

FORM NL-1-B-RA

Apollo Munich Health Insurance Company Limited
Registration No. 131 and Dated 3rd August 2007, CIN U66030TG2006PLC051760
Health Insurance Revenue Account for the Year Ended 31 March 2018

	Particulars	Schedule	For the Quarter Ended 31.03.18 (Rs.'000)	Up to the Quarter Ended 31.03.18 (Rs.'000)	For the Quarter Ended 31.03.17 (Rs.'000)	Up to the Quarter Ended 31.03.17 (Rs.'000)
1	Premiums Earned (Net)	NL-4-Premium Schedule	5,303,665	12,643,408	3,844,496	11,013,079
2	Profit/ Loss on sale/redemption of Investments		17,483	38,801	44,740	112,931
3	Others		5,607	29,329	6,123	23,974
4	Interest, Dividend & Rent - Gross		183,087	665,517	162,873	535,874
	TOTAL (A)		5,509,842	13,377,055	4,058,232	11,685,858
1	Claims Incurred (Net)	NL-5-Claims Schedule	2,144,796	7,898,751	1,534,991	6,055,940
2	Commission	NL-6-Commission Schedule	634,725	1,113,914	522,661	948,950
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	1,114,110	3,714,679	475,344	2,807,930
5	Premium Deficiency		-	-	-	-
	TOTAL (B)		3,893,631	12,727,344	2,532,996	9,812,820
	Operating Profit/(Loss) from Miscellaneous Business C= (A - B)		1,616,211	649,711	1,525,236	1,873,038
	APPROPRIATIONS					
	Transfer to Shareholders' Account		1,616,211	649,711	1,525,236	1,873,038
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	TOTAL (C)		1,616,211	649,711	1,525,236	1,873,038

Apollo Munich Health Insurance Company Limited
Registration No. 131 and Dated 3rd August 2007, CIN U66030TG2006PLC051760
Profit and Loss Account for the Year Ended 31 March 2018

	Particulars	Schedule	For the Quarter Ended 31.03.18 (Rs.'000)	Up to the Quarter Ended 31.03.18 (Rs.'000)	For the Quarter Ended 31.03.17 (Rs.'000)	Up to the Quarter Ended 31.03.17 (Rs.'000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		1,616,211	649,711	1,525,236	1,873,038
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		30,962	110,460	13,736	146,456
	(b) Amortization of Discount / Premium		-	-	173	(3)
	(c) Profit on sale of investments		(3,545)	15,088	(4,640)	19,592
	Less: Loss on sale of investments		-	-	-	-
3	OTHER INCOME					
	(a) Profit on sale of Fixed Assets		75	(4,446)	(34)	1,234
	(b) Others		1,151	5,214	1,065	6,297
	TOTAL (A)		1,644,854	776,027	1,535,536	2,046,614
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		43,457	65,265	10,784	33,983
	(b) Fund raising expenses and interest on NCD		31,623	70,450	-	-
	(c) Expenses in excess of the limits allowed as per EOM Regulation transferred from Operating expenses schedule		487,913	487,913	689,698	689,698
	TOTAL (B)		562,993	623,628	700,482	723,681
	Profit Before Tax		1,081,861	152,399	835,054	1,322,933
	Provision for Taxation					
	Current Tax/Mat Payable		3,704	32,611	203,148	203,148
	Less: Mat Credit Entitlement		(3,704)	(32,611)	(203,148)	(203,148)
	Deferred Tax		-	-	-	-
	Profit/(Loss) After Tax		1,081,861	152,399	835,054	1,322,933
	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Proposed final dividend		-	-	-	-
	(c) Dividend distribution tax		-	-	-	-
	(d) Debenture Redemption Reserve		10,685	10,685	-	-
	(e) Transfer to any Reserves or Other Accounts		-	-	-	-
	Balance of profit/ loss brought forward from last year		(3,017,341)	(2,087,879)	(2,922,933)	(3,410,812)
	Balance carried forward to Balance Sheet		(1,946,165)	(1,946,165)	(2,087,879)	(2,087,879)

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

Registration No. 131 and Dated 3rd August 2007, CIN U66030TG2006PLC051760

Balance Sheet as at 31 March 2018

	Schedule	As at 31.03.18	As at 31.03.17
		(Rs.'000)	(Rs.'000)
SOURCES OF FUNDS			
Share Capital	NL-8-Share Capital Schedule	3,578,898	3,572,710
Share Application Money Pending Allotment		-	-
Reserves and Surplus	NL-10-Reserves and Surplus Schedule	2,604,292	2,587,793
Fair Value Change Account		1,614	781
Borrowings	NL-11-Borrowings Schedule	800,000	-
TOTAL		6,984,804	6,161,284
APPLICATION OF FUNDS			
Investments	NL-12-Investment Schedule	11,686,441	9,128,095
Loans	NL-13-Loans Schedule	-	-
Fixed Assets	NL-14-Fixed Assets Schedule	327,104	288,980
Deferred tax Asset		149,806	149,806
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	2,307,276	1,585,817
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	1,237,173	1,112,630
Sub-Total (A)		3,544,449	2,698,447
Current Liabilities	NL-17-Current Liabilities Schedule	3,843,183	3,167,026
Provisions	NL-18-Provisions Schedule	6,825,978	5,024,897
Deferred Tax Liability		-	-
Sub-Total (B)		10,669,161	8,191,923
NET CURRENT ASSETS (C) = (A - B)		(7,124,712)	(5,493,476)
Miscellaneous Expenditure (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
Debit Balance in Profit and Loss Account		1,946,165	2,087,879
TOTAL		6,984,804	6,161,284

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

Particulars	For the Quarter Ended 31.03.18				Up to the Quarter Ended 31.03.18				For the Quarter Ended 31.03.17				Up to the Quarter Ended 31.03.17			
	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
Premium from direct business written	6,791,320	413,519	40,909	7,245,748	15,661,784	1,312,621	200,690	17,175,095	5,239,172	311,709	25,716	5,576,597	11,892,703	1,001,153	125,449	13,019,305
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	1,413,818	(777)	1,640	1,414,681	1,907,040	94,704	6,600	2,008,344	956,836	19,384	827	977,047	815,717	(74,410)	(4,786)	736,521
Gross Earned Premium	5,377,502	414,296	39,269	5,831,067	13,754,744	1,217,917	194,090	15,166,751	4,282,336	292,325	24,889	4,599,550	11,076,986	1,075,563	130,235	12,282,784
Add: Premium on reinsurance accepted	(46)	-	-	(46)	(899)	-	-	(899)	(1,250)	-	-	(1,250)	(20,763)	-	-	(20,763)
Less : Premium on reinsurance ceded	412,550	76,488	3,140	492,178	2,495,378	215,983	19,289	2,730,650	568,815	50,239	1,286	620,340	2,136,471	161,953	12,452	2,310,876
Net Premium	6,378,724	337,031	37,769	6,753,524	13,165,507	1,096,638	181,401	14,443,546	4,669,107	261,470	24,430	4,955,007	9,735,469	839,200	112,997	10,687,666
Adjustment for change in reserve for unexpired risks	(48,953)	13,146	629	(35,178)	179,610	26,730	1,866	208,206	(139,018)	5,651	(97)	(133,464)	432,966	(18,523)	(3,335)	411,108
Premium Earned (Net)	4,915,953	350,954	36,758	5,303,665	11,438,077	1,028,664	176,667	12,643,408	3,573,253	247,737	23,506	3,844,496	10,118,220	783,313	111,546	11,013,079

Particulars	For the Quarter Ended 31.03.18				Up to the Quarter Ended 31.03.18				For the Quarter Ended 31.03.17				Up to the Quarter Ended 31.03.17			
	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
Premium Income from business effected :(Gross Direct)																
In India	6,791,320	413,519	40,909	7,245,748	15,661,784	1,312,621	200,690	17,175,095	5,239,172	311,709	25,716	5,576,597	11,892,703	1,001,153	125,449	13,019,305
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total premium Earned (Net)	4,915,953	350,954	36,758	5,303,665	11,438,077	1,028,664	176,667	12,643,408	3,573,253	247,737	23,506	3,844,496	10,118,220	783,313	111,546	11,013,079

