

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 MARCH 31, 2019

| | Particulars | Schedule | For the Quarter ended Mar 31, 2019 (Rs.'000) | Upto the Quarter ended Mar 31, 2019 (Rs.'000) | For the Quarter ended Mar 31, 2018 (Rs.'000) | Upto the Quarter ended Mar 31, 2018 (Rs.'000) |
|---|---|--|--|---|--|---|
| 1 | Premiums earned (Net) | NL-4- Premium Schedule | 2,08,305 | 9,26,409 | 2,73,596 | 8,11,877 |
| 2 | Profit/ Loss on sale/redemption | | 1,349 | 7,473 | 3,833 | 26,641 |
| 3 | Others Administrative Charges | | 154 | 913 | 55 | 846 |
| | Investment Income -TP Pool | | 14,076 | 62,036 | 17,333 | 56,440 |
| 4 | Interest, Dividend & Rent – Gross | | 41,982 | 1,62,947 | 60,107 | 2,13,284 |
| | TOTAL (A) | | 2,65,866 | 11,59,778 | 3,54,924 | 11,09,088 |
| 1 | Claims Incurred (Net) | NL-5- Claims Schedule | 32,916 | 3,69,535 | 8,670 | 1,25,950 |
| 2 | Commission | NL-6- Commission Schedule | 32,920 | (5,17,575) | 19,363 | 7,626 |
| 3 | Operating Expenses related to Insurance Business | NL-7- Operating Expenses Schedule | (20,437) | 1,99,961 | 1,35,959 | 4,69,505 |
| 4 | Premium Deficiency | | - | - | - | - |
| | TOTAL (B) | | 45,399 | 51,921 | 1,63,992 | 6,03,081 |
| | Operating Profit/(Loss) from | | 2,20,467 | 11,07,857 | 1,90,932 | 5,06,007 |
| | APPROPRIATIONS | | | | | |
| | Transfer to Shareholders' Account | | 2,20,467 | 11,07,857 | 1,90,932 | 5,06,007 |
| | Transfer to Catastrophe Reserve | | - | - | - | - |
| | Transfer to Other Reserves (to be | | - | - | - | - |
| | TOTAL (C) | | 2,20,467 | 11,07,857 | 1,90,932 | 5,06,007 |

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 MARCH 31, 2019

| | Particulars | Schedule | For the Quarter ended Mar 31, 2019 (Rs.'000) | Upto the Quarter ended Mar 31, 2019 (Rs.'000) | For the Quarter ended Mar 31, 2018 (Rs.'000) | Upto the Quarter ended Mar 31, 2018 (Rs.'000) |
|---|---|--|--|---|--|---|
| 1 | Premiums earned (Net) | NL-4- Premium Schedule | 55,539 | 1,84,285 | 45,840 | 1,58,497 |
| 2 | Profit/ Loss on sale/redemption | | (68) | 474 | (27) | 1,136 |
| 3 | Others Administrative Charges | | 174 | 584 | 206 | 573 |
| 4 | Interest, Dividend & Rent – Gross | | (390) | 10,325 | 1,286 | 9,094 |
| | TOTAL (A) | | 55,255 | 1,95,668 | 47,305 | 1,69,300 |
| 1 | Claims Incurred (Net) | NL-5- Claims Schedule | 4,490 | 1,08,667 | 18,834 | 89,451 |
| 2 | Commission | NL-6- Commission Schedule | (22,690) | (50,135) | (15,084) | (46,207) |
| 3 | Operating Expenses related to Insurance Business | NL-7- Operating Expenses Schedule | 17,409 | 81,050 | 17,929 | 60,178 |
| 4 | Premium Deficiency | | | - | | - |
| | TOTAL (B) | | (791) | 1,39,582 | 21,679 | 1,03,422 |
| | Operating Profit/(Loss) from | | 56,046 | 56,086 | 25,626 | 65,878 |
| | APPROPRIATIONS | | | | | |
| | Transfer to Shareholders' Account | | 56,046 | 56,086 | 25,626 | 65,878 |
| | Transfer to Catastrophe Reserve | | - | - | - | - |
| | Transfer to Other Reserves (to be specified) | | - | - | - | - |
| | TOTAL (C) | | 56,046 | 56,086 | 25,626 | 65,878 |

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 MARCH 31, 2019

| | Particulars | Schedule | For the Quarter ended Mar 31, 2019 | Upto the Quarter ended Mar 31, 2019 | For the Quarter ended Mar 31, 2018 | Upto the Quarter ended Mar 31, 2018 |
|---|--|--|---------------------------------------|--|---------------------------------------|--|
| | | | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) |
| 1 | Premiums earned (Net) | NL-4- Premium Schedule | 76,36,004 | 2,93,88,248 | 68,96,376 | 2,72,68,042 |
| 2 | Profit/ Loss on sale/redemption | | 40,192 | 1,99,164 | 62,292 | 4,40,091 |
| 3 | Others Administrative Charges | | 106 | 322 | 90 | 423 |
| | Investment Income -Terrorism Pool & Nuclears Pool | | 3,519 | 16,982 | 4,092 | 15,672 |
| 4 | Interest, Dividend & Rent – Gross | | 12,06,857 | 43,71,984 | 9,99,263 | 35,98,685 |
| | TOTAL (A) | | 88,86,678 | 3,39,76,700 | 79,62,113 | 3,13,22,913 |
| 1 | Claims Incurred (Net) | NL-5- Claims Schedule | 61,55,288 | 2,28,76,793 | 52,40,600 | 2,02,68,226 |
| 2 | Commission | NL-6- Commission Schedule | 1,75,740 | 6,94,945 | 5,27,901 | 4,61,872 |
| 3 | Operating Expenses related to Insurance Business | NL-7- Operating Expenses Schedule | 24,15,694 | 89,87,805 | 16,38,207 | 80,61,939 |
| 4 | Premium Deficiency | | - | - | - | - |
| | TOTAL (B) | | 87,46,722 | 3,25,59,543 | 74,06,708 | 2,87,92,037 |
| | Operating Profit/(Loss) from | | 1,39,956 | 14,17,157 | 5,55,405 | 25,30,876 |
| | APPROPRIATIONS | | | | | |
| | Transfer to Shareholders' Account | | 1,39,956 | 14,17,157 | 5,55,405 | 25,30,876 |
| | Transfer to Catastrophe Reserve | | - | - | - | - |
| | Transfer to Other Reserves (to be | | - | - | - | - |
| | TOTAL (C) | | 1,39,956 | 14,17,157 | 5,55,405 | 25,30,876 |

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

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

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

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED MARCH 31, 2019

| | Particulars | Schedule | For the Quarter ended Mar 31, 2019 | Upto the Quarter ended Mar 31, 2019 | For the Quarter ended Mar 31, 2018 | Upto the Quarter ended Mar 31, 2018 |
|---|--|----------|---------------------------------------|--|---------------------------------------|--|
| | | | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) |
| 1 | OPERATING PROFIT/(LOSS) | | | | | |
| | (a) Fire Insurance | | 2,20,467 | 11,07,857 | 1,90,932 | 5,06,007 |
| | (b) Marine Insurance | | 56,046 | 56,086 | 25,626 | 65,878 |
| | (c) Miscellaneous Insurance | | 1,39,956 | 14,17,157 | 5,55,405 | 25,30,876 |
| 2 | INCOME FROM INVESTMENTS | | | | | |
| | (a) Interest, Dividend & Rent – Gross | | 1,23,919 | 5,20,370 | 88,384 | 4,71,576 |
| | (b) Profit on sale of investments | | 3,795 | 23,866 | 1,847 | 58,905 |
| | Less: Loss on sale of investments | | - | - | - | - |
| 3 | OTHER INCOME (To be specified) | | - | - | - | - |
| | TOTAL (A) | | 5,44,183 | 31,25,336 | 8,62,194 | 36,33,242 |
| 4 | PROVISIONS (Other than taxation) | | | | | |
| | (a) For diminution in the value of investments | | (17,645) | 65,430 | 20,867 | 20,867 |
| | (b) For doubtful debts/Investments | | (22,000) | 1,50,528 | - | - |
| | (c) Others (to be specified) | | - | - | - | - |
| 5 | OTHER EXPENSES | | | | | |
| | (a) Expenses other than those related to Insurance Business | | - | - | - | - |
| | (b) Bad debts/Investments written off | | 2,20,000 | 2,20,000 | - | - |
| | (c) Employees' Remuneration and Welfare Benefits | | 4,418 | 38,876 | 2,206 | 16,134 |
| | (d) Others (CSR expenses & Donations) | | 13,067 | 56,947 | 4,042 | 46,765 |
| | (e) Others (NCD related expenses) | | 21,632 | 87,669 | 23,974 | 83,321 |
| | TOTAL (B) | | 2,19,472 | 6,19,450 | 51,089 | 1,67,087 |
| | Profit Before Tax | | 3,24,711 | 25,05,886 | 8,11,105 | 34,66,155 |
| | Provision for Taxation (Current year - Including 6,000 thousands relating to previous years. Previous Year - NIL) | | 58,354 | 7,16,514 | 1,99,234 | 10,40,098 |
| | | | 2,66,357 | 17,89,372 | 6,11,871 | 24,26,057 |
| | APPROPRIATIONS | | | | | |
| | (a) Interim dividends paid during the year | | - | - | - | - |
| | (b) Final dividend paid | | - | (1,79,283) | - | (1,79,283) |
| | (c) Dividend distribution tax paid | | - | (36,852) | - | (36,498) |
| | (d) Transfer to Contingency Risk Reserve | | - | - | - | - |
| | (e) Transfer to General Reserve | | (10,00,000) | (10,00,000) | (15,00,000) | (15,00,000) |
| | (f) Transfer to Debenture Redemption Reserve | | (1,00,000) | (1,00,000) | (1,00,000) | (1,00,000) |
| | Balance of profit/ loss brought forward from last year | | 40,93,030 | 40,93,030 | 34,82,754 | 34,82,754 |
| | Balance carried forward to Balance Sheet | | | 45,66,267 | | 40,93,030 |

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

BALANCE SHEET AS AT MARCH 31, 2019

| | Schedule | As at Mar 31, 2019 (Rs.'000) | As at Mar 31, 2018 (Rs.'000) |
|---|--|---------------------------------|---------------------------------|
| SOURCES OF FUNDS | | | |
| SHARE CAPITAL | NL-8-Share Capital Schedule | 29,88,057 | 29,88,057 |
| SHARE APPLICATION MONEY PENDING ALLOTMENT | | | |
| RESERVES AND SURPLUS | NL-10-Reserves and Surplus Schedule | 1,15,46,479 | 99,73,242 |
| Fair Value Change Account - Share Holders | | 14,934 | 15,882 |
| Fair Value Change Account - Policy Holders | | 1,29,537 | 1,26,135 |
| BORROWINGS | NL-11-Borrowings Schedule | 10,00,000 | 10,00,000 |
| TOTAL | | 1,56,79,007 | 1,41,03,316 |
| APPLICATION OF FUNDS | | | |
| INVESTMENTS | NL-12-Investment Schedule - Share Holders NL-12A-Investment Schedule - Policy Holders | 78,48,895 6,81,12,083 | 71,14,879 5,65,11,892 |
| LOANS | NL-13-Loans Schedule | - | - |
| FIXED ASSETS | NL-14-Fixed Assets Schedule | 6,86,952 | 7,03,122 |
| DEFERRED TAX ASSET | | 16,23,357 | 7,72,995 |
| CURRENT ASSETS | | | |
| Cash and Bank Balances | NL-15-Cash and bank balance Schedule | 6,38,287 | 6,27,247 |
| Advances and Other Assets | NL-16-Advances and Other Assets Schedule | 1,20,33,525 | 1,19,84,841 |
| Sub-Total (A) | | 1,26,71,812 | 1,26,12,088 |
| CURRENT LIABILITIES | NL-17-Current Liabilities Schedule | 5,25,92,609 | 4,39,86,845 |
| PROVISIONS | NL-18-Provisions Schedule | 2,26,71,483 | 1,96,24,815 |
| DEFERRED TAX LIABILITY | | | |
| Sub-Total (B) | | 7,52,64,092 | 6,36,11,660 |
| NET CURRENT ASSETS (C) = (A - B) | | (6,25,92,280) | (5,09,99,572) |
| MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted) | NL-19-Miscellaneous Expenditure Schedule | - | - |
| DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT | | | |
| TOTAL | | 1,56,79,007 | 1,41,03,316 |

CONTINGENT LIABILITIES

| | Particulars | As at Mar 31, 2019 (Rs.'000) | As at Mar 31, 2018 (Rs.'000) |
|--------------|---|---------------------------------|---------------------------------|
| 1 | Partly paid-up investments | - | - |
| 2 | Claims, other than against policies, not acknowledged as debts by the company | - | - |
| 3 | Underwriting commitments outstanding (in respect of shares and securities) | - | - |
| 4 | Guarantees given by or on behalf of the Company | - | - |
| 5 | Statutory demands/ liabilities in dispute, not provided for | 30,95,360 | 18,41,151 |
| 6 | Reinsurance obligations to the extent not provided for in accounts | - | - |
| 7 | Others - Repudiated / Disputed Claim | - | - |
| TOTAL | | 30,95,360 | 18,41,151 |

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 Mar 31, 2019 |
|-----------------------------------|--|-----------|--------------|---------------|--------------|---------------|-----------|-------------|-------------------------|--------------------------|-------------|-----------|-------------------|------------------|-----------|-----------|-------------|-------------|------------------------------------|
| | Particulars | Fire | Marine | | | Miscellaneous | | | | | | | | | | | | | |
| For The Quarter Ended Mar 31,2019 | | | Marine Cargo | Marine Others | Marine Total | Motor OD | Motor TP | Motor Total | Worksmen's Compensation | Public/Product Liability | Engineering | Aviation | Personal Accident | Health Insurance | Crop | Others | Total Misc | Grand Total | |
| | | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | |
| | Premium from direct business written | 6,91,861 | 2,38,591 | - | 2,38,591 | 30,09,194 | 60,78,059 | 90,87,253 | 10,052 | 15,302 | 84,485 | - | 7,27,418 | 8,07,131 | 8,32,169 | 1,01,063 | 1,16,64,873 | 1,25,95,325 | |
| | Service Tax | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| | Adjustment for change in reserve for unexpired risks | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| | Gross Earned Premium | 6,91,861 | 2,38,591 | - | 2,38,591 | 30,09,194 | 60,78,059 | 90,87,253 | 10,052 | 15,302 | 84,485 | - | 7,27,418 | 8,07,131 | 8,32,169 | 1,01,063 | 1,16,64,873 | 1,25,95,325 | |
| | Add: Premium on reinsurance accepted | 14,835 | - | - | - | - | - | - | - | 10,000 | 3,326 | - | - | - | - | - | 13,326 | 28,161 | |
| | Less : Premium on reinsurance ceded | 3,30,401 | 1,94,389 | - | 1,94,389 | 7,73,536 | 3,03,989 | 10,77,525 | 502 | 2,880 | 58,303 | - | 39,950 | 40,739 | 7,22,067 | 6,830 | 19,48,796 | 24,73,586 | |
| | Net Premium | 3,76,295 | 44,202 | - | 44,202 | 22,35,658 | 57,74,070 | 80,09,728 | 9,550 | 22,422 | 29,508 | - | 6,87,468 | 7,66,392 | 1,10,102 | 94,233 | 97,29,403 | 1,01,49,900 | |
| | Adjustment for change in reserve for unexpired risks | 1,67,990 | (11,336) | (1) | (11,337) | 4,17,637 | 13,39,169 | 17,56,806 | (1,206) | 9,158 | 5,157 | - | 1,60,200 | 1,88,622 | (45,610) | 20,272 | 20,93,399 | 22,50,052 | |
| | Premium Earned (Net) | 2,08,305 | 55,538 | 1 | 55,539 | 18,18,021 | 44,34,901 | 62,52,922 | 10,756 | 13,264 | 24,351 | - | 5,27,268 | 5,77,770 | 1,55,712 | 73,961 | 76,36,004 | 78,99,848 | |

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

| PREMIUM EARNED [NET] | | | | | | | | | | | | | | | | | | | Upto the Quarter Ended Mar 31, 2019 |
|--|------------|-----------|--------------|---------------|--------------|---------------|-------------|-------------|------------------------|--------------------------|-------------|-----------|-------------------|------------------|-----------|-------------|-------------|-------------|-------------------------------------|
| Particulars | | Fire | Marine | | | Miscellaneous | | | | | | | | | | | | | |
| Upto The Quarter Ended Mar 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) | (Rs.'000) | |
| Premium from direct business written | 26,46,146 | 7,49,940 | 4 | 7,49,944 | 1,03,49,434 | 1,96,61,355 | 3,00,10,789 | 45,163 | 96,273 | 3,55,337 | - | 28,49,488 | 27,37,081 | 43,69,440 | 4,21,938 | 4,08,85,509 | 4,42,81,599 | | |
| Service Tax | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| Adjustment for change in reserve for unexpired risks | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| Gross Earned Premium | 26,46,146 | 7,49,940 | 4 | 7,49,944 | 1,03,49,434 | 1,96,61,355 | 3,00,10,789 | 45,163 | 96,273 | 3,55,337 | - | 28,49,488 | 27,37,081 | 43,69,440 | 4,21,938 | 4,08,85,509 | 4,42,81,599 | | |
| Add: Premium on reinsurance accepted | 81,582 | - | - | - | - | - | - | - | 10,000 | 17,939 | - | - | - | - | - | - | 27,939 | 1,09,521 | |
| Less : Premium on reinsurance ceded | 20,96,315 | 5,59,565 | - | 5,59,565 | 26,48,525 | 9,83,213 | 36,31,738 | 2,258 | 48,327 | 2,55,778 | - | 2,52,810 | 2,02,377 | 37,83,544 | 35,189 | 82,12,021 | 1,08,67,901 | | |
| | | | | | | | | | | | | | | | | | | - | |
| Net Premium | 6,31,413 | 1,90,375 | 4 | 1,90,379 | 77,00,909 | 1,86,78,142 | 2,63,79,051 | 42,905 | 57,946 | 1,17,498 | - | 25,96,678 | 25,34,704 | 5,85,896 | 3,86,749 | 3,27,01,427 | 3,35,23,219 | | |
| | | | | | | | | | | | | | | | | | | - | |
| Adjustment for change in reserve for unexpired risks | (2,94,996) | 6,094 | - | 6,094 | 3,23,291 | 19,35,185 | 22,58,476 | 1,670 | 7,797 | 16,314 | - | 6,28,975 | 2,17,448 | 68,513 | 1,13,986 | 33,13,179 | 30,24,277 | | |
| Premium Earned (Net) | 9,26,409 | 1,84,281 | 4 | 1,84,285 | 73,77,618 | 1,67,42,957 | 2,41,20,575 | 41,235 | 50,149 | 1,01,184 | - | 19,67,703 | 23,17,256 | 5,17,383 | 2,72,763 | 2,93,88,248 | 3,04,98,942 | | |

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

| PREMIUM EARNED [NET] | | | | | | | | | | | | | | | | | | | For the Quarter Ended Mar 31, 2018 |
|-----------------------------------|--|-----------|--------------|---------------|--------------|---------------|-----------|-------------|-------------------------|--------------------------|-------------|-----------|-------------------|------------------|------------|-----------|------------|-------------|------------------------------------|
| Particulars | | Fire | Marine | | | Miscellaneous | | | | | | | | | | | | | |
| For The Quarter Ended Mar 31,2018 | | | Marine Cargo | Marine Others | Marine Total | Motor OD | Motor TP | Motor Total | Worksmen's Compensation | Public/Product Liability | Engineering | Aviation | Personal Accident | Health Insurance | Crop | Others | Total Misc | Grand Total | |
| | | (Rs.`000) | (Rs.`000) | (Rs.`000) | (Rs.`000) | (Rs.`000) | (Rs.`000) | (Rs.`000) | (Rs.`000) | (Rs.`000) | (Rs.`000) | (Rs.`000) | (Rs.`000) | (Rs.`000) | (Rs.`000) | (Rs.`000) | (Rs.`000) | (Rs.`000) | |
| | Premium from direct business written | 5,74,007 | 2,12,761 | (1) | 2,12,760 | 26,16,971 | 48,83,281 | 75,00,252 | 8,773 | 16,856 | 51,844 | - | 6,87,021 | 6,03,849 | (2,82,593) | 2,19,456 | 88,05,458 | 95,92,225 | |
| | Service Tax | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| | Adjustment for change in reserve for unexpired risks | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| | Gross Earned Premium | 5,74,007 | 2,12,761 | (1) | 2,12,760 | 26,16,971 | 48,83,281 | 75,00,252 | 8,773 | 16,856 | 51,844 | - | 6,87,021 | 6,03,849 | (2,82,593) | 2,19,456 | 88,05,458 | 95,92,225 | |
| | Add: Premium on reinsurance accepted | 12,321 | - | - | - | - | - | - | - | - | 3,493 | - | - | - | - | - | 3,493 | 15,814 | |
| | Less : Premium on reinsurance ceded | 1,64,918 | 1,82,077 | 1 | 1,82,078 | 11,07,866 | 2,56,812 | 13,64,678 | 439 | 3,679 | 83,588 | - | 46,330 | 30,863 | (2,32,833) | 14,579 | 13,11,323 | 16,58,319 | |
| | | | | | | | | | | | | | | | | | | | |
| | Net Premium | 4,21,410 | 30,684 | (2) | 30,682 | 15,09,105 | 46,26,469 | 61,35,574 | 8,334 | 13,177 | (28,251) | - | 6,40,691 | 5,72,986 | (49,760) | 2,04,877 | 74,97,628 | 79,49,720 | |
| | Adjustment for change in reserve for unexpired risks | 1,47,814 | (15,154) | (4) | (15,158) | (5,73,464) | 9,64,750 | 3,91,286 | (2,290) | 1,476 | (8,659) | - | 2,70,350 | 11,352 | (94,163) | 31,900 | 6,01,252 | 7,33,908 | |
| Premium Earned (Net) | 2,73,596 | 45,838 | 2 | 45,840 | 20,82,569 | 36,61,719 | 57,44,288 | 10,624 | 11,701 | (19,592) | - | 3,70,341 | 5,61,634 | 44,403 | 1,72,977 | 68,96,376 | 72,15,812 | | |

