

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 June, 2012

	Particulars	Schedule	For the Quarter Ended 30.06.12	Up to the Quarter Ended 30.06.12	For the Quarter Ended 30.06.11	Up to the Quarter Ended 30.06.11
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4-Premium Schedule	9,81,605	9,81,605	6,06,592	6,06,592
2	Profit/ Loss on sale/redemption of Investments		-	-	-	-
3	Others		-	-	-	-
4	Interest, Dividend & Rent - Gross		53,194	53,194	34,300	34,300
	TOTAL (A)		10,34,799	10,34,799	6,40,892	6,40,892
1	Claims Incurred (Net)	NL-5-Claims Schedule	5,73,092	5,73,092	3,55,091	3,55,091
2	Commission	NL-6-Commission Schedule	84,880	84,880	49,339	49,339
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	4,38,013	4,38,013	3,63,225	3,63,225
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		10,95,985	10,95,985	7,67,655	7,67,655
	Operating Profit/(Loss) from Miscellaneous Business C= (A - B)		(61,186)	(61,186)	(1,26,763)	(1,26,763)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(61,186)	(61,186)	(1,26,763)	(1,26,763)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	TOTAL (C)		(61,186)	(61,186)	(1,26,763)	(1,26,763)

Apollo Munich Health Insurance Company Limited
Registration No. 131 and Dated 3rd August 2007
Profit and Loss Account for the Period ended 30 June, 2012

	Particulars	Schedule	For the Quarter Ended 30.06.12 (Rs.'000)	Up to the Quarter Ended 30.06.12 (Rs.'000)	For the Quarter Ended 30.06.11 (Rs.'000)	Up to the Quarter Ended 30.06.11 (Rs.'000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		(61,186)	(61,186)	(1,26,763)	(1,26,763)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		36,016	36,016	27,239	27,239
	(b) Amortization of Discount / Premium		3,715	3,715	5,525	5,525
	(c) Profit on sale of investments		2,239	2,239	2,677	2,677
	Less: Loss on sale of investments		-	-	(9)	(9)
3	OTHER INCOME					
	(a) Profit on sale of Fixed Assets		444	444	-	-
	(b) Others		2,311	2,311	28	28
	TOTAL (A)		(16,461)	(16,461)	(91,303)	(91,303)
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		4,576	4,576	3,494	3,494
	(b) Bad debts written off		-	-	-	-
	(c) Others		-	-	-	-
	TOTAL (B)		4,576	4,576	3,494	3,494
	Profit Before Tax					
	Provision for Taxation		(21,037)	(21,037)	(94,797)	(94,797)
	Profit/(Loss) After Tax		(21,058)	(21,058)	(94,810)	(94,810)
	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		(31,73,391)	(31,73,391)	(26,99,118)	(26,99,118)
	Balance carried forward to Balance Sheet		(31,94,449)	(31,94,449)	(27,93,928)	(27,93,928)

FORM NL-3-B-BS
Apollo Munich Health Insurance Company Limited

Registration No. 131 and Dated 3rd August 2007

Balance Sheet as at 30 June, 2012

	Schedule	As at 30.06.12	As at 30.06.11
		(Rs.'000)	(Rs.'000)
SOURCES OF FUNDS			
Share Capital	NL-8-Share Capital Schedule	28,18,150	19,62,000
Share Application Money Pending Allotment		-	3,25,600
Reserves and Surplus	NL-10-Reserves and Surplus Schedule	21,99,814	17,87,814
Fair Value Change Account		183	245
Borrowings	NL-11-Borrowings Schedule	-	-
TOTAL		50,18,147	40,75,659
APPLICATION OF FUNDS			
Investments	NL-12-Investment Schedule	33,68,403	27,65,732
Loans	NL-13-Loans Schedule	-	-
Fixed Assets	NL-14-Fixed Assets Schedule	1,22,948	1,35,929
Deferred tax Asset		-	-
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	8,96,218	3,28,094
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	7,16,131	4,31,601
Sub-Total (A)		16,12,349	7,59,695
Current Liabilities	NL-17-Current Liabilities Schedule	10,68,181	10,35,658
Provisions	NL-18-Provisions Schedule	22,11,821	13,43,967
Deferred Tax Liability		-	-
Sub-Total (B)		32,80,002	23,79,625
NET CURRENT ASSETS (C) = (A - B)		(16,67,653)	(16,19,930)
Miscellaneous Expenditure (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
Debit Balance IN Profit and Loss Account		31,94,449	27,93,928
TOTAL		50,18,147	40,75,659

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

Particulars	For the Quarter Ended 30.06.12	Up to the Quarter Ended 30.06.12	For the Quarter Ended 30.06.11	Up to the Quarter Ended 30.06.11
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	10,16,710	10,16,710	7,15,908	7,15,908
Service Tax				
Adjustment for change in reserve for unexpired risks	1,55,350	1,55,350	32,238	32,238
Gross Earned Premium	8,61,360	8,61,360	6,83,670	6,83,670
Add: Premium on reinsurance accepted	66	66	2,395	2,395
Less : Premium on reinsurance ceded	1,13,385	1,13,385	80,536	80,536
Net Premium	9,03,391	9,03,391	6,37,767	6,37,767
Adjustment for change in reserve for unexpired risks	77,136	77,136	63,413	63,413
Premium Earned (Net)	9,81,605	9,81,605	6,06,592	6,06,592

