

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 PERIOD ENDED 31st December 2013

	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-Premium Schedule	93,202	304,487	86,762	265,093
2	Profit/ Loss on sale/redemption		65	1,189	15	659
3	Others Administrative Charges		76	404	80	431
4	Interest, Dividend & Rent – Gross		29,725	57,227	8,199	30,352
	<b>TOTAL (A)</b>		<b>123,068</b>	<b>363,307</b>	<b>95,056</b>	<b>296,535</b>
1	Claims Incurred (Net)	NL-5-Claims Schedule	45,949	179,818	32,724	81,920
2	Commission	NL-6-Commission Schedule	8,297	21,519	5,646	7,660
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	40,936	147,339	35,409	124,104
4	Premium Deficiency		-	-	-	-
	<b>TOTAL (B)</b>		<b>95,182</b>	<b>348,676</b>	<b>73,779</b>	<b>213,684</b>
	<b>Operating Profit/(Loss) from APPROPRIATIONS</b>		<b>27,886</b>	<b>14,631</b>	<b>21,277</b>	<b>82,851</b>
	Transfer to Shareholders' Account		27,886	14,631	21,277	82,851
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be		-	-	-	-
	<b>TOTAL (C)</b>		<b>27,886</b>	<b>14,631</b>	<b>21,277</b>	<b>82,851</b>

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

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

REVENUE ACCOUNT MARINE FOR THE PERIOD ENDED 31st December 2013

	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-Premium Schedule	44,971	154,061	37,539	110,450
2	Profit/ Loss on sale/redemption of Investments		(53)	200	(13)	195
3	Others Administrative Charges		75	395	25	145
4	Interest, Dividend & Rent – Gross		(53)	6,381	1,836	9,097
	<b>TOTAL (A)</b>		<b>44,940</b>	<b>161,037</b>	<b>39,387</b>	<b>119,887</b>
1	Claims Incurred (Net)	NL-5-Claims Schedule	29,705	94,256	17,947	60,903
2	Commission	NL-6-Commission Schedule	(8,784)	(32,408)	(8,212)	(25,490)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	21,916	73,784	15,295	49,987
4	Premium Deficiency			-		-
	<b>TOTAL (B)</b>		<b>42,837</b>	<b>135,632</b>	<b>25,030</b>	<b>85,400</b>
	<b>Operating Profit/(Loss) from APPROPRIATIONS</b>		<b>2,103</b>	<b>25,405</b>	<b>14,357</b>	<b>34,487</b>
	Transfer to Shareholders' Account		2,103	25,405	14,357	34,487
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	<b>TOTAL (C)</b>		<b>2,103</b>	<b>25,405</b>	<b>14,357</b>	<b>34,487</b>

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

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

REVENUE ACCOUNT MISCELLANEOUS FOR THE PERIOD ENDED 31st December 2013

	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-Premium Schedule	3,418,752	10,155,856	2,706,926	7,194,868
2	Profit/ Loss on sale/redemption of Investments		6,145	26,113	1,350	11,275
3	Others Administrative Charges		449	506	63	101
4	Interest, Dividend & Rent – Gross		427,607	1,148,268	296,303	878,075
	<b>TOTAL (A)</b>		<b>3,852,953</b>	<b>11,330,743</b>	<b>3,004,642</b>	<b>8,084,319</b>
1	Claims Incurred (Net)	NL-5-Claims Schedule	2,806,132	8,035,647	2,045,918	5,394,645
2	Commission	NL-6-Commission Schedule	102,989	236,241	49,965	150,404
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	912,181	2,710,861	825,103	2,388,333
4	Premium Deficiency					-
	<b>TOTAL (B)</b>		<b>3,821,302</b>	<b>10,982,749</b>	<b>2,920,986</b>	<b>7,933,382</b>
	<b>Operating Profit/(Loss) from</b>		<b>31,651</b>	<b>347,994</b>	<b>83,656</b>	<b>150,937</b>
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account		31,651	347,994	83,656	150,937
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	<b>TOTAL (C)</b>		<b>31,651</b>	<b>347,994</b>	<b>83,656</b>	<b>150,937</b>

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

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

**FORM NL-2-B-PL**

Name of the Insurer: Chola mandalam 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 Dec 2013**

	Particulars	Schedule	For the Quarter	Upto the Quarter	For the Corresponding Quarter of the Preceding year	Upto the Quarter of the preceding year
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		27,886	14,631	21,277	82,851
	(b) Marine Insurance		2,103	25,405	14,357	34,487
	(c) Miscellaneous Insurance		31,651	347,994	83,656	150,937
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		114,147	335,394	121,421	275,806
	(b) Profit on sale of investments		1,962	10,842	2,400	7,206
	Less: Loss on sale of investments		(169)	(332)	(899)	(1,288)
3	OTHER INCOME (To be specified)		-	-	-	-
	<b>TOTAL (A)</b>		<b>177,580</b>	<b>733,934</b>	<b>242,212</b>	<b>549,999</b>
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	-	-	-
	(c) Others (to be specified)		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		-	-	-	1,000
	(b) Bad debts written off		-	-	-	-
	(c) Employees' Remuneration and Welfare Benefits		375	1,125		
	(d) Others (Penalty paid to IRDA)		-	1,000	-	-
	<b>TOTAL (B)</b>		<b>375</b>	<b>2,125</b>	<b>-</b>	<b>1,000</b>
	Profit Before Tax		<b>177,205</b>	<b>731,809</b>	<b>242,212</b>	<b>548,999</b>
	Provision for Taxation		50,023	224,015	78,443	179,432
			<b>127,182</b>	<b>507,794</b>	<b>163,769</b>	<b>369,567</b>
	<b>APPROPRIATIONS</b>					
	(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			349,887	-	-
	<b>Balance carried forward to Balance Sheet</b>		<b>127,182</b>	<b>857,681</b>	<b>163,769</b>	<b>369,567</b>

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

- (a) Premium income received from business concluded in and outside India shall be separately disclosed.
- (b) 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.
- (c) Claims incurred shall comprise claims paid, specific claims settlement costs wherever applicable and change in the outstanding provision for claims at the year-end.
- (d) 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.
- (e) Fees and expenses connected with claims shall be included in claims.
- (f) Under the sub-head "Others" shall be included items like foreign exchange gains or losses and other items.
- (g) 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'..
- (h) 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 2013

	Schedule	As at Dec 31, 2013	As at Dec 31, 2012 for the corresponding previous year
<b>SOURCES OF FUNDS</b>			
SHARE CAPITAL	NL-8-Share Capital Schedule	2,988,057	2,919,875
SHARE APPLICATION MONEY PENDING ALLOTMENT			
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	2,637,893	1,215,885
FAIR VALUE CHANGE ACCOUNT		(4,195)	(6,070)
BORROWINGS	NL-11-Borrowings Schedule	-	-
<b>TOTAL</b>		<b>5,621,755</b>	<b>4,129,690</b>
<b>APPLICATION OF FUNDS</b>			
INVESTMENTS	NL-12-Investment Schedule	21,483,789	16,225,473
LOANS	NL-13-Loans Schedule	-	-
FIXED ASSETS	NL-14-Fixed Assets Schedule	526,687	475,204
DEFERRED TAX ASSET		5,854	17,259
CURRENT ASSETS			
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	6,907,719	6,817,772
<b>Sub-Total (A)</b>		<b>7,198,185</b>	<b>7,088,514</b>
CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	16,111,582	12,704,569
PROVISIONS	NL-18-Provisions Schedule	7,481,178	6,972,191
DEFERRED TAX LIABILITY			
<b>Sub-Total (B)</b>		<b>23,592,760</b>	<b>19,676,760</b>
NET CURRENT ASSETS (C) = (A - B)		(16,394,575)	(12,588,246)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT			
<b>TOTAL</b>		<b>5,621,755</b>	<b>4,129,690</b>

