

FORM NL-1-B-RA

Name of the Insurer: Apollo DKV Insurance Company Limited

Registration No. 131 and Date of Registration with the IRDA 3rd August 2007

REVENUE ACCOUNT FOR THE YEAR ENDED 31st MARCH 2009

	Particulars	Schedule	Year Ended 31.03.09	Year Ended 31.03.08
			(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4-Premium Schedule	216,392	2,814
2	Profit/ Loss on sale/redemption of Investments		-	-
3	Others (to be specified)		-	-
4	Interest, Dividend & Rent – Gross		9,617	100
	TOTAL (A)		226,009	2,914
1	Claims Incurred (Net)	NL-5-Claims Schedule	247,289	2,474
2	Commission	NL-6-Commission Schedule	35,903	3,329
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	723,781	316,793
4	Premium Deficiency			
	TOTAL (B)		1,006,973	322,596
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C = (A - B)		(780,964)	(319,682)
	APPROPRIATIONS			
	Transfer to Shareholders' Account		(780,964)	(319,682)
	Transfer to Catastrophe Reserve		-	-
	Transfer to Other Reserves (to be specified)		-	-
	TOTAL (C)		(780,964)	(319,682)

FORM NL-2-B-PL

Name of the Insurer: Apollo DKV Insurance Company Limited
Registration No. 131 and Date of Registration with the IRDA 3rd August 2007
PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31st MARCH 2009

	Particulars	Schedule	Year Ended 31.03.09 (Rs.'000)	Year Ended 31.03.08 (Rs.'000)
1	OPERATING PROFIT/(LOSS)			
	(a) Fire Insurance			
	(b) Marine Insurance			
	(c) Miscellaneous Insurance		(780,964)	(319,682)
2	INCOME FROM INVESTMENTS			
	(a) Interest, Dividend & Rent – Gross		46,857	41,365
	(b) Amortization of Discount / Premium		9,407	77
	(c) Profit on sale of investments		8,008	7
	Less: Loss on sale of investments		-	-
3	OTHER INCOME (To be specified)		95	1
	TOTAL (A)		(716,597)	(278,232)
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		1,646	3,227
	(b) Bad debts written off		-	-
	(c) Others (To be specified)		-	-
	TOTAL (B)		1,646	3,227
	Profit Before Tax		(718,243)	(281,459)
	Provision for Taxation		3,591	1,958
	Profit/(Loss) After Tax		(721,834)	(283,417)
	APPROPRIATIONS			
	(a) Interim dividends paid during the year		-	-
	(b) Proposed final dividend		-	-
	(c) Dividend distribution tax		-	-
	(d) Transfer to any Reserves or Other Accounts (to be specified)		-	-
	Balance of profit/ loss brought forward from last year		(285,889)	(2,472)
	Balance carried forward to Balance Sheet		(1,007,723)	(285,889)

FORM NL-3-B-BS

Name of the Insurer: Apollo DKV Insurance Company Limited
Registration No. 131 and Date of Registration with the IRDA 3rd August 2007
BALANCE SHEET AS AT 31st MARCH 2009

	Schedule	As at 31.03.09 (Rs.'000)	As at 31.03.08 (Rs.'000)
SOURCES OF FUNDS			
SHARE CAPITAL	NL-8-Share Capital Schedule	1,073,700	1,005,548
SHARE APPLICATION MONEY PENDING ALLOTMENT		349,084	-
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	547,200	-
FAIR VALUE CHANGE ACCOUNT		(1,825)	-
BORROWINGS	NL-11-Borrowings Schedule	-	-
TOTAL		1,968,159	1,005,548
APPLICATION OF FUNDS			
INVESTMENTS	NL-12-Investment Schedule	811,062	306,423
LOANS	NL-13-Loans Schedule	-	-
FIXED ASSETS	NL-14-Fixed Assets Schedule	196,586	120,531
DEFERRED TAX ASSET		-	-
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	247,428	328,774
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	198,866	106,591
Sub-Total (A)		446,294	435,365
CURRENT LIABILITIES			
CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	234,760	117,926
PROVISIONS	NL-18-Provisions Schedule	258,746	24,734
DEFERRED TAX LIABILITY		-	-
Sub-Total (B)		493,506	142,660
NET CURRENT ASSETS (C) = (A - B)		(47,212)	292,705
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		1,007,723	285,889
TOTAL		1,968,159	1,005,548

CONTINGENT LIABILITIES

	Particulars	As at 31.03.09 (Rs.'000)	As at 31.03.08 (Rs.'000)
1	Partly paid-up investments	Nil	Nil
2	Claims, other than against policies, not acknowledged as debts by the company	Nil	Nil
3	Underwriting commitments outstanding (in respect of shares and securities)	Nil	Nil
4	Guarantees given by or on behalf of the Company	1300	Nil
5	Statutory demands/ liabilities in dispute, not provided for	Nil	Nil
6	Reinsurance obligations to the extent not provided for in accounts	Nil	Nil
7	Others (to be specified)	105000	Nil
	TOTAL	Nil	Nil

Others represent amounts payable on cancellation of service contract.

