

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 QUARTER ENDED 31st Mar 13

	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	Premiums earned (Net)	NL-4-Premium Schedule	106,995	372,088	75,366	289,255
2	Profit/ Loss on sale/redemption		78	737	176	515
3	Others Administrative Charges		164	595	54	269
4	Interest, Dividend & Rent – Gross		42,252	72,604	28,340	59,162
	TOTAL (A)		149,489	446,024	103,936	349,201
1	Claims Incurred (Net)	NL-5-Claims Schedule	17,941	99,862	34,489	157,261
2	Commission	NL-6-Commission Schedule	(8,562)	(902)	3,651	1,555
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	19,395	143,499	5,464	126,347
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		28,774	242,459	43,604	285,163
	Operating Profit/(Loss) from APPROPRIATIONS		120,715	203,565	60,332	64,038
	Transfer to Shareholders' Account		120,715	203,565	60,332	64,038
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		120,715	203,565	60,332	64,038

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 QUARTER ENDED 31st Mar 2013

	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	43,358	153,808	34,205	141,843
2	Profit/ Loss on sale/redemption		11	206	81	201
3	Others Administrative Charges		196	341	121	229
4	Interest, Dividend & Rent – Gross		1,673	10,770	2,567	14,785
	TOTAL (A)		45,238	165,125	36,974	157,058
1	Claims Incurred (Net)	NL-5-Claims Schedule	22,355	83,258	26,642	110,240
2	Commission	NL-6-Commission Schedule	(9,607)	(35,097)	(10,135)	(38,888)
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	18,407	68,394	(5,716)	69,428
4	Premium Deficiency			-		-
	TOTAL (B)		31,155	116,555	10,791	140,780
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		14,083	48,570	26,183	16,278
	APPROPRIATIONS					
	Transfer to Shareholders' Account		14,083	48,570	26,183	16,278
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		14,083	48,570	26,183	16,278

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 QUARTER ENDED 31st Mar 2013

	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	3,953,578	11,148,446	3,034,222	8,260,203
2	Profit/ Loss on sale/redemption		3,892	15,167	1,631	5,605
3	Others Administrative Charges		452	553	1	147
4	Interest, Dividend & Rent – Gross		390,385	1,268,460	246,425	650,909
	TOTAL (A)		4,348,307	12,432,626	3,282,279	8,916,864
1	Claims Incurred (Net)	NL-5-Claims Schedule	3,425,892	8,820,537	2,649,913	6,314,252
2	Commission	NL-6-Commission Schedule	56,045	206,449	51,006	174,153
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	710,086	3,098,419	671,193	2,608,332
4	Premium Deficiency					-
	TOTAL (B)		4,192,023	12,125,405	3,372,112	9,096,737
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		156,284	307,221	(89,833)	(179,873)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		156,284	307,221	(89,833)	(179,873)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		156,284	307,221	(89,833)	(179,873)

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 Mar 2013

	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		120,715	203,565	60,332	64,038
	(b) Marine Insurance		14,083	48,570	26,183	16,278
	(c) Miscellaneous Insurance		156,284	307,221	(89,833)	(179,873)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		53,394	329,200	16,845	251,100
	(b) Profit on sale of investments		2,042	9,248	1,127	3,428
	Less: Loss on sale of investments		(1,666)	(2,954)	-	(22)
3	OTHER INCOME (To be specified)		-	-	-	-
	TOTAL (A)		344,852	894,850	14,654	154,949
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		3,750	4,750	-	-
	(b) Bad debts written off		-	-	-	-
	(c) Others (To be specified)		-	-	-	-
	TOTAL (B)		3,750	4,750	-	-
	Profit Before Tax		341,102	890,100	14,654	154,949
	Provision for Taxation		108,706	288,139	(13,331)	(36,290)
			232,396	601,961	27,985	118,659
	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Proposed final dividend		-	-	-	-
	(c) Dividend distribution tax		-	-	-	-
	(d) Transfer to any Reserves or Other Accounts (to be specified) Shareholders		(252,074)	(252,074)	(95,493)	(95,493)
			-	-	-	-
	Balance of profit/ loss brought forward from last year		-	-	(95,746)	(95,746)
	Balance carried forward to Balance Sheet		(19,678)	349,887	(163,254)	-

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 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) 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'.

(h) Income from rent shall include only the realised rent. It shall not include any notional rent.

BALANCE SHEET AS AT 31st Mar 2013

	Particulars	Schedule	As at Mar 31, 2013	As at Mar 31, 2012 for the corresponding previous year
			(Rs.'000)	(Rs.'000)
	SOURCES OF FUNDS			
	SHARE CAPITAL	NL-8-Share Capital Schedule	2,919,875	2,836,450
	SHARE APPLICATION MONEY PENDING ALLOTMENT			
	RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	1,448,279	429,193
	FAIR VALUE CHANGE ACCOUNT		(8,752)	(8,704)
	BORROWINGS	NL-11-Borrowings Schedule	-	
	TOTAL		4,359,402	3,256,939
	APPLICATION OF FUNDS			
	INVESTMENTS	NL-12-Investment Schedule	17,241,725	12,572,951
	LOANS	NL-13-Loans Schedule	-	
	FIXED ASSETS	NL-14-Fixed Assets Schedule	495,927	359,119
	DEFERRED TAX ASSET		6,237	38,330
	CURRENT ASSETS			
	Cash and Bank Balances	NL-15-Cash and bank balance Schedule	172,848	395,523
	Advances and Other Assets	NL-16-Advances and Other Assets Schedule	6,672,868	1,721,615
	Sub-Total (A)		6,845,716	2,117,138
	CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	13,423,572	6,870,638
	PROVISIONS	NL-18-Provisions Schedule	6,806,631	4,959,961
	DEFERRED TAX LIABILITY			
	Sub-Total (B)		20,230,203	11,830,599
	NET CURRENT ASSETS (C) = (A - B)		(13,384,487)	(9,713,461)
	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure	-	-
	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT			
	TOTAL		4,359,402	3,256,939

CONTINGENT LIABILITIES

	Particulars		As at Mar 31, 2013	As at Mar 31, 2012 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		699,215	362,221
6	Reinsurance obligations to the extent not provided for in accounts		-	-
7	Others - Repudiated / Disputed Claim		27,600	27,600
	TOTAL		726,815	389,821

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	4,468,774	16,208,906	3,356,219	13,465,362
	Service Tax				
	Adjustment for change in reserve for unexpired risks				
	Gross Earned Premium	4,468,774	16,208,906	3,356,219	13,465,362
	Add: Premium on reinsurance accepted	232,225	306,675	1,541,361	1,593,506
	Less : Premium on reinsurance ceded	792,200	3,014,998	1,442,827	5,151,128
	Net Premium	3,908,799	13,500,583	3,454,753	9,907,740
	Adjustment for change in reserve for unexpired risks	(195,132)	1,826,241	310,952	1,216,439
	Premium Earned (Net)	4,103,931	11,674,342	3,143,801	8,691,301

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	2,669,648	7,957,583	1,783,769	6,497,168
	Add Claims Outstanding at the end of the year	4,224,845	4,224,845	1,219,522	1,833,600
	Less Claims Outstanding at the beginning of the year	3,219,768	1,833,600	1,428,061	1,428,061
	Gross Incurred Claims	3,674,725	10,348,828	1,575,230	6,902,707
	Add :Re-insurance accepted to direct claims	1,003,724	1,678,127	-	1,782,159
	Less :Re-insurance Ceded to claims paid	1,212,260	3,023,298	646,345	2,103,113
	Total Claims Incurred	3,466,189	9,003,657	928,885	6,581,753

