

FORM NL-1-B-RA

Cholamandalam MS General Insurance Company Ltd

Registration No. 123

Date of Registration with the IRDA : July 15, 2002

REVENUE ACCOUNT - FIRE FOR THE YEAR ENDED March 31, 2017

	Particulars	Schedule	For the Quarter ended March 31, 2017	Upto the Quarter ended March 31, 2017	For the Quarter ended March 31, 2016	Upto the Quarter ended March 31, 2016
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4- Premium Schedule	1,36,695	4,92,282	1,18,753	4,65,884
2	Profit/ Loss on sale/redemption		(2,560)	23,257	2,293	11,675
3	Others Administrative Charges		168	838	182	701
	Investment Income -TP Pool		13,876	56,543	14,344	55,197
4	Interest, Dividend & Rent – Gross		(8,344)	1,12,600	25,661	1,27,197
	TOTAL (A)		1,39,835	6,85,520	1,61,233	6,60,654
1	Claims Incurred (Net)	NL-5- Claims Schedule	37,625	1,53,182	(19,707)	1,70,153
2	Commission	NL-6- Commission Schedule	25,780	30,617	22,536	41,767
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	35,497	2,29,491	72,374	2,50,258
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		98,902	4,13,290	75,203	4,62,178
	Operating Profit/(Loss) from APPROPRIATIONS		40,933	2,72,230	86,030	1,98,476
	Transfer to Shareholders' Account		40,933	2,72,230	86,030	1,98,476
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be		-	-	-	-
	TOTAL (C)		40,933	2,72,230	86,030	1,98,476

FORM NL-1-B-RA

Cholamandalam MS General Insurance Company Ltd

Registration No. 123

Date of Registration with the IRDA : July 15, 2002

REVENUE ACCOUNT - MARINE FOR THE YEAR ENDED March 31, 2017

	Particulars	Schedule	For the Quarter ended March 31, 2017	Upto the Quarter ended March 31, 2017	For the Quarter ended March 31, 2016	Upto the Quarter ended March 31, 2016
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4- Premium Schedule	32,769	1,12,239	32,964	1,57,389
2	Profit/ Loss on sale/redemption		76	1,266	(162)	599
3	Others Administrative Charges		183	678	269	561
4	Interest, Dividend & Rent – Gross		553	6,127	(1,715)	6,524
	TOTAL (A)		33,581	1,20,310	31,356	1,65,073
1	Claims Incurred (Net)	NL-5- Claims Schedule	1,523	59,270	3,495	86,369
2	Commission	NL-6- Commission Schedule	(29,502)	(62,677)	(14,328)	(51,876)
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	7,640	27,392	5,274	28,558
4	Premium Deficiency			-		-
	TOTAL (B)		(20,339)	23,985	(5,559)	63,051
	Operating Profit/(Loss) from APPROPRIATIONS		53,920	96,325	36,915	1,02,022
	Transfer to Shareholders' Account		53,920	96,325	36,915	1,02,022
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		53,920	96,325	36,915	1,02,022

FORM NL-1-B-RA

Cholamandalam MS General Insurance Company Ltd

Registration No. 123

Date of Registration with the IRDA : July 15, 2002

REVENUE ACCOUNT - MISCELLANEOUS FOR THE YEAR ENDED March 31, 2017

	Particulars	Schedule	For the Quarter ended March 31, 2017	Upto the Quarter ended March 31, 2017	For the Quarter ended March 31, 2016	Upto the Quarter ended March 31, 2016
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4- Premium Schedule	59,85,980	2,18,76,191	39,72,010	1,62,84,714
2	Profit/ Loss on sale/redemption		1,81,687	5,47,247	34,570	1,84,689
3	Others Administrative Charges		87	315	2	89
	Investment Income -TP Pool		2,353	9,560	2,656	11,530
4	Interest, Dividend & Rent – Gross		8,40,710	27,99,871	6,53,324	24,45,431
	TOTAL (A)		70,10,817	2,52,33,184	46,62,562	1,89,26,453
1	Claims Incurred (Net)	NL-5- Claims Schedule	44,79,596	1,61,77,114	32,50,978	1,19,81,154
2	Commission	NL-6- Commission Schedule	(95,266)	1,85,150	77,489	3,49,670
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	19,78,183	68,75,720	14,00,144	51,41,591
4	Premium Deficiency		-	(2,955)		2,955
	TOTAL (B)		63,62,513	2,32,35,029	47,28,611	1,74,75,370
	Operating Profit/(Loss) from APPROPRIATIONS		6,48,304	19,98,155	(66,049)	14,51,083
	Transfer to Shareholders' Account		6,48,304	19,98,155	(66,049)	14,51,083
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be		-	-	-	-
	TOTAL (C)		6,48,304	19,98,155	(66,049)	14,51,083

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

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

Cholamandalam MS General Insurance Company Ltd

Registration No. 123

Date of Registration with the IRDA : July 15, 2002

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED March 31 2017

	Particulars	Schedule	For the Quarter ended March 31, 2017	Upto the Quarter ended March 31 2017	For the Quarter ended March 31, 2016	Upto the Quarter ended March 31, 2016
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		40,933	2,72,230	86,030	1,98,476
	(b) Marine Insurance		53,920	96,325	36,915	1,02,022
	(c) Miscellaneous Insurance		6,48,304	19,98,155	(66,049)	14,51,083
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		5,41,217	5,41,217	3,70,329	3,70,329
	(b) Profit on sale of investments		1,11,784	1,11,784	52,141	52,141
	Less: Loss on sale of investments		-	-	(37)	(37)
3	OTHER INCOME (To be specified)		-	-	-	-
	TOTAL (A)		13,96,158	30,19,711	4,79,329	21,74,014
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		-	-	2,600	2,600
	(b) Bad debts written off		-	-	-	-
	(c) Employees' Remuneration and Welfare Benefits		7,280	12,563	2,039	9,011
	(d) Others (CSR & Donations)		14,559	36,460	(2,524)	31,436
	(e) Others		-	-	-	-
	TOTAL (B)		21,839	49,023	2,115	43,047
	Profit Before Tax		13,74,319	29,70,688	4,77,214	21,30,967
	Provision for Taxation		2,12,724	8,89,233	2,28,052	6,51,498
			11,61,595	20,81,455	2,49,162	14,79,469
	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Proposed final dividend		-	-	-	-
	(c) Dividend distribution tax		-	-	-	-
	(d) Transfer to Contingency Risk Reserve		-	-	-	-
	(e) Transfer to General Reserve		-	-	-	(10,00,000)
	Balance of profit/ loss brought forward from last year		-	14,01,299	-	9,21,830
	Balance carried forward to Balance Sheet		11,61,595	34,82,754	2,49,162	14,01,299

FORM NL-3-B-BS

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

BALANCE SHEET AS AT March 31, 2017

	Schedule	As at March 31, 2017 (Rs.'000)	As at March 31, 2016 (Rs.'000)
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8-Share Capital Schedule	29,88,057	29,88,057
SHARE APPLICATION MONEY PENDING ALLOTMENT			
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	77,62,966	56,81,511
FAIR VALUE CHANGE ACCOUNT		2,03,439	(1,41,016)
BORROWINGS	NL-11-Borrowings Schedule	-	
TOTAL		1,09,54,462	85,28,552
APPLICATION OF FUNDS			
INVESTMENTS	NL-12-Investment Schedule - Share Holders NL-12A-Investment Schedule - Policy Holders	80,21,063 4,10,27,338	58,82,136 3,27,25,113
LOANS	NL-13-Loans Schedule	-	
FIXED ASSETS	NL-14-Fixed Assets Schedule	6,91,384	6,15,244
DEFERRED TAX ASSET		6,93,176	5,07,409
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	4,00,309	2,89,696
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	72,21,391	42,38,895
Sub-Total (A)		76,21,700	45,28,591
CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	3,12,33,709	2,30,99,917
PROVISIONS	NL-18-Provisions Schedule	1,58,66,490	1,26,30,024
DEFERRED TAX LIABILITY			
Sub-Total (B)		4,71,00,199	3,57,29,941
NET CURRENT ASSETS (C) = (A - B)		(3,94,78,499)	(3,12,01,350)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT			
TOTAL		1,09,54,462	85,28,552

CONTINGENT LIABILITIES

	Particulars	As at March 31, 2017 (Rs.'000)	As at March 31, 2016 (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	19,34,790	14,55,960
6	Reinsurance obligations to the extent not provided for in accounts	-	-
7	Others - Repudiated / Disputed Claim	-	-
	TOTAL	19,34,790	14,55,960

FORM NL-4-PREMIUM SCHEDULE

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

PREMIUM EARNED [NET]

	Particulars	Fire	Marine			Miscellaneous										For the Quarter Ended March 31, 2017
For The Quarter Ended March 31,2017			Marine Cargo	Marine Others	Marine Total	Motor	Worksmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Misc	Grand Total	
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	
	Premium from direct business written	6,21,296	2,10,623	(1)	2,10,622	62,39,955	8,976	(68,861)	52,458	-	4,14,933	5,12,212	11,52,415	83,12,088	91,44,006	
	Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Gross Earned Premium	6,21,296	2,10,623	(1)	2,10,622	62,39,955	8,976	(68,861)	52,458	-	4,14,933	5,12,212	11,52,415	83,12,088	91,44,006	
	Add: Premium on reinsurance accepted	13,727	-	-	-	(0)	-	-	3,756	-	-	-	-	3,756	17,483	
	Less : Premium on reinsurance ceded	2,65,503	1,77,272	-	1,77,272	3,42,109	449	(66,677)	43,401	-	26,130	25,658	8,96,024	12,67,094	17,09,869	
	Net Premium	3,69,520	33,351	(1)	33,350	58,97,846	8,527	(2,184)	12,813	-	3,88,803	4,86,554	2,56,391	70,48,750	74,51,620	
	Adjustment for change in reserve for unexpired risks	2,32,825	581	-	581	8,94,410	(2,943)	(8,116)	(3,467)	-	1,45,098	21,228	16,560	10,62,770	12,96,176	
	Premium Earned (Net)	1,36,695	32,770	(1)	32,769	50,03,436	11,470	5,932	16,280	-	2,43,705	4,65,326	2,39,831	59,85,980	61,55,444	

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

PREMIUM EARNED [NET]

	Particulars	Fire	Marine			Miscellaneous										Upto the Quarter Ended March 31, 2017
Upto The Quarter Ended March 31,2017			Marine Cargo	Marine Others	Marine Total	Motor	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Misc	Grand Total	
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	
	Premium from direct business written	23,45,453	6,83,705	8	6,83,713	2,16,54,794	46,576	24,413	2,42,835	-	12,74,175	20,10,091	30,50,746	2,83,03,630	3,13,32,796	
	Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Gross Earned Premium	23,45,453	6,83,705	8	6,83,713	2,16,54,794	46,576	24,413	2,42,835	-	12,74,175	20,10,091	30,50,746	2,83,03,630	3,13,32,796	
	Add: Premium on reinsurance accepted	85,135	-	-	(18,742)	-	-	10,000	15,430	-	-	-	-	6,688	91,823	
	Less : Premium on reinsurance ceded	11,64,915	5,67,260	-	5,67,260	11,55,125	2,329	1,564	1,65,360	-	1,06,202	1,35,897	24,25,301	39,91,778	57,23,953	
	Net Premium	12,65,673	1,16,445	8	1,16,453	2,04,80,927	44,247	32,849	92,905	-	11,67,973	18,74,194	6,25,445	2,43,18,540	2,57,00,666	
	Adjustment for change in reserve for unexpired risks	7,73,391	4,214	-	4,214	21,07,232	(1,400)	2,018	(13,791)	-	2,92,265	30,360	25,665	24,42,349	32,19,954	
	Premium Earned (Net)	4,92,282	1,12,231	8	1,12,239	1,83,73,695	45,647	30,831	1,06,696	-	8,75,708	18,43,834	5,99,780	2,18,76,191	2,24,80,712	

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

FORM NL-4-PREMIUM SCHEDULE

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

PREMIUM EARNED [NET]

REVENUE EARNED (Net)		Particulars	Fire	Marine			Miscellaneous									For the Quarter Ended March 31, 2016
For The Quarter Ended March 31,2016				Marine Cargo	Marine Others	Marine Total	Motor	Worksmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Misc	Grand Total
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Premium from direct business written	6,38,143	2,15,899	-	-	2,15,899	51,46,119	9,930	24,542	55,691	-	3,13,504	5,19,756	6,16,024	66,85,566	75,39,608
	Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Gross Earned Premium	6,38,143	2,15,899	-	-	2,15,899	51,46,119	9,930	24,542	55,691	-	3,13,504	5,19,756	6,16,024	66,85,566	75,39,608
	Add: Premium on reinsurance accepted	11,413	-	-	-	41,463	-	-	-	2,778	-	-	-	-	44,241	55,654
	Less : Premium on reinsurance ceded	2,72,872	1,85,699	-	-	1,85,699	8,78,506	316	15,165	25,956	-	19,854	25,988	4,90,848	14,56,633	19,15,204
	Net Premium	3,76,684	30,200	-	-	30,200	43,09,076	9,614	9,377	32,513	-	2,93,650	4,93,768	1,25,176	52,73,174	56,80,058
	Adjustment for change in reserve for unexpired risks	2,57,931	(2,761)	-	(3)	(2,764)	11,31,417	(3,375)	534	4,555	-	1,07,851	62,486	(2,304)	13,01,164	15,56,331
	Premium Earned (Net)	1,18,753	32,961	-	3	32,964	31,77,659	12,989	8,843	27,958	-	1,85,799	4,31,282	1,27,480	39,72,010	41,23,727

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

PREMIUM EARNED [NET]

PREMIUM EARNED (NET)		Fire	Marine			Miscellaneous										Upto the Quarter Ended March 31, 2016
Particulars			Marine Cargo	Marine Others	Marine Total	Motor	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Misc	Grand Total	
Upto The Quarter Ended March 31, 2016		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	
	Premium from direct business written	20,46,836	7,57,115	11	7,57,126	1,66,76,105	51,386	1,07,090	2,02,830	-	10,89,940	20,23,621	15,65,100	2,17,16,072	2,45,20,034	
	Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Adjustment for change in reserve for unexpired risks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Gross Earned Premium	20,46,836	7,57,115	11	7,57,126	1,66,76,105	51,386	1,07,090	2,02,830	-	10,89,940	20,23,621	15,65,100	2,17,16,072	2,45,20,034	
	Add: Premium on reinsurance accepted	65,258	-	-	-	54,676	-	-	17,772	-	-	-	-	72,448	1,37,706	
	Less : Premium on reinsurance ceded	9,60,143	6,20,127	1	6,20,128	8,78,506	2,389	66,091	1,06,440	-	1,13,653	1,31,677	12,03,701	25,02,457	40,82,728	
	Net Premium	11,51,951	1,36,988	10	1,36,998	1,58,52,275	48,997	40,999	1,14,162	-	9,76,287	18,91,944	3,61,399	1,92,86,063	2,05,75,012	
	Adjustment for change in reserve for unexpired risks	6,86,067	(20,391)	-	(20,391)	23,83,592	(1,329)	4,591	(9,977)	-	3,52,443	2,60,636	11,393	30,01,349	36,67,025	
	Premium Earned (Net)	4,65,884	1,57,379	10	1,57,389	1,34,68,683	50,326	36,408	1,24,139	-	6,23,844	16,31,308	3,50,006	1,62,84,714	1,69,07,987	