**FORM NL-4-PREMIUM SCHEDULE
PREMIUM EARNED [NET]**

	Particulars	Year Ended 31.03.09	Year Ended 31.03.08
		(Rs.'000)	(Rs.'000)
	Premium from direct business written	481,448	29,673
	Service Tax		
	Adjustment for change in reserve for unexpired risks	229,374	26,362
	Gross Earned Premium	252,074	3,311
	Add: Premium on reinsurance accepted	8,345	-
	Less : Premium on reinsurance ceded	75,541	4,451
	Net Premium	414,252	25,222
	Adjustment for change in reserve for unexpired risks	31,514	3,953
	Premium Earned (Net)	216,392	2,814

**FORM NL-5 - CLAIMS SCHEDULE
CLAIMS INCURRED [NET]**

Particulars	Year Ended 31.03.09	Year Ended 31.03.08
	(Rs.'000)	(Rs.'000)
Claims paid		
Direct claims	187,742	379
Add Claims Outstanding at the end of the year	82,437	2,152
Less Claims Outstanding at the beginning of the year	2,152	-
Gross Incurred Claims	268,027	2,531
Add :Re-insurance accepted to direct claims	24	-
Less :Re-insurance Ceded to claims paid	20,762	57
Total Claims Incurred	247,289	2,474

**FORM NL-6-COMMISSION SCHEDULE
COMMISSION -**

Particulars	Year Ended 31.03.09 (Rs.'000)	Year Ended 31.03.08 (Rs.'000)
Commission paid		
Direct	51,115	4,442
Add: Re-insurance Accepted	835	
Less: Commission on Re-insurance Ceded	16,047	1,113
Net Commission	35,903	3,329
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:		
Agents	17,023	2,584
Brokers	33,652	1,858
Corporate Agency	440	
Referral		
Others (pl. specify)		
TOTAL (B)	51,115	4,442

FORM NL-7-OPERATING EXPENSES SCHEDULE
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

	Particulars	Year Ended 31.03.09	Year Ended 31.03.08
		(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	185,403	78,682
2	Travel, conveyance and vehicle running expenses	29,230	18,860
3	Training expenses	444	443
4	Rents, rates & taxes	68,911	46,244
5	Repairs	24,786	11,645
6	Printing & stationery	10,003	3,244
7	Communication	17,130	5,954
8	Legal & professional charges	149,839	35,572
9	Auditors' fees, expenses etc		
	(a) as auditor	800	400
	(b) as adviser or in any other capacity, in respect of		-
	(i) Taxation matters		-
	(ii) Insurance matters		-
	(iii) Management services; and		-
	(c) in any other capacity	319	174
10	Advertisement and publicity	121,630	58,475
11	Interest & Bank Charges	627	135
12	Others (to be specified)		38,066
	(a) Outsourced Manpower Cost	9,776	
	(b) Provision for Doubtful Advances/	35,141	
	(c) Others	26,647	
13	Depreciation	43,095	18,899
	TOTAL	723,781	316,793

**FORM NL-8-SHARE CAPITAL SCHEDULE
SHARE CAPITAL**

	Particulars	As at 31.03.09	As at 31.03.08
		(Rs.'000).	(Rs.'000).
1	Authorised Capital		
	120,000,000 Equity Shares of Rs. 10 each	1,200,000	1,200,000
2	Issued Capital		
	109,520,000 Equity Shares of Rs. 10 each	1,095,200	1,005,548
3	Subscribed Capital		
	107,370,000 Equity Shares of Rs. 10 each	1,073,700	1,005,548
4	Called-up Capital		
	107,370,000 Equity Shares of Rs. 10 each	1,073,700	1,005,548
	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	1,073,700	1,005,548

**FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE
 SHARE CAPITAL
 PATTERN OF SHAREHOLDING
 [As certified by the Management]**

Shareholder	As at 31.03.09		As at 31.03.08	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	80,460,000	75%	74,544,750	74%
· Foreign	26,910,000	25%	26,010,000	26%
Others				
TOTAL	107,370,000	100%	100,554,750	100%

**FORM NL-10-RESERVE AND SURPLUS SCHEDULE
RESERVES AND SURPLUS**

	Particulars	As at 31.03.09	As at 31.03.08
		(Rs.'000).	(Rs.'000).
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	547,200	-
4	General Reserves	-	-
	Less: Debit balance in Profit and Loss Account	-	-
	Less: Amount utilized for Buy-back	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves (to be specified)	-	-
7	Balance of Profit in Profit & Loss Account	-	-
	TOTAL	547,200	-

**FORM NL-11-BORROWINGS SCHEDULE
BORROWINGS**

	Particulars	As at 31.03.09	As at 31.03.08
		(Rs.'000).	(Rs.'000).
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	-	-