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*

FORM NL-6-COMMISSION SCHEDULE**Name of the Insurer: Cholamandalam MS General Insurance Company Ltd****Registration No. 123 and Date of Registration with the 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	166,108	588,449	144,538	497,946
Add: Re-insurance Accepted				
Less: Commission on Re-insurance Ceded	128,232	417,999	100,017	361,126
Net Commission	37,876	170,450	44,521	136,820
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:				
Agents	8,004	28,933	31,130	42,181
Brokers	51,843	154,460	29,946	120,342
Corporate Agency	106,261	405,056	83,462	335,423
Referral		-	-	
Others (pl. specify)		-	-	
TOTAL (B)	166,108	588,449	144,538	497,946

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 Company Ltd
Registration No. 123 and Date of Registration with the IRDA July 15, 2002
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	177,299	687,847	164,197	639,655
2	Travel, conveyance and vehicle running expenses	25,163	88,223	24,658	73,708
3	Training expenses	4,288	7,568	1,754	7,847
4	Rents, rates & taxes	120,384	181,814	21,225	81,447
5	Repairs	2,941	13,569	2,886	10,300
6	Printing & stationery	10,482	36,425	7,563	29,702
7	Communication	12,405	48,999	11,221	46,715
8	Legal & professional charges	11,625	130,650	7,712	46,646
9	Auditors' fees, expenses etc	-			
	(a) as auditor	384	1,900	300	1,650
	(b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	260	890	21	556
	(ii) Insurance matters				
	(iii) Management services; and				
	(c) in any other capacity	15	60	15	60
10	Advertisement and publicity	59,085	100,098	17,162	47,977
11	Interest & Bank Charges	4,575	19,089	2,554	12,008
12	Others (to be specified)				
	Power and Electricity	6,019	30,742	6,153	25,903
	Information Technology Expenses	24,818	93,512	22,690	79,883
	Marketing Expenses	169,263	1,284,016	293,786	1,183,393
	Operating Lease Charges	10,048	40,221	10,071	40,143
	IRDA Registration renewal fees	1	13,466	-	9,680
	Service Tax Expense	7,102	39,902	(35,020)	25,927
	Outsourcing Expenses	87,585	338,231	70,677	285,951
	Net Exchange (Gain) / Loss	48	605	36	211
	Co-insurance Administrative Charges	209	1,196	49	921
	Terrorism Pool - Management Expenses	1,810	9,976	1,454	8,057
	IMTPIP - Administrative Expenses (Net)	931	1,562	7,649	7,649
	Miscellaneous Expenses (Net) (Note 2 & 3 below)	15,920	70,807	12,286	57,233
13	Depreciation	27,644	101,361	19,845	80,885
	Less: Write back of provision no longer required	(32,417)	(32,417)		
	TOTAL	747,887	3,310,312	670,944	2,804,107

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 Company Ltd****Registration No. 123 and Date of Registration with the IRDA July 15, 2002****SHARE CAPITAL**

	Particulars	As at Mar 31, 2013	As at Mar 31, 2012 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
1	Authorised Capital		
	Equity Shares of Rs 32,40,00,000 (Previous year - 30,40,00,000) of Rs. 10 each	3,240,000	3,040,000
2	Issued Capital		
	291,987,500 (Previous year - 283,645,000) Equity Shares of Rs.10 each	2,919,875	2,836,450
3	Subscribed Capital		
	291,987,500 (Previous year - 283,645,000) Equity Shares of Rs.10 each	2,919,875	2,836,450
4	Called-up Capital		
	291,987,500 (Previous year - 283,645,000) Equity Shares of Rs.10 each fully paid up	2,919,875	2,836,450
	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	2,919,875	2,836,450
	Paid up capital held by Holding Company	21,607,020	2,098,968

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 Company Ltd****Registration No. 123 and Date of Registration with the IRDA July 15, 2002****PATTERN OF SHAREHOLDING****[As certified by the Management]**

Shareholder	As at Mar 31, 2013		As at Mar 31, 2012 for the corresponding previous year	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	216,070,750	74	209,897,300	74
· Foreign	75,916,750	26	73,747,700	26
Others				
TOTAL	291,987,500	100	283,645,000	100

FORM NL-10-RESERVE AND SURPLUS SCHEDULE

Name of the Insurer: Cholamandalam MS General Insurance Company Ltd

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

RESERVES AND SURPLUS

	Particulars	As at Mar 31, 2013	As at Mar 31, 2012 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	333,700	
	Add: Premium on shares issued during the year	417,125	333,700
		750,825	333,700
4	General Reserves	-	-
	Add: Transfer from Contingency Reserve for Unexpired Risk	95,493	
		95,493	
5	Catastrophe Reserve		-
6	Other Reserves Contingency Reserve for Unexpired Risk	95,493	
	Less: Transfer to General Reserve	(95,493)	95,493
	Add: Transfer from Profit and Loss Account	252,074	
		252,074	95,493
7	Balance of Profit in Profit & Loss Account	349,887	-
	TOTAL	1,448,279	429,193

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 Company Ltd****Registration No. 123 and Date of Registration with the IRDA July 15, 2002****BORROWINGS**

	Particulars	As at Mar 31, 2013	As at Mar 31, 2012 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 Company Ltd
Registration No. 123 and Date of Registration with the IRDA July 15, 2002

INVESTMENTS

	Particulars	As at Mar 31, 2013	As at Mar 31, 2012 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
LONG TERM INVESTMENTS			
1	Government securities and Government guaranteed bonds including Treasury Bills	5,595,246	3,754,616
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity		
	(bb) Preference		
	(b) Mutual Funds		
	(c) Derivative Instruments		
	(d) Debentures/ Bonds	3,758,182	3,108,144
	(e) Other Securities Equity Shares	41,082	40,076
	(f) Fixed Deposits with Banks	1,485,500	720,000
4	Investments in Infrastructure and Social Sector	1,940,084	1,428,511
5	Other than Approved Investments	1,201,198	800,096
	Less : Provision for diminution in value of investments	(11,000)	(11,000)
	Total A	14,010,292	9,840,443
SHORT TERM INVESTMENTS			
1	Government securities and Government guaranteed bonds including Treasury Bills	-	50,081
2	Other Approved Securities	-	-
3	Other Investments	-	-
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference		
	(b) Mutual Funds		
	(c) Derivative Instruments		
	(d) Debentures/ Bonds	1,452,352	1,140,027
	(e) Fixed Deposits with Banks	990,000	674,500
	(f) Money market Instruments	538,351	712,935
	(g) Mutual Funds (Liquid schemes)	-	-
4	Investments in Infrastructure and Social Sector	101,295	154,965
5	Other than Approved Investments	149,435	
	Total B	3,231,433	2,732,508
	TOTAL	17,241,725	12,572,951

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. 110,103 thousands (As at March 31, 2012- Rs.111,845 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, 2013		As at Mar 31, 2012	
	Cost	Market Value	Cost	Market Value
a) Equity Shares listed	49,834	30,082	48,780	29,076
b) Mutual Funds	-	-	-	-
c) Government and other securities	5,595,246	5,572,104	3,804,697	3,644,743
d) Fixed Deposit with Banks	2,475,500	2,475,500	1,394,500	1,394,500
e) Corporate Bonds	8,602,546	8,784,496	6,631,743	6,584,705
f) Money Market Instruments	538,351	538,351	712,935	712,935
	<u>17,261,477</u>	<u>17,400,533</u>	<u>12,592,655</u>	<u>12,365,959</u>

- (5) Pursuant to Para 10 of IRDA (Investment) (Fourth Amendment) Regulations 2008, Rs. 14,256,357 thousands of the investments representing the Technical Reserves as at March 31, 2013 has been notionally allocated as Policy holders' Funds.

