

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, 2020

	Particulars	Schedule	For the Quarter ended Dec 31, 2020	Upto the Quarter ended Dec 31, 2020	For the Quarter ended Dec 31, 2019	Upto the Quarter ended Dec 31, 2019
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4- Premium Schedule	2,87,628	8,56,724	2,44,109	7,11,611
2	Profit/ Loss on sale/redemption		13,229	38,717	2,310	22,615
3	Others Administrative Charges		163	1,956	307	1,356
	Investment Income -TP Pool		23,651	62,945	5,095	18,227
4	Interest, Dividend & Rent – Gross		40,547	1,53,183	(11,257)	84,841
	TOTAL (A)		3,65,218	11,13,525	2,40,564	8,38,650
1	Claims Incurred (Net)	NL-5- Claims Schedule	1,13,118	3,62,680	22,663	3,57,593
2	Commission	NL-6- Commission Schedule	(35,561)	(96,544)	21,231	50,105
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	89,600	2,73,622	10,010	1,20,134
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		1,67,157	5,39,758	53,904	5,27,832
	Operating Profit/(Loss) from		1,98,061	5,73,767	1,86,660	3,10,818
	APPROPRIATIONS					
	Transfer to Shareholders' Account		1,98,061	5,73,767	1,86,660	3,10,818
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be		-	-	-	-
	TOTAL (C)		1,98,061	5,73,767	1,86,660	3,10,818

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, 2020

	Particulars	Schedule	For the Quarter ended Dec 31, 2020	Upto the Quarter ended Dec 31, 2020	For the Quarter ended Dec 31, 2019	Upto the Quarter ended Dec 31, 2019
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4- Premium Schedule	63,673	1,69,334	51,885	1,41,774
2	Profit/ Loss on sale/redemption		692	2,826	676	2,209
3	Others Administrative Charges		178	473	80	542
4	Interest, Dividend & Rent – Gross		1,750	11,182	1,031	8,287
	TOTAL (A)		66,293	1,83,815	53,672	1,52,812
1	Claims Incurred (Net)	NL-5- Claims Schedule	53,433	1,26,800	24,251	89,775
2	Commission	NL-6- Commission Schedule	(3,391)	(14,642)	(4,940)	(29,551)
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	19,002	51,231	28,722	60,201
4	Premium Deficiency			-		-
	TOTAL (B)		69,044	1,63,389	48,033	1,20,425
	Operating Profit/(Loss) from		(2,751)	20,426	5,639	32,387
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(2,751)	20,426	5,639	32,387
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		(2,751)	20,426	5,639	32,387

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, 2020

	Particulars	Schedule	For the Quarter ended Dec 31, 2020	Upto the Quarter ended Dec 31, 2020	For the Quarter ended Dec 31, 2019	Upto the Quarter ended Dec 31, 2019
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4- Premium Schedule	75,34,169	2,28,09,195	84,96,707	2,48,52,129
2	Profit/ Loss on sale/redemption		4,35,428	10,58,339	4,47,634	9,65,303
3	Others Administrative Charges		12	136	7	167
	Investment Income - Terrorism Pool & Nuclears Pool		5,913	19,115	2,679	3,277
4	Interest, Dividend & Rent – Gross		14,34,453	41,87,243	11,71,454	36,23,032
5	Contribution from Shareholders Funds towards Excess EOM		5,26,642	8,80,005	-	-
	TOTAL (A)		99,36,617	2,89,54,033	1,01,18,481	2,94,43,908
1	Claims Incurred (Net)	NL-5- Claims Schedule	63,26,645	1,68,12,988	62,94,109	1,90,41,998
2	Commission	NL-6- Commission Schedule	1,56,783	3,78,154	2,60,661	8,60,836
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	28,60,958	76,31,683	25,79,587	75,19,695
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		93,44,386	2,48,22,825	91,34,357	2,74,22,529
	Operating Profit/(Loss) from		5,92,231	41,31,208	9,84,124	20,21,379
	APPROPRIATIONS					
	Transfer to Shareholders' Account		5,92,231	41,31,208	9,84,124	20,21,379
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be		-	-	-	-
	TOTAL (C)		5,92,231	41,31,208	9,84,124	20,21,379

Note: See Notes appended at the end of Form NL-2-B-PL
**** please refer Regulation 1 Part V- Preparation of Financial Statement of IRDA (Accounting) Regulation 2002**

FORM NL-2-B-PL

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, 2020

	Particulars	Schedule	For the Quarter ended Dec 31, 2020	Upto the Quarter ended Dec 31, 2020	For the Quarter ended Dec 31, 2019	Upto the Quarter ended Dec 31, 2019
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		1,98,061	5,73,767	1,86,660	3,10,818
	(b) Marine Insurance		(2,751)	20,426	5,639	32,387
	(c) Miscellaneous Insurance		5,92,231	41,31,208	9,84,124	20,21,379
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		1,80,429	5,12,674	3,03,735	5,72,819
	(b) Profit on sale of investments		54,399	1,29,580	95,830	1,52,687
	Less: Loss on sale of investments		-	-	-	-
3	OTHER INCOME (To be specified)		-	-	-	-
	TOTAL (A)		10,22,369	53,67,655	15,75,988	30,90,090
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		(18,930)	59,800	(1,134)	(44,244)
	(b) For doubtful debts/Investments		(860)	10,36,400	7,91,704	12,58,671
	(c) Others (to be specified)		-	-	-	1,233
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		15,000	1,17,500	20,100	20,649
	(b) Bad debts/Investments written off		-	-	-	-
	(c) Employees' Remuneration and Welfare Benefits		-	37,010	3,042	27,278
	(d) Others (CSR expenses & Donations)		8,356	32,936	13,567	46,322
	(e) Others (NCD related expenses)		22,055	65,925	21,875	65,745
	Contribution to Policyholders Funds towards Excess EoM		5,26,642	8,80,005		
	TOTAL (B)		5,52,263	22,29,576	8,49,154	13,75,654
	Profit Before Tax		4,70,106	31,38,079	7,26,834	17,14,436
	Provision for Taxation		1,12,682	7,69,391	1,66,700	8,34,800
			3,57,424	23,68,688	5,60,134	8,79,636
	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Final dividend paid		-	-	-	-
	(c) Dividend distribution tax paid		-	-	-	-
	(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		50,60,667	50,60,667	45,66,267	45,66,267
	Balance carried forward to Balance Sheet			74,29,355		54,45,903

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

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

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

BALANCE SHEET AS AT DECEMBER 31, 2020

	Schedule	As at Dec 31, 2020 (Rs.'000)	As at Dec 31, 2019 (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	1,54,09,567	1,24,26,115
FAIR VALUE CHANGE ACCOUNT - SHARE HOLDERS		32,508	5,892
FAIR VALUE CHANGE ACCOUNT - POLICY HOLDERS		1,72,595	74,962
BORROWINGS	NL-11-Borrowings Schedule	10,00,000	10,00,000
TOTAL		1,96,02,727	1,64,95,026
APPLICATION OF FUNDS			
INVESTMENTS	NL-12-Investment Schedule - Share Holders NL-12A-Investment Schedule - Policy Holders	1,10,58,837 9,38,68,113	76,06,031 8,00,96,323
LOANS	NL-13-Loans Schedule	-	-
FIXED ASSETS	NL-14-Fixed Assets Schedule	7,08,251	7,21,474
DEFERRED TAX ASSET		20,79,940	14,85,657
CURRENT ASSETS			
CASH AND BANK BALANCES	NL-15-Cash and bank balance Schedule	3,05,400	4,48,511
ADVANCES AND OTHER ASSETS	NL-16-Advances and Other Assets Schedule	1,14,16,444	1,09,71,595
Sub-Total (A)		1,17,21,844	1,14,20,106
CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	7,73,72,809	6,23,65,508
PROVISIONS	NL-18-Provisions Schedule	2,24,61,449	2,24,69,056
DEFERRED TAX LIABILITY			
Sub-Total (B)		9,98,34,258	8,48,34,564
NET CURRENT ASSETS (C) = (A - B)		(8,81,12,414)	(7,34,14,458)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT			
TOTAL		1,96,02,727	1,64,95,026

CONTINGENT LIABILITIES

	Particulars	As at Dec 31, 2020 (Rs.'000)	As at Dec 31, 2019 (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	44,17,145	40,40,000
6	Reinsurance obligations to the extent not provided for in accounts	-	-
7	Others - Repudiated / Disputed Claim	-	-
	TOTAL	44,17,145	40,40,000

FORM NL-4-PREMIUM SCHEDULE

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

PREMIUM EARNED [NET]																			For the Quarter Ended December 31, 2020
	Particulars	Fire	Marine			Miscellaneous													
For The Quarter Ended December 31,2020			Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Worksmen'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)	
	Premium from direct business written	9,12,896	1,69,858	3,881	1,73,739	30,65,132	56,45,108	87,10,240	16,013	20,469	66,384	-	7,71,447	9,21,372	-	77,974	1,05,83,899	1,16,70,534	
	Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Gross Earned Premium	9,12,896	1,69,858	3,881	1,73,739	30,65,132	56,45,108	87,10,240	16,013	20,469	66,384	-	7,71,447	9,21,372	-	77,974	1,05,83,899	1,16,70,534	
	Add: Premium on reinsurance accepted	18,428	-	-	-	-	-	-	-	10,716	3,659	-	-	-	-	-	14,375	32,803	
	Less : Premium on reinsurance ceded	4,78,126	1,00,355	3,876	1,04,231	12,37,041	2,92,582	15,29,623	801	3,750	40,123	-	1,95,583	2,01,087	-	30,874	20,01,841	25,84,198	
	Net Premium	4,53,198	69,503	5	69,508	18,28,091	53,52,526	71,80,617	15,212	27,435	29,920	-	5,75,864	7,20,285	-	47,100	85,96,433	91,19,139	
	Adjustment for change in reserve for unexpired risks	1,65,570	5,832	3	5,835	3,42,605	7,05,664	10,48,269	(5,287)	8,655	(2,656)	-	87,670	(55,953)	-	(18,434)	10,62,264	12,33,669	
	Premium Earned (Net)	2,87,628	63,671	2	63,673	14,85,486	46,46,862	61,32,348	20,499	18,780	32,576	-	4,88,194	7,76,238	-	65,534	75,34,169	78,85,470	

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

PREMIUM EARNED [NET]																			Upto the Quarter Ended December 31, 2020
	Particulars	Fire	Marine			Miscellaneous													
Upto The Quarter Ended December 31,2020			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)	
	Premium from direct business written	31,27,653	5,15,886	3,881	5,19,767	74,15,409	1,44,43,095	2,18,58,504	52,742	81,897	2,19,240	-	18,23,948	32,94,833	-	2,01,499	2,75,32,663	3,11,80,083	
	Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Gross Earned Premium	31,27,653	5,15,886	3,881	5,19,767	74,15,409	1,44,43,095	2,18,58,504	52,742	81,897	2,19,240	-	18,23,948	32,94,833	-	2,01,499	2,75,32,663	3,11,80,083	
	Add: Premium on reinsurance accepted	78,683	-	-	-	-	-	-	-	10,716	11,298	-	-	-	-	1,854	23,868	1,02,551	
	Less : Premium on reinsurance ceded	20,24,130	3,18,425	3,876	3,22,301	29,96,624	7,53,437	37,50,061	2,637	38,382	1,37,616	-	5,23,610	6,35,392	-	44,354	51,32,052	74,78,483	
	Net Premium	11,82,206	1,97,461	5	1,97,466	44,18,785	1,36,89,658	1,81,08,443	50,105	54,231	92,922	-	13,00,338	26,59,441	-	1,58,999	2,24,24,479	2,38,04,151	
	Adjustment for change in reserve for unexpired risks	3,25,482	28,131	1	28,132	(68,295)	(6,07,729)	(6,76,024)	7,220	6,119	(4,401)	-	(1,72,225)	5,13,284	-	(58,689)	(3,84,716)	(31,102)	
	Premium Earned (Net)	8,56,724	1,69,330	4	1,69,334	44,87,080	1,42,97,387	1,87,84,467	42,885	48,112	97,323	-	14,72,563	21,46,157	-	2,17,688	2,28,09,195	2,38,35,253	

