

**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 2014**

	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)	<b>NL-4-</b>	1,04,437	3,19,122	93,202	3,04,487
2	Profit/ Loss on sale/redemption		2,446	3,747	65	1,189
3	Others Administrative Charges		138	373	76	404
	Investment Income -TP Pool		12,877	24,693	18,256	19,296
4	Interest, Dividend & Rent – Gross		30,357	74,950	9,389	37,931
	<b>TOTAL (A)</b>		<b>1,50,255</b>	<b>4,22,885</b>	<b>1,20,988</b>	<b>3,63,307</b>
1	Claims Incurred (Net)	<b>NL-5-Claims</b>	20,922	1,78,628	45,949	1,79,818
2	Commission	<b>NL-6-</b>	18,138	38,883	8,297	21,519
3	Operating Expenses related to	<b>NL-7-</b>	35,105	1,07,024	25,339	99,570
4	Premium Deficiency		-	-	-	-
	<b>TOTAL (B)</b>		<b>74,165</b>	<b>3,24,535</b>	<b>79,585</b>	<b>3,00,907</b>
	<b>Operating Profit/(Loss) from</b>		<b>76,090</b>	<b>98,350</b>	<b>41,403</b>	<b>62,400</b>
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account		76,090	98,350	41,403	62,400
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be		-	-	-	-
	<b>TOTAL (C)</b>		<b>76,090</b>	<b>98,350</b>	<b>41,403</b>	<b>62,400</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 2014

	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-	54,063	1,46,981	44,971	1,54,061
2	Profit/ Loss on sale/redemption		471	719	(53)	200
3	Others Administrative Charges		62	261	75	395
4	Interest, Dividend & Rent – Gross		5,888	14,383	(53)	6,381
	<b>TOTAL (A)</b>		<b>60,484</b>	<b>1,62,344</b>	<b>44,940</b>	<b>1,61,037</b>
1	Claims Incurred (Net)	NL-5-Claims	43,714	1,23,479	29,705	94,256
2	Commission	NL-6-	15,771	(682)	(8,784)	(32,408)
3	Operating Expenses related to	NL-7-	10,686	33,024	6,478	27,497
4	Premium Deficiency			-		-
	<b>TOTAL (B)</b>		<b>70,171</b>	<b>1,55,821</b>	<b>27,399</b>	<b>89,345</b>
	<b>Operating Profit/(Loss) from</b>		<b>(9,687)</b>	<b>6,523</b>	<b>17,541</b>	<b>71,692</b>
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account		(9,687)	6,523	17,541	71,692
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be	27600	-	-	-	-
	<b>TOTAL (C)</b>		<b>(9,687)</b>	<b>6,523</b>	<b>17,541</b>	<b>71,692</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 2014**

	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)	<b>NL-4-</b>	35,70,197	1,07,08,617	34,18,751	1,01,55,855
2	Profit/ Loss on sale/redemption		50,398	71,396	6,145	26,113
3	Others Administrative Charges		51	97	449	506
	Investment Income -TP Pool		2,360	3,865	3,008	3,221
4	Interest, Dividend & Rent – Gross		7,30,760	16,57,712	4,24,173	11,45,047
	<b>TOTAL (A)</b>		<b>43,53,766</b>	<b>1,24,41,687</b>	<b>38,52,526</b>	<b>1,13,30,742</b>
1	Claims Incurred (Net)	<b>NL-5-Claims</b>	26,41,961	80,15,663	28,06,132	80,35,647
2	Commission	<b>NL-6-</b>	1,05,012	1,70,050	1,02,989	2,36,241
3	Operating Expenses related to	<b>NL-7-</b>	10,03,360	29,91,447	8,34,710	26,96,415
4	Premium Deficiency		-	-	-	-
	<b>TOTAL (B)</b>		<b>37,50,333</b>	<b>1,11,77,160</b>	<b>37,43,831</b>	<b>1,09,68,303</b>
	<b>Operating Profit/(Loss) from</b>		<b>6,03,433</b>	<b>12,64,527</b>	<b>1,08,695</b>	<b>3,62,439</b>
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account		6,03,433	12,64,527	1,08,695	3,62,439
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be		-	-	-	-
	<b>TOTAL (C)</b>		<b>6,03,433</b>	<b>12,64,527</b>	<b>1,08,695</b>	<b>3,62,439</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: Cholamandalam MS General Insurance Company Ltd

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

**PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED 31st December 2014**

	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	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		76,090	98,350	41,403	62,400
	(b) Marine Insurance		(9,687)	6,523	17,541	71,692
	(c) Miscellaneous Insurance		6,03,433	12,64,527	1,08,695	3,62,439
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		(83,738)	2,10,760	1,14,147	3,35,394
	(b) Profit on sale of investments		12,635	23,732	1,962	10,842
	Less: Loss on sale of investments		(138)	(298)	(169)	(332)
3	OTHER INCOME (To be specified)		-	-	-	-
	<b>TOTAL (A)</b>		<b>5,98,596</b>	<b>16,03,595</b>	<b>2,83,579</b>	<b>8,42,435</b>
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investment		-	-	-	-
	(b) For doubtful debts		-	-	-	-
	(c) Others (to be specified)		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		-	-	-	-
	(b) Bad debts written off		-	-	-	-
	(c) Employees' Remuneration and Welfare Benefits		2,068	6,203	375	1,125
	(d) Others (CSR Provision)		3,330	6,750	-	-
	(e) Others		30,000	30,000	1,08,500	1,09,500
	<b>TOTAL (B)</b>		<b>35,398</b>	<b>42,953</b>	<b>1,08,875</b>	<b>1,10,625</b>
	Profit Before Tax		<b>5,63,198</b>	<b>15,60,642</b>	<b>1,74,704</b>	<b>7,31,810</b>
	Provision for Taxation		1,73,898	4,89,321	50,023	2,24,015
			<b>3,89,300</b>	<b>10,71,321</b>	<b>1,24,681</b>	<b>5,07,795</b>
	<b>APPROPRIATIONS</b>					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Proposed final dividend		-	-	-	-
	(c) Dividend distribution tax		-	-	-	-
	(d) Transfer to Contingency Risk Reserve		-	-	-	-
	(e) Transfer to General Reserve		-	-	-	-
	Balance of profit/ loss brought forward from last year		-	5,50,860	-	3,49,887
	<b>Balance carried forward to Balance Sheet</b>		<b>3,89,300</b>	<b>16,22,181</b>	<b>1,24,681</b>	<b>8,57,682</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 December 2014

	Schedule	As at Dec 31, 2014	As at Dec 31, 2013 for the corresponding previous year
		(Rs.'000)	(Rs.'000)
<b>SOURCES OF FUNDS</b>			
SHARE CAPITAL	NL-8-Share Capital Schedule	29,88,057	29,88,057
SHARE APPLICATION MONEY PENDING ALLOTMENT			
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	39,02,393	26,37,894
FAIR VALUE CHANGE ACCOUNT		36,828	(4,195)
BORROWINGS	NL-11-Borrowings Schedule	-	
<b>TOTAL</b>		<b>69,27,278</b>	<b>56,21,756</b>
<b>APPLICATION OF FUNDS</b>			
INVESTMENTS	NL-12-Investment Schedule	3,09,75,610	2,14,83,790
LOANS	NL-13-Loans Schedule	-	
FIXED ASSETS	NL-14-Fixed Assets Schedule	6,25,147	5,26,687
DEFERRED TAX ASSET		8,022	5,854
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	1,98,418	2,90,466
Advances and Other Assets	NL-16-Advancxes and Other Assets Schedule	29,95,878	69,07,719
<b>Sub-Total (A)</b>		<b>31,94,296</b>	<b>71,98,185</b>
CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	1,98,12,649	1,61,11,583
PROVISIONS	NL-18-Provisions Schedule	80,63,148	74,81,177
DEFERRED TAX LIABILITY			
<b>Sub-Total (B)</b>		<b>2,78,75,797</b>	<b>2,35,92,760</b>
NET CURRENT ASSETS (C) = (A - B)		(2,46,81,501)	(1,63,94,575)
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>69,27,278</b>	<b>56,21,756</b>

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## CONTINGENT LIABILITIES

	Particulars	As at Dec 31, 2014	As at Dec 31, 2013 for the corresponding previous year
		(Rs.'000)	(Rs.'000)
1	Partly paid-up investments	-	-
2	Claims, other than against policies, not acknowledged as debts by the company	-	-
3	Underwriting commitments outstanding (in respect of shares and securities)	-	-
4	Guarantees given by or on behalf of the Company	-	-
5	Statutory demands/ liabilities in dispute, not provided for	7,46,254	7,24,936
6	Reinsurance obligations to the extent not provided for in accounts		-
7	Others - Repudiated / Disputed Claim	27,600	27,600
	<b>TOTAL</b>	<b>7,73,854</b>	<b>7,52,536</b>

**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	40,54,270	1,37,78,049	41,00,595	1,31,65,150
	Service Tax				
	Adjustment for change in reserve for unexpired risks				
	Gross Earned Premium	<b>40,54,270</b>	<b>1,37,78,049</b>	<b>41,00,595</b>	<b>1,31,65,150</b>
	Add: Premium on reinsurance accepted	(3,187)	48,881	857	1,50,374
	Less : Premium on reinsurance ceded	4,89,852	25,85,027	5,39,078	19,51,736
	Net Premium	35,61,231	1,12,41,903	35,62,374	1,13,63,788
	Adjustment for change in reserve for unexpired risks	(1,67,466)	67,183	5,450	7,49,385
	<b>Premium Earned (Net)</b>	<b>37,28,697</b>	<b>1,11,74,720</b>	<b>35,56,924</b>	<b>1,06,14,403</b>

