

FORM NL-1-B-RA

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

Miscellaneous Business Revenue Account for the Period ended 30 June 2016

	Particulars	Schedule	For the Quarter Ended 30.06.16 (Rs.'000)	Up to the Quarter Ended 30.06.16 (Rs.'000)	For the Quarter Ended 30.06.15 (Rs.'000)	Up to the Quarter Ended 30.06.15 (Rs.'000)
1	Premiums Earned (Net)	NL-4-Premium Schedule	2,167,398	2,167,398	1,791,610	1,791,610
2	Profit/ Loss on sale/redemption of Investments		11,306	11,306	6,854	6,854
3	Others		5,252	5,252	2,136	2,136
4	Interest, Dividend & Rent - Gross		128,037	128,037	97,301	97,301
	TOTAL (A)		2,311,993	2,311,993	1,897,901	1,897,901
1	Claims Incurred (Net)	NL-5-Claims Schedule	1,394,395	1,394,395	1,146,297	1,146,297
2	Commission	NL-6-Commission Schedule	111,441	111,441	122,949	122,949
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	790,344	790,344	718,603	718,603
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		2,296,180	2,296,180	1,987,849	1,987,849
	Operating Profit/(Loss) from Miscellaneous Business C= (A - B)		15,813	15,813	(89,948)	(89,948)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		15,813	15,813	(89,948)	(89,948)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	TOTAL (C)		15,813	15,813	(89,948)	(89,948)

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

	Particulars	Schedule	For the Quarter Ended 30.06.16 (Rs.'000)	Up to the Quarter Ended 30.06.16 (Rs.'000)	For the Quarter Ended 30.06.15 (Rs.'000)	Up to the Quarter Ended 30.06.15 (Rs.'000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		15,813	15,813	(89,948)	(89,948)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		44,270	44,270	59,819	59,819
	(b) Amortization of Discount / Premium		124	124	1,188	1,188
	(c) Profit on sale of investments		3,920	3,920	4,298	4,298
	Less: Loss on sale of investments		-	-	-	-
3	OTHER INCOME					
	(a) Profit on sale of Fixed Assets		52	52	(10)	(10)
	(b) Others		1,940	1,940	1,633	1,633
	TOTAL (A)		66,119	66,119	(23,020)	(23,020)
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	-	-	-
	(c) Others		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		9,015	9,015	4,464	4,464
	(b) Bad debts written off		-	-	-	-
	(c) Others		-	-	-	-
	TOTAL (B)		9,015	9,015	4,464	4,464
	Profit Before Tax		57,104	57,104	(27,484)	(27,484)
	Provision for Taxation		-	-	-	-
	Profit/(Loss) After Tax		57,104	57,104	(27,484)	(27,484)
	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Proposed final dividend		-	-	-	-
	(c) Dividend distribution tax		-	-	-	-
	(d) Transfer to any Reserves or Other Accounts		-	-	-	-
	Balance of profit/ loss brought forward from last year		(3,410,811)	(3,410,811)	(3,485,409)	(3,485,409)
	Balance carried forward to Balance Sheet		(3,353,707)	(3,353,707)	(3,512,893)	(3,512,893)

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

Registration No. 131 and Dated 3rd August 2007

Balance Sheet as at 30 June 2016

	Schedule	As at 30.06.16	As at 30.06.15
		(Rs.'000)	(Rs.'000)
SOURCES OF FUNDS			
Share Capital	NL-8-Share Capital Schedule	3,569,717	3,492,288
Share Application Money Pending Allotment		2,344	-
Reserves and Surplus	NL-10-Reserves and Surplus Schedule	2,587,793	2,536,414
Fair Value Change Account		2,085	329
Borrowings	NL-11-Borrowings Schedule	-	-
TOTAL		6,161,939	6,029,031
APPLICATION OF FUNDS			
Investments	NL-12-Investment Schedule	6,715,640	4,845,952
Loans	NL-13-Loans Schedule	-	-
Fixed Assets	NL-14-Fixed Assets Schedule	256,927	254,333
Deferred tax Asset		149,806	149,806
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	1,906,534	2,521,834
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	716,034	864,061
Sub-Total (A)		2,622,568	3,385,895
Current Liabilities	NL-17-Current Liabilities Schedule	2,126,597	2,004,424
Provisions	NL-18-Provisions Schedule	4,810,112	4,115,424
Deferred Tax Liability		-	-
Sub-Total (B)		6,936,709	6,119,848
NET CURRENT ASSETS (C) = (A - B)		(4,314,141)	(2,733,953)
Miscellaneous Expenditure (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
Debit Balance IN Profit and Loss Account		3,353,707	3,512,893
TOTAL		6,161,939	6,029,031

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

Particulars	For the Quarter Ended 30.06.16	Up to the Quarter Ended 30.06.16	For the Quarter Ended 30.06.15	Up to the Quarter Ended 30.06.15
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	2,107,803	2,107,803	1,619,908	1,619,908
Service Tax	-	-	-	-
Adjustment for change in reserve for unexpired risks	667,245	667,245	420,983	420,983
Gross Earned Premium	1,440,558	1,440,558	1,198,925	1,198,925
Add: Premium on reinsurance accepted	(13,045)	(13,045)	188,615	188,615
Less : Premium on reinsurance ceded	469,997	469,997	358,988	358,988
Net Premium	1,624,761	1,624,761	1,449,535	1,449,535
Adjustment for change in reserve for unexpired risks	124,608	124,608	78,908	78,908
Premium Earned (Net)	2,167,398	2,167,398	1,791,610	1,791,610

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

Particulars	For the Quarter Ended 30.06.16	Up to the Quarter Ended 30.06.16	For the Quarter Ended 30.06.15	Up to the Quarter Ended 30.06.15
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
<u>Claims paid</u>				
Direct claims	1,515,739	1,515,739	1,149,591	1,149,591
Add Claims Outstanding at the end of the year	1,056,363	1,056,363	925,666	925,666
Less Claims Outstanding at the beginning of the year	911,483	911,483	753,708	753,708
Gross Incurred Claims	1,660,619	1,660,619	1,321,549	1,321,549
Add Re-insurance accepted to direct claims	48,834	48,834	30,320	30,320
Less Re-insurance Ceded to claims paid	315,058	315,058	205,572	205,572
Total Claims Incurred	1,394,395	1,394,395	1,146,297	1,146,297

