

REVENUE ACCOUNT - FIRE FOR THE PERIOD ENDED DECEMBER 31, 2018

	Particulars	Schedule	For the Quarter ended Dec 31, 2018	Upto the Quarter ended Dec 31, 2018	For the Quarter ended Dec 31, 2017	Upto the Quarter ended Dec 31, 2017
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4- Premium Schedule	2,03,114	7,18,104	2,12,047	5,38,281
2	Profit/ Loss on sale/redemption		(735)	6,124	15,904	22,808
3	Others Administrative Charges		137	759	242	791
	Investment Income -TP Pool		14,662	47,960	27,666	39,107
4	Interest, Dividend & Rent – Gross		(1,648)	1,20,965	1,15,545	1,53,177
	TOTAL (A)		2,15,530	8,93,912	3,71,404	7,54,164
1	Claims Incurred (Net)	NL-5- Claims Schedule	94,968	3,36,619	7,925	1,17,280
2	Commission	NL-6- Commission Schedule	(6,83,943)	(5,50,495)	5,199	(11,737)
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	(1,029)	2,20,397	1,13,273	3,33,546
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		(5,90,004)	6,521	1,26,397	4,39,089
	Operating Profit/(Loss) from		8,05,534	8,87,391	2,45,007	3,15,075
	APPROPRIATIONS					
	Transfer to Shareholders' Account		8,05,534	8,87,391	2,45,007	3,15,075
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be		-	-	-	-
	TOTAL (C)		8,05,534	8,87,391	2,45,007	3,15,075

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, 2018

	Particulars	Schedule	For the Quarter ended Dec 31, 2018	Upto the Quarter ended Dec 31, 2018	For the Quarter ended Dec 31, 2017	Upto the Quarter ended Dec 31, 2017
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4- Premium Schedule	44,254	1,28,746	44,788	1,12,657
2	Profit/ Loss on sale/redemption		161	542	732	1,163
3	Others Administrative Charges		138	410	252	367
4	Interest, Dividend & Rent – Gross		3,911	10,715	5,459	7,808
	TOTAL (A)		48,464	1,40,413	51,231	1,21,995
1	Claims Incurred (Net)	NL-5- Claims Schedule	38,728	1,04,177	25,980	70,617
2	Commission	NL-6- Commission Schedule	(6,161)	(27,445)	(9,818)	(31,123)
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	25,375	63,641	13,088	42,249
4	Premium Deficiency			-		-
	TOTAL (B)		57,942	1,40,373	29,250	81,743
	Operating Profit/(Loss) from		(9,478)	40	21,981	40,252
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(9,478)	40	21,981	40,252
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		(9,478)	40	21,981	40,252

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, 2018

	Particulars	Schedule	For the Quarter ended Dec 31, 2018	Upto the Quarter ended Dec 31, 2018	For the Quarter ended Dec 31, 2017	Upto the Quarter ended Dec 31, 2017
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4- Premium Schedule	74,47,349	2,17,52,244	72,86,075	2,03,71,666
2	Profit/ Loss on sale/redemption		47,478	1,58,972	2,33,119	3,77,799
3	Others Administrative Charges		48	216	298	333
	Investment Income -TP Pool		7,425	13,463	8,901	11,580
4	Interest, Dividend & Rent – Gross		11,52,760	31,65,127	17,86,216	25,99,422
	TOTAL (A)		86,55,060	2,50,90,022	93,14,609	2,33,60,800
1	Claims Incurred (Net)	NL-5- Claims Schedule	58,51,121	1,67,21,505	53,24,220	1,50,27,626
2	Commission	NL-6- Commission Schedule	1,69,275	5,19,205	1,12,053	(66,027)
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	27,43,984	65,72,111	21,64,472	64,23,730
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		87,64,380	2,38,12,821	76,00,745	2,13,85,329
	Operating Profit/(Loss) from		(1,09,320)	12,77,201	17,13,864	19,75,471
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(1,09,320)	12,77,201	17,13,864	19,75,471
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be		-	-	-	-
	TOTAL (C)		(1,09,320)	12,77,201	17,13,864	19,75,471

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

PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED DECEMBER 31, 2018

	Particulars	Schedule	For the Quarter ended Dec 31, 2018	Upto the Quarter ended Dec 31, 2018	For the Quarter ended Dec 31, 2017	Upto the Quarter ended Dec 31, 2017
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		8,05,534	8,87,391	1,62,296	3,15,075
	(b) Marine Insurance		(9,478)	40	17,908	40,252
	(c) Miscellaneous Insurance		(1,09,320)	12,77,201	7,07,457	19,75,471
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		1,44,883	3,96,451	1,19,710	3,83,192
	(b) Profit on sale of investments		5,999	20,071	10,379	57,058
	Less: Loss on sale of investments		-	-	-	-
3	OTHER INCOME (To be specified)		-	-	-	-
	TOTAL (A)		8,37,618	25,81,154	10,17,750	27,71,048
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		9,590	2,55,603	-	-
	(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		2,675	34,458	2,633	13,928
	(d) Others (CSR expenses & Donations)		29,459	43,880	5,923	42,723
	(e) Others (NCD related expenses)		22,111	66,037	24,443	59,347
	TOTAL (B)		63,835	3,99,978	32,999	1,15,998
	Profit Before Tax		7,73,783	21,81,176	9,84,751	26,55,050
	Provision for Taxation (Current year - Including 6,123 thousands relating to previous years. Previous Year - NIL)		2,15,123	6,58,160	3,17,233	8,40,864
			5,58,660	15,23,016	6,67,518	18,14,186
	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Final dividend paid		-	(1,79,283)	-	(1,79,283)
	(c) Dividend distribution tax paid		-	(36,852)	-	(36,498)
	(d) Transfer to Contingency Risk Reserve		-	-	-	-
	(e) Transfer to General Reserve		-	-	-	-
	(f) Transfer to Debenture Redemption Reserve		-	-	-	-
	Balance of profit/ loss brought forward from last year		40,93,030	40,93,030	34,82,754	34,82,754
	Balance carried forward to Balance Sheet			53,99,911		50,81,159

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

BALANCE SHEET AS AT DECEMBER 31, 2018

	Schedule	As at Dec 31, 2018 (Rs.'000)	As at Dec 31, 2017 (Rs.'000)
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8-Share Capital Schedule	29,88,057	29,88,057
SHARE APPLICATION MONEY PENDING ALLOTMENT			
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	1,12,80,123	93,61,371
Fair Value Change Account - Share Holders		51,257	32,969
Fair Value Change Account - Policy Holders		73,840	2,32,148
BORROWINGS	NL-11-Borrowings Schedule	10,00,000	10,00,000
TOTAL		1,53,93,277	1,36,14,545
APPLICATION OF FUNDS			
INVESTMENTS	NL-12-Investment Schedule - Share Holders NL-12A-Investment Schedule - Policy Holders	77,97,988 6,43,52,898	74,84,652 5,27,03,041
LOANS	NL-13-Loans Schedule	-	-
FIXED ASSETS	NL-14-Fixed Assets Schedule	6,84,355	6,86,417
DEFERRED TAX ASSET		10,03,217	8,32,312
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	4,29,265	4,64,820
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	1,18,52,265	1,12,89,425
Sub-Total (A)		1,22,81,530	1,17,54,245
CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	5,03,05,221	4,10,19,914
PROVISIONS	NL-18-Provisions Schedule	2,04,21,489	1,88,26,208
DEFERRED TAX LIABILITY			
Sub-Total (B)		7,07,26,710	5,98,46,122
NET CURRENT ASSETS (C) = (A - B)		(5,84,45,180)	(4,80,91,877)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT			
TOTAL		1,53,93,277	1,36,14,545

CONTINGENT LIABILITIES

	Particulars	As at Dec 31, 2018 (Rs.'000)	As at Dec 31, 2017 (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	23,87,391	17,91,000
6	Reinsurance obligations to the extent not provided for in accounts	-	-
7	Others - Repudiated / Disputed Claim	-	-
TOTAL		23,87,391	17,91,000

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, 2018
	Particulars	Fire	Marine			Miscellaneous													
For The Quarter Ended Dec 31,2018			Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Worksmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop	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	5,23,204	1,47,680	4	1,47,684	26,42,140	49,22,287	75,64,427	9,791	30,017	1,25,462	-	6,25,570	6,19,990	14,26,948	1,09,410	1,05,11,615	1,11,82,503	
	Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Gross Earned Premium	5,23,204	1,47,680	4	1,47,684	26,42,140	49,22,287	75,64,427	9,791	30,017	1,25,462	-	6,25,570	6,19,990	14,26,948	1,09,410	1,05,11,615	1,11,82,503	
	Add: Premium on reinsurance accepted	18,573	-	-	-	-	-	-	-	-	5,861	-	-	-	-	-	5,861	24,434	
	Less : Premium on reinsurance ceded	11,84,409	1,07,601	-	1,07,601	6,73,927	2,46,168	9,20,095	490	22,145	98,759	-	38,078	35,090	12,36,285	8,873	23,59,815	36,51,825	
	Net Premium	(6,42,632)	40,079	4	40,083	19,68,213	46,76,119	66,44,332	9,301	7,872	32,564	-	5,87,492	5,84,900	1,90,663	1,00,537	81,57,661	75,55,112	
Adjustment for change in reserve for unexpired risks	(8,45,746)	(4,174)	3	(4,171)	1,63,215	3,93,327	5,56,542	(923)	(8,908)	4,876	-	1,34,208	(1,650)	(6,953)	33,120	7,10,312	(1,39,605)		
	Premium Earned (Net)	2,03,114	44,253	1	44,254	18,04,998	42,82,792	60,87,790	10,224	16,780	27,688	-	4,53,284	5,86,550	1,97,616	67,417	74,47,349	76,94,717	

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, 2018
Particulars		Fire	Marine			Miscellaneous													Grand Total
Upto The Quarter Ended Dec 31,2018			Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop	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	19,54,285	5,11,349	4	5,11,353	73,40,240	1,35,83,296	2,09,23,536	35,111	80,971	2,70,852	-	21,22,070	19,29,950	35,37,271	3,20,875	2,92,20,636	3,16,86,274	
	Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Gross Earned Premium	19,54,285	5,11,349	4	5,11,353	73,40,240	1,35,83,296	2,09,23,536	35,111	80,971	2,70,852	-	21,22,070	19,29,950	35,37,271	3,20,875	2,92,20,636	3,16,86,274	
	Add: Premium on reinsurance accepted	66,747	-	-	-	-	-	-	-	-	14,613	-	-	-	-	-	14,613	81,360	
	Less : Premium on reinsurance ceded	17,65,914	3,65,176	-	3,65,176	18,74,989	6,79,224	25,54,213	1,756	45,447	1,97,475	-	2,12,860	1,61,638	30,61,477	28,359	62,63,225	83,94,315	
																		-	
	Net Premium	2,55,118	1,46,173	4	1,46,177	54,65,251	1,29,04,072	1,83,69,323	33,355	35,524	87,990	-	19,09,210	17,68,312	4,75,794	2,92,516	2,29,72,024	2,33,73,319	
																		-	
Adjustment for change in reserve for unexpired risks	(4,62,986)	17,430	1	17,431	(94,346)	5,96,016	5,01,670	2,876	(1,361)	11,157	-	4,68,775	28,826	1,14,123	93,714	12,19,780	7,74,225		
Premium Earned (Net)		7,18,104	1,28,743	3	1,28,746	55,59,597	1,23,08,056	1,78,67,653	30,479	36,885	76,833	-	14,40,435	17,39,486	3,61,671	1,98,802	2,17,52,244	2,25,99,094	

