

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 PERIOD ENDED 31st March 2014

	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-	105,194	409,681	106,995	372,088
2	Profit/ Loss on sale/redemption		706	1,895	78	737
3	Others Administrative Charges		197	601	164	595
	Investment Income -TP Pool		22,268	41,564		34,034
4	Interest, Dividend & Rent – Gross		25,799	63,730	42,252	38,570
	TOTAL (A)		154,164	517,471	149,489	446,024
1	Claims Incurred (Net)	NL-5- Claims Schedule	99,555	279,373	17,941	99,862
2	Commission	NL-6- Commission Schedule	5,760	27,279	(8,562)	(902)
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	(20,791)	126,548	19,395	99,578
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		84,524	433,200	28,774	198,538
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		69,640	84,271	120,715	247,486
	APPROPRIATIONS					
	Transfer to Shareholders' Account		69,640	84,271	120,715	247,486
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		69,640	84,271	120,715	247,486

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 PERIOD ENDED 31st March 2014

	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- Premium Schedule	47,072	201,133	43,358	153,808
2	Profit/ Loss on sale/redemption of Investments		135	335	11	206
3	Others Administrative Charges		188	583	196	341
4	Interest, Dividend & Rent – Gross		4,886	11,267	1,673	10,770
	TOTAL (A)		52,281	213,318	45,238	165,125
1	Claims Incurred (Net)	NL-5- Claims Schedule	20,990	115,246	22,355	83,258
2	Commission	NL-6- Commission Schedule	(11,398)	(43,806)	(9,607)	(35,097)
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	(40,769)	33,015	18,407	28,495
4	Premium Deficiency			-		-
	TOTAL (B)		(31,177)	104,455	31,155	76,656
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		83,458	108,863	14,083	88,469
	APPROPRIATIONS					
	Transfer to Shareholders' Account		83,458	108,863	14,083	88,469
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		83,458	108,863	14,083	88,469

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 PERIOD ENDED 31st March 2014

	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- Premium Schedule	3,546,967	13,702,823	3,953,578	11,148,446
2	Profit/ Loss on sale/redemption of Investments		9,039	35,152	3,892	15,167
3	Others Administrative Charges		21	527	452	553
	Investment Income -TP Pool		4,854	8,075		7,158
4	Interest, Dividend & Rent – Gross		434,481	1,579,528	390,385	1,261,302
	TOTAL (A)		3,995,362	15,326,105	4,348,307	12,432,626
1	Claims Incurred (Net)	NL-5- Claims Schedule	2,943,745	10,979,392	3,425,892	8,820,537
2	Commission	NL-6- Commission Schedule	(1,067)	235,174	56,045	206,449
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	1,033,006	3,743,867	710,086	3,182,239
4	Premium Deficiency					-
	TOTAL (B)		3,975,684	14,958,433	4,192,023	12,209,225
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		19,678	367,672	156,284	223,401
	APPROPRIATIONS					
	Transfer to Shareholders' Account		19,678	367,672	156,284	223,401
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		19,678	367,672	156,284	223,401

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 PERIOD ENDED 31st March 2014

	Particulars	Schedule	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	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		69,640	84,271	120,715	247,486
	(b) Marine Insurance		83,458	108,863	14,083	88,469
	(c) Miscellaneous Insurance		19,678	367,672	156,284	223,401
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		103,274	438,668	53,394	329,200
	(b) Profit on sale of investments		2,858	13,700	2,042	9,248
	Less: Loss on sale of investments		(325)	(657)	(1,666)	(2,954)
3	OTHER INCOME (To be specified)		-	11,864	-	-
	TOTAL (A)		278,583	1,024,381	344,852	894,850
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	-	-	-
	(c) Others (to be specified)		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		5,500	5,500	3,750	4,750
	(b) Bad debts written off		-	-	-	-
	(c) Employees' Remuneration and Welfare Benefits		1,356	2,106		
	(d) Others (Penalty paid to IRDA)		-	1,000	-	-
	TOTAL (B)		6,856	8,606	3,750	4,750
	Profit Before Tax		271,727	1,015,775	341,102	890,100
	Provision for Taxation		140,810	314,802	108,706	288,139
			130,917	700,973	232,396	601,961
	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-		-
	(b) Proposed final dividend		-	-	-	-
	(c) Dividend distribution tax		-	-		-
	(d) Transfer to Contingency Risk Reserve		-		(252,074)	(252,074)
	(e) Transfer to General Reserve		(500,000)	(500,000)	-	-
	Balance of profit/ loss brought forward from last year			349,887	-	-
	Balance carried forward to Balance Sheet		(369,083)	550,860	(19,678)	349,887

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

- (a) Premium income received from business concluded in and outside India shall be separately disclosed.
- (b) 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.
- (c) Claims incurred shall comprise claims paid, specific claims settlement costs wherever applicable and change in the outstanding provision for claims at the year-end..
- (d) 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.
- (e) Fees and expenses connected with claims shall be included in claims.
- (f) Under the sub-head "Others" shall be included items like foreign exchange gains or losses and other items.
- (g) paid and taxes deducted at source"..
- (h) Income from rent shall include only the realised rent. It shall not include any notional rent.

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 2014

	Schedule	As at Mar 31, 2014	As at Mar 31, 2013 for the corresponding previous year
		(Rs.'000)	(Rs.'000)
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8-Share Capital Schedule	2,988,057	2,919,875
SHARE APPLICATION MONEY PENDING ALLOTMENT			
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	2,831,072	1,448,279
FAIR VALUE CHANGE ACCOUNT		5,297	(8,752)
BORROWINGS	NL-11-Borrowings Schedule	-	
TOTAL		5,824,426	4,359,402
APPLICATION OF FUNDS			
INVESTMENTS	NL-12-Investment Schedule	23,282,144	17,241,725
LOANS	NL-13-Loans Schedule	-	
FIXED ASSETS	NL-14-Fixed Assets Schedule	576,748	495,927
DEFERRED TAX ASSET		6,743	6,237
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	249,119	172,848
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	7,148,256	6,672,768
Sub-Total (A)		7,397,375	6,845,616
CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	17,467,367	13,423,472
PROVISIONS	NL-18-Provisions Schedule	7,971,217	6,806,631
DEFERRED TAX LIABILITY			
Sub-Total (B)		25,438,584	20,230,103
NET CURRENT ASSETS (C) = (A - B)		(18,041,209)	(13,384,487)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT			
TOTAL		5,824,426	4,359,402

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CONTINGENT LIABILITIES

	Particulars	As at Mar 31, 2014	As at Mar 31, 2013 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	900,251	699,215
6	Reinsurance obligations to the extent not provided for in accounts	-	-
7	Others - Repudiated / Disputed Claim	27,600	27,600
	TOTAL	927,851	726,815

Cholamandalam MS General Insurance Company Ltd
FORM NL-4-PREMIUM SCHEDULE
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	5,385,995	18,551,145	4,468,774	16,208,906
	Service Tax				
	Adjustment for change in reserve for unexpired risks				
	Gross Earned Premium	5,385,995	18,551,145	4,468,774	16,208,906
	Add: Premium on reinsurance accepted	16,116	166,491	232,225	306,675
	Less : Premium on reinsurance ceded	1,245,933	3,197,669	792,200	3,014,998
	Net Premium	4,156,178	15,519,967	3,908,799	13,500,583
	Adjustment for change in reserve for unexpired risks	456,945	1,206,330	(195,132)	1,826,241
	Premium Earned (Net)	3,699,233	14,313,637	4,103,931	11,674,342

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

Cholamandalam MS General Insurance Company Ltd
FORM NL-5 - CLAIMS SCHEDULE
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	2,968,407	9,635,012	2,669,648	7,957,583
	Add Claims Outstanding at the end of the period	8,938,692	8,938,692	4,224,845	4,224,845
	Less Claims Outstanding at the beginning of the period	7,417,734	4,224,845	3,219,768	1,833,600
	Gross Incurred Claims	4,489,365	14,348,859	3,674,725	10,348,828
	Add :Re-insurance accepted to direct claims	183,900	965,035	1,003,724	1,678,127
	Less :Re-insurance Ceded to claims paid	1,608,975	3,939,883	1,212,260	3,023,298
	Total Claims Incurred	3,064,290	11,374,011	3,466,189	9,003,657

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.*

Cholamandalam MS General Insurance Company Ltd

FORM NL-6-COMMISSION SCHEDULE

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	219,618	722,528	166,108	588,449
Add: Re-insurance Accepted				
Less: Commission on Re-insurance Ceded	226,323	503,881	128,232	417,999
Net Commission	(6,705)	218,647	37,876	170,450
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated				
Agents	9,477	32,895	8,004	28,933
Brokers	60,175	194,048	51,843	154,460
Corporate Agency	149,966	495,585	106,261	405,056
Referral		-	-	
Others (pl. specify)		-	-	
TOTAL (B)	219,618	722,528	166,108	588,449

