

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 YEAR ENDED MARCH 31, 2020

	Particulars	Schedule	For the Quarter ended Mar 31, 2020 (Rs.'000)	Upto the Quarter ended Mar 31, 2020 (Rs.'000)	For the Quarter ended Mar 31, 2019 (Rs.'000)	Upto the Quarter ended Mar 31, 2019 (Rs.'000)
1	Premiums earned (Net)	NL-4- Premium Schedule	2,47,446	9,59,057	2,08,305	9,26,409
2	Profit/ Loss on sale/redemption		39,739	62,354	1,349	7,473
3	Others Administrative Charges		628	1,984	154	913
	Investment Income -TP Pool		13,247	31,474	14,076	62,036
4	Interest, Dividend & Rent – Gross		1,17,558	2,02,399	41,982	1,62,947
	TOTAL (A)		4,18,618	12,57,268	2,65,866	11,59,778
1	Claims Incurred (Net)	NL-5- Claims Schedule	47,931	4,05,524	32,916	3,69,535
2	Commission	NL-6- Commission Schedule	(1,49,180)	(99,075)	32,920	(5,17,575)
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	1,20,646	2,40,780	(20,430)	1,99,961
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		19,397	5,47,229	45,406	51,921
	Operating Profit/(Loss) from		3,99,221	7,10,039	2,20,460	11,07,857
	APPROPRIATIONS					
	Transfer to Shareholders' Account		3,99,221	7,10,039	2,20,460	11,07,857
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be		-	-	-	-
	TOTAL (C)		3,99,221	7,10,039	2,20,460	11,07,857

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 YEAR ENDED MARCH 31, 2020

	Particulars	Schedule	For the Quarter ended Mar 31, 2020	Upto the Quarter ended Mar 31, 2020	For the Quarter ended Mar 31, 2019	Upto the Quarter ended Mar 31, 2019
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4- Premium Schedule	58,088	1,99,862	55,539	1,84,285
2	Profit/ Loss on sale/redemption		1,907	4,116	(68)	474
3	Others Administrative Charges		247	789	174	584
4	Interest, Dividend & Rent – Gross		5,073	13,360	(390)	10,325
	TOTAL (A)		65,315	2,18,127	55,255	1,95,668
1	Claims Incurred (Net)	NL-5- Claims Schedule	25,406	1,15,181	4,490	1,08,667
2	Commission	NL-6- Commission Schedule	(15,817)	(45,368)	(22,690)	(50,135)
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	24,808	85,009	17,411	81,050
4	Premium Deficiency			-		-
	TOTAL (B)		34,397	1,54,822	(789)	1,39,582
	Operating Profit/(Loss) from		30,918	63,305	56,044	56,086
	APPROPRIATIONS					
	Transfer to Shareholders' Account		30,918	63,305	56,044	56,086
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		30,918	63,305	56,044	56,086

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 YEAR ENDED MARCH 31, 2020

	Particulars	Schedule	For the Quarter ended Mar 31, 2020	Upto the Quarter ended Mar 31, 2020	For the Quarter ended Mar 31, 2019	Upto the Quarter ended Mar 31, 2019
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4- Premium Schedule	83,58,976	3,32,11,105	76,36,004	2,93,88,248
2	Profit/ Loss on sale/redemption		6,04,917	15,70,220	40,192	1,99,164
3	Others Administrative Charges		99	266	106	322
	Investment Income -Terrorism Pool & Nuclears Pool		52	3,329	3,519	16,982
4	Interest, Dividend & Rent – Gross		14,75,460	50,98,492	12,06,857	43,71,984
5	Contribution from Shareholders Funds towards Excess EOM		8,76,595	8,76,595		
	TOTAL (A)		1,13,16,099	4,07,60,007	88,86,678	3,39,76,700
1	Claims Incurred (Net)	NL-5- Claims Schedule	62,10,112	2,52,52,110	61,55,289	2,28,76,794
2	Commission	NL-6- Commission Schedule	(1,96,806)	6,64,030	1,75,739	6,94,944
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	27,07,321	1,02,27,016	24,15,694	89,87,805
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		87,20,627	3,61,43,156	87,46,722	3,25,59,543
	Operating Profit/(Loss) from		25,95,472	46,16,851	1,39,956	14,17,157
	APPROPRIATIONS					
	Transfer to Shareholders' Account		25,95,472	46,16,851	1,39,956	14,17,157
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be		-	-	-	-
	TOTAL (C)		25,95,472	46,16,851	1,39,956	14,17,157

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

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

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

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED MARCH 31, 2020

	Particulars	Schedule	For the Quarter ended Mar 31, 2020	Upto the Quarter ended Mar 31, 2020	For the Quarter ended Mar 31, 2019	Upto the Quarter ended Mar 31, 2019
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		3,99,221	7,10,039	2,20,460	11,07,857
	(b) Marine Insurance		30,918	63,305	56,044	56,086
	(c) Miscellaneous Insurance		25,95,472	46,16,851	1,39,956	14,17,157
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		(1,09,321)	4,63,498	1,23,919	5,20,370
	(b) Profit on sale of investments		(9,895)	1,42,792	3,795	23,866
	Less: Loss on sale of investments		-	-	-	-
3	OTHER INCOME (To be specified)		-	-	-	-
	TOTAL (A)		29,06,395	59,96,485	5,44,174	31,25,336
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		15,327	(28,917)	(17,645)	65,430
	(b) For doubtful debts/Investments		3,14,572	15,73,243	(22,000)	1,50,528
	(c) Others (to be specified)		-	1,233	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		57,500	78,149	-	-
	(b) Bad debts/Investments written off		7,77,342	7,77,342	2,20,000	2,20,000
	(c) Employees' Remuneration and Welfare Benefits		593	27,871	4,418	38,876
	(d) Others (CSR expenses & Donations)		11,147	57,469	13,067	56,947
	(e) Others (NCD related expenses)		21,755	87,500	21,632	87,669
	Contribution to Policyholders Funds towards Excess EoM		8,76,595	8,76,595		
	TOTAL (B)		20,74,831	34,50,485	2,19,472	6,19,450
	Profit Before Tax		8,31,564	25,46,000	3,24,702	25,05,886
	Provision for Taxation		2,16,800	10,51,600	58,354	7,16,514
			6,14,764	14,94,400	2,66,348	17,89,372
	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Final dividend paid		-	-	-	(1,79,283)
	(c) Dividend distribution tax paid		-	-	-	(36,852)
	(d) Transfer to Contingency Risk Reserve		-	-	-	-
	(e) Transfer to General Reserve		(10,00,000)	(10,00,000)	(10,00,000)	(10,00,000)
	(f) Transfer to Debenture Redemption Reserve		-	-	(1,00,000)	(1,00,000)
	Balance of profit/ loss brought forward from last year		45,66,267	45,66,267	40,93,030	40,93,030
	Balance carried forward to Balance Sheet			50,60,667		45,66,267

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

BALANCE SHEET AS AT MARCH 31, 2020

	Schedule	As at Mar 31, 2020 (Rs.'000)	As at Mar 31, 2019 (Rs.'000)
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8-Share Capital Schedule	29,88,057	29,88,057
SHARE APPLICATION MONEY PENDING ALLOTMENT			
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	1,30,40,879	1,15,46,479
FAIR VALUE CHANGE ACCOUNT - SHARE HOLDERS		(23,274)	14,934
FAIR VALUE CHANGE ACCOUNT - POLICY HOLDERS		(2,64,865)	1,29,537
BORROWINGS	NL-11-Borrowings Schedule	10,00,000	10,00,000
TOTAL		1,67,40,797	1,56,79,007
APPLICATION OF FUNDS			
INVESTMENTS	NL-12-Investment Schedule - Share Holders NL-12A-Investment Schedule - Policy Holders	72,84,891 8,34,99,757	78,48,895 6,81,12,083
LOANS	NL-13-Loans Schedule	-	-
FIXED ASSETS	NL-14-Fixed Assets Schedule	7,23,614	6,86,952
DEFERRED TAX ASSET		16,01,757	16,23,357
CURRENT ASSETS			
CASH AND BANK BALANCES	NL-15-Cash and bank balance Schedule	4,15,269	6,38,287
ADVANCES AND OTHER ASSETS	NL-16-Advances and Other Assets Schedule	1,18,93,957	1,20,33,525
Sub-Total (A)		1,23,09,226	1,26,71,812
CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	6,61,94,402	5,24,88,667
PROVISIONS	NL-18-Provisions Schedule	2,24,84,046	2,26,71,483
DEFERRED TAX LIABILITY			
Sub-Total (B)		8,86,78,448	7,51,60,150
NET CURRENT ASSETS (C) = (A - B)		(7,63,69,222)	(6,24,88,338)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT			
TOTAL		1,67,40,797	1,57,82,949

CONTINGENT LIABILITIES

	Particulars	As at Mar 31, 2020 (Rs.'000)	As at Mar 31, 2019 (Rs.'000)
1	Partly paid-up investments	-	-
2	Claims, other than against policies, not acknowledged as debts by the company	-	-
3	Underwriting commitments outstanding (in respect of shares and securities)	-	-
4	Guarantees given by or on behalf of the Company	-	-
5	Statutory demands/ liabilities in dispute, not provided for	44,17,145	30,95,360
6	Reinsurance obligations to the extent not provided for in accounts	-	-
7	Others - Repudiated / Disputed Claim	-	-
	TOTAL	44,17,145	30,95,360

FORM NL-4-PREMIUM SCHEDULE

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

PREMIUM EARNED [NET]																			For the Quarter Ended Mar 31, 2020
	Particulars	Fire	Marine			Miscellaneous													
For The Quarter Ended March 31,2020			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	9,26,147	2,81,493	-	2,81,493	26,51,605	55,57,373	82,08,978	45,933	30,410	78,592	-	7,04,365	7,57,706	1,41,233	84,524	1,00,51,741	1,12,59,381	
	Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Gross Earned Premium	9,26,147	2,81,493	-	2,81,493	26,51,605	55,57,373	82,08,978	45,933	30,410	78,592	-	7,04,365	7,57,706	1,41,233	84,524	1,00,51,741	1,12,59,381	
	Add: Premium on reinsurance accepted	16,032	-	-	-	-	-	-	-	-	3,362	-	-	-	-	-	3,362	19,394	
	Less : Premium on reinsurance ceded	4,81,297	2,28,603	-	2,28,603	10,79,436	2,95,688	13,75,124	2,297	19,803	52,098	-	1,67,791	1,50,528	1,22,366	7,667	18,97,674	26,07,574	
	Net Premium	4,60,882	52,890	-	52,890	15,72,169	52,61,685	68,33,854	43,636	10,607	29,856	-	5,36,574	6,07,178	18,867	76,857	81,57,429	86,71,201	
	Adjustment for change in reserve for unexpired risks	2,13,436	(5,197)	(1)	(5,198)	(1,50,931)	54,054	(96,877)	2,320	(2,950)	(2,673)	-	(19,233)	(43,478)	1	(38,657)	(2,01,547)	6,691	
	Premium Earned (Net)	2,47,446	58,087	1	58,088	17,23,100	52,07,631	69,30,731	41,316	13,557	32,529	-	5,55,807	6,50,656	18,866	1,15,514	83,58,976	86,64,510	

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, 2020
	Particulars	Fire	Marine			Miscellaneous													
Upto The Quarter Ended March 31,2020			Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public/Prod uct Liability	Engineeri ng	Aviation	Personal Accident	Health Insurance	Crop	Others	Total Misc	Grand Total	
		(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	
	Premium from direct business written	33,99,593	8,96,460	4	8,96,464	1,08,85,732	2,15,61,998	3,24,47,730	80,703	1,00,574	2,97,214	-	30,44,525	31,69,867	1,93,620	3,54,642	3,96,88,875	4,39,84,932	
	Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Gross Earned Premium	33,99,593	8,96,460	4	8,96,464	1,08,85,732	2,15,61,998	3,24,47,730	80,703	1,00,574	2,97,214	-	30,44,525	31,69,867	1,93,620	3,54,642	3,96,88,875	4,39,84,932	
	Add: Premium on reinsurance accepted	87,451	-	-	-	-	-	-	-	10,063	17,199	-	-	-	-	-	27,262	1,14,713	
	Less : Premium on reinsurance ceded	20,44,451	6,74,466	-	6,74,466	43,83,050	11,29,597	55,12,647	4,035	50,185	1,88,660	-	6,47,009	6,85,524	1,68,631	32,087	72,88,778	1,00,07,695	
	Net Premium	14,42,593	2,21,994	4	2,21,998	65,02,682	2,04,32,401	2,69,35,083	76,668	60,452	1,25,753	-	23,97,516	24,84,343	24,989	3,22,555	3,24,27,359	3,40,91,950	
	Adjustment for change in reserve for unexpired risks	4,83,536	22,136	-	22,136	(9,35,126)	2,01,866	(7,33,260)	4,357	(6,187)	4,986	-	3,09,100	(2,32,591)	(68,679)	(61,472)	(7,83,746)	(2,78,074)	
	Premium Earned (Net)	9,59,057	1,99,858	4	1,99,862	74,37,808	2,02,30,535	2,76,68,343	72,311	66,639	1,20,767	-	20,88,416	27,16,934	93,668	3,84,027	3,32,11,105	3,43,70,024	

