

FORM NL-1-B-RA

Name of the Insurer: Cholamandalam MS General Insurance Company Ltd

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

REVENUE ACCOUNT FIRE FOR THE YEAR ENDED 30th September 2015

	Particulars	Schedule	For the Quarter	Upto the Quarter	For the Corresponding Quarter of the Preceding year	Upto the Quarter of the preceding year
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4-	1,19,580	2,22,249	1,15,766	2,14,685
2	Profit/ Loss on sale/redemption		3,040	5,464	407	1,301
3	Others Administrative Charges		85	399	43	235
	Investment Income -TP Pool		14,599	26,175	12,684	11,816
4	Interest, Dividend & Rent – Gross		32,289	60,568	23,338	44,593
	TOTAL (A)		1,69,593	3,14,855	1,52,238	2,72,630
1	Claims Incurred (Net)	NL-5-	36,571	1,33,245	71,604	1,57,706
2	Commission	NL-6-	8,556	12,244	13,040	20,745
3	Operating Expenses related to	NL-7-	70,256	1,09,606	36,699	71,919
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		1,15,383	2,55,095	1,21,343	2,50,370
	Operating Profit/(Loss) from		54,210	59,760	30,895	22,260
	APPROPRIATIONS					
	Transfer to Shareholders' Account		54,210	59,760	30,895	22,260
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be		-	-	-	-
	TOTAL (C)		54,210	59,760	30,895	22,260

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

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

REVENUE ACCOUNT MARINE FOR THE YEAR ENDED 30th September 2015

	Particulars	Schedule	For the Quarter	Upto the Quarter	For the Corresponding Quarter of the Preceding year	Upto the Quarter of the preceding year
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4-	39,129	90,026	45,863	92,918
2	Profit/ Loss on sale/redemption		238	572	92	248
3	Others Administrative Charges		127	242	107	199
4	Interest, Dividend & Rent – Gross		2,450	6,343	4,797	8,495
	TOTAL (A)		41,944	97,183	50,859	1,01,860
1	Claims Incurred (Net)	NL-5-	17,536	57,877	50,906	79,765
2	Commission	NL-6-	(5,466)	(24,637)	(10,913)	(16,453)
3	Operating Expenses related to	NL-7-	7,231	18,223	11,616	22,338
4	Premium Deficiency			-		-
	TOTAL (B)		19,301	51,463	51,609	85,650
	Operating Profit/(Loss) from		22,643	45,720	(750)	16,210
	APPROPRIATIONS					
	Transfer to Shareholders' Account		22,643	45,720	(750)	16,210
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		22,643	45,720	(750)	16,210

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

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

REVENUE ACCOUNT MISCELLANEOUS FOR THE YEAR ENDED 30th September 2015

	Particulars	Schedule	For the Quarter	Upto the Quarter	For the Corresponding Quarter of the Preceding year	Upto the Quarter of the preceding year
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4-	39,28,671	75,57,481	36,55,390	71,38,420
2	Profit/ Loss on sale/redemption		48,764	93,289	5,476	20,998
3	Others Administrative Charges		26	42	14	46
	Investment Income -TP Pool		2,400	6,404	1,694	1,505
4	Interest, Dividend & Rent – Gross		5,75,345	11,46,639	4,83,008	9,26,952
	TOTAL (A)		45,55,206	88,03,855	41,45,582	80,87,921
1	Claims Incurred (Net)	NL-5-	30,03,857	57,55,979	27,04,191	53,73,702
2	Commission	NL-6-	16,608	1,35,714	(73,586)	65,038
3	Operating Expenses related to	NL-7-	12,67,273	23,90,230	10,89,607	19,88,087
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		42,87,738	82,81,923	37,20,212	74,26,827
	Operating Profit/(Loss) from		2,67,468	5,21,932	4,25,370	6,61,094
	APPROPRIATIONS					
	Transfer to Shareholders' Account		2,67,468	5,21,932	4,25,370	6,61,094
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be		-	-	-	-
	TOTAL (C)		2,67,468	5,21,932	4,25,370	6,61,094

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

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

FORM NL-2-B-PL

Name of the Insurer: Cholamandalam MS General Insurance Company Ltd

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

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 30th September 2015

	Particulars	Schedule	For the Quarter	Upto the Quarter	For the Corresponding Quarter of the Preceding year	Upto the Quarter of the preceding year
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		54,210	59,760	30,895	22,260
	(b) Marine Insurance		22,643	45,720	(750)	16,210
	(c) Miscellaneous Insurance		2,67,468	5,21,932	4,25,370	6,61,094
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		1,06,382	2,00,510	1,52,632	2,94,498
	(b) Profit on sale of investments		17,335	31,193	5,053	11,097
	Less: Loss on sale of investments		-	(4)	(85)	(160)
3	OTHER INCOME (To be specified)		-	-	-	-
	TOTAL (A)		4,68,038	8,59,111	6,13,115	10,04,999
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		-	100	-	-
	(b) Bad debts written off		-	-	-	-
	(c) Employees' Remuneration and Welfare Benefits		2,899	4,532	2,708	4,135
	(d) Others (CSR Provision)		11,150	14,650	1,710	3,420
	(e) Others		-	-	-	-
	TOTAL (B)		14,049	19,282	4,418	7,555
	Profit Before Tax		4,53,989	8,39,829	6,08,697	9,97,444
	Provision for Taxation		1,38,907	2,60,907	1,92,039	3,15,423
			3,15,082	5,78,922	4,16,658	6,82,021
	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Proposed final dividend		-	-	-	-
	(c) Dividend distribution tax		-	-	-	-
	(d) Transfer to Contingency Risk Reserve		-	-	-	-
	(e) Transfer to General Reserve		-	-	-	-
	Balance of profit/ loss brought forward from last year		-	9,21,830	-	5,50,860
	Balance carried forward to Balance Sheet		3,15,082	15,00,752	4,16,658	12,32,881

FORM NL-3-B-BS

Name of the Insurer: Cholamandalam MS General Insurance Company Ltd

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

BALANCE SHEET AS AT 30th September 2015

		Schedule	As at Sep 30, 2015	As at Sep 30, 2014 for the corresponding previous year
			(Rs.'000)	(Rs.'000)
	SOURCES OF FUNDS			
	SHARE CAPITAL	NL-8-Share Capital Schedule	29,88,057	29,88,057
	SHARE APPLICATION MONEY PENDING ALLOTMENT			
	RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	47,80,964	35,13,093
	FAIR VALUE CHANGE ACCOUNT		(96,567)	19,328
	BORROWINGS	NL-11-Borrowings Schedule	-	
	TOTAL		76,72,454	65,20,478
	APPLICATION OF FUNDS			
	INVESTMENTS	NL-12-Investment Schedule	3,48,71,699	3,00,51,519
	LOANS	NL-13-Loans Schedule	-	
	FIXED ASSETS	NL-14-Fixed Assets Schedule	6,44,689	6,24,086
	DEFERRED TAX ASSET		2,17,045	8,508
	CURRENT ASSETS			
	Cash and Bank Balances	NL-15-Cash and bank balance Schedule	1,29,519	1,67,495
	Advances and Other Assets	NL-16-Advances and Other Assets Schedule	39,72,439	30,84,519
	Sub-Total (A)		41,01,958	32,52,014
	CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	2,22,29,039	1,92,44,845
	PROVISIONS	NL-18-Provisions Schedule	99,33,899	81,70,804
	DEFERRED TAX LIABILITY			
	Sub-Total (B)		3,21,62,938	2,74,15,649
	NET CURRENT ASSETS (C) = (A - B)		(2,80,60,980)	(2,41,63,635)
	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT			
	TOTAL		76,72,454	65,20,478

CONTINGENT LIABILITIES

	Particulars		As at Sep 30, 2015	As at Sep 30, 2014 for the corresponding previous year
			(Rs.'000)	(Rs.'000)
1	Partly paid-up investments		-	-
2	Claims, other than against policies, not acknowledged as debts by the company		-	-
3	Underwriting commitments outstanding (in respect of shares and securities)		-	-
4	Guarantees given by or on behalf of the Company		-	-
5	Statutory demands/ liabilities in dispute, not provided for		7,57,902	7,24,087
6	Reinsurance obligations to the extent not provided for in accounts			-
7	Others - Repudiated / Disputed Claim		-	27,600
	TOTAL		7,57,902	7,51,687

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

	Particulars	For the Quarter	Upto the Quarter	For the Corresponding Quarter of the Preceding year	Upto the Quarter of the preceding year
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Premium from direct business written	60,89,598	1,08,75,068	52,67,656	97,23,779
	Service Tax				
	Adjustment for change in reserve for unexpired risks				
	Gross Earned Premium	60,89,598	1,08,75,068	52,67,656	97,23,779
	Add: Premium on reinsurance accepted	33,777	49,105	31,425	52,068
	Less : Premium on reinsurance ceded	12,23,536	20,31,213	14,44,365	20,95,175
	Net Premium	48,99,839	88,92,960	38,54,716	76,80,672
	Adjustment for change in reserve for unexpired risks	8,12,459	10,23,204	37,697	2,34,649
	Premium Earned (Net)	40,87,380	78,69,756	38,17,019	74,46,023

