

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 YEAR ENDED 31st December 2015

	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-	1,24,882	3,47,131	1,04,437	3,19,122
2	Profit/ Loss on sale/redemption		3,918	9,382	2,446	3,747
3	Others Administrative Charges		120	519	138	373
	Investment Income -TP Pool		14,678	40,853	12,877	24,693
4	Interest, Dividend & Rent – Gross		40,968	1,01,536	30,357	74,950
	TOTAL (A)		1,84,566	4,99,421	1,50,255	4,22,885
1	Claims Incurred (Net)	NL-5-	56,615	1,89,860	20,922	1,78,628
2	Commission	NL-6-	6,987	19,231	18,138	38,883
3	Operating Expenses related to	NL-7-	68,276	1,77,882	35,104	1,07,023
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		1,31,878	3,86,973	74,164	3,24,534
	Operating Profit/(Loss) from		52,688	1,12,448	76,091	98,351
	APPROPRIATIONS					
	Transfer to Shareholders' Account		52,688	1,12,448	76,091	98,351
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be		-	-	-	-
	TOTAL (C)		52,688	1,12,448	76,091	98,351

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 YEAR ENDED 31st December 2015

	Particulars	Schedule	For the Quarter	Upto the Quarter	For the Corresponding Quarter of the Preceeding year	Upto the Quarter of the preceeding year
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4-	34,398	1,24,424	54,063	1,46,981
2	Profit/ Loss on sale/redemption		189	761	471	719
3	Others Administrative Charges		50	292	62	261
4	Interest, Dividend & Rent – Gross		1,896	8,239	5,888	14,383
	TOTAL (A)		36,533	1,33,716	60,484	1,62,344
1	Claims Incurred (Net)	NL-5-	24,997	82,874	43,714	1,23,479
2	Commission	NL-6-	(12,911)	(37,548)	15,771	(682)
3	Operating Expenses related to	NL-7-	5,060	23,283	10,686	33,024
4	Premium Deficiency			-		-
	TOTAL (B)		17,146	68,609	70,171	1,55,821
	Operating Profit/(Loss) from APPROPRIATIONS		19,387	65,107	(9,687)	6,523
	Transfer to Shareholders' Account		19,387	65,107	(9,687)	6,523
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		19,387	65,107	(9,687)	6,523

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 YEAR ENDED 31st December 2015

	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-	41,48,269	1,17,05,750	35,70,197	1,07,08,617
2	Profit/ Loss on sale/redemption		56,830	1,50,119	50,398	71,396
3	Others Administrative Charges		45	87	51	97
	Investment Income -TP Pool		2,470	8,874	2,360	3,865
4	Interest, Dividend & Rent – Gross		6,45,468	17,92,107	7,30,760	16,57,712
	TOTAL (A)		48,53,082	1,36,56,937	43,53,766	1,24,41,687
1	Claims Incurred (Net)	NL-5-	29,74,197	87,30,176	26,41,961	80,15,663
2	Commission	NL-6-	1,36,468	2,72,182	1,05,012	1,70,050
3	Operating Expenses related to	NL-7-	13,51,216	37,41,446	10,03,360	29,91,447
4	Premium Deficiency		11,454	11,454	-	-
	TOTAL (B)		44,73,335	1,27,55,258	37,50,333	1,11,77,160
	Operating Profit/(Loss) from		3,79,747	9,01,679	6,03,433	12,64,527
	APPROPRIATIONS					
	Transfer to Shareholders' Account		3,79,747	9,01,679	6,03,433	12,64,527
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be		-	-	-	-
	TOTAL (C)		3,79,747	9,01,679	6,03,433	12,64,527

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

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

FORM NL-2-B-PL

Name of the Insurer: Cholamandalam MS General Insurance Company Ltd

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

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31st December 2015

	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		52,688	1,12,448	76,090	98,350
	(b) Marine Insurance		19,387	65,107	(9,687)	6,523
	(c) Miscellaneous Insurance		3,79,747	9,01,679	6,03,433	12,64,527
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		62,490	2,63,000	(83,738)	2,10,760
	(b) Profit on sale of investments		13,176	44,369	12,635	23,732
	Less: Loss on sale of investments		6	2	(138)	(298)
3	OTHER INCOME (To be specified)		-	-	-	-
	TOTAL (A)		5,27,494	13,86,605	5,98,596	16,03,595
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		2,500	2,600	-	-
	(b) Bad debts written off		-	-	-	-
	(c) Employees' Remuneration and Welfare Benefits		2,440	6,972	2,068	6,203
	(d) Others (CSR Provision)		19,310	33,960	3,330	6,750
	(e) Others		-	-	30,000	30,000
	TOTAL (B)		24,250	43,532	35,398	42,953
	Profit Before Tax		5,03,244	13,43,073	5,63,198	15,60,642
	Provision for Taxation		1,62,539	4,23,446	1,73,898	4,89,321
			3,40,705	9,19,627	3,89,300	10,71,321
	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Proposed final dividend		-	-	-	-
	(c) Dividend distribution tax		-	-	-	-
	(d) Transfer to Contingency Risk Reserve		-	-	-	-
	(e) Transfer to General Reserve		-	-	-	-
	Balance of profit/ loss brought forward from last year		-	9,21,830	-	5,50,860
	Balance carried forward to Balance Sheet		3,40,705	18,41,457	3,89,300	16,22,181

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

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

FORM NL-3-B-BS

Name of the Insurer: Cholamandalam MS General Insurance Company Ltd

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

BALANCE SHEET AS AT 31st December 2015

	Schedule	As at Dec 31, 2015	As at Dec 31, 2014 for the corresponding previous year
		(Rs.'000)	(Rs.'000)
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8-Share Capital Schedule	29,88,057	29,88,057
SHARE APPLICATION MONEY PENDING ALLOTMENT			
RESERVES AND SURPLUS	NL-10-Reserves and Surplus	51,21,669	39,02,393
FAIR VALUE CHANGE ACCOUNT		(86,814)	36,828
BORROWINGS	NL-11-Borrowings Schedule	-	
TOTAL		80,22,912	69,27,278
APPLICATION OF FUNDS			
INVESTMENTS	NL-12-Investment Schedule	3,72,39,283	3,09,75,610
LOANS	NL-13-Loans Schedule	-	
FIXED ASSETS	NL-14-Fixed Assets Schedule	6,29,649	6,25,147
DEFERRED TAX ASSET		3,60,991	8,022
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance	3,18,578	1,98,418
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	39,41,621	29,95,878
Sub-Total (A)		42,60,199	31,94,296
CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	2,33,99,625	1,98,12,649
PROVISIONS	NL-18-Provisions Schedule	1,10,67,584	80,63,148
DEFERRED TAX LIABILITY			
Sub-Total (B)		3,44,67,209	2,78,75,797
NET CURRENT ASSETS (C) = (A - B)		(3,02,07,010)	(2,46,81,501)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT			
TOTAL		80,22,912	69,27,278

CONTINGENT LIABILITIES

	Particulars	As at Dec 31, 2015	As at Dec 31, 2014 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	7,57,902	7,46,254
6	Reinsurance obligations to the extent not provided for in accounts		-
7	Others - Repudiated / Disputed Claim	-	27,600
TOTAL		7,57,902	7,73,854

FORM NL-4-PREMIUM SCHEDULE**PREMIUM EARNED [NET]****Name of the Insurer: Cholamandalam MS General Insurance Company Ltd**

	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	61,05,358	1,69,80,426	40,54,270	1,37,78,049
	Service Tax				
	Adjustment for change in reserve for unexpired risks				
	Gross Earned Premium	61,05,358	1,69,80,426	40,54,270	1,37,78,049
	Add: Premium on reinsurance accepted	32,947	82,052	(3,187)	48,881
	Less : Premium on reinsurance ceded	7,43,266	27,74,479	4,89,852	25,85,027
	Net Premium	53,95,039	1,42,87,999	35,61,231	1,12,41,903
	Adjustment for change in reserve for unexpired risks	10,87,490	21,10,694	(1,67,466)	67,183
	Premium Earned (Net)	43,07,549	1,21,77,305	37,28,697	1,11,74,720

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]****Name of the Insurer: Cholamandalam MS General Insurance Company Ltd**

	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)
	Claims paid				
	Direct claims	24,50,779	81,26,296	19,80,158	65,19,792
	Add Claims Outstanding at the end of the year	11,77,233	1,74,10,596	14,08,948	1,32,02,492
	Less Claims Outstanding at the beginning of the year	-	1,39,16,350	-	89,38,692
	Gross Incurred Claims	36,28,012	1,16,20,542	33,89,106	1,07,83,592
	Add :Re-insurance accepted to direct claims	93	363	(51,639)	(51,430)
	Less :Re-insurance Ceded to claims paid	5,72,296	26,17,995	6,30,870	24,14,392
	Total Claims Incurred	30,55,809	90,02,910	27,06,597	83,17,770

