

## REVENUE ACCOUNT - FIRE FOR THE PERIOD ENDED MARCH 31, 2021

	Particulars	Schedule	For the Quarter ended March 31, 2021	Upto the Quarter ended March 31, 2021	For the Quarter ended March 31, 2020	Upto the Quarter ended March 31, 2020
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	<b>NL-4- Premium Schedule</b>	3,75,160	12,31,884	2,47,446	9,59,057
2	Profit/ Loss on sale/redemption		6,506	45,223	39,739	62,354
3	Others Administrative Charges		1,374	3,330	628	1,984
	Investment Income -TP Pool		13,054	75,999	13,247	31,474
4	Interest, Dividend & Rent – Gross		60,735	2,13,918	1,17,558	2,02,399
	<b>TOTAL (A)</b>		<b>4,56,829</b>	<b>15,70,354</b>	<b>4,18,618</b>	<b>12,57,268</b>
1	Claims Incurred (Net)	<b>NL-5- Claims Schedule</b>	53,900	4,16,580	47,931	4,05,524
2	Commission	<b>NL-6- Commission Schedule</b>	(95,147)	(1,91,691)	(1,49,180)	(99,075)
3	Operating Expenses related to Insurance Business	<b>NL-7- Operating Expenses Schedule</b>	2,59,700	5,33,322	1,20,646	2,40,780
4	Premium Deficiency		-	-	-	-
	<b>TOTAL (B)</b>		<b>2,18,453</b>	<b>7,58,211</b>	<b>19,397</b>	<b>5,47,229</b>
	<b>Operating Profit/(Loss) from</b>		<b>2,38,376</b>	<b>8,12,143</b>	<b>3,99,221</b>	<b>7,10,039</b>
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account		2,38,376	8,12,143	3,99,221	7,10,039
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be		-	-	-	-
	<b>TOTAL (C)</b>		<b>2,38,376</b>	<b>8,12,143</b>	<b>3,99,221</b>	<b>7,10,039</b>

## REVENUE ACCOUNT - MARINE FOR THE PERIOD ENDED MARCH 31, 2021

	Particulars	Schedule	For the Quarter ended March 31, 2021	Upto the Quarter ended March 31, 2021	For the Quarter ended March 31, 2020	Upto the Quarter ended March 31, 2020
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4- Premium Schedule	82,897	2,52,231	58,088	1,99,862
2	Profit/ Loss on sale/redemption		355	3,181	1,907	4,116
3	Others Administrative Charges		294	767	247	789
4	Interest, Dividend & Rent – Gross		3,866	15,048	5,073	13,360
	<b>TOTAL (A)</b>		<b>87,412</b>	<b>2,71,227</b>	<b>65,315</b>	<b>2,18,127</b>
1	Claims Incurred (Net)	NL-5- Claims Schedule	58,638	1,85,438	25,406	1,15,181
2	Commission	NL-6- Commission Schedule	(20,545)	(35,187)	(15,817)	(45,368)
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	22,705	73,936	24,808	85,009
4	Premium Deficiency			-		-
	<b>TOTAL (B)</b>		<b>60,798</b>	<b>2,24,187</b>	<b>34,397</b>	<b>1,54,822</b>
	<b>Operating Profit/(Loss) from</b>		<b>26,614</b>	<b>47,040</b>	<b>30,918</b>	<b>63,305</b>
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account		26,614	47,040	30,918	63,305
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	<b>TOTAL (C)</b>		<b>26,614</b>	<b>47,040</b>	<b>30,918</b>	<b>63,305</b>

## FORM NL-1-B-RA

Cholamandalam MS General Insurance Company Ltd

Registration No. 123

Date of Registration with the IRDA : July 15, 2002

## REVENUE ACCOUNT - MISCELLANEOUS FOR THE PERIOD ENDED MARCH 31, 2021

	Particulars	Schedule	For the Quarter ended March 31, 2021	Upto the Quarter ended March 31, 2021	For the Quarter ended March 31, 2020	Upto the Quarter ended March 31, 2020
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	<b>NL-4- Premium Schedule</b>	77,31,052	3,05,40,247	83,58,976	3,32,11,105
2	Profit/ Loss on sale/redemption		1,33,626	11,91,965	6,04,917	15,70,220
3	Others Administrative Charges		121	257	99	266
	Investment Income -Terrorism Pool & Nuclears Pool		3,264	22,379	52	3,329
4	Interest, Dividend & Rent – Gross		14,51,115	56,38,358	14,75,460	50,98,492
5	Contribution from Shareholders Funds towards Excess EOM		5,84,845	14,64,850	8,76,595	8,76,595
	<b>TOTAL (A)</b>		<b>99,04,023</b>	<b>3,88,58,056</b>	<b>1,13,16,099</b>	<b>4,07,60,007</b>
1	Claims Incurred (Net)	<b>NL-5- Claims Schedule</b>	57,83,271	2,25,96,259	62,10,112	2,52,52,110
2	Commission	<b>NL-6- Commission Schedule</b>	3,97,369	7,75,523	(1,96,806)	6,64,030
3	Operating Expenses related to Insurance Business	<b>NL-7- Operating Expenses Schedule</b>	29,09,376	1,05,41,059	27,07,321	1,02,27,016
4	Premium Deficiency		-	-	-	-
	<b>TOTAL (B)</b>		<b>90,90,016</b>	<b>3,39,12,841</b>	<b>87,20,627</b>	<b>3,61,43,156</b>
	<b>Operating Profit/(Loss) from APPROPRIATIONS</b>		<b>8,14,007</b>	<b>49,45,215</b>	<b>25,95,472</b>	<b>46,16,851</b>
	Transfer to Shareholders' Account		8,14,007	49,45,215	25,95,472	46,16,851
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be)		-	-	-	-
	<b>TOTAL (C)</b>		<b>8,14,007</b>	<b>49,45,215</b>	<b>25,95,472</b>	<b>46,16,851</b>

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

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

Cholamandalam MS General Insurance Company Ltd

Registration No. 123

Date of Registration with the IRDA : July 15, 2002

**PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED MARCH 31, 2021**

	Particulars	Schedule	For the Quarter ended March 31, 2021	Upto the Quarter ended March 31, 2021	For the Quarter ended March 31, 2020	Upto the Quarter ended March 31, 2020
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		2,38,376	8,12,143	3,99,221	7,10,039
	(b) Marine Insurance		26,614	47,040	30,918	63,305
	(c) Miscellaneous Insurance		8,14,007	49,45,215	25,95,472	46,16,851
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		1,75,709	6,88,383	(1,09,321)	4,63,498
	(b) Profit on sale of investments		15,946	1,45,526	(9,895)	1,42,792
	Less: Loss on sale of investments		-	-	-	-
3	OTHER INCOME (To be specified)		-	-	-	-
	<b>TOTAL (A)</b>		<b>12,70,652</b>	<b>66,38,307</b>	<b>29,06,395</b>	<b>59,96,485</b>
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		(50,600)	9,200	15,327	(28,917)
	(b) For doubtful debts/Investmmts		(18,59,838)	(8,23,438)	3,14,572	15,73,243
	(c) Others (to be specified)		-	-	-	1,233
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		79,540	1,97,040	57,500	78,149
	(b) Bad debts/Investments written off		18,59,538	18,59,538	7,77,342	7,77,342
	(c) Employees' Remuneration and Welfare Benefits		295	37,305	593	27,871
	(d) Others (CSR expenses & Donations)		25,539	58,475	11,147	57,469
	(e) Others (NCD related expenses)		21,575	87,500	21,755	87,500
	Contribution to Policholders Funds towards Excess EoM		5,84,845	14,64,850	8,76,595	8,76,595
	<b>TOTAL (B)</b>		<b>6,60,894</b>	<b>28,90,470</b>	<b>20,74,831</b>	<b>34,50,485</b>
	Profit Before Tax		<b>6,09,758</b>	<b>37,47,837</b>	<b>8,31,564</b>	<b>25,46,000</b>
	Provision for Taxation		1,61,727	9,31,118	2,16,800	10,51,600
			<b>4,48,031</b>	<b>28,16,719</b>	<b>6,14,764</b>	<b>14,94,400</b>
	<b>APPROPRIATIONS</b>					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Final dividend paid		-	-	-	-
	(c) Dividend distribution tax paid		-	-	-	-
	(d) Transfer to Contingency Risk Reserve		-	-	-	-
	(e) Transfer to General Reserve		(15,00,000)	(15,00,000)	(10,00,000)	(10,00,000)
	(f) Transfer to Debenture Redemption Reserve		-	-	-	-
	Balance of profit/ loss brought forward from last year		50,60,667	50,60,667	45,66,267	45,66,267
	<b>Balance carried forward to Balance Sheet</b>			<b>63,77,386</b>		<b>50,60,667</b>

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

**BALANCE SHEET AS AT MARCH 31, 2021**

	Schedule	As at March 31, 2021 (Rs.'000)	As at March 31, 2020 (Rs.'000)
<b>SOURCES OF FUNDS</b>			
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	1,58,57,598	1,30,40,879
FAIR VALUE CHANGE ACCOUNT - SHARE HOLDERS		28,128	(23,274)
FAIR VALUE CHANGE ACCOUNT - POLICY HOLDERS		2,41,088	(2,64,865)
BORROWINGS	NL-11-Borrowings Schedule	10,00,000	10,00,000
<b>TOTAL</b>		<b>2,01,14,871</b>	<b>1,67,40,797</b>
<b>APPLICATION OF FUNDS</b>			
INVESTMENTS	NL-12-Investment Schedule - Share Holders NL-12A-Investment Schedule - Policy Holders	1,16,14,098 9,89,90,957	72,84,890 8,34,99,758
LOANS	NL-13-Loans Schedule	-	-
FIXED ASSETS	NL-14-Fixed Assets Schedule	7,26,722	7,23,614
DEFERRED TAX ASSET		19,78,639	16,01,757
CURRENT ASSETS			
CASH AND BANK BALANCES	NL-15-Cash and bank balance Schedule	3,37,058	4,15,269
ADVANCES AND OTHER ASSETS	NL-16-Advances and Other Assets Schedule	1,14,44,387	1,18,93,956
<b>Sub-Total (A)</b>		<b>1,17,81,445</b>	<b>1,23,09,225</b>
CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	8,09,28,323	6,61,94,402
PROVISIONS	NL-18-Provisions Schedule	2,40,48,667	2,24,84,046
DEFERRED TAX LIABILITY			
<b>Sub-Total (B)</b>		<b>10,49,76,990</b>	<b>8,86,78,448</b>
NET CURRENT ASSETS (C) = (A - B)		(9,31,95,545)	(7,63,69,223)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT			
<b>TOTAL</b>		<b>2,01,14,871</b>	<b>1,67,40,797</b>

**CONTINGENT LIABILITIES**

	Particulars	As at March 31, 2021 (Rs.'000)	As at March 31, 2020 (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	51,12,172	44,17,145
6	Reinsurance obligations to the extent not provided for in accounts	-	-
7	Others - Repudiated / Disputed Claim	-	-
	<b>TOTAL</b>	<b>51,12,172</b>	<b>44,17,145</b>

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 March 31, 2021
	Particulars	Fire	Marine			Miscellaneous													
For The Quarter Ended March 31,2021			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	13,19,454	2,63,750	1,939	2,65,689	33,07,641	60,82,675	93,90,316	23,937	21,662	72,720	-	6,54,983	8,48,826	17,186	87,227	1,11,16,857	1,27,02,000	
	Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Gross Earned Premium	13,19,454	2,63,750	1,939	2,65,689	33,07,641	60,82,675	93,90,316	23,937	21,662	72,720	-	6,54,983	8,48,826	17,186	87,227	1,11,16,857	1,27,02,000	
	Add: Premium on reinsurance accepted	14,903	-	-	-	-	-	-	-	-	3,096	-	-	-	-	1	3,097	18,000	
	Less : Premium on reinsurance ceded	6,63,485	1,69,442	1,937	1,71,379	13,41,527	3,11,106	16,52,633	1,197	6,537	41,233	-	1,77,012	2,00,019	14,890	19,913	21,13,434	29,48,298	
	Net Premium	6,70,872	94,308	2	94,310	19,66,114	57,71,569	77,37,683	22,740	15,125	34,583	-	4,77,971	6,48,807	2,296	67,315	90,06,520	97,71,702	
	Adjustment for change in reserve for unexpired risks	2,95,712	11,413	-	11,413	4,40,932	9,19,630	13,60,562	2,371	(334)	436	-	(7,116)	(81,892)	-	1,441	12,75,468	15,82,593	
	Premium Earned (Net)	3,75,160	82,895	2	82,897	15,25,182	48,51,939	63,77,121	20,369	15,459	34,147	-	4,85,087	7,30,699	2,296	65,874	77,31,052	81,89,109	