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

Cholamandalam MS General Insurance Company Ltd
FORM NL-7-OPERATING EXPENSES SCHEDULE
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

	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)
1	Employees' remuneration & welfare benefits	178,165	714,918	177,299	685,447
2	Travel, conveyance and vehicle running expenses	39,542	122,805	25,163	88,223
3	Training expenses	3,973	16,077	4,288	7,568
4	Rents, rates & taxes	21,293	85,918	120,384	181,814
5	Repairs	4,271	17,844	2,941	13,569
6	Printing & stationery	22,196	72,729	10,482	35,115
7	Communication	11,634	54,564	12,405	48,999
8	Legal & professional charges	28,877	170,496	11,625	130,980
9	Auditors' fees, expenses etc	-	-	-	-
	(a) as auditor	280	1,900	384	1,900
	(b) as adviser or in any other capacity, in respect of	-	-	-	-
	(i) Taxation matters	70	430	260	560
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	(c) in any other capacity	14	60	15	60
10	Advertisement and publicity	99,187	354,886	59,085	100,098
11	Interest & Bank Charges	5,658	21,414	4,575	19,089
12	Others (to be specified)	-	-	-	-
	Power and Electricity	6,832	31,669	6,019	30,742
	Information Technology Expenses	29,847	116,464	24,818	93,512
	Marketing Expenses	298,517	1,307,301	169,263	1,284,016
	Operating Lease Charges	10,160	40,307	10,048	40,221
	IRDA Registration renewal fees	-	16,209	1	13,466
	Service Tax Expense	8,800	57,300	7,102	39,902
	Outsourcing Expenses	133,657	447,438	87,585	339,541
	Net Exchange (Gain) / Loss	714	638	48	605
	Co-insurance Administrative Charges	276	1,592	209	1,196
	Terrorism Pool - Management Expenses	1,592	10,235	1,810	9,976
	IMTPIP - Administrative Expenses (Net)	190	775	931	1,562
	Miscellaneous Expenses (Net)	29,521	109,725	15,920	73,207
13	Depreciation	36,180	129,736	27,644	101,361
	Less: Write back of provision no longer required	-	-	(32,417)	(32,417)
	TOTAL	971,446	3,903,430	747,887	3,310,312

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**SHARE CAPITAL**

	Particulars	As at Mar 31, 2014	As at Mar 31, 2013 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	3,240,000	3,240,000
2	Issued Capital		
	298,805,700 (Previous Year: 291,987,500) Equity Shares of Rs.10 each	2,988,057	2,919,875
3	Subscribed Capital		
	298,805,700 (Previous Year: 291,987,500) Equity Shares of Rs.10 each	2,988,057	2,919,875
4	Called-up Capital		
	298,805,700 (Previous Year: 291,987,500) Equity Shares of Rs.10 each fully paid up	2,988,057	2,919,875
	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	2,988,057	2,919,875
	Paid up capital held by Holding Company	2,211,157	2,160,702

*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.*

Cholamandalam MS General Insurance Company Ltd
FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE
SHARE CAPITAL

PATTERN OF SHAREHOLDING

[As certified by the Management]

Shareholder	As at Mar 31, 2014		As at Mar 31, 2013 for the	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
• Indian	221,116,218	74	216,070,750	74
• Foreign	77,689,482	26	75,916,750	26
Others				
TOTAL	298,805,700	100	291,987,500	100

Cholamandalam MS General Insurance Company Ltd
FORM NL-10-RESERVE AND SURPLUS SCHEDULE
RESERVES AND SURPLUS

	Particulars	As at Mar 31, 2014	As at Mar 31, 2013 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	750,825	333,700
	Add: Premium on shares issued during the year	681,820	417,125
		1,432,645	750,825
4	General Reserves	95,493	
			-
			-
	Add: Transfer from Profit and Loss account	500,000	-
	Add: Transfer from Contingency Reserve for Unexpired Risk	252,074	95,493
		847,567	95,493
5	Catastrophe Reserve		-
			-
6	Other Reserves Contingency Reserve for Unexpired Risk	252,074	95,493
	Less: Transfer to General Reserve	(252,074)	(95,493)
	Add: Transfer from Profit and Loss Account		252,074
		-	252,074
7	Balance of Profit in Profit & Loss Account	550,860	349,887
	TOTAL	2,831,072	1,448,279

Note:

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

Cholamandalam MS General Insurance Company Ltd
FORM NL-11-BORROWINGS SCHEDULE
BORROWINGS

	Particulars	As at Mar 31, 2014	As at Mar 31, 2013 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (financial lease from	-	-
	TOTAL	-	-

Notes:

- a) The extent to which the borrowings are secured shall be separately disclosed stating the nature of the*
b) Amounts due within 12 months from the date of Balance Sheet should be shown separately

Cholamandalam MS General Insurance Company Ltd
FORM NL-12-INVESTMENT SCHEDULE
Investments

	Particulars	As at Mar 31, 2014	As at Mar 31, 2013 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	7,427,141	5,595,246
2	Other Approved Securities	-	
3	Other Investments		
	(a) Shares		
	(aa) Equity		
	(bb) Preference		
	(b) Mutual Funds		
	(c) Derivative Instruments		
	(d) Debentures/ Bonds	7,839,617	3,758,182
	(e) Other Securities Equity Shares	105,464	41,082
	(f) Fixed Deposits with Banks	1,105,500	1,485,500
4	Investments in Infrastructure and Social Sector	2,913,470	1,940,084
5	Other than Approved Investments	252,397	1,201,198
	Less : Provision for diminution in value of investments	(11,000)	(11,000)
	Total A	19,632,589	14,010,292
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	150,638	-
2	Other Approved Securities	-	-
3	Other Investments	-	-
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference		
	(b) Mutual Funds		
	(c) Derivative Instruments		
	(d) Debentures/ Bonds	600,264	1,452,352
	(e) Fixed Deposits with Banks	1,850,000	990,000
	(f) -Money market Instruments	47,812	538,351
	(g) - Mutual Funds (Liquid schemes)	-	-
4	Investments in Infrastructure and Social Sector	400,612	101,295
5	Other than Approved Investments	600,229	149,435
	Total B	3,649,555	3,231,433
	TOTAL	23,282,144	17,241,725

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. 108,362 thousand (As at March 31, 2013- Rs. 110,533 thousand) have been deposited with HDFC Bank

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

	As at Mar 31, 2014		As at Mar 31, 2013	
	Cost	Market Value	Cost	Market Value
a) Equity Shares listed	101,899	96,196	49,834	30,082
b) Mutual Funds	0	0	0	0
b) Government and other securities	7,577,779	7,319,995	5,595,246	5,572,104
c) Fixed Deposit with Banks	2,955,500	2,955,500	2,475,500	2,475,500
d) Corporate Bonds	12,604,857	12,638,259	8,602,546	8,666,404
e) Money Market Instruments	47,812	47,812	538,351	538,351
	<u>23,287,847</u>	<u>23,057,762</u>	<u>17,261,477</u>	<u>17,282,441</u>

(5) Pursuant to Para 10 of IRDA (Investment) (Fifth Amendment) Regulations 2013, Rs. 19,240,338 thousands of the investments representing the

Cholamandalam MS General Insurance Company Ltd
NL - 13 LOANS

	Particulars	As at Mar 31, 2014	As at Mar 31, 2013 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.

