserves as mentioned in Form TR)		3,20,768.18
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		1,81,002.40
4	<b>Excess in Policyholders' Funds (1-2-3)</b>		31,013.02
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-TA):		1,42,318.87
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		67,093.83
7	<b>Excess in Shareholders' Funds (5-6)</b>		75,225.04
8	<b>Total Available Solvency Margin [ASM] (4+7)</b>		1,06,238.06
9	Total Required Solvency Margin [RSM]		68,531.50
10	Solvency Ratio (Total ASM/Total RSM)		1.550

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

Insurer: Cholamandalam MS General Insurance Co Ltd

Registration No. 123

Date of Registration with the IRDA : July 15, 2002

**BOD and Key Person information**

Date: 30/09/2017

Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mr.Pradeep V Bhide	Chairman	No Change
2	Mr. Margam Rama Prasad	Non-executive Independent Director	No Change
3	Ms.Shubhalakshmi Panse	Non-executive Independent Director	No Change
4	Mr. N S R Chandra Prasad	Non-executive Independent Director	No Change
5	Mr.N Srinivasan	Director	No Change
6	Mr.Tamaki Kawate	Director	No Change
7	Mr.S S Gopalarathnam	Managing Director	No Change
8	Mr. Takahiko Shibakawa	Wholetime Director	No Change

Sl. No.	Name of person	Role/designation
1	S S Gopalarathnam	Managing Director
2	Takahiko Shibakawa	Wholetime Director
3	S K Rangaswamy	Chief Financial Officer
4	Suresh Krishnan	Company Secretary & Chief Compliance Officer
5	V Suryanarayanan	Executive Vice President & Head – Technical
6	Vedananarayanan Seshadri	Executive Vice President & Head- Marketing and Operations
7	Takashi Kishi	Executive Vice President & Head – Japan & Korea Division
8	S Venugopalan	Chief Risk Officer & Head – Internal Audit
9	M Ramani	Chief Information Officer
10	Shailen Merchant	Head – Human Resources
11	N V Murali	Chief Investment Officer
12	R Arunachalam	Appointed Actuary

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

FORM NL-35-NON PERFORMING ASSETS-7A

Insurer: Cholamandalam MS General Insurance Co Ltd

Registration No. 123

Date of Registration with the IRDA : July 15, 2002

Statement as on: 30-Sep-17 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: 25-10-2017

