

## 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, 2017

	Particulars	Schedule	For the Quarter ended Dec 31, 2017 (Rs.'000)	Upto the Quarter ended Dec 31, 2017 (Rs.'000)	For the Quarter ended Dec 31, 2016 (Rs.'000)	Upto the Quarter ended Dec 31, 2016 (Rs.'000)
1	Premiums earned (Net)	NL-4- Premium Schedule	2,12,047	5,38,281	1,28,670	3,55,587
2	Profit/ Loss on sale/redemption		5,661	20,930	13,690	25,817
3	Others Administrative Charges		160	791	165	670
	Investment Income -TP Pool		15,263	39,107	14,789	42,667
4	Interest, Dividend & Rent – Gross		54,379	1,40,563	46,006	1,20,944
	<b>TOTAL (A)</b>		<b>2,87,510</b>	<b>7,39,672</b>	<b>2,03,320</b>	<b>5,45,685</b>
1	Claims Incurred (Net)	NL-5- Claims Schedule	7,925	1,17,280	68,553	1,15,557
2	Commission	NL-6- Commission Schedule	5,199	(11,737)	2,586	4,837
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	1,13,273	3,33,546	62,845	1,93,994
4	Premium Deficiency		-	-	-	-
	<b>TOTAL (B)</b>		<b>1,26,397</b>	<b>4,39,089</b>	<b>1,33,984</b>	<b>3,14,388</b>
	<b>Operating Profit/(Loss) from</b>		<b>1,61,113</b>	<b>3,00,583</b>	<b>69,336</b>	<b>2,31,297</b>
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account		1,61,113	3,00,583	69,336	2,31,297
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be		-	-	-	-
	<b>TOTAL (C)</b>		<b>1,61,113</b>	<b>3,00,583</b>	<b>69,336</b>	<b>2,31,297</b>

## 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, 2017

	Particulars	Schedule	For the Quarter ended Dec 31, 2017	Upto the Quarter ended Dec 31, 2017	For the Quarter ended Dec 31, 2016	Upto the Quarter ended Dec 31, 2016
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4- Premium Schedule	44,787	1,12,657	27,351	79,468
2	Profit/ Loss on sale/redemption		173	1,012	573	1,190
3	Others Administrative Charges		91	367	104	495
4	Interest, Dividend & Rent – Gross		2,063	6,796	1,763	5,574
	<b>TOTAL (A)</b>		<b>47,114</b>	<b>1,20,832</b>	<b>29,791</b>	<b>86,727</b>
1	Claims Incurred (Net)	NL-5- Claims Schedule	25,980	70,617	16,736	57,747
2	Commission	NL-6- Commission Schedule	(9,818)	(31,123)	(8,328)	(33,175)
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	13,089	42,249	6,190	19,754
4	Premium Deficiency			-		-
	<b>TOTAL (B)</b>		<b>29,251</b>	<b>81,743</b>	<b>14,598</b>	<b>44,326</b>
	<b>Operating Profit/(Loss) from</b>		<b>17,863</b>	<b>39,089</b>	<b>15,193</b>	<b>42,401</b>
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account		17,863	39,089	15,193	42,401
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	<b>TOTAL (C)</b>		<b>17,863</b>	<b>39,089</b>	<b>15,193</b>	<b>42,401</b>

## 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, 2017

	Particulars	Schedule	For the Quarter ended Dec 31, 2017	Upto the Quarter ended Dec 31, 2017	For the Quarter ended Dec 31, 2016	Upto the Quarter ended Dec 31, 2016
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4- Premium Schedule	72,86,076	2,03,71,666	56,94,106	1,58,90,209
2	Profit/ Loss on sale/redemption		61,244	3,78,474	1,87,307	3,65,560
3	Others Administrative Charges		63	333	40	228
	Investment Income -TP Pool		6,389	11,580	2,075	7,207
4	Interest, Dividend & Rent – Gross		7,68,079	26,03,955	6,76,696	19,59,161
	<b>TOTAL (A)</b>		<b>81,21,851</b>	<b>2,33,66,008</b>	<b>65,60,224</b>	<b>1,82,22,365</b>
1	Claims Incurred (Net)	NL-5- Claims Schedule	53,24,222	1,50,27,626	42,20,787	1,16,97,518
2	Commission	NL-6- Commission Schedule	1,12,052	(66,027)	1,14,638	2,80,415
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	21,64,471	64,23,730	18,22,189	48,97,536
4	Premium Deficiency		-	-	-	(2,955)
	<b>TOTAL (B)</b>		<b>76,00,745</b>	<b>2,13,85,329</b>	<b>61,57,614</b>	<b>1,68,72,514</b>
	<b>Operating Profit/(Loss) from</b>		<b>5,21,106</b>	<b>19,80,679</b>	<b>4,02,610</b>	<b>13,49,851</b>
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account		5,21,106	19,80,679	4,02,610	13,49,851
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be		-	-	-	-
	<b>TOTAL (C)</b>		<b>5,21,106</b>	<b>19,80,679</b>	<b>4,02,610</b>	<b>13,49,851</b>

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

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

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, 2017**

	Particulars	Schedule	For the Quarter ended Dec 31, 2017	Upto the Quarter ended Dec 31, 2017	For the Quarter ended Dec 31, 2016	Upto the Quarter ended Dec 31, 2016
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		1,61,113	3,00,583	69,336	2,31,297
	(b) Marine Insurance		17,863	39,089	15,193	42,401
	(c) Miscellaneous Insurance		5,21,106	19,80,679	4,02,610	13,49,851
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		2,79,277	3,92,286	1,33,059	4,36,128
	(b) Profit on sale of investments		38,391	58,412	55,467	1,19,991
	Less: Loss on sale of investments		-	-	-	-
3	OTHER INCOME (To be specified)		-	-	-	-
	<b>TOTAL (A)</b>		<b>10,17,750</b>	<b>27,71,049</b>	<b>6,75,665</b>	<b>21,79,668</b>
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	-	-	-
	(c) Others (to be specified)		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		-	-	-	-
	(b) Bad debts written off		-	-	-	-
	(c) Employees' Remuneration and Welfare Benefits		2,633	13,928	1,554	5,283
	(d) Others (CSR expenses & Donations)		5,923	42,723	4,300	21,901
	(e) Others (NCD related expenses)		24,443	59,347	-	-
	<b>TOTAL (B)</b>		<b>32,999</b>	<b>1,15,998</b>	<b>5,854</b>	<b>27,184</b>
	Profit Before Tax		<b>9,84,751</b>	<b>26,55,051</b>	<b>6,69,811</b>	<b>21,52,484</b>
	Provision for Taxation		3,17,233	8,40,864	2,03,309	6,76,509
			<b>6,67,518</b>	<b>18,14,187</b>	<b>4,66,502</b>	<b>14,75,975</b>
	<b>APPROPRIATIONS</b>					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Proposed final dividend		-	(1,79,283)	-	-
	(c) Dividend distribution tax		-	(36,498)	-	-
	(d) Transfer to Contingency Risk Reserve		-	-	-	-
	(e) Transfer to General Reserve		-	-	-	-
	Balance of profit/ loss brought forward from last year		-	34,82,754	-	14,01,299
	<b>Balance carried forward to Balance Sheet</b>		<b>6,67,518</b>	<b>50,81,160</b>	<b>4,66,502</b>	<b>28,77,274</b>

## FORM NL-3-B-BS

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

## BALANCE SHEET AS AT DECEMBER 31, 2017

	Schedule	As at Dec 31, 2017 (Rs.'000)	As at Dec 31, 2016 (Rs.'000)
<b>SOURCES OF FUNDS</b>			
SHARE CAPITAL	NL-8-Share Capital Schedule	29,88,057	29,88,057
SHARE APPLICATION MONEY PENDING ALLOTMENT			
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	93,61,372	71,57,486
FAIR VALUE CHANGE ACCOUNT		2,65,117	43,790
BORROWINGS	NL-11-Borrowings Schedule	10,00,000	-
<b>TOTAL</b>		<b>1,36,14,546</b>	<b>1,01,89,333</b>
<b>APPLICATION OF FUNDS</b>			
INVESTMENTS	NL-12-Investment Schedule - Share Holders NL-12A-Investment Schedule - Policy Holders	76,17,171 5,25,70,522	60,23,261 3,88,83,006
LOANS	NL-13-Loans Schedule	-	-
FIXED ASSETS	NL-14-Fixed Assets Schedule	6,86,417	6,70,135
DEFERRED TAX ASSET		8,32,312	7,69,137
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	4,64,820	5,21,974
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	1,12,89,425	67,13,850
<b>Sub-Total (A)</b>		<b>1,17,54,245</b>	<b>72,35,824</b>
CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	4,10,19,913	2,88,30,592
PROVISIONS	NL-18-Provisions Schedule	1,88,26,208	1,45,61,438
DEFERRED TAX LIABILITY			
<b>Sub-Total (B)</b>		<b>5,98,46,121</b>	<b>4,33,92,030</b>
NET CURRENT ASSETS (C) = (A - B)		(4,80,91,876)	(3,61,56,206)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT			
<b>TOTAL</b>		<b>1,36,14,546</b>	<b>1,01,89,333</b>

## CONTINGENT LIABILITIES

	Particulars	As at Dec 31, 2017 (Rs.'000)	As at Dec 31, 2016 (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	17,91,000	16,28,000
6	Reinsurance obligations to the extent not provided for in accounts	-	-
7	Others - Repudiated / Disputed Claim	-	-
<b>TOTAL</b>		<b>17,91,000</b>	<b>16,28,000</b>

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

PREMIUM EARNED [NET]																			For the Quarter Ended Dec 31, 2017
	Particulars	Fire	Marine			Miscellaneous													
For The Quarter Ended Dec 31,2017			Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Worksmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Weather	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)	(Rs.'000)	(Rs.'000)	(Rs.'000)	
	Premium from direct business written	7,63,932	1,44,468	5	1,44,473	23,98,272	39,62,462	63,60,734	9,897	10,568	79,524	-	5,05,176	6,70,682	12,72,802	98,887	90,08,270	99,16,675	
	Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Gross Earned Premium	7,63,932	1,44,468	5	1,44,473	23,98,272	39,62,462	63,60,734	9,897	10,568	79,524	-	5,05,176	6,70,682	12,72,802	98,887	90,08,270	99,16,675	
	Add: Premium on reinsurance accepted	17,657	-	-	-	-	-	-	-	10,000	3,504	-	-	-	-	-	13,504	31,161	
	Less : Premium on reinsurance ceded	2,59,474	1,06,406	-	1,06,406	1,25,926	2,07,631	3,33,557	582	4,744	49,824	-	30,095	35,557	10,98,484	8,334	15,61,177	19,27,057	
	Net Premium	5,22,115	38,062	5	38,067	22,72,346	37,54,831	60,27,177	9,315	15,824	33,204	-	4,75,081	6,35,125	1,74,318	90,553	74,60,597	80,20,779	
	Adjustment for change in reserve for unexpired risks	3,10,068	(6,722)	2	(6,720)	(1,08,341)	2,49,340	1,40,999	(1,144)	1,202	4,908	-	1,53,721	78,233	(2,37,310)	33,912	1,74,521	4,77,869	
	Premium Earned (Net)	2,12,047	44,784	3	44,787	23,80,687	35,05,491	58,86,178	10,459	14,622	28,296	-	3,21,360	5,56,892	4,11,628	56,641	72,86,076	75,42,910	

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

PREMIUM EARNED [NET]																			Upto the Quarter Ended Dec 31, 2017
	Particulars	Fire	Marine			Miscellaneous													
Upto The Quarter Ended Dec 31,2017			Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Weather	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)	(Rs.'000)	(Rs.'000)	(Rs.'000)	
	Premium from direct business written	26,80,069	4,98,957	8	4,98,965	73,06,059	1,16,01,024	1,89,07,083	35,264	1,43,222	2,23,842	-	14,13,668	19,96,303	52,93,170	2,41,868	2,82,54,420	3,14,33,454	
	Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Gross Earned Premium	26,80,069	4,98,957	8	4,98,965	73,06,059	1,16,01,024	1,89,07,083	35,264	1,43,222	2,23,842	-	14,13,668	19,96,303	52,93,170	2,41,868	2,82,54,420	3,14,33,454	
	Add: Premium on reinsurance accepted	64,497	-	-	-	-	-	-	-	10,000	12,895	-	-	-	-	-	22,895	87,392	
	Less : Premium on reinsurance ceded	10,86,486	3,64,574	-	3,64,574	3,85,233	6,08,125	9,93,358	1,850	1,05,861	1,45,744	-	1,31,334	1,38,123	45,65,830	24,773	61,06,873	75,57,933	
																	-	-	
	Net Premium	16,58,080	1,34,383	8	1,34,391	69,20,826	1,09,92,899	1,79,13,725	33,414	47,361	90,993	-	12,82,334	18,58,180	7,27,340	2,17,095	2,21,70,442	2,39,62,913	
																	-	-	
	Adjustment for change in reserve for unexpired risks	11,19,799	21,732	2	21,734	(93,842)	10,87,778	9,93,936	(235)	5,185	9,583	-	3,85,321	2,95,575	55,839	53,572	17,98,776	29,40,309	
	Premium Earned (Net)	5,38,281	1,12,651	6	1,12,657	70,14,668	99,05,121	1,69,19,789	33,649	42,176	81,410	-	8,97,013	15,62,605	6,71,501	1,63,523	2,03,71,666	2,10,22,604	

