

FORM NL-1-B-RA

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

**Miscellaneous Business Revenue Account for the Year ended 31 March 2017**

	Particulars	Schedule	For the Quarter Ended 31.03.17 (Rs.'000)	Up to the Quarter Ended 31.03.17 (Rs.'000)	For the Quarter Ended 31.03.16 (Rs.'000)	Up to the Quarter Ended 31.03.16 (Rs.'000)
1	Premiums Earned (Net)	NL-4-Premium Schedule	3,844,496	11,013,079	2,052,331	7,748,976
2	Profit/ Loss on sale/redemption of Investments		44,740	112,931	14,765	45,204
3	Others		6,123	23,974	6,523	18,384
4	Interest, Dividend & Rent - Gross		162,873	535,874	98,720	381,149
	<b>TOTAL (A)</b>		<b>4,058,232</b>	<b>11,685,858</b>	<b>2,172,339</b>	<b>8,193,713</b>
1	Claims Incurred (Net)	NL-5-Claims Schedule	1,534,991	6,055,940	1,252,175	5,006,466
2	Commission	NL-6-Commission Schedule	522,661	948,950	97,123	501,893
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	1,165,042	3,497,628	837,110	2,858,071
4	Less : Expenses in excess of the limits allowed as per EOM Regulation transferred to Profit and Loss Account		(689,698)	(689,698)	-	-
5	Premium Deficiency		-	-	-	-
	<b>TOTAL (B)</b>		<b>2,532,996</b>	<b>9,812,820</b>	<b>2,186,408</b>	<b>8,366,430</b>
	<b>Operating Profit/(Loss) from Miscellaneous Business C= (A - B)</b>		<b>1,525,236</b>	<b>1,873,038</b>	<b>(14,069)</b>	<b>(172,717)</b>
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account		1,525,236	1,873,038	(14,069)	(172,717)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	<b>TOTAL (C)</b>		<b>1,525,236</b>	<b>1,873,038</b>	<b>(14,069)</b>	<b>(172,717)</b>

**Apollo Munich Health Insurance Company Limited**  
Registration No. 131 and Dated 3rd August 2007  
**Profit and Loss Account for the Year ended 31 March 2017**

	Particulars	Schedule	For the Quarter Ended 31.03.17 (Rs.'000)	Up to the Quarter Ended 31.03.17 (Rs.'000)	For the Quarter Ended 31.03.16 (Rs.'000)	Up to the Quarter Ended 31.03.16 (Rs.'000)
1	<b>OPERATING PROFIT/(LOSS)</b>					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		1,525,236	1,873,038	(14,069)	(172,717)
2	<b>INCOME FROM INVESTMENTS</b>					
	(a) Interest, Dividend & Rent – Gross		13,736	146,456	61,194	239,350
	(b) Amortization of Discount / Premium		173	(3)	317	2,022
	(c) Profit on sale of investments		(4,640)	19,592	9,243	28,627
	Less: Loss on sale of investments		-	-	-	-
3	<b>OTHER INCOME</b>					
	(a) Profit on sale of Fixed Assets		(33)	1,235	519	649
	(b) Others		1,065	6,297	3,457	9,447
	<b>TOTAL (A)</b>		<b>1,535,537</b>	<b>2,046,615</b>	<b>60,661</b>	<b>107,378</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		10,784	33,984	16,236	32,780
	(b) Bad debts written off		-	-	-	-
	(c) Expenses in excess of the limits allowed as per EOM Regulation transferred from Revenue Account		689,699	689,698	-	-
	(d) Others		-	-	-	-
	<b>TOTAL (B)</b>		<b>700,483</b>	<b>723,682</b>	<b>16,236</b>	<b>32,780</b>
	<b>Profit Before Tax</b>		<b>835,054</b>	<b>1,322,933</b>	<b>44,425</b>	<b>74,598</b>
	Provision for Taxation		-	-	-	-
	Current Tax/Mat Payable		203,148	203,148	-	-
	Less: Mat Credit Entitlement		(203,148)	(203,148)	-	-
	Deferred Tax		-	-	-	-
	<b>Profit/(Loss) After Tax</b>		<b>835,054</b>	<b>1,322,933</b>	<b>44,425</b>	<b>74,598</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		(2,922,933)	(3,410,812)	(3,455,237)	(3,485,410)
	Balance carried forward to Balance Sheet		<b>(2,087,879)</b>	<b>(2,087,879)</b>	<b>(3,410,812)</b>	<b>(3,410,812)</b>

FORM NL-3-B-BS

**Apollo Munich Health Insurance Company Limited**

Registration No. 131 and Dated 3rd August 2007

**Balance Sheet as at 31 March 2017**

	<b>Schedule</b>	<b>As at 31.03.17</b>	<b>As at 31.03.16</b>
		(Rs.'000)	(Rs.'000)
<b>SOURCES OF FUNDS</b>			
Share Capital	NL-8-Share Capital Schedule	3,572,710	3,569,229
Share Application Money Pending Allotment		-	-
Reserves and Surplus	NL-10-Reserves and Surplus Schedule	2,587,793	2,587,793
Fair Value Change Account		781	2,522
Borrowings	NL-11-Borrowings Schedule	-	-
<b>TOTAL</b>		<b>6,161,284</b>	<b>6,159,544</b>
<b>APPLICATION OF FUNDS</b>			
Investments	NL-12-Investment Schedule	9,154,595	7,050,580
Loans	NL-13-Loans Schedule	-	-
Fixed Assets	NL-14-Fixed Assets Schedule	288,980	246,842
Deferred tax Asset		149,806	149,806
<b>CURRENT ASSETS</b>			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	1,585,817	2,042,068
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	1,086,130	916,765
<b>Sub-Total (A)</b>		<b>2,671,947</b>	<b>2,958,833</b>
Current Liabilities	NL-17-Current Liabilities Schedule	3,167,026	2,304,580
Provisions	NL-18-Provisions Schedule	5,024,897	5,352,749
Deferred Tax Liability		-	-
<b>Sub-Total (B)</b>		<b>8,191,923</b>	<b>7,657,329</b>
<b>NET CURRENT ASSETS (C) = (A - B)</b>		<b>(5,519,976)</b>	<b>(4,698,496)</b>
Miscellaneous Expenditure (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
Debit Balance in Profit and Loss Account		2,087,879	3,410,812
<b>TOTAL</b>		<b>6,161,284</b>	<b>6,159,544</b>

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

(Rs.'000)

Particulars	For the Quarter Ended 31.03.17				Up to the Quarter Ended 31.03.17				For the Quarter Ended 31.03.16				Up to the Quarter Ended 31.03.16			
	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	5,239,173	311,708	25,716	5,576,597	11,892,703	1,001,153	125,449	13,019,305	4,235,613	178,695	17,511	4,431,819	9,450,505	671,752	99,504	10,221,761
Service Tax																
Adjustment for change in reserve for unexpired risks	(956,836)	(19,384)	(827)	(977,047)	815,717	(74,410)	(4,786)	736,521	(2,054,277)	(11,045)	(153)	(2,065,475)	(1,291,516)	(47,469)	318	(1,338,667)
Gross Earned Premium	6,196,009	331,092	26,543	6,553,644	11,076,986	1,075,563	130,235	12,282,784	6,289,890	189,740	17,664	6,497,294	10,742,021	719,221	99,186	11,560,428
Add: Premium on reinsurance accepted	(1,250)	-	-	(1,250)	(20,763)	-	-	(20,763)	240,198	-	-	240,198	856,426	-	-	856,426
Less : Premium on reinsurance ceded	568,815	50,239	1,286	620,340	2,136,471	161,953	12,452	2,310,876	903,709	32,951	1,153	937,813	2,308,163	120,072	10,770	2,439,005
<b>Net Premium</b>	<b>4,669,108</b>	<b>261,469</b>	<b>24,430</b>	<b>4,955,007</b>	<b>9,735,469</b>	<b>839,200</b>	<b>112,997</b>	<b>10,687,666</b>	<b>3,572,102</b>	<b>145,744</b>	<b>16,358</b>	<b>3,734,204</b>	<b>7,998,768</b>	<b>551,680</b>	<b>88,734</b>	<b>8,639,182</b>
Adjustment for change in reserve for unexpired risks	139,018	(5,652)	98	133,464	432,966	(18,523)	(3,335)	411,108	(380,754)	(2,830)	(18)	(383,602)	(439,402)	(9,077)	18	(448,461)
<b>Premium Earned (Net)</b>	<b>3,573,254</b>	<b>247,737</b>	<b>23,505</b>	<b>3,844,496</b>	<b>10,118,220</b>	<b>783,313</b>	<b>111,546</b>	<b>11,013,079</b>	<b>1,898,579</b>	<b>137,529</b>	<b>16,223</b>	<b>2,052,331</b>	<b>7,146,654</b>	<b>513,288</b>	<b>89,034</b>	<b>7,748,976</b>

