

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 Year ended 31 March, 2013**

	Particulars	Schedule	For the Quarter	Up to the Quarter	For the Quarter	Up to the Quarter
			Ended 31.03.13	Ended 31.03.13	Ended 31.03.12	Ended 31.03.12
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4-Premium Schedule	12,21,186	44,21,296	8,88,366	30,08,239
2	Profit/ Loss on sale/redemption of Investments		5,679	13,865	1,220	6,508
3	Others		-	-	-	-
4	Interest, Dividend & Rent – Gross		63,033	2,15,137	46,102	1,41,528
	<b>TOTAL (A)</b>		<b>12,89,898</b>	<b>46,50,298</b>	<b>9,35,688</b>	<b>31,56,275</b>
1	Claims Incurred (Net)	NL-5-Claims Schedule	7,15,841	26,19,753	5,36,626	17,50,890
2	Commission	NL-6-Commission Schedule	1,40,640	4,22,907	84,203	2,81,339
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	5,28,735	18,91,723	5,70,028	17,41,095
4	Premium Deficiency		-	-	-	-
	<b>TOTAL (B)</b>		<b>13,85,216</b>	<b>49,34,383</b>	<b>11,90,857</b>	<b>37,73,324</b>
	<b>Operating Profit/(Loss) from Miscellaneous Business C= (A - B)</b>		<b>(95,318)</b>	<b>(2,84,085)</b>	<b>(2,55,169)</b>	<b>(6,17,049)</b>
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account		<b>(95,318)</b>	<b>(2,84,085)</b>	<b>(2,55,169)</b>	<b>(6,17,049)</b>
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	<b>TOTAL (C)</b>		<b>(95,318)</b>	<b>(2,84,085)</b>	<b>(2,55,169)</b>	<b>(6,17,049)</b>

**Apollo Munich Health Insurance Company Limited**  
Registration No. 131 and Dated 3rd August 2007  
**Profit and Loss Account for the Year ended 31 March, 2013**

	Particulars	Schedule	For the Quarter Ended 31.03.13 (Rs.'000)	Up to the Quarter Ended 31.03.13 (Rs.'000)	For the Quarter Ended 31.03.12 (Rs.'000)	Up to the Quarter Ended 31.03.12 (Rs.'000)
1	<b>OPERATING PROFIT/(LOSS)</b>					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		(95,318)	(2,84,085)	(2,55,169)	(6,17,049)
2	<b>INCOME FROM INVESTMENTS</b>					
	(a) Interest, Dividend & Rent – Gross		49,874	1,65,059	40,349	1,25,710
	(b) Amortization of Discount / Premium		1,815	10,778	4,109	17,938
	(c) Profit on sale of investments		4,650	11,332	3,650	9,144
	Less: Loss on sale of investments		-	-	(2,477)	(2,538)
3	<b>OTHER INCOME</b>					
	(a) Profit on sale of Fixed Assets		245	1,429	385	392
	(b) Others		4,070	14,568	3,134	4,811
	<b>TOTAL (A)</b>		<b>(34,664)</b>	<b>(80,919)</b>	<b>(2,06,019)</b>	<b>(4,61,592)</b>
4	<b>PROVISIONS (Other than taxation)</b>					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	-	-	-
	(c) Others		-	-	-	-
5	<b>OTHER EXPENSES</b>					
	(a) Expenses other than those related to Insurance Business		7,870	17,571	4,778	12,540
	(b) Bad debts written off		-	-	-	-
	(c) Others		-	-	-	-
	<b>TOTAL (B)</b>		<b>7,870</b>	<b>17,571</b>	<b>4,778</b>	<b>12,540</b>
	<b>Profit Before Tax</b>		<b>(42,534)</b>	<b>(98,490)</b>	<b>(2,10,797)</b>	<b>(4,74,132)</b>
	Provision for Taxation					
	Deferred Tax		(1,49,806)	(1,49,806)	-	-
	Wealth Tax		48	313	65	140
	<b>Profit/(Loss) After Tax</b>		<b>1,07,224</b>	<b>51,003</b>	<b>(2,10,862)</b>	<b>(4,74,272)</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		(32,29,611)	(31,73,390)	(29,62,528)	(26,99,118)
	Balance carried forward to Balance Sheet		<b>(31,22,387)</b>	<b>(31,22,387)</b>	<b>(31,73,390)</b>	<b>(31,73,390)</b>

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

Registration No. 131 and Dated 3rd August 2007

**Balance Sheet as at 31 March, 2013**

	<b>Schedule</b>	<b>As at 31.03.13</b>	<b>As at 31.03.12</b>
		(Rs.'000)	(Rs.'000)
<b>SOURCES OF FUNDS</b>			
Share Capital	NL-8-Share Capital Schedule	30,89,800	25,46,500
Reserves and Surplus	NL-10-Reserves and Surplus Schedule	23,36,414	20,63,214
Fair Value Change Account		400	386
Borrowings	NL-11-Borrowings Schedule	-	-
<b>TOTAL</b>		<b>54,26,614</b>	<b>46,10,100</b>
<b>APPLICATION OF FUNDS</b>			
Investments	NL-12-Investment Schedule	37,76,357	32,74,970
Loans	NL-13-Loans Schedule	-	-
Fixed Assets	NL-14-Fixed Assets Schedule	1,56,723	1,38,805
Deferred tax Asset		1,49,806	-
<b>CURRENT ASSETS</b>			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	17,77,690	10,01,513
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	8,32,300	6,20,740
<b>Sub-Total (A)</b>		<b>26,09,990</b>	<b>16,22,253</b>
			-
Current Liabilities	NL-17-Current Liabilities Schedule	12,58,364	13,08,825
Provisions	NL-18-Provisions Schedule	31,30,285	22,90,493
Deferred Tax Liability		-	-
<b>Sub-Total (B)</b>		<b>43,88,649</b>	<b>35,99,318</b>
<b>NET CURRENT ASSETS (C) = (A - B)</b>		<b>(17,78,659)</b>	<b>(19,77,065)</b>
Miscellaneous Expenditure (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
Debit Balance in Profit and Loss Account		31,22,387	31,73,390
<b>TOTAL</b>		<b>54,26,614</b>	<b>46,10,100</b>