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

PREMIUM EARNED [NET]																			For the Quarter Ended Dec 31, 2016
Particulars		Fire	Marine			Miscellaneous													Grand Total
For The Quarter Ended Dec 31,2016			Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Worksmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Weather	Others	Total Misc		
		(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)	(Rs.'000)	(Rs.'000)	(Rs.'000)	
	Premium from direct business written	5,61,190	1,22,624	5	1,22,629	23,98,077	30,44,241	54,42,318	11,888	35,115	53,813	-	3,34,575	5,43,141	3,48,725	36,053	68,05,628	74,89,447	
	Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Gross Earned Premium	5,61,190	1,22,624	5	1,22,629	23,98,077	30,44,241	54,42,318	11,888	35,115	53,813	-	3,34,575	5,43,141	3,48,725	36,053	68,05,628	74,89,447	
	Add: Premium on reinsurance accepted	21,770	-	-	-	-	-	-	-	10,000	3,906	-	-	-	-	-	13,906	35,676	
	Less : Premium on reinsurance ceded	2,45,548	96,886	-	96,886	1,26,114	1,59,355	2,85,469	594	30,033	33,120	-	31,108	27,130	2,96,417	5,276	7,09,147	10,51,581	
	Net Premium	3,37,412	25,738	5	25,743	22,71,963	28,84,886	51,56,849	11,294	15,082	24,599	-	3,03,467	5,16,011	52,308	30,777	61,10,387	64,73,542	
	Adjustment for change in reserve for unexpired risks	2,08,742	(1,610)	2	(1,608)	2,10,815	1,52,775	3,63,590	155	3,323	(3,250)	-	85,673	42,772	(89,764)	13,782	4,16,281	6,23,415	
	Premium Earned (Net)	1,28,670	27,348	3	27,351	20,61,148	27,32,111	47,93,259	11,139	11,759	27,849	-	2,17,794	4,73,239	1,42,072	16,995	56,94,106	58,50,127	

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

PREMIUM EARNED [NET]																			Upto the Quarter Ended Dec 31, 2016
Particulars		Fire	Marine			Miscellaneous													
Upto The Quarter Ended Dec 31,2016			Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Weather	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)	(Rs.'000)	(Rs.'000)	(Rs.'000)	
	Premium from direct business written	17,24,157	4,73,082	10	4,73,092	66,09,414	88,05,425	1,54,14,839	37,600	93,274	1,90,377	-	8,59,242	14,97,879	17,77,869	1,20,462	1,99,91,542	2,21,88,791	
	Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Gross Earned Premium	17,24,157	4,73,082	10	4,73,092	66,09,414	88,05,425	1,54,14,839	37,600	93,274	1,90,377	-	8,59,242	14,97,879	17,77,869	1,20,462	1,99,91,542	2,21,88,791	
	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	3,89,989	-	3,89,989	3,49,025	4,63,991	8,13,016	1,880	68,241	1,21,959	-	80,072	1,10,240	15,11,189	18,088	27,24,685	40,14,086	
												-	-	-	-	-	-	-	
	Net Premium	8,96,153	83,093	10	83,103	62,60,389	83,41,434	1,45,83,081	35,720	35,033	80,092	-	7,79,170	13,87,639	2,66,680	1,02,374	1,72,69,789	1,82,49,045	
												-	-	-	-	-	-	-	
	Adjustment for change in reserve for unexpired risks	5,40,566	3,633	2	3,635	4,17,426	7,95,396	12,12,822	1,543	10,134	(10,324)	-	1,47,167	9,133	16,346	(7,241)	13,79,580	19,23,781	
	Premium Earned (Net)	3,55,587	79,460	8	79,468	58,42,963	75,46,038	1,33,70,259	34,177	24,899	90,416	-	6,32,003	13,78,506	2,50,334	1,09,615	1,58,90,209	1,63,25,264	

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

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 Dec 31, 2017
For The Quarter Ended Dec 31,2017			Marine Cargo	Marine Others	Marine Total	Motot OD	Motor TP	Motor Total	Worksmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Weather	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)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Claims paid																	
	Direct claims	2,32,275	1,55,816	-	1,55,816	11,97,447	15,54,147	27,51,594	2,211	9,490	33,072	-	1,78,219	2,26,962	1,76,682	30,314	34,08,544	37,96,635
	Add : Claims Outstanding at the end of the year	(45,363)	69	-	69	(1,77,637)	17,83,362	16,05,725	2,434	551	6,093	-	(20,994)	(4,076)	2,97,898	(16,849)	18,70,782	18,25,488
	Less : Claims Outstanding at the beginning of the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Gross Incurred Claims	1,86,912	1,55,885	-	1,55,885	10,19,810	33,37,509	43,57,319	4,645	10,041	39,165	-	1,57,225	2,22,886	4,74,580	13,465	52,79,326	56,22,123
	Add : Re-insurance accepted to direct claims	663	-	-	-	-	-	-	-	-	276	-	-	-	-	-	276	939
	Less : Re-insurance Ceded to claims paid	1,79,650	1,29,905	-	1,29,905	63,535	(3,17,520)	(2,53,985)	124	7,154	24,145	-	14,313	11,399	1,50,180	2,050	(44,620)	2,64,935
	Total Claims Incurred	7,925	25,980	-	25,980	9,56,275	36,55,029	46,11,304	4,521	2,887	15,296	-	1,42,912	2,11,487	3,24,400	11,415	53,24,222	53,58,127

CLAIMS INCURRED [NET]

	Particulars	Fire	Marine			Miscellaneous												Upto the Quarter Ended Dec 31, 2017
Upto The Quarter Ended Dec 31,2017			Marine Cargo	Marine Others	Marine Total	Motot OD	Motor TP	Motor	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Weather	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)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Claims paid																	
	Direct claims	10,34,592	3,72,745	-	3,72,745	34,13,966	49,31,028	83,44,994	10,956	30,208	51,885	-	4,22,017	6,28,200	2,91,350	67,598	98,47,208	1,12,54,545
	Add : Claims Outstanding at the end of the year	2,24,698	57,669	-	57,669	15,99,590	2,82,97,254	2,98,96,844	27,085	15,995	53,593	-	2,14,910	2,92,617	7,63,961	46,866	3,13,11,871	3,15,94,238
	Less : Claims Outstanding at the beginning of the year	2,72,801	44,331	-	44,331	12,83,964	2,30,78,470	2,43,62,435	33,997	22,726	48,278	-	2,01,845	2,49,060	2,67,095	47,727	2,52,33,163	2,55,50,295
	Gross Incurred Claims	9,86,489	3,86,083	-	3,86,083	37,29,592	1,01,49,812	1,38,79,403	4,044	23,477	57,200	-	4,35,082	6,71,757	7,88,216	66,737	1,59,25,916	1,72,98,488
	Add : Re-insurance accepted to direct claims	2,663	-	-	-		-	-	-	-	641	-	-	-	-	-	641	3,304
	Less : Re-insurance Ceded to claims paid	8,71,872	3,15,466	-	3,15,466	1,77,185	3,01,498	4,78,683	661	21,200	40,920	-	48,761	56,530	2,47,647	4,529	8,98,931	20,86,269
	Total Claims Incurred	1,17,280	70,617	-	70,617	35,52,407	98,48,314	1,34,00,720	3,383	2,277	16,921	-	3,86,321	6,15,227	5,40,569	62,208	1,50,27,626	1,52,15,523

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

FORM NL-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 Dec 31, 2016
For The Quarter Ended Dec 31,2016			Marine Cargo	Marine Others	Marine Total	Motot OD	Motor TP	Motor	Worksmen's Compensatio n	Public/Prod uct Liability	Engineerin g	Aviation	Personal Accident	Health Insurance	Weather	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)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Claims paid																	
	Direct claims	3,31,796	1,53,017	-	1,53,017	11,25,229	16,11,515	27,36,744	2,521	4,832	14,890	-	94,222	2,12,807	68,398	20,413	31,54,827	36,39,640
	Add : Claims Outstanding at the end of the year	29,782	2,922	-	2,922	52,878	14,49,640	15,02,518	4,087	1,217	7,092	-	16,638	3,512	87,604	4,671	16,27,339	16,60,043
	Less : Claims Outstanding at the beginning of the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Gross Incurred Claims	3,61,578	1,55,939	-	1,55,939	11,78,107	30,61,155	42,39,262	6,608	6,049	21,982	-	1,10,860	2,16,319	1,56,002	25,084	47,82,166	52,99,683
	Add : Re-insurance accepted to direct claims	45	-	-	-	-	(46,702)	(46,702)	-	-	519	-	-	-	-	-	(46,183)	(46,138)
	Less : Re-insurance Ceded to claims paid	2,93,070	1,39,203	-	1,39,203	56,629	3,41,983	3,98,612	126	3,802	8,496	-	11,225	33,249	58,137	1,549	5,15,196	9,47,469
	Total Claims Incurred	68,553	16,736	-	16,736	11,21,478	26,72,470	37,93,948	6,482	2,247	14,005	-	99,635	1,83,070	97,865	23,535	42,20,787	43,06,076

CLAIMS INCURRED [NET]

	Particulars	Fire	Marine			Miscellaneous												Upto the Quarter Ended Dec 31, 2016
Upto The Quarter Ended Dec 31,2016			Marine Cargo	Marine Others	Marine Total	Motot OD	Motor TP	Motor	Workmen's Compensatio n	Public/Prod uct Liability	Engineerin g	Aviation	Personal Accident	Health Insurance	Weather	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)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Claims paid																	
	Direct claims	13,63,142	4,07,445	-	4,07,445	31,94,728	43,09,285	75,04,013	7,867	14,332	64,659	-	2,78,250	5,78,716	8,78,491	53,695	93,80,023	1,11,50,610
	Add : Claims Outstanding at the end of the year	2,44,861	62,020	-	62,020	13,32,707	1,94,36,241	2,07,68,948	30,295	14,041	72,405	-	1,86,802	2,66,724	2,06,285	55,412	2,16,00,912	2,19,07,793
	Less : Claims Outstanding at the beginning of the year	2,65,226	50,895	-	50,895	10,35,794	1,55,08,972	1,65,44,766	24,923	15,778	58,070	-	1,42,414	2,73,589	1,31,722	34,598	1,72,25,860	1,75,41,981
	Gross Incurred Claims	13,42,777	4,18,570	-	4,18,570	34,91,641	82,36,554	1,17,28,195	13,239	12,595	78,994	-	3,22,638	5,71,851	9,53,054	74,509	1,37,55,075	1,55,16,422
	Add : Re-insurance accepted to direct claims	459	-	-	-	-	(46,702)	(46,702)	-	-	1,689	-	-	-		-	(45,013)	(44,554)
	Less : Re-insurance Ceded to claims paid	12,27,679	3,60,823	-	3,60,823	1,60,728	9,58,819	11,19,547	423	9,477	37,543	-	36,390	58,201	7,46,717	4,246	20,12,544	36,01,046
	Total Claims Incurred	1,15,557	57,747	-	57,747	33,30,913	72,31,033	1,05,61,946	12,816	3,118	43,140	-	2,86,248	5,13,650	2,06,337	70,263	1,16,97,518	1,18,70,822

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



**FORM NL-6-COMMISSION SCHEDULE**

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 Dec 31, 2017
For The Quarter Ended Dec 31,2017			Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Weather	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)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Commission Paid																	
	Direct	33,990	6,195	-	6,195	2,55,722	10,334	2,66,056	869	610	6,240	-	20,688	62,571	(941)	9,573	3,65,666	4,05,851
	Add: Re-insurance Accepted	363	-	-	-	-	-	-	-	-	58	-	-	-	-	-	58	421
	Less: Commission on Re-insurance Ceded	29,154	16,013	-	16,013	48,003	9,907	57,910	92	376	3,126	-	4,862	3,761	1,81,918	1,627	2,53,672	2,98,839
	<b>Net Commission</b>	<b>5,199</b>	<b>(9,818)</b>	<b>-</b>	<b>(9,818)</b>	<b>2,07,719</b>	<b>427</b>	<b>2,08,146</b>	<b>777</b>	<b>234</b>	<b>3,172</b>	<b>-</b>	<b>15,826</b>	<b>58,810</b>	<b>(1,82,859)</b>	<b>7,946</b>	<b>1,12,052</b>	<b>1,07,433</b>

**COMMISSION (NET)**

Particulars		Fire	Marine			Miscellaneous												Upto the Quarter Ended Dec 31, 2017
Upto The Quarter Ended Dec 31,2017			Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Weather	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)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Commission Paid																	
	Direct	1,12,013	23,461	-	23,461	6,17,419	10,334	6,27,753	2,564	2,934	17,202	-	58,758	1,92,033	4,313	22,315	9,27,872	10,63,346
	Add: Re-insurance Accepted	1,273	-	-	-	-	-	-	-	-	138	-	-	-	-	-	138	1,411
	Less: Commission on Re-insurance Ceded	1,25,023	54,584	-	54,584	83,452	30,731	1,14,182	282	2,285	16,653	-	26,358	14,412	8,14,729	5,136	9,94,037	11,73,644
	<b>Net Commission</b>	<b>(11,737)</b>	<b>(31,123)</b>	<b>-</b>	<b>(31,123)</b>	<b>5,33,967</b>	<b>(20,397)</b>	<b>5,13,571</b>	<b>2,282</b>	<b>649</b>	<b>687</b>	<b>-</b>	<b>32,400</b>	<b>1,77,621</b>	<b>(8,10,416)</b>	<b>17,179</b>	<b>(66,027)</b>	<b>(1,08,887)</b>

**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 Dec 31, 2016
For The Quarter Ended Dec 31,2016			Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Weather	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)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Commission Paid																	
	Direct	28,040	6,011	-	6,011	1,33,175	-	1,33,175	657	1,146	4,058	-	4,076	44,320	42	4,964	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	17,431	7,512	24,943	89	4,774	4,576	-	6,170	2,823	33,347	1,135	77,857	1,18,010
	<b>Net Commission</b>	<b>2,586</b>	<b>(8,328)</b>	<b>-</b>	<b>(8,328)</b>	<b>1,15,744</b>	<b>(7,512)</b>	<b>1,08,232</b>	<b>568</b>	<b>(3,628)</b>	<b>(461)</b>	<b>-</b>	<b>(2,094)</b>	<b>41,497</b>	<b>(33,305)</b>	<b>3,829</b>	<b>1,14,638</b>	<b>1,08,896</b>

**COMMISSION (NET)**

Particulars		Fire	Marine			Miscellaneous												Upto the Quarter Ended Dec 31, 2016
Upto The Quarter Ended Dec 31,2016			Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Weather	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)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Commission Paid																	
	Direct	97,993	25,307	-	25,307	4,15,910		4,15,910	2,374	5,944	14,200	-	9,242	1,25,824	122	16,460	5,90,076	7,13,376
	Add: Re-insurance Accepted	1,388	-	-	-	-	-	-	-	-	198	-	-	-	-	-	198	1,586
	Less: Commission on Re-insurance Ceded	94,544	58,482	-	58,482	48,889	21,829	70,718	282	19,417	18,026	-	15,897	11,494	1,70,335	3,690	3,09,859	4,62,885
	<b>Net Commission</b>	<b>4,837</b>	<b>(33,175)</b>	<b>-</b>	<b>(33,175)</b>	<b>3,67,021</b>	<b>(21,829)</b>	<b>3,45,192</b>	<b>2,092</b>	<b>(13,473)</b>	<b>(3,628)</b>	<b>-</b>	<b>(6,655)</b>	<b>1,14,330</b>	<b>(1,70,213)</b>	<b>12,770</b>	<b>2,80,415</b>	<b>2,52,077</b>