(Rs.'000)

Particulars	For the Quarter Ended 31.03.17				Up to the Quarter Ended 31.03.17				For the Quarter Ended 31.03.16				Up to the Quarter Ended 31.03.16			
	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	5,239,173	311,708	25,716	5,576,597	11,892,703	1,001,153	125,449	13,019,305	4,235,613	178,695	17,511	4,431,819	9,450,505	671,752	99,504	10,221,761
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total premium Earned (Net)</b>	<b>5,239,173</b>	<b>311,708</b>	<b>25,716</b>	<b>5,576,597</b>	<b>11,892,703</b>	<b>1,001,153</b>	<b>125,449</b>	<b>13,019,305</b>	<b>4,235,613</b>	<b>178,695</b>	<b>17,511</b>	<b>4,431,819</b>	<b>9,450,505</b>	<b>671,752</b>	<b>99,504</b>	<b>10,221,761</b>

CLAIMS INCURRED [NET] (Rs.'000)																
Particulars	For the Quarter Ended 31.03.17				Up to the Quarter Ended 31.03.17				For the Quarter Ended 31.03.16				Up to the Quarter Ended 31.03.16			
	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
Claims paid																
Direct claims	1,978,084	31,884	3,900	2,013,868	7,136,267	94,252	30,088	7,260,607	1,583,380	13,970	2,307	1,599,657	5,567,482	80,488	25,770	5,673,740
Add Claims Outstanding at the end of the year	847,740	65,701	73,451	986,892	847,740	65,701	73,451	986,892	804,367	51,604	55,512	911,483	804,367	51,604	55,512	911,483
Less Claims Outstanding at the beginning of the year	974,753	73,441	67,695	1,115,889	804,367	51,604	55,512	911,483	941,778	53,935	52,090	1,047,803	674,139	47,550	32,018	753,707
Gross Incurred Claims	1,851,071	24,144	9,656	1,884,871	7,179,640	108,349	48,027	7,336,016	1,445,969	11,639	5,729	1,463,337	5,697,710	84,542	49,264	5,831,516
Add Re-insurance accepted to direct claims	58,201	-	-	58,201	254,957	-	-	254,957	105,316	-	-	105,316	284,028	-	-	284,028
Less Re-insurance Ceded to claims paid	399,116	8,752	213	408,081	1,499,850	33,601	1,582	1,535,033	312,684	3,679	115	316,478	1,087,015	20,699	1,364	1,109,078
<b>Total Claims Incurred</b>	<b>1,510,156</b>	<b>15,392</b>	<b>9,443</b>	<b>1,534,991</b>	<b>5,934,747</b>	<b>74,748</b>	<b>46,445</b>	<b>6,055,940</b>	<b>1,238,601</b>	<b>7,960</b>	<b>5,614</b>	<b>1,252,175</b>	<b>4,894,723</b>	<b>63,843</b>	<b>47,900</b>	<b>5,006,466</b>

CLAIMS INCURRED [NET] (Rs.'000)																
Particulars	For the Quarter Ended 31.03.17				Up to the Quarter Ended 31.03.17				For the Quarter Ended 31.03.16				Up to the Quarter Ended 31.03.16			
	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	1,510,156	15,392	6,892	1,532,440	5,934,747	74,748	27,884	6,037,379	1,238,601	7,960	5,614	1,252,175	4,894,723	63,843	30,715	4,989,281
Outside India	-	-	2,551	2,551	-	-	18,561	18,561	-	-	-	-	-	-	17,185	17,185
<b>Total Claims Incurred</b>	<b>1,510,156</b>	<b>15,392</b>	<b>9,443</b>	<b>1,534,991</b>	<b>5,934,747</b>	<b>74,748</b>	<b>46,445</b>	<b>6,055,940</b>	<b>1,238,601</b>	<b>7,960</b>	<b>5,614</b>	<b>1,252,175</b>	<b>4,894,723</b>	<b>63,843</b>	<b>47,900</b>	<b>5,006,466</b>

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

(Rs. '000)

Particulars	For the Quarter Ended 31.03.17				Up to the Quarter Ended 31.03.17				For the Quarter Ended 31.03.16				Up to the Quarter Ended 31.03.16			
	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
Commission paid																
Direct	529,526	27,717	2,482	559,725	1,377,758	75,339	12,528	1,465,625	408,509	16,385	1,689	426,583	1,066,171	50,187	8,803	1,125,161
Add: Re-insurance accepted	114,986	-	-	114,986	148,790	-	-	148,790	53,313	-	-	53,313	221,256	-	-	221,256
Less: Commission on Re-insurance ceded	140,795	11,078	177	152,050	619,759	44,839	867	665,465	374,936	7,711	126	382,773	811,313	32,481	730	844,524
Net Commission	<b>503,717</b>	<b>16,639</b>	<b>2,305</b>	<b>522,661</b>	<b>906,789</b>	<b>30,500</b>	<b>11,661</b>	<b>948,950</b>	<b>86,886</b>	<b>8,674</b>	<b>1,563</b>	<b>97,123</b>	<b>476,114</b>	<b>17,706</b>	<b>8,073</b>	<b>501,893</b>

**Break-up of the expenses incurred to procure business**

Agents	348,199	20,573	297	369,069	886,799	53,927	7,705	948,431	272,120	11,966	1,345	285,431	701,767	34,151	7,395	743,313
Brokers	82,487	3,637	1,715	87,839	228,768	14,164	2,867	245,799	74,089	3,177	156	77,422	201,576	12,442	1,275	215,293
Corporate Agency	94,374	3,432	2	97,808	249,268	7,103	9	256,380	47,695	1,222	69	48,986	126,831	3,575	14	130,420
Others	4,467	75	467	5,009	12,923	145	1,947	15,015	14,605	-	-	14,605	35,997	19	119	36,135
<b>TOTAL (B)</b>	<b>529,527</b>	<b>27,717</b>	<b>2,481</b>	<b>559,725</b>	<b>1,377,758</b>	<b>75,339</b>	<b>12,528</b>	<b>1,465,625</b>	<b>408,509</b>	<b>16,365</b>	<b>1,570</b>	<b>426,444</b>	<b>1,066,171</b>	<b>50,187</b>	<b>8,803</b>	<b>1,125,161</b>

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

(Rs.'000)