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

LOANS

	Particulars	As at Mar 31, 2013	As at Mar 31, 2012 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

(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 Company Ltd

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

FIXED ASSETS

(Rs.'000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening	Additions	Deductions	Closing	Up to Last Year	For The Period	On Sales/	To Date	As at Mar 31, 2013	As at Mar 31, 2012
							Adjustments			
Goodwill										
Intangibles Computers	215,675	93,000	-	308,675	163,491	46,083	-	209,574	99,101	52,184
Land-Freehold	5,079	32,112	-	37,191	-	-	-	-	37,191	5,079
Leasehold Property				-				-	-	-
Buildings	194,295	38,053	-	232,348	7,780	3,545	-	11,325	221,023	186,515
Furniture & Fittings	27,260	7,657	-	34,917	22,108	2,950	-	25,058	9,859	5,152
Information Technology Equipment	139,660	36,268	405	175,523	99,930	28,032	405	127,557	47,966	39,730
Vehicles	20,187	10,483	8,706	21,964	10,938	4,929	6,709	9,158	12,806	9,249
Office Equipment	17,103	4,761	76	21,788	11,856	2,954	57	14,753	7,035	5,247
Others (Specify nature)				-				-	-	-
Electrical Fittings	21,155	6,702	228	27,629	13,749	3,552	228	17,073	10,556	7,406
Improvement to Premises	44,160	21,316	-	65,476	15,481	9,316	-	24,797	40,679	28,679
Leased IT Equipment	-	-	-	-	-	-	-	-	-	-
TOTAL	684,574	250,352	9,415	925,511	345,333	101,361	7,399	439,295	486,216	339,241
Work in progress	-	-	-	-	-	-	-	-	9,711	19,878
Grand Total	684,574	250,352	9,415	925,511	345,333	101,361	7,399	439,295	495,927	359,119
PREVIOUS YEAR	571,640	141,290	28,356	925,511	291,964	80,885	27,516	439,295	359,119	

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**Name of the Insurer: Cholamandalam MS General Insurance Company Ltd****Registration No. 123 and Date of Registration with the IRDA July 15, 2002****CASH AND BANK BALANCES**

	Particulars	As at Mar 31, 2013	As at Mar 31, 2012 for the corresponding previous year
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	55,667	85,587
2	Bank Balances	114,385	306,915
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)		
	(bb) Others		
	(b) Current Accounts		
	(c) Others Motor Pool HDFC Bank Account	-	-
3	Money at Call and Short Notice	-	-
	(a) With Banks		
	(b) With other Institutions		
4	Others (Bank deposits under lien)	2,796	3,021
	TOTAL	172,848	395,523
	Balances with non-scheduled banks included in 2 and 3 above	52,744	83,203

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

FORM NL-16

Name of the Insurer: Cholamandalam MS General Insurance Company Ltd

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

ADVANCES AND OTHER ASSETS

	Particulars	As at Mar 31, 2013	As at Mar 31, 2012 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	48,158
3	Prepayments	11,393	
4	Advances to Directors/Officers		
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	53,695	142,368
6	Others (to be specified)		
	Advances to Employees	985	535
	Advances to Vendors	11,901	8,079
	Deposits for Premises and Advance Rent	40,842	42,216
	Service Tax Unutilised Credit	-	61,915
	Service tax paid under protest (Note 8 (c) of Schedule 16)	74,818	10,747
	Other Advances / Deposits	22,952	22,053
	TOTAL (A)	216,586	336,071
	OTHER ASSETS		
1	Income accrued on investments	520,383	381,434
2	Outstanding Premiums	817,601	469,674
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business	110,257	155,143
	(including reinsurers)		
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	5,000	-
	Receivable from Terrorism Pool [includes investment income	496,073	379,293
	Receivable from IMTPIP	4,506,968	
	TOTAL (B)	6,456,282	1,385,544
	TOTAL (A+B)	6,672,868	1,721,615

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

Name of the Insurer: Cholamandalam MS General Insurance Company Ltd

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

CURRENT LIABILITIES

	Particulars	As at Mar 31, 2013	As at Mar 31, 2012 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
1	Agents' Balances	48,070	64,252
2	Balances due to other insurance companies	144,678	32,504
3	Deposits held on re-insurance ceded	33,106	36,782
4	Premiums received in advance	461,635	246,796
5	Unallocated Premium	120,464	229,713
6	Sundry creditors		228,792
7	Due to subsidiaries/ holding company	439,638	-
8	Claims Outstanding		
	- Dismantled IMTPIP	7,606,974	4,045,339
	- Other than IMTPIP (Net of Reinsurance)	4,224,845	1,833,600
9	Due to Officers/ Directors		
10	Others (to be specified)		
	Book Overdraft	177,397	27,994
	Tax and Other Withholdings	54,355	33,367
	Environment Relief Fund	137	128
	Service Tax Payable	5,458	1,744
	Value Added Tax Payable	-	228
	Unclaimed amounts of policyholders	106,815	89,399
	TOTAL	13,423,572	6,870,638

FORM NL-18

Name of the Insurer: Cholamandalam MS General Insurance Company Ltd

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

PROVISIONS

	Particulars	As at Mar 31, 2013	As at Mar 31, 2012 for the corresponding previous year
		(Rs.'000).	(Rs.'000).
1	Reserve for Unexpired Risk	6,656,033	4,829,792
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	150,598	130,169
6	Reserve for Premium Deficiency	-	-
	TOTAL	6,806,631	4,959,961

FORM NL-19 MISC EXPENDITURE SCHEDULE**Name of the Insurer: Cholamandalam MS General Insurance Company Ltd****Registration No. 123 and Date of Registration with the IRDA July 15, 2002****MISCELLANEOUS EXPENDITURE****(To the extent not written off or adjusted)**

	Particulars	As at Mar 31, 2013	As at Mar 31, 2012 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

Name of the Insurer: Cholamandalam MS General Insurance Company Ltd

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

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	15,980,189
Other receipts	1,717,052
Payments to the re-insurers, net of commissions and claims	(1,643,902)
Receipts /(Payments) from /to co-insurers, net of claims recovery	92,927
Payments of claims	(7,957,583)
Payments of commission and brokerage	(604,631)
Payments of other operating expenses	(2,767,072)
Preliminary and pre-operative expenses	-
Deposits, advances and staff loans	(45,464)
Income taxes paid (Net)	(167,374)
Service tax paid	(1,664,289)
Other payments	
Cash flows before extraordinary items	
Cash flow from extraordinary operations	
Net cash flow from operating activities	2,939,853
Cash flows from investing activities:	
Purchase of fixed assets	(240,185)
Proceeds from sale of fixed assets	2,670
Financial Lease Payments	
Purchases of investments	(36,135,201)
Loans disbursed	
Sales of investments	31,544,076
Repayments received	
Rents/Interests/ Dividends received	1,168,426
Investments in money market instruments and in liquid mutual funds (Net)*	
Expenses related to investments	(2,864)
Net cash flow from investing activities	(3,663,078)
Cash flows from financing activities:	
Proceeds from issuance of share capital	500,550
Proceeds from borrowing	
Repayments of borrowing	
Interest/dividends paid	
Net cash flow from financing activities	500,550
Effect of foreign exchange rates on cash and cash equivalents, net	
Net increase in cash and cash equivalents:	(222,675)
Cash and cash equivalents at the beginning of the year	395,523
Cash and cash equivalents at the end of the year	172,848

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

PERIODIC DISCLOSURES

FORM NL-21

Name of the Insurer: Cholamandalam MS General Insurance Company Ltd

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

(Rs in Lakhs)