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

PREMIUM EARNED [NET]																			Upto the Quarter Ended March 31, 2021
	Particulars	Fire	Marine			Miscellaneous													Grand Total
Upto The Quarter Ended March 31,2021			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		
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(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	44,47,107	7,79,636	5,820	7,85,456	1,07,23,050	2,05,25,770	3,12,48,820	76,679	1,03,559	2,91,960	-	24,78,931	41,43,659	17,186	2,88,726	3,86,49,520	4,38,82,083	
	Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Gross Earned Premium	44,47,107	7,79,636	5,820	7,85,456	1,07,23,050	2,05,25,770	3,12,48,820	76,679	1,03,559	2,91,960	-	24,78,931	41,43,659	17,186	2,88,726	3,86,49,520	4,38,82,083	
	Add: Premium on reinsurance accepted	93,586	-	-	-	-	-	-	-	10,716	14,394	-	-	-	-	1,855	26,965	1,20,551	
	Less : Premium on reinsurance ceded	26,87,615	4,87,867	5,813	4,93,680	43,38,151	10,64,543	54,02,694	3,834	44,919	1,78,849	-	7,00,622	8,35,411	14,890	64,267	72,45,486	1,04,26,781	
	Net Premium	18,53,078	2,91,769	7	2,91,776	63,84,899	1,94,61,227	2,58,46,126	72,845	69,356	1,27,505	-	17,78,309	33,08,248	2,296	2,26,314	3,14,30,999	3,35,75,853	
	Adjustment for change in reserve for unexpired risks	6,21,194	39,544	1	39,545	3,72,637	3,11,901	6,84,538	9,591	5,785	(3,965)	-	(1,79,341)	4,31,392	-	(57,248)	8,90,752	15,51,491	
	Premium Earned (Net)	12,31,884	2,52,225	6	2,52,231	60,12,262	1,91,49,326	2,51,61,588	63,254	63,571	1,31,470	-	19,57,650	28,76,856	2,296	2,83,562	3,05,40,247	3,20,24,362	

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

PREMIUM EARNED [NET]																			For the Quarter Ended March 31, 2020
Particulars		Fire	Marine			Miscellaneous													Grand Total
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		
		(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(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 March 31, 2020
Particulars		Fire	Marine			Miscellaneous													Grand Total
Upto The Quarter Ended March 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		
		(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(Rs.`000)	(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	3,96,88,876	4,39,84,933	
	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	3,96,88,876	4,39,84,933	
	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	1,68,630	32,088	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	24,990	3,22,554	3,24,27,360	3,40,91,951	
	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)	(61,471)	(7,83,745)	(2,78,073)	
	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	93,669	3,84,025	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

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 March 31, 2021	
For The Quarter Ended March 31,2021			Marine Cargo	Marine Others	Marine Total	Motot OD	Motor TP	Motor Total	Worksmen'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	1,94,968	2,21,254	-	2,21,254	18,93,897	13,52,809	32,46,706	2,724	1,309	57,773	-	1,99,153	13,90,358	30,676	36,644	49,65,343	53,81,565
	Add : Claims Outstanding at the end of the Period	4,68,243	1,00,467	-	1,00,467	9,42,743	6,16,88,045	6,26,30,788	38,089	21,532	81,858	-	3,60,836	8,12,527	59,326	56,479	6,40,61,435	6,46,30,145
	Less : Claims Outstanding at the beginning of the Period	4,90,837	1,07,198	-	1,07,198	9,27,723	5,95,42,862	6,04,70,585	33,605	20,731	98,523	-	4,12,290	9,69,068	94,397	70,729	6,21,69,928	6,27,67,963
	Gross Incurred Claims	1,72,374	2,14,523	-	2,14,523	19,08,917	34,97,992	54,06,909	7,208	2,110	41,108	-	1,47,699	12,33,817	(4,395)	22,394	68,56,850	72,43,747
	Add : Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	71	-	-	-	-	-	71	71
	Less : Re-insurance Ceded to claims paid	1,18,474	1,55,885	-	1,55,885	7,17,633	70,040	7,87,673	136	1,044	32,524	-	47,452	1,79,567	21,356	3,898	10,73,650	13,48,009
	Total Claims Incurred	53,900	58,638	-	58,638	11,91,284	34,27,952	46,19,236	7,072	1,066	8,655	-	1,00,247	10,54,250	(25,751)	18,496	57,83,271	58,95,809

CLAIMS INCURRED [NET]

	Particulars	Fire	Marine			Miscellaneous												Upto the Quarter Ended March 31, 2021
Upto The Quarter Ended March 31,2021			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	4,79,360	5,48,056	-	5,48,056	57,66,532	48,52,791	1,06,19,323	6,385	21,675	1,01,186	-	5,36,802	32,95,198	3,01,285	1,01,581	1,49,83,435	1,60,10,851
	Add : Claims Outstanding at the end of the Period	4,68,243	1,00,467	-	1,00,467	9,42,743	6,16,88,045	6,26,30,788	38,089	21,532	81,858	-	3,60,836	8,12,527	59,326	56,479	6,40,61,435	6,46,30,145
	Less : Claims Outstanding at the beginning of the Period	2,86,848	64,986	-	64,986	10,99,103	5,10,29,407	5,21,28,510	32,543	15,312	55,282	-	3,70,345	3,29,385	1,29,700	67,174	5,31,28,251	5,34,80,085
	Gross Incurred Claims	6,60,755	5,83,537	-	5,83,537	56,10,172	1,55,11,429	2,11,21,601	11,931	27,895	1,27,762	-	5,27,293	37,78,340	2,30,911	90,886	2,59,16,619	2,71,60,911
	Add : Re-insurance accepted to direct claims	740	-	-	-	-	-	-	-	-	138	-	-	-	-	1	139	879
	Less : Re-insurance Ceded to claims paid	2,44,915	3,98,099	-	3,98,099	21,82,547	2,44,710	24,27,257	319	19,233	42,956	-	1,26,480	4,39,750	2,56,355	8,149	33,20,499	39,63,513
	Total Claims Incurred	4,16,580	1,85,438	-	1,85,438	34,27,625	1,52,66,719	1,86,94,344	11,612	8,662	84,944	-	4,00,813	33,38,590	(25,444)	82,738	2,25,96,259	2,31,98,277

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

FORM NL-5 - CLAIMS SCHEDULE

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

CLAIMS INCURRED [NET]

Particulars		Fire	Marine			Miscellaneous											For the Quarter Ended March 31, 2020	
For The Quarter Ended March 31,2020			Marine Cargo	Marine Others	Marine Total	Motot OD	Motor TP	Motor	Worksmen's Compensatio n	Public/Prod uct Libility	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	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
	<b>Add</b> : 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
	<b>Less</b> : 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
	<b>Gross Incurred Claims</b>	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
	<b>Add</b> : Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Less</b> : 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
												-						
	<b>Total Claims Incurred</b>	<b>47,931</b>	<b>25,406</b>	<b>-</b>	<b>25,406</b>	<b>11,64,753</b>	<b>44,41,613</b>	<b>56,06,366</b>	<b>9,569</b>	<b>3,784</b>	<b>21,024</b>	<b>-</b>	<b>1,30,385</b>	<b>3,70,829</b>	<b>32,398</b>	<b>35,757</b>	<b>62,10,112</b>	<b>62,83,449</b>

CLAIMS INCURRED [NET]

	Particulars	Fire	Marine			Miscellaneous												Upto the Quarter Ended March 30, 2020
Upto The Quarter Ended March 31,2020			Marine Cargo	Marine Others	Marine Total	Motot OD	Motor TP	Motor	Workmen's Compensatio n	Public/Prod uct Libility	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	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	1,28,669	2,24,61,309	2,36,97,367
	Add : Claims Outstanding at the end of the Period	2,86,848	64,987	-	64,987	11,09,629	5,10,18,880	5,21,28,509	32,543	15,312	55,282	-	3,70,345	3,29,385	1,29,701	67,174	5,31,28,251	5,34,80,086
	Less : Claims Outstanding at the beginning of the Period	2,27,520	57,775	-	57,775	10,20,534	3,94,94,951	4,05,15,485	26,149	18,578	35,270	-	3,12,509	2,54,270	8,11,132	50,865	4,20,24,258	4,23,09,553
	Gross Incurred Claims	6,72,076	6,30,522	-	6,30,522	64,99,199	1,87,86,791	2,52,85,990	18,789	24,899	1,09,207	-	6,85,455	15,83,733	57,12,251	1,44,978	3,35,65,302	3,48,67,900
	Add : Re-insurance accepted to direct claims	(1,331)	-	-	-	-	-	-	-	-	(19)	-	-	-	-	-	(19)	(1,350)
	Less : Re-insurance Ceded to claims paid	2,65,221	5,15,341	-	5,15,341	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	90,93,735
	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	1,29,914	1,37,255	2,52,52,110	2,57,72,815



**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 March 31, 2021
For The Quarter Ended March 31, 2021			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	1,26,174	17,716	-	17,716	6,14,571	66,294	6,80,865	2,100	2,306	5,978	-	1,51,897	1,38,992	220	14,434	9,96,792	11,40,682
	Add: Re-insurance Accepted	485	-	-	-	-	-	-	-	-	93	-	-	-	-	(1)	92	577
	Less: Commission on Re-insurance Ceded	2,21,806	37,879	382	38,261	3,68,267	10,273	3,78,540	181	2,107	35,999	-	1,11,868	1,07,244	(55,333)	18,909	5,99,515	8,59,582
	Net Commission	(95,147)	(20,163)	(382)	(20,545)	2,46,304	56,021	3,02,325	1,919	199	(29,928)	-	40,029	31,748	55,553	(4,476)	3,97,369	2,81,677

COMMISSION (NET)																		
Particulars		Fire	.			Miscellaneous												Upto the Quarter Ended March 31, 2021
Upto The Quarter Ended March 31, 2021			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	3,86,814	61,649	-	61,649	19,62,158	2,06,198	21,68,356	7,222	8,018	26,646	-	3,62,857	4,89,505	(275)	42,183	31,04,512	35,52,975
	Add: Re-insurance Accepted	2,608	-	-	-	-	-	-	-	-	286	-	-	-	-	130	416	3,024
		5,81,113	95,688	1,148	96,836	16,30,036	46,251	16,76,287	574	4,440	55,527	-	4,80,442	1,41,174	(55,333)	26,294	23,29,405	30,07,354
	Less: Commission on Re-insurance Ceded																	
	Net Commission	(1,91,691)	(34,039)	(1,148)	(35,187)	3,32,122	1,59,947	4,92,069	6,648	3,578	(28,595)	-	(1,17,585)	3,48,331	55,058	16,019	7,75,523	5,48,645

**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 March 31, 2020
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
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(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
	Add: Re-insurance Accepted	483	-	-	-	-	-	-	-	-	71	-	-	-	-	-	71
	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
	<b>Net Commission</b>	<b>(1,49,180)</b>	<b>(15,817)</b>	<b>-</b>	<b>(15,817)</b>	<b>36,089</b>	<b>64,655</b>	<b>1,00,744</b>	<b>1,221</b>	<b>970</b>	<b>(1,674)</b>	<b>-</b>	<b>(3,12,527)</b>	<b>187</b>	<b>12,868</b>	<b>1,405</b>	<b>(1,96,806)</b>
																	<b>(3,61,803)</b>

COMMISSION (NET)																	
Particulars		Fire	Marine			Miscellaneous											Upto the Quarter Ended March 31, 2020
Upto The Quarter Ended March 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
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(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	6,393	27,717	-	3,01,690	3,60,643	677	41,576	29,08,196
	Add: Re-insurance Accepted	2,770	-	-	-	-	-	-	-	-	332	-	-	-	-	-	332
	Less: Commission on Re-insurance Ceded	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
	<b>Net Commission</b>	<b>(99,075)</b>	<b>(45,368)</b>	<b>-</b>	<b>(45,368)</b>	<b>3,23,728</b>	<b>1,61,967</b>	<b>4,85,695</b>	<b>4,441</b>	<b>2,797</b>	<b>1,179</b>	<b>-</b>	<b>608</b>	<b>1,00,276</b>	<b>21,744</b>	<b>47,290</b>	<b>6,64,030</b>
																	<b>5,19,587</b>

Particulars	For the Quarter ended March 31, 2021	Upto the Quarter ended March 31, 2021	For the Quarter ended March 31, 2020	Upto the Quarter ended March 31, 2020
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Agents	12,343	48,297	11,200	41,020
Brokers	3,98,347	12,16,345	2,36,864	10,04,305
Corporate Agency	7,29,993	22,88,334	1,16,924	22,23,916
Referral				
Others (pl. specify)				
<b>TOTAL (B)</b>	<b>11,40,683</b>	<b>35,52,976</b>	<b>3,64,988</b>	<b>32,69,240</b>

