

STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED
Registration No. and Date of Registration with the IRDA : **129/16.03.2006**

REVENUE ACCOUNT FOR THE PERIOD ENDED 30TH JUNE 2012
MISCELLANEOUS BUSINESS

(Rs.'000)

	Particulars	Schedule	For the Qtr Ended 30.Jun.12	For The Year Ended 31.Mar.2012	For the Qtr Ended 30.Jun.11	For The Year Ended 31.Mar.2011
1	Premiums earned (Net)	NL-4- Premium Schedule	1,331,437	8,085,078	2,001,212	8,313,958
2	Profit/ Loss on sale/redemption of Investments		(4,955)	(4,247)	-	-
3	Others (to be specified)		-	-	-	-
4	Interest, Dividend & Rent - Gross		28,073	125,724	38,295	125,112
	TOTAL (A)		1,354,555	8,206,555	2,039,507	8,439,070
1	Claims Incurred (Net)	NL-5- Claims Schedule	1,118,059	7,742,322	2,367,394	7,581,372
2	Commission	NL-6- Commissio n Schedule	22,077	46,471	(12,241)	(88,337)
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	607,842	2,027,846	431,230	907,741
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		1,747,979	9,816,639	2,786,383	8,400,776
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		(393,424)	(1,610,084)	(746,875)	38,294
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(393,424)	(1,610,084)	(746,875)	38,294
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		(393,424)	(1,610,084)	(746,875)	38,294

STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED
Registration No. and Date of Registration with the IRDA : **129/16.03.2006**
PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED 30TH JUNE 2012

(Rs.'000)

	Particulars	Schedule	For the Qtr Ended 30.Jun.12	For The Year Ended 31.Mar.2012	For the Qtr Ended 30.Jun.11	For The Year Ended 31.Mar.2011
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		(393,424)	(1,610,084)	(746,875)	38,294
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		11,465	67,699	24,484	79,989
	(b) Profit on sale of investments		-	-	-	-
	Less: Loss on sale of investments		(2,024)	(2,286)	-	-
3	OTHER INCOME (To be specified)		-	-	-	-
	TOTAL (A)		(383,984)	(1,544,671)	(722,391)	118,283
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	-	-	-
	(c) Others (to be specified)		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		-	-	-	-
	(b) Bad debts written off		-	-	-	-
	(c) Others (To be specified)		-	-	-	-
	Amortisation Expenses		(33)	(122)	139	1,582
	TOTAL (B)		(33)	(122)	139	1,582
	Profit Before Tax (A - B)		(383,950)	(1,544,549)	(722,530)	116,701
	Provision for Taxation					
	(a) Current Tax		-	-	-	6,543
	(b) Fringe Benefit Tax		-	-	-	-
	(c) Deferred Tax		-	69,145	-	36,247
	Profit After Tax		(383,950)	(1,475,405)	(722,530)	73,911
	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Proposed final dividend		-	-	-	-
	(c) Dividend distribution tax		-	-	-	-
	(d) Transfer Contingency reserve for Unexpired Risk		-	-	-	-
	Balance of profit/ loss brought forward from last year		(1,501,311)	(25,755)	(25,755)	(25,755)
	Balance carried forward to Balance Sheet		(1,885,261)	(1,501,160)	(748,285)	(25,755)

STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED
Registration No. and Date of Registration with the IRDA : **129/16.03.2006**
BALANCE SHEET AS AT 30TH JUNE 2012

(Rs.'000)

