

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 2016

	Particulars	Schedule	For the Quarter Ended 31.03.16 (Rs.'000)	Up to the Quarter Ended 31.03.16 (Rs.'000)	For the Quarter Ended 31.03.15 (Rs.'000)	Up to the Quarter Ended 31.03.15 (Rs.'000)
1	Premiums Earned (Net)	NL-4-Premium Schedule	2,051,179	7,748,976	1,676,633	6,558,845
2	Profit/ Loss on sale/redemption of Investments		14,765	45,204	6,142	22,824
3	Others		6,523	18,384	6,780	13,481
4	Interest, Dividend & Rent - Gross		98,718	381,149	83,940	327,616
	TOTAL (A)		2,171,185	8,193,713	1,773,495	6,922,766
1	Claims Incurred (Net)	NL-5-Claims Schedule	1,252,175	5,006,466	1,012,456	4,134,270
2	Commission	NL-6-Commission Schedule	96,872	501,893	94,218	453,336
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	836,207	2,858,071	675,962	2,557,792
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		2,185,254	8,366,430	1,782,636	7,145,398
	Operating Profit/(Loss) from Miscellaneous Business C= (A - B)		(14,069)	(172,717)	(9,141)	(222,632)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(14,069)	(172,717)	(9,141)	(222,632)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	TOTAL (C)		(14,069)	(172,717)	(9,141)	(222,632)

Apollo Munich Health Insurance Company Limited
Registration No. 131 and Dated 3rd August 2007
Profit and Loss Account for the Year Ended 31 March 2016

	Particulars	Schedule	For the Quarter Ended 31.03.16 (Rs.'000)	Up to the Quarter Ended 31.03.16 (Rs.'000)	For the Quarter Ended 31.03.15 (Rs.'000)	Up to the Quarter Ended 31.03.15 (Rs.'000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		(14,069)	(172,717)	(9,141)	(222,632)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		61,193	239,350	56,274	223,697
	(b) Amortization of Discount / Premium		317	2,022	1,731	6,460
	(c) Profit on sale of investments		9,242	28,627	4,248	16,045
	Less: Loss on sale of investments		-	-	-	(11)
3	OTHER INCOME					
	(a) Profit on sale of Fixed Assets		519	649	(252)	3,584
	(b) Others		3,458	9,447	3,351	8,571
	TOTAL (A)		60,660	107,378	56,211	35,714
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		16,236	32,780	15,360	28,752
	(b) Bad debts written off		-	-	-	-
	(c) Others		-	-	-	-
	TOTAL (B)		16,236	32,780	15,360	28,752
	Profit Before Tax		44,424	74,598	40,851	6,962
	Provision for Taxation		-	-	83	317
	Profit/(Loss) After Tax		44,424	74,598	40,768	6,645
	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		(3,455,236)	(3,485,410)	(3,526,178)	(3,492,055)
	Balance carried forward to Balance Sheet		(3,410,812)	(3,410,812)	(3,485,410)	(3,485,410)

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 2016

	Schedule	As at 31.03.16	As at 31.03.15
		(Rs.'000)	(Rs.'000)
SOURCES OF FUNDS			
Share Capital	NL-8-Share Capital Schedule	3,569,229	3,492,288
Share Application Money Pending Allotment		-	-
Reserves and Surplus	NL-10-Reserves and Surplus Schedule	2,587,793	2,536,414
Fair Value Change Account		2,522	792
Borrowings	NL-11-Borrowings Schedule	-	-
TOTAL		6,159,544	6,029,494
APPLICATION OF FUNDS			
Investments	NL-12-Investment Schedule	7,050,580	5,051,751
Loans	NL-13-Loans Schedule	-	-
Fixed Assets	NL-14-Fixed Assets Schedule	246,842	231,225
Deferred tax Asset		149,806	149,806
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	2,042,068	2,691,788
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	916,765	812,630
Sub-Total (A)		2,958,833	3,504,418
Current Liabilities	NL-17-Current Liabilities Schedule	2,304,580	1,935,617
Provisions	NL-18-Provisions Schedule	5,352,749	4,457,499
Deferred Tax Liability		-	-
Sub-Total (B)		7,657,329	6,393,116
NET CURRENT ASSETS (C) = (A - B)		(4,698,496)	(2,888,698)
Miscellaneous Expenditure (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
Debit Balance IN Profit and Loss Account		3,410,812	3,485,410
TOTAL		6,159,544	6,029,494

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

Particulars	For the Quarter Ended 31.03.16	Up to the Quarter Ended 31.03.16	For the Quarter Ended 31.03.15	Up to the Quarter Ended 31.03.15
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	4,431,819	10,221,761	3,643,313	8,031,286
Service Tax	-	-	-	-
Adjustment for change in reserve for unexpired risks	(2,065,475)	(1,338,666)	(1,815,308)	(1,240,694)
Gross Earned Premium	6,497,294	11,560,427	5,458,621	9,271,980
Add: Premium on reinsurance accepted	240,198	856,426	179,105	579,260
Less : Premium on reinsurance ceded	938,965	2,439,005	609,356	1,795,927
Net Premium	3,733,052	8,639,182	3,213,062	6,814,619
Adjustment for change in reserve for unexpired risks	(383,602)	(448,460)	(278,879)	(984,920)
Premium Earned (Net)	2,051,179	7,748,976	1,676,633	6,558,845

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

Particulars	For the Quarter Ended 31.03.16	Up to the Quarter Ended 31.03.16	For the Quarter Ended 31.03.15	Up to the Quarter Ended 31.03.15
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
<u>Claims paid</u>				
Direct claims	1,599,657	5,673,740	1,151,873	4,318,864
Add Claims Outstanding at the end of the year	911,483	911,483	753,707	753,707
Less Claims Outstanding at the beginning of the year	1,047,803	753,707	770,282	549,903
Gross Incurred Claims	1,463,337	5,831,516	1,135,298	4,522,668
Add Re-insurance accepted to direct claims	105,316	284,028	36,482	58,214
Less Re-insurance Ceded to claims paid	316,478	1,109,078	159,324	446,612
Total Claims Incurred	1,252,175	5,006,466	1,012,456	4,134,270