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

| PREMIUM EARNED [NET] | | | | | | | | | | | | | | | | | | | Upto the Quarter Ended Mar 31, 2018 |
|------------------------------------|--|-----------|--------------|---------------|--------------|---------------|-------------|-------------|------------------------|--------------------------|-------------|-----------|-------------------|------------------|-----------|-----------|-------------|-------------|-------------------------------------|
| Particulars | | Fire | Marine | | | Miscellaneous | | | | | | | | | | | | | |
| Upto The Quarter Ended Mar 31,2018 | | | Marine Cargo | Marine Others | Marine Total | Motor OD | Motor TP | Motor Total | Workmen's Compensation | Public/Product Liability | Engineering | Aviation | Personal Accident | Health Insurance | Crop | Others | Total Misc | Grand Total | |
| | | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | |
| | Premium from direct business written | 32,54,076 | 7,11,718 | 7 | 7,11,725 | 99,23,030 | 1,64,84,305 | 2,64,07,335 | 44,037 | 1,60,078 | 2,75,686 | - | 21,00,689 | 26,00,152 | 50,10,577 | 4,61,324 | 3,70,59,878 | 4,10,25,679 | |
| | Service Tax | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| | Adjustment for change in reserve for unexpired risks | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| | Gross Earned Premium | 32,54,076 | 7,11,718 | 7 | 7,11,725 | 99,23,030 | 1,64,84,305 | 2,64,07,335 | 44,037 | 1,60,078 | 2,75,686 | - | 21,00,689 | 26,00,152 | 50,10,577 | 4,61,324 | 3,70,59,878 | 4,10,25,679 | |
| | Add: Premium on reinsurance accepted | 76,818 | - | - | - | - | - | - | - | 10,000 | 16,388 | - | - | - | - | - | - | 26,388 | |
| | Less : Premium on reinsurance ceded | 12,51,404 | 5,46,651 | 1 | 5,46,652 | 14,93,099 | 8,64,937 | 23,58,036 | 2,289 | 1,09,540 | 2,29,332 | - | 1,77,664 | 1,68,986 | 43,32,997 | 39,352 | 74,18,196 | 92,16,252 | |
| | | | | | | | | | | | | | | | | | | - | |
| | Net Premium | 20,79,490 | 1,65,067 | 6 | 1,65,073 | 84,29,931 | 1,56,19,368 | 2,40,49,299 | 41,748 | 60,538 | 62,742 | - | 19,23,025 | 24,31,166 | 6,77,580 | 4,21,972 | 2,96,68,070 | 3,19,12,633 | |
| | Adjustment for change in reserve for unexpired risks | 12,67,613 | 6,576 | - | 6,576 | (6,67,306) | 20,52,528 | 13,85,222 | (2,525) | 6,661 | 924 | - | 6,55,671 | 3,06,927 | (38,324) | 85,472 | 24,00,028 | 36,74,217 | |
| Premium Earned (Net) | | 8,11,877 | 1,58,491 | 6 | 1,58,497 | 90,97,237 | 1,35,66,840 | 2,26,64,077 | 44,273 | 53,877 | 61,818 | - | 12,67,354 | 21,24,239 | 7,15,904 | 3,36,500 | 2,72,68,042 | 2,82,38,416 | |

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

FORM NL-5 - CLAIMS SCHEDULE

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

| Particulars | | Fire | Marine | | | Miscellaneous | | | | | | | | | | | | For the Quarter Mar 31, 2019 |
|-----------------------------------|--|------------|--------------|---------------|--------------|---------------|------------|-------------|-------------------------|--------------------------|-------------|-----------|-------------------|------------------|-----------|-----------|------------|------------------------------|
| For The Quarter Ended Mar 31,2019 | | | Marine Cargo | Marine Others | Marine Total | Motot OD | Motor TP | Motor Total | Worksmen's Compensation | Public/Product Liability | Engineering | Aviation | Personal Accident | Health Insurance | Crop | Others | Total Misc | Grand Total |
| | | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) |
| | Claims paid | | | | | | | | | | | | | | | | | |
| | Direct claims | 11,67,141 | 1,78,425 | - | 1,78,425 | 16,43,051 | 24,63,763 | 41,06,814 | 4,797 | 12,641 | 26,239 | - | 1,91,731 | 3,40,202 | 81,357 | 48,072 | 48,11,853 | 61,57,419 |
| | Add : Claims Outstanding at the end of the year | (1,22,100) | (40,864) | - | (40,864) | (2,26,931) | 19,29,016 | 17,02,085 | 1,946 | (3,459) | (1,371) | - | 7,165 | (21,550) | 3,15,471 | (11,588) | 19,88,699 | 18,25,735 |
| | Less : Claims Outstanding at the beginning of the year | - | - | - | - | 1,10,002 | (1,10,001) | 1 | - | - | - | - | - | - | (1) | - | - | - |
| | Gross Incurred Claims | 10,45,041 | 1,37,561 | - | 1,37,561 | 13,06,118 | 45,02,780 | 58,08,898 | 6,743 | 9,182 | 24,868 | - | 1,98,896 | 3,18,652 | 3,96,829 | 36,484 | 68,00,552 | 79,83,154 |
| | Add : Re-insurance accepted to direct claims | 972 | - | - | - | - | - | - | - | - | 29 | - | - | - | - | - | 29 | 1,001 |
| | Less : Re-insurance Ceded to claims paid | 10,13,097 | 1,33,071 | - | 1,33,071 | 3,83,275 | 1,25,106 | 5,08,381 | 258 | 9,562 | 16,108 | - | 33,027 | 36,719 | 37,356 | 3,882 | 6,45,293 | 17,91,461 |
| | | | | | | | | | | | | | | | | | | |
| | Total Claims Incurred | 32,916 | 4,490 | - | 4,490 | 9,22,843 | 43,77,674 | 53,00,517 | 6,485 | (380) | 8,789 | - | 1,65,869 | 2,81,933 | 3,59,473 | 32,602 | 61,55,288 | 61,92,694 |

CLAIMS INCURRED [NET]

| | Particulars | Fire | Marine | | | Miscellaneous | | | | | | | | | | | | Upto the Quarter Ended Mar 31, 2019 |
|------------------------------------|--|-----------|--------------|---------------|--------------|---------------|-------------|-------------|------------------------|--------------------------|-------------|-----------|-------------------|------------------|-----------|-----------|-------------|-------------------------------------|
| Upto The Quarter Ended Mar 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 | 14,82,200 | 4,45,611 | - | 4,45,611 | 52,19,327 | 73,80,097 | 1,25,99,424 | 14,949 | 37,646 | 89,824 | - | 6,42,738 | 10,80,412 | 58,62,161 | 1,46,052 | 2,04,73,206 | 2,24,01,017 |
| | Add : Claims Outstanding at the end of the year | 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 |
| | Less : Claims Outstanding at the beginning of the year | 1,99,819 | 47,518 | - | 47,518 | 12,56,981 | 3,01,32,495 | 3,13,89,476 | 24,565 | 16,156 | 46,743 | - | 2,34,133 | 2,82,269 | 8,59,829 | 54,370 | 3,29,07,541 | 3,31,54,878 |
| | Gross Incurred Claims | 15,09,901 | 4,55,868 | - | 4,55,868 | 49,82,880 | 1,67,42,553 | 2,17,25,433 | 16,533 | 40,068 | 78,351 | - | 7,21,114 | 10,52,413 | 58,13,464 | 1,42,547 | 2,95,89,923 | 3,15,55,692 |
| | Add : Re-insurance accepted to direct claims | 5,980 | - | - | - | - | - | - | - | - | 942 | - | - | - | - | - | 942 | 6,922 |
| | Less : Re-insurance Ceded to claims paid | 11,46,346 | 3,47,201 | - | 3,47,201 | 10,37,788 | 3,67,923 | 14,05,711 | 766 | 29,902 | 56,328 | - | 1,36,508 | 1,24,428 | 49,51,040 | 9,389 | 67,14,072 | 82,07,619 |
| | | | | | | | | | | | | | | | | | | |
| | Total Claims Incurred | 3,69,535 | 1,08,667 | - | 1,08,667 | 39,45,092 | 1,63,74,630 | 2,03,19,722 | 15,767 | 10,166 | 22,965 | - | 5,84,606 | 9,27,985 | 8,62,424 | 1,33,158 | 2,28,76,793 | 2,33,54,995 |

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

FORM NL-5 - CLAIMS SCHEDULE

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

CLAIMS INCURRED [NET]

| Particulars | | Fire | Marine | | | Miscellaneous | | | | | | | | | | | | For the Quarter Ended March 31, 2018 |
|-----------------------------------|--|-----------|--------------|---------------|--------------|---------------|-----------|-----------|--------------------------------|-----------------------------|-----------------|-----------|----------------------|---------------------|-----------|-----------|------------|---|
| For The Quarter Ended Mar 31,2018 | | | Marine Cargo | Marine Others | Marine Total | Motot OD | Motor TP | Motor | Worksmen's Compensatio n | Public/Prod uct Libility | Engineerin g | Aviation | Personal Accident | Health Insurance | Crop | Others | Total Misc | Grand Total |
| | | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) |
| | Claims paid | | | | | | | | | | | | | | | | | |
| | Direct claims | 1,37,550 | 1,54,479 | - | 1,54,479 | 13,73,325 | 20,85,448 | 34,58,773 | 6,593 | 10,110 | 27,954 | - | 1,55,445 | 2,30,943 | 6,03,784 | 16,101 | 45,09,703 | 48,01,732 |
| | Add : Claims Outstanding at the end of the year | (24,879) | (10,151) | - | (10,151) | (3,42,609) | 18,35,241 | 14,92,632 | (2,520) | 161 | (6,850) | - | 19,223 | (10,348) | 95,869 | 7,503 | 15,95,670 | 15,60,640 |
| | Less : Claims Outstanding at the beginning of the year | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | Gross Incurred Claims | 1,12,671 | 1,44,328 | - | 1,44,328 | 10,30,716 | 39,20,689 | 49,51,405 | 4,073 | 10,271 | 21,104 | - | 1,74,668 | 2,20,595 | 6,99,653 | 23,604 | 61,05,373 | 63,62,372 |
| | Add : Re-insurance accepted to direct claims | 501 | - | - | - | - | - | - | - | - | 24 | - | - | - | - | - | 24 | 525 |
| | Less : Re-insurance Ceded to claims paid | 1,04,502 | 1,25,494 | - | 1,25,494 | 1,29,975 | 1,69,802 | 2,99,777 | 330 | 7,478 | 17,762 | - | 30,046 | 11,501 | 4,96,274 | 1,629 | 8,64,797 | 10,94,793 |
| | | | | | | | | | | | - | | | | | | | |
| | Total Claims Incurred | 8,670 | 18,834 | - | 18,834 | 9,00,741 | 37,50,887 | 46,51,628 | 3,743 | 2,793 | 3,366 | - | 1,44,622 | 2,09,094 | 2,03,379 | 21,975 | 52,40,600 | 52,68,104 |

CLAIMS INCURRED [NET]

| | Particulars | Fire | Marine | | | Miscellaneous | | | | | | | | | | | | Upto the Quarter Ended March 31, 2018 |
|------------------------------------|--|-----------|--------------|---------------|--------------|---------------|-------------|-------------|-------------------------------|-----------------------------|-----------------|-----------|----------------------|---------------------|-----------|-----------|-------------|--|
| Upto The Quarter Ended Mar 31,2018 | | | Marine Cargo | Marine Others | Marine Total | Motot OD | Motor TP | Motor | Workmen's Compensatio n | Public/Prod uct Libility | Engineerin g | Aviation | Personal Accident | Health Insurance | Crop | Others | Total Misc | Grand Total |
| | | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) |
| | Claims paid | | | | | | | | | | | | | | | | | |
| | Direct claims | 11,72,142 | 5,27,224 | - | 5,27,224 | 47,87,291 | 70,16,476 | 1,18,03,767 | 17,549 | 40,318 | 79,839 | - | 5,77,462 | 8,59,143 | 8,95,134 | 83,699 | 1,43,56,911 | 1,60,56,277 |
| | Add : Claims Outstanding at the end of the year | 1,99,819 | 47,518 | - | 47,518 | 12,56,981 | 3,01,32,495 | 3,13,89,476 | 24,565 | 16,156 | 46,743 | - | 2,34,133 | 2,82,270 | 8,59,829 | 54,369 | 3,29,07,541 | 3,31,54,878 |
| | Less : Claims Outstanding at the beginning of the year | 2,72,801 | 44,331 | - | 44,331 | 12,83,964 | 2,30,78,470 | 2,43,62,434 | 33,997 | 22,726 | 48,278 | - | 2,01,845 | 2,49,060 | 2,67,096 | 47,727 | 2,52,33,163 | 2,55,50,295 |
| | Gross Incurred Claims | 10,99,160 | 5,30,411 | - | 5,30,411 | 47,60,308 | 1,40,70,501 | 1,88,30,809 | 8,117 | 33,748 | 78,304 | - | 6,09,750 | 8,92,353 | 14,87,867 | 90,341 | 2,20,31,289 | 2,36,60,860 |
| | Add : Re-insurance accepted to direct claims | 3,164 | - | - | - | - | - | - | - | - | 665 | - | - | - | - | - | 665 | 3,829 |
| | Less : Re-insurance Ceded to claims paid | 9,76,374 | 4,40,960 | - | 4,40,960 | 3,07,160 | 4,71,300 | 7,78,460 | 991 | 28,678 | 58,682 | - | 78,807 | 68,031 | 7,43,922 | 6,157 | 17,63,728 | 31,81,062 |
| | | | | | | | | | | | | | | | | | | |
| | Total Claims Incurred | 1,25,950 | 89,451 | - | 89,451 | 44,53,148 | 1,35,99,201 | 1,80,52,349 | 7,126 | 5,070 | 20,287 | - | 5,30,943 | 8,24,322 | 7,43,945 | 84,184 | 2,02,68,226 | 2,04,83,627 |

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 Mar 31, 2019 | |
|-----------------------------------|--|-----------|--------------|---------------|--------------|---------------|------------|-------------|-------------------------|--------------------------|-------------|-----------|-------------------|------------------|-----------|-----------|------------------------------------|-------------|
| For The Quarter Ended Mar 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 | 1,64,355 | 9,772 | - | 9,772 | 7,05,635 | (1,20,070) | 5,85,565 | 1,030 | 1,417 | 8,132 | - | 55,424 | 75,480 | (1) | 16,173 | 7,43,220 | 9,17,347 |
| | Add: Re-insurance Accepted | 269 | - | - | - | - | - | - | - | - | 61 | - | - | - | - | - | 61 | 330 |
| | Less: Commission on Re-insurance Ceded | 1,31,704 | 32,461 | 1 | 32,462 | 4,20,504 | (26,765) | 3,93,739 | 81 | 3,547 | 21,220 | - | 6,553 | 74,012 | 34,126 | 34,263 | 5,67,541 | 7,31,707 |
| | Net Commission | 32,920 | (22,689) | (1) | (22,690) | 2,85,131 | (93,305) | 1,91,826 | 949 | (2,130) | (13,027) | - | 48,871 | 1,468 | (34,127) | (18,090) | 1,75,740 | 1,85,970 |

COMMISSION (NET)

| Particulars | | Fire | | | | Miscellaneous | | | | | | | | | | | | Upto the Quarter Ended Mar 31, 2019 |
|------------------------------------|--|------------|--------------|---------------|--------------|---------------|------------|------------|------------------------|--------------------------|-------------|------------|-------------------|------------------|------------|------------|------------|-------------------------------------|
| Upto The Quarter Ended Mar 31,2019 | | | Marine Cargo | Marine Others | Marine Total | Motor OD | Motor TP | Motor | Workmen's Compensation | Public/Product Liability | Engineering | Aviation | Personal Accident | Health Insurance | Crop | Others | Total Misc | Grand Total |
| | | (Rs. '000) | (Rs. '000) | (Rs. '000) | (Rs. '000) | (Rs. '000) | (Rs. '000) | (Rs. '000) | (Rs. '000) | (Rs. '000) | (Rs. '000) | (Rs. '000) | (Rs. '000) | (Rs. '000) | (Rs. '000) | (Rs. '000) | (Rs. '000) | (Rs. '000) |
| | Commission Paid | | | | | | | | | | | | | | | | | |
| | Direct | 4,27,544 | 39,320 | - | 39,320 | 16,40,100 | 1,55,393 | 17,95,493 | 4,092 | 6,576 | 25,058 | - | 1,22,099 | 2,63,047 | 10,540 | 38,688 | 22,65,593 | 27,32,457 |
| | Add: Re-insurance Accepted | 1,326 | - | - | - | - | - | - | - | - | 274 | - | - | - | - | - | 274 | 1,600 |
| | Less: Commission on Re-insurance Ceded | 9,46,445 | 89,454 | 1 | 89,455 | 11,66,444 | 7,376 | 11,73,820 | 339 | 6,888 | 44,352 | - | 50,942 | 93,361 | 1,61,483 | 39,737 | 15,70,922 | 26,06,822 |
| | Net Commission | (5,17,575) | (50,134) | (1) | (50,135) | 4,73,656 | 1,48,017 | 6,21,673 | 3,753 | (312) | (19,020) | - | 71,157 | 1,69,686 | (1,50,943) | (1,049) | 6,94,945 | 1,27,235 |

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 Mar 31, 2018 | |
|-----------------------------------|--|-----------|--------------|---------------|--------------|---------------|-----------|-------------|------------------------|--------------------------|-------------|-----------|-------------------|------------------|------------|-----------|------------------------------------|-------------|
| For The Quarter Ended Mar 31,2018 | | | Marine Cargo | Marine Others | Marine Total | Motor OD | Motor TP | Motor Total | Workmen's Compensation | Public/Product Liability | Engineering | Aviation | Personal Accident | Health Insurance | Crop | Others | Total Misc | Grand Total |
| | | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) |
| | Commission Paid | | | | | | | | | | | | | | | | | |
| | Direct | 36,985 | 6,210 | - | 6,210 | 3,87,446 | 6,241 | 3,93,687 | 714 | 1,437 | 3,982 | - | 3,675 | 52,216 | 893 | (3,784) | 4,52,820 | 4,96,015 |
| | Add: Re-insurance Accepted | 325 | - | - | - | - | - | - | - | - | 27 | - | - | - | - | - | 27 | 352 |
| | Less: Commission on Re-insurance Ceded | 17,947 | 21,295 | (1) | 21,294 | 5,05,315 | 12,204 | 5,17,519 | 66 | 515 | 15,120 | - | 8,180 | 3,322 | (6,22,352) | 2,576 | (75,054) | (35,813) |
| | Net Commission | 19,363 | (15,085) | 1 | (15,084) | (1,17,869) | (5,963) | (1,23,832) | 648 | 922 | (11,111) | - | (4,505) | 48,894 | 6,23,245 | (6,360) | 5,27,901 | 5,32,180 |

COMMISSION (NET)

| Particulars | | Fire | Marine | | | Miscellaneous | | | | | | | | | | | Upto the Quarter Ended Mar 31, 2018 | |
|------------------------------------|--|-----------|--------------|---------------|--------------|---------------|-----------|-------------|------------------------|-------------------------|-------------|-----------|-------------------|------------------|------------|-----------|-------------------------------------|-------------|
| Upto The Quarter Ended Mar 31,2018 | | | Marine Cargo | Marine Others | Marine Total | Motor OD | Motor TP | Motor Total | Workmen's Compensation | Public/Product Libility | 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 | 1,48,998 | 29,671 | 1 | 29,672 | 10,04,865 | 16,575 | 10,21,440 | 3,278 | 4,371 | 21,184 | - | 62,433 | 2,44,249 | 5,206 | 18,531 | 13,80,692 | 15,59,362 |
| | Add: Re-insurance Accepted | 1,598 | - | - | - | - | - | - | - | - | 165 | - | - | - | - | - | 165 | 1,763 |
| | Less: Commission on Re-insurance Ceded | 1,42,970 | 75,879 | - | 75,879 | 5,88,767 | 42,935 | 6,31,703 | 348 | 2,800 | 31,773 | - | 34,538 | 17,734 | 1,92,377 | 7,712 | 9,18,985 | 11,37,834 |
| | Net Commission | 7,626 | (46,208) | 1 | (46,207) | 4,16,098 | (26,360) | 3,89,737 | 2,930 | 1,571 | (10,424) | - | 27,895 | 2,26,515 | (1,87,171) | 10,819 | 4,61,872 | 4,23,291 |

| Particulars | For the Quarter ended Mar 31, 2019 | Upto the Quarter ended Mar 31, 2019 | For the Quarter ended Mar 31, 2018 | Upto the Quarter ended Mar 31, 2018 |
|----------------------|------------------------------------|-------------------------------------|------------------------------------|-------------------------------------|
| | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) |
| Agents | 12,889 | 45,503 | 13,576 | 62,182 |
| Brokers | 2,56,902 | 8,61,743 | 1,80,142 | 4,50,364 |
| Corporate Agency | 6,47,558 | 18,25,212 | 3,02,299 | 10,46,817 |
| Referral | | | | |
| Others (pl. specify) | | | | |
| TOTAL (B) | 9,17,349 | 27,32,458 | 4,96,016 | 15,59,362 |