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

PREMIUM EARNED [NET]																			For the Quarter Ended December 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/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)	
	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 commission,

PREMIUM EARNED [NET]																			Upto the Quarter Ended December 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/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)	
	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	2,70,117	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	2,70,117	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	46,264	24,420	53,91,103	74,00,120	
	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	6,123	2,45,697	2,42,69,931	2,54,20,750	
	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	74,803	2,68,512	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 commission,

FORM NL-5 - CLAIMS SCHEDULE

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

Particulars		Fire	Marine			Miscellaneous											For the Quarter Dec 31, 2020	
For The Quarter Ended December 31,2020			Marine Cargo	Marine Others	Marine Total	Motot OD	Motor TP	Motor Total	Worksmen's Compensation	Public/Product 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	1,16,520	1,83,134	-	1,83,134	15,48,295	16,45,732	31,94,027	2,919	18,092	18,678	-	1,37,070	12,28,367	38,179	27,824	46,65,156	49,64,810
	Add : Claims Outstanding at the end of the Period	4,90,837	1,07,198	-	1,07,198	9,27,723	5,95,42,862	6,04,70,585	33,605	20,731	98,523	-	4,12,290	9,69,068	94,397	70,729	6,21,69,928	6,27,67,963
	Less : Claims Outstanding at the beginning of the Period	4,50,411	99,705	-	99,705	9,77,265	5,72,41,023	5,82,18,288	30,478	20,022	75,723	-	4,10,286	6,62,582	1,00,205	79,092	5,95,96,676	6,01,46,792
	Gross Incurred Claims	1,56,946	1,90,627	-	1,90,627	14,98,753	39,47,571	54,46,324	6,046	18,801	41,478	-	1,39,074	15,34,853	32,371	19,461	72,38,408	75,85,981
	Add : Re-insurance accepted to direct claims	731	-	-	-	-	-	-	-	-	2	-	-	-	-	-	2	733
	Less : Re-insurance Ceded to claims paid	44,559	1,37,194	-	1,37,194	5,93,931	83,139	6,77,070	146	16,257	4,253	-	31,024	1,49,102	32,452	1,461	9,11,765	10,93,518
	Total Claims Incurred	1,13,118	53,433	-	53,433	9,04,822	38,64,432	47,69,254	5,900	2,544	37,227	-	1,08,050	13,85,751	(81)	18,000	63,26,645	64,93,196

CLAIMS INCURRED [NET]

	Particulars	Fire	Marine			Miscellaneous												Upto the Quarter Ended Dec 31, 2020
Upto The Quarter Ended December 31,2020			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	2,84,392	3,26,802	-	3,26,802	38,72,635	34,99,982	73,72,617	3,661	20,366	43,413	-	3,37,649	19,04,840	2,70,609	64,937	1,00,18,092	1,06,29,286
	Add : Claims Outstanding at the end of the Period	4,90,837	1,07,198	-	1,07,198	9,27,723	5,95,42,862	6,04,70,585	33,605	20,731	98,523	-	4,12,290	9,69,068	94,397	70,729	6,21,69,928	6,27,67,963
	Less : Claims Outstanding at the beginning of the Period	2,86,848	64,986	-	64,986	10,99,103	5,10,29,407	5,21,28,510	32,543	15,312	55,282	-	3,70,345	3,29,385	1,29,700	67,174	5,31,28,251	5,34,80,085
	Gross Incurred Claims	4,88,381	3,69,014	-	3,69,014	37,01,255	1,20,13,437	1,57,14,692	4,723	25,785	86,654	-	3,79,594	25,44,523	2,35,306	68,492	1,90,59,769	1,99,17,164
	Add : Re-insurance accepted to direct claims	740	-	-	-	-	-	-	-	-	67	-	-	-	-	1	68	808
	Less : Re-insurance Ceded to claims paid	1,26,441	2,42,214	-	2,42,214	14,64,914	1,74,670	16,39,584	183	18,189	10,432	-	79,028	2,60,183	2,34,999	4,251	22,46,849	26,15,504
	Total Claims Incurred	3,62,680	1,26,800	-	1,26,800	22,36,341	1,18,38,767	1,40,75,108	4,540	7,596	76,289	-	3,00,566	22,84,340	307	64,242	1,68,12,988	1,73,02,468

- Notes:
- a) Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included in the
 - 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, 2019	
For The Quarter Ended December 31,2019			Marine Cargo	Marine Others	Marine Total	Motot OD	Motor TP	Motor	Worksmen's Compensation	Public/Product 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	1,14,106	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 December 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	94,279	1,72,43,150	1,81,51,594
	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	93,745	63,684	5,02,43,873	5,06,56,366
	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	50,865	4,20,24,258	4,23,09,553
	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	46,87,347	1,07,098	2,54,62,765	2,64,98,407
	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	64,20,748	70,07,691
	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

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, 2020	
For The Quarter Ended December 31, 2020			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	86,791	15,800	-	15,800	5,73,484	56,040	6,29,524	1,959	2,383	6,908	-	83,538	1,05,762	369	9,539	8,39,982	9,42,573
	Add: Re-insurance Accepted	545	-	-	-	-	-	-	-	-	94	-	-	-	-	1	95	640
	Less: Commission on Re-insurance Ceded	1,22,897	18,425	766	19,191	5,53,688	14,103	5,67,791	189	255	5,882	-	1,65,016	(60,359)	-	4,520	6,83,294	8,25,382
	Net Commission	(35,561)	(2,625)	(766)	(3,391)	19,796	41,937	61,733	1,770	2,128	1,120	-	(81,478)	1,66,121	369	5,020	1,56,783	1,17,831

COMMISSION (NET)

Particulars		Fire				Miscellaneous												Upto the Quarter Ended Dec 30, 2020
Upto The Quarter Ended December 31, 2020			Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop	Others	Total Misc	Grand Total
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Commission Paid																	
	Direct	2,60,640	43,933	-	43,933	13,47,587	1,39,904	14,87,491	5,122	5,712	20,668	-	2,10,960	3,50,513	(495)	27,749	21,07,720	24,12,293
	Add: Re-insurance Accepted	2,123	-	-	-	-	-	-	-	-	193	-	-	-	-	131	324	2,447
	Less: Commission on Re-insurance Ceded	3,59,307	57,809	766	58,575	12,61,769	35,978	12,97,747	393	2,333	19,528	-	3,68,574	33,930	-	7,385	17,29,890	21,47,772
	Net Commission	(96,544)	(13,876)	(766)	(14,642)	85,818	1,03,926	1,89,744	4,729	3,379	1,333	-	(1,57,614)	3,16,583	(495)	20,495	3,78,154	2,66,968

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 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)
	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
		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
	Less: Commission on Re-insurance Ceded																	
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 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)
	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	3,318	50,667	25,40,979	29,04,253
	Add: Re-insurance Accepted	2,287	-	-	-	-	-	-	-	-	261	-	-	-	-	-	261	2,548
		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	16,80,404	20,25,411
	Less: Commission on Re-insurance Ceded																	
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

Particulars	For the Quarter ended Dec 31, 2020	Upto the Quarter ended Dec 31, 2020	For the Quarter ended Dec 31, 2019	Upto the Quarter ended Dec 31, 2019
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Agents	10,873.00	35,954	9,596	29,820
Brokers	3,41,755.00	8,17,998	2,52,848	7,67,441
Corporate Agency	5,89,945.00	15,58,341	6,80,717	21,06,992
Referral				
Others (pl. specify)				
TOTAL (B)	9,42,573	24,12,293	9,43,160	29,04,252

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, 2020
For The Quarter Ended Dec 31,2020		Fire	Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Worksmen's Compensation	Public/Prod uct 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	13,978	6,475	-	6,475	78,735	2,04,859	2,83,594	467	1,534	(316)	-	20,633	67,608	8,670	2,224	3,84,414	4,04,867
2	Travel, conveyance and vehicle running expenses	259	77	-	77	2,990	2,530	5,520	8	16	27	-	452	1,092	405	43	7,563	7,899
3	Training expenses	218	31	-	31	924	2,605	3,529	6	16	13	-	303	241	-	18	4,126	4,375
4	Rents, rates & taxes	3,519	560	-	560	7,114	20,662	27,776	131	129	251	-	1,204	433	-	44	29,968	34,047
5	Repairs	452	65	-	65	1,912	5,412	7,324	13	32	26	-	625	525	-	38	8,583	9,100
6	Printing & stationery	378	58	-	58	1,530	4,463	5,993	12	23	24	-	483	584	-	39	7,158	7,594
7	Communication	804	123	-	123	3,251	9,496	12,747	26	49	52	-	1,028	1,252	-	82	15,236	16,163
8	Legal & professional charges	792	120	-	120	3,213	9,374	12,587	26	49	52	-	1,017	1,223	-	80	15,034	15,946
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	26	4	-	4	107	310	417	1	2	1	-	34	37	-	3	495	525
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	4	3	7	-	-	(1)	-	2	(7)	-	(1)	-	-
	(ii) Certification	31	5	-	5	124	368	492	1	2	2	-	38	56	-	3	594	630
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Out of Pocket expenses	1	-	-	-	2	8	10	-	-	-	-	1	1	-	-	12	13
10	Advertisement and publicity	8,907	576	-	576	2,23,001	3,78,990	6,01,991	81	123	979	-	45,104	35,106	-	1,409	6,84,793	6,94,276
11	Interest & Bank Charges	1,558	239	-	239	6,286	18,404	24,690	52	94	102	-	1,980	2,477	-	163	29,558	31,355
12	Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Power and Electricity	307	48	-	48	1,236	3,625	4,861	10	18	20	-	390	493	-	32	5,824	6,179
	Information Technology Expenses	5,381	797	-	797	22,314	64,028	86,342	162	356	329	-	7,190	7,195	-	497	1,02,071	1,08,249
	Marketing Expenses	32,115	7,189	-	7,189	1,75,489	6,60,493	8,35,982	3,110	1,410	3,321	-	1,47,238	81,645	(74)	9,536	10,82,168	11,21,472
	Operating Lease Charges	2,676	430	-	430	10,371	31,272	41,643	102	141	195	-	3,157	5,196	-	322	50,756	53,862
	IRDA Registration renewal fees	273	41	-	41	1,121	3,241	4,362	10	18	17	-	358	390	-	26	5,181	5,495
	GST/Service Tax Expense	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(7,370)	(7,370)	(7,370)
	Outsourcing Expenses	11,476	1,520	-	1,520	60,617	1,76,602	2,37,219	394	147	739	-	24,346	77,141	12,161	1,508	3,53,655	3,66,651
	Net Exchange (Gain) / Loss	-	-	-	-	-	-	-	-	-	-	-	-	1	-	-	1	1
	Co-insurance Administrative Charges	84	12	-	12	358	1,008	1,366	2	6	5	-	117	95	-	7	1,598	1,694
	Terrorism Pool - Management Expenses	2,195	-	-	-	-	-	-	-	-	443	-	-	-	-	-	443	2,638
	DR Pool - Administrative Expenses (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Miscellaneous Expenses (Net)	1,424	217	-	217	5,769	16,839	22,608	47	87	93	-	1,824	2,209	-	145	27,013	28,654
13	Depreciation	2,746	415	-	415	11,213	32,536	43,749	88	174	176	-	3,568	4,058	-	271	52,084	55,245
	Less: Write back of provision no longer required	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	89,600	19,002	-	19,002	6,17,681	16,47,128	22,64,809	4,749	4,426	6,550	-	2,61,092	2,89,051	21,162	9,119	28,60,958	29,69,560

