

FORM NL-1-B-RA

Name of the Insurer: Cholamandalam MS General Insurance Company Ltd

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

REVENUE ACCOUNT FIRE FOR THE QUARTER ENDED 31st December 2011

	Particulars	Schedule	For the Quarter	Upto the Quarter	For the Corresponding Quarter of the Preceeding year	Upto the Quarter of the preceeding year
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4-	97,042	213,881	70,511	145,612
2	Profit/ Loss on sale/redemption		144	339	(1,285)	925
3	Others Administrative Charges		22	215	(49)	284
4	Interest, Dividend & Rent – Gross		10,985	30,822	4,427	14,415
	TOTAL (A)		108,193	245,257	73,604	161,236
1	Claims Incurred (Net)	NL-5-Claims	38,769	122,772	45,253	110,661
2	Commission	NL-6-	(8,911)	(2,096)	(58,552)	(32,118)
3	Operating Expenses related to	NL-7-	46,124	120,883	31,800	117,851
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		75,982	241,559	18,501	196,394
	Operating Profit/(Loss) from		32,210	3,697	55,103	(35,158)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		32,210	3,697	55,103	(35,158)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be		-	-	-	-
	TOTAL (C)		32,210	3,697	55,103	(35,158)

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

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

REVENUE ACCOUNT MARINE FOR THE QUARTER ENDED 31st December 2011

	Particulars	Schedule	For the Quarter	Upto the Quarter	For the Corresponding Quarter of the Preceeding year	Upto the Quarter of the preceeding year
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4-	34,659	107,638	26,793	87,754
2	Profit/ Loss on sale/redemption		59	120	(583)	424
3	Others Administrative Charges		38	108	42	178
4	Interest, Dividend & Rent – Gross		4,866	12,218	2,054	6,604
	TOTAL (A)		39,621	120,083	28,306	94,960
1	Claims Incurred (Net)	NL-5-Claims	25,899	83,598	17,636	55,425
2	Commission	NL-6-	(49,417)	(28,753)	(47,759)	(27,630)
3	Operating Expenses related to	NL-7-	42,407	75,144	36,325	72,754
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		18,889	129,989	6,202	100,549
	Operating Profit/(Loss) from		20,732	(9,906)	22,104	(5,589)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		20,732	(9,906)	22,104	(5,589)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be		-	-	-	-
	TOTAL (C)		20,732	(9,906)	22,104	(5,589)

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

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

REVENUE ACCOUNT MISCELLANEOUS FOR THE QUARTER ENDED 31st December 2011

	Particulars	Schedule	For the Quarter	Upto the Quarter	For the Corresponding Quarter of the Preceding year	Upto the Quarter of the preceeding year
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4-	1,861,313	5,225,981	1,401,991	3,757,043
2	Profit/ Loss on sale/redemption		1,917	3,974	(14,226)	12,348
3	Others Administrative Charges		11	146	83	170
4	Interest, Dividend & Rent – Gross		156,857	404,484	72,423	192,531
	TOTAL (A)		2,020,098	5,634,585	1,460,270	3,962,091
1	Claims Incurred (Net)	NL-5-Claims	1,409,531	3,664,339	882,598	2,356,439
2	Commission	NL-6-	54,122	123,147	21,991	34,771
3	Operating Expenses related to	NL-7-	637,179	1,937,139	531,037	1,499,792
4	Premium Deficiency					
	TOTAL (B)		2,100,833	5,724,626	1,435,627	3,891,003
	Operating Profit/(Loss) from		(80,735)	(90,041)	24,643	71,088
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(80,735)	(90,041)	24,643	71,088
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be		-	-	-	-
	TOTAL (C)		(80,735)	(90,041)	24,643	71,088

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 PERIOD ENDED 31st December 2011

	Particulars	Schedule	For the Quarter	Upto the Quarter	For the Corresponding Quarter of the Preceding year	Upto the Quarter of the preceeding year
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		18,580	3,697	55,103	(35,158)
	(b) Marine Insurance		(20,595)	(9,906)	22,104	(5,589)
	(c) Miscellaneous Insurance		(80,735)	(90,041)	24,643	71,088
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		76,754	234,255	47,643	136,972
	(b) Profit on sale of investments		993	2,301	1,026	8,784
	Less: Loss on sale of investments				(12,006)	
3	OTHER INCOME (To be specified)		-	-	-	-
	TOTAL (A)		(5,002)	140,307	138,513	176,097
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	2,000	6,000
	(b) For doubtful debts		-	-	-	-
	(c) Others (to be specified)		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		-	-	-	-
	(b) Bad debts written off		-	-	-	-
	(c) Others (To be specified)		-	-	-	-
	TOTAL (B)		-	-	2,000	6,000
	Profit Before Tax		(5,002)	140,307	136,513	170,097
	Provision for Taxation		(22,959)		24,411	56,502
			17,957	140,307	112,102	113,595
	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-		-
	(b) Proposed final dividend		-	-		-
	(c) Dividend distribution tax		-	-		-
	(d) Transfer to any Reserves or Other Accounts (to be specified) Shareholders		-	-	-	-
	Balance of profit/ loss brought forward from last year			(151,813)	77,524	77,524
	Balance carried forward to Balance Sheet			(11,506)	189,626	191,119

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

- Premium income received from business concluded in and outside India shall be separately disclosed.
- Reinsurance premiums whether on business ceded or accepted are to be brought into account gross (i.e. before deducting commissions) under the head reinsurance premiums.
- Claims incurred shall comprise claims paid, specific claims settlement costs wherever applicable and change in the outstanding provision for claims at the year-end..
- Items of expenses and income in excess of one percent of the total premiums (less reinsurance) or Rs.5,00,000 whichever is higher, shall be shown as a separate line item.
- Fees and expenses connected with claims shall be included in claims.
- Under the sub-head "Others" shall be included items like foreign exchange gains or losses and other items.
- Interest, dividends and rentals receivable in connection with an investment should be stated as gross amount, the amount of income tax deducted at source being included under 'advance taxes paid and taxes deducted at source'..
- Income from rent shall include only the realised rent. It shall not include any notional rent.