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 March 31, 2021
For The Quarter Ended Mar 31,2021		Fire	Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Worksmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Crop	Others	Total Misc	Grand Total
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	9,068	3,110	-	3,110	62,532	1,53,821	2,16,353	388	(452)	242	-	10,887	22,878	5,399	1,146	2,56,841	2,69,019
2	Travel, conveyance and vehicle running expenses	556	143	-	143	837	8,792	9,629	18	30	45	-	712	1,722	1,116	82	13,354	14,053
3	Training expenses	(98)	(23)	-	(23)	(578)	(1,915)	(2,493)	(7)	(11)	(16)	-	(209)	(557)	1	(23)	(3,315)	(3,436)
4	Rents, rates & taxes	2,263	291	-	291	6,544	19,015	25,559	68	89	89	-	1,169	1,358	11	184	28,527	31,081
5	Repairs	732	99	-	99	2,037	5,898	7,935	24	13	34	-	469	538	3	69	9,085	9,916
6	Printing & stationery	1,724	(23)	-	(23)	459	1,247	1,706	(6)	(8)	(15)	-	953	2,909	1	(20)	5,520	7,221
7	Communication	997	137	-	137	2,809	8,156	10,965	33	19	48	-	655	781	4	95	12,600	13,734
8	Legal & professional charges	785	103	-	103	2,074	5,916	7,990	25	11	32	-	450	399	4	69	8,980	9,868
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	68	10	-	10	210	624	834	3	1	4	-	54	84	-	7	987	1,065
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	2	-	-	-	1	1	2	-	-	-	-	-	(5)	-	-	(3)	(1)
	(ii) Certification	17	2	-	2	39	105	144	-	-	1	-	7	(2)	-	1	151	170
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Out of Pocket expenses	1	-	-	-	4	9	13	-	-	-	-	1	1	-	-	15	16
10	Advertisement and publicity	85,985	1,044	-	1,044	2,24,384	3,58,446	5,82,830	200	104	1,040	-	69,373	34,167	12	3,154	6,90,880	7,77,909
11	Interest & Bank Charges	2,190	306	-	306	6,358	18,621	24,979	74	48	111	-	1,532	2,023	8	217	28,992	31,488
12	Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Power and Electricity	455	64	-	64	1,339	3,935	5,274	16	11	24	-	326	448	2	46	6,147	6,666
	Information Technology Expenses	5,712	734	-	734	14,616	41,303	55,919	171	67	224	-	3,049	2,146	29	482	62,087	68,533
	Marketing Expenses	(987)	1,737	-	1,737	43,808	1,77,219	2,21,027	874	486	(27)	-	14,082	19,024	(7,506)	1,116	2,49,076	2,49,826
	Operating Lease Charges	3,557	516	-	516	10,887	32,307	43,194	126	93	199	-	2,756	4,175	10	375	50,928	55,001
	IRDA Registration renewal fees	395	54	-	54	1,120	3,261	4,381	13	7	20	-	264	324	2	38	5,049	5,498
	GST/Service Tax Expense	-	-	-	-	-	-	-	-	-	-	-	-	-	-	200	200	200
	Outsourcing Expenses	1,38,693	13,610	-	13,610	2,85,414	8,40,629	11,26,043	3,178	3,885	5,508	-	73,017	1,88,345	(1,331)	10,805	14,09,450	15,61,753
	Net Exchange (Gain) / Loss	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Co-insurance Administrative Charges	137	19	-	19	380	1,101	1,481	5	3	6	-	87	99	1	13	1,695	1,851
	Terrorism Pool - Management Expenses	1,827	-	-	-	-	-	-	-	-	379	-	-	-	-	-	379	2,206
	DR Pool - Administrative Expenses (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Miscellaneous Expenses (Net)	1,530	204	-	204	4,147	11,919	16,066	48	25	68	-	928	945	7	140	18,227	19,961
13	Depreciation	4,091	568	-	568	11,786	34,446	46,232	137	86	204	-	2,817	3,632	15	401	53,524	58,183
	Less: Write back of provision no longer required	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	2,59,700	22,705	-	22,705	6,81,207	17,24,856	24,06,063	5,388	4,507	8,220	-	1,83,379	2,85,434	(2,212)	18,597	29,09,376	31,91,781

FORM NL-7-OPERATING EXPENSES SCHEDULE

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

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

7

	Particulars	Fire	Marine			Miscellaneous												Upto the Quarter Ended March 31, 2021
Upto The Quarter Ended Mar 31,2021		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	57,163	19,406	-	19,406	2,67,851	7,16,344	9,84,195	2,055	3,850	5,166	-	65,678	2,23,906	31,215	8,418	13,24,483	14,01,052
2	Travel, conveyance and vehicle running expenses	1,126	329	-	329	5,383	16,601	21,984	38	75	111	-	1,655	4,641	2,035	189	30,728	32,183
3	Training expenses	725	114	-	114	2,498	7,614	10,112	28	27	49	-	696	1,294	1	88	12,295	13,134
4	Rents, rates & taxes	9,016	1,419	-	1,419	25,152	76,665	1,01,817	354	337	620	-	5,587	10,394	11	724	1,19,844	1,30,279
5	Repairs	2,385	375	-	375	8,217	25,044	33,261	94	89	164	-	2,288	4,257	3	291	40,447	43,207
6	Printing & stationery	2,748	148	-	148	4,286	13,103	17,389	37	39	65	-	2,079	5,212	1	118	24,940	27,836
7	Communication	3,153	497	-	497	10,866	33,118	43,984	124	118	217	-	3,026	5,630	4	385	53,488	57,138
8	Legal & professional charges	2,943	463	-	463	10,140	30,906	41,046	116	110	202	-	2,824	5,254	4	359	49,915	53,321
9	Auditors' fees, expenses etc				-												-	-
	(a) as auditor	146	23	-	23	502	1,530	2,032	6	5	10	-	140	260	-	18	2,471	2,640
	(b) as adviser or in any other capacity, in respect of																	
	(i) Taxation matters	20	3	-	3	70	214	284	1	1	1	-	20	36	-	2	345	368
	(ii) Certification	85	13	-	13	294	896	1,190	3	3	6	-	82	152	-	10	1,446	1,544
	(iii) Management services; and				-			-				-					-	-
	(c) in any other capacity				-			-				-					-	-
	Out of Pocket expenses	3	-	-	-	10	30	40	-	-	-	-	3	5	-	-	48	51
10	Advertisement and publicity	1,11,829	3,106	-	3,106	6,67,278	12,32,661	18,99,939	633	467	3,619	-	1,72,442	1,19,270	12	7,314	22,03,696	23,18,631
11	Interest & Bank Charges	6,254	985	-	985	21,548	65,680	87,228	246	234	430	-	6,002	11,165	8	764	1,06,077	1,13,316
12	Others (to be specified)				-			-										
	Power and Electricity	1,243	196	-	196	4,284	13,059	17,343	49	47	86	-	1,193	2,220	2	152	21,092	22,531
	Information Technology Expenses	23,057	3,631	-	3,631	79,446	2,42,151	3,21,597	906	863	1,587	-	22,127	41,164	29	2,815	3,91,088	4,17,776
	Marketing Expenses	1,02,455	19,358	-	19,358	5,00,040	19,64,591	24,64,631	8,174	3,387	10,429	-	5,13,402	3,11,362	(7,828)	29,946	33,33,503	34,55,316
	Operating Lease Charges	8,240	1,298	-	1,298	28,391	86,535	1,14,926	324	308	567	-	7,907	14,710	10	1,006	1,39,758	1,49,296
	IRDA Registration renewal fees	1,214	191	-	191	4,182	12,747	16,929	48	45	84	-	1,165	2,167	2	148	20,588	21,993
	GST/Service Tax Expense	-	-	-	-	-	-	-	-	-	-	-	-	-	-	500	500	500
	Outsourcing Expenses	1,72,435	19,575	-	19,575	4,39,994	13,28,905	17,68,899	4,515	5,209	8,660	-	1,25,519	4,06,400	24,544	16,226	23,59,972	25,51,982
	Net Exchange (Gain) / Loss	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1	1
	Co-insurance Administrative Charges	451	71	-	71	1,555	4,740	6,295	18	17	31	-	433	806	1	55	7,656	8,178
	Terrorism Pool - Management Expenses	9,255	-	-	-	-	-	-	-	-	1,727	-	-	-	-	224	1,951	11,206
	DR Pool - Administrative Expenses (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Miscellaneous Expenses (Net)	5,376	846	-	846	18,523	56,457	74,980	211	201	370	-	5,159	9,597	7	657	91,182	97,404
13	Depreciation	12,000	1,889	-	1,889	41,348	1,26,030	1,67,378	472	449	826	-	11,516	21,424	15	1,465	2,03,545	2,17,434
	Less: Write back of provision no longer required	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	5,33,322	73,936	-	73,936	21,41,858	60,55,621	81,97,479	18,452	15,881	35,027	-	9,50,943	12,01,326	50,076	71,875	1,05,41,059	1,11,48,317

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 March 31, 2020
For The Quarter Ended Mar 31,2020			Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor	Worksmen's Compensation	Public/Prod uct Liability	Engineerin g	Aviation	Personal Accident	Health Insurance	Crop	Others	Total Misc	Grand Total
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	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 March 31, 2020
Upto The Quarter Ended Mar 31,2020			Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor	Workmen's Compensation	Public/Prod uct Liability	Engineerin g	Aviation	Personal Accident	Health Insurance	Crop	Others	Total Misc	Grand Total
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	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	-	-	-	-	-	-	-	1	-	-	-	-	-	-	-	1	1
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Out of Pocket expenses	2	-	-	-	10	30	40	-	-	-	-	4	4	-	2	50	52
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	8,982	19,61,860	19,81,977
11	Interest & Bank Charges	4,347	669	-	669	19,597	61,576	81,173	231	182	379	-	7,225	7,487	76	972	97,725	1,02,741
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	2	-	-	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	13,918	140	1,807	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	16,848	169	2,187	2,19,896	2,31,183
	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	15,423	19,718	37,815	-	11,02,748	10,24,385	29,311	1,11,399	1,02,27,016	1,05,52,805

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 March 31, 2021	As at March 31, 2020
		(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		
	<b>TOTAL</b>	<b>29,88,057</b>	<b>29,88,057</b>
	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 March 31, 2021		As at March 31, 2020	
	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				
<b>TOTAL</b>	<b>29,88,05,700</b>	<b>100</b>	<b>29,88,05,700</b>	<b>100</b>



**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 March 31, 2021	As at March 31, 2020
		(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	-	-
		<b>14,32,645</b>	<b>14,32,645</b>
4	General Reserves	63,47,567	53,47,567
	Add: Transfer from Profit and Loss account	15,00,000	10,00,000
	Add: Transfer from Contingency Reserve for Unexpired Risk	-	-
		<b>78,47,567</b>	<b>63,47,567</b>
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	63,77,386	50,60,667
8	Debenture Redemption Reserve	2,00,000	2,00,000
	<b>TOTAL</b>	<b>1,58,57,598</b>	<b>1,30,40,879</b>

**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 March 31, 2021	As at March 31, 2020
		(Rs.'000)	(Rs.'000)
1	Debentures/ Bonds	10,00,000	10,00,000
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	<b>TOTAL</b>	<b>10,00,000</b>	<b>10,00,000</b>

**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 March 31, 2021		As at March 31, 2020	
		(Rs. '000).	(Rs. '000).	(Rs. '000).	(Rs. '000).
	<b>LONG TERM INVESTMENTS</b>				
1	Government Securities and Government Guaranteed Bonds including Treasury Bills		80,46,233		50,67,652
2	Other Approved Securities		-		-
3	Approved Investments		-		-
	(a) Debenture / Bonds		9,14,099		5,97,088
	(b) Fixed Deposits with Banks		22,986		6,259
	(c) Equity Shares (Net of FairValue Change)		1,03,328		60,548
	(d) Investment Properties - Real Estate		30,268		23,130
	(e) Investment Properties - REIT		1,777		-
4	Investments in Infrastructure and Social Sector		6,26,267		4,15,207
5	Other than Approved Investments				
	(a) Debentures/Bonds	1,55,700		2,63,163	
	Less : Provision for Impairment	(43,951)		(77,059)	
	- Debentures/Bonds (Net of Impairment)		1,11,749		1,86,104
	(b) Equity Shares (Net of FairValue Change)		5,485		2,246
6	Investments in Alternate Investment funds		12,192		10,681
	<b>Total (A)</b>		<b>98,74,384</b>		<b>63,68,915</b>
	<b>SHORT TERM INVESTMENTS</b>				
1	Government securities and Government guaranteed bonds including Treasury Bills		-		-
2	Other Approved Securities		-		-
3	Approved Investments		-		-
	(a) Debentures/ Bonds		5,03,976		5,31,468
	(b) Fixed Deposits with Banks		8,77,034		1,74,506
	(c) Money market Instruments		-		-
	(d) Mutual Fund (Liquid Schemes)		1,48,630		69,011
4	Investments in Infrastructure and Social Sector		1,83,642		1,38,075
5	Other than Approved Investments	77,052		64,259	
	Less : Provision for Impairment	(50,620)		(61,344)	
	- Debentures/Bonds (Net of Impairment)		26,432		2,915
	<b>Total (B)</b>		<b>17,39,714</b>		<b>9,15,975</b>
	<b>TOTAL (A) +(B)</b>		<b>1,16,14,098</b>		<b>72,84,890</b>

Notes:

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

	As at Mar 31, 2021		As at Mar 31, 2020	
	Cost	Market Value	Cost	Market Value
a) Equity Shares listed	87,050	1,08,813	90,337	62,714
b) Mutual Funds	1,48,566	1,48,630	69,010	69,011
c) Government and other securities	80,46,233	80,93,506	50,67,652	51,48,754
d) Fixed Deposit with Banks	9,00,020	9,00,020	1,80,765	1,80,765
e) Corporate Bonds	27,60,724	23,50,240	20,09,260	17,53,927
f) Investments Property - REIT	2,189	1,777	0	0
g) Investment Properties - Real Estate	30,268	26,146	23,130	19,981
h) Investment in AIF	12,192	12,192	10,681	10,681
	<b>1,19,87,242</b>	<b>1,16,41,324</b>	<b>74,50,835</b>	<b>72,45,833</b>