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



Particulars	For the Quarter Ended 31.03.16	Up to the Quarter Ended 31.03.16	For the Quarter Ended 31.03.15	Up to the Quarter Ended 31.03.15
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	426,583	1,125,161	319,869	876,069
Add: Re-insurance accepted	53,313	221,256	38,508	124,660
Less: Commission on Re-insurance ceded	383,024	844,524	264,159	547,393
Net Commission	96,872	501,893	94,218	453,336

Break-up of the expenses incurred to procure business

Agents	285,431	743,313	214,351	555,632
Brokers	77,422	215,293	66,524	182,402
Corporate Agency	48,986	130,420	33,092	70,195
Others (Insurance Companies)	14,744	36,135	5,902	67,840
TOTAL (B)	426,583	1,125,161	319,869	876,069

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

S. No	Particulars	For the Quarter Ended 31.03.16	Up to the Quarter Ended 31.03.16	For the Quarter Ended 31.03.15	Up to the Quarter Ended 31.03.15
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	401,114	1,198,287	319,463	1,019,876
2	Travel, conveyance and vehicle running expenses	24,162	78,513	19,486	66,037
3	Training expenses	2,145	10,919	3,057	9,974
4	Rents, rates & taxes	25,450	97,117	24,152	105,015
5	Repairs	23,829	86,593	17,013	78,294
6	Printing & stationery	5,102	14,190	11,990	40,373
7	Communication	15,776	58,056	15,926	51,284
8	Legal & professional charges	32,875	108,030	4,078	48,964
9	Auditors' fees, expenses etc				
	(a) As auditor	403	2,000	275	1,900
	(b) As adviser or in any other capacity, in respect of	-	-	-	-
	(i) Taxation matters	200	200	100	100
	(ii) Insurance matters	-	-	-	-
	(iii) Management services;	-	-	-	-
	(c) in any other capacity				
	Audit Fees - Others	-	10	(110)	29
	Out of pocket expenses	56	93	392	392
10	Advertisement and publicity	112,655	554,063	107,369	560,973
11	Interest & Bank Charges	6,993	19,364	4,766	12,873
12	Other Expenses				
	(a) Business Support	51,932	128,142	54,252	165,521
	(b) Information Technology Services	56,150	247,826	49,977	220,785
	(c) Others	38,644	140,955	24,380	98,777
13	Depreciation	23,291	98,103	19,292	76,282
14	Service Tax A/c	15,430	15,610	104	343
	TOTAL	836,207	2,858,071	675,962	2,557,792

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

S. No	Particulars	As at 31.03.16	As at 31.03.15
		(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		
	357,023,111 Equity Shares of Rs 10 each (Previous year 349,328,756 equity shares of Rs. 10 each)	3,570,231	3,493,288
3	Subscribed Capital		
	356,922,912 Equity Shares of Rs. 10 each (Previous year 349,228,750 equity shares of Rs. 10 each)	3,569,229	3,492,288
4	Called-up Capital		
	356,922,912 Equity Shares of Rs. 10 each (Previous year 349,228,750 equity shares of Rs. 10 each)	3,569,229	3,492,288
	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	3,569,229	3,492,288

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

PATTERN OF SHAREHOLDING

[As certified by the Management]

Shareholder	As at 31.03.16		As at 31.03.15	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	265,394,871	74.36%	259,936,221	74.43%
· Foreign	90,913,698	25.47%	89,043,779	25.50%
Others-(Employees/Others)	614,343	0.17%	248,750	0.07%
TOTAL	356,922,912	100%	349,228,750	100%

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

S. No	Particulars	As at 31.03.16	As at 31.03.15
		(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	51,379	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	2,587,793	2,536,414

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

S. No	Particulars	As at 31.03.16	As at 31.03.15
		(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 31.03.16 (Rs.'000)	As at 31.03.15 (Rs.'000)
LONG TERM INVESTMENTS			
1	Government securities and Government guaranteed bonds including Treasury Bills	2,425,923	1,952,217
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	830,087	700,109
	(e) Other Securities (Housing Bonds)	1,211,389	491,501
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	907,628	611,466
5	Other than Approved Investments	-	-
SHORT TERM INVESTMENTS			
1	Government securities and Government guaranteed bonds including Treasury Bills	258,653	348,080
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares	-	-
	(aa)Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	1,013,502	497,672
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	20,000	50,000
	(e) Other Securities (Housing Bonds)	229,982	199,543
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	153,416	201,163
5	Other than Approved Investments	-	-
	TOTAL	7,050,580	5,051,751

a. Aggregate amount of Company's investments other than listed equity securities and derivative instruments is Rs.7,050,580 thousand (Previous Year-Rs.5,051,751 thousand). Market value of such investments as at 31.03.2016 is Rs 7,161,820 thousand (Previous Year-Rs. 5,174,189 thousand).