FORM NL-5 - CLAIMS SCHEDULE



CLAIMS INCURRED [NET] (Rs.'000)																
Particulars	For the Quarter Ended 31.03.18				Up to the Quarter Ended 31.03.18				For the Quarter Ended 31.03.17				Up to the Quarter Ended 31.03.17			
	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
Claims paid																
Direct claims	2,187,077	24,962	6,684	2,218,723	8,526,034	119,203	45,669	8,690,906	1,978,083	31,884	3,901	2,013,868	7,136,267	94,252	30,088	7,260,607
Add Claims Outstanding at the end of the year	1,435,271	83,856	94,816	1,613,943	1,435,271	83,856	94,816	1,613,943	847,740	65,701	73,451	986,892	847,740	65,701	73,451	986,892
Less Claims Outstanding at the beginning of the year	1,198,666	81,011	79,813	1,359,490	847,740	65,701	73,451	986,892	974,753	73,441	67,695	1,115,889	804,367	51,604	55,512	911,483
Gross Incurred Claims	2,423,682	27,807	21,687	2,473,176	9,113,565	137,358	67,034	9,317,957	1,851,070	24,144	9,657	1,884,871	7,179,640	108,349	48,027	7,336,016
Add Re-insurance accepted to direct claims	13,877	-	-	13,877	72,415	-	-	72,415	58,201	-	-	58,201	254,957	-	-	254,957
Less Re-insurance Ceded to claims paid	334,190	6,071	1,996	342,257	1,457,782	29,841	3,998	1,491,621	399,117	8,752	212	408,081	1,499,850	33,601	1,582	1,535,033
Total Claims Incurred	2,103,369	21,736	19,691	2,144,796	7,728,198	107,517	63,036	7,898,751	1,510,154	15,392	9,445	1,534,991	5,934,747	74,748	46,445	6,055,940

(Rs.'000)																
Particulars	For the Quarter Ended 31.03.18				Up to the Quarter Ended 31.03.18				For the Quarter Ended 31.03.17				Up to the Quarter Ended 31.03.17			
	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
Claims paid to claimants: (Net incurred)																
In India	2,103,369	21,736	18,378	2,143,483	7,726,514	107,517	37,915	7,871,946	1,509,988	15,392	5,959	1,531,339	5,933,499	74,748	40,057	6,048,304
Outside India	-	-	1,313	1,313	1,684	-	25,121	26,805	166	-	3,486	3,652	1,248	-	6,388	7,636
Total Claims Incurred	2,103,369	21,736	19,691	2,144,796	7,728,198	107,517	63,036	7,898,751	1,510,154	15,392	9,445	1,534,991	5,934,747	74,748	46,445	6,055,940

FORM NL-6-COMMISSION SCHEDULE
COMMISSION -

(Rs.'000)

Particulars	For the Quarter Ended 31.03.18				Up to the Quarter Ended 31.03.18				For the Quarter Ended 31.03.17				Up to the Quarter Ended 31.03.17			
	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
Commission paid																
Direct	721,106	32,382	3,020	756,508	1,861,646	88,919	14,336	1,964,901	529,527	27,717	2,481	559,725	1,377,758	75,339	12,528	1,465,625
Add: Re-insurance accepted	11,747	-	-	11,747	3,028	-	-	3,028	114,986	-	-	114,986	148,790	-	-	148,790
Less: Commission on Re-insurance ceded	115,635	17,665	230	133,530	783,777	61,642	8,596	854,015	140,795	11,078	177	152,050	619,759	44,839	867	665,465
Net Commission	617,218	14,717	2,790	634,725	1,080,897	27,277	5,740	1,113,914	503,718	16,639	2,304	522,661	906,789	30,500	11,661	948,950
Break-up of the expenses incurred to procure business																
Agents	470,984	22,953	1,949	495,886	1,229,866	62,974	10,144	1,302,984	348,200	20,573	296	369,069	886,799	53,927	7,705	948,431
Brokers	76,205	2,485	147	78,837	189,504	9,502	1,152	200,158	82,486	3,637	1,716	87,839	228,768	14,164	2,867	245,799
Corporate Agency	164,007	6,870	5	170,882	415,892	16,192	12	432,096	94,374	3,432	2	97,808	249,268	7,103	9	256,380
Others	9,910	74	919	10,903	26,384	251	3,028	29,663	4,467	75	467	5,009	12,923	145	1,947	15,015
TOTAL (B)	721,106	32,382	3,020	756,508	1,861,646	88,919	14,336	1,964,901	529,527	27,717	2,481	559,725	1,377,758	75,339	12,528	1,465,625

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

(Rs.'000)

S. No	Particulars	For the Quarter Ended 31.03.18				Up to the Quarter Ended 31.03.18				For the Quarter Ended 31.03.17				Up to the Quarter Ended 31.03.17			
		Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
1	Employees' remuneration & welfare benefits	509,411	23,789	927	534,127	1,586,713	132,983	20,332	1,740,028	461,726	22,613	1,157	485,496	1,297,965	109,265	13,692	1,420,922
2	Travel, conveyance and vehicle running expenses	26,774	884	(59)	27,599	104,216	8,734	1,336	114,286	35,975	1,713	79	37,767	103,633	8,724	1,093	113,450
3	Training expenses	3,341	16	(35)	3,322	18,398	1,542	236	20,176	2,721	9	(21)	2,709	14,030	1,181	148	15,359
4	Rents, rates & taxes	37,391	1,583	20	38,994	125,734	10,538	1,611	137,883	28,805	975	(28)	29,752	103,392	8,704	1,090	113,186
5	Repairs	30,166	1,054	(51)	31,169	114,207	9,572	1,463	125,242	25,181	1,006	11	26,198	82,491	6,944	870	90,305
6	Printing & stationery	25,148	1,346	96	26,590	68,540	5,744	878	75,162	6,920	367	24	7,311	17,997	1,515	190	19,702
7	Communication	25,413	1,367	100	26,880	68,886	5,773	883	75,542	20,639	930	33	21,602	62,181	5,235	656	68,072
8	Legal & professional charges	63,627	3,903	391	67,921	145,058	12,157	1,858	159,073	54,018	2,498	102	56,618	159,411	13,419	1,682	174,512
9	Auditors' fees, expenses etc																
	(a) As auditor	359	5	(4)	360	1,824	153	23	2,000	370	3	(3)	370	1,827	154	19	2,000
	(b) As adviser or in any other capacity, in respect of																
	(i) Taxation matters	183	15	2	200	183	15	2	200	183	15	2	200	183	15	2	200
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services;	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity																
	Audit Fees - Others	201	17	2	220	201	17	2	220	-	-	-	-	-	-	-	-
	Out of pocket expenses	5	(1)	-	4	50	4	1	55	29	1	-	30	77	6	1	84
10	Advertisement and publicity	646,061	49,317	6,848	702,226	921,260	77,211	11,805	1,010,276	303,761	17,913	1,454	323,128	697,735	58,737	7,360	763,832
11	Interest & Bank Charges	11,334	545	26	11,905	34,410	2,884	441	37,735	9,254	474	28	9,756	24,946	2,100	263	27,309
12	Other Expenses																
	(a) Business Support	21,406	795	(22)	22,179	78,334	6,565	1,004	85,903	21,777	661	(38)	22,400	82,117	6,913	866	89,896
	(b) Information Technology Services	59,321	1,371	(306)	60,386	264,521	22,170	3,390	290,081	51,115	760	(271)	51,604	233,409	19,649	2,462	255,520
	(c) Others	16,244	(1,537)	(652)	14,055	181,493	15,212	2,325	199,030	50,523	1,607	(71)	52,059	186,643	15,712	1,969	204,324
	(d) Expenses in excess of the limits allowed as per EOM Regulation transferred to Profit and Loss Account	(444,923)	(37,289)	(5,701)	(487,913)	(444,923)	(37,289)	(5,701)	(487,913)	(630,016)	(53,036)	(6,646)	(689,698)	(630,016)	(53,036)	(6,646)	(689,698)
13	Depreciation	30,355	1,140	(28)	31,467	110,402	9,253	1,414	121,069	27,331	877	(37)	28,171	100,586	8,468	1,061	110,115
14	Service Tax A/c	2,320	98	1	2,419	7,870	660	101	8,631	9,386	461	24	9,871	26,344	2,218	278	28,840
	TOTAL	1,064,137	48,418	1,555	1,114,110	3,387,377	283,898	43,404	3,714,679	479,698	(153)	(4,201)	475,344	2,564,951	215,923	27,056	2,807,930