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

<b>Particulars</b>	<b>For the Quarter Ended 31.03.13</b>	<b>Up to the Quarter Ended 31.03.13</b>	<b>For the Quarter Ended 31.03.12</b>	<b>Up to the Quarter Ended 31.03.12</b>
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	26,09,462	61,99,862	21,37,407	47,56,402
Service Tax				
Adjustment for change in reserve for unexpired risks	(11,66,246)	(9,48,780)	(10,64,692)	(11,09,798)
Gross Earned Premium	37,75,708	71,48,642	32,02,099	58,66,200
Add: Premium on reinsurance accepted	294	588	164	2,103
Less : Premium on reinsurance ceded	5,40,447	9,38,688	4,81,909	7,73,604
<b>Net Premium</b>	<b>20,69,309</b>	<b>52,61,762</b>	<b>16,55,662</b>	<b>39,84,901</b>
Adjustment for change in reserve for unexpired risks	(3,18,123)	(1,08,314)	(2,97,396)	(1,33,136)
<b>Premium Earned (Net)</b>	<b>12,21,186</b>	<b>44,21,296</b>	<b>8,88,366</b>	<b>30,08,239</b>

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

<b>Particulars</b>	<b>For the Quarter Ended 31.03.13</b>	<b>Up to the Quarter Ended 31.03.13</b>	<b>For the Quarter Ended 31.03.12</b>	<b>Up to the Quarter Ended 31.03.12</b>
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
<u>Claims paid</u>				
Direct claims	9,98,044	31,60,632	7,06,356	20,48,339
Add Claims Outstanding at the end of the year	4,03,409	4,03,409	3,81,730	3,81,730
Less Claims Outstanding at the beginning of the year	5,02,080	3,81,730	4,16,179	2,68,151
Gross Incurred Claims	8,99,373	31,82,311	6,71,907	21,61,918
Add Re-insurance accepted to direct claims	115	576	1,014	1,290
Less Re-insurance Ceded to claims paid	1,83,647	5,63,134	1,36,295	4,12,318
<b>Total Claims Incurred</b>	<b>7,15,841</b>	<b>26,19,753</b>	<b>5,36,626</b>	<b>17,50,890</b>

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



Particulars	For the Quarter Ended 31.03.13	Up to the Quarter Ended 31.03.13	For the Quarter Ended 31.03.12	Up to the Quarter Ended 31.03.12
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	1,95,582	5,47,803	1,42,456	3,95,085
Add: Re-insurance accepted	106	213	35	762
Less: Commission on Re-insurance ceded	55,048	1,25,109	58,288	1,14,508
<b>Net Commission</b>	<b>1,40,640</b>	<b>4,22,907</b>	<b>84,203</b>	<b>2,81,339</b>
<b>Break-up of the expenses incurred to procure business</b>				
Agents	1,16,376	2,83,308	78,225	1,96,363
Brokers	33,090	95,808	29,360	79,293
Corporate Agency	4,763	14,339	1,443	5,839
Referral	-	-	-	-
Others	41,353	1,54,348	33,428	1,13,590
<b>TOTAL (B)</b>	<b>1,95,582</b>	<b>5,47,803</b>	<b>1,42,456</b>	<b>3,95,085</b>

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

S. No	Particulars	For the Quarter Ended 31.03.13	Up to the Quarter Ended 31.03.13	For the Quarter Ended 31.03.12	Up to the Quarter Ended 31.03.12
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	2,03,780	6,86,398	1,62,651	6,05,321
2	Travel, conveyance and vehicle running expenses	16,627	66,682	21,234	64,566
3	Training expenses	1,309	12,722	1,965	6,671
4	Rents, rates & taxes	14,014	83,052	38,719	95,708
5	Repairs	17,191	60,244	9,104	51,896
6	Printing & stationery	8,194	24,614	7,660	26,828
7	Communication	14,613	42,795	14,764	39,591
8	Legal & professional charges	(5,163)	1,46,028	4,892	1,13,892
9	Auditors' fees, expenses etc				
	(a) As auditor	910	2,275	913	2,282
	(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	-	-	-	-
10	Advertisement and publicity	1,20,549	3,18,497	1,80,199	3,32,505
11	Interest & Bank Charges	2,193	6,697	3,331	5,971
12	Other Expenses				
	(a) Business Support	36,048	1,06,783	23,644	84,206
	(b) Information Technology Services	55,006	1,83,767	55,980	1,70,113
	(c) Others	26,226	72,131	22,452	54,942
13	Depreciation	17,238	79,038	22,520	86,603
	<b>TOTAL</b>	<b>5,28,735</b>	<b>18,91,723</b>	<b>5,70,028</b>	<b>17,41,095</b>

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

<b>S. No</b>	<b>Particulars</b>	<b>As at 31.03.13</b>	<b>As at 31.03.12</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>		
	308,980,000 Equity Shares of Rs. 10 each (Previous year 254,650,000 equity shares of Rs. 10 each)	30,89,800	25,46,500
<b>4</b>	<b>Called-up Capital</b>		
	308,980,000 Equity Shares of Rs. 10 each (Previous year 254,650,000 equity shares of Rs. 10 each)	30,89,800	25,46,500
	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>30,89,800</b>	<b>25,46,500</b>

Out of the above, 198,335,721 (previous year 162,665,721) Equity Shares of Rs. 10 each are held by Apollo Energy Company Limited, the Holding Company.



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

Shareholder	As at 31.03.13		As at 31.03.12	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	22,99,36,221	74.42%	18,92,66,221	74.32%
· Foreign	7,90,43,779	25.58%	6,53,83,779	25.68%
Others	-	-	-	-
<b>TOTAL</b>	<b>30,89,80,000</b>	<b>100%</b>	<b>25,46,50,000</b>	<b>100%</b>

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

<b>S. No</b>	<b>Particulars</b>	<b>As at 31.03.13</b>	<b>As at 31.03.12</b>
		(Rs.'000)	(Rs.'000)
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium		
	Opening Balance	20,63,214	17,87,814
	Add: Received during the year	2,73,200	2,75,400
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>23,36,414</b>	<b>20,63,214</b>