FORM NL-12-INVESTMENT SCHEDULE
Investments

	Particulars	As at 31.03.09	As at 31.03.08
		(Rs.'000).	(Rs.'000).
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	312,471	181,637
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	-
	(e) Other Securities (Housing Bonds)	95,815	49,786
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	123,880	75,000
5	Other than Approved Investments	-	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	35,037	-
2	Other Approved Securities	196,267	-
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	47,592	-
	(a) Derivative Instruments	-	-
	(b) Debentures/ Bonds	-	-
	(c) Other Securities (to be specified)	-	-
	(d) Subsidiaries	-	-
	(e) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	-
5	Other than Approved Investments	-	-
	TOTAL	811,062	306,423

- a. Government Securities include Deposits held under section 7 of Insurance Act 1938, having Book of Rs. 99,967 thousand (Previous Year Rs. 99,002 thousand). Market Value of such Investments is Rs 104,592 thousand (Previous Year Rs. 98,355 thousand).
- b. Aggregate amount of Company's Investments other than listed Equity Securities and Derivative Instruments is Rs.811,062 thousand (Previous Year-Rs. 306,423 thousand) Market value of such Investments as at 31.3.2009 is Rs. 827,401 thousand (Previous Year-Rs. 302,034 thousand)

**FORM NL-13-LOANS SCHEDULE
LOANS**

	Particulars	As at 31.03.09	As at 31.03.08
		(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
FIXED ASSETS**

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening As on 01.04.200	Additions	Deductions	Closing 31.03.09	Up to Last Year	For The Period	On Adjustments	To Date 31.03.09	As at 31.03.09	As at 31.3.08
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles										
a) Software	70,214	25,956	-	96,169	6,028	16,769	-	22,797	73,372	64,186
b) Website	1,863	-	-	1,863	8	373	-	381	1,482	1,855
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	3,753	28,728	-	32,482	946	3,939	-	4,885	27,597	2,807
Information Technology Equipment	52,242	8,392	-	60,633	9,867	14,317	-	24,183	36,450	42,375
Vehicles	-	11,992	-	11,992	-	1,051	-	1,051	10,941	-
Office Equipment	11,380	36,685	(6)	48,059	2,072	6,646	(6)	8,713	39,346	9,308
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
TOTAL	139,452	111,753	(6)	251,199	18,921	43,095	(6)	62,010	189,189	120,531
Work in progress	-	7,397	-	7,397	-	-	-	-	7,397	-
Grand Total	139,452	119,150	(6)	258,596	18,921	43,095	(6)	62,010	196,586	120,531
PREVIOUS YEAR	766	138,686	-	139,452	22	18,899	-	18,921	120,531	744

FORM NL-15-CASH AND BANK BALANCE SCHEDULE
CASH AND BANK BALANCES

	Particulars	As at 31.03.09	As at 31.03.08
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	1,846	379
2	Bank Balances	-	-
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	212,935	286,800
	(bb) Others	-	-
	(b) Current Accounts	32,647	41,595
	(c) Others (to be specified)	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)		
	TOTAL	247,428	328,774
	Balances with non-scheduled banks included in 2 and 3 above		

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE
ADVANCES AND OTHER ASSETS

	Particulars	As at 31.03.09	As at 31.03.08
		(Rs.'000).	(Rs.'000).
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	58,728	3,067
4	Advances to Directors/Officers		
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	31	1,208
6	Others (to be specified)		
	(a) Advances to Suppliers	26,133	12,782
	(b) Other advances	790	81
	TOTAL (A)	85,682	17,138
	OTHER ASSETS		
1	Income accrued on investments	22,373	20,741
2	Outstanding Premiums	424	-
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	-	-
6	Due from subsidiaries/ holding	-	-
7	Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act, 1938]	-	-
8	Others (to be specified)		
	(a) Rent Deposits & other assets	77,289	53,846
	(b) Service tax on input services	13,098	14,866
	TOTAL (B)	113,184	89,453
	TOTAL (A+B)	198,866	106,591

FORM NL-17-CURRENT LIABILITIES SCHEDULE
CURRENT LIABILITIES

	Particulars	As at 31.03.09	As at 31.03.08
		(Rs.'000).	(Rs.'000).
1	Agents' Balances	4,753	1,932
2	Balances due to other insurance companies	8,066	3,172
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	1,335	30,733
5	Unallocated Premium	9,681	3,031
6	Sundry creditors	117,489	67,882
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	82,437	2,152
9	Due to Officers/ Directors	-	-
10	Others (Audit Fee Payable)	-	-
	(a) Tax Deducted Payable	9,048	8,128
	(b) Other Statutory Dues	1,951	896
	TOTAL	234,760	117,926