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

FORM NL-5 - CLAIMS SCHEDULE
CLAIMS INCURRED [NET]

	Particulars	For the Quarter	Upto the Quarter	For the Corresponding Quarter of the Preceding year	Upto the Quarter of the preceding year
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Claims paid				
	Direct claims	24,91,989	56,75,517	26,34,893	45,39,634
	Add Claims Outstanding at the end of the year	11,91,074	1,62,33,363	13,00,748	1,17,93,544
	Less Claims Outstanding at the beginning of the year	-	1,39,16,350	-	89,38,692
	Gross Incurred Claims	36,83,063	79,92,530	39,35,641	73,94,486
	Add :Re-insurance accepted to direct claims	144	270	57	209
	Less :Re-insurance Ceded to claims paid	6,25,243	20,45,699	11,08,997	17,83,522
	Total Claims Incurred	30,57,964	59,47,101	28,26,701	56,11,173

Notes:

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

FORM NL-6-COMMISSION SCHEDULE
COMMISSION -

Particulars	For the Quarter	Upto the Quarter	For the Corresponding Quarter of the Preceding year	Upto the Quarter of the preceding year
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	2,12,073	4,21,492	1,79,825	4,02,709
Add: Re-insurance Accepted	518	946	127	139
Less: Commission on Re-insurance Ceded	1,92,893	2,99,117	2,51,412	3,33,518
Net Commission	19,698	1,23,321	(71,460)	69,330
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated				
Agents	16,162	30,550	9,197	18,319
Brokers	32,759	82,245	26,328	61,944
Corporate Agency	1,63,152	3,08,697	1,44,300	3,22,446
Referral				
Others (pl. specify)				
TOTAL (B)	2,12,073	4,21,492	1,79,825	4,02,709

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

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

	Particulars	For the Quarter	Upto the Quarter	For the Corresponding Quarter of the Preceding year	Upto the Quarter of the preceding year
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	2,51,131	4,70,079	2,15,365	4,13,835
2	Travel, conveyance and vehicle running expenses	28,786	65,175	42,289	71,164
3	Training expenses	9,910	19,743	17,136	29,753
4	Rents, rates & taxes	24,638	47,295	21,767	41,535
5	Repairs	7,615	13,760	5,143	9,634
6	Printing & stationery	13,359	26,270	16,965	44,357
7	Communication	16,132	33,080	14,604	28,282
8	Legal & professional charges	11,124	20,933	26,257	59,429
9	Auditors' fees, expenses etc	-			
	(a) as auditor	551	1,100	512	1,025
	(b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	33	215	75	150
	(ii) Certification	149	149	45	90
	(iii) Management services; and				
	(c) in any Taxation				
	Out of Pocket expenses	12	25	14	29
10	Advertisement and publicity	30,875	1,33,656	1,34,397	2,75,202
11	Interest & Bank Charges	5,254	10,684	5,497	10,470
12	Others (to be specified)	-			
	Power and Electricity	10,610	21,740	10,006	19,319
	Information Technology Expenses	38,296	74,730	34,786	65,513
	Marketing Expenses	6,15,593	10,37,357	3,36,784	5,22,801
	Operating Lease Charges	-	-	6,950	11,000
	IRDA Registration renewal fees	3,150	6,301	3,082	6,166
	Service Tax Expense	12,000	17,550	27,100	32,700
	Outsourcing Expenses	1,57,798	3,06,569	1,25,749	2,41,336
	Net Exchange (Gain) / Loss	-	3	-	-
	Co-insurance Administrative Charges	759	1,886	710	1,304
	Terrorism Pool - Management Expenses	3,828	5,921	4,219	6,757
	DR Pool - Administrative Expenses (Net)	205	205	120	120
	Miscellaneous Expenses (Net)	62,220	1,25,915	50,089	1,16,612
13	Depreciation	40,731	77,717	38,261	73,761
	Less: Write back of provision no longer required	-	-	-	-
	TOTAL	13,44,760	25,18,059	11,37,922	20,82,344

FORM NL-8-SHARE CAPITAL SCHEDULE
SHARE CAPITAL

	Particulars	As at Sep 30, 2015	As at Sep 30, 2014 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
1	Authorised Capital		
	Equity Shares of Rs 324,000,000 (Previous year - 324,000,000) of Rs. 10 each	32,40,000	32,40,000
2	Issued Capital		
	298,805,700 (Previous Year: 298,805,700) Equity Shares of Rs.10 each	29,88,057	29,88,057
3	Subscribed Capital		
	298,805,700 (Previous Year: 298,805,700) Equity Shares of Rs.10 each	29,88,057	29,88,057
4	Called-up Capital		
	298,805,700 (Previous Year: 298,805,700) Equity Shares of Rs.10 each fully paid up	29,88,057	29,88,057
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (Amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses		
	Expenses including commission or brokerage on	-	-
	Underwriting or subscription of shares		
	TOTAL	29,88,057	29,88,057
	Paid up capital held by Holding Company	22,11,157	22,11,157

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE
SHARE CAPITAL

PATTERN OF SHAREHOLDING

[As certified by the Management]

Shareholder	As at Sep 30, 2015		As at Sep 30, 2014 for the corresponding previous year	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
• Indian	22,11,16,218	74	22,11,16,218	74
• Foreign	7,76,89,482	26	7,76,89,482	26
Others				
TOTAL	29,88,05,700	100	29,88,05,700	100

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

	Particulars	As at Sep 30, 2015	As at Sep 30, 2014 for the corresponding previous year
		(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	18,47,567	8,47,567
	Add: Transfer from Profit and Loss account	-	-
	Add: Transfer from Contingency Reserve for Unexpired Risk	-	-
		18,47,567	8,47,567
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	15,00,752	12,32,881
	TOTAL	47,80,964	35,13,093

Note:

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

FORM NL-11-BORROWINGS SCHEDULE
BORROWINGS

	Particulars	As at Sep 30, 2015	As at Sep 30, 2014 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (financial lease from IBM India Pvt. Ltd)	-	-
	TOTAL	-	-

Notes:

a) The extent to which the borrowings are secured shall be separately disclosed stating the nature of the security under each sub-head.

b) Amounts due within 12 months from the date of Balance Sheet should be shown separately

FORM NL-12-INVESTMENT SCHEDULE
Investments

	Particulars	As at Sep 30, 2015	As at Sep 30, 2014 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
	LONG TERM INVESTMENTS		
1	Government Securities and Government Guaranteed Bonds including Treasury Bills	1,06,48,992	83,03,269
2	Other Approved Securities	-	-
3	Approved Investments	-	-
	(a) Debenture / Bonds	94,92,888	1,00,98,484
	(b) Fixed Deposits with Banks	43,08,700	13,20,000
	(C) Equity Shares (Net of Fair Value Change)	7,81,813	2,29,103
	(D) Investment Properties - Real Estate	2,88,251	-
4	Investments in Infrastructure and Social Sector	43,90,682	36,25,941
5	Other than Approved Investments	3,01,668	2,56,215
	Less : Provision for diminution in value of investments	-	(11,000)
	Total A	3,02,12,994	2,38,22,012
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	4,99,165	11,94,577
2	Other Approved Securities	-	-
3	Approved Investments	-	-
	(a) Debentures/ Bonds	18,99,768	16,99,239
	(b) Fixed Deposits with Banks	9,70,000	23,15,500
	(c) Money market Instruments	-	-
	(d) Mutual Fund (Liquid Schemes)	6,89,106	2,20,059
4	Investments in Infrastructure and Social Sector	5,50,666	4,00,455
5	Other than Approved Investments	50,000	3,99,677
	Total B	46,58,705	62,29,507
	TOTAL	3,48,71,699	3,00,51,519

Notes:

- (1) All Investments are performing investments and are in India.
- (2) There are no contracts in relation to investments for purchases where deliveries are pending or for sales where payments are overdue
- (3) Details of Cost and Market Value (Rs. '000) :

	As at Sep 30, 2015		As at Sep 30, 2014	
	Cost	Market Value	Cost	Market Value
a) Equity Shares listed	8,65,474	7,81,813	2,45,931	2,54,199
b) Mutual Funds	6,88,820	6,89,106	2,20,000	2,20,059
b) Government and other securities	1,11,48,157	1,13,21,852	94,97,846	93,93,977
c) Fixed Deposit with Banks	52,78,700	52,78,700	36,35,500	36,35,500
d) Corporate Bonds	1,66,97,675	1,69,48,192	1,64,43,915	1,68,66,303
e) Money Market Instruments	-	-	-	-
f) Investment Properties - Real Estate	2,88,251	2,88,251	-	-
	<u>3,49,67,076</u>	<u>3,53,07,914</u>	<u>3,00,43,192</u>	<u>3,03,70,038</u>

- (4) Pursuant to IRDA Regulations, Rs.28,018,377 thousands of the investments representing the Technical Reserves as at Sep 30, 2015 has been notionally allocated as Policy holders' Funds.