**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 March 31, 2021		As at March 31, 2020	
		(Rs. '000).	(Rs. '000).	(Rs. '000).	(Rs. '000).
	<b>LONG TERM INVESTMENTS</b>				
1	Government Securities and Government Guaranteed Bonds including Treasury Bills		6,85,80,810		5,80,85,655
2	Other Approved Securities		-		-
3	Approved Investments		-		-
	(a) Debenture / Bonds		77,91,182		68,43,851
	(b) Fixed Deposits with Banks		1,95,914		71,741
	(c) Equity Shares (Net of FairValue Change)		8,80,697		6,94,008
	(d) Investment Properties - Real Estate		2,57,983		2,65,121
	(e) Investment Properties - REIT		15,142		-
4	Investments in Infrastructure and Social Sector		53,37,886		47,59,122
6	Other than Approved Investments				
	a) Debentures/Bonds	13,27,088		30,16,383	
	Less : Provision for Impairment	(3,74,607)		(8,83,250)	
	- Debentures/Bonds (Net of Impairment)		9,52,481		21,33,133
	(b) Equity Shares (Net of FairValue Change)		46,750		25,743
7	Investments in Alternate Investment funds		1,03,916		1,22,430
	<b>Total (A)</b>		<b>8,41,62,761</b>		<b>7,30,00,804</b>
	<b>SHORT TERM INVESTMENTS</b>				
1	Government securities and Government guaranteed bonds including Treasury Bills		-		-
2	Other Approved Securities		-		-
3	Approved Investments				
	(a) Debentures/ Bonds		42,95,564		60,91,714
	(b) Fixed Deposits with Banks		74,75,266		20,00,194
	(c) Money market Instruments		-		-
	(d) Mutual Fund (Liquid Schemes)		12,66,828		7,91,006
4	Investments in Infrastructure and Social Sector		15,65,249		15,82,623
5	Other than Approved Investments	6,56,743		7,36,542	
	Less : Provision for Impairment	(4,31,454)		(7,03,125)	
	- Debentures/Bonds (Net of Impairment)		2,25,289		33,417
	<b>Total (B)</b>		<b>1,48,28,196</b>		<b>1,04,98,954</b>
	<b>TOTAL (A) +(B)</b>		<b>9,89,90,957</b>		<b>8,34,99,758</b>

Notes:

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

	As at Mar 31, 2021		As at Mar 31, 2020	
	Cost	Market Value	Cost	Market Value
a) Equity Shares listed	7,41,953	9,27,447	10,35,441	7,18,831
b) Mutual Funds	12,66,283	12,66,828	7,90,990	7,91,006
c) Government and other securities	6,85,80,810	6,89,83,740	5,80,85,655	5,90,15,246
d) Fixed Deposit with Banks	76,71,180	76,71,180	20,71,935	20,71,935
e) Corporate Bonds	2,35,30,604	2,00,31,900	2,30,30,234	2,01,03,595
f) Investments Property - REIT	18,656	15,143	-	-
g) Investment Properties - Real Estate	2,57,983	2,22,854	2,65,121	2,29,019
h) Investment in AIF	1,03,916	1,03,916	1,22,430	1,22,430
	<b>10,21,71,387</b>	<b>9,92,23,008</b>	<b>8,54,01,806</b>	<b>8,30,52,063</b>

**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 March 31, 2021 (Rs.'000).	As at March 31, 2020 (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	-	-
	<b>TOTAL</b>	-	-
2	BORROWER-WISE CLASSIFICATION	-	-
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others (to be specified)	-	-
	<b>TOTAL</b>	-	-
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	-	-
	<b>TOTAL</b>	-	-
4	MATURITY-WISE CLASSIFICATION	-	-
	(a) Short Term	-	-
	(b) Long Term	-	-
	<b>TOTAL</b>	-	-

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

(Rs. '000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	As at Apr 1, 2020	Additions	Deductions	As at Mar 31, 2021	As at Apr 1, 2020	For The Period	On Sales/ Adjustments	Upto Mar 31, 2021	As at Mar 31, 2021	As at Mar 31, 2020
Land - (Undivided share)	58,032	686	-	58,718	-	-	-	-	58,718	58,032
Buildings	3,66,981	5,476	-	3,72,457	51,463	6,169	-	57,632	3,14,825	3,15,518
Furniture & Fittings	58,781	2,338	1,671	59,448	53,116	3,342	1,652	54,806	4,642	5,665
Information Technology Equipment	5,20,254	45,733	5,072	5,60,915	4,39,903	48,499	4,989	4,83,413	77,502	80,352
Intangibles Computers	9,67,968	1,57,552	-	11,25,520	7,98,701	1,28,934	-	9,27,635	1,97,885	1,69,267
Vehicles	38,986	8,004	10,653	36,337	18,724	8,807	8,769	18,762	17,575	20,262
Office Equipment	41,013	426	214	41,225	32,693	3,660	176	36,177	5,048	8,320
Electrical Fittings	59,082	2,192	1,075	60,199	48,785	4,198	1,035	51,948	8,251	10,296
Improvement to Premises	1,71,611	2,398	2,261	1,71,748	1,34,583	13,826	2,163	1,46,246	25,502	37,028
<b>TOTAL</b>	<b>22,82,708</b>	<b>2,24,805</b>	<b>20,946</b>	<b>24,86,567</b>	<b>15,77,968</b>	<b>2,17,435</b>	<b>18,784</b>	<b>17,76,619</b>	<b>7,09,948</b>	<b>7,04,740</b>
Work in progress	-	-	-	-	-	-	-	-	16,774	18,874
<b>Grand Total</b>	<b>22,82,708</b>	<b>2,24,805</b>	<b>20,946</b>	<b>24,86,567</b>	<b>15,77,968</b>	<b>2,17,435</b>	<b>18,784</b>	<b>17,76,619</b>	<b>7,26,722</b>	<b>7,23,614</b>
PREVIOUS YEAR	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	

Note:

1. Assets included in land, property and building above exclude Investment Properties as defined in note (e) to Form NL-12 &amp; 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 March 31, 2021	As at March 31, 2020
		(Rs. '000)	(Rs. '000)
1	Cash (including cheques, drafts and stamps)	64,535	83,097
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)		
	(bb) Others		
	(b) Current Accounts	2,36,079	2,89,135
3	Money at Call and Short Notice	-	-
	(a) With Banks		
	(b) With other Institutions		
4	Others (including Bank deposits under lien)	36,444	43,037
	<b>TOTAL</b>	<b>3,37,058</b>	<b>4,15,269</b>
	Cash balance includes:		
	Cheques in hand	61,404	77,382
	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 March 31, 2021 (Rs.'000)	As at March 31, 2020 (Rs.'000)
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	32,89,729	32,12,050
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	16,79,107	17,04,905
6	Others (to be specified)		
	Advances to Employees	385	1,117
	Advances to Vendors	5,841	5,366
	GST Unutilised Credit/paid in advance	5,12,910	3,78,447
	Service tax paid under protest (Note 8 (c) of Schedule 16)	57,912	57,912
	Other Advances / Deposits	5,87,715	8,40,534
	<b>TOTAL (A)</b>	<b>61,33,599</b>	<b>62,00,331</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments	22,60,599	21,52,471
2	Outstanding Premiums	5,41,503	9,50,977
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business	6,30,329	5,02,297
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]	16,01,547	14,25,634
	Receivable from Nuclear Pool	51,181	40,468
	Unclaimed Amount of Policy holders Deposits	48,300	22,800
	Interest income on unclaimed Amount of Policyholders Deposit	10,200	-
	Receivable from IMTPIP	-	-
	GST refund receivable	-	-
	Deposits for Premises and Advance Rent	1,67,129	1,04,323
	<b>TOTAL (B)</b>	<b>53,10,788</b>	<b>56,93,625</b>
	<b>TOTAL (A+B)</b>	<b>1,14,44,387</b>	<b>1,18,93,956</b>



**FORM NL-17-CURRENT LIABILITIES SCHEDULE****Cholamandalam MS General Insurance Company Ltd****Registration No. 123****Date of Registration with the IRDA : July 15, 2002**

	<b>Particulars</b>	<b>As at March 31, 2021</b>	<b>As at March 31, 2020</b>
		(Rs.'000)	(Rs.'000)
1	Agents' Balances	2,43,064	1,59,870
2	Balances due to other insurance companies	14,11,649	8,50,741
3	Deposits held on re-insurance ceded	20,89,348	15,34,845
4	Premiums Received in Advance/ Deposit Received	89,15,117	66,91,722
5	Unallocated Premium	11,48,085	17,94,475
6	Sundry creditors		
	- Dues to Micro Small & Medium Enterprises	356	3,124
	- Dues to Others	4,09,409	2,11,237
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	6,46,30,144	5,34,80,159
9	Due to Officers/ Directors	-	-
10	Others (to be specified)		
	Book Overdraft	678	1,83,050
	Tax and Other Withholdings	1,07,238	1,10,161
	Environment Relief Fund	175	71
	Provision for Expenses	12,04,221	6,29,697
	Other Liabilities	22,212	28,521
	GST Payable	6,58,654	4,63,493
	Unclaimed amounts of policyholders	47,328	22,669
	Interest Income on Unclaimed Amount of Policyholders	10,200	
	Others	-	-
	Interest Accrued but not due on Borrowings	30,445	30,566
	<b>TOTAL</b>	<b>8,09,28,323</b>	<b>6,61,94,401</b>

**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 March 31, 2021	As at March 31, 2020
		(Rs. '000).	(Rs. '000).
1	Reserve for Unexpired Risk	2,36,09,713	2,20,58,221
	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	4,38,954	4,25,825
	<b>TOTAL</b>	<b>2,40,48,667</b>	<b>2,24,84,046</b>

**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 March 31, 2021	As at March 31, 2020
		(Rs.'000)	(Rs.'000)
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	<b>TOTAL</b>	-	-

**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)

Particulars	As at Mar 31, 2021	As at Mar 31, 2020
<b>Cash Flows from the operating activities:</b>		
Premium received from policyholders, including advance receipts	4,58,68,666	5,06,95,295
Other receipts	87,50,545	88,99,191
Payments to the re-insurers, net of commissions and claims	(36,45,453)	(12,05,816)
Receipts /(Payments) from /to co-insurers, net of claims recovery	(1,03,457)	(2,840)
Payments of claims	(1,60,81,411)	(2,36,18,993)
Payments of commission and brokerage	(34,69,781)	(32,95,124)
Payments of other operating expenses	(1,03,56,589)	(1,21,52,380)
Preliminary and pre-operative expenses		
Deposits, advances and staff loans	1,90,745	4,23,335
Income taxes paid (Net)	(12,82,202)	(18,83,936)
GST/Service tax paid	(90,47,922)	(92,81,211)
Other payments		
Cash flows before extraordinary items		
Cash flow from extraordinary operations		
<b>Net cash flow from operating activities</b>	<b>1,08,23,141</b>	<b>85,77,521</b>
<b>Cash flows from investing activities:</b>		
Purchase of fixed assets	(2,22,705)	(2,68,738)
Proceeds from sale of fixed assets	3,576	3,082
Financial Lease Payments		
Purchases of investments	(16,07,00,240)	(26,16,90,670)
Loans disbursed	-	-
Received from IMTPIP	-	-
Sales of investments	14,30,22,269	24,67,89,686
Repayments received	-	-
Rents/Interests/ Dividends received	71,11,908	65,06,155
Investments in money market instruments and in liquid mutual funds (Net)*		
Expenses related to investments	(28,539)	(52,675)
<b>Net cash flow from investing activities</b>	<b>(1,08,13,731)</b>	<b>(87,13,159)</b>
<b>Cash flows from financing activities:</b>		
Proceeds from issuance of share capital		
Proceeds from borrowing	-	-
Dividend paid including Distribution tax paid	-	-
Repayments of borrowing		
Interest/dividends paid	(87,621)	(87,379)
<b>Net cash flow from financing activities</b>	<b>(87,621)</b>	<b>(87,379)</b>
Effect of foreign exchange rates on cash and cash equivalents, net		
Net increase in cash and cash equivalents:	(78,211)	(2,23,018)
Cash and cash equivalents at the beginning of the year	4,09,232	6,32,250
Cash and cash equivalents at the end of the year	3,31,021	4,09,232

**PERIODIC DISCLOSURES****FORM NL-21 Statement of Liabilities****Cholamandalam MS General Insurance Co Ltd****Registration No. 123****Date of Registration with the IRDA : July 15, 2002**

<i>(Rs in Lakhs)</i>						<i>(Rs in Lakhs)</i>			
Sl.No.	Particular	As at 31st March 21				As at 31st March 20			
		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	<b>Fire</b>	43,602	4,283	40	<b>47,925</b>	37,390	2,566	302	<b>40,259</b>
2	<b>Marine</b>	-	-	-	-	-	-	-	-
a	Marine Cargo	1,171	824	181	<b>2,176</b>	775	487	163	<b>1,425</b>
b	Marine Hull	-	-	-	-	0	-	-	<b>0</b>
3	<b>Miscellaneous</b>	-	-	-	-	-	-	-	-
a	Motor	1,43,848	1,93,178	4,29,061	<b>7,66,087</b>	1,37,003	1,80,834	3,33,933	<b>6,51,770</b>
b	Engineering	756	724	94	<b>1,574</b>	796	450	103	<b>1,349</b>
c	Aviation	-	-	-	-	-	-	-	-
d	Liabilities	705	386	216	<b>1,307</b>	551	270	216	<b>1,038</b>
e	Others	29,101	2,487	2,633	<b>34,221</b>	31,466	2,478	3,186	<b>37,131</b>
4	<b>Health Insurance</b>	16,914	5,314	2,811	<b>25,039</b>	12,600	2,243	1,051	<b>15,894</b>
5	<b>IMTPIP</b>	-	-	4,069	<b>4,069</b>	-	-	6,518	<b>6,518</b>
6	<b>Total Liabilities</b>	<b>2,36,097</b>	<b>2,07,196</b>	<b>4,39,105</b>	<b>8,82,398</b>	<b>2,20,582</b>	<b>1,89,329</b>	<b>3,45,472</b>	<b>7,55,383</b>

