

FORM NL-1-B-RA

Cholamandalam MS General Insurance Company Ltd

Registration No. 123

Date of Registration with the IRDA : July 15, 2002

REVENUE ACCOUNT - FIRE FOR THE PERIOD ENDED December 31, 2016

	Particulars	Schedule	For the Quarter ended December 31, 2016	Upto the Quarter ended December 31, 2016	For the Quarter ended December 31, 2015	Upto the Quarter ended December 31, 2015
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4- Premium Schedule	1,28,670	3,55,587	1,24,882	3,47,131
2	Profit/ Loss on sale/redemption		13,690	25,817	3,918	9,382
3	Others Administrative Charges		165	670	120	519
	Investment Income -TP Pool		14,789	42,667	14,678	40,853
4	Interest, Dividend & Rent – Gross		46,006	1,20,944	40,968	1,01,536
	TOTAL (A)		2,03,320	5,45,685	1,84,566	4,99,421
1	Claims Incurred (Net)	NL-5- Claims Schedule	68,555	1,15,557	56,615	1,89,860
2	Commission	NL-6- Commission Schedule	2,586	4,837	6,987	19,231
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	62,844	1,93,994	68,279	1,77,884
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		1,33,985	3,14,388	1,31,881	3,86,975
	Operating Profit/(Loss) from APPROPRIATIONS		69,335	2,31,297	52,685	1,12,446
	Transfer to Shareholders' Account		69,335	2,31,297	52,685	1,12,446
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be		-	-	-	-
	TOTAL (C)		69,335	2,31,297	52,685	1,12,446

FORM NL-1-B-RA

Cholamandalam MS General Insurance Company Ltd

Registration No. 123

Date of Registration with the IRDA : July 15, 2002

REVENUE ACCOUNT - MARINE FOR THE PERIOD ENDED December 31, 2016

	Particulars	Schedule	For the Quarter ended December 31, 2016	Upto the Quarter ended December 31, 2016	For the Quarter ended December 31, 2015	Upto the Quarter ended December 31, 2015
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4- Premium Schedule	27,351	79,468	34,399	1,24,425
2	Profit/ Loss on sale/redemption		573	1,190	189	761
3	Others Administrative Charges		104	495	50	292
4	Interest, Dividend & Rent – Gross		1,763	5,574	1,896	8,239
	TOTAL (A)		29,791	86,727	36,534	1,33,717
1	Claims Incurred (Net)	NL-5- Claims Schedule	16,737	57,747	24,997	82,874
2	Commission	NL-6- Commission Schedule	(8,328)	(33,175)	(12,911)	(37,548)
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	6,189	19,754	5,060	23,284
4	Premium Deficiency			-		-
	TOTAL (B)		14,598	44,326	17,146	68,610
	Operating Profit/(Loss) from APPROPRIATIONS		15,193	42,401	19,388	65,107
	Transfer to Shareholders' Account		15,193	42,401	19,388	65,107
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		15,193	42,401	19,388	65,107

FORM NL-1-B-RA

Cholamandalam MS General Insurance Company Ltd

Registration No. 123

Date of Registration with the IRDA : July 15, 2002

REVENUE ACCOUNT - MISCELLANEOUS FOR THE PERIOD ENDED December 31, 2016

	Particulars	Schedule	For the Quarter ended December 31, 2016	Upto the Quarter ended December 31, 2016	For the Quarter ended December 31, 2015	Upto the Quarter ended December 31, 2015
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4- Premium Schedule	56,94,108	1,58,90,211	41,48,268	1,17,05,749
2	Profit/ Loss on sale/redemption		1,87,307	3,65,560	56,830	1,50,119
3	Others Administrative Charges		40	228	45	87
	Investment Income -TP Pool		2,075	7,207	2,470	8,874
4	Interest, Dividend & Rent – Gross		6,76,696	19,59,161	6,45,468	17,92,107
	TOTAL (A)		65,60,226	1,82,22,367	48,53,081	1,36,56,936
1	Claims Incurred (Net)	NL-5- Claims Schedule	42,20,787	1,16,97,518	29,74,199	87,30,176
2	Commission	NL-6- Commission Schedule	1,14,638	2,80,416	1,36,466	2,72,181
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	18,22,177	48,97,537	13,51,213	37,41,446
4	Premium Deficiency		-	(2,955)	-	11,454
	TOTAL (B)		61,57,602	1,68,72,516	44,61,878	1,27,55,257
	Operating Profit/(Loss) from APPROPRIATIONS		4,02,624	13,49,851	3,91,203	9,01,679
	Transfer to Shareholders' Account		4,02,624	13,49,851	3,91,203	9,01,679
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be		-	-	-	-
	TOTAL (C)		4,02,624	13,49,851	3,91,203	9,01,679

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

Cholamandalam MS General Insurance Company Ltd
Registration No. 123
Date of Registration with the IRDA : July 15, 2002

PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED December 31 2016

	Particulars	Schedule	For the Quarter ended December 31, 2016	Upto the Quarter ended December 31 2016	For the Quarter ended December 31, 2015	Upto the Quarter ended December 31, 2015
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		69,335	2,31,297	52,685	1,12,446
	(b) Marine Insurance		15,193	42,401	19,388	65,107
	(c) Miscellaneous Insurance		4,02,624	13,49,851	3,91,203	9,01,679
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		1,33,059	4,36,128	62,490	2,63,000
	(b) Profit on sale of investments		55,467	1,19,991	13,176	44,369
	Less: Loss on sale of investments		-	-	6	2
3	OTHER INCOME (To be specified)		-	-	-	-
	TOTAL (A)		6,75,678	21,79,668	5,38,948	13,86,603
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		1,554	5,283	2,440	6,972
	(d) Others (CSR & Donations)		4,300	21,901	19,310	33,960
	(e) Others		-	-	-	-
	TOTAL (B)		5,854	27,184	24,250	43,532
	Profit Before Tax		6,69,824	21,52,484	5,14,698	13,43,071
	Provision for Taxation		2,03,309	6,76,509	1,62,539	4,23,446
			4,66,515	14,75,975	3,52,159	9,19,625
	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		-	14,01,299	-	9,21,830
	Balance carried forward to Balance Sheet		4,66,515	28,77,274	3,52,159	18,41,455

FORM NL-3-B-BS

Cholamandlam MS General Insurance Company Ltd
Registration No. 123
Date of Registration with the IRDA : July 15, 2002

BALANCE SHEET AS AT December 31, 2016

	Schedule	As at December 31, 2016 (Rs.'000)	As at December 31, 2015 (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 Schedule	71,57,486	51,21,667
FAIR VALUE CHANGE ACCOUNT		43,790	(86,814)
BORROWINGS	NL-11-Borrowings Schedule	-	
TOTAL		1,01,89,333	80,22,910
APPLICATION OF FUNDS			
INVESTMENTS	NL-12-Investment Schedule	4,49,06,267	3,72,39,283
LOANS	NL-13-Loans Schedule	-	
FIXED ASSETS	NL-14-Fixed Assets Schedule	6,70,135	6,29,649
DEFERRED TAX ASSET		7,69,137	3,60,991
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	5,21,974	3,18,578
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	67,13,850	39,41,621
Sub-Total (A)		72,35,824	42,60,199
CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	2,88,30,592	2,33,99,628
PROVISIONS	NL-18-Provisions Schedule	1,45,61,438	1,10,67,584
DEFERRED TAX LIABILITY			
Sub-Total (B)		4,33,92,030	3,44,67,212
NET CURRENT ASSETS (C) = (A - B)		(3,61,56,206)	(3,02,07,013)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT			
TOTAL		1,01,89,333	80,22,910

CONTINGENT LIABILITIES

	Particulars	As at December 31, 2016 (Rs.'000)	As at December 31, 2015 (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	16,28,000	7,57,902
6	Reinsurance obligations to the extent not provided for in accounts	-	-
7	Others - Repudiated / Disputed Claim	-	-
	TOTAL	16,28,000	7,57,902

FORM NL-4-PREMIUM SCHEDULE

Cholamandalam MS General Insurance Company Ltd
Registration No. 123
Date of Registration with the IRDA : July 15, 2002

PREMIUM EARNED [NET]

	Particulars	Fire	Marine			Miscellaneous										For the Quarter Ended December 31, 2016
For The Quarter Ended December 31,2016			Marine Cargo	Marine Others	Marine Total	Motor	Worksmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Misc	Grand Total	
		(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	
	Premium from direct business written	5,61,190	1,22,624	4	1,22,628	54,42,318	11,888	35,115	53,813	-	3,34,575	5,43,141	3,84,779	68,05,629	74,89,447	
	Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Gross Earned Premium	5,61,190	1,22,624	4	1,22,628	54,42,318	11,888	35,115	53,813	-	3,34,575	5,43,141	3,84,779	68,05,629	74,89,447	
	Add: Premium on reinsurance accepted	21,770	-	-	(18,742)	-	-	10,000	3,906	-	-	-	-	(4,836)	16,934	
	Less : Premium on reinsurance ceded	2,45,548	96,885	-	96,885	2,85,469	594	30,033	33,120	-	31,108	27,129	3,01,693	7,09,146	10,51,579	
	Net Premium	3,37,412	25,739	4	25,743	51,38,107	11,294	15,082	24,599	-	3,03,467	5,16,012	83,086	60,91,647	64,54,802	
	Adjustment for change in reserve for unexpired risks	2,08,742	(1,610)	2	(1,608)	3,63,590	155	3,323	(3,250)	-	85,673	42,771	(94,723)	3,97,539	6,04,673	
	Premium Earned (Net)	1,28,670	27,349	2	27,351	47,74,517	11,139	11,759	27,849	-	2,17,794	4,73,241	1,77,809	56,94,108	58,50,129	

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

PREMIUM EARNED [NET]

	Particulars	Fire	Marine			Miscellaneous										Upto the Quarter Ended December 31, 2016
Upto The Quarter Ended December 31,2016			Marine Cargo	Marine Others	Marine Total	Motor	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Misc	Grand Total	
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	
	Premium from direct business written	17,24,157	4,73,082	9	4,73,091	1,54,14,839	37,600	93,274	1,90,377	-	8,59,242	14,97,879	18,98,331	1,99,91,542	2,21,88,790	
	Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Gross Earned Premium	17,24,157	4,73,082	9	4,73,091	1,54,14,839	37,600	93,274	1,90,377	-	8,59,242	14,97,879	18,98,331	1,99,91,542	2,21,88,790	
	Add: Premium on reinsurance accepted	71,408	-	-	-	(18,742)	-	10,000	11,674	-	-	-	-	2,932	74,340	
	Less : Premium on reinsurance ceded	8,99,412	3,89,988	-	3,89,988	8,13,016	1,880	68,241	1,21,959	-	80,072	1,10,239	15,29,277	27,24,684	40,14,084	
	Net Premium	8,96,153	83,094	9	83,103	1,45,83,081	35,720	35,033	80,092	-	7,79,170	13,87,640	3,69,054	1,72,69,790	1,82,49,046	
	Adjustment for change in reserve for unexpired risks	5,40,566	3,633	2	3,635	12,12,822	1,543	10,134	(10,324)	-	1,47,167	9,132	9,105	13,79,579	19,23,780	
	Premium Earned (Net)	3,55,587	79,461	7	79,468	1,33,70,259	34,177	24,899	90,416	-	6,32,003	13,78,508	3,59,949	1,58,90,211	1,63,25,266	

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

FORM NL-4-PREMIUM SCHEDULE

Cholamandalam MS General Insurance Company Ltd
Registration No. 123
Date of Registration with the IRDA : July 15, 2002

PREMIUM EARNED [NET]