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

<b>S. No</b>	<b>Particulars</b>	<b>As at 31.03.13</b>	<b>As at 31.03.12</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 31.03.13 (Rs.'000)	As at 31.03.12 (Rs.'000)
<b>LONG TERM INVESTMENTS</b>			
1	Government securities and Government guaranteed bonds including Treasury Bills	15,72,798	12,54,394
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	6,00,845	6,17,063
	(e) Other Securities (Housing Bonds)	3,71,848	3,90,905
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	4,66,409	5,60,455
5	Other than Approved Investments	-	-
<b>SHORT TERM INVESTMENTS</b>			
1	Government securities and Government guaranteed bonds including Treasury Bills	59,553	49,783
2	Other Approved Securities	49,392	1,94,254
3	Other Investments		
	(a) Shares	-	-
	(aa)Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	2,15,621	2,00,161
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	1,90,174	-
	(e) Other Securities	1,49,717	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	1,00,000	7,955
5	Other than Approved Investments	-	-
	<b>TOTAL</b>	<b>37,76,357</b>	<b>32,74,970</b>

a. Government securities include Deposits held under section 7 of Insurance Act 1938, having book value of Rs. 118,683 thousand (Previous Year Rs. 102,859 thousand).

b. Aggregate amount of Company's investments other than listed equity securities and derivative instruments is Rs.3,776,357 thousand (Previous Year-Rs.3,274,971 thousand ). Market value of such investments as at 31.03.2013 is Rs 3,814,399 thousand (Previous Year-Rs. 3,229,694 thousand).

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

<b>S.No</b>	<b>Particulars</b>	<b>As at 31.03.13</b>	<b>As at 31.03.12</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 31.03.13	Upto 01.04.2012	For The Period	On Sales/ Adjustments	To Date 31.03.13	As at 31.03.2013	As at 31.03.2012
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangible Assets										
(a) Software	1,85,262	36,956	-	2,22,218	1,12,081	37,858	-	1,49,939	72,279	73,181
(b) Website	4,700	4,058	-	8,758	3,046	1,519	-	4,565	4,193	1,654
(c) Media Films	22,500	-	-	22,500	16,849	5,651	-	22,500	-	5,651
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	69,638	16,283	-	85,921	51,685	14,534	-	66,219	19,702	17,953
Information Technology Equipment	68,804	4,034	(8,013)	64,825	61,049	3,916	(7,993)	56,972	7,853	7,755
Vehicles	22,904	28,735	(10,169)	41,470	10,521	5,698	(7,612)	8,607	32,863	12,383
Office Equipment	62,257	3,128	(430)	64,955	48,257	9,862	(341)	57,778	7,177	14,000
Others	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>4,36,065</b>	<b>93,194</b>	<b>(18,612)</b>	<b>5,10,647</b>	<b>3,03,488</b>	<b>79,038</b>	<b>(15,946)</b>	<b>3,66,580</b>	<b>1,44,067</b>	<b>1,32,577</b>
Capital Work in progress	-	-	-	-	-	-	-	-	12,656	6,228
<b>Grand Total</b>	<b>4,36,065</b>	<b>93,194</b>	<b>(18,612)</b>	<b>5,10,647</b>	<b>3,03,488</b>	<b>79,038</b>	<b>(15,946)</b>	<b>3,66,580</b>	<b>1,56,723</b>	<b>1,38,805</b>
<b>Previous Year</b>	<b>3,73,158</b>	<b>66,776</b>	<b>(3,869)</b>	<b>4,36,065</b>	<b>2,20,755</b>	<b>86,602</b>	<b>(3,869)</b>	<b>3,03,488</b>	<b>1,38,805</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 31.03.13</b>	<b>As at 31.03.12</b>
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	18,972	20,032
2	Bank Balances	-	-
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	9,10,622	9,17,293
	(bb) Others	7,78,762	24,600
	(b) Current Accounts	69,334	39,588
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	<b>TOTAL</b>	<b>17,77,690</b>	<b>10,01,513</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 31.03.13</b> (Rs.'000)	<b>As at 31.03.12</b> (Rs.'000)
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	2,73,826	2,19,263
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	14,369	9,007
6	Others		
	(a) Advances to Suppliers	1,231	1,459
	(b) Other advances	5,778	7,260
	<b>TOTAL (A)</b>	<b>2,95,204</b>	<b>2,36,989</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments	1,90,797	1,27,099
2	Outstanding Premiums	2,26,556	1,58,880
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	32,987	36,557
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	59,363	55,640
	(b) Service tax on input services (net)	27,393	5,575
	<b>TOTAL (B)</b>	<b>5,37,096</b>	<b>3,83,751</b>
	<b>TOTAL (A+B)</b>	<b>8,32,300</b>	<b>6,20,740</b>



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

<b>S.No</b>	<b>Particulars</b>	<b>As at 31.03.13</b>	<b>As at 31.03.12</b>
		(Rs.'000)	(Rs.'000)
1	Agents' Balances	37,989	30,814
2	Balances due to other insurance companies	71,468	1,12,663
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	30,995	1,32,188
5	Unallocated premium	3,28,875	2,11,977
6	Sundry creditors	92,920	1,29,111
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	4,03,409	3,81,730
9	Due to Officers/ Directors	-	-
10	Others		
	(a) Tax Deducted Payable	50,773	39,546
	(b) Other Statutory Dues	4,882	9,746
	(c) Employee related liability	217	4,447
	(d) Expenses Payable	2,36,836	2,56,603
	<b>TOTAL</b>	<b>12,58,364</b>	<b>13,08,825</b>

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

<b>S.No</b>	<b>Particulars</b>	<b>As at 31.03.13</b>	<b>As at 31.03.12</b>
		(Rs.'000)	(Rs.'000)
1	Reserve for Unexpired Risk	31,29,515	22,89,049
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	-	-
	(b) For Wealth Tax	40	-
	(c) For Doubtful Loans and Advances	730	1,444
	<b>TOTAL</b>	<b>31,30,285</b>	<b>22,90,493</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 31.03.13</b> (Rs.'000)	<b>As at 31.03.12</b> (Rs.'000)
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	<b>TOTAL</b>	-	-

**FORM NL-20-RECEIPT AND PAYMENTS SCHEDULE**  
**Format of Receipts and Payments A/c to be furnished by the**  
**insurers on direct basis**

	<b>March 31st 2013</b>	<b>March 31st 2012</b>
	(Rs.'000)	(Rs.'000)
<b><u>Cash Flows from the Operating Activities:</u></b>		
Premium received from policyholders, including advance receipts	60,09,984	45,96,523
Other receipts	1,16,082	(2,51,883)
Payments to the re-insurers, net of commissions and claims	(2,52,574)	(2,52,965)
Payments to co-insurers, net of claims recovery	-	-
Payments of claims	(32,11,880)	(20,06,050)
Payments of commission and brokerage	(5,32,259)	(3,68,471)
Payments of other operating expenses	(15,67,105)	(12,91,925)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	(3,899)	(10,163)
Income taxes paid (Net)	(5,361)	(2,316)
Service tax paid	(3,45,904)	(2,24,524)
Other payments	-	-
Cash flows before extraordinary items	<b>2,07,084</b>	<b>1,88,226</b>
Cash flow from extraordinary operations	-	-
<b><u>Net cash flow from Operating Activities</u></b>	<b>2,07,084</b>	<b>1,88,226</b>
<b><u>Cash flows from Investing Activities:</u></b>		
Purchase of fixed assets	(96,908)	(68,599)
Proceeds from sale of fixed assets	4,095	392
Purchases of investments	(14,91,036)	(12,67,102)
Loans disbursed	-	-
Sales of investments	8,50,575	3,13,700
Repayments received	-	-
Rents/Interests/ Dividends received*	3,64,350	2,44,903
Investments in money market instruments and in liquid mutual funds (Net)	1,39,088	1,97,395
Expenses related to investments	(17,571)	(10,796)
<b><u>Net cash flow from Investing Activities</u></b>	<b>(2,47,407)</b>	<b>(5,90,107)</b>
<b><u>Cash flows from Financing Activities:</u></b>		
Proceeds from issuance of share capital**	8,16,500	8,59,900
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	-	-
<b><u>Net cash flow from Financing Activities</u></b>	<b>8,16,500</b>	<b>8,59,900</b>
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
<b><u>Net increase in cash and cash equivalents:</u></b>	<b>7,76,177</b>	<b>4,58,019</b>
Cash and cash equivalents at the beginning of the year	<b>10,01,513</b>	<b>5,43,494</b>
Cash and cash equivalents at the end of the year	<b>17,77,690</b>	<b>10,01,513</b>

\* Includes Profit on Sale of Mutual Funds amounting to Rs. 25,197 thousands (Previous Year 18,153 thousands)

\*\* Includes Proceeds of Share Premium amounting to Rs. 273,200 thousands (Previous Year 275,400 thousands)

Statement of Liabilities									
Sl.No.	Particular	As at 31.03.13				As at 31.03.12			
		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	476	73	131	680	334	29	177	540
4	<b>Health Insurance</b>	30,819	2,044	1,787	34,650	22,557	1,326	2,285	26,168
5	<b>Total Liabilities</b>	<b>31,295</b>	<b>2,117</b>	<b>1,918</b>	<b>35,330</b>	<b>22,891</b>	<b>1,355</b>	<b>2,462</b>	<b>26,708</b>

FORM NL-22

## Geographical Distribution of Business

Insurer Reg No: 131 Date: 31.03.2013

Apollo Munich Health Insurance Company Limited

GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER ENDED 31.03.2013



(Rs in Lakhs)

STATES	Fire		Marine (Cargo)		Marine (Hull)		Engineering		Motor Own Damage		Motor Third Party		Liability insurance		Personal Accident		Medical Insurance		Overseas medical Insurance		Crop Insurance		All Other Miscella		Grand Total	
	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr
Andhra Pradesh															19.82	115.81	835.28	5177.64	11.06	36.64			0.00	0.00	866.16	5330.09
Chandigarh															9.47	19.25	207.80	495.02	2.04	12.38			0.00	0.00	219.31	526.65
Delhi															109.60	227.55	3215.67	8055.82	21.25	154.82			0.00	0.00	3346.52	8438.19
Gujarat															27.43	71.04	550.34	1269.43	4.33	17.47			0.00	0.00	582.10	1357.94
Haryana															17.71	38.09	13373.42	24332.19	12.67	120.69			169.69	807.90	13573.48	25298.87
Karnataka															27.14	71.25	675.75	2970.23	5.65	32.36			0.00	0.00	708.54	3073.84
Kerala															20.19	75.74	370.38	1092.28	0.02	0.69			0.00	0.00	390.59	1168.71
Madhya Pradesh															7.25	14.00	102.15	204.53	0.10	1.32			0.00	0.00	109.50	219.85
Maharastra															148.86	375.65	2893.72	7887.41	26.88	113.83			0.00	0.00	3069.46	8376.89
Orissa															1.48	3.19	98.98	228.27	0.13	1.45			0.00	0.00	100.59	232.91
Punjab															9.65	26.06	269.92	607.97	1.14	5.99			0.00	0.00	280.71	640.02
Rajasthan															50.72	133.62	407.55	955.46	3.42	9.97			0.00	0.00	461.69	1099.05
Tamil nadu															17.11	69.90	819.04	2399.21	8.04	24.49			0.00	0.00	844.19	2493.60
Uttar Pradesh															19.37	51.22	1011.10	2383.85	3.00	16.19			0.00	0.00	1033.47	2451.26
West Bengal															5.44	23.23	502.75	1264.28	3.06	9.12			0.00	0.00	511.25	1296.63

Reinsurance Risk Concentration - For the year ended 31.03.2013						
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	136	21		2%
4	No. of Reinsurers with rating BBB but less than A	2	9,120	110		98%
5	No. of Reinsurers with rating less than BBB					-
	<b>Total</b>	<b>4</b>	<b>9,256</b>	<b>131</b>		<b>100%</b>

Ageing of Claims as at 31.03.2013								
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	1,02,863	10,693	1,211	252	55	1,15,074	29,685
8	Overseas Travel	80	63	14	13	5	175	109
9	Personal Accident	86	139	28	10	3.00	266	296
10	Liability						-	
11	Crop						-	
12	Miscellaneous	12	4	2.00	1.00	1.00	20	1



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	-	-	-	-	-	-	1,27,259	366	408	-	-	-	130	1,28,163
3	Claims settled during the period	-	-	-	-	-	-	1,15,074	175	266	-	-	-	20	1,15,535
4	Claims repudiated during the period	-	-	-	-	-	-	8,040	52	39	-	-	-	36	8,167
5	Claims closed during the period	-	-	-	-	-	-	2,357	122	74	-	-	-	74	2,627
6	Claims O/s at the end of the period	-	-	-	-	-	-	6,224	75	82	-	-	-	20	6,401
	Less than 3 months	-	-	-	-	-	-	6,022	32	48	-	-	-	4	6,106
	3 months to 6 months	-	-	-	-	-	-	30	25	33	-	-	-	16	104
	6months to 1 year	-	-	-	-	-	-	33	4	1	-	-	-	-	38
	1 year and above	-	-	-	-	-	-	139	14	-	-	-	-	-	153

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

**Apollo Munich Health Insurance Company Limited**

Solvency for the year ended 31.03.2013

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	2,124	1,371	393	164	297	82	297
9	Health	59,881	51,241	31,537	26,033	10,248	7,810	10,248
	<b>Total</b>	<b>62,005</b>	<b>52,612</b>	<b>31,930</b>	<b>26,197</b>	<b>10,545</b>	<b>7,892</b>	<b>10,545</b>

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

**31.03.2013**

<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		27
3	No. of branches opened during the year	Out of approvals of previous year	-
4		Out of approvals of this year	0
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		27
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: 31.03.2013

Statement of Investment Assets (General Insurer)

(Business within India)

Rs. In Lakhs

Periodicity of Submission: Quarterly

S. No	PARTICULARS	SCH	AMOUNT
1	Investments	8	37,764
2	Loans	9	-
3	Fixed Assets	10	1,567
4	<b>Current Assets</b>		
	a. Cash & Bank Balance	11	17,777
	b. Advances & Other Assets	12	8,323
5	<b>Current Liabilities</b>		
	a. Current Liabilities	13	12,584
	b. Provisions	14	31,303
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		31,224
	<b>Application of Funds as per Balance Sheet (A)</b>		<b>1,40,542</b>
	<b>Less: Other Assets</b>	<b>SCH</b>	<b>Amount</b>
1	Loans	9	-
2	Fixed Assets	10	1,567
3	Cash & Bank Balances	11	1,662
4	Advances & Other Assets	12	8,323
5	Current Liabilities	13	12,584
6	Provisions	14	31,303
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		31,224
	<b>TOTAL (B)</b>		<b>86,663</b>
	<b>'Investment Assets' As per FORM 3B</b>	<b>(A-B)</b>	<b>53,879</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%		1,760	9,112	10,872	21		10,872	10,967
2	G. Sec or Other Approved Sec. (incl. (1) above)	Not less than 30%		2,560	13,763	16,324	32		16,324	16,543
3	<b>Investment subject to Exposure Norms</b>									
	1. 'Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 15%		2,050	8,830	10,880	21		10,880	10,942
	2. Approved Investments (Not exceeding 55%)	Not exceeding 55%	2152	3,440	21,080	24,520	47		24,520	24,618
	3. Other Investments (not exceeding 25%)	Not exceeding 25%		-		-	-		-	
	<b>Total Investment Assets</b>	<b>100%</b>	<b>2152</b>	<b>8,050</b>	<b>43,673</b>	<b>51,724</b>	<b>100</b>	<b>0.00</b>	<b>51,724</b>	<b>52,103</b>

Detail Regarding debt securities								
	MARKET VALUE				BOOK VALUE			
	As at 31/03/2013	As % of total for this class	As at 31/03/2012 Of the previous year	As % of total for this class	As at 31/03/2013	As % of total for this class	As at 31/03/2012 Of the previous year	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	17,364	48%	13,988	34%	17,225	48%	14,194	34%
AA or better	2,081	6%	1,559	4%	2,059	6%	1,569	4%
Rated below AA but above A	-	0%	-	0%	-	0%	-	0%
Rated below A but above B	-	0%	-	0%	-	0%	-	0%
Any other	16,543	46%	25,887	62%	16,324	46%	26,119	62%
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	5,477	15%	16,140	39%	5,488	15%	16,154	39%
More than 1 year and upto 3 years	7,368	20%	9,902	24%	7,329	21%	9,968	24%
More than 3 years and up to 7 years	11,654	32%	8,179	20%	11,531	32%	8,357	20%
More than 7 years and up to 10 years	9,338	26%	4,666	11%	9,116	26%	4,765	11%
above 10 years	2,151	6%	2,547	6%	2,142	6%	2,639	6%
<b>Breakdown by type of the issuer</b>								
a. Central Government	10,967	30%	10,928	26%	10,872	31%	11,109	27%
b. State Government	5,576	15%	1,878	5%	5,452	15%	1,933	5%
c. Corporate Securities	19,444	54%	28,628	69%	19,284	54%	28,841	69%

S. No	Particular	For the Quarter Ended 31.03.2013	Up to the Quarter Ended 31.03.2013	For the Quarter Ended 31.03.2012	Up to the Quarter Ended 31.03.2012
1	Gross Premium Growth Rate	1.22	1.30	1.49	1.68
2	Gross Premium to shareholders' fund ratio	1.13	2.69	1.49	3.31
3	Growth rate of shareholders' fund	1.60	1.60	1.37	1.37
4	Net Retention Ratio	0.79	0.85	0.77	0.84
5	Net Commission Ratio	0.07	0.08	0.05	0.07
6	Expense of Management to Gross Direct Premium Ratio	0.20	0.31	0.27	0.37
7	Combined Ratio	0.66	0.90	0.66	0.88
8	Technical Reserves to net premium ratio	1.71	0.67	1.61	0.67
9	Underwriting balance ratio	(0.05)	(0.05)	(0.15)	(0.15)
10	Operating Profit Ratio	(0.02)	(0.02)	(0.13)	(0.12)
11	Liquid Assets to liabilities ratio	0.46	0.46	0.33	0.35
12	Net earning ratio	0.05	0.01	(0.13)	(0.12)
13	Return on net worth ratio	0.05	0.02	(0.15)	(0.33)
14	Available Solvency margin Ratio to Required Solvency Margin Ratio	1.77	1.77	1.59	1.59
15	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
<b>Equity Holding Pattern for Non-Life Insurers</b>					
1	(a) No. of shares	30,89,80,000	30,89,80,000	25,46,50,000	25,46,50,000
2	(b) Percentage of shareholding (Indian / Foreign)				
	-Indian	74.42%	74.42%	74.32%	74.32%
	-Foreign	25.58%	25.58%	25.68%	25.68%
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-0.35 Diluted EPS-0.35	Basic EPS-0.18 Diluted EPS-0.17	Basic EPS-(1.02) Diluted EPS-(1.02)	Basic EPS-(2.29) Diluted EPS-(2.29)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	Basic EPS-0.35 Diluted EPS-0.35	Basic EPS-0.18 Diluted EPS-0.17	Basic EPS-(1.02) Diluted EPS-(1.02)	Basic EPS-(2.29) Diluted EPS-(2.29)
6	(iv) Book value per share (Rs)	7.46	7.46	5.64	5.64

Related Party Transactions					
S. No	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Year Ended 31.03.2013	Year Ended 31.03.2012
1	Family Health Plan Limited	Associates	Premium	34.80	56.63
			Claim Payment	409.87	381.69
			TPA Fees	1,395.86	877.94
			Payables	165.79	221.17
2	Apollo Hospitals Enterprise Limited	Joint Venture partners	Premium	331.05	154.52
			Claim Payment	1,080.07	769.80
3	Lifetime Wellness Rx Intl. Ltd	Associates	Premium	2.81	-
			Expenses towards Services Rendered	52.31	54.22
			Payables	1.00	-
			Claim Payment	193.08	131.96
4	Apollo Gleneagles Hospitals Ltd.	Associates	Premium	0.41	0.32
5	Mr. Antony Jacob	Key management personnel	Salary	180.88	142.93
6	Indraprastha Medical Corporation Ltd	Associates	Premium	-21.97	304.94
			Claim Payment	541.70	396.33
			Expenses towards Services Rendered	0.45	0.41
			Payables	0.21	-
7	Apollo Hospitals Intl. Ltd.	Associates	Premium	47.09	43.63
			Claim Payment	61.58	48.76
8	Munchener Ruckversicherung Gesellschaft	Associates	Premium on cessions to re-insurers	-0.02	92.30
			Reinsurance Commission earned	0.27	0.10
			Losses recovered from Reinsures	6.54	63.37
			Receivables	3.19	-
			Payables	-	3.84
9	Ms Shobana Kamineni	Key management personnel	Salary	48.29	48.00
10	Emed Life Insurance Broking Services Ltd.	Associates	Expenses towards Services Rendered	75.00	102.49
			Payables	0.81	33.50
			Premium	5.37	2.22
11	Apollo Health and Lifestyle Ltd.	Associates	Claim Payment	-	0.16
			Expenses towards Services Rendered	10.80	0.03
			Expenses towards Services Rendered	11.53	0.07
12	Indo-German Chamber of Commerce	Associates	Expenses towards Services Rendered	11.53	0.07
13	Dishnet Wireless Limited	Associates	Expenses towards Services Rendered	60.89	44.88
14	Healthnet Global Private Limited	Associates	Payables	2.01	-
			Premium	1.14	0.08
			Consultancy Charges & PPC application	30.00	51.38
15	Imperial Hospital And Research Centre Ltd	Associates	Premium	38.02	3.98
			Claim Payment	281.93	230.43
			Ambulance Service Charges for IBM	72.50	65.80
			Payables	5.94	-
16	Apollo Health Street Limited	Associates	Premium	146.01	7.49
			Claim Payment	0.92	2.04
17	Faber Sindoori Managemnt Service Private Ltd	Associates	Premium	25.57	2.94
			Claim Payment	1.63	3.86
18	Samudra Healthcare Enterprises Limited	Associates	Claim Payment	10.31	4.19
19	Apollo Reach Hospital Enterprise Limited	Associates	Premium	4.01	2.92
			Claim Payment	2.91	0.44
20	HDFC ERGO General Insurance Co Limited	Associates	Premium	7,699.01	5,841.34
			Claim Payment	1,382.32	1,074.84
			TPA Fees	384.32	291.01
			Management & Business Promotion expenses	3,074.08	2,278.21
			Receivables	253.09	362.71
21	APOLLO HEALTH RESOURCES LIMITED	Associates	Premium	8.98	-
22	KEIMED LIMITED	Associates	Premium	15.61	16.72
			Claim Payment	2.00	0.83
23	Quintiles Phase One Clinical Trials India Pvt Ltd	Associates	Premium	2.58	2.99
24	Aragonda Apollo Medical & Educational Research Foundation	Associates	Claim Payment	1.22	0.88

**Products Information**

List below the products and/or add-ons introduced during the period

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	022/IH/062011	IRDA/NL/AP-Mun/Misc(H)/1999/V.I/10-11	Health	Individual	04-Jul-11	19-Jan-12
2	Easy Health Revision	001/IH/012010/R4	IRDA/NL/AP-MUN/p/Misc/ 2038/004/V.I/12-13	Health	Individual	30-Mar-2012	11-Jul-12



**FORM NL-33 - SOLVENCY MARGIN - KGII**  
**Apollo Munich Health Insurance Company Limited**  
Solvency as at 31.03.2013  
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)		43,673
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)		35,330
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		3,599
4	<b>Excess in Policyholders' Funds (1-2-3)</b>		<b>4,744</b>
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):		18,926
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		4,959
7	<b>Excess in Shareholders' Funds (5-6)</b>		<b>13,967</b>
8	<b>Total Available Solvency Margin [ASM] (4+7)</b>		<b>18,711</b>
9	Total Required Solvency Margin [RSM]		10,545
10	Solvency Ratio (Total ASM/Total RSM)		<b>1.77</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	None

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:31.03.2013

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	Rolled Over?	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	-	54.51	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CDSS	GOVERNMENT OF INDIA	GILTS	6.17	-	148.60	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CDSS	GOVERNMENT OF INDIA	GILTS	6.25	-	758.71	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CDSS	GOVERNMENT OF INDIA	GILTS	7.95	-	194.97	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CDSS	GOVERNMENT OF INDIA	GILTS	8.2	-	20.05	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CDSS	GOVERNMENT OF INDIA	GILTS	8.33	-	9.99	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	6.01	-	4.25	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	6.72	-	495.43	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	6.9	-	474.53	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.17	-	984.86	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.27	-	100.11	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.46	-	491.69	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.59	-	492.57	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.8	-	489.70	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.8	-	484.67	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.83	-	976.93	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.99	-	25.08	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.07	-	99.90	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.08	-	1,038.44	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.13	-	497.69	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.19	-	493.68	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.24	-	492.18	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.26	-	992.49	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.79	-	513.30	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	9.15	-	537.55	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	AXIS BANK LIMITED	BONDS	9.15	-	500.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	EXPORT IMPORT BANK OF INDIA LIMITED	BONDS	9.5	-	503.46	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	MRF LTD.	BONDS	10.09	-	500.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	RELIANCE CAPITAL LIMITED	BONDS	8.25	-	500.01	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	RELIANCE CAPITAL LIMITED	BONDS	10.3	-	500.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	RELIANCE CAPITAL LIMITED	BONDS	10.75	-	500.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	SHRIRAM TRANSPORT FINANCE CORPORATION LTD.	BONDS	10.3	-	500.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	STEEL AUTHORITY OF INDIA LIMITED	BONDS	8.72	-	501.40	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	SUNDARAM FINANCE LIMITED	BONDS	10.3	-	500.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	TATA MOTORS LIMITED	BONDS	2	-	645.80	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	TATA SONS LIMITED	BONDS	8.97	-	300.11	-	-	-	-	-	-	-	-	-	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	-	493.90	-	-	-	-	-	-	-	-	-	STANDARD	-	-
EPBT	INDUSTRIAL DEVELOPMENT BANK OF INDIA LIMITED	BONDS	10.09	-	506.94	-	-	-	-	-	-	-	-	-	STANDARD	-	-
EPBT	INDUSTRIAL DEVELOPMENT BANK OF INDIA LIMITED	BONDS	11.1	-	252.46	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	HDFC LIMITED	BONDS	9.45	-	500.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-

HTDA	HDFC LIMITED	BONDS	9.68	-	300.00	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	HDFC LIMITED	BONDS	9.9	-	300.88	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	ICICI HOME FINANCE COMPANY LIMITED	BONDS	9.75	-	500.00	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	LIC HOUSING FINANCE LIMITED	BONDS	8.4	-	499.37	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	LIC HOUSING FINANCE LIMITED	BONDS	8.9	-	200.00	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	LIC HOUSING FINANCE LIMITED	BONDS	9.8	-	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	-	117.90	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	PNB HOUSING FINANCE	BONDS	9.25	-	299.70	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDN	NATIONAL HOUSING BANK	BONDS	8.2	-	497.80	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INDIAN RAIL FINANCE CORPORATION LIMITED	BONDS	8.45	-	497.37	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INDIAN RAIL FINANCE CORPORATION LIMITED	BONDS	8.55	-	301.32	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INFRASTRUCTURE DEVELOPMENT FINANCIAL COMPANY L	BONDS	8.15	-	500.00	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INFRASTRUCTURE DEVELOPMENT FINANCIAL COMPANY L	BONDS	8.85	-	500.14	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INFRASTRUCTURE DEVELOPMENT FINANCIAL COMPANY L	BONDS	9.65	-	500.00	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INFRASTRUCTURE DEVELOPMENT FINANCIAL COMPANY L	BONDS	9.95	-	500.00	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	KONKAN RAILWAY CORPORATION LIMITED	BONDS	8.9	-	100.70	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOP	BONDS	9.9	-	415.30	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	8.45	-	100.00	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	8.9	-	200.00	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	8.9	-	200.00	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	8.9	-	200.00	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	9.28	-	10.20	-	-	-	-	-	-	-	-	-	-	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	9.9	-	31.06	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	9.96	-	20.76	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER GRID CORPORATION LIMITED	BONDS	8.64	-	300.08	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER GRID CORPORATION LIMITED	BONDS	10.9	-	37.15	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	RURAL ELECTRIFICATION CORPORATION LTD	BONDS	8.8	-	300.00	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	RURAL ELECTRIFICATION CORPORATION LTD	BONDS	8.8	-	50.00	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	RURAL ELECTRIFICATION CORPORATION LTD	BONDS	9.75	-	200.00	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	ANDHRA PRADESH	GILTS	8.45	-	201.73	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	ASSAM	GILTS	8.95	-	504.30	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	BIHAR	GILTS	8.97	-	500.99	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	KARNATAKA	GILTS	7.76	-	296.25	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	KARNATAKA	GILTS	9.19	-	510.16	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	NAGALAND	GILTS	8.98	-	500.48	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	TAMIL NADU	GILTS	8.28	-	302.71	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	UTTAR PRADESH	GILTS	8.93	-	501.33	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	UTTAR PRADESH	GILTS	9.25	-	501.42	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	WEST BENGAL	GILTS	9.01	-	1,002.19	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGL	ANDHRA PRADESH STATE FINANCIAL CORPORATION	BONDS	8.35	-	430.08	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGL	ANDHRA PRADESH STATE FINANCIAL CORPORATION	BONDS	8.5	-	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:31.03.2013

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	9,685.04	9,797.82	188.68	8.34%	8.34%	9,685.04	9,797.82	701.24	8.24%	8.24%	9,582.84	9,448.00	642.22	7.49%	7.49%
2	DEPOSIT UNDER SECTION 7 OF INSURANCE ACT 1938	CDSS	1,186.82	1,169.38	23.30	7.97%	7.97%	1,186.82	1,169.38	93.61	7.92%	7.92%	1,028.59	981.94	81.93	8.00%	8.00%
3	TREASURY BILLS	CTRB	-	-	9.52	8.06%	8.06%	-	-	83.19	8.23%	8.23%	497.83	497.83	40.07	7.53%	7.53%
4	STATE GOVERNMENT BONDS	SGGB	4,821.57	4,949.65	106.01	8.92%	8.92%	4,821.57	4,949.65	245.57	8.73%	8.73%	1,302.42	1,269.21	82.16	8.31%	8.31%
5	STATE GOVERNMENT GUARANTEED LOANS	SGGL	630.08	626.04	13.04	8.39%	8.39%	630.08	626.04	53.45	8.48%	8.48%	630.10	608.70	52.96	8.41%	8.41%
6	BONDS /DEBENTURES ISSUED BY NHB	HTDN	497.80	497.01	11.42	9.32%	9.32%	497.80	497.01	46.32	9.35%	9.35%	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	4,717.85	4,782.68	105.00	9.59%	9.59%	4,717.85	4,782.68	405.60	9.59%	9.59%	3,416.57	3,406.02	195.33	9.37%	9.37%
8	INFRASTRUCTURE/SOCIAL SECTOR PSU-DEBENTURES/BONDS	IPTD	5,664.09	5,662.05	125.49	9.00%	9.00%	5,664.09	5,662.05	501.60	8.85%	8.85%	5,684.10	5,560.82	476.35	8.93%	8.93%
9	CORPORATE SECURITIES	EPBT	759.40	758.22	16.68	8.90%	8.90%	759.40	758.22	67.50	8.83%	8.83%	769.93	758.35	75.6	8.85%	8.85%
10	CORPORATE SECURITIES (APPROVED INVESTMENTS)-DEBENTURES	ECOS	7,150.79	7,250.47	165.94	9.40%	9.40%	7,150.79	7,250.47	608.57	9.35%	9.35%	5,400.70	5,335.44	415.69	9.09%	9.09%
11	DEPOSITS WITH BANKS	ECDB	16,115.60	16,115.60	367.17	9.18%	9.18%	16,115.60	16,115.60	###	9.79%	9.79%	9,137.00	9,137.00	444.08	9.88%	9.88%
12	DEPOSITS-CDS WITH SCHEDULED BANK	EDCD	493.90	493.90	14.96	9.27%	9.27%	493.90	493.90	96.72	9.48%	9.48%	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	-	-	-	-	-	-	-	103.85	9.72%	9.72%	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>51,722.94</b>	<b>52,102.79</b>	<b>1,147.21</b>	<b>8.92%</b>	<b>8.92%</b>	<b>51,722.94</b>	<b>52,102.79</b>	<b>4013.58</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	2,152.20	2,156.79	103.29	8.31%	8.31%	2,152.20	2,156.79	148.12	8.31%	8.31%	-	-	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>2,152.20</b>	<b>2,156.79</b>	<b>103.29</b>	<b>8.31%</b>	<b>8.31%</b>	<b>2,152.20</b>	<b>2,156.79</b>	<b>148.12</b>	<b>8.31%</b>	<b>8.31%</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:31.03.2013

Statement of Down Graded Investments

Periodicity of Submission: Quarterly



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

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></b> <sup>1</sup>								
<b>B.</b>	<b><u>As on Date</u></b> <sup>2</sup>								

NIL



(Rs in Lakhs)

Business Returns across line of Business

S.No.	Line of Business	Quarter Ended 31.03.13		Quarter Ended 31.03.12		Upto the Quarter Ended 31.03.13		Upto the Quarter Ended 31.03.12	
		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	661	13,499	283	11,027	2,124	37,962	929	34,430
10	Health	25,334	1,27,728	20,791	95,606	59,324	3,24,863	45,433	2,40,361
11	Others	103	6,546	302	4,121	557	25,810	1,223	24,314
	<b>Total</b>	<b>26,098</b>	<b>1,47,773</b>	<b>21,376</b>	<b>1,10,754</b>	<b>62,004</b>	<b>3,88,635</b>	<b>47,585</b>	<b>2,99,105</b>

**Rural & Social Obligations Upto the Quarter Ended 31.03.2013**

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	1,852	52.84	
		Social	-	-	
10	Health	Rural	6,94,571	5,307.54	
		Social	11,16,553	3,559.06	
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 31.03.13</b>		<b>For the Quarter ended 31.03.12</b>		<b>Upto the Quarter ended 31.03.13</b>		<b>Upto the Quarter ended 31.03.12</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	1,13,420	8,537	85,517	5,814	2,96,347	20,729	2,24,534	14,123
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	259	321	64	1,535	599	984	241	1,835
4	Brokers	15,243	2,774	9,066	2,414	40,911	9,385	24,636	7,638
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	18,851	14,466	16,107	11,613	50,778	30,906	49,694	23,989
	<b>Total (A)</b>	<b>1,47,773</b>	<b>26,098</b>	<b>1,10,754</b>	<b>21,376</b>	<b>3,88,635</b>	<b>62,004</b>	<b>2,99,105</b>	<b>47,585</b>
1	Referral (B)	-	-	-	-	-	-	-	-
	<b>Grand Total (A+B)</b>	<b>1,47,773</b>	<b>26,098</b>	<b>1,10,754</b>	<b>21,376</b>	<b>3,88,635</b>	<b>62,004</b>	<b>2,99,105</b>	<b>47,585</b>

<b>FORM NL-41</b>	<b>GRIEVANCE DISPOSAL FOR THE PERIOD UPTO 31.03.2013 DURING THE FINANCIAL YEAR 2012-13</b>
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**Apollo Munich Health Insurance Company Limited**

**GRIEVANCE DISPOSAL REPORT**

SI No.	Particulars	Opening Balance	Additions	Complaints Resolved			Complaints Pending
				Fully Accepted	Partial Accepted	Rejected	
<b>1</b>	<b>Complaints made by customers</b>						
a)	Proposal Related	0	34	15	0	19	0
b)	Claims	0	462	107	2	349	4
c)	Policy Related	0	386	334	1	50	1
d)	Premium	0	6	4	0	2	0
e)	Refund	0	37	31	0	6	0
f)	Coverage	0	56	16	0	40	0
g)	Cover Note Related	0	0	0	0	0	0
h)	Product	0	35	16	0	19	0
i)	Others	0	167	95	1	71	0
j)	<b>Total Number</b>	<b>0</b>	<b>1183</b>	<b>618</b>	<b>4</b>	<b>556</b>	<b>5</b>

<b>2</b>	<b>Total No of policies during previous year</b>	2,99,105
<b>3</b>	<b>Total No of claims during previous year</b>	91814
<b>4</b>	<b>Total No of policies during current year</b>	388635
<b>5</b>	<b>Total No of claims during current year</b>	1,28,163
<b>6</b>	<b>Total No of Policy Complaints (current year) per 10,000 policies (current year)</b>	18.6
<b>7</b>	<b>Total No of Claim Complaints (current year) per 10,000 claims registered (current year)</b>	36.0

\*Please note that Point 6, total no of Policy complaints does not include claim complaints

<b>8</b>	<b>Duration wise Pending Status</b>	<b>Complaints made by customers</b>	<b>Complaints made by intermediaries</b>	<b>Total</b>
a)	Upto 7 days	2	-	2
b)	7-15 days	2	-	2
c)	15-30 days	0	-	0
d)	30-90 days	1	-	1
e)	90 days & Beyond	0	-	0
	<b>Total No of Complaints</b>	<b>5</b>	<b>0</b>	<b>5</b>