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

S.No	Particulars	As at 31.03.16	As at 31.03.15
		(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 31.03.2016	Upto 01.04.2015	For The Period	On Sales/ Adjustments	To Date 31.03.2016	As at 31.03.2016	As at 31.03.2015
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangible Assets										
(a) Software	320,931	54,449	-	375,380	216,315	43,066	-	259,381	115,999	104,616
(b) Website	10,116	-	-	10,116	7,160	1,083	-	8,243	1,873	2,956
(c) Media Films	22,500	-	-	22,500	22,500	-	-	22,500	-	-
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	64,411	1,985	(720)	65,676	51,103	6,859	(720)	57,242	8,434	13,308
Information Technology										
Equipment	164,281	20,879	(5,054)	180,106	89,545	32,285	(4,695)	117,135	62,971	74,736
Vehicles	46,443	6,466	(4,050)	48,859	22,458	9,081	(2,990)	28,549	20,310	23,985
Office Equipment	51,402	5,607	(1,517)	55,492	44,861	5,729	(1,491)	49,099	6,393	6,541
Others	-	-	-	-	-	-	-	-	-	-
TOTAL	680,084	89,386	(11,341)	758,129	453,942	98,103	(9,896)	542,149	215,980	226,142
Capital Work in progress	-	-	-	-	-	-	-	-	30,862	5,083
Grand Total	680,084	89,386	(11,341)	758,129	453,942	98,103	(9,896)	542,149	246,842	231,225
Previous Year	660,982	74,364	(55,262)	680,084	431,823	76,053	(53,934)	453,942	231,225	-

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

S. No	Particulars	As at 31.03.16	As at 31.03.15
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	18,865	27,545
2	Bank Balances	-	-
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	1,106,938	1,732,486
	(bb) Others	674,700	682,590
	(b) Current Accounts	241,565	249,167
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	2,042,068	2,691,788

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

S. No	Particulars	As at 31.03.16 (Rs.'000)	As at 31.03.15 (Rs.'000)
	ADVANCES		
1	Reserve deposits with ceding companies	7,923	6,786
2	Application money for investments	-	-
3	Prepayments	226,931	200,093
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	11,799	8,186
6	Others		
	(a) Advances to Suppliers	8,376	11,680
	(b) Other advances	10,015	8,073
	TOTAL (A)	265,044	234,818
	OTHER ASSETS		
1	Income accrued on investments	288,485	289,048
2	Outstanding Premiums	6,010	48,660
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	237,120	144,442
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	100,390	87,990
	(b) Service Tax Unutilized Credit	19,716	7,672
	TOTAL (B)	651,721	577,812
	TOTAL (A+B)	916,765	812,630

FORM NL-17-CURRENT LIABILITIES SCHEDULE
CURRENT LIABILITIES

S. No	Particulars	As at 31.03.16	As at 31.03.15
		(Rs.'000)	(Rs.'000)
1	Agents' Balances	102,106	92,707
2	Balances due to other insurance companies	305,871	232,342
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	73,274	65,828
5	Unallocated premium	233,155	234,027
6	Unclaimed Amount of Policy Holders	24,549	34,431
7	Sundry Creditors	97,767	84,487
8	Due to subsidiaries/ holding company	-	-
9	Claims Outstanding	911,483	753,707
10	Due to Officers/ Directors	-	-
11	Others		
	(a) Tax Deducted Payable	62,538	50,048
	(b) Other Statutory Dues	9,465	7,060
	(c) Employee related liability	1,024	806
	(d) Expenses Payable	483,348	380,174
	(e) Service Tax Liability	-	-
	TOTAL	2,304,580	1,935,617

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

S.No	Particulars	As at 31.03.16	As at 31.03.15
		(Rs.'000)	(Rs.'000)
1	Reserve for Unexpired Risk	5,347,705	4,457,499
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	5,044	-
	(b) For Wealth Tax	-	-
	(c) For Doubtful Loans and Advances	-	-
	TOTAL	5,352,749	4,457,499

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

S.No	Particulars	As at 31.03.16	As at 31.03.15
		(Rs.'000)	(Rs.'000)
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

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

Particulars	Year Ended 31.03.2016	Year Ended 31.03.2015
	(Rs.'000)	(Rs.'000)
Cash Flows from the operating activities:		
Premium received from policyholders, including advance receipts	12,389,162	9,625,800
Other receipts	21,579	(75,911)
Payments to the re-insurers, net of commissions and claims	(415,719)	(660,142)
Payments to co-insurers, net of claims recovery	-	-
Payments of claims	(5,923,672)	(4,394,670)
Payments of commission and brokerage	(1,272,180)	(954,740)
Payments of other operating expenses	(3,225,775)	(2,595,982)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	(10,586)	(27,890)
Income taxes paid (Net)	(3,613)	6,871
Service tax paid	(893,780)	(674,873)
Other payments	-	-
Cash flows before extraordinary items	665,416	248,463
Cash flow from extraordinary operations	-	-
Net cash flow from operating activities	665,416	248,463
Cash flows from investing activities:		
Purchase of fixed assets	(115,166)	(75,112)
Proceeds from sale of fixed assets	2,094	4,699
Purchases of investments	(3,428,416)	(1,151,083)
Loans disbursed	-	-
Sales of investments	1,945,417	832,191
Repayments received	-	-
Rents/Interests/ Dividends received	699,495	548,205
Investments in money market instruments and in liquid mutual funds (Net)	(514,100)	49,943
Expenses related to investments	(32,780)	(13,322)
Net cash flow from investing activities	(1,443,456)	195,521
Cash flows from financing activities:		
Proceeds from issuance of share capital	128,320	2,488
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	-	-
Net cash flow from financing activities	128,320	2,488
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
Net increase in cash and cash equivalents:	(649,720)	446,472
Cash and cash equivalents at the beginning of the year	2,691,788	2,245,316
Cash and cash equivalents at the end of the year	2,042,068	2,691,788

Statement of Liabilities									
Sl.No.	Particular	As at 31.03.16				As at 31.03.15			
		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	1,574	214	302	2,090	1,190	274	202	1,666
4	Health Insurance	51,903	4,868	3,731	60,502	43,385	4,317	2,744	50,446
5	Total Liabilities	53,477	5,082	4,033	62,592	44,575	4,591	2,946	52,112

Geographical Distribution of Business



Insurer Reg No: 131 Date: 31.03.2016

Apollo Munich Health Insurance Company Limited (Rs in Lacs)

GROSS DIRECT PREMIUM UNDERWRITTEN FOR AND UPTO THE QUARTER ENDED 31.03.2016

(Rs in Lacs)