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

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

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

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

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, 2020	
For The Quarter Ended Mar 31,2020			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	1,87,384	1,40,230	-	1,40,230	17,17,726	17,94,973	35,12,699	3,500	5,230	37,765	-	1,77,100	4,58,527	9,88,948	34,391	52,18,160	55,45,774
	Add : Claims Outstanding at the end of the Period	2,86,848	64,986	-	64,986	11,09,629	5,10,18,880	5,21,28,509	32,543	15,312	55,282	-	3,70,345	3,29,385	1,29,700	67,174	5,31,28,250	5,34,80,084
	Less : Claims Outstanding at the beginning of the Period	3,48,126	64,367	-	64,367	10,77,741	4,82,08,040	4,92,85,781	26,299	12,415	54,668	-	3,81,066	3,26,215	93,744	63,684	5,02,43,872	5,06,56,365
	Gross Incurred Claims	1,26,106	1,40,849	-	1,40,849	17,49,614	46,05,813	63,55,427	9,744	8,127	38,379	-	1,66,379	4,61,697	10,24,904	37,881	81,02,538	83,69,493
	Add : Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Less : Re-insurance Ceded to claims paid	78,175	1,15,443	-	1,15,443	5,84,861	1,64,200	7,49,061	175	4,343	17,355	-	35,994	90,868	9,92,506	2,124	18,92,426	20,86,044
	Total Claims Incurred	47,931	25,406	-	25,406	11,64,753	44,41,613	56,06,366	9,569	3,784	21,024	-	1,30,385	3,70,829	32,398	35,757	62,10,112	62,83,449

CLAIMS INCURRED [NET]

	Particulars	Fire	Marine			Miscellaneous												Upto the Quarter Ended Mar 31, 2020
Upto The Quarter Ended Mar 31,2020			Marine Cargo	Marine Others	Marine Total	Motot OD	Motor TP	Motor	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop	Others	Total Misc	Grand Total
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Claims paid																	
	Direct claims	6,12,748	6,23,310	-	6,23,310	64,10,104	72,62,862	1,36,72,966	12,395	28,165	89,195	-	6,27,619	15,08,618	63,93,682	1,28,671	2,24,61,311	2,36,97,369
	Add : Claims Outstanding at the end of the Period	2,86,848	64,986	-	64,986	11,09,629	5,10,18,880	5,21,28,509	32,543	15,312	55,282	-	3,70,345	3,29,385	1,29,700	67,174	5,31,28,250	5,34,80,084
	Less : Claims Outstanding at the beginning of the Period	2,27,520	57,775	-	57,775	10,20,534	3,94,94,951	4,05,15,485	26,149	18,578	35,270	-	3,12,509	2,54,270	8,11,132	50,866	4,20,24,259	4,23,09,554
	Gross Incurred Claims	6,72,076	6,30,521	-	6,30,521	64,99,199	1,87,86,791	2,52,85,990	18,789	24,899	1,09,207	-	6,85,455	15,83,733	57,12,250	1,44,979	3,35,65,302	3,48,67,899
	Add : Re-insurance accepted to direct claims	(1,331)	-	-	-	-	-	-	-	-	(19)	-	-	-	-	-	(19)	(1,350)
	Less : Re-insurance Ceded to claims paid	2,65,221	5,15,340	-	5,15,340	18,96,336	4,39,712	23,36,048	623	23,416	47,976	-	99,371	2,15,678	55,82,338	7,723	83,13,173	90,93,734
	Total Claims Incurred	4,05,524	1,15,181	-	1,15,181	46,02,863	1,83,47,079	2,29,49,942	18,166	1,483	61,212	-	5,86,084	13,68,055	1,29,912	1,37,256	2,52,52,110	2,57,72,815

- 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, 2019	
For The Quarter Ended Mar 31,2019			Marine Cargo	Marine Others	Marine Total	Motot OD	Motor TP	Motor	Worksmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop	Others	Total Misc	Grand Total
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Claims paid																	
	Direct claims	11,67,141	1,78,425	-	1,78,425	16,43,051	24,63,763	41,06,814	4,797	12,641	26,239	-	1,91,731	3,40,202	81,357	48,073	48,11,854	61,57,420
	Add : Claims Outstanding at the end of the Period	2,27,520	57,775	-	57,775	10,20,534	3,94,94,951	4,05,15,485	26,149	18,578	35,270	-	3,12,509	2,54,270	8,11,133	50,865	4,20,24,259	4,23,09,554
	Less : Claims Outstanding at the beginning of the Period	3,49,620	98,639	-	98,639	12,47,465	3,75,65,935	3,88,13,400	24,203	22,037	36,641	-	3,05,344	2,75,820	4,95,661	62,453	4,00,35,559	4,04,83,818
	Gross Incurred Claims	10,45,041	1,37,561	-	1,37,561	14,16,120	43,92,779	58,08,899	6,743	9,182	24,868	-	1,98,896	3,18,652	3,96,829	36,485	68,00,554	79,83,156
	Add : Re-insurance accepted to direct claims	972	-	-	-	-	-	-	-	-	29	-	-	-	-	-	29	1,001
	Less : Re-insurance Ceded to claims paid	10,13,097	1,33,071	-	1,33,071	3,83,275	1,25,106	5,08,381	258	9,562	16,108	-	33,027	36,719	37,356	3,882	6,45,293	17,91,461
											-							
	Total Claims Incurred	32,916	4,490	-	4,490	10,32,845	42,67,673	53,00,518	6,485	(380)	8,789	-	1,65,869	2,81,933	3,59,472	32,603	61,55,289	61,92,695

CLAIMS INCURRED [NET]

	Particulars	Fire	Marine			Miscellaneous												Upto the Quarter Ended Mar 31, 2019
Upto The Quarter Ended Mar 31,2019			Marine Cargo	Marine Others	Marine Total	Motot OD	Motor TP	Motor	Workmen's Compensatio n	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)
	Claims paid																	
	Direct claims	14,82,200	4,45,611	-	4,45,611	52,19,327	73,80,097	1,25,99,424	14,949	37,646	89,824	-	6,42,738	10,80,412	58,62,161	1,46,052	2,04,73,206	2,24,01,017
	Add : Claims Outstanding at the end of the Period	2,27,520	57,775	-	57,775	10,20,534	3,94,94,951	4,05,15,485	26,149	18,578	35,270	-	3,12,509	2,54,270	8,11,133	50,865	4,20,24,259	4,23,09,554
	Less : Claims Outstanding at the beginning of the Period	1,99,819	47,518	-	47,518	12,56,981	3,01,32,495	3,13,89,476	24,565	16,156	46,743	-	2,34,133	2,82,269	8,59,829	54,369	3,29,07,540	3,31,54,877
	Gross Incurred Claims	15,09,901	4,55,868	-	4,55,868	49,82,880	1,67,42,553	2,17,25,433	16,533	40,068	78,351	-	7,21,114	10,52,413	58,13,464	1,42,548	2,95,89,924	3,15,55,693
	Add : Re-insurance accepted to direct claims	5,980	-	-	-	-	-	-	-	-	942	-	-	-	-	-	942	6,922
	Less : Re-insurance Ceded to claims paid	11,46,346	3,47,201	-	3,47,201	10,37,788	3,67,923	14,05,711	766	29,902	56,328	-	1,36,508	1,24,428	49,51,040	9,389	67,14,072	82,07,619
	Total Claims Incurred	3,69,535	1,08,667	-	1,08,667	39,45,092	1,63,74,630	2,03,19,722	15,767	10,166	22,965	-	5,84,606	9,27,985	8,62,424	1,33,159	2,28,76,794	2,33,54,996

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, 2020	
For The Quarter Ended Mar 31, 2020			Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop	Others	Total Misc	Grand Total
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Commission Paid																	
	Direct	(13,974)	11,743	-	11,743	4,87,093	57,872	5,44,965	1,567	1,469	6,321	-	(2,24,241)	48,869	(2,641)	(9,091)	3,67,218	3,64,987
	Add: Re-insurance Accepted	483	-	-	-	-	-	-	-	-	71	-	-	-	-	-	71	554
	Less: Commission on Re-insurance Ceded	1,35,689	27,560	-	27,560	4,51,004	(6,783)	4,44,221	346	499	8,066	-	88,286	48,682	(15,509)	(10,496)	5,64,095	7,27,344
	Net Commission	(1,49,180)	(15,817)	-	(15,817)	36,089	64,655	1,00,744	1,221	970	(1,674)	-	(3,12,527)	187	12,868	1,405	(1,96,806)	(3,61,803)

COMMISSION (NET)

Particulars		Fire	.			Miscellaneous											Upto the Quarter Ended Mar 31, 2020	
Upto The Quarter Ended Mar 31, 2020			Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop	Others	Total Misc	Grand Total
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Commission Paid																	
	Direct	3,06,903	54,140	-	54,140	19,68,985	1,95,469	21,64,454	5,046	6,394	27,717	-	3,01,690	3,60,643	676	41,576	29,08,196	32,69,239
	Add: Re-insurance Accepted	2,770	-	-	-	-	-	-	-	-	332	-	-	-	-	-	332	3,102
		4,08,748	99,508	-	99,508	16,45,257	33,502	16,78,759	605	3,596	26,870	-	3,01,082	2,60,367	(21,067)	(5,714)	22,44,498	27,52,754
	Less: Commission on Re-insurance Ceded																	
	Net Commission	(99,075)	(45,368)	-	(45,368)	3,23,728	1,61,967	4,85,695	4,441	2,798	1,179	-	608	1,00,276	21,743	47,290	6,64,030	5,19,587

FORM NL-6-COMMISSION SCHEDULE

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

COMMISSION (NET)

Particulars		Fire	Marine			Miscellaneous											For the Quarter Ended Mar 31, 2019	
For The Quarter Ended Mar 31, 2019			Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	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	1,64,355	9,772	-	9,772	7,05,635	(1,20,070)	5,85,565	1,030	1,416	8,132	-	55,424	75,480	(1)	16,173	7,43,219	9,17,346
	Add: Re-insurance Accepted	269	-	-	-	-	-	-	-	-	61	-	-	-	-	-	61	330
		1,31,704	32,461	1	32,462	4,20,504	(26,765)	3,93,739	81	3,547	21,220	-	6,553	74,012	34,127	34,263	5,67,541	7,31,707
	Less: Commission on Re-insurance Ceded																	
Net Commission		32,920	(22,689)	(1)	(22,690)	2,85,131	(93,305)	1,91,826	949	(2,131)	(13,027)	-	48,871	1,468	(34,128)	(18,090)	1,75,739	1,85,969

COMMISSION (NET)

Particulars		Fire	Marine			Miscellaneous											Upto the Quarter Ended Mar 31, 2019	
Upto The Quarter Ended Mar 31, 2019			Marine Cargo	Marine Others	Marine Total	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	4,27,544	39,320	-	39,320	16,40,100	1,55,393	17,95,493	4,092	6,575	25,058	-	1,22,099	2,63,047	10,540	38,687	22,65,592	27,32,456
	Add: Re-insurance Accepted	1,326	-	-	-	-	-	-	-	-	274	-	-	-	-	-	274	1,600
		9,46,445	89,454	1	89,455	11,66,444	7,376	11,73,820	339	6,888	44,352	-	50,942	93,361	1,61,483	39,737	15,70,922	26,06,822
	Less: Commission on Re-insurance Ceded																	
	Net Commission	(5,17,575)	(50,134)	(1)	(50,135)	4,73,656	1,48,017	6,21,673	3,753	(313)	(19,020)	-	71,157	1,69,686	(1,50,943)	(1,050)	6,94,944	1,27,234

Particulars	For the Quarter ended Mar 31, 2020	Upto the Quarter ended Mar 31, 2020	For the Quarter ended Mar 31, 2019	Upto the Quarter ended Mar 31, 2019
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Agents	11,200	41,020	12,889	45,503
Brokers	2,36,864	10,04,305	2,56,901	8,61,743
Corporate Agency	1,16,924	22,23,916	6,47,558	18,25,212
Referral				
Others (pl. specify)				
TOTAL (B)	3,64,988	32,69,240	9,17,348	27,32,458