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

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

	Particulars	For the Quarter	Upto the Quarter	For the Corresponding Quarter of the Preceeding year	Upto the Quarter of the preceeding year
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Claims paid				
	Direct claims	19,80,158	65,19,792	24,41,076	66,66,605
	Add Claims Outstanding at the end of the period	14,08,948	1,32,02,492	5,77,333	74,17,734
	Less Claims Outstanding at the beginning of the period	-	89,38,692	-	42,24,845
	<b>Gross Incurred Claims</b>	<b>33,89,106</b>	<b>1,07,83,592</b>	<b>30,18,409</b>	<b>98,59,494</b>
	Add :Re-insurance accepted to direct claims	(51,639)	(51,430)	5,05,935	7,81,135
	Less :Re-insurance Ceded to claims paid	6,30,870	24,14,392	6,42,558	23,30,908
	<b>Total Claims Incurred</b>	<b>27,06,597</b>	<b>83,17,770</b>	<b>28,81,786</b>	<b>83,09,721</b>

Notes:

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

**FORM NL-6-COMMISSION SCHEDULE**  
**COMMISSION -**

Particulars	For the Quarter	Upto the Quarter	For the Corresponding Quarter of the Preceeding year	Upto the Quarter of the preceeding year
	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)
Commission paid				
Direct	1,96,106	5,98,815	1,69,123	5,02,910
Add: Re-insurance Accepted	271	410		-
Less: Commission on Re-insurance Ceded	57,457	3,90,975	66,621	2,77,558
<b>Net Commission</b>	<b>1,38,920</b>	<b>2,08,250</b>	<b>1,02,502</b>	<b>2,25,352</b>
<b>Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated</b>				
Agents	10,818	29,137	7,941	23,418
Brokers	32,000	93,944	34,815	1,33,873
Corporate Agency	1,53,288	4,75,734	1,26,367	3,45,619
Referral				
Others (pl. specify)				
<b>TOTAL (B)</b>	<b>1,96,106</b>	<b>5,98,815</b>	<b>1,69,123</b>	<b>5,02,910</b>

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



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

	Particulars	For the Quarter	Upto the Quarter	For the Corresponding Quarter of the Preceding year	Upto the Quarter of the preceeding year
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	2,20,461	6,34,296	1,81,892	5,34,504
2	Travel, conveyance and vehicle running expenses	31,106	1,02,270	28,255	83,263
3	Training expenses	5,650	35,403	7,168	12,104
4	Rents, rates & taxes	22,926	64,461	20,946	64,625
5	Repairs	3,972	13,606	5,971	13,574
6	Printing & stationery	13,663	58,020	12,909	50,533
7	Communication	14,988	43,270	12,656	42,929
8	Legal & professional charges	(17,213)	42,216	(60,851)	33,118
9	Auditors' fees, expenses etc	-			
	(a) as auditor	512	1,537	540	1,620
	(b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	119	269	120	270
	(ii) Insurance matters	-	90	-	90
	(iii) Management services; and				
	(c) in any other capacity	17	46	17	46
10	Advertisement and publicity	1,15,196	3,90,398	1,06,514	2,55,699
11	Interest & Bank Charges	5,153	15,623	4,750	15,757
12	Others (to be specified)	-			
	Power and Electricity	10,690	30,009	8,085	24,837
	Information Technology Expenses	37,723	1,03,236	27,832	86,617
	Marketing Expenses	3,80,953	9,03,754	3,13,979	10,08,784
	Operating Lease Charges	5,501	16,501	10,048	30,146
	IRDA Registration renewal fees	3,110	9,276	5,709	16,209
	Service Tax Expense	1,212	33,912	8,500	48,500
	Outsourcing Expenses	1,23,954	3,65,290	1,12,468	3,13,782
	Net Exchange (Gain) / Loss	-	-	-	(75)
	Co-insurance Administrative Charges	352	1,656	203	1,316
	Terrorism Pool - Management Expenses	1,820	8,577	2,493	8,643
	DR Pool - Administrative Expenses (Net)	525	645	230	585
	Miscellaneous Expenses (Net)	25,916	1,42,528	23,475	82,452
13	Depreciation	40,845	1,14,606	32,618	93,554
	Less: Write back of provision no longer required	-	-	-	-
	<b>TOTAL</b>	<b>10,49,151</b>	<b>31,31,495</b>	<b>8,66,527</b>	<b>28,23,482</b>

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, 2014	As at Dec 31, 2013 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
1	Authorised Capital		
	Equity Shares of Rs 324,000,000 (Previous year - 324,000,000) of Rs. 10 each	32,40,000	32,40,000
2	Issued Capital		
	298,805,700 (Previous Year: 298,805,700) Equity Shares of Rs.10 each	29,88,057	29,88,057
3	Subscribed Capital		
	298,805,700 (Previous Year: 298,805,700) Equity Shares of Rs.10 each	29,88,057	29,88,057
4	Called-up Capital		
	298,805,700 (Previous Year: 298,805,700) Equity Shares of Rs.10 each fully paid up	29,88,057	29,88,057
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (Amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses		
	Expenses including commission or brokerage on	-	-
	Underwriting or subscription of shares		
	<b>TOTAL</b>	<b>29,88,057</b>	<b>29,88,057</b>
	Paid up capital held by Holding Company	22,11,157	22,11,157

*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, 2014		As at Dec 31, 2013 for the corresponding previous year	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
• Indian	22,11,16,218	74	22,11,16,218	74
• Foreign	7,76,89,482	26	7,76,89,482	26
Others				
<b>TOTAL</b>	<b>29,88,05,700</b>	<b>100</b>	<b>29,88,05,700</b>	<b>100</b>

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

	Particulars	As at Dec 31, 2014	As at Dec 31, 2013 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	14,32,645	7,50,825
	Add: Premium on shares issued during the year		6,81,820
		14,32,645	14,32,645
4	General Reserves	8,47,567	95,493
	Add: Transfer from Profit and Loss account		
	Add: Transfer from Contingency Reserve for Unexpired Risk		
		8,47,567	95,493
5	Catastrophe Reserve		
6	Other Reserves Contingency Reserve for Unexpired Risk	-	2,52,074
	Less: Transfer to General Reserve		
	Add: Transfer from Profit and Loss Account		
		-	2,52,074
7	Balance of Profit in Profit & Loss Account	16,22,181	8,57,682
	<b>TOTAL</b>	<b>39,02,393</b>	<b>26,37,894</b>

*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, 2014	As at Dec 31, 2013 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*

**FORM NL-12-INVESTMENT SCHEDULE**
**Investments**

	Particulars	As at Dec 31, 2014	As at Dec 31, 2013 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
	<b>LONG TERM INVESTMENTS</b>		
1	Government Securities and Government Guaranteed Bonds including Treasury Bills	84,79,550	67,72,591
2	Other Approved Securities	-	-
3	Approved Investments	-	-
	(a) Debenture / Bonds	1,00,08,323	67,38,297
	(b) Fixed Deposits with Banks	25,27,300	17,05,500
	(C) Equity Shares (Net of Fair Value Change)	3,63,279	82,194
4	Investments in Infrastructure and Social Sector	35,54,089	28,34,544
5	Other than Approved Investments	2,56,116	4,59,514
	Less : Provision for diminution in value of investments	(11,000)	(11,000)
	<b>Total A</b>	<b>2,51,77,657</b>	<b>1,85,81,640</b>
	<b>SHORT TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	9,54,951	2,50,864
2	Other Approved Securities	-	-
3	Approved Investments	-	-
	(a) Debentures/ Bonds	18,99,967	8,00,765
	(b) Fixed Deposits with Banks	24,95,500	8,90,000
	(c) Money market Instruments	-	46,490
	(d) Mutual Fund (Liquid Schemes)	1,47,540	1,40,037
4	Investments in Infrastructure and Social Sector	99,995	3,73,781
5	Other than Approved Investments	2,00,000	4,00,213
	<b>Total B</b>	<b>57,97,953</b>	<b>29,02,150</b>
	<b>TOTAL</b>	<b>3,09,75,610</b>	<b>2,14,83,790</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. 107,049 thousands (As at December 31, 2013 - Rs. 108,791 thousands) have been deposited with HDFC Bank under Section 7 of the Insurance Act, 1938.

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

	As at Dec 31, 2014		As at Dec 31, 2013	
	Cost	Market Value	Cost	Market Value
a) Equity Shares listed	3,77,547	4,03,336	85,410	78,194
b) Mutual Funds	1,47,540	1,47,540	1,40,000	1,40,037
b) Government and other securities	94,34,501	96,18,101	70,23,455	67,44,244
c) Fixed Deposit with Banks	50,22,800	50,22,800	25,95,500	25,95,500
d) Corporate Bonds	1,59,67,433	1,62,20,388	1,16,00,114	1,17,00,347
e) Money Market Instruments	0	0	46,490	46,490
	<u>3,09,49,821</u>	<u>3,14,12,165</u>	<u>2,14,90,968</u>	<u>2,13,04,812</u>

(5) Pursuant to Para 10 of IRDA (Investment) (Fifth Amendment) Regulations 2013, Rs. 25,111,091 thousands of the investments representing the Technical Reserves as at December 31, 2014 has been notionally allocated as Policy holders' Funds.

