

FORM NL-1-B-RA

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

Miscellaneous Business Revenue Account for the Period ended 30 June 2015

	Particulars	Schedule	For the Quarter Ended 30.06.15 (Rs.'000)	Up to the Quarter Ended 30.06.15 (Rs.'000)	For the Quarter Ended 30.06.14 (Rs.'000)	Up to the Quarter Ended 30.06.14 (Rs.'000)
1	Premiums Earned (Net)	NL-4-Premium Schedule	1,791,609	1,791,609	1,597,291	1,597,291
2	Profit/ Loss on sale/redemption of Investments		6,854	6,854	7,653	7,653
3	Others		-	-	-	-
4	Interest, Dividend & Rent - Gross		97,301	97,301	85,436	85,436
	TOTAL (A)		1,895,764	1,895,764	1,690,380	1,690,380
1	Claims Incurred (Net)	NL-5-Claims Schedule	1,146,297	1,146,297	999,342	999,342
2	Commission	NL-6-Commission Schedule	122,949	122,949	110,877	110,877
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	718,603	718,603	657,211	657,211
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		1,987,849	1,987,849	1,767,430	1,767,430
	Operating Profit/(Loss) from Miscellaneous Business C= (A - B)		(92,085)	(92,085)	(77,050)	(77,050)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(92,085)	(92,085)	(77,050)	(77,050)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	TOTAL (C)		(92,085)	(92,085)	(77,050)	(77,050)

Apollo Munich Health Insurance Company Limited
Registration No. 131 and Dated 3rd August 2007
Profit and Loss Account for the period ended 30 June 2015

	Particulars	Schedule	For the Quarter Ended 30.06.15 (Rs.'000)	Up to the Quarter Ended 30.06.15 (Rs.'000)	For the Quarter Ended 30.06.14 (Rs.'000)	Up to the Quarter Ended 30.06.14 (Rs.'000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		(92,085)	(92,085)	(77,050)	(77,050)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		59,819	59,819	53,609	53,609
	(b) Amortization of Discount / Premium		1,188	1,188	1,795	1,795
	(c) Profit on sale of investments		4,298	4,298	4,963	4,963
	Less: Loss on sale of investments		-	-	-	-
3	OTHER INCOME					
	(a) Profit on sale of Fixed Assets		(10)	(10)	264	264
	(b) Others		3,769	3,769	6,484	6,484
	TOTAL (A)		(23,021)	(23,021)	(9,935)	(9,935)
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	-	-	-
	(c) Others		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		4,464	4,464	3,908	3,908
	(b) Bad debts written off		-	-	-	-
	(c) Others		-	-	-	-
	TOTAL (B)		4,464	4,464	3,908	3,908
	Profit Before Tax					
	Tax		(27,485)	(27,485)	(13,843)	(13,843)
	Provision for Taxation		-	-	36	36
	Profit/(Loss) After Tax		(27,485)	(27,485)	(13,879)	(13,879)
	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Proposed final dividend		-	-	-	-
	(c) Dividend distribution tax		-	-	-	-
	(d) Transfer to any Reserves or Other Accounts		-	-	-	-
	Balance of profit/ loss brought forward from last year		(3,485,410)	(3,485,410)	(3,492,055)	(3,492,055)
	Balance carried forward to Balance Sheet		(3,512,895)	(3,512,895)	(3,505,934)	(3,505,934)

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

Registration No. 131 and Dated 3rd August 2007

Balance Sheet as at 30 June 2015

	Schedule	As at 30.06.15	As at 30.06.14
		(Rs.'000)	(Rs.'000)
SOURCES OF FUNDS			
Share Capital	NL-8-Share Capital Schedule	3,492,288	3,489,800
Share Application Money Pending Allotment		-	
Reserves and Surplus	NL-10-Reserves and Surplus Schedule	2,536,414	2,536,414
Fair Value Change Account		329	615
Borrowings	NL-11-Borrowings Schedule	-	-
TOTAL		6,029,031	6,026,829
APPLICATION OF FUNDS			
Investments	NL-12-Investment Schedule	4,845,953	4,889,098
Loans	NL-13-Loans Schedule	-	-
Fixed Assets	NL-14-Fixed Assets Schedule	254,333	234,757
Deferred tax Asset		149,806	149,806
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	2,521,832	1,721,302
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	864,060	748,447
Sub-Total (A)		3,385,892	2,469,749
Current Liabilities	NL-17-Current Liabilities Schedule	2,004,424	1,568,444
Provisions	NL-18-Provisions Schedule	4,115,424	3,654,071
Deferred Tax Liability		-	-
Sub-Total (B)		6,119,848	5,222,515
NET CURRENT ASSETS (C) = (A - B)		(2,733,956)	(2,752,766)
Miscellaneous Expenditure (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
Debit Balance IN Profit and Loss Account		3,512,895	3,505,934
TOTAL		6,029,031	6,026,829

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

Particulars	For the Quarter Ended 30.06.15	Up to the Quarter Ended 30.06.15	For the Quarter Ended 30.06.14	Up to the Quarter Ended 30.06.14
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	1,619,907	1,619,907	1,381,808	1,381,808
Service Tax	-	-	-	-
Adjustment for change in reserve for unexpired risks	420,984	420,984	201,680	201,680
Gross Earned Premium	1,198,923	1,198,923	1,180,128	1,180,128
Add: Premium on reinsurance accepted	188,615	188,615	805	805
Less : Premium on reinsurance ceded	358,988	358,988	334,002	334,002
Net Premium	1,449,534	1,449,534	1,048,611	1,048,611
Adjustment for change in reserve for unexpired risks	78,909	78,909	(347,000)	(347,000)
Premium Earned (Net)	1,791,609	1,791,609	1,597,291	1,597,291

