

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 DECEMBER 31, 2012

	Particulars	Schedule	For the Quarter ended December 31, 2012	Upto the Quarter ended December 31, 2012	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-	86,762	265,093	97,042	213,881
2	Profit/ Loss on sale/redemption		15	659	144	339
3	Others Administrative Charges		80	431	22	215
4	Interest, Dividend & Rent – Gross		8,199	30,352	10,985	30,822
	TOTAL (A)		95,056	296,536	108,193	245,257
1	Claims Incurred (Net)	NL-5-Claims	32,724	81,921	38,769	122,772
2	Commission	NL-6-	5,646	7,660	(8,911)	(2,096)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	35,409	124,104	46,124	120,883
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		73,779	213,685	75,982	241,559
	Operating Profit/(Loss) from APPROPRIATIONS		21,277	82,851	32,211	3,698
	Transfer to Shareholders' Account		21,277	82,851	32,211	3,698
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		21,277	82,851	32,211	3,698

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 DECEMBER 31, 2012

	Particulars	Schedule	For the Quarter ended December 31, 2012	Upto the Quarter ended December 31, 2012	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-	37,539	110,450	34,659	107,638
2	Profit/ Loss on sale/redemption		(13)	195	59	120
3	Others Administrative Charges		25	145	38	108
4	Interest, Dividend & Rent – Gross		1,836	9,097	4,866	12,218
	TOTAL (A)		39,387	119,888	39,622	120,084
1	Claims Incurred (Net)	NL-5-Claims	17,947	60,903	25,899	83,598
2	Commission	NL-6-	(8,212)	(25,490)	(49,417)	(28,753)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	15,295	49,987	42,407	75,144
4	Premium Deficiency			-	-	-
	TOTAL (B)		25,030	85,400	18,889	129,989
	Operating Profit/(Loss) from APPROPRIATIONS		14,357	34,488	20,733	(9,905)
	Transfer to Shareholders' Account		14,357	34,488	20,733	(9,905)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		14,357	34,488	20,733	(9,905)

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 DECEMBER 31, 2012

	Particulars	Schedule	For the Quarter ended December 31, 2012	Upto the Quarter ended December 31, 2012	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-	2,706,926	7,194,868	1,861,313	5,225,981
2	Profit/ Loss on sale/redemption		1,350	11,275	1,917	3,974
3	Others Administrative Charges		63	101	11	146
4	Interest, Dividend & Rent – Gross		296,303	878,075	156,857	404,484
	TOTAL (A)		3,004,642	8,084,319	2,020,098	5,634,585
1	Claims Incurred (Net)	NL-5-Claims	2,045,918	5,394,645	1,409,531	3,664,339
2	Commission	NL-6-	49,965	150,404	54,122	123,147
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	825,103	2,388,333	637,179	1,937,139
4	Premium Deficiency					-
	TOTAL (B)		2,920,986	7,933,382	2,100,832	5,724,625
	Operating Profit/(Loss) from APPROPRIATIONS		83,656	150,937	(80,734)	(90,040)
	Transfer to Shareholders' Account		83,656	150,937	(80,734)	(90,040)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		83,656	150,937	(80,734)	(90,040)

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

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

FORM NL-2-B-PL

Name of the Insurer: Cholamandalam MS General Insurance Company Ltd

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

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED DECEMBER 31, 2012

	Particulars	Schedule	For the Quarter ended December 31, 2012	Upto the Quarter ended December 31, 2012	For the Corresponding Quarter of the Preceeding year	Upto the Quarter of the preceeding year
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		21,277	82,851	18,580	3,697
	(b) Marine Insurance		14,357	34,488	(20,595)	(9,906)
	(c) Miscellaneous Insurance		83,656	150,937	(80,735)	(90,041)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		121,421	275,806	76,754	234,255
	(b) Profit on sale of investments		2,400	7,206	993	2,301
	Less: Loss on sale of investments		(899)	(1,288)		-
3	OTHER INCOME (To be specified)		-	-	-	-
	TOTAL (A)		242,212	550,000	(5,003)	140,306
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	-	-	-
	(c) Others (to be specified)		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		-	1,000	-	-
	(b) Bad debts written off		-	-	-	-
	(c) Others (To be specified)		-	-	-	-
	TOTAL (B)		-	1,000	-	-
	Profit Before Tax		242,212	549,000	(5,003)	140,306
	Provision for Taxation		78,443	179,433	(22,959)	-
			163,769	369,567	17,956	140,306
	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)
	Balance carried forward to Balance Sheet		163,769	369,567	17,956	(11,507)

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-BS

Name of the Insurer: Cholamandalam MS General Insurance Company Ltd

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

BALANCE SHEET AS AT 31st Dec 2012

		Schedule	As at Dec 31, 2012	As at Dec 31, 2011 for the corresponding previous year
			(Rs.'000)	(Rs.'000)
	SOURCES OF FUNDS			
	SHARE CAPITAL	NL-8-Share Capital Schedule	2,919,875	2,836,450
	SHARE APPLICATION MONEY PENDING ALLOTMENT			
	RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	1,215,881	389,768
	FAIR VALUE CHANGE ACCOUNT		(6,070)	(13,884)
	BORROWINGS	NL-11-Borrowings Schedule	-	2,954
	TOTAL		4,129,686	3,215,288
	APPLICATION OF FUNDS			
	INVESTMENTS	NL-12-Investment Schedule	16,225,473	12,105,556
	LOANS	NL-13-Loans Schedule	-	-
	FIXED ASSETS	NL-14-Fixed Assets Schedule	475,204	316,156
	DEFERRED TAX ASSET		17,259	-
	CURRENT ASSETS			
	Cash and Bank Balances	NL-15-Cash and bank balance Schedule	270,742	143,309
	Advances and Other Assets	NL-16-Advances and Other Assets Schedule	6,817,773	2,098,864
	Sub-Total (A)		7,088,515	2,242,173

	CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	12,704,574	6,836,323
			-	-
	PROVISIONS	NL-18-Provisions Schedule	6,972,190	4,623,780
	DEFERRED TAX LIABILITY			
	Sub-Total (B)		19,676,764	11,460,103
	NET CURRENT ASSETS (C) = (A - B)		(12,588,249)	(9,217,930)
	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		4,129,686	3,215,288

CONTINGENT LIABILITIES

	Particulars		As at Dec 31, 2012	As at Dec 31, 2011 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		448,460	306,000
6	Reinsurance obligations to the extent not provided for in accounts		-	-
7	Others (to be specified)			
	TOTAL		448,460	306,000

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

Particulars	For the Quarter ended December 31, 2012	Upto the Quarter ended December 31, 2012	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	3,872,655	11,740,132	3,462,691	10,109,143
Service Tax				
Adjustment for change in reserve for unexpired risks				
Gross Earned Premium	3,872,655	11,740,132	3,462,691	10,109,143
Add: Premium on reinsurance accepted	16,623	74,450	18,688	52,145
Less : Premium on reinsurance ceded	650,369	2,222,798	1,234,532	3,708,301
Net Premium	3,238,909	9,591,784	2,246,847	6,452,987
Adjustment for change in reserve for unexpired risks	407,682	2,021,373	253,834	905,487
Premium Earned (Net)	2,831,227	7,570,411	1,993,013	5,547,500