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, 2020
For The Quarter Ended Mar 31,2020		Fire	Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Worksmen's Compensati on	Public/Prod uct Liability	Engineeri ng	Aviation	Personal Accident	Health Insurance	Crop	Others	Total Misc	Grand Total
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	23,766	11,405	-	11,405	48,634	1,24,085	1,72,719	1,025	4,489	2,898	-	15,127	22,727	16,399	2,766	2,38,150	2,73,321
2	Travel, conveyance and vehicle running expenses	(483)	1,070	-	1,070	6,626	17,761	24,387	102	417	293	-	2,337	3,910	2,053	349	33,848	34,435
3	Training expenses	249	20	-	20	617	2,259	2,876	33	2	12	-	184	242	14	29	3,392	3,661
4	Rents, rates & taxes	1,816	216	-	216	6,431	21,327	27,758	163	46	122	-	2,221	2,480	69	315	33,174	35,206
5	Repairs	314	30	-	30	917	3,197	4,114	36	4	17	-	296	357	16	44	4,884	5,228
6	Printing & stationery	648	75	-	75	2,222	7,426	9,648	61	15	42	-	759	858	26	108	11,517	12,240
7	Communication	1,090	122	-	122	3,642	12,252	15,894	106	24	69	-	1,234	1,408	46	178	18,959	20,171
8	Legal & professional charges	717	67	-	67	1,998	7,104	9,102	84	9	37	-	637	(49,216)	38	97	(39,212)	(38,428)
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	67	9	-	9	276	881	1,157	4	3	6	-	100	105	2	14	1,391	1,467
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	(3)	(1)	-	(1)	(46)	(125)	(171)	1	(1)	(1)	-	(20)	(17)	-	(2)	(211)	(215)
	(ii) Certification	2	-	-	-	(1)	1	-	1	-	-	-	(1)	-	-	-	-	2
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Out of Pocket expenses	1	-	-	-	3	8	11	-	-	-	-	1	1	-	-	13	14
10	Advertisement and publicity	5,669	378	-	378	1,15,768	2,65,574	3,81,342	123	(18)	304	-	39,730	21,231	64	2,045	4,44,821	4,50,868
11	Interest & Bank Charges	2,470	346	-	346	10,169	32,565	42,734	168	87	196	-	3,666	3,897	64	502	51,314	54,130
12	Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Power and Electricity	466	52	-	52	1,547	5,214	6,761	46	10	29	-	523	598	19	75	8,061	8,579
	Information Technology Expenses	5,599	645	-	645	19,177	64,116	83,293	528	130	365	-	6,553	7,405	228	937	99,439	1,05,683
	Marketing Expenses	56,196	7,855	-	7,855	1,15,387	6,68,008	7,83,395	4,113	1,943	4,769	-	4,65,455	1,55,202	6,769	36,251	14,57,897	15,21,948
	Operating Lease Charges	1,032	122	-	122	3,612	12,012	15,624	94	25	69	-	1,243	1,393	41	176	18,665	19,819
	IRDA Registration renewal fees	300	34	-	34	1,023	3,423	4,446	29	7	20	-	349	395	12	50	5,308	5,642
	GST/Service Tax Expense	-	-	-	-	-	-	-	-	-	-	-	-	-	(38,600)	-	(38,600)	(38,600)
	Outsourcing Expenses	14,564	1,970	-	1,970	50,406	1,58,360	2,08,766	1,064	627	1,060	-	20,306	58,019	(1,732)	2,560	2,90,670	3,07,204
	Net Exchange (Gain) / Loss	-	-	-	-	-	1	1	-	-	-	-	-	-	-	-	1	1
	Co-insurance Administrative Charges	57	6	-	6	174	599	773	6	1	3	-	58	67	3	9	920	983
	Terrorism Pool - Management Expenses	1,960	-	-	-	-	-	-	-	-	411	-	-	-	-	-	411	2,371
	DR Pool - Administrative Expenses (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Miscellaneous Expenses (Net)	1,074	37	-	37	1,235	6,178	7,413	193	(17)	20	-	148	519	96	53	8,425	9,536
13	Depreciation	3,075	350	-	350	10,411	34,911	45,322	294	69	198	-	3,544	4,022	127	508	54,084	57,509
	Less: Write back of provision no longer required	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	1,20,646	24,808	-	24,808	4,00,228	14,47,137	18,47,365	8,274	7,872	10,939	-	5,64,450	2,35,603	(14,246)	47,064	27,07,321	28,52,775

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, 2020
Upto The Quarter Ended Mar 31,2020		Fire	Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop	Others	Total Misc	Grand Total
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	53,168	38,015	-	38,015	2,49,940	6,54,998	9,04,938	1,938	9,370	8,565	-	81,600	1,68,803	65,098	11,643	12,51,955	13,43,138
2	Travel, conveyance and vehicle running expenses	4,965	2,944	-	2,944	22,864	63,399	86,263	172	871	792	-	8,320	15,715	6,102	1,161	1,19,396	1,27,305
3	Training expenses	1,236	190	-	190	5,573	17,510	23,083	66	52	108	-	2,055	2,129	21	276	27,790	29,216
4	Rents, rates & taxes	5,233	805	-	805	23,590	74,125	97,715	278	219	456	-	8,698	9,013	91	1,170	1,17,640	1,23,678
5	Repairs	1,276	196	-	196	5,750	18,067	23,817	68	53	111	-	2,120	2,197	22	285	28,673	30,145
6	Printing & stationery	2,005	309	-	309	9,039	28,400	37,439	107	84	175	-	3,332	3,453	34	448	45,072	47,386
7	Communication	3,561	548	-	548	16,051	50,433	66,484	189	149	310	-	5,918	6,132	61	796	80,039	84,148
8	Legal & professional charges	3,087	475	-	475	13,914	43,720	57,634	164	129	269	-	5,130	5,316	53	690	69,385	72,947
9	Auditors' fees, expenses etc				-												-	-
	(a) as auditor	112	17	-	17	504	1,582	2,086	6	5	10	-	186	192	2	25	2,512	2,641
	(b) as adviser or in any other capacity, in respect of																	
	(i) Taxation matters	57	9	-	9	255	802	1,057	3	2	5	-	94	98	1	13	1,273	1,339
	(ii) Certification	16	2	-	2	71	222	293	1		1	-	26	27	-	4	352	370
	(iii) Management services; and				-			-				-					-	-
	(c) in any other capacity				-			-				-					-	-
	Out of Pocket expenses	2	-	-	-	10	30	40	-	-	-	-	4	4	-	-	48	50
10	Advertisement and publicity	17,821	2,296	-	2,296	5,86,315	10,71,933	16,58,248	389	307	2,460	-	1,75,818	1,15,561	95	8,983	19,61,861	19,81,978
11	Interest & Bank Charges	4,347	669	-	669	19,597	61,576	81,173	231	182	379	-	7,225	7,487	76	971	97,724	1,02,740
12	Others (to be specified)				-			-										
	Power and Electricity	1,539	237	-	237	6,936	21,795	28,731	82	64	134	-	2,557	2,650	26	344	34,588	36,364
	Information Technology Expenses	17,377	2,674	-	2,674	78,329	2,46,120	3,24,449	924	728	1,515	-	28,879	29,925	301	3,885	3,90,606	4,10,657
	Marketing Expenses	51,030	24,212	-	24,212	6,83,457	25,34,775	32,18,232	7,736	4,287	14,491	-	6,47,016	4,49,366	(72,726)	65,541	43,33,943	44,09,185
	Operating Lease Charges	3,052	470	-	470	13,757	43,228	56,985	162	128	266	-	5,072	5,256	53	682	68,604	72,126
	IRDA Registration renewal fees	937	144	-	144	4,223	13,270	17,493	50	39	82	-	1,557	1,613	16	209	21,059	22,140
	GST/Service Tax Expense	-	-	-	-	-	-	-	-	-	-	-	-	-	5,000	-	5,000	5,000
	Outsourcing Expenses	41,196	8,016	-	8,016	2,17,819	6,44,792	8,62,611	1,896	2,291	4,010	-	87,104	1,68,321	24,672	10,230	11,61,135	12,10,347
	Net Exchange (Gain) / Loss	1	-	-	-	4	14	18	-	-	-	-	2	1	-	1	22	23
	Co-insurance Administrative Charges	209	32	-	32	940	2,955	3,895	11	9	18	-	347	359	4	47	4,690	4,931
	Terrorism Pool - Management Expenses	10,690	-	-	-	-	-	-	-	-	2,101	-	-	-	-	-	2,101	12,791
	DR Pool - Administrative Expenses (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Miscellaneous Expenses (Net)	8,081	1,244	-	1,244	36,426	1,14,456	1,50,882	429	339	704	-	13,430	13,917	140	1,808	1,81,649	1,90,974
13	Depreciation	9,782	1,505	-	1,505	44,096	1,38,555	1,82,651	520	410	853	-	16,258	16,850	169	2,188	2,19,899	2,31,186
	Less: Write back of provision no longer required	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	2,40,780	85,009	-	85,009	20,39,460	58,46,757	78,86,217	15,422	19,718	37,815	-	11,02,748	10,24,385	29,311	1,11,400	1,02,27,016	1,05,52,805

FORM NL-7-OPERATING EXPENSES SCHEDULE

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

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Particulars		Fire	Marine			Miscellaneous												For the Quarter Ended Mar 31, 2019
For The Quarter Ended Mar 31,2019			Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor	Worksmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop	Others	Total Misc	Grand Total
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	11,432	5,041	-	5,041	45,386	1,07,699	1,53,085	843	2,282	415	-	12,499	33,394	4,925	1,578	2,09,021	2,25,494
2	Travel, conveyance and vehicle running expenses	1,386	1,057	-	1,057	5,194	9,280	14,474	118	262	170	-	1,846	5,164	1,820	390	24,244	26,687
3	Training expenses	399	42	-	42	2,185	5,699	7,884	9	23	28	-	661	754	98	90	9,547	9,988
4	Rents, rates & taxes	1,143	106	-	106	5,818	15,324	21,142	22	63	72	-	1,733	2,020	235	231	25,518	26,767
5	Repairs	283	36	-	36	1,802	4,617	6,419	8	17	24	-	561	615	95	78	7,817	8,136
6	Printing & stationery	497	29	-	29	1,945	5,330	7,275	6	24	21	-	540	693	43	66	8,668	9,194
7	Communication	830	64	-	64	3,795	10,152	13,947	13	43	45	-	1,101	1,331	127	142	16,749	17,643
8	Legal & professional charges	618	6	-	6	1,381	4,267	5,648	-	25	9	-	291	534	(52)	22	6,477	7,101
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	24	-	-	-	55	171	226	-	1	-	-	12	22	(1)	1	261	285
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	9	(1)	-	(1)	(16)	(21)	(37)	(1)	-	(1)	-	(9)	(4)	(4)	(2)	(58)	(50)
	(ii) Certification	7	2	-	2	85	206	291	-	-	1	-	29	28	6	4	359	368
	(iii) Management services; and	7	2	-	2	-	-	-	-	-	-	-	-	-	-	-	-	9
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Out of Pocket expenses	-	-	-	-	2	6	8	-	-	-	-	1	1	-	(1)	9	9
10	Advertisement and publicity	(49,843)	973	-	973	(4,50,473)	14,29,244	9,78,771	586	9,702	(2,317)	-	(1,33,498)	(61,893)	(45,182)	(25,492)	7,20,677	6,71,807
11	Interest & Bank Charges	1,035	97	-	97	5,307	13,964	19,271	20	58	67	-	1,583	1,841	218	209	23,267	24,399
12	Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Power and Electricity	318	11	-	11	992	2,840	3,832	2	14	9	-	253	364	3	28	4,505	4,834
	Information Technology Expenses	3,488	317	-	317	17,568	46,342	63,910	67	192	219	-	5,220	6,107	700	692	77,107	80,912
	Marketing Expenses	(10,370)	6,935	-	6,935	(4,16,693)	13,02,326	8,85,633	(191)	10,423	(4,972)	-	10,821	47,477	(56,201)	15,416	9,08,406	9,04,971
	Operating Lease Charges	450	42	-	42	2,316	6,091	8,407	9	25	30	-	692	803	96	92	10,154	10,646
	IRDA Registration renewal fees	222	23	-	23	1,183	3,099	4,282	4	12	15	-	357	410	52	48	5,180	5,425
	GST/Service Tax Expense	-	-	-	-	-	-	-	-	-	-	-	-	-	10,000	-	10,000	10,000
	Outsourcing Expenses	10,951	2,333	-	2,333	46,407	1,48,005	1,94,412	412	914	964	-	27,592	28,433	3,390	3,481	2,59,598	2,72,882
	Net Exchange (Gain) / Loss	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1	1
	Co-insurance Administrative Charges	28	-	-	-	84	242	326	-	1	-	-	21	31	1	2	382	410
	Terrorism Pool - Management Expenses	1,754	-	-	-	-	-	-	-	-	521	-	-	-	-	-	521	2,275
	DR Pool - Administrative Expenses (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Miscellaneous Expenses (Net)	2,569	29	-	29	5,979	18,288	24,267	2	105	42	-	1,301	2,296	(191)	105	27,927	30,525
13	Depreciation	2,333	267	-	267	13,627	35,269	48,896	58	138	178	-	4,177	4,681	659	570	59,357	61,957
	Less: Write back of provision no longer required	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	(20,430)	17,411	-	17,411	(7,06,071)	31,68,440	24,62,369	1,987	24,324	(4,460)	-	(62,216)	75,102	(79,163)	(2,249)	24,15,694	24,12,675

FORM NL-7-OPERATING EXPENSES SCHEDULE

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

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

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

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, 2020	As at Mar 31, 2019
		(Rs.'000)	(Rs.'000)
1	Authorised Capital		
	Equity Shares of Rs 324,000,000 (Previous year - 324,000,000) of Rs. 10 each	32,40,000	32,40,000
2	Issued Capital		
	298,805,700 (Previous Year: 298,805,700) Equity Shares of Rs.10 each	29,88,057	29,88,057
3	Subscribed Capital		
	298,805,700 (Previous Year: 298,805,700) Equity Shares of Rs.10 each	29,88,057	29,88,057
4	Called-up Capital		
	298,805,700 (Previous Year: 298,805,700) Equity Shares of Rs.10 each fully paid up	29,88,057	29,88,057
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (Amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses		
	Expenses including commission or brokerage on	-	-
	Underwriting or subscription of shares		
	TOTAL	29,88,057	29,88,057
	Number of Shares held by Cholamandalam Financial Holdings Limited (previously known as TI Financial Holdings Limited), the Holding Company	17,92,82,861	17,92,82,861

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

Shareholder	As at Mar 31, 2020		As at Mar 31, 2019	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
• Indian	17,92,83,420	60	17,92,83,420	60
• Foreign	11,95,22,280	40	11,95,22,280	40
Others				
TOTAL	29,88,05,700	100	29,88,05,700	100

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

	Particulars	As at Mar 31, 2020	As at Mar 31, 2019
		(Rs.'000)	(Rs.'000)
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	14,32,645	14,32,645
	Add: Premium on shares issued during the year	-	-
		14,32,645	14,32,645
4	General Reserves	53,47,567	43,47,567
	Add: Transfer from Profit and Loss account	10,00,000	10,00,000
	Add: Transfer from Contingency Reserve for Unexpired Risk	-	-
		63,47,567	53,47,567
5	Catastrophe Reserve		
6	Other Reserves Contingency Reserve for Unexpired Risk	-	-
	Less: Transfer to General Reserve		
	Add: Transfer from Profit and Loss Account		
		-	-
7	Balance of Profit in Profit & Loss Account	50,60,667	45,66,267
8	Debenture Redemption Reserve	2,00,000	2,00,000
	TOTAL	1,30,40,879	1,15,46,479