Notes:

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

FORM NL-6-COMMISSION SCHEDULE**Name of the Insurer: Cholamandalam MS General Insurance Company Ltd****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	2,26,291	6,47,783	1,96,106	5,98,815
Add: Re-insurance Accepted	366	1,312	271	410
Less: Commission on Re-insurance Ceded	96,112	3,95,229	57,457	3,90,975
Net Commission	1,30,545	2,53,866	1,38,920	2,08,250
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated				
Agents	19,475	50,025	10,818	29,137
Brokers	40,415	1,22,660	32,000	93,944
Corporate Agency	1,66,401	4,75,098	1,53,288	4,75,734
Referral				
Others (pl. specify)				
TOTAL (B)	2,26,291	6,47,783	1,96,106	5,98,815

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

Name of the Insurer: Cholamandalam MS General Insurance Company Ltd

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	2,50,324	7,20,403	2,20,461	6,34,296
2	Travel, conveyance and vehicle running expenses	29,389	94,564	31,106	1,02,270
3	Training expenses	7,233	26,976	5,650	35,403
4	Rents, rates & taxes	27,567	74,862	22,926	64,461
5	Repairs	7,306	21,066	3,972	13,606
6	Printing & stationery	12,173	38,443	13,663	58,020
7	Communication	16,402	49,482	14,988	43,270
8	Legal & professional charges	12,257	33,190	(17,213)	42,216
9	Auditors' fees, expenses etc	-	-	-	-
	(a) as auditor	550	1,650	512	1,537
	(b) as adviser or in any other capacity, in respect of	-	-	-	-
	(i) Taxation matters	183	398	119	269
	(ii) Certification	1	150	17	90
	(iii) Management services; and	-	-	-	-
	(c) in any Taxation	-	-	-	-
	Out of Pocket expenses	12	37	-	46
10	Advertisement and publicity	84,808	2,18,464	1,15,196	3,90,398
11	Interest & Bank Charges	5,565	16,249	5,153	15,623
12	Others (to be specified)	-	-	-	-
	Power and Electricity	11,077	32,817	10,690	30,009
	Information Technology Expenses	41,470	1,16,200	37,723	1,03,236
	Marketing Expenses	6,47,396	16,84,753	3,80,953	9,03,754
	Operating Lease Charges	-	-	5,501	16,501
	IRDA Registration renewal fees	3,198	9,499	3,110	9,276
	Service Tax Expense	8,000	25,550	1,212	33,912
	Outsourcing Expenses	1,63,852	4,70,421	1,23,954	3,65,290
	Net Exchange (Gain) / Loss	-	3	-	-
	Co-insurance Administrative Charges	330	2,216	352	1,656
	Terrorism Pool - Management Expenses	2,416	8,337	1,820	8,577
	DR Pool - Administrative Expenses (Net)	-	205	525	645
	Miscellaneous Expenses (Net)	52,484	1,78,399	25,916	1,42,528
13	Depreciation	40,562	1,18,279	40,845	1,14,606
	Less: Write back of provision no longer required	-	-	-	-
	TOTAL	14,24,553	39,42,611	10,49,151	31,31,495

Name of the Insurer: Cholamandalam MS General Insurance Company Ltd

FORM NL-8-SHARE CAPITAL SCHEDULE

SHARE CAPITAL

	Particulars	As at Dec 31, 2015	As at Dec 31, 2014 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 or Underwriting or subscription of shares	-	-
	TOTAL	29,88,057	29,88,057
	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.

Name of the Insurer: Cholamandalam MS General Insurance Company Ltd

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

SHARE CAPITAL

PATTERN OF SHAREHOLDING

[As certified by the Management]

Shareholder	As at Dec 31, 2015		As at Dec 31, 2014 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				
TOTAL	29,88,05,700	100	29,88,05,700	100

Name of the Insurer: Cholamandalam MS General Insurance Company Ltd
FORM NL-10-RESERVE AND SURPLUS SCHEDULE
RESERVES AND SURPLUS

	Particulars	As at Dec 31, 2015	As at Dec 31, 2014 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	14,32,645	14,32,645
	Add: Premium on shares issued during the year		-
		14,32,645	14,32,645
4	General Reserves	18,47,567	8,47,567
	Add: Transfer from Profit and Loss account	-	
	Add: Transfer from Contingency Reserve for Unexpired Risk		
		18,47,567	8,47,567
5	Catastrophe Reserve		
6	Other Reserves Contingency Reserve for Unexpired Risk	-	-
	Less: Transfer to General Reserve		
	Add: Transfer from Profit and Loss Account		
		-	-
7	Balance of Profit in Profit & Loss Account	18,41,457	16,22,181
	TOTAL	51,21,669	39,02,393

Note:

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

NAME OF THE INSURER: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LTD
FORM NL-11-BORROWINGS SCHEDULE
BORROWINGS

	Particulars	As at Dec 31, 2015	As at Dec 31, 2014 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)	-	-
	TOTAL	-	-

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

NAME OF THE INSURER: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LTD

FORM NL-12-INVESTMENT SCHEDULE

Investments

	Particulars	As at Dec 31, 2015	As at Dec 31, 2014 for the corresponding previous year
		(Rs. '000).	(Rs. '000).
	LONG TERM INVESTMENTS		
1	Government Securities and Government Guaranteed Bonds including Treasury Bill:	1,15,01,142	84,79,550
2	Other Approved Securities	-	-
3	Approved Investments	-	-
	(a) Debenture / Bonds	1,04,50,459	1,00,08,323
	(b) Fixed Deposits with Banks	36,58,700	25,27,300
	(C) Equity Shares (Net of Fair Value Change)	10,28,014	3,63,279
	(D) Investment Properties - Real Estate	2,88,251	-
4	Investments in Infrastructure and Social Sector	47,80,831	35,54,089
5	Other than Approved Investments	3,02,046	2,56,116
	Less : Provision for diminution in value of investments	-	(11,000)
	Total A	3,20,09,443	2,51,77,657
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills:	3,99,241	9,54,951
2	Other Approved Securities	-	-
3	Approved Investments	-	-
	(a) Debentures/ Bonds	20,49,976	18,99,967
	(b) Fixed Deposits with Banks	16,20,000	24,95,500
	(c) Money market Instruments	-	-
	(d) Mutual Fund (Liquid Schemes)	5,60,140	1,47,540
4	Investments in Infrastructure and Social Sector	5,50,483	99,995
5	Other than Approved Investments	50,000	2,00,000
	Total B	52,29,840	57,97,953
	TOTAL	3,72,39,283	3,09,75,610

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

	As at Dec 31, 2015		As at Dec 31, 2014	
	Cost	Market Value	Cost	Market Value
a) Equity Shares listed	11,16,737	10,29,784	3,77,547	4,03,336
b) Mutual Funds	5,60,000	5,60,140	1,47,540	1,47,540
b) Government and other securities	1,19,00,383	1,19,76,730	94,34,501	96,18,101
c) Fixed Deposit with Banks	52,78,700	52,78,700	50,22,800	50,22,800
d) Corporate Bonds	1,81,82,024	1,83,74,929	1,59,67,433	1,62,20,388
e) Money Market Instruments	-	-	-	-
f) Investment Properties - Real Estate	2,88,251	2,88,251	-	-
	<u>3,73,26,096</u>	<u>3,75,08,535</u>	<u>3,09,49,821</u>	<u>3,14,12,165</u>

(4) Pursuant to IRDA Regulations, Rs. 30,034,765 thousands of the investments representing the Technical Reserves as at Dec 31, 2015 has been notionally allocated as Policy holders' Funds.

NAME OF THE INSURER: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LTD
NL - 13 LOANS SCHEDULE

	Particulars	As at Dec 31, 2015	As at Dec 31, 2014 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others (to be specified)	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION	-	-
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others (to be specified)	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION	-	-
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION	-	-
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-

Notes:

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

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

(c) The nature of the security in case of all long term secured loans shall be specified in each case. Secured loans for

the purposes of this schedule, means loans secured wholly or partly against an asset of the company.

