

FORM NL-1-B-RA

Apollo Munich Health Insurance Company Limited

Registration No. 131 and Dated 3rd August 2007

Miscellaneous Business Revenue Account for the Period ended 30 September, 2011

	Particulars	Schedule	For the Quarter Ended 30.09.11	Up to the Quarter Ended 30.09.11	For the Quarter Ended 30.09.10	Up to the Quarter Ended 30.09.10
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4-Premium Schedule	711,866	1,318,458	316,768	597,204
2	Profit/ Loss on sale/redemption of Investments		-	-	-	-
3	Others		-	-	-	-
4	Interest, Dividend & Rent - Gross		23,706	58,006	14,377	26,281
	TOTAL (A)		735,572	1,376,464	331,145	623,485
1	Claims Incurred (Net)	NL-5-Claims Schedule	403,206	758,297	186,354	372,022
2	Commission	NL-6-Commission Schedule	69,404	118,743	46,353	75,602
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	377,630	740,855	335,771	610,323
4	Premium Deficiency			-		-
	TOTAL (B)		850,240	1,617,895	568,478	1,057,947
	Operating Profit/(Loss) from Miscellaneous Business C= (A - B)		(114,668)	(241,431)	(237,333)	(434,462)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		-	-	-	-
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	TOTAL (C)		-	-	-	-

Apollo Munich Health Insurance Company Limited

Registration No. 131 and Dated 3rd August 2007

Profit and Loss Account for the Period ended 30 September, 2011

	Particulars	Schedule	For the Quarter Ended 30.09.11 (Rs.'000)	Up to the Quarter Ended 30.09.11 (Rs.'000)	For the Quarter Ended 30.09.10 (Rs.'000)	Up to the Quarter Ended 30.09.10 (Rs.'000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		(114,668)	(241,431)	(237,333)	(434,462)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		37,245	64,484	16,527	33,673
	(b) Amortization of Discount / Premium		6,834	12,359	4,181	4,606
	(c) Profit on sale of investments		1,757	4,434	1,539	2,412
	Less: Loss on sale of investments		(61)	(70)	-	-
3	OTHER INCOME					
	(a) Profit on sale of Fixed Assets		7	7	-	-
	(b) Others		91	119	86	86
	TOTAL (A)		(68,795)	(160,098)	(215,000)	(393,685)
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	-	-	-
	(c) Others		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		2,099	5,593	2,021	4,188
	(b) Bad debts written off		-	-	-	-
	(c) Others		-	-	-	-
	TOTAL (B)		2,099	5,593	2,021	4,188
	Profit Before Tax		(70,894)	(165,691)	(217,021)	(397,873)
	Provision for Taxation		32	45	17	26
	Profit/(Loss) After Tax		(70,926)	(165,736)	(217,038)	(397,899)
	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Proposed final dividend		-	-	-	-
	(c) Dividend distribution tax		-	-	-	-
	(d) Transfer to any Reserves or Other Accounts		-	-	-	-
	Balance of profit/ loss brought forward from last year		(2,793,928)	(2,699,118)	(2,085,565)	(1,904,704)
	Balance carried forward to Balance Sheet		(2,864,854)	(2,864,854)	(2,302,603)	(2,302,603)

Apollo Munich Health Insurance Company Limited

Registration No. 131 and Dated 3rd August 2007

Balance Sheet as at 30 September, 2011

	Schedule	As at 30.09.11 (Rs.'000)	As at 30.09.10 (Rs.'000)
SOURCES OF FUNDS			
Share Capital	NL-8-Share Capital Schedule	1,962,000	1,320,000
Share Application Money Pending Allotment		433,475	473,091
Reserves and Surplus	NL-10-Reserves and Surplus Schedule	1,787,814	1,482,517
Fair Value Change Account		356	63
Borrowings	NL-11-Borrowings Schedule	-	-
TOTAL		4,183,645	3,275,671
APPLICATION OF FUNDS			
Investments	NL-12-Investment Schedule	2,609,506	1,577,824
Loans	NL-13-Loans Schedule	-	-
Fixed Assets	NL-14-Fixed Assets Schedule	129,591	184,526
Deferred tax Asset		-	-
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	221,440	123,413
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	489,709	263,865
Sub-Total (A)		711,149	387,278
Current Liabilities	NL-17-Current Liabilities Schedule	754,004	488,785
Provisions	NL-18-Provisions Schedule	1,377,451	687,775
Deferred Tax Liability		-	-
Sub-Total (B)		2,131,455	1,176,560
NET CURRENT ASSETS (C) = (A - B)		(1,420,306)	(789,282)
Miscellaneous Expenditure (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
Debit Balance IN Profit and Loss Account		2,864,854	2,302,603
TOTAL		4,183,645	3,275,671

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

Particulars	For the Quarter Ended 30.09.11	Up to the Quarter Ended 30.09.11	For the Quarter Ended 30.09.10	Up to the Quarter Ended 30.09.10
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	832,373	1,548,281	454,009	874,446
Service Tax				
Adjustment for change in reserve for unexpired risks	28,532	60,770	90,254	188,372
Gross Earned Premium	803,841	1,487,511	363,755	686,074
Add: Premium on reinsurance accepted	(534)	1,861	181	322
Less : Premium on reinsurance ceded	94,198	174,734	53,640	102,238
Net Premium	737,641	1,375,408	400,550	772,530
Adjustment for change in reserve for unexpired risks	54,307	117,720	6,472	13,046
Premium Earned (Net)	711,866	1,318,458	316,768	597,204