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

FORM NL-5 - CLAIMS SCHEDULE

Cholamandalam MS General Insurance Company Ltd

Registration No. 123

Date of Registration with the IRDA : July 15, 2002

CLAIMS INCURRED [NET]

Particulars		Fire	Marine			Miscellaneous									For the Quarter Ended March 31, 2017
For The Quarter Ended March 31,2017			Marine Cargo	Marine Others	Marine Total	Motor	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Misc	Grand Total
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Claims paid														
	Direct claims	1,62,725	1,50,563	-	1,50,563	33,01,908	7,170	7,115	21,475	-	1,24,686	1,94,103	55,934	37,12,391	40,25,679
	Add : Claims Outstanding at the end of the year	27,940	(17,689)	-	(17,689)	13,81,875	3,702	8,685	(24,127)	-	15,043	(17,664)	53,127	14,20,641	14,30,892
	Less : Claims Outstanding at the beginning of the year	(0)	-	-	-	-	-	-	1	-	-	-	-	1	1
	Gross Incurred Claims	1,90,666	1,32,874	-	1,32,874	46,83,783	10,872	15,800	(2,653)	-	1,39,729	1,76,439	1,09,061	51,33,031	54,56,571
	Add : Re-insurance accepted to direct claims	139	-	-	-	-	-	-	550	-	-	-	-	550	689
	Less : Re-insurance Ceded to claims paid	1,53,179	1,31,351	-	1,31,351	5,79,438	384	5,839	20,597	-	16,616	9,752	21,359	6,53,985	9,38,515
	Total Claims Incurred	37,625	1,523	-	1,523	41,04,345	10,488	9,961	(22,700)	-	1,23,113	1,66,687	87,702	44,79,596	45,18,744

CLAIMS INCURRED [NET]

Particulars		Fire	Marine			Miscellaneous									Upto the Quarter Ended March 31, 2017
Upto The Quarter Ended March 31,2017			Marine Cargo	Marine Others	Marine Total	Motor	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Misc	Grand Total
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Claims paid														
	Direct claims	15,25,867	5,58,008	-	5,58,008	1,08,05,922	15,037	21,447	86,134	-	4,02,936	7,72,819	9,88,120	1,30,92,415	1,51,76,290
	Add : Claims Outstanding at the end of the year	2,72,801	44,331	-	44,331	2,21,50,823	33,997	22,726	48,278	-	2,01,845	2,49,060	3,14,824	2,30,21,553	2,33,38,685
	Less : Claims Outstanding at the beginning of the year	2,65,226	50,895	-	50,895	1,65,44,766	24,923	15,778	58,071	-	1,42,414	2,73,589	1,66,320	1,72,25,861	1,75,41,982
	Gross Incurred Claims	15,33,443	5,51,444	-	5,51,444	1,64,11,979	24,111	28,395	76,341	-	4,62,367	7,48,290	11,36,624	1,88,88,107	2,09,72,994
	Add : Re-insurance accepted to direct claims	598	-	-	-	(46,702)	-	-	2,239	-	-	-	-	(44,463)	(43,865)
	Less : Re-insurance Ceded to claims paid	13,80,858	4,92,174	-	4,92,174	16,98,985	807	15,316	58,140	-	53,006	67,954	7,72,322	26,66,530	45,39,562
	Total Claims Incurred	1,53,182	59,270	-	59,270	1,46,66,292	23,304	13,079	20,440	-	4,09,361	6,80,336	3,64,302	1,61,77,114	1,63,89,566

Notes:

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

FORM NL-5 - CLAIMS SCHEDULE

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

CLAIMS INCURRED [NET]

Particulars		Fire	Marine			Miscellaneous									For the Quarter Ended March 31, 2016
For The Quarter Ended March 31,2016			Marine Cargo	Marine Others	Marine Total	Motor	Worksmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Misc	Grand Total
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Claims paid														
	Direct claims	3,79,005	1,71,303	-	1,71,303	28,90,029	2,289	3,147	50,919	-	93,879	1,96,157	9,85,834	42,22,254	47,72,562
	Add : Claims Outstanding at the end of the year	(1,38,599)	(39,654)	-	(39,654)	3,77,207	(1,464)	3,365	(23,341)	-	33,943	(20,241)	(59,831)	3,09,638	1,31,385
	Less : Claims Outstanding at the beginning of the year	-	-	-	-	-	-	-	-	-	-	-	(1)	(1)	(1)
	Gross Incurred Claims	2,40,406	1,31,649	-	1,31,649	32,67,236	825	6,512	27,578	-	1,27,822	1,75,916	9,26,004	45,31,893	49,03,948
	Add : Re-insurance accepted to direct claims	10	-	-	-	77,481	-	-	28	-	-	-	-	77,509	77,519
	Less : Re-insurance Ceded to claims paid	2,60,123	1,28,154	-	1,28,154	4,79,279	142	1,766	30,035	-	14,622	17,414	8,15,166	13,58,424	17,46,701
	Total Claims Incurred	(19,707)	3,495	-	3,495	28,65,438	683	4,746	(2,429)	-	1,13,200	1,58,502	1,10,838	32,50,978	32,34,766

CLAIMS INCURRED [NET]

	Particulars	Fire	Marine			Miscellaneous									Upto the Quarter Ended March 31, 2016
Upto The Quarter Ended March 31,2016			Marine Cargo	Marine Others	Marine Total	Motor	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Misc	Grand Total
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Claims paid														
	Direct claims	6,23,051	5,59,100	-	5,59,100	86,18,763	13,032	12,694	1,13,629	-	2,88,278	7,56,112	19,14,198	1,17,16,706	1,28,98,857
	Add : Claims Outstanding at the end of the year	2,65,226	50,895	-	50,895	1,65,44,766	24,923	15,778	58,070	-	1,42,414	2,73,589	1,66,321	1,72,25,861	1,75,41,982
	Less : Claims Outstanding at the beginning of the year	3,16,727	1,01,584	-	1,01,584	1,28,92,998	17,838	15,018	54,075	-	82,901	2,45,940	1,89,269	1,34,98,039	1,39,16,350
	Gross Incurred Claims	5,71,550	5,08,411	-	5,08,411	1,22,70,531	20,117	13,454	1,17,624	-	3,47,791	7,83,761	18,91,250	1,54,44,528	1,65,24,489
	Add : Re-insurance accepted to direct claims	34	-	-	-	77,481	-	-	367	-	-	-	-	77,848	77,882
	Less : Re-insurance Ceded to claims paid	4,01,431	4,22,042	-	4,22,042	17,85,209	858	7,931	58,154	-	59,924	66,630	15,62,516	35,41,222	43,64,695
	Total Claims Incurred	1,70,153	86,369	-	86,369	1,05,62,803	19,259	5,523	59,837	-	2,87,867	7,17,131	3,28,734	1,19,81,154	1,22,37,676

Notes:

- Incurred But Not Reported (IBNR), Incurred but not enough reported [IBNER] claims should be included in
- 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
Registration No. 123
Date of Registration with the IRDA : July 15, 2002

COMMISSION (NET)

Particulars		Fire	Marine			Miscellaneous									For the Quarter Ended March 31, 2017
For The Quarter Ended March 31,2017			Marine Cargo	Marine Others	Marine Total	Motor	Worksmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Misc	Grand Total
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Commission Paid														
	Direct	71,918	6,797	-	6,797	1,56,608	880	1,430	3,909	-	4,947	57,221	56,294	2,81,289	3,60,004
	Add: Re-insurance Accepted	350	-	-	-	-	-	-	21	-	-	-	-	21	371
	Less: Commission on Re-insurance Ceded	46,488	36,299	-	36,299	31,253	67	442	10,405	-	4,603	2,952	3,26,854	3,76,576	4,59,363
	Net Commission	25,780	(29,502)	-	(29,502)	1,25,355	813	988	(6,475)	-	344	54,269	(2,70,560)	(95,266)	(98,988)

COMMISSION (NET)

Particulars		Fire	Marine			Miscellaneous									Upto the Quarter Ended March 31, 2017
Upto The Quarter Ended March 31,2017			Marine Cargo	Marine Others	Marine Total	Motor	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Misc	Grand Total
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Commission Paid														
	Direct	1,69,911	32,104	-	32,104	5,72,518	3,254	7,374	18,109	-	14,189	1,83,046	72,876	8,71,366	10,73,381
	Add: Re-insurance Accepted	1,738	-	-	-	-	-	-	219	-	-	-	-	219	1,957
	Less: Commission on Re-insurance Ceded	1,41,032	94,781	-	94,781	1,01,971	349	19,859	28,431	-	20,500	14,446	5,00,879	6,86,435	9,22,248
	Net Commission	30,617	(62,677)	-	(62,677)	4,70,547	2,905	(12,485)	(10,103)	-	(6,311)	1,68,600	(4,28,003)	1,85,150	1,53,090

FORM NL-6-COMMISSION SCHEDULE

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

COMMISSION (NET)

Particulars		Fire	Marine			Miscellaneous									For the Quarter Ended March 31, 2016
For The Quarter Ended March 31,2016			Marine Cargo	Marine Others	Marine Total	Motor	Worksmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Misc	Grand Total
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Commission Paid														
	Direct	30,576	6,689	-	6,689	1,49,290	-	2,049	4,542	-	2,654	45,072	6,042	2,09,649	2,46,914
	Add: Re-insurance Accepted	262	-	-	-	-	-	-	96	-	-	-	-	96	358
	Less: Commission on Re-insurance Ceded	8,302	21,017	-	21,017	24,975	47	6,949	1,089	-	3,530	3,024	92,642	1,32,256	1,61,575
	Net Commission	22,536	(14,328)	-	(14,328)	1,24,315	(47)	(4,900)	3,549	-	(876)	42,048	(86,600)	77,489	85,697

COMMISSION (NET)

Particulars		Fire	Marine			Miscellaneous									Upto the Quarter Ended March 31, 2016
Upto The Quarter Ended March 31,2016			Marine Cargo	Marine Others	Marine Total	Motor	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Misc	Grand Total
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Commission Paid														
	Direct	1,20,968	33,282	-	33,282	5,22,355	-	11,067	16,821	-	11,804	1,53,909	24,491	7,40,447	8,94,697
	Add: Re-insurance Accepted	1,471	-	-	-	-	-	-	198	-	-	-	-	198	1,669
	Less: Commission on Re-insurance Ceded	80,672	85,158	-	85,158	80,572	358	26,772	16,930	-	22,932	14,063	2,29,348	3,90,975	5,56,805
	Net Commission	41,767	(51,876)	-	(51,876)	4,41,783	(358)	(15,705)	89	-	(11,128)	1,39,846	(2,04,857)	3,49,670	3,39,561

Particulars	For the Quarter ended March 31, 2017	Upto the Quarter ended March 31, 2017	For the Quarter ended March 31, 2016	Upto the Quarter ended March 31, 2016
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Agents	17,847	70,275	24,360	74,385
Brokers	54,866	2,17,851	41,532	1,64,192
Corporate Agency	2,87,290	7,85,255	1,81,022	6,56,120
Referral	-	-	-	-
Others (pl. specify)	-	-	-	-
TOTAL (B)	3,60,003	10,73,381	2,46,914	8,94,697

FORM NL-7-OPERATING EXPENSES SCHEDULE

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

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Particulars		Fire	Marine			Miscellaneous									For the Quarter Ended March 31, 2017
For The Quarter Ended March 31,2017			Marine Cargo	Marine Others	Marine Total	Motor	Worksmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Misc	Grand Total
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	13,797	1,238	-	1,238	2,19,238	266	(223)	307	-	15,094	17,438	10,462	2,62,582	2,77,616
2	Travel, conveyance and vehicle running expenses	3,033	276	-	276	48,649	83	18	148	-	3,049	4,173	1,886	58,006	61,315
3	Training expenses	96	8	-	8	1,448	(3)	(14)	(13)	-	155	58	150	1,781	1,885
4	Rents, rates & taxes	2,574	233	-	233	41,198	65	-	108	-	2,645	3,470	1,688	49,174	51,981
5	Repairs	309	28	-	28	4,928	7	(5)	7	-	336	396	230	5,899	6,236
6	Printing & stationery	3,050	279	-	279	49,143	95	48	186	-	2,942	4,357	1,701	58,472	61,801
7	Communication	891	80	-	80	14,182	19	(10)	25	-	958	1,147	650	16,971	17,942
8	Legal & professional charges	762	69	-	69	12,148	17	(6)	25	-	809	994	538	14,525	15,356
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	23	-	-	-	378	1	-	-	-	27	29	19	454	477
	(b) as adviser or in any other capacity, in respect of														
	(i) Taxation matters	(33)	-	-	-	(547)	(1)	(2)	(3)	-	(28)	(53)	(13)	(647)	(680)
	(ii) Certification	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	37	3	-	3	598	1	1	3	-	36	53	18	710	750
	Out of Pocket expenses	(1)	-	-	-	(7)	-	-	-	-	(1)	-	-	(8)	(9)
10	Advertisement and publicity	25,058	2,295	-	2,295	4,04,136	804	456	1,603	-	23,913	36,105	13,600	4,80,617	5,07,970
11	Interest & Bank Charges	831	75	-	75	13,294	21	-	36	-	852	1,121	542	15,866	16,772
12	Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Power and Electricity	390	35	-	35	6,162	5	(11)	3	-	446	468	326	7,399	7,824
	Information Technology Expenses	2,212	199	-	199	35,263	49	(20)	69	-	2,357	2,877	1,578	42,173	44,584
	Marketing Expenses	(35,576)	1,275	1	1,276	5,31,078	615	(43)	1,477	-	47,066	44,394	55,243	6,79,830	6,45,530
	Operating Lease Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	IRDA Registration renewal fees	2	-	-	-	(27)	(3)	(8)	(10)	-	33	(38)	51	(2)	-
	Service Tax Expense	2,071	175	-	175	9,955	-	-	7	-	14	74	7,704	17,754	20,000
	Outsourcing Expenses	7,397	663	-	663	1,17,452	138	(132)	149	-	8,143	9,284	5,685	1,40,720	1,48,780
	Net Exchange (Gain) / Loss	34	3	-	3	554	1	1	3	-	32	51	16	658	695
	Co-insurance Administrative Charges	199	116	-	116	-	-	3	59	-	1	111	13	187	502
	Terrorism Pool - Management Expenses	1,803	-	-	-	-	-	-	392	-	-	-	-	392	2,195
	DR Pool - Administrative Expenses (Net)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Miscellaneous Expenses (Net)	4,072	367	-	367	64,936	92	(31)	132	-	4,315	5,323	2,865	77,632	82,071
13	Depreciation	2,466	222	-	222	39,361	57	(14)	86	-	2,591	3,251	1,707	47,039	49,727
	Less: Write back of provision no longer required	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	35,497	7,639	1	7,640	16,13,520	2,329	8	4,799	-	1,15,785	1,35,083	1,06,659	19,78,183	20,21,320

