

FORM NL-1-B-RA

Cholamandalam MS General Insurance Company Ltd

Registration No. 123

Date of Registration with the IRDA : July 15, 2002

REVENUE ACCOUNT - FIRE FOR THE PERIOD ENDED DECEMBER 31, 2019

	Particulars	Schedule	For the Quarter ended Dec 31, 2019 (Rs.'000)	Upto the Quarter ended Dec 31, 2019 (Rs.'000)	For the Quarter ended Dec 31, 2018 (Rs.'000)	Upto the Quarter ended Dec 31, 2018 (Rs.'000)
1	Premiums earned (Net)	NL-4- Premium Schedule	2,44,109	7,11,611	2,03,114	7,18,104
2	Profit/ Loss on sale/redemption		2,310	22,615	(735)	6,124
3	Others Administrative Charges		307	1,356	137	759
	Investment Income -TP Pool		5,095	18,227	14,662	47,960
4	Interest, Dividend & Rent – Gross		(11,257)	84,841	(1,648)	1,20,965
	TOTAL (A)		2,40,564	8,38,650	2,15,530	8,93,912
1	Claims Incurred (Net)	NL-5- Claims Schedule	22,663	3,57,593	94,968	3,36,619
2	Commission	NL-6- Commission Schedule	21,231	50,105	(6,83,943)	(5,50,495)
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	10,010	1,20,134	(1,029)	2,20,397
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		53,904	5,27,832	(5,90,004)	6,521
	Operating Profit/(Loss) from		1,86,660	3,10,818	8,05,534	8,87,391
	APPROPRIATIONS					
	Transfer to Shareholders' Account		1,86,660	3,10,818	8,05,534	8,87,391
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be		-	-	-	-
	TOTAL (C)		1,86,660	3,10,818	8,05,534	8,87,391

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, 2019

	Particulars	Schedule	For the Quarter ended Dec 31, 2019 (Rs.'000)	Upto the Quarter ended Dec 31, 2019 (Rs.'000)	For the Quarter ended Dec 31, 2018 (Rs.'000)	Upto the Quarter ended Dec 31, 2018 (Rs.'000)
1	Premiums earned (Net)	NL-4- Premium Schedule	51,885	1,41,774	44,254	1,28,746
2	Profit/ Loss on sale/redemption		676	2,209	161	542
3	Others Administrative Charges		80	542	138	410
4	Interest, Dividend & Rent – Gross		1,031	8,287	3,911	10,715
	TOTAL (A)		53,672	1,52,812	48,464	1,40,413
1	Claims Incurred (Net)	NL-5- Claims Schedule	24,251	89,775	38,728	1,04,177
2	Commission	NL-6- Commission Schedule	(4,940)	(29,551)	(6,161)	(27,445)
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	28,722	60,201	25,375	63,641
4	Premium Deficiency			-		-
	TOTAL (B)		48,033	1,20,425	57,942	1,40,373
	Operating Profit/(Loss) from		5,639	32,387	(9,478)	40
	APPROPRIATIONS					
	Transfer to Shareholders' Account		5,639	32,387	(9,478)	40
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		5,639	32,387	(9,478)	40

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, 2019

	Particulars	Schedule	For the Quarter ended Dec 31, 2019	Upto the Quarter ended Dec 31, 2019	For the Quarter ended Dec 31, 2018	Upto the Quarter ended Dec 31, 2018
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4- Premium Schedule	84,96,707	2,48,52,129	74,47,348	2,17,52,244
2	Profit/ Loss on sale/redemption		4,47,634	9,65,303	47,478	1,58,972
3	Others Administrative Charges		7	167	48	216
	Investment Income -Terrorism Pool & Nuclears Pool		2,679	3,277	7,425	13,463
4	Interest, Dividend & Rent – Gross		11,71,454	36,23,032	11,52,760	31,65,127
	TOTAL (A)		1,01,18,481	2,94,43,908	86,55,059	2,50,90,022
1	Claims Incurred (Net)	NL-5- Claims Schedule	62,94,109	1,90,41,998	58,51,121	1,67,21,505
2	Commission	NL-6- Commission Schedule	2,60,661	8,60,836	1,69,275	5,19,205
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	25,79,587	75,19,695	27,43,984	65,72,111
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		91,34,357	2,74,22,529	87,64,380	2,38,12,821
	Operating Profit/(Loss) from		9,84,124	20,21,379	(1,09,322)	12,77,200
	APPROPRIATIONS					
	Transfer to Shareholders' Account		9,84,124	20,21,379	(1,09,322)	12,77,200
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be		-	-	-	-
	TOTAL (C)		9,84,124	20,21,379	(1,09,322)	12,77,200

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

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

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

PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED DECEMBER 31, 2019

	Particulars	Schedule	For the Quarter ended Dec 31, 2019	Upto the Quarter ended Dec 31, 2019	For the Quarter ended Dec 31, 2018	Upto the Quarter ended Dec 31, 2018
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		1,86,660	3,10,818	8,05,534	8,87,391
	(b) Marine Insurance		5,639	32,387	(9,478)	40
	(c) Miscellaneous Insurance		9,84,124	20,21,379	(1,09,322)	12,77,200
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		3,03,735	5,72,819	1,44,883	3,96,451
	(b) Profit on sale of investments		95,830	1,52,687	5,999	20,071
	Less: Loss on sale of investments		-	-	-	-
3	OTHER INCOME (To be specified)		-	-	-	-
	TOTAL (A)		15,75,988	30,90,090	8,37,617	25,81,153
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		(1,134)	(44,244)	9,590	88,603
	(b) For doubtful debts/Investments		7,91,704	12,58,671	-	1,67,000
	(c) Others (to be specified)		-	1,233	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		20,100	20,649	-	-
	(b) Bad debts/Investments written off		-	-	-	-
	(c) Employees' Remuneration and Welfare Benefits		3,042	27,278	2,675	34,458
	(d) Others (CSR expenses & Donations)		13,567	46,322	29,459	43,880
	(e) Others (NCD related expenses)		21,875	65,745	22,111	66,037
	TOTAL (B)		8,49,154	13,75,654	63,835	3,99,978
	Profit Before Tax		7,26,834	17,14,436	7,73,782	21,81,175
	Provision for Taxation		1,66,700	8,34,800	2,15,123	6,58,160
			5,60,134	8,79,636	5,58,659	15,23,015
	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Final dividend paid		-	-	-	(1,79,283)
	(c) Dividend distribution tax paid		-	-	-	(36,852)
	(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		45,66,267	45,66,267	40,93,030	40,93,030
	Balance carried forward to Balance Sheet			54,45,903		53,99,910

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

BALANCE SHEET AS AT DECEMBER 31, 2019

	Schedule	As at Dec 31, 2019 (Rs.'000)	As at Dec 31, 2018 (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	1,24,26,115	1,12,80,123
FAIR VALUE CHANGE ACCOUNT - SHARE HOLDERS		5,892	51,257
FAIR VALUE CHANGE ACCOUNT - POLICY HOLDERS		74,962	73,840
BORROWINGS	NL-11-Borrowings Schedule	10,00,000	10,00,000
TOTAL		1,64,95,026	1,53,93,277
APPLICATION OF FUNDS			
INVESTMENTS	NL-12-Investment Schedule - Share Holders NL-12A-Investment Schedule - Policy Holders	76,06,031 8,00,96,323	77,97,987 6,43,52,898
LOANS	NL-13-Loans Schedule	-	-
FIXED ASSETS	NL-14-Fixed Assets Schedule	7,21,474	6,84,355
DEFERRED TAX ASSET		14,85,657	10,03,216
CURRENT ASSETS			
CASH AND BANK BALANCES	NL-15-Cash and bank balance Schedule	4,48,511	4,29,265
ADVANCES AND OTHER ASSETS	NL-16-Advances and Other Assets Schedule	1,09,71,595	1,18,52,266
Sub-Total (A)		1,14,20,106	1,22,81,531
CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	6,23,65,508	5,03,05,221
PROVISIONS	NL-18-Provisions Schedule	2,24,69,056	2,04,21,489
DEFERRED TAX LIABILITY			
Sub-Total (B)		8,48,34,564	7,07,26,711
NET CURRENT ASSETS (C) = (A - B)		(7,34,14,458)	(5,84,45,179)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT			
TOTAL		1,64,95,026	1,53,93,277

CONTINGENT LIABILITIES

	Particulars	As at Dec 31, 2019 (Rs.'000)	As at Dec 31, 2018 (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	40,40,000	23,87,391
6	Reinsurance obligations to the extent not provided for in accounts	-	-
7	Others - Repudiated / Disputed Claim	-	-
	TOTAL	40,40,000	23,87,391

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, 2019
	Particulars	Fire	Marine			Miscellaneous													
For The Quarter Ended December 31,2019			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	7,51,258	1,65,233	4	1,65,237	27,76,549	53,56,159	81,32,708	12,424	26,782	67,982	-	8,23,111	7,54,616	(302)	99,195	99,16,516	1,08,33,011	
	Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Gross Earned Premium	7,51,258	1,65,233	4	1,65,237	27,76,549	53,56,159	81,32,708	12,424	26,782	67,982	-	8,23,111	7,54,616	(302)	99,195	99,16,516	1,08,33,011	
	Add: Premium on reinsurance accepted	19,552	-	-	-	-	-	-	-	-	4,404	-	-	-	-	-	4,404	23,956	
	Less : Premium on reinsurance ceded	4,09,200	1,15,137	-	1,15,137	11,21,474	2,75,347	13,96,821	621	15,653	38,819	-	1,98,455	1,58,904	(257)	8,538	18,17,554	23,41,891	
	Net Premium	3,61,610	50,096	4	50,100	16,55,075	50,80,812	67,35,887	11,803	11,129	33,567	-	6,24,656	5,95,712	(45)	90,657	81,03,366	85,15,076	
	Adjustment for change in reserve for unexpired risks	1,17,501	(1,788)	3	(1,785)	(2,06,769)	(1,68,939)	(3,75,708)	1,443	(7,855)	554	-	69,517	(84,363)	(46)	3,117	(3,93,341)	(2,77,625)	
	Premium Earned (Net)	2,44,109	51,884	1	51,885	18,61,844	52,49,751	71,11,595	10,360	18,984	33,013	-	5,55,139	6,80,075	1	87,540	84,96,707	87,92,701	