## CONTINGENT LIABILITIES

	Particulars	As at Dec 31, 2013	As at Dec 31, 2012 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	724,936	448,460
6	Reinsurance obligations to the extent not provided for in accounts	-	-
7	Others - Repudiated / Disputed Claim	27,600	27,600
	<b>TOTAL</b>	<b>752,536</b>	<b>476,060</b>

**Cholamandalam MS General Insurance Co Ltd**

**FORM NL-4-PREMIUM SCHEDULE**

**PREMIUM EARNED [NET]**

	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	4,100,595	13,165,150	3,872,655	11,740,132
	Service Tax				
	Adjustment for change in reserve for unexpired risks				
	Gross Earned Premium	<b>4,100,595</b>	<b>13,165,150</b>	<b>3,872,655</b>	<b>11,740,132</b>
	Add: Premium on reinsurance accepted	858	150,375	16,623	74,450
	Less : Premium on reinsurance ceded	539,078	1,951,736	650,369	2,222,798
	Net Premium	3,562,375	11,363,789	3,238,909	9,591,784
	Adjustment for change in reserve for unexpired risks	5,450	749,385	407,682	2,021,373
	<b>Premium Earned (Net)</b>	<b>3,556,925</b>	<b>10,614,404</b>	<b>2,831,227</b>	<b>7,570,411</b>

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

**Cholamandalam MS General Insurance Co Ltd**

**FORM NL-5 - CLAIMS SCHEDULE**

**CLAIMS INCURRED [NET]**

	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	2,441,076	6,666,605	1,943,385	5,287,935
	Add Claims Outstanding at the end of the period	7,417,734	7,417,734	3,219,768	3,219,768
	Less Claims Outstanding at the beginning of the period	6,840,401	4,224,845	2,652,924	1,833,600
	<b>Gross Incurred Claims</b>	<b>3,018,409</b>	<b>9,859,494</b>	<b>2,510,229</b>	<b>6,674,103</b>
	Add :Re-insurance accepted to direct claims	505,935	781,135	222,760	674,403
	Less :Re-insurance Ceded to claims paid	642,558	2,330,908	1,811,308	1,811,038
	<b>Total Claims Incurred</b>	<b>2,881,786</b>	<b>8,309,721</b>	<b>921,681</b>	<b>5,537,468</b>

*Notes*

- Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be*
- 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.*

**Cholamandalam MS General Insurance Co Ltd**  
**FORM NL-6-COMMISSION SCHEDULE**

**COMMISSION**

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)
Commission paid				
Direct	169,123	502,910	136,284	422,341
Add: Re-insurance Accepted				
Less: Commission on Re-insurance Ceded	66,621	277,558	88,885	289,767
<b>Net Commission</b>	<b>102,502</b>	<b>225,352</b>	<b>47,399</b>	<b>132,574</b>
<b>Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:</b>				
Agents	7,941	23,418	6,430	20,929
Brokers	34,815	133,873	31,686	102,617
Corporate Agency	126,367	345,619	98,168	298,795
Referral		-	-	
Others (pl. specify)		-	-	
<b>TOTAL (B)</b>	<b>169,123</b>	<b>502,910</b>	<b>136,284</b>	<b>422,341</b>

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



**Cholamandalam MS General Insurance Co Ltd**  
**FORM NI-7-OPERATING EXPENSES SCHEDULE**

**OPERATING EXPENSES RELATED TO INSURANCE BUSINESS**

	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)
1	Employees' remuneration & welfare benefits	182,641	536,753	169,245	510,548
2	Travel, conveyance and vehicle running expenses	28,255	83,263	20,948	63,060
3	Training expenses	7,169	12,104	1,491	3,280
4	Rents, rates & taxes	20,946	64,625	20,996	61,430
5	Repairs	5,971	13,573	4,783	10,628
6	Printing & stationery	10,549	50,533	9,095	25,943
7	Communication	12,657	42,930	13,054	36,594
8	Legal & professional charges	47,831	141,619	40,724	119,025
9	Auditors' fees, expenses etc	-	-	-	-
	(a) as auditor	540	1,620	528	1,516
	(b) as adviser or in any other capacity, in respect of	-	-	-	-
	(i) Taxation matters	(60)	360	210	630
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	(c) in any other capacity	16	46	15	45
10	Advertisement and publicity	106,514	255,699	9,853	41,013
11	Interest & Bank Charges	4,750	15,756	5,602	14,514
12	Others (to be specified)	-	-	-	-
	Power and Electricity	8,084	24,837	7,839	24,723
	Information Technology Expenses	27,832	86,617	24,221	68,694
	Marketing Expenses	313,979	1,008,784	383,916	1,114,753
	Operating Lease Charges	10,050	30,147	10,047	30,173
	IRDA Registration renewal fees	5,710	16,209	4,465	13,465
	Service Tax Expense	8,500	48,500	12,400	32,800
	Outsourcing Expenses	114,827	313,781	86,832	250,646
	Net Exchange (Gain) / Loss	-	(76)	420	557
	Co-insurance Administrative Charges	203	1,316	271	987
	Terrorism Pool - Management Expenses	2,493	8,643	2,118	8,166
	IMTPIP - Administrative Expenses (Net)	230	585	-	631
	Miscellaneous Expenses (Net)	22,726	80,204	21,758	54,887
13	Depreciation	32,620	93,556	24,976	73,717
	Less: Write back of provision no longer required	-	-	-	-
	<b>TOTAL</b>	<b>975,033</b>	<b>2,931,984</b>	<b>875,807</b>	<b>2,562,425</b>

Note: Items of expenses and income in excess of one percent of the total premiums (less reinsurance) or

**Cholamandalam MS General Insurance Co Ltd**  
**FORM NL-8-SHARE CAPITAL SCHEDULE**

**SHARE CAPITAL**

	Particulars	As at Dec 31, 2013	As at Dec 31, 2012 for the corresponding previous year
		(Rs. '000).	(Rs. '000).
1	Authorised Capital		
	Equity Shares of Rs 324,000,000 (Previous year - 324,000,000) of Rs. 10 each	3,240,000	3,240,000
2	Issued Capital		
	298,805,700 (Previous Year: 291,987,500) Equity Shares of Rs.10 each	2,988,057	2,919,875
3	Subscribed Capital		
	298,805,700 (Previous Year: 291,987,500) Equity Shares of Rs.10 each	2,988,057	2,919,875
4	Called-up Capital		
	298,805,700 (Previous Year: 291,987,500) Equity Shares of Rs.10 each fully paid up	2,988,057	2,919,875
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (Amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses		
	Expenses including commission or brokerage on	-	-
	Underwriting or subscription of shares		
	<b>TOTAL</b>	<b>2,988,057</b>	<b>2,919,875</b>
	Paid up capital held by Holding Company	2,211,157	2,160,702

*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.*

**Cholamandalam MS General Insurance Co Ltd**  
**FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE**  
**SHARE CAPITAL**

**PATTERN OF SHAREHOLDING**

[As certified by the Management]

Shareholder	As at Dec 31, 2013		As at Dec 31, 2012 for the corresponding	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	221,116,218	74	216,070,750	74
· Foreign	77,689,482	26	75,916,750	26
Others				
<b>TOTAL</b>	<b>298,805,700</b>	<b>100</b>	<b>291,987,500</b>	<b>100</b>

**Cholamandalam MS General Insurance Co Ltd**  
**FORM NL-10-RESERVE AND SURPLUS SCHEDULE**  
**RESERVES AND SURPLUS**

	Particulars	As at Dec 31, 2013	As at Dec 31, 2012 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	1,432,645	750,825
	Add: Premium on shares issued during the year	-	-
		1,432,645	750,825
4	General Reserves	95,493	-
	Add: Transfer from Contingency Reserve for Unexpired Risk	-	-
		95,493	-
5	Catastrophe Reserve	-	-
6	Other Reserves Contingency Reserve for Unexpired Risk	252,074	95,493
	Less: Transfer to General Reserve	-	-
	Add: Transfer from Profit and Loss Account	-	-
		252,074	95,493
7	Balance of Profit in Profit & Loss Account	857,681	369,567
	<b>TOTAL</b>	<b>2,637,893</b>	<b>1,215,885</b>