S. No	Particulars	For the Quarter Ended 31.03.17				Up to the Quarter Ended 31.03.17				For the Quarter Ended 31.03.16				Up to the Quarter Ended 31.03.16			
		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	461,725	22,614	1,157	485,496	1,297,965	109,265	13,692	1,420,922	389,874	10,864	376	401,114	1,107,873	78,749	11,665	1,198,287
2	Travel, conveyance and vehicle running expenses	35,975	1,713	79	37,767	103,633	8,724	1,093	113,450	23,636	531	(5)	24,162	72,589	5,160	764	78,513
3	Training expenses	2,721	9	(21)	2,709	14,030	1,181	148	15,359	2,193	(30)	(18)	2,145	10,095	718	106	10,919
4	Rents, rates & taxes	28,805	975	(28)	29,752	103,392	8,704	1,090	113,186	25,240	279	(69)	25,450	89,790	6,382	945	97,117
5	Repairs	25,181	1,006	11	26,198	82,491	6,944	870	90,305	23,529	346	(46)	23,829	80,059	5,691	843	86,593
6	Printing & stationery	6,920	367	24	7,311	17,997	1,515	190	19,702	4,934	159	9	5,102	13,119	933	138	14,190
7	Communication	20,639	930	33	21,602	62,181	5,235	656	68,072	15,595	214	(33)	15,776	53,675	3,815	566	58,056
8	Legal & professional charges	54,017	2,499	102	56,618	159,411	13,419	1,682	174,512	32,188	700	(13)	32,875	99,879	7,100	1,051	108,030
9	Auditors' fees, expenses etc																
	(a) As auditor	370	3	(3)	370	1,827	154	19	2,000	410	(4)	(3)	403	1,849	131	20	2,000
	(b) As adviser or in any other capacity, in respect of																
	(i) Taxation matters	183	15	2	200	183	15	2	200	185	13	2	200	185	13	2	200
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Audit Fees - Others	-	-	-	-	-	-	-	-	(9)	(1)	-	(10)	-	-	-	-
	Out of pocket expenses	28	2	-	30	77	6	1	84	62	4	-	66	95	7	1	103
10	Advertisement and publicity	303,761	17,913	1,454	323,128	697,735	58,737	7,360	763,832	114,690	(1,178)	(857)	112,655	512,258	36,412	5,393	554,063
11	Interest & Bank Charges	9,254	474	28	9,756	24,946	2,100	263	27,309	6,760	219	14	6,993	17,903	1,273	188	19,364
12	Other Expenses																
	(a) Business Support	21,778	660	(38)	22,400	82,117	6,913	866	89,896	49,833	1,931	168	51,932	118,474	8,421	1,247	128,142
	(b) Information Technology Services	51,115	759	(270)	51,604	233,409	19,649	2,462	255,520	56,488	(36)	(302)	56,150	229,127	16,287	2,412	247,826
	(c) Others	50,523	1,607	(71)	52,059	186,643	15,712	1,969	204,324	38,983	628	(64)	39,547	130,319	9,263	1,373	140,955
13	Depreciation	27,331	877	(37)	28,171	100,586	8,468	1,061	110,115	23,319	76	(104)	23,291	90,701	6,447	955	98,103
14	Service Tax A/c	9,387	460	24	9,871	26,344	2,218	278	28,840	14,270	1,011	149	15,430	14,432	1,026	152	15,610
	<b>TOTAL</b>	<b>1,109,713</b>	<b>52,883</b>	<b>2,446</b>	<b>1,165,042</b>	<b>3,194,967</b>	<b>268,959</b>	<b>33,702</b>	<b>3,497,628</b>	<b>822,180</b>	<b>15,726</b>	<b>(796)</b>	<b>837,110</b>	<b>2,642,422</b>	<b>187,828</b>	<b>27,821</b>	<b>2,858,071</b>

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

<b>S. No</b>	<b>Particulars</b>	<b>As at 31.03.17</b>	<b>As at 31.03.16</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>		
	357,371,236 Equity Shares of Rs 10 each (Previous year 357,023,111 equity shares of Rs. 10 each)	3,573,712	3,570,231
<b>3</b>	<b>Subscribed Capital</b>		
	357,271,037 Equity Shares of Rs. 10 each (Previous year 356,922,912 equity shares of Rs. 10 each)	3,572,710	3,569,229
<b>4</b>	<b>Called-up Capital</b>		
	357,271,037 Equity Shares of Rs. 10 each (Previous year 356,922,912 equity shares of Rs. 10 each)	3,572,710	3,569,229
	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>3,572,710</b>	<b>3,569,229</b>



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

Shareholder	As at 31.03.17		As at 31.03.16	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	182,403,324	51.05%	265,394,871	74.36%
· Foreign	173,954,205	48.69%	90,913,698	25.47%
Others	913,508	0.26%	614,343	0.17%
<b>TOTAL</b>	<b>357,271,037</b>	<b>100%</b>	<b>356,922,912</b>	<b>100%</b>

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

<b>S. No</b>	<b>Particulars</b>	<b>As at 31.03.17</b>	<b>As at 31.03.16</b>
		(Rs.'000)	(Rs.'000)
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
	Share Premium:-		
3	Opening Balance	2,587,793	2,536,414
	Add: Received during the year	-	51,379
	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>2,587,793</b>	<b>2,587,793</b>

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

<b>S. No</b>	<b>Particulars</b>	<b>As at 31.03.17</b>	<b>As at 31.03.16</b>
		(Rs.'000)	(Rs.'000)
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	<b>TOTAL</b>	-	-

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

S. No	Particulars	As at 31.03.17 (Rs.'000)	As at 31.03.16 (Rs.'000)
<b>LONG TERM INVESTMENTS</b>			
1	Government securities and Government guaranteed bonds including Treasury Bills	2,973,873	2,425,923
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	1,480,003	830,087
	(e) Other Securities (Housing Bonds)	1,214,345	1,211,389
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	1,803,767	907,627
5	Other than Approved Investments	-	-
<b>SHORT TERM INVESTMENTS</b>			
1	Government securities and Government guaranteed bonds including Treasury Bills	206,121	258,653
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares	-	-
	(aa)Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	1,073,481	1,013,502
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	250,000	20,000
	(e) Other Securities	150,000	229,982
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	3,005	153,417
5	Other than Approved Investments	-	-
	<b>TOTAL</b>	<b>9,154,595</b>	<b>7,050,580</b>

a. Aggregate amount of Company's investments other than listed equity securities and derivative instruments is Rs.9,154,595 thousand (Previous Year-Rs.7,050,580 thousand ). Market value of such investments as at 31.03.2017 is Rs 9,336,273 thousand (Previous Year-Rs. 7,160,820 thousand).

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

<b>S.No</b>	<b>Particulars</b>	<b>As at 31.03.17</b>	<b>As at 31.03.16</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 01.04.2016	Additions	Deductions	As At 31.03.2017	Upto 01.04.2016	For The Period	On Sales/	To Date 31.03.2017	As at 31.03.2017	As at 31.03.2016
							Adjustments			
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangible Assets										
(a) Software	375,380	61,873	-	437,253	259,381	51,290	-	310,671	126,582	115,999
(b) Website	10,116	-	-	10,116	8,243	1,083	-	9,326	790	1,873
(c) Media Films	22,500	-	-	22,500	22,500	-	-	22,500	-	-
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	65,676	19,610	(2,557)	82,729	57,242	6,225	(2,544)	60,923	21,806	8,434
Information Technology										
Equipment	180,106	49,803	(3,936)	225,973	117,135	38,827	(3,845)	152,117	73,856	62,971
Vehicles	48,859	2,763	(2,630)	48,992	28,549	8,826	(1,333)	36,042	12,950	20,310
Office Equipment	55,492	10,711	(6,014)	60,189	49,099	3,864	(5,981)	46,982	13,207	6,393
Others	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>758,129</b>	<b>144,760</b>	<b>(15,137)</b>	<b>887,752</b>	<b>542,149</b>	<b>110,115</b>	<b>(13,703)</b>	<b>638,561</b>	<b>249,191</b>	<b>215,980</b>
Capital Work in progress	-	-	-	-	-	-	-	-	39,789	30,862
<b>Grand Total</b>	<b>758,129</b>	<b>144,760</b>	<b>(15,137)</b>	<b>887,752</b>	<b>542,149</b>	<b>110,115</b>	<b>(13,703)</b>	<b>638,561</b>	<b>288,980</b>	<b>246,842</b>
Previous Year	680,084	89,386	(11,341)	758,129	453,942	98,103	(9,896)	542,149	246,842	-

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

<b>S. No</b>	<b>Particulars</b>	<b>As at 31.03.17</b>	<b>As at 31.03.16</b>
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	28,088	18,865
2	Bank Balances	-	-
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	1,265,137	1,106,938
	(bb) Others	75,000	674,700
	(b) Current Accounts	217,592	241,565
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	<b>TOTAL</b>	<b>1,585,817</b>	<b>2,042,068</b>