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, 2017	
Particulars		Fire	Marine			Miscellaneous													Grand Total	
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	Crop	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	7,63,932	1,44,469	5	1,44,474	23,98,272	39,62,462	63,60,734	9,897	10,568	79,524	-	5,05,176	6,70,682	12,72,801	98,887	90,08,269	99,16,675		
	Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	Gross Earned Premium	7,63,932	1,44,469	5	1,44,474	23,98,272	39,62,462	63,60,734	9,897	10,568	79,524	-	5,05,176	6,70,682	12,72,801	98,887	90,08,269	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	10,98,485	8,333	15,61,177	19,27,057		
	Net Premium	5,22,115	38,063	5	38,068	22,72,346	37,54,831	60,27,177	9,315	15,824	33,204	-	4,75,081	6,35,125	1,74,316	90,554	74,60,596	80,20,779		
Adjustment for change in reserve for unexpired risks	3,10,068	(6,723)	3	(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	44,786	2	44,788	23,80,687	35,05,491	58,86,178	10,459	14,622	28,296	-	3,21,360	5,56,892	4,11,625	56,643	72,86,075	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													Grand Total
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	Crop	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	21,730	4	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	1,12,653	4	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

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, 2018
For The Quarter Ended Dec 31,2018			Marine Cargo	Marine Others	Marine Total	Motot OD	Motor TP	Motor Total	Worksmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop	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	1,47,878	1,00,631	-	1,00,631	12,59,948	14,43,259	27,03,207	5,093	8,656	23,022	-	1,68,463	2,81,181	17,56,840	35,173	49,81,635	52,30,144
	Add : Claims Outstanding at the end of the year	5,748	20,379	-	20,379	(57,351)	28,34,365	27,77,014	(1,155)	2,294	(2,266)	-	29,869	20,753	(6,317)	(880)	28,19,312	28,45,439
	Less : Claims Outstanding at the beginning of the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1	1
	Gross Incurred Claims	1,53,626	1,21,010	-	1,21,010	12,02,597	42,77,624	54,80,221	3,938	10,950	20,756	-	1,98,332	3,01,934	17,50,523	34,292	78,00,946	80,75,582
	Add : Re-insurance accepted to direct claims	2,215	-	-	-	-	-	-	-	-	258	-	-	-	-	-	258	2,473
	Less : Re-insurance Ceded to claims paid	60,873	82,282	-	82,282	2,72,304	69,652	3,41,956	255	7,219	15,814	-	38,522	41,423	15,02,869	2,025	19,50,083	20,93,238
Total Claims Incurred		94,968	38,728	-	38,728	9,30,293	42,07,972	51,38,265	3,683	3,731	5,200	-	1,59,810	2,60,511	2,47,654	32,267	58,51,121	59,84,817

CLAIMS INCURRED [NET]

	Particulars	Fire	Marine			Miscellaneous												Upto the Quarter Ended Dec 31, 2018
Upto The Quarter Ended Dec 31,2018			Marine Cargo	Marine Others	Marine Total	Motot OD	Motor TP	Motor	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop	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	3,15,059	2,67,186	-	2,67,186	35,76,276	49,16,334	84,92,610	10,152	25,005	63,585	-	4,51,007	7,40,210	57,80,804	97,980	1,56,61,353	1,62,43,598
	Add : Claims Outstanding at the end of the year	3,49,620	98,639	-	98,639	12,47,465	3,75,65,935	3,88,13,400	24,203	22,037	36,641	-	3,05,344	2,75,820	4,95,661	62,453	4,00,35,559	4,04,83,818
	Less : Claims Outstanding at the beginning of the year	1,99,819	47,518	-	47,518	11,46,979	3,02,42,496	3,13,89,475	24,565	16,156	46,743	-	2,34,133	2,82,269	8,59,830	54,370	3,29,07,541	3,31,54,878
	Gross Incurred Claims	4,64,860	3,18,307	-	3,18,307	36,76,762	1,22,39,773	1,59,16,535	9,790	30,886	53,483	-	5,22,218	7,33,761	54,16,635	1,06,063	2,27,89,371	2,35,72,538
	Add : Re-insurance accepted to direct claims	5,008	-	-	-	-	-	-	-	-	913	-	-	-	-	-	913	5,921
	Less : Re-insurance Ceded to claims paid	1,33,249	2,14,130	-	2,14,130	6,54,513	2,42,817	8,97,330	508	20,340	40,220	-	1,03,481	87,709	49,13,684	5,507	60,68,779	64,16,158
Total Claims Incurred		3,36,619	1,04,177	-	1,04,177	30,22,249	1,19,96,956	1,50,19,205	9,282	10,546	14,176	-	4,18,737	6,46,052	5,02,951	1,00,556	1,67,21,505	1,71,62,301

- 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, 2017
For The Quarter Ended Dec 31,2017			Marine Cargo	Marine Others	Marine Total	Motot OD	Motor TP	Motor	Worksmen's Compensatio n	Public/Prod uct Libility	Engineerin g	Aviation	Personal Accident	Health Insurance	Crop	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	30,313	34,08,543	37,96,634
	Add : Claims Outstanding at the end of the year	(45,363)	69	-	69	(1,77,637)	39,94,973	38,17,336	2,434	551	6,093	-	(20,994)	(4,075)	2,97,896	(16,849)	40,82,392	40,37,098
	Less : Claims Outstanding at the beginning of the year	-	-	-	-	-	22,11,611	22,11,611	-	-	-	-	-	-	-	-	22,11,611	22,11,611
	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	2,22,887	4,74,578	13,464	52,79,324	56,22,121
	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	2,11,488	3,24,398	11,414	53,24,220	53,58,125

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 Compensatio n	Public/Prod uct Libility	Engineerin g	Aviation	Personal Accident	Health Insurance	Crop	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	2,92,618	7,63,960	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	2,43,62,434	33,997	22,726	48,278	-	2,01,845	2,49,060	2,67,096	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	1,38,79,404	4,044	23,477	57,200	-	4,35,082	6,71,758	7,88,214	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	2,47,648	4,528	8,98,931	20,86,269
	Total Claims Incurred	1,17,280	70,617	-	70,617	35,52,407	98,48,314	1,34,00,721	3,383	2,277	16,921	-	3,86,321	6,15,228	5,40,566	62,209	1,50,27,626	1,52,15,523

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, 2018	
For The Quarter Ended Dec 31,2018			Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop	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	71,682	8,826	-	8,826	2,13,451	2,34,514	4,47,965	2,232	(145)	5,951	-	33,854	62,791	8,549	11,046	5,72,243	6,52,751
	Add: Re-insurance Accepted	222	-	-	-	-	-	-	-	-	77	-	-	-	-	-	77	299
	Less: Commission on Re-insurance Ceded	7,55,847	14,987	-	14,987	3,28,616	12,309	3,40,925	69	167	9,914	-	6,535	3,983	39,878	1,574	4,03,045	11,73,879
	Net Commission	(6,83,943)	(6,161)	-	(6,161)	(1,15,165)	2,22,205	1,07,040	2,163	(312)	(3,886)	-	27,319	58,808	(31,329)	9,472	1,69,275	(5,20,829)

COMMISSION (NET)

Particulars		Fire				Miscellaneous												Upto the Quarter Ended Dec 31, 2018
Upto The Quarter Ended Dec 31,2018			Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop	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	2,63,189	29,548	-	29,548	9,34,465	2,75,463	12,09,928	3,062	5,159	16,926	-	66,675	1,87,567	10,541	22,515	15,22,373	18,15,110
	Add: Re-insurance Accepted	1,057	-	-	-	-	-	-	-	-	213	-	-	-	-	-	213	1,270
	Less: Commission on Re-insurance Ceded	8,14,741	56,993	-	56,993	7,45,940	34,141	7,80,081	258	3,341	23,132	-	44,389	19,349	1,27,357	5,474	10,03,381	18,75,115
	Net Commission	(5,50,495)	(27,445)	-	(27,445)	1,88,525	2,41,322	4,29,847	2,804	1,818	(5,993)	-	22,286	1,68,218	(1,16,816)	17,041	5,19,205	(58,735)

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	Crop	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	1	6,196	2,55,722	10,334	2,66,056	869	610	6,240	-	20,688	62,571	1,729	6,901	3,65,664	4,05,850
	Add: Re-insurance Accepted	363	-	-	-	-	-	-	-	-	58	-	-	-	-	-	58	421
	Less: Commission on Re-insurance Ceded	29,154	16,013	1	16,014	48,003	9,907	57,910	92	376	3,126	-	4,862	3,761	1,81,917	1,625	2,53,669	2,98,837
	Net Commission	5,199	(9,818)	-	(9,818)	2,07,719	427	2,08,146	777	234	3,172	-	15,826	58,810	(1,80,188)	5,276	1,12,053	1,07,434

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 Total	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop	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	1	23,462	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	10,63,347
	Add: Re-insurance Accepted	1,273	-	-	-	-	-	-	-	-	138	-	-	-	-	-	138	1,411
	Less: Commission on Re-insurance Ceded	1,25,023	54,584	1	54,585	83,452	30,731	1,14,182	282	2,285	16,653	-	26,358	14,412	8,14,729	5,136	9,94,037	11,73,645
	Net Commission	(11,737)	(31,123)	-	(31,123)	5,33,967	(20,397)	5,13,571	2,282	649	687	-	32,400	1,77,621	(8,10,416)	17,179	(66,027)	(1,08,887)

Particulars	For the Quarter ended Dec 31, 2018	Upto the Quarter ended Dec 31, 2018	For the Quarter ended Dec 31, 2017	Upto the Quarter ended Dec 31, 2017
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Agents	10,320	32,614	12,442	48,607
Brokers	2,06,588	6,04,841	1,26,850	2,70,222
Corporate Agency	4,35,843	11,77,654	2,66,558	7,44,518
Referral				
Others (pl. specify)				
TOTAL (B)	6,52,751	18,15,110	4,05,850	10,63,347