PERIODIC DISCLOSURES

FORM NL-22Geographical Distribution of Business

Insurer:Cholamandalam MS General Insurance Co LtdRegistration No. 123Date 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, 2021	Upto the quarter ended Mar 31, 2021	For the quarter ended Mar 31, 2021	Upto the quarter ended Mar 31, 2021	For the quarter ended Mar 31, 2021	Upto the quarter ended Mar 31, 2021	For the quarter ended Mar 31, 2021	Upto the quarter ended Mar 31, 2021	For the quarter ended Mar 31, 2021	Upto the quarter ended Mar 31, 2021	For the quarter ended Mar 31, 2021	Upto the quarter ended Mar 31, 2021	For the quarter ended Mar 31, 2021	Upto the quarter ended Mar 31, 2021	For the quarter ended Mar 31, 2021	Upto the quarter ended Mar 31, 2021	For the quarter ended Mar 31, 2021	Upto the quarter ended Mar 31, 2021	For the quarter ended Mar 31, 2021	Upto the quarter ended Mar 31, 2021	For the quarter ended Mar 31, 2021	Upto the quarter ended Mar 31, 2021	For the quarter ended Mar 31, 2021	Upto the quarter ended Mar 31, 2021	For the quarter ended Mar 31, 2021	Upto the quarter ended Mar 31, 2021
Andhra Pradesh	301	804	1	5	4	24	6,279	19,594	94	284	6,373	19,878	1	3	2	6	82	676	0	0	-	-	0	3	6,763	21,398
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Assam	148	372	22	75	42	160	1,861	7,105	46	140	1,907	7,245	1	1	0	0	30	159	-	-	-	-	1	1	2,151	8,013
Bihar	262	716	3	12	20	47	4,220	16,284	108	306	4,329	16,591	4	7	0	2	32	268	-	-	-	-	2	3	4,651	17,645
Chattisgarh	173	505	11	34	13	49	2,836	9,003	13	55	2,850	9,059	0	5	12	19	33	274	-	-	-	-	(0)	2	3,092	9,947
Goa	24	84	(0)	4	0	0	290	500	2	2	291	501	1	6	1	10	18	175	0	0	-	-	0	0	336	781
Gujarat	1,585	4,085	251	710	22	137	7,088	22,902	190	712	7,278	23,614	10	133	15	914	865	4,713	0	0	-	-	226	878	10,252	35,184
Haryana	982	4,775	686	2,461	106	250	127	201	0	0	128	202	34	110	13	45	145	1,194	1	(0)	-	-	69	148	2,164	9,185
Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jammu and Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jharkhand	83	243	4	13	21	70	2,106	7,683	42	180	2,148	7,863	1	3	2	2	(1,175)	(1,059)	0	0	-	-	1	1	1,085	7,136
Karnataka	665	2,818	323	544	28	219	5,937	21,780	30	97	5,967	21,877	12	86	2,796	9,564	510	2,151	(0)	4	-	-	7	39	10,308	37,303
Kerala	269	748	1	6	5	31	2,791	10,140	-	-	2,791	10,140	146	370	3	14	193	1,083	-	-	-	-	11	17	3,419	12,409
Madhya Pradesh	362	1,115	6	30	7	29	1,985	6,578	-	-	1,985	6,578	(0)	7	14	45	109	507	-	-	-	-	7	21	2,490	8,332
Maharashtra	1,979	7,586	227	882	82	363	10,644	34,908	178	593	10,822	35,501	70	302	218	608	1,945	11,077	1	6	-	-	33	232	15,378	56,558
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Orissa	240	639	2	9	12	62	2,527	9,130	160	309	2,688	9,440	(0)	3	(0)	1	47	196	-	-	0	0	(0)	2	2,988	10,351
Punjab	1	2	0	1	1	3	895	2,027	-	-	895	2,027	-	-	-	-	0	6	-	-	-	-	-	-	897	2,039
Rajasthan	546	1,579	13	62	13	69	5,498	17,067	0	0	5,499	17,068	(1)	40	737	2,651	464	984	-	-	-	-	10	43	7,280	22,495
Sikkim	5	20	-	-	-	-	1	5	-	-	1	5	-	-	-	-	0	2	-	-	-	-	0	0	7	28
Tamil Nadu	2,208	8,278	696	1,923	128	536	13,914	47,590	274	919	14,188	48,509	98	500	2,668	10,680	3,864	12,711	3	15	176	176	470	1,345	24,503	84,677
Telangana	352	1,135	11	53	133	514	7,970	24,811	89	339	8,059	25,150	17	70	15	64	152	1,226	1	2	(5)	(5)	1	4	8,736	28,213
Tripura	17	35	5	24	11	59	256	1,018	23	75	278	1,092	0	0	0	0	7	71	-	-	-	-	0	0	320	1,283
Uttar Pradesh	1,379	3,626	4	31	8	37	4,555	15,848	11	16	4,566	15,864	(0)	7	24	39	151	533	-	-	-	-	14	56	6,146	20,193
Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
West Bengal	468	1,381	21	92	59	201	4,631	15,450	202	610	4,833	16,060	14	42	7	25	215	1,307	-	-	-	-	2	8	5,618	19,115
Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Chandigarh	600	1,939	16	92	4	16	2,885	9,426	-	-	2,885	9,426	3	17	2	38	172	627	-	-	-	-	8	33	3,690	12,188
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Delhi	529	1,933	351	789	7	42	2,963	8,083	0	0	2,963	8,083	46	92	19	61	627	2,532	(0)	1	-	-	4	21	4,547	13,553
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	15	52	0	0	1	2	175	708	3	7	178	714	0	0	0	0	2	23	-	-	-	-	0	1	198	794
Total	13,195	44,471	2,657	7,855	727	2,920	92,436	3,07,842	1,468	4,646	93,903	3,12,488	456	1,802	6,550	24,789	8,488	41,437	6	29	172	172	867	2,859	1,27,020	4,38,821

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

Statement for the Quarter Ended March 31, 2021

(Rs in Lakhs)

Reinsurance Risk Concentration								
S.No.	Reinsurance Placements			Premium ceded to reinsurers				Premium ceded to reinsurers / Total reinsurance premium ceded (%)
		Proportional		Non-Proportional		Facultative		
		No of reinsurers	Premium ceded to reinsurers	No of reinsurers	Premium ceded to reinsurers	No of reinsurers	Premium ceded to reinsurers	
1	No. of Reinsurers with rating of AAA and above	-	-	-	-	-	-	0.00%
2	No. of Reinsurers with rating AA but less than AAA	4	1,979.38	1	(34.72)	-	-	37.04%
3	No. of Reinsurers with rating A but less than AA	19	2,309.86	12	(217.11)	11	1,208.46	62.88%
4	No. of Reinsurers with rating BBB but less than A	1	4.19	-	-	-	-	0.08%
5	No. of Reinsurers with rating less than BBB	1	0.22	-	-	-	-	0.00%
	Total	25	4,293.65	13	(251.83)	11	1,208.46	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'21***(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	50	68	104	70	20	312	1949.68
2	Marine Cargo	7535	1326	476	204	29	9570	2212.54
3	Marine Hull	0	0	0	0	0	0	0
4	Engineering	128	158	52	18	9	365	577.73
5	Motor OD	46496	10466	1247	111	63	58383	18057.33
6	Motor TP	82	346	371	211	1151	2161	13523.69
7	Health	22380	1666	486	43	3	24578	13798.18
8	Overseas Travel	1	1	0	1	0	3	12.06
9	Personal Accident	82	306	64	16	5	473	1991.53
10	Liability	1	5	11	11	0	28	40.33
11	Crop	29	5	0	0	1	35	232.07
12	Miscellaneous	512	360	132	41	36	1081	354.38



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'21

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	802	2642	0	262	12935	29094	27728	5	535	106	339	0	702	75150
2	Claims reported during the period	322	8525	0	321	62992	5065	25280	6	757	57	15	0	1257	104597
3	Claims Settled during the period	312	9570	0	365	58383	2161	24578	3	473	28	35	0	1081	96989
4	Claims Repudiated during the period	194	193	0	30	2497	0	7532	1	199	6	0	0	150	10802
5	Claims closed during the period	114	228	0	33	2530	728	0	4	179	9	21	0	225	4071
6	Claims O/S at End of the period	504	1176	0	155	12517	31270	20898	3	441	120	298	0	503	67885
	Less than 3months	241	867	0	85	10593	4856	6874	1	296	49	13	0	350	24225
	3 months to 6 months	102	129	0	30	1346	2312	689	0	16	21	0	0	86	4731
	6months to 1 year	117	90	0	20	495	1575	184	0	23	34	3	0	48	2589
	1year and above	44	90	0	20	83	22527	13151	2	106	16	282	0	19	36340

**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 2021****Required solvency margin based on net premium and net incurred claims (Rs. in Lacs)**

Item No.	Description	PREMIUM						
		Gross Premium	Net Premium	Gross incurred claim	Net incurred Claim	RSM-1	RSM-2	
								RSM
1	Fire	45,407	18,531	15,259	4,166	4,541	2,289	4,541
2	Marine Cargo	7,796	2,918	6,259	1,854	936	1,127	1,127
3	Marine Hull	58	0	2	-	6	0	6
4	Motor	3,12,488	2,58,461	2,33,968	2,06,547	51,692	61,964	61,964
5	Engineering	3,064	1,275	1,600	849	306	255	306
6	Aviation	-	-	-	-	-	-	-
7	Laibility	1,910	1,422	495	220	286	112	286
8	Health	66,255	50,892	43,930	37,373	10,178	11,212	11,212
9	Misc	2,877	2,237	1,102	1,048	447	314	447
10	Weather	172	23	24,301	3,223	17	3,645	3,645
	Total	4,40,026	3,35,759	3,26,917	2,55,280	68,410	80,918	83,534

<b>PERIODIC DISCLOSURES</b>		
<b>FORM NL-27      Offices information for Non-Life</b>		
Insurer: <b>Cholamandalam MS General Insurance Company Limited</b>		Date: <b>31.03.2021</b>
Sl. No.	Office Information	Number
1	No. of offices at the beginning of the Quarter	140*
2	No. of branches approved during the Quarter	3
3	No. of branches opened during the Quarter	Out of approvals of previous year NIL
4		Out of approvals of this Quarter NIL
5	No. of branches closed during the Quarter	NIL
6	No. of offices at the end of the Quarter	141**
7	No. of branches approved but not opened	8
8	No. of rural branches	NIL
9	No. of urban branches	141*

\* 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 2021

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

(Business within India)

Periodicity of Submission: Quarterly

PART - A

Rs.Lakhs

Section I

No	PARTICULARS	SCH ++	AMOUNT
1	Investments*	8	11,06,051
2	Loans	9	-
3	Fixed Assets	10	7,267
4	Current Assets		
	a. Cash & Bank Balance	11	3,371
	b. Advances & Other Assets	12	1,14,444
5	Current Liabilities		
	a. Current Liabilities	13	8,09,283
	b. Provisions	14	2,40,487
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		19,786

Application of Funds as per Balance Sheet (A) 1,61,576

	Less: Other Assets	SCH ++	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	7,267
3	Cash & Bank Balance (if any)	11	3,371
4	Advances & Other Assets (if any)	12	1,14,444
5	Current Liabilities	13	8,09,283
6	Provisions	14	2,40,487
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		19,786

TOTAL (B) (9,44,475)

'Investment Assets' As per FORM 3B (A-B) 11,06,051

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%		43,629	3,71,863	4,15,491	37.7%		4,15,491	4,14,272
2	Central Govt Sec, State Govt Sec or Other Approved Securities (Incl (i) above)	Not less than 30%		80,462	6,85,808	7,66,270	69.4%		7,66,270	7,70,772
3	Investment subject to Exposure Norms									
	a. Housing / Infra & Loans to SG for Housing and FFE									
	1. Approved Investments	Not less than 15%		18,175	1,54,910	1,73,085	15.7%	50	1,73,135	1,75,776
	2. Other Investments			638	5,436	6,074	0.6%	(25)	6,049	225
	b. Approved Investments	Not exceeding 55%		15,661	1,33,488	1,49,149	13.5%	2,614	1,51,763	1,52,916
	c. Other Investments			922	7,856	8,778	0.8%	55	8,833	7,624
Investment Assets			100%	1,15,858	9,87,499	11,03,357	100.0%	2,694	11,06,051	11,07,313

Certification:

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

Date: 28-Apr-21

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

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

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

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

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

\* Investments after provisions of Rs. 90.06 Crs & Equity Impairment of Rs. 6.54 Cr.

Signature: sd/-

Full name: NV MURALI

Chief of Investments

**PERIODIC DISCLOSURES**

**FORM NL-29**

**Detail regarding debt securities**

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

Date: Quarter ended Mar 31, 2021

(Rs in Lakhs)

	Market Value				Book Value			
	As at 31-03-2021	As % of total for this class	As at 31-03-2020	As % of total for this class	As at 31-03-2021	As % of total for this class	As at 31-03-2020	As % of total for this class
<b>Break down by credit rating</b>								
AAA rated	1,51,117	14.01%	1,12,002	12.55%	1,48,780	13.81%	1,10,748	12.56%
AA or better	68,402	6.34%	1,03,513	11.60%	66,414	6.16%	1,01,869	11.55%
Rated below AA & upto A	6,131	0.57%	6,194	0.69%	6,020	0.56%	6,043	0.69%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
B & Below B	-	0.00%	32,297	3.62%	7,139	0.66%	34,761	3.94%
Fixed Deposits	85,712	7.94%	-		85,712	7.96%	-	
Any other (Sovereign)	7,67,614	71.14%	6,38,507	71.54%	7,63,255	70.85%	6,28,507	71.27%
	<b>10,78,976</b>		<b>8,92,512</b>		<b>10,77,321</b>		<b>8,81,928</b>	
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	1,54,307	14.30%	91,802	10.29%	1,57,316	14.60%	91,447	10.37%
More than 1 year and upto 3years	99,620	9.23%	1,24,369	13.93%	1,00,013	9.28%	1,23,459	14.00%
More than 3years and up to 7years	5,15,093	47.74%	2,44,542	27.40%	5,10,873	47.42%	2,41,749	27.41%
More than 7 years and up to 10 years	3,09,900	28.72%	4,31,744	48.37%	3,09,066	28.69%	4,25,222	48.21%
above 10 years	55	0.01%	55	0.01%	52	0.00%	52	0.01%
	<b>10,78,976</b>		<b>8,92,512</b>		<b>10,77,321</b>		<b>8,81,928</b>	
<b>Breakdown by type of the issuer</b>								
a. Central Government	4,14,272	38.39%	2,66,465	29.86%	4,15,491	38.57%	2,62,266	29.74%
b. State Government	3,56,500	33.04%	3,75,175	42.04%	3,50,779	32.56%	3,69,267	41.87%
c. Corporate Securities	3,08,203	28.56%	2,50,872	28.11%	3,11,050	28.87%	2,50,395	28.39%
	<b>10,78,976</b>		<b>8,92,512</b>		<b>10,77,321</b>		<b>8,81,928</b>	

**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 March 31, 2021	Upto the Quarter ended March 31, 2021	For the Quarter ended March 31, 2020	Upto the Quarter ended March 31, 2020
1	Gross Written Premium (Direct) Growth	12.81%	-0.23%	-10.61%	-0.67%
2	Gross Direct Premium to Shareholders' Funds Ratio (No. of Times)	0.69	2.33	0.72	2.79
3	Growth Rate of Shareholders' Funds	2.44%	19.72%	2.12%	8.30%
4	Net Retention Ratio	76.82%	76.30%	76.88%	77.31%
5	Net Commission Ratio	2.88%	1.63%	-4.17%	1.52%
6	Expenses of Management to Gross Direct Premium ratio	34.11%	33.50%	28.58%	31.42%
7	Combined Ratio	107.54%	107.28%	101.25%	107.46%
8	Technical Reserves to Net Premium Ratio (no. of Times)	2.95	2.95	2.22	2.22
9	Underwriting Balance Ratio (no. of Times)	(0.14)	(0.09)	(0.31)	(0.07)
10	Operating Profit Ratio ^	13.18%	18.12%	4.70%	15.68%
11	Liquid Assets to Liabilities Ratio #	0.19	0.19	0.15	0.15
12	Net Earnings Ratio	4.58%	8.39%	7.09%	4.38%
13	Return on Networth	2.07%	14.95%	3.79%	9.49%
14	Available Solvency Margin to required Solvency Margin ratio	2.08	2.08	1.58	1.58
15	NPA ratio - gross & net				
	Gross NPA Ratio	1.46%	1.46%	4.28%	4.28%
	Net NPA Ratio	0.65%	0.65%	1.93%	1.93%

## 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)	9.43	9.43	5.00	5.00
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	9.43	9.43	5.00	5.00
6	(iv) Book value per share (Rs) [net worth (Share capital + reserves + fair value change - P&L debit balance)/weighted average no. of shares]	63.07	63.07	52.68	52.68

## Form NL-31- Related Party Transactions

Cholamandalam MS General Insurance Company Limited

Registration No. 123

Date of Registration with the IRDA : July 15, 2002

(Rs in Lakhs)

SLNo.	NAME OF THE RELATED PARTY	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received*			
				For the Quarter ended March 31, 2021	Upto the Quarter ended March 31, 2021	For the Quarter ended March 31, 2020	Upto the Quarter ended March 31, 2020
1	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Rent Recovery	21.50	21.50	5.37	30.08
2	MTSUI SUMITOMO INSURANCE COMPANY LTD	JOINT VENTURE PARTNER	Rent Recovery	35.27	136.59	36.22	150.57
3	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Fees incurred for Risk Inspection and advisory services	56.52	159.60	57.56	237.58
4	MTSUI SUMITOMO INSURANCE COMPANY LTD	JOINT VENTURE PARTNER	Reinsurance Recovery on Claims	2,193.27	3,350.25	1,036.97	4,013.22
5	MTSUI SUMITOMO INSURANCE COMPANY LTD	JOINT VENTURE PARTNER	Reinsurance Ceded	1,098.41	5,469.45	1,138.49	5,894.49
6	MTSUI SUMITOMO INSURANCE COMPANY LTD	JOINT VENTURE PARTNER	Reinsurance Commission Received	510.70	1,290.56	275.10	1,055.04
7	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Premium Received	0.37	3.94	0.63	3.71
8	KEY MANAGEMENT PERSONNEL	KEY MANAGEMENT PERSONNEL & Their Relatives	Premium Received	0.00	0.19	-	0.17
9	KEY MANAGEMENT PERSONNEL	KEY MANAGEMENT PERSONNEL	Remuneration & Secondment Charges	108.27	751.43	107.80	665.61
10	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Unallocated Premium	0.00	0.00	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	6.25	6.25	-	-
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	MTSUI SUMITOMO INSURANCE COMPANY LTD	JOINT VENTURE PARTNER	Receivable / (Payable) (Net) – Risk Services cost, Commission & Marketing Expenses and Management expenses recovery	4.11	4.11	2.58	2.58
14	MTSUI SUMITOMO INSURANCE COMPANY LTD	JOINT VENTURE PARTNER	Management Expenses, Sitting fees, Secondment charges, Expenses and	34.38	134.79	30.39	138.05
15	CHOLAMANDALAM FINANCIAL HOLDINGS LIMITED	HOLDING COMPANY	Management Expenses, Sitting fees, Secondment charges, Expenses and	198.85	795.40	201.47	805.87
16	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Management Expenses, Sitting fees, Secondment charges, Expenses and	9.25	9.25	41.36	62.52
17	MTSUI SUMITOMO INSURANCE COMPANY LTD	JOINT VENTURE PARTNER	Management Expenses recovered	18.91	74.76	31.58	45.77
18	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Management Expenses recovered	-	-	-	0.16
19	MTSUI SUMITOMO INSURANCE COMPANY LTD	JOINT VENTURE PARTNER	Due (from)/ to other entities Carrying on Insurance Business	170.03	170.03	(1,160.65)	(1,160.65)
22	MTSUI SUMITOMO INSURANCE COMPANY LTD	JOINT VENTURE PARTNER	Advance Given	118.72	118.72	55.60	55.60
25	MTSUI SUMITOMO INSURANCE COMPANY LTD	JOINT VENTURE PARTNER	Advance repaid	(118.72)	(118.72)	55.60	55.60
26	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Claims Incurred (Net) *	0.19	4.52	-	0.00
27	KEY MANAGEMENT PERSONNEL	KEY MANAGEMENT PERSONNEL & Their Relatives		0.02	0.10	0.02	3.54
28	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL		0.19	4.75	0.02	0.06
29	KEY MANAGEMENT PERSONNEL	KEY MANAGEMENT PERSONNEL & Their Relatives	Gross Incurred Claims	-	-	0.02	3.74
30	CHOLAMANDALAM FINANCIAL HOLDINGS LIMITED	HOLDING COMPANY	Provision Outstanding	-	-	114.72	114.72
31	MTSUI SUMITOMO INSURANCE COMPANY LTD	JOINT VENTURE PARTNER		120.54	120.54	-	-
32	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER COMMON CONTROL	Premium Received in Advance	0.05	0.05	0.15	0.15

## FORM NL-32 Products Information

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

Date: FY 2020-21

Products Information							
List below the products and/or add-ons introduced during the period Jan 2021 to Mar 2021							
Sl. No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business*	Category of product	Date of filing of Product	Date IRDA confirmed filing/ approval
I.	Property, Engineering, Marine and Liability						
	<b>Commercial UWG</b>						
1	Commercial Cyber		IRDAN123CP0154V01202021	Liability	Commercial	24-02-2021	24-02-2021
2	Chola MS Bharat Griha Raksha Policy		IRDAN123RP0014V01202021	Fire	Retail	18-02-2021	26-03-2021
3	Chola MS Bharat Sookshma Udyam Suraksha Policy		IRDAN123RP0016V01202021	Fire	Retail	27-02-2021	26-03-2021
4	Chola MS Bharat Laghu Udyam Suraksha Policy		IRDAN123RP0015V01202021	Fire	Retail	27-02-2021	26-03-2021
	<b>Motor SBU</b>						
5	Consumables Plus		IRDAN123RP0002V02200203/A0013V01202021	Motor	Retail	02-Jun-20	10-03-2021
6	Hydraulic Jack Cover		IRDAN123RP0007V02100001/A0012V01202021	Motor	Retail	04-Sep-20	01-03-2021
7	Helmet cover		IRDAN123RP0017V01201819/A0010V01202021	Motor	Retail	15 July 2020	11-02-2021
8	Helmet cover		IRDAN123RP0003V01201920/A0011V01202021	Motor	Retail	15 July 2020	11-02-2021
9	Motor Commercial Vehicle Package Policy - For Trailer		IRDAN123RP0004V03100001	Motor	Retail	01 July 2019	02-01-2021
	<b>HAT SBU</b>						
10	Flexi Plus		CHOHLGP21132V012021	Health	Group	10-Jul-20	30-Jul-20
11	Corona Kavach Policy (Group), Chola		CHOHLGP21138V012021	Health	Group	04-Aug-20	05-Aug-20
12	Chola Criticare		CHOHLGP21289V012021	Health	Group	09-Sep-20	18-Sep-20
13	Janata Personal Accident Insurance Policy		CHOPAGP21356V012021	Accident	Group	21-Aug-20	21-Sep-20



**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 2021

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):		10,31,249
	Deduct:		
2	Liabilities (reserves as mentioned in Form TR)		6,46,301
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		2,36,097
4	<b>Excess in Policyholders' Funds (1-2-3)</b>		13,208
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-TA):		1,91,491
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		31,154
7	<b>Excess in Shareholders' Funds (5-6)</b>		1,60,337
8	<b>Total Available Solvency Margin [ASM] (4+7)</b>		1,73,545
9	Total Required Solvency Margin [RSM]		83,534
10	Solvency Ratio (Total ASM/Total RSM)		2.078

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: 31/03/2021
Board of Directors			
Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mr. M M Murugappan	Chairman	No Change
2	Mr. Margam Rama Prasad	Non-executive Independent Director	No Change
3	Mr.Kancherla Luke Ravindranath Babu	Non-executive Independent Director	No Change
4	Ms. Kasivajjula Ramadevi	Non-executive Independent Director	No Change
5	Mr. Sridharan Rangarajan	Non-executive Director	No Change
6	Mr. Hideo Yoshida	Non-executive Director	Resigned with effect from 31/03/2021
7	Mr.V Suryanarayanan	Managing Director	No Change
8	Mr. Takashi Kishi	Wholetime Director	No Change

**Note:** Mr. Akihiko Ikeno has been appointed as additional director w.e.f 27th April, 2021.

Key Management Persons *			
Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mr.V Suryanarayanan	Managing Director	No Change
2	Mr.Takashi Kishi	Wholetime Director	No Change
3	Mr.S Venugopalan	Chief Financial Officer	No Change
4	Mr.Suresh Krishnan	Company Secretary & Chief Compliance Officer	No Change
5	Mr.S K Rangaswamy	Chief Risk Officer & Head – Internal Audit	No Change
6	Mr.N V Murali #	Chief Investment Officer	No Change
7	Mr.Ashwani Kumar Arora	Appointed Actuary	No Change
8	Mr. Sanjiv Kumar Mathur	SBU Head - Commercial & SME	No Change
9	Mr. Anubhav Rajput	Head - IT, Digital and Operations	No Change
10	Mr. Chandar Ramamurthy	Head - Reinsurance	No Change
11	Mr. Shailen Merchant	Head - Human Resources	No Change
12	Mr. Saurav Sarkar	Business Head - Health	With effect from February 23, 2021
13	Mr. Biswajeet Padhi	SBU Head - Motor	With effect from February 23, 2021
14	Mr. Bhaskar K U	SBU Head - Govt., Rural & Misc LOB	With effect from February 23, 2021
15	Ms. Chitra K	Head - Digital, Branding & Corporate Communications	With effect from February 23, 2021
16	Mr. P Krishnan	Head - Renewals, Cross sell & Upsell	With effect from February 23, 2021