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

Particulars	For the Quarter Ended 30.06.15	Up to the Quarter Ended 30.06.15	For the Quarter Ended 30.06.14	Up to the Quarter Ended 30.06.14
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
<u>Claims paid</u>				
Direct claims	1,149,591	1,149,591	980,514	980,514
Add Claims Outstanding at the end of the year	925,666	925,666	630,179	630,179
Less Claims Outstanding at the beginning of the year	753,708	753,708	549,903	549,903
Gross Incurred Claims	1,321,549	1,321,549	1,060,790	1,060,790
Add Re-insurance accepted to direct claims	30,320	30,320	299	299
Less Re-insurance Ceded to claims paid	205,572	205,572	61,747	61,747
Total Claims Incurred	1,146,297	1,146,297	999,342	999,342

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



Particulars	For the Quarter Ended 30.06.15	Up to the Quarter Ended 30.06.15	For the Quarter Ended 30.06.14	Up to the Quarter Ended 30.06.14
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	187,764	187,764	174,520	174,520
Add: Re-insurance accepted	40,552	40,552	273	273
Less: Commission on Re-insurance ceded	105,367	105,367	63,916	63,916
Net Commission	122,949	122,949	110,877	110,877

Break-up of the expenses incurred to procure business

Agents	120,504	120,504	91,352	91,352
Brokers	41,756	41,756	42,037	42,037
Corporate Agency	19,188	19,188	4,879	4,879
Others (Insurance Companies)	6,316	6,316	36,252	36,252
TOTAL (B)	187,764	187,764	174,520	174,520

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

S. No	Particulars	For the Quarter Ended 30.06.15	Up to the Quarter Ended 30.06.15	For the Quarter Ended 30.06.14	Up to the Quarter Ended 30.06.14
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	265,181	265,181	224,289	224,289
2	Travel, conveyance and vehicle running expenses	15,181	15,181	13,542	13,542
3	Training expenses	2,504	2,504	1,608	1,608
4	Rents, rates & taxes	25,527	25,527	28,518	28,518
5	Repairs	19,806	19,806	20,184	20,184
6	Printing & stationery	2,486	2,486	8,517	8,517
7	Communication	14,033	14,033	19,791	19,791
8	Legal & professional charges	20,689	20,689	17,191	17,191
9	Auditors' fees, expenses etc				
	(a) As auditor	650	650	675	675
	(b) As adviser or in any other capacity, in respect of				
	(i) Taxation matters	-	-	-	-
	(ii) Insurance matters	-	-	-	-
	(iii) Management services;	-	-	-	-
	(c) in any other capacity	-	-	-	-
	Audit Fees - Others	-	-	15	15
	Out of pocket expenses	5	5	-	-
10	Advertisement and publicity	181,008	181,008	190,419	190,419
11	Interest & Bank Charges	3,552	3,552	2,549	2,549
12	Other Expenses				
	(a) Business Support	30,691	30,691	41,799	41,799
	(b) Information Technology Services	44,241	44,241	40,762	40,762
	(c) Others	71,702	71,702	27,095	27,095
13	Depreciation	21,240	21,240	20,092	20,092
14	Service Tax A/c	107	107	165	165
	TOTAL	718,603	718,603	657,211	657,211

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

S. No	Particulars	As at 30.06.15	As at 30.06.14
		(Rs.'000)	(Rs.'000)
1	Authorised Capital		
	500,000,000 Equity Shares of Rs. 10 each (Previous year 500,000,000 equity shares of Rs. 10 each)	5,000,000	5,000,000
2	Issued Capital		
	349,328,756 Equity Shares of Rs 10 each (Previous year 349,080,006 equity shares of Rs. 10 each)	3,493,288	3,490,800
3	Subscribed Capital		
	349,228,750 Equity Shares of Rs. 10 each (Previous year 348,980,000 equity shares of Rs. 10 each)	3,492,288	3,489,800
4	Called-up Capital		
	349,228,750 Equity Shares of Rs. 10 each (Previous year 348,980,000 equity shares of Rs. 10 each)	3,492,288	3,489,800
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (Amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses	-	-
	Less: Expenses including commission or brokerage on underwriting or subscription of shares.	-	-
	TOTAL	3,492,288	3,489,800

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

SHARE CAPITAL

PATTERN OF SHAREHOLDING

[As certified by the Management]

Shareholder	As at 30.06.15		As at 30.06.14	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	259,936,221	74.43%	259,936,221	74.48%
· Foreign	89,043,779	25.50%	89,043,779	25.52%
Others	248,750	0.07%	-	-
TOTAL	349,228,750	100%	348,980,000	100%

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

S. No	Particulars	As at 30.06.15	As at 30.06.14
		(Rs.'000)	(Rs.'000)
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
	Share Premium:-		
3	Opening Balance	2,536,414	2,446,414
	Add: Received during the year	-	90,000
	General Reserves	-	-
4	Less: Debit balance in Profit and Loss Account	-	-
	Less: Amount utilized for Buy-back	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves	-	-
7	Balance of Profit in Profit & Loss Account	-	-
	TOTAL	2,536,414	2,536,414

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

S. No	Particulars	As at 30.06.15	As at 30.06.14
		(Rs.'000)	(Rs.'000)
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	-	-

FORM NL-12-INVESTMENTS SCHEDULE
Investments

S. No	Particulars	As at 30.06.15 (Rs.'000)	As at 30.06.14 (Rs.'000)
LONG TERM INVESTMENTS			
1	Government securities and Government guaranteed bonds including Treasury Bills	2,161,879	1,896,481
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	700,103	850,132
	(e) Other Securities (Housing Bonds)	541,468	770,625
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	741,382	742,450
5	Other than Approved Investments	-	-
SHORT TERM INVESTMENTS			
1	Government securities and Government guaranteed bonds including Treasury Bills	49,808	93,795
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares	-	-
	(aa)Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	431,597	535,615
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	50,000	-
	(e) Other Securities	99,713	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	70,003	-
5	Other than Approved Investments	-	-
	TOTAL	4,845,953	4,889,098

a. Aggregate amount of Company's investments other than listed equity securities and derivative instruments is Rs.4,845,953 thousand (Previous Year-Rs.4,889,098 thousand). Market value of such investments as at 30.06.2015 is Rs 4,922,963 thousand (Previous Year-Rs. 4,885,316 thousand).

b. Government securities include Deposits held under section 7 of Insurance Act 1938, having book value of Rs. 121,210 thousand (Previous Year Rs. 120,086 thousand).