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

## Form - 1 (Read with Regulation 10)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Statement as on: 30 Sep 2017

Name of the Fund \_\_\_\_\_

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

34.61%

Rs Lakhs

No.	Category of Investment	Category Code	Current Quarter					Year to Date (current year)					Year to Date (previous year) <sup>3</sup>				
			Investment as on 30-09-2017 (Rs.) <sup>1</sup>		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment as on 30-09-2017 (Rs.) <sup>1</sup>		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment as on 30-09-2016 (Rs.) <sup>1</sup>		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
A	CENTRAL GOVT. SECURITIES																
A01	Central Government Bonds	CGSB	1,18,085.93	1,19,209.41	2,557.75	8.76%	5.73%	1,18,085.93	1,19,209.41	47.52	8.51%	5.56%	93,100.93	96,614.52	4,395.40	10.06%	6.58%
A02	Special Deposits	CSPD	-	-	-			-	-	-	-		-	-	-		
A03	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-			-	-	-	-		-	-	-		
A04	Treasury Bills	CTRB	-	-	-			-	-	-	-		-	-	-		
B	CENTRAL GOVT. SEC, STATE GOVT OR OTHER APPROVED SECURITIES																
B01	Central Government Guaranteed Loans / Bonds	CGSL	-	-	-			-	-	-			-	-	-		
B02	State Government Bonds	SGGB	67,853.48	69,252.39	1,758.56	10.21%	6.67%	67,853.48	69,252.39	30.96	9.10%	5.95%	44,419.53	46,746.16	2,097.16	9.45%	6.18%
B03	State Government Guaranteed Loans	SGGL	-	-	-	-		-	-	-	-		-	-	-		
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA	3,051.14	3,051.97	20.08	8.00%	5.23%	3,051.14	3,051.97	0.20	8.00%	5.23%	-	-	-		
B05	Guaranteed Equity	SGGE	-	-	-	-		-	-	-	-		-	-	-		
C	(a) HOUSING & LOANS TO STATE GOVT FOR HOUSING / FFE																
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	-	-	-	-		-	-	-	-		-	-	-		
C05	Housing - Securitised Assets	HMBS	-	-	-	-		-	-	-	-		-	-	-		
C06	Debentures/Bonds/CPs/Loans - Promoter Group	HDPG	-	-	-	-		-	-	-	-		-	-	-		
C07	Long Term Bank Bonds Approved Investment - Affordable Housing	HLBH	-	-	-	-		-	-	-	-		-	-	-		
	TAXABLE BONDS																
C08	Bonds / Debentures issued by HUDCO	HTHD	-	-	-	-		-	-	-	-		-	-	-		
C09	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	95,837.95	97,901.97	2,132.14	9.37%	6.13%	95,837.95	97,901.97	39.82	9.25%	6.05%	64,366.92	65,835.77	2,549.03	9.08%	5.94%
C10	Bonds/Debentures issued by Authority constituted under any Housing/Buidling Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HTDA	-	-	-	-		-	-	-	-		-	-	-		
	TAX FREE BONDS																
C11	Bonds / Debentures issued by HUDCO	HFHD	442.30	442.30	6.11	5.84%	5.84%	442.30	442.30	0.06	5.84%	5.84%	-	-	-		
C12	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HFDN	1,833.12	1,833.12	31.02	6.68%	6.68%	1,833.12	1,833.12	0.62	6.68%	6.68%	2,086.73	2,086.73	62.44	6.82%	6.82%
C13	Bonds/Debentures issued by Authority constituted under any Housing/Buidling Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HFDA	-	-	-	-		-	-	-	-		-	-	-		
	(b) OTHER INVESTMENTS (HOUSING)																
C14	Debentures / Bonds / CPs / Loans	HODS	-	-	-	-		-	-	-	-		-	-	-		
C15	Housing - Securitised Assets	HOMB	-	-	-	-		-	-	-	-		-	-	-		
C16	Debentures / Bonds / CPs / Loans - (Promoter Group)	HOPG	-	-	-	-		-	-	-	-		-	-	-		
C17	Long Term Bank Bonds Other Investment- Affordable Housing	HOLB	-	-	-	-		-	-	-	-				-		
	(c) INFRASTRUCTURE INVESTMENTS																
C18	Infrastructure - Other Approved Securities	ISAS	-	-	-	-		-	-	-	-		-	-	-		