*Note:*

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

**Cholamandalam MS General Insurance Co Ltd**  
**FORM NL-11-BORROWINGS SCHEDULE**  
**BORROWINGS**

	Particulars	As at Dec 31, 2013	As at Dec 31, 2012 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)	-	-
	<b>TOTAL</b>	-	-

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

**Cholamandalam MS General Insurance Co Ltd**  
**FORM NL-12-INVESTMENT SCHEDULE**  
**Investments**

	Particulars	As at Dec 31, 2013	As at Dec 31, 2012 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
	<b>LONG TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	6,772,591	5,095,549
2	Other Approved Securities	-	
3	Other Investments		
	(a) Shares		
	(aa) Equity		
	(bb) Preference		
	(b) Mutual Funds		
	(c) Derivative Instruments		
	(d) Debentures/ Bonds	6,738,296	3,609,034
	(e) Other Securities Equity Shares	107,869	42,684
	(f) Fixed Deposits with Banks	1,705,500	855,500
4	Investments in Infrastructure and Social Sector	2,815,870	1,790,317
5	Other than Approved Investments	452,514	1,051,087
	Less : Provision for diminution in value of investments	(11,000)	(11,000)
	<b>Total A</b>	<b>18,581,640</b>	<b>12,433,171</b>
	<b>SHORT TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	250,863	-
2	Other Approved Securities	-	-
3	Other Investments	-	-
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference		
	(b) Mutual Funds		
	(c) Derivative Instruments		
	(d) Debentures/ Bonds	800,765	1,537,986
	(e) Fixed Deposits with Banks	890,000	1,224,500
	(f) -Money market Instruments	46,490	719,609
	(g) - Mutual Funds ( Liquid schemes)	140,037	105,026
4	Investments in Infrastructure and Social Sector	373,781	56,178
5	Other than Approved Investments	400,213	149,003
	<b>Total B</b>	<b>2,902,149</b>	<b>3,792,302</b>
	<b>TOTAL</b>	<b>21,483,789</b>	<b>16,225,473</b>

Notes:

(1) All Investments are performing investments and are in India.

(2) There are no contracts in relation to investments for purchases where deliveries are pending or for sales where payments are overdue

(3) Government Securities aggregating to Rs. 108,791 thousand (As at Dec 31, 2012- Rs. 110,533 thousand) have been deposited with HDFC Bank under

(4) Details of Cost and Market Value (Rs. '000) :

	As at Dec 31, 2013		As at Dec 31, 2012	
	Cost	Market Value	Cost	Market Value
a) Equity Shares listed	113,896	98,664	48,779	31,684
b) Mutual Funds	140,000	140,037	105,000	105,026
c) Government and other securities	7,023,454	6,744,244	5,095,549	5,035,354
d) Fixed Deposit with Banks	2,595,500	2,595,500	2,080,000	2,080,000
e) Corporate Bonds	11,581,439	11,701,363	8,193,605	8,322,096
f) Money Market Instruments	46,490	46,490	719,609	719,609
	21,500,779	21,326,298	16,242,542	16,293,769

(5) Pursuant to Para 10 of IRDA (Investment) (Fourth Amendment) Regulations 2008, Rs. 17,188,603 thousands of the investments representing the Technical

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

	Particulars	As at Dec 31, 2013	As at Dec 31, 2012 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
1	<b>SECURITY-WISE CLASSIFICATION</b>		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others (to be specified)	-	-
	Unsecured	-	-
	<b>TOTAL</b>	-	-
2	<b>BORROWER-WISE CLASSIFICATION</b>	-	-
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others (to be specified)	-	-
	<b>TOTAL</b>	-	-
3	<b>PERFORMANCE-WISE CLASSIFICATION</b>	-	-
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	<b>TOTAL</b>	-	-
4	<b>MATURITY-WISE CLASSIFICATION</b>	-	-
	(a) Short Term	-	-
	(b) Long Term	-	-
	<b>TOTAL</b>	-	-

**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.

**Cholamandalam MS General Insurance Co Ltd**  
**FORM NL-14-FIXED ASSETS SCHEDULE**

**FIXED ASSETS**

(Rs.'000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening	Additions	Deductions	As at Dec 31, 2013 Opening	As at Mar 31, 2013 Opening	For The Period	On Sales/ Adjustments	Upto Dec 31, 2013	As at Dec 31, 2013 Closing	As at Mar 31, 2013 Closing
Goodwill										
Intangibles Computers	308,675	29,848	-	338,523	209,574	43,007	-	252,581	85,942	99,101
Land-Freehold	37,191	-	-	37,191	-	-	-	-	37,191	37,191
Leasehold Property				-				-	-	-
Buildings	232,348	34,980	-	267,328	11,325	2,879	-	14,204	253,124	221,023
Furniture & Fittings	34,917	3,772	231	38,458	25,058	2,946	231	27,773	10,685	9,859
Information Technology Equipment	175,523	34,004	5,880	203,647	127,557	25,928	5,845	147,640	56,007	47,966
Vehicles	21,964	3,954	6,063	19,855	9,158	3,707	3,644	9,221	10,634	12,806
Office Equipment	21,788	701	119	22,370	14,753	2,184	88	16,849	5,521	7,035
Others (Specify nature)				-				-	-	-
Electrical Fittings	27,629	3,055	211	30,473	17,073	3,301	211	20,163	10,310	10,556
Improvement to Premises	65,476	12,505	-	77,981	24,797	9,605	-	34,402	43,579	40,679
Leased IT Equipment	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>925,511</b>	<b>122,819</b>	<b>12,504</b>	<b>1,035,826</b>	<b>439,295</b>	<b>93,557</b>	<b>10,019</b>	<b>522,833</b>	<b>512,993</b>	<b>486,216</b>
Work in progress	-	-	-	-	-	-	-	-	13,694	9,711
<b>Grand Total</b>	<b>925,511</b>	<b>122,819</b>	<b>12,504</b>	<b>1,035,826</b>	<b>439,295</b>	<b>93,557</b>	<b>10,019</b>	<b>522,833</b>	<b>526,687</b>	<b>495,927</b>
PREVIOUS YEAR	684,574	210,995	8,449	887,120	345,333	73,719	6,282	412,770	475,204	

*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, 2013	As at Dec 31, 2012 for the corresponding previous year
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	105,299	92,439
2	Bank Balances		-
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)		
	(bb) Others		
	(b) Current Accounts	172,599	175,575
	(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)	12,568	2,728
	<b>TOTAL</b>	<b>290,466</b>	<b>270,742</b>
	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, 2013	As at Dec 31, 2012 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	10,725	24,494
4	Advances to Directors/Officers		
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	132,333	1,095
6	Others (to be specified)		
	Advances to Employees	1,010	676
	Advances to Vendors	33,105	7,416
	Deposits for Premises and Advance Rent	44,453	44,695
	Service Tax Unutilised Credit	30,293	29,524
	Service tax paid under protest (Note 8 (c) of Schedule 16)	47,414	10,747
	Other Advances / Deposits	35,888	22,977
	<b>TOTAL (A)</b>	<b>335,221</b>	<b>141,624</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments	729,224	490,256
2	Outstanding Premiums	912,857	1,014,465
3	Agents' Balances	-	
4	Foreign Agencies Balances	-	
5	Due from other entities carrying on insurance business (including reinsurers)	162,740	293,657
6	Due from subsidiaries/ holding	-	
7	Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act, 1938]	-	
8	Others (to be specified)		
	Bond Redemption Proceeds receivable	-	170
	Receivable from Terrorism Pool [includes investment income	576,369	449,842
	Receivable from IMTPIP	4,191,308	4,427,758
	<b>TOTAL (B)</b>	<b>6,572,498</b>	<b>6,676,148</b>
	<b>TOTAL (A+B)</b>	<b>6,907,719</b>	<b>6,817,772</b>

