

FORM NL-1-B-RA

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

REVENUE ACCOUNT - FIRE FOR THE HALF YEAR ENDED SEPTEMBER 30, 2016

	Particulars	Schedule	For the Quarter ended September 30, 2016	Upto the Quarter ended September 30, 2016	For the Quarter ended September 30, 2015	Upto the Quarter ended September 30, 2015
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4- Premium Schedule	1,24,342	2,26,917	1,19,580	2,22,249
2	Profit/ Loss on sale/redemption		8,676	12,127	3,040	5,464
3	Others Administrative Charges		94	505	85	399
	Investment Income -TP Pool		14,576	27,878	14,599	26,175
4	Interest, Dividend & Rent – Gross		39,509	74,938	32,289	60,568
	TOTAL (A)		1,87,197	3,42,365	1,69,593	3,14,855
1	Claims Incurred (Net)	NL-5- Claims Schedule	24,550	47,004	36,571	1,33,245
2	Commission	NL-6- Commission Schedule	5,122	2,251	8,556	12,244
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	72,607	1,31,150	70,255	1,09,605
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		1,02,279	1,80,405	1,15,382	2,55,094
	Operating Profit/(Loss) from APPROPRIATIONS		84,918	1,61,960	54,211	59,761
	Transfer to Shareholders' Account		84,918	1,61,960	54,211	59,761
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be		-	-	-	-
	TOTAL (C)		84,918	1,61,960	54,211	59,761

REVENUE ACCOUNT - MARINE FOR THE HALF YEAR ENDED SEPTEMBER 30, 2016

	Particulars	Schedule	For the Quarter ended September 30, 2016	Upto the Quarter ended September 30, 2016	For the Quarter ended September 30, 2015	Upto the Quarter ended September 30, 2015
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4- Premium Schedule	21,493	52,117	39,129	90,026
2	Profit/ Loss on sale/redemption		433	617	238	572
3	Others Administrative Charges		207	391	127	242
4	Interest, Dividend & Rent – Gross		1,918	3,811	2,450	6,343
	TOTAL (A)		24,051	56,936	41,944	97,183
1	Claims Incurred (Net)	NL-5- Claims Schedule	14,946	41,011	17,536	57,877
2	Commission	NL-6- Commission Schedule	(11,948)	(24,847)	(5,466)	(24,637)
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	6,434	13,564	7,231	18,223
4	Premium Deficiency			-		-
	TOTAL (B)		9,432	29,728	19,301	51,463
	Operating Profit/(Loss) from		14,619	27,208	22,643	45,720
	APPROPRIATIONS					
	Transfer to Shareholders' Account		14,619	27,208	22,643	45,720
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		14,619	27,208	22,643	45,720

REVENUE ACCOUNT - MISCELLANEOUS FOR THE HALF YEAR ENDED SEPTEMBER 30, 2016

	Particulars	Schedule	For the Quarter ended September 30, 2016	Upto the Quarter ended September 30, 2016	For the Quarter ended September 30, 2015	Upto the Quarter ended September 30, 2015
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4- Premium Schedule	53,87,757	1,01,96,103	39,28,671	75,57,481
2	Profit/ Loss on sale/redemption		1,24,633	1,78,253	48,764	93,289
3	Others Administrative Charges		44	188	26	42
	Investment Income -TP Pool		2,224	5,132	2,400	6,404
4	Interest, Dividend & Rent – Gross		6,34,070	12,82,465	5,75,345	11,46,639
	TOTAL (A)		61,48,728	1,16,62,141	45,55,206	88,03,855
1	Claims Incurred (Net)	NL-5- Claims Schedule	39,72,852	74,76,731	30,03,857	57,55,979
2	Commission	NL-6- Commission Schedule	6,010	1,65,779	16,608	1,35,714
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	17,07,390	30,75,356	12,67,273	23,90,230
4	Premium Deficiency		-	(2,955)	-	-
	TOTAL (B)		56,86,252	1,07,14,911	42,87,738	82,81,923
	Operating Profit/(Loss) from		4,62,476	9,47,230	2,67,468	5,21,932
	APPROPRIATIONS					
	Transfer to Shareholders' Account		4,62,476	9,47,230	2,67,468	5,21,932
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be		-	-	-	-
	TOTAL (C)		4,62,476	9,47,230	2,67,468	5,21,932

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 HALF YEAR ENDED SEPTEMBER 30, 2016

	Particulars	Schedule	For the Quarter ended September 30, 2016	Upto the Quarter ended September 30, 2016	For the Quarter ended September 30, 2015	Upto the Quarter ended September 30, 2015
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		84,918	1,61,960	54,211	59,761
	(b) Marine Insurance		14,619	27,208	22,643	45,720
	(c) Miscellaneous Insurance		4,62,476	9,47,230	2,67,468	5,21,932
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		1,80,041	3,03,069	1,06,382	2,00,510
	(b) Profit on sale of investments		47,429	64,524	17,335	31,193
	Less: Loss on sale of investments		-	-	-	(4)
3	OTHER INCOME (To be specified)		-	-	-	-
	TOTAL (A)		7,89,483	15,03,991	4,68,039	8,59,112
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		1,054	3,729	2,899	4,532
	(d) Others (CSR & Donations)		14,201	17,601	11,150	14,650
	(e) Others		-	-	-	-
	TOTAL (B)		15,255	21,330	14,049	19,282
	Profit Before Tax		7,74,228	14,82,661	4,53,990	8,39,830
	Provision for Taxation		2,53,501	4,73,200	1,38,907	2,60,907
			5,20,727	10,09,461	3,15,083	5,78,923
	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		-	14,01,299	-	9,21,830
	Balance carried forward to Balance Sheet		5,20,727	24,10,760	3,15,083	15,00,753

FORM NL-3-B-BS

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

BALANCE SHEET AS AT SEPTEMBER 30, 2016

	Schedule	As at September 30, 2016 (Rs.'000)	As at September 30, 2015 (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	66,90,972	47,80,965
FAIR VALUE CHANGE ACCOUNT		1,06,551	(96,567)
BORROWINGS	NL-11-Borrowings Schedule	-	
TOTAL		97,85,580	76,72,455
APPLICATION OF FUNDS			
INVESTMENTS	NL-12-Investment Schedule	4,27,48,132	3,48,71,699
LOANS	NL-13-Loans Schedule	-	
FIXED ASSETS	NL-14-Fixed Assets Schedule	6,75,800	6,44,689
DEFERRED TAX ASSET		6,79,396	2,17,045
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	3,30,269	1,29,519
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	63,95,840	39,72,439
Sub-Total (A)		67,26,109	41,01,958
CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	2,71,12,473	2,22,29,037
PROVISIONS	NL-18-Provisions Schedule	1,39,31,384	99,33,899
DEFERRED TAX LIABILITY			
Sub-Total (B)		4,10,43,857	3,21,62,936
NET CURRENT ASSETS (C) = (A - B)		(3,43,17,748)	(2,80,60,978)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT			
TOTAL		97,85,580	76,72,455

CONTINGENT LIABILITIES

	Particulars	As at September 30, 2016 (Rs.'000)	As at September 30, 2015 (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	14,55,960	7,57,902
6	Reinsurance obligations to the extent not provided for in accounts		-
7	Others - Repudiated / Disputed Claim	-	-
	TOTAL	14,55,960	7,57,902

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	For the Quarter ended September 30, 2016	Upto the Quarter ended September 30, 2016	For the Quarter ended September 30, 2015	Upto the Quarter ended September 30, 2015
		(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)
	Premium from direct business written	82,05,317	1,46,99,343	60,89,598	1,08,75,068
	Service Tax				
	Adjustment for change in reserve for unexpired risks				
	Gross Earned Premium	82,05,317	1,46,99,343	60,89,598	1,08,75,068
	Add: Premium on reinsurance accepted	31,403	57,406	33,777	49,105
	Less : Premium on reinsurance ceded	20,33,135	29,62,505	12,23,536	20,31,213
	Net Premium	62,03,585	1,17,94,244	48,99,839	88,92,960
	Adjustment for change in reserve for unexpired risks	6,69,993	13,19,107	8,12,459	10,23,204
	Premium Earned (Net)	55,33,592	1,04,75,137	40,87,380	78,69,756