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

S. No	Particulars	As at 31.03.18	As at 31.03.17
		(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		
	357,889,787 Equity Shares of Rs 10 each (Previous year 357,271,037 equity shares of Rs. 10 each)	3,578,898	3,572,710
3	Subscribed Capital		
	357,889,787 Equity Shares of Rs 10 each (Previous year 357,271,037 equity shares of Rs. 10 each)	3,578,898	3,572,710
4	Called-up Capital		
	357,889,787 Equity Shares of Rs 10 each (Previous year 357,271,037 equity shares of Rs. 10 each)	3,578,898	3,572,710
	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	3,578,898	3,572,710

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

Shareholder	As at 31.03.18		As at 31.03.17	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	182,423,429	50.97%	182,403,324	51.05%
· Foreign	173,954,205	48.61%	173,954,205	48.69%
Others	1,512,153	0.42%	913,508	0.26%
TOTAL	357,889,787	100%	357,271,037	100%

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

S. No	Particulars	As at 31.03.18	As at 31.03.17
		(Rs.'000)	(Rs.'000)
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
	Share Premium:-		
3	Opening Balance	2,587,793	2,587,793
	Add: Received during the year	5,814	-
	General Reserves	-	-
4	Less: Debit balance in Profit and Loss Account	-	-
	Less: Amount utilized for Buy-back	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves	-	-
	Debenture Redemption Reserve	10,685	-
7	Balance of Profit in Profit & Loss Account	-	-
	TOTAL	2,604,292	2,587,793

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

S. No	Particulars	As at 31.03.18	As at 31.03.17
		(Rs.'000)	(Rs.'000)
1	Debentures/ Bonds	800,000	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	800,000	-

FORM NL-12-INVESTMENTS SCHEDULE
Investments

S. No	Particulars	As at 31.03.18 (Rs.'000)	As at 31.03.17 (Rs.'000)
LONG TERM INVESTMENTS			
1	Government securities and Government guaranteed bonds including Treasury Bills	3,716,691	2,973,873
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	1,881,085	1,480,003
	(e) Other Securities (Housing Bonds)	1,169,824	1,214,345
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	2,272,516	1,803,767
5	Other than Approved Investments	-	-
SHORT TERM INVESTMENTS			
1	Government securities and Government guaranteed bonds including Treasury Bills	179,996	206,121
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares	-	-
	(aa)Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	1,145,138	1,046,981
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	600,000	250,000
	(e) Other Securities	491,265	150,000
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	229,926	3,005
5	Other than Approved Investments	-	-
	TOTAL	11,686,441	9,128,095

a. Aggregate amount of Company's investments other than listed equity securities and derivative instruments is Rs. 11,686,441 thousand (Previous Year-Rs. 9,128,095 thousand). Market value of such investments as at 31.03.2018 is Rs 11,734,465 thousand (Previous Year-Rs. 9,311,993 thousand).

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

S.No	Particulars	As at 31.03.18	As at 31.03.17
		(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 01.04.2017	Additions	Deductions	As At 31.03.2018	Upto 01.04.2017	For The Period	On Sales/	To Date 31.03.2018	As at 31.03.2018	As at 31.03.2017
							Adjustments			
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangible Assets										
(a) Software	437,253	71,925	-	509,178	310,671	58,130	-	368,801	140,377	126,582
(b) Website	10,116	3,482	-	13,598	9,326	990	-	10,316	3,282	790
(c) Media Films	22,500	-	-	22,500	22,500	-	-	22,500	-	-
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	82,729	6,803	(129)	89,403	60,923	9,275	(121)	70,077	19,326	21,806
Information Technology										
Equipment	225,973	52,217	(27,026)	251,164	152,117	40,160	(22,033)	170,244	80,920	73,856
Vehicles	48,992	8,042	-	57,034	36,042	7,471	-	43,513	13,521	12,950
Office Equipment	60,189	5,600	(1,225)	64,564	46,982	5,043	(1,194)	50,831	13,733	13,207
Others	-	-	-	-	-	-	-	-	-	-
TOTAL	887,752	148,069	(28,380)	1,007,441	638,561	121,069	(23,348)	736,282	271,159	249,191
Capital Work in progress	-	-	-	-	-	-	-	-	55,945	39,789
Grand Total	887,752	148,069	(28,380)	1,007,441	638,561	121,069	(23,348)	736,282	327,104	288,980
Previous Year	758,129	144,760	(15,137)	887,752	542,149	110,115	(13,703)	638,561	288,980	-

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

S. No	Particulars	As at 31.03.18	As at 31.03.17
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	30,124	28,088
2	Bank Balances	-	-
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	1,075,791	1,265,137
	(bb) Others	502,500	75,000
	(b) Current Accounts	698,861	217,592
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	2,307,276	1,585,817

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

S. No	Particulars	As at 31.03.18 (Rs.'000)	As at 31.03.17 (Rs.'000)
	ADVANCES		
1	Reserve deposits with ceding companies	-	9,228
2	Application money for investments	-	-
3	Prepayments	318,740	285,728
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	290,583	259,419
6	Others		
	(a) Advances to Suppliers	2,875	2,079
	(b) Other advances/receivables	5,652	10,478
	TOTAL (A)	617,850	566,932
	OTHER ASSETS		
1	Income accrued on investments	328,909	359,541
2	Outstanding Premiums	24,335	210
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	39,415	3,765
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	117,632	112,949
	(b) Service Tax Unutilized Credit	80,032	42,733
	(c) Unclaimed amount of Policy Holder (Investment)	29,000	26,500
	TOTAL (B)	619,323	545,698
	TOTAL (A+B)	1,237,173	1,112,630

FORM NL-17-CURRENT LIABILITIES SCHEDULE
CURRENT LIABILITIES

S. No	Particulars	As at 31.03.18	As at 31.03.17
		(Rs.'000)	(Rs.'000)
1	Agents' Balances	189,272	148,439
2	Balances due to other insurance companies	299,431	782,298
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	165,896	122,521
5	Unallocated premium	317,856	315,374
6	Unclaimed Amount of Policy Holders	26,533	24,102
7	Sundry Creditors	280,137	220,267
8	Due to subsidiaries/ holding company	-	-
9	Claims Outstanding	1,613,943	986,892
10	Due to Officers/ Directors	-	-
11	Others		
	(a) Tax Deducted Payable	94,490	51,482
	(b) Other Statutory Dues	22,646	13,928
	(c) Employee related liability	282	2,876
	(d) Expenses Payable	408,709	498,847
	(e) Goods and Service Tax	390,289	-
	(f) Other Liabilities	33,699	-
	TOTAL	3,843,183	3,167,026

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

S.No	Particulars	As at 31.03.18	As at 31.03.17
		(Rs.'000)	(Rs.'000)
1	Reserve for Unexpired Risk	6,822,430	5,022,292
2	For Taxation (less advance tax paid and taxes deducted at source)	-	-
3	For Proposed Dividends	-	-
4	For Dividend Distribution Tax	-	-
5	Others		
	(a) For Employee Benefits	3,548	2,605
	(b) For Wealth Tax	-	-
	(c) For Doubtful Loans and Advances	-	-
	TOTAL	6,825,978	5,024,897

