

FORM NL-1-B-RA

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

Miscellaneous Business Revenue Account for the Period ended 30 September 2016

	Particulars	Schedule	For the Quarter Ended 30.09.16 (Rs.'000)	Up to the Quarter Ended 30.09.16 (Rs.'000)	For the Quarter Ended 30.09.15 (Rs.'000)	Up to the Quarter Ended 30.09.15 (Rs.'000)
1	Premiums Earned (Net)	NL-4-Premium Schedule	2,455,192	4,622,590	1,901,449	3,693,059
2	Profit/ Loss on sale/redemption of Investments		30,416	41,722	19,339	26,193
3	Others		3,944	9,196	3,569	5,705
4	Interest, Dividend & Rent - Gross		122,318	250,355	94,502	191,803
	TOTAL (A)		2,611,870	4,923,863	2,018,859	3,916,760
1	Claims Incurred (Net)	NL-5-Claims Schedule	1,598,108	2,992,503	1,309,936	2,456,233
2	Commission	NL-6-Commission Schedule	124,228	235,669	121,017	243,966
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	754,168	1,544,512	608,919	1,327,522
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		2,476,504	4,772,684	2,039,872	4,027,721
	Operating Profit/(Loss) from Miscellaneous Business C= (A - B)		135,366	151,179	(21,013)	(110,961)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		135,366	151,179	(21,013)	(110,961)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	TOTAL (C)		135,366	151,179	(21,013)	(110,961)

Apollo Munich Health Insurance Company Limited
Registration No. 131 and Dated 3rd August 2007
Profit and Loss Account for the period ended 30 September 2016

	Particulars	Schedule	For the Quarter Ended 30.09.16 (Rs.'000)	Up to the Quarter Ended 30.09.16 (Rs.'000)	For the Quarter Ended 30.09.15 (Rs.'000)	Up to the Quarter Ended 30.09.15 (Rs.'000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		135,366	151,179	(21,013)	(110,961)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		46,901	91,171	59,115	118,934
	(b) Amortization of Discount / Premium		(57)	67	380	1,568
	(c) Profit on sale of investments		11,285	15,205	12,158	16,456
	Less: Loss on sale of investments		-	-	-	-
3	OTHER INCOME					
	(a) Profit on sale of Fixed Assets		120	172	110	100
	(b) Others		1,816	3,756	2,732	4,365
	TOTAL (A)		195,431	261,550	53,482	30,462
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		6,919	15,934	5,584	10,048
	(b) Bad debts written off		-	-	-	-
	(c) Others		-	-	-	-
	TOTAL (B)		6,919	15,934	5,584	10,048
	Profit Before Tax		188,512	245,616	47,898	20,414
	Provision for Taxation		-	-	-	-
	Profit/(Loss) After Tax		188,512	245,616	47,898	20,414
	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		(3,353,708)	(3,410,812)	(3,512,894)	(3,485,410)
	Balance carried forward to Balance Sheet		(3,165,196)	(3,165,196)	(3,464,996)	(3,464,996)

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

Registration No. 131 and Dated 3rd August 2007

Balance Sheet as at 30 September 2016

	Schedule	As at 30.09.16	As at 30.09.15
		(Rs.'000)	(Rs.'000)
SOURCES OF FUNDS			
Share Capital	NL-8-Share Capital Schedule	3,572,210	3,492,288
Share Application Money Pending Allotment		-	1,294
Reserves and Surplus	NL-10-Reserves and Surplus Schedule	2,587,793	2,536,414
Fair Value Change Account		3,800	213
Borrowings	NL-11-Borrowings Schedule	-	-
TOTAL		6,163,803	6,030,209
APPLICATION OF FUNDS			
Investments	NL-12-Investment Schedule	6,595,837	4,999,695
Loans	NL-13-Loans Schedule	-	-
Fixed Assets	NL-14-Fixed Assets Schedule	286,335	245,989
Deferred tax Asset		149,806	149,806
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	1,915,460	2,385,465
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	942,266	870,113
Sub-Total (A)		2,857,726	3,255,578
Current Liabilities	NL-17-Current Liabilities Schedule	2,593,532	2,214,549
Provisions	NL-18-Provisions Schedule	4,297,565	3,871,306
Deferred Tax Liability		-	-
Sub-Total (B)		6,891,097	6,085,855
NET CURRENT ASSETS (C) = (A - B)		(4,033,371)	(2,830,277)
Miscellaneous Expenditure (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
Debit Balance IN Profit and Loss Account		3,165,196	3,464,996
TOTAL		6,163,803	6,030,209

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

Particulars	For the Quarter Ended 30.09.16	Up to the Quarter Ended 30.09.16	For the Quarter Ended 30.09.15	Up to the Quarter Ended 30.09.15
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	2,524,850	4,632,653	2,040,803	3,660,711
Service Tax	-	-	-	-
Adjustment for change in reserve for unexpired risks	684,690	1,351,935	140,219	561,202
Gross Earned Premium	1,840,160	3,280,718	1,900,584	3,099,509
Add: Premium on reinsurance accepted	(4,275)	(17,320)	201,689	390,304
Less : Premium on reinsurance ceded	586,030	1,056,027	585,161	944,149
Net Premium	1,934,545	3,559,306	1,657,331	3,106,866
Adjustment for change in reserve for unexpired risks	164,043	288,651	(103,899)	(24,991)
Premium Earned (Net)	2,455,192	4,622,590	1,901,449	3,693,059

