

REVENUE ACCOUNT - FIRE FOR THE YEAR ENDED MARCH 31, 2016

	Particulars	Schedule	For the Quarter ended March 31, 2016	Upto the Quarter ended March 31, 2016	For the Quarter ended March 31, 2015	Upto the Quarter ended March 31, 2015
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4- Premium Schedule	1,18,753	4,65,884	1,14,975	4,34,097
2	Profit/ Loss on sale/redemption		2,293	11,675	5,819	9,566
3	Others Administrative Charges		182	701	182	555
	Investment Income -TP Pool		14,344	55,197	27,650	52,343
4	Interest, Dividend & Rent – Gross		25,661	1,27,197	30,616	1,05,566
	TOTAL (A)		1,61,233	6,60,654	1,79,242	6,02,127
1	Claims Incurred (Net)	NL-5- Claims Schedule	(19,707)	1,70,153	98,257	2,76,885
2	Commission	NL-6- Commission Schedule	22,536	41,767	3,405	42,288
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	72,376	2,50,258	37,236	1,44,260
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		75,205	4,62,178	1,38,898	4,63,433
	Operating Profit/(Loss) from		86,028	1,98,476	40,344	1,38,694
	APPROPRIATIONS					
	Transfer to Shareholders' Account		86,028	1,98,476	40,344	1,38,694
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be		-	-	-	-
	TOTAL (C)		86,028	1,98,476	40,344	1,38,694

REVENUE ACCOUNT - MARINE FOR THE YEAR ENDED MARCH 31, 2016

	Particulars	Schedule	For the Quarter ended March 31, 2016	Upto the Quarter ended March 31, 2016	For the Quarter ended March 31, 2015	Upto the Quarter ended March 31, 2015
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4- Premium Schedule	32,965	1,57,389	55,721	2,02,702
2	Profit/ Loss on sale/redemption		(162)	599	666	1,385
3	Others Administrative Charges		269	561	223	484
4	Interest, Dividend & Rent – Gross		(1,715)	6,524	899	15,282
	TOTAL (A)		31,357	1,65,073	57,509	2,19,853
1	Claims Incurred (Net)	NL-5- Claims Schedule	3,495	86,369	21,937	1,45,416
2	Commission	NL-6- Commission Schedule	(14,328)	(51,876)	(9,922)	(10,604)
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	5,275	28,558	6,503	39,527
4	Premium Deficiency			-		-
	TOTAL (B)		(5,558)	63,051	18,518	1,74,339
	Operating Profit/(Loss) from		36,915	1,02,022	38,991	45,514
	APPROPRIATIONS					
	Transfer to Shareholders' Account		36,915	1,02,022	38,991	45,514
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		36,915	1,02,022	38,991	45,514

REVENUE ACCOUNT - MISCELLANEOUS FOR THE YEAR ENDED MARCH 31, 2016

	Particulars	Schedule	For the Quarter ended March 31, 2016	Upto the Quarter ended March 31, 2016	For the Quarter ended March 31, 2015	Upto the Quarter ended March 31, 2015
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4- Premium Schedule	45,78,964	1,62,84,714	34,75,615	1,41,84,232
2	Profit/ Loss on sale/redemption		34,570	1,84,689	1,07,799	1,79,195
3	Others Administrative Charges		2	89	11	108
	Investment Income -TP Pool		2,656	11,530	4,462	8,327
4	Interest, Dividend & Rent – Gross		6,53,324	24,45,431	6,40,695	22,98,407
	TOTAL (A)		52,69,516	1,89,26,453	42,28,582	1,66,70,269
1	Claims Incurred (Net)	NL-5- Claims Schedule	32,50,978	1,19,81,154	26,23,255	1,06,38,918
2	Commission	NL-6- Commission Schedule	77,488	3,49,670	1,30,593	3,00,643
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	14,00,145	51,41,591	10,83,088	40,74,535
4	Premium Deficiency		(8,499)	2,955	-	-
	TOTAL (B)		47,20,112	1,74,75,370	38,36,936	1,50,14,096
	Operating Profit/(Loss) from		5,49,404	14,51,083	3,91,646	16,56,173
	APPROPRIATIONS					
	Transfer to Shareholders' Account		5,49,404	14,51,083	3,91,646	16,56,173
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be		-	-	-	-
	TOTAL (C)		5,49,404	14,51,083	3,91,646	16,56,173

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED MARCH 31, 2016

	Particulars	Schedule	For the Quarter ended March 31, 2016	Upto the Quarter ended March 31, 2016	For the Quarter ended March 31, 2015	Upto the Quarter ended March 31, 2015
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		86,028	1,98,476	40,344	1,38,694
	(b) Marine Insurance		36,915	1,02,022	38,991	45,514
	(c) Miscellaneous Insurance		5,49,404	14,51,083	3,91,646	16,56,173
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		1,07,329	3,70,329	18,978	2,29,738
	(b) Profit on sale of investments		7,772	52,141	31,949	55,681
	Less: Loss on sale of investments		(39)	(37)	16	(282)
3	OTHER INCOME (To be specified)		-	-	-	-
	TOTAL (A)		7,87,409	21,74,014	5,21,924	21,25,518
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investment		-	-	(11,000)	(11,000)
	(b) For doubtful debts		-	-	-	-
	(c) Others (to be specified)		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		-	2,600	83,845	1,13,845
	(b) Bad debts written off		-	-	-	-
	(c) Employees' Remuneration and Welfare Benefits		2,039	9,011	287	6,490
	(d) Others (CSR & Donations)		(2,524)	31,436	2,627	9,377
	(e) Others		-	-	-	-
	TOTAL (B)		(485)	43,047	75,759	1,18,712
	Profit Before Tax		7,87,894	21,30,967	4,46,165	20,06,806
	Provision for Taxation		2,28,052	6,51,498	1,46,515	6,35,836
			5,59,842	14,79,469	2,99,650	13,70,970
	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Proposed final dividend		-	-	-	-
	(c) Dividend distribution tax		-	-	-	-
	(d) Transfer to Contingency Risk Reserve		-	-	-	-
	(e) Transfer to General Reserve		(10,00,000)	(10,00,000)	(10,00,000)	(10,00,000)
	Balance of profit/ loss brought forward from last year		-	9,21,830	-	5,50,860
	Balance carried forward to Balance Sheet		(4,40,158)	14,01,299	(7,00,350)	9,21,830

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

BALANCE SHEET AS AT MARCH 31, 2016

	Schedule	As at March 31, 2016 (Rs.'000)	As at March 31, 2015 (Rs.'000)
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8-Share Capital Schedule	29,88,057	29,88,057
SHARE APPLICATION MONEY PENDING ALLOTMENT			
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	56,81,511	42,02,042
FAIR VALUE CHANGE ACCOUNT		(1,41,016)	4,663
BORROWINGS	NL-11-Borrowings Schedule	-	
TOTAL		85,28,552	71,94,762
APPLICATION OF FUNDS			
INVESTMENTS	NL-12-Investment Schedule	3,86,07,249	3,16,45,703
LOANS	NL-13-Loans Schedule	-	
FIXED ASSETS	NL-14-Fixed Assets Schedule	6,15,244	6,16,719
DEFERRED TAX ASSET		5,07,409	2,10,907
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	2,89,696	4,42,474
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	42,38,895	31,72,978
Sub-Total (A)		45,28,591	36,15,452
CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	2,30,99,917	1,99,54,696
PROVISIONS	NL-18-Provisions Schedule	1,26,30,024	89,39,323
DEFERRED TAX LIABILITY			
Sub-Total (B)		3,57,29,941	2,88,94,019
NET CURRENT ASSETS (C) = (A - B)		(3,12,01,350)	(2,52,78,567)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT			
TOTAL		85,28,552	71,94,762

CONTINGENT LIABILITIES

	Particulars	As at March 31, 2016 (Rs.'000)	As at March 31, 2015 (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	14,55,960	7,57,902
6	Reinsurance obligations to the extent not provided for in accounts		-
7	Others - Repudiated / Disputed Claim	-	-
	TOTAL	14,55,960	7,57,902

FORM NL-4-PREMIUM SCHEDULE**Cholamandalam MS General Insurance Company Ltd****Registration No. 123****Date of Registration with the IRDA : July 15, 2002****PREMIUM EARNED [NET]**

	Particulars	For the Quarter ended March 31, 2016	Upto the Quarter ended March 31, 2016	For the Quarter ended March 31, 2015	Upto the Quarter ended March 31, 2015
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Premium from direct business written	75,39,608	2,45,20,034	51,26,260	1,89,04,309
	Service Tax				
	Adjustment for change in reserve for unexpired risks				
	Gross Earned Premium	75,39,608	2,45,20,034	51,26,260	1,89,04,309
	Add: Premium on reinsurance accepted	55,654	1,37,706	11,248	60,129
	Less : Premium on reinsurance ceded	13,08,249	40,82,728	6,69,921	32,54,948
	Net Premium	62,87,013	2,05,75,012	44,67,587	1,57,09,490
	Adjustment for change in reserve for unexpired risks	15,56,331	36,67,025	8,21,276	8,88,459
	Premium Earned (Net)	47,30,682	1,69,07,987	36,46,311	1,48,21,031