Statement of Liabilities

Sl.No.	Particular	As at 31st Mar 2013				As at 31st Mar 2012			
		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	4,246	1,014	126	5,386	3,050	1,172	199	4,422
2	Marine	-	-	-	-	-	-	-	-
a	Marine Cargo	716	532	157	1,405	822	701	200	1,723
b	Marine Hull	1	-	-	1	-	-	-	-
3	Miscellaneous	-	-	-	-	-	-	-	-
a	Motor	47,628	89,809	21,522	158,959	32,956	7,324	4,044	44,325
b	Engineering	734	468	107	1,309	673	398	172	1,243
c	Aviation	-	-	-	-	-	-	-	-
d	Liabilities	310	243	96	649	412	258	124	795
e	Others	4,059	605	409	5,073	2,974	545	409	3,928
4	Health Insurance	8,866	2,918	312	12,096	7,412	2,612	175	10,199
5	IMTPIP	-	-	-	-	-	40,453	-	40,548
6	Total Liabilities	66,560	95,589	22,729	184,878	48,299	53,463	5,323	107,182

FORM NL-22 Geographical Distribution of Business
Insurer: Cholamandalam MS General Insurance Co Ltd
GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER: IV (Jan'13 -Mar'13)

States	Fire		Marine(Cargo)		Marine (Hull)		Engineering		Motor own damage		Motor Third Party		Motor - Total		Liability Insurance		Personal Accident		Medical Insurance		Dverseas Medical Insuranc		Crop Insurance		Miscellaneous		(Rs in Lakhs)	
	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	148	596	7	37	-	-	142	391	1,185	3,987	1,047	3,506	2,231	7,493	9	51	70	107	20	71	5	23	-	-	9	28	2,640	8,798
Arunachal Pradesh	3	13	-	-	-	-	8	22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	35
Assam	51	207	9	23	-	-	17	46	423	1,451	274	924	697	2,375	1	2	0	1	4	8	0	0	-	-	6	23	785	2,683
Bihar	35	143	-	0	-	-	43	118	282	981	232	814	514	1,795	1	3	0	0	2,658	10,168	0	0	-	-	27	108	3,279	12,335
Chattisgarh	20	83	1	1	-	-	5	14	427	1,471	364	1,370	791	2,841	1	3	0	0	4	10	0	0	-	-	2	10	824	2,962
Goa	-	-	12	15	-	0	12	34	70	317	71	268	141	585	1	9	2	11	10	37	0	1	-	-	0	1	177	693
Gujarat	282	1,138	31	169	-	-	48	132	799	3,296	666	2,499	1,465	5,795	21	118	8	36	(446)	1,222	4	26	-	-	26	71	1,440	8,707
Haryana	105	424	0	1	-	-	22	62	321	1,424	347	1,427	668	2,851	0	0	0	1	0	6	-	0	374	777	0	2	1,170	4,124
Himachal Pradesh	13	51	-	-	-	-	0	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13	51
Jammu and Kashmir	2	6	-	-	-	-	1	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	8
Jharkhand	-	-	0	0	-	-	13	36	497	1,759	345	1,187	842	2,946	1	3	0	0	(60)	1,906	0	0	20	201	4	19	821	5,112
Karnataka	336	1,356	349	528	-	-	95	262	1,066	4,042	851	3,147	1,918	7,189	12	94	17	68	54	430	11	50	8	193	9	41	2,809	10,210
Kerala	24	97	6	16	-	-	53	145	924	3,431	698	2,786	1,623	6,217	2	8	1	3	13	34	3	25	-	-	2	13	1,726	6,557
Madhya Pradesh	61	245	58	145	-	-	52	145	769	2,947	536	1,954	1,306	4,901	7	20	1	21	66	101	1	7	-	-	19	90	1,570	5,673
Maharashtra	485	1,957	114	643	-	1	136	374	2,009	7,502	1,458	4,921	3,467	12,423	60	308	38	330	385	2,234	24	122	-	-	49	212	4,758	18,604
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Orissa	25	102	-	0	-	-	22	61	331	1,313	299	1,194	630	2,507	0	2	0	0	2	6	-	0	-	-	2	9	682	2,687
Punjab	26	106	1	3	-	-	6	17	297	1,073	163	587	459	1,659	0	2	1	3	8	20	1	3	-	-	7	25	510	1,839
Rajasthan	48	195	8	23	-	-	30	82	1,623	5,438	1,341	4,423	2,964	9,861	3	11	1	13	12	25	0	1	-	-	7	28	3,073	10,239
Sikkim	-	-	-	0	-	-	3	10	23	98	16	71	39	169	-	-	0	0	-	0	-	-	-	-	0	0	42	179
Tamil Nadu	281	1,135	394	1,349	-	-	208	574	1,753	6,482	1,917	7,131	3,671	13,613	47	219	1,299	4,572	1,028	4,391	52	220	46	46	24	127	7,049	26,246
Tripura	-	-	1	2	-	-	1	2	145	499	105	373	250	872	-	0	0	0	1	2	-	-	-	-	0	2	253	881
Uttar Pradesh	267	1,075	6	29	-	-	57	158	1,447	5,331	858	3,129	2,305	8,460	1	8	3	7	67	131	0	1	35	146	27	104	2,768	10,120
Uttarakhand	-	-	8	17	-	-	3	7	106	379	94	330	201	709	-	1	0	0	6	12	-	0	-	-	6	21	223	767
West Bengal	38	152	12	45	-	-	33	91	792	3,013	722	2,639	1,513	5,652	7	10	2	5	3,579	5,709	1	8	-	-	11	48	5,195	11,719
Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Chandigarh	-	-	1	2	-	-	3	7	141	561	95	417	236	978	0	1	2	7	3	7	-	0	-	-	3	20	248	1,023
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Delhi	68	274	517	2,049	-	-	182	501	670	2,185	538	1,623	1,208	3,808	78	351	41	140	236	1,594	20	81	-	-	21	72	2,372	8,869
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	-	-	-	1	-	-	1	2	105	414	135	532	240	946	0	1	0	6	2	5	0	1	-	-	1	5	245	967
Total	2,320	9,354	1,535	5,097	-	1	1,196	3,295	16,205	59,394	13,172	47,252	29,377	106,646	253	1,225	1,486	5,330	7,651	28,130	122	570	484	1,363	264	1,078	44,688	162,089

FORM NL-23

Insurer:	Cholamandalam MS General Insurance Co Ltd
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Statement for the Quarter Ended March 31,2013

(Rs in Lakhs)

Statement for the Quarter Ended March 31, 2019

(Rs in Lakhs)

Reinsurance Risk Concentration								
S.No.	Reinsurance Placements	Premium ceded to reinsurers						Premium ceded to reinsurers / Total reinsurance premium ceded (%)
		Proportional		Non-Proportional		Facultative		
		No of reinsurers	Premium ceded to reinsurers	No of reinsurers	Premium ceded to reinsurers	No of reinsurers	Premium ceded to reinsurers	
1	No. of Reinsurers with rating of AAA and above							0.00%
2	No. of Reinsurers with rating AA but less than AAA	4	691.84	2	10.84	2	2,040.78	31.48%
3	No. of Reinsurers with rating A but less than AA	11	316.98	7	27.10	5	607.66	10.92%
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	4,974.65	1	16.26	3	28.09	57.60%
	Total	16	5,983.47	10	54.20	10	2,676.54	100.00%

FORM NL-24

Insurer: Cholamandalam MS General Insurance Co. Ltd.

