

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, 2012

	Particulars	Schedule	For the Quarter Ended 31.03.12	Up to the Quarter Ended 31.03.12	For the Quarter Ended 31.03.11	Up to the Quarter Ended 31.03.11
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4-Premium Schedule	888,366	3,008,239	523,824	1,487,390
2	Profit/ Loss on sale/redemption of Investments		-	-	-	-
3	Others		-	-	-	-
4	Interest, Dividend & Rent – Gross		47,322	148,036	24,552	66,964
	TOTAL (A)		935,688	3,156,275	548,376	1,554,354
1	Claims Incurred (Net)	NL-5-Claims Schedule	536,626	1,750,890	325,873	921,536
2	Commission	Schedule	84,203	281,339	50,911	177,424
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	571,772	1,742,839	369,961	1,332,592
4	Premium Deficiency			-		-
	TOTAL (B)		1,192,601	3,775,068	746,745	2,431,552
	Operating Profit/(Loss) from Miscellaneous Business C= (A - B)		(256,913)	(618,793)	(198,369)	(877,198)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		-	-	-	-
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	TOTAL (C)		-	-	-	-

FORM NL-2-B-PL

Apollo Munich Health Insurance Company Limited
 Registration No. 131 and Dated 3rd August 2007
Profit and Loss Account for the Year ended 31 March, 2012

	Particulars	Schedule	For the Quarter Ended 31.03.12 (Rs.'000)	Up to the Quarter Ended 31.03.12 (Rs.'000)	For the Quarter Ended 31.03.11 (Rs.'000)	Up to the Quarter Ended 31.03.11 (Rs.'000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		(256,913)	(618,793)	(198,369)	(877,198)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		40,349	125,710	26,257	82,063
	(b) Amortization of Discount / Premium		4,109	17,938	4,467	8,170
	(c) Profit on sale of investments		3,650	9,144	2,231	4,192
	Less: Loss on sale of investments		(2,477)	(2,538)	(1,700)	(1,775)
						-
3	OTHER INCOME					
	(a) Profit on sale of Fixed Assets		385	392	(14)	(2)
	(b) Others		3,134	4,811	53	169
	TOTAL (A)		(207,763)	(463,336)	(167,075)	(784,381)
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	-	1,750	1,750
	(c) Others		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		3,034	10,796	2,385	8,199
	(b) Bad debts written off		-	-	-	-
	(c) Others		-	-	-	-
	TOTAL (B)		3,034	10,796	4,135	9,949
	Profit Before Tax		(210,797)	(474,132)	(171,210)	(794,330)
	Provision for Taxation		65	140	21	84
	Profit/(Loss) After Tax		(210,862)	(474,272)	(171,231)	(794,414)
	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		(2,962,528)	(2,699,118)	(2,527,887)	(1,904,704)
	Balance carried forward to Balance Sheet		(3,173,390)	(3,173,390)	(2,699,118)	(2,699,118)

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, 2012

	Schedule	As at 31.03.12	As at 31.03.11
		(Rs.'000)	(Rs.'000)
SOURCES OF FUNDS			
Share Capital	NL-8-Share Capital Schedule	2,546,500	1,962,000
Share Application Money		-	-
Reserves and Surplus	NL-10-Reserves and Surplus Schedule	2,063,214	1,787,814
Fair Value Change Account		386	2,338
Borrowings	NL-11-Borrowings Schedule	-	-
TOTAL		4,610,100	3,752,152
APPLICATION OF FUNDS			
Investments	NL-12-Investment Schedule	3,274,970	2,520,914
Loans	NL-13-Loans Schedule	-	-
Fixed Assets	NL-14-Fixed Assets Schedule	138,805	155,621
Deferred tax Asset		-	-
CURRENT ASSETS			
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	1,001,513	543,494
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	620,740	379,982
Sub-Total (A)		1,622,253	923,476
			-
Current Liabilities	NL-17-Current Liabilities Schedule	1,304,625	1,229,351
Provisions	NL-18-Provisions Schedule	2,294,693	1,317,626
Deferred Tax Liability		-	-
Sub-Total (B)		3,599,318	2,546,977
NET CURRENT ASSETS (C) = (A - B)		(1,977,065)	(1,623,501)
Miscellaneous Expenditure (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-
Debit Balance IN Profit and Loss Account		3,173,390	2,699,118
TOTAL		4,610,100	3,752,152

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

Particulars	For the Quarter Ended 31.03.12	Up to the Quarter Ended 31.03.12	For the Quarter Ended 31.03.11	Up to the Quarter Ended 31.03.11
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premium from direct business written	2,137,407	4,756,402	1,426,557	2,826,853
Service Tax				
Adjustment for change in reserve for unexpired risks	(1,064,692)	(1,109,798)	775,244	1,076,561
Gross Earned Premium	3,202,099	5,866,200	651,313	1,750,292
Add: Premium on reinsurance accepted	164	2,103	5,614	7,772
Less : Premium on reinsurance ceded	481,909	773,604	383,070	547,965
Net Premium	1,655,662	3,984,901	1,049,101	2,286,660
Adjustment for change in reserve for unexpired risks	(297,396)	(133,136)	249,967	277,291
Premium Earned (Net)	888,366	3,008,239	523,824	1,487,390

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

Particulars	For the Quarter Ended 31.03.12	Up to the Quarter Ended 31.03.12	For the Quarter Ended 31.03.11	Up to the Quarter Ended 31.03.11
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
<u>Claims paid</u>				
Direct claims	706,356	2,048,339	333,724	973,925
Add Claims Outstanding at the end of the year	381,730	381,730	268,151	268,151
Less Claims Outstanding at the beginning of the year	416,179	268,151	209,681	178,697
Gross Incurred Claims	671,907	2,161,918	392,194	1,063,379
Add Re-insurance accepted to direct claims	1,014	1,290	1,366	2,133
Less Re-insurance Ceded to claims paid	136,295	412,318	67,687	143,976
Total Claims Incurred	536,626	1,750,890	325,873	921,536

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

Particulars	For the Quarter Ended 31.03.12	Up to the Quarter Ended 31.03.12	For the Quarter Ended 31.03.11	Up to the Quarter Ended 31.03.11
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	142,456	395,085	91,725	244,008
Add: Re-insurance accepted	35	762	2,105	2,914
Less: Commission on Re-insurance ceded	58,288	114,508	42,919	69,498
Net Commission	84,203	281,339	50,911	177,424

Break-up of the expenses incurred to procure business

Agents	78,225	196,363	43,616	103,072
Brokers	29,360	79,293	14,184	53,417
Corporate Agency	1,443	5,839	961	3,837
Referral	-	-	-	-
Others	33,428	113,590	32,964	83,682
TOTAL (B)	142,456	395,085	91,725	244,008

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

S. No	Particulars	For the Quarter Ended 31.03.12	Up to the Quarter Ended 31.03.12	For the Quarter Ended 31.03.11	Up to the Quarter Ended 31.03.11
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	161,376	598,203	104,562	423,033
2	Travel, conveyance and vehicle running expenses	21,799	65,131	15,588	49,289
3	Training expenses	1,965	6,671	490	3,907
4	Rents, rates & taxes	35,439	92,428	17,618	73,762
5	Repairs & Maintenance	12,369	51,895	12,528	42,890
6	Printing & stationery	7,660	26,828	6,621	22,069
7	Communication	14,764	39,591	9,875	28,021
8	Legal & professional charges	4,891	113,891	24,650	60,290
9	Information Technology Services	55,980	170,113	41,967	147,064
10	Auditors' fees, expenses etc				
	(a) As auditor	350	1,700	1,000	2,000
	(b) As adviser or in any other capacity, in respect of				
	(i) Taxation matters	-	-	-	-
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	(c) in any other capacity	-	19	134	381
10	Advertisement and publicity	180,199	332,505	85,747	254,059
11	Interest & Bank Charges	3,330	5,970	861	2,530
12	Other Expenses				
	(a) Business Support	57,127	72,128	39,077	70,220
	(b) Others	(7,997)	79,163	(13,479)	65,977
13	Depreciation	22,520	86,603	22,722	87,100
	TOTAL	571,772	1,742,839	369,961	1,332,592

FORM NL-8-SHARE CAPITAL SCHEDULE
SHARE CAPITAL

S. No	Particulars	As at 31.03.12 (Rs.'000)	As at 31.03.11 (Rs.'000)
1	Authorised Capital		
	255,000,000 Equity Shares of Rs. 10 each (Previous year 200,000,000 equity shares of Rs. 10 each)	2,550,000	2,000,000
2	Issued Capital		
	254,750,006 Equity Shares of Rs 10 each (Previous year 196,200,006 equity shares of Rs. 10 each)	2,547,500	1,962,000
3	Subscribed Capital		
	254,650,000 Equity Shares of Rs. 10 each (Previous year 196,200,000 equity shares of Rs. 10 each)	2,546,500	1,962,000
4	Called-up Capital		
	254,650,000 Equity Shares of Rs. 10 each (Previous year 196,200,000 equity shares of Rs. 10 each)	2,546,500	1,962,000
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (Amount originally paid up)	-	-
	Less : Par Value of Equity Shares	-	-
	Less : Preliminary Expenses	-	-
	Less: Expenses including commission or brokerage on underwriting or subscription of shares.	-	-
	TOTAL	2,546,500	1,962,000

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

SHARE CAPITAL

PATTERN OF SHAREHOLDING

[As certified by the Management]

Shareholder	As at 31.03.12		As at 31.03.11	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	189,266,221	74.32%	146,116,221	74.47%
· Foreign	65,383,779	25.68%	50,083,779	25.53%
Others	-	-	-	-
TOTAL	254,650,000	100%	196,200,000	100%

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

S. No	Particulars	As at 31.03.12 (Rs.'000)	As at 31.03.11 (Rs.'000)
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	2,063,214	1,787,814
4	General Reserves	-	-
	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	2,063,214	1,787,814

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

S. No	Particulars	As at 31.03.12 (Rs.'000)	As at 31.03.11 (Rs.'000)
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	-	-

FORM NL-12-INVESTMENTS SCHEDULE
Investments

S. No	Particulars	As at 31.03.12 (Rs.'000)	As at 31.03.11 (Rs.'000)
LONG TERM INVESTMENTS			
1	Government securities and Government guaranteed bonds including Treasury Bills	1,254,394	867,172
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	617,063	418,114
	(e) Other Securities (Housing Bonds)	390,905	210,331
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	560,455	419,731
5	Other than Approved Investments	-	-
SHORT TERM INVESTMENTS			
1	Government securities and Government guaranteed bonds including Treasury Bills	49,783	46,816
2	Other Approved Securities	194,254	384,298
3	Other Investments		
	(a) Shares		-
	(aa)Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	200,161	166,530
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	-
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	7,955	7,922
5	Other than Approved Investments	-	-
	TOTAL	3,274,970	2,520,914

- a. Aggregate amount of Company's investments other than listed equity securities and derivative instruments is Rs.3,274,970 thousand (Previous Year-Rs.2,520,914 thousand). Market value of such investments as at 31.03.2012 is Rs 3,229,694 thousand (Previous Year-Rs. 2,500,020 thousand).
- b. Government securities include Deposits held under section 7 of Insurance Act 1938, having book value of Rs. 102,859 thousand (Previous Year Rs. 101,894 thousand).