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

S.No	Particulars	As at 31.03.18	As at 31.03.17
		(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

	Year ended 31.03.18	Year ended 31.03.17
	(Rs.'000)	(Rs.'000)
Cash Flows from the Operating Activities:		
Premium received from policyholders, including advance receipts	20,246,447	15,373,522
Other receipts	29,247	137,677
Payments to the re-insurers, net of commissions and claims	(989,469)	(17,442)
Payments to co-insurers, net of claims recovery	-	-
Payments of claims	(8,890,883)	(7,652,302)
Payments of commission and brokerage	(1,943,031)	(1,534,880)
Payments of other operating expenses	(4,628,032)	(3,640,599)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	(1,348)	(32,431)
Income taxes paid (Net)	(31,164)	(247,620)
Service tax paid	(1,989,426)	(1,300,702)
Other payments	-	-
Cash flows before extraordinary items	1,802,341	1,085,223
Cash flow from extraordinary operations	-	-
Net cash flow from Operating Activities	1,802,341	1,085,223
Cash flows from Investing Activities:		
Purchase of fixed assets	(164,225)	(153,780)
Proceeds from sale of fixed assets	587	2,763
Purchases of investments	(3,078,288)	(4,194,515)
Loans disbursed	-	-
Sales of investments	618,100	2,123,978
Repayments received	-	-
Rents/Interests/ Dividends received	860,533	745,802
Investments in money market instruments and in liquid mutual funds (Net)	(97,324)	(35,220)
Expenses related to investments	(32,266)	(33,983)
Net cash flow from Investing Activities	(1,892,883)	(1,544,955)
Cash flows from Financing Activities:		
Proceeds from issuance of share capital	12,001	3,481
Proceeds from borrowing	800,000	-
Repayments of borrowing	-	-
Interest/dividends paid	-	-
Net cash flow from Financing Activities	812,001	3,481
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
Net increase in Cash and Cash equivalents:	721,459	(456,251)
Cash and cash equivalents at the beginning of the year	1,585,817	2,042,068
Cash and cash equivalents at the end of the year	2,307,276	1,585,817

Statement of Liabilities (Form IRDAI-GI-TR)					
Sl.No.	Reserve	As at 31.03.18		As at 31.03.17	
		Gross Reserve	Net Reserve	Gross Reserve	Net Reserve
a	Unearned Premium Reserve (UPR)	81,651	68,224	61,567	50,223
b	Premium Deficiency Reserve (PDR)	-	-	-	-
c	Unexpired Risk Reserve (URR)...(a) + (b)	81,651	68,224	61,567	50,223
d	Outstanding Claims Reserve (Other than IBNR reserve)	13,063	10,807	7,462	5,899
e	IBNR Reserve	6,396	5,332	4,846	3,970
f	Total Reserves for Technical Liabilities(c) + (d) + (e)	101,110	84,363	73,875	60,092

Note: The form is prepared basis the format as prescribed in the Insurance Regulatory and Development Authority of India (Assets, Liabilities and Solvency Margin of General Insurance Business) Regulations, 2016.

Insurer Reg No: 131 Date: 31.03.2018 CIN U66030TG2006PLC051760

Apollo Munich Health Insurance Company Limited

GROSS DIRECT PREMIUM UNDERWRITTEN UPTO THE QUARTER ENDED 31.03.2018

(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	For the qtr	Upto the qtr
Andhra Pradesh															18.64	42.19	359.56	890.06	1.41	6.74							379.61	939.00
Assam															17.29	36.70	434.14	945.94	0.06	2.47							451.49	985.11
Bihar															11.80	24.09	238.66	528.92	0.93	2.27							251.39	555.28
Chandigarh															32.17	87.25	629.20	1585.53	4.67	21.94							666.04	1694.72
Chhattisgarh															16.73	40.71	189.39	395.17	0.10	1.88							206.21	437.76
Delhi															216.39	671.62	8997.51	24090.70	20.56	98.77							9234.46	24861.08
Goa															2.63	7.00	10.00	25.81	0.16	0.68							12.79	33.49
Gujarat															235.02	612.90	3405.39	8406.28	17.48	81.89							3657.89	9101.07
Haryana															1753.12	6695.10	16760.22	23770.19	238.37	1269.16							18751.71	31734.46
Jammu & Kashmir															0.95	2.81	30.75	66.55	0.00	0.26							31.70	69.61
Jharkhand															4.43	8.50	63.66	127.07	0.00	0.39							68.09	135.97
Karnataka															436.66	903.14	7988.70	21835.01	10.63	29.44							8435.99	22767.59
Kerala															7.14	68.13	194.86	1584.66	4.40	14.09							206.39	1666.87
Madhya Pradesh															75.01	215.02	879.14	2054.03	2.79	16.43							956.93	2285.48
Maharashtra															601.10	1708.02	10158.85	27721.48	44.93	215.58							10804.89	29645.08
Orissa															8.49	19.14	373.82	889.33	0.23	1.74							382.54	910.22
Punjab															51.42	136.64	1091.65	2618.46	12.08	39.92							1155.15	2795.02
Puducherry															0.77	3.64	5.00	24.72	0.00	0.02							5.77	28.37
Rajasthan															201.29	517.80	1846.88	4254.21	7.66	25.81							2055.83	4797.82
Tamil nadu															135.89	407.00	3433.33	8557.77	13.00	52.50							3582.22	9017.27
Telangana															62.65	271.19	2421.34	7316.32	14.77	66.42							2498.77	7653.94
Tripura															0.61	1.38	13.96	22.02	0.01	0.01							14.59	23.41
Uttar Pradesh															171.67	458.59	4362.10	11020.69	9.09	35.02							4542.87	11514.29
Uttrakhand															5.52	14.82	95.59	207.47	0.11	0.66							101.22	222.95
West Bengal															67.80	172.86	3929.51	7679.43	5.65	22.81							4002.96	7875.10

Reinsurance Risk Concentration - For the Year Ended 31.03.2018						
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	17,689	61		65%
4	No. of Reinsurers with rating BBB but less than A	2	9,369	188		35%
5	No. of Reinsurers with rating less than BBB					
	Total	5	27,058	249		100%

Ageing of Claims as at 31.03.2018								
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	225,658	-	-	-	-	225,658	80,743
8	Overseas Travel	557	-	-	-	-	557	367
9	Personal Accident	1,073	-	-	-	-	1,073	1,163
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	-	-	-	-	-	-	13,041	130	255	-	-	-	-	13,426
2	Claims reported during the period	-	-	-	-	-	-	262,181	1,195	1,680	-	-	-	-	265,056
3	Claims settled during the period	-	-	-	-	-	-	225,658	557	1,073	-	-	-	-	227,288
4	Claims repudiated during the period	-	-	-	-	-	-	27,781	554	669	-	-	-	-	29,004
5	Claims closed during the period	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Claims O/s at the end of the period	-	-	-	-	-	-	21,783	214	193	-	-	-	-	22,190
	Less than 3 months	-	-	-	-	-	-	21,783	214	193	-	-	-	-	22,190
	3 months to 6 months	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	6months to 1 year	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	1 year and above	-	-	-	-	-	-	-	-	-	-	-	-	-	-

FORM NL-26 - CLAIMS INFORMATION - (Form IRDAI-GI-SM Table IA)
Apollo Munich Health Insurance Company Limited

Solvency for the period ended 31.03.2018

Required solvency margin based on net premium and net incurred claims (Rs. in Lakhs)

Item No.	Line of Business	Gross Premiums	Net Premiums	Gross Incurred Claims	Net Incurred Claims	RSM-1	RSM-2	RSM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Fire	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-
3	Marine - Other than Marine Cargo	-	-	-	-	-	-	-
4	Motor	-	-	-	-	-	-	-
5	Engineering	-	-	-	-	-	-	-
6	Aviation	-	-	-	-	-	-	-
7	Liability	-	-	-	-	-	-	-
8	Health	171,742	136,446	94,784	78,988	27,289	23,696	27,289
9	Miscellaneous	-	-	-	-	-	-	-
	Total	171,742	136,446	94,784	78,988	27,289	23,696	27,289

Note: The form is prepared basis the format as prescribed in the Insurance Regulatory and Development Authority of India (Assets, Liabilities and Solvency Margin of General Insurance Business) Regulations, 2016.