FORM NL-7-OPERATING EXPENSES SCHEDULE

Cholamandalam MS General Insurance Company Ltd

Registration No. 123

Date of Registration with the IRDA : July 15, 2002

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

	Particulars	Fire	Marine			Miscellaneous									Upto the Quarter Ended March 31, 2017
Upto The Quarter Ended March 31,2017			Marine Cargo	Marine Others	Marine Total	Motor	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Misc	Grand Total
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	58,055	5,342	-	5,342	9,39,441	2,030	1,507	4,262	-	53,574	85,968	28,688	11,15,470	11,78,866
2	Travel, conveyance and vehicle running expenses	7,725	711	-	711	1,25,009	270	201	567	-	7,129	11,439	3,818	1,48,433	1,56,869
3	Training expenses	1,339	123	-	123	21,675	47	35	98	-	1,236	1,983	662	25,736	27,198
4	Rents, rates & taxes	7,630	702	-	702	1,23,473	267	198	560	-	7,041	11,299	3,770	1,46,608	1,54,940
5	Repairs	1,246	115	-	115	20,168	44	32	91	-	1,150	1,846	616	23,947	25,308
6	Printing & stationery	5,420	499	-	499	87,705	189	141	398	-	5,002	8,026	2,677	1,04,138	1,10,057
7	Communication	3,434	316	-	316	55,566	120	89	252	-	3,169	5,085	1,697	65,978	69,728
8	Legal & professional charges	2,736	252	-	252	44,271	96	71	201	-	2,525	4,051	1,351	52,566	55,554
9	Auditors' fees, expenses etc				-									-	-
	(a) as auditor	108	10	-	10	1,753	4	3	8	-	100	160	54	2,082	2,200
	(b) as adviser or in any other capacity, in respect of														
	(i) Taxation matters	15	1	-	1	239	1	-	1	-	14	22	7	284	300
	(ii) Certification	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	64	6	-	6	1,038	2	2	5	-	59	95	29	1,230	1,300
	Out of Pocket expenses	2	-	-	-	40	-	-	-	-	2	5	1	48	50
10	Advertisement and publicity	39,846	3,666	-	3,666	6,44,778	1,393	1,034	2,925	-	36,770	59,003	19,690	7,65,593	8,09,105
11	Interest & Bank Charges	2,435	224	-	224	39,399	85	63	179	-	2,247	3,605	1,203	46,781	49,440
12	Others (to be specified)				-								-	-	-
	Power and Electricity	2,012	185	-	185	32,552	70	52	148	-	1,856	2,979	994	38,651	40,848
	Information Technology Expenses	8,113	746	-	746	1,31,285	284	211	596	-	7,487	12,014	4,008	1,55,885	1,64,744
	Marketing Expenses	17,316	8,352	1	8,353	23,62,878	2,708	2,010	13,094	-	2,45,437	3,05,832	1,28,476	30,60,435	30,86,104
	Operating Lease Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	IRDA Registration renewal fees	604	56	-	56	9,772	21	16	44	-	557	894	299	11,603	12,263
	Service Tax Expense	5,903	497	-	497	28,372	-	-	22	-	39	211	21,956	50,600	57,000
	Outsourcing Expenses	32,082	2,952	-	2,952	5,19,145	1,122	833	2,355	-	29,605	47,507	15,851	6,16,419	6,51,453
	Net Exchange (Gain) / Loss	34	3	-	3	555	1	1	3	-	32	51	16	659	696
	Co-insurance Administrative Charges	1,173	525	-	525	-	-	195	363	-	31	504	55	1,148	2,846
	Terrorism Pool - Management Expenses	9,289	-	-	-	-	-	-	1,609	-	-	-	-	1,609	10,898
	DR Pool - Administrative Expenses (Net)	-	-	-	-	(382)	-	-	-	-	-	-	-	(382)	(382)
	Miscellaneous Expenses (Net)	14,517	1,336	-	1,336	2,34,915	508	377	1,066	-	13,397	21,497	7,172	2,78,932	2,94,785
13	Depreciation	8,393	772	-	772	1,35,819	293	218	616	-	7,745	12,429	4,148	1,61,268	1,70,433
	Less: Write back of provision no longer required	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	2,29,491	27,391	1	27,392	55,59,466	9,555	7,289	29,463	-	4,26,204	5,96,505	2,47,238	68,75,720	71,32,603

FORM NL-7-OPERATING EXPENSES SCHEDULE**Cholamandalam MS General Insurance Company Ltd****Registration No. 123****Date of Registration with the IRDA : July 15, 2002****OPERATING EXPENSES RELATED TO INSURANCE BUSINESS**

Particulars		Fire	Marine			Miscellaneous									For the Quarter Ended March 31, 2016
For The Quarter Ended March 31,2016			Marine Cargo	Marine Others	Marine Total	Motor	Worksmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Misc	Grand Total
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	15,130	1,064	(1)	1,063	1,94,716	320	336	1,256	-	11,532	18,553	5,100	2,31,813	2,48,006
2	Travel, conveyance and vehicle running expenses	2,931	252	-	252	38,567	82	78	259	-	2,315	3,987	967	46,255	49,438
3	Training expenses	587	42	-	42	7,584	13	13	49	-	450	729	198	9,036	9,665
4	Rents, rates & taxes	1,988	159	-	159	25,951	51	49	172	-	1,550	2,610	660	31,043	33,190
5	Repairs	427	30	-	30	5,485	9	9	36	-	325	517	143	6,524	6,981
6	Printing & stationery	3,474	374	-	374	47,091	131	113	331	-	2,875	5,370	1,109	57,020	60,868
7	Communication	1,048	74	-	74	13,499	23	23	87	-	800	1,289	353	16,074	17,196
8	Legal & professional charges	750	55	-	55	9,703	18	18	63	-	576	942	251	11,571	12,376
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	33	3	-	3	432	-	-	3	-	25	41	13	514	550
	(b) as adviser or in any other capacity, in respect of														
	(i) Taxation matters	(5)	(1)	-	(1)	(73)	-	-	-	-	(5)	(11)	(3)	(92)	(98)
	(ii) Certification	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	16	2	-	2	216	1	1	1	-	13	25	6	263	281
	Out of Pocket expenses	1	-	-	-	10	-	-	-	-	-	1	-	11	12
10	Advertisement and publicity	18,396	2,141	-	2,141	2,52,286	762	642	1,808	-	15,508	29,810	5,794	3,06,610	3,27,147
11	Interest & Bank Charges	399	31	-	31	5,187	9	10	34	-	309	513	133	6,195	6,625
12	Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Power and Electricity	501	26	-	26	6,281	7	8	38	-	366	537	172	7,409	7,936
	Information Technology Expenses	2,319	158	-	158	29,732	47	50	191	-	1,757	2,792	784	35,353	37,830
	Marketing Expenses	5,073	(491)	-	(491)	4,56,563	206	255	1,142	-	18,741	(2,080)	(1,01,756)	3,73,071	3,77,653
	Operating Lease Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	IRDA Registration renewal fees	17	(8)	-	(8)	48	(3)	(2)	(1)	-	(3)	(56)	8	(9)	-
	Service Tax Expense	1,191	100	-	100	5,724	-	-	5	-	8	42	4,429	10,208	11,499
	Outsourcing Expenses	10,194	732	-	732	1,31,475	222	230	852	-	7,797	12,631	3,430	1,56,637	1,67,563
	Net Exchange (Gain) / Loss	41	5	-	5	567	2	-	4	-	35	68	13	689	735
	Co-insurance Administrative Charges	234	110	-	110	-	-	-	52	-	2	113	2	169	513
	Terrorism Pool - Management Expenses	1,582	-	-	-	-	-	-	385	-	-	-	-	385	1,967
	DR Pool - Administrative Expenses (Net)	-	-	-	-	995	-	-	-	-	-	-	-	995	995
	Miscellaneous Expenses (Net)	3,703	259	-	259	47,619	77	81	307	-	2,819	4,522	1,252	56,677	60,639
13	Depreciation	2,344	158	-	158	30,047	47	50	192	-	1,775	2,817	795	35,723	38,225
	Less: Write back of provision no longer required	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	72,374	5,275	(1)	5,274	13,09,705	2,024	1,964	7,266	-	69,570	85,762	(76,147)	14,00,144	14,77,792

FORM NL-7-OPERATING EXPENSES SCHEDULE
Cholamandalam MS General Insurance Company Ltd
Registration No. 123
Date of Registration with the IRDA : July 15, 2002
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

	Particulars	Fire	Marine			Miscellaneous									Upto the Quarter Ended March 31, 2016
Upto The Quarter Ended March 31,2016			Marine Cargo	Marine Others	Marine Total	Motor	Workmen's Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Total Misc	Grand Total
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	54,219	6,448	-	6,448	7,46,123	2,306	1,930	5,373	-	45,951	89,049	17,010	9,07,742	9,68,409
2	Travel, conveyance and vehicle running expenses	8,062	959	-	959	1,10,947	343	287	799	-	6,833	13,241	2,530	1,34,980	1,44,001
3	Training expenses	2,051	244	-	244	28,231	87	73	203	-	1,739	3,369	644	34,346	36,641
4	Rents, rates & taxes	6,050	719	-	719	83,251	257	215	600	-	5,127	9,936	1,898	1,01,284	1,08,053
5	Repairs	1,570	187	-	187	21,610	67	56	156	-	1,331	2,579	491	26,290	28,047
6	Printing & stationery	5,560	661	-	661	76,516	237	198	551	-	4,712	9,132	1,745	93,091	99,312
7	Communication	3,733	444	-	444	51,373	159	133	370	-	3,164	6,131	1,171	62,501	66,678
8	Legal & professional charges	2,551	303	-	303	35,107	109	91	253	-	2,162	4,190	800	42,712	45,566
9	Auditors' fees, expenses etc				-									-	-
	(a) as auditor	123	15	-	15	1,695	5	4	12	-	104	202	40	2,062	2,200
	(b) as adviser or in any other capacity, in respect of														
	(i) Taxation matters	17	2	-	2	231	1	1	2	-	14	28	4	281	300
	(ii) Certification	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	24	3	-	3	331	1	1	2	-	20	40	8	403	430
	Out of Pocket expenses	3	-	-	-	39	-	-	-	-	2	5	1	47	50
10	Advertisement and publicity	20,894	2,485	-	2,485	4,59,950	889	744	2,071	-	17,707	34,315	6,555	5,22,231	5,45,610
11	Interest & Bank Charges	1,281	152	-	152	17,624	54	46	127	-	1,085	2,103	402	21,441	22,874
12	Others (to be specified)				-								-	-	-
	Power and Electricity	2,282	271	-	271	31,400	97	81	226	-	1,934	3,748	715	38,201	40,754
	Information Technology Expenses	8,624	1,026	-	1,026	1,18,673	367	307	855	-	7,309	14,163	2,705	1,44,379	1,54,029
	Marketing Expenses	61,219	6,882	-	6,882	16,98,863	2,662	2,227	8,896	-	78,773	1,53,476	49,410	19,94,307	20,62,408
	Operating Lease Charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	IRDA Registration renewal fees	532	63	-	63	7,319	23	19	53	-	451	874	165	8,904	9,499
	Service Tax Expense	3,837	323	-	323	18,442	-	-	15	-	25	137	14,271	32,890	37,050
	Outsourcing Expenses	35,719	4,248	-	4,248	4,91,542	1,519	1,271	3,540	-	30,272	58,665	11,207	5,98,016	6,37,983
	Net Exchange (Gain) / Loss	41	5	-	5	569	2	1	4	-	35	68	13	692	738
	Co-insurance Administrative Charges	1,243	484	-	484	-	-	28	389	-	34	532	21	1,004	2,731
	Terrorism Pool - Management Expenses	8,478	-	-	-	-	-	-	1,826	-	-	-	-	1,826	10,304
	DR Pool - Administrative Expenses (Net)	-	-	-	-	1,200	-	-	-	-	-	-	-	1,200	1,200
	Miscellaneous Expenses (Net)	13,383	1,592	-	1,592	1,84,168	569	476	1,326	-	11,342	21,980	4,201	2,24,062	2,39,037
13	Depreciation	8,762	1,042	-	1,042	1,20,579	373	312	868	-	7,426	14,391	2,750	1,46,699	1,56,503
	Less: Write back of provision no longer required	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	2,50,258	28,558	-	28,558	43,05,783	10,127	8,501	28,517	-	2,27,552	4,42,354	1,18,757	51,41,591	54,20,407

Note: Items of expenses and income in excess of one percent of the total premiums (less reinsurance) or Rs.5,00,000 whichever is higher, shall be shown as a separate line item.

FORM NL-8-SHARE CAPITAL SCHEDULE**Cholamandalam MS General Insurance Company Ltd****Registration No. 123****Date of Registration with the IRDA : July 15, 2002****SHARE CAPITAL**

	Particulars	As at March 31, 2017	As at March 31, 2016
		(Rs.'000)	(Rs.'000)
1	Authorised Capital		
	Equity Shares of Rs 324,000,000 (Previous year - 324,000,000) of Rs. 10 each	32,40,000	32,40,000
2	Issued Capital		
	298,805,700 (Previous Year: 298,805,700) Equity Shares of Rs.10 each	29,88,057	29,88,057
3	Subscribed Capital		
	298,805,700 (Previous Year: 298,805,700) Equity Shares of Rs.10 each	29,88,057	29,88,057
4	Called-up Capital		
	298,805,700 (Previous Year: 298,805,700) Equity Shares of Rs.10 each fully paid up	29,88,057	29,88,057
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (Amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses		
	Expenses including commission or brokerage on	-	-
	Underwriting or subscription of shares		
	TOTAL	29,88,057	29,88,057
	Paid up capital held by Holding Company	17,92,829	17,92,829

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

Shareholder	As at March 31, 2017		As at March 31, 2016	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
• Indian	17,92,83,420	60	17,92,83,420	60
• Foreign	11,95,22,280	40	11,95,22,280	40
Others				
TOTAL	29,88,05,700	100	29,88,05,700	100

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

	Particulars	As at March 31, 2017	As at March 31, 2016
		(Rs.'000)	(Rs.'000)
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	14,32,645	14,32,645
	Add: Premium on shares issued during the year		
		14,32,645	14,32,645
4	General Reserves	28,47,567	18,47,567
	Add: Transfer from Profit and Loss account	-	10,00,000
	Add: Transfer from Contingency Reserve for Unexpired Risk		
		28,47,567	28,47,567
5	Catastrophe Reserve		
6	Other Reserves Contingency Reserve for Unexpired Risk	-	-
	Less: Transfer to General Reserve		
	Add: Transfer from Profit and Loss Account		
		-	-
7	Balance of Profit in Profit & Loss Account	34,82,754	14,01,299
	TOTAL	77,62,966	56,81,511

FORM NL-11-BORROWINGS SCHEDULE**Cholamandalam MS General Insurance Company Ltd****Registration No. 123****Date of Registration with the IRDA : July 15, 2002****BORROWINGS**

	Particulars	As at March 31, 2017	As at March 31, 2016
		(Rs. '000)	(Rs. '000)
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	-	-