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

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

Particulars	For the Quarter ended December 31, 2012	Upto the Quarter ended December 31, 2012	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	1,943,385	5,287,935	1,729,463	4,645,564
Add Claims Outstanding at the end of the year	3,219,768	3,219,768	1,791,790	2,042,140
Less Claims Outstanding at the beginning of the year	2,652,924	1,833,600	1,428,062	1,428,062
Gross Incurred Claims	2,510,229	6,674,103	2,093,191	5,259,642
Add :Re-insurance accepted to direct claims	222,760	674,403	67,835	67,835
Less :Re-insurance Ceded to claims paid	1,811,038	1,811,038	573,448	1,456,768
Total Claims Incurred	921,951	5,537,468	1,587,578	3,870,709

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

FORM NL-6-COMMISSION SCHEDULE
COMMISSION -

Particulars	For the Quarter ended December 31, 2012	Upto the Quarter ended December 31, 2012	For the Corresponding Quarter of the Preceeding year	Upto the Quarter of the preceeding year
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	136,284	422,341	125,654	353,408
Add: Re-insurance Accepted				
Less: Commission on Re-insurance Ceded	88,885	289,767	74,900	261,109
Net Commission	47,399	132,574	50,754	92,299
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated				
Agents	6,430	20,929	2,392	11,051
Brokers	31,686	102,617	31,655	90,396
Corporate Agency	98,168	298,795	91,607	251,961
Referral			-	
Others (pl. specify)		-	-	
TOTAL (B)	136,284	422,341	125,654	353,408

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

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

	Particulars	For the Quarter ended December 31, 2012	Upto the Quarter ended December 31, 2012	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	169,245	510,548	163,696	475,458
2	Travel, conveyance and vehicle running expenses	20,948	63,060	19,426	49,050
3	Training expenses	1,491	3,280	1,856	6,093
4	Rents, rates & taxes	20,996	61,430	20,051	60,222
5	Repairs	4,783	10,628	2,992	7,414
6	Printing & stationery	9,095	25,943	7,641	22,139
7	Communication	13,054	36,594	10,950	35,494
8	Legal & professional charges	40,724	119,025	19,812	38,934
9	Auditors' fees, expenses etc				
	(a) as auditor	528	1,516	450	1,350
	(b) as adviser or in any other capacity, in respect of			-	-
	(i) Taxation matters	210	630	245	535
	(ii) Insurance matters				
	(iii) Management services; and				
	(c) in any other capacity	15	45	15	45
10	Advertisement and publicity	9,853	41,013	(3,337)	30,815
11	Interest & Bank Charges	5,602	14,514	4,017	9,454
12	Others (to be specified)				
	Power and Electricity	7,839	24,723	6,705	19,750
	Information Technology Expenses	24,221	68,694	17,790	57,193
	Marketing Expenses	383,916	1,114,753	300,146	889,607
	Operating Lease Charges	10,047	30,173	10,069	30,072
	IRDA Registration renewal fees	4,465	13,465	3,199	9,680
	Service Tax Expense	12,400	32,800	54,466	60,947
	Outsourcing Expenses	86,832	250,646	77,099	215,274
	Net Exchange (Gain) / Loss	420	557	(11)	175
	Co-insurance Administrative Charges	271	987	(94)	872
	Terrorism Pool - Management Expenses	2,118	8,166	4,853	6,603
	IMTPIP - Administrative Expenses (Net)	-	631	-	-
	Miscellaneous Expenses (Net) (Note 2 & 3 below)	21,758	54,887	13,035	44,947
13	Depreciation	24,976	73,717	21,002	61,040
	TOTAL	875,807	2,562,425	756,073	2,133,163

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 Dec 31, 2012	As at Dec 31, 2011 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
1	Authorised Capital		
	Equity Shares of Rs 32,40,00,000 each	3,240,000	3,040,000
2	Issued Capital		
	291,987,500 Equity Shares of Rs.10 each	2,919,875	2,836,450
3	Subscribed Capital		
	291,987,500 Equity Shares of Rs.10 each	2,919,875	2,836,450
4	Called-up Capital		
	291,987,500 Equity Shares of Rs.10 each fully paid up	2,919,875	2,836,450
	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	2,919,875	2,836,450

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 Dec 31, 2012		As at Dec 31, 2011 for the corresponding previous	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
• Indian	216,070,750	74	209,897,300	74
• Foreign	75,916,750	26	73,747,700	26
Others				
TOTAL	291,987,500	100	283,645,000	100

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

	Particulars	As at Dec 31, 2012	As at Dec 31, 2011 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	750,825	333,700
4	General Reserves	-	56,068
5	Catastrophe Reserve	-	-
6	Other Reserves Contingency Reserve for Unexpired Risk	95,489	-
		-	
7	Balance of Profit in Profit & Loss Account	369,567	-
	TOTAL	1,215,881	389,768

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 Dec 31, 2012	As at Dec 31, 2011 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (financial lease from IBM India Pvt. Ltd)	-	2,954
	TOTAL	-	2,954

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 Dec 31, 2012	As at Dec 31, 2011 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	5,095,549	3,555,597
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity		
	(bb) Preference		
	(b) Mutual Funds		
	(c) Derivative Instruments		
	(d) Debentures/ Bonds	3,609,034	3,397,953
	(e) Other Securities Equity Shares	42,684	1,124,500
	(f) Fixed Deposits with Banks	855,500	34,825
4	Investments in Infrastructure and Social Sector	1,790,317	1,471,672
5	Other than Approved Investments	1,051,088	600,079
	Less : Provision for diminution in value of investments	(11,000)	(11,000)
	Total A	12,433,171	10,173,626
	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	1,537,986	1,085,957
	(e) Fixed Deposits with Banks	1,224,500	50,000
	(f) -Money market Instruments	719,609	329,401
	(g) - Mutual Funds (Liquid schemes)	105,026	217,570
4	Investments in Infrastructure and Social Sector	56,178	99,913
5	Other than Approved Investments	149,002	
	Total B	3,792,301	1,931,928
	TOTAL	16,225,473	12,105,554

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

Cholamandalam MS General Insurance Co. Ltd.
NL - 13 LOANS

	Particulars	As at Dec 31, 2012	As at Dec 31, 2011 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, 2012	As at Dec 31, 2011
Goodwill										
Intangibles Computers	215,675	76,425	-	292,100	163,491	33,722	-	197,213	94,887	51,170
Land-Freehold	5,079	32,112	-	37,191	-	-	-	-	37,191	-
Leasehold Property				-				-	-	-
Buildings	194,295	37,421	-	231,716	7,780	2,599	-	10,379	221,337	173,720
Furniture & Fittings	27,260	3,624	-	30,884	22,108	2,167	-	24,275	6,609	4,948
Information Technology Equipment	139,660	25,802	-	165,462	99,930	20,441	1	120,370	45,092	35,448
Vehicles	20,187	7,963	8,005	20,145	10,938	3,697	6,008	8,627	11,518	9,687
Office Equipment	17,103	3,971	61	21,013	11,856	2,034	45	13,845	7,168	4,608
Others (Specify nature)				-				-	-	-
Electrical Fittings	21,155	6,504	267	27,392	13,749	2,539	228	16,060	11,332	6,148
Improvement to Premises	44,160	17,175	115	61,220	15,481	6,520	-	22,001	39,219	27,723
Leased IT Equipment	-	-	-	-	-	-	-	-	-	-
TOTAL	684,574	210,995	8,449	887,121	345,333	73,719	6,282	412,770	474,351	313,452
Work in progress	-	-	-	-	-	-	-	-	853	2,704
Grand Total	684,574	210,995	8,449	887,121	345,333	73,719	6,282	412,770	475,204	316,156
PREVIOUS YEAR	571,640	95,546	2,579	664,607	291,965	61,039	1,849	35,155	316,156	

