

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, 2018

	Particulars	Schedule	For the Quarter ended Mar 31, 2018 (Rs.'000)	Upto the Quarter ended Mar 31, 2018 (Rs.'000)	For the Quarter ended Mar 31, 2017 (Rs.'000)	Upto the Quarter ended Mar 31, 2017 (Rs.'000)
1	Premiums earned (Net)	NL-4- Premium Schedule	2,73,596	8,11,877	1,36,695	4,92,282
2	Profit/ Loss on sale/redemption		5,711	26,641	(2,279)	23,538
3	Others Administrative Charges		55	846	168	838
	Investment Income -TP Pool		17,333	56,440	13,876	56,543
4	Interest, Dividend & Rent – Gross		72,721	2,13,284	(6,981)	1,13,963
	TOTAL (A)		3,69,416	11,09,088	1,41,479	6,87,164
1	Claims Incurred (Net)	NL-5- Claims Schedule	8,670	1,25,950	37,625	1,53,182
2	Commission	NL-6- Commission Schedule	19,363	7,626	25,780	30,617
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	1,35,959	4,69,505	35,497	2,29,491
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		1,63,992	6,03,081	98,902	4,13,290
	Operating Profit/(Loss) from		2,05,424	5,06,007	42,577	2,73,874
	APPROPRIATIONS					
	Transfer to Shareholders' Account		2,05,424	5,06,007	42,577	2,73,874
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be		-	-	-	-
	TOTAL (C)		2,05,424	5,06,007	42,577	2,73,874

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, 2018

	Particulars	Schedule	For the Quarter ended Mar 31, 2018	Upto the Quarter ended Mar 31, 2018	For the Quarter ended Mar 31, 2017	Upto the Quarter ended Mar 31, 2017
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4- Premium Schedule	45,840	1,58,497	32,771	1,12,239
2	Profit/ Loss on sale/redemption		124	1,136	121	1,311
3	Others Administrative Charges		206	573	183	678
4	Interest, Dividend & Rent – Gross		2,298	9,094	775	6,349
	TOTAL (A)		48,468	1,69,300	33,850	1,20,577
1	Claims Incurred (Net)	NL-5- Claims Schedule	18,834	89,451	1,523	59,270
2	Commission	NL-6- Commission Schedule	(15,084)	(46,207)	(29,502)	(62,677)
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	17,929	60,178	7,639	27,392
4	Premium Deficiency			-		-
	TOTAL (B)		21,679	1,03,422	(20,340)	23,985
	Operating Profit/(Loss) from		26,789	65,878	54,190	96,592
	APPROPRIATIONS					
	Transfer to Shareholders' Account		26,789	65,878	54,190	96,592
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		26,789	65,878	54,190	96,592

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, 2018

	Particulars	Schedule	For the Quarter ended Mar 31, 2018	Upto the Quarter ended Mar 31, 2018	For the Quarter ended Mar 31, 2017	Upto the Quarter ended Mar 31, 2017
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4- Premium Schedule	68,96,376	2,72,68,042	59,85,982	2,18,76,191
2	Profit/ Loss on sale/redemption		61,617	4,40,091	2,05,434	5,70,994
3	Others Administrative Charges		90	423	87	315
	Investment Income -TP Pool		4,092	15,672	2,353	9,560
4	Interest, Dividend & Rent – Gross		9,94,730	35,98,685	9,55,686	29,14,847
	TOTAL (A)		79,56,905	3,13,22,913	71,49,542	2,53,71,907
1	Claims Incurred (Net)	NL-5- Claims Schedule	52,40,601	2,02,68,226	44,79,597	1,61,77,114
2	Commission	NL-6- Commission Schedule	5,27,899	4,61,872	(95,265)	1,85,150
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	16,38,208	80,61,939	19,78,187	68,75,720
4	Premium Deficiency		-	-	-	(2,955)
	TOTAL (B)		74,06,708	2,87,92,037	63,62,519	2,32,35,029
	Operating Profit/(Loss) from		5,50,197	25,30,876	7,87,023	21,36,878
	APPROPRIATIONS					
	Transfer to Shareholders' Account		5,50,197	25,30,876	7,87,023	21,36,878
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be		-	-	-	-
	TOTAL (C)		5,50,197	25,30,876	7,87,023	21,36,878

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

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

Cholamandalam MS General Insurance Company Ltd

Registration No. 123

Date of Registration with the IRDA : July 15, 2002

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

	Particulars	Schedule	For the Quarter ended Mar 31, 2018	Upto the Quarter ended Mar 31, 2018	For the Quarter ended Mar 31, 2017	Upto the Quarter ended Mar 31, 2017
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		2,05,424	5,06,007	42,577	2,73,874
	(b) Marine Insurance		26,789	65,878	54,190	96,592
	(c) Miscellaneous Insurance		5,50,197	25,30,876	7,87,023	21,36,878
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		79,290	4,71,576	(11,471)	4,24,657
	(b) Profit on sale of investments		493	58,905	(32,281)	87,710
	Less: Loss on sale of investments		-	-	-	-
3	OTHER INCOME (To be specified)		-	-	-	-
	TOTAL (A)		8,62,193	36,33,242	8,40,038	30,19,711
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		20,867	20,867	-	-
	(b) For doubtful debts		-	-	-	-
	(c) Others (to be specified)		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		-	-	-	-
	(b) Bad debts written off		-	-	-	-
	(c) Employees' Remuneration and Welfare Benefits		2,206	16,134	7,280	12,563
	(d) Others (CSR expenses & Donations)		4,042	46,765	14,559	36,460
	(e) Others (NCD related expenses)		23,974	83,321	-	-
	TOTAL (B)		51,089	1,67,087	21,839	49,023
	Profit Before Tax		8,11,104	34,66,155	8,18,199	29,70,688
	Provision for Taxation		1,99,234	10,40,098	2,12,724	8,89,233
			6,11,870	24,26,057	6,05,475	20,81,455
	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Final dividend paid		-	(1,79,283)	-	-
	(c) Dividend distribution tax paid		-	(36,498)	-	-
	(d) Transfer to Contingency Risk Reserve		-	-	-	-
	(e) Transfer to General Reserve		(15,00,000)	(15,00,000)		-
	(f) Transfer to Debenture Redemption Reserve		(1,00,000)	(1,00,000)		
	Balance of profit/ loss brought forward from last year		-	34,82,754	-	14,01,299
	Balance carried forward to Balance Sheet		(9,88,130)	40,93,030	6,05,475	34,82,754

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

BALANCE SHEET AS AT MARCH 31, 2018

	Schedule	As at Mar 31, 2018 (Rs.'000)	As at Mar 31, 2017 (Rs.'000)
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8-Share Capital Schedule	29,88,057	29,88,057
SHARE APPLICATION MONEY PENDING ALLOTMENT			
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	99,73,242	77,62,966
Fair Value Change Account - Share Holders		15,882	26,173
Fair Value Change Account - Policy Holders		1,26,135	1,77,266
BORROWINGS	NL-11-Borrowings Schedule	10,00,000	-
TOTAL		1,41,03,316	1,09,54,462
APPLICATION OF FUNDS			
INVESTMENTS	NL-12-Investment Schedule - Share Holders NL-12A-Investment Schedule - Policy Holders	71,14,879 5,65,11,892	62,93,606 4,26,24,995
LOANS	NL-13-Loans Schedule	-	-
FIXED ASSETS	NL-14-Fixed Assets Schedule	7,03,122	6,91,384
DEFERRED TAX ASSET		7,72,995	6,93,176
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	6,27,247	4,00,309
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	1,19,84,841	73,51,191
Sub-Total (A)		1,26,12,088	77,51,500
CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	4,39,86,845	3,12,33,709
PROVISIONS	NL-18-Provisions Schedule	1,96,24,815	1,58,66,490
DEFERRED TAX LIABILITY			
Sub-Total (B)		6,36,11,660	4,71,00,199
NET CURRENT ASSETS (C) = (A - B)		(5,09,99,572)	(3,93,48,699)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT			
TOTAL		1,41,03,316	1,09,54,462

CONTINGENT LIABILITIES

	Particulars	As at Mar 31, 2018 (Rs.'000)	As at Mar 31, 2017 (Rs.'000)
1	Partly paid-up investments	-	-
2	Claims, other than against policies, not acknowledged as debts by the company	-	-
3	Underwriting commitments outstanding (in respect of shares and securities)	-	-
4	Guarantees given by or on behalf of the Company	-	-
5	Statutory demands/ liabilities in dispute, not provided for	18,41,151	19,34,791
6	Reinsurance obligations to the extent not provided for in accounts	-	-
7	Others - Repudiated / Disputed Claim	-	-
	TOTAL	18,41,151	19,34,791

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, 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	-	2,12,761	26,16,971	48,83,281	75,00,252	8,773	16,856	51,844	-	6,87,021	6,03,849	(2,82,594)	2,19,456	88,05,457	95,92,225	
	Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Gross Earned Premium	5,74,007	2,12,761	-	2,12,761	26,16,971	48,83,281	75,00,252	8,773	16,856	51,844	-	6,87,021	6,03,849	(2,82,594)	2,19,456	88,05,457	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	-	1,82,077	11,07,866	2,56,812	13,64,678	439	3,679	83,588	-	46,330	30,863	(2,32,834)	14,581	13,11,324	16,58,319	
	Net Premium	4,21,410	30,684	-	30,684	15,09,105	46,26,469	61,35,574	8,334	13,177	(28,251)	-	6,40,691	5,72,986	(49,760)	2,04,875	74,97,626	79,49,720	
	Adjustment for change in reserve for unexpired risks	1,47,814	(15,156)	-	(15,156)	(5,73,464)	9,64,750	3,91,286	(2,290)	1,476	(8,659)	-	2,70,350	11,352	(94,163)	31,898	6,01,250	7,33,908	
	Premium Earned (Net)	2,73,596	45,840	-	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/Prod uct Liability	Engineeri ng	Aviation	Personal Accident	Health Insurance	Crop	Others	Total Misc	Grand Total	
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	
	Premium from direct business written	32,54,076	7,11,718	6	7,11,724	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	50,10,576	4,61,324	3,70,59,877	4,10,25,677	
	Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Gross Earned Premium	32,54,076	7,11,718	6	7,11,724	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	50,10,576	4,61,324	3,70,59,877	4,10,25,677	
	Add: Premium on reinsurance accepted	76,818	-	-	-	-	-	-	-	10,000	16,388	-	-	-	-	-	-	1,03,206	
	Less : Premium on reinsurance ceded	12,51,404	5,46,651	-	5,46,651	14,93,099	8,64,937	23,58,036	2,289	1,09,540	2,29,332	-	1,77,664	1,68,986	43,32,996	39,354	74,18,197	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	4,21,970	2,96,68,068	3,19,12,631	
																		-	
	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)	85,470	24,00,026	36,74,215	
	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

PREMIUM EARNED [NET]																			For the Quarter Ended Mar 31, 2017
Particulars		Fire	Marine			Miscellaneous													
For The Quarter Ended Mar 31,2017			Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Worksmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop	Others	Total Misc	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	6,21,296	2,10,623	(1)	2,10,622	26,15,013	36,24,942	62,39,955	8,976	(68,861)	52,458	-	4,14,933	5,12,212	10,45,183	1,07,232	83,12,088	91,44,006	
	Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Gross Earned Premium	6,21,296	2,10,623	(1)	2,10,622	26,15,013	36,24,942	62,39,955	8,976	(68,861)	52,458	-	4,14,933	5,12,212	10,45,183	1,07,232	83,12,088	91,44,006	
	Add: Premium on reinsurance accepted	13,727	-	-	-	-	(0)	(0)	-	-	3,756	-	-	-	-	-	3,756	17,483	
	Less : Premium on reinsurance ceded	2,65,503	1,77,271	-	1,77,271	1,52,693	1,89,416	3,42,109	449	(66,677)	43,401	-	26,130	25,657	8,88,405	7,619	12,67,093	17,09,867	
	Net Premium	3,69,520	33,352	(1)	33,351	24,62,320	34,35,526	58,97,846	8,527	(2,184)	12,813	-	3,88,803	4,86,555	1,56,778	99,613	70,48,751	74,51,622	
	Adjustment for change in reserve for unexpired risks	2,32,825	582	(2)	580	2,74,625	6,19,785	8,94,410	(2,943)	(8,116)	(3,467)	-	1,45,098	21,227	13,571	2,989	10,62,769	12,96,174	
	Premium Earned (Net)	1,36,695	32,770	1	32,771	21,87,695	28,15,741	50,03,436	11,470	5,932	16,280	-	2,43,705	4,65,328	1,43,207	96,624	59,85,982	61,55,448	