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

31.03.2018

S. No	Office Information		Number
1	No. of offices at the beginning of the year		110
2	No. of branches approved during the year		53
3	No. of branches opened during the year	Out of approvals of previous year	2
4		Out of approvals of this year	46
5	No. of branches closed during the year		0
6	No of branches at the end of the year		158
7	No. of branches approved but not opened		7
8	No. of rural branches		-
9	No. of urban branches		158

* 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: 31.03.2018

Statement of Investment Assets (General Insurer)

(Business within India)

Rs. In Lakhs

Periodicity of Submission: Quarterly

S. No	PARTICULARS	SCH	AMOUNT
1	Investments	8	116,864
2	Loans	9	-
3	Fixed Assets	10	3,271
4	Current Assets		
	a. Cash & Bank Balance	11	23,073
	b. Advances & Other Assets	12	12,372
5	Current Liabilities		
	a. Current Liabilities	13	38,432
	b. Provisions	14	68,260
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		19,462
	Application of Funds as per Balance Sheet (A)		281,734
	Less: Other Assets	SCH	Amount
1	Loans	9	-
2	Fixed Assets	10	3,271
3	Cash & Bank Balances	11	7,623
4	Advances & Other Assets	12	12,372
5	Current Liabilities	13	38,432
6	Provisions	14	68,260
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		19,462
	TOTAL (B)		149,420
	'Investment Assets' As per FORM 3B	(A-B)	132,314

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			Balance	FRSM+						
			(a)	(b)						
1	G. Sec.	Not less than 20%	-	-	26,547	26,547	21	-	26,547	26,233
2	G. Sec or Other Approved Sec. (incl. (1) above)	Not less than 30%	-	-	38,967	38,967	30	-	38,967	38,713
3	Investment subject to Exposure Norms		-	-	-	-	-	-	-	-
	1. 'Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 15%	-	1,000	40,636	41,636	32	-	41,636	42,165
	2. Approved Investments (Not exceeding 55%)		3,996	25,380	20,310	49,686	36	15	49,701	49,902
	3. Other Investments (not exceeding 25%)		-	1,509	500	2,009	2	1	2,010	2,015
	Total Investment Assets	100%	3,996	27,889	100,413	132,298	100	16	132,314	132,795

Detail Regarding debt securities								
	Market Value				Book Value			
	As at 31/03/2018	As % of total for this class	As at 31/03/2017	As % of total for this class	As at 31/03/2018	As % of total for this class	As at 31/03/2017	As % of total for this class
Break down by credit rating								
AAA rated	57,566	43.35%	40,550	38.19%	56,940	43.04%	39,512	37.86%
AA or better	9,110	6.86%	9,709	9.14%	9,006	6.81%	9,499	9.10%
Rated below AA but above A	505	0.38%	-	0.00%	500	0.38%	-	0.00%
Rated below A but above B	-	-	-	-	-	-	-	-
Any other	65,614	49.41%	55,930	52.67%	65,852	49.78%	55,356	53.04%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	36,987	27.85%	28,953	27.27%	36,896	27.89%	28,897	27.69%
more than 1 year and upto 3 years	31,808	23.95%	22,804	21.48%	31,513	23.82%	22,331	21.40%
More than 3 years and up to 7 years	30,486	22.96%	31,953	30.09%	30,047	22.71%	30,884	29.59%
More than 7 years and up to 10 years	16,809	12.66%	8,226	7.75%	16,762	12.67%	7,980	7.65%
above 10 years	16,705	12.58%	14,253	13.42%	17,080	12.91%	14,275	13.68%
Breakdown by type of the issuer								
a. Central Government	26,233	19.75%	21,566	20.31%	26,547	20.07%	21,421	20.52%
b. State Government	12,479	9.40%	10,800	10.17%	12,420	9.39%	10,379	9.94%
c. Corporate Securities	94,082	70.85%	73,822	69.52%	93,331	70.55%	72,567	69.53%

S. No	Particular	For the Quarter Ended 31.03.18 (%/Times)	Up to the Quarter Ended 31.03.18 (%/Times)	For the Quarter Ended 31.03.17 (%/Times)	Up to the Quarter Ended 31.03.17 (%/Times)
1	Gross Premium Growth Rate	30%	32%	26%	27%
2	Gross Direct Premium to Net Worth Ratio	1.71	4.06	1.37	3.20
3	Growth Rate of Net Worth	4%	4%	48%	48%
4	Net Retention Ratio	93%	84%	89%	82%
5	Net Commission Ratio	9%	8%	11%	9%
6	Expenses of Management to Gross Direct Premium Ratio	33%	36%	31%	38%
7	Expenses of Management to Net Written Premium Ratio	35%	43%	35%	46%
8	Net Incurred Claims to Net Earned Premium	40%	62%	40%	55%
9	Combined Ratio	74%	99%	74%	97%
10	Technical Reserves to Net Premium Ratio	1.25	0.58	1.21	0.56
11	Underwriting Balance Ratio	0.27	(0.01)	0.34	0.11
12	Operating Profit Ratio	30%	5%	40%	17%
13	Liquid Assets to Liabilities Ratio	0.54	0.54	0.45	0.45
14	Net Earnings Ratio	16.02%	1.06%	16.85%	12.38%
15	Return on Net Worth	25.60%	3.61%	20.50%	32.48%
16	Available Solvency Margin to Required Solvency Margin Ratio	1.74	1.74	1.90	1.90
17	NPA Ratio	-	-	-	-
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
Equity Holding Pattern for Non-Life Insurers					
1	(a) No. of shares	357,889,787	357,889,787	357,271,037	357,271,037
2	(b) Percentage of shareholding (Indian / Foreign)				
	-Indian	50.97%	50.97%	51.05%	51.05%
	-Foreign	48.61%	48.61%	48.69%	48.69%
	Other	0.42%	0.42%	0.26%	0.26%
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-(3.02) Diluted EPS-(3.02)	Basic EPS-(0.43) Diluted EPS-(0.43)	Basic EPS-2.34 Diluted EPS-2.33	Basic EPS-3.70 Diluted EPS-3.69
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	Basic EPS-(3.02) Diluted EPS-(3.02)	Basic EPS-(0.43) Diluted EPS-(0.43)	Basic EPS-2.34 Diluted EPS-2.33	Basic EPS-3.70 Diluted EPS-3.69
6	(iv) Book value per share (Rs)	11.81	11.81	11.40	11.40