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	For the Quarter ended September 30, 2016	Upto the Quarter ended September 30, 2016	For the Quarter ended September 30, 2015	Upto the Quarter ended September 30, 2015
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Claims paid				
	Direct claims	35,69,942	75,10,968	24,91,989	56,75,517
	Add Claims Outstanding at the end of the year	15,25,535	2,02,47,752	11,91,074	1,62,33,363
	Less Claims Outstanding at the beginning of the year	-	1,75,41,982	-	1,39,16,350
	Gross Incurred Claims	50,95,477	1,02,16,738	36,83,063	79,92,530
	Add :Re-insurance accepted to direct claims	1,089	1,584	144	270
	Less :Re-insurance Ceded to claims paid	10,84,218	26,53,576	6,25,243	20,45,699
	Total Claims Incurred	40,12,348	75,64,746	30,57,964	59,47,101

FORM NL-6-COMMISSION SCHEDULE**Cholamandalam MS General Insurance Company Ltd****Registration No. 123****Date of Registration with the IRDA : July 15, 2002**

Particulars	For the Quarter ended September 30, 2016	Upto the Quarter ended September 30, 2016	For the Quarter ended September 30, 2015	Upto the Quarter ended September 30, 2015
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	2,34,952	4,86,888	2,12,073	4,21,492
Add: Re-insurance Accepted	775	1,169	518	946
Less: Commission on Re-insurance Ceded	2,36,543	3,44,874	1,92,893	2,99,117
Net Commission	(816)	1,43,183	19,698	1,23,321
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated				
Agents	13,775	35,630	16,162	30,550
Brokers	51,947	1,11,673	32,759	82,245
Corporate Agency	1,69,230	3,39,585	1,63,152	3,08,697
Referral				
Others (pl. specify)				
TOTAL (B)	2,34,952	4,86,888	2,12,073	4,21,492

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	For the Quarter ended September 30, 2016	Upto the Quarter ended September 30, 2016	For the Quarter ended September 30, 2015	Upto the Quarter ended September 30, 2015
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	3,14,457	5,96,079	2,51,131	4,70,079
2	Travel, conveyance and vehicle running expenses	34,440	65,053	28,786	65,175
3	Training expenses	8,732	21,476	9,910	19,743
4	Rents, rates & taxes	35,685	64,754	24,638	47,295
5	Repairs	6,605	13,317	7,615	13,760
6	Printing & stationery	19,904	34,365	13,359	26,270
7	Communication	18,005	36,711	16,132	33,080
8	Legal & professional charges	12,442	25,143	11,124	20,933
9	Auditors' fees, expenses etc				
	(a) as auditor	649	1,100	551	1,100
	(b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	22	204	33	215
	(ii) Certification	-	-		-
	(iii) Management services; and				
	(c) in any other capacity	550	550	149	149
	Out of Pocket expenses	34	46	12	25
10	Advertisement and publicity	1,36,547	1,76,540	30,875	1,33,656
11	Interest & Bank Charges	10,327	20,818	5,254	10,684
12	Others (to be specified)	-			
	Power and Electricity	10,921	24,056	10,610	21,740
	Information Technology Expenses	38,708	79,289	38,296	74,730
	Marketing Expenses	8,14,062	14,26,080	6,15,593	10,37,357
	Operating Lease Charges	-	-	-	-
	IRDA Registration renewal fees	4,087	8,175	3,150	6,301
	Service Tax Expense	37,000	37,000	12,000	17,550
	Outsourcing Expenses	1,76,456	3,45,299	1,57,798	3,06,569
	Net Exchange (Gain) / Loss	-	1	-	3
	Co-insurance Administrative Charges	986	1,742	759	1,886
	Terrorism Pool - Management Expenses	3,668	6,125	3,828	5,921
	DR Pool - Administrative Expenses (Net)	-	-	205	205
	Miscellaneous Expenses (Net)	62,873	1,58,738	62,220	1,25,915
13	Depreciation	39,271	77,409	40,731	77,717
	Less: Write back of provision no longer required	-	-	-	-
	TOTAL	17,86,431	32,20,070	13,44,759	25,18,058

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 September 30, 2016	As at September 30, 2015
		(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	17,92,829	22,11,157

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 September 30, 2016		As at September 30, 2015	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
• Indian	17,92,83,420	60	22,11,16,218	74
• Foreign	11,95,22,280	40	7,76,89,482	26
Others				
TOTAL	29,88,05,700	100	29,88,05,700	100

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 September 30, 2016	As at September 30, 2015
		(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	18,47,567
	Add: Transfer from Profit and Loss account	-	-
	Add: Transfer from Contingency Reserve for Unexpired Risk		
		28,47,567	18,47,567
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	24,10,760	15,00,753
	TOTAL	66,90,972	47,80,965

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

	Particulars	As at September 30, 2016	As at September 30, 2015
		(Rs. '000)	(Rs. '000)
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (financial lease from IBM India Pvt. Ltd)	-	-
	TOTAL	-	-

FORM NL-12-INVESTMENT SCHEDULE

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

	Particulars	As at September 30, 2016	As at September 30, 2015
		(Rs. '000).	(Rs. '000).
	LONG TERM INVESTMENTS		
1	Government Securities and Government Guaranteed Bonds including Treasury Bills	1,35,50,572	1,06,48,992
2	Other Approved Securities	-	-
3	Approved Investments	-	-
	(a) Debenture / Bonds	1,39,63,262	94,92,888
	(b) Fixed Deposits with Banks	30,62,100	43,08,700
	(C) Equity Shares (Net of Fair Value Change)	14,72,923	7,81,813
4	Investments in Infrastructure and Social Sector	54,82,851	43,90,682
5	Other than Approved Investments	2,01,537	3,01,668
	Less : Provision for diminution in value of investments	-	-
6	Investment Property	2,88,251	2,88,251
	Total A	3,80,21,496	3,02,12,994
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	2,01,474	4,99,165
2	Other Approved Securities	-	-
3	Approved Investments	-	-
	(a) Debentures/ Bonds	19,30,648	18,99,768
	(b) Fixed Deposits with Banks	16,46,600	9,70,000
	(c) Money market Instruments	-	-
	(d) Mutual Fund (Liquid Schemes)	2,47,560	6,89,106
4	Investments in Infrastructure and Social Sector	6,00,245	5,50,666
5	Other than Approved Investments	1,00,109	50,000
	Total B	47,26,636	46,58,705
	TOTAL	4,27,48,132	3,48,71,699

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 September 30, 2016		As at September 30, 2015	
	Cost	Market Value	Cost	Market Value
a) Equity Shares listed	13,67,968	14,74,460	8,65,474	7,81,813
b) Mutual Funds	2,47,500	2,47,560	6,88,820	6,89,106
b) Government and other securities	1,37,52,045	1,43,36,068	1,11,48,157	1,13,21,852
c) Fixed Deposit with Banks	47,08,700	47,08,700	52,78,700	52,78,700
d) Corporate Bonds	2,22,77,115	2,27,06,925	1,66,97,675	1,69,48,192
e) Money Market Instruments	-	-	-	-
f) Investment Property	2,88,251	2,88,251	2,88,251	2,88,251
	<u>4,26,41,579</u>	<u>4,37,61,964</u>	<u>3,49,67,076</u>	<u>3,53,07,914</u>

(4) Pursuant to IRDA Regulations, Rs.34,683,253 thousands of the investments representing the Technical Reserves as at September 30, 2016 has been notionally allocated as Policy holders' Funds.