C19	Infrastructure - PSU - Equity shares - Quoted	ITPE	473.08	630.99	8.64	1.83%	1.83%	473.08	630.99	0.09	1.83%	1.83%	1,319.13	1,425.49	46.95	3.56%	3.56%
C20	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	381.17	332.65	2.71	0.71%	0.71%	381.17	332.65	0.03	0.72%	0.72%	345.74	358.94	4.48	1.08%	1.08%
C21	Infrastructure - Equity (Promoter Group)	IEPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C22	Infrastructure - Securitised Assets	IESA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C23	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IDPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C24	Infrastructure - Infrastructure Development Fund (IDF)	IDDF	25,563.57	26,043.03	404.93	8.03%	5.25%	25,563.57	26,043.03	6.34	8.09%	5.29%	3,018.41	3,082.18	22.62	8.47%	5.54%
C25	Onshore Rupee Bonds issued by ADB and IFC (Infrastructure-approved)	IORB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C26	Long Term Bank Bonds ApprovedInvestment- Infrastructure	ILBI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TAXABLE BONDS																
C27	Infrastructure - PSU - Debentures / Bonds	IPTD	516.88	536.14	10.30	7.91%	5.17%	516.88	536.14	0.20	7.91%	5.17%	512.65	531.69	22.32	8.71%	5.70%
C28	Infrastructure - PSU - CPs	IPCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C29	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	18,699.38	19,029.74	414.64	8.49%	5.55%	18,699.38	19,029.74	8.42	8.57%	5.60%	16,700.67	16,954.24	844.83	8.99%	5.88%
C30	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C31	Infrastructure - Term Loans (with Charge)	ILWC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TAX FREE BONDS																
C32	Infrastructure - PSU - Debentures / Bonds	IPFD	56,642.94	56,642.94	1,170.76	8.13%	8.13%	56,642.94	56,642.94	21.86	8.28%	8.28%	40,599.23	40,599.23	1,586.08	8.04%	8.04%
C33	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICFD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(d) INFRASTRUCTURE - OTHER INVESTMENTS																
C34	Infrastructure - Equity (including unlisted)	IOEQ	327.31	223.07	0.90	0.28%	0.28%	327.31	223.07	0.05	1.57%	1.57%	327.34	257.34	-	0.00%	0.00%
C35	Infrastructure - Debentures / Bonds / CPs / loans	IODS	2,000.00	2,221.91	57.47	11.40%	7.45%	2,000.00	2,221.91	1.14	11.40%	7.45%	2,501.09	2,722.94	141.10	11.21%	7.33%
C36	Infrastructure - Securitised Assets	IOSA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C37	Infrastructure - Equity (Promoter Group)	IOPE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C38	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IOPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C39	Onshore Rupee Bonds issued by ADB and IFC (Infrastructure- others)	IOOB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C40	Long Term Bank Bonds Other Investment- Infrastructure	IOLB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS																
D01	PSU - Equity shares - Quoted	EAEQ	2,623.05	2,798.45	20.26	0.91%	0.91%	2,623.05	2,798.45	0.54	2.52%	2.52%	2,381.70	2,295.16	94.40	2.06%	2.06%
D02	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	6,014.34	8,053.91	74.06	1.27%	1.27%	6,014.34	8,053.91	5.43	9.07%	9.07%	5,439.21	6,533.90	659.67	10.00%	10.00%
D03	Equity Shares - Companies incorporated outside India (invested prior to IRDA Regulations)	EFES	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D04	Equity Shares - Promoter Group	EEPG	-	-	-	-	-	-	-	1.24	61.46%	61.46%	496.43	492.00	8.00	3.21%	3.21%
D05	Corporate Securities - Bonds - (Taxable)	EPBT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D06	Corporate Securities - Bonds - (Tax Free)	EPBF	1,074.70	1,074.70	12.36	5.74%	5.74%	1,074.70	1,074.70	0.12	5.74%	5.74%	-	-	-	-	-
D07	Corporate Securities - Preference Shares	EPNQ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D08	Corporate Securities - Investment in Subsidiaries	ECIS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D09	Corporate Securities - Debentures	ECOS	96,939.59	98,896.74	2,348.80	9.50%	6.21%	96,939.59	98,896.74	45.76	9.36%	6.12%	83,847.92	85,556.50	3,819.83	9.70%	6.34%
D10	Corporate Securities - Debentures / Bonds/ CPs /Loan - (Promoter Group)	EDPG	18,679.88	19,530.93	382.05	9.39%	6.14%	18,679.88	19,530.93	6.02	9.67%	6.32%	8,637.52	9,066.15	469.35	10.20%	6.67%
D11	Municipal Bonds - Rated	EMUN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D12	Investment properties - Immovable	EINP	2,882.51	2,882.51	-	0.00%	0.00%	2,882.51	2,882.51	-	0.00%	0.00%	2,882.51	2,882.51	-	0.00%	0.00%
D13	Loans - Policy Loans	ELPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D14	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D15	Loans - Secured Loans - Mortgage of Property outside India (Term Loan)	ELMO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