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

<b>S. No</b>	<b>Particulars</b>	<b>As at 31.03.17</b> (Rs.'000)	<b>As at 31.03.16</b> (Rs.'000)
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	9,228	7,923
2	Application money for investments	-	-
3	Prepayments	285,728	226,931
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	259,419	11,799
6	Others		
	(a) Advances to Suppliers	2,079	8,376
	(b) Other advances	10,478	10,015
	<b>TOTAL (A)</b>	<b>566,932</b>	<b>265,044</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments	359,541	288,485
2	Outstanding Premiums	210	6,010
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	3,765	237,120
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	112,949	100,390
	(b) Service Tax Unutilized Credit	42,733	19,716
	<b>TOTAL (B)</b>	<b>519,198</b>	<b>651,721</b>
	<b>TOTAL (A+B)</b>	<b>1,086,130</b>	<b>916,765</b>



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

<b>S. No</b>	<b>Particulars</b>	<b>As at 31.03.17</b>	<b>As at 31.03.16</b>
		(Rs.'000)	(Rs.'000)
1	Agents' Balances	148,439	102,106
2	Balances due to other insurance companies	782,298	305,871
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	122,521	73,274
5	Unallocated premium	315,374	233,155
6	Unclaimed Amount of Policy Holders	24,102	24,549
7	Sundry Creditors	220,267	97,767
8	Due to subsidiaries/ holding company	-	-
9	Claims Outstanding	986,892	911,483
10	Due to Officers/ Directors	-	-
11	Others		
	(a) Tax Deducted Payable	51,482	62,538
	(b) Other Statutory Dues	13,928	9,465
	(c) Employee related liability	2,876	1,024
	(d) Expenses Payable	498,847	483,348
	(e) Service Tax Liability	-	-
	<b>TOTAL</b>	<b>3,167,026</b>	<b>2,304,580</b>

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

<b>S.No</b>	<b>Particulars</b>	<b>As at 31.03.17</b>	<b>As at 31.03.16</b>
		(Rs.'000)	(Rs.'000)
1	Reserve for Unexpired Risk	5,022,292	5,347,705
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	5,044
	(b) For Wealth Tax	-	-
	(c) For Doubtful Loans and Advances	-	-
	<b>TOTAL</b>	<b>5,024,897</b>	<b>5,352,749</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 31.03.17</b>	<b>As at 31.03.16</b>
		(Rs.'000)	(Rs.'000)
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	<b>TOTAL</b>	-	-

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

	Year ended 31.03.17	Year ended 31.03.16
	(Rs.'000)	(Rs.'000)
<b>Cash Flows from the Operating Activities:</b>		
Premium received from policyholders, including advance receipts	15,373,522	12,389,162
Other receipts	137,677	21,579
Payments to the re-insurers, net of commissions and claims	(17,442)	(692,616)
Payments to co-insurers, net of claims recovery	-	-
Payments of claims	(7,652,302)	(5,956,229)
Payments of commission and brokerage	(1,534,880)	(1,272,180)
Payments of other operating expenses	(3,640,599)	(2,786,049)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	(32,431)	(10,586)
Income taxes paid (Net)	(247,620)	(3,613)
Service tax paid	(1,300,702)	(1,024,052)
Other payments	-	-
Cash flows before extraordinary items	<b>1,085,223</b>	<b>665,416</b>
Cash flow from extraordinary operations	-	-
<b>Net cash flow from Operating Activities</b>	<b>1,085,223</b>	<b>665,416</b>
<b>Cash flows from Investing Activities:</b>		
Purchase of fixed assets	(153,780)	(115,166)
Proceeds from sale of fixed assets	2,763	2,094
Purchases of investments	(4,194,515)	(3,428,416)
Loans disbursed	-	-
Sales of investments	2,123,978	1,945,417
Repayments received	-	-
Rents/Interests/ Dividends received	745,802	699,495
Investments in money market instruments and in liquid mutual funds (Net)	(35,220)	(514,100)
Expenses related to investments	(33,983)	(32,780)
<b>Net cash flow from Investing Activities</b>	<b>(1,544,955)</b>	<b>(1,443,456)</b>
<b>Cash flows from Financing Activities:</b>		
Proceeds from issuance of share capital	3,481	128,320
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	-	-
<b>Net cash flow from Financing Activities</b>	<b>3,481</b>	<b>128,320</b>
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
<b>Net increase in Cash and Cash equivalents:</b>	<b>(456,251)</b>	<b>(649,720)</b>
Cash and cash equivalents at the beginning of the year	<b>2,042,068</b>	<b>2,691,788</b>
Cash and cash equivalents at the end of the year	<b>1,585,817</b>	<b>2,042,068</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 31.03.17</b>		<b>As at 31.03.16</b>	
		<b>Gross Reserve</b>	<b>Net Reserve</b>	<b>Gross Reserve</b>	<b>Net Reserve</b>
a	Unearned Premium Reserve (UPR)	61,567	50,223	68,933	53,477
b	Premium Deficiency Reserve (PDR)	-	-	-	-
c	Unexpired Risk Reserve (URR)...(a) + (b)	61,567	50,223	68,933	53,477
d	Outstanding Claims Reserve (Other than IBNR reserve)	7,462	5,899	6,560	5,082
e	IBNR Reserve	4,846	3,970	4,815	4,033
f	<b>Total Reserves for Technical Liabilities .....(c) + (d) + (e)</b>	<b>73,875</b>	<b>60,092</b>	<b>80,308</b>	<b>62,592</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: 31.03.2017

Apollo Munich Health Insurance Company Limited

GROSS DIRECT PREMIUM UNDERWRITTEN UPTO THE QUARTER ENDED 31.03.2017

(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
Andhra Pradesh															9.51	21.41	215.37	534.53	1.87	7.63							226.75	563.56
Assam															9.25	21.33	238.34	495.67	0.14	2.14							247.73	519.14
Bihar															4.15	9.14	129.07	273.31	0.02	0.78							133.24	283.23
Chandigarh															33.81	81.57	559.32	1282.30	5.70	23.12							598.83	1386.99
Chhattisgarh															15.44	38.33	106.98	230.70	-0.12	0.93							122.30	269.96
Delhi															187.91	565.50	7188.14	19610.87	16.75	98.38							7392.80	20274.75
Goa															2.03	4.86	6.74	16.29	0.21	0.38							8.98	21.53
Gujarat															200.01	498.64	2363.24	5916.32	12.99	66.88							2576.24	6481.84
Haryana															1314.23	5124.32	3170.14	8985.13	112.82	566.47							4597.18	14675.92
Jammu & Kashmir															0.69	3.01	16.73	35.05	0.00	0.31							17.42	38.37
Jharkhand															1.47	3.87	32.60	70.08	0.08	0.47							34.16	74.42
Karnataka															171.44	513.72	17045.83	26529.60	3.83	25.54							17221.10	27068.86
Kerala															39.12	112.03	815.15	2334.83	1.41	8.30							855.67	2455.16
Madhya Pradesh															67.07	197.62	563.58	1331.22	3.78	14.80							634.43	1543.63
Maharashtra															474.31	1185.39	7779.05	20210.81	43.85	214.36							8297.21	21610.56
Orissa															4.37	10.77	270.55	618.89	0.36	1.51							275.28	631.17
Punjab															46.20	120.51	765.17	1937.62	9.21	33.88							820.58	2092.01
Puducherry															0.79	6.11	6.02	21.98	0.32	1.03							7.13	29.12
Rajasthan															184.29	459.03	1352.63	3181.28	7.15	26.29							1544.07	3666.60
Tamil nadu															105.10	330.60	2681.83	6415.09	11.83	49.68							2798.77	6795.36
Telangana															53.49	214.69	1815.06	5925.46	15.35	61.63							1883.90	6201.79
Uttar Pradesh															153.60	383.46	3401.01	8229.94	5.55	33.05							3560.16	8646.46
Uttarakhand															2.64	6.45	42.84	90.56	0.32	1.84							45.80	98.85
West Bengal															39.32	99.46	1823.19	4647.99	3.72	16.32							1866.22	4763.77