(6) Investments in the holding Company as at December 31, 2014 is Rs. 98,532 (thousands)

**NL - 13 LOANS SCHEDULE**

	Particulars	As at Dec 31, 2014	As at Dec 31, 2013 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.

**FORM NL-14-FIXED ASSETS SCHEDULE**

**FIXED ASSETS**

(Rs.'000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	As at Mar 31, 2014	Additions	Deductions	As at Dec 31, 2014	As at Mar 31, 2014 Opening	For The Period	On Sales/ Adjustments	To Date	As at Dec 31, 2014 Closing	As at Dec 31, 2013
Land-Freehold	37,191	-	-	37,191	-	-	-	-	37,191	37,191
Buildings	3,11,164	38,821	-	3,49,985	15,333	4,209	-	19,542	3,30,443	2,53,124
Furniture & Fittings	38,694	5,089	275	43,508	26,834	4,768	275	31,327	12,181	10,685
Information Technology Equipment	2,20,350	31,251	3,236	2,48,365	1,57,451	30,376	3,227	1,84,600	63,765	56,007
Intangibles Computers	3,65,244	49,032	-	4,14,276	2,69,211	51,811	-	3,21,022	93,254	85,942
Vehicles	19,343	6,533	2,724	23,152	8,197	4,019	2,589	9,627	13,525	10,634
Office Equipment	21,712	2,966	44	24,634	17,156	2,618	44	19,730	4,904	5,522
Electrical Fittings	32,247	6,351	1,286	37,312	21,258	4,386	1,286	24,358	12,954	10,309
Improvement to Premises	83,927	17,805	-	1,01,732	37,987	12,419	-	50,406	51,326	43,580
<b>TOTAL</b>	<b>11,29,872</b>	<b>1,57,848</b>	<b>7,565</b>	<b>12,80,155</b>	<b>5,53,427</b>	<b>1,14,606</b>	<b>7,421</b>	<b>6,60,612</b>	<b>6,19,543</b>	<b>5,12,993</b>
Work in progress	-	-	-	-	-	-	-	-	5,604	13,694
<b>Grand Total</b>	<b>11,29,872</b>	<b>1,57,848</b>	<b>7,565</b>	<b>12,80,155</b>	<b>5,53,427</b>	<b>1,14,606</b>	<b>7,421</b>	<b>6,60,612</b>	<b>6,25,147</b>	<b>5,26,687</b>
PREVIOUS YEAR	9,25,511	1,22,819	12,505	10,35,825	4,39,295	93,557	10,019	5,22,832	5,26,687	

*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, 2014	As at Dec 31, 2013 for the corresponding previous year
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	57,256	1,05,299
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)		
	(bb) Others		
	(b) Current Accounts	1,28,522	1,72,599
3	Money at Call and Short Notice	-	-
	(a) With Banks		
	(b) With other Institutions		
4	Others (Bank deposits under lien)	12,640	12,568
	<b>TOTAL</b>	<b>1,98,418</b>	<b>2,90,466</b>
	Balances with non-scheduled banks included in 2 and 3 above		

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

	Particulars	As at Dec 31, 2014	As at Dec 31, 2013 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	24,858	10,725
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	1,63,093	1,32,333
6	Others (to be specified)		
	Advances to Employees	505	1,010
	Advances to Vendors	19,583	33,105
	Service Tax Unutilised Credit/paid in advance	17,747	30,293
	Service tax paid under protest (Note 8 (c) of Schedule 16)	47,644	47,414
	Other Advances / Deposits	1,27,174	35,888
	<b>TOTAL (A)</b>	<b>4,00,604</b>	<b>2,90,768</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments	9,75,186	7,29,224
2	Outstanding Premiums	8,44,536	9,12,857
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	34,880	1,62,740
6	Due from subsidiaries/ holding	-	-
7	Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act, 1938]	-	-
8	Others (to be specified)		
	Bond Redemption Proceeds receivable	-	-
	Receivable from Terrorism Pool [includes investment income	6,97,781	5,76,369
	Receivable from IMTPIP	-	41,91,308
	Receivable from Declined Risk Pool	301	-
	Deposits for Premises and Advance Rent	42,590	44,453
	<b>TOTAL (B)</b>	<b>25,95,274</b>	<b>66,16,951</b>
	<b>TOTAL (A+B)</b>	<b>29,95,878</b>	<b>69,07,719</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, 2014	As at Dec 31, 2013 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
1	Agents' Balances	64,574	51,979
2	Balances due to other insurance companies	2,36,313	4,34,646
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	1,38,648	1,30,081
5	Unallocated Premium	2,93,603	2,72,510
6	Sundry creditors	5,45,194	6,36,840
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding		
	- Other than IMTPIP (Net of Reinsurance)	1,32,02,896	74,69,695
	- Dismantled IMTPIP	50,28,244	67,92,760
	- DR pool	7,958	-
9	Due to Officers/ Directors	-	-
10	Others (to be specified)		
	Book Overdraft	-	-
	Tax and Other Withholdings	54,459	12,695
	Environment Relief Fund	36,330	38,939
	Service Tax Payable	144	12
	Value Added Tax Payable	1,08,240	1,29,228
	Unclaimed amounts of policyholders	96,046	1,42,198
	<b>TOTAL</b>	<b>1,98,12,649</b>	<b>1,61,11,583</b>

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

	Particulars	As at Dec 31, 2014	As at Dec 31, 2013 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
1	Reserve for Unexpired Risk	79,29,546	74,05,417
	Less: Unabsorbed RSBY Enrollment costs	(24,172)	(51,960)
2	For taxation (less advance tax paid and taxes deducted at source)		-
3	For proposed dividends		-
4	For dividend distribution tax		-
5	Others (to be specified)		-
	Leave and other Employee Benefits	1,57,774	1,27,720
6	Reserve for Premium Deficiency	-	-
	<b>TOTAL</b>	<b>80,63,148</b>	<b>74,81,177</b>

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

	Particulars	As at Dec 31, 2014	As at Dec 31, 2013 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)*

<b>Statement of Liabilities</b>									
		<b>As at 31st Dec 14</b>				<b>As at 31st Dec 13</b>			
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>	7,399	2,911	153	10,463	5,511	1,158	130	6,799
2	<b>Marine</b>								
a	Marine Cargo	718	1,047	183	1,948	560	680	162	1,402
b	Marine Hull	-	-	-	-	-	-	-	-
3	<b>Miscellaneous</b>								
a	Motor	56,079	1,11,772	59,830	2,27,681	54,775	94,642	40,207	1,89,624
b	Engineering	770	336	106	1,212	779	478	110	1,367
c	Aviation	-	-	-	-	-	-	-	-
d	Liabilities	423	261	101	785	331	278	99	708
e	Others	7,131	2,595	551	10,277	5,310	713	433	6,456
4	<b>Health Insurance</b>	6,773	2,021	439	9,233	6,268	3,211	322	9,801
5	<b>IMTPIP</b>	-	-	-	-	-	-	-	-
6	<b>Total Liabilities</b>	<b>79,295</b>	<b>1,20,943</b>	<b>61,363</b>	<b>2,61,601</b>	<b>73,534</b>	<b>1,01,160</b>	<b>41,463</b>	<b>2,16,157</b>

PERIODIC DISCLOSURES  
FORM NL-22

Geographical Distribution of Business

Insurer: Cholamandalam MS General Insurance Co Ltd  
GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER: 3 (Apr'14 - Dec'14)

(Rs in Lakhs)