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, 2019
	Particulars	Fire	Marine			Miscellaneous													
Upto The Quarter Ended December 31,2019			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	24,73,446	6,14,967	4	6,14,971	82,34,127	1,60,04,625	2,42,38,752	34,770	70,164	2,18,622	-	23,40,160	24,12,161	52,387	2,70,118	2,96,37,134	3,27,25,551	
	Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Gross Earned Premium	24,73,446	6,14,967	4	6,14,971	82,34,127	1,60,04,625	2,42,38,752	34,770	70,164	2,18,622	-	23,40,160	24,12,161	52,387	2,70,118	2,96,37,134	3,27,25,551	
	Add: Premium on reinsurance accepted	71,419	-	-	-	-	-	-	-	10,063	13,837	-	-	-	-	-	23,900	95,319	
	Less : Premium on reinsurance ceded	15,63,154	4,45,863	-	4,45,863	33,03,614	8,33,909	41,37,523	1,738	30,382	1,36,562	-	4,79,218	5,34,996	46,265	24,420	53,91,104	74,00,121	
	Net Premium	9,81,711	1,69,104	4	1,69,108	49,30,513	1,51,70,716	2,01,01,229	33,032	49,845	95,897	-	18,60,942	18,77,165	6,122	2,45,698	2,42,69,930	2,54,20,749	
	Adjustment for change in reserve for unexpired risks	2,70,100	27,333	1	27,334	(7,84,195)	1,47,812	(6,36,383)	2,037	(3,237)	7,659	-	3,28,333	(1,89,113)	(68,680)	(22,815)	(5,82,199)	(2,84,765)	
	Premium Earned (Net)	7,11,611	1,41,771	3	1,41,774	57,14,708	1,50,22,904	2,07,37,612	30,995	53,082	88,238	-	15,32,609	20,66,278	74,802	2,68,513	2,48,52,129	2,57,05,514	

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

PREMIUM EARNED [NET]		Particulars	Fire	Marine			Miscellaneous												For the Quarter Ended Dec 31, 2018
For The Quarter Ended December 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	6,19,991	14,26,947	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	6,19,991	14,26,947	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	5,84,901	1,90,662	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	5,86,551	1,97,615	67,417	74,47,348	76,94,716	

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													Upto the Quarter Ended Dec 31, 2018
Upto The Quarter Ended December 31,2018			Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public/Prod uct Liability	Engineeri ng	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)	(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	19,29,951	35,37,270	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	19,29,951	35,37,270	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	17,68,313	4,75,793	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	17,39,487	3,61,670	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

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, 2019
For The Quarter Ended Dec 31,2019			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	1,14,106	1,44,030	-	1,44,030	16,56,468	19,20,342	35,76,810	2,769	6,752	11,195	-	1,59,778	4,10,687	19,73,742	30,184	61,71,917	64,30,053
	Add : Claims Outstanding at the end of the Period	3,48,126	64,367	-	64,367	10,77,741	4,82,08,040	4,92,85,781	26,299	12,415	54,668	-	3,81,066	3,26,215	93,744	63,684	5,02,43,872	5,06,56,365
	Less : Claims Outstanding at the beginning of the Period	3,92,534	72,434	-	72,434	10,74,944	4,54,73,218	4,65,48,162	25,342	14,550	44,072	-	3,79,794	2,95,958	3,81,319	59,734	4,77,48,931	4,82,13,899
	Gross Incurred Claims	69,698	1,35,963	-	1,35,963	16,59,265	46,55,164	63,14,429	3,726	4,617	21,791	-	1,61,050	4,40,944	16,86,167	34,134	86,66,858	88,72,519
	Add : Re-insurance accepted to direct claims	(62)	-	-	-	-	-	-	-	-	(150)	-	-	-	-	-	(150)	(212)
	Less : Re-insurance Ceded to claims paid	46,973	1,11,712	-	1,11,712	5,07,026	98,550	6,05,576	142	5,418	4,944	-	23,206	55,439	16,76,193	1,681	23,72,599	25,31,284
	Total Claims Incurred	22,663	24,251	-	24,251	11,52,239	45,56,614	57,08,853	3,584	(801)	16,697	-	1,37,844	3,85,505	9,974	32,453	62,94,109	63,41,023

CLAIMS INCURRED [NET]

	Particulars	Fire	Marine			Miscellaneous												Upto the Quarter Ended Dec 31, 2019
Upto The Quarter Ended Dec 31,2019			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	4,25,364	4,83,080	-	4,83,080	46,92,378	54,67,889	1,01,60,267	8,895	22,935	51,430	-	4,50,519	10,50,091	54,04,734	94,280	1,72,43,151	1,81,51,595
	Add : Claims Outstanding at the end of the Period	3,48,126	64,367	-	64,367	10,77,741	4,82,08,040	4,92,85,781	26,299	12,415	54,668	-	3,81,066	3,26,215	93,744	63,684	5,02,43,872	5,06,56,365
	Less : Claims Outstanding at the beginning of the Period	2,27,520	57,775	-	57,775	10,20,534	3,94,94,951	4,05,15,485	26,149	18,578	35,270	-	3,12,509	2,54,270	8,11,132	50,866	4,20,24,259	4,23,09,554
	Gross Incurred Claims	5,45,970	4,89,672	-	4,89,672	47,49,585	1,41,80,978	1,89,30,563	9,045	16,772	70,828	-	5,19,076	11,22,036	46,87,346	1,07,098	2,54,62,764	2,64,98,406
	Add : Re-insurance accepted to direct claims	(1,331)	-	-	-	-	-	-	-	-	(19)	-	-	-	-	-	(19)	(1,350)
	Less : Re-insurance Ceded to claims paid	1,87,046	3,99,897	-	3,99,897	13,11,475	2,75,512	15,86,987	448	19,073	30,621	-	63,377	1,24,810	45,89,832	5,599	64,20,747	70,07,690
	Total Claims Incurred	3,57,593	89,775	-	89,775	34,38,110	1,39,05,466	1,73,43,576	8,597	(2,301)	40,188	-	4,55,699	9,97,226	97,514	1,01,499	1,90,41,998	1,94,89,366

- 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, 2018
For The Quarter Ended Dec 31,2018			Marine Cargo	Marine Others	Marine Total	Motot OD	Motor TP	Motor	Worksmen's Compensatio n	Public/Prod uct Liability	Engineerin g	Aviation	Personal Accident	Health Insurance	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	35,172	49,81,634	52,30,143
	Add : Claims Outstanding at the end of the Period	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 Period	3,43,872	78,260	-	78,260	13,04,816	3,47,31,570	3,60,36,386	25,358	19,743	38,907	-	2,75,475	2,55,067	5,01,978	63,333	3,72,16,247	3,76,38,379
	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 Compensatio n	Public/Prod uct Liability	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	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	97,979	1,56,61,352	1,62,43,597
	Add : Claims Outstanding at the end of the Period	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 Period	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	54,369	3,29,07,540	3,31,54,877
	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	54,16,634	1,06,063	2,27,89,370	2,35,72,537
	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

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, 2019
For The Quarter Ended Dec 31, 2019			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	1,07,488	13,932	-	13,932	5,83,258	45,041	6,28,299	1,297	1,388	6,763	-	90,486	83,989	(8,518)	18,034	8,21,738	9,43,158
	Add: Re-insurance Accepted	419	-	-	-	-	-	-	-	-	90	-	-	-	-	-	90	509
	Less: Commission on Re-insurance Ceded	86,676	18,872	-	18,872	3,92,848	13,388	4,06,236	92	1,353	5,790	-	1,05,594	40,516	-	1,586	5,61,167	6,66,715
	Net Commission	21,231	(4,940)	-	(4,940)	1,90,410	31,653	2,22,063	1,205	35	1,063	-	(15,108)	43,473	(8,518)	16,448	2,60,661	2,76,952

COMMISSION (NET)

Particulars		Fire	Marine			Miscellaneous												Upto the Quarter Ended Dec 31, 2019
Upto The Quarter Ended Dec 31, 2019			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	3,20,877	42,397	-	42,397	14,81,892	1,37,597	16,19,489	3,479	4,925	21,396	-	5,25,931	3,11,774	3,317	50,667	25,40,978	29,04,252
	Add: Re-insurance Accepted	2,287	-	-	-	-	-	-	-	-	261	-	-	-	-	-	261	2,548
	Less: Commission on Re-insurance Ceded	2,73,059	71,948	-	71,948	11,94,253	40,285	12,34,538	259	3,097	18,804	-	2,12,796	2,11,685	(5,558)	4,782	16,80,403	20,25,410
	Net Commission	50,105	(29,551)	-	(29,551)	2,87,639	97,312	3,84,951	3,220	1,828	2,853	-	3,13,135	1,00,089	8,875	45,885	8,60,836	8,81,390

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	1,575	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)	9,471	1,69,275	(5,20,829)

COMMISSION (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	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	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	5,475	10,03,382	18,75,116
	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	(1,16,815)	17,040	5,19,205	(58,735)

Particulars	For the Quarter ended Dec 31, 2019	Upto the Quarter ended Dec 31, 2019	For the Quarter ended Dec 31, 2018	Upto the Quarter ended Sp 30, 2018
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Agents	9,596	29,820	10,320	32,614
Brokers	2,52,848	7,67,441	2,06,588	6,04,841
Corporate Agency	6,80,717	21,06,992	4,35,842	11,77,654
Referral				
Others (pl. specify)				
TOTAL (B)	9,43,160	29,04,252	6,52,751	18,15,110

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, 2019
For The Quarter Ended Dec 31,2019		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	3,261	7,305	-	7,305	72,665	1,99,448	2,72,113	373	(869)	952	-	20,702	59,522	16,374	3,017	3,72,184	3,82,750
2	Travel, conveyance and vehicle running expenses	2,848	353	-	353	4,189	11,567	15,756	18	(105)	19	-	1,157	3,255	1,247	187	21,534	24,735
3	Training expenses	396	56	-	56	1,832	5,627	7,459	13	13	37	-	692	665	1	97	8,977	9,429
4	Rents, rates & taxes	1,371	196	-	196	6,352	19,507	25,859	45	45	128	-	2,398	2,305	2	344	31,126	32,693
5	Repairs	403	59	-	59	1,880	5,773	7,653	13	14	38	-	709	685	1	100	9,213	9,675
6	Printing & stationery	446	59	-	59	2,007	6,156	8,163	15	12	41	-	757	713	(1)	113	9,813	10,318
7	Communication	949	134	-	134	4,371	13,419	17,790	31	30	88	-	1,650	1,579	-	238	21,406	22,489
8	Legal & professional charges	(541)	(151)	-	(151)	(3,458)	(10,744)	(14,202)	(20)	(62)	(61)	-	(1,310)	48,517	(14)	(134)	32,714	32,022
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	21	3	-	3	102	313	415	1	1	2	-	38	38	-	4	499	523
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	22	3	-	3	98	303	401	1	1	2	-	38	36	1	4	484	509
	(ii) Certification	-	(1)	-	(1)	-	-	-	-	-	-	-	-	(1)	-	(1)	(2)	(3)
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Out of Pocket expenses	-	-	-	-	2	6	8	-	-	-	-	1	1	-	(1)	9	9
10	Advertisement and publicity	4,474	1,341	-	1,341	4,03,658	5,28,134	9,31,792	163	137	1,854	-	91,354	75,787	1	6,188	11,07,276	11,13,091
11	Interest & Bank Charges	694	96	-	96	3,180	9,763	12,943	23	21	64	-	1,201	1,145	-	174	15,571	16,361
12	Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Power and Electricity	344	45	-	45	1,539	4,721	6,260	11	8	32	-	581	546	-	87	7,525	7,914
	Information Technology Expenses	3,920	521	-	521	17,647	54,148	71,795	127	107	360	-	6,660	6,282	(5)	983	86,309	90,750
	Marketing Expenses	(24,512)	16,357	-	16,357	(50,548)	2,54,541	2,03,993	3,623	2,344	9,520	-	28,316	2,10,293	(79,495)	26,305	4,04,899	3,96,744
	Operating Lease Charges	765	107	-	107	3,514	10,789	14,303	25	25	71	-	1,326	1,269	-	190	17,209	18,081
	IRDA Registration renewal fees	234	33	-	33	1,069	3,282	4,351	7	7	21	-	404	384	-	58	5,232	5,499
	GST/Service Tax Expense	-	-	-	-	-	-	-	-	-	-	-	-	-	15,500	-	15,500	15,500
	Outsourcing Expenses	8,259	1,636	-	1,636	54,399	1,71,281	2,25,680	290	67	921	-	21,941	55,221	8,827	2,729	3,15,676	3,25,571
	Net Exchange (Gain) / Loss	1	-	-	-	2	6	8	-	-	-	-	1	1	-	-	10	11
	Co-insurance Administrative Charges	38	4	-	4	161	494	655	1	1	3	-	61	55	(1)	11	786	828
	Terrorism Pool - Management Expenses	2,260	-	-	-	-	-	-	-	-	530	-	-	-	-	-	530	2,790
	DR Pool - Administrative Expenses (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Miscellaneous Expenses (Net)	1,843	216	-	216	7,915	24,254	32,169	59	34	165	-	2,987	2,727	(7)	461	38,595	40,654
13	Depreciation	2,514	350	-	350	11,539	35,427	46,966	82	79	234	-	4,355	4,161	-	635	56,512	59,376
	Less: Write back of provision no longer required	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	10,010	28,722	-	28,722	5,44,115	13,48,215	18,92,330	4,901	1,910	15,021	-	1,86,019	4,75,186	(37,569)	41,789	25,79,587	26,18,319