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, 2013	As at Dec 31, 2012 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
1	Agents' Balances	51,979	45,084
2	Balances due to other insurance companies	436,970	579,433
3	Deposits held on re-insurance ceded	(2,324)	21,966
4	Premiums received in advance	130,081	178,047
5	Unallocated Premium	272,510	255,283
6	Sundry creditors	636,839	766,150
7	Due to subsidiaries/ holding company		
8	Claims Outstanding		
	- Other than IMTPIP (Net of Reinsurance)	7,469,695	3,219,768
	- Dismantled IMTPIP	6,792,760	7,438,015
9	Due to Officers/ Directors		
10	Others (to be specified)		
	Book Overdraft	12,695	12,032
	Tax and Other Withholdings	38,939	33,530
	Environment Relief Fund	12	38
	Service Tax Payable	129,228	155,000
	Value Added Tax Payable	-	223
	Unclaimed amounts of policyholders	142,198	-
	<b>TOTAL</b>	<b>16,111,582</b>	<b>12,704,569</b>

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

	<b>Particulars</b>	<b>As at Dec 31, 2013</b>	<b>As at Dec 31, 2012 for the corresponding previous year</b>
		(Rs. '000).	(Rs. '000).
1	Reserve for Unexpired Risk	7,353,458	6,851,166
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)		-
6	Leave and other Employee Benefits	127,720	121,025
7	Reserve for Premium Deficiency	-	-
	<b>TOTAL</b>	<b>7,481,178</b>	<b>6,972,191</b>

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

	Particulars	As at Dec 31, 2013	As at Dec 31, 2012 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	<b>TOTAL</b>	-	-

*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 2013						As at 31st Dec 2012			
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	<b>Fire</b>	5,511	1,158	130	6,799	4,056	1,173	158	5,387
2	<b>Marine</b>								
a	Marine Cargo	560	680	162	1,402	729	624	138	1,491
b	Marine Hull	-	-	-	-	1	-	-	1
3	<b>Miscellaneous</b>								
a	Motor	54,775	26,714	40,207	121,696	51,471	47,030	14,472	112,973
b	Engineering	779	478	110	1,367	735	440	125	1,300
c	Aviation	-	-	-	-	-	-	-	-
d	Liabilities	331	278	99	708	365	353	81	799
e	Others	5,310	713	433	6,456	3,411	738	323	4,472
4	<b>Health Insurance</b>	6,268	3,211	322	9,801	7,744	1,925	246	9,915
5	<b>IMTPIP</b>		67,928		67,928	-	38,752	-	38,752
6	<b>Total Liabilities</b>	<b>73,534</b>	<b>101,160</b>	<b>41,463</b>	<b>216,157</b>	<b>68,512</b>	<b>91,035</b>	<b>15,543</b>	<b>175,090</b>

PERIODIC DISCLOSURES  
FORM NL-22      Geographical Distribution of Business

Insurer: Cholamandalam MS General Insurance Co Ltd  
GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER: I (Apr'13 -Dec'13)

(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	168.30	487.74	14.07	31.47	-	-	108.53	269.80	1,068.55	3,217.10	1,010.85	3,048.17	2,079.40	6,265.27	13.30	31.93	17.54	41.92	37.64	82.84	4.71	18.15	-	-	5.99	25.29	2,449.47	7,254.41	
Arunachal Pradesh	0.03	5.11	-	-	-	-	2.51	6.75	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2.54	11.86	
Assam	23.46	95.88	15.95	30.00	-	-	5.40	19.42	455.87	1,257.08	325.91	907.26	781.78	2,164.35	0.41	0.99	0.11	0.49	9.67	18.28	-	0.20	-	-	10.46	25.71	847.23	2,355.33	
Bihar	56.24	229.83	0.24	0.48	-	-	12.22	30.37	411.31	1,145.05	354.77	1,008.94	766.08	2,153.99	0.82	2.21	0.08	1.07	10.59	2,533.54	0.01	0.10	0.42	1,198.04	22.46	83.40	869.15	6,233.04	
Chattisgarh	26.02	106.31	-	0.98	-	-	13.80	34.29	469.08	1,287.46	426.47	1,201.76	895.55	2,489.22	0.52	2.13	0.12	0.60	1.72	7.09	-	-	-	-	2.20	8.85	939.93	2,649.48	
Goa	7.78	31.80	4.83	13.20	0.04	0.04	1.65	6.09	76.70	200.16	83.44	216.37	160.14	416.52	0.60	4.70	0.82	2.91	7.18	24.24	0.13	0.66	-	-	1.02	2.85	184.18	503.02	
Gujarat	217.68	889.53	39.62	131.81	-	-	34.12	84.83	732.44	2,037.98	761.14	2,015.11	1,493.58	4,053.09	17.24	57.86	6.99	26.04	38.62	110.92	3.52	15.91	-	-	36.37	75.34	1,887.74	5,445.33	
Haryana	113.84	324.21	-	-	-	-	54.35	135.10	190.84	614.12	221.36	754.28	412.20	1,368.40	-	-	0.04	0.05	0.22	1.44	-	0.07	-	-	335.92	1.52	2.66	582.17	2,167.84
Himachal Pradesh	9.86	40.30	-	-	-	-	0.12	0.30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9.99	40.61	
Jammu and Kashmir	2.21	9.02	-	-	-	-	0.33	0.83	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2.54	9.85	
Jharkhand	27.19	111.11	0.37	0.49	-	-	18.26	45.41	414.52	1,440.18	348.32	1,146.29	762.84	2,586.47	1.07	4.08	0.06	0.11	7.41	3,343.58	-	0.08	-	-	3.37	13.52	820.58	6,104.84	
Karnataka	130.45	533.07	29.73	167.95	-	-	47.71	118.62	927.16	2,936.08	995.07	2,851.51	1,922.23	5,787.59	16.59	58.55	2.84	15.62	57.76	482.46	6.84	29.03	-	-	8.98	34.87	2,223.13	7,227.74	
Kerala	38.07	155.56	4.61	13.63	-	-	9.74	24.22	711.65	2,373.72	703.95	2,163.07	1,415.60	4,536.79	0.19	1.44	1.38	1.75	20.48	48.80	2.52	10.15	-	-	3.37	10.12	1,495.96	4,802.44	
Madhya Pradesh	74.34	303.81	35.04	90.29	-	-	26.01	64.65	867.13	2,469.78	751.86	2,046.05	1,618.99	4,515.84	5.52	13.78	1.62	6.82	34.25	137.64	0.27	3.32	-	-	16.84	70.90	1,812.88	5,207.03	
Maharashtra	341.90	1,297.13	87.78	503.84	-	1.01	188.77	416.28	2,030.28	5,785.16	1,597.39	4,410.33	3,627.67	10,195.49	71.91	217.95	110.59	221.27	279.85	994.38	23.01	97.13	-	-	49.09	157.71	4,780.57	14,102.19	
Manipur	1.14	4.66	-	-	-	-	0.96	2.39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2.10	7.05	
Meghalaya	0.45	1.82	-	-	-	-	2.39	5.95	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2.84	7.77	
Mizoram	0.30	1.24	-	-	-	-	0.89	2.22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.20	3.47	
Nagaland	0.28	1.15	-	-	-	-	0.56	1.38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.84	2.53	
Orissa	22.05	90.09	0.41	0.42	-	-	6.38	15.85	399.61	1,080.23	409.82	1,127.51	809.43	2,207.74	0.44	0.94	0.00	0.03	5.39	9.68	0.18	0.35	-	-	3.05	9.53	847.31	2,334.63	
Punjab	28.98	118.43	0.52	1.64	-	-	7.37	18.31	299.31	930.42	190.77	598.18	490.09	1,528.60	0.09	0.89	0.18	2.41	5.01	20.71	0.96	2.17	-	-	6.15	19.49	539.35	1,712.65	
Rajasthan	94.13	234.67	8.03	45.37	-	-	102.73	195.39	1,639.75	4,877.84	1,720.93	4,766.77	3,360.68	9,644.61	1.12	22.84	1.36	4.92	9.74	33.96	0.05	0.87	-	-	6.74	36.98	3,584.60	10,219.61	
Sikkim	0.87	3.56	0.16	0.16	-	-	3.45	8.59	33.36	92.41	23.47	71.77	56.83	164.18	-	-	-	0.01	0.12	0.12	-	-	-	-	0.09	0.58	61.52	177.19	
Tamil Nadu	304.02	1,242.37	464.04	1,702.77	-	-	100.56	249.99	1,391.38	4,921.20	1,988.57	6,518.57	3,379.95	11,439.77	278.38	408.41	1,400.92	4,074.81	1,248.59	4,202.34	42.14	191.95	258.54	258.54	67.76	142.67	7,544.90	23,913.61	
Tripura	0.81	4.31	0.48	2.65	-	-	0.59	2.97	167.88	446.67	142.01	387.65	309.89	834.32	-	0.13	0.02	0.02	5.48	9.52	-	-	-	-	0.52	1.90	317.78	855.82	
Uttar Pradesh	135.20	552.48	9.46	27.09	-	-	66.30	164.81	1,352.46	4,268.16	1,092.89	3,116.97	2,445.35	7,385.13	0.52	5.89	3.26	6.80	19.14	128.01	0.53	0.98	-	717.06	18.54	72.12	2,698.30	9,060.37	
Uttrakhand	21.85	89.28	4.38	16.97	-	-	1.35	4.36	129.51	408.76	155.47	454.51	284.98	863.27	-	0.30	0.10	0.28	2.84	15.92	-	0.04	-	-	5.71	19.21	321.21	1,009.63	
West Bengal	45.37	185.38	5.37	21.29	-	-	28.24	70.20	738.89	2,318.93	803.83	2,457.51	1,542.73	4,776.44	1.70	4.62	1.15	7.30	1,293.93	2,125.49	1.81	6.85	-	-	12.46	42.18	2,932.75	7,239.75	
Andaman and Nicobar Islands	0.03	0.12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.03	0.12	
Chandigarh	1.55	41.34	0.00	1.73	-	-	0.06	1.15	137.16	466.62	128.46	423.76	265.62	890.38	-	0.52	2.69	6.82	1.24	13.89	0.04	0.24	-	-	3.01	10.91	274.21	966.97	
Dadra & Nagar Haveli	10.40	42.49	-	-	-	-	0.07	0.17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10.47	42.67	
Daman & Diu	6.58	26.88	-	-	-	-	-	0.06	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6.58	26.94	
Delhi	61.81	802.58	568.86	1,971.02	-	-	14.30	135.55	701.60	2,270.19	668.08	2,064.70	1,369.68	4,334.89	45.04	225.59	44.83	108.21	595.00	1,493.25	21.72	106.68	-	-	13.01	53.10	2,734.25	9,230.86	
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Puducherry	2.56	10.46	0.13	0.19	-	-	0.35	1.88	85.08	279.77	125.78	421.21	210.86	700.98	0.14	0.21	0.30	0.57	2.81	7.01	0.11	0.56	-	-	0.35	2.88	217.61	724.74	
Total	1,975.73	8,073.71	1,294.07	4,775.44	0.04	1.06	860.08	2,138.21	15,431.51	47,125.08	15,030.62	44,178.28	30,462.14	91,303.35	455.62	1,065.95	1,596.99	4,530.80	3,694.68	15,845.08	108.55	485.46	258.96	2,509.56	299.06	922.78	41,005.91	131,651.40	