Particulars	For the Quarter ended Dec 31, 2017	Upto the Quarter ended Dec 31, 2017	For the Quarter ended Dec 31, 2016	Upto the Quarter ended Dec 31, 2016
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Agents	12,442	48,607	16,797	52,427
Brokers	1,26,850	2,70,222	51,311	1,62,984
Corporate Agency	2,66,558	7,44,518	1,58,380	4,97,965
Referral	-	-	-	-
Others (pl. specify)	-	-	-	-
<b>TOTAL (B)</b>	<b>4,05,850</b>	<b>10,63,347</b>	<b>2,26,487</b>	<b>7,13,375</b>

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 Dec 31, 2017	
For The Quarter Ended Dec 31,2017			Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Worksmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Weather	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)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	1 Employees' remuneration & welfare benefits	19,525	6,780	-	6,780	76,131	1,13,601	1,89,732	-	2,707	2,541	-	13,245	36,273	4,609	8,288	2,57,395	2,83,700
	2 Travel, conveyance and vehicle running expenses	1,948	507	-	507	6,929	11,209	18,138	-	203	210	-	1,266	3,130	1,412	937	25,296	27,751
	3 Training expenses	268	20	-	20	1,150	1,877	3,027	5	8	16	-	232	317	97	43	3,745	4,033
	4 Rents, rates & taxes	1,877	133	-	133	8,242	13,731	21,973	32	58	123	-	1,764	2,322	583	343	27,198	29,208
	5 Repairs	262	17	-	17	1,188	2,038	3,226	4	8	19	-	276	345	58	58	3,994	4,273
	6 Printing & stationery	1,865	137	-	137	8,103	13,365	21,468	33	56	118	-	1,685	2,261	633	319	26,573	28,575
	7 Communication	1,443	108	-	108	6,221	10,192	16,414	27	43	89	-	1,268	1,724	516	236	20,317	21,868
	8 Legal & professional charges	1,010	74	-	74	4,381	7,221	11,602	19	30	64	-	909	1,221	344	172	14,361	15,445
	9 Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	59	5	-	5	253	413	666	1	2	4	-	51	69	22	10	825	889
	(b) as adviser or in any other capacity, in respect of					-	-	-										
	(i) Taxation matters	19	1	-	1	83	137	220	-	1	1	-	17	23	7	4	273	293
	(ii) Certification	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Out of Pocket expenses	6	1	-	1	25	41	66	-	1	-	-	5	7	2	1	82	89
10	Advertisement and publicity	10,599	827	-	827	44,949	72,505	1,17,454	205	310	616	-	8,740	12,259	4,233	1,557	1,45,374	1,56,800
11	Interest & Bank Charges	1,421	104	-	104	6,163	10,147	16,310	26	43	89	-	1,274	1,716	489	241	20,188	21,713
12	Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Power and Electricity	604	43	-	43	2,648	4,404	7,052	10	18	39	-	565	745	93	207	8,729	9,376
	Information Technology Expenses	3,730	274	-	274	16,177	26,647	42,824	67	113	234	-	3,351	4,507	1,279	634	53,009	57,013
	Marketing Expenses	42,339	1,845	-	1,845	4,19,815	6,93,239	11,13,054	441	763	3,142	-	(19,363)	1,20,779	46,937	2,447	12,68,200	13,12,383
	Operating Lease Charges	328	26	-	26	1,379	2,202	3,581	7	9	19	-	260	372	139	45	4,432	4,786
	IRDA Registration renewal fees	336	25	-	25	1,464	2,419	3,883	6	11	22	-	306	409	112	59	4,808	5,169
	Service Tax Expense	-	-	-	-	-	-	-	-	-	-	-	-	-	8,000	-	8,000	8,000
	Outsourcing Expenses	15,499	1,483	-	1,483	47,610	82,068	1,29,678	-	667	796	-	9,520	14,019	3,639	1,423	1,59,742	1,76,724
	Net Exchange (Gain) / Loss	-	-	-	-	0	(0)	(0)	-	-	-	-	-	-	-	-	(0)	(0)
	Co-insurance Administrative Charges	180	114	-	114	-	-	-	-	5	30	-	-	24	-	19	78	372
	Terrorism Pool - Management Expenses	2,182	-	-	-	-	-	-	-	-	433	-	-	-	-	-	433	2,615
	DR Pool - Administrative Expenses (Net)	-	-	-	-	-	-	-	-	100	-	-	-	-	-	-	100	100
	Miscellaneous Expenses (Net)	4,725	342	-	342	20,629	34,179	54,808	84	144	304	-	4,347	5,782	1,542	834	67,845	72,913
13	Depreciation	3,048	223	-	223	13,251	21,880	35,130	54	93	193	-	2,765	3,701	1,024	516	43,476	46,747
	Less: Write back of provision no longer required	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	1,13,273	13,089	-	13,089	6,86,790	11,23,513	18,10,304	1,021	5,393	9,102	-	32,483	2,12,005	75,770	18,393	21,64,471	22,90,833

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 Dec 31, 2017
Upto The Quarter Ended Dec 31,2017			Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Weather	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)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	60,944	22,283	-	22,283	2,36,738	3,43,910	5,80,648	-	10,722	7,140	-	38,047	1,00,816	9,477	28,220	7,75,070	8,58,297
2	Travel, conveyance and vehicle running expenses	6,578	1,924	-	1,924	23,860	37,764	61,624	-	833	613	-	4,356	9,923	3,672	3,379	84,400	92,902
3	Training expenses	665	54	-	54	2,776	4,409	7,185	13	19	36	-	514	745	292	87	8,891	9,610
4	Rents, rates & taxes	6,862	556	-	556	28,643	45,496	74,139	138	196	377	-	5,307	7,690	3,010	898	91,755	99,173
5	Repairs	1,445	117	-	117	6,030	9,577	15,607	29	41	79	-	1,117	1,619	634	189	19,315	20,877
6	Printing & stationery	5,721	464	-	464	23,881	37,933	61,814	115	163	314	-	4,425	6,412	2,510	749	76,502	82,687
7	Communication	3,868	314	-	314	16,146	25,646	41,793	78	110	212	-	2,992	4,335	1,697	506	51,723	55,905
8	Legal & professional charges	3,054	247	-	247	12,745	20,245	32,990	62	87	168	-	2,362	3,422	1,339	400	40,830	44,131
9	Auditors' fees, expenses etc				-												-	-
	(a) as auditor	144	12	-	12	601	955	1,556	3	4	8	-	111	161	63	19	1,925	2,081
	(b) as adviser or in any other capacity, in respect of																	
	(i) Taxation matters	61	5	-	5	253	402	655	1	2	3	-	47	68	27	8	811	877
	(ii) Certification	-	-	-	-			-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-			-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-			-	-	-	-	-	-	-	-	-	-	-
	Out of Pocket expenses	18	1	-	1	76	121	197	-	1	1	-	14	21	8	2	244	263
10	Advertisement and publicity	19,244	1,560	-	1,560	80,326	1,27,589	2,07,915	388	550	1,056	-	14,883	21,567	8,442	2,520	2,57,321	2,78,125
11	Interest & Bank Charges	4,213	341	-	341	17,586	27,934	45,520	85	120	231	-	3,258	4,722	1,848	552	56,336	60,890
12	Others (to be specified)				-											-	-	-
	Power and Electricity	2,150	174	-	174	8,973	14,252	23,225	43	61	118	-	1,663	2,409	943	281	28,743	31,067
	Information Technology Expenses	11,158	904	-	904	46,572	73,974	1,20,546	225	319	612	-	8,629	12,504	4,894	1,461	1,49,190	1,61,252
	Marketing Expenses	1,19,496	6,137	-	6,137	12,63,783	20,07,367	32,71,150	1,711	2,425	9,238	-	1,19,464	3,68,215	1,57,137	18,899	39,48,239	40,73,872
	Operating Lease Charges	429	35	-	35	1,793	2,847	4,640	9	12	24	-	332	481	188	56	5,742	6,206
	IRDA Registration renewal fees	1,073	87	-	87	4,480	7,115	11,595	22	31	59	-	830	1,203	471	141	14,352	15,512
	Service Tax Expense	-	-	-	-				-	-	-	-	-	-	59,900	-	59,900	59,900
	Outsourcing Expenses	51,949	4,659	-	4,659	1,23,616	2,07,871	3,31,487	-	2,402	1,993	-	22,667	37,083	8,139	7,507	4,11,278	4,67,886
	Net Exchange (Gain) / Loss	1	-	-	-	3	5	8	-	-	-	-	1	1	-	-	10	11
	Co-insurance Administrative Charges	1,179	324	-	324	-	-	-	-	182	260	-	37	545	-	43	1,067	2,570
	Terrorism Pool - Management Expenses	7,989	-	-	-	-	-	-	-	-	1,629	-	-	-	-	-	1,629	9,618
	DR Pool - Administrative Expenses (Net)	-	-	-	-	-	-	-	-	100	-	-	-	-	-	-	100	100
	Miscellaneous Expenses (Net)	15,756	1,277	-	1,277	65,767	1,04,463	1,70,230	318	450	865	-	12,186	17,658	6,912	2,063	2,10,682	2,27,715
13	Depreciation	9,549	774	-	774	39,856	63,306	1,03,161	192	273	524	-	7,385	10,701	4,189	1,250	1,27,675	1,37,998
	Less: Write back of provision no longer required	-	-	-	-			-	-	-	-	-	-	-	-	-	-	-
	TOTAL	3,33,546	42,249	-	42,249	20,04,503	31,63,179	51,67,685	3,432	19,103	25,560	-	2,50,627	6,12,301	2,75,792	69,230	64,23,730	67,99,525

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 Dec 31, 2016
For The Quarter Ended Dec 31,2016			Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor	Worksmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Weather	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)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	16,019	1,205	-	1,205	1,07,603	1,35,253	2,42,856	529	722	1,150	-	14,438	24,478	2,336	1,438	2,87,947	3,05,171
2	Travel, conveyance and vehicle running expenses	1,610	119	-	119	10,782	13,483	24,265	52	73	113	-	1,456	2,458	214	141	28,772	30,501
3	Training expenses	226	11	-	11	1,420	1,608	3,028	6	13	10	-	215	338	(22)	12	3,600	3,837
4	Rents, rates & taxes	1,988	154	-	154	13,423	16,997	30,420	68	88	147	-	1,784	3,044	328	185	36,064	38,206
5	Repairs	306	22	-	22	2,039	2,536	4,575	9	14	21	-	277	466	37	26	5,425	5,753
6	Printing & stationery	742	53	-	53	4,933	6,109	11,042	23	35	50	-	674	1,129	80	62	13,095	13,890
7	Communication	804	57	-	57	5,352	6,634	11,986	25	37	54	-	730	1,225	90	68	14,215	15,076
8	Legal & professional charges	783	61	-	61	5,287	6,701	11,988	27	34	58	-	702	1,199	130	73	14,211	15,055
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	33	3	-	3	218	276	494	1	1	3	-	29	50	5	3	586	622
	(b) as adviser or in any other capacity, in respect of					-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	38	3	-	3	268	355	623	2	2	3	-	34	60	10	2	736	777
	(ii) Certification	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	1	-	-	-	-	2	2	-	1	2	-	1	1	1	3	11	12
	Out of Pocket expenses	2	-	-	-	9	-	9	-	-	-	-	1	2	1	-	13	15
10	Advertisement and publicity	6,425	512	-	512	43,606	55,660	99,266	223	279	491	-	5,737	9,851	1,192	617	1,17,656	1,24,593
11	Interest & Bank Charges	618	48	-	48	4,167	5,266	9,433	21	28	45	-	555	945	99	57	11,183	11,849
12	Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Power and Electricity	482	33	-	33	3,194	3,932	7,126	15	22	32	-	440	733	46	39	8,453	8,968
	Information Technology Expenses	2,145	161	-	161	14,409	18,118	32,527	71	97	154	-	1,932	3,277	315	193	38,566	40,872
	Marketing Expenses	14,520	2,602	1	2,603	6,52,861	1,48,424	8,01,285	647	872	4,757	-	74,536	1,00,065	13,032	2,178	9,97,372	10,14,495
	Operating Lease Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	IRDA Registration renewal fees	215	16	-	16	1,442	1,810	3,252	7	10	16	-	194	328	30	19	3,856	4,087
	Service Tax Expense	-	-	-	-	129	(129)	-	-	-	-	-	-	-	(10,101)	10,101	-	-
	Outsourcing Expenses	8,327	610	-	610	55,674	69,499	1,25,173	269	381	581	-	7,535	12,704	1,070	724	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)	(382)
	Miscellaneous Expenses (Net)	2,925	197	-	197	19,422	23,440	42,862	87	139	187	-	2,680	4,443	223	229	50,850	53,972
13	Depreciation	2,260	174	-	174	15,231	19,236	34,467	76	101	166	-	2,032	3,457	361	207	40,867	43,301
	Less: Write back of provision no longer required	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	62,845	6,189	1	6,190	9,61,469	5,34,828	14,96,297	2,158	3,133	8,495	-	1,15,982	1,70,255	9,477	16,392	18,22,189	18,91,224