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, 2020	As at Mar 31, 2019
		(Rs. '000)	(Rs. '000)
1	Debentures/ Bonds	10,00,000	10,00,000
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	10,00,000	10,00,000

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, 2020		As at Mar 31, 2019	
		(Rs.'000).	(Rs.'000).	(Rs.'000).	(Rs.'000).
	LONG TERM INVESTMENTS				
1	Government Securities and Government Guaranteed Bonds including Treasury Bills		50,67,652		31,50,870
2	Other Approved Securities		-		-
3	Approved Investments		-		-
	(a) Debenture / Bonds		5,97,088		19,75,628
	(b) Fixed Deposits with Banks		6,259		-
	(c) Equity Shares (Net of Fair Value Change)		60,548		1,40,690
	(d) Investment Properties - Real Estate		23,130		29,784
4	Investments in Infrastructure and Social Sector		4,15,207		13,53,740
5	Other than Approved Investments				
	(a) Debentures/Bonds	2,63,163		4,06,513	
	Less : Provision for Impairment	(77,059)		(11,366)	
	- Debentures/Bonds (Net of Impairment)		1,86,104		3,95,147
	(b) Equity Shares (Net of Fair Value Change)		2,246		13,660
6	Investments in Alternate Investment funds		10,681		15,499
	Total (A)		63,68,915		70,75,018
	SHORT TERM INVESTMENTS				
1	Government securities and Government guaranteed bonds including Treasury Bills		-		10,354
2	Other Approved Securities		-		-
3	Approved Investments		-		-
	(a) Debentures/ Bonds		5,31,468		4,57,294
	(b) Fixed Deposits with Banks		1,74,506		56,830
	(c) Money market Instruments		-		-
	(d) Mutual Fund (Liquid Schemes)		69,011		74,479
4	Investments in Infrastructure and Social Sector		1,38,075		72,446
5	Other than Approved Investments	64,259		1,06,091	
	Less : Provision for Impairment	(61,344)		(3,617)	
	- Debentures/Bonds (Net of Impairment)		2,915		1,02,474
	Total (B)		9,15,975		7,73,877
	TOTAL (A) +(B)		72,84,891		78,48,895

Notes:

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

	As at Mar 31, 2020		As at Mar 31, 2019	
	Cost	Market Value	Cost	Market Value
a) Equity Shares listed	90,337	62,714	1,48,416	1,54,350
b) Mutual Funds	69,010	69,011	74,396	74,479
c) Government and other securities	50,67,652	51,48,754	31,61,224	31,95,743
d) Fixed Deposit with Banks	1,80,765	1,80,765	56,830	56,830
e) Corporate Bonds	20,09,260	17,53,927	43,71,711	43,55,862
f) Money Market Instruments	-	-	-	-
g) Investment Properties - Real Estate	23,130	19,981	29,784	27,568
h) Investment in AIF	10,681	10,681	15,499	15,499
	74,50,835	72,45,833	78,57,861	78,80,332

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, 2020		As at Mar 31, 2019	
		(Rs.'000).	(Rs.'000).	(Rs.'000).	(Rs.'000).
	LONG TERM INVESTMENTS				
1	Government Securities and Government Guaranteed Bonds including Treasury Bills		5,80,85,655		2,73,42,992
2	Other Approved Securities		-		-
3	Approved Investments		-		-
	(a) Debenture / Bonds		68,43,851		1,71,44,340
	(b) Fixed Deposits with Banks		71,741		-
	(c) Equity Shares (Net of FairValue Change)		6,94,008		12,20,895
	(d) Investment Properties - Real Estate		2,65,121		2,58,467
4	Investments in Infrastructure and Social Sector		47,59,122		1,17,47,643
6	Other than Approved Investments				
	a) Debentures/Bonds	30,16,383		35,27,687	
	Less : Provision for Impairment	(8,83,250)		(98,634)	
	- Debentures/Bonds (Net of Impairment)		21,33,133		34,29,053
	(b) Equity Shares (Net of FairValue Change)		25,743		1,18,544
7	Investments in Alternate Investment funds		1,22,430		1,34,501
	Total (A)		7,30,00,804		6,13,96,435
	SHORT TERM INVESTMENTS				
1	Government securities and Government guaranteed bonds including Treasury Bills		-		89,851
2	Other Approved Securities		-		-
3	Approved Investments				
	(a) Debentures/ Bonds		60,91,714		39,68,356
	(b) Fixed Deposits with Banks		20,00,194		4,93,170
	(c) Money market Instruments		-		-
	(d) Mutual Fund (Liquid Schemes)		7,91,006		6,46,324
4	Investments in Infrastructure and Social Sector		15,82,623		6,28,685
5	Other than Approved Investments	7,36,542		9,20,645	
	Less : Provision for Impairment	(7,03,125)		(31,384)	
	- Debentures/Bonds (Net of Impairment)		33,417		8,89,261
	Total (B)		1,04,98,954		67,15,647
	TOTAL (A) +(B)		8,34,99,757		6,81,12,083

Notes:

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

	As at Mar 31, 2020		As at Mar 31, 2019	
	Cost	Market Value	Cost	Market Value
a) Equity Shares listed	10,35,441	7,18,831	12,87,939	13,39,439
b) Mutual Funds	7,90,990	7,91,006	6,45,604	6,46,324
c) Government and other securities	5,80,85,655	5,90,15,246	2,74,32,843	2,77,32,400
d) Fixed Deposit with Banks	20,71,935	20,71,935	4,93,170	4,93,170
e) Corporate Bonds	2,30,30,234	2,01,03,595	3,79,37,357	3,77,99,820
f) Money Market Instruments	-	-	-	-
g) Investment Properties - Real Estate	2,65,121	2,29,019	2,58,467	2,39,232
h) Investment in AIF	1,22,430	1,22,430	1,34,501	1,34,501
	8,54,01,806	8,30,52,063	6,81,89,880	6,83,84,885

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

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

(Rs.'000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	As at Apr 1, 2019	Additions	Deductions	As at Mar 31, 2020	As at Apr 1, 2019	For The Period	On Sales/ Adjustments	As at Mar 31, 2020	As at Mar 31, 2020	As at Mar 31, 2019
Land - (Undivided share)	58,032	-	-	58,032	-	-	-	-	58,032	58,032
Buildings	3,66,981	-	-	3,66,981	45,348	6,115	-	51,463	3,15,518	3,21,633
Furniture & Fittings	57,885	6,270	5,374	58,781	53,132	5,358	5,374	53,116	5,665	4,753
Information Technology Equipment	4,62,108	66,724	8,578	5,20,254	4,00,225	48,229	8,552	4,39,902	80,352	61,883
Intangibles Computers	8,09,804	1,58,164	-	9,67,968	6,62,430	1,36,271	-	7,98,701	1,69,267	1,47,373
Vehicles	36,058	10,841	7,913	38,986	16,975	8,994	7,245	18,724	20,262	19,084
Office Equipment	36,203	6,802	1,992	41,013	30,835	3,740	1,882	32,693	8,320	5,369
Electrical Fittings	57,996	6,958	5,873	59,081	48,620	5,970	5,805	48,785	10,296	9,375
Improvement to Premises	1,69,035	10,167	7,591	1,71,611	1,25,647	16,505	7,569	1,34,583	37,028	43,388
TOTAL	20,54,102	2,65,926	37,321	22,82,707	13,83,212	2,31,182	36,427	15,77,967	7,04,740	6,70,890
Work in progress	-	-	-	-	-	-	-	-	18,874	16,062
Grand Total	20,54,102	2,65,926	37,321	22,82,707	13,83,212	2,31,182	36,427	15,77,967	7,23,614	6,86,952
PREVIOUS YEAR	18,76,995	1,91,313	14,206	20,54,102	11,87,383	2,09,260	13,431	13,83,212	6,86,952	

Note:

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

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

	Particulars	As at Mar 31, 2020	As at Mar 31, 2019
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	83,097	1,29,733
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)		
	(bb) Others		
	(b) Current Accounts	2,89,135	5,02,517
3	Money at Call and Short Notice	-	-
	(a) With Banks		
	(b) With other Institutions		
4	Others (Bank deposits under lien)	43,037	6,037
	TOTAL	4,15,269	6,38,287
	Cash balance includes:		
	Cheques in hand	77,382	1,17,745
	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, 2020 (Rs.'000)	As at Mar 31, 2019 (Rs.'000)
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	32,12,050	23,14,819
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	17,04,905	8,50,969
6	Others (to be specified)		
	Advances to Employees	1,117	386
	Advances to Vendors	5,366	7,088
	GST Unutilised Credit/paid in advance	3,78,447	4,08,650
	Service tax paid under protest (Note 8 (c) of Schedule 16)	57,912	57,912
	Other Advances / Deposits	8,40,534	12,93,417
	TOTAL (A)	62,00,331	49,33,241
	OTHER ASSETS		
1	Income accrued on investments	21,52,471	24,62,058
2	Outstanding Premiums	9,50,977	29,79,664
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business	5,02,297	1,81,632
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	4,94,655	-
	Receivable from Terrorism Pool [includes investment income]	14,25,634	12,96,019
	Receivable from Nuclear Pool	40,468	30,405
	Unclaimed Amount of Policy holders Deposits	22,801	75,000
	Receivable from IMTPIP	-	-
	Service Tax refund receivable	-	-
	Deposits for Premises and Advance Rent	1,04,323	75,506
	TOTAL (B)	56,93,626	71,00,284
	TOTAL (A+B)	1,18,93,957	1,20,33,525

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, 2020	As at Mar 31, 2019
		(Rs.'000)	(Rs.'000)
1	Agents' Balances	1,59,870	1,85,754
2	Balances due to other insurance companies	23,85,586	38,26,519
3	Deposits held on re-insurance ceded	-	-
4	Premiums Received in Advance/ Deposit Received	66,91,722	24,36,675
5	Unallocated Premium	17,94,475	13,67,726
6	Sundry creditors		
	- Dues to Micro Small & Medium Enterprises	3,124	1,755
	- Dues to Others	2,11,237	2,92,617
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	5,34,80,159	4,23,09,553
9	Due to Officers/ Directors	-	-
10	Others (to be specified)		
	Book Overdraft	1,83,050	8,13,184
	Tax and Other Withholdings	1,10,161	54,513
	Environment Relief Fund	71	192
	Provision for Expenses	6,29,697	4,33,418
	Other Liabilities	28,522	24,623
	GST Payable	4,63,493	6,62,850
	Unclaimed amounts of policyholders	22,669	48,843
	Others	30,566	30,445
	TOTAL	6,61,94,402	5,24,88,667

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, 2020	As at Mar 31, 2019
		(Rs.'000).	(Rs.'000).
1	Reserve for Unexpired Risk	2,20,58,221	2,23,36,295
	Less: Unabsorbed RSBY Enrollment costs	-	(0)
2	For taxation (less advance tax paid and taxes deducted at source)		-
3	For proposed dividends		-
4	For dividend distribution tax		-
5	Others (to be specified)		-
	Reserve for Premium Deficiency	-	-
	Leave and other Employee Benefits	4,25,825	3,35,188
	TOTAL	2,24,84,046	2,26,71,483

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, 2020	As at Mar 31, 2019
		(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	5,06,95,295
Other receipts	88,99,191
Payments to the re-insurers, net of commissions and claims	(12,05,816)
Receipts /(Payments) from /to co-insurers, net of claims recovery	(2,840)
Payments of claims	(2,36,18,993)
Payments of commission and brokerage	(32,95,124)
Payments of other operating expenses	(1,21,52,380)
Preliminary and pre-operative expenses	
Deposits, advances and staff loans	4,23,335
Income taxes paid (Net)	(18,83,936)
GST/Service tax paid	(92,81,211)
Other payments	
Cash flows before extraordinary items	
Cash flow from extraordinary operations	
Net cash flow from operating activities	85,77,521
Cash flows from investing activities:	
Purchase of fixed assets	(2,68,738)
Proceeds from sale of fixed assets	3,082
Financial Lease Payments	
Purchases of investments	(26,16,90,670)
Loans disbursed	-
Received from IMTPIP	-
Sales of investments	24,67,89,686
Repayments received	-
Rents/Interests/ Dividends received	65,06,155
Investments in money market instruments and in liquid mutual funds (Net)*	
Expenses related to investments	(52,675)
Net cash flow from investing activities	(87,13,159)
Cash flows from financing activities:	
Proceeds from issuance of share capital	
Proceeds from borrowing	-
Dividend paid including Distribution tax paid	-
Repayments of borrowing	
Interest/dividends paid	(87,379)
Net cash flow from financing activities	(87,379)
Effect of foreign exchange rates on cash and cash equivalents, net	
Net increase in cash and cash equivalents:	(2,23,018)
Cash and cash equivalents at the beginning of the year	6,32,250
Cash and cash equivalents at the end of the year	4,09,232

PERIODIC DISCLOSURES

FORM NL-21 Statement of Liabilities

M S 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 20				As at 31st Mar 19			
		Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves	Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves
1	Fire	37,390	2,566	302	40,258	32,555	1,974	301	34,830
2	Marine	-	-	-	-	-	-	-	-
a	Marine Cargo	775	487	163	1,425	554	469	109	1,132
b	Marine Hull	-	-	-	-	0	-	-	0
3	Miscellaneous	-	-	-	-	-	-	-	-
a	Motor	1,37,004	1,80,834	3,35,693	6,53,531	1,44,335	1,57,742	2,47,413	5,49,490
b	Engineering	796	450	103	1,349	746	279	74	1,099
c	Aviation	-	-	-	-	-	-	-	-
d	Liabilities	551	270	216	1,037	569	288	160	1,017
e	Others	31,466	2,478	3,186	37,130	29,677	5,092	6,653	41,422
4	Health Insurance	12,600	2,244	1,051	15,895	14,926	1,883	660	17,469
5	IMTPIP	-	-	4,758	4,758	-	-	-	-
6	Total Liabilities	2,20,582	1,89,329	3,45,472	7,55,383	2,23,363	1,67,726	2,55,370	6,46,458