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

Particulars	For the Quarter Ended 30.09.16	Up to the Quarter Ended 30.09.16	For the Quarter Ended 30.09.15	Up to the Quarter Ended 30.09.15
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Claims paid				
Direct claims	1,777,943	3,293,682	1,324,759	2,474,350
Add Claims Outstanding at the end of the year	1,167,393	1,167,393	1,079,080	1,079,080
Less Claims Outstanding at the beginning of the year	1,056,363	911,483	925,666	753,708
Gross Incurred Claims	1,888,973	3,549,592	1,478,173	2,799,722
Add Re-insurance accepted to direct claims	101,808	150,642	90,203	120,523
Less Re-insurance Ceded to claims paid	392,673	707,731	258,440	464,012
Total Claims Incurred	1,598,108	2,992,503	1,309,936	2,456,233

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



Particulars	For the Quarter Ended 30.09.16	Up to the Quarter Ended 30.09.16	For the Quarter Ended 30.09.15	Up to the Quarter Ended 30.09.15
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	311,987	564,507	246,983	434,747
Add: Re-insurance accepted	(919)	(3,724)	61,327	101,879
Less: Commission on Re-insurance ceded	186,840	325,114	187,293	292,660
Net Commission	124,228	235,669	121,017	243,966

Break-up of the expenses incurred to procure business

Agents	196,728	358,185	160,443	280,947
Brokers	54,609	103,987	48,892	90,648
Corporate Agency	56,949	96,226	29,112	48,300
Others	3,701	6,109	8,536	14,852
TOTAL (B)	311,987	564,507	246,983	434,747

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

S. No	Particulars	For the Quarter Ended 30.09.16	Up to the Quarter Ended 30.09.16	For the Quarter Ended 30.09.15	Up to the Quarter Ended 30.09.15
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	320,099	615,495	279,448	544,629
2	Travel, conveyance and vehicle running expenses	25,503	47,797	19,446	34,627
3	Training expenses	6,501	8,883	3,972	6,476
4	Rents, rates & taxes	26,862	53,438	21,627	47,154
5	Repairs	21,122	47,050	28,619	48,425
6	Printing & stationery	947	4,473	3,555	6,041
7	Communication	17,832	31,456	12,045	26,078
8	Legal & professional charges	42,027	85,244	39,471	60,160
9	Auditors' fees, expenses etc				
	(a) As auditor	416	1,100	450	1,100
	(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		-	10	10
	Out of pocket expenses		-	-	5
10	Advertisement and publicity	122,056	269,192	66,353	247,361
11	Interest & Bank Charges	6,630	11,567	4,150	7,702
12	Other Expenses				
	(a) Business Support	26,887	52,199	23,952	54,643
	(b) Information Technology Services	79,279	131,701	65,006	122,161
	(c) Others	24,211	118,989	11,161	69,949
13	Depreciation	28,932	54,473	29,624	50,864
14	Service Tax A/c	4,864	11,455	30	137
	TOTAL	754,168	1,544,512	608,919	1,327,522

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

S. No	Particulars	As at 30.09.16	As at 30.09.15
		(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		
	357,321,236 Equity Shares of Rs 10 each (Previous year 349,328,756 equity shares of Rs. 10 each)	3,573,212	3,493,288
3	Subscribed Capital		
	357,221,037 Equity Shares of Rs. 10 each (Previous year 349,228,750 equity shares of Rs. 10 each)	3,572,210	3,492,288
4	Called-up Capital		
	357,221,037 Equity Shares of Rs. 10 each (Previous year 349,228,750 equity shares of Rs. 10 each)	3,572,210	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	3,572,210	3,492,288

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

Shareholder	As at 30.09.16		As at 30.09.15	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	182,363,114	51.05%	259,936,221	74.43%
· Foreign	173,954,205	48.70%	89,043,779	25.50%
Others	903,718	0.25%	248,750	0.07%
TOTAL	357,221,037	100%	349,228,750	100%

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

S. No	Particulars	As at 30.09.16	As at 30.09.15
		(Rs.'000)	(Rs.'000)
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
	Share Premium:-		
3	Opening Balance	2,587,793	2,536,414
	Add: Received during the year	-	-
	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 30.09.16	As at 30.09.15
		(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 30.09.16 (Rs.'000)	As at 30.09.15 (Rs.'000)
LONG TERM INVESTMENTS			
1	Government securities and Government guaranteed bonds including Treasury Bills	2,548,474	2,131,256
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	1,030,077	680,098
	(e) Other Securities (Housing Bonds)	811,309	791,435
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	955,675	701,277
5	Other than Approved Investments	-	-
SHORT TERM INVESTMENTS			
1	Government securities and Government guaranteed bonds including Treasury Bills	62,330	49,870
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares	-	-
	(aa)Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	662,760	365,853
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	250,000	20,000
	(e) Other Securities (Housing Bonds)	179,999	149,884
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	95,213	110,022
5	Other than Approved Investments	-	-
	TOTAL	6,595,837	4,999,695

a. Aggregate amount of Company's investments other than listed equity securities and derivative instruments is Rs.6,595,837 thousand (Previous Year-Rs.4,999,695 thousand). Market value of such investments as at 30.09.2016 is Rs 6,812,901 thousand (Previous Year-Rs. 5,115,742 thousand).