FORM NL-3-B-B5

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 31st December 2011

	Schedule	As at 31st Dec 2011	As at 31st Dec 2010 for the corresponding previous year
		(Rs. '000)	(Rs. '000)
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8-Share Capital Schedule	2,836,450	2,669,600
SHARE APPLICATION MONEY PENDING ALLOTMENT			
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	389,768	247,187
FAIR VALUE CHANGE ACCOUNT		(13,884)	(940)
BORROWINGS	NL-11-Borrowings Schedule	2,954	6,282
TOTAL		3,215,288	2,922,129
APPLICATION OF FUNDS			
INVESTMENTS	NL-12-Investment Schedule	12,105,556	8,913,289
LOANS	NL-13-Loans Schedule	-	-
FIXED ASSETS	NL-14-Fixed Assets Schedule	316,156	278,732
DEFERRED TAX ASSET		-	5,620
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	143,309	94,133
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	2,098,864	1,719,807
Sub-Total (A)		2,242,173	1,819,560
CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	6,836,323	4,448,906
PROVISIONS	NL-18-Provisions Schedule	4,623,780	3,640,546
DEFERRED TAX LIABILITY			
Sub-Total (B)		11,460,103	8,089,452
NET CURRENT ASSETS (C) = (A - B)		(9,217,930)	(6,269,892)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		11,506	-
TOTAL		3,215,288	2,922,129

CONTINGENT LIABILITIES

	Particulars	As at 31st Dec 2011	As at 31st Dec 2010 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	306,000	65,600
6	Reinsurance obligations to the extent not provided for in accounts	-	-
7	Others (to be specified)	-	-
	TOTAL	306,000	65,600

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

31-Dec-11

	Particulars	For the Quarter	Upto the Quarter	For the Corresponding Quarter of the Preceeding year	Upto the Quarter of the preceeding year
		(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)
	Premium from direct business written	3,462,691	10,109,143	2,431,616	7,183,105
	Service Tax				
	Adjustment for change in reserve for unexpired risks				
	Gross Earned Premium	3,462,691	10,109,143	2,431,616	7,183,105
	Add: Premium on reinsurance accepted	18,688	52,145	20,213	33,259
	Less : Premium on reinsurance ceded	1,234,532	3,708,301	753,491	2,299,940
	Net Premium	2,246,846	6,452,986	1,698,338	4,916,424
	Adjustment for change in reserve for unexpired risks	253,834	905,487	199,042	926,015
	Premium Earned (Net)	1,993,013	5,547,500	1,499,296	3,990,409

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]

31-Dec-11

	Particulars	For the Quarter	Upto the Quarter	For the Corresponding Quarter of the Preceeding year	Upto the Quarter of the preceeding year
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Claims paid				
	Direct claims	1,797,298	4,713,399	1,421,034	3,712,905
	Add Claims Outstanding at the end of the year	1,791,790	2,042,140	1,326,359	1,353,203
	Less Claims Outstanding at the beginning of the year	1,428,062	1,428,062	1,206,767	1,206,767
	Gross Incurred Claims	2,161,026	5,327,477	1,540,626	3,859,341
	Add :Re-insurance accepted to direct claims	-	-	-	-
	Less :Re-insurance Ceded to claims paid	573,448	1,456,768	502,389	1,336,815
	Total Claims Incurred	1,587,578	3,870,709	1,038,237	2,522,526

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

31-Dec-11

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	125,654	353,408	62,293	188,578
Add: Re-insurance Accepted				
Less: Commission on Re-insurance Ceded	74,900	261,109	53,487	213,555
Net Commission	50,754	92,299	8,806	(24,977)
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated				
Agents	2,392	11,051	8,607	18,847
Brokers	31,655	90,396	14,174	45,319
Corporate Agency	91,607	251,961	39,511	124,412
Referral			-	
Others (pl. specify)		-	-	
TOTAL (B)	125,654	353,408	62,293	188,578

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
31-Dec-11

	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	163,696	475,458	139,467	400,406
2	Travel, conveyance and vehicle running expenses	19,426	49,050	17,563	45,077
3	Training expenses	1,856	6,093	846	1,387
4	Rents, rates & taxes	20,051	60,222	21,773	64,929
5	Repairs	2,992	7,414	1,576	5,624
6	Printing & stationery	7,641	22,139	5,029	19,066
7	Communication	10,950	35,494	9,554	31,260
8	Legal & professional charges	19,812	38,934	3,124	29,829
9	Auditors' fees, expenses etc				
	(a) as auditor	450	1,350	466	1,446
	(b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	245	535	-	-
	(ii) Insurance matters				
	(iii) Management services; and				
	(c) in any other capacity	15	45	(6)	38
10	Advertisement and publicity	(3,337)	30,815	20,729	38,954
11	Interest & Bank Charges	4,017	9,454	2,006	6,164
12	Others (to be specified)				
	Power and Electricity	6,705	19,750	5,692	18,711
	Information Technology Expenses	17,790	57,193	15,951	51,890
	Marketing Expenses	300,146	889,607	239,682	649,195
	Operating Lease Charges	10,069	30,072	17,897	53,690
	IRDA Registration renewal fees	3,199	9,680	2,599	7,849
	Service Tax Expense	54,466	60,947	1,604	6,064
	Outsourcing Expenses	77,099	215,274	62,248	180,163
	Net Exchange (Gain) / Loss	(11)	175	(407)	(133)
	Co-insurance Administrative Charges	(94)	872	165	1,013
	Terrorism Pool - Management Expenses	4,853	6,603	2,430	4,028
	IMTPIP - Administrative Expenses (Net)	-	-	(3,054)	(1,100)
	Miscellaneous Expenses (Net) (Note 2 & 3 below)	13,035	44,947	10,220	29,039
13	Depreciation	21,002	61,040	42,468	45,810
	TOTAL	756,077	2,133,167	619,621	1,690,398

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

FORM NL-8-SHARE CAPITAL SCHEDULE
SHARE CAPITAL

	Particulars	As at 31st Dec 2011	As at 31st Dec 2010 for the corresponding previous year
		(Rs. '000).	(Rs. '000).
1	Authorised Capital		
	Equity Shares of Rs 30,40,00,000 each	3,040,000	3,040,000
2	Issued Capital		
	283,645,000 Equity Shares of Rs.10 each	2,836,450	2,669,600
3	Subscribed Capital		
	283,645,000 Equity Shares of Rs.10 each	2,836,450	2,669,600
4	Called-up Capital		
	283,645,000 Equity Shares of Rs.10 each fully paid up	2,836,450	2,669,600
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (Amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses		
	Expenses including commission or brokerage on	-	-
	Underwriting or subscription of shares		
	TOTAL	2,836,450	2,669,600

Notes:

(a) Particulars of the different classes of capital should be separately stated.

(b) The amount capitalised on account of issue of bonus shares should be disclosed.

(c) In case any part of the capital is held by a holding company, the same should be separately disclosed.

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE
SHARE CAPITAL

PATTERN OF SHAREHOLDING
[As certified by the Management]

Shareholder	As at 31st Dec 2011		As at 31st Dec 2010 for the corresponding previous year	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
• Indian	209,897,300	74	197,550,400	74
• Foreign	73,747,700	26	69,409,600	26
Others				
TOTAL	283,645,000	100	266,960,000	100

FORM NL-10-RESERVE AND SURPLUS SCHEDULE

RESERVES AND SURPLUS

	Particulars	As at 31st Dec 2011	As at 31st Dec 2010 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	333,700	-
4	General Reserves	56,068	-
5	Catastrophe Reserve	-	-
6	Other Reserves Contingency Reserve for Unexpired Risk	-	56,068
		-	-
7	Balance of Profit in Profit & Loss Account		191,119
	TOTAL	389,768	247,187

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 31st Dec 2011	As at 31st Dec 2010 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (financial lease from	2,954	6,282
	TOTAL	2,954	6,282