STATES	Fire		Marine (Cargo)		Marine (Hull)		Engineering		Motor Own Damage		Motor Third Party		Liability Insurance		Personal Accident		Medical Insurance		Overseas medical Insurance		Crop Insurance	Upto the qtr	All Other Miscellaneous		Grand Total			
	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr		Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr		For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr
Andhra Pradesh															3.47	8.83	152.95	368.19	1.63	4.13							158.04	381.15
Assam															3.34	8.79	118.63	240.83	0.07	0.31							122.04	249.93
Bihar															1.20	3.17	65.52	154.83	0.63	0.70							67.35	158.71
Chandigarh															16.50	49.82	408.81	1,044.26	3.54	12.40							428.85	1,106.49
Chhattisgarh															6.26	12.27	58.48	110.82	0.03	0.14							64.77	123.23
Delhi															113.88	386.89	7,023.67	17,869.28	18.86	93.22							7,156.41	18,349.39
Gujarat															127.84	322.54	1,815.00	4,414.22	11.06	43.97							1,953.90	4,780.72
Goa															0.09	0.09	1.19	1.19	0.00	0.00							1.28	1.28
Haryana															683.18	3,415.24	3,134.91	8,682.05	35.83	389.91							3,853.92	12,487.20
Jammu & Kashmir															0.07	0.09	2.28	3.04	0.00	0.00							2.35	3.13
Jharkhand															1.00	3.37	18.49	42.12	0.19	0.26							19.68	45.75
Karnataka															114.54	343.04	13,797.17	20,360.08	5.92	24.94							13,917.63	20,728.06
Kerala															36.23	103.67	706.07	2,001.24	2.39	7.22							744.69	2,112.14
Madhya Pradesh															38.35	119.24	389.93	882.15	2.45	10.07							430.74	1,011.46
Maharashtra															287.07	846.59	5,394.03	13,685.27	45.16	185.82							5,726.25	14,717.68
Orissa															2.52	5.92	181.71	435.87	0.11	1.27							184.34	443.07
Punjab															29.18	76.36	660.58	1,582.05	4.63	19.14							694.39	1,677.55
Puducherry															0.00	0.00	0.25	0.25	0.00	0.00							0.25	0.25
Rajasthan															121.23	327.85	1,017.78	2,465.57	4.05	18.30							1,143.06	2,811.71
Tamil nadu															76.63	241.14	2,099.16	5,435.89	14.68	64.83							2,190.48	5,741.86
Telangana															39.06	203.32	1,477.80	5,223.23	14.74	79.13							1,531.60	5,505.68
Uttar Pradesh															67.50	183.26	2,356.86	5,888.88	4.74	20.66							2,429.11	6,092.80
Uttarakhand															2.56	4.50	36.47	60.87	0.32	1.31							39.35	66.67
West Bengal															15.27	52.11	1,438.38	3,552.28	4.06	17.32							1,457.71	3,621.71

(Rs in Lakhs)

Reinsurance Risk Concentration - For the Year ended 31.03.2016						
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	231	24		1%
4	No. of Reinsurers with rating BBB but less than A	3	24,007	129		99%
5	No. of Reinsurers with rating less than BBB					
	Total	4	24,238	152		100%

Ageing of Claims as at 31.03.2016								
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	150,039	-	-	-	-	150,039	52,814
8	Overseas Travel	490	-	-	-	-	490	249
9	Personal Accident	710	-	-	-	-	710	804
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 Year	-	-	-	-	-	-	8,438	139	124	-	-	-	-	8,701
2	Claims reported during the Year	-	-	-	-	-	-	169,910	788	1,122	-	-	-	-	171,820
3	Claims settled during the Year	-	-	-	-	-	-	150,039	490	710	-	-	-	-	151,239
4	Claims repudiated during the Year	-	-	-	-	-	-	11,488	92	136	-	-	-	-	11,716
5	Claims closed during the Year	-	-	-	-	-	-	7,378	225	156	-	-	-	-	7,759
6	Claims O/s at the end of the Year	-	-	-	-	-	-	9,443	120	244	-	-	-	-	9,807
	Less than 3 months	-	-	-	-	-	-	9,443	120	244	-	-	-	-	9,807
	3 months to 6 months	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	6months 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 31.03.2016

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	6,718	2,630	805	638	940	192	940
9	Health	104,064	78,537	61,208	49,426	15,707	14,828	15,707
	Total	110,782	81,167	62,013	50,064	16,647	15,020	16,647

**FORM NL-27 Offices information for Non-Life
 Apollo Munich Health Insurance Company Limited**
31.03.2016

S. No	Office Information		Number
1	No. of offices at the beginning of the year		83
2	No. of branches approved during the year		18
3	No. of branches opened during the year	Out of approvals of previous year	2
4		Out of approvals of this year	16
5	No. of branches closed during the year		-
6	No of branches at the end of the year		101
7	No. of branches approved but not opened		2
8	No. of rural branches		-
9	No. of urban branches		101

* Metro branches has been included in the total of urban branches.

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

Statement as on: 31.03.2016

Statement of Investment Assets (General Insurer)

(Business within India)
Rs. In Lacs

Periodicity of Submission: Quarterly

S. No	PARTICULARS	SCH	AMOUNT
1	Investments	8	70,506
2	Loans	9	-
3	Fixed Assets	10	2,468
4	Current Assets		
	a. Cash & Bank Balance	11	20,421
	b. Advances & Other Assets	12	9,168
5	Current Liabilities		
	a. Current Liabilities	13	23,046
	b. Provisions	14	53,527
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		34,108
	Application of Funds as per Balance Sheet (A)		213,244
	Less: Other Assets	SCH	Amount
1	Loans	9	-
2	Fixed Assets	10	2,468
3	Cash & Bank Balances	11	2,853
4	Advances & Other Assets	12	9,168
5	Current Liabilities	13	23,046
6	Provisions	14	53,527
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		34,108
	TOTAL (B)		125,170
	'Investment Assets' As per FORM 3B	(A-B)	88,074