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	For the Quarter ended March 31, 2016	Upto the Quarter ended March 31, 2016	For the Quarter ended March 31, 2015	Upto the Quarter ended March 31, 2015
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Claims paid				
	Direct claims	47,72,561	1,28,98,857	31,45,463	96,65,255
	Add Claims Outstanding at the end of the year	1,31,386	1,75,41,982	7,13,858	1,39,16,350
	Less Claims Outstanding at the beginning of the year	-	1,39,16,350	-	89,38,692
	Gross Incurred Claims	49,03,947	1,65,24,489	38,59,321	1,46,42,913
	Add :Re-insurance accepted to direct claims	77,519	77,882	21	(51,409)
	Less :Re-insurance Ceded to claims paid	17,46,700	43,64,695	11,15,893	35,30,285
	Total Claims Incurred	32,34,766	1,22,37,676	27,43,449	1,10,61,219

FORM NL-6-COMMISSION SCHEDULE**Cholamandalam MS General Insurance Company Ltd****Registration No. 123****Date of Registration with the IRDA : July 15, 2002**

Particulars	For the Quarter ended March 31, 2016	Upto the Quarter ended March 31, 2016	For the Quarter ended March 31, 2015	Upto the Quarter ended March 31, 2015
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	2,46,914	8,94,697	2,14,559	8,13,374
Add: Re-insurance Accepted	357	1,669	339	749
Less: Commission on Re-insurance Ceded	1,61,576	5,56,805	90,821	4,81,796
Net Commission	85,695	3,39,561	1,24,077	3,32,327
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated				
Agents	24,360	74,385	13,862	42,999
Brokers	41,532	1,64,192	31,986	1,25,930
Corporate Agency	1,81,022	6,56,120	1,68,711	6,44,445
Referral				
Others (pl. specify)				
TOTAL (B)	2,46,914	8,94,697	2,14,559	8,13,374

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	For the Quarter ended March 31, 2016	Upto the Quarter ended March 31, 2016	For the Quarter ended March 31, 2015	Upto the Quarter ended March 31, 2015
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	2,48,006	9,68,409	1,89,295	8,23,591
2	Travel, conveyance and vehicle running expenses	49,437	1,44,001	37,933	1,40,203
3	Training expenses	9,665	36,641	11,169	46,572
4	Rents, rates & taxes	33,191	1,08,053	23,047	87,508
5	Repairs	6,982	28,047	5,333	18,939
6	Printing & stationery	60,869	99,312	15,219	73,239
7	Communication	17,196	66,678	13,186	56,456
8	Legal & professional charges	12,376	45,566	(70,202)	(27,986)
9	Auditors' fees, expenses etc	-	-	-	-
	(a) as auditor	550	2,200	363	1,900
	(b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	(98)	300	31	300
	(ii) Certification	(150)	-	-	-
	(iii) Management services; and				
	(c) in any other capacity	430	430	340	430
	Out of Pocket expenses	13	50	4	50
10	Advertisement and publicity	3,27,146	5,45,610	94,313	4,84,711
11	Interest & Bank Charges	6,625	22,874	8,149	23,772
12	Others (to be specified)	-	-	-	-
	Power and Electricity	7,937	40,754	3,473	33,482
	Information Technology Expenses	37,829	1,54,029	38,076	1,41,312
	Marketing Expenses	3,77,655	20,62,408	5,19,402	14,23,156
	Operating Lease Charges	-	-	7,472	23,973
	IRDA Registration renewal fees	-	9,499	(1)	9,275
	Service Tax Expense	11,500	37,050	6,177	40,089
	Outsourcing Expenses	1,67,562	6,37,983	1,47,994	5,13,284
	Net Exchange (Gain) / Loss	735	738	623	623
	Co-insurance Administrative Charges	515	2,731	518	2,174
	Terrorism Pool - Management Expenses	1,967	10,304	1,643	10,220
	DR Pool - Administrative Expenses (Net)	995	1,200	512	1,157
	Miscellaneous Expenses (Net)	60,638	2,39,037	31,549	1,74,077
13	Depreciation	38,224	1,56,503	41,209	1,55,815
	Less: Write back of provision no longer required	-	-	-	-
	TOTAL	14,77,797	54,20,407	11,26,827	42,58,322

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, 2016	As at March 31, 2015
		(Rs.'000)	(Rs.'000)
1	Authorised Capital		
	Equity Shares of Rs 324,000,000 (Previous year - 324,000,000) of Rs. 10 each	32,40,000	32,40,000
2	Issued Capital		
	298,805,700 (Previous Year: 298,805,700) Equity Shares of Rs.10 each	29,88,057	29,88,057
3	Subscribed Capital		
	298,805,700 (Previous Year: 298,805,700) Equity Shares of Rs.10 each	29,88,057	29,88,057
4	Called-up Capital		
	298,805,700 (Previous Year: 298,805,700) Equity Shares of Rs.10 each fully paid up	29,88,057	29,88,057
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (Amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses		
	Expenses including commission or brokerage on	-	-
	Underwriting or subscription of shares		
	TOTAL	29,88,057	29,88,057
	Paid up capital held by Holding Company	17,92,829	22,11,157

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

Shareholder	As at March 31, 2016		As at March 31, 2015	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
• Indian	17,92,83,420	60	22,11,16,218	74
• Foreign	11,95,22,280	40	7,76,89,482	26
Others				
TOTAL	29,88,05,700	100	29,88,05,700	100

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

	Particulars	As at March 31, 2016	As at March 31, 2015
		(Rs.'000)	(Rs.'000)
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	14,32,645	14,32,645
	Add: Premium on shares issued during the year		
		14,32,645	14,32,645
4	General Reserves	18,47,567	8,47,567
	Add: Transfer from Profit and Loss account	10,00,000	10,00,000
	Add: Transfer from Contingency Reserve for Unexpired Risk		
		28,47,567	18,47,567
5	Catastrophe Reserve		
6	Other Reserves Contingency Reserve for Unexpired Risk	-	-
	Less: Transfer to General Reserve		
	Add: Transfer from Profit and Loss Account		
		-	-
7	Balance of Profit in Profit & Loss Account	14,01,299	9,21,830
	TOTAL	56,81,511	42,02,042

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, 2016	As at March 31, 2015
		(Rs.'000)	(Rs.'000)
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (financial lease from IBM India Pvt. Ltd)	-	-
	TOTAL	-	-

FORM NL-12-INVESTMENT SCHEDULE

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

	Particulars	As at March 31, 2016 (Rs.'000).	As at March 31, 2015 (Rs.'000).
	LONG TERM INVESTMENTS		
1	Government Securities and Government Guaranteed Bonds including Treasury Bills	1,22,69,048	93,97,406
2	Other Approved Securities	-	-
3	Approved Investments	-	-
	(a) Debenture / Bonds	1,12,85,926	92,72,506
	(b) Fixed Deposits with Banks	35,71,600	38,50,500
	(C) Equity Shares (Net of Fair Value Change)	12,30,649	4,68,958
4	Investments in Infrastructure and Social Sector	50,33,083	36,53,710
5	Other than Approved Investments	2,51,559	2,51,828
	Less : Provision for diminution in value of investments	-	-
6	Investment Property	2,88,251	-
	Total A	3,39,30,116	2,68,94,908
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	2,49,059	6,55,217
2	Other Approved Securities	-	-
3	Approved Investments	-	-
	(a) Debentures/ Bonds	21,30,259	21,50,044
	(b) Fixed Deposits with Banks	15,57,100	16,95,500
	(c) Money market Instruments	-	-
	(d) Mutual Fund (Liquid Schemes)	1,90,193	50,036
4	Investments in Infrastructure and Social Sector	4,50,301	1,99,998
5	Other than Approved Investments	1,00,221	-
	Total B	46,77,133	47,50,795
	TOTAL	3,86,07,249	3,16,45,703

Notes:

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

	As at Mar 31, 2016		As at Mar 31, 2015	
	Cost	Market Value	Cost	Market Value
a) Equity Shares listed	13,73,417	12,32,208	5,24,814	5,29,441
b) Mutual Funds	1,90,000	1,90,193	50,000	50,036
b) Government and other securities	1,25,18,107	1,27,21,872	1,00,52,623	1,02,18,642
c) Fixed Deposit with Banks	51,28,700	51,28,700	55,46,000	55,46,000
d) Corporate Bonds	1,92,49,789	2,04,57,375	1,54,67,602	1,57,27,403
e) Money Market Instruments	0	0	0	0
f) Investment Property	2,88,251	2,88,251		
	3,87,48,264	4,00,18,599	3,16,41,039	3,20,71,522

(4) Pursuant to IRDA Regulations, Rs.30,544,423 thousands of the investments representing the Technical Reserves as at March 31, 2016 has been notionally allocated as Policy holders' Funds.