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 Dec 31, 2016
Upto The Quarter Ended Dec 31,2016			Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Weather	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)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	44,258	4,104	-	4,104	3,09,177	4,11,026	7,20,203	1,764	1,730	3,955	-	38,480	68,530	13,170	5,056	8,52,888	9,01,250
2	Travel, conveyance and vehicle running expenses	4,692	435	-	435	32,781	43,579	76,360	187	183	419	-	4,080	7,266	1,396	536	90,427	95,554
3	Training expenses	1,243	115	-	115	8,683	11,544	20,227	50	49	111	-	1,081	1,925	370	142	23,955	25,313
4	Rents, rates & taxes	5,056	469	-	469	35,320	46,955	82,275	202	198	452	-	4,396	7,829	1,505	578	97,435	1,02,960
5	Repairs	937	87	-	87	6,542	8,697	15,240	37	37	84	-	814	1,450	279	107	18,048	19,072
6	Printing & stationery	2,370	220	-	220	16,554	22,008	38,562	94	93	212	-	2,060	3,669	705	271	45,666	48,256
7	Communication	2,543	236	-	236	17,766	23,618	41,384	101	99	227	-	2,211	3,938	757	291	49,008	51,787
8	Legal & professional charges	1,974	183	-	183	13,790	18,333	32,123	79	77	176	-	1,716	3,057	587	226	38,041	40,198
9	Auditors' fees, expenses etc				-												-	-
	(a) as auditor	85	8	-	8	590	785	1,375	3	3	8	-	73	131	25	10	1,628	1,721
	(b) as adviser or in any other capacity, in respect of																	
	(i) Taxation matters	48	4	-	4	337	449	786	2	2	4	-	42	75	14	6	931	983
	(ii) Certification	-	-	-	-			-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-			-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	27	3	-	3	180	260	440	1	1	2	-	23	42	8	3	520	550
	Out of Pocket expenses	3	-	-	-	29	18	47	-	-	-	-	3	5	1	-	56	59
10	Advertisement and publicity	14,788	1,371	-	1,371	1,03,306	1,37,336	2,40,642	589	578	1,322	-	12,857	22,898	4,401	1,689	2,84,976	3,01,135
11	Interest & Bank Charges	1,604	149	-	149	11,207	14,898	26,105	64	63	143	-	1,395	2,484	477	183	30,914	32,667
12	Others (to be specified)				-											-	-	-
	Power and Electricity	1,622	150	-	150	11,329	15,061	26,390	65	63	145	-	1,410	2,511	483	185	31,252	33,024
	Information Technology Expenses	5,901	547	-	547	41,222	54,800	96,022	235	231	527	-	5,130	9,137	1,756	674	1,13,712	1,20,160
	Marketing Expenses	52,892	7,077	1	7,078	15,55,157	2,76,643	18,31,800	2,093	2,053	11,617	-	1,98,371	2,61,438	63,318	9,915	23,80,605	24,40,575
	Operating Lease Charges	-	-	-	-			-	-	-	-	-	-	-	-	-	-	-
	IRDA Registration renewal fees	602	56	-	56	4,207	5,592	9,799	24	24	54	-	524	932	179	69	11,605	12,263
	Service Tax Expense	3,832	322	-	322	7,906	10,511	18,417	-	-	15	-	25	137	-	14,252	32,846	37,000
	Outsourcing Expenses	24,685	2,289	-	2,289	1,72,443	2,29,250	4,01,693	984	965	2,206	-	21,462	38,223	7,346	2,820	4,75,699	5,02,673
	Net Exchange (Gain) / Loss	-	-	-	-	-	1	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)	(382)
	Miscellaneous Expenses (Net)	10,445	969	-	969	73,101	96,878	1,69,979	416	408	934	-	9,082	16,174	3,108	1,193	2,01,294	2,12,708
13	Depreciation	5,927	550	-	550	41,409	55,049	96,458	236	232	530	-	5,154	9,178	1,768	677	1,14,233	1,20,710
	Less: Write back of provision no longer required	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-
	TOTAL	1,93,994	19,753	1	19,754	24,63,036	14,82,909	39,45,946	7,226	7,281	24,664	-	3,10,419	4,61,422	1,01,653	38,925	48,97,536	51,11,284

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 Dec 31, 2017	As at Dec 31, 2016
		(Rs.'000)	(Rs.'000)
1	Authorised Capital		
	Equity Shares of Rs 324,000,000 (Previous year - 324,000,000) of Rs. 10 each	32,40,000	32,40,000
2	Issued Capital		
	298,805,700 (Previous Year: 298,805,700) Equity Shares of Rs.10 each	29,88,057	29,88,057
3	Subscribed Capital		
	298,805,700 (Previous Year: 298,805,700) Equity Shares of Rs.10 each	29,88,057	29,88,057
4	Called-up Capital		
	298,805,700 (Previous Year: 298,805,700) Equity Shares of Rs.10 each fully paid up	29,88,057	29,88,057
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (Amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses		
	Expenses including commission or brokerage on	-	-
	Underwriting or subscription of shares		
	<b>TOTAL</b>	<b>29,88,057</b>	<b>29,88,057</b>
	Paid up capital held by Holding Company	17,92,829	17,92,829

**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 Dec 31, 2017		As at Dec 31, 2016	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
• Indian	17,92,83,420	60	17,92,83,420	60
• Foreign	11,95,22,280	40	11,95,22,280	40
Others				
<b>TOTAL</b>	<b>29,88,05,700</b>	<b>100</b>	<b>29,88,05,700</b>	<b>100</b>



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

	Particulars	As at Dec 31, 2017	As at Dec 31, 2016
		(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	28,47,567
	Add: Transfer from Profit and Loss account	-	-
	Add: Transfer from Contingency Reserve for Unexpired Risk		
		28,47,567	28,47,567
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	50,81,160	28,77,274
	<b>TOTAL</b>	<b>93,61,372</b>	<b>71,57,486</b>

**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 Dec 31, 2017	As at Dec 31, 2016
		(Rs.'000)	(Rs.'000)
1	Debentures/ Bonds	10,00,000	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	<b>TOTAL</b>	<b>10,00,000</b>	<b>-</b>

**FORM NL-12-INVESTMENT SCHEDULE - SHARE HOLDERS**

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

**INVESTMENT - SHAREHOLDERS**

	Particulars	As at Dec 31, 2017	As at Dec 31, 2016
		(Rs.'000).	(Rs.'000).
	<b>LONG TERM INVESTMENTS</b>		
1	Government Securities and Government Guaranteed Bonds including Treasury Bills	25,81,610	20,89,753
2	Other Approved Securities	-	-
3	Approved Investments	-	-
	(a) Debenture / Bonds	23,48,687	19,10,827
	(b) Fixed Deposits with Banks	-	2,15,184
	(c) Equity Shares (Net of FairValue Change)	1,59,145	1,68,376
	(d) Investment Properties - Real Estate	36,480	38,663
4	Investments in Infrastructure and Social Sector	13,99,477	7,74,713
5	Other than Approved Investments		
	a) Debentures/Bonds	56,920	68,406
	(b) Equity Shares (Net of FairValue Change)	33,443	-
6	Investments in Alternate Investment funds	9,492	-
	<b>Total (A)</b>	<b>66,25,254</b>	<b>52,65,923</b>
	<b>SHORT TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	25,349	26,980
2	Other Approved Securities	-	-
3	Approved Investments	-	-
	(a) Debentures/ Bonds	6,29,016	3,27,480
	(b) Fixed Deposits with Banks	2,09,363	3,02,248
	(c) Money market Instruments	-	-
	(d) Mutual Fund (Liquid Schemes)	90,226	6,708
4	Investments in Infrastructure and Social Sector	37,963	80,502
5	Other than Approved Investments	-	13,420
	<b>Total (B)</b>	<b>9,91,917</b>	<b>7,57,338</b>
	<b>TOTAL (A) +(B)</b>	<b>76,17,171</b>	<b>60,23,261</b>

Notes:

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

(2) There are no contracts in relation to investments for purchases where deliveries are pending or for sales where payments are overdue except as disclosed in the Financial Statement

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

	As at Dec 31, 2017		As at Dec 31, 2016	
	Cost	Market Value	Cost	Market Value
a) Equity Shares listed	1,59,090	1,92,588	2,04,086	2,09,957
b) Mutual Funds	90,172	90,226	6,706	6,708
c) Government and other securities	26,06,959	25,83,646	21,16,733	21,92,309
d) Fixed Deposit with Banks	2,09,363	2,09,363	5,17,432	5,17,432
e) Corporate Bonds	44,72,062	45,12,074	31,33,768	32,87,221
f) Money Market Instruments	-	-	-	-
g) Investment Property	36,480	36,480	38,663	38,663
h) Investment in AIF	9,492	9,492	-	-
	<b>75,83,618</b>	<b>76,33,870</b>	<b>60,17,388</b>	<b>62,52,290</b>

**FORM NL-12A- INVESTMENT SCHEDULE - POLICYHOLDERS**

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

**INVESTMENT POLICYHOLDERS**

	Particulars	As at Dec 31, 2017	As at Dec 31, 2016
		(Rs. '000).	(Rs. '000).
	<b>LONG TERM INVESTMENTS</b>		
1	Government Securities and Government Guaranteed Bonds including Treasury Bills	1,78,17,192	1,34,90,346
2	Other Approved Securities	-	-
3	Approved Investments	-	-
	(a) Debenture / Bonds	1,62,09,651	1,23,35,295
	(b) Fixed Deposits with Banks	-	13,89,116
	(c) Equity Shares (Net of FairValue Change)	10,98,354	10,86,950
	(d) Investment Properties - Real Estate	2,51,771	2,49,588
4	Investments in Infrastructure and Social Sector	96,58,605	50,01,138
6	Other than Approved Investments		
	a) Debentures/Bonds	3,92,836	4,41,595
	(b) Equity Shares (Net of FairValue Change)	2,30,809	-
7	Investments in Alternate Investment funds	65,508	-
	<b>Total (A)</b>	<b>4,57,24,726</b>	<b>3,39,94,027</b>
	<b>SHORT TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	1,74,946	1,74,169
2	Other Approved Securities	-	-
3	Approved Investments	-	-
	(a) Debentures/ Bonds	43,41,207	21,14,038
	(b) Fixed Deposits with Banks	14,44,937	19,51,152
	(c) Money market Instruments	-	-
	(d) Mutual Fund (Liquid Schemes)	6,22,702	43,305
4	Investments in Infrastructure and Social Sector	2,62,004	5,19,682
5	Other than Approved Investments	-	86,633
	<b>Total (B)</b>	<b>68,45,796</b>	<b>48,88,979</b>
	<b>TOTAL (A) +(B)</b>	<b>5,25,70,522</b>	<b>3,88,83,006</b>

Notes:

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

(2) There are no contracts in relation to investments for purchases where deliveries are pending or for sales where payments are overdue except as disclosed in the Financial Statement

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

	As at Dec 31, 2017		As at Dec 31, 2016	
	Cost	Market Value	Cost	Market Value
a) Equity Shares listed	10,97,972	13,29,163	13,17,470	13,55,370
b) Mutual Funds	6,22,328	6,22,702	43,294	43,305
c) Government and other securities	1,79,92,137	1,78,31,247	1,36,64,515	1,41,52,392
d) Fixed Deposit with Banks	14,44,937	14,44,937	33,40,268	33,40,268
e) Corporate Bonds	3,08,64,303	3,11,40,445	2,02,29,960	2,12,20,571
f) Money Market Instruments	-	-	-	-
g) Investment Properties - Real Estate	2,51,771	2,51,771	2,49,588	2,49,588
h) Investment in AIF	65,508	65,508	-	-
	<b>5,23,38,956</b>	<b>5,26,85,772</b>	<b>3,88,45,095</b>	<b>4,03,61,494</b>

**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 Dec 31, 2017 (Rs.'000).	As at Dec 31, 2016 (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	-	-
	<b>TOTAL</b>	-	-
2	BORROWER-WISE CLASSIFICATION	-	-
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others (to be specified)	-	-
	<b>TOTAL</b>	-	-
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	-	-
	<b>TOTAL</b>	-	-
4	MATURITY-WISE CLASSIFICATION	-	-
	(a) Short Term	-	-
	(b) Long Term	-	-
	<b>TOTAL</b>	-	-

**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, 2017	Additions	Deductions	As at Dec 31, 2017	As at Mar 31, 2017	For The Period	On Sales/ Adjustments	As at Dec 31, 2017	As at Dec 31, 2017	As at Dec 31, 2016
Land - (Undivided share)	58,032	-	-	58,032	-	-	-	-	58,032	58,032
Buildings	3,65,831	-	-	3,65,831	32,368	4,466	-	36,834	3,28,997	3,10,813
Furniture & Fittings	53,357	1,074	-	54,431	46,062	3,787	-	49,849	4,582	8,053
Information Technology Equipment	4,10,046	16,127	-	4,26,173	2,98,062	43,523	-	3,41,585	84,588	1,16,476
Intangibles Computers	5,61,342	86,900	-	6,48,242	4,59,527	58,425	-	5,17,952	1,30,290	82,695
Vehicles	28,284	6,146	4,272	30,158	12,482	5,352	3,344	14,490	15,668	13,796
Office Equipment	29,114	733	143	29,704	26,238	1,781	139	27,880	1,824	2,849
Electrical Fittings	50,802	1,473	-	52,275	36,820	4,984	-	41,804	10,471	13,109
Improvement to Premises	1,36,995	1,039	-	1,38,034	90,879	15,678	-	1,06,557	31,477	45,003
<b>TOTAL</b>	<b>16,93,803</b>	<b>1,13,492</b>	<b>4,415</b>	<b>18,02,880</b>	<b>10,02,438</b>	<b>1,37,996</b>	<b>3,483</b>	<b>11,36,951</b>	<b>6,65,929</b>	<b>6,50,826</b>
Work in progress	-	-	-	-	-	-	-	-	20,488	19,309
<b>Grand Total</b>	<b>16,93,803</b>	<b>1,13,492</b>	<b>4,415</b>	<b>18,02,880</b>	<b>10,02,438</b>	<b>1,37,996</b>	<b>3,483</b>	<b>11,36,951</b>	<b>6,86,417</b>	<b>6,70,135</b>
PREVIOUS YEAR	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	