States	Fire		Marine(Cargo)		Engineering		Motor own damage		Motor Third Party		Motor - Total		Liability Insurance		Personal Accident		Medical Insurance		Ierseas Medical Insuran		Crop Insurance		Miscellaneous		Total	
	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter
Andhra Pradesh	52.24	155.98	0.23	1.89	-	9.24	493.24	1,473.28	535.44	1,653.62	1,028.68	3,126.90	0.83	2.51	0.41	1.00	12.03	33.59	4.38	15.65	-	-	1.44	6.33	1,102.56	3,353.08
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Assam	20.62	81.46	8.84	24.50	21.44	60.06	399.35	1,211.01	349.33	1,042.93	748.68	2,253.94	0.77	1.39	0.12	2.68	8.07	32.63	0.03	0.04	0.76	156.96	3.63	17.24	812.96	2,630.90
Bihar	101.35	329.11	3.45	4.96	7.36	21.15	537.03	1,512.70	503.91	1,429.54	1,040.93	2,942.23	0.05	0.92	0.15	0.35	4.76	89.71	-	0.05	29.99	8,335.68	13.76	52.72	1,201.82	11,776.88
Chattisgarh	29.01	112.31	-	0.37	2.55	10.25	412.89	1,134.46	450.52	1,211.12	863.42	2,345.58	0.77	1.36	0.13	0.23	10.62	18.25	0.03	0.44	0.86	1,408.96	3.42	9.04	910.80	3,906.80
Goa	12.12	33.58	10.19	20.82	2.75	8.81	69.89	187.00	90.42	249.27	160.31	436.26	1.98	6.78	0.52	6.97	9.65	42.99	0.27	1.77	-	-	0.84	1.22	198.64	559.21
Gujarat	266.94	844.04	43.22	144.39	40.70	110.85	703.81	1,736.36	748.08	2,094.56	1,451.89	3,830.93	14.84	63.17	12.59	31.33	43.15	138.01	3.34	13.18	-	-	71.05	163.29	1,947.73	5,339.19
Haryana	12.65	33.46	-	(0.84)	0.15	0.25	120.52	510.00	140.15	616.48	260.67	1,126.48	-	-	0.03	0.20	0.41	3.08	-	-	-	-	0.54	1.86	274.47	1,164.49
Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jammu and Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jharkhand	12.41	40.94	0.58	0.89	34.90	75.32	431.90	1,360.42	409.70	1,271.58	841.60	2,632.00	0.54	3.27	0.21	18.97	3.70	15.90	0.02	0.10	-	-	2.02	5.84	895.97	2,793.24
Karnataka	129.14	439.90	63.54	188.61	54.84	144.20	975.96	2,687.30	1,231.65	3,516.15	2,207.61	6,203.44	16.45	61.24	5.33	17.63	97.21	565.83	5.61	26.59	0.47	0.47	11.95	34.96	2,592.15	7,682.89
Kerala	50.84	135.81	8.10	21.02	5.48	15.84	616.90	1,754.37	694.47	2,095.95	1,311.37	3,850.32	0.50	2.94	1.00	1.68	28.43	66.73	0.67	5.29	-	-	5.36	16.42	1,411.75	4,116.05
Madhya Pradesh	114.56	384.82	43.34	127.32	14.67	45.07	714.54	2,107.78	694.87	2,120.14	1,409.41	4,227.92	7.68	15.84	3.75	14.65	32.41	167.97	0.18	2.14	1.54	1.54	24.68	89.42	1,652.22	5,076.68
Maharashtra	474.56	2,040.03	149.74	591.35	133.08	317.30	2,115.23	5,516.40	1,769.13	4,702.95	3,884.36	10,219.34	91.00	245.23	141.71	204.59	302.58	822.19	17.91	95.43	-	-	45.59	158.80	5,240.54	14,694.26
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Orissa	18.17	51.20	1.92	4.02	10.20	28.89	407.66	1,168.34	480.39	1,379.72	888.05	2,548.06	0.95	1.99	0.01	0.05	7.98	37.31	0.02	0.20	-	-	6.21	14.68	933.50	2,686.41
Punjab	56.13	155.19	1.36	3.34	1.40	5.79	180.76	764.48	264.46	812.46	445.23	1,576.94	0.10	0.22	0.50	3.20	10.83	34.77	1.42	4.72	-	-	5.40	20.71	522.37	1,804.87
Rajasthan	53.02	176.01	10.41	31.02	22.41	70.43	1,471.69	4,487.62	1,704.64	5,172.36	3,176.33	9,659.98	1.67	29.30	10.38	19.67	7.20	66.16	0.26	0.98	-	180.39	6.71	28.90	3,288.37	10,262.85
Sikkim	2.87	9.91	-	0.20	2.81	9.41	19.34	80.38	18.96	72.80	38.30	153.18	-	-	-	-	0.18	0.41	-	-	-	-	0.19	0.35	44.34	173.47
Tamil Nadu	351.43	1,333.65	309.18	1,103.51	93.29	373.37	1,402.94	4,632.18	2,093.77	7,033.67	3,496.71	11,665.86	56.66	172.17	1,388.81	4,182.69	2,068.47	6,161.67	36.40	173.03	-	(0.02)	33.98	149.42	7,834.94	25,315.35
Telangana	108.67	351.66	11.47	38.01	22.16	113.28	573.36	1,666.49	563.68	1,735.60	1,137.04	3,402.09	14.33	42.16	11.24	29.45	25.80	81.41	6.91	21.22	-	-	4.26	18.64	1,341.88	4,097.91
Tripura	3.30	9.64	1.40	5.04	3.69	14.45	169.13	448.48	210.10	519.87	379.22	968.34	-	0.71	0.06	0.49	0.56	3.20	-	0.01	-	-	0.38	1.20	388.60	1,003.10
Uttar Pradesh	95.24	299.87	4.01	18.89	7.01	30.45	979.58	2,948.58	949.97	2,828.92	1,929.55	5,777.50	1.90	2.39	4.05	9.02	28.52	104.70	0.53	2.33	0.02	968.42	18.44	68.95	2,089.27	7,282.52
Uttarakhand	32.54	99.08	4.51	10.82	2.32	6.96	107.42	325.56	163.62	483.62	271.04	809.18	-	0.33	0.19	0.40	4.74	16.69	0.07	0.37	-	-	5.80	20.65	321.21	964.47
West Bengal	60.88	198.84	12.39	36.53	22.07	72.08	689.78	2,289.26	865.48	2,723.04	1,555.26	5,012.30	5.30	12.67	3.02	8.40	25.35	86.49	1.23	3.67	-	-	11.70	38.50	1,697.19	5,469.48
Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Chandigarh	41.02	112.30	-	0.01	1.79	2.87	91.29	350.44	107.52	419.04	198.82	769.48	0.01	0.01	0.45	2.90	7.14	22.85	0.03	0.03	-	-	1.13	5.52	250.39	915.98
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Delhi	381.63	1,360.72	660.89	2,264.41	62.26	301.30	583.38	1,810.48	703.43	2,149.93	1,286.81	3,960.41	71.68	273.24	34.36	98.58	638.48	4,659.80	16.37	75.30	185.93	895.34	18.02	69.12	3,356.43	13,958.22
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	8.01	21.83	-	-	0.32	2.43	81.79	257.12	138.09	457.13	219.88	714.25	0.14	0.45	0.26	0.48	2.86	9.55	0.01	0.24	-	-	0.77	2.89	232.24	752.13
Total	2,489.34	8,811.36	1,348.76	4,641.09	571.97	1,850.05	14,349.40	42,420.50	15,881.77	47,792.43	30,231.17	90,212.93	288.15	940.28	1,619.28	4,655.61	3,381.15	13,281.89	95.70	442.78	219.59	11,947.74	297.23	996.68	40,542.34	1,37,780.41

# PERIODIC DISCLOSURES

FORM NL-23 Reinsurance Risk Concentration

Insurer: Chola mandalam MS General Insurance Co Ltd

Date:

December 31, 2014

Statement for the Quarter Ended December 31, 2014

(Rs in Lakhs)

Reinsurance Risk Concentration								
S.No.	Reinsurance Placements	Proportional	Premium ceded to reinsurers					Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Non-Proportional		Facultative			
			No of reinsurers	Premium ceded to reinsurers	No of reinsurers	Premium ceded to reinsurers	No of reinsurers	
1	No. of Reinsurers with rating of AAA and above							0.00%
2	No. of Reinsurers with rating AA but less than AAA	1	260.40					4.89%
3	No. of Reinsurers with rating A but less than AA	17	676.30	14	662.83	3	778.16	39.79%
4	No. of Reinsurers with rating BBB but less than A							0.00%
5	No. of Reinsurers with rating less than BBB	1	3.37					0.06%
6	Indian Insurer and Reinsurer	1	2,547.20	1	290.14	5	102.84	55.25%
	Total	20	3,487.26	15	952.97	8	881.00	100.00%



## PERIODIC DISCLOSURES

FORM NL-24      Ageing of Claims

Insurer: Cholamandalam MS General Insurance Co. Ltd.

Date:

Quarter end as on 31st Dec'14

*(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	20	55	30	28	9	142	1566.38
2	Marine Cargo	3365	897	342	88	16	4708	1143.44
3	Marine Hull							
4	Engineering	31	31	32	19	6	119	26.18
5	Motor OD	11510	3626	982	235	270	16623	5766.84
6	Motor TP	37	192	372	558	1037	2196	1493.27
7	Health	14823	23	2			14848	1685.81
8	Overseas Travel	44	0	0	0		44	151.31
9	Personal Accident	368	6	3			377	626.64
10	Liability		30	13	6	5	54	56.28
11	Crop							
12	Miscellaneous	322		2	3	1	328	2196.84

# 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'14

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	436	2087		281	5923	27495	12373	124	540	163			248	49670
2	Claims reported during the period	253	5235		180	19480	3709	14814	118	527	103			514	44933
3	Claims Settled during the period	142	4708		119	16623	2196	14848	44	377	54			328	39439
4	Claims Repudiated during the period	47	198		25	928	9	904	12	73	3			32	2231
5	Claims closed during the period	32	276		22	2181	231	253	119	86	23			3	3226
6	Claims O/S at End of the period	468	2140		295	5671	28768	11182	67	531	186			399	49707
	Less than 3months	168	1246		121	4259	3284	7528	31	242	82			309	17270
	3 months to 6 months	142	497		73	559	3550	24	16	61	33			32	4987
	6months to 1 year	83	257		64	321	6112	3238	14	31	27			40	10187
	1year and above	75	140		37	532	15822	392	6	197	44			18	17263

FORM NL-26 - CLAIMS INFORMATION - KG Table I

Insurer:	Cholamandalam MS General Insurance Company Ltd
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Solvency for the period ended 31st Dec 2014