(5) Investments in the Holding Company as at March 31, 2016 is Rs. 99,924 thousands (Previous Year - Rs. 98,806 thousands)

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, 2016 (Rs.'000).	As at March 31, 2015 (Rs.'000).
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others (to be specified)	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION	-	-
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others (to be specified)	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION	-	-
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION	-	-
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-

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

(Rs.'000)

Particulars	Cost/ Gross Block			As at Mar 31, 2016	Depreciation				Net Block	
	As at Mar 31, 2015	Additions	Deductions		As at Mar 31, 2015 Opening	For The Period	On Sales/ Adjustments	To Date	As at Mar 31, 2016 Closing	As at Mar 31, 2015 Closing
Land-Freehold	58,032	-	-	58,032	-	-	-	-	58,032	58,032
Buildings	3,29,144	12,643	-	3,41,787	20,968	5,222	-	26,190	3,15,597	3,08,176
Furniture & Fittings	44,279	4,530	1,170	47,639	32,684	6,991	1,170	38,505	9,134	11,595
Information Technology Equipment	2,60,623	56,640	1,789	3,15,474	1,95,244	48,714	1,789	2,42,169	73,305	65,379
Intangibles Computers	4,28,460	32,533	-	4,60,993	3,38,844	58,740	-	3,97,584	63,409	89,616
Vehicles	23,152	13,542	8,000	28,694	11,079	6,759	5,559	12,279	16,415	12,073
Office Equipment	25,317	1,840	159	26,998	20,658	3,053	131	23,580	3,418	4,659
Electrical Fittings	38,366	8,199	1,735	44,830	25,817	6,768	1,729	30,856	13,974	12,549
Improvement to Premises	1,08,043	16,616	112	1,24,547	55,153	20,256	33	75,376	49,171	52,890
TOTAL	13,15,416	1,46,543	12,965	14,48,994	7,00,447	1,56,503	10,411	8,46,539	6,02,455	6,14,969
Work in progress	-	-	-	-	-	-	-	-	12,789	1,750
Grand Total	13,15,416	1,46,543	12,965	14,48,994	7,00,447	1,56,503	10,411	8,46,539	6,15,244	6,16,719
PREVIOUS YEAR	11,29,872	1,94,484	8,940	13,15,416	5,53,427	1,55,815	8,795	7,00,447	6,16,719	

Note:

1. Assets included in land, property and building above exclude Investment Properties as defined in note (e) to Form NL-12-Investment Schedule.
2. Cost of Buildings purchased in FY 2014-15 is bifurcated into Land and Buildings and the previous years figures are reclassified accordingly.

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, 2016	As at March 31, 2015
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	95,445	2,55,871
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)		
	(bb) Others		
	(b) Current Accounts	1,91,450	1,73,885
3	Money at Call and Short Notice	-	-
	(a) With Banks		
	(b) With other Institutions		
4	Others (Bank deposits under lien)	2,801	12,718
	TOTAL	2,89,696	4,42,474
	Cash balance includes:		
	Cheques in hand	87,367	82,099
	Remittances in transit	-	1,68,804

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, 2016	As at March 31, 2015
		(Rs.'000)	(Rs.'000)
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	2,84,312	12,888
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	2,00,354	27,670
6	Others (to be specified)		
	Advances to Employees	674	719
	Advances to Vendors	16,827	6,413
	Service Tax Unutilised Credit/paid in advance	94,333	24,462
	Service tax paid under protest (Note 8 (c) of Schedule 16)	48,331	48,217
	Other Advances / Deposits	4,48,303	3,79,499
	TOTAL (A)	10,93,134	4,99,868
	OTHER ASSETS		
1	Income accrued on investments	11,52,393	9,75,421
2	Outstanding Premiums	9,45,214	7,22,115
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	99,900	1,92,725
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	22,451	-
	Receivable from Terrorism Pool [includes investment income	8,70,950	7,39,138
	Receivable from IMTPIP	-	-
	Receivable from Declined Risk Pool	5,167	-
	Deposits for Premises and Advance Rent	49,686	43,711
	TOTAL (B)	31,45,761	26,73,110
	TOTAL (A+B)	42,38,895	31,72,978

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

	Particulars	As at March 31, 2016	As at March 31, 2015
		(Rs.'000)	(Rs.'000)
1	Agents' Balances	64,631	57,838
2	Balances due to other insurance companies	3,19,870	2,01,100
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	6,52,204	1,10,764
5	Unallocated Premium	4,47,458	3,79,457
6	Sundry creditors	3,90,729	5,27,686
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding		
	- Other than IMTPIP (Net of Reinsurance)	1,75,41,982	1,39,16,350
	- Dismantled IMTPIP	32,27,865	45,69,148
	- DR pool	53,030	8,381
9	Due to Officers/ Directors	-	-
10	Others (to be specified)		
	Book Overdraft	1,82,823	80,299
	Tax and Other Withholdings	80,074	8,460
	Environment Relief Fund	137	177
	Service Tax Payable	18,206	963
	Value Added Tax Payable	3	-
	Unclaimed amounts of policyholders	1,20,905	94,073
	TOTAL	2,30,99,917	1,99,54,696

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, 2016	As at March 31, 2015
		(Rs.'000).	(Rs.'000).
1	Reserve for Unexpired Risk	1,24,17,846	87,50,822
	Less: Unabsorbed Enrollment costs - Government Schemes	(21,931)	(5,044)
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)		-
	Leave and other Employee Benefits	2,31,154	1,93,545
6	Reserve for Premium Deficiency	2,955	-
	TOTAL	1,26,30,024	89,39,323

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, 2016	As at March 31, 2015
		(Rs.'000)	(Rs.'000)
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	TOTAL	-	-

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

(Rs in '000's)

Cash Flows from the operating activities:	
Premium received from policyholders, including advance receipts	2,49,20,353
Other receipts	32,92,961
Payments to the re-insurers, net of commissions and claims	(10,48,077)
Receipts /(Payments) from /to co-insurers, net of claims recovery	(42,211)
Payments of claims	(1,28,92,838)
Payments of commission and brokerage	(9,11,504)
Payments of other operating expenses	(55,84,800)
Preliminary and pre-operative expenses	
Deposits, advances and staff loans	(3,30,428)
Income taxes paid (Net)	(11,20,685)
Service tax paid	(24,13,028)
Other payments	
Cash flows before extraordinary items	
Cash flow from extraordinary operations	
Net cash flow from operating activities	38,69,743
Cash flows from investing activities:	
Purchase of fixed assets	(1,57,581)
Proceeds from sale of fixed assets	3,580
Financial Lease Payments	
Purchases of investments	(8,08,74,298)
Loans disbursed	-
Received from IMTPIP	-
Sales of investments	7,41,95,033
Repayments received	-
Rents/Interests/ Dividends received	28,19,221
Investments in money market instruments and in liquid mutual funds (Net)*	
Expenses related to investments	(8,476)
Net cash flow from investing activities	(40,22,521)
Cash flows from financing activities:	
Proceeds from issuance of share capital	-
Proceeds from borrowing	
Repayments of borrowing	
Interest/dividends paid	
Net cash flow from financing activities	-
Effect of foreign exchange rates on cash and cash equivalents, net	
Net increase in cash and cash equivalents:	(1,52,778)
Cash and cash equivalents at the beginning of the year	4,42,474
Cash and cash equivalents at the end of the year	2,89,696

PERIODIC DISCLOSURES

FORM NL-21 Statement of Liabilities

Cholamandalam MS General Insurance Co Ltd

Registration No. 123

Date of Registration with the IRDA : July 15, 2002

(Rs in Lakhs)						(Rs in Lakhs)			
Sl.No.	Particular	As at 31st Mar 16				As at 31st Mar 15			
		Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves	Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves
1	Fire	15,095	2,478	175	17,748	8,234	3,021	147	11,402
2	Marine								
a	Marine Cargo	385	341	168	894	589	839	177	1,605
b	Marine Hull	-	-	-	-	-	-	-	-
3	Miscellaneous								
a	Motor	86,826	1,17,672	80,584	2,85,082	62,990	1,11,531	63,175	2,37,696
b	Engineering	712	455	126	1,293	811	434	106	1,351
c	Aviation	-	-	-	-	-	-	-	-
d	Liabilities	426	290	118	834	393	227	102	722
e	Others	11,384	1,510	1,578	14,472	7,718	2,009	712	10,439
4	Health Insurance	9,379	2,373	363	12,115	6,773	2,029	431	9,233
5	IMTPIP	-	-	-	-	-	-	-	-
6	Total Liabilities	1,24,209	1,25,119	83,112	3,32,440	87,508	1,20,090	64,850	2,72,448

PERIODIC DISCLOSURES

FORM NL-22

Geographical Distribution of Business

Insurer:

Cholamandalam MS General Insurance Co Ltd

Registration No. 123

Date of Registration with the IRDA : July 15, 2002

Lines of Business	Fire		Marine(Cargo)		Engineering		Motor own damage		Motor Third Party		Motor - Total		Liability Insurance		Personal Accident		Medical Insurance		Overseas Medical Insurance		Crop Insurance		Miscellaneous		Total	
States	For the quarter ended March 31, 2016	Upto the quarter ended March 31, 2016	For the quarter ended March 31, 2016	Upto the quarter ended March 31, 2016	For the quarter ended March 31, 2016	Upto the quarter ended March 31, 2016	For the quarter ended March 31, 2016	Upto the quarter ended March 31, 2016	For the quarter ended March 31, 2016	Upto the quarter ended March 31, 2016	For the quarter ended March 31, 2016	Upto the quarter ended March 31, 2016	For the quarter ended March 31, 2016	Upto the quarter ended March 31, 2016	For the quarter ended March 31, 2016	Upto the quarter ended March 31, 2016	For the quarter ended March 31, 2016	Upto the quarter ended March 31, 2016	For the quarter ended March 31, 2016	Upto the quarter ended March 31, 2016	For the quarter ended March 31, 2016	Upto the quarter ended March 31, 2016	For the quarter ended March 31, 2016	Upto the quarter ended March 31, 2016	For the quarter ended March 31, 2016	Upto the quarter ended March 31, 2016
Andhra Pradesh	50.85	212.63	0.56	2.29	12.66	17.24	1,046.37	3,218.91	1,204.13	3,686.82	2,250.50	6,905.73	2.37	10.55	0.74	7.22	23.45	67.57	2.12	9.87	-	0.11	5.08	32.01	2,348.33	7,265.22
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Assam	39.12	127.44	9.36	23.09	18.66	51.54	643.05	1,830.69	779.90	2,009.17	1,422.95	3,839.85	0.28	1.74	0.09	2.51	12.26	42.20	-	0.13	13.83	305.60	8.52	25.87	1,525.06	4,419.97
Bihar	150.41	498.82	1.01	6.34	7.95	23.39	934.95	3,036.85	1,035.52	3,186.86	1,970.46	6,223.71	1.12	2.64	0.44	1.92	17.74	57.49	0.04	0.25	-	-	14.01	50.58	2,163.17	6,865.15
Chattisgarh	54.72	182.34	0.23	0.94	3.18	18.23	520.36	1,796.14	654.02	2,179.76	1,174.39	3,975.90	0.19	1.64	0.26	1.78	6.43	22.04	0.03	0.36	-	-	3.22	13.40	1,242.65	4,216.63
Goa	15.19	48.68	0.11	16.39	0.28	9.13	-	213.82	-	245.00	-	458.82	0.37	5.53	0.45	12.79	17.12	64.30	0.03	1.84	-	-	0.55	1.77	34.10	619.30
Gujarat	440.01	1,479.33	38.17	234.26	74.19	162.43	1,493.06	5,040.73	1,393.57	4,357.64	2,886.63	9,398.37	29.76	132.90	12.53	344.33	145.77	431.50	0.92	8.26	-	-	99.14	263.16	3,727.11	12,454.53
Haryana	15.10	49.80	-	-	-	(0.14)	-	461.68	-	670.81	-	1,132.49	-	0.13	0.03	0.61	1.50	2.50	-	-	-	-	1.30	2.44	17.94	1,187.82
Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	35.74	41.15	-	-	35.74	41.15
Jammu and Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jharkhand	14.86	59.14	1.13	2.81	38.43	113.39	695.36	2,251.84	824.19	2,561.30	1,519.55	4,813.15	-	1.31	0.83	7.30	6.83	1,160.60	-	0.47	-	-	1.03	4.95	1,582.65	6,163.12
Karnataka	191.07	873.14	523.67	831.68	20.15	135.47	1,515.08	5,344.30	1,891.69	6,614.39	3,406.77	11,958.69	18.62	103.50	4.57	28.87	75.67	706.31	6.09	42.70	-	-	11.16	55.18	4,257.78	14,735.54
Kerala	46.93	185.51	10.17	35.41	8.40	24.43	854.62	3,186.61	971.43	3,243.09	1,826.05	6,429.70	0.74	3.39	1.06	2.94	36.19	117.84	2.55	6.47	-	-	4.65	15.39	1,936.74	6,821.08
Madhya Pradesh	188.56	632.91	40.17	178.64	11.81	37.91	840.66	2,984.12	1,119.61	3,690.02	1,960.27	6,674.14	4.94	34.91	2.71	11.50	46.26	175.71	0.43	3.37	1,523.46	2,508.53	35.18	145.97	3,813.79	10,403.59
Maharashtra	658.82	2,870.91	139.16	741.74	71.90	324.05	2,638.86	9,540.03	2,896.35	9,104.27	5,535.21	18,644.30	112.88	494.74	66.88	297.61	595.80	1,584.19	16.90	96.54	0.55	20.56	34.18	180.30	7,232.27	25,255.00
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Orissa	23.40	67.08	1.47	6.44	14.70	34.35	726.92	2,284.22	880.73	2,890.52	1,607.65	5,174.74	0.10	1.44	0.09	1.58	7.63	22.14	-	-	-	-	7.49	21.67	1,662.52	5,329.45
Punjab	75.98	249.89	0.85	4.79	0.74	1.15	997.61	1,858.45	1,495.21	2,940.55	2,492.82	4,799.00	0.17	1.01	8.72	15.21	28.93	76.54	1.50	5.90	-	-	10.62	27.90	2,620.32	5,181.37
Rajasthan	71.72	247.86	11.30	40.00	17.52	69.32	2,035.64	7,367.11	3,684.40	10,479.51	5,720.04	17,846.62	4.62	19.40	6.43	24.98	23.18	65.35	0.12	1.03	1,902.96	4,604.57	7.29	27.56	7,765.18	22,946.69
Sikkim	5.82	19.26	0.36	1.87	0.77	4.32	-	20.45	-	25.69	-	46.14	-	-	-	-	0.86	2.10	-	-	-	-	0.19	2.09	8.00	75.78
Tamil Nadu	3,160.40	8,723.30	824.36	2,505.06	23.10	325.29	2,762.21	8,869.01	4,623.25	12,857.40	7,385.46	21,726.41	43.94	253.41	2,680.27	8,863.83	3,836.09	13,237.16	37.18	185.94	-	-	31.95	155.47	18,022.75	55,975.87
Telangana	285.86	736.10	10.34	43.60	52.75	153.91	880.27	3,098.19	1,109.66	3,671.98	1,989.93	6,770.17	15.80	93.62	20.49	81.56	25.43	118.96	3.70	21.91	-	-	-	-	2,404.31	8,019.84
Tripura	6.56	25.44	5.50	12.20	11.92	26.36	-	427.92	-	606.18	-	1,034.11	-	1.43	0.04	0.19	3.64	9.97	-	-	-	-	0.50	3.56	28.16	1,113.26
Uttar Pradesh	152.63	464.79	10.60	40.18	2.40	12.42	1,410.81	4,429.13	1,916.21	5,370.90	3,327.02	9,800.04	2.88	5.13	2.01	9.52	48.02	163.46	0.92	3.96	2,247.16	6,250.31	23.66	82.79	5,817.30	16,832.60
Uttarakhand	55.50	161.54	1.20	6.89	0.39	3.04	-	430.60	-	716.53	-	1,147.13	0.76	2.41	0.18	0.73	11.18	25.81	-	0.29	-	165.43	10.86	34.21	80.07	1,547.50
West Bengal	90.33	301.50	19.73	67.34	49.61	121.80	959.85	3,223.37	1,371.48	4,496.97	2,331.33	7,720.34	10.00	24.35	304.14	1,049.95	43.56	170.59	0.65	2.91	3.18	7.41	10.65	41.01	2,863.19	9,507.20
Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Chandigarh	42.13	150.35	0.19	1.21	0.93	6.06	-	509.17	-	685.65	-	1,194.82	-	0.31	0.15	0.81	9.23	22.37	0.15	1.90	-	-	1.44	6.64	54.21	1,384.47
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Delhi	532.45	2,062.07	509.41	2,767.99	114.24	352.67	1,021.53	3,327.74	1,630.97	4,840.93	2,652.51	8,168.68	97.06	389.10	21.79	131.47	171.45	1,879.98	16.96	83.89	-	-	19.18	70.73	4,135.03	15,906.56
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	12.92	38.36	-	0.03	0.27	0.56	-	316.16	-	560.66	-	876.82	0.01	0.22	0.27	0.51	2.98	9.25	0.03	0.03	-	-	1.20	5.52	17.68	931.30
Total	6,381.34	20,468.21	2,159.04	7,571.20	556.94	2,028.33	21,977.21	75,067.24	29,482.32	91,692.62	51,459.53	1,66,759.86	346.61	1,584.80	3,135.16	10,899.69	5,197.18	20,235.94	90.32	478.02	5,726.89	13,903.66	343.05	1,270.16	75,396.07	2,45,199.97

FORMNL-23 Reinsurance Risk Concentration

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

Statement for the Quarter Ended March 31,2016

(Rs in Lakhs)