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, 2019
Upto The Quarter Ended Dec 31,2019		Fire	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	29,402	26,610	-	26,610	2,01,306	5,30,913	7,32,219	913	4,881	5,667	-	66,473	1,46,076	48,699	8,877	10,13,805	10,69,817
2	Travel, conveyance and vehicle running expenses	5,448	1,874	-	1,874	16,238	45,638	61,876	70	454	499	-	5,983	11,805	4,049	812	85,548	92,870
3	Training expenses	987	170	-	170	4,956	15,251	20,207	33	50	96	-	1,871	1,887	7	247	24,398	25,555
4	Rents, rates & taxes	3,417	589	-	589	17,159	52,798	69,957	115	173	334	-	6,477	6,533	22	855	84,466	88,472
5	Repairs	962	166	-	166	4,833	14,870	19,703	32	49	94	-	1,824	1,840	6	241	23,789	24,917
6	Printing & stationery	1,357	234	-	234	6,817	20,974	27,791	46	69	133	-	2,573	2,595	8	340	33,555	35,146
7	Communication	2,471	426	-	426	12,409	38,181	50,590	83	125	241	-	4,684	4,724	15	618	61,080	63,977
8	Legal & professional charges	2,370	408	-	408	11,916	36,616	48,532	80	120	232	-	4,493	54,532	15	593	1,08,597	1,11,375
9	Auditors' fees, expenses etc				-												-	-
	(a) as auditor	45	8	-	8	228	701	929	2	2	4	-	86	87	-	11	1,121	1,174
	(b) as adviser or in any other capacity, in respect of																	
	(i) Taxation matters	60	10	-	10	301	927	1,228	2	3	6	-	114	115	1	15	1,484	1,554
	(ii) Certification	14	2	-	2	72	221	293	-		1	-	27	27	-	4	352	368
	(iii) Management services; and				-			-				-					-	-
	(c) in any other capacity				-			-				-					-	-
	Out of Pocket expenses	1	-	-	-	7	22	29	-	-	-	-	3	3	-	-	35	36
10	Advertisement and publicity	12,152	1,918	-	1,918	4,70,547	8,06,359	12,76,906	266	325	2,156	-	1,36,088	94,330	31	6,938	15,17,040	15,31,110
11	Interest & Bank Charges	1,877	323	-	323	9,428	29,011	38,439	63	95	183	-	3,559	3,590	12	469	46,410	48,610
12	Others (to be specified)				-			-										
	Power and Electricity	1,073	185	-	185	5,389	16,581	21,970	36	54	105	-	2,034	2,052	7	269	26,527	27,785
	Information Technology Expenses	11,778	2,029	-	2,029	59,152	1,82,004	2,41,156	396	598	1,150	-	22,326	22,520	73	2,948	2,91,167	3,04,974
	Marketing Expenses	(5,166)	16,357	-	16,357	5,68,070	18,66,767	24,34,837	3,623	2,344	9,722	-	1,81,561	2,94,164	(79,495)	29,290	28,76,046	28,87,237
	Operating Lease Charges	2,020	348	-	348	10,145	31,216	41,361	68	103	197	-	3,829	3,863	12	506	49,939	52,307
	IRDA Registration renewal fees	637	110	-	110	3,200	9,847	13,047	21	32	62	-	1,208	1,218	4	159	15,751	16,498
	GST/Service Tax Expense	-	-	-	-	-	-	-	-	-	-	-	-	-	43,600	-	43,600	43,600
	Outsourcing Expenses	26,632	6,046	-	6,046	1,67,413	4,86,432	6,53,845	832	1,664	2,950	-	66,798	1,10,302	26,404	7,670	8,70,465	9,03,143
	Net Exchange (Gain) / Loss	1	-	-	-	4	13	17	-	-	-	-	2	1	-	1	21	22
	Co-insurance Administrative Charges	152	26	-	26	766	2,356	3,122	5	8	15	-	289	292	1	38	3,770	3,948
	Terrorism Pool - Management Expenses	8,730	-	-	-	-	-	-	-	-	1,690	-	-	-	-	-	1,690	10,420
	DR Pool - Administrative Expenses (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Miscellaneous Expenses (Net)	7,007	1,207	-	1,207	35,191	1,08,278	1,43,469	236	356	684	-	13,282	13,398	44	1,754	1,73,223	1,81,437
13	Depreciation	6,707	1,155	-	1,155	33,685	1,03,646	1,37,331	226	341	655	-	12,714	12,828	42	1,679	1,65,816	1,73,678
	Less: Write back of provision no longer required	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	1,20,134	60,201	-	60,201	16,39,232	43,99,622	60,38,854	7,148	11,846	26,876	-	5,38,298	7,88,782	43,557	64,334	75,19,695	77,00,030

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			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	(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	5,147	3,27,888	3,24,584
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	122	9,790	9,140
4	Rents, rates & taxes	(2,294)	129	-	129	6,494	15,436	21,930	30	25	108	-	1,915	1,918	634	330	26,890	24,725
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	132	10,860	9,579
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	2	17	16
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	28,099	5,29,476	5,95,356
11	Interest & Bank Charges	(2,167)	104	-	104	5,450	12,965	18,415	25	19	90	-	1,575	1,593	538	277	22,532	20,469
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	1,111	90,049	83,892
	Marketing Expenses	(495)	3,453	-	3,453	13,81,651	(2,50,113)	11,31,538	1,710	(397)	8,604	-	56,331	20,668	(2,962)	(8,784)	12,06,708	12,09,666
	Operating Lease Charges	(763)	66	-	66	3,043	7,221	10,264	15	14	50	-	940	921	289	157	12,650	11,953
	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)	3	-	3	157	374	531	1	-	3	-	42	44	16	8	645	562
	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	50,231
	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 Compensati on	Public/Prod uct Liability	Engineeri ng	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	12,178	8,72,521	9,27,757
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	1,199	93,226	98,460
3	Training expenses	290	166	-	166	6,213	14,670	20,883	38	40	100	-	2,171	2,010	541	333	26,116	26,572
4	Rents, rates & taxes	880	504	-	504	18,858	44,527	63,385	115	123	304	-	6,588	6,102	1,642	1,009	79,268	80,652
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	2	40	40
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	35,133	16,45,595	17,21,903
11	Interest & Bank Charges	793	454	-	454	16,982	40,097	57,079	104	110	273	-	5,933	5,495	1,478	910	71,382	72,629
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	3,103	2,43,752	2,48,010
	Marketing Expenses	99,783	6,594	-	6,594	15,12,158	56,948	15,69,106	2,260	1,041	15,155	-	2,75,844	2,07,919	65,452	48,156	21,84,933	22,91,310
	Operating Lease Charges	343	197	-	197	7,352	17,358	24,710	45	48	118	-	2,568	2,379	640	394	30,902	31,442
	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	-	-	19	19
	Co-insurance Administrative Charges	28	16	-	16	602	1,421	2,023	4	4	10	-	210	195	52	32	2,530	2,574
	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	3,150	2,47,368	2,51,689
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

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, 2019	As at Dec 31, 2018
		(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 Cholamandalam Financial Holdings Limited (previously known as TI Financial Holdings 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**

Shareholder	As at Dec 31, 2019		As at Dec 31, 2018	
	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, 2019	As at Dec 31, 2018
		(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	53,47,567	43,47,567
	Add: Transfer from Profit and Loss account	-	-
	Add: Transfer from Contingency Reserve for Unexpired Risk	-	-
		53,47,567	43,47,567
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	54,45,903	53,99,911
8	Debenture Redemption Reserve	2,00,000	1,00,000
	TOTAL	1,24,26,115	1,12,80,123

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, 2019	As at Dec 31, 2018
		(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, 2019		As at Dec 31, 2018	
		(Rs.'000).	(Rs.'000).	(Rs.'000).	(Rs.'000).
	LONG TERM INVESTMENTS				
1	Government Securities and Government Guaranteed Bonds including Treasury Bills		48,98,095		27,65,997
2	Other Approved Securities		-		-
3	Approved Investments		-		-
	(a) Debenture / Bonds		8,14,840		23,83,348
	(b) Fixed Deposits with Banks		-		-
	(c) Equity Shares (Net of FairValue Change)		81,624		1,47,833
	(d) Investment Properties - Real Estate		24,999		31,154
4	Investments in Infrastructure and Social Sector		5,71,496		14,44,278
5	Other than Approved Investments				
	(a) Debentures/Bonds	3,14,949		1,89,761	
	Less : Provision for Impairment	(83,283)		(17,293)	
	- Debentures/Bonds (Net of Impairment)		2,31,666		1,72,468
	(b) Equity Shares (Net of FairValue Change)		4,794		14,312
6	Investments in Alternate Investment funds		12,026		12,159
	Total (A)		66,39,540		69,71,549
	SHORT TERM INVESTMENTS				
1	Government securities and Government guaranteed bonds including Treasury Bills		43,363		10,814
2	Other Approved Securities		-		-
3	Approved Investments		-		-
	(a) Debentures/ Bonds		5,44,255		6,19,653
	(b) Fixed Deposits with Banks		-		-
	(c) Money market Instruments		-		-
	(d) Mutual Fund (Liquid Schemes)		1,27,605		1,13,511
4	Investments in Infrastructure and Social Sector		1,53,515		43,232
5	Other than Approved Investments	1,36,790		39,986	
	Less : Provision for Impairment	(39,037)		(757)	
	- Debentures/Bonds (Net of Impairment)		97,753		39,229
	Total (B)		9,66,491		8,26,438
	TOTAL (A) +(B)		76,06,031		77,97,987

Notes:

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

	As at Dec 31, 2019		As at Dec 31, 2018	
	Cost	Market Value	Cost	Market Value
a) Equity Shares listed	83,021	86,417	1,62,144	1,59,886
b) Mutual Funds	1,27,524	1,27,605	1,13,483	1,13,511
c) Government and other securities	49,41,458	49,77,880	27,76,810	27,46,902
d) Fixed Deposit with Banks	0	0	5,296	5,296
e) Corporate Bonds	25,54,925	24,99,131	47,20,258	47,00,772
f) Money Market Instruments	-	-	-	-
g) Investment Properties - Real Estate	24,999	24,999	31,154	31,154
h) Investment in AIF	12,026	12,026	12,159	12,159
	77,43,952	77,28,057	78,21,304	77,69,679

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, 2019		As at Dec 31, 2018	
		(Rs.'000).	(Rs.'000).	(Rs.'000).	(Rs.'000).
	LONG TERM INVESTMENTS				
1	Government Securities and Government Guaranteed Bonds including Treasury Bills		5,15,80,048		2,28,26,389
2	Other Approved Securities		-		-
3	Approved Investments		-		-
	(a) Debenture / Bonds		85,80,782		1,96,68,581
	(b) Fixed Deposits with Banks		-		-
	(c) Equity Shares (Net of FairValue Change)		8,59,548		12,19,989
	(d) Investment Properties - Real Estate		2,63,252		2,57,097
4	Investments in Infrastructure and Social Sector		60,18,218		1,19,18,907
6	Other than Approved Investments				
	a) Debentures/Bonds	33,16,609		15,66,006	
	Less : Provision for Impairment	(8,77,026)		(1,42,707)	
	- Debentures/Bonds (Net of Impairment)		24,39,583		14,23,299
	(b) Equity Shares (Net of FairValue Change)		50,481		1,18,109
7	Investments in Alternate Investment funds		1,26,639		1,00,341
	Total (A)		6,99,18,551		5,75,32,712
	SHORT TERM INVESTMENTS				
1	Government securities and Government guaranteed bonds including Treasury Bills		4,56,642		89,239
2	Other Approved Securities		-		-
3	Approved Investments				
	(a) Debentures/ Bonds		57,31,350		51,13,689
	(b) Fixed Deposits with Banks		-		-
	(c) Money market Instruments		-		-
	(d) Mutual Fund (Liquid Schemes)		13,43,761		9,36,746
4	Investments in Infrastructure and Social Sector		16,16,616		3,56,768
5	Other than Approved Investments	14,40,487		3,29,987	
	Less : Provision for Impairment	(4,11,085)		(6,243)	
	- Debentures/Bonds (Net of Impairment)		10,29,402		3,23,744
	Total (B)		1,01,77,771		68,20,186
	TOTAL (A) +(B)		8,00,96,323		6,43,52,898

Notes:

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

	As at Dec 31, 2019		As at Dec 31, 2018	
	Cost	Market Value	Cost	Market Value
a) Equity Shares listed	8,74,264	9,10,029	13,38,098	13,19,459
b) Mutual Funds	13,42,906	13,43,761	9,36,517	9,36,746
c) Government and other securities	5,20,36,690	5,24,20,236	2,29,15,628	2,26,68,811
d) Fixed Deposit with Banks	0	0	43,704	43,704
e) Corporate Bonds	2,69,04,983	2,63,17,434	3,89,53,937	3,87,93,122
f) Money Market Instruments	-	-	-	-
g) Investment Properties - Real Estate	2,63,252	2,63,252	2,57,097	2,57,097
h) Investment in AIF	1,26,639	1,26,639	1,00,341	1,00,341
	8,15,48,734	8,13,81,353	6,45,45,322	6,41,19,281

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, 2019	As at Dec 31, 2018
		(Rs.'000).	(Rs.'000).
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others (to be specified)	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION	-	-
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others (to be specified)	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION	-	-
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION	-	-
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-

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

(Rs. '000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	As at Apr 1, 2019	Additions	Deductions	As at Dec 31, 2019	As at Apr 1, 2019	For The Period	On Sales/ Adjustments	Upto Dec 31, 2019	As at Dec 31, 2019	As at Dec 31, 2018
Land - (Undivided share)	58,032	-	-	58,032	-	-	-	-	58,032	58,032
Buildings	3,66,981	-	-	3,66,981	45,348	4,586	-	49,934	3,17,047	3,23,161
Furniture & Fittings	57,885	5,777	2,228	61,434	53,132	4,677	2,228	55,581	5,853	4,230
Information Technology Equipment	4,62,108	60,229	1,488	5,20,849	4,00,225	36,622	1,488	4,35,359	85,490	62,610
Intangibles Computers	8,09,804	1,08,475	-	9,18,279	6,62,430	1,01,203	-	7,63,633	1,54,646	1,46,143
Vehicles	36,058	6,228	7,913	34,373	16,975	6,631	7,245	16,361	18,012	20,272
Office Equipment	36,203	6,046	849	41,400	30,835	2,760	843	32,752	8,648	5,292
Electrical Fittings	57,996	6,568	2,964	61,600	48,620	4,577	2,949	50,248	11,352	7,120
Improvement to Premises	1,69,035	9,761	3,278	1,75,518	1,25,647	12,619	3,257	1,35,009	40,509	41,659
TOTAL	20,54,102	2,03,084	18,720	22,38,466	13,83,212	1,73,675	18,010	15,38,877	6,99,589	6,68,519
Work in progress	-	-	-	-	-	-	-	-	21,885	15,836
Grand Total	20,54,102	2,03,084	18,720	22,38,466	13,83,212	1,73,675	18,010	15,38,877	7,21,474	6,84,355
PREVIOUS YEAR	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	

Note:

1. Assets included in land, property and building above exclude Investment Properties as defined in note (e) to Form NL-12 & NL 12A-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, 2019	As at Dec 31, 2018
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	77,931	73,762
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)		
	(bb) Others		
	(b) Current Accounts	3,64,543	3,49,466
3	Money at Call and Short Notice	-	-
	(a) With Banks		
	(b) With other Institutions		
4	Others (Bank deposits under lien)	6,037	6,037
	TOTAL	4,48,511	4,29,265
	Cash balance includes:		
	Cheques in hand	72,595	65,777
	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, 2019	As at Dec 31, 2018
		(Rs.'000)	(Rs.'000)
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	30,69,772	20,87,372
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	11,67,855	9,45,550
6	Others (to be specified)		
	Advances to Employees	1,334	997
	Advances to Vendors	7,313	32,759
	GST Unutilised Credit/paid in advance	2,38,243	3,02,687
	Service tax paid under protest (Note 8 (c) of Schedule 16)	57,912	55,087
	Other Advances / Deposits	14,28,963	19,29,812
	TOTAL (A)	59,71,392	53,54,264
	OTHER ASSETS		
1	Income accrued on investments	21,54,701	21,04,429
2	Outstanding Premiums	8,32,552	27,61,759
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business	2,33,272	1,04,873
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	1,77,840	-
	Receivable from Terrorism Pool [includes investment income]	13,95,939	12,63,939
	Receivable from Nuclear Pool	40,468	20,405
	Unclaimed Amount of Policy holders Deposits	59,800	84,800
	Receivable from IMTPIP	-	-
	Service Tax refund receivable	-	83,040
	Deposits for Premises and Advance Rent	1,05,631	74,757
	TOTAL (B)	50,00,203	64,98,003
	TOTAL (A+B)	1,09,71,595	1,18,52,266

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, 2019	As at Dec 31, 2018
		(Rs.'000)	(Rs.'000)
1	Agents' Balances	1,33,201	2,28,158
2	Balances due to other insurance companies	20,50,745	46,34,884
3	Deposits held on re-insurance ceded	-	-
4	Premiums Received in Advance/ Deposit Received	59,23,767	20,50,662
5	Unallocated Premium	11,23,170	5,59,071
6	Sundry creditors		
	- Dues to Micro Small & Medium Enterprises	75	-
	- Dues to Others	5,03,688	2,98,358
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	5,06,56,361	4,04,83,818
9	Due to Officers/ Directors	-	-
10	Others (to be specified)		
	Book Overdraft	3,12,038	2,11,391
	Tax and Other Withholdings	93,507	93,232
	Environment Relief Fund	9	-
	Provision for Expenses	9,52,146	9,67,114
	Other Liabilities	59,908	68,663
	GST Payable	4,86,150	5,76,354
	Unclaimed amounts of policyholders	61,933	1,24,647
	Others	8,810	8,870
	TOTAL	6,23,65,508	5,03,05,221

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, 2019	As at Dec 31, 2018
		(Rs.'000).	(Rs.'000).
1	Reserve for Unexpired Risk	2,20,51,529	2,00,86,243
	Less: Unabsorbed RSBY Enrollment costs	-	(2,087)
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	4,17,527	3,37,333
	TOTAL	2,24,69,056	2,04,21,489

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, 2019	As at Dec 31, 2018
		(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 19				As at 31st Dec 18			
		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	35,256	3,201	280	38,737	30,875	3,333	163	34,371
2	Marine	-	-	-	-	-	-	-	-
a	Marine Cargo	827	495	149	1,471	667	848	139	1,654
b	Marine Hull	-	-	-	-	-	-	-	-
3	Miscellaneous	-	-	-	-	-	-	-	-
a	Motor	1,37,972	1,72,238	3,14,548	6,24,758	1,26,767	1,43,278	2,21,406	4,91,451
b	Engineering	823	438	109	1,370	694	239	128	1,061
c	Aviation	-	-	-	-	-	-	-	-
d	Liabilities	557	262	129	948	490	340	122	952
e	Others	32,045	2,473	2,910	37,428	28,328	2,880	5,754	36,963
4	Health Insurance	13,035	2,408	854	16,297	13,040	2,135	623	15,798
5	IMTPIP	-	-	6,070	6,070	-	15,593.86	7,856	23,450
6	Total Liabilities	2,20,515	1,81,515	3,25,049	7,27,079	2,00,861	1,68,647	2,36,191	6,05,700

PERIODIC DISCLOSURES

FORM NL-22Geographical Distribution of Business

Insurer:

Cholamandalam MS General Insurance Co Ltd

Registration No. 123

Date 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, 2019	Upto the quarter ended Dec 31, 2019	For the quarter ended Dec 31, 2019	Upto the quarter ended Dec 31, 2019	For the quarter ended Dec 31, 2019	Upto the quarter ended Dec 31, 2019	For the quarter ended Dec 31, 2019	Upto the quarter ended Dec 31, 2019	For the quarter ended Dec 31, 2019	Upto the quarter ended Dec 31, 2019	For the quarter ended Dec 31, 2019	Upto the quarter ended Dec 31, 2019	For the quarter ended Dec 31, 2019	Upto the quarter ended Dec 31, 2019	For the quarter ended Dec 31, 2019	Upto the quarter ended Dec 31, 2019	For the quarter ended Dec 31, 2019	Upto the quarter ended Dec 31, 2019	For the quarter ended Dec 31, 2019	Upto the quarter ended Dec 31, 2019	For the quarter ended Dec 31, 2019	Upto the quarter ended Dec 31, 2019	For the quarter ended Dec 31, 2019	Upto the quarter ended Dec 31, 2019	For the quarter ended Dec 31, 2019	Upto the quarter ended Dec 31, 2019
Andhra Pradesh	118	301	2	10	8	24	1,191	3,386	3,260	10,099	4,451	13,484	1	3	1	4	66	114	1	4	-	-	2	5	4,650	13,950
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Assam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bihar	134	390	5	10	7	20	1,635	4,771	3,153	9,132	4,788	13,903	1	2	0	1	28	58	0	0	-	(503)	1	7	4,964	13,889
Chattisgarh	100	248	3	9	16	43	939	2,376	1,495	4,284	2,433	6,660	0	1	0	1	9	25	1	1	-	-	1	6	2,565	6,994
Goa	16	51	(0)	2	0	1	17	48	39	105	56	152	0	4	0	6	9	82	0	0	-	-	-	-	82	298
Gujarat	748	1,880	95	262	41	100	2,280	7,185	4,187	13,205	6,468	20,391	31	93	13	926	334	1,073	1	2	-	-	286	671	8,015	25,398
Haryana	548	2,503	406	2,337	43	174	12	69	6	86	19	155	26	112	22	57	689	1,474	1	2	-	-	9	44	1,763	6,858
Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jammu and Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jharkhand	63	142	2	8	16	46	287	1,945	1,445	4,660	1,731	6,605	0	1	0	5	10	32	0	0	-	-	0	1	1,822	6,840
Karnataka	392	1,518	35	451	58	245	1,922	5,889	3,420	10,428	5,342	16,317	19	103	3,638	8,723	185	1,278	3	17	-	-	7	23	9,679	28,675
Kerala	178	391	2	6	8	23	884	2,823	1,016	3,059	1,900	5,882	-	0	1	3	86	174	0	0	-	-	0	1	2,175	6,480
Madhya Pradesh	254	804	12	38	17	48	724	2,200	1,593	4,716	2,316	6,916	3	7	7	13	62	256	0	0	-	907	5	32	2,677	9,021
Maharashtra	1,524	4,984	289	726	107	255	4,374	11,803	6,958	19,698	11,333	31,502	163	339	176	348	997	3,664	11	44	-	-	20	45	14,619	41,906
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Orissa	113	291	4	9	30	53	821	2,658	2,136	6,286	2,957	8,944	1	2	0	0	22	64	-	0	-	55	1	3	3,128	9,420
Punjab	1	75	-	-	-	0	4	26	14	78	17	104	-	-	-	0	-	36	-	-	-	-	-	2	18	217
Rajasthan	448	1,286	9	38	20	84	1,917	5,450	3,464	9,299	5,380	14,748	15	21	571	1,379	147	320	0	0	-	(29)	20	69	6,610	17,917
Sikkim	1	13	-	-	-	-	0	1	0	1	0	2	-	-	-	-	0	2	-	-	-	-	-	0	2	16
Tamil Nadu	1,233	4,922	555	1,581	97	456	3,243	10,347	6,825	23,917	10,068	34,264	85	240	3,791	11,858	4,043	13,082	11	62	(2)	(2)	592	1,578	20,475	68,041
Telangana	112	533	31	55	89	270	1,878	5,443	3,875	11,958	5,754	17,401	11	28	9	23	18	270	2	8	(0)	(3)	0	3	6,027	18,586
Tripura	59	192	26	64	59	159	832	2,276	1,352	3,619	2,184	5,895	0	1	0	0	12	52	-	-	-	-	0	1	2,340	6,364
Uttar Pradesh	572	1,676	4	12	8	24	1,477	4,170	3,201	8,074	4,678	12,243	-	1	1	8	130	405	-	-	-	-	5	25	5,399	14,395
Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
West Bengal	186	554	27	75	46	127	1,155	3,348	2,864	8,274	4,019	11,622	14	36	(14)	(10)	98	345	0	1	-	100	1	3	4,377	12,853
Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Chandigarh	418	1,062	3	7	4	11	1,149	3,294	2,029	5,756	3,178	9,050	4	4	7	25	172	604	-	-	-	-	9	21	3,796	10,783
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Delhi	286	906	140	451	4	22	978	2,652	1,123	2,902	2,101	5,554	17	51	5	32	427	711	0	1	-	-	2	16	2,984	7,744
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	8	12	0	1	1	3	47	172	107	421	154	593	0	0	0	0	1	2	-	0	-	-	0	1	164	611
Total	7,513	24,734	1,652	6,150	680	2,186	27,765	82,331	53,562	1,60,056	81,327	2,42,388	392	1,049	8,231	23,401	7,546	24,121	30	145	(2)	524	962	2,557	1,08,331	3,27,255

FORM NL-23 Reinsurance Risk Concentration

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

Statement for the Quarter Ended December 31, 2019

(Rs in Lakhs)

Reinsurance Risk Concentration

S.No.	Reinsurance Placements	Premium ceded to reinsurers						Premium ceded to reinsurers / Total reinsurance premium ceded (%)
		Proportional		Non-Proportional		Facultative		
		No of reinsurers	Premium ceded to reinsurers	No of reinsurers	Premium ceded to reinsurers	No of reinsurers	Premium ceded to reinsurers	
1	No. of Reinsurers with rating of AAA and above		-		-		-	0.00%
2	No. of Reinsurers with rating AA but less than AAA	4	440.04	2	33.22		-	11.21%
3	No. of Reinsurers with rating A but less than AA	16	2,257.34	10	392.23	13	1,099.82	88.79%
4	No. of Reinsurers with rating BBB but less than A		-		-		-	0.00%
5	No. of Reinsurers with rating less than		-		-		-	0.00%
	Total	20	2,697.38	12	425.45	13	1,099.82	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****For the Quarter Ending - Q3 FY'20****(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	100	350	123	33	2	608	1141.06
2	Marine Cargo	6040	1460	292	58	7	7857	1440.30
3	Marine Hull	0	0	0	0	0	0	0
4	Engineering	106	94	38	20	20	278	111.95
5	Motor OD	32249	9322	2026	303	72	43972	16122.90
6	Motor TP	86	462	704	741	1299	3292	19202.41
7	Health	10118	381	17	4	0	10520	3990.88
8	Overseas Travel	7	3	1	1	0	12	77.77
9	Personal Accident	230	197	39	5	1	472	1597.78
10	Liability	309	21	4	1	1	336	95.22
11	Crop	140	10	0	2		152	19772.54
12	Miscellaneous	365	292	48	6	1	712	226.59

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

Date:

Quarter end as on 31st Dec'19

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	893	1704		222	14084	28021	17936	29	465	101	314		435	64204
2	Claims reported during the period	587	8629		275	48979	4970	13315	24	729	431	210		1401	79550
3	Claims Settled during the period	608	7857		278	43972	3292	10520	12	472	336	152		712	68211
4	Claims Repudiated during the period	248	108		19	1557		2279	3	202	61			239	4716
5	Claims closed during the period	57	253		9	2143	459	439	13	107	7	4		336	3827
6	Claims O/S at End of the period	567	2115		191	15391	29240	18013	25	413	128	368		549	67000
	Less than 3months	250	1650		112	13180	3941	3033	16	254	74	100		441	23051
	3 months to 6 months	190	293		41	1335	3114	135	7	51	18	105		66	5355
	6months to 1 year	81	119		23	683	4845	64		46	13	36		27	5937
	1year and above	46	53		15	193	17340	14781	2	62	23	127		15	32657

FORM NL-26 - CLAIMS INFORMATION - KG Table I

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

Solvency for the period ended 31st December 2019

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	32,516	13,580	11,963	3,905	3,252	1,794	3,252
2	Marine Cargo	8,536	2,133	7,051	965	1,024	1,269	1,269
3	Marine Hull	0	0	0	0	0	0	0
4	Motor	3,33,260	2,81,110	2,54,529	2,26,441	56,222	67,932	67,932
5	Engineering	3,203	1,254	1,616	490	320	242	320
6	Aviation	-	-	-	-	-	-	-
7	Laibility	1,504	1,148	521	216	230	117	230
8	Health	63,057	52,097	21,511	19,186	10,419	5,756	10,419
9	Misc	3,524	3,222	1,074	1,162	644	349	644
10	Weather	8,846	1,162	39,946	5,883	885	5,992	5,992
	Total	4,54,444	3,55,706	3,38,210	2,58,248	72,996	83,452	90,059

PERIODIC DISCLOSURES		
FORM NL-27 Offices information for Non-Life		
Insurer: Cholamandalam MS General Insurance Company Limited		Date: 31.12.2019
Sl. No.	Office Information	Number
1	No. of offices at the beginning of the Quarter	135*
2	No. of branches approved during the Quarter	NIL
3	No. of branches opened during the Quarter	Out of approvals of previous year NIL
4		Out of approvals of this Quarter NIL
5	No. of branches closed during the Quarter	0
6	No. of offices at the end of the Quarter	136**
7	No. of branches approved but not opened	9
8	No. of rural branches	NIL
9	No. of urban branches	136*

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

** This includes 1 branch that was opened subsequent to approval obtained during the previous quarter i.e., Apr-Jun'19.

** This includes 6 semi-urban branches also; since there is no separate classification available, the same is shown as part of urban branches

(Read with Regulation 10)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Statement as on: 31st Dec 2019

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	8,91,127.84
2	Loans	9	-
3	Fixed Assets	10	7,214.74
4	Current Assets		
	a. Cash & Bank Balance	11	4,485.11
	b. Advances & Other Assets	12	1,09,715.95
5	Current Liabilities		
	a. Current Liabilities	13	6,23,655.09
	b. Provisions	14	2,38,794.87
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		14,856.57

Application of Funds as per Balance Sheet (A)

1,35,237.1

	Less: Other Assets	SCH ++	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	7,214.7
3	Cash & Bank Balance (if any)	11	4,485.1
4	Advances & Other Assets (if any)	12	1,09,716.0
5	Current Liabilities	13	6,23,655.1
6	Provisions	14	2,38,794.9
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		14,856.6

Total (B)

TOTAL (B) (7,55,890.7)

'Investment Assets'* As per FORM 3B

(A-B) 8,91,127.8

(Read with Regulation 10)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Statement as on: 31st Dec 2019

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%		27,710.2	2,69,160.4	2,96,870.6	33.3%		2,96,870.6	2,97,441.4
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not less than 30%		53,184.0	5,16,597.5	5,69,781.5	64.0%		5,69,781.5	5,73,981.2
3	Investment subject to Exposure Norms									
	a. Housing / Infra & Loans to SG for Housing and FFE	Not less than 15%								
	1. Approved Investments			14,243.4	1,38,351.8	1,52,595.2	17.1%	72.92	1,52,668.1	1,54,441.2
	2. Other Investments			2,838.3	27,569.7	30,408.0	3.4%	(209.04)	30,199.0	27,039.0
	b. Approved Investments	Not exceeding 55%		10,572.4	1,02,693.6	1,13,266.0	12.7%	1,384.49	1,14,650.5	1,16,349.8
	c. Other Investments			2,303.3	22,372.9	24,676.2	2.8%	(847.40)	23,828.8	23,056.4
Investment Assets		100%		83,141.4	8,07,585.5	8,90,726.9	100.0%	401.0	8,91,127.8	8,94,867.5

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: 21-Jan-20

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, 2019

Registration No. 123

Date of Registration with the IRDA : July 15, 2002

(Rs in Lakhs)

	Market Value				Book Value			
	As at 31-12-2019	As % of total for this class	As at 31-12-2018	As % of total for this class	As at 31-12-2019	As % of total for this class	As at 31-12-2018	As % of total for this class
Break down by credit rating								
AAA rated	1,31,555	15.17%	2,81,433	40.56%	1,29,900	15.07%	2,77,425	39.99%
AA or better	1,15,344	13.30%	1,40,334	20.22%	1,13,439	13.16%	1,41,098	20.34%
Rated below AA & upto A	9,806	1.13%	4,682	0.67%	9,549	1.11%	4,567	0.66%
Rated below A but above B	4,995	0.58%	-	0.00%	4,987	0.58%	-	0.00%
B & Below B	34,741	4.01%	13,830		37,552	4.36%	16,691	
Any other (Sovereign)	5,70,866	65.82%	2,53,626	36.55%	5,66,753	65.73%	2,53,886	36.60%
	8,67,307		6,93,905		8,62,181		6,93,666	
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	1,02,973	11.87%	65,827	9.49%	1,01,230	11.74%	66,034	9.52%
More than 1 year and upto 3years	1,47,823	17.04%	2,21,764	31.96%	1,47,058	17.06%	2,22,973	32.14%
More than 3years and up to 7years	3,10,547	35.81%	3,00,321	43.28%	3,08,630	35.80%	2,99,353	43.16%
More than 7 years and up to 10 years	3,04,271	35.08%	1,01,854	14.68%	3,03,584	35.21%	1,01,517	14.63%
above 10 years	1,693	0.20%	4,139	0.60%	1,678	0.19%	3,790	0.55%
	8,67,307		6,93,905		8,62,181		6,93,666	
Breakdown by type of the issuer								
a. Central Government	2,97,441	34.29%	1,46,113	21.06%	2,96,871	34.43%	1,46,934	21.18%
b. State Government	2,76,540	31.88%	1,07,513	15.49%	2,72,911	31.65%	1,06,952	15.42%
c. Corporate Securities	2,93,326	33.82%	4,40,278	63.45%	2,92,399	33.91%	4,39,780	63.40%
	8,67,307		6,93,905		8,62,181		6,93,666	

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, 2019	Upto the Quarter ended Dec 31, 2019	For the Quarter ended Dec 31, 2018	Upto the Quarter ended Dec 31, 2018
1	Gross Written Premium (Direct) Growth	-3.13%	3.28%	12.76%	0.80%
2	Gross Direct Premium to Shareholders' Funds Ratio (No. of Times)	0.73	2.12	0.78	2.22
3	Growth Rate of Shareholders' Funds	3.77%	8.03%	4.07%	15.54%
4	Net Retention Ratio	78.43%	77.45%	67.41%	73.58%
5	Net Commission Ratio	3.25%	3.47%	-6.89%	-0.25%
6	Expenses of Management to Gross Direct Premium ratio	32.88%	32.40%	30.59%	27.37%
7	Combined Ratio	106.12%	109.58%	107.53%	105.02%
8	Technical Reserves to Net Premium Ratio (no. of Times)	8.54	2.86	8.02	2.59
9	Underwriting Balance Ratio (no. of Times)	0.25	0.01	0.11	(0.06)
10	Operating Profit Ratio ^	43.16%	19.38%	8.92%	9.58%
11	Liquid Assets to Liabilities Ratio #	0.30	0.16	0.11	0.13
12	Net Earnings Ratio	6.58%	3.46%	7.39%	6.52%
13	Return on Networth	3.56%	5.71%	3.64%	10.67%
14	Available Solvency Margin to required Solvency Margin ratio	1.57	1.57	1.64	1.64
15	NPA ratio - gross & net				
	Gross NPA Ratio	4.28%	4.28%	Nil	Nil
	Net NPA Ratio	2.67%	2.67%	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)	2.94	2.94	5.10	5.10
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	2.94	2.94	5.10	5.10
6	(iv) Book value per share (Rs) [net worth (Share capital + reserves + fair value change - P&L debit balance)/weighted average no. of shares]	51.59	51.59	47.75	47.75

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, 2019	Upto the Quarter ended Dec 31, 2019	For the Quarter ended Dec 31, 2018	Upto the Quarter ended Dec 31, 2018
1	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Rent Recovery	6.94	24.71	10.44	33.19
2	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Rent Recovery	35.98	114.35	36.20	108.33
3	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Fees incurred for Risk Inspection and advisory services	59.34	180.02	70.84	189.61
4	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Reinsurance Recovery on Claims	781.28	2,976.25	851.08	1,763.73
5	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Reinsurance Ceded	1,111.10	4,756.00	679.58	3,673.94
6	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Reinsurance Commission Received	189.98	779.94	110.43	862.00
7	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Premium Received	0.10	3.09	0.11	3.20
8	KEY MANAGEMENT PERSONNEL	KEY MANAGEMENT PERSONNEL & Their Relatives	Premium Received	-	0.17	-	0.40
9	KEY MANAGEMENT PERSONNEL	KEY MANAGEMENT PERSONNEL	Remuneration & Secondment Charges	107.80	575.20	169.10	609.97
10	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	(Payable) Management Expenses	9.57	9.57	17.00	17.00
11	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Receivable / (Payable) (Net) – Risk Services cost, Commission & Marketing Expenses and Management expenses recovery	13.19	13.19	12.00	12.00
12	CHOLAMANDALAM HEALTH INSURANCE LIMITED	FELLOW SUBSIDIARY	Receivable / (Payable) (Net) – Risk Services cost, Commission & Marketing Expenses and Management expenses recovery	0.11	0.11	-	-
13	CHOLAMANDALAM FINANCIAL HOLDINGS LIMITED	HOLDING COMPANY	Receivable / (Payable) (Net) – Risk Services cost, Commission & Marketing Expenses and Management expenses recovery	-	-	200.00	200.00
14	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Management Expenses,Sitting fees,Secondment charges ,Expenses and	36.40	110.70	-	1.15
15	CHOLAMANDALAM FINANCIAL HOLDINGS LIMITED	HOLDING COMPANY	Management Expenses,Sitting fees,Secondment charges ,Expenses and	201.47	604.40	200.00	597.45
16	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Management Expenses,Sitting fees,Secondment charges ,Expenses and	-	21.16	17.48	32.98
17	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Management Expenses recovered	11.43	14.19	0.50	1.72
18	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Management Expenses recovered	-	0.16	-	-
19	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Due (from)/ to other entities Carrying on Insurance Business	(1,017.10)	(1,017.10)	290.35	290.35
20	CHOLAMANDALAM HEALTH INSURANCE LIMITED	FELLOW SUBSIDIARY	Advance Given	0.11	0.11	-	-
21	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Advance Given	6.92	6.92	-	314.00
22	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Advance Given	39.80	39.80	-	-
23	CHOLAMANDALAM HEALTH INSURANCE LIMITED	FELLOW SUBSIDIARY	Advance repaid	0.11	0.02	-	-
24	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Advance repaid	6.92	6.92	575.26	773.18
25	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Advance repaid	39.80	39.80	-	-
26	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Unallocated Premium	0.02	0.02	0.13	0.13
27	KEY MANAGEMENT PERSONNEL	KEY MANAGEMENT PERSONNEL & Their Relatives	Net Incurred Claims	0.63	3.52	-	-
28	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Gross Incurred Claims	-	0.06	-	-
29	KEY MANAGEMENT PERSONNEL	KEY MANAGEMENT PERSONNEL & Their Relatives		0.66	3.71	-	-
30	CHOLAMANDALAM FINANCIAL HOLDINGS LIMITED	HOLDING COMPANY	Provision Outstanding	201.47	201.47	-	-
31	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER		88.13	88.13	-	-
32	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Premium Received in Advance	0.08	0.08	-	-
33	CHOLAMANDALAM FINANCIAL HOLDINGS LIMITED	HOLDING COMPANY	Dividend Paid	-	-	-	1,075.70
34	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER		-	-	-	717.10

FORM NL-32 Products Information

Insurer: Cholamandalam MS General Insurance Co. Ltd Date: FY 2019-20

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 December 2019
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):		8,18,114
	Deduct:		
2	Liabilities (reserves as mentioned in Form TR)		5,06,564
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		2,20,515
4	Excess in Policyholders' Funds (1-2-3)		59
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-TA):		1,71,206
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		29,671
7	Excess in Shareholders' Funds (5-6)		1,41,536
8	Total Available Solvency Margin [ASM] (4+7)		1,41,594
9	Total Required Solvency Margin [RSM]		90,059
10	Solvency Ratio (Total ASM/Total RSM)		1.572

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: 31/12/2019
Board of Directors			
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	Ceased as Director w.e.f. 20/11/2019
4	Mr.Kancherla Luke Ravindranath Babu	Non-executive Independent Director	No Change
5	Mr. Sridharan Rangarajan	Non-executive Director	No Change
6	Mr. Hideo Yoshida	Non-executive Director	No Change
7	Mr.S S Gopalarathnam	Managing Director	No Change
8	Mr. Takashi Kishi	Wholetime Director	No Change

Key Managerial Personnel

Sl. No.	Name of person	Role/designation
1	S S Gopalarathnam	Managing Director
2	Takashi Kishi	Wholetime Director
3	V Suryanarayanan	President & Chief Operating Officer
4	Vedananarayanan Seshadri	President – Emerging Businesses
5	S Venugopalan	Chief Financial Officer
6	Suresh Krishnan	Company Secretary & Chief Compliance Officer
7	S K Rangaswamy	Chief Risk Officer & Head – Internal Audit
8	N V Murali	Chief Investment Officer
9	Ashwani Kumar Arora	Appointed Actuary

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

[illegible]