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

Required Solvency margin based on net premium and net incurred claims (Rs in Lacs)								
Item No.	Description	PREMIUM						
		Gross Premium	Net Premium	Gross incurred claim	Net incurred Claim	RSM-1	RSM-2	
								RSM
1	Fire	12,357	6,873	5,810	2,782	1,375	998	1,375
2	Marine Cargo	6,358	1,516	5,328	1,445	763	959	959
3	Marine Hull	-	-	-	-	-	-	-
4	Motor	1,24,597	1,14,797	1,15,154	86,823	22,959	26,047	26,047
5	Engineering	2,622	1,218	932	448	262	169	262
6	Aviation	-	-	-	-	-	-	-
7	Laibilities	1,324	839	398	245	199	90	199
8	Others	29,027	7,975	23,236	5,305	4,064	4,880	4,880
9	Health	16,841	14,449	10,241	9,363	2,890	4,248	4,248
	Total	1,93,126	1,47,667	1,61,099	1,06,411	32,512	37,391	37,970

## PERIODIC DISCLOSURES

FORM NL-27      Offices information for Non-Life

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

Date: **31.12.2014**

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the Quarter		107*
2	No. of branches approved during the Quarter		6
3	No. of branches opened during the Quarter	Out of approvals of previous year	Nil
4		Out of approvals of this Quarter	2
5	No. of branches closed during the Quarter		Nil
6	No of offices at the end of the Quarter		109*
7	No. of branches approved but not opened		4
8	No. of rural branches		Nil
9	No. of urban branches		109

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

FORM - 3B

(Read with Regulation 10)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Statement as on: 31 Dec 2014

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

(Business within India)

Periodicity of Submission: Quarterly

PART - A

Rs.Lakhs

Section I

No	PARTICULARS	SCH	AMOUNT
1	Investments	8	3,09,756.10
2	Loans	9	-
3	Fixed Assets	10	6,251.47
4	Current Assets		
	a. Cash & Bank Balance	11	1,984.18
	b. Advances & Other Assets	12	29,958.78
5	Current Liabilities		
	a. Current Liabilities	13	1,98,126.49
	b. Provisions	14	80,631.48
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		80.22
Application of Funds as per Balance Sheet (A)			69,112.34

	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	6,251.47
3	Cash & Bank Balance (if any)	11	1,984.18
4	Advances & Other Assets (if any)	12	29,958.78
5	Current Liabilities	13	1,98,126.49
6	Provisions	14	80,631.48
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		80.22
Total (B)		TOTAL (B)	(2,40,643.76)
'Investment Assets' As per FORM 3B		(A-B)	3,09,756.10

Section II

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value (h)
			Balance	FRSM						
			(a)	(b)	(c)	d = (a+b+c)	(e)	(f)	(g)=(d+f)	
1	Central Govt. Securities	Not less than 20%		11,852.45	53,257.31	65,109.75	21.04%		65,109.75	66,016.99
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not less than 30%		17,174.37	77,170.63	94,345.00	30.48%		94,345.00	96,181.01
3	Investment subject to Exposure Norms			0	0					-
	a. Housing & Loans to SG for Housing and FFE	Not less than 5%		0	0					-
	1. Approved Investments			7,654.65	34,395.12	42,049.77	13.59%		42,049.77	42,991.96
	2. Other Investments			0	0					-
	b. Infrastructure Investments	Not less than 10%		0	0					-
	1. Approved Investments			6,633.80	29,763.13	36,386.93	11.76%	27.34	36,414.27	40,528.90
	2. Other Investments			468.55	2,105.38	2,573.93	0.83%	(53.82)	2,520.12	2,756.79
	c. Approved Investments	Not exceeding 55%		24,054.89	1,08,087.29	1,32,142.18	42.70%	284.76	1,32,426.94	1,33,778.45
	d. Other Investments			364.08	1,635.92	2,000.00	0.65%		2,000.00	2,000.08
Investment Assets			100%	56,340.35	2,53,157.47	3,09,497.82	100%	258.28	3,09,756.10	3,18,237.18

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: 7-Feb-15

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

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

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

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

Signature:

Full name: NV MURALI

Chief of Investments

# PERIODIC DISCLOSURES

FORM NL-29

Detail regarding debt securities

Cholamandalam MS General  
Insurance Company limited 123-  
Combined including Motor Pool

Insurer:

Date:

31-12-2014

(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31-12-2014	As % of total for this class	As at 31-12-2013	As % of total for this class	As at 31-12-2014	As % of total for this class	As at 31-12-2013	As % of total for this class
<b>Break down by credit rating</b>								
AAA rated	98,092.47	37.37%	70,396.28	38.07%	92,727.72	36.50%	69,259.41	37.14%
AA or better	63,485.22	24.18%	38,447.64	20.79%	62,441.65	24.58%	38,492.61	20.64%
Rated below AA but above A	4,741.73	1.81%	8,634.60	4.67%	4,504.98	1.77%	8,509.32	4.56%
Rated below A but above B		0.00%	-	0.00%		0.00%	-	0.00%
Any other (Sovereign)	96,181.01	36.64%	67,442.44	36.47%	94,345.00	37.14%	70,234.55	37.66%
	2,62,500.43		1,84,920.97		2,54,019.35		1,86,495.89	
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	28,500.26	10.86%	18,669.24	10.10%	28,536.40	11.23%	18,721.12	10.04%
More than 1 year and upto 3 years	75,571.72	28.79%	60,672.57	32.81%	74,568.43	29.36%	60,992.77	32.70%
More than 3 years and up to 7 years	72,653.18	27.68%	45,805.24	24.77%	70,930.39	27.92%	46,699.10	25.04%
More than 7 years and up to 10 years	76,591.43	29.18%	59,729.67	32.30%	71,264.64	28.05%	60,029.29	32.19%
above 10 years	9,183.85	3.50%	44.25	0.02%	8,719.50	3.43%	53.61	0.03%
	2,62,500.43		1,84,920.97		2,54,019.35		1,86,495.89	
<b>Breakdown by type of the issuer</b>								
a. Central Government	66,016.99	25.15%	43,467.34	23.51%	65,109.75	25.63%	45,592.06	24.45%
b. State Government	30,164.02	11.49%	23,975.10	12.97%	29,235.25	11.51%	24,642.49	13.21%
c. Corporate Securities	1,66,319.42	63.36%	1,17,478.53	63.53%	1,59,674.34	62.86%	1,16,261.34	62.34%
	2,62,500.43		1,84,920.97		2,54,019.35		1,86,495.89	

## 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

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	-1.13%	4.66%	5.89%	12.14%
2	Gross Direct Premium to Shareholders' Funds Ratio (No. of Times)	0.59	2.00	0.73	2.34
3	Growth Rate of Shareholders' Funds	5.99%	22.57%	2.54%	36.13%
4	Net Retention Ratio	87.91%	81.30%	86.86%	85.34%
5	Net Commission Ratio	3.90%	1.85%	2.88%	1.98%
6	Expenses of Management to Gross Direct Premium ratio	30.71%	27.07%	25.26%	25.27%
7	Combined Ratio	105.95%	104.14%	108.22%	105.12%
8	Technical Reserves to Net Premium Ratio (no. of Times)	(0.95)	2.33	(0.82)	1.90
9	Underwriting Balance Ratio (no. of Times)	(0.04)	(0.04)	(0.08)	(0.07)
10	Operating Profit Ratio ^	17.96%	12.25%	4.77%	4.67%
11	Liquid Assets to Liabilities Ratio #	(0.02)	0.23	(0.00)	0.34
12	Net Earnings Ratio	10.93%	9.53%	2.95%	4.47%
13	Return on Networth	5.06%	15.55%	2.09%	9.03%
14	Available Solvency Margin to required Solvency Margin ratio	1.57	1.57	1.39	1.39
15	NPA ratio - gross & net	Nil	Nil	Nil	Nil
	Gross NPA Ratio	Nil	Nil	Nil	Nil
	Net NPA Ratio	Nil	Nil	Nil	Nil

## Equity Holding Pattern for Non-Life Insurers

1	(a) No. of shares	29,88,05,700	29,88,05,700	29,88,05,700	29,88,05,700
2	(b) Percentage of shareholding (Indian / Foreign)	74%/26%	74%/26%	74%/26%	74%/26%
3	(c) %of Government holding (in case of public sector insurance companies)	NA	NA	NA	NA
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	3.59	3.59	1.72	1.72
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	3.59	3.59	1.72	1.72
6	(iv) Book value per share (Rs) [net worth (Share capital + reserves + fair value change - P&L debit balance)/weighted average no. of shares]	23.18	23.18	1.88	1.88

## PERIODIC DISCLOSURES

### FORM NL-31 : Related Party Transactions

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

Date:

**31-Dec-14**

#### 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	FELLOW SUBSIDIARY	Claims Incurred (Net)	-	1.00	39.30	42.48
2	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	FELLOW SUBSIDIARY	Commission Exp	106.66	323.19	119.77	357.54
3	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	FELLOW SUBSIDIARY	Premium Received	0.21	2.50	(0.42)	6.74
4	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	FELLOW SUBSIDIARY	Expenses payable / receivable	(17.45)	(17.45)	-	-
5	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	FELLOW SUBSIDIARY	Payable (Net)-claims outstanding	(0.46)	(0.46)	-	-
6	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Commission Exp	21.96	21.96	-	-
7	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Claims Incurred (Net)	170.39	542.88	110.89	331.28
8	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Expenses payable / (receivable)	(0.25)	(0.25)	(14.16)	(13.59)
9	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Interest accrued	158.23	528.12	169.00	483.32
10	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Interest received	57.93	158.47	-	229.17
11	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Investments	-	2,012.76	-	2,000.00
12	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Management Expenses Paid	618.33	1,693.72	41.92	90.52
13	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Management Expenses recovered	4.32	13.80	4.23	18.86
14	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Marketing Expenses	-	-	393.09	1,249.09
15	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Payable - Advance Premium Deposit	(62.79)	(62.79)	86.51	86.51
16	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Payable(Net) - Claims Outstanding	(102.13)	(102.13)	71.48	71.48
17	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Premium Received	3.45	248.60	30.80	472.78
18	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Receivable - Investments	6,000.00	6,000.00	(7.42)	6,018.78
19	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Claims Incurred (Net)	2.76	8.49	(0.39)	5.13
20	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Expenses payable / receivable	26.85	26.85	0.40	3.82
21	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Fees Incurred for Risk Inspection and Advisory Services	498.34	1,386.14	346.07	462.22
22	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Management Expenses Paid	6.80	19.80	6.50	17.58
23	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Management Expenses recovered	8.62	24.14	6.42	19.05



## 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
24	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Premium Received	1.39	16.88	2.93	25.11
25	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Payable (Net)-claims outstanding	(1.09)	(1.09)	-	-
26	CHOLAMANDALAM SECURITIES LTD	FELLOW SUBSIDIARY	Brokerage Expenses	0.65	4.82	0.11	1.92
27	CHOLAMANDALAM SECURITIES LTD	FELLOW SUBSIDIARY	Claims Incurred (Net)	(0.36)	2.59	3.45	4.55
28	CHOLAMANDALAM SECURITIES LTD	FELLOW SUBSIDIARY	Premium Received	0.04	5.66	(0.18)	16.05
29	CHOLAMANDALAM SECURITIES LTD	FELLOW SUBSIDIARY	Payable(Net) - Claims Outstanding	-	-	-	-
30	mitsui sumitomo insurance company ltd	JOINT VENTURE PARNTER	Due from / (to) other entities Carrying on Insurance Business	(110.95)	(110.95)	-	-
31	mitsui sumitomo insurance company ltd	JOINT VENTURE PARNTER	Expenses payable / receivable	43.35	43.35	0.33	13.17
32	mitsui sumitomo insurance company ltd	JOINT VENTURE PARNTER	Management Expenses Paid	30.63	91.83	82.88	91.51
33	mitsui sumitomo insurance company ltd	JOINT VENTURE PARNTER	Management Expenses recovered	3.53	10.18	4.02	12.55
34	mitsui sumitomo insurance company ltd	JOINT VENTURE PARNTER	Reinsurance recovery on claims	933.83	2,250.84	2,623.54	6,597.29
35	mitsui sumitomo insurance company ltd	JOINT VENTURE PARNTER	Rent Recovery	20.36	63.80	16.95	52.00
36	mitsui sumitomo insurance company ltd	JOINT VENTURE PARNTER	RI Commission	151.30	527.44	130.05	503.97
37	mitsui sumitomo insurance company ltd	JOINT VENTURE PARNTER	RI Premium Paid	974.19	3,556.08	874.30	3,506.23
38	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Claims Incurred (Net)	45.17	118.19	(55.77)	101.81
39	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Expenses payable / receivable	9.92	9.92	-	0.50
40	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Payable(Net) - Claims Outstanding	(15.43)	(15.43)	15.85	15.85
41	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Premium Received	10.56	338.77	15.74	367.95
42	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Interest accrued	22.18	60.27	-	-
43	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Interest received	-	6.03	-	-
44	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Receivable - Investments	1,000.00	1,000.00	-	-
45	SHANTHI GEARS LIMITED	FELLOW SUBSIDIARY	Management Expenses Paid	3.24	10.12	-	-
46	SHANTHI GEARS LIMITED	FELLOW SUBSIDIARY	Management Expenses recovered	1.56	4.16	-	-
47	SHANTHI GEARS LIMITED	FELLOW SUBSIDIARY	Expenses payable / receivable	4.89	4.89	-	-
48	SHANTHI GEARS LIMITED	FELLOW SUBSIDIARY	Premium Received	6.55	35.35	-	-
49	MANAGING DIRECTOR	KEY MANAGEMENT PERSONNEL	Managerial Remuneration	53.55	153.82	-	-
50	WHOLETIME DIRECTOR	KEY MANAGEMENT PERSONNEL	SECONDMENT CHARGES	6.33	19.00	-	-

**FORM NL-32 Products Information**

December 31, 2014

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
	NIL	-	-	-	-	-	-

TABLE - II

Insurer:

Cholamandalam MS General Insurance Co Ltd

Solvency for the Period ended on 31st Dec 2014

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):		2,66,886
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)		2,61,603
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		5,283
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):		71,716
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		12,068
7	<b>Excess in Shareholders' Funds (5-6)</b>		59,648
8	<b>Total Available Solvency Margin [ASM] (4+7)</b>		59,648
9	Total Required Solvency Margin [RSM]		37,970
	<b>RSM 1</b>		32,512
	<b>RSM 2</b>		37,391
	<b>RSM (Insurance Act)</b>		5,000
	<b>Max of above</b>		37,970
10	Solvency Ratio (Total ASM/Total RSM)		1.571
11.	Outstanding Govt Dues ~ 1-6 months		-
12.	Revised ASM after forbearance		59,648.0
13.	Solvency Ratio after Forbearance		1.571

**PERIODIC DISCLOSURES****FORM NL-34: Board of Directors & Key Person****Cholamandalam MS General Insurance Company Ltd****Date: 31/12/2014****BOD and Key Person information**

Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mr.Pradeep V Bhide	Chairman	No Change
2	Mr.R Beri	Non-executive Independent Director	No Change
3	Mr. A V Muralidharan	Non-executive Independent Director	No Change
4	Mr.N Srinivasan	Director	No Change
5	Mr.Maki Kumagai	Director	No Change
6	Mr.S S Gopalarathnam	Managing Director	No Change
7	Mr.Tsuyoshi Yamane	Wholetime Director	No Change

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

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

FORM NL-35-NON PERFORMING ASSETS-7A

COMPANY NAME & CODE:Cholamandalam MS General Insurance Company Limited

123

Statement as on: 30-Dec-14

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: 07-02-2015

SIGNATURE \_\_\_\_\_

Note:

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

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

Hedolcity of Submission: Quarterly			33.99%																Rs Lakhs
No.	Category of Investment	Category Code	Current Quarter					Year to Date (current year)					Year to Date (previous year) <sup>1</sup>						
			Investment as on 31-12-2014 (Rs.) <sup>2</sup>		Income on Investment (Rs.)	Gross Yield (%) <sup>3</sup>	Net Yield (%) <sup>3</sup>	Investment as on 31-12-2014 (Rs.) <sup>2</sup>		Income on Investment (Rs.)	Gross Yield (%) <sup>3</sup>	Net Yield (%) <sup>3</sup>	Investment as on 31-12-2013 (Rs.) <sup>2</sup>		Income on Investment (Rs.)	Gross Yield (%) <sup>3</sup>	Net Yield (%) <sup>3</sup>		
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value					
CENTRAL GOVERNMENT SECURITIES																			
A01	Central Government Bonds	CGSB	64,039.25	64,996.47	1,332.53	8.54%	5.64%	64,039.25	64,996.47	3,548.32	8.20%	5.41%	44,504.14	42,470.00	2,302.62	7.62%	5.03%		
A02	Special Deposits	CSFD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
A03	Deposit under Section 7 of Insurance Act, 1938	CD05	1,070.50	1,020.53	16.03	5.41%	3.57%	1,070.50	1,020.53	48.13	5.44%	3.59%	1,087.91	998.00	48.13	5.44%	3.59%		
A04	Treasury Bills	CTRB	-	-	28.90	8.40%	5.55%	-	-	99.76	8.52%	5.62%	-	-	22.36	6.67%	4.40%		
B STATE GOVERNMENT / OTHER APPROVED SECURITIES																			
B01	Central Government Guaranteed Loans / Bonds	CGSL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
B02	State Government Bonds	SGGB	29,235.25	30,164.02	906.48	11.58%	7.64%	29,235.25	30,164.02	2,198.02	9.76%	6.44%	24,642.49	23,975.00	1,463.14	9.37%	6.19%		
B03	State Government Guaranteed Loans	SGGL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
B04	Other Approved Securities (excluding Infrastructure Investments)	SGDA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
B05	Guaranteed Equity	SGGE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
C HOUSING SECTOR INVESTMENTS																			
a) Approved Investment																			
C01	Loans to State Government for Housing	HLSH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
C02	Loans to State Government for Fire Fighting Equipments	HLSF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
C03	Term Loan - HUDCO / NHB / Institutions accredited by NHB	HTLH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
C04	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	-	-	-	-	-	-	-	-	-	-	29.26	10.49%	6.92%		
C05	Housing - Securitised Assets	HMB5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
C06	Debentures / Bonds / Cps / Loans - (Promoter Group)	HDPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
D TAXABLE BONDS																			
C06	Bonds / Debentures issued by HUDCO	HTHD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
C07	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	40,208.22	40,841.98	1,021.59	9.83%	6.49%	40,208.22	40,841.98	2,598.23	9.74%	6.43%	24,424.44	24,338.00	1,524.73	9.41%	6.21%		
C08	Bonds / Debentures issued by Authority constituted under any Housing Act, 1948, 1961, 1987, 1992, 1997, 2000, 2003, 2005, 2007, 2009, 2010, 2012, 2013, 2014, 2015, 2016, 2017, 2018, 2019, 2020, 2021, 2022, 2023, 2024, 2025, 2026, 2027, 2028, 2029, 2030, 2031, 2032, 2033, 2034, 2035, 2036, 2037, 2038, 2039, 2040, 2041, 2042, 2043, 2044, 2045, 2046, 2047, 2048, 2049, 2050, 2051, 2052, 2053, 2054, 2055, 2056, 2057, 2058, 2059, 2060, 2061, 2062, 2063, 2064, 2065, 2066, 2067, 2068, 2069, 2070, 2071, 2072, 2073, 2074, 2075, 2076, 2077, 2078, 2079, 2080, 2081, 2082, 2083, 2084, 2085, 2086, 2087, 2088, 2089, 2090, 2091, 2092, 2093, 2094, 2095, 2096, 2097, 2098, 2099, 2100, 2101, 2102, 2103, 2104, 2105, 2106, 2107, 2108, 2109, 2110, 2111, 2112, 2113, 2114, 2115, 2116, 2117, 2118, 2119, 2120, 2121, 2122, 2123, 2124, 2125, 2126, 2127, 2128, 2129, 2130, 2131, 2132, 2133, 2134, 2135, 2136, 2137, 2138, 2139, 2140, 2141, 2142, 2143, 2144, 2145, 2146, 2147, 2148, 2149, 2150, 2151, 2152, 2153, 2154, 2155, 2156, 2157, 2158, 2159, 2160, 2161, 2162, 2163, 2164, 2165, 2166, 2167, 2168, 2169, 2170, 2171, 2172, 2173, 2174, 2175, 2176, 2177, 2178, 2179, 2180, 2181, 2182, 2183, 2184, 2185, 2186, 2187, 2188, 2189, 2190, 2191, 2192, 2193, 2194, 2195, 2196, 2197, 2198, 2199, 2200, 2201, 2202, 2203, 2204, 2205, 2206, 2207, 2208, 2209, 2210, 2211, 2212, 2213, 2214, 2215, 2216, 2217, 2218, 2219, 2220, 2221, 2222, 2223, 2224, 2225, 2226, 2227, 2228, 2229, 2230, 2231, 2232, 2233, 2234, 2235, 2236, 2237, 2238, 2239, 2240, 2241, 2242, 2243, 2244, 2245, 2246, 2247, 2248, 2249, 2250, 2251, 2252, 2253, 2254, 2255, 2256, 2257, 2258, 2259, 2260, 2261, 2262, 2263, 2264, 2265, 2266, 2267, 2268, 2269, 2270, 2271, 2272, 2273, 2274, 2275, 2276, 2277, 2278, 2279, 2280, 2281, 2282, 2283, 2284, 2285, 2286, 2287, 2288, 2289, 2290, 2291, 2292, 2293, 2294, 2295, 2296, 2297, 2298, 2299, 2300, 2301, 2302, 2303, 2304, 2305, 2306, 2307, 2308, 2309, 2310, 2311, 2312, 2313, 2314, 2315, 2316, 2317, 2318, 2319, 2320, 2321, 2322, 2323, 2324, 2325, 2326, 2327, 2328, 2329, 2330, 2331, 2332, 2333, 2334, 2335, 2336, 2337, 2338, 2339, 2340, 2341, 2342, 2343, 2344, 2345, 2346, 2347, 2348, 2349, 2350, 2351, 2352, 2353, 2354, 2355, 2356, 2357, 2358, 2359, 2360, 2361, 2362, 2363, 2364, 2365, 2366, 2367, 2368, 2369, 2370, 2371, 2372, 2373, 2374, 2375, 2376, 2377, 2378, 2379, 2380, 2381, 2382, 2383, 2384, 2385, 2386, 2387, 2388, 2389, 2390, 2391, 2392, 2393, 2394, 2395, 2396, 2397, 2398, 2399, 2400, 2401, 2402, 2403, 2404, 2405, 2406, 2407, 2408, 2409, 2410, 2411, 2412, 2413, 2414, 2415, 2416, 2417, 2418, 2419, 2420, 2421, 2422, 2423, 2424, 2425, 2426, 2427, 2428, 2429, 2430, 2431, 2432, 2433, 2434, 2435, 2436, 2437, 2438, 2439, 2440, 2441, 2442, 2443, 2444, 2445, 2446, 2447, 2448, 2449, 2450, 2451, 2452, 2453, 2454, 2455, 2456, 2457, 2458, 2459, 2460, 2461, 2462, 2463, 2464, 2465, 2466, 2467, 2468, 2469, 2470, 2471, 2472, 2473, 2474, 2475, 2476, 2477, 2478, 2479, 2480, 2481, 2482, 2483, 2484, 2485, 2486, 2487, 2488, 2489, 2490, 2491, 2492, 2493, 2494, 2495, 2496, 2497, 2498, 2499, 2500, 2501, 2502, 2503, 2504, 2505, 2506, 2507, 2508, 2509, 2510, 2511, 2512, 2513, 2514, 2515, 2516, 2517, 2518, 2519, 2520, 2521, 2522, 2523, 2524, 2525, 2526, 2527, 2528, 2529, 2530, 2531, 2532, 2533, 2534, 2535, 2536, 2537, 2538, 2539, 2540, 2541, 2542, 2543, 2544, 2545, 2546, 2547, 2548, 2549, 2550, 2551, 2552, 2553, 2554, 2555, 2556, 2557, 2558, 2559, 2560, 2561, 2562, 2563, 2564, 2565, 2566, 2567, 2568, 2569, 2570, 2571, 2572, 2573, 2574, 2575, 2576, 2577, 2578, 2579, 2580, 2581, 2582, 2583, 2584, 2585, 2586, 2587, 2588, 2589, 2590, 2591, 2592, 2593, 2594, 2595, 2596, 2597, 2598, 2599, 2600, 2601, 2602, 2603, 2604, 2605, 2606, 2607, 2608, 2609, 2610, 2611, 2612, 2613, 2614, 2615, 2616, 2617, 2618, 2619, 2620, 2621, 2622, 2623, 2624, 2625, 2626, 2627, 2628, 2629, 2630, 2631, 2632, 2633, 2634, 2635, 2636, 2637, 2638, 2639, 2640, 2641, 2642, 2643, 2644, 2645, 2646, 2647, 2648, 2649, 2650, 2651, 2652, 2653, 2654, 2655, 2656, 2657, 2658, 2659, 2660, 2661, 2662, 2663, 2664, 2665, 2666, 2667, 2668, 2669, 2670, 2671, 2672, 2673, 2674, 2675, 2676, 2677, 2678, 2679, 2680, 2681, 2682, 2683, 2684, 2685, 2686, 2687, 2688, 2689, 2690, 2691, 2692, 2693, 2694, 2695, 2696, 2697, 2698, 2699, 2700, 2701, 2702, 2703, 2704, 2705, 2706, 2707, 2708, 2709, 2710, 2711, 2712, 2713, 2714, 2715, 2716, 2717, 2718, 2719, 2720, 2721, 2722, 2723, 2724, 2725, 2726, 2727, 2728, 2729, 2730, 2731, 2732, 2733, 2734, 2735, 2736, 2737, 2738, 2739, 2740, 2741, 2742, 2743, 2744, 2745, 2746, 2747, 2748, 2749, 2750, 2751, 2752, 2753, 2754, 2755, 2756, 2757, 2758, 2759, 2760, 2761, 2762, 2763, 2764, 2765, 2766, 2767, 2768, 2769, 2770, 2771, 2772, 2773, 2774, 2775, 2776, 2777, 2778, 2779, 2780, 2781, 2782, 2783, 2784, 2785, 2786, 2787, 2788, 2789, 2790, 2791, 2792, 2793, 2794, 2795, 2796, 2797, 2798, 2799, 2800, 2801, 2802, 2803, 2804, 2805, 2806, 2807, 2808, 2809, 2810, 2811, 2812, 2813, 2814, 2815, 2816, 2817, 2818, 2819, 2820, 2821, 2822, 2823, 2824, 2825, 2826, 2827, 2828, 2829, 2830, 2831, 2832, 2833, 2834, 2835, 2836, 2837, 2838, 2839, 2840, 2841, 2842, 2843, 2844, 2845, 2846, 2847, 2848, 2849, 2850, 2851, 2852, 2853, 2854, 2855, 2856, 2857, 2858, 2859, 2860, 2861, 2862, 2863, 2864, 2865, 2866, 2867, 2868, 2869, 2870, 2871, 2872, 2873, 2874, 2875, 2876, 2877, 2878, 2879, 2880, 2881, 2882, 2883, 2884, 2885, 2886, 2887, 2888, 2889, 2890, 2891, 2892, 2893, 2894, 2895, 2896, 2897, 2898, 2899, 2900, 2901, 2902, 2903, 2904, 2905, 2906, 2907, 2908, 2909, 2910, 2911, 2912, 2913, 2914, 2915, 2916, 2917, 2918, 2919, 2920, 2921, 2922, 2923, 2924, 2925, 2926, 2927, 2928, 2929, 2930, 2931, 2932, 2933, 2934, 2935, 2936, 2937, 2938, 2939, 2940, 2941, 2942, 2943, 2944, 2945, 2946, 2947, 2948, 2949, 2950, 2951, 2952, 2953, 2954, 2955, 2956, 2957, 2958, 2959, 2960, 2961, 2962, 2963, 2964, 2965, 2966, 2967, 2968, 2969, 2970, 2971, 2972, 2973, 2974, 2975, 2976, 2977, 2978, 2979, 2980, 2981, 2982, 2983, 2984, 2985, 2986, 2987, 2988, 2989, 2990, 2991, 2992, 2993, 2994, 2995, 2996, 2997, 2998, 2999, 3000, 3001, 3002, 3003, 3004, 3005, 3006, 3007, 3008, 3009, 3010, 3011, 3012, 3013, 3014, 3015, 3016, 3017, 3018, 3019, 3020, 3021, 3022, 3023, 3024, 3025, 3026, 3027, 3028, 3029, 3030, 3031, 3032, 3033, 3034, 3035, 3036, 3037, 3038, 3039, 3040, 3041, 3042, 3043, 3044, 3045, 3046, 3047, 3048, 3049, 3050, 3051, 3052, 3053, 3054, 3055, 3056, 3057, 3058, 3059, 3060, 3061, 3062, 3063, 3064, 3065, 3066, 3067, 3068, 3069, 3070, 3071, 3072, 3073, 3074, 3075, 3076, 3077, 3078, 3079, 3080, 3081, 3082, 3083, 3084, 3085, 3086, 3087, 3088, 3089, 3090, 3091, 3092, 3093, 3094, 3095, 3096, 3097, 3098, 3099, 3100, 3101, 3102, 3103, 3104, 3105, 3106, 3107, 3108, 3109, 3110, 3111, 3112, 3113, 3114, 3115, 3116, 3117, 3118, 3119, 3120, 3121, 3122, 3123, 3124, 3125, 3126, 3127, 3128, 3129, 3130, 3131, 3132, 3133, 3134, 3135, 3136, 3137, 3138, 3139, 3140, 3141, 3142, 3143, 3144, 3145, 3146, 3147, 3148, 3149, 3150, 3151, 3152, 3153, 3154, 3155, 3156, 3157, 3158, 3159, 3160, 3161, 3162, 3163, 3164, 3165, 3166, 3167, 3168, 3169, 3170, 3171, 3172, 3173, 3174, 3175, 3176, 3177, 3178, 3179, 3180, 3181, 3182, 3183, 3184, 3185, 3186, 3187, 3188, 3189, 3190, 3191, 3192, 3193, 3194, 3195, 3196, 3197, 3198, 3199, 3200, 3201, 3202, 3203, 3204, 3205, 3206, 3207, 3208, 3209, 3210, 3211, 3212, 3213, 3214, 3215, 3216, 3217, 3218, 3219, 3220, 3221, 3222, 3223, 3224, 3225, 3226, 3227, 3228, 3229, 3230, 3231, 3232, 3233, 3234, 3235, 3236, 3237, 3238, 3239, 3240, 3241, 3242, 3243, 3244, 3245, 3246, 3247, 3248, 3249, 3250, 3251, 3252, 3253, 3254, 3255, 3256, 3257, 3258, 3259, 3260, 3261, 3262, 3263, 3264, 3265, 3266, 3267, 3268, 3269, 3270, 3271, 3272, 3273, 3274, 3275, 3276, 3277, 3278, 3279, 3280, 3281, 3282, 3283, 3284, 3285, 3286, 3287, 3288, 3289, 3290, 3291, 3292, 3293, 3294, 3295, 3296, 3297, 3298, 3299, 3300, 3301, 3302, 3303, 3304, 3305, 3306, 3307, 3308, 3309, 3310, 3311, 3312, 3313, 3314, 3315, 3316, 3317, 3318, 3319, 3320, 3321, 3322, 3323, 3324, 3325, 3326, 3327, 3328, 3329, 3330, 33318																		