FORM NL-12-INVESTMENT SCHEDULE - SHARE HOLDERS

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

INVESTMENT - SHAREHOLDERS

	Particulars	As at March 31, 2017	As at March 31, 2016
		(Rs. '000).	(Rs. '000).
	LONG TERM INVESTMENTS		
1	Government Securities and Government Guaranteed Bonds including Treasury Bills	27,38,578	18,69,291
2	Other Approved Securities	-	-
3	Approved Investments	-	-
	(a) Debenture / Bonds	24,78,910	17,19,505
	(b) Fixed Deposits with Banks	60,291	5,44,163
	(c) Equity Shares (Net of FairValue Change)	1,86,528	1,87,500
	(d) Investment Properties - Real Estate	47,264	43,917
4	Investments in Infrastructure and Social Sector	11,68,850	7,66,832
5	Other than Approved Investments		
	a) Debentures/Bonds	32,794	38,327
	(b) Equity Shares (Net of FairValue Change)	50,751	-
	Total (A)	67,63,966	51,69,535
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	41,174	37,946
2	Other Approved Securities	-	-
3	Approved Investments	-	-
	(a) Debentures/ Bonds	5,21,422	3,24,563
	(b) Fixed Deposits with Banks	5,41,568	2,37,237
	(c) Money market Instruments	-	-
	(d) Mutual Fund (Liquid Schemes)	46,334	28,978
4	Investments in Infrastructure and Social Sector	98,401	68,607
5	Other than Approved Investments	8,198	15,270
	Total (B)	12,57,097	7,12,601
	TOTAL (A) +(B)	80,21,063	58,82,136

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 except as disclosed in the Financial Statement

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

	As at March 31, 2017		As at March 31, 2016	
	Cost	Market Value	Cost	Market Value
a) Equity Shares listed	2,03,934	2,37,278	2,09,252	1,87,737
b) Mutual Funds	46,321	46,334	28,948	28,977
c) Government and other securities	27,79,752	28,30,937	19,07,238	19,38,283
d) Fixed Deposit with Banks	6,01,859	6,01,859	7,81,400	7,81,400
e) Corporate Bonds	43,08,575	43,90,302	29,32,866	30,15,706
f) Money Market Instruments	-	-	-	-
g) Investment Property	47,264	47,264	43,917	43,917
	79,87,705	81,53,974	59,03,621	59,96,021

FORM NL-12A- INVESTMENT SCHEDULE - POLICYHOLDERS

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

INVESTMENT POLICYHOLDERS

	Particulars	As at March 31, 2017	As at March 31, 2016
		(Rs.'000).	(Rs.'000).
	LONG TERM INVESTMENTS		
1	Government Securities and Government Guaranteed Bonds including Treasury Bills	1,39,63,377	1,03,99,757
2	Other Approved Securities	-	-
3	Approved Investments	-	-
	(a) Debenture / Bonds	1,26,39,390	95,66,421
	(b) Fixed Deposits with Banks	3,07,409	30,27,437
	(c) Equity Shares (Net of FairValue Change)	9,51,061	10,43,149
	(d) Investment Properties - Real Estate	2,40,987	2,44,334
4	Investments in Infrastructure and Social Sector	59,59,694	42,66,251
5	Unclaimed Policyholders Fund - Bank Deposits	1,29,800	-
6	Other than Approved Investments		
	a) Debentures/Bonds	1,67,206	2,13,232
	(b) Equity Shares (Net of FairValue Change)	2,58,765	-
	Total (A)	3,46,17,689	2,87,60,581
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	2,09,936	2,11,113
2	Other Approved Securities	-	-
3	Approved Investments	-	-
	(a) Debentures/ Bonds	26,58,609	18,05,696
	(b) Fixed Deposits with Banks	27,61,332	13,19,863
	(c) Money market Instruments	-	-
	(d) Mutual Fund (Liquid Schemes)	2,36,246	1,61,215
4	Investments in Infrastructure and Social Sector	5,01,724	3,81,694
5	Other than Approved Investments	41,802	84,951
	Total (B)	64,09,649	39,64,532
	TOTAL (A) +(B)	4,10,27,338	3,27,25,113

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 except as disclosed in the Financial Statement

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

	As at March 31, 2017		As at March 31, 2016	
	Cost	Market Value	Cost	Market Value
a) Equity Shares listed	10,39,812	12,09,827	11,64,165	10,44,471
b) Mutual Funds	2,36,179	2,36,246	1,61,052	1,61,216
c) Government and other securities	1,41,73,312	1,44,34,290	1,06,10,869	1,07,83,588
d) Fixed Deposit with Banks	30,68,741	30,68,741	43,47,300	43,47,300
e) Corporate Bonds	2,19,68,426	2,23,85,134	1,63,16,923	1,67,77,801
f) Money Market Instruments	-	-	-	-
g) Investment Properties - Real Estate	2,40,987	2,40,987	2,44,334	2,44,334
h) Unclaimed policy holders Bank Deposit	1,29,800	1,29,800	-	-
	4,08,57,257	4,17,05,025	3,28,44,643	3,33,58,709

NL - 13 LOANS SCHEDULE**Cholamandalam MS General Insurance Company Ltd****Registration No. 123****Date of Registration with the IRDA : July 15, 2002**

	Particulars	As at March 31, 2017	As at March 31, 2016
		(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	-	-

FORM NL-14-FIXED ASSETS SCHEDULE

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

(Rs. '000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	As at Mar 31, 2016	Additions	Deductions	As at Mar 31, 2017	As at Mar 31, 2016	For The Period	On Sales/ Adjustments	As at Mar 31, 2017	As at Mar 31, 2017	As at Mar 31, 2016
Land-Freehold	58,032	-	-	58,032	-	-	-	-	58,032	58,032
Buildings	3,41,787	24,045	-	3,65,832	26,190	6,179	-	32,369	3,33,463	3,15,597
Furniture & Fittings	47,639	6,672	954	53,357	38,505	8,511	954	46,062	7,295	9,134
Information Technology Equipment	3,15,474	94,929	358	4,10,045	2,42,169	56,252	358	2,98,063	1,11,982	73,305
Intangibles Computers	4,60,993	1,00,348	-	5,61,341	3,97,584	61,943	-	4,59,527	1,01,814	63,409
Vehicles	28,694	8,410	8,820	28,284	12,279	6,862	6,660	12,481	15,803	16,415
Office Equipment	26,998	2,245	129	29,114	23,580	2,777	119	26,238	2,876	3,418
Electrical Fittings	44,830	7,346	1,373	50,803	30,856	7,335	1,371	36,820	13,983	13,974
Improvement to Premises	1,24,547	17,520	5,072	1,36,995	75,376	20,574	5,072	90,878	46,117	49,171
TOTAL	14,48,994	2,61,515	16,706	16,93,803	8,46,539	1,70,433	14,534	10,02,438	6,91,365	6,02,455
Work in progress	-	-	-	-	-	-	-	-	19	12,789
Grand Total	14,48,994	2,61,515	16,706	16,93,803	8,46,539	1,70,433	14,534	10,02,438	6,91,384	6,15,244
PREVIOUS YEAR	13,15,416	1,46,543	12,965	14,48,994	7,00,447	1,56,503	10,411	8,46,539	6,15,244	

Note:

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

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

	Particulars	As at March 31, 2017	As at March 31, 2016
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	1,25,133	95,445
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)		
	(bb) Others		
	(b) Current Accounts	2,71,075	1,91,450
3	Money at Call and Short Notice	-	-
	(a) With Banks		
	(b) With other Institutions		
4	Others (Bank deposits under lien)	4,101	2,801
	TOTAL	4,00,309	2,89,696
	Cash balance includes:		
	Cheques in hand	1,18,024	87,367
	Remittances in transit	-	

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE**Cholamandalam MS General Insurance Company Ltd****Registration No. 123****Date of Registration with the IRDA : July 15, 2002**

	Particulars	As at March 31, 2017	As at March 31, 2016
		(Rs.'000)	(Rs.'000)
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	7,16,260	2,84,312
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	3,49,579	2,00,354
6	Others (to be specified)		
	Advances to Employees	602	674
	Advances to Vendors	5,370	16,827
	Service Tax Unutilised Credit/paid in advance	31,405	94,333
	Service tax paid under protest (Note 8 (c) of Schedule 16)	46,031	48,331
	Other Advances / Deposits	12,06,373	4,48,303
	TOTAL (A)	23,55,620	10,93,134
	OTHER ASSETS		
1	Income accrued on investments	15,03,694	11,52,393
2	Outstanding Premiums	18,26,793	9,45,214
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	4,69,123	99,900
6	Due from subsidiaries/ holding	-	-
7	Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act, 1938]	-	-
8	Others (to be specified)		
	Bond Redemption Proceeds receivable	-	22,451
	Receivable from Terrorism Pool [includes investment income	10,07,215	8,70,950
	Receivable from Nuclear Pool	9,900	-
	Receivable from IMTPIP	-	-
	Receivable from Declined Risk Pool	-	5,167
	Deposits for Premises and Advance Rent	49,046	49,686
	TOTAL (B)	48,65,771	31,45,761
	TOTAL (A+B)	72,21,391	42,38,895

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

	Particulars	As at March 31, 2017	As at March 31, 2016
		(Rs.'000)	(Rs.'000)
1	Agents' Balances	77,867	64,631
2	Balances due to other insurance companies	21,96,580	3,19,870
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	12,26,216	6,52,204
5	Unallocated Premium	12,84,302	4,47,458
6	Sundry creditors	3,71,072	3,90,729
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding		
	- Other than IMTPIP (Net of Reinsurance)	2,33,38,685	1,75,41,982
	- Dismantled IMTPIP	22,11,609	32,27,865
	- DR pool	-	53,030
9	Due to Officers/ Directors	-	-
10	Others (to be specified)		
	Book Overdraft	2,63,059	1,82,823
	Tax and Other Withholdings	1,03,613	80,074
	Environment Relief Fund	136	137
	Service Tax Payable	3,751	18,206
	Value Added Tax Payable	3	3
	Unclaimed amounts of policyholders	1,56,816	1,20,905
	TOTAL	3,12,33,709	2,30,99,917

FORM NL-18-PROVISIONS SCHEDULE**Cholamandalam MS General Insurance Company Ltd****Registration No. 123****Date of Registration with the IRDA : July 15, 2002**

	Particulars	As at March 31, 2017	As at March 31, 2016
		(Rs.'000).	(Rs.'000).
1	Reserve for Unexpired Risk	1,56,37,801	1,24,17,846
	Less: Unabsorbed RSBY Enrollment costs	(20,457)	(21,931)
2	For taxation (less advance tax paid and taxes deducted at source)		-
3	For proposed dividends		-
4	For dividend distribution tax		-
5	Others (to be specified)		-
	Reserve for Premium Deficiency	-	2,955
	Leave and other Employee Benefits	2,49,146	2,31,154
	TOTAL	1,58,66,490	1,26,30,024

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

	Particulars	As at March 31, 2017	As at March 31, 2016
		(Rs.'000)	(Rs.'000)
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	TOTAL	-	-

FORM NL-20-RECEIPT AND PAYMENTS SCHEDULE	
Cholamandalam MS General Insurance Company Ltd	
Registration No. 123	
Date of Registration with the IRDA : July 15, 2002	
Format of Receipts and Payments A/c to be furnished by the insurers on direct basis	
	(Rs in '000's)
Cash Flows from the operating activities:	
Premium received from policyholders, including advance receipts	3,18,46,678
Other receipts	40,53,636
Payments to the re-insurers, net of commissions and claims	12,77,090
Receipts /(Payments) from /to co-insurers, net of claims recovery	(15,873)
Payments of claims	(1,52,07,155)
Payments of commission and brokerage	(10,82,577)
Payments of other operating expenses	(86,19,814)
Preliminary and pre-operative expenses	
Deposits, advances and staff loans	(7,38,434)
Income taxes paid (Net)	(12,24,225)
Service tax paid	(43,42,098)
Other payments	
Cash flows before extraordinary items	
Cash flow from extraordinary operations	
Net cash flow from operating activities	59,47,228
Cash flows from investing activities:	
Purchase of fixed assets	(2,40,979)
Proceeds from sale of fixed assets	3,264
Financial Lease Payments	
Purchases of investments	(10,17,67,183)
Loans disbursed	-
Received from IMTPIP	-
Sales of investments	9,29,80,721
Repayments received	-
Rents/Interests/ Dividends received	31,96,772
Investments in money market instruments and in liquid mutual funds (Net)*	
Expenses related to investments	(9,210)
Net cash flow from investing activities	(58,36,615)
Cash flows from financing activities:	
Proceeds from issuance of share capital	-
Proceeds from borrowing	
Repayments of borrowing	
Interest/dividends paid	
Net cash flow from financing activities	-
Effect of foreign exchange rates on cash and cash equivalents, net	
Net increase in cash and cash equivalents:	1,10,613
Cash and cash equivalents at the beginning of the year	2,89,696
Cash and cash equivalents at the end of the year	4,00,309

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

SL.No.	Particular	As at 31st March 17				As at 31st March 16			
		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	22,829	2,579	149	25,557	15,095	2,478	175	17,748
2	Marine								
a	Marine Cargo	427	312	132	871	385	341	168	894
b	Marine Hull	-	-	-	-	-	-	-	-
3	Miscellaneous								
a	Motor	1,07,898	99,119	1,13,822	3,20,839	86,826	1,17,672	80,584	2,85,082
b	Engineering	574	363	120	1,057	712	455	126	1,293
c	Aviation	-	-	-	-	-	-	-	-
d	Liabilities	433	468	100	1,001	428	290	118	836
e	Others	14,534	2,412	2,755	19,701	11,384	1,510	1,578	14,472
4	Health Insurance	9,478	2,026	465	11,969	9,379	2,373	363	12,115
5	IMTPIP	-	28,432	2,251	30,683	-	-	-	-
6	Total Liabilities	1,56,173	1,35,711	1,19,794	4,11,678	1,24,209	1,25,119	83,112	3,32,440