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

S.No	Particulars	As at 30.09.16	As at 30.09.15
		(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 01.04.2016	Additions	Deductions	As At 30.09.2016	Upto 01.04.2016	For The Period	On Sales/ Adjustments	To Date 30.09.2016	As at 30.09.2016	As at 30.09.2015
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangible Assets										
(a) Software	375,380	47,087	-	422,467	259,381	25,234	-	284,615	137,852	132,272
(b) Website	10,116	-	-	10,116	8,243	543	-	8,786	1,330	2,414
(c) Media Films	22,500	-	-	22,500	22,500	-	-	22,500	-	-
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	65,676	300	(651)	65,325	57,242	3,009	(651)	59,600	5,725	10,864
Information Technology Equipment	180,106	33,105	(1,062)	212,149	117,135	19,449	(988)	135,596	76,553	68,461
Vehicles	48,859	-	-	48,859	28,549	4,445	-	32,994	15,865	20,928
Office Equipment	55,492	5,040	(2,566)	57,966	49,099	1,793	(2,562)	48,330	9,636	6,710
Others	-	-	-	-	-	-	-	-	-	-
TOTAL	758,129	85,532	(4,279)	839,382	542,149	54,473	(4,201)	592,421	246,961	241,649
Capital Work in progress	-	-	-	-	-	-	-	-	39,374	4,340
Grand Total	758,129	85,532	(4,279)	839,382	542,149	54,473	(4,201)	592,421	286,335	245,989
Previous Year	680,084	66,479	(492)	746,071	453,942	50,864	(384)	504,422	245,989	-

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

S. No	Particulars	As at 30.09.16	As at 30.09.15
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	13,278	7,152
2	Bank Balances	-	-
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	1,512,407	1,410,352
	(bb) Others	274,800	775,694
	(b) Current Accounts	114,975	192,267
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	1,915,460	2,385,465

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

S. No	Particulars	As at 30.09.16 (Rs.'000)	As at 30.09.15 (Rs.'000)
	ADVANCES		
1	Reserve deposits with ceding companies	7,923	6,786
2	Application money for investments	-	-
3	Prepayments	184,292	163,531
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	111,291	9,008
6	Others		
	(a) Advances to Suppliers	27,852	31,764
	(b) Other advances	13,316	9,939
	TOTAL (A)	344,674	221,028
	OTHER ASSETS		
1	Income accrued on investments	326,358	320,370
2	Outstanding Premiums	3,511	49,526
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	146,597	184,452
6	Due from subsidiaries/ holding	-	-
7	Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act, 1938]	-	-
8	Others		
	(a) Rent & other deposits	88,359	84,030
	(b) Service Tax Unutilized Credit	32,767	10,707
	TOTAL (B)	597,592	649,085
	TOTAL (A+B)	942,266	870,113

FORM NL-17-CURRENT LIABILITIES SCHEDULE
CURRENT LIABILITIES

S. No	Particulars	As at 30.09.16	As at 30.09.15
		(Rs.'000)	(Rs.'000)
1	Agents' Balances	66,665	47,107
2	Balances due to other insurance companies	376,582	192,692
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	117,671	91,242
5	Unallocated premium	202,166	171,699
6	Unclaimed Amount of Policy Holders	25,068	30,794
7	Sundry Creditors	46,584	95,571
8	Due to subsidiaries/ holding company	-	-
9	Claims Outstanding	1,167,393	1,079,080
10	Due to Officers/ Directors	-	-
11	Others		
	(a) Tax Deducted Payable	65,776	39,451
	(b) Other Statutory Dues	11,084	8,707
	(c) Employee related liability	-	39
	(d) Expenses Payable	392,358	415,404
	(e) Service Tax Liability	122,185	42,763
	TOTAL	2,593,532	2,214,549

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

S.No	Particulars	As at 30.09.16	As at 30.09.15
		(Rs.'000)	(Rs.'000)
1	Reserve for Unexpired Risk	4,284,421	3,871,306
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	13,144	-
	(b) For Wealth Tax	-	-
	(c) For Doubtful Loans and Advances	-	-
	TOTAL	4,297,565	3,871,306

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

S.No	Particulars	As at 30.09.16	As at 30.09.15
		(Rs.'000)	(Rs.'000)
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

Statement of Liabilities									
SI.No.	Particular	As at 30.09.16				As at 30.09.15			
		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	-	-	-	-	-	-	-	-
4	Health Insurance	42,844	7,536	4,138	54,518	38,713	6,759	4,032	49,504
5	Total Liabilities	42,844	7,536	4,138	54,518	38,713	6,759	4,032	49,504