Cholamandalam MS General Insurance Company Ltd
FORM NL-14-FIXED ASSETS SCHEDULE

FIXED ASSETS

(Rs.'000)

Particulars	Cost/ Gross Block			Depreciation					Net Block	
	Opening	Additions	Deductions	As at Dec 31, 2013 Opening	As at Mar 31, 2013 Opening	For The Period	On Sales/ Adjustments	To Date	As at Mar 31, 2014 Closing	As at Mar 31, 2013 Closing
Goodwill										
Intangibles Computers	308,675	56,569	-	365,244	209,574	59,637	-	269,211	96,033	99,101
Land-Freehold	37,191	-	-	37,191	-	-	-	-	37,191	37,191
Leasehold Property				-				-	-	-
Buildings	232,348	78,816	-	311,164	11,325	4,008	-	15,333	295,831	221,023
Furniture & Fittings	34,917	6,632	2,855	38,694	25,058	4,453	2,677	26,834	11,860	9,859
Information Technology Equipment	175,523	50,850	6,023	220,350	127,557	35,794	5,900	157,451	62,899	47,966
Vehicles	21,964	6,189	8,810	19,343	9,158	4,871	5,832	8,197	11,146	12,806
Office Equipment	21,788	1,517	1,593	21,712	14,753	3,098	695	17,156	4,556	7,035
Others (Specify nature)				-				-	-	-
Electrical Fittings	27,629	5,096	478	32,247	17,073	4,663	478	21,258	10,989	10,556
Improvement to Premises	65,476	18,476	25	83,927	24,797	13,212	22	37,987	45,940	40,679
Leased IT Equipment	-	-	-	-	-	-	-	-	-	-
TOTAL	925,511	224,145	19,784	1,129,872	439,295	129,736	15,604	553,427	576,445	486,216
Work in progress	-	-	-	-	-	-	-	-	303	9,711
Grand Total	925,511	224,145	19,784	1,129,872	439,295	129,736	15,604	553,427	576,748	495,927
PREVIOUS YEAR	684,574	250,352	9,415	925,511	345,333	101,361	7,399	439,295	495,927	

Note:

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

Cholamandalam MS General Insurance Company Ltd
FORM NL-15-CASH AND BANK BALANCE SCHEDULE
CASH AND BANK BALANCES

	Particulars	As at Mar 31, 2014	As at Mar 31, 2013 for the corresponding previous year
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	81,184	55,667
2	Bank Balances		-
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)		
	(bb) Others		
	(b) Current Accounts	155,295	114,385
3	Money at Call and Short Notice	-	-
	(a) With Banks		
	(b) With other Institutions		
4	Others (Bank deposits under lien)	12,640	2,796
	TOTAL	249,119	172,848
	Balances with non-scheduled banks included in 2 and 3 above		

Note : Bank balance may include remittances in transit. If so, the nature and amount should be separately stated.

Cholamandalam MS General Insurance Company Ltd
FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE
ADVANCES AND OTHER ASSETS

	Particulars	As at Mar 31, 2014	As at Mar 31, 2013 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
		-	-
3	Prepayments	7,983	11,393
4	Advances to Directors/Officers		
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	172,572	53,595
6	Others (to be specified)		
	Advances to Employees	757	985
	Advances to Vendors	11,750	11,901
	Service Tax Unutilised Credit	68,622	-
	Service tax paid under protest (Note 8 (c) of Schedule 16)	47,566	74,818
	Other Advances / Deposits	24,871	22,952
	TOTAL (A)	334,121	175,644
	OTHER ASSETS		
1	Income accrued on investments	753,051	520,383
	Motor Pool Interest Accrued		
2	Outstanding Premiums	824,641	817,601
3	Agents' Balances	-	
4	Foreign Agencies Balances	-	
5	Due from other entities carrying on insurance business (including reinsurers)	208,441	110,257
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	5,000
	Receivable from Terrorism Pool [includes investment income	613,785	496,073
	Receivable from IMTPIP	4,259,810	4,506,968
	Receivable from Declined Risk Pool	60,176	-
	Deposits for Premises and Advance Rent	40,112	40,842
	TOTAL (B)	6,814,135	6,497,124
	TOTAL (A+B)	7,148,256	6,672,768

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)

Cholamandalam MS General Insurance Company Ltd
FORM NL-17-CURRENT LIABILITIES SCHEDULE

CURRENT LIABILITIES

	Particulars	As at Mar 31, 2014	As at Mar 31, 2013 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
1	Agents' Balances	38,724	48,070
2	Balances due to other insurance companies	806,152	177,784
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	251,158	461,635
5	Unallocated Premium	442,054	120,464
6	Sundry creditors	584,071	439,555
7	Due to subsidiaries/ holding company		
8	Claims Outstanding		
	- Other than IMTPIP (Net of Reinsurance)	8,938,692	4,224,845
	- Dismantled IMTPIP	6,230,899	7,606,957
9	Due to Officers/ Directors		
10	Others (to be specified)		
	Book Overdraft	8,931	-
	Tax and Other Withholdings	46,939	177,397
	Environment Relief Fund	-	54,355
	Service Tax Payable	524	137
	Value Added Tax Payable	4	5,458
	Unclaimed amounts of policyholders	119,219	106,815
	TOTAL	17,467,367	13,423,472

Cholamandalam MS General Insurance Company Ltd
FORM NL-18-PROVISIONS SCHEDULE

PROVISIONS

	Particulars	As at Mar 31, 2014	As at Mar 31, 2013 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
1	Reserve for Unexpired Risk	7,862,363	6,656,033
	Less: Unabsorbed RSBY Enrollment costs	(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	145,707	150,598
6	Reserve for Premium Deficiency	-	-
	TOTAL	7,971,217	6,806,631

Cholamandalam MS General Insurance Company Ltd
FORM NL-19 MISC EXPENDITURE SCHEDULE

MISCELLANEOUS EXPENDITURE
(To the extent not written off or adjusted)

	Particulars	As at Mar 31, 2014	As at Mar 31, 2013 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*

Cholamandalam MS General Insurance Company Ltd
FORM NL-20-RECEIPT AND PAYMENTS SCHEDULE

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	18,623,705
Other receipts	2,042,273
Payments to the re-insurers, net of commissions and claims	(554,062)
Receipts /(Payments) from /to co-insurers, net of claims recovery	12,086
Payments of claims	(9,635,012)
Payments of commission and brokerage	(731,872)
Payments of other operating expenses	(3,796,182)
Preliminary and pre-operative expenses	-
Deposits, advances and staff loans	(50,080)
Income taxes paid (Net)	(422,503)
Service tax paid	(2,080,176)
Other payments	
Cash flows before extraordinary items	
Cash flow from extraordinary operations	
Net cash flow from operating activities	3,408,177
Cash flows from investing activities:	
Purchase of fixed assets	(214,737)
Proceeds from sale of fixed assets	4,987
Financial Lease Payments	
Purchases of investments	(50,121,995)
Loans disbursed	
Received from IMTPIP	488,351
Sales of investments	44,146,050
Repayments received	
Rents/Interests/ Dividends received	1,618,944
Investments in money market instruments and in liquid mutual funds (Net)*	
Expenses related to investments	(3,508)
Net cash flow from investing activities	(4,081,908)
Cash flows from financing activities:	
Proceeds from issuance of share capital	750,002
Proceeds from borrowing	
Repayments of borrowing	
Interest/dividends paid	
Net cash flow from financing activities	750,002
Effect of foreign exchange rates on cash and cash equivalents, net	
Net increase in cash and cash equivalents:	76,271
Cash and cash equivalents at the beginning of the year	172,848
Cash and cash equivalents at the end of the year	249,119

*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 14				As at 31st Mar 13			
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	6,109	2,156	144	8,409	4,246	1,014	126	5,386
2	Marine	-	-	-	-	-	-	-	-
a	Marine Cargo	561	704	165	1,430	716	532	157	1,405
b	Marine Hull	-	-	-	-	1	-	-	1
3	Miscellaneous	-	-	-	-	-	-	-	-
a	Motor	58,622	97,922	45,498	202,042	47,628	89,809	21,522	158,959
b	Engineering	794	516	104	1,414	734	468	107	1,309
c	Aviation	-	-	-	-	-	-	-	-
d	Liabilities	303	279	99	681	310	243	96	649
e	Others	6,419	694	985	8,098	4,059	605	409	5,073
4	Health Insurance	5,815	2,028	402	8,245	8,866	2,918	312	12,096
5	IMTPIP	-	-	-	-	-	-	-	-
6	Total Liabilities	78,623	104,299	47,397	230,319	66,560	95,589	22,729	184,878

PERIODIC DISCLOSURES
FORM NL-22

Geographical Distribution of Business

Insurer: Cholamandalam MS General Insurance Co Ltd

GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER: I (Apr'13 -Mar'14)

(Rs in Lakhs)