NL - 13 LOANS SCHEDULE

	Particulars	As at Sep 30, 2015	As at Sep 30, 2014 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others (to be specified)	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION	-	-
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others (to be specified)	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION	-	-
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION	-	-
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-

FORM NL-14-FIXED ASSETS SCHEDULE

FIXED ASSETS

(Rs.'000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	As at Mar 31, 2015	Additions	Deductions	As at Sep 30, 2015	As at Mar 31, 2015	For The Period	On Sales/ Adjustments	To Date	As at Sep 30, 2015	As at Sep 30, 2014
Land-Freehold	37,191	-	-	37,191	-	-	-	-	37,191	37,191
Buildings	3,49,985	12,643	-	3,62,628	20,968	2,906	-	23,874	3,38,754	3,31,870
Furniture & Fittings	44,279	2,072	242	46,109	32,684	3,410	242	35,852	10,257	12,760
Information Technology Equipment	2,60,623	38,400	-	2,99,023	1,95,244	22,814	-	2,18,058	80,965	63,077
Intangibles Computers	4,28,460	19,510	-	4,47,970	3,38,844	30,849	-	3,69,693	78,277	89,882
Vehicles	23,152	6,328	4,999	24,481	11,079	3,119	3,280	10,918	13,563	13,543
Office Equipment	25,317	1,191	78	26,430	20,658	1,588	78	22,168	4,262	4,206
Electrical Fittings	38,366	4,153	667	41,852	25,817	3,230	667	28,380	13,472	12,922
Improvement to Premises	1,08,043	8,981	13	1,17,011	55,153	9,800	13	64,940	52,071	48,353
TOTAL	13,15,416	93,278	5,999	14,02,695	7,00,447	77,716	4,280	7,73,883	6,28,812	6,13,804
Work in progress	-	-	-	-	-	-	-	-	15,877	10,282
Grand Total	13,15,416	93,278	5,999	14,02,695	7,00,447	77,716	4,280	7,73,883	6,44,689	6,24,086
PREVIOUS YEAR	11,29,872	1,11,120	2,723	12,38,269	5,53,427	73,761	2,723	6,24,465	6,24,086	

Note:

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

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

	Particulars	As at Sep 30, 2015	As at Sep 30, 2014 for the corresponding previous year
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	80,449	50,078
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)		
	(bb) Others		
	(b) Current Accounts	46,352	1,04,777
3	Money at Call and Short Notice	-	-
	(a) With Banks		
	(b) With other Institutions		
4	Others (Bank deposits under lien)	2,718	12,640
	TOTAL	1,29,519	1,67,495
	Cash balance includes:		
	Cheques in hand	74,968	44,601
	Remittances in transit	-	-

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

	Particulars	As at Sep 30, 2015	As at Sep 30, 2014 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	95,190	26,608
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	4,01,043	1,46,540
6	Others (to be specified)		
	Advances to Employees	941	372
	Advances to Vendors	11,224	14,281
	Service Tax Unutilised Credit/paid in advance	46,404	9,578
	Service tax paid under protest (Note 8 (c) of Schedule 16)	48,217	47,644
	Other Advances / Deposits	1,82,017	36,450
	TOTAL (A)	7,85,036	2,81,473
	OTHER ASSETS		
1	Income accrued on investments	10,04,633	9,46,900
2	Outstanding Premiums	11,93,559	10,20,754
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	1,33,892	61,326
6	Due from subsidiaries/ holding	-	-
7	Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act, 1938]	-	-
8	Others (to be specified)		
	Bond Redemption Proceeds receivable	-	-
	Receivable from Terrorism Pool [includes investment income	8,09,524	6,72,071
	Receivable from IMTPIP	-	-
	Receivable from Declined Risk Pool	-	59,499
	Deposits for Premises and Advance Rent	45,795	42,496
	TOTAL (B)	31,87,403	28,03,046
	TOTAL (A+B)	39,72,439	30,84,519

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

	Particulars	As at Sep 30, 2015	As at Sep 30, 2014 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
1	Agents' Balances	52,141	81,398
2	Balances due to other insurance companies	4,71,363	8,27,407
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	2,47,728	1,21,733
5	Unallocated Premium	3,76,210	3,77,177
6	Sundry creditors	4,55,571	4,20,117
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding		
	- Other than IMTPIP (Net of Reinsurance)	1,62,33,199	1,17,93,543
	- Dismantled IMTPIP	38,28,976	53,05,510
	- DR pool	9,083	-
9	Due to Officers/ Directors	-	-
10	Others (to be specified)		
	Book Overdraft	1,80,887	1,14,513
	Tax and Other Withholdings	41,814	28,931
	Environment Relief Fund	18	144
	Service Tax Payable	2,20,472	80,316
	Value Added Tax Payable	1	-
	Unclaimed amounts of policyholders	1,11,576	94,056
	TOTAL	2,22,29,039	1,92,44,845

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

	Particulars	As at Sep 30, 2015	As at Sep 30, 2014 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
1	Reserve for Unexpired Risk	97,74,025	80,97,012
	Less: Unabsorbed RSBY Enrollment costs	-	(50,631)
2	For taxation (less advance tax paid and taxes deducted at source)		-
3	For proposed dividends		-
4	For dividend distribution tax		-
5	Others (to be specified)		-
	Leave and other Employee Benefits	1,59,874	1,24,423
6	Reserve for Premium Deficiency	-	-
	TOTAL	99,33,899	81,70,804

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

	Particulars	As at Sep 30, 2015	As at Sep 30, 2014 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	TOTAL	-	-

PERIODIC DISCLOSURES

FORM NL-21 Statement of Liabilities

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

(Rs in Lakhs)

Statement of Liabilities									
		As at 30th Sep 15				As at 30th Sep 14			
Sl.No.	Particular	Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves	Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves
1	Fire	10,389	3,633	148	14,170	7,185	3,181	299	10,665
2	Marine								
a	Marine Cargo	543	734	178	1,455	821	958	189	1,968
b	Marine Hull	-	-	-	-	-	-	-	-
3	Miscellaneous								
a	Motor	68,409	1,18,345	70,744	2,57,498	56,903	1,05,996	54,422	2,17,321
b	Engineering	708	377	107	1,192	799	299	149	1,247
c	Aviation	-	-	-	-	-	-	-	-
d	Liabilities	478	234	102	814	416	233	101	750
e	Others	9,052	2,207	798	12,057	7,338	1,416	1,388	10,142
4	Health Insurance	8,163	2,582	528	11,273	7,507	1,953	407	9,867
5	IMTPIP	-	-	-	-	-	-	-	-
6	Total Liabilities	97,743	1,28,112	72,605	2,98,459	80,969	1,14,036	56,955	2,51,960

PERIODIC DISCLOSURES
FORM NL-22

Geographical Distribution of Business

Insurer: Cholamandalam MS General Insurance Co Ltd
GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER: II (Jul'15 - Sep'15)

(Rs in Lakhs)