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, 2017
Particulars		Fire	Marine			Miscellaneous													
Upto The Quarter Ended Mar 31,2017			Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop	Others	Total Misc	Grand Total	
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	
	Premium from direct business written	23,45,453	6,83,705	9	6,83,714	92,24,427	1,24,30,367	2,16,54,794	46,576	24,413	2,42,835	-	12,74,175	20,10,091	28,23,052	2,27,694	2,83,03,630	3,13,32,797	
	Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Gross Earned Premium	23,45,453	6,83,705	9	6,83,714	92,24,427	1,24,30,367	2,16,54,794	46,576	24,413	2,42,835	-	12,74,175	20,10,091	28,23,052	2,27,694	2,83,03,630	3,13,32,797	
	Add: Premium on reinsurance accepted	85,135	-	-	-	-	(18,742)	(18,742)	-	10,000	15,430	-	-	-	-	-	-	91,823	
	Less : Premium on reinsurance ceded	11,64,915	5,67,260	-	5,67,260	5,01,718	6,53,407	11,55,125	2,329	1,564	1,65,360	-	1,06,202	1,35,897	23,99,594	25,707	39,91,778	57,23,953	
												-						-	
	Net Premium	12,65,673	1,16,445	9	1,16,454	87,22,709	1,17,58,218	2,04,80,927	44,247	32,849	92,905	-	11,67,973	18,74,194	4,23,458	2,01,987	2,43,18,540	2,57,00,667	
												-						-	
	Adjustment for change in reserve for unexpired risks	7,73,391	4,215	-	4,215	6,92,051	14,15,181	21,07,232	(1,400)	2,018	(13,791)	-	2,92,265	30,360	29,917	(4,252)	24,42,349	32,19,955	
	Premium Earned (Net)	4,92,282	1,12,230	9	1,12,239	80,30,658	1,03,43,037	1,83,73,695	45,647	30,831	1,06,696	-	8,75,708	18,43,834	3,93,541	2,06,239	2,18,76,191	2,24,80,712	

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, 2018
For The Quarter Ended Mar 31,2018			Marine Cargo	Marine Others	Marine Total	Motot OD	Motor TP	Motor Total	Worksmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop	Others	Total Misc	Grand Total
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Claims paid																	
	Direct claims	1,37,550	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	6,03,783	16,101	45,09,702	48,01,731
	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)	95,870	7,503	15,95,671	15,60,641
	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	1,69,803	2,99,778	330	7,478	17,762	-	30,046	11,501	4,96,276	1,625	8,64,796	10,94,792
	Total Claims Incurred	8,670	18,834	-	18,834	9,00,741	37,50,886	46,51,627	3,743	2,793	3,366	-	1,44,622	2,09,094	2,03,377	21,979	52,40,601	52,68,105

CLAIMS INCURRED [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	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	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	8,95,133	83,699	1,43,56,910	1,60,56,276
	Add : Claims Outstanding at the end of the year	1,99,819	47,518	-	47,518	12,56,981	3,01,32,495	3,13,89,475	24,565	16,156	46,743	-	2,34,133	2,82,269	8,59,831	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	2,43,62,435	33,997	22,726	48,278	-	2,01,845	2,49,060	2,67,096	47,727	2,52,33,164	2,55,50,296
	Gross Incurred Claims	10,99,160	5,30,411	-	5,30,411	47,60,308	1,40,70,501	1,88,30,807	8,117	33,748	78,304	-	6,09,750	8,92,352	14,87,868	90,341	2,20,31,287	2,36,60,858
	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	7,43,923	6,154	17,63,726	31,81,060
	Total Claims Incurred	1,25,950	89,451	-	89,451	44,53,148	1,35,99,201	1,80,52,347	7,126	5,070	20,287	-	5,30,943	8,24,321	7,43,945	84,187	2,02,68,226	2,04,83,627

- 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 Mar 31, 2017	
For The Quarter Ended Mar 31,2017			Marine Cargo	Marine Others	Marine Total	Motot OD	Motor TP	Motor	Worksmen's Compensatio n	Public/Prod uct Libility	Engineerin g	Aviation	Personal Accident	Health Insurance	Crop	Others	Total Misc	Grand Total
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Claims paid																	
	Direct claims	1,62,725	1,50,563	-	1,50,563	14,46,280	18,55,629	33,01,909	7,170	7,115	21,475	-	1,24,686	1,94,103	22,621	33,314	37,12,393	40,25,681
	Add : Claims Outstanding at the end of the year	27,940	(17,689)	-	(17,689)	(48,743)	14,30,618	13,81,875	3,702	8,685	(24,127)	-	15,043	(17,664)	60,936	(7,810)	14,20,640	14,30,891
	Less : Claims Outstanding at the beginning of the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Gross Incurred Claims	1,90,665	1,32,874	-	1,32,874	13,97,537	32,86,247	46,83,784	10,872	15,800	(2,652)	-	1,39,729	1,76,439	83,557	25,504	51,33,033	54,56,572
	Add : Re-insurance accepted to direct claims	139	-	-	-	-	-	-	-	-	550	-	-	-	-	-	550	689
	Less : Re-insurance Ceded to claims paid	1,53,179	1,31,351	-	1,31,351	71,977	5,07,461	5,79,438	384	5,839	20,598	-	16,616	9,753	19,228	2,130	6,53,986	9,38,516
	Total Claims Incurred	37,625	1,523	-	1,523	13,25,560	27,78,786	41,04,346	10,488	9,961	(22,700)	-	1,23,113	1,66,686	64,329	23,374	44,79,597	45,18,745

CLAIMS INCURRED [NET]

	Particulars	Fire	Marine			Miscellaneous												Upto the Quarter Ended Mar 31, 2017
Upto The Quarter Ended Mar 31,2017			Marine Cargo	Marine Others	Marine Total	Motot OD	Motor TP	Motor	Workmen's Compensatio n	Public/Prod uct Libility	Engineerin g	Aviation	Personal Accident	Health Insurance	Crop	Others	Total Misc	Grand Total
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Claims paid																	
	Direct claims	15,25,867	5,58,008	-	5,58,008	46,41,008	61,64,914	1,08,05,922	15,037	21,447	86,134	-	4,02,936	7,72,819	9,01,112	87,009	1,30,92,416	1,51,76,291
	Add : Claims Outstanding at the end of the year	2,72,801	44,331	-	44,331	12,83,964	2,08,66,859	2,21,50,823	33,997	22,726	48,278	-	2,01,845	2,49,060	2,67,096	47,727	2,30,21,552	2,33,38,684
	Less : Claims Outstanding at the beginning of the year	2,65,225	50,895	-	50,895	10,19,835	1,55,24,932	1,65,44,767	24,923	15,778	58,071	-	1,42,414	2,73,589	1,31,597	34,723	1,72,25,862	1,75,41,982
	Gross Incurred Claims	15,33,443	5,51,444	-	5,51,444	49,05,137	1,15,06,841	1,64,11,978	24,111	28,395	76,341	-	4,62,367	7,48,290	10,36,611	1,00,013	1,88,88,106	2,09,72,993
	Add : Re-insurance accepted to direct claims	598	-	-	-	-	(46,702)	(46,702)	-	-	2,239	-	-	-	-	-	(44,463)	(43,865)
	Less : Re-insurance Ceded to claims paid	13,80,859	4,92,174	-	4,92,174	2,32,705	14,66,280	16,98,985	807	15,316	58,140	-	53,006	67,954	7,65,945	6,376	26,66,529	45,39,562
	Total Claims Incurred	1,53,182	59,270	-	59,270	46,72,432	99,93,859	1,46,66,291	23,304	13,079	20,440	-	4,09,361	6,80,336	2,70,666	93,637	1,61,77,114	1,63,89,566

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	1	6,211	3,87,446	6,241	3,93,687	714	1,437	3,982	-	3,675	52,215	895	(3,785)	4,52,820	4,96,016
	Add: Re-insurance Accepted	325	-	-	-	-	-	-	-	-	27	-	-	-	-	-	27	352
	Less: Commission on Re-insurance Ceded	17,947	21,295	-	21,295	5,05,315	12,204	5,17,519	66	515	15,120	-	8,180	3,322	(6,22,348)	2,574	(75,052)	(35,810)
	Net Commission	19,363	(15,085)	1	(15,084)	(1,17,869)	(5,963)	(1,23,832)	648	922	(11,111)	-	(4,505)	48,893	6,23,243	(6,359)	5,27,899	5,32,178

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	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop	Others	Total Misc	Grand Total
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Commission Paid																	
	Direct	1,48,998	29,671	1	29,672	10,04,865	16,575	10,21,440	3,278	4,371	21,184	-	62,433	2,44,248	5,208	18,530	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	1,92,379	7,710	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	2,26,514	(1,87,171)	10,820	4,61,872	4,23,291

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, 2017
For The Quarter Ended Mar 31,2017			Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop	Others	Total Misc	Grand Total
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Commission Paid																	
	Direct	71,918	6,797	-	6,797	1,56,608	-	1,56,608	880	1,430	3,909	-	4,947	57,222	50,842	5,452	2,81,290	3,60,005
	Add: Re-insurance Accepted	350	-	-	-	-	-	-	-	-	21	-	-	-	-	-	21	371
	Less: Commission on Re-insurance Ceded	46,488	36,299	-	36,299	22,564	8,689	31,253	67	442	10,405	-	4,603	2,952	3,25,468	1,386	3,76,576	4,59,363
	Net Commission	25,780	(29,502)	-	(29,502)	1,34,044	(8,689)	1,25,355	813	988	(6,475)	-	344	54,270	(2,74,626)	4,066	(95,265)	(98,987)

COMMISSION (NET)

Particulars		Fire	Marine			Miscellaneous												Upto the Quarter Ended Mar 31, 2017
Upto The Quarter Ended Mar 31,2017			Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop	Others	Total Misc	Grand Total
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Commission Paid																	
	Direct	1,69,911	32,104	-	32,104	5,72,518	-	5,72,518	3,254	7,374	18,109	-	14,189	1,83,046	50,964	21,912	8,71,366	10,73,381
	Add: Re-insurance Accepted	1,738	-	-	-	-	-	-	-	-	219	-	-	-	-	-	219	1,957
	Less: Commission on Re-insurance Ceded	1,41,032	94,781	-	94,781	71,453	30,518	1,01,971	349	19,859	28,431	-	20,500	14,446	4,95,803	5,076	6,86,435	9,22,248
	Net Commission	30,617	(62,677)	-	(62,677)	5,01,065	(30,518)	4,70,547	2,905	(12,485)	(10,103)	-	(6,311)	1,68,600	(4,44,839)	16,836	1,85,150	1,53,090

Particulars	For the Quarter ended Mar 31, 2018	Upto the Quarter ended Mar 31, 2018	For the Quarter ended Mar 31, 2017	Upto the Quarter ended Mar 31, 2017
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Agents	13,576	62,182	17,848	70,275
Brokers	1,80,142	4,50,364	54,867	2,17,851
Corporate Agency	3,02,299	10,46,817	2,87,290	7,85,255
Referral	-	-	-	-
Others (pl. specify)	-	-	-	-
TOTAL (B)	4,96,016	15,59,362	3,60,005	10,73,381

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			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)	(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	119	5,602	5,980
	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)	143	4,029	4,233
	6	Printing & stationery	328	16	-	16	636	7,505	8,141	6	13	(131)	-	1,169	660	(539)	478	9,797	10,141
	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)	421	16,916	17,984
	9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		(a) as auditor	(1)	(1)	-	(1)	(20)	122	102	-	-	(4)	-	22	7	(16)	11	122	120
		(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	53	5	-	5	213	415	629	1	1	1	-	52	62	15	12	773	831
		Out of Pocket expenses	3	-	-	-	13	24	38	-	-	-	-	3	5	1	1	48	51
	10	Advertisement and publicity	40,968	3,252	-	3,252	1,66,046	3,07,747	4,73,793	823	1,193	1,236	-	37,885	47,896	13,349	8,313	5,84,488	6,28,708
	11	Interest & Bank Charges	1,233	91	-	91	4,488	12,978	17,466	24	39	(67)	-	1,778	1,645	(73)	553	21,365	22,689
	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	37,893	51,680	74	115	(163)	-	5,142	4,906	(42)	1,561	63,273	67,285
		Marketing Expenses	36,090	2,622	-	2,622	7,811	3,70,663	3,78,473	561	882	391	-	(1,59,822)	14,481	7,179	3,172	2,45,317	2,84,029
		Operating Lease Charges	389	30	-	30	1,523	3,299	4,823	7	12	1	-	425	476	79	110	5,933	6,352
		IRDA Registration renewal fees	(51)	(6)	-	(6)	(340)	558	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	1,00,303	1,36,192	-	1,189	665	-	12,102	12,719	3,617	(172)	1,66,312	1,86,184
		Net Exchange (Gain) / Loss	-	-	-	-	2	4	6	-	-	-	-	-	-	-	-	6	6
		Co-insurance Administrative Charges	49	11	-	11	-	-	-	-	16	50	-	-	138	-	2	206	266
		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)	1,743	56,878	60,088
	13	Depreciation	3,169	236	-	236	11,691	32,231	43,922	63	97	(140)	-	4,376	4,168	(45)	1,335	53,776	57,181
		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	1,717	10,604	4,827	-	(65,929)	1,33,581	58,011	11,596	16,38,208	17,92,096