# PERIODIC DISCLOSURES

FORM NL-23 Reinsurance Risk Concentration

Insurer: Cholamandalam MS General Insurance Co Ltd

Date:

11-Feb-14

Statement for the Quarter Ended December 31,2013

(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	0.05					0.00%
2	No. of Reinsurers with rating AA but less than AAA	1	207.64					3.92%
3	No. of Reinsurers with rating A but less than AA	16	696.96	16	487.35	4	1,186.03	44.73%
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	2,463.66	1	214.81	2	43.25	51.36%
	Total	19	3,368.31	17	702.16	6	1,229.28	100.00%



**PERIODIC DISCLOSURES****FORM NL-24 Ageing of Claims**

Insurer: Cholamandalam MS General Insurance Co. Ltd.

Date: Quarter end as on 31st Dec'13

*(Rs in Lakhs)*

<b>Ageing of Claims</b>								
Sl.No.	Line of Business	No. of claims paid					Total No. of claims paid	Total amount of claims paid
		1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Fire	14	37	43	36	14	144	3405.64
2	Marine Cargo	2036	1174	399	119	50	3778	990.01
3	Marine Hull						0	
4	Engineering	24	40	31	30	10	135	727.89
5	Motor OD	12906	4858	1645	449	103	19961	7907.04
6	Motor TP	104	255	580	716	1250	2905	5841.65
7	Health	25459	17	0	0	0	25476	3782.19
8	Overseas Travel	27	0	0	0	0	27	127.22
9	Personal Accident	340	21	2	0	0	363	534.57
10	Liability		68	14	3	7	92	36.82
11	Crop						0	
12	Miscellaneous	271	11	3	0	2	287	2076.69

## PERIODIC DISCLOSURES

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

Insurer: **Cholamandalam MS General Insurance Co. Ltd.** Date: **Quarter end as on 31st Dec'13***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	409	1955		285	8357	24596	15176	95	752	188			118	51931
2	Claims reported during the period	249	4702		213	21900	4449	32025	83	530	196			367	64714
3	Claims Settled during the period	144	3778		135	19961	2905	25476	27	363	92			287	53168
4	Claims Repudiated during the period	37	241		11	911	98	1088	14	52	6			8	2466
5	Claims closed during the period	76	754		32	2132	246	242	47	65	28			28	3650
6	Claims O/S at End of the period	401	1884		320	7253	25796	20395	90	802	258			162	57361
7	Less than 3months	160	1118		135	4966	3541	18577	36	250	126			107	29016
8	3 months to 6 months	93	446		75	740	3746	315	22	123	74			29	5663
9	6months to 1 year	81	221		81	483	5031	1452	22	122	19			20	7532
10	1year and above	67	99		29	1064	13478	51	10	307	39			6	15150

**FORM NL-26 - CLAIMS INFORMATION - KG Table I**

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

**Solvency for the quarter ended 31st Dec 2013**

**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	11,042	5,942	11,517	2,459	1,188	1,728	1,728
2	Marine Cargo	6,311	1,208	6,985	1,560	757	1,257	1,257
3	Marine Hull	2	1	-	-	-	-	-
4	Motor	120,680	109,310	79,548	81,854	21,862	24,556	24,556
5	Engineering	3,471	1,268	1,945	630	347	292	347
6	Aviation	-	-	-	-	-	-	-
7	Laibilities	1,319	705	20	163	198	49	198
8	Others	10,805	5,706	5,459	2,599	1,513	1,146	1,513
9	Health	23,496	16,768	16,947	15,314	3,524	4,594	4,594
	<b>Total</b>	<b>177,126</b>	<b>140,908</b>	<b>122,421</b>	<b>104,579</b>	<b>29,389</b>	<b>33,622</b>	<b>34,193</b>