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, 2018
For The Quarter Ended Dec 31,2018		Fire	Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Worksmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop	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	(18,170)	14,866	-	14,866	97,034	1,50,512	2,47,546	3,465	(4,222)	2,568	-	20,583	41,607	11,194	5,149	3,27,890	3,24,586
2	Travel, conveyance and vehicle running expenses	(1,484)	1,146	-	1,146	7,633	20,207	27,840	306	(304)	205	-	1,972	3,300	2,392	400	36,111	35,773
3	Training expenses	(699)	49	-	49	2,359	5,602	7,961	11	10	39	-	714	706	227	123	9,791	9,141
4	Rents, rates & taxes	(2,294)	129	-	129	6,494	15,436	21,930	30	25	108	-	1,915	1,918	634	331	26,891	24,726
5	Repairs	(559)	16	-	16	961	2,291	3,252	3	2	16	-	253	268	100	47	3,941	3,398
6	Printing & stationery	(1,327)	46	-	46	2,637	6,285	8,922	11	7	45	-	724	751	268	133	10,861	9,580
7	Communication	(1,685)	113	-	113	5,467	12,984	18,451	26	23	91	-	1,645	1,632	527	280	22,675	21,103
8	Legal & professional charges	(1,445)	132	-	132	6,070	14,401	20,471	30	28	100	-	1,885	1,842	574	313	25,243	23,930
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	(72)	3	-	3	167	398	565	-	1	3	-	47	48	17	8	689	620
	(b) as adviser or in any other capacity, in respect of					-	-	-	-	-	-	-	-	-	-	-		
	(i) Taxation matters	(26)	3	-	3	129	307	436	1	1	3	-	41	40	12	7	541	518
	(ii) Certification	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Out of Pocket expenses	(1)	-	-	-	3	9	12	-	-	-	-	1	1	1	1	16	15
10	Advertisement and publicity	63,208	2,672	-	2,672	7,81,984	(6,01,066)	1,80,918	1,052	142	8,199	-	1,43,684	1,20,628	46,754	28,098	5,29,475	5,95,355
11	Interest & Bank Charges	(2,167)	104	-	104	5,450	12,965	18,415	25	19	90	-	1,575	1,593	538	274	22,529	20,466
12	Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Power and Electricity	(714)	58	-	58	2,706	6,421	9,127	13	12	45	-	831	816	257	139	11,240	10,584
	Information Technology Expenses	(6,607)	450	-	450	21,708	51,556	73,264	104	90	359	-	6,545	6,485	2,091	1,113	90,051	83,894
	Marketing Expenses	(495)	3,452	-	3,452	13,81,651	(2,50,113)	11,31,538	1,710	(397)	8,604	-	56,331	20,668	(2,962)	(8,785)	12,06,707	12,09,664
	Operating Lease Charges	(763)	66	-	66	3,043	7,221	10,264	15	14	50	-	940	921	289	156	12,649	11,952
	IRDA Registration renewal fees	(403)	27	-	27	1,320	3,134	4,454	7	6	22	-	397	394	127	68	5,475	5,099
	GST/Service Tax Expense	-	-	-	-	-	-	-	-	-	-	-	-	-	15,000	-	15,000	15,000
	Outsourcing Expenses	(16,372)	1,347	-	1,347	81,473	1,25,263	2,06,736	715	(933)	833	-	14,229	15,683	4,641	2,651	2,44,555	2,29,530
	Net Exchange (Gain) / Loss	-	-	-	-	4	8	12	-	-	-	-	2	1	-	-	15	15
	Co-insurance Administrative Charges	(86)	4	-	4	157	374	531	1	-	3	-	42	44	16	8	645	563
	Terrorism Pool - Management Expenses	2,034	-	-	-	-	-	-	-	-	622	-	-	-	-	-	622	2,656
	DR Pool - Administrative Expenses (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Miscellaneous Expenses (Net)	(7,001)	422	-	422	20,879	49,613	70,492	98	83	345	-	6,208	6,192	2,027	1,065	86,510	79,931
	13	Depreciation	(3,901)	270	-	270	12,983	30,831	43,814	62	54	215	-	3,921	3,882	1,248	666	53,862
	Less: Write back of provision no longer required	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	(1,029)	25,375	-	25,375	24,42,312	(3,35,361)	21,06,951	7,685	(5,339)	22,565	-	2,64,485	2,29,420	85,972	32,245	27,43,984	27,68,330

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, 2018
Upto The Quarter Ended Dec 31,2018			Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop	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	19,554	35,682	-	35,682	2,32,105	4,25,407	6,57,512	4,003	4,263	7,076	-	64,592	97,232	25,665	12,180	8,72,523	9,27,759
	2 Travel, conveyance and vehicle running expenses	2,234	3,000	-	3,000	21,783	47,412	69,195	357	380	597	-	6,202	9,782	5,514	1,200	93,227	98,461
	3 Training expenses	290	166	-	166	6,213	14,670	20,883	38	40	100	-	2,171	2,010	541	334	26,117	26,573
	4 Rents, rates & taxes	880	504	-	504	18,858	44,527	63,385	115	123	304	-	6,588	6,102	1,642	1,010	79,269	80,653
	5 Repairs	179	103	-	103	3,836	9,056	12,892	23	25	62	-	1,340	1,241	334	205	16,122	16,404
	6 Printing & stationery	445	255	-	255	9,540	22,526	32,066	58	62	154	-	3,333	3,087	831	511	40,102	40,802
	7 Communication	687	393	-	393	14,708	34,726	49,434	90	96	237	-	5,138	4,759	1,280	787	61,821	62,901
	8 Legal & professional charges	668	382	-	382	14,300	33,765	48,065	87	93	230	-	4,996	4,627	1,245	765	60,108	61,158
	9 Auditors' fees, expenses etc				-												-	-
	(a) as auditor	26	15	-	15	551	1,300	1,851	3	4	9	-	192	178	48	29	2,314	2,355
	(b) as adviser or in any other capacity, in respect of																	
	(i) Taxation matters	13	8	-	8	283	668	951	2	2	5	-	99	92	25	15	1,191	1,212
	(ii) Certification	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-	-
	(iii) Management services; and				-			-				-					-	-
	(c) in any other capacity				-			-				-					-	-
	Out of Pocket expenses	-	-	-	-	9	22	31	-	-	-	-	3	3	1	1	39	39
	10 Advertisement and publicity	70,934	5,374	-	5,374	10,83,463	1,08,263	11,91,726	1,753	915	11,035	-	2,02,489	1,54,376	48,168	35,132	16,45,594	17,21,902
	11 Interest & Bank Charges	793	454	-	454	16,982	40,097	57,079	104	110	273	-	5,933	5,495	1,478	909	71,381	72,628
	12 Others (to be specified)				-			-										
	Power and Electricity	313	179	-	179	6,707	15,835	22,542	41	44	108	-	2,343	2,170	583	359	28,190	28,682
	Information Technology Expenses	2,707	1,551	-	1,551	57,991	1,36,923	1,94,914	354	377	934	-	20,258	18,763	5,049	3,104	2,43,753	2,48,011
	Marketing Expenses	99,783	6,593	-	6,593	15,12,158	56,948	15,69,106	2,260	1,041	15,155	-	2,75,844	2,07,919	65,452	48,154	21,84,931	22,91,307
	Operating Lease Charges	343	197	-	197	7,352	17,358	24,710	45	48	118	-	2,568	2,379	640	393	30,901	31,441
	IRDA Registration renewal fees	165	94	-	94	3,531	8,336	11,867	22	23	57	-	1,233	1,142	307	189	14,840	15,099
	GST/Service Tax Expense	-	-	-	-	-	-	-	-	-	-	-	-	-	29,000	-	29,000	29,000
	Outsourcing Expenses	8,600	6,179	-	6,179	1,91,481	3,62,313	5,53,794	1,251	1,332	2,741	-	48,900	47,561	10,994	7,667	6,74,240	6,89,019
	Net Exchange (Gain) / Loss	-	-	-	-	5	11	16	-	-	-	-	2	1	-	1	20	20
	Co-insurance Administrative Charges	28	17	-	17	602	1,421	2,023	4	4	10	-	210	195	52	32	2,530	2,575
	Terrorism Pool - Management Expenses	7,400	-	-	-	-	-	-	-	-	1,755	-	-	-	-	-	1,755	9,155
	DR Pool - Administrative Expenses (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Miscellaneous Expenses (Net)	2,747	1,574	-	1,574	58,851	1,38,954	1,97,805	359	383	947	-	20,559	19,042	5,123	3,149	2,47,367	2,51,688
	13 Depreciation	1,608	921	-	921	34,444	81,325	1,15,769	210	224	555	-	12,032	11,144	2,998	1,844	1,44,776	1,47,305
	Less: Write back of provision no longer required	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	2,20,397	63,641	-	63,641	32,95,753	16,01,863	48,97,616	11,179	9,589	42,462	-	6,87,025	5,99,300	2,06,970	1,17,970	65,72,111	68,56,149

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	Worksmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop	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	(10,761)	23,656	2,57,393	2,83,698	
2	Travel, conveyance and vehicle running expenses	1,948	507	-	507	6,929	11,209	18,138	-	203	210	-	1,266	3,130	(217)	2,565	25,295	27,750	
3	Training expenses	268	20	-	20	1,150	1,877	3,027	5	8	16	-	232	317	99	43	3,747	4,035	
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	57	3,993	4,272	
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	16,413	27	43	89	-	1,268	1,724	516	236	20,316	21,867	
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	3	272	292	
	(ii) Certification	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Out of Pocket expenses	6	-	-	-	25	41	66	-	1	-	-	5	7	2	(2)	79	85	
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	191	109	8,729	9,376	
	Information Technology Expenses	3,730	274	-	274	16,177	26,647	42,824	67	113	234	-	3,351	4,507	1,278	634	53,008	57,012	
	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	(15,560)	64,945	12,68,201	13,12,385	
	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	
	GST/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	(481)	5,543	1,59,742	1,76,724	
	Net Exchange (Gain) / Loss	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Co-insurance Administrative Charges	180	114	-	114	-	-	-	-	5	30	-	-	24	-	18	77	371	
	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	832	67,843	72,910
	13	Depreciation	3,048	223	-	223	13,251	21,880	35,131	54	93	193	-	2,765	3,701	1,024	524	43,485	46,756
	Less: Write back of provision no longer required	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	TOTAL	1,13,273	13,088	-	13,088	6,86,791	11,23,515	18,10,306	1,021	5,393	9,102	-	32,483	2,12,005	(7,747)	1,01,909	21,64,472	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	Crop	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	88	8,892	9,611
	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	188	19,314	20,876
	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	41,792	78	110	212	-	2,992	4,335	1,697	506	51,722	55,904
	8 Legal & professional charges	3,054	247	-	247	12,745	20,245	32,990	62	87	168	-	2,362	3,422	1,339	399	40,829	44,130
	9 Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	144	12	-	12	601	955	1,556	3	4	8	-	111	161	63	20	1,926	2,082
	(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	3	245	264
	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	553	56,337	60,891
	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	18,900	39,48,240	40,73,873
	Operating Lease Charges	429	35	-	35	1,793	2,847	4,640	9	12	24	-	332	481	188	57	5,743	6,207
	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
	GST/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	-	42	1,066	2,569
	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	2,062	2,10,681	2,27,714
	13 Depreciation	9,549	774	-	774	39,856	63,306	1,03,162	192	273	524	-	7,385	10,701	4,189	1,248	1,27,674	1,37,997
	Less: Write back of provision no longer required	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	3,33,546	42,249	-	42,249	20,04,504	31,63,181	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

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, 2018	As at Dec 31, 2017
		(Rs.'000)	(Rs.'000)
1	Authorised Capital		
	Equity Shares of Rs 324,000,000 (Previous year - 324,000,000) of Rs. 10 each	32,40,000	32,40,000
2	Issued Capital		
	298,805,700 (Previous Year: 298,805,700) Equity Shares of Rs.10 each	29,88,057	29,88,057
3	Subscribed Capital		
	298,805,700 (Previous Year: 298,805,700) Equity Shares of Rs.10 each	29,88,057	29,88,057
4	Called-up Capital		
	298,805,700 (Previous Year: 298,805,700) Equity Shares of Rs.10 each fully paid up	29,88,057	29,88,057
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (Amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses		
	Expenses including commission or brokerage on	-	-
	Underwriting or subscription of shares		
	TOTAL	29,88,057	29,88,057
	Number of Shares held by TI Financial Holdings Limited (previously known as Tube Investment of India Limited), the Holding Company	17,92,82,861	17,92,82,861

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, 2018		As at Dec 31, 2017	
	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				
TOTAL	29,88,05,700	100	29,88,05,700	100