PERIODIC DISCLOSURES

FORM NL-22Geographical Distribution of Business

Insurer:

Cholamandalam MS General Insurance Co Ltd

Registration No. 123

Date of Registration with the IRDA : July 15, 2002

(Rs in Lakhs)

Lines of Business	Fire		Marine(Cargo)		Engineering		Motor own damage		Motor Third Party		Motor - Total		Liability Insurance		Personal Accident		Medical Insurance		Overseas Medical Insurance		Crop Insurance		Miscellaneous		Total	
States	For the quarter ended Mar 31, 2020	Upto the quarter ended Mar 31, 2020	For the quarter ended Mar 31, 2020	Upto the quarter ended Mar 31, 2020	For the quarter ended Mar 31, 2020	Upto the quarter ended Mar 31, 2020	For the quarter ended Mar 31, 2020	Upto the quarter ended Mar 31, 2020	For the quarter ended Mar 31, 2020	Upto the quarter ended Mar 31, 2020	For the quarter ended Mar 31, 2020	Upto the quarter ended Mar 31, 2020	For the quarter ended Mar 31, 2020	Upto the quarter ended Mar 31, 2020	For the quarter ended Mar 31, 2020	Upto the quarter ended Mar 31, 2020	For the quarter ended Mar 31, 2020	Upto the quarter ended Mar 31, 2020	For the quarter ended Mar 31, 2020	Upto the quarter ended Mar 31, 2020	For the quarter ended Mar 31, 2020	Upto the quarter ended Mar 31, 2020	For the quarter ended Mar 31, 2020	Upto the quarter ended Mar 31, 2020	For the quarter ended Mar 31, 2020	Upto the quarter ended Mar 31, 2020
Andhra Pradesh	138	440	3	13	7	31	1,178	4,564	3,709	13,808	4,887	18,371	2	5	3	7	64	177	0	5	-	-	1	6	5,104	19,054
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Assam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bihar	194	584	5	15	17	37	1,332	6,103	2,830	11,962	4,162	18,065	1	3	1	2	33	91	0	0	-	(503)	2	8	4,415	18,304
Chattisgarh	126	375	3	12	12	55	779	3,155	1,556	5,840	2,335	8,995	0	1	1	2	34	60	-	1	-	-	0	7	2,513	9,507
Goa	22	73	-	2	0	1	16	63	38	143	54	206	1	5	1	7	15	97	0	0	-	-	0	0	93	391
Gujarat	788	2,668	90	352	42	142	2,250	9,436	4,300	17,506	6,550	26,941	43	136	14	940	558	1,631	0	2	-	-	238	910	8,323	33,721
Haryana	701	3,204	648	2,985	88	261	18	87	10	96	28	183	32	144	7	64	98	1,572	0	3	-	-	68	111	1,669	8,528
Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jammu and Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jharkhand	78	220	8	16	28	74	543	2,488	1,479	6,140	2,022	8,627	1	2	1	6	32	64	0	0	-	-	0	2	2,171	9,011
Karnataka	430	1,948	234	685	41	286	1,848	7,737	3,347	13,776	5,195	21,513	9	112	2,888	11,611	438	1,715	6	24	-	-	2	25	9,244	37,919
Kerala	231	622	2	7	7	30	1,075	3,898	1,095	4,155	2,170	8,053	1	1	3	7	139	313	-	0	-	-	0	1	2,553	9,033
Madhya Pradesh	304	1,109	10	48	15	63	635	2,835	1,464	6,180	2,099	9,014	1	8	11	24	106	362	-	0	(3)	904	2	34	2,546	11,567
Maharashtra	1,395	6,379	197	923	96	351	3,507	15,310	6,572	26,270	10,078	41,580	120	459	78	426	1,189	4,853	10	54	-	-	11	56	13,175	55,081
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Orissa	153	444	3	12	13	66	807	3,466	2,153	8,439	2,960	11,905	1	2	1	2	20	84	-	0	55	110	0	3	3,207	12,627
Punjab	1	76	-	-	-	0	1	27	10	87	10	114	-	-	-	0	0	36	-	-	-	-	-	2	12	229
Rajasthan	551	1,838	13	51	34	117	1,915	7,365	3,522	12,821	5,437	20,186	6	27	466	1,845	75	395	-	0	-	(29)	14	83	6,596	24,513
Sikkim	1	14	-	-	-	-	0	1	0	1	0	2	-	-	-	-	0	2	-	-	-	-	-	0	2	18
Tamil Nadu	1,802	6,724	1,373	2,953	144	600	3,318	13,665	7,986	31,915	11,304	45,580	496	735	3,539	15,396	3,425	16,507	10	73	(1,411)	(1,413)	446	2,024	21,127	89,180
Telangana	150	682	13	68	103	372	1,841	7,284	4,562	16,520	6,403	23,804	13	41	4	27	144	414	1	9	69	65	2	5	6,902	25,488
Tripura	107	299	26	90	63	221	706	2,982	1,407	5,026	2,113	8,007	1	1	0	0	22	74	-	-	-	-	0	1	2,331	8,695
Uttar Pradesh	861	2,537	3	15	8	33	1,505	5,675	3,165	11,239	4,670	16,914	-	1	3	10	90	495	-	-	-	-	12	37	5,647	20,042
Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
West Bengal	299	853	22	97	48	175	1,166	4,514	3,275	11,549	4,441	16,063	12	48	7	(3)	149	494	0	1	2,702	2,802	1	4	7,681	20,534
Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Chandigarh	507	1,569	5	12	3	13	957	4,251	2,007	7,763	2,964	12,014	2	6	4	28	157	761	0	0	-	-	10	31	3,651	14,434
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Delhi	408	1,314	156	607	17	39	975	3,627	1,049	3,951	2,024	7,578	22	73	12	44	783	1,494	(0)	1	-	-	5	21	3,426	11,170
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	13	25	0	1	2	5	50	222	123	544	173	766	0	0	1	1	1	3	-	0	-	-	0	1	191	802
Total	9,262	33,996	2,815	8,965	786	2,972	26,422	1,08,754	55,661	2,15,729	82,083	3,24,483	763	1,813	7,044	30,445	7,572	31,693	29	174	1,412	1,936	815	3,372	1,12,581	4,39,849

FORM NL-23 Reinsurance Risk Concentration

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

Statement for the Quarter Ended March 31, 2020

(Rs in Lakhs)

Reinsurance Risk Concentration								
S.No.	Reinsurance Placements	Proportional		Premium ceded to reinsurers				Premium ceded to reinsurers / Total reinsurance premium ceded (%)
		No of reinsurers	Premium ceded to reinsurers	No of reinsurers	Premium ceded to reinsurers	No of reinsurers	Premium ceded to reinsurers	
1	No. of Reinsurers with rating of AAA and above		-		-		-	0.00%
2	No. of Reinsurers with rating AA but less than AAA	4	440.04	2	33.22		-	11.21%
3	No. of Reinsurers with rating A but less than AA	16	2,257.34	10	392.23	13	1,099.82	88.79%
4	No. of Reinsurers with rating BBB but less than A		-		-		-	0.00%
5	No. of Reinsurers with rating less than		-		-		-	0.00%
	Total	20	2,697.38	12	425.45	13	1,099.82	100.00%

NL-24- Ageing of Claims**Cholamandalam MS General Insurance Co Ltd****Registration No. 123****Date of Registration with the IRDA : July 15, 2002****For the Quarter Ending - Q4 FY'20***(Rs in Lakhs)*

Ageing of Claims								
Sl.No.	Line of Business	No. of claims paid					Total No. of claims paid	Total amount of claims paid
		1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Fire	53	79	95	80	8	315	1873.84
2	Marine Cargo	6711	1186	472	149	6	8524	1402.31
3	Marine Hull	0	0	0	0	0	0	0
4	Engineering	207	94	31	15	3	350	377.64
5	Motor OD	32465	11356	1999	573	125	46518	16812.15
6	Motor TP	46	479	638	718	1276	3157	17948.73
7	Health	9654	137	21	2	0	9814	4505.58
8	Overseas Travel	6	3	4	0	1	14	19.46
9	Personal Accident	235	187	36	6	5	469	1771.00
10	Liability	178	23	4	5	2	212	87.30
11	Crop	101	14	5	28	2	150	9807.96
12	Miscellaneous	570	333	78	17	2	1000	324.43

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

Date: Quarter end as on 31st Mar'20

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	567	2115		191	15391	29240	18013	25	413	128	368		549	67000
2	Claims reported during the period	383	7594		345	48564	4370	11741	29	677	238	284		1472	75697
3	Claims Settled during the period	315	8524		350	46518	3157	9814	14	469	212	150		1000	70523
4	Claims Repudiated during the period	222	75		21	2147		2262	13	155	58			281	5234
5	Claims closed during the period	63	288		26	2823	514	615	13	89	15	18		272	4736
6	Claims O/S at End of the period	350	822		139	12467	29939	17063	14	377	81	484		468	62204
	Less than 3months	176	587		67	10665	4101	2048	10	216	36	238		326	18470
	3 months to 6 months	55	109		30	1146	3222	140	2	25	14	24		73	4840
	6months to 1 year	72	62		25	513	4850	76	1	53	11	89		47	5799
	1year and above	47	64		17	143	17766	14799	1	83	20	133		22	33095

FORM NL-26 - CLAIMS INFORMATION - KG Table I

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

Solvency for the period ended 31st March 2020

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	34,870	14,426	12,516	4,055	3,487	1,877	3,487
2	Marine Cargo	8,965	2,220	5,555	1,152	1,076	1,000	1,076
3	Marine Hull	0	0	(0)	0	0	0	0
4	Motor	3,24,477	2,69,351	2,60,458	2,29,499	53,870	68,850	68,850
5	Engineering	3,144	1,258	1,289	612	314	193	314
6	Aviation	-	-	-	-	-	-	-
7	Laibility	1,913	1,371	465	196	287	105	287
8	Health	62,318	48,983	23,364	19,671	9,797	5,901	9,797
9	Misc	3,372	3,061	1,309	1,243	612	373	612
10	Weather	1,936	250	40,999	5,788	194	6,150	6,150
	Total	4,40,996	3,40,920	3,45,954	2,62,217	69,637	84,449	90,573

PERIODIC DISCLOSURES		
FORM NL-27 Offices information for Non-Life		
Insurer: Cholamandalam MS General Insurance Company Limited		Date: 31.03.2020
Sl. No.	Office Information	Number
1	No. of offices at the beginning of the Quarter	136*
2	No. of branches approved during the Quarter	NIL
3	No. of branches opened during the Quarter	NIL
4	Out of approvals of previous year	NIL
	Out of approvals of this Quarter	NIL
5	No. of branches closed during the Quarter	2
6	No. of offices at the end of the Quarter	135**
7	No. of branches approved but not opened	8
8	No. of rural branches	NIL
9	No. of urban branches	135*

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

FORM - 3B**(Read with Regulation 10)****Name of the Insurer: Cholamandalam MS General Insurance Company Limited****Registration Number: 123****Statement as on: 31st Mar 2020****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	9,25,084
2	Loans	9	-
3	Fixed Assets	10	7,236
4	Current Assets		
	a. Cash & Bank Balance	11	4,153
	b. Advances & Other Assets	12	1,18,940
5	Current Liabilities		
	a. Current Liabilities	13	6,61,944
	b. Provisions #	14	2,42,078
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		16,018

Application of Funds as per Balance Sheet (A)**1,35,373**

	Less: Other Assets	SCH ++	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	7,236
3	Cash & Bank Balance (if any)	11	4,153
4	Advances & Other Assets (if any)	12	1,18,940
5	Current Liabilities	13	6,61,944
6	Provisions #	14	2,42,078
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		16,018

Total (B)**TOTAL (B)****(7,89,711)****'Investment Assets' As per FORM 3B****(A-B)****9,25,084**

FORM - 3B

(Read with Regulation 10)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Statement as on: 31st Mar 2020

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%		21,045	2,41,221	2,62,266	28.2%		2,62,266	2,66,465
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not less than 30%		50,677	5,80,857	6,31,533	68.0%		6,31,533	6,41,640
3	Investment subject to Exposure Norms									
	a. Housing / Infra & Loans to SG for Housing and FFE	Not less than 15%								
	1. Approved Investments			10,544	1,20,862	1,31,406	14.2%	(69)	1,31,338	1,32,687
	2. Other Investments			1,896	21,733	23,629	2.5%	(211)	23,418	3
	b. Approved Investments	Not exceeding 55%		9,777	1,12,060	1,21,837	13.1%	(2,137)	1,19,701	1,20,832
	c. Other Investments			1,615	18,506	20,121	2.2%	(1,026)	19,095	7,818
Investment Assets		100%		74,508	8,54,018	9,28,526	100.0%	(3,442)	9,25,084	9,02,979

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-May-20

Signature: _____

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

Full name: NV MURALI

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

Chief of Investments

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

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

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

* Investments before provisions of Rs. 172.4 Crs

Provisions on Investments of Rs. 172.4 Crs included

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, 2020

(Rs in Lakhs)