States	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	
	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter
Andhra Pradesh	63.77	123.66	0.13	0.70	(0.50)	2.35	696.20	1,382.96	830.58	1,578.94	1,526.78	2,961.90	2.67	4.98	1.33	5.75	13.38	27.90	1.01	6.71	-	-	7.42	22.09	1,616.00	3,156.04
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Assam	37.22	61.99	6.24	8.32	13.76	19.85	397.20	747.45	414.08	759.62	811.28	1,507.07	0.56	0.66	0.84	2.15	11.88	19.97	0.08	0.13	290.04	290.04	6.31	12.18	1,178.21	1,922.36
Bihar	113.83	239.98	0.76	3.75	3.45	10.58	699.40	1,293.96	733.23	1,304.88	1,432.63	2,598.84	0.72	0.92	0.33	0.62	17.05	23.12	0.09	0.20	-	-	12.64	29.90	1,581.49	2,907.90
Chattisgarh	46.23	90.32	0.17	0.36	2.50	7.72	402.92	746.84	494.05	901.45	896.96	1,648.30	0.25	1.18	1.34	1.45	5.91	9.53	0.18	0.33	-	-	3.10	7.67	956.65	1,766.87
Goa	12.39	22.77	4.71	14.22	1.61	7.90	72.24	127.88	77.16	145.70	149.40	273.58	0.29	2.65	10.71	12.03	25.44	37.49	0.55	1.28	-	-	0.11	0.37	205.20	372.29
Gujarat	336.62	711.01	45.29	135.71	23.24	44.96	1,150.95	2,104.64	944.25	1,754.47	2,095.20	3,859.10	39.97	68.40	12.53	311.25	113.68	195.66	1.87	5.97	-	-	49.42	113.55	2,717.81	5,445.62
Haryana	10.18	19.56	-	-	(0.13)	(0.14)	144.23	291.16	208.12	413.69	352.35	704.85	-	-	0.12	0.45	0.35	0.69	-	-	-	-	0.50	0.88	363.38	726.28
Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jammu and Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jharkhand	14.65	32.73	0.32	0.81	18.84	42.85	568.74	1,014.62	635.15	1,111.26	1,203.89	2,125.88	1.31	1.31	2.90	4.44	6.11	1,149.65	0.22	0.47	-	-	2.06	3.06	1,250.29	3,361.19
Karnataka	214.28	493.93	122.58	258.73	20.85	53.04	1,324.59	2,401.89	1,696.13	3,006.95	3,020.72	5,408.83	32.63	65.50	11.50	19.93	439.84	572.25	15.88	28.58	-	-	15.73	27.79	3,894.01	6,928.57
Kerala	39.87	98.36	8.62	15.92	3.83	8.67	873.22	1,527.15	812.19	1,422.56	1,685.41	2,949.71	0.72	1.94	0.58	0.87	30.63	50.08	1.45	2.84	-	-	3.47	6.96	1,774.57	3,135.34
Madhya Pradesh	139.81	298.61	47.04	99.45	7.47	17.37	659.82	1,296.96	844.17	1,573.45	1,503.99	2,870.41	7.25	20.25	4.88	6.04	49.55	92.28	1.09	2.69	982.32	982.32	39.28	68.32	2,782.70	4,457.74
Maharashtra	697.14	1,714.16	122.70	430.41	56.61	165.97	2,369.90	4,358.08	2,220.51	3,768.54	4,590.41	8,126.62	170.60	260.69	39.38	97.69	322.38	638.92	27.48	64.05	20.02	20.02	39.71	105.92	6,086.42	11,624.45
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Orissa	13.88	28.31	1.15	2.50	6.66	13.44	499.41	904.41	663.80	1,176.27	1,163.21	2,080.67	0.61	1.34	0.79	1.22	7.40	11.05	-	-	-	-	4.13	9.63	1,197.84	2,148.17
Punjab	59.06	105.15	1.39	3.03	(0.98)	0.39	265.23	485.59	475.28	864.59	740.51	1,350.18	0.43	0.79	1.67	5.04	20.46	29.50	0.71	3.05	-	-	6.67	11.92	829.92	1,509.04
Rajasthan	46.38	117.50	6.38	21.67	14.50	29.38	1,782.31	3,138.65	2,172.91	3,878.67	3,955.23	7,017.32	9.39	12.81	11.84	14.50	21.01	29.18	0.44	0.79	2,842.56	2,842.56	6.02	12.30	6,913.76	10,098.01
Sikkim	3.99	11.82	0.72	1.23	1.66	2.93	6.97	13.46	9.06	17.49	16.03	30.95	-	-	-	-	0.55	0.95	-	-	-	-	1.10	1.91	24.05	49.79
Tamil Nadu	2,045.95	2,852.68	371.57	1,315.91	44.96	239.84	2,208.01	4,107.14	2,895.38	5,399.18	5,103.38	9,506.32	57.04	142.70	1,995.60	3,701.36	3,561.22	5,776.79	49.17	114.12	-	-	33.22	87.69	13,262.13	23,737.41
Telangana	176.20	378.67	11.33	25.79	27.02	60.35	741.38	1,394.49	891.08	1,623.43	1,632.46	3,017.92	33.50	53.02	20.10	41.62	52.03	71.09	6.13	14.02	-	-	-	-	1,958.78	3,662.47
Tripura	4.43	12.35	2.22	4.73	5.56	10.29	132.16	263.51	185.34	366.16	317.51	629.67	0.18	1.48	0.05	0.11	2.44	4.82	-	-	-	-	1.29	1.95	333.67	665.39
Uttar Pradesh	99.70	211.16	5.10	12.83	(0.50)	6.63	994.87	1,797.00	1,181.41	2,079.88	2,176.29	3,876.88	0.32	1.15	1.86	4.44	30.20	88.82	1.22	2.75	2,971.23	2,971.23	17.98	40.42	5,303.41	7,216.30
Uttarakhand	28.14	64.87	0.98	5.39	(0.42)	2.53	149.12	260.72	218.63	407.92	367.75	668.64	0.20	1.27	0.51	0.52	4.37	7.46	-	0.18	165.08	165.08	6.21	14.17	572.81	930.12
West Bengal	77.28	140.47	17.46	31.05	13.73	36.51	798.67	1,426.87	1,098.09	1,968.52	1,896.76	3,395.39	4.81	7.95	3.61	6.88	48.37	95.33	0.53	1.46	4.23	4.23	11.79	21.05	2,078.56	3,740.31
Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Chandigarh	31.15	66.21	0.41	0.71	1.84	3.61	159.80	279.31	228.26	397.89	388.06	677.20	0.31	0.31	0.11	0.60	5.66	8.45	0.28	1.01	5.40	5.40	1.92	3.97	435.14	767.48
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Delhi	238.51	1,135.76	493.83	1,602.44	70.91	192.59	737.99	1,386.93	1,071.34	2,017.07	1,809.33	3,404.00	122.50	223.61	49.53	74.85	426.73	1,087.58	21.43	51.14	-	-	11.83	35.58	3,244.60	7,807.54
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	8.21	17.15	-	-	0.12	0.29	117.78	207.64	204.41	381.16	322.20	588.80	0.01	0.21	0.05	0.12	2.00	3.55	-	-	-	-	1.34	3.23	333.92	613.34
Total	4,558.87	9,049.20	1,271.13	3,995.66	336.59	979.87	17,953.14	32,959.30	21,204.61	38,319.72	39,157.76	71,279.02	486.28	875.12	2,172.17	4,313.91	5,218.62	10,032.11	129.82	301.76	7,280.87	7,280.87	283.24	642.51	60,895.34	1,08,750.04

PERIODIC DISCLOSURES

FORM NL-23 Reinsurance Risk Concentration

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

Statement for the Quarter Ended September 30,2015

(Rs in Lakhs)

Statement for the Quarter Ended September 30, 2015

(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		394.41						3.46%
3	No. of Reinsurers with rating A but less than AA	14		5,467.04				6	710.11	54.26%
4	No. of Reinsurers with rating BBB but less than A									0.00%
5	No. of Reinsurers with rating less than BBB	1		0.87						0.01%
6	Indian Insurer and Reinsurer	1		4,736.54				4	74.50	42.26%
	Total	19		10,598.86		-	-	10	784.61	100.00%

PERIODIC DISCLOSURES

FORM NL-24 Ageing of Claims

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

Quarter end as on 30th Sep'15

(Rs in Lakhs)

Ageing of Claims								
Sl.No.	Line of Business	No. of claims paid					Total No. of claims paid	Total amount of claims paid
		1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Fire	137	74	19	7	2	239	570.54
2	Marine Cargo	3806	325	75	26	4	4236	1695.32
3	Marine Hull	0	0	0	0	0	0	0.00
4	Engineering	144	62	27	12	1	246	300.15
5	Motor OD	13180	4789	1060	173	88	19290	7580.98
6	Motor TP	275	206	568	727	1983	3759	11546.50
7	Health	5178	1	0	0	0	5179	1825.04
8	Overseas Travel	30	0	0	0	0	30	53.99
9	Personal Accident	466	0	0	0	0	466	714.74
10	Liability	31	18	7	0	2	58	83.88
11	Crop	2	0	0	0	0	2	3.21
12	Miscellaneous	344	11	7	2	0	364	175.94

PERIODIC DISCLOSURES

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

Insurer: Cholamandalam MS General Insurance Co. Ltd. Date: Quarter end as on 30th Sep'15

No. of claims only

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Engineeri ng	Motor OD	Motor TP	Health	Overseas Travel	Personal Accident	Liability	Crop	Credit	Miscellaneous	Total
1	Claims O/S at the beginning of the period	470	1829	0	355	6423	28898	10583	57	590	107	82	0	145	49539
2	Claims reported during the period	375	4731	0	258	22272	4956	12424	127	566	104	33	0	433	46279
3	Claims Settled during the period	239	4236	0	246	19290	3759	5179	30	466	58	2	0	364	33869
4	Claims Repudiated during the period	95	137	0	15	1078	0	887	15	9	8	0	0	17	2261
5	Claims closed during the period	67	538	0	80	2277	790	821	71	186	26	0	0	76	4932
6	Claims O/S at End of the period	444	1649	0	272	6050	29305	16120	68	495	119	113	0	121	54756
	Less than 3months	237	1177	0	142	4837	3852	9645	45	228	56	0	0	102	20321
	3 months to 6 months	117	284	0	69	568	2814	4610	7	68	23	26	0	6	8592
	6months to 1 year	33	89	0	30	269	5489	26	8	20	16	87	0	9	6076
	1year and above	57	99	0	31	376	17150	1839	8	179	24	0	0	4	19767

FORM NL-26 - CLAIMS INFORMATION - KG Table I

Insured Cholamandalam MS General Insurance Company Ltd

Solvency for the period ended 30th Sep 2015

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

Item No.	Description	PREMIUM						
		Gross Premium	Net Premium	Gross incurred claim	Net incurred Claim	RSM-1	RSM-2	
								RSM
1	Fire	15,744	8,389	5,238	2,524	1,678	1,028	1,678
2	Marine Cargo	7,116	1,129	5,644	1,235	854	1,016	1,016
3	Marine Hull	-	-	-	-	-	-	-
4	Motor	1,39,046	1,29,326	1,13,381	96,784	25,865	29,035	29,035
5	Engineering	2,331	1,121	1,352	519	233	203	233
6	Aviation	-	-	-	-	-	-	-
7	Laibilities	1,401	887	384	189	210	86	210
8	Others	18,073	8,482	18,838	4,791	2,530	3,956	3,956
9	Health	17,417	14,846	8,693	7,929	2,969	3,758	3,758
	Total	2,01,128	1,64,180	1,53,530	1,13,971	34,339	39,082	39,886