Date:31-03-2013

(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	68	25	64	45	24	226	1090.33
2	Marine Cargo	2435	677	321	158	75	3666	2664.37
3	Marine Hull							
4	Engineering	49	68	43	35	9	204	431.40
5	Motor OD	13631	6434	2434	768	279	23546	8402.69
6	Motor TP	343	481	820	1004	1703	4351	8156.48
7	Health	44860	12	0	0	0	44872	4605.07
8	Overseas Travel	24	0	0	0	0	24	45.62
9	Personal Accident	122	154	91	38	45	450	688.01
10	Liability	99	80	58	20	9	266	117.81
11	Crop							
12	Miscellaneous	194	31	33	27	4	289	494.70

FORM NL-25

Insurer: Chola mandalam MS General Insurance Co. Ltd.

Date: 31-03-2013

Quarterly claims data for Non-Life

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	1673	1689	1	238	8958	20669	20750	60	855	332			178	55403
2	Claims reported during the period	269	3920		256	24353	5460	50620	74	580	247			300	86079
3	Claims Settled during the period	226	3666		204	23546	4351	44872	24	450	266			289	77894
4	Claims Repudiated during the period	52	141		21	1108	597	2179	22	56	8			39	4223
5	Claims closed during the period	827	553		59	2797	146	3022	30	250	125			51	7860
6	Claims O/S at End of the period	837	1249	1	210	5860	21035	21297	58	679	180			99	51505
	Less than 3months	129	697	0	115	3810	3516	21226	37	234	106			68	29938
	3 months to 6 months	50	257	0	38	790	3088	7	5	50	18			10	4313
	6months to 1 year	49	217	0	37	538	3938	5	7	54	27			16	4888
	1year and above	609	78	1	20	722	10493	59	9	341	29			5	12366

FORM NL-26 - CLAIMS INFORMATION - KG Table I

Insurer: Cholamandalam MS General Insurance Company Ltd

Solvency for the quarter ended 31st Mar 2013

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	10,067	4,662	2,029	999	1,007	584	1,007
2	Marine Cargo	5,097	1,443	5,989	833	612	1,078	1,078
3	Marine Hull	1	1	-	-	-	-	-
4	Motor	106,646	96,947	55,947	55,314	19,389	16,594	19,389
5	Engineering	3,445	950	1,249	442	344	201	344
6	Aviation	-	-	-	-	-	-	-
7	Liability	1,225	917	249	194	184	64	184
8	Others	8,341	4,903	3,374	1,754	1,168	709	1,168
9	Health	28,130	25,194	18,257	16,286	5,039	4,886	5,039
	Total	162,952	135,017	87,094	75,822	27,743	24,116	28,209

FORM NL-27**Insurer: Cholamandalam MS General Insurance Co Ltd****Date: 31/3/2013****Offices information for Non-Life**

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the quarter		100*
2	No. of branches approved during the quarter		-
3	No. of branches opened during the yearquarter	Out of approvals of previous year	-
4		Out of approvals of this year	1
5	No. of branches closed during the quarter		-
6	No of offices at the end of the quarter		101
7	No. of branches approved but not opened		-
8	No. of rural branches		-
9	No. of urban branches		101

* This includes Head Office at Chennai which is not branch

FORM NL-28-STATEMENT OF ASSETS - 38

COMPANY NAME AND CODE: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

STATEMENT AS ON: 31 Mar 2013

Code:123

STATEMENT OF INVESTMENT ASSETS (General Insurer, Re-Insurer) - COMBINED INCLUDING MOTORPOOL

(Business within India)

Rs. In Lakhs

PERIODICITY OF SUBMISSION: QUARTERLY

S.No	Particular	SCH. REF	AMOUNT
1	Investments (Including Equity Net of FV)	8	172,417
2	Loans	9	-
3	Fixed Assets	10	4,959
4	Current Assets		
a.	Cash & Bank Balance	11	1,728
b.	Advances & Other Assets	12	66,729
5	Current Liabilities		
a.	Current Liabilities	13	(134,236)
b.	Provisions	14	(68,066)
c.	Misc. Exp not written off	15	-
d.	Debit Balance of P&L A/C/Deferred Tax A		62
Application of Funds as per Balance Sheet (A)			43,594

	Less: Other Assets		
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	4,959
3	Cash & Bank Balances (if any)	11	1,728
4	Advances & Other Assets (if any)	12	66,729
5	Current Liabilities	13	(134,236)
6	Provisions	14	(68,066)
7	Misc. Exp not written off	15	-
8	Debit Balance of P&L A/C/Deferred Tax Asset(Net)		62
TOTAL(B)			(128,823)
'Investment Assets' As per Form 38			(A-B) 172,417

(1)	(2)		(3)	(4)		(5)	(6)	(7)	(8)	(9)	
S.NO	'Investment' represented as		Reg. %	SH		PH	Book Value	%ACTUAL	FVC Amount/	Total	MARKET VALUE
				Balance	FRSM*				(e)	(d+e)	
				(a)	(b)	(c)			d=(b+c)		
1	G.Sec.		Not less than		6244	29620	35863	21%		35863	35,356
2	Govt. Securities or Other Approved Securities (Incl the 1 above)		Not less than 30%		9741	46211	55952	32%		55952	55,721
3	Investment subject to Exposure Norms										
	1	Housing and Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 15%		6947	32958	39905	23%		39905	41035
	2	Approved Investments	Not exceeding 55%		11012	52239	63251	37%	-198	63053	63337
	3	Other Investments (not exceeding 25%)			2351	11155	13506	8%		13506	13913
	TOTAL INVESTMENT ASSETS		100%		30,051	142,564	172,615	100%	-198	172,417	174,005

CERTIFICATION

Certified that the information given herein are correct and complete to the best of my

DATE: 30-04-2013

SIGNATURE

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

Note:

(*) Frms refers 'Funds representing Solvency Margin'

(*) Pattern of Investment will apply only to SH funds representing FRMS

(*) Book Value shall not include funds beyond Solvency Margin

Other Investments are as permitted under Sec 27(A) and 27B(3)

FORM NL-29

Insurer: Cholamandalam MS General Insurance Company limited 123 - Combined including Motor

Date: 3/31/2013

(Rs in Lakhs)

DETAIL REGARDING DEBT SECURITIES								
	MARKET VALUE				Book Value			
	As at 31-03-2013	as % of total for this class	As at 31-03-2012	as % of total for this class	As at 31-03-2013	as % of total for this class	As at 31-03-2012	as % of total for this class
Break down by credit rating								
AAA rated	62,138.12	41.72%	49,121.78	44.89%	60,844.32	41.29%	49,598.08	44.49%
AA or better	19,392.38	13.02%	17,831.75	16.30%	19,058.33	12.93%	17,847.73	16.01%
Rated below AA but above A	11,697.97	7.85%	6,022.87	5.50%	11,506.33	7.81%	6,000.96	5.38%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Any other (Sovereign)	55,721.04	37.41%	36,447.43	33.31%	55,952.46	37.97%	38,046.96	34.12%
	148,949.52		109,423.84		147,361.43		111,493.74	
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	22,371.89	15.02%	20,364.82	18.61%	22,414.33	15.21%	20,530.07	18.41%
More than 1 year and upto 3years	53,204.83	35.72%	38,225.57	34.93%	53,137.31	36.06%	38,763.78	34.77%
More than 3years and up to 7years	34,101.36	22.89%	40,837.19	37.32%	34,312.65	23.28%	42,387.39	38.02%
More than 7 years and up to 10 years	39,222.42	26.33%	9,949.79	9.09%	37,443.39	25.41%	9,758.56	8.75%
above 10 years	49.01	0.03%	46.47	0.04%	53.75	0.04%	53.95	0.05%
	148,949.52		109,423.84		147,361.43		111,493.74	
Breakdown by type of the issuer								
a. Central Government	35,356.30	23.74%	25,553.74	23.35%	35,863.16	24.34%	26,898.93	24.13%
b. State Government	20,364.74	13.67%	10,893.69	9.96%	20,089.30	13.63%	11,148.04	10.00%
c. Corporate Securities	93,228.47	62.59%	72,976.41	66.69%	91,408.98	62.03%	73,446.78	65.88%
	148,949.52		109,423.84		147,361.43		111,493.74	