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%		1,683	16,782	18,465	21		18,465	18,765
2	G. Sec or Other Approved Sec. (incl. (1) above)	Not less than 30%		2,483	24,363	26,846	31		26,846	27,246
3	Investment subject to Exposure Norms									
	1. Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 15%		811	24,213	25,024	28		25,024	25,548
	2. Approved Investments (Not exceeding 55%)		-	1300	34,879	36,179	41	25	36,204	36,392
	3. Other Investments (not exceeding 25%)		-	-	-	-	-	-	-	-
	Total Investment Assets	100%	-	4,594	83,455	88,049	100	25	88,074	89,186

Detail Regarding debt securities								
	MARKET VALUE				BOOK VALUE			
	As at 31/03/2016	As % of total for this class	As at 31/03/2015 Of the previous year	As % of total for this class	As at 31/03/2016	As % of total for this class	As at 31/03/2015 Of the previous year	as % of total for this class
Break down by credit rating								
AAA rated	30,877	35%	20,311	27%	30,225	34%	19,738	27%
AA or better	3,360	4%	2,900	4%	3,300	4%	2,800	4%
Rated below AA but above A	-	0%	-	0%	0	0%	-	0%
Rated below A but above B	-	0%	-	0%	0	0%	-	0%
Any other	54,949	62%	52,412	69%	54,524	62%	51,853	70%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	26,624	30%	30,033	40%	26,558	30%	30,012	40%
more than 1 year and upto 3 years	22,690	25%	17,286	23%	22,362	25%	17,109	23%
More than 3 years and up to 7 years	26,874	30%	16,219	21%	26,327	30%	15,703	21%
More than 7 years and up to 10 years	7,022	8%	10,269	14%	6,911	8%	9,841	13%
above 10 years	5,977	7%	1,816	2%	5,892	7%	1,726	2%
Breakdown by type of the issuer								
a. Central Government	18,765	21%	18,015	24%	18,466	21%	17,599	24%
b. State Government	8,481	10%	5,539	7%	8,380	10%	5,404	7%
c. Corporate Securities	61,940	69%	52,069	69%	61,203	70%	51,388	69%

S. No	Particular	For the Quarter Ended 31.03.16 (%/Times)	Up to the Quarter Ended 31.03.16 (%/Times)	For the Quarter Ended 31.03.15 (%/Times)	Up to the Quarter Ended 31.03.15 (%/Times)
1	Gross Direct Premium Growth Rate	22%	27%	14%	16%
2	Gross Direct Premium to Net Worth Ratio	1.61	3.72	1.43	3.16
3	Growth Rate of Net Worth	8%	8%	12%	12%
4	Net Retention Ratio	80%	78%	84%	79%
5	Net Commission Ratio	3%	6%	3%	7%
6	Expenses of Management to Gross Direct Premium Ratio	28%	39%	27%	43%
7	Expenses of Management to Net Written Premium Ratio	34%	46%	31%	50%
8	Net Incurred Claims to Net Earned Premium	61%	65%	60%	63%
9	Combined Ratio	86%	104%	84%	107%
10	Technical Reserves to Net Premium Ratio	1.68	0.72	1.62	0.76
11	Underwriting Balance Ratio	(0.07)	(0.08)	(0.06)	(0.09)
12	Operating Profit Ratio	-1%	-2%	-1%	-3%
13	Liquid Assets to Liabilities Ratio	0.56	0.56	0.72	0.72
14	Net Earnings Ratio	1.19%	0.86%	1.27%	0.10%
15	Return on Net Worth	1.62%	2.72%	1.60%	0.26%
16	Available Solvency Margin to Required Solvency Margin Ratio	1.51	1.51	1.72	1.72
17	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
Equity Holding Pattern for Non-Life Insurers					
1	(a) No. of shares	356,922,912	356,922,912	349,228,750	349,228,750
2	(b) Percentage of shareholding (Indian / Foreign)				
	-Indian	74.36%	74.36%	74.43%	74.43%
	-Foreign	25.47%	25.47%	25.50%	25.50%
	Others-(Employees/Others)	0.17%	0.17%	0.07%	0.07%
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-0.12 Diluted EPS-0.12	Basic EPS-0.21 Diluted EPS-0.21	Basic EPS-0.12 Diluted EPS-0.12	Basic EPS-0.02 Diluted EPS-0.02
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	Basic EPS-0.12 Diluted EPS-0.12	Basic EPS-0.21 Diluted EPS-0.21	Basic EPS-0.12 Diluted EPS-0.12	Basic EPS-0.02 Diluted EPS-0.02
6	(iv) Book value per share (Rs)	7.69	7.69	7.28	7.28