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 31st Dec 2011	As at 31st Dec 2010 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	3,555,597	2,622,778
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity		
	(bb) Preference		
	(b) Mutual Funds		
	(c) Derivative Instruments		
	(d) Debentures/ Bonds	3,397,953	3,161,542
	(e) Other Securities Equity Shares	1,124,500	-
	(f) Fixed Deposits with Banks	34,825	65,413
4	Investments in Infrastructure and Social Sector	1,471,672	1,263,477
5	Other than Approved Investments	600,079	159,035
	Less : Provision for diminution in value of investments	(11,000)	(17,000)
	Total A	10,173,627	7,255,245
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	149,087	-
2	Other Approved Securities	-	-
3	Other Investments	-	-
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference		
	(b) Mutual Funds		
	(c) Derivative Instruments		
	(d) Debentures/ Bonds	1,085,957	50,001
	(e) Fixed Deposits with Banks	50,000	759,042
	(f) -Money market Instruments	329,401	770,327
	(g) - Mutual Funds (Liquid schemes)	217,570	28,005
4	Investments in Infrastructure and Social Sector	99,913	50,669
5	Other than Approved Investments		
	Total B	1,931,929	1,658,044
	TOTAL	12,105,556	8,913,289

Notes:

- (a) Investments in subsidiary/holding companies, joint ventures and associates shall be separately disclosed, at cost.
- (i) Holding company and subsidiary shall be construed as defined in the Companies Act, 1956:
- (ii) Joint Venture is a contractual arrangement whereby two or more parties undertake an economic activity, which is subject to joint control.
- (i) Joint control - is the contractually agreed sharing of power to govern the financial and operating policies of an economic activity to obtain benefits from it.
- (ii) Associate - is an enterprise in which the company has significant influence and which is neither a subsidiary nor a joint venture of the company.
- (iii) Significant influence (for the purpose of this schedule) - means participation in the financial and operating policy decisions of a company, but not control of those policies. Significant influence may be exercised in several ways, for example, by representation on the board of directors, participation in the policymaking process, material inter-company transactions, interchange of managerial personnel or dependence on technical information. Significant influence may be gained by share ownership, statute or agreement. As regards share ownership, if an investor holds, directly or indirectly through subsidiaries, 20 percent or more of the voting power of the investee, it is presumed that the investor does have significant influence, unless it can be clearly demonstrated that this is not the case. Conversely, if the investor holds, directly or indirectly through subsidiaries, less than 20 percent of the voting power of the investee, it is presumed that the investor does not have significant influence, unless such influence is clearly demonstrated.

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

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

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

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

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

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

FORM NL-13-LOANS SCHEDULE
LOANS

	Particulars	As at 31st Dec 2011	As at 31st Dec 2010 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others (to be specified)	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION	-	-
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others (to be specified)	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION	-	-
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION	-	-
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-

Notes:

(a) Short-term loans shall include those, which are repayable within 12 months from the date of balance sheet. Long term loans shall be the loans other than short-term loans.

(b) Provisions against non-performing loans shall be shown separately.

(c) The nature of the security in case of all long term secured loans shall be specified in each case. Secured loans for the purposes of this schedule, means loans secured wholly or partly against an asset of the company.

(d) Loans considered doubtful and the amount of provision created against such loans shall be disclosed.

FORM NL-14-FIXED ASSETS SCHEDULE

FIXED ASSETS

(Rs.'000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening	Additions	Deductions	Closing	Up to Last Year	For The Period	On Sales/ Adjustments	To Date	As at Dec 31, 2011	As at Dec 31, 2010
Goodwill										
Intangibles Computers	173,141	32,270	-	205,411	123,270	30,971	-	154,241	51,170	46,203
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property				-				-	-	
Buildings	180,741	-	-	180,741	4,811	2,210	-	7,021	173,720	120,498
Furniture & Fittings	20,675	5,832	-	26,507	19,849	1,710	-	21,559	4,948	454
Information Technology Equipment	107,075	23,214	35	130,254	83,217	11,604	16	94,806	35,448	17,091
Vehicles	18,587	4,514	2,497	20,604	9,000	3,734	1,816	10,918	9,687	10,002
Office Equipment	11,738	4,218	47	15,909	10,025	1,293	16	11,301	4,608	901
Others (Specify nature)				-				-	-	
Electrical Fittings	14,751	4,529	-	19,279	11,814	1,317	-	13,131	6,148	1,813
Improvement to Premises	20,454	20,969	-	41,423	10,098	3,601	-	13,700	27,723	10,399
Leased IT Equipment	24,479	-	-	24,479	19,881	4,598	-	24,479	-	6,107
TOTAL	571,640	95,546	2,579	664,607	291,965	61,039	1,849	351,155	313,452	213,468
Work in progress	-	-	-	-	-	-	-	-	2,704	65,264
Grand Total	571,640	95,546	2,579	664,607	291,965	61,039	1,849	351,155	316,156	278,732
PREVIOUS YEAR	364,782	128,908	2,681	491,008	233,719	45,810	1,989	277,540	278,732	

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 31st Dec 2011	As at 31st Dec 2010 for the corresponding previous year
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	32,952	35,031
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)		
	(bb) Others		
	(b) Current Accounts	107,290	59,103
	(c) Others Motor Pool HDFC Bank Account	-	-
3	Money at Call and Short Notice	-	-
	(a) With Banks		
	(b) With other Institutions		
4	Others (Bank deposits under lien)	3,067	-
	TOTAL	143,309	94,133
	Balances with non-scheduled banks included in 2 and 3 above		

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

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

	Particulars	As at 31st Dec 2011	As at 31st Dec 2010 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
	ADVANCES		
1	Reserve deposits with ceding companies	-	11,466
2	Application money for investments	-	-
3	Prepayments	95,482	213,661
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	133,035	56,806
6	Others (to be specified)		
	Advances to Employees	479	350
	Advances to Vendors	7,672	42,351
	Deposits for Premises and Advance Rent	45,222	47,486
	Service Tax Unutilised Credit	28,725	3,869
	Environment Relief Fund		
	Other Advances / Deposits	40,531	44,181
	TOTAL (A)	351,146	420,171
	OTHER ASSETS		
1	Income accrued on investments	363,306	255,287
	Motor Pool Interest Accrued	-	-
2	Outstanding Premiums	994,983	695,588
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	50,856	87,436
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)		
	Sales Proceeds Recoverable	-	707
	Receivable from Terrorism Pool [includes investment income]	338,573	260,617
	Receivable from IMTPIP		
	TOTAL (B)	1,747,718	1,299,636
	TOTAL (A+B)	2,098,864	1,719,807

Notes:

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

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

	Particulars	As at 31st Dec 2011	As at 31st Dec 2010 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
1	Agents' Balances	41,433	44,194
2	Balances due to other insurance companies	66,738	6,869
3	Deposits held on re-insurance ceded	14,991	-
4	Premiums received in advance	177,943	52,677
5	Unallocated Premium	133,266	63,939
6	Sundry creditors	445,615	343,291
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	2,042,140	1,280,703
9	Due to Officers/ Directors		
10	Others (to be specified)		
	Book Overdraft	193,328	211,964
	Tax and Other Withholdings	28,717	32,380
	Payable to IMTPIP	3,641,474	2,284,529
	Environment Relief Fund	224	32
	Service Tax Payable	50,223	128,115
	Value Added Tax Payable	230	211
	TOTAL	6,836,323	4,448,906

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

	Particulars	As at 31st Dec 2011	As at 31st Dec 2010 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
1	Reserve for Unexpired Risk	4,518,841	3,544,437
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	104,939	83,283
6	Reserve for Premium Deficiency	-	12,826
	TOTAL	4,623,780	3,640,546

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

	Particulars	As at 31st Dec 2011	As at 31st Dec 2010 for the corresponding previous year
		(Rs. '000).	(Rs. '000).
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	TOTAL	-	-

Notes:

(a) No item shall be included under the head “Miscellaneous Expenditure” and carried forward unless:

1. some benefit from the expenditure can reasonably be expected to be received in future, and
2. the amount of such benefit is reasonably determinable.