D16	Deposits - Deposit with Scheduled Banks, Fis (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	31,611.00	31,611.00	707.25	8.74%	5.71%	31,611.00	31,611.00	14.68	8.80%	5.76%	47,087.00	47,087.00	2,161.76	8.80%	5.75%
D17	Deposits - CDs with Scheduled Banks	EDCD	-	-	-	-		-	-	-	-		-	-	-		
D18	Deposits - Repo / Reverse Repo - Govt Securities	ECMR	-	-	-	-		-	-	-	-		-	-	-		
D19	Deposits - Repo / Reverse Repo - Corporate Securities	ECCR	-	-	-	-		-	-	-	-		-	-	-		
D20	Deposit with Primary Dealers duly recognised by Reserve Bank of India	EDPD	-	-	-	-		-	-	-	-		-	-	-		
D21	CCIL - CBLO	ECBO	-	-	-	-		-	-	-	-		-	-	-		
D22	Commercial Papers	ECCP	-	-	-	-		-	-	-	-		-	-	-		
D23	Application Money	ECAM	-	-	-	-		-	-	-	-		-	-	6.76	6.32%	4.13%
D24	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	-	-	-	-		-	-	-	-		-	-	-		
D25	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	4,971.61	5,315.21	121.42	9.70%	6.34%	4,971.61	5,315.21	2.42	9.70%	6.34%	-	-	-	0.00%	0.00%
D26	Perpetual Non-Cum. P.Shares & Redeemable Cumulative P.Shares of Tier 1 & 2 Capital issued by PSU Banks	EUPS	-	-	-	-		-	-	-	-		-	-	-		
D27	Perpetual Non-Cum. P.Shares & Redeemable Cumulative P.Shares of Tier 1 & 2 Capital issued by Non-PSU Banks	EPPS	-	-	-	-		-	-	-	-		-	-	-		
D28	Foreign Debt Securities (invested prior to IRDA Regulations)	EFDS	-	-	-	-		-	-	-	-		-	-	-		
D29	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	7,859.63	7,864.53	154.87	6.29%	4.12%	7,859.63	7,864.53	3.09	6.37%	4.17%	2,475.00	2,475.60	211.98	7.41%	4.85%
D30	Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	-	-		-	-	-	-		-	-	-		
D31	Net Current Assets (Only in respect of ULIP Fund Business)	ENCA	-	-	-	-		-	-	-	-		-	-	-		
D32	Passively Managed Equity ETF (Non Promoter Group)	EETF	-	-	-	-		-	-	-	-		-	-	-		
D33	Passively Managed Equity ETF (Promoter Group)	EETP	-	-	-	-		-	-	-	-		-	-	-		
D34	Onshore Rupee Bonds issued by ADB and IFC	EORB	-	-	-	-		-	-	-	-		-	-	-		
D35	Debt Capital Instruments (DCI-Basel III)	EDCI	-	-	-	-		-	-	-	-		-	-	-		
D36	Redeemable Non-cumulative Preference Shares (RNCPS- Basel III)	ERNP	-	-	-	-		-	-	-	-		-	-	-		
D37	Redeemable Cumulative Preference Shares (RCPS- Basel III)	ERCP	-	-	-	-		-	-	-	-		-	-	-		
D38	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (PSU Bonds)	EAPS	-	-	-	-		-	-	-	-		-	-	-		
D39	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (Private Bonds)	EAPB	-	-	-	-		-	-	-	-		-	-	-		
E	OTHER INVESTMENTS									-							
E01	Bonds - PSU - Taxable	OBPT	-	-	-	-		-	-	-	-		-	-	-		
E02	Bonds - PSU - Tax Free	OBPF	-	-	-	-		-	-	-	-		-	-	-		
E03	Equity Shares (incl Co-op Societies)	OESH	1.47	0.67	-	0.00%	0.00%	1.47	0.67	-	0.00%	0.00%	1.47	0.62	41.01	34.63%	34.63%
E04	Equity Shares (PSUs & Unlisted)	OEPU	-	-	-	-		-	-	-	-		-	-	-		
E05	Equity Shares - Promoter Group	OEPG	-	-	-	-		-	-	-	-		-	-	-		
E06	Debentures	OLDB	-	-	-	-		-	-	0.12	10.25%	6.70%	500.00	505.21	37.29	10.23%	6.69%
E07	Debentures / Bonds/ CPs / Loans etc. - (Promoter Group)	ODPG	-	-	-	-		-	-	-	-		-	-	-		
E08	Municipal Bonds	OMUN	-	-	-	-		-	-	-	-		-	-	-		
E09	Commercial Papers	OACP	-	-	-	-		-	-	-	-		-	-	-		
E10	Preference Shares	OPSH	-	-	-	-		-	-	-	-		-	-	-		
E11	SEBI approved Alternate Investment Fund (Category I)	OAFA	-	-	-	-		-	-	-	-		-	-	-		
E12	SEBI approved Alternate Investment Fund (Category II)	OAFB	-	-	-	-		-	-	-	-		-	-	-		
E13	Short term Loans (Unsecured Deposits)	OSLU	-	-	-	-		-	-	-	-		-	-	-		
E14	Term Loans (without Charge)	OTLW	-	-	-	-		-	-	-	-		-	-	-		