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	1,971	1,227	86,299	92,828
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	826	1	2	2	-	66	83	23	14	1,017	1,094
	Out of Pocket expenses	3	-	-	-	13	24	38	-	-	-	-	3	5	1	1	48	51
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	1,11,867	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	33,03,104	1,698	2,462	7,888	-	(1,11,809)	3,24,302	1,22,987	1,16,276	37,66,908	39,00,310
	Operating Lease Charges	818	65	-	65	3,316	6,146	9,463	16	24	25	-	757	957	267	166	11,675	12,558
	IRDA Registration renewal fees	1,022	81	-	81	4,140	7,673	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	3,08,174	4,67,679	-	3,591	2,658	-	34,769	49,802	11,756	7,335	5,77,590	6,54,070
	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	66,51,487	5,149	29,707	29,037	-	1,42,698	7,21,969	2,99,653	1,82,239	80,61,939	85,91,622

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, 2017
For The Quarter Ended Mar 31,2017			Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor	Worksmen 's Compensa tion	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)
1	Employees' remuneration & welfare benefits	13,797	1,238	-	1,238	90,927	1,28,311	2,19,238	266	(223)	307	-	15,094	17,438	6,254	4,207	2,62,581	2,77,616
2	Travel, conveyance and vehicle running expenses	3,033	276	-	276	20,460	28,189	48,649	83	18	148	-	3,049	4,173	1,189	697	58,006	61,315
3	Training expenses	96	8	-	8	548	900	1,448	(3)	(14)	(13)	-	155	58	78	72	1,781	1,885
4	Rents, rates & taxes	2,574	233	-	233	17,266	23,931	41,197	65	-	108	-	2,645	3,470	1,048	639	49,172	51,979
5	Repairs	309	28	-	28	2,048	2,882	4,930	7	(5)	7	-	336	396	138	92	5,901	6,238
6	Printing & stationery	3,050	279	-	279	20,799	28,344	49,143	95	48	186	-	2,942	4,357	1,108	593	58,472	61,801
7	Communication	891	80	-	80	5,899	8,283	14,182	19	(10)	25	-	958	1,147	392	257	16,970	17,941
8	Legal & professional charges	762	69	-	69	5,065	7,083	12,148	17	(6)	25	-	809	994	328	210	14,525	15,356
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	23	2	-	2	157	222	379	1	-	-	-	27	29	11	8	455	480
	(b) as adviser or in any other capacity, in respect of					-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	(33)	(3)	-	(3)	(235)	(312)	(547)	(1)	-	(3)	-	(28)	(53)	(9)	(4)	(645)	(681)
	(ii) Certification	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	37	3	-	3	249	349	598	1	1	3	-	36	53	11	7	710	750
	Out of Pocket expenses	(1)	-	-	-	1	(8)	(7)	-	-	-	-	(1)	-	-	-	(8)	(9)
10	Advertisement and publicity	25,058	2,295	-	2,295	1,71,302	2,32,834	4,04,136	804	456	1,603	-	23,913	36,105	8,930	4,670	4,80,617	5,07,970
11	Interest & Bank Charges	831	75	-	75	5,573	7,721	13,294	21	-	36	-	852	1,121	338	205	15,867	16,773
12	Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Power and Electricity	390	35	-	35	2,535	3,627	6,162	5	(11)	3	-	446	468	190	136	7,399	7,824
	Information Technology Expenses	2,212	199	-	199	14,692	20,570	35,262	49	(20)	69	-	2,357	2,877	958	620	42,172	44,583
	Marketing Expenses	(35,576)	1,275	1	1,276	1,84,261	3,46,817	5,31,078	615	(43)	1,477	-	47,066	44,394	20,674	34,569	6,79,830	6,45,530
	Operating Lease Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	IRDA Registration renewal fees	2	-	-	-	(45)	18	(27)	(3)	(8)	(10)	-	33	(38)	23	28	(2)	-
	GST/Service Tax Expense	2,071	175	-	175	4,178	5,778	9,956	-	-	7	-	14	74	-	7,704	17,755	20,001
	Outsourcing Expenses	7,397	663	-	663	48,658	68,793	1,17,451	138	(132)	149	-	8,143	9,284	3,388	2,298	1,40,719	1,48,779
	Net Exchange (Gain) / Loss	34	3	-	3	236	318	554	1	1	3	-	32	51	11	5	658	695
	Co-insurance Administrative Charges	199	116	-	116	-	-	-	-	3	59	-	1	111	-	13	187	502
	Terrorism Pool - Management Expenses	1,803	-	-	-	-	-	-	-	-	392	-	-	-	-	-	392	2,195
	DR Pool - Administrative Expenses (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Miscellaneous Expenses (Net)	4,072	367	-	367	26,948	37,988	64,936	92	(31)	132	-	4,315	5,323	1,749	1,122	77,638	82,077
13	Depreciation	2,466	222	-	222	16,436	22,925	39,361	57	(14)	86	-	2,591	3,251	1,040	663	47,035	49,723
	Less: Write back of provision no longer required	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	35,497	7,638	1	7,639	6,37,958	9,75,563	16,13,521	2,329	10	4,799	-	1,15,785	1,35,083	47,849	58,811	19,78,187	20,21,323

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, 2017
Upto The Quarter Ended Mar 31,2017			Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop	Others	Total Misc	Grand Total
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	58,055	5,342	-	5,342	4,00,104	5,39,337	9,39,441	2,030	1,507	4,262	-	53,574	85,968	19,424	9,263	11,15,469	11,78,866
2	Travel, conveyance and vehicle running expenses	7,725	711	-	711	53,241	71,768	1,25,009	270	201	567	-	7,129	11,439	2,585	1,233	1,48,433	1,56,869
3	Training expenses	1,339	123	-	123	9,231	12,444	21,675	47	35	98	-	1,236	1,983	448	214	25,736	27,198
4	Rents, rates & taxes	7,630	702	-	702	52,586	70,886	1,23,473	267	198	560	-	7,041	11,299	2,553	1,217	1,46,608	1,54,940
5	Repairs	1,246	115	-	115	8,590	11,579	20,168	44	32	91	-	1,150	1,846	417	199	23,947	25,308
6	Printing & stationery	5,420	499	-	499	37,353	50,352	87,705	189	141	398	-	5,002	8,026	1,813	864	1,04,138	1,10,057
7	Communication	3,434	316	-	316	23,665	31,901	55,566	120	89	252	-	3,169	5,085	1,149	548	65,978	69,728
8	Legal & professional charges	2,736	252	-	252	18,855	25,416	44,271	96	71	201	-	2,525	4,051	915	436	52,566	55,554
9	Auditors' fees, expenses etc				-												-	-
	(a) as auditor	108	10	-	10	747	1,007	1,753	4	3	8	-	100	160	36	18	2,082	2,200
	(b) as adviser or in any other capacity, in respect of																	
	(i) Taxation matters	15	1	-	1	102	137	239	1	-	1	-	14	22	5	2	284	300
	(ii) Certification	-	-	-	-			-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-			-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	64	6	-	6	429	609	1,038	2	2	5	-	59	95	19	10	1,230	1,300
	Out of Pocket expenses	2	-	-	-	30	10	40	-	-	-	-	2	5	1	-	48	50
10	Advertisement and publicity	39,846	3,666	-	3,666	2,74,608	3,70,170	6,44,778	1,393	1,034	2,925	-	36,770	59,003	13,331	6,359	7,65,593	8,09,105
11	Interest & Bank Charges	2,435	224	-	224	16,780	22,619	39,399	85	63	179	-	2,247	3,605	815	388	46,781	49,440
12	Others (to be specified)				-											-	-	-
	Power and Electricity	2,012	185	-	185	13,864	18,688	32,552	70	52	148	-	1,856	2,979	673	321	38,651	40,848
	Information Technology Expenses	8,113	746	-	746	55,914	75,370	1,31,285	284	211	596	-	7,487	12,014	2,714	1,294	1,55,885	1,64,744
	Marketing Expenses	17,316	8,352	1	8,353	10,06,530	13,56,348	23,62,878	2,708	2,010	13,094	-	2,45,437	3,05,832	83,992	44,484	30,60,435	30,86,104
	Operating Lease Charges	-	-	-	-			-	-	-	-	-	-	-	-	-	-	-
	IRDA Registration renewal fees	604	56	-	56	4,162	5,610	9,772	21	16	44	-	557	894	202	97	11,603	12,263
	GST/Service Tax Expense	5,903	497	-	497	12,084	16,289	28,372	-	-	22	-	39	211	-	21,956	50,600	57,000
	Outsourcing Expenses	32,082	2,952	-	2,952	2,21,101	2,98,043	5,19,145	1,122	833	2,355	-	29,605	47,507	10,734	5,118	6,16,419	6,51,453
	Net Exchange (Gain) / Loss	34	3	-	3	236	319	555	1	1	3	-	32	51	11	5	659	696
	Co-insurance Administrative Charges	1,173	525	-	525			-	-	195	363	-	31	504	-	55	1,148	2,846
	Terrorism Pool - Management Expenses	9,289	-	-	-			-	-	-	1,609	-	-	-	-	-	1,609	10,898
	DR Pool - Administrative Expenses (Net)	-	-	-	-		(382)	(382)	-	-	-	-	-	-	-	-	(382)	(382)
	Miscellaneous Expenses (Net)	14,517	1,336	-	1,336	1,00,049	1,34,866	2,34,915	508	377	1,066	-	13,397	21,497	4,857	2,315	2,78,932	2,94,785
13	Depreciation	8,393	772	-	772	57,845	77,974	1,35,819	293	218	616	-	7,745	12,429	2,808	1,340	1,61,268	1,70,433
	Less: Write back of provision no longer required	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-
	TOTAL	2,29,491	27,391	1	27,392	23,68,106	31,91,360	55,59,466	9,555	7,289	29,463	-	4,26,204	5,96,505	1,49,502	97,736	68,75,720	71,32,603

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, 2018	As at Mar 31, 2017
		(Rs.'000)	(Rs.'000)
1	Authorised Capital		
	Equity Shares of Rs 324,000,000 (Previous year - 324,000,000) of Rs. 10 each	32,40,000	32,40,000
2	Issued Capital		
	298,805,700 (Previous Year: 298,805,700) Equity Shares of Rs.10 each	29,88,057	29,88,057
3	Subscribed Capital		
	298,805,700 (Previous Year: 298,805,700) Equity Shares of Rs.10 each	29,88,057	29,88,057
4	Called-up Capital		
	298,805,700 (Previous Year: 298,805,700) Equity Shares of Rs.10 each fully paid up	29,88,057	29,88,057
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (Amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses		
	Expenses including commission or brokerage on	-	-
	Underwriting or subscription of shares		
	TOTAL	29,88,057	29,88,057
	Number of Shares held by TI Financial Holdings Limited (previously known as Tube Investment of India Limited), the Holding Company	17,92,829	17,92,829

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

Shareholder	As at Mar 31, 2018		As at Mar 31, 2017	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
• Indian	17,92,83,420	60	17,92,83,420	60
• Foreign	11,95,22,280	40	11,95,22,280	40
Others				
TOTAL	29,88,05,700	100	29,88,05,700	100

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

	Particulars	As at Mar 31, 2018	As at Mar 31, 2017
		(Rs.'000)	(Rs.'000)
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	14,32,645	14,32,645
	Add: Premium on shares issued during the year		
		14,32,645	14,32,645
4	General Reserves	28,47,567	28,47,567
	Add: Transfer from Profit and Loss account	15,00,000	-
	Add: Transfer from Contingency Reserve for Unexpired Risk		
		43,47,567	28,47,567
5	Catastrophe Reserve		
6	Other Reserves Contingency Reserve for Unexpired Risk	-	-
	Less: Transfer to General Reserve		
	Add: Transfer from Profit and Loss Account		
		-	-
7	Balance of Profit in Profit & Loss Account	40,93,030	34,82,754
8	Debenture Redemption Reserve	1,00,000	-
	TOTAL	99,73,242	77,62,966