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

		7																
	Particulars	Fire	Marine			Miscellaneous												Upto the Quarter Ended Dec 31, 2020
Upto The Quarter Ended Dec 31,2020		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	48,095	16,296	-	16,296	2,05,319	5,62,523	7,67,842	1,667	4,302	4,924	-	54,791	2,01,028	25,816	7,272	10,67,642	11,32,033
2	Travel, conveyance and vehicle running expenses	570	186	-	186	4,546	7,809	12,355	20	45	66	-	943	2,919	919	107	17,374	18,130
3	Training expenses	823	137	-	137	3,076	9,529	12,605	35	38	65	-	905	1,851	-	111	15,610	16,570
4	Rents, rates & taxes	6,753	1,128	-	1,128	18,608	57,650	76,258	286	248	531	-	4,418	9,036	-	540	91,317	99,198
5	Repairs	1,653	276	-	276	6,180	19,146	25,326	70	76	130	-	1,819	3,719	-	222	31,362	33,291
6	Printing & stationery	1,024	171	-	171	3,827	11,856	15,683	43	47	80	-	1,126	2,303	-	138	19,420	20,615
7	Communication	2,156	360	-	360	8,057	24,962	33,019	91	99	169	-	2,371	4,849	-	290	40,888	43,404
8	Legal & professional charges	2,158	360	-	360	8,066	24,990	33,056	91	99	170	-	2,374	4,855	-	290	40,935	43,453
9	Auditors' fees, expenses etc				-												-	-
	(a) as auditor	78	13	-	13	292	906	1,198	3	4	6	-	86	176	-	11	1,484	1,575
	(b) as adviser or in any other capacity, in respect of																	
	(i) Taxation matters	18	3	-	3	69	213	282	1	1	1	-	20	41	-	2	348	369
	(ii) Certification	68	11	-	11	255	791	1,046	3	3	5	-	75	154	-	9	1,295	1,374
	(iii) Management services; and				-			-				-					-	-
	(c) in any other capacity				-			-				-					-	-
	Out of Pocket expenses	2	-	-	-	6	21	27	-	-	-	-	2	4	-	-	33	35
10	Advertisement and publicity	25,844	2,062	-	2,062	4,42,894	8,74,215	13,17,109	433	363	2,579	-	1,03,069	85,103	-	4,160	15,12,816	15,40,722
11	Interest & Bank Charges	4,064	679	-	679	15,190	47,059	62,249	172	186	319	-	4,470	9,142	-	547	77,085	81,828
12	Others (to be specified)				-			-										
	Power and Electricity	788	132	-	132	2,945	9,124	12,069	33	36	62	-	867	1,772	-	106	14,945	15,865
	Information Technology Expenses	17,345	2,897	-	2,897	64,830	2,00,848	2,65,678	735	796	1,363	-	19,078	39,018	-	2,333	3,29,001	3,49,243
	Marketing Expenses	1,03,442	17,621	-	17,621	4,56,232	17,87,372	22,43,604	7,300	2,901	10,456	-	4,99,320	2,92,338	(322)	28,830	30,84,427	32,05,490
	Operating Lease Charges	4,683	782	-	782	17,504	54,228	71,732	198	215	368	-	5,151	10,535	-	631	88,830	94,295
	IRDA Registration renewal fees	819	137	-	137	3,062	9,486	12,548	35	38	64	-	901	1,843	-	110	15,539	16,495
	GST/Service Tax Expense	-	-	-	-	-	-	-	-	-	-	-	-	-	-	300	300	300
	Outsourcing Expenses	33,742	5,965	-	5,965	1,54,580	4,88,276	6,42,856	1,337	1,324	3,152	-	52,502	2,18,055	25,875	5,421	9,50,522	9,90,229
	Net Exchange (Gain) / Loss	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1	1
	Co-insurance Administrative Charges	314	52	-	52	1,175	3,639	4,814	13	14	25	-	346	707	-	42	5,961	6,327
	Terrorism Pool - Management Expenses	7,428	-	-	-	-	-	-	-	-	1,348	-	-	-	-	224	1,572	9,000
	DR Pool - Administrative Expenses (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Miscellaneous Expenses (Net)	3,846	642	-	642	14,376	44,538	58,914	163	176	302	-	4,231	8,652	-	517	72,955	77,443
13	Depreciation	7,909	1,321	-	1,321	29,562	91,584	1,21,146	335	363	622	-	8,699	17,792	-	1,064	1,50,021	1,59,251
	Less: Write back of provision no longer required	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	2,73,622	51,231	-	51,231	14,60,651	43,30,765	57,91,416	13,064	11,374	26,807	-	7,67,564	9,15,892	52,288	53,278	76,31,683	79,56,536

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			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	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			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	-	2	37	38
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	6,936	15,17,038	15,31,108
11	Interest & Bank Charges	1,877	323	-	323	9,428	29,011	38,439	63	95	183	-	3,559	3,590	12	470	46,411	48,611
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	2	-	-	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	13,399	44	1,754	1,73,224	1,81,438
13	Depreciation	6,707	1,155	-	1,155	33,685	1,03,646	1,37,331	226	341	655	-	12,714	12,826	42	1,679	1,65,814	1,73,676
	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

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, 2020	As at Dec 31, 2019
		(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

*Notes:**(a) Particulars of the different classes of capital should be separately stated.**(b) The amount capitalised on account of issue of bonus shares should be disclosed.**(c) In case any part of the capital is held by a holding company, the same should be separately disclosed.*

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, 2020		As at Dec 31, 2019	
	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, 2020	As at Dec 31, 2019
		(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	63,47,567	53,47,567
	Add: Transfer from Profit and Loss account	-	-
	Add: Transfer from Contingency Reserve for Unexpired Risk	-	-
		63,47,567	53,47,567
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	74,29,355	54,45,903
8	Debenture Redemption Reserve	2,00,000	2,00,000
	TOTAL	1,54,09,567	1,24,26,115

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

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, 2020	As at Dec 31, 2019
		(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

Notes:

- a) The extent to which the borrowings are secured shall be separately disclosed stating the nature of the security under each sub-head.*
- b) Amounts due within 12 months from the date of Balance Sheet should be shown separately*

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, 2020		As at Dec 31, 2019	
		(Rs.'000).	(Rs.'000).	(Rs.'000).	(Rs.'000).
	LONG TERM INVESTMENTS				
1	Government Securities and Government Guaranteed Bonds including Treasury Bills		79,77,333		48,98,095
2	Other Approved Securities		-		-
3	Approved Investments		-		-
	(a) Debenture / Bonds		8,29,766		8,14,840
	(b) Fixed Deposits with Banks		16,779		-
	(c) Equity Shares (Net of FairValue Change)		1,04,740		81,624
	(d) Investment Properties - Real Estate		30,380		24,999
4	Investments in Infrastructure and Social Sector		6,18,683		5,71,496
5	Other than Approved Investments				
	(a) Debentures/Bonds	1,95,768		3,14,949	
	Less : Provision for Impairment	(93,495)		(83,283)	
	- Debentures/Bonds (Net of Impairment)		1,02,273		2,31,666
	(b) Equity Shares (Net of FairValue Change)		5,337		4,794
6	Investments in Alternate Investment funds		13,432		12,026
	Total (A)		96,98,723		66,39,540
	SHORT TERM INVESTMENTS				
1	Government securities and Government guaranteed bonds including Treasury Bills		-		43,363
2	Other Approved Securities		-		-
3	Approved Investments		-		-
	(a) Debentures/ Bonds		5,65,144		5,44,255
	(b) Fixed Deposits with Banks		5,95,991		-
	(c) Money market Instruments		-		-
	(d) Mutual Fund (Liquid Schemes)		9,490		1,27,605
4	Investments in Infrastructure and Social Sector		1,42,437		1,53,515
5	Other than Approved Investments	2,44,467		1,36,790	
	Less : Provision for Impairment	(1,97,415)		(39,037)	
	- Debentures/Bonds (Net of Impairment)		47,052		97,753
	Total (B)		13,60,114		9,66,491
	TOTAL (A) +(B)		1,10,58,837		76,06,031

Notes:

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

	As at Dec 31, 2020		As at Dec 31, 2019	
	Cost	Market Value	Cost	Market Value
a) Equity Shares listed	1,00,675	1,10,077	83,021	86,417
b) Mutual Funds	9,487	9,490	1,27,524	1,27,605
c) Government and other securities	79,77,333	82,65,265	49,41,458	49,77,880
d) Fixed Deposit with Banks	6,12,770	6,12,770	0	0
e) Corporate Bonds	21,36,236	22,99,886	25,54,925	24,99,131
f) Money Market Instruments	-	-	-	-
g) Investment Properties - Real Estate	30,380	30,380	24,999	24,999
h) Investment in AIF	13,432	13,432	12,025	12,026
	1,08,80,314	1,13,41,299	77,43,951	77,28,057

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, 2020		As at Dec 31, 2019	
		(Rs.'000).	(Rs.'000).	(Rs.'000).	(Rs.'000).
	LONG TERM INVESTMENTS				
1	Government Securities and Government Guaranteed Bonds including Treasury Bills		6,77,12,113		5,15,80,048
2	Other Approved Securities		-		-
3	Approved Investments		-		-
	(a) Debenture / Bonds		70,43,105		85,80,782
	(b) Fixed Deposits with Banks		1,42,421		-
	(c) Equity Shares (Net of FairValue Change)		8,89,043		8,59,548
	(d) Investment Properties - Real Estate		2,57,871		2,63,252
4	Investments in Infrastructure and Social Sector		52,51,417		60,18,218
6	Other than Approved Investments				
	a) Debentures/Bonds	16,61,689		33,16,609	
	Less : Provision for Impairment	(7,93,590)		(8,77,026)	
	- Debentures/Bonds (Net of Impairment)		8,68,099		24,39,583
	(b) Equity Shares (Net of FairValue Change)		45,298		50,481
7	Investments in Alternate Investment funds		1,14,011		1,26,639
	Total (A)		8,23,23,378		6,99,18,552
	SHORT TERM INVESTMENTS				
1	Government securities and Government guaranteed bonds including Treasury Bills		-		4,56,642
2	Other Approved Securities		-		-
3	Approved Investments				
	(a) Debentures/ Bonds		47,96,979		57,31,350
	(b) Fixed Deposits with Banks		50,58,809		-
	(c) Money market Instruments		-		-
	(d) Mutual Fund (Liquid Schemes)		80,550		13,43,761
4	Investments in Infrastructure and Social Sector		12,09,014		16,16,616
5	Other than Approved Investments	20,75,053		14,40,487	
	Less : Provision for Impairment	(16,75,670)		(4,11,085)	
	- Debentures/Bonds (Net of Impairment)		3,99,383		10,29,402
	Total (B)		1,15,44,735		1,01,77,771
	TOTAL (A) +(B)		9,38,68,113		8,00,96,323