PERIODIC DISCLOSURES
FORM NL-22
Geographical Distribution of Business

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

Lines of Business	Fire		Marine(Cargo)		Engineering		Motor own damage		Motor Third Party		Motor - Total		Liability Insurance		Personal Accident		Medical Insurance		Overseas Medical Insurance		Crop Insurance		Miscellaneous		Total	
States	For the quarter ended Mar 31, 2017	Upto the quarter ended Mar 31, 2017	For the quarter ended Mar 31, 2017	Upto the quarter ended Mar 31, 2017	For the quarter ended Mar 31, 2017	Upto the quarter ended Mar 31, 2017	For the quarter ended Mar 31, 2017	Upto the quarter ended Mar 31, 2017	For the quarter ended Mar 31, 2017	Upto the quarter ended Mar 31, 2017	For the quarter ended Mar 31, 2017	Upto the quarter ended Mar 31, 2017	For the quarter ended Mar 31, 2017	Upto the quarter ended Mar 31, 2017	For the quarter ended Mar 31, 2017	Upto the quarter ended Mar 31, 2017	For the quarter ended Mar 31, 2017	Upto the quarter ended Mar 31, 2017	For the quarter ended Mar 31, 2017	Upto the quarter ended Mar 31, 2017	For the quarter ended Mar 31, 2017	Upto the quarter ended Mar 31, 2017	For the quarter ended Mar 31, 2017	Upto the quarter ended Mar 31, 2017	For the quarter ended Mar 31, 2017	Upto the quarter ended Mar 31, 2017
Andhra Pradesh	44.23	517.71	0.47	1.29	3.30	68.45	875.66	2,779.04	1,197.10	3,855.22	2,072.76	6,634.25	0.14	4.53	0.46	5.81	16.51	59.33	1.27	6.55	-	-	2.98	11.55	2,142.11	7,309.67
Arunachal Pradesh	-	0.75	-	-	-	5.20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5.95
Assam	40.49	120.63	8.02	21.77	18.28	66.18	591.59	1,430.23	676.07	1,640.18	1,267.66	3,070.41	0.59	1.99	0.78	6.39	10.86	36.20	-	-	-	-	1.54	10.62	1,348.21	3,342.64
Bihar	168.83	508.18	1.44	3.77	17.83	58.68	988.00	3,704.94	1,279.93	4,664.11	2,267.93	8,369.05	0.79	3.72	0.30	0.99	8.36	27.29	-	0.15	5,393.92	5,393.92	6.82	19.71	7,866.22	14,386.00
Chattisgarh	41.11	183.43	1.98	3.59	9.08	40.16	697.00	2,193.21	943.35	3,058.24	1,640.34	5,251.45	0.15	1.14	0.11	0.46	3.70	12.71	-	0.22	-	-	8.94	24.81	1,705.41	5,518.55
Goa	19.80	72.05	0.78	4.13	0.59	4.01	41.78	176.83	45.56	207.91	87.34	384.74	1.35	4.32	2.05	4.04	15.42	48.74	0.00	0.99	-	-	0.49	0.78	127.82	525.74
Gujarat	530.40	1,921.79	54.35	192.30	30.91	146.37	1,612.21	5,744.17	1,436.82	5,411.92	3,049.03	11,156.09	18.80	124.24	17.26	71.27	148.60	520.35	1.19	6.52	-	-	124.96	344.27	3,975.51	14,555.72
Haryana	-	514.02	-	-	-	32.30	-	486.28	-	664.16	-	1,150.44	-	-	-	0.00	-	0.44	-	-	-	-	-	1.93	-	1,699.13
Himachal Pradesh	-	35.91	-	-	-	0.71	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11.46	-	-	-	48.08
Jammu and Kashmir	-	7.45	-	-	-	0.14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7.59
Jharkhand	29.27	68.85	3.47	5.45	27.48	121.98	623.55	2,113.18	771.56	2,783.43	1,395.11	4,896.61	-	-	0.51	1.43	6.62	16.65	-	0.11	-	-	0.86	3.84	1,463.32	5,115.72
Karnataka	153.49	1,074.30	422.27	944.40	24.90	293.00	1,736.36	6,514.36	1,857.53	7,354.00	3,593.89	13,868.36	13.76	126.44	5.64	20.79	137.02	814.74	5.57	30.49	-	-	8.12	49.97	4,364.66	17,255.39
Kerala	56.57	246.01	5.69	25.95	3.79	26.26	1,028.68	3,850.76	1,114.97	3,905.26	2,143.66	7,756.02	1.08	3.56	0.59	2.02	26.37	102.40	1.13	8.20	-	-	1.31	7.58	2,240.19	8,185.87
Madhya Pradesh	310.82	796.90	40.35	127.23	6.62	55.49	858.04	3,287.38	1,458.74	5,293.53	2,316.77	8,580.91	2.28	22.27	3.50	16.97	47.37	195.08	0.27	2.14	70.74	71.24	13.62	57.37	2,812.35	9,961.16
Maharashtra	900.59	6,731.39	106.78	468.50	88.20	353.01	3,065.89	11,885.62	2,967.56	11,174.59	6,033.44	23,060.21	61.20	402.98	79.13	298.89	555.18	1,691.40	14.15	81.43	-	-	23.96	129.05	7,862.64	33,323.69
Manipur	-	1.78	-	-	-	2.16	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3.94
Meghalaya	-	1.44	-	-	-	6.64	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8.08
Mizoram	-	0.83	-	-	-	7.14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7.97
Nagaland	-	0.78	-	-	-	25.86	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	26.64
Orissa	36.40	163.07	1.99	3.76	16.73	49.06	798.46	2,766.71	1,084.44	3,805.63	1,882.89	6,572.34	1.02	1.88	0.03	0.08	4.27	11.77	-	0.29	-	-	3.41	13.44	1,946.73	6,819.22
Punjab	72.66	265.76	1.15	2.85	0.37	20.50	541.48	1,449.34	632.18	2,066.04	1,173.66	3,515.38	0.40	1.67	2.02	7.81	12.70	52.23	0.68	1.84	-	-	5.15	26.23	1,268.79	3,895.34
Rajasthan	141.85	598.87	9.48	35.87	12.45	94.07	1,866.60	6,976.61	2,961.96	10,740.71	4,828.56	17,717.32	3.74	18.81	8.78	30.59	15.44	49.53	0.01	0.49	-	(446.01)	11.29	29.62	5,031.61	18,136.05
Sikkim	5.59	12.96	1.03	2.31	2.91	9.33	2.53	6.47	3.40	9.50	5.93	15.97	-	-	-	-	0.17	0.76	-	-	-	-	0.15	0.69	15.78	42.53
Tamil Nadu	2,688.91	6,871.87	957.04	1,635.24	68.98	354.06	2,185.33	10,083.31	3,168.92	17,069.80	5,354.25	27,153.11	(793.83)	(413.72)	3,995.31	12,073.22	3,827.68	14,340.44	45.12	193.82	-	17,052.72	699.12	835.03	16,842.59	80,327.65
Telangana	149.29	294.35	8.84	16.31	73.87	175.80	845.69	4,526.11	1,123.24	5,392.50	1,968.93	9,918.61	4.14	47.56	7.42	46.63	23.09	103.67	2.52	10.54	-	-	1.85	17.77	2,239.95	10,635.56
Tripura	4.18	11.59	4.33	8.52	9.04	16.98	138.69	1,029.34	202.10	1,343.05	340.79	2,372.39	0.16	1.19	0.01	0.23	5.95	18.08	-	0.12	-	-	0.47	1.96	364.93	2,432.31
Uttar Pradesh	163.86	726.88	0.83	10.09	1.70	119.30	4,123.54	8,827.92	9,038.94	17,983.44	13,162.48	26,811.36	0.13	1.41	0.47	7.57	11.55	72.62	-	0.66	6.03	6.03	20.30	88.45	13,367.35	27,846.41
Uttarakhand	60.88	177.07	3.85	9.12	0.27	4.92	127.06	389.60	265.10	833.23	392.16	1,222.83	0.85	1.46	0.62	2.33	7.66	18.85	0.02	0.11	-	1,160.03	4.05	19.19	470.36	2,631.38
West Bengal	142.65	359.36	11.88	41.51	37.08	119.16	958.07	3,418.09	1,398.65	5,139.13	2,356.72	8,557.22	10.89	24.93	1.78	10.13	58.21	185.74	1.17	3.43	4,981.14	4,981.14	7.07	28.18	7,608.60	14,323.86
Andaman and Nicobar Islands	-	0.03	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.03
Chandigarh	72.90	136.05	0.16	0.72	1.69	4.81	863.41	3,430.41	898.72	3,298.13	1,762.13	6,728.53	0.03	0.09	0.18	0.52	5.25	16.05	-	0.38	-	-	2.91	7.62	1,845.26	6,895.63
Dadra & Nagar Haveli	-	31.78	-	-	-	0.54	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	32.33
Daman & Diu	-	4.26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4.26
Delhi	370.86	979.82	460.03	2,045.21	76.23	153.82	1,475.43	4,847.29	1,523.86	5,993.36	2,999.29	10,840.66	73.28	328.39	22.16	132.88	172.43	1,698.84	11.87	72.85	-	-	28.85	113.12	4,215.01	17,043.70
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	7.43	16.71	0.01	0.03	-	-	105.09	327.08	198.22	616.09	303.31	943.17	0.19	1.02	0.21	0.71	1.71	6.99	-	-	-	-	1.81	5.52	315.10	974.16
Total	6,213.04	23,454.61	2,106.22	5,609.93	532.31	2,436.08	26,150.13	92,244.27	36,248.92	1,24,303.17	62,399.05	2,16,547.44	(598.86)	709.89	4,149.33	12,741.75	5,122.12	20,100.91	84.98	421.33	10,451.83	28,230.52	980.02	1,848.29	91,440.50	3,13,327.96

FORM NL-23 Reinsurance Risk Concentration

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

Statement for the Quarter Ended March 31,2017

(Rs in Lakhs)

Statement for the Quarter Ended March 31,2017

(RS in Lakhs)

Reinsurance Risk Concentration								
S.No.	Reinsurance Placements			Premium ceded to reinsurers				Premium ceded to reinsurers / Total reinsurance premium ceded (%)
		Proportional		Non-Proportional		Facultative		
		No of reinsurers	Premium ceded to reinsurers	No of reinsurers	Premium ceded to reinsurers	No of reinsurers	Premium ceded to reinsurers	
1	No. of Reinsurers with rating of AAA and above							0.00%
2	No. of Reinsurers with rating AA but less than AAA	3	542.78					1.95%
3	No. of Reinsurers with rating A but less than AA	14	16,001.69	9	27.06	7	916.66	60.78%
4	No. of Reinsurers with rating BBB but less than A							0.00%
5	No. of Reinsurers with rating less than	1	0.73					0.00%
6	Indian Insurer and Reinsurer	1	10,131.01	1	18.04	9	242.00	37.27%
	Total	#	26,676.21	10.00	45.10	16.00	1,158.66	100.00%

NL-24- Ageing of Claims

Cholamandalam MS General Insurance Co Ltd

Registration No. 123

Date of Registration with the IRDA : July 15, 2002

Quarter end as on 31st Mar 2017

(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	34	75	66	50	17	242	1430.38
2	Marine Cargo	3976	1278	609	285	72	6220	1505.63
3	Marine Hull	0	0	0	0	0	0	0.00
4	Engineering	59	61	65	28	7	220	411.61
5	Motor OD	20878	6310	1299	228	91	28806	14150.52
6	Motor TP	132	575	740	999	1827	4273	18575.77
7	Health	4770	125	0	0	0	4895	1843.67
8	Overseas Travel	8	15	1	6	15	45	114.64
9	Personal Accident	226	177	71	30	17	521	1109.91
10	Liability	80	86	20	18	7	211	142.84
11	Crop	2	0	6	29		37	226.20
12	Miscellaneous	54	313	86	11	4	468	213.72

FORM NL-25 : Quarterly claims data for Non-Life
Cholamandalam MS General Insurance Co Ltd
Registration No. 123
Date of Registration with the IRDA : July 15, 2002

Date: **Quarter end as on 31st Mar'17**

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	731	2650	0	267	9380	27391	16360	63	575	203	150	0	196	57966
2	Claims reported during the period	381	4919	0	215	28482	5086	5813	56	590	163	34	0	604	46343
3	Claims Settled during the period	242	6220	0	220	28806	4273	4895	45	521	211	37	0	468	45938
4	Claims Repudiated during the period	111	166	0	37	2401	0	1154	8	63	4	0	0	73	4017
5	Claims closed during the period	46	136	0	13	1197	962	450	31	125	6	3	0	117	3086
6	Claims O/S at End of the period	713	1047	0	212	5458	27242	15674	35	456	145	144	0	142	51268
	Less than 3months	260	743	0	104	4231	4395	872	15	161	43	11	0	102	10937
	3 months to 6 months	188	125	0	60	471	2624	16	8	58	35	34	0	24	3643
	6months to 1 year	193	120	0	18	327	4123	3	5	50	30	27	0	10	4906
	1year and above	72	59	0	30	429	16100	14783	7	187	37	72	0	6	31782

FORM NL-26 - CLAIMS INFORMATION - KG Table I

Cholamandalam MS General Insurance (Date:

Registration No. 123

Date of Registration with the IRDA : July 15, 2002

Solvency for the period ended 31st March 2017

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	24,305.88	12,656.72	19,141.70	2,421.37	2,531.34	2,871.25	2,871.25
2	Marine Cargo	6,837.05	1,164.45	5,392.38	1,156.77	820.45	970.63	970.63
3	Marine Hull	0.09	0.09	-	-	0.02	-	0.02
4	Motor	2,16,360.52	2,04,809.27	1,59,502.40	1,46,662.92	40,961.85	43,998.88	43,998.88
5	Engineering	2,582.65	929.06	1,269.06	580.03	258.27	190.36	258.27
6	Aviation	-	-	-	-	-	-	-
7	Laibilities	809.89	770.96	638.24	363.83	154.19	143.61	154.19
8	Helath	20,100.91	18,741.94	10,489.99	9,486.85	3,748.39	2,846.05	3,748.39
9	Misc	15,018.69	13,699.61	5,742.94	5,028.80	2,739.92	1,508.64	2,739.92
10	Weather	28,230.52	4,234.58	18,708.15	2,707.83	2,823.05	2,806.22	2,823.05
	Total	3,14,246.20	2,57,006.68	2,20,884.86	1,68,408.40	54,037.48	55,335.64	57,564.60

PERIODIC DISCLOSURES

FORM NL-27 Offices information for Non-Life

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

Date: **31.03.2017**

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the Quarter		109*
2	No. of branches approved during the Quarter		NIL
3	No. of branches opened during the Quarter	Out of approvals of previous year	NIL
4		Out of approvals of this Quarter	NIL
5	No. of branches closed during the Quarter		NIL
6	No of offices at the end of the Quarter		109*
7	No. of branches approved but not opened		NIL
8	No. of rural branches		NIL
9	No. of urban branches		109*

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

FORM - 3B**(Read with Regulation 10)****Name of the Insurer: Cholamandalam MS General Insurance Company Limited****Registration Number: 123****Statement as on: 31 Mar 2017****Statement of Investment Assets (General Insurer including an insurer carrying on business of re-insurance or health insurance)****(Business within India)****Periodicity of Submission: Quarterly****PART - A***Rs.Lakhs***Section I**

No	PARTICULARS	SCH ++	AMOUNT
1	Investments*	8	4,89,186.01
2	Loans	9	-
3	Fixed Assets	10	6,913.84
4	Current Assets		
	a. Cash & Bank Balance	11	4,003.09
	b. Advances & Other Assets	12	72,213.91
5	Current Liabilities		
	a. Current Liabilities	13	3,12,337.09
	b. Provisions	14	1,58,664.90
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		6,931.76
Application of Funds as per Balance Sheet (A)			94,383.10

	Less: Other Assets	SCH ++	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	6,913.84
3	Cash & Bank Balance (if any)	11	4,003.09
4	Advances & Other Assets (if any)	12	72,213.91
5	Current Liabilities	13	3,12,337.09
6	Provisions	14	1,58,664.90
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		6,931.76
Total (B)		TOTAL (B)	(3,94,802.91)
'Investment Assets'* As per FORM 3B		(A-B)	4,89,186.01

