

FORM NL-1-B-RA

Name of the Insurer: Cholamandalam MS General Insurance Company Ltd

Registration No. 123 and Date of Registration with the IRDA July 15, 2002

REVENUE ACCOUNT FIRE FOR THE YEAR ENDED 31ST MARCH 2015

	Particulars	Schedule	For the Quarter	Upto the Quarter	For the Corresponding Quarter of the Preceeding year	Upto the Quarter of the preceeding year
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4-	1,14,975	4,34,097	1,05,194	4,09,681
2	Profit/ Loss on sale/redemption		5,819	9,566	706	1,895
3	Others Administrative Charges		182	555	197	601
	Investment Income -TP Pool		27,650	52,343	22,268	41,564
4	Interest, Dividend & Rent – Gross		30,616	1,05,566	25,799	63,730
	TOTAL (A)		1,79,242	6,02,127	1,54,164	5,17,471
1	Claims Incurred (Net)	NL-5-	98,257	2,76,885	99,555	2,79,373
2	Commission	NL-6-	3,405	42,288	5,760	27,279
3	Operating Expenses related to	NL-7-	37,236	1,44,260	26,890	1,26,460
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		1,38,898	4,63,433	1,32,205	4,33,112
	Operating Profit/(Loss) from		40,344	1,38,694	21,959	84,359
	APPROPRIATIONS					
	Transfer to Shareholders' Account		40,344	1,38,694	21,959	84,359
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be		-	-	-	-
	TOTAL (C)		40,344	1,38,694	21,959	84,359

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

REVENUE ACCOUNT MARINE FOR THE YEAR ENDED 31ST MARCH 2015

	Particulars	Schedule	For the Quarter	Upto the Quarter	For the Corresponding Quarter of the Preceeding year	Upto the Quarter of the preceeding year
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4-	55,721	2,02,702	47,072	2,01,133
2	Profit/ Loss on sale/redemption		666	1,385	135	335
3	Others Administrative Charges		223	484	188	583
4	Interest, Dividend & Rent – Gross		899	15,282	4,886	11,267
	TOTAL (A)		57,509	2,19,853	52,281	2,13,318
1	Claims Incurred (Net)	NL-5-	21,937	1,45,416	20,990	1,15,246
2	Commission	NL-6-	(9,922)	(10,604)	(11,398)	(43,806)
3	Operating Expenses related to	NL-7-	6,503	39,527	5,491	32,988
4	Premium Deficiency			-		-
	TOTAL (B)		18,518	1,74,339	15,083	1,04,428
	Operating Profit/(Loss) from		38,991	45,514	37,198	1,08,890
	APPROPRIATIONS					
	Transfer to Shareholders' Account		38,991	45,514	37,198	1,08,890
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		38,991	45,514	37,198	1,08,890

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

REVENUE ACCOUNT MISCELLANEOUS FOR THE YEAR ENDED 31ST MARCH 2015

	Particulars	Schedule	For the Quarter	Upto the Quarter	For the Corresponding Quarter of the Preceeding year	Upto the Quarter of the preceeding year
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4-	34,75,615	1,41,84,232	35,46,968	1,37,02,823
2	Profit/ Loss on sale/redemption		1,07,799	1,79,195	9,039	35,152
3	Others Administrative Charges		11	108	21	527
	Investment Income -TP Pool		4,462	8,327	4,854	8,075
4	Interest, Dividend & Rent – Gross		6,40,695	22,98,407	4,34,481	15,79,528
	TOTAL (A)		42,28,582	1,66,70,269	39,95,363	1,53,26,105
1	Claims Incurred (Net)	NL-5-	26,23,255	1,06,38,918	29,43,745	1,09,79,392
2	Commission	NL-6-	1,30,593	3,00,643	(1,067)	2,35,174
3	Operating Expenses related to	NL-7-	10,83,088	40,74,535	9,26,775	36,23,190
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		38,36,936	1,50,14,096	38,69,453	1,48,37,756
	Operating Profit/(Loss) from		3,91,646	16,56,173	1,25,910	4,88,349
	APPROPRIATIONS					
	Transfer to Shareholders' Account		3,91,646	16,56,173	1,25,910	4,88,349
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be		-	-	-	-
	TOTAL (C)		3,91,646	16,56,173	1,25,910	4,88,349

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

FORM NL-2-B-PL

Name of the Insurer: Cholamandalam MS General Insurance Company Ltd

Registration No. 123 and Date of Registration with the IRDA July 15, 2002

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31st March 2015

	Particulars	Schedule	For the Quarter	Upto the Quarter	For the Corresponding Quarter of the Preceeding year	Upto the Quarter of the preceeding year
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		40,344	1,38,694	21,959	84,359
	(b) Marine Insurance		38,991	45,514	37,198	1,08,890
	(c) Miscellaneous Insurance		3,91,646	16,56,173	1,25,910	4,88,349
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		18,978	2,29,738	1,03,274	4,38,668
	(b) Profit on sale of investments		31,949	55,681	2,858	13,700
	Less: Loss on sale of investments		16	(282)	(325)	(657)
3	OTHER INCOME (To be specified)		-	-	11,864	11,864
	TOTAL (A)		5,21,924	21,25,518	3,02,738	11,45,173
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		83,845	1,13,845	14,500	1,24,000
	(b) Bad debts written off		-	-	-	-
	(c) Employees' Remuneration and Welfare Benefits		287	6,490	3,273	4,398
	(d) Others (CSR Provision)		2,627	9,377	-	-
	(e) Others		-	-	-	1,000
	TOTAL (B)		75,759	1,18,712	17,773	1,29,398
	Profit Before Tax		4,46,165	20,06,806	2,84,965	10,15,775
	Provision for Taxation		1,46,515	6,35,836	90,787	3,14,802
			2,99,650	13,70,970	1,94,178	7,00,973
	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)	(5,00,000)	(5,00,000)
	Balance of profit/ loss brought forward from last year		-	5,50,860	-	3,49,887
	Balance carried forward to Balance Sheet		(7,00,350)	9,21,830	(3,05,822)	5,50,860

Notes: to Form NL-1-B-RA and NL-2-B- PL

- Premium income received from business concluded in and outside India shall be separately disclosed.
- Reinsurance premiums whether on business ceded or accepted are to be brought into account gross (i.e. before deducting commissions) under the head reinsurance premiums.
- Claims incurred shall comprise claims paid, specific claims settlement costs wherever applicable and change in the outstanding provision for claims at the year-end..
- 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.
- Fees and expenses connected with claims shall be included in claims.
- Under the sub-head "Others" shall be included items like foreign exchange gains or losses and other items.
- Interest, dividends and rentals receivable in connection with an investment should be stated as gross amount, the amount of income tax deducted at source being included under 'advance taxes paid and taxes deducted at source'..
- Income from rent shall include only the realised rent. It shall not include any notional rent.

FORM NL-3-B-BS

Name of the Insurer: Cholamandalam MS General Insurance Company Ltd

Registration No. 123 and Date of Registration with the IRDA July 15, 2002

BALANCE SHEET AS AT 31st MARCH 2015

	Schedule	As at Mar 31, 2015	As at Mar 31, 2014 for the corresponding previous year
		(Rs.'000)	(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	42,02,042	28,31,072
FAIR VALUE CHANGE ACCOUNT		4,663	5,297
BORROWINGS	NL-11-Borrowings Schedule	-	
TOTAL		71,94,762	58,24,426
APPLICATION OF FUNDS			
INVESTMENTS	NL-12-Investment Schedule	3,16,45,703	2,32,82,144
LOANS	NL-13-Loans Schedule	-	
FIXED ASSETS	NL-14-Fixed Assets Schedule	6,16,719	5,76,748
DEFERRED TAX ASSET		2,10,907	6,743
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	4,42,474	2,49,119
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	31,72,978	71,48,256
Sub-Total (A)		36,15,452	73,97,375
CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	1,99,54,696	1,74,58,684
PROVISIONS	NL-18-Provisions Schedule	89,39,323	79,79,900
DEFERRED TAX LIABILITY			
Sub-Total (B)		2,88,94,019	2,54,38,584
NET CURRENT ASSETS (C) = (A - B)		(2,52,78,567)	(1,80,41,209)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT			
TOTAL		71,94,762	58,24,426