(b) The amount to be carried forward in respect of any item included under the head “Miscellaneous Expenditure” shall not exceed the expected future revenue/other benefits related to the expenditure.

PERIODIC DISCLOSURES

FORM NL-21 Statement of Liabilities

Cholamandalam MS General Insurance Co Ltd

(Rs in Lakhs)

Statement of Liabilities									
		As at 31st Dec 2011				As at 31st Dec 2010			
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	3,184	1,657	193	5,035	1,915	1,128	272	3,315
2	Marine	-	-	-	-	-	-	-	-
a	Marine Cargo	718	799	153	1,670	704	524	179	1,407
b	Marine Hull	-	-	-	-	1	-	-	1
3	Miscellaneous	-	-	-	-	-	-	-	-
a	Motor	27,967	7,227	4,119	39,312	22,635	4,421	3,308	30,465
b	Engineering	610	361	169	1,139	551	489	198	1,238
c	Aviation	-	-	-	-	-	-	-	-
d	Liabilities	448	241	123	812	352	179	128	658
e	Others	2,740	641	368	3,750	2,888	735	516	4,139
4	Health Insurance	9,520	4,219	152	13,892	6,402	1,052	402	7,856
5	IMTPIP				36,415				
6	Total Liabilities	45,188	15,146	5,276	102,025	35,448	8,529	5,003	49,080

PERIODIC DISCLOSURES

FORM NL-22 Geographical Distribution of Business

Cholamandalam MS General Insurance Co Ltd

GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER ENDED DECEMBER 31, 2011

States	Fire		Marine(Cargo)		Marine (Hull)		Engineering		Motor own damage		Motor Third Party		Motor- Total		Liability Insurance		Personal Accident		Medical Insurance		Arseas Medical Insura		Crop Insurance		Miscellaneous		Total	
	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter
Andhra Pradesh	95.83	327.99	5.82	15.26	-	-	95.06	301.19	749.14	2,497.18	545.15	1,644.08	1,294.29	4,141.26	9.72	42.34	22.66	57.69	11.42	31.54	6.03	18.63	-	-	5.22	16.16	1,546.06	4,952.07
Arunachal Pradesh	-	-	-	-	-	-	2.61	2.61	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2.61	2.61
Assam	5.86	36.17	2.69	5.72	-	-	8.02	21.94	253.95	669.90	179.55	441.04	433.50	1,110.94	0.18	0.81	0.21	0.24	0.75	2.46	-	0.07	-	-	5.15	20.57	456.36	1,198.91
Bihar	21.24	105.89	-	0.05	-	-	24.85	33.43	169.13	427.96	119.04	281.76	286.17	709.71	0.21	0.29	0.36	0.92	334.75	3,863.51	0.05	0.12	-	-	25.21	62.90	694.83	4,776.81
Chattisgarh	16.43	80.63	1.26	1.72	-	-	11.90	19.49	391.46	1,039.30	276.97	684.25	668.43	1,723.55	0.52	2.75	0.06	0.21	0.57	1.62	-	0.83	-	-	2.26	6.27	701.42	1,837.07
Goa	7.67	23.96	0.99	4.83	-	-	4.54	130.59	397.60	93.91	261.77	224.51	659.36	4.04	4.91	4.73	16.11	4.09	29.51	0.04	1.35	-	-	1.30	1.66	247.37	746.23	
Gujarat	155.26	546.74	21.56	106.58	-	-	43.70	98.38	991.82	3,125.89	716.39	2,058.00	1,708.22	5,183.89	28.63	107.99	5.82	30.62	1,692.27	3,338.19	6.23	22.09	-	-	8.09	35.79	3,672.77	9,470.78
Haryana	77.24	162.28	1.42	6.48	-	-	16.23	28.05	453.48	1,652.46	327.44	1,081.20	780.92	2,733.65	0.87	7.97	0.32	7.49	8.74	31.85	0.27	8.75	-	-	3.62	12.57	889.63	2,999.09
Himachal Pradesh	4.64	4.64	-	-	-	-	0.15	0.15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4.79	4.79
Jammu and Kashmir	1.50	1.50	-	-	-	-	1.14	1.14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2.63	2.63
Jharkhand	7.15	40.83	-	0.01	-	-	-	14.49	337.72	935.43	240.10	615.86	577.82	1,551.29	-	1.86	0.01	0.05	945.50	1,438.28	-	0.12	-	-	3.72	9.83	1,534.20	3,056.76
Karnataka	101.96	306.59	36.05	159.65	-	-	67.57	185.67	729.34	2,491.52	532.53	1,640.35	1,261.87	4,131.87	16.48	74.93	24.38	74.94	33.74	426.74	10.98	44.25	6.87	149.46	3.10	26.72	1,562.99	5,580.83
Kerala	19.91	54.23	2.89	11.03	-	-	12.89	26.90	763.54	2,278.26	547.70	1,499.95	1,311.24	3,778.21	2.25	8.44	1.98	3.66	6.25	15.26	11.79	42.03	-	-	1.86	8.14	1,371.07	3,949.90
Madhya Pradesh	90.84	259.86	45.23	126.89	-	-	16.62	40.37	538.51	1,712.15	389.41	1,127.23	927.92	2,839.38	14.19	27.36	1.06	15.30	2.97	31.96	1.05	4.86	-	-	22.93	59.22	1,122.81	3,405.21
Maharashtra	273.34	1,316.06	151.21	572.23	-	-	87.87	305.32	1,651.43	4,832.69	1,181.78	3,181.72	2,833.21	8,014.42	83.15	316.91	184.11	475.03	692.83	2,670.22	25.39	135.34	-	-	46.85	172.95	4,377.97	13,978.47
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Meghalaya	0.01	0.01	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.01	0.01
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nagaland	0.14	0.14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.14	0.14
Orissa	2.30	27.91	-	0.05	-	-	9.81	17.43	324.04	1,093.30	236.19	719.80	560.23	1,813.10	0.11	0.24	0.04	0.19	1.85	6.72	0.02	0.03	-	-	2.21	7.54	576.57	1,873.22
Punjab	23.25	79.12	1.81	5.87	-	-	2.95	7.54	177.64	544.40	127.85	358.42	305.48	902.82	5.66	11.18	0.80	1.57	1.40	5.11	-	0.56	-	-	4.32	15.13	345.67	1,028.91
Rajasthan	24.74	79.42	8.22	24.17	-	-	15.68	31.45	1,036.09	2,994.85	740.33	1,971.73	1,776.41	4,966.58	7.13	25.60	2.15	8.15	3.00	8.11	0.12	0.75	-	-	7.67	23.70	1,845.12	5,167.94
Sikkim	2.67	5.65	0.02	0.02	-	-	-	5.73	31.73	66.03	21.91	43.47	53.64	109.50	-	-	-	-	-	-	0.02	0.05	-	-	0.10	0.84	56.44	121.80
Tamil Nadu	210.40	1,031.40	304.84	934.78	-	-	101.53	314.71	1,351.34	5,215.17	996.39	3,427.32	2,347.73	8,645.49	42.63	228.83	863.67	2,496.15	237.17	1,809.57	35.87	200.25	0.83	0.83	25.28	78.42	4,169.35	15,740.42
Tripura	0.12	6.48	0.00	-	-	-	-	0.54	111.20	286.09	78.40	188.36	189.60	474.45	0.18	0.30	0.08	0.09	0.43	0.63	-	-	-	-	0.48	1.40	190.90	483.88
Uttar Pradesh	108.70	265.21	6.14	19.30	-	-	61.11	83.25	1,086.97	2,692.86	763.34	1,772.91	1,850.31	4,465.77	0.84	2.24	2.49	6.34	9.23	48.08	0.39	1.13	-	-	23.77	76.61	2,062.98	4,967.95
Uttarakhand	5.25	27.49	-	0.38	-	-	-	1.40	94.97	234.80	66.68	154.59	161.65	389.39	0.10	1.61	0.04	0.09	0.96	1.72	0.05	0.98	-	-	3.54	8.77	171.60	431.84
West Bengal	51.19	168.04	8.99	22.03	-	-	26.89	75.43	657.12	1,931.32	470.49	1,271.53	1,127.61	3,202.86	0.50	4.76	1.52	5.03	3,459.34	4,650.14	2.85	9.50	-	-	14.16	43.07	4,693.07	8,180.85

FORM NL-22 **Geographical Distribution of Business**

FORM NL-22 **Geographical Distribution of Business**

PERIODIC DISCLOSURES

FORM NL-23 Reinsurance Risk Concentration

Cholamandalam MS General Insurance Co Ltd

Statement for the Quarter Ended December 31,2011

(Rs in Lakhs)

Reinsurance Risk Concentration								
S.No.	Reinsurance Placements	Premium ceded to reinsurers						Premium ceded to reinsurers / Total reinsurance premium ceded (%)
		Proportional		Non-Proportional		Facultative		
		No of reinsurers	Premium ceded to reinsurers	No of reinsurers	Premium ceded to reinsurers	No of reinsurers	Premium ceded to reinsurers	
1	No. of Reinsurers with rating of AAA and above	1	0.29	1	9.24			0.18%
2	No. of Reinsurers with rating AA but less than AAA	1	297.09	1	110.92	1	662.33	20.66%
3	No. of Reinsurers with rating A but less than AA	13	430.58	12	183.65	2	5.41	11.96%
4	No. of Reinsurers with rating BBB but less than A							0.00%
5	No. of Reinsurers with rating less than BBB							0.00%
6	Indian Insurer and Reinsurer	1	3,306.06	1	135.23	2	40.22	67.20%
	Total	16	4,034.02	15	439.04	5	707.96	100.00%

PERIODIC DISCLOSURES

FORM NL-24 Ageing of Claims

Cholamandalam MS General Insurance Co Ltd
Statement for the quarter ended December 31, 2011

(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	17	21	32	22	11	103	1,775
2	Marine Cargo	1,848	571	268	98	21	2,806	707
3	Marine Hull						-	
4	Engineering	35	24	31	22	6	118	373
5	Motor OD	11,602	6,126	1,780	350	93	19,951	6,252
6	Motor TP	274	283	299	410	499	1,765	3,218
7	Health	26,066	1,372	-	-	-	27,438	2,649
8	Overseas Travel	20	14	22	12	6	74	92
9	Personal Accident	125	114	77	34	37	387	393
10	Liability	121	19	8	4	10	162	72
11	Crop						-	
12	Miscellaneous	27	19	6	12	1	65	33
	Total	40,135	8,563	2,523	964	684	52,869	15,562

PERIODIC DISCLOSURES

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

Cholamandalam MS General Insurance Company Ltd

Statement for the quarter ended December 31, 2011

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	1614	1815	5	209	8153	11696	16302	81	936	211			226	41248
2	Claims reported during the period	243	3541		206	24879	3454	34718	137	533	237			317	68265
3	Claims Settled during the period	103	2806		118	19951	1765	27438	74	387	162			65	52869
4	Claims Repudiated during the period	21	41		9	885	19	1898	46	66	6			216	3207
5	Claims closed during the period	58	299		42	1992	-11	257	21	103	24			162	2947
6	Claims O/S at End of the period	1675	2210	5	246	10204	13377	21427	77	913	256			100	50490
	Less than 3 months	111	934		119	8,384	2,841	8,478	48	303	85			56	21,359
	3 months to 6 months	111	690		53	1,130	2,296	6,521	4	184	56			19	11,064
	6 months to 1 year	213	461		42	311	2,828	6,380	5	128	72			14	10,454
	1 year and above	1,240	125	5	32	379	5,412	48	20	298	43			11	7,613
	Total	1,675	2,210	5	246	10,204	13,377	21,427	77	913	256	-	-	100	50,490

FORM NL-26 - CLAIMS INFORMATION - KG Table I**Cholamandalam MS General Insurance Company Ltd****Solvency as at quarter ended 31st Dec 2011****Required solvency margin based on net premium and net incurred claims (Rs. in Lacs)**

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	7,354	3,897	4,624	1,338	779	694	779
2	Marine Cargo	4,789	1,436	4,430	1,020	575	797	797
3	Marine Hull	-	-	-	-	-	-	-
4	Motor	67,262	61,368	37,440	39,274	12,274	11,782	12,274
5	Engineering	2,561	987	673	322	256	240	256
6	Aviation	-	-	-	-	-	-	-
7	Laibilities	1,442	1,080	239	195	216	69	216
8	Others	6,457	4,218	2,042	1,462	904	629	904
9	Health	21,336	19,118	13,105	11,558	3,824	3,468	3,824
	Total	111,201	92,104	62,554	55,170	18,828	17,678	19,050

PERIODIC DISCLOSURES

FORM NL-27 Offices information for Non-Life

Cholamandalam MS General Insurance Co Ltd

Date: 31/12/2011

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the year		96
2	No. of branches approved during the year		Nil
3	No. of branches opened during the year	Out of approvals of previous year	Nil
4		Out of approvals of this year	Nil
5	No. of branches closed during the year		Nil
6	No of branches at the end of the year		96
7	No. of branches approved but not opened		Nil
8	No. of rural branches		Nil
9	No. of urban branches		96