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

Particulars	For the Quarter Ended 30.06.12	Up to the Quarter Ended 30.06.12	For the Quarter Ended 30.06.11	Up to the Quarter Ended 30.06.11
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
<u>Claims paid</u>				
Direct claims	5,99,119	5,99,119	3,61,460	3,61,460
Add Claims Outstanding at the end of the year	4,66,798	4,66,798	3,41,429	3,41,429
Less Claims Outstanding at the beginning of the year	3,81,730	3,81,730	2,68,151	2,68,151
Gross Incurred Claims	6,84,187	6,84,187	4,34,738	4,34,738
Add Re-insurance accepted to direct claims	808	808	-	-
Less Re-insurance Ceded to claims paid	1,11,903	1,11,903	79,647	79,647
Total Claims Incurred	5,73,092	5,73,092	3,55,091	3,55,091

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



Particulars	For the Quarter Ended 30.06.12	Up to the Quarter Ended 30.06.12	For the Quarter Ended 30.06.11	Up to the Quarter Ended 30.06.11
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	1,03,529	1,03,529	70,455	70,455
Add: Re-insurance accepted	24	24	898	898
Less: Commission on Re-insurance ceded	18,673	18,673	22,014	22,014
Net Commission	84,880	84,880	49,339	49,339

Break-up of the expenses incurred to procure business

Agents	46,527	46,527	29,979	29,979
Brokers	19,898	19,898	14,415	14,415
Corporate Agency	2,207	2,207	1,212	1,212
Referral	-	-	-	-
Others	34,897	34,897	24,849	24,849
TOTAL (B)	1,03,529	1,03,529	70,455	70,455

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

S. No	Particulars	For the Quarter Ended 30.06.12	Up to the Quarter Ended 30.06.12	For the Quarter Ended 30.06.11	Up to the Quarter Ended 30.06.11
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	1,58,448	1,58,448	1,40,917	1,40,917
2	Travel, conveyance and vehicle running expenses	15,369	15,369	10,709	10,709
3	Training expenses	982	982	613	613
4	Rents, rates & taxes	20,615	20,615	17,805	17,805
5	Repairs	14,983	14,983	11,691	11,691
6	Printing & stationery	4,917	4,917	4,851	4,851
7	Communication	9,869	9,869	8,697	8,697
8	Legal & professional charges	43,476	43,476	27,614	27,614
9	Information Technology Services	36,877	36,877	33,352	33,352
10	Auditors' fees, expenses etc				
	(a) As auditor	550	550	550	550
	(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	5
10	Advertisement and publicity	69,499	69,499	47,701	47,701
11	Interest & Bank Charges	1,419	1,419	470	470
12	Other Expenses				
	(a) Business Support	19,109	19,109	15,618	15,618
	(b) Others	21,076	21,076	21,126	21,126
13	Depreciation	20,824	20,824	21,506	21,506
	TOTAL	4,38,013	4,38,013	3,63,225	3,63,225

FORM NL-8-SHARE CAPITAL SCHEDULE
SHARE CAPITAL

S. No	Particulars	As at 30.06.12	As at 30.06.11
		(Rs.'000)	(Rs.'000)
1	Authorised Capital		
	310,000,000 Equity Shares of Rs. 10 each (Previous year 255,000,000 equity shares of Rs. 10 each)	31,00,000	25,50,000
2	Issued Capital		
	309,080,006 Equity Shares of Rs 10 each (Previous year 254,750,006 equity shares of Rs. 10 each)	30,90,800	25,47,500
3	Subscribed Capital		
	281,815,000 Equity Shares of Rs. 10 each (Previous year 196,200,000 equity shares of Rs. 10 each)	28,18,150	19,62,000
4	Called-up Capital		
	281,815,000 Equity Shares of Rs. 10 each (Previous year 196,200,000 equity shares of Rs. 10 each)	28,18,150	19,62,000
	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	28,18,150	19,62,000

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

SHARE CAPITAL

PATTERN OF SHAREHOLDING

[As certified by the Management]

Shareholder	As at 30.06.12		As at 30.06.11	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	20,96,01,221	74.38%	14,61,16,221	74.47%
· Foreign	7,22,13,779	25.62%	5,00,83,779	25.53%
Others	-	-	-	-
TOTAL	28,18,15,000	100%	19,62,00,000	100%

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

S. No	Particulars	As at 30.06.12	As at 30.06.11
		(Rs.'000)	(Rs.'000)
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	21,99,814	17,87,814
	General Reserves	-	-
4	Less: Debit balance in Profit and Loss	-	-
	Less: Amount utilized for Buy-back	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves	-	-
7	Balance of Profit in Profit & Loss Account	-	-
	TOTAL	21,99,814	17,87,814

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

S. No	Particulars	As at 30.06.12	As at 30.06.11
		(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 30.06.12 (Rs.'000)	As at 30.06.11 (Rs.'000)
LONG TERM INVESTMENTS			
1	Government securities and Government guaranteed bonds including Treasury Bills	10,73,954	10,62,572
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	7,17,557	5,18,598
	(e) Other Securities (Housing Bonds)	4,41,048	2,10,474
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	5,58,748	5,38,488
5	Other than Approved Investments	-	-
SHORT TERM INVESTMENTS			
1	Government securities and Government guaranteed bonds including Treasury Bills	2,97,858	47,697
2	Other Approved Securities	93,301	3,28,552
3	Other Investments		
	(a) Shares	-	-
	(aa)Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	1,77,982	51,396
	(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	7,955
5	Other than Approved Investments	-	-
	TOTAL	33,68,403	27,65,732

a. Government securities include Deposits held under section 7 of Insurance Act 1938, having book value of Rs. 117,839 thousand (Previous Year Rs. 102,134 thousand).

b. Aggregate amount of Company's investments other than listed equity securities and derivative instruments is Rs.3,368,403 thousand (Previous Year-Rs.2,765,732 thousand). Market value of such investments as at 30.06.2012 is Rs 3,344,514 thousand (Previous Year-Rs. 2,716,655 thousand).