CONTINGENT LIABILITIES

	Particulars	As at Mar 31, 2015	As at Mar 31, 2014 for the corresponding previous year
		(Rs.'000)	(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	7,57,902	9,00,251
6	Reinsurance obligations to the extent not provided for in accounts	-	-
7	Others - Repudiated / Disputed Claim	-	27,600
	TOTAL	7,57,902	9,27,851

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

	Particulars	For the Quarter	Upto the Quarter	For the Corresponding Quarter of the Preceeding year	Upto the Quarter of the preceeding year
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Premium from direct business written	51,26,260	1,89,04,309	53,85,995	1,85,51,145
	Service Tax				
	Adjustment for change in reserve for unexpired risks				
	Gross Earned Premium	51,26,260	1,89,04,309	53,85,995	1,85,51,145
	Add: Premium on reinsurance accepted	11,248	60,129	16,117	1,66,491
	Less : Premium on reinsurance ceded	6,69,921	32,54,948	12,45,933	31,97,669
	Net Premium	44,67,587	1,57,09,490	41,56,179	1,55,19,967
	Adjustment for change in reserve for unexpired risks	8,21,276	8,88,459	4,56,945	12,06,330
	Premium Earned (Net)	36,46,311	1,48,21,031	36,99,234	1,43,13,637

Note: Reinsurance premiums whether on business ceded or accepted are to be brought into account, before deducting commission, under the head of reinsurance premiums.

FORM NL-5 - CLAIMS SCHEDULE**Name of the Insurer: Cholamandalam MS General Insurance Company Ltd****Registration No. 123 and Date of Registration with the IRDA July 15, 2002****CLAIMS INCURRED [NET]**

	Particulars	For the Quarter	Upto the Quarter	For the Corresponding Quarter of the Preceeding year	Upto the Quarter of the preceeding year
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Claims paid				
	Direct claims	31,45,463	96,65,255	29,68,407	96,35,012
	Add Claims Outstanding at the end of the year	7,13,858	1,39,16,350	15,20,958	89,38,692
	Less Claims Outstanding at the beginning of the year	-	89,38,692	-	42,24,845
	Gross Incurred Claims	38,59,321	1,46,42,913	44,89,365	1,43,48,859
	Add :Re-insurance accepted to direct claims	21	(51,409)	1,83,900	9,65,035
	Less :Re-insurance Ceded to claims paid	11,15,893	35,30,285	16,08,975	39,39,883
	Total Claims Incurred	27,43,449	1,10,61,219	30,64,290	1,13,74,011

Notes:

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

FORM NL-6-COMMISSION SCHEDULE**NAME OF THE INSURER: CHOLAMANDALAM MS GENERAL INSURANCE CO.LTD.****REGISTRATION NO. 123 AND DATE OF REGISTRATION WITH IRDA JULY 15, 2002****COMMISSION -**

Particulars	For the Quarter	Upto the Quarter	For the Corresponding Quarter of the Preceeding year	Upto the Quarter of the preceeding year
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	2,14,559	8,13,374	2,19,618	7,22,528
Add: Re-insurance Accepted	339	749		-
Less: Commission on Re-insurance Ceded	90,821	4,81,796	2,26,323	5,03,881
Net Commission	1,24,077	3,32,327	(6,705)	2,18,647
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated				
Agents	13,862	42,999	9,477	32,895
Brokers	31,986	1,25,930	60,175	1,94,048
Corporate Agency	1,68,711	6,44,445	1,49,966	4,95,585
Referral	-	-	-	-
Others (pl. specify)	-	-	-	-
TOTAL (B)	2,14,559	8,13,374	2,19,618	7,22,528

Note: The profit/ commission, if any, are to be combined with the Re-insurance accepted or Re-insurance ceded figures.

FORM NL-7-OPERATING EXPENSES SCHEDULE**NAME OF THE INSURER: CHOLAMANDALAM MS GENERAL INSURANCE CO.LTD.****REGISTRATION NO. 123 AND DATE OF REGISTRATION WITH IRDA JULY 15, 2002****OPERATING EXPENSES RELATED TO INSURANCE BUSINESS**

	Particulars	For the Quarter	Upto the Quarter	For the Corresponding Quarter of the Preceding year	Upto the Quarter of the preceding year
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	1,89,295	8,23,591	1,78,123	7,12,627
2	Travel, conveyance and vehicle running expenses	37,933	1,40,203	39,542	1,22,805
3	Training expenses	11,169	46,572	3,973	16,077
4	Rents, rates & taxes	23,047	87,508	21,293	85,918
5	Repairs	5,333	18,939	4,270	17,844
6	Printing & stationery	15,219	73,239	22,196	72,729
7	Communication	13,186	56,456	11,635	54,564
8	Legal & professional charges	(70,202)	(27,986)	18,577	51,695
9	Auditors' fees, expenses etc	-	-	-	-
	(a) as auditor	363	1,900	280	1,900
	(b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	31	300	30	300
	(ii) Insurance matters		-		-
	(iii) Management services; and				
	(c) in any other capacity	340	430	340	430
	Out of Pocket expenses	4	50	14	60
10	Advertisement and publicity	94,313	4,84,711	99,187	3,54,886
11	Interest & Bank Charges	8,149	23,772	6,531	22,288
12	Others (to be specified)	-	-	-	-
	Power and Electricity	3,473	33,482	6,832	31,669
	Information Technology Expenses	38,076	1,41,312	29,847	1,16,464
	Marketing Expenses	5,19,402	14,23,156	2,98,517	13,07,301
	Operating Lease Charges	7,472	23,973	10,161	40,307
	IRDA Registration renewal fees	(1)	9,275	-	16,209
	Service Tax Expense	6,177	40,089	8,800	57,300
	Outsourcing Expenses	1,47,994	5,13,284	1,33,656	4,47,438
	Net Exchange (Gain) / Loss	623	623	713	638
	Co-insurance Administrative Charges	518	2,174	276	1,592
	Terrorism Pool - Management Expenses	1,643	10,220	1,592	10,235
	DR Pool - Administrative Expenses (Net)	512	1,157	190	775
	Miscellaneous Expenses (Net)	31,549	1,74,077	26,399	1,08,851
13	Depreciation	41,209	1,55,815	36,182	1,29,736
	Less: Write back of provision no longer required	-	-	-	-
	TOTAL	11,26,827	42,58,322	9,59,156	37,82,638

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**NAME OF THE INSURER: CHOLAMANDALAM MS GENERAL INSURANCE CO.LTD.****REGISTRATION NO. 123 AND DATE OF REGISTRATION WITH IRDA JULY 15, 2002****SHARE CAPITAL**

	Particulars	As at Mar 31, 2015	As at Mar 31, 2014 for the corresponding previous year
		(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	22,11,157	22,11,157

*Notes:**(a) Particulars of the different classes of capital should be separately stated.**(b) The amount capitalised on account of issue of bonus shares should be disclosed.**(c) In case any part of the capital is held by a holding company, the same should be separately disclosed.*

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE**SHARE CAPITAL****NAME OF THE INSURER: CHOLAMANDALAM MS GENERAL INSURANCE CO.LTD.****REGISTRATION NO. 123 AND DATE OF REGISTRATION WITH IRDA JULY 15, 2002****PATTERN OF SHAREHOLDING****[As certified by the Management]**

Shareholder	As at Mar 31, 2015		As at Mar 31, 2014 for the corresponding previous year	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
• Indian	22,11,16,218	74	22,11,16,218	74
• Foreign	7,76,89,482	26	7,76,89,482	26
Others				
TOTAL	29,88,05,700	100	29,88,05,700	100

FORM NL-10-RESERVE AND SURPLUS SCHEDULE

NAME OF THE INSURER: CHOLAMANDALAM MS GENERAL INSURANCE CO.LTD.