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FORM - 3B

COMPANY NAME AND CODE: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

STATEMENT AS ON: 31 Dec 2011

Code:123

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

(Business within India)

Rs. In Lakhs

PERIODICITY OF SUBMISSION: QUARTERLY

S.No	Particular	SCH. REF.	AMOUNT
1	Investments (Including Equity Net of FV)	8	121,056
2	Loans	9	-
3	Fixed Assets	10	3,162
4	Current Assets		
a.	Cash & Bank Balance	11	1,433
b.	Advances & Other Assets	12	20,989
5	Current Liabilities		
a.	Current Liabilities	13	(68,363)
b.	Provisions	14	(46,238)
c.	Misc. Exp not written off	15	-
d.	Debit Balance of P&L A/C		115
Application of Funds as per Balance Sheet (A)			32,153

Less: Other Assets		
1 Loans (if any)	9	-
2 Fixed Assets (if any)	10	3,162
3 Cash & Bank Balances (if any)	11	1,433
4 Advances & Other Assets (if any)	12	20,989
5 Current Liabilities	13	(68,363)
6 Provisions	14	(46,238)
7 Misc. Exp not written off	15	-
8 Debit Balance of P&L A/C		115
TOTAL(B)		(88,903)
'Investment Assets' As per Form 3B		(A-B) 121,056

(1)	(2)	(3)	(4)			(5)	(6)	(7)	(8)	(9)
S.NO	'Investment' represented as	Reg. %	SH		PH	Book Value (SH+PH)	%ACTUAL	FVC Amount/Provision for Equity	Total	MARKET VALUE
			Balance	FRSM*						
			(a)	(b)	(c)	d=(b+c)		(e)	(d+e)	
1	G.Sec.	Not less than 20%		5216	22702	27918	23%		27918	26,452
2	Govt. Securities or Other Approved Securities (Incl the 1 above)	Not less than 20%		6922	30125	37047	31%		37047	35,379
3	Investment subject to Exposure Norms					0				
	1 Housing	Not less than 20%		5340	23240	28580	24%		28580	12508
	2 Approved LI	Not exceeding 5%		9282	40395	49677	41%	-249	49428	64714
	3 Other			1121	4880	6001	5%		6001	6163
	TOTAL INVESTMENT	100%		22,665	98,639	121,304	100%	-249	121,056	118,764

CERTIFICATION

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

DATE: 08-02-2012

SIGNATURE _____

FULL NAME & DESIGNATION: V.Suryanarayanan
Chief Financial Officer

Note:

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

PERIODIC DISCLOSURES

FORM NL-29 Detail regarding debt securities

Cholamandalam MS General Insurance Company limited
Regn No. 123 - Combined including Motor Pool

Date: 31/12/2011

(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31-12-2011	as % of total for this class	As at 31-12-2010	as % of total for this class	As at 31-12-2011	as % of total for this class	As at 31-12-2010	as % of total for this class
Break down by credit rating								
AAA rated	47,406.58	45.32%	40,335.37	51.43%	48,001.70	44.90%	41,100.15	50.88%
AA or better	17,833.40	17.05%	11,579.61	14.77%	17,847.27	16.70%	11,860.00	14.68%
Rated below AA but above A	3,985.83	3.81%	1,616.10	2.06%	4,000.79	3.74%	1,590.35	1.97%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Any other (Sovereign)	35,378.93	33.82%	24,894.86	31.74%	37,046.84	34.66%	26,227.78	32.47%
	104,604.74		78,425.94		106,896.60		80,778.28	
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	16,536.63	15.81%	8,697.29	11.09%	16,643.59	15.57%	8,709.97	10.78%
More than 1 year and upto 3years	38,539.88	36.84%	27,617.87	35.22%	39,176.25	36.65%	28,225.01	34.94%
More than 3years and up to 7years	39,791.36	38.04%	37,110.22	47.32%	41,405.40	38.73%	38,144.67	47.22%
More than 7 years and up to 10 years	9,690.66	9.26%	4,952.67	6.32%	9,617.37	9.00%	5,644.45	6.99%
above 10 years	46.21	0.04%	47.89	0.06%	53.99	0.05%	54.19	0.07%
	104,604.74		78,425.94		106,896.60		80,778.28	
Breakdown by type of the issuer								
a. Central Government	26,452.09	25.29%	23,784.44	30.33%	27,918.41	26.12%	25,118.07	31.10%
b. State Government	8,926.84	8.53%	1,110.42	1.42%	9,128.43	8.54%	1,109.71	1.37%
c. Corporate Securities	69,225.81	66.18%	53,531.08	68.26%	69,849.76	65.34%	54,550.50	67.53%
	104,604.74		78,425.94		106,896.60		80,778.28	

Note

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

PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

Cholamandalam MS General Insurance Company Ltd

31-Dec-11

(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	42.0%	40.8%	33.6%	20.2%
2	Gross Premium to Shareholders' Funds (No of times)	1.09	3.17	0.84	2.44
3	Growth rate of Shareholders' Funds	9.74%	9.74%	35.70%	35.70%
4	Net Retention Ratio	1.38%	54.59%	3.01%	68.40%
5	Net Commission Ratio	0.29%	0.91%	0.36%	0.50%
6	Expenses of Management to Gross Direct Premium ratio	-0.08%	20.99%	0.52%	23.50%
7	Combined Ratio @@ Including Motor Pool	2.43%	59.99%	2.74%	58.03%
8	Combined Ratio @@ Excluding Motor Pool	1.69%	56.68%	2.68%	57.03%
9	Technical Reserves to Net Premium Ratio	118.27%	118.27%	121.24%	121.24%
10	Underwriting Balance Ratio @ Including Motor Pool	-1.71%	-9.88%	0.80%	-4.00%
11	Underwriting Balance Ratio @ Excluding Motor Pool	-0.49%	-3.82%	0.81%	-3.12%
12	Operating Profit Ratio ^	-0.02	0.03	-0.01	0.01
13	Liquid Assets to Liabilities Ratio #	0.29	0.29	0.04	0.19
14	Net Earnings Ratio	2.53%	2.53%	2.30%	2.30%
15	Return on Networth	4.38%	4.38%	7.80%	7.80%
16	Available Solvency Margin to required Solvency Margin (No of times)	1.57	1.57	0.02	1.64%
17	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		283,645,000		266,960,000
2	(b) Percentage of shareholding (Indian / Foreign)		74 % / 26%		74 % / 26%
3	(c) %of Government holding (in case of public sector insurance companies)		NA		NA
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)		0.49		0.43
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)		0.49		0.43
6	(iv) Book value per share (Rs)		11.33		10.93

PERIODIC DISCLOSURES**FORM NL-31 : Related Party Transactions**

Cholamandalam MS General Insurance Company Limited

Date:

31-Dec-11

(Rs in Lakhs)