States	Fire		Marine(Cargo)		Marine (Hull)		Engineering		Motor own damage		Motor Third Party		Motor - Total		Liability Insurance		Personal Accident		Medical Insurance		Overseas Medical Insurance		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	For the quarter	Upto the quarter
Andhra Pradesh	248.45	736.19	15.17	46.64	-	-	79.66	349.46	1,233.62	4,450.72	1,288.88	4,337.05	2,522.50	8,787.77	6.77	38.69	50.55	92.47	80.87	163.71	6.82	24.97	3.52	3.52	6.93	32.23	3,021.23	10,275.64
Arunachal Pradesh	0.04	5.15	-	-	-	-	1.84	8.59	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.88	13.74
Assam	34.64	130.52	8.53	38.53	-	-	3.96	23.38	480.92	1,738.00	371.80	1,279.07	852.72	3,017.07	0.19	1.17	0.29	0.79	12.34	30.62	-	0.20	-	-	5.19	30.90	917.86	3,273.19
Bihar	83.03	312.85	0.42	0.90	-	-	8.97	39.34	443.77	1,588.83	419.27	1,428.21	863.04	3,017.04	0.20	2.41	0.22	1.29	34.22	2,567.76	-	0.10	6,214.36	7,412.41	19.04	102.44	7,223.49	13,456.53
Chattisgarh	38.41	144.72	0.03	1.01	-	-	10.13	44.42	441.33	1,728.79	439.20	1,640.96	880.53	3,369.75	0.97	3.10	0.22	0.82	1.81	8.90	-	-	-	-	2.36	11.21	934.45	3,583.92
Goa	11.49	43.29	4.87	18.07	-	0.04	1.21	7.30	68.06	268.21	88.66	305.03	156.72	573.24	0.45	5.15	1.18	4.09	10.02	34.26	0.16	0.82	-	-	0.67	3.52	186.77	689.80
Gujarat	321.35	1,210.88	26.42	158.24	-	-	25.04	109.87	638.70	2,676.68	848.43	2,863.54	1,487.12	5,540.21	19.12	76.98	7.52	33.56	56.79	167.71	1.87	17.78	-	-	43.90	119.24	1,989.14	7,434.47
Haryana	168.06	492.27	-	-	-	-	39.89	174.99	236.87	850.99	266.30	1,020.58	503.16	1,871.57	-	-	0.04	0.09	14.82	16.26	-	0.07	614.53	950.45	0.77	3.43	1,341.28	3,509.12
Himachal Pradesh	14.56	54.86	-	-	-	-	0.09	0.39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14.65	55.26
Jammu and Kashmir	3.26	12.28	-	-	-	-	0.25	1.08	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3.50	13.36
Jharkhand	40.14	151.25	0.21	0.70	-	-	13.41	58.81	454.67	1,894.86	403.94	1,550.23	858.62	3,445.09	1.85	5.93	0.12	0.23	373.02	3,716.60	-	0.08	-	-	1.13	14.65	1,288.50	7,393.34
Karnataka	192.58	725.65	363.51	531.46	-	-	35.02	153.64	1,016.85	3,952.92	1,146.37	3,997.88	2,163.21	7,950.80	9.69	68.24	19.56	35.18	43.29	525.75	6.47	35.49	0.05	0.05	9.47	44.34	2,842.85	10,070.59
Kerala	56.20	211.75	5.62	19.25	-	-	7.15	31.37	708.72	3,082.44	812.29	2,975.36	1,521.01	6,057.80	0.42	1.86	0.65	2.40	23.88	72.68	1.88	12.03	-	-	4.01	14.13	1,620.82	6,423.26
Madhya Pradesh	109.75	413.56	23.67	113.96	-	-	19.09	83.74	728.90	3,198.69	805.48	2,851.53	1,534.38	6,050.22	5.75	19.53	8.20	15.02	70.37	208.01	0.96	4.28	117.67	117.67	28.22	99.12	1,918.08	7,125.11
Maharashtra	504.73	1,801.87	114.73	618.57	-	1.01	138.56	554.84	1,980.89	7,766.05	1,828.43	6,238.76	3,809.32	14,004.82	69.82	287.77	64.57	285.83	435.44	1,429.82	19.06	116.19	-	-	40.73	198.44	5,196.97	19,299.16
Manipur	1.68	6.35	-	-	-	-	0.71	3.10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2.39	9.45
Meghalaya	0.66	2.48	-	-	-	-	1.76	7.71	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2.41	10.18
Mizoram	0.45	1.69	-	-	-	-	0.66	2.88	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.11	4.57
Nagaland	0.41	1.56	-	-	-	-	0.41	1.79	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.82	3.35
Orissa	32.55	122.64	2.18	2.59	-	-	4.68	20.53	376.59	1,456.82	437.02	1,564.53	813.61	3,021.35	1.62	2.56	0.05	0.08	18.44	28.12	-	0.35	-	-	3.52	13.04	876.64	3,211.27
Punjab	42.78	161.21	1.44	3.09	-	-	5.41	23.72	360.00	1,290.42	276.18	874.36	636.18	2,164.78	-	0.89	0.35	2.76	14.07	34.78	0.43	2.59	-	-	7.20	26.69	707.86	2,420.52
Rajasthan	138.97	373.64	9.69	55.06	-	-	75.40	270.79	1,722.06	6,599.90	2,255.76	7,022.53	3,977.81	13,622.42	4.64	27.48	1.47	6.39	52.57	86.53	0.15	1.03	2,208.16	2,208.16	10.00	46.99	6,478.86	16,698.48
Sikkim	1.29	4.85	0.09	0.25	-	-	2.54	11.12	26.28	118.69	20.70	92.47	46.97	211.16	-	-	0.01	0.35	0.47	-	-	-	-	-	0.02	0.60	51.26	228.45
Tamil Nadu	448.82	1,691.19	442.77	2,145.53	-	-	73.81	323.81	1,686.83	6,608.03	2,657.57	9,176.13	4,344.40	15,784.17	199.86	608.27	1,247.00	5,321.81	1,622.56	5,824.90	42.09	234.04	5.55	264.09	37.78	180.44	8,464.64	32,378.25
Tripura	1.19	5.50	0.75	3.39	-	-	0.43	3.41	166.24	612.91	165.43	553.08	331.67	1,165.99	0.29	0.41	0.09	0.11	2.55	12.07	-	-	-	-	0.78	2.68	337.75	1,193.57
Uttar Pradesh	199.59	752.07	6.07	33.16	-	-	48.66	213.47	1,127.54	5,395.70	1,068.49	4,185.46	2,196.03	9,581.16	5.90	11.79	2.88	9.68	80.70	208.71	1.32	2.31	0.00	717.06	28.18	100.29	2,569.32	11,629.70
Uttarakhand	32.25	121.53	6.01	22.98	-	-	0.99	5.35	124.82	533.58	152.28	606.79	277.10	1,140.37	-	0.30	0.12	0.39	16.59	32.51	0.02	0.06	0.96	0.96	7.19	26.40	341.23	1,350.86
West Bengal	66.97	252.36	18.08	39.36	-	-	20.73	90.93	871.26	3,190.19	964.88	3,422.40	1,836.14	6,612.59	10.16	14.77	1.85	9.15	461.04	2,586.53	0.92	7.77	-	-	10.98	53.16	2,426.86	9,666.61
Andaman and Nicobar Island	0.04	0.16	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.04	0.16
Chandigarh	2.29	43.63	-	1.73	-	-	0.05	1.20	123.98	590.60	126.41	550.17	250.39	1,140.77	0.15	0.67	1.84	8.66	11.41	25.30	-	0.24	-	-	4.55	15.47	270.68	1,237.65
Dadra & Nagar Haveli	15.35	57.84	-	-	-	-	0.05	0.23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15.40	58.07
Daman & Diu	9.71	36.59	-	-	-	-	0.07	0.13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9.78	36.72
Delhi	91.25	893.82	666.93	2,637.95	-	-	10.50	146.04	735.96	3,006.15	813.09	2,877.79	1,549.05	5,883.94	45.49	271.08	17.70	125.91	119.09	1,612.34	13.13	119.81	-	-	23.78	76.89	2,536.92	11,767.79
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	3.78	14.24	-	0.19	-	-	0.26	2.14	95.18	374.95	160.60	581.81	255.78	956.76	0.47	0.68	0.11	0.68	2.65	9.66	-	0.57	-	-	1.52	4.40	264.56	989.32
Total	2,916.73	10,990.44	1,717.17	6,492.61	-	1.06	631.36	2,769.57	15,850.04	62,975.11	17,817.44	61,995.72	33,667.48	124,970.83	383.78	1,449.72	1,426.57	5,957.37	3,558.90	19,403.99	95.28	580.78	9,164.80	11,674.36	297.92	1,220.72	53,859.99	185,511.44

PERIODIC DISCLOSURES

FORM NL-23

Reinsurance Risk Concentration

Insurer: Cholanmandalam MS General Insurance Co Ltd

Date:

31/3/2014

Statement for the Quarter Ended March 31,2014

(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	1.00	0.06					0.00%
2	No. of Reinsurers with rating AA but less than AAA	1.00	283.04					2.15%
3	No. of Reinsurers with rating A but less than AA	15.00	7,103.27	16.00	222.41	4.00	1,074.70	63.84%
4	No. of Reinsurers with rating BBB but less than A							0.00%
5	No. of Reinsurers with rating less than BBB							0.00%
6	Indian Insurer and Reinsurer	1.00	4,319.59	1.00	95.31	4.00	60.34	34.01%
	Total	18.00	11,705.96	17.00	317.72	8.00	1,135.04	100.00%

PERIODIC DISCLOSURES

FORM NL-24 Ageing of Claims

Insurer:Cholamandalam MS General Insurance Co. Ltd.

