

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 2018**

	Particulars	Schedule	For the Quarter Ended 30.09.18 (Rs.'000)	Up to the Quarter Ended 30.09.18 (Rs.'000)	For the Quarter Ended 30.09.17 (Rs.'000)	Up to the Quarter Ended 30.09.17 (Rs.'000)
1	Premiums Earned (Net)	NL-4-Premium Schedule	3,115,891	5,528,545	2,255,763	4,070,713
2	Profit/ Loss on sale/redemption of Investments		11,330	21,694	7,994	15,418
3	Others		8,589	15,663	9,003	15,823
4	Interest, Dividend & Rent - Gross		197,327	398,335	159,140	315,299
	<b>TOTAL (A)</b>		<b>3,333,137</b>	<b>5,964,237</b>	<b>2,431,900</b>	<b>4,417,253</b>
1	Claims Incurred (Net)	NL-5-Claims Schedule	2,455,940	4,698,229	1,946,202	3,691,077
2	Commission	NL-6-Commission Schedule	72,711	175,556	179,059	252,088
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	1,147,847	1,999,328	787,537	1,646,400
4	Premium Deficiency		-	-	-	-
	<b>TOTAL (B)</b>		<b>3,676,498</b>	<b>6,873,113</b>	<b>2,912,798</b>	<b>5,589,565</b>
	<b>Operating Profit/(Loss) from Miscellaneous Business C= (A - B)</b>		<b>(343,361)</b>	<b>(908,876)</b>	<b>(480,898)</b>	<b>(1,172,312)</b>
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account		<b>(343,361)</b>	<b>(908,876)</b>	<b>(480,898)</b>	<b>(1,172,312)</b>
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	<b>TOTAL (C)</b>		<b>(343,361)</b>	<b>(908,876)</b>	<b>(480,898)</b>	<b>(1,172,312)</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 2018**

	Particulars	Schedule	For the Quarter Ended 30.09.18 (Rs.'000)	Up to the Quarter Ended 30.09.18 (Rs.'000)	For the Quarter Ended 30.09.17 (Rs.'000)	Up to the Quarter Ended 30.09.17 (Rs.'000)
1	<b>OPERATING PROFIT/(LOSS)</b>					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		(343,361)	(908,876)	(480,898)	(1,172,312)
2	<b>INCOME FROM INVESTMENTS</b>					
	(a) Interest, Dividend & Rent – Gross		41,463	77,768	24,766	54,371
	(b) Amortization of Discount / Premium		-	-	-	-
	(c) Profit on sale of investments		710	8,256	4,447	13,308
	Less: Loss on sale of investments		-	-	-	-
3	<b>OTHER INCOME</b>					
	(a) Profit on sale of Fixed Assets		357	415	(4,682)	(4,533)
	(b) Others		756	1,536	2,199	3,361
	<b>TOTAL (A)</b>		<b>(300,075)</b>	<b>(820,901)</b>	<b>(454,168)</b>	<b>(1,105,805)</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		66,736	76,675	14,703	24,168
	(b) Interest on non-convertible debentures		21,115	37,869	2,393	2,393
	(c) Corporate Social Responsibility (CSR) expenses		288	288	-	-
	<b>TOTAL (B)</b>		<b>88,139</b>	<b>114,832</b>	<b>17,096</b>	<b>26,561</b>
	<b>Profit Before Tax</b>		<b>(388,214)</b>	<b>(935,733)</b>	<b>(471,264)</b>	<b>(1,132,366)</b>
	Provision for Taxation					
	Current Tax/Mat Payable		24,704	24,704	12,843	19,265
	Less: Mat Credit Entitlement		(24,704)	(24,704)	(12,843)	(19,265)
	Deferred Tax					
	<b>Profit/(Loss) After Tax</b>		<b>(388,214)</b>	<b>(935,733)</b>	<b>(471,264)</b>	<b>(1,132,366)</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		(2,493,684)	(1,946,165)	(2,748,978)	(2,087,876)
	Balance carried forward to Balance Sheet		<b>(2,881,898)</b>	<b>(2,881,898)</b>	<b>(3,220,242)</b>	<b>(3,220,242)</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 2018**

	<b>Schedule</b>	<b>As at 30.09.18</b>	<b>As at 30.09.17</b>
		(Rs.'000)	(Rs.'000)
<b>SOURCES OF FUNDS</b>			
Share Capital	NL-8-Share Capital Schedule	3,580,398	3,577,048
Share Application Money Pending Allotment		-	-
Reserves and Surplus	NL-10-Reserves and Surplus Schedule	2,605,746	2,591,814
Fair Value Change Account		(5,084)	943
Borrowings	NL-11-Borrowings Schedule	1,540,000	800,000
<b>TOTAL</b>		<b>7,721,060</b>	<b>6,969,805</b>
<b>APPLICATION OF FUNDS</b>			
Investments	NL-12-Investment Schedule	11,950,655	9,514,780
Loans	NL-13-Loans Schedule	-	-
Fixed Assets	NL-14-Fixed Assets Schedule	392,083	322,697
Deferred tax Asset		149,806	149,806
<b>CURRENT ASSETS</b>			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	1,714,612	1,043,787
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	1,700,270	1,193,910
<b>Sub-Total (A)</b>		<b>3,414,882</b>	<b>2,237,697</b>
Current Liabilities	NL-17-Current Liabilities Schedule	3,578,592	2,922,426
Provisions	NL-18-Provisions Schedule	7,489,672	5,552,991
Deferred Tax Liability		-	-
<b>Sub-Total (B)</b>		<b>11,068,264</b>	<b>8,475,417</b>
<b>NET CURRENT ASSETS (C) = (A - B)</b>		<b>(7,653,382)</b>	<b>(6,237,720)</b>
Miscellaneous Expenditure (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
Debit Balance in Profit and Loss Account		2,881,898	3,220,242
<b>TOTAL</b>		<b>7,721,060</b>	<b>6,969,805</b>

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

(1)

(1)

(Rs.'000)

Particulars	For the Quarter Ended 30.09.18				Up to the Quarter Ended 30.09.18				For the Quarter Ended 30.09.17				Up to the Quarter Ended 30.09.17			
	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	4,049,639	355,221	57,575	4,462,435	7,017,995	788,457	145,631	7,952,083	3,054,666	226,981	49,667	3,331,314	5,384,947	483,073	115,928	5,983,948
Service Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment for change in reserve for unexpired risks	481,436	(21,049)	(4,827)	455,560	817,981	17,137	7,507	842,625	385,929	11,575	(927)	396,577	658,456	26,227	8,263	692,946
Gross Earned Premium	3,568,203	376,270	62,402	4,006,875	6,200,014	771,320	138,124	7,109,458	2,668,737	215,406	50,594	2,934,737	4,726,491	456,846	107,665	5,291,002
Add: Premium on reinsurance accepted	6	-	-	6	-	-	-	-	(356)	-	-	(356)	(753)	-	-	(753)
Less : Premium on reinsurance ceded	949,805	47,852	3,120	1,000,777	1,653,505	91,441	14,897	1,759,843	733,129	31,021	6,563	770,713	1,290,219	84,293	9,876	1,384,388
<b>Net Premium</b>	<b>3,099,840</b>	<b>307,369</b>	<b>54,455</b>	<b>3,461,664</b>	<b>5,364,490</b>	<b>697,016</b>	<b>130,734</b>	<b>6,192,240</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>
Adjustment for change in reserve for unexpired risks	104,992	6,957	(2,162)	109,787	181,310	(4,525)	2,145	178,930	90,642	(541)	1,994	92,095	154,993	8,952	907	164,852
<b>Premium Earned (Net)</b>	<b>2,723,396</b>	<b>335,375</b>	<b>57,120</b>	<b>3,115,891</b>	<b>4,727,819</b>	<b>675,354</b>	<b>125,372</b>	<b>5,528,545</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>

(Rs.'000)

Particulars	For the Quarter Ended 30.09.18				Up to the Quarter Ended 30.09.18				For the Quarter Ended 30.09.17				Up to the Quarter Ended 30.09.17			
	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	4,049,639	355,221	57,575	4,462,435	7,017,995	788,457	145,631	7,952,083	3,054,666	226,981	49,667	3,331,314	5,384,947	483,073	115,928	5,983,948
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total premium Earned (Net)</b>	<b>2,723,396</b>	<b>335,375</b>	<b>57,120</b>	<b>3,115,891</b>	<b>4,727,819</b>	<b>675,354</b>	<b>125,372</b>	<b>5,528,545</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>

## FORM NL-5 - CLAIMS SCHEDULE



## CLAIMS INCURRED [NET]

(Rs.'000)