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 Mar 31, 2019 |
|-----------------------------------|--|-----------|--------------|---------------|--------------|---------------|-----------|-------------|-------------------------|--------------------------|-------------|-----------|-------------------|------------------|-----------|-----------|------------|------------------------------------|
| For The Quarter Ended Mar 31,2019 | | Fire | Marine Cargo | Marine Others | Marine Total | Motor OD | Motor TP | Motor Total | Worksmen's Compensation | Public/Product Liability | Engineering | Aviation | Personal Accident | Health Insurance | Crop | Others | Total Misc | Grand Total |
| | | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) |
| 1 | Employees' remuneration & welfare benefits | 11,432 | 5,041 | - | 5,041 | 45,386 | 1,07,699 | 1,53,085 | 843 | 2,282 | 415 | - | 12,499 | 33,394 | 4,925 | 1,576 | 2,09,019 | 2,25,492 |
| 2 | Travel, conveyance and vehicle running expenses | 1,386 | 1,057 | - | 1,057 | 5,194 | 9,280 | 14,474 | 118 | 262 | 170 | - | 1,846 | 5,164 | 1,820 | 389 | 24,243 | 26,686 |
| 3 | Training expenses | 399 | 42 | - | 42 | 2,185 | 5,699 | 7,884 | 9 | 23 | 28 | - | 661 | 754 | 98 | 89 | 9,546 | 9,987 |
| 4 | Rents, rates & taxes | 1,143 | 106 | - | 106 | 5,818 | 15,324 | 21,142 | 22 | 63 | 72 | - | 1,733 | 2,020 | 235 | 230 | 25,517 | 26,766 |
| 5 | Repairs | 283 | 36 | - | 36 | 1,802 | 4,617 | 6,419 | 8 | 17 | 24 | - | 561 | 615 | 95 | 78 | 7,817 | 8,136 |
| 6 | Printing & stationery | 497 | 29 | - | 29 | 1,945 | 5,330 | 7,275 | 6 | 24 | 21 | - | 540 | 693 | 43 | 66 | 8,668 | 9,194 |
| 7 | Communication | 830 | 64 | - | 64 | 3,795 | 10,152 | 13,947 | 13 | 43 | 45 | - | 1,101 | 1,331 | 127 | 142 | 16,749 | 17,643 |
| 8 | Legal & professional charges | 618 | 6 | - | 6 | 1,381 | 4,267 | 5,648 | - | 25 | 9 | - | 291 | 534 | (52) | 22 | 6,477 | 7,101 |
| 9 | Auditors' fees, expenses etc | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | (a) as auditor | 24 | - | - | - | 55 | 171 | 226 | - | 1 | - | - | 12 | 22 | (1) | 1 | 261 | 285 |
| | (b) as adviser or in any other capacity, in respect of | | | | | - | - | - | | - | - | - | - | - | - | - | | |
| | (i) Taxation matters | 9 | (1) | - | (1) | (16) | (21) | (37) | (1) | - | (1) | - | (9) | (4) | (4) | (2) | (58) | (50) |
| | (ii) Certification | 7 | 2 | - | 2 | 85 | 206 | 291 | - | - | 1 | - | 29 | 28 | 6 | 4 | 359 | 368 |
| | (iii) Management services; and | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | (c) in any other capacity | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | Out of Pocket expenses | - | - | - | - | 2 | 6 | 8 | - | - | - | - | 1 | 1 | - | - | 10 | 10 |
| 10 | Advertisement and publicity | (49,843) | 973 | - | 973 | (4,50,473) | 14,29,244 | 9,78,771 | 586 | 9,702 | (2,317) | - | (1,33,498) | (61,893) | (45,182) | (25,491) | 7,20,678 | 6,71,808 |
| 11 | Interest & Bank Charges | 1,035 | 97 | - | 97 | 5,307 | 13,964 | 19,271 | 20 | 58 | 67 | - | 1,583 | 1,841 | 218 | 210 | 23,268 | 24,400 |
| 12 | Others (to be specified) | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | Power and Electricity | 318 | 11 | - | 11 | 992 | 2,840 | 3,832 | 2 | 14 | 9 | - | 253 | 364 | 3 | 28 | 4,505 | 4,834 |
| | Information Technology Expenses | 3,488 | 317 | - | 317 | 17,568 | 46,342 | 63,910 | 67 | 192 | 219 | - | 5,220 | 6,107 | 700 | 691 | 77,106 | 80,911 |
| | Marketing Expenses | (10,370) | 6,935 | - | 6,935 | (4,16,693) | 13,02,326 | 8,85,633 | (191) | 10,423 | (4,972) | - | 10,821 | 47,477 | (56,201) | 15,418 | 9,08,408 | 9,04,973 |
| | Operating Lease Charges | 450 | 42 | - | 42 | 2,316 | 6,091 | 8,407 | 9 | 25 | 30 | - | 692 | 803 | 96 | 93 | 10,155 | 10,647 |
| | IRDA Registration renewal fees | 222 | 23 | - | 23 | 1,183 | 3,099 | 4,282 | 4 | 12 | 15 | - | 357 | 410 | 52 | 48 | 5,180 | 5,425 |
| | GST/Service Tax Expense | - | - | - | - | - | - | - | - | - | - | - | - | - | 10,000 | - | 10,000 | 10,000 |
| | Outsourcing Expenses | 10,951 | 2,333 | - | 2,333 | 46,407 | 1,48,005 | 1,94,412 | 412 | 914 | 964 | - | 27,592 | 28,433 | 3,390 | 3,481 | 2,59,598 | 2,72,882 |
| | Net Exchange (Gain) / Loss | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | Co-insurance Administrative Charges | 28 | - | - | - | 84 | 242 | 326 | - | 1 | - | - | 21 | 31 | 1 | 2 | 382 | 410 |
| | Terrorism Pool - Management Expenses | 1,754 | - | - | - | - | - | - | - | - | 521 | - | - | - | - | - | 521 | 2,275 |
| | DR Pool - Administrative Expenses (Net) | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | Miscellaneous Expenses (Net) | 2,569 | 29 | - | 29 | 5,979 | 18,288 | 24,267 | 2 | 105 | 42 | - | 1,301 | 2,296 | (191) | 106 | 27,928 | 30,526 |
| 13 | Depreciation | 2,333 | 267 | - | 267 | 13,627 | 35,269 | 48,896 | 58 | 138 | 178 | - | 4,177 | 4,681 | 659 | 570 | 59,357 | 61,957 |
| | Less: Write back of provision no longer required | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | TOTAL | (20,437) | 17,409 | - | 17,409 | (7,06,071) | 31,68,440 | 24,62,369 | 1,987 | 24,324 | (4,460) | - | (62,216) | 75,102 | (79,163) | (2,249) | 24,15,694 | 24,12,666 |

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 Mar 31, 2019 |
|------------------------------------|--|-----------|--------------|---------------|--------------|---------------|-----------|-----------|------------------------|--------------------------|-------------|-----------|-------------------|------------------|-----------|-----------|------------|-------------------------------------|
| Upto The Quarter Ended Mar 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 | 30,986 | 40,723 | - | 40,723 | 2,77,491 | 5,33,106 | 8,10,597 | 4,846 | 6,545 | 7,491 | - | 77,091 | 1,30,626 | 30,590 | 13,756 | 10,81,542 | 11,53,251 |
| 2 | Travel, conveyance and vehicle running expenses | 3,620 | 4,057 | - | 4,057 | 26,977 | 56,692 | 83,669 | 475 | 642 | 767 | - | 8,048 | 14,946 | 7,334 | 1,589 | 1,17,470 | 1,25,147 |
| 3 | Training expenses | 689 | 208 | - | 208 | 8,398 | 20,369 | 28,767 | 47 | 63 | 128 | - | 2,832 | 2,764 | 639 | 423 | 35,663 | 36,560 |
| 4 | Rents, rates & taxes | 2,023 | 610 | - | 610 | 24,676 | 59,851 | 84,527 | 137 | 186 | 376 | - | 8,321 | 8,122 | 1,877 | 1,240 | 1,04,786 | 1,07,419 |
| 5 | Repairs | 462 | 139 | - | 139 | 5,638 | 13,673 | 19,311 | 31 | 42 | 86 | - | 1,901 | 1,856 | 429 | 283 | 23,939 | 24,540 |
| 6 | Printing & stationery | 942 | 284 | - | 284 | 11,485 | 27,856 | 39,341 | 64 | 86 | 175 | - | 3,873 | 3,780 | 874 | 577 | 48,770 | 49,996 |
| 7 | Communication | 1,517 | 457 | - | 457 | 18,503 | 44,878 | 63,381 | 103 | 139 | 282 | - | 6,239 | 6,090 | 1,407 | 929 | 78,570 | 80,544 |
| 8 | Legal & professional charges | 1,286 | 388 | - | 388 | 15,681 | 38,032 | 53,713 | 87 | 118 | 239 | - | 5,287 | 5,161 | 1,193 | 787 | 66,585 | 68,259 |
| 9 | Auditors' fees, expenses etc | | | | - | | | | | | | | | | | | - | - |
| | (a) as auditor | 50 | 15 | - | 15 | 606 | 1,471 | 2,077 | 3 | 5 | 9 | - | 204 | 200 | 47 | 30 | 2,575 | 2,640 |
| | (b) as adviser or in any other capacity, in respect of | | | | | | | | | | | | | | | | | |
| | (i) Taxation matters | 22 | 7 | - | 7 | 267 | 647 | 914 | 1 | 2 | 4 | - | 90 | 88 | 21 | 13 | 1,133 | 1,162 |
| | (ii) Certification | 7 | 2 | - | 2 | 85 | 206 | 291 | - | | 1 | - | 29 | 28 | 6 | 4 | 359 | 368 |
| | (iii) Management services; and | | | | - | | | - | | | | - | | | | | - | - |
| | (c) in any other capacity | | | | - | | | - | | | | - | | | | | - | - |
| | Out of Pocket expenses | 1 | - | - | - | 11 | 28 | 39 | - | - | - | - | 4 | 4 | 1 | 1 | 49 | 50 |
| 10 | Advertisement and publicity | 21,091 | 6,347 | - | 6,347 | 6,32,990 | 15,37,507 | 21,70,497 | 2,339 | 10,617 | 8,718 | - | 68,991 | 92,483 | 2,986 | 9,641 | 23,66,272 | 23,93,710 |
| 11 | Interest & Bank Charges | 1,828 | 551 | - | 551 | 22,289 | 54,061 | 76,350 | 124 | 168 | 340 | - | 7,516 | 7,336 | 1,696 | 1,119 | 94,649 | 97,028 |
| 12 | Others (to be specified) | | | | - | | | - | | | | | | | | | | |
| | Power and Electricity | 631 | 190 | - | 190 | 7,699 | 18,675 | 26,374 | 43 | 58 | 117 | - | 2,596 | 2,534 | 586 | 387 | 32,695 | 33,516 |
| | Information Technology Expenses | 6,195 | 1,868 | - | 1,868 | 75,559 | 1,83,265 | 2,58,824 | 421 | 569 | 1,153 | - | 25,478 | 24,870 | 5,749 | 3,795 | 3,20,859 | 3,28,922 |
| | Marketing Expenses | 89,413 | 13,528 | - | 13,528 | 10,95,465 | 13,59,274 | 24,54,739 | 2,069 | 11,464 | 10,183 | - | 2,86,665 | 2,55,396 | 9,251 | 63,572 | 30,93,339 | 31,96,280 |
| | Operating Lease Charges | 793 | 239 | - | 239 | 9,668 | 23,449 | 33,117 | 54 | 73 | 148 | - | 3,260 | 3,182 | 736 | 486 | 41,056 | 42,088 |
| | IRDA Registration renewal fees | 387 | 117 | - | 117 | 4,714 | 11,435 | 16,149 | 26 | 35 | 72 | - | 1,590 | 1,552 | 359 | 237 | 20,020 | 20,524 |
| | GST/Service Tax Expense | - | - | - | - | - | - | - | - | - | - | - | - | - | 39,000 | - | 39,000 | 39,000 |
| | Outsourcing Expenses | 19,551 | 8,512 | - | 8,512 | 2,37,888 | 5,10,318 | 7,48,206 | 1,663 | 2,246 | 3,705 | - | 76,492 | 75,994 | 14,384 | 11,148 | 9,33,838 | 9,61,901 |
| | Net Exchange (Gain) / Loss | - | - | - | - | 5 | 11 | 16 | - | - | - | - | 2 | 1 | - | 1 | 20 | 20 |
| | Co-insurance Administrative Charges | 56 | 17 | - | 17 | 686 | 1,663 | 2,349 | 4 | 5 | 10 | - | 231 | 226 | 53 | 34 | 2,912 | 2,985 |
| | Terrorism Pool - Management Expenses | 9,154 | - | - | - | - | - | - | - | - | 2,276 | - | - | - | - | - | 2,276 | 11,430 |
| | DR Pool - Administrative Expenses (Net) | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | Miscellaneous Expenses (Net) | 5,316 | 1,603 | - | 1,603 | 64,830 | 1,57,242 | 2,22,072 | 361 | 488 | 989 | - | 21,860 | 21,338 | 4,932 | 3,255 | 2,75,295 | 2,82,214 |
| 13 | Depreciation | 3,941 | 1,188 | - | 1,188 | 48,071 | 1,16,594 | 1,64,665 | 268 | 362 | 733 | - | 16,209 | 15,825 | 3,657 | 2,414 | 2,04,133 | 2,09,262 |
| | Less: Write back of provision no longer required | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | TOTAL | 1,99,961 | 81,050 | - | 81,050 | 25,89,682 | 47,70,303 | 73,59,985 | 13,166 | 33,913 | 38,002 | - | 6,24,809 | 6,74,402 | 1,27,807 | 1,15,721 | 89,87,805 | 92,68,816 |

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 Mar 31, 2018 |
|-----------------------------------|--|-----------|--------------|---------------|--------------|---------------|-----------|-----------|--------------------------------|------------------------------|-----------------|-----------|----------------------|------------------|-----------|-----------|------------|--|
| For The Quarter Ended Mar 31,2018 | | | Marine Cargo | Marine Others | Marine Total | Motor OD | Motor TP | Motor | Worksmen's Compensatio n | Public/Prod uct Liability | Engineerin g | Aviation | Personal Accident | Health Insurance | Crop | Others | Total Misc | Grand Total |
| | | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) |
| 1 | Employees' remuneration & welfare benefits | 19,767 | 8,299 | - | 8,299 | 69,455 | 1,57,693 | 2,27,148 | - | 6,191 | 2,942 | - | 16,299 | 32,453 | 21,447 | (8,562) | 2,97,918 | 3,25,984 |
| 2 | Travel, conveyance and vehicle running expenses | 2,546 | 659 | - | 659 | 6,531 | 15,037 | 21,568 | - | 600 | 275 | - | 1,898 | 2,847 | 3,104 | 633 | 30,925 | 34,130 |
| 3 | Training expenses | 351 | 27 | - | 27 | 1,341 | 3,222 | 4,563 | 7 | 11 | (5) | - | 425 | 443 | 39 | 118 | 5,601 | 5,979 |
| 4 | Rents, rates & taxes | 2,267 | 169 | - | 169 | 8,358 | 23,080 | 31,438 | 45 | 70 | (102) | - | 3,135 | 2,983 | (35) | 954 | 38,488 | 40,924 |
| 5 | Repairs | 191 | 13 | - | 13 | 602 | 2,714 | 3,316 | 4 | 7 | (30) | - | 396 | 294 | (101) | 144 | 4,030 | 4,234 |
| 6 | Printing & stationery | 328 | 16 | - | 16 | 636 | 7,505 | 8,141 | 6 | 13 | (131) | - | 1,169 | 660 | (538) | 478 | 9,798 | 10,142 |
| 7 | Communication | 919 | 66 | - | 66 | 3,257 | 10,314 | 13,571 | 18 | 29 | (68) | - | 1,435 | 1,262 | (137) | 465 | 16,575 | 17,560 |
| 8 | Legal & professional charges | 994 | 74 | - | 74 | 3,660 | 10,160 | 13,820 | 19 | 31 | (46) | - | 1,381 | 1,310 | (20) | 422 | 16,917 | 17,985 |
| 9 | Auditors' fees, expenses etc | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | (a) as auditor | (1) | (1) | - | (1) | (20) | 122 | 102 | - | - | (4) | - | 22 | 7 | (16) | 10 | 121 | 119 |
| | (b) as adviser or in any other capacity, in respect of | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | (i) Taxation matters | (41) | (3) | - | (3) | (174) | (255) | (429) | (1) | (1) | (2) | - | (29) | (45) | (21) | (5) | (533) | (577) |
| | (ii) Certification | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | (iii) Management services; and | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | (c) in any other capacity | 71 | 6 | - | 6 | 289 | 536 | 825 | - | 2 | 2 | - | 66 | 83 | 23 | 14 | 1,015 | 1,092 |
| | Out of Pocket expenses | (15) | (1) | - | (1) | (63) | (97) | (160) | - | (1) | (1) | - | (11) | (16) | (7) | (3) | (199) | (215) |
| 10 | Advertisement and publicity | 69,665 | 5,498 | - | 5,498 | 2,80,028 | 5,40,284 | 8,20,312 | 1,397 | 2,038 | 1,627 | - | 67,336 | 82,377 | 20,528 | 15,521 | 10,11,136 | 10,86,299 |
| 11 | Interest & Bank Charges | 1,233 | 91 | - | 91 | 4,488 | 12,978 | 17,466 | 24 | 39 | (67) | - | 1,778 | 1,645 | (73) | 552 | 21,364 | 22,688 |
| 12 | Others (to be specified) | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | Power and Electricity | 435 | 31 | - | 31 | 1,503 | 5,163 | 6,666 | 9 | 14 | (40) | - | 727 | 613 | (101) | 243 | 8,131 | 8,597 |
| | Information Technology Expenses | 3,734 | 278 | - | 278 | 13,786 | 37,894 | 51,680 | 74 | 115 | (163) | - | 5,142 | 4,906 | (42) | 1,561 | 63,273 | 67,285 |
| | Marketing Expenses | 7,393 | 376 | - | 376 | (1,06,171) | 1,38,126 | 31,955 | (13) | 37 | (1,350) | - | (2,31,273) | (43,913) | (34,150) | 97,376 | (1,81,331) | (1,73,562) |
| | Operating Lease Charges | 389 | 30 | - | 30 | 1,523 | 3,299 | 4,822 | 7 | 12 | 1 | - | 425 | 476 | 79 | 109 | 5,931 | 6,350 |
| | IRDA Registration renewal fees | (51) | (6) | - | (6) | (340) | 559 | 219 | (1) | (1) | (28) | - | 115 | (9) | (138) | 66 | 223 | 166 |
| | GST/Service Tax Expense | - | - | - | - | - | - | - | - | - | - | - | - | - | 11,250 | - | 11,250 | 11,250 |
| | Outsourcing Expenses | 18,024 | 1,848 | - | 1,848 | 35,889 | 1,00,304 | 1,36,193 | - | 1,189 | 665 | - | 12,102 | 12,719 | 3,617 | (172) | 1,66,313 | 1,86,185 |
| | Net Exchange (Gain) / Loss | - | - | - | - | 2 | 4 | 6 | - | - | - | - | - | - | - | - | 6 | 6 |
| | Co-insurance Administrative Charges | 49 | 11 | - | 11 | - | - | - | - | 16 | 50 | - | - | 138 | - | 3 | 207 | 267 |
| | Terrorism Pool - Management Expenses | 1,544 | - | - | - | - | - | - | - | - | 391 | - | - | - | - | - | 391 | 1,935 |
| | DR Pool - Administrative Expenses (Net) | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | Miscellaneous Expenses (Net) | 2,998 | 212 | - | 212 | 10,244 | 36,413 | 46,657 | 58 | 96 | (299) | - | 5,157 | 4,267 | (801) | 1,744 | 56,879 | 60,089 |
| 13 | Depreciation | 3,169 | 236 | - | 236 | 11,691 | 32,231 | 43,922 | 63 | 97 | (140) | - | 4,376 | 4,168 | (45) | 1,337 | 53,778 | 57,183 |
| | Less: Write back of provision no longer required | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | TOTAL | 1,35,959 | 17,929 | - | 17,929 | 3,46,515 | 11,37,286 | 14,83,801 | 1,716 | 10,604 | 3,477 | - | (1,07,929) | 1,09,668 | 23,862 | 1,13,008 | 16,38,207 | 17,92,095 |