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 Dec 31, 2012	As at Dec 31, 2011 for the corresponding previous year
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	92,439	32,952
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)		
	(bb) Others		
	(b) Current Accounts	175,575	107,290
	(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)	2,728	3,067
	TOTAL	270,742	143,309
	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 Dec 31, 2012	As at Dec 31, 2011 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	24,494	95,482
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	1,095	133,035
6	Others (to be specified)		
	Advances to Employees	676	479
	Advances to Vendors	7,416	7,672
	Deposits for Premises and Advance Rent	44,695	45,222
	Service Tax Unutilised Credit	29,524	28,725
	Environment Relief Fund		
	Other Advances / Deposits	33,724	40,531
	TOTAL (A)	141,623	351,146
	OTHER ASSETS		
1	Income accrued on investments	490,256	363,306
	Motor Pool Interest Accrued		
2	Outstanding Premiums	1,014,465	994,983
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	293,658	50,856
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)		
	Other receivable	170	-
	Receivable from Terrorism Pool [includes investment income	449,843	338,573
	Receivable from IMTPIP	4,427,758	
	TOTAL (B)	6,676,150	1,747,718
	TOTAL (A+B)	6,817,773	2,098,864

Notes:

- 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.
- The term 'officer' should conform to the definition of that term as given under the Companies Act, 1956.
- Sundry Debtors will be shown under item 9(others)

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

	Particulars	As at Dec 31, 2012	As at Dec 31, 2011 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
1	Agents' Balances	45,084	41,433
2	Balances due to other insurance companies	579,433	66,738
3	Deposits held on re-insurance ceded	21,966	14,991
4	Premiums received in advance	178,047	177,943
5	Unallocated Premium	255,283	133,266
6	Sundry creditors	766,154	445,615
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	3,219,768	2,042,140
	- Dismantled IMTPIP	7,411,584	
9	Due to Officers/ Directors		-
10	Others (to be specified)		
	Payable to IMTPIP		3,641,474
	Payable to Declined Risk Pool Members	26,431	
	Book Overdraft	12,032	193,328
	Tax and Other Withholdings	33,530	28,717
	Environment Relief Fund	38	224
	Service Tax Payable	155,000	50,223
	Value Added Tax Payable	223	230
	Unclaimed amounts of policyholders		
	TOTAL	12,704,574	6,836,322

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

	Particulars	As at Dec 31, 2012	As at Dec 31, 2011 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
1	Reserve for Unexpired Risk	6,851,166	4,518,841
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	121,025	104,939
6	Reserve for Premium Deficiency	-	-
	TOTAL	6,972,190	4,623,780

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

	Particulars	As at Dec 31, 2012	As at Dec 31, 2011 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	TOTAL	-	-

Notes:

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

1. some benefit from the expenditure can reasonably be expected to be received in future, and

2. the amount of such benefit is reasonably determinable.

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

PERIODIC DISCLOSURES

FORM NL-21 Statement of Liabilities

Insurer: Cholamandalam MS General Insurance Co Ltd

(Rs in Lakhs)

Statement of Liabilities									
		As at 31st Dec 2012				As at 31st Dec 2011			
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	4,056	1,173	158	5,387	3,184	1,657	193	5,034
2	Marine	-	-	-	-	-	-	-	-
a	Marine Cargo	729	624	138	1,491	718	799	153	1,670
b	Marine Hull	1	-	-	1	-	-	-	-
3	Miscellaneous	-	-	-	-	-	-	-	-
a	Motor	51,471	85,518	14,472	151,461	27,967	7,227	4,119	39,313
b	Engineering	735	440	125	1,300	610	361	169	1,140
c	Aviation	-	-	-	-	-	-	-	-
d	Liabilities	365	353	81	799	448	241	123	812
e	Others	3,411	738	323	4,472	2,740	641	368	3,749
4	Health Insurance	7,744	1,925	246	9,915	9,520	4,219	152	13,892
5	IMTPIP		-		-				36,415
6	Total Liabilities	68,512	90,771	15,543	174,826	45,187	15,145	5,277	102,025

PERIODIC DISCLOSURES

FORM NL-22Geographical Distribution of Business

Insurer: Cholamandalam MS General Insurance Co Ltd
GROSS DIRECT PREMIUM UNDERWRITTEN - DECEMBER 31, 2012

(Rs in Lakhs)