Particulars	For the Quarter Ended 30.09.18				Up to the Quarter Ended 30.09.18				For the Quarter Ended 30.09.17				Up to the Quarter Ended 30.09.17			
	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
Claims paid																
Direct claims	2,446,632	50,751	19,832	2,517,215	4,950,805	96,417	48,275	5,095,497	2,151,448	25,160	14,690	2,191,298	3,908,988	40,882	21,849	3,971,719
Add Claims Outstanding at the end of the year	1,721,634	117,734	133,374	1,972,742	1,721,634	117,734	133,374	1,972,742	1,181,100	93,580	86,828	1,361,508	1,181,100	93,580	86,828	1,361,508
Less Claims Outstanding at the beginning of the year	1,442,892	94,294	115,543	1,652,729	1,435,271	83,856	94,816	1,613,943	1,076,816	92,627	83,231	1,252,674	847,740	65,701	73,451	986,892
Gross Incurred Claims	2,725,374	74,191	37,663	2,837,228	5,237,168	130,295	86,833	5,454,296	2,255,732	26,113	18,287	2,300,132	4,242,348	68,761	35,226	4,346,335
Add Re-insurance accepted to direct claims	(828)	-	-	(828)	-	-	-	-	25,647	-	-	25,647	40,185	-	-	40,185
Less Re-insurance Ceded to claims paid	358,758	11,018	10,684	380,460	716,035	27,930	12,102	756,067	375,409	3,415	753	379,577	688,075	6,241	1,127	695,443
<b>Total Claims Incurred</b>	<b>2,365,788</b>	<b>63,173</b>	<b>26,979</b>	<b>2,455,940</b>	<b>4,521,133</b>	<b>102,365</b>	<b>74,731</b>	<b>4,698,229</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>

(Rs.'000)

Particulars	For the Quarter Ended 30.09.18				Up to the Quarter Ended 30.09.18				For the Quarter Ended 30.09.17				Up to the Quarter Ended 30.09.17			
	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	2,365,788	63,173	12,544	2,441,505	4,519,744	102,365	31,341	4,653,450	1,905,545	22,698	12,145	1,940,388	3,593,442	62,520	24,302	3,680,264
Outside India	-	-	14,434	14,434	1,389	-	43,390	44,779	425	-	5,389	5,814	1,016	-	9,797	10,813
<b>Total Claims Incurred</b>	<b>2,365,788</b>	<b>63,173</b>	<b>26,979</b>	<b>2,455,940</b>	<b>4,521,133</b>	<b>102,365</b>	<b>74,731</b>	<b>4,698,229</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>

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

(Rs. '000)

Particulars	For the Quarter Ended 30.09.18				Up to the Quarter Ended 30.09.18				For the Quarter Ended 30.09.17				Up to the Quarter Ended 30.09.17			
	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
Commission paid																
Direct	495,104	22,184	5,015	522,303	857,515	39,296	12,087	908,898	383,781	18,664	3,198	405,643	685,695	34,985	8,195	728,875
Add: Re-insurance accepted	1	-	-	1	-	-	-	-	(8,582)	-	-	(8,582)	(8,667)	-	-	(8,667)
Less: Commission on Re-insurance ceded	394,665	29,874	25,054	449,593	657,855	49,666	25,821	733,342	188,546	21,824	7,632	218,002	427,478	32,561	8,081	468,120
Net Commission	<b>100,440</b>	<b>(7,690)</b>	<b>(20,039)</b>	<b>72,711</b>	<b>199,660</b>	<b>(10,370)</b>	<b>(13,734)</b>	<b>175,556</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>Break-up of the expenses incurred to procure business</b>																
Agents	318,285	16,376	3,152	337,813	558,853	28,919	7,588	595,360	256,773	13,735	2,466	272,974	459,896	25,533	6,285	491,714
Brokers	37,189	1,932	210	39,331	65,188	3,658	590	69,436	36,995	2,189	252	39,436	74,346	4,611	738	79,695
Corporate Agency	122,325	3,824	4	126,153	206,889	6,616	16	213,521	84,472	2,715	-	87,187	141,859	4,718	2	146,579
Others	17,305	52	1,649	19,006	26,585	103	3,893	30,581	5,541	25	480	6,046	9,594	123	1,170	10,887
<b>TOTAL (B)</b>	<b>495,104</b>	<b>22,184</b>	<b>5,015</b>	<b>522,303</b>	<b>857,515</b>	<b>39,296</b>	<b>12,087</b>	<b>908,898</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>

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

(Rs.'000)

S. No	Particulars	For the Quarter Ended 30.09.18				Up to the Quarter Ended 30.09.18				For the Quarter Ended 30.09.17				Up to the Quarter Ended 30.09.17			
		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	548,527	48,297	7,847	604,671	945,162	106,187	19,613	1,070,962	342,269	24,606	5,282	372,157	644,353	57,804	13,872	716,029
2	Travel, conveyance and vehicle running expenses	27,170	2,419	396	29,985	46,024	5,170	955	52,149	29,400	2,170	473	32,043	52,555	4,715	1,131	58,401
3	Training expenses	7,020	595	94	7,709	12,777	1,435	265	14,477	4,848	371	82	5,301	8,011	719	172	8,902
4	Rents, rates & taxes	33,483	2,739	424	36,646	63,912	7,180	1,326	72,419	31,678	2,290	493	34,461	59,013	5,294	1,270	65,577
5	Repairs	18,947	1,178	141	20,266	47,249	5,308	981	53,538	26,082	1,780	370	28,232	53,838	4,830	1,159	59,827
6	Printing & stationery	7,838	422	41	8,301	21,476	2,413	446	24,335	15,333	1,178	262	16,773	25,133	2,255	541	27,929
7	Communication	14,246	1,137	173	15,556	28,027	3,149	581	31,757	14,417	1,022	217	15,656	27,878	2,501	600	30,979
8	Legal & professional charges	33,472	3,220	551	37,243	49,574	5,569	1,029	56,172	10,661	8	(95)	10,574	57,637	5,171	1,241	64,049
9	Auditors' fees, expenses etc																
	(a) As auditor	418	28	4	450	971	109	20	1,100	635	46	10	691	1,184	106	26	1,316
	(b) As adviser or in any other capacity, in respect of																
	(i) Taxation matters	88	10	2	100	88	10	2	100	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services;	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity																
	Audit Fees - Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Out of pocket expenses	9	(2)	(1)	6	87	10	2	99	-	-	-	-	-	-	-	-
10	Advertisement and publicity	171,758	17,120	2,987	191,865	236,536	26,574	4,908	268,018	48,123	1,382	32	49,537	193,520	17,361	4,166	215,047
11	Interest & Bank Charges	9,287	791	126	10,204	16,794	1,887	349	19,030	7,671	560	121	8,352	13,999	1,256	301	15,556
12	Other Expenses																
	(a) Business Support	25,162	2,545	447	28,154	33,559	3,770	697	38,026	17,740	1,282	276	19,298	33,058	2,966	712	36,736
	(b) Information Technology Services	14,159	(517)	(265)	13,377	76,892	8,639	1,596	87,127	78,564	5,987	1,329	85,880	131,074	11,758	2,822	145,654
	(c) Others	98,171	10,001	1,764	109,936	128,766	14,467	2,672	145,905	72,587	5,500	1,216	79,303	122,729	11,010	2,642	136,381
13	Depreciation	30,408	2,552	403	33,363	56,104	6,303	1,164	63,571	27,945	2,010	431	30,386	52,555	4,715	1,131	58,401
14	Service Tax A/c	30	(12)	(3)	15	479	54	10	543	(852)	(196)	(59)	(1,107)	5,054	453	109	5,616
	<b>TOTAL</b>	<b>1,040,193</b>	<b>92,523</b>	<b>15,131</b>	<b>1,147,847</b>	<b>1,764,477</b>	<b>198,235</b>	<b>36,616</b>	<b>1,999,328</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>

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

<b>S. No</b>	<b>Particulars</b>	<b>As at 30.09.18</b>	<b>As at 30.09.17</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>		
	358,039,787 Equity Shares of Rs. 10 each (Previous year 357,704,787 Equity Shares of Rs 10 each)	3,580,398	3,577,048
<b>3</b>	<b>Subscribed Capital</b>		
	358,039,787 Equity Shares of Rs. 10 each (Previous year 357,704,787 Equity Shares of Rs. 10 each)	3,580,398	3,577,048
<b>4</b>	<b>Called-up Capital</b>		
	358,039,787 Equity Shares of Rs. 10 each (Previous year 357,704,787 Equity Shares of Rs. 10 each )	3,580,398	3,577,048
	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>3,580,398</b>	<b>3,577,048</b>



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

Shareholder	As at 30.09.18		As at 30.09.17	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	182,423,429	50.95%	182,423,429	51.00%
· Foreign	173,954,205	48.59%	173,954,205	48.63%
Others	1,662,153	0.46%	1,327,153	0.37%
<b>TOTAL</b>	<b>358,039,787</b>	<b>100%</b>	<b>357,704,787</b>	<b>100%</b>

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

<b>S. No</b>	<b>Particulars</b>	<b>As at 30.09.18</b>	<b>As at 30.09.17</b>
		(Rs.'000)	(Rs.'000)
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
	Share Premium:-		
3	Opening Balance	2,593,607	2,587,793
	Add: Received during the year	1,454	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		
	Debenture Redemption Reserve	10,685	-
7	Balance of Profit in Profit & Loss Account	-	-
	<b>TOTAL</b>	<b>2,605,746</b>	<b>2,591,814</b>

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

<b>S. No</b>	<b>Particulars</b>	<b>As at 30.09.18</b>	<b>As at 30.09.17</b>
		(Rs.'000)	(Rs.'000)
1	Debentures/ Bonds	1,540,000	800,000
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	<b>TOTAL</b>	<b>1,540,000</b>	<b>800,000</b>

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

S. No	Particulars	As at 30.09.18 (Rs.'000)	As at 30.09.17 (Rs.'000)
<b>LONG TERM INVESTMENTS</b>			
1	Government securities and Government guaranteed bonds including Treasury Bills	4,178,757	2,917,553
2	Other Approved Securities	-	-
3	Other Investments		
	( a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	2,579,715	1,680,573
	(e) Other Securities (Housing Bonds)	1,020,451	750,019
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	1,920,981	2,203,941
5	Other than Approved Investments	-	-
<b>SHORT TERM INVESTMENTS</b>			
1	Government securities and Government guaranteed bonds including Treasury Bills	109,697	253,467
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares	-	-
	(aa)Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	830,720	995,444
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	750,344	100,000
	(e) Other Securities	280,004	612,782
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	279,986	1,001
5	Other than Approved Investments	-	-
	<b>TOTAL</b>	<b>11,950,655</b>	<b>9,514,780</b>

a. Aggregate amount of Company's investments other than listed equity securities and derivative instruments is Rs.11,950,655 thousand (Previous Year-Rs.9,514,780 thousand ). Market value of such investments as at 30.09.2018 is Rs 11,597,113 thousand (Previous Year-Rs. 9,750,028 thousand).