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

S.No	Particulars	As at 30.06.12	As at 30.06.11
		(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 01.04.2012	Additions	Deductions	As At 30.06.12	Upto 01.04.2012	For The Period	On Sales/ Adjustments	To Date 30.06.12	As at 30.06.2012	As at 31.03.2012
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangible Assets										
(a) Software	1,85,263	1,643	-	1,86,906	1,12,081	9,205	-	1,21,286	65,620	73,181
(b) Website	4,700	-	-	4,700	3,046	286	-	3,332	1,368	1,654
(c) Media Films	22,500	-	-	22,500	16,849	1,870	-	18,719	3,781	5,651
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	69,638	-	-	69,638	51,685	3,799	-	55,484	14,154	17,953
Information Technology Equipment	68,804	184	-	68,988	61,049	1,037	-	62,086	6,902	7,755
Vehicles	22,904	-	(1,824)	21,080	10,522	1,501	(1,824)	10,199	10,881	12,383
Office Equipment	62,257	215	(2)	62,470	48,257	3,126	(2)	51,381	11,089	14,000
Others	-	-	-	-	-	-	-	-	-	-
TOTAL	4,36,066	2,042	(1,826)	4,36,282	3,03,489	20,824	(1,826)	3,22,487	1,13,795	1,32,577
Capital Work in progress	-	-	-	-	-	-	-	-	9,153	6,228
Grand Total	4,36,066	2,042	(1,826)	4,36,282	3,03,489	20,824	(1,826)	3,22,487	1,22,948	1,38,805
Previous Year	3,76,377	1,814	-	3,78,191	2,20,756	21,506	-	2,42,262	1,35,929	1,55,621

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

S.No	Particulars	As at 30.06.12	As at 30.06.11
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	7,167	7,059
2	Bank Balances	-	-
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	8,87,593	3,16,844
	(bb) Others	-	-
	(b) Current Accounts	1,458	4,191
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	8,96,218	3,28,094
	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 30.06.12	As at 30.06.11
		(Rs.'000)	(Rs.'000)
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	2,03,985	1,10,709
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	9,023	6,798
6	Others		
	(a) Advances to Suppliers	12,647	11,503
	(b) Other advances	9,045	1,191
	TOTAL (A)	2,34,700	1,30,201
	OTHER ASSETS		
1	Income accrued on investments	1,38,582	81,591
2	Outstanding Premiums	1,76,637	93,395
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	1,12,988	63,873
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	53,224	48,971
	(b) Service tax on input services (Net)	-	13,570
	TOTAL (B)	4,81,431	3,01,400
	TOTAL (A+B)	7,16,131	4,31,601

FORM NL-17-CURRENT LIABILITIES SCHEDULE
CURRENT LIABILITIES

S.No	Particulars	As at 30.06.12	As at 30.06.11
		(Rs.'000)	(Rs.'000)
1	Agents' Balances	10,768	11,149
2	Balances due to other insurance companies	23,181	-
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	15,585	8,539
5	Unallocated premium	33,748	25,445
6	Sundry creditors	4,79,060	6,28,619
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	4,66,798	3,41,429
9	Due to Officers/ Directors	-	-
10	Others		
	(a) Tax Deducted Payable	26,417	16,294
	(b) Other Statutory Dues	12,624	4,183
	TOTAL	10,68,181	10,35,658

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

S.No	Particulars	As at 30.06.12	As at 30.06.11
		(Rs.'000)	(Rs.'000)
1	Reserve for Unexpired Risk	22,10,835	13,43,562
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	292	(1,345)
	(b) For Fringe Benefit Tax	-	-
	(c) For Wealth Tax	-	-
	(d) For Doubtful Loans and Advances	694	1,750
	TOTAL	22,11,821	13,43,967

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

S.No	Particulars	As at 30.06.12	As at 30.06.11
		(Rs.'000)	(Rs.'000)
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

Statement of Liabilities									
Sl.No.	Particular	As at 30.06.12				As at 30.06.11			
		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	329	35	177	541	363	94	244	701
4	Health Insurance	21,779	1,872	2,584	26,235	13,072	1,287	1,789	16,148
5	Total Liabilities	22,108	1,907	2,761	26,776	13,435	1,381	2,033	16,849