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

Particulars	For the Quarter Ended 30.09.11	Up to the Quarter Ended 30.09.11	For the Quarter Ended 30.09.10	Up to the Quarter Ended 30.09.10
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
<u>Claims paid</u>				
Direct claims	488,177	849,637	203,749	400,884
Add Claims Outstanding at the end of the year	356,184	356,184	197,599	197,599
Less Claims Outstanding at the beginning of the year	341,429	268,151	191,600	178,697
Gross Incurred Claims	502,932	937,670	209,748	419,786
Add Re-insurance accepted to direct claims	160	160	767	767
Less Re-insurance Ceded to claims paid	99,886	179,533	24,161	48,531
Total Claims Incurred	403,206	758,297	186,354	372,022

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

Particulars	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter
	Ended 30.09.11	Ended 30.09.11	Ended 30.09.10	Ended 30.09.10
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	84,999	155,453	55,023	91,162
Add: Re-insurance accepted	(200)	698	67	120
Less: Commission on Re-insurance ceded	15,395	37,408	8,737	15,680
Net Commission	69,404	118,743	46,353	75,602

Break-up of the expenses incurred to procure business

Agents	40,954	70,933	22,553	35,792
Brokers	17,612	32,026	17,354	26,059
Corporate Agency	1,605	2,817	805	908
Referral	-	-	-	-
Others	24,828	49,677	14,311	28,403
TOTAL (B)	84,999	155,453	55,023	91,162

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

S. No	Particulars	For the Quarter Ended 30.09.11 (Rs.'000)	Up to the Quarter Ended 30.09.11 (Rs.'000)	For the Quarter Ended 30.09.10 (Rs.'000)	Up to the Quarter Ended 30.09.10 (Rs.'000)
1	Employees' remuneration & welfare benefits	157,386	298,303	113,046	200,723
2	Travel, conveyance and vehicle running expenses	16,645	27,354	9,982	19,299
3	Training expenses	3,506	4,119	2,313	2,578
4	Rents, rates & taxes	18,742	36,547	18,731	35,539
5	Repairs & Maintenance	15,961	27,652	12,345	20,985
6	Printing & stationery	6,572	11,423	3,743	5,747
7	Communication	7,457	16,154	11,434	14,068
8	Legal & professional charges	30,992	58,606	12,905	24,608
9	Information Technology Services	33,363	66,715	29,283	62,528
10	Auditors' fees, expenses etc	-	-	-	-
	(a) As auditor	550	1,100	10	500
	(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	-	5	43	47
10	Advertisement and publicity	38,401	86,102	73,049	118,413
11	Interest & Bank Charges	1,293	1,763	743	966
12	Other Expenses			0	
	(a) Business Outsourcing & Support	6,433	10,136	11,871	14,096
	(b) Others	18,201	51,242	14,118	48,288
13	Depreciation	22,128	43,634	22,155	41,938
	TOTAL	377,630	740,855	335,771	610,323

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

S. No	Particulars	As at 30.09.11	As at 30.09.10
		(Rs.'000)	(Rs.'000)
1	Authorised Capital		
	255,000,000 Equity Shares of Rs. 10 each (Previous year 200,000,000 equity shares of Rs. 10 each)	2,550,000	2,000,000
2	Issued Capital		
	254,750,006 Equity Shares of Rs 10 each (Previous year 196,200,006 equity shares of Rs. 10 each)	2,547,500	1,962,000
3	Subscribed Capital		
	196,200,000 Equity Shares of Rs. 10 each (Previous year 132,000,000 equity shares of Rs. 10 each)	1,962,000	1,320,000
4	Called-up Capital		
	196,200,000 Equity Shares of Rs. 10 each (Previous year 132,000,000 equity shares of Rs. 10 each)	1,962,000	1,320,000
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (Amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses	-	-
	Less: Expenses including commission or brokerage on underwriting or subscription of shares.	-	-
	TOTAL	1,962,000	1,320,000

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

Shareholder	As at 30.09.11		As at 30.09.10	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	146,116,221	74.47%	98,877,193	74.91%
· Foreign	50,083,779	25.53%	33,122,807	25.09%
Others				
TOTAL	196,200,000	100%	132,000,000	100%

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

S. No	Particulars	As at 30.09.11	As at 30.09.10
		(Rs.'000)	(Rs.'000)
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	1,787,814	1,482,517
4	General Reserves	-	-
	Less: Debit balance in Profit and Loss Account	-	-
	Less: Amount utilized for Buy-back	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves	-	-
7	Balance of Profit in Profit & Loss Account	-	-
	TOTAL	1,787,814	1,482,517

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

S. No	Particulars	As at 30.09.11	As at 30.09.10
		(Rs.'000)	(Rs.'000)
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	-	-

FORM NL-12-INVESTMENTS SCHEDULE
Investments

S. No	Particulars	As at 30.09.11 (Rs.'000)	As at 30.09.10 (Rs.'000)
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	1,054,715	567,204
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	539,088	363,005
	(e) Other Securities (Housing Bonds)	210,618	153,155
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	518,499	408,654
5	Other than Approved Investments	-	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	48,587	-
2	Other Approved Securities	142,542	49,449
3	Other Investments		
	(a) Shares		-
	(aa)Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	87,502	36,357
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	-
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	7,955	-
5	Other than Approved Investments	-	-
	TOTAL	2,609,506	1,577,824

- a. Government securities include Deposits held under section 7 of Insurance Act 1938, having book value of Rs. 102,377 thousand (Previous Year Rs. 101,413 thousand). Market Value of such investments is Rs 98,207 thousand (Previous Year Rs 99,867 thousand).
- b. Aggregate amount of Company's investments other than listed equity securities and derivative instruments is Rs.2,609,506 thousand (Previous Year-Rs.1,577,747 thousand). Market value of investments as at 30.09.2011 is Rs. 2,558,862 thousand (Previous Year-Rs. 1,576,583 thousand).