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

<b>S.No</b>	<b>Particulars</b>	<b>As at 30.09.18</b>	<b>As at 30.09.17</b>
		(Rs.'000)	(Rs.'000)
<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 01.04.2018	Additions	Deductions	As At 30.09.2018	Upto 01.04.2018	For The Period	On Sales/	To Date 30.09.2018	As at 30.09.2018	As at 30.09.2017
							Adjustments			
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangible Assets										
(a) Software	509,178	40,002	-	549,180	368,801	30,105	-	398,906	150,274	144,435
(b) Website	13,598	-	-	13,598	10,316	424	-	10,740	2,858	265
(c) Media Films	22,500	-	-	22,500	22,500	-	-	22,500	-	-
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	89,403	934	(12)	90,325	70,077	4,603	(9)	74,671	15,654	20,807
Information Technology										
Equipment	251,164	25,962	(352)	276,774	170,244	23,115	(278)	193,081	83,693	85,507
Vehicles	57,034	1,246	(1,978)	56,302	43,513	2,416	(1,807)	44,122	12,180	15,660
Office Equipment	64,564	2,477	(688)	66,353	50,831	2,908	(687)	53,052	13,301	13,622
Others	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>1,007,441</b>	<b>70,621</b>	<b>(3,030)</b>	<b>1,075,032</b>	<b>736,282</b>	<b>63,571</b>	<b>(2,781)</b>	<b>797,072</b>	<b>277,960</b>	<b>280,296</b>
Capital Work in progress	-	-	-	-	-	-	-	-	114,123	42,401
<b>Grand Total</b>	<b>1,007,441</b>	<b>70,621</b>	<b>(3,030)</b>	<b>1,075,032</b>	<b>736,282</b>	<b>63,571</b>	<b>(2,781)</b>	<b>797,072</b>	<b>392,083</b>	<b>322,697</b>
Previous Year	887,752	148,069	(28,380)	1,007,441	638,561	121,069	(23,348)	736,282	327,104	-

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

<b>S. No</b>	<b>Particulars</b>	<b>As at 30.09.18</b>	<b>As at 30.09.17</b>
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	11,468	17,946
2	Bank Balances		-
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	1,001,988	351,853
	(bb) Others	352,500	425,000
	(b) Current Accounts	348,656	248,988
	(c) Others		-
3	Money at Call and Short Notice		
	(a) With Banks		-
	(b) With other Institutions		-
4	Others		-
	<b>TOTAL</b>	<b>1,714,612</b>	<b>1,043,787</b>

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

<b>S. No</b>	<b>Particulars</b>	<b>As at 30.09.18</b> (Rs.'000)	<b>As at 30.09.17</b> (Rs.'000)
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	8,199
2	Application money for investments	-	-
3	Prepayments	369,949	263,630
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	315,299	271,305
6	Others		
	(a) Advances to Suppliers	63,046	17,111
	(b) Other advances	209,283	99,335
	<b>TOTAL (A)</b>	<b>957,577</b>	<b>659,580</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments	429,148	349,261
2	Outstanding Premiums	117,005	10,686
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	22,924	4,904
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	118,021	95,752
	(b) Service Tax Unutilized Credit	26,095	47,227
	(c) Unclaimed amount of Policy Holder (Investment)	25,378	23,832
	(c) Income on Unclaimed amount of Policyholders (Investment)	4,122	2,668
	<b>TOTAL (B)</b>	<b>742,693</b>	<b>534,330</b>
	<b>TOTAL (A+B)</b>	<b>1,700,270</b>	<b>1,193,910</b>



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

<b>S. No</b>	<b>Particulars</b>	<b>As at 30.09.18</b>	<b>As at 30.09.17</b>
		(Rs.'000)	(Rs.'000)
1	Agents' Balances	89,588	80,207
2	Balances due to other insurance companies	305,676	395,517
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	211,714	165,185
5	Unallocated premium	425,331	319,034
6	Unclaimed Amount of Policy Holders	23,686	23,026
7	Sundry Creditors	69,556	55,096
8	Due to subsidiaries/ holding company	-	-
9	Claims Outstanding	1,972,742	1,361,508
10	Due to Officers/ Directors	-	-
11	Others		
	(a) Tax Deducted Payable	73,523	66,849
	(b) Other Statutory Dues	19,518	17,620
	(c) Employee related liability	2,169	2,723
	(d) Expenses Payable	144,649	255,283
	(e) Service Tax Liability	-	177,710
	(f) Goods and Service Tax	205,632	-
	(g) Other Liabilities	30,686	-
	(h) Income on Unclaimed amount of Policyholders	4,122	2,668
	<b>TOTAL</b>	<b>3,578,592</b>	<b>2,922,426</b>

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

<b>S.No</b>	<b>Particulars</b>	<b>As at 30.09.18</b>	<b>As at 30.09.17</b>
		(Rs.'000)	(Rs.'000)
1	Reserve for Unexpired Risk	7,486,125	5,550,386
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	3,547	2,605
	(b )For Wealth Tax	-	-
	(c) For Doubtful Loans and Advances	-	-
	<b>TOTAL</b>	<b>7,489,672</b>	<b>5,552,991</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 30.09.18</b>	<b>As at 30.09.17</b>
		(Rs.'000)	(Rs.'000)
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	<b>TOTAL</b>	-	-

**FORM NL-21 Statement of Liabilities**  
**Apollo Munich Health Insurance Company Limited**



(Rs. in Lakhs)

<b>Statement of Liabilities (Form IRDAI-GI-TR)</b>					
<b>Sl.No.</b>	<b>Reserve</b>	<b>As at 30.09.18</b>		<b>As at 30.09.17</b>	
		<b>Gross Reserve</b>	<b>Net Reserve</b>	<b>Gross Reserve</b>	<b>Net Reserve</b>
a	Unearned Premium Reserve (UPR)	90,077	74,861	68,497	55,504
b	Premium Deficiency Reserve (PDR)	-	-	-	-
c	Unexpired Risk Reserve (URR)...(a) + (b)	90,077	74,861	68,497	55,504
d	Outstanding Claims Reserve (Other than IBNR reserve)	15,774	13,020	11,330	9,018
e	IBNR Reserve	7,942	6,707	5,645	4,597
f	<b>Total Reserves for Technical Liabilities .....(c) + (d) + (e)</b>	<b>113,793</b>	<b>94,588</b>	<b>85,472</b>	<b>69,119</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	For the qtr	Upto the qtr
Andaman & Nicobar Is.															0.29	0.32	4.26	9.01	0.01	0.16							4.56	9.49
Andhra Pradesh															59.82	99.50	1070.53	2220.39	30.42	36.36							1160.77	2356.25
Arunachal Pradesh															0.41	0.59	14.41	22.82	0.04	0.04							14.87	23.46
Assam															8.70	15.11	460.54	794.52	3.85	4.69							473.09	814.32
Bihar															14.18	21.44	534.14	848.29	3.82	4.36							552.14	874.10
Chandigarh															6.90	11.97	137.23	256.83	5.85	9.69							149.97	278.49
Chhattisgarh															10.57	19.76	220.70	367.91	3.31	5.10							234.57	392.76
Dadra & Nagra Haveli															0.93	2.22	7.86	12.52	0.39	0.39							9.18	15.13
Daman & Diu															0.22	0.51	7.07	9.79	0.22	0.22							7.51	10.52
Delhi															142.57	233.23	5071.25	9228.98	78.35	124.50							5292.18	9586.70
Goa															2.14	4.02	47.91	85.43	1.84	2.41							51.89	91.87
Gujarat															203.67	377.18	3050.41	5218.32	47.31	80.07							3301.40	5675.57
Haryana															2004.36	5154.31	3723.71	5782.74	12.47	559.39							5740.53	11496.44
Himachal Pradesh															3.02	4.28	77.11	127.72	1.48	1.97							81.61	133.97
Jammu & Kashmir															1.87	2.94	69.52	112.06	2.66	4.14							74.05	119.14
Jharkhand															6.78	11.09	237.51	379.86	3.77	4.36							248.06	395.31
Karnataka															117.45	240.29	4086.79	7172.15	48.46	70.61							4252.70	7483.04
Kerala															14.40	25.88	449.89	711.47	9.69	13.60							473.98	750.96
Lakshadweep															0.00	0.00	0.05	0.10	0.00	0.00							0.05	0.10
Madhya Pradesh															69.39	115.46	923.77	1510.06	14.18	20.62							1007.34	1646.14
Maharashtra															326.64	559.21	5992.18	10538.50	133.40	225.53							6452.23	11323.24
Manipur															0.08	0.14	5.65	11.36	0.02	0.07							5.75	11.57
Meghalaya															0.25	0.21	12.48	20.40	0.27	0.27							12.99	20.88
Mizoram															0.04	0.05	3.07	5.59	0.03	0.03							3.14	5.68
Nagaland															0.06	0.32	4.50	8.78	0.09	0.09							4.65	9.19
Orissa															17.32	40.07	558.31	904.46	4.06	4.94							579.69	949.47
Puducherry															0.70	1.54	27.57	40.21	0.07	0.14							28.33	41.88
Punjab															59.85	100.41	1090.81	1950.05	34.32	56.97							1184.98	2107.44
Rajasthan															117.24	213.14	1360.98	2364.04	22.34	33.24							1500.55	2610.41
Sikkim															0.18	0.41	13.41	21.16	0.03	0.25							13.62	21.82
Tamil Nadu															77.30	130.10	1764.49	3229.33	32.56	55.58							1874.35	3415.02
Telangana															58.63	141.56	1816.86	3437.15	11.59	34.66							1887.08	3613.36
Tripura															0.44	0.66	30.78	58.21	0.22	0.22							31.43	59.10
Uttar Pradesh															140.40	236.42	3970.23	6862.40	45.34	66.34							4155.97	7165.17
Uttarakhand															5.77	8.39	155.14	266.47	3.59	6.59							164.49	281.45
West Bengal															79.68	111.85	3495.26	5590.84	19.70	28.70							3594.63	5731.39