E15	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-	-		-	-	-	-		-	-	-		
E16	Mutual Funds - (under Insurer's Promoter Group)	OMPG	-	-	-	-		-	-	-	-		-	-	-		
E17	Securitised Assets	OPSA	-	-	-	-		-	-	-	-		-	-	-		
E18	Investment properties - Immovable	OIPI	-	-	-	-		-	-	-	-		-	-	-		
E19	Passively Managed Equity ETF (Non Promoter Group)	OETF	-	-	-	-		-	-	-	-		-	-	-		
E20	Passively Managed Equity ETF (Promoter Group)	OETP	-	-	-	-		-	-	-	-		-	-	-		
E21	Onshore Rupee Bonds issued by ADB and IFC	OORB	-	-	-	-		-	-	-	-		-	-	-		
E22	Debt Capital Instruments (DCI-Basel III)	ODCI	-	-	-	-		-	-	-	-		-	-	-		
E23	Redeemable Non-cumulative Preference Shares (RNCPS - Basel III)	ORNP	-	-	-	-		-	-	-	-		-	-	-		
E24	Redeemable Cumulative Preference Shares (RCPS - Basel III)	ORCP	-	-	-	-		-	-	-	-		-	-	-		
E25	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	ORAD	-	-	-	-		-	-	-	-		-	-	-		
E26	Reclassified Approved Investments - Equity (Point 6 under Note for Regulation 4 to 9)	ORAE	2,159.26	1,761.38	3.64	0.17%	0.17%	2,159.26	1,761.38	3.21	14.47%	14.47%	3,368.65	3,381.15	-	0.00%	0.00%
E27	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (PSU Bonds)	OAPS	-	-	-	-		-	-	-	-		-	-	-		
E28	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (Private Bonds)	OAPB	-	-	-	-		-	-	-	-		-	-	-		
													-				
	<b>TOTAL</b>		5,66,525.28	5,77,141.68	12,400.72	8.46%	5.53%	5,66,525.28	5,77,141.68	239.93	8.82%	5.77%	4,26,415.80	4,37,491.04	19,282.44	9.22%	6.03%

#### CERTIFICATION

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

Date: 25-Oct-17

Signature \_\_\_\_\_

Full Name NV MURALI

Chief of Investments

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

1 Based on daily simple Average of Investments

2 Yield netted for Tax

3 In the previous year column, the figures of the corresponding Year to date of the previous financial year shall be shown

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

5 YTD Income on investment shall be reconciled with figures in P&L and Revenue account



NL 37

(Read with Regulation 10)