	Market Value				Book Value			
	As at 31-03-2020	As % of total for this class	As at 31-03-2019	As % of total for this class	As at 31-03-2020	As % of total for this class	As at 31-03-2019	As % of total for this class
Break down by credit rating								
AAA rated	1,12,002	12.55%	2,36,931	32.42%	1,10,748	12.56%	2,35,568	32.31%
AA or better	1,03,513	11.60%	1,41,023	19.30%	1,01,869	11.55%	1,40,949	19.33%
Rated below AA & upto A	6,194	0.69%	34,276	4.69%	6,043	0.69%	35,118	4.82%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
B & Below B	32,297	3.62%	12,375		34,761	3.94%	14,491	
Any other (Sovereign)	6,38,507	71.54%	3,06,235	41.90%	6,28,507	71.27%	3,02,905	41.55%
	8,92,512		7,30,838		8,81,928		7,29,031	
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	91,802	10.29%	62,422	8.54%	91,447	10.37%	62,537	8.58%
More than 1 year and upto 3years	1,24,369	13.93%	2,37,317	32.47%	1,23,459	14.00%	2,37,316	32.55%
More than 3years and up to 7years	2,44,542	27.40%	3,05,902	41.86%	2,41,749	27.41%	3,04,214	41.73%
More than 7 years and up to 10 years	4,31,744	48.37%	1,21,415	16.61%	4,25,222	48.21%	1,21,181	16.62%
above 10 years	55	0.01%	3,782	0.52%	52	0.01%	3,783	0.52%
	8,92,512		7,30,838		8,81,928		7,29,031	
Breakdown by type of the issuer								
a. Central Government	2,66,465	29.86%	1,62,716	22.26%	2,62,266	29.74%	1,62,313	22.26%
b. State Government	3,75,175	42.04%	1,43,519	19.64%	3,69,267	41.87%	1,40,592	19.28%
c. Corporate Securities	2,50,872	28.11%	4,24,603	58.10%	2,50,395	28.39%	4,26,127	58.45%
	8,92,512		7,30,838		8,81,928		7,29,031	

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, 2020	Upto the Quarter ended Mar 31, 2020	For the Quarter ended Mar 31, 2019	Upto the Quarter ended Mar 31, 2019
1	Gross Written Premium (Direct) Growth	-10.61%	-0.67%	31.31%	7.94%
2	Gross Direct Premium to Shareholders' Funds Ratio (No. of Times)	0.73	2.79	0.87	3.05
3	Growth Rate of Shareholders' Funds	2.12%	8.30%	1.87%	12.14%
4	Net Retention Ratio	76.88%	77.31%	80.40%	75.52%
5	Net Commission Ratio	-4.17%	1.52%	1.83%	0.38%
6	Expenses of Management to Gross Direct Premium ratio	28.58%	31.42%	26.44%	27.10%
7	Combined Ratio	101.25%	107.46%	103.99%	104.60%
8	Technical Reserves to Net Premium Ratio (no. of Times)	(0.64)	2.22	(0.66)	1.93
9	Underwriting Balance Ratio (no. of Times)	(0.31)	(0.07)	0.21	(0.07)
10	Operating Profit Ratio ^	4.70%	15.68%	5.27%	8.46%
11	Liquid Assets to Liabilities Ratio #	(0.75)	0.15	0.21	0.11
12	Net Earnings Ratio	7.09%	4.38%	2.62%	5.34%
13	Return on Networth	3.79%	9.49%	1.64%	12.31%
14	Available Solvency Margin to required Solvency Margin ratio	1.58	1.58	1.55	1.55
15	NPA ratio - gross & net				
	Gross NPA Ratio	3.83%	3.83%	2.20%	2.20%
	Net NPA Ratio	1.93%	1.93%	1.72%	1.72%

Equity Holding Pattern for Non-Life Insurers

1	(a) No. of shares	29,88,05,700	29,88,05,700	29,88,05,700	29,88,05,700
2	(b) Percentage of shareholding (Indian / Foreign)	60%/40%	60%/40%	60%/40%	60%/40%
3	(c) %of Government holding (in case of public sector insurance companies)	NA	NA	NA	NA
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	5.00	5.00	5.99	5.99
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	5.00	5.00	5.99	5.99
6	(iv) Book value per share (Rs) [net worth (Share capital + reserves + fair value change - P&L debit balance)/weighted average no. of shares]	53.64	53.64	48.64	48.64

Form NL-31- Related Party Transactions

Cholamandalam MS General Insurance Company Limited

Registration No. 123

Date of Registration with the IRDA : July 15, 2002

(Rs in Lakhs)

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, 2020	Upto the Quarter ended Mar 31, 2020	For the Quarter ended Mar 31, 2019	Upto the Quarter ended Mar 31, 2019
1	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Rent Recovery	5.37	30.08	10.44	43.63
2	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Rent Recovery	36.22	150.57	35.09	143.42
3	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Fees incurred for Risk Inspection and advisory services	57.56	237.58	62.98	252.59
4	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Reinsurance Recovery on Claims	1,036.97	4,013.22	1,222.38	2,986.11
5	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Reinsurance Ceded	1,138.49	5,894.49	955.66	4,629.61
6	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Reinsurance Commission Received	275.10	1,055.04	199.75	1,061.75
7	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Premium Received	0.63	3.71	0.16	3.36
8	KEY MANAGEMENT PERSONNEL	KEY MANAGEMENT PERSONNEL & Their Relatives	Premium Received	-	0.17	-	1.27
9	KEY MANAGEMENT PERSONNEL	KEY MANAGEMENT PERSONNEL	Remuneration & Secondment Charges	107.80	620.97	169.10	729.72
10	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Unallocated Premium	0.21	0.21	-	-
11	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Receivable / (Payable) (Net) – Risk Services cost, Commission & Marketing Expenses and Management expenses recovery	2.58	2.58	14.80	14.80
12	CHOLAMANDALAM HEALTH INSURANCE LIMITED	FELLOW SUBSIDIARY	Receivable / (Payable) (Net) – Risk Services cost, Commission & Marketing Expenses and Management expenses recovery	0.02	0.02	-	-
13	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Receivable / (Payable) (Net) – Risk Services cost, Commission & Marketing Expenses and Management expenses recovery	22.01	22.01	-	-
14	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Management Expenses, Sitting fees, Secondment charges, Expenses and	30.39	138.05	141.39	142.54
15	CHOLAMANDALAM FINANCIAL HOLDINGS LIMITED	HOLDING COMPANY	Management Expenses, Sitting fees, Secondment charges, Expenses and	201.47	805.87	196.62	794.07
16	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Management Expenses, Sitting fees, Secondment charges, Expenses and	41.36	62.52	21.15	72.08
17	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Management Expenses recovered	31.58	45.77	3.90	5.61
18	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Management Expenses recovered	-	0.16	-	-
19	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Due (from)/ to other entities Carrying on Insurance Business	(1,160.65)	(1,160.65)	634.93	634.93
20	CHOLAMANDALAM HEALTH INSURANCE LIMITED	FELLOW SUBSIDIARY	Advance Given	-	-	-	-
21	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Advance Given	-	-	-	235.00
22	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Advance Given	55.60	55.60	-	-
23	CHOLAMANDALAM HEALTH INSURANCE LIMITED	FELLOW SUBSIDIARY	Advance repaid	-	-	-	-
24	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Advance repaid	-	-	-	683.26
25	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Advance repaid	55.60	55.60	-	-
26	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Unallocated Premium	0.21	0.21	-	-
27	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Claims Incurred (Net) *	-	0.04	-	-
28	KEY MANAGEMENT PERSONNEL	KEY MANAGEMENT PERSONNEL & Their Relatives		0.02	3.54	-	-
29	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL		-	0.06	-	-
30	KEY MANAGEMENT PERSONNEL	KEY MANAGEMENT PERSONNEL & Their Relatives	Gross Incurred Claims	0.02	3.74	-	-
31	CHOLAMANDALAM FINANCIAL HOLDINGS LIMITED	HOLDING COMPANY	Provision Outstanding	-	-	-	-
32	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER		114.72	114.72	-	-
33	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Premium Received in Advance	0.15	0.15	-	-
34	CHOLAMANDALAM FINANCIAL HOLDINGS LIMITED	HOLDING COMPANY	Dividend Paid	-	-	-	1,075.70

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

(Rs in Lakhs)

SLNo.	NAME OF THE RELATED PARTY	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received*			
				For the Quarter ended Mar 31, 2020	Upto the Quarter ended Mar 31, 2020	For the Quarter ended Mar 31, 2019	Upto the Quarter ended Mar 31, 2019
35	MITSUI SUMITOMO INSURANCE COMPANY LTD	JOINT VENTURE PARTNER				-	717.10

FORM NL-32 Products Information

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

Registration No. 123

Date of Registration with the IRDA : July 15, 2002

[illegible]

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

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

Solvency for the Period ended on 31st March 2020
Available Solvency Margin and Solvency Ratio

(Rs. in Lakhs)

Item	Description	Notes No.	Amount
(1)	(2)	(3)	(4)
1	Available Assets in Policyholders' Funds (adjusted value of Assets as mentioned in Form IRDA-Assets-TA):		8,80,925
	Deduct:		
2	Liabilities (reserves as mentioned in Form TR)		5,34,802
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		3,29,300
4	Excess in Policyholders' Funds (1-2-3)		16,824
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-TA):		1,48,867
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		22,456
7	Excess in Shareholders' Funds (5-6)		1,26,411
8	Total Available Solvency Margin [ASM] (4+7)		1,43,235
9	Total Required Solvency Margin [RSM]		90,573
10	Solvency Ratio (Total ASM/Total RSM)		1.581

FORM NL-34: Board of Directors & Key Person
 Insurer: Cholamandalam MS General Insurance Co Ltd
 Registration No. 123
 Date of Registration with the IRDA : July 15, 2002

BOD and Key Person information			Date: 31/03/2020
Board of Directors			
Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mr. M M Murugappan	Chairman	No Change
2	Mr. Margam Rama Prasad	Non-executive Independent Director	No Change
3	Mr.Kancherla Luke Ravindranath Babu	Non-executive Independent Director	No Change
4	Ms. Kasivajjula Ramadevi	Non-executive Independent Director	Appointed w.e.f. 19/02/2020
5	Mr. Sridharan Rangarajan	Non-executive Director	No Change
6	Mr. Hideo Yoshida	Non-executive Director	No Change
7	Mr.S S Gopalarathnam	Managing Director	No Change
8	Mr. Takashi Kishi	Wholetime Director	No Change