PERIODIC DISCLOSURES		
FORM NL-27 Offices information for Non-Life		
Insurer: <b>Cholamandalam MS General Insurance Co Ltd</b>		Date: <b>31/12/2013</b>
Sl. No.	Office Information	Number
1	No. of offices at the beginning of the Quarter	105*
2	No. of branches approved during the Quarter	1
3	No. of branches opened during the Quarter	Nil
4	Out of approvals of previous year	Nil
	Out of approvals of this Quarter	1
5	No. of branches closed during the Quarter	Nil
6	No of offices at the end of the Quarter	106*
7	No. of branches approved but not opened	Nil
8	No. of rural branches	Nil
9	No. of urban branches	106

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

FORM - 3B

(Read with Regulation 10)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited  
Registration Number: 123  
Statement as on: 31 Dec 2013  
Statement of Investment Assets (General Insurer, Re-insurers)  
(Business within India)  
Periodicity of Submission: Quarterly

PART - A

Rs.Lakhs

Section I

No	PARTICULARS	SCH	AMOUNT
1	Investments	8	214,837.90
2	Loans	9	-
3	Fixed Assets	10	5,266.87
4	Current Assets		
	a. Cash & Bank Balance	11	2,904.66
	b. Advances & Other Assets	12	69,077.18
5	Current Liabilities		
	a. Current Liabilities	13	161,115.81
	b. Provisions	14	74,811.78
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		58.54
Application of Funds as per Balance Sheet (A)			56,100.49

	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	5,266.87
3	Cash & Bank Balance (if any)	11	2,904.66
4	Advances & Other Assets (if any)	12	69,077.18
5	Current Liabilities	13	161,115.81
6	Provisions	14	74,811.78
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		58.54
Total (B)		TOTAL (B)	(158,737.42)
'Investment Assets' As per FORM 3B		(A-B)	214,837.90

Section II

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value (h)
			Balance (a)	FRSM* (b)						
1	Central Govt. Securities	Not less than 20%		9,127.95	36,464.10	45,592.06	21%		45,592.06	43,468.00
2	Central Govt Sec, State Govt Sec or Other Approved (Government funds only)	Not less than 30%		14,061.61	56,172.94	70,234.55	33%		70,234.55	67,443.00
3	Investment subject to Exposure Norms									
	a. Housing & Loans to SG for Housing and FFE	Not less than 5%								
	1. Approved Investments			5,091.89	20,340.95	25,432.85	12%		25,432.85	25,407.05
	2. Other Investments									
	b. Infrastructure Investments	Not less than 10%								
	1. Approved Investments			6,429.20	25,683.20	32,112.40	15%	(29.16)	32,083.25	33,272.90
	2. Other Investments			515.77	2,060.38	2,576.15	1%	(51.01)	2,525.14	2,646.00
	c. Approved Investments	Not exceeding 55%		15,742.81	62,888.97	78,631.78	37%	(71.78)	78,559.99	78,488.00
	d. Other Investments			1,201.68	4,800.45	6,002.13	3%		6,002.13	6,006.00
Investment Assets			100%	43,042.96	171,946.89	214,989.85	100%	(151.95)	214,837.90	213,262.94

Certification:

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

Date: 6-Feb-14

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

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

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

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

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

Full name: NV MURALI

Chief of Investments

# PERIODIC DISCLOSURES

FORM NL-29

Detail regarding debt securities

Cholamandalam MS General Insurance Company limited

12/30/2013

Regn No: 123

Combined including Motor Pool

(Rs in Lakhs)

## Detail Regarding debt securities

	MARKET VALUE				Book Value			
	As at 31-12-2013	As % of total for this class	As at 31-12-2012	As % of total for this class	As at 31-12-2013	As % of total for this class	As at 31-12-2012	As % of total for this class
<b>Break down by credit rating</b>								
AAA rated	70,396.28	38.07%	60,593.98	43.04%	69,259.41	37.14%	59,722.28	42.63%
AA or better	38,447.64	20.79%	19,702.68	14.00%	38,492.61	20.64%	19,408.95	13.85%
Rated below AA but above A	8,634.60	4.67%	10,119.97	7.19%	8,509.32	4.56%	10,000.91	7.14%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Any other (Sovereign)	67,442.44	36.47%	50,353.54	35.77%	70,234.55	37.66%	50,955.49	36.37%
	184,920.97		140,770.17		186,495.89		140,087.63	
<b>BREAKDOWN BY RESIDUALMATURITY</b>								
Up to 1 year	18,669.24	10.10%	24,545.22	17.44%	18,721.12	10.04%	24,627.76	17.58%
More than 1 year and upto 3years	60,672.57	32.81%	52,980.67	37.64%	60,992.77	32.70%	53,218.73	37.99%
More than 3years and up to 7years	45,805.24	24.77%	32,402.13	23.02%	46,699.10	25.04%	32,784.40	23.40%
More than 7 years and up to 10 years	59,729.67	32.30%	30,793.57	21.88%	60,029.29	32.19%	29,402.94	20.99%
above 10 years	44.25	0.02%	48.58	0.03%	53.61	0.03%	53.80	0.04%
	184,920.97		140,770.17		186,495.89		140,087.63	
<b>Breakdown by type of the issuer</b>								
a. Central Government	43,467.34	23.51%	33,135.77	23.54%	45,592.06	24.45%	33,896.87	24.20%
b. State Government	23,975.10	12.97%	17,217.77	12.23%	24,642.49	13.21%	17,058.61	12.18%
c. Corporate Securities	117,478.53	63.53%	90,416.63	64.23%	116,261.34	62.34%	89,132.14	63.63%
	184,920.97		140,770.17		186,495.89		140,087.63	

### Note

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

## PERIODIC DISCLOSURES

## Analytical Ratios

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

(Rs in Lakhs)

## Analytical Ratios for Non-Life companies

Sl.No.	Particular	For the quarter	Upto the quarter	Corresponding quarter of the preceeding year	Upto the quarter of the preceeding year
1	Gross Written Premium (Direct) Growth	5.89%	12.14%	11.84%	16.13%
2	Gross Direct Premium to Shareholders' Funds Ratio (No. of Times)	0.73	2.34	0.94	2.84
3	Growth Rate of Shareholders' Funds	2.54%	36.13%	4.12%	0.28
4	Net Retention Ratio	86.86%	85.34%	83.28%	81.19%
5	Net Commission Ratio	2.88%	1.98%	1.46%	1.38%
6	Expenses of Management to Gross Direct Premium ratio	27.90%	26.09%	26.43%	23.94%
7	Combined Ratio	111.27%	106.07%	97.73%	99.63%
8	Technical Reserves to Net Premium Ratio (no. of Times)	(0.82)	1.90	(0.32)	2.31
9	Underwriting Balance Ratio (no. of Times)	(0.11)	(0.08)	(0.01)	(0.06)
10	Operating Profit Ratio ^	1.72%	3.64%	10.36%	5.83%
11	Liquid Assets to Liabilities Ratio #	(0.02)	0.34	(0.04)	0.25
12	Net Earnings Ratio	2.95%	4.47%	5.78%	4.88%
13	Return on Networth	2.09%	9.03%	3.76%	8.95%
14	Available Solvency Margin to required Solvency Margin ratio	1.39	1.39	1.45	1.45
15	NPA ratio - gross & net	Nil	Nil	Nil	Nil
	Gross NPA Ratio	Nil	Nil	Nil	Nil
	Net NPA Ratio	Nil	Nil	Nil	Nil

## Equity Holding Pattern for Non-Life Insurers

1	(a) No. of shares	298,805,700	298,805,700	291,975,000	291,975,000
2	(b) Percentage of shareholding (Indian / Foreign)	74%/26%	74%/26%	74%/26%	74%/26%
3	(c) % of Government holding (in case of public sector insurance companies)	NA	NA	NA	NA
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	0.43	1.72	0.57	1.28
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.43	1.72	0.57	1.28
6	(iv) Book value per share (Rs) [net worth (Share capital + reserves + fair value change - P&L debit balance)/weighted average no. of shares]	18.81	18.81	1.41	1.41