Insurer Reg No: 131 Date: 30.09.2016

Apollo Munich Health Insurance Company Limited

GROSS DIRECT PREMIUM UNDERWRITTEN UPTO THE QUARTER ENDED 30.09.2016

(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															3.44	6.26	103.96	175.90	0.89	4.28						108.29	186.44
Assam															4.21	8.52	86.67	155.20	0.73	1.60						91.62	165.32
Bihar															1.85	3.30	52.47	79.93	0.18	0.74						54.50	83.97
Chandigarh															18.57	32.62	248.25	457.38	5.74	11.57						272.56	501.58
Chhattisgarh															8.46	16.41	46.19	70.89	0.21	0.62						54.87	87.92
Delhi															157.26	258.04	4175.98	7881.26	26.74	66.09						4359.97	8205.40
Goa															0.86	1.10	2.96	6.41	0.08	0.15						3.91	7.65
Gujarat															110.35	202.71	1228.53	2203.25	15.31	39.27						1354.20	2445.23
Haryana															800.22	2076.78	1742.85	3176.11	105.98	302.06						2649.05	5554.94
Jammu & Kashmir															0.47	1.10	6.01	10.47	0.01	0.20						6.49	11.78
Jharkhand															1.11	1.43	12.24	20.03	0.08	0.28						13.44	21.74
Karnataka															103.47	186.55	3332.03	5879.70	7.51	17.56						3443.02	6083.81
Kerala															27.61	49.12	597.98	1021.10	2.93	5.06						628.52	1075.29
Madhya Pradesh															47.24	86.39	259.28	466.48	4.74	8.92						311.26	561.78
Maharashtra															280.39	463.04	4688.01	7843.37	46.67	130.79						5015.07	8437.19
Orissa															2.22	4.02	118.81	214.73	0.58	0.83						121.61	219.58
Punjab															27.14	49.55	366.44	711.78	6.91	15.66						400.49	777.00
Puducherry															1.64	2.66	8.95	10.74	0.00	0.32						10.59	13.73
Rajasthan															102.72	190.23	643.07	1147.15	6.25	14.73						752.05	1352.10
Tamil nadu															64.77	114.95	1369.17	2452.55	9.51	28.42						1443.45	2595.92
Telangana															42.44	115.97	1181.19	2714.14	13.57	35.12						1237.20	2865.23
Uttar Pradesh															89.05	159.03	1744.99	2965.04	8.41	22.37						1842.46	3146.43
Uttrakhand															0.94	2.46	16.27	29.14	0.93	1.33						18.15	32.93
West Bengal															23.36	41.54	1028.07	1842.33	4.31	9.72						1055.74	1893.59

Reinsurance Risk Concentration - For the period ended 30.09.2016						
S. No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			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	3	2,097	12		20%
4	No. of Reinsurers with rating BBB but less than A	2	8,384	67		80%
5	No. of Reinsurers with rating less than BBB					
	Total	5	10,481	79		100%

Ageing of Claims as at 30.09.2016								
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	86,539	-	-	-	-	86,539	30,899
8	Overseas Travel	194	-	-	-	-	194	67
9	Personal Accident	404	-	-	-	-	404	430
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	-	-	-	-	-	-	9,443	120	244	-	-	-	-	9,807
2	Claims reported during the period	-	-	-	-	-	-	104,841	369	668	-	-	-	-	105,878
3	Claims settled during the period	-	-	-	-	-	-	86,539	194	404	-	-	-	-	87,137
4	Claims repudiated during the period	-	-	-	-	-	-	5,846	52	71	-	-	-	-	5,969
5	Claims closed during the period	-	-	-	-	-	-	3,091	76	111	-	-	-	-	3,278
6	Claims O/s at the end of the period	-	-	-	-	-	-	18,808	167	326	-	-	-	-	19,301
	Less than 3 months	-	-	-	-	-	-	18,808	167	326	-	-	-	-	19,301
	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 period ended 30.09.2016

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	-	-	-	-	-	-	-
9	Health	116,425	85,688	69,679	55,427	17,464	16,628	17,464
	Total	116,425	85,688	69,679	55,427	17,464	16,628	17,464

**FORM NL-27 Offices information for Non-Life
 Apollo Munich Health Insurance Company Limited**
30.09.2016

S. No	Office Information		Number
1	No. of offices at the beginning of the year		101
2	No. of branches approved during the year		20
3	No. of branches opened during the year	Out of approvals of previous year	1
4		Out of approvals of this year	3
5	No. of branches closed during the year		-
6	No of branches at the end of the year		105
7	No. of branches approved but not opened		18
8	No. of rural branches		-
9	No. of urban branches		105

* Metro branches has been included in 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: 30.09.2016

Statement of Investment Assets (General Insurer)

(Business within India)

Rs. In Lacs

Periodicity of Submission: Quarterly

S. No	PARTICULARS	SCH	AMOUNT
1	Investments	8	65,673
2	Loans	9	-
3	Fixed Assets	10	2,863
4	Current Assets		
	a. Cash & Bank Balance	11	19,155
	b. Advances & Other Assets	12	9,423
5	Current Liabilities		
	a. Current Liabilities	13	25,935
	b. Provisions	14	42,976
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		31,652
	Application of Funds as per Balance Sheet (A)		197,677
	Less: Other Assets	SCH	Amount
1	Loans	9	-
2	Fixed Assets	10	2,863
3	Cash & Bank Balances	11	1,738
4	Advances & Other Assets	12	9,423
5	Current Liabilities	13	25,935
6	Provisions	14	42,976
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		31,652
	TOTAL (B)		114,587
	'Investment Assets' As per FORM 3B	(A-B)	83,090

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH) d = (b+c)	% Actual	FVC Amount (e)	Total (d + e)	Market Value
			Balance	FRSM ⁺						
			(a)	(b)						
1	G. Sec.	Not less than 20%	-	-	17,643	17,643	21		17,643	18,507
2	G. Sec or Other Approved Sec. (incl. (1) above)	Not less than 30%	-	-	26,108	26,108	31		26,108	27,081
3	Investment subject to Exposure Norms									
	1. 'Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 15%	-	-	20,422	20,422	25		20,422	21,157
	2. Approved Investments (Not exceeding 55%)		-	18685	14,282	32,967	40	38	33,005	33,435
	3. Other Investments (not exceeding 25%)		-	3,555	-	3,555	4	-	3,555	3,587
	Total Investment Assets	100%	-	22,240	60,812	83,052	100	38	83,090	85,260