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

	Particulars	As at September 30, 2016	As at September 30, 2015
		(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
Cholamandalam MS General Insurance Company Ltd
Registration No. 123
Date of Registration with the IRDA : July 15, 2002

(Rs. '000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	As at Mar 31, 2016	Additions	Deductions	As at Sep 30, 2016	As at Mar 31, 2016	For The Period	On Sales/ Adjustments	As at Sep 30, 2016	As at Sep 30, 2016	As at Sep 30, 2015
Land-Freehold	58,032	-	-	58,032	-	-	-	-	58,032	37,191
Buildings	3,41,786	-	-	3,41,786	26,189	3,393	-	29,582	3,12,204	3,38,754
Furniture & Fittings	47,639	4,314	525	51,428	38,505	4,398	525	42,378	9,050	10,257
Information Technology Equipment	3,15,474	36,760	-	3,52,234	2,42,168	25,520	-	2,67,688	84,546	80,965
Intangibles Computers	4,60,994	52,185	-	5,13,179	3,97,585	25,152	-	4,22,737	90,443	78,277
Vehicles	28,694	4,148	3,930	28,912	12,279	3,522	3,481	12,320	16,592	13,563
Office Equipment	26,998	1,287	34	28,251	23,581	1,246	34	24,793	3,459	4,262
Electrical Fittings	44,830	4,411	463	48,778	30,856	3,647	461	34,042	14,735	13,472
Improvement to Premises	1,24,546	11,189	-	1,35,735	75,375	10,533	-	85,908	49,827	52,071
TOTAL	14,48,994	1,14,294	4,952	15,58,336	8,46,538	77,411	4,501	9,19,448	6,38,888	6,28,812
Work in progress	-	-	-	-	-	-	-	-	36,912	15,877
Grand Total	14,48,994	1,14,294	4,952	15,58,336	8,46,538	77,411	4,501	9,19,448	6,75,800	6,44,689
PREVIOUS YEAR	13,15,416	93,278	5,999	14,02,695	7,00,447	77,716	4,280	7,73,883	6,44,689	

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 September 30, 2016	As at September 30, 2015
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	69,510	80,449
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)		
	(bb) Others		
	(b) Current Accounts	2,56,658	46,352
3	Money at Call and Short Notice	-	-
	(a) With Banks		
	(b) With other Institutions		
4	Others (Bank deposits under lien)	4,101	2,718
	TOTAL	3,30,269	1,29,519
	Cash balance includes:		
	Cheques in hand	61,519	74,968
	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**

	Particulars	As at September 30, 2016	As at September 30, 2015
		(Rs.'000)	(Rs.'000)
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	5,04,207	95,190
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	85,308	4,01,043
6	Others (to be specified)		
	Advances to Employees	1,340	941
	Advances to Vendors	27,205	11,224
	Service Tax Unutilised Credit/paid in advance	98,123	46,404
	Service tax paid under protest (Note 8 (c) of Schedule 16)	48,317	48,217
	Other Advances / Deposits	10,46,233	1,82,017
	TOTAL (A)	18,10,733	7,85,036
	OTHER ASSETS		
1	Income accrued on investments	11,63,635	10,04,633
2	Outstanding Premiums	21,18,312	11,93,559
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	3,03,810	1,33,892
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]	9,43,985	8,09,524
	Receivable from IMTPIP	-	-
	Receivable from Declined Risk Pool	5,167	-
	Deposits for Premises and Advance Rent	50,198	45,795
	TOTAL (B)	45,85,107	31,87,403
	TOTAL (A+B)	63,95,840	39,72,439

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

	Particulars	As at September 30, 2016	As at September 30, 2015
		(Rs.'000)	(Rs.'000)
1	Agents' Balances	56,378	52,141
2	Balances due to other insurance companies	14,85,887	4,71,363
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	9,73,648	2,47,728
5	Unallocated Premium	6,19,766	3,76,210
6	Sundry creditors	3,27,223	4,55,568
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding		
	- Other than IMTPIP (Net of Reinsurance)	2,02,47,753	1,62,33,199
	- Dismantled IMTPIP	27,47,804	38,28,976
	- DR pool	3,839	9,083
9	Due to Officers/ Directors	-	-
10	Others (to be specified)		
	Book Overdraft	1,76,988	1,80,887
	Tax and Other Withholdings	76,869	41,814
	Environment Relief Fund	28	18
	Service Tax Payable	2,79,490	2,20,472
	Value Added Tax Payable	-	1
	Unclaimed amounts of policyholders	1,16,800	1,11,576
	TOTAL	2,71,12,473	2,22,29,037

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 September 30, 2016	As at September 30, 2015
		(Rs.'000).	(Rs.'000).
1	Reserve for Unexpired Risk	1,37,36,954	97,74,025
	Less: Unabsorbed RSBY Enrollment costs	(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)		-
	Leave and other Employee Benefits	1,98,381	1,59,874
6	Reserve for Premium Deficiency	-	-
	TOTAL	1,39,31,384	99,33,899

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 September 30, 2016	As at September 30, 2015
		(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****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 September 16				As at 30th September 15			
		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	18,413	1,984	166	20,563	10,389	3,633	148	14,170
2	Marine								
a	Marine Cargo	438	426	165	1,029	543	734	178	1,455
b	Marine Hull	-	-	-	-	-	-	-	-
3	Miscellaneous								
a	Motor	95,318	1,25,178	95,003	3,15,499	68,409	1,18,345	70,744	2,57,498
b	Engineering	641	537	116	1,294	708	377	107	1,192
c	Aviation	-	-	-	-	-	-	-	-
d	Liabilities	509	278	112	899	479	234	102	815
e	Others	13,008	1,429	1,967	16,404	9,052	2,207	797	12,056
4	Health Insurance	9,003	2,230	402	11,635	8,163	2,582	528	11,273
5	IMTPIP	-	-	-	-	-	-	-	-
6	Total Liabilities	1,37,330	1,32,062	97,931	3,67,323	97,743	1,28,112	72,604	2,98,459