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 Mar 31, 2018 |
|------------------------------------|--|-----------------|---------------|---------------|---------------|------------------|------------------|------------------|------------------------|--------------------------|---------------|-----------|-------------------|------------------|-----------------|-----------------|------------------|-------------------------------------|
| Upto The Quarter Ended Mar 31,2018 | | | Marine Cargo | Marine Others | Marine Total | Motor OD | Motor TP | Motor | Workmen's Compensation | Public/Product Liability | Engineering | Aviation | Personal Accident | Health Insurance | Crop | Others | Total Misc | Grand Total |
| | | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) | (Rs.'000) |
| 1 | Employees' remuneration & welfare benefits | 80,711 | 30,582 | - | 30,582 | 3,06,193 | 5,01,603 | 8,07,796 | - | 16,913 | 10,082 | - | 54,346 | 1,33,269 | 30,924 | 19,658 | 10,72,988 | 11,84,281 |
| 2 | Travel, conveyance and vehicle running expenses | 9,124 | 2,583 | - | 2,583 | 30,391 | 52,801 | 83,192 | - | 1,433 | 888 | - | 6,254 | 12,770 | 6,776 | 4,012 | 1,15,325 | 1,27,032 |
| 3 | Training expenses | 1,016 | 81 | - | 81 | 4,117 | 7,631 | 11,748 | 20 | 30 | 31 | - | 939 | 1,188 | 331 | 206 | 14,493 | 15,590 |
| 4 | Rents, rates & taxes | 9,129 | 725 | - | 725 | 37,001 | 68,576 | 1,05,577 | 183 | 266 | 275 | - | 8,442 | 10,673 | 2,975 | 1,852 | 1,30,243 | 1,40,097 |
| 5 | Repairs | 1,636 | 130 | - | 130 | 6,632 | 12,291 | 18,923 | 33 | 48 | 49 | - | 1,513 | 1,913 | 533 | 332 | 23,344 | 25,110 |
| 6 | Printing & stationery | 6,049 | 480 | - | 480 | 24,517 | 45,438 | 69,955 | 121 | 176 | 183 | - | 5,594 | 7,072 | 1,972 | 1,227 | 86,300 | 92,829 |
| 7 | Communication | 4,787 | 380 | - | 380 | 19,403 | 35,960 | 55,363 | 96 | 139 | 144 | - | 4,427 | 5,597 | 1,560 | 971 | 68,297 | 73,464 |
| 8 | Legal & professional charges | 4,048 | 321 | - | 321 | 16,405 | 30,405 | 46,810 | 81 | 118 | 122 | - | 3,743 | 4,732 | 1,319 | 821 | 57,746 | 62,115 |
| 9 | Auditors' fees, expenses etc | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | (a) as auditor | 143 | 11 | - | 11 | 581 | 1,077 | 1,658 | 3 | 4 | 4 | - | 133 | 168 | 47 | 30 | 2,047 | 2,201 |
| | (b) as adviser or in any other capacity, in respect of | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | (i) Taxation matters | 20 | 2 | - | 2 | 79 | 147 | 226 | - | 1 | 1 | - | 18 | 23 | 6 | 3 | 278 | 300 |
| | (ii) Certification | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | (iii) Management services; and | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | (c) in any other capacity | 71 | 6 | - | 6 | 289 | 536 | 825 | 1 | 2 | 2 | - | 66 | 83 | 23 | 14 | 1,016 | 1,093 |
| | Out of Pocket expenses | 3 | - | - | - | 13 | 24 | 37 | - | - | - | - | 3 | 5 | 1 | 1 | 47 | 50 |
| 10 | Advertisement and publicity | 88,909 | 7,058 | - | 7,058 | 3,60,354 | 6,67,873 | 10,28,227 | 1,785 | 2,588 | 2,683 | - | 82,219 | 1,03,944 | 28,970 | 18,041 | 12,68,457 | 13,64,424 |
| 11 | Interest & Bank Charges | 5,446 | 432 | - | 432 | 22,074 | 40,912 | 62,986 | 109 | 159 | 164 | - | 5,036 | 6,367 | 1,775 | 1,105 | 77,701 | 83,579 |
| 12 | Others (to be specified) | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | Power and Electricity | 2,585 | 205 | - | 205 | 10,476 | 19,415 | 29,891 | 52 | 75 | 78 | - | 2,390 | 3,022 | 842 | 524 | 36,874 | 39,664 |
| | Information Technology Expenses | 14,892 | 1,182 | - | 1,182 | 60,358 | 1,11,868 | 1,72,226 | 299 | 434 | 449 | - | 13,771 | 17,410 | 4,852 | 3,022 | 2,12,463 | 2,28,537 |
| | Marketing Expenses | 1,26,889 | 6,513 | - | 6,513 | 11,57,612 | 21,45,493 | 33,03,105 | 1,698 | 2,462 | 7,888 | - | (1,11,809) | 3,24,302 | 1,22,987 | 1,16,276 | 37,66,909 | 39,00,311 |
| | Operating Lease Charges | 818 | 65 | - | 65 | 3,316 | 6,146 | 9,462 | 16 | 24 | 25 | - | 757 | 957 | 267 | 166 | 11,674 | 12,557 |
| | IRDA Registration renewal fees | 1,022 | 81 | - | 81 | 4,140 | 7,674 | 11,814 | 21 | 30 | 31 | - | 945 | 1,194 | 333 | 207 | 14,575 | 15,678 |
| | GST/Service Tax Expense | - | - | - | - | - | - | - | - | - | - | - | - | - | 71,150 | - | 71,150 | 71,150 |
| | Outsourcing Expenses | 69,973 | 6,507 | - | 6,507 | 1,59,505 | 3,08,175 | 4,67,680 | - | 3,591 | 2,658 | - | 34,769 | 49,802 | 11,756 | 7,335 | 5,77,591 | 6,54,071 |
| | Net Exchange (Gain) / Loss | 1 | - | - | - | 5 | 9 | 14 | - | - | - | - | 1 | 1 | - | - | 16 | 17 |
| | Co-insurance Administrative Charges | 1,228 | 335 | - | 335 | - | - | - | - | 198 | 310 | - | 37 | 683 | - | 45 | 1,273 | 2,836 |
| | Terrorism Pool - Management Expenses | 9,533 | - | - | - | - | - | - | - | - | 2,020 | - | - | - | - | - | 2,020 | 11,553 |
| | DR Pool - Administrative Expenses (Net) | - | - | - | - | - | - | - | - | 100 | - | - | - | - | - | - | 100 | 100 |
| | Miscellaneous Expenses (Net) | 18,754 | 1,489 | - | 1,489 | 76,011 | 1,40,876 | 2,16,887 | 376 | 546 | 566 | - | 17,343 | 21,925 | 6,111 | 3,806 | 2,67,560 | 2,87,803 |
| 13 | Depreciation | 12,718 | 1,010 | - | 1,010 | 51,547 | 95,537 | 1,47,084 | 255 | 370 | 384 | - | 11,761 | 14,869 | 4,144 | 2,585 | 1,81,452 | 1,95,180 |
| | Less: Write back of provision no longer required | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | TOTAL | 4,69,505 | 60,178 | - | 60,178 | 23,51,019 | 43,00,467 | 66,51,486 | 5,149 | 29,707 | 29,037 | - | 1,42,698 | 7,21,969 | 2,99,654 | 1,82,239 | 80,61,939 | 85,91,622 |

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 Mar 31, 2019 | As at Mar 31, 2018 |
|---|--|--------------------|--------------------|
| | | (Rs.'000) | (Rs.'000) |
| 1 | Authorised Capital | | |
| | Equity Shares of Rs 324,000,000 (Previous year - 324,000,000) of Rs. 10 each | 32,40,000 | 32,40,000 |
| 2 | Issued Capital | | |
| | 298,805,700 (Previous Year: 298,805,700) Equity Shares of Rs.10 each | 29,88,057 | 29,88,057 |
| 3 | Subscribed Capital | | |
| | 298,805,700 (Previous Year: 298,805,700) Equity Shares of Rs.10 each | 29,88,057 | 29,88,057 |
| 4 | Called-up Capital | | |
| | 298,805,700 (Previous Year: 298,805,700) Equity Shares of Rs.10 each fully paid up | 29,88,057 | 29,88,057 |
| | Less : Calls unpaid | - | - |
| | Add : Equity Shares forfeited (Amount originally paid up) | - | - |
| | Less : Par Value of Equity Shares bought back | - | - |
| | Less : Preliminary Expenses | | |
| | Expenses including commission or brokerage on | - | - |
| | Underwriting or subscription of shares | | |
| | TOTAL | 29,88,057 | 29,88,057 |
| | | | |
| | Number of Shares held by Cholamandalam Financial Holdings Limited (previously known as TI Financial Holdings Limited), the Holding Company | 17,92,82,861 | 17,92,82,861 |
| | | | |

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

| Shareholder | As at Mar 31, 2019 | | As at Mar 31, 2018 | |
|--------------|---------------------|--------------|---------------------|--------------|
| | Number of Shares | % of Holding | Number of Shares | % of Holding |
| Promoters | | | | |
| • Indian | 17,92,83,420 | 60 | 17,92,83,420 | 60 |
| • Foreign | 11,95,22,280 | 40 | 11,95,22,280 | 40 |
| Others | | | | |
| TOTAL | 29,88,05,700 | 100 | 29,88,05,700 | 100 |

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

| | Particulars | As at Mar 31, 2019 | As at Mar 31, 2018 |
|---|---|--------------------|--------------------|
| | | (Rs.'000) | (Rs.'000) |
| 1 | Capital Reserve | - | - |
| 2 | Capital Redemption Reserve | - | - |
| 3 | Share Premium | 14,32,645 | 14,32,645 |
| | Add: Premium on shares issued during the year | - | - |
| | | 14,32,645 | 14,32,645 |
| 4 | General Reserves | 43,47,567 | 28,47,567 |
| | Add: Transfer from Profit and Loss account | 10,00,000 | 15,00,000 |
| | Add: Transfer from Contingency Reserve for Unexpired Risk | - | - |
| | | 53,47,567 | 43,47,567 |
| 5 | Catastrophe Reserve | | |
| 6 | Other Reserves Contingency Reserve for Unexpired Risk | - | - |
| | Less: Transfer to General Reserve | | |
| | Add: Transfer from Profit and Loss Account | | |
| | | - | - |
| 7 | Balance of Profit in Profit & Loss Account | 45,66,267 | 40,93,030 |
| 8 | Debenture Redemption Reserve | 2,00,000 | 1,00,000 |
| | TOTAL | 1,15,46,479 | 99,73,242 |

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 Mar 31, 2019 | As at Mar 31, 2018 |
|---|------------------------|---------------------------|---------------------------|
| | | (Rs. '000) | (Rs. '000) |
| 1 | Debentures/ Bonds | 10,00,000 | 10,00,000 |
| 2 | Banks | - | - |
| 3 | Financial Institutions | - | - |
| 4 | Others | - | - |
| | | | |
| | TOTAL | 10,00,000 | 10,00,000 |

FORM NL-12-INVESTMENT SCHEDULE - SHARE HOLDERS

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

INVESTMENT - SHAREHOLDERS

| | Particulars | As at Mar 31, 2019 | | As at Mar 31, 2018 | |
|---|--|--------------------|------------------|--------------------|------------------|
| | | (Rs.'000). | (Rs.'000). | (Rs.'000). | (Rs.'000). |
| | LONG TERM INVESTMENTS | | | | |
| 1 | Government Securities and Government Guaranteed Bonds including Treasury Bills | | 31,50,870 | | 23,40,261 |
| 2 | Other Approved Securities | | - | | - |
| 3 | Approved Investments | | - | | - |
| | (a) Debenture / Bonds | | 19,75,628 | | 23,45,382 |
| | (b) Fixed Deposits with Banks | | - | | - |
| | (c) Equity Shares (Net of FairValue Change) | | 1,40,690 | | 1,34,767 |
| | (d) Investment Properties - Real Estate | | 29,784 | | 32,233 |
| 4 | Investments in Infrastructure and Social Sector | | 13,53,740 | | 13,01,235 |
| 5 | Other than Approved Investments | | | | |
| | (a) Debentures/Bonds | 4,06,513 | | 22,364 | |
| | Less : Provision for Impairment | (11,366) | | - | |
| | - Debentures/Bonds (Net of Impairment) | | 3,95,147 | | 22,364 |
| | (b) Equity Shares (Net of FairValue Change) | | 13,660 | | 22,086 |
| 6 | Investments in Alternate Investment funds | | 15,499 | | 8,387 |
| | Total (A) | | 70,75,018 | | 62,06,715 |
| | SHORT TERM INVESTMENTS | | | | |
| 1 | Government securities and Government guaranteed bonds including Treasury Bills | | 10,354 | | 16,773 |
| 2 | Other Approved Securities | | - | | - |
| 3 | Approved Investments | | - | | - |
| | (a) Debentures/ Bonds | | 4,57,294 | | 4,89,797 |
| | (b) Fixed Deposits with Banks | | 56,830 | | 1,19,169 |
| | (c) Money market Instruments | | - | | - |
| | (d) Mutual Fund (Liquid Schemes) | | 74,479 | | 2,46,642 |
| 4 | Investments in Infrastructure and Social Sector | | 72,446 | | 35,783 |
| 5 | Other than Approved Investments | 1,06,091 | | - | |
| | Less : Provision for Impairment | (3,616) | | - | |
| | - Debentures/Bonds (Net of Impairment) | | 1,02,475 | | - |
| | Total (B) | | 7,73,878 | | 9,08,164 |
| | | | | | |
| | TOTAL (A) +(B) | | 78,48,895 | | 71,14,879 |

Notes:

- (1) All Investments are performing investments except Investments referred in Note 7 of schedule 16 and are in India.
- (2) There are no contracts in relation to investments for purchases where deliveries are pending or for sales where payments are overdue.
- (3) Details of Cost and Market Value (Rs. '000) :

| | As at Mar 31, 2019 | | As at Mar 31, 2018 | |
|--|--------------------|------------------|--------------------|------------------|
| | Cost | Market Value | Cost | Market Value |
| a) Equity Shares listed | 1,48,416 | 1,54,350 | 1,43,660 | 1,56,854 |
| b) Mutual Funds | 74,396 | 74,479 | 2,46,288 | 2,46,642 |
| c) Government and other securities | 31,61,224 | 31,95,743 | 23,57,034 | 23,16,483 |
| d) Fixed Deposit with Banks | 56,830 | 56,830 | 1,19,169 | 1,19,169 |
| e) Corporate Bonds | 43,94,443 | 43,55,862 | 41,94,561 | 42,22,744 |
| f) Money Market Instruments | - | - | - | - |
| g) Investment Properties - Real Estate | 29,784 | 27,568 | 32,233 | 29,834 |
| h) Investment in AIF | 15,499 | 15,499 | 8,387 | 8,387 |
| | 78,80,593 | 78,80,332 | 71,01,332 | 71,00,112 |

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 Mar 31, 2019 | | As at Mar 31, 2018 | |
|---|--|--------------------|--------------------|--------------------|--------------------|
| | | (Rs.'000). | (Rs.'000). | (Rs.'000). | (Rs.'000). |
| | LONG TERM INVESTMENTS | | | | |
| 1 | Government Securities and Government Guaranteed Bonds including Treasury Bills | | 2,73,42,992 | | 1,85,88,166 |
| 2 | Other Approved Securities | | - | | - |
| 3 | Approved Investments | | - | | - |
| | (a) Debenture / Bonds | | 1,71,44,340 | | 1,86,28,846 |
| | (b) Fixed Deposits with Banks | | - | | - |
| | (c) Equity Shares (Net of FairValue Change) | | 12,20,895 | | 10,70,428 |
| | (d) Investment Properties - Real Estate | | 2,58,467 | | 2,56,018 |
| 4 | Investments in Infrastructure and Social Sector | | 1,17,47,643 | | 1,03,35,417 |
| 6 | Other than Approved Investments | | | | |
| | a) Debentures/Bonds | 35,27,687 | | 1,77,636 | |
| | Less : Provision for Impairment | (98,634) | | - | 1,77,636 |
| | - Debentures/Bonds (Net of Impairment) | | 34,29,053 | | |
| | (b) Equity Shares (Net of FairValue Change) | | 1,18,544 | | 1,75,426 |
| 7 | Investments in Alternate Investment funds | | 1,34,501 | | 66,613 |
| | Total (A) | | 6,13,96,435 | | 4,92,98,550 |
| | SHORT TERM INVESTMENTS | | | | |
| 1 | Government securities and Government guaranteed bonds including Treasury Bills | | 89,851 | | 1,33,226 |
| 2 | Other Approved Securities | | - | | - |
| 3 | Approved Investments | | - | | - |
| | (a) Debentures/ Bonds | | 39,68,356 | | 38,90,346 |
| | (b) Fixed Deposits with Banks | | 4,93,170 | | 9,46,531 |
| | (c) Money market Instruments | | - | | - |
| | (d) Mutual Fund (Liquid Schemes) | | 6,46,324 | | 19,59,022 |
| 4 | Investments in Infrastructure and Social Sector | | 6,28,685 | | 2,84,217 |
| 5 | Other than Approved Investments | 9,20,645 | | | |
| | Less : Provision for Impairment | (31,384) | | | |
| | - Debentures/Bonds (Net of Impairment) | | 8,89,261 | | - |
| | Total (B) | | 67,15,647 | | 72,13,342 |
| | TOTAL (A) +(B) | | 6,81,12,083 | | 5,65,11,892 |

Notes:

- (1) All Investments are performing investments except Investments referred in Note 7 of schedule 16 and are in India.
- (2) There are no contracts in relation to investments for purchases where deliveries are pending or for sales where payments are overdue.
- (3) Details of Cost and Market Value (Rs. '000) :

| | As at Mar 31, 2019 | | As at Mar 31, 2018 | |
|--|--------------------|--------------------|--------------------|--------------------|
| | Cost | Market Value | Cost | Market Value |
| a) Equity Shares listed | 12,87,939 | 13,39,439 | 11,41,062 | 12,45,853 |
| b) Mutual Funds | 6,45,604 | 6,46,324 | 19,56,212 | 19,59,022 |
| c) Government and other securities | 2,74,32,843 | 2,77,32,400 | 1,87,21,392 | 1,83,99,303 |
| d) Fixed Deposit with Banks | 4,93,170 | 4,93,170 | 9,46,531 | 9,46,531 |
| e) Corporate Bonds | 3,81,34,625 | 3,77,99,820 | 3,33,16,460 | 3,35,40,312 |
| f) Money Market Instruments | - | - | - | - |
| g) Investment Properties - Real Estate | 2,58,467 | 2,39,232 | 2,56,018 | 2,36,966 |
| h) Investment in AIF | 1,34,501 | 1,34,501 | 66,613 | 66,613 |
| | 6,83,87,148 | 6,83,84,885 | 5,64,04,288 | 5,63,94,601 |

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

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

(Rs. '000)

| Particulars | Cost/ Gross Block | | | | Depreciation | | | | Net Block | |
|----------------------------------|-------------------|-----------------|---------------|--------------------|-------------------|-----------------|-----------------------|-------------------|--------------------|--------------------|
| | As at Apr 1, 2018 | Additions | Deductions | As at Mar 31, 2019 | As at Apr 1, 2018 | For The Period | On Sales/ Adjustments | Upto Mar 31, 2019 | As at Mar 31, 2019 | As at Mar 31, 2018 |
| Land - (Undivided share) | 58,032 | - | - | 58,032 | - | - | - | - | 58,032 | 58,032 |
| Buildings | 3,66,981 | - | - | 3,66,981 | 38,328 | 7,020 | - | 45,348 | 3,21,633 | 3,28,654 |
| Furniture & Fittings | 54,226 | 4,825 | 1,166 | 57,885 | 50,388 | 3,834 | 1,090 | 53,132 | 4,753 | 3,838 |
| Information Technology Equipment | 4,30,327 | 32,009 | 227 | 4,62,109 | 3,54,916 | 45,537 | 227 | 4,00,226 | 61,883 | 75,413 |
| Intangibles Computers | 7,08,658 | 1,01,145 | - | 8,09,803 | 5,45,389 | 1,17,041 | - | 6,62,430 | 1,47,373 | 1,63,269 |
| Vehicles | 27,852 | 13,879 | 5,673 | 36,058 | 13,266 | 8,683 | 4,975 | 16,974 | 19,084 | 14,585 |
| Office Equipment | 31,326 | 5,131 | 253 | 36,204 | 28,421 | 2,666 | 252 | 30,835 | 5,369 | 2,905 |
| Electrical Fittings | 55,096 | 6,843 | 3,943 | 57,996 | 45,199 | 7,365 | 3,943 | 48,621 | 9,375 | 9,897 |
| Improvement to Premises | 1,44,497 | 27,481 | 2,944 | 1,69,034 | 1,11,476 | 17,114 | 2,944 | 1,25,646 | 43,388 | 33,021 |
| TOTAL | 18,76,995 | 1,91,313 | 14,206 | 20,54,102 | 11,87,383 | 2,09,260 | 13,431 | 13,83,212 | 6,70,890 | 6,89,614 |
| Work in progress | - | - | - | - | - | - | - | - | 16,062 | 13,508 |
| Grand Total | 18,76,995 | 1,91,313 | 14,206 | 20,54,102 | 11,87,383 | 2,09,260 | 13,431 | 13,83,212 | 6,86,952 | 7,03,122 |
| PREVIOUS YEAR | 16,93,803 | 2,11,058 | 27,867 | 18,76,994 | 10,02,438 | 1,95,174 | 10,232 | 11,87,380 | 7,03,122 | |

Note:

1. Assets included in land, property and building above exclude Investment Properties as defined in note (e) to Form NL-12-Investment Schedule.

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

| | Particulars | As at Mar 31, 2019 | As at Mar 31, 2018 |
|---|---|---------------------------|---------------------------|
| | | (Rs.'000) | (Rs.'000) |
| 1 | Cash (including cheques, drafts and stamps) | 1,29,733 | 1,56,350 |
| 2 | Bank Balances | | |
| | (a) Deposit Accounts | | |
| | (aa) Short-term (due within 12 months) | | |
| | (bb) Others | | |
| | (b) Current Accounts | 5,02,517 | 4,64,997 |
| 3 | Money at Call and Short Notice | - | - |
| | (a) With Banks | | |
| | (b) With other Institutions | | |
| 4 | Others (Bank deposits under lien) | 6,037 | 5,900 |
| | TOTAL | 6,38,287 | 6,27,247 |
| | Cash balance includes: | | |
| | Cheques in hand | 1,17,745 | 1,49,443 |
| | 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 Mar 31, 2019 | As at Mar 31, 2018 |
|---|--|---------------------------|---------------------------|
| | | (Rs.'000) | (Rs.'000) |
| | ADVANCES | | |
| 1 | Reserve deposits with ceding companies | - | - |
| 2 | Application money for investments | - | - |
| 3 | Prepayments | 23,14,819 | 18,66,090 |
| 4 | Advances to Directors/Officers | - | - |
| 5 | Advance tax paid and taxes deducted at source (Net of provision for taxation) | 8,50,969 | 6,80,901 |
| 6 | Others (to be specified) | | |
| | Advances to Employees | 386 | 672 |
| | Advances to Vendors | 7,088 | 16,130 |
| | GST Unutilised Credit/paid in advance | 4,08,650 | 2,98,158 |
| | Service tax paid under protest (Note 8 (c) of Schedule 16) | 57,912 | 60,447 |
| | Other Advances / Deposits | 12,93,417 | 11,83,548 |
| | TOTAL (A) | 49,33,241 | 41,05,946 |
| | OTHER ASSETS | | |
| 1 | Income accrued on investments | 24,62,058 | 20,74,749 |
| 2 | Outstanding Premiums | 29,79,664 | 40,84,995 |
| 3 | Agents' Balances | - | - |
| 4 | Foreign Agencies Balances | - | - |
| 5 | Due from other entities carrying on insurance business | 1,81,632 | 3,40,087 |
| 6 | Due from subsidiaries/ holding | - | - |
| 7 | Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act, 1938] | - | - |
| 8 | Others (to be specified) | | |
| | Bond Redemption Proceeds receivable | - | - |
| | Receivable from Terrorism Pool [includes investment income] | 13,01,546 | 11,53,188 |
| | Less: Provision for doubtful debts | (5,527) | - |
| | Net Receivable from Terrorism Pool | 12,96,019 | 11,53,188 |
| | Receivable from Nuclear Pool | 30,405 | 20,405 |
| | Unclaimed Amount of Policy holders Deposits | 75,000 | 57,300 |
| | Receivable from IMTPIP | - | - |
| | Service Tax refund receivable | - | 83,040 |
| | Deposits for Premises and Advance Rent | 75,506 | 65,131 |
| | TOTAL (B) | 71,00,284 | 78,78,895 |
| | TOTAL (A+B) | 1,20,33,525 | 1,19,84,841 |