Date:

Quarter end as on 31st Mar'14

(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	39	37	52	54	19	201	2306.42
2	Marine Cargo	3209	837	414	200	133	4793	1058.87
3	Marine Hull						0	
4	Engineering	15	49	62	39	10	175	409.09
5	Motor OD	15151	4799	1297	589	506	22342	9723.26
6	Motor TP	25	442	731	1119	3121	5438	11318.01
7	Health	35147	0	0	0	0	35147	3308.02
8	Overseas Travel	22					22	85.14
9	Personal Accident	594					594	693.72
10	Liability	8	58	37	20	7	130	79.74
11	Crop						0	
12	Miscellaneous	402	9	11	7	10	439	218.75

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'14

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	401	1884		320	7253	25796	20395	90	802	258			162	57361
2	Claims reported during the period	234	5384	1	186	21888	5685	30435	85	549	170			421	65038
3	Claims Settled during the period	201	4793		175	22342	5438	35147	22	594	130			439	69281
4	Claims Repudiated during the period	49	253		19	711	139	1169	18	79	7			52	2496
5	Claims closed during the period	81	679		63	2815	669	771	61	196	47			15	5397
6	Claims O/S at End of the period	304	1543	1	249	3273	25235	13743	74	482	244			77	45225
	Less than 3months	113	922	1	97	2134	4601	12379	41	188	124			35	20635
	3 months to 6 months	66	277	0	50	261	2833	207	9	40	52			17	3812
	6months to 1 year	62	238	0	62	208	5053	640	15	43	32			12	6365
	1year and above	63	106	0	40	670	12748	517	9	211	36			13	14413

FORM NL-26 - CLAIMS INFORMATION - KG Table I

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

Solvency for the quarter ended 31st Mar 2014

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	11,637	6,081	12,842	2,794	1,216	1,926	1,926
2	Marine Cargo	6,493	1,188	4,259	1,152	779	792	792
3	Marine Hull	1	1	-	-	0	-	0
4	Motor	125,848	113,559	109,555	85,727	22,712	25,718	25,718
5	Engineering	2,910	1,219	1,035	531	291	172	291
6	Aviation	-	-	-	-	-	-	-
7	Laibilities	1,450	615	243	219	217	66	217
8	Others	19,433	7,599	8,764	2,949	2,721	1,840	2,721
9	Health	19,404	11,097	14,497	12,960	2,911	3,888	3,888
	Total	187,176	141,359	151,196	106,331	30,847	34,402	35,554

PERIODIC DISCLOSURES

FORM NL-27 Offices information for Non-Life

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

Date: **31.3.2014**

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the Quarter		106*
2	No. of branches approved during the Quarter		1
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		107*
7	No. of branches approved but not open		Nil
8	No. of rural branches		Nil
9	No. of urban branches		107

* This includes Head Office at Chennai which is not branch

NL 28
(Read with Regulation 10)
Name of the Insurer: Cholamandalam MS General Insurance Company Limited
Registration Number: 123
Statement as on: 31 Mar 2014
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	232,821.44
2	Loans	9	-
3	Fixed Assets	10	5,767.48
4	Current Assets		
	a. Cash & Bank Balance	11	2,491.19
	b. Advances & Other Assets	12	71,482.56
5	Current Liabilities		
	a. Current Liabilities	13	174,673.67
	b. Provisions	14	79,712.17
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		67.43
Application of Funds as per Balance Sheet (A)			58,109.40

	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	576,748.24
3	Cash & Bank Balance (if any)	11	249,119.00
4	Advances & Other Assets (if any)	12	7,148,256.00
5	Current Liabilities	13	17,467,367.00
6	Provisions	14	7,971,217.00
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		6,743.00
		TOTAL (B)	(17,471,203.76)
'Investment Assets' As per FORM 3B		(A-B)	17,529,313.16

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%		9,545.99	38,562.68	48,108.68	20.66%		48,108.68	46,133.42
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not less than 30%		15,036.25	60,741.54	75,777.79	32.54%		75,777.79	73,199.95
3	Investment subject to Exposure Norms									
	a. Housing & Loans to SG for Housing and FFE	Not less than 5%								
	1. Approved Investments			5,666.64	22,891.38	28,558.02	12.26%		28,558.02	28,698.04
	2. Other Investments									
	b. Infrastructure Investments	Not less than 10%								
	1. Approved Investments			6,616.30	26,727.70	33,344.00	14.32%	(27.15)	33,316.85	35,002.99
	2. Other Investments			511.07	2,064.54	2,575.61	1.11%	(51.64)	2,523.97	2,664.81
	c. Approved Investments	Not exceeding		17,187.77	69,432.99	86,620.76	37.20%	21.76	86,642.52	86,771.26
	d. Other Investments			1,191.01	4,811.28	6,002.29	2.58%		6,002.29	6,015.52
Investment Assets			100%	46,209.04	186,669.42	232,878.47	100%	(57.03)	232,821.44	232,352.57

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: 6-May-14
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

Insurer:

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

Date:

3/31/2014

(Rs in Lakhs)

Detail Regarding debt securities

	MARKET VALUE				Book Value			
	As at 31-03-2014	As % of total for this class	As at 31-03-2013	As % of total for this class	As at 31-03-2014	As % of total for this class	As at 31-03-2013	As % of total for this class
Break down by credit rating								
AAA rated	72,648.66	35.99%	62,138.12	41.72%	70,825.53	35.01%	60,844.32	41.29%
AA or better	47,323.99	23.45%	19,392.38	13.02%	47,192.22	23.33%	19,058.33	12.93%
Rated below AA but above A	8,663.01	4.29%	11,697.97	7.85%	8,508.94	4.21%	11,506.33	7.81%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Any other (Sovreign)	73,199.95	36.27%	55,721.04	37.41%	75,777.79	37.46%	55,952.46	37.97%
	201,835.61		148,949.52		202,304.48		147,361.43	
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	17,985.25	8.91%	22,371.89	15.02%	17,995.55	8.90%	22,414.33	15.21%
More than 1 year and upto 3years	62,647.08	31.04%	53,204.83	35.72%	62,753.67	31.02%	53,137.31	36.06%
More than 3years and up to 7years	52,136.24	25.83%	34,101.36	22.89%	52,822.21	26.11%	34,312.65	23.28%
More than 7 years and up to 10 years	69,022.19	34.20%	39,222.42	26.33%	68,679.49	33.95%	37,443.39	25.41%
above 10 years	44.85	0.02%	49.01	0.03%	53.56	0.03%	53.75	0.04%
	201,835.61		148,949.52		202,304.48		147,361.43	
Breakdown by type of the issuer								
a. Central Government	46,133.42	22.86%	35,356.30	23.74%	48,108.68	23.78%	35,863.16	24.34%
b. State Government	27,066.53	13.41%	20,364.74	13.67%	27,669.11	13.68%	20,089.30	13.63%
c. Corporate Securities	128,635.66	63.73%	93,228.47	62.59%	126,526.69	62.54%	91,408.98	62.03%
	201,835.61		148,949.52		202,304.48		147,361.43	

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.

PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

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

(Rs in Lakhs)

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	20.53%	14.45%	33.15%	20.37%
2	Gross Direct Premium to Shareholders' Funds Ratio (No. of Times)	0.92	3.19	1.08	3.72
3	Growth Rate of Shareholders' Funds	3.61%	33.61%	5.56%	0.34
4	Net Retention Ratio	76.94%	82.92%	83.15%	81.74%
5	Net Commission Ratio	-0.16%	1.41%	0.97%	1.26%
6	Expenses of Management to Gross Direct Premium ratio	22.11%	24.94%	24.35%	24.05%
7	Expenses of Management to Net Written Premium ratio	28.66%	29.81%	27.32%	28.88%
8	Net Incurred Claims to Net Earned Premium	82.84%	79.46%	84.46%	77.12%
7	Combined Ratio	106.05%	106.02%	108.56%	102.91%
8	Technical Reserves to Net Premium Ratio (no. of Times)	(0.42)	1.48	(0.94)	1.58
9	Underwriting Balance Ratio (no. of Times)	(0.09)	(0.08)	(0.08)	(0.07)
10	Operating Profit Ratio ^	4.66%	3.91%	2.83%	4.78%
11	Liquid Assets to Liabilities Ratio #	0.01	0.35	(0.06)	0.19
12	Net Earnings Ratio	4.65%	4.52%	3.92%	4.46%
13	Return on Network	3.00%	12.04%	4.86%	13.81%
14	Available Solvency Margin to required Solvency Margin ratio	1.61	1.61	1.42	1.42
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	298,805,700	298,805,700	291,975,000	291,975,000
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)	0.65	2.37	0.80	2.08
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.65	2.37	0.80	2.08
6	(iv) Book value per share (Rs) [net worth (Share capital + reserves + fair value change - P&L debit balance)/weighted average no. of shares]	19.49	19.49	14.93	14.93