Detail Regarding debt securities								
	MARKET VALUE				BOOK VALUE			
	As at 30/09/2016	As % of total for this class	As at 30/09/2015 Of the previous year	As % of total for this class	As at 30/09/2016	As % of total for this class	As at 30/09/2015 Of the previous year	As % of total for this class
Break down by credit rating								
AAA rated	27,918	32.74%	21,388	29%	26,923	32.42%	20,727	29%
AA or better	6,501	7.63%	3,902	5%	6,300	7.59%	3,800	5%
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other	50,841	59.63%	47,496	65%	49,830	60.00%	47,096	66%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	26,959	31.62%	21,027	29%	26,849	32.33%	21,007	29%
more than 1 year and upto 3 years	20,136	23.62%	17,114	24%	19,617	23.62%	16,912	24%
More than 3 years and up to 7 years	24,597	28.85%	23,112	32%	23,630	28.45%	22,508	31%
More than 7 years and up to 10 years	6,082	7.13%	8,177	11%	5,910	7.12%	7,918	11%
above 10 years	7,485	8.78%	3,355	5%	7,046	8.48%	3,278	5%
Breakdown by type of the issuer								
a. Central Government	18,507	21.71%	15,597	21%	17,643	21.24%	15,311	21%
b. State Government	8,574	10.06%	6,612	9%	8,465	10.19%	6,501	9%
c. Corporate Securities	58,179	68.24%	50,576	69%	56,944	68.56%	49,811	70%

S. No	Particular	For the Quarter Ended 30.09.16 (%/Times)	Up to the Quarter Ended 30.09.16 (%/Times)	For the Quarter Ended 30.09.15 (%/Times)	Up to the Quarter Ended 30.09.15 (%/Times)
1	Gross Premium Growth Rate	24%	27%	42%	30%
2	Gross Direct Premium to Net Worth Ratio	0.84	1.55	0.80	1.43
3	Growth Rate of Net Worth	9%	9%	1%	1%
4	Net Retention Ratio	77%	77%	74%	77%
5	Net Commission Ratio	6%	7%	7%	8%
6	Expenses of Management to Gross Direct Premium Ratio	42%	46%	42%	48%
7	Expenses of Management to Net Written Premium Ratio	55%	59%	52%	57%
8	Net Incurred Claims to Net Earned Premium	65%	65%	69%	67%
9	Combined Ratio	110%	115%	113%	117%
10	Technical Reserves to Net Premium Ratio	2.82	1.53	2.99	1.59
11	Underwriting Balance Ratio	(0.01)	(0.03)	(0.07)	(0.09)
12	Operating Profit Ratio	6%	3%	-1%	-3%
13	Liquid Assets to Liabilities Ratio	0.53	0.53	0.59	0.59
14	Net Earnings Ratio	9.74%	6.90%	2.89%	0.66%
15	Return on Net Worth	6.29%	8.20%	1.87%	0.80%
16	Available Solvency Margin to Required Solvency Margin Ratio	1.62	1.62	1.51	1.51
17	NPA Ratio	-	-	-	-
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
Equity Holding Pattern for Non-Life Insurers					
1	(a) No. of shares	357,221,037	357,221,037	349,228,750	349,228,750
2	(b) Percentage of shareholding (Indian / Foreign)				
	-Indian	51.05%	51.05%	74.43%	74.43%
	-Foreign	48.70%	48.70%	25.50%	25.50%
	Other	0.25%	0.25%	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-0.53 Diluted EPS-0.53	Basic EPS-0.69 Diluted EPS-0.69	Basic EPS-0.14 Diluted EPS-0.14	Basic EPS-0.06 Diluted EPS-0.06
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	Basic EPS-0.53 Diluted EPS-0.53	Basic EPS-0.69 Diluted EPS-0.69	Basic EPS-0.14 Diluted EPS-0.14	Basic EPS-0.06 Diluted EPS-0.06
6	(iv) Book value per share (Rs)	8.38	8.38	7.34	7.34