Reinsurance Risk Concentration - For the period ended 30.09.2018						
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	13,204	25		75%
4	No. of Reinsurers with rating BBB but less than A	1	4,260	109		25%
5	No. of Reinsurers with rating less than BBB					
	<b>Total</b>	<b>4</b>	<b>17,464</b>	<b>134</b>		<b>100%</b>

Ageing of Claims as at 30.09.2018								
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	122,628	351	19	-	-	122,998	47,833
8	Overseas Travel	418	-	-	-	-	418	462
9	Personal Accident	654	5	1	-	-	660	958
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	-	-	-	-	-	-	21,783	214	193	-	-	-	-	22,190
2	Claims reported during the period	-	-	-	-	-	-	141,950	838	1,035	-	-	-	-	143,823
3	Claims settled during the period	-	-	-	-	-	-	122,998	418	660	-	-	-	-	124,076
4	Claims repudiated during the period	-	-	-	-	-	-	14,690	277	378	-	-	-	-	15,345
5	Claims closed during the period	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Claims O/s at the end of the period	-	-	-	-	-	-	26,045	357	190	-	-	-	-	26,592
	Less than 3 months	-	-	-	-	-	-	24,210	341	153	-	-	-	-	24,704
	3 months to 6 months	-	-	-	-	-	-	858	6	13	-	-	-	-	877
	6months to 1 year	-	-	-	-	-	-	411	2	4	-	-	-	-	417
	1 year and above	-	-	-	-	-	-	566	8	20	-	-	-	-	594



**FORM NL-26 - CLAIMS INFORMATION - (Form IRDAI-GI-SM Table IA)**

**Apollo Munich Health Insurance Company Limited**

Solvency for the period ended 30.09.2018

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	191,431	149,722	105,210	89,059	29,944	26,718	29,944
9	Miscellaneous	-	-	-	-	-	-	-
	<b>Total</b>	<b>191,431</b>	<b>149,722</b>	<b>105,210</b>	<b>89,059</b>	<b>29,944</b>	<b>26,718</b>	<b>29,944</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**
**30.09.2018**

<b>S. No</b>	<b>Office Information</b>		<b>Number</b>
1	No. of offices at the beginning of the year		158
2	No. of branches approved during the year		36
3	No. of branches opened during the year	Out of approvals of previous year	0
4		Out of approvals of this year	22
5	No. of branches closed during the year		0
6	No of branches at the end of the year		180
7	No. of branches approved but not opened		14
8	No. of rural branches		-
9	No. of urban branches		180

\* 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: 30.09.2018

Statement of Investment Assets (General Insurer)

(Business within India)

Rs. In Lakhs

Periodicity of Submission: Quarterly

S. No	PARTICULARS	SCH	AMOUNT
1	Investments	8	119,506
2	Loans	9	-
3	Fixed Assets	10	3,921
4	<b>Current Assets</b>		
	a. Cash & Bank Balance	11	17,146
	b. Advances & Other Assets	12	17,003
5	<b>Current Liabilities</b>		
	a. Current Liabilities	13	35,786
	b. Provisions	14	74,897
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		28,819
	<b>Application of Funds as per Balance Sheet (A)</b>		<b>297,078</b>
	<b>Less: Other Assets</b>	<b>SCH</b>	<b>Amount</b>
1	Loans	9	-
2	Fixed Assets	10	3,921
3	Cash & Bank Balances	11	3,896
4	Advances & Other Assets	12	17,003
5	Current Liabilities	13	35,786
6	Provisions	14	74,897
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		28,819
	<b>TOTAL (B)</b>		<b>164,322</b>
	<b>'Investment Assets' As per FORM 3B</b>	<b>(A-B)</b>	<b>132,756</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%	-	-	27,958	27,958	21.05		27,958	26,703
2	G. Sec or Other Approved Sec. (incl. (1) above)	Not less than 30%	-	-	42,885	42,885	32.29		42,885	41,428
3	<b>Investment subject to Exposure Norms</b>									
	1. 'Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 15%	-	4,700	30,314	35,014	26.36		35,014	34,603
	2. Approved Investments (Not exceeding 55%)	Not exceeding 55%	-	19,914	25,514	45,428	34.21	(53)	45,376	44,993
	3. Other Investments	Not exceeding 15%	-	2,986	6,494	9,480	7.14	2	9,482	8,197
	<b>Total Investment Assets</b>	<b>100%</b>	<b>-</b>	<b>27,600</b>	<b>105,207</b>	<b>132,807</b>	<b>100</b>	<b>(51)</b>	<b>132,756</b>	<b>129,221</b>

Detail Regarding debt securities								
	Market Value				Book Value			
	As at 30/09/2018	As % of total for this class	As at 30/09/2017	As % of total for this class	As at 30/09/2018	As % of total for this class	As at 30/09/2017	As % of total for this class
<b>Break down by credit rating</b>								
AAA rated	49,116	38.01%	46,336	44.15%	49,818	37.51%	44,983	43.85%
AA or better	11,911	9.22%	8,731	8.32%	12,003	9.04%	8,500	8.29%
Rated below AA but above A	494	0.38%	-	0.00%	500	0.38%	-	0.00%
Rated below A but above B	-	-	-	-	-	-	-	-
Any other	67,700	52.39%	49,881	47.53%	70,486	53.07%	49,103	47.87%
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	32,255	24.96%	22,893	21.81%	32,308	24.33%	22,815	22.24%
more than 1 year and upto 3 years	33,897	26.23%	26,745	25.48%	34,201	25.75%	26,199	25.54%
More than 3 years and up to 7 years	24,946	19.30%	29,564	28.17%	26,548	19.99%	28,379	27.66%
More than 7 years and up to 10 years	25,286	19.57%	10,286	9.80%	26,125	19.67%	9,965	9.71%
above 10 years	12,837	9.93%	15,461	14.73%	13,624	10.26%	15,228	14.84%
<b>Breakdown by type of the issuer</b>								
a. Central Government	26,703	20.66%	22,240	21.19%	27,958	21.05%	21,853	21.30%
b. State Government	14,724	11.39%	10,239	9.76%	14,926	11.24%	9,857	9.61%
c. Corporate Securities	87,794	67.94%	72,469	69.05%	89,923	67.71%	70,876	69.09%

S. No	Particular	For the Quarter Ended 30.09.18 (%/Times)	Up to the Quarter Ended 30.09.18 (%/Times)	For the Quarter Ended 30.09.17 (%/Times)	Up to the Quarter Ended 30.09.17 (%/Times)
1	Gross Premium Growth Rate	34%	33%	32%	29%
2	Gross Direct Premium to Net Worth Ratio	1.35	2.41	1.13	2.03
3	Growth Rate of Net Worth	-22%	-22%	-28%	-28%
4	Net Retention Ratio	78%	78%	77%	77%
5	Net Commission Ratio	2%	3%	7%	5%
6	Expenses of Management to Gross Direct Premium Ratio	37%	37%	36%	40%
7	Expenses of Management to Net Written Premium Ratio	48%	47%	47%	52%
8	Net Incurred Claims to Net Earned Premium	79%	85%	86%	91%
9	Combined Ratio	114%	120%	124%	132%
10	Technical Reserves to Net Premium Ratio	2.73	1.53	2.70	1.50
11	Underwriting Balance Ratio	(0.18)	(0.24)	(0.29)	(0.37)
12	Operating Profit Ratio	-11%	-16%	-21%	-29%
13	Liquid Assets to Liabilities Ratio	0.39	0.39	0.39	0.39
14	Net Earnings Ratio	-11%	-15%	-18%	-25%
15	Return on Net Worth	-12%	-28%	-16%	-38%
16	Available Solvency Margin to Required Solvency Margin Ratio	1.60	1.60	1.57	1.57
17	NPA Ratio	-	-	-	-
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
<b>Equity Holding Pattern for Non-Life Insurers</b>					
1	(a) No. of shares	358,039,787	358,039,787	357,704,787	357,704,787
2	(b) Percentage of shareholding (Indian / Foreign)				
	-Indian	50.95%	50.95%	51.00%	51.00%
	-Foreign	48.59%	48.59%	48.63%	48.63%
	Other	0.46%	0.46%	0.37%	0.37%
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-(1.08) Diluted EPS-(1.08)	Basic EPS-(2.61) Diluted EPS-(2.61)	Basic EPS-(1.32) Diluted EPS-(1.32)	Basic EPS-(3.17) Diluted EPS-(3.17)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	Basic EPS-(1.08) Diluted EPS-(1.08)	Basic EPS-(2.61) Diluted EPS-(2.61)	Basic EPS-(1.32) Diluted EPS-(1.32)	Basic EPS-(3.17) Diluted EPS-(3.17)
6	(iv) Book value per share (Rs)	9.20	9.20	8.24	8.24