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, 2018	As at Mar 31, 2017
		(Rs. '000)	(Rs. '000)
1	Debentures/ Bonds	10,00,000	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	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, 2018	As at Mar 31, 2017
		(Rs.'000).	(Rs.'000).
	LONG TERM INVESTMENTS		
1	Government Securities and Government Guaranteed Bonds including Treasury Bills	23,40,261	21,48,784
2	Other Approved Securities	-	-
3	Approved Investments	-	-
	(a) Debenture / Bonds	23,45,382	19,45,040
	(b) Fixed Deposits with Banks	-	47,306
	(c) Equity Shares (Net of FairValue Change)	1,34,767	1,46,356
	(d) Investment Properties - Real Estate	32,233	37,085
4	Investments in Infrastructure and Social Sector	13,01,235	9,17,120
5	Other than Approved Investments	-	-
	(a) Debentures/Bonds	22,364	25,731
	(b) Equity Shares (Net of FairValue Change)	22,086	39,821
6	Investments in Alternate Investment funds	8,387	-
	Total (A)	62,06,715	53,07,243
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	16,773	32,306
2	Other Approved Securities	-	-
3	Approved Investments	-	-
	(a) Debentures/ Bonds	4,89,797	4,09,126
	(b) Fixed Deposits with Banks	1,19,169	4,24,934
	(c) Money market Instruments	-	-
	(d) Mutual Fund (Liquid Schemes)	2,46,642	36,355
4	Investments in Infrastructure and Social Sector	35,783	77,209
5	Other than Approved Investments	-	6,433
	Total (B)	9,08,164	9,86,363
	TOTAL (A) +(B)	71,14,879	62,93,606

Notes:

- (1) All Investments are performing investments and are in India.
- (2) There are no contracts in relation to investments for purchases where deliveries are pending or for sales where payments are overdue except as disclosed in the Financial Statement
- (3) Details of Cost and Market Value (Rs. '000) :

	As at Mar 31, 2018		As at Mar 31, 2017	
	Cost	Market Value	Cost	Market Value
a) Equity Shares listed	1,43,660	1,56,854	1,60,014	1,86,177
b) Mutual Funds	2,46,288	2,46,642	36,345	36,355
c) Government and other securities	23,57,034	23,16,483	21,81,091	22,21,252
d) Fixed Deposit with Banks	1,19,169	1,19,169	4,72,240	4,72,240
e) Corporate Bonds	41,94,561	42,22,744	33,80,659	34,44,785
f) Money Market Instruments	-	-	-	-
g) Investment Property	32,233	29,834	37,085	37,085
h) Investment in AIF	8,387	8,387	-	-
	71,01,332	71,00,112	62,67,433	63,97,894

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, 2018	As at Mar 31, 2017
		(Rs. '000).	(Rs. '000).
	LONG TERM INVESTMENTS		
1	Government Securities and Government Guaranteed Bonds including Treasury Bills	1,85,88,166	1,45,53,171
2	Other Approved Securities	-	-
3	Approved Investments	-	-
	(a) Debenture / Bonds	1,86,28,846	1,31,73,260
	(b) Fixed Deposits with Banks	-	3,20,394
	(c) Equity Shares (Net of FairValue Change)	10,70,428	9,91,233
	(d) Investment Properties - Real Estate	2,56,018	2,51,166
4	Investments in Infrastructure and Social Sector	1,03,35,417	62,11,424
6	Other than Approved Investments		
	a) Debentures/Bonds	1,77,636	1,74,269
	(b) Equity Shares (Net of FairValue Change)	1,75,426	2,69,695
7	Investments in Alternate Investment funds	66,613	-
	Total (A)	4,92,98,550	3,59,44,612
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	1,33,226	2,18,804
2	Other Approved Securities	-	-
3	Approved Investments	-	-
	(a) Debentures/ Bonds	38,90,346	27,70,905
	(b) Fixed Deposits with Banks	9,46,531	28,77,966
	(c) Money market Instruments	-	-
	(d) Mutual Fund (Liquid Schemes)	19,59,022	2,46,225
4	Investments in Infrastructure and Social Sector	2,84,217	5,22,916
5	Other than Approved Investments	-	43,567
	Total (B)	72,13,342	66,80,383
	TOTAL (A) +(B)	5,65,11,892	4,26,24,995

Notes:

- (1) All Investments are performing investments and are in India.
- (2) There are no contracts in relation to investments for purchases where deliveries are pending or for sales where payments are overdue except as disclosed in the Financial Statement
- (3) Details of Cost and Market Value (Rs. '000) :

	As at Mar 31, 2018		As at Mar 31, 2017	
	Cost	Market Value	Cost	Market Value
a) Equity Shares listed	11,41,062	12,45,853	10,83,732	12,60,928
b) Mutual Funds	19,56,212	19,59,022	2,46,155	2,46,225
c) Government and other securities	1,87,21,392	1,83,99,303	1,47,71,973	1,50,43,975
d) Fixed Deposit with Banks	9,46,531	9,46,531	31,98,360	31,98,360
e) Corporate Bonds	3,33,16,460	3,35,40,312	2,28,96,342	2,33,30,651
f) Money Market Instruments	-	-	-	-
g) Investment Properties - Real Estate	2,56,018	2,36,966	2,51,166	2,51,166
h) Investment in AIF	66,613	66,613	-	-
	5,64,04,288	5,63,94,601	4,24,47,729	4,33,31,305

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

FORM NL-14-FIXED ASSETS SCHEDULE

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

(Rs. '000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	As at Apr 1, 2017	Additions	Deductions	As at Mar 31, 2018	As at Apr 1, 2017	For The Period	On Sales/ Adjustments	Upto Mar 31, 2018	As at Mar 31, 2018	As at Mar 31, 2017
Land - (Undivided share)	58,032	-	-	58,032	-	-	-	-	58,032	58,032
Buildings	3,65,831	1,150	-	3,66,981	32,368	5,959	-	38,327	3,28,654	3,33,463
Furniture & Fittings	53,357	1,321	452	54,226	46,062	4,672	346	50,388	3,838	7,295
Information Technology Equipment	4,10,046	37,803	17,522	4,30,327	2,98,062	59,259	2,407	3,54,914	75,413	1,11,982
Intangibles Computers	5,61,342	1,47,316	-	7,08,658	4,59,527	85,862	-	5,45,389	1,63,269	1,01,814
Vehicles	28,284	7,784	8,216	27,852	12,482	7,081	6,296	13,267	14,585	15,803
Office Equipment	29,114	2,405	194	31,325	26,238	2,355	173	28,420	2,905	2,876
Electrical Fittings	50,802	4,644	350	55,096	36,820	8,662	283	45,199	9,897	13,983
Improvement to Premises	1,36,995	8,635	1,133	1,44,497	90,879	21,324	727	1,11,476	33,021	46,117
TOTAL	16,93,803	2,11,058	27,867	18,76,994	10,02,438	1,95,174	10,232	11,87,380	6,89,614	6,91,365
Work in progress	-	-	-	-	-	-	-	-	13,508	19
Grand Total	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	6,91,384
PREVIOUS YEAR	14,48,994	2,61,515	16,706	16,93,803	8,46,539	1,70,433	14,534	10,02,438	6,91,384	

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, 2018	As at Mar 31, 2017
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	1,56,350	1,25,133
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)		
	(bb) Others		
	(b) Current Accounts	4,64,997	2,71,075
3	Money at Call and Short Notice	-	-
	(a) With Banks		
	(b) With other Institutions		
4	Others (Bank deposits under lien)	5,900	4,101
	TOTAL	6,27,247	4,00,309
	Cash balance includes:		
	Cheques in hand	1,49,443	1,18,024
	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, 2018	As at Mar 31, 2017
		(Rs.'000)	(Rs.'000)
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	18,66,090	7,16,260
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	6,80,901	3,49,579
6	Others (to be specified)		
	Advances to Employees	672	602
	Advances to Vendors	16,130	5,370
	GST Unutilised Credit/paid in advance	2,98,158	31,405
	Service tax paid under protest (Note 8 (c) of Schedule 16)	60,447	46,031
	Other Advances / Deposits	11,83,548	12,06,373
	TOTAL (A)	41,05,946	23,55,620
	OTHER ASSETS		
1	Income accrued on investments	20,74,749	15,03,694
2	Outstanding Premiums	40,84,995	18,26,793
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business	3,40,087	4,69,123
6	Due from subsidiaries/ holding	-	-
7	Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act, 1938]	-	-
8	Others (to be specified)		
	Bond Redemption Proceeds receivable	-	-
	Receivable from Terrorism Pool [includes investment income	11,53,188	10,07,215
	Receivable from Nuclear Pool	20,405	9,900
	Unclaimed Amount of Policy holders Deposits	57,300	1,29,800
	Receivable from IMTPIP	-	-
	Service Tax refund receivable	83,040	-
	Deposits for Premises and Advance Rent	65,131	49,046
	TOTAL (B)	78,78,895	49,95,571
	TOTAL (A+B)	1,19,84,841	73,51,191

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, 2018	As at Mar 31, 2017
		(Rs.'000)	(Rs.'000)
1	Agents' Balances	1,19,945	77,867
2	Balances due to other insurance companies	59,51,839	21,96,580
3	Deposits held on re-insurance ceded	-	-
4	Premiums Received in Advance/ Deposit Received	15,14,719	12,26,216
5	Unallocated Premium	14,19,365	12,84,302
6	Sundry creditors	10,09,251	3,71,072
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	3,31,54,878	2,55,50,294
9	Due to Officers/ Directors	-	-
10	Others (to be specified)		
	Book Overdraft	69,025	2,63,059
	Tax and Other Withholdings	22,311	1,03,613
	Environment Relief Fund	210	136
	GST Payable	6,15,085	3,751
	Value Added Tax Payable	-	3
	Unclaimed amounts of policyholders	79,772	1,56,816
	Others	30,445	-
	TOTAL	4,39,86,845	3,12,33,709

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, 2018	As at Mar 31, 2017
		(Rs.'000).	(Rs.'000).
1	Reserve for Unexpired Risk	1,93,12,018	1,56,37,801
	Less: Unabsorbed RSBY Enrollment costs	(30,384)	(20,457)
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	3,43,181	2,49,146
	TOTAL	1,96,24,815	1,58,66,490

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, 2018	As at Mar 31, 2017
		(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	3,99,01,299
Other receipts	54,80,946
Payments to the re-insurers, net of commissions and claims	(10,48,055)
Receipts /(Payments) from /to co-insurers, net of claims recovery	29,630
Payments of claims	(1,60,03,968)
Payments of commission and brokerage	(15,49,462)
Payments of other operating expenses	(96,61,160)
Preliminary and pre-operative expenses	
Deposits, advances and staff loans	(1,186)
Income taxes paid (Net)	(14,51,239)
GST/Service tax paid	(59,66,313)
Other payments	
Cash flows before extraordinary items	
Cash flow from extraordinary operations	
Net cash flow from operating activities	97,30,492
Cash flows from investing activities:	
Purchase of fixed assets	(2,28,871)
Proceeds from sale of fixed assets	33
Financial Lease Payments	
Purchases of investments	(15,15,31,759)
Loans disbursed	-
Received from IMTPIP	-
Sales of investments	13,75,94,783
Repayments received	-
Rents/Interests/ Dividends received	39,33,037
Investments in money market instruments and in liquid mutual funds (Net)*	
Expenses related to investments	(10,886)
Net cash flow from investing activities	(1,02,43,663)
Cash flows from financing activities:	
Proceeds from issuance of share capital	
Proceeds from borrowing	10,00,000
Dividend paid including Distribution tax paid	(2,15,781)
Repayments of borrowing	
Interest/dividends paid	(44,110)
Net cash flow from financing activities	7,40,109
Effect of foreign exchange rates on cash and cash equivalents, net	
Net increase in cash and cash equivalents:	2,26,938
Cash and cash equivalents at the beginning of the year	4,00,309
Cash and cash equivalents at the end of the year	6,27,247

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 18				As at 31st Mar 17			
		Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves	Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves
1	Fire	35,505	1,846	152	37,503	22,829	2,579	149	25,557
2	Marine								
a	Marine Cargo	493	339	136	968	427	312	132	871
b	Marine Hull	-	-	-	-	-	-	-	-
3	Miscellaneous								
a	Motor	1,21,750	1,37,092	1,76,803	4,35,645	1,07,898	99,117	1,13,822	3,20,837
b	Engineering	583	339	129	1,051	574	363	120	1,057
c	Aviation	-	-	-	-	-	-	-	-
d	Liabilities	475	281	126	882	433	468	100	1,001
e	Others	21,562	2,158	9,326	33,046	14,534	2,412	2,755	19,701
4	Health Insurance	12,752	2,259	564	15,575	9,478	2,026	465	11,969
5	IMTPIP	-	-	-	-	-	28,432	2,251	30,683
6	Total Liabilities	1,93,120	1,44,314	1,87,236	5,24,670	1,56,173	1,35,709	1,19,794	4,11,676