**FORM NL-18-PROVISIONS SCHEDULE
PROVISIONS**

	Particulars	As at 31.03.09	As at 31.03.08
		(Rs.'000).	(Rs.'000).
1	Reserve for Unexpired Risk	220,268	22,408
2	For taxation (less advance tax paid and taxes deducted at source)	-	-
3	For proposed dividends	-	-
4	For dividend distribution tax	-	-
5	Others		
	(a) For Employee Benefits	2,927	2,216
	(b) For Fringe Benefit Tax	300	110
	(c) For Wealth Tax	110	-
	(d) For Doubtful Loans and Adva	35,141	-
	TOTAL	258,746	24,734

FORM NL-19 MISC EXPENDITURE SCHEDULE
MISCELLANEOUS EXPENDITURE
(To the extent not written off or adjusted)

	Particulars	As at 31.03.09	As at 31.03.08
		(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
Format of Receipts and Payments A/c to be furnished by the insurers on direct basis

	March 31st 2009 (Rs in '000's)	March 31st 2008 (Rs in '000's)
Cash Flows from the operating activities:		
Premium received from policyholders, including advance receipts	459,971	29,673
Other receipts	32,590	33,764
Payments to the re-insurers, net of commissions and claims	(57,943)	(109)
Payments to co-insurers, net of claims recovery	-	-
Payments of claims	(164,804)	(379)
Payments of commission and brokerage	(49,124)	(2,515)
Payments of other operating expenses	(622,041)	(240,321)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	(93,033)	(57,828)
Income taxes paid (Net)	(3,291)	(1,906)
Service tax paid	(2,042)	(11,198)
Other payments	-	(119)
Cash flows before extraordinary items	(499,717)	(250,938)
Cash flow from extraordinary operations		
Net cash flow from operating activities	(499,717)	(250,938)
Cash flows from investing activities:		
Purchase of fixed assets	(111,261)	(127,172)
Proceeds from sale of fixed assets	3	-
Purchases of investments	(1,197,329)	(306,423)
Loans disbursed	-	-
Sales of investments	463,416	-
Repayments received	-	-
Rents/Interests/ Dividends received	72,338	19,602
Investments in money market instruments and in liquid mutual fund	228,413	-
Expenses related to investments	(1,646)	-
Net cash flow from investing activities	(546,065)	(413,993)
Cash flows from financing activities:		
Proceeds from issuance of share capital	964,437	985,048
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	-	-
Net cash flow from financing activities	964,437	985,048
Effect of foreign exchange rates on cash and cash equivalents, net		
Net increase in cash and cash equivalents:	(81,346)	320,116
Cash and cash equivalents at the beginning of the year	328,774	8,658
Cash and cash equivalents at the end of the year	247,428	328,774

FORM NL-21 Statement of Liabilities
 Insurer: Apollo DKV Insurance Company Limited

Date: 31.03.2009
 (Rs in Lakhs)

Statement of Liabilities									
		As at 31.03.09				As at 31.03.08			
Sl.No.	Particular	Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves	Reserves for unexpired risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves
1	Fire	-	-	-	-	-	-	-	-
2	Marine								
a	Marine Cargo	-	-	-	-	-	-	-	-
b	Marine Hull	-	-	-	-	-	-	-	-
3	Miscellaneous								
a	Motor	-	-	-	-	-	-	-	-
b	Engineering	-	-	-	-	-	-	-	-
c	Aviation	-	-	-	-	-	-	-	-
d	Liabilities	-	-	-	-	-	-	-	-
e	Others	101.56	4.69	18.05	124.30	-	-	-	-
4	Health Insurance	2,101.11	413.59	388.03	2,902.73	224.08	6.83	14.69	245.60
5	Total Liabilities	2,202.67	418.28	406.08	3,027.03	224.08	6.83	14.69	245.60

FORM NL-22

Geographical Distribution of Business

Insurer: Apollo DKV Insurance Company Limited

Date: 31.03.2009



GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE YEAR ENDED 31.03.2009:

(Rs in Lakhs)

STATES	Fire		Marine (Cargo)		Marine (Hull)		Engineering		Motor Own Damage		Motor Third Party		Liability insurance		Personal Accident		Medical Insurance		Overseas medical Insurance		Crop Insurance		All Other Miscellaneous		Grand Total		
	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	
Andhra Pradesh																24.18	443.12		19.28							0	486.58
Chandigarh																2.84	18.50		2.86							0	24.20
Delhi																25.49	1232.09		69.12							0	1326.70
Gujurat																6.18	29.74		4.34							0	40.26
Haryana																1.13	40.17		0.00					224.03	0	265.33	
Karnataka																14.20	1110.79		15.70						0	1140.69	
Kerala																4.30	33.32		0.69						0	38.31	
Maharashtra																44.55	688.51		61.10						0	794.16	
Punjab																0.09	2.41		0.60						0	3.10	
Rajasthan																7.87	29.69		0.70							0	38.26
Tamil Nadu																23.58	316.36		8.76							0	348.70
Uttar Pradesh																4.72	81.48		0.15							0	86.35
West Bengal																2.83	212.33		6.66							0	221.82