Key Managerial Personnel

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

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

FORM NI-35-NON PERFORMING ASSETS-7A																			
Insurer: Cholamandalam MIS General Insurance Co Ltd																			
Registration No. 123																			
Date of Registration with the IRDA : July 15, 2002																			
Statement as on: 31-Mar-2020						Name of the Fund													
Details of Investment Portfolio - Combined Including Motor Pool																			
Periodicity of Submission : Quarterly																			
																			Rs.Lakhs
COI	Company Name	Instrument Type	Interest Rate		Total O/s (Book Value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal Due from	Interest Due from	Deferred Principal	Deferred Interest	Rolled Over?	Has there been any Principal Waiver?		Classification	Provision (%)	Provision (Rs)		
			%	Has there been revision?									Amount	Board Approval Ref					
IODS	INFRASTRUCTURE LEASING & FINANCIAL SERVICES LIMITED	7.85% IL&FS DB 24-10-2019	7.85		1500	1500	235.5	24-10-2019	24-10-2018				1500	In Meeting Dated 19-05-2020		0.0%	0.0		
IODS	INFRASTRUCTURE LEASING & FINANCIAL SERVICES LIMITED	7.80% IL&FS DB 30-11-2020	7.80		1499	0	234.0		14-11-2018				0	Sub Standard		40.0%	599.9		
IODS	INFRASTRUCTURE LEASING & FINANCIAL SERVICES LIMITED	8.00% IL&FS DB 11-05-2020	8.00		1500	0	120.0		11-05-2019				0	Sub Standard		40.0%	600.0		
IODS	INFRASTRUCTURE LEASING & FINANCIAL SERVICES LIMITED	8.25% IL&FS DB 01-03-2022	8.25		1000	0	165.0		01-03-2019				0	Sub Standard		40.0%	400.0		
IODS	INFRASTRUCTURE LEASING & FINANCIAL SERVICES LIMITED	8.25% IL&FS DB 03-03-2022	8.25		500	0	82.5		04-03-2019				0	Sub Standard		40.0%	200.0		
IODS	INFRASTRUCTURE LEASING & FINANCIAL SERVICES LIMITED	8.75% IL&FS DB 29-07-2020	8.75		500	0	43.6		29-07-2019				0	Sub Standard		40.0%	200.0		
IODS	INFRASTRUCTURE LEASING & FINANCIAL SERVICES LIMITED	8.75% IL&FS DB 31-07-2020	8.75		2000	0	175.0		31-07-2019				0	Sub Standard		40.0%	800.0		
IODS	INFRASTRUCTURE LEASING & FINANCIAL SERVICES LIMITED	8.90% IL&FS DB 23-05-2023	8.90		1000	0	89.0		15-05-2019				0	Sub Standard		40.0%	400.0		
IODS	INFRASTRUCTURE LEASING & FINANCIAL SERVICES LIMITED	9.00% IL&FS DB 09-06-2023	9.00		996	0	90.0		30-05-2019				0	Sub Standard		40.1%	398.8		
OLDB	IL & FS FINANCIAL SERVICES LTD	7.75% ILFS FIN SERVICES LTD DB 01-09-2022	7.75		996	0	77.5		02-09-2019				0	Sub Standard		100.0%	996.3		
OLDB	IL & FS FINANCIAL SERVICES LTD	8.54% ILFS FIN SERVICES LTD DB 08-11-2019	8.54		1500	1500	160.0	08-11-2019	09-08-2019				1500	In Meeting Dated 19-05-2020		0.0%	0.0		
OLDB	IL & FS FINANCIAL SERVICES LTD	8.75% ILFS FIN SERVICES LTD DB 28-03-2023	8.75		1002	0	175		28-03-2019				0	Sub Standard		100.0%	1002.3		
OLDB	IL & FS FINANCIAL SERVICES LTD	9.50% ILFS FIN SERVICES LTD DB 03-07-2019	9.50		500	500	47.5	03-07-2019	03-07-2019				500	In Meeting Dated 19-05-2020		0.0%	0.0		
HODS	DEWAN HOUSING FINANCE CORPORATION LTD	11.00% DEWAN HF LTD DB 12-09-2019	11.00		1000	1000	51.6	12-09-2019	12-09-2019				1000	In Meeting Dated 19-05-2020		0.0%	0.0		
HODS	DEWAN HOUSING FINANCE CORPORATION LTD	8.90% DEWAN HF LTD DB 04-06-2021	8.90		1492	0	-						0	Sub Standard		43.0%	641.8		
HODS	DEWAN HOUSING FINANCE CORPORATION LTD	9.05% DEWAN HF LTD DB 09-09-2021	9.05		1929	0	174.1		09-09-2019				0	Sub Standard		43.0%	829.5		
HODS	DEWAN HOUSING FINANCE CORPORATION LTD	9.05% DEWAN HF LTD DB 09-09-2023	9.05		4054	0	361.0		09-09-2019				0	Sub Standard		43.0%	1742.8		
HODS	DEWAN HOUSING FINANCE CORPORATION LTD	9.10% DEWAN HF LTD DB 16-08-2019	9.10		273	273	24.9	16-08-2019	16-08-2019				273.42	In Meeting Dated 19-05-2020		0.0%	0.0		
HODS	DEWAN HOUSING FINANCE CORPORATION LTD	9.10% DEWAN HF LTD DB 16-08-2021	9.10		1170	0	105.7		16-08-2019				0	Sub Standard		43.0%	502.9		
HODS	DEWAN HOUSING FINANCE CORPORATION LTD	9.15% DEWAN HF LTD DB 09-09-2021	9.15		1253	0	114.1		09-09-2019				0	Sub Standard		43.0%	538.7		
HODS	DEWAN HOUSING FINANCE CORPORATION LTD	9.25% DEWAN HF LTD DB 09-09-2023	9.25		3027	0	276.7		09-09-2019				0	Sub Standard		43.0%	1301.4		
HODS	DEWAN HOUSING FINANCE CORPORATION LTD	9.25% DEWAN HF LTD DB 16-08-2021	9.25		500	0	46.3		16-08-2019				0	Sub Standard		43.0%	215.2		
HODS	DEWAN HOUSING FINANCE CORPORATION LTD	9.50% DEWAN HF LTD DB 08-07-2020	9.50		1000	0	94.7		08-07-2019				0	Sub Standard		43.3%	433.2		
OLDB	RELIANCE CAPITAL LIMITED	8.90% REL CAP DB 09-09-2021	8.90		2011	0	-						0	Sub Standard		10.0%	201.1		
OLDB	RELIANCE CAPITAL LIMITED	8.20% REL CAP DB 17-10-2019	8.20		1000	1000	82.0	17-10-2019	17-10-2019				1000	In Meeting Dated 19-05-2020		0.0%	0.0		
OLDB	RELIANCE CAPITAL LIMITED	8.65% REL CAP DB 02-08-2021	8.65		998	0	-						0	Sub Standard		10.0%	99.8		
OLDB	RELIANCE CAPITAL LIMITED	8.50% REL CAP DB 02-11-2021 A	8.50		500	0	42.3		07-11-2019				0	Sub Standard		10.0%	50.0		
OLDB	RELIANCE CAPITAL LIMITED	8.50% REL CAP DB 14-02-2022	8.50		500	0	42.5		14-02-2020				0	Sub Standard		10.0%	50.0		
OLDB	RELIANCE CAPITAL LIMITED	8.50% REL CAP DB 02-11-2021	8.50		350	0	29.8		02-11-2019				0	Sub Standard		10.0%	35.0		
HODS	RELIANCE HOME FINANCE LTD	8.70% RELIANCE HOME FINANCE LTD DB 03-01-2020	8.70		500	500	43.5	03-01-2020	03-01-2020				500	In Meeting D	Defaulted, but not NPA as per norms	0.0%	0.0		
HODS	RELIANCE HOME FINANCE LTD	8.90% RELIANCE HOME FINANCE LTD DB 03-01-2020	8.90		1500	1500	133.5	03-01-2020	03-01-2020				1500	In Meeting D	Defaulted, but not NPA as per norms	0.0%	0.0		
OLDB	Yes Bank	9.50% YES BANK DB 23-12-2026	9.50		5000	0	-						0	Defaulted, but not NPA as per norms		100.0%	5000.0		
	TOTAL												7773.42				17238.5		
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-May-20														SIGNATURE					
	Note:																		
A. Category of Investmet (COI) shall be as per INV/GLN/001/2003-04														FULL NAME & DESIGNATION: N.V. Murali					
B. FORM 7A shall be submitted in respect of each 'fund'.														Chief Investment Officer					
C. Classification shall be as per F&A-Circulars-169-Jan-07 Dt.24-01-07.																			

(Read with Regulation 10)

Registration Number: 123

Statement as on: 31 Mar 2020

Statement of Investment and

Name of the Fund

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

25.17%

34.94% **Rs Lakhs**

No.	Category of Investment	Category Code	Current Quarter					Year to Date (current year)				Year to Date (previous year) ³					
			Investment as on 31-03-2020 (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 31-03-2020 (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 31-03-2019 (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
A	CENTRAL GOVT. SECURITIES		Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
A01	Central Government Bonds	CGSB	2,62,266	2,66,465	6,701	9.45%	7.07%	2,62,266	2,66,465	21,482	9.32%	6.97%	1,62,313	1,62,716	10,354	7.11%	4.62%
A02	Special Deposits	CSPD															
A03	Deposit under Section 7 of Insurance Act, 1938	CDSS															
A04	Treasury Bills	CTRB															
B	CENTRAL GOVT. SEC, STATE GOVT OR OTHER APPROVED SECURITIES																
B01	Central Government Guaranteed Loans / Bonds	CGSL															
B02	State Government Bonds	SGGB	3,66,241	3,72,042	9,470	11.82%	8.85%	3,66,241	3,72,042	26,497	11.17%	8.36%	1,40,592	1,43,519	7,138	7.50%	4.88%
B03	State Government Guaranteed Loans	SGGL															
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA	3,026	3,133	61	8.01%	5.99%	3,026	3,133	245	8.02%	6.00%	3,036	3,046	244	7.98%	5.19%
B05	Guaranteed Equity	SGGE															
C	(a) HOUSING & LOANS TO STATE GOVT FOR HOUSING / FFE																
C01	Loans to State Government for Housing	HLSH															
C02	Loans to State Government for Fire Fighting Equipments	HLSF															
C03	Term Loan - HUDCO / NHB / Institutions accredited by NHB	HTLN															
C04	Commercial Papers - NHB / Institutions accredited by NHB	HTLN															
C05	Housing - Securitised Assets	HMBS															
C06	Debentures/Bonds/CPs/Loans - Promoter Group	HDPG															
C07	Long Term Bank Bonds Approved Investment - Affordable Housing	HLBH															
	TAXABLE BONDS																
C08	Bonds / Debentures issued by HUDCO	HTHD															
C09	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	60,375	60,909	1,052	6.56%	4.91%	60,375	60,909	5,687	7.91%	5.92%	81,051	81,151	8,725	8.38%	5.45%
C10	Bonds/DebenturesissuedbyAuthorityconstitutedunderanyHousing/Bu ildingSchemeapprovedby Central / State / any Authority or Body constituted by Central / State Act	HTDA															
	TAX FREE BONDS																
C11	Bonds / Debentures issued by HUDCO	HFHD	1,608	1,608	26	6.28%	6.28%	1,608	1,608	103	6.28%	4.70%	1,626	1,626	51	6.08%	3.96%
C12	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HFDN	-	-	-	-	0.00%	-	-	124	11.29%	8.45%	1,824	1,824	123	6.66%	4.33%
C13	Bonds/DebenturesissuedbyAuthorityconstitutedunderanyHousing/Bu ildingSchemeapprovedby Central / State / any Authority or Body constituted by Central / State Act	HFDA															
	(b) OTHER INVESTMENTS (HOUSING)																
C14	Debentures / Bonds / CPs / Loans	HODS	14,420	-	(6)	-0.14%	-0.10%	14,420	-	(729)	-4.14%	-3.10%	18,215	17,279	118	9.01%	5.86%
C15	Housing - Securitised Assets	HOMB															
C16	Debentures / Bonds / CPs / Loans - (Promoter Group)	HOPG															
C17	Long Term Bank Bonds Other Investment– Affordable Housing	HOLB															
	(c) INFRASTRUCTURE INVESTMENTS																
C18	Infrastructure - Other Approved Securities	ISAS															
C19	Infrastructure - PSU - Equity shares - Quoted	ITPE	473	405	6	1.30%	1.30%	473	405	(24)	-4.90%	-3.67%	643	750	27	4.01%	2.61%
C20	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	-	-	-	-				(6)	-74.93%	-56.07%	47	43	1	1.61%	1.05%
C21	Infrastructure - Equity (Promoter Group)	IEPG															
C22	Infrastructure - Securitised Assets	IESA															

(Read with Regulation 10)

Registration Number: 123

Statement as on: 31 Mar 2020

Statement as on: 31 Mar 2020	Name of the Fund
------------------------------	------------------

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

25.17%

34.94% **Rs Lakhs**

No.	Category of Investment	Category Code	Current Quarter					Year to Date (current year)					Year to Date (previous year) ³				
			Investment as on 31-03-2020 (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 31-03-2020 (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 31-03-2019 (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
C23	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IDPG															
C24	Infrastructure - Infrastructure Development Fund (IDF)	IDDF	33,989	34,591	681	8.04%	6.01%	33,989	34,591	2,553	7.49%	5.61%	34,022	33,833	2,706	8.04%	5.23%
C25	Onshore Rupee Bonds issued by ADB and IFC (Infrastructure-approved)	IORB															
C26	Long Term Bank Bonds ApprovedInvestment– Infrastructure	ILBI															
	TAXABLE BONDS																
C27	Infrastructure - PSU - Debentures / Bonds	IPTD	3,481	3,628	121	13.14%	9.84%	3,481	3,628	1,515	13.79%	10.32%	19,398	19,924	989	8.60%	5.59%
C28	Infrastructure - PSU - CPs	IPCP															
C29	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	11,682	11,748	239	8.03%	6.01%	11,682	11,748	1,720	9.43%	7.06%	25,025	25,157	2,033	7.06%	4.59%
C30	Infrastructure - Other Corporate Securities - CPs	ICCP															
C31	Infrastructure - Term Loans (with Charge)	ILWC															
	TAX FREE BONDS																
C32	Infrastructure - PSU - Debentures / Bonds	IPFD	19,798	19,798	627	9.77%	9.77%	19,798	19,798	3,853	7.81%	5.85%	59,580	59,580	3,708	6.11%	3.97%
C33	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICFD															
	(d) INFRASTRUCTURE - OTHER INVESTMENTS																
C34	Infrastructure - Equity (including unlisted)	IOEQ	214	3	-	-	0.00%	214	3	(190)	-73.15%	-54.74%	541	184	3	0.50%	0.32%
C35	Infrastructure - Debentures / Bonds / CPs / loans	IODS	8,995	-	127	4.58%	3.42%	8,995	-	525	4.27%	3.19%	12,494	11,072	229	2.87%	1.87%
C36	Infrastructure - Securitised Assets	IOSA															
C37	Infrastructure - Equity (Promoter Group)	IOPE															
C38	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IOPD															
C39	Onshore Rupee Bonds issued by ADB and IFC (Infrastructure- others)	IOOB															
C40	Long Term Bank Bonds Other Investment– Infrastructure	IOLB															
D	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS																
D01	PSU - Equity shares - Quoted	EAEQ	1,572	558	130	8.91%	8.91%	1,572	558	(48)	-2.15%	-1.61%	2,807	2,232	138	4.92%	3.20%
D02	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	7,597	6,557	58	0.96%	0.96%	7,597	6,557	1,160	16.81%	12.58%	8,243	10,591	732	9.56%	6.22%
D03	Equity Shares - Companies incorporated outside India (invested prior to IRDA Regulations)	EFES															
D04	Equity Shares - Promoter Group	EEPG															
D05	Corporate Securities - Bonds - (Taxable)	EPBT	-	-	-	-	0.00%	-	-	65	13.53%	10.13%	983	1,018	23	8.02%	5.22%
D06	Corporate Securities - Bonds - (Tax Free)	EPBF	-	-	-	-	0.00%	-	-	49	7.31%	5.47%	1,061	1,061	62	5.73%	3.73%
D07	Corporate Securities - Preference Shares	EPNQ															
D08	Corporate Securities - Investment in Subsidiaries	ECIS															
D09	Corporate Securities - Debentures	ECOS	60,564	61,378	1,503	9.40%	7.04%	60,564	61,378	7,541	8.71%	6.51%	1,22,793	1,23,593	10,929	8.49%	5.52%
D10	Corporate Securities - Debentures / Bonds/ CPs /Loan - (Promoter Group)	EDPG	18,095	18,722	400	8.82%	6.60%	18,095	18,722	1,733	8.92%	6.68%	21,143	21,051	2,011	9.08%	5.91%
D11	Municipal Bonds - Rated	EMUN															
D12	Investment properties - Immovable	EINP	2,883	2,490	-	0.00%	0.00%	2,883	2,490	-	0.00%	0.00%	2,883	2,668	-	0.00%	0.00%
D13	Loans - Policy Loans	ELPL															
D14	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI															
D15	Loans - Secured Loans - Mortgage of Property outside India (Term Loan)	ELMO															
D16	Deposits - Deposit with Scheduled Banks, Fis (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	22,527	22,527	72	4.67%	3.49%	22,527	22,527	80	4.78%	3.58%	5,500	5,500	103	9.06%	5.90%
D17	Deposits - CDs with Scheduled Banks	EDCD															