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

**Note:** Mr. Vedanarayanan Seshadri, President & Chief Operating Officer has resigned w.e.f February 22, 2021

# Mr. Abhiranjan Gupta has been appointed as Chief Investment Officer (CIO) of the Company with effect from May 1 2021, consequent to the term of Mr. N V Murali coming to an end at the closing hours of 30<sup>th</sup> April, 2021 on his reaching the age of superannuation

[illegible]

**(Read with Regulation 10)**

**Registration Number: 123**

Name of the Fund

25.17%

25.17% **Rs Lakhs**

No.	Category of Investment	Category Code	Current Quarter					Year to Date (current year)					Year to Date (previous year) <sup>3</sup>				
			Investment as on 31-03-2021 (Rs.) <sup>1</sup>		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment as on 31-03-2021 (Rs.) <sup>1</sup>		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment as on 31-03-2020 (Rs.) <sup>1</sup>		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
A	CENTRAL GOVT. SECURITIES																
A01	Central Government Bonds	CGSB	4,15,491	4,14,272	7,221	7.07%	5.29%	4,15,491	4,14,272	28,934	8.29%	6.20%	2,62,266	2,66,465	21,482	9.32%	6.97%
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	3,46,825	3,52,384	6,812	7.93%	5.94%	3,46,825	3,52,384	31,687	8.29%	6.20%	3,66,241	3,72,042	26,497	11.17%	8.36%
B03	State Government Guaranteed Loans	SGGL															
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA	3,954	4,116	63	7.91%	5.92%	3,954	4,116	247	8.29%	6.20%	3,026	3,133	245	8.02%	6.00%
B05	Guaranteed Equity	SGGE															
C	(a) HOUSING & LOANS TO STATE GOVT FOR HOUSING / FFE																
C01	Loans to State Government for Housing	HLSH															
C02	Loans to State Government for Fire Fighting Equipments	HLSF															
C03	Term Loan - HUDCO / NHB / Institutions accredited by NHB	HTLH															
C04	Commercial Papers - NHB / Institutions accredited by NHB	HTLN															
C05	Housing - Securitised Assets	HMBS															
C06	Debentures/Bonds/CPs/Loans - Promoter Group	HDPG															
C07	Long Term Bank Bonds Approved Investment - Affordable Housing	HLBH															
	TAXABLE BONDS																
C08	Bonds / Debentures issued by HUDCO	HTHD															
C09	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	93,877	95,250	1,481	6.58%	4.92%	93,877	95,250	5,795	8.29%	6.20%	60,375	60,909	5,687	7.91%	5.92%
C10	Bonds/DebenturesissuedbyAuthorityconstitutedunderanyHousing/BuilingSchemeapprovedby Central / State / any Authority or Body constituted by Central / State Act	HTDA															
	TAX FREE BONDS																
C11	Bonds / Debentures issued by HUDCO	HFHD	1,590	1,590	25	6.47%	6.47%	1,590	1,590	103	8.29%	6.20%	1,608	1,608	103	6.28%	4.70%
C12	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HFDN	-	-	-	0.00%	0.00%	-	-	-	8.29%	6.20%	-	-	124	11.29%	8.45%
C13	Bonds/DebenturesissuedbyAuthorityconstitutedunderanyHousing/BuilingSchemeapprovedby Central / State / any Authority or Body constituted by Central / State Act	HFDA															
	(b) OTHER INVESTMENTS (HOUSING)																
C14	Debentures / Bonds / CPs / Loans	HODS	3,724	-	(0)	0.00%	0.00%	3,724	-	(0)	8.29%	6.20%	14,420	-	(729)	-4.14%	-3.10%
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	488	542	13	2.78%	2.78%	488	542	29	8.29%	6.20%	473	405	(24)	-4.90%	-3.67%
C20	Infrastructure - Corporate Securities - Equity shares-Quoted	ITPE	-	-	-	0.00%		-	-	-	8.29%	6.20%	-	-	(6)	-74.93%	-56.07%
C21	Infrastructure - Equity (Promoter Group)	IEPG															
C22	Infrastructure - Securitised Assets	IESA															
C23	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IDPG															
C24	Infrastructure - Infrastructure Development Fund (IDF)	IDDF	30,958	32,108	617	7.82%	5.85%	30,958	32,108	2,695	8.29%	6.20%	33,989	34,591	2,553	7.49%	5.61%
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	34,310	34,299	435	5.45%	4.08%	34,310	34,299	869	8.29%	6.20%	3,481	3,628	1,515	13.79%	10.32%
C28	Infrastructure - PSU - CPs	IPCP															
C29	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	2,991	3,115	60	8.19%	6.13%	2,991	3,115	508	8.29%	6.20%	11,682	11,748	1,720	9.43%	7.06%
C30	Infrastructure - Other Corporate Securities - CPs	ICCP															
C31	Infrastructure - Term Loans (with Charge)	ILWC															
	TAX FREE BONDS																
C32	Infrastructure - PSU - Debentures / Bonds	IPFD	8,871	8,871	133	6.06%	6.06%	8,871	8,871	1,038	8.29%	6.20%	19,798	19,798	3,853	7.81%	5.85%
C33	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICFD															
	(d) INFRASTRUCTURE - OTHER INVESTMENTS																
C34	Infrastructure - Equity (including unlisted)	IOEQ	255	225	10	2.58%	2.58%	255	225	10	8.29%	6.20%	214	3	(190)	-73.15%	-54.74%
C35	Infrastructure - Debentures / Bonds / CPs / loans	IODS	2,095	-	(0)	0.00%	0.00%	2,095	-	0	8.29%	6.20%	8,995	-	525	4.27%	3.19%
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	1,320	954	16	0.99%	0.99%	1,320	954	25	8.29%	6.20%	1,572	558	(48)	-2.15%	-1.61%
D02	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	5,296	8,309	211	3.60%	3.60%	5,296	8,309	396	8.29%	6.20%	7,597	6,557	1,160	16.81%	12.58%
D03	Equity Shares - Companies incorporated outside India (invested prior to IRDA Regulations)	EFES															
D04	Equity Shares - Promoter Group	EEPG															
D05	Corporate Securities - Bonds - (Taxable)	EPBT	-	-	-	0.00%	0.00%	-	-	-	8.29%	6.20%	-	-	65	13.53%	10.13%
D06	Corporate Securities - Bonds - (Tax Free)	EPBF	-	-	-	0.00%	0.00%	-	-	-	8.29%	6.20%	-	-	49	7.31%	5.47%
D07	Corporate Securities - Preference Shares	EPNQ															
D08	Corporate Securities - Investment in Subsidiaries	ECIS															
D09	Corporate Securities - Debentures	ECOS	22,021	22,491	503	8.79%	6.58%	22,021	22,491	3,279	8.29%	6.20%	60,564	61,378	7,541	8.71%	6.51%
D10	Corporate Securities - Debentures / Bonds/ CPs / Loan - (Promoter Group)	EDPG	17,561	18,635	387	8.93%	6.68%	17,561	18,635	1,569	8.29%	6.20%	18,095	18,722	1,733	8.92%	6.68%
D11	Municipal Bonds - Rated	EMUN															
D12	Investment properties - Immovable	EINP	2,883	2,490	-	0.00%	0.00%	2,883	2,490	-	8.29%	6.20%	2,883	2,490	-	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	85,712	85,712	909	4.37%	3.27%	85,712	85,712	2,071	8.29%	6.20%	22,527	22,527	80	4.78%	3.58%
D17	Deposits - CDs with Scheduled Banks	EDCD															

D18	Deposits - Repo / Reverse Repo - Govt Securities	ECMR															
D19	Deposits - Repo / Reverse Repo - Corporate Securities	ECCR															
D20	Deposit with Primary Dealers duly recognised by Reserve Bank of India	EDPD															
D21	CCIL - CBLO	ECBO															
D22	Commercial Papers	ECCP															
D23	Application Money	ECAM															
D24	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD															
D25	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	-	-	-	0.00%	0.00%	-	-	-	8.29%	6.20%	-	-	351	10.84%	8.11%
D26	Perpetual Non-Cum. P.Shares & Redeemable Cumulative P.Shares of Tier 1 & 2 Capital issued by PSU Banks	EUPS															
D27	Perpetual Non-Cum. P.Shares & Redeemable Cumulative P.Shares of Tier 1 & 2 Capital issued by Non-PSU Banks	EPPS															
D28	Foreign Debt Securities (invested prior to IRDA Regulations)	EFDS															
D29	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	14,148	14,155	33	2.55%	1.91%	14,148	14,155	252	8.29%	6.20%	8,600	8,600	992	5.67%	4.24%
D30	Mutual Funds - (under Insurer's Promoter Group)	EMPG															
D31	Net Current Assets (Only in respect of ULIP Fund Business)	ENCA															
D32	Passively Managed Equity ETF (Non Promoter Group)	EETF															
D33	Passively Managed Equity ETF (Promoter Group)	EETP															
D34	Onshore Rupee Bonds issued by ADB and IFC	EORB															
D35	Debt Capital Instruments (DCI-Basel III)	EDCI															
D36	Redeemable Non-cumulative Preference Shares (RNCPS- Basel III)	ERNP															
D37	Redeemable Cumulative Preference Shares (RCPS- Basel III)	ERCP															
D38	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (PSU Bonds)	EAPS															
D39	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (Private Bonds)	EAPB															
D40	'Units of Real Estate Investment Trust (REITs)	ERIT	208	169	-	0.00%	0.00%	208	169	-	8.29%		-	-	-	0.00%	
E	OTHER INVESTMENTS																
E01	Bonds - PSU - Taxable	OBPT															
E02	Bonds - PSU - Tax Free	OBPF															
E03	Equity Shares (incl Co-op Societies)	OESH	-	-	-	0.00%	0.00%	-	-	(1)	8.29%	6.20%	1	0	-	0.00%	0.00%
E04	Equity Shares (PSUs & Unlisted)	OEPU*	0	54	57	185122.08%	138526.85%	0	54	57	8.29%	6.20%	-	-	-	0.00%	0.00%
E05	Equity Shares - Promoter Group	OEPG															
E06	Debentures	OLDB	7,340	6,131	137	2.44%	1.82%	7,340	6,131	644	8.29%	6.20%	17,388	6,194	1,097	4.59%	3.43%
E07	Debentures / Bonds/ CPs / Loans etc. - (Promoter Group)	ODPG															
E08	Municipal Bonds	OMUN															
E09	Commercial Papers	OACP															
E10	Preference Shares	OPSH															
E11	SEBI approved Alternate Investment Fund (Category I)	OAFA															
E12	SEBI approved Alternate Investment Fund (Category II)	OAFB	1,161	1,161	32	10.65%	7.97%	1,161	1,161	100	8.29%	6.20%	1,331	1,331	242	16.66%	12.47%
E13	Short term Loans (Unsecured Deposits)	OSLU															
E14	Term Loans (without Charge)	OTLW															
E15	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS															
E16	Mutual Funds - (under Insurer's Promoter Group)	OMPG															

E17	Securitised Assets	OPSA															
E18	Investment properties - Immovable	OIPI															
E19	Passively Managed Equity ETF (Non Promoter Group)	OETF															
E20	Passively Managed Equity ETF (Promoter Group)	OETP															
E21	Onshore Rupee Bonds issued by ADB and IFC	OORB															
E22	Debt Capital Instruments (DCI-Basel III)	ODCI															
E23	Redeemable Non-cumulative Preference Shares (RNCPS - Basel III)	ORNP															
E24	Redeemable Cumulative Preference Shares (RCPS - Basel III)	ORCP															
E25	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	ORAD															
E26	Reclassified Approved Investments - Equity (Point 6 under Note for Regulation 4 to 9)	ORAE	276	278	(633)	-75.26%	-75.26%	276	278	(633)	8.29%	6.20%	1,400	293	(520)	-35.25%	-26.38%
E27	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (PSU Bonds)	OAPS															
E28	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (Private Bonds)	OAPB															
	<b>TOTAL</b>		<b>11,03,357</b>	<b>11,07,313</b>	<b>18,526</b>	<b>6.26%</b>	<b>4.69%</b>	<b>11,03,357</b>	<b>11,07,313</b>	<b>79,674</b>	<b>7.59%</b>	<b>5.68%</b>	<b>9,28,526</b>	<b>9,02,979</b>	<b>76,097</b>	<b>9.05%</b>	<b>6.77%</b>