Related Party Transactions							
S. No	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	For the Quarter Ended 30.09.2018	Up to the Quarter Ended 30.09.2018	For the Quarter Ended 30.09.2017	Up to the Quarter Ended 30.09.2017
1	Family Health Plan Limited	Significant Influence	Premium Income	13.44	119.73	2.45	117.03
			TPA Fees	1,222.95	1,972.95	673.57	1,280.97
			Payables	-	-	83.88	83.88
2	Apollo Hospitals Enterprise Limited	Joint Venture partners	Premium Income	178.33	425.02	127.39	361.51
			Claim Payment	938.27	2,084.00	942.64	1,667.24
			Interest accrued on Non-Convertible Debentures	16.94	33.69	-	-
			Sponsorship of Patient Safety	0.01	0.20	0.22	1.34
3	Lifetime Wellness Rx Intl. Ltd	Significant Influence	Premium Income	0.44	14.58	(0.18)	11.78
			Expenses towards Services Rendered	1.18	1.77	-	6.68
4	Apollo Gleneagles Hospitals Ltd.	Significant Influence	Claim Payment	170.06	310.52	141.47	229.82
5	Indraprastha Medical Corporation Ltd	Significant Influence	Premium Income	(1.76)	(31.56)	8.81	15.92
			Claim Payment	397.01	914.74	391.94	772.73
			Expenses towards Services Rendered	0.05	0.29	-	0.46
6	Apollo Hospitals International Limited	Significant Influence	Premium Income	-	-	2.80	2.96
			Claim Payment	51.03	114.82	40.21	102.00
7	Apollo Health and Lifestyle Ltd.	Significant Influence	Premium Income	46.11	46.11	7.13	37.07
			Claim Payments	0.20	0.51	0.52	0.94
			Expenses towards Services Rendered	0.10	0.13	-	1.67
			Claim Payment	122.16	251.87	93.07	169.21
9	Faber Sindoori Managemnt Service Private Ltd	Significant Influence	Premium Income	(0.21)	25.67	16.04	16.04
			Claim Payment	-	1.34	-	-
10	Samudra Healthcare Enterprises Limited	Significant Influence	Claim Payment	8.39	12.70	2.00	4.32
11	Krishnan Ramachandran, Srikanth Kandikonda, Vishwanath Mahendra, Antony Jacob, Sanjay Kulshrestha, Mr. Vipul Sharma, Sriharsha Achar, Dr. Nandini Ali, Deepti Rustagi & Paramjit Nayyar	Key Persons As Per IRDA Regulations	Remuneration	212.09	640.68	258.09	651.43
12	KEIMED LIMITED	Significant Influence	Premium Income	-	0.02	-	0.08
13	APEX AGENCIES	Significant Influence	Premium Income	2.48	2.48	1.79	1.79
14	Medvarsity Online Ltd.	Significant Influence	Premium Income	-	-	(0.60)	18.21
15	Apollo Home Health Care Limited	Significant Influence	Premium Income	16.63	16.95	15.24	15.37
16	Munchener Ruckversicherung Gesellschaft	Significant Influence	Premium on cessions to Reinsurers	7,373.37	13,074.12	5,784.42	10,318.82
			Reinsurance Commission earned	2,945.75	4,958.98	2,045.78	3,601.23
			Losses recovered from Reinsurers	2,312.54	4,588.17	1,258.23	1,876.06
			Payables	3,460.09	3,390.18	6,204.81	6,204.81
17	Apollo Rajshree Hospitals Pvt Ltd	Significant Influence	Interest accrued on Non-Convertible Debentures	84.69	168.46	-	-
			Claim Payment	17.69	32.61	10.61	15.03
18	Apollo Dialysis Private Limited	Significant Influence	Premium Income	-	-	0.02	0.23
19	Apollo Med Skills Limited	Significant Influence	Premium Income	61.42	61.37	7.51	32.48
			Expenses towards Services Rendered	3.08	3.08	-	-
20	Assam Hospitals Limited	Significant Influence	Claim Payment	20.87	29.92	5.78	11.38
21	Apollo Gleneagles PET-CT Private Limited	Significant Influence	Premium Income	0.06	0.06	0.06	0.06
22	Apollo Hospitals Educational Trust	Significant Influence	Premium Income	3.02	3.02	1.25	1.25
23	Apollo Energy Company Limited	Significant Influence	Interest accrued on Non-Convertible Debentures	67.75	134.77	-	-
24	Apollo Gleneagles Hospital Limited	Significant Influence	Claim Paid	310.52	310.52	-	-
25	PPN Power Generating Company Private Limited	Significant Influence	Premium Income	0.06	0.18	-	-
26	ApoKos Rehab Private Limited	Significant Influence	Premium Income	3.11	3.01	-	-

**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	iCan		APOHLIP18128V011718	Health	Internal Tariff	3-Nov-17	28-Mar-18
2	Energy		APOHLIP18126V031718	Health	Internal Tariff	21-Sep-17	28-Mar-18
3	Njoy		APOTGDP18044V011718	Travel	Internal Tariff	21-Sep-17	5-Jun-18

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

Solvency as at 30.09.2018

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)	105,170
	Deduct:	
(B)	Current Liabilities as per BS	19,727
(C)	Provisions as per BS	74,861
(D)	Other Liabilities	9,456
(E)	<b>Excess in Policyholder's funds (A)-(B)-(C)-(D)</b>	<b>1,126</b>
	Shareholder's FUNDS	
(F)	Available Assets	53,073
	Deduct:	
(G)	Other Liabilities	6,360
(H)	<b>Excess in Shareholder's funds (F-G)</b>	<b>46,713</b>
(I)	<b>Total ASM (E+H)</b>	<b>47,839</b>
(J)	Total RSM	29,944
(K)	<b>SOLVENCY RATIO (Total ASM/ Total RSM)</b>	<b>1.60</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	Ms. Shobana Kamineni	Chairperson and Non Executive Director	Chairperson
2	Ms. Suneeta Reddy	Non Executive Director	None
3	Mr. Karthik Reddy	Non Executive Director	None
4	Dr. Clemens Muth	Non Executive Director	Effective from 03rd August, 2018
5	Mr. Andrew Kielty	Non Executive Director	None
6	Mr. MBN Rao	Independent Director	None
7	Mr. Bernhard Steinruecke	Independent Director	None
8	Mr. Bharat Shah	Independent Director	None
9	Mr. Antony Jacob	Whole-time Director & CEO	None
10	Mr. Srikanth Kandikonda	CFO and Company Secretary	None
11	Mr. Krishnan Ramachandran	Deputy CEO & CMO	None
12	Mr. Sanjay Kulshrestha	Chief Investment Officer	None
13	Mr. Vishwanath Mahendra	Appointed Actuary & Chief Risk Officer	None
14	Ms. Deepti Rustagi	Chief Compliance Officer	None
15	Dr. Sriharsha A Achar	Chief People Officer	Ceased with effect from 05th August, 2018
16	Mr. Paramjit Singh Nayyar	Chief Human Resource Officer	Effective from 06th August, 2018
17	Dr. Nandini Ali	Executive Vice President Marketing	None
18	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:30.09.2018