REGISTRATION NO. 123 AND DATE OF REGISTRATION WITH IRDA JULY 15, 2002

RESERVES AND SURPLUS

	Particulars	As at Mar 31, 2015	As at Mar 31, 2014 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	14,32,645	7,50,825
	Add: Premium on shares issued during the year		6,81,820
		14,32,645	14,32,645
4	General Reserves	8,47,567	8,47,567
	Add: Transfer from Profit and Loss account	10,00,000	
	Add: Transfer from Contingency Reserve for Unexpired Risk		
		18,47,567	8,47,567
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	9,21,830	5,50,860
	TOTAL	42,02,042	28,31,072

Note:

Additions to and deductions from the reserves should be disclosed under each of the specified heads.

FORM NL-11-BORROWINGS SCHEDULE**NAME OF THE INSURER: CHOLAMANDALAM MS GENERAL INSURANCE CO.LTD.****REGISTRATION NO. 123 AND DATE OF REGISTRATION WITH IRDA JULY 15, 2002****BORROWINGS**

	Particulars	As at Mar 31, 2015	As at Mar 31, 2014 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (financial lease from IBM India Pvt. Ltd)	-	-
	TOTAL	-	-

*Notes:**a) The extent to which the borrowings are secured shall be separately disclosed stating the nature of the security under each sub-head.**b) Amounts due within 12 months from the date of Balance Sheet should be shown separately*

FORM NL-12-INVESTMENT SCHEDULE
NAME OF THE INSURER: CHOLAMANDALAM MS GENERAL INSURANCE CO.LTD.
REGISTRATION NO. 123 AND DATE OF REGISTRATION WITH IRDA JULY 15, 2002

Investments

	Particulars	As at Mar 31, 2015	As at Mar 31, 2014 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
	LONG TERM INVESTMENTS		
1	Government Securities and Government Guaranteed Bonds including Treasury Bills	93,97,406	74,27,141
2	Other Approved Securities	-	-
3	Approved Investments	-	-
	(a) Debenture / Bonds	92,72,506	78,39,617
	(b) Fixed Deposits with Banks	38,50,500	11,05,500
	(C) Equity Shares (Net of Fair Value Change)	4,68,958	1,05,464
4	Investments in Infrastructure and Social Sector	36,53,710	29,13,470
5	Other than Approved Investments	2,51,828	2,52,397
	Less : Provision for diminution in value of investments	-	(11,000)
	Total A	2,68,94,908	1,96,32,589
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	6,55,217	1,50,638
2	Other Approved Securities	-	-
3	Approved Investments	-	-
	(a) Debentures/ Bonds	21,50,044	6,00,264
	(b) Fixed Deposits with Banks	16,95,500	18,50,000
	(c) Money market Instruments	-	47,812
	(d) Mutual Fund (Liquid Schemes)	50,036	-
4	Investments in Infrastructure and Social Sector	1,99,998	4,00,612
5	Other than Approved Investments	-	6,00,229
	Total B	47,50,795	36,49,555
	TOTAL	3,16,45,703	2,32,82,144

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) Government Securities aggregating to Rs. 106,620 thousands (As at March 31, 2014 - Rs. 108,362 thousands) have been deposited with HDFC Bank under Section 7 of the Insurance Act, 1938.
(4) Details of Cost and Market Value (Rs. '000) :

	As at Mar 31, 2015		As at Mar 31, 2014	
	Cost	Market Value	Cost	Market Value
a) Equity Shares listed	5,24,814	5,29,441	1,01,899	96,196
b) Mutual Funds	50,000	50,036		
b) Government and other securities	1,00,52,623	1,02,18,642	75,77,779	73,19,995
c) Fixed Deposit with Banks	55,46,000	55,46,000	29,55,500	29,55,500
d) Corporate Bonds	1,54,67,602	1,57,27,403	1,26,04,857	1,26,38,259
e) Money Market Instruments	0	0	47,812	47,812
	3,16,41,039	3,20,71,522	2,32,87,847	2,30,57,762

(5) Pursuant to Para 10 of IRDA (Investment) (Fifth Amendment) Regulations 2013, Rs. 25,593,658 thousands of the investments representing the Technical Reserves as at March 31, 2015 has been notionally allocated as Policy holders' Funds.

(6) Investments in the holding Company as at March 31, 2015 is Rs. 98,806 thousands (Previous Year - Rs. 97,692 thousands)

NL - 13 LOANS SCHEDULE

NAME OF THE INSURER: CHOLAMANDALAM MS GENERAL INSURANCE CO.LTD.

REGISTRATION NO. 123 AND DATE OF REGISTRATION WITH IRDA JULY 15, 2002

	Particulars	As at Mar 31, 2015	As at Mar 31, 2014 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others (to be specified)	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION	-	-
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others (to be specified)	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION	-	-
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION	-	-
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-

Notes:

(a) Short-term loans shall include those, which are repayable within 12 months from the date of balance sheet. Long term loans shall be the loans other than short-term loans.

(b) Provisions against non-performing loans shall be shown separately.

(c) The nature of the security in case of all long term secured loans shall be specified in each case. Secured loans for

the purposes of this schedule, means loans secured wholly or partly against an asset of the company.

(d) Loans considered doubtful and the amount of provision created against such loans shall be disclosed.

FORM NL-14-FIXED ASSETS SCHEDULE**NAME OF THE INSURER: CHOLAMANDALAM MS GENERAL INSURANCE CO.LTD.****REGISTRATION NO. 123 AND DATE OF REGISTRATION WITH IRDA JULY 15, 2002****FIXED ASSETS**

(Rs.'000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	As at Mar 31, 2014	Additions	Deductions	As at Mar 31, 2015	As at Mar 31, 2014 Opening	For The Period	On Sales/ Adjustments	To Date	As at Mar 31, 2015 Closing	As at Mar 31, 2014 Closing
Land-Freehold	37,191	-	-	37,191	-	-	-	-	37,191	37,191
Buildings	3,11,164	38,821	-	3,49,985	15,333	5,635	-	20,968	3,29,017	2,95,831
Furniture & Fittings	38,694	6,198	613	44,279	26,834	6,463	613	32,684	11,595	11,860
Information Technology Equipment	2,20,350	44,211	3,938	2,60,623	1,57,451	41,721	3,928	1,95,244	65,379	62,899
Intangibles Computers	3,65,244	63,216	-	4,28,460	2,69,211	69,633	-	3,38,844	89,616	96,033
Vehicles	19,343	6,533	2,724	23,152	8,197	5,471	2,589	11,079	12,073	11,146
Office Equipment	21,712	3,649	44	25,317	17,156	3,546	44	20,658	4,659	4,556
Electrical Fittings	32,247	7,562	1,443	38,366	21,258	6,002	1,443	25,817	12,549	10,989
Improvement to Premises	83,927	24,294	178	1,08,043	37,987	17,344	178	55,153	52,890	45,940
TOTAL	11,29,872	1,94,484	8,940	13,15,416	5,53,427	1,55,815	8,795	7,00,447	6,14,969	5,76,445
Work in progress	-	-	-	-	-	-	-	-	1,750	303
Grand Total	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	5,76,748
PREVIOUS YEAR	9,25,511	2,24,145	19,784	11,29,872	4,39,295	1,29,736	15,604	5,53,427	5,76,748	

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

FORM NL-15-CASH AND BANK BALANCE SCHEDULE**NAME OF THE INSURER: CHOLAMANDALAM MS GENERAL INSURANCE CO.LTD.****REGISTRATION NO. 123 AND DATE OF REGISTRATION WITH IRDA JULY 15, 2002****CASH AND BANK BALANCES**

	Particulars	As at Mar 31, 2015	As at Mar 31, 2014 for the corresponding previous year
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	2,55,871	81,184
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)		
	(bb) Others		
	(b) Current Accounts	1,73,885	1,55,295
3	Money at Call and Short Notice	-	-
	(a) With Banks		
	(b) With other Institutions		
4	Others (Bank deposits under lien)	12,718	12,640
	TOTAL	4,42,474	2,49,119
	Cash balance includes:		
	Cheques in hand	82,099	79,357
	Remittances in transit	1,68,804	-

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

NAME OF THE INSURER: CHOLAMANDALAM MS GENERAL INSURANCE CO.LTD.