Related Party Transactions							
S. No	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	For the Quarter Ended 31.03.2016	Up to the Quarter Ended 31.03.2016	For the Quarter Ended 31.03.2015	Up to the Quarter Ended 31.03.2015
1	Family Health Plan Limited	Significant Influence	Premium Income	(0.14)	68.70	(0.47)	54.68
			Claim Payment	0.05	0.05	2.98	15.85
			TPA Fees	943.88	2,523.29	574.38	1,722.22
			Payables	222.60	222.60	-	-
2	Apollo Hospitals Enterprise Limited	Joint Venture partners	Premium Income	383.36	747.40	398.62	772.14
			Claim Payment	261.30	1,722.69	495.44	1,577.19
			Expenses towards Services Rendered	2.45	2.45	1.19	3.27
3	Lifetime Wellness Rx Intl. Ltd	Significant Influence	Premium Income	1.56	14.99	12.60	12.60
			Expenses towards Services Rendered	0.90	2.96	(8.04)	4.51
4	Apollo Gleneagles Hospitals Limited	Significant Influence	Premium Income	0.12	0.63	0.03	0.07
			Claim Payment	74.99	306.65	90.19	312.00
5	Indraprastha Medical Corporation Ltd	Significant Influence	Premium Income	393.91	411.33	368.13	724.62
			Claim Payment	272.00	1,067.50	237.96	806.27
			Expenses towards Services Rendered	(0.01)	0.02	0.24	0.45
6	Apollo Hospitals International Limited	Significant Influence	Premium Income	63.42	61.82	55.48	55.02
			Claim Payment	34.91	185.91	47.42	125.36
7	Ms Shobana Kamineni	Wholtime Director	Remuneration	12.11	48.11	13.62	48.11
8	Apollo Health and Lifestyle Ltd.	Significant Influence	Premium Income	-	1.30	0.98	27.31
			Claim Payment	0.30	5.75	-	0.20
			Expenses towards Services Rendered	5.47	6.94	0.77	1.26
9	Imperial Hospital And Research Centre Ltd	Significant Influence	Premium Income	-	0.09	-	0.03
			Claim Payment	77.02	277.42	63.25	230.59
			Expenses towards Services Rendered	-	-	-	11.90
10	Faber Sindoori Managemnt Service Private Ltd	Significant Influence	Premium Income	5.94	21.73	4.69	23.16
			Claim Payment	1.83	3.11	0.56	3.28
11	Samudra Healthcare Enterprises Limited	Significant Influence	Claim Payment	-	-	1.16	10.94
			Premium Income	0.23	0.79	-	-
12	Apollo Reach Hospital Enterprise Limited	Significant Influence	Claim Payment	1.05	3.06	1.87	4.65
			Premium Income	(0.40)	12.32	(0.25)	12.24
13	Apollo Health Resources Limited	Significant Influence	Claim Payment	-	0.04	-	-
			Premium Income	0.01	6.76	(0.20)	20.56
14	Keimed Private Limited	Significant Influence	Claim Payment	0.31	0.43	0.55	1.57
			Premium Income	0.98	1.05	1.02	1.02
15	Apex Agencies	Significant Influence	Premium Income	1.64	1.64	1.54	1.54
16	Associated Electrical Agencies	Significant Influence	Premium Income	0.29	13.76	-	-
17	Medversity Online Limited, Hyderabad	Significant Influence	Expenses towards Services Rendered	18.52	60.58	24.04	85.48
18	Dishnet Wireless Limited	Significant Influence	Receivables	0.21	0.21	-	-
19	Munchener Ruckversicherung Gesellschaft	Significant Influence	Receivables	0.21	0.21	-	-
20	Mr. Antony Jacob, Mr. Krishnan Ramachandran/Mr. K Srikanth, Ms. Deepti Rustagi, Suraj Mishra, Sanjay Kulshetra, Vishwanath Mahendra	Key Persons As Per IRDA Regulations	Remuneration	141.46	720.48	128.81	705.92
21	Mr. MBN Rao	Independent Directors	Directors Sitting Fees	3.00	10.00	-	4.20
22	Mr Bernhard Steinmuecke	Independent Directors	Directors Sitting Fees	3.00	9.00	-	4.25

Products Information

List below the products and/or add-ons introduced during the period April 2015 to March 2016

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	Dengue Care	031/IH/012014	IRDA/NL-HLT/AMHI/P-H/V.1/74/14-16	Health	Indemnity	01-08-15	23-05-15
2	Optima Restore	021/IH/032013/R1	UIN: IRDA/NL-HLT/AMHI/P-H/V.II/1/14-15	Health	Internal Tariff rated 19 (i)	28-03-14	09-07-14
3	Critical Advantage Rider	034/IH/022015	UIN: IRDA/NL-HLT /AMHI/P-H/V.1/59/14-15	Health	Indemnity	10-03-15	19-06-15
4	Educare	032/SST/12014	(UIN: IRDA/NL-HLT/AMHI/P-T/V.I/72/14-15)	Travel	Indemnity	30-12-14	19-06-15

FORM NL-33 - SOLVENCY MARGIN - KG II
Apollo Munich Health Insurance Company Limited
Solvency as at 31.03.2016
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)		83,455
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)		62,592
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		3,310
4	Excess in Policyholders' Funds (1-2-3)		17,553
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):		18,291
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		10,672
7	Excess in Shareholders' Funds (5-6)		7,619
8	Total Available Solvency Margin [ASM] (4+7)		25,172
9	Total Required Solvency Margin [RSM]		16,647
10	Solvency Ratio (Total ASM/Total RSM)		1.51

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 and Company Secretary	CFO, Company Secretary & Chief of Internal Audit till 4th Nov 15
10	Mr. Krishnan Ramachandran	Deputy CEO, COO, CMO	None
11	Mr. Sanjay Kulshrestha	Chief Investment Officer	None
12	Mr. Vishwanath Mahendra	Appointed Actuary & Chief Risk Officer	None
13	Ms. Deepti Rustagi	Chief Compliance Officer	None
14	Mr. Vipul Sharma	Chief of Internal Audit	With Effect from 5 Nov 2015

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:31.03.2016

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			
CGSB	GOVERNMENT OF INDIA	GILTS	8.01	-	61	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.17	-	153	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.25	-	785	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.90	-	487	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.16	-	958	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.46	-	497	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.59	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.80	-	494	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.83	-	991	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.95	-	685	-	-	-	-	-	-	-	-	-	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	-	1,041	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.13	-	1,507	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.15	-	505	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.19	-	496	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.20	-	20	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.20	-	1,485	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.24	-	497	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.24	-	1,528	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.26	-	994	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.32	-	1,018	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.33	-	10	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.35	-	1,016	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	9.15	-	528	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	9.20	-	1,091	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	ADITYA BIRLA FINANCE LIMITED	BONDS	9.60	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	HDFC LIMITED	BONDS	8.84	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	KOTAK MAHINDRA PRIME LIMITED	BONDS	8.70	-	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	8.95	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	RELIANCE CAPITAL LIMITED	BONDS	10.30	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	STEEL AUTHORITY OF INDIA LIMITED	BONDS	8.72	-	501	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	TATA SONS LIMITED	BONDS	8.97	-	300	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	TATA SONS LIMITED	BONDS	9.75	-	200	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	TATA SONS LIMITED	BONDS	9.76	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	TATA SONS LIMITED	BONDS	9.85	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
EPBT	EXPORT IMPORT BANK OF INDIA LIMITED	BONDS	8.33	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
EPBT	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	BONDS	8.28	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	CANARA BANK LIMITED	BONDS	8.60	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	DEWAN HOUSING FINANCE CORPORATION LIMITED	BONDS	9.30	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	DEWAN HOUSING FINANCE CORPORATION LIMITED	BONDS	9.50	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-