FORM NL-13-LOANS SCHEDULE
LOANS

S.No	Particulars	As at 30.09.11	As at 30.09.10
		(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	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others	-	-
	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

(Rs.'000)

Particulars	Cost/ Gross Block			Depreciation				Net Block		
	Opening As At 01.04.2011	Additions	Deductions	As At 30.09.11	Upto 01.04.2011	For The Period	On Sales/ Adjustments	To Date 30.09.11	As at 30.09.2011	As at 31.03.2011
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangible Assets										
(a) Software	147,604	8,935	-	156,539	79,520	14,979	-	94,499	62,040	68,084
(b) Website	4,700	-	-	4,700	1,900	573	-	2,473	2,227	2,800
(c) Media Films	22,500	-	-	22,500	9,349	3,750	-	13,099	9,401	13,151
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	59,709	1,346	-	61,055	32,656	9,333	-	41,989	19,066	27,053
Information Technology Equipment	63,721	1,580	-	65,301	54,865	5,505	-	60,370	4,931	8,856
Vehicles	17,247	1,607	-	18,854	6,832	1,785	-	8,617	10,237	10,415
Office Equipment	57,677	2,559	(7)	60,229	35,633	7,709	(7)	43,335	16,894	22,044
Others	-	-	-	-	-	-	-	-	-	-
TOTAL	373,158	16,027	(7)	389,178	220,755	43,634	(7)	264,382	124,796	152,403
Capital Work in progress	3,218	1,577	-	4,795	-	-	-	-	4,795	3,218
Grand Total	376,376	17,604	(7)	393,973	220,755	43,634	(7)	264,382	129,591	155,621
Previous Year	340,499	19,728	(35)	360,192	133,741	41,937	(12)	175,666	184,526	206,758

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

S. No	Particulars	As at 30.09.11	As at 30.09.10
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	8,177	4,777
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	193,744	115,810
	(bb) Others	-	-
	(b) Current Accounts	19,519	2,826
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	221,440	123,413
	Balances with non-scheduled banks included in 2 and 3 above	-	-

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

S. No	Particulars	As at 30.09.11 (Rs.'000)	As at 30.09.10 (Rs.'000)
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	122,426	65,840
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	8,253	4,497
6	Others		
	(a) Advances to Suppliers	23,850	5,718
	(b) Other advances	1,651	1,047
	TOTAL (A)	156,180	77,102
	OTHER ASSETS		
1	Income accrued on investments	72,392	49,749
2	Outstanding Premiums	126,232	14,859
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	79,205	53,356
6	Due from subsidiaries/ holding	-	-
7	Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act, 1938]	-	-
8	Others		
	(a) Rent Deposits & other assets	55,700	52,841
	(b) Service tax on input services (Net)	-	15,958
	TOTAL (B)	333,529	186,763
	TOTAL (A+B)	489,709	263,865

**FORM NL-17-CURRENT LIABILITIES SCHEDULE
CURRENT LIABILITIES**

S. No	Particulars	As at 30.09.11	As at 30.09.10
		(Rs.'000)	(Rs.'000)
1	Agents' Balances	17,988	11,029
2	Balances due to other insurance companies	1,919	28,561
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	16,877	3,421
5	Unallocated premium	25,527	25,613
6	Sundry creditors	288,858	207,237
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	356,184	197,599
9	Due to Officers/ Directors	-	-
10	Others		
	(a) Tax Deducted Payable	25,534	12,322
	(b) Other Statutory Dues	21,117	3,003
	TOTAL	754,004	488,785

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

S. No	Particulars	As at 30.09.11	As at 30.09.10
		(Rs.'000)	(Rs.'000)
1	Reserve for Unexpired Risk	1,369,337	688,444
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	6,364	(669)
	(b) For Fringe Benefit Tax	-	-
	(c) For Wealth Tax	-	-
	(d) For Doubtful Loans and Advances	1,750	-
	TOTAL	1,377,451	687,775

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

S.No	Particulars	As at 30.09.11	As at 30.09.10
		(Rs.'000)	(Rs.'000)
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

Statement of Liabilities									
S.No	Particular	As at 30.09.11				As at 30.09.10			
		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	313	23	186	522	216	51	97	364
4	Health Insurance	13,380	1,476	1,877	16,733	6,669	929	900	8,498
5	Total Liabilities	13,693	1,499	2,063	17,255	6,885	980	997	8,862

Insurer Reg No: 131

Date: 30.09.2011

Apollo Munich Health Insurance Company Limited

GROSS DIRECT PREMIUM UNDERWRITTEN UPTO THE QUARTER ENDED 30.09.2011

(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 Miscella		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															25.55	54.64	417.64	951.82	5.94	18.67			0.00	0.00	449.12	1025.12
Chandigarh															1.63	3.23	71.51	115.33	1.41	2.90			0.00	0.00	74.55	121.45
Delhi															28.14	52.78	1172.57	2440.10	27.79	82.28			0.00	0.00	1228.50	2575.16
Gujarat															5.52	8.97	120.10	184.06	2.18	8.14			0.00	0.00	127.80	201.16
Haryana															80.33	324.14	3183.96	5033.98	28.82	32.14			0.00	0.00	3293.11	5390.26
Karnataka															6.76	13.93	266.72	647.23	7.36	25.38			0.00	0.00	280.84	686.54
Kerala															27.98	44.76	120.19	208.61	0.26	0.74			0.00	0.00	148.43	254.11
Madhya Pradesh															0.49	0.49	4.85	4.85	0.00	0.00			0.00	0.00	5.33	5.33
Maharastra															63.83	109.48	1000.30	2571.10	34.28	87.92			0.00	0.00	1098.41	2768.50
Orissa															0.57	0.80	26.03	44.15	0.18	0.73			0.00	0.00	26.78	45.68
Punjab															4.41	7.23	76.81	140.90	1.43	2.79			0.00	0.00	82.65	150.92
Rajasthan															20.85	36.26	134.25	224.27	1.43	2.97			0.00	0.00	156.53	263.50
Tamil nadu															36.17	47.84	707.63	972.74	3.50	9.96			0.00	0.00	747.30	1030.54
Uttar Pradesh															10.26	15.42	373.32	589.71	2.38	5.14			0.00	0.00	385.95	610.27
West Bengal															2.54	4.82	233.74	365.07	1.49	3.72			0.00	0.00	237.77	373.61