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 Mar 31, 2019 | As at Mar 31, 2018 |
|----|--|---------------------------|---------------------------|
| | | (Rs.'000) | (Rs.'000) |
| 1 | Agents' Balances | 1,85,754 | 1,19,945 |
| 2 | Balances due to other insurance companies | 39,30,461 | 59,51,839 |
| 3 | Deposits held on re-insurance ceded | - | - |
| 4 | Premiums Received in Advance/ Deposit Received | 24,36,675 | 15,14,719 |
| 5 | Unallocated Premium | 13,67,726 | 14,19,365 |
| 6 | Sundry creditors | 2,92,617 | 9,46,747 |
| | - Dues to Micro Small & Medium Enterprises | 1,755 | - |
| 7 | Due to subsidiaries/ holding company | - | - |
| 8 | Claims Outstanding | 4,23,09,553 | 3,31,54,878 |
| 9 | Due to Officers/ Directors | - | - |
| 10 | Others (to be specified) | | |
| | Book Overdraft | 8,13,184 | 69,025 |
| | Tax and Other Withholdings | 54,513 | 22,311 |
| | Environment Relief Fund | 192 | 210 |
| | Provision for Expenses | 4,33,418 | 22,735 |
| | Other Liabilities | 24,623 | 39,769 |
| | GST Payable | 6,62,850 | 6,15,085 |
| | Value Added Tax Payable | - | - |
| | Unclaimed amounts of policyholders | 48,843 | 79,772 |
| | Others | 30,445 | 30,445 |
| | TOTAL | 5,25,92,609 | 4,39,86,845 |

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 Mar 31, 2019 | As at Mar 31, 2018 |
|---|---|--------------------|--------------------|
| | | (Rs.'000). | (Rs.'000). |
| 1 | Reserve for Unexpired Risk | 2,23,36,295 | 1,93,12,018 |
| | Less: Unabsorbed RSBY Enrollment costs | - | (30,384) |
| 2 | For taxation (less advance tax paid and taxes deducted at source) | | - |
| 3 | For proposed dividends | | - |
| 4 | For dividend distribution tax | | - |
| 5 | Others (to be specified) | | - |
| | Reserve for Premium Deficiency | - | - |
| | Leave and other Employee Benefits | 3,35,188 | 3,43,181 |
| | TOTAL | 2,26,71,483 | 1,96,24,815 |

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 Mar 31, 2019 | As at Mar 31, 2018 |
|---|--|--------------------|--------------------|
| | | (Rs.'000) | (Rs.'000) |
| 1 | Discount Allowed in issue of shares/ debentures | - | - |
| | | | |
| 2 | Others (to be specified) | - | - |
| | TOTAL | - | - |

FORM NL-20-RECEIPT AND PAYMENTS SCHEDULE**Cholamandalam MS General Insurance Company Ltd****Registration No. 123****Date of Registration with the IRDA : July 15, 2002****Format of Receipts and Payments A/c to be furnished by the insurers on direct basis**

(Rs in '000's)

| | |
|---|--------------------|
| Cash Flows from the operating activities: | |
| Premium received from policyholders, including advance receipts | 4,55,45,898 |
| Other receipts | 67,01,661 |
| Payments to the re-insurers, net of commissions and claims | (22,16,136) |
| Receipts /(Payments) from /to co-insurers, net of claims recovery | (13,486) |
| Payments of claims | (2,23,73,134) |
| Payments of commission and brokerage | (26,68,249) |
| Payments of other operating expenses | (78,54,265) |
| Preliminary and pre-operative expenses | |
| Deposits, advances and staff loans | (1,25,680) |
| Income taxes paid (Net) | (17,36,944) |
| GST/Service tax paid | (75,82,885) |
| Other payments | |
| Cash flows before extraordinary items | |
| Cash flow from extraordinary operations | |
| Net cash flow from operating activities | 76,76,779 |
| Cash flows from investing activities: | |
| Purchase of fixed assets | (1,89,544) |
| Proceeds from sale of fixed assets | 19,035 |
| Financial Lease Payments | |
| Purchases of investments | (15,61,49,531) |
| Loans disbursed | - |
| Received from IMTPIP | - |
| Sales of investments | 14,40,35,398 |
| Repayments received | - |
| Rents/Interests/ Dividends received | 49,32,325 |
| Investments in money market instruments and in liquid mutual funds (Net)* | |
| Expenses related to investments | (9,786) |
| Net cash flow from investing activities | (73,62,103) |
| Cash flows from financing activities: | |
| Proceeds from issuance of share capital | |
| Proceeds from borrowing | - |
| Dividend paid including Distribution tax paid | (2,16,136) |
| Repayments of borrowing | |
| Interest/dividends paid | (87,500) |
| Net cash flow from financing activities | (3,03,636) |
| Effect of foreign exchange rates on cash and cash equivalents, net | |
| Net increase in cash and cash equivalents: | 11,040 |
| Cash and cash equivalents at the beginning of the year | 6,27,247 |
| Cash and cash equivalents at the end of the year | 6,38,287 |

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 Mar 19 | | | | As at 31st Mar 18 | | | |
|--------|--------------------------|------------------------------|--------------------------------|-----------------|-----------------|------------------------------|--------------------------------|-----------------|-----------------|
| | | Reserves for unexpired risks | Reserve for Outstanding Claims | IBNR Reserves | Total Reserves | Reserves for unexpired risks | Reserve for Outstanding Claims | IBNR Reserves | Total Reserves |
| 1 | Fire | 32,555 | 1,974 | 301 | 34,830 | 35,505 | 1,846 | 152 | 37,503 |
| 2 | Marine | - | - | - | - | - | - | - | - |
| a | Marine Cargo | 554 | 469 | 109 | 1,132 | 493 | 339 | 136 | 968 |
| b | Marine Hull | - | - | - | - | - | - | - | - |
| 3 | Miscellaneous | - | - | - | - | - | - | - | - |
| a | Motor | 1,44,335 | 1,42,750 | 2,40,820 | 5,27,905 | 1,21,750 | 1,17,366 | 1,69,267 | 4,08,383 |
| b | Engineering | 746 | 279 | 74 | 1,099 | 583 | 339 | 129 | 1,051 |
| c | Aviation | - | - | - | - | - | - | - | - |
| d | Liabilities | 569 | 288 | 160 | 1,017 | 475 | 281 | 126 | 882 |
| e | Others | 29,677 | 5,092 | 6,653 | 41,422 | 21,562 | 2,158 | 9,326 | 33,046 |
| 4 | Health Insurance | 14,926 | 1,883 | 660 | 17,469 | 12,752 | 2,259 | 564 | 15,575 |
| 5 | IMTPIP | - | 14,992 | 6,593 | 21,585 | - | 19,726 | 7,536 | 27,262 |
| 6 | Total Liabilities | 2,23,362 | 1,67,727 | 2,55,370 | 6,46,459 | 1,93,120 | 1,44,314 | 1,87,236 | 5,24,670 |

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 Mar 31, 2019 | Upto the quarter ended Mar 31, 2019 | For the quarter ended Mar 31, 2019 | Upto the quarter ended Mar 31, 2019 | For the quarter ended Mar 31, 2019 | Upto the quarter ended Mar 31, 2019 | For the quarter ended Mar 31, 2019 | Upto the quarter ended Mar 31, 2019 | For the quarter ended Mar 31, 2019 | Upto the quarter ended Mar 31, 2019 | For the quarter ended Mar 31, 2019 | Upto the quarter ended Mar 31, 2019 | For the quarter ended Mar 31, 2019 | Upto the quarter ended Mar 31, 2019 | For the quarter ended Mar 31, 2019 | Upto the quarter ended Mar 31, 2019 | For the quarter ended Mar 31, 2019 | Upto the quarter ended Mar 31, 2019 | For the quarter ended Mar 31, 2019 | Upto the quarter ended Mar 31, 2019 | For the quarter ended Mar 31, 2019 | Upto the quarter ended Mar 31, 2019 | For the quarter ended Mar 31, 2019 | Upto the quarter ended Mar 31, 2019 | For the quarter ended Mar 31, 2019 | Upto the quarter ended Mar 31, 2019 |
| Andhra Pradesh | 93.66 | 388.89 | 4.28 | 11.30 | 5.78 | 26.04 | 1,222.48 | 4,081.92 | 3,725.45 | 12,840.32 | 4,947.93 | 16,922.23 | 0.72 | 3.57 | 1.59 | 6.98 | 28.64 | 86.39 | 0.37 | 2.13 | - | - | 2.18 | 8.73 | 5,085.14 | 17,456.26 |
| Arunachal Pradesh | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Assam | 92.08 | 285.58 | 15.72 | 44.68 | 40.01 | 112.40 | 640.01 | 2,217.87 | 1,000.85 | 3,195.49 | 1,640.86 | 5,413.36 | 0.84 | 2.42 | 0.31 | 1.06 | 21.76 | 44.50 | - | - | - | - | 0.57 | 1.85 | 1,812.15 | 5,905.85 |
| Bihar | 277.91 | 802.66 | 2.82 | 10.69 | 12.56 | 29.19 | 1,637.84 | 5,757.92 | 2,948.06 | 9,662.76 | 4,585.90 | 15,420.69 | 0.09 | 1.57 | 0.38 | 1.27 | 14.70 | 40.09 | - | 0.28 | (116.74) | (116.74) | 6.06 | 17.87 | 4,783.68 | 16,207.57 |
| Chattisgarh | 143.40 | 479.39 | 6.73 | 15.74 | 18.40 | 59.31 | 1,063.74 | 3,120.79 | 1,968.81 | 5,602.64 | 3,032.55 | 8,723.44 | 1.17 | 2.21 | 2.17 | 2.91 | 7.86 | 26.21 | - | 0.06 | - | - | 13.36 | 45.54 | 3,225.65 | 9,354.80 |
| Goa | 27.76 | 97.02 | 1.04 | 5.75 | 0.18 | 1.11 | 20.98 | 92.52 | 42.57 | 134.23 | 63.55 | 226.75 | 0.46 | 3.00 | 1.85 | 10.41 | 15.50 | 92.54 | 0.06 | 0.61 | - | - | 0.63 | 1.33 | 111.03 | 438.57 |
| Gujarat | 858.79 | 2,558.66 | 49.00 | 206.19 | 2.05 | 196.06 | 2,340.30 | 8,182.92 | 4,746.55 | 14,932.98 | 7,086.85 | 23,115.90 | 24.06 | 97.07 | 10.41 | 990.89 | 392.14 | 899.94 | 0.74 | 2.22 | - | - | 318.62 | 983.43 | 8,742.67 | 29,050.37 |
| Haryana | 83.29 | 340.04 | - | 0.00 | - | - | 73.12 | 216.38 | 153.58 | 427.76 | 226.71 | 644.13 | - | - | 0.42 | 1.39 | 66.00 | 123.79 | - | - | - | - | 0.02 | 0.61 | 376.43 | 1,109.96 |
| Himachal Pradesh | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Jammu and Kashmir | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Jharkhand | 76.95 | 225.64 | 4.56 | 13.38 | 15.53 | 52.97 | 825.54 | 2,770.64 | 1,823.29 | 5,533.26 | 2,648.83 | 8,303.90 | 0.06 | 0.23 | 0.14 | 0.81 | 25.83 | 47.21 | - | 0.12 | - | - | 2.67 | 5.88 | 2,774.57 | 8,650.13 |
| Karnataka | 240.09 | 1,194.16 | 328.24 | 810.82 | 39.54 | 237.47 | 2,026.42 | 7,111.65 | 2,862.53 | 11,735.37 | 4,888.95 | 18,847.02 | 8.06 | 109.61 | 1,599.41 | 9,117.21 | 252.99 | 1,294.85 | 6.11 | 24.88 | - | - | 3.04 | 34.10 | 7,366.41 | 31,670.10 |
| Kerala | 147.73 | 606.77 | 1.19 | 7.37 | 15.76 | 35.88 | 1,019.70 | 3,548.77 | 1,058.93 | 3,647.57 | 2,078.63 | 7,196.34 | - | 0.34 | 0.47 | 2.72 | 35.86 | 92.46 | 0.24 | 0.98 | - | - | 1.39 | 4.56 | 2,281.28 | 7,947.43 |
| Madhya Pradesh | 454.33 | 1,453.14 | 13.51 | 85.30 | 19.82 | 71.08 | 901.14 | 3,007.78 | 1,809.15 | 6,236.21 | 2,710.29 | 9,243.99 | 0.53 | 7.36 | 1.42 | 5.42 | 71.35 | 415.81 | 0.21 | 0.72 | 64.92 | 771.91 | 30.33 | 109.35 | 3,366.71 | 12,164.07 |
| Maharashtra | 965.99 | 4,409.44 | 167.37 | 644.43 | 50.94 | 310.56 | 4,157.13 | 13,449.89 | 8,817.72 | 25,167.76 | 12,974.84 | 38,617.65 | 112.66 | 461.38 | 55.08 | 286.79 | 904.24 | 2,609.72 | 9.91 | 67.07 | - | - | 11.44 | 75.86 | 15,252.47 | 47,482.90 |
| Manipur | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Meghalaya | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Mizoram | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Nagaland | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Orissa | 126.75 | 396.69 | 3.10 | 10.88 | 12.18 | 46.63 | 978.65 | 3,332.25 | 2,158.70 | 6,486.80 | 3,137.35 | 9,819.05 | 0.40 | 1.75 | 1.79 | 2.24 | 25.30 | 71.81 | - | 0.04 | (110.63) | 16,702.67 | 1.78 | 8.65 | 3,198.01 | 27,060.40 |
| Punjab | 153.88 | 634.36 | (0.00) | 0.08 | - | 0.91 | 88.84 | 235.89 | 198.24 | 591.35 | 287.08 | 827.24 | - | - | 0.51 | 1.24 | 115.19 | 252.51 | - | - | - | - | 5.67 | 11.69 | 562.32 | 1,728.02 |
| Rajasthan | 449.84 | 1,691.24 | 11.06 | 55.62 | 24.99 | 93.52 | 2,183.75 | 7,049.74 | 3,987.97 | 12,507.07 | 6,171.72 | 19,556.81 | 7.23 | 18.65 | 415.92 | 1,399.34 | 272.99 | 693.59 | - | 1.15 | (58.41) | 1,941.59 | 26.83 | 391.34 | 7,322.17 | 25,842.86 |
| Sikkim | 3.87 | 15.27 | - | - | - | - | 0.30 | 0.92 | 0.28 | 1.06 | 0.59 | 1.98 | - | - | - | - | 0.76 | 1.20 | - | - | - | - | 0.06 | 0.12 | 5.28 | 18.57 |
| Tamil Nadu | 582.29 | 2,887.52 | 1,110.73 | 2,257.50 | 316.07 | 1,410.25 | 3,961.52 | 13,987.93 | 8,624.90 | 32,249.30 | 12,586.42 | 46,237.24 | 16.64 | 375.04 | 5,149.55 | 16,098.91 | 4,962.82 | 17,293.79 | 20.04 | 123.43 | 3,104.23 | 17,735.38 | 460.61 | 2,018.14 | 28,309.39 | 1,06,437.19 |
| Telangana | 175.44 | 756.70 | 12.71 | 46.33 | 83.95 | 355.94 | 2,061.38 | 6,532.82 | 5,239.72 | 14,654.57 | 7,301.10 | 21,187.39 | 10.66 | 85.33 | 3.60 | 55.83 | 68.38 | 249.88 | 3.29 | 13.57 | (69.35) | (69.35) | 3.52 | 17.38 | 7,593.31 | 22,699.00 |
| Tripura | 5.85 | 25.43 | 6.13 | 18.51 | 14.89 | 44.38 | 151.08 | 502.18 | 311.28 | 972.66 | 462.36 | 1,474.84 | 0.14 | 0.48 | 0.01 | 0.07 | 6.27 | 23.32 | - | - | - | - | 0.05 | 0.05 | 495.71 | 1,587.08 |
| Uttar Pradesh | 761.13 | 2,350.55 | 1.58 | 6.82 | 5.90 | 18.16 | 1,652.73 | 6,477.32 | 3,104.91 | 10,402.92 | 4,757.64 | 16,880.24 | 0.15 | 0.35 | 4.13 | 6.38 | 142.65 | 279.69 | - | 0.33 | - | - | 13.42 | 56.47 | 5,686.61 | 19,598.98 |
| Uttarakhand | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| West Bengal | 302.86 | 891.95 | 21.08 | 57.05 | 41.59 | 149.89 | 1,289.22 | 4,170.51 | 3,285.29 | 9,078.91 | 4,574.51 | 13,249.41 | 11.32 | 23.52 | 4.32 | 373.54 | 87.46 | 235.55 | 0.34 | 1.73 | 5,523.44 | 6,728.93 | 3.91 | 16.45 | 10,570.84 | 21,728.03 |
| Andaman and Nicobar Islands | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Chandigarh | 238.88 | 732.70 | 0.74 | 3.45 | 3.77 | 12.74 | 972.06 | 4,445.83 | 1,753.26 | 6,781.76 | 2,725.32 | 11,227.58 | 0.08 | 0.09 | 0.72 | 2.78 | 115.15 | 219.66 | - | 0.36 | - | - | 3.89 | 17.61 | 3,088.56 | 12,216.97 |
| Dadra & Nagar Haveli | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Daman & Diu | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Delhi | 648.42 | 3,225.71 | 621.83 | 3,186.80 | 71.28 | 285.16 | 819.64 | 2,929.86 | 891.16 | 3,052.77 | 1,710.80 | 5,982.63 | 58.28 | 220.33 | 19.50 | 126.36 | 435.79 | 2,273.50 | 1.96 | 6.73 | - | - | 54.93 | 135.82 | 3,622.79 | 15,443.02 |
| Lakshadweep | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Puducherry | 0.61 | 11.60 | 0.50 | 1.05 | 1.47 | 3.73 | 76.78 | 273.03 | 198.90 | 714.87 | 275.68 | 987.90 | - | 0.05 | 0.17 | 0.43 | 0.73 | 2.82 | - | 0.05 | - | - | 3.11 | 10.21 | 282.26 | 1,017.84 |
| Total | 6,911.81 | 26,461.10 | 2,383.90 | 7,499.75 | 796.64 | 3,553.37 | 30,164.37 | 1,03,497.31 | 60,712.10 | 1,96,610.39 | 90,876.47 | 3,00,107.70 | 253.55 | 1,414.36 | 7,273.86 | 28,494.96 | 8,070.38 | 27,370.82 | 43.26 | 246.43 | 8,337.46 | 43,694.39 | 968.11 | 3,973.04 | 1,25,915.43 | 4,42,815.98 |

Statement for the Quarter Ended March 31,2019 (Rs in Lakhs)

| Reinsurance Risk Concentration | | | | | | | | |
|--------------------------------|--|------------------|-----------------------------|------------------|-----------------------------|------------------|-----------------------------|---|
| S.No. | Reinsurance Placements | | Premium ceded to reinsurers | | | | | Premium ceded to reinsurers / Total reinsurance premium ceded (%) |
| | | Proportional | | Non-Proportional | | Facultative | | |
| | | No of reinsurers | Premium ceded to reinsurers | No of reinsurers | Premium ceded to reinsurers | No of reinsurers | Premium ceded to reinsurers | |
| 1 | No. of Reinsurers with rating of AAA and above | | | | | | | 0.00% |
| 2 | No. of Reinsurers with rating AA but less than AAA | 4 | 1,843.73 | 2 | 134.80 | 15 | 4,689.48 | 11.40% |
| 3 | No. of Reinsurers with rating A but less than AA | 18 | 48,348.38 | 15 | 1,558.91 | 8 | 1,906.25 | 88.59% |
| 4 | No. of Reinsurers with rating BBB but less than A | | | | | | | 0.00% |
| 5 | No. of Reinsurers with rating less than BBB | 2 | 1.77 | 1 | 2.66 | | | 0.01% |
| | Total | 24 | 50,193.89 | 18 | 1,696.38 | 23 | 6,595.72 | 100.00% |

NL-24- Ageing of Claims**Cholamandalam MS General Insurance Co Ltd****Registration No. 123****Date of Registration with the IRDA : July 15, 2002****For the Quarter Ending - Q4 FY'19***(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 | 81 | 267 | 383 | 98 | 15 | 844 | 11671 |
| 2 | Marine Cargo | 5443 | 1175 | 739 | 385 | 47 | 7789 | 1784 |
| 3 | Marine Hull | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | Engineering | 97 | 142 | 100 | 51 | 7 | 397 | 262 |
| 5 | Motor OD | 25596 | 7685 | 1554 | 501 | 142 | 35478 | 15973 |
| 6 | Motor TP | 116 | 601 | 878 | 1024 | 1711 | 4330 | 24616 |
| 7 | Health | 7484 | 195 | 49 | 26 | 16 | 7770 | 3295 |
| 8 | Overseas Travel | 17 | 7 | 8 | 1 | 0 | 33 | 71 |
| 9 | Personal Accident | 285 | 195 | 39 | 25 | 3 | 547 | 1896 |
| 10 | Liability | 343 | 21 | 10 | 9 | 4 | 387 | 174 |
| 11 | Crop | 22 | 8 | 5 | 2 | 0 | 37 | 459 |
| 12 | Miscellaneous | 476 | 344 | 86 | 23 | 0 | 929 | 409 |

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

Date: Quarter end as on 31st Mar'19

No. of claims only

| Sl. No. | Claims Experience | Fire | Marine Cargo | Marine Hull | Engineering | Motor OD | Motor TP | Health | Overseas Travel | Personal Accident | Liability | Crop | Credit | Miscellaneous | Total |
|---------|---|------|--------------|-------------|-------------|----------|----------|--------|-----------------|-------------------|-----------|------|--------|---------------|-------|
| 1 | Claims O/S at the beginning of the period | 805 | 2705 | 0 | 304 | 11397 | 27303 | 17511 | 69 | 524 | 139 | 191 | 0 | 417 | 61365 |
| 2 | Claims reported during the period | 558 | 6677 | 0 | 297 | 35128 | 4589 | 8984 | 29 | 710 | 475 | 66 | 0 | 1012 | 58525 |
| 3 | Claims Settled during the period | 844 | 7789 | 0 | 397 | 35478 | 4330 | 7770 | 33 | 547 | 387 | 37 | 0 | 929 | 58541 |
| 4 | Claims Repudiated during the period | 259 | 166 | 0 | 44 | 1813 | | 1957 | 18 | 129 | 107 | | 0 | 186 | 4679 |
| 5 | Claims closed during the period | 77 | 297 | 0 | 41 | 1917 | 777 | 506 | 20 | 245 | 37 | 10 | 0 | 57 | 3984 |
| 6 | Claims O/S at End of the period | 183 | 1130 | 0 | 119 | 7317 | 26785 | 16262 | 27 | 313 | 83 | 210 | 0 | 257 | 52686 |
| | Less than 3months | 87 | 888 | 0 | 63 | 6258 | 3774 | 1455 | 9 | 188 | 48 | 84 | 0 | 223 | 13077 |
| | 3 months to 6 months | 23 | 135 | 0 | 11 | 577 | 2790 | 18 | 11 | 40 | 5 | 11 | 0 | 13 | 3634 |
| | 6months to 1 year | 30 | 72 | 0 | 8 | 286 | 4496 | 22 | 3 | 25 | 7 | 95 | 0 | 11 | 5055 |
| | 1year and above | 43 | 35 | 0 | 37 | 196 | 15725 | 14767 | 4 | 60 | 23 | 20 | 0 | 10 | 30920 |