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

S.No	Particulars	As at 30.06.15	As at 30.06.14
		(Rs.'000)	(Rs.'000)
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions		
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-

FORM NL-14-FIXED ASSETS SCHEDULE
FIXED ASSETS

(Rs.'000)

Particulars	Cost/ Gross Block				Depreciation			Net Block		
	Opening As At 01.04.2015	Additions	Deductions	As At 30.06.2015	Upto 01.04.2015	For The Period	On Sales/ Adjustments	To Date 30.06.2015	As at 30.06.2015	As at 30.06.2014
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangible Assets										
(a) Software	320,931	39,714	-	360,645	216,315	9,529	-	225,844	134,801	99,659
(b) Website	10,116	-	-	10,116	7,160	269	-	7,429	2,687	3,769
(c) Media Films	22,500	-	-	22,500	22,500	-	-	22,500	-	-
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	64,411	713	-	65,124	51,103	1,749	-	52,852	12,272	11,680
Information Technology Equipment	164,281	680	(178)	164,783	89,545	6,556	(74)	96,027	68,756	76,479
Vehicles	46,443	1,560	-	48,003	22,458	2,290	-	24,748	23,255	25,644
Office Equipment	51,402	1,388	(86)	52,704	44,861	847	(86)	45,622	7,082	4,229
Others	-	-	-	-	-	-	-	-	-	-
TOTAL	680,084	44,055	(264)	723,875	453,942	21,240	(160)	475,022	248,853	221,460
Capital Work in progress	-	-	-	-	-	-	-	-	5,480	13,297
Grand Total	680,084	44,055	(264)	723,875	453,942	21,240	(160)	475,022	254,333	234,757
Previous Year	660,985	12,605	(1,318)	672,272	431,825	20,092	(1,105)	450,812	234,757	-

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

S. No	Particulars	As at 30.06.15	As at 30.06.14
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	10,359	5,834
2	Bank Balances	-	-
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	1,810,152	1,133,018
	(bb) Others	603,355	570,400
	(b) Current Accounts	97,966	12,050
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	2,521,832	1,721,302

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

S. No	Particulars	As at 30.06.15 (Rs.'000)	As at 30.06.14 (Rs.'000)
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	182,284	263,436
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	8,538	16,727
6	Others		
	(a) Advances to Suppliers	69,082	14,044
	(b) Other advances	5,082	5,274
	TOTAL (A)	264,986	299,481
	OTHER ASSETS		
1	Income accrued on investments	274,159	240,548
2	Outstanding Premiums	61,805	53,927
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	180,630	78,740
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	78,749	70,981
	(b) Service Tax Unutilized Credit	3,731	4,770
	TOTAL (B)	599,074	448,966
	TOTAL (A+B)	864,060	748,447

FORM NL-17-CURRENT LIABILITIES SCHEDULE
CURRENT LIABILITIES

S. No	Particulars	As at 30.06.15	As at 30.06.14
		(Rs.'000)	(Rs.'000)
1	Agents' Balances	34,739	23,787
2	Balances due to other insurance companies	92,423	240,073
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	53,877	42,967
5	Unallocated premium	206,808	223,841
6	Unclaimed Amount of Policy Holders	28,776	42,134
7	Sundry Creditors	91,817	55,174
8	Due to subsidiaries/ holding company	-	-
9	Claims Outstanding	925,666	630,180
10	Due to Officers/ Directors	-	-
11	Others		
	(a) Tax Deducted Payable	64,698	32,490
	(b) Other Statutory Dues	7,340	5,628
	(c) Employee related liability	321	10
	(d) Expenses Payable	427,948	235,585
	(e) Service Tax Liability	70,011	36,575
	TOTAL	2,004,424	1,568,444

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

S.No	Particulars	As at 30.06.15	As at 30.06.14
		(Rs.'000)	(Rs.'000)
1	Reserve for Unexpired Risk	4,115,424	3,653,045
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	-	-
	(c) For Doubtful Loans and Advances	-	1,026
	TOTAL	4,115,424	3,654,071

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

S.No	Particulars	As at 30.06.15 (Rs.'000)	As at 30.06.14 (Rs.'000)
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

Statement of Liabilities									
Sl.No.	Particular	As at 30.06.15				As at 30.06.14			
		Reserves for Unexpired Risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves	Reserves for Unexpired Risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves
1	Fire	-	-	-	-	-	-	-	-
2	Marine								
a	Marine Cargo	-	-	-	-	-	-	-	-
b	Marine Hull	-	-	-	-	-	-	-	-
3	Miscellaneous								
a	Motor	-	-	-	-	-	-	-	-
b	Engineering	-	-	-	-	-	-	-	-
c	Aviation	-	-	-	-	-	-	-	-
d	Liabilities	-	-	-	-	-	-	-	-
e	Others	1,298	224	295	1,817	782	155	135	1,072
4	Health Insurance	39,856	5,521	3,217	48,594	35,748	4,705	1,307	41,760
5	Total Liabilities	41,154	5,745	3,512	50,411	36,530	4,860	1,442	42,832