Reinsurance Risk Concentration - For the period ended 30.09.2011						
S. No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers			Premium ceded to reinsurers
			Proportional	Non-Proportional	Facultative	
1	No. of Reinsurers with rating of AAA and above					-
2	No. of Reinsurers with rating AA but less than AAA					-
3	No. of Reinsurers with rating A but less than AA	2	69	23		5%
4	No. of Reinsurers with rating BBB but less than A	2	1,640	15		95%
5	No. of Reinsurers with rating less than BBB					-
	Total	4	1,709	38		100%

Ageing of Claims as at 30.09.2011								
S. 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	22,762	2,930	380	60	9	26141	7,609
8	Overseas Travel	46	37	7	7	1	98	58
9	Personal Accident	40	50	6	1	-	97	72
10	Liability	-	-	-	-	-	-	-
11	Crop	-	-	-	-	-	-	-
12	Miscellaneous	34	28	6	3	-	71	10

No. of claims only

S. 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	-	-	-	-	-	-	3,947	32	25	-	-	-	24	4,028
2	Claims reported during the period	-	-	-	-	-	-	33,767	201	148	-	-	-	164	34,280
3	Claims settled during the period	-	-	-	-	-	-	26,141	98	97	-	-	-	71	26,407
4	Claims repudiated during the period	-	-	-	-	-	-	3,328	36	24	-	-	-	56	3,444
5	Claims closed during the period	-	-	-	-	-	-	419	37	15	-	-	-	21	492
6	Claims O/s at the end of the period	-	-	-	-	-	-	7,826	62	37	-	-	-	40	7,965
	Less than 3 months	-	-	-	-	-	-	7,795	54	34	-	-	-	37	7,920
	3 months to 6 months	-	-	-	-	-	-	29	4	3	-	-	-	3	39
	6months to 1 year	-	-	-	-	-	-	2	2	-	-	-	-	-	4
	1 year and above	-	-	-	-	-	-	-	2	-	-	-	-	-	2

FORM NL-26 - CLAIMS INFORMATION - KG Table I
Apollo Munich Health Insurance Company Limited

Solvency for the period ended 30.09.2011

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

S. No	Class of Business	Gross Premium	Net Premium	Gross Incurred Claims	Net Incurred Claims	RSM-1	RSM-2	RSM
1	Fire	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-
3	Marine Hull	-	-	-	-	-	-	-
4	Motor	-	-	-	-	-	-	-
5	Engineering	-	-	-	-	-	-	-
6	Aviation	-	-	-	-	-	-	-
7	Liabilities	-	-	-	-	-	-	-
8	Others	1,461	1,038	249	131	208	52	208
9	Health	33,639	27,857	9,493	7,503	5,571	2,251	5,571
	Total	35,100	28,895	9,742	7,634	5,779	2,303	5,779

**FORM NL-27 Offices information for Non-Life
 Apollo Munich Health Insurance Company Limited**
30.09.2011

S. No	Office Information	Number
1	No. of offices at the beginning of the year	40
2	No. of branches approved during the year	10
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	-
6	No of branches at the end of the year	50
7	No. of branches approved but not opened	-
8	No. of rural branches	-
9	No. of urban branches	50

FORM NL-28-STATEMENT OF ASSETS - 3B
Apollo Munich Health Insurance Company Limited Registration No. 131 dated 3rd August 2007

Statement as on: 30.09.2011

Statement of Investment Assets (General Insurer)

(Business within India)

Rs. In Lakhs

Periodicity of Submission: Quarterly

S. No	PARTICULARS	SCH	AMOUNT
1	Investments	8	26,095
2	Loans	9	-
3	Fixed Assets	10	1,296
4	Current Assets		
	a. Cash & Bank Balance	11	2,214
	b. Advances & Other Assets	12	4,897
5	Current Liabilities		
	a. Current Liabilities	13	7,540
	b. Provisions	14	13,775
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		28,649
	Application of Funds as per Balance Sheet (A)		84,465
	Less: Other Assets	SCH	Amount
1	Loans	9	-
2	Fixed Assets	10	1,296
3	Cash & Bank Balances	11	300
4	Advances & Other Assets	12	4,897
5	Current Liabilities	13	7,540
6	Provisions	14	13,775
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		28,649
	TOTAL (B)		56,457
	'Investment Assets' As per FORM 3B	(A-B)	28,009

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 20%		3,499	6,103	9,602	35		9,602	9,403
2	G. Sec or Other Approved Sec. (incl. (1) above)	Not less than 30%		4,300	6,733	11,033	40		11,033	10,781
3	Investment subject to Exposure Norms									
	1. 'Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 15%		1,842	5,529	7,371	27		7,371	7,204
	2. Approved Investments (Not exceeding 55%)			2,843	6,157	9,000	33	1.03	9,001	8,913
	3. Other Investments (not exceeding 25%)		601	-	-	-	-	-	-	-
	Total Investment Assets	100%	601	8,985	18,419	27,403	100	1.03	27,405	26,899