PART - A

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

Registration Number: 123

Date of Registration with the IRDA : July 15, 2002

Statement as on: 30 Sep 2017

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> <sup>1</sup>								
B.	<u>As on Date</u> <sup>2</sup>								
	11.40% TATA POWER DB 02-06-2021	IODS	2,000	07-06-2011	CRISIL	AA	AA-	17-10-2013	
	10.00% REL CAP DB 03-11-2017	ECOS	1,910	25-07-2016	CARE	CARE AAA	CARE AA+	24-03-2017	
	10.00% REL CAP DB 22-12-2017	ECOS	1,200	12-02-2016	CARE	CARE AAA	CARE AA+	24-03-2017	
	10.15% REL CAP DB 06-10-2017	ECOS	500	11-10-2012	CARE	CARE AAA	CARE AA+	24-03-2017	
	8.20% REL CAP DB 17-10-2019	ECOS	1,000	17-10-2016	CARE	CARE AAA	CARE AA+	24-03-2017	
	8.50% REL CAP DB 02-11-2021	ECOS	350	20-01-2017	CARE	CARE AAA	CARE AA+	24-03-2017	
	8.50% REL CAP DB 02-11-2021 A	ECOS	500	20-01-2017	CARE	CARE AAA	CARE AA+	24-03-2017	
	8.50% REL CAP DB 14-02-2022	ECOS	499	16-02-2017	CARE	CARE AAA	CARE AA+	24-03-2017	
	8.90% REL CAP DB 09-09-2021	ECOS	2,027	06-02-2017	CARE	CARE AAA	CARE AA+	24-03-2017	

**CERTIFICATION**

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

Date: 25-Oct-17

Signature \_\_\_\_\_

Full Name NV MURALI

Chief of Investments

**Note:**

- <sup>1</sup> Provide details of Down Graded Investments during the Quarter.
- <sup>2</sup> Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.
- <sup>3</sup> 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.
- <sup>4</sup> Category of Investmet (COI) shall be as per INV/GLN/001/2003-04

**FORM NL-38**      **Quarterly Business Returns across line of Business**

**Cholamandalam MS General Insurance Co Ltd**

**Date:**

**As at 30th September 17**

**Registration Number: 123**

**Date of Registration with the IRDA : July 15, 2002**

**Quarterly Business Returns across line of Business**

*(Rs in Lakhs)*

Sl.No.	Line of Business	For Q2 FY 2017-18		For Q2 FY 2016-17		Upto 30.09.2017		Upto 30.09.2016	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	9,684	1,62,409	5,091	67,359	19,149	3,03,331	11,630	1,58,375
2	Cargo & Hull	1,787	1,557	1,582	1,446	3,542	3,249	3,505	2,945
3	Motor TP	38,265	3,77,750	30,235	3,53,699	76,430	7,68,698	57,612	6,74,979
4	Motor OD **	23,287	3,55,344	21,534	3,32,975	48,913	7,23,075	42,113	6,41,096
5	Engineering	783	1,136	486	1,213	1,434	2,497	1,366	2,658
6	Workmen's Compensation	89	474	110	590	254	1,036	261	1,221
7	Employer's Liability	962	689	248	287	1,326	978	578	611
8	Aviation	-	-	-	-	-	-	-	-
9	Personal Accident	4,906	18,600	2,630	12,748	9,085	36,497	5,247	23,909
10	Health	7,108	22,540	5,014	21,220	13,493	40,593	9,547	34,615
11	Others*	40,497	11,197	15,122	11,776	41,541	23,598	15,136	26,122
	<b>Total</b>	<b>1,27,368</b>	<b>5,96,352</b>	<b>82,052</b>	<b>4,70,338</b>	<b>2,15,167</b>	<b>11,80,477</b>	<b>1,46,995</b>	<b>9,25,435</b>