Related Party Transactions							
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received *			
				For the quarter	up to the Quarter	Corresponding quarter of the preceeding year	up to the Quarter of the preceeding year
1	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Rent Receipts	Nil	Nil	Nil	Nil
2	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Purchase of Fixed Assets	Nil	Nil	Nil	Nil
3	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Management Expenses recovered	1.53	1.53	Nil	Nil
4	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Management Expenses Paid	Nil	0.03	Nil	Nil
5	mitsui sumitomo insurance company ltd	SUBSTANTIAL VOTING POWER	Rent Recovery	17.55	54.04	20.43	58.65
6	mitsui sumitomo insurance company ltd	SUBSTANTIAL VOTING POWER	Purchase of Fixed Assets	Nil	Nil	Nil	Nil
7	mitsui sumitomo insurance company ltd	SUBSTANTIAL VOTING POWER	Management Expenses Paid	114.58	118.28	0.75	1.90
8	mitsui sumitomo insurance company ltd	SUBSTANTIAL VOTING POWER	Management Expenses recovered	5.47	20.08	Nil	6.88
9	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Fees Incurred for Risk Inspection and Advisory Services	66.89	156.83	51.08	159.15
10	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Management Expenses Paid	7.27	17.30	Nil	Nil
11	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Management Expenses recovered	5.30	14.95	1.23	12.68
12	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	COMPANY UNDER SAME MANAGEMENT	Marketing Expenses	249.46	742.09	110.73	260.81

PERIODIC DISCLOSURES

FORM NL-31 : Related Party Transactions

13	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	COMPANY UNDER SAME MANAGEMENT	Management Expenses Paid	19.45	57.95	12.71	43.51
14	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	COMPANY UNDER SAME MANAGEMENT	Management Expenses recovered	10.40	29.94	7.25	16.27
15	CHOLAMANDALAM SECURITIES LTD	COMPANY UNDER SAME MANAGEMENT	Management Expenses Paid	-	0.64	Nil	Nil
16	CHOLAMANDALAM SECURITIES LTD	COMPANY UNDER SAME MANAGEMENT	Management Expenses recovered	0.15	3.09	3.22	6.37
17	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Management Expenses Paid	0.97	4.94	0.17	0.29
18	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Management Expenses recovered	0.20	1.18	Nil	Nil
19	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Commission	122.31	278.85	48.19	75.35
20	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Premium Received	1.36	490.29	7.75	423.05
21	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Claims Incurred (Net)	(26.98)	64.33	1,126.08	1,708.41
22	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Payable(Net) - Claims Outstanding	94.86	94.86	837.48	1,318.00

*including the premium flow through Assocaitees/ Group companies as an agent

PERIODIC DISCLOSURES

FORM NL-32

Products Information

Cholamandalam MS General Insurance Company Ltd

Date:

31-Dec-11

Products Information

List below the products and/or add-ons introduced during the quarter ended December 31, 2011

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 Family Healthline	119	A20 FHL	Miscellaneous	Health	18-Mar-11	8-Jun-11
2	Chola Arogya Bima	131	A28 CABHI	Miscellaneous	Health	4-Nov-11	16-Nov-11

(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):		98,639
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)		102,025
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		-
4	Excess in Policyholders' Funds (1-2-3)		(3,386)
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):		37,717
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		12,606
7	Excess in Shareholders' Funds (5-6)		25,111
8	Total Available Solvency Margin [ASM] (4+7)		21,725
9	Total Required Solvency Margin [RSM]		19,050
	RSM 1		18,828
	RSM 2		17,678
	RSM (Insurance Act)		5,000
	Max of above		19,050
10	Solvency Ratio before Forbearance (Total ASM/Total RSM)		1.140
11.	Outstanding Govt Dues ~ 1-6 months		8,167
12.	Revised ASM after forbearance		29,892
13.	Solvency Ratio after Forbearance		1.569

PERIODIC DISCLOSURES

FORM NL-34 : Board of Directors & Key Person

Cholamandalam MS General Insurance Company Ltd

Date: 31/12/2011

BOD and Key Person information

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

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

FORM NL-35-NON PERFORMING ASSETS-7A

COMPANY NAME & CODE:Cholamandalam MS General Insurance Company Limited

123

Statement as on: 31-Dec-11

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: 2/8/2012

Signature _____

Full Name & Designation

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.

FORM NL-36-YIELD ON INVESTMENTS 1

COMPANY NAME & CODE:Cholamandalam MS General Insurance Company Limited 123

33.22%

STATEMENT AS ON: 31 Dec 2011

STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT- COMBINED INCLUDING MOTORPOOL

Name of the Fund :

PERIODICITY OF SUBMISSION : Quarterly

32.45%

Rs. In Lakhs

[illegible]

[illegible]

[illegible]

E10	Corporate Securities (Approved Investment) - Debentures	ECOS	29487.00	29254.36	633.52	9.11%	6.15%	29487.00	29254.36	1,742.55	9.00%	6.08%	21,529.13	21,121.25	1,454.32	8.75%	5.84%
E11	Corporate Securities (Approved Investment) - Derivative Instruments	ECDI															
E12	Investment properties - Immovable	EINP															
E13	Loans - Policy Loans	ELPL															
E14	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI															
E15	Loans - Secured Loans - Mortgage of Property outside India (Term Loan)	ELMO															
E16	Deposits - Deposit with scheduled banks	ECDB	11745.00	11745.00	296.32	10.40%	7.02%	11745.00	11745.00	747.32	10.28%	6.94%	9,230.00	9,230.00	666.59	7.55%	5.04%
E17	Deposits-CD's with Scheduled Banks	EDCD	914.40	914.40	26.77	8.63%	5.83%	914.40	914.40	179.74	8.70%	5.88%	4,301.21	4,301.20	141.62	8.57%	5.72%
E17	Deposits - Other Bank Accounts	ECOB															
E18	Deposits - money at call and short notice with banks / Repos	ECMR															
E19	CCIL (Approved investment) - CBLO	ECBO															
E20	Bills Re-Discounting	ECBR															
E21	Commercial Papers	ECCP	2379.61	2379.61	94.65	10.08%	6.81%	2379.61	2379.61	268.11	9.55%	6.45%	2,870.55	2,871.00	165.22	8.58%	5.73%
E22	Application Money	ECAM	500.00	500.00	4.83	0.00%	0.00%	500.00	500.00	5.42	10.54%		0.00	0.00	7.98	0.00%	0.00%
E23	Corporate Securities Mutual Funds	EGMF	2175.00	2175.70	50.93	8.93%	6.04%	2175.00	2175.70	106.20	8.44%	5.70%	78.86	78.88	107.00	5.89%	3.93%
E24	Corporate Securities Mutual Funds Promoters Group	EMPG															
F	OTHER THAN APPROVED INVESTMENTS																
F1	Other than Approved Investments - Bonds - PSU - Taxable	OBPT															
F2	Other than Approved Investments - Bonds - PSU - Tax Free	OBPF															
	Equity Shares (PSUs & Unlisted)	OEPU															
F3	Other than Approved Investments - Equity Shares (Incl. Unquoted)	OESH															
F4	Other than Approved Investments - Debentures	OLDB	3923.08	4080.15	106.12	10.77%	7.28%	3923.08	4080.15	274.98	10.71%	7.23%	1,900.41	1,890.05	40.94	10.03%	6.70%