States	Fire		Marine(Cargo)		Marine (Hull)		Engineering		Motor own damage		Motor Third Party		Motor - Total		Liability Insurance		Personal Accident		Medical Insurance		Overseas Medical Insurance		Crop Insurance		Miscellaneous		Total	
	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter
Andhra Pradesh	121.48	448.45	13.03	29.41	-	-	86.15	249.15	958.21	2,802.95	788.62	2,458.82	1,746.83	5,261.77	12.36	41.76	21.08	37.70	19.35	51.57	4.33	18.59	-	-	4.23	19.23	2,028.83	6,157.62
Arunachal Pradesh	2.68	9.90	-	-	-	-	4.87	14.08	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7.55	23.98
Assam	42.10	155.41	6.65	13.24	-	-	10.04	29.04	381.73	1,027.43	236.07	650.21	617.80	1,677.64	0.29	0.85	0.06	0.21	1.63	4.41	0.01	0.01	-	-	3.49	17.04	682.07	1,897.85
Bihar	29.07	107.31	0.10	0.10	-	-	25.96	75.09	233.74	698.84	194.07	582.71	427.81	1,281.55	0.08	1.14	0.08	0.24	774.73	7,509.65	0.05	0.05	-	-	26.16	80.66	1,284.05	9,055.81
Chattisgarh	16.83	62.12	0.01	0.51	-	-	3.17	9.17	337.95	1,043.71	459.87	1,006.04	797.82	2,049.75	1.20	2.34	0.21	0.25	2.05	6.16	0.01	0.11	-	-	1.44	7.98	822.75	2,138.39
Goa	-	-	0.85	3.08	0.04	0.04	7.40	21.40	82.26	247.17	67.13	197.60	149.39	444.78	0.77	8.12	0.77	9.70	4.86	27.58	0.05	0.45	-	-	0.64	1.14	164.77	516.28
Gujarat	231.91	856.09	37.83	137.53	-	-	29.07	84.07	902.98	2,496.79	644.92	1,832.75	1,547.90	4,329.54	18.98	97.02	7.09	27.93	1,306.33	1,668.27	4.89	21.62	-	-	17.05	45.14	3,201.05	7,267.20
Haryana	86.45	319.14	-	0.78	-	-	13.59	39.30	375.68	1,103.09	364.47	1,080.52	740.16	2,183.62	-	0.07	0.03	0.61	1.21	5.38	-	0.50	-	403.23	0.74	1.27	842.18	2,953.91
Himachal Pradesh	10.35	38.20	-	-	-	-	0.12	0.34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10.47	38.54
Jammu and Kashmir	1.27	4.70	-	-	-	-	0.45	1.31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.73	6.01
Jharkhand	-	-	0.18	0.34	-	-	7.93	22.93	434.60	1,262.25	288.21	842.22	722.81	2,104.47	-	2.15	0.01	0.05	1,027.51	1,966.12	0.09	0.16	-	180.45	4.73	14.65	1,763.26	4,291.32
Karnataka	276.23	1,019.71	34.85	179.12	-	-	57.61	166.61	1,008.75	2,975.49	766.32	2,295.42	1,775.07	5,270.91	15.67	82.10	10.51	50.28	22.20	376.32	7.01	38.95	-	184.36	7.69	32.43	2,206.84	7,400.78
Kerala	19.69	72.69	2.95	9.40	-	-	31.86	92.15	875.65	2,506.58	720.73	2,087.46	1,596.38	4,594.04	1.15	6.21	0.63	1.78	7.63	20.66	4.33	22.58	-	-	3.50	10.74	1,668.13	4,830.25
Madhya Pradesh	49.93	184.31	28.34	86.72	-	-	31.84	92.08	862.88	2,177.83	550.63	1,417.75	1,413.52	3,595.57	6.56	13.08	5.71	19.05	18.07	35.70	0.70	5.89	-	-	24.90	70.73	1,579.56	4,103.13
Maharashtra	398.61	1,471.45	145.19	528.91	-	1.01	82.45	238.45	2,001.30	5,493.31	1,281.93	3,463.24	3,283.23	8,956.54	68.77	247.85	116.16	291.11	394.05	1,848.61	21.66	98.43	-	-	43.88	162.95	4,554.00	13,845.31
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Orissa	20.73	76.53	0.16	0.36	-	-	13.44	38.87	323.19	981.92	293.77	895.37	616.96	1,877.29	0.38	1.15	0.05	0.07	1.33	4.60	-	0.20	-	-	1.70	6.69	654.76	2,005.77
Punjab	21.69	80.06	0.51	2.00	-	-	3.76	10.89	235.26	775.98	148.50	424.29	383.76	1,200.27	0.88	1.99	1.09	2.09	3.56	12.35	0.49	1.88	-	-	4.92	17.20	420.66	1,328.73
Rajasthan	39.76	146.76	4.01	15.32	-	-	17.97	51.97	1,560.68	3,815.50	1,224.26	3,081.45	2,784.94	6,896.95	0.79	7.96	1.63	11.66	5.38	13.68	0.12	0.66	-	-	6.73	20.86	2,861.34	7,165.81
Sikkim	-	-	0.02	0.08	-	-	2.11	6.11	26.16	74.84	16.63	55.23	42.79	130.07	-	-	-	0.11	0.03	0.16	-	-	-	-	0.01	0.31	44.96	136.85
Tamil Nadu	231.20	853.46	290.71	955.75	-	-	126.31	365.31	1,471.48	4,728.73	1,595.03	5,213.62	3,066.51	9,942.35	33.28	172.70	1,160.29	3,273.11	869.05	3,363.32	42.42	167.96	-	-	25.66	102.37	5,845.43	19,196.32
Tripura	-	-	0.14	0.68	-	-	0.53	1.53	128.70	354.12	95.86	268.30	224.56	622.42	-	0.27	0.16	0.17	0.78	1.53	-	-	-	-	0.93	1.51	227.10	628.10
Uttar Pradesh	218.89	808.02	11.78	22.84	-	-	34.78	100.59	1,511.16	3,883.90	886.58	2,271.39	2,397.73	6,155.29	0.68	7.12	1.49	4.06	17.30	64.11	0.19	1.13	-	111.07	19.37	77.61	2,702.20	7,351.85
Uttarakhand	-	-	4.91	9.26	-	-	1.59	4.59	87.65	272.24	72.67	235.72	160.32	507.96	-	0.69	0.07	0.07	2.31	5.37	-	0.36	-	-	4.26	14.85	173.46	543.16
West Bengal	30.88	113.98	9.23	33.37	-	-	20.08	58.08	736.14	2,220.91	642.13	1,917.31	1,378.27	4,138.22	2.63	3.36	0.67	3.65	942.39	2,129.45	1.58	6.98	-	-	12.07	36.87	2,397.80	6,523.96
Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Chandigarh	-	-	0.84	0.95	-	-	1.59	4.59	127.08	420.19	90.51	321.63	217.59	741.82	0.25	1.21	3.06	5.79	1.35	3.40	-	0.42	-	-	5.15	17.02	229.82	775.20
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Delhi	55.73	205.73	479.06	1,531.13	-	-	110.37	319.22	476.46	1,515.53	337.09	1,084.60	813.56	2,600.13	3.84	273.06	21.55	98.37	600.05	1,358.05	17.47	60.64	-	-	14.64	50.58	2,116.27	6,496.91
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	-	-	-	1.12	-	-	0.53	1.53	99.25	309.51	131.08	396.44	230.32	705.96	0.15	0.48	1.44	5.79	2.01	3.11	0.07	0.53	-	-	0.99	3.80	235.51	722.31
Total	1,905	7,034	1,071	3,562	0	1	726	2,098	15,239	43,189	11,897	34,080	27,136	77,269	169	973	1,354	3,844	6,025	20,480	105	448	-	879	235	814	38,727	117,401

PERIODIC DISCLOSURES

FORM NL-23
Reinsurance Risk Concentration
Insurer: **Cholamandalam MS General Insurance Co Ltd**
Date : **31/12/2012**

Statement for the Quarter Ended December 31,2012

(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	0.57					0.01%
2	No. of Reinsurers with rating AA but less than AAA	5	657.46	3	143.76	2	519.19	19.97%
3	No. of Reinsurers with rating A but less than AA	11	369.26	12	274.53	2	7.36	9.85%
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	4,416.67	1	184.67	3	37.69	70.17%
	Total	18	5,443.96	16	602.96	7	564.24	100.00%

PERIODIC DISCLOSURES

FORM NL-24 Ageing of Claims

Insurer: Cholamandalam MS General Insurance Co. Ltd.