REVENUE EARNED (Rs.)		Particulars	Fire	Marine			Miscellaneous										For the Quarter Ended December 31, 2015
For The Quarter Ended December 31,2015				Marine Cargo	Marine Others	Marine Total	Motor	Worksmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Misc	Grand Total	
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	
	Premium from direct business written	5,03,757	1,41,650	11	1,41,661	44,02,111	12,001	24,305	49,152	-	3,45,062	5,00,665	1,26,644	54,59,940	61,05,358		
	Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Gross Earned Premium	5,03,757	1,41,650	11	1,41,661	44,02,111	12,001	24,305	49,152	-	3,45,062	5,00,665	1,26,644	54,59,940	61,05,358		
	Add: Premium on reinsurance accepted	15,712	-	-	-	13,213	-	-	4,022	-	-	-	-	-	17,235	32,947	
	Less : Premium on reinsurance ceded	1,81,908	1,20,229	1	1,20,230	2,30,415	600	16,328	25,308	-	31,259	55,393	81,825	4,41,128	7,43,266		
	Net Premium	3,37,561	21,421	10	21,431	41,84,909	11,401	7,977	27,866	-	3,13,803	4,45,272	44,819	50,36,047	53,95,039		
	Adjustment for change in reserve for unexpired risks	2,12,679	(12,973)	5	(12,968)	7,10,299	(2,040)	(218)	(4,174)	-	1,45,174	59,136	(20,398)	8,87,779	10,87,490		
	Premium Earned (Net)	1,24,882	34,394	5	34,399	34,74,610	13,441	8,195	32,040	-	1,68,629	3,86,136	65,217	41,48,268	43,07,549		

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

PREMIUM EARNED [NET]

PREMIUM EARNED (NET)		Particulars	Fire	Marine				Miscellaneous								Upto the Quarter Ended December 31, 2015	
Upto The Quarter Ended December 31,2015				Marine Cargo	Marine Others	Marine Total	Motor	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Misc		Grand Total
				(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)		(Rs.'000)
	Premium from direct business written	14,08,693	5,41,216	11	5,41,227	1,15,29,986	41,456	82,548	1,47,139	-	7,76,436	15,03,865	9,49,076	1,50,30,506	1,69,80,426		
	Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	Gross Earned Premium	14,08,693	5,41,216	11	5,41,227	1,15,29,986	41,456	82,548	1,47,139	-	7,76,436	15,03,865	9,49,076	1,50,30,506	1,69,80,426		
	Add: Premium on reinsurance accepted	53,845	-	-	-	13,213	-	-	14,994	-	-	-	-	28,207	82,052		
	Less : Premium on reinsurance ceded	6,87,271	4,34,428	1	4,34,429	6,06,955	2,073	50,926	80,484	-	93,799	1,05,689	7,12,853	16,52,779	27,74,479		
	Net Premium	7,75,267	1,06,788	10	1,06,798	1,09,36,244	39,383	31,622	81,649	-	6,82,637	13,98,176	2,36,223	1,34,05,934	1,42,87,999		
	Adjustment for change in reserve for unexpired risks	4,28,136	(17,630)	3	(17,627)	12,52,175	2,046	4,057	(14,532)	-	2,44,592	1,98,150	13,697	17,00,185	21,10,694		
	Premium Earned (Net)	3,47,131	1,24,418	7	1,24,425	96,84,069	37,337	27,565	96,181	-	4,38,045	12,00,026	2,22,526	1,17,05,749	1,21,77,305		

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

FORM NL-5 - CLAIMS SCHEDULE

Cholamandalam MS General Insurance Company Ltd
Registration No. 123
Date of Registration with the IRDA : July 15, 2002
CLAIMS INCURRED [NET]

Particulars		Fire	Marine			Miscellaneous									For the Quarter Ended December 31, 2016
For The Quarter Ended December 31,2016			Marine Cargo	Marine Others	Marine Total	Motor	Worksmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Misc	Grand Total
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Claims paid														
	Direct claims	3,31,797	1,53,018	-	1,53,018	27,36,744	2,521	4,832	14,890	-	94,222	2,12,807	88,813	31,54,829	36,39,644
	Add : Claims Outstanding at the end of the year	29,783	2,922	-	2,922	15,02,518	4,087	1,217	7,092	-	16,638	3,512	92,274	16,27,338	16,60,043
	Less : Claims Outstanding at the beginning of the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Gross Incurred Claims	3,61,580	1,55,940	-	1,55,940	42,39,262	6,608	6,049	21,982	-	1,10,860	2,16,319	1,81,087	47,82,167	52,99,687
	Add : Re-insurance accepted to direct claims	45	-	-	-	(46,702)	-	-	519	-	-	-	-	(46,183)	(46,138)
	Less : Re-insurance Ceded to claims paid	2,93,070	1,39,203	-	1,39,203	3,98,612	126	3,802	8,496	-	11,225	33,250	59,686	5,15,197	9,47,470
	Total Claims Incurred	68,555	16,737	-	16,737	37,93,948	6,482	2,247	14,005	-	99,635	1,83,069	1,21,401	42,20,787	43,06,079

CLAIMS INCURRED [NET]

	Particulars	Fire	Marine			Miscellaneous									Upto the Quarter Ended December 31, 2016
Upto The Quarter Ended December 31,2016			Marine Cargo	Marine Others	Marine Total	Motor	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Misc	Grand Total
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Claims paid														
	Direct claims	13,63,142	4,07,445	-	4,07,445	75,04,014	7,867	14,332	64,659	-	2,78,250	5,78,716	9,32,186	93,80,024	1,11,50,611
	Add : Claims Outstanding at the end of the year	2,44,861	62,020	-	62,020	2,07,68,948	30,295	14,041	72,405	-	1,86,802	2,66,724	2,61,697	2,16,00,912	2,19,07,793
	Less : Claims Outstanding at the beginning of the year	2,65,226	50,895	-	50,895	1,65,44,766	24,923	15,778	58,070	-	1,42,414	2,73,589	1,66,320	1,72,25,860	1,75,41,981
	Gross Incurred Claims	13,42,777	4,18,570	-	4,18,570	1,17,28,196	13,239	12,595	78,994	-	3,22,638	5,71,851	10,27,563	1,37,55,076	1,55,16,423
	Add : Re-insurance accepted to direct claims	459	-	-	-	(46,702)	-	-	1,689	-	-	-	-	(45,013)	(44,554)
	Less : Re-insurance Ceded to claims paid	12,27,679	3,60,823	-	3,60,823	11,19,547	423	9,477	37,543	-	36,390	58,202	7,50,963	20,12,545	36,01,047
	Total Claims Incurred	1,15,557	57,747	-	57,747	1,05,61,947	12,816	3,118	43,140	-	2,86,248	5,13,649	2,76,600	1,16,97,518	1,18,70,822

Notes:

- Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included in the
- 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-5 - CLAIMS SCHEDULE

Cholamandalam MS General Insurance Company Ltd
Registration No. 123
Date of Registration with the IRDA : July 15, 2002
CLAIMS INCURRED [NET]

Particulars		Fire	Marine			Miscellaneous									For the Quarter Ended December 31, 2015
For The Quarter Ended December 31,2015			Marine Cargo	Marine Others	Marine Total	Motor	Worksmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Misc	Grand Total
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Claims paid														
	Direct claims	78,261	1,16,982	-	1,16,982	19,19,289	2,269	5,748	20,708	-	76,315	2,00,409	30,798	22,55,536	24,50,779
	Add : Claims Outstanding at the end of the year	25,751	(641)	-	(641)	10,96,783	5,092	137	33,027	-	7,865	(17,090)	26,309	11,52,123	11,77,233
	Less : Claims Outstanding at the beginning of the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Gross Incurred Claims	1,04,012	1,16,341	-	1,16,341	30,16,072	7,361	5,885	53,735	-	84,180	1,83,319	57,107	34,07,659	36,28,012
	Add : Re-insurance accepted to direct claims	11	-	-	-	-	-	-	82	-	-	-	-	82	93
	Less : Re-insurance Ceded to claims paid	47,408	91,344	-	91,344	3,66,939	151	4,204	14,676	-	15,327	19,073	13,172	4,33,542	5,72,294
	Total Claims Incurred	56,615	24,997	-	24,997	26,49,133	7,210	1,681	39,141	-	68,853	1,64,246	43,935	29,74,199	30,55,811

CLAIMS INCURRED [NET]

Particulars		Fire	Marine			Miscellaneous									Upto the Quarter Ended December 31, 2015
Upto The Quarter Ended December 31,2015			Marine Cargo	Marine Others	Marine Total	Motor	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Misc	Grand Total
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Claims paid														
	Direct claims	2,44,046	3,87,797	-	3,87,797	57,28,734	10,743	9,547	62,710	-	1,94,399	5,59,955	9,28,364	74,94,452	81,26,295
	Add : Claims Outstanding at the end of the year	4,03,825	90,549	-	90,549	1,61,67,559	26,387	12,413	81,411	-	1,08,471	2,93,830	2,26,152	1,69,16,223	1,74,10,597
	Less : Claims Outstanding at the beginning of the year	3,16,727	1,01,584	-	1,01,584	1,28,92,998	17,838	15,018	54,075	-	82,901	2,45,940	1,89,270	1,34,98,040	1,39,16,351
	Gross Incurred Claims	3,31,144	3,76,762	-	3,76,762	90,03,295	19,292	6,942	90,046	-	2,19,969	6,07,845	9,65,246	1,09,12,635	1,16,20,541
	Add : Re-insurance accepted to direct claims	24	-	-	-	-	-	-	339	-	-	-	-	339	363
	Less : Re-insurance Ceded to claims paid	1,41,308	2,93,888	-	2,93,888	13,05,930	716	6,165	28,119	-	45,302	49,216	7,47,350	21,82,798	26,17,994
	Total Claims Incurred	1,89,860	82,874	-	82,874	76,97,365	18,576	777	62,266	-	1,74,667	5,58,629	2,17,896	87,30,176	90,02,910

Notes:

- Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included in the
- 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

Cholamandalam MS General Insurance Company Ltd
Registration No. 123
Date of Registration with the IRDA : July 15, 2002

COMMISSION (NET)

Particulars		Fire	Marine			Miscellaneous									For the Quarter Ended December 31, 2016
For The Quarter Ended December 31,2016			Marine Cargo	Marine Others	Marine Total	Motor	Worksmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Misc	Grand Total
		(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)
	Commission Paid														
	Direct	28,040	6,011	-	6,011	1,33,175	657	1,146	4,058	-	4,076	44,321	5,005	1,92,438	2,26,489
	Add: Re-insurance Accepted	360	-	-	-	-	-	-	57	-	-	-	-	57	417
	Less: Commission on Re-insurance Ceded	25,814	14,339	-	14,339	24,943	89	4,774	4,576	-	6,170	2,823	34,482	77,857	1,18,010
	Net Commission	2,586	(8,328)	-	(8,328)	1,08,232	568	(3,628)	(461)	-	(2,094)	41,498	(29,477)	1,14,638	1,08,896

COMMISSION (NET)

Particulars		Fire	Marine			Miscellaneous									Upto the Quarter Ended December 31, 2016
Upto The Quarter Ended December 31,2016			Marine Cargo	Marine Others	Marine Total	Motor	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Misc	Grand Total
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Commission Paid														
	Direct	97,993	25,307	-	25,307	4,15,910	2,374	5,944	14,200	-	9,242	1,25,825	16,582	5,90,077	7,13,377
	Add: Re-insurance Accepted	1,388	-	-	-	-	-	-	198	-	-	-	-	198	1,586
	Less: Commission on Re-insurance Ceded	94,544	58,482	-	58,482	70,718	282	19,417	18,026	-	15,897	11,494	1,74,025	3,09,859	4,62,885
	Net Commission	4,837	(33,175)	-	(33,175)	3,45,192	2,092	(13,473)	(3,628)	-	(6,655)	1,14,331	(1,57,443)	2,80,416	2,52,078

FORM NL-6-COMMISSION SCHEDULE

Cholamandalam MS General Insurance Company Ltd
Registration No. 123
Date of Registration with the IRDA : July 15, 2002

COMMISSION (NET)