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

NAME OF THE INSURER: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LTD
FORM NL-14-FIXED ASSETS SCHEDULE
FIXED ASSETS

(Rs.'000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	As at Mar 31, 2015	Additions	Deductions	As at Dec 31, 2015	As at Mar 31, 2015	For The Period	On Sales/ Adjustments	To Date	As at Dec 31, 2015	As at Dec 31, 2014
Land-Freehold	37,191	-	-	37,191	-	-	-	-	37,191	37,191
Buildings	3,49,985	12,643	-	3,62,628	20,968	4,384	-	25,352	3,37,276	3,30,443
Furniture & Fittings	44,279	3,405	327	47,357	32,684	5,299	327	37,656	9,701	12,181
Information Technology Equipment	2,60,623	46,924	-	3,07,547	1,95,244	35,819	-	2,31,063	76,484	63,765
Intangibles Computers	4,28,460	24,805	-	4,53,265	3,38,844	45,891	-	3,84,735	68,530	93,254
Vehicles	23,152	10,958	6,313	27,797	11,079	4,875	4,005	11,949	15,848	13,525
Office Equipment	25,317	1,505	90	26,732	20,658	2,332	91	22,899	3,833	4,904
Electrical Fittings	38,366	5,634	1,033	42,967	25,817	4,873	1,026	29,664	13,303	12,954
Improvement to Premises	1,08,043	13,055	13	1,21,085	55,153	14,806	13	69,946	51,139	51,326
TOTAL	13,15,416	1,18,929	7,776	14,26,569	7,00,447	1,18,279	5,462	8,13,264	6,13,305	6,19,543
Work in progress	-	-	-	-	-	-	-	-	16,344	5,604
Grand Total	13,15,416	1,18,929	7,776	14,26,569	7,00,447	1,18,279	5,462	8,13,264	6,29,649	6,25,147
PREVIOUS YEAR	11,29,872	1,57,848	7,565	12,80,155	5,53,427	1,14,606	7,421	6,60,612	6,25,147	

Note:
Assets included in land, property and building above exclude Investment Properties as defined in note (e) to Form NL-12-Investment Schedule.

NAME OF THE INSURER: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LTD
FORM NL-15-CASH AND BANK BALANCE SCHEDULE
CASH AND BANK BALANCES

	Particulars	As at Dec 31, 2015	As at Dec 31, 2014 for the corresponding previous year
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	1,59,001	57,256
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)		
	(bb) Others		
	(b) Current Accounts	1,56,859	1,28,522
3	Money at Call and Short Notice	-	-
	(a) With Banks		
	(b) With other Institutions		
4	Others (Bank deposits under lien)	2,718	12,640
	TOTAL	3,18,578	1,98,418
	Cash balance includes:		
	Cheques in hand	1,52,839	51,031
	Remittances in transit	-	-

NAME OF THE INSURER: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LTD
FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE
ADVANCES AND OTHER ASSETS

	Particulars	As at Dec 31, 2015	As at Dec 31, 2014 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	1,68,470	24,858
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	3,24,637	1,63,093
6	Others (to be specified)		
	Advances to Employees	1,227	505
	Advances to Vendors	11,096	19,583
	Service Tax Unutilised Credit/paid in advance	77,702	17,747
	Service tax paid under protest (Note 8 (c) of Schedule 16)	48,217	47,644
	Other Advances / Deposits	3,38,488	1,27,174
	TOTAL (A)	9,69,837	4,00,604
	OTHER ASSETS		
1	Income accrued on investments	10,91,459	9,75,186
2	Outstanding Premiums	8,81,941	8,44,536
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	1,02,141	34,880
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	5,357	-
	Receivable from Terrorism Pool [includes investment income]	8,42,123	6,97,781
	Receivable from IMTPIP	-	-
	Receivable from Declined Risk Pool	-	301
	Deposits for Premises and Advance Rent	48,763	42,590
	TOTAL (B)	29,71,784	25,95,274
	TOTAL (A+B)	39,41,621	29,95,878

Notes:

- (a) The items under the above heads shall not be shown net of provisions for doubtful amounts. The amount of provision against each head should be shown separately.
- (b) The term 'officer' should conform to the definition of that term as given under the Companies Act, 2013.
- (c) Sundry Debtors will be shown under item 9(others)

NAME OF THE INSURER: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LTD
FORM NL-17-CURRENT LIABILITIES SCHEDULE
CURRENT LIABILITIES

	Particulars	As at Dec 31, 2015	As at Dec 31, 2014 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
1	Agents' Balances	55,397	64,574
2	Balances due to other insurance companies	4,89,871	2,36,313
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	4,56,437	1,38,648
5	Unallocated Premium	4,49,018	2,93,603
6	Sundry creditors	4,71,135	5,45,194
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding		
	- Other than IMTPIP (Net of Reinsurance)	1,74,10,596	1,32,02,896
	- Dismantled IMTPIP	35,61,263	50,28,244
	- DR pool	9,083	7,958
9	Due to Officers/ Directors	-	-
10	Others (to be specified)		
	Book Overdraft	1,44,462	-
	Tax and Other Withholdings	59,936	54,459
	Environment Relief Fund	18	36,330
	Service Tax Payable	1,87,484	144
	Value Added Tax Payable	-	1,08,240
	Unclaimed amounts of policyholders	1,04,925	96,046
	TOTAL	2,33,99,625	1,98,12,649

NAME OF THE INSURER: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LTD
FORM NL-18-PROVISIONS SCHEDULE
PROVISIONS

	Particulars	As at Dec 31, 2015	As at Dec 31, 2014 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
1	Reserve for Unexpired Risk	1,08,61,516	79,29,546
	Less: Unabsorbed RSBY Enrollment costs	-	(24,172)
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	1,94,614	1,57,774
6	Reserve for Premium Deficiency	11,454	-
	TOTAL	1,10,67,584	80,63,148

NAME OF THE INSURER: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LTD
FORM NL-19 MISC EXPENDITURE SCHEDULE
MISCELLANEOUS EXPENDITURE
(To the extent not written off or adjusted)

	Particulars	As at Dec 31, 2015	As at Dec 31, 2014 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	TOTAL	-	-

Notes:

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

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

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

PERIODIC DISCLOSURES

FORM NL-21 Statement of Liabilities

Insurer: Chola mandalam MS General Insurance Co Ltd

(Rs in Lakhs)

Statement of Liabilities									
		As at 31st Dec 15				As at 31st Dec 14			
Sl.No.	Particular	Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves	Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves
1	Fire	12,516	3,864	175	16,555	7,399	2,911	153	10,463
2	Marine								
a	Marine Cargo	413	738	168	1,319	718	1,047	183	1,948
b	Marine Hull	-	-	-	-	-	-	-	-
3	Miscellaneous								
a	Motor	75,512	1,21,348	76,031	2,72,891	56,079	1,11,772	59,830	2,27,681
b	Engineering	666	688	126	1,480	771	336	106	1,213
c	Aviation	-	-	-	-	-	-	-	-
d	Liabilities	455	271	117	843	424	261	101	786
e	Others	10,299	2,278	1,068	13,645	7,131	2,595	551	10,277
4	Health Insurance	8,754	2,576	362	11,692	6,773	2,021	439	9,233
5	IMTPIP	-	-	-	-	-	-	-	-
6	Total Liabilities	1,08,615	1,31,763	78,047	3,18,425	79,295	1,20,943	61,363	2,61,601

PERIODIC DISCLOSURES

FORM NL-22

Geographical Distribution of Business

Insurer: Cholamandalam MS General Insurance Co Ltd

GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER: III (Oct'15 - Dec'15)