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

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, 2018	Upto the quarter ended Mar 31, 2018	For the quarter ended Mar 31, 2018	Upto the quarter ended Mar 31, 2018	For the quarter ended Mar 31, 2018	Upto the quarter ended Mar 31, 2018	For the quarter ended Mar 31, 2018	Upto the quarter ended Mar 31, 2018	For the quarter ended Mar 31, 2018	Upto the quarter ended Mar 31, 2018	For the quarter ended Mar 31, 2018	Upto the quarter ended Mar 31, 2018	For the quarter ended Mar 31, 2018	Upto the quarter ended Mar 31, 2018	For the quarter ended Mar 31, 2018	Upto the quarter ended Mar 31, 2018	For the quarter ended Mar 31, 2018	Upto the quarter ended Mar 31, 2018	For the quarter ended Mar 31, 2018	Upto the quarter ended Mar 31, 2018	For the quarter ended Mar 31, 2018	Upto the quarter ended Mar 31, 2018	For the quarter ended Mar 31, 2018	Upto the quarter ended Mar 31, 2018	For the quarter ended Mar 31, 2018	Upto the quarter ended Mar 31, 2018	
Andhra Pradesh	0.18	517.92	0.01	19.09	0.20	216.24	330.38	5,760.30	1,354.51	10,817.65	1,684.89	16,577.95	-	20.43	0.60	21.21	5.80	111.77	0.50	15.33	-	856.89	-	20.42	1,692.20	18,377.26	
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Assam	72.72	215.16	8.41	39.37	21.02	96.95	559.76	2,395.04	791.02	3,330.86	1,350.78	5,725.90	0.37	2.07	0.22	3.46	10.59	60.61	-	-	-	-	1.40	4.41	1,465.50	6,147.93	
Bihar	190.32	607.69	1.52	5.62	10.76	27.48	1,327.98	4,399.20	1,804.18	6,379.68	3,132.15	10,778.88	0.06	1.54	0.48	1.85	9.32	34.75	-	0.16	2.50	10,034.03	2.94	15.22	3,350.06	21,507.22	
Chattisgarh	117.49	325.52	4.67	13.33	20.75	57.94	857.16	2,692.36	1,245.34	4,122.80	2,102.50	6,815.17	0.96	1.23	0.04	0.59	18.21	41.74	-	0.03	-	-	8.39	38.86	2,273.02	7,294.41	
Goa	23.35	27.91	0.02	0.31	0.22	0.74	29.35	46.89	32.14	50.83	61.49	97.72	0.55	3.13	1.62	1.88	11.45	14.36	0.10	0.27	-	-	-	-	98.80	146.33	
Gujarat	755.85	2,367.59	23.77	194.75	27.11	199.82	1,787.10	6,483.92	4,753.12	13,475.27	6,540.22	19,959.19	12.55	159.38	14.94	538.37	221.61	657.67	0.44	3.33	-	-	292.35	733.99	7,888.84	24,814.10	
Haryana	87.00	101.86	-	-	-	-	64.68	83.39	92.41	118.62	157.10	202.00	-	-	0.61	0.64	33.47	35.14	-	-	-	-	0.81	0.93	278.99	340.57	
Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Jammu and Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Jharkhand	57.48	172.12	0.80	5.67	11.53	57.42	767.85	2,385.21	1,062.99	3,517.29	1,830.83	5,902.50	0.07	0.12	0.33	1.15	10.28	32.15	-	0.15	-	-	2.06	2.86	1,913.38	6,174.13	
Karnataka	261.39	1,578.80	363.33	809.96	45.70	174.32	1,940.50	6,560.37	3,007.51	10,435.39	4,948.02	16,995.76	10.51	164.79	2,022.18	5,545.82	172.14	885.61	2.32	25.62	-	-	7.80	43.39	7,833.39	26,224.06	
Kerala	166.13	550.24	1.11	12.08	4.74	15.68	639.77	2,968.44	808.63	3,879.33	1,448.40	6,847.77	0.24	1.91	0.48	2.81	25.56	90.80	0.47	3.11	-	-	1.13	7.77	1,648.25	7,532.16	
Madhya Pradesh	381.18	1,413.63	28.71	152.41	12.51	50.81	1,015.82	3,328.82	1,956.48	5,910.64	2,972.30	9,239.46	0.64	19.08	2.09	18.16	90.47	291.12	0.68	1.61	(3,550.00)	(2,608.06)	21.67	84.73	(39.76)	8,662.94	
Maharashtra	1,033.05	4,609.20	93.13	452.34	61.39	291.13	3,384.93	13,431.68	6,279.54	20,409.25	9,664.47	33,840.92	98.00	666.33	160.25	346.61	697.03	2,259.49	16.03	80.97	-	-	21.30	92.24	11,844.65	42,639.31	
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Orissa	112.72	284.80	3.16	11.10	14.55	45.37	921.43	3,036.58	1,339.01	4,646.26	2,260.44	7,682.84	0.50	1.93	0.18	0.96	18.58	44.69	-	0.02	2,408.42	26,252.56	4.66	10.21	4,823.20	34,334.48	
Punjab	-	219.71	-	1.08	-	3.49	4.55	1,286.53	-	1,884.52	4.55	3,171.05	-	-	-	2.11	-	24.81	-	0.13	-	-	-	5.37	4.55	3,427.75	
Rajasthan	390.43	1,286.46	12.17	40.69	22.52	70.30	1,919.00	6,757.74	2,994.86	10,769.13	4,913.85	17,526.87	3.12	23.39	286.13	774.70	42.99	76.42	-	0.14	(1,484.77)	(1,484.77)	182.58	465.90	4,369.04	18,780.11	
Sikkim	5.21	5.84	-	-	-	-	0.96	1.62	1.02	1.63	1.98	3.25	-	-	-	-	0.11	0.22	-	-	-	-	0.08	0.08	7.38	9.39	
Tamil Nadu	311.94	11,559.99	1,047.85	2,312.60	50.43	730.84	3,744.60	13,977.41	9,357.15	31,260.60	13,101.75	45,238.01	20.55	440.60	3,088.07	11,868.80	4,203.27	18,552.24	30.13	167.28	-	-	281.98	2,072.65	2,430.12	23,926.63	93,582.48
Telangana	247.12	386.13	12.38	22.61	51.57	183.50	2,414.60	4,756.42	4,808.75	9,063.73	7,223.35	13,820.15	27.01	106.17	4.50	16.93	61.48	121.01	3.89	6.70	(202.97)	16,765.60	2.93	4.13	7,431.28	31,432.93	
Tripura	5.87	7.72	4.52	5.81	9.17	11.34	157.84	202.42	264.62	339.83	422.46	542.25	-	0.10	0.01	0.03	7.00	7.43	-	-	-	-	0.11	0.31	449.13	574.98	
Uttar Pradesh	551.80	1,605.89	0.41	5.88	1.58	7.77	2,008.43	7,438.32	2,366.08	9,173.44	4,374.50	16,611.76	-	0.31	0.58	6.58	51.29	127.39	-	-	-	(0.05)	24.86	101.64	5,005.02	18,467.16	
Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
West Bengal	217.35	676.46	15.55	52.12	35.28	128.78	1,047.10	3,662.43	1,800.75	5,986.29	2,847.85	9,648.72	8.48	33.97	1,274.00	1,738.13	70.38	219.56	0.63	2.52	(0.00)	(0.00)	4.40	21.76	4,473.93	12,522.02	
Andaman and Nicobar Islands	-	0.06	-	-	-	-	-	6.64	-	9.96	-	16.59	-	-	-	-	-	0.21	-	-	-	-	-	-	-	16.86	
Chandigarh	340.46	1,100.80	1.12	2.70	4.96	12.52	1,199.69	3,595.90	1,859.61	5,199.14	3,059.30	8,795.05	-	0.22	1.80	6.64	121.61	196.96	0.10	0.25	-	-	4.30	14.67	3,533.66	10,129.81	
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Delhi	406.57	2,911.49	504.88	2,957.67	118.86	380.64	580.80	3,740.31	640.01	3,821.05	1,220.81	7,561.36	72.70	394.45	10.97	110.40	205.24	2,177.82	2.24	55.44	-	-	13.47	91.33	2,555.75	16,640.60	
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Puducherry	6.23	7.76	0.05	0.05	1.15	1.23	118.32	158.69	233.81	306.72	352.13	465.41	0.11	0.15	0.13	0.28	0.95	1.71	-	-	-	-	0.77	1.20	361.51	477.79	
Total	5,741.83	32,540.76	2,127.61	7,117.24	526.00	2,764.32	26,822.60	99,156.64	48,853.51	1,64,909.89	75,676.11	2,64,066.53	256.43	2,041.29	6,870.21	21,008.12	6,088.84	26,065.68	57.54	363.05	(2,826.82)	50,098.18	2,670.66	4,191.54	97,188.40	4,10,256.79	

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

Statement for the Quarter Ended March 31, 2018

(Rs in Lakhs)

Reinsurance Risk Concentration								
S.No.	Reinsurance Placements			Premium ceded to reinsurers				Premium ceded to reinsurers / Total reinsurance premium ceded (%)
		Proportional		Non-Proportional		Facultative		
		No of reinsurers	Premium ceded to reinsurers	No of reinsurers	Premium ceded to reinsurers	No of reinsurers	Premium ceded to reinsurers	
1	No. of Reinsurers with rating of AAA and above							0.00%
2	No. of Reinsurers with rating AA but less than AAA	3	150.92	1.00	45.34			0.47%
3	No. of Reinsurers with rating A but less than AA	16	16,358.62	14	117.99	10	1,573.77	42.87%
4	No. of Reinsurers with rating BBB but less than A							0.00%
5	No. of Reinsurers with rating less than BBB	1	0.71					0.00%
6	Indian Insurer and Reinsurer	5	23,319.83	4	353.10	12	186.52	56.66%
	Total	25	39,830.08	19	516.43	22	1,760.29	100.00%

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

Ageing of Claims								
Sl.No.	Line of Business	No. of claims paid					Total No. of claims paid	Total amount of claims paid
		1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Fire	34	70	109	52	15	280	1375.50
2	Marine Cargo	5267	1026	330	138	22	6783	1544.79
3	Marine Hull	0	0	0	0	0	0	0.00
4	Engineering	89	51	23	24	8	195	279.54
5	Motor OD	20312	5594	1230	288	175	27599	13238.36
6	Motor TP	174	724	945	978	1563	4384	20854.48
7	Health	5531	264	3	0	0	5798	2224.23
8	Overseas Travel	6	11	4	0	0	21	26.24
9	Personal Accident	298	144	68	14	11	535	1397.65
10	Liability	288	35	14	14	12	363	167.03
11	Crop	27	35	18	0	0	80	5826.13
12	Miscellaneous	71	172	39	3	0	285	128.92

FORM N1 : 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'18

No. of claims only

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Engineering	Motor OD	Motor TP	Health	Overseas Travel	Personal Accident	Liability	Crop	Credit	Miscellaneous	Total
1	Claims O/S at the beginning of the period	776	1194	0	182	9407	27032	16418	59	476	142	216	0	242	56144
2	Claims reported during the period	310	6707	0	201	28289	4799	7660	41	646	359	41	0	448	49501
3	Claims Settled during the period	280	6783	0	195	27599	4384	5798	21	535	363	80	0	285	46323
4	Claims Repudiated during the period	199	162	0	39	2239	0	1755	8	99	28	0	0	68	4597
5	Claims closed during the period	399	76	0	15	1616	1219	391	33	104	15	6	0	65	3939
6	Claims O/S at End of the period	208	880	0	134	6242	26228	16134	38	384	95	171	0	272	50786
	Less than 3months	116	736	0	59	4903	4054	1326	17	177	44	32	0	235	11699
	3 months to 6 months	32	76	0	21	618	2796	23	6	33	14	60	0	30	3709
	6months to 1 year	21	31	0	31	295	4349	5	12	8	10	11	0	1	4774
	1year and above	39	37	0	23	426	15029	14780	3	166	27	68	0	6	30604

FORM NL-26 - CLAIMS INFORMATION - KG Table I**Cholamandalam MS General Insurar Date:****Registration No. 123****Date of Registration with the IRDA : July 15, 2002****Solvency for the period ended 31st Mar 2018****Required solvency margin based on net premium and net incurred claims (Rs. in Lacs)**

Item No.	Description	PREMIUM						RSM
		Gross Premium	Net Premium	Gross incurred claim	Net incurred Claim	RSM-1	RSM-2	
1	Fire	33,308.94	20,794.90	20,942.18	1,497.62	4,158.98	3,141.33	4,158.98
2	Marine Cargo	7,117.18	1,650.66	5,025.00	894.50	854.06	904.50	904.50
3	Marine Hull	0.08	0.07	-	-	0.01	-	0.01
4	Motor	2,64,073.35	2,40,492.99	1,91,985.16	1,80,523.47	48,098.60	54,157.04	54,157.04
5	Engineering	2,920.74	627.42	872.98	335.22	292.07	130.95	292.07
6	Aviation	-	-	-	-	-	-	-
7	Laibilities	2,141.14	1,022.86	451.45	244.54	321.17	101.58	321.17
8	Helath	26,001.52	24,311.66	9,098.09	8,243.22	4,862.33	2,472.97	4,862.33
9	Misc	50,105.76	6,775.80	48,450.20	7,439.45	5,010.58	7,267.53	7,267.53
10	Weather	25,620.15	23,449.97	7,155.95	6,151.27	4,689.99	1,845.38	4,689.99
	Total	4,11,288.86	3,19,126.33	2,83,981.01	2,05,329.29	68,287.79	70,021.28	76,653.62

