

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, 2012**

	Particulars	Schedule	For the Quarter Ended 30.09.12 (Rs.'000)	Up to the Quarter Ended 30.09.12 (Rs.'000)	For the Quarter Ended 30.09.11 (Rs.'000)	Up to the Quarter Ended 30.09.11 (Rs.'000)
1	Premiums earned (Net)	NL-4-Premium Schedule	10,70,348	20,51,954	7,11,866	13,18,458
2	Profit/ Loss on sale/redemption of Investments		2,453	5,290	536	3,118
3	Others		-	-	-	-
4	Interest, Dividend & Rent - Gross		50,162	1,00,519	23,170	54,888
	<b>TOTAL (A)</b>		<b>11,22,963</b>	<b>21,57,763</b>	<b>7,35,572</b>	<b>13,76,464</b>
1	Claims Incurred (Net)	NL-5-Claims Schedule	6,36,677	12,09,769	4,03,206	7,58,297
2	Commission	NL-6-Commission Schedule	91,871	1,76,751	69,404	1,18,743
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	4,36,646	8,74,661	3,77,630	7,40,855
4	Premium Deficiency		-	-	-	-
	<b>TOTAL (B)</b>		<b>11,65,194</b>	<b>22,61,181</b>	<b>8,50,240</b>	<b>16,17,895</b>
	<b>Operating Profit/(Loss) from Miscellaneous Business C= (A - B)</b>		<b>(42,231)</b>	<b>(1,03,418)</b>	<b>(1,14,668)</b>	<b>(2,41,431)</b>
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account		(42,231)	(1,03,418)	(1,14,668)	(2,41,431)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	<b>TOTAL (C)</b>		<b>(42,231)</b>	<b>(1,03,418)</b>	<b>(1,14,668)</b>	<b>(2,41,431)</b>

## Apollo Munich Health Insurance Company Limited

Registration No. 131 and Dated 3rd August 2007

## Profit and Loss Account for the Period ended 30 September, 2012

	Particulars	Schedule	For the Quarter Ended 30.09.12 (Rs.'000)	Up to the Quarter Ended 30.09.12 (Rs.'000)	For the Quarter Ended 30.09.11 (Rs.'000)	Up to the Quarter Ended 30.09.11 (Rs.'000)
1	<b>OPERATING PROFIT/(LOSS)</b>					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		(42,231)	(1,03,418)	(1,14,668)	(2,41,431)
2	<b>INCOME FROM INVESTMENTS</b>					
	(a) Interest, Dividend & Rent – Gross		38,273	74,289	37,244	64,484
	(b) Amortization of Discount / Premium		3,398	7,114	6,834	12,359
	(c) Profit on sale of investments		2,046	4,285	1,758	4,434
	Less: Loss on sale of investments		-	-	(61)	(70)
3	<b>OTHER INCOME</b>					
	(a) Profit on sale of Fixed Assets		751	1,194	7	7
	(b) Others		3,966	6,277	91	119
	<b>TOTAL (A)</b>		<b>6,203</b>	<b>(10,259)</b>	<b>(68,795)</b>	<b>(1,60,098)</b>
4	<b>PROVISIONS (Other than taxation)</b>					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		36	36	-	-
	(c) Others		-	-	-	-
5	<b>OTHER EXPENSES</b>					
	(a) Expenses other than those related to Insurance Business		2,597	7,173	2,099	5,593
	(b) Bad debts written off		-	-	-	-
	(c) Others		-	-	-	-
	<b>TOTAL (B)</b>		<b>2,633</b>	<b>7,209</b>	<b>2,099</b>	<b>5,593</b>
	<b>Profit Before Tax</b>		<b>3,570</b>	<b>(17,468)</b>	<b>(70,894)</b>	<b>(1,65,691)</b>
	Provision for Taxation		11	32	32	45
	<b>Profit/(Loss) After Tax</b>		<b>3,559</b>	<b>(17,500)</b>	<b>(70,926)</b>	<b>(1,65,736)</b>
	<b>APPROPRIATIONS</b>					
	(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		(31,94,449)	(31,73,390)	(27,93,928)	(26,99,118)
	Balance carried forward to Balance Sheet		<b>(31,90,890)</b>	<b>(31,90,890)</b>	<b>(28,64,854)</b>	<b>(28,64,854)</b>

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

Registration No. 131 and Dated 3rd August 2007

**Balance Sheet as at 30 September, 2012**

	<b>Schedule</b>	<b>As at 30.09.12</b>	<b>As at 30.09.11</b>
		(Rs.'000)	(Rs.'000)
<b>SOURCES OF FUNDS</b>			
Share Capital	NL-8-Share Capital Schedule	28,18,150	19,62,000
Share Application Money Pending Allotment		2,04,900	4,33,475
Reserves and Surplus	NL-10-Reserves and Surplus Schedule	21,99,814	17,87,814
Fair Value Change Account		144	356
Borrowings	NL-11-Borrowings Schedule	-	-
<b>TOTAL</b>		<b>52,23,008</b>	<b>41,83,645</b>
<b>APPLICATION OF FUNDS</b>			
Investments	NL-12-Investment Schedule	33,67,716	26,09,506
Loans	NL-13-Loans Schedule	-	-
Fixed Assets	NL-14-Fixed Assets Schedule	1,11,388	1,29,591
Deferred tax Asset		-	-
<b>CURRENT ASSETS</b>			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	10,62,248	2,21,440
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	7,46,814	4,89,709
<b>Sub-Total (A)</b>		<b>18,09,062</b>	<b>7,11,149</b>
Current Liabilities	NL-17-Current Liabilities Schedule	10,96,056	7,47,154
Provisions	NL-18-Provisions Schedule	21,59,992	13,84,301
Deferred Tax Liability		-	-
<b>Sub-Total (B)</b>		<b>32,56,048</b>	<b>21,31,455</b>
<b>NET CURRENT ASSETS (C) = (A - B)</b>		<b>(14,46,986)</b>	<b>(14,20,306)</b>
Miscellaneous Expenditure (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
Debit Balance IN Profit and Loss Account		31,90,890	28,64,854
<b>TOTAL</b>		<b>52,23,008</b>	<b>41,83,645</b>