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, 2016	Upto the quarter ended Sep 30, 2016	For the quarter ended Sep 30, 2016	Upto the quarter ended Sep 30, 2016	For the quarter ended Sep 30, 2016	Upto the quarter ended Sep 30, 2016	For the quarter ended Sep 30, 2016	Upto the quarter ended Sep 30, 2016	For the quarter ended Sep 30, 2016	Upto the quarter ended Sep 30, 2016	For the quarter ended Sep 30, 2016	Upto the quarter ended Sep 30, 2016	For the quarter ended Sep 30, 2016	Upto the quarter ended Sep 30, 2016	For the quarter ended Sep 30, 2016	Upto the quarter ended Sep 30, 2016	For the quarter ended Sep 30, 2016	Upto the quarter ended Sep 30, 2016	For the quarter ended Sep 30, 2016	Upto the quarter ended Sep 30, 2016	For the quarter ended Sep 30, 2016	Upto the quarter ended Sep 30, 2016	For the quarter ended Sep 30, 2016	Upto the quarter ended Sep 30, 2016	For the quarter ended Sep 30, 2016	Upto the quarter ended Sep 30, 2016
Andhra Pradesh	134.23	432.94	0.61	0.82	16.17	57.65	931.71	1,903.38	1,464.33	2,658.11	2,396.04	4,561.49	2.02	3.22	2.39	5.03	14.77	28.33	2.33	4.27	-	-	1.52	3.79	2,570.07	5,097.54
Arunachal Pradesh	0.01	0.75	-	-	2.75	5.20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2.76	5.95
Assam	20.65	54.91	7.14	13.84	16.77	22.90	434.57	838.64	486.93	964.12	921.50	1,802.75	0.47	1.04	2.57	3.46	10.34	16.65	-	-	-	-	1.82	6.20	981.25	1,921.75
Bihar	105.68	211.97	0.88	2.33	5.30	35.50	923.90	1,763.66	1,177.18	2,243.87	2,101.08	4,007.52	1.12	1.45	0.16	0.65	7.62	11.82	0.10	0.13	7,937.91	7,937.91	3.74	8.98	10,163.59	12,218.26
Chattisgarh	52.85	120.15	0.83	1.61	22.19	26.12	479.78	900.14	690.81	1,330.98	1,170.59	2,231.12	0.46	0.99	0.27	0.30	4.48	6.31	0.05	0.22	-	-	2.09	4.86	1,253.81	2,391.69
Goa	22.79	36.73	0.54	3.35	1.25	2.76	64.42	135.05	77.75	162.35	142.17	297.40	0.22	2.07	0.56	1.42	13.73	21.84	0.17	0.77	-	-	0.13	0.29	181.54	366.63
Gujarat	467.55	1,001.99	60.40	137.95	33.94	64.62	1,264.58	2,804.21	1,292.76	2,632.54	2,557.34	5,436.75	27.26	70.15	22.41	37.39	162.55	271.38	1.18	3.61	-	-	73.77	150.20	3,406.40	7,174.03
Haryana	160.22	514.02	-	-	11.28	32.30	228.03	486.28	322.57	664.16	550.60	1,150.44	-	-	0.00	0.00	0.29	0.44	-	-	-	-	1.18	1.93	723.57	1,699.13
Himachal Pradesh	15.08	35.91	-	-	0.55	0.71	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11.46	11.46	-	-	27.09	48.08
Jammu and Kashmir	2.16	7.45	-	-	0.00	0.14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2.16	7.59
Jharkhand	10.03	25.54	0.15	1.98	22.02	69.22	527.51	999.85	720.25	1,368.89	1,247.76	2,368.74	-	-	0.46	0.51	4.30	5.84	0.11	0.11	-	-	1.57	2.44	1,286.39	2,474.38
Karnataka	213.90	678.43	207.21	521.97	39.53	231.76	1,575.38	3,013.99	1,878.93	3,691.99	3,454.31	6,705.98	35.07	91.11	4.50	9.68	504.50	578.01	10.73	19.16	-	-	9.14	25.90	4,478.90	8,862.01
Kerala	69.42	154.57	9.72	20.43	7.83	14.88	1,062.78	1,925.05	1,066.24	1,926.80	2,129.02	3,851.85	0.74	1.84	0.35	0.56	29.56	47.63	2.27	4.19	-	-	2.15	3.93	2,251.05	4,099.90
Madhya Pradesh	170.35	327.00	43.91	86.89	19.31	36.45	749.26	1,565.05	1,277.66	2,493.47	2,026.93	4,058.52	4.96	14.21	6.67	8.56	46.91	104.89	0.29	1.60	118.52	118.52	11.70	28.20	2,449.55	4,784.85
Maharashtra	2,655.92	5,245.83	132.57	362.33	45.20	199.55	2,886.29	5,425.52	2,759.21	5,150.38	5,645.51	10,575.90	119.23	239.71	42.02	84.02	326.01	631.89	19.98	50.41	-	-	34.59	67.55	9,021.03	17,457.24
Manipur	1.57	1.78	-	-	0.43	2.16	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2.00	3.94
Meghalaya	0.56	1.44	-	-	2.63	6.64	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3.19	8.08
Mizoram	0.46	0.83	-	-	2.84	7.14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3.30	7.97
Nagaland	0.27	0.78	-	-	25.91	25.86	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	26.18	26.64
Orissa	15.69	77.96	0.91	1.77	8.63	19.92	632.28	1,253.19	902.67	1,767.34	1,534.95	3,020.53	0.42	0.79	-	0.04	3.07	3.85	0.25	0.29	-	-	2.32	6.95	1,566.23	3,132.10
Punjab	68.14	141.10	0.60	1.70	4.72	20.04	487.26	907.85	720.68	1,433.86	1,207.94	2,341.72	0.25	0.62	2.48	3.99	17.04	27.10	0.14	0.75	-	-	8.53	16.76	1,309.84	2,553.78
Rajasthan	160.80	395.21	9.56	26.45	25.43	66.51	1,616.96	3,233.59	2,553.17	4,976.48	4,170.13	8,210.07	4.81	6.78	10.98	15.28	11.63	19.84	0.02	0.26	-	(446.01)	7.39	11.73	4,400.76	8,306.12
Sikkim	3.66	5.86	0.32	1.29	2.41	5.10	3.13	3.94	4.62	6.10	7.75	10.04	-	-	-	-	0.22	0.31	-	-	-	-	0.01	0.54	14.36	23.14
Tamil Nadu	286.56	1,169.87	360.13	678.28	119.12	217.43	3,012.00	5,692.02	6,211.87	10,987.00	9,223.87	16,679.02	41.08	145.31	2,465.60	4,957.94	3,406.45	6,652.60	47.32	112.35	-	-	54.05	105.31	16,004.18	30,718.12
Telangana	16.37	41.58	4.54	7.47	0.44	12.38	875.81	1,847.49	1,066.76	2,192.18	1,942.58	4,039.66	12.81	30.88	16.46	29.88	42.33	55.37	1.49	6.97	-	-	5.71	11.32	2,042.72	4,235.50
Tripura	1.25	3.47	1.48	4.19	0.50	5.71	120.96	259.48	193.72	401.60	314.68	661.08	0.08	0.76	0.08	0.13	5.68	9.57	-	0.12	-	-	0.12	0.98	323.88	686.01
Uttar Pradesh	196.23	462.41	1.87	9.26	26.71	115.66	1,097.72	2,215.02	1,566.70	3,045.99	2,664.42	5,261.01	0.55	0.74	3.47	5.80	20.63	45.79	0.26	0.64	-	-	19.41	39.74	2,933.55	5,941.05
Uttarakhand	25.13	73.27	4.12	5.26	0.14	4.55	119.09	262.55	264.35	568.13	383.45	830.68	0.06	0.11	0.45	1.30	3.86	7.39	-	-	1,160.03	1,160.03	5.50	10.67	1,582.73	2,093.25
West Bengal	76.13	144.74	16.14	29.65	19.15	46.77	822.71	1,589.66	1,277.82	2,510.96	2,100.53	4,100.62	2.65	6.85	2.31	5.13	59.41	86.87	0.95	2.00	5,509.54	5,509.54	7.83	15.04	7,794.63	9,947.21
Andaman and Nicobar Islands	-	0.03	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.03
Chandigarh	2.21	7.61	0.14	0.56	0.02	0.03	540.76	941.62	503.66	922.51	1,044.42	1,864.12	-	-	0.10	0.22	2.96	5.53	0.12	0.35	-	-	1.22	1.98	1,051.18	1,880.39
Dadra & Nagar Haveli	22.29	31.78	-	-	0.37	0.54	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	22.66	32.33
Daman & Diu	0.71	4.26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.71	4.26
Delhi	108.08	211.17	718.40	1,585.18	2.90	9.43	959.95	1,924.15	1,536.41	3,094.17	2,496.36	5,018.32	103.49	219.35	45.65	75.16	313.04	904.94	19.98	49.66	-	-	20.22	58.64	3,828.11	8,131.85
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	4.48	6.34	0.02	0.02	-	-	117.03	221.99	218.09	417.87	335.11	639.86	0.47	0.72	0.14	0.23	2.22	3.18	-	-	-	-	0.90	2.29	343.80	652.64
Total	5,091.41	11,629.67	1,582.16	3,504.58	486.44	1,365.64	21,533.88	42,113.37	30,235.14	57,611.84	51,769.03	99,725.21	358.23	838.71	2,630.08	5,246.67	5,013.59	9,547.38	107.73	257.87	14,737.45	14,291.44	276.61	586.22	82,053.17	1,46,993.43

FORM NL-2 Reinsurance Risk Concentration

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

Statement for the Quarter Ended September 30,2016

(Rs in Lakhs)

Reinsurance Risk Concentration								
S.No.	Reinsurance Placements	Proportional		Non-Proportional		Facultative		Premium ceded to reinsurers / Total reinsurance premium ceded (%)
		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	518.69					6.17%
3	No. of Reinsurers with rating A but less than AA	14	1,435.69			9	1,465.07	34.52%
4	No. of Reinsurers with rating BBB but less than A							0.00%
5	No. of Reinsurers with rating less than BBB	1	0.71					0.01%
6	Indian Insurer and Reinsurer	1	4,748.63			10	233.21	59.29%
	Total	#	6,703.73	-	-	#	1,698.28	100.00%