Detail Regarding debt securities								
	MARKET VALUE				BOOK VALUE			
	As at 30/09/2011	As % of total for this class	As at 30/09/2010 Of the previous year	As % of total for this class	As at 30/09/2011	As % of total for this class	As at 30/09/2010 Of the previous year	as % of total for this class
Break down by Credit Rating								
AAA rated	12,876	52%	8,223	53%	13,112	52%	8,163	53%
AA or better	1,057	4%	1,103	7%	1,075	4%	1,085	7%
Rated below AA but above A	-	0%	191	1%	-	0%	200	1%
Rated below A but above B	-	0%	-	0%	-	0%	-	0%
Any other	10,781	44%	5,886	38%	11,033	44%	5,966	39%
Breakdown by Residual Maturity								
Up to 1 year	2,520	10%	979	6%	2,524	10%	985	6%
more than 1 year and upto 3 years	6,641	27%	2,250	15%	6,733	27%	2,255	15%
More than 3 years and up to 7 years	7,034	28%	4,583	30%	7,214	29%	4,578	30%
More than 7 years and up to 10 years	5,937	24%	6,974	45%	6,092	24%	6,970	45%
above 10 years	2,582	10%	617	4%	2,657	11%	626	4%
Breakdown by type of the Issuer								
a. Central Government	9,403	38%	4,179	27%	9,602	38%	4,241	27%
b. State Government	1,377	6%	1,420	9%	1,431	6%	1,420	9%
c. Corporate Securities	13,933	56%	9,804	64%	14,187	56%	9,804	63%

S. No	Particular	For the quarter ending 30.09.2011	Upto the quarter ending 30.09.2011	For the quarter ending 30.09.2010	Upto the quarter ending 30.09.2010
1	Gross Premium Growth Rate	1.83	1.77	1.54	1.79
2	Gross Premium to shareholders' fund ratio	0.63	1.18	0.36	0.90
3	Growth rate of shareholders' fund	1.06	1.25	1.09	1.09
4	Net Retention Ratio	0.89	0.89	0.88	0.88
5	Net Commission Ratio	0.09	0.09	0.12	0.10
6	Expense of Management to Gross Direct Premium Ratio	0.45	0.48	0.74	0.70
7	Combined Ratio	1.14	1.13	1.31	1.16
8	Technical Reserves to net premium ratio	2.34	1.25	2.21	1.15
9	Underwriting balance ratio	(0.16)	(0.18)	(0.59)	(0.56)
10	Operating Profit Ratio	(0.09)	(0.12)	(0.54)	(0.51)
11	Liquid Assets to liabilities ratio	0.13	0.13	0.13	0.13
12	Net earning ratio	(0.10)	(0.12)	(0.54)	(0.52)
13	Return on net worth ratio	(0.05)	(0.13)	(0.22)	(0.41)
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio	2.01	2.01	1.72	1.72
15	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
Equity Holding Pattern for Non-Life Insurers					
1	(a) No. of shares	196,200,000	196,200,000	132,000,000	132,000,000
2	(b) Percentage of shareholding (Indian / Foreign)				
	-Indian	74.47%	74.47%	74.91%	74.91%
	-Foreign	25.53%	25.53%	25.09%	25.09%
3	(c) % of Government holding (in case of public sector insurance companies)	Nil	Nil	Nil	Nil
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	Basic EPS-(0.36) Diluted EPS-(0.36)	Basic EPS-(0.84) Diluted EPS-(0.84)	Basic EPS-(1.64) Diluted EPS-(1.64)	Basic EPS-(3.06) Diluted EPS-(3.06)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	Basic EPS-(0.36) Diluted EPS-(0.36)	Basic EPS-(0.84) Diluted EPS-(0.84)	Basic EPS-(1.64) Diluted EPS-(1.64)	Basic EPS-(3.06) Diluted EPS-(3.06)
6	(iv) Book value per share (Rs)	6.72	6.72	7.37	7.37

Related Party Transactions					
S. No	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Period Ended 30.09.2011	Period Ended 30.09.2010
1	Family Health Plan Limited	Associates	Premium Income	54.86	21.47
			Claim Payment	168.37	3.20
			TPA Fees	275.39	185.29
2	Apollo Hospitals Enterprise Limited	Joint Venture partners	Premium Income	134.22	80.24
			Claim Payment	345.73	170.07
			Consultancy Charges	-	0.04
3	Lifetime Wellness Rx Intl. Ltd	Associates	IBM Wellness activities	42.55	10.47
4	Apollo Gleneagales Hospitals Ltd.	Associates	Claim Payment	49.14	20.00
			Expenses towards services rendered	-	0.02
5	Mr. Antony Jacob	Key management personnel	Salary	74.09	63.15
6	Indraprastha Medical Corporation Ltd	Associates	Premium Income	275.24	(15.90)
			Claim Payment	164.35	150.41
			Recruitment expenses	0.09	0.22
7	Apollo Hospitals Intl. Ltd.	Associates	Premium Income	3.79	-
			Claim Payment	16.14	0.98
8	Munchener Ruckversicherung Gesellschaft	Associates	Premium on cessions to re-insurers	55.68	94.17
			Losses recovered from Reinsures	28.87	22.63
9	Ms Shobana Kamineni	Key management personnel	Salary	22.99	22.99
10	Emed Life Insurance Broking Services Ltd.	Associates	Commission	52.24	14.76
11	Apollo Health and Lifestyle Ltd.	Associates	Premium Income	5.45	1.92
			Consultancy Charges	0.02	-
12	Indo-German Chamber of Commerce	Associates	Consultancy Charges	-	0.03
13	Dishnet Wireless Limited	Associates	Internet Expenses	23.92	4.80
14	Healthnet Global Pvt. Ltd	Associates	Premium Income	1.92	1.71
			Consultancy Charges & PPC application	27.25	12.57
15	Imperial Hospital And Research Centre Ltd	Associates	Premium Income	26.86	-
			Claim Payment	103.22	12.93
			Ambulance Service Charges for IBM	22.95	-
16	Apollo Health Street Inc Limited	Associates	Premium Income	0.29	0.04
			Claim Payment	0.07	-
17	Faber Sindoori Managemnt Service Private Ltd	Associates	Claim Payment	0.07	-