## PERIODIC DISCLOSURES

### FORI : Related Party Transactions

#### PERIODIC DISCLOSURES

FORM NL-31 :Related Party Transactions

Insurer: Cholamandalam MS General Insurance Company Limited

Date: 31-Dec-13

(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	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Claims Incurred (Net)	39.30	42.48	0.77	5.22
2	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Marketing Expenses	119.77	357.54	114.94	300.01
3	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Commission Expenses	119.77	357.54	114.91	299.98
4	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Expenses payable / (receivable)	Nil	Nil	0.61	-
5	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Management Expenses Paid	Nil	Nil	0.39	2.50
6	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Management Expenses recovered	Nil	Nil	-	-
7	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Premium Received	(0.42)	6.74	186.05	194.85
8	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	COMPANY UNDER SAME MANAGEMENT	Claims Incurred (Net)	110.89	331.28	12.77	305.11
9	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	COMPANY UNDER SAME MANAGEMENT	Expenses payable / (receivable)	(14.16)	(13.59)	13.26	12.28
10	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	COMPANY UNDER SAME MANAGEMENT	Interest accrued	169.00	483.32	95.14	240.52
11	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	COMPANY UNDER SAME MANAGEMENT	Interest received	-	229.17	-	228.00
12	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	COMPANY UNDER SAME MANAGEMENT	Investments	-	2,000.00	-	2,902.94
13	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	COMPANY UNDER SAME MANAGEMENT	Management Expenses Paid	41.92	90.52	39.80	75.84
14	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	COMPANY UNDER SAME MANAGEMENT	Management Expenses recovered	4.23	18.86	12.72	36.74
15	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	COMPANY UNDER SAME MANAGEMENT	Marketing Expenses	393.09	1,249.09	467.73	981.11
16	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	COMPANY UNDER SAME MANAGEMENT	Payable - Advance Premium Deposit	86.51	86.51	86.51	86.51
17	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	COMPANY UNDER SAME MANAGEMENT	Payable(Net) - Claims Outstanding	71.48	71.48		
18	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	COMPANY UNDER SAME MANAGEMENT	Premium Received	30.80	472.78	241.94	1,563.81
19	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	COMPANY UNDER SAME MANAGEMENT	Receivable - Investments	(7.42)	6,018.78	17.05	5,021.61
20	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Claims Incurred (Net)	(0.39)	5.13	(0.07)	2.84
21	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Expenses payable / (receivable)	(0.40)	(3.82)	(7.77)	(14.36)



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
22	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Fees Incurred for Risk Inspection and Advisory Services	346.07	462.22	68.39	234.11
23	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Management Expenses Paid	6.50	17.58	8.20	18.91
24	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Management Expenses recovered	6.42	19.05	6.42	19.12
25	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Premium Received	2.93	25.11	0.98	12.60
26	CHOLAMANDALAM SECURITIES LTD	COMPANY UNDER SAME MANAGEMENT	Brokerage Expenses	0.11	1.92	-	-
27	CHOLAMANDALAM SECURITIES LTD	COMPANY UNDER SAME MANAGEMENT	Claims Incurred (Net)	3.45	4.55	1.82	5.61
28	CHOLAMANDALAM SECURITIES LTD	COMPANY UNDER SAME MANAGEMENT	Management Expenses Paid	Nil	Nil	0.38	0.72
29	CHOLAMANDALAM SECURITIES LTD	COMPANY UNDER SAME MANAGEMENT	Management Expenses recovered	Nil	Nil	-	-
30	CHOLAMANDALAM SECURITIES LTD	COMPANY UNDER SAME MANAGEMENT	Premium Received	(0.18)	16.05	(0.73)	11.52
31	mitsui sumitomo insurance company LTD	SUBSTANTIAL VOTING POWER	Expenses payable / (receivable)	0.33	13.17	(0.53)	(3.66)
32	mitsui sumitomo insurance company LTD	SUBSTANTIAL VOTING POWER	Management Expenses Paid	82.88	91.51	10.22	17.71
33	mitsui sumitomo insurance company LTD	SUBSTANTIAL VOTING POWER	Management Expenses recovered	4.02	12.55	10.10	33.99
34	mitsui sumitomo insurance company LTD	SUBSTANTIAL VOTING POWER	Reinsurance recovery on claims	2,623.54	6,597.29	556.19	2,780.46
35	mitsui sumitomo insurance company LTD	SUBSTANTIAL VOTING POWER	Rent Recovery	16.95	52.00	16.75	50.81
36	mitsui sumitomo insurance company LTD	SUBSTANTIAL VOTING POWER	RI Commission	130.05	503.97	130.42	422.74
37	mitsui sumitomo insurance company LTD	SUBSTANTIAL VOTING POWER	RI Premium Paid	874.30	3,506.23	924.03	3,011.17
38	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Claims Incurred (Net)	(55.77)	101.81	35.66	108.26
39	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Expenses payable / (receivable)	-	0.50	-	(1.52)
40	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Management Expenses Paid	NIL	NIL	Nil	Nil
41	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Management Expenses recovered	0.00	0.00	Nil	Nil
42	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Payable - Advance Premium Deposit				
43	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Payable(Net) - Claims Outstanding	15.85	15.85	(1.33)	20.53
44	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Premium Received	15.74	367.95	24.41	466.38

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

## PERIODIC DISCLOSURES

### FORM NL-32: Products Information

Insurer:

Cholamandalam MS General Insurance Co. Ltd

Date: 31/12/2013

<b><i>Products Information</i></b>							
<i>List below the products and/or add-ons introduced during the period</i>							
Sl. No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business*	Category of product	Date of filing of Product	Date IRDA confirmed filing/ approval
1	Nil						
2							
..							
n							

## FORM NL-33 - SOLVENCY MARGIN - KGII

TABLE - II

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

Solvency for the Quarter ended on 31st Dec 2013

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):		221,607
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)		216,159
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		5,448
4	<b>Excess in Policyholders' Funds (1-2-3)</b>		-
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):		61,768
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		14,321
7	<b>Excess in Shareholders' Funds (5-6)</b>		47,447
8	<b>Total Available Solvency Margin [ASM] (4+7)</b>		47,447
9	Total Required Solvency Margin [RSM]		34,193
	<b>RSM 1</b>		29,389
	<b>RSM 2</b>		33,622
	<b>RSM (Insurance Act)</b>		5,000
	<b>Max of above</b>		34,193
10	Solvency Ratio before Forbearance (Total ASM/Total RSM)		1.388
11.	Outstanding Govt Dues ~ 1-6 months		81.1
12.	Revised ASM after forbearance		47,528.1
13.	Solvency Ratio after Forbearance		1.390

PERIODIC DISCLOSURES			
FORM NL-34: Board of Directors & Key Person			
Cholamandalam MS General Insurance Company Ltd			Date: 31/12/2013
<b>BOD and Key Person information</b>			
Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mr. S B Mathur	Independent Director & Chairman	No Change
2	Mr.R Beri	Independent Director	
3	Mr.Pradeep V Bhide	Director	
4	Mr.N Srinivasan	Director	
5	Mr.Katsuhiko Kaneyoshi	Director	
6	Mr.S S Gopalarathnam	Managing Director	
7	Mr.Tsuyoshi Yamane	Wholetime Director	

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

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		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: 2/6/2014

SIGNATURE

Note:  
A. Category of Investmet (COI) shall be as per INV/GLN/001/2003-04  
B. FORM 7A shall be submitted in respect of each 'fund'.  
C. Classification shall be as per F&A-Circulars-169-Jan-07 Dt.24-01-07.