NL-31 RELATED PARTY TRANSACTIONS
Insurer: Cholamandalam MS General Insurance Company Limited

Date:
31-Mar-14
(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	COMPANY UNDER SAME MANAGEMENT	Claims Incurred (Net)	(41.05)	1.43	(0.94)	4.28
2	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Commission Exp	136.79	494.33	83.56	383.57
3	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Expenses payable / (receivable)	-	(17.63)	16.34	16.34
4	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Management Expenses Paid	-	-	(0.23)	2.27
5	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Management Expenses recovered	-	-	-	-
5	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Premium Received	0.09	6.83	(186.03)	8.82
6	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	COMPANY UNDER SAME MANAGEMENT	Claims Incurred (Net)	197.02	528.30	101.58	406.69
7	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	COMPANY UNDER SAME MANAGEMENT	Expenses payable / (receivable)	5.19	(8.40)	160.99	160.99
8	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	COMPANY UNDER SAME MANAGEMENT	Interest accrued	(135.78)	347.54	179.11	179.11
9	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	COMPANY UNDER SAME MANAGEMENT	Interest received	71.94	301.11	346.50	346.50
10	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	COMPANY UNDER SAME MANAGEMENT	Investments	-	2,000.00	-	1,907.04
11	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	COMPANY UNDER SAME MANAGEMENT	Management Expenses Paid	1,847.73	1,938.25	39.15	114.99
12	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	COMPANY UNDER SAME MANAGEMENT	Management Expenses recovered	8.16	27.01	9.07	45.81
13	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	COMPANY UNDER SAME MANAGEMENT	Marketing Expenses	585.86	1,834.95	359.95	1,341.06
14	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	COMPANY UNDER SAME MANAGEMENT	Payable - Advance Premium Deposit	111.32	197.83	49.86	49.86
15	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	COMPANY UNDER SAME MANAGEMENT	Payable(Net) - Claims Outstanding	(130.96)	(59.48)	46.43	46.43
16	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	COMPANY UNDER SAME MANAGEMENT	Premium Received	1.44	474.22	(1,199.62)	364.19
17	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	COMPANY UNDER SAME MANAGEMENT	Receivable - Investments	(28.78)	5,990.00	3,990.00	3,990.00
18	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Claims Incurred (Net)	0.56	5.69	0.99	3.83
19	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Expenses payable / (receivable)	(81.23)	(85.04)	(8.67)	(8.67)
20	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Fees Incurred for Risk Inspection and Advisory Services	362.02	824.25	35.56	269.67
21	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Management Expenses Paid	8.97	26.56	4.60	23.51
22	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Management Expenses recovered	26.97	46.03	11.17	30.29
23	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Premium Received	3.67	28.78	3.71	16.31
24	CHOLAMANDALAM SECURITIES LTD	COMPANY UNDER SAME MANAGEMENT	Brokerage Expenses	1.16	3.08	0.10	0.10
25	CHOLAMANDALAM SECURITIES LTD	COMPANY UNDER SAME MANAGEMENT	Claims Incurred (Net)	0.19	4.74	2.33	7.94
26	CHOLAMANDALAM SECURITIES LTD	COMPANY UNDER SAME MANAGEMENT	Management Expenses Paid	-	-	(0.01)	0.71

27	CHOLAMANDALAM SECURITIES LTD	COMPANY UNDER SAME MANAGEMENT	Management Expenses recovered	-	-	-	-
27	CHOLAMANDALAM SECURITIES LTD	COMPANY UNDER SAME MANAGEMENT	Premium Received	0.18	16.23	(0.70)	10.82
28	mitsui sumitomo insurance company ltd	SUBSTANTIAL VOTING POWER	Due from other entities Carrying on Insurance Business	-	1,080.34	198.75	198.75
29	mitsui sumitomo insurance company ltd	SUBSTANTIAL VOTING POWER	Expenses payable / (receivable)	17.73	30.90	11.27	11.27
30	mitsui sumitomo insurance company ltd	SUBSTANTIAL VOTING POWER	Management Expenses Paid	12.10	103.61	73.49	91.20
31	mitsui sumitomo insurance company ltd	SUBSTANTIAL VOTING POWER	Management Expenses recovered	12.48	25.03	5.20	39.19
32	mitsui sumitomo insurance company ltd	SUBSTANTIAL VOTING POWER	Reinsurance recovery on claims	1,493.62	8,090.91	2,275.59	5,056.25
33	mitsui sumitomo insurance company ltd	SUBSTANTIAL VOTING POWER	Rent Recovery	28.63	80.63	19.06	69.87
34	mitsui sumitomo insurance company ltd	SUBSTANTIAL VOTING POWER	RI Commission	140.74	644.71	457.08	603.10
35	mitsui sumitomo insurance company ltd	SUBSTANTIAL VOTING POWER	RI Premium Paid	1,164.30	4,670.54	1,452.39	4,463.56
36	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Claims Incurred (Net)	25.41	127.23	33.73	141.99
37	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Expenses payable / (receivable)	9.42	9.92	7.87	7.87
38	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Management Expenses Paid	-	-	0.61	0.61
39	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Management Expenses recovered	2.06	2.06	3.03	3.03
40	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Payable - Advance Premium Deposit	5.92	5.92	6.17	6.17
41	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Payable(Net) - Claims Outstanding	(23.61)	(7.76)	12.72	12.72
42	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Premium Received	23.74	391.69	20.63	20.63
43	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Investments	975.46	975.46		
44	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Interest accrued	81.97	81.97		
45	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Receivable - Investments	10,000.00	10,000.00		
45	SHANTHI GEARS LIMITED	COMPANY UNDER SAME MANAGEMENT	Claims Incurred (Net)	0.01	0.01	-	-
46	SHANTHI GEARS LIMITED	COMPANY UNDER SAME MANAGEMENT	Expenses payable / (receivable)	1.26	1.26	-	-
47	SHANTHI GEARS LIMITED	COMPANY UNDER SAME MANAGEMENT	Management Expenses Paid	9.63	9.63	-	-
48	SHANTHI GEARS LIMITED	COMPANY UNDER SAME MANAGEMENT	Management Expenses recovered	-	-	-	-
49	SHANTHI GEARS LIMITED	COMPANY UNDER SAME MANAGEMENT	Premium Received	38.58	38.58	-	-
50	SHANTHI GEARS LIMITED	COMPANY UNDER SAME MANAGEMENT	Management Expenses recovered	5.02	5.02	-	-
51	MANAGING DIRECTOR	KEY MANAGEMENT PERSONNEL	Managerial Remuneration	-	171.06	-	139.92
52	MANAGING DIRECTOR	KEY MANAGEMENT PERSONNEL	Managerial Remuneration- Rent	-	1.17	-	4.68
53	WHOLETIME DIRECTOR	KEY MANAGEMENT PERSONNEL	SECONDMENT CHARGES	-	22.92	-	23.90

PERIODIC DISCLOSURES

FORM NL-32

Products Information

Insurer: Cholamandalam MS GIC Ltd

Date: 31.03.2014

Products Information							
NL 32	<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	Auto extension of policy (for private Car) UIN: CHM-MO-A00-18-VOL-13-14		IRDA/NL/F&U/Chola MS/A/Motor/13-14 dated 13th Feb 2014	Motor	Private Car	29th Apr 2011	13th Feb 2014
2	Daily Cash Allowance (is the revised name of Business Interruption benefit) UIN: CHM-MO-A00-19-VOL-13-14	Letter dated 21st Sept 2011	IRDA/NL/F&U/Chola MS/A/Motor/13-14 dated 13th Feb 2014	Motor	Commercial Vehicles	21st Sept 2011	13th Feb 2014
3	Monthly instalment cover UIN: CHM-MO-A00-32-VOL-13-14	Letter dated 5th Dec 2013	IRDA/NL/F&U/Chola MS/A/Motor/13-14 dated 14th Mar 2014	Motor	Private Car, GCCV, PCCV < 6, PCCV > 6, Miscellaneous vehicles	5th Dec 2013	14th Mar 2014
4	Coverage for Disable vehicle UIN: CHM-MO-A00-33-VOL-13-14	Letter dated 5th Dec 2013	IRDA/NL/F&U/Chola MS/A/Motor/13-14 dated 14th Mar 2014	Motor	Private Car, GCCV, PCCV < 6, PCCV > 6, Miscellaneous vehicles	5th Dec 2013	14th Mar 2014