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	NA	NA	NA	NA	NA	NA	NA

			(Rs. in Lacs)
S. No	Description	Notes No.	Amount
(1)	(2)	(3)	(4)
1	Available Assets in Policyholders' Funds (adjusted value of Assets as mentioned in Form IRDA-Assets-AA)		18,150
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)		17,255
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		424
4	Excess in Policyholders' Funds (1-2-3)		471
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):		14,768
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		3,635
7	Excess in Shareholders' Funds (5-6)		11,133
8	Total Available Solvency Margin [ASM] (4+7)		11,604
9	Total Required Solvency Margin [RSM]		5,779
10	Solvency Ratio (Total ASM/Total RSM)		2.01

BOD and Key Person information

S. No	Name of person	Role/designation	Details of change in the period
1	Dr. Prathap C Reddy	Chairman	None
2	Ms. Shobana Kamineni	Whole Time Director	None
3	Ms. Suneeta Reddy	Director	None
4	Dr. Wolfgang Strassl	Director	None
5	Mr. Wolfgang Diels	Director	None
6	Mr. Antony Jacob	Whole Time Director & CEO	None
7	Mr. Roberto Leonardi	Alternate Director	None
8	Mr. MBN Rao	Additional Director	None
9	Mr. Bernhard Steinruecke	Additional Director	None
10	Mr. K. Srikanth	CFO & Company Secretary	None
11	Mr. Ravi Vishwanath	CMO	None
12	M. Krishnan Ramachandran	COO	None
13	Mr. Herbert Meister	Consultant Actuary	None

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

FORM NL-35-NON PERFORMING ASSETS-7A

Apollo Munich Health Insurance Company Limited Registration No. 131 dated 3rd August 2007

Statement as on:30.09.2011

Details of Investment Portfolio

Name of the Fund Investment Corpus I- FRSM+PH

Periodicity of Submission : Quarterly

COI	Company Name	Instrument Type	Interest Rate		Total O/s (Book Value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal Due from	Interest Due from	Deferred Principal	Deferred Interest	Rollover?	Has there been any Principal Waiver?		Classification	Provision (%)	Provision (Rs)
			%	Has there been revision?									Amount	Board Approval Ref			
CDSS	GOVERNMENT OF INDIA	GILTS	6.01		53.46	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CDSS	GOVERNMENT OF INDIA	GILTS	6.25		745.68	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CDSS	GOVERNMENT OF INDIA	GILTS	7.95		194.58	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CDSS	GOVERNMENT OF INDIA	GILTS	8.20		20.06	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CDSS	GOVERNMENT OF INDIA	GILTS	8.33		9.99	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	6.01		4.17	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	6.17		146.19	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	6.35		456.42	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	6.72		487.81	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	6.90		468.45	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.02		489.82	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.17		974.54	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.27		100.48	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.40		302.42	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.46		488.86	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.59		488.90	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.80		487.52	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.83		485.86	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.99		527.17	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.07		99.86	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.08		1,037.06	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.13		497.32	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.24		55.78	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.26		493.76	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CTRB	GOVERNMENT OF INDIA	GILTS	-		485.87	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	EXPORT IMPORT BANK OF INDIA LIMITED	BONDS	9.50		510.90	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	EXPORT IMPORT BANK OF INDIA LIMITED	BONDS	9.85		50.06	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	HDFC LIMITED	BONDS	6.29		9.75	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	HDFC LIMITED	BONDS	9.90		100.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	HDFC LIMITED	BONDS	9.90		301.11	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	ICICI BANK LIMITED	BONDS	7.60		19.78	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	MRF LTD.	BONDS	10.09		500.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	RELIANCE CAPITAL LIMITED	BONDS	8.25		500.19	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	RELIANCE CAPITAL LIMITED	BONDS	9.25		451.80	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	RELIANCE CAPITAL LIMITED	BONDS	10.75		500.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	STEEL AUTHORITY OF INDIA LIMITED	BONDS	8.72		501.70	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	TATA MOTORS LIMITED	BONDS	2.00		590.12	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	TATA SONS LIMITED	BONDS	8.97		300.13	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	TATA SONS LIMITED	BONDS	9.75		200.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
EDCD	INDUSTRIAL DEVELOPMENT BANK OF INDIA LIMITED	BONDS	-		473.10	-	-	-	-	-	-	-	-	-	STANDARD	-	-
EDCD	KOTAK MAHINDRA BANK LIMITED	BONDS	-		471.96	-	-	-	-	-	-	-	-	-	STANDARD	-	-
EDCD	ORIENTAL BANK OF COMMERCE	BONDS	-		480.29	-	-	-	-	-	-	-	-	-	STANDARD	-	-
EPBT	ICICI BANK LIMITED	BONDS	10.15		80.13	-	-	-	-	-	-	-	-	-	STANDARD	-	-