Reinsurance Risk Concentration								
S.No.	Reinsurance Placements			Premium ceded to reinsurers				Premium ceded to reinsurers / Total reinsurance premium ceded (%)
		Proportional		Non-Proportional		Facultative		
		No of reinsurers	Premium ceded to reinsurers	No of reinsurers	Premium ceded to reinsurers	No of reinsurers	Premium ceded to reinsurers	
1	No. of Reinsurers with rating of AAA and above							0.00%
2	No. of Reinsurers with rating AA but less than AAA	3	498.83					3.85%
3	No. of Reinsurers with rating A but less than AA	14	4,641.52	10	53.91	6	1,572.14	48.35%
4	No. of Reinsurers with rating BBB but less than A							0.00%
5	No. of Reinsurers with rating less than BBE	1	0.78					0.01%
6	Indian Insurer and Reinsurer	1	5,847.18	1	29.84	10	319.09	47.80%
	Total	19.00	10,988.31	11.00	83.75	16.00	1,891.22	100.00%

FORM NL-24 Ageing of Claims

Date:

Quarter end as on 31st Mar 2016

Cholamandalam MS General Insurance Co Ltd

Registration No. 123

Date of Registration with the IRDA : July 15, 2002

(Rs in Lakh)

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	386	44	6	2	4	442	3786.36
2	Marine Cargo	5229	86	20	3	4	5342	1705.18
3	Marine Hull	0	0	0	0	0	0	0.00
4	Engineering	256	43	17	2	0	318	509.18
5	Motor OD	22789	196	52	2	24	23063	12823.93
6	Motor TP	1320	1073	1261	341	720	4715	15855.40
7	Health	5293	2	0	0	0	5295	1999.92
8	Overseas Travel	27	0	0	0	0	27	104.44
9	Personal Accident	471	16	0	0	0	487	854.46
10	Liability	65	3	2	0	3	73	54.34
11	Crop	21	1	0	3	0	25	9545.06
12	Miscellaneous	462	5	3	0	0	470	202.76

FORM NL-25 : Quarterly claims data for Non-Life

Insurer: Cholamandalam MS General Insurance Co. Ltd. **Date:** Quarter end as on 31st Mar'16
Registration No. 123
Date of Registration with the IRDA : July 15, 2002

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	667	1766	0	364	9254	29122	16291	84	477	143	108	0	143	58419
2	Claims reported during the period	496	5586	0	325	24152	4413	6133	51	694	116	35	0	524	42525
3	Claims Settled during the period	442	5342	0	318	23063	4715	5295	27	487	73	25	0	470	40257
4	Claims Repudiated during the period	99	59	0	22	1619	1	755	10	37	1	0	0	18	2621
5	Claims closed during the period	217	602	0	129	2788	1056	485	49	210	68	0	0	69	5673
6	Claims O/S at End of the period	405	1349	0	220	5936	27763	15889	49	437	117	118	0	110	52393
	Less than 3months	180	853	0	116	4649	4161	15857	23	212	51	31	0	90	26223
	3 months to 6 months	113	229	0	43	700	2619	15	8	36	25	21	0	9	3818
	6months to 1 year	45	115	0	35	232	4458	5	8	15	14	2	0	7	4936
	1year and above	67	152	0	26	355	16525	12	10	174	27	64	0	4	17416

FORM NL-26 - CLAIMS INFORMATION - KG Table I

Cholamandalam MS General Insurance (Date: Quarter end as on 31st Mar'16
Registration No. 123
Date of Registration with the IRDA : July 15, 2002

Solvency for the period ended 31st March 2016

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	21,121	12,057	13,161	2,187	2,411	1,974	2,411
2	Marine Cargo	7,571	875	6,850	1,146	909	1,233	1,233
3	Marine Hull	-	-	-	-	-	-	-
4	Motor	1,67,308	1,55,439	1,20,713	1,05,628	31,088	31,688	31,688
5	Engineering	2,206	1,017	1,902	598	221	285	285
6	Aviation	-	-	-	-	-	-	-
7	Laibilities	1,585	782	376	248	238	85	238
8	Others	26,550	11,066	20,259	6,166	3,717	4,254	4,254
9	Health	20,236	16,865	13,929	12,525	3,373	3,758	3,758
	Total	2,46,577	1,98,101	1,77,190	1,28,498	41,957	43,277	43,867

FORM NL-27 Offices information for Non-Life		
Cholamandalam MS General Insurance Co Ltd		
Registration No. 123		
Date of Registration with the IRDA : July 15, 2002		
<i>Statement for the Quarter ended March 31, 2016</i>		
Sl. No.	Office Information	Number
1	No. of offices at the beginning of the Quarter	115*
2	No. of branches approved during the Quarter	NIL
3	No. of branches opened during the Quarter	Out of approvals of previous year NIL
4		Out of approvals of this Quarter 1
5	No. of branches closed during the Quarter	Nil
6	No of offices at the end of the Quarter	116*
7	No. of branches approved but not opened	12
8	No. of rural branches	Nil
9	No. of urban branches	116**

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

**Reported as Urban & Metro as per the population classification provided by IRDA

FORM - 3B

(Read with Regulation 10)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

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

Statement as on: 31 Mar 2016PART - A

Statement of Investment Assets (General Insurer, Re-insurers)

(Business within India)Rs. Lakhs

Periodicity of Submission: Quarterly

Section I

No	PARTICULARS	SCH	AMOUNT
1	Investments	8	3,86,072.49
2	Loans	9	-
3	Fixed Assets	10	6,152.44
4	Current Assets		
	a. Cash & Bank Balance	11	2,896.96
	b. Advances & Other Assets	12	42,388.95
5	Current Liabilities		
	a. Current Liabilities	13	2,30,999.17
	b. Provisions	14	1,26,300.24
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		5,074.09
Application of Funds as per Balance Sheet (A)			75,137.34

Less: Other Assets	SCH	Amount
1 Loans (if any)	9	-
2 Fixed Assets (if any)	10	6,152.44
3 Cash & Bank Balance (if any)	11	2,896.96
4 Advances & Other Assets (if any)	12	42,388.95
5 Current Liabilities	13	2,30,999.17
6 Provisions	14	1,26,300.24
7 Misc. Exp not Written Off	15	-
8 Debit Balance of P&L A/c		5,074.09
Total (B)	TOTAL (B)	(3,10,935.15)
'Investment Assets' As per FORM 3B	(A-B)	3,86,072.49

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%		17,797.80	66,264.51	84,062.32	21.69%		84,062.32	85,268.57
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not less than 30%		26,503.53	98,677.54	1,25,181.07	32.31%		1,25,181.07	1,27,218.72
3	Investment subject to Exposure Norms									
	a. Housing & Loans to SG for Housing and FFE	Not less than 5%								
	1. Approved Investments			11,154.16	41,528.99	52,683.15	13.60%		52,683.15	53,164.34
	2. Other Investments									
	b. Infrastructure Investments	Not less than 10%								
	1. Approved Investments			11,944.13	44,470.20	56,414.33	14.56%	(337.86)	56,076.47	56,151.27
	2. Other Investments			544.38	2,026.82	2,571.19	0.66%	(53.71)	2,517.48	2,696.66
	c. Approved Investments	Not exceeding 55%		31,680.20	1,17,951.24	1,49,631.44	38.62%	(1,017.44)	1,48,614.00	1,49,654.62
	d. Other Investments			212.03	789.44	1,001.47	0.26%	(1.15)	1,000.32	1,004.17
Investment Assets			100%	82,038.42	3,05,444.23	3,87,482.65	100%	(1,410.16)	3,86,072.49	3,89,889.77

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: 3-May-16
Note: 1. (+) FRSM refers 'Funds representing Solvency Margin'
2. Other Investments' are as permitted under 27B(3)
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

Signature: _____
Full name: NV MURALI
Chief of Investments

PERIODIC DISCLOSURES

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

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

Date: **Quarter ended March 31, 2016**

(Rs in Lakhs)

	MARKET VALUE				Book Value			
	As at 31-03-2016	As % of total for this class	As at 31-03-2015	As % of total for this class	As at 31-03-2016	As % of total for this class	As at 31-03-2015	As % of total for this class
Break down by credit rating								
AAA rated	1,11,308.29	34.03%	86,883.38	33.47%	1,05,120.71	33.09%	85,704.88	33.58%
AA or better	84,856.80	25.94%	67,755.31	26.10%	83,874.98	26.40%	66,466.72	26.04%
Rated below AA but above A	3,181.54	0.97%	2,740.72	1.06%	3,000.00	0.94%	2,504.43	0.98%
Rated below A but above B	503.69	0.15%		0.00%	502.21	0.16%		0.00%
Any other (Sovereign)	1,27,218.72	38.90%	1,02,186.42	39.37%	1,25,181.07	39.40%	1,00,526.22	39.39%
	3,27,069.04		2,59,565.83		3,17,678.96		2,55,202.25	
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	29,428.54	9.00%	30,108.20	11.60%	29,298.39	9.22%	30,052.59	11.78%
More than 1 year and upto 3years	99,429.56	30.40%	79,321.11	30.56%	98,624.47	31.05%	77,537.44	30.38%
More than 3years and up to 7years	1,19,466.73	36.53%	71,287.11	27.46%	1,14,308.60	35.98%	70,417.08	27.59%
More than 7 years and up to 10 years	54,795.35	16.75%	66,984.59	25.81%	52,755.44	16.61%	65,677.72	25.74%
above 10 years	23,948.86	7.32%	11,864.82	4.57%	22,692.06	7.14%	11,517.42	4.51%
	3,27,069.04		2,59,565.83		3,17,678.96		2,55,202.25	
Breakdown by type of the issuer								
a. Central Government	85,268.57	26.07%	69,187.45	26.66%	84,062.32	26.46%	68,405.78	26.80%
b. State Government	41,950.14	12.83%	32,998.97	12.71%	41,118.75	12.94%	32,120.45	12.59%
c. Corporate Securities	1,99,850.32	61.10%	1,57,379.42	60.63%	1,92,497.89	60.60%	1,54,676.03	60.61%
	3,27,069.04		2,59,565.83		3,17,678.96		2,55,202.25	