Related Party Transactions							
S. No	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	For the Quarter Ended 30.09.2016	Up to the Quarter Ended 30.09.2016	For the Quarter Ended 30.09.2015	Up to the Quarter Ended 30.09.2015
1	Family Health Plan Limited	Significant Influence	Premium Income	2.80	82.23	(3.82)	69.84
			Claim Payment	-	0.83	4.58	29.21
			TPA Fees	512.86	813.14	397.43	1,022.44
			Payables	5.19	5.19	-	-
2	Apollo Hospitals Enterprise Limited	Joint Venture partners	Premium Income	160.29	435.75	96.36	272.34
			Claim Payment	750.12	1,302.48	375.02	821.57
			Sponsorship of Patient Safety	5.00	5.21	-	-
3	Lifetime Wellness Rx Intl. Ltd	Significant Influence	Premium Income	1.67	23.47	2.20	12.30
			Advertisement Charges	2.77	3.06	1.18	1.48
4	Apollo Gleneagales Hospitals Ltd.	Significant Influence	Premium Income	0.13	0.28	0.10	0.19
			Claim Payment	143.36	236.57	72.18	140.33
5	Indraprastha Medical Corporation Ltd	Significant Influence	Premium Income	4.72	(10.67)	29.28	8.13
			Claim Payment	382.18	690.13	219.18	466.31
			Expenses towards Services Rendered	-	-	0.01	0.01
6	Apollo Hospitals International Limited	Significant Influence	Premium Income	(0.47)	(1.59)	(0.85)	(1.71)
			Claim Payment	56.20	114.45	59.50	101.62
7	Apollo Health and Lifestyle Ltd.	Significant Influence	Premium Income	-	-	0.19	1.27
			Claim Payments	-	0.34	1.09	5.29
			Expenses towards Services Rendered	-	1.32	1.24	1.27
8	Imperial Hospital And Research Centre Ltd	Significant Influence	Claim Payment	106.16	183.14	81.62	137.02
9	Faber Sindoori Managemnt Service Private Ltd	Significant Influence	Premium Income	(1.68)	20.43	(0.19)	15.45
			Claim Payment	0.21	0.96	0.56	1.28
10	Samudra Healthcare Enterprises Limited	Significant Influence	Claim Payment	1.86	3.32	-	-
11	Apollo Reach Hospital Enterprise Limited	Significant Influence	Premium Income	-	-	0.51	0.51
			Claim Payment	-	-	1.88	2.01
12	Krishnan Ramachandran, Srikanth Kandikonda, Vishwanath Mahendra, Antony Jacob, Sanjay Kulshrestha, Ms. Shobana Kamineni, Sriharsha Achar, Dr. Nandini Ali & Deepti Rustagi	Key Persons As Per IRDA Regulations	Remuneration	190.05	571.31	188.88	483.62
13	APOLLO HEALTH RESOURCES LIMITED	Significant Influence	Premium Income	-	-	(0.24)	13.00
			Claim Payment	-	-	0.04	0.04
14	KEIMED LIMITED	Significant Influence	Premium Income	-	0.07	(0.17)	(0.28)
15	APEX AGENCIES	Significant Influence	Premium Income	0.87	0.88	0.02	0.06
16	Medvarsity Online Ltd.	Significant Influence	Premium Income	-	-	-	0.14
17	Apollo Home Health Care Limited	Significant Influence	Premium Income	15.27	16.25	-	-
18	P Obul Reddy and Sons	Significant Influence	Premium Income	1.21	1.20	-	-
19	Associated Electrical Agencies	Significant Influence	Premium Income	2.12	2.08	-	-
20	Apollo Gleneagles PET-CT Private Limited	Significant Influence	Premium Income	0.06	0.06	-	-
21	Munchener Ruckversicherung Gesellschaft	Significant Influence	Premium on cessions to Reinsurers	1,098.83	1,950.70	-	-
			Reinsurance Commission earned	384.58	682.73	-	-
			Losses recovered from Reinsurers	147.38	171.64	-	-
			Payables	566.87	1,096.32	-	-

Products Information

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

Sl. No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business	Category of product	Date of filing of Product	Date IRDA confirmed filing/ approval
1	Nil						

FORM NL-33 - SOLVENCY MARGIN - KGII
Apollo Munich Health Insurance Company Limited
Solvency as at 30.09.2016
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-GI-TA)		62,347
	Deduct:		
2	Liabilities (reserves as mentioned in Form-GI-TR)		54,518
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		6,964
4	Excess in Policyholders' Funds (1-2-3)		865
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-GI-TA):		34,635
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		7,178
7	Excess in Shareholders' Funds (5-6)		27,457
8	Total Available Solvency Margin [ASM] (4+7)		28,322
9	Total Required Solvency Margin [RSM]		17,464
10	Solvency Ratio (Total ASM/Total RSM)		1.62

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. Christian Schmid	Alternate Director	With Effect from 19 April 2016
10	Mr. Karthik Reddy	Alternate Director	With Effect from 19 April 2016
11	Mr. Srikanth Kandikonda	CFO and Company Secretary	None
12	Mr. Krishnan Ramachandran	Deputy CEO	wef 22.07.2016
13	Mr. Sanjay Kulshrestha	Chief Investment Officer	None
14	Mr. Vishwanath Mahendra	Appointed Actuary & Chief Risk Officer	None
15	Ms. Deepti Rustagi	Chief Compliance Officer	None
16	Dr. Sriharsha A Achar	Chief people Officer	wef 22.07.2016
17	Dr. Nandini Ali	CMO	wef 22.07.2016

Key Persons as defined in IRDA Registration of Companies Regulations, 2000

FORM NL-35-NON PERFORMING ASSETS-7A

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



Statement as on:30.09.2016

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	6.01	-	61	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	6.17	-	154	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	6.25	-	789	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	6.90	-	489	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.16	-	1,447	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.46	-	498	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.72	-	503	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.80	-	495	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.83	-	993	-	-	-	-	-	-	-	-	-	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	-	1,042	-	-	-	-	-	-	-	-	-	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	-	497	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.20	-	20	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.24	-	498	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.24	-	1,018	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.26	-	994	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.32	-	1,017	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.33	-	10	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.35	-	1,015	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.60	-	1,667	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	9.15	-	526	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	9.20	-	1,088	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	ADITYA BIRLA FINANCE LIMITED	BONDS	9.60	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	HDB FINANCIAL SERVICES LIMITED	BONDS	8.84	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	HERO FINCORP LTD	BONDS	8.70	-	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	8.90	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	RELIANCE CAPITAL LIMITED	BONDS	8.95	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	RELIANCE CAPITAL LIMITED	BONDS	10.30	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	SHRIRAM TRANSPORT FINANCE CORPORATION LTD.	BONDS	8.85	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	SHRIRAM TRANSPORT FINANCE CORPORATION LTD.	BONDS	9.15	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	STEEL AUTHORITY OF INDIA LIMITED	BONDS	8.72	-	501	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	TATA MOTORS FINANCE LIMITED	BONDS	9.20	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	TATA SONS LIMITED	BONDS	8.97	-	300	-	-	-	-	-	-	-	-	-	STANDARD	-	-