Particulars		Fire	Marine			Miscellaneous									For the Quarter Ended December 31, 2015
For The Quarter Ended December 31,2015			Marine Cargo	Marine Others	Marine Total	Motor	Worksmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Misc	Grand Total
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Commission Paid														
	Direct	25,976	5,589	-	5,589	1,41,649	-	2,261	3,529	-	3,785	38,353	5,148	1,94,725	2,26,290
	Add: Re-insurance Accepted	336	-	-	-	-	-	-	29	-	-	-	-	29	365
	Less: Commission on Re-insurance Ceded	19,325	18,500	-	18,500	21,415	90	6,684	4,839	-	6,066	5,700	13,494	58,288	96,113
	Net Commission	6,987	(12,911)	-	(12,911)	1,20,234	(90)	(4,423)	(1,281)	-	(2,281)	32,653	(8,346)	1,36,466	1,30,542

COMMISSION (NET)

Particulars		Fire	Marine			Miscellaneous									Upto the Quarter Ended December 31, 2015
Upto The Quarter Ended December 31,2015			Marine Cargo	Marine Others	Marine Total	Motor	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Misc	Grand Total
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Commission Paid														
	Direct	90,392	26,593	-	26,593	3,73,065	-	9,018	12,279	-	9,150	1,08,837	18,449	5,30,798	6,47,783
	Add: Re-insurance Accepted	1,209	-	-	-	-	-	-	102	-	-	-	-	102	1,311
	Less: Commission on Re-insurance Ceded	72,370	64,141	-	64,141	55,597	311	19,823	15,841	-	19,402	11,039	1,36,706	2,58,719	3,95,230
	Net Commission	19,231	(37,548)	-	(37,548)	3,17,468	(311)	(10,805)	(3,460)	-	(10,252)	97,798	(1,18,257)	2,72,181	2,53,864

Particulars	For the Quarter ended December 31, 2016	Upto the Quarter ended December 31, 2016	For the Quarter ended December 31, 2015	Upto the Quarter ended December 31, 2015
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Agents	16,798	52,428	19,475	50,025
Brokers	51,312	1,62,985	40,415	1,22,660
Corporate Agency	1,58,380	4,97,965	1,66,400	4,75,098
Referral	-	-	-	-
Others (pl. specify)	-	-	-	-
TOTAL (B)	2,26,489	7,13,377	2,26,290	6,47,783

FORM NL-7-OPERATING EXPENSES SCHEDULE

Cholamandalam MS General Insurance Company Ltd
Registration No. 123
Date of Registration with the IRDA : July 15, 2002

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Particulars		Fire	Marine			Miscellaneous									For the Quarter Ended December 31, 2016
For The Quarter Ended December 31,2016			Marine Cargo	Marine Others	Marine Total	Motor	Worksmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Misc	Grand Total
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	16,019	1,205	-	1,205	2,42,856	529	722	1,150	-	14,438	24,478	3,773	2,87,946	3,05,170
2	Travel, conveyance and vehicle running expenses	1,610	119	-	119	24,265	52	73	113	-	1,456	2,458	355	28,772	30,501
3	Training expenses	226	11	-	11	3,028	6	13	10	-	215	338	(9)	3,601	3,838
4	Rents, rates & taxes	1,988	154	-	154	30,420	68	88	147	-	1,784	3,044	512	36,063	38,205
5	Repairs	306	22	-	22	4,576	9	14	21	-	277	466	63	5,426	5,754
6	Printing & stationery	742	53	-	53	11,042	23	35	50	-	674	1,129	143	13,096	13,891
7	Communication	804	57	-	57	11,986	25	37	54	-	730	1,225	157	14,214	15,075
8	Legal & professional charges	783	61	-	61	11,988	27	34	58	-	702	1,199	203	14,211	15,055
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	33	3	-	3	494	1	1	3	-	29	50	8	586	622
	(b) as adviser or in any other capacity, in respect of														
	(i) Taxation matters	38	3	-	3	623	2	1	1	-	34	60	15	736	777
	(ii) Certification	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	1	-	-	-	-	-	-	(1)	-	1	1	(2)	(1)	-
	Out of Pocket expenses	1	-	-	-	9	-	-	-	-	1	2	-	12	13
10	Advertisement and publicity	6,425	512	-	512	99,266	223	279	491	-	5,737	9,851	1,810	1,17,657	1,24,594
11	Interest & Bank Charges	618	48	-	48	9,433	21	28	45	-	555	945	156	11,183	11,849
12	Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Power and Electricity	482	33	-	33	7,126	15	22	32	-	440	733	85	8,453	8,968
	Information Technology Expenses	2,145	161	-	161	32,527	71	97	154	-	1,932	3,277	508	38,566	40,872
	Marketing Expenses	14,520	2,602	-	2,602	8,01,285	647	872	4,757	-	74,536	1,00,065	15,209	9,97,371	10,14,493
	Operating Lease Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	IRDA Registration renewal fees	215	16	-	16	3,252	7	10	16	-	194	328	50	3,857	4,088
	Service Tax Expense	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Outsourcing Expenses	8,327	610	-	610	1,25,173	269	381	581	-	7,535	12,704	1,794	1,48,437	1,57,374
	Net Exchange (Gain) / Loss	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Co-insurance Administrative Charges	193	148	-	148	-	-	184	60	-	-	2	15	261	602
	Terrorism Pool - Management Expenses	2,183	-	-	-	-	-	-	395	-	-	-	-	395	2,578
	DR Pool - Administrative Expenses (Net)	-	-	-	-	(382)	-	-	-	-	-	-	-	(382)	(382)
	Miscellaneous Expenses (Net)	2,925	197	-	197	42,862	87	139	187	-	2,680	4,443	458	50,856	53,978
13	Depreciation	2,260	174	-	174	34,467	76	101	166	-	2,032	3,457	562	40,861	43,295
	Less: Write back of provision no longer required	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	62,844	6,189	-	6,189	14,96,296	2,158	3,131	8,490	-	1,15,982	1,70,255	25,865	18,22,177	18,91,210

FORM NL-7-OPERATING EXPENSES SCHEDULE

Cholamandalam MS General Insurance Company Ltd

Registration No. 123

Date of Registration with the IRDA : July 15, 2002

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

	Particulars	Fire	Marine			Miscellaneous									Upto the Quarter Ended December 31, 2016
Upto The Quarter Ended December 31,2016			Marine Cargo	Marine Others	Marine Total	Motor	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Misc	Grand Total
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	44,258	4,104	-	4,104	7,20,203	1,764	1,730	3,955	-	38,480	68,530	18,226	8,52,888	9,01,250
2	Travel, conveyance and vehicle running expenses	4,692	435	-	435	76,360	187	183	419	-	4,080	7,266	1,932	90,427	95,554
3	Training expenses	1,243	115	-	115	20,227	50	49	111	-	1,081	1,925	512	23,955	25,313
4	Rents, rates & taxes	5,056	469	-	469	82,275	202	198	452	-	4,396	7,829	2,082	97,434	1,02,959
5	Repairs	937	87	-	87	15,240	37	37	84	-	814	1,450	386	18,048	19,072
6	Printing & stationery	2,370	220	-	220	38,562	94	93	212	-	2,060	3,669	976	45,666	48,256
7	Communication	2,543	236	-	236	41,384	101	99	227	-	2,211	3,938	1,047	49,007	51,786
8	Legal & professional charges	1,974	183	-	183	32,123	79	77	176	-	1,716	3,057	813	38,041	40,198
9	Auditors' fees, expenses etc				-									-	-
	(a) as auditor	85	8	-	8	1,375	3	3	8	-	73	131	35	1,628	1,721
	(b) as adviser or in any other capacity, in respect of														
	(i) Taxation matters	48	4	-	4	786	2	2	4	-	42	75	20	931	983
	(ii) Certification	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	27	3	-	3	440	1	1	2	-	23	42	11	520	550
	Out of Pocket expenses	3	-	-	-	47	-	-	-	-	3	5	1	56	59
10	Advertisement and publicity	14,788	1,371	-	1,371	2,40,642	589	578	1,322	-	12,857	22,898	6,090	2,84,976	3,01,135
11	Interest & Bank Charges	1,604	149	-	149	26,105	64	63	143	-	1,395	2,484	661	30,915	32,668
12	Others (to be specified)				-								-	-	-
	Power and Electricity	1,622	150	-	150	26,390	65	63	145	-	1,410	2,511	668	31,252	33,024
	Information Technology Expenses	5,901	547	-	547	96,022	235	231	527	-	5,130	9,137	2,430	1,13,712	1,20,160
	Marketing Expenses	52,892	7,077	1	7,078	18,31,800	2,093	2,053	11,617	-	1,98,371	2,61,438	73,233	23,80,605	24,40,575
	Operating Lease Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	IRDA Registration renewal fees	602	56	-	56	9,799	24	24	54	-	524	932	248	11,605	12,263
	Service Tax Expense	3,832	322	-	322	18,417	-	-	15	-	25	137	14,252	32,846	37,000
	Outsourcing Expenses	24,685	2,289	-	2,289	4,01,693	984	965	2,206	-	21,462	38,223	10,166	4,75,699	5,02,673
	Net Exchange (Gain) / Loss	-	-	-	-	1	-	-	-	-	-	-	-	1	1
	Co-insurance Administrative Charges	974	409	-	409	-	-	192	304	-	30	393	42	961	2,344
	Terrorism Pool - Management Expenses	7,486	-	-	-	-	-	-	1,217	-	-	-	-	1,217	8,703
	DR Pool - Administrative Expenses (Net)	-	-	-	-	(382)	-	-	-	-	-	-	-	(382)	(382)
	Miscellaneous Expenses (Net)	10,445	969	-	969	1,69,979	416	408	934	-	9,082	16,174	4,307	2,01,300	2,12,714
13	Depreciation	5,927	550	-	550	96,458	236	232	530	-	5,154	9,178	2,441	1,14,229	1,20,706
	Less: Write back of provision no longer required	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	1,93,994	19,753	1	19,754	39,45,946	7,226	7,281	24,664	-	3,10,419	4,61,422	1,40,579	48,97,537	51,11,285

FORM NL-7-OPERATING EXPENSES SCHEDULE

Cholamandalam MS General Insurance Company Ltd
Registration No. 123
Date of Registration with the IRDA : July 15, 2002

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Particulars		Fire	Marine			Miscellaneous									For the Quarter Ended December 31, 2015
For The Quarter Ended December 31,2015			Marine Cargo	Marine Others	Marine Total	Motor	Worksmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Misc	Grand Total
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	15,952	872	-	872	1,94,533	507	344	1,274	-	14,923	20,126	1,792	2,33,499	2,50,323
2	Travel, conveyance and vehicle running expenses	1,923	81	-	81	22,901	56	36	146	-	1,815	2,270	160	27,384	29,388
3	Training expenses	492	12	-	12	5,659	12	8	35	-	470	525	21	6,730	7,234
4	Rents, rates & taxes	1,734	106	-	106	21,395	57	40	142	-	1,615	2,258	220	25,727	27,567
5	Repairs	466	25	-	25	5,678	15	10	37	-	435	588	52	6,815	7,306
6	Printing & stationery	793	35	-	35	9,481	23	15	61	-	747	947	71	11,345	12,173
7	Communication	1,057	52	-	52	12,761	32	22	83	-	992	1,297	106	15,293	16,402
8	Legal & professional charges	771	47	-	47	9,512	25	17	63	-	718	1,005	98	11,438	12,256
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	36	1	-	1	428	2	1	2	-	33	43	3	512	549
	(b) as adviser or in any other capacity, in respect of														
	(i) Taxation matters	11	1	-	1	141	-	-	1	-	10	16	2	170	182
	(ii) Certification	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	1	-	-	-	1	-	-	1	-	1	(1)	(1)	1	2
	Out of Pocket expenses	1	-	-	-	10	-	-	-	-	1	1	1	13	14
10	Advertisement and publicity	2,143	275	-	275	75,743	104	83	219	-	1,900	3,733	606	82,388	84,806
11	Interest & Bank Charges	356	18	-	18	4,326	11	8	28	-	333	445	39	5,190	5,564
12	Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Power and Electricity	711	36	-	36	8,615	22	15	57	-	666	882	75	10,332	11,079
	Information Technology Expenses	2,627	151	-	151	32,207	85	58	212	-	2,453	3,363	313	38,691	41,469
	Marketing Expenses	19,515	2,334	-	2,334	4,82,827	(936)	(894)	2,888	-	23,230	55,497	62,937	6,25,549	6,47,398
	Operating Lease Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	IRDA Registration renewal fees	205	11	-	11	2,487	6	4	16	-	193	255	21	2,982	3,198
	Service Tax Expense	828	70	-	70	3,982	-	-	3	-	5	30	3,082	7,102	8,000
	Outsourcing Expenses	10,436	573	-	573	1,27,327	332	226	834	-	9,760	13,184	1,179	1,52,842	1,63,851
	Net Exchange (Gain) / Loss	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Co-insurance Administrative Charges	151	98	-	98	-	-	16	63	-	2	-	2	83	332
	Terrorism Pool - Management Expenses	1,994	-	-	-	-	-	-	422	-	-	-	-	422	2,416
	DR Pool - Administrative Expenses (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Miscellaneous Expenses (Net)	3,483	124	-	124	40,957	96	60	257	-	3,301	3,966	239	48,876	52,483
13	Depreciation	2,593	138	-	138	31,531	81	55	206	-	2,428	3,246	282	37,829	40,560
	Less: Write back of provision no longer required	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	68,279	5,060	-	5,060	10,92,502	530	124	7,050	-	66,031	1,13,676	71,300	13,51,213	14,24,552