*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 Dec 31, 2017	As at Dec 31, 2016
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	79,844	1,33,363
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)		
	(bb) Others		
	(b) Current Accounts	3,78,775	2,64,510
3	Money at Call and Short Notice	-	-
	(a) With Banks		
	(b) With other Institutions		
4	Others (Bank deposits under lien)	6,201	1,24,101
	<b>TOTAL</b>	<b>4,64,820</b>	<b>5,21,974</b>
	Cash balance includes:		
	Cheques in hand	74,283	1,29,110
	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 Dec 31, 2017 (Rs.'000)	As at Dec 31, 2016 (Rs.'000)
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	12,73,116	6,02,044
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	3,59,658	2,85,262
6	Others (to be specified)		
	Advances to Employees	304	788
	Advances to Vendors	43,880	9,874
	GST Unutilised Credit/paid in advance	2,34,835	1,83,280
	Service tax paid under protest (Note 8 (c) of Schedule 16)	70,028	46,031
	Other Advances / Deposits	19,64,119	11,78,958
	<b>TOTAL (A)</b>	<b>39,45,940</b>	<b>23,06,237</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments	17,24,064	12,57,503
2	Outstanding Premiums	39,11,241	18,70,661
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business	3,48,436	2,43,186
6	Due from subsidiaries/ holding	-	-
7	Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act, 1938]	-	-
8	Others (to be specified)		
	Bond Redemption Proceeds receivable	-	-
	Receivable from Terrorism Pool [includes investment income	11,20,101	9,77,531
	Receivable from Nuclear Pool	19,900	9,900
	Unclaimed Amount of Policy holders Deposits	1,57,300	
	Receivable from IMTPIP	-	-
	Receivable from Declined Risk Pool	-	-
	Deposits for Premises and Advance Rent	62,443	48,832
	<b>TOTAL (B)</b>	<b>73,43,485</b>	<b>44,07,613</b>
	<b>TOTAL (A+B)</b>	<b>1,12,89,425</b>	<b>67,13,850</b>



**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 Dec 31, 2017	As at Dec 31, 2016
		(Rs.'000)	(Rs.'000)
1	Agents' Balances	96,740	51,638
2	Balances due to other insurance companies	50,90,525	14,33,250
3	Deposits held on re-insurance ceded	-	-
4	Premiums Received in Advance/ Deposit Received	19,19,612	11,23,459
5	Unallocated Premium	6,08,799	4,91,686
6	Sundry creditors	9,96,150	4,14,839
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	3,15,94,238	2,43,92,680
9	Due to Officers/ Directors	-	-
10	Others (to be specified)		
	Book Overdraft	53,132	3,67,160
	Tax and Other Withholdings	54,541	74,054
	Environment Relief Fund	-	-
	GST Payable	4,62,820	3,49,706
	Value Added Tax Payable	-	-
	Unclaimed amounts of policyholders	1,34,486	1,32,120
	Others	8,870	-
	<b>TOTAL</b>	<b>4,10,19,913</b>	<b>2,88,30,592</b>

**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 Dec 31, 2017	As at Dec 31, 2016
		(Rs.'000).	(Rs.'000).
1	Reserve for Unexpired Risk	1,85,78,111	1,43,41,627
	Less: Unabsorbed RSBY Enrollment costs	(1,123)	(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)		-
	Reserve for Premium Deficiency	-	-
	Leave and other Employee Benefits	2,49,220	2,28,438
	<b>TOTAL</b>	<b>1,88,26,208</b>	<b>1,45,61,438</b>

**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 Dec 31, 2017	As at Dec 31, 2016
		(Rs.'000)	(Rs.'000)
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	<b>TOTAL</b>	-	-

## 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 Dec 17				As at 31st Dec 16			
		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	34,027	2,093	154	36,274	20,501	2,280	168	22,949
2	Marine								
a	Marine Cargo	645	413	164	1,222	421	455	165	1,041
b	Marine Hull	-	-	-	-	-	-	-	-
3	Miscellaneous								
a	Motor	1,17,838	1,42,402	1,56,566	4,16,806	98,954	1,25,726	1,06,813	3,31,493
b	Engineering	669	423	113	1,205	608	606	118	1,332
c	Aviation	-	-	-	-	-	-	-	-
d	Liabilities	483	311	120	914	544	329	115	988
e	Others	19,481	2,377	7,880	29,738	12,917	1,384	3,101	17,402
4	Health Insurance	12,638	2,374	552	15,564	9,384	2,262	405	12,051
5	IMTPIP	-	-	-	-	-	-	-	-
6	Total Liabilities	1,85,781	1,50,393	1,65,549	5,01,723	1,43,329	1,33,042	1,10,885	3,87,256

PERIODIC DISCLOSURES

Geographical Distribution of Business

FORM NL-22

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, 2017	Upto the quarter ended Dec 31, 2017	For the quarter ended Dec 31, 2017	Upto the quarter ended Dec 31, 2017	For the quarter ended Dec 31, 2017	Upto the quarter ended Dec 31, 2017	For the quarter ended Dec 31, 2017	Upto the quarter ended Dec 31, 2017	For the quarter ended Dec 31, 2017	Upto the quarter ended Dec 31, 2017	For the quarter ended Dec 31, 2017	Upto the quarter ended Dec 31, 2017	For the quarter ended Dec 31, 2017	Upto the quarter ended Dec 31, 2017	For the quarter ended Dec 31, 2017	Upto the quarter ended Dec 31, 2017	For the quarter ended Dec 31, 2017	Upto the quarter ended Dec 31, 2017	For the quarter ended Dec 31, 2017	Upto the quarter ended Dec 31, 2017	For the quarter ended Dec 31, 2017	Upto the quarter ended Dec 31, 2017	For the quarter ended Dec 31, 2017	Upto the quarter ended Dec 31, 2017	For the quarter ended Dec 31, 2017	Upto the quarter ended Dec 31, 2017
Andhra Pradesh	71.19	517.74	3.43	19.08	10.40	216.04	986.93	5,460.92	2,172.52	9,463.14	3,159.45	14,924.06	0.14	20.43	0.74	20.61	22.48	105.97	1.52	14.83	-	856.89	7.02	20.42	3,276.36	16,716.06
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Assam	56.07	142.45	10.91	30.96	26.67	75.93	601.96	1,844.28	818.70	2,539.84	1,420.66	4,384.12	0.10	1.70	0.64	3.24	20.61	50.02	-	-	-	-	0.74	3.01	1,536.40	4,691.43
Bihar	129.29	417.36	1.29	4.10	5.63	16.72	1,171.83	3,140.22	1,618.95	4,575.50	2,790.78	7,715.73	0.46	1.48	0.26	1.37	9.93	25.43	-	0.16	-	10,031.53	3.17	12.28	2,940.82	18,226.16
Chattisgarh	60.91	208.04	3.83	8.65	15.14	37.19	662.88	1,870.20	1,005.38	2,877.46	1,668.26	4,747.66	0.21	0.27	0.10	0.55	13.01	23.53	0.03	0.03	-	-	7.44	30.47	1,768.92	5,056.39
Goa	4.56	4.56	0.29	0.29	0.52	0.52	18.54	18.54	18.70	18.70	37.24	37.24	2.58	2.58	0.26	0.26	2.91	2.91	0.16	0.16	-	-	-	-	48.53	48.53
Gujarat	432.71	1,611.75	41.21	170.97	61.45	172.71	1,498.82	4,733.82	3,101.28	8,722.16	4,600.11	13,455.97	17.27	146.84	13.62	523.43	144.71	436.07	0.41	2.88	-	-	226.13	441.64	5,537.63	16,962.26
Haryana	14.86	14.86	-	-	-	-	19.71	25.71	26.20	26.20	45.91	51.91	-	-	0.04	0.04	1.67	1.67	-	-	-	-	0.12	0.12	62.59	68.59
Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jammu and Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jharkhand	35.72	114.64	0.61	4.88	11.02	45.89	567.11	1,636.37	832.40	2,454.30	1,399.51	4,090.67	-	0.05	0.18	0.82	11.01	21.87	-	0.15	-	-	0.17	0.79	1,458.23	4,279.75
Karnataka	401.08	1,317.41	94.16	446.62	37.90	128.62	1,627.54	4,654.87	2,661.79	7,427.87	4,289.32	12,082.74	20.95	154.28	1,712.12	3,523.63	127.86	713.47	3.95	23.30	-	-	12.46	35.59	6,699.80	18,425.67
Kerala	176.70	384.11	1.22	10.97	4.77	10.94	664.57	2,343.67	868.09	3,070.70	1,532.66	5,414.37	0.55	1.67	0.87	2.33	27.58	65.24	0.18	2.64	-	-	2.32	6.64	1,746.85	5,898.91
Madhya Pradesh	343.71	1,032.45	38.51	123.69	12.21	38.30	785.13	2,337.00	1,380.26	3,954.16	2,165.39	6,291.16	3.26	18.44	7.76	16.08	66.88	200.64	0.22	0.93	-	941.94	23.41	63.06	2,661.35	8,726.70
Maharashtra	1,105.22	3,576.15	97.49	359.21	130.76	229.74	3,572.15	10,145.75	5,362.28	14,129.70	8,934.43	24,275.45	74.48	568.34	45.76	186.36	597.07	1,562.47	14.55	64.93	-	-	17.12	70.94	11,016.93	30,893.66
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Orissa	67.56	172.09	3.89	7.94	10.78	30.82	768.99	2,163.15	1,188.19	3,307.25	1,957.18	5,470.40	0.07	1.43	0.14	0.78	16.85	26.11	-	0.02	10,633.02	23,844.14	2.20	5.56	12,691.67	29,559.28
Punjab	39.58	219.71	0.15	1.08	0.67	3.49	110.54	1,285.98	127.35	1,884.52	237.89	3,170.50	-	-	0.23	2.11	7.83	24.81	0.03	0.13	-	-	2.33	5.37	288.73	3,427.20
Rajasthan	311.02	896.03	11.64	28.51	21.37	47.78	1,615.22	4,871.74	2,576.59	7,774.28	4,191.81	12,646.02	0.57	20.27	215.78	488.57	19.97	33.43	-	0.14	-	-	157.95	283.32	4,930.12	14,444.07
Sikkim	0.64	0.64	-	-	-	-	0.65	0.65	0.61	0.61	1.26	1.26	-	-	-	-	0.11	0.11	-	-	-	-	-	-	2.01	2.01
Tamil Nadu	2,910.54	11,242.89	461.28	1,264.20	215.27	680.41	2,903.28	10,322.81	7,388.70	21,903.45	10,291.99	32,226.26	28.55	420.05	3,008.67	8,780.73	4,768.59	14,348.97	33.09	137.16	-	281.98	379.66	946.44	22,097.64	70,329.11
Telangana	138.59	139.01	9.93	10.23	131.09	131.93	1,614.70	2,388.02	2,630.56	4,254.98	4,245.26	6,643.00	13.51	79.15	10.13	12.43	42.34	59.53	2.27	2.80	2,078.08	16,968.57	1.20	1.20	6,672.40	24,047.85
Tripura	1.85	1.85	1.29	1.29	2.18	2.18	45.58	47.58	75.21	75.21	120.79	122.79	0.10	0.10	0.02	0.02	0.43	0.43	-	-	-	-	0.20	0.20	126.85	128.85
Uttar Pradesh	329.58	1,054.09	0.22	5.46	0.90	6.18	1,858.09	5,449.89	2,063.30	6,807.37	3,921.39	12,257.26	0.07	0.31	0.99	6.00	31.49	76.10	-	-	-	(0.05)	23.53	76.78	4,308.17	13,482.13
Uttarakhand	-	-	-	-	-	-	3.00	9.00	-	-	3.00	9.00	-	-	-	-	-	-	-	-	-	-	-	-	3.00	9.00
West Bengal	147.34	459.10	13.47	36.57	34.01	93.50	951.97	2,644.33	1,511.41	4,185.54	2,463.37	6,829.87	5.52	25.49	2.08	464.13	47.49	149.18	0.52	1.89	-	-	4.52	17.36	2,718.33	8,077.09
Andaman and Nicobar Islands	-	0.06	-	-	-	-	-	6.64	-	9.96	-	16.59	-	-	-	-	-	0.21	-	-	-	-	-	-	-	16.86
Chandigarh	293.99	760.34	1.04	1.58	3.97	7.56	1,063.64	2,401.21	1,511.12	3,339.53	2,574.76	5,740.74	0.06	0.22	2.09	4.84	42.33	75.35	0.14	0.16	-	-	3.75	10.36	2,922.13	6,601.15
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Delhi	570.18	2,504.92	651.35	2,452.78	67.43	261.78	820.86	3,170.51	613.62	3,181.04	1,434.48	6,351.55	36.17	321.75	29.99	99.43	695.64	1,972.58	13.03	53.20	-	-	31.23	78.54	3,529.50	14,096.53
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	1.53	1.53	-	-	0.09	0.09	41.37	43.37	72.91	72.91	114.29	116.29	0.03	0.03	0.14	0.14	0.76	0.76	-	-	-	-	0.44	0.44	117.28	119.28
Total	7,644.42	26,793.76	1,447.22	4,989.08	804.24	2,238.33	23,975.07	73,016.24	39,626.12	1,16,056.38	63,601.19	1,89,072.62	204.65	1,784.86	5,052.61	14,137.91	6,719.56	19,976.85	70.10	305.51	12,711.10	52,925.00	907.08	2,110.54	99,162.23	3,14,334.54

**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, 2017

(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	84.72					0.44%
3	No. of Reinsurers with rating A but less than AA	18	8,768.39	13	1,752.09	12	933.90	59.44%
4	No. of Reinsurers with rating BBB but less than A		-					0.00%
5	No. of Reinsurers with rating less than BBB	1	0.66					0.00%
6	Indian Insurer and Reinsurer	1	6,349.38	1	972.07	12	409.06	40.12%
	<b>Total</b>	<b>#</b>	<b>15,203.14</b>	<b>#</b>	<b>2,724.16</b>	<b>#</b>	<b>1,342.97</b>	<b>100.00%</b>

**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 2017***(Rs in Lakhs)*

<b>Ageing of Claims</b>								
<b>Sl.No.</b>	<b>Line of Business</b>	<b>No. of claims paid</b>					<b>Total No. of claims paid</b>	<b>Total amount of claims paid</b>
		<b>1 month</b>	<b>1 - 3 months</b>	<b>3 - 6 months</b>	<b>6 months - 1 year</b>	<b>&gt; 1 year</b>		
1	Fire	49	685	167	49	23	973	2320.84
2	Marine Cargo	5061	818	292	113	21	6305	1609.74
3	Marine Hull						0	
4	Engineering	94	76	40	20	6	236	330.72
5	Motor OD	18107	6769	1950	285	58	27169	11712.97
6	Motor TP	119	427	654	851	1294	3345	15541.47
7	Health	6193	112	6	1	0	6312	2171.59
8	Overseas Travel	9	15	2	2	3	31	95.34
9	Personal Accident	362	134	53	14	2	565	1687.41
10	Liability	248	56	24	2	6	336	117.01
11	Crop	52	29	3	1	0	85	1766.81
12	Miscellaneous	130	221	54	3	3	411	201.60