PERIODIC DISCLOSURES		
FORM NL-27 Offices information for Non-Life		
Insurer: Cholamandalam MS General Insurance Co Ltd		Date: 31.03.2018
Sl. No.	Office Information	Number
1	No. of offices at the beginning of the Quarter	107*
2	No. of branches approved during the Quarter	0
3	No. of branches opened during the Quarter	Out of approvals of previous year NIL
4		Out of approvals of this Quarter NIL
5	No. of branches closed during the Quarter	16
6	No of offices at the end of the Quarter	91*
7	No. of branches approved but not opened	2
8	No. of rural branches	NIL
9	No. of urban branches	91*

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

FORM NL-28 - FORM - 3B**(Read with Regulation 10)****Name of the Insurer: Cholamandalam MS General Insurance Company Limited****Registration Number: 123****Statement as on: 31 Mar 2018****PART - A****Statement of Investment Assets (General Insurer including an insurer carrying on business of re-insurance or health insurance)****(Business within India)****Rs Lakhs****Periodicity of Submission: Quarterly****Section I**

No	PARTICULARS	SCH ++	AMOUNT
1	Investments*	8	6,36,267.71
2	Loans	9	-
3	Fixed Assets	10	7,031.22
4	Current Assets		
	a. Cash & Bank Balance	11	6,272.47
	b. Advances & Other Assets	12	1,19,848.41
5	Current Liabilities		
	a. Current Liabilities	13	4,39,868.45
	b. Provisions	14	1,96,248.15
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		7,729.95
	Application of Funds as per Balance Sheet (A)		1,25,573.26

	Less: Other Assets	SCH ++	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	7,031.22
3	Cash & Bank Balance (if any)	11	6,272.47
4	Advances & Other Assets (if any)	12	1,19,848.41
5	Current Liabilities	13	4,39,868.45
6	Provisions	14	1,96,248.15
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		7,729.95
	Total (B)	TOTAL (B)	(5,10,694.45)
	'Investment Assets'* As per FORM 3B	(A-B)	6,36,268

FORM NL-28 - FORM - 3B**(Read with Regulation 10)****Name of the Insurer: Cholamandalam MS General Insurance Company Limited****Registration Number: 123****Statement as on: 31 Mar 2018****PART - A****Statement of Investment Assets (General Insurer including an insurer carrying on business of re-insurance or health insurance)****(Business within India)****Rs Lakhs****Periodicity of Submission: Quarterly****Section II**

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value (h)
			Balance	FRSM ⁺						
			(a)	(b)	(c)	d = (a+b+c)	(e)	(f)	(g)=(d+f)	
1	Central Govt. Securities	Not less than 20%		14,566.63	1,15,699.47	1,30,266.09	20.51%		1,30,266.09	1,27,718.46
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not less than 30%		23,570.34	1,87,213.92	2,10,784.26	33.19%		2,10,784.26	2,07,157.87
3	Investment subject to Exposure Norms									
	a. Housing / Infra & Loans to SG for Housing and FFE	Not less than 15%								
	1. Approved Investments			25,075.56	1,99,169.58	2,24,245.15	35.31%	136.62	2,24,381.77	2,25,188.83
	2. Other Investments			284.15	2,256.96	2,541.12	0.40%	(215.55)	2,325.57	2,491.69
	b. Approved Investments	Not exceeding 55%		21,744.07	1,72,708.31	1,94,452.39	30.62%	1,924.17	1,96,376.56	1,97,923.72
	c. Other Investments			339.19	2,694.11	3,033.30	0.48%	(633.74)	2,399.56	2,399.56
	Investment Assets	100%		71,013.32	5,64,042.89	6,35,056.21	100%	1,211.50	6,36,268	6,35,161.66

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: 26-Apr-18****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.12.98 Crs held seperately for unclaimed amount of policyholders fund

PERIODIC DISCLOSURES

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

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

Date: Quarter ended Mar 31, 2018

(Rs in Lakhs)

	MARKET VALUE				Book Value			
	As at 31-03-2018	As % of total for this class	As at 31-03-2017	As % of total for this class	As at 31-03-2018	As % of total for this class	As at 31-03-2017	As % of total for this class
Break down by credit rating								
AAA rated	2,24,075	38.32%	1,55,665	35.35%	2,23,097	38.08%	1,53,439	35.49%
AA or better	1,54,454	26.41%	1,09,380	24.84%	1,53,059	26.12%	1,06,831	24.71%
Rated below AA but above A	2,166	0.37%	2,709	0.62%	2,000	0.34%	2,500	0.58%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Any other (Sovereign)	2,04,093	34.90%	1,72,652	39.20%	2,07,738	35.46%	1,69,531	39.22%
	5,84,788		4,40,407		5,85,894		4,32,301	
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	48,699	8.33%	41,194	9.35%	48,501	8.28%	40,813	9.44%
More than 1 year and upto 3years	1,50,072	25.66%	1,24,261	28.21%	1,49,264	25.48%	1,21,617	28.13%
More than 3years and up to 7years	2,45,858	42.04%	1,50,368	34.14%	2,45,706	41.94%	1,46,203	33.82%
More than 7 years and up to 10 years	1,22,623	20.97%	1,05,455	23.95%	1,24,417	21.24%	1,04,301	24.13%
above 10 years	17,537	3.00%	19,128	4.34%	18,006	3.07%	19,368	4.48%
	5,84,788		4,40,407		5,85,894		4,32,301	
Breakdown by type of the issuer								
a. Central Government	1,27,718	21.84%	1,07,454	24.40%	1,30,266	22.23%	1,06,118	24.55%
b. State Government	79,439	13.58%	65,198	14.80%	80,518	13.74%	63,412	14.67%
c. Corporate Securities	3,77,631	64.58%	2,67,754	60.80%	3,75,110	64.02%	2,62,770	60.78%
	5,84,788		4,40,407		5,85,894		4,32,301	

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, 2018	Upto the Quarter ended Mar 31, 2018	For the Quarter ended Mar 31, 2017	Upto the Quarter ended Mar 31, 2017
1	Gross Written Premium (Direct) Growth	4.90%	30.94%	21.28%	27.78%
2	Gross Direct Premium to Shareholders' Funds Ratio (No. of Times)	0.74	3.17	0.85	2.91
3	Growth Rate of Shareholders' Funds	4.95%	20.56%	5.97%	26.06%
4	Net Retention Ratio	82.74%	77.59%	81.34%	81.79%
5	Net Commission Ratio	6.69%	1.33%	-1.33%	0.60%
6	Expenses of Management to Gross Direct Premium ratio	23.85%	24.74%	26.04%	26.19%
7	Combined Ratio	102.24%	100.79%	99.21%	101.25%
8	Technical Reserves to Net Premium Ratio (no. of Times)	(0.45)	1.64	(0.52)	1.60
9	Underwriting Balance Ratio (no. of Times)	(0.05)	(0.04)	(0.05)	(0.05)
10	Operating Profit Ratio ^	10.84%	10.99%	12.07%	10.53%
11	Liquid Assets to Liabilities Ratio #	0.02	0.17	0.06	0.19
12	Net Earnings Ratio	7.70%	7.60%	8.13%	8.10%
13	Return on Networth	4.03%	18.72%	4.81%	19.36%
14	Available Solvency Margin to required Solvency Margin ratio	1.61	1.61	1.64	1.64
15	NPA ratio - gross & net	Nil	Nil	Nil	Nil
	Gross NPA Ratio	Nil	Nil	Nil	Nil
	Net NPA Ratio	Nil	Nil	Nil	Nil
Equity Holding Pattern for Non-Life Insurers					
1	(a) No. of shares	29,88,05,700	29,88,05,700	29,88,05,700	29,88,05,700
2	(b) Percentage of shareholding (Indian / Foreign)	60%/40%	60%/40%	60%/40%	60%/40%
3	(c) % of Government holding (in case of public sector insurance companies)	NA	NA	NA	NA
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	8.12	8.12	6.97	6.97
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	8.12	8.12	6.97	6.97
6	(iv) Book value per share (Rs) [net worth (Share capital + reserves + fair value change - P&L debit balance)/weighted average no. of shares]	43.38	43.38	35.98	35.98

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, 2018	Upto the Quarter ended Mar 31, 2018	For the Quarter ended Mar 31, 2017	Upto the Quarter ended Mar 31, 2017
1	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Claims Incurred (Net)	-	13.00	-	3.83
2	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Expenses (payable)/Net -Risk Services Cost		584.05	-	72.09
3	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Fees Incurred for Risk Inspection and Advisory Services	1,225.95	3,823.14	101.42	781.18
4	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Management Expenses recovered	-	-	14.71	62.83
5	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Premium Received	-	0.36	3.28	4.53
6	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Rent Recovery	11.93	58.18	-	-
7	TI FINANCIAL HOLDINGS LIMITED	HOLDING COMPANY	Management Expenses,Sitting fees,Secondment charges ,Expenses and Technical fees	150.77	301.53	-	-
8	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Management Expenses,Sitting fees,Secondment charges ,Expenses and Technical fees	1.80	12.80	108.30	111.72
9	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Due (from)/ to other entities Carrying on Insurance Business	5,046.31	5,046.31	-	879.07
10	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Management Expenses recovered	10.45	13.22	8.01	27.96
11	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Reinsurance Ceded	841.34	4,411.55	1,201.07	5,491.55
12	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Rent Recovery	36.57	146.61	33.83	134.13
13	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Reinsurance Commission Received	157.74	705.86	182.22	793.67
14	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Reinsurance Recovery on Claims	961.74	7,896.66	941.47	13,437.22
15	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Receivable (Net) - Management Expenses nad rent	12.37	12.37	-	57.96
16	TI ABSOLUTE CONCEPTS PRIVATE LIMITED	FELLOW SUBSIDIARY	Rental Income	-	0.80	-	1.15
17	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Claims Incurred (Net)	-	13.62	120.61	230.04
18	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Payable (Net) Claims Outstanding	-	-	109.26	109.26
19	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Receivable (Net) - Management Expenses nad rent	-	-	6.61	6.61
20	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Premium Received	-	176.32	16.64	239.95
21	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Interest Received	-	-	-	88.00
22	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Investment Redemmed During the year	-	-	-	1,000.00
23	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Management Expenses recovered	-	-	-	3.77
24	SHANTHI GEARS LIMITED	FELLOW SUBSIDIARY	Receivable (Net) - Management Expenses nad rent	-	-	-	6.22
25	SHANTHI GEARS LIMITED	FELLOW SUBSIDIARY	Premium Received	-	33.64	0.53	38.13
26	SHANTHI GEARS LIMITED	FELLOW SUBSIDIARY	Claims Incurred (Net)	-	0.04	9.59	15.40
27	SHANTHI GEARS LIMITED	FELLOW SUBSIDIARY	Management Expenses recovered	-	-	1.28	5.13
28	SHANTHI GEARS LIMITED	FELLOW SUBSIDIARY	Payable (Net) Claims Outstanding	-	-	0.33	0.33
29	KEY MANAGEMENT PERSONNEL	KEY MANAGEMENT PERSONNEL	Managerial Remuneration-Managing Director	53.74	286.02	-	249.30
30	KEY MANAGEMENT PERSONNEL	KEY MANAGEMENT PERSONNEL	Remuneration-Chief Financial Officer (Till 30 Sep 2017)	-	36.77	-	51.05
31	KEY MANAGEMENT PERSONNEL	KEY MANAGEMENT PERSONNEL	Remuneration-Chief Financial Officer (From 01 Oct 2017)	17.76	35.52	-	-
32	KEY MANAGEMENT PERSONNEL	KEY MANAGEMENT PERSONNEL	Premium Received	-	0.04	-	0.04
33	KEY MANAGEMENT PERSONNEL	KEY MANAGEMENT PERSONNEL	Claims Incurred (Net)	-	0.37	-	-
34	COMPANY SECRETARY	KEY MANAGEMENT PERSONNEL	Managerial Remuneration-Company Secretary	11.63	57.33	-	51.07
35	WHOLETIME DIRECTOR - Secondment Charges	KEY MANAGEMENT PERSONNEL	SECONDMENT CHARGES-Whole Time Director	6.33	25.33	6.33	25.33
36	CHOLAMANDALAM HELATH INSURANCE COMPANY	FELLOW SUBSIDIARY	Receivable (Net) - Management Expenses nad rent	0.05	0.05	-	-
37	TI TSUBAMEX PRIVATE LIMITED	FELLOW SUBSIDIARY	Premium Received	-	-	1.70	2.69