Insurer Reg No: 131 Date: 30.06.2015

Apollo Munich Health Insurance Company Limited

GROSS DIRECT PREMIUM UNDERWRITTEN UPTO THE QUARTER ENDED 30.06.2015

(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															0.30	0.30	49.64	49.64	1.22	1.22							51.15	51.15
Assam															0.96	0.96	25.39	25.39	0.10	0.10							26.45	26.45
Bihar															0.58	0.58	20.60	20.60	0.00	0.00							21.17	21.17
Chandigarh															8.19	8.19	173.48	173.48	3.80	3.80							185.47	185.47
Chhattisgarh															1.42	1.42	7.53	7.53	0.00	0.00							8.96	8.96
Delhi															72.33	72.33	3152.02	3152.02	36.74	36.74							3261.09	3261.09
Gujarat															47.92	47.92	643.00	643.00	16.87	16.87							707.79	707.79
Haryana															958.07	958.07	1729.52	1729.52	176.60	176.60							2864.19	2864.19
Jharkhand															0.06	0.06	5.89	5.89	0.00	0.00							5.95	5.95
Karnataka															46.47	46.47	1547.93	1547.93	11.51	11.51							1605.91	1605.91
Kerala															16.59	16.59	379.97	379.97	2.48	2.48							399.03	399.03
Madhya Pradesh															19.52	19.52	112.87	112.87	3.10	3.10							135.49	135.49
Maharashtra															134.98	134.98	2236.15	2236.15	74.10	74.10							2445.23	2445.23
Orissa															0.54	0.54	67.67	67.67	0.81	0.81							69.01	69.01
Punjab															10.73	10.73	264.14	264.14	6.62	6.62							281.49	281.49
Rajasthan															57.12	57.12	370.17	370.17	8.40	8.40							435.69	435.69
Tamil nadu															27.95	27.95	850.12	850.12	18.07	18.07							896.15	896.15
Telangana															56.34	56.34	1190.28	1190.28	30.41	30.41							1277.02	1277.02
Uttar Pradesh															24.11	24.11	894.50	894.50	7.72	7.72							926.34	926.34
Uttrakhand															0.21	0.21	4.63	4.63	0.48	0.48							5.32	5.32
West Bengal															10.79	10.79	573.39	573.39	6.00	6.00							590.17	590.17

Reinsurance Risk Concentration - For the period ended 30.06.2015						
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	1	46	10		2%
4	No. of Reinsurers with rating BBB but less than A	2	3,476	58		98%
5	No. of Reinsurers with rating less than BBB					
	Total	3	3,522	68		100%

Ageing of Claims as at 30.06.2015								
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	29,494	-	-	-	-	29,494	10,462
8	Overseas Travel	111	-	-	-	-	111	57
9	Personal Accident	156	-	-	-	-	156	212
10	Liability	-	-	-	-	-	-	-
11	Crop	-	-	-	-	-	-	-
12	Miscellaneous	-	-	-	-	-	-	-

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	-	-	-	-	-	-	8,438	139	124	-	-	-	-	8,701
2	Claims reported during the period	-	-	-	-	-	-	36,198	225	290	-	-	-	-	36,713
3	Claims settled during the period	-	-	-	-	-	-	29,494	111	156	-	-	-	-	29,761
4	Claims repudiated during the period	-	-	-	-	-	-	2,792	18	52	-	-	-	-	2,862
5	Claims closed during the period	-	-	-	-	-	-	1,570	68	51	-	-	-	-	1,689
6	Claims O/s at the end of the period	-	-	-	-	-	-	10,780	167	155	-	-	-	-	11,102
	Less than 3 months	-	-	-	-	-	-	10,780	167	155	-	-	-	-	11,102
	3 months to 6 months	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	6 months to 1 year	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	1 year and above	-	-	-	-	-	-	-	-	-	-	-	-	-	-

FORM NL-26 - CLAIMS INFORMATION - KG Table I

Apollo Munich Health Insurance Company Limited

Solvency for the quarter ended 30.06.2015

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	5,067	2,201	436	302	709	92	709
9	Health	85,298	66,957	39,379	34,093	13,391	10,228	13,391
	Total	90,365	69,158	39,815	34,395	14,100	10,320	14,100

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

30.06.2015

S. No	Office Information		Number
1	No. of offices at the beginning of the year		83
2	No. of branches approved during the year		-
3	No. of branches opened during the year	Out of approvals of previous year	2
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		85
7	No. of branches approved but not opened		-
8	No. of rural branches		-
9	No. of urban branches		85

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

Statement as on: 30.06.2015

Statement of Investment Assets (General Insurer)

(Business within India)

Rs. In Lacs

Periodicity of Submission: Quarterly

S. No	PARTICULARS	SCH	AMOUNT
1	Investments	8	48,460
2	Loans	9	-
3	Fixed Assets	10	2,543
4	Current Assets		
	a. Cash & Bank Balance	11	25,218
	b. Advances & Other Assets	12	8,641
5	Current Liabilities		
	a. Current Liabilities	13	20,044
	b. Provisions	14	41,154
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		35,129
	Application of Funds as per Balance Sheet (A)		181,189
	Less: Other Assets	SCH	Amount
1	Loans	9	-
2	Fixed Assets	10	2,543
3	Cash & Bank Balances	11	1,339
4	Advances & Other Assets	12	8,641
5	Current Liabilities	13	20,044
6	Provisions	14	41,154
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		35,129
	TOTAL (B)		108,850
	'Investment Assets' As per FORM 3B (A-B)		72,339

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH) d = (b+c)	% Actual	FVC Amount (e)	Total (d + e)	Market Value
			Balance (a)	FRSM ⁺ (b)						
1	G. Sec.	Not less than 20%	-	1,677	13,453	15,131	21	-	15,131	15,359
2	G. Sec or Other Approved Sec. (incl. (1) above)	Not less than 30%	-	2,477	19,640	22,117	31	-	22,117	22,381
3	Investment subject to Exposure Norms									
	1. Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 15%	-	812	13,714	14,526	20	-	14,526	14,758
	2. Approved Investments (Not exceeding 55%)		-	1,850	33,015	34,865	48	3	34,868	35,143
	3. Other Investments (not exceeding 25%)		-	-	828	828	1	-	828	829
	Total Investment Assets	100%	-	5,139	67,197	72,336	100	3	72,339	73,111