(Read with Regulation 10)

Registration Number: 123

Statement as on: 31 Mar 2020

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Name of the Fund

25.17%

34.94% **Rs Lakhs**

[illegible]

Statement as on: 31 Mar 2020

Name of the Fund _____

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

25.17%

34.94%
Rs Lakhs

No.	Category of Investment	Category Code	Current Quarter					Year to Date (current year)				Year to Date (previous year) ³					
			Investment as on 31-03-2020 (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 31-03-2020 (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 31-03-2019 (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
E14	Term Loans (without Charge)	OTLW															
E15	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS															
E16	Mutual Funds - (under Insurer's Promoter Group)	OMPG															
E17	Securitised Assets	OPSA															
E18	Investment properties - Immovable	OIPI															
E19	Passively Managed Equity ETF (Non Promoter Group)	OETF															
E20	Passively Managed Equity ETF (Promoter Group)	OETP															
E21	Onshore Rupee Bonds issued by ADB and IFC	OORB															
E22	Debt Capital Instruments (DCI-Basel III)	ODCI															
E23	Redeemable Non-cumulative Preference Shares (RNCPS - Basel III)	ORNP															
E24	Redeemable Cumulative Preference Shares (RCPS - Basel III)	ORCP															
E25	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	ORAD															
E26	Reclassified Approved Investments - Equity (Point 6 under Note for Regulation 4 to 9)	ORAE	1,400	293	-	0.00%	0.00%	1,400	293	(520)	-35.25%	-26.38%	2,082	1,138	53	3.25%	2.11%
E27	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (PSU Bonds)	OAPS															
E28	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (Private Bonds)	OAPB															
TOTAL			9,28,526	9,02,979	21,689	7.52%	5.63%	9,28,526	9,02,979	76,097	9.05%	6.77%	7,60,477	7,62,652	53,059	7.92%	5.15%

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-May-20

Signature _____
Full Name NV MURALI
Chief of Investments

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

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

Name of Fund

Periodicity of Submission: Quarterly

Periodicity of Submission: Quarterly

Rs Lakhs

Rs Leaks									
No.	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	During the Quarter ¹								
1	8.40% INDIABULLS HF DB 22-06-2021	HTDN	1000	27-Mar-2018	CRISIL	AA+	AA	7-Feb-2020	
2	8.75% INDIABULLS HF DB 26-09-2021	HTDN	4011	5-Sep-2018	CARE	CARE AA+	CARE AA	15-Feb-2020	
3	8.90% INDIABULLS HF DB 26-09-2021	HTDN	9576	11-Sep-2017	CARE	CARE AA+	CARE AA	15-Feb-2020	
4	9.00% INDIABULLS HF DB 19-01-2021	HTDN	2003	28-Aug-2017	CARE	CARE AA+	CARE AA	15-Feb-2020	
5	9.00% INDIABULLS HF DB 20-11-2020	HTDN	1000	26-Oct-2016	CARE	CARE AA+	CARE AA	15-Feb-2020	
6	9.50% YES BANK DB 23-12-2026	OLDB	4988	6-Mar-2017	ICRA	LBBB-	[ICRA]D	6-Mar-2020	
7	7.46% PNB HOUSING DB 30-04-2020	HTDN	500	20-Aug-2018	FITCH	IND AA+	IND AA	6-Mar-2020	
8	7.50% PNB HOUSING DB 15-09-2020	HTDN	3501	28-May-2019	FITCH	IND AAA	IND AA	6-Mar-2020	
9	7.53% PNB HOUSING DB 31-12-2020	HTDN	1000	31-Oct-2017	FITCH	IND AA+	IND AA	6-Mar-2020	
10	7.58% PNB HOUSING DB 15-03-2021	HTDN	500	15-Nov-2017	FITCH	IND AA+	IND AA	6-Mar-2020	
11	7.59% PNB HOUSING DB 27-07-2022	HTDN	1001	10-Aug-2017	FITCH	IND AA+	IND AA	6-Mar-2020	
12	7.63% PNB HOUSING DB 14-07-2020	HTDN	1496	8-Jun-2018	FITCH	IND AA+	IND AA	6-Mar-2020	
13	7.63% PNB HOUSING DB 15-12-2020	HTDN	3487	29-Jun-2018	FITCH	IND AA+	IND AA	6-Mar-2020	
14	7.77% PNB HOUSING DB 25-09-2020	HTDN	250	7-Aug-2017	FITCH	IND AA+	IND AA	6-Mar-2020	
15	7.80% PNB HOUSING DB 07-05-2021	HTDN	500	6-Jun-2017	FITCH	IND AA+	IND AA	6-Mar-2020	
16	8.47% PNB HOUSING DB 01-07-2021	HTDN	1008	31-Mar-2017	FITCH	IND AA+	IND AA	6-Mar-2020	
17	8.56% PNB HOUSING DB 28-07-2020	HTDN	2000	20-Aug-2018	FITCH	IND AA+	IND AA	6-Mar-2020	
18	8.59% PNB HOUSING DB 17-06-2020	HTDN	501	5-Apr-2018	FITCH	IND AA+	IND AA	6-Mar-2020	
B.	As on Date ¹								
1	8.75% IL&FS DB 29-07-2020	IODS	500	29-Jul-2015	CARE	CARE AAA	CARE D	18-Sep-2018	
2	8.75% IL&FS DB 31-07-2020	IODS	2000	4-Aug-2015	CARE	CARE AAA	CARE D	18-Sep-2018	
3	7.85% IL&FS DB 24-10-2019	IODS	1500	24-Oct-2016	ICRA	LA4A	[ICRA]D	18-Sep-2018	
4	8.25% IL&FS DB 01-03-2022	IODS	1000	1-Mar-2017	ICRA	LA4A	[ICRA]D	18-Sep-2018	
5	8.25% IL&FS DB 03-03-2022	IODS	500	3-Mar-2017	ICRA	LA4A	[ICRA]D	18-Sep-2018	
6	8.00% IL&FS DB 11-05-2020	IODS	1500	11-May-2017	CARE	CARE AAA	CARE D	18-Sep-2018	
7	7.80% IL&FS DB 30-11-2020	IODS	1500	17-Nov-2017	CARE	CARE AAA	CARE D	18-Sep-2018	
8	8.90% IL&FS DB 23-05-2023	IODS	1000	24-May-2018	CARE	CARE AAA	CARE D	18-Sep-2018	
9	9.00% IL&FS DB 09-06-2023	IODS	996	1-Jun-2018	CARE	CARE AAA	CARE D	18-Sep-2018	
10	9.50% ILFS FIN SERVICES LTD DB 03-07-2019	OLDB	500	30-Oct-2017	CARE	CARE AAA	CARE D	18-Sep-2018	
11	8.54% ILFS FIN SERVICES LTD DB 08-11-2019	OLDB	1500	22-Feb-2017	CARE	CARE AAA	CARE D	18-Sep-2018	
12	7.75% ILFS FIN SERVICES LTD DB 01-09-2022	OLDB	997	13-Nov-2017	CARE	CARE AAA	CARE D	18-Sep-2018	
13	8.75% ILFS FIN SERVICES LTD DB 28-03-2023	OLDB	1002	11-Apr-2018	CARE	CARE AAA	CARE D	18-Sep-2018	
14	8.64% IDFC DB 15-04-2020	ICTO	1000	15-Apr-2015	ICRA	LA4A	LA4A	21-May-2019	
15	8.35% CAPITAL FIRST LTD DB 13-04-2020	ECDS	1000	13-Apr-2017	BRICKWORKS	CARE AAA	BWR AA+	28-May-2019	
16	11.00% DEWAN HF LTD DB 12-09-2019	HODS	1000	19-Oct-2015	CARE	CARE AAA	CARE D	5-Jun-2019	
17	8.90% DEWAN HF LTD DB 04-06-2021	HODS	1493	7-Jun-2018	CARE	CARE AAA	CARE D	5-Jun-2019	
18	9.05% DEWAN HF LTD DB 08-09-2021	HODS	1929	16-Aug-2018	CARE	CARE AAA	CARE D	5-Jun-2019	
19	9.05% DEWAN HF LTD DB 08-09-2023	HODS	405	9-Nov-2017	CARE	CARE AAA	CARE D	5-Jun-2019	
20	9.10% DEWAN HF LTD DB 16-08-2019	HODS	2731	30-Aug-2017	CARE	CARE AAA	CARE D	5-Jun-2019	

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

Full Name NV MURALI

Chief of Investments

- 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 March 2020
 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 2019-20		For Q4 FY 2018-19		Upto 31.03.2020		Upto 31.03.2019	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	9,261	2,18,255	6,912	1,94,705	33,996	7,43,688	26,461	7,23,779
2	Cargo & Hull	2,815	4,401	2,384	2,871	8,965	14,112	7,500	9,859
3	Motor TP	55,557	9,78,675	60,687	7,05,133	2,15,626	35,97,051	1,96,608	19,91,664
4	Motor OD **	26,516	8,90,105	30,164	6,75,488	1,08,857	33,41,193	1,03,497	19,34,687
5	Engineering	786	2,050	789	1,834	2,972	7,729	3,553	6,438
6	Workmen's Compensation	459	785	101	592	807	2,635	452	2,291
7	Employer's Liability	304	239	153	182	1,006	968	963	943
8	Aviation	-	-	-	-	-	-	-	-
9	Personal Accident	7,044	11,414	7,322	10,068	30,445	43,220	28,495	59,857
10	Health	7,746	34,750	8,115	39,687	31,867	1,24,075	27,618	1,11,644
11	Others*	2,084	10,949	9,287	6,058	5,309	43,464	47,667	41,773
	Total	1,12,572	12,61,518	1,25,914	9,61,130	4,39,849	45,76,942	4,42,814	29,48,248

PERIODIC DISCLOSURES

FORM NL-39

Rural & Social Obligations (Quarterly Returns)

Cholamandalam MS General Insurance Co Ltd Date As at 31st March 2020
Registration Number: 123
Date of Registration with the IRDA : July 15, 2002

(Rs in Lakhs)

Rural & Social Obligations (Quarterly Returns)					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	3,32,934	9,666	3,52,66,329
		Social			
2	Cargo & Hull	Rural	2,515	1,133	2,44,60,319
		Social			
3	Motor TP	Rural	13,09,933	75,956	-
		Social			
4	Motor OD	Rural	-	38,303	2,58,40,581
		Social			
5	Engineering	Rural	3,609	738	18,36,608
		Social			
6	Workmen's Compensation	Rural	286	48	
		Social			
7	Employer's Liability	Rural	90	50	
		Social			
8	Aviation	Rural			
		Social			
9	Personal Accident	Rural	4,197	100	22,97,953
		Social	848	993	2,27,38,593
10	Health	Rural	6,046	564	1,80,997
		Social			
11	Crop	Rural			
		Social			
12	Others*	Rural	7,057	2,456	26,66,864
		Social			-

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

Insurer: Cholamandalam MS General Insurance Co Ltd

Registration Number: 123

Date of Registration with the IRDA : July 15, 2002

(Rs in Lakhs)

Sl.No.	Channels	Business Acquisition through different channels							
		For the Quarter ended Mar 31 '20		Same quarter Previous Year For the Quarter Mar 31 '19		Up to the period YTD Mar 31 '20		Same period of the previous year YTD Mar 31 '19	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	9,517	1,208	10,111	1,223	34,582	4,650	36,544	4,899
2	Corporate Agents-Banks	3,73,375	39,282	2,67,250	28,855	13,13,270	1,43,447	10,68,152	1,22,763
3	Corporate Agents -Others	6,93,032	42,834	5,59,053	63,926	25,08,548	1,79,119	12,57,344	1,67,078
4	Brokers	1,45,974	23,714	86,491	15,425	5,41,242	92,018	3,98,742	50,796
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	39,620	5,556	38,225	16,485	1,79,300	20,616	1,87,466	97,278
	Total (A)	12,61,518	1,12,593	9,61,130	1,25,914	45,76,942	4,39,849	29,48,248	4,42,814
7	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	12,61,518	1,12,593	9,61,130	1,25,914	45,76,942	4,39,849	29,48,248	4,42,814

Note:

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

Grievance Disposal for the period upto Mar 31, 2020 during the financial year 2019-20								
Sl No.	Particulars	Opening Balance- As on beginning of the quarter	Additions during the quarter	Complaints Resolved/Settled			Complaints Pending at the end of the quarter	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Proposal						0	1
b)	Claim	2	44	5	7	34	0	177
c)	Policy		10	5	2	3	0	36
d)	Premium		2		1	1	0	7
e)	Refund		4	4			0	5
f)	Coverage		1	1			0	1
g)	Covernote						0	0
h)	Product		3		1	2	0	6
i)	Others		13	6	1	6	0	39
Total Number of Complaints		2	77	21	12	46	0	272

2	Total no. of policies during the previous year*	4019903
3	Total no. of claims during the previous year	149731
4	Total no. of policies during the current year*	8705215
5	Total no. of claims during the current year	279637
6	Total no. of policy complaints (current year) per 10000 policies (current year)	0.04
7	Total no. of claim complaints (current year) per 10000 claims registered (current year)	6.33

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

Chief Grievance Officer