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

	Particulars	As at Dec 31, 2018	As at Dec 31, 2017
		(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	43,47,567	28,47,567
	Add: Transfer from Profit and Loss account	-	-
	Add: Transfer from Contingency Reserve for Unexpired Risk	-	-
		43,47,567	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	53,99,911	50,81,159
8	Debenture Redemption Reserve	1,00,000	-
	TOTAL	1,12,80,123	93,61,371

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, 2018	As at Dec 31, 2017
		(Rs. '000)	(Rs. '000)
1	Debentures/ Bonds	10,00,000	10,00,000
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	10,00,000	10,00,000

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, 2018		As at Dec 31, 2017	
		(Rs.'000).	(Rs.'000).	(Rs.'000).	(Rs.'000).
	LONG TERM INVESTMENTS				
1	Government Securities and Government Guaranteed Bonds including Treasury Bills		27,65,997		25,36,697
2	Other Approved Securities		-		-
3	Approved Investments		-		-
	(a) Debenture / Bonds		23,83,348		23,07,825
	(b) Fixed Deposits with Banks		-		-
	(c) Equity Shares (Net of FairValue Change)		1,47,833		1,56,377
	(d) Investment Properties - Real Estate		31,154		35,846
4	Investments in Infrastructure and Social Sector		14,44,278		13,75,130
5	Other than Approved Investments				
	(a) Debentures/Bonds	1,89,761		55,929	
	Less : Provision for Impairment	17,293		-	
	- Debentures/Bonds (Net of Impairment)		1,72,468		55,929
	(b) Equity Shares (Net of FairValue Change)		14,312		32,861
6	Investments in Alternate Investment funds		12,159		9,327
	Total (A)		69,71,549		65,09,992
	SHORT TERM INVESTMENTS				
1	Government securities and Government guaranteed bonds including Treasury Bills		10,814		24,908
2	Other Approved Securities		-		-
3	Approved Investments		-		-
	(a) Debentures/ Bonds		6,19,653		6,18,073
	(b) Fixed Deposits with Banks		-		2,05,721
	(c) Money market Instruments		-		-
	(d) Mutual Fund (Liquid Schemes)		1,13,511		88,656
4	Investments in Infrastructure and Social Sector		43,232		37,302
5	Other than Approved Investments	39,986		-	
	Less : Provision for Impairment	757		-	
	- Debentures/Bonds (Net of Impairment)		39,229		-
	Total (B)		8,26,439		9,74,660
	TOTAL (A) +(B)		77,97,988		74,84,652

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, 2018		As at Dec 31, 2017	
	Cost	Market Value	Cost	Market Value
a) Equity Shares listed	1,62,144	1,59,886	1,56,322	1,89,238
b) Mutual Funds	1,13,483	1,13,511	88,603	88,656
c) Government and other securities	27,76,810	27,46,902	25,61,604	25,38,698
d) Fixed Deposit with Banks	5,296	5,296	2,05,721	2,05,721
e) Corporate Bonds	47,20,258	47,00,772	43,94,260	44,33,575
f) Money Market Instruments	-	-	-	-
g) Investment Properties - Real Estate	31,154	31,154	35,846	35,846
h) Investment in AIF	12,159	12,159	-	-
	78,21,304	77,69,679	74,42,355	74,91,733

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, 2018		As at Dec 31, 2017	
		(Rs.'000).	(Rs.'000).	(Rs.'000).	(Rs.'000).
	LONG TERM INVESTMENTS				
1	Government Securities and Government Guaranteed Bonds including Treasury Bills		2,28,26,389		1,78,62,105
2	Other Approved Securities		-		-
3	Approved Investments		-		-
	(a) Debenture / Bonds		1,96,68,581		1,62,50,513
	(b) Fixed Deposits with Banks		-		-
	(c) Equity Shares (Net of FairValue Change)		12,19,989		11,01,122
	(d) Investment Properties - Real Estate		2,57,097		2,52,405
4	Investments in Infrastructure and Social Sector		1,19,18,907		96,82,952
6	Other than Approved Investments				
	a) Debentures/Bonds	15,66,006		3,93,827	
	Less : Provision for Impairment	1,42,707		-	3,93,827
	- Debentures/Bonds (Net of Impairment)		14,23,299		
	(b) Equity Shares (Net of FairValue Change)		1,18,109		2,31,391
7	Investments in Alternate Investment funds		1,00,341		65,673
	Total (A)		5,75,32,712		4,58,39,988
	SHORT TERM INVESTMENTS				
1	Government securities and Government guaranteed bonds including Treasury Bills		89,239		1,75,387
2	Other Approved Securities		-		-
3	Approved Investments		-		-
	(a) Debentures/ Bonds		51,13,689		43,52,150
	(b) Fixed Deposits with Banks		-		14,48,579
	(c) Money market Instruments		-		-
	(d) Mutual Fund (Liquid Schemes)		9,36,746		6,24,272
4	Investments in Infrastructure and Social Sector		3,56,768		2,62,665
5	Other than Approved Investments	3,29,987			
	Less : Provision for Impairment	6,243			
	- Debentures/Bonds (Net of Impairment)		3,23,744		-
	Total (B)		68,20,186		68,63,053
	TOTAL (A) +(B)		6,43,52,898		5,27,03,041

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, 2018		As at Dec 31, 2017	
	Cost	Market Value	Cost	Market Value
a) Equity Shares listed	13,38,098	13,19,459	11,00,740	13,32,513
b) Mutual Funds	9,36,517	9,36,746	6,23,897	6,24,272
c) Government and other securities	2,29,15,628	2,26,68,811	1,80,37,492	1,78,76,195
d) Fixed Deposit with Banks	43,704	43,704	14,48,579	14,48,579
e) Corporate Bonds	3,89,53,937	3,87,93,122	3,09,42,105	3,12,18,944
f) Money Market Instruments	-	-	-	-
g) Investment Properties - Real Estate	2,57,097	2,57,097	2,52,405	2,52,405
h) Investment in AIF	1,00,341	1,00,341	-	-
	6,45,45,322	6,41,19,281	5,24,05,219	5,27,52,909

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, 2018 (Rs.'000).	As at Dec 31, 2017 (Rs.'000).
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others (to be specified)	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION	-	-
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others (to be specified)	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION	-	-
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION	-	-
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-

FORM NL-14-FIXED ASSETS SCHEDULE
Cholamandalam MS General Insurance Company Ltd
Registration No. 123
Date of Registration with the IRDA : July 15, 2002

(Rs. '000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	As at Apr 1, 2018	Additions	Deductions	As at Dec 31, 2018	As at Apr 1, 2018	For The Period	On Sales/ Adjustments	Upto Dec 31, 2018	As at Dec 31, 2018	As at Dec 31, 2017
Land - (Undivided share)	58,032	-	-	58,032	-	-	-	-	58,032	58,032
Buildings	3,66,981	-	-	3,66,981	38,328	5,492	-	43,820	3,23,161	3,28,997
Furniture & Fittings	54,226	2,962	567	56,621	50,388	2,494	491	52,391	4,230	4,582
Information Technology Equipment	4,30,327	21,439	70	4,51,696	3,54,916	34,240	70	3,89,086	62,610	84,588
Intangibles Computers	7,08,658	60,691	-	7,69,349	5,45,389	77,817	-	6,23,206	1,46,143	1,30,290
Vehicles	27,852	12,794	5,673	34,973	13,266	6,410	4,975	14,701	20,272	15,668
Office Equipment	31,326	4,364	68	35,622	28,421	1,977	68	30,330	5,292	1,824
Electrical Fittings	55,096	3,084	628	57,552	45,199	5,861	628	50,432	7,120	10,471
Improvement to Premises	1,44,497	21,652	1,259	1,64,890	1,11,476	13,014	1,259	1,23,231	41,659	31,477
TOTAL	18,76,995	1,26,986	8,265	19,95,716	11,87,383	1,47,305	7,491	13,27,197	6,68,519	6,65,929
Work in progress	-	-	-	-	-	-	-	-	15,836	20,488
Grand Total	18,76,995	1,26,986	8,265	19,95,716	11,87,383	1,47,305	7,491	13,27,197	6,84,355	6,86,417
PREVIOUS YEAR	16,93,803	1,13,492	4,415	18,02,880	10,02,438	1,37,996	3,483	11,36,951	6,86,417	

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, 2018	As at Dec 31, 2017
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	73,762	79,844
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)		
	(bb) Others		
	(b) Current Accounts	3,49,466	3,78,775
3	Money at Call and Short Notice	-	-
	(a) With Banks		
	(b) With other Institutions		
4	Others (Bank deposits under lien)	6,037	6,201
	TOTAL	4,29,265	4,64,820
	Cash balance includes:		
	Cheques in hand	65,777	74,283
	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, 2018	As at Dec 31, 2017
		(Rs.'000)	(Rs.'000)
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	20,87,372	12,73,116
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	9,45,550	3,59,658
6	Others (to be specified)		
	Advances to Employees	997	304
	Advances to Vendors	32,758	43,880
	GST Unutilised Credit/paid in advance	3,02,687	2,34,835
	Service tax paid under protest (Note 8 (c) of Schedule 16)	55,087	70,028
	Other Advances / Deposits	19,29,812	19,64,119
	TOTAL (A)	53,54,263	39,45,940
	OTHER ASSETS		
1	Income accrued on investments	21,04,429	17,24,064
2	Outstanding Premiums	27,61,759	39,11,241
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business	1,04,873	3,48,436
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]	12,63,939	11,20,101
	Receivable from Nuclear Pool	20,405	19,900
	Unclaimed Amount of Policy holders Deposits	84,800	1,57,300
	Receivable from IMTPIP	-	-
	Service Tax refund receivable	83,040	-
	Deposits for Premises and Advance Rent	74,757	62,443
	TOTAL (B)	64,98,002	73,43,485
	TOTAL (A+B)	1,18,52,265	1,12,89,425

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, 2018	As at Dec 31, 2017
		(Rs.'000)	(Rs.'000)
1	Agents' Balances	2,28,158	96,740
2	Balances due to other insurance companies	46,34,884	50,90,525
3	Deposits held on re-insurance ceded	-	-
4	Premiums Received in Advance/ Deposit Received	20,50,662	19,19,612
5	Unallocated Premium	5,59,071	6,08,799
6	Sundry creditors	13,34,135	9,96,151
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	4,04,83,818	3,15,94,238
9	Due to Officers/ Directors	-	-
10	Others (to be specified)		
	Book Overdraft	2,11,391	53,132
	Tax and Other Withholdings	93,232	54,541
	Environment Relief Fund	-	-
	GST Payable	5,76,354	4,62,820
	Value Added Tax Payable	-	-
	Unclaimed amounts of policyholders	1,24,647	1,34,486
	Others	8,870	8,870
	TOTAL	5,03,05,221	4,10,19,914

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, 2018	As at Dec 31, 2017
		(Rs.'000).	(Rs.'000).
1	Reserve for Unexpired Risk	2,00,86,243	1,85,78,111
	Less: Unabsorbed RSBY Enrollment costs	(2,087)	(1,123)
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	3,37,333	2,49,220
	TOTAL	2,04,21,489	1,88,26,208

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, 2018	As at Dec 31, 2017
		(Rs.'000)	(Rs.'000)
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	TOTAL	-	-