States	Fire		Marine(Cargo)		Marine (Hull)		Engineering		Motor own damage		Motor Third Party		Motor - Total		Liability Insurance		Personal Accident		Medical Insurance		Diverseas Medical Insuranc		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	38.11	161.78	1.03	1.73	-	-	2.24	4.58	789.58	2,172.54	903.75	2,482.69	1,693.33	4,655.23	3.20	8.18	0.73	6.48	16.23	44.12	1.04	7.75	0.11	0.11	4.84	26.93	1,760.86	4,916.89	
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Assam	26.32	88.32	5.40	13.73	-	-	13.03	32.87	440.19	1,187.64	469.65	1,229.27	909.84	2,416.91	0.80	1.46	0.27	2.42	9.97	29.94	-	0.13	1.73	291.77	5.17	17.35	972.55	2,894.91	
Bihar	108.43	348.41	1.58	5.33	-	-	4.87	15.45	807.94	2,101.90	846.46	2,151.34	1,654.41	4,253.25	0.61	1.52	0.87	1.48	16.63	39.75	0.02	0.22	-	-	6.67	36.56	1,794.07	4,701.97	
Chattisgarh	37.30	127.62	0.35	0.71	-	-	7.33	15.05	528.93	1,275.78	624.28	1,525.74	1,153.22	2,801.51	0.27	1.45	0.07	1.52	6.08	15.61	-	0.33	-	-	2.51	10.18	1,207.11	2,973.98	
Goa	10.72	33.49	2.06	16.28	0.04	0.04	0.95	8.85	85.94	213.82	99.30	245.00	185.24	458.82	2.50	5.16	0.31	12.34	9.69	47.18	0.53	1.81	-	-	0.85	1.22	212.91	585.20	
Gujarat	328.31	1,039.32	60.37	196.08	-	-	43.28	88.24	1,443.03	3,547.67	1,209.60	2,964.07	2,652.64	6,511.74	34.74	103.14	20.55	331.80	90.07	285.73	1.37	7.34	-	-	50.47	164.02	3,281.79	8,727.41	
Haryana	15.14	34.69	-	-	-	-	-	(0.14)	170.52	461.68	257.12	670.81	427.64	1,132.49	0.13	0.13	0.13	0.58	0.31	1.00	-	-	-	-	0.26	1.13	443.60	1,169.88	
Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Jammu and Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Jharkhand	11.56	44.29	0.87	1.68	-	-	32.11	74.95	541.86	1,556.48	625.86	1,737.12	1,167.72	3,293.60	-	1.31	2.02	6.47	4.12	1,153.77	-	0.47	-	-	0.87	3.93	1,219.27	4,580.46	
Karnataka	188.13	682.07	49.28	308.01	-	-	62.29	115.32	1,427.34	3,829.22	1,715.75	4,722.69	3,143.09	8,551.92	19.38	84.88	4.37	24.30	58.39	630.64	8.03	36.61	-	-	16.22	44.02	3,549.18	10,477.76	
Kerala	40.23	138.59	9.33	25.25	-	-	7.36	16.03	804.84	2,331.99	849.10	2,271.65	1,653.93	4,603.64	0.71	2.66	1.01	1.88	31.57	81.65	1.07	3.91	-	-	3.78	10.74	1,749.00	4,884.34	
Madhya Pradesh	145.74	444.36	39.01	138.47	-	-	8.73	26.10	846.49	2,143.45	996.97	2,570.41	1,843.46	4,713.87	9.72	29.97	2.75	8.79	37.17	129.45	0.25	2.94	2.75	985.07	42.47	110.80	2,132.06	6,589.80	
Maharashtra	497.93	2,212.09	172.17	602.58	0.06	0.06	86.18	252.15	2,543.09	6,901.17	2,439.38	6,207.92	4,982.48	13,109.10	121.17	381.86	133.04	230.73	349.47	988.39	15.59	79.64	-	20.02	40.21	146.13	6,398.28	18,022.74	
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Orissa	15.37	43.69	2.47	4.97	-	-	6.22	19.65	652.89	1,557.30	833.53	2,009.79	1,486.42	3,567.09	-	1.34	0.26	1.48	3.46	14.51	-	-	-	-	4.55	14.18	1,518.75	3,666.92	
Punjab	68.76	173.91	0.91	3.94	-	-	0.02	0.40	375.25	860.84	580.74	1,445.34	956.00	2,306.18	0.05	0.84	1.45	6.49	18.11	47.61	1.35	4.40	-	-	5.36	17.28	1,052.01	2,561.05	
Rajasthan	58.64	176.14	7.03	28.71	-	-	22.42	51.80	2,192.82	5,331.47	2,916.45	6,795.11	5,109.27	12,126.59	1.96	14.78	4.05	18.54	12.99	42.17	0.12	0.91	(140.95)	2,701.60	7.96	20.26	5,083.49	15,181.51	
Sikkim	1.61	13.44	0.28	1.51	-	-	0.62	3.55	6.99	20.45	8.20	25.69	15.19	46.14	-	-	-	-	0.30	1.25	-	-	-	-	(0.01)	1.90	17.99	67.78	
Tamil Nadu	2,710.22	5,562.90	364.79	1,680.70	-	-	62.35	302.19	1,999.66	6,106.80	2,834.97	8,234.15	4,834.63	14,340.95	66.76	209.47	2,482.20	6,183.56	3,624.28	9,401.07	34.64	148.75	-	-	35.83	123.52	14,215.72	37,953.12	
Telangana	71.57	450.24	7.48	33.26	-	-	40.82	101.16	823.43	2,217.92	938.89	2,562.32	1,762.32	4,780.24	24.79	77.81	19.45	61.07	22.44	93.53	4.20	18.21	-	-	-	-	1,953.06	5,615.53	
Tripura	6.53	18.88	1.98	6.71	-	-	4.14	14.44	164.41	427.92	240.03	606.18	404.44	1,034.11	(0.04)	1.43	0.04	0.15	1.51	6.33	-	-	-	-	1.11	3.06	419.70	1,085.10	
Uttar Pradesh	100.99	312.15	16.75	29.58	-	-	3.39	10.03	1,221.33	3,018.32	1,374.81	3,454.69	2,596.14	6,473.02	1.10	2.25	3.07	7.51	26.63	115.44	0.29	3.04	1,031.92	4,003.15	18.71	59.13	3,798.99	11,015.30	
Uttarakhand	41.17	106.04	0.30	5.69	-	-	0.12	2.65	169.88	430.60	308.61	716.53	478.50	1,147.13	0.37	1.65	0.04	0.55	7.18	14.64	0.11	0.29	0.35	165.43	9.17	23.35	537.31	1,467.43	
West Bengal	70.70	211.18	16.56	47.61	-	-	35.68	72.19	836.65	2,263.52	1,156.96	3,125.49	1,993.61	5,389.00	6.40	14.35	738.93	745.80	31.70	127.04	0.80	2.26	-	-	4.23	9.32	30.36	2,903.70	6,644.02
Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Chandigarh	42.01	108.22	0.32	1.03	-	-	1.52	5.14	229.85	509.17	287.76	685.65	517.62	1,194.82	-	0.31	0.05	0.65	4.70	13.14	0.75	1.76	-	-	5.40	1.23	5.20	568.19	1,335.67
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Delhi	393.87	1,529.62	656.14	2,258.58	-	-	45.84	238.43	919.28	2,306.21	1,192.89	3,209.96	2,112.17	5,516.17	68.42	292.04	34.83	109.68	620.95	1,708.53	15.78	66.92	-	-	15.97	51.55	3,963.98	11,771.52	
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Puducherry	8.29	25.44	0.03	0.03	-	-	-	0.29	108.52	316.16	179.50	560.66	288.02	876.82	-	0.21	0.12	0.24	2.73	6.27	-	-	-	-	1.08	4.31	300.28	913.62	
Total	5,037.67	14,086.88	1,416.49	5,412.16	0.11	0.11	491.51	1,471.39	20,130.73	53,090.02	23,890.58	62,210.30	44,021.31	1,15,300.33	363.07	1,238.18	3,450.62	7,764.53	5,006.65	15,038.76	85.94	387.70	895.91	8,176.78	284.60	927.11	61,053.87	1,69,803.91	

PERIODIC DISCLOSURES

FORM NL-23 Reinsurance Risk Concentration

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

Date:

December 31, 2015

(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							0.00%	
2	No. of Reinsurers with rating AA but less than AAA	3	398.07					5.03%	
3	No. of Reinsurers with rating A but less than AA	14	1,087.72	14	618.34	6	1,185.52	36.51%	
4	No. of Reinsurers with rating BBB but less than A							0.00%	
5	No. of Reinsurers with rating less than BBB	1	2.40					0.03%	
6	Indian Insurer and Reinsurer	1	4,041.91	1	399.42	7	186.24	58.43%	
	Total	19	5,530.10	15.00	1,017.76	13	1,371.76	100.00%	

PERIODIC DISCLOSURES

FORM NL-24 Ageing of Claims

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

Quarter end as on 31st Dec 2015

(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	144	51	19	8	1	223	782.62
2	Marine Cargo	4148	354	80	13	6	4601	1169.81
3	Marine Hull	0	0	0	0	0	0	0.00
4	Engineering	81	28	15	4	0	128	207.08
5	Motor OD	11417	4051	704	138	31	16341	7160.31
6	Motor TP	180	278	519	783	1408	3168	11825.79
7	Health	5001	233	1	0	0	5235	1763.93
8	Overseas Travel	25	0	0	0	0	25	34.47
9	Personal Accident	327	59	12	3	5	406	707.47
10	Liability	33	24	5	0	2	64	80.17
11	Crop	14	0	0	0	0	14	131.89
12	Miscellaneous	294	15	2	2	0	313	138.35