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



Particulars	For the Quarter Ended 30.06.16	Up to the Quarter Ended 30.06.16	For the Quarter Ended 30.06.15	Up to the Quarter Ended 30.06.15
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	252,520	252,520	187,764	187,764
Add: Re-insurance accepted	(2,805)	(2,805)	40,552	40,552
Less: Commission on Re-insurance ceded	138,274	138,274	105,367	105,367
Net Commission	111,441	111,441	122,949	122,949

Break-up of the expenses incurred to procure business

Agents	161,457	161,457	120,504	120,504
Brokers	49,378	49,378	41,756	41,756
Corporate Agency	39,277	39,277	19,188	19,188
Others (Insurance Companies)	2,408	2,408	6,316	6,316
TOTAL (B)	252,520	252,520	187,764	187,764

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

S. No	Particulars	For the Quarter Ended 30.06.16	Up to the Quarter Ended 30.06.16	For the Quarter Ended 30.06.15	Up to the Quarter Ended 30.06.15
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	295,396	295,396	265,181	265,181
2	Travel, conveyance and vehicle running expenses	22,294	22,294	15,181	15,181
3	Training expenses	2,382	2,382	2,504	2,504
4	Rents, rates & taxes	26,576	26,576	25,527	25,527
5	Repairs	25,928	25,928	19,806	19,806
6	Printing & stationery	3,526	3,526	2,486	2,486
7	Communication	13,624	13,624	14,033	14,033
8	Legal & professional charges	43,217	43,217	20,689	20,689
9	Auditors' fees, expenses etc				
	(a) As auditor	684	684	650	650
	(b) As adviser or in any other capacity, in respect of	-	-	-	-
	(i) Taxation matters	-	-	-	-
	(ii) Insurance matters	-	-	-	-
	(iii) Management services;	-	-	-	-
	(c) in any other capacity	-	-	-	-
	Audit Fees - Others	-	-	-	-
	Out of pocket expenses	-	-	5	5
10	Advertisement and publicity	147,136	147,136	181,008	181,008
11	Interest & Bank Charges	4,937	4,937	3,552	3,552
12	Other Expenses				
	(a) Business Support	25,312	25,312	30,691	30,691
	(b) Information Technology Services	52,422	52,422	57,155	57,155
	(c) Others	94,778	94,778	58,788	58,788
13	Depreciation	25,541	25,541	21,240	21,240
14	Service Tax A/c	6,591	6,591	107	107
	TOTAL	790,344	790,344	718,603	718,603

FORM NL-8-SHARE CAPITAL SCHEDULE
SHARE CAPITAL

S. No	Particulars	As at 30.06.16	As at 30.06.15
		(Rs.'000)	(Rs.'000)
1	Authorised Capital		
	500,000,000 Equity Shares of Rs. 10 each (Previous year 500,000,000 equity shares of Rs. 10 each)	5,000,000	5,000,000
2	Issued Capital		
	357,071,861 Equity Shares of Rs 10 each (Previous year 349,328,756 equity shares of Rs. 10 each)	3,570,719	3,493,288
3	Subscribed Capital		
	356,971,662 Equity Shares of Rs. 10 each (Previous year 349,228,750 equity shares of Rs. 10 each)	3,569,717	3,492,288
4	Called-up Capital		
	356,971,662 Equity Shares of Rs. 10 each (Previous year 349,228,750 equity shares of Rs. 10 each)	3,569,717	3,492,288
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (Amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses	-	-
	Less: Expenses including commission or brokerage on underwriting or subscription of shares.	-	-
	TOTAL	3,569,717	3,492,288

**FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE
SHARE CAPITAL**

PATTERN OF SHAREHOLDING

[As certified by the Management]

Shareholder	As at 30.06.16		As at 30.06.15	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	265,394,871	74.35%	259,936,221	74.43%
· Foreign	90,913,698	25.47%	89,043,779	25.50%
Others-(Employees/Others)	663,093	0.19%	248,750	0.07%
TOTAL	356,971,662	100%	349,228,750	100%

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

S. No	Particulars	As at 30.06.16	As at 30.06.15
		(Rs.'000)	(Rs.'000)
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
	Share Premium:-		
3	Opening Balance	2,587,793	2,536,414
	Add: Received during the year	-	-
	General Reserves	-	-
4	Less: Debit balance in Profit and Loss Account	-	-
	Less: Amount utilized for Buy-back	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves	-	-
7	Balance of Profit in Profit & Loss Account	-	-
	TOTAL	2,587,793	2,536,414

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

S. No	Particulars	As at 30.06.16	As at 30.06.15
		(Rs.'000)	(Rs.'000)
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	-	-

FORM NL-12-INVESTMENTS SCHEDULE
Investments

S. No	Particulars	As at 30.06.16 (Rs.'000)	As at 30.06.15 (Rs.'000)
LONG TERM INVESTMENTS			
1	Government securities and Government guaranteed bonds including Treasury Bills	2,674,816	2,161,879
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	930,082	700,103
	(e) Other Securities (Housing Bonds)	1,011,349	541,467
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	905,640	741,382
5	Other than Approved Investments	-	-
SHORT TERM INVESTMENTS			
1	Government securities and Government guaranteed bonds including Treasury Bills	9,999	49,808
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares	-	-
	(aa)Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	598,439	431,597
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	220,000	50,000
	(e) Other Securities (Housing Bonds)	229,990	99,713
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	135,325	70,003
5	Other than Approved Investments	-	-
	TOTAL	6,715,640	4,845,952

a. Aggregate amount of Company's investments other than listed equity securities and derivative instruments is Rs.6,715,640 thousand (Previous Year-Rs.4,845,952 thousand). Market value of such investments as at 30.06.2016 is Rs 6,859,142 thousand (Previous Year-Rs. 4,922,964 thousand).