FORM - 3B
(Read with Regulation 10)
Name of the Insurer: Cholamandalam MS General Insurance Company Limited
Registration Number: 123
Section II

No		Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			Balance	FRSM ⁺						
			(a)	(b)	(c)	d = (a+b+c)	(e)	(f)	(g)=(d+f)	(h)
1	'Investment' represented as	Not less than 20%		17,399.94	88,718.26	1,06,118.20	21.78%		1,06,118.20	1,07,454.50
2		Not less than 30%		27,797.52	1,41,733.12	1,69,530.64	34.80%		1,69,530.64	1,72,652.26
3	Central Govt. Securities									
	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not less than								
	Investment subject to Exposure Norms	15%		25,621.91	1,30,640.15	1,56,262.06	32.08%	206.53	1,56,468.59	1,58,689.89
	a. Housing / Infra & Loans to SG for Housing and FFE			381.61	1,945.73	2,327.34	0.48%	(115.51)	2,211.83	2,419.43
	1. Approved Investments	Not exceeding		25,519.72	1,30,119.13	1,55,638.85	31.95%	1,952.77	1,57,591.62	1,60,145.19
	2. Other Investments	55%		556.30	2,836.44	3,392.73	0.70%	(9.40)	3,383.33	3,385.21
	b. Approved Investments	100%		79,877.06	4,07,274.57	4,87,151.63	100%	2,034.38	4,89,186.01	4,97,291.99
	c. Other Investments									

Certifi
Certifi
Investment Assets
Date:
Note:
28-Apr-17
1. (+) FRSM refers 'Funds representing Solvency Margin'
2. Other Investments' are as permitted under 27A(2)
3. Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.
4. Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account
5. SCH (++) refers to Schedules to Balance Sheet, prepared as per IRDAI (Preparation of Fin. Stmt and Auditors' Report of Ins Companies) Regulations
*** Excl of FD of Rs.12.98 Crs held seperately for unclaimed amount of policyholders fund**
Signature:
Full name: NV MURALI
Chief of Investments

PERIODIC DISCLOSURES

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

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

Date: Quarter ended Mar 31, 2017

(Rs in Lakhs)

	MARKET VALUE				Book Value			
	As at 31-03-2017	As % of total for this class	As at 31-03-2016	As % of total for this class	As at 31-03-2017	As % of total for this class	As at 31-03-2016	As % of total for this class
Break down by credit rating								
AAA rated	1,55,664.76	35.35%	1,11,308.29	34.03%	1,53,438.73	35.49%	1,05,120.71	33.09%
AA or better	1,09,380.13	24.84%	84,856.80	25.94%	1,06,831.28	24.71%	83,874.98	26.40%
Rated below AA but above A	2,709.48	0.62%	3,181.54	0.97%	2,500.00	0.58%	3,000.00	0.94%
Rated below A but above B	-	0.00%	503.69	0.15%	-	0.00%	502.21	0.16%
Any other (Sovereign)	1,72,652.26	39.20%	1,27,218.72	38.90%	1,69,530.64	39.22%	1,25,181.07	39.40%
	4,40,406.63		3,27,069.04		4,32,300.65		3,17,678.96	
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	41,194.03	9.35%	29,428.54	9.00%	40,812.65	9.44%	29,298.39	9.22%
More than 1 year and upto 3years	1,24,260.72	28.21%	99,429.56	30.40%	1,21,616.57	28.13%	98,624.47	31.05%
More than 3years and up to 7years	1,50,368.37	34.14%	1,19,466.73	36.53%	1,46,202.79	33.82%	1,14,308.60	35.98%
More than 7 years and up to 10 years	1,05,455.42	23.95%	54,795.35	16.75%	1,04,300.53	24.13%	52,755.44	16.61%
above 10 years	19,128.09	4.34%	23,948.86	7.32%	19,368.11	4.48%	22,692.06	7.14%
	4,40,406.63		3,27,069.04		4,32,300.65		3,17,678.96	
Breakdown by type of the issuer								
a. Central Government	1,07,454.50	24.40%	85,268.57	26.07%	1,06,118.20	24.55%	84,062.32	26.46%
b. State Government	65,197.77	14.80%	41,950.14	12.83%	63,412.44	14.67%	41,118.75	12.94%
c. Corporate Securities	2,67,754.36	60.80%	1,99,850.32	61.10%	2,62,770.01	60.78%	1,92,497.89	60.60%
	4,40,406.63		3,27,069.04		4,32,300.65		3,17,678.96	

Note

1. In case of a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.
2. Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.

Insurer: Cholamandalam MS General Insurance Company Ltd

Registration No. 123

Date of Registration with the IRDA : July 15, 2002

Analytical Ratios for Non-Life companies

Sl.No.	Particular	For the Quarter ended March 31, 2017	Upto the Quarter ended March 31, 2017	For the Quarter ended March 31, 2016	Upto the Quarter ended March 31, 2016
1	Gross Written Premium (Direct) Growth	21.28%	27.78%	47.08%	29.71%
2	Gross Direct Premium to Shareholders' Funds Ratio (No. of Times)	0.85	2.91	0.88	2.88
3	Growth Rate of Shareholders' Funds	5.97%	26.06%	6.30%	18.62%
4	Net Retention Ratio	81.34%	81.79%	82.78%	83.44%
5	Net Commission Ratio	-1.33%	0.60%	1.36%	1.65%
6	Expenses of Management to Gross Direct Premium ratio	26.04%	26.19%	22.88%	25.75%
7	Combined Ratio	99.21%	101.25%	93.25%	100.37%
8	Technical Reserves to Net Premium Ratio (no. of Times)	(0.52)	1.60	(1.00)	1.62
9	Underwriting Balance Ratio (no. of Times)	(0.05)	(0.05)	(0.01)	(0.06)
10	Operating Profit Ratio ^	12.07%	10.53%	14.23%	10.36%
11	Liquid Assets to Liabilities Ratio #	0.06	0.19	(0.03)	0.14
12	Net Earnings Ratio	8.13%	8.10%	8.90%	7.19%
13	Return on Network	4.81%	19.36%	5.88%	17.35%
14	Available Solvency Margin to required Solvency Margin ratio	1.636	1.636	1.610	1.610
15	NPA ratio - gross & net	Nil	Nil	Nil	Nil
	Gross NPA Ratio	Nil	Nil	Nil	Nil
	Net NPA Ratio	Nil	Nil	Nil	Nil

Equity Holding Pattern for Non-Life Insurers

1	(a) No. of shares	29,88,05,700	29,88,05,700	29,88,05,700	29,88,05,700
2	(b) Percentage of shareholding (Indian / Foreign)	60%/40%	60%/40%	60%/40%	60%/40%
3	(c) % of Government holding (in case of public sector insurance companies)	NA	NA	NA	NA
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	6.97	6.97	4.95	4.95
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	6.97	6.97	4.95	4.95
6	(iv) Book value per share (Rs) [net worth (Share capital + reserves + fair value change - P&L debit balance)/weighted average no. of shares]	35.98	35.98	29.01	29.01

Form NL-31- Related Party Transactions

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

(Rs in Lakhs)

Sl.No.	NAME OF THE RELATED PARTY	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received*			
				For the Quarter ended March 31, 2017	Upto the Quarter ended March 31, 2017	For the Quarter ended March 31, 2016	Upto the Quarter ended March 31, 2016
1	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	FELLOW SUBSIDIARY	Claims Incurred (Net)	-	-	0.40	4.15
2	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	FELLOW SUBSIDIARY	Commission Exp			196.48	628.71
3	CHOLAMANDALAM DISTRIBUTION SERVICES LTD	FELLOW SUBSIDIARY	Premium Received			0.98	0.98
4	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Claims Incurred (Net)	-	-		192.23
5	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Interest received	-	-		427.19
6	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Investments				3,679.49
7	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Management Expenses Paid	-	-		1,317.83
8	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Management Expenses recovered				7.18
9	CHOLAMANDALAM INVESTMENT & FINANCE COM LTD	FELLOW SUBSIDIARY	Premium Received				49.28
10	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Claims Incurred (Net)	-	3.83	5.79	16.12
11	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Expenses payable / (receivable)		(72.09)	193.52	233.20
12	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Fees Incurred for Risk Inspection and Advisory Services	101.42	781.18	254.78	1,149.09
13	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Management Expenses Paid	-	-	-	5.79
14	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Management Expenses recovered	14.71	62.83	20.51	58.56
15	CHOLAMANDALAM MS RISK SERVICES LTD	FELLOW SUBSIDIARY	Premium Received	3.28	4.53	3.57	20.66
16	CHOLAMANDALAM SECURITIES LTD	FELLOW SUBSIDIARY	Brokerage Expenses			1.20	13.32
17	CHOLAMANDALAM SECURITIES LTD	FELLOW SUBSIDIARY	Premium Received				1.04
18	MITSUMI SUMITOMO INSURANCE COMPANY LTD	JOINT VENTURE PARTNER	Due (from)/ to other entities Carrying on Insurance Business		879.07	911.76	911.76
19	MITSUMI SUMITOMO INSURANCE COMPANY LTD	JOINT VENTURE PARTNER	Expenses payable / (receivable)		(57.96)	-	(24.67)
20	MITSUMI SUMITOMO INSURANCE COMPANY LTD	JOINT VENTURE PARTNER	Management Expenses Paid	108.30	111.72	88.56	100.64
21	MITSUMI SUMITOMO INSURANCE COMPANY LTD	JOINT VENTURE PARTNER	Management Expenses recovered	8.01	27.96	16.68	23.94
22	MITSUMI SUMITOMO INSURANCE COMPANY LTD	JOINT VENTURE PARTNER	Reinsurance recovery on claims	941.47	13,437.22	1,752.45	4,083.24
23	MITSUMI SUMITOMO INSURANCE COMPANY LTD	JOINT VENTURE PARTNER	Rent Recovery	33.83	134.13	22.68	92.05
24	MITSUMI SUMITOMO INSURANCE COMPANY LTD	JOINT VENTURE PARTNER	RI Commission	182.22	793.67	115.31	682.39
25	MITSUMI SUMITOMO INSURANCE COMPANY LTD	JOINT VENTURE PARTNER	RI Premium Paid	1,201.07	5,491.55	1,212.77	4,927.16
26	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Claims Incurred (Net)	120.61	230.04	45.01	163.20
27	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Expenses payable / (receivable)		(6.61)	-	(4.85)
28	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Payable (Net) Claims Outstanding	109.26	109.26	36.35	36.35
29	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Premium Received	16.64	239.95	31.70	390.96
30	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Interest accrued			21.88	81.99
31	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Interest received	-	88.00	-	6.03
32	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Investment Redeemed during the year	-	1,000.00	(1,000.00)	(1,000.00)
33	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Management Expenses recovered	-	3.77	0.29	4.29
34	TUBE INVESTMENTS OF INDIA LIMITED	HOLDING COMPANY	Investment in debt/Money Market Instruments			-	4.48
35	SHANTHI GEARS LIMITED	FELLOW SUBSIDIARY	Management Expenses Paid	-	-		1.06
36	SHANTHI GEARS LIMITED	FELLOW SUBSIDIARY	Management Expenses recovered	1.28	5.13	1.28	6.83
37	SHANTHI GEARS LIMITED	FELLOW SUBSIDIARY	Expenses payable / (receivable)		(6.22)	-	(2.37)
38	SHANTHI GEARS LIMITED	FELLOW SUBSIDIARY	Premium Received	0.53	38.13	(0.51)	46.11

Sl.No.	NAME OF THE RELATED PARTY	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received*			
				For the Quarter ended March 31, 2017	Upto the Quarter ended March 31, 2017	For the Quarter ended March 31, 2016	Upto the Quarter ended March 31, 2016
39	SHANTHI GEARS LIMITED	FELLOW SUBSIDIARY	Claims Incurred (Net)	9.59	15.40	-	-
40	SHANTHI GEARS LIMITED	FELLOW SUBSIDIARY	Payable (Net) Claims Outstanding	0.33	0.33		
41	MANAGING DIRECTOR	KEY MANAGEMENT PERSONNEL	Managerial Remuneration	-	146.33	38.27	214.78
42	KEY MANAGEMENT PERSONNEL	KEY MANAGEMENT PERSONNEL	Premium Received	-	0.04	-	0.04
43	WHOLETIME DIRECTOR	KEY MANAGEMENT PERSONNEL	SECONDMENT CHARGES	6.33	25.33	6.33	25.33
44	TI ABSOLUTE CONCEPTS PRIVATE LIMITED	FELLOW SUBSIDIARY	Rental Income	1.15	1.15		
45	TI TSUBAMEX PRIVATE LIMITED	FELLOW SUBSIDIARY	Premium Received	1.70	2.69	-	-

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

FORM NL-32 Products Information**Insurer: Cholamandalam MS General Insurance Co. Ltd Date: FY Q4, 2016-2017****Registration No. 123****Date of Registration with the IRDA : July 15, 2002**

Products Information							
<i>List below the products and/or add-ons introduced during the period Jan-17 to Mar'17</i>							
Sl. No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business*	Category of product	Date of filing of Product	Date IRDA confirmed filing/ approval
1	New Vehicle Replacement Cover		CHM-MO-A00-00-31-V01-15-16	Motor Add-on	Retail	23-Jun-15	28-Jan-16
2	Loss of Income Cover		CHM-MO-A00-00-32-V01-15-16	Motor Add-on	Retail	23-Jun-15	28-Jan-16
3	Full Depreciation Waiver Cover		CHM-MO-A00-00-33-V01-15-16	Motor Add-on	Retail	23-Jun-15	28-Jan-16
4	Monthly Instalment Cover		IRDAN123A0012V01201617	Motor Add-on	Retail	30-Dec-15	16-Nov-16
5	Full Depreciation Waiver Cover		IRDAN123A0013V01201617	Motor Add-on	Retail	30-Dec-15	16-Nov-16
6	Return to Invoice Cover		IRDAN123A0014V01201617	Motor Add-on	Retail	30-Dec-15	16-Nov-16
7	Hydrostatic Lock Cover		IRDAN123A0015V01201617	Motor Add-on	Retail	30-Dec-15	16-Nov-16
8	Reinstatement Value Basis		IRDAN123A0016V01201617	Motor Add-on	Retail	30-Dec-15	16-Nov-16
9	Daily Cash Allowance		IRDAN123A0017V01201617	Motor Add-on	Retail	30-Dec-15	16-Nov-16
10	Additional Towing Charges		IRDAN123A0005V01201617	Motor Add-on	Retail	22-Jan-16	24-Oct-16
11	Conveyance Allowance		IRDAN123A0004V01201617	Motor Add-on	Retail	22-Jan-16	24-Oct-16
12	EMI Cover		IRDAN123A0003V01201617	Motor Add-on	Retail	22-Jan-16	24-Oct-16
13	Hydrostatic Lock Plus Cover		IRDAN123A0002V01201617	Motor Add-on	Retail	22-Jan-16	24-Oct-16
14	Loss of Key Cover		IRDAN123A0006V01201617	Motor Add-on	Retail	22-Jan-16	28-Oct-16
15	Consumables Plus cover		IRDAN123A0007V01201617	Motor Add-on	Retail	22-Jan-16	28-Oct-16
16	EMI Cover		IRDAN123A0008V01201617	Motor Add-on	Retail	22-Jan-16	28-Oct-16
17	Conveyance Allowance		IRDAN123A0009V01201617	Motor Add-on	Retail	22-Jan-16	28-Oct-16
18	Hydrostatic Lock Plus Cover		IRDAN123A0010V01201617	Motor Add-on	Retail	22-Jan-16	28-Oct-16
19	Vehicle Replacement Advantage Cover		IRDAN123A0011V01201617	Motor Add-on	Retail	22-Jan-16	28-Oct-16
20	Chola Group Credit Linked Critical Illness Insurance Policy		IRDAI/HLT/CHSGI/P-H(G)/V.I/34/2016-17	Health	Group	13-Oct-16	24-Nov-16
21	Chola Comprehensive Group Personal Accident Policy		IRDAI/HLT/CHSGI/P-P(G)/V.I/35/2016-17	Personal Accident	Group	12-Oct-16	24-Nov-16
22	Chola Group Credit Linked Cancer Care Insurance		IRDAI/HLT/CHSGI/P-H(G)/V.I/38/2016-17	Health	Group	22-Nov-16	14-Dec-16
23	Chola Credit Linked Premium Critical Illness Insurance Policy		IRDAI/HLT/CHSGI/P-H(G)/V.I/64/2016-17	Health	Group	16-Feb-17	27-Feb-17