REGISTRATION NO. 123 AND DATE OF REGISTRATION WITH IRDA JULY 15, 2002

ADVANCES AND OTHER ASSETS

	Particulars	As at Mar 31, 2015	As at Mar 31, 2014 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	12,888	7,983
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	27,670	1,72,572
6	Others (to be specified)		
	Advances to Employees	719	757
	Advances to Vendors	6,413	11,750
	Service Tax Unutilised Credit/paid in advance	24,462	68,622
	Service tax paid under protest (Note 8 (c) of Schedule 16)	48,217	47,566
	Other Advances / Deposits	3,79,499	24,871
	TOTAL (A)	4,99,868	3,34,121
	OTHER ASSETS		
1	Income accrued on investments	9,75,421	7,53,051
2	Outstanding Premiums	7,22,115	8,24,641
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	1,92,725	2,08,441
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	-	54,119
	Receivable from Terrorism Pool [includes investment income	7,39,138	6,13,785
	Receivable from IMTPIP	-	42,59,810
	Receivable from Declined Risk Pool	-	60,176
	Deposits for Premises and Advance Rent	43,711	40,112
	TOTAL (B)	26,73,110	68,14,135
	TOTAL (A+B)	31,72,978	71,48,256

Notes:

(a) The items under the above heads shall not be shown net of provisions for doubtful amounts. The amount of provision against each head should be shown separately.

(b) The term 'officer' should conform to the definition of that term as given under the Companies Act, 1956.

(c) Sundry Debtors will be shown under item 9(others)

FORM NL-17-CURRENT LIABILITIES SCHEDULE**NAME OF THE INSURER: CHOLAMANDALAM MS GENERAL INSURANCE CO.LTD.****REGISTRATION NO. 123 AND DATE OF REGISTRATION WITH IRDA JULY 15, 2002****CURRENT LIABILITIES**

	Particulars	As at Mar 31, 2015	As at Mar 31, 2014 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
1	Agents' Balances	57,838	38,724
2	Balances due to other insurance companies	2,01,100	8,06,152
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	1,10,764	2,51,158
5	Unallocated Premium	3,79,457	4,42,054
6	Sundry creditors	5,27,686	5,75,388
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding		
	- Other than IMTPIP (Net of Reinsurance)	1,39,16,350	89,38,692
	- Dismantled IMTPIP	45,69,148	62,30,899
	- DR pool	8,381	-
9	Due to Officers/ Directors	-	-
10	Others (to be specified)		
	Book Overdraft	80,299	8,931
	Tax and Other Withholdings	8,460	46,939
	Environment Relief Fund	177	-
	Service Tax Payable	963	524
	Value Added Tax Payable	-	4
	Unclaimed amounts of policyholders	94,073	1,19,219
	TOTAL	1,99,54,696	1,74,58,684

FORM NL-18-PROVISIONS SCHEDULE**NAME OF THE INSURER: CHOLAMANDALAM MS GENERAL INSURANCE CO.LTD.****REGISTRATION NO. 123 AND DATE OF REGISTRATION WITH IRDA JULY 15, 2002****PROVISIONS**

	Particulars	As at Mar 31, 2015	As at Mar 31, 2014 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
1	Reserve for Unexpired Risk	87,50,822	78,62,363
	Less: Unabsorbed RSBY Enrollment costs	(5,044)	(36,853)
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	1,93,545	1,54,390
6	Reserve for Premium Deficiency	-	-
	TOTAL	89,39,323	79,79,900

FORM NL-19 MISC EXPENDITURE SCHEDULE**NAME OF THE INSURER: CHOLAMANDALAM MS GENERAL INSURANCE CO.LTD.****REGISTRATION NO. 123 AND DATE OF REGISTRATION WITH IRDA JULY 15, 2002****MISCELLANEOUS EXPENDITURE****(To the extent not written off or adjusted)**

	Particulars	As at Mar 31, 2015	As at Mar 31, 2014 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	TOTAL	-	-

*Notes:**(a) No item shall be included under the head "Miscellaneous Expenditure" and carried forward unless:*

- 1. some benefit from the expenditure can reasonably be expected to be received in future, and*
- 2. the amount of such benefit is reasonably determinable.*

(b) The amount to be carried forward in respect of any item included under the head "Miscellaneous Expenditure" shall not exceed the expected future revenue/other benefits related to the expenditure.

FORM NL-20-RECEIPT AND PAYMENTS SCHEDULE**NAME OF THE INSURER: CHOLAMANDALAM MS GENERAL INSURANCE CO.LTD.****REGISTRATION NO. 123 AND DATE OF REGISTRATION WITH 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	1,88,04,801
Other receipts	23,22,554
Payments to the re-insurers, net of commissions and claims	(13,44,373)
Receipts /(Payments) from /to co-insurers, net of claims recovery	(45,139)
Payments of claims	(96,91,277)
Payments of commission and brokerage	(7,94,260)
Payments of other operating expenses	(41,74,604)
Preliminary and pre-operative expenses	
Deposits, advances and staff loans	(1,13,503)
Income taxes paid (Net)	(6,95,188)
Service tax paid	(22,74,264)
Other payments	
Cash flows before extraordinary items	
Cash flow from extraordinary operations	
Net cash flow from operating activities	19,94,747
Cash flows from investing activities:	
Purchase of fixed assets	(1,95,931)
Proceeds from sale of fixed assets	972
Financial Lease Payments	
Purchases of investments	(7,01,86,287)
Loans disbursed	-
Received from IMTPIP	37,04,182
Sales of investments	6,19,13,347
Repayments received	-
Rents/Interests/ Dividends received	29,68,127
Investments in money market instruments and in liquid mutual funds (Net)*	
Expenses related to investments	(5,802)
Net cash flow from investing activities	(18,01,392)
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:	1,93,355
Cash and cash equivalents at the beginning of the year	2,49,119
Cash and cash equivalents at the end of the year	4,42,474

*Investments in mutual funds where these are used as parking vehicles pending investment are to be indicated (net).

PERIODIC DISCLOSURES

FORM NL-21 Statement of Liabilities

Insurer: Cholamandalam MS General Insurance Co Ltd

(Rs in Lakhs)

Statement of Liabilities									
		As at 31st Mar 15				As at 31st Mar 14			
Sl.No.	Particular	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	8,234	3,021	147	11,402	6,109	2,156	144	8,409
2	Marine								
a	Marine Cargo	589	839	177	1,605	561	704	165	1,430
b	Marine Hull	-	-	-	-	-	-	-	-
3	Miscellaneous								
a	Motor	62,990	1,11,531	63,175	2,37,696	58,622	97,922	45,498	2,02,042
b	Engineering	811	434	106	1,351	794	516	104	1,414
c	Aviation	-	-	-	-	-	-	-	-
d	Liabilities	393	227	102	722	303	279	99	681
e	Others	7,716	2,009	712	10,437	6,419	694	985	8,098
4	Health Insurance	6,773	2,029	431	9,233	5,815	2,028	402	8,245
5	IMTPIP	-	-	-	-	-	-	-	-
6	Total Liabilities	87,508	1,20,090	64,850	2,72,448	78,623	1,04,299	47,397	2,30,319

FORM NL-22

Geographical Distribution of Business

Insurer: Cholamandalam MS General Insurance Co Ltd

GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER: I (Apr'14 - Mar'15)

(Rs in Lakhs)