Notes:

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

	Cost	As at Dec 31, 2020		As at Dec 31, 2019	
		Market Value	Cost	Market Value	Cost
a) Equity Shares listed	8,54,538	9,34,340	8,74,264	9,10,030	
b) Mutual Funds	80,530	80,550	13,42,905	13,43,761	
c) Government and other securities	6,77,12,113	7,01,56,097	5,20,36,690	5,24,20,236	
d) Fixed Deposit with Banks	52,01,230	52,01,230	0	0	
e) Corporate Bonds	1,81,32,507	1,95,21,579	2,69,04,983	2,63,17,434	
f) Money Market Instruments	-	-	-	-	
g) Investment Properties - Real Estate	2,57,871	2,57,871	2,63,252	2,63,252	
h) Investment in AIF	1,14,011	1,14,011	1,26,630	1,26,639	
	9,23,52,800	9,62,65,678	8,15,48,725	8,13,81,353	

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, 2020 (Rs.'000).	As at Dec 31, 2019 (Rs.'000).
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others (to be specified)	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION	-	-
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others (to be specified)	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION	-	-
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION	-	-
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-

Notes:

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

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

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

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

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

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, 2020	Additions	Deductions	As at Dec 31, 2020	As at Apr 1, 2020	For The Period	On Sales/ Adjustments	Upto Dec 31, 2020	As at Dec 31, 2020	As at Dec 31, 2019
Land - (Undivided share)	58,032	686	-	58,718	-	-	-	-	58,718	58,032
Buildings	3,66,981	5,476	-	3,72,457	51,463	4,617	-	56,080	3,16,377	3,17,047
Furniture & Fittings	58,781	797	101	59,477	53,116	1,684	101	54,699	4,778	5,853
Information Technology Equipment	5,20,254	26,982	2,576	5,44,660	4,39,903	35,023	2,494	4,72,432	72,228	85,490
Intangibles Computers	9,67,968	95,834	-	10,63,802	7,98,701	94,834	-	8,93,535	1,70,267	1,54,646
Vehicles	38,986	1,956	5,900	35,042	18,724	6,623	4,870	20,477	14,565	18,012
Office Equipment	41,013	229	97	41,145	32,693	2,719	69	35,343	5,802	8,648
Electrical Fittings	59,082	1,532	106	60,508	48,785	3,177	100	51,862	8,646	11,352
Improvement to Premises	1,71,611	1,042	-	1,72,653	1,34,583	10,573	-	1,45,156	27,497	40,509
TOTAL	22,82,708	1,34,534	8,780	24,08,462	15,77,968	1,59,250	7,634	17,29,584	6,78,878	6,99,589
Work in progress	-	-	-	-	-	-	-	-	29,373	21,885
Grand Total	22,82,708	1,34,534	8,780	24,08,462	15,77,968	1,59,250	7,634	17,29,584	7,08,251	7,21,474
PREVIOUS YEAR	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	

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, 2020	As at Dec 31, 2019
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	55,556	77,931
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)		
	(bb) Others		
	(b) Current Accounts	2,13,707	3,64,543
3	Money at Call and Short Notice	-	-
	(a) With Banks		
	(b) With other Institutions		
4	Others (including Bank deposits under lien)	36,137	6,037
	TOTAL	3,05,400	4,48,511
	Cash balance includes:		
	Cheques in hand	46,894	72,595
	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, 2020 (Rs.'000)	As at Dec 31, 2019 (Rs.'000)
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	34,67,095	30,69,772
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	14,10,040	11,67,855
6	Others (to be specified)		
	Advances to Employees	489	1,334
	Advances to Vendors	16,898	7,313
	GST Unutilised Credit/paid in advance	4,74,878	2,38,243
	Service tax paid under protest (Note 8 (c) of Schedule 16)	57,912	57,912
	Other Advances / Deposits	7,66,380	14,28,963
	TOTAL (A)	61,93,692	59,71,392
	OTHER ASSETS		
1	Income accrued on investments	22,88,467	21,54,701
2	Outstanding Premiums	6,78,962	8,32,552
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business	3,70,351	2,33,272
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]	15,80,437	13,95,939
	Receivable from Nuclear Pool	40,831	40,468
	Unclaimed Amount of Policy holders Deposits	48,300	59,800
	Receivable from IMTPIP	-	-
	GST refund receivable	41,159	-
	Deposits for Premises and Advance Rent	1,74,245	1,05,631
	TOTAL (B)	52,22,752	50,00,203
	TOTAL (A+B)	1,14,16,444	1,09,71,595

Notes:

(a) The items under the above heads shall not be shown net of provisions for doubtful amounts. The amount of provision against each head should be shown separately.

(b) The term 'officer' should conform to the definition of that term as given under the Companies Act, 1956.

(c) Sundry Debtors will be shown under item 9(others)

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, 2020	As at Dec 31, 2019
		(Rs. '000)	(Rs. '000)
1	Agents' Balances	2,54,226	1,33,201
2	Balances due to other insurance companies	27,81,591	20,50,745
3	Deposits held on re-insurance ceded	-	-
4	Premiums Received in Advance/ Deposit Received	80,83,002	59,23,767
5	Unallocated Premium	8,73,215	11,23,170
6	Sundry creditors		
	- Dues to Micro Small & Medium Enterprises	29	75
	- Dues to Others	2,70,409	5,03,688
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	6,27,67,964	5,06,56,361
9	Due to Officers/ Directors	-	-
10	Others (to be specified)		
	Book Overdraft	3,53,845	3,12,038
	Tax and Other Withholdings	63,704	93,507
	Environment Relief Fund	58	9
	Provision for Expenses	13,03,776	9,52,146
	Other Liabilities	30,597	59,908
	GST Payable	5,38,880	4,86,150
	Unclaimed amounts of policyholders	42,643	61,933
	Others	8,870	8,810
	TOTAL	7,73,72,809	6,23,65,508

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, 2020	As at Dec 31, 2019
		(Rs.'000).	(Rs.'000).
1	Reserve for Unexpired Risk	2,20,27,121	2,20,51,529
	Less: Unabsorbed RSBY Enrollment costs	-	(0)
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	4,34,328	4,17,527
	TOTAL	2,24,61,449	2,24,69,056

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, 2020	As at Dec 31, 2019
		(Rs.'000)	(Rs.'000)
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	TOTAL	-	-

Notes:

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

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

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

PERIODIC DISCLOSURES

FORM NL-21 Statement of Liabilities

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 20				As at 31st Dec 19			
		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	40,645	4,595	314	45,554	35,256	3,201	280	38,737
2	Marine	-	-	-	-	-	-	-	-
a	Marine Cargo	1,057	891	181	2,129	827	495	149	1,471
b	Marine Hull	-	-	-	-	0	-	-	0
3	Miscellaneous	-	-	-	-	-	-	-	-
a	Motor	1,30,242	1,81,403	4,19,514	7,31,159	1,37,971	1,72,239	3,14,100	6,24,311
b	Engineering	752	885	100	1,737	823	438	109	1,369
c	Aviation	-	-	-	-	-	-	-	-
d	Liabilities	684	335	215	1,234	557	262	129	948
e	Others	29,158	2,865	2,902	34,925	32,045	2,475	2,910	37,430
4	Health Insurance	17,733	8,256	1,435	27,424	13,035	2,408	854	16,297
5	IMTPIP	-	-	3,789	3,789	-	-	6,518	6,518
6	Total Liabilities	2,20,271	1,99,230	4,28,450	8,47,951	2,20,515	1,81,517	3,25,050	7,27,083

PERIODIC DISCLOSURES

FORM NL-22

Geographical 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, 2020	Upto the quarter ended Dec 31, 2020	For the quarter ended Dec 31, 2020	Upto the quarter ended Dec 31, 2020	For the quarter ended Dec 31, 2020	Upto the quarter ended Dec 31, 2020	For the quarter ended Dec 31, 2020	Upto the quarter ended Dec 31, 2020	For the quarter ended Dec 31, 2020	Upto the quarter ended Dec 31, 2020	For the quarter ended Dec 31, 2020	Upto the quarter ended Dec 31, 2020	For the quarter ended Dec 31, 2020	Upto the quarter ended Dec 31, 2020	For the quarter ended Dec 31, 2020	Upto the quarter ended Dec 31, 2020	For the quarter ended Dec 31, 2020	Upto the quarter ended Dec 31, 2020	For the quarter ended Dec 31, 2020	Upto the quarter ended Dec 31, 2020	For the quarter ended Dec 31, 2020	Upto the quarter ended Dec 31, 2020	For the quarter ended Dec 31, 2020	Upto the quarter ended Dec 31, 2020	For the quarter ended Dec 31, 2020	Upto the quarter ended Dec 31, 2020
Andhra Pradesh	257	503	0	4	2	20	1,388	3,431	4,267	10,074	5,656	13,505	1	2	1	4	388	594	(0)	-	-	-	2	3	6,306	14,635
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Assam	84	224	25	53	49	118	861	1,982	1,416	3,356	2,277	5,338	(0)	-	(0)	-	94	129	-	-	-	-	(0)	-	2,528	5,862
Bihar	164	454	4	9	11	27	1,397	3,866	3,096	8,396	4,493	12,262	1	3	1	2	179	236	-	-	-	-	(0)	1	4,853	12,994
Chattisgarh	121	332	11	23	15	36	1,035	2,369	1,657	3,840	2,693	6,209	2	5	4	7	169	241	-	-	-	-	1	2	3,015	6,855
Goa	24	60	(0)	4	(0)	-	37	75	67	135	105	210	(1)	5	2	9	90	157	(0)	-	-	-	(0)	-	219	445
Gujarat	954	2,500	199	459	42	115	1,985	5,293	4,416	11,043	6,401	16,336	48	123	26	899	2,273	3,848	(0)	-	-	-	261	652	10,204	24,932
Haryana	762	3,793	519	1,736	33	144	19	43	14	31	33	74	(6)	76	14	32	(413)	1,049	(1)	(1)	-	-	18	79	997	7,021
Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jammu and Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jharkhand	54	160	2	9	15	49	617	1,630	1,500	4,085	2,117	5,715	1	2	(0)	-	81	116	(0)	-	-	-	-	-	2,269	6,051
Karnataka	508	2,153	60	221	50	191	2,525	5,945	3,896	9,965	6,421	15,910	6	74	3,221	6,768	(463)	1,641	1	5	-	-	13	32	9,817	26,995
Kerala	186	479	2	5	9	26	1,261	3,249	1,500	4,100	2,760	7,349	224	224	7	11	490	890	-	-	-	-	(183)	6	3,496	8,990
Madhya Pradesh	270	753	7	24	4	22	675	1,518	1,245	3,075	1,920	4,593	2	7	15	31	289	398	-	-	-	-	7	14	2,512	5,842
Maharashtra	1,433	5,607	252	655	96	281	3,980	8,960	6,812	15,719	10,792	24,679	79	232	209	390	3,828	9,132	0	5	-	-	164	199	16,852	41,180
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Orissa	147	399	3	7	19	50	752	1,932	1,843	4,820	2,595	6,752	1	3	1	1	113	149	-	-	-	-	1	2	2,879	7,363
Punjab	0	1	1	1	1	2	196	303	541	829	737	1,132	-	-	-	-	5	6	-	-	-	-	-	-	744	1,142
Rajasthan	363	1,033	16	49	14	56	2,059	4,689	2,699	6,880	4,758	11,569	20	41	929	1,914	118	520	-	-	-	-	12	33	6,230	15,215
Sikkim	2	15	-	-	-	-	1	2	2	2	2	4	-	-	-	-	2	2	-	-	-	-	(0)	-	6	21
Tamil Nadu	1,467	6,070	424	1,227	96	408	4,260	11,602	7,770	22,719	12,030	34,321	(53)	402	3,230	8,012	310	8,847	1	12	-	-	444	875	17,949	60,174
Telangana	223	783	20	42	113	381	1,962	4,924	4,911	12,167	6,872	17,091	13	53	28	49	410	1,074	(0)	1	-	-	1	3	7,682	19,477
Tripura	8	18	7	19	19	48	89	222	227	592	316	814	(0)	-	(0)	-	49	64	-	-	-	-	(0)	-	398	963
Uttar Pradesh	880	2,247	16	27	5	29	1,614	3,864	2,825	7,434	4,439	11,298	3	7	6	15	138	382	-	-	-	-	18	42	5,505	14,047
Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
West Bengal	336	913	28	71	54	142	1,077	2,795	3,357	8,432	4,435	11,227	10	28	7	18	644	1,092	-	-	-	-	2	6	5,516	13,497
Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Chandigarh	477	1,339	19	76	3	12	1,237	2,725	1,318	3,816	2,555	6,541	3	14	4	36	53	455	-	-	-	-	9	25	3,124	8,498
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Delhi	399	1,404	86	438	14	34	1,359	2,566	1,131	2,554	2,489	5,120	11	45	9	41	349	1,905	0	1	-	-	10	17	3,368	9,006
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	10	37	(0)	-	(0)	1	71	169	137	367	208	536	(0)	-	(0)	-	16	21	-	-	-	-	1	1	233	596
Total	9,129	31,277	1,699	5,159	664	2,192	30,457	74,154	56,646	1,44,431	87,102	2,18,585	365	1,346	7,714	18,239	9,214	32,948	1	23	-	-	779	1,992	1,16,705	3,11,801