TABLE - II

Insurer: Cholamandalam MS General Insurance Co Ltd

Solvency for the Quarter ended on 31st Mar 2014

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):		238,444
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)		230,320
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		8,124
4	Excess in Policyholders' Funds (1-2-3)		(0)
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):		73,843
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		16,339
7	Excess in Shareholders' Funds (5-6)		57,505
8	Total Available Solvency Margin [ASM] (4+7)		57,505
9	Total Required Solvency Margin [RSM]		35,554
	RSM 1		30,847
	RSM 2		34,402
	RSM (Insurance Act)		5,000
	Max of above		35,554
10	Solvency Ratio (Total ASM/Total RSM)		1.617
11.	Outstanding Govt Dues ~ 1-6 months		-
12.	Revised ASM after forbearance		57,504.9
13.	Solvency Ratio after Forbearance		1.617

PERIODIC DISCLOSURES			
FORM NL-34: Board of Directors & Key Person			
Cholamandalam MS General Insurance Company Ltd			Date: 31/03/2014
<i>BOD and Key Person information</i>			
Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mr. S B Mathur	Independent Director & Chairman	
2	Mr.R Beri	Independent Director	
3	Mr.Pradeep V Bhide	Director	
4	Mr.N Srinivasan	Director	
5	Mr.Katsuhiko Kaneyoshi	Director	
6	Mr.S S Gopalarathnam	Managing Director	
7	Mr.Tsuyoshi Yamane	Wholetime Director	

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

FORM NL-35-NON PERFORMING ASSETS-7A

COMPANY NAME & CODE:Cholamandalam MS General Insurance Company Limited

123

Statement as on: 31-Mar-14

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		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: 5/6/2014

SIGNATURE _____

Note:

A. Category of Investment (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. M.

Chief Investment Officer

Name of the Fund _____

Rs Lakhs

No.	Category of Investment	Category Code	Current Quarter					Year to Date (current year)					Year to Date (previous year) ³				
			Investment as on 31-03-2014 (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 31-03-2014 (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 31-03-2013 (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	47,025.06	45,136.06	876.75	7.67%	7.67%	47,025.06	45,136.06	3,179.37	7.64%	7.64%	34,762.12	34,333.67	2,109.99	6.85%	4.63%
A02	Special Deposits	CSPD	-	-	-			-	-	-			-	-	-		
A03	Deposit under Section 7 of Insurance Act, 1938	CDSS	1,083.62	997.36	16.12	5.57%	5.57%	1,083.62	997.36	64.26	5.47%	5.47%	1,101.03	1,022.63	64.37	5.62%	3.80%
A04	Treasury Bills	CTRB	-	-	-			-	-	22.36	6.67%	6.67%	-	-	20.47	8.29%	5.60%
B	STATE GOVERNMENT / OTHER APPROVED SECURITIES																
B01	Central Government Guaranteed Loans / Bonds	CGSL	-	-	-			-	-	-			-	-	-		
B02	State Government Bonds	SGGB	27,669.11	27,066.53	601.99	9.22%	9.22%	27,669.11	27,066.53	2,065.13	9.33%	9.33%	20,089.30	20,364.74	1,366.40	8.97%	6.06%
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	-	-	-			-	-	29.26	10.49%	10.49%	1,470.74	1,470.74	195.65	10.02%	6.77%
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	27,230.65	27,245.40	632.63	9.66%	9.66%	27,230.65	27,245.40	2,157.36	9.48%	9.48%	17,526.31	17,501.78	1,246.13	8.85%	5.98%
C08	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HTDA	-	-	-			-	-	-			-	-	-		
	TAX FREE BONDS																
C09	Bonds / Debentures issued by HUDCO	HFHD	-	-	-			-	-	-			-	-	-		
C10	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HFDN	1,327.38	1,452.64	17.93	7.06%	7.06%	1,327.38	1,452.64	59.03	7.04%	7.04%	-	-	-		
C11	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HFDA	-	-	-			-	-	-			-	-	-		
	b) Other Investments																
	Debentures/Bonds/CPs/Loans	HODS	-	-	-			-	-	-			-	-	-		
	Housing- Securtiesd Assets	HOMB	-	-	-			-	-	-			-	-	-		
	Debentures/Bonds/CPs/Loans(Promotor Group)	HOPG	-	-	-			-	-	-			-	-	-		
D	INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS																
	a) Approved Investment																
D01	Infrastructure - Other Approved Securities	ISAS	-	-	-			-	-	-			-	-	-		
D02	Infrastructure - PSU - Equity shares - Quoted	ITPE	154.69	135.69	5.78	13.77%	13.77%	154.69	135.69	7.20	5.73%	5.73%	-	-	-		
D03	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	48.49	40.34	-	0.00%	0.00%	48.49	40.34	0.86	1.31%	1.31%	-	-	-		
D04	Infrastructure - Equity and Equity Related Instruments (Promoter Group)	IEPG	-	-	-			-	-	-			-	-	-		
D05	Infrastructure - Securitised Assets	IESA	-	-	-			-	-	-			-	-	-		
D06	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IDPG	-	-	-			-	-	-			-	-	-		
	TAXABLE BONDS																
D07	Infrastructure - PSU - Debentures / Bonds	IPTD	9,751.32	9,762.69	223.33	9.16%	9.16%	9,751.32	9,762.69	763.51	9.07%	9.07%	5,535.23	5,489.15	521.83	8.25%	5.57%
D08	Infrastructure - PSU - CPs	IPCP	-	-	-			-	-	-			-	-	-		
D09	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	7,703.13	7,728.21	186.82	9.33%	9.33%	7,703.13	7,728.21	682.08	9.31%	9.31%	5,518.85	5,538.32	560.29	8.79%	5.94%
D10	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-			-	-	2.58	12.25%	12.25%	494.14	494.14	41.40	10.41%	7.03%
D11	Infrastructure - Term Loans (with Charge)	ILWC	-	-	-			-	-	-	0.00%		-	-	-		

	TAX FREE BONDS																
D12	Infrastructure - PSU - Debentures / Bonds	IPFD	15,686.37	17,336.06	274.22	7.49%	7.49%	15,686.37	17,336.06	934.38	7.39%	7.39%	9,359.71	10,540.64	442.27	7.91%	7.91%
D13	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICFD	-	-	-			-	-	-			-	-	-		
	b) Other Investments																
	Infrastructure - Equity (including Unlisted)	IOEQ	68.96	17.32	-	0.00%	0.00%	68.96	17.32	-			-	-	-		
	Infrastructure - Debentures/Bonds/CPs/Loans	IODS	2,506.65	2,647.49	69.42	11.21%	11.21%	2,506.65	2,647.49	141.16	11.21%	11.21%	-	-	-		
	Infrastructure- Securitiesd Assets	IOSA	-	-	-			-	-	-			-	-	-		
	Infrastructure- Equity (Promoter Group)	IOPE	-	-	-			-	-	-			-	-	-		
	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IOPD	-	-	-			-	-	-			-	-	-		
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS																
E01	PSU - Equity shares - Quoted	EAEQ	157.06	156.32	3.14	5.88%	5.88%	157.06	156.32	8.23	3.85%	3.85%	133.63	132.63	7.59	5.23%	5.23%
E02	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	534.61	556.24	20.76	12.34%	12.34%	534.61	556.24	39.57	7.62%	7.62%	364.71	168.20	2.07	0.61%	0.61%
E03	Equity Shares - Companies incorporated outside India (invested prior to IRDA Regulations)	EFES	-	-	-			-	-	-			-	-	-		
E04	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	55.18	56.05	-	0.00%	0.00%	55.18	56.05	-	0.00%	0.00%	-	-	-		
E05	Corporate Securities - Bonds - (Taxable)	EPBT	1,954.45	1,941.76	42.23	8.83%	8.83%	1,954.45	1,941.76	128.02	8.54%	8.54%	992.09	978.05	149.26	7.71%	5.21%
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	48,909.42	48,968.16	1,151.10	9.92%	9.92%	48,909.42	48,968.16	3,982.31	9.82%	9.82%	33,586.94	33,884.17	3,051.45	9.40%	6.35%
E10	Corporate Securities - Debentures / Bonds/ CPs /Loan - (Promoter Group)	EDPG	4,976.93	5,059.61	116.29	10.43%	10.43%	4,976.93	5,059.61	256.36	10.05%	10.05%	-	-	84.72	10.56%	7.13%
E11	Corporate Securities - Derivative Instruments	ECDI	-	-	-			-	-	-			-	-	-		
E12	Investment properties - Immovable	EINP	-	-	-			-	-	-			-	-	-		
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	29,555.00	29,555.00	628.07	9.74%	9.74%	29,555.00	29,555.00	2,642.10	9.68%	9.68%	24,755.00	24,755.00	1,930.48	10.25%	6.93%
E17	Deposits - CDs with Scheduled Banks	EDCD	-	-	-			-	-	-			-	-	92.16	11.20%	7.56%
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	478.12	478.12	13.22	12.00%	12.00%	478.12	478.12	105.28	10.98%	10.98%	3,418.63	3,418.63	348.44	10.30%	6.96%
E22	Application Money	ECAM	-	-	4.91	10.24%	10.24%	-	-	15.84	9.80%	9.80%	-	-	7.95	10.95%	7.40%
E23	Corporate Securities Mutual Funds	EGMF	-	-	95.06	8.86%	8.86%	-	-	258.28	9.01%	9.01%	-	0.00	204.25	8.92%	6.02%
E24	Corporate Securities Mutual Funds Promoters Group	EMPG	-	-	-			-	-	-			-	-	-	0.00%	0.00%
F	OTHER THAN APPROVED INVESTMENTS																
F01	Bonds - PSU - Taxable	OBPT	-	-	-			-	-	-			-	-	-		
F02	Bonds - PSU - Tax Free	OBPF	-	-	-			-	-	-			-	-	-		
F03	Equity Shares (incl Co-op Societies)	OESH	-	-	-			-	-	-			-	-	-		
F04	Equity Shares (PSUs & Unlisted)	OEPU	-	-	-			-	-	-			-	-	-		
F05	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	-	-	-			-	-	-			-	-	-		
F06	Debentures	OLDB	3,990.77	3,991.97	99.15	10.33%	10.33%	3,990.77	3,991.97	681.95	10.34%	10.34%	9,465.38	9,743.22	669.36	10.47%	7.07%
F07	Debentures / Bonds/ CPs / Loans etc. - (Promoter Group)	ODPG	2,011.53	2,023.55	54.82	10.52%	10.52%	2,011.53	2,023.55	374.73	10.86%	10.86%	4,040.95	4,169.63	396.59	10.97%	7.41%
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		232,878.47	232,352.57	5,133.74	9.33%	9.33%	232,878.47	232,352.57	18,601.21	9.30%	9.30%	172,614.77	174,005.34	13,513.12	9.00%	6.08%