PERIODIC DISCLOSURES

FORM NL-27 Offices information for Non-Life

Cholamandalam MS General Insurance Co Ltd

Date: 30.9.2015

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the Quarter		111*
2	No. of branches approved during the Quarter		NIL
3	No. of branches opened during the Quarter	Out of approvals of previous year	NIL
4		Out of approvals of this Quarter	NIL
5	No. of branches closed during the Quarter		Nil
6	No of offices at the end of the Quarter		111*
7	No. of branches approved but not opened		1
8	No. of rural branches		Nil
9	No. of urban branches		111

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

(Read with Regulation 10)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Statement as on: 30 Sep 2015

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

(Business within India)

Periodicity of Submission: Quarterly

PART - A

Rs.Lakhs

Section I

No	PARTICULARS	SCH	AMOUNT
1	Investments	8	3,48,716.99
2	Loans	9	-
3	Fixed Assets	10	6,446.89
4	Current Assets		-
	a. Cash & Bank Balance	11	1,295.19
	b. Advances & Other Assets	12	39,724.39
5	Current Liabilities		-
	a. Current Liabilities	13	2,22,290.39
	b. Provisions	14	99,338.99
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		2,170.45
Application of Funds as per Balance Sheet (A)			72,383.63

	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	6,446.89
3	Cash & Bank Balance (if any)	11	1,295.19
4	Advances & Other Assets (if any)	12	39,724.39
5	Current Liabilities	13	2,22,290.39
6	Provisions	14	99,338.99
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		2,170.45
Total (B)		TOTAL	(2,76,333.36)
'Investment Assets' As per FORM 3B		(A-B)	3,48,716.99

Section II

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value (h)
			Balance	FRSM ⁺						
			(a)	(b)	(c)	d = (a+b+c)	(e)	(f)	(g)=(d+f)	
1	Central Govt. Securities	Not less than 20%		15,853.52	63,913.26	79,766.78	22.81%		79,766.78	80,811.88
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not less than 30%		22,156.79	89,324.78	1,11,481.57	31.88%		1,11,481.57	1,13,218.52
3	Investment subject to Exposure Norms									-
	a. Housing & Loans to SG for Housing and FFE	Not less than 5%								-
	1. Approved Investments			7,634.14	30,776.94	38,411.08	10.98%		38,411.08	39,061.61
	2. Other Investments									-
	b. Infrastructure Investments	Not less than 10%								-
	1. Approved Investments			9,835.72	39,652.57	49,488.29	14.15%	(74.81)	49,413.48	49,574.63
	2. Other Investments			511.24	2,061.06	2,572.30	0.74%	(55.91)	2,516.40	2,683.40
	c. Approved Investments			29,161.95	1,17,565.99	1,46,727.93	41.96%	(833.75)	1,45,894.18	1,47,531.87
	d. Other Investments	Not exceeding 55%		199.04	802.43	1,001.47	0.29%	(1.19)	1,000.28	1,009.11
Investment Assets		100%		69,498.88	2,80,183.77	3,49,682.65	100%	(965.66)	3,48,716.98	3,53,079.14

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: 5-Nov-15

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

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

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

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

NV MURALI

Chief of Investments

PERIODIC DISCLOSURES

Detail regarding debt securities

Insurer: Cholamandalam MS General Insurance Company limited -Combined including Motor Pool

Date: 30-09-2015

(Rs in Lakhs)

Detail Regarding debt securities

	MARKET VALUE				Book Value			
	As at 30-09-2015	As % of total for this class	As at 30-09-2014	As % of total for this class	As at 30-09-2015	As % of total for this class	As at 30-09-2014	As % of total for this class
Break down by credit rating								
AAA rated	91,713.32	32.56%	1,01,705.44	38.73%	90,711.98	32.71%	98,211.25	37.86%
AA or better	73,091.41	25.95%	60,275.35	22.95%	71,643.38	25.83%	59,725.59	23.02%
Rated below AA but above A	3,679.16	1.31%	6,682.24	2.54%	3,503.32	1.26%	6,502.31	2.51%
Rated below A but above B	-	0.00%		0.00%	-	0.00%		0.00%
Any other (Sovereign)	1,13,218.52	40.19%	93,939.77	35.77%	1,11,481.57	40.20%	94,978.45	36.61%
	2,81,702.40		2,62,602.80		2,77,340.25		2,59,417.60	
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	30,259.25	10.74%	34,830.75	13.26%	29,995.99	10.82%	34,926.08	13.46%
More than 1 year and upto 3years	79,602.68	28.26%	70,828.14	26.97%	78,565.83	28.33%	70,378.37	27.13%
More than 3years and up to 7years	95,600.76	33.94%	69,433.77	26.44%	93,708.34	33.79%	69,236.65	26.69%
More than 7 years and up to 10 years	59,449.09	21.10%	79,701.56	30.35%	58,446.03	21.07%	77,132.62	29.73%
above 10 years	16,790.62	5.96%	7,808.57	2.97%	16,624.06	5.99%	7,743.89	2.99%
	2,81,702.40		2,62,602.80		2,77,340.25		2,59,417.60	
Breakdown by type of the issuer								
a. Central Government	80,811.88	28.69%	63,188.99	24.06%	79,766.78	28.76%	64,255.79	24.77%
b. State Government	32,406.65	11.50%	30,750.78	11.71%	31,714.78	11.44%	30,722.67	11.84%
c. Corporate Securities	1,68,483.88	59.81%	1,68,663.03	64.23%	1,65,858.68	59.80%	1,64,439.15	63.39%
	2,81,702.40		2,62,602.80		2,77,340.25		2,59,417.60	

Note

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

PERIODIC DISCLOSURES

Analytical Ratios

Insurer: Cholamandalam MS General Insurance Company Ltd

(Rs in Lakhs)

Analytical Ratios for Non-Life companies

Sl.No.	Particular	For the quarter	Upto the quarter	Corresponding quarter of the preceeding year	Upto the quarter of the preceeding year
1	Gross Written Premium (Direct) Growth	15.60%	11.84%	23.57%	7.27%
2	Gross Direct Premium to Shareholders' Funds Ratio (No. of Times)	0.79	1.42	0.81	1.50
3	Growth Rate of Shareholders' Funds	2.93%	18.02%	6.85%	18.58%
4	Net Retention Ratio	80.02%	81.41%	72.74%	78.57%
5	Net Commission Ratio	0.40%	1.39%	-1.85%	0.90%
6	Expenses of Management to Gross Direct Premium ratio	25.57%	27.03%	25.02%	25.56%
7	Expenses of Management to Net Written Premium ratio	33.05%	33.05%	30.51%	30.51%
8	Net Incurred Claims to Net Earned Premium	75.57%	75.57%	76.73%	76.73%
7	Combined Ratio	102.66%	105.27%	101.72%	103.37%
8	Technical Reserves to Net Premium Ratio (no. of Times)	(3.70)	3.79	(3.07)	3.28
9	Underwriting Balance Ratio (no. of Times)	(0.08)	(0.09)	(0.02)	(0.04)
10	Operating Profit Ratio ^	8.42%	7.96%	11.93%	9.39%
11	Liquid Assets to Liabilities Ratio #	(0.02)	0.15	(0.09)	0.25
12	Net Earnings Ratio	6.43%	6.51%	10.81%	8.88%
13	Return on Networth	4.01%	7.55%	6.13%	10.49%
14	Available Solvency Margin to required Solvency Margin ratio	1.56	1.56	1.55	1.55
15	NPA ratio - gross & net	Nil	Nil	Nil	Nil
	Gross NPA Ratio	Nil	Nil	Nil	Nil
	Net NPA Ratio	Nil	Nil	Nil	Nil

Equity Holding Pattern for Non-Life Insurers

1	(a) No. of shares	29,88,05,700	29,88,05,700	29,88,05,700	29,88,05,700
2	(b) Percentage of shareholding (Indian / Foreign)	74%/26%	74%/26%	74%/26%	74%/26%
3	(c) % of Government holding (in case of public sector insurance companies)	NA	NA	NA	NA
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	1.94	1.94	2.28	2.28
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	1.94	1.94	2.28	2.28
6	(iv) Book value per share (Rs) [net worth (Share capital + reserves + fair value change - P&L debit balance)/weighted average no. of shares]	24.95	24.95	21.82	21.82

PERIODIC DISCLOSURES

FORM

NL-31 : Related Party Transactions

Insurer: Cholamandalam MS General Insurance Company Limited
(Rs in Lakhs)