FORM NL-33 - SOLVENCY MARGIN - KGII**TABLE - II****Insurer:** Cholamandalam MS General Insurance Co Ltd**Registration No.** 123**Date of Registration with the IRDA :** July 15, 2002**Solvency for the Period ended on 31st March 2017****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-TA):		4,47,478.63
	Deduct:		
2	Liabilities (reserves as mentioned in Form TR)		2,80,608.12
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		1,56,173.44
4	Excess in Policyholders' Funds (1-2-3)		10697.07
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-TA):		1,15,680.40
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		32,202.27
7	Excess in Shareholders' Funds (5-6)		83,478.13
8	Total Available Solvency Margin [ASM] (4+7)		94,175.20
9	Total Required Solvency Margin [RSM]		57,564.60
10	Solvency Ratio (Total ASM/Total RSM)		1.636

FORM NL-34: Board of Directors & Key Person**Insurer: Cholamandalam MS General Insurance Co Ltd****Registration No. 123****Date of Registration with the IRDA : July 15, 2002****BOD and Key Person information****Date: 31/03/2017**

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

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

Sl. No.	Name of person	Role/designation
1	S S Gopalarathnam	Managing Director
2	Takahiko Shibakawa	Wholetime Director
3	S K Rangaswamy	Chief Financial Officer
4	Suresh Krishnan	Company Secretary & Chief Compliance Officer
5	V Suryanarayanan	Executive Vice President & Head – Technical
6	Vedananarayanan Seshadri	Executive Vice President & Head- Marketing and Operations
7	Takashi Kishi	Executive Vice President & Head – Japan & Korea Division
8	S Venugopalan	Chief Risk Officer & Head – Internal Audit
9	M Ramani	Chief Information Officer
10	Shailen Merchant	Head – Human Resources
11	N V Murali	Chief Investment Officer
12	R Arunachalam	Appointed Actuary

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

Statement as on:31-Mar-17

Name of the Fund

Details of Investment Portfolio - Combined including Motor Pool

Periodicity of Submission : Quarterly

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

CERTIFICATION

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

Date:28-04-2017

SIGNATURE

Note:

- A. Category of Investmet (COI) shall be as per INV/GLN/001/2003-04
- B. FORM 7A shall be submitted in respect of each 'fund'.
- C. Classification shall be as per F&A-Circulars-169-Jan-07 Dt.24-01-07.

FULL NAME & DESIGNATION: N.V. Murali

Chief Investment Officer

Form - 1																	
(Read with Regulation 10)																	
Name of the Insurer: Cholamandalam MS General Insurance Company Limited																	
Registration Number: 123																	
Statement as on: 31 Mar 2017																	
Name of the Fund _____																	
Statement of Investment and Income on Investment																	
Periodicity of Submission: Quarterly																	
34.61%																	
Rs Lakhs																	
No.	Category of Investment	Category Code	Current Quarter					Year to Date (current year)				Year to Date (previous year) ³					
			Investment as on 31-03-2017 (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 31-03-2017 (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment as on 31-03-2016 (Rs.) ¹		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
A	CENTRAL GOVT. SECURITIES																
A01	Central Government Bonds	CGSB	1,06,118.20	1,07,454.50	2,277.23	8.67%	5.67%	1,06,118.20	1,07,454.50	9,638.93	10.21%	6.68%	84,062.32	85,268.57	6,680.23	8.35%	5.46%
A02	Special Deposits	CSPD	-	-	-			-	-	-			-	-	-		
A03	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-			-	-	-			-	-	14.64	5.50%	3.59%
A04	Treasury Bills	CTRB	-	-	-			-	-	-			-	-	-		
B	CENTRAL GOVT. SEC, STATE GOVT OR OTHER APPROVED SECURITIES														-		
B01	Central Government Guaranteed Loans / Bonds	CGSL	-	-	-			-	-	-			-	-	-		
B02	State Government Bonds	SGGB	63,412.44	65,197.77	1,147.23	7.56%	4.95%	63,412.44	65,197.77	4,782.43	9.59%	6.27%	41,118.75	41,950.14	3,401.80	9.93%	6.49%
B03	State Government Guaranteed Loans	SGGL	-	-	-			-	-	-			-	-	-		
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA	-	-	-			-	-	-			-	-	-		
B05	Guaranteed Equity	SGGE	-	-	-			-	-	-			-	-	-		
C	(a) HOUSING & LOANS TO STATE GOVT FOR HOUSING / FFE														-		
C01	Loans to State Government for Housing	HLSH	-	-	-			-	-	-			-	-	-		
C02	Loans to State Government for Fire Fighting Equipments	HLSF	-	-	-			-	-	-			-	-	-		
C03	Term Loan - HUDCO / NHB / Institutions accredited by NHB	HTLH	-	-	-			-	-	-			-	-	-		
C04	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	-			-	-	-			-	-	-		
C05	Housing - Securitised Assets	HMBS	-	-	-			-	-	-			-	-	-		
C06	Debentures/Bonds/CPs/Loans - Promoter Group	HDPG	-	-	-			-	-	-			-	-	-		
C07	Long Term Bank Bonds Approved Investment - Affordable Housing	HLBH	-	-	-			-	-	-			-	-	-		
	TAXABLE BONDS														-		
C08	Bonds / Debentures issued by HUDCO	HTHD	-	-	-			-	-	-			-	-	-		
C09	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	76,320.23	78,055.03	1,678.42	9.44%	6.18%	76,320.23	78,055.03	5,741.26	9.13%	5.97%	51,112.63	51,593.82	3,896.17	9.73%	6.37%
C10	Bonds/DebenturesissuedbyAuthorityconstitutedunderanyHousing/Buil dingSchemeapprovedby Central / State / any Authority or Body constituted by Central / State Act	HTDA	-	-	-			-	-	-			-	-	-		
	TAX FREE BONDS														-		
C11	Bonds / Debentures issued by HUDCO	HFHD	-	-	-			-	-	-			-	-	-		
C12	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HFDN	1,836.32	1,836.32	26.39	6.70%	6.70%	1,836.32	1,836.32	152.39	8.70%	8.70%	1,570.52	1,570.52	141.41	9.39%	9.39%
C13	Bonds/DebenturesissuedbyAuthorityconstitutedunderanyHousing/Buil dingSchemeapprovedby Central / State / any Authority or Body constituted by Central / State Act	HFDA	-	-	-			-	-	-			-	-	-		
	(b) OTHER INVESTMENTS (HOUSING)														-		
C14	Debentures / Bonds / CPs / Loans	HODS	-	-	-			-	-	-			-	-	-		
C15	Housing - Securitised Assets	HOMB	-	-	-			-	-	-			-	-	-		
C16	Debentures / Bonds / CPs / Loans - (Promoter Group)	HOPG	-	-	-			-	-	-			-	-	-		
C17	Long Term Bank Bonds Other Investment- Affordable Housing	HOLB	-	-	-			-	-	-			-	-	-		
	(c) INFRASTRUCTURE INVESTMENTS														-		
C18	Infrastructure - Other Approved Securities	ISAS	-	-	-			-	-	-			-	-	-		
C19	Infrastructure - PSU - Equity shares - Quoted	ITPE	473.08	616.62	206.76	81.53%	81.53%	473.08	616.62	275.52	22.21%	22.21%	1,254.48	1,051.09	51.14	7.08%	7.08%
C20	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	345.74	408.73	-	0.00%	0.00%	345.74	408.73	4.48	1.17%	1.17%	326.01	191.54	4.52	1.68%	1.68%
C21	Infrastructure - Equity (Promoter Group)	IEPG	-	-	-			-	-	-			-	-	-		
C22	Infrastructure - Securitised Assets	IESA	-	-	-			-	-	-			-	-	-		
C23	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IDPG	-	-	-			-	-	-			-	-	-		
C24	Infrastructure - Infrastructure Development Fund (IDF)	IDDF	10,520.70	10,697.01	135.74	8.18%	5.35%	10,520.70	10,697.01	239.89	8.28%	5.42%	-	-	-	0.00%	0.00%
C25	Onshore Rupee Bonds issued by ADB and IFC (Infrastructure- approved)	IORB	-	-	-			-	-	-			-	-	-		
C26	Long Term Bank Bonds ApprovedInvestment- Infrastructure	ILBI	-	-	-			-	-	-			-	-	-		
	TAXABLE BONDS														-		
C27	Infrastructure - PSU - Debentures / Bonds	IPTD	516.88	527.52	26.11	61.46%	40.19%	516.88	527.52	59.65	13.95%	9.12%	512.06	520.17	112.89	12.30%	8.04%
C28	Infrastructure - PSU - CPs	IPCP	-	-	-			-	-	-			-	-	-		
C29	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	19,700.04	19,999.60	402.02	8.62%	5.64%	19,700.04	19,999.60	1,639.87	8.84%	5.78%	17,704.32	17,771.00	1,337.26	9.34%	6.11%
C30	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-			-	-	-			-	-	-		
C31	Infrastructure - Term Loans (with Charge)	ILWC	-	-	-			-	-	-			-	-	-		
	TAX FREE BONDS														-		
C32	Infrastructure - PSU - Debentures / Bonds	IPFD	46,549.07	46,549.07	1,174.99	10.58%	10.58%	46,549.07	46,549.07	3,756.56	9.19%	9.19%	36,617.47	36,617.47	2,759.85	8.38%	8.38%
C33	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICFD	-	-	-			-	-	-			-	-	-		
	(d) INFRASTRUCTURE - OTHER INVESTMENTS														-		
C34	Infrastructure - Equity (including unlisted)	IOEQ	327.34	211.83	-			327.34	211.83	-			68.99	15.27	0.25	0.36%	0.36%
C35	Infrastructure - Debentures / Bonds / CPs / loans	IODS	2,000.00	2,207.60	69.13	11.09%	7.25%	2,000.00	2,207.60	281.19	11.18%	7.31%	2,502.21	2,681.39	281.58	11.22%	7.33%
C36	Infrastructure - Securitised Assets	IOSA	-	-	-			-	-	-			-	-	-		
C37	Infrastructure - Equity (Promoter Group)	IOPE	-	-	-			-	-	-			-	-	-		
C38	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IOPD	-	-	-			-	-	-			-	-	-		