Related Party Transactions							
S. No	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	For the Quarter Ended 31.03.2018	Up to the Quarter Ended 31.03.2018	For the Quarter Ended 31.03.2017	Up to the Quarter Ended 31.03.2017
1	Family Health Plan Limited	Significant Influence	Premium Income	0.17	114.52	(0.16)	80.87
			Claim Payment	-	-	-	0.83
			TPA Fees	865.38	3,475.14	1,216.09	2,570.96
			Payables	320.55	320.55	155.93	155.93
			Deposit Premium Balance	19.06	19.06	14.56	14.56
2	Apollo Hospitals Enterprise Limited	Joint Venture partners	Premium Income	443.47	904.82	388.20	953.67
			Claim Payment	770.69	3,457.20	820.62	2,825.11
			Non Convertible Debentures Issued	-	800.00	-	-
			Expenses towards Services Rendered	0.22	1.56	15.14	20.35
			Deposit Premium Balance	35.16	35.16	28.61	28.61
3	Lifetime Wellness Rx Intl. Ltd	Significant Influence	Premium Income	(0.02)	12.19	0.28	25.65
			Expenses towards Services Rendered	0.53	8.75	0.29	3.34
			Deposit Premium Balance	1.07	1.07	0.23	0.23
4	Apollo Gleneagales Hospitals Ltd.	Significant Influence	Premium Income	-	-	-	0.36
			Claim Payment	135.85	518.41	131.90	474.54
			Deposit Premium Balance	1.24	1.24	1.24	1.24
5	Indraprastha Medical Corporation Ltd	Significant Influence	Premium Income	426.97	438.46	416.23	406.56
			Claim Payment	455.10	1,617.44	325.13	1,349.08
			Expenses towards Services Rendered	-	0.59	-	-
			Deposit Premium Balance	16.72	16.72	23.36	23.36
6	Apollo Hospitals International Limited	Significant Influence	Premium Income	-	2.98	88.67	86.92
			Claim Payment	43.48	200.48	63.29	240.44
			Deposit Premium Balance	0.11	0.11	0.33	0.33
7	Apollo Health and Lifestyle Ltd.	Significant Influence	Premium Income	1.94	41.01	-	-
			Claim Payment	0.66	1.64	1.80	2.14
			Expenses towards Services Rendered	0.03	1.91	2.20	3.67
			Deposit Premium Balance	12.77	12.77	12.57	12.57
8	Imperial Hospital And Research Centre Ltd	Significant Influence	Claim Payment	85.30	362.30	84.76	357.07
9	Faber Sindoori Managemnt Service Private Ltd	Significant Influence	Premium Income	4.77	20.87	6.39	26.82
			Claim Payment	0.17	0.17	2.02	3.43
			Deposit Premium Balance	2.36	2.36	2.40	2.40
10	Samudra Healthcare Enterprises Limited	Significant Influence	Claim Payment	4.35	11.41	4.52	14.56
			Premium Income	-	-	-	0.03
			Deposit Premium Balance	0.27	0.27	0.27	0.27
11	Krishnan Ramachandran, Srikanth Kandikonda, Vishwanath Mahendra, Antony Jacob, Sanjay Kulshrestha, Mr. Vipul Sharma, Sriharsha Achar, Dr. Nandini Ali & Deepti Rustagi	Key Persons As Per IRDA Regulations	Remuneration	195.41	1,060.55	175.44	958.20

Related Party Transactions							
S. No	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	For the Quarter Ended 31.03.2018	Up to the Quarter Ended 31.03.2018	For the Quarter Ended 31.03.2017	Up to the Quarter Ended 31.03.2017
12	KEIMED LIMITED	Significant Influence	Premium Income	0.20	9.51	-	7.01
			Deposit Premium Balance	0.12	0.12	0.48	0.48
13	APEX AGENCIES	Significant Influence	Premium Income	0.00	1.79	-	0.88
			Deposit Premium Balance	0.23	0.23	-	-
14	Medvarsity Online Ltd.	Significant Influence	Premium Income	(0.07)	21.65	-	-
			Deposit Premium Balance	2.10	2.10	0.46	0.46
15	Apollo Home Health Care Limited	Significant Influence	Premium Income	1.10	16.50	1.09	16.22
			Deposit Premium Balance	0.53	0.53	2.36	2.36
16	P Obul Reddy and Sons	Significant Influence	Premium Income	-	-	-	1.20
17	Associated Electrical Agencies	Significant Influence	Premium Income	-	-	-	1.88
			Deposit Premium Balance	-	-	0.23	0.23
18	Munchener Ruckversicherung Gesellschaft	Significant Influence	Premium on cessions to Reinsurers	809.62	17,366.00	763.00	3,867.37
			Reinsurance Commission earned	410.01	6,185.81	267.03	1,353.55
			Losses recovered from Reinsurers	1,975.74	5,968.14	442.74	933.65
			Non Convertible Debentures Issued	-	4,000.00	-	-
			Payables	4,867.93	4,867.93	1,580.17	1,580.17
19	Apollo Rajshree Hospitals Pvt Ltd	Significant Influence	Claim Payment	10.97	44.34	-	-
			Deposit Premium Balance	0.14	0.14	0.14	0.14
20	Apollo Dialysis Private Limited	Significant Influence	Premium Income	-	0.25	-	-
21	Apollo Med Skills Limited	Significant Influence	Premium Income	3.67	46.25	-	-
			Deposit Premium Balance	-	-	0.28	0.28
22	Assam Hospitals Limited	Significant Influence	Claim Payment	6.77	26.41	-	-
			Deposit Premium Balance	0.13	0.13	0.13	0.13
23	Apollo Gleneagles PET-CT Private Limited	Significant Influence	Premium Income	-	0.06	-	0.06
			Deposit Premium Balance	0.03	0.03	0.03	0.03
24	Apollo Hospitals Educational Trust	Significant Influence	Premium Income	(0.00)	1.35	-	-
25	Apollo Energy Company Limited	Significant Influence	Non Convertible Debentures Issued	-	3,200.00	-	-
26	PPN Power Generating Company Private Limited	Significant Influence	Premium Income	18.48	18.48	11.00	11.00
			Deposit Premium Balance	0.04	0.04	-	-

Products Information

<i>List below the products and/or add-ons introduced during the period</i>							
Sl. No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business	Category of product	Date of filing of Product	Date IRDA confirmed filing/ approval
1	Health Wallet	036/HSA/062015	IRDAI/HLT/AMHI/P-H/V.I/57/2016-17	Health	Internal Tariff	20-Oct-15	30-Jan-17
2	Day2Day Care	AMH/IRDAI/2015-16/16	IRDAI/HLT/AMHI/P-H/V.1/01/15-16	Health	Internal Tariff	20-Apr-15	12-Aug-15
3	Apne Sapne Surakshit		APOPAGP18032V011718	Personal Accident	Internal Tariff	23-Aug-17	31-Aug-15
4	Group Easy Cash	AMHI/IRDAI/2016-17/195	IRDAI/HLT/AMHI/P-H(G)/V.I/54/2016-17	Health	Internal Tariff	23-Jan-17	30-Mar-17
5	Optima Enhance		APOHLGP18007V011718	Health	Internal Tariff	30-Jun-17	30-Aug-17
6	Optima Restore (revision)		APOHLIP18125VO41718	Health	Internal Tariff	10-Nov-17	28-Mar-18

FORM NL-33 - SOLVENCY MARGIN (Form IRDAI-GI-SM Table IB)**Apollo Munich Health Insurance Company Limited**

Solvency as at 31.03.2018

Available Solvency Margin and Solvency Ratio

**(Rs. in Lakhs)**

(1)	(2)	(3)
Item No.	Description	Amount
(A)	Policyholder's FUNDS	
	Available assets(as per Form IRDAI-GI-TA)	100,413
	Deduct:	
(B)	Current Liabilities as per BS	16,139
(C)	Provisions as per BS	68,224
(D)	Other Liabilities	8,014
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	8,036
	Shareholder's FUNDS	
(F)	Available Assets	53,481
	Deduct:	
(G)	Other Liabilities	14,048
(H)	Excess in Shareholder's funds (F-G)	39,433
(I)	Total ASM (E+H)	47,469
(J)	Total RSM	27,289
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	1.74

Note: The form is prepared basis the format as prescribed in the Insurance Regulatory and Development Authority of India (Assets, Liabilities and Solvency Margin of General Insurance Business) Regulations, 2016.

BOD and Key Management 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	Non Executive Director	None
3	Ms. Suneeta Reddy	Non Executive Director	None
4	Mr. Antony Jacob	Whole-time Director & CEO	None
5	Dr. Doris Sophia Hoepke	Non Executive Director	None
6	Mr. Andrew Kielty	Non Executive Director	None
7	Mr. MBN Rao	Independent Director	None
8	Mr. Bernhard Steinruecke	Independent Director	None
9	Mr. Bharat Shah	Independent Director	None
10	Mr. Karthik Reddy	Alternate Director to Ms Shobana Kamineni	Effective from 09th February, 2018
11	Dr. Clemens Muth	Alternate Director to Dr. Doris Sophia Hoepke	None
12	Mr. Srikanth Kandikonda	CFO and Company Secretary	None
13	Mr. Krishnan Ramachandran	Deputy CEO & CMO	None
14	Mr. Sanjay Kulshrestha	Chief Investment Officer	None
15	Mr. Vishwanath Mahendra	Appointed Actuary & Chief Risk Officer	None
16	Ms. Deepti Rustagi	Chief Compliance Officer	None
17	Dr. Sriharsha A Achar	Chief People Officer	None
18	Dr. Nandini Ali	Executive Vice President Marketing	None
19	Mr. Vipul Sharma	Head of Internal Audit	None

Key Management Persons as defined in Guidelines on Corporate Governance for insurers in India issued by IRDAI on May 18, 2016.