Detail Regarding debt securities								
	MARKET VALUE				BOOK VALUE			
	As at 30/06/2015	As % of total for this class	As at 30/06/2014 Of the previous year	As % of total for this class	As at 30/06/2015	As % of total for this class	As at 30/06/2014 Of the previous year	As % of total for this class
Break down by credit rating								
AAA rated	18,751	25.55%	18,034	35.41%	18,227	25.20%	18,201	35.18%
AA or better	3,900	5.32%	1,797	3.53%	3,800	5.25%	1,804	3.49%
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other	50,727	69.13%	31,102	61.06%	50,309	69.55%	31,732	61.33%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	25,012	34.09%	17,194	33.76%	25,061	34.65%	17,211	33.27%
more than 1 year and upto 3 years	17,076	23.27%	13,478	26.46%	16,897	23.36%	13,522	26.14%
More than 3 years and up to 7 years	18,751	25.55%	11,440	22.46%	18,229	25.20%	11,738	22.69%
More than 7 years and up to 10 years	9,735	13.27%	6,977	13.70%	9,424	13.03%	7,273	14.06%
above 10 years	2,806	3.82%	1,844	3.62%	2,725	3.77%	1,993	3.85%
Breakdown by type of the issuer								
a. Central Government	15,493	21.11%	10,831	21.27%	15,131	20.92%	11,288	21.82%
b. State Government	7,102	9.68%	4,774	9.37%	6,986	9.66%	4,950	9.57%
c. Corporate Securities	50,784	69.21%	35,328	69.36%	50,219	69.42%	35,499	68.61%

S. No	Particular	For the Quarter Ended 30.06.15 (%/Times)	Up to the Quarter Ended 30.06.15 (%/Times)	For the Quarter Ended 30.06.14 (%/Times)	Up to the Quarter Ended 30.06.14 (%/Times)
1	Gross Premium Growth Rate	17%	17%	25%	25%
2	Gross Direct Premium to Net Worth Ratio	0.64	0.64	0.55	0.55
3	Growth Rate of Net Worth	-0.18%	-0.18%	9%	9%
4	Net Retention Ratio	80%	80%	76%	76%
5	Net Commission Ratio	8%	8%	11%	11%
6	Expenses of Management to Gross Direct Premium Ratio	56%	56%	60%	60%
7	Expenses of Management to Net Written Premium Ratio	63%	63%	79%	79%
8	Net Incurred Claims to Net Earned Premium	64%	64%	63%	63%
9	Combined Ratio	122%	122%	136%	136%
10	Technical Reserves to Net Premium Ratio	2.81	2.81	2.68	2.68
11	Underwriting Balance Ratio	(0.11)	(0.11)	(0.11)	(0.11)
12	Operating Profit Ratio	-5%	-5%	-5%	-5%
13	Liquid Assets to Liabilities Ratio	0.60	0.60	0.51	0.51
14	Net Earnings Ratio	-2%	-2%	-1%	-1%
15	Return on Net Worth	-1%	-1%	-1%	-1%
16	Available Solvency Margin to Required Solvency Margin Ratio	1.55	1.55	1.81	1.81
17	NPA Ratio	-	-	-	-
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
Equity Holding Pattern for Non-Life Insurers					
1	(a) No. of shares	349,228,750	349,228,750	348,980,000	348,980,000
2	(b) Percentage of shareholding (Indian / Foreign)				
	-Indian	74.43%	74.43%	74.48%	74.48%
	-Foreign	25.50%	25.50%	25.52%	25.52%
	Other	0.07%	0.07%	0.00%	0.00%
3	(c) % of Government holding (in case of public sector insurance companies)	Nil	Nil	Nil	Nil
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	Basic EPS-(0.08) Diluted EPS-(0.08)	Basic EPS-(0.08) Diluted EPS-(0.08)	Basic EPS-(0.04) Diluted EPS-(0.04)	Basic EPS-(0.04) Diluted EPS-(0.04)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	Basic EPS-(0.08) Diluted EPS-(0.08)	Basic EPS-(0.08) Diluted EPS-(0.08)	Basic EPS-(0.04) Diluted EPS-(0.04)	Basic EPS-(0.04) Diluted EPS-(0.04)
6	(iv) Book value per share (Rs)	7.20	7.20	7.22	7.22