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'15

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	444	1649	0	272	6050	29305	16120	68	495	119	113	0	121	54756
2	Claims reported during the period	592	5129	0	259	22901	3642	6673	91	536	110	9	0	407	40349
3	Claims Settled during the period	223	4601	0	128	16341	3168	5235	25	406	64	14	0	313	30518
4	Claims Repudiated during the period	53	80	0	18	1094	4	894	3	36	2	0	0	23	2207
5	Claims closed during the period	93	331	0	21	2262	653	373	47	112	20	0	0	49	3961
6	Claims O/S at End of the period	667	1766	0	364	9254	29122	16291	84	477	143	108	0	143	58419
	Less than 3months	527	1519	0	269	7975	3261	16269	62	266	94	108	0	122	30472
	3 months to 6 months	104	217	0	87	552	3336	14	19	42	34	0	0	12	4417
	6months to 1 year	12	16	0	6	313	5364	2	2	9	8	0	0	4	5736
	1year and above	24	14	0	2	414	17161	6	1	160	7	0	0	5	17794

FORM NL-26 - CLAIMS INFORMATION - KG Table IInsured **Cholamandalam MS General Insurance Company Ltd**

Solvency for the period ended 31st Dec 2015

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	18,352	9,674	14,847	2,881	1,935	2,227	2,227
2	Marine Cargo	7,184	889	7,151	1,048	862	1,287	1,287
3	Marine Hull	-	-	-	-	-	-	-
4	Motor	1,53,128	1,42,405	1,17,189	1,00,369	28,481	30,111	30,111
5	Engineering	2,258	1,090	1,946	825	226	292	292
6	Aviation	-	-	-	-	-	-	-
7	Laibilities	1,476	898	296	197	221	67	221
8	Others	20,558	9,639	17,076	4,671	2,878	3,586	3,586
9	Health	19,043	16,099	8,267	7,472	3,220	3,758	3,758
	Total	2,21,999	1,80,694	1,66,772	1,17,463	37,823	41,328	41,482

PERIODIC DISCLOSURES

FORM NL-27 Offices information for Non-Life

Insurer: Cholamandalam MS General Insurance Co Ltd

Date: 31.12.15

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the Quarter		111*
2	No. of branches approved during the Quarter		4
3	No. of branches opened during the Quarter	Out of approvals of previous year	1
4		Out of approvals of this Quarter	3
5	No. of branches closed during the Quarter		Nil
6	No of offices at the end of the Quarter		115*
7	No. of branches approved but not opened		13
8	No. of rural branches		Nil
9	No. of urban branches		111

* 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 2015

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	3,72,392.83
2	Loans	9	-
3	Fixed Assets	10	6,296.49
4	Current Assets		
	a. Cash & Bank Balance	11	3,185.78
	b. Advances & Other Assets	12	39,416.21
5	Current Liabilities		
	a. Current Liabilities	13	2,33,996.25
	b. Provisions	14	1,10,675.84
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		3,609.91

Application of Funds as per Balance Sheet (A) **73,009.31**

	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	6,296.49
3	Cash & Bank Balance (if any)	11	3,185.78
4	Advances & Other Assets (if any)	12	39,416.21
5	Current Liabilities	13	2,33,996.25
6	Provisions	14	1,10,675.84
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		3,609.91

Total (B) **TOTAL (B) (2,99,383.52)**

'Investment Assets' As per FORM 3B **(A-B) 3,72,392.83**

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%		15,642.71	64,436.12	80,078.83	21.45%		80,078.83	80,460.63
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not less than 30%		23,246.37	95,757.46	1,19,003.83	31.88%		1,19,003.83	1,19,767.30
3	Investment subject to Exposure Norms									
	a. Housing & Loans to SG for Housing and FFE	Not less than 5%								
	1. Approved Investments			9,185.10	37,835.67	47,020.77	12.60%		47,020.77	47,494.15
	2. Other Investments									
	b. Infrastructure Investments	Not less than 10%								
	1. Approved Investments			10,664.65	43,930.30	54,594.95	14.63%	(163.72)	54,431.23	54,516.63
	2. Other Investments			502.37	2,069.38	2,571.75	0.69%	(51.79)	2,519.95	2,676.72
	c. Approved Investments	Not exceeding 55%		29,119.19	1,19,949.00	1,49,068.19	39.94%	(651.66)	1,48,416.53	1,49,623.27
	d. Other Investments			195.63	805.84	1,001.47	0.27%	(0.96)	1,000.51	1,007.26
Investment Assets			100%	72,913.31	3,00,347.65	3,73,260.96	100%	(868.13)	3,72,392.83	3,75,085.35

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: 5-Feb-16

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

Insurer:

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

Date:

31-12-2015

(Rs in Lakhs)

Detail Regarding debt securities

	MARKET VALUE				Book Value			
	As at 31-12-2015	As % of total for this class	As at 31-12-2014	As % of total for this class	As at 31-12-2015	As % of total for this class	As at 31-12-2014	As % of total for this class
Break down by credit rating								
AAA rated	1,00,607.57	33.15%	98,092.47	37.37%	99,932.21	33.22%	92,727.72	36.50%
AA or better	79,475.44	26.18%	63,485.22	24.18%	78,385.27	26.06%	62,441.65	24.58%
Rated below AA but above A	3,666.28	1.21%	4,741.73	1.81%	3,502.76	1.16%	4,504.98	1.77%
Rated below A but above B	-	0.00%		0.00%	-	0.00%		0.00%
Any other (Sovereign)	1,19,767.30	39.46%	96,181.01	36.64%	1,19,003.83	39.56%	94,345.00	37.14%
	3,03,516.60		2,62,500.43		3,00,824.07		2,54,019.35	
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	30,672.27	10.11%	28,500.26	10.86%	30,497.00	10.14%	28,536.40	11.23%
More than 1 year and upto 3 years	88,817.28	29.26%	75,571.72	28.79%	88,083.53	29.28%	74,568.43	29.36%
More than 3 years and up to 7 years	1,04,448.17	34.41%	72,653.18	27.68%	1,03,206.28	34.31%	70,930.39	27.92%
More than 7 years and up to 10 years	58,794.98	19.37%	76,591.43	29.18%	58,274.81	19.37%	71,264.64	28.05%
above 10 years	20,783.90	6.85%	9,183.85	3.50%	20,762.47	6.90%	8,719.50	3.43%
	3,03,516.60		2,62,500.43		3,00,824.07		2,54,019.35	
Breakdown by type of the issuer								
a. Central Government	80,460.63	26.51%	66,016.99	25.15%	80,078.83	26.62%	65,109.75	25.63%
b. State Government	39,306.68	12.95%	30,164.02	11.49%	38,925.01	12.94%	29,235.25	11.51%
c. Corporate Securities	1,83,749.29	60.54%	1,66,319.42	63.36%	1,81,820.24	60.44%	1,59,674.34	62.86%
	3,03,516.60		2,62,500.43		3,00,824.07		2,54,019.35	

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	50.59%	23.24%	-1.13%	4.66%
2	Gross Direct Premium to Shareholders' Funds Ratio (No. of Times)	0.76	2.12	0.59	2.00
3	Growth Rate of Shareholders' Funds	4.57%	16.44%	5.99%	22.57%
4	Net Retention Ratio	87.89%	83.74%	87.91%	81.30%
5	Net Commission Ratio	2.42%	1.78%	3.90%	1.85%
6	Expenses of Management to Gross Direct Premium ratio	27.04%	27.03%	30.71%	27.07%
7	Combined Ratio	99.77%	103.30%	105.95%	104.14%
8	Technical Reserves to Net Premium Ratio (no. of Times)	(1.18)	2.62	(0.95)	2.33
9	Underwriting Balance Ratio (no. of Times)	(0.07)	(0.08)	(0.04)	(0.04)
10	Operating Profit Ratio ^	10.48%	8.86%	17.96%	12.25%
11	Liquid Assets to Liabilities Ratio #	0.02	0.17	(0.02)	0.23
12	Net Earnings Ratio	6.32%	6.44%	10.93%	9.53%
13	Return on Networth	3.92%	11.46%	5.06%	15.55%
14	Available Solvency Margin to required Solvency Margin ratio	1.61	1.61	1.57	1.57
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)	3.08	3.08	3.59	3.59
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	3.08	3.08	3.59	3.59
6	(iv) Book value per share (Rs) [net worth (Share capital + reserves + fair value change - P&L debit balance)/weighted average no. of shares]	26.85	26.85	23.18	23.18

Insured **Cholamandalam MS General Insurance Company Limited**

Date:

31-Dec-15*(Rs in Lakhs)*

Sl.No.	NAME OF THE RELATED PARTY	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received*			
				For the quarter	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)	3.25	3.75	-	1.00
2	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	FELLOW SUBSIDIARY	Commission Exp	177.60	432.20	106.66	323.19
3	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	FELLOW SUBSIDIARY	Premium Received	-	-	0.21	2.50
4	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	FELLOW SUBSIDIARY	Expenses payable / (receivable)	38.50	38.50	(17.45)	(17.45)
	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	FELLOW SUBSIDIARY	Payable(Net) - Claims Outstanding	2.56	2.56	(0.46)	(0.46)
6	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Claims Incurred (Net)	346.48	732.67	170.39	542.88
7	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Expenses payable / (receivable)	(14.00)	(14.00)	(0.25)	(0.25)
8	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Interest accrued	257.79	617.72	158.23	528.12
9	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Interest received	-	388.19	57.93	158.47
10	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Investments	-	3,679.49	-	2,012.76
11	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Management Expenses Paid	1,330.62	2,992.51	618.33	1,693.72
12	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Management Expenses recovered	3.54	12.09	4.32	13.80

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
13	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Marketing Expenses	-	-		
14	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Payable - Advance Premium Deposit	(534.74)	(534.74)	(62.79)	(62.79)
15	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Payable(Net) - Claims Outstanding	202.44	202.44	(102.13)	(102.13)
16	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Premium Received	1.07	53.05	3.45	248.60
17	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Investment in debt / Money Market instruments	9,500.00	9,500.00	6,000.00	6,000.00
18	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Investment in debt / Money Market instruments	1,000.00	1,000.00	1,000.00	1,000.00
19	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Claims Incurred (Net)	3.12	10.33	2.76	8.49
20	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Expenses payable / (receivable)	(25.60)	(25.60)	26.85	26.85
21	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Fees Incurred for Risk Inspection and Advisory Services	186.10	894.31	498.34	1,386.14
22	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Management Expenses Paid	-	5.79	6.80	19.80
23	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Management Expenses recovered	15.12	38.05	8.62	24.14
24	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Premium Received	16.90	17.09	1.39	16.88
	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Payable(Net) - Claims Outstanding	0.43	0.43	(1.09)	(1.09)
25	CHOLAMANDALAM SECURITIES LTD	FELLOW SUBSIDIARY	Brokerage Expenses	2.75	12.12	0.65	4.82
26	CHOLAMANDALAM SECURITIES LTD	FELLOW SUBSIDIARY	Claims Incurred (Net)	-	-	(0.36)	2.59
27	CHOLAMANDALAM SECURITIES LTD	FELLOW SUBSIDIARY	Premium Received	-	1.04	0.04	5.66

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
	CHOLAMANDALAM SECURITIES LTD	FELLOW SUBSIDIARY	Payable(Net) - Claims Outstanding	-	-		
28	MITSUI SUMITOMO INSURANCE COMPANY LTD	JOINT VENTURE PARNTER	Due (from)/ to other entities Carrying on Insurance Business	(20.70)	(20.70)	(110.95)	(110.95)
29	MITSUI SUMITOMO INSURANCE COMPANY LTD	JOINT VENTURE PARNTER	Expenses payable / (receivable)	(28.90)	(28.90)	43.35	43.35
30	MITSUI SUMITOMO INSURANCE COMPANY LTD	JOINT VENTURE PARNTER	Management Expenses Paid	2.95	12.08	30.63	91.83
31	MITSUI SUMITOMO INSURANCE COMPANY LTD	JOINT VENTURE PARNTER	Management Expenses recovered	4.02	8.26	3.53	10.18
32	MITSUI SUMITOMO INSURANCE COMPANY LTD	JOINT VENTURE PARNTER	Reinsurance recovery on claims	1,128.64	2,330.79	933.83	2,250.84
33	MITSUI SUMITOMO INSURANCE COMPANY LTD	JOINT VENTURE PARNTER	Rent Recovery	22.68	69.32	20.36	63.80
34	MITSUI SUMITOMO INSURANCE COMPANY LTD	JOINT VENTURE PARNTER	RI Commission	184.09	567.09	151.30	527.44
35	MITSUI SUMITOMO INSURANCE COMPANY LTD	JOINT VENTURE PARNTER	RI Premium Paid	1,291.99	3,714.39	974.19	3,556.08
36	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Claims Incurred (Net)	103.23	215.74	45.17	118.19
37	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Expenses payable / (receivable)	(4.60)	(4.60)	9.92	9.92
38	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Payable(Net) - Claims Outstanding	79.71	79.71	(15.43)	(15.43)
39	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Premium Received	23.58	359.26	10.56	338.77
40	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Interest accrued	22.12	60.11	22.18	60.27

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
41	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Interest received	-	6.03	-	6.03
43	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Management Expenses recovered	-	4.00		
46	SHANTHI GEARS LIMITED	FELLOW SUBSIDIARY	Management Expenses Paid	-	1.06	3.24	10.12
47	SHANTHI GEARS LIMITED	FELLOW SUBSIDIARY	Management Expenses recovered	2.40	5.55	1.56	4.16
48	SHANTHI GEARS LIMITED	FELLOW SUBSIDIARY	Expenses payable / (receivable)	(1.10)	(1.10)	4.89	4.89
49	SHANTHI GEARS LIMITED	FELLOW SUBSIDIARY	Premium Received	11.82	46.62	6.55	35.35
51	MANAGING DIRECTOR	KEY MANAGEMENT PERSONNEL	Managerial Remuneration	42.28	176.51	53.55	153.82
	KEY MANAGEMENT PERSONNEL	KEY MANAGEMENT PERSONNEL	Premium Received	-	0.11		
53	WHOLETIME DIRECTOR	KEY MANAGEMENT PERSONNEL	SECONDMENT CHARGES	6.33	18.99	6.33	19.00

PERIODIC DISCLOSURES

FORM NL-32 Products Information

Insurer:

Cholamandalam MS General Insurance Co. Ltd
--

 Date:

31-12-2015

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
	No New products launched						

FORM NL-33 - SOLVENCY MARGIN - KGII

TABLE - II

Insurer:

Cholamandalam MS General Insurance Co Ltd

Solvency for the Period ended on 31st Dec 2015

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):		3,28,528
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)		3,18,425
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		10,104
4	Excess in Policyholders' Funds (1-2-3)		(0)
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):		82,991
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		16,144
7	Excess in Shareholders' Funds (5-6)		66,847
8	Total Available Solvency Margin [ASM] (4+7)		66,847
9	Total Required Solvency Margin [RSM]		41,482
	RSM 1		37,823
	RSM 2		41,328
	RSM (Insurance Act)		5,000
	Max of above		41,482
10	Solvency Ratio (Total ASM/Total RSM)		1.611
11.	Outstanding Govt Dues ~ 1-6 months		-
12.	Revised ASM after forbearance		66,847
13.	Solvency Ratio after Forbearance		1.612

FORM NL-34: Board of Directors & Key Person

Cholamandalam MS General Insurance Company Ltd	Date: 31/12/2015
--	------------------

<i>BOD and Key Person information</i>
--

Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mr.Pradeep V Bhide	Chairman	No Change
2	Mr. A V Muralidharan	Non-executive Independent Director	No Change
3	Ms.Shubhalakshmi Panse	Non-executive Independent Director	No Change
4	Mr.N Srinivasan	Director	No Change
5	Mr.Maki Kumagai	Director	No Change
6	Mr. N S R Chandra Prasad	Non-executive Independent Director	No Change
7	Mr.S S Gopalarathnam	Managing Director	No Change
8	Mr. Takahiko Shibakawa	Wholetime Director	No Change

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

Sl. No.	Name of person	Role/designation
1	Mr.S S Gopalarathnam	Managing Director & Chief Executive Officer
2	Mr.Vedamarayanan 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:Cholasmandalam MS General Insurance Company Limited

123

Statement as on: 31-Dec-15

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: 05-02-2016

SIGNATURE _____

Note:

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

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

Form - 1
(Read with Regulation 10)
Name of the Insurer: Cholamandalam MS General Insurance Company Limited
Registration Number: 123
Statement as on: 31 Dec 2015
Statement of Investment and Income on Investment
Periodicity of Submission: Quarterly