FORM NL-35-NON PERFORMING ASSETS-7A

Apollo Munich Health Insurance Company Limited Registration No. 131 dated 3rd August 2007, CIN U66030TG2006PLC051760



Statement as on:31.03.2018

Name of the Fund Investment Corpus I- FRSM+PH

Details of Investment Portfolio

Periodicity of Submission : Quarterly

(Rs. in Lakhs)

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 Approv al Ref			
CGSB	GOVERNMENT OF INDIA	GILTS	6.01	-	63	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	6.17	-	157	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	6.79	-	1,974	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	6.90	-	495	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.59	-	494	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.59	-	3,038	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.80	-	497	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.83	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.88	-	2,078	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.95	-	687	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.08	-	47	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.15	-	2,119	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.19	-	498	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.20	-	20	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.24	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.24	-	2,208	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.26	-	510	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.28	-	552	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.32	-	1,016	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.33	-	10	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.33	-	1,022	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.35	-	1,011	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.40	-	515	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.60	-	4,439	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	9.15	-	521	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	9.20	-	1,079	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	AXIS BANK	BONDS	7.94	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	BAJAJ FINSERV LIMITED	BONDS	7.62	-	1,005	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	BAJAJ FINSERV LIMITED	BONDS	7.75	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	BAJAJ FINSERV LIMITED	BONDS	7.84	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	HDFC LTD	BONDS	7.97	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	HDFC LTD	BONDS	8.84	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	HERO MOTOCORP LIMITED	BONDS	8.70	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	KOTAK MAHINDRA PRIME LTD	BONDS	7.50	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	KOTAK MAHINDRA PRIME LTD	BONDS	7.60	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	KOTAK MAHINDRA PRIME LTD	BONDS	8.02	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	KOTAK MAHINDRA PRIME LTD	BONDS	8.70	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	LARSEN & TUBRO	BONDS	8.69	-	1,006	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	MRF LTD.	BONDS	10.09	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	RELIANCE ADAG	BONDS	8.25	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	RELIANCE ADAG	BONDS	8.90	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	RELIANCE ADAG	BONDS	8.95	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	SHRIRAM	BONDS	8.55	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	SHRIRAM	BONDS	8.85	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	SHRIRAM	BONDS	9.15	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	SUNDARAM FINANCE	BONDS	8.45	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	TATA	BONDS	8.25	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	TATA	BONDS	8.97	-	300	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	TATA	BONDS	9.20	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	TATA	BONDS	9.76	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	THE GREAT EASTERN SHIPPING COMPANY LTD	BONDS	8.25	-	2,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-

FORM NL-35-NON PERFORMING ASSETS-7A

Apollo Munich Health Insurance Company Limited Registration No. 131 dated 3rd August 2007, CIN U66030TG2006PLC051760



Statement as on:31.03.2018

Name of the Fund Investment Corpus I- FRSM+PH

Details of Investment Portfolio

Periodicity of Submission : Quarterly

(Rs. in Lakhs)

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 Approv al Ref			
ECOS	THE GREAT EASTERN SHIPPING COMPANY LTD	BONDS	8.70	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
EPBT	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	BONDS	8.28	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	CANARA BANK LIMITED	BONDS	7.57	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	CANARA BANK LIMITED	BONDS	7.64	-	497	-	-	-	-	-	-	-	-	-	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	-	-
HTDA	HDFC LTD	BONDS	7.78	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	HDFC LTD	BONDS	8.70	-	2,502	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	HDFC LTD	BONDS	9.90	-	300	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	ICICI	BONDS	8.00	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	ICICI	BONDS	9.75	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	INDIABULLS	BONDS	8.75	-	1,008	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	INDIABULLS	BONDS	9.35	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	LIC OF INDIA	BONDS	7.51	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	LIC OF INDIA	BONDS	7.93	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	LIC OF INDIA	BONDS	8.70	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	LIC OF INDIA	BONDS	8.75	-	2,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	LIC OF INDIA	BONDS	8.90	-	200	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	LIC OF INDIA	BONDS	11.08	-	111	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	PUNJAB NATIONAL BANK	BONDS	7.44	-	993	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	IDFC	BONDS	7.73	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	IDFC	BONDS	8.00	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	IDFC	BONDS	8.25	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	IDFC	BONDS	8.39	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	IDFC	BONDS	8.65	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	IDFC	BONDS	8.65	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	IDFC	BONDS	8.73	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INDIA INFRADEBT LTD	BONDS	7.75	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INDIA INFRADEBT LTD	BONDS	7.95	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INDIA INFRADEBT LTD	BONDS	8.05	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INDIA INFRADEBT LTD	BONDS	8.62	-	999	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INDIA INFRADEBT LTD	BONDS	9.10	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INDIA INFRADEBT LTD	BONDS	9.70	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INDIAN RAIL	BONDS	8.45	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INDIAN RAIL	BONDS	8.55	-	300	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INFRASTRUCTURE LEASING AND FINANCIAL SERVICES LIMITED	BONDS	7.70	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INFRASTRUCTURE LEASING AND FINANCIAL SERVICES LIMITED	BONDS	8.00	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INFRASTRUCTURE LEASING AND FINANCIAL SERVICES LIMITED	BONDS	8.65	-	999	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INFRASTRUCTURE LEASING AND FINANCIAL SERVICES LIMITED	BONDS	8.65	-	2,994	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	LARSEN & TUBRO	BONDS	7.85	-	489	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	LARSEN & TUBRO	BONDS	8.19	-	1,495	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	LARSEN & TUBRO	BONDS	8.30	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	LARSEN & TUBRO	BONDS	8.70	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	NABARD	BONDS	8.22	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION	BONDS	8.90	-	200	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION	BONDS	8.90	-	200	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION	BONDS	9.81	-	500	-	-	-	-	-	-	-	-	-	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	-	499	-	-	-	-	-	-	-	-	-	STANDARD	-	-

FORM NL-35-NON PERFORMING ASSETS-7A

Apollo Munich Health Insurance Company Limited Registration No. 131 dated 3rd August 2007, CIN U66030TG2006PLC051760



Statement as on:31.03.2018

Name of the Fund Investment Corpus I- FRSM+PH

Details of Investment Portfolio

Periodicity of Submission : Quarterly

(Rs. in Lakhs)

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 Approv al Ref			
IPTD	RURAL ELECTRIFICATION CORPORATION LTD.	BONDS	9.63	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
OLDB	STEEL AUTHORITY OF INDIA LIMITED	BONDS	8.72	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	BIHAR	GILTS	9.39	-	524	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	GUJRAT	GILTS	9.39	-	525	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	JAMMU & KASHMIR	GILTS	8.05	-	506	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	KARNATAKA	GILTS	7.76	-	299	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	KERALA	GILTS	8.42	-	537	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	KERALA	GILTS	8.65	-	1,014	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	MADHYA PRADESH	GILTS	8.39	-	1,053	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	MADHYA PRADESH	GILTS	8.60	-	504	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	MAHARASHTRA	GILTS	7.42	-	498	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	PUNJAB	GILTS	7.61	-	502	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	PUNJAB	GILTS	7.88	-	504	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	PUNJAB	GILTS	8.64	-	1,011	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	RAJASTHAN	GILTS	7.86	-	501	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	RAJASTHAN	GILTS	8.28	-	400	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	RAJASTHAN	GILTS	9.24	-	516	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	TAMIL NADU	GILTS	8.28	-	301	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	TAMIL NADU	GILTS	8.34	-	1,006	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	TELANGANA	GILTS	8.27	-	501	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	UTTAR PRADESH	GILTS	8.34	-	501	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	UTTAR PRADESH	GILTS	8.39	-	507	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	UTTAR PRADESH	GILTS	8.83	-	538	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGL	ANDHRA PRADESH STATE FINANCIAL CORPORATION	BONDS	8.35	-	172	-	-	-	-	-	-	-	-	-	STANDARD	-	-