Related Party Transactions							
S. No	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	For the Quarter Ended 30.06.2015	Up to the Quarter Ended 30.06.2015	For the Quarter Ended 30.06.2014	Up to the Quarter Ended 30.06.2014
1	Family Health Plan Limited	Significant Influence	Premium Income	73.66	73.66	58.50	58.50
			Claim Payment	-	-	1.75	1.75
			TPA Fees	625.01	625.01	119.75	119.75
2	Apollo Hospitals Enterprise Limited	Joint Venture partners	Premium Income	175.99	175.99	205.71	205.71
			Claim Payment	446.56	446.56	400.74	400.74
			Sponsorship of Patient Safety	-	-	0.38	0.38
3	Lifetime Wellness Rx Intl. Ltd	Significant Influence	Premium Income	10.10	10.10	11.69	11.69
4	Apollo Gleneagales Hospitals Ltd.	Significant Influence	Advertisement Charges	0.30	0.30	-	-
			Premium	0.09	0.09	-	-
5	Indraprastha Medical Corporation Ltd	Significant Influence	Claim Payment	68.15	68.15	80.98	80.98
			Premium Income	-21.15	-21.15	355.45	355.45
			Claim Payment	247.13	247.13	159.90	159.90
6	Apollo Hospitals International Limited	Significant Influence	Expenses towards Services Rendered	-	-	0.21	0.21
			Premium Income	-0.86	-0.86	-0.30	-0.30
7	Ms Shobana Kamineni	Wholetime Director	Claim Payment	42.12	42.12	25.76	25.76
			Remuneration	12.00	12.00	12.00	12.00
8	Apollo Health and Lifestyle Ltd.	Significant Influence	Premium Income	1.08	1.08	18.74	18.74
			Claim Payments	4.20	4.20	-	-
			Expenses towards Services Rendered	0.03	0.03	-	-
			Advance Paid	-	-	0.10	0.10
9	Imperial Hospital And Research Centre Ltd	Significant Influence	Claim Payment	55.40	55.40	77.06	77.06
			Ambulance Service Charges for IBM	-	-	4.00	4.00
10	Faber Sindoori Managemnt Service Private Ltd	Significant Influence	Premium Income	15.64	15.64	16.19	16.19
11	Samudra Healthcare Enterprises Limited	Significant Influence	Claim Payment	0.72	0.72	0.65	0.65
12	Apollo Reach Hospital Enterprise Limited	Significant Influence	Claim Payment	0.14	0.14	5.09	5.09
13	Mr. Antony Jacob, Mr. Krishnan Ramachandran Mr. Srikanth Kandikonda, Ms. Deepti Rustagi, Mr. Suraj Mishra, Mr. Sanjay Kulshrestha, Mr. Vishwanath Mahendra	Key Persons As Per IRDA Regulations	Remuneration	285.25	285.25	232.07	232.07
14	Mr MBN Rao	Independent Directors	Directors Sitting Fees	1.50	1.50	-	-
15	Mr Bernhard Steinruecke	Independent Directors	Directors Sitting Fees	1.50	1.50	-	-
16	APOLLO HEALTH RESOURCES LIMITED	Significant Influence	Premium Income	13.24	13.24	14.16	14.16
17	KEIMED LIMITED	Significant Influence	Premium Income	-0.11	-0.11	0.13	0.13
			Claim Payment	-	-	0.27	0.27
18	APEX AGENCIES	Significant Influence	Premium Income	0.04	0.04	-0.01	-0.01
19	Medvarsity Online Ltd.	Significant Influence	Premium Income	0.14	0.14	-	-

Products Information							
<i>List below the products and/or add-ons introduced during the period</i>							
Sl. No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business	Category of product	Date of filing of Product	Date IRDA confirmed filing/ approval
No products introduced during the period							

FORM NL-33 - SOLVENCY MARGIN - KGII
Apollo Munich Health Insurance Company Limited
Solvency as at 30.06.2015
Available Solvency Margin and Solvency Ratio



(Rs. in Lacs)			
S. No	Description	Notes No.	Amount
(1)	(2)	(3)	(4)
1	Available Assets in Policyholders' Funds (adjusted value of Assets as mentioned in Form IRDA-Assets-AA)		67,197
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)		50,411
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		2,895
4	Excess in Policyholders' Funds (1-2-3)		13,891
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):		15,807
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		7,893
7	Excess in Shareholders' Funds (5-6)		7,914
8	Total Available Solvency Margin [ASM] (4+7)		21,805
9	Total Required Solvency Margin [RSM]		14,100
10	Solvency Ratio (Total ASM/Total RSM)		1.55

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	Mr. Antony Jacob	Whole Time Director & CEO	None
5	Dr. Doris Sophia Hoepke	Director	None
6	Mr. Andrew Kielty	Director	None
7	Mr. MBN Rao	Independent Director	None
8	Mr. Bernhard Steinruecke	Independent Director	None
9	Mr. Srikanth Kandikonda	CFO, Company Secretary & Chief of Internal Audit	None
10	Mr. Krishnan Ramachandran	Deputy CEO, COO, CMO	None
11	Mr. Sanjay Kulshrestha	Chief Investment Officer	None
12	Mr. Vishwanath Mahendra	Appointed Actuary	None
13	Ms. Deepti Rustagi	Chief Compliance Officer	None
14	Mr. Suraj Mishra	Chief Risk Officer	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:30.06.2015

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	-	56	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CDSS	GOVERNMENT OF INDIA	GILTS	6.17	-	152	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CDSS	GOVERNMENT OF INDIA	GILTS	6.25	-	778	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CDSS	GOVERNMENT OF INDIA	GILTS	7.95	-	196	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CDSS	GOVERNMENT OF INDIA	GILTS	8.20	-	20	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CDSS	GOVERNMENT OF INDIA	GILTS	8.33	-	10	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	6.01	-	4	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	6.90	-	484	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.16	-	903	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.46	-	496	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.59	-	498	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.80	-	493	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.80	-	489	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.83	-	987	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.95	-	489	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.99	-	25	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.07	-	100	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.08	-	1041	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.12	-	2443	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.13	-	498	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.15	-	476	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.19	-	496	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.20	-	467	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.24	-	496	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.24	-	509	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.26	-	994	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.79	-	1001	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	9.15	-	530	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	ADITYA BIRLA FINANCE LIMITED	BONDS	9.60	-	1000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	AXIS BANK LIMITED	BONDS	9.15	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	KOTAK MAHINDRA PRIME LIMITED	BONDS	9.55	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	MRF LTD.	BONDS	10.09	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	RELIANCE CAPITAL LIMITED	BONDS	10.30	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	STEEL AUTHORITY OF INDIA LIMITED	BONDS	8.72	-	501	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	SUNDARAM FINANCE LIMITED	BONDS	10.30	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	TATA SONS LIMITED	BONDS	8.97	-	300	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	TATA SONS LIMITED	BONDS	9.67	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	TATA SONS LIMITED	BONDS	9.75	-	200	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	TATA SONS LIMITED	BONDS	9.76	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	TATA SONS LIMITED	BONDS	9.78	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-