FORM NL-13-LOANS SCHEDULE
LOANS

S.No	Particulars	As at 31.03.12 (Rs.'000)	As at 31.03.11 (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 01.04.2011	Additions	Deductions	As At 31.03.12	Upto 01.04.2011	For The Period	On Sales/ Adjustments	To Date 31.03.12	As at 31.03.2012	As at 31.03.2011
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangible Assets										
(a) Software	147,604	37,658	-	185,262	79,520	32,561	-	112,081	73,181	68,084
(b) Website	4,700	-	-	4,700	1,900	1,146	-	3,046	1,654	2,800
(c) Media Films	22,500	-	-	22,500	9,349	7,500	-	16,849	5,651	13,151
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	59,709	9,947	(18)	69,638	32,656	19,047	(18)	51,685	17,953	27,053
Information Technology Equipment	63,721	6,937	(1,854)	68,804	54,865	8,038	(1,854)	61,049	7,755	8,856
Vehicles	17,247	5,657	-	22,904	6,832	3,689	-	10,521	12,383	10,415
Office Equipment	57,677	6,577	(1,997)	62,257	35,633	14,621	(1,997)	48,257	14,000	22,044
Others	-	-	-	-	-	-	-	-	-	-
TOTAL	373,158	66,776	(3,869)	436,065	220,755	86,602	(3,869)	303,488	132,577	152,403
Capital Work in progress									6,228	3,218
Grand Total	373,158	66,776	(3,869)	436,065	220,755	86,602	(3,869)	303,488	138,805	155,621
Previous Year	139,452	119,150	(6)	258,596	18,921	43,095	(6)	62,010	196,586	120,531
Previous Year	340,499	36,155	(278)	376,376	133,741	87,100	(86)	220,755	155,621	206,758

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

S. No	Particulars	As at 31.03.12 (Rs.'000)	As at 31.03.11 (Rs.'000)
1	Cash (including cheques, drafts and stamps)	20,032	5,519
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	917,293	444,344
	(bb) Others	-	-
	(b) Current Accounts	64,188	93,631
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	1,001,513	543,494
	Balances with non-scheduled banks included in 2 and 3 above	-	-

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

S. No	Particulars	As at 31.03.12 (Rs.'000)	As at 31.03.11 (Rs.'000)
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	219,263	148,719
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	9,007	6,691
6	Others		
	(a) Advances to Suppliers	1,459	5,051
	(b) Other advances	12,835	1,249
	TOTAL (A)	242,564	161,710
	OTHER ASSETS		
1	Income accrued on investments	127,099	70,504
2	Outstanding Premiums	158,880	48,791
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	36,557	40,524
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	55,640	48,004
	(b) Service tax on input services (Net)	-	10,449
	TOTAL (B)	378,176	218,272
	TOTAL (A+B)	620,740	379,982

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

S. No	Particulars	As at 31.03.12	As at 31.03.11
		(Rs.'000)	(Rs.'000)
1	Agents' Balances	30,814	20,230
2	Balances due to other insurance companies	112,663	74,334
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	132,188	149,380
5	Unallocated premium	45,685	23,932
6	Sundry creditors	552,420	666,123
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	381,730	268,151
9	Due to Officers/ Directors	-	-
10	Others		
	(a) Tax Deducted Payable	39,546	24,008
	(b) Other Statutory Dues	9,579	3,193
	TOTAL	1,304,625	1,229,351

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

S. No	Particulars	As at 31.03.12	As at 31.03.11
		(Rs.'000)	(Rs.'000)
1	Reserve for Unexpired Risk	2,289,049	1,312,387
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	4,200	3,489
	(b) For Fringe Benefit Tax	-	-
	(c) For Wealth Tax	-	-
	(d) For Doubtful Loans and Advances	1,444	1,750
	TOTAL	2,294,693	1,317,626

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

S.No	Particulars	As at 31.03.12	As at 31.03.11
		(Rs.'000)	(Rs.'000)
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

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

	March 31st 2012	March 31st 2011
	(Rs.'000)	(Rs.'000)
Cash Flows from the Operating Activities:		
Premium received from policyholders, including advance receipts	4,596,523	2,894,349
Other receipts	(251,883)	423,303
Payments to the re-insurers, net of commissions and claims	(252,965)	(273,077)
Payments to co-insurers, net of claims recovery	-	-
Payments of claims	(2,006,050)	(984,140)
Payments of commission and brokerage	(368,471)	(213,819)
Payments of other operating expenses	(1,291,925)	(1,156,386)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	(10,163)	2,304
Income taxes paid (Net)	(2,316)	(2,280)
Service tax paid	(224,524)	(110,614)
Other payments	-	-
Cash flows before extraordinary items	188,226	579,640
Cash flow from extraordinary operations	-	-
Net cash flow from Operating Activities	188,226	579,640
Cash flows from Investing Activities:		
Purchase of fixed assets	(68,599)	(34,606)
Proceeds from sale of fixed assets	392	278
Purchases of investments	(1,267,102)	(1,277,361)
Loans disbursed	-	-
Sales of investments	313,700	439,720
Repayments received	-	-
Rents/Interests/ Dividends received	244,903	122,320
Investments in money market instruments and in liquid mutual funds (Net)	197,395	(337,980)
Expenses related to investments	(10,796)	(8,199)
Net cash flow from Investing Activities	(590,107)	(1,095,828)
Cash flows from Financing Activities:		
Proceeds from issuance of share capital	859,900	949,829
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	-	-
Net cash flow from Financing Activities	859,900	949,829
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
Net increase in cash and cash equivalents:	458,019	433,641
Cash and cash equivalents at the beginning of the year	543,494	109,853
Cash and cash equivalents at the end of the year	1,001,513	543,494

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

(Rs. in Lacs)

Statement of Liabilities									
S.No	Particular	As at 31.03.12				As at 31.03.11			
		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	334	29	177	540	269	50	126	445
4	Health Insurance	22,557	1,326	2,285	26,168	12,855	971	1,535	15,361
5	Total Liabilities	22,891	1,355	2,462	26,708	13,124	1,021	1,661	15,806

Insurer Reg No: 131 Date: 31.03.2012

Apollo Munich Health Insurance Company Limited

GROSS DIRECT PREMIUM UNDERWRITTEN UPTO THE QUARTER ENDED 31.03.2012

(Rs in Lakhs)

STATES	Fire		Marine (Cargo)		Marine (Hull)		Engineering		Motor Own Damage		Motor Third Party		Liability insura		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															16.96	91.55	720.99	4216.40	8.88	34.77					0.00	0.00	746.83	4342.72
Chandigarh															3.44	9.25	150.70	338.42	2.05	7.54					0.00	0.00	156.19	355.21
Delhi															38.34	123.57	2364.40	5978.00	33.00	148.35					0.00	0.00	2435.74	6249.92
Gujarat															12.68	29.17	298.72	633.13	2.75	12.66					0.00	0.00	314.15	674.96
Haryana															6.68	27.18	12080.42	19400.38	0.68	41.37					208.95	761.55	12296.73	20230.48
Karnataka															18.13	43.47	512.34	2385.52	10.36	39.64					0.00	0.00	540.83	2468.63
Kerala															15.68	72.94	154.26	507.63	0.76	1.70					0.00	0.00	170.70	582.27
Madhya Pradesh															2.96	4.89	35.72	57.04	0.03	0.18					0.00	0.00	38.71	62.11
Maharastra															93.66	296.82	2084.87	6015.98	28.58	134.60					0.00	0.00	2207.11	6447.40
Orissa															1.12	2.54	70.49	144.53	0.02	0.99					0.00	0.00	71.63	148.06
Punjab															5.26	16.06	169.23	399.66	1.15	5.54					0.00	0.00	175.64	421.26
Rajasthan															34.35	88.60	320.44	694.59	2.01	6.26					0.00	0.00	356.80	789.45
Tamil nadu															20.07	73.41	744.95	2044.31	-0.76	12.70					0.00	0.00	764.26	2130.42
Uttar Pradesh															11.35	35.81	723.46	1683.85	1.81	8.37					0.00	0.00	736.62	1728.03
West Bengal															2.78	13.43	359.68	933.95	1.31	6.75					0.00	0.00	363.77	954.13

Apollo Munich Health Insurance Company Limited

(Rs in Lakhs)

Reinsurance Risk Concentration - For the year ended 31.03.2012						
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	2	117	72		2%
4	No. of Reinsurers with rating BBB but less than A	2	7,496	51		98%
5	No. of Reinsurers with rating less than BBB					-
	Total	4	7,614	123		100%

Ageing of Claims as at 31.03.2012								
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	74,253	6,628	847	137	16	81881	17,128
8	Overseas Travel	63	71	41	22	6	203	163
9	Personal Accident	81	94	31	2	2	210	130
10	Liability	-	-	-	-	-	-	-
11	Crop	-	-	-	-	-	-	-
12	Miscellaneous	76	73	15	5	1.00	170	20

Apollo Munich Health Insurance Company Limited

31.03.2012

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	-	-	-	-	-	-	3,947	32	27	-	-	-	24	4,030
2	Claims reported during the period	-	-	-	-	-	-	90,772	359	321	-	-	-	362	91,814
3	Claims settled during the period	-	-	-	-	-	-	81,881	203	212	-	-	-	170	82,466
4	Claims repudiated during the period	-	-	-	-	-	-	7,377	76	45	-	-	-	85	7,583
5	Claims closed during the period	-	-	-	-	-	-	1,080	54	38	-	-	-	56	1,228
6	Claims O/s at the end of the period	-	-	-	-	-	-	4,381	58	53	-	-	-	75	4,567
	Less than 3 months	-	-	-	-	-	-	4,298	34	44	-	-	-	47	4,423
	3 months to 6 months	-	-	-	-	-	-	9	8	5	-	-	-	8	30
	6months to 1 year	-	-	-	-	-	-	32	8	4	-	-	-	13	57
	1 year and above	-	-	-	-	-	-	42	8	-	-	-	-	7	57

FORM NL-26 - CLAIMS INFORMATION - KG Table I
Apollo Munich Health Insurance Company Limited

Solvency for the year ended 31.03.2012

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	1,690	1,187	249	131	237	52	237
9	Health	45,895	38,662	21,476	17,390	7,732	5,217	7,732
	Total	47,585	39,849	21,725	17,521	7,969	5,269	7,969

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

31.03.2012

S. No	Office Information		Number
1	No. of offices at the beginning of the year		40
2	No. of branches approved during the year		10
3	No. of branches opened during the year	Out of approvals of previous year	-
4		Out of approvals of this year	10
5	No. of branches closed during the year		-
6	No of branches at the end of the year		50
7	No. of branches approved but not opened		-
8	No. of rural branches		-
9	No. of urban branches		50

FORM NL-28-STATEMENT OF ASSETS - 3B
Apollo Munich Health Insurance Company Limited Registration No. 131 dated 3rd August 2007

Statement as on: 31.03.2012

Statement of Investment Assets (General Insurer)

(Business within India)

Rs. In Lakhs

Periodicity of Submission: Quarterly

S. No	PARTICULARS	SCH	AMOUNT
1	Investments	8	41,887
2	Loans	9	-
3	Fixed Assets	10	1,388
4	Current Assets		
	a. Cash & Bank Balance	11	878
	b. Advances & Other Assets	1690	6,207
5	Current Liabilities		
	a. Current Liabilities	13	13,046
	b. Provisions	14	22,947
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		31,734
	Application of Funds as per Balance Sheet (A)		118,087
	Less: Other Assets	SCH	Amount
1	Loans	9	-
2	Fixed Assets	10	1,388
3	Cash & Bank Balances	11	878
4	Advances & Other Assets	12	6,207
5	Current Liabilities	13	13,046
6	Provisions	14	22,947
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		31,734
	TOTAL (B)		76,200
	'Investment Assets' As per FORM 3B	(A-B)	41,887

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH) d = (b+c)	% Actual	FVC Amount (e)	Total (d + e)	Market Value
			Balance (a)	FRSM* (b)						
1	G. Sec.	Not less than 20%		2,053	9,057	11,109	27		11,109	10,928
2	G. Sec or Other Approved Sec. (incl. (1) above)	Not less than 30%		2,853	10,188	13,042	31		13,042	12,806
3	Investment subject to Exposure Norms									
	1. 'Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 15%		1,764	7,829	9,593	23		9,593	9,453
	2. Approved Investments (Not exceeding 55%)		0	2,734	16,514	19,248	46	3.90	19,252	19,175
	3. Other Investments (not exceeding 25%)			-		-	-		-	
	Total Investment Assets	100%	0	7,352	34,531	41,883	100	3.90	41,887	41,434