FORM NL-32 Products Information

Insure Cholamandalam MS General Insurance Co. Ltd

Date: FY 2017-2018

Registration No. 123

Date of Registration with the IRDA : July 15, 2002

Products Information

List below the products and/or add-ons introduced during the period Apr-17 to Mar'18

Sl. No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business*	Category of product	Date of filing of Product	Date IRDA confirmed filing/ approval
1	Building Façade Clause for Home Package Policy		IRDAN123A0011V01201718	Other Miscellaneous	commercial	16-Aug-17	02-11-2017
2	Building Façade Clause for Office Package Policy		IRDAN123A0012V01201718	Other Miscellaneous	commercial	16-Aug-17	02-11-2017
3	Building Façade Clause for Plate Glass		IRDAN123A0013V01201718	Other Miscellaneous	commercial	16-Aug-17	02-11-2017
4	Building Façade Clause for Shop Package Policy		IRDAN123A0014V01201718	Other Miscellaneous	commercial	16-Aug-17	02-11-2017
5	Waiver of subrogation clause for IAR Policy		IRDAN123A0015V01201718	Fire	commercial	16-Aug-17	01-12-2017
6	Waiver of subrogation clause for SFSP Policy		IRDAN123A0016V01201718	Fire	commercial	16-Aug-17	01-12-2017
7	Average 85% Clause for Standard fire and Special Perils Policy		IRDAN123A0017v01201718	Fire	commercial	16-Aug-17	22-03-2018
8	Chola Super Topup Insurance		IRDAI/HLT/CHSGI/P-H/V.I/71/2016-17	Health	Retail	22-Feb-16	30-Mar-17
9	Chola Comprehensive Travel Insurance Policy		IRDAI/HLT/CHSGI/P-T/V.I/66/2016-17	Travel	Retail	30-Jun-16	09-Mar-17
10	Chola Group Hospital Cash Health Insurance Policy		IRDAI/HLT/CHSGI/P-H(G)/V.I/68/2016-17	Health	Group	14-Mar-17	16-Mar-17
11	Chola Group Critical Illness Insurance Policy		IRDAI/HLT/CHSGI/P-H(G)/V.I/4/2017-18	Health	Group	08-May-17	16-May-17
12	Chola Group Cancer Care Insurance Policy		IRDAI/HLT/CHSGI/P-H(G)/V.I/5/2017-18	Health	Group	08-May-17	29-May-17
13	Engine Seizure Plus		IRDAN123A0001V01201718	Motor Add on Cover - PCCV upto 6	Retail	15-Dec-16	21-Apr-17
14	EMI Protection Cover		IRDAN123A0002V01201718	Motor Add on Cover - PCCV upto 6	Retail	15-Dec-16	21-Apr-17
15	Consumables Plus cover		IRDAN123A0003V01201718	Motor Add on Cover - PCCV upto 6	Retail	15-Dec-16	21-Apr-17
16	Vehicle Replacement Cover		IRDAN123A0004V01201718	Motor Add on Cover - PCCV upto 6	Retail	14-Nov-16	21-Apr-17
17	Chola Value Added Services-Private Car Package Policy		IRDAN123A0006V01201718	Motor Add on Cover - Private Car Package Policy	Retail	19-12-2016	19-09-2017

18	Chola Value Added Services-Two Wheeler Package Policy		IRDAN123A0007V01201718	Motor Add on Cover - Two Wheeler Package Policy	Retail	19-12-2016	19-09-2017
19	Chola Value Added Services-MCV Package Policy for passenger carrying vehicle upto 6		IRDAN123A0008V01201718	Motor Add on Cover - PCCV upto 6 Package Policy	Retail	19-12-2016	19-09-2017
20	Chola Value Added Services-MCV Package Policy for Goods Carrying Vehicle		IRDAN123A0009V01201718	Motor Add on Cover - GCCV upto 6 Package Policy	Retail	19-12-2016	19-09-2017
21	Chola Value Added Services-MCV Package Policy for passenger carrying vehicle more than 6		IRDAN123A0010V01201718	Motor Add on Cover - PCCV more than 6 Package Policy	Retail	19-12-2016	19-09-2017
22	Chola MS Restructured Weather Based Crop Insurance Scheme (RWBCIS)		IRDANI23P0005vo1201718	Government Sponsored Crop Insurance Scheme, Restructured Weatgher Based Crop Insurance Scheme (RWBCIS)	Government Sponsored Crop Insurance Scheme- RWBCIS	23-Mar-17	26-Apr-17

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 Mar 2018****Available Solvency Margin and Solvency Ratio****(Rs. in Lakhs)**

Item	Description	Notes No.	Amount
(1)	(2)	(3)	(4)
1	Available Assets in Policyholders' Funds (adjusted value of Assets as mentioned in Form IRDA-Assets-TA):		6,67,614.78
	Deduct:		
2	Liabilities (reserves as mentioned in Form TR)		4,20,408.01
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		1,93,120.18
4	Excess in Policyholders' Funds (1-2-3)		54,086.59
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-TA):		91,119.64
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		22,094.53
7	Excess in Shareholders' Funds (5-6)		69,025.11
8	Total Available Solvency Margin [ASM] (4+7)		1,23,111.70
9	Total Required Solvency Margin [RSM]		76,653.64
10	Solvency Ratio (Total ASM/Total RSM)		1.606

BOD and Key Person information	Date: 31/03/2018
---------------------------------------	-------------------------

Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mr. M. M. Murugappan	Chairman	Appointed as Additional Director as on 28/10/2017
2	Mr. Margam Rama Prasad	Non-executive Independent Director	No Change
3	Ms. Shubhalakshmi Panse	Non-executive Independent Director	No Change
4	Mr. N S R Chandra Prasad	Non-executive Independent Director	No Change
5	Mr. N Srinivasan	Director	No Change
6	Mr. Tamaki Kawate	Director	No Change
7	Mr. S S Gopalarathnam	Managing Director	No Change
8	Mr. Takahiko Shibakawa	Wholetime Director	No Change

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

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

Statement as on:31-Mar-18

Name of the Fund_____

Details of Investment Portfolio - Combined including Motor Pool

Periodicity of Submission : Quarterly

COI	Company Name	Instrument Type	Interest Rate		Total O/s (Book Value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal Due from	Interest Due from	Deferred Principal	Deferred Interest	Rolled Over?	Has there been any Principal Waiver?		Classification	Provision (%)	Provision (Rs)
			%	Has there been revision?									Amount	Board Approval Ref			
Nil																	

CERTIFICATION

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

Date:26-04-2018

SIGNATURE_____

Note:

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

FULL NAME & DESIGNATION: N.V. Murali

Chief Investment Officer

Form - 1 (Read with Regulation 10)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Statement as on: 31 Mar 2018

Name of the Fund _____

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

34.61%

Rs Lakhs

No.	Category of Investment	Category Code	Current Quarter					Year to Date (current year)					Year to Date (previous year) ³				
			Investment as on 31-03-2018 (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	Investment as on 31-03-2017 (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
A	CENTRAL GOVT. SECURITIES																
A01	Central Government Bonds	CGSB	1,30,266.09	1,27,718.46	2,277.74	6.99%	4.57%	1,30,266.09	1,27,718.46	93.73	7.85%	5.13%	1,06,118.20	1,07,454.50	96.39	10.21%	6.68%
A02	Special Deposits	CSPD	-	-	-			-	-	-	-		-	-	-		
A03	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-			-	-	-	-		-	-	-		
A04	Treasury Bills	CTRB	-	-	-			-	-	-	-		-	-	-		
B	CENTRAL GOVT. SEC, STATE GOVT OR OTHER APPROVED SECURITIES																
B01	Central Government Guaranteed Loans / Bonds	CGSL	-	-	-			-	-	-			-	-	-		
B02	State Government Bonds	SGGB	77,472.06	76,374.77	1,430.30	7.40%	4.84%	77,472.06	76,374.77	59.26	8.23%	5.38%	63,412.44	65,197.77	47.82	9.59%	6.27%
B03	State Government Guaranteed Loans	SGGL	-	-	-	-		-	-	-	-		-	-	-		
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA	3,046.11	3,064.63	60.24	7.92%	5.18%	3,046.11	3,064.63	1.42	7.97%	5.21%	-	-	-	0.00%	0.00%
B05	Guaranteed Equity	SGGE	-	-	-	-		-	-	-	-		-	-	-		
C	(a) HOUSING & LOANS TO STATE GOVT FOR HOUSING / FFE																
C01	Loans to State Government for Housing	HLSH	-	-	-	-		-	-	-	-		-	-	-		
C02	Loans to State Government for Fire Fighting Equipments	HLSF	-	-	-	-		-	-	-	-		-	-	-		
C03	Term Loan - HUDCO / NHB / Institutions accredited by NHB	HTLH	-	-	-	-		-	-	-	-		-	-	-		
C04	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	-	-		-	-	-	-		-	-	-		
C05	Housing - Securitised Assets	HMBS	-	-	-	-		-	-	-	-		-	-	-		
C06	Debentures/Bonds/CPs/Loans - Promoter Group	HDPG	-	-	-	-		-	-	-	-		-	-	-		
C07	Long Term Bank Bonds Approved Investment - Affordable Housing	HLBH	-	-	-	-		-	-	-	-		-	-	-		
	TAXABLE BONDS																
C08	Bonds / Debentures issued by HUDCO	HTHD	-	-	-	-		-	-	-	-		-	-	-		
C09	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	1,01,689.52	1,02,450.16	2,080.92	8.40%	5.49%	1,01,689.52	1,02,450.16	81.73	8.84%	5.78%	76,320.23	78,055.03	57.41	9.13%	5.97%
C10	Bonds/Debentures issued by Authority constituted under any Housing/B uilding Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HTDA	-	-	-	-		-	-	-	-		-	-	-		
	TAX FREE BONDS																
C11	Bonds / Debentures issued by HUDCO	HFHD	438.66	468.55	6.39	5.77%	5.77%	438.66	468.55	0.19	5.81%	5.81%	-	-	-	0.00%	0.00%
C12	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HFDN	1,829.95	2,023.39	30.34	6.61%	6.61%	1,829.95	2,023.39	1.23	6.66%	6.66%	1,836.32	1,836.32	1.52	8.70%	8.70%
C13	Bonds/Debentures issued by Authority constituted under any Housing/B uilding Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HFDA	-	-	-	-		-	-	-	-		-	-	-		
	(b) OTHER INVESTMENTS (HOUSING)																
C14	Debentures / Bonds / CPs / Loans	HODS	-	-	-	-		-	-	-	-		-	-	-		
C15	Housing - Securitised Assets	HOMB	-	-	-	-		-	-	-	-		-	-	-		
C16	Debentures / Bonds / CPs / Loans - (Promoter Group)	HOPG	-	-	-	-		-	-	-	-		-	-	-		
C17	Long Term Bank Bonds Other Investment- Affordable Housing	HOLB	-	-	-	-		-	-	-	-		-	-	-		
	(c) INFRASTRUCTURE INVESTMENTS																
C18	Infrastructure - Other Approved Securities	ISAS	-	-	-	-		-	-	-	-		-	-	-		
C19	Infrastructure - PSU - Equity shares - Quoted	ITPE	673.71	811.13	9.54	1.88%	1.88%	673.71	811.13	0.18	3.78%	3.78%	473.08	616.62	2.76	22.21%	22.21%
C20	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	46.78	45.98	-	-	-	46.78	45.98	0.26	11.08%	11.08%	345.74	408.73	0.04	1.17%	1.17%

Form - 1 (Read with Regulation 10)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Statement as on: 31 Mar 2018