Date : 31-12-2012

(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	28	29	57	19	13	146	545.98
2	Marine Cargo	2451	786	459	277	102	4075	1025.62
3	Marine Hull						0	
4	Engineering	9	48	50	34	7	148	153.46
5	Motor OD	9520	9130	4161	936	159	23906	7297.68
6	Motor TP	168	253	437	706	979	2543	4717.60
7	Health	43893	116	4			44013	5004.51
8	Overseas Travel	12	16	1	0	0	29	34.33
9	Personal Accident	103	144	83	22	52	404	501.20
10	Liability	66	67	16	16	8	173	74.92
11	Crop						0	
12	Miscellaneous	102	128	38	8	9	285	78.54

PERIODIC DISCLOSURES

FORM NL-25 Quarterly claims data for Non-Life

Insurer: **Cholamandalam MS General Insurance Co. Ltd.** Date : 31-12-2012

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	Misc	Total
1	Claims O/S at the beginning of the period	1700	2507	1	283	12558	18300	22058	63	865	330			200	58865
2	Claims reported during the period	214	4220	0	199	24277	5120	44314	85	552	306			385	79672
3	Claims Settled during the period	146	4075	0	148	23906	2543	44013	29	404	173			285	75722
4	Claims Repudiated during the period	43	313	0	36	1020	144	1427	20	56	38			83	3180
5	Claims closed during the period	52	650	0	60	2951	64	182	39	102	93			39	4232
6	Claims O/S at End of the period	1673	1689	1	238	8958	20669	20750	60	855	332			178	55403
	Less than 3months	127	876	0	107	6569	4127	18469	30	242	168			102	30817
	3 months to 6 months	95	406	0	57	1348	2670	235	16	152	69			54	5102
	6months to 1 year	75	244	0	40	395	4553	655	6	128	54			17	6167
	1year and above	1376	163	1	34	646	9319	1391	8	333	41			5	13317

FORM NL-26 - CLAIMS INFORMATION - KG Table I

Cholamandalam MS General Insurance Company Ltd

Solvency for the quarter ended 31st Dec 2012

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	9,486	4,329	2,977	1,162	949	447	949
2	Marine Cargo	5,041	1,457	3,072	875	605	553	605
3	Marine Hull	1	1	-	-	0	-	0
4	Motor	101,140	87,089	58,621	48,865	17,418	14,660	17,418
5	Engineering	2,840	724	866	450	284	146	284
6	Aviation	-	-	-	-	-	-	-
7	Liability	1,271	941	453	252	191	102	191
8	Others	8,327	4,652	2,683	1,497	1,166	563	1,166
9	Health	23,716	21,215	16,593	14,759	4,243	4,428	4,428
	Total	151,823	120,408	85,265	67,861	24,855	20,899	25,040

PERIODIC DISCLOSURES

FORM NL-27 Offices information for Non-Life

Cholamandalam MS General Insurance Co Ltd

Date: 31.12.2012

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the year		93*
2	No. of branches approved during the year		9
3	No. of branches opened during the year	Out of approvals of previous year	Nil
4		Out of approvals of this year	8
5	No. of branches closed during the year		1
6	No of offices at the end of the year		100*
7	No. of branches approved but not opened		1
8	No. of rural branches		Nil
9	No. of urban branches		99

* This includes Head Office at Chennai which is not branch

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	162,255
2	Loans	9	-
3	Fixed Assets	10	4,752
4	Current Assets		
	a. Cash & Bank Balance	11	2,707
	b. Advances & Other Assets	12	68,178
5	Current Liabilities		
	a. Current Liabilities	13	(127,046)
	b. Provisions	14	(69,722)
	c. Misc. Exp not written off	15	-
	d. Debit Balance of P&L A/C/Deferred Tax Asset(Net)		173

Application of Funds as per Balance Sheet (A)

41,297

	Less: Other Assets		
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	4,752
3	Cash & Bank Balances (if any)	11	2,707
4	Advances & Other Assets (If any)	12	68,178
5	Current Laibilities	13	(127,046)
6	Provisions	14	(69,722)
7	Misc. Exp not written off	15	-
8	Debit Balance of P&L A/C/Deferred Tax Asset(Net)		173

TOTAL(B) (120,958)

'Investment Assets' As per Form 3B

(A-B) 162,255

FORM - 3B

COMPANY NAME AND CODE: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

STATEMENT AS ON: 31 Dec 2012

Code:123

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

(Business within India)

Rs. In Lakhs

PERIODICITY OF SUBMISSION: QUARTERLY

(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%		7585	26312	33897	21%		33897	33,136
2	Govt. Securities or Other Approved Securities (Incl the 1 above)		Not less than 30%		11402	39553	50955	31%		50955	50,354
3	Investment subject to Exposure Norms										
	1	Housing and Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 15%		8372	29040	37411	23%		37411	38221
	2	Approved Investments	Not exceeding 55%		13887	48171	62058	38%	-171	61887	62034
	3	Other Investments (not exceeding 25%)			2685	9315	12001	7%		12001	12329
		TOTAL INVESTMENT ASSETS	100%		36,346	126,079	162,425	100%	-171	162,255	162,937

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: 11-02-2013

SIGNATURE _____

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

Insurer: Cholamandalam MS General Insurance Company limit Combined including Motor Pool

Date: 31/12/2012

IRDA Regn - 123

(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31-12-2012	as % of total for this class	As at 31-12-2011	as % of total for this class	As at 31-12-2012	as % of total for this class	As at 31-12-2011	as % of total for this class
Break down by credit rating								
AAA rated	60,593.98	43.04%	47,406.58	45.32%	59,722.28	42.63%	48,001.70	44.90%
AA or better	19,702.68	14.00%	17,833.40	17.05%	19,408.95	13.85%	17,847.27	16.70%
Rated below AA but above A	10,119.97	7.19%	3,985.83	3.81%	10,000.91	7.14%	4,000.79	3.74%
Rated below A but above B		0.00%	-	0.00%		0.00%	-	0.00%
Any other (Sovereign)	50,353.54	35.77%	35,378.93	33.82%	50,955.49	36.37%	37,046.84	34.66%
	140,770.17		104,604.74		140,087.63		106,896.60	
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	24,545.22	17.44%	16,536.63	15.81%	24,627.76	17.58%	16,643.59	15.57%
More than 1 year and upto 3years	52,980.67	37.64%	38,539.88	36.84%	53,218.73	37.99%	39,176.25	36.65%
More than 3years and up to 7years	32,402.13	23.02%	39,791.36	38.04%	32,784.40	23.40%	41,405.40	38.73%
More than 7 years and up to 10 years	30,793.57	21.88%	9,690.66	9.26%	29,402.94	20.99%	9,617.37	9.00%
above 10 years	48.58	0.03%	46.21	0.04%	53.80	0.04%	53.99	0.05%
	140,770.17		104,604.74		140,087.63		106,896.60	
Breakdown by type of the issuer								
a. Central Government	33,135.77	23.54%	26,452.09	25.29%	33,896.87	24.20%	27,918.41	26.12%
b. State Government	17,217.77	12.23%	8,926.84	8.53%	17,058.61	12.18%	9,128.43	8.54%
c. Corporate Securities	90,416.63	64.23%	69,225.81	66.18%	89,132.14	63.63%	69,849.76	65.34%
	140,770.17		104,604.74		140,087.63		106,896.60	