Registration Number: 123

Statement as on: 31 Dec 2019

Statement of Investment and

Periodicity of Submission: Quarterly

Name of the Fund

25.17%

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 31-12-2019 (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 31-12-2019 (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
A	CENTRAL GOVT. SECURITIES		Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
A01	Central Government Bonds	CGSB	2,96,871	2,97,441	5,435	8.16%	6.10%	2,96,871	2,97,441	14,780	9.26%	6.93%	1,46,934	1,44,641	2,690	7.26%	4.73%
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	2,69,882	2,73,424	7,516	12.11%	9.07%	2,69,882	2,73,424	17,026	10.84%	8.11%	1,06,952	1,06,534	1,709	7.41%	4.82%
B03	State Government Guaranteed Loans	SGGL															
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA	3,028	3,115	62	8.02%	6.00%	3,028	3,115	184	8.02%	6.00%	3,038	2,982	62	8.00%	5.21%
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	HTLN															
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	66,911	67,782	1,431	8.23%	6.16%	66,911	67,782	4,635	8.30%	6.21%	1,05,126	1,04,384	2,258	8.44%	5.49%
C10	Bonds/DebenturesissuedbyAuthorityconstitutedunderanyHousing/BuilingSchemeapprovedby Central / State / any Authority or Body constituted by Central / State Act	HTDA															
	TAX FREE BONDS																
C11	Bonds / Debentures issued by HUDCO	HFHD	1,612	1,612	26	6.28%	6.28%	1,612	1,612	78	6.29%	4.70%	1,630	1,630	13	6.11%	6.11%
C12	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HFDN	-	-	63	34.65%	34.65%	-	-	124	11.29%	8.45%	1,825	1,825	31	6.68%	6.68%
C13	Bonds/DebenturesissuedbyAuthorityconstitutedunderanyHousing/BuilingSchemeapprovedby Central / State / any Authority or Body constituted by Central / State Act	HFDA															
	(b) OTHER INVESTMENTS (HOUSING)																
C14	Debentures / Bonds / CPs / Loans	HODS	17,699	15,353	(137)	-3.05%	-2.28%	17,699	15,353	(723)	-5.37%	-4.02%					
C15	Housing - Securitised Assets	HOMB															
C16	Debentures / Bonds / CPs / Loans - (Promoter Group)	HOPG															
C17	Long Term Bank Bonds Other Investment– Affordable Housing	HOLB															
	(c) INFRASTRUCTURE INVESTMENTS																
C18	Infrastructure - Other Approved Securities	ISAS															
C19	Infrastructure - PSU - Equity shares - Quoted	ITPE	473	546	-	0.00%	0.00%	473	546	(31)	-6.03%	-4.51%	674	738	-	0.00%	0.00%
C20	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	-	-	-	0.00%				(6)	-56.09%	-41.97%	47	45	-	0.00%	0.00%
C21	Infrastructure - Equity (Promoter Group)	IEPG															
C22	Infrastructure - Securitised Assets	IESA															

Registration Number: 123

Statement as on: 31 Dec 2019

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Name of the Fund

25.17%

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 31-12-2019 (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 31-12-2019 (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
C23	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IDPG															
C24	Infrastructure - Infrastructure Development Fund (IDF)	IDDF	33,998	34,605	689	8.04%	6.02%	33,998	34,605	1,872	7.31%	5.47%	34,031	33,197	690	8.03%	5.23%
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	4,510	4,678	431	23.09%	17.28%	4,510	4,678	1,394	13.85%	10.37%	18,380	18,412	368	8.70%	5.66%
C28	Infrastructure - PSU - CPs	IPCP															
C29	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	12,679	12,805	500	12.64%	9.46%	12,679	12,805	1,481	9.70%	7.26%	25,514	25,326	548	8.52%	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	32,412	32,412	1,293	10.25%	10.25%	32,412	32,412	3,226	7.52%	5.63%	59,708	59,708	935	6.13%	6.13%
C33	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICFD															
	(d) INFRASTRUCTURE - OTHER INVESTMENTS																
C34	Infrastructure - Equity (including unlisted)	IOEQ	214	5	-	0.00%	0.00%	214	5	(190)	-68.85%	-51.52%	541	197	-	0.00%	0.00%
C35	Infrastructure - Debentures / Bonds / CPs / loans	IODS	12,495	11,681	65	2.04%	1.52%	12,495	11,681	399	4.18%	3.13%	12,693	10,920	58	1.81%	1.18%
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	1,678	1,204	(119)	-5.44%	-5.44%	1,678	1,204	(178)	-7.18%	-5.38%	3,107	2,540	14	0.44%	0.44%
D02	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	5,813	7,661	246	3.87%	3.87%	5,813	7,661	1,101	15.30%	11.45%	8,341	10,356	8	0.10%	0.10%
D03	Equity Shares - Companies incorporated outside India (invested prior to IRDA Regulations)	EFES															
D04	Equity Shares - Promoter Group	EEPG															
D05	Corporate Securities - Bonds - (Taxable)	EPBT	-	-	-	0.00%	0.00%	-	-	65	13.53%	10.13%	981	981	4	8.10%	8.10%
D06	Corporate Securities - Bonds - (Tax Free)	EPBF	-	-	18	13.60%	13.60%	-	-	49	7.31%	5.47%	1,064	1,064	16	5.74%	5.74%
D07	Corporate Securities - Preference Shares	EPNQ															
D08	Corporate Securities - Investment in Subsidiaries	ECIS															
D09	Corporate Securities - Debentures	ECOS	70,084	71,293	1,671	9.15%	6.85%	70,084	71,293	6,039	8.55%	6.40%	1,35,117	1,34,344	2,900	8.68%	5.64%
D10	Corporate Securities - Debentures / Bonds/ CPs /Loan - (Promoter Group)	EDPG	18,105	18,594	423	8.86%	6.63%	18,105	18,594	1,333	8.95%	6.70%	22,156	21,677	512	9.10%	5.92%
D11	Municipal Bonds - Rated	EMUN															
D12	Investment properties - Immovable	EINP	2,883	2,883	-	0.00%	0.00%	2,883	2,883	-	0.00%	0.00%	2,883	2,883	-	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	-	-	-	0.00%	0.00%	-	-	8	6.23%	4.66%	-	-	3	7.70%	5.01%
D17	Deposits - CDs with Scheduled Banks	EDCD															

Registration Number: 123

Statement as on: 31 Dec 2019

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Name of the Fund

25.17%

34.94% **Rs Lakhs**

[illegible]

(Read with Regulation 10)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Statement as on: 31 Dec 2019

Name of the Fund _____

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

25.17%

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 31-12-2019 (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 31-12-2019 (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
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	1,394	548	(106)	-6.88%	-6.88%	1,394	548	(520)	-34.56%	-25.86%	1,582	834	-	0.00%	0.00%
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			8,90,727	8,94,868	20,143	7.5%	5.64%	8,90,727	8,94,868	54,408	8.4%	6.30%	7,22,967	7,14,627	13,553	7.78%	5.06%