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, 2020

(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	1,252.63	1	32.94	-	-	34.12%
3	No. of Reinsurers with rating A but less than AA	14	1,373.97	12	262.04	11	843.19	65.79%
4	No. of Reinsurers with rating BBB but less than A	1	3.50	-	-	-	-	0.09%
5	No. of Reinsurers with rating less than BBB	-	-	-	-	-	-	0.00%
	Total	19	2,630.10	13	294.98	11	843.19	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 ended December 31 2020****(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	108	313	187	57	16	681	2843.92
2	Marine Cargo	14124	2686	656	200	13	17679	3268.02
3	Marine Hull	0	0	0	0	0	0	0
4	Engineering	293	178	68	44	8	591	434.13
5	Motor OD	84223	21749	5507	816	247	112542	37544.78
6	Motor TP	111	467	710	1711	2680	5679	34996.25
7	Health	31658	3720	674	66	2	36120	18739.00
8	Overseas Travel	8	6	2			16	12.82
9	Personal Accident	271	399	132	43	9	854	3376.49
10	Liability	67	27	23	15	4	136	240.27
11	Crop	121	56	26	26	15	244	2787.43
12	Miscellaneous	1095	522	250	105	11	1983	629.33

FORM NI : 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: **For Quarter ended 31st Dec'2020**

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	350	822		139	12467	29939	17063	14	377	81	484		468	62204
2	Claims reported during the period	1727	19969		775	123922	5779	53808	29	1552	198	144		2962	210865
3	Claims Settled during the period	681	17679		591	112542	5679	36120	16	854	136	244		1983	176525
4	Claims Repudiated during the period	453	228		31	4752	0	5409	9	284	23	0		294	11483
5	Claims closed during the period	141	242		30	6160	945	1614	13	256	14	45		451	9911
6	Claims O/S at End of the period	802	2642		262	12935	29094	27728	5	535	106	339		702	75150
	Less than 3months	338	1904		158	11577	2870	11487	2	335	32	14		449	29166
	3 months to 6 months	241	469		48	849	1230	1158		49	42	3		91	4180
	6months to 1 year	173	171		29	449	3470	243	1	33	16	166		91	4842
	1year and above	50	98		27	60	21524	14840	2	118	16	156		71	36962

FORM NL-26 - CLAIMS INFORMATION - KG Table I**Cholamandalam MS General Insurance C Date:****Registration No. 123****Date of Registration with the IRDA : July 15, 2002****Solvency for the period ended 31st December 2020****Required solvency margin based on net premium and net incurred claims (Rs. in Lacs)**

Item No.	Description	PREMIUM						
		Gross Premium	Net Premium	Gross incurred claim	Net incurred Claim	RSM-1	RSM-2	RSM
1	Fire	41,485	16,431	14,914	4,112	4,149	2,237	4,149
2	Marine Cargo	7,974	2,504	5,803	1,522	957	1,045	1,045
3	Marine Hull	39	0	1	-	4	0	4
4	Motor	3,00,675	2,49,423	2,32,398	2,06,653	49,885	61,996	61,996
5	Engineering	3,125	1,228	1,200	973	313	292	313
6	Aviation	-	-	-	-	-	-	-
7	Laibility	2,217	1,586	507	255	333	114	333
8	Health	65,861	51,083	37,316	30,839	10,217	9,252	10,217
9	Misc	2,826	2,311	1,168	1,045	462	313	462
10	Weather	1,412	189	29,071	3,987	141	4,361	4,361
	Total	4,25,614	3,24,754	3,22,378	2,49,385	66,459	79,609	82,877

PERIODIC DISCLOSURES		
FORM NL-27 Offices information for Non-Life		
Insurer: Cholamandalam MS General Insurance Company Limited		Date: 31.12.2020
Sl. No.	Office Information	Number
1	No. of offices at the beginning of the Quarter	138*
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	NIL
6	No. of offices at the end of the Quarter	140**
7	No. of branches approved but not opened	6
8	No. of rural branches	NIL
9	No. of urban branches	140*

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

FORM - 3B

(Read with Regulation 10)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Statement as on: 31st Dec 2020

Statement of Investment Assets (General Insurer including an insurer carrying on business of re-insurance or health insurance)

(Business within India)

Periodicity of Submission: Quarterly

PART - A

Rs.Lakhs

Section I

No	PARTICULARS	SCH ++	AMOUNT
1	Investments*	8	10,49,269
2	Loans	9	-
3	Fixed Assets	10	7,083
4	Current Assets		
	a. Cash & Bank Balance	11	3,054
	b. Advances & Other Assets	12	1,14,164
5	Current Liabilities		
	a. Current Liabilities	13	7,37,806
	b. Provisions	14	2,24,614
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		20,799

Application of Funds as per Balance Sheet (A) 1,90,350

	Less: Other Assets	SCH ++	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	7,083
3	Cash & Bank Balance (if any)	11	3,054
4	Advances & Other Assets (if any)	12	1,14,164
5	Current Liabilities	13	7,37,806
6	Provisions	14	2,24,614
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		20,799

Total TOTAL (B) (8,58,919)

'Investment Assets' As per FORM 3B (A-B) 10,49,269

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%		42,582	3,62,693	4,05,275	38.7%		4,05,275	4,17,181
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not less than 30%		79,526	6,77,368	7,56,894	72.3%		7,56,894	7,84,214
3	Investment subject to Exposure Norms									
	a. Housing / Infra & Loans to SG for Housing and FFE	Not less than 15%								
	1. Approved Investments			17,015	1,44,927	1,61,942	15.5%	6	1,61,948	1,66,208
	2. Other Investments			612	5,217	5,829	0.6%	-	5,829	5
	b. Approved Investments	Not exceeding 55%		11,813	1,00,619	1,12,432	10.7%	1,971	1,14,403	1,16,588
	c. Other Investments			1,063	9,056	10,119	1.0%	75	10,194	9,055
Investment Assets		100%		1,10,030	9,37,186	10,47,216	100.0%	2,052	10,49,269	10,76,070

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: 28-Jan-20

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

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

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

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

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

* Investments after provisions of Rs. 276.02 Crs & Equity Impairment of Rs. 11.60 Cr.

Signature: _____

Full name: NV MURALI

Chief of Investments

PERIODIC DISCLOSURES

FORM NL-29 **Detail regarding debt securities**

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

Date: Quarter ended Dec 31, 2020

(Rs in Lakhs)

	Market Value				Book Value			
	As at 31-12-2020	As % of total for this class	As at 31-12-2019	As % of total for this class	As at 31-12-2020	As % of total for this class	As at 31-12-2019	As % of total for this class
Break down by credit rating								
AAA rated	1,40,409	13.24%	1,31,555	15.17%	1,36,629	13.22%	1,29,900	15.07%
AA or better	73,802	6.96%	1,15,344	13.30%	70,954	6.86%	1,13,439	13.16%
Rated below AA & upto A	7,204	0.68%	9,806	1.13%	7,024	0.68%	9,549	1.11%
Rated below A but above B	-	0.00%	4,995	0.58%	-	0.00%	4,987	0.58%
B & Below B	-	0.00%	34,741		7,143	0.69%	37,552	
Fixed Deposits	58,140	5.48%	-		58,140	5.62%	-	
Any other (Sovereign)	7,81,013	73.64%	5,70,866	65.82%	7,53,876	72.93%	5,66,753	65.73%
	10,60,568		8,67,307		10,33,767		8,62,181	
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	1,30,280	12.28%	1,02,973	11.87%	1,33,739	12.94%	1,01,230	11.74%
More than 1 year and upto 3years	1,02,861	9.70%	1,47,823	17.04%	1,01,294	9.80%	1,47,058	17.06%
More than 3years and up to 7years	4,20,574	39.66%	3,10,547	35.81%	4,05,476	39.22%	3,08,630	35.80%
More than 7 years and up to 10 years	4,06,796	38.36%	3,04,271	35.08%	3,93,206	38.04%	3,03,584	35.21%
above 10 years	57	0.01%	1,693	0.20%	52	0.01%	1,678	0.19%
	10,60,568		8,67,307		10,33,767		8,62,181	
Breakdown by type of the issuer								
a. Central Government	4,17,181	39.34%	2,97,441	34.29%	4,05,275	39.20%	2,96,871	34.43%
b. State Government	3,67,032	34.61%	2,76,540	31.88%	3,51,619	34.01%	2,72,911	31.65%
c. Corporate Securities	2,76,355	26.06%	2,93,326	33.82%	2,76,873	26.78%	2,92,399	33.91%
	10,60,568		8,67,307		10,33,767		8,62,181	

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, 2020	Upto the Quarter ended Dec 31, 2020	For the Quarter ended Dec 31, 2019	Upto the Quarter ended Dec 31, 2019
1	Gross Written Premium (Direct) Growth	7.73%	-4.72%	-3.13%	3.28%
2	Gross Direct Premium to Shareholders' Funds Ratio (No. of Times)	0.65	1.69	0.70	2.12
3	Growth Rate of Shareholders' Funds	2.09%	19.36%	3.77%	8.03%
4	Net Retention Ratio	77.92%	76.09%	78.43%	77.45%
5	Net Commission Ratio	1.29%	1.12%	3.25%	3.47%
6	Expenses of Management to Gross Direct Premium ratio	33.52%	33.25%	32.88%	32.40%
7	Combined Ratio	116.19%	107.14%	106.12%	109.58%
8	Technical Reserves to Net Premium Ratio (no. of Times)	3.94	3.94	2.86	2.86
9	Underwriting Balance Ratio (no. of Times)	(0.21)	(0.07)	0.25	0.01
10	Operating Profit Ratio	9.99%	19.83%	43.16%	19.38%
11	Liquid Assets to Liabilities Ratio	0.15	0.15	0.16	0.16
12	Net Earnings Ratio	3.93%	9.95%	6.58%	3.46%
13	Return on Networth	1.72%	12.87%	3.56%	5.71%
14	Available Solvency Margin to required Solvency Margin ratio	2.01	2.01	1.57	1.57
15	NPA ratio - gross & net				
	Gross NPA Ratio	3.31%	3.31%	4.28%	4.28%
	Net NPA Ratio	0.68%	0.68%	2.67%	2.67%