FORM NL-35-NON PERFORMING ASSETS-7A

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



Statement as on:31.03.2016

Name of the Fund Investment Corpus I- FRSM+PH

Details of Investment Portfolio

Periodicity of Submission : Quarterly

COI	Company Name	Instrument Type	Interest Rate		Total O/s (Book Value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal Due from	Interest Due from	Deferred Principal	Deferred Interest	Rollover?	Has there been any Principal Waiver?		Classification	Provision (%)	Provision (Rs)
			%	Has there been revision?									Amount	Board Approval Ref			
HTDA	HDFC LIMITED	BONDS	8.50	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	HDFC LIMITED	BONDS	8.72	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	HDFC LIMITED	BONDS	9.70	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	HDFC LIMITED	BONDS	9.75	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	HDFC LIMITED	BONDS	9.90	-	300	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	ICICI HOME FINANCE COMPANY LIMITED	BONDS	9.75	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	INDIABULLS HOUSING FINANCE LTD	BONDS	9.35	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	LIC HOUSING FINANCE LIMITED	BONDS	8.55	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	LIC HOUSING FINANCE LIMITED	BONDS	8.58	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	LIC HOUSING FINANCE LIMITED	BONDS	8.65	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	LIC HOUSING FINANCE LIMITED	BONDS	8.70	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	LIC HOUSING FINANCE LIMITED	BONDS	8.75	-	2,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	LIC HOUSING FINANCE LIMITED	BONDS	8.90	-	200	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	LIC HOUSING FINANCE LIMITED	BONDS	10.57	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	LIC HOUSING FINANCE LIMITED	BONDS	11.08	-	113	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	PNB HOUSING FINANCE	BONDS	9.25	-	300	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	TATA CAPITAL HOUSING FINANCE LTD	BONDS	9.00	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INDIA INFRADEBT LTD (IIL)	BONDS	8.62	-	999	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INDIA INFRADEBT LTD (IIL)	BONDS	9.10	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INDIA INFRADEBT LTD (IIL)	BONDS	9.70	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INDIAN RAIL FINANCE CORPORATION LIMITED	BONDS	8.45	-	499	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INDIAN RAIL FINANCE CORPORATION LIMITED	BONDS	8.55	-	301	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INFRASTRUCTURE DEVELOPMENT FINANCIAL COMPANY LTD	BONDS	8.65	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INFRASTRUCTURE DEVELOPMENT FINANCIAL COMPANY LTD	BONDS	8.65	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INFRASTRUCTURE DEVELOPMENT FINANCIAL COMPANY LTD	BONDS	8.73	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	KONKAN RAILWAY CORPORATION LIMITED	BONDS	8.90	-	100	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	L&T INFRASTRUCTURE FINANCE COMPANY LIMITED	BONDS	8.70	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT	BONDS	9.90	-	404	-	-	-	-	-	-	-	-	-	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	-	50	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	RURAL ELECTRIFICATION CORPORATION LTD	BONDS	8.80	-	300	-	-	-	-	-	-	-	-	-	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	9.39	-	533	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	GUJRAT	GILTS	9.39	-	534	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	KARNATAKA	GILTS	7.76	-	298	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	KERALA	GILTS	8.65	-	1,020	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	MANIPUR	GILTS	8.91	-	518	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	MADHYA PRADESH	GILTS	8.60	-	505	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	NAGALAND	GILTS	8.98	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	PUNJAB	GILTS	8.64	-	1,015	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	RAJASTHAN	GILTS	9.24	-	525	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	TAMIL NADU	GILTS	8.28	-	301	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	TELANGANA	GILTS	8.27	-	501	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	UTTAR PRADESH	GILTS	8.34	-	501	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	UTTAR PRADESH	GILTS	9.25	-	501	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGL	ANDHRA PRADESH STATE FINANCIAL CORPORATION	BONDS	8.35	-	344	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGL	ANDHRA PRADESH STATE FINANCIAL CORPORATION	BONDS	8.50	-	80	-	-	-	-	-	-	-	-	-	STANDARD	-	-