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'17

*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	1268	1277	0	219	11203	26847	16636	50	488	148	139		315	58590
2	Claims reported during the period	952	6418	0	259	28632	4242	8073	69	682	350	163		544	50384
3	Claims Settled during the period	973	6305	0	236	27169	3345	6312	31	565	336	85		411	45768
4	Claims Repudiated during the period	416	118	0	36	1767	0	1647	27	116	13	0		192	4332
5	Claims closed during the period	55	78	0	24	1492	712	332	2	13	7	1		14	2730
6	Claims O/S at End of the period	776	1194	0	182	9407	27032	16418	59	476	142	216		242	56144
	Less than 3months	497	823	0	79	7499	3811	1606	43	223	63	122		227	14993
	3 months to 6 months	184	221	0	49	859	3068	26	8	53	25	1		7	4501
	6months to 1 year	36	102	0	26	468	4627	5	4	25	18	25		3	5339
	1year and above	59	48	0	28	581	15526	14781	4	175	36	68		5	31311



**FORM NL-26 - CLAIMS INFORMATION - KG Table I****Cholamandalam MS General Insurance Co. Ltd.****Registration No. 123****Date of Registration with the IRDA : July 15, 2002****Solvency for the period ended 31st Dec 2017****Required solvency margin based on net premium and net incurred claims (Rs. in Lacs)**

Item No.	Description	PREMIUM						
		Gross Premium	Net Premium	Gross incurred claim	Net incurred Claim	RSM-1	RSM-2	RSM
1	Fire	33,795.89	20,275.99	21,477.55	1,796.24	4,055.20	3,221.63	4,055.20
2	Marine Cargo	7,095.79	1,677.34	5,028.25	793.98	851.50	905.08	905.08
3	Marine Hull	0.08	0.07	-	-	0.01	-	0.01
4	Motor	2,51,470.38	2,38,115.71	1,85,684.67	1,75,050.66	47,623.14	52,515.20	52,515.20
5	Engineering	2,929.51	1,038.07	844.90	391.46	292.95	126.74	292.95
6	Aviation	-	-	-	-	-	-	-
7	Laibilities	1,286.00	871.18	472.92	261.09	192.90	106.41	192.90
8	Helath	25,085.15	23,447.35	8,568.21	7,819.14	4,689.47	2,345.74	4,689.47
9	Misc	63,383.53	8,841.17	40,120.60	6,014.36	6,338.35	6,018.09	6,338.35
10	Weather	21,777.01	19,878.45	6,599.96	5,984.73	3,975.69	1,795.42	3,975.69
	Total	4,06,823.34	3,14,145.33	2,68,797.06	1,98,111.66	68,019.21	67,034.31	72,964.85

<b>FORM NL-27      Offices information for Non-Life</b>		
<b>Cholamandalam MS General Insurance Co. Ltd.</b>		
<b>Registration No. 123</b>		
<b>Date of Registration with the IRDA : July 15, 2002</b>		
<b>December 31, 2017</b>		
<b>Sl. No.</b>	<b>Office Information</b>	<b>Number</b>
1	No. of offices at the beginning of the Quarter	107*
2	No. of branches approved during the Quarter	0
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	0
6	No of offices at the end of the Quarter	107*
7	No. of branches approved but not opened	2
8	No. of rural branches	NIL
9	No. of urban branches	107*

\* 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 2017****PART - A****Statement of Investment Assets (General Insurer including an insurer carrying on business of re-insurance or health insurance)****(Business within India)****Rs Lakhs****Periodicity of Submission: Quarterly****Section I**

No	PARTICULARS	SCH ++	AMOUNT
1	Investments*	8	6,01,876.93
2	Loans	9	-
3	Fixed Assets	10	6,864.17
4	Current Assets		
	a. Cash & Bank Balance	11	4,648.20
	b. Advances & Other Assets	12	1,11,410.76
5	Current Liabilities		
	a. Current Liabilities	13	4,08,715.66
	b. Provisions	14	1,88,262.08
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		8,323.12

**Application of Funds as per Balance Sheet (A)****1,19,499.20**

	Less: Other Assets	SCH ++	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	6,864.17
3	Cash & Bank Balance (if any)	11	4,648.20
4	Advances & Other Assets (if any)	12	1,11,410.76
5	Current Liabilities	13	4,08,715.66
6	Provisions	14	1,88,262.08
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		8,323.12

**Total (B)****TOTAL (B) (4,82,377.73)****'Investment Assets'\* As per FORM 3B****(A-B)****6,01,877**

**Section II**

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value (h)
			Balance	FRSM <sup>+</sup>						
			(a)	(b)	(c)	d = (a+b+c)	(e)	(f)	(g)=(d+f)	
1	Central Govt. Securities	Not less than 20%		25,955.61	1,00,444.20	1,26,399.81	21.09%		1,26,399.81	1,24,644.99
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not less than 30%		42,299.27	1,63,691.69	2,05,990.96	34.38%		2,05,990.96	2,04,148.93
3	<b>Investment subject to Exposure Norms</b>									
	a. Housing / Infra & Loans to SG for Housing and FFE	Not less than 15%								
	1. Approved Investments			44,521.56	1,72,291.59	2,16,813.15	36.18%	<b>184.52</b>	2,16,997.67	2,18,256.94
	2. Other Investments			1,034.67	4,004.01	5,038.68	0.84%	<b>(105.90)</b>	4,932.78	5,095.69
	b. Approved Investments	Not exceeding 55%		34,539.55	1,33,662.75	1,68,202.30	28.07%	<b>2,795.91</b>	1,70,998.21	1,72,638.24
	c. Other Investments			653.13	2,527.53	3,180.66	0.53%	<b>(223.35)</b>	2,957.31	2,957.31
<b>Investment Assets</b>		<b>100%</b>		<b>1,23,048.19</b>	<b>4,76,177.57</b>	<b>5,99,225.76</b>	<b>100%</b>	<b>2,651.17</b>	<b>6,01,877</b>	<b>6,03,097.10</b>

**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: 25-Jan-18**

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

*2. Other Investments' are as permitted under 27A(2)*

*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*

*5. SCH (++) refers to Schedules to Balance Sheet, prepared as per IRDAI (Preparation of Fin. Stmt and Auditors' Report of Ins Companies) Regulations*

*\* Excl of FD of Rs.12.98 Crs held seperately for unclaimed amount of policyholders fund*

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

**Full name: NV MURALI**

**Chief of Investments**

**PERIODIC DISCLOSURES**

**FORM NL-29**

**Detail regarding debt securities**

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

**Date:** **Quarter ended Dec 31, 2017**

*(Rs in Lakhs)*

	MARKET VALUE				Book Value			
	As at 31-12-2017	As % of total for this class	As at 31-12-2016	As % of total for this class	As at 31-12-2017	As % of total for this class	As at 31-12-2016	As % of total for this class
<b>Break down by credit rating</b>								
AAA rated	2,21,307	38.84%	1,40,743	34.95%	2,10,861	37.70%	1,38,752	35.45%
AA or better	1,47,415	25.87%	95,268	23.66%	1,45,551	26.02%	91,885	23.47%
Rated below AA but above A	-	0.00%	2,727	0.68%	-	0.00%	2,500	0.64%
Rated below A but above B	-	0.00%	501	0.12%	-	0.00%	501	0.13%
Any other (Sovereign)	2,01,073	35.29%	1,63,447	40.59%	2,02,942	36.28%	1,57,812	40.31%
	5,69,796		4,02,686		5,59,355		3,91,450	
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	55,430	9.73%	35,228	8.75%	54,705	9.78%	33,429	8.54%
More than 1 year and upto 3years	1,33,891	23.50%	1,25,216	31.10%	1,30,328	23.30%	1,22,869	31.39%
More than 3years and up to 7years	2,34,668	41.18%	1,29,589	32.18%	2,30,324	41.18%	1,25,409	32.04%
More than 7 years and up to 10 years	1,25,826	22.08%	91,085	22.62%	1,24,855	22.32%	88,573	22.63%
above 10 years	19,981	3.51%	21,568	5.36%	19,143	3.42%	21,169	5.41%
	5,69,796		4,02,686		5,59,355		3,91,450	
<b>Breakdown by type of the issuer</b>								
a. Central Government	1,24,645	21.88%	1,07,165	26.61%	1,26,400	22.60%	1,03,964	26.56%
b. State Government	79,504	13.95%	56,282	13.98%	79,591	14.23%	53,848	13.76%
c. Corporate Securities	3,65,647	64.17%	2,39,239	59.41%	3,53,364	63.17%	2,33,637	59.69%
	5,69,796		4,02,686		5,59,355		3,91,450	

**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 Dec 31, 2017	Upto the Quarter ended Dec 31, 2017	For the Quarter ended Dec 31, 2016	Upto the Quarter ended Dec 31, 2016
1	Gross Written Premium (Direct) Growth	32.41%	41.66%	22.67%	30.67%
2	Gross Direct Premium to Shareholders' Funds Ratio (No. of Times)	0.80	2.55	0.74	2.19
3	Growth Rate of Shareholders' Funds	5.71%	21.72%	4.82%	26.46%
4	Net Retention Ratio	80.63%	76.02%	85.99%	81.97%
5	Net Commission Ratio	1.34%	-0.45%	1.69%	1.38%
6	Expenses of Management to Gross Direct Premium ratio	27.19%	25.01%	28.28%	26.25%
7	Combined Ratio	100.94%	100.30%	104.59%	102.10%
8	Technical Reserves to Net Premium Ratio (no. of Times)	(0.88)	2.09	(0.99)	2.12
9	Underwriting Balance Ratio (no. of Times)	(0.03)	(0.04)	(0.08)	(0.06)
10	Operating Profit Ratio ^	9.28%	11.04%	8.33%	9.95%
11	Liquid Assets to Liabilities Ratio #	0.01	0.17	(0.03)	0.17
12	Net Earnings Ratio	8.32%	7.57%	7.23%	8.09%
13	Return on Networth	4.87%	14.69%	4.12%	14.55%
14	Available Solvency Margin to required Solvency Margin ratio	1.57	1.57	1.61	1.61
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%	60%/40%	60%/40%
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)	6.07	6.07	4.94	4.94
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	6.07	6.07	4.94	4.94
6	(iv) Book value per share (Rs) [net worth (Share capital + reserves + fair value change - P&L debit balance)/weighted average no. of shares]	41.33	41.33	33.95	33.95

**Form NL-31- Related Party Transactions****Cholamandalam MS General Insurance Company Limited****Registration No. 123****Date of Registration with the IRDA : July 15, 2002**

December 31, 2017

(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 Dec 31, 2017	Upto the Quarter ended Dec 31, 2017	For the Quarter ended Dec 31, 2016	Upto the Quarter ended Dec 31, 2016
1	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Claims Incurred (Net)		0.13	(0.88)	3.83
2	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Expenses payable / (receivable)	953.30	953.30	72.09	72.09
3	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Fees Incurred for Risk Inspection and Advisory Services	1,391.95	2,879.17	212.89	679.76
4	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Management Expenses recovered			16.15	48.12
5	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Premium Received	0.10	0.36	0.14	1.25
6	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Rent Recovery	22.82	46.25	-	-
7	TI FINANCIAL HOLDINGS LIMITED	HOLDING COMPANY	Management Expenses, Sitting, Branding Marketing exp	150.80	150.80		
8	TI FINANCIAL HOLDINGS LIMITED	HOLDING COMPANY	Management expenses and Branding rent - Receivables (Net)	(150.80)	(150.80)		
9	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Due (from)/ to other entities Carrying on Insurance Business	31.42	31.42	(334.07)	(334.07)
10	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Expenses payable / (receivable)	35.60	35.60	57.96	57.96
11	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Management Expenses Paid	120.50	130.10	0.90	3.42
12	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Management Expenses recovered			21.55	68.40
13	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Reinsurance recovery on claims	1,184	6,934.92	3,628.75	12,495.75
14	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Rent Recovery	37.13	110.03	34.61	100.30
15	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	RI Commission	117	548.12	141.93	611.45
16	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	RI Premium Paid	760.09	3,570.21	1,001.12	4,290.48
17	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Claims Incurred (Net)		13.62	(1.22)	109.43
18	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Payable (Net) Claims Outstanding			109.26	109.26
19	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Expenses payable / (receivable)			6.61	6.61
20	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Premium Received	-	176.32	11.40	223.31
21	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Interest Received			-	88.00
22	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Investment Redemmed During the year			-	1,000.00
23	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Management Exp recovered				3.77
24	SHANTHI GEARS LIMITED	FELLOW SUBSIDIARY	Expenses payable / (receivable)			6.22	6.22
25	SHANTHI GEARS LIMITED	FELLOW SUBSIDIARY	Premium Received	-	33.64	0.80	37.60
26	SHANTHI GEARS LIMITED	FELLOW SUBSIDIARY	Claims Incurred (Net)		0.04	(1.71)	5.80
27	SHANTHI GEARS LIMITED	FELLOW SUBSIDIARY	Management Recovered			1.28	3.85

Sl.No.	NAME OF THE RELATED PARTY	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received*			
				For the Quarter ended Dec 31, 2017	Upto the Quarter ended Dec 31, 2017	For the Quarter ended Dec 31, 2016	Upto the Quarter ended Dec 31, 2016
28	SHANTHI GEARS LIMITED	FELLOW SUBSIDIARY	Payable (Net) Claims Outstanding			0.33	0.33
29	SHANTHI GEARS LIMITED	FELLOW SUBSIDIARY	Rent Recovery	-	1.49	-	-
30	MANAGING DIRECTOR	KEY MANAGEMENT PERSONNEL	Managerial Remuneration-MD	57.50	232.80	46.70	146.33
31	MANAGING DIRECTOR	KEY MANAGEMENT PERSONNEL	Remuneration-Chief Financial Officer	17.60	54.20		
32	MANAGING DIRECTOR	KEY MANAGEMENT PERSONNEL	Remuneration - Chief Compliance officer	11.20	45.70		
33	KEY MANAGEMENT PERSONNEL	KEY MANAGEMENT PERSONNEL	Premium Received		0.04	-	0.04
34	KEY MANAGEMENT PERSONNEL	KEY MANAGEMENT PERSONNEL	Claims Incurred (Net)		0.37		
35	WHOLETIME DIRECTOR	KEY MANAGEMENT PERSONNEL	SECONDMENT CHARGES-WD	12.60	18.90	6.34	19.00
36	TI ABSOLUTE CONCEPTS PRIVATE LIMITED	FELLOW SUBSIDIARY	Rent Recovery	-	0.80	-	-
37	TI TSUBAMEX PRIVATE LIMITED	FELLOW SUBSIDIARY	Premium Received		0.10	0.31	0.99