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

<b>Particulars</b>	<b>For the Quarter Ended 30.09.12</b>	<b>Up to the Quarter Ended 30.09.12</b>	<b>For the Quarter Ended 30.09.11</b>	<b>Up to the Quarter Ended 30.09.11</b>
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	11,23,565	21,40,275	8,32,373	15,48,281
Service Tax				
Adjustment for change in reserve for unexpired risks	1,46,988	3,02,339	28,532	60,770
Gross Earned Premium	9,76,577	18,37,936	8,03,841	14,87,511
Add: Premium on reinsurance accepted	89	155	(534)	1,861
Less : Premium on reinsurance ceded	1,24,309	2,37,694	94,198	1,74,734
<b>Net Premium</b>	<b>9,99,345</b>	<b>19,02,736</b>	<b>7,37,641</b>	<b>13,75,408</b>
Adjustment for change in reserve for unexpired risks	75,985	1,53,121	54,307	1,17,720
<b>Premium Earned (Net)</b>	<b>10,70,348</b>	<b>20,51,954</b>	<b>7,11,866</b>	<b>13,18,458</b>

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

Particulars	For the Quarter Ended 30.09.12	Up to the Quarter Ended 30.09.12	For the Quarter Ended 30.09.11	Up to the Quarter Ended 30.09.11
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Claims paid				
Direct claims	7,18,885	13,18,005	4,88,177	8,49,637
Add Claims Outstanding at the end of the year	5,04,974	5,04,974	3,56,184	3,56,184
Less Claims Outstanding at the beginning of the year	4,66,798	3,81,730	3,41,429	2,68,151
Gross Incurred Claims	7,57,061	14,41,249	5,02,932	9,37,670
Add Re-insurance accepted to direct claims	(365)	442	160	160
Less Re-insurance Ceded to claims paid	1,20,019	2,31,922	99,886	1,79,533
<b>Total Claims Incurred</b>	<b>6,36,677</b>	<b>12,09,769</b>	<b>4,03,206</b>	<b>7,58,297</b>

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



Particulars	For the Quarter Ended 30.09.12	Up to the Quarter Ended 30.09.12	For the Quarter Ended 30.09.11	Up to the Quarter Ended 30.09.11
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	1,17,118	2,20,647	84,999	1,55,453
Add: Re-insurance accepted	32	56	(200)	698
Less: Commission on Re-insurance ceded	25,279	43,952	15,395	37,408
<b>Net Commission</b>	<b>91,871</b>	<b>1,76,751</b>	<b>69,404</b>	<b>1,18,743</b>

**Break-up of the expenses incurred to procure business**

Agents	57,353	1,03,880	40,954	70,933
Brokers	22,293	42,190	17,612	32,026
Corporate Agency	4,294	6,501	1,605	2,817
Referral	-	-	-	-
Others	33,178	68,076	24,828	49,677
<b>TOTAL (B)</b>	<b>1,17,118</b>	<b>2,20,647</b>	<b>84,999</b>	<b>1,55,453</b>

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

S. No	Particulars	For the Quarter Ended 30.09.12	Up to the Quarter Ended 30.09.12	For the Quarter Ended 30.09.11	Up to the Quarter Ended 30.09.11
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	1,63,232	3,21,680	1,57,386	3,02,106
2	Travel, conveyance and vehicle running expenses	25,671	41,040	16,645	27,354
3	Training expenses	1,220	2,203	3,506	4,119
4	Rents, rates & taxes	24,003	44,618	18,742	39,813
5	Repairs	13,092	28,074	15,961	27,652
6	Printing & stationery	5,955	10,872	6,572	11,423
7	Communication	6,588	16,457	7,457	16,154
8	Legal & professional charges	54,650	98,126	30,992	58,606
9	Auditors' fees, expenses etc				
	(a) As auditor	550	1,100	550	1,100
	(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	15	15	-	5
10	Advertisement and publicity	47,646	1,17,145	38,401	86,102
11	Interest & Bank Charges	1,411	2,831	1,293	1,763
12	Other Expenses				
	(a) Business Support	28,543	47,653	6,433	40,023
	(b) Information Technology Services	36,878	73,755	33,363	66,715
	(c) Others	6,308	27,384	18,201	14,286
13	Depreciation	20,884	41,708	22,128	43,634
	<b>TOTAL</b>	<b>4,36,646</b>	<b>8,74,661</b>	<b>3,77,630</b>	<b>7,40,855</b>

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

<b>S. No</b>	<b>Particulars</b>	<b>As at 30.09.12</b>	<b>As at 30.09.11</b>
		(Rs.'000)	(Rs.'000)
<b>1</b>	<b>Authorised Capital</b>		
	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
<b>2</b>	<b>Issued Capital</b>		
	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
<b>3</b>	<b>Subscribed Capital</b>		
	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
<b>4</b>	<b>Called-up Capital</b>		
	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.	-	-
	<b>TOTAL</b>	<b>28,18,150</b>	<b>19,62,000</b>



**FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE**

**SHARE CAPITAL**

**PATTERN OF SHAREHOLDING**

[As certified by the Management]

Shareholder	As at 30.09.12		As at 30.09.11	
	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	-	-	-	-
<b>TOTAL</b>	<b>28,18,15,000</b>	<b>100%</b>	<b>19,62,00,000</b>	<b>100%</b>

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

<b>S. No</b>	<b>Particulars</b>	<b>As at 30.09.12</b>	<b>As at 30.09.11</b>
		(Rs.'000)	(Rs.'000)
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	21,99,814	17,87,814
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	-	-
	<b>TOTAL</b>	<b>21,99,814</b>	<b>17,87,814</b>

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

<b>S. No</b>	<b>Particulars</b>	<b>As at 30.09.12</b>	<b>As at 30.09.11</b>
		(Rs.'000)	(Rs.'000)
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	<b>TOTAL</b>	-	-

**FORM NL-12-INVESTMENTS SCHEDULE**
**Investments**

S. No	Particulars	As at 30.09.12 (Rs.'000)	As at 30.09.11 (Rs.'000)
<b>LONG TERM INVESTMENTS</b>			
1	Government securities and Government guaranteed bonds including Treasury Bills	12,65,960	10,54,715
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	6,94,550	5,39,088
	(e) Other Securities (Housing Bonds)	3,41,822	2,10,618
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	5,16,581	5,18,499
5	Other than Approved Investments	-	-
<b>SHORT TERM INVESTMENTS</b>			
1	Government securities and Government guaranteed bonds including Treasury Bills	19,983	48,587
2	Other Approved Securities	95,599	1,42,542
3	Other Investments		
	(a) Shares	-	-
	(aa)Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	1,60,345	87,502
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	1,23,506	-
	(e) Other Securities	99,370	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	50,000	7,955
5	Other than Approved Investments	-	-
	<b>TOTAL</b>	<b>33,67,716</b>	<b>26,09,506</b>

a. Government securities include Deposits held under section 7 of Insurance Act 1938, having book value of Rs. 118,122 thousand (Previous Year Rs. 102,377 thousand).

b. Aggregate amount of Company's investments other than listed equity securities and derivative instruments is Rs.3,367,716 thousand (Previous Year-Rs.2,609,506 thousand ). Market value of such investments as at 30.09.2012 is Rs 3,343,925 thousand (Previous Year-Rs. 2,558,862 thousand).

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

<b>S.No</b>	<b>Particulars</b>	<b>As at 30.09.12</b>	<b>As at 30.09.11</b>
		(Rs.'000)	(Rs.'000)
<b>1</b>	<b>SECURITY-WISE CLASSIFICATION</b>		
	Secured		
	(a) On mortgage of property		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others	-	-
	Unsecured	-	-
	<b>TOTAL</b>	-	-
<b>2</b>	<b>BORROWER-WISE CLASSIFICATION</b>		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others	-	-
	<b>TOTAL</b>	-	-
<b>3</b>	<b>PERFORMANCE-WISE CLASSIFICATION</b>		
	(a) Loans classified as standard		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions		
	(aa) In India	-	-
	(bb) Outside India	-	-
	<b>TOTAL</b>	-	-
<b>4</b>	<b>MATURITY-WISE CLASSIFICATION</b>		
	(a) Short Term	-	-
	(b) Long Term	-	-
	<b>TOTAL</b>	-	-

**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 30.09.12	Upto 01.04.2012	For The Period	On Sales/ Adjustments	To Date 30.09.12	As at 30.09.2012	As at 31.03.2012
	Goodwill	-	-	-	-	-	-	-	-	-
Intangible Assets										
(a) Software	1,85,263	4,501	-	1,89,764	1,12,081	19,424	-	1,31,505	58,259	73,181
(b) Website	4,700	3,551	-	8,251	3,046	592	-	3,638	4,613	1,654
(c) Media Films	22,500	-	-	22,500	16,849	3,761	-	20,610	1,890	5,651
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	69,638	45	-	69,683	51,685	7,654	-	59,339	10,344	17,953
Information Technology Equipment	68,804	1,119	(6,312)	63,611	61,049	1,875	(6,312)	56,612	6,999	7,755
Vehicles	22,904	1,416	(10,169)	14,151	10,522	2,050	(7,612)	4,960	9,191	12,383
Office Equipment	62,257	1,206	(350)	63,113	48,257	6,352	(261)	54,348	8,765	14,000
Others	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>4,36,066</b>	<b>11,838</b>	<b>(16,831)</b>	<b>4,31,073</b>	<b>3,03,489</b>	<b>41,708</b>	<b>(14,185)</b>	<b>3,31,012</b>	<b>1,00,061</b>	<b>1,32,577</b>
Capital Work in progress	-	-	-	-	-	-	-	-	11,327	6,228
<b>Grand Total</b>	<b>4,36,066</b>	<b>11,838</b>	<b>(16,831)</b>	<b>4,31,073</b>	<b>3,03,489</b>	<b>41,708</b>	<b>(14,185)</b>	<b>3,31,012</b>	<b>1,11,388</b>	<b>1,38,805</b>
<b>Previous Year</b>	<b>3,76,376</b>	<b>17,604</b>	<b>(7)</b>	<b>3,93,973</b>	<b>2,20,755</b>	<b>43,634</b>	<b>(7)</b>	<b>2,64,382</b>	<b>1,29,591</b>	<b>1,55,621</b>

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

<b>S.No</b>	<b>Particulars</b>	<b>As at 30.09.12</b>	<b>As at 30.09.11</b>
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	11,790	8,177
2	Bank Balances	-	-
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	7,80,481	1,93,744
	(bb) Others	2,21,955	-
	(b) Current Accounts	48,022	19,519
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	<b>TOTAL</b>	<b>10,62,248</b>	<b>2,21,440</b>
	Balances with non-scheduled banks included in 2 and 3 above	-	-

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

<b>S. No</b>	<b>Particulars</b>	<b>As at 30.09.12</b> (Rs.'000)	<b>As at 30.09.11</b> (Rs.'000)
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	2,03,985	1,22,426
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	11,317	8,253
6	Others		
	(a) Advances to Suppliers	17,500	23,850
	(b) Other advances	12,686	1,651
	<b>TOTAL (A)</b>	<b>2,45,488</b>	<b>1,56,180</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments	1,57,599	72,392
2	Outstanding Premiums	2,02,509	1,26,232
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	86,921	79,205
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	54,297	55,700
	<b>TOTAL (B)</b>	<b>5,01,326</b>	<b>3,33,529</b>
	<b>TOTAL (A+B)</b>	<b>7,46,814</b>	<b>4,89,709</b>



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

<b>S.No</b>	<b>Particulars</b>	<b>As at 30.09.12</b>	<b>As at 30.09.11</b>
		(Rs.'000)	(Rs.'000)
1	Agents' Balances	14,700	17,988
2	Balances due to other insurance companies	13,631	1,919
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	24,654	16,877
5	Unallocated premium	2,29,197	29,309
6	Sundry creditors	44,112	99,998
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	5,04,974	3,56,184
9	Due to Officers/ Directors	-	-
10	Others		
	(a) Tax Deducted Payable	24,259	25,534
	(b) Other Statutory Dues	20,507	21,117
	(c) Employee related liability	92,595	61,163
	(d) Expenses Payable	1,27,427	1,17,065
	<b>TOTAL</b>	<b>10,96,056</b>	<b>7,47,154</b>

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

<b>S.No</b>	<b>Particulars</b>	<b>As at 30.09.12</b>	<b>As at 30.09.11</b>
		(Rs.'000)	(Rs.'000)
1	Reserve for Unexpired Risk	21,39,831	13,69,337
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	3,431	1,214
	(b )For Wealth Tax	-	-
	(c) For Doubtful Loans and Advances	730	1,750
	(d) Provision for IT Expenses	16,000	12,000
	<b>TOTAL</b>	<b>21,59,992</b>	<b>13,84,301</b>

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

<b>S.No</b>	<b>Particulars</b>	<b>As at 30.09.12</b>	<b>As at 30.09.11</b>
		(Rs.'000)	(Rs.'000)
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	<b>TOTAL</b>	-	-

Statement of Liabilities									
Sl.No.	Particular	As at 30.09.12				As at 30.09.11			
		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	<b>Fire</b>	-	-	-	-	-	-	-	-
2	<b>Marine</b>								
a	Marine Cargo	-	-	-	-	-	-	-	-
b	Marine Hull	-	-	-	-	-	-	-	-
3	<b>Miscellaneous</b>								
a	Motor	-	-	-	-	-	-	-	-
b	Engineering	-	-	-	-	-	-	-	-
c	Aviation	-	-	-	-	-	-	-	-
d	Liabilities	-	-	-	-	-	-	-	-
e	Others	326	120	133	579	313	23	186	522
4	<b>Health Insurance</b>	21,073	2,412	2,384	25,869	13,380	1,476	1,877	16,733
5	<b>Total Liabilities</b>	<b>21,399</b>	<b>2,532</b>	<b>2,517</b>	<b>26,448</b>	<b>13,693</b>	<b>1,499</b>	<b>2,063</b>	<b>17,255</b>

FORM NL-22

## Geographical Distribution of Business



Insurer Reg No: 131 Date: 30.09.2012

Apollo Munich Health Insurance Company Limited

GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER ENDED 30.09.2012

(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		All Other Miscellaneous		Grand Total	
	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr
Andhra Pradesh															28.50	50.78	600.43	1470.89	9.06	18.49			0.00	0.00	637.99	1540.16
Chandigarh															3.74	6.30	100.19	180.28	3.54	6.99			0.00	0.00	107.47	193.57
Delhi															54.03	79.64	1734.20	3234.70	43.27	97.91			0.00	0.00	1831.50	3412.25
Gujarat															13.22	22.36	248.73	405.00	3.93	10.76			0.00	0.00	265.88	438.12
Haryana															12.20	16.95	3838.15	6694.69	2.87	29.82			182.46	367.34	4035.68	7108.80
Karnataka															14.39	24.06	440.92	928.59	9.33	22.59			0.00	0.00	464.64	975.24
Kerala															20.65	36.14	312.14	484.17	0.31	0.40			0.00	0.00	333.10	520.71
Madhya Pradesh															2.99	3.84	33.36	50.48	0.30	0.92			0.00	0.00	36.65	55.24
Maharastra															78.50	140.66	1303.32	3478.27	29.20	67.17			0.00	0.00	1411.02	3686.10
Orissa															0.49	0.69	44.36	78.31	0.86	1.30			0.00	0.00	45.71	80.30
Punjab															6.12	10.94	115.01	217.26	1.82	4.01			0.00	0.00	122.95	232.21
Rajasthan															28.81	54.34	181.93	346.11	1.88	3.76			0.00	0.00	212.62	404.21
Tamil nadu															37.02	45.30	991.58	1291.02	5.61	11.72			0.00	0.00	1034.21	1348.04
Uttar Pradesh															13.07	20.27	495.25	876.62	4.41	9.65			0.00	0.00	512.73	906.54
West Bengal															3.52	12.51	274.42	484.95	2.27	5.35			0.00	0.00	280.21	502.81

Reinsurance Risk Concentration - For the period ended 30.09.2012						
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	56	7		3%
4	No. of Reinsurers with rating BBB but less than A	2	2,277	37		97%
5	No. of Reinsurers with rating less than BBB					-
	<b>Total</b>	<b>4</b>	<b>2,333</b>	<b>44</b>		<b>100%</b>

Ageing of Claims as at 30.09.2012								
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	45,277	4,589	582	125	22	50,595	12,460
8	Overseas Travel	39	25	6	6	2	78	37
9	Personal Accident	35	50	8	3	-	96	52
10	Liability	-	-	-	-	-	-	-
11	Crop	-	-	-	-	-	-	-
12	Miscellaneous	7	2	-	-	-	9	-

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	-	-	-	-	-	-	4,436	58	53	-	-	-	20	4,567
2	Claims reported during the period	-	-	-	-	-	-	59,554	175	179	-	-	-	42	59,950
3	Claims settled during the period	-	-	-	-	-	-	50,595	78	96	-	-	-	9	50,778
4	Claims repudiated during the period	-	-	-	-	-	-	4,013	31	7	-	-	-	3	4,054
5	Claims closed during the period	-	-	-	-	-	-	858	48	41	-	-	-	44	991
6	Claims O/s at the end of the period	-	-	-	-	-	-	8,524	76	88	-	-	-	6	8,694
	Less than 3 months	-	-	-	-	-	-	8,369	49	67	-	-	-	6	8,491
	3 months to 6 months	-	-	-	-	-	-	52	8	19	-	-	-	-	79
	6months to 1 year	-	-	-	-	-	-	16	5	2	-	-	-	-	23
	1 year and above	-	-	-	-	-	-	87	14	-	-	-	-	-	101



**FORM NL-26 - CLAIMS INFORMATION - KG Table I**

**Apollo Munich Health Insurance Company Limited**

Solvency for the period ended 30.09.2012

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	1,812	1,211	318	163	254	67	254
9	Health	51,676	43,911	14,558	12,018	8,782	3,605	8,782
	<b>Total</b>	<b>53,488</b>	<b>45,122</b>	<b>14,876</b>	<b>12,181</b>	<b>9,036</b>	<b>3,672</b>	<b>9,036</b>

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

**30.09.2012**

<b>S. No</b>	<b>Office Information</b>		<b>Number</b>
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: 30.09.2012

Statement of Investment Assets (General Insurer)

(Business within India)

Rs. In Lakhs

Periodicity of Submission: Quarterly

S. No	PARTICULARS	SCH	AMOUNT
1	Investments	8	41,440
2	Loans	9	-
3	Fixed Assets	10	1,114
4	<b>Current Assets</b>		
	a. Cash & Bank Balance	11	2,859
	b. Advances & Other Assets	12	7,468
5	<b>Current Liabilities</b>		
	a. Current Liabilities	13	10,961
	b. Provisions	14	21,600
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		31,909
	<b>Application of Funds as per Balance Sheet (A)</b>		<b>1,17,351</b>
	<b>Less: Other Assets</b>	<b>SCH</b>	<b>Amount</b>
1	Loans	9	-
2	Fixed Assets	10	1,114
3	Cash & Bank Balances	11	2,859
4	Advances & Other Assets	12	7,468
5	Current Liabilities	13	10,961
6	Provisions	14	21,600
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		31,909
	<b>TOTAL (B)</b>		<b>75,911</b>
	<b>'Investment Assets' As per FORM 3B</b>	<b>(A-B)</b>	<b>41,440</b>

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%		1,756	8,159	9,915	24		9,915	9,835
2	G. Sec or Other Approved Sec. (incl. (1) above)	Not less than 30%		2,557	10,303	12,860	31		12,860	12,759
3	<b>Investment subject to Exposure Norms</b>									
	1. 'Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 15%		1,749	8,329	10,078	24		10,078	10,086
	2. Approved Investments (Not exceeding 55%)			3,729	14,772	18,501	45	1	18,502	18,556
	3. Other Investments (not exceeding 25%)			-		-	-		-	
	<b>Total Investment Assets</b>	<b>100%</b>	<b>0</b>	<b>8,035</b>	<b>33,404</b>	<b>41,439</b>	<b>100</b>	<b>1</b>	<b>41,440</b>	<b>41,401</b>

Detail Regarding debt securities								
	MARKET VALUE				BOOK VALUE			
	As at 30/09/2012	As % of total for this class	As at 30/09/2011 Of the previous year	As % of total for this class	As at 30/09/2012	As % of total for this class	As at 30/09/2011 Of the previous year	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	16,089	39%	12,876	52%	16,194	39%	13,112	52%
AA or better	2,966	7%	1,057	4%	3,020	7%	1,075	4%
Rated below AA but above A	184	0%	-	0%	200	0%	-	0%
Rated below A but above B	-	0%	-	0%	-	0%	-	0%
Any other	21,963	53%	10,781	44%	22,026	53%	11,033	44%
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	13,180	32%	2,520	10%	13,251	32%	2,524	10%
More than 1 year and upto 3 years	9,420	23%	6,641	27%	9,454	23%	6,733	27%
More than 3 years and up to 7 years	10,050	24%	7,034	28%	10,099	24%	7,214	29%
More than 7 years and up to 10 years	7,473	18%	5,937	24%	7,531	18%	6,092	24%
above 10 years	1,079	3%	2,582	10%	1,105	3%	2,657	11%
<b>Breakdown by type of the issuer</b>								
a. Central Government	9,857	24%	9,403	38%	9,915	24%	9,602	38%
b. State Government	2,923	7%	1,377	6%	2,944	7%	1,431	6%
c. Corporate Securities	28,422	69%	13,933	56%	28,581	69%	14,187	56%

S. No	Particular	For the Quarter Ended 30.09.12	Up to the Quarter Ended 30.09.12	For the Quarter Ended 30.09.11	Up to the Quarter Ended 30.09.11
1	Gross Premium Growth Rate	1.35	1.38	1.83	1.77
2	Gross Premium to shareholders' fund ratio	0.55	1.05	0.63	1.18
3	Growth rate of shareholders' fund	1.54	1.54	1.06	1.25
4	Net Retention Ratio	0.89	0.89	0.89	0.89
5	Net Commission Ratio	0.09	0.09	0.09	0.09
6	Expense of Management to Gross Direct Premium Ratio	0.39	0.41	0.45	0.48
7	Combined Ratio	1.13	1.13	1.14	1.13
8	Technical Reserves to net premium ratio	2.65	1.39	2.34	1.25
9	Underwriting balance ratio	(0.04)	(0.05)	(0.16)	(0.18)
10	Operating Profit Ratio	0.00	(0.01)	(0.09)	(0.12)
11	Liquid Assets to liabilities ratio	0.37	0.37	0.13	0.13
12	Net earning ratio	0.00	(0.01)	(0.10)	(0.12)
13	Return on net worth ratio	0.00	(0.01)	(0.05)	(0.13)
14	Available Solvency margin Ratio to Required Solvency Margin Ratio	1.80	1.80	2.01	2.01
15	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
<b>Equity Holding Pattern for Non-Life Insurers</b>					
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-0.01 Diluted EPS-0.01	Basic EPS-(0.07) Diluted EPS-(0.07)	Basic EPS-(0.36) Diluted EPS-(0.36)	Basic EPS-(0.84) Diluted EPS-(0.84)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	Basic EPS-0.01 Diluted EPS-0.01	Basic EPS-(0.07) Diluted EPS-(0.07)	Basic EPS-(0.36) Diluted EPS-(0.36)	Basic EPS-(0.84) Diluted EPS-(0.84)
6	(iv) Book value per share (Rs)	7.21	7.21	6.72	6.72

<b>Related Party Transactions</b>					
<b>S. No</b>	<b>Name of the Related Party</b>	<b>Nature of Relationship with the Company</b>	<b>Description of Transactions / Categories</b>	<b>Period Ended 30.09.2012</b>	<b>Period Ended 30.09.2011</b>
1	Family Health Plan Limited	Associates	Premium	34.93	54.86
			Claim Payment	187.48	168.37
			TPA Fees	501.66	275.39
2	Apollo Hospitals Enterprise Limited	Joint Venture partners	Premium	287.27	134.22
			Claim Payment	480.76	345.73
3	Lifetime Wellness Rx Intl. Ltd	Associates	Premium	2.29	-
			Expenses towards Services Rendered	35.85	42.55
4	Apollo Gleneagales Hospitals Ltd.	Associates	Claim Payment	78.27	49.14
5	Mr. Antony Jacob	Key management personnel	Premium	0.05	-
			Salary	80.51	74.09
6	Indraprastha Medical Corporation Ltd	Associates	Premium	(4.40)	275.24
			Claim Payment	234.92	164.35
			Expenses towards Services Rendered	0.02	0.09
7	Apollo Hospitals Intl. Ltd.	Associates	Premium	(1.09)	3.79
			Claim Payment	26.47	16.14
8	Munchener Ruckversicherung Gesellschaft	Associates	Premium on cessions to re-insurers	(0.02)	55.68
			Reinsurance Commission earned	0.27	-
			Losses recovered from Reinsures	3.31	28.87
9	Ms Shobana Kamineni	Key management personnel	Salary	22.99	22.99
10	Emed Life Insurance Broking Services Ltd.	Associates	Expenses towards Services Rendered	55.85	52.24
			Payables	0.36	-
11	Apollo Health and Lifestyle Ltd.	Associates	Premium	4.38	5.45
			Expenses towards Services Rendered	1.64	0.02
12	Indo-German Chamber of Commerce	Associates	Expenses towards Services Rendered	0.03	-
13	Dishnet Wireless Limited	Associates	Expenses towards Services Rendered	30.10	23.92
14	Healthnet Global Private Limited	Associates	Premium	1.95	1.92
			Consultancy Charges & PPC application	15.00	27.25
15	Imperial Hospital And Research Centre Ltd	Associates	Premium	33.34	26.86
			Claim Payment	123.82	103.22
			Ambulance Service Charges for IBM	26.36	22.95
16	Apollo Health Street Limited	Associates	Premium	131.34	0.29
			Claim Payment	-	0.07
17	Faber Sindoori Managemnt Service Private Ltd	Associates	Premium	23.41	-
			Claim Payment	0.30	0.07
18	Samudra Healthcare Enterprises Limited	Associates	Claim Payment	1.18	1.85
19	Apollo Reach Hospital Enterprise Limited	Associates	Claim Payment	2.68	-
20	HDFC ERGO General Insurance Co Limited	Associates	Premium	3,637	2,605
			Claim Payment	666	480
			TPA Fees	182	129
			Management & Business Promotion expenses	1,256	896
21	APOLLO HEALTH RESOURCES LIMITED	Associates	Premium	8.84	-
22	KEIMED LIMITED	Associates	Premium	(0.01)	-
			Claim Payment	1.20	-
23	Quintiles Phase One Clinical Trials India Pvt Ltd	Associates	Premium	0.09	-
24	Aragonda Apollo Medical & Educational Research Foundation	Associates	Claim Payment	0.60	-

<b>Products Information</b>							
<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	Optima Senior	AMH/IRDA/2011-12/047	IRDA/NL/AP-Mun/Misc(H)/1999/V.I/10-11	Health	Individual	4-Jul-11	19-Jan-12

**FORM NL-33 - SOLVENCY MARGIN - KGII**  
**Apollo Munich Health Insurance Company Limited**  
Solvency as at 30.09.2012  
Available Solvency Margin and Solvency Ratio



<b>(Rs. in Lacs)</b>			
<b>S. No</b>	<b>Description</b>	<b>Notes No.</b>	<b>Amount</b>
(1)	(2)	(3)	(4)
1	Available Assets in Policyholders' Funds (adjusted value of Assets as mentioned in Form IRDA-Assets-AA)		33,404
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)		26,448
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		2,539
4	<b>Excess in Policyholders' Funds (1-2-3)</b>		<b>4,417</b>
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):		15,458
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		3,574
7	<b>Excess in Shareholders' Funds (5-6)</b>		<b>11,884</b>
8	<b>Total Available Solvency Margin [ASM] (4+7)</b>		<b>16,301</b>
9	Total Required Solvency Margin [RSM]		9,036
10	Solvency Ratio (Total ASM/Total RSM)		<b>1.80</b>



*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. Srikanth Kandikonda	CFO & Company Secretary	None
11	Mr. Ravi Vishwanath	CMO	None
12	Mr. Krishnan Ramachandran	COO	None
13	Mr. Sanjay Kulshrestha	CIO	None
14	Mr. Vishwanath Mahendra	Appointed Actuary	Appointed with effect from 27th July, 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:30.09.2012

**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	-	54.16	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CDSS	GOVERNMENT OF INDIA	GILTS	6.17	-	147.80	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CDSS	GOVERNMENT OF INDIA	GILTS	6.25	-	754.38	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CDSS	GOVERNMENT OF INDIA	GILTS	7.95	-	194.84	-	-	-	-	-	-	-	-	-	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	-	4.22	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	6.72	-	492.89	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	6.90	-	472.51	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.17	-	981.43	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.27	-	100.23	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.46	-	490.75	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.59	-	491.35	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.80	-	488.97	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.80	-	483.71	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.83	-	974.65	-	-	-	-	-	-	-	-	-	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	-	1,037.98	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.13	-	497.57	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.19	-	493.22	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.24	-	491.41	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.26	-	494.16	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.79	-	514.07	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CTRB	GOVERNMENT OF INDIA	GILTS	0.00	-	99.60	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	EXPORT IMPORT BANK OF INDIA LIMITED	BONDS	9.50	-	505.93	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	HDFC LIMITED	BONDS	6.29	-	9.94	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	HDFC LIMITED	BONDS	9.90	-	300.96	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	ICICI BANK LIMITED	BONDS	7.60	-	19.94	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	MRF LTD.	BONDS	10.09	-	500.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	RELIANCE CAPITAL LIMITED	BONDS	8.25	-	500.07	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	RELIANCE CAPITAL LIMITED	BONDS	9.25	-	450.14	-	-	-	-	-	-	-	-	-	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	-	501.50	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	SUNDARAM FINANCE LIMITED	BONDS	10.30	-	500.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	TATA MOTORS LIMITED	BONDS	2.00	-	627.31	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	TATA SONS LIMITED	BONDS	8.97	-	300.12	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	TATA SONS LIMITED	BONDS	9.67	-	500.00	-	-	-	-	-	-	-	-	-	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	0.00	-	484.73	-	-	-	-	-	-	-	-	-	STANDARD	-	-

EDCD	AXIS BANK LIMITED	BONDS	0.00	-	471.23	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
EPBT	INDUSTRIAL DEVELOPMENT BANK OF INDIA LIMITED	BONDS	10.09	-	509.68	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
EPBT	INDUSTRIAL DEVELOPMENT BANK OF INDIA LIMITED	BONDS	11.10	-	254.97	-	-	-	-	-	-	-	-	-	-	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	-	498.55	-	-	-	-	-	-	-	-	-	-	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	-	118.64	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	PNB HOUSING FINANCE	BONDS	9.25	-	299.59	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDN	NATIONAL HOUSING BANK	BONDS	8.20	-	495.15	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INDIAN RAIL FINANCE CORPORATION LIMITED	BONDS	8.45	-	497.14	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INDIAN RAIL FINANCE CORPORATION LIMITED	BONDS	8.55	-	301.43	-	-	-	-	-	-	-	-	-	-	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	-	100.80	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	NATIONAL BANK FOR AGRICULTURE AND RURAL DEV	BONDS	9.90	-	417.21	-	-	-	-	-	-	-	-	-	-	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	-	10.22	-	-	-	-	-	-	-	-	-	-	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	-	31.20	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	9.96	-	20.86	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER GRID CORPORATION LIMITED	BONDS	8.64	-	300.10	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER GRID CORPORATION LIMITED	BONDS	10.90	-	36.86	-	-	-	-	-	-	-	-	-	-	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	-	201.90	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	KARNATAKA	GILTS	7.76	-	295.93	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	KARNATAKA	GILTS	9.19	-	510.75	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	TAMIL NADU	GILTS	8.28	-	302.92	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	UTTAR PRADESH	GILTS	9.25	-	501.51	-	-	-	-	-	-	-	-	-	-	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 NL-36-YIELD ON INVESTMENTS 1**

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

Statement as on: 30.09.2012

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

**Fund : Investment Corpus I PH+FRSM**



No.	Category of Investment	Category Code	Current Quarter					Year to Date					Previous Year				
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
1	CENTRAL GOVT. BONDS	CGSB	8,634.11	8,614.72	164.75	8.18%	8.18%	8,634.11	8,614.72	333.99	8.22%	8.22%	9,582.84	9,448.00	642.22	7.49%	7.49%
2	DEPOSIT UNDER SECTION 7 OF INSURANCE ACT 1938	CDSS	1,181.22	1,144.16	23.45	7.88%	7.88%	1,181.22	1,144.16	46.86	7.93%	7.93%	1,028.59	981.94	81.93	8.00%	8.00%
3	TREASURY BILLS	CTRB	99.60	98.28	36.50	8.21%	8.21%	99.60	98.28	71.66	8.26%	8.26%	497.83	497.83	40.07	7.53%	7.53%
4	STATE GOVERNMENT BONDS	SGGB	2,314.41	2,307.67	36.44	8.53%	8.53%	2,314.41	2,307.67	64.18	8.53%	8.53%	1,302.42	1,269.21	82.16	8.31%	8.31%
5	STATE GOVERNMENT GUARANTEED LOANS	SGGL	630.09	615.82	13.97	8.79%	8.79%	630.09	615.82	27.13	8.59%	8.59%	630.10	608.70	52.96	8.41%	8.41%
6	BONDS /DEBENTURES ISSUED BY NHB	HTDN	495.15	490.82	11.67	9.37%	9.37%	495.15	490.82	23.22	9.38%	9.38%	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	3,916.77	3,922.74	94.51	9.57%	9.57%	3,916.77	3,922.74	183.82	9.57%	9.57%	3,416.57	3,406.02	195.33	9.37%	9.37%
8	INFRASTRUCTURE/SOCIAL SECTOR PSU-DEBENTURES/BONDS	IPTD	5,665.81	5,578.16	126.95	8.89%	8.89%	5,665.81	5,578.16	248.94	8.75%	8.75%	5,684.10	5,560.82	476.35	8.93%	8.93%
9	CORPORATE SECURITIES	EPBT	764.65	757.29	17.04	8.82%	8.82%	764.65	757.29	33.76	8.78%	8.78%	769.93	758.35	75.6	8.85%	8.85%
10	CORPORATE SECURITIES (APPROVED INVESTMENTS)-DEBENTURES	ECOS	7,415.91	7,397.04	155.46	9.33%	9.33%	7,415.91	7,397.04	295.15	9.31%	9.31%	5,400.70	5,335.44	415.69	9.09%	9.09%
11	DEPOSITS WITH BANKS	ECDB	7,763.00	7,763.00	214.64	10.14%	10.14%	7,763.00	7,763.00	431.72	10.12%	10.12%	9,137.00	9,137.00	444.08	9.88%	9.88%
12	DEPOSITS-CDS WITH SCHEDULED BANK	EDCD	955.96	909.11	22.97	9.65%	9.65%	955.96	909.11	58.79	9.55%	9.55%	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	1,602.00	1,603.45	44.99	9.18%	9.18%	1,602.00	1,603.45	87.34	9.79%	9.79%	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%
			<b>41,438.68</b>	<b>41,202.25</b>	<b>963.34</b>	<b>9.00%</b>	<b>9.00%</b>	<b>41,438.68</b>	<b>41,202.25</b>	<b>1906.56</b>	<b>9.06%</b>	<b>9.06%</b>	<b>41,882.80</b>	<b>41,433.94</b>	<b>2939.14</b>	<b>8.78%</b>	<b>8.78%</b>

**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 (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
			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	-	-	-	0.00%	0.00%	-	-	8.41	9.80%	9.80%	-	-	40.84	9.43%	9.43%
5	MUTUAL FUND-DEBT / INCOME / SERIAL / LIQUID INCOME	OMGS	-	-	-	-	-	-	-	-	-	-	-	-	2.92	8.59%	8.59%
	<b>TOTAL</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>0.00%</b>	<b>0.00%</b>	<b>-</b>	<b>-</b>	<b>8.41</b>	<b>9.80%</b>	<b>9.80%</b>	<b>-</b>	<b>-</b>	<b>43.76</b>	<b>9.37%</b>	<b>9.37%</b>

**FORM NL-37-DOWN GRADING OF INVESTMENT-2**

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

Statement as on: 30.09.2012

**Name of Fund Investment Corpus I-FRSM+PH**

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

*Rs. Lakhs*

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

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
<b>A.</b>	<b><u>During the Quarter</u><sup>1</sup></b>								
<b>B.</b>	<b><u>As on Date</u><sup>2</sup></b>								

NIL



(Rs in Lakhs)

Business Returns across line of Business

S.No.	Line of Business	Quarter Ended 30.09.12		Quarter Ended 30.09.11		Upto the Quarter Ended 30.09.12		Upto the Quarter Ended 30.09.11	
		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	500	8,824	351	7,997	892	15,631	761	15,264
10	Health	10,714	68,887	7,858	51,053	20,221	1,22,744	14,442	89,451
11	Others	119	1,435	134	5,935	291	13,760	299	13,269
	<b>Total</b>	<b>11,332</b>	<b>79,146</b>	<b>8,343</b>	<b>64,985</b>	<b>21,404</b>	<b>1,52,135</b>	<b>15,502</b>	<b>1,17,984</b>

**Rural & Social Obligations Upto the Quarter Ended 30.09.2012**

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	1,278	12.93	
		Social	-	-	
10	Health	Rural	2,75,118	2,080.68	
		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)

		<b>Business Acquisition through different channels</b>							
		<b>For the Quarter ended 30.09.12</b>		<b>For the Quarter ended 30.09.11</b>		<b>Upto the Quarter ended 30.09.12</b>		<b>Upto the Quarter ended 30.09.11</b>	
<b>S. No.</b>	<b>Channels</b>	<b>No of Policies</b>	<b>Premium</b>	<b>No of Policies</b>	<b>Premium</b>	<b>No of Policies</b>	<b>Premium</b>	<b>No of Policies</b>	<b>Premium</b>
1	Individual agents	66,655	4,303	48,619	2,898	1,15,746	7,580	86,465	5,042
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	145	293	66	107	183	447	112	188
4	Brokers	7,880	2,083	4,753	1,631	15,836	4,758	8,703	3,848
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	4,466	4,654	11,547	3,707	20,370	8,619	22,704	6,424
	<b>Total (A)</b>	<b>79,146</b>	<b>11,332</b>	<b>64,985</b>	<b>8,343</b>	<b>1,52,135</b>	<b>21,404</b>	<b>1,17,984</b>	<b>15,502</b>
1	Referral (B)	-	-	-	-	-	-	-	-
	<b>Grand Total (A+B)</b>	<b>79,146</b>	<b>11,332</b>	<b>64,985</b>	<b>8,343</b>	<b>1,52,135</b>	<b>21,404</b>	<b>1,17,984</b>	<b>15,502</b>



01.04.2012 to  
 30.09.2012  
 (Rs in Lakhs)



**GRIEVANCE DISPOSAL**

SI No.	Particulars	Opening Balance *	Additions	Complaints Resolved			Complaints Pending
				Fully Accepted	Partial Accepted	Rejected	
<b>1</b>	<b>Complaints made by customers</b>	<b>0</b>	<b>600</b>	<b>297</b>	<b>3</b>	<b>300</b>	<b>0</b>
a)	Sales Related	0	38	21	0	17	0
b)	Policy Administration Related	0	307	221	2	84	0
c)	Insurance Policy Coverage related	0	0	0	0	0	0
d)	Claims related	0	252	54	1	197	0
e)	others	0	3	1	0	2	0
d)	<b>Total Number</b>	<b>0</b>	<b>600</b>	<b>297</b>	<b>3</b>	<b>300</b>	<b>0</b>

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

NOTE

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