FORM NL-7-OPERATING EXPENSES SCHEDULE
Cholamandalam MS General Insurance Company Ltd
Registration No. 123
Date of Registration with the IRDA : July 15, 2002
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

	Particulars	Fire	Marine			Miscellaneous									Upto the Quarter Ended December 31, 2015
Upto The Quarter Ended December 31,2015			Marine Cargo	Marine Others	Marine Total	Motor	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Misc	Grand Total
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	39,089	5,384	1	5,385	5,51,407	1,986	1,594	4,117	-	34,419	70,496	11,910	6,75,929	7,20,403
2	Travel, conveyance and vehicle running expenses	5,131	707	-	707	72,380	261	209	540	-	4,518	9,254	1,563	88,725	94,563
3	Training expenses	1,464	202	-	202	20,647	74	60	154	-	1,289	2,640	446	25,310	26,976
4	Rents, rates & taxes	4,062	560	-	560	57,300	206	166	428	-	3,577	7,326	1,238	70,241	74,863
5	Repairs	1,143	157	-	157	16,125	58	47	120	-	1,006	2,062	348	19,766	21,066
6	Printing & stationery	2,086	287	-	287	29,425	106	85	220	-	1,837	3,762	636	36,071	38,444
7	Communication	2,685	370	-	370	37,874	136	110	283	-	2,364	4,842	818	46,427	49,482
8	Legal & professional charges	1,801	248	-	248	25,404	91	73	190	-	1,586	3,248	549	31,141	33,190
9	Auditors' fees, expenses etc				-									-	-
	(a) as auditor	90	12	-	12	1,263	5	4	9	-	79	161	27	1,548	1,650
	(b) as adviser or in any other capacity, in respect of														
	(i) Taxation matters	22	3	-	3	304	1	1	2	-	19	39	7	373	398
	(ii) Certification	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	8	1	-	1	115	-	-	1	-	7	15	2	140	149
	Out of Pocket expenses	2	-	-	-	29	-	-	-	-	2	4	1	36	38
10	Advertisement and publicity	2,498	344	-	344	2,07,664	127	102	263	-	2,199	4,505	761	2,15,621	2,18,463
11	Interest & Bank Charges	882	121	-	121	12,437	45	36	93	-	776	1,590	269	15,246	16,249
12	Others (to be specified)				-								-	-	-
	Power and Electricity	1,781	245	-	245	25,119	90	73	188	-	1,568	3,211	543	30,792	32,818
	Information Technology Expenses	6,305	868	-	868	88,941	320	257	664	-	5,552	11,371	1,921	1,09,026	1,16,199
	Marketing Expenses	56,146	7,373	-	7,373	12,42,300	2,456	1,972	7,754	-	60,032	1,55,556	1,51,166	16,21,236	16,84,755
	Operating Lease Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	IRDA Registration renewal fees	515	71	-	71	7,271	26	21	54	-	454	930	157	8,913	9,499
	Service Tax Expense	2,646	223	-	223	12,718	-	-	10	-	17	95	9,842	22,682	25,551
	Outsourcing Expenses	25,525	3,516	-	3,516	3,60,067	1,297	1,041	2,688	-	22,475	46,034	7,777	4,41,379	4,70,420
	Net Exchange (Gain) / Loss	-	-	-	-	2	-	-	-	-	-	-	-	2	2
	Co-insurance Administrative Charges	1,009	374	-	374	-	-	28	337	-	32	419	19	835	2,218
	Terrorism Pool - Management Expenses	6,896	-	-	-	-	-	-	1,441	-	-	-	-	1,441	8,337
	DR Pool - Administrative Expenses (Net)	-	-	-	-	205	-	-	-	-	-	-	-	205	205
	Miscellaneous Expenses (Net)	9,680	1,333	-	1,333	1,36,549	492	395	1,019	-	8,523	17,458	2,949	1,67,385	1,78,398
13	Depreciation	6,418	884	-	884	90,532	326	262	676	-	5,651	11,574	1,955	1,10,976	1,18,278
	Less: Write back of provision no longer required	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	1,77,884	23,283	1	23,284	29,96,078	8,103	6,536	21,251	-	1,57,982	3,56,592	1,94,904	37,41,446	39,42,614

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**Cholamandalam MS General Insurance Company Ltd****Registration No. 123****Date of Registration with the IRDA : July 15, 2002****SHARE CAPITAL**

	Particulars	As at December 31, 2016	As at December 31, 2015
		(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		
	TOTAL	29,88,057	29,88,057
	Paid up capital held by Holding Company	17,92,829	22,11,157

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE**Cholamandalam MS General Insurance Company Ltd****Registration No. 123****Date of Registration with the IRDA : July 15, 2002****SHARE CAPITAL****PATTERN OF SHAREHOLDING****[As certified by the Management]**

Shareholder	As at December 31, 2016		As at December 31, 2015	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
• Indian	17,92,83,420	60	22,11,16,218	74
• Foreign	11,95,22,280	40	7,76,89,482	26
Others				
TOTAL	29,88,05,700	100	29,88,05,700	100

FORM NL-10-RESERVE AND SURPLUS SCHEDULE**Cholamandalam MS General Insurance Company Ltd****Registration No. 123****Date of Registration with the IRDA : July 15, 2002****RESERVES AND SURPLUS**

	Particulars	As at December 31, 2016	As at December 31, 2015
		(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	28,47,567	18,47,567
	Add: Transfer from Profit and Loss account	-	-
	Add: Transfer from Contingency Reserve for Unexpired Risk		
		28,47,567	18,47,567
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	28,77,274	18,41,455
	TOTAL	71,57,486	51,21,667

FORM NL-11-BORROWINGS SCHEDULE**Cholamandalam MS General Insurance Company Ltd****Registration No. 123****Date of Registration with the IRDA : July 15, 2002****BORROWINGS**

	Particulars	As at December 31, 2016	As at December 31, 2015
		(Rs. '000)	(Rs. '000)
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (financial lease from IBM India Pvt. Ltd)	-	-
	TOTAL	-	-

FORM NL-12-INVESTMENT SCHEDULE

Cholamandalam MS General Insurance Company Ltd
Registration No. 123
Date of Registration with the IRDA : July 15, 2002

	Particulars	As at December 31, 2016	As at December 31, 2015
		(Rs. '000).	(Rs. '000).
	LONG TERM INVESTMENTS		
1	Government Securities and Government Guaranteed Bonds including Treasury Bills	1,55,80,099	1,15,01,142
2	Other Approved Securities	-	-
3	Approved Investments	-	-
	(a) Debenture / Bonds	1,42,46,122	1,04,50,459
	(b) Fixed Deposits with Banks	16,04,300	36,58,700
	(C) Equity Shares (Net of Fair Value Change)	12,55,326	10,28,014
4	Investments in Infrastructure and Social Sector	57,75,851	47,80,831
5	Other than Approved Investments	5,10,001	3,02,046
	Less : Provision for diminution in value of investments	-	-
6	Investment Property	2,88,251	2,88,251
	Total A	3,92,59,950	3,20,09,443
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	2,01,149	3,99,241
2	Other Approved Securities	-	-
3	Approved Investments	-	-
	(a) Debentures/ Bonds	24,41,518	20,49,976
	(b) Fixed Deposits with Banks	22,53,400	16,20,000
	(c) Money market Instruments	-	-
	(d) Mutual Fund (Liquid Schemes)	50,013	5,60,140
4	Investments in Infrastructure and Social Sector	6,00,184	5,50,483
5	Other than Approved Investments	1,00,053	50,000
	Total B	56,46,317	52,29,840
	TOTAL	4,49,06,267	3,72,39,283

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 except as disclosed in the Financial Statement

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

	As at December 31, 2016		As at December 31, 2015	
	Cost	Market Value	Cost	Market Value
a) Equity Shares listed	15,21,556	15,65,327	11,16,737	10,29,784
b) Mutual Funds	50,000	50,013	5,60,000	5,60,140
b) Government and other securities	1,57,81,248	1,63,44,701	1,19,00,383	1,19,76,730
c) Fixed Deposit with Banks	38,57,700	38,57,700	52,78,700	52,78,700
d) Corporate Bonds	2,33,63,728	2,45,07,792	1,81,82,024	1,83,74,929
e) Money Market Instruments	-	-	-	-
f) Investment Property	2,88,251	2,88,251	2,88,251	2,88,251
	4,48,62,483	4,66,13,784	3,73,26,096	3,75,08,535

(4) Pursuant to IRDA Regulations, Rs.35,569,980 thousands of the investments representing the Technical Reserves as at December 31, 2016 has been notionally allocated as Policy holders' Funds.

NL - 13 LOANS SCHEDULE**Cholamandalam MS General Insurance Company Ltd****Registration No. 123****Date of Registration with the IRDA : July 15, 2002**

	Particulars	As at December 31, 2016	As at December 31, 2015
		(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	-	-

FORM NL-14-FIXED ASSETS SCHEDULE

Cholamandalam MS General Insurance Company Ltd

Registration No. 123

Date of Registration with the IRDA : July 15, 2002

(Rs. '000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	As at Mar 31, 2016	Additions	Deductions	As at Dec 31, 2016	As at Mar 31, 2016	For The Period	On Sales/ Adjustments	As at Dec 31, 2016	As at Dec 31, 2016	As at Dec 30, 2015
Land-Freehold	58,032	-	-	58,032	-	-	-	-	58,032	37,191
Buildings	3,41,786	-	-	3,41,786	26,189	4,784	-	30,973	3,10,813	3,37,276
Furniture & Fittings	47,639	5,266	650	52,255	38,505	6,347	650	44,202	8,053	9,701
Information Technology Equipment	3,15,474	83,522	8	3,98,988	2,42,168	40,353	9	2,82,512	1,16,476	76,484
Intangibles Computers	4,60,994	60,653	-	5,21,647	3,97,585	41,368	-	4,38,953	82,695	68,530
Vehicles	28,694	4,148	5,531	27,311	12,279	5,208	3,972	13,515	13,796	15,848
Office Equipment	26,998	1,456	84	28,370	23,581	2,015	74	25,522	2,849	3,833
Electrical Fittings	44,830	4,411	529	48,712	30,856	5,274	528	35,602	13,109	13,303
Improvement to Premises	1,24,546	11,189	-	1,35,735	75,375	15,357	-	90,732	45,003	51,139
TOTAL	14,48,994	1,70,645	6,802	16,12,837	8,46,538	1,20,706	5,233	9,62,011	6,50,826	6,13,305
Work in progress	-	-	-	-	-	-	-	-	19,309	16,344
Grand Total	14,48,994	1,70,645	6,802	16,12,837	8,46,538	1,20,706	5,233	9,62,011	6,70,135	6,29,649
PREVIOUS YEAR	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	

Note:

1. 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**Cholamandalam MS General Insurance Company Ltd****Registration No. 123****Date of Registration with the IRDA : July 15, 2002**

	Particulars	As at December 31, 2016	As at December 31, 2015
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	1,33,363	1,59,001
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)		
	(bb) Others		
	(b) Current Accounts	2,64,510	1,56,859
3	Money at Call and Short Notice	-	-
	(a) With Banks		
	(b) With other Institutions		
4	Others (Bank deposits under lien)	1,24,101	2,718
	TOTAL	5,21,974	3,18,578
	Cash balance includes:		
	Cheques in hand	1,29,110	1,52,839
	Remittances in transit	-	

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE**Cholamandalam MS General Insurance Company Ltd****Registration No. 123****Date of Registration with the IRDA : July 15, 2002**

	Particulars	As at December 31, 2016	As at December 31, 2015
		(Rs.'000)	(Rs.'000)
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	6,02,044	1,68,470
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	2,85,262	3,24,637
6	Others (to be specified)		
	Advances to Employees	788	1,227
	Advances to Vendors	9,874	11,096
	Service Tax Unutilised Credit/paid in advance	1,83,280	77,702
	Service tax paid under protest (Note 8 (c) of Schedule 16)	46,031	48,217
	Other Advances / Deposits	11,78,958	3,38,488
	TOTAL (A)	23,06,237	9,69,837
	OTHER ASSETS		
1	Income accrued on investments	12,57,503	10,91,459
2	Outstanding Premiums	18,70,661	8,81,941
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	2,43,186	1,02,141
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	9,77,531	8,42,123
	Receivable from Nuclear Pool	9,900	-
	Receivable from IMTPIP	-	-
	Receivable from Declined Risk Pool	-	48,763
	Deposits for Premises and Advance Rent	48,832	-
	TOTAL (B)	44,07,613	29,71,784
	TOTAL (A+B)	67,13,850	39,41,621

FORM NL-17-CURRENT LIABILITIES SCHEDULE**Cholamandalam MS General Insurance Company Ltd****Registration No. 123****Date of Registration with the IRDA : July 15, 2002**

	Particulars	As at December 31, 2016	As at December 31, 2015
		(Rs.'000)	(Rs.'000)
1	Agents' Balances	51,638	55,397
2	Balances due to other insurance companies	14,33,250	4,89,871
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	11,23,459	4,56,437
5	Unallocated Premium	4,91,686	4,49,018
6	Sundry creditors	4,14,839	4,71,138
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding		
	- Other than IMTPIP (Net of Reinsurance)	2,19,07,795	1,74,10,596
	- Dismantled IMTPIP	24,84,885	35,61,263
	- DR pool	-	9,083
9	Due to Officers/ Directors	-	-
10	Others (to be specified)		
	Book Overdraft	3,67,160	1,44,462
	Tax and Other Withholdings	74,054	59,936
	Environment Relief Fund	-	18
	Service Tax Payable	3,49,706	1,87,484
	Value Added Tax Payable	-	-
	Unclaimed amounts of policyholders	1,32,120	1,04,925
	TOTAL	2,88,30,592	2,33,99,628

FORM NL-18-PROVISIONS SCHEDULE**Cholamandalam MS General Insurance Company Ltd****Registration No. 123****Date of Registration with the IRDA : July 15, 2002**

	Particulars	As at December 31, 2016	As at December 31, 2015
		(Rs.'000).	(Rs.'000).
1	Reserve for Unexpired Risk	1,43,41,627	1,08,61,516
	Less: Unabsorbed RSBY Enrollment costs	(8,627)	-
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	2,28,438	1,94,614
6	Reserve for Premium Deficiency	-	11,454
	TOTAL	1,45,61,438	1,10,67,584

FORM NL-19 MISC EXPENDITURE SCHEDULE**Cholamandalam MS General Insurance Company Ltd****Registration No. 123****Date of Registration with the IRDA : July 15, 2002****MISCELLANEOUS EXPENDITURE****(To the extent not written off or adjusted)**

	Particulars	As at December 31, 2016	As at December 31, 2015
		(Rs.'000)	(Rs.'000)
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	TOTAL	-	-

PERIODIC DISCLOSURES**FORM NL-21 Statement of Liabilities****Cholamandalam MS General Insurance Co Ltd****Registration No. 123****Date of Registration with the IRDA : July 15, 2002***(Rs in Lakhs)**(Rs in Lakhs)*

Sl.No.	Particular	As at 31st December 16				As at 31st December 15			
		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	20,501	2,280	168	22,949	12,516	3,864	175	16,555
2	Marine								
a	Marine Cargo	421	455	165	1,041	413	738	168	1,319
b	Marine Hull	-	-	-	-	-	-	-	-
3	Miscellaneous								
a	Motor	98,954	1,25,726	1,06,813	3,31,493	75,512	1,21,348	76,031	2,72,891
b	Engineering	608	606	118	1,332	666	688	126	1,480
c	Aviation	-	-	-	-	-	-	-	-
d	Liabilities	544	329	115	988	456	271	117	844
e	Others	12,917	1,384	3,101	17,402	10,299	2,278	1,068	13,645
4	Health Insurance	9,384	2,262	405	12,051	8,754	2,576	362	11,692
5	IMTPIP	-	-	-	-	-	-	-	-
6	Total Liabilities	1,43,329	1,33,042	1,10,885	3,87,256	1,08,616	1,31,763	78,047	3,18,426

PERIODIC DISCLOSURES
FORM NL-22
Geographical Distribution of Business

Insurer:Cholamandalam MS General Insurance Co LtdRegistration No. 123Date of Registration with the IRDA : July 15, 2002

Lines of Business	Fire		Marine(Cargo)		Engineering		Motor own damage		Motor Third Party		Motor - Total		Liability Insurance		Personal Accident		Medical Insurance		Overseas Medical Insurance		Crop Insurance		Miscellaneous		Total	
States	For the quarter ended Dec 31, 2016	Upto the quarter ended Dec 31, 2016	For the quarter ended Dec 31, 2016	Upto the quarter ended Dec 31, 2016	For the quarter ended Dec 31, 2016	Upto the quarter ended Dec 31, 2016	For the quarter ended Dec 31, 2016	Upto the quarter ended Dec 31, 2016	For the quarter ended Dec 31, 2016	Upto the quarter ended Dec 31, 2016	For the quarter ended Dec 31, 2016	Upto the quarter ended Dec 31, 2016	For the quarter ended Dec 31, 2016	Upto the quarter ended Dec 31, 2016	For the quarter ended Dec 31, 2016	Upto the quarter ended Dec 31, 2016	For the quarter ended Dec 31, 2016	Upto the quarter ended Dec 31, 2016	For the quarter ended Dec 31, 2016	Upto the quarter ended Dec 31, 2016	For the quarter ended Dec 31, 2016	Upto the quarter ended Dec 31, 2016	For the quarter ended Dec 31, 2016	Upto the quarter ended Dec 31, 2016	For the quarter ended Dec 31, 2016	Upto the quarter ended Dec 31, 2016
Andhra Pradesh	40.54	473.48	0.18	1.00	7.51	65.16	-	1,903.38	-	2,658.11	-	4,561.49	1.18	4.39	0.31	5.35	14.50	42.83	1.02	5.29	-	-	4.78	8.57	70.01	5,167.56
Arunachal Pradesh	-	0.75	-	-	-	5.20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5.95
Assam	25.23	80.14	8.38	22.21	25.00	47.90	-	838.64	-	964.12	-	1,802.75	0.37	1.40	2.15	5.61	8.68	25.34	-	-	-	-	2.88	9.08	72.68	1,994.44
Bihar	127.38	339.35	0.55	2.88	5.35	40.84	953.28	2,716.94	1,140.31	3,384.18	2,093.59	6,101.12	1.48	2.93	0.03	0.68	7.11	18.93	0.01	0.15	(7,937.91)	-	3.90	12.89	(5,698.49)	6,519.78
Chattisgarh	22.17	142.32	0.57	2.18	4.96	31.08	596.08	1,496.22	783.90	2,114.89	1,379.98	3,611.11	-	0.99	0.06	0.36	2.69	9.00	-	0.22	-	-	11.02	15.88	1,421.45	3,813.14
Goa	15.52	52.25	1.95	5.30	0.66	3.42	-	135.05	-	162.35	-	297.40	0.90	2.96	0.57	2.00	11.48	33.32	0.21	0.98	-	-	-	0.29	31.29	397.92
Gujarat	389.39	1,391.38	72.51	210.46	50.84	115.46	1,327.75	4,131.96	1,342.56	3,975.10	2,670.31	8,107.06	35.29	105.44	16.62	54.01	100.37	371.75	1.72	5.33	-	-	69.11	219.31	3,406.17	10,580.21
Haryana	-	514.02	-	-	-	32.30	-	486.28	-	664.16	-	1,150.44	-	-	-	0.00	-	0.44	-	-	-	-	-	1.93	-	1,699.13
Himachal Pradesh	-	35.91	-	-	-	0.71	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11.46	-	-	-	48.08
Jammu and Kashmir	-	7.45	-	-	-	0.14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7.59
Jharkhand	14.04	39.58	0.80	2.78	25.28	94.50	489.77	1,489.63	642.98	2,011.87	1,132.76	3,501.50	-	-	0.41	0.92	4.18	10.03	-	0.11	-	-	0.54	2.99	1,178.02	3,652.39
Karnataka	242.39	920.81	33.05	555.03	36.33	268.10	1,764.01	4,778.00	1,804.48	5,496.47	3,568.49	10,274.47	21.57	112.68	5.48	15.16	99.72	677.73	5.76	24.92	-	-	15.94	41.85	4,028.73	12,890.74
Kerala	34.87	189.44	7.71	28.14	7.59	22.47	897.02	2,822.08	863.48	2,790.28	1,760.51	5,612.36	0.63	2.48	0.87	1.43	28.40	76.03	2.87	7.06	-	-	2.34	6.27	1,845.79	5,945.68
Madhya Pradesh	159.08	486.08	35.57	122.45	12.41	48.87	864.29	2,429.35	1,341.32	3,834.79	2,205.62	6,264.14	5.78	20.00	4.91	13.47	42.81	147.70	0.27	1.87	(118.03)	0.49	15.54	43.74	2,363.96	7,148.81
Maharashtra	584.97	5,830.80	106.15	468.54	65.25	264.81	3,394.21	8,819.73	3,056.65	8,207.03	6,450.87	17,026.76	102.07	341.78	135.74	219.76	504.33	1,136.22	16.87	67.28	-	-	37.54	105.09	8,003.80	25,461.04
Manipur	-	1.78	-	-	-	2.16	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3.94
Meghalaya	-	1.44	-	-	-	6.64	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8.08
Mizoram	-	0.83	-	-	-	7.14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7.97
Nagaland	-	0.78	-	-	-	25.86	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	26.64
Orissa	48.71	126.67	3.53	5.30	12.41	32.32	715.06	1,968.25	953.85	2,721.19	1,668.91	4,689.45	0.08	0.87	0.01	0.05	3.66	7.51	-	0.29	-	-	3.09	10.03	1,740.39	4,872.49
Punjab	52.00	193.10	1.09	2.79	0.09	20.12	-	907.85	-	1,433.86	-	2,341.72	0.65	1.27	1.79	5.79	12.43	39.53	0.41	1.16	-	-	4.31	21.08	72.77	2,626.55
Rajasthan	61.81	457.02	6.84	33.29	15.11	81.62	1,876.42	5,110.01	2,802.27	7,778.75	4,678.69	12,888.76	8.29	15.07	6.53	21.81	14.25	34.09	0.21	0.48	-	(446.01)	6.60	18.32	4,798.33	13,104.45
Sikkim	1.51	7.37	0.51	1.80	1.32	6.42	-	3.94	-	6.10	-	10.04	-	-	-	-	0.28	0.59	-	-	-	-	0.00	0.55	3.62	26.76
Tamil Nadu	3,013.09	4,182.96	231.77	910.05	67.65	285.09	2,205.96	7,897.97	2,913.88	13,900.88	5,119.84	21,798.86	234.80	380.11	3,119.97	8,077.91	3,860.15	10,512.76	36.35	148.70	17,052.72	17,052.72	30.60	135.91	32,766.95	63,485.07
Telangana	103.48	145.06	4.32	11.79	89.55	101.93	1,832.94	3,680.42	2,077.08	4,269.26	3,910.02	7,949.68	12.54	43.43	9.33	39.21	25.21	80.58	1.05	8.02	-	-	4.60	15.92	4,160.11	8,395.61
Tripura	3.93	7.40	1.25	5.44	2.23	7.94	631.17	890.65	739.35	1,140.95	1,370.53	2,031.60	0.26	1.03	0.08	0.22	2.57	12.14	-	0.12	-	-	0.51	1.49	1,381.37	2,067.38
Uttar Pradesh	100.60	563.01	2.04	11.30	1.94	117.60	2,489.36	4,704.38	5,898.52	8,944.51	8,387.87	13,648.89	0.54	1.28	1.30	7.10	15.28	61.07	0.03	0.66	-	-	28.41	68.15	8,538.01	14,479.06
Uttarakhand	42.93	116.19	15.49	20.75	0.10	4.65	-	262.55	-	568.13	-	830.68	0.50	0.61	0.41	1.71	3.80	11.19	0.09	0.09	-	1,160.03	4.47	15.13	67.77	2,161.02
West Bengal	71.97	216.71	13.04	42.69	35.31	82.08	870.36	2,460.02	1,229.52	3,740.48	2,099.88	6,200.50	7.19	14.03	3.22	8.35	40.67	127.53	0.25	2.26	(5,509.54)	-	6.06	21.11	(3,231.95)	6,715.26
Andaman and Nicobar Islands	-	0.03	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.03
Chandigarh	55.54	63.15	0.86	1.42	3.09	3.12	1,625.38	2,567.00	1,476.90	2,399.41	3,102.28	4,966.40	0.06	0.06	0.12	0.34	5.27	10.80	0.03	0.38	-	-	2.73	4.70	3,169.98	5,050.37
Dadra & Nagar Haveli	-	31.78	-	-	-	0.54	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	32.33
Daman & Diu	-	4.26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4.26
Delhi	397.80	608.96	678.12	2,263.29	68.15	77.58	1,447.71	3,371.86	1,375.33	4,469.50	2,823.04	7,841.36	35.76	255.11	35.55	110.71	621.47	1,526.40	11.32	60.99	-	-	25.64	84.28	4,696.85	12,828.70
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	2.94	9.28	0.01	0.03	-	-	-	221.99	-	417.87	-	639.86	0.11	0.83	0.28	0.51	2.10	5.29	-	-	-	-	1.43	3.71	7.30	659.49
Total	5,611.89	17,241.57	1,226.29	4,730.92	538.13	1,903.77	23,980.77	66,094.14	30,442.41	88,054.25	54,423.18	1,54,148.39	470.03	1,308.74	3,345.75	8,592.42	5,431.41	14,978.79	78.47	336.34	3,487.25	17,778.69	282.06	868.28	74,894.91	2,21,887.90