FORM NL-36-YIELD ON INVESTMENTS 1

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

Statement as on:31.03.2016

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	16,650	17,771	360	2.16%	2.16%	14,688	17,771	1,429	9.73%	9.73%	12,818	13,469	1,096	8.55%	8.55%
2	DEPOSIT UNDER SECTION 7 OF INSURANCE ACT 1938	CDSS	1,219	-	22	1.79%	1.79%	1,215	-	92	7.58%	7.58%	1,204	1,204	94	7.78%	7.78%
3	TREASURY BILLS	CTRB	989	993	9	0.87%	0.87%	1,405	993	26	1.88%	1.88%	1,230	1,607	87	7.09%	7.09%
4	STATE GOVERNMENT BONDS	SGGB	7,296	8,049	164	2.25%	2.25%	6,401	8,049	605	9.45%	9.45%	4,346	4,556	381	8.77%	8.77%
5	STATE GOVERNMENT GUARANTEED LOANS	SGGL	462	433	10	2.11%	2.11%	527	433	46	8.64%	8.64%	589	597	50	8.41%	8.41%
6	BONDS /DEBENTURES ISSUED BY NHB	HTDN	-	-	-	-	-	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%
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	10,952	14,742	248	2.26%	2.26%	8,510	14,742	796	9.35%	9.35%	7,423	6,581	728	9.80%	9.80%
8	INFRASTRUCTURE/SOCIAL SECTOR PSU-DEBENTURES/BONDS	IPTD	9,798	10,806	220	2.24%	2.24%	8,706	10,806	791	9.09%	9.09%	7,354	7,572	676	9.19%	9.19%
9	CORPORATE SECURITIES	EPBT	1,335	1,513	91	6.78%	6.78%	1,083	1,513	164	15.10%	15.10%	1,123	1,080	108	9.58%	9.58%
10	CORPORATE SECURITIES (APPROVED INVESTMENTS)-DEBENTURES	ECOS	6,451	7,177	196	3.04%	3.04%	6,321	7,177	651	10.30%	10.30%	6,900	6,744	674	9.76%	9.76%
11	DEPOSITS WITH BANKS	ECDB	18,288	17,568	420	2.30%	2.30%	21,424	17,568	2,002	9.34%	9.34%	16,974	20,033	1,660	9.78%	9.78%
12	DEPOSITS-CDS WITH SCHEDULED BANK COMMERCIAL PAPER ISSUED BY ALL INDIA FINANCIAL INSTITUTION RATED VERY STRONG OR MORE	EDCD	-	-	-	-	-	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%
13	FINANCIAL INSTITUTION RATED VERY STRONG OR MORE	ECCP	-	-	-	-	-	-	-	-	0.00%	0.00%	-	-	-	-	-
14	APPLICATION MONEY	ECAM	-	-	-	-	-	-	-	-	0.00%	0.00%	-	-	-	-	-
15	MUTUAL FUNDS-GILT/G SEC/LIQUID SCHEME	EGMF	2,644	2,511	63	2.37%	2.37%	2,513	2,511	252	10.03%	10.03%	1,974	2,703	206	10.41%	10.41%
16	CORPORATE SECURITIES(OTHER THAN APPROVED INVESTMENT)-MUTUAL FUND	OMGS	3,677	7,624	41	1.13%	1.13%	1,815	7,624	69	3.82%	3.82%	1,012	748	24	0	0
			79,762	89,186	1,842	2.31%	2.31%	74,608	89,186	6,923	9.28%	9.28%	62,947	66,894	5,782	9.19%	9.19%

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	-	-	-	-	-	-	-	-	0.00%	0.00%	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	FINANCIAL INSTITUTION RATED VERY STRONG OR MORE	ECCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	MUTUAL FUNDS-GILT/G SEC/LIQUID SCHEME	EGMF	-	-	-	-	-	1,460	-	40	2.76%	2.76%	1,659	2,066	154	9.27%	9.27%
5	MUTUAL FUND-DEBT / INCOME / SERIAL / LIQUID INCOME	OMGS	-	-	-	-	-	-	-	-	0.00%	0.00%	531	599	5	1.00%	1.00%
	TOTAL		-	-	-	-	-	1,460	-	40	2.76%	2.76%	4,848	2,665	184	3.80%	3.80%

* 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:31.03.2016

Name of Fund Investment Corpus I-FRSM+PH

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

(Rs. Lacs)

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 31.03.16		Quarter Ended 31.03.15		Upto the Quarter Ended 31.03.16		Upto the Quarter Ended 31.03.15	
		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	1,787	30,248	1,271	25,532	6,718	85,529	4,421	71,416
10	Health	42,356	211,176	34,983	178,920	94,504	576,020	75,016	484,019
11	Others	175	6,551	180	10,314	995	44,174	877	42,309
	Total	44,318	247,975	36,433	214,766	102,218	705,723	80,313	597,744

Rural & Social Obligations Upto the Quarter Ended 31.03.2016					
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	66,607	194	
		Social	37,392	37	
10	Health	Rural	114,239	6,243	
		Social	-	-	
11	Others	Rural	-	-	
		Social	-	-	

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



(Rs in Lacs)

		Business Acquisition through different channels							
		For the Quarter ended 31.03.16		For the Quarter ended 31.03.15		Upto the Quarter ended 31.03.16		Upto the Quarter ended 31.03.15	
S. No.	Channels	No of Policies	Premium	No of Policies	Premium	No of Policies	Premium	No of Policies	Premium
1	Individual agents	192,225	20,301	162,066	15,587	522,904	51,748	444,597	39,292
2	Corporate Agents-Banks	866	3,387	294	2,128	1,918	8,596	1,395	4,532
3	Corporate Agents -Others	388	40	146	16	1,229	131	923	769
4	Brokers	19,831	15,698	16,888	13,486	64,654	24,880	55,024	21,000
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	34,665	4,892	35,372	5,216	115,018	16,863	95,805	14,720
	Total (A)	247,975	44,318	214,766	36,433	705,723	102,218	597,744	80,313
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	247,975	44,318	214,766	36,433	705,723	102,218	597,744	80,313

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	2	28	16	0	14	0
b)	Claims	6	490	110	25	355	6
c)	Policy Related	3	256	212	3	44	0
d)	Premium	0	31	12	0	19	0
e)	Refund	0	17	13	0	4	0
f)	Coverage	0	10	3	1	6	0
g)	Cover Note Related	0	0	0	0	0	0
h)	Product	0	9	5	0	4	0
i)	Others	2	155	76	1	77	3
j)	Unfair Business Practices	0	0	0	0	0	0
k)	Total Number	13	996	447	30	523	9

2	Total No of policies during previous year	597,744
3	Total No of claims during previous year	134,506
4	Total No of policies during current year	705,723
5	Total No of claims during current year	171,820
6	Total No of Policy Complaints (current year) per 10,000 policies (current year)	7.17
7	Total No of Claim Complaints (current year) per 10,000 claims registered (current year)	28.52

*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	3	-	3
b)	7-15 days	6	-	6
c)	15-30 days	0	-	0
d)	30-90 days	0	-	0
e)	90 days & Beyond	0	-	0
	Total No of Complaints	9	-	9

NOTES:

1. Status of complaints as on report preparation date i.e. 01-04-16