Reinsurance Risk Concentration - For the period ended 31.03.2017						
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	4,211	35		18%
4	No. of Reinsurers with rating BBB but less than A	2	18,698	165		82%
5	No. of Reinsurers with rating less than BBB					
	<b>Total</b>	<b>5</b>	<b>22,909</b>	<b>200</b>		<b>100%</b>

Ageing of Claims as at 31.03.2017								
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	191,993	-	-	-	-	191,993	67,971
8	Overseas Travel	409	-	-	-	-	409	272
9	Personal Accident	903	-	-	-	-	903	914
10	Liability	-	-	-	-	-	-	-
11	Crop	-	-	-	-	-	-	-
12	Miscellaneous	-	-	-	-	-	-	-



No. of claims only

S. No.	Claims Experience	Fire	Marine Cargo	Marine Hull	Engineering	Motor OD	Motor TP	Health	Overseas Travel	Personal Accident	Liability	Crop	Credit	Miscellaneous	Total
1	Claims O/s at the beginning of the period	-	-	-	-	-	-	9,443	120	244	-	-	-	-	9,807
2	Claims reported during the period	-	-	-	-	-	-	215,801	742	1,348	-	-	-	-	217,891
3	Claims settled during the period	-	-	-	-	-	-	191,993	409	903	-	-	-	-	193,305
4	Claims repudiated during the period	-	-	-	-	-	-	16,007	166	318	-	-	-	-	16,491
5	Claims closed during the period	-	-	-	-	-	-	4,202	157	117	-	-	-	-	4,476
6	Claims O/s at the end of the period	-	-	-	-	-	-	13,042	130	254	-	-	-	-	13,426
	Less than 3 months	-	-	-	-	-	-	13,042	130	254	-	-	-	-	13,426
	3 months to 6 months	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	6months to 1 year	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	1 year and above	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

**Apollo Munich Health Insurance Company Limited**

Solvency for the period ended 31.03.2017

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	129,985	100,445	76,088	60,559	20,089	18,168	20,089
9	Miscellaneous	-	-	-	-	-	-	-
	<b>Total</b>	<b>129,985</b>	<b>100,445</b>	<b>76,088</b>	<b>60,559</b>	<b>20,089</b>	<b>18,168</b>	<b>20,089</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**

**31.03.2017**

<b>S. No</b>	<b>Office Information</b>		<b>Number</b>
1	No. of offices at the beginning of the year		101
2	No. of branches approved during the year		20
3	No. of branches opened during the year	Out of approvals of previous year	2
4		Out of approvals of this year	7
5	No. of branches closed during the year		-
6	No of branches at the end of the year		110
7	No. of branches approved but not opened		13
8	No. of rural branches		-
9	No. of urban branches		110

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



**FORM NL-28-STATEMENT OF ASSETS - 3B**

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

Statement as on: 31.03.2017

Statement of Investment Assets (General Insurer)

(Business within India)

Rs. In Lakhs

Periodicity of Submission: Quarterly

S. No	PARTICULARS	SCH	AMOUNT
1	Investments	8	91,281
2	Loans	9	-
3	Fixed Assets	10	2,890
4	<b>Current Assets</b>		
	a. Cash & Bank Balance	11	15,858
	b. Advances & Other Assets	12	10,861
5	<b>Current Liabilities</b>		
	a. Current Liabilities	13	31,670
	b. Provisions	14	50,249
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		20,879
	<b>Application of Funds as per Balance Sheet (A)</b>		<b>223,688</b>
	<b>Less: Other Assets</b>	<b>SCH</b>	<b>Amount</b>
1	Loans	9	-
2	Fixed Assets	10	2,890
3	Cash & Bank Balances	11	2,764
4	Advances & Other Assets	12	10,861
5	Current Liabilities	13	31,670
6	Provisions	14	50,249
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		20,879
	<b>TOTAL (B)</b>		<b>119,313</b>
	<b>'Investment Assets' As per FORM 3B</b>	<b>(A-B)</b>	<b>104,375</b>

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			Balance	FRSM <sup>+</sup>						
			(a)	(b)	c	d = (b+c)		(e)	(d + e)	
1	G. Sec.	Not less than 20%			21,421	21,421	21		21,421	21,566
2	G. Sec or Other Approved Sec. (incl. (1) above)	Not less than 30%			31,800	31,800	31		31,800	32,366
3	<b>Investment subject to Exposure Norms</b>									
	1. 'Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 15%			31,711	31,711	30		31,711	32,594
	2. Approved Investments (Not exceeding 55%)		4,756	21857	13,300	39,913	38	8	39,921	40,286
	3. Other Investments (not exceeding 25%)			942	-	942	1	-	942	942
	<b>Total Investment Assets</b>	<b>100%</b>	<b>4,756</b>	<b>22,799</b>	<b>76,811</b>	<b>104,366</b>	<b>100</b>	<b>8</b>	<b>104,374</b>	<b>106,188</b>

Detail Regarding debt securities								
	MARKET VALUE				BOOK VALUE			
	As at 31/03/2017	As % of total for this class	As at 31/03/2016 Of the previous year	As % of total for this class	As at 31/03/2017	As % of total for this class	As at 31/03/2016 Of the previous year	As % of total for this class
<b>Break down by credit rating</b>								
AAA rated	40,550	38.19%	30,877	34.62%	39,512	37.86%	30,225	34.33%
AA or better	9,709	9.14%	3,360	3.77%	9,499	9.10%	3,300	3.75%
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other	55,930	52.67%	54,949	61.61%	55,356	53.04%	54,523	61.92%
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	28,953	27.27%	26,624	29.85%	28,897	27.69%	26,558	30.16%
more than 1 year and upto 3 years	22,804	21.48%	22,690	25.44%	22,331	21.40%	22,362	25.40%
More than 3 years and up to 7 years	31,953	30.09%	26,874	30.13%	30,884	29.59%	26,326	29.90%
More than 7 years and up to 10 years	8,226	7.75%	7,022	7.87%	7,980	7.65%	6,911	7.85%
above 10 years	14,253	13.42%	5,977	6.70%	14,275	13.68%	5,892	6.69%
<b>Breakdown by type of the issuer</b>								
a. Central Government	21,566	20.31%	18,765	21.04%	21,421	20.52%	18,465	20.97%
b. State Government	10,800	10.17%	8,481	9.51%	10,379	9.94%	8,380	9.52%
c. Corporate Securities	73,822	69.52%	61,940	69.45%	72,567	69.53%	61,203	69.51%

S. No	Particular	For the Quarter Ended 31.03.17 (%/Times)	Up to the Quarter Ended 31.03.17 (%/Times)	For the Quarter Ended 31.03.16 (%/Times)	Up to the Quarter Ended 31.03.16 (%/Times)
1	Gross Premium Growth Rate	26%	27%	22%	27%
2	Gross Direct Premium to Net Worth Ratio	1.37	3.20	1.61	3.72
3	Growth Rate of Net Worth	48%	48%	8%	8%
4	Net Retention Ratio	89%	82%	80%	78%
5	Net Commission Ratio	11%	9%	3%	6%
6	Expenses of Management to Gross Direct Premium Ratio	31%	38%	29%	39%
7	Expenses of Management to Net Written Premium Ratio	35%	46%	34%	46%
8	Net Incurred Claims to Net Earned Premium	40%	55%	61%	65%
9	Combined Ratio	74%	97%	86%	104%
10	Technical Reserves to Net Premium Ratio	1.21	0.56	1.68	0.72
11	Underwriting Balance Ratio	0.34	0.11	(0.07)	(0.08)
12	Operating Profit Ratio	40%	17%	-1%	-2%
13	Liquid Assets to Liabilities Ratio	0.45	0.45	0.56	0.56
14	Net Earnings Ratio	16.85%	12.38%	1.19%	0.86%
15	Return on Net Worth	20.50%	32.48%	1.62%	2.72%
16	Available Solvency Margin to Required Solvency Margin Ratio	1.90	1.90	1.51	1.51
17	NPA Ratio	-	-	-	-
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
<b>Equity Holding Pattern for Non-Life Insurers</b>					
1	(a) No. of shares	357,271,037	357,271,037	356,922,912	356,922,912
2	(b) Percentage of shareholding (Indian / Foreign)				
	-Indian	51.05%	51.05%	74.36%	74.36%
	-Foreign	48.69%	48.69%	25.47%	25.47%
	Other	0.26%	0.26%	0.17%	0.17%
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-2.34 Diluted EPS-2.33	Basic EPS-3.70 Diluted EPS-3.69	Basic EPS-0.12 Diluted EPS-0.12	Basic EPS-0.21 Diluted EPS-0.21
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	Basic EPS-2.34 Diluted EPS-2.33	Basic EPS-3.70 Diluted EPS-3.69	Basic EPS-0.12 Diluted EPS-0.12	Basic EPS-0.21 Diluted EPS-0.21
6	(iv) Book value per share (Rs)	11.40	11.40	7.69	7.69