FORM NL-24	Ageing of Claims	PERIODIC DISCLOSURES	
Insurer: Cholamandalam MS General Insurance Co. Ltd.		Date:	Quarter end as on 30th Sep 2016

(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	107	50	44	9	0	210	5213.54
2	Marine Cargo	4896	363	73	29	2	5363	1130.26
3	Marine Hull	0	0	0	0	0	0	0.00
4	Engineering	121	45	20	0	0	186	286.92
5	Motor OD	24534	1468	212	51	0	26265	11560.65
6	Motor TP	450	608	711	915	339	3023	12740.64
7	Health	5057	29	0	0	0	5086	1686.27
8	Overseas Travel	24	4	5	0	0	33	34.53
9	Personal Accident	379	57	14	6	0	456	901.35
10	Liability	107	13	4	5	0	129	84.50
11	Crop	37	0	12	0	0	49	1450.22
12	Miscellaneous	368	4	1	3	0	376	154.89

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'16								

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	458	1972	0	235	10401	27577	15937	70	484	138	111	0	145	57528
2	Claims reported during the period	591	5791	0	242	27935	4081	6924	75	563	150	74	0	530	46956
3	Claims Settled during the period	210	5363	0	186	26265	3023	5086	33	456	129	49	0	376	41176
4	Claims Repudiated during the period	67	69	0	18	2127	0	882	4	6	1	0	0	4	3178
5	Claims closed during the period	59	163	0	35	938	606	484	39	69	8	0	0	82	2483
6	Claims O/S at End of the period	713	2168	0	238	9006	28029	16409	69	516	150	136	0	213	57647
	Less than 3months	481	1434	0	130	7381	3774	1564	37	213	64	62	0	169	15309
	3 months to 6 months	101	437	0	34	930	2641	29	7	83	27	2	0	28	4319
	6months to 1 year	71	214	0	38	314	4727	5	7	45	34	6	0	9	5470
	1year and above	60	83	0	36	381	16887	14811	18	175	25	66	0	7	32549

FORM NL-26 - CLAIMS INFORMATION - KG Table I

Cholamandalam MS General Insurance Co. Lt Date: **Half Year ended as on 30th September 2016**
Registration No. 123
Date of Registration with the IRDA : July 15, 2002

Solvency for the period ended 30th September 2016

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	23,816.30	13,891.77	24,181.00	2,131.82	2,778.35	3,627.15	3,627.15
2	Marine Cargo	7,080.06	815.80	5,312.87	1,078.30	849.61	956.32	956.32
3	Marine Hull	0.16	0.09	-	-	0.02	-	0.02
4	Motor	1,95,754.28	1,83,506.92	1,36,128.06	1,22,825.70	36,701.38	36,847.71	36,847.71
5	Engineering	2,559.74	1,020.19	1,106.90	658.47	255.97	197.54	255.97
6	Aviation	-	-	-	-	-	-	-
7	Laibilities	1,546.50	802.13	334.70	215.23	231.97	75.31	231.97
8	Others	34,394.53	11,437.45	20,019.92	6,786.37	4,815.23	4,204.18	4,815.23
9	Health	19,751.59	18,039.10	9,151.23	8,314.61	3,607.82	2,494.38	3,607.82
	Total	2,84,903.16	2,29,513.45	1,96,234.68	1,42,010.50	49,240.35	48,402.59	50,342.19

PERIODIC DISCLOSURES		
FORM NL-27 Offices information for Non-Life		
Insurer: Cholamandalam MS General Insurance Co Ltd		Date: 30.09.2016
Sl. No.	Office Information	Number
1	No. of offices at the beginning of the Quarter	116*
2	No. of branches approved during the Quarter	NIL
3	No. of branches opened during the Quarter	Out of approvals of previous year 1
4		Out of approvals of this Quarter NIL
5	No. of branches closed during the Quarter	7
6	No of offices at the end of the Quarter	110*
7	No. of branches approved but not opened	11
8	No. of rural branches	NIL
9	No. of urban branches	110

* 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 2016

PART - A

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

*(Business within India)**Rs.Lakhs*

Periodicity of Submission: Quarterly

Section I

No	PARTICULARS	SCH	AMOUNT
1	Investments	8	4,27,481.32
2	Loans	9	-
3	Fixed Assets	10	6,758.00
4	Current Assets		
	a. Cash & Bank Balance	11	3,302.69
	b. Advances & Other Assets	12	63,958.40
5	Current Liabilities		
	a. Current Liabilities	13	2,71,124.73
	b. Provisions	14	1,39,313.84
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		6,793.96
Application of Funds as per Balance Sheet (A)			84,267.88

	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	6,758.00
3	Cash & Bank Balance (if any)	11	3,302.69
4	Advances & Other Assets (if any)	12	63,958.40
5	Current Liabilities	13	2,71,124.73
6	Provisions	14	1,39,313.84
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		6,793.96
Total (B)		TOTAL (B)	(3,43,213.44)
'Investment Assets' As per FORM 3B		(A-B)	4,27,481.32

FORM - 3B

(Read with Regulation 10)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Statement as on: 30 Sep 2016

PART - A

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

(Business within India)

Rs.Lakhs

Periodicity of Submission: Quarterly

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%		19,253.92	73,847.00	93,100.93	21.83%		93,100.93	96,614.52
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not less than 30%		28,440.19	1,09,080.26	1,37,520.45	32.25%		1,37,520.45	1,43,360.68
3	Investment subject to Exposure Norms									
	a. Housing & Loans to SG for Housing and FFE	Not less than 5%								
	1. Approved Investments			13,743.08	52,710.57	66,453.66	15.58%		66,453.66	67,922.50
	2. Other Investments									
	b. Infrastructure Investments	Not less than 10%								
	1. Approved Investments			12,924.58	49,571.26	62,495.83	14.66%	119.55	62,615.39	62,951.77
	2. Other Investments			584.94	2,243.49	2,828.43	0.66%	(70.00)	2,758.44	2,980.28
	c. Approved Investments	Not exceeding 55%		31,692.61	1,21,554.69	1,53,247.30	35.94%	1,004.32	1,54,251.62	1,56,388.83
	d. Other Investments			800.37	3,069.75	3,870.12	0.91%	11.65	3,881.77	3,886.98
Investment Assets			100%	88,185.77	3,38,230.03	4,26,415.80	100%	1,065.53	4,27,481.32	4,37,491.04

Certification:

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

Date: 28-Oct-16

Signature: _____

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

Full name: NV MURALI

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

Chief of Investments

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

PERIODIC DISCLOSURES

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

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

Date: Quarter ended Sep 30, 2016

(Rs in Lakhs)

	MARKET VALUE				Book Value			
	As at 30-09-2016	As % of total for this class	As at 30-09-2015	As % of total for this class	As at 30-09-2016	As % of total for this class	As at 30-09-2015	As % of total for this class
Break down by credit rating								
AAA rated	1,24,137.22	33.52%	91,713.32	32.56%	1,22,389.96	33.97%	90,711.98	32.71%
AA or better	99,575.27	26.89%	73,091.41	25.95%	97,380.10	27.03%	71,643.38	25.83%
Rated below AA but above A	2,726.96	0.74%	3,679.16	1.31%	2,500.00	0.69%	3,503.32	1.26%
Rated below A but above B	501.19	0.14%	-	0.00%	501.09	0.14%	-	0.00%
Any other (Sovereign)	1,43,360.68	38.71%	1,13,218.52	40.19%	1,37,520.45	38.17%	1,11,481.57	40.20%
	3,70,301.33		2,81,702.40		3,60,291.60		2,77,340.25	
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	28,614.73	7.73%	30,259.25	10.74%	28,324.76	7.86%	29,995.99	10.82%
More than 1 year and upto 3years	1,20,802.84	32.62%	79,602.68	28.26%	1,18,423.38	32.87%	78,565.83	28.33%
More than 3years and up to 7years	1,42,631.13	38.52%	95,600.76	33.94%	1,38,369.41	38.40%	93,708.34	33.79%
More than 7 years and up to 10 years	64,187.74	17.33%	59,449.09	21.10%	61,686.04	17.12%	58,446.03	21.07%
above 10 years	14,064.88	3.80%	16,790.62	5.96%	13,488.01	3.74%	16,624.06	5.99%
	3,70,301.33		2,81,702.40		3,60,291.60		2,77,340.25	
Breakdown by type of the issuer								
a. Central Government	96,614.52	26.09%	80,811.88	28.69%	93,100.93	25.84%	79,766.78	28.76%
b. State Government	46,746.16	12.62%	32,406.65	11.50%	44,419.53	12.33%	31,714.78	11.44%
c. Corporate Securities	2,26,940.65	61.29%	1,68,483.88	59.81%	2,22,771.15	61.83%	1,65,858.68	59.80%
	3,70,301.33		2,81,702.40		3,60,291.60		2,77,340.25	

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 September 30, 2016	Upto the Quarter ended September 30, 2016	For the Quarter ended September 30, 2015	Upto the Quarter ended September 30, 2015
1	Gross Written Premium (Direct) Growth	34.74%	35.17%	15.60%	11.84%
2	Gross Direct Premium to Shareholders' Funds Ratio (No. of Times)	0.85	1.52	0.79	1.42
3	Growth Rate of Shareholders' Funds	5.72%	26.15%	2.93%	18.02%
4	Net Retention Ratio	75.32%	79.92%	80.02%	81.41%
5	Net Commission Ratio	-0.01%	1.21%	0.40%	1.39%
6	Expenses of Management to Gross Direct Premium ratio	24.66%	25.22%	25.57%	27.03%
7	Combined Ratio	101.32%	100.73%	102.66%	105.27%
8	Technical Reserves to Net Premium Ratio (no. of Times)	5.92	3.11	6.09	3.79
9	Underwriting Balance Ratio (no. of Times)	(0.05)	(0.04)	(0.08)	(0.09)
10	Operating Profit Ratio ^	10.13%	10.85%	8.42%	7.96%
11	Liquid Assets to Liabilities Ratio #	0.13	0.13	0.15	0.15
12	Net Earnings Ratio	8.37%	8.56%	6.43%	6.51%
13	Return on Networth	5.36	10.43%	4.11	7.55%
14	Available Solvency Margin to required Solvency Margin ratio	1.64	1.64	1.56	1.56
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%	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)	3.38	3.38	1.94	1.94
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	3.38	3.38	1.94	1.94
6	(iv) Book value per share (Rs) [net worth (Share capital + reserves + fair value change - P&L debit balance)/weighted average no. of shares]	32.39	32.39	25.68	25.68

Form NL-31- Related Party Transactions

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

Date: Half Year ended September 30, 2016

(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 September 30, 2016	Upto the Quarter ended September 30, 2016	For the Quarter ended September 30, 2015	Upto the Quarter ended September 30, 2015
1	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	FELLOW SUBSIDIARY	Claims Incurred (Net)	-	-	-	0.50
2	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	FELLOW SUBSIDIARY	Commission Exp	-	-	139.80	254.70
3	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	FELLOW SUBSIDIARY	Payable (Net) Claims Outstanding	-	-	0.10	0.10
4	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	FELLOW SUBSIDIARY	Expenses payable / (receivable)	-	-	(33.60)	(33.60)
5	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Claims Incurred (Net)	-	-	208.26	386.19
6	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Expenses payable / (receivable)	-	-	11.90	11.90
7	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Interest accrued	-	-	228.91	359.93
8	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Interest received	-	-	28.96	388.19
9	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Investments	-	-	-	3,679.49
10	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Management Expenses Paid	-	-	972.90	1,661.89
11	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Management Expenses recovered	-	-	3.84	8.55
12	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Payable - Advance Premium Deposit	-	-	(361.71)	(361.71)
13	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Payable (Net) Claims Outstanding	-	-	109.17	109.17
14	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Premium Received	-	-	4.53	51.98
15	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	(Receivable) - Investments	-	-	9,500.00	9,500.00
16	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Claims Incurred (Net)	1.38	4.72	5.09	7.21
17	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Expenses payable / (receivable)	-	-	16.40	16.40
18	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Fees Incurred for Risk Inspection and Advisory Services	261.34	466.87	312.73	708.21
19	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Management Expenses Paid	-	-	-	5.79
20	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Management Expenses recovered	16.65	31.97	15.80	22.93
21	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Premium Received	0.17	1.11	-	0.19
22	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Payable (Net) Claims Outstanding	-	-	0.40	0.40
23	CHOLAMANDALAM SECURITIES LTD	FELLOW SUBSIDIARY	Brokerage Expenses	-	-	5.01	9.37
24	CHOLAMANDALAM SECURITIES LTD	FELLOW SUBSIDIARY	Claims Incurred (Net)	-	-	-	-
25	CHOLAMANDALAM SECURITIES LTD	FELLOW SUBSIDIARY	Premium Received	-	-	0.84	1.04
26	MITSUMI SUMITOMO INSURANCE COMPANY LTD	JOINT VENTURE PARTNER	Due (from)/ to other entities Carrying on Insurance Business	361.60	361.60	(17.50)	(17.50)
27	MITSUMI SUMITOMO INSURANCE COMPANY LTD	JOINT VENTURE PARTNER	Expenses payable / (receivable)	39.69	39.69	20.07	20.07
28	MITSUMI SUMITOMO INSURANCE COMPANY LTD	JOINT VENTURE PARTNER	Management Expenses Paid	1.16	2.52	6.20	9.13
29	MITSUMI SUMITOMO INSURANCE COMPANY LTD	JOINT VENTURE PARTNER	Management Expenses recovered	25.42	46.85	2.75	4.24
30	MITSUMI SUMITOMO INSURANCE COMPANY LTD	JOINT VENTURE PARTNER	Reinsurance recovery on claims	3,974.07	8,867.00	563.47	1,202.15
31	MITSUMI SUMITOMO INSURANCE COMPANY LTD	JOINT VENTURE PARTNER	Rent Recovery	33.58	65.69	22.61	46.63
32	MITSUMI SUMITOMO INSURANCE COMPANY LTD	JOINT VENTURE PARTNER	RI Commission	201.07	469.52	96.34	382.99
33	MITSUMI SUMITOMO INSURANCE COMPANY LTD	JOINT VENTURE PARTNER	RI Premium Paid	1,473.25	3,289.36	677.33	2,422.40
34	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Claims Incurred (Net)	43.37	110.65	72.46	112.51
35	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Expenses payable / (receivable)	6.61	6.61	4.60	4.60
36	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Payable (Net) Claims Outstanding	36.19	36.19	26.20	26.20
37	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Premium Received	38.60	211.91	180.64	335.68
38	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Interest accrued	-	-	22.12	37.99