**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		Classification	Provision (%)	Provision (Rs)
			%	Has there been revision?									Amount	Board Approval Ref			
CGSB	GOVERNMENT OF INDIA	GILTS	6.01	-	62.88	-	-	-	-	-	-	-	-	-	Standard	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	6.17	-	157.45	-	-	-	-	-	-	-	-	-	Standard	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	6.79	-	953.55	-	-	-	-	-	-	-	-	-	Standard	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	6.79	-	1,974.87	-	-	-	-	-	-	-	-	-	Standard	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	6.90	-	496.84	-	-	-	-	-	-	-	-	-	Standard	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.59	-	493.94	-	-	-	-	-	-	-	-	-	Standard	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.59	-	485.15	-	-	-	-	-	-	-	-	-	Standard	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.59	-	4,035.03	-	-	-	-	-	-	-	-	-	Standard	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.80	-	497.69	-	-	-	-	-	-	-	-	-	Standard	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.88	-	2,075.13	-	-	-	-	-	-	-	-	-	Standard	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.95	-	687.22	-	-	-	-	-	-	-	-	-	Standard	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.08	-	46.84	-	-	-	-	-	-	-	-	-	Standard	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.15	-	2,112.03	-	-	-	-	-	-	-	-	-	Standard	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.19	-	498.80	-	-	-	-	-	-	-	-	-	Standard	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.20	-	20.02	-	-	-	-	-	-	-	-	-	Standard	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.24	-	2,201.49	-	-	-	-	-	-	-	-	-	Standard	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.26	-	509.26	-	-	-	-	-	-	-	-	-	Standard	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.28	-	549.75	-	-	-	-	-	-	-	-	-	Standard	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.28	-	499.75	-	-	-	-	-	-	-	-	-	Standard	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.32	-	1,015.01	-	-	-	-	-	-	-	-	-	Standard	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.33	-	1,021.11	-	-	-	-	-	-	-	-	-	Standard	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.33	-	9.99	-	-	-	-	-	-	-	-	-	Standard	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.40	-	513.66	-	-	-	-	-	-	-	-	-	Standard	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.60	-	4,416.99	-	-	-	-	-	-	-	-	-	Standard	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.83	-	1,028.45	-	-	-	-	-	-	-	-	-	Standard	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	9.15	-	519.78	-	-	-	-	-	-	-	-	-	Standard	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	9.20	-	1,075.67	-	-	-	-	-	-	-	-	-	Standard	-	-
ECOS	AXIS FINANCE LIMITED	BONDS	10.09	-	500.00	-	-	-	-	-	-	-	-	-	Standard	-	-
ECOS	BAJAJ FINANCE LIMITED	BONDS	7.50	-	1,000.00	-	-	-	-	-	-	-	-	-	Standard	-	-
ECOS	BAJAJ FINANCE LIMITED	BONDS	7.62	-	1,003.60	-	-	-	-	-	-	-	-	-	Standard	-	-
ECOS	BAJAJ FINANCE LIMITED	BONDS	7.75	-	1,000.00	-	-	-	-	-	-	-	-	-	Standard	-	-
ECOS	CHOLAMANDALAM INVESTMENT AND FINANCE COM	BONDS	7.84	-	1,000.00	-	-	-	-	-	-	-	-	-	Standard	-	-
ECOS	HDB FINANCIAL SERVICES LIMITED	BONDS	7.94	-	1,000.00	-	-	-	-	-	-	-	-	-	Standard	-	-
ECOS	HDB FINANCIAL SERVICES LIMITED	BONDS	7.97	-	1,000.09	-	-	-	-	-	-	-	-	-	Standard	-	-
ECOS	HERO FINCORP LTD	BONDS	8.02	-	1,000.00	-	-	-	-	-	-	-	-	-	Standard	-	-
ECOS	HERO FINCORP LTD	BONDS	8.25	-	2,000.00	-	-	-	-	-	-	-	-	-	Standard	-	-
ECOS	KOTAK MAHINDRA PRIME LIMITED	BONDS	8.25	-	999.68	-	-	-	-	-	-	-	-	-	Standard	-	-
ECOS	KOTAK MAHINDRA PRIME LIMITED	BONDS	8.25	-	1,000.00	-	-	-	-	-	-	-	-	-	Standard	-	-
ECOS	KOTAK MAHINDRA PRIME LIMITED	BONDS	8.45	-	1,000.00	-	-	-	-	-	-	-	-	-	Standard	-	-
ECOS	KOTAK MAHINDRA PRIME LIMITED	BONDS	8.55	-	1,000.00	-	-	-	-	-	-	-	-	-	Standard	-	-
ECOS	L&T FINANCE LIMITED	BONDS	8.69	-	1,003.44	-	-	-	-	-	-	-	-	-	Standard	-	-
ECOS	MRF LTD.	BONDS	8.70	-	500.00	-	-	-	-	-	-	-	-	-	Standard	-	-
ECOS	RELIANCE CAPITAL LIMITED	BONDS	8.70	-	1,000.00	-	-	-	-	-	-	-	-	-	Standard	-	-
ECOS	RELIANCE CAPITAL LIMITED	BONDS	8.70	-	500.00	-	-	-	-	-	-	-	-	-	Standard	-	-
ECOS	RELIANCE CAPITAL LIMITED	BONDS	8.80	-	500.00	-	-	-	-	-	-	-	-	-	Standard	-	-
ECOS	SHRIRAM TRANSPORT FINANCE CORPORATION LTD	BONDS	8.81	-	500.00	-	-	-	-	-	-	-	-	-	Standard	-	-
ECOS	SHRIRAM TRANSPORT FINANCE CORPORATION LTD	BONDS	8.84	-	1,000.00	-	-	-	-	-	-	-	-	-	Standard	-	-
ECOS	SHRIRAM TRANSPORT FINANCE CORPORATION LTD	BONDS	8.85	-	500.00	-	-	-	-	-	-	-	-	-	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:30.09.2018

**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		Classification	Provision (%)	Provision (Rs)
			%	Has there been revision?									Amount	Board Approval Ref			
ECOS	SUNDARAM FINANCE LIMITED	BONDS	8.88	-	500.00	-	-	-	-	-	-	-	-	-	Standard	-	-
ECOS	TATA CAPITAL FINANCIAL SERVICES LIMITED	BONDS	8.90	-	1,000.00	-	-	-	-	-	-	-	-	-	Standard	-	-
ECOS	TATA MOTORS FINANCE LIMITED	BONDS	8.95	-	1,000.00	-	-	-	-	-	-	-	-	-	Standard	-	-
ECOS	TATA MOTORS FINANCE LIMITED	BONDS	8.97	-	300.03	-	-	-	-	-	-	-	-	-	Standard	-	-
ECOS	TATA SONS LIMITED	BONDS	9.03	-	1,000.00	-	-	-	-	-	-	-	-	-	Standard	-	-
ECOS	TATA SONS LIMITED	BONDS	9.15	-	500.00	-	-	-	-	-	-	-	-	-	Standard	-	-
ECOS	TATA SONS LIMITED	BONDS	9.20	-	1,000.00	-	-	-	-	-	-	-	-	-	Standard	-	-
ECOS	THE GREAT EASTERN SHIPPING COMPANY LTD	BONDS	9.75	-	1,000.00	-	-	-	-	-	-	-	-	-	Standard	-	-
ECOS	THE GREAT EASTERN SHIPPING COMPANY LTD	BONDS	9.76	-	500.00	-	-	-	-	-	-	-	-	-	Standard	-	-
EPBT	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	BONDS	8.28	-	1,000.00	-	-	-	-	-	-	-	-	-	Standard	-	-
HTDA	CAN FIN HOMES LTD.	BONDS	1.50	-	1,027.42	-	-	-	-	-	-	-	-	-	Standard	-	-
HTDA	CAN FIN HOMES LTD.	BONDS	7.44	-	995.18	-	-	-	-	-	-	-	-	-	Standard	-	-
HTDA	CAN FIN HOMES LTD.	BONDS	7.46	-	978.72	-	-	-	-	-	-	-	-	-	Standard	-	-
HTDA	DEWAN HOUSING FINANCE CORPORATION LTD	BONDS	7.57	-	1,000.00	-	-	-	-	-	-	-	-	-	Standard	-	-
HTDA	DEWAN HOUSING FINANCE CORPORATION LTD	BONDS	7.64	-	497.55	-	-	-	-	-	-	-	-	-	Standard	-	-
HTDA	HDFC LIMITED	BONDS	7.78	-	1,000.00	-	-	-	-	-	-	-	-	-	Standard	-	-
HTDA	HDFC LIMITED	BONDS	7.93	-	1,000.00	-	-	-	-	-	-	-	-	-	Standard	-	-
HTDA	HDFC LIMITED	BONDS	8.00	-	1,000.00	-	-	-	-	-	-	-	-	-	Standard	-	-
HTDA	ICICI HOME FINANCE COMPANY LIMITED	BONDS	8.56	-	998.58	-	-	-	-	-	-	-	-	-	Standard	-	-
HTDA	ICICI HOME FINANCE COMPANY LIMITED	BONDS	8.60	-	1,000.00	-	-	-	-	-	-	-	-	-	Standard	-	-
HTDA	INDIABULLS HOUSING FINANCE LTD	BONDS	8.75	-	1,007.06	-	-	-	-	-	-	-	-	-	Standard	-	-
HTDA	INDIABULLS HOUSING FINANCE LTD	BONDS	8.90	-	200.00	-	-	-	-	-	-	-	-	-	Standard	-	-
HTDA	LIC HOUSING FINANCE LIMITED	BONDS	9.30	-	500.00	-	-	-	-	-	-	-	-	-	Standard	-	-
HTDA	LIC HOUSING FINANCE LIMITED	BONDS	9.35	-	500.00	-	-	-	-	-	-	-	-	-	Standard	-	-
HTDA	PNB HOUSING FINANCE	BONDS	9.50	-	500.00	-	-	-	-	-	-	-	-	-	Standard	-	-
HTDA	PNB HOUSING FINANCE	BONDS	9.75	-	500.00	-	-	-	-	-	-	-	-	-	Standard	-	-
HTDA	PNB HOUSING FINANCE	BONDS	9.90	-	300.04	-	-	-	-	-	-	-	-	-	Standard	-	-
ICTD	L&T INFRA DEBT FUND	BONDS	8.00	-	1,000.00	-	-	-	-	-	-	-	-	-	Standard	-	-
ICTD	RELIANCE JIO INFOCOMM LIMITED	BONDS	9.30	-	1,000.00	-	-	-	-	-	-	-	-	-	Standard	-	-
IPTD	IDFC INFRASTRUCTURE FINANCE LIMITED	BONDS	7.05	-	975.19	-	-	-	-	-	-	-	-	-	Standard	-	-
IPTD	IDFC INFRASTRUCTURE FINANCE LIMITED	BONDS	7.73	-	1,000.00	-	-	-	-	-	-	-	-	-	Standard	-	-
IPTD	IDFC INFRASTRUCTURE FINANCE LIMITED	BONDS	7.75	-	1,000.00	-	-	-	-	-	-	-	-	-	Standard	-	-
IPTD	IDFC INFRASTRUCTURE FINANCE LIMITED	BONDS	7.85	-	489.77	-	-	-	-	-	-	-	-	-	Standard	-	-
IPTD	IDFC INFRASTRUCTURE FINANCE LIMITED	BONDS	7.95	-	1,000.00	-	-	-	-	-	-	-	-	-	Standard	-	-
IPTD	IDFC INFRASTRUCTURE FINANCE LIMITED	BONDS	8.00	-	1,000.00	-	-	-	-	-	-	-	-	-	Standard	-	-
IPTD	INDIA INFRADEBT LTD (IIL)	BONDS	8.05	-	1,000.00	-	-	-	-	-	-	-	-	-	Standard	-	-
IPTD	INDIA INFRADEBT LTD (IIL)	BONDS	8.19	-	1,495.26	-	-	-	-	-	-	-	-	-	Standard	-	-
IPTD	INDIA INFRADEBT LTD (IIL)	BONDS	8.22	-	1,000.00	-	-	-	-	-	-	-	-	-	Standard	-	-
IPTD	INDIA INFRADEBT LTD (IIL)	BONDS	8.25	-	500.00	-	-	-	-	-	-	-	-	-	Standard	-	-
IPTD	INDIA INFRADEBT LTD (IIL)	BONDS	8.30	-	1,000.00	-	-	-	-	-	-	-	-	-	Standard	-	-
IPTD	INDIA INFRADEBT LTD (IIL)	BONDS	8.39	-	500.00	-	-	-	-	-	-	-	-	-	Standard	-	-
IPTD	INDIAN RAIL FINANCE CORPORATION LIMITED	BONDS	8.45	-	499.89	-	-	-	-	-	-	-	-	-	Standard	-	-
IPTD	INDIAN RAIL FINANCE CORPORATION LIMITED	BONDS	8.55	-	300.07	-	-	-	-	-	-	-	-	-	Standard	-	-
IPTD	INFRASTRUCTURE DEVELOPMENT FINANCIAL CORP	BONDS	8.62	-	999.58	-	-	-	-	-	-	-	-	-	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:30.09.2018