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

S.No	Particulars	As at 30.06.16	As at 30.06.15
		(Rs.'000)	(Rs.'000)
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions		
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-

FORM NL-14-FIXED ASSETS SCHEDULE
FIXED ASSETS

(Rs.'000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening As At 01.04.2016	Additions	Deductions	As At 30.06.2016	Upto 01.04.2016	For The Period	On Sales/ Adjustments	To Date 30.06.2016	As at 30.06.2016	As at 30.06.2015
	Goodwill	-	-	-	-	-	-	-	-	-
Intangible Assets										
(a) Software	375,380	-	-	375,380	259,381	10,988	-	270,369	105,011	134,802
(b) Website	10,116	-	-	10,116	8,243	270	-	8,513	1,603	2,687
(c) Media Films	22,500	-	-	22,500	22,500	-	-	22,500	-	-
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	65,676	96	-	65,772	57,242	1,544	-	58,786	6,986	12,272
Information Technology Equipment	180,106	17,742	(66)	197,782	117,135	9,707	(59)	126,783	70,999	68,756
Vehicles	48,859	-	-	48,859	28,549	2,240	-	30,789	18,070	23,255
Office Equipment	55,492	2,012	(105)	57,399	49,099	792	(105)	49,786	7,613	7,081
Others	-	-	-	-	-	-	-	-	-	-
TOTAL	758,129	19,850	(171)	777,808	542,149	25,541	(164)	567,526	210,282	248,853
Capital Work in progress	-	-	-	-	-	-	-	-	46,645	5,480
Grand Total	758,129	19,850	(171)	777,808	542,149	25,541	(164)	567,526	256,927	254,333
Previous Year	680,084	44,055	(264)	723,875	453,942	21,240	(160)	475,022	254,333	-

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

S. No	Particulars	As at 30.06.16	As at 30.06.15
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	12,158	10,360
2	Bank Balances	-	-
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	1,327,661	1,810,152
	(bb) Others	474,700	603,355
	(b) Current Accounts	92,015	97,967
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	1,906,534	2,521,834

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

S. No	Particulars	As at 30.06.16 (Rs.'000)	As at 30.06.15 (Rs.'000)
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	141,117	182,284
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	11,800	8,538
6	Others		
	(a) Advances to Suppliers	77,743	69,083
	(b) Other advances	13,345	5,082
	TOTAL (A)	244,005	264,987
	OTHER ASSETS		
1	Income accrued on investments	282,152	274,159
2	Outstanding Premiums	7,847	61,805
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	82,861	180,630
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	86,006	78,749
	(b) Service Tax Unutilized Credit	13,163	3,731
	TOTAL (B)	472,029	599,074
	TOTAL (A+B)	716,034	864,061

FORM NL-17-CURRENT LIABILITIES SCHEDULE
CURRENT LIABILITIES

S. No	Particulars	As at 30.06.16	As at 30.06.15
		(Rs.'000)	(Rs.'000)
1	Agents' Balances	54,739	34,739
2	Balances due to other insurance companies	89,255	92,423
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	66,228	53,877
5	Unallocated premium	182,094	206,808
6	Unclaimed Amount of Policy Holders	22,369	28,776
7	Sundry Creditors	56,247	91,817
8	Due to subsidiaries/ holding company	-	-
9	Claims Outstanding	1,056,363	925,666
10	Due to Officers/ Directors	-	-
11	Others		
	(a) Tax Deducted Payable	50,020	64,698
	(b) Other Statutory Dues	10,124	7,340
	(c) Employee related liability	2,557	321
	(d) Expenses Payable	455,243	427,948
	(e) Service Tax Liability	81,358	70,011
	TOTAL	2,126,597	2,004,424

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

S.No	Particulars	As at 30.06.16	As at 30.06.15
		(Rs.'000)	(Rs.'000)
1	Reserve for Unexpired Risk	4,805,068	4,115,424
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	5,044	-
	(b) For Wealth Tax	-	-
	(c) For Doubtful Loans and Advances	-	-
	TOTAL	4,810,112	4,115,424

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

S.No	Particulars	As at 30.06.16	As at 30.06.15
		(Rs.'000)	(Rs.'000)
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

Statement of Liabilities									
Sl.No.	Particular	As at 30.06.16				As at 30.06.15			
		Reserves for Unexpired Risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves	Reserves for Unexpired Risks	Reserve for Outstanding Claims	IBNR Reserves	Total Reserves
1	Fire	-	-	-	-	-	-	-	-
2	Marine								
a	Marine Cargo	-	-	-	-	-	-	-	-
b	Marine Hull	-	-	-	-	-	-	-	-
3	Miscellaneous								
a	Motor	-	-	-	-	-	-	-	-
b	Engineering	-	-	-	-	-	-	-	-
c	Aviation	-	-	-	-	-	-	-	-
d	Liabilities	-	-	-	-	-	-	-	-
e	Others	-	-	-	-	-	-	-	-
4	Health Insurance	48,051	5,927	4,637	58,615	41,154	5,745	3,512	50,411
5	Total Liabilities	48,051	5,927	4,637	58,615	41,154	5,745	3,512	50,411

Insurer Reg No: 131 Date: 30.06.2016

Apollo Munich Health Insurance Company Limited (Rs in Lacs)

GROSS DIRECT PREMIUM UNDERWRITTEN FOR AND UPTO THE QUARTER ENDED 30.06.2016

(Rs in Lacs)

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 Miscellaneous		Grand Total			
	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr		
Andhra Pradesh															2.82	2.82	71.94	71.94	3.39	3.39							78.15	78.15
Assam															4.30	4.30	68.53	68.53	0.87	0.87							73.70	73.70
Bihar															1.45	1.45	27.46	27.46	0.56	0.56							29.47	29.47
Chandigarh															14.05	14.05	209.13	209.13	5.84	5.84							229.02	229.02
Chhattisgarh															7.95	7.95	24.70	24.70	0.40	0.40							33.05	33.05
Delhi															100.78	100.78	3,705.29	3,705.29	39.35	39.35							3,845.42	3,845.42
Goa															0.23	0.23	3.45	3.45	0.07	0.07							3.75	3.75
Gujarat															92.35	92.35	974.72	974.72	23.95	23.95							1,091.03	1,091.03
Haryana															1,276.55	1,276.55	1,433.26	1,433.26	196.08	196.08							2,905.89	2,905.89
Jammu & Kashmir															0.63	0.63	4.46	4.46	0.19	0.19							5.29	5.29
Jharkhand															0.32	0.32	7.79	7.79	0.19	0.19							8.30	8.30
Karnataka															83.07	83.07	2,547.67	2,547.67	10.05	10.05							2,640.78	2,640.78
Kerala															21.51	21.51	423.13	423.13	2.13	2.13							446.77	446.77
Madhya Pradesh															39.14	39.14	207.20	207.20	4.18	4.18							250.52	250.52
Maharashtra															182.65	182.65	3,155.36	3,155.36	84.12	84.12							3,422.13	3,422.13
Orissa															1.79	1.79	95.92	95.92	0.25	0.25							97.97	97.97
Punjab															22.41	22.41	345.34	345.34	8.75	8.75							376.50	376.50
Puducherry															1.03	1.03	1.79	1.79	0.32	0.32							3.14	3.14
Rajasthan															87.50	87.50	504.07	504.07	8.47	8.47							600.05	600.05
Tamil nadu															50.18	50.18	1,083.38	1,083.38	18.91	18.91							1,152.47	1,152.47
Telangana															73.53	73.53	1,532.94	1,532.94	21.55	21.55							1,628.03	1,628.03
Uttar Pradesh															69.98	69.98	1,220.04	1,220.04	13.95	13.95							1,303.97	1,303.97
Uttarakhand															1.51	1.51	12.87	12.87	0.40	0.40							14.78	14.78
West Bengal															18.17	18.17	814.26	814.26	5.42	5.42							837.85	837.85