Sl.No.	NAME OF THE RELATED PARTY	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received*			
				For the Quarter ended September 30, 2016	Upto the Quarter ended September 30, 2016	For the Quarter ended September 30, 2015	Upto the Quarter ended September 30, 2015
39	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Interest received	-	88.00	-	6.03
40	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Investment Redeemed during the year	-	1,000.00	-	
41	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Management Expenses recovered	2.00	3.77	-	4.00
42	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Investment in debt/Money Market Instruments	-	-	1,000.00	1,000.00
43	SHANTHI GEARS LIMITED	FELLOW SUBSIDIARY	Management Expenses Paid	-	-	-	1.06
44	SHANTHI GEARS LIMITED	FELLOW SUBSIDIARY	Management Expenses recovered	1.28	2.56	1.58	3.14
45	SHANTHI GEARS LIMITED	FELLOW SUBSIDIARY	Expenses payable / (receivable)	4.94	4.94	1.30	1.30
46	SHANTHI GEARS LIMITED	FELLOW SUBSIDIARY	Premium Received	0.76	36.80	-	34.80
47	SHANTHI GEARS LIMITED	FELLOW SUBSIDIARY	Claims Incurred (Net)	3.79	7.51	-	-
48	SHANTHI GEARS LIMITED	FELLOW SUBSIDIARY	Payable (Net) Claims Outstanding	1.97	1.97	-	-
49	MANAGING DIRECTOR	KEY MANAGEMENT PERSONNEL	Managerial Remuneration	58.74	99.63	87.98	134.23
50	KEY MANAGEMENT PERSONNEL	KEY MANAGEMENT PERSONNEL	Premium Received	-	0.04	0.11	0.11
51	WHOLETIME DIRECTOR	KEY MANAGEMENT PERSONNEL	SECONDMENT CHARGES	6.34	12.67	6.33	12.66
52	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 **Date:** Quarter ended September 30, 2016**Registration No.** 123**Date of Registration with the IRDA :** July 15, 2002***Products Information****List below the products and/or add-ons introduced during the period*

Sl. No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business*	Category of product	Date of filing of Product	Date IRDA confirmed filing/ approval
1	Chola MS Pradhan Mantri Fasal Bima Yojana		IRDAN123P0001V01201617	Govt Sponsored Crop Insurance Scheme	Govt Sponsored Crop Insurance Scheme	01-07-2016	22-07-2016

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 September 2016
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-TA):		3,83,258
	Deduct:		
2	Liabilities (reserves as mentioned in Form TR)		2,45,928
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		1,37,330
4	Excess in Policyholders' Funds (1-2-3)		0
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-TA):		1,08,795
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		26,012
7	Excess in Shareholders' Funds (5-6)		82,783
8	Total Available Solvency Margin [ASM] (4+7)		82,783
9	Total Required Solvency Margin [RSM]		50,342
10	Solvency Ratio (Total ASM/Total RSM)		1.644

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: 30/09/2016**

Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mr.Pradeep V Bhide	Chairman	No Change
2	Mr. A V Muralidharan	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	Appointed w.e.f. 27.04.2016
7	Mr.S S Gopalarathnam	Managing Director	No Change
8	Mr. Takahiko Shibakawa	Wholetime Director	No Change

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

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 and Chief Risk Officer
4	Suresh Krishnan	Chief Compliance Officer & Company Secretary
5	N V Murali	Chief Investment Officer
6	R Arunachalam	Appointed Actuary
7	V Suryanarayanan	Executive Vice President & Head – Claims
8	Vedananarayanan Seshadri	Executive Vice President & Chief Marketing Officer
9	Takashi Kishi	Executive Vice President & Head- Japan & Korean Division
10	R Suresh	Executive Vice President & Head – Underwriting
11	A Prabhakaran	Senior Vice President & Head - Operations
12	Sanjiv Kumar Mathur	Senior Vice President & Head - Commercial Business & RI
13	M Ramani	Vice President & Chief Information Officer
14	Prabhu Nambiappan	Vice President & Head - Human Resources

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-16 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: 28-10-2016

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

(Read with Regulation 10)

Registration Number: 123

Statement as on: 30 Sep 2016

Name of the Fund

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

34.61%

Rs Lakhs[illegible]

Form - 1

(Read with Regulation 10)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Statement as on: 30 Sep 2016

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) ³					
			Investment as on 30-09-2016 (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 30-09-2016 (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 30-09-2015 (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
	a) Approved Investment																
D01	Infrastructure - Other Approved Securities	ISAS	-	-	-			-	-	-			-	-	-		
D02	Infrastructure - PSU - Equity shares - Quoted	ITPE	1,319.13	1,425.49	46.95	3.40%	3.40%	1,319.13	1,425.49	46.95	3.56%	3.56%	744.03	714.36	6.32	1.46%	1.46%
D03	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	345.74	358.94	4.48	0.89%	0.89%	345.74	358.94	4.48	1.08%	1.08%	315.46	270.33	4.52	1.90%	1.90%
D04	Infrastructure - Equity and Equity Related Instruments (Promoter Group)	IEPG	-	-	-			-	-	-			-	-	-		
	Infrastructure - Infrastructure Development Fund (IDF)	IDDF	3,018.41	3,082.18	22.62	8.47%		3,018.41	3,082.18	22.62	8.47%						
D05	Infrastructure - Securitised Assets	IESA	-	-	-			-	-	-			-	-	-		
D06	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IDPG	-	-	-			-	-	-			-	-	-		
	TAXABLE BONDS																
D07	Infrastructure - PSU - Debentures / Bonds	IPTD	512.65	531.69	11.22	8.71%	5.70%	512.65	531.69	22.32	8.71%	5.70%	1,011.46	1,038.28	63.56	11.79%	7.71%
D08	Infrastructure - PSU - CPs	IPCP	-	-	-			-	-	-			-	-	-		
D09	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	16,700.67	16,954.24	426.08	8.95%	5.85%	16,700.67	16,954.24	844.83	8.99%	5.88%	14,704.67	14,838.99	551.04	9.66%	6.32%
D10	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-			-	-	-			-	-	-		
D11	Infrastructure - Term Loans (with Charge)	ILWC	-	-	-			-	-	-			-	-	-		
	TAX FREE BONDS																
D12	Infrastructure - PSU - Debentures / Bonds	IPFD	40,599.23	40,599.23	748.16	7.49%	7.49%	40,599.23	40,599.23	1,586.08	8.04%	8.04%	32,712.67	32,712.67	1,243.24	8.31%	8.31%
D13	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICFD	-	-	-			-	-	-			-	-	-		
	b) Other Investments																
	Infrastructure - Equity (including Unlisted)	IOEQ	327.34	257.34	-	0.00%	0.00%	327.34	257.34	-	0.00%	0.00%	68.99	13.08	-	0.00%	0.00%
	Infrastructure - Debentures/Bonds/CPs/Loans	IODS	2,501.09	2,722.94	70.96	11.21%	7.33%	2,501.09	2,722.94	141.10	11.21%	7.33%	2,503.32	2,670.32	141.08	11.24%	7.35%
	Infrastructure- Securitised Assets	IOSA	-	-	-			-	-	-			-	-	-		
	Infrastructure- Equity (Promotor Group)	IOPE	-	-	-			-	-	-			-	-	-		
	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IOPD	-	-	-			-	-	-			-	-	-		
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS																
E01	PSU - Equity shares - Quoted	EAEQ	2,381.70	2,295.16	21.29	0.43%	0.43%	2,381.70	2,295.16	94.40	2.06%	2.06%	3,167.33	2,585.78	139.87	4.95%	4.95%
E02	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	5,439.21	6,533.90	505.29	8.28%	8.28%	5,439.21	6,533.90	659.67	10.00%	10.00%	4,990.97	4,922.75	185.57	4.52%	4.52%
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	492.00	8.00	1.61%	1.61%	496.43	492.00	8.00	3.21%	3.21%	496.43	309.60	5.00	2.00%	2.00%
E05	Corporate Securities - Bonds - (Taxable)	EPBT	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	-	-	18.40	8.22%	5.37%
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	83,847.92	85,556.50	2,000.57	9.71%	6.35%	83,847.92	85,556.50	3,819.83	9.70%	6.34%	64,848.62	66,164.45	3,341.56	10.23%	6.69%

Form - 1

(Read with Regulation 10)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Statement as on: 30 Sep 2016