Name of the Fund _____

34.61%

Rs Crore

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³						
			Investment as on 31-12-2015 (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 31-12-2015 (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 31-12-2014 (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
A	CENTRAL GOVERNMENT SECURITIES																
A01	Central Government Bonds	CGSB	80,078.83	80,460.63	1,768.25	8.55%	5.59%	80,078.83	80,460.63	5,022.57	8.41%	5.50%	64,039.25	64,996.47	3,548.32	8.20%	5.41%
A02	Special Deposits	CSPD	-	-	-			-	-	-			-	-	-		
A03	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	0.00%	0.00%	-	-	14.64	5.50%	3.59%	1,070.50	1,020.53	48.13	5.44%	3.59%
A04	Treasury Bills	CTRB	-	-	-			-	-	-			-	-	99.76	8.52%	5.62%
B	STATE GOVERNMENT / OTHER APPROVED SECURITIES																
B01	Central Government Guaranteed Loans / Bonds	CGSL	-	-	-			-	-	-			#REF!	-	-		
B02	State Government Bonds	SGGB	38,925.01	39,306.68	843.50	9.61%	6.29%	38,925.01	39,306.68	2,488.73	10.20%	6.67%	29,235.25	30,164.02	2,198.02	9.76%	6.44%
B03	State Government Guaranteed Loans	SGGL	-	-	-			-	-	-			-	-	-		
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA	-	-	-			-	-	-			-	-	-		
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	-	-	-			-	-	-			-	-	-		
C05	Housing - Securitised Assets	HMB5	-	-	-			-	-	-			-	-	-		
C06	Debentures / Bonds / CPs / Loans - (Promoter Group)	HDPG	-	-	-			-	-	-			-	-	-		
	TAXABLE BONDS																
C06	Bonds / Debentures issued by HUDCO	HTHD	-	-	-			-	-	-			-	-	-		
C07	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	45,448.77	45,922.15	1,091.69	9.88%	6.46%	45,448.77	45,922.15	2,733.44	9.91%	6.48%	40,208.22	40,841.98	2,598.23	9.74%	6.43%
C08	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HTDA	-	-	-			-	-	-			-	-	-		
	TAX FREE BONDS																
C09	Bonds / Debentures issued by HUDCO	HFHD	-	-	-			-	-	-			-	-	-		
C10	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HFDN	1,572.00	1,572.00	25.61	6.96%	6.96%	1,572.00	1,572.00	117.34	10.53%	10.53%	1,841.55	2,149.98	91.66	7.40%	7.40%
C11	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HFDA	-	-	-			-	-	-			-	-	-		
	b) Other Investments																
	Debentures/Bonds/CPs/Loans	HODS	-	-	-			-	-	-			-	-	-		
	Housing- Securitised Assets	HOMB	-	-	-			-	-	-			-	-	-		
	Debentures/Bonds/CPs/Loans(Promotor Group)	HOPG	-	-	-			-	-	-			-	-	-		
D	INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS																
	a) Approved Investment																
D01	Infrastructure - Other Approved Securities	ISAS	-	-	-			-	-	-			-	-	-		
D02	Infrastructure - PSU - Equity shares - Quoted	ITPE	990.00	938.38	13.58	1.60%	1.60%	990.00	938.38	19.89	3.47%	3.47%	203.64	227.10	2.21	1.66%	1.66%
D03	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	291.81	179.71	-	0.00%	0.00%	291.81	179.71	4.52	1.79%	1.79%	96.83	100.70	0.86	2.18%	2.18%
D04	Infrastructure - Equity and Equity Related Instruments (Promoter Group)	IEPG	-	-	-			-	-	-			-	-	-		
D05	Infrastructure - Securitised Assets	IESA	-	-	-			-	-	-			-	-	-		
D06	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IDPG	-	-	-			-	-	-			-	-	-		
	TAXABLE BONDS																
D07	Infrastructure - PSU - Debentures / Bonds	IPTD	511.76	519.49	38.25	15.21%	9.95%	511.76	519.49	101.81	12.88%	8.42%	3,859.91	4,054.00	888.87	11.68%	7.71%
D08	Infrastructure - PSU - CPs	IPCP	-	-	-			-	-	-			-	-	-		
D09	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	16,706.32	16,784.00	381.65	9.15%	5.98%	16,706.32	16,784.00	932.69	9.44%	6.17%	8,211.22	8,300.22	588.06	9.86%	6.51%
D10	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-			-	-	-			-	-	-		
D11	Infrastructure - Term Loans (with Charge)	ILWC	-	-	-			-	-	-			-	-	-		
	TAX FREE BONDS																
D12	Infrastructure - PSU - Debentures / Bonds	IPFD	36,095.06	36,095.06	735.90	8.29%	8.29%	36,095.06	36,095.06	1,979.14	8.30%	8.30%	24,015.34	27,846.87	1,114.66	7.59%	7.59%
D13	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICFD	-	-	-			-	-	-			-	-	-		
	b) Other Investments																
	Infrastructure - Equity (including Unlisted)	IOEQ	68.99	17.19	0.25	0.36%	0.36%	68.99	17.19	0.25	0.36%	0.36%	68.96	15.14	-	0.00%	0.00%
	Infrastructure - Debentures/Bonds/CPs/Loans	IODS	2,502.76	2,659.53	70.50	11.17%	7.31%	2,502.76	2,659.53	211.58	11.22%	7.33%	2,504.98	2,741.65	212.11	11.21%	7.40%
	Infrastructure- Securitised Assets	IOSA	-	-	-			-	-	-			-	-	-		
	Infrastructure- Equity (Promotor Group)	IOPE	-	-	-			-	-	-			-	-	-		
	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IOPD	-	-	-			-	-	-			-	-	-		
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS																
E01	PSU - Equity shares - Quoted	EAEQ	3,388.45	2,704.19	27.20	0.84%	0.84%	3,388.45	2,704.19	167.07	5.63%	5.63%	1,012.62	1,055.20	84.36	21.14%	21.14%
E02	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	5,930.23	6,081.36	34.24	0.64%	0.64%	5,930.23	6,081.36	219.81	4.86%	4.86%	2,393.43	2,635.22	72.38	7.87%	7.87%
E03	Equity Shares - Companies incorporated outside India (invested prior to IRDA Regulations)	EFES	-	-	-			-	-	-			-	-	-		
E04	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	496.43	376.50	-	0.00%	0.00%	496.43	376.50	5.00	1.51%	1.51%	-	-	16.87	43.26%	43.26%
E05	Corporate Securities - Bonds - (Taxable)	EPBT	-	-	-	0.00%	0.00%	-	-	18.40	8.22%	5.37%	497.73	494.61	225.18	14.35%	9.47%
E06	Corporate Securities - Bonds - (Tax Free)	EPBF	-	-	-			-	-	-			-	-	-		
E07	Corporate Securities - Preference Shares	EPNQ	-	-	-			-	-	-			-	-	-		
E08	Corporate Securities - Investment in Subsidiaries	ECIS	-	-	-			-	-	-			-	-	-		
E09	Corporate Securities - Debentures	ECOS	67,323.53	68,250.30	1,689.40	10.60%	6.93%	67,323.53	68,250.30	5,030.96	10.35%	6.77%	69,541.00	70,702.78	4,488.69	9.90%	6.54%
E10	Corporate Securities - Debentures / Bonds/ CPs/Loan - (Promoter Group)	EDPG	10,660.04	10,940.01	273.09	10.18%	6.66%	10,660.04	10,940.01	762.07	10.21%	6.68%	6,994.39	7,187.25	507.56	10.35%	6.83%
E11	Corporate Securities - Derivative Instruments	ECDI	-	-	-			-	-	-			-	-	-		
E12	Investment properties - Immovable	EINP	2,882.51	2,882.51	-	0.00%	0.00%	2,882.51	2,882.51	-	0.00%	0.00%	-	-	-	#REF!	#REF!