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

**Cholamandalam MS General Insurance Co Ltd Date: 30/09/2017**

**Registration Number: 123**

**Date of Registration with the IRDA : July 15, 2002**

*(Rs in Lakhs)*

<b>Rural &amp; Social Obligations (Quarterly Returns)</b>					
<b>Sl.No.</b>	<b>Line of Business</b>	<b>Particular</b>	<b>No. of Policies Issued</b>	<b>Premium Collected</b>	<b>Sum Assured</b>
1	Fire	Rural	82.00	15.27	0.00
		Social			
2	Cargo & Hull	Rural	2.00	0.64	0.00
		Social			
3	Motor TP	Rural	122463.00	7075.64	0.00
		Social			
4	Motor OD	Rural	122440.00	5138.08	0.14
		Social			
5	Engineering	Rural	15.00	6.72	0.00
		Social			
6	Workmen's Compensation	Rural			
		Social			
7	Employer's Liability	Rural			
		Social			
8	Aviation	Rural			
		Social			
9	Personal Accident	Rural	21.00	99.32	0.00
		Social		455.93	
10	Health	Rural	5.00	0.24	0.00
		Social			
11	Others*	Rural	7874.00	40586.21	0.00
		Social			

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

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

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

(Rs in Lakhs)

Sl.No.	Channels	Business Acquisition through different channels							
		Current Quarter For the Quarter Sep'17		Same quarter Previous Year For the Quarter Sep'16		Up to the period YTD Sep' 17		Same period of the previous year YTD Sep'16	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	17,460	2,365	23,596	2,933	35,435	4,767	48,159	6,286
2	Corporate Agents-Banks	2,43,901	26,829	1,85,161	22,723	4,49,127	51,692	3,48,415	42,532
3	Corporate Agents -Others	1,79,910	30,964	1,37,962	17,106	3,68,579	60,892	2,44,682	36,564
4	Brokers	92,653	10,443	1,21,803	17,293	2,09,914	22,846	2,11,997	24,588
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	62,428	56,766	1,816	21,997	1,17,422	74,971	72,182	37,024
	Total (A)	5,96,352	1,27,367	4,70,338	82,053	11,80,477	2,15,167	9,25,435	1,46,993
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	5,96,352	1,27,367	4,70,338	82,053	11,80,477	2,15,167	9,25,435	1,46,993

Note:

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

**FORM NL-41 GRIEVANCE DISPOSAL**

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

Date: Quarter ended Sep 30, 2017

Grievance Disposal for the period upto Sep 30, 2017 during the financial year 2017-18								
Sl No.	Particulars	Opening Balance- As on beginning of the quarter	Additions during the quarter	Complaints Resolved/Settled			Complaints Pending at the end of the quarter	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
<b>1</b>	<b>Complaints made by customers</b>							
a)	Proposal		1		1		0	1
b)	Claim	1	67	28	16	14	10	178
c)	Policy		39	35	1		3	99
d)	Premium		1				1	2
e)	Refund		3	1	1	1	0	5
f)	Coverage						0	0
g)	Covernote						0	0
h)	Product						0	0
i)	Others		9	7	1	1	0	21
	<b>Total Number of Complaints</b>	<b>1</b>	<b>120</b>	<b>71</b>	<b>20</b>	<b>16</b>	<b>14</b>	<b>306</b>

2	Total no. of policies during the previous year*	<b>1569337</b>
3	Total no. of claims during the previous year	<b>92426</b>
4	Total no. of policies during the current year*	<b>2105667</b>
5	Total no. of claims during the current year	<b>91020</b>
6	Total no. of policy complaints (current year) per 10000 policies (current year)	<b>0.47</b>
7	Total no. of claim complaints (current year) per 10000 claims registered (current year)	<b>20.0</b>

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Upto 7 days	14		14
b)	7 - 15 days			
c)	15 - 30 days			
d)	30 - 90 days			
e)	90 days & beyond			
	<b>Total Number of Complaints</b>	<b>14</b>	<b>0</b>	<b>14</b>

Chief Grievance Officer