FORM NL-23 Reinsurance Risk Concentration
Insurer: Apollo DKV Insurance Company Limited

Date: 31.03.2009
(Rs in Lakhs)

Reinsurance Risk Concentration (For the year ended 31.03.2009)						
S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
1	No. of Reinsurers with rating of AAA and above	1	90.84	38.50	-	17%
2	No. of Reinsurers with rating AA but less than AAA	-	-	-	-	0%
3	No. of Reinsurers with rating A but less than AA	2	45.65	7.13	-	7%
4	No. of Reinsurers with rating BBB but less than A	4	550.71	22.59	-	76%
5	No. of Reinsurers with rating less than BBB	-	-	-	-	0%
6	Total	7	687.20	68.22	-	

FORM NL-24 Ageing of Claims
Insurer: Apollo DKV Insurance Company Limited
**Date: 31.03.2009
(Rs in Lakhs)**

Ageing of Claims (For the year ended 31.03.2009)								
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							
2	Marine Cargo							
3	Marine Hull							
4	Engineering							
5	Motor OD							
6	Motor TP							
7	Health	5,055	925	35	1	-	15	160,135,506
8	Overseas Travel	10	8	2	1	-	21	1,284,920
9	Personal Accident	5	8	2	1		16	396124
10	Liability							
11	Crop							
12	Miscellaneous	-	2	2	0		4	15969

FORM NL-25 : Claims data for Non-Life
Insurer: Apollo DKV Insurance Company Limited

Date: 31.03.2009
No. of claims only

Sl. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Engineering	Motor OD	Motor TP	Health	Overseas Travel	Personal Accidents	Liability	Crop	Credit	Miscellaneous	Total
1	Claims O/S at the beginning of the period							7							7
2	Claims reported during the period							7519	54	43				36	7652
3	Claims Settled during the period							6016	21	16				4	6057
4	Claims Repudiated during the period							733	8	14				23	778
5	Claims closed during the period							-	10	0				9	19
6	Claims O/S at End of the period							777	15	13				0	805
	Less than 3months							761	12	13					786
	3 months to 6 months							10	3						13
	6months to 1 year							6							6
	1year and above							0							0

FORM NL-26 - CLAIMS INFORMATION - KG Table I

Insurer : Apollo DKV Insurance Company Limited

Solvency for the year ended 31.03.2009

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

Item No.	Description	PREMIUM		Gross incurred claim	Net incurred Claim	RSM-1	RSM-2	RSM
		Gross Premium	Net Premium					
1	Fire							
2	Marine Cargo							
3	Marine Hull							
4	Motor							
5	Engineering							
6	Aviation							
7	Laibilities							
8	Others	459.58	248.65	40.99	33.20	64.34	9.96	64.34
9	Health	4438.35	3893.87	2730.49	2439.69	778.77	731.91	778.77
	Total	4897.93	4142.52	2771.48	2472.89	843.11	741.87	843.11



FORM NL-27
Insurer:

Offices information for Non-Life
Apollo DKV Insurance Company Limited

Date:

31.03.2009

Sl. No.	Office Information	Number
1	No. of offices at the beginning of the year	8
2	No. of branches approved during the year	16
3	No. of branches opened during the year	Out of approvals of previous year
4		Out of approvals of this year
5	No. of branches closed during the year	0
6	No of branches at the end of the year	24
7	No. of branches approved but not open	0
8	No. of rural branches	0
9	No. of urban branches	24

FORM NL-28-STATEMENT OF ASSETS - 3B
Company Name & Code: Apollo DKV Insurance Company Limited 131 dated 3rd August 2007
Statement as on: 31.03.2009
Statement of Investment Assets (General Insurer, Re-insurers)
(Business within India)
Rs. In Lakhs
Periodicity of Submission: Yearly

No	PARTICULARS	SCH	AMOUNT
1	Investments	8	8110.62
2	Loans	9	0
3	Fixed Assets	10	1965.86
4	Current Assets		
	a. Cash & Bank Balance	11	2474.28
	b. Advances & Other Assets	12	1988.66
5	Current Liabilities		
	a. Current Liabilities	13	2347.6
	b. Provisions	14	2587.46
	c. Misc. Exp not Written Off	15	0
	d. Debit Balance of P&L A/c		10077.23

Application of Funds as per Balance Sheet **-472.87**

	SCH	Amount
Less: Other Assets		
1 Loans (if any)	9	0
2 Fixed Assets (if any)	10	1965.86
3 Cash & Bank Balance (if any)	11	357.92
4 Advances & Other Assets (if any)	12	1988.66
5 Current Liabilities	13	2347.6
6 Provisions	14	2587.46
7 Misc. Exp not Written Off	15	0
8 Debit Balance of P&L A/c		10077.23