Particulars	Schedule	For the Qtr Ended 30.Jun.12	For The Year Ended 31.Mar.2012	For the Qtr Ended 30.Jun.11	For The Year Ended 31.Mar.2011
SOURCES OF FUNDS					
SHARE CAPITAL	NL-8-Share Capital Schedule	2,787,724	2,787,724	2,029,900	2,029,900
SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-	1,230,828	1,030,828
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	1,630,288	1,630,538	670,833	670,833
FAIR VALUE CHANGE ACCOUNT		-	-	-	-
BORROWINGS	NL-11-Borrowings Schedule	-	-	-	-
DEFERRED TAX LIABILITY		-	-	69,145	69,145
TOTAL		4,418,012	4,418,262	4,000,706	3,800,706
APPLICATION OF FUNDS					
INVESTMENTS	NL-12-Investment Schedule	1,647,914	1,849,254	2,573,501	2,348,406
LOANS	NL-13-Loans Schedule	-	-	-	-
FIXED ASSETS	NL-14-Fixed Assets Schedule	599,097	645,843	619,993	616,584
CURRENT ASSETS					
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	259,884	479,577	842,106	1,151,632
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	3,191,476	3,714,614	3,446,021	3,059,880
Sub-Total (A)		3,451,360	4,194,190	4,288,127	4,211,512
CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	1,192,659	1,398,377	1,367,155	1,041,803
PROVISIONS	NL-18-Provisions Schedule	1,972,962	2,373,808	2,862,045	2,359,748
Sub-Total (B)		3,165,621	3,772,185	4,229,200	3,401,551
NET CURRENT ASSETS (C) = (A - B)		285,739	422,005	58,928	809,961
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		1,885,261	1,501,160	748,285	25,755
TOTAL		4,418,012	4,418,262	4,000,706	3,800,706

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

(Rs.'000)

	Particulars	For the Qtr Ended 30.Jun.12	For The Year Ended 31.Mar.2012	For the Qtr Ended 30.Jun.11	For The Year Ended 31.Mar.2011
	Premium from direct business written	1,829,278	10,850,567	3,619,216	12,275,503
	Service Tax	-	-	-	-
	Adjustment for change in reserve for unexpired risks	-	-	-	-
	Gross Earned Premium	1,829,278	10,850,567	3,619,216	12,275,503
	Add: Premium on reinsurance accepted	-	41	41	-
	Less : Premium on reinsurance ceded	898,687	2,751,470	1,115,747	3,158,659
	Net Premium	930,591	8,099,138	2,503,509	9,116,844
	Adjustment for change in reserve for unexpired risks	(400,846)	14,060	502,297	802,886
	Premium Earned (Net)	1,331,437	8,085,078	2,001,212	8,313,958

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

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

(Rs.'000)

	Particulars	For the Qtr Ended 30.Jun.12	For The Year Ended 31.Mar.2012	For the Qtr Ended 30.Jun.11	For The Year Ended 31.Mar.2011
	Claims paid				
	Direct claims	1,920,837	10,605,038	2,791,971	11,200,061
	Add Claims Outstanding at the end of the year	778,349	929,018	982,031	626,962
	Less Claims Outstanding at the beginning of the year	929,018	626,962	626,962	994,496
	Gross Incurred Claims	1,770,168	7,440,266	3,147,039	10,832,527
	Add :Re-insurance accepted to direct claims	-	-	-	-
	Less :Re-insurance Ceded to claims paid	652,108	3,164,772	779,645	3,251,155
	Total Claims Incurred	1,118,059	7,742,322	2,367,394	7,581,372

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

(Rs.'000)

Particulars	For the Qtr Ended 30.Jun.12	For The Year Ended 31.Mar.2012	For the Qtr Ended 30.Jun.11	For The Year Ended 31.Mar.2011
Commission paid				
Direct	129,597	519,163	92,204	348,083
Add: Re-insurance Accepted	-	-	-	-
Less: Commission on Re-insurance Ceded	107,520	472,692	104,445	436,420
Net Commission	22,077	46,471	(12,241)	(88,337)
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:				
Agents	122,203	490,563	85,489	320,986
Brokers	7,148	26,979	5,939	23,991
Corporate Agency	246	1,619	775	1,641
Referral	-	-	-	1,458
Others (pl. specify)	1	1	1	7
TOTAL	129,597	519,163	92,204	348,083

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

(Rs.'000)

	Particulