

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 Period ended 30 September 2017**

	Particulars	Schedule	For the Quarter Ended 30.09.17 (Rs.'000)	Up to the Quarter Ended 30.09.17 (Rs.'000)	For the Quarter Ended 30.09.16 (Rs.'000)	Up to the Quarter Ended 30.09.16 (Rs.'000)
1	Premiums Earned (Net)	NL-4-Premium Schedule	2,255,763	4,070,713	2,455,192	4,622,590
2	Profit/ Loss on sale/redemption of Investments		7,994	15,418	30,416	41,722
3	Others		9,003	15,823	3,944	9,196
4	Interest, Dividend & Rent - Gross		159,140	315,299	122,318	250,355
	<b>TOTAL (A)</b>		<b>2,431,900</b>	<b>4,417,253</b>	<b>2,611,870</b>	<b>4,923,863</b>
1	Claims Incurred (Net)	NL-5-Claims Schedule	1,946,202	3,691,077	1,598,108	2,992,503
2	Commission	NL-6-Commission Schedule	179,059	252,088	124,228	235,669
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	787,537	1,646,400	754,168	1,544,512
4	Premium Deficiency		-	-	-	-
	<b>TOTAL (B)</b>		<b>2,912,798</b>	<b>5,589,565</b>	<b>2,476,504</b>	<b>4,772,684</b>
	<b>Operating Profit/(Loss) from Miscellaneous Business C= (A - B)</b>		<b>(480,898)</b>	<b>(1,172,312)</b>	<b>135,366</b>	<b>151,179</b>
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account		<b>(480,898)</b>	<b>(1,172,312)</b>	<b>135,366</b>	<b>151,179</b>
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	<b>TOTAL (C)</b>		<b>(480,898)</b>	<b>(1,172,312)</b>	<b>135,366</b>	<b>151,179</b>

**Apollo Munich Health Insurance Company Limited**  
Registration No. 131 and Dated 3rd August 2007, CIN U66030TG2006PLC051760  
**Profit and Loss Account for the Period ended 30 September 2017**

	Particulars	Schedule	For the Quarter Ended 30.09.17 (Rs.'000)	Up to the Quarter Ended 30.09.17 (Rs.'000)	For the Quarter Ended 30.09.16 (Rs.'000)	Up to the Quarter Ended 30.09.16 (Rs.'000)
1	<b>OPERATING PROFIT/(LOSS)</b>					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		(480,898)	(1,172,312)	135,366	151,179
2	<b>INCOME FROM INVESTMENTS</b>					
	(a) Interest, Dividend & Rent – Gross		24,766	54,371	46,901	91,171
	(b) Amortization of Discount / Premium		-	-	(57)	67
	(c) Profit on sale of investments		4,447	13,308	11,285	15,205
	Less: Loss on sale of investments		-	-	-	-
3	<b>OTHER INCOME</b>					
	(a) Profit on sale of Fixed Assets		(4,682)	(4,533)	120	172
	(b) Others		2,199	3,361	1,816	3,756
	<b>TOTAL (A)</b>		<b>(454,168)</b>	<b>(1,105,805)</b>	<b>195,431</b>	<b>261,550</b>
4	<b>PROVISIONS (Other than taxation)</b>					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	-	-	-
	(c) Others		-	-	-	-
5	<b>OTHER EXPENSES</b>					
	(a) Expenses other than those related to Insurance Business		14,703	24,168	6,919	15,934
	(b) Interest on non-convertible debentures		2,393	2,393	-	-
	<b>TOTAL (B)</b>		<b>17,096</b>	<b>26,561</b>	<b>6,919</b>	<b>15,934</b>
	<b>Profit Before Tax</b>		<b>(471,264)</b>	<b>(1,132,366)</b>	<b>188,512</b>	<b>245,616</b>
	Provision for Taxation					
	Current Tax/Mat Payable		12,843	19,265	-	-
	Less: Mat Credit Entitlement		(12,843)	(19,265)	-	-
	Deferred Tax		-	-	-	-
	<b>Profit/(Loss) After Tax</b>		<b>(471,264)</b>	<b>(1,132,366)</b>	<b>188,512</b>	<b>245,616</b>
	<b>APPROPRIATIONS</b>					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Proposed final dividend		-	-	-	-
	(c) Dividend distribution tax		-	-	-	-
	(d) Transfer to any Reserves or Other Accounts		-	-	-	-
	Balance of profit/ loss brought forward from last year		(2,748,978)	(2,087,876)	(3,353,708)	(3,410,812)
	Balance carried forward to Balance Sheet		<b>(3,220,242)</b>	<b>(3,220,242)</b>	<b>(3,165,196)</b>	<b>(3,165,196)</b>

**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 30 September 2017**

	<b>Schedule</b>	<b>As at 30.09.17</b>	<b>As at 30.09.16</b>
		(Rs.'000)	(Rs.'000)
<b>SOURCES OF FUNDS</b>			
Share Capital	NL-8-Share Capital Schedule	3,577,048	3,572,210
Share Application Money Pending Allotment		-	-
Reserves and Surplus	NL-10-Reserves and Surplus Schedule	2,591,814	2,587,793
Fair Value Change Account		943	3,800
Borrowings	NL-11-Borrowings Schedule	800,000	-
<b>TOTAL</b>		<b>6,969,805</b>	<b>6,163,803</b>
<b>APPLICATION OF FUNDS</b>			
Investments	NL-12-Investment Schedule	9,514,780	6,567,337
Loans	NL-13-Loans Schedule	-	-
Fixed Assets	NL-14-Fixed Assets Schedule	322,697	286,335
Deferred tax Asset		149,806	149,806
<b>CURRENT ASSETS</b>			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	1,043,787	1,915,460
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	1,193,910	970,766
<b>Sub-Total (A)</b>		<b>2,237,697</b>	<b>2,886,226</b>
Current Liabilities	NL-17-Current Liabilities Schedule	2,922,426	2,593,532
Provisions	NL-18-Provisions Schedule	5,552,991	4,297,565
Deferred Tax Liability		-	-
<b>Sub-Total (B)</b>		<b>8,475,417</b>	<b>6,891,097</b>
<b>NET CURRENT ASSETS (C) = (A - B)</b>		<b>(6,237,720)</b>	<b>(4,004,871)</b>
Miscellaneous Expenditure (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
Debit Balance in Profit and Loss Account		3,220,242	3,165,196
<b>TOTAL</b>		<b>6,969,805</b>	<b>6,163,803</b>

**FORM NL-4-PREMIUM SCHEDULE  
PREMIUM EARNED [NET]**
**(Rs.'000)**

Particulars	For the Quarter Ended 30.09.17				Up to the Quarter Ended 30.09.17				For the Quarter Ended 30.09.16				Up to the Quarter Ended 30.09.16			
	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	3,054,666	226,981	49,667	3,331,314	5,384,947	483,073	115,928	5,983,948	2,306,189	191,955	26,706	2,524,850	4,153,347	407,660	71,646	4,632,653
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	(385,929)	(11,575)	927	(396,577)	(658,456)	(26,227)	(8,263)	(692,946)	657,652	20,989	6,049	684,690	1,365,194	(7,699)	(5,560)	1,351,935
Gross Earned Premium	3,440,595	238,556	48,740	3,727,891	6,043,403	509,300	124,191	6,676,894	1,648,537	170,966	20,657	1,840,160	2,788,153	415,359	77,206	3,280,718
Add: Premium on reinsurance accepted	(356)	-	-	(356)	(753)	-	-	(753)	(4,275)	-	-	(4,275)	(17,320)	-	-	(17,320)
Less : Premium on reinsurance ceded	733,129	31,021	6,563	770,713	1,290,219	84,293	9,876	1,384,388	551,997	32,698	1,335	586,030	981,621	67,734	6,672	1,056,027
<b>Net Premium</b>	<b>2,321,181</b>	<b>195,960</b>	<b>43,104</b>	<b>2,560,245</b>	<b>4,093,975</b>	<b>398,780</b>	<b>106,052</b>	<b>4,598,807</b>	<b>1,749,917</b>	<b>159,257</b>	<b>25,371</b>	<b>1,934,545</b>	<b>3,154,406</b>	<b>339,926</b>	<b>64,974</b>	<b>3,559,306</b>
Adjustment for change in reserve for unexpired risks	(90,642)	541	(1,994)	(92,095)	(154,993)	(8,952)	(907)	(164,852)	171,297	(4,672)	(2,582)	164,043	299,359	(7,378)	(3,330)	288,651
<b>Premium Earned (Net)</b>	<b>2,025,894</b>	<b>183,844</b>	<b>46,025</b>	<b>2,255,763</b>	<b>3,590,512</b>	<b>381,505</b>	<b>98,696</b>	<b>4,070,713</b>	<b>2,236,272</b>	<b>184,918</b>	<b>34,002</b>	<b>2,455,192</b>	<b>4,220,241</b>	<b>339,605</b>	<b>62,744</b>	<b>4,622,590</b>

**(Rs.'000)**

Particulars	For the Quarter Ended 30.09.17				Up to the Quarter Ended 30.09.17				For the Quarter Ended 30.09.16				Up to the Quarter Ended 30.09.16			
	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
<b>Premium Income from business effected :( Gross Direct)</b>																
In India	3,054,666	226,981	49,667	3,331,314	5,384,947	483,073	115,928	5,983,948	2,306,189	191,955	26,706	2,524,850	4,153,347	407,660	71,646	4,632,653
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total premium Earned (Net)</b>	<b>2,025,894</b>	<b>183,844</b>	<b>46,025</b>	<b>2,255,763</b>	<b>3,590,512</b>	<b>381,505</b>	<b>98,696</b>	<b>4,070,713</b>	<b>2,236,272</b>	<b>184,918</b>	<b>34,002</b>	<b>2,455,192</b>	<b>4,220,241</b>	<b>339,605</b>	<b>62,744</b>	<b>4,622,590</b>

FORM NL-5 - CLAIMS SCHEDULE



CLAIMS INCURRED [NET] (Rs.'000)																
Particulars	For the Quarter Ended 30.09.17				Up to the Quarter Ended 30.09.17				For the Quarter Ended 30.09.16				Up to the Quarter Ended 30.09.16			
	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
Claims paid																
Direct claims	2,151,448	25,160	14,690	2,191,298	3,908,988	40,882	21,849	3,971,719	1,742,346	30,470	5,127	1,777,943	3,239,777	44,421	9,484	3,293,682
Add Claims Outstanding at the end of the year	1,181,100	93,580	86,828	1,361,508	1,181,100	93,580	86,828	1,361,508	1,031,859	63,785	71,749	1,167,393	1,031,859	63,785	71,749	1,167,393
Less Claims Outstanding at the beginning of the year	1,076,816	92,627	83,231	1,252,674	847,740	65,701	73,451	986,892	923,106	67,859	65,398	1,056,363	804,367	51,604	55,512	911,483
Gross Incurred Claims	2,255,732	26,113	18,287	2,300,132	4,242,348	68,761	35,226	4,346,335	1,851,099	26,396	11,478	1,888,973	3,467,269	56,602	25,721	3,549,592
Add Re-insurance accepted to direct claims	25,647	-	-	25,647	40,185	-	-	40,185	101,808	-	-	101,808	150,642	-	-	150,642
Less Re-insurance Ceded to claims paid	375,409	3,415	753	379,577	688,075	6,241	1,127	695,443	379,500	12,906	267	392,673	691,015	16,191	525	707,731
<b>Total Claims Incurred</b>	<b>1,905,970</b>	<b>22,698</b>	<b>17,534</b>	<b>1,946,202</b>	<b>3,594,458</b>	<b>62,520</b>	<b>34,099</b>	<b>3,691,077</b>	<b>1,573,407</b>	<b>13,490</b>	<b>11,211</b>	<b>1,598,108</b>	<b>2,926,896</b>	<b>40,411</b>	<b>25,196</b>	<b>2,992,503</b>

CLAIMS INCURRED [NET] (Rs.'000)																
Particulars	For the Quarter Ended 30.09.17				Up to the Quarter Ended 30.09.17				For the Quarter Ended 30.09.16				Up to the Quarter Ended 30.09.16			
	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	1,905,545	22,698	12,145	1,940,388	3,593,442	62,520	24,302	3,680,264	1,572,543	13,490	8,309	1,594,342	2,926,032	40,411	22,294	2,988,737
Outside India	425	-	5,389	5,814	1,016	-	9,797	10,813	864	-	2,902	3,766	864	-	2,902	3,766
<b>Total Claims Incurred</b>	<b>1,905,970</b>	<b>22,698</b>	<b>17,534</b>	<b>1,946,202</b>	<b>3,594,458</b>	<b>62,520</b>	<b>34,099</b>	<b>3,691,077</b>	<b>1,573,407</b>	<b>13,490</b>	<b>11,211</b>	<b>1,598,108</b>	<b>2,926,896</b>	<b>40,411</b>	<b>25,196</b>	<b>2,992,503</b>

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

(Rs.'000)

Particulars	For the Quarter Ended 30.09.17				Up to the Quarter Ended 30.09.17				For the Quarter Ended 30.09.16				Up to the Quarter Ended 30.09.16			
	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
Commission paid																
Direct	383,781	18,664	3,198	405,643	685,695	34,985	8,195	728,875	292,070	16,748	3,169	311,987	526,307	30,510	7,690	564,507
Add: Re-insurance accepted	(8,582)	-	-	(8,582)	(8,667)	-	-	(8,667)	(919)	-	-	(919)	(3,724)	-	-	(3,724)
Less: Commission on Re-insurance ceded	188,546	21,824	7,632	218,002	427,478	32,561	8,081	468,120	169,536	17,144	160	186,840	300,297	24,326	491	325,114
<b>Net Commission</b>	<b>186,653</b>	<b>(3,160)</b>	<b>(4,434)</b>	<b>179,059</b>	<b>249,550</b>	<b>2,424</b>	<b>114</b>	<b>252,088</b>	<b>121,615</b>	<b>(396)</b>	<b>3,009</b>	<b>124,228</b>	<b>222,286</b>	<b>6,184</b>	<b>7,199</b>	<b>235,669</b>
<b>Break-up of the expenses incurred to procure business</b>																
Agents	256,773	13,735	2,466	272,974	459,896	25,533	6,285	491,714	182,236	12,248	2,244	196,728	330,182	22,182	5,821	358,185
Brokers	36,995	2,189	252	39,436	74,346	4,611	738	79,695	50,810	3,436	363	54,609	96,699	6,411	877	103,987
Corporate Agency	84,472	2,715	-	87,187	141,859	4,718	2	146,579	55,897	1,051	1	56,949	94,330	1,891	5	96,226
Others	5,541	25	480	6,046	9,594	123	1,170	10,887	3,127	13	561	3,701	5,096	26	987	6,109
<b>TOTAL (B)</b>	<b>383,781</b>	<b>18,664</b>	<b>3,198</b>	<b>405,643</b>	<b>685,695</b>	<b>34,985</b>	<b>8,195</b>	<b>728,875</b>	<b>292,070</b>	<b>16,748</b>	<b>3,169</b>	<b>311,987</b>	<b>526,307</b>	<b>30,510</b>	<b>7,690</b>	<b>564,507</b>

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

(Rs.'000)

S. No	Particulars	For the Quarter Ended 30.09.17				Up to the Quarter Ended 30.09.17				For the Quarter Ended 30.09.16				Up to the Quarter Ended 30.09.16			
		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	342,269	24,606	5,282	372,157	644,353	57,804	13,872	716,029	292,946	23,932	3,221	320,099	551,814	54,162	9,519	615,495
2	Travel, conveyance and vehicle running expenses	29,400	2,170	473	32,043	52,555	4,715	1,131	58,401	23,315	1,924	264	25,503	42,852	4,206	739	47,797
3	Training expenses	4,848	371	82	5,301	8,011	719	172	8,902	5,877	538	86	6,501	7,964	782	137	8,883
4	Rents, rates & taxes	31,678	2,290	493	34,461	59,013	5,294	1,270	65,577	24,619	1,982	261	26,862	47,909	4,702	827	53,438
5	Repairs	26,082	1,780	370	28,232	53,838	4,830	1,159	59,827	19,460	1,487	175	21,122	42,182	4,140	728	47,050
6	Printing & stationery	15,333	1,178	262	16,773	25,133	2,255	541	27,929	920	33	(6)	947	4,010	394	69	4,473
7	Communication	14,417	1,022	217	15,656	27,878	2,501	600	30,979	16,263	1,374	195	17,832	28,202	2,768	486	31,456
8	Legal & professional charges	10,661	8	(95)	10,574	57,637	5,171	1,241	64,049	38,490	3,071	396	41,957	76,424	7,501	1,319	85,244
9	Auditors' fees, expenses etc																
	(a) As auditor	635	46	10	691	1,184	106	26	1,316	448	34	4	486	986	97	17	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Out of pocket expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	48,123	1,382	32	49,537	193,520	17,361	4,166	215,047	112,400	8,630	1,026	122,056	241,341	23,688	4,163	269,192
11	Interest & Bank Charges	7,671	560	121	8,352	13,999	1,256	301	15,556	6,044	513	73	6,630	10,370	1,018	179	11,567
12	Other Expenses																
	(a) Business Support	17,740	1,282	276	19,298	33,058	2,966	712	36,736	24,617	2,003	267	26,887	46,799	4,593	807	52,199
	(b) Information Technology Services	78,564	5,987	1,329	85,880	131,074	11,758	2,822	145,654	72,136	6,224	919	79,279	118,075	11,589	2,037	131,701
	(c) Others	72,587	5,500	1,216	79,303	122,729	11,010	2,642	136,381	23,620	772	(181)	24,211	106,678	10,471	1,840	118,989
13	Depreciation	27,945	2,010	431	30,386	52,555	4,715	1,131	58,401	26,454	2,179	299	28,932	48,837	4,793	843	54,473
14	Service Tax A/c	(852)	(196)	(59)	(1,107)	5,054	453	109	5,616	4,494	334	36	4,864	10,270	1,008	177	11,455
	<b>TOTAL</b>	<b>727,101</b>	<b>49,996</b>	<b>10,440</b>	<b>787,537</b>	<b>1,481,591</b>	<b>132,914</b>	<b>31,895</b>	<b>1,646,400</b>	<b>692,103</b>	<b>55,030</b>	<b>7,035</b>	<b>754,168</b>	<b>1,384,713</b>	<b>135,912</b>	<b>23,887</b>	<b>1,544,512</b>

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

<b>S. No</b>	<b>Particulars</b>	<b>As at 30.09.17</b>	<b>As at 30.09.16</b>
		(Rs.'000)	(Rs.'000)
<b>1</b>	<b>Authorised Capital</b>		
	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
<b>2</b>	<b>Issued Capital</b>		
	357,704,787 Equity Shares of Rs 10 each (Previous year 357,221,037 equity shares of Rs. 10 each)	3,577,048	3,572,210
<b>3</b>	<b>Subscribed Capital</b>		
	357,704,787 Equity Shares of Rs. 10 each (Previous year 357,221,037 equity shares of Rs. 10 each)	3,577,048	3,572,210
<b>4</b>	<b>Called-up Capital</b>		
	357,704,787 Equity Shares of Rs. 10 each (Previous year 357,221,037 equity shares of Rs. 10 each)	3,577,048	3,572,210
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (Amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses	-	-
	Less: Expenses including commission or brokerage on underwriting or subscription of shares.	-	-
	<b>TOTAL</b>	<b>3,577,048</b>	<b>3,572,210</b>



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

Shareholder	As at 30.09.17		As at 30.09.16	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	182,423,429	51.00%	182,363,114	51.05%
· Foreign	173,954,205	48.63%	173,954,205	48.70%
Others	1,327,153	0.37%	903,718	0.25%
<b>TOTAL</b>	<b>357,704,787</b>	<b>100%</b>	<b>357,221,037</b>	<b>100%</b>

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

<b>S. No</b>	<b>Particulars</b>	<b>As at 30.09.17</b>	<b>As at 30.09.16</b>
		(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	4,021	-
	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	-	-
	<b>TOTAL</b>	<b>2,591,814</b>	<b>2,587,793</b>

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

<b>S. No</b>	<b>Particulars</b>	<b>As at 30.09.17</b>	<b>As at 30.09.16</b>
		(Rs.'000)	(Rs.'000)
1	Debentures/ Bonds	800,000	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	<b>TOTAL</b>	800,000	-

**FORM NL-12-INVESTMENTS SCHEDULE**
**Investments**

S. No	Particulars	As at 30.09.17 (Rs.'000)	As at 30.09.16 (Rs.'000)
<b>LONG TERM INVESTMENTS</b>			
1	Government securities and Government guaranteed bonds including Treasury Bills	2,917,553	2,548,474
2	Other Approved Securities	-	-
3	Other Investments		
	( a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	1,680,573	1,030,077
	(e) Other Securities (Housing Bonds)	750,019	811,309
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	2,203,941	955,675
5	Other than Approved Investments	-	-
<b>SHORT TERM INVESTMENTS</b>			
1	Government securities and Government guaranteed bonds including Treasury Bills	253,467	62,330
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares	-	-
	(aa)Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	995,444	634,260
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	100,000	250,000
	(e) Other Securities	612,782	179,999
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	1,001	95,213
5	Other than Approved Investments	-	-
	<b>TOTAL</b>	<b>9,514,780</b>	<b>6,567,337</b>

a. Aggregate amount of Company's investments other than listed equity securities and derivative instruments is Rs.9,514,780 thousand (Previous Year-Rs.6,567,337 thousand ). Market value of such investments as at 30.09.2017 is Rs 9,750,028 thousand (Previous Year-Rs. 6,784,314 thousand).

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

<b>S.No</b>	<b>Particulars</b>	<b>As at 30.09.17 (Rs.'000)</b>	<b>As at 30.09.16 (Rs.'000)</b>
<b>1</b>	<b>SECURITY-WISE CLASSIFICATION</b>		
	Secured		
	(a) On mortgage of property		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others	-	-
	Unsecured	-	-
	<b>TOTAL</b>	-	-
<b>2</b>	<b>BORROWER-WISE CLASSIFICATION</b>		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others	-	-
	<b>TOTAL</b>	-	-
<b>3</b>	<b>PERFORMANCE-WISE CLASSIFICATION</b>		
	(a) Loans classified as standard		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions		
	(aa) In India	-	-
	(bb) Outside India	-	-
	<b>TOTAL</b>	-	-
<b>4</b>	<b>MATURITY-WISE CLASSIFICATION</b>		
	(a) Short Term	-	-
	(b) Long Term	-	-
	<b>TOTAL</b>	-	-

**FORM NL-14-FIXED ASSETS SCHEDULE**  
**FIXED ASSETS**

(Rs.'000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening As At 01.04.2017	Additions	Deductions	As At 30.09.2017	Upto 01.04.2017	For The Period	On Sales/	To Date 30.09.2017	As at 30.09.2017	As at 30.09.2016
							Adjustments			
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangible Assets										
(a) Software	437,253	45,480	-	482,733	310,671	27,627	-	338,298	144,435	137,852
(b) Website	10,116	-	-	10,116	9,326	525	-	9,851	265	1,330
(c) Media Films	22,500	-	-	22,500	22,500	-	-	22,500	-	-
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	82,729	3,417	-	86,146	60,923	4,416	-	65,339	20,807	5,725
Information Technology										
Equipment	225,973	35,291	(26,788)	234,476	152,117	18,723	(21,871)	148,969	85,507	76,553
Vehicles	48,992	7,328	-	56,320	36,042	4,618	-	40,660	15,660	15,865
Office Equipment	60,189	2,910	(258)	62,841	46,982	2,491	(254)	49,219	13,622	9,636
Others	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>887,752</b>	<b>94,426</b>	<b>(27,046)</b>	<b>955,132</b>	<b>638,561</b>	<b>58,400</b>	<b>(22,125)</b>	<b>674,836</b>	<b>280,296</b>	<b>246,961</b>
Capital Work in progress	-	-	-	-	-	-	-	-	42,401	39,374
<b>Grand Total</b>	<b>887,752</b>	<b>94,426</b>	<b>(27,046)</b>	<b>955,132</b>	<b>638,561</b>	<b>58,400</b>	<b>(22,125)</b>	<b>674,836</b>	<b>322,697</b>	<b>286,335</b>
Previous Year	758,129	85,532	(4,279)	839,382	542,149	54,473	(4,201)	592,421	286,335	-

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

<b>S. No</b>	<b>Particulars</b>	<b>As at 30.09.17</b>	<b>As at 30.09.16</b>
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	17,946	13,278
2	Bank Balances	-	-
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	351,853	1,512,407
	(bb) Others	425,000	274,800
	(b) Current Accounts	248,988	114,975
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	<b>TOTAL</b>	<b>1,043,787</b>	<b>1,915,460</b>

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

<b>S. No</b>	<b>Particulars</b>	<b>As at 30.09.17</b> (Rs.'000)	<b>As at 30.09.16</b> (Rs.'000)
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	8,199	7,923
2	Application money for investments	-	-
3	Prepayments	263,630	184,292
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	271,305	111,291
6	Others		
	(a) Advances to Suppliers	17,111	27,852
	(b) Other advances	99,335	13,316
	<b>TOTAL (A)</b>	<b>659,580</b>	<b>344,674</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments	349,261	326,358
2	Outstanding Premiums	10,686	3,511
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	4,904	146,597
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	95,752	88,359
	(b) Service Tax Unutilized Credit	47,227	32,767
	(c) Unclaimed amount of Policy Holder (Investment)	26,500	28,500
	<b>TOTAL (B)</b>	<b>534,330</b>	<b>626,092</b>
	<b>TOTAL (A+B)</b>	<b>1,193,910</b>	<b>970,766</b>



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

<b>S. No</b>	<b>Particulars</b>	<b>As at 30.09.17</b>	<b>As at 30.09.16</b>
		(Rs.'000)	(Rs.'000)
1	Agents' Balances	80,207	66,665
2	Balances due to other insurance companies	395,517	376,582
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	165,185	117,671
5	Unallocated premium	319,034	202,166
6	Unclaimed Amount of Policy Holders	25,694	25,068
7	Sundry Creditors	55,096	46,584
8	Due to subsidiaries/ holding company	-	-
9	Claims Outstanding	1,361,508	1,167,393
10	Due to Officers/ Directors	-	-
11	Others		
	(a) Tax Deducted Payable	66,849	65,776
	(b) Other Statutory Dues	17,620	11,084
	(c) Employee related liability	2,723	-
	(d) Expenses Payable	255,283	392,358
	(e) Service Tax Liability	177,710	122,185
	<b>TOTAL</b>	<b>2,922,426</b>	<b>2,593,532</b>

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

<b>S.No</b>	<b>Particulars</b>	<b>As at 30.09.17</b>	<b>As at 30.09.16</b>
		(Rs.'000)	(Rs.'000)
1	Reserve for Unexpired Risk	5,550,386	4,284,421
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	2,605	13,144
	(b )For Wealth Tax	-	-
	(c) For Doubtful Loans and Advances	-	-
	<b>TOTAL</b>	<b>5,552,991</b>	<b>4,297,565</b>

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

<b>S.No</b>	<b>Particulars</b>	<b>As at 30.09.17</b>	<b>As at 30.09.16</b>
		(Rs.'000)	(Rs.'000)
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	<b>TOTAL</b>	-	-

<b>Statement of Liabilities (Form IRDAI-GI-TR)</b>					
<b>Sl.No.</b>	<b>Reserve</b>	<b>As at 30.09.17</b>		<b>As at 30.09.16</b>	
		<b>Gross Reserve</b>	<b>Net Reserve</b>	<b>Gross Reserve</b>	<b>Net Reserve</b>
a	Unearned Premium Reserve (UPR)	68,497	55,504	55,413	42,844
b	Premium Deficiency Reserve (PDR)	-	-	-	-
c	Unexpired Risk Reserve (URR)...(a) + (b)	68,497	55,504	55,413	42,844
d	Outstanding Claims Reserve (Other than IBNR reserve)	11,330	9,018	9,686	7,536
e	IBNR Reserve	5,645	4,597	4,942	4,138
f	<b>Total Reserves for Technical Liabilities .....(c) + (d) + (e)</b>	<b>85,472</b>	<b>69,119</b>	<b>70,041</b>	<b>54,518</b>

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: 30.09.2017 CIN U66030TG2006PLC051760

Apollo Munich Health Insurance Company Limited  
GROSS DIRECT PREMIUM UNDERWRITTEN UPTO THE QUARTER ENDED 30.09.2017

(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															7.19	11.13	184.07	298.16	1.67	4.36							192.93	313.65
Assam															8.11	12.04	178.73	297.83	1.18	1.87							188.02	311.74
Bihar															5.06	7.23	100.30	163.70	0.67	0.96							106.03	171.89
Chandigarh															20.94	38.17	311.55	608.97	5.45	14.69							337.94	661.83
Chhattisgarh															8.25	15.48	72.33	110.18	0.38	1.73							80.95	127.40
Delhi															172.49	319.14	5018.56	9489.54	27.95	63.82							5219.00	9872.49
Goa															1.10	2.00	4.73	8.38	0.37	0.52							6.20	10.90
Gujarat															136.40	248.21	1733.60	3033.07	18.75	47.90							1888.75	3329.18
Haryana															811.79	2270.93	2360.84	4315.36	302.43	694.14							3475.06	7280.43
Jammu & Kashmir															0.74	1.20	11.56	21.65	0.01	0.14							12.31	23.00
Jharkhand															0.99	1.89	17.35	35.88	0.24	0.39							18.58	38.16
Karnataka															151.62	266.57	4923.94	7945.56	4.80	15.92							5080.37	8228.05
Kerala															24.24	47.67	538.05	1058.94	4.08	8.53							566.37	1115.14
Madhya Pradesh															49.51	90.31	392.90	669.12	5.66	11.56							448.07	770.98
Maharashtra															408.42	654.20	6121.83	10377.48	61.59	143.34							6591.85	11175.02
Orissa															2.62	4.48	175.49	296.18	0.58	1.24							178.69	301.90
Punjab															28.92	54.28	468.21	898.53	8.18	20.00							505.31	972.80
Puducherry															1.24	1.64	4.34	8.02	0.00	0.02							5.58	9.68
Rajasthan															114.99	206.22	848.29	1455.93	7.37	14.53							970.65	1676.67
Tamil nadu															101.77	154.91	1935.90	3188.08	12.48	34.22							2050.16	3377.21
Telangana															63.76	154.16	1409.90	3038.97	15.19	41.98							1488.85	3235.11
Uttar Pradesh															111.58	194.49	2394.79	4149.56	9.80	21.89							2516.17	4365.93
Uttarakhand															3.22	4.28	37.01	60.61	0.19	0.53							40.43	65.42
West Bengal															34.88	70.11	1302.36	2319.78	7.64	15.00							1344.88	2404.88

Reinsurance Risk Concentration - For the period ended 30.09.2017						
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	10,453	20		76%
4	No. of Reinsurers with rating BBB but less than A	2	3,299	72		24%
5	No. of Reinsurers with rating less than BBB					
	<b>Total</b>	<b>5</b>	<b>13,752</b>	<b>92</b>		<b>100%</b>

Ageing of Claims as at 30.09.2017								
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	102,253	-	-	-	-	102,253	37,596
8	Overseas Travel	223	-	-	-	-	223	182
9	Personal Accident	454	-	-	-	-	454	396
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	-	-	-	-	-	-	122,082	542	778	-	-	-	-	123,402
3	Claims settled during the period	-	-	-	-	-	-	102,253	223	454	-	-	-	-	102,930
4	Claims repudiated during the period	-	-	-	-	-	-	12,979	205	95	-	-	-	-	13,279
5	Claims closed during the period	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Claims O/s at the end of the period	-	-	-	-	-	-	19,891	244	484	-	-	-	-	20,619
	Less than 3 months	-	-	-	-	-	-	19,891	244	484	-	-	-	-	20,619
	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 30.09.2017

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	143,664	111,008	83,180	67,545	22,202	20,264	22,202
9	Miscellaneous	-	-	-	-	-	-	-
	<b>Total</b>	<b>143,664</b>	<b>111,008</b>	<b>83,180</b>	<b>67,545</b>	<b>22,202</b>	<b>20,264</b>	<b>22,202</b>

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**

**30.09.2017**

<b>S. No</b>	<b>Office Information</b>		<b>Number</b>
1	No. of offices at the beginning of the year		110
2	No. of branches approved during the year		52
3	No. of branches opened during the year	Out of approvals of previous year	2
4		Out of approvals of this year	45
5	No. of branches closed during the year		0
6	No of branches at the end of the year		157
7	No. of branches approved but not opened		7
8	No. of rural branches		-
9	No. of urban branches		157

\* 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: 30.09.2017

Statement of Investment Assets (General Insurer)

(Business within India)

Rs. In Lakhs

Periodicity of Submission: Quarterly

S. No	PARTICULARS	SCH	AMOUNT
1	Investments	8	95,148
2	Loans	9	-
3	Fixed Assets	10	3,227
4	<b>Current Assets</b>		
	a. Cash & Bank Balance	11	10,438
	b. Advances & Other Assets	12	11,674
5	<b>Current Liabilities</b>		
	a. Current Liabilities	13	29,224
	b. Provisions	14	55,530
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		32,202
	<b>Application of Funds as per Balance Sheet (A)</b>		<b>237,443</b>
	<b>Less: Other Assets</b>	<b>SCH</b>	<b>Amount</b>
1	Loans	9	-
2	Fixed Assets	10	3,227
3	Cash & Bank Balances	11	2,990
4	Advances & Other Assets	12	11,674
5	Current Liabilities	13	29,224
6	Provisions	14	55,530
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		32,202
	<b>TOTAL (B)</b>		<b>134,847</b>
	<b>'Investment Assets' As per FORM 3B</b>	<b>(A-B)</b>	<b>102,596</b>

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			Balance	FRSM <sup>+</sup>						
			(a)	(b)						
1	G. Sec.	Not less than 20%			21,853	21,853	21		21,853	22,240
2	G. Sec or Other Approved Sec. (incl. (1) above)	Not less than 30%			31,710	31,710	31		31,710	32,479
3	<b>Investment subject to Exposure Norms</b>									
	1. 'Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 15%		1,000	34,677	35,677	35		35,677	36,801
	2. Approved Investments (Not exceeding 55%)		-	13,319	14,887	28,206	27	7	28,213	28,669
	3. Other Investments (not exceeding 25%)			5,994	999	6,993	7	3	6,996	6,999
	<b>Total Investment Assets</b>	<b>100%</b>	-	<b>20,313</b>	<b>82,273</b>	<b>102,586</b>	<b>100</b>	<b>10</b>	<b>102,596</b>	<b>104,948</b>

Detail Regarding debt securities								
	MARKET VALUE				BOOK VALUE			
	As at 30/09/2017	As % of total for this class	As at 30/09/2016 Of the previous year	As % of total for this class	As at 30/09/2017	As % of total for this class	As at 30/09/2016 Of the previous year	As % of total for this class
<b>Break down by credit rating</b>								
AAA rated	<b>46,336</b>	44.15%	<b>27,918</b>	32.74%	<b>44,983</b>	43.85%	<b>26,923</b>	32.42%
AA or better	<b>8,731</b>	8.32%	<b>6,501</b>	7.63%	<b>8,500</b>	8.29%	<b>6,300</b>	7.59%
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other	<b>49,881</b>	47.53%	<b>50,841</b>	59.63%	<b>49,103</b>	47.87%	<b>49,830</b>	60.00%
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	<b>22,893</b>	21.81%	<b>26,959</b>	31.62%	<b>22,815</b>	22.24%	<b>26,849</b>	32.33%
more than 1 year and upto 3 years	<b>26,745</b>	25.48%	<b>20,136</b>	23.62%	<b>26,199</b>	25.54%	<b>19,617</b>	23.62%
More than 3 years and up to 7 years	<b>29,564</b>	28.17%	<b>24,597</b>	28.85%	<b>28,379</b>	27.66%	<b>23,630</b>	28.45%
More than 7 years and up to 10 years	<b>10,286</b>	9.80%	<b>6,082</b>	7.13%	<b>9,965</b>	9.71%	<b>5,910</b>	7.12%
above 10 years	<b>15,461</b>	14.73%	<b>7,485</b>	8.78%	<b>15,228</b>	14.84%	<b>7,046</b>	8.48%
<b>Breakdown by type of the issuer</b>								
a. Central Government	<b>22,240</b>	21.19%	<b>18,507</b>	21.71%	<b>21,853</b>	21.30%	<b>17,643</b>	21.24%
b. State Government	<b>10,239</b>	9.76%	<b>8,574</b>	10.06%	<b>9,857</b>	9.61%	<b>8,465</b>	10.19%
c. Corporate Securities	<b>72,469</b>	69.05%	<b>58,179</b>	68.24%	<b>70,876</b>	69.09%	<b>56,944</b>	68.56%

S. No	Particular	For the Quarter Ended 30.09.17 (%/Times)	Up to the Quarter Ended 30.09.17 (%/Times)	For the Quarter Ended 30.09.16 (%/Times)	Up to the Quarter Ended 30.09.16 (%/Times)
1	Gross Premium Growth Rate	32%	29%	24%	27%
2	Gross Direct Premium to Net Worth Ratio	1.13	2.03	0.84	1.55
3	Growth Rate of Net Worth	-28%	-28%	9%	9%
4	Net Retention Ratio	77%	77%	77%	77%
5	Net Commission Ratio	7%	5%	6%	7%
6	Expenses of Management to Gross Direct Premium Ratio	36%	40%	42%	46%
7	Expenses of Management to Net Written Premium Ratio	47%	52%	55%	59%
8	Net Incurred Claims to Net Earned Premium	86%	91%	65%	65%
9	Combined Ratio	124%	132%	110%	115%
10	Technical Reserves to Net Premium Ratio	2.70	1.50	2.82	1.53
11	Underwriting Balance Ratio	(0.29)	(0.37)	(0.01)	(0.03)
12	Operating Profit Ratio	-21%	-29%	6%	3%
13	Liquid Assets to Liabilities Ratio	0.39	0.39	0.53	0.53
14	Net Earnings Ratio	-18%	-25%	10%	7%
15	Return on Net Worth	-16%	-38%	6%	8%
16	Available Solvency Margin to Required Solvency Margin Ratio	1.57	1.57	1.62	1.62
17	NPA Ratio	-	-	-	-
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
<b>Equity Holding Pattern for Non-Life Insurers</b>					
1	(a) No. of shares	357,704,787	357,704,787	357,221,037	357,221,037
2	(b) Percentage of shareholding (Indian / Foreign)				
	-Indian	51.00%	51.00%	51.05%	51.05%
	-Foreign	48.63%	48.63%	48.70%	48.70%
	Other	0.37%	0.37%	0.25%	0.25%
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-(1.32) Diluted EPS-(1.32)	Basic EPS-(3.17) Diluted EPS-(3.17)	Basic EPS-0.53 Diluted EPS-0.53	Basic EPS-0.69 Diluted EPS-0.69
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	Basic EPS-(1.32) Diluted EPS-(1.32)	Basic EPS-(3.17) Diluted EPS-(3.17)	Basic EPS-0.53 Diluted EPS-0.53	Basic EPS-0.69 Diluted EPS-0.69
6	(iv) Book value per share (Rs)	8.24	8.24	8.38	8.38

Related Party Transactions							
S. No	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	For the Quarter Ended 30.09.2017	Up to the Quarter Ended 30.09.2017	For the Quarter Ended 30.09.2016	Up to the Quarter Ended 30.09.2016
1	Family Health Plan Limited	Significant Influence	Premium Income	2.45	117.03	2.80	82.23
			Claim Payment	-	-	-	0.83
			TPA Fees	673.57	1,280.97	512.86	813.14
2	Apollo Hospitals Enterprise Limited	Joint Venture partners	Payables	83.88	83.88	5.19	5.19
			Premium Income	127.39	361.51	160.29	435.75
			Claim Payment	942.64	1,667.24	750.12	1,302.48
3	Lifetime Wellness Rx Intl. Ltd	Significant Influence	Sponsorship of Patient Safety	0.22	1.34	5.00	5.21
			Premium Income	(0.18)	11.78	1.67	23.47
			Expenses towards Services Rendered	-	6.68	2.77	3.06
4	Apollo Gleneagales Hospitals Ltd.	Significant Influence	Premium Income	-	-	0.13	0.28
			Claim Payment	141.47	229.82	143.36	236.57
5	Indraprastha Medical Corporation Ltd	Significant Influence	Premium Income	8.81	15.92	4.72	(10.67)
			Claim Payment	391.94	772.73	382.18	690.13
			Expenses towards Services Rendered	-	0.46	-	-
6	Apollo Hospitals International Limited	Significant Influence	Premium Income	2.80	2.96	(0.47)	(1.59)
			Claim Payment	40.21	102.00	56.20	114.45
7	Apollo Health and Lifestyle Ltd.	Significant Influence	Premium Income	7.13	37.07	-	-
			Claim Payments	0.52	0.94	-	0.34
			Expenses towards Services Rendered	-	1.67	-	1.32
8	Imperial Hospital And Research Centre Ltd	Significant Influence	Claim Payment	93.07	169.21	106.16	183.14
9	Faber Sindoori Managemnt Service Private Ltd	Significant Influence	Premium Income	16.04	16.04	(1.68)	20.43
			Claim Payment	-	-	0.21	0.96
10	Samudra Healthcare Enterprises Limited	Significant Influence	Claim Payment	2.00	4.32	1.86	3.32
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	258.09	651.43	199.75	598.73
12	KEIMED LIMITED	Significant Influence	Premium Income	-	0.08	-	0.07
13	APEX AGENCIES	Significant Influence	Premium Income	1.79	1.79	0.87	0.88
14	Medvarsity Online Ltd.	Significant Influence	Premium Income	(0.60)	18.21	-	-
15	Apollo Home Health Care Limited	Significant Influence	Premium Income	15.24	15.37	15.27	16.25
16	P Obul Reddy and Sons	Significant Influence	Premium Income	-	-	1.21	1.20
17	Associated Electrical Agencies	Significant Influence	Premium Income	-	-	2.12	2.08
18	Munchener Ruckversicherung Gesellschaft	Significant Influence	Premium on cessions to Reinsurers	5,784.42	10,318.82	1,098.83	1,950.70
			Reinsurance Commission earned	2,045.78	3,601.23	384.58	682.73
			Losses recovered from Reinsurers	1,258.23	1,876.06	147.38	171.64
19	Apollo Rajshree Hospitals Pvt Ltd	Significant Influence	Payables	6,204.81	6,204.81	566.87	1,096.32
			Claim Payment	10.61	15.03	-	-
20	Apollo Dialysis Private Limited	Significant Influence	Premium Income	0.02	0.23	-	-
21	Apollo Med Skills Limited	Significant Influence	Premium Income	7.51	32.48	-	-
22	Assam Hospitals Limited	Significant Influence	Claim Payment	5.78	11.38	-	-
23	Apollo Gleneagles PET-CT Private Limited	Significant Influence	Premium Income	0.06	0.06	0.06	0.06
24	Apollo Hospitals Educational Trust	Significant Influence	Premium Income	1.25	1.25	-	-

**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	IRDAI/HLT/AMHI/P-H/V.1/01/15-16	Health	Internal Tariff	20-Apr-15	12-Aug-15

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

Solvency as at 30.09.2017

Available Solvency Margin and Solvency Ratio

**(Rs. in Lakhs)**

<b>(1)</b>	<b>(2)</b>	<b>(3)</b>
<b>Item No.</b>	<b>Description</b>	<b>Amount</b>
(A)	Policyholder's FUNDS	
	Available assets(as per Form IRDAI-GI-TA)	82,282
	Deduct:	
(B)	Current Liabilities as per BS	13,615
(C)	Provisions as per BS	55,504
(D)	Other Liabilities	8,868
(E)	<b>Excess in Policyholder's funds (A)-(B)-(C)-(D)</b>	<b>4,295</b>
	Shareholder's FUNDS	
(F)	Available Assets	37,156
	Deduct:	
(G)	Other Liabilities	6,511
(H)	<b>Excess in Shareholder's funds (F-G)</b>	<b>30,645</b>
(I)	<b>Total ASM (E+H)</b>	<b>34,940</b>
(J)	Total RSM	22,202
(K)	<b>SOLVENCY RATIO (Total ASM/ Total RSM)</b>	<b>1.57</b>

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*

<b>S. No</b>	<b>Name of person</b>	<b>Role/designation</b>	<b>Details of change in the period</b>
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	Effective from 27th September, 2017
10	Mr. Karthik Reddy	Alternate Director to Ms Shobana Kamineni	Effective from 28th July, 2017
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: 30.09.2017

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	-	62	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	6.17	-	156	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	6.25	-	798	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	6.79	-	992	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	6.90	-	493	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.59	-	2,069	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.80	-	496	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.83	-	998	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.88	-	2,082	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.95	-	686	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.08	-	47	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.15	-	1,086	-	-	-	-	-	-	-	-	-	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	-	499	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.24	-	2,215	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.28	-	553	-	-	-	-	-	-	-	-	-	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	8.35	-	1,012	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.60	-	4,460	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	9.15	-	523	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	9.20	-	1,082	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	KOTAK MAHINDRA PRIME LIMITED	BONDS	7.60	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	BAJAJ FINANCE LIMITED	BONDS	7.62	-	1,006	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	BAJAJ FINANCE LIMITED	BONDS	7.75	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	BAJAJ FINANCE LIMITED	BONDS	7.84	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	RELIANCE CAPITAL LIMITED	BONDS	8.25	-	999	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	TATA SONS LIMITED	BONDS	8.25	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	THE GREAT EASTERN SHIPPING COMPANY LTD	BONDS	8.25	-	2,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	THE GREAT EASTERN SHIPPING COMPANY LTD	BONDS	8.70	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	KOTAK MAHINDRA PRIME LIMITED	BONDS	8.70	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	HERO FINCORP LTD	BONDS	8.70	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	STEEL AUTHORITY OF INDIA LIMITED	BONDS	8.72	-	501	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	HDB FINANCIAL SERVICES LIMITED	BONDS	8.84	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	SHRIRAM TRANSPORT FINANCE CORPORATION LTD.	BONDS	8.85	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	RELIANCE CAPITAL LIMITED	BONDS	8.90	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	RELIANCE CAPITAL LIMITED	BONDS	8.95	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	TATA SONS LIMITED	BONDS	8.97	-	300	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	SHRIRAM TRANSPORT FINANCE CORPORATION LTD.	BONDS	9.15	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	TATA MOTORS FINANCE LIMITED	BONDS	9.20	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	TATA SONS LIMITED	BONDS	9.76	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	MRF LTD.	BONDS	10.09	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
EPBT	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	BONDS	8.28	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	LIC HOUSING FINANCE LIMITED	BONDS	7.51	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	CAN FIN HOMES LTD.	BONDS	7.57	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	HDFC LIMITED	BONDS	7.78	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	HDFC LIMITED	BONDS	8.50	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	CAN FIN HOMES LTD.	BONDS	8.60	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	LIC HOUSING FINANCE LIMITED	BONDS	8.70	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	HDFC LIMITED	BONDS	8.70	-	2,517	-	-	-	-	-	-	-	-	-	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: 30.09.2017

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			
HTDA	LIC HOUSING FINANCE LIMITED	BONDS	8.75	-	2,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	LIC HOUSING FINANCE LIMITED	BONDS	8.90	-	200	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	TATA CAPITAL HOUSING FINANCE LTD	BONDS	9.00	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	DEWAN HOUSING FINANCE CORPORATION LTD	BONDS	9.30	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	INDIABULLS HOUSING FINANCE LTD	BONDS	9.35	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	DEWAN HOUSING FINANCE CORPORATION LTD	BONDS	9.50	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	ICICI HOME FINANCE COMPANY LIMITED	BONDS	9.75	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	HDFC LIMITED	BONDS	9.90	-	300	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	LIC HOUSING FINANCE LIMITED	BONDS	11.08	-	111	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	IL & FS LIMITED	BONDS	7.70	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	IDFC INFRASTRUCTURE FINANCE LIMITED	BONDS	7.73	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INDIA INFRADEBT LTD (IIL)	BONDS	7.75	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INDIA INFRADEBT LTD (IIL)	BONDS	7.95	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	IDFC INFRASTRUCTURE FINANCE LIMITED	BONDS	8.00	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	IL&FS FINANCIAL SERVICE LIMITED	BONDS	8.00	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INDIA INFRADEBT LTD (IIL)	BONDS	8.05	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	IDFC INFRASTRUCTURE FINANCE LIMITED	BONDS	8.25	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	L&T INFRA DEBT FUND	BONDS	8.30	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	IDFC INFRASTRUCTURE FINANCE LIMITED	BONDS	8.39	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INDIAN RAIL FINANCE CORPORATION LIMITED	BONDS	8.45	-	499	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INDIAN RAIL FINANCE CORPORATION LIMITED	BONDS	8.55	-	300	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INDIA INFRADEBT LTD (IIL)	BONDS	8.62	-	999	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	IDFC INFRASTRUCTURE FINANCE LIMITED	BONDS	8.65	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	IDFC INFRASTRUCTURE FINANCE LIMITED	BONDS	8.65	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	IL&FS FINANCIAL SERVICE LIMITED	BONDS	8.65	-	998	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	IL&FS FINANCIAL SERVICE LIMITED	BONDS	8.65	-	2,993	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	L&T INFRASTRUCTURE FINANCE COMPANY LIMITED	BONDS	8.70	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INFRASTRUCTURE DEVELOPMENT FINANCIAL COMPANY L	BONDS	8.73	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	RURAL ELECTRIFICATION CORPORATION LTD	BONDS	8.80	-	50	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	RURAL ELECTRIFICATION CORPORATION LTD	BONDS	8.80	-	300	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	8.90	-	200	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	8.90	-	200	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INDIA INFRADEBT LTD (IIL)	BONDS	9.10	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	9.28	-	10	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	RURAL ELECTRIFICATION CORPORATION LTD	BONDS	9.38	-	499	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	RURAL ELECTRIFICATION CORPORATION LTD	BONDS	9.63	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INDIA INFRADEBT LTD (IIL)	BONDS	9.70	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	9.81	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	KARNATAKA	GILTS	7.76	-	299	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	PUNJAB	GILTS	7.88	-	504	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	JAMMU & KASHMIR	GILTS	8.05	-	506	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	TELANGANA	GILTS	8.27	-	501	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	TAMIL NADU	GILTS	8.28	-	301	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	UTTAR PRADESH	GILTS	8.34	-	501	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	UTTAR PRADESH	GILTS	8.39	-	507	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	MADHYA PRADESH	GILTS	8.39	-	1,056	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	KERALA	GILTS	8.42	-	539	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	ANDHRA PRADESH	GILTS	8.45	-	200	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	MADHYA PRADESH	GILTS	8.60	-	504	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	PUNJAB	GILTS	8.64	-	1,012	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	KERALA	GILTS	8.65	-	1,015	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	UTTAR PRADESH	GILTS	8.83	-	541	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	RAJASTHAN	GILTS	9.24	-	518	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	BIHAR	GILTS	9.39	-	527	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	GUJARAT	GILTS	9.39	-	527	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGL	ANDHRA PRADESH STATE FINANCIAL CORPORATION	GILTS	8.35	-	258	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGL	ANDHRA PRADESH STATE FINANCIAL CORPORATION	GILTS	8.50	-	40	-	-	-	-	-	-	-	-	-	STANDARD	-	-

**FORM NL-36-YIELD ON INVESTMENTS 1**

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

Statement as on:30.09.2017

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

**Fund : Investment Corpus I PH+FRSM**



No.	Category of Investment	Category Code	Current Quarter					Year to Date					Previous Year				
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
			Book Value*	Market Value				Book Value*	Market Value				Book Value	Market Value			
1	CENTRAL GOVT. BONDS	CGSB	21,306	22,240	392	1.84%	1.84%	21,359	22,240	786	3.68%	3.68%	17,882	18,507	876	4.90%	4.90%
2	DEPOSIT UNDER SECTION 7 OF INSURANCE ACT 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	TREASURY BILLS	CTRB	-	-	-	-	-	-	-	-	-	997	-	7	0	0	
4	STATE GOVERNMENT BONDS	SGGB	9,656	9,934	191	1.98%	1.98%	9,864	9,934	389	3.94%	3.94%	8,417	8,139	480	5.70%	5.70%
5	STATE GOVERNMENT GUARANTEED LOANS	SGGL	298	305	6	2.17%	2.17%	298	305	13	4.34%	4.34%	424	434	18	4.29%	4.29%
6	BONDS /DEBENTURES ISSUED BY NHB	HTDN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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	13,632	13,922	288	2.12%	2.12%	13,636	13,922	574	4.21%	4.21%	12,353	10,270	618	5.01%	5.01%
8	INFRASTRUCTURE/SOCIAL SECTOR PSU-DEBENTURES/BONDS	IPTD	20,256	22,879	438	2.16%	2.16%	19,212	22,879	830	4.32%	4.32%	10,362	10,887	466	4.50%	4.50%
9	CORPORATE SECURITIES	EPBT	1,000	1,018	21	2.09%	2.09%	1,000	1,018	42	4.15%	4.15%	1,500	1,529	62	4.15%	4.15%
10	CORPORATE SECURITIES (APPROVED INVESTMENTS)-DEBENTURES	ECOS	16,252	17,248	351	2.16%	2.16%	16,262	17,248	705	4.33%	4.33%	9,567	11,733	443	4.63%	4.63%
11	DEPOSITS WITH BANKS	ECDB	6,819	7,448	151	2.22%	2.22%	7,992	7,448	359	4.49%	4.49%	17,735	17,417	776	4.37%	4.37%
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 SCHEME	EGMF	4,100	2,955	83	2.03%	2.03%	4,170	2,955	161	3.86%	3.86%	2,986	2,756	136	4.54%	4.54%
16	CORPORATE SECURITIES(OTHER THAN APPROVED INVESTMENT)-MUTUAL FUND	OMGS	2,382	6,999	41	1.74%	1.74%	2,540	6,999	85	3.34%	3.34%	2,298	3,587	92	4.01%	4.01%
			<b>95,701</b>	<b>104,948</b>	<b>1,962</b>	<b>2.05%</b>	<b>2.05%</b>	<b>96,333</b>	<b>104,948</b>	<b>3,944</b>	<b>4.09%</b>	<b>4.09%</b>	<b>84,521</b>	<b>85,259</b>	<b>3,974</b>	<b>4.70%</b>	<b>4.70%</b>

**Fund : Investment Corpus II Balance Share holder**

No.	Category of Investment	Category Code	Current Quarter					Year to Date					Previous Year				
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
1	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	-	-	-	-	-	-	-	-	-	500.00	-	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	-	-	-	-	-	3,497	-	42	1.19%	1.19%	-	-	-	0%	0%
6	MUTUAL FUND-DEBT / INCOME / SERIAL / LIQUID INCOME	OMGS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	<b>TOTAL</b>		<b>0</b>	<b>-</b>	<b>0</b>	<b>0%</b>	<b>0%</b>	<b>3,497</b>	<b>-</b>	<b>42</b>	<b>1.19%</b>	<b>1.19%</b>	<b>500.00</b>	<b>-</b>	<b>12</b>	<b>2.35%</b>	<b>2.35%</b>

\* 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, CIN U66030TG2006PLC051760**

Statement as on: 30.09.2017

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

**Name of Fund Investment Corpus I-FRSM+PH**

*(Rs.in Lakhs)*

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

**Name of Fund Investment Corpus II- Balance**

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

→ NIL ←



Business Returns across line of Business

S.No.	Line of Business	Quarter Ended 30.09.17		Quarter Ended 30.09.16		Upto the Quarter Ended 30.09.17		Upto the Quarter Ended 30.09.16	
		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	2,269	43,392	1,920	34,337	4,831	73,841	4,077	61,620
10	Health	30,547	183,005	23,062	157,247	53,849	321,829	41,533	277,044
11	Others	497	12,276	267	10,633	1,159	32,951	717	28,827
	<b>Total</b>	<b>33,313</b>	<b>238,673</b>	<b>25,249</b>	<b>202,217</b>	<b>59,839</b>	<b>428,621</b>	<b>46,327</b>	<b>367,491</b>

Rural & Social Obligations Upto the Quarter Ended 30.09.2017					
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	4,004	87.02	
		Social	-	-	
10	Health	Rural	16,217	1,817.16	
		Social	-	-	
11	Others	Rural	-	-	
		Social	-	-	

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



(Rs in Lakhs)

		<b>Business Acquisition through different channels</b>							
		<b>For the Quarter ended 30.09.17</b>		<b>For the Quarter ended 30.09.16</b>		<b>Upto the Quarter ended 30.09.17</b>		<b>Upto the Quarter ended 30.09.16</b>	
<b>S. No.</b>	<b>Channels</b>	<b>No of Policies</b>	<b>Premium</b>	<b>No of Policies</b>	<b>Premium</b>	<b>No of Policies</b>	<b>Premium</b>	<b>No of Policies</b>	<b>Premium</b>
1	Individual agents	166,601	18,816	144,437	14,169	292,656	32,724	258,949	25,179
2	Corporate Agents-Banks	19,182	5,886	10,419	3,885	30,835	9,608	16,115	6,375
3	Corporate Agents -Others	831	203	423	37	1,526	270	621	58
4	Brokers	15,028	3,760	17,499	3,661	28,525	7,160	31,470	6,981
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	32,084	4,223	26,329	3,277	65,934	9,310	55,489	7,378
7	Insurance Marketing Firm	60	6	24	3	119	11	38	5
8	Web Aggregator	4,887	419	3,086	217	9,026	756	4,809	351
	<b>Total (A)</b>	<b>238,673</b>	<b>33,313</b>	<b>202,217</b>	<b>25,249</b>	<b>428,621</b>	<b>59,839</b>	<b>367,491</b>	<b>46,327</b>
1	Referral (B)	-	-	-	-	-	-	-	-
	<b>Grand Total (A+B)</b>	<b>238,673</b>	<b>33,313</b>	<b>202,217</b>	<b>25,249</b>	<b>428,621</b>	<b>59,839</b>	<b>367,491</b>	<b>46,327</b>



FORM NL-41	GRIEVANCE DISPOSAL FOR THE PERIOD UPTO 30.09.2017 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		
<b>1</b>	<b>Complaints made by customers</b>							
a)	Proposal Related	0	7	1	1	5	0	15
b)	Claims	8	87	13	3	69	10	175
c)	Policy Related	2	76	57	0	15	6	148
d)	Premium	2	18	15	0	4	1	66
e)	Refund	2	6	5	0	3	0	19
f)	Coverage	1	4	2	0	3	0	10
g)	Cover Note Related	0	0	0	0	0	0	0
h)	Product	0	2	1	0	1	0	5
i)	Others	1	26	17	1	7	2	53
j)	Unfair Business Practices	0	0	0	0	0	0	0
k)	<b>Total Number</b>	<b>16</b>	<b>226</b>	<b>111</b>	<b>5</b>	<b>107</b>	<b>19</b>	<b>491</b>
<b>2</b>	<b>Total No of policies during previous year</b>	869,086						
<b>3</b>	<b>Total No of claims during previous year</b>	217,891						
<b>4</b>	<b>Total No of policies during current year</b>	428,621						
<b>5</b>	<b>Total No of claims during current year</b>	123,402						
<b>6</b>	<b>Total No of Policy Complaints (current year) per 10,000 policies (current year)</b>	7.37						
<b>7</b>	<b>Total No of Claim Complaints (current year) per 10,000 claims registered (current year)</b>	14.18						

\*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	9	-	9
b)	7-15 days	10	-	10
c)	15-30 days	-	-	-
d)	30-90 days	-	-	-
e)	90 days & Beyond	-	-	-
	<b>Total No of Complaints</b>	<b>19</b>	<b>-</b>	<b>19</b>

\* Status of complaints as on report preparation date i.e. 01-10-2017