FORM NL-26 - CLAIMS INFORMATION - KG Table I

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

Solvency for the period ended 31st March 2019

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

| Item No. | Description | PREMIUM | | | | | | RSM |
|----------|--------------|---------------|-------------|----------------------|--------------------|-----------|-----------|-----------|
| | | Gross Premium | Net Premium | Gross incurred claim | Net incurred Claim | RSM-1 | RSM-2 | |
| 1 | Fire | 27,277.27 | 6,314.13 | 16,458.65 | 3,695.36 | 2,727.73 | 2,468.80 | 2,727.73 |
| 2 | Marine Cargo | 7,499.40 | 1,903.75 | 6,166.92 | 1,086.67 | 899.93 | 1,110.04 | 1,110.04 |
| 3 | Marine Hull | 0.04 | 0.04 | - | - | 0.01 | - | 0.01 |
| 4 | Motor | 3,00,107.89 | 2,63,790.51 | 2,24,326.86 | 2,03,197.23 | 52,758.10 | 60,959.17 | 60,959.17 |
| 5 | Engineering | 3,732.76 | 1,174.97 | 989.39 | 229.65 | 373.28 | 148.41 | 373.28 |
| 6 | Aviation | - | - | - | - | - | - | - |
| 7 | Laibility | 1,514.36 | 1,008.51 | 736.54 | 259.32 | 227.15 | 165.72 | 227.15 |
| 8 | Health | 27,370.82 | 25,347.05 | 10,182.25 | 9,279.85 | 5,069.41 | 2,783.96 | 5,069.41 |
| 9 | Misc | 43,694.39 | 5,858.95 | 55,375.55 | 8,624.23 | 4,369.44 | 8,306.33 | 8,306.33 |
| 10 | Weather | 32,714.26 | 29,834.27 | 8,770.57 | 7,177.65 | 5,966.85 | 2,153.29 | 5,966.85 |
| | Total | 4,43,911.19 | 3,35,232.18 | 3,23,006.73 | 2,33,549.96 | 72,391.90 | 78,095.72 | 84,739.97 |

PERIODIC DISCLOSURES

FORM NL-27 Offices information for Non-Life

Insurer: **Cholamandalam MS General Insurance Company Lim**

Date: **31.03.2019**

| Sl. No. | Office Information | | Number |
|---------|--|-----------------------------------|--------|
| 1 | No. of offices at the beginning of the Quarter | | 90* |
| 2 | No. of branches approved during the Quarter | | NIL |
| 3 | No. of branches | Out of approvals of previous year | NIL |
| 4 | | Out of approvals of this Quarter | NIL |
| 5 | No. of branches closed during the Quarter | | 0 |
| 6 | No. of offices at the end of the Quarter | | 90* |
| 7 | No. of branches approved but not opened | | 2 |
| 8 | No. of rural branches | | NIL |
| 9 | No. of urban branches | | 90* |

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

FORM - 3B**(Read with Regulation 10)****Name of the Insurer: Cholamandalam MS General Insurance Company Limited****Registration Number: 123****Statement as on: 31st Mar 2019****PART - A****Statement of Investment Assets (General Insurer including an insurer carrying on business of re-insurance or health insurance)****(Business within India)****Rs.Lakhs****Periodicity of Submission: Quarterly****Section I**

| No | PARTICULARS | SCH ++ | AMOUNT |
|----|------------------------------|--------|-------------|
| 1 | Investments | 8 | 7,61,059.79 |
| 2 | Loans | 9 | - |
| 3 | Fixed Assets | 10 | 6,869.52 |
| 4 | Current Assets | | |
| | a. Cash & Bank Balance | 11 | 6,382.87 |
| | b. Advances & Other Assets | 12 | 1,19,295.81 |
| 5 | Current Liabilities | | |
| | a. Current Liabilities | 13 | 5,24,886.64 |
| | b. Provisions | 14 | 2,28,384.83 |
| | c. Misc. Exp not Written Off | 15 | - |
| | d. Debit Balance of P&L A/c | | 16,233.57 |

Application of Funds as per Balance Sheet (A)**1,24,102.95**

| | Less: Other Assets | SCH ++ | Amount |
|---|----------------------------------|--------|-------------|
| 1 | Loans (if any) | 9 | - |
| 2 | Fixed Assets (if any) | 10 | 6,869.52 |
| 3 | Cash & Bank Balance (if any) | 11 | 6,382.87 |
| 4 | Advances & Other Assets (if any) | 12 | 1,19,295.81 |
| 5 | Current Liabilities | 13 | 5,24,886.64 |
| 6 | Provisions | 14 | 2,28,384.83 |
| 7 | Misc. Exp not Written Off | 15 | - |
| 8 | Debit Balance of P&L A/c | | 16,233.57 |

Total (B)**TOTAL (B) (6,36,956.84)****'Investment Assets'* As per FORM 3B****(A-B)****7,61,059.79**

FORM - 3B

(Read with Regulation 10)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Statement as on: 31st Mar 2019

PART - A

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

(Business within India)

Rs.Lakhs

Periodicity of Submission: Quarterly

Section II

| No | 'Investment' represented as | Reg. % | SH | | PH | Book Value (SH + PH) | % Actual | FVC Amount | Total | Market Value (h) |
|--------------------------|--|-------------------|---------|-------------------|--------------------|----------------------|-------------|---------------|--------------------|--------------------|
| | | | Balance | FRSM ⁺ | | | | | | |
| | | | (a) | (b) | (c) | d = (a+b+c) | (e) | (f) | (g)=(d+f) | |
| 1 | Central Govt. Securities | Not less than 20% | | 16,771.44 | 1,45,541.26 | 1,62,312.71 | 21.34% | | 1,62,312.71 | 1,62,716.01 |
| 2 | Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above) | Not less than 30% | | 31,612.23 | 2,74,328.44 | 3,05,940.67 | 40.23% | | 3,05,940.67 | 3,09,281.43 |
| 3 | Investment subject to Exposure Norms | | | | | | | | | |
| | a. Housing / Infra & Loans to SG for Housing and FFE | Not less than 15% | | | | | | | | |
| | 1. Approved Investments | | | 23,064.30 | 2,00,150.23 | 2,23,214.53 | 29.35% | 104.00 | 2,23,318.53 | 2,23,886.68 |
| | 2. Other Investments | | | 3,228.95 | 28,020.57 | 31,249.52 | 4.11% | (357.30) | 30,892.22 | 28,534.58 |
| | b. Approved Investments | Not exceeding 55% | | 18,349.83 | 1,59,238.43 | 1,77,588.26 | 23.35% | 1,780.92 | 1,79,369.18 | 1,80,011.83 |
| | c. Other Investments | | | 2,323.27 | 20,161.15 | 22,484.42 | 2.96% | (945.24) | 21,539.19 | 20,937.67 |
| Investment Assets | | 100% | | 78,578.58 | 6,81,898.83 | 7,60,477.41 | 100% | 582.38 | 7,61,059.79 | 7,62,652.18 |

Certification:

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

Date: 25-Apr-19

Signature: _____

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

Full name: NV MURALI

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

Chief of Investments

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

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

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

* Excl of FD of Rs.8.48 Crs held seperately for unclaimed amount of policyholders fund

PERIODIC DISCLOSURES

FORM NL-29 Detail regarding debt securities

Cholamandalam MS General Insurance Company
limited

Date: Quarter ended Mar 31, 2019

Registration No. 123

Date of Registration with the IRDA : July 15, 2002

(Rs in Lakhs)

| | Market Value | | | | Book Value | | | |
|--|------------------|------------------------------|------------------|------------------------------|------------------|------------------------------|------------------|------------------------------|
| | As at 31-03-2019 | As % of total for this class | As at 31-03-2018 | As % of total for this class | As at 31-03-2019 | As % of total for this class | As at 31-03-2018 | As % of total for this class |
| Break down by credit rating | | | | | | | | |
| AAA rated | 2,36,931 | 32.42% | 2,24,075 | 38.32% | 2,35,568 | 32.31% | 2,23,097 | 38.08% |
| AA or better | 1,41,023 | 19.30% | 1,54,454 | 26.41% | 1,40,949 | 19.33% | 1,53,059 | 26.12% |
| Rated below AA & upto A | 34,276 | 4.69% | 2,166 | 0.37% | 35,118 | 4.82% | 2,000 | 0.34% |
| Rated below A but above B | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% |
| B & Below B | 12,375 | 1.69% | | | 14,491 | 1.99% | | |
| Any other (Sovereign) | 3,06,235 | 41.90% | 2,04,093 | 34.90% | 3,02,905 | 41.55% | 2,07,738 | 35.46% |
| | 7,30,838 | | 5,84,788 | | 7,29,031 | | 5,85,894 | |
| BREAKDOWN BY RESIDUAL MATURITY | | | | | | | | |
| Up to 1 year | 62,422 | 8.54% | 48,699 | 8.33% | 62,537 | 8.58% | 48,501 | 8.28% |
| More than 1 year and upto 3years | 2,37,317 | 32.47% | 1,50,072 | 25.66% | 2,37,316 | 32.55% | 1,49,264 | 25.48% |
| More than 3years and up to 7years | 3,05,902 | 41.86% | 2,45,858 | 42.04% | 3,04,214 | 41.73% | 2,45,706 | 41.94% |
| More than 7 years and up to 10 years | 1,21,415 | 16.61% | 1,22,623 | 20.97% | 1,21,181 | 16.62% | 1,24,417 | 21.24% |
| above 10 years | 3,782 | 0.52% | 17,537 | 3.00% | 3,783 | 0.52% | 18,006 | 3.07% |
| | 7,30,838 | | 5,84,788 | | 7,29,031 | | 5,85,894 | |
| Breakdown by type of the issuer | | | | | | | | |
| a. Central Government | 1,62,716 | 22.26% | 1,27,718 | 21.84% | 1,62,313 | 22.26% | 1,30,266 | 22.23% |
| b. State Government | 1,43,519 | 19.64% | 79,439 | 13.58% | 1,40,592 | 19.28% | 80,518 | 13.74% |
| c. Corporate Securities | 4,24,603 | 58.10% | 3,77,631 | 64.58% | 4,26,127 | 58.45% | 3,75,110 | 64.02% |
| | 7,30,838 | | 5,84,788 | | 7,29,031 | | 5,85,894 | |

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 Mar 31, 2019 | Upto the Quarter ended Mar 31, 2019 | For the Quarter ended Mar 31, 2018 | Upto the Quarter ended Mar 31, 2018 |
|--------|--|------------------------------------|-------------------------------------|------------------------------------|-------------------------------------|
| 1 | Gross Written Premium (Direct) Growth | 31.31% | 7.94% | 4.90% | 30.94% |
| 2 | Gross Direct Premium to Shareholders' Funds Ratio (No. of Times) | 0.88 | 3.05 | 0.74 | 3.17 |
| 3 | Growth Rate of Shareholders' Funds | 1.87% | 12.14% | 4.95% | 20.56% |
| 4 | Net Retention Ratio | 80.40% | 75.52% | 82.74% | 77.59% |
| 5 | Net Commission Ratio | 1.83% | 0.38% | 6.69% | 1.33% |
| 6 | Expenses of Management to Gross Direct Premium ratio | 26.44% | 27.10% | 23.07% | 24.74% |
| 7 | Combined Ratio | 103.99% | 104.60% | 102.24% | 100.79% |
| 8 | Technical Reserves to Net Premium Ratio (no. of Times) | (0.66) | 1.93 | (0.45) | 1.64 |
| 9 | Underwriting Balance Ratio (no. of Times) | (0.11) | (0.07) | (0.05) | (0.04) |
| 10 | Operating Profit Ratio ^ | 5.27% | 8.46% | 10.84% | 10.99% |
| 11 | Liquid Assets to Liabilities Ratio # | 0.21 | 0.11 | 0.02 | 0.17 |
| 12 | Net Earnings Ratio | 2.62% | 5.34% | 7.70% | 7.60% |
| 13 | Return on Networth | 1.64% | 12.31% | 4.03% | 18.72% |
| 14 | Available Solvency Margin to required Solvency Margin ratio | 1.55 | 1.55 | 1.61 | 1.61 |
| 15 | NPA ratio - gross & net | | | | |
| | Gross NPA Ratio | 2.20% | 2.20% | Nil | Nil |
| | Net NPA Ratio | 1.72% | 1.72% | Nil | Nil |

Equity Holding Pattern for Non-Life Insurers

| | | | | | |
|---|--|--------------|--------------|--------------|--------------|
| 1 | (a) No. of shares | 29,88,05,700 | 29,88,05,700 | 29,88,05,700 | 29,88,05,700 |
| 2 | (b) Percentage of shareholding (Indian / Foreign) | 60%/40% | 60%/40% | 60%/40% | 60%/40% |
| 3 | (c) % of Government holding (in case of public sector insurance companies) | NA | NA | NA | NA |
| 4 | (a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized) | 5.99 | 5.99 | 8.12 | 8.12 |
| 5 | (b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) | 5.99 | 5.99 | 8.12 | 8.12 |
| 6 | (iv) Book value per share (Rs) [net worth (Share capital + reserves + fair value change - P&L debit balance)/weighted average no. of shares] | 48.64 | 48.64 | 43.38 | 43.38 |

Form NL-31- Related Party Transactions

Cholamandalam MS General Insurance Company Limited

Registration No. 123

Date of Registration with the IRDA : July 15, 2002

(Rs in Lakhs)

| Sl.No. | NAME OF THE RELATED PARTY | Nature of Relationship with the Company | Description of Transactions / Categories | Consideration paid / received* | | | |
|--------|--|--|---|------------------------------------|-------------------------------------|------------------------------------|-------------------------------------|
| | | | | For the Quarter ended Mar 31, 2019 | Upto the Quarter ended Mar 31, 2019 | For the Quarter ended Mar 31, 2018 | Upto the Quarter ended Mar 31, 2018 |
| 1 | CHOLAMANDALAM MS RISK SERVICES LTD | COMPANY UNDER COMMON CONTROL | Rent Recovery | 10.44 | 43.63 | 11.93 | 58.18 |
| 2 | MITSUMI SUMITOMO INSURANCE COMPANY LTD | JOINT VENTURE PARTNER | Rent Recovery | 35.09 | 143.42 | 36.57 | 146.61 |
| 3 | CHOLAMANDALAM MS RISK SERVICES LTD | COMPANY UNDER COMMON CONTROL | Fees incurred for Risk Inspection and advisory services | 62.98 | 252.59 | 1,225.95 | 3,823.14 |
| 4 | MITSUMI SUMITOMO INSURANCE COMPANY LTD | JOINT VENTURE PARTNER | Reinsurance Recovery on Claims | 1,222.38 | 2,986.11 | 961.74 | 7,896.66 |
| 5 | MITSUMI SUMITOMO INSURANCE COMPANY LTD | JOINT VENTURE PARTNER | Reinsurance Ceded | 955.66 | 4,629.61 | 841.34 | 4,411.55 |
| 6 | MITSUMI SUMITOMO INSURANCE COMPANY LTD | JOINT VENTURE PARTNER | Reinsurance Commission Received | 199.75 | 1,061.75 | 157.74 | 705.86 |
| 7 | TUBE INVESTMENTS OF INDIA LIMITED | HOLDING COMPANY | Premium Received | Note | Note | - | 176.32 |
| 8 | SHANTHI GEARS LIMITED | FELLOW SUBSIDIARY | Premium Received | Note | Note | - | 33.64 |
| 9 | CHOLAMANDALAM MS RISK SERVICES LTD | COMPANY UNDER COMMON CONTROL | Premium Received | 0.16 | 3.36 | 0.10 | 0.36 |
| 10 | KEY MANAGEMENT PERSONNEL | KEY MANAGEMENT PERSONNEL & Their Relatives | Premium Received | - | 1.27 | - | 0.04 |
| 11 | KEY MANAGEMENT PERSONNEL | KEY MANAGEMENT PERSONNEL | Remuneration & Secondment Charges | 169.10 | 729.72 | 98.90 | 351.60 |
| 12 | CHOLAMANDALAM MS RISK SERVICES LTD | COMPANY UNDER COMMON CONTROL | (Payable) Management Expenses | - | - | 584.05 | 584.05 |
| 13 | MITSUMI SUMITOMO INSURANCE COMPANY LTD | JOINT VENTURE PARTNER | Receivable / (Payable) (Net) – Risk Services cost, Commission & Marketing Expenses and Management expenses recovery | 14.80 | 14.80 | 12.37 | 12.37 |
| 14 | MITSUMI SUMITOMO INSURANCE COMPANY LTD | JOINT VENTURE PARTNER | Management Expenses,Sitting fees,Secondment charges ,Expenses and | 141.39 | 142.54 | 1.80 | 12.80 |
| 15 | CHOLAMANDALAM MS RISK SERVICES LTD | COMPANY UNDER COMMON CONTROL | Management Expenses,Sitting fees,Secondment charges ,Expenses and | 21.15 | 72.08 | - | - |
| 16 | CHOLAMANDALAM FINANCIAL HOLDINGS LIMITED | HOLDING COMPANY | Management Expenses,Sitting fees,Secondment charges ,Expenses and | 196.62 | 794.07 | 150.77 | 301.53 |
| 17 | MITSUMI SUMITOMO INSURANCE COMPANY LTD | JOINT VENTURE PARTNER | Management Expenses recovered | 3.90 | 5.61 | 10.45 | 13.22 |
| 18 | CHOLAMANDALAM FINANCIAL HOLDINGS LIMITED | FELLOW SUBSIDIARY | Management Expenses and Branding,rent receivables (Net) | Note | Note | - | 0.93 |
| 19 | MITSUMI SUMITOMO INSURANCE COMPANY LTD | JOINT VENTURE PARTNER | Due (from)/ to other entities Carrying on Insurance Business | 634.93 | 634.93 | 5,046.31 | 5,046.31 |
| 20 | TUBE INVESTMENTS OF INDIA LIMITED | HOLDING COMPANY | Claims Incurred (Net) | Note | Note | - | 13.62 |
| 21 | CHOLAMANDALAM MS RISK SERVICES LTD | COMPANY UNDER COMMON CONTROL | Claims Incurred (Net) | - | - | - | 0.13 |
| 22 | SHANTHI GEARS LIMITED | FELLOW SUBSIDIARY | Claims Incurred (Net) | Note | Note | - | 0.04 |
| 23 | KEY MANAGEMENT PERSONNEL | KEY MANAGEMENT PERSONNEL | Claims Incurred (Net) | - | - | - | 0.37 |
| 24 | CHOLAMANDALAM FINANCIAL HOLDINGS LIMITED | HOLDING COMPANY | Dividend Paid | - | 1,075.70 | - | 1,075.70 |
| 25 | MITSUMI SUMITOMO INSURANCE COMPANY LTD | JOINT VENTURE PARTNER | Dividend Paid | - | 717.10 | - | 717.10 |
| 26 | MITSUMI SUMITOMO INSURANCE COMPANY LTD | JOINT VENTURE PARTNER | Advance received | - | - | - | 5,254.88 |
| 27 | CHOLAMANDALAM MS RISK SERVICES LTD | COMPANY UNDER COMMON CONTROL | Advance paid | - | 235.00 | - | - |
| 28 | CHOLAMANDALAM MS RISK SERVICES LTD | COMPANY UNDER COMMON CONTROL | Advance repaid | - | 683.26 | - | - |
| | | | | | | | |

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

FORM NL-32 Products Information

| | |
|---|--------------------|
| Insurer: Cholamandalam MS General Insurance Co. Ltd | Date: FY 2018-2019 |
|---|--------------------|

Registration No. 123

Date of Registration with the IRDA : July 15, 2002

[illegible]

FORM NL-33 - SOLVENCY MARGIN - KGII**TABLE - II****Insurer: Cholamandalam MS General Insurance Co Ltd****Registration No. 123****Date of Registration with the IRDA : July 15, 2002****Solvency for the Period ended on 31st March 2019****Available Solvency Margin and Solvency Ratio****(Rs. in Lakhs)**

| Item | Description | Notes No. | Amount |
|-------------|--|------------------|---------------|
| (1) | (2) | (3) | (4) |
| 1 | Available Assets in Policyholders' Funds (adjusted value of Assets as mentioned in Form IRDA-Assets-TA): | | 7,60,464.77 |
| | Deduct: | | |
| 2 | Liabilities (reserves as mentioned in Form TR) | | 5,00,444.15 |
| 3 | Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet) | | 2,23,362.95 |
| 4 | Excess in Policyholders' Funds (1-2-3) | | 36,657.67 |
| 5 | Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-TA): | | 1,23,270.73 |
| | Deduct: | | |
| 6 | Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet) | | 28,345.39 |
| 7 | Excess in Shareholders' Funds (5-6) | | 94,925.34 |
| 8 | Total Available Solvency Margin [ASM] (4+7) | | 1,31,583.01 |
| 9 | Total Required Solvency Margin [RSM] | | 84,739.98 |
| 10 | Solvency Ratio (Total ASM/Total RSM) | | 1.553 |
| | | | |
| | | | |
| | | | |

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: 31/03/2019 |
|--------------------------------|--------------------------|------------------------------------|---|
| Board of Directors | | | |
| Sl. No. | Name of person | Role/designation | Details of change in the period |
| 1 | Mr. M M Murugappan | Chairman | No Change |
| 2 | Mr. Margam Rama Prasad | Non-executive Independent Director | No Change |
| 3 | Ms.Shubhalakshmi Panse | Non-executive Independent Director | No Change |
| 4 | Mr. N S R Chandra Prasad | Non-executive Independent Director | No Change |
| 5 | Mr. Sridharan Rangarajan | Director | Appointed as Additional Director w.e.f 24.10.2018 |
| 6 | Mr.Tamaki Kawate # | Director | No Change |
| 7 | Mr.S S Gopalarathnam | Managing Director | No Change |
| 8 | Mr. Takahiko Shibakawa # | Wholtime Director | No Change |

Key Managerial Personnel (as on 01/04/2019)