States	Fire		Marine(Cargo)		Engineering		Motor own damage		Motor Third Party		Motor - Total		Liability Insurance		Personal Accident		Medical Insurance		Irrerseas Medical Insuran		Crop Insurance		Miscellaneous		Total	
	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter
Andhra Pradesh	47.96	203.94	(0.73)	1.16	3.20	12.44	700.79	2,174.08	805.91	2,459.53	1,506.70	4,633.61	3.02	5.52	0.86	1.86	19.92	53.51	2.58	18.22	-	-	1.95	8.28	1,585.45	4,938.54
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Assam	35.64	117.11	13.32	37.82	29.77	89.83	422.91	1,633.92	415.64	1,458.57	838.54	3,092.48	0.14	1.53	0.21	2.89	15.82	48.45	0.01	0.04	33.90	190.86	8.05	25.29	975.40	3,606.30
Bihar	134.71	463.82	0.51	5.47	6.35	27.50	687.82	2,200.51	686.09	2,115.63	1,373.91	4,316.14	0.24	1.16	0.20	0.55	40.59	130.30	-	0.05	-	8,335.68	22.82	75.55	1,579.32	13,356.20
Chattisgarh	55.61	167.92	0.97	1.34	4.22	14.46	420.61	1,555.07	489.06	1,700.18	909.67	3,255.25	0.63	1.99	0.99	1.22	5.79	24.05	-	0.44	-	1,408.96	6.22	15.27	984.10	4,890.90
Goa	14.87	48.45	1.34	22.17	8.98	17.80	73.49	260.49	98.57	347.84	172.07	608.33	3.91	10.69	0.82	7.80	12.38	55.37	0.09	1.86	-	-	0.67	1.89	215.13	774.35
Gujarat	363.75	1,207.79	38.43	182.82	43.45	154.29	840.20	2,576.57	935.13	3,029.70	1,775.34	5,606.26	17.09	80.25	15.43	46.76	91.41	229.42	2.37	15.55	-	-	85.79	249.09	2,433.05	7,772.25
Haryana	8.98	42.43	-	(0.84)	0.19	0.44	139.28	649.28	181.27	797.75	320.55	1,447.03	-	-	6.11	6.32	3.49	6.57	-	-	-	-	1.83	3.69	341.15	1,505.64
Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jammu and Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jharkhand	15.52	56.46	0.37	1.26	36.08	111.40	553.33	1,913.75	527.59	1,799.18	1,080.92	3,712.93	-	3.27	0.27	19.24	128.45	144.36	0.00	0.11	-	-	0.43	6.27	1,262.05	4,055.29
Karnataka	168.71	608.61	450.62	639.24	22.06	166.26	1,188.66	3,875.96	1,401.56	4,917.70	2,590.22	8,793.66	9.24	70.49	32.11	49.74	70.55	636.38	9.60	36.19	147.01	147.49	9.99	44.95	3,510.12	11,193.01
Kerala	63.78	199.58	7.93	28.96	5.75	21.59	894.57	2,648.94	842.56	2,938.51	1,737.13	5,587.45	0.57	3.51	1.10	2.77	33.28	100.01	0.86	6.15	-	-	6.71	23.13	1,857.11	5,973.15
Madhya Pradesh	203.01	587.82	48.78	176.10	16.71	61.78	637.39	2,745.17	815.35	2,935.48	1,452.74	5,680.66	8.94	24.78	11.28	25.93	86.30	254.27	0.30	2.45	15.74	17.28	31.95	121.37	1,875.75	6,952.43
Maharashtra	732.05	2,772.08	234.88	826.22	118.49	435.80	2,458.24	7,974.63	2,093.06	6,796.01	4,551.29	14,770.64	83.34	328.57	84.33	288.92	539.43	1,361.62	13.85	109.28	-	-	48.64	207.43	6,406.29	21,100.56
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Orissa	23.23	74.43	1.67	5.69	10.30	39.20	423.67	1,592.01	532.80	1,912.52	956.47	3,504.53	1.89	3.88	0.13	0.19	8.44	45.75	0.10	0.30	-	-	6.02	20.70	1,008.26	3,694.67
Punjab	66.51	221.70	1.51	4.86	3.36	9.15	210.03	974.51	386.34	1,198.80	596.38	2,173.32	0.16	0.38	23.76	26.95	19.14	53.90	0.76	5.48	-	-	8.99	29.70	720.56	2,525.43
Rajasthan	61.85	237.87	17.32	48.34	17.05	87.48	1,567.12	6,054.74	2,864.44	8,036.81	4,431.56	14,091.55	3.38	32.68	3.83	23.50	33.36	99.51	0.25	1.23	-	180.39	11.11	40.01	4,579.71	14,842.55
Sikkim	4.90	14.81	0.29	0.49	0.86	10.27	10.66	91.05	11.31	84.11	21.97	175.15	-	-	-	-	0.29	0.70	-	-	-	-	0.28	0.64	28.59	202.06
Tamil Nadu	483.33	1,816.98	300.18	1,403.69	86.33	459.70	1,966.97	6,599.15	2,944.36	9,978.03	4,911.33	16,577.19	26.17	198.33	1,575.85	5,758.54	2,537.28	8,698.94	37.78	210.82	-	(0.02)	29.71	179.13	9,987.95	35,303.30
Telangana	293.62	645.28	17.67	55.68	27.41	140.69	701.71	2,368.20	841.43	2,577.03	1,543.14	4,945.23	9.70	51.86	55.35	84.80	32.15	113.56	6.03	27.26	-	-	5.89	24.53	1,990.97	6,088.88
Tripura	5.51	15.15	4.33	9.36	8.05	22.50	182.10	630.58	233.35	753.21	415.44	1,383.79	0.05	0.76	-	0.49	1.62	4.82	-	0.01	-	-	0.39	1.59	435.39	1,438.49
Uttar Pradesh	147.70	447.57	15.67	34.56	11.45	41.89	933.19	3,881.78	1,140.37	3,969.28	2,073.56	7,851.06	5.51	7.90	2.99	12.02	71.96	176.66	1.03	3.36	802.11	1,770.53	25.01	93.95	3,156.98	10,439.50
Uttarakhand	51.91	150.99	3.36	14.18	2.30	9.25	110.31	435.87	214.84	698.46	325.15	1,134.33	0.47	0.80	0.14	0.54	11.14	27.83	0.02	0.39	-	-	8.94	29.59	403.43	1,367.90
West Bengal	93.66	292.50	19.47	56.00	41.35	113.43	770.57	3,059.83	1,019.66	3,742.70	1,790.24	6,802.54	8.45	21.13	3.05	11.46	38.53	125.02	0.56	4.23	-	-	15.25	53.75	2,010.56	7,480.04
Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Chandigarh	47.92	160.22	0.15	0.16	1.96	4.82	108.75	459.20	171.81	590.85	280.56	1,050.04	-	0.01	7.01	9.91	13.03	35.88	0.20	0.23	-	-	1.96	7.48	352.79	1,268.76
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Delhi	486.80	1,847.52	593.84	2,858.24	122.74	424.04	691.42	2,501.89	1,056.40	3,206.33	1,747.82	5,708.22	53.30	326.54	28.92	127.51	185.71	4,845.51	14.50	89.80	-	895.34	17.60	86.73	3,251.22	17,209.45
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	11.19	33.02	-	-	0.19	2.62	101.63	358.76	191.84	648.97	293.47	1,007.73	0.10	0.55	0.30	0.78	4.06	13.61	0.02	0.26	-	-	1.92	4.81	311.24	1,063.37
Total	3,622.70	12,434.06	1,771.89	6,412.98	628.58	2,478.62	16,795.42	59,215.92	20,900.75	68,693.18	37,696.18	1,27,909.11	236.28	1,176.56	1,855.06	6,510.67	4,004.10	17,285.98	90.91	533.69	998.76	12,946.50	358.15	1,354.83	51,262.60	1,89,043.01

PERIODIC DISCLOSURES

FORM NL-23 Reinsurance Risk Concentration

Insurer: **Cholamandalam MS General Insurance Co Ltd**

Date:

31-Mar-15

Statement for the Quarter Ended March 31,2015

(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	1	409.25					6.47%
3	No. of Reinsurers with rating A but less than AA	14	1,467.23	9	6.35	4	812.45	36.11%
4	No. of Reinsurers with rating BBB but less than A							0.00%
5	No. of Reinsurers with rating less than BBB	1	1.24					0.02%
6	Indian Insurer and Reinsurer	1	3,387.17	1	2.72	9	243.48	57.40%
	Total	17	5,264.89	10	9.07	13	1,055.93	100.00%

PERIODIC DISCLOSURES

FORM NL-24 Ageing of Claims

Insurer: **Cholamandalam MS General Insurance Co. Ltd.**

Date:

Quarter end as on 31st Mar'15

(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	21	48	83	55	14	221	3355.81
2	Marine Cargo	3159	862	396	167	43	4627	1197.33
3	Marine Hull	-	-	-	-	-	-	-
4	Engineering	37	58	64	22	5	186	189.71
5	Motor OD	13484	4044	951	264	214	18957	8125.08
6	Motor TP	79	208	691	1297	2637	4912	13141.70
7	Health	1862	7450	56	-	-	9368	1879.79
8	Overseas Travel	38	-	-	-	-	38	183.96
9	Personal Accident	217	64	124	43	12	460	719.45
10	Liability	9	56	37	7	3	112	41.20
11	Crop	10	33	39	2	-	84	1926.18
12	Miscellaneous	433	11	3	-	3	450	167.34

PERIODIC DISCLOSURES

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

Insurer: Cholamandalam MS General Insurance Co. Ltd. Date: Quarter end as on 31st Mar'15

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	468	2140	-	295	5671	28768	11182	67	531	186	161	-	238	49707
2	Claims reported during the period	204	4571	-	215	20120	5775	12812	64	563	70	48	-	389	44831
3	Claims Settled during the period	221	4627	-	186	18957	4912	9368	38	460	112	84	-	450	39415
4	Claims Repudiated during the period	138	689	-	76	1161	4	1811	7	127	22	-	-	89	4124
5	Claims closed during the period	1	4	-	-	2338	1037	2095	32	90	-	-	-	9	5606
6	Claims O/S at End of the period	312	1391	-	248	3335	28590	10720	54	417	122	125	-	79	45393
7	Less than 3months	122	823	-	113	2360	4480	8692	33	191	34	11	-	51	16910
8	3 months to 6 months	54	268	-	51	328	2758	9	7	28	23	36	-	11	3573
9	6months to 1 year	78	170	-	49	249	5210	140	9	13	29	75	-	9	6031
10	1year and above	58	130	-	35	398	16142	1879	5	185	36	3	-	8	18879

FORM NL-26 - CLAIMS INFORMATION - KG Table I

Insurer: Cholamandalam MS General Insurance Company Ltd

Date:

Quarter end as on 31st Mar'15

Solvency for the period ended 31st March 2015

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

Item No.	Description	PREMIUM						RSM
		Gross Premium	Net Premium	Gross incurred claim	Net incurred Claim	RSM-1	RSM-2	
1	Fire	13,077	6,886	5,697	2,769	1,377	998	1,377
2	Marine Cargo	6,413	1,347	5,067	1,454	770	912	912
3	Marine Hull	-	-	-	-	-	-	-
4	Motor	1,27,749	1,16,859	1,11,453	92,374	23,372	27,712	27,712
5	Engineering	2,598	1,217	870	611	260	183	260
6	Aviation	-	-	-	-	-	-	-
7	Laibilities	1,177	790	328	185	176	74	176
8	Others	21,346	7,909	20,246	4,890	2,988	4,252	4,252
9	Health	17,286	14,712	9,034	8,329	2,942	4,248	4,248
	Total	1,89,646	1,49,720	1,52,695	1,10,612	31,885	38,379	38,937

PERIODIC DISCLOSURES

FORM NL-27

Offices information for Non-Life

Insurer: **Cholamandalam MS General Insurance Co Ltd**

Date: **31.03.2015**

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the Quarter		109*
2	No. of branches approved during the Quarter		0
3	No. of branches opened during the Quarter	Out of approvals of previous year	1
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		110*
7	No. of branches approved but not opened		3
8	No. of rural branches		Nil
9	No. of urban branches		110

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

FORM NL 28

(Read with Regulation 10)

Name of the Insurer: Cholamandalam MS General Insurance Company Limited

Registration Number: 123

Statement as on: 31 Mar 2015

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

(Business within India)

Periodicity of Submission: Quarterly

PART - A

Rs.Lakhs

Section I

No	PARTICULARS	SCH	AMOUNT
1	Investments	8	3,16,457.03
2	Loans	9	-
3	Fixed Assets	10	6,167.19
4	Current Assets		
	a. Cash & Bank Balance	11	4,424.74
	b. Advances & Other Assets	12	31,729.78
5	Current Liabilities		
	a. Current Liabilities	13	1,99,546.96
	b. Provisions	14	89,393.23
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		2,109.07

Application of Funds as per Balance Sheet (A)

67,729.48

	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	6,167.19
3	Cash & Bank Balance (if any)	11	4,424.74
4	Advances & Other Assets (if any)	12	31,729.78
5	Current Liabilities	13	1,99,546.96
6	Provisions	14	89,393.23
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		2,109.07
Total (B)		TOTAL (B)	(2,48,727.55)
'Investment Assets' As per FORM 3B		(A-B)	3,16,457.03

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%		13,074.03	55,331.75	68,405.78	21.62%		68,405.78	69,187.45
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not less than 30%		19,213.03	81,313.19	1,00,526.22	31.77%		1,00,526.22	1,02,186.42
3	Investment subject to Exposure Norms									
	a. Housing & Loans to SG for Housing and FFE	Not less than 5%								
	1. Approved Investments			6,908.72	29,239.03	36,147.75	11.42%		36,147.75	36,736.80
	2. Other Investments									
	b. Infrastructure Investments	Not less than 10%								
	1. Approved Investments			7,330.85	31,025.56	38,356.41	12.12%	41.45	38,397.86	38,555.31
	2. Other Investments			491.84	2,081.55	2,573.39	0.81%	(55.10)	2,518.28	2,754.58
	c. Approved Investments	Not exceeding 55%		26,529.36	1,12,277.26	1,38,806.62	43.87%	60.29	1,38,866.92	1,40,482.13
	d. Other Investments			-	-	-	0.00%		-	-
Investment Assets		100%		60,473.81	2,55,936.58	3,16,410.39	100%	46.64	3,16,457.03	3,20,715.23

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: 5-May-15

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

Cholamandalam MS General Insurance Company limited 123-Combined including Motor Pool

31-03-2015

(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
Particulars	As at 31-03-2015	As % of total for this class	As at 31-03-2014	As % of total for this class	As at 31-03-2015	As % of total for this class	As at 31-03-2014	As % of total for this class
Break down by credit rating								
AAA rated	86,883.38	33.47%	72,648.66	35.99%	85,704.88	33.58%	70,825.53	35.01%
AA or better	67,755.31	26.10%	47,323.99	23.45%	66,466.72	26.04%	47,192.22	23.33%
Rated below AA but above A	2,740.72	1.06%	8,663.01	4.29%	2,504.43	0.98%	8,508.94	4.21%
Rated below A but above B		0.00%	-	0.00%		0.00%	-	0.00%
Any other (Sovereign)	1,02,186.42	39.37%	73,199.95	36.27%	1,00,526.22	39.39%	75,777.79	37.46%
	2,59,565.83		2,01,835.61		2,55,202.25		2,02,304.48	
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	30,108.20	11.60%	17,985.25	8.91%	30,052.59	11.78%	17,995.55	8.90%
More than 1 year and upto 3years	79,321.11	30.56%	62,647.08	31.04%	77,537.44	30.38%	62,753.67	31.02%
More than 3years and up to 7years	71,287.11	27.46%	52,136.24	25.83%	70,417.08	27.59%	52,822.21	26.11%
More than 7 years and up to 10 years	66,984.59	25.81%	69,022.19	34.20%	65,677.72	25.74%	68,679.49	33.95%
above 10 years	11,864.82	4.57%	44.85	0.02%	11,517.42	4.51%	53.56	0.03%
	2,59,565.83		2,01,835.61		2,55,202.25		2,02,304.48	
Breakdown by type of the issuer								
a. Central Government	69,187.45	26.66%	46,133.42	22.86%	68,405.78	26.80%	48,108.68	23.78%
b. State Government	32,998.97	12.71%	27,066.53	13.41%	32,120.45	12.59%	27,669.11	13.68%
c. Corporate Securities	1,57,379.42	60.63%	1,28,635.66	63.73%	1,54,676.03	60.61%	1,26,526.69	62.54%
	2,59,565.83		2,01,835.61		2,55,202.25		2,02,304.48	

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.