F5	Other than Approved Investments - Preference Shares	OPSH															
F6	Other than Approved Investments - Venture Fund	OVNF															
F7	Other than Approved Investments - Short term Loans (Unsecured Deposits)	OSLU															
F8	Other than Approved Investments - Term Loans (without Charge)	OTLW															
F9	Debentures / Bonds/ CPs / Loans etc. - Promoter Group	ODPG	2077.71	2082.96	55.86	10.68%	7.21%	2077.71	2082.96	163.20	10.64%	7.19%	1,584.75	1,594.30	100.98	10.46%	6.99%
F10	<u>Corporate Securities (Other than Approved investment) - Mutual Funds</u>																
	G-Sec Plan - MF	OMGS															
	Debt / Income Fund - MF	OMDI															
	Serial Plan - MF	OMSP															
	Liquid Fund - MF	OMLF															
	Others - MF	OMOT															
F10	Corporate Securities (Other than Approved investment) - Drivative	OCDI															
	TOTAL		121304	118764	2545	8.57%	5.79%	121304	118764	6941	8.42%	5.69%	96760	94200	6136	7.84%	5.24%

CERTIFICATION

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

DATE: 08-02-2012

SIGNATURE _____

FULL NAME & DESIGNATION V.Suryanarayanan

Chief Financial Officer

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

¹ To be calculated based on Monthly or lesser frequency 'Weighted average' of Investments

² Yield netted for Tax

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

FORM -NL 37

COMPANY NAME & CODE: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

STATEMENT AS ON: 31 Dec 2011 Code:123

STATEMENT OF DOWN GRADED INVESTMENTS - COMBINED INCLUDING MOTORPOOL

Name of Fund:

PERIODICITY OF SUBMISSION: QUARTERLY

Rs. In Lakhs

NO	PARTICULARS OF INVESTMENT	COI	AMOUNT (AS PER BALANCE SHEET)	DATE OF PURCHASE	RATING AGENCY	ORIGINAL GRADE	CURRENT GRADE	DATE OF DOWNGRADE	REMARKS
A.	<u>DURING THE QUARTER</u> ¹								
	Nil								
B.	<u>AS ON DATE</u> ²								
1	6.35%BSES 2013	ICTD	502.16	7-May-04	CRISIL	AAA	AA+	7-May-09	
2	5.60% BSES 2013	ICTD	970.33	29-Nov-05	CRISIL	AAA	AA+	7-May-09	
3	9.30% PNB Housing Finance Limite	HTDN	503.20	16-Apr-09	CRISIL	AA+	AA	10-Feb-10	

CERTIFICATION

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

SIGNATURE

DATE : 08-02-2012

FULL NAME & DESIGNATION: V.Suryanarayanan

Chief Financial Officer

NOTE:

- 1 Provide details of Down Graded Investments during the Quarter.*
- 2 Investments currently upgraded, which were listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.*
- 3 In the case of Life Insurance Busienss, FORM-2 shall be prepared in respect of each fund.*
- 4 Category of Investments (COI) shall be as per INV/GLN/001/2003-04*

PERIODIC DISCLOSURES

FORM NL-38 Quarterly Business Returns across line of Business

Cholamandalam MS General Insurance Co Ltd

Date:

As at 31st Dec 11

(Rs in Lakhs)

Quarterly Business Returns across line of Business									
Sl.No.	Line of Business	For Q3 FY 2011-12		For Q3 FY 2010-11		Upto 31.12.2011		Upto 31.12.2010	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	1,320	35,135	817	21,250	5,398	110,116	4,362	58,038
2	Cargo & Hull	1,168	1,965	1,003	2,005	3,566	6,286	3,145	6,466
3	Motor TP	9,122	185,863	4,740	-	25,494	559,716	13,341	-
4	Motor OD	12,681	-	10,802	186,994	38,723	-	30,399	519,479
5	Engineering	623	2,488	621	1,941	1,871	7,389	1,807	5,713
6	Workmen's Compensation	167	938	89	107	540	2,740	461	720
7	Employer's Liability	196	204	139	1,505	664	931	433	2,746
8	Aviation	-	-	-	-	-	-	-	-
9	Personal Accident	1,177	4,756	804	7,711	3,439	14,775	2,501	16,242
10	Health	7,765	7,572	4,542	6,491	19,653	19,021	13,131	16,900
11	Others*	407	15,131	759	19,255	1,744	53,335	2,252	66,985

Note:

1. Premium stands for amount of premium

2. The line of business which are not applicable for any company should be filled up with NA.

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

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

PERIODIC DISCLOSURES

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

Cholamandalam MS General Insurance Co Ltd

Date:

As at 31st Dec 11

(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	863	6.38	
		Social			
2	Cargo & Hull	Rural	-		
		Social			
3	Motor TP	Rural	61,705	1,355.91	
		Social			
4	Motor OD	Rural	-	2,683.09	
		Social			
5	Engineering	Rural	26	28.40	
		Social			
6	Workmen's Compensation	Rural	-		
		Social			
7	Employer's Liability	Rural	-		
		Social			
8	Aviation	Rural	-		
		Social			
9	Personal Accident	Rural	-		
		Social			
10	Health	Rural			
		Social	141	14,540.10	
11	Others*	Rural	12,962	279.34	
		Social			

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

PERIODIC DISCLOSURES

FORM NL-40 Business Acquisition through different channels

Cholamandalam MS General Insurance Co Ltd

(Rs in Lakhs)

Sl.No.	Channels	Business Acquisition through different channels							
		Current Quarter -Dec 11		Same quarter Previous Year Dec 10		Up to the period YTD Dec 11		Same period of the previous year YTD Dec 10	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	8270	710	10610	596	37357	3115	29027	2013
2	Corporate Agents-Banks	113364	10831	62300	6113	345532	30967	183194	18568
3	Corporate Agents -Others	20812	2966	13198	370	50388	6786	15785	772
4	Brokers	39360	3013	24752	1782	103207	8169	62932	5643
5	Micro Agents	0	0	10327	629	0	0	32632	2105
6	Direct Business	72246	17107	5954	6162	237824	52053	27524	18381
	Total (A)	254052	34627	127141	15652	774309	101091	351094	47482
1	Referral (B)			115414	8665			342195	24350
	Grand Total (A+B)	254052	34627	242555	24317	774309	101091	693289	71832

Note:

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

PERIODIC DISCLOSURES

FORM NL-41 GRIEVANCE DISPOSAL

Cholamandalam MS General Insurance Co Ltd

Date: 31/12/2011
(Rs in Lakhs)

GRIEVANCE DISPOSAL

SI No.	Particulars	Opening Balance *	Additions	Complaints Resolved			Complaints Pending
				Fully Accepted	Partial Accepted	Rejected	
1	Complaints made by customers						
a)	Sales Related	6	19	25			0
b)	Policy Administration Related	40	3281	3217			104
c)	Insurance Policy Coverage related		2	1			1
d)	Claims related	109	2040	2031			118
e)	others		128	113			15
d)	Total Number	155	5470	5387			238

2	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Less than 15 days	171		171
b)	Greater than 15 days	67		67
	Total Number	238	0	238

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

** Since resolved as at 13.1.2012 - 195