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

Sl.No.	Particular	As at 31st Dec 18				As at 31st Dec 17			
		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	30,875	3,333	163	34,371	34,027	2,093	154	36,274
2	Marine	-	-	-	-	-	-	-	-
a	Marine Cargo	667	848	139	1,654	645	413	164	1,222
b	Marine Hull	-	-	-	-	-	-	-	-
3	Miscellaneous	-	-	-	-	-	-	-	-
a	Motor	1,26,767	1,43,278	2,21,406	4,91,451	1,17,838	1,22,676	1,49,030	3,89,544
b	Engineering	694	239	128	1,061	669	423	113	1,205
c	Aviation	-	-	-	-	-	-	-	-
d	Liabilities	490	340	122	952	483	311	120	914
e	Others	28,328	2,880	5,754	36,963	19,481	2,377	7,880	29,738
4	Health Insurance	13,040	2,135	623	15,798	12,638	2,374	552	15,564
5	IMTPIP	-	15,594	7,856	23,450	-	19,726	7,536	27,262
6	Total Liabilities	2,00,861	1,68,647	2,36,191	6,05,700	1,85,781	1,50,393	1,65,549	5,01,723

PERIODIC DISCLOSURES
FORM NL-22
Geographical Distribution of Business

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

(Rs in Lakhs)																											
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, 2018	Upto the quarter ended Dec 31, 2018	For the quarter ended Dec 31, 2018	Upto the quarter ended Dec 31, 2018	For the quarter ended Dec 31, 2018	Upto the quarter ended Dec 31, 2018	For the quarter ended Dec 31, 2018	Upto the quarter ended Dec 31, 2018	For the quarter ended Dec 31, 2018	Upto the quarter ended Dec 31, 2018	For the quarter ended Dec 31, 2018	Upto the quarter ended Dec 31, 2018	For the quarter ended Dec 31, 2018	Upto the quarter ended Dec 31, 2018	For the quarter ended Dec 31, 2018	Upto the quarter ended Dec 31, 2018	For the quarter ended Dec 31, 2018	Upto the quarter ended Dec 31, 2018	For the quarter ended Dec 31, 2018	Upto the quarter ended Dec 31, 2018	For the quarter ended Dec 31, 2018	Upto the quarter ended Dec 31, 2018	For the quarter ended Dec 31, 2018	Upto the quarter ended Dec 31, 2018	For the quarter ended Dec 31, 2018	Upto the quarter ended Dec 31, 2018	
Andhra Pradesh	97.58	295.22	1.58	7.02	4.71	20.26	1,011.92	2,859.44	2,982.29	9,114.87	3,994.20	11,974.31	0.97	-	2.85	1.16	5.39	20.06	57.75	0.44	1.76	-	-	2.19	6.55	4,122.89	12,371.12
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Assam	73.17	193.50	12.30	28.96	28.01	72.39	573.88	1,577.86	818.40	2,194.65	1,392.28	3,772.51	0.62	-	1.58	0.10	0.76	7.10	22.74	-	-	-	-	0.35	1.28	1,513.93	4,093.70
Bihar	164.08	524.75	3.21	7.87	5.49	16.63	1,496.75	4,120.08	2,603.72	6,714.70	4,100.47	10,834.78	0.90	-	1.48	0.13	0.89	7.74	25.40	-	0.28	-	-	3.48	11.81	4,285.50	11,423.90
Chattisgarh	90.38	335.99	3.00	9.01	16.77	40.90	813.23	2,057.06	1,381.27	3,633.83	2,194.49	5,690.89	0.46	-	1.04	0.04	0.74	5.93	18.35	0.01	0.06	-	-	6.67	32.18	2,317.75	6,129.16
Goa	22.27	69.26	-	4.71	0.33	0.94	21.53	71.53	38.47	91.66	60.00	163.20	0.23	-	2.54	0.37	8.55	9.07	77.04	0.15	0.55	-	-	0.04	0.71	92.50	327.54
Gujarat	520.18	1,699.87	42.08	157.19	54.38	194.01	2,051.97	5,817.62	3,806.91	10,186.43	5,858.88	16,004.05	22.77	-	73.01	7.64	980.47	173.54	507.80	0.37	1.49	-	-	278.05	664.81	6,957.87	20,282.70
Haryana	379.70	558.01	655.85	655.85	54.23	54.23	61.58	153.83	118.19	282.77	179.77	436.60	20.97	-	20.97	26.48	27.25	525.55	567.43	0.54	0.54	-	-	8.05	8.39	1,851.14	2,329.27
Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Jammu and Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Jharkhand	48.18	148.69	2.95	8.82	9.21	37.45	705.36	1,945.09	1,444.50	3,709.97	2,149.86	5,655.06	0.15	-	0.17	0.34	0.66	7.40	21.38	0.02	0.12	-	-	1.22	3.20	2,219.32	5,875.56
Karnataka	226.22	954.07	84.99	482.58	109.88	197.93	1,838.39	5,085.22	2,944.84	8,872.84	4,783.23	13,958.06	20.46	-	101.55	1,532.86	7,517.80	146.55	1,041.86	4.97	18.77	-	-	11.19	31.06	6,920.33	24,303.69
Kerala	155.63	459.04	2.21	6.18	5.72	20.12	830.60	2,529.07	931.05	2,588.64	1,761.65	5,117.71	0.34	-	0.34	0.72	2.26	26.54	56.60	-	0.73	-	-	1.54	3.17	1,954.35	5,666.15
Madhya Pradesh	326.55	998.81	12.06	71.79	14.23	51.26	662.88	2,106.64	1,466.08	4,427.06	2,128.97	6,533.70	3.26	-	6.83	1.46	4.00	108.80	344.46	0.12	0.51	0.10	706.99	29.40	79.01	2,624.95	8,797.36
Maharashtra	755.40	3,443.44	164.79	477.07	100.99	259.62	3,793.16	9,292.76	6,688.86	16,350.04	10,482.01	25,642.81	75.31	-	348.72	130.15	231.71	772.65	1,705.47	16.36	57.16	-	-	17.20	64.42	12,514.88	32,230.43
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Orissa	98.24	269.94	4.75	7.78	19.08	34.45	770.40	2,353.60	1,620.58	4,328.10	2,390.98	6,681.70	0.77	-	1.35	0.03	0.45	15.81	46.50	-	0.04	-	16,813.30	2.21	6.87	2,531.87	23,862.39
Punjab	131.90	480.48	-	0.08	0.01	0.91	58.29	147.05	157.54	393.11	215.83	540.15	-	-	-	0.14	0.73	33.31	137.32	-	-	-	-	2.34	6.02	383.52	1,165.70
Rajasthan	384.14	1,241.41	10.06	44.57	18.51	68.53	1,799.97	4,865.99	3,395.63	8,519.11	5,195.60	13,385.10	7.33	-	11.42	389.69	983.42	87.51	420.60	0.02	1.15	-	2,000.00	57.69	364.50	6,150.55	18,520.69
Sikkim	2.95	11.40	-	-	-	-	0.24	0.61	0.18	0.78	0.42	1.39	-	-	-	-	-	0.29	0.44	-	-	-	-	-	0.06	3.67	13.29
Tamil Nadu	504.66	2,305.23	389.14	1,146.77	666.55	1,102.18	3,440.77	10,026.41	7,436.62	23,633.40	10,877.39	33,659.81	199.24	-	358.41	4,143.28	10,901.36	3,972.42	12,329.97	21.95	103.39	13,063.97	14,631.15	594.61	1,576.03	34,433.20	78,114.30
Telangana	144.52	581.26	11.02	33.62	86.75	271.99	1,704.83	4,471.44	3,575.88	9,414.85	5,280.71	13,886.29	23.03	-	74.67	14.03	52.23	46.59	181.50	2.24	10.28	-	-	3.85	13.86	5,612.75	15,105.69
Tripura	5.33	19.57	3.91	12.38	9.55	29.49	134.24	351.11	262.13	661.38	396.37	1,012.48	-	-	0.34	-	0.07	3.48	17.04	-	-	-	-	-	-	418.64	1,091.37
Uttar Pradesh	503.77	1,589.41	1.58	5.24	4.39	12.25	1,469.25	4,824.59	2,646.94	7,298.01	4,116.19	12,122.60	-	-	0.20	0.59	2.24	34.19	137.04	0.01	0.33	-	-	10.36	43.04	4,671.08	13,912.37
Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
West Bengal	181.38	589.09	14.24	35.97	40.00	108.30	1,016.85	2,881.28	2,244.10	5,793.62	3,260.95	8,674.90	6.73	-	12.20	1.55	369.22	46.50	148.09	0.42	1.39	1,205.49	1,205.49	2.73	12.53	4,759.99	11,157.19
Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Chandigarh	180.79	493.82	0.81	2.71	2.41	8.96	1,166.25	3,473.77	1,692.55	5,028.50	2,858.80	8,502.26	-	-	0.01	1.01	2.06	31.13	104.51	-	0.36	-	-	4.91	13.72	3,079.87	9,128.41
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Delhi	236.41	2,276.02	58.81	1,909.13	10.53	159.65	918.57	2,099.65	812.78	2,153.01	1,731.35	4,252.66	14.56	-	141.08	3.99	80.58	116.77	1,328.08	-	4.23	-	-	4.22	73.08	2,176.64	10,224.50
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Puducherry	2.01	11.00	0.24	0.51	0.77	2.26	60.84	196.25	152.92	515.97	213.75	712.22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total	5,235.44	19,549.30	1,479.58	5,115.81	1,262.50	2,764.73	26,401.73	73,307.94	49,222.41	1,35,907.29	75,624.14	2,09,215.23	398.08	-	1,160.81	6,255.78	21,173.10	6,199.85	19,299.44	47.62	203.17	14,269.56	35,356.93	1,046.47	3,023.43	1,11,819.06	3,16,862.01

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, 2018

(Rs in Lakhs)

Reinsurance Risk Concentration								
S.No.	Reinsurance Placements	No of reinsurers	Proportional	Non-Proportional		Facultative		Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			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	1,030.77	2	126.39	15	4,689.48	18.91%
3	No. of Reinsurers with rating A but less than AA	18	23,615.09	15	1,452.66			81.08%
4	No. of Reinsurers with rating BBB but less than A							0.00%
5	No. of Reinsurers with rating less than BBB	2	1.38	1	2.66			0.01%
	Total	23	24,647.24	18	1,581.72	15	4,689.48	100.00%

NL-24- Ageing of Claims**Cholamandalam MS General Insurance Co Ltd****Registration No. 123****Date of Registration with the IRDA : July 15, 2002****Quarter end as on 31st Dec 2018****(Rs in Lakhs)**

Ageing of Claims								
Sl.No.	Line of Business	No. of claims paid					Total No. of claims paid	Total amount of claims paid
		1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Fire	424	1018	107	25	2	1576	1479
2	Marine Cargo	4882	960	595	90	3	6530	1006
3	Marine Hull	0	0	0	0	0	0	0
4	Engineering	26	89	44	8	4	171	230
5	Motor OD	19728	6020	1440	266	98	27552	11973
6	Motor TP	59	402	530	603	1166	2760	14370
7	Health	6485	184	3	0	0	6672	2638
8	Overseas Travel	8	1	2	1	1	13	71
9	Personal Accident	253	199	35	17	5	509	1570
10	Liability	389	14	4	5	3	415	137
11	Crop	144	22	1	5	0	172	17443
12	Miscellaneous	152	273	103	5	0	533	281