FORM NL-22

Geographical Distribution of Business

Insurer Reg No: 131 Date: 30.06.2012

Apollo Munich Health Insurance Company Limited

GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER ENDED 30.06.2012



(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	Upto the qtr	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
Andhra Pradesh															22.28	22.28	870.46	870.46	9.43	9.43			0.00	0.00	902.17	902.17
Chandigarh															2.56	2.56	80.09	80.09	3.45	3.45			0.00	0.00	86.10	86.10
Delhi															25.61	25.61	1500.50	1500.50	54.64	54.64			0.00	0.00	1580.75	1580.75
Gujarat															9.14	9.14	156.27	156.27	6.83	6.83			0.00	0.00	172.24	172.24
Haryana															4.75	4.75	2856.54	2856.54	26.95	26.95			184.88	184.88	3073.12	3073.12
Karnataka															9.67	9.67	487.67	487.67	13.26	13.26			0.00	0.00	510.60	510.60
Kerala															15.49	15.49	172.03	172.03	0.09	0.09			0.00	0.00	187.61	187.61
Madhya Pradesh															0.85	0.85	17.12	17.12	0.62	0.62			0.00	0.00	18.59	18.59
Maharastra															62.16	62.16	2174.95	2174.95	37.97	37.97			0.00	0.00	2275.08	2275.08
Orissa															0.20	0.20	33.95	33.95	0.44	0.44			0.00	0.00	34.59	34.59
Punjab															4.82	4.82	102.25	102.25	2.19	2.19			0.00	0.00	109.26	109.26
Rajasthan															25.53	25.53	164.18	164.18	1.88	1.88			0.00	0.00	191.59	191.59
Tamil nadu															8.28	8.28	299.44	299.44	6.11	6.11			0.00	0.00	313.83	313.83
Uttar Pradesh															7.20	7.20	381.37	381.37	5.24	5.24			0.00	0.00	393.81	393.81
West Bengal															8.99	8.99	210.53	210.53	3.08	3.08			0.00	0.00	222.60	222.60

Reinsurance Risk Concentration - For the Quarter ended 30.06.2012						
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	22	7		2%
4	No. of Reinsurers with rating BBB but less than A	2	1,068	37		98%
5	No. of Reinsurers with rating less than BBB					-
	Total	4	1,090	44		100%

Ageing of Claims as at 30.06.2012								
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	21,077	2,027	182	29	1	23316	5,665
8	Overseas Travel	20	13	1	3	-	37	17
9	Personal Accident	20	22	4	2	-	48	25
10	Liability	-	-	-	-	-	-	-
11	Crop	-	-	-	-	-	-	-
12	Miscellaneous	19	19	7	2	1	48	5

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	-	-	-	-	-	-	4,381	58	53	-	-	-	75	4,567
2	Claims reported during the period	-	-	-	-	-	-	28,201	70	91	-	-	-	105	28,467
3	Claims settled during the period	-	-	-	-	-	-	23,316	37	48	-	-	-	48	23,449
4	Claims repudiated during the period	-	-	-	-	-	-	2,092	14	3	-	-	-	11	2,120
5	Claims closed during the period	-	-	-	-	-	-	354	23	31	-	-	-	25	433
6	Claims O/s at the end of the period	-	-	-	-	-	-	6,820	54	62	-	-	-	96	7,032
	Less than 3 months	-	-	-	-	-	-	6,711	34	59	-	-	-	65	6,869
	3 months to 6 months	-	-	-	-	-	-	28	2	2	-	-	-	7	39
	6months to 1 year	-	-	-	-	-	-	19	6	1	-	-	-	12	38
	1 year and above	-	-	-	-	-	-	62	12	-	-	-	-	12	86

FORM NL-26 - CLAIMS INFORMATION - KG Table I

Apollo Munich Health Insurance Company Limited

Solvency for the quarter ended 30.06.2012

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	1,718	1,172	318	163	240	67	240
9	Health	48,852	41,333	12,963	10,740	8,267	3,222	8,267
	Total	50,570	42,505	13,281	10,903	8,507	3,289	8,507

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

30.06.2012

S. No	Office Information		Number
1	No. of offices at the beginning of the year		50
2	No. of branches approved during the year		-
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: 30.06.2012

Statement of Investment Assets (General Insurer)

(Business within India)

Rs. In Lakhs

Periodicity of Submission: Yearly

S. No	PARTICULARS	SCH	AMOUNT
1	Investments	8	42,521
2	Loans	9	-
3	Fixed Assets	10	1,230
4	Current Assets		
	a. Cash & Bank Balance	11	125
	b. Advances & Other Assets	12	7,161
5	Current Liabilities		
	a. Current Liabilities	13	10,682
	b. Provisions	14	22,118
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		31,945
	Application of Funds as per Balance Sheet (A)		1,15,782
	Less: Other Assets	SCH	Amount
1	Loans	9	-
2	Fixed Assets	10	1,230
3	Cash & Bank Balances	11	125
4	Advances & Other Assets	12	7,161
5	Current Liabilities	13	10,682
6	Provisions	14	22,118
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		31,945
	TOTAL (B)		73,261
	'Investment Assets' As per FORM 3B	(A-B)	42,521

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			Balance (a)	FRSM* (b)						
1	G. Sec.	Not less than 20%		2,248	9,538	11,786	28		11,786	11,728
2	G. Sec or Other Approved Sec. (incl. (1) above)	Not less than 30%		3,048	10,670	13,718	32		13,718	13,639
3	Investment subject to Exposure Norms									
	1. Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 15%		1,748	8,329	10,077	24		10,077	9,972
	2. Approved Investments (Not exceeding 55%)			3,709	15,015	18,724	44	2	18,726	18,671
	3. Other Investments (not exceeding 25%)			-		-	-		-	-
	Total Investment Assets	100%	0	8,505	34,014	42,519	100	2	42,521	42,282