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	33.15%	20.37%	51.62%	39.11%
2	Gross Direct Premium to Shareholders' Funds Ratio (No. of Times)	1.03	3.72	1.05	4.13
3	Growth Rate of Shareholders' Funds	5.56%	33.85%	1.75%	26.73%
4	Net Retention Ratio	87.47%	83.29%	102.94%	73.58%
5	Net Commission Ratio	3.72%	3.63%	4.31%	3.70%
6	Expenses of Management to Gross Direct Premium ratio	20.45%	24.05%	24.30%	24.52%
7	Combined Ratio	80.19%	73.15%	79.47%	72.77%
8	Technical Reserves to Net Premium Ratio (no. of Times)	0.24	1.58	1.32	1.23
9	Underwriting Balance Ratio (no. of Times)	(0.04)	(0.06)	(0.09)	(0.08)
10	Operating Profit Ratio ^	15.25%	6.62%	7.98%	1.56%
11	Liquid Assets to Liabilities Ratio #	(0.50)	0.19	0.29	0.29
12	Net Earnings Ratio	5.66%	5.16%	1.62%	2.20%
13	Return on Networth	5.33%	13.81%	1.56%	5.87%
14	Available Solvency Margin to required Solvency Margin ratio	1.42	1.42	1.33	1.33
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	291,975,000	291,975,000	283,645,000	283,645,000
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)	0.80	2.08	0.18	0.69
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.80	2.08	0.18	0.69
6	(iv) Book value per share (Rs) [net worth (Share capital + reserves + fair value change - P&L debit balance)/weighted average no. of shares]	15.04	15.04	11.82	11.82

PERIODIC DISCLOSURES

FORM NL-31 : Related Party Transactions

Insurer: Cholamandalam MS General Insurance Company Limited
Date: 31-Mar-13
(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)	(0.94)	4.28	1.15	5.02
2	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Commission & Marketing Expenses	83.56	383.57	147.45	426.30
3	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Expenses payable / (receivable)	16.34	16.34	-	-
4	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Management Expenses Paid	(0.23)	2.27	0.72	6.36
5	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Management Expenses recovered	-	-	(0.22)	0.76
6	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Premium Received	(186.03)	8.82	3.93	18.03
7	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	COMPANY UNDER SAME MANAGEMENT	Claims Incurred (Net)	101.58	406.69	(22.99)	137.08
8	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	COMPANY UNDER SAME MANAGEMENT	Expenses payable / (receivable)	160.99	160.99	-	-
9	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	COMPANY UNDER SAME MANAGEMENT	Interest accrued	179.11	179.11	4.14	4.14
10	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	COMPANY UNDER SAME MANAGEMENT	Interest received	346.50	346.50	253.10	253.10
11	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	COMPANY UNDER SAME MANAGEMENT	Investments		1,907.04		1,990.00
12	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	COMPANY UNDER SAME MANAGEMENT	Management Expenses Paid	39.15	114.99	48.54	106.49
13	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	COMPANY UNDER SAME MANAGEMENT	Management Expenses recovered	9.07	45.81	16.01	45.95

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 prceeding year
14	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	COMPANY UNDER SAME MANAGEMENT	Marketing Expenses	359.95	1,341.06	313.80	1,055.89
15	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	COMPANY UNDER SAME MANAGEMENT	Payable - Advance Premium Deposit	49.86	49.86	43.39	43.39
16	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	COMPANY UNDER SAME MANAGEMENT	Payable(Net) - Claims Outstanding	46.43	46.43	20.05	20.05
17	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	COMPANY UNDER SAME MANAGEMENT	Premium Received	(1,199.62)	364.19	72.86	358.90
18	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	COMPANY UNDER SAME MANAGEMENT	Receivable - Investments	3,990.00	3,990.00	1,990.00	1,990.00
19	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Claims Incurred (Net)	0.99	3.83	1.13	4.73
20	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Expenses payable / (receivable)	(8.67)	(8.67)	(0.19)	(0.19)
21	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Fees Incurred for Risk Inspection and Advisory Services	35.56	269.67	103.31	260.14
22	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Management Expenses Paid	4.60	23.51	(0.98)	16.32
23	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Management Expenses recovered	11.17	30.29	23.01	37.96
24	CHOLAMANDALAM MS RISK SERVICES LTD	COMPANY UNDER SAME MANAGEMENT	Premium Received	3.71	16.31	3.01	10.58
25	CHOLAMANDALAM SECURITIES LTD	COMPANY UNDER SAME MANAGEMENT	Brokerage Expenses	0.10	0.10	-	-
26	CHOLAMANDALAM SECURITIES LTD	COMPANY UNDER SAME MANAGEMENT	Claims Incurred (Net)	2.33	7.94	2.79	8.68
27	CHOLAMANDALAM SECURITIES LTD	COMPANY UNDER SAME MANAGEMENT	Management Expenses Paid	(0.01)	0.71	(0.22)	0.43
28	CHOLAMANDALAM SECURITIES LTD	COMPANY UNDER SAME MANAGEMENT	Management Expenses recovered	-	-	0.64	2.45

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 prceeding year
29	CHOLAMANDALAM SECURITIES LTD	COMPANY UNDER SAME MANAGEMENT	Premium Received	(0.70)	10.82	2.01	18.13
30	MITSUI SUMITOMO INSURANCE COMPANY LTD	SUBSTANTIAL VOTING POWER	Due from Other entities carrying on insurance business	198.75	198.75	322.62	322.62
31	MITSUI SUMITOMO INSURANCE COMPANY LTD	SUBSTANTIAL VOTING POWER	Expenses payable / (receivable)	11.27	11.27	17.86	17.86
32	MITSUI SUMITOMO INSURANCE COMPANY LTD	SUBSTANTIAL VOTING POWER	Management Expenses Paid	73.49	91.20	5.85	124.13
33	MITSUI SUMITOMO INSURANCE COMPANY LTD	SUBSTANTIAL VOTING POWER	Management Expenses recovered	5.20	39.19	(5.00)	15.08
34	MITSUI SUMITOMO INSURANCE COMPANY LTD	SUBSTANTIAL VOTING POWER	Purchase of Fixed Assets	Nil	Nil	Nil	Nil
35	MITSUI SUMITOMO INSURANCE COMPANY LTD	SUBSTANTIAL VOTING POWER	Reinsurance recovery on claims	2,275.79	5,056.25	679.41	2,651.97
36	MITSUI SUMITOMO INSURANCE COMPANY LTD	SUBSTANTIAL VOTING POWER	Rent Recovery	19.06	69.87	17.80	71.84
37	MITSUI SUMITOMO INSURANCE COMPANY LTD	SUBSTANTIAL VOTING POWER	RI Commission	457.08	603.10	168.39	602.81
38	MITSUI SUMITOMO INSURANCE COMPANY LTD	SUBSTANTIAL VOTING POWER	RI Premium Paid	1,452.39	4,463.56	1,050.32	3,845.03
39	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Claims Incurred (Net)	33.73	141.99	(26.98)	138.23
40	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Expenses payable / (receivable)	7.87	7.87	6.35	6.35
41	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Management Expenses Paid	0.61	0.61	Nil	0.03
42	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Management Expenses recovered	3.03	3.03	1.53	3.05
43	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Payable - Advance Premium Deposit	6.17	6.17	6.17	6.17