(Rs in Lakhs)

Reinsurance Risk Concentration - For the Period ended 30.06.2016						
S. No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers			Premium ceded to reinsurers /
			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	922	12		20%
4	No. of Reinsurers with rating BBB but less than A	2	3,699	67		80%
5	No. of Reinsurers with rating less than BBB					
	Total	5	4,621	79		100%

Ageing of Claims as at 30.06.2016								
S. No.	Line of Business	No. of claims paid					Total No. of claims paid	Total amount of claims paid
		1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Fire	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-
3	Marine Hull	-	-	-	-	-	-	-
4	Engineering	-	-	-	-	-	-	-
5	Motor OD	-	-	-	-	-	-	-
6	Motor TP	-	-	-	-	-	-	-
7	Health	39,481	-	-	-	-	39,481	14,436
8	Overseas Travel	58	-	-	-	-	58	17
9	Personal Accident	186	-	-	-	-	186	129
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 Year	-	-	-	-	-	-	9,443	120	244	-	-	-	-	9,807
2	Claims reported during the Year	-	-	-	-	-	-	45,140	171	351	-	-	-	-	45,662
3	Claims settled during the Year	-	-	-	-	-	-	39,481	58	186	-	-	-	-	39,725
4	Claims repudiated during the Year	-	-	-	-	-	-	3,157	28	39	-	-	-	-	3,224
5	Claims closed during the Year	-	-	-	-	-	-	1,605	21	26	-	-	-	-	1,652
6	Claims O/s at the end of the Year	-	-	-	-	-	-	10,340	184	344	-	-	-	-	10,868
	Less than 3 months	-	-	-	-	-	-	10,340	184	344	-	-	-	-	10,868
	3 months to 6 months	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	6months to 1 year	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	1 year and above	-	-	-	-	-	-	-	-	-	-	-	-	-	-

FORM NL-26 - CLAIMS INFORMATION - KG Table I

Apollo Munich Health Insurance Company Limited

Solvency for the quarter ended 30.06.2016

Required solvency margin based on net premium and net incurred claims

(Rs in Lacs)

S. No	Class of Business	Gross Premium	Net Premium	Gross Incurred Claims	Net Incurred Claims	RSM-1	RSM-2	RSM
1	Fire	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-
3	Marine Hull	-	-	-	-	-	-	-
4	Motor	-	-	-	-	-	-	-
5	Engineering	-	-	-	-	-	-	-
6	Aviation	-	-	-	-	-	-	-
7	Liabilities	-	-	-	-	-	-	-
8	Others	-	-	-	-	-	-	-
9	Health	113,644	83,391	65,391	52,546	17,047	15,764	17,047
	Total	113,644	83,391	65,391	52,546	17,047	15,764	17,047

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

30.06.2016

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

* Metro branches has been included in the 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: 30.06.2016

Statement of Investment Assets (General Insurer)

(Business within India)

Rs. In Lacs

Periodicity of Submission: Quarterly

S. No	PARTICULARS	SCH	AMOUNT
1	Investments	8	66,937
2	Loans	9	-
3	Fixed Assets	10	2,569
4	Current Assets		
	a. Cash & Bank Balance	11	19,065
	b. Advances & Other Assets	12	7,160
5	Current Liabilities		
	a. Current Liabilities	13	21,266
	b. Provisions	14	48,101
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		33,537
	Application of Funds as per Balance Sheet (A)		198,635
	Less: Other Assets	SCH	Amount
1	Loans	9	-
2	Fixed Assets	10	2,569
3	Cash & Bank Balances	11	1,496
4	Advances & Other Assets	12	7,160
5	Current Liabilities	13	21,266
6	Provisions	14	48,101
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		33,537
	TOTAL (B)		114,129
	'Investment Assets' As per FORM 3B	(A-B)	84,506

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			Balance (a)	FRSM* (b)						
1	G. Sec.	Not less than 20%		1,685	16,280	17,965	21		17,965	18,414
2	G. Sec or Other Approved Sec. (incl. (1) above)	Not less than 30%		2,485	24,363	26,848	32		26,848	27,428
3	Investment subject to Exposure Norms									
	1. Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 15%		811	22,012	22,823	27		22,823	23,376
	2. Approved Investments (Not exceeding 55%)		-	1300	31,327	32,627	39	4	32,631	32,933
	3. Other Investments (not exceeding 25%)			-	2,187	2,187	2	17	2,204	2,204
	Total Investment Assets	100%	-	4,596	79,889	84,485	100	21	84,506	85,941