Note

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

PERIODIC DISCLOSURES

FORM NL-30

Analytical Ratios

Cholamandalam MS General Insurance Company Ltd

Analytical Ratios for Non-Life companies

Sl.No.	Particular	For the quarter ended December 31, 2012	Upto the quarter ended December 31, 2012	Corresponding quarter of the preceeding year	Upto the quarter of the preceeding year
1	Gross Written Premium (Direct) Growth	11.84%	16.13%	0.85%	40.73%
2	Gross Direct Premium to Net Worth (No. of Times)	0.94	2.84	1.07	3.14
3	Growth rate of Net Worth	4.12%	28.65%	-12.45%	(0.19)
4	Net Retention Ratio	83.28%	81.30%	0.41%	0.64
5	Net Commission Ratio	1.46%	1.38%	0.90%	1.43%
6	Expenses of Management to Gross Direct Premium ratio	21.64%	23.94%	-1.36%	22.66%
7	Expenses of Management to Net Written Premium ratio	26.01%	29.53%	-2.30%	35.79%
8	Net Incurred Claims to Net Earned Premium	74.05%	73.15%	-1.68%	69.77%
9	Combined Ratio	88.31%	84.67%	3.48%	92.18%
10	Technical Reserves to Net Premium Ratio (no. of Times)	0.27	2.31	-2.21	1.18
11	Underwriting Balance Ratio (no. of Times)	-0.07	-0.09	-0.08	-0.10
12	Operating Profit Ratio ^	0.04	0.04	(0.02)	(0.02)
13	Liquid Assets to Liabilities Ratio #	-0.31	0.23	0.04	0.29
14	Net Earnings Ratio	5.78%	4.88%	-0.85%	2.53%
15	Return on Networth	3.75%	8.94%	2.24%	4.36%
16	Available Solvency Margin to required Solvency Margin ratio	1.45	1.45	1.57	1.57
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		291,987,500		283,645,000
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)		1.28		5.15
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)		1.28		5.15
6	(iv) Book value per share (Rs) [net worth (Share capital + reserves + fair value change - P&L debit balance)/weighted average no. of shares]		14.28		117.95

PERIODIC DISCLOSURES

FORM NL-31 : Related Party Transactions

Insurer:

Cholamandalam MS General Insurance Company Limited

31-Dec-12

(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 prceeding 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	Nil	Nil	1.53	1.53
4	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Management Expenses Paid	Nil	Nil	Nil	0.03
5	MITSUI SUMITOMO INSURANCE COMPANY LTD	SUBSTANTIAL VOTING POWER	Rent Recovery	16.75	50.81	17.55	54.04
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	10.22	17.71	114.58	118.28
8	MITSUI SUMITOMO INSURANCE COMPANY LTD	SUBSTANTIAL VOTING POWER	Management Expenses recovered	10.10	33.99	5.47	20.08
9	MITSUI SUMITOMO INSURANCE COMPANY LTD	SUBSTANTIAL VOTING POWER	RI Premium Received	924.03	3,011.17	1,043.59	2,794.71
10	MITSUI SUMITOMO INSURANCE COMPANY LTD	SUBSTANTIAL VOTING POWER	RI Commission	130.42	422.74	146.02	434.42
11	MITSUI SUMITOMO INSURANCE COMPANY LTD	SUBSTANTIAL VOTING POWER	Claims Incurred (Net)	556.19	2,780.46	934.22	1,972.56
12	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Fees Incurred for Risk Inspection and Advisory Services	68.39	234.11	66.89	156.83
13	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Management Expenses Paid	8.20	18.91	7.27	17.30

PERIODIC DISCLOSURES

FORM NL-31 : Related Party Transactions

14	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Management Expenses recovered	6.42	19.12	5.30	14.95
15	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Premium Received	0.98	12.60	1.02	7.63
16	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Claims Incurred (Net)	(0.07)	2.84	3.42	3.60
17	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	COMPANY UNDER SAME MANAGEMENT	Marketing Expenses	467.73	981.11	249.46	742.09
18	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	COMPANY UNDER SAME MANAGEMENT	Management Expenses Paid	39.80	75.84	19.45	57.95
19	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	COMPANY UNDER SAME MANAGEMENT	Management Expenses recovered	12.72	36.74	10.40	29.94
20	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	COMPANY UNDER SAME MANAGEMENT	Premium Received	241.94	1,563.81	59.87	332.42
21	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	COMPANY UNDER SAME MANAGEMENT	Claims Incurred (Net)	122.77	305.11	152.60	160.07
22	CHOLAMANDALAM SECURITIES LTD	COMPANY UNDER SAME MANAGEMENT	Management Expenses Paid	0.38	0.72	-	0.64
23	CHOLAMANDALAM SECURITIES LTD	COMPANY UNDER SAME MANAGEMENT	Management Expenses recovered	-	-	0.15	3.09
24	CHOLAMANDALAM SECURITIES LTD	COMPANY UNDER SAME MANAGEMENT	Premium Received	(0.73)	11.52	3.37	18.06
25	CHOLAMANDALAM SECURITIES LTD	COMPANY UNDER SAME MANAGEMENT	Claims Incurred (Net)	1.82	5.61	5.70	5.89
26	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Management Expenses Paid	0.39	2.50	0.97	4.97
27	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Management Expenses recovered	-	-	0.20	1.18
28	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Commission & Marketing Expenses	114.94	300.01	112.31	278.85
29	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Premium Received	186.05	194.85	8.29	22.05
30	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Claims Incurred (Net)	0.77	5.22	3.69	3.87

PERIODIC DISCLOSURES							
FORM NL-31 : Related Party Transactions							

31	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Premium Received	24.41	466.38	1.36	490.29
32	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Claims Incurred (Net)	35.66	108.26	(26.98)	64.33
33	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Payable(Net) - Claims Outstanding	(1.33)	20.53	94.86	94.86

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

PERIODIC DISCLOSURES

FORM NL-32 Products Information

Cholamandalam MS General Insurance Co. Ltd
Date : 31/12/2012

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 Tax Plus Healthline	A25-HLI	IRDA/NL/CMSGI /P/Misc (H)/1986/V.I/10-11	Miscellaneous - Health	Accident & Health	21-Apr-11	23-Sep-11

FORM NL-33 - SOLVENCY MARGIN - KGII

TABLE - II

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

Solvency for the Quarter ended on 31st Dec 2012

Available Solvency Margin and Solvency Ratio

(Rs. in Lacs)

Item	Description	Notes No.	Amount
(1)	(2)	(3)	(4)
1	Available Assets in Policyholders' Funds (adjusted value of Assets as mentioned in Form IRDA-Assets-AA):		174,825
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)		174,825
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		-
4	Excess in Policyholders' Funds (1-2-3)		0
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):		49,352
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		19,226
7	Excess in Shareholders' Funds (5-6)		30,126
8	Total Available Solvency Margin [ASM] (4+7)		30,126
9	Total Required Solvency Margin [RSM]		25,040
	RSM 1		24,855
	RSM 2		20,899
	RSM (Insurance Act)		5,000
	Max of above		25,040
10	Solvency Ratio before Forbearance (Total ASM/Total RSM)		1.203
11.	Outstanding Govt Dues ~ 1-6 months		6,048.1
12.	Revised ASM after forbearance		36,174.1
13.	Solvency Ratio after Forbearance		1.445

Note: Required Solvency Ratio - 1.30

PERIODIC DISCLOSURES

FORM NL-34 : Board of Directors & Key Person

Cholamandalam MS General Insurance Company Ltd

Date: 31/12/2012

BOD and Key Person information

Sl. No.	Name of person	Role/designation	Details of change in the period	
1	Mr. S B Mathur	Chairman		
2	Mr.A Vellayan	Director		
3	Mr.R Srinivasan	Independent Director	Resigned w.e.f November 1, 2012	
4	Mr.R Beri	Independent Director		
5	Mr.N Srinivasan	Director		
6	Mr.Katsuhiko Kaneyoshi	Director		
7	Mr.Hisatoshi Saito	Director		
8	Mr.S S Gopalarathnam	Managing Director		
9	Mr.Tsuyoshi Yamane	Wholetime Director		

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

FORM NL-35-NON PERFORMING ASSETS-7A

COMPANY NAME & CODE:Cholamandalam MS General Insurance Co Ltd

123

Statement as on 31-Dec-12

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: 2/11/2013

SIGNATURE _____

Note:

- A. Category of Investment (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

NO.	CATEGORY OF INVESTMENT	CAT CODE	Current Quarter					Year to Date					PREVIOUS YEAR				
			INVESTMENT as on 31-12-2012		INCOME ON INVESTMENT	GROSS YIELD (%)	NET YIELD (%)	INVESTMENT as on 31-12-2012		INCOME ON INVESTMENT	GROSS YIELD (%)	NET YIELD (%)	INVESTMENT as on 31.03.2012		INCOME ON INVESTMENT	GROSS YIELD (%)	NET YIELD (%)
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
A	CENTRAL GOVERNMENT SECURITIES																
A01	Central Government Bonds	CGSB	32791.55	32118.99	542.41	6.63%	4.48%	32791.55	32118.99	1,537.12	6.88%	4.65%	25,780.48	24,554.48	1,732.73	6.74%	4.56%
A02	Special Deposits	CSPD															
A03	Deposit under Section 7 of Insurance Act, 1938	CDSS	1105.33	1016.78	16.14	5.45%	3.68%	1105.33	1016.78	48.24	5.64%	3.81%	1,118.45	999.27	64.21	5.70%	3.85%
A04	Treasury Bills	CTRB								20.47	8.29%	5.60%	0.00	0.00	34.15	8.19%	5.53%
B	STATE GOVERNMENT / OTHER APPROVED SECURITIES																
B01	Central Government Guaranteed Loans / Bonds	CGSL															
B02	State Government Bonds	SGGB	17058.61	17217.77	338.13	8.54%	5.77%	17058.61	17217.77	938.45	8.74%	5.90%	11,148.04	10,893.69	621.48	8.44%	5.70%
B03	State Government Guaranteed Loans	SGGL															
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA															
B05	Guaranteed Equity	SGGE															
C	HOUSING SECTOR INVESTMENTS																
C01	Loans to State Government for Housing	HLSH															
C02	Loans to State Government for Fire Fighting Equipments	HLSF															
C03	Term Loan - HUDCO / NHB / Institutions accredited by NHB	HTLH															
C04	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	1435.58	1435.58	35.90	10.49%	7.09%	1435.58	1435.58	160.50	9.92%	6.70%	2,391.18	2,391.18	123.60	10.02%	6.77%
C05	Housing - Securitised Assets	HMBS															
C06	Debentures / Bonds / CPs / Loans - (Promoter Group)	HDPG															
	TAXABLE BONDS																
C06	Bonds / Debentures issued by HUDCO	HTHD															
C07	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	17028.41	16932.17	371.49	9.06%	6.12%	17028.41	16932.17	850.18	8.71%	5.88%	10,527.72	10,202.45	827.13	8.23%	5.56%
C08	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HTDA															
	TAX FREE BONDS																
C09	Bonds / Debentures issued by HUDCO	HFHD															
C10	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HFDN															
C11	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HFDA															
D	INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS																
D01	Infrastructure - Other Approved Securities	ISAS															
D02	Infrastructure - PSU - Equity shares - Quoted	ITPE															
D03	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE															
D04	Infrastructure - Equity and Equity Related Instruments (Promoter Group)	IEPG															
D05	Infrastructure - Securitised Assets	IESA															
D06	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IDPG															
	TAXABLE BONDS																
D07	Infrastructure - PSU - Debentures / Bonds	IPTD	5592.63	5539.63	134.69	8.24%	5.57%	5592.63	5539.63	407.34	8.27%	5.59%	6,614.91	6,433.71	551.73	8.12%	5.49%
D08	Infrastructure - PSU - CPs	IPCP															
D09	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	5014.06	5002.30	144.82	8.75%	5.91%	5014.06	5002.30	441.52	8.69%	5.87%	6,496.23	6,374.65	536.06	8.58%	5.80%
D10	Infrastructure - Other Corporate Securities - CPs	ICCP	482.42	482.42	11.97	10.49%	7.09%	482.42	482.42	29.68	10.37%	7.01%					
D11	Infrastructure - Term Loans (with Charge)	ILWC															
	TAX FREE BONDS																
D12	Infrastructure - PSU - Debentures / Bonds	IPFD	7858.25	8828.87	149.76	9.16%	9.16%	7858.25	8828.87	280.09	8.27%	8.27%	2,723.62	2,966.79	120.72	7.13%	7.13%
D13	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICFD															
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS																
E01	PSU - Equity shares - Quoted	EAEQ	147.88	136.70	1.70	4.56%	4.56%	147.88	136.70	2.90	2.61%	2.61%	147.88	134.04	3.71	2.51%	2.51%
E02	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	339.91	180.14	0.30	0.35%	0.24%	339.91	180.14	2.07	0.81%	0.81%	339.91	156.72	1.55	0.46%	0.46%
E03	Equity Shares - Companies incorporated outside India (invested prior to IRDA Regulations)	EFES															

E04	Equity Shares (Incl. Equity related Instruments) - Promoter Group	EEPG															
E05	Corporate Securities - Bonds - (Taxable)	EPBT	1991.30	1970.50	39.25	7.85%	5.30%	1991.30	1970.50	116.90	7.81%	5.27%	1,988.88	1,927.45	156.14	7.86%	5.31%
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	32450.49	32618.41	768.16	9.46%	6.39%	32450.49	32618.41	2,231.14	9.33%	6.30%	29,965.11	29,737.06	2,430.78	9.06%	6.12%
E10	Corporate Securities - Debentures / Bonds/ CPs /Loan - (Promoter Group)	EDPG	973.41	973.41	16.22	10.75%	7.26%	973.41	973.41	62.23	10.55%	7.13%					
E11	Corporate Securities - Derivative Instruments	ECDI															
E12	Investment properties - Immovable	EINP															
E13	Loans - Policy Loans	ELPL															
E14	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI															
E15	Loans - Secured Loans - Mortgage of Property outside India (Term Loan)	ELMO															
E16	Deposits - Deposit with Scheduled Banks, FIs (Incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	20800.00	20800.00	534.99	10.23%	6.91%	20800.00	20800.00	1,395.16	10.27%	6.94%	13,945.00	13,945.00	1,071.93	10.31%	6.96%
E17	Deposits - CDs with Scheduled Banks	EDCD	0.00	0.00	4.25	86.04%	58.13%	0.00	0.00	92.16	11.20%	7.56%	2,297.51	2,297.51	209.07	8.86%	5.99%
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	4304.68	4304.68	108.42	10.45%	7.06%	4304.68	4304.68	259.81	10.21%	6.90%	2,440.66	2,440.66	329.16	9.66%	6.53%
E22	Application Money	ECAM	0.00	0.00	0.80	9.78%			0.00	7.82	10.98%	7.42%	0.00	0.00	6.83	8.11%	0.00%
E23	Corporate Securities Mutual Funds	EGMF	1050.00	1050.26	40.89	8.41%	5.68%	1050.00	1050.26	146.79	9.08%	6.13%	0.00	0.00	140.13	8.76%	5.92%
E24	Corporate Securities Mutual Funds Promoters Group	EMPG															
F	OTHER THAN APPROVED INVESTMENTS																
F01	Bonds - PSU - Taxable	OBPT															
F02	Bonds - PSU - Tax Free	OBPF															
F03	Equity Shares (Incl Co-op Societies)	OESH															
F04	Equity Shares (PSUs & Unlisted)	OEPU															
F05	Equity Shares (Incl. Equity related Instruments) - Promoter Group	OEPG															
F06	Debentures	OLDB	7952.70	8181.22	158.81	10.69%	7.22%	7952.70	8181.22	474.85	10.64%	7.19%	5,930.58	6,112.15	425.99	10.69%	7.22%
F07	Debentures / Bonds/ CPs / Loans etc. - (Promoter Group)	ODPG	4048.21	4147.44	113.51	10.95%	7.40%	4048.21	4147.44	285.56	10.97%	7.41%	2,070.38	2,092.79	218.47	10.66%	7.20%
F08	Commercial Papers	OACP															
F09	Preference Shares	OPSH															
F10	Venture Fund	OVNF															
F11	Short term Loans (Unsecured Deposits)	OSLU															
F12	Term Loans (without Charge)	OTLW															
F13	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS															
F14	Mutual Funds - (under Insurer's Promoter Group)	OMPG															
F15	Derivative Instruments	OCDI															
F16	Securitised Assets	OPSA															
F17	Investment properties - Immovable	OIPI															
	TOTAL		162425	162937	3532.62	8.99%	6.07%	162425	162937	9791	8.90%	6.01%	125927	123660	9606	8.50%	5.74%