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			
ECOS	TATA SONS LIMITED	BONDS	9.76	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	TATA SONS LIMITED	BONDS	9.85	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	THE GREAT EASTERN SHIPPING COMPANY LTD	BONDS	8.70	-	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	CAN FIN HOMES LTD.	BONDS	8.60	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	DEWAN HOUSING FINANCE CORPORATION LTD	BONDS	9.30	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	DEWAN HOUSING FINANCE CORPORATION LTD	BONDS	9.50	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	HDFC LIMITED	BONDS	8.50	-	500	-	-	-	-	-	-	-	-	-	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	8.70	-	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	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	IDFC INFRA DEBT FUND LTD	BONDS	8.39	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	IDFC INFRA DEBT FUND LTD	BONDS	8.65	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	IDFC INFRA DEBT FUND LTD	BONDS	8.65	-	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	8.65	-	301	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INFRASTRUCTURE DEVELOPMENT FINANCIAL COMPANY	BONDS	8.73	-	500	-	-	-	-	-	-	-	-	-	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	-	402	-	-	-	-	-	-	-	-	-	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	9.72	-	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	GILTS	9.96	-	20	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	RURAL ELECTRIFICATION CORPORATION LTD	GILTS	8.80	-	50	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	RURAL ELECTRIFICATION CORPORATION LTD	GILTS	8.80	-	300	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	RURAL ELECTRIFICATION CORPORATION LTD	GILTS	9.38	-	498	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	RURAL ELECTRIFICATION CORPORATION LTD	GILTS	9.63	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	ANDHRA PRADESH	GILTS	8.45	-	201	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	BIHAR	GILTS	9.39	-	531	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	GUJRAT	GILTS	9.39	-	532	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	KARNATAKA	GILTS	7.76	-	298	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	KERALA	GILTS	8.65	-	1,018	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	MADHYA PRADESH	GILTS	8.39	-	1,063	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	MADHYA PRADESH	GILTS	8.60	-	505	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	PUNJAB	GILTS	8.64	-	1,014	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	RAJASTHAN	GILTS	9.24	-	523	-	-	-	-	-	-	-	-	-	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	8.39	-	508	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	UTTAR PRADESH	GILTS	8.83	-	546	-	-	-	-	-	-	-	-	-	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:30.09.2016

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	17,890	18,507	515	2.88%	2.88%	17,882	18,507	876	4.90%	4.90%	13,931	14,380	779	5.59%	5.59%
2	DEPOSIT UNDER SECTION 7 OF INSURANCE ACT 1938	CDSS	-	-	-	-	-	-	-	-	-	1,212	1,218	47	3.87%	3.87%	
3	TREASURY BILLS	CTRB	-	-	-	-	-	997	-	7	0.67%	0.67%	1,841	-	18	0.97%	0.97%
4	STATE GOVERNMENT BONDS	SGGB	8,390	8,139	304	3.63%	3.63%	8,417	8,139	480	5.70%	5.70%	6,175	6,053	316	5.12%	5.12%
5	STATE GOVERNMENT GUARANTEED LOANS	SGGL	424	434	9	2.13%	2.13%	424	434	18	4.29%	4.29%	550	559	24	4.33%	4.33%
6	BONDS /DEBENTURES ISSUED BY NHB	HTDN	-	-	-	-	-	-	-	-	-	-	-	-	-	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	10,794	10,270	295	2.73%	2.73%	12,353	10,270	618	5.01%	5.01%	7,005	9,672	335	4.79%	4.79%
8	INFRASTRUCTURE/SOCIAL SECTOR PSU-DEBENTURES/BONDS	IPTD	10,121	10,887	229	2.26%	2.26%	10,362	10,887	466	4.50%	4.50%	8,067	8,279	369	4.57%	4.57%
9	CORPORATE SECURITIES	EPBT	1,500	1,529	31	2.09%	2.09%	1,500	1,529	62	4.15%	4.15%	1,000	1,083	49	4.88%	4.88%
10	CORPORATE SECURITIES (APPROVED INVESTMENTS)-DEBENTURES	ECOS	10,400	11,733	241	2.32%	2.32%	9,567	11,733	443	4.63%	4.63%	6,416	6,256	310	4.83%	4.83%
11	DEPOSITS WITH BANKS	ECDB	17,943	17,417	387	2.16%	2.16%	17,735	17,417	776	4.37%	4.37%	23,873	21,628	1,118	4.68%	4.68%
12	DEPOSITS-CDS WITH SCHEDULED BANK	EDCD	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%	0.00%
13	COMMERCIAL PAPER ISSUED BY ALL INDIA FINANCIAL INSTITUTION RATED VERY STRONG OR MORE	ECCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	APPLICATION MONEY	ECAM	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	MUTUAL FUNDS-GILT/G SEC/LIQUID SCHEME	EGMF	3,043	2,756	69	2.27%	2.27%	2,986	2,756	136	4.54%	4.54%	2,406	2,223	125	5.18%	5.18%
16	CORPORATE SECURITIES(OTHER THAN APPROVED INVESTMENT)-MUTUAL FUND	OMGS	1,441	3,587	17	1.15%	1.15%	2,298	3,587	92	4.01%	4.01%	937	1,435	21	2.19%	2.19%
			81,946	85,259	2,097	2.56%	2.56%	84,521	85,259	3,974	4.70%	4.70%	73,413	72,786	3,511	4.78%	4.78%