## FORM - 2

(Read with Regulation 10)

PART - A

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

Registration Number: 123

Statement as on: 31 Dec 2014

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

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs Lakhs

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter</u> <sup>1</sup>								
B.	<u>As on Date</u> <sup>2</sup>								
	10.25% MAGMA FINCORP DB 23-06-2016	ECOS	500	23-06-2014	CARE	CARE AA+	CARE AA	29-07-2014	
	10.25% MAGMA FINCORP DB 23-06-2017	ECOS	500	23-06-2014	CARE	CARE AA+	CARE AA	29-07-2014	
	10.40% OHL DB 11-01-2015	OLDB	2000	11-01-2012	ICRA	AA-	A+	01-08-2013	
	11.15% REL INFRA DB 30-03-2017	IODS	505	21-06-2012	CRISIL	AA-	A+	01-10-2013	
	11.40% TATA POWER DB 02-06-2021	IODS	2000	07-06-2011	CRISIL	AA	AA-	17-10-2013	

**CERTIFICATION**

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

Date: 7-Feb-15

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 14

(Rs in Lakhs)

(Rs in Lakhs)

#### Quarterly Business Returns across line of Business

Sl.No.	Line of Business	For Q3 FY 2014-15		For Q3 FY 2013-14		Upto 31.12.2014		Upto 31.12.2013	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	2,489	46,385	1,976	29,189	8,811	1,57,754	8,074	1,24,808
2	Cargo & Hull	1,349	1,248	1,294	1,197	4,641	4,212	4,776	4,012
3	Motor TP	15,882	2,24,420	15,031	2,21,340	47,792	6,39,542	44,178	6,46,186
4	Motor OD **	14,349		15,432		42,420		47,125	
5	Engineering	572	2,050	860	2,846	1,850	7,021	2,138	8,154
6	Workmen's Compensation	157	535	113	594	420	1,673	374	1,741
7	Employer's Liability	131	163	343	141	520	589	692	533
8	Aviation	-	-	-	-	-	-	-	-
9	Personal Accident	1,619	10,546	1,597	6,426	4,656	29,036	4,531	20,925
10	Health	3,381	17,643	3,695	19,011	13,282	64,183	15,845	60,308
11	Others*	613	13,222	667	12,787	13,389	44,868	3,918	44,648
		40,542	3,16,212	41,008	2,93,531	1,37,781	9,48,878	1,31,651	9,11,315

Note:

- Premium stands for amount of premium
- 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

\*\* Only OD policies to be excluded while aggregating number of policies



# PERIODIC DISCLOSURES

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

Insurer:

Cholamandalam MS General Insurance Co Ltd

Date:

As at 31st Dec 14

(Rs in Lakhs)

### Rural & Social Obligations (Quarterly Returns)

Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1.00	Fire	Rural	267	53.81	89674.56
		Social			
2.00	Cargo & Hull	Rural	5	0.13	116.17
		Social			
3.00	Motor TP	Rural	133027	4262.60	0.00
		Social			
4.00	Motor OD	Rural	132127	6324.32	10586.92
		Social			
5.00	Engineering	Rural	28	11.32	695.68
		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	93	1.51	7.32
		Social			
10.00	Health	Rural	254	3075.88	246045.95
		Social			
11.00	Others*	Rural	13858	12422.15	239788.13
		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 14		Same quarter Previous Year For the Quarter Dec 13		Up to the period YTD Dec14		Same period of the previous year YTD Dec 13	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	11277	1243	9072	1099	31086	3547	25562	3081
2	Corporate Agents-Banks	146226	16089	136243	15922	452831	50322	432031	48553
3	Corporate Agents -Others	831	137	1297	8	2355	364	3325	166
4	Brokers	39411	3864	36144	4513	126300	22827	133727	14213
5	Micro Agents	0	0	0	0	0	0	0	0
6	Direct Business	118467	19208	110775	19463	336306	60720	316670	65639
	Total (A)	316212	40541	293531	41005	948878	137780	911315	131652
1	Referral (B)	0	0	0	0	0	0	0	0
	Grand Total (A+B)	316212	40541	293531	41005	948878	137780	911315	131652

Note:

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

# **PERIODIC DISCLOSURES** **GRIEVANCE DISPOSAL**

Cholamandalam MS General Insurance Co Ltd

Date: 31-Dec-14

Grievance Disposal for the period upto December 31, 2014 during the financial year 2014-15

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
				Fully Accepted	Partial Accepted	Rejected		
<b>1</b>	<b>Complaints made by customers</b>							
a)	Proposal related							1
b)	Claim	5	159	141		13	10	604
c)	Policy related	6	383	383			6	1173
d)	Premium							1
e)	Refund		8	6			2	21
f)	Coverage							1
g)	Cover note related		4	4				14
h)	Product		5	4		1		10
i)	Others	2	28	29		1		100
	<b>Total Number of Complaints</b>	<b>13</b>	<b>587</b>	<b>567</b>	<b>0</b>	<b>15</b>	<b>18</b>	<b>1925</b>

2	Total no. of policies during the previous year *	2433164
3	Total no. of claims during the previous year	269433
4	Total no. of policies during the current year *	1932403
5	Total no. of claims during the current year	142750
6	Total no. of policy complaints (current year) per 10000 policies (current year)	6
7	Total no. of claim complaints (current year) per 10000 claims registered (current year)	42

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Upto 7 days	4		4
b)	7 - 15 days	12		12
c)	15 - 30 days	1		1
d)	30 - 90 days	1		1
e)	90 days & beyond			
	<b>Total Number of Complaints</b>	<b>18</b>	<b>0</b>	<b>18</b>

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

\* Total no. of policies upto Q1 of current year FY 2014-15 includes certificates issued under master policies.

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 Chief Grievance Officer