Date: 30-Sep-15

Sl.No.	NAME OF THE RELATED PARTY	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received*			
				For the quarter	up to the Quarter	Corresponding quarter of the preceeding year	up to the Quarter of the preceeding year
1	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	FELLOW SUBSIDIARY	Claims Incurred (Net)	-	0.50	0.16	1.00
2	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	FELLOW SUBSIDIARY	Commission Exp	139.80	254.70	102.34	216.53
3	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	FELLOW SUBSIDIARY	Premium Received	-	-	1.07	2.29
4	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	FELLOW SUBSIDIARY	Expenses payable / (receivable)	(33.60)	(33.60)	15.80	15.80
	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	FELLOW SUBSIDIARY	Payable(Net) - Claims Outstanding	0.10	0.10	(0.46)	(0.46)
6	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Claims Incurred (Net)	208.26	386.19	189.42	372.49
7	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Expenses payable / (receivable)	11.90	11.90	4.04	4.04
8	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Interest accrued	228.91	359.93	193.26	369.89
9	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Interest received	28.96	388.19	23.81	100.54
10	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Investments	-	3,679.49	1,000.00	2,012.76
11	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Management Expenses Paid	972.90	1,661.89	489.17	1,075.39
12	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Management Expenses recovered	3.84	8.55	4.30	9.48
14	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Payable - Advance Premium Deposit	(361.71)	(361.71)	(62.79)	(62.79)
15	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Payable(Net) - Claims Outstanding	109.17	109.17	(76.07)	(76.07)
16	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Premium Received	4.53	51.98	61.61	245.15
17	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Investment in debt / Money Market instruments	9,500.00	9,500.00	7,990.00	7,990.00
18	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Investment in debt / Money Market instruments	1,000.00	1,000.00	1,000.00	1,000.00
19	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Claims Incurred (Net)	5.09	7.21	2.91	5.73

Related Party Transactions							
Sl.No.	NAME OF THE RELATED PARTY	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received*			
				For the quarter	up to the Quarter	Corresponding quarter of the preceeding year	up to the Quarter of the preceeding year
20	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Expenses payable / (receivable)	16.40	16.40	20.29	20.29
21	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Fees Incurred for Risk Inspection and Advisory Services	312.73	708.21	518.01	887.80
22	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Management Expenses Paid	-	5.79	13.00	13.00
23	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Management Expenses recovered	15.80	22.93	6.62	15.52
24	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Premium Received	-	0.19	8.94	15.49
	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Payable(Net) - Claims Outstanding	0.40	0.40	(1.56)	(1.56)
25	CHOLAMANDALAM SECURITIES LTD	FELLOW SUBSIDIARY	Brokerage Expenses	5.01	9.37	0.33	4.17
26	CHOLAMANDALAM SECURITIES LTD	FELLOW SUBSIDIARY	Claims Incurred (Net)	-	-	1.35	2.95
27	CHOLAMANDALAM SECURITIES LTD	FELLOW SUBSIDIARY	Premium Received	0.84	1.04	1.37	5.62
	CHOLAMANDALAM SECURITIES LTD	FELLOW SUBSIDIARY	Payable(Net) - Claims Outstanding	-	-	(0.55)	(0.55)
28	mitsui sumitomo insurance company ltd	JOINT VENTURE PARNTER	Due (from)/ to other entities Carrying on Insurance Business	(17.50)	(17.50)	(265.83)	(265.83)
29	mitsui sumitomo insurance company ltd	JOINT VENTURE PARNTER	Expenses payable / (receivable)	20.70	20.70	54.89	54.89
30	mitsui sumitomo insurance company ltd	JOINT VENTURE PARNTER	Management Expenses Paid	6.20	9.13	30.60	61.20
31	mitsui sumitomo insurance company ltd	JOINT VENTURE PARNTER	Management Expenses recovered	2.75	4.24	3.88	6.65
32	mitsui sumitomo insurance company ltd	JOINT VENTURE PARNTER	Reinsurance recovery on claims	563.47	1,202.15	910.28	1,317.01
33	mitsui sumitomo insurance company ltd	JOINT VENTURE PARNTER	Rent Recovery	22.61	46.63	19.22	43.44
34	mitsui sumitomo insurance company ltd	JOINT VENTURE PARNTER	RI Commission	96.34	382.99	159.23	376.14
35	mitsui sumitomo insurance company ltd	JOINT VENTURE PARNTER	RI Premium Paid	677.33	2,422.40	1,257.81	2,581.89
36	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Claims Incurred (Net)	72.46	112.51	31.48	73.02
37	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Expenses payable / (receivable)	4.60	4.60	9.92	9.92
38	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Payable(Net) - Claims Outstanding	26.20	26.20	(10.92)	(10.92)
39	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Premium Received	180.64	335.68	223.52	328.21
40	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Interest accrued	22.12	37.99	22.18	38.09
41	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Interest received	-	6.03	-	6.03
43	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Management Expenses recovered	-	4.00	-	-
46	SHANTHI GEARS LIMITED	FELLOW SUBSIDIARY	Management Expenses Paid	-	1.06	3.30	6.88
47	SHANTHI GEARS LIMITED	FELLOW SUBSIDIARY	Management Expenses recovered	1.58	3.14	1.56	2.60
48	SHANTHI GEARS LIMITED	FELLOW SUBSIDIARY	Expenses payable / (receivable)	1.30	1.30	-	-
49	SHANTHI GEARS LIMITED	FELLOW SUBSIDIARY	Premium Received	0.00	34.80	25.16	28.80
51	MANAGING DIRECTOR	KEY MANAGEMENT PERSONNEL	Managerial Remuneration	87.98	134.23	54.83	100.27
	KEY MANAGEMENT PERSONNEL	KEY MANAGEMENT PERSONNEL	Premium Received	-	0.11	-	-

Related Party Transactions							
Sl.No.	NAME OF THE RELATED PARTY	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received*			
				For the quarter	up to the Quarter	Corresponding quarter of the preceeding year	up to the Quarter of the preceeding year
53	WHOLETIME DIRECTOR	KEY MANAGEMENT PERSONNEL	SECONDMENT CHARGES	6.33	12.66	6.34	12.67

PERIODIC DISCLOSURES

FORM NL-32

Products Information

Insurer:

Cholamandalam MS General Insurance
Co. Ltd

Date:

30-09-2015

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

Sl. No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business*	Category of product	Date of filing of Product	Date IRDA confirmed filing/ approval
---------	-----------------	-----------------	--------------	-----------------------	------------------------	------------------------------	--

No New products launched

FORM NL-33 - SOLVENCY MARGIN - KGII

TABLE - II

Insurer:

Cholamandalam MS General Insurance Co Ltd

Solvency for the Period ended on 30th Sep 2015

Available Solvency Margin and Solvency Ratio

(Rs. in Lacs)

Item	Description	Notes No.	Amount
(1)	(2)	(3)	(4)
1	Available Assets in Policyholders' Funds (adjusted value of Assets as mentioned in Form IRDA-Assets-AA):		3,05,810
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)		2,98,454
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		7,355
4	Excess in Policyholders' Funds (1-2-3)		1
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):		76,709
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		15,821
7	Excess in Shareholders' Funds (5-6)		60,888
8	Total Available Solvency Margin [ASM] (4+7)		60,889
9	Total Required Solvency Margin [RSM]		39,886
	RSM 1		34,339
	RSM 2		39,082
	RSM (Insurance Act)		5,000
	Max of above		39,886
10	Solvency Ratio (Total ASM/Total RSM)		1.527
11.	Outstanding Govt Dues ~ 1-6 months		1,141
12.	Revised ASM after forbearance		62,030.0
13.	Solvency Ratio after Forbearance		1.555

FORM NL-34: Board of Directors & Key Person			
Cholamandalam MS General Insurance Company Ltd			Date: 30/09/2015
BOD and Key Person information			
Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mr.Pradeep V Bhide	Chairman	No Change
2	Mr.R Beri	Non-executive Independent Director	Resigned w.e.f July 28, 2015
3	Mr. A V Muralidharan	Non-executive Independent Director	No Change
4	Ms.Shubhalakshmi Panse	Non-executive Independent Director	No Change
5	Mr.N Srinivasan	Director	No Change
6	Mr.Maki Kumagai	Director	No Change
7	Mr. N S R Chandra Prasad	Non-executive Independent Director	Appointed as additional director, w.e.f. July 29, 2015
8	Mr.S S Gopalarathnam	Managing Director	No Change
9	Mr. Takahiko Shibakawa	Wholetime Director	No Change

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

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

FORM NL-35-NON PERFORMING ASSETS-7A

COMPANY NAME & CODE:Cholamandalam MS General Insurance Company I

Statement as on:30-Sep-15

123

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:05-11-2015

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 2015

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) ²						
			Investment as on 30-09-2015 (Rs.) ¹		Income on Investment	Gross Yield (%) ²	Net Yield (%) ²	Investment as on 30-09-2015 (Rs.) ¹		Income on Investment	Gross Yield (%) ²	Net Yield (%) ²	Investment as on 30-09-2014 (Rs.) ¹		Income on Investment	Gross Yield (%) ²	Net Yield (%) ²
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
A	CENTRAL GOVERNMENT SECURITIES																
A01	Central Government Bonds	CGSB	79,766.78	80,811.88	1,629.66	7.89%	5.16%	79,766.78	80,811.88	3,254.32	8.33%	5.45%	60,750.29	59,752.14	2,215.79	8.01%	5.29%
A02	Special Deposits	CSPD	-	-	-			-	-	-			-	-	-		
A03	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	0.00%	0.00%	-	-	14.64	5.50%	3.59%	1,074.89	1,006.23	32.11	5.45%	3.60%
A04	Treasury Bills	CTRB	-	-	-			-	-	-			2,430.61	2,430.61	70.86	8.56%	5.65%
B	STATE GOVERNMENT / OTHER APPROVED SECURITIES		-	-	-			-	-	-			-	-	-		
B01	Central Government Guaranteed Loans / Bonds	CGSL	-	-	-								#REF!	-	-		
B02	State Government Bonds	SGGB	31,714.78	32,406.65	784.39	10.23%	6.69%	31,714.78	32,406.65	1,645.23	10.54%	6.89%	30,722.67	30,750.78	1,291.53	8.79%	5.80%
B03	State Government Guaranteed Loans	SGGL	-	-	-			-	-	-			-	-	-		
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA	-	-	-			-	-	-			-	-	-		
B05	Guaranteed Equity	SGGE	-	-	-			-	-	-			-	-	-		
C	HOUSING SECTOR INVESTMENTS		-	-	-			-	-	-			-	-	-		
	a) Approved Investment		-	-	-			-	-	-			-	-	-		
C01	Loans to State Government for Housing	HLSH	-	-	-			-	-	-			-	-	-		
C02	Loans to State Government for Fire Fighting Equipments	HLSF	-	-	-			-	-	-			-	-	-		
C03	Term Loan - HUDCO / NHB / Institutions accredited by NHB	HTLH	-	-	-			-	-	-			-	-	-		
C04	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	-			-	-	-			-	-	-		
C05	Housing - Securitised Assets	HMBS	-	-	-			-	-	-			-	-	-		
C06	Debentures / Bonds / CPs / Loans - (Promoter Group)	HDPG	-	-	-			-	-	-			-	-	-		
	TAXABLE BONDS		-	-	-			-	-	-			-	-	-		
C06	Bonds / Debentures issued by HUDCO	HTHD	-	-	-			-	-	-			-	-	-		
C07	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	37,404.31	38,054.84	835.48	9.71%	6.35%	37,404.31	38,054.84	1,641.75	9.93%	6.49%	40,173.94	40,459.85	1,576.64	9.68%	6.39%
C08	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any	HTDA	-	-	-			-	-	-			-	-	-		
	TAX FREE BONDS		-	-	-			-	-	-			-	-	-		
C09	Bonds / Debentures issued by HUDCO	HFHD	-	-	-			-	-	-			-	-	-		
C10	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HFDN	1,006.77	1,006.77	32.35	12.67%	12.67%	1,006.77	1,006.77	91.73	12.30%	12.30%	1,842.19	2,074.35	57.14	7.38%	7.38%
C11	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any	HFDA	-	-	-			-	-	-			-	-	-		
	b) Other Investments		-	-	-			-	-	-			-	-	-		
	Debentures/Bonds/CPs/Loans	HODS	-	-	-			-	-	-			-	-	-		
	Housing- Securitised Assets	HOMB	-	-	-			-	-	-			-	-	-		
	Debentures/Bonds/CPs/Loans(Promotor Group)	HOPG	-	-	-			-	-	-			-	-	-		
D	INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS		-	-	-			-	-	-			-	-	-		
	a) Approved Investment		-	-	-			-	-	-			-	-	-		
D01	Infrastructure - Other Approved Securities	ISAS	-	-	-			-	-	-			-	-	-		
D02	Infrastructure - PSU - Equity shares - Quoted	ITPE	744.03	714.36	6.32	1.05%	1.05%	744.03	714.36	6.32	1.46%	1.46%	177.94	192.62	2.21	1.27%	1.27%
D03	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	315.46	270.33	4.52	1.52%	1.52%	315.46	270.33	4.52	1.90%	1.90%	48.49	45.29	0.86	1.77%	1.77%
D04	Infrastructure - Equity and Equity Related Instruments (Promoter Group)	IEPG	-	-	-			-	-	-			-	-	-		
D05	Infrastructure - Securitised Assets	IESA	-	-	-			-	-	-			-	-	-		
D06	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IDPG	-	-	-			-	-	-			-	-	-		
	TAXABLE BONDS		-	-	-			-	-	-			-	-	-		
D07	Infrastructure - PSU - Debentures / Bonds	IPTD	1,011.46	1,038.28	38.17	14.32%	9.36%	1,011.46	1,038.28	63.56	11.79%	7.71%	12,768.08	12,910.59	510.97	9.30%	6.14%
D08	Infrastructure - PSU - CPs	IPCP	-	-	-			-	-	-			-	-	-		
D09	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	14,704.67	14,838.99	314.66	9.80%	6.41%	14,704.67	14,838.99	551.04	9.66%	6.32%	7,701.64	7,758.60	380.48	9.68%	6.39%
D10	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-			-	-	-			-	-	-		
D11	Infrastructure - Term Loans (with Charge)	ILWC	-	-	-			-	-	-			-	-	-		

	TAX FREE BONDS		-	-	-					-			-			-		
D12	Infrastructure - PSU - Debentures / Bonds	IPFD	32,712.67	32,712.67	719.45	9.06%	9.06%	32,712.67	32,712.67	1,243.24	8.31%	8.31%	19,489.89	22,076.37	697.37	7.60%	7.60%	
D13	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICFD	-	-	-			-	-	-			-	-	-			
	b) Other Investments		-	-	-					-			-	-	-			
	Infrastructure - Equity (including Unlisted)	IOEQ	68.99	13.08	-	0.00%	0.00%	68.99	13.08	-	0.00%	0.00%	68.96	17.24	-			
	Infrastructure - Debentures/Bonds/CPs/Loans	IODS	2,503.32	2,670.32	70.92	11.24%	7.35%	2,503.32	2,670.32	141.08	11.24%	7.35%	2,505.54	2,679.21	141.15	11.21%	7.40%	
	Infrastructure- Securitized Assets	IOSA	-	-	-			-	-	-			-	-	-			
	Infrastructure- Equity (Promoter Group)	IOPE	-	-	-			-	-	-			-	-	-			
	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IOPD	-	-	-			-	-	-			-	-	-			
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS		-	-	-					-			-	-	-			
E01	PSU - Equity shares - Quoted	EAEQ	3,167.33	2,585.78	107.26	3.53%	3.53%	3,167.33	2,585.78	139.87	4.95%	4.95%	687.02	647.44	78.68	20.43%	20.43%	
E02	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	4,990.97	4,922.75	157.26	3.52%	3.52%	4,990.97	4,922.75	185.57	4.52%	4.52%	1,476.90	1,639.41	61.29	6.84%	6.84%	
E03	Equity Shares - Companies incorporated outside India (invested prior to IRDA Regulations)	EFES	-	-	-			-	-	-			-	-	-			
E04	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	496.43	309.60	5.00	1.01%	1.01%	496.43	309.60	5.00	2.00%	2.00%	-	-	16.87	43.26%	43.26%	
E05	Corporate Securities - Bonds - (Taxable)	EPBT	-	-	8.37	8.08%	5.28%	-	-	18.40	8.22%	5.37%	2,439.64	2,468.10	115.52	9.31%	6.15%	
E06	Corporate Securities - Bonds - (Tax Free)	EPBF	-	-	-			-	-	-			-	-	-			
E07	Corporate Securities - Preference Shares	EPNQ	-	-	-			-	-	-			-	-	-			
E08	Corporate Securities - Investment in Subsidiaries	ECIS	-	-	-			-	-	-			-	-	-			
E09	Corporate Securities - Debentures	ECOS	64,848.62	66,164.45	1,586.04	9.97%	6.52%	64,848.62	66,164.45	3,341.56	10.23%	6.69%	67,528.54	67,099.66	2,804.50	9.92%	6.55%	
E10	Corporate Securities - Debentures / Bonds/ CPs / Loan - (Promoter Group)	EDPG	10,666.86	10,988.71	273.17	10.19%	6.66%	10,666.86	10,988.71	488.98	10.23%	6.69%	5,992.92	7,133.29	325.68	10.37%	6.84%	
E11	Corporate Securities - Derivative Instruments	ECDI	-	-	-			-	-	-			-	-	-			
E12	Investment properties - Immovable	EINP	2,882.51	2,882.51	-	0.00%	0.00%	2,882.51	2,882.51	-	0.00%	0.00%	-	-	-	#REF!	#REF!	
E13	Loans - Policy Loans	ELPL	-	-	-			-	-	-			-	-	-			
E14	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	-	-	-			-	-	-			-	-	-			
E15	Loans - Secured Loans - Mortgage of Property outside India (Term Loan)	ELMO	-	-	-			-	-	-			-	-	-			
E16	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCTL, RBI	ECDB	52,787.00	52,787.00	1,178.14	9.00%	5.88%	52,787.00	52,787.00	2,440.67	9.07%	5.93%	36,355.00	36,355.00	1,573.81	9.49%	6.27%	
E17	Deposits - CDs with Scheduled Banks	EDCD	-	-	-			-	-	-			-	-	-			
E18	Deposits - Repo / Reverse Repo	ECMR	-	-	-			-	-	-			-	-	-			
E19	Deposit with Primary Dealers duly recognised by Reserve Bank of India	EDPD	-	-	-			-	-	-			-	-	-			
E20	CCTL - CBLO	ECBO	-	-	-			-	-	-			-	-	-			
E21	Commercial Papers	ECCP	-	-	-			-	-	-			-	-	21.88	12.00%	7.92%	
E22	Application Money	ECAM	-	-	-			-	-	-			-	-	-			
E23	Corporate Securities Mutual Funds	EGMF	6,888.20	6,891.06	94.61	7.77%	5.08%	6,888.20	6,891.06	161.31	7.91%	5.17%	2,200.00	2,200.59	180.60	8.69%	5.74%	
E24	Corporate Securities Mutual Funds Promoters Group	EMPG	-	-	-			-	-	-			-	-	-			
F	OTHER THAN APPROVED INVESTMENTS		-	-	-					-			-	-	-			
F01	Bonds - PSU - Taxable	OBPT	-	-	-			-	-	-			-	-	-			
F02	Bonds - PSU - Tax Free	OBPF	-	-	-			-	-	-			-	-	-			
F03	Equity Shares (incl Co-op Societies)	OESH	1.47	0.28	-	0.00%	0.00%	1.47	0.28	-	0.00%	0.00%	-	-	-	#REF!	#REF!	
F04	Equity Shares (PSUs & Unlisted)	OEPU	-	-	-			-	-	-			-	-	-			
F05	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	-	-	-			-	-	-			-	-	-			
F06	Debentures	OLDB	1,000.00	1,008.84	25.77	10.25%	6.70%	1,000.00	1,008.84	36.99	10.26%	6.71%	2,000.00	2,002.65	163.84	10.34%	6.83%	
F07	Debentures / Bonds/ CPs / Loans etc. - (Promoter Group)	ODPG	-	-	-			-	-	-	0.00%	0.00%	1,996.77	2,000.38	111.46	10.52%	6.94%	
F08	Commercial Papers	OACP	-	-	-			-	-	-			-	-	-			
F09	Preference Shares	OPSH	-	-	-			-	-	-			-	-	-			
F10	Venture Fund	OVNF	-	-	-			-	-	-			-	-	-			
F11	Short term Loans (Unsecured Deposits)	OSLU	-	-	-			-	-	-			-	-	-			
F12	Term Loans (without Charge)	OTLW	-	-	-			-	-	-			-	-	-			
F13	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-			-	-	-			-	-	-			
F14	Mutual Funds - (under Insurer's Promoter Group)	OMPG	-	-	-			-	-	-			-	-	-			
F15	Derivative Instruments	OCDI	-	-	-			-	-	-			-	-	-			
F16	Securitized Assets	OPSA	-	-	-			-	-	-			-	-	-			
F17	Investment properties - Immovable	OIPi	-	-	-			-	-	-			-	-	-			
	TOTAL		3,49,682.65	3,53,079.14	7,871.52	9.10%	5.95%	3,49,682.65	3,53,079.14	15,475.79	9.36%	6.12%	#REF!	3,03,700.39	12,431.23	9.59%	6.33%	