## FORM NL-32 Products Information

Insurer: Cholamandalam MS General Insurance Co. Ltd

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 Oct-17 to Dec-17*

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 Value Added Services-Private Car Package Policy		IRDAN123A0006V01201718	Motor Add on Cover - Private Car Package Policy	Retail	19-12-2016	19-09-2017
2	Chola Value Added Services-Two Wheeler Package Policy		IRDAN123A0007V01201718	Motor Add on Cover - Two Wheeler Package Policy	Retail	19-12-2016	19-09-2017
3	Chola Value Added Services-MCV Package Policy for passenger carrying vehicle upto 6		IRDAN123A0008V01201718	Motor Add on Cover - PCCV upto 6 Package Policy	Retail	19-12-2016	19-09-2017
4	Chola Value Added Services-MCV Package Policy for Goods Carrying Vehicle		IRDAN123A0009V01201718	Motor Add on Cover - GCCV upto 6 Package Policy	Retail	19-12-2016	19-09-2017
5	Chola Value Added Services-MCV Package Policy for passenger carrying vehicle more than 6		IRDAN123A0010V01201718	Motor Add on Cover - PCCV more than 6 Package Policy	Retail	19-12-2016	19-09-2017
6	Building Facade Clause (Add on cover under Home Package Policy)		IRDAN123A0011V01201718	Miscellaneous	commercial	02-08-2017	02-11-2017
7	Building Facade Clause (Add on cover under Office Package Policy)		IRDAN123A0012V01201718	Miscellaneous	commercial	02-08-2017	02-11-2017
8	Building Facade Clause (Add on cover under Plate Glass)		IRDAN123A0013V01201718	Miscellaneous	commercial	02-08-2017	02-11-2017
9	Building Facade Clause (Add on cover under Shop Package Policy)		IRDAN123A0014V01201718	Miscellaneous	commercial	02-08-2017	02-11-2017
10	Waiver of Subrogation Clause (Waiver of Subrogation clause for IAR policy)		IRDAN123A0015V01201718	Fire	commercial	02-08-2017	01-12-2017
11	Waiver of Subrogation Clause (Waiver of Subrogation clause for SFSP policy)		IRDAN123A0016V01201718	Fire	commercial	02-08-2017	01-12-2017

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

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

**Solvency for the Period ended on 31st Dec 2017**

**Available Solvency Margin and Solvency Ratio**

(Rs. in Laacs)

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):		6,23,261.17
	Deduct:		
2	Liabilities (reserves as mentioned in Form TR)		3,92,131.74
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		1,85,781.11
4	<b>Excess in Policyholders' Funds (1-2-3)</b>		45,348.32
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-TA):		88,328.78
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		19,214.73
7	<b>Excess in Shareholders' Funds (5-6)</b>		69,114.05
8	<b>Total Available Solvency Margin [ASM] (4+7)</b>		1,14,462.37
9	Total Required Solvency Margin [RSM]		72,964.86
10	Solvency Ratio (Total ASM/Total RSM)		1.569

**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: 31/12/2017
--------------------------------	------------------

Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mr. M. M. Murugappan	Chairman	Appointed as Additional Director as on 28/10/2017
2	Mr. Margam Rama Prasad	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

Sl. No.	Name of person	Role/designation
1	S S Gopalarathnam	Managing Director
2	Takahiko Shibakawa	Wholetime Director
3	S Venugopalan	Chief Financial Officer
4	Suresh Krishnan	Company Secretary & Chief Compliance Officer
5	V Suryanarayanan	President – Technical
6	Vedananarayanan Seshadri	President - Marketing and Operations
7	Takashi Kishi	Executive Vice President & Head – Japan & Korea Division
8	S K Rangaswamy	Head – Internal Audit & Enterprise Risk Management
9	M Ramani	Chief Information Officer
10	Shailen Merchant	Vice President & Head HR
11	N V Murali	Chief Investment Officer
12	R Arunachalam	Appointed Actuary

\* Key Persons as defined by the Guidelines for Corporate Governance for insurers in India dated May 18, 2016

**FORM NL-35-NON PERFORMING ASSETS-7A**

**Insurer Cholamandalam MS General Insurance Co Ltd**

**Registration No. 123**

**Date of Registration with the IRDA : July 15, 2002**

**Statement as on: 31-Dec-17** **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:** 30-01-2018

**SIGNATURE** \_\_\_\_\_

***Note:***

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

**FULL NAME & DESIGNATION:** N.V. Murali

**Chief Investment Officer**

## Form - 1

(Read with Regulation 10)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Statement as on: 31 Dec 2017

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) <sup>3</sup>				
			Investment as on 31-12-2017 (Rs.) <sup>1</sup>		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment as on 30-09-2017 (Rs.) <sup>1</sup>		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment as on 31-12-2016 (Rs.) <sup>1</sup>		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
A	CENTRAL GOVT. SECURITIES																
A01	Central Government Bonds	CGSB	1,26,399.81	1,24,644.99	2,343.45	7.58%	4.96%	1,26,399.81	1,24,644.99	70.95	8.18%	5.35%	1,03,964.23	1,07,164.91	73.62	10.81%	7.07%
A02	Special Deposits	CSPD	-	-	-			-	-	-	-		-	-	-		
A03	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-			-	-	-	-		-	-	-		
A04	Treasury Bills	CTRB	-	-	-			-	-	-	-		-	-	-		
B	CENTRAL GOVT. SEC, STATE GOVT OR OTHER APPROVED SECURITIES																
B01	Central Government Guaranteed Loans / Bonds	CGSL	-	-	-			-	-	-			-	-	-		
B02	State Government Bonds	SGGB	76,542.55	76,428.10	1,399.52	7.50%	4.90%	76,542.55	76,428.10	44.95	8.53%	5.58%	53,848.25	56,282.10	36.35	10.48%	6.85%
B03	State Government Guaranteed Loans	SGGL	-	-	-	-		-	-	-	-		-	-	-		
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA	3,048.60	3,075.84	61.58	8.00%	5.23%	3,048.60	3,075.84	0.82	8.00%	5.23%	-	-	-	-	-
B05	Guaranteed Equity	SGGE	-	-	-	-		-	-	-	-		-	-	-		
C	(a) HOUSING & LOANS TO STATE GOVT FOR HOUSING / FFE																
C01	Loans to State Government for Housing	HLSH	-	-	-	-		-	-	-	-		-	-	-		
C02	Loans to State Government for Fire Fighting Equipments	HLSF	-	-	-			-	-	-	-		-	-	-		
C03	Term Loan - HUDCO / NHB / Institutions accredited by NHB	HTLH	-	-	-	-		-	-	-	-		-	-	-		
C04	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	-	-		-	-	-	-		-	-	-		
C05	Housing - Securitised Assets	HMBS	-	-	-	-		-	-	-	-		-	-	-		
C06	Debentures/Bonds/CPs/Loans - Promoter Group	HDPG	-	-	-	-		-	-	-	-		-	-	-		
C07	Long Term Bank Bonds Approved Investment - Affordable Housing	HLBH	-	-	-	-		-	-	-	-		-	-	-		
	TAXABLE BONDS																
C08	Bonds / Debentures issued by HUDCO	HTHD	-	-	-	-		-	-	-	-		-	-	-		
C09	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	1,00,440.82	1,01,510.41	2,110.21	8.55%	5.59%	1,00,440.82	1,01,510.41	60.92	9.00%	5.88%	68,365.44	69,908.88	40.63	9.00%	5.89%
C10	Bonds/Debentures issued by Authority constituted under any Housing/Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HTDA	-	-	-	-		-	-	-	-		-	-	-		
	TAX FREE BONDS																
C11	Bonds / Debentures issued by HUDCO	HFHD	440.46	440.46	6.53	5.84%	5.84%	440.46	440.46	0.13	5.84%	5.84%	-	-	-	-	-
C12	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HFDN	1,831.52	1,831.52	31.02	6.68%	6.68%	1,831.52	1,831.52	0.93	6.68%	6.68%	1,524.01	1,524.01	1.26	9.28%	9.28%
C13	Bonds/Debentures issued by Authority constituted under any Housing/Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HFDA	-	-	-	-		-	-	-	-		-	-	-		
	(b) OTHER INVESTMENTS (HOUSING)																
C14	Debentures / Bonds / CPs / Loans	HODS	-	-	-	-		-	-	-	-		-	-	-		
C15	Housing - Securitised Assets	HOMB	-	-	-	-		-	-	-	-		-	-	-		
C16	Debentures / Bonds / CPs / Loans - (Promoter Group)	HOPG	-	-	-	-		-	-	-	-		-	-	-		
C17	Long Term Bank Bonds Other Investment- Affordable Housing	HOLB	-	-	-	-		-	-	-	-				-		

	(c) INFRASTRUCTURE INVESTMENTS									-	-						
C18	Infrastructure - Other Approved Securities	ISAS	-	-	-	-		-	-	-	-		-	-	-		
C19	Infrastructure - PSU - Equity shares - Quoted	ITPE	473.08	649.96	-	-	-	473.08	649.96	0.09	1.82%	1.82%	1,315.45	1,446.86	0.69	5.23%	5.23%
C20	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	46.78	54.42	23.09	18.44%	18.44%	46.78	54.42	0.26	8.76%	8.76%	345.74	364.02	0.04	1.14%	1.14%
C21	Infrastructure - Equity (Promoter Group)	IEPG	-	-	-	-		-	-	-	-		-	-	-		
C22	Infrastructure - Securitised Assets	IESA	-	-	-	-		-	-	-	-		-	-	-		
C23	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IDPG	-	-	-	-		-	-	-	-		-	-	-		
C24	Infrastructure - Infrastructure Development Fund (IDF)	IDDF	29,555.24	29,661.29	545.27	7.95%	5.20%	29,555.24	29,661.29	11.79	8.02%	5.25%	4,017.39	4,093.79	1.04	8.43%	5.51%
C25	Onshore Rupee Bonds issued by ADB and IFC (Infrastructure-approved)	IORB	-	-	-	-		-	-	-	-		-	-	-		
C26	Long Term Bank Bonds ApprovedInvestment– Infrastructure	ILBI	-	-	-	-		-	-	-	-		-	-	-		
	TAXABLE BONDS																
C27	Infrastructure - PSU - Debentures / Bonds	IPTD	516.88	518.79	10.30	7.91%	5.17%	516.88	518.79	0.31	7.91%	5.17%	512.95	536.26	0.34	8.71%	5.70%
C28	Infrastructure - PSU - CPs	IPCP	-	-	-	-		-	-	-	-		-	-	-		
C29	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	24,870.62	24,952.34	448.94	8.32%	5.44%	24,870.62	24,952.34	12.91	8.48%	5.55%	18,200.35	18,426.28	12.38	8.91%	5.83%
C30	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-	-		-	-	-	-		-	-	-		
C31	Infrastructure - Term Loans (with Charge)	ILWC	-	-	-	-		-	-	-	-		-	-	-		
	TAX FREE BONDS																
C32	Infrastructure - PSU - Debentures / Bonds	IPFD	58,637.75	58,637.75	1,149.70	7.88%	7.88%	58,637.75	58,637.75	33.36	8.14%	8.14%	41,029.66	41,029.66	25.82	8.67%	8.67%
C33	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICFD	-	-	-	-		-	-	-	-		-	-	-		
	(d) INFRASTRUCTURE - OTHER INVESTMENTS																
C34	Infrastructure - Equity (including unlisted)	IOEQ	541.12	435.21	-	-	-	541.12	435.21	0.05	1.29%	1.29%	327.34	206.74	-	-	-
C35	Infrastructure - Debentures / Bonds / CPs / loans	IODS	4,497.56	4,660.47	80.52	10.17%	6.65%	4,497.56	4,660.47	1.95	10.86%	7.10%	2,500.53	2,724.58	2.12	11.21%	7.33%
C36	Infrastructure - Securitised Assets	IOSA	-	-	-	-		-	-	-	-		-	-	-		
C37	Infrastructure - Equity (Promoter Group)	IOPE	-	-	-	-		-	-	-	-		-	-	-		
C38	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IOPD	-	-	-	-		-	-	-	-		-	-	-		
C39	Onshore Rupee Bonds issued by ADB and IFC (Infrastructure-others)	IOOB	-	-	-	-		-	-	-	-		-	-	-		
C40	Long Term Bank Bonds Other Investment– Infrastructure	IOLB	-	-	-	-		-	-	-	-		-	-	-		
D	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS																
D01	PSU - Equity shares - Quoted	EAEQ	2,642.69	2,932.27	175.96	6.59%	6.59%	2,642.69	2,932.27	2.30	9.90%	9.90%	2,438.60	2,362.85	1.30	3.35%	3.35%
D02	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	6,436.29	8,938.33	34.14	0.55%	0.55%	6,436.29	8,938.33	5.77	9.47%	9.47%	7,028.36	7,794.64	7.43	11.38%	11.38%
D03	Equity Shares - Companies incorporated outside India (invested prior to IRDA Regulations)	EFES	-	-	-	-		-	-	-	-		-	-	-		
D04	Equity Shares - Promoter Group	EEPG	-	-	-	-	-	-	-	1.24	61.46%	61.46%	496.43	584.90	0.08	2.40%	2.40%
D05	Corporate Securities - Bonds - (Taxable)	EPBT	-	-	-	-		-	-	-	-		-	-	-		
D06	Corporate Securities - Bonds - (Tax Free)	EPBF	1,072.46	1,072.46	15.58	5.74%	5.74%	1,072.46	1,072.46	0.28	5.74%	5.74%	-	-	-	-	-
D07	Corporate Securities - Preference Shares	EPNQ	-	-	-	-		-	-	-	-		-	-	-		
D08	Corporate Securities - Investment in Subsidiaries	ECIS	-	-	-	-		-	-	-	-		-	-	-		
D09	Corporate Securities - Debentures	ECOS	1,02,821.83	1,03,673.71	2,194.54	8.94%	5.85%	1,02,821.83	1,03,673.71	67.70	9.22%	6.03%	88,357.97	89,997.16	59.11	9.64%	6.31%
D10	Corporate Securities - Debentures / Bonds/ CPs / Loan - (Promoter Group)	EDPG	21,201.00	21,648.64	480.18	9.37%	6.13%	21,201.00	21,648.64	10.82	9.53%	6.23%	8,628.97	9,025.73	6.91	10.17%	6.65%
D11	Municipal Bonds - Rated	EMUN	-	-	-	-		-	-	-	-		-	-	-		
D12	Investment properties - Immovable	EINP	2,882.51	2,882.51	-	-	-	2,882.51	2,882.51	-	0.00%	0.00%	2,882.51	2,882.51	-	-	-
D13	Loans - Policy Loans	ELPL	-	-	-	-		-	-	-	-		-	-	-		
D14	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	-	-	-	-		-	-	-	-		-	-	-		