Related Party Transactions							
S. No	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	For the Quarter Ended 31.03.2017	Up to the Quarter Ended 31.03.2017	For the Quarter Ended 31.03.2016	Up to the Quarter Ended 31.03.2016
1	Family Health Plan Limited	Significant Influence	Premium Income	(0.16)	80.87	(0.14)	68.70
			Claim Payment	-	0.83	0.05	0.05
			TPA Fees	1,216.09	2570.96	943.88	2,523.29
			Payables	155.93	155.93	222.60	222.60
2	Apollo Hospitals Enterprise Limited	Joint Venture partners	Premium Income	388.20	953.67	383.36	747.40
			Claim Payment	820.62	2825.11	661.21	2,122.61
			Sponsorship of Patient Safety	15.14	20.35	2.45	2.45
3	Lifetime Wellness Rx Intl. Ltd	Significant Influence	Premium Income	0.28	25.65	1.56	14.99
			Advertisement Charges	0.29	3.34	0.90	2.96
4	Apollo Gleneagales Hospitals Ltd.	Significant Influence	Premium Income	0.00	0.36	0.12	0.63
			Claim Payment	131.90	474.54	74.99	306.65
5	Indraprastha Medical Corporation Ltd	Significant Influence	Premium Income	416.23	406.56	393.91	411.33
			Claim Payment	325.13	1349.08	272.00	1,067.50
			Expenses towards Services Rendered	-	-	-	0.02
6	Apollo Hospitals International Limited	Significant Influence	Premium Income	88.67	86.92	63.42	61.82
			Claim Payment	63.29	240.44	34.91	185.91
7	Apollo Health and Lifestyle Ltd.	Significant Influence	Premium Income	-	-	-	1.30
			Claim Payments	1.80	2.14	0.30	5.75
			Expenses towards Services Rendered	2.20	3.67	5.47	6.94
8	Imperial Hospital And Research Centre Ltd	Significant Influence	Premium Income	-	-	-	0.09
		Significant Influence	Claim Payment	84.76	357.07	77.02	277.42
9	Faber Sindoori Managemnt Service Private Ltd	Significant Influence	Premium Income	6.39	26.82	5.94	21.73
			Claim Payment	2.02	3.43	1.83	3.11
10	Samudra Healthcare Enterprises Limited	Significant Influence	Premium Income	-	0.03	-	-
		Significant Influence	Claim Payment	4.52	14.56	-	-
11	Apollo Reach Hospital Enterprise Limited	Significant Influence	Premium Income	-	-	0.23	0.79
			Claim Payment	-	-	1.05	3.06
12	Krishnan Ramachandran, Srikanth Kandikonda, Vishwanath Mahendra, Antony Jacob, Sanjay Kulshrestha, Vipul Sharma, Ms. Shobana Kamineni, Sriharsha Achar, Dr. Nandini Ali & Deepti Rustagi	Key Persons As Per IRDA Regulations	Remuneration	175.44	958.20	141.46	720.48
13	APOLLO HEALTH RESOURCES LIMITED	Significant Influence	Premium Income	-	-	(0.39)	12.32
			Claim Payment	-	-	-	0.04
14	KEIMED LIMITED	Significant Influence	Premium Income	-	7.01	0.01	6.76
		Significant Influence	Claim Payment	-	-	0.31	0.43
15	APEX AGENCIES	Significant Influence	Premium Income	-	0.88	0.99	1.05
16	Medvarsity Online Ltd.	Significant Influence	Premium Income	-	-	0.29	13.76
17	Apollo Home Health Care Limited	Significant Influence	Premium Income	1.09	16.22	-	-
18	P Obul Reddy and Sons	Significant Influence	Premium Income	-	1.20	-	-
19	Associated Electrical Agencies	Significant Influence	Premium Income	-	1.88	1.64	1.64
20	Apollo Gleneagles PET-CT Private Limited	Significant Influence	Premium Income	-	0.06	-	-
21	Munchener Ruckversicherung Gesellschaft	Significant Influence	Premium on cessions to Reinsurers	763.00	3867.37	-	-
			Reinsurance Commission earned	267.03	1353.55	-	-
			Losses recovered from Reinsurers	442.74	933.65	-	-
			Payables	1580.17	1580.17	-	-
22	PPN Power Generating Company Private Limited	Significant Influence	Receivables	-	-	0.21	0.21
			Premium Income	11.00	11.00	-	-

**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	Easy Health	001/IH/022016/R6	IRDAI/HLT/AMHI/P-H/V.III/1R/2016-17	Health	Internal Tariff	18-Feb-16	16-Sep-16
2	Optima Restore	021/IH/012016/R2	IRDAI/HLT/AMHI/P-H/V.III/1/2016-17	Health	Internal Tariff	27-Jan-16	16-Sep-16
3	Health On	037/IH/122015	IRDAI/HLT/AMHI/P-H/V.I/09/2016-17	Health	Internal Tariff rated product	21-Dec-15	29-Jun-16
4	Group Assurance Health Plan	038/GH/012017	IRDAI/HLT/AMHI/P-H(G)/V.I/62/2016-17	Health	Individual Experience rated product	13-Jan-17	21-Feb-17
5	Group Easy Cash	039/GH/042017	IRDAI/HLT/AMHI/P-H(G)/V.I/54/2016-17	Health	Individual Experience rated product	23-Jan-17	30-Mar-17



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

Solvency as at 31.03.2017

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)	76,835
	Deduct:	
(B)	Current Liabilities as per BS	9,869
(C)	Provisions as per BS	50,223
(D)	Other Liabilities	12,283
(E)	<b>Excess in Policyholder's funds (A)-(B)-(C)-(D)</b>	<b>4,460</b>
	Shareholder's FUNDS	
(F)	Available Assets	42,962
	Deduct:	
(G)	Other Liabilities	9,303
(H)	<b>Excess in Shareholder's funds (F-G)</b>	<b>33,659</b>
(I)	<b>Total ASM (E+H)</b>	<b>38,119</b>
(J)	Total RSM	20,089
(K)	<b>SOLVENCY RATIO (Total ASM/ Total RSM)</b>	<b>1.90</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. Karthik Reddy	Alternate Director to Chairman	Effective 24th January, 2017
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	None
16	Dr. Nandini Ali	Executive Vice President Marketing	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