FORM NL-36-YIELD ON INVESTMENTS 1

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

Statement as on:31.03.2018

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Fund : Total Investment



(Rs in Lakhs)

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	23,956	23,401	439	1.83%	1.83%	22,351	22,424	1,642	7.35%	7.35%	14,688	21,566	1,429	9.73%	9.73%
2	DEPOSIT UNDER SECTION 7 OF INSURANCE ACT 1938	CDSS	-	-	-	-	-	-	-	-	-	-	1,215	-	92	7.58%	7.58%
3	TREASURY BILLS	CTRB	-	-	-	-	-	-	-	-	-	-	1,405	-	26	1.88%	1.88%
4	STATE GOVERNMENT BONDS	SGGB	11,330	11,350	224	1.97%	1.97%	10,271	10,558	811	7.89%	7.89%	6,401	10,493	605	9.45%	9.45%
5	STATE GOVERNMENT GURANTEED LOANS	SGGL	210	214	4	2.12%	2.12%	276	283	24	8.62%	8.62%	527	307	46	8.64%	8.64%
6	BONDS /DEBENTURES ISSUED BY NHB	HTDN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	BONDS/DEBENTURES ISSUED BY AUTHORITY CONSTINTUTED UNDER ANY HOUSING/BUILDING SCHEME APPROVED BY CENTRAL/STATE ANY AUTHORITY OR BODY CONSTITUTED BY CENTRAL/STATE	HTDA	15,386	15,520	316	2.05%	2.05%	14,064	14,314	1,179	8.38%	8.38%	8,510	13,942	796	9.35%	9.35%
8	INFRASTRUCTURE/SOCIAL SECTOR PSU-DEBENTURES/BONDS	IPTD	23,253	23,552	487	2.09%	2.09%	20,924	21,519	1,790	8.55%	8.55%	8,706	18,652	791	9.09%	9.09%
9	CORPORATE SECURITIES	EPBT	1,000	1,007	20	2.04%	2.04%	1,000	1,015	83	8.28%	8.28%	1,083	1,020	164	15.10%	15.10%
10	CORPORATE SECURITIES (APPROVED INVESTMENTS)-DEBENTURES	ECOS	21,106	21,215	436	2.06%	2.06%	17,692	18,021	1,506	8.51%	8.51%	6,321	16,644	651	10.30%	10.30%
11	DEPOSITS WITH BANKS	ECDB	11,061	11,061	203	1.84%	1.84%	8,502	8,502	705	8.29%	8.29%	21,424	13,094	2,002	9.34%	9.34%
12	DEPOSITS-CDS WITH SCHEDULED BANK	EDCD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	EGMF	5,732	5,724	116	2.03%	2.03%	5,040	4,967	394	7.82%	7.82%	3,973	9,528	292	7.36%	7.36%
16	OTHER THAN APPROVED INVESTMENTS - DEBENTURES	OLDB	500	504	11	2.14%	2.14%	500	508	21	4.23%	4.23%	-	-	-	-	-
17	CORPORATE SECURITIES(OTHER THAN APPROVED INVESTMENT)-MUTUAL FUND	OMGS	1,149	1,151	23	2.01%	2.01%	2,138	2,101	145	6.77%	6.77%	1,815	942	69	3.82%	3.82%
			114,683	114,700	2,280	1.99%	1.99%	102,758	102,250	8,299	8.12%	8.12%	76,068	106,188	6,964	9.15%	9.15%

FORM NL-37-DOWN GRADING OF INVESTMENT-2

Apollo Munich Health Insurance Company Limited Registration No. 131 dated 3rd August 2007, CIN U66030TG2006PLC051760

Statement as on: 31.03.2018

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Name of Fund : Total Investment

(Rs.in Lakhs)

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<i>During the Quarter ¹</i>								
B.	<i>As on Date ²</i>								
	8.72% SAIL BS 30-04-2020	ECOS	501	30/06/2010	CARE	AAA	AA+	01/09/2017	
	8.72% SAIL BS 30-04-2020	ECOS	501	30/06/2010	CARE	AAA	AA-	05/10/2017	



Business Returns across line of Business

S.No.	Line of Business	Quarter Ended 31.03.18		Quarter Ended 31.03.17		Upto the Quarter Ended 31.03.18		Upto the Quarter Ended 31.03.17	
		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	4,135	67,897	3,117	49,821	13,126	188,618	10,012	140,144
10	Health	67,913	296,234	52,392	247,340	156,618	812,383	118,927	681,314
11	Others	409	9,710	257	9,227	2,007	50,058	1,254	47,628
	Total	72,457	373,841	55,766	306,388	171,751	1,051,059	130,193	869,086

Rural & Social Obligations Upto the Quarter Ended 31.03.2018					
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	72,210	331.52	
		Social	250,000	1.61	
10	Health	Rural	91,744	7,048.02	
		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 31.03.18		For the Quarter ended 31.03.17		Upto the Quarter ended 31.03.18		Upto the Quarter ended 31.03.17	
S. No.	Channels	No of Policies	Premium	No of Policies	Premium	No of Policies	Premium	No of Policies	Premium
1	Individual agents	262,851	33,930	227,942	26,116	723,275	86,953	626,684	66,150
2	Corporate Agents-Banks	34,196	11,312	14,032	6,501	96,477	28,334	38,770	16,914
3	Corporate Agents -Others	935	312	1,247	108	2,970	696	2,205	198
4	Brokers	21,721	18,665	20,554	17,255	64,471	30,444	68,592	27,875
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	46,821	7,476	38,131	5,394	141,685	23,304	119,576	18,010
7	Insurance Marketing Firm	171	29	86	12	373	51	178	22
8	Web Aggregator	7,146	733	4,396	380	21,808	1,969	13,081	1,024
	Total (A)	373,841	72,457	306,388	55,766	1,051,059	171,751	869,086	130,193
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	373,841	72,457	306,388	55,766	1,051,059	171,751	869,086	130,193

FORM NL-41	GRIEVANCE DISPOSAL FOR THE PERIOD UPTO 31.03.2018 DURING THE FINANCIAL YEAR 2017-18							
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	0	4	2	0	2	0	22
b)	Claims	6	67	17	5	42	9	327
c)	Policy Related	4	128	103	1	16	12	353
d)	Premium	0	19	12	1	3	3	96
e)	Refund	0	4	2	0	2	0	27
f)	Coverage	1	3	1	0	3	0	19
g)	Cover Note Related	0	0	0	0	0	0	0
h)	Product	0	3	0	0	3	0	10
i)	Others	1	22	9	1	12	1	97
j)	Unfair Business Practices	0	0	0	0	0	0	0
k)	Total Number	12	250	146	8	83	25	951
2	Total No of policies during previous year	869,086						
3	Total No of claims during previous year	217,891						
4	Total No of policies during current year	18,498,128						
5	Total No of claims during current year	265,056						
6	Total No of Policy Complaints (current year) per 10,000 policies (current year)	0.34						
7	Total No of Claim Complaints (current year) per 10,000 claims registered (current year)	12.34						

*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	11	-	11
b)	7-15 days	14	-	14
c)	15-30 days	-	-	-
d)	30-90 days	-	-	-
e)	90 days & Beyond	-	-	-
	Total No of Complaints	25	-	25

* Status of complaints as on report preparation date i.e. 01-04-2018 *