FORM N : 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'18

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	1188	2290	0	242	9910	26452	16995	40	530	132	192	0	411	58382
2	Claims reported during the period	1530	7086	0	254	31711	4157	9265	52	642	572	175	0	799	56243
3	Claims Settled during the period	1576	6530	0	171	27552	2760	6672	13	509	415	172	0	533	46903
4	Claims Repudiated during the period	293	52	0	14	1289		1655	3	74	137	0	0	221	3738
5	Claims closed during the period	44	89	0	7	1383	546	422	7	65	13	4	0	39	2619
6	Claims O/S at End of the period	805	2705	0	304	11397	27303	17511	69	524	139	191	0	417	61365
	Less than 3months	415	1792	0	153	9403	3614	2605	40	236	73	55	0	330	18716
	3 months to 6 months	261	520	0	70	1078	3016	76	16	69	16	27	0	57	5206
	6months to 1 year	78	349	0	47	576	4742	119	3	40	20	107	0	23	6104
	1year and above	51	44	0	34	340	15931	14711	10	179	30	2	0	7	31339

FORM NL-26 - CLAIMS INFORMATION - KG Table I

Cholamandalam MS General Insurance (Date:

Registration No. 123

Date of Registration with the IRDA : July 15, 2002

Solvency for the period ended 31st Dec 2018

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

Item No.	Description	PREMIUM						RSM
		Gross Premium	Net Premium	Gross incurred claim	Net incurred Claim	RSM-1	RSM-2	
1	Fire	26,073.59	6,765.28	15,441.98	3,452.88	2,607.36	2,316.30	2,607.36
2	Marine Cargo	7,241.09	1,768.56	4,664.39	1,230.10	868.93	839.59	868.93
3	Marine Hull	0.04	0.04	-	-	0.01	-	0.01
4	Motor	2,84,237.88	2,45,048.96	2,15,587.01	1,96,708.32	49,009.79	59,012.49	59,012.49
5	Engineering	3,408.02	597.38	604.49	175.42	340.80	90.67	340.80
6	Aviation	-	-	-	-	-	-	-
7	Laibilities	1,417.10	903.89	645.31	263.62	212.56	145.19	212.56
8	Helath	25,337.99	23,412.98	9,593.44	8,551.46	4,682.60	2,565.44	4,682.60
9	Misc	32,546.77	4,260.34	46,191.96	7,063.31	3,254.68	6,928.79	6,928.79
10	Weather	33,494.24	30,472.96	8,980.14	6,858.91	6,094.59	2,057.67	6,094.59
	Total	4,13,756.72	3,13,230.39	3,01,708.72	2,24,304.02	67,071.32	73,956.14	80,748.13

PERIODIC DISCLOSURES		
FORM NL-27 Offices information for Non-Life		
Insurer: Cholamandalam MS General Insurance Co Ltd		Date: 31.12.2018
Sl. No.	Office Information	Number
1	No. of offices at the beginning of the Quarter	90*
2	No. of branches approved during the Quarter	NIL
3	No. of branches opened during the Quarter	NIL
4	Out of approvals of previous year	NIL
5	Out of approvals of this Quarter	NIL
6	No. of branches closed during the Quarter	0
7	No. of offices at the end of the Quarter	90*
8	No. of branches approved but not opened	2
9	No. of rural branches	NIL
10	No. of urban branches	90*

* 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 2018

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	7,23,179
2	Loans	9	-
3	Fixed Assets	10	6,844
4	Current Assets		
	a. Cash & Bank Balance	11	4,293
	b. Advances & Other Assets	12	1,18,523
5	Current Liabilities		
	a. Current Liabilities	13	5,03,052
	b. Provisions	14	2,05,885
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		10,032

Application of Funds as per Balance Sheet (A)

1,33,868

	Less: Other Assets	SCH ++	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	6,844
3	Cash & Bank Balance (if any)	11	4,293
4	Advances & Other Assets (if any)	12	1,18,523
5	Current Liabilities	13	5,03,052
6	Provisions	14	2,05,885
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		10,032

Total (B)

TOTAL (B)

(5,89,310)

FORM - 3B

(Read with Regulation 10)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Statement as on: 31 Dec 2018

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

'Investment Assets'* As per FORM 3B

(A-B)

7,23,179

FORM - 3B

(Read with Regulation 10)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Statement as on: 31 Dec 2018

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 II

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value (h)
			Balance	FRSM*						
			(a)	(b)	(c)	d = (a+b+c)	(e)	(f)	(g)=(d+f)	
1	Central Govt. Securities	Not less than 20%		15,880	1,31,053	1,46,934	20.32%		1,46,934	1,44,641
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not less than 30%		27,768	2,29,156	2,56,924	35.54%		2,56,924	2,54,157
3	Investment subject to Exposure Norms									
	a. Housing / Infra & Loans to SG for Housing and FFE	Not less than 15%								
	1. Approved Investments			26,688	2,20,245	2,46,933	34.16%	62.12	2,46,995	2,45,265
	2. Other Investments			1,430	11,804	13,234	1.83%	(344.06)	12,890	11,117
	b. Approved Investments	Not exceeding 55%		20,978	1,73,124	1,94,103	26.85%	1,449.80	1,95,552	1,94,425
	c. Other Investments			1,272	10,500	11,773	1.63%	(956.32)	10,817	9,663
Investment Assets		100%		78,137	6,44,830	7,22,967	100%	211.54	7,23,179	7,14,627

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: 31-Jan-19

Signature: _____

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

Full name: NV MURALI

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

Chief of Investments

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

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

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.8.48 Crs held seperately for unclaimed amount of policyholders fund

PERIODIC DISCLOSURES

FORM NL-29 Detail regarding debt securities

Cholamandalam MS General Insurance Company
limited

Date: Quarter ended Dec 31, 2018

Registration No. 123

Date of Registration with the IRDA : July 15, 2002

(Rs in Lakhs)

	Market Value				Book Value			
	As at 31-12-2018	As % of total for this class	As at 31-12-2017	As % of total for this class	As at 31-12-2018	As % of total for this class	As at 31-12-2017	As % of total for this class
Break down by credit rating								
AAA rated	2,81,433	40.56%	2,21,307	38.84%	2,77,425	39.99%	2,10,861	37.70%
AA or better	1,40,334	20.22%	1,47,415	25.87%	1,41,098	20.34%	1,45,551	26.02%
Rated below AA but above A	4,682	0.67%	-	0.00%	4,567	0.66%	-	0.00%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Any other (Sovereign)	2,53,626	36.55%	2,01,073	35.29%	2,53,886	36.60%	2,02,942	36.28%
Rated d	13,830				16,691			
	6,93,905		5,69,796		6,93,666		5,59,355	
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	65,827	9.49%	55,430	9.73%	66,034	9.52%	54,705	9.78%
More than 1 year and upto 3years	2,21,764	31.96%	1,33,891	23.50%	2,22,973	32.14%	1,30,328	23.30%
More than 3years and up to 7years	3,00,321	43.28%	2,34,668	41.18%	2,99,353	43.16%	2,30,324	41.18%
More than 7 years and up to 10 years	1,01,854	14.68%	1,25,826	22.08%	1,01,517	14.63%	1,24,855	22.32%
above 10 years	4,139	0.60%	19,981	3.51%	3,790	0.55%	19,143	3.42%
	6,93,905		5,69,796		6,93,666		5,59,355	
Breakdown by type of the issuer								
a. Central Government	1,46,113	21.06%	1,24,645	21.88%	1,46,934	21.18%	1,26,400	22.60%
b. State Government	1,07,513	15.49%	79,504	13.95%	1,06,952	15.42%	79,591	14.23%
c. Corporate Securities	4,40,278	63.45%	3,65,647	64.17%	4,39,780	63.40%	3,53,364	63.17%
	6,93,905		5,69,796		6,93,666		5,59,355	

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, 2018	Upto the Quarter ended Dec 31, 2018	For the Quarter ended Dec 31, 2017	Upto the Quarter ended Dec 31, 2017
1	Gross Written Premium (Direct) Growth	12.76%	0.80%	32.41%	41.66%
2	Gross Direct Premium to Shareholders' Funds Ratio (No. of Times)	0.82	2.22	0.80	2.55
3	Growth Rate of Shareholders' Funds	4.07%	15.54%	5.71%	21.72%
4	Net Retention Ratio	67.41%	73.58%	80.63%	76.02%
5	Net Commission Ratio	-6.89%	-0.25%	1.34%	-0.45%
6	Expenses of Management to Gross Direct Premium ratio	30.59%	27.37%	27.19%	25.01%
7	Combined Ratio	107.53%	105.02%	100.94%	100.30%
8	Technical Reserves to Net Premium Ratio (no. of Times)	(1.07)	2.59	(0.88)	2.09
9	Underwriting Balance Ratio (no. of Times)	(0.07)	(0.06)	(0.03)	(0.04)
10	Operating Profit Ratio ^	8.92%	9.58%	11.63%	11.04%
11	Liquid Assets to Liabilities Ratio #	0.11	0.13	0.06	0.16
12	Net Earnings Ratio	7.39%	6.52%	8.32%	7.57%
13	Return on Networth	3.64%	10.67%	4.87%	14.69%
14	Available Solvency Margin to required Solvency Margin ratio	1.64	1.64	1.57	1.57
15	NPA ratio - gross & net	Nil	Nil	Nil	Nil
	Gross NPA Ratio	Nil	Nil	Nil	Nil
	Net NPA Ratio	Nil	Nil	Nil	Nil

Equity Holding Pattern for Non-Life Insurers

1	(a) No. of shares	29,88,05,700	29,88,05,700	29,88,05,700	29,88,05,700
2	(b) Percentage of shareholding (Indian / Foreign)	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)	5.10	5.10	6.07	6.07
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	5.10	5.10	6.07	6.07
6	(iv) Book value per share (Rs) [net worth (Share capital + reserves + fair value change - P&L debit balance)/weighted average no. of shares]	47.75	47.75	41.33	41.33

Form NL-31- Related Party Transactions

Cholamandalam MS General Insurance Company Limited

Registration No. 123

Date of Registration with the IRDA : July 15, 2002

(Rs in Lakhs)

Sl.No.	NAME OF THE RELATED PARTY	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received*			
				For the Quarter ended Dec 31, 2018	Upto the Quarter ended Dec 31, 2018	For the Quarter ended Dec 31, 2017	Upto the Quarter ended Dec 31, 2017
1	SHANTHI GEARS LIMITED	FELLOW SUBSIDIARY	Rent Recovery	Note	Note	-	1.49
2	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Rent Recovery	10.44	33.19	22.82	46.25
3	TI ABSOLUTE CONCEPTS PRIVATE LIMITED	FELLOW SUBSIDIARY	Rent Recovery	Note	Note	-	0.80
4	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Rent Recovery	36.20	108.33	37.13	110.03
5	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Fees incurred for Risk Inspection and advisory services	70.84	189.61	1,391.95	2,879.17
6	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Reinsurance Recovery on Claims	851.08	1,763.73	1,184.00	6,934.92
7	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Reinsurance Ceded	679.58	3,673.94	760.09	3,570.21
8	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Reinsurance Commission Received	110.43	862.00	117.00	548.12
9	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Premium Received	Note	Note	-	176.32
10	SHANTHI GEARS LIMITED	FELLOW SUBSIDIARY	Premium Received	Note	Note	-	33.64
11	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Premium Received	0.11	3.20	0.10	0.30
12	KEY MANAGEMENT PERSONNEL	KEY MANAGEMENT PERSONNEL & Their Relatives	Premium Received	-	0.40	-	0.04
13	KEY MANAGEMENT PERSONNEL	KEY MANAGEMENT PERSONNEL	Remuneration & Secondment Charges	169.10	609.97	98.90	351.60
14	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Payable (Net) Claims Outstanding	Note	Note	-	-
15	SHANTHI GEARS LIMITED	FELLOW SUBSIDIARY	Claims Incurred (Net)	Note	Note	-	0.04
16	TI FINANCIAL HOLDINGS LIMITED	HOLDING COMPANY	(Payable) Management Expenses	200.00	200.00	150.80	150.80
17	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	(Payable) Management Expenses	17.00	17.00	953.30	953.30
18	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	(Payable) Unallocated Premium	0.13	0.13	-	-
19	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Receivable / (Payable) (Net) – Risk Services cost, Commission & Marketing Expenses and Management expenses recovery	159.00	159.00	-	-
20	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Receivable / (Payable) (Net) – Risk Services cost, Commission & Marketing Expenses and Management expenses recovery	12.00	12.00	35.60	35.60
21	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Management Expenses,Sitting fees,Secondment charges ,Expenses and	-	1.15	120.50	130.10
22	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Management Expenses,Sitting fees,Secondment charges ,Expenses and	17.48	32.98	-	-
23	TI FINANCIAL HOLDINGS LIMITED	HOLDING COMPANY	Management Expenses,Sitting fees,Secondment charges ,Expenses and	200.00	597.45	(150.80)	(150.80)
24	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Management Expenses recovered	0.50	1.72	-	-
25	Shanthi Gears Limited	FELLOW SUBSIDIARY	Management Expenses and Branding,rent receivables (Net)	Note	Note	-	-
26	CHOLA HEALTH INSURANCE LIMITED	FELLOW SUBSIDIARY	Management Expenses and Branding,rent receivables (Net)	-	-	-	-
27	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Due (from)/ to other entities Carrying on Insurance Business	290.35	290.35	31.42	31.42
28	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Claims Incurred (Net)	Note	Note	-	13.62
29	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Claims Incurred (Net)	-	-	-	0.13
30	KEY MANAGEMENT PERSONNEL	KEY MANAGEMENT PERSONNEL	Claims Incurred (Net)	-	-	-	0.37
31	TI FINANCIAL HOLDINGS LIMITED	HOLDING COMPANY	Dividend Paid	-	1,075.70	-	-
32	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Dividend Paid	-	717.10	-	717.10
33	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Advance received	-	-	-	5,254.88
34	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Advance paid	-	314.00	-	-
35	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Advance repaid	575.26	773.18	-	-

Note: Pursuant to demerger of Tube Investments of india limited, these are not related parties w.e.f Aug 1, 2017. Hence transactions till such period ceases to be related party is reported

FORM NL-32 Products Information

Insurer: Cholamandalam MS General Insurance Co. Ltd	Date: FY 2018-2019
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Registration No. 123

Date of Registration with the IRDA : July 15, 2002

[illegible]

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

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

Solvency for the Period ended on 31st Dec 2018
Available Solvency Margin and Solvency Ratio

(Rs. in Lakhs)

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):		7,11,866.45
	Deduct:		
2	Liabilities (reserves as mentioned in Form TR)		4,77,284.35
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		2,00,862.43
4	Excess in Policyholders' Funds (1-2-3)		33,719.67
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-TA):		1,26,842.94
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		27,894.72
7	Excess in Shareholders' Funds (5-6)		98,948.22
8	Total Available Solvency Margin [ASM] (4+7)		1,32,667.89
9	Total Required Solvency Margin [RSM]		80,748.14
10	Solvency Ratio (Total ASM/Total RSM)		1.643

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: 31/12/2018
Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mr. M M Murugappan	Chairman	No Change
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. Sridharan Rangarajan	Director	Appointed as Additional Director w.e.f 24.10.2018
6	Mr. Tamaki Kawate	Director	No Change
7	Mr. S S Gopalathnam	Managing Director	No Change
8	Mr. Takahiko Shibakawa	Wholetime Director	No Change

Sl. No.	Name of person	Role/designation
1	S S Gopalathnam	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 Customer Service
7	Takashi Kishi	Executive Vice President & Head – Japan & Korea Division
8	S K Rangaswamy	Chief Risk Officer & Head – Internal Audit
9	M Ramani	Chief Information Officer
10	Shailen Merchant	Head HR
11	N V Murali	Chief Investment Officer
12	Aishwarya Saxena	Chief Digital Officer
13	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-18

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:31-01-2019

SIGNATURE

Note:

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

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

Form - 1

(Read with Regulation 10)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Statement as on: 31 Dec 2018

Name of the Fund _____

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

34.94%

Rs Lakhs

No.	Category of Investment	Category Code	Current Quarter					Year to Date (current year)					Year to Date (previous year) ³				
			Investment as on 31-12-2018 (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 30-09-2018 (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 31-12-2017 (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
A	CENTRAL GOVT. SECURITIES																
A01	Central Government Bonds	CGSB	1,46,933.84	1,44,641.13	2,690.48	7.26%	7.26%	1,46,933.84	1,44,641.13	7,603.20	7.14%	4.64%	1,26,399.81	1,24,644.99	7,095.11	8.18%	5.35%
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	1,06,952.05	1,06,534.03	1,709.47	7.41%	7.41%	1,06,952.05	1,06,534.03	4,740.83	7.41%	4.82%	76,542.55	76,428.10	4,495.40	8.53%	5.58%
B03	State Government Guaranteed Loans	SGGL	-	-	-			-	-	-	-		-	-	-		
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA	3,038.50	2,981.96	61.58	8.00%	8.00%	3,038.50	2,981.96	184.06	8.00%	5.21%	3,048.60	3,075.84	81.66	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	1,05,125.59	1,04,383.98	2,257.99	8.44%	8.44%	1,05,125.59	1,04,383.98	6,691.36	8.41%	5.47%	1,00,440.82	1,01,510.41	6,092.21	9.00%	5.88%
C10	Bonds/Debentures issued by Authority constituted under any Housing/Bu ilding 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	1,630.18	1,630.18	12.66	6.11%	6.11%	1,630.18	1,630.18	25.65	5.97%	5.97%	440.46	440.46	12.64	5.84%	5.84%
C12	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HFDN	1,825.16	1,825.16	31.02	6.68%	6.68%	1,825.16	1,825.16	92.71	6.68%	6.68%	1,831.52	1,831.52	92.71	6.68%	6.68%
C13	Bonds/Debentures issued by Authority constituted under any Housing/Bu ilding 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	673.71	737.91	-	0.00%	0.00%	673.71	737.91	11.19	1.66%	1.66%	473.08	649.96	8.64	1.82%	1.82%
C20	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	46.78	44.70	-	0.00%	0.00%	46.78	44.70	0.76	1.61%	1.61%	46.78	54.42	25.80	8.76%	8.76%
C21	Infrastructure - Equity (Promoter Group)	IEPG	-	-	-	-		-	-	-	-		-	-	-		
C22	Infrastructure - Securitised Assets	IESA	-	-	-	-		-	-	-	-		-	-	-		

Form - 1

(Read with Regulation 10)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Statement as on: 31 Dec 2018

Name of the Fund _____

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

34.94%

Rs Lakhs

No.	Category of Investment	Category Code	Current Quarter					Year to Date (current year)					Year to Date (previous year) ³				
			Investment as on 31-12-2018 (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 30-09-2018 (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 31-12-2017 (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
C23	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IDPG	-	-	-	-		-	-	-	-		-	-	-		
C24	Infrastructure - Infrastructure Development Fund (IDF)	IDDF	34,030.63	33,196.71	690.05	8.03%	8.03%	34,030.63	33,196.71	2,030.68	8.06%	5.25%	29,555.24	29,661.29	1,179.04	8.02%	5.25%
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	18,379.56	18,412.27	368.02	8.70%	8.70%	18,379.56	18,412.27	576.54	8.62%	5.61%	516.88	518.79	30.80	7.91%	5.17%
C28	Infrastructure - PSU - CPs	IPCP	-	-	-	-		-	-	-	-		-	-	-		
C29	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	25,513.54	25,326.11	547.60	8.52%	8.52%	25,513.54	25,326.11	1,497.92	6.67%	4.34%	24,870.62	24,952.34	1,290.98	8.48%	5.55%
C30	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-	-		-	-	-	-		-	-	-		
C31	Infrastructure - Term Loans (with Charge)	ILWC	-	-	-	-		-	-	-	-		-	-	-		
	TAX FREE BONDS														-		
C32	Infrastructure - PSU - Debentures / Bonds	IPFD	59,708.13	59,708.13	935.45	6.13%	6.13%	59,708.13	59,708.13	2,792.83	6.13%	6.13%	58,637.75	58,637.75	3,335.57	8.14%	8.14%
C33	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICFD	-	-	-	-		-	-	-	0.00%		-	-	-		
	(d) INFRASTRUCTURE - OTHER INVESTMENTS														-		
C34	Infrastructure - Equity (including unlisted)	IOEQ	541.12	197.06	-	0.00%	0.00%	541.12	197.06	2.71	0.50%	0.50%	541.12	435.21	5.16	1.29%	1.29%
C35	Infrastructure - Debentures / Bonds / CPs / loans	IODS	12,693.02	10,919.62	57.96	1.81%	1.81%	12,693.02	10,919.62	172.28	3.58%	2.33%	4,497.56	4,660.47	194.83	10.86%	7.10%
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	3,106.95	2,539.78	13.56	0.44%	0.44%	3,106.95	2,539.78	41.60	1.50%	1.50%	2,642.69	2,932.27	229.53	9.90%	9.90%
D02	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	8,341.43	10,355.83	8.17	0.10%	0.10%	8,341.43	10,355.83	615.06	8.23%	8.23%	6,436.29	8,938.33	576.83	9.47%	9.47%
D03	Equity Shares - Companies incorporated outside India (invested prior to IRDA Regulations)	EFES	-	-	-	-		-	-	-	-		-	-	-		
D04	Equity Shares - Promoter Group	EEPG	-	-	-	-		-	-	-	0.00%	0.00%	-	-	123.72	61.46%	61.46%
D05	Corporate Securities - Bonds - (Taxable)	EPBT	981.17	980.88	3.92	8.10%	8.10%	981.17	980.88	3.92	8.10%		-	-	-	-	0.00%
D06	Corporate Securities - Bonds - (Tax Free)	EPBF	1,063.58	1,063.58	15.58	5.74%	5.74%	1,063.58	1,063.58	46.57	5.74%	5.74%	1,072.46	1,072.46	27.94	5.74%	5.74%
D07	Corporate Securities - Preference Shares	EPNQ	-	-	-	-		-	-	-	-		-	-	-		
D08	Corporate Securities - Investment in Subsidiaries	ECIS	-	-	-	-		-	-	-	-		-	-	-		
D09	Corporate Securities - Debentures	ECOS	1,35,117.16	1,34,343.70	2,900.46	8.68%	8.68%	1,35,117.16	1,34,343.70	8,143.21	8.45%	5.50%	1,02,821.83	1,03,673.71	6,769.99	9.22%	6.03%
D10	Corporate Securities - Debentures / Bonds/ CPs / Loan - (Promoter Group)	EDPG	22,155.67	21,677.32	511.72	9.10%	9.10%	22,155.67	21,677.32	1,528.97	9.10%	5.92%	21,201.00	21,648.64	1,082.40	9.53%	6.23%
D11	Municipal Bonds - Rated	EMUN	-	-	-	-		-	-	-	-		-	-	-		
D12	Investment properties - Immovable	EINP	2,882.51	2,882.51	-	0.00%	0.00%	2,882.51	2,882.51	-	0.00%	0.00%	2,882.51	2,882.51	-	0.00%	0.00%
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	-	-	3.00	7.70%	7.70%	-	-	100.94	9.14%	5.95%	16,543.00	16,543.00	2,035.42	8.78%	5.74%
D17	Deposits - CDs with Scheduled Banks	EDCD	-	-	-	-		-	-	-	-		-	-	-		