Statement as on: 31.03.2017

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	-	155	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	6.25	-	793	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	6.90	-	491	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.46	-	499	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.59	-	2,072	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.80	-	496	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.83	-	995	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.88	-	2,085	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.95	-	686	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.99	-	25	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.08	-	47	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.15	-	1,091	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.19	-	497	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.20	-	20	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.24	-	498	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.24	-	2,221	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.28	-	555	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.32	-	1,017	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.33	-	10	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.35	-	1,014	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.60	-	4,482	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	9.15	-	525	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	9.20	-	1,085	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	ADITYA BIRLA FINANCE LIMITED	BONDS	8.60	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	BAJAJ FINSERV LIMITED	BONDS	7.75	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	BAJAJ FINSERV LIMITED	BONDS	7.84	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	HDB FINANCIAL SERVICES LIMITED	BONDS	8.84	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	HERO FINCORP LTD	BONDS	8.70	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	KOTAK MAHINDRA PRIME LIMITED	BONDS	8.70	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	KOTAK MAHINDRA PRIME LIMITED	BONDS	9.55	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	KOTAK MAHINDRA PRIME LIMITED	BONDS	7.60	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	MRF LTD.	BONDS	10.09	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	RELIANCE CAPITAL LIMITED	BONDS	8.25	-	999	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	RELIANCE CAPITAL LIMITED	BONDS	8.90	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	RELIANCE CAPITAL LIMITED	BONDS	8.95	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	RELIANCE CAPITAL LIMITED	BONDS	10.30	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	SHRIRAM TRANSPORT FINANCE CORPORATION LTD.	BONDS	8.85	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	SHRIRAM TRANSPORT FINANCE CORPORATION LTD.	BONDS	9.15	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	STEEL AUTHORITY OF INDIA LIMITED	BONDS	8.72	-	501	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	TATA MOTORS FINANCE LIMITED	BONDS	9.20	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	TATA SONS LIMITED	BONDS	8.25	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	TATA SONS LIMITED	BONDS	8.97	-	300	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	TATA SONS LIMITED	BONDS	9.76	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	TATA SONS LIMITED	BONDS	9.85	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	THE GREAT EASTERN SHIPPING COMPANY LTD	BONDS	8.70	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
EPBT	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	BONDS	8.28	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	CAN FIN HOMES LTD.	BONDS	7.57	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	CAN FIN HOMES LTD.	BONDS	8.60	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	DEWAN HOUSING FINANCE CORPORATION LTD	BONDS	9.30	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	DEWAN HOUSING FINANCE CORPORATION LTD	BONDS	9.50	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-

FORM NL-35-NON PERFORMING ASSETS-7A

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



Statement as on:31.03.2017

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	HDFC LIMITED	BONDS	7.78	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	HDFC LIMITED	BONDS	8.50	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	HDFC LIMITED	BONDS	8.70	-	2,531	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	HDFC LIMITED	BONDS	9.90	-	300	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	ICICI HOME FINANCE COMPANY LIMITED	BONDS	9.75	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	INDIABULLS HOUSING FINANCE LTD	BONDS	9.35	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	LIC HOUSING FINANCE LIMITED	BONDS	8.70	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	LIC HOUSING FINANCE LIMITED	BONDS	8.75	-	2,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	LIC HOUSING FINANCE LIMITED	BONDS	8.90	-	200	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	LIC HOUSING FINANCE LIMITED	BONDS	11.08	-	112	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	LIC HOUSING FINANCE LIMITED	BONDS	7.51	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	TATA CAPITAL HOUSING FINANCE LTD	BONDS	9.00	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	IDFC INFRA DEBT FUND LTD	BONDS	8.39	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	IDFC INFRA DEBT FUND LTD	BONDS	8.65	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	IDFC INFRA DEBT FUND LTD	BONDS	8.65	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	IDFC INFRA DEBT FUND LTD	BONDS	8.00	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	IDFC INFRA DEBT FUND LTD	BONDS	8.25	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INFRASTRUCTURE LEASING AND FINANCIAL SERVICES LIM	BONDS	8.65	-	998	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INFRASTRUCTURE LEASING AND FINANCIAL SERVICES LIM	BONDS	8.65	-	2,992	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INDIA INFRADEBT LTD (IIL)	BONDS	8.62	-	999	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INDIA INFRADEBT LTD (IIL)	BONDS	9.10	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INDIA INFRADEBT LTD (IIL)	BONDS	9.70	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INDIA INFRADEBT LTD (IIL)	BONDS	7.95	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INDIA INFRADEBT LTD (IIL)	BONDS	8.05	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INDIAN RAIL FINANCE CORPORATION LIMITED	BONDS	8.45	-	499	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INDIAN RAIL FINANCE CORPORATION LIMITED	BONDS	8.55	-	300	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INFRASTRUCTURE DEVELOPMENT FINANCIAL COMPANY L	BONDS	8.73	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	L&T INFRA DEBT FUND	BONDS	8.30	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	L&T INFRASTRUCTURE FINANCE COMPANY LIMITED	BONDS	8.70	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	8.90	-	200	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	8.90	-	200	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	9.28	-	10	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	9.81	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	GILTS	9.96	-	20	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	RURAL ELECTRIFICATION CORPORATION LTD	GILTS	8.80	-	50	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	RURAL ELECTRIFICATION CORPORATION LTD	GILTS	8.80	-	300	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	RURAL ELECTRIFICATION CORPORATION LTD	GILTS	9.38	-	498	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	RURAL ELECTRIFICATION CORPORATION LTD	GILTS	9.63	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	ANDHRA PRADESH	GILTS	8.45	-	200	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	BIHAR	GILTS	9.39	-	529	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	GUJRAT	GILTS	9.39	-	529	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	JAMMU & KASHMIR	GILTS	8.05	-	507	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	KARNATAKA	GILTS	7.76	-	299	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	KARNATAKA	GILTS	8.67	-	503	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	KERALA	GILTS	8.42	-	542	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	KERALA	GILTS	8.65	-	1,017	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	MADHYA PRADESH	GILTS	8.39	-	1,060	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	MADHYA PRADESH	GILTS	8.60	-	504	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	PUNJAB	GILTS	7.88	-	504	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	PUNJAB	GILTS	8.64	-	1,013	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	RAJASTHAN	GILTS	9.24	-	521	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	TAMIL NADU	GILTS	8.28	-	301	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	TELANGANA	GILTS	8.27	-	501	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	UTTAR PRADESH	GILTS	8.34	-	501	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	UTTAR PRADESH	GILTS	8.39	-	508	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	UTTAR PRADESH	GILTS	8.83	-	543	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGL	ANDHRA PRADESH STATE FINANCIAL CORPORATION	BONDS	8.35	-	258	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGL	ANDHRA PRADESH STATE FINANCIAL CORPORATION	BONDS	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:31.03.2017