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: 6-May-14

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

1 Based on daily simple Average of Investments

2 Yield netted for Tax

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

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

Signature
Full Name
Chief of Investments

NV MURALI

NL 37

(Read with Regulation 10)

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

Registration Number: 123

Statement as on: 31 Mar 2014

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

PART - A

Name of Fund _____

Rs Lakhs									
No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter</u> ¹								
B.	<u>As on Date</u> ²								
	10.40% OHL DB 11-01-2015	OLDB	2000.00	1/11/2012	ICRA	AA-	A+	8/1/2013	
	8.20% ALL DB 22-07-2014	OLDB	1,990.77	1/21/2011	CRISIL	AA-	A+	9/12/2013	
	11.00% TATA DB 23-07-2014	ICTD	1,002.66	23-Jan-2009 & 08-Mar-2010	CARE	CARE AAA	CARE AA+	11/1/2010	
	11.15% REL INFRA DB 30-03-2017	IODS	506.65	6/21/2012	CRISIL	AA-	A+	10/1/2013	
	11.40% TATA POWER DB 02-06-2021	IODS	2,000.00	6/7/2011	CRISIL	AA	AA-	10/17/2013	

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: 6-May-14

Signature

Full Name NV MURALI

Chief of Investments

Note:

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

PERIODIC DISCLOSURES

FORM NL-38 Quarterly Business Returns across line of Business

Insurer: Cholamandalam MS General Date: As at 31st Mar 14

(Rs in Lakhs)

(Rs in Lakhs)

Quarterly Business Returns across line of Business

Sl.No.	Line of Business	For Q4 FY 2013-14		For Q4 FY 2012-13		Upto 31.03.2014		Upto 31.03.2013	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	2,917	54,885	2,320	37,592	10,990	179,693	9,354	149,154
2	Cargo & Hull	1,717	1,329	1,535	1,384	6,494	5,341	5,099	6,037
3	Motor TP	17,817	236,154	13,172	210,797	61,996	882,340	47,252	789,003
4	Motor OD	15,850		16,205		62,975		59,394	
5	Engineering	631	2,474	1,196	2,528	2,770	10,628	3,295	9,954
6	Workmen's Compensation	103	585	130	567	477	2,326	641	2,846
7	Employer's Liability	281	181	122	150	973	714	584	798
8	Aviation	-	-	-	-	-	-	-	-
9	Personal Accident	1,427	7,287	1,486	7,870	5,957	28,212	5,330	20,523
10	Health	3,559	27,223	7,651	21,919	19,404	87,531	28,130	63,117
11	Others*	9,558	14,035	870	13,738	13,475	58,683	3,010	59,837
		53,860	344,153	44,687	296,545	185,511	1,255,468	162,089	1,101,269

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

PERIODIC DISCLOSURES

FORM NL-39 Rural & Social Obligations (Quarterly Returns)

Insurer: Cholamandalam MS General Insurance Co Ltd Date: As at 31st Mar 14

(Rs in Lakhs)

Rural & Social Obligations (Quarterly Returns)					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1.00	Fire	Rural	203	24.23	0.00
		Social			
2.00	Cargo & Hull	Rural			
		Social			
3.00	Motor TP	Rural	172710	5025.24	0.00
		Social			
4.00	Motor OD	Rural	171714	8366.01	820939.07
		Social			
5.00	Engineering	Rural	11	14.37	0.00
		Social			
6.00	Workmen's Compensation	Rural			
		Social			
7.00	Employer's Liability	Rural			
		Social			
8.00	Aviation	Rural			
		Social			
9.00	Personal Accident	Rural			
		Social			
10.00	Health	Rural	20	8586.19	468515.99
		Social			
11.00	Others*	Rural	18244	12198.62	154130.64
		Social			

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

PERIODIC DISCLOSURES

FORM NL-40 Business Acquisition through different channels

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

(Rs in Lakhs)

Sl.No.	Business Acquisition through different channels								
	Channels	Current Quarter For the Quarter Mar 14		Same quarter Previous Year For the Quarter Mar 13		Up to the period YTD Mar 14		Same period of the previous year YTD Mar 13	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	11131	1419	8260	976	36693	4500	32567	3771
2	Corporate Agents-Banks	167227	17472	142681	15679	599258	66025	520252	57187
3	Corporate Agents -Others	1498	19	644	37	4823	184	34115	4628
4	Brokers	44838	4069	43747	4841	178565	18282	156599	16309
5	Micro Agents	0	0	35	2	0	0	1038	37
6	Direct Business	119459	30881	101178	23152	436129	96520	356698	80158
	Total (A)	344153	53860	296545	44687	1255468	185511	1101269	162090
1	Referral (B)	0	0	0	0	0	0	0	0
	Grand Total (A+B)	344153	53860	296545	44687	1255468	185511	1101269	162090

Note:

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

PERIODIC DISCLOSURES **GRIEVANCE DISPOSAL**

Cholamandalam MS General Insurance Co Ltd

Date: 31/03/2014

Grievance Disposal for the period upto March 31, 2014 during the financial year 2013-14

Sl No.	Particulars	Opening Balance- As on beginning	Additions during the quarter	Complaints Resolved/Settled during the			Complaints Pending at the end of the	Total complaints registered upto the quarter during the
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Proposal related							1
b)	Claim	3	208	182		27	2	1114
c)	Policy related	1	464	456		4	5	1620
d)	Premium							0
e)	Refund		2	2				3
f)	Coverage							6
g)	Cover note related		2	1		1		17
h)	Product		3	3				13
i)	Others	2	15	16			1	42
	Total Number of Complaints	6	694	660	0	32	8	2816

2	Total no. of policies during the previous year *	2211802
3	Total no. of claims during the previous year	306247
4	Total no. of policies during the current year *	2433164
5	Total no. of claims during the current year	269433
6	Total no. of policy complaints (current year) per 10000 policies (current year)	7
7	Total no. of claim complaints (current year) per 10000 claims registered (current year)	41

		Complaints made by customers	Complaints made by intermediaries	Total
8	Duration wise Pending Status			
a)	Upto 7 days	3		3
b)	7 - 15 days	1		1
c)	15 - 30 days	2		2
d)	30 - 90 days			0
e)	90 days & beyond			0
	Total Number of Complaints	6	0	6

* Total no. of policies during the previous year FY 2012-13 includes certificates issued under master policies.

* Total no. of policies upto Q2 of current year FY 2013-14 includes certificates issued under master policies.

 Chief Grievance Officer