Form - 1

(Read with Regulation 10)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Statement as on: 31 Dec 2018

Name of the Fund _____

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

34.94%

Rs Lakhs

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³						
			Investment as on 31-12-2018 (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 30-09-2018 (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 31-12-2017 (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
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	-	-	-	-		-	-	-	-		-	-	-		
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	9,954.20	10,078.35	233.89	9.34%	9.34%	9,954.20	10,078.35	699.14	9.34%	6.08%	7,477.52	7,818.04	399.91	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	10,500.00	10,502.57	404.24	7.69%	7.69%	10,500.00	10,502.57	1,034.62	7.37%	4.79%	7,125.00	7,129.28	505.65	6.36%	4.16%
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	293.24	-	0.00%	0.00%	501.47	293.24	-	0.00%	0.00%	501.47	428.27	-	0.00%	0.00%
E04	Equity Shares (PSUs & Unlisted)	OEPU	-	-	-	-		-	-	-	-		-	-	-		
E05	Equity Shares - Promoter Group	OEPG	-	-	-	-		-	-	-	-		-	-	-		
E06	Debentures	OLDB	8,564.37	7,410.98	65.05	3.01%	3.01%	8,564.37	7,410.98	112.24	3.77%	2.45%	-	-	11.65	10.25%	6.70%
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	1,125.00	1,125.00	30.70	10.83%	10.83%	1,125.00	1,125.00	56.81	13.89%	9.04%	750.00	750.00	-	-	0.00%
E13	Short term Loans (Unsecured Deposits)	OSLU	-	-	-	-		-	-	-	-		-	-	-		

Statement as on: 31 Dec 2018

Name of the Fund _____

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

34.94%

Rs Lakhs

No.	Category of Investment	Category Code	Current Quarter					Year to Date (current year)				Year to Date (previous year) ³					
			Investment as on 31-12-2018 (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 30-09-2018 (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 31-12-2017 (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
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)	ORNP	-	-	-	-		-	-	-	-		-	-	-		
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	1,581.99	833.91	-	0.00%	0.00%	1,581.99	833.91	53.46	3.21%	3.21%	1,929.19	1,779.04	399.61	18.56%	18.56%
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			7,22,967.31	7,14,626.60	13,552.56	7.78%	5.06%	7,22,967.31	7,14,626.60	38,859.29	7.90%	5.14%	5,99,225.76	6,03,097.10	36,103.21	8.87%	5.80%

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: 31-Jan-19

Signature _____

Full Name NV MURALI

Chief of Investments

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

- ¹ Based on daily simple Average of Investments
- ² Yield netted for Tax
- ³ In the previous year column, the figures of the corresponding Year to date of the previous financial year shall be shown
- ⁴ FORM-1 shall be prepared in respect of each fund. In case of ULIP FORM 1 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.
- ⁵ 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 2018

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 ¹</u>								Nil
B.	<u>As on Date ²</u>								
	11.40% TATA POWER DB 02-06-2021	IODS	2,000.00	07-06-2011	CRISIL	AA	AA-	17-10-2013	
	8.20% REL CAP DB 17-10-2019	ECOS	1,000.00	17-10-2016	CARE	CARE AAA	CARE AA+	24-03-2017	
	8.50% REL CAP DB 02-11-2021	ECOS	350.00	20-01-2017	CARE	CARE AAA	CARE AA+	24-03-2017	
	8.50% REL CAP DB 02-11-2021 A	ECOS	500.00	20-01-2017	CARE	CARE AAA	CARE AA+	24-03-2017	
	8.50% REL CAP DB 14-02-2022	ECOS	499.50	16-02-2017	CARE	CARE AAA	CARE AA+	24-03-2017	
	8.90% REL CAP DB 09-09-2021	ECOS	2,018.19	06-02-2017	CARE	CARE AAA	CARE AA+	24-03-2017	
	9.95% IL&FS DB 04-02-2019	ICTD	200.00	16-07-2015	CARE	CARE AAA	CARE D	18-09-2018	
	8.75% IL&FS DB 29-07-2020	ICTD	500.00	29-07-2015	CARE	CARE AAA	CARE D	18-09-2018	
	8.75% IL&FS DB 31-07-2020	ICTD	2,000.00	04-08-2015	CARE	CARE AAA	CARE D	18-09-2018	
	7.85% IL&FS DB 24-10-2019	ICTD	1,500.00	24-10-2016	ICRA	LAAA	[ICRA]D	18-09-2018	
	8.25% IL&FS DB 01-03-2022	ICTD	1,000.00	01-03-2017	ICRA	LAAA	[ICRA]D	18-09-2018	
	8.25% IL&FS DB 03-03-2022	ICTD	500.00	03-03-2017	ICRA	LAAA	[ICRA]D	18-09-2018	
	8.00% IL&FS DB 11-05-2020	ICTD	1,500.00	11-05-2017	CARE	CARE AAA	CARE D	18-09-2018	
	7.80% IL&FS DB 30-11-2020	ICTD	1,498.67	17-11-2017	CARE	CARE AAA	CARE D	18-09-2018	
	8.90% IL&FS DB 23-05-2023	ICTD	1,000.00	24-05-2018	CARE	CARE AAA	CARE D	18-09-2018	
	9.00% IL&FS DB 09-06-2023	ICTD	994.35	01-06-2018	CARE	CARE AAA	CARE D	18-09-2018	
	9.50% ILFS FIN SERVICES LTD DB 03-07-2019	ECOS	500.00	30-10-2017	CARE	CARE AAA	CARE D	18-09-2018	
	8.54% ILFS FIN SERVICES LTD DB 08-11-2019	ECOS	1,499.73	22-02-2017	CARE	CARE AAA	CARE D	18-09-2018	
	7.75% ILFS FIN SERVICES LTD DB 01-09-2022	ECOS	994.77	13-11-2017	CARE	CARE AAA	CARE D	18-09-2018	
	8.75% ILFS FIN SERVICES LTD DB 28-03-2023	ECOS	1,003.04	11-04-2018	CARE	CARE AAA	CARE D	18-09-2018	
	8.65% ILFS FIN SERVICES LTD DB 06-12-2021	ECOS	2,000.00	09-12-2016	CARE	CARE AAA	CARE D	18-09-2018	

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: 31-Jan-19

Signature

Full Name NV MURALI

Chief of Investments

Note:

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

PERIODIC DISCLOSURES

FORM NL-38 Quarterly Business Returns across line of Business

Cholamandalam MS General Insurance Co Ltd Date: As at 31st Dec 2018
 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 2018-19		For Q3 FY 2017-18		Upto 31.12.2018		Upto 31.12.2017	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	5,232	1,52,167	7,639	1,32,477	19,543	5,29,074	26,800	4,35,808
2	Cargo & Hull	1,477	2,338	1,445	1,730	5,114	6,988	4,990	4,979
3	Motor TP	49,223	4,94,626	39,625	4,06,656	1,35,833	12,86,531	1,16,010	11,75,354
4	Motor OD **	26,421	4,87,977	23,983	3,80,923	73,402	12,59,199	73,061	11,03,998
5	Engineering	1,255	1,550	795	1,331	2,708	4,604	2,238	3,828
6	Workmen's Compensation	98	569	99	456	351	1,699	353	1,492
7	Employer's Liability	300	163	106	336	810	761	1,432	1,314
8	Aviation	-	-	-	-	-	-	-	-
9	Personal Accident	6,256	9,639	5,052	18,157	21,221	49,789	14,137	54,654
10	Health	6,200	21,679	6,706	23,662	19,299	71,957	19,963	64,255
11	Others*	15,363	11,516	13,717	12,853	38,582	35,715	55,350	36,451
	Total	1,11,825	6,94,247	99,167	5,97,658	3,16,863	19,87,118	3,14,334	17,78,135

PERIODIC DISCLOSURES

FORM NL-39

Rural & Social Obligations (Quarterly Returns)

Cholamandalam MS General Insurance Co Ltd Date As at 31st Dec 2018

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	82.00	8.60	11,992.84
		Social			
2	Cargo & Hull	Rural	2.00	0.21	200.00
		Social			
3	Motor TP	Rural	2,58,319.00	4,566.24	-
		Social			
4	Motor OD	Rural	1,92,041.00	2,458.74	5,99,660.15
		Social			
5	Engineering	Rural	5.00	8.40	276.08
		Social			
6	Workmen's Compensation	Rural			
		Social			
7	Employer's Liability	Rural			
		Social			
8	Aviation	Rural			
		Social			
9	Personal Accident	Rural	48.00	0.82	39.50
		Social		361.78	5,56,580.00
10	Health	Rural	7.00	0.20	-
		Social			
11	Crop	Rural			
		Social			
12	Others*	Rural	20,108.00	27,020.18	12,192.02
		Social			

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

Insurer: Cholamandalam MS General Insurance Co Ltd

Registration Number: 123

Date of Registration with the IRDA : July 15, 2002

(Rs in Lakhs)

Sl.No.	Channels	Business Acquisition through different channels							
		For the Quarter ended Dec'18		Same quarter Previous Year For the Quarter Dec'17		Up to the period YTD Dec'18		Same period of the previous year YTD Dec'17	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	8,201	1,138	16,189	2,175	26,433	3,676	51,624	6,942
2	Corporate Agents-Banks	2,75,908	32,981	2,37,696	26,922	8,00,902	93,891	6,86,823	78,613
3	Corporate Agents -Others	2,74,788	37,029	2,09,839	32,784	6,98,291	1,03,143	5,78,418	93,675
4	Brokers	78,557	12,338	97,215	11,443	3,12,251	35,365	3,07,129	34,289
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	56,793	28,339	36,719	25,843	1,49,241	80,788	1,54,141	1,00,814
	Total (A)	6,94,247	1,11,825	5,97,658	99,167	19,87,118	3,16,863	17,78,135	3,14,334
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	6,94,247	1,11,825	5,97,658	99,167	19,87,118	3,16,863	17,78,135	3,14,334

Note:

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

Grievance Disposal for the period upto Dec 31, 2018 during the financial year 2018-19								
Sl No.	Particulars	Opening Balance- As on beginning of the quarter	Additions during the quarter	Complaints Resolved/Settled			Complaints Pending at the end of the quarter	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Proposal						0	1
b)	Claim	2	39	6	5	30	0	108
c)	Policy		5	5			0	30
d)	Premium		1		1		0	7
e)	Refund						0	2
f)	Coverage						0	0
g)	Covernote						0	0
h)	Product		1		1		0	6
i)	Others		5			5	0	27
Total Number of Complaints		2	51	11	7	35	0	181

2	Total no. of policies during the previous year*	3475565
3	Total no. of claims during the previous year	137162
4	Total no. of policies during the current year*	4019903
5	Total no. of claims during the current year	149731
6	Total no. of policy complaints (current year) per 10000 policies (current year)	0.07
7	Total no. of claim complaints (current year) per 10000 claims registered (current year)	7.2

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

Chief Grievance Officer