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: 21-Jan-20

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: 31st Dec 2019

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. During the Quarter ¹									
1	7.44% CANFIN HOMES DB 16-01-2021	HTDN	10.00	19-Nov-2015	FITCH	LAA+	AA(IND)	18-Dec-2019	
2	7.57% CANFIN HOMES DB 12-04-2020	HTDN	5.00	11-Apr-2018	FITCH	LAA+	AA(IND)	18-Dec-2019	
3	7.68% CANFIN HOMES DB 27-05-2020	HTDN	10.00	9-Aug-2018	FITCH	LAA+	AA(IND)	18-Dec-2019	
4	7.89% CANFIN HOMES DB 18-05-2022	HTDN	10.04	23-May-2018	FITCH	LAA+	AA(IND)	18-Dec-2019	
5	9.50% YES BANK DB 23-12-2026	OLDB	49.87	6-Mar-2017	ICRA	LB8B+	LB8B	19-Dec-2019	
B. As on Date ²									
1	11.40% TATA POWER DB 02-06-2021	IQDS	20.00	8-Jun-2011	CRISIL	AA	AA-	17-Oct-2013	
2	8.75% IL&FS DB 29-07-2020	IQDS	5.00	29-Jul-2015	CARE	CARE AAA	CARE D	18-Sep-2018	
3	8.75% IL&FS DB 31-07-2020	IQDS	20.00	4-Aug-2015	CARE	CARE AAA	CARE D	18-Sep-2018	
4	7.85% IL&FS DB 24-10-2019	IQDS	15.00	24-Oct-2016	ICRA	LAAA	[ICRA]D	18-Sep-2018	
5	8.25% IL&FS DB 01-03-2022	IQDS	10.00	1-Mar-2017	ICRA	LAAA	[ICRA]D	18-Sep-2018	
6	8.25% IL&FS DB 03-03-2022	IQDS	5.00	3-Mar-2017	ICRA	LAAA	[ICRA]D	18-Sep-2018	
7	8.00% IL&FS DB 11-05-2020	IQDS	15.00	11-May-2017	CARE	CARE AAA	CARE D	18-Sep-2018	
8	7.80% IL&FS DB 30-11-2020	IQDS	14.99	17-Nov-2017	CARE	CARE AAA	CARE D	18-Sep-2018	
9	8.90% IL&FS DB 23-05-2023	IQDS	10.00	24-May-2018	CARE	CARE AAA	CARE D	18-Sep-2018	
10	9.00% IL&FS DB 09-06-2023	IQDS	9.96	1-Jun-2018	CARE	CARE AAA	CARE D	18-Sep-2018	
11	9.50% ILFS FIN SERVICES LTD DB 03-07-2019	OLDB	5.00	30-Oct-2017	CARE	CARE AAA	CARE D	18-Sep-2018	
12	8.54% ILFS FIN SERVICES LTD DB 08-11-2019	OLDB	15.00	22-Feb-2017	CARE	CARE AAA	CARE D	18-Sep-2018	
13	7.75% ILFS FIN SERVICES LTD DB 01-09-2022	OLDB	9.96	13-Nov-2017	CARE	CARE AAA	CARE D	18-Sep-2018	
14	8.75% ILFS FIN SERVICES LTD DB 28-03-2023	OLDB	10.02	11-Apr-2018	CARE	CARE AAA	CARE D	18-Sep-2018	
15	7.46% PNB HOUSING DB 30-04-2020	HTDN	5.00	20-Aug-2018	FITCH	IND AAA	AA(IND)+	10-Jan-2019	
16	7.50% PNB HOUSING DB 15-09-2020	HTDN	35.01	28-May-2019	FITCH	IND AAA	AA(IND)+	10-Jan-2019	
17	7.53% PNB HOUSING DB 31-12-2020	HTDN	10.00	31-Oct-2017	FITCH	IND AAA	AA(IND)+	10-Jan-2019	
18	7.58% PNB HOUSING DB 15-03-2021	HTDN	5.00	15-Nov-2017	FITCH	IND AAA	AA(IND)+	10-Jan-2019	
19	7.59% PNB HOUSING DB 27-07-2022	HTDN	10.01	10-Aug-2017	FITCH	IND AAA	AA(IND)+	10-Jan-2019	
20	7.63% PNB HOUSING DB 14-07-2020	HTDN	14.93	8-Jun-2018	FITCH	IND AAA	AA(IND)+	10-Jan-2019	
21	7.63% PNB HOUSING DB 15-12-2020	HTDN	34.82	29-Jun-2018	FITCH	IND AAA	AA(IND)+	10-Jan-2019	
22	7.77% PNB HOUSING DB 25-09-2020	HTDN	2.50	7-Aug-2017	FITCH	IND AAA	AA(IND)+	10-Jan-2019	
23	7.80% PNB HOUSING DB 07-05-2021	HTDN	5.00	6-Jun-2017	FITCH	IND AAA	AA(IND)+	10-Jan-2019	
24	8.47% PNB HOUSING DB 01-07-2021	HTDN	10.10	31-Mar-2017	FITCH	IND AAA	AA(IND)+	10-Jan-2019	
25	8.56% PNB HOUSING DB 28-07-2020	HTDN	19.99	20-Aug-2018	FITCH	IND AAA	AA(IND)+	10-Jan-2019	
26	8.59% PNB HOUSING DB 17-06-2020	HTDN	5.01	5-Apr-2018	FITCH	IND AAA	AA(IND)+	10-Jan-2019	
27	8.64% IDFC DB 15-04-2020	ICTD	10.00	15-Apr-2015	ICRA	LAAA	LAA	21-May-2019	
28	8.35% CAPITAL FIRST LTD DB 13-04-2020	ECOS	10.00	13-Apr-2017	BRICKWORKS	CARE AAA	BWR AA+	28-May-2019	
29	11.00% DEWAN HF LTD DB 12-09-2019	HODS	10.00	19-Oct-2015	CARE	CARE AAA	CARE D	5-Jun-2019	
30	8.90% DEWAN HF LTD DB 04-06-2021	HODS	14.92	7-Jun-2018	CARE	CARE AAA	CARE D	5-Jun-2019	
31	9.05% DEWAN HF LTD DB 09-09-2021	HODS	19.29	16-Aug-2018	CARE	CARE AAA	CARE D	5-Jun-2019	
32	9.05% DEWAN HF LTD DB 09-09-2023	HODS	40.54	9-Nov-2017	CARE	CARE AAA	CARE D	5-Jun-2019	
33	9.10% DEWAN HF LTD DB 16-08-2019	HODS	2.73	30-Aug-2017	CARE	CARE AAA	CARE D	5-Jun-2019	
34	9.10% DEWAN HF LTD DB 16-08-2021	HODS	11.70	7-Dec-2017	CARE	CARE AAA	CARE D	5-Jun-2019	
35	9.15% DEWAN HF LTD DB 09-09-2021	HODS	12.53	8-Feb-2017	CARE	CARE AAA	CARE D	5-Jun-2019	
36	9.25% DEWAN HF LTD DB 09-09-2023	HODS	30.27	30-Oct-2017	CARE	CARE AAA	CARE D	5-Jun-2019	
37	9.25% DEWAN HF LTD DB 16-08-2021	HODS	5.00	24-Aug-2016	CARE	CARE AAA	CARE D	5-Jun-2019	
38	9.50% DEWAN HF LTD DB 08-07-2020	HODS	10.00	8-Jul-2015	CARE	CARE AAA	CARE D	5-Jun-2019	
39	9.45% ECL FINANCE LTD DB 06-08-2021	OLDB	19.92	9-Aug-2018	ICRA	AA	LAA-	25-Jun-2019	
40	9.80% ECL FINANCE LTD DB 31-12-2020	OLDB	15.11	14-May-2018	ICRA	LAA	LAA-	25-Jun-2019	
41	8.35% PIRAMAL FINANCE DB 14-07-2020	ECOS	10.00	14-Jul-2017	ICRA	LAA+	AA	25-Jun-2019	
42	9.0291% TATA MOTOR FIN DB 30-01-2020	OLDB	15.00	9-Aug-2018	CARE	CARE AA	CARE AA-	27-Aug-2019	
43	8.00% INDIABULLS HF DB 09-07-2021	HTDN	9.87	23-May-2018	CRISIL	AAA	AA+	3-Sep-2019	
44	8.00% INDIABULLS HF DB 22-10-2021	HTDN	4.95	11-May-2018	CRISIL	AAA	AA+	3-Sep-2019	
45	8.40% INDIABULLS HF DB 22-06-2021	HTDN	10.00	27-Mar-2018	CRISIL	AAA	AA+	3-Sep-2019	
46	8.70% RELIANCE HOME FINANCE LTD DB 03-01-	HODS	5.00	7-Feb-2017	CARE	CARE C	CARE D	12-Sep-2019	
47	8.90% RELIANCE HOME FINANCE LTD DB 03-01-	HODS	15.00	6-Jan-2017	CARE	CARE C	CARE D	12-Sep-2019	
48	8.20% REL CAP DB 17-10-2019	OLDB	10.00	17-Oct-2016	CARE	CARE BBB	CARE D	20-Sep-2019	
49	8.50% REL CAP DB 02-11-2021	OLDB	3.50	23-Jan-2017	CARE	CARE BBB	CARE D	20-Sep-2019	
50	8.50% REL CAP DB 02-11-2021 A	OLDB	5.00	23-Jan-2017	CARE	CARE BBB	CARE D	20-Sep-2019	
51	8.50% REL CAP DB 14-02-2022	OLDB	5.00	17-Feb-2017	CARE	CARE BBB	CARE D	20-Sep-2019	
52	8.65% REL CAP DB 02-08-2021	OLDB	9.98	10-Oct-2017	CARE	CARE BBB	CARE D	20-Sep-2019	
53	8.90% REL CAP DB 09-09-2021	OLDB	20.11	7-Feb-2017	CARE	CARE BBB	CARE D	20-Sep-2019	
54	8.25% INDIABULLS HF DB 13-03-2020	HTDN	10.08	22-Jan-2018	CARE	CARE AAA	CARE AA+	24-Sep-2019	
55	8.75% INDIABULLS HF DB 26-09-2021	HTDN	40.13	5-Sep-2018	CARE	CARE AAA	CARE AA+	24-Sep-2019	
56	8.90% INDIABULLS HF DB 26-09-2021	HTDN	95.89	11-Sep-2017	CARE	CARE AAA	CARE AA+	24-Sep-2019	
57	9.00% INDIABULLS HF DB 08-02-2021	HTDN	4.99	29-Dec-2016	CARE	CARE AAA	CARE AA+	24-Sep-2019	
58	9.00% INDIABULLS HF DB 19-01-2021	HTDN	20.05	28-Aug-2017	CARE	CARE AAA	CARE AA+	24-Sep-2019	
59	9.00% INDIABULLS HF DB 20-11-2020	HTDN	10.00	26-Oct-2016	CARE	CARE AAA	CARE AA+	24-Sep-2019	
60	7.44% CANFIN HOMES DB 16-01-2021	HTDN	10.00	17-Oct-2017	FITCH	CARE AAA	AA(IND)	18-Dec-2019	
61	7.57% CANFIN HOMES DB 12-04-2020	HTDN	5.00	3-Feb-2017	FITCH	CARE AAA	AA(IND)	18-Dec-2019	
62	7.68% CANFIN HOMES DB 27-05-2020	HTDN	10.00	5-Apr-2017	FITCH	CARE AAA	AA(IND)	18-Dec-2019	
63	7.89% CANFIN HOMES DB 18-05-2022	HTDN	10.04	12-Jul-2017	FITCH	CARE AAA	AA(IND)	18-Dec-2019	
64	9.50% YES BANK DB 23-12-2026	OLDB	49.87	6-Mar-2017	ICRA	LA	LB8B	19-Dec-2019	

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: : 21-Jan-20

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 (SFN) level and also at consolidated level.

⁴ Category of Investment (COI) shall be as per INV/GLN/001/2003-04

PERIODIC DISCLOSURES

FORM NL-38 Quarterly Business Returns across line of Business

Cholamandalam MS General Insurance Co Ltd Date: As at 31st December 2019
 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 2019-20		For Q3 FY 2018-19		Upto 31.12.2019		Upto 31.12.2018	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	7,513	1,85,376	5,232	1,52,167	24,734	5,25,433	19,543	5,29,074
2	Cargo & Hull	1,652	3,620	1,477	2,338	6,150	9,711	5,114	6,988
3	Motor TP	53,562	9,60,824	49,223	4,94,626	1,60,046	26,18,376	1,35,833	12,86,531
4	Motor OD **	27,768	8,72,221	26,421	4,87,977	82,341	24,51,088	73,402	12,59,199
5	Engineering	680	2,060	1,255	1,550	2,186	5,679	2,708	4,604
6	Workmen's Compensation	124	652	98	569	348	1,850	351	1,699
7	Employer's Liability	268	278	300	163	702	729	810	761
8	Aviation	-	-	-	-	-	-	-	-
9	Personal Accident	8,231	11,644	6,256	9,639	23,402	31,806	21,221	49,789
10	Health	7,546	31,678	6,200	21,679	24,122	89,325	19,299	71,957
11	Others*	989	10,017	15,363	11,516	3,225	32,515	38,582	35,715
	Total	1,08,334	12,06,149	1,11,825	6,94,247	3,27,255	33,15,424	3,16,863	19,87,118

PERIODIC DISCLOSURES

FORM NL-39

Rural & Social Obligations (Quarterly Returns)

Cholamandalam MS General Insurance Co Ltd

Date

As at 31st December 2019

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	48	6	5,580
		Social			
2	Cargo & Hull	Rural	4	0	90
		Social			
3	Motor TP	Rural	1,68,872	13,569	-
		Social			
4	Motor OD	Rural	-	5,552	8,99,351
		Social			
5	Engineering	Rural	7	4	1,419
		Social			
6	Workmen's Compensation	Rural			
		Social			
7	Employer's Liability	Rural			
		Social			
8	Aviation	Rural			
		Social			
9	Personal Accident	Rural	27	0	382
		Social		-	-
10	Health	Rural	5	(560)	(41,463)
		Social			
11	Crop	Rural			
		Social			
12	Others*	Rural	9,393	1,360	36,063
		Social			-

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

Insurer: Chola mandalam MS General Insurance Co Ltd

Registration Number: 123

Date of Registration with the IRDA : July 15, 2002

(Rs in Lakhs)

Sl.No.	Business Acquisition through different channels								
	Channels	For the Quarter ended Dec 31 '19		Same quarter Previous Year For the Quarter Dec 31 '18		Up to the period YTD Dec 31 '19		Same period of the previous year YTD Dec 31 '18	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	7,827	1,038	8,201	1,138	25,065	3,443	26,433	3,676
2	Corporate Agents-Banks	3,48,855	38,366	2,75,908	32,981	9,39,895	1,04,165	8,00,902	93,891
3	Corporate Agents -Others	6,62,423	41,328	2,74,788	37,029	18,15,516	1,36,285	6,98,291	1,03,143
4	Brokers	1,33,742	22,222	78,557	12,338	3,95,268	68,303	3,12,251	35,365
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	53,301	5,376	56,793	28,339	1,39,679	15,060	1,49,241	80,788
	Total (A)	12,06,148	1,08,331	6,94,247	1,11,825	33,15,423	3,27,255	19,87,118	3,16,863
7	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	12,06,148	1,08,331	6,94,247	1,11,825	33,15,423	3,27,255	19,87,118	3,16,863

Note:

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

FORM NL-41 GRIEVANCE DISPOSAL

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

Date: Quarter ended Dec 31, 2019

Grievance Disposal for the period upto Dec 31, 2019 during the financial year 2019-20								
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	53	10	13	30	2	133
c)	Policy		11	2	3	6	0	26
d)	Premium		3			3	0	5
e)	Refund						0	1
f)	Coverage						0	0
g)	Covernote						0	0
h)	Product		1		1		0	3
i)	Others		15	6	3	6	0	26
Total Number of Complaints		2	83	18	20	45	2	195

2	Total no. of policies during the previous year*	4019903
3	Total no. of claims during the previous year	149731
4	Total no. of policies during the current year*	6496268
5	Total no. of claims during the current year	208310
6	Total no. of policy complaints (current year) per 10000 policies (current year)	0.04
7	Total no. of claim complaints (current year) per 10000 claims registered (current year)	6.38

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Upto 7 days	2		2
b)	7 - 15 days			
c)	15 - 30 days			
d)	30 - 90 days			
e)	90 days & beyond			
Total Number of Complaints		2		2

 Chief Grievance Officer