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 prceeding year
44	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Payable(Net) - Claims Outstanding	12.72	12.72	8.04	8.04
45	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Premium Received	20.63	487.01	11.68	501.97

*including the premium flow through Assocaites/ Group companies as an agent

PERIODIC DISCLOSURES**FORM NL-32 Products Information**

Cholamandalam MS General Insurance Co. Ltd

Date : 31/3/2013

<i>Products Information</i>							
<i>List below the products and/or add-ons introduced during the period</i>							
Sl. No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business*	Category of product	Date of filing of Product	Date IRDA confirmed filing/ approval
1	Nil						

TABLE - II

Insurer:

Cholamandalam MS General Insurance Co Ltd

Solvency for the Quarter ended on 31st Mar 2013

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):		186,453
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)		184,900
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		-
4	Excess in Policyholders' Funds (1-2-3)		1,553
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):		52,327
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		17,424
7	Excess in Shareholders' Funds (5-6)		34,903
8	Total Available Solvency Margin [ASM] (4+7)		36,456
9	Total Required Solvency Margin [RSM]		28,210
	RSM 1		27,743
	RSM 2		24,116
	RSM (Insurance Act)		5,000
	Max of above		28,210
10	Solvency Ratio before Forbearance (Total ASM/Total RSM)		1.292
11.	Outstanding Govt Dues ~ 1-6 months		3,588.0
12.	Revised ASM after forbearance		40,044.0
13.	Solvency Ratio after Forbearance		1.420

PERIODIC DISCLOSURES			
FORM NL-34: Board of Directors & Key Person			
Cholamandalam MS General Insurance Company Ltd		Date: 31/03/2013	
BOD and Key Person information			
Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mr. S B Mathur	Independent Director & Chairman	Change of status to independent director w.e.f. March 25, 2013
2	Mr.A Vellayan	Director	
3	Mr.R Beri	Independent Director	
4	Mr.N Srinivasan	Director	
5	Mr.Katsuhiko Kaneyoshi	Director	
6	Mr.Hisatoshi Saito	Director	Resigned w.e.f March 25, 2013
7	Mr.S S Gopalarathnam	Managing Director	
8	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-13

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	Rollover?	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: 4/30/2013

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 FBA-Circulars-169-Jan-07 Dt.24-01-07.

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

NO.	CATEGORY OF INVESTMENT	CAT CODE	Current Quarter					Year to Date					PREVIOUS YEAR				
			INVESTMENT as on 31-03-2013		INCOME ON INVESTMENT	GROSS YIELD (%)	NET YIELD (%)	INVESTMENT as on 31-03-2013		INCOME ON INVESTMENT	GROSS YIELD (%)	NET YIELD (%)	INVESTMENT as on 31.03.2012		INCOME ON INVESTMENT	GROSS YIELD (%)	NET YIELD (%)
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
A	CENTRAL GOVERNMENT SECURITIES																
A01	Central Government Bonds	CGSB	34762.12	34333.67	572.87	6.77%	4.58%	34762.12	34333.67	2,109.99	6.85%	4.63%	25,780.48	24,554.48	1,732.73	6.74%	4.56%
A02	Special Deposits	CSPD															
A03	Deposit under Section 7 of Insurance Act, 1938	CDSS	1101.03	1022.63	16.12	5.57%	3.76%	1101.03	1022.63	64.37	5.62%	3.80%	1,118.45	999.27	64.21	5.70%	3.85%
A04	Treasury Bills	CTRB								20.47	8.29%	5.60%	0.00	0.00	34.15	8.19%	5.53%
B	STATE GOVERNMENT / OTHER APPROVED SECURITIES																
B01	Central Government Guaranteed Loans / Bonds	CGSL															
B02	State Government Bonds	SGGB	20089.30	20364.74	427.95	9.51%	6.42%	20089.30	20364.74	1,366.40	8.97%	6.06%	11,148.04	10,893.69	621.48	8.44%	5.70%
B03	State Government Guaranteed Loans	SGGL															
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA															
B05	Guaranteed Equity	SGGE															
C	HOUSING SECTOR INVESTMENTS																
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	1470.74	1470.74	35.15	10.50%	7.09%	1470.74	1470.74	195.65	10.02%	6.77%	2,391.18	2,391.18	123.60	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	17526.31	17501.78	395.95	9.16%	6.19%	17526.31	17501.78	1,246.13	8.85%	5.98%	10,527.72	10,202.45	827.13	8.23%	5.56%
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															
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															
D	INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS																
D01	Infrastructure - Other Approved Securities	ISAS															
D02	Infrastructure - PSU - Equity shares - Quoted	ITPE															
D03	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE															
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	5535.23	5489.15	114.49	8.17%	5.52%	5535.23	5489.15	521.83	8.25%	5.57%	6,614.91	6,433.71	551.73	8.12%	5.49%
D08	Infrastructure - PSU - CPs	IPCP															
D09	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	5518.85	5538.32	118.76	9.17%	6.20%	5518.85	5538.32	560.29	8.79%	5.94%	6,496.23	6,374.65	536.06	8.58%	5.80%
D10	Infrastructure - Other Corporate Securities - CPs	ICCP	494.14	494.14	11.72	10.50%	7.09%	494.14	494.14	41.40	10.41%	7.03%					
D11	Infrastructure - Term Loans (with Charge)	ILWC															
	TAX FREE BONDS																
D12	Infrastructure - PSU - Debentures / Bonds	IPFD	9359.71	10540.64	162.18	7.36%	7.36%	9359.71	10540.64	442.27	7.91%	7.91%	2,723.62	2,966.79	120.72	7.13%	7.13%
D13	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICFD															
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS																
E01	PSU - Equity shares - Quoted	EAEQ	133.63	132.63	4.69	13.87%	13.87%	133.63	132.63	7.59	5.23%	5.23%	147.88	134.04	3.71	2.51%	2.51%
E02	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	364.71	168.20			0.00%	364.71	168.20	2.07	0.61%	0.61%	339.91	156.72	1.55	0.46%	0.46%
E03	Equity Shares - Companies incorporated outside India (invested prior to IRDA Regulations)	EFES															
E04	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG															
E05	Corporate Securities - Bonds - (Taxable)	EPBT	992.09	978.05	32.35	7.36%	4.97%	992.09	978.05	149.26	7.71%	5.21%	1,988.88	1,927.45	156.14	7.86%	5.31%

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	33586.94	33884.17	820.31	9.61%	6.49%	33586.94	33884.17	3,051.45	9.40%	6.35%	29,965.11	29,737.06	2,430.78	9.06%	6.12%
E10	Corporate Securities - Debentures / Bonds/ CPs /Loan - (Promoter Group)	EDPG			22.49	10.57%	7.14%	0.00	0.00	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	24755.00	24755.00	535.32	10.21%	6.90%	24755.00	24755.00	1,930.48	10.25%	6.93%	13,945.00	13,945.00	1,071.93	10.31%	6.96%
E17	Deposits - CDs with Scheduled Banks	EDCD					0.00%	0.00	0.00	92.16	11.20%	7.56%	2,297.51	2,297.51	209.07	8.86%	5.99%
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	3418.63	3418.63	88.62	10.57%	7.14%	3418.63	3418.63	348.44	10.30%	6.96%	2,440.66	2,440.66	329.16	9.66%	6.53%
E22	Application Money	ECAM			0.13	9.50%			0.00	7.95	10.95%	7.40%	0.00	0.00	6.83	8.11%	0.00%
E23	Corporate Securities Mutual Funds	EGMF			57.45	8.52%	5.76%	0.00	0.00	204.25	8.92%	6.02%	0.00	0.00	140.13	8.76%	5.92%
E24	Corporate Securities Mutual Funds Promoters Group	EMPG															
F	OTHER THAN APPROVED INVESTMENTS																
F01	Bonds - PSU - Taxable	OBPT															
F02	Bonds - PSU - Tax Free	OBPF															
F03	Equity Shares (incl Co-op Societies)	OESH															
F04	Equity Shares (PSUs & Unlisted)	OEPU															
F05	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG															
F06	Debentures	OLDB	9465.38	9743.22	194.52	10.07%	6.80%	9465.38	9743.22	669.36	10.47%	7.07%	5,930.58	6,112.15	425.99	10.69%	7.22%
F07	Debentures / Bonds/ CPs / Loans etc. - (Promoter Group)	ODPG	4040.95	4169.63	111.03	10.95%	7.40%	4040.95	4169.63	396.59	10.97%	7.41%	2,070.38	2,092.79	218.47	10.66%	7.20%
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		172615	174005	3722.12	9.07%	6.13%	172615	174005	13513	9.00%	6.08%	125927	123660	9606	8.50%	5.74%