Detail Regarding debt securities								
	MARKET VALUE				BOOK VALUE			
	As at 30/06/2016	As % of total for this class	As at 30/06/2015 Of the previous year	As % of total for this class	As at 30/06/2016	As % of total for this class	As at 30/06/2015 Of the previous year	as % of total for this class
Break down by credit rating								
AAA rated	29,241	34%	18,751	26%	28,524	34%	18,227	25%
AA or better	5,937	7%	3,900	5%	5,800	7%	3,800	5%
Rated below AA but above A	-	0%	-	0%	-	0%	-	0%
Rated below A but above B	-	0%	-	0%	-	0%	-	0%
Any other	50,762	59%	50,727	69%	50,161	59%	50,309	70%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	24,607	29%	25,012	34%	24,519	29%	25,061	35%
more than 1 year and upto 3 years	22,260	26%	17,076	23%	21,845	26%	16,897	23%
More than 3 years and up to 7 years	25,539	30%	18,751	26%	24,923	30%	18,229	25%
More than 7 years and up to 10 years	7,468	9%	9,735	13%	7,307	9%	9,424	13%
above 10 years	6,067	7%	2,806	4%	5,890	7%	2,725	4%
Breakdown by type of the issuer								
a. Central Government	18,414	21%	15,493	21%	17,965	21%	15,131	21%
b. State Government	9,014	10%	7,102	10%	8,883	11%	6,986	10%
c. Corporate Securities	58,513	68%	50,784	69%	57,637	68%	50,219	69%

S. No	Particular	For the Quarter Ended 30.06.16 (%/Times)	Up to the Quarter Ended 30.06.16 (%/Times)	For the Quarter Ended 30.06.15 (%/Times)	Up to the Quarter Ended 30.06.15 (%/Times)
1	Gross Direct Premium Growth Rate	30%	30%	17%	17%
2	Gross Direct Premium to Net Worth Ratio	0.75	0.75	0.64	0.64
3	Growth Rate of Net Worth	11.45%	11.45%	-0.18%	-0.18%
4	Net Retention Ratio	78%	78%	80%	80%
5	Net Commission Ratio	7%	7%	8%	8%
6	Expenses of Management to Gross Direct Premium Ratio	49%	49%	56%	56%
7	Expenses of Management to Net Written Premium Ratio	64%	64%	63%	63%
8	Net Incurred Claims to Net Earned Premium	64%	64%	64%	64%
9	Combined Ratio	120%	120%	122%	122%
10	Technical Reserves to Net Premium Ratio	3.61	3.61	3.48	3.48
11	Underwriting Balance Ratio	(0.06)	(0.06)	(0.11)	(0.11)
12	Operating Profit Ratio	1%	1%	-5%	-5%
13	Liquid Assets to Liabilities Ratio	0.50	0.50	0.60	0.60
14	Net Earnings Ratio	3.51%	3.51%	-1.90%	-1.90%
15	Return on Net Worth	2.04%	2.04%	-1.09%	-1.09%
16	Available Solvency Margin to Required Solvency Margin Ratio	1.55	1.55	1.55	1.55
17	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
Equity Holding Pattern for Non-Life Insurers					
1	(a) No. of shares	356,971,662	356,971,662	349,228,750	349,228,750
2	(b) Percentage of shareholding (Indian / Foreign)				
	-Indian	74.35%	74.35%	74.43%	74.43%
	-Foreign	25.47%	25.47%	25.50%	25.50%
	Others-(Employees/Others)	0.19%	0.19%	0.07%	0.07%
3	(c) % of Government holding (in case of public sector insurance companies)	Nil	Nil	Nil	Nil
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	Basic EPS-0.16 Diluted EPS-0.16	Basic EPS-0.16 Diluted EPS-0.16	Basic EPS-(0.08) Diluted EPS-(0.08)	Basic EPS-(0.08) Diluted EPS-(0.08)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	Basic EPS-0.16 Diluted EPS-0.16	Basic EPS-0.16 Diluted EPS-0.16	Basic EPS-(0.08) Diluted EPS-(0.08)	Basic EPS-(0.08) Diluted EPS-(0.08)
6	(iv) Book value per share (Rs)	7.85	7.85	7.20	7.20

Related Party Transactions							
S. No	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	For the Quarter Ended 30.06.2016	Up to the Quarter Ended 30.06.2016	For the Quarter Ended 30.06.2015	Up to the Quarter Ended 30.06.2015
1	Family Health Plan Limited	Significant Influence	Premium Income	79.43	79.43	73.66	73.66
			Claim Payment	0.83	0.83	-	-
			TPA Fees	300.28	300.28	625.01	625.01
			Receivables	300.00	300.00	-	-
2	Apollo Hospitals Enterprise Limited	Joint Venture partners	Premium Income	275.46	275.46	175.99	175.99
			Claim Payment	552.35	552.35	446.56	446.56
			Expenses towards Services Rendered	0.21	0.21	-	-
3	Lifetime Wellness Rx Intl. Ltd	Significant Influence	Premium Income	21.80	21.80	10.10	10.10
			Expenses towards Services Rendered	0.30	0.30	0.30	0.30
4	Apollo Gleneagles Hospitals Limited	Significant Influence	Premium Income	0.15	0.15	0.09	0.09
			Claim Payment	93.22	93.22	68.15	68.15
5	Indraprastha Medical Corporation Ltd	Significant Influence	Premium Income	-15.39	-15.39	-21.15	-21.15
			Claim Payment	307.96	307.96	247.13	247.13
6	Apollo Hospitals International Limited	Significant Influence	Premium Income	-1.12	-1.12	-0.86	-0.86
			Claim Payment	58.25	58.25	42.12	42.12
7	Ms Shobana Kamineni	Wholtime Director	Remuneration	12.00	12.00	12.00	12.00
8	Apollo Health and Lifestyle Ltd.	Significant Influence	Premium Income	-	-	1.08	1.08
			Claim Payment	0.34	0.34	4.2	4.20
			Expenses towards Services Rendered	1.32	1.32	0.03	0.03
9	Imperial Hospital And Research Centre Ltd	Significant Influence	Claim Payment	76.99	76.99	55.40	55.40
10	Faber Sindoori Managemnt Service Private Ltd	Significant Influence	Premium Income	22.12	22.12	15.64	15.64
			Claim Payment	0.75	0.75	0.72	0.72
11	Samudra Healthcare Enterprises Limited	Significant Influence	Claim Payment	1.46	1.46	-	-
12	Keimed Private Limited	Significant Influence	Premium Income	0.07	0.07	-0.11	-0.11
13	Apex Agencies	Significant Influence	Premium Income	0.01	0.01	0.04	0.04
14	Associated Electrical Agencies	Significant Influence	Premium Income	-0.04	-0.04	-	-
15	Munchener Ruckversicherung Gesellschaft	Significant Influence	Premium on cessions to Reinsurers	851.87	851.87	-	-
			Reinsurance Commission earned	298.15	298.15	-	-
			Losses recovered from Reinsurers	24.26	24.26	-	-
			Payables	529.45	529.45	-	-
16	Apollo Home Health Care Limited	Significant Influence	Premium Income	0.98	0.98	-	-
17	P Obul Reddy and Sons	Significant Influence	Premium Income	-0.01	-0.01	-	-
18	Mr. Antony Jacob, Mr. Krishnan Ramachandran, Mr. K Srikanth, Ms. Deepti Rustagi, Mr. Sanjay Kulshrestha, Vishwanath Mahendra	Key Persons As Per IRDA Regulations	Remuneration	295.02	295.02	285.25	285.25
19	Mr MBN Rao	Independent Directors	Directors Sitting Fees	3.00	3.00	1.50	1.50
20	Mr Bernhard Steinruecke	Independent Directors	Directors Sitting Fees	3.00	3.00	1.50	1.50