TOTAL **-10699.85**
'Investment Assets' As per FORM 3B **(A-B)** **10,226.98**

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH) d = (b+c)	% Actual	FVC Amount (e)	Total (d + e)	Market Value
			Balance (a)	FRSM ⁺ (b)						
1	G. Sec.	Not less than		2408.83	369.41	2,778.24	27.12		2778.24	2,850.95
2	G. Sec or Other Apporved Sec. (incl. (1) above)	Not less than		3105.68	369.41	3,475.08	33.92		3475.09	3,565.05
3	Investment subject to Exposure Norms									
	1. 'Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than		1646.96	550	2,196.96	21.44		2196.96	2,270.82
	2. Approved Investments	Not exceeding 55%		3071.02	1125	4,196.02	40.96	(7.27)	4188.75	4,188.74
	3. Other Investments (not exceeding 25%)			377.17		377.17	3.68	(10.98)	366.19	366.19
Total Investment Assets			100%	8,200.83	2,044.41	10,245.23	100	(18.25)	10226.99	10,390.80



FORM NL-29 **Detail regarding debt securities**
Insurer: Apollo DKV Insurance Company Limited **Date: 31.03.2009**
(Rs in Lakhs)

Detail Regarding debt securities

	MARKET VALUE				Book Value			
	As at 31/03/2009	as % of total for this class	as at 31.03.2008 Of the previous year	as % of total for this class	As at 31/03/2009	as % of total for this class	as at 31/03/2008 Of the previous year	as % of total for this class
Break down by credit rating								
AAA rated	1969.98	25.31	766.6	22.11	1898.10	24.86	750	24.48
AA or better	300.84	3.87	491.02	14.16	298.86	3.91	497.86	16.25
Rated below AA but above A	188.04	2.42	207.72	5.99	200.00	2.62	200	6.53
Rated below A but above B	0.00	0.00	0	0	0.00	0.00	0	0
Any other	5324.12	68.40	2002.16	57.74	5237.76	68.61	1616.4	52.74
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	2297.61	29.52	0	0	2313.04	30.30		
more than 1 year and upto 3 years	1149.82	14.77			1094.42	14.33		
More than 3 years and up to 7 years	0.00	0.00			0.00	0.00		
More than 7 years and up to 10 years	3900.99	50.12	2656.54	76.61	3805.34	49.84	2644.96	86.32
above 10 years	434.57	5.59	810.98	23.39	421.91	5.53	419.3	13.68
Breakdown by type of the issuer								
a. Central Government	2850.95	36.63	1798.66	51.87	2778.24	36.39	1412.92	46.11
b. State Government	714.10	9.18	411.23	11.86	696.85	9.13	403.47	13.17
c. Corporate Securities	4217.94	54.19	1257.62	36.27	4159.63	54.48	1247.86	40.72

FORM NL-30 Analytical Ratios
Insurer: Apollo DKV Insurance Company Limited 31.03.2009

Analytical Ratios for Non-Life companies

Sl.No.	Particular	As at 31-03-09	As at 31-03-08
1	Gross Premium Growth Rate	16.51	NA
2	Gross Premium to shareholders' fund ratio	0.51	0.04
3	Growth rate of shareholders'fund	1.33	365.92
4	Net Retention Ratio	0.85	0.85
5	Net Commission Ratio	0.09	0.13
6	Expense of Management to Gross Direct Premium Ratio	1.50	10.68
7	Combined Ratio	1.89	10.87
8	Technical Reserves to net premium ratio	0.73	0.97
9	Underwriting balance ratio	(1.89)	(12.67)
10	Operating Profit Ratio	(1.73)	(11.03)
11	Liquid Assets to liabilities ratio	0.79	5.22
12	Net earning ratio	(1.74)	(11.24)
13	return on net worth ratio	(0.75)	(0.79)
14	Available Solvency argin Ratio to Required Solvency Margin Ratio	1.82	1.40
15	NPA Ratio	-	-
	Gross NPA Ratio	-	-
	Net NPA Ratio	-	-
Equity Holding Pattern for Non-Life Insurers			
1	(a) No. of shares	107,370,000	100,554,750
2	(b) Percentage of shareholding (Indian / Foreign)		
	-Indian	75%	74%
	-Foreign	25%	26%
3	(c) %of Government holding (in case of public sector insurance companies)	-	-
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	Basic-(7.09) Diluted - (7.07)	Basic-(3.76) Diluted - (3.76)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	Basic-(7.09) Diluted - (7.07)	Basic-(3.76) Diluted - (3.76)
6	(iv) Book value per share (Rs)	8.77	7.16



FORM NL-31 : Related Party Transactions
 Insurer: Apollo DKV Insurance Company Limited

Date: 31.03.2009

(Rs in Lakhs)