C39	Onshore Rupee Bonds issued by ADB and IFC (Infrastructure- others)	IOOB	-	-	-			-	-	-			-	-	-		
C40	Long Term Bank Bonds Other Investment– Infrastructure	IOLB	-	-	-			-	-	-			-	-	-		
D	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS																
D01	PSU - Equity shares - Quoted	EAEQ	2,068.95	2,182.90	139.53	24.31%	24.31%	2,068.95	2,182.90	269.32	7.74%	7.74%	4,237.73	3,190.20	186.51	5.79%	5.79%
D02	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	6,124.88	7,910.41	298.04	17.77%	17.77%	6,124.88	7,910.41	1,040.79	15.83%	15.83%	7,349.07	7,493.07	277.89	5.39%	5.39%
D03	Equity Shares - Companies incorporated outside India (invested prior to IRDA Regulations)	EFES	-	-	-			-	-	-			-	-	-		
D04	Equity Shares - Promoter Group	EEPG	204.74	257.23	106.39	120.45%	120.45%	204.74	257.23	114.39	33.78%	33.78%	496.43	380.60	5.00	1.34%	1.34%
D05	Corporate Securities - Bonds - (Taxable)	EPBT	-	-	-			-	-	-			-	-	18.40	8.22%	5.37%
D06	Corporate Securities - Bonds - (Tax Free)	EPBF	-	-	-			-	-	-			-	-	-		
D07	Corporate Securities - Preference Shares	EPNQ	-	-	-			-	-	-			-	-	-		
D08	Corporate Securities - Investment in Subsidiaries	ECIS	-	-	-			-	-	-			-	-	-		
D09	Corporate Securities - Debentures	ECOS	91,237.91	93,069.46	2,075.71	9.20%	6.01%	91,237.91	93,069.46	7,986.71	9.52%	6.23%	70,825.41	71,610.50	6,690.30	10.21%	6.67%
D10	Corporate Securities - Debentures / Bonds/ CPs /Loan - (Promoter Group)	EDPG	8,620.61	9,017.53	216.39	10.00%	6.54%	8,620.61	9,017.53	906.90	10.13%	6.62%	10,653.29	10,908.82	1,032.16	10.20%	6.67%
D11	Municipal Bonds - Rated	EMUN	-	-	-			-	-	-			-	-	-		
D12	Investment properties - Immovable	EinP	2,882.51	2,882.51	-	0.00%	0.00%	2,882.51	2,882.51	-	0.00%	0.00%	2,882.51	2,882.51	-	0.00%	0.00%
D13	Loans - Policy Loans	ELPL	-	-	-			-	-	-			-	-	-		
D14	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	-	-	-			-	-	-			-	-	-		
D15	Loans - Secured Loans - Mortgage of Property outside India (Term Loan)	ELMO	-	-	-			-	-	-			-	-	-		
D16	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	36,706.00	36,706.00	828.32	8.76%	5.73%	36,706.00	36,706.00	3,953.14	8.79%	5.75%	51,287.00	51,287.00	4,761.45	9.01%	5.89%
D17	Deposits - CDs with Scheduled Banks	EDCD	-	-	-			-	-	-			-	-	-		
D18	Deposits - Repo / Reverse Repo - Govt Securities	ECMR	-	-	-			-	-	-			-	-	-		
D19	Deposits - Repo / Reverse Repo - Corporate Securities	ECCR	-	-	-			-	-	-			-	-	-		
D20	Deposit with Primary Dealers duly recognised by Reserve Bank of India	EDPD	-	-	-			-	-	-			-	-	-		
D21	CCIL - CBLO	ECBO	-	-	-			-	-	-			-	-	-		
D22	Commercial Papers	ECCP	-	-	-			-	-	-			-	-	-		
D23	Application Money	ECAM	-	-	-			-	-	6.76	6.32%	4.13%	-	-	-	0.00%	0.00%
D24	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	-	-	-			-	-	-			-	-	-		
D25	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	-	-	-			-	-	-			-	-	-		
D26	Perpetual Non-Cum. P.Shares & Redeemable Cumulative P.Shares of Tier 1 & 2 Capital issued by PSU Banks	EUPS	-	-	-			-	-	-			-	-	-		
D27	Perpetual Non-Cum. P.Shares & Redeemable Cumulative P.Shares of Tier 1 & 2 Capital issued by Non-PSU Banks	EPPS	-	-	-			-	-	-			-	-	-		
D28	Foreign Debt Securities (invested prior to IRDA Regulations)	EFDS	-	-	-			-	-	-			-	-	-		
D29	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	2,825.00	2,825.80	88.21	6.46%	4.22%	2,825.00	2,825.80	362.22	7.04%	4.60%	1,900.00	1,901.93	326.07	7.82%	5.11%
D30	Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	-			-	-	-			-	-	-		
D31	Net Current Assets (Only in respect of ULIP Fund Business)	ENCA	-	-	-			-	-	-			-	-	-		
D32	Passively Managed Equity ETF (Non Promoter Group)	EETF	-	-	-			-	-	-			-	-	-		
D33	Passively Managed Equity ETF (Promoter Group)	EETP	-	-	-			-	-	-			-	-	-		
D34	Onshore Rupee Bonds issued by ADB and IFC	EORB	-	-	-			-	-	-			-	-	-		
D35	Debt Capital Instruments (DCI-Basel III)	EDCI	-	-	-			-	-	-			-	-	-		
D36	Redeemable Non-cumulative Preference Shares (RNCPS- Basel III)	ERNP	-	-	-			-	-	-			-	-	-		
D37	Redeemable Cumulative Preference Shares (RCPS- Basel III)	ERCP	-	-	-			-	-	-			-	-	-		
D38	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (PSU Bonds)	EAPS	-	-	-			-	-	-			-	-	-		
D39	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (Private Bonds)	EAPB	4,968.25	5,293.35	34.31	9.70%	6.34%	4,968.25	5,293.35	34.31	9.70%	6.34%	-	-	-	0.00%	0.00%
E	OTHER INVESTMENTS														-		
E01	Bonds - PSU - Taxable	OBPT	-	-	-			-	-	-			-	-	-		
E02	Bonds - PSU - Tax Free	OBPF	-	-	-			-	-	-			-	-	-		
E03	Equity Shares (incl Co-op Societies)	OESH	1.47	0.71	-	0.00%	0.00%	1.47	0.71	41.01	731.72%	731.72%	1.47	0.32	-	0.00%	0.00%
E04	Equity Shares (PSUs & Unlisted)	OEPU	-	-	-			-	-	-			-	-	-		
E05	Equity Shares - Promoter Group	OEPG	-	-	-			-	-	-			-	-	-		
E06	Debentures	OLDB	500.00	501.88	12.64	10.14%	6.63%	500.00	501.88	62.84	10.22%	6.68%	1,000.00	1,003.84	88.24	10.25%	6.70%
E07	Debentures / Bonds/ CPs / Loans etc. - (Promoter Group)	ODPG	-	-	-			-	-	-			-	-	-		
E08	Municipal Bonds	OMUN	-	-	-			-	-	-			-	-	-		
E09	Commercial Papers	OACP	-	-	-			-	-	-			-	-	-		
E10	Preference Shares	OPSH	-	-	-			-	-	-			-	-	-		
E11	SEBI approved Alternate Investment Fund (Category I)	OAFA	-	-	-			-	-	-			-	-	-		
E12	SEBI approved Alternate Investment Fund (Category II)	OAFB	-	-	-			-	-	-			-	-	-		
E13	Short term Loans (Unsecured Deposits)	OSLU	-	-	-			-	-	-			-	-	-		
E14	Term Loans (without Charge)	OTLW	-	-	-			-	-	-			-	-	-		
E15	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-			-	-	-			-	-	-		
E16	Mutual Funds - (under Insurer's Promoter Group)	OMPG	-	-	-			-	-	-			-	-	-		
E17	Securitised Assets	OPSA	-	-	-			-	-	-			-	-	-		
E18	Investment properties - Immovable	OIPI	-	-	-			-	-	-			-	-	-		
E19	Passively Managed Equity ETF (Non Promoter Group)	OETF	-	-	-			-	-	-			-	-	-		
E20	Passively Managed Equity ETF (Promoter Group)	OETP	-	-	-			-	-	-			-	-	-		
E21	Onshore Rupee Bonds issued by ADB and IFC	OORB	-	-	-			-	-	-			-	-	-		
E22	Debt Capital Instruments (DCI-Basel III)	ODCI	-	-	-			-	-	-			-	-	-		
E23	Redeemable Non-cumulative Preference Shares (RNCPS - Basel III)	ORNP	-	-	-			-	-	-			-	-	-		
E24	Redeemable Cumulative Preference Shares (RCPS - Basel III)	ORCP	-	-	-			-	-	-			-	-	-		

E25	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	ORAD	-	-	-			-	-	-			-	-	-		
E26	Reclassified Approved Investments - Equity (Point 6 under Note for Regulation 4 to 9)	ORAE	2,891.26	2,882.63	128.54	16.87%	16.87%	2,891.26	2,882.63	172.50	10.80%	10.80%	-	-	-	0.00%	0.00%
E27	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (PSU Bonds)	OAPS	-	-	-			-	-	-			-	-	-		
E28	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (Private Bonds)	OAPB	-	-	-			-	-	-			-	-	-		
TOTAL			4,87,151.63	4,97,291.99	11,072.09	8.64%	5.65%	4,87,151.63	4,97,291.99	41,523.05	10.03%	6.56%	3,87,482.65	3,89,889.77	32,067.74	9.50%	6.21%

CERTIFICATION

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

Date: 28-Apr-17

Signature
Full Name NV MURALI
Chief of Investments

Note: Category of Investment (COI) shall be as per Guidelines, as amended from time to time
1 Based on daily simple Average of Investments
2 Yield netted for Tax
3 In the previous year column, the figures of the corresponding Year to date of the previous financial year shall be shown
4 FORM-1 shall be prepared in respect of each fund. In case of ULIP FORM 1 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level .
5 YTD Income on investment shall be reconciled with figures in P&L and Revenue account

Name of the Insurer: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

Registration Number: 123

Date of Registration with the IRDA : July 15, 2002

Statement as on: 31 Mar 2017

Name of Fund _____

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs Lakhs

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter</u> ¹								
	10.00% REL CAP DB 03-11-2017	ECOS	1912.4	42576	CARE	CARE AAA	CARE AA+	24-03-2017	
	10.00% REL CAP DB 22-12-2017	ECOS	1199.4	42412	CARE	CARE AAA	CARE AA+	24-03-2017	
	10.15% REL CAP DB 06-10-2017	ECOS	499.9	41193	CARE	CARE AAA	CARE AA+	24-03-2017	
	10.20% REL CAP DB 27-09-2017	ECOS	500.0	41179	CARE	CARE AAA	CARE AA+	24-03-2017	
	8.20% REL CAP DB 17-10-2019	ECOS	1000.0	42660	CARE	CARE AAA	CARE AA+	24-03-2017	
	8.50% REL CAP DB 02-11-2021	ECOS	350.0	42755	CARE	CARE AAA	CARE AA+	24-03-2017	
	8.50% REL CAP DB 02-11-2021 A	ECOS	500.0	42755	CARE	CARE AAA	CARE AA+	24-03-2017	
	8.50% REL CAP DB 14-02-2022	ECOS	499.2	42782	CARE	CARE AAA	CARE AA+	24-03-2017	
	8.90% REL CAP DB 09-09-2021	ECOS	2030.0	42772	CARE	CARE AAA	CARE AA+	24-03-2017	
B.	<u>As on Date</u> ²								
	10.25% MAGMA FINCORP DB 23-06-2017	OLDB	500.00	23-06-2014	CARE	CARE AA	CARE AA-	22-05-2015	
	11.15% REL INFRA DB 30-03-2017	IODS	500.53	21-06-2012	CRISIL	A	A-	15-02-2016	
	11.40% TATA POWER DB 02-06-2021	IODS	2,000.00	07-06-2011	CRISIL	AA	AA-	17-10-2013	
	10.00% REL CAP DB 03-11-2017	ECOS	1912.4	42576	CARE	CARE AAA	CARE AA+	24-03-2017	
	10.00% REL CAP DB 22-12-2017	ECOS	1199.4	42412	CARE	CARE AAA	CARE AA+	24-03-2017	
	10.15% REL CAP DB 06-10-2017	ECOS	499.9	41193	CARE	CARE AAA	CARE AA+	24-03-2017	
	10.20% REL CAP DB 27-09-2017	ECOS	500.0	41179	CARE	CARE AAA	CARE AA+	24-03-2017	
	8.20% REL CAP DB 17-10-2019	ECOS	1000.0	42660	CARE	CARE AAA	CARE AA+	24-03-2017	
	8.50% REL CAP DB 02-11-2021	ECOS	350.0	42755	CARE	CARE AAA	CARE AA+	24-03-2017	
	8.50% REL CAP DB 02-11-2021 A	ECOS	500.0	42755	CARE	CARE AAA	CARE AA+	24-03-2017	
	8.50% REL CAP DB 14-02-2022	ECOS	499.2	42782	CARE	CARE AAA	CARE AA+	24-03-2017	
	8.90% REL CAP DB 09-09-2021	ECOS	2030.0	42772	CARE	CARE AAA	CARE AA+	24-03-2017	

CERTIFICATION

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

Date: 28-Apr-17

Signature _____

Full Name NV MURALI

Chief of Investments

Note:

¹ Provide details of Down Graded Investments during the Quarter.

² Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.

³ FORM-2 shall be prepared in respect of each fund. In case of ULIP FORM 1 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.

⁴ Category of Investment (COI) shall be as per INV/GLN/001/2003-04

PERIODIC DISCLOSURES

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

Cholamandalam MS General Insurance Co Ltd **Date:** **As at 31st March 17**
Registration Number: 123
Date of Registration with the IRDA : July 15, 2002

(Rs in Lakhs)

Quarterly Business Returns across line of Business

Sl.No.	Line of Business	For Q4 FY 2016-17		For Q4 FY 2015-16		Upto 31.03.2017		Upto 31.03.2016	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	6,213	1,08,555	6,381	79,122	23,455	3,34,289	20,468	2,79,664
2	Cargo & Hull	2,106	1,494	2,159	1,400	6,837	5,885	7,571	5,457
3	Motor TP	36,249	4,34,069	29,482	3,56,925	1,24,303	14,62,747	91,693	11,68,118
4	Motor OD **	26,150	3,96,272	21,977	3,31,310	92,244	13,70,343	75,067	11,10,015
5	Engineering	532	1,365	557	926	2,436	5,236	2,028	4,226
6	Workmen's Compensation	(599)	572	100	505	467	2,342	523	2,238
7	Employer's Liability	85	202	247	251	243	1,141	1,062	959
8	Aviation	-	-	-	-	-	-	-	-
9	Personal Accident	4,149	14,797	3,135	14,636	12,742	51,454	10,900	51,983
10	Health	5,122	22,492	5,197	24,251	20,101	78,327	20,236	78,399
11	Others*	11,439	11,229	6,160	14,537	30,500	49,127	15,652	57,623
	Total	91,446	5,94,775	75,395	4,92,553	3,13,328	19,90,548	2,45,200	16,48,667

PERIODIC DISCLOSURES

FORM NL-39

Rural & Social Obligations (Quarterly Returns)

Cholamandalam MS General Insurance Co Ltd Date:

Registration Number: 123

Date of Registration with the IRDA : July 15, 2002

(Rs in Lakhs)

Rural & Social Obligations (Quarterly Returns)					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	166.00	54.44	359872.44
		Social			
2	Cargo & Hull	Rural	4.00	1.09	3173.38
		Social			
3	Motor TP	Rural	223095.00	11618.58	0.00
		Social			
4	Motor OD	Rural	223064.00	8621.66	3287178.06
		Social			
5	Engineering	Rural	14.00	18.32	1021.60
		Social			
6	Workmen's Compensation	Rural			
		Social			
7	Employer's Liability	Rural			
		Social			
8	Aviation	Rural			
		Social			
9	Personal Accident	Rural	106.00	1295.09	415.80
		Social		1300.26	
10	Health	Rural	24.00	1.50	226.50
		Social			
11	Others*	Rural	15916.00	28882.76	264066.88
		Social			

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

Insurer: Cholamandalam MS General Insurance Co Ltd

Registration Number: 123

Date of Registration with the IRDA : July 15, 2002

(Rs in Lakhs)

Sl.No.	Channels	Business Acquisition through different channels							
		Current Quarter For the Quarter Mar'17		Same quarter Previous Year For the Quarter Mar'16		Up to the period YTD Mar' 17		Same period of the previous year YTD Mar'16	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	27,453	1,196	30,394	3,810	95,789	9,820	86,863	10,826
2	Corporate Agents-Banks	2,11,026	45,897	1,93,737	20,896	7,40,702	1,10,138	6,97,452	73,853
3	Corporate Agents -Others	2,14,302	9,145	88,194	13,927	6,05,095	66,332	2,82,147	46,080
4	Brokers	88,925	7,273	64,830	6,256	3,84,452	46,124	2,30,541	21,395
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	53,069	27,936	1,15,399	30,506	1,89,196	80,921	3,51,665	93,045
	Total (A)	5,94,775	91,447	4,92,553	75,396	20,15,234	3,13,328	16,48,667	2,45,199
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	5,94,775	91,447	4,92,553	75,396	20,15,234	3,13,328	16,48,667	2,45,199

Note:

1. Premium means amount of premium received from business acquired by the source

2. No of Policies stand for no. of policies sold

Grievance Disposal for the period upto Mar 31, 2017 during the financial year 2016-17								
SI No.	Particulars	Opening Balance- As on beginning of the quarter	Additions during the quarter	Complaints Resolved/Settled			Complaints Pending at the end of the quarter	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Proposal							1
b)	Claim	2	160	116	25	16	5	832
c)	Policy	1	169	165	3	1	1	697
d)	Premium		2	1		1		4
e)	Refund		2	2				19
f)	Coverage		1	1				3
g)	Covernote		1		1			5
h)	Product							4
i)	Others	1	15	14	1	1		108
	Total Number of Complaints	4	350	299	30	19	6	1673

2	Total no. of policies during the previous year*	2954086
3	Total no. of claims during the previous year	157075
4	Total no. of policies during the current year*	3472968
5	Total no. of claims during the current year	168340
6	Total no. of policy complaints (current year) per 10000 policies (current year)	2.0
7	Total no. of claim complaints (current year) per 10000 claims registered (current year)	49.0

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

Chief Grievance Officer