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			
EPBT	INDUSTRIAL DEVELOPMENT BANK OF INDIA LIMITED	BONDS	10.09		515.19	-	-	-	-	-	-	-	-	-	STANDARD	-	-
EPBT	INDUSTRIAL DEVELOPMENT BANK OF INDIA LIMITED	BONDS	11.10		260.03	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	ICICI HOME FINANCE COMPANY LIMITED	BONDS	9.75		500.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	LIC HOUSING FINANCE LIMITED	BONDS	8.40		496.89	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	LIC HOUSING FINANCE LIMITED	BONDS	8.90		200.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	LIC HOUSING FINANCE LIMITED	BONDS	11.08		120.11	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	PNB HOUSING FINANCE	BONDS	9.25		299.36	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDN	NATIONAL HOUSING BANK	BONDS	8.20		489.82	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INDIAN RAIL FINANCE CORPORATION LIMITED	BONDS	8.45		496.68	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INDIAN RAIL FINANCE CORPORATION LIMITED	BONDS	8.55		301.66	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INDUSTRIAL DEVELOPMENT FINANCIAL COMPANY LIMITED	BONDS	8.15		500.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INDUSTRIAL DEVELOPMENT FINANCIAL COMPANY LIMITED	BONDS	9.95		500.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	KONKAN RAILWAY CORPORATION LIMITED	BONDS	8.90		101.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT	BONDS	9.65		500.48	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT	BONDS	9.90		421.05	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	6.80		79.88	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	8.45		100.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	8.90		200.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	8.90		200.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	8.90		200.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	9.28		10.26	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	9.62		200.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	9.90		31.46	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	9.96		21.04	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER GRID CORPORATION LIMITED	BONDS	8.64		300.12	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER GRID CORPORATION LIMITED	BONDS	10.90		50.89	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	RURAL ELECTRIFICATION CORPORATION LTD	BONDS	7.60		500.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	RURAL ELECTRIFICATION CORPORATION LTD	BONDS	8.80		300.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	RURAL ELECTRIFICATION CORPORATION LTD	BONDS	8.80		50.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	RURAL ELECTRIFICATION CORPORATION LTD	BONDS	9.75		200.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	ANDHRA PRADESH	GILTS	8.45		202.25	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	KARNATAKA	GILTS	7.76		295.30	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	TAMIL NADU	GILTS	8.28		303.35	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGL	ANDHRA PRADESH STATE FINANCIAL CORPORATION	BONDS	8.35		430.10	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGL	ANDHRA PRADESH STATE FINANCIAL CORPORATION	BONDS	8.50		200.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-

FORM NL-36-YIELD ON INVESTMENTS 1

Apollo Munich Health Insurance Company Limited Registration No. 131 dated 3rd August 2007

Statement as on:30.09.2011

Statement of Investment and Income on Investment

Fund : Investment Corpus I PH+FRSM



Periodicity of Submission: Quarterly

Rs. Lakhs

No.	Category of Investment	Category Code	Current Quarter					Year to Date					Previous Year				
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
1	CENTRAL GOVT. BONDS	CGSB	8,092.38	7,935.50	163.27	8.00%	8.00%	8,092.38	7,935.50	316.36	8.02%	8.02%	6,221.70	6,222.27	246.98	6.75%	6.75%
2	DEPOSIT UNDER SECTION 7 OF INSURANCE ACT 1938	CDSS	1,023.77	982.07	20.49	7.97%	7.97%	1,023.77	982.07	40.96	8.02%	8.02%	1,018.94	1,002.03	81.91	8.08%	8.08%
3	TREASURY BILLS	CTRB	485.87	485.87	8.90	7.36%	7.36%	485.87	485.87	17.71	7.42%	7.42%	468.16	468.16	5.08	5.75%	5.75%
4	STATE GOVERNMENT BONDS	SGGB	800.90	767.65	16.22	8.06%	8.06%	800.90	767.65	32.44	8.10%	8.10%	800.97	788.90	64.88	8.10%	8.10%
5	STATE GOVERNMENT GUARANTEED LOANS	SGGL	630.10	609.73	13.33	8.42%	8.42%	630.10	609.73	26.52	8.42%	8.42%	630.11	623.01	48.66	8.40%	8.40%
6	BONDS /DEBENTURES ISSUED BY NHB	HTDN	489.82	485.53	11.67	9.49%	9.49%	489.82	485.53	23.22	9.51%	9.51%	487.15	483.97	0.89	9.51%	9.51%
7	BONDS/DEBENTURES ISSUED BY AUTHORITY CONSTITUTED UNDER ANY HOUSING/BUILDING SCHEME APPROVED BY CENTRAL/STATE ANY AUTHORITY OR BODY CONSTITUTED BY CENTRAL/STATE ACT	HTDA	1,616.36	1,599.91	37.48	9.23%	9.23%	1,616.36	1,599.91	74.58	9.23%	9.23%	1,616.16	1,623.48	141.34	9.42%	9.42%
8	INFRASTRUCTURE/SOCIAL SECTOR PSU-DEBENTURES/BONDS	IPTD	5,264.54	5,119.03	122.83	8.97%	8.97%	5,264.54	5,119.03	230.08	8.90%	8.90%	4,276.53	4,180.37	345.89	8.69%	8.69%
9	CORPORATE SECURITIES	EPBT	855.35	840.67	19.03	8.84%	8.84%	855.35	840.67	37.86	8.82%	8.82%	860.77	847.40	67.99	8.62%	8.62%
10	CORPORATE SECURITIES (APPROVED INVESTMENTS)-DEBENTURES	ECOS	4,535.53	4,462.28	102.50	9.09%	9.09%	4,535.53	4,462.28	182.06	8.97%	8.97%	3,320.37	3,252.32	251.81	9.11%	9.11%
11	DEPOSITS WITH BANKS	ECDB	1,914.00	1,914.00	78.41	9.83%	9.83%	1,914.00	1,914.00	169.53	9.74%	9.74%	4,420.00	4,420.00	124.38	7.76%	7.76%
12	DEPOSITS-CDS WITH SCHEDULED BANK	EDCD	1,425.35	1,425.35	77.32	9.43%	9.43%	1,425.35	1,425.35	164.03	9.50%	9.50%	3,842.99	3,842.99	60.25	9.24%	9.24%
13	COMMERCIAL PAPER ISSUED BY ALL INDIA FINANCIAL INSTITUTION RATED VERY STRONG OR MORE	ECCP	-	-	-	-	-	-	-	-	-	-	-	-	46.46	7.36%	7.36%
14	APPLICATION MONEY	ECAM	-	-	-	-	-	-	-	0.76	10.33%	10.33%	-	-	0	0.00%	0.00%
15	MUTUAL FUNDS-GILT/G SEC/LIQUID SCHEME	EGMF	270.00	270.00	12.42	8.29%	8.29%	270.00	270.00	27.26	11.43%	11.43%	637.00	643.88	22.61	6.29%	6.29%
16	CORPORATE SECURITIES(OTHER THAN APPROVED INVESTMENT)-MUTUAL FUND	OMGS	-	-	9.47	11.63%	11.63%	-	-	44.22	14.43%	14.43%	1,004.92	1,021.42	32.71	4.76%	4.76%
			27,403.97	26,897.59	693.34	8.81%	8.81%	27,403.97	26,897.59	1387.59	8.94%	8.94%	29,605.77	29,420.20	1541.84	8.07%	8.07%