D15	Loans - Secured Loans - Mortgage of Property outside India (Term Loan)	ELMO	-	-	-	-		-	-	-	-		-	-	-		
D16	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	16,543.00	16,543.00	567.15	8.72%	5.70%	16,543.00	16,543.00	20.35	8.78%	5.74%	38,577.00	38,577.00	31.25	8.79%	5.75%
D17	Deposits - CDs with Scheduled Banks	EDCD	-	-	-	-		-	-	-	-		-	-	-		
D18	Deposits - Repo / Reverse Repo - Govt Securities	ECMR	-	-	-	-		-	-	-	-		-	-	-		
D19	Deposits - Repo / Reverse Repo - Corporate Securities	ECCR	-	-	-	-		-	-	-	-		-	-	-		
D20	Deposit with Primary Dealers duly recognised by Reserve Bank of India	EDPD	-	-	-	-		-	-	-	-		-	-	-		
D21	CCIL - CBLO	ECBO	-	-	-	-		-	-	-	-		-	-	-		
D22	Commercial Papers	ECCP	-	-	-	-		-	-	-	-		-	-	-		
D23	Application Money	ECAM	-	-	-	-		-	-	-	-		-	-	0.07	6.32%	4.13%
D24	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	-	-	-	-		-	-	-	-		-	-	-		
D25	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	7,477.52	7,818.04	158.39	9.44%	6.17%	7,477.52	7,818.04	4.00	9.59%	6.27%	-	-	-	-	-
D26	Perpetual Non-Cum. P.Shares & Redeemable Cumulative P.Shares of Tier 1 & 2 Capital issued by PSU Banks	EUPS	-	-	-	-		-	-	-	-		-	-	-		
D27	Perpetual Non-Cum. P.Shares & Redeemable Cumulative P.Shares of Tier 1 & 2 Capital issued by Non-PSU Banks	EPPS	-	-	-	-		-	-	-	-		-	-	-		
D28	Foreign Debt Securities (invested prior to IRDA Regulations)	EFDS	-	-	-	-		-	-	-	-		-	-	-		
D29	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	7,125.00	7,129.28	196.48	6.35%	4.15%	7,125.00	7,129.28	5.06	6.36%	4.16%	500.00	500.13	2.74	7.25%	4.74%
D30	Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	-	-		-	-	-	-		-	-	-		
D31	Net Current Assets (Only in respect of ULIP Fund Business)	ENCA	-	-	-	-		-	-	-	-		-	-	-		
D32	Passively Managed Equity ETF (Non Promoter Group)	EETF	-	-	-	-		-	-	-	-		-	-	-		
D33	Passively Managed Equity ETF (Promoter Group)	EETP	-	-	-	-		-	-	-	-		-	-	-		
D34	Onshore Rupee Bonds issued by ADB and IFC	EORB	-	-	-	-		-	-	-	-		-	-	-		
D35	Debt Capital Instruments (DCI-Basel III)	EDCI	-	-	-	-		-	-	-	-		-	-	-		
D36	Redeemable Non-cumulative Preference Shares (RNCPS- Basel III)	ERNP	-	-	-	-		-	-	-	-		-	-	-		
D37	Redeemable Cumulative Preference Shares (RCPS- Basel III)	ERCP	-	-	-	-		-	-	-	-		-	-	-		
D38	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (PSU Bonds)	EAPS	-	-	-	-		-	-	-	-		-	-	-		
D39	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (Private Bonds)	EAPB	-	-	-	-		-	-	-	-		-	-	-		
E	OTHER INVESTMENTS									-							
E01	Bonds - PSU - Taxable	OBPT	-	-	-	-		-	-	-	-		-	-	-		
E02	Bonds - PSU - Tax Free	OBPF	-	-	-	-		-	-	-	-		-	-	-		
E03	Equity Shares (incl Co-op Societies)	OESH	501.47	428.27	-	-	-	501.47	428.27	-	-	-	1.47	0.65	0.41	32.18%	32.18%
E04	Equity Shares (PSUs & Unlisted)	OEPU	-	-	-	-		-	-	-	-		-	-	-		
E05	Equity Shares - Promoter Group	OEPG	-	-	-	-		-	-	-	-		-	-	-		
E06	Debentures	OLDB	-	-	-	-		-	-	0.12	10.25%	6.70%	500.00	503.29	0.50	10.24%	6.69%
E07	Debentures / Bonds/ CPs / Loans etc. - (Promoter Group)	ODPG	-	-	-	-		-	-	-	-		-	-	-		
E08	Municipal Bonds	OMUN	-	-	-	-		-	-	-	-		-	-	-		
E09	Commercial Papers	OACP	-	-	-	-		-	-	-	-		-	-	-		
E10	Preference Shares	OPSH	-	-	-	-		-	-	-	-		-	-	-		
E11	SEBI approved Alternate Investment Fund (Category I)	OAFA	-	-	-	-		-	-	-	-		-	-	-		
E12	SEBI approved Alternate Investment Fund (Category II)	OAFB	750.00	750.00	-	-		750.00	750.00	-	-		-	-	-		
E13	Short term Loans (Unsecured Deposits)	OSLU	-	-	-	-		-	-	-	-		-	-	-		

E14	Term Loans (without Charge)	OTLW	-	-	-	-		-	-	-	-		-	-	-		
E15	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-	-		-	-	-	-		-	-	-		
E16	Mutual Funds - (under Insurer's Promoter Group)	OMPG	-	-	-	-		-	-	-	-		-	-	-		
E17	Securitised Assets	OPSA	-	-	-	-		-	-	-	-		-	-	-		
E18	Investment properties - Immovable	OIPI	-	-	-	-		-	-	-	-		-	-	-		
E19	Passively Managed Equity ETF (Non Promoter Group)	OETF	-	-	-	-		-	-	-	-		-	-	-		
E20	Passively Managed Equity ETF (Promoter Group)	OETP	-	-	-	-		-	-	-	-		-	-	-		
E21	Onshore Rupee Bonds issued by ADB and IFC	OORB	-	-	-	-		-	-	-	-		-	-	-		
E22	Debt Capital Instruments (DCI-Basel III)	ODCI	-	-	-	-		-	-	-	-		-	-	-		
E23	Redeemable Non-cumulative Preference Shares (RNCPS - Basel III)	ORNPNP	-	-	-	-		-	-	-	-		-	-	-		
E24	Redeemable Cumulative Preference Shares (RCPS - Basel III)	ORCP	-	-	-	-		-	-	-	-		-	-	-		
E25	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	ORAD	-	-	-	-		-	-	-	-		-	-	-		
E26	Reclassified Approved Investments - Equity (Point 6 under Note for Regulation 4 to 9)	ORAE	1,929.19	1,779.04	78.11	3.91%	3.91%	1,929.19	1,779.04	4.00	18.56%	18.56%	3,262.17	2,892.62	0.44	3.96%	3.96%
E27	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (PSU Bonds)	OAPS	-	-	-	-		-	-	-	-		-	-	-		
E28	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (Private Bonds)	OAPB	-	-	-	-		-	-	-	-		-	-	-		
													-				
TOTAL			5,99,225.76	6,03,097.10	12,110.67	8.11%	5.30%	5,99,225.76	6,03,097.10	361.03	8.87%	5.80%	4,48,624.83	4,58,829.56	304.51	9.22%	6.03%

**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-18

Signature \_\_\_\_\_  
Full Name NV MURALI  
Chief of Investments

**Note:** Category of Investment (COI) shall be as per Guidelines, as amended from time to time

- <sup>1</sup> Based on daily simple Average of Investments
- <sup>2</sup> Yield netted for Tax
- <sup>3</sup> In the previous year column, the figures of the corresponding Year to date of the previous financial year shall be shown
- <sup>4</sup> 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.
- <sup>5</sup> YTD Income on investment shall be reconciled with figures in P&L and Revenue account



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 2017

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

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs Lakhs

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter</u> <sup>1</sup>								
B.	<u>As on Date</u> <sup>2</sup>								
	11.40% TATA POWER DB 02-06-2021	IODS	2,000	07-06-2011	CRISIL	AA	AA-	17-10-2013	
	8.20% REL CAP DB 17-10-2019	ECOS	1,000	17-10-2016	CARE	CARE AAA	CARE AA+	24-03-2017	
	8.50% REL CAP DB 02-11-2021	ECOS	350	20-01-2017	CARE	CARE AAA	CARE AA+	24-03-2017	
	8.50% REL CAP DB 02-11-2021 A	ECOS	500	20-01-2017	CARE	CARE AAA	CARE AA+	24-03-2017	
	8.50% REL CAP DB 14-02-2022	ECOS	499	16-02-2017	CARE	CARE AAA	CARE AA+	24-03-2017	
	8.90% REL CAP DB 09-09-2021	ECOS	2,025	06-02-2017	CARE	CARE AAA	CARE AA+	24-03-2017	

**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-18

Signature \_\_\_\_\_

Full Name NV MURALI

Chief of Investments

**Note:**

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

## PERIODIC DISCLOSURES

FORM NL-38      Quarterly Business Returns across line of Business

Cholamandalam MS General Insurance Co Ltd

Date:

As at 31st Dec 2017

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 2017-18		For Q3 FY 2016-17		Upto 31.12.2017		Upto 31.12.2016	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	7,644	1,32,477	5,612	67,359	26,794	4,35,808	17,242	2,25,734
2	Cargo & Hull	1,447	1,730	1,226	1,446	4,989	4,979	4,731	4,391
3	Motor TP	39,626	4,06,656	30,442	3,53,699	1,16,056	11,75,354	88,054	10,28,678
4	Motor OD **	23,697	3,81,201	23,981	3,32,975	73,017	11,03,998	66,094	9,74,071
5	Engineering	804	1,331	538	1,213	2,238	3,828	1,904	3,871
6	Workmen's Compensation	99	456	470	549	353	1,492	731	1,770
7	Employer's Liability	106	336	78	328	1,432	1,314	657	939
8	Aviation	-	-	-	-	-	-	-	-
9	Personal Accident	5,053	18,157	3,346	12,748	14,138	54,654	8,592	36,657
10	Health	6,790	23,662	5,431	21,220	20,874	64,255	14,979	55,835
11	Others*	13,419	13,051	3,769	11,776	54,443	36,451	18,905	37,898
	<b>Total</b>	<b>98,685</b>	<b>5,97,856</b>	<b>74,893</b>	<b>4,70,338</b>	<b>3,14,334</b>	<b>17,78,135</b>	<b>2,21,889</b>	<b>13,95,773</b>

**PERIODIC DISCLOSURES**

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

**Cholamandalam MS General Insurance C 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	141.00	18.83	1984.62
		Social			
2	Cargo & Hull	Rural	3.00	0.75	200.00
		Social			
3	Motor TP	Rural	141141.00	8119.14	0.00
		Social			
4	Motor OD	Rural	180909.00	9975.27	141540.47
		Social			
5	Engineering	Rural	15.00	8.57	0.00
		Social			
6	Workmen's Compensation	Rural			
		Social			
7	Employer's Liability	Rural			
		Social			
8	Aviation	Rural			
		Social			
9	Personal Accident	Rural	61.00	99.67	45.00
		Social		396.67	
10	Health	Rural	8.00	0.38	0.00
		Social			
11	Others*	Rural	15670.00	54227.40	2803.94
		Social			
	*any other segment contributing more than 5% needs to be shown separately				

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

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'17		Same quarter Previous Year For the Quarter Dec'16		Up to the period YTD Dec' 17		Same period of the previous year YTD Dec'16	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	16,189	2,175	23,596	2,338	51,624	6,942	71,755	8,624
2	Corporate Agents-Banks	2,37,696	26,922	1,85,161	21,709	6,86,823	78,613	5,33,576	64,241
3	Corporate Agents -Others	2,09,839	32,778	1,37,962	20,623	5,78,418	93,675	3,82,644	57,187
4	Brokers	97,215	11,443	1,21,803	14,263	3,07,129	34,289	3,33,800	38,851
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	36,719	25,843	1,816	15,961	1,54,141	1,00,814	73,998	52,985
	Total (A)	5,97,658	99,161	4,70,338	74,894	17,78,135	3,14,334	#####	2,21,888
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	5,97,658	99,161	4,70,338	74,894	17,78,135	3,14,334	#####	2,21,888

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**

**Date:**

**Quarter ended Dec 31, 2017**

**Registration Number: 123**

**Date of Registration with the IRDA : July 15, 2002**

**Grievance Disposal for the period upto Dec 31, 2017 during the financial year 2017-18**

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		
<b>1</b>	<b>Complaints made by customers</b>							
a)	Proposal	0	3			3	0	<b>4</b>
b)	Claim	10	39	14	14	20	1	<b>217</b>
c)	Policy	3	17	16	4		0	<b>116</b>
d)	Premium	1			1		0	<b>2</b>
e)	Refund	0	1			1	0	<b>6</b>
f)	Coverage	0	1		1		0	<b>1</b>
g)	Covernote	0					0	<b>0</b>
h)	Product	0					0	<b>0</b>
i)	Others	0					0	<b>21</b>
	<b>Total Number of Complaints</b>	<b>14</b>	<b>61</b>	<b>30</b>	<b>20</b>	<b>24</b>	<b>1</b>	<b>367</b>

2	Total no. of policies during the previous year*	<b>2366571</b>
3	Total no. of claims during the previous year	<b>127200</b>
4	Total no. of policies during the current year*	<b>3475565</b>
5	Total no. of claims during the current year	<b>137162</b>
6	Total no. of policy complaints (current year) per 10000 policies (current year)	<b>0.33</b>
7	Total no. of claim complaints (current year) per 10000 claims registered (current year)	<b>16.0</b>

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

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