Detail Regarding debt securities								
	MARKET VALUE				BOOK VALUE			
	As at 30/06/2012	As % of total for this class	As at 30/06/2011 Of the previous year	As % of total for this class	As at 30/06/2012	As % of total for this class	As at 30/06/2011 Of the previous year	as % of total for this class
Break down by credit rating								
AAA rated	15,537	37%	14,715	55%	15,686	37%	14,963	55%
AA or better	1,557	4%	1,057	4%	1,567	4%	1,077	4%
Rated below AA but above A	-	0%	181	1%	-	0%	200	1%
Rated below A but above B	-	0%	-	0%	-	0%	-	0%
Any other	25,188	60%	10,700	40%	25,266	59%	10,903	40%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	15,992	38%	4,859	18%	16,007	38%	4,864	18%
more than 1 year and upto 3 years	10,236	24%	6,019	23%	10,293	24%	6,109	23%
More than 3 years and up to 7 years	9,267	22%	7,114	27%	9,320	22%	7,305	27%
More than 7 years and up to 10 years	4,200	10%	6,072	23%	4,259	10%	6,210	23%
above 10 years	2,587	6%	2,589	10%	2,640	6%	2,655	10%
Breakdown by type of the issuer								
a. Central Government	11,728	28%	9,497	36%	11,786	28%	9,671	36%
b. State Government	1,910	5%	1,384	5%	1,932	5%	1,431	5%
c. Corporate Securities	28,644	68%	15,772	59%	28,801	68%	16,041	59%

S. No	Particular	For the Quarter Ended 30.06.12	Up to the Quarter Ended 30.06.12	For the Quarter Ended 30.06.11	Up to the Quarter Ended 30.06.11
1	Gross Premium Growth Rate	1.42	1.42	1.71	1.71
2	Gross Premium to shareholders' fund ratio	0.56	0.56	0.56	0.56
3	Growth rate of shareholders' fund	1.42	1.42	1.20	1.20
4	Net Retention Ratio	0.89	0.89	0.89	0.89
5	Net Commission Ratio	0.09	0.09	0.08	0.08
6	Expense of Management to Gross Direct Premium Ratio	0.43	0.43	0.51	0.51
7	Combined Ratio	1.12	1.12	1.11	1.11
8	Technical Reserves to net premium ratio	2.96	2.96	2.64	2.64
9	Underwriting balance ratio	-0.07	-0.07	-0.20	-0.20
10	Operating Profit Ratio	-0.02	-0.02	-0.14	-0.14
11	Liquid Assets to liabilities ratio	0.33	0.33	0.19	0.19
12	Net earning ratio	-0.02	-0.02	-0.15	-0.15
13	Return on net worth ratio	-0.01	-0.01	-0.07	-0.07
14	Available Solvency margin Ratio to Required Solvency Margin Ratio	1.87	1.87	2.20	2.20
15	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
Equity Holding Pattern for Non-Life Insurers					
1	(a) No. of shares	28,18,15,000	28,18,15,000	19,62,00,000	19,62,00,000
2	(b) Percentage of shareholding (Indian / Foreign)				
	-Indian	74.38%	74.38%	74.47%	74.47%
	-Foreign	25.62%	25.62%	25.53%	25.53%
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-(0.08) Diluted EPS-(0.08)	Basic EPS-(0.08) Diluted EPS-(0.08)	Basic EPS-(0.48) Diluted EPS-(0.48)	Basic EPS-(0.48) Diluted EPS-(0.48)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	Basic EPS-(0.08) Diluted EPS-(0.08)	Basic EPS-(0.08) Diluted EPS-(0.08)	Basic EPS-(0.48) Diluted EPS-(0.48)	Basic EPS-(0.48) Diluted EPS-(0.48)
6	(iv) Book value per share (Rs)	6.47	6.47	6.53	6.53

Related Party Transactions					
S. No	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Period Ended 30.06.2012	Period Ended 30.06.2011
1	Family Health Plan Limited	Associates	Premium Income	33.57	54.32
			Claim Payment	78.87	24.02
			TPA Fees	159.84	86.20
2	Apollo Hospitals Enterprise Limited	Joint Venture partners	Premium Income	134.16	0.16
			Claim Payment	220.42	148.68
3	Lifetime Wellness Rx Intl. Ltd	Associates	Premium	2.40	0.00
			Claim Payment	0.00	5.98
			Expenses towards Services Rendered	5.51	0.00
			Advance Paid	9.35	0.00
4	Apollo Gleneagles Hospitals Ltd.	Associates	Claim Payment	44.75	25.91
5	Mr. Antony Jacob	Key management personnel	Premium	0.05	0.00
6	Indraprastha Medical Corporation Ltd	Associates	Salary	50.44	50.17
			Premium Income	-2.19	268.40
7	Apollo Hospitals Intl. Ltd.	Associates	Claim Payment	113.18	61.32
			Expenses towards Services Rendered	0.02	3.50
			Premium Income	-1.37	2.05
8	Munchener Ruckversicherung Gesellschaft	Associates	Claim Payment	9.54	7.24
			Premium on cessions to re-insurers	0.00	54.65
9	Ms Shobana Kamineni	Key management personnel	Losses recovered from Reinsures	0.00	15.49
			Payables	0.00	21.02
			Receivables	3.32	0.00
			Salary	11.50	11.50
10	Emed Life Insurance Broking Services Ltd.	Associates	Expenses towards Services Rendered	37.68	40.40
11	Apollo Health and Lifestyle Ltd.	Associates	Payables	0.36	2.37
			Premium Income	0.76	3.45
12	Indo-German Chamber of Commerce	Associates	Expenses towards Services Rendered	1.64	0.02
			Expenses towards Services Rendered	0.03	0.00
13	Dishnet Wireless Limited	Associates	Expenses towards Services Rendered	0.76	5.00
			Premium Income	0.00	1.77
14	Healthnet Global Private Limited	Associates	Claim Payment	0.00	8.21
			Consultancy Charges & PPC application	7.50	0.00
			Premium Income	30.98	23.73
15	Imperial Hospital And Research Centre Ltd	Associates	Claim Payment	46.81	44.62
			Ambulance Service Charges for IBM	13.18	0.00
			Premium Income	112.48	0.28
16	Apollo Health Street Limited	Associates	Claim Payment	0.00	0.07
			Premium	22.68	0.00
17	Faber Sindoori Managemnt Service Private Ltd	Associates	Claim Payment	0.00	0.07
			Claim Payment	0.80	0.92
18	Samudra Healthcare Enterprises Limited	Associates	Claim Payment	0.80	0.92
19	Apollo Reach Hospital Enterprise Limited	Associates	Premium	-0.03	0.00
20	HDFC ERGO General Insurance Co Limited	Associates	Premium	1,884.70	1,317.71
			Claim Payments	292.41	156.95
			TPA Fees	94.20	64.69
			Management & Business Promotion expenses	651.82	453.29
			Premium	8.45	0.00
21	APOLLO HEALTH RESOURCES LIMITED	Associates	Premium	8.45	0.00
22	KEIMED LIMITED	Associates	Claim Payments	0.76	0.00

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

FORM NL-33 - SOLVENCY MARGIN - KGII
Apollo Munich Health Insurance Company Limited
Solvency as at 30.06.2012
Available Solvency Margin and Solvency Ratio



(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)		34,014
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)		26,776
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		493
4	Excess in Policyholders' Funds (1-2-3)		6,745
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):		14,675
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		5,530
7	Excess in Shareholders' Funds (5-6)		9,145
8	Total Available Solvency Margin [ASM] (4+7)		15,890
9	Total Required Solvency Margin [RSM]		8,507
10	Solvency Ratio (Total ASM/Total RSM)		1.87

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	Independent Director	None
9	Mr. Bernhard Steinruecke	Independent Director	None
10	Mr. K. Srikanth	CFO & Company Secretary	None
11	Mr. Ravi Vishwanath	CMO	None
12	Mr. Krishnan Ramachandran	COO	None
13	Mr. Herbert Meister	Consultant Actuary	None
14	Mr. Sanjay Kulshrestha	CTO	Appointed with effect from 27th April, 2012

Key Persons 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:30.06.2012

Name of the Fund Investment Corpus I- FRSM+PH

Details of Investment Portfolio

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	-	53.98	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CDSS	GOVERNMENT OF INDIA	GILTS	6.17	-	147.39	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CDSS	GOVERNMENT OF INDIA	GILTS	6.25	-	752.19	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CDSS	GOVERNMENT OF INDIA	GILTS	7.95	-	194.78	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CDSS	GOVERNMENT OF INDIA	GILTS	8.20	-	20.05	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CDSS	GOVERNMENT OF INDIA	GILTS	8.33	-	9.99	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	6.01	-	4.21	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	6.72	-	491.62	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	6.90	-	471.49	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.17	-	979.70	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.27	-	100.29	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.46	-	490.28	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.59	-	490.73	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.80	-	488.61	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.83	-	973.49	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.99	-	25.09	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.07	-	99.88	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.08	-	1,037.75	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.13	-	497.50	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.19	-	492.98	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.24	-	491.02	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.26	-	494.06	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CTRB	GOVERNMENT OF INDIA	GILTS	-	-	113.27	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CTRB	GOVERNMENT OF INDIA	GILTS	-	-	1,389.61	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CTRB	GOVERNMENT OF INDIA	GILTS	-	-	493.15	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CTRB	GOVERNMENT OF INDIA	GILTS	-	-	491.65	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CTRB	GOVERNMENT OF INDIA	GILTS	-	-	490.89	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	EXPORT IMPORT BANK OF INDIA LIMITED	BONDS	9.50	-	507.18	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	HDFC LIMITED	BONDS	6.29	-	9.89	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	HDFC LIMITED	BONDS	9.90	-	301.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	ICICI BANK LIMITED	BONDS	7.60	-	19.90	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	MRF LTD.	BONDS	10.09	-	500.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	RELIANCE CAPITAL LIMITED	BONDS	8.25	-	500.10	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	RELIANCE CAPITAL LIMITED	BONDS	9.25	-	450.56	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	RELIANCE CAPITAL LIMITED	BONDS	10.30	-	500.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	RELIANCE CAPITAL LIMITED	BONDS	10.75	-	500.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	SHRIRAM TRANSPORT FINANCE CORPORATION LTD.	BONDS	10.30	-	500.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	STEEL AUTHORITY OF INDIA LIMITED	BONDS	8.72	-	501.55	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	TATA MOTORS LIMITED	BONDS	2.00	-	617.96	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	TATA SONS LIMITED	BONDS	8.97	-	300.12	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	TATA SONS LIMITED	BONDS	9.75	-	200.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	TATA SONS LIMITED	BONDS	9.84	-	500.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	TATA SONS LIMITED	BONDS	9.85	-	500.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-

EDCD	AXIS BANK LIMITED	BONDS	-	-	473.22	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
EDCD	AXIS BANK LIMITED	BONDS	-	-	459.77	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
EPBT	INDUSTRIAL DEVELOPMENT BANK OF INDIA LIMITED	BONDS	10.09	-	511.07	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
EPBT	INDUSTRIAL DEVELOPMENT BANK OF INDIA LIMITED	BONDS	11.10	-	256.24	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	HDFC LIMITED	BONDS	9.68	-	300.00	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	ICICI HOME FINANCE COMPANY LIMITED	BONDS	9.75	-	500.00	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	LIC HOUSING FINANCE LIMITED	BONDS	8.40	-	498.13	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	LIC HOUSING FINANCE LIMITED	BONDS	8.90	-	200.00	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	LIC HOUSING FINANCE LIMITED	BONDS	9.80	-	1,000.00	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	LIC HOUSING FINANCE LIMITED	BONDS	9.85	-	500.00	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	LIC HOUSING FINANCE LIMITED	BONDS	10.02	-	500.00	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	LIC HOUSING FINANCE LIMITED	BONDS	11.08	-	119.01	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	PNB HOUSING FINANCE	BONDS	9.25	-	299.53	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDN	NATIONAL HOUSING BANK	BONDS	8.20	-	493.81	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INDIAN RAIL FINANCE CORPORATION LIMITED	BONDS	8.45	-	497.03	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INDIAN RAIL FINANCE CORPORATION LIMITED	BONDS	8.55	-	301.49	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INDUSTRIAL DEVELOPMENT FINANCIAL COMPANY LIM	BONDS	8.15	-	500.00	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INDUSTRIAL DEVELOPMENT FINANCIAL COMPANY LIM	BONDS	9.65	-	500.00	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INDUSTRIAL DEVELOPMENT FINANCIAL COMPANY LIM	BONDS	9.95	-	500.00	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	KONKAN RAILWAY CORPORATION LIMITED	BONDS	8.90	-	100.85	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	NATIONAL BANK FOR AGRICULTURE AND RURAL DEV	BONDS	9.90	-	418.18	-	-	-	-	-	-	-	-	-	-	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	-	10.23	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	9.62	-	200.00	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	9.72	-	500.00	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	9.90	-	31.26	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	9.96	-	20.90	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER GRID CORPORATION LIMITED	BONDS	8.64	-	300.10	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER GRID CORPORATION LIMITED	BONDS	10.90	-	36.99	-	-	-	-	-	-	-	-	-	-	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	-	201.99	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	KARNATAKA	GILTS	7.76	-	295.78	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	TAMIL NADU	GILTS	8.28	-	303.03	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	UTTAR PRADESH	GILTS	9.25	-	501.55	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGL	ANDHRA PRADESH STATE FINANCIAL CORPORATION	BONDS	8.35	-	430.09	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGL	ANDHRA PRADESH STATE FINANCIAL CORPORATION	BONDS	8.50	-	200.00	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-

FORM ML-36-YIELD ON INVESTMENTS 1

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

Statement as on:30.06.2012

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Fund : Investment Corpus I PH+FRSM



Rs. Lakhs

No.	Category of Investment	Category Code	Current Quarter					Year to Date					Previous Year				
			Investment (Rs.)		Income on Investm ent (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.)		Income on Investm ent (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.)		Income on Investm ent (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
1	CENTRAL GOVT. BONDS	CGSB	7,628.71	7,610.09	169.23	8.05%	8.05%	7,628.71	7,610.09	169.23	8.05%	8.05%	9,582.84	9,448.00	642.22	7.49%	7.49%
2	DEPOSIT UNDER SECTION 7 OF INSURANCE ACT 1938	CDSS	1,178.39	1,139.72	23.41	7.98%	7.98%	1,178.39	1,139.72	23.41	7.98%	7.98%	1,028.59	981.94	81.93	8.00%	8.00%
3	TREASURY BILLS	CTRB	2,978.58	2,978.58	35.17	8.31%	8.31%	2,978.58	2,978.58	35.17	8.31%	8.31%	497.83	497.83	40.07	7.53%	7.53%
4	STATE GOVERNMENT BONDS	SGGB	1,302.34	1,294.30	27.74	8.54%	8.54%	1,302.34	1,294.30	27.74	8.54%	8.54%	1,302.42	1,269.21	82.16	8.31%	8.31%
5	STATE GOVERNMENT GUARANTEED LOANS	SGGL	630.09	615.82	13.16	8.38%	8.38%	630.09	615.82	13.16	8.38%	8.38%	630.10	608.70	52.96	8.41%	8.41%
6	BONDS/DEBENTURES ISSUED BY NHH	HTDN	493.81	490.82	11.55	9.39%	9.39%	493.81	490.82	11.55	9.39%	9.39%	492.48	486.52	46.44	9.48%	9.48%
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	3,916.67	3,918.41	89.18	9.56%	9.56%	3,916.67	3,918.41	89.18	9.56%	9.56%	3,416.57	3,406.02	195.33	9.37%	9.37%
8	INFRASTRUCTURE/SOCIAL SECTOR PSU-DEBENTURES/BONDS	IPTD	5,667.03	5,563.09	121.99	8.61%	8.61%	5,667.03	5,563.09	121.99	8.61%	8.61%	5,684.10	5,560.82	476.35	8.93%	8.93%
9	CORPORATE SECURITIES	EPBT	767.31	757.29	16.71	8.72%	8.72%	767.31	757.29	16.71	8.72%	8.72%	769.93	758.35	75.6	8.85%	8.85%
10	CORPORATE SECURITIES (APPROVED INVESTMENTS)-DEBENTURES	ECOS	6,408.26	6,364.23	139.69	9.28%	9.28%	6,408.26	6,364.23	139.69	9.28%	9.28%	5,400.70	5,335.44	415.69	9.09%	9.09%
11	DEPOSITS WITH BANKS	ECDB	8,837.00	8,837.00	217.08	10.10%	10.10%	8,837.00	8,837.00	217.08	10.10%	10.10%	9,137.00	9,137.00	444.08	9.88%	9.88%
12	DEPOSITS-CDS WITH SCHEDULED BANK	EDCD	932.99	932.99	35.82	9.49%	9.49%	932.99	932.99	35.82	9.49%	9.49%	1,942.51	1,942.51	247.77	9.49%	9.49%
13	COMMERCIAL PAPER ISSUED BY ALL INDIA FINANCIAL INSTITUTION RATED VERY STRONG OR MORE	ECCP	-	-	-	-	-	-	-	-	-	-	-	-	0	0.00%	0.00%
14	APPLICATION MONEY	ECAM	-	-	-	-	-	-	-	-	-	-	-	-	0.76	5.37%	5.37%
15	MUTUAL FUNDS-GILT/G SEC/LIQUID SCHEME	EGMF	1,778.00	1,779.83	42.35	10.54%	10.54%	1,778.00	1,779.83	42.35	10.54%	10.54%	1,997.73	2,001.61	69.15	9.99%	9.99%
16	CORPORATE SECURITIES(OTHER THAN APPROVED INVESTMENT)-MUTUAL FUND	OMGS	-	-	-	-	-	-	-	-	-	-	-	-	68.63	11.74%	11.74%
			42,519.18	42,282.15	943.08	9.01%	9.01%	42,519.18	42,282.15	943.08	9.01%	9.01%	41,882.80	41,433.94	2939.14	8.78%	8.78%

Fund : Investment Corpus II Balance Share holder

No.	Category of Investment	Category Code	Current Quarter					Year to Date					Previous Year				
			Investment (Rs.)		Income on Investm ent (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.)		Income on Investm ent (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.)		Income on Investm ent (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
1	DEPOSITS WITH BANKS	ECDB	-	-	-	-	-	-	-	-	-	-	-	-	0	0.00%	0.00%
2	DEPOSITS-CDS WITH SCHEDULED BANK	EDCD	-	-	-	-	-	-	-	-	-	-	-	-	0	0.00%	0.00%
3	COMMERCIAL PAPER ISSUED BY ALL INDIA FINANCIAL INSTITUTION RATED VERY STRONG OR MORE	ECCP	-	-	-	-	-	-	-	-	-	-	-	-	0.00%	0.00%	
4	MUTUAL FUNDS-GILT/G SEC/LIQUID SCHEME	EGMF	-	-	8.41	9.80%	9.80%	-	-	8.41	9.80%	9.80%	-	-	40.84	9.43%	9.43%
5	MUTUAL FUND-DEBT / INCOME / SERIAL / LIQUID INC/OMF	OMGS	-	-	-	-	-	-	-	-	-	-	-	-	2.92	8.59%	8.59%
	TOTAL		-	-	8.41	9.80%	9.80%	-	-	8.41	9.80%	9.80%	-	-	43.76	9.37%	9.37%

FORM NL-37-DOWN GRADING OF INVESTMENT-2

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

Statement as on: 30.06.2012

Statement of Down Graded Investments

Periodicity of Submission: Yearly



Name of Fund Investment Corpus I-FRSM+PH

Rs. Lakhs

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter</u> ¹								
B.	<u>As on Date</u> ²								

NIL

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

NIL



(Rs in Lakhs)

Business Returns across line of Business

S.No.	Line of Business	Quarter Ended 30.06.12		Quarter Ended 30.06.11		Upto the Quarter Ended 30.06.12		Upto the Quarter Ended 30.06.11	
		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	393	6,807	410	7,267	393	6,807	410	7,267
10	Health	9,507	53,857	6,584	38,398	9,507	53,857	6,584	38,398
11	Others	172	12,325	165	7,334	172	12,325	165	7,334
	Total	10,072	72,989	7,159	52,999	10,072	72,989	7,159	52,999

Rural & Social Obligations For the Quarter Ended 30.06.2012

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	1,051	3.91	
		Social	-	-	
10	Health	Rural	1,18,419	1,055.10	
		Social	77,508	340.00	
11	Others	Rural	-	-	
		Social	-	-	



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

(Rs in Lakhs)

		Business Acquisition through different channels							
		For the Quarter ended 30.06.12		For the Quarter ended 30.06.11		Upto the Quarter ended 30.06.12		Upto the Quarter ended 30.06.11	
S. No.	Channels	No of Policies	Premium	No of Policies	Premium	No of Policies	Premium	No of Policies	Premium
1	Individual agents	49,091	3,278	37,846	2,144	49,091	3,278	37,846	2,144
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	38	154	46	81	38	154	46	81
4	Brokers	7,956	2,675	3,950	2,217	7,956	2,675	3,950	2,217
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	15,904	3,965	11,157	2,717	15,904	3,965	11,157	2,717
	Total (A)	72,989	10,072	52,999	7,159	72,989	10,072	52,999	7,159
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	72,989	10,072	52,999	7,159	72,989	10,072	52,999	7,159

GRIEVANCE DISPOSAL

SI No.	Particulars	Opening Balance *	Additions	Complaints Resolved			Complaints Pending
				Fully Accepted	Partial Accepted	Rejected	
1	Complaints made by customers	0	345	180	3	162	0
	a) Sales Related	0	25	14	0	11	0
	b) Policy Administration Related	0	176	134	2	40	0
	c) Insurance Policy Coverage related	0	0	0	0	0	0
	d) Claims related	0	143	31	1	111	0
	e) others	0	1	1	0	0	0
	d) Total Number	0	345	180	3	162	0

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

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