Related Party Transactions

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received*	
				Year ended 31.03.09	Year ended 31.03.08
1	Family Health Plan Limited	Associates	Premium Income	13.70	0.00
			Claim Payments	9.00	0.00
			TPA Fees	186.92	18.49
			Establishment & Other expenditure Payables	-	40.40
				17.93	29.46
2	Apollo Hospitals Enterprise Limited	Joint Venture partners	Premium Income	73.18	0.00
			Claim Payments	84.14	0.00
			Establishment & Other expenditure	1.40	1.00
			Expenses towards services rendered	0.00	0.40
3	Lifetime Wellness Rx Intl. Ltd	Associates	Expenses towards services rendered	262.78	76.25
			Advance Paid	0.00	110.88
			Receivables	-	96.93
4	Apollo Gleneagles Hospitals Ltd.	Associates	Claim Payments	17.48	0.00
			Expenses towards services rendered	0.27	0.17
5	Apollo Sindhoori Hotels Limited	Associates	Premium Income	0.00	16.01
			Expenses towards services rendered	0.00	8.87
6	Indraprastha Medical Corporation Ltd	Associates	Premium Income	202.27	0.00
			Claim Payments	181.84	0.00
			Expenses towards services rendered	1.65	1.51
			Advance premium	0.00	196.00
			Receivables	0.00	195.86
7	Apollo Hospitals Intl. Ltd.	Associates	Premium Income	40.91	0.00
			Claim Payments	3.19	0.00
8	Munchener Ruckversicherung Gesellschaft	Associates	Premium on cessions to re-insurers	129.33	0.00
			Reinsurance Commission annual	32.55	0.00
			Losses recovered from Reinsurers	5.81	0.00
			Expenses towards Services Rendered	0.00	864.00
9	Ms Shobana Kamineni	Key management personnel	Expenses towards Services Rendered	48.00	15.47
			Payables	63.47	15.47
10	Imperial Hospital And Research Centre Ltd.	Associates	Premium Income	0.10	0.00
11	Emed Life Insurance Broking Services Ltd.	Associates	Expenses towards services rendered	67.46	0.80
12	Apollo Health and Lifestyle Ltd.	Associates	Premium Income	1.50	0.00
13	Apollo Sindhoori Capital Investment Ltd	Associates	Premium Income	21.58	0.00
			Claim Payments	9.08	0.00

*Including the premium flow through Associates/ Group companies as an agent

FORM NL-32 Products Information
Insurer: Apollo DKV Insurance Company Limited

Date: 31.03.2009

Products Information

<i>List below the products and/or add-ons introduced during the period</i>							
Sl. No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business*	Category of product	Date of filing of Product	Date IRDA confirmed filing/ approval
1	Easy Travel Individual Travel Health	005/IST/012008	IRDA/ADKV/ETI(R)/26/07-08	Travel	Individual	26-Mar-08	22-May-08
2	Easy Domestic Travel Insurance	009/GDT/052008	23/IRDA/Health/SN/2008-09	Travel	Group	12-May-08	16-Jul-08
3	Insure Health Insurance	013/IH/102008	IRDA/Apollo/2008-09/Health Insure/06/LR/03	Health	Individual	31-Oct-08	16-Feb-09

FORM NL-33 - SOLVENCY MARGIN - KGII

TABLE - II

**Insurer: Apollo DKV Insurance Company Limited
Solvency for the Year ended 31.03.2009
Available Solvency Margin and Solvency Ratio**

(Rs. in Lacs)

Item	Description	Amount
(1)	(2)	(4)
1	Available Assets in Policyholders' Funds (adjusted value of Assets as mentioned in Form IRDA-Assets-AA):	3137.19
	Deduct:	
2	Liabilities (reserves as mentioned in Form HG)	3027.03
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)	110.16
4	Excess in Policyholders' Funds (1-2-3)	0.00
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):	10892.10
	Deduct:	
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)	1797.86
7	Excess in Shareholders' Funds (5-6)	9094.24
8	Total Available Solvency Margin [ASM] (4+7)	9094.24
9	Total Required Solvency Margin [RSM]	5000.00
10	Solvency Ratio (Total ASM/Total RSM)	1.82

FORM NL-34 : Board of Directors & Key Person
Insurer: APOLLO DKV INSURANCE COMPANY LIMITED

Date: 31.03.2009

BOD and Key Person information

Sl. No.	Name of person	Role/designation	Details of change in the period			
1	Dr. Prathap C Reddy	Chairman				
2	Ms. Shobana Kamineni	Whole Time Director	Appointed as Whole time director on 18.12.2007			
3	Ms. Suneeta Reddy	Director				
4	Dr. Jochen Messemer	Director	Resigned with effect from 09.09.2008			
5	Dr. Wolfgang Strassl	Director	Appointed with effect from 09.09.2008			
6	Dr. Johannes Pick	Director				
7	Dr. Axel Munaretto	CEO				
8	Mr. Bernd Ottemann	CFO	Resigned with effect from 31.12.2008			
9	Mr. K. Srikanth	Officiating CFO	Designated as officiating CFO on 11.12.2008			
10	Mr. Krishnan Ramachandran	COO				
11	Mr. C Chandrashekhar	CMO	Resigned with effect from 31.12.2008			
12	Mr. Ravi Vishwanath	CMO	Appointed with effect from 23.03.2009			
13	Mr. Gautam kakkar	Consultant Actuary				
Key Pesons as defined in IRDA Registration of Companies Regulations, 2000						