E13	Loans - Policy Loans	ELPL	-	-	-			-	-	-			-	-	-		
E14	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	-	-	-			-	-	-			-	-	-		
E15	Loans - Secured Loans - Mortgage of Property outside India (Term Loan)	ELMO	-	-	-			-	-	-			-	-	-		
E16	Deposits - Deposit with Scheduled Banks, FIs (Incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	52,787.00	52,787.00	1,158.97	8.96%	5.86%	52,787.00	52,787.00	3,599.64	9.03%	5.91%	50,228.00	50,228.00	2,543.50	9.45%	6.24%
E17	Deposits - CDs with Scheduled Banks	EDCD	-	-	-			-	-	-			-	-	-		
E18	Deposits - Repo / Reverse Repo	ECMR	-	-	-			-	-	-			-	-	-		
E19	Deposit with Primary Dealers duly recognised by Reserve Bank of India	EDPD	-	-	-			-	-	-			-	-	-		
E20	CCIL - CBLO	ECBO	-	-	-			-	-	-			-	-	-		
E21	Commercial Papers	ECCP	-	-	-			-	-	-			-	-	21.88	12.00%	7.92%
E22	Application Money	ECAM	-	-	-			-	-	-			-	-	-		
E23	Corporate Securities Mutual Funds	EGMF	5,600.00	5,601.40	98.00	7.64%	5.00%	5,600.00	5,601.40	259.31	7.80%	5.10%	1,475.00	1,475.40	230.72	8.66%	5.72%
E24	Corporate Securities Mutual Funds Promoters Group	EMPG	-	-	-			-	-	-			-	-	-		
F	OTHER THAN APPROVED INVESTMENTS																
F01	Bonds - PSU - Taxable	OBPT	-	-	-			-	-	-			-	-	-		
F02	Bonds - PSU - Tax Free	OBPF	-	-	-			-	-	-			-	-	-		
F03	Equity Shares (Incl Co-op Societies)	OESH	1.47	0.51	-	0.00%	0.00%	1.47	0.51	-	0.00%	0.00%	-	-	-		
F04	Equity Shares (PSUs & Unlisted)	OEPU	-	-	-			-	-	-			-	-	-		
F05	Equity Shares (Incl. Equity related Instruments) - Promoter Group	OEPG	-	-	-			-	-	-			-	-	-		
F06	Debentures	OLDB	1,000.00	1,006.75	25.77	10.25%	6.70%	1,000.00	1,006.75	62.76	10.25%	6.71%	2,000.00	2,000.08	216.27	10.36%	6.84%
F07	Debentures / Bonds/ CPs / Loans etc. - (Promoter Group)	ODPG	-	-	-			-	-	-	0.00%	0.00%	-	-	162.62	10.52%	6.94%
F08	Commercial Papers	OACP	-	-	-			-	-	-			-	-	-		
F09	Preference Shares	OPSH	-	-	-			-	-	-			-	-	-		
F10	Venture Fund	OVNF	-	-	-			-	-	-			-	-	-		
F11	Short term Loans (Unsecured Deposits)	OSLU	-	-	-			-	-	-			-	-	-		
F12	Term Loans (without Charge)	OTLW	-	-	-			-	-	-			-	-	-		
F13	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-			-	-	-			-	-	-		
F14	Mutual Funds - (under Insurer's Promoter Group)	OMPG	-	-	-			-	-	-			-	-	-		
F15	Derivative Instruments	OCDI	-	-	-			-	-	-			-	-	-		
F16	Securitised Assets	OPSA	-	-	-			-	-	-			-	-	-		
F17	Investment properties - Immovable	OIPI	-	-	-			-	-	-			-	-	-		
	TOTAL		3,73,260.96	3,75,085.35	8,275.83	8.95%	5.85%	3,73,260.96	3,75,085.35	23,751.61	9.45%	6.18%	#REF!	3,18,237.18	19,960.93	9.59%	6.33%

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: 5-Feb-16

Signature _____
Full Name NV MURALI
Chief of Investments

- Note:** Category of Investment (COI) shall be as per Guidelines, as amended from time to time
- 1 Based on daily simple Average of Investments
 - 2 Yield netted for Tax
 - 3 In the previous year column, the figures of the corresponding Year to date of the previous financial year shall be shown
 - 4 FORM-1 shall be prepared in respect of each fund. In case of ULIP FORM 1 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level .

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 2015

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</i>¹								
	Nil								
B.	<i>As on Date</i>²								
	10.25% MAGMA FINCORP DB 23-06-2016	OLDB	500.00	23-06-2014	CARE	CARE AA	CARE AA-	22-05-2015	
	10.25% MAGMA FINCORP DB 23-06-2017	OLDB	500.00	23-06-2014	CARE	CARE AA	CARE AA-	22-05-2015	
	11.15% REL INFRA DB 30-03-2017	IODS	503.32	21-06-2012	CRISIL	A+	A	23-01-2015	
	11.40% TATA POWER DB 02-06-2021	IODS	2,000.00	07-06-2011	CRISIL	AA	AA-	17-10-2013	

CERTIFICATION

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

Date: 5-Feb-16

Signature _____

Full Name **NV MURALI**

Chief of Investments

Note:

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

PERIODIC DISCLOSURES

FORM NL-38 Quarterly Business Returns across line of Business

Insurer: **Cholamandalam MS General Insurance Co Ltd** Date: **As at 31st December 15**

(Rs in Lakhs)

(Rs in Lakhs)

Quarterly Business Returns across line of Business

Sl.No.	Line of Business	For Q3 FY 2015-16		For Q3 FY 2014-15		Upto 31.12.2015		Upto 31.12.2014	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	5,038	70,957	2,489	46,385	14,087	2,00,542	8,811	1,57,754
2	Cargo & Hull	1,417	1,233	1,349	1,248	5,412	4,057	4,641	4,212
3	Motor TP	23,891	3,22,363	15,882	2,24,420	62,210	8,11,193	47,792	6,39,542
4	Motor OD **	20,131	-	14,349		53,090	-	42,420	-
5	Engineering	492	669	572	2,050	1,471	3,300	1,850	7,021
6	Workmen's Compensation	120	536	157	535	423	1,733	420	1,673
7	Employer's Liability	243	234	131	163	815	708	520	589
8	Aviation	-	-	-	-	-	-	-	-
9	Personal Accident	3,451	13,031	1,619	10,546	7,765	37,347	4,656	29,036
10	Health	5,007	19,343	3,381	17,643	15,039	54,148	13,282	64,183
11	Others*	1,266	14,161	613	13,222	9,492	43,086	13,389	44,868
		61,056	4,42,527	40,542	3,16,212	1,69,804	11,56,114	1,37,781	9,48,878

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

** 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 December 15

(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	212	52.23	83179.60
		Social			
2.00	Cargo & Hull	Rural	3	0.84	0.00
		Social			
3.00	Motor TP	Rural	137637	5881.45	0.00
		Social			
4.00	Motor OD	Rural	137508	5019.19	967855.58
		Social			
5.00	Engineering	Rural	25	11.30	4059.31
		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	82	1.06	336.35
		Social			
10.00	Health	Rural	32	1142.54	202488.95
		Social			
11.00	Others*	Rural	14319	8692.34	12683.57
		Social			

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

FORM NL-40 **PERIODIC DISCLOSURES**
Business Acquisition through different channels

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

(Rs in Lakhs)

Sl.No.	Channels	Business Acquisition through different channels							
		Current Quarter For the Quarter Dec 15		Same quarter Previous Year For the Quarter Dec 14		Up to the period YTD Dec 15		Same period of the previous year YTD Dec 14	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	28044	2986	11277	1243	56469	7016	31086	3547
2	Corporate Agents-Banks	182375	18473	146226	16089	503715	52957	452831	50322
3	Corporate Agents -Others	72041	12322	831	137	193953	32153	2355	364
4	Brokers	62502	4692	39411	3864	165711	15138	126300	22827
5	Micro Agents	0	0	0	0	0	0	0	0
6	Direct Business	97565	22581	118467	19208	236266	62539	336306	60720
	Total (A)	442527	61054	316212	40541	1156114	169803	948878	137780
1	Referral (B)	0	0	0	0	0	1	0	0
	Grand Total (A+B)	442527	61054	316212	40541	1156114	169804	948878	137780

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

FORM NL-41

Cholamandalam MS General Insurance Co Ltd

Date: 31-Dec-15

Grievance Disposal for the period upto December 31, 2015 during the financial year 2015-16								
Sl No.	Particulars	Opening Balance- As on	Additions during the quarter	Complaints Resolved/Settled during the			Complaints Pending at the	Total complaints registered upto
				Fully Accepted	Partial	Rejected		
1	Complaints made by customers							
a)	Proposal							1
b)	Claim	17	228	155		81	9	570
c)	Policy	6	228	227		4	3	773
d)	Premium							4
e)	Refund	1	16	16		1		65
f)	Coverage		2	2		0		4
g)	Covernote		9	7		2		25
h)	Product	1	2	2		0	1	8
i)	Others	5	25	25		1	4	190
	Total Number of Complaints	30	510	434	0	89	17	1640

2	Total no. of policies during the previous year*	2710020
3	Total no. of claims during the previous year	187581
4	Total no. of policies during the current year*	2122961
5	Total no. of claims during the current year	116034
6	Total no. of policy complaints (current year) per 10000	4.0
7	Total no. of claim complaints (current year) per 10000	49.0

8	Duration wise Pending Status	Complaints	Complaints	Total
a)	Upto 7 days	11		11
b)	7 - 15 days	6		6
c)	15 - 30 days			
d)	30 - 90 days			
e)	90 days & beyond			
	Total Number of Complaints	17	0	17

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

* Total no. of policies upto Q4 of current year FY 2014-15 includes certificates issued under master policies.

Chief Grievance Officer