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: 11-02-2013

SIGNATURE

FULL NAME & DESIGNATION N.V. Murali
Chief Investment 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 - 2

COMPANY NAME & CODE: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

STATEMENT AS ON: 31 Dec 2012

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								
1	11.15% REL INFRA DB 30-03-2017	OLDB	509.41	21-Jun-12	CRISIL	AA+	AA-	1-Oct-12	
2	6.35%BSES 2013	OLDB	500.78	7-May-04	CRISIL	AAA	AA-	1-Oct-12	
3	5.60% BSES 2013	OLDB	989.25	29-Nov-05	CRISIL	AAA	AA-	1-Oct-12	
B.	<u>AS ON DATE</u> ²								
1	11.00% TATA DB 23-07-2014	ICTD	1013.38	23-Jan-2009 & 08-Mar-2010	CARE	CARE AAA	CARE AA+	1-Nov-10	
2	11.15% REL INFRA DB 30-03-2017	OLDB	509.41	21-Jun-12	CRISIL	AA+	AA-	1-Oct-12	
3	6.35%BSES 2013	OLDB	500.78	7-May-04	CRISIL	AAA	AA-	1-Oct-12	
4	5.60% BSES 2013	OLDB	989.25	29-Nov-05	CRISIL	AAA	AA-	1-Oct-12	

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 :11-02-2013

FULL NAME & DESIGNATION: N.V. Murali
Chief Investment 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 Business, 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

As at 31st Dec 12

(Rs in Lakhs)

Quarterly Business Returns across line of Business

Sl.No.	Line of Business	For Q3 FY 2012-13		For Q3 FY 2011-12		Upto 31.12.2012		Upto 31.12.2011	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	1,905	36,419	1,320	35,135	7,034	111,562	5,398	110,116
2	Cargo & Hull	1,071	1,373	1,168	1,965	3,563	4,653	3,566	6,286
3	Motor TP	11,897	201,722	9,122	185,863	34,080	578,206	25,494	559,716
4	Motor OD	15,239		12,681		43,189		38,723	
5	Engineering	726	2,365	623	2,488	2,098	7,426	1,871	7,389
6	Workmen's Compensation	127	581	167	938	511	2,279	540	2,740
7	Employer's Liability	42	184	196	204	462	648	664	931
8	Aviation	-	-	-	-	-	-	-	-
9	Personal Accident	1,354	4,384	1,177	4,756	3,844	12,653	3,439	14,775
10	Health	6,025	15,516	7,765	7,572	20,480	41,198	19,653	19,021
11	Others*	340	13,051	407	15,131	2,141	46,382	1,744	53,335

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 12

(Rs in Lakhs)

Rural & Social Obligations (Quarterly Returns)

Sl.No.	Line of Business	Particulars	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	96	11.50	
		Social	-	-	
2	Cargo & Hull	Rural			
		Social			
3	Motor TP	Rural	92495	2253.59	
		Social			
4	Motor OD	Rural	92119	4224.05	413388.12
		Social			
5	Engineering	Rural	25	22.95	
		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	18	13509.57	681945.00
		Social			
11	Crop	Rural	305	879.12	8854.99
		Social	-	-	
12	Others*	Rural	13324	336.69	
		Social	-	-	

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

PERIODIC DISCLOSURES

FORM NL-40 Business Acquisition through different channels

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

(Rs in Lakhs)

Sl.No.	Channels	Business Acquisition through different channels							
		Current Quarter For the Quarter Dec 12		Same quarter Previous Year For the Quarter Dec 11		Up to the period YTD Dec 12		Same period of the previous year YTD Dec 11	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	5,287	414	8,270	710	24,307	2,795	37,357	3,115
2	Corporate Agents-Banks	156,682	18,661	113,364	10,831	377,571	41,508	345,532	30,967
3	Corporate Agents -Others	2,845	136	20,812	2,966	33,471	4,591	50,388	6,786
4	Brokers	39,224	4,043	39,360	3,013	112,852	11,468	103,207	8,169
5	Micro Agents	183	10	-	-	1,003	34	-	-
6	Direct Business	71,374	15,462	72,246	17,107	255,803	57,006	237,824	52,053
	Total (A)	275,595	38,727	254,052	34,627	805,007	117,401	774,308	101,090
1	Referral (B)								
	Grand Total (A+B)	275,595	38,727	254,052	34,627	805,007	117,401	774,308	101,090

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

Date: 31/12/2012

Grievance Disposal for the period upto December 31, 2012 during the financial year 2012-13

Sl No.	Particulars	Opening Balance	Additions during the quarter	Complaints Resolved/Settled during the quarter			Complaints Pending at the end of the quarter	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Proposal related		2	2				2
b)	Claim	50	548	524		37	37	1483
c)	Policy related	17	368	362		3	20	1108
d)	Premium							4
e)	Refund	1	8	8			1	22
f)	Coverage							0
g)	Cover note	1	21	21			1	33
h)	Product	1	4	3		1	1	17
i)	Others	1	8	7		2		38
	Total Number	71	959	927	0	43	60	2707

2	Total no. of policies during the previous year *	1826268
3	Total no. of claims during the previous year	271209
4	Total no. of policies during the current year *	1584601
5	Total no. of claims during the current year	224816
6	Total no. of policy complaints (current year) per 10000 policies (current year)	7
7	Total no. of claim complaints (current year) per 10000 claims registered (current year)	66

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Upto 7 days	39		39
b)	7 - 15 days	15		15
c)	15 - 30 days	2		2
d)	30 - 90 days	4		4
e)	90 days & beyond	0		0
	Total Number	60	0	60

* Total no. of policies during the previous year FY 2011-12 includes certificates issued under master policies.

* Total no. of policies upto Q3 of the current year FY 2012-13 includes certificates issued under master policies.