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

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



(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	19,595	21,566	655	3.34%	3.34%	14,688	21,566	1,429	9.73%	9.73%	14,688	17,771	1,429	9.73%	9.73%
2	DEPOSIT UNDER SECTION 7 OF INSURANCE ACT 1938	CDSS	-	-	-	-	-	1,215	-	92	7.58%	7.58%	1,215	-	92	7.58%	7.58%
3	TREASURY BILLS	CTRB	-	-	-	-	-	1,405	-	26	1.88%	1.88%	1,405	993	26	1.88%	1.88%
4	STATE GOVERNMENT BONDS	SGGB	8,975	10,493	177	1.97%	1.97%	6,401	10,493	605	9.45%	9.45%	6,401	8,049	605	9.45%	9.45%
5	STATE GOVERNMENT GUARANTEED LOANS	SGGL	336	307	7	2.09%	2.09%	527	307	46	8.64%	8.64%	527	433	46	8.64%	8.64%
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	11,370	13,942	245	2.16%	2.16%	8,510	13,942	796	9.35%	9.35%	8,510	14,742	796	9.35%	9.35%
8	INFRASTRUCTURE/SOCIAL SECTOR PSU-DEBENTURES/BONDS	IPTD	16,292	18,652	351	2.15%	2.15%	8,706	18,652	791	9.09%	9.09%	8,706	10,806	791	9.09%	9.09%
9	CORPORATE SECURITIES	EPBT	1,433	1,020	29	2.03%	2.03%	1,083	1,020	164	15.10%	15.10%	1,083	1,513	164	15.10%	15.10%
10	CORPORATE SECURITIES (APPROVED INVESTMENTS)-DEBENTURES	ECOS	12,767	16,644	284	2.22%	2.22%	6,321	16,644	651	10.30%	10.30%	6,321	7,177	651	10.30%	10.30%
11	DEPOSITS WITH BANKS	EDCB	14,140	13,094	312	2.21%	2.21%	21,424	13,094	2,002	9.34%	9.34%	21,424	17,568	2,002	9.34%	9.34%
12	DEPOSITS-CDS WITH SCHEDULED BANK	EDCD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	COMMERCIAL PAPER ISSUED BY ALL INDIA FINANCIAL INSTITUTION RATED VERY STRONG OR MORE	ECCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	APPLICATION MONEY	ECAM	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	MUTUAL FUNDS-GILT/G SEC/LIQUID SCHEME	EGMF	3,694	4,767	76	2.06%	2.06%	2,513	4,767	252	10.03%	10.03%	2,513	2,511	252	10.03%	10.03%
16	CORPORATE SECURITIES(OTHER THAN APPROVED INVESTMENT)-MUTUAL FUND	OMGS	2,227	942	34	1.51%	1.51%	1,815	942	69	3.82%	3.82%	1,815	7,624	69	3.82%	3.82%
			<b>90,829</b>	<b>101,427</b>	<b>2,170</b>	<b>2.39%</b>	<b>2.39%</b>	<b>74,608</b>	<b>101,427</b>	<b>6,923</b>	<b>9.28%</b>	<b>9.28%</b>	<b>74,608</b>	<b>89,187</b>	<b>6,923</b>	<b>9.28%</b>	<b>9.28%</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	DEPOSITS WITH BANKS	EDCB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	DEPOSITS-CDS WITH SCHEDULED BANK	EDCD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	COMMERCIAL PAPER ISSUED BY ALL INDIA FINANCIAL INSTITUTION RATED VERY STRONG OR MORE	ECCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	MUTUAL FUNDS-GILT/G SEC/LIQUID SCHEME	EGMF	3,583	4,760	-	0.00%	0.00%	1,460	4,760	40	2.76%	2.76%	1,460	-	40	2.76%	2.76%
5	MUTUAL FUND-DEBT / INCOME / SERIAL / LIQUID INCOME	OMGS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>TOTAL</b>		<b>3,583</b>	<b>4,760</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,460</b>	<b>4,760</b>	<b>40</b>	<b>2.76%</b>	<b>2.76%</b>	<b>1,460</b>	<b>-</b>	<b>40</b>	<b>2.76%</b>	<b>2.76%</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**

Statement as on:31.03.2017

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

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

*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. <u>During the Quarter</u><sup>1</sup></b>									
	10.30% RCL DB 18-04-2017	ECOS	500	15/04/2012	CARE	AAA	AA+	24/03/2017	
	8.90% RCL DB 09-09-2021	ECOS	1,000	09/09/2016	CARE	AAA	AA+	24/03/2017	
	8.95% RCL DB 22-03-2019	ECOS	1,000	22/03/2016	CARE	AAA	AA+	24/03/2017	
	8.25% RCL DB 14-04-2020	ECOS	1,000	02/03/2017	CARE	AAA	AA+	24/03/2017	
<b>B. <u>As on Date</u><sup>2</sup></b>									
	10.30% RCL DB 18-04-2017	ECOS	500	15/04/2012	CARE	AAA	AA+	24/03/2017	
	8.90% RCL DB 09-09-2021	ECOS	1,000	09/09/2016	CARE	AAA	AA+	24/03/2017	
	8.95% RCL DB 22-03-2019	ECOS	1,000	22/03/2016	CARE	AAA	AA+	24/03/2017	
	8.25% RCL DB 14-04-2020	ECOS	1,000	02/03/2017	CARE	AAA	AA+	24/03/2017	

**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. <u>During the Quarter</u><sup>1</sup></b>									
→ NIL ←									
<b>B. <u>As on Date</u><sup>2</sup></b>									



Business Returns across line of Business

S.No.	Line of Business	Quarter Ended 31.03.17		Quarter Ended 31.03.16		Upto the Quarter Ended 31.03.17		Upto the Quarter Ended 31.03.16	
		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	3,120	49,821	1,787	30,248	10,012	140,144	6,718	85,529
10	Health	52,390	247,340	42,356	211,176	118,927	681,314	94,505	576,020
11	Others	256	9,227	175	6,551	1,254	47,628	995	44,174
	<b>Total</b>	<b>55,766</b>	<b>306,388</b>	<b>44,318</b>	<b>247,975</b>	<b>130,193</b>	<b>869,086</b>	<b>102,218</b>	<b>705,723</b>

Rural & Social Obligations Upto the Quarter Ended 31.03.2017					
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	18,318	174.92	
		Social	181,804	29.43	
10	Health	Rural	52,369	4,763.96	
		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 31.03.17</b>		<b>For the Quarter ended 31.03.16</b>		<b>Upto the Quarter ended 31.03.17</b>		<b>Upto the Quarter ended 31.03.16</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	227,942	26,116	192,225	20,301	626,684	66,150	522,904	51,748
2	Corporate Agents-Banks	14,032	6,501	866	3,387	38,770	16,914	1,918	8,596
3	Corporate Agents -Others	1,247	108	388	40	2,205	198	1,229	131
4	Brokers	20,554	17,255	19,831	15,698	68,592	27,875	64,654	24,880
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	38,131	5,394	34,665	4,892	119,576	18,010	115,018	16,863
7	Insurance Marketing Firm	86	12	-	-	178	22	-	-
8	Web Aggregator	4,396	380	-	-	13,081	1,024	-	-
	<b>Total (A)</b>	<b>306,388</b>	<b>55,766</b>	<b>247,975</b>	<b>44,318</b>	<b>869,086</b>	<b>130,193</b>	<b>705,723</b>	<b>102,218</b>
1	Referral (B)	-	-	-	-	-	-	-	-
	<b>Grand Total (A+B)</b>	<b>306,388</b>	<b>55,766</b>	<b>247,975</b>	<b>44,318</b>	<b>869,086</b>	<b>130,193</b>	<b>705,723</b>	<b>102,218</b>

FORM NL-41	GRIEVANCE DISPOSAL FOR THE PERIOD UPTO 31.03.2017 DURING THE FINANCIAL YEAR 2016-17							
Apollo Munich Health Insurance Company Limited								
GRIEVANCE DISPOSAL REPORT								
SI No.	Particulars	Opening Balance*As on beginning of the quarter	Additions during the quarter	Complaints Resolved/Settled during the quarter			Complaints Pending at the end of the quarter	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
<b>1</b>	<b>Complaints made by customers</b>							
a)	Proposal Related	0	2	1	0	1	0	17
b)	Claims	17	83	20	2	65	13	438
c)	Policy Related	12	105	80	3	18	16	233
d)	Premium	0	41	33	1	7	0	48
e)	Refund	4	9	8	0	5	0	33
f)	Coverage	0	2	2	0	0	0	10
g)	Cover Note Related	0	0	0	0	0	0	0
h)	Product	0	1	1	0	0	0	7
i)	Others	13	50	36	1	22	4	327
j)	Unfair Business Practices	0	0	0	0	0	0	0
k)	<b>Total Number</b>	<b>46</b>	<b>293</b>	<b>181</b>	<b>7</b>	<b>118</b>	<b>33</b>	<b>1113</b>
<b>2</b>	<b>Total No of policies during previous year</b>	705,723						
<b>3</b>	<b>Total No of claims during previous year</b>	171,820						
<b>4</b>	<b>Total No of policies during current year</b>	869,086						
<b>5</b>	<b>Total No of claims during current year</b>	217,891						
<b>6</b>	<b>Total No of Policy Complaints (current year) per 10,000 policies (current year)</b>	7.77						
<b>7</b>	<b>Total No of Claim Complaints (current year) per 10,000 claims registered (current year)</b>	20.10						

\*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	1	-	1
b)	7-15 days	32	-	32
c)	15-30 days	0	-	0
d)	30-90 days	0	-	0
e)	90 days & Beyond	0	-	0
	<b>Total No of Complaints</b>	<b>33</b>	<b>-</b>	<b>33</b>

\* Status of complaints as on report preparation date i.e. 31-03-17