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) ³				
			Investment as on 30-09-2016 (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 30-09-2016 (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 30-09-2015 (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
E10	Corporate Securities - Debentures / Bonds/ CPs /Loan - (Promoter Group)	EDPG	8,637.52	9,066.15	236.19	10.18%	6.66%	8,637.52	9,066.15	469.35	10.20%	6.67%	10,666.86	10,988.71	488.98	10.23%	6.69%
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%	2,882.51	2,882.51	-	0.00%	0.00%
E13	Loans - Policy Loans	ELPL	-	-	-			-	-	-			-	-	-		
E14	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	-	-	-			-	-	-			-	-	-		
E15	Loans - Secured Loans - Mortgage of Property outside India (Term Loan)	ELMO	-	-	-			-	-	-			-	-	-		
E16	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	47,087.00	47,087.00	1,063.27	8.71%	5.70%	47,087.00	47,087.00	2,161.76	8.80%	5.75%	52,787.00	52,787.00	2,440.67	9.07%	5.93%
E17	Deposits - CDs with Scheduled Banks	EDCD	-	-	-			-	-	-			-	-	-		
E18	Deposits - Repo / Reverse Repo	ECMR	-	-	-			-	-	-			-	-	-		
E19	Deposit with Primary Dealers duly recognised by Reserve Bank of India	EDPD	-	-	-			-	-	-			-	-	-		
E20	CCIL - CBLO	ECBO	-	-	-			-	-	-			-	-	-		
E21	Commercial Papers	ECCP	-	-	-			-	-	-			-	-	-		
E22	Application Money	ECAM	-	-	6.76	6.32%	4.13%	-	-	6.76	6.32%	4.13%	-	-	-		
E23	Corporate Securities Mutual Funds	EGMF	2,475.00	2,475.60	97.68	6.97%	4.56%	2,475.00	2,475.60	211.98	7.41%	4.85%	6,888.20	6,891.06	161.31	7.91%	5.17%
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	0.62	-	0.00%	0.00%	1.47	0.62	41.01	34.63%	34.63%	1.47	0.28	-	0.00%	0.00%
F04	Equity Shares (PSUs & Unlisted)	OEPU	-	-				-	-	-			-	-	-		
F05	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	-	-	-			-	-	-			-	-	-		
F06	Debentures	OLDB	500.00	505.21	12.92	10.25%	6.70%	500.00	505.21	37.29	10.23%	6.69%	1,000.00	1,008.84	36.99	10.26%	6.71%
F07	Debentures / Bonds/ CPs / Loans etc. - (Promoter Group)	ODPG	-	-	-			-	-	-			-	-	-		
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	Securitisised Assets	OPSA	-	-	-			-	-	-			-	-	-		
F17	Investment properties - Immovable	OIPI	-	-	-			-	-	-			-	-	-		

Form - 1

(Read with Regulation 10)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Statement as on: 30 Sep 2016

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) ³				
			Investment as on 30-09-2016 (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 30-09-2016 (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 30-09-2015 (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	ORAD	-	-	-			-	-	-							
	Reclassified Approved Investments - Equity (Point 6 under Note for Regulation 4 to 9)	ORAE	3,368.65	3,381.15	-	0.00%	0.00%	3,368.65	3,381.15	-	0.00%	0.00%					
TOTAL			4,26,415.80	4,37,491.04	10,437.08	9.01%	5.89%	4,26,415.80	4,37,491.04	19,282.44	9.22%	6.03%	3,49,682.65	3,53,079.14	15,475.79	9.36%	6.12%

CERTIFICATION

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

Date: 28-Oct-16

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.

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 2016

Name of Fund _____

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs Lakhs

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter</u> ¹								
B.	<u>As on Date</u> ²								
	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	501.09	21-06-2012	CRISIL	A	A-	15-02-2016	
	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.

Date: 28-Oct-16

Signature _____

Full Name NV MURALI

Chief of Investments

Note:

- ¹ Provide details of Down Graded Investments during the Quarter.
- ² Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.
- ³ FORM-2 shall be prepared in respect of each fund. In case of ULIP FORM 1 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.
- ⁴ Category of Investmet (COI) shall be as per INV/GLN/001/2003-04

PERIODIC DISCLOSURES

FORM NL-38 Quarterly Business Returns across line of Business

Cholamandalam MS General Insurance Co Ltd Date: As at 30th September 16
 Registration Number: 123
 Date of Registration with the IRDA : July 15, 2002

(Rs in Lakhs)

Quarterly Business Returns across line of Business

Sl.No.	Line of Business	For Q2 FY 2016-17		For Q2 FY 2015-16		Upto 30.09.2016		Upto 30.09.2015	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	5,091	67,359	4,559	61,742	11,630	1,58,375	9,049	1,29,585
2	Cargo & Hull	1,582	1,446	1,271	1,347	3,505	2,945	3,996	2,824
3	Motor TP	30,235	3,53,699	21,205	2,66,303	57,612	6,74,979	38,320	4,88,830
4	Motor OD **	21,534		17,953		42,113		32,959	
5	Engineering	486	1,213	337	847	1,366	2,658	980	2,631
6	Workmen's Compensation	110	590	123	583	261	1,221	303	1,197
7	Employer's Liability	248	287	364	241	578	611	572	474
8	Aviation	-	-	-	-	-	-	-	-
9	Personal Accident	2,630	12,748	2,172	13,365	5,247	23,909	4,314	24,316
10	Health	5,014	21,220	5,219	20,336	9,547	34,615	10,032	34,805
11	Others*	15,123	11,776	7,694	13,530	15,136	26,122	8,225	28,925
	Total	82,053	4,70,338	60,897	3,78,294	1,46,995	9,25,435	1,08,750	7,13,587

PERIODIC DISCLOSURES

FORM NL-39

Rural & Social Obligations (Quarterly Returns)

Cholamandalam MS General Insurance Co Ltd

Date:

Half Year ended September 30, 2016

Registration Number: 123

Date of Registration with the IRDA : July 15, 2002

(Rs in Lakhs)

Rural & Social Obligations (Quarterly Returns)					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	83.00	33.16	222126.43
		Social			
2	Cargo & Hull	Rural	3.00	0.69	1765.44
		Social			
3	Motor TP	Rural	100766.00	5228.16	0.00
		Social			
4	Motor OD	Rural	100751.00	3821.68	1481789.48
		Social			
5	Engineering	Rural	8.00	13.30	702.30
		Social			
6	Workmen's Compensation	Rural			
		Social			
7	Employer's Liability	Rural			
		Social			
8	Aviation	Rural			
		Social			
9	Personal Accident	Rural	28.00	0.36	134.50
		Social			
10	Health	Rural	9.00	0.91	103.00
		Social			
11	Others*	Rural	7909.00	14585.07	264604.28
		Social			

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

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'16		Same quarter Previous Year For the Quarter Sep'15		Up to the period YTD Sep'16		Same period of the previous year YTD Sep'15	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	23,596	2,933	16,311	2,332	48,159	6,286	28,425	4,030
2	Corporate Agents-Banks	1,85,161	22,723	1,71,667	18,781	3,48,415	42,532	3,21,340	34,484
3	Corporate Agents -Others	1,37,962	17,106	63,213	10,544	2,44,682	36,564	1,21,912	19,831
4	Brokers	1,21,803	17,293	49,154	5,021	2,11,997	24,588	1,03,209	10,446
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	1,816	21,997	77,949	24,217	72,182	37,024	1,38,701	39,958
	Total (A)	4,70,338	82,053	3,78,294	60,895	9,25,435	1,46,993	7,13,587	1,08,749
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	4,70,338	82,053	3,78,294	60,895	9,25,435	1,46,993	7,13,587	1,08,749

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, 2016

Grievance Disposal for the period upto Sep 30, 2016 during the financial year 2016-17								
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		
1	Complaints made by customers							
a)	Proposal							
b)	Claim	2	189	130	36	21	4	462
c)	Policy		189	184	4	1		399
d)	Premium							1
e)	Refund		3	3				13
f)	Coverage		2	1	1			2
g)	Covernote							3
h)	Product	1		1				2
i)	Others	1	35	27	7	2		78
	Total Number of Complaints	4	418	346	48	24	4	960

2	Total no. of policies during the previous year*	1330455
3	Total no. of claims during the previous year	77179
4	Total no. of policies during the current year*	1569337
5	Total no. of claims during the current year	92426
6	Total no. of policy complaints (current year) per 10000 policies (current year)	3.0
7	Total no. of claim complaints (current year) per 10000 claims registered (current year)	50.0

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