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)	7.93	7.93	5.53	5.53
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	7.93	7.93	5.53	5.53
6	(iv) Book value per share (Rs) [net worth (Share capital + reserves + fair value change - P&L debit balance)/weighted average no. of shares]	61.57	61.57	53.64	53.64

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)

SLNo.	NAME OF THE RELATED PARTY	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received*			
				For the Quarter ended Dec 31, 2020	Upto the Quarter ended Dec 31, 2020	For the Quarter ended Dec 31, 2019	Upto the Quarter ended Dec 31, 2019
1	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Rent Recovery	-	-	6.94	24.71
2	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Rent Recovery	33.42	101.32	35.98	114.35
3	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Fees incurred for Risk Inspection and advisory services	51.34	103.08	59.34	180.02
4	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Reinsurance Recovery on Claims	615.41	1,156.98	781.28	2,976.25
5	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Reinsurance Ceded	823.63	4,371.04	1,111.10	4,756.00
6	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Reinsurance Commission Received	160.24	779.86	189.98	779.94
7	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Premium Received	-	3.57	0.10	3.09
8	KEY MANAGEMENT PERSONNEL	KEY MANAGEMENT PERSONNEL & Their Relatives	Premium Received	-	0.19	-	0.17
9	KEY MANAGEMENT PERSONNEL	KEY MANAGEMENT PERSONNEL	Remuneration & Secondment Charges	74.08	643.16	107.80	575.20
10	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Unallocated Premium	0.00	0.00	0.02	0.02
11	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Receivable / (Payable) (Net) – Risk Services cost, Commission & Marketing Expenses and Management expenses recovery	0.54	0.54	-	-
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	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
14	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Management Expenses, Sitting fees, Secondment charges, Expenses and	32.81	100.41	36.40	110.70
15	CHOLAMANDALAM FINANCIAL HOLDINGS LIMITED	HOLDING COMPANY	Management Expenses, Sitting fees, Secondment charges, Expenses and	198.85	596.55	201.47	604.40
16	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Management Expenses, Sitting fees, Secondment charges, Expenses and	1.89	1.89	-	21.16
17	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Management Expenses recovered	18.05	55.85	11.43	14.19
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	(1,546.42)	(1,546.42)	(1,017.10)	(1,017.10)
20	CHOLAMANDALAM HEALTH INSURANCE LIMITED	FELLOW SUBSIDIARY	Advance Given	0.25	0.25	0.11	0.11
21	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Advance Given	-	-	6.92	6.92
22	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Advance Given	9.30	9.30	39.80	39.80
23	CHOLAMANDALAM HEALTH INSURANCE LIMITED	FELLOW SUBSIDIARY	Advance repaid	(0.32)	(0.32)	0.11	0.02
24	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Advance repaid	-	-	6.92	6.92
25	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Advance repaid	(9.53)	(9.53)	39.80	39.80
26	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Claims Incurred (Net)	1.55	4.33	-	0.00
27	KEY MANAGEMENT PERSONNEL	KEY MANAGEMENT PERSONNEL & Their Relatives		0.03	0.08	0.63	3.52
28	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Gross Incurred Claims	1.63	4.56	-	0.06
29	KEY MANAGEMENT PERSONNEL	KEY MANAGEMENT PERSONNEL & Their Relatives		(0.02)	0.08	0.66	3.71
30	CHOLAMANDALAM FINANCIAL HOLDINGS LIMITED	HOLDING COMPANY	Provision Outstanding	198.85	198.85	201.47	201.47
31	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER		208.26	208.26	88.13	88.13
32	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Premium Received in Advance	0.07	0.07	0.08	0.08
33	CHOLAMANDALAM FINANCIAL HOLDINGS LIMITED	HOLDING COMPANY	Dividend Paid	-	-	-	-
34	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER		-	-	-	-

List below the products and/or add-ons introduced during the period October 2020 to December 2020

*Deemed approved by IRDAI for revision in Rates of Compulsory Personal Accident for Owner-driver under Liability policies

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 2020
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):		9,78,248
	Deduct:		
2	Liabilities (reserves as mentioned in Form TR)		6,27,674
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		3,37,997
4	Excess in Policyholders' Funds (1-2-3)		12,577
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-TA):		1,86,140
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		32,245
7	Excess in Shareholders' Funds (5-6)		1,53,895
8	Total Available Solvency Margin [ASM] (4+7)		1,66,472
9	Total Required Solvency Margin [RSM]		82,877
10	Solvency Ratio (Total ASM/Total RSM)		2.009

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: 31/12/2020
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	Mr.Kancherla Luke Ravindranath Babu	Non-executive Independent Director	No Change
4	Ms. Kasivajjula Ramadevi	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.V Suryanarayanan	Managing Director	No Change
8	Mr. Takashi Kishi	Wholetime Director	No Change

Key Management Persons *			
Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mr.V Suryanarayanan	Managing Director	No Change
2	Mr.Takashi Kishi	Wholetime Director	No Change
3	Mr.Vedananarayanan Seshadri	President & Chief Operating Officer	No Change
4	Mr.S Venugopalan	Chief Financial Officer	No Change
5	Mr.Suresh Krishnan	Company Secretary & Chief Compliance Officer	No Change
6	Mr.S K Rangaswamy	Chief Risk Officer & Head – Internal Audit	No Change
7	Mr.N V Murali	Chief Investment Officer	No Change
8	Mr.Ashwani Kumar Arora	Appointed Actuary	No Change
9	Mr. Sanjiv Kumar Mathur	SBU Head - Commercial & SME	No Change
10	Mr. Anubhav Rajput	Head - IT, Digital and Operations	No Change
11	Mr. Chandar Ramamurthy	Head - Reinsurance	No Change
12	Mr. Shailen Merchant	Head - Human Resources	No Change

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

FORM NL-35-NON PERFORMING ASSETS-7A																	
Insurer: Cholamandalam MS General Insurance Co Ltd																	
Registration No. 123																	
Date of Registration with the IRDA : July 15, 2002																	
Statement as on: 31-Dec-2020		Name of the Fund															
Details of Investment Portfolio - Combined including Motor Pool																	
Periodicity of Submission : Quarterly																	
		Rs.Lakhs															
COI	Company Name	Instrument Type	Interest Rate		Total O/s (Book Value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal Due from	Interest Due from	Deferred Principal	Deferred Interest	Rolled Over?	Has there been any Principal Waiver?		Classification	Provision (%)	Provision (Rs)
			%	Has there been revision?									Amount	Board Approval Ref			
IODS	INFRASTRUCTURE LEASING & FINANCIAL SERVICES LIMITED	7.80% IL&FS DB 30-11-2020	7.80		1500.0	1500	356.1	30-11-2020	14-11-2018				0		Sub Standard	100.0%	1500.0
IODS	INFRASTRUCTURE LEASING & FINANCIAL SERVICES LIMITED	8.00% IL&FS DB 11-05-2020	8.00		1500.0	1500	240.0	11-05-2020	11-05-2019				0		Sub Standard	100.0%	1500.0
IODS	INFRASTRUCTURE LEASING & FINANCIAL SERVICES LIMITED	8.25% IL&FS DB 01-03-2022	8.25		1000.0	0	165.0		01-03-2019				0		Sub Standard	40.0%	400.0
IODS	INFRASTRUCTURE LEASING & FINANCIAL SERVICES LIMITED	8.25% IL&FS DB 03-03-2022	8.25		500.0	0	82.5		04-03-2019				0		Sub Standard	40.0%	200.0
IODS	INFRASTRUCTURE LEASING & FINANCIAL SERVICES LIMITED	8.75% IL&FS DB 29-07-2020	8.75		500.0	500	87.4	29-07-2020	29-07-2019				0		Sub Standard	100.0%	500.0
IODS	INFRASTRUCTURE LEASING & FINANCIAL SERVICES LIMITED	8.75% IL&FS DB 31-07-2020	8.75		2000.0	2000	350.0	31-07-2020	31-07-2019				0		Sub Standard	100.0%	2000.0
IODS	INFRASTRUCTURE LEASING & FINANCIAL SERVICES LIMITED	8.90% IL&FS DB 23-05-2023	8.90		1000.0	0	178.0		15-05-2019				0		Sub Standard	40.0%	400.0
IODS	INFRASTRUCTURE LEASING & FINANCIAL SERVICES LIMITED	9.00% IL&FS DB 09-06-2023	9.00		996.9	0	180.0		30-05-2019				0		Sub Standard	39.7%	395.7
OLDB	IL & FS FINANCIAL SERVICES LTD	7.75% ILFS FIN SERVICES LTD DB 01-09-2022	7.75		997.6	0	155.0		02-09-2019				0		Sub Standard	100.0%	997.6
OLDB	IL & FS FINANCIAL SERVICES LTD	8.75% ILFS FIN SERVICES LTD DB 28-03-2023	8.75		1001.6	0	175.0		28-03-2019				0		Sub Standard	100.0%	1001.6
HODS	DEWAN HOUSING FINANCE CORPORATION LTD	8.90% DEWAN HF LTD DB 04-06-2021	8.90		1497.7	0	133.5		04-06-2020				0		Sub Standard	71.4%	1069.3
HODS	DEWAN HOUSING FINANCE CORPORATION LTD	9.05% DEWAN HF LTD DB 09-09-2021	9.05		1929.4	0	348.8		09-09-2019				0		Sub Standard	71.7%	1383.0
HODS	DEWAN HOUSING FINANCE CORPORATION LTD	9.05% DEWAN HF LTD DB 09-09-2023	9.05		4039.5	0	723.0		09-09-2019				0		Sub Standard	72.8%	2941.6
HODS	DEWAN HOUSING FINANCE CORPORATION LTD	9.10% DEWAN HF LTD DB 16-08-2021	9.10		1164.9	0	211.7		16-08-2019				0		Sub Standard	72.1%	840.4
HODS	DEWAN HOUSING FINANCE CORPORATION LTD	9.15% DEWAN HF LTD DB 09-09-2021	9.15		1251.1	0	228.4		09-09-2019				0		Sub Standard	71.8%	898.9
HODS	DEWAN HOUSING FINANCE CORPORATION LTD	9.25% DEWAN HF LTD DB 09-09-2023	9.25		3019.8	0	554.2		09-09-2019				0		Sub Standard	72.4%	2187.7
HODS	DEWAN HOUSING FINANCE CORPORATION LTD	9.25% DEWAN HF LTD DB 16-08-2021	9.25		500.2	0	92.6		16-08-2019				0		Sub Standard	71.7%	358.9
HODS	DEWAN HOUSING FINANCE CORPORATION LTD	9.50% DEWAN HF LTD DB 08-07-2020	9.50		1000.0	1000	189.7	08/072020	08-07-2019				0		Sub Standard	100.0%	1000.0
OLDB	RELIANCE CAPITAL LIMITED	8.90% REL CAP DB 09-09-2021	8.90		2004.6	0	178.0		03-08-2020				0		Sub Standard	69.9%	1400.4
OLDB	RELIANCE CAPITAL LIMITED	8.65% REL CAP DB 02-08-2021	8.65		999.4	0	87.0		09-09-2020				0		Sub Standard	69.5%	694.9
OLDB	RELIANCE CAPITAL LIMITED	8.50% REL CAP DB 02-11-2021 A	8.50		500.0	0	84.8		07-11-2019				0		Sub Standard	69.6%	348.0
OLDB	RELIANCE CAPITAL LIMITED	8.50% REL CAP DB 14-02-2022	8.50		499.8	0	42.5		14-02-2020				0		Sub Standard	69.6%	347.7
OLDB	RELIANCE CAPITAL LIMITED	8.50% REL CAP DB 02-11-2021	8.50		350.0	0	59.5		02-11-2019				0		Sub Standard	69.6%	243.6
OLDB	Yes Bank	9.50% YES BANK DB 23-12-2026	9.50		4993.5	0	475.0		23-12-2020				0		Sub Standard	100.0%	4993.5
	TOTAL				34746	6500	5378						0				27603
CERTIFICATION																	
Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed.																	
Date: 28-Jan-21																	
												SIGNATURE					
Note:																	
A. Category of Investmet (COI) shall be as per INV/GLN/001/2003-04														FULL NAME & DESIGNATION: N.V. Murali			
B. FORM 7A shall be submitted in respect of each 'fund'.														Chief Investment Officer			
C. Classification shall be as per F&A-Circulars-169-Jan-07 Dt.24-01-07.																	

Form - I

(Read with Regulation 10)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Statement as on: 31 Dec 2020

Name of the Fund _____

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

25.17%

25.17% **Rs Lakhs**

No.	Category of Investment	Category Code	Current Quarter					Year to Date (current year)					Year to Date (previous year) ³				
			Investment as on 31-12-2020 (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 31-12-2020 (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
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
A	CENTRAL GOVT. SECURITIES																
A01	Central Government Bonds	CGSB	4,05,275	4,17,181	9,102	9.87%	7.39%	4,05,275	4,17,181	21,713	8.78%	6.57%	2,96,871	2,97,441	14,780	9.26%	6.93%
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	3,48,601	3,63,832	7,766	8.35%	6.25%	3,48,601	3,63,832	24,875	8.82%	6.60%	2,69,882	2,73,424	17,026	10.84%	8.11%
B03	State Government Guaranteed Loans	SGGL															
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA	3,018	3,200	61	8.09%	6.05%	3,018	3,200	183	8.08%	6.05%	3,028	3,115	184	8.02%	6.00%
B05	Guaranteed Equity	SGGE															
C	(a) HOUSING & LOANS TO STATE GOVT FOR HOUSING / FFE																
C01	Loans to State Government for Housing	HLSH															
C02	Loans to State Government for Fire Fighting Equipments	HLSF															
C03	Term Loan - HUDCO / NHB / Institutions accredited by NHB	HTLH															
C04	Commercial Papers - NHB / Institutions accredited by NHB	HTLN															
C05	Housing - Securitised Assets	HMBS															
C06	Debentures/Bonds/CPs/Loans - Promoter Group	HDPG															
C07	Long Term Bank Bonds Approved Investment - Affordable Housing	HLBH															
	TAXABLE BONDS																
C08	Bonds / Debentures issued by HUDCO	HTHD															
C09	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	87,659	89,810	1,515	6.93%	5.18%	87,659	89,810	4,331	7.40%	5.54%	66,911	67,782	4,635	8.30%	6.21%
C10	Bonds/DebenturesissuedbyAuthorityconstitutedunderanyHousing/Build ingSchemeapprovedby Central / State / any Authority or Body constituted by Central / State Act	HTDA															
	TAX FREE BONDS																
C11	Bonds / Debentures issued by HUDCO	HFHD	1,595	1,595	26	6.46%	6.46%	1,595	1,595	77	6.44%	4.82%	1,612	1,612	78	6.29%	4.70%
C12	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HFDN	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	-	-	124	11.29%	8.45%
C13	Bonds/DebenturesissuedbyAuthorityconstitutedunderanyHousing/Build ingSchemeapprovedby Central / State / any Authority or Body constituted by Central / State Act	HFDA															
	(b) OTHER INVESTMENTS (HOUSING)																
C14	Debentures / Bonds / CPs / Loans	HODS	3,723	-	(6)	-0.13%	-0.10%	3,723	-	(18)	-0.13%	-0.10%	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	479	4	0.79%	0.79%	473	479	16	3.32%	2.48%	473	546	(31)	-6.03%	-4.51%

C20	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	-	-	-	0.00%				-	0.00%	0.00%	-	-	(6)	-56.09%	-41.97%
C21	Infrastructure - Equity (Promoter Group)	IEPG															
C22	Infrastructure - Securitised Assets	IESA															
C23	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IDPG															
C24	Infrastructure - Infrastructure Development Fund (IDF)	IDDF	33,964	35,450	689	8.07%	6.04%	33,964	35,450	2,060	8.07%	6.04%	33,998	34,605	1,872	7.31%	5.47%
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	26,360	26,818	284	5.54%	4.15%	26,360	26,818	434	6.25%	4.67%	4,510	4,678	1,394	13.85%	10.37%
C28	Infrastructure - PSU - CPs	IPCP															
C29	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	2,990	3,155	68	7.80%	5.84%	2,990	3,155	448	7.76%	5.81%	12,679	12,805	1,481	9.70%	7.26%
C30	Infrastructure - Other Corporate Securities - CPs	ICCP															
C31	Infrastructure - Term Loans (with Charge)	ILWC															
	TAX FREE BONDS																
C32	Infrastructure - PSU - Debentures / Bonds	IPFD	8,901	8,901	204	5.95%	5.95%	8,901	8,901	906	8.35%	6.25%	32,412	32,412	3,226	7.52%	5.63%
C33	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICFD															
	(d) INFRASTRUCTURE - OTHER INVESTMENTS																
C34	Infrastructure - Equity (including unlisted)	IOEQ	5	5	-	0.00%	0.00%	5	5	-	0.00%	0.00%	214	5	(190)	-68.85%	-51.52%
C35	Infrastructure - Debentures / Bonds / CPs / loans	IODS	2,101	-	0	0.02%	0.01%	2,101	-	18	0.23%	0.17%	12,495	11,681	399	4.18%	3.13%
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	1,513	844	9	0.59%	0.59%	1,513	844	9	0.58%	0.44%	1,678	1,204	(178)	-7.18%	-5.38%
D02	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	5,899	8,540	77	1.27%	1.27%	5,899	8,540	185	2.81%	2.10%	5,813	7,661	1,101	15.30%	11.45%
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%	-	-	-	0.00%	0.00%	-	-	65	13.53%	10.13%
D06	Corporate Securities - Bonds - (Tax Free)	EPBF	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	-	-	49	7.31%	5.47%
D07	Corporate Securities - Preference Shares	EPNQ															
D08	Corporate Securities - Investment in Subsidiaries	ECIS															
D09	Corporate Securities - Debentures	ECOS	25,528	26,270	662	8.67%	6.49%	25,528	26,270	2,776	8.74%	6.54%	70,084	71,293	6,039	8.55%	6.40%
D10	Corporate Securities - Debentures / Bonds/ CPs /Loan - (Promoter Group)	EDPG	17,569	19,012	395	8.95%	6.70%	17,569	19,012	1,182	8.93%	6.68%	18,105	18,594	1,333	8.95%	6.70%
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	58,140	58,140	590	3.07%	2.30%	58,140	58,140	1,162	3.66%	2.74%	-	-	8	6.23%	4.66%
D17	Deposits - CDs with Scheduled Banks	EDCD															
D18	Deposits - Repo / Reverse Repo - Govt Securities	ECMR															
D19	Deposits - Repo / Reverse Repo - Corporate Securities	ECCR															

D20	Deposit with Primary Dealers duly recognised by Reserve Bank of India	EDPD															
D21	CCIL - CBLO	ECBO															
D22	Commercial Papers	ECCP															
D23	Application Money	ECAM															
D24	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD															
D25	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	-	-	351	10.84%	8.11%
D26	Perpetual Non-Cum. P.Shares & Redeemable Cumulative P.Shares of Tier 1 & 2 Capital issued by PSU Banks	EUPS															
D27	Perpetual Non-Cum. P.Shares & Redeemable Cumulative P.Shares of Tier 1 & 2 Capital issued by Non-PSU Banks	EPPS															
D28	Foreign Debt Securities (invested prior to IRDA Regulations)	EFDS															
D29	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	900	900	65	2.95%	2.21%	900	900	219	2.86%	2.14%	14,704	14,714	763	5.96%	4.46%
D30	Mutual Funds - (under Insurer's Promoter Group)	EMPG															
D31	Net Current Assets (Only in respect of ULIP Fund Business)	ENCA															
D32	Passively Managed Equity ETF (Non Promoter Group)	EETF															
D33	Passively Managed Equity ETF (Promoter Group)	EETP															
D34	Onshore Rupee Bonds issued by ADB and IFC	EORB															
D35	Debt Capital Instruments (DCI-Basel III)	EDCI															
D36	Redeemable Non-cumulative Preference Shares (RNCPS- Basel III)	ERNP															
D37	Redeemable Cumulative Preference Shares (RCPS- Basel III)	ERCP															
D38	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (PSU Bonds)	EAPS															
D39	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (Private Bonds)	EAPB															
E	OTHER INVESTMENTS																
E01	Bonds - PSU - Taxable	OBPT															
E02	Bonds - PSU - Tax Free	OBPF															
E03	Equity Shares (incl Co-op Societies)	OESH	-	-	-	0.00%	0.00%	-	-	(1)	-292.39%	-218.80%	1	0	-	0.00%	0.00%
E04	Equity Shares (PSUs & Unlisted)	OEPU	0	76	-	0.00%	0.00%	0	76	-	0.00%	0.00%	-	-	-	0.00%	0.00%
E05	Equity Shares - Promoter Group	OEPG															
E06	Debentures	OLDB	8,343	7,204	186	3.02%	2.26%	8,343	7,204	507	2.92%	2.18%	21,894	21,122	950	5.15%	3.85%
E07	Debentures / Bonds/ CPs / Loans etc. - (Promoter Group)	ODPG															
E08	Municipal Bonds	OMUN															
E09	Commercial Papers	OACP															
E10	Preference Shares	OPSH															
E11	SEBI approved Alternate Investment Fund (Category I)	OAFA															
E12	SEBI approved Alternate Investment Fund (Category II)	OAFB	1,274	1,274	33	15.60%	11.67%	1,274	1,274	67	7.70%	5.76%	1,387	1,387	195	17.48%	13.08%
E13	Short term Loans (Unsecured Deposits)	OSLU															
E14	Term Loans (without Charge)	OTLW															
E15	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS															
E16	Mutual Funds - (under Insurer's Promoter Group)	OMPG															
E17	Securitised Assets	OPSA															
E18	Investment properties - Immovable	OIPI															
E19	Passively Managed Equity ETF (Non Promoter Group)	OETF															

E20	Passively Managed Equity ETF (Promoter Group)	OETP															
E21	Onshore Rupee Bonds issued by ADB and IFC	OORB															
E22	Debt Capital Instruments (DCI-Basel III)	ODCI															
E23	Redeemable Non-cumulative Preference Shares (RNCPS - Basel III)	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	501	501	-	0.00%	0.00%	501	501	(0)	-0.03%	-0.02%	1,394	548	(520)	-34.56%	-25.86%
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			10,47,216	10,76,070	21,731	6.53%	4.88%	10,47,216	10,76,070	61,148	7.53%	5.64%	8,90,727	8,94,868	54,408	7.54%	5.64%

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: 28-Jan-21

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

Date of Registration with the IRDA : July 15, 2002

Name of Fund

Periodicity of Submission: Quarterly

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter.¹</u>								
1	9.10% CAPITAL FIRST LTD DB 30-06-2021	ECOS	10.00	27-Jun-2018	CARE	CARE AA+	CARE AA	8-Oct-2020	
2	9.10% CAPITAL FIRST LTD DB 31-05-2021	ECOS	10.01	22-Mar-2018	CARE	CARE AA+	CARE AA	8-Oct-2020	
3	9.20% CAPITAL FIRST LTD DB 22-01-2021	ECOS	10.00	27-Sep-2017	CARE	CARE AA+	CARE AA	8-Oct-2020	
4	8.50% VEDANTA LTD DB 05-04-2021	OLDB	30.01	7-May-2018	CRISIL	AA	AA-	28-Oct-2020	
5	8.50% VEDANTA LTD DB 15-06-2021	OLDB	4.99	7-Sep-2018	CRISIL	AA	AA-	28-Oct-2020	
B.	<u>As on Date.²</u>								
1	8.75% IL&FS DB 29-07-2020	IODS	5.00	29-Jul-2015	CARE	CARE AAA	CARE D	18-Sep-2018	
2	8.75% IL&FS DB 31-07-2020	IODS	20.00	4-Aug-2015	CARE	CARE AAA	CARE D	18-Sep-2018	
3	7.85% IL&FS DB 24-10-2019	IODS	15.00	24-Oct-2016	ICRA	LAAA	[ICRA]D	18-Sep-2018	
4	8.25% IL&FS DB 01-03-2022	IODS	10.00	1-Mar-2017	ICRA	LAAA	[ICRA]D	18-Sep-2018	
5	8.25% IL&FS DB 03-03-2022	IODS	5.00	3-Mar-2017	ICRA	LAAA	[ICRA]D	18-Sep-2018	
6	8.00% IL&FS DB 11-05-2020	IODS	15.00	11-May-2017	CARE	CARE AAA	CARE D	18-Sep-2018	
7	7.80% IL&FS DB 30-11-2020	IODS	15.00	17-Nov-2017	CARE	CARE AAA	CARE D	18-Sep-2018	
8	8.90% IL&FS DB 23-05-2023	IODS	10.00	24-May-2018	CARE	CARE AAA	CARE D	18-Sep-2018	
9	9.00% IL&FS DB 09-06-2023	IODS	9.97	1-Jun-2018	CARE	CARE AAA	CARE D	18-Sep-2018	
10	9.50% ILFS FIN SERVICES LTD DB 03-07-2019	OLDB	5.00	30-Oct-2017	CARE	CARE AAA	CARE D	18-Sep-2018	
11	8.54% ILFS FIN SERVICES LTD DB 08-11-2019	OLDB	15.00	22-Feb-2017	CARE	CARE AAA	CARE D	18-Sep-2018	
12	7.75% ILFS FIN SERVICES LTD DB 01-09-2022	OLDB	9.98	13-Nov-2017	CARE	CARE AAA	CARE D	18-Sep-2018	
13	8.75% ILFS FIN SERVICES LTD DB 28-03-2023	OLDB	10.02	11-Apr-2018	CARE	CARE AAA	CARE D	18-Sep-2018	
14	11.00% DEWAN HF LTD DB 12-09-2019	HODS	10.00	19-Oct-2015	CARE	CARE AAA	CARE D	5-Jun-2019	
15	8.90% DEWAN HF LTD DB 04-06-2021	HODS	14.98	7-Jun-2018	CARE	CARE AAA	CARE D	5-Jun-2019	
16	9.05% DEWAN HF LTD DB 09-09-2021	HODS	19.29	16-Aug-2018	CARE	CARE AAA	CARE D	5-Jun-2019	
17	9.05% DEWAN HF LTD DB 09-09-2023	HODS	40.39	9-Nov-2017	CARE	CARE AAA	CARE D	5-Jun-2019	
18	9.10% DEWAN HF LTD DB 16-08-2019	HODS	2.73	30-Aug-2017	CARE	CARE AAA	CARE D	5-Jun-2019	
19	9.10% DEWAN HF LTD DB 16-08-2021	HODS	11.65	7-Dec-2017	CARE	CARE AAA	CARE D	5-Jun-2019	
20	9.15% DEWAN HF LTD DB 09-09-2021	HODS	12.51	8-Feb-2017	CARE	CARE AAA	CARE D	5-Jun-2019	
21	9.25% DEWAN HF LTD DB 09-09-2023	HODS	30.20	30-Oct-2017	CARE	CARE AAA	CARE D	5-Jun-2019	
22	9.25% DEWAN HF LTD DB 16-08-2021	HODS	5.00	24-Aug-2016	CARE	CARE AAA	CARE D	5-Jun-2019	
23	9.50% DEWAN HF LTD DB 08-07-2020	HODS	10.00	8-Jul-2015	CARE	CARE AAA	CARE D	5-Jun-2019	
24	8.70% RELIANCE HOME FINANCE LTD DB 03-01-2020	HODS	5.00	7-Feb-2017	CARE	CARE AA+	CARE D	12-Sep-2019	
25	8.90% RELIANCE HOME FINANCE LTD DB 03-01-2020	HODS	15.00	6-Jan-2017	CARE	CARE AA+	CARE D	12-Sep-2019	
26	8.20% REL CAP DB 17-10-2019	OLDB	10.00	17-Oct-2016	CARE	CARE AA+	CARE D	20-Sep-2019	
27	8.50% REL CAP DB 02-11-2021	OLDB	3.50	23-Jan-2017	CARE	CARE AA+	CARE D	20-Sep-2019	
28	8.50% REL CAP DB 02-11-2021 A	OLDB	5.00	23-Jan-2017	CARE	CARE AA+	CARE D	20-Sep-2019	
29	8.50% REL CAP DB 14-02-2022	OLDB	5.00	17-Feb-2017	CARE	CARE AA+	CARE D	20-Sep-2019	
30	8.65% REL CAP DB 02-08-2021	OLDB	9.99	10-Oct-2017	CARE	CARE AA+	CARE D	20-Sep-2019	
31	8.90% REL CAP DB 09-09-2021	OLDB	20.05	7-Feb-2017	CARE	CARE AA+	CARE D		

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

Signature

Full Name	NV MURALI
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Chief of Investments

Note:

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

PERIODIC DISCLOSURES

FORM NL-38 **Quarterly Business Returns across line of Business**

Cholamandalam MS General Insurance Co Ltd **Date:** **As at 31st December2020**
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 2020-21		For Q3 FY 2019-20		Upto 31.12.2020		Upto 31.12.2019	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	9,129	1,83,039	7,513	1,85,376	31,277	4,54,977	24,734	5,25,433
2	Cargo & Hull	1,737	3,800	1,652	3,620	5,198	15,192	6,150	9,711
3	Motor TP	56,451	15,36,353	53,562	9,60,824	1,44,431	36,71,655	1,60,046	26,18,376
4	Motor OD **	30,651	11,39,240	27,765	8,72,221	74,154	27,45,607	82,341	24,51,088
5	Engineering	664	1,822	680	2,060	2,192	5,246	2,186	5,679
6	Workmen's Compensation	160	864	124	652	527	2,319	348	1,850
7	Employer's Liability	205	301	268	278	819	841	702	729
8	Aviation	-	-	-	-	-	-	-	-
9	Personal Accident	7,714	9,812	8,231	11,644	18,239	27,853	23,402	31,806
10	Health	9,215	53,607	7,546	31,678	32,971	2,02,892	24,122	89,325
11	Others*	779	12,729	989	10,017	1,992	27,764	3,225	32,515
	Total	1,16,705	18,02,327	1,08,331	12,06,149	3,11,801	44,08,739	3,27,255	33,15,424

Note:

- Premium stands for amount of premium
- The line of business which are not applicable for any company should be filled up with NA.

Figure '0' in those fields will imply no business in the segment.

*any other segment contributing more than 5% of the total premium needs to be shown separately

** Only OD policies to be excluded while aggregating number of policies

PERIODIC DISCLOSURES

FORM NL-39

Rural & Social Obligations (Quarterly Returns)

Cholamandalam MS General Insurance Co Ltd

Date

As at 31st December 2020

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	49,180	2,896	48,87,515
		Social			
2	Cargo & Hull	Rural	647	185	10,39,275
		Social			
3	Motor TP	Rural	3,35,200	20,028	-
		Social			
4	Motor OD	Rural	-	8,476	9,69,978
		Social			
5	Engineering	Rural	900	166	89,705
		Social			
6	Workmen's Compensation	Rural	195	30	
		Social			
7	Employer's Liability	Rural	65	16	
		Social			
8	Aviation	Rural			
		Social			
9	Personal Accident	Rural	3,445	26	68,996
		Social	-	-	-
10	Health	Rural	12,723	680	43,706
		Social			
11	Crop	Rural			
		Social			
12	Others*	Rural	1,583	115	5,80,436
		Social			-

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

Insurer: Cholamandalam MS General Insurance Co Ltd

Registration Number: 123

Date of Registration with the IRDA : July 15, 2002

(Rs in Lakhs)

Sl.No.	Channels	Business Acquisition through different channels							
		For the Quarter ended Dec 31 '20		Same quarter Previous Year For the Quarter Dec 31 '19		Up to the period YTD Dec 31 '20		Same period of the previous year YTD Dec 31 '19	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	12,001	3,387	7,827	1,038	38,911	6,105	25,065	3,443
2	Corporate Agents-Banks	1,88,677	31,142	3,48,855	38,366	9,11,732	84,978	9,39,895	1,04,165
3	Corporate Agents -Others	12,52,432	52,095	6,62,423	41,328	26,52,961	1,30,809	18,15,517	1,36,285
4	Brokers	2,87,511	26,021	1,33,743	22,222	6,63,169	71,679	3,95,268	68,303
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	61,706	4,060	53,301	5,376	1,41,966	18,231	1,39,679	15,060
	Total (A)	18,02,327	1,16,705	12,06,149	1,08,331	44,08,739	3,11,801	33,15,424	3,27,255
7	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	18,02,327	1,16,705	12,06,149	1,08,331	44,08,739	3,11,801	33,15,424	3,27,255

Note:

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

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

Date: Quarter ended Dec 31, 2020

Grievance Disposal for the period upto Dec 31, 2020 during the financial year 2020-21								
Sl No.	Particulars	Opening Balance- As on beginning of the quarter	Additions during the quarter	Complaints Resolved/Settled			Complaints Pending at the end of the quarter	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Proposal		1			1	0	3
b)	Claim	1	130	31	39	61	0	203
c)	Policy		11	4	7		0	26
d)	Premium		1		1		0	5
e)	Refund		1			1	0	4
f)	Coverage		1	1			0	2
g)	Covernote						0	0
h)	Product		2		1	1	0	2
i)	Others	2	17	11	2	6	0	42
Total Number of Complaints		3	164	47	50	70	0	287

2	Total no. of policies during the previous year*	6496268
3	Total no. of claims during the previous year	208310
4	Total no. of policies during the current year*	6133179
5	Total no. of claims during the current year	205086
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)	9.90

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

Chief Grievance Officer