FORM NL-29 **Detail regarding debt securities**
Apollo Munich Health Insurance Company Limited
(Rs in Lakhs)

31.03.2012

Detail Regarding debt securities								
	MARKET VALUE				BOOK VALUE			
	As at 31/03/2012	As % of total for this class	As at 31/03/2011 Of the previous year	As % of total for this class	As at 31/03/2012	As % of total for this class	As at 31/03/2011 Of the previous year	As % of total for this class
Break down by Credit Rating								
AAA rated	13,988	34%	13,164	56%	14,194	34%	13,324	57%
AA or better	1,559	4%	1,067	5%	1,569	4%	1,080	5%
Rated below AA but above A	-	0%	623	3%	-	0%	630	3%
Rated below A but above B	-	0%	-	0%	-	0%	-	0%
Any other	25,887	62%	8,481	36%	26,119	62%	8,510	36%
							23,544	
Breakdown by Residual Maturity								
Up to 1 year	16,140	39%	5,111	22%	16,154	39%	5,110	22%
more than 1 year and upto 3 years	9,902	24%	4,122	18%	9,968	24%	4,218	18%
More than 3 years and up to 7 years	8,179	20%	5,708	24%	8,357	20%	5,798	25%
More than 7 years and up to 10 years	4,666	11%	5,741	25%	4,765	11%	5,764	24%
above 10 years	2,547	6%	2,653	11%	2,639	6%	2,655	11%
							23,544	
Breakdown by type of the Issuer								
a. Central Government	10,928	26%	7,692	33%	11,109	27%	7,709	33%
b. State Government	1,878	5%	789	3%	1,933	5%	801	3%
c. Corporate Securities	28,628	69%	14,854	64%	28,841	69%	15,034	64%
							23543.85	

Analytical Ratios for Non-Life companies

S. No	Particular	For the quarter ending 31.03.2012	Upto the quarter ending 31.03.2012	For the quarter ending 31.03.2011	Upto the quarter ending 31.03.2011
1	Gross Premium Growth Rate	1.49	1.68	4.12	2.47
2	Gross Premium to shareholders' fund ratio	1.49	3.31	1.36	2.70
3	Growth rate of shareholders' fund	1.37	1.37	1.17	1.17
4	Net Retention Ratio	0.77	0.84	0.73	0.81
5	Net Commission Ratio	0.05	0.07	0.05	0.08
6	Expense of Management to Gross Direct Premium Ratio	0.27	0.37	0.26	0.47
7	Combined Ratio	0.67	0.88	0.56	0.90
8	Technical Reserves to net premium ratio	1.61	0.67	1.51	0.69
9	Underwriting balance ratio	(0.16)	(0.16)	(0.19)	(0.38)
10	Operating Profit Ratio	(0.13)	(0.12)	(0.16)	(0.34)
11	Liquid Assets to liabilities ratio	0.35	0.35	0.31	0.31
12	Net earning ratio	(0.13)	(0.12)	(0.16)	(0.35)
13	Return on net worth ratio	(0.15)	(0.33)	(0.16)	(0.76)
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio	1.59	1.59	1.89	1.89
15	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
Equity Holding Pattern for Non-Life Insurers					
1	(a) No. of shares	254,650,000	254,650,000	196,200,000	196,200,000
2	(b) Percentage of shareholding (Indian / Foreign)				
	-Indian	74.32%	74.32%	74.47%	74.47%
	-Foreign	25.68%	25.68%	25.53%	25.53%
3	(c) % of Government holding (in case of public sector insurance companies)	Nil	Nil	Nil	Nil
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	Basic EPS-(1.02) Diluted EPS-(1.02)	Basic EPS-(2.29) Diluted EPS-(2.29)	Basic EPS-(1.04) Diluted EPS-(1.04)	Basic EPS-(5.66) Diluted EPS-(5.66)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	Basic EPS-(1.02) Diluted EPS-(1.02)	Basic EPS-(2.29) Diluted EPS-(2.29)	Basic EPS-(1.04) Diluted EPS-(1.04)	Basic EPS-(5.66) Diluted EPS-(5.66)
6	(iv) Book value per share (Rs)	5.64	5.64	5.36	5.36



FORM NL-31 : Related Party Transactions
Apollo Munich Health Insurance Company Limited

31.03.2012

(Rs in Lakhs)

Related Party Transactions					
S. No	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Year Ended 31.03.2012	Year Ended 31.03.2011
1	Family Health Plan Limited	Associates	Premium Income	87.92	21.70
			Claim Payment	381.69	23.81
			TPA Fees	877.94	617.82
			Payables	221.17	142.96
2	Apollo Hospitals Enterprise Limited	Joint Venture partners	Premium Income	154.52	92.92
			Claim Payment	769.80	488.86
			Consultancy Charges	-	5.58
3	Lifetime Wellness Rx Intl. Ltd	Associates	Wellness activities	54.22	18.25
			Payables	-	2.00
4	Apollo Gleneagales Hospitals Ltd.	Associates	Claim Payment	131.96	59.88
5	Mr. Antony Jacob	Key management personnel	Expenses towards services rendered	-	0.02
			Premium Income	0.32	0.14
			Salary	131.95	114.36
6	Indraprastha Medical Corporation Ltd	Associates	Payables	-	0.10
			Premium Income	304.94	261.88
			Claim Payment	396.33	293.11
7	Apollo Hospitals Intl. Ltd.	Associates	Recruitment expenses	0.41	0.19
			Premium Income	43.63	47.72
			Claim Payment	48.76	9.02
8	Munchener Ruckversicherung Gesellschaft	Associates	Premium on cessions to re-insurers	92.30	171.63
			Reinsurance Commission earned	0.10	-
			Losses recovered from Reinsures	63.37	59.08
			Payables	3.84	35.31
9	Ms Shobana Kamineni	Key management personnel	Salary	48.00	48.00
10	Emed Life Insurance Broking Services Ltd.	Associates	Commission	102.49	26.07
			Payables	33.50	-
11	Apollo Health and Lifestyle Ltd.	Associates	Premium Income	2.22	2.21
			Claim Payment	0.16	-
			Consultancy Charges	0.03	0.42
12	Indo-German Chamber of Commerce	Associates	Consultancy Charges	0.07	3.17
13	Dishnet Wireless Limited	Associates	Internet Expenses	44.88	14.15
			Payables	-	1.41
14	Healthnet Global Pvt. Ltd	Associates	Premium Income	0.08	1.84
			Consultancy Charges & PPC application	51.38	11.40
15	Imperial Hospital And Research Centre Ltd	Associates	Premium Income	3.98	-
			Claim Payment	230.43	73.92
			Ambulance Service Charges	65.80	-
16	Apollo Health Street Limited	Associates	Premium Income	7.49	6.59
			Claim Payment	2.04	-
17	Faber Sindoori Managemnt Service Private Ltd	Associates	Premium Income	2.94	19.95
			Claim Payment	3.86	-
18	Samudra Healthcare Enterprises Limited	Associates	Claim Payment	4.19	-
19	Apollo Reach Hospital Enterprise Limited	Associates	Premium Income	2.92	2.98
			Claim Payment	0.44	7.09
20	Keimed Ltd.	Associates	Premium Income	16.72	-
21	Quintiles Phase One Clinical Trials India Pvt. Ltd	Associates	Premium Income	2.99	-
22	Aaragonda Apollo Medical & Educational Research Foundation	Associates	Claim Payment	0.88	-
23	HDFC Ergo General Insurance Company Limited	Associates	Premium Income	5,841.34	4,642.89
			Claim Payment	1,074.84	499.74
			TPA Fees	291.01	228.26
			Management Expenses	2,278.21	1,800.59
			Receivables	362.71	404.62

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	Optima Restore	021/IH/102010	AMH/IRDA/2010-11/079	Health	Individual	20-Oct-10	9-Nov-11

Solvency as at 31.03.2012

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)		34,531
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)		26,708
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)		1,779
4	Excess in Policyholders' Funds (1-2-3)		6,044
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):		14,104
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)		7,507
7	Excess in Shareholders' Funds (5-6)		6,597
8	Total Available Solvency Margin [ASM] (4+7)		12,641
9	Total Required Solvency Margin [RSM]		7,969
10	Solvency Ratio (Total ASM/Total RSM)		1.59

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	Dr. Wolfgang Strassl	Director	None
5	Mr. Wolfgang Diels	Director	None
6	Mr. Antony Jacob	Whole Time Director & CEO	None
7	Mr. Roberto Leonardi	Alternate Director	None
8	Mr. MBN Rao	Additional Director	None
9	Mr. Bernhard Steinruecke	Additional Director	None
10	Mr. K. Srikanth	CFO & Company Secretary	None
11	Mr. Ravi Vishwanath	CMO	None
12	M. Krishnan Ramachandran	COO	None
13	Mr. Herbert Meister	Consultant Actuary	None

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



Statement as on:31.03.2012

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			
CDSS	GOVERNMENT OF INDIA	GILTS	6.01		53.81	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CDSS	GOVERNMENT OF INDIA	GILTS	6.17		146.99	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CDSS	GOVERNMENT OF INDIA	GILTS	6.25		750.03	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CDSS	GOVERNMENT OF INDIA	GILTS	7.95		194.71	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CDSS	GOVERNMENT OF INDIA	GILTS	8.20		20.06	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CDSS	GOVERNMENT OF INDIA	GILTS	8.33		9.99	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	6.01		4.20	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	6.72		490.35	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	6.90		470.48	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.17		977.99	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.27		100.36	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.40		2,798.05	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.46		489.81	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.59		490.12	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.80		488.25	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.83		972.35	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	7.99		25.09	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.07		99.87	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.08		1,037.52	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.13		497.44	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CGSB	GOVERNMENT OF INDIA	GILTS	8.26		493.96	-	-	-	-	-	-	-	-	-	STANDARD	-	-
CTRB	GOVERNMENT OF INDIA	GILTS	-		497.83	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	EXPORT IMPORT BANK OF INDIA LIMITED	BONDS	9.50		508.42	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	HDFC LIMITED	BONDS	6.29		9.85	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	HDFC LIMITED	BONDS	9.90		301.04	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	ICICI BANK LIMITED	BONDS	7.60		19.86	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	MRF LTD.	BONDS	10.09		500.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	RELIANCE CAPITAL LIMITED	BONDS	8.25		500.13	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	RELIANCE CAPITAL LIMITED	BONDS	9.25		450.97	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	RELIANCE CAPITAL LIMITED	BONDS	10.75		500.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	SHRIRAM TRANSPORT FINANCE CORPORATION LTD.	BONDS	10.30		500.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	STEEL AUTHORITY OF INDIA LIMITED	BONDS	8.72		501.60	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	TATA MOTORS LIMITED	BONDS	2.00		608.72	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	TATA SONS LIMITED	BONDS	8.97		300.12	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	TATA SONS LIMITED	BONDS	9.75		200.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
ECOS	TATA SONS LIMITED	BONDS	9.84		500.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
EDCD	AXIS BANK LIMITED	BONDS	-		461.84	-	-	-	-	-	-	-	-	-	STANDARD	-	-
EDCD	INDUSTRIAL DEVELOPMENT BANK OF INDIA LIMITED	BONDS	-		495.89	-	-	-	-	-	-	-	-	-	STANDARD	-	-
EDCD	KOTAK MAHINDRA BANK LIMITED	BONDS	-		494.67	-	-	-	-	-	-	-	-	-	STANDARD	-	-
EDCD	PUNJAB AND SIND BANK	BONDS	-		490.12	-	-	-	-	-	-	-	-	-	STANDARD	-	-
EPBT	INDUSTRIAL DEVELOPMENT BANK OF INDIA LIMITED	BONDS	10.09		512.44	-	-	-	-	-	-	-	-	-	STANDARD	-	-

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	INDUSTRIAL DEVELOPMENT BANK OF INDIA LIMITED	BONDS	11.10		257.50	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	HDFC LIMITED	BONDS	9.68		300.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	ICICI HOME FINANCE COMPANY LIMITED	BONDS	9.75		500.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	LIC HOUSING FINANCE LIMITED	BONDS	8.40		497.72	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	LIC HOUSING FINANCE LIMITED	BONDS	8.90		200.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	LIC HOUSING FINANCE LIMITED	BONDS	9.80		1,000.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	LIC HOUSING FINANCE LIMITED	BONDS	10.02		500.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	LIC HOUSING FINANCE LIMITED	BONDS	11.08		119.37	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDA	PNB HOUSING FINANCE	BONDS	9.25		299.47	-	-	-	-	-	-	-	-	-	STANDARD	-	-
HTDN	NATIONAL HOUSING BANK	BONDS	8.20		492.48	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INDIAN RAIL FINANCE CORPORATION LIMITED	BONDS	8.45		496.91	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INDIAN RAIL FINANCE CORPORATION LIMITED	BONDS	8.55		301.55	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INDUSTRIAL DEVELOPMENT FINANCIAL COMPANY LIMITED	BONDS	8.15		500.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INDUSTRIAL DEVELOPMENT FINANCIAL COMPANY LIMITED	BONDS	9.65		500.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	INDUSTRIAL DEVELOPMENT FINANCIAL COMPANY LIMITED	BONDS	9.95		500.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	KONKAN RAILWAY CORPORATION LIMITED	BONDS	8.90		100.90	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPM	BONDS	9.90		419.13	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	8.45		100.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	8.90		200.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	8.90		200.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	8.90		200.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	9.28		10.24	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	9.62		200.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	9.72		500.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	9.90		31.33	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER FINANCE CORPORATION LIMITED	BONDS	9.96		20.95	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER GRID CORPORATION LIMITED	BONDS	8.64		300.11	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	POWER GRID CORPORATION LIMITED	BONDS	10.90		52.99	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	RURAL ELECTRIFICATION CORPORATION LTD	BONDS	7.60		500.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	RURAL ELECTRIFICATION CORPORATION LTD	BONDS	8.80		300.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	RURAL ELECTRIFICATION CORPORATION LTD	BONDS	8.80		50.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
IPTD	RURAL ELECTRIFICATION CORPORATION LTD	BONDS	9.75		200.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	ANDHRA PRADESH	GILTS	8.45		202.08	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	KARNATAKA	GILTS	7.76		295.62	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	TAMIL NADU	GILTS	8.28		303.14	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGB	UTTAR PRADESH	GILTS	9.25		501.59	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGL	ANDHRA PRADESH STATE FINANCIAL CORPORATION	BONDS	8.35		430.10	-	-	-	-	-	-	-	-	-	STANDARD	-	-
SGGL	ANDHRA PRADESH STATE FINANCIAL CORPORATION	BONDS	8.50		200.00	-	-	-	-	-	-	-	-	-	STANDARD	-	-

FORM NL-36-YIELD ON INVESTMENTS 1

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



Statement as on:31.03.2012

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Fund : Investment Corpus I PH+FRSM

Rs. Lakhs

No.	Category of Investment	Category Code	Current Quarter					Year to Date					Previous Year				
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
1	CENTRAL GOVT. BONDS	CGSB	9,582.84	9,448.00	162.02	6.28%	6.28%	9,582.84	9,448.00	642.22	7.49%	7.49%	6,221.70	6,222.27	246.98	6.75%	6.75%
2	DEPOSIT UNDER SECTION 7 OF INSURANCE ACT 1938	CDSS	1,028.59	981.94	20.47	8.01%	8.01%	1,028.59	981.94	81.93	8.00%	8.00%	1,018.94	1,002.03	81.91	8.08%	8.08%
3	TREASURY BILLS	CTRB	497.83	497.83	13.45	7.89%	7.89%	497.83	497.83	40.07	7.53%	7.53%	468.16	468.16	5.08	5.75%	5.75%
4	STATE GOVERNMENT BONDS	SGGB	1,302.42	1,269.21	27.74	8.57%	8.57%	1,302.42	1,269.21	82.16	8.31%	8.31%	800.97	788.90	64.88	8.10%	8.10%
5	STATE GOVERNMENT GUARANTEED LOANS	SGGL	630.10	608.70	13.11	8.37%	8.37%	630.10	608.70	52.96	8.41%	8.41%	630.11	623.01	48.66	8.40%	8.40%
6	BONDS /DEBENTURES ISSUED BY NHB	HTDN	492.48	486.52	11.55	9.44%	9.44%	492.48	486.52	46.44	9.48%	9.48%	487.15	483.97	0.89	9.51%	9.51%
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	3,416.57	3,406.02	75.90	9.54%	9.54%	3,416.57	3,406.02	195.33	9.37%	9.37%	1,616.16	1,623.48	141.34	9.42%	9.42%
8	INFRASTRUCTURE/SOCIAL SECTOR PSU-DEBENTURES/BONDS	IPTD	5,684.10	5,560.82	126.47	9.00%	9.00%	5,684.10	5,560.82	476.35	8.93%	8.93%	4,276.53	4,180.37	345.89	8.69%	8.69%
9	CORPORATE SECURITIES	EPBT	769.93	758.35	18.72	8.88%	8.88%	769.93	758.35	75.60	8.85%	8.85%	860.77	847.40	67.99	8.62%	8.62%
10	CORPORATE SECURITIES (APPROVED INVESTMENTS)-DEBENTURES	ECOS	5,400.70	5,335.44	124.96	9.23%	9.23%	5,400.70	5,335.44	415.69	9.09%	9.09%	3,320.37	3,252.32	251.81	9.11%	9.11%
11	DEPOSITS WITH BANKS	ECDB	9,137.00	9,137.00	213.08	9.99%	9.99%	9,137.00	9,137.00	444.08	9.88%	9.88%	4,420.00	4,420.00	124.38	7.76%	7.76%
12	DEPOSITS-CDS WITH SCHEDULED BANK	EDCD	1,942.51	1,942.51	49.24	9.46%	9.46%	1,942.51	1,942.51	247.77	9.49%	9.49%	3,842.99	3,842.99	60.25	9.24%	9.24%
13	COMMERCIAL PAPER ISSUED BY ALL INDIA FINANCIAL INSTITUTION RATED VERY STRONG OR MORE	ECCP	-	-	-	-	-	-	-	-	-	-	-	-	46.46	7.36%	7.36%
14	APPLICATION MONEY	ECAM	-	-	-	-	-	-	-	0.76	5.37%	5.37%	-	-	-	0.00%	0.00%
15	MUTUAL FUNDS-GILT/G SEC/LIQUID SCHEME	EGMF	1,997.73	2,001.61	26.68	9.64%	9.64%	1,997.73	2,001.61	69.15	9.99%	9.99%	637.00	643.88	25.19	5.66%	5.66%
16	CORPORATE SECURITIES(OTHER THAN APPROVED INVESTMENT)-MUTUAL FUND	OMGS	-	-	24.30	9.21%	9.21%	-	-	68.63	11.74%	11.74%	1,004.92	1,021.42	30.13	5.01%	5.01%
			41,882.80	41,433.94	907.69	8.58%	8.58%	41,882.80	41,433.94	2939.14	8.78%	8.78%	29,605.77	29,420.20	1541.84	8.07%	8.07%