Products Information

List below the products and/or add-ons introduced during the period April 2016 to June 2016

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

FORM NL-33 - SOLVENCY MARGIN - KG II
Apollo Munich Health Insurance Company Limited
Solvency as at 30.06.2016
Available Solvency Margin and Solvency Ratio



(Rs. in Lacs)			
S. No	Description	Notes No.	Amount
(1)	(2)	(3)	(4)
1	Available Assets in Policyholders' Funds (adjusted value of Assets as mentioned in Form IRDA-Assets-AA)		79,890
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)		58,615
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		3,016
4	Excess in Policyholders' Funds (1-2-3)		18,259
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):		15,619
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		7,513
7	Excess in Shareholders' Funds (5-6)		8,106
8	Total Available Solvency Margin [ASM] (4+7)		26,365
9	Total Required Solvency Margin [RSM]		17,047
10	Solvency Ratio (Total ASM/Total RSM)		1.55

BOD and Key Person information

S. No	Name of person	Role/designation	Details of change in the period
1	Dr. Prathap C Reddy	Chairman	None
2	Ms. Shobana Kamineni	Whole Time Director	None
3	Ms. Suneeta Reddy	Director	None
4	Mr. Antony Jacob	Whole Time Director & CEO	None
5	Dr. Doris Sophia Hoepke	Director	None
6	Mr. Andrew Kielty	Director	None
7	Mr. MBN Rao	Independent Director	None
8	Mr. Bernhard Steinruecke	Independent Director	None
9	Mr. Christian Schmid	Alternate Director	With Effect from 19 April 2016
10	Mr. Karthik Reddy	Alternate Director	With Effect from 19 April 2016
11	Mr. Srikanth Kandikonda	CFO and Company Secretary	None
12	Mr. Krishnan Ramachandran	Deputy CEO and CMO	None
13	Mr. Sanjay Kulshrestha	Chief Investment Officer	None
14	Mr. Vishwanath Mahendra	Appointed Actuary & Chief Risk Officer	None
15	Ms. Deepti Rustagi	Chief Compliance Officer	None
16	Mr. Vipul Sharma	Chief of Internal Audit	None

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

FORM NL-35-NON PERFORMING ASSETS-7A

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

Statement as on:30.06.2016

Name of the Fund Investment Corpus I- FRSM+PH



Details of Investment Portfolio

Periodicity of Submission : Quarterly

(Rs in Lacs)

COI	Company Name	Instrument Type	Interest Rate		Total O/s (Book Value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal Due from	Interest Due from	Deferred Principal	Deferred Interest	Rolled Over?	Has there been any Principal Waiver?		Classification	Provision (%)	Provision (Rs)
			%	Has there been revision?									Amount	Board Approval Ref			
CGSB	GOVERNMENT OF INDIA	GILTS	6.01	-	61	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	6.17	-	154	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	6.25	-	787	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	6.90	-	488	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.16	-	1,445	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.46	-	498	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.72	-	503	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.80	-	494	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.83	-	992	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.95	-	685	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.99	-	25	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.07	-	100	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.08	-	1,041	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.13	-	1,507	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.15	-	505	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.19	-	497	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.20	-	20	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.20	-	1,485	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.24	-	497	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.24	-	1,527	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.26	-	994	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.32	-	1,017	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.33	-	10	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.35	-	1,016	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	9.15	-	527	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	9.20	-	1,090	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	ADITYA BIRLA FINANCE LIMITED	BONDS	9.60	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	HDFC LIMITED	BONDS	8.84	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	HERO MOTOCORP LIMITED	BONDS	8.70	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	KOTAK MAHINDRA PRIME LIMITED	BONDS	8.70	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	KOTAK MAHINDRA PRIME LIMITED	BONDS	9.55	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	MRF LTD	BONDS	10.09	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	RELIANCE CAPITAL LIMITED	BONDS	8.95	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	RELIANCE CAPITAL LIMITED	BONDS	10.30	-	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 SONS LIMITED	BONDS	8.97	-	300	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	TATA SONS LIMITED	BONDS	9.75	-	200	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	TATA SONS LIMITED	BONDS	9.76	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	TATA SONS LIMITED	BONDS	9.85	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	TATA MOTORS FINANCE LIMITED	BONDS	9.20	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	THE GREAT EASTERN SHIPPING COMPANY LTD	BONDS	8.70	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
EPBT	EXPORT IMPORT BANK OF INDIA LIMITED	BONDS	8.33	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-

FORM NL-35-NON PERFORMING ASSETS-7A

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

Statement as on:30.06.2016

Name of the Fund Investment Corpus I- FRSM+PH



Details of Investment Portfolio

Periodicity of Submission : Quarterly

(Rs in Lacs)

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			
EPBT	SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA	BONDS	8.28	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	CANARA BANK LIMITED	BONDS	8.60	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	DEWAN HOUSING FINANCE CORPORATION LIMITED	BONDS	9.30	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	DEWAN HOUSING FINANCE CORPORATION LIMITED	BONDS	9.50	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	HDFC LIMITED	BONDS	8.50	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	HDFC LIMITED	BONDS	9.70	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	HDFC LIMITED	BONDS	9.75	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	HDFC LIMITED	BONDS	9.90	-	300	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	ICICI HOME FINANCE COMPANY LIMITED	BONDS	9.75	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	INDIABULLS HOUSING FINANCE LTD	BONDS	9.35	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	LIC HOUSING FINANCE LIMITED	BONDS	8.55	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	LIC HOUSING FINANCE LIMITED	BONDS	8.58	-	1,000	-	-	-	-	-	-	-	-	-	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	10.57	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	LIC HOUSING FINANCE LIMITED	BONDS	11.08	-	113	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	PNB HOUSING FINANCE	BONDS	9.25	-	300	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	TATA CAPITAL HOUSING FINANCE LTD	BONDS	9.00	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INDIA INFRADEBT LTD (IIL)	BONDS	8.62	-	999	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INDIA INFRADEBT LTD (IIL)	BONDS	9.10	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INDIA INFRADEBT LTD (IIL)	BONDS	9.70	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INDIAN RAIL FINANCE CORPORATION LIMITED	BONDS	8.45	-	499	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INDIAN RAIL FINANCE CORPORATION LIMITED	BONDS	8.55	-	301	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INFRASTRUCTURE DEVELOPMENT FINANCIAL COMPANY LIMITED	BONDS	8.65	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INFRASTRUCTURE DEVELOPMENT FINANCIAL COMPANY LIMITED	BONDS	8.65	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INFRASTRUCTURE DEVELOPMENT FINANCIAL COMPANY LIMITED	BONDS	8.73	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	KONKAN RAILWAY CORPORATION LIMITED	BONDS	8.90	-	100	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	L&T INFRASTRUCTURE FINANCE COMPANY LIMITED	BONDS	8.70	-	1,000	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT	BONDS	9.90	-	403	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	8.90	-	200	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	8.90	-	200	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	9.28	-	10	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	9.72	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	9.81	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	9.90	-	30	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	9.96	-	20	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER GRID CORPORATION LIMITED	BONDS	8.64	-	300	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	RURAL ELECTRIFICATION CORPORATION LTD	BONDS	8.80	-	50	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	RURAL ELECTRIFICATION CORPORATION LTD	BONDS	8.80	-	300	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	RURAL ELECTRIFICATION CORPORATION LTD	BONDS	9.38	-	498	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	RURAL ELECTRIFICATION CORPORATION LTD	BONDS	9.63	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	ANDHRA PRADESH	GILTS	8.45	-	201	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	ASSAM	GILTS	8.95	-	503	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	BIHAR	GILTS	9.39	-	532	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	GUJARAT	GILTS	9.39	-	533	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	KARNATAKA	GILTS	7.76	-	298	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	KERALA	GILTS	8.65	-	1,019	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	MANIPUR	GILTS	8.91	-	518	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	MADHYA PRADESH	GILTS	8.60	-	505	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	NAGALAND	GILTS	8.98	-	500	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	PUNJAB	GILTS	8.64	-	1,015	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	RAJASTHAN	GILTS	9.24	-	524	-	-	-	-	-	-	-	-	-	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	-	509	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	UTTAR PRADESH	GILTS	9.25	-	501	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	UTTAR PRADESH	GILTS	8.35	-	344	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	UTTAR PRADESH	GILTS	8.50	-	80	-	-	-	-	-	-	-	-	-	STANDARD	-	-

FORM NL-36-YIELD ON INVESTMENTS 1

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

Statement as on:30.06.2016

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Fund : Investment Corpus I PH+FRSM



No.	Category of Investment	Category Code	Current Quarter					Year to Date					Previous Year				
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
			Book Value*	Market Value				Book Value*	Market Value				Book Value	Market Value			
1	CENTRAL GOVT. BONDS	CGSB	17,874	18,414	361	2.02%	2.02%	17,874	18,414	361	2.02%	2.02%	14,015	14,162	297	2.12%	2.12%
2	DEPOSIT UNDER SECTION 7 OF INSURANCE ACT 1938	CDSS	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	1,211	1,197	23	1.93%	1.93%
3	TREASURY BILLS	CTRB	997	-	7	0.67%	0.67%	997	-	7	0.67%	0.67%	1,841	-	18	0.97%	0.97%
4	STATE GOVERNMENT BONDS	SGGB	8,445	8,581	175	2.08%	2.08%	8,445	8,581	175	2.08%	2.08%	5,953	6,466	127	2.13%	2.13%
5	STATE GOVERNMENT GUARANTEED LOANS	SGGL	424	433	9	2.17%	2.17%	424	433	9	2.17%	2.17%	550	556	12	2.19%	2.19%
6	BONDS /DEBENTURES ISSUED BY NHB	HTDN	-	-	-	-	-	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%
7	BONDS/DEBENTURES ISSUED BY AUTHORITY CONSTITUTED UNDER ANY HOUSING/BUILDING SCHEME APPROVED BY CENTRAL/STATE ANY AUTHORITY OR BODY CONSTITUTED BY CENTRAL/STATE ACT	HTDA	13,930	12,731	324	2.32%	2.32%	13,930	12,731	324	2.32%	2.32%	6,439	6,534	155	2.41%	2.41%
8	INFRASTRUCTURE/SOCIAL SECTOR PSU-DEBENTURES/BONDS	IPTD	10,606	10,644	237	2.24%	2.24%	10,606	10,644	237	2.24%	2.24%	8,020	8,224	183	2.29%	2.29%
9	CORPORATE SECURITIES	EPBT	1,500	1,516	31	2.06%	2.06%	1,500	1,516	31	2.06%	2.06%	1,000	1,057	25	2.45%	2.45%
10	CORPORATE SECURITIES (APPROVED INVESTMENTS)-DEBENTURES	ECOS	8,726	10,287	202	2.31%	2.31%	8,726	10,287	202	2.31%	2.31%	6,501	6,718	156	2.41%	2.41%
11	DEPOSITS WITH BANKS	ECDB	17,524	17,569	388	2.22%	2.22%	17,524	17,569	388	2.22%	2.22%	25,112	23,880	586	2.33%	2.33%
12	DEPOSITS-CDS WITH SCHEDULED BANK COMMERCIAL PAPER ISSUED BY ALL INDIA FINANCIAL INSTITUTION RATED VERY STRONG OR MORE	EDCD	-	-	-	-	-	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%
13	APPLICATION MONEY	ECCP	-	-	-	-	-	-	-	-	0.00%	0.00%	-	-	-	-	-
14	MUTUAL FUNDS-GILT/G SEC/LIQUID SCHEME	ECAM	-	-	-	-	-	-	-	-	0.00%	0.00%	-	-	-	-	-
15	CORPORATE SECURITIES(OTHER THAN APPROVED INVESTMENT)-MUTUAL FUND	EGMF	2,929	3,562	67	2.27%	2.27%	2,929	3,562	67	2.27%	2.27%	4,178	3,487	100	2.50%	2.50%
16		OMGS	3,164	2,204	76	2.39%	2.39%	3,164	2,204	76	2.39%	2.39%	1,010	829	11	2.11%	2.11%
			86,119	85,941	1,877	2.18%	2.18%	86,119	85,941	1,877	2.18%	2.18%	75,830	73,110	1,693	2.23%	2.23%