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, 2016	Upto the Quarter ended March 31, 2016	For the Quarter ended March 31, 2015	Upto the Quarter ended March 31, 2015
1	Gross Written Premium (Direct) Growth	47.08%	29.71%	-4.82%	1.90%
2	Gross Direct Premium to Shareholders' Funds Ratio (No. of Times)	88.40%	287.51%	71.30%	262.92%
3	Growth Rate of Shareholders' Funds	6.30%	18.62%	4.35%	23.56%
4	Net Retention Ratio	82.78%	83.44%	86.96%	82.84%
5	Net Commission Ratio	1.36%	1.65%	2.78%	2.12%
6	Expenses of Management to Gross Direct Premium ratio	22.88%	25.75%	26.17%	26.83%
7	Combined Ratio	93.25%	100.37%	103.24%	103.85%
8	Technical Reserves to Net Premium Ratio (no. of Times)	-100.01%	161.57%	-59.00%	173.43%
9	Underwriting Balance Ratio (no. of Times)	-1.25%	-6.46%	-9.55%	-5.61%
10	Operating Profit Ratio ^	14.23%	10.36%	12.91%	12.41%
11	Liquid Assets to Liabilities Ratio #	-2.57%	14.39%	-4.00%	19.06%
12	Net Earnings Ratio	8.90%	7.19%	6.71%	8.73%
13	Return on Networth	5.88%	17.35%	3.52%	19.07%
14	Available Solvency Margin to required Solvency Margin ratio	160.60%	160.60%	159.00%	159.00%
15	NPA ratio - gross & net	Nil	Nil	Nil	Nil
	Gross NPA Ratio	Nil	Nil	Nil	Nil
	Net NPA Ratio	Nil	Nil	Nil	Nil

Equity Holding Pattern for Non-Life Insurers

1	(a) No. of shares	29,88,05,700	29,88,05,700	29,88,05,700	29,88,05,700
2	(b) Percentage of shareholding (Indian / Foreign)	60%/40%	60%/40%	74%/26%	74%/26%
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)	4.95	4.95	4.59	4.59
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	4.95	4.95	4.59	4.59
6	(iv) Book value per share (Rs) [net worth (Share capital + reserves + fair value change - P&L debit balance)/weighted average no. of shares]	29.01	29.01	24.06	24.06

Form NL-31- Related Party Transactions

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

Date: Quarter ended March 31, 2016

(Rs in Lakhs)

Sl.No.	NAME OF THE RELATED PARTY	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received*			
				For the Quarter ended March 31, 2016	Upto the Quarter ended March 31, 2016	For the Quarter ended March 31, 2015	Upto the Quarter ended March 31, 2015
1	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	FELLOW SUBSIDIARY	Claims Incurred (Net)	0.40	4.15	(0.09)	0.91
2	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	FELLOW SUBSIDIARY	Commission Exp	196.48	628.71	108.83	432.02
3	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	FELLOW SUBSIDIARY	Premium Received	0.98	0.98	0.10	2.60
4	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	FELLOW SUBSIDIARY	Expenses payable / (receivable)	-	-	24.54	24.54
5	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Commission Exp	-	-	(21.96)	-
6	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Claims Incurred (Net)	-	192.23	177.87	720.75
7	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Expenses payable / (receivable)	-	-	8.16	8.16
8	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Interest accrued	-	-	(57.62)	470.50
9	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Interest received	-	427.19	146.52	304.99
10	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Investments	-	3,679.49	-	2,012.76
11	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Management Expenses Paid	-	1,317.83	649.65	2,343.37
12	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Management Expenses recovered	-	7.18	4.94	18.74
13	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Marketing Expenses	-	-	-	-
14	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Payable - Advance Premium Deposit	-	-	210.48	210.48
15	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Payable(Net) - Claims Outstanding	-	-	49.59	49.59
16	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Premium Received	-	49.28	0.74	249.34
17	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	(Receivable) - Investments	-	-	(6,000.00)	(6,000.00)
18	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Investments redeemed	-	-	-	1,990.00
19	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Claims Incurred (Net)	5.79	16.12	2.42	10.91
20	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Expenses payable / (receivable)	193.52	233.20	111.70	111.70
21	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Fees Incurred for Risk Inspection and Advisory Services	254.78	1,149.09	473.83	1,859.97
22	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Management Expenses Paid	-	5.79	1.71	21.51
23	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Management Expenses recovered	20.51	58.56	11.10	35.24
24	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Premium Received	3.57	20.66	2.90	19.78
25	CHOLAMANDALAM SECURITIES LTD	FELLOW SUBSIDIARY	Brokerage Expenses	1.20	13.32	1.89	6.70
26	CHOLAMANDALAM SECURITIES LTD	FELLOW SUBSIDIARY	Claims Incurred (Net)	-	-	-	2.59
27	CHOLAMANDALAM SECURITIES LTD	FELLOW SUBSIDIARY	Premium Received	-	1.04	-	5.66
28	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Due (from)/ to other entities Carrying on Insurance Business	911.76	911.76	412.66	412.66
29	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Expenses payable / (receivable)	-	(24.67)	(14.50)	(14.50)
30	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Management Expenses Paid	88.56	100.64	3.52	95.35
31	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Management Expenses recovered	16.68	23.94	10.70	20.88
32	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Reinsurance recovery on claims	1,752.45	4,083.24	1,316.19	3,567.03
33	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	Rent Recovery	22.68	92.05	20.52	84.32
34	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	RI Commission	115.31	682.39	198.76	726.20
35	mitsui sumitomo insurance company ltd	JOINT VENTURE PARTNER	RI Premium Paid	1,212.77	4,927.16	1,264.05	4,820.13
36	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Claims Incurred (Net)	122.02	338.66	45.01	163.20
37	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Expenses payable / (receivable)	-	(4.85)	(10.46)	(10.46)

Sl.No.	NAME OF THE RELATED PARTY	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received*			
				For the Quarter ended March 31, 2016	Upto the Quarter ended March 31, 2016	For the Quarter ended March 31, 2015	Upto the Quarter ended March 31, 2015
38	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Payable(Net) - Claims Outstanding	43.40	36.35	12.70	12.70
39	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Premium Received	31.70	390.96	9.39	348.16
40	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Interest accrued	21.88	81.99	21.70	81.97
41	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Interest received	-	6.03	-	6.03
42	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	(Receivable) - Investments	(1,000.00)	(1,000.00)	(1,000.00)	(1,000.00)
43	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Management Expenses recovered	0.29	4.29	0.55	0.55
44	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Payable - Advance Premium Deposits	-	4.48	-	6.21
45	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Investment in debt instruments	-	-	-	-
46	SHANTHI GEARS LIMITED	FELLOW SUBSIDIARY	Management Expenses Paid	-	1.06	4.43	14.55
47	SHANTHI GEARS LIMITED	FELLOW SUBSIDIARY	Management Expenses recovered	1.28	6.83	1.38	5.54
48	SHANTHI GEARS LIMITED	FELLOW SUBSIDIARY	Expenses payable / (receivable)	-	(2.37)	(3.99)	(3.99)
49	SHANTHI GEARS LIMITED	FELLOW SUBSIDIARY	Premium Received	(0.51)	46.11	0.50	35.85
50	SHANTHI GEARS LIMITED	FELLOW SUBSIDIARY	Claims Incurred (Net)	-	-	-	-
51	MANAGING DIRECTOR	KEY MANAGEMENT PERSONNEL	Managerial Remuneration	38.27	214.78	35.74	189.56
52	MANAGING DIRECTOR	KEY MANAGEMENT PERSONNEL	Rent Paid	-	-	-	-
53	MANAGING DIRECTOR	KEY MANAGEMENT PERSONNEL	Premium Received	-	0.04	0	0
54	WHOLETIME DIRECTOR	KEY MANAGEMENT PERSONNEL	SECONDMENT CHARGES	6.33	25.33	6.33	25.33

Note: Cholamandalam Investment and Finance Company Ltd. is a Fellow subsidiary till August 31, 2015 and the details disclosed in the Related Party transactions as at date it ceased to be subsidiary for Tube Investments of India Limited.