Fund : Investment Corpus II Balance Share holder

No.	Category of Investment	Category Code	Current Quarter					Year to Date					Previous Year				
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
1	DEPOSITS WITH BANKS	ECDB	-	-	-	-	-	-	-	-	-	-	-	-	31.89	9.24%	9.24%
2	DEPOSITS-CDS WITH SCHEDULED BANK	EDCD	-	-	-	-	-	-	-	-	-	-	-	-	1.46	9.92%	9.92%
3	COMMERCIAL PAPER ISSUED BY ALL INDIA FINANCIAL INSTITUTION RATED VERY STRONG OR MORE	ECCP	-	-	-	-	-	-	-	-	-	-	-	-	4.07	9.03%	9.03%
4	MUTUAL FUNDS-GILT/G SEC/LIQUID SCHEME	EGMF	-	-	-	-	-	-	-	0.16	8.41%	8.41%	-	-	5.53	6.02%	6.02%
5	MUTUAL FUND-DEBT / INCOME / SERIAL / LIQUID INCOME	OMGS	601.45	-	1.45	3.50%	3.50%	601.45	603.99	4.37	5.79%	5.79%	-	-	11.36	7.89%	7.89%
	TOTAL		601.45	-	1.45	3.50%	3.50%	601.45	603.99	4.53	5.86%	5.86%	-	-	54.31	8.47%	8.47%

FORM NL-37-DOWN GRADING OF INVESTMENT-2


Apollo Munich Health Insurance Company Limited Registration No. 131 dated 3rd August 2007

Statement as on:30.09.2011


Name of Fund Investment Corpus I-FRSM+PH

Statement of Down Graded Investments

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								 NIL
B.	<u>As on Date</u> ²								

Name of Fund Investment Corpus I-FRSM+PH

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								 NIL
B.	<u>As on Date</u> ²								

(Rs in Lakhs)

Business Returns across line of Business

S.No.	Line of Business	Quarter Ended 30.09.11		Quarter Ended 30.09.10		Upto the Quarter Ended 30.09.11		Upto the Quarter Ended 30.09.10	
		Premium	No of Policies	Premium	No of Policies	Premium	No of Policies	Premium	No of Policies
1	Fire								
2	Marine Cargo & Hull								
3	Motor TP								
4	Motor OD								
5	Engineering								
6	Workmen's Compensation								
7	Employer's Liability								
8	Aviation								
9	Personal Accident	351	7,972	293	8,703	761	15,264	561	14,736
10	Health	7,858	50,598	4,131	99,085	14,442	89,451	7,905	187,129
11	Others	134	5,926	119	4,694	299	13,269	282	12,310
	Total	8,343	64,496	4,543	112,482	15,502	117,984	8,748	214,175

Rural & Social Obligations Upto the Quarter Ended 30.09.2011					
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	3603	32.01	
		Social	751	0.08	
10	Health	Rural	133022	1589.86	
		Social	40562	162.54	
11	Others	Rural	-	-	
		Social	-	-	

FORM NL-40 Business Acquisition through different channels
Apollo Munich Health Insurance Company Limited

(Rs in Lakhs)

S. No.	Channels	Business Acquisition through different channels							
		For the Quarter ended 30.09.11		For the Quarter ended 30.09.10		Upto the Quarter ended 30.09.11		Upto the Quarter ended 30.09.10	
		No of Policies	Premium	No of Policies	Premium	No of Policies	Premium	No of Policies	Premium
1	Individual agents	48,619	2,898	27,918	2,451	86,465	5,042	58,419	4,458
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	66	107	253	54	112	188	429	60
4	Brokers	4,753	1,631	3,511	1,289	8,703	3,848	6,330	2,729
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	11,058	3,707	80,800	749	22,704	6,424	148,997	1,500
	Total (A)	64,496	8,343	112,482	4,543	117,984	15,502	214,175	8,747
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	64,496	8,343	112,482	4,543	117,984	15,502	214,175	8,747

GRIEVANCE DISPOSAL

SI No.	Particulars	Opening Balance *	Additions	Complaints Resolved			Complaints Pending
				Fully Accepted	Partial Accepted	Rejected	
1	Complaints made by customers	68	511	354	54	114	57
	a) Sales Related	26	55	32	22	27	0
	b) Policy Administration Related	7	330	297	7	31	2
	c) Insurance Policy Coverage related	0	2	0	0	2	0
	d) Claims related	35	118	22	25	51	55
	e) others	0	6	3	0	3	0
	d) Total Number	68	511	354	54	114	57

2	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
	a) Less than 15 days	3	0	3
	b) Greater than 15 days	54	0	54
	Total Number	57	0	57

NOTE The above data includes complaints made directly by customers, through customer service, IRDA, Ombudsman office, Consumer Court and other source