Fund : Investment Corpus II Balance Share holder

No.	Category of Investment	Category Code	Current Quarter				Year to Date				Previous Year						
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
1	DEPOSITS WITH BANKS	ECDB	-	-	-	-	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	
2	DEPOSITS-CDS WITH SCHEDULED BANK COMMERCIAL PAPER ISSUED BY ALL INDIA FINANCIAL INSTITUTION RATED VERY STRONG OR MORE	EDCD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3	MUTUAL FUNDS-GILT/G SEC/LIQUID SCHEME	ECCP	-	-	-	-	-	-	-	0.00%	0.00%	1,699	-	36	2.10%	2.10%	
4	MUTUAL FUND-DEBT / INCOME / SERIAL / LIQUID INCOME	EGMF	-	-	-	-	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	
5		OMGS	-	-	-	-	-	-	-	0.00%	0.00%	-	-	-	-	-	
	TOTAL		-	-	-	-	-	-	-	#DIV/0!	#DIV/0!	1,699	0	36	2.10%	2.10%	

* Book Value of Investments shows daily average of Investments holding under the category.

FORM NL-37-DOWN GRADING OF INVESTMENT-2

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

Statement as on:30.06.2016

Name of Fund Investment Corpus I-FRSM+PH

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

(Rs. Lacs)

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

NIL

Name of Fund Investment Corpus I-FRSM+PH

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

NIL



Business Returns across line of Business

S.No.	Line of Business	Quarter Ended 30.06.16		Quarter Ended 30.06.15		Upto the Quarter Ended 30.06.16		Upto the Quarter Ended 30.06.15	
		Premium	No of Policies	Premium	No of Policies	Premium	No of Policies	Premium	No of Policies
1	Fire								
2	Marine Cargo & Hull								
3	Motor TP								
4	Motor OD								
5	Engineering								
6	Workmen's Compensation								
7	Employer's Liability								
8	Aviation								
9	Personal Accident	2,154	27,283	1,495	12,679	2,154	27,283	1,495	12,679
10	Health	18,475	119,797	14,299	94,368	18,475	119,797	14,299	94,368
11	Others	449	18,194	405	18,791	449	18,194	405	18,791
	Total	21,078	165,274	16,199	125,838	21,078	165,274	16,199	125,838

Rural & Social Obligations Upto the Quarter Ended 30.06.2016					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural			
		Social			
2	Cargo & Hull	Rural			
		Social			
3	Motor TP	Rural			
		Social			
4	Motor OD	Rural			
		Social			
5	Engineering	Rural			
		Social			
6	Workmen's Compensation	Rural			
		Social			
7	Employer's Liability	Rural			
		Social			
8	Aviation	Rural			
		Social			
9	Personal Accident	Rural	6,196	41	
		Social	-	-	
10	Health	Rural	14,296	1,113	
		Social	-	-	
11	Others	Rural	-	-	
		Social	-	-	

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



(Rs in Lacs)

		Business Acquisition through different channels							
		For the Quarter ended 30.06.16		For the Quarter ended 30.06.15		Upto the Quarter ended 30.06.16		Upto the Quarter ended 30.06.15	
S. No.	Channels	No of Policies	Premium	No of Policies	Premium	No of Policies	Premium	No of Policies	Premium
1	Individual agents	114,512	11,011	84,994	8,023	114,512	11,011	84,994	8,023
2	Corporate Agents-Banks	5,696	2,490	416	1,265	5,696	2,490	416	1,265
3	Corporate Agents -Others	198	21	329	27	198	21	329	27
4	Brokers	13,971	3,320	12,007	2,886	13,971	3,320	12,007	2,886
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	29,160	4,100	28,092	3,998	29,160	4,100	28,092	3,998
7	Insurance Marketing Firm	14	2	-	-	14	2	-	-
8	Web Aggregator	1,723	134	-	-	1,723	134	-	-
	Total (A)	165,274	21,078	125,838	16,199	165,274	21,078	125,838	16,199
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	165,274	21,078	125,838	16,199	165,274	21,078	125,838	16,199

GRIEVANCE DISPOSAL REPORT

SI No.	Particulars	Opening Balance As on opening of the quarter	Additions during the quarter	Complaints Resolved/Settled during the quarter			Complaints Pending at the end of the quarter	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Proposal Related	0	7	3	0	2	2	7
b)	Claims	6	152	21	14	119	4	152
c)	Policy Related	0	40	29	2	5	4	40
d)	Premium	0	3	0	0	3	0	3
e)	Refund	0	7	6	0	0	1	7
f)	Coverage	0	2	1	0	0	1	2
g)	Cover Note Related	0	0	0	0	0	0	0
h)	Product	0	5	2	0	3	0	5
i)	Others	3	66	32	6	30	1	66
j)	Unfair Business Practices	0	0	0	0	0	0	0
k)	Total Number	9	282	94	22	162	13	282

2	Total No of policies during previous year	705,723
3	Total No of claims during previous year	171,820
4	Total No of policies during current year	165,274
5	Total No of claims during current year	45,662
6	Total No of Policy Complaints (current year) per 10,000 policies (current year)	7.87
7	Total No of Claim Complaints (current year) per 10,000 claims registered (current year)	33.29

*Please note that Point 6, total no of Policy complaints does not include claim complaints

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Upto 7 days	9	-	9
b)	7-15 days	4	-	4
c)	15-30 days	0	-	0
d)	30-90 days	0	-	0
e)	90 days & Beyond	0	-	0
	Total No of Complaints	13	-	13

NOTES:

1. Status of complaints as on report preparation date i.e. 01-04-16