ECOS	TATA SONS LIMITED	BONDS	9.85	-	500	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
EPBT	EXPORT IMPORT BANK OF INDIA LIMITED	BONDS	9.65	-	1000	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	HDFC LIMITED	BONDS	8.50	-	500	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	HDFC LIMITED	BONDS	9.70	-	1000	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	HDFC LIMITED	BONDS	9.75	-	500	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	HDFC LIMITED	BONDS	9.90	-	301	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	ICICI HOME FINANCE COMPANY LIMITED	BONDS	9.75	-	500	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	LIC HOUSING FINANCE LIMITED	BONDS	8.90	-	200	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	LIC HOUSING FINANCE LIMITED	BONDS	9.39	-	997	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	LIC HOUSING FINANCE LIMITED	BONDS	10.57	-	500	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	LIC HOUSING FINANCE LIMITED	BONDS	11.08	-	115	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	PNB HOUSING FINANCE	BONDS	9.25	-	300	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	TATA CAPITAL HOUSING FINANCE LTD	BONDS	9.00	-	1000	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	DEWAN HOUSING FINANCE CORPORATION LTD	BONDS	9.30	-	500	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INDIA INFRADEBT LTD (IIL)	BONDS	9.10	-	1000	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INDIA INFRADEBT LTD (IIL)	BONDS	9.70	-	500	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INDIAN RAIL FINANCE CORPORATION LIMITED	BONDS	8.45	-	498	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INDIAN RAIL FINANCE CORPORATION LIMITED	BONDS	8.55	-	301	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INFRASTRUCTURE DEVELOPMENT FINANCIAL COMPANY	BONDS	8.73	-	500	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INFRASTRUCTURE DEVELOPMENT FINANCIAL COMPANY	BONDS	8.85	-	500	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	KONKAN RAILWAY CORPORATION LIMITED	BONDS	8.90	-	100	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	L&T INFRASTRUCTURE FINANCE COMPANY LIMITED	BONDS	8.70	-	1000	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT	BONDS	9.90	-	407	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	8.90	-	200	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	8.90	-	200	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	9.28	-	10	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	9.62	-	200	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	9.72	-	500	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	9.81	-	500	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	9.90	-	30	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	9.96	-	20	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER GRID CORPORATION LIMITED	BONDS	8.64	-	300	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	RURAL ELECTRIFICATION CORPORATION LTD	BONDS	8.80	-	300	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	RURAL ELECTRIFICATION CORPORATION LTD	BONDS	8.80	-	50	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	RURAL ELECTRIFICATION CORPORATION LTD	BONDS	9.38	-	497	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	RURAL ELECTRIFICATION CORPORATION LTD	BONDS	9.63	-	500	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	ANDHRA PRADESH	GILTS	8.45	-	201	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	ASSAM	GILTS	8.95	-	503	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	BIHAR	GILTS	8.97	-	501	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	BIHAR	GILTS	9.39	-	536	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	GUJRAT	GILTS	9.39	-	537	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	KARNATAKA	GILTS	7.76	-	298	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	KARNATAKA	GILTS	9.19	-	508	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	MANIPUR	GILTS	8.91	-	520	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	NAGALAND	GILTS	8.98	-	500	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	RAJASTHAN	GILTS	9.24	-	528	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	TAMIL NADU	GILTS	8.28	-	302	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	UTTAR PRADESH	GILTS	8.93	-	501	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	UTTAR PRADESH	GILTS	9.25	-	501	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	WEST BENGAL	GILTS	9.01	-	501	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGL	ANDHRA PRADESH STATE FINANCIAL CORPORATION	BONDS	8.35	-	430	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGL	ANDHRA PRADESH STATE FINANCIAL CORPORATION	BONDS	8.50	-	120	-	-	-	-	-	-	-	-	-	-	STANDARD	-	-

FORM NL-36-YIELD ON INVESTMENTS 1

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

Statement as on:30.06.2015

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 (%) ¹	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
			Book Value*	Market Value				Book Value*	Market Value				Book Value	Market Value			
1	CENTRAL GOVT. BONDS	CGSB	14,015	14,162	297	2.12%	2.12%	14,015	14,162	297	2.12%	2.12%	9,689	9,964	199	2.05%	2.05%
2	DEPOSIT UNDER SECTION 7 OF INSURANCE ACT 1938	CDSS	1,211	1,197	23	1.93%	1.93%	1,211	1,197	23	1.93%	1.93%	1,188	1,196	23	1.97%	1.97%
3	TREASURY BILLS	CTRB	1,841	-	18	0.97%	0.97%	1,841	-	18	0.97%	0.97%	493	491	3	0.65%	0.65%
4	STATE GOVERNMENT BONDS	SGGB	5,953	6,466	127	2.13%	2.13%	5,953	6,466	127	2.13%	2.13%	4,645	4,538	143	3.08%	3.08%
5	STATE GOVERNMENT GUARANTEED LOANS	SGGL	550	556	12	2.19%	2.19%	550	556	12	2.19%	2.19%	630	634	13	2.09%	2.09%
6	BONDS /DEBENTURES ISSUED BY NHB	HTDN	-	-	-	-	-	-	-	-	-	-	498	499	12	2.32%	2.32%
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	6,439	6,534	155	2.41%	2.41%	6,439	6,534	155	2.41%	2.41%	4,718	4,807	113	2.39%	2.39%
8	INFRASTRUCTURE/SOCIAL SECTOR PSU-DEBENTURES/BONDS	IPTD	8,020	8,224	183	2.29%	2.29%	8,020	8,224	183	2.29%	2.29%	5,661	5,694	127	2.25%	2.25%
9	CORPORATE SECURITIES	EPBT	1,000	1,057	25	2.45%	2.45%	1,000	1,057	25	2.45%	2.45%	758	758	17	2.23%	2.23%
10	CORPORATE SECURITIES (APPROVED INVESTMENTS)-DEBENTURES	ECOS	6,501	6,718	156	2.41%	2.41%	6,501	6,718	156	2.41%	2.41%	6,831	6,828	161	2.35%	2.35%
11	DEPOSITS WITH BANKS	ECDB	25,112	23,880	586	2.33%	2.33%	25,112	23,880	586	2.33%	2.33%	14,463	12,716	341	2.36%	2.36%
12	DEPOSITS-CDS WITH SCHEDULED BANK COMMERCIAL PAPER ISSUED BY ALL INDIA FINANCIAL INSTITUTION RATED VERY STRONG OR MORE	EDCD	-	-	-	-	-	-	-	-	-	-	497	-	6	1.23%	1.23%
13	APPLICATION MONEY	ECCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14	MUTUAL FUNDS-GILT/G SEC/LIQUID SCHEME	ECAM	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
15	CORPORATE SECURITIES(OTHER THAN APPROVED INVESTMENT)-MUTUAL FUND	EGMF	2,479	3,487	65	2.50%	2.50%	4,178	3,487	100	2.50%	2.50%	1,386	1,466	30	2.14%	2.14%
16		OMGS	1,010	829	11	2.11%	2.11%	1,010	829	11	2.11%	2.11%	-	-	-	-	-
			74,131	73,110	1,658	2.24%	2.24%	75,830	73,110	1,693	2.24%	2.24%	51,457	49,591	1,188	2.31%	2.31%

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 (%) ¹	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
1	DEPOSITS WITH BANKS	ECDB	-	-	-	-	-	-	-	-	-	-	2,658	-	25	0.93%	0.93%
2	DEPOSITS-CDS WITH SCHEDULED BANK COMMERCIAL PAPER ISSUED BY ALL INDIA FINANCIAL INSTITUTION RATED VERY STRONG OR MORE	EDCD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3	MUTUAL FUNDS-GILT/G SEC/LIQUID SCHEME	ECCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	MUTUAL FUND-DEBT / INCOME / SERIAL / LIQUID INCOME	EGMF	1,699	-	36	2.10%	2.10%	1,699	-	36	2.10%	2.10%	1,990	2,366	47	2.37%	2.37%
5		OMGS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	TOTAL		1,699	-	36	2.10%	2.10%	1,699	-	36	2.10%	2.10%	4,648	2,366	72	1.55%	1.55%

* Book Value of Investments shows daily average of Investments holding under the category.

FORM NL-37-DOWN GRADING OF INVESTMENT-2

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

Statement as on:30.06.2015

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

NIL

Name of Fund Investment Corpus I-FRSM+PH

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

NIL



Business Returns across line of Business

S.No.	Line of Business	Quarter Ended 30.06.15		Quarter Ended 30.06.14		Upto the Quarter Ended 30.06.15		Upto the Quarter Ended 30.06.14	
		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	1,495	12,679	849	9,945	1,495	12,679	849	9,945
10	Health	14,299	94,368	12,661	82,648	14,299	94,368	12,661	82,648
11	Others	405	18,791	308	14,316	405	18,791	308	14,316
	Total	16,199	125,838	13,818	106,909	16,199	125,838	13,818	106,909

Rural & Social Obligations Upto the Quarter Ended 30.06.2015					
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	7,966	26	
		Social	-	-	
10	Health	Rural	23,407	966	
		Social	-	-	
11	Others	Rural	-	-	
		Social	-	-	

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



(Rs in Lakhs)

		Business Acquisition through different channels							
		For the Quarter ended 30.06.15		For the Quarter ended 30.06.14		Upto the Quarter ended 30.06.15		Upto the Quarter ended 30.06.14	
S. No.	Channels	No of Policies	Premium	No of Policies	Premium	No of Policies	Premium	No of Policies	Premium
1	Individual agents	84,994	8,023	74,699	6,289	84,994	8,023	74,699	6,289
2	Corporate Agents-Banks	416	1,265	357	509	416	1,265	357	509
3	Corporate Agents -Others	329	27	243	18	329	27	243	18
4	Brokers	12,007	2,886	10,910	2,782	12,007	2,886	10,910	2,782
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	28,092	3,998	20,700	4,220	28,092	3,998	20,700	4,220
	Total (A)	125,838	16,199	106,909	13,818	125,838	16,199	106,909	13,818
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	125,838	16,199	106,909	13,818	125,838	16,199	106,909	13,818

FORM NL-41	GRIEVANCE DISPOSAL FOR THE PERIOD UPTO 30.06.2015 DURING THE FINANCIAL YEAR 2015-16
-------------------	--



Apollo Munich Health Insurance Company Limited	
---	--

GRIEVANCE DISPOSAL REPORT							
SI No.	Particulars	Opening Balance	Additions	Complaints Resolved			Complaints Pending
				Fully Accepted	Partial Accepted	Rejected	
1	Complaints made by customers						
a)	Proposal Related	1	7	4	0	4	0
b)	Claims	7	97	19	4	75	6
c)	Policy Related	4	49	36	0	12	5
d)	Premium	0	14	3	0	10	1
e)	Refund	0	4	2	0	2	0
f)	Coverage	0	4	0	0	4	0
g)	Cover Note Related	0	0	0	0	0	0
h)	Product	0	2	0	0	2	0
i)	Others	1	30	11	0	16	4
j)	Unfair Business Practices	0	0	0	0	0	0
k)	Total Number	13	207	75	4	125	16

2	Total No of policies during previous year	592870
3	Total No of claims during previous year	135904
4	Total No of policies during current year	125838
5	Total No of claims during current year	36198
6	Total No of Policy Complaints (current year) per 10,000 policies (current year)	8.74
7	Total No of Claim Complaints (current year) per 10,000 claims registered (current year)	26.80

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

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Upto 7 days	16	-	16
b)	7-15 days	0	-	0
c)	15-30 days	0	-	0
d)	30-90 days	0	-	0
e)	90 days & Beyond	0	-	0
	Total No of Complaints	16	-	16

* Status of complaints as on report preparation date i.e. 01-07-2015.