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

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

Ceased to be Directors w.e.f. closing hours of March 31, 2019

*** The following persons has been appointed as Directors w.e.f. April 1, 2019

| Sl. No. | Name of person | Role/designation |
|---------|-------------------|---------------------|
| 1 | Mr. Takashi Kishi | Wholtime Director |
| 2 | Mr. Hideo Yoshida | Additional Director |

Statement as on:

31-Mar-19

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 | 7.85% IL&FS DB 24-10-2019 | 7.85 | | 1500 | | 117.8 | | 24-10-2018 | | | | | | Sub Standard | 10% | 150 |
| IODS | INFRASTRUCTURE LEASING & FINANCIAL SERVICES LIMITED | 7.80% IL&FS DB 30-11-2020 | 7.80 | | 1499 | | 117.0 | | 14-11-2018 | | | | | | Sub Standard | 10% | 150 |
| IODS | INFRASTRUCTURE LEASING & FINANCIAL SERVICES LIMITED | 9.95% IL&FS DB 04-02-2019 | 9.95 | | 200 | 200 | 19.8 | 04-02-2019 | 04-02-2019 | | | | 200 | In Meeting Dated 22nd Apr 2019 | Write off | | |
| IODS | INFRASTRUCTURE LEASING & FINANCIAL SERVICES LIMITED | 8.25% IL&FS DB 01-03-2022 | 8.25 | | 1000 | | 82.5 | | 01-03-2019 | | | | | | Sub Standard | 10% | 100 |
| IODS | INFRASTRUCTURE LEASING & FINANCIAL SERVICES LIMITED | 8.25% IL&FS DB 03-03-2022 | 8.25 | | 500 | | 41.3 | | 04-03-2019 | | | | | | Sub Standard | 10% | 50 |
| IODS | INFRASTRUCTURE LEASING & FINANCIAL SERVICES LIMITED | 8.00% IL&FS DB 11-05-2020 | 8.00 | | 1500 | | | | | | | | | | Sub Standard | 10% | 150 |
| IODS | INFRASTRUCTURE LEASING & FINANCIAL SERVICES LIMITED | 8.75% IL&FS DB 29-07-2020 | 8.75 | | 500 | | | | | | | | | | Sub Standard | 10% | 50 |
| IODS | INFRASTRUCTURE LEASING & FINANCIAL SERVICES LIMITED | 8.75% IL&FS DB 31-07-2020 | 8.75 | | 2000 | | | | | | | | | | Sub Standard | 10% | 200 |
| IODS | INFRASTRUCTURE LEASING & FINANCIAL SERVICES LIMITED | 8.90% IL&FS DB 23-05-2023 | 8.90 | | 1000 | | | | | | | | | | Sub Standard | 10% | 100 |
| IODS | INFRASTRUCTURE LEASING & FINANCIAL SERVICES LIMITED | 9.00% IL&FS DB 09-06-2023 | 9.00 | | 995 | | | | | | | | | | Sub Standard | 10% | 100 |
| OLDB | IL & FS FINANCIAL SERVICES LTD | 8.65% ILFS FIN SERVICES LTD DB 06-12-2021 | 8.65 | | 2000 | | 173.0 | | 06-12-2018 | | | | 2000 | In Meeting Dated 22nd Apr 2019 | Write off | | |
| OLDB | IL & FS FINANCIAL SERVICES LTD | 8.75% ILFS FIN SERVICES LTD DB 28-03-2023 | 8.75 | | 1003 | | 87.5 | | 28-03-2019 | | | | | | Sub Standard | 10% | 100 |
| OLDB | IL & FS FINANCIAL SERVICES LTD | 7.75% ILFS FIN SERVICES LTD DB 01-09-2022 | 7.75 | | 995 | | | | | | | | | | Sub Standard | 10% | 100 |
| OLDB | IL & FS FINANCIAL SERVICES LTD | 8.54% ILFS FIN SERVICES LTD DB 08-11-2019 | 8.54 | | 1500 | | | | | | | | | | Sub Standard | 10% | 150 |
| OLDB | IL & FS FINANCIAL SERVICES LTD | 9.50% ILFS FIN SERVICES LTD DB 03-07-2019 | 9.50 | | 500 | | | | | | | | | | Sub Standard | 10% | 50 |
| | | | | | | | | | | | | | | | | | |
| | TOTAL | | | | 16691 | 200 | 638.8 | | | | | | 2200 | | | | 1450 |

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: 25-Apr-19

SIGNATURE

Note:

A. Category of Investmet (COI) shall be as per INV/GLN/001/2003-04

B. FORM 7A shall be submitted in respect of each 'fund'.

C. Classification shall be as per F&A-Circulars-169-Jan-07 Dt.24-01-07.

FULL NAME & DESIGNATION: N.V. Murali

Chief Investment Officer

(Read with Regulation 10)

Registration Number: 123

Statement as on: 31 Mar 2019

Statement of Investment and

Periodicity of Submission: Quarterly

Name of the Fund

34.94% 34.94%

Rs Lakhs

| No. | Category of Investment | Category Code | Current Quarter | | | | | Year to Date (current year) | | | | | Year to Date (previous year) ³ | | | | |
|-----|--|---------------|--|--------------|----------------------------|------------------------------|----------------------------|--|--------------|----------------------------|------------------------------|----------------------------|--|--------------|----------------------------|------------------------------|----------------------------|
| | | | Investment as on 31-03-2019 (Rs.) ¹ | | Income on Investment (Rs.) | Gross Yield (%) ¹ | Net Yield (%) ² | Investment as on 31-03-2019 (Rs.) ¹ | | Income on Investment (Rs.) | Gross Yield (%) ¹ | Net Yield (%) ² | Investment as on 31-03-2018 (Rs.) ¹ | | Income on Investment (Rs.) | Gross Yield (%) ¹ | Net Yield (%) ² |
| A | CENTRAL GOVT. SECURITIES | | Book Value | Market Value | | | | Book Value | Market Value | | | | Book Value | Market Value | | | |
| A01 | Central Government Bonds | CGSB | 1,62,313 | 162716 | 2750 | 7.03% | 4.58% | 1,62,313 | 1,62,716 | 104 | 7.11% | 4.62% | 1,30,266 | 1,27,718 | 9,373 | 7.85% | 5.13% |
| 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 | SGBB | 1,40,592 | 143519 | 2398 | 7.70% | 5.01% | 1,40,592 | 1,43,519 | 71 | 7.50% | 4.88% | 77,472 | 76,375 | 5,926 | 8.23% | 5.38% |
| B03 | State Government Guaranteed Loans | SDDL | - | | | | | | | | | | | | | | |
| B04 | Other Approved Securities (excluding Infrastructure Investments) | SGOA | 3,036 | 3046 | 60 | 7.92% | 5.15% | 3,036 | 3,046 | 2 | 7.98% | 5.19% | 3,046 | 3,065 | 142 | 7.97% | 5.21% |
| B05 | Guaranteed Equity | SGGE | - | | | | | | | | | | | | | | |
| C | (a) HOUSING & LOANS TO STATE GOVT FOR HOUSING / FFE | | | | | | | | | | | | | | - | | |
| C01 | Loans to State Government for Housing | HLSH | - | | | | | | | | | | | | | | |
| C02 | Loans to State Government for Fire Fighting Equipments | HLSF | - | | | | | | | | | | | | | | |
| C03 | Term Loan - HUDCO / NHB / Institutions accredited by NHB | HTLN | - | | | | | | | | | | | | | | |
| C04 | Commercial Papers - NHB / Institutions accredited by NHB | HTLN | - | | | | | | | | | | | | | | |
| C05 | Housing - Securitised Assets | HMBB | - | | | | | | | | | | | | | | |
| 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 | 81,051 | 81151 | 2033 | 8.30% | 5.40% | 81,051 | 81,151 | 87 | 8.38% | 5.45% | 1,01,690 | 1,02,450 | 8,173 | 8.84% | 5.78% |
| C10 | Bonds/DebenturesissuedbyAuthorityconstitutedunderanyHousing/Bu ildingSchemeapprovedby Central / State / any Authority or Body constituted by Central / State Act | HTDA | - | | | | | | | | | | | | | | |
| | TAX FREE BONDS | | | | | | | | | | | | | | - | | |
| C11 | Bonds / Debentures issued by HUDCO | HFHD | 1,626 | 1626 | 25 | 6.20% | 4.04% | 1,626 | 1,626 | 1 | 6.08% | 3.96% | 439 | 469 | 19 | 5.81% | 5.81% |
| C12 | Bonds / Debentures issued by NHB / Institutions accredited by NHB | HFDD | 1,824 | 1824 | 30 | 6.61% | 4.30% | 1,824 | 1,824 | 1 | 6.66% | 4.33% | 1,830 | 2,023 | 123 | 6.66% | 6.66% |
| C13 | Bonds/DebenturesissuedbyAuthorityconstitutedunderanyHousing/Bu ildingSchemeapprovedby Central / State / any Authority or Body constituted by Central / State Act | HFDA | - | | | | | | | | | | | | | | |
| | (b) OTHER INVESTMENTS (HOUSING) | | | | | | | | | | - | | | | - | | |
| C14 | Debentures / Bonds / CPs / Loans | HODS | 18,215 | 17279 | 118 | 9.01% | 5.86% | 18,215 | 17,279 | 1 | 9.01% | 5.86% | - | - | - | 0.00% | 0.00% |
| 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 | 643 | 750 | 16 | 2.39% | 1.56% | 643 | 750 | 0 | 4.01% | 2.61% | 674 | 811 | 18 | 3.78% | 3.78% |
| C20 | Infrastructure - Corporate Securities - Equity shares-Quoted | ITCE | 47 | 43 | 0 | 0.00% | 0.00% | 47 | 43 | 0 | 1.61% | 1.05% | 47 | 46 | 26 | 11.08% | 11.08% |
| C21 | Infrastructure - Equity (Promoter Group) | IEPG | - | | | | | | | | | | | | | | |
| C22 | Infrastructure - Securitised Assets | IESA | - | | | | | | | | | | | | | | |

(Read with Regulation 10)

Registration Number: 123

Statement as on: 31 Mar 2019

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Name of the Fund

34.94% 34.94%

Rs Lakhs

| No. | Category of Investment | Category Code | Current Quarter | | | | | Year to Date (current year) | | | | | Year to Date (previous year) ³ | | | | |
|-----|--|---------------|--|--------|----------------------------|------------------------------|----------------------------|--|----------|----------------------------|------------------------------|----------------------------|--|----------|----------------------------|------------------------------|----------------------------|
| | | | Investment as on 31-03-2019 (Rs.) ¹ | | Income on Investment (Rs.) | Gross Yield (%) ¹ | Net Yield (%) ² | Investment as on 31-03-2019 (Rs.) ¹ | | Income on Investment (Rs.) | Gross Yield (%) ¹ | Net Yield (%) ² | Investment as on 31-03-2018 (Rs.) ¹ | | Income on Investment (Rs.) | Gross Yield (%) ¹ | Net Yield (%) ² |
| C23 | Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group) | IDPG | - | | | | | | | | | | | | | | |
| C24 | Infrastructure - Infrastructure Development Fund (IDF) | IDDF | 34,022 | 33833 | 676 | 7.95% | 5.17% | 34,022 | 33,833 | 27 | 8.04% | 5.23% | 30,051 | 30,038 | 1,763 | 7.98% | 5.22% |
| 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 | 19,398 | 19924 | 412 | 8.56% | 5.57% | 19,398 | 19,924 | 10 | 8.60% | 5.59% | 1,564 | 1,587 | 45 | 7.92% | 5.18% |
| C28 | Infrastructure - PSU - CPs | IPCP | - | | | | | | | | | | | | | | |
| C29 | Infrastructure - Other Corporate Securities - Debentures/ Bonds | ICTD | 25,025 | 25157 | 535 | 8.43% | 5.48% | 25,025 | 25,157 | 20 | 7.06% | 4.59% | 28,372 | 28,408 | 1,806 | 8.36% | 5.47% |
| C30 | Infrastructure - Other Corporate Securities - CPs | ICCP | - | | | | | | | | | | | | | | |
| C31 | Infrastructure - Term Loans (with Charge) | ILWC | - | | | | | | | | | | | | | | |
| | TAX FREE BONDS | | | | | | | | | | | | | | - | | |
| C32 | Infrastructure - PSU - Debentures / Bonds | IPFD | 59,580 | 59580 | 915 | 6.06% | 3.94% | 59,580 | 59,580 | 37 | 6.11% | 3.97% | 59,580 | 65,439 | 4,242 | 7.58% | 7.58% |
| C33 | Infrastructure - Other Corporate Securities - Debentures/ Bonds | ICFD | - | | | | | | | | | | | | | | |
| | (d) INFRASTRUCTURE - OTHER INVESTMENTS | | | | | | | | | | | | | | | | |
| C34 | Infrastructure - Equity (including unlisted) | IOEQ | 541 | 184 | 0 | 0.00% | 0.00% | 541 | 184 | 0 | 0.50% | 0.32% | 541 | 326 | 5 | 1.18% | 1.18% |
| C35 | Infrastructure - Debentures / Bonds / CPs / loans | IODS | 12,494 | 11072 | 57 | 1.80% | 1.17% | 12,494 | 11,072 | 2 | 2.87% | 1.87% | 2,000 | 2,166 | 283 | 10.48% | 6.86% |
| C36 | Infrastructure - Securitised Assets | IOSA | - | | | | | | | | | | | | | | |
| C37 | Infrastructure - Equity (Promoter Group) | IOPE | - | | | | | | | | | | | | | | |
| C38 | Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group) | IOPD | - | | | | | | | | | | | | | | |
| C39 | Onshore Rupee Bonds issued by ADB and IFC (Infrastructure- others) | IOOB | - | | | | | | | | | | | | | | |
| C40 | Long Term Bank Bonds Other Investment– Infrastructure | IOLB | - | | | | | | | | | | | | | | |
| D | APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS | | | | | | | | | | | | | | - | | |
| D01 | PSU - Equity shares - Quoted | EAEQ | 2,807 | 2232 | 97 | 3.27% | 2.12% | 2,807 | 2,232 | 1 | 4.92% | 3.20% | 2,397 | 2,306 | 445 | 19.08% | 19.08% |
| D02 | Corporate Securities - Equity shares (Ordinary)- Quoted | EACE | 8,243 | 10591 | 117 | 1.41% | 0.92% | 8,243 | 10,591 | 7 | 9.56% | 6.22% | 6,905 | 8,889 | 708 | 11.52% | 11.52% |
| 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 | 983 | 1018 | 20 | 8.01% | 5.21% | 983 | 1,018 | 0 | 8.02% | 5.22% | - | - | - | 0.00% | 0.00% |
| D06 | Corporate Securities - Bonds - (Tax Free) | EPBF | 1,061 | 1061 | 15 | 5.68% | 3.69% | 1,061 | 1,061 | 1 | 5.73% | 3.73% | 1,070 | 1,163 | 43 | 5.72% | 5.72% |
| D07 | Corporate Securities - Preference Shares | EPNQ | - | | | | | | | | | | | | | | |
| D08 | Corporate Securities - Investment in Subsidiaries | ECIS | - | | | | | | | | | | | | | | |
| D09 | Corporate Securities - Debentures | ECOS | 1,22,793 | 123593 | 2786 | 8.62% | 5.61% | 1,22,793 | 1,23,593 | 109 | 8.49% | 5.52% | 1,16,377 | 1,17,233 | 9,183 | 9.06% | 5.92% |
| D10 | Corporate Securities - Debentures / Bonds/ CPs / Loan - (Promoter Group) | EDPG | 21,143 | 21051 | 482 | 9.01% | 5.86% | 21,143 | 21,051 | 20 | 9.08% | 5.91% | 22,195 | 22,486 | 1,573 | 9.38% | 6.13% |
| D11 | Municipal Bonds - Rated | EMUN | - | | | | | | | | | | | | | | |
| D12 | Investment properties - Immovable | EINP | 2,883 | 2668 | 0 | 0.00% | 0.00% | 2,883 | 2,668 | - | 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 | 5,500 | 5500 | 2 | 6.07% | 3.95% | 5,500 | 5,500 | 1 | 9.06% | 5.90% | 10,657 | 10,657 | 2,416 | 8.95% | 5.85% |
| D17 | Deposits - CDs with Scheduled Banks | EDCD | - | | | | | | | | | | | | | | |

(Read with Regulation 10)

Registration Number: 123

Statement as on: 31 Mar 2019

| Statement as on: 31 Mar 2019 | Name of the Fund |
|------------------------------|------------------|
|------------------------------|------------------|

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

34.94% 34.94%

Rs Lakhs

[illegible]

(Read with Regulation 10)

Registration Number: 123

Statement as on: 31 Mar 2019

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Name of the Fund

34.94% 34.94%

Rs Lakhs

| No. | Category of Investment | Category Code | Current Quarter | | | | Year to Date (current year) | | | | Year to Date (previous year) ³ | | | | | | |
|-----|---|---------------|--|--------|----------------------------|------------------------------|-----------------------------|--|----------|----------------------------|---|----------------------------|--|----------|----------------------------|------------------------------|----------------------------|
| | | | Investment as on 31-03-2019 (Rs.) ¹ | | Income on Investment (Rs.) | Gross Yield (%) ¹ | Net Yield (%) ² | Investment as on 31-03-2019 (Rs.) ¹ | | Income on Investment (Rs.) | Gross Yield (%) ¹ | Net Yield (%) ² | Investment as on 31-03-2018 (Rs.) ¹ | | Income on Investment (Rs.) | Gross Yield (%) ¹ | Net Yield (%) ² |
| E14 | Term Loans (without Charge) | OTLW | - | | | | | | | | | | | | | | |
| E15 | Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes | OMGS | - | | | | | | | | | | | | | | |
| E16 | Mutual Funds - (under Insurer's Promoter Group) | OMPG | - | | | | | | | | | | | | | | |
| E17 | Securitised Assets | OPSA | - | | | | | | | | | | | | | | |
| E18 | Investment properties - Immovable | OIPI | - | | | | | | | | | | | | | | |
| E19 | Passively Managed Equity ETF (Non Promoter Group) | OETF | - | | | | | | | | | | | | | | |
| E20 | Passively Managed Equity ETF (Promoter Group) | OETP | - | | | | | | | | | | | | | | |
| E21 | Onshore Rupee Bonds issued by ADB and IFC | OORB | - | | | | | | | | | | | | | | |
| E22 | Debt Capital Instruments (DCI-Basel III) | ODCI | - | | | | | | | | | | | | | | |
| E23 | Redeemable Non-cumulative Preference Shares (RNCPS - Basel III) | ORNP | - | | | | | | | | | | | | | | |
| E24 | Redeemable Cumulative Preference Shares (RCPS - Basel III) | ORCP | - | | | | | | | | | | | | | | |
| E25 | Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9) | ORAD | - | | | | | | | | | | | | | | |
| E26 | Reclassified Approved Investments - Equity (Point 6 under Note for Regulation 4 to 9) | ORAE | 2,082 | 1138 | 0 | 0.00% | 0.00% | 2,082 | 1,138 | 1 | 3.25% | 2.11% | 1,782 | 1,327 | 453 | 21.69% | 21.69% |
| E27 | Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (PSU Bonds) | OAPS | - | | | | | | | | | | | | | | |
| E28 | Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (Private Bonds) | OAPB | - | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | - | | | | |
| | TOTAL | | 7,60,477 | 762652 | 14200 | 7.80% | 5.07% | 7,60,477 | 7,62,652 | 531 | 7.92% | 5.15% | 6,35,056 | 6,41,336 | 48,172 | 8.87% | 5.80% |

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

Date: 25-Apr-19

Signature

| | |
|-----------|-----------|
| Full Name | NV MURALI |
|-----------|-----------|

Chief of Investments

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

1 Based on daily simple Average of Investments

² Yield netted for Tax

³ In the previous year column, the figures of the corresponding Year to date of the previous financial year shall be shown

⁴ FORM-1 shall be prepared in respect of each fund. In case of ULIP FORM 1 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.