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: 27-Apr-21

Signature  
Full Name NV MURALI  
Chief of Investments

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

1 Based on daily simple Average of Investments

2 Yield netted for Tax

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

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

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

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

Registration Number: 123

Date of Registration with the IRDA : July 15, 2002

Statement as on: 31st Mar 2021

Name of Fund \_\_\_\_\_

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs Lakhs

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<i>During the Quarter <sup>1</sup></i>								
	<i>NIL</i>								
B.	<i>As on Date <sup>2</sup></i>								
1	8.75% IL&FS DB 29-07-2020	IODS	0.00	29-Jul-2015	CARE	CARE AAA	CARE D	18-Sep-2018	76% Impairment Provision/Write-off made on Gross Exposure of Rs.107 Crs.
2	8.75% IL&FS DB 31-07-2020	IODS	0.00	4-Aug-2015	CARE	CARE AAA	CARE D	18-Sep-2018	
3	7.85% IL&FS DB 24-10-2019	IODS	0.00	24-Oct-2016	ICRA	LAAA	[ICRA]D	18-Sep-2018	
4	8.25% IL&FS DB 01-03-2022	IODS	600.00	1-Mar-2017	ICRA	LAAA	[ICRA]D	18-Sep-2018	
5	8.25% IL&FS DB 03-03-2022	IODS	300.00	3-Mar-2017	ICRA	LAAA	[ICRA]D	18-Sep-2018	
6	8.00% IL&FS DB 11-05-2020	IODS	0.00	11-May-2017	CARE	CARE AAA	CARE D	18-Sep-2018	
7	7.80% IL&FS DB 30-11-2020	IODS	0.00	17-Nov-2017	CARE	CARE AAA	CARE D	18-Sep-2018	
8	8.90% IL&FS DB 23-05-2023	IODS	600.00	24-May-2018	CARE	CARE AAA	CARE D	18-Sep-2018	
9	9.00% IL&FS DB 09-06-2023	IODS	594.77	1-Jun-2018	CARE	CARE AAA	CARE D	18-Sep-2018	
10	9.50% ILFS FIN SERVICES LTD DB 03-07-2019	OLDB	0.00	30-Oct-2017	CARE	CARE AAA	CARE D	18-Sep-2018	100% Impairment Provision/Write-off made on Gross Exposure of Rs.60 Crs.
11	8.54% ILFS FIN SERVICES LTD DB 08-11-2019	OLDB	0.00	22-Feb-2017	CARE	CARE AAA	CARE D	18-Sep-2018	
12	7.75% ILFS FIN SERVICES LTD DB 01-09-2022	OLDB	0.00	13-Nov-2017	CARE	CARE AAA	CARE D	18-Sep-2018	
13	8.75% ILFS FIN SERVICES LTD DB 28-03-2023	OLDB	0.00	11-Apr-2018	CARE	CARE AAA	CARE D	18-Sep-2018	
14	11.00% DEWAN HF LTD DB 12-09-2019	HODS	0.00	19-Oct-2015	CARE	CARE AAA	CARE D	5-Jun-2019	76% Impairment Provision/Write-off made on Gross Exposure of Rs.157 Crs.
15	8.90% DEWAN HF LTD DB 04-06-2021	HODS	427.97	7-Jun-2018	CARE	CARE AAA	CARE D	5-Jun-2019	
16	9.05% DEWAN HF LTD DB 09-09-2021	HODS	546.29	16-Aug-2018	CARE	CARE AAA	CARE D	5-Jun-2019	
17	9.05% DEWAN HF LTD DB 09-09-2023	HODS	1098.93	9-Nov-2017	CARE	CARE AAA	CARE D	5-Jun-2019	
18	9.10% DEWAN HF LTD DB 16-08-2019	HODS	0.00	30-Aug-2017	CARE	CARE AAA	CARE D	5-Jun-2019	
19	9.10% DEWAN HF LTD DB 16-08-2021	HODS	324.81	7-Dec-2017	CARE	CARE AAA	CARE D	5-Jun-2019	
20	9.15% DEWAN HF LTD DB 09-09-2021	HODS	352.39	8-Feb-2017	CARE	CARE AAA	CARE D	5-Jun-2019	
21	9.25% DEWAN HF LTD DB 09-09-2023	HODS	832.63	30-Oct-2017	CARE	CARE AAA	CARE D	5-Jun-2019	
22	9.25% DEWAN HF LTD DB 16-08-2021	HODS	141.31	24-Aug-2016	CARE	CARE AAA	CARE D	5-Jun-2019	
23	9.50% DEWAN HF LTD DB 08-07-2020	HODS	0.00	8-Jul-2015	CARE	CARE AAA	CARE D	5-Jun-2019	
24	8.70% RELIANCE HOME FINANCE LTD DB 03-01-2020	HODS	0.00	7-Feb-2017	CARE	CARE AA+	CARE D	12-Sep-2019	100% Impairment Write-off made on Gross Exposure of Rs.20 Crs.
25	8.90% RELIANCE HOME FINANCE LTD DB 03-01-2020	HODS	0.00	6-Jan-2017	CARE	CARE AA+	CARE D	12-Sep-2019	
26	8.20% REL CAP DB 17-10-2019	OLDB	0.00	17-Oct-2016	CARE	CARE AA+	CARE D	20-Sep-2019	75% Impairment Provision/Write-off made on Gross Exposure of Rs.54 Crs.
27	8.50% REL CAP DB 02-11-2021	OLDB	106.41	23-Jan-2017	CARE	CARE AA+	CARE D	20-Sep-2019	
28	8.50% REL CAP DB 02-11-2021 A	OLDB	152.02	23-Jan-2017	CARE	CARE AA+	CARE D	20-Sep-2019	
29	8.50% REL CAP DB 14-02-2022	OLDB	152.13	17-Feb-2017	CARE	CARE AA+	CARE D	20-Sep-2019	
30	8.65% REL CAP DB 02-08-2021	OLDB	304.39	10-Oct-2017	CARE	CARE AA+	CARE D	20-Sep-2019	
31	8.90% REL CAP DB 09-09-2021	OLDB	605.20	7-Feb-2017	CARE	CARE AA+	CARE D	20-Sep-2019	100% Impairment Provision/Write-off made on Gross Exposure of Rs.50 Crs.
32	7.89% CANFIN HOMES DB 18-05-2022	HTDN	1002.07	12-Jul-2017	FITCH	CARE AAA	AA(IND)	18-Dec-2019	
33	8.40% INDIABULLS HF DB 22-06-2021	HTDN	1000.00	27-Mar-2018	CRISIL	AAA	AA	7-Feb-2020	
34	8.75% INDIABULLS HF DB 26-09-2021	HTDN	4003.62	5-Sep-2018	CARE	CARE AAA	CARE AA	15-Feb-2020	
35	8.90% INDIABULLS HF DB 26-09-2021	HTDN	9524.95	11-Sep-2017	CARE	CARE AAA	CARE AA	15-Feb-2020	
36	9.50% YES BANK DB 23-12-2026	OLDB	0.00	6-Mar-2017	ICRA	LAA+	[ICRA]D	6-Mar-2020	100% Impairment Provision/Write-off made on Gross Exposure of Rs.50 Crs.
37	7.59% PNB HOUSING DB 27-07-2022	HTDN	1000.35	10-Aug-2017	FITCH	IND AAA	AA(IND)	6-Mar-2020	
38	7.80% PNB HOUSING DB 07-05-2021	HTDN	500.00	6-Jun-2017	FITCH	IND AAA	AA(IND)	6-Mar-2020	
39	8.47% PNB HOUSING DB 01-07-2021	HTDN	1001.60	31-Mar-2017	FITCH	IND AAA	AA(IND)	6-Mar-2020	
40	9.10% CAPITAL FIRST LTD DB 30-06-2021	ECOS	999.78	27-Jun-2018	CARE	CARE AA+	CARE AA	8-Oct-2020	
41	9.10% CAPITAL FIRST LTD DB 31-05-2021	ECOS	1000.51	22-Mar-2018	CARE	CARE AA+	CARE AA	8-Oct-2020	
42	8.50% VEDANTA LTD DB 05-04-2021	OLDB	3000.04	7-May-2018	CRISIL	AA	AA-	28-Oct-2020	
43	8.50% VEDANTA LTD DB 15-06-2021	OLDB	499.37	7-Sep-2018	CRISIL	AA	AA-	28-Oct-2020	

**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: 27/04/2021

Signature \_\_\_\_\_

Full Name NV MURALI

Chief of Investments

Note:

- 1 Provide details of Down Graded Investments during the Quarter.
- 2 Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.
- 3 FORM-2 shall be prepared in respect of each fund. In case of ULIP FORM 1 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level .
- 4 Category of Investmet (COI) shall be as per INV/GLN/001/2003-04
- 5 Investments after write-off of Rs. 285.68 Cr & provisions of Rs. 96.60 Crs in IL&FS, DHFL, Rel Cap, Rhome, Yes Bank & Equity Impairment.



## PERIODIC DISCLOSURES

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

**Cholamandalam MS General Insurance Co Ltd**      **Date:**      **As at 31 March 2021**  
**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 2020-21		For Q4 FY 2019-20		Upto 31.03.2021		Upto 31.03.2020	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	13,195	2,53,045	9,261	2,18,255	44,471	7,08,022	33,996	7,43,688
2	Cargo & Hull	2,657	3,434	2,815	4,401	7,855	18,626	8,965	14,112
3	Motor TP	60,827	16,27,773	55,557	9,78,675	2,05,258	52,99,428	2,15,604	35,97,051
4	Motor OD **	33,076	11,67,318	26,516	8,90,105	1,07,231	39,12,925	1,08,857	33,41,193
5	Engineering	727	1,648	786	2,050	2,920	6,894	2,972	7,729
6	Workmen's Compensation	239	1,182	459	785	767	3,501	807	2,635
7	Employer's Liability	217	315	304	239	1,036	1,156	1,006	968
8	Aviation	-	-	-	-	-	-	-	-
9	Personal Accident	6,550	9,970	7,044	11,414	24,789	37,823	30,445	43,220
10	Health	8,494	47,718	7,746	34,750	41,465	2,50,610	31,867	1,24,075
11	Others*	1,038	16,601	2,084	10,949	3,030	44,365	5,309	43,464
	<b>Total</b>	<b>1,27,020</b>	<b>19,61,686</b>	<b>1,12,572</b>	<b>12,61,518</b>	<b>4,38,821</b>	<b>63,70,425</b>	<b>4,39,827</b>	<b>45,76,942</b>

**PERIODIC DISCLOSURES**

**FORM NL-39**

**Rural & Social Obligations (Quarterly Returns)**

**Cholamandalam MS General Insurance Co Ltd**

**Date**

**As at 31st March 2021**

**Registration Number: 123**

**Date of Registration with the IRDA : July 15, 2002**

*(Rs in Lakhs)*

<b>Rural &amp; Social Obligations (Quarterly Returns)</b>					
<b>Sl.No.</b>	<b>Line of Business</b>	<b>Particular</b>	<b>No. of Policies Issued</b>	<b>Premium Collected</b>	<b>Sum Assured</b>
1	Fire	Rural	1,84,585	8,602	2,10,32,332
		Social			
2	Cargo & Hull	Rural	1,907	651	24,92,637
		Social			
3	Motor TP	Rural	12,78,886	66,761	-
		Social			
4	Motor OD	Rural	-	31,183	34,58,132
		Social			
5	Engineering	Rural	2,260	432	2,29,114
		Social			
6	Workmen's Compensation	Rural	524	119	
		Social			
7	Employer's Liability	Rural	65	16	
		Social			
8	Aviation	Rural			
		Social			
9	Personal Accident	Rural	10,357	119	2,28,360
		Social	147	621	-
10	Health	Rural	27,077	1,442	94,181
		Social			
11	Crop	Rural			
		Social			
12	Others*	Rural	4,440	395	12,34,093
		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				Up to the period YTD Mar 31 '21		Same period of the previous year YTD Mar 31 '20	
		For the Quarter ended Mar 31 '21		Same quarter Previous Year For the Quarter Mar 31 '20		No. of Policies	Premium	No. of Policies	Premium
		No. of Policies	Premium	No. of Policies	Premium				
1	Individual agents	11,368	1,314	9,517	1,208	45,730	5,129	34,582	4,650
2	Corporate Agents-Banks	4,43,424	33,034	3,73,375	39,282	13,95,352	1,20,552	13,13,270	1,43,447
3	Corporate Agents -Others	10,53,175	53,490	6,93,032	42,834	36,71,303	1,78,925	25,08,548	1,79,119
4	Brokers	4,06,469	34,320	1,45,974	23,714	10,70,418	1,09,592	5,41,242	92,018
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	47,254	4,862	39,620	5,556	1,87,622	24,623	1,79,300	20,616
	Total (A)	19,61,690	1,27,020	12,61,518	1,12,593	63,70,425	4,38,821	45,76,942	4,39,849
7	Referral (B)	-	-	-	-	-	-	-	-
		19,61,690	1,27,020	12,61,518	1,12,593	63,70,425	4,38,821	45,76,942	4,39,849

Note:

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

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

Date: Quarter ended March 31, 2021

Grievance Disposal for the period upto Mar 31, 2021 during the financial year 2020-21								
Sl No.	Particulars	Opening Balance- As on beginning of the quarter	Additions during the quarter	Complaints Resolved/Settled			Complaints Pending at the end of the quarter	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Proposal		1		1		0	4
b)	Claim		272	46	76	150	0	475
c)	Policy		21	12	7	2	0	47
d)	Premium		4	1	2	1	0	9
e)	Refund		7	3	4		0	11
f)	Coverage		1			1	0	3
g)	Covernote						0	0
h)	Product						0	2
i)	Others		34	10	14	10	0	76
Total Number of Complaints		0	340	72	104	164	0	627

2	Total no. of policies during the previous year*	8705215
3	Total no. of claims during the previous year	279637
4	Total no. of policies during the current year*	8733165
5	Total no. of claims during the current year	304618
6	Total no. of policy complaints (current year) per 10000 policies (current year)	0.05
7	Total no. of claim complaints (current year) per 10000 claims registered (current year)	15.59

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