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: 5-Nov-15

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 (SFID) level and also at consolidated level .

Signature _____

Full Name NV MURALI

Chief of Investments

NL - 37

(Read with Regulation 10)

PART - A

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

Registration Number: 123

Statement as on: 30 Sep 2015

Name of Fund _____

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs Lakhs

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter ¹</u>								
B.	<u>As on Date ²</u>								
	10.25% MAGMA FINCORP DB 23-06-2016	OLDB	500.00	23-06-2014	CARE	CARE AA	CARE AA-	22-05-2015	
	10.25% MAGMA FINCORP DB 23-06-2017	OLDB	500.00	23-06-2014	CARE	CARE AA	CARE AA-	22-05-2015	
	11.15% REL INFRA DB 30-03-2017	IODS	503.32	21-06-2012	CRISIL	A+	A	23-01-2015	
	11.40% TATA POWER DB 02-06-2021	IODS	2,000.00	07-06-2011	CRISIL	AA	AA-	17-10-2013	

CERTIFICATION

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

Signature

Date: 5-Nov-15

Full Name NV MURALI

Chief of Investments

Note:

1 Provide details of Down Graded Investments during the Quarter.

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

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

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

PERIODIC DISCLOSURES

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

Cholamandalam MS General Insurance Co Ltd

Date:

As at 30th September 15

(Rs in Lakhs)

(Rs in Lakhs)

Quarterly Business Returns across line of Business

Sl.No.	Line of Business	For Q2 FY 2015-16		For Q2 FY 2014-15		Upto 30.09.2015		Upto 30.09.2014	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	4,559	61,742	2,484	54,383	9,049	1,29,585	6,322	1,11,369
2	Cargo & Hull	1,271	1,347	1,675	1,438	3,996	2,824	3,292	2,964
3	Motor TP	21,205	2,66,303	16,293	2,08,998	38,320	4,89,348	31,911	4,15,122
4	Motor OD **	17,953		14,096		32,959		28,071	3,90,179
5	Engineering	337	847	625	2,577	980	2,631	1,278	4,971
6	Workmen's Compensation	123	583	111	503	303	1,197	263	1,138
7	Employer's Liability	364	241	191	190	572	474	389	426
8	Aviation	-	-	-	-	-	-	-	-
9	Personal Accident	2,172	13,365	1,435	9,896	4,314	24,316	3,036	18,490
10	Health	5,219	20,336	4,297	25,869	10,032	34,805	9,901	46,540
11	Others*	7,694	13,530	11,471	14,685	8,225	28,925	12,775	31,646
		60,897	3,78,294	52,678	3,18,539	1,08,750	7,14,105	97,238	6,32,666

PERIODIC DISCLOSURES

FORM NL-39

Rural & Social Obligations (Quarterly Returns)

Insurer:

Cholamandalam MS General Insurance Co Ltd

Date:

As at 30th September 15

(Rs in Lakhs)

Rural & Social Obligations (Quarterly Returns)					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1.00	Fire	Rural	149	45.84	78956.02
		Social			
2.00	Cargo & Hull	Rural	2	0.40	0.00
		Social			
3.00	Motor TP	Rural	84064	3662.94	0.00
		Social			
4.00	Motor OD	Rural	84015	3150.53	597072.79
		Social			
5.00	Engineering	Rural	24	11.06	4040.81
		Social			
6.00	Workmen's Compensation	Rural			
		Social			
7.00	Employer's Liability	Rural			
		Social			
8.00	Aviation	Rural			
		Social			
9.00	Personal Accident	Rural	36	0.61	218.00
		Social			
10.00	Health	Rural	25	1142.14	202449.70
		Social			
11.00	Others*	Rural	9616	7633.99	9585.09
		Social			

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

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

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

(Rs in Lakhs)

Sl.No.	Channels	Business Acquisition through different channels							
		Current Quarter For the Quarter Sep 15		Same quarter Previous Year For the Quarter Sep 14		Up to the period YTD Sep 15		Same period of the previous year YTD Sep 14	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	16311	2332	10661	1071	28425	4030	19809	2304
2	Corporate Agents-Banks	171667	18781	158207	17345	321340	34484	306605	34233
3	Corporate Agents -Others	13303	1383	799	118	26314	2635	1524	227
4	Brokers	49154	5021	41637	15066	103209	10446	86889	18963
5	Micro Agents	0	0	0	0	0	0	0	0
6	Direct Business	127859	33378	107235	19077	234817	57155	217839	41512
	Total (A)	378294	60895	318539	52677	714105	108750	632666	97239
1	Referral (B)	0	0	0	0	0	0	0	0
	Grand Total (A+B)	378294	60895	318539	52677	714105	108750	632666	97239

Note:

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

PERIODIC DISCLOSURES
GRIEVANCE DISPOSAL

FORM NL-41

Cholamandalam MS General Insurance Co Ltd

Date: 30-Sep-15

Grievance Disposal for the period upto September 30, 2015 during the financial year 2015-16								
Sl No.	Particulars	Opening Balance- As on beginning of the quarter	Additions during the quarter	Complaints Resolved/Settled during the quarter			Complaints Pending at the end of the quarter	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Proposal		1	1		0		1
b)	Claim	12	190	158		27	17	342
c)	Policy	12	265	268		3	6	545
d)	Premium	1	2	3		0		4
e)	Refund		19	18		0	1	49
f)	Coverage		2	2		0		2
g)	Covernote	1	5	6		0		16
h)	Product	1	2	2		0	1	6
i)	Others	8	69	68		4	5	165
	Total Number of Complaints	35	555	526	0	34	30	1130

2	Total no. of policies during the previous year*	2710020
3	Total no. of claims during the previous year	187581
4	Total no. of policies during the current year*	1330455
5	Total no. of claims during the current year	77179
6	Total no. of policy complaints (current year) per 10000 policies (current year)	4.0
7	Total no. of claim complaints (current year) per 10000 claims registered (current year)	44.0

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Upto 7 days	8		8
b)	7 - 15 days	22		22
c)	15 - 30 days			
d)	30 - 90 days			
e)	90 days & beyond			
	Total Number of Complaints	30	0	30

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

* Total no. of policies upto Q4 of current year FY 2014-15 includes certificates issued under master policies.