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



D12	Infrastructure - PSU - Debentures / Bonds	IPFD	13,915.07	15,160.90	255.30	7.42%	7.42%	13,915.07	15,160.90	660.16	7.34%	7.34%	7,858.25	8,828.87	280.09	8.27%	8.27%
D13	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICFD	-	-	-			-	-	-			-	-	-		
	<b>b) Other Investments</b>		-	-	-			-	-	-			-	-	-		
	Infrastructure - Equity (including Unlisted)	IOEQ	68.96	17.95	-			68.96	17.95	-			-	-	-		
	Infrastructure - Debentures/Bonds/CPs/Loans	IODS	2,507.20	2,628.05	70.96	11.21%	7.40%	2,507.20	2,628.05	71.74	11.22%	7.40%	-	-	-		
	Infrastructure- Securitised Assets	IOSA	-	-	-			-	-	-			-	-	-		
	Infrastructure- Equity (Promotor Group)	IOPE	-	-	-			-	-	-			-	-	-		
	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IOPD	-	-	-			-	-	-			-	-	-		
<b>E</b>	<b>APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS</b>		-	-	-			-	-	-			-	-	-		
E01	PSU - Equity shares - Quoted	EAEQ	227.26	210.20	1.45	2.53%	2.53%	227.26	210.20	5.09	3.01%	3.01%	147.88	136.70	2.90	2.61%	2.61%
E02	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	626.84	571.74	9.18	5.84%	5.84%	626.84	571.74	18.80	5.36%	5.36%	339.91	180.14	2.07	0.81%	0.81%
E03	Equity Shares - Companies incorporated outside India (Invested prior to IRDA Regulations)	EFES	-	-	-			-	-	-			-	-	-		

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



## FORM - 37

(Read with Regulation 10)

PART - A

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

Registration Number: 123

Statement as on: 31 Dec 2013

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

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs Lakhs

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<i>During the Quarter <sup>1</sup></i>								
	11.40% TATA IODS		2000.00	6/7/2011	CRISIL	AA	AA-	10/17/2013	
B.	<i>As on Date <sup>2</sup></i>								
	10.40% OHL D OLDB		2000.00	1/11/2012	ICRA	AA-	A+	8/1/2013	
	8.20% ALL DB OLDB		1985.90	1/21/2011	CRISIL	AA-	A+	9/12/2013	
	11.00% TATA ICTD		1,004.05	23-Jan-2009 & 08-Mar-2010	CARE	CARE AAA	CARE AA+	11/1/2010	
	11.15% REL IN IODS		507.01	6/21/2012	CRISIL	AA+	AA-	10/1/2012	
	11.40% TATA IODS		2,000.00	6/7/2011	CRISIL	AA	AA-	10/17/2013	

**CERTIFICATION**

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

Date: 6-Feb-14

Signature \_\_\_\_\_

Full Name NV MURALI

Chief of Investments

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

**PERIODIC DISCLOSURES**

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

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

**Date:**

**As at 31st Dec 13**

*(Rs in Lakhs)*

*(Rs in Lakhs)*

**Quarterly Business Returns across line of Business**

Sl.No.	Line of Business	For Q3 FY 2013-14		For Q3 FY 2012-13		Upto 31.12.2013		Upto 31.12.2012	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	1,976	29,189	1,905	36,419	8,074	124,808	7,034	111,562
2	Cargo & Hull	1,294	1,197	1,071	1,373	4,776	4,012	3,563	4,653
3	Motor TP	15,031	221,340	11,897	201,722	44,178	646,186	34,080	578,206
4	Motor OD	15,432		15,239		47,125		43,189	
5	Engineering	860	2,846	726	2,365	2,138	8,154	2,098	7,426
6	Workmen's Compensation	113	594	127	581	374	1,741	511	2,279
7	Employer's Liability	343	141	42	184	692	533	462	648
8	Aviation	-	-	-	-	-	-	-	-
9	Personal Accident	1,597	6,426	1,354	4,384	4,531	20,925	3,844	12,653
10	Health	3,695	19,011	6,025	15,516	15,845	60,308	20,480	41,198
11	Others*	667	12,787	340	13,051	3,919	44,648	2,141	46,382

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)**

**Insurer:**

<b>Cholamandalam MS General Insurance Co Ltd</b>	
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**Date:**

<b>As at 31st Dec 13</b>
--------------------------

*(Rs in Lakhs)*

<b>Rural &amp; Social Obligations (Quarterly Returns)</b>					
<b>Sl.No.</b>	<b>Line of Business</b>	<b>Particular</b>	<b>No. of Policies Issued</b>	<b>Premium Collected</b>	<b>Sum Assured</b>
1.00	Fire	Rural	150	12.37	10755.05
		Social			
2.00	Cargo & Hull	Rural			
		Social			
3.00	Motor TP	Rural	128732	3688.34	0.00
		Social			
4.00	Motor OD	Rural	128242	6238.47	610891.78
		Social			
5.00	Engineering	Rural	11	11.07	376.35
		Social			
6.00	Workmen's Compensation	Rural			
		Social			
7.00	Employer's Liability	Rural			
		Social			
8.00	Aviation	Rural			
		Social			
9.00	Personal Accident	Rural			
		Social			
10.00	Health	Rural	3	7797.00	422340.00
		Social			
11.00	Others*	Rural	13600	2901.00	39079.77
		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.	Business Acquisition through different channels								
	Channels	Current Quarter For the Quarter Dec 13		Same quarter Previous Year For the Quarter Dec 12		Up to the period YTD Dec 13		Same period of the previous year YTD Dec 12	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	9,072	1,099	5,287	414	25,562	3,081	24,307	2,795
2	Corporate Agents-Banks	136,243	15,922	156,682	18,661	432,031	48,553	377,571	41,508
3	Corporate Agents -Others	1,297	8	2,845	136	3,325	166	33,471	4,591
4	Brokers	36,144	4,513	39,224	4,043	133,727	14,213	112,852	11,468
5	Micro Agents	-	-	183	10	-	-	1,003	34
6	Direct Business	110,775	19,463	71,374	15,462	316,670	65,639	255,803	57,006
	Total (A)	293,531	41,005	275,595	38,726	911,315	131,652	805,007	117,402
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	293,531	41,005	275,595	38,726	911,315	131,652	805,007	117,402

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

Insurer: Cholamandalam MS General Insurance Co Ltd

Date: 31-12-2013

Grievance Disposal for the period upto December 31, 2013 during the financial year 2013-14								
Sl No.	Particulars	Opening Balance- As on beginning of the quarter	Additions during the quarter	Complaints Resolved/Settled during the quarter			Complaints Pending at the end of the quarter	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
<b>1</b>	<b>Complaints made by customers</b>							
a)	Proposal related	1		1				1
b)	Claim	22	240	234		25	3	906
c)	Policy related	15	353	366		1	1	1156
d)	Premium							
e)	Refund		1	1				1
f)	Coverage							6
g)	Cover note related	1	2	3				15
h)	Product							10
i)	Others	1	15	13		1	2	27
	<b>Total Number of Complaints</b>	<b>40</b>	<b>611</b>	<b>618</b>	<b>0</b>	<b>27</b>	<b>6</b>	<b>2122</b>

2	Total no. of policies during the previous year *	<b>2211802</b>
3	Total no. of claims during the previous year	<b>306247</b>
4	Total no. of policies during the current year *	<b>1776525</b>
5	Total no. of claims during the current year	<b>204395</b>
6	Total no. of policy complaints (current year) per 10000 policies (current year)	<b>7</b>
7	Total no. of claim complaints (current year) per 10000 claims registered (current year)	<b>44</b>

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Upto 7 days	3		3
b)	7 - 15 days	1		1
c)	15 - 30 days	2		2
d)	30 - 90 days			0
e)	90 days & beyond			0
	<b>Total Number of Complaints</b>	<b>6</b>	<b>0</b>	<b>6</b>

\* Total no. of policies during the previous year FY 2012-13 includes certificates issued under master policies.

\* Total no. of policies upto Q2 of current year FY 2013-14 includes certificates issued under master policy

\_\_\_\_\_  
Chief Grievance Officer