FORM NL-23 Reinsurance Risk Concentration

Cholamandalam MS General Insurance Co Ltd
Registration No. 123
Date of Registration with the IRDA : July 15, 2002

Statement for the Quarter Ended December 31, 2016

(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	485.99					4.25%
3	No. of Reinsurers with rating A but less than AA	14	3,240.35	14	768.63	8	745.74	41.60%
4	No. of Reinsurers with rating BBB but less than A							0.00%
5	No. of Reinsurers with rating less than	1	0.98					0.01%
6	Indian Insurer and Reinsurer	1	5,335.00	1	465.06	10	388.24	54.14%
	Total	#	9,062.31	15.00	1,233.70	18.00	1,133.98	100.00%

NL-24- Ageing of Claims**Cholamandalam MS General Insurance Co Ltd****Registration No. 123****Date of Registration with the IRDA : July 15, 2002**

Quarter end as on 31st Dec 2016

(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	18	140	71	34	5	268	3318.04
2	Marine Cargo	3996	875	440	152	28	5491	1530.17
3	Marine Hull	0	0	0	0	0	0	0.00
4	Engineering	33	93	24	5	0	155	148.83
5	Motor OD	17100	5747	1560	39	10	24456	11007.60
6	Motor TP	97	462	1564	1254	343	3720	16115.15
7	Health	5200	157	5	0	0	5362	2016.38
8	Overseas Travel	32	5	2	0	0	39	36.70
9	Personal Accident	295	34	12	0	0	341	885.03
10	Liability	78	35	7	9	1	130	73.53
11	Crop	10	0	0	0	0	10	683.98
12	Miscellaneous	92	223	7	1	0	323	151.02

FORM NL-25 : Quarterly claims data for Non-Life
Cholamandalam MS General Insurance Co Ltd
Registration No. 123
Date of Registration with the IRDA : July 15, 2002

Date: **Quarter end as on 31st Dec'16**

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	713	2168	0	238	9006	28029	16409	69	516	150	136	0	213	57647
2	Claims reported during the period	445	6119	0	219	27700	3726	6734	67	457	189	24	0	383	46063
3	Claims Settled during the period	268	5491	0	155	24456	3720	5362	39	341	130	10	0	323	40295
4	Claims Repudiated during the period	130	83	0	19	1967	0	884	0	22	4	0	0	39	3148
5	Claims closed during the period	29	63	0	16	903	644	537	34	35	2	0	0	38	2301
6	Claims O/S at End of the period	731	2650	0	267	9380	27391	16360	63	575	203	150	0	196	57966
	Less than 3months	328	1908	0	145	7861	3439	1341	29	224	96	25	0	142	15538
	3 months to 6 months	266	401	0	60	1108	7543	235	23	116	34	119	0	33	9938
	6months to 1 year	69	238	0	26	289	10208	6	1	166	42	4	0	13	11062
	1year and above	68	103	0	36	122	6201	14778	10	69	31	2	0	8	21428

FORM NL-26 - CLAIMS INFORMATION - KG Table I

**Cholamandalam MS General Insurance (Date:
Registration No. 123
Date of Registration with the IRDA : July 15, 2002**

Solvency for the period ended 31st December 2016

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

Item No.	Description	PREMIUM						RSM
		Gross Premium	Net Premium	Gross incurred claim	Net incurred Claim	RSM-1	RSM-2	
1	Fire	24,451.20	13,795.73	20,681.02	2,207.17	2,759.15	3,102.15	3,102.15
2	Marine Cargo	6,889.82	890.19	5,244.61	1,035.08	826.78	944.03	944.03
3	Marine Hull	0.09	0.09	-	-	0.02	-	0.02
4	Motor	2,05,836.79	1,92,781.33	1,46,818.04	1,34,273.85	38,556.27	40,282.15	40,282.15
5	Engineering	2,605.20	1,009.66	1,069.13	560.02	260.52	168.00	260.52
6	Aviation	-	-	-	-	-	-	-
7	Laibilities	1,753.47	814.48	398.39	218.78	263.02	89.64	263.02
8	Others	36,871.00	13,753.37	24,923.42	7,868.85	5,161.94	5,233.92	5,233.92
9	Health	20,176.34	15,274.47	8,636.14	7,852.33	3,054.89	2,355.70	3,054.89
	Total	2,98,583.91	2,38,319.32	2,07,770.75	1,54,016.08	50,882.59	52,175.59	53,140.70

FORM NL-27 **Offices information for Non-Life**
Cholamandalam MS General Insurance Co. Ltd.
Registration No. 123
Date of Registration with the IRDA : July 15, 2002

Quarter ended December 31st 2016

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the Quarter		110*
2	No. of branches approved during the Quarter		NIL
3	No. of branches opened during the Quarter	Out of approvals of previous year	NIL
4		Out of approvals of this Quarter	NIL
5	No. of branches closed during the Quarter		1
6	No of offices at the end of the Quarter		109*
7	No. of branches approved but not opened		NIL
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 2016

PART - A

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

(Business within India)

Rs.Lakhs

Periodicity of Submission: Quarterly

Section I

No	PARTICULARS	SCH	AMOUNT
1	Investments	8	4,49,063
2	Loans	9	-
3	Fixed Assets	10	6,701
4	Current Assets		
	a. Cash & Bank Balance	11	5,220
	b. Advances & Other Assets	12	67,138
5	Current Liabilities		
	a. Current Liabilities	13	2,88,306
	b. Provisions	14	1,45,614
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		7,691

Application of Funds as per Balance Sheet (A)

86,511

	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	6,701
3	Cash & Bank Balance (if any)	11	5,220
4	Advances & Other Assets (if any)	12	67,138
5	Current Liabilities	13	2,88,306
6	Provisions	14	1,45,614
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		7,691

Total (B)

TOTAL (B)

(3,62,552)

'Investment Assets' As per FORM 3B

(A-B)

4,49,063

FORM - 3B

(Read with Regulation 10)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Statement as on: 31 Dec 2016

PART - A

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

(Business within India)

Rs.Lakhs

Periodicity of Submission: Quarterly

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%		21,534	82,430	1,03,964	0		1,03,964	1,07,165
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not less than 30%		32,688	1,25,124	1,57,812	0		1,57,812	1,63,447
3	Investment subject to Exposure Norms									
	a. Housing & Loans to SG for Housing and FFE	Not less than 5%								
	1. Approved Investments			14,476	55,413	69,889	0		69,889	71,433
	2. Other Investments									
	b. Infrastructure Investments	Not less than 10%								
	1. Approved Investments			13,551	51,871	65,422	0	150	65,571	65,897
	2. Other Investments			586	2,242	2,828	0	(121)	2,707	2,931
	c. Approved Investments	Not exceeding 55%		30,844	1,18,066	1,48,910	0	779	1,49,689	1,51,725
	d. Other Investments			780	2,984	3,764	0	(370)	3,393	3,397
Investment Assets			100%	92,925	3,55,700	4,48,625	1	438	4,49,063	4,58,830

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: 30-Jan-17

Signature: _____

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

Full name: NV MURALI

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

Chief of Investments

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

PERIODIC DISCLOSURES

FORM NL-29 : Details regarding Debt Securities

**Cholamandalam MS General Insurance Company
limited**

Date:

Quarter ended Dec 31, 2016

Registration No. 123

Date of Registration with the IRDA : July 15, 2002

(Rs in Lakhs)

	MARKET VALUE				Book Value			
	As at 31-12-2016	As % of total for this class	As at 31-12-2015	As % of total for this class	As at 31-12-2016	As % of total for this class	As at 31-12-2015	As % of total for this class
Break down by credit rating								
AAA rated	1,40,743.05	34.95%	1,00,607.57	33.15%	1,38,751.74	35.45%	99,932.21	33.22%
AA or better	95,267.66	23.66%	79,475.44	26.18%	91,885.00	23.47%	78,385.27	26.06%
Rated below AA but above A	2,727.12	0.68%	3,666.28	1.21%	2,500.00	0.64%	3,502.76	1.16%
Rated below A but above B	500.75	0.12%	-	0.00%	500.53	0.13%	-	0.00%
Any other (Sovereign)	1,63,447.01	40.59%	1,19,767.30	39.46%	1,57,812.48	40.31%	1,19,003.83	39.56%
	4,02,685.59		3,03,516.60		3,91,449.76		3,00,824.07	
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	35,227.91	8.75%	30,672.27	10.11%	33,429.04	8.54%	30,497.00	10.14%
More than 1 year and upto 3years	1,25,216.18	31.10%	88,817.28	29.26%	1,22,869.48	31.39%	88,083.53	29.28%
More than 3years and up to 7years	1,29,589.11	32.18%	1,04,448.17	34.41%	1,25,409.21	32.04%	1,03,206.28	34.31%
More than 7 years and up to 10 years	91,084.55	22.62%	58,794.98	19.37%	88,573.28	22.63%	58,274.81	19.37%
above 10 years	21,567.85	5.36%	20,783.90	6.85%	21,168.75	5.41%	20,762.47	6.90%
	4,02,685.59		3,03,516.60		3,91,449.76		3,00,824.07	
Breakdown by type of the issuer								
a. Central Government	1,07,164.91	26.61%	80,460.63	26.51%	1,03,964.23	26.56%	80,078.83	26.62%
b. State Government	56,282.10	13.98%	39,306.68	12.95%	53,848.25	13.76%	38,925.01	12.94%
c. Corporate Securities	2,39,238.58	59.41%	1,83,749.29	60.54%	2,33,637.28	59.69%	1,81,820.24	60.44%
	4,02,685.59		3,03,516.60		3,91,449.76		3,00,824.07	

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.

Insurer: Cholamandalam MS General Insurance Company Ltd

Registration No. 123

Date of Registration with the IRDA : July 15, 2002

Analytical Ratios for Non-Life companies

Sl.No.	Particular	For the Quarter ended December 31, 2016	Upto the Quarter ended December 31, 2016	For the Quarter ended December 31, 2015	Upto the Quarter ended December 31, 2015
1	Gross Written Premium (Direct) Growth	22.67%	30.67%	50.59%	23.24%
2	Gross Direct Premium to Shareholders' Funds Ratio (No. of Times)	0.74	2.19	0.76	2.12
3	Growth Rate of Shareholders' Funds	4.82%	26.46%	4.57%	16.44%
4	Net Retention Ratio	85.99%	81.97%	87.89%	83.74%
5	Net Commission Ratio	1.69%	1.38%	2.42%	1.78%
6	Expenses of Management to Gross Direct Premium ratio	28.28%	26.25%	27.04%	27.03%
7	Combined Ratio	104.59%	102.10%	99.77%	103.30%
8	Technical Reserves to Net Premium Ratio (no. of Times)	(0.99)	2.12	(1.18)	2.62
9	Underwriting Balance Ratio (no. of Times)	(0.08)	(0.06)	(0.07)	(0.08)
10	Operating Profit Ratio ^	8.33%	9.95%	10.48%	8.86%
11	Liquid Assets to Liabilities Ratio #	(0.03)	0.17	(0.00)	0.17
12	Net Earnings Ratio	7.23%	8.09%	6.32%	6.44%
13	Return on Networth	4.12%	14.55%	3.92%	11.46%
14	Available Solvency Margin to required Solvency Margin ratio	1.605	1.605	1.612	1.612
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)	60%/40%	60%/40%	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)	4.94	4.94	3.08	3.08
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	4.94	4.94	3.08	3.08
6	(iv) Book value per share (Rs) [net worth (Share capital + reserves + fair value change - P&L debit balance)/weighted average no. of shares]	33.95	33.95	26.85	26.85

Form NL-31- Related Party Transactions

Cholamandalam MS General Insurance Company Limited
Registration No. 123
Date of Registration with the IRDA : July 15, 2002

(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 ended December 31, 2016	Upto the Quarter ended December 31, 2016	For the Quarter ended December 31, 2015	Upto the Quarter ended December 31, 2015
1	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	FELLOW SUBSIDIARY	Claims Incurred (Net)	-	-	-	-
2	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	FELLOW SUBSIDIARY	Commission Exp	-	-	-	-
3	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	FELLOW SUBSIDIARY	Payable (Net) Claims Outstanding	-	-	-	-
4	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	FELLOW SUBSIDIARY	Expenses payable / (receivable)	-	-	-	-
5	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Claims Incurred (Net)	-	-	-	-
6	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Expenses payable / (receivable)	-	-	-	-
7	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Interest accrued	-	-	-	-
8	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Interest received	-	-	-	-
9	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Investments	-	-	-	-
10	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Management Expenses Paid	-	-	-	-
11	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Management Expenses recovered	-	-	-	-
12	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Payable - Advance Premium Deposit	-	-	-	-
13	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Payable (Net) Claims Outstanding	-	-	-	-
14	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Premium Received	-	-	-	-
15	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	(Receivable) - Investments	-	-	-	-
16	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Claims Incurred (Net)	(0.88)	3.83	3.12	10.33
17	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Expenses payable / (receivable)	72.09	72.09	(25.60)	(25.60)
18	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Fees Incurred for Risk Inspection and Advisory Services	212.89	679.76	186.10	894.31
19	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Management Expenses Paid	-	-	-	5.79
20	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Management Expenses recovered	16.15	48.12	15.12	38.05
21	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Premium Received	0.14	1.25	16.90	17.09
22	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Payable (Net) Claims Outstanding	-	-	0.43	0.43
23	CHOLAMANDALAM SECURITIES LTD	FELLOW SUBSIDIARY	Brokerage Expenses	-	-	2.75	12.12
24	CHOLAMANDALAM SECURITIES LTD	FELLOW SUBSIDIARY	Claims Incurred (Net)	-	-	-	-
25	CHOLAMANDALAM SECURITIES LTD	FELLOW SUBSIDIARY	Premium Received	-	-	-	1.04
26	MTSUI SUMITOMO INSURANCE COMPANY LTD	JOINT VENTURE PARTNER	Due (from)/ to other entities Carrying on Insurance Business	(334.07)	(334.07)	(20.70)	(20.70)
27	MTSUI SUMITOMO INSURANCE COMPANY LTD	JOINT VENTURE PARTNER	Expenses payable / (receivable)	57.96	57.96	(28.90)	(28.90)
28	MTSUI SUMITOMO INSURANCE COMPANY LTD	JOINT VENTURE PARTNER	Management Expenses Paid	0.90	3.42	2.95	12.08
29	MTSUI SUMITOMO INSURANCE COMPANY LTD	JOINT VENTURE PARTNER	Management Expenses recovered	21.55	68.40	4.02	8.26
30	MTSUI SUMITOMO INSURANCE COMPANY LTD	JOINT VENTURE PARTNER	Reinsurance recovery on claims	3,628.75	12,495.75	1,128.64	2,330.79
31	MTSUI SUMITOMO INSURANCE COMPANY LTD	JOINT VENTURE PARTNER	Rent Recovery	34.61	100.30	22.68	69.32
32	MTSUI SUMITOMO INSURANCE COMPANY LTD	JOINT VENTURE PARTNER	RI Commission	141.93	611.45	184.09	567.09
33	MTSUI SUMITOMO INSURANCE COMPANY LTD	JOINT VENTURE PARTNER	RI Premium Paid	1,001.12	4,290.48	1,291.99	3,714.39
34	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Claims Incurred (Net)	(1.22)	109.43	103.23	215.74
35	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Expenses payable / (receivable)	6.61	6.61	(4.60)	(4.60)
36	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Payable (Net) Claims Outstanding	109.26	109.26	79.71	79.71
37	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Premium Received	11.40	223.31	23.58	359.26
38	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Interest accrued	-	-	22.12	60.11

Sl.No.	NAME OF THE RELATED PARTY	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received*			
				For the Quarter ended December 31, 2016	Upto the Quarter ended December 31, 2016	For the Quarter ended December 31, 2015	Upto the Quarter ended December 31, 2015
39	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Interest received	-	88.00	-	6.03
40	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Investment Redeemed during the year	-	1,000.00	-	-
41	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Management Expenses recovered	-	3.77	-	4.00
42	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Investment in debt/Money Market Instruments	-	-	-	-
43	SHANTHI GEARS LIMITED	FELLOW SUBSIDIARY	Management Expenses Paid	-	-	-	1.06
44	SHANTHI GEARS LIMITED	FELLOW SUBSIDIARY	Management Expenses recovered	1.28	3.85	2.40	5.55
45	SHANTHI GEARS LIMITED	FELLOW SUBSIDIARY	Expenses payable / (receivable)	6.22	6.22	(1.10)	(1.10)
46	SHANTHI GEARS LIMITED	FELLOW SUBSIDIARY	Premium Received	0.80	37.60	11.82	46.62
47	SHANTHI GEARS LIMITED	FELLOW SUBSIDIARY	Claims Incurred (Net)	(1.71)	5.80	-	-
48	SHANTHI GEARS LIMITED	FELLOW SUBSIDIARY	Payable (Net) Claims Outstanding	0.33	0.33	-	-
49	MANAGING DIRECTOR	KEY MANAGEMENT PERSONNEL	Managerial Remuneration	46.70	146.33	42.28	176.51
50	KEY MANAGEMENT PERSONNEL	KEY MANAGEMENT PERSONNEL	Premium Received	-	0.04	-	0.10823
51	WHOLETIME DIRECTOR	KEY MANAGEMENT PERSONNEL	SECONDMENT CHARGES	6.34	19.00	-	18.99
52	TI TSUBAMEX PRIVATE LIMITED	FELLOW SUBSIDIARY	Premium Received	0.31	0.99	-	-

Note: Cholamandalam Investment and Finance Company Ltd. is a Fellow subsidiary till August 31, 2015 and the details disclosed in the Related Party transactions as at date it ceased to be subsidiary for Tube Investments of India Limited.

FORM NL-32 Products Information**Insurer: Cholamandalam MS General Insurance Co. Ltd Date: Quarter ended December 31, 2016****Registration No. 123****Date of Registration with the IRDA : July 15, 2002*****Products Information****List below the products and/or add-ons introduced during the period*

Sl. No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business*	Category of product	Date of filing of Product	Date IRDA confirmed filing/ approval
1	Chola Healthline		IRDAI/HLT/CMSGI/P-H/V.II/51/2016-17	Health	Retail	31-12-2015	13-12-2016

FORM NL-33 - SOLVENCY MARGIN - KGII**TABLE - II**

Insurer: Cholamandalam MS General Insurance Co Ltd
Registration No. 123
Date of Registration with the IRDA : July 15, 2002

Solvency for the Period ended on 31st Decmeber 2016
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-TA):		4,03,408
	Deduct:		
2	Liabilities (reserves as mentioned in Form TR)		2,60,078
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		1,43,330
4	Excess in Policyholders' Funds (1-2-3)		0
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-TA):		1,14,483
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		29,191
7	Excess in Shareholders' Funds (5-6)		85,292
8	Total Available Solvency Margin [ASM] (4+7)		85,292
9	Total Required Solvency Margin [RSM]		53,141
10	Solvency Ratio (Total ASM/Total RSM)		1.605

FORM NL-34: Board of Directors & Key Person**Insurer: Cholamandalam MS General Insurance Co Ltd****Registration No. 123****Date of Registration with the IRDA : July 15, 2002****BOD and Key Person information****Date: 31/12/2016**

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 S R Chandra Prasad	Non-executive Independent Director	No Change
5	Mr.N Srinivasan	Director	No Change
6	Mr.Tamaki Kawate	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	S S Gopalarathnam	Managing Director
2	Takahiko Shibakawa	Wholetime Director
3	S K Rangaswamy	Chief Financial Officer and Chief Risk Officer
4	Suresh Krishnan	Chief Compliance Officer & Company Secretary
5	N V Murali	Chief Investment Officer
6	R Arunachalam	Appointed Actuary
7	V Suryanarayanan	Executive Vice President & Head – Claims
8	Vedananarayanan Seshadri	Executive Vice President & Chief Marketing Officer
9	Takashi Kishi	Executive Vice President & Head- Japan & Korean Division
10	R Suresh	Executive Vice President & Head – Underwriting
11	P. Krishnan	Associate Vice President & Head - Operations
12	Sanjiv Kumar Mathur	Senior Vice President & Head - Commercial Business & RI
13	M Ramani	Vice President & Chief Information Officer
14	Prabhu Nambiappan	Vice President & Head - Human Resources