FORM NL-36-YIELD ON INVESTMENTS 1

Company Name & Code: Apollo DKV Insurance Company Limited 131 dated 3rd August 2007

Statement as on:31.03.2009

Statement of Investment and Income on Investment

Periodicity of Submission: Yearly



Rs. Lakhs

No.	Category of Investment	Category Code	Current Quarter				Year to Date				Previous Year						
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
1	Approved Investments																
	Central Govt Securities(Deposit u/s 7)	CDSS	2.42		20.5	8.21	8.21	999.67		81.94	8.25	8.25	990.02		7.78	8.3	8.3
	Central Govt Securities	CGSB	686.92		20.63	7.2	7.2	1778.56		54.08	9.62	9.62	422.87		2.02	8.3	8.3
	State Government Securities	SGGB	293.63		4.66	8.2	8.2	496.85		17.07	8.32	8.32	203.48		0.92	8.36	8.36
	State Government Guarenteed Securities	SGGL			4.09	8.49	8.49	200.00		16.97	8.49	8.49	200		1.63	8.5	8.5
	Treasury Bill	CTRB	(295.03)		2.18	7.53	7.53			4.67	7.42	7.42					
2	Approved Investments subject to exposure norms																
	Infrastructure/Bonds Debenture	IPTD	1.5		31.94	10.37	10.37	1238.80		97.62	12.39	12.39	750		36.03	9.85	9.85
	Housing Sector Bonds/Debenture	HTDA	464.82		16.08	12.09	12.09	958.16		44.15	11.17	11.17	497.86		21.33	9.31	9.31
	Deposit with Scheduled Banks	ECDB	384.26		46.04	11.08	11.08	2116.35		267.54	9.1	9.1	2868		345.72	7.19	7.19
	Mutula Funds(Gilt/Liquid Funds)	ECCP	510.95		18.97	11.02	11.02	1474.50		24.59	11.26	11.26			0.07	8.12	8.12
	Commercial Papers	EDCD	(935.51)		36.05	11.75	11.75	488.17		93.76	11.46	11.46					
	Certificate of deposits	EGMF	299.44		9.86	10.48	10.48	330.20		12.54	12.01	12.01					
3	Other Investments																
	Mutula Funds(Serial/Income Funds)	OMGS	(450.14)		5.24	10.48	10.48	145.72		23.96	12.01	12.01					
TOTAL			963.26		216.24	10.1	10.1	10226.98		738.89	10.69	10.69	5932.23	0.00	415.50	8.49	8.49

FORM NL-39 Rural & Social Obligations (Quarterly Returns)
Insurer: Apollo DKV Insurance Company Limited Date: 31.03.2009
(Rs in Lakhs)

Rural & Social Obligations (For the year ended 31.03.2009)					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural			
		Social			
2	Cargo & Hull	Rural			
		Social			
3	Motor TP	Rural			
		Social			
4	Motor OD	Rural			
		Social			
5	Engineering	Rural			
		Social			
6	Workmen's Compensation	Rural			
		Social			
7	Employer's Liability	Rural			
		Social			
8	Aviation	Rural			
		Social			
9	Personal Accident	Rural	26	0.11	
		Social			
10	Health	Rural	361	4.25	
		Social		1.41	
11	Others*	Rural			
		Social			

FORM NL-40 Business Acquisition through different channels
 Insurer: Apollo DKV Insurance Company Limited

Date: 31.03.2009

(Rs in Lakhs)

Business Acquisition through different channels					
Sl.No.	Channels	Year ended 31.03.09		Year ended 31.03.08	
		No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	28509	1,552.91	3113	173.67
2	Corporate Agents-Banks	-	-	-	-
3	Corporate Agents -Others	1913	28.03	-	-
4	Brokers	4091	2,441.35	105	117.66
5	Micro Agents	-	-	-	-
6	Direct Business	220783	792.20	36	5.40
	Total (A)	255296	4,814.48	3254	296.73
1	Referral (B)	-	-	-	-
	Grand Total (A+B)	255296	4,814.48	3254	296.73

FORM NL-41 GREIVANCE DISPOSAL
Insurer: Apollo DKV Insurance Company Limited

Date: 31.03.2009
(Rs in Lakhs)
GRIEVANCE DISPOSAL

SI No.	Particulars	Opening Balance *	Additions	Complaints Resolved			Complaints Pending
				Fully Accepted	Partial Accepted	Rejected	
1	Complaints made by customers						0
a)	Sales Related						0
b)	Policy Administration Related		3	3			0
c)	Insurance Policy Coverage related						
d)	Claims related		1				
e)	others						
d)	Total Number	0	4	3			1
2	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total			
a)	Less than 15 days						
b)	Greater than 15 days	1		1			
	Total Number	1		1			