⁵ YTD Income on investment shall be reconciled with figures in P&L and Revenue account

Name of the Insurer: CHOLAMANDLAM MS GENERAL INSURANCE COMPANY LIMITED

Registration Number: 123 Date of Registration with the IRDA: July 15, 2002

Statement as on: 31st Mar 2019

Name of Fund

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs Lakhs

| No | Name of the Security | COI | Amount | Date of Purchase | Rating Agency | Original Grade | Current Grade | Date of Downgrade | Remarks |
|---|----------------------|---------|------------|------------------|---------------|----------------|---------------|-------------------|---------|
| A. During the Quarter ¹ | | | | | | | | | |
| 7.44% PNB HOUSING DB 31-10-2019 | HTDN | 498.65 | 09-04-2018 | FITCH | IND AAA | IND AA+ | | 10-01-2019 | |
| 7.46% PNB HOUSING DB 30-04-2020 | HTDN | 500.00 | 20-08-2018 | FITCH | IND AAA | IND AA+ | | 10-01-2019 | |
| 7.50% PNB HOUSING DB 15-09-2020 | HTDN | 3002.30 | 30-10-2018 | FITCH | IND AAA | IND AA+ | | 10-01-2019 | |
| 7.53% PNB HOUSING DB 31-12-2020 | HTDN | 1000.00 | 31-10-2017 | FITCH | IND AAA | IND AA+ | | 10-01-2019 | |
| 7.58% PNB HOUSING DB 15-03-2021 | HTDN | 500.00 | 15-11-2017 | FITCH | IND AAA | IND AA+ | | 10-01-2019 | |
| 7.59% PNB HOUSING DB 27-07-2022 | HTDN | 1000.89 | 10-08-2017 | FITCH | IND AAA | IND AA+ | | 10-01-2019 | |
| 7.63% PNB HOUSING DB 14-07-2020 | HTDN | 1483.20 | 08-06-2018 | FITCH | IND AAA | IND AA+ | | 10-01-2019 | |
| 7.63% PNB HOUSING DB 15-12-2020 | HTDN | 3468.36 | 29-06-2018 | FITCH | IND AAA | IND AA+ | | 10-01-2019 | |
| 7.77% PNB HOUSING DB 25-09-2020 | HTDN | 250.90 | 07-08-2017 | FITCH | IND AAA | IND AA+ | | 10-01-2019 | |
| 7.80% PNB HOUSING DB 07-05-2021 | HTDN | 500.00 | 06-06-2017 | FITCH | IND AAA | IND AA+ | | 10-01-2019 | |
| 8.47% PNB HOUSING DB 01-07-2021 | HTDN | 1014.49 | 31-03-2017 | FITCH | IND AAA | IND AA+ | | 10-01-2019 | |
| 8.56% PNB HOUSING DB 28-07-2020 | HTDN | 1998.48 | 20-08-2018 | FITCH | IND AAA | IND AA+ | | 10-01-2019 | |
| 8.59% PNB HOUSING DB 17-06-2020 | HTDN | 503.34 | 05-04-2018 | FITCH | IND AAA | IND AA+ | | 10-01-2019 | |
| 8.65% PNB HOUSING DB 28-06-2019 | HTDN | 2506.74 | 09-08-2017 | FITCH | IND AAA | IND AA+ | | 10-01-2019 | |
| 9.50% YES BANK DB 23-12-2026 | EPPD | 4981.67 | 06-03-2017 | CARE | CARE AA+ | CARE AA | | 30-01-2019 | |
| 7.56% TATA MOTORS DB 22-06-2022 | ECOS | 1479.76 | 11-04-2018 | CARE | CARE AA+ | CARE AA | | 20-02-2019 | |
| 9.0291% TATA MOTOR FIN DB 30-01-2020 | ECOS | 1500.00 | 09-08-2018 | CARE | CARE AA+ | CARE AA | | 25-02-2019 | |
| 8.20% REL CAP DB 17-10-2019 | ECOS | 1000.00 | 17-10-2016 | CARE | CARE AA | CARE A+ | | 07-03-2019 | |
| 8.23% REL CAP DB 04-10-2019 | ECOS | 998.70 | 23-08-2017 | CARE | CARE AA | CARE A+ | | 07-03-2019 | |
| 8.23% REL CAP DB 27-09-2019 | ECOS | 997.32 | 01-09-2017 | CARE | CARE AA | CARE A+ | | 07-03-2019 | |
| 8.50% REL CAP DB 02-11-2021 A | ECOS | 500.00 | 23-01-2017 | CARE | CARE AA | CARE A+ | | 07-03-2019 | |
| 8.50% REL CAP DB 14-02-2022 | ECOS | 499.54 | 17-02-2017 | CARE | CARE AA | CARE A+ | | 07-03-2019 | |
| 8.65% REL CAP DB 02-08-2021 | ECOS | 997.62 | 10-10-2017 | CARE | CARE AA | CARE A+ | | 07-03-2019 | |
| 8.90% REL CAP DB 09-09-2021 | ECOS | 2016.52 | 07-02-2017 | CARE | CARE AA | CARE A+ | | 07-03-2019 | |
| 8.70% RELIANCE HOME FINANCE LTD DB 03-01- | HTDN | 499.64 | 07-02-2017 | CARE | CARE AA | CARE A+ | | 07-03-2019 | |
| 8.90% RELIANCE HOME FINANCE LTD DB 03-01- | HTDN | 1498.55 | 06-01-2017 | CARE | CARE AA | CARE A+ | | 07-03-2019 | |
| 11.00% DEWAN HF LTD DB 12-09-2019 | HTDN | 1000.00 | 19-10-2015 | CARE | CARE AAA | CARE A | | 31-03-2019 | |
| 8.90% DEWAN HF LTD DB 04-06-2021 | HTDN | 1487.95 | 07-06-2018 | CARE | CARE AAA | CARE A | | 31-03-2019 | |
| 9.00% DEWAN HF LTD DB 03-06-2019 | HTDN | 500.00 | 07-06-2016 | CARE | CARE AAA | CARE A | | 31-03-2019 | |
| 9.05% DEWAN HF LTD DB 09-09-2021 | HTDN | 1928.87 | 16-08-2018 | CARE | CARE AAA | CARE A | | 31-03-2019 | |
| 9.05% DEWAN HF LTD DB 09-09-2023 | HTDN | 4065.28 | 09-11-2017 | CARE | CARE AAA | CARE A | | 31-03-2019 | |
| 9.10% DEWAN HF LTD DB 16-08-2019 | HTDN | 273.36 | 30-08-2017 | CARE | CARE AAA | CARE A | | 31-03-2019 | |
| 9.10% DEWAN HF LTD DB 16-08-2021 | HTDN | 1173.87 | 07-12-2017 | CARE | CARE AAA | CARE A | | 31-03-2019 | |
| 9.15% DEWAN HF LTD DB 09-09-2021 | HTDN | 1254.08 | 08-02-2017 | CARE | CARE AAA | CARE A | | 31-03-2019 | |
| 9.25% DEWAN HF LTD DB 09-09-2023 | HTDN | 3032.74 | 30-10-2017 | CARE | CARE AAA | CARE A | | 31-03-2019 | |
| 9.25% DEWAN HF LTD DB 16-08-2021 | HTDN | 500.58 | 24-08-2016 | CARE | CARE AAA | CARE A | | 31-03-2019 | |
| 9.50% DEWAN HF LTD DB 08-07-2020 | HTDN | 1000.00 | 08-07-2015 | CARE | CARE AAA | CARE A | | 31-03-2019 | |
| | | | | | | | | | |
| B. As on Date ² | | | | | | | | | |
| 11.40% TATA POWER DB 02-06-2021 | IDOS | 2000.00 | 07-06-2011 | CRISIL | AA | AA- | | 17-10-2013 | |
| 9.95% IL&FS DB 04-02-2019 | ICTD | 200.00 | 16-07-2015 | CARE | CARE AAA | CARE D | | 18-09-2018 | |
| 8.75% IL&FS DB 29-07-2020 | ICTD | 500.00 | 29-07-2015 | CARE | CARE AAA | CARE D | | 18-09-2018 | |
| 8.75% IL&FS DB 31-07-2020 | ICTD | 2000.00 | 04-08-2015 | CARE | CARE AAA | CARE D | | 18-09-2018 | |
| 7.85% IL&FS DB 24-10-2019 | ICTD | 1500.00 | 24-10-2016 | ICRA | IAAA | [ICRA]D | | 18-09-2018 | |
| 8.25% IL&FS DB 01-03-2022 | ICTD | 1000.00 | 01-03-2017 | ICRA | IAAA | [ICRA]D | | 18-09-2018 | |
| 8.25% IL&FS DB 03-03-2022 | ICTD | 500.00 | 03-03-2017 | ICRA | IAAA | [ICRA]D | | 18-09-2018 | |
| 8.00% IL&FS DB 11-05-2020 | ICTD | 1500.00 | 11-05-2017 | CARE | CARE AAA | CARE D | | 18-09-2018 | |
| 7.80% IL&FS DB 30-11-2020 | ICTD | 1498.84 | 17-11-2017 | CARE | CARE AAA | CARE D | | 18-09-2018 | |
| 8.90% IL&FS DB 23-05-2023 | ICTD | 1000.00 | 24-05-2018 | CARE | CARE AAA | CARE D | | 18-09-2018 | |
| 9.00% IL&FS DB 09-06-2023 | ICTD | 994.67 | 01-06-2018 | CARE | CARE AAA | CARE D | | 18-09-2018 | |
| 9.50% ILS FIN SERVICES LTD DB 03-07-2019 | ECOS | 500.00 | 30-10-2017 | CARE | CARE AAA | CARE D | | 18-09-2018 | |
| 8.54% ILS FIN SERVICES LTD DB 08-11-2019 | ECOS | 1499.80 | 22-02-2017 | CARE | CARE AAA | CARE D | | 18-09-2018 | |
| 7.75% ILS FIN SERVICES LTD DB 01-09-2022 | ECOS | 995.13 | 13-11-2017 | CARE | CARE AAA | CARE D | | 18-09-2018 | |
| 8.75% ILS FIN SERVICES LTD DB 28-03-2023 | ECOS | 1002.86 | 11-04-2018 | CARE | CARE AAA | CARE D | | 18-09-2018 | |
| 8.65% ILS FIN SERVICES LTD DB 06-12-2021 | ECOS | 2000.00 | 09-12-2016 | CARE | CARE AAA | CARE D | | 18-09-2018 | |
| 7.44% PNB HOUSING DB 31-10-2019 | HTDN | 498.65 | 09-04-2018 | FITCH | IND AAA | IND AA+ | | 10-01-2019 | |
| 7.46% PNB HOUSING DB 30-04-2020 | HTDN | 500.00 | 20-08-2018 | FITCH | IND AAA | IND AA+ | | 10-01-2019 | |
| 7.50% PNB HOUSING DB 15-09-2020 | HTDN | 3002.30 | 30-10-2018 | FITCH | IND AAA | IND AA+ | | 10-01-2019 | |
| 7.53% PNB HOUSING DB 31-12-2020 | HTDN | 1000.00 | 31-10-2017 | FITCH | IND AAA | IND AA+ | | 10-01-2019 | |
| 7.58% PNB HOUSING DB 15-03-2021 | HTDN | 500.00 | 15-11-2017 | FITCH | IND AAA | IND AA+ | | 10-01-2019 | |
| 7.59% PNB HOUSING DB 27-07-2022 | HTDN | 1000.89 | 10-08-2017 | FITCH | IND AAA | IND AA+ | | 10-01-2019 | |
| 7.63% PNB HOUSING DB 14-07-2020 | HTDN | 1483.20 | 08-06-2018 | FITCH | IND AAA | IND AA+ | | 10-01-2019 | |
| 7.63% PNB HOUSING DB 15-12-2020 | HTDN | 3468.36 | 29-06-2018 | FITCH | IND AAA | IND AA+ | | 10-01-2019 | |
| 7.77% PNB HOUSING DB 25-09-2020 | HTDN | 250.90 | 07-08-2017 | FITCH | IND AAA | IND AA+ | | 10-01-2019 | |
| 7.80% PNB HOUSING DB 07-05-2021 | HTDN | 500.00 | 06-06-2017 | FITCH | IND AAA | IND AA+ | | 10-01-2019 | |
| 8.47% PNB HOUSING DB 01-07-2021 | HTDN | 1014.49 | 31-03-2017 | FITCH | IND AAA | IND AA+ | | 10-01-2019 | |
| 8.56% PNB HOUSING DB 28-07-2020 | HTDN | 1998.48 | 20-08-2018 | FITCH | IND AAA | IND AA+ | | 10-01-2019 | |
| 8.59% PNB HOUSING DB 17-06-2020 | HTDN | 503.34 | 05-04-2018 | FITCH | IND AAA | IND AA+ | | 10-01-2019 | |
| 8.65% PNB HOUSING DB 28-06-2019 | HTDN | 2506.74 | 09-08-2017 | FITCH | IND AAA | IND AA+ | | 10-01-2019 | |
| 9.50% YES BANK DB 23-12-2026 | EPPD | 4981.67 | 06-03-2017 | CARE | CARE AA+ | CARE AA | | 30-01-2019 | |
| 7.50% TATA MOTORS DB 22-06-2022 | ECOS | 1479.76 | 11-04-2018 | CARE | CARE AA+ | CARE AA | | 20-02-2019 | |
| 9.0291% TATA MOTOR FIN DB 30-01-2020 | ECOS | 1500.00 | 09-08-2018 | CARE | CARE AA+ | CARE AA | | 25-02-2019 | |
| 8.20% REL CAP DB 17-10-2019 | ECOS | 1000.00 | 17-10-2016 | CARE | CARE AA | CARE A+ | | 07-03-2019 | |
| 8.23% REL CAP DB 04-10-2019 | ECOS | 998.70 | 23-08-2017 | CARE | CARE AA | CARE A+ | | 07-03-2019 | |
| 8.23% REL CAP DB 27-09-2019 | ECOS | 997.32 | 01-09-2017 | CARE | CARE AA | CARE A+ | | 07-03-2019 | |
| 8.50% REL CAP DB 02-11-2021 | ECOS | 350.00 | 23-01-2017 | CARE | CARE AAA | CARE A+ | | 07-03-2019 | |
| 8.50% REL CAP DB 02-11-2021 A | ECOS | 500.00 | 23-01-2017 | CARE | CARE AAA | CARE A+ | | 07-03-2019 | |
| 8.50% REL CAP DB 14-02-2022 | ECOS | 499.54 | 17-02-2017 | CARE | CARE AAA | CARE A+ | | 07-03-2019 | |
| 8.65% REL CAP DB 02-08-2021 | ECOS | 997.62 | 10-10-2017 | CARE | CARE AA | CARE A+ | | 07-03-2019 | |
| 8.90% REL CAP DB 09-09-2021 | ECOS | 2016.52 | 07-02-2017 | CARE | CARE AAA | CARE A+ | | 07-03-2019 | |
| 8.70% RELIANCE HOME FINANCE LTD DB 03-01- | HTDN | 499.64 | 07-02-2017 | CARE | CARE AA | CARE A+ | | 07-03-2019 | |
| 8.90% RELIANCE HOME FINANCE LTD DB 03-01- | HTDN | 1498.55 | 06-01-2017 | CARE | CARE AA | CARE A+ | | 07-03-2019 | |
| 11.00% DEWAN HF LTD DB 12-09-2019 | HTDN | 1000.00 | 19-10-2015 | CARE | CARE AAA | CARE A | | 31-03-2019 | |
| 8.90% DEWAN HF LTD DB 04-06-2021 | HTDN | 1487.95 | 07-06-2018 | CARE | CARE AAA | CARE A | | 31-03-2019 | |
| 9.00% DEWAN HF LTD DB 03-06-2019 | HTDN | 500.00 | 07-06-2016 | CARE | CARE AAA | CARE A | | 31-03-2019 | |
| 9.05% DEWAN HF LTD DB 09-09-2021 | HTDN | 1928.87 | 16-08-2018 | CARE | CARE AAA | CARE A | | 31-03-2019 | |
| 9.05% DEWAN HF LTD DB 09-09-2023 | HTDN | 4065.28 | 09-11-2017 | CARE | CARE AAA | CARE A | | 31-03-2019 | |
| 9.10% DEWAN HF LTD DB 16-08-2019 | HTDN | 273.36 | 30-08-2017 | CARE | CARE AAA | CARE A | | 31-03-2019 | |
| 9.10% DEWAN HF LTD DB 16-08-2021 | HTDN | 1173.87 | 07-12-2017 | CARE | CARE AAA | CARE A | | 31-03-2019 | |
| 9.15% DEWAN HF LTD DB 09-09-2021 | HTDN | 1254.08 | 08-02-2017 | CARE | CARE AAA | CARE A | | 31-03-2019 | |
| 9.25% DEWAN HF LTD DB 09-09-2023 | HTDN | 3032.74 | 30-10-2017 | CARE | CARE AAA | CARE A | | 31-03-2019 | |
| 9.25% DEWAN HF LTD DB 16-08-2021 | HTDN | 500.58 | 24-08-2016 | CARE | CARE AAA | CARE A | | 31-03-2019 | |
| 9.50% DEWAN HF LTD DB 08-07-2020 | HTDN | 1000.00 | 08-07-2015 | CARE | CARE AAA | CARE A | | 31-03-2019 | |
| | | | | | | | | | |
| | | | | | | | | | |

CERTIFICATION

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

Date: 25-Apr-19

Signature

Full Name: NV MURAI

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 (SFR) 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 Mar 2019
 Registration Number: 123
 Date of Registration with the IRDA : July 15, 2002

(Rs in Lakhs)

Quarterly Business Returns across line of Business

| Sl.No. | Line of Business | For Q4 FY 2018-19 | | For Q4 FY 2017-18 | | Upto 31.03.2019 | | Upto 31.03.2018 | |
|--------|------------------------|-------------------|-----------------|-------------------|-----------------|-----------------|------------------|-----------------|------------------|
| | | Premium | No. of Policies | Premium | No. of Policies | Premium | No. of Policies | Premium | No. of Policies |
| 1 | Fire | 6,912 | 1,94,705 | 5,742 | 1,78,215 | 26,461 | 7,23,779 | 32,536 | 6,14,023 |
| 2 | Cargo & Hull | 2,384 | 2,871 | 2,128 | 1,737 | 7,500 | 9,859 | 7,117 | 6,716 |
| 3 | Motor TP | 60,687 | 7,05,133 | 48,854 | 4,61,455 | 1,96,608 | 19,91,664 | 1,64,910 | 16,36,809 |
| 4 | Motor OD ** | 30,164 | 6,75,488 | 26,823 | 4,42,180 | 1,03,497 | 19,34,687 | 99,157 | 15,46,178 |
| 5 | Engineering | 789 | 1,834 | 526 | 1,343 | 3,553 | 6,438 | 2,764 | 5,171 |
| 6 | Workmen's Compensation | 101 | 592 | 88 | 95 | 452 | 2,291 | 441 | 1,587 |
| 7 | Employer's Liability | 153 | 182 | 169 | 111 | 963 | 943 | 1,601 | 1,425 |
| 8 | Aviation | - | - | - | - | - | - | - | - |
| 9 | Personal Accident | 7,322 | 10,068 | 6,870 | 16,940 | 28,495 | 59,857 | 21,008 | 71,594 |
| 10 | Health | 8,115 | 39,687 | 6,146 | 27,139 | 27,618 | 1,11,644 | 26,429 | 91,394 |
| 11 | Others* | 9,287 | 6,060 | (156) | 12,799 | 47,669 | 41,773 | 54,294 | 49,250 |
| | Total | 1,25,914 | 9,61,132 | 97,190 | 6,99,834 | 4,42,816 | 29,48,248 | 4,10,257 | 24,77,969 |

PERIODIC DISCLOSURES

FORM NL-39

Rural & Social Obligations (Quarterly Returns)

Cholamandalam MS General Insurance Co Ltd Date As at 31st Mar 2019

Registration Number: 123

Date of Registration with the IRDA : July 15, 2002

(Rs in Lakhs)

| Rural & Social Obligations (Quarterly Returns) | | | | | |
|---|-------------------------|-------------------|-------------------------------|--------------------------|--------------------|
| Sl.No. | Line of Business | Particular | No. of Policies Issued | Premium Collected | Sum Assured |
| 1 | Fire | Rural | 91.00 | 9.00 | 12,544.40 |
| | | Social | | | |
| 2 | Cargo & Hull | Rural | 3.00 | 0.22 | 200.00 |
| | | Social | | | |
| 3 | Motor TP | Rural | 2,54,947.00 | 18,566.76 | - |
| | | Social | | | |
| 4 | Motor OD | Rural | 2,55,339.00 | 8,771.56 | 7,30,287.86 |
| | | Social | | | |
| 5 | Engineering | Rural | 8.00 | 10.53 | 382.28 |
| | | Social | | | |
| 6 | Workmen's Compensation | Rural | | | |
| | | Social | | | |
| 7 | Employer's Liability | Rural | | | |
| | | Social | | | |
| 8 | Aviation | Rural | | | |
| | | Social | | | |
| 9 | Personal Accident | Rural | 58.00 | 1.10 | 41.15 |
| | | Social | | - | 2,78,290.00 |
| 10 | Health | Rural | 11.00 | 0.51 | 23.00 |
| | | Social | | | |
| 11 | Crop | Rural | | | |
| | | Social | | | |
| 12 | Others* | Rural | 25,525.00 | 45,344.00 | 14,418.32 |
| | | Social | | | 15,81,412.00 |

*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 Mar'19 | | Same quarter Previous Year For the Quarter Dec'18 | | Up to the period YTD Mar'19 | | Same period of the previous year YTD Mar'18 | |
| | | No. of Policies | Premium | No. of Policies | Premium | No. of Policies | Premium | No. of Policies | Premium |
| 1 | Individual agents | 10,111 | 1,223 | 13,991 | 1,786 | 36,544 | 4,899 | 65,615 | 8,729 |
| 2 | Corporate Agents-Banks | 2,67,250 | 28,855 | 2,60,013 | 31,365 | 10,68,152 | 1,22,763 | 9,46,836 | 1,09,978 |
| 3 | Corporate Agents -Others | 5,59,053 | 63,926 | 2,74,760 | 39,974 | 12,57,344 | 1,67,078 | 8,53,178 | 1,32,375 |
| 4 | Brokers | 86,491 | 15,425 | 1,01,084 | 10,241 | 3,98,742 | 50,796 | 4,08,213 | 44,530 |
| 5 | Micro Agents | - | - | - | - | - | - | - | - |
| 6 | Direct Business | 38,225 | 16,487 | 49,987 | 13,832 | 1,87,466 | 97,280 | 2,04,128 | 1,14,646 |
| | Total (A) | 9,61,130 | 1,25,916 | 6,99,834 | 97,197 | 29,48,248 | 4,42,816 | 24,77,969 | 4,10,257 |
| 1 | Referral (B) | - | - | - | - | - | - | - | - |
| | Grand Total (A+B) | 9,61,130 | 1,25,916 | 6,99,834 | 97,197 | 29,48,248 | 4,42,816 | 24,77,969 | 4,10,257 |

Note:

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

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

| Grievance Disposal for the period upto March 31, 2019 during the financial year 2018-19 | | | | | | | | |
|---|-------------------------------------|---|------------------------------|-----------------------------|------------------|----------|--|--|
| Sl No. | Particulars | Opening Balance- As on beginning of the quarter | Additions during the quarter | Complaints Resolved/Settled | | | Complaints Pending at the end of the quarter | Total complaints registered upto the quarter during the financial year |
| | | | | Fully Accepted | Partial Accepted | Rejected | | |
| 1 | Complaints made by customers | | | | | | | |
| a) | Proposal | | | | | | 0 | 1 |
| b) | Claim | 0 | 37 | 3 | 8 | 24 | 2 | 145 |
| c) | Policy | | 12 | 8 | 2 | 2 | 0 | 42 |
| d) | Premium | | 3 | 1 | 1 | 1 | 0 | 10 |
| e) | Refund | | 1 | | 1 | | 0 | 3 |
| f) | Coverage | | | | | | 0 | 0 |
| g) | Covernote | | | | | | 0 | 0 |
| h) | Product | | | | | | 0 | 6 |
| i) | Others | | 3 | | 1 | 2 | 0 | 30 |
| Total Number of Complaints | | 0 | 56 | 12 | 13 | 29 | 2 | 237 |

| | | |
|---|---|---------|
| 2 | Total no. of policies during the previous year* | 4825943 |
| 3 | Total no. of claims during the previous year | 181284 |
| 4 | Total no. of policies during the current year* | 5878373 |
| 5 | Total no. of claims during the current year | 203667 |
| 6 | Total no. of policy complaints (current year) per 10000 policies (current year) | 0.07 |
| 7 | Total no. of claim complaints (current year) per 10000 claims registered (current year) | 7.1 |

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

Chief Grievance Officer