Statement as on:31-Dec-16

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:30-01-2017

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

Registration Number: 123

Statement as on: 31 Dec 2016

Name of the Fund

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

34.61%

Rs Lakhs[illegible]

Form - 1

(Read with Regulation 10)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Statement as on: 31 Dec 2016

Name of the Fund _____

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

34.61%

Rs Lakhs

No.	Category of Investment	Category Code	Current Quarter					Year to Date (current year)					Year to Date (previous year) ³				
			Investment as on 31-12-2016 (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 31-12-2016 (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
	a) Approved Investment																
D01	Infrastructure - Other Approved Securities	ISAS	-	-	-			-	-	-			-	-	-		
D02	Infrastructure - PSU - Equity shares - Quoted	ITPE	1,315.45	1,446.86	21.81	1.69%	1.69%	1,315.45	1,446.86	68.76	5.23%	5.23%	990.00	938.38	19.89	3.47%	
D03	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	345.74	364.02	-	0.00%	0.00%	345.74	364.02	4.48	1.14%	1.14%	291.81	179.71	4.52	1.79%	
D04	Infrastructure - Equity and Equity Related Instruments (Promoter Group)	IEPG	-	-	-			-	-	-			-	-	-		
	Infrastructure - Infrastructure Development Fund (IDF)	IDDF	4,017.39	4,093.79	81.53	8.41%	5.50%	4,017.39	4,093.79	104.15	8.43%	5.51%					
D05	Infrastructure - Securitised Assets	IESA	-	-	-			-	-	-			-	-	-		
D06	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IDPG	-	-	-			-	-	-			-	-	-		
	TAXABLE BONDS																
D07	Infrastructure - PSU - Debentures / Bonds	IPTD	512.95	536.26	11.22	8.71%	5.70%	512.95	536.26	33.54	8.71%	5.70%	511.76	519.49	101.81	12.88%	
D08	Infrastructure - PSU - CPs	IPCP	-	-	-			-	-	-			-	-	-	0.00%	
D09	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	18,200.35	18,426.28	393.02	8.75%	5.72%	18,200.35	18,426.28	1,237.84	8.91%	5.83%	16,706.32	16,784.00	932.69	9.44%	
D10	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-			-	-	-			-	-	-		
D11	Infrastructure - Term Loans (with Charge)	ILWC	-	-	-			-	-	-			-	-	-		
	TAX FREE BONDS																
D12	Infrastructure - PSU - Debentures / Bonds	IPFD	41,029.66	41,029.66	995.49	9.90%	9.90%	41,029.66	41,029.66	2,581.57	8.67%	8.67%	36,095.06	36,095.06	1,979.14	8.30%	
D13	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICFD	-	-	-			-	-	-			-	-	-		
	b) Other Investments																
	Infrastructure - Equity (including Unlisted)	IOEQ	327.34	206.74	-	0.00%	0.00%	327.34	206.74	-	0.00%	0.00%	68.99	17.19	0.25	0.36%	
	Infrastructure - Debentures/Bonds/CPs/Loans	IODS	2,500.53	2,724.58	70.96	11.21%	7.33%	2,500.53	2,724.58	212.06	11.21%	7.33%	2,502.76	2,659.53	211.58	11.22%	
	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	2,438.60	2,362.85	35.39	1.47%	1.47%	2,438.60	2,362.85	129.79	3.35%	3.35%	3,388.45	2,704.19	167.07	5.63%	
E02	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	7,028.36	7,794.64	83.08	1.32%	1.32%	7,028.36	7,794.64	742.75	11.38%	11.38%	5,930.23	6,081.36	219.81	4.86%	
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	584.90	-	0.00%	0.00%	496.43	584.90	8.00	2.40%	2.40%	496.43	376.50	5.00	1.51%	
E05	Corporate Securities - Bonds - (Taxable)	EPBT	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	-	-	18.40	8.22%	
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	88,357.97	89,997.16	2,091.18	9.55%	6.25%	88,357.97	89,997.16	5,911.01	9.64%	6.31%	67,323.53	68,250.30	5,030.96	10.35%	

Form - 1

(Read with Regulation 10)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Statement as on: 31 Dec 2016

Name of the Fund _____

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

34.61%

Rs Lakhs

No.	Category of Investment	Category Code	Current Quarter					Year to Date (current year)					Year to Date (previous year) ³				
			Investment as on 31-12-2016 (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 31-12-2016 (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
E10	Corporate Securities - Debentures / Bonds/ CPs /Loan - (Promoter Group)	EDPG	8,628.97	9,025.73	221.16	10.11%	6.61%	8,628.97	9,025.73	690.51	10.17%	6.65%	10,660.04	10,940.01	762.07	10.21%	6.68%
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%	2,882.51	2,882.51	-	0.00%	0.00%
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	38,577.00	38,577.00	963.06	8.78%	5.74%	38,577.00	38,577.00	3,124.82	8.79%	5.75%	52,787.00	52,787.00	3,599.64	9.03%	5.91%
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	-	-	-			-	-	-			-	-	-		
E22	Application Money	ECAM	-	-	-	0.00%	0.00%	-	-	6.76	6.32%	4.13%	-	-	-		
E23	Corporate Securities Mutual Funds	EGMF	500.00	500.13	62.03	6.74%	4.41%	500.00	500.13	274.01	7.25%	4.74%	5,600.00	5,601.40	259.31	7.80%	5.10%
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	0.65	-	0.00%	0.00%	1.47	0.65	41.01	32.18%	32.18%	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	500.00	503.29	12.92	10.25%	6.70%	500.00	503.29	50.20	10.24%	6.69%	1,000.00	1,006.75	62.76	10.25%	6.71%
F07	Debentures / Bonds/ CPs / Loans etc. - (Promoter Group)	ODPG	-	-	-			-	-	-			-	-	-		
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	-	-	-			-	-	-			-	-	-		

Form - 1

(Read with Regulation 10)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Statement as on: 31 Dec 2016

Name of the Fund

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

34.61%

Rs Lakhs

No.	Category of Investment	Category Code	Current Quarter					Year to Date (current year)				Year to Date (previous year) ³					
			Investment as on 31-12-2016 (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 31-12-2016 (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
	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	ORAD	-	-	-			-	-	-			-	-	-		
	Reclassified Approved Investments - Equity (Point 6 under Note for Regulation 4 to 9)	ORAE	3,262.17	2,892.62	43.96	1.33%	1.33%	3,262.17	2,892.62	43.96	3.96%	3.96%	-	-	-		
TOTAL			4,48,624.83	4,58,829.56	11,168.53	8.85%	5.79%	4,48,624.83	4,58,829.56	30,450.97	9.64%	6.30%	3,73,260.96	3,75,085.35	23,751.61	9.45%	6.18%

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: 30-Jan-17

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 .

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

Registration Number: 123

Date of Registration with the IRDA : July 15, 2002

Statement as on: 31 Dec 2016

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> ¹								
B.	<u>As on Date</u> ²								
	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	500.53	21-06-2012	CRISIL	A	A-	15-02-2016	
	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: 30-Jan-17

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

Cholamandalam MS General Insurance Co Ltd Date: As at 31st December 16
 Registration Number: 123
 Date of Registration with the IRDA : July 15, 2002

(Rs in Lakhs)

Quarterly Business Returns across line of Business

Sl.No.	Line of Business	For Q3 FY 2016-17		For Q3 FY 2015-16		Upto 31.12.2016		Upto 31.12.2015	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	5,612	67,359	5,038	70,957	17,242	2,25,734	14,087	2,00,542
2	Cargo & Hull	1,226	1,446	1,417	1,233	4,731	4,391	5,412	4,057
3	Motor TP	30,442	3,53,699	23,891	3,22,363	88,054	10,28,678	62,210	8,11,193
4	Motor OD **	23,981		20,131		66,094		53,090	
5	Engineering	538	1,213	492	669	1,904	3,871	1,471	3,300
6	Workmen's Compensation	470	549	120	536	731	1,770	423	1,733
7	Employer's Liability	78	328	243	234	657	939	815	708
8	Aviation	-	-	-	-	-	-	-	-
9	Personal Accident	3,346	12,748	3,451	13,031	8,592	36,657	7,765	37,347
10	Health	5,431	21,220	5,007	19,343	14,979	55,835	15,039	54,148
11	Others*	3,769	11,776	1,266	14,161	18,904	37,898	9,492	43,086
	Total	74,893	4,70,338	61,056	4,42,527	2,21,888	13,95,773	1,69,804	11,56,114

PERIODIC DISCLOSURES

FORM NL-39

Rural & Social Obligations (Quarterly Returns)

Cholamandalam MS General Insurance Co Ltd Date:

Registration Number: 123

Date of Registration with the IRDA : July 15, 2002

(Rs in Lakhs)

Rural & Social Obligations (Quarterly Returns)					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	129.00	44.06	222126.43
		Social			
2	Cargo & Hull	Rural	4.00	0.89	1765.44
		Social			
3	Motor TP	Rural	159485.00	8341.71	0.00
		Social			
4	Motor OD	Rural	159464.00	6261.07	1481789.48
		Social			
5	Engineering	Rural	8.00	15.14	702.30
		Social			
6	Workmen's Compensation	Rural			
		Social			
7	Employer's Liability	Rural			
		Social			
8	Aviation	Rural			
		Social			
9	Personal Accident	Rural	79.00	318.86	134.50
		Social			
10	Health	Rural	16.00	1.20	103.00
		Social			
11	Others*	Rural	11782.00	18223.36	294967.04
		Social			

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

Insurer: Cholamandalam MS General Insurance Co Ltd

Registration Number: 123

Date of Registration with the IRDA : July 15, 2002

(Rs in Lakhs)

Sl.No.	Channels	Business Acquisition through different channels							
		Current Quarter For the Quarter Dec'16		Same quarter Previous Year For the Quarter Dec'15		Up to the period YTD Dec' 16		Same period of the previous year YTD Dec'15	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	20,177	2,338	28,044	2,986	68,336	8,624	56,469	7,016
2	Corporate Agents-Banks	1,81,261	21,709	1,82,375	18,473	5,29,676	64,241	5,03,715	52,957
3	Corporate Agents -Others	1,46,111	20,623	72,041	12,322	3,90,793	57,187	1,93,953	32,153
4	Brokers	83,530	14,263	62,502	4,692	2,95,527	38,851	1,65,711	15,138
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	63,945	15,961	97,565	22,581	1,36,127	52,985	2,36,266	62,539
	Total (A)	4,95,024	74,894	4,42,527	61,054	14,20,459	2,21,888	11,56,114	1,69,803
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	4,95,024	74,894	4,42,527	61,054	14,20,459	2,21,888	11,56,114	1,69,803

Note:

1. Premium means amount of premium received from business acquired by the source

2. No of Policies stand for no. of policies sold

FORM NL-41 GRIEVANCE DISPOSAL

Cholamandalam MS General Insurance Co Ltd
 Registration Number: 123
 Date of Registration with the IRDA : July 15, 2002

Date: Quarter ended Dec 31, 2016

Grievance Disposal for the period upto Dec 31, 2016 during the financial year 2016-17								
Sl No.	Particulars	Opening Balance- As on beginning of the quarter	Additions during the quarter	Complaints Resolved/Settled			Complaints Pending at the end of the quarter	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Proposal		1	1				1
b)	Claim	4	210	142	51	19	2	672
c)	Policy		129	118	4	6	1	528
d)	Premium		1		1			2
e)	Refund		4	4				17
f)	Coverage							2
g)	Covernote		1	1				4
h)	Product		2	2				4
i)	Others		15	13	1		1	93
	Total Number of Complaints	4	363	281	57	25	4	1323

2	Total no. of policies during the previous year*	2122961
3	Total no. of claims during the previous year	116034
4	Total no. of policies during the current year*	2366571
5	Total no. of claims during the current year	127200
6	Total no. of policy complaints (current year) per 10000 policies (current year)	2.0
7	Total no. of claim complaints (current year) per 10000 claims registered (current year)	53.0

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