Fund : Investment Corpus II Balance Share holder

No.	Category of Investment	Category Code	Current Quarter					Year to Date					Previous Year				
			Investment (Rs.)		Income on 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	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	500	-	12	2.35%	2.35%	500	-	12	2.35%	2.35%	-	-	-	-	-
2	DEPOSITS WITH BANKS	ECDB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	DEPOSITS-CDS WITH SCHEDULED BANK	EDCD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	COMMERCIAL PAPER ISSUED BY ALL INDIA FINANCIAL INSTITUTION RATED VERY STRONG OR MORE	ECCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	MUTUAL FUNDS-GILT/G SEC/LIQUID SCHEME	EGMF	-	-	-	-	-	-	-	-	-	1,460	-	40	2.76%	2.76%	
6	MUTUAL FUND-DEBT / INCOME / SERIAL / LIQUID INCOME	OMGS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	TOTAL		500	-	12	2.35%	2.35%	500	-	12	2.35%	2.35%	1,460	-	40	2.76%	2.76%

* 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: 30.09.2016

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

NIL



Business Returns across line of Business

S.No.	Line of Business	Quarter Ended 30.09.16		Quarter Ended 30.09.15		Upto the Quarter Ended 30.09.16		Upto the Quarter Ended 30.09.15	
		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	1,920	34,337	1,511	17,646	4,074	61,620	3,006	36,441
10	Health	23,060	157,247	18,681	138,719	41,535	277,044	32,980	233,089
11	Others	268	10,633	216	16,437	718	28,827	621	29,109
	Total	25,248	202,217	20,408	172,802	46,327	367,491	36,607	298,639

Rural & Social Obligations Upto the Quarter Ended 30.09.2016					
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	11,761	93.40	
		Social	-	-	
10	Health	Rural	30,588	2,551.40	
		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 30.09.16		For the Quarter ended 30.09.15		Upto the Quarter ended 30.09.16		Upto the Quarter ended 30.09.15	
S. No.	Channels	No of Policies	Premium	No of Policies	Premium	No of Policies	Premium	No of Policies	Premium
1	Individual agents	144,437	14,168	130,405	11,583	258,949	25,180	215,398	19,606
2	Corporate Agents-Banks	10,419	3,885	366	1,908	16,115	6,375	782	3,173
3	Corporate Agents -Others	423	37	264	39	621	58	593	66
4	Brokers	17,499	3,661	16,164	3,505	31,470	6,981	28,171	6,391
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	26,329	3,277	25,603	3,373	55,489	7,377	53,695	7,371
7	Insurance Marketing Firm	24	3	-	-	38	5	-	-
8	Web Aggregator	3,086	217	-	-	4,809	351	-	-
	Total (A)	202,217	25,248	172,802	20,408	367,491	46,327	298,639	36,607
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	202,217	25,248	172,802	20,408	367,491	46,327	298,639	36,607

FORM NL-41	GRIEVANCE DISPOSAL FOR THE PERIOD UPTO 30.09.2016 DURING THE FINANCIAL YEAR 2016-17							
Apollo Munich Health Insurance Company Limited								
GRIEVANCE DISPOSAL REPORT								
SI No.	Particulars	Opening Balance*As on beginning of the quarter	Additions during the quarter	Complaints Resolved/Settled during the quarter			Complaints Pending at the end of the quarter	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Proposal Related	2	5	3	0	4	0	12
b)	Claims	4	107	30	4	66	11	259
c)	Policy Related	4	50	41	2	9	2	90
d)	Premium	0	2	1	0	1	0	5
e)	Refund	1	5	5	0	1	0	12
f)	Coverage	1	5	1	0	4	1	7
g)	Cover Note Related	0	0	0	0	0	0	0
h)	Product	0	1	1	0	0	0	6
i)	Others	1	68	35	3	28	3	134
j)	Unfair Business Practices	0	0	0	0	0	0	0
k)	Total Number	13	243	117	9	113	17	525
2	Total No of policies during previous year	705,723						
3	Total No of claims during previous year	171,820						
4	Total No of policies during current year	367,491						
5	Total No of claims during current year	105,878						
6	Total No of Policy Complaints (current year) per 10,000 policies (current year)	7.24						
7	Total No of Claim Complaints (current year) per 10,000 claims registered (current year)	24.46						

*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	6	-	6
b)	7-15 days	11	-	11
c)	15-30 days	0	-	0
d)	30-90 days	0	-	0
e)	90 days & Beyond	0	-	0
	Total No of Complaints	17	-	17

* Status of complaints as on report preparation date i.e. 01-10-16