FORM NL-32 Products Information**Insurer: Cholamandalam MS General Insurance Co. Ltd Date: Quarter ended March 31, 2016****Registration No. 123****Date of Registration with the IRDA : July 15, 2002**

<i>Products Information</i>							
<i>List below the products and/or add-ons introduced during the period</i>							
Sl. No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business*	Category of product	Date of filing of Product	Date IRDA confirmed filing/ approval
1	New Vehicle Replacement Cover		CHM-MO-A00-00-31-V01-15-16	Motor		23-06-2015	28-01-2016
2	Loss of Income Cover		CHM-MO-A00-00-32-V01-15-16	Motor		23-06-2015	28-01-2016
3	Full Depreciation Waiver Cover		CHM-MO-A00-00-33-V01-15-16	Motor		23-06-2015	28-01-2016
4	Chola Income Shield Insurance (Group)		IRDAI/HLT/CHSGI/P-H/V.I/24/15-16	Health		14-09-2015	29-01-2016

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

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

Solvency for the Period ended on 31st Mar 2016

Available Solvency Margin and Solvency Ratio

			(Rs. in Lacs)
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-AA):		3,44,642
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)		3,32,436
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		12,206
4	Excess in Policyholders' Funds (1-2-3)		-
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):		83,318
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		12,876
7	Excess in Shareholders' Funds (5-6)		70,442
8	Total Available Solvency Margin [ASM] (4+7)		70,442
9	Total Required Solvency Margin [RSM]		43,867
	RSM 1		41,957
	RSM 2		43,277
	RSM (Insurance Act)		5,000
	Max of above		43,867
10	Solvency Ratio (Total ASM/Total RSM)		1.606
11.	Outstanding Govt Dues ~ 1-6 months		-
12.	Revised ASM after forbearance		70,442
13.	Solvency Ratio after Forbearance		1.606

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: 31/03/2016

Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mr.Pradeep V Bhide	Chairman	No Change
2	Mr. A V Muralidharan	Non-executive Independent Director	No Change
3	Ms.Shubhalakshmi Panse	Non-executive Independent Director	No Change
4	Mr. N S R Chandra Prasad	Non-executive Independent Director	No Change
5	Mr.N Srinivasan	Director	No Change
6	Mr.Maki Kumagai	Director	No Change
7	Mr.S S Gopalarathnam	Managing Director	No Change
8	Mr. Takahiko Shibakawa	Wholetime Director	No Change

Key Persons as defined in IRDA Registration of Companies Regulations, 2000

Sl. No.	Name of person	Role/designation
1	Mr.S S Gopalarathnam	Managing Director & Chief Executive Officer
2	Mr.Vedamarayanan Seshadri	Chief Marketing Officer
3	Mr.S K Rangaswamy	Chief Financial Officer and Chief Risk Officer
4	Mr.Suresh Krishnan	Chief Compliance Officer and Chief of Internal Audit
5	Mr.N V Murali	Chief Investment Officer
6	Mr.R Arunachalam	Appointed Actuary

FORM NL-35-NON PERFORMING ASSETS-7A

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

Statement as on: 31-Mar-16 Name of the Fund _____
Details of Investment Portfolio - Combined including Motor Pool
Periodicity of Submission : Quarterly

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

CERTIFICATION

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

Date: 03-05-2016

SIGNATURE _____

Note:

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

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

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

FULL NAME & DESIGNATION: N.V. Murali
Chief Investment Officer

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Date of Registration with the IRDA : July 15, 2002

Statement as on: 31 Mar 2016

Name of the Fund _____

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

34.61%

Rs Lakhs

No.	Category of Investment	Category Code	Current Quarter					Year to Date (current year)					Year to Date (previous year) ³				
			Investment as on 31-03-2016 (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 31-03-2016 (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 31-03-2015 (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
A	CENTRAL GOVERNMENT SECURITIES																
A01	Central Government Bonds	CGSB	84,062.32	85,268.57	1,657.66	8.16%	5.34%	84,062.32	85,268.57	6,680.23	8.35%	5.46%	67,339.57	68,163.67	5,493.02	9.24%	6.10%
A02	Special Deposits	CSPD	-	-	-			-	-	-			-	-	-		
A03	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	0.00%	0.00%	-	-	14.64	5.50%	3.59%	1,066.20	1,023.78	64.26	5.47%	3.61%
A04	Treasury Bills	CTRB	-	-	-			-	-	-			-	-	99.76	8.52%	5.62%
B	STATE GOVERNMENT / OTHER APPROVED SECURITIES																
B01	Central Government Guaranteed Loans / Bonds	CGSL	-	-	-					-			-	-	-		
B02	State Government Bonds	SGGB	41,118.75	41,950.14	913.07	9.26%	6.05%	41,118.75	41,950.14	3,401.80	9.93%	6.49%	32,120.45	32,998.97	3,213.56	10.50%	6.93%
B03	State Government Guaranteed Loans	SGGL	-	-	-			-	-	-			-	-	-		
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA	-	-	-			-	-	-			-	-	-		
B05	Guaranteed Equity	SGGE	-	-	-			-	-	-			-	-	-		
C	HOUSING SECTOR INVESTMENTS																
	a) Approved Investment																
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	-	-	-			-	-	-			-	-	-		
	TAXABLE BONDS																
C06	Bonds / Debentures issued by HUDCO	HTHD	-	-	-			-	-	-			-	-	-		
C07	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	51,112.63	51,593.82	1,159.67	9.32%	6.09%	51,112.63	51,593.82	3,896.17	9.73%	6.37%	34,306.83	34,895.88	3,680.55	10.19%	6.73%
C08	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body	HTDA	-	-	-			-	-	-			-	-	-		
	TAX FREE BONDS																
C09	Bonds / Debentures issued by HUDCO	HFHD	-	-	-			-	-	-			-	-	-		
C10	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HFDN	1,570.52	1,570.52	27.12	6.92%	6.92%	1,570.52	1,570.52	141.41	9.39%	9.39%	1,840.92	1,840.92	125.42	7.40%	7.40%
C11	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body	HFDA	-	-	-			-	-	-			-	-	-		

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Date of Registration with the IRDA : July 15, 2002

Statement as on: 31 Mar 2016

Name of the Fund

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

34.61%

Rs Lakhs

[illegible]

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Date of Registration with the IRDA : July 15, 2002

Statement as on: 31 Mar 2016

Name of the Fund _____

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

34.61%

Rs Lakhs

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³						
			Investment as on 31-03-2016 (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 31-03-2016 (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 31-03-2015 (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
E01	PSU - Equity shares - Quoted	EAEQ	4,237.73	3,190.20	19.44	0.49%	0.49%	4,237.73	3,190.20	186.51	5.79%	5.79%	1,896.33	1,713.91	93.52	12.81%	12.81%
E02	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	7,349.07	7,493.07	58.08	0.82%	0.82%	7,349.07	7,493.07	277.89	5.39%	5.39%	2,872.54	3,114.89	102.76	6.69%	6.69%
E03	Equity Shares - Companies incorporated outside India (invested prior to IRDA Regulations)	EFES	-	-	-			-	-	-			-	-	-		
E04	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	496.43	380.60	-	0.00%	0.00%	496.43	380.60	5.00	1.34%	1.34%	-	-	16.87	0.47%	0.47%
E05	Corporate Securities - Bonds - (Taxable)	EPBT	-	-	-	0.00%	0.00%	-	-	18.40	8.22%	5.37%	498.53	497.08	235.09	13.93%	9.19%
E06	Corporate Securities - Bonds - (Tax Free)	EPBF	-	-	-			-	-	-			-	-	-		
E07	Corporate Securities - Preference Shares	EPNQ	-	-	-			-	-	-			-	-	-		
E08	Corporate Securities - Investment in Subsidiaries	ECIS	-	-	-			-	-	-			-	-	-		
E09	Corporate Securities - Debentures	ECOS	70,825.41	71,610.50	1,659.34	9.79%	6.40%	70,825.41	71,610.50	6,690.30	10.21%	6.67%	70,583.39	71,986.68	6,238.62	9.95%	6.57%
E10	Corporate Securities - Debentures / Bonds/ CPs /Loan - (Promoter Group)	EDPG	10,653.29	10,908.82	270.09	10.18%	6.66%	10,653.29	10,908.82	1,032.16	10.20%	6.67%	6,995.84	7,209.20	685.50	10.35%	6.83%
E11	Corporate Securities - Derivative Instruments	ECDI	-	-	-			-	-	-			-	-	-		
E12	Investment properties - Immovable	EINP	2,882.51	2,882.51	-	0.00%	0.00%	2,882.51	2,882.51	-	0.00%	0.00%	-	-	-		
E13	Loans - Policy Loans	ELPL	-	-	-			-	-	-			-	-	-		
E14	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	-	-	-			-	-	-			-	-	-		
E15	Loans - Secured Loans - Mortgage of Property outside India (Term Loan)	ELMO	-	-	-			-	-	-			-	-	-		
E16	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	51,287.00	51,287.00	1,161.81	8.93%	5.84%	51,287.00	51,287.00	4,761.45	9.01%	5.89%	55,460.00	55,460.00	3,714.39	9.41%	6.21%
E17	Deposits - CDs with Scheduled Banks	EDCD	-	-	-			-	-	-			-	-	-		
E18	Deposits - Repo / Reverse Repo	ECMR	-	-	-			-	-	-			-	-	-		
E19	Deposit with Primary Dealers duly recognised by Reserve Bank of India	EDPD	-	-	-			-	-	-			-	-	-		
E20	CCIL - CBLO	ECBO	-	-	-			-	-	-			-	-	-		
E21	Commercial Papers	ECCP	-	-	-			-	-	-			-	-	21.88	12.00%	7.92%
E22	Application Money	ECAM	-	-	-			-	-	-			-	-	-		
E23	Corporate Securities Mutual Funds	EGMF	1,900.00	1,901.93	66.76	7.89%	5.16%	1,900.00	1,901.93	326.07	7.82%	5.11%	500.00	500.36	298.93	8.62%	5.69%
E24	Corporate Securities Mutual Funds Promoters Group	EMPG	-	-	-			-	-	-			-	-	-		
F	OTHER THAN APPROVED INVESTMENTS														-		
F01	Bonds - PSU - Taxable	OBPT	-	-	-			-	-	-			-	-	-		
F02	Bonds - PSU - Tax Free	OBPF	-	-	-			-	-	-			-	-	-		
F03	Equity Shares (incl Co-op Societies)	OESH	1.47	0.32	-	0.00%	0.00%	1.47	0.32	-	0.00%	0.00%	-	-	-		