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		Classification	Provision (%)	Provision (Rs)
			%	Has there been revision?									Amount	Board Approval Ref			
IPTD	L&T INFRA DEBT FUND	BONDS	8.65	-	1,000.00	-	-	-	-	-	-	-	-	-	Standard	-	-
IPTD	L&T INFRA DEBT FUND	BONDS	8.65	-	1,000.00	-	-	-	-	-	-	-	-	-	Standard	-	-
IPTD	L&T INFRA DEBT FUND	BONDS	8.70	-	1,000.00	-	-	-	-	-	-	-	-	-	Standard	-	-
IPTD	L&T INFRASTRUCTURE FINANCE COMPANY LIMITED	BONDS	8.73	-	500.00	-	-	-	-	-	-	-	-	-	Standard	-	-
IPTD	NATIONAL BANK FOR AGRICULTURE AND RURAL DE	BONDS	8.80	-	50.00	-	-	-	-	-	-	-	-	-	Standard	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	8.80	-	300.00	-	-	-	-	-	-	-	-	-	Standard	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	8.90	-	200.00	-	-	-	-	-	-	-	-	-	Standard	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	8.90	-	200.00	-	-	-	-	-	-	-	-	-	Standard	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	9.10	-	1,000.00	-	-	-	-	-	-	-	-	-	Standard	-	-
IPTD	RURAL ELECTRIFICATION CORPORATION LTD	BONDS	9.38	-	499.90	-	-	-	-	-	-	-	-	-	Standard	-	-
IPTD	RURAL ELECTRIFICATION CORPORATION LTD	BONDS	9.63	-	500.00	-	-	-	-	-	-	-	-	-	Standard	-	-
IPTD	RURAL ELECTRIFICATION CORPORATION LTD	BONDS	9.70	-	500.00	-	-	-	-	-	-	-	-	-	Standard	-	-
IPTD	RURAL ELECTRIFICATION CORPORATION LTD	BONDS	9.81	-	500.00	-	-	-	-	-	-	-	-	-	Standard	-	-
OLDB	IL & FS LIMITED	BONDS	7.70	-	1,000.00	-	-	-	-	-	-	-	-	-	Standard	-	-
OLDB	IL&FS FINANCIAL SERVICE LIMITED	BONDS	8.00	-	1,000.00	-	-	-	-	-	-	-	-	-	Standard	-	-
OLDB	IL&FS FINANCIAL SERVICE LIMITED	BONDS	8.65	-	2,994.73	-	-	-	-	-	-	-	-	-	Standard	-	-
OLDB	IL&FS FINANCIAL SERVICE LIMITED	BONDS	8.65	-	998.71	-	-	-	-	-	-	-	-	-	Standard	-	-
OLDB	STEEL AUTHORITY OF INDIA LIMITED	BONDS	8.72	-	500.31	-	-	-	-	-	-	-	-	-	Standard	-	-
SGGB	BIHAR	GILTS	7.42	-	498.55	-	-	-	-	-	-	-	-	-	Standard	-	-
SGGB	GUJRAT	GILTS	7.61	-	501.76	-	-	-	-	-	-	-	-	-	Standard	-	-
SGGB	HARYANA	GILTS	7.76	-	299.74	-	-	-	-	-	-	-	-	-	Standard	-	-
SGGB	JAMMU & KASHMIR	GILTS	7.86	-	501.16	-	-	-	-	-	-	-	-	-	Standard	-	-
SGGB	KARNATAKA	GILTS	7.88	-	503.32	-	-	-	-	-	-	-	-	-	Standard	-	-
SGGB	KERALA	GILTS	8.05	-	505.66	-	-	-	-	-	-	-	-	-	Standard	-	-
SGGB	KERALA	GILTS	8.13	-	504.17	-	-	-	-	-	-	-	-	-	Standard	-	-
SGGB	MADHYA PRADESH	GILTS	8.14	-	1,021.42	-	-	-	-	-	-	-	-	-	Standard	-	-
SGGB	MADHYA PRADESH	GILTS	8.27	-	500.65	-	-	-	-	-	-	-	-	-	Standard	-	-
SGGB	MAHARASHTRA	GILTS	8.28	-	400.15	-	-	-	-	-	-	-	-	-	Standard	-	-
SGGB	PUNJAB	GILTS	8.28	-	300.40	-	-	-	-	-	-	-	-	-	Standard	-	-
SGGB	PUNJAB	GILTS	8.34	-	1,005.29	-	-	-	-	-	-	-	-	-	Standard	-	-
SGGB	PUNJAB	GILTS	8.34	-	500.60	-	-	-	-	-	-	-	-	-	Standard	-	-
SGGB	RAJASTHAN	GILTS	8.39	-	1,049.60	-	-	-	-	-	-	-	-	-	Standard	-	-
SGGB	RAJASTHAN	GILTS	8.39	-	506.53	-	-	-	-	-	-	-	-	-	Standard	-	-
SGGB	RAJASTHAN	GILTS	8.42	-	534.61	-	-	-	-	-	-	-	-	-	Standard	-	-
SGGB	RAJASTHAN	GILTS	8.60	-	503.30	-	-	-	-	-	-	-	-	-	Standard	-	-
SGGB	RAJASTHAN	GILTS	8.63	-	499.17	-	-	-	-	-	-	-	-	-	Standard	-	-
SGGB	RAJASTHAN	GILTS	8.64	-	1,009.66	-	-	-	-	-	-	-	-	-	Standard	-	-
SGGB	TAMIL NADU	GILTS	8.65	-	1,012.51	-	-	-	-	-	-	-	-	-	Standard	-	-
SGGB	TAMIL NADU	GILTS	8.83	-	535.83	-	-	-	-	-	-	-	-	-	Standard	-	-
SGGB	TELANGANA	GILTS	8.84	-	500.80	-	-	-	-	-	-	-	-	-	Standard	-	-
SGGB	UTTAR PRADESH	GILTS	9.24	-	514.35	-	-	-	-	-	-	-	-	-	Standard	-	-
SGGB	UTTAR PRADESH	GILTS	9.39	-	522.14	-	-	-	-	-	-	-	-	-	Standard	-	-
SGGB	UTTAR PRADESH	GILTS	9.39	-	522.81	-	-	-	-	-	-	-	-	-	Standard	-	-
SGGL	ANDHRA PRADESH STATE FINANCIAL CORPORATION	BONDS	8.35	-	172.00	-	-	-	-	-	-	-	-	-	Standard	-	-

**FORM NL-36-YIELD ON INVESTMENTS 1**  
**Apollo Munich Health Insurance Company Limited Registration No. 131 dated 3rd August 2007**

Statement as on:30.09.2018

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 (%) <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	26,224	26,703	483	1.84%	1.84%	26,803	26,703	982	3.67%	3.67%	21,359	22,240	786	3.68%	3.68%
2	DEPOSIT UNDER SECTION 7 OF INSURANCE ACT 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	TREASURY BILLS	CTRB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	STATE GOVERNMENT BONDS	SGGB	14,009	14,551	278	1.98%	1.98%	13,843	14,551	548	3.96%	3.96%	9,864	9,934	389	3.94%	3.94%
5	STATE GOVERNMENT GURANTEED LOANS	SGGL	172	173	4	2.33%	2.33%	172	173	7	4.29%	4.29%	298	305	13	4.34%	4.34%
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	13,140	12,951	263	2.00%	2.00%	13,706	12,951	556	4.06%	4.06%	13,636	13,922	574	4.21%	4.21%
8	INFRASTRUCTURE/SOCIAL SECTOR PSU-DEBENTURES/BONDS	IPTD	23,735	19,682	508	2.14%	2.14%	24,065	19,682	1,038	4.31%	4.31%	19,212	22,879	830	4.32%	4.32%
9	INFRASTRUCTURE / SOCIAL SECTOR - OTHER CORPORATE SECURITIES (APPROVED SECURITIES) - DEBENTURES / BONDS	ICTD	2,000	1,970	44	2.18%	2.18%	1,375	1,970	64	4.68%	4.68%	-	-	-	-	-
10	CORPORATE SECURITIES	EPBT	1,000	999	21	2.09%	2.09%	1,000	999	42	4.15%	4.15%	1,000	1,018	42	4.15%	4.15%
11	CORPORATE SECURITIES (APPROVED INVESTMENTS)-DEBENTURES	ECOS	24,541	25,424	522	2.13%	2.13%	23,788	25,424	1,005	4.23%	4.23%	16,262	17,251	705	4.33%	4.33%
12	DEPOSITS WITH BANKS	ECDB	11,710	13,250	226	1.93%	1.93%	13,210	13,250	480	3.63%	3.63%	7,992	7,448	359	4.49%	4.49%
13	DEPOSITS-CDS WITH SCHEDULED BANK	EDCD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	COMMERCIAL PAPER ISSUED BY ALL INDIA FINANCIAL INSTITUTION RATED VERY STRONG OR MORE	ECCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	APPLICATION MONEY	ECAM	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	MUTUAL FUNDS-GILT/G SEC/LIQUID SCHEME	EGMF	4,920	5,320	106	2.15%	2.15%	6,371	5,320	251	3.94%	3.94%	5,221	2,955	202	3.88%	3.88%
17	OTHER THAN APPROVED INVESTMENTS - DEBENTURES	OLDB	1,976	5,209	42	2.10%	2.10%	1,598	5,209	52	3.28%	3.28%	-	-	-	-	-
18	CORPORATE SECURITIES(OTHER THAN APPROVED INVESTMENT)-MUTUAL FUND	OMGS	2,264	2,988	15	0.65%	0.65%	1,926	2,988	34	1.78%	1.78%	2,540	6,999	85	3.34%	3.34%
			<b>125,693</b>	<b>129,221</b>	<b>2,511</b>	<b>2.00%</b>	<b>2.00%</b>	<b>127,856</b>	<b>129,221</b>	<b>5,061</b>	<b>3.92%</b>	<b>3.92%</b>	<b>97,384</b>	<b>104,951</b>	<b>3,984</b>	<b>4.09%</b>	<b>4.09%</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:30.09.2018

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
<b>A. During the Quarter <sup>1</sup></b>									
	8.65% IL&FS FIN. SERV. LTD. DB 06-12-2021	IPTD	998.71	03/01/2017	INDIA RATING	AAA	D	17/09/2018	
	8.65% IL&FS FIN. SERV. LTD. DB 06-06-2022	IPTD	2,994.73	02/03/2017	INDIA RATING	AAA	D	17/09/2018	
	8.00% IL&FS FIN. SERV. LTD. DB 22-06-2024	IPTD	1,000.00	22/06/2017	INDIA RATING	AAA	D	17/09/2018	
	7.70% IL&FS LTD DB 26-07-2024	IPTD	1,000.00	26/07/2017	ICRA	AAA	D	17/09/2018	
<b>B. As on Date <sup>2</sup></b>									
	8.65% IL&FS FIN. SERV. LTD. DB 06-12-2021	IPTD	998.71	03/01/2017	INDIA RATING	AAA	D	17/09/2018	
	8.65% IL&FS FIN. SERV. LTD. DB 06-06-2022	IPTD	2,994.73	02/03/2017	INDIA RATING	AAA	D	17/09/2018	
	8.00% IL&FS FIN. SERV. LTD. DB 22-06-2024	IPTD	1,000.00	22/06/2017	INDIA RATING	AAA	D	17/09/2018	
	7.70% IL&FS LTD DB 26-07-2024	IPTD	1,000.00	26/07/2017	ICRA	AAA	D	17/09/2018	



(Rs in Lakhs)

Business Returns across line of Business

S.No.	Line of Business	Quarter Ended 30.09.18		Quarter Ended 30.09.17		Upto the Quarter Ended 30.09.18		Upto the Quarter Ended 30.09.17	
		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	3,552	40,206	2,269	43,392	7,885	71,393	4,831	73,841
10	Health	40,496	214,890	30,547	183,005	70,180	378,807	53,849	321,829
11	Others	576	21,479	497	12,276	1,456	31,784	1,159	32,951
	<b>Total</b>	<b>44,624</b>	<b>276,575</b>	<b>33,313</b>	<b>238,673</b>	<b>79,521</b>	<b>481,984</b>	<b>59,839</b>	<b>428,621</b>

Rural & Social Obligations Upto the Quarter Ended 30.09.2018					
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	6,993	86.41	
		Social	-	-	
10	Health	Rural	18,406	3,131.74	1,166,640
		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 30.09.18</b>		<b>For the Quarter ended 30.09.17</b>		<b>Upto the Quarter ended 30.09.18</b>		<b>Upto the Quarter ended 30.09.17</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	192,438	23,638	166,601	18,816	342,133	44,134	292,656	32,724
2	Corporate Agents-Banks	19,526	8,209	19,182	5,886	27,551	11,586	30,835	9,608
3	Corporate Agents -Others	1,022	253	831	203	1,645	359	1,526	270
4	Brokers	15,391	3,218	15,028	3,760	27,969	5,763	28,525	7,160
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	38,278	8,290	32,084	4,223	65,890	15,927	65,934	9,310
7	Insurance Marketing Firm	106	14	60	6	223	27	119	11
8	Web Aggregator	9,814	1,003	4,887	419	16,573	1,725	9,026	756
	<b>Total (A)</b>	<b>276,575</b>	<b>44,624</b>	<b>238,673</b>	<b>33,313</b>	<b>481,984</b>	<b>79,521</b>	<b>428,621</b>	<b>59,840</b>
1	Referral (B)	-	-	-	-	-	-	-	-
	<b>Grand Total (A+B)</b>	<b>276,575</b>	<b>44,624</b>	<b>238,673</b>	<b>33,313</b>	<b>481,984</b>	<b>79,521</b>	<b>428,621</b>	<b>59,840</b>

FORM NL-41	GRIEVANCE DISPOSAL FOR THE PERIOD UPTO 30.09.2018 DURING THE FINANCIAL YEAR 2018-19							
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	11	2	2	5	2	18
b)	Claims	8	92	18	1	72	9	187
c)	Policy Related	6	85	58	3	26	4	156
d)	Premium	0	25	17	0	5	3	43
e)	Refund	0	1	1	0	0	0	6
f)	Coverage	0	10	2	0	8	0	12
g)	Cover Note Related	0	0	0	0	0	0	0
h)	Product	0	5	1	0	4	0	8
i)	Others	1	49	10	0	35	5	76
j)	Unfair Business Practices	0	0	0	0	0	0	0
k)	<b>Total Number</b>	<b>15</b>	<b>278</b>	<b>109</b>	<b>6</b>	<b>155</b>	<b>23</b>	<b>506</b>
<b>2</b>	<b>Total No of policies during previous year</b>	18,498,128						
<b>3</b>	<b>Total No of claims during previous year</b>	265,056						
<b>4</b>	<b>Total No of policies during current year</b>	12,379,435						
<b>5</b>	<b>Total No of claims during current year</b>	143,807						
<b>6</b>	<b>Total No of Policy Complaints (current year) per 10,000 policies (current year)</b>	0.26						
<b>7</b>	<b>Total No of Claim Complaints (current year) per 10,000 claims registered (current year)</b>	13.00						

\*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	12	-	12
b)	7-15 days	11	-	11
c)	15-30 days	-	-	-
d)	30-90 days	-	-	-
e)	90 days & Beyond	-	-	-
	<b>Total No of Complaints</b>	<b>23</b>	<b>-</b>	<b>23</b>

\* Status of complaints as on report preparation date i.e. 01-10-2018