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 (%)	Net Yield (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
1	DEPOSITS WITH BANKS	ECDB	-	-	-	-	-	-	-	-	-	-	-	-	31.89	9.24%	9.24%
2	DEPOSITS-CDS WITH SCHEDULED BANK	EDCD	-	-	-	-	-	-	-	-	-	-	-	-	1.46	9.92%	9.92%
3	COMMERCIAL PAPER ISSUED BY ALL INDIA FINANCIAL INSTITUTION RATED VERY STRONG OR MORE	ECCP	-	-	-	-	-	-	-	-	-	-	-	4.07	9.03%	9.03%	
4	MUTUAL FUNDS-GILT/G SEC/LIQUID SCHEME	EGMF	-	-	22.74	12.17	12.17	-	-	40.84	9.43%	9.43%	-	-	7.58	6.46%	6.46%
5	MUTUAL FUND-DEBT / INCOME / SERIAL / LIQUID INCOME	OMGS	-	-	-	0.00%	0.00%	-	-	2.92	8.59%	8.59%	-	-	9.31	7.86%	7.86%
	TOTAL		-	-	22.74	0.00%	0.00%	-	-	43.76	9.37%	9.37%	-	-	54.31	8.47%	8.47%

FORM NL-37-DOWN GRADING OF INVESTMENT-2

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

Statement as on:31.03.2012

Name of Fund Investment Corpus I-FRSM+PH

Statement of Down Graded Investments

Rs. Lakhs

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

Name of Fund Investment Corpus I-FRSM+PH

No	Name of the Security	COI	Amount	Date of	Rating	Original	Current	Date of	Remarks
A.	<i>During the Quarter</i> ¹	NIL							
B.	<i>As on Date</i> ²								



(Rs in Lakhs)

Business Returns across line of Business

S.No.	Line of Business	Quarter Ended 31.03.12		Quarter Ended 31.03.11		Upto the Quarter Ended 31.03.12		Upto the Quarter Ended 31.03.11	
		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	283	11,027	196	11,224	929	34,430	674	31,812
10	Health	20,791	95,606	13,905	235,180	45,433	240,361	26,621	603,920
11	Others	302	4,121	263	136,742	1,223	24,314	1,052	623,515
	Total	21,376	110,754	14,364	383,146	47,585	299,105	28,347	1,259,247

FORM NL-39 Rural & Social Obligations (Quarterly Returns)
Apollo Munich Health Insurance Company Limited

Date: 31.03.2012

(Rs in Lakhs)

Rural & Social Obligations Upto the Quarter Ended 31.03.2012					
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	42,176	72	
		Social	751	0	
10	Health	Rural	682,128	5,296	
		Social	63,377	448	
11	Others	Rural	-	-	
		Social	-	-	



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

(Rs in Lakhs)

S. No.	Channels	Business Acquisition through different channels							
		For the Quarter ended 31.03.12		For the Quarter ended 31.03.11		Upto the Quarter ended 31.03.12		Upto the Quarter ended 31.03.11	
		No of Policies	Premium	No of Policies	Premium	No of Policies	Premium	No of Policies	Premium
1	Individual agents	85,517	5,814	152,793	4,785	224,534	14,123	492,825	12,779
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	64	1,535	112	64	241	1,835	789	256
4	Brokers	9,066	2,414	6,094	1,104	24,636	7,638	16,293	5,143
5	Micro Agents	-	-	86,713.00	513	-	-	137,730.00	609.00
6	Direct Business	16,107	11,613	137,434	7,899	49,694	23,989	611,610	9,560
	Total (A)	110,754	21,376	383,146	14,365	299,105	47,585	1,259,247	28,347
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	110,754	21,376	383,146	14,365	299,105	47,585	1,259,247	28,347

GRIEVANCE DISPOSAL

SI No.	Particulars	Opening Balance *	Additions	Complaints Resolved			Complaints Pending
				Fully Accepted	Partial Accepted	Rejected	
1	Complaints made by customers	30	1081	709	57	345	0
	a) Sales Related	25	89	44	23	47	0
	b) Policy Administration Related	5	715	619	14	87	0
	c) Insurance Policy Coverage related	0	1	0	0	1	0
	d) Claims related	0	273	43	20	210	0
	e) others	0	3	3	0	0	0
	d) Total Number	30	1081	709	57	345	0

2	Duration wise Pending Status	by customers	made by	Total
	a) Less than 15 days	-	-	0
	b) Greater than 15 days	-	-	0
	Total Number	-	-	-

NOTE The above data includes complaints made directly by customers, through customer service, IRDA, Ombudsman office, Consumer Court and other source.