Cholamandalam MS General Insurance Company Ltd

Analytical Ratios for Non-Life companies

Sl.No.	Particular	For the quarter	Upto the quarter	Corresponding quarter of the preceeding year	Upto the quarter of the preceeding year
1	Gross Written Premium (Direct) Growth	-4.82%	1.90%	20.53%	14.45%
2	Gross Direct Premium to Shareholders' Funds Ratio (No. of Times)	0.71	2.63	0.93	3.19
3	Growth Rate of Shareholders' Funds	4.35%	23.56%	3.51%	33.48%
4	Net Retention Ratio	86.96%	82.84%	76.94%	82.92%
5	Net Commission Ratio	2.78%	2.12%	-0.16%	1.41%
6	Expenses of Management to Gross Direct Premium ratio	26.17%	26.83%	21.89%	24.29%
7	Combined Ratio	103.24%	103.85%	105.75%	105.24%
8	Technical Reserves to Net Premium Ratio (no. of Times)	(0.59)	1.73	(0.42)	1.48
9	Underwriting Balance Ratio (no. of Times)	(0.10)	(0.06)	(0.09)	(0.07)
10	Operating Profit Ratio ^	12.91%	12.41%	4.99%	4.75%
11	Liquid Assets to Liabilities Ratio #	(0.04)	0.19	0.01	0.35
12	Net Earnings Ratio	6.71%	8.73%	4.65%	4.52%
13	Return on Networth	3.52%	19.07%	3.01%	12.05%
14	Available Solvency Margin to required Solvency Margin ratio	1.59	1.59	1.61	1.61
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)	74%/26%	74%/26%	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)	4.59	4.59	2.37	2.37
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	4.59	4.59	2.37	2.37
6	(iv) Book value per share (Rs) [net worth (Share capital + reserves + fair value change - P&L debit balance)/weighted average no. of shares]	24.06	24.06	1.95	1.95

PERIODIC DISCLOSURES

FORM NL-31 : Related Party Transactions

Cholamandalam MS General Insurance Company Limited
Date:
31-Mar-15
(Rs in Lakhs)

Related Party Transactions

Sl.No.	NAME OF THE RELATED PARTY	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received *			
				For the quarter	up to the Quarter	Corresponding quarter of the preceeding year	up to the Quarter of the preceeding year
1	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	FELLOW SUBSIDIARY	Claims Incurred (Net)	(0.09)	0.91	(41.05)	1.43
2	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	FELLOW SUBSIDIARY	Commission Exp	108.83	432.02	136.79	494.33
3	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	FELLOW SUBSIDIARY	Premium Received	0.10	2.60	0.09	6.83
4	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	FELLOW SUBSIDIARY	Expenses payable / (receivable)	24.54	24.54	17.63	17.63
5	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Commission Exp	(21.96)	-	-	-
6	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Claims Incurred (Net)	177.87	720.75	197.02	528.30
7	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Expenses payable / (receivable)	8.16	8.16	8.40	8.40
8	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Interest accrued	(57.62)	470.50	(135.78)	347.54
9	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Interest received	146.52	304.99	71.94	301.11
10	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Investments	-	2,012.76	-	2,000.00
11	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Management Expenses Paid	649.65	2,343.37	1,847.73	1,938.25
12	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Management Expenses recovered	4.94	18.74	8.16	27.01
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	111.32	197.83
15	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Payable(Net) - Claims Outstanding	49.59	49.59	59.48	59.48
16	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Premium Received	0.74	249.34	1.44	474.22
17	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	(Receivable) - Investments	(6,000.00)	(6,000.00)	(5,990.00)	(5,990.00)
18	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Investments redeemed	-	1,990.00	-	-
19	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Claims Incurred (Net)	2.42	10.91	0.56	5.69
20	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Expenses payable / (receivable)	111.70	111.70	85.04	85.04
21	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Fees Incurred for Risk Inspection and Advisory Services	473.83	1,859.97	362.02	824.25
22	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Management Expenses Paid	1.71	21.51	8.97	26.56
23	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Management Expenses recovered	11.10	35.24	26.97	46.03
24	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Premium Received	2.90	19.78	3.67	28.78
25	CHOLAMANDALAM SECURITIES LTD	FELLOW SUBSIDIARY	Brokerage Expenses	1.89	6.70	1.16	3.08
26	CHOLAMANDALAM SECURITIES LTD	FELLOW SUBSIDIARY	Claims Incurred (Net)	-	2.59	0.19	4.74
27	CHOLAMANDALAM SECURITIES LTD	FELLOW SUBSIDIARY	Premium Received	-	5.66	0.18	16.23

Related Party Transactions							
Sl.No.	NAME OF THE RELATED PARTY	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received *			
				For the quarter	up to the Quarter	Corresponding quarter of the preceeding year	up to the Quarter of the preceeding year
28	mitsui sumitomo insurance company ltd	JOINT VENTURE PARNTER	Due (from)/ to other entities Carrying on Insurance Business	412.66	412.66	(1,080.34)	(1,080.34)
29	mitsui sumitomo insurance company ltd	JOINT VENTURE PARNTER	Expenses payable / (receivable)	(14.50)	(14.50)	(30.90)	(30.90)
30	mitsui sumitomo insurance company ltd	JOINT VENTURE PARNTER	Management Expenses Paid	3.52	95.35	12.10	103.61
31	mitsui sumitomo insurance company ltd	JOINT VENTURE PARNTER	Management Expenses recovered	10.70	20.88	12.48	25.03
32	mitsui sumitomo insurance company ltd	JOINT VENTURE PARNTER	Reinsurance recovery on claims	1,316.19	3,567.03	1,493.62	8,090.91
33	mitsui sumitomo insurance company ltd	JOINT VENTURE PARNTER	Rent Recovery	20.52	84.32	28.63	80.63
34	mitsui sumitomo insurance company ltd	JOINT VENTURE PARNTER	RI Commission	198.76	726.20	140.74	644.71
35	mitsui sumitomo insurance company ltd	JOINT VENTURE PARNTER	RI Premium Paid	1,264.05	4,820.13	1,164.30	4,670.54
36	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Claims Incurred (Net)	45.01	163.20	25.41	127.23
37	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Expenses payable / (receivable)	(10.46)	(10.46)	(9.92)	(9.92)
38	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Payable(Net) - Claims Outstanding	12.70	12.70	7.76	7.76
39	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Premium Received	9.39	348.16	23.74	391.69
40	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Interest accrued	21.70	81.97	81.97	81.97
41	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Interest received	-	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	0.55	0.55	-	2.06
44	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Payable - Advance Premium Deposit	-	6.21	-	5.92
45	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Investment in debt instruments	-	-	-	97.54
46	SHANTHI GEARS LIMITED	FELLOW SUBSIDIARY	Management Expenses Paid	4.43	14.55	9.63	9.63
47	SHANTHI GEARS LIMITED	FELLOW SUBSIDIARY	Management Expenses recovered	1.38	5.54	5.02	5.02
48	SHANTHI GEARS LIMITED	FELLOW SUBSIDIARY	Expenses payable / (receivable)	(3.99)	(3.99)	(1.26)	(1.26)
49	SHANTHI GEARS LIMITED	FELLOW SUBSIDIARY	Premium Received	0.50	35.85	38.58	38.58
50	SHANTHI GEARS LIMITED	FELLOW SUBSIDIARY	Claims Incurred (Net)	-	-	0.01	0.01
51	MANAGING DIRECTOR	KEY MANAGEMENT PERSONNEL	Managerial Remuneration	35.74	189.56	-	171.06
52	MANAGING DIRECTOR	KEY MANAGEMENT PERSONNEL	Rent Paid	-	-	-	1.17
53	WHOLETIME DIRECTOR	KEY MANAGEMENT PERSONNEL	SECONDMENT CHARGES	6.33	25.33	-	22.92

PERIODIC DISCLOSURES

FORM NL-32 Products Information

Cholamandalam MS General Insurance Co. Ltd

Date:

31-03-2015

Products Information							
List below the products and/or add-ons introduced during the period							
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	Chola Classic Health - Individual	A37 - CCHI	IRDA/NL-HLT/CHSGI/P-H/V.I/410/13-14	Health	Accident & Health	05-09-2013	21-03-2014
2	Chola Classic Health - Family Floater	A38 - CCHF	IRDA/NL-HLT/CHSGI/P-H/V.I/411/13-14	Health	Accident & Health	05-09-2013	21-03-2014
3	Daily Cash Allowance		UIN:CHM:MO-A00-10-19-V01-13-14	Motor	Motor	21-09-2011	13-02-2014
4	Monthly Installment Cover	MPCP - 11	UIN:CHM:MO-A00-10-32-V01-13-14	Motor	Motor	05-12-2013	14-03-2014
5	Coverage for Disabled Vehicle	MPCP - 11	UIN:CHM:MO-A00-10-33-V01-13-14	Motor	Motor	05-12-2013	14-03-2014

TABLE - II

Insurer:

Cholamandalam MS General Insurance Co Ltd

Solvency for the Period ended on 31st Mar 2015

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):		2,78,290
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)		2,72,447
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		5,843
4	Excess in Policyholders' Funds (1-2-3)		-
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):		72,680
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		10,701
7	Excess in Shareholders' Funds (5-6)		61,979
8	Total Available Solvency Margin [ASM] (4+7)		61,979
9	Total Required Solvency Margin [RSM]		38,937
	RSM 1		31,885
	RSM 2		38,379
	RSM (Insurance Act)		5,000
	Max of above		38,937
10	Solvency Ratio (Total ASM/Total RSM)		1.592
11.	Outstanding Govt Dues ~ 1-6 months		-
12.	Revised ASM after forbearance		61,979.0
13.	Solvency Ratio after Forbearance		1.592

FORM NL-34: Board of Directors & Key Person

Cholamandalam MS General Insurance Company Ltd

Date: 31/03/2015

BOD and Key Person information

Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mr.Pradeep V Bhide	Chairman	No Change
2	Mr.R Beri	Non-executive Independent Director	No Change
3	Mr. A V Muralidharan	Non-executive Independent Director	No Change
4	Ms.Shubhalakshmi Panse	Non-executive Independent Director	Appointed as director w.e.f. March 23, 2015
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.Tsuyoshi Yamane	Wholetime Director	Resigned w.e.f. March 31, 2015
9	Mr. Takahiko Shibakawa	Wholetime Director	Appointed w.e.f. April 1, 2015

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

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:05-05-2015

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

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

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

Registration Number: 123

Statement as on: 31 Mar 2015

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	504.43	21-06-2012	CRISIL	A+	A	23-01-2015	
B.	<u>As on Date</u> ²								
	10.25% MAGMA FINCORP DB 23-06-2016	ECOS	500	23-06-2014	CARE	CARE AA+	CARE AA	29-07-2014	
	10.25% MAGMA FINCORP DB 23-06-2017	ECOS	500	23-06-2014	CARE	CARE AA+	CARE AA	29-07-2014	
	11.15% REL INFRA DB 30-03-2017	IODS	504.43	21-06-2012	CRISIL	A+	A	23-01-2015	
	11.40% TATA POWER DB 02-06-2021	IODS	2000	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: 5-May-15

Signature

Full Name NV MURALI

Chief of Investments

Note:

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

PERIODIC DISCLOSURES

FORM NL-38 Quarterly Business Returns across line of Business

Cholamandalam MS General Insurance Co Ltd

Date:

As at 31st Mar 15

(Rs in Lakhs)

(Rs in Lakhs)

Quarterly Business Returns across line of Business

Sl.No.	Line of Business	For Q4 FY 2014-15		For Q4 FY 2013-14		Upto 31.03.2015		Upto 31.03.2014	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	3,623	70,218	2,917	54,885	12,434	2,27,972	10,990	1,79,693
2	Cargo & Hull	1,772	1,384	1,717	1,329	6,413	5,596	6,494	5,341
3	Motor TP	20,901	2,69,382	17,817	2,36,154	68,693	9,08,924	61,996	8,82,340
4	Motor OD **	16,795		15,850		59,216		62,975	
5	Engineering	629	2,454	631	2,474	2,479	9,475	2,770	10,628
6	Workmen's Compensation	117	549	103	585	537	2,222	477	2,326
7	Employer's Liability	120	179	281	181	640	768	973	714
8	Aviation	-	-	-	-	-	-	-	-
9	Personal Accident	1,855	16,224	1,427	7,287	6,510	45,260	5,957	28,212
10	Health	4,004	27,240	3,559	27,223	17,286	91,423	19,404	87,531
11	Others*	1,448	14,687	9,558	14,035	14,835	59,555	13,476	58,683
		51,264	4,02,317	53,860	3,44,153	1,89,043	13,51,195	1,85,512	12,55,468

Note:

1. Premium stands for amount of premium
2. The line of business which are not applicable for any company should be filled up with NA.

Figure '0' in those fields will imply no business in the segment.

*any other segment contributing more than 5% of the total premium needs to be shown separately

** Only OD policies to be excluded while aggregating number of policies

PERIODIC DISCLOSURES

FORM NL-39

Rural & Social Obligations (Quarterly Returns)

Cholamandalam MS General Insurance Co Ltd

Date:

As at 31st Mar 15

(Rs in Lakhs)

Rural & Social Obligations (Quarterly Returns)

Sl.No.	Line of Business	Particulars	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	317	61.26	95052.36
		Social			
2	Cargo & Hull	Rural	6	0.15	135.63
		Social			
3	Motor TP	Rural	177881	5468.19	0.00
		Social			
4	Motor OD	Rural	176914	8510.94	13979.13
		Social			
5	Engineering	Rural	37	15.28	834.90
		Social			
6	Workmen's Compensation	Rural			
		Social			
7	Employer's Liability	Rural			
		Social			
8	Aviation	Rural			
		Social			
9	Personal Accident	Rural	134	2.40	7.32
		Social			
10	Health	Rural	280	3199.37	254214.30
		Social			
11	Others*	Rural	19305	13633.20	272704.33
		Social			

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

PERIODIC DISCLOSURES

FORM NL-40 Business Acquisition through different channels

Insurer: Chola mandalam MS General Insurance Co Ltd

(Rs in Lakhs)

Sl.No.	Channels	Business Acquisition through different channels							
		Current Quarter For the Quarter Mar 15		Same quarter Previous Year For the Quarter Mar 14		Up to the period YTD Mar15		Same period of the previous year YTD Mar 14	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	14515	1680	11131	1419	45601	5226	36693	4500
2	Corporate Agents-Banks	183732	18210	167227	17472	636563	68532	599258	66025
3	Corporate Agents -Others	1424	254	1498	19	3779	618	4823	184
4	Brokers	51125	4475	44838	4069	177425	27302	178565	18282
5	Micro Agents	0	0	0	0	0	0	0	0
6	Direct Business	151521	26644	119459	30881	487827	87365	436129	96520
	Total (A)	402317	51263	344153	53860	1351195	189043	1255468	185511
1	Referral (B)	0	0	0	0	0	0	0	0
	Grand Total (A+B)	402317	51263	344153	53860	1351195	189043	1255468	185511

Note:

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

Grievance Disposal for the period upto March 31, 2015 during the financial year 2014-15

Sl No.	Particulars	Opening Balance- As on beginning of the quarter	Additions during the quarter	Complaints Resolved/Settled during the quarter			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	10	148	129		22	7	752
c)	Policy	6	366	358		2	12	1539
d)	Premium		1	1				2
e)	Refund	2	9	10			1	30
f)	Coverage		1	1				2
g)	Covernote		4	3		1		18
h)	Product		2	2				12
i)	Others		51	44		1	6	151
	Total Number of Complaints	18	582	548	0	26	26	2507

2	Total no. of policies during the previous year*	2433164
3	Total no. of claims during the previous year	269433
4	Total no. of policies during the current year*	2710020
5	Total no. of claims during the current year	187581
6	Total no. of policy complaints (current year) per 10000 policies (current year)	6
7	Total no. of claim complaints (current year) per 10000 claims registered (current year)	40

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Upto 7 days	16		16
b)	7 - 15 days	8		8
c)	15 - 30 days	2		2
d)	30 - 90 days			0
e)	90 days & beyond			
	Total Number of Complaints	26	0	26

* Total no. of policies during the previous year FY 2013-14 includes certificates issued under master policies.

* Total no. of policies upto Q4 of current year FY 2014-15 includes certificates issued under master policies.

 Chief Grievance Officer