Name of the Fund _____

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

34.61%

Rs Lakhs

No.	Category of Investment	Category Code	Current Quarter					Year to Date (current year)					Year to Date (previous year) ³				
			Investment as on 31-03-2018 (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	Investment as on 31-03-2017 (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
C21	Infrastructure - Equity (Promoter Group)	IEPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C22	Infrastructure - Securitised Assets	IESA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C23	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IDPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C24	Infrastructure - Infrastructure Development Fund (IDF)	IDDF	30,050.50	30,038.24	583.66	7.88%	5.15%	30,050.50	30,038.24	17.63	7.98%	5.22%	10,520.70	10,697.01	2.40	8.28%	5.42%
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	1,563.73	1,586.71	14.34	7.94%	5.19%	1,563.73	1,586.71	0.45	7.92%	5.18%	516.88	527.52	0.60	13.95%	9.12%
C28	Infrastructure - PSU - CPs	IPCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C29	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	28,372.02	28,407.73	514.75	8.06%	5.27%	28,372.02	28,407.73	18.06	8.36%	5.47%	19,700.04	19,999.60	16.40	8.84%	5.78%
C30	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C31	Infrastructure - Term Loans (with Charge)	ILWC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TAX FREE BONDS																
C32	Infrastructure - PSU - Debentures / Bonds	IPFD	59,580.27	65,439.15	906.84	6.06%	6.06%	59,580.27	65,439.15	42.42	7.58%	7.58%	46,549.07	46,549.07	37.57	9.19%	9.19%
C33	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICFD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(d) INFRASTRUCTURE - OTHER INVESTMENTS																
C34	Infrastructure - Equity (including unlisted)	IOEQ	541.12	325.57	-	-	-	541.12	325.57	0.05	1.18%	1.18%	327.34	211.83	-	0.00%	0.00%
C35	Infrastructure - Debentures / Bonds / CPs / loans	IODS	2,000.00	2,166.13	88.60	9.74%	6.37%	2,000.00	2,166.13	2.83	10.48%	6.86%	2,000.00	2,207.60	2.81	11.18%	7.31%
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	2,397.31	2,306.12	215.49	8.97%	8.97%	2,397.31	2,306.12	4.45	19.08%	19.08%	2,068.95	2,182.90	2.69	7.74%	7.74%
D02	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	6,905.00	8,888.73	131.32	2.06%	2.06%	6,905.00	8,888.73	7.08	11.52%	11.52%	6,124.88	7,910.41	10.41	15.83%	15.83%
D03	Equity Shares - Companies incorporated outside India (invested prior to IRDA Regulations)	EFES	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D04	Equity Shares - Promoter Group	EEPG	-	-	-	-	-	-	-	1.24	61.46%	61.46%	204.74	257.23	1.14	33.78%	33.78%
D05	Corporate Securities - Bonds - (Taxable)	EPBT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D06	Corporate Securities - Bonds - (Tax Free)	EPBF	1,070.27	1,162.84	15.24	5.68%	5.68%	1,070.27	1,162.84	0.43	5.72%	5.72%	-	-	-	0.00%	0.00%
D07	Corporate Securities - Preference Shares	EPNQ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D08	Corporate Securities - Investment in Subsidiaries	ECIS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D09	Corporate Securities - Debentures	ECOS	1,16,377.45	1,17,232.51	2,412.65	8.63%	5.64%	1,16,377.45	1,17,232.51	91.83	9.06%	5.92%	91,237.91	93,069.46	79.87	9.52%	6.23%
D10	Corporate Securities - Debentures / Bonds/ CPs /Loan - (Promoter Group)	EDPG	22,195.28	22,486.11	490.55	9.06%	5.92%	22,195.28	22,486.11	15.73	9.38%	6.13%	8,620.61	9,017.53	9.07	10.13%	6.62%
D11	Municipal Bonds - Rated	EMUN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D12	Investment properties - Immovable	EINP	2,882.51	2,882.51	-	-	-	2,882.51	2,882.51	-	0.00%	0.00%	2,882.51	2,882.51	-	0.00%	0.00%

Statement as on: 31 Mar 2018

Name of the Fund

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

34.61%

Rs Lakhs

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)					Year to Date (previous year) ³					
			Investment as on 31-03-2018 (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	Investment as on 31-03-2017 (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
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	10,657.00	10,657.00	380.23	9.97%	6.52%	10,657.00	10,657.00	24.16	8.95%	5.85%	36,706.00	36,706.00	39.53	8.79%	5.75%
D17	Deposits - CDs with Scheduled Banks	EDCD	-	-	-	-		-	-	-	-		-	-	-		
D18	Deposits - Repo / Reverse Repo - Govt Securities	ECMR	-	-	-	-		-	-	-	-		-	-	-		
D19	Deposits - Repo / Reverse Repo - Corporate Securities	ECCR	-	-	-	-		-	-	-	-		-	-	-		
D20	Deposit with Primary Dealers duly recognised by Reserve Bank of India	EDPD	-	-	-	-		-	-	-	-		-	-	-		
D21	CCIL - CBLO	ECBO	-	-	-	-		-	-	-	-		-	-	-		
D22	Commercial Papers	ECCP	-	-	-	-		-	-	-	-		-	-	-		
D23	Application Money	ECAM	-	-	-	-		-	-	-	-		-	-	0.07	6.32%	4.13%
D24	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	-	-	-	-		-	-	-	-		-	-	-		
D25	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	9,942.56	10,343.84	178.72	9.26%	6.05%	9,942.56	10,343.84	5.79	9.49%	6.20%	-	-	-	0.00%	0.00%
D26	Perpetual Non-Cum. P.Shares & Redeemable Cumulative P.Shares of Tier 1 & 2 Capital issued by PSU Banks	EUPS	-	-	-	-		-	-	-	-		-	-	-		
D27	Perpetual Non-Cum. P.Shares & Redeemable Cumulative P.Shares of Tier 1 & 2 Capital issued by Non-PSU Banks	EPPS	-	-	-	-		-	-	-	-		-	-	-		
D28	Foreign Debt Securities (invested prior to IRDA Regulations)	EFDS	-	-	-	-		-	-	-	-		-	-	-		
D29	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	22,025.00	22,056.64	295.48	6.52%	4.26%	22,025.00	22,056.64	8.01	6.42%	4.20%	2,825.00	2,825.80	3.62	7.04%	4.60%
D30	Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	-	-		-	-	-	-		-	-	-		
D31	Net Current Assets (Only in respect of ULIP Fund Business)	ENCA	-	-	-	-		-	-	-	-		-	-	-		
D32	Passively Managed Equity ETF (Non Promoter Group)	EETF	-	-	-	-		-	-	-	-		-	-	-		
D33	Passively Managed Equity ETF (Promoter Group)	EETP	-	-	-	-		-	-	-	-		-	-	-		
D34	Onshore Rupee Bonds issued by ADB and IFC	EORB	-	-	-	-		-	-	-	-		-	-	-		
D35	Debt Capital Instruments (DCI-Basel III)	EDCI	-	-	-	-		-	-	-	-		-	-	-		
D36	Redeemable Non-cumulative Preference Shares (RNCPs- Basel III)	ERNP	-	-	-	-		-	-	-	-		-	-	-		
D37	Redeemable Cumulative Preference Shares (RCPS- Basel III)	ERCP	-	-	-	-		-	-	-	-		-	-	-		
D38	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (PSU Bonds)	EAPS	-	-	-	-		-	-	-	-		-	-	-		
D39	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (Private Bonds)	EAPB	-	-	-	-		-	-	-	-		4,968.25	5,293.35	0.34	9.70%	6.34%
E	OTHER INVESTMENTS								-								
E01	Bonds - PSU - Taxable	OBPT	-	-	-	-		-	-	-	-		-	-	-		
E02	Bonds - PSU - Tax Free	OBPF	-	-	-	-		-	-	-	-		-	-	-		
E03	Equity Shares (incl Co-op Societies)	OESH	501.47	322.54	-	-	-	501.47	322.54	-	0.00%	0.00%	1.47	0.71	0.41	731.72%	731.72%
E04	Equity Shares (PSUs & Unlisted)	OEPU	-	-	-	-		-	-	-	-		-	-	-		
E05	Equity Shares - Promoter Group	OEPG	-	-	-	-		-	-	-	-		-	-	-		
E06	Debentures	OLDB	-	-	-	-		-	-	0.12	10.25%	6.70%	500.00	501.88	0.63	10.22%	6.68%
E07	Debentures / Bonds/ CPs / Loans etc. - (Promoter Group)	ODPG	-	-	-	-		-	-	-	-		-	-	-		
E08	Municipal Bonds	OMUN	-	-	-	-		-	-	-	-		-	-	-		

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

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

Registration Number: 123

Date of Registration with the IRDA : July 15, 2002

Statement as on: 31 Mar 2018

Name of Fund _____

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs Lakhs

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

CERTIFICATION

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

Date: 26-Apr-18

Signature _____

Full Name NV MURALI

Chief of Investments

Note:

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

PERIODIC DISCLOSURES

FORM NL-38 Quarterly Business Returns across line of Business

Cholamandalam MS General Insurance Co Ltd Date: As at 31st Mar 2018
 Registration Number: 123
 Date of Registration with the IRDA : July 15, 2002

(Rs in Lakhs)

Quarterly Business Returns across line of Business

Sl.No.	Line of Business	For Q4 FY 2017-18		For Q4 FY 2016-17		Upto 31.03.2018		Upto 31.03.2017	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	5,742	1,78,215	6,213	1,08,555	32,536	6,14,023	23,455	3,34,289
2	Cargo & Hull	2,128	1,737	2,106	1,494	7,117	6,716	6,837	5,885
3	Motor TP	48,854	4,61,455	36,249	4,34,069	1,64,910	16,36,809	1,24,303	14,62,747
4	Motor OD **	26,823	4,42,180	26,150	3,96,272	99,157	15,46,178	92,244	13,70,343
5	Engineering	526	1,343	532	1,365	2,764	5,171	2,436	5,236
6	Workmen's Compensation	88	95	(599)	572	441	1,587	467	2,342
7	Employer's Liability	169	111	85	202	1,601	1,425	243	1,141
8	Aviation	-	-	-	-	-	-	-	-
9	Personal Accident	6,870	16,940	4,149	14,797	21,008	71,594	12,742	51,454
10	Health	6,146	27,139	5,122	22,492	26,429	91,394	20,101	78,327
11	Others*	(156)	12,799	11,439	11,229	54,294	49,250	30,500	49,127
	Total	97,190	6,99,834	91,446	5,94,775	4,10,257	24,77,969	3,13,328	19,90,548

PERIODIC DISCLOSURES

FORM NL-39

Rural & Social Obligations (Quarterly Returns)

Cholamandalam MS General Insurance Co Ltd Date

As at 31st Mar 2018

Registration Number: 123

Date of Registration with the IRDA : July 15, 2002

(Rs in Lakhs)

Rural & Social Obligations (Quarterly Returns)					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	176.00	23.96	28,899.04
		Social			
2	Cargo & Hull	Rural	5.00	0.75	2,408.53
		Social			
3	Motor TP	Rural	2,38,543.00	14,597.14	-
		Social			
4	Motor OD	Rural	2,25,004.21	8,789.98	17,50,550.01
		Social			
5	Engineering	Rural	17.00	9.87	885.50
		Social			
6	Workmen's Compensation	Rural			
		Social			
7	Employer's Liability	Rural			
		Social			
8	Aviation	Rural			
		Social			
9	Personal Accident	Rural	74.00	1.10	168.60
		Social		1,668.88	
10	Health	Rural	11.00	0.43	-
		Social			
11	Crop	Rural	225.00	50,098.00	4,37,554.00
		Social			
12	Others*	Rural	26,822.00	1,527.49	65,162.54
		Social			

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

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

(Rs in Lakhs)

Sl.No.	Business Acquisition through different channels								
	Channels	For the Quarter ended Mar'18		Same quarter Previous Year For the Quarter Mar'17		Up to the period YTD Mar' 18		Same period of the previous year YTD Mar'17	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	13,991	1,786	27,453	1,196	65,615	8,729	99,208	9,820
2	Corporate Agents-Banks	2,60,013	31,365	2,11,026	45,897	9,46,836	1,09,978	7,44,602	1,10,138
3	Corporate Agents -Others	2,74,760	39,974	2,14,302	9,145	8,53,178	1,32,375	5,96,946	66,332
4	Brokers	1,01,084	10,241	88,925	7,273	4,08,213	44,530	4,22,725	46,124
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	49,987	13,823	53,069	27,936	2,04,128	1,14,646	1,27,067	80,914
	Total (A)	6,99,834	97,188	5,94,775	91,447	24,77,969	4,10,257	19,90,548	3,13,328
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	6,99,834	97,188	5,94,775	91,447	24,77,969	4,10,257	19,90,548	3,13,328

Note:

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

FORM NL-41 GRIEVANCE DISPOSAL

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

Date: Quarter ended Mar 31, 2018

Grievance Disposal for the period upto Mar 31, 2018 during the financial year 2017-18								
Sl No.	Particulars	Opening Balance- As on beginning of the quarter	Additions during the quarter	Complaints Resolved/Settled			Complaints Pending at the end of the quarter	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Proposal	0					0	4
b)	Claim	1	33	5	8	19	2	250
c)	Policy	0	32	32			0	148
d)	Premium	0	1				1	3
e)	Refund	0					0	6
f)	Coverage	0					0	1
g)	Covernote	0					0	0
h)	Product	0	3	2		1	0	3
i)	Others	0	11	7	1	3	0	32
	Total Number of Complaints	1	80	46	9	23	3	447

2	Total no. of policies during the previous year*	3386629
3	Total no. of claims during the previous year	168340
4	Total no. of policies during the current year*	4825943
5	Total no. of claims during the current year	181284
6	Total no. of policy complaints (current year) per 10000 policies (current year)	0.31
7	Total no. of claim complaints (current year) per 10000 claims registered (current year)	14.0

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Upto 7 days	3		3
b)	7 - 15 days			
c)	15 - 30 days			
d)	30 - 90 days			
e)	90 days & beyond			
	Total Number of Complaints	3		3

Chief Grievance Officer