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Date of Registration with the IRDA : July 15, 2002

Statement as on: 31 Mar 2016

Name of the Fund _____

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

34.61%

Rs Lakhs

No.	Category of Investment	Category Code	Current Quarter					Year to Date (current year)					Year to Date (previous year) ³				
			Investment as on 31-03-2016 (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 31-03-2016 (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 31-03-2015 (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
F04	Equity Shares (PSUs & Unlisted)	OEPU	-	-	-			-	-	-			-	-	-		
F05	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	-	-	-			-	-	-			-	-	-		
F06	Debentures	OLDB	1,000.00	1,003.84	25.48	10.25%	6.70%	1,000.00	1,003.84	88.24	10.25%	6.70%	-	-	221.40	10.33%	6.82%
F07	Debentures / Bonds/ CPs / Loans etc. - (Promoter Group)	ODPG	-	-	-			-	-	-	0.00%	0.00%	-	-	162.62	10.52%	6.94%
F08	Commercial Papers	OACP	-	-	-			-	-	-			-	-	-		
F09	Preference Shares	OPSH	-	-	-			-	-	-			-	-	-		
F10	Venture Fund	OVNF	-	-	-			-	-	-			-	-	-		
F11	Short term Loans (Unsecured Deposits)	OSLU	-	-	-			-	-	-			-	-	-		
F12	Term Loans (without Charge)	OTLW	-	-	-			-	-	-			-	-	-		
F13	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-			-	-	-			-	-	-		
F14	Mutual Funds - (under Insurer's Promoter Group)	OMPG	-	-	-			-	-	-			-	-	-		
F15	Derivative Instruments	OCDI	-	-	-			-	-	-			-	-	-		
F16	Securitised Assets	OPSA	-	-	-			-	-	-			-	-	-		
F17	Investment properties - Immovable	OIPI	-	-	-			-	-	-			-	-	-		
	TOTAL		3,87,482.65	3,89,889.77	8,316.12	8.87%	5.80%	3,87,482.65	3,89,889.77	32,067.74	9.50%	6.21%	3,16,410.39	3,20,715.23	28,326.00	10.06%	6.64%

CERTIFICATION

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

Date: 3-May-16

Signature _____

Full Name NV MURALI

Chief of Investments

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

Registration Number: 123

Date of Registration with the IRDA : July 15, 2002

Statement as on: 31 Mar 2016

Name of Fund _____

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs Lakhs

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter</u> ¹								
	11.15% REL INFRA DB 30-03-2017	IODS	502.21	21-06-2012	CRISIL	A	A-	15-02-2016	
B.	<u>As on Date</u> ²								
	10.25% MAGMA FINCORP DB 23-06-2016	OLDB	500.00	23-06-2014	CARE	CARE AA	CARE AA-	22-05-2015	
	10.25% MAGMA FINCORP DB 23-06-2017	OLDB	500.00	23-06-2014	CARE	CARE AA	CARE AA-	22-05-2015	
	11.15% REL INFRA DB 30-03-2017	IODS	502.21	21-06-2012	CRISIL	A	A-	15-02-2016	
	11.40% TATA POWER DB 02-06-2021	IODS	2,000.00	07-06-2011	CRISIL	AA	AA-	17-10-2013	

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: 3-May-16

Signature _____

Full Name NV MURALI

Chief of Investments

PERIODIC DISCLOSURES

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

Cholamandalam MS General Insurance Co Ltd **Date:** **As at 31st Mar 16**
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 2015-16		For Q4 FY 2014-15		Upto 31.03.2016		Upto 31.03.2015	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	6,381	79,122	3,623	70,218	20,468	2,79,664	12,434	2,27,972
2	Cargo & Hull	2,159	1,400	1,772	1,384	7,571	5,457	6,413	5,596
3	Motor TP	29,482	3,56,925	20,901	2,69,382	91,693	11,68,118	68,693	9,08,924
4	Motor OD **	21,977		16,795		75,067		59,216	
5	Engineering	557	926	629	2,454	2,028	4,226	2,479	9,475
6	Workmen's Compensation	100	505	117	549	523	2,238	537	2,222
7	Employer's Liability	247	251	120	179	1,062	959	640	768
8	Aviation	-	-	-	-	-	-	-	-
9	Personal Accident	3,135	14,636	1,855	16,224	10,899	51,983	6,510	45,260
10	Health	5,197	24,251	4,004	27,240	20,236	78,399	17,286	91,423
11	Others*	6,160	14,537	1,448	14,687	15,652	57,623	14,835	59,555
	Total	75,395	4,92,553	51,264	4,02,317	2,45,199	16,48,667	1,89,043	13,51,195

PERIODIC DISCLOSURES

FORM NL-39

Rural & Social Obligations (Quarterly Returns)

Cholamandalam MS General Insurance Co Ltd

Date:

Quarter ended Mar 31, 2016

Registration Number: 123

Date of Registration with the IRDA : July 15, 2002

(Rs in Lakhs)

Rural & Social Obligations (Quarterly Returns)					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	244	56.69	86834.44
		Social			
2	Cargo & Hull	Rural	3	1.08	0.00
		Social			
3	Motor TP	Rural	190228	8318.92	0.00
		Social			
4	Motor OD	Rural	190078	6810.56	1351547.60
		Social			
5	Engineering	Rural	39	17.17	4276.25
		Social			
6	Workmen's Compensation	Rural			
		Social			
7	Employer's Liability	Rural			
		Social			
8	Aviation	Rural			
		Social			
9	Personal Accident	Rural	114	1.64	404.00
		Social			
10	Health	Rural	48	1143.74	202554.70
		Social			
11	Others*	Rural	19501	14629.88	16815.45
		Social			

Insurer: Cholamandalam MS General Insurance Co Ltd

Registration Number: 123

Date of Registration with the IRDA : July 15, 2002

(Rs in Lakhs)

Sl.No.	Business Acquisition through different channels					Up to the period YTD Mar' 16		Same period of the previous year YTD Mar'15	
	Channels	Current Quarter For the Quarter Mar'16		Same quarter Previous Year For the Quarter Mar'15					
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	30394	3810	14515	1680	86863	10826	45601	5226
2	Corporate Agents-Banks	193737	20896	183732	18210	697452	73870	636563	67787
3	Corporate Agents -Others	88194	17385	76788	9600	282147	67332	217607	39971
4	Brokers	64830	6256	51125	4475	230541	21395	177425	27302
5	Micro Agents	0	0	0	0	0	0	0	0
6	Direct Business	115399	27048	76157	17298	351665	71777	273999	48757
	Total (A)	492553	75396	402317	51263	1648667	245199	1351195	189043
1	Referral (B)	0	0	0	0	0	1	0	0
	Grand Total (A+B)	492553	75396	402317	51263	1648667	245200	1351195	189043

Note:

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

FORM NL-41 GRIEVANCE DISPOSAL

Chola mandalam MS General Insurance Co Ltd

Date:

Quarter ended March 31, 2016

Registration Number: 123

Date of Registration with the IRDA : July 15, 2002

Grievance Disposal for the period upto March 31, 2016 during the financial year 2015-16

SI 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
b)	Claim	9	209	135	29	32	22	779
c)	Policy	3	321	314	2	3	8	1094
d)	Premium		1	1				5
e)	Refund		3	3				68
f)	Coverage							4
g)	Covernote		1	1				26
h)	Product	1		1				8
i)	Others	4	38	31	1	3	4	228
	Total Number of Complaints	17	573	486	32	38	34	2213

2	Total no. of policies during the previous year*	2710020
3	Total no. of claims during the previous year	187581
4	Total no. of policies during the current year*	2954086
5	Total no. of claims during the current year	157075
6	Total no. of policy complaints (current year) per 10000 policies (current year)	4.0
7	Total no. of claim complaints (current year) per 10000 claims registered (current year)	50.0

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Upto 7 days	32		32
b)	7 - 15 days	2		2
c)	15 - 30 days			
d)	30 - 90 days			
e)	90 days & beyond			
	Total Number of Complaints	34	0	34