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: 30-04-2013

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

Note: Category of Investment (COI) shall be as per Guidelines
 ¹ To be calculated based on Monthly or lesser frequency 'Weighted average' of Investments
 ² Yield netted for Tax
 ³ In the case of Life Insurance Business, FORM-1 shall be prepared in respect of each fund.

FORM NL-37-DOWN GRADING OF INVESTMENT-2

COMPANY NAME & CODE: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

STATEMENT AS ON: 31 Mar 2013

Code:123

STATEMENT OF DOWN GRADED INVESTMENTS - COMBINED INCLUDING MOTORPOOL

Name of Fund:

PERIODICITY OF SUBMISSION: QUARTERLY

Rs. In Lakhs

NO	PARTICULARS OF INVESTMENT	COI	AMOUNT (AS PER BALANCE SHEET)	DATE OF PURCHASE	RATING AGENCY	ORIGINAL GRADE	CURRENT GRADE	DATE OF DOWNGRADE	REMARKS
A.	<u>DURING THE QUARTER</u>¹								
1	10.60% RAYMOND LTD DB 12-10-2015	OLDB	1501.49	12-Oct-2012 & 08-Jan-2013	CARE	CARE AA	CARE AA-	31-Mar-13	
B.	<u>AS ON DATE</u>²								
1	11.00% TATA DB 23-07-2014	ICTD	1011.26	23-Jan-2009 & 08-Mar-2010	CARE	CARE AAA	CARE AA+	1-Nov-10	
2	11.15% REL INFRA DB 30-03-2017	OLDB	508.87	21-Jun-12	CRISIL	AA+	AA-	1-Oct-12	
3	6.35%BSES 2013	OLDB	500.44	7-May-04	CRISIL	AAA	AA-	1-Oct-12	
4	5.60% BSES 2013	OLDB	993.90	29-Nov-05	CRISIL	AAA	AA-	1-Oct-12	
5	10.60% RAYMOND LTD DB 12-10-2015	OLDB	1501.49	8-Jan-13	CARE	CARE AA	CARE AA-	31-Mar-13	

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.

SIGNATURE

DATE :30-04-2013

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

NOTE:

- 1 Provide details of Down Graded Investments during the Quarter.
- 2 Investments currently upgraded, which were listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.
- 3 In the case of Life Insurance Busienss, FORM-2 shall be prepared in respect of each fund.
- 4 Category of Investments (COI) shall be as per INV/GLN/001/2003-04

FORM NL-38
Insurer: Chola mandalam MS General Insurance Co Ltd
Date: As at 31st Mar 13
(Rs in Lakhs)
Quarterly Business Returns across line of Business

Sl.No.	Line of Business	For Q4 FY 2012-13		For Q4 FY 2011-12		Upto 31.03.2013		Upto 31.03.2012	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	2,320	37,592	1,726	34,492	9,354	149,154	7,163	144,608
2	Cargo & Hull	1,535	1,384	1,490	1,993	5,099	6,037	5,045	8,279
3	Motor TP	13,172	210,797	9,492	198,231	47,252	789,003	34,986	757,947
4	Motor OD	16,205	207,462	14,417	197,772	59,394	780,854	53,140	755,924
5	Engineering	1,196	2,528	590	2,706	3,295	9,954	2,464	10,095
6	Workmen's Compensation	130	567	134	924	641	2,846	673	3,664
7	Employer's Liability	122	150	195	201	584	798	829	1,132
8	Aviation	-	-	-	-	-	-	-	-
9	Personal Accident	1,486	7,870	1,277	5,169	5,330	20,523	4,715	19,944
10	Health	7,651	21,919	3,234	12,243	28,130	63,117	22,890	31,264
11	Others*	870	13,738	1,009	15,990	3,010	59,837	2,750	69,325

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

FORM NL-39

Insurer:

Cholamandalam MS General Insurance Co Ltd

Date:

As at 31st Mar 13
(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	126	20	46,881
		Social			
2.00	Cargo & Hull	Rural			
		Social			
3.00	Motor TP	Rural	127639	3,197	
		Social			
4.00	Motor OD	Rural	127152	5,943	583,169
		Social			
5.00	Engineering	Rural	34	25	27,473
		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	28	19,100	872,506
		Social			
11.00	Others*	Rural	17788	1,806	23,513
		Social			

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

FORM NL-40

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

(Rs in Lakhs)

Business Acquisition through different channels									
S.No	Channels	Current Quarter For the Quarter Mar 13		Same quarter Previous Year For the Quarter Mar 12		Up to the period YTD Mar 13		Same period of the previous year YTD Mar 12	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	8260	976	11744	967	32567	3,771	49101	4,082
2	Corporate Agents-Banks	142681	15,679	124545	12,305	520252	57,187	470077	43,273
3	Corporate Agents -Others	644	37	25324	3,640	34115	4,628	75712	10,426
4	Brokers	43747	4,841	36448	2,953	156599	16,309	139655	11,122
5	Micro Agents	35	2	175	5	1038	37	175	5
6	Direct Business	101178	23,152	73714	13,693	356698	80,158	311538	65,746
	Total (A)	296545	44,688	271949	33,562	1101269	162,089	1046258	134,654
1	Referral (B)	0	-	0	-	0	-	0	-
	Grand Total (A+B)	296545	44,688	271949	33,562	1101269	162,089	1046258	134,654

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

FORM NL-41

GRIEVANCE DISPOSAL

Cholamandalam MS General Insurance Co Ltd

Date:

31/03/2013

Grievance Disposal for the period upto March 31, 2013 during the financial year 2012-13

Sl No.	Particulars	Opening Balance	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 related		2	2				4
b)	Claim	37	381	370		28	20	1864
c)	Policy related	20	672	670			22	1780
d)	Premium		2	2				6
e)	Refund	1	7	7			1	29
f)	Coverage							0
g)	Cover note	1	16	17				49
h)	Product	1	6	7				23
i)	Others		2	2				40
	Total Number	60	1088	1077	0	28	43	3795

2	Total no. of policies during the previous year *	1826268
3	Total no. of claims during the previous year	271209
4	Total no. of policies during the current year *	2211802
5	Total no. of claims during the current year	306247
6	Total no. of policy complaints (current year) per 10000 policies (current year)	8
7	Total no. of claim complaints (current year) per 10000 policies (current year)	61

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Upto 7 days	22		22
b)	7 - 15 days	12		12
c)	15 - 30 days	5		5
d)	30 - 90 days	4		4
e)	90 days & beyond	0		0
	Total Number	43	0	43

* Total no. of policies during the previous year FY 2011-12 includes certificates issued under master policies.

* Total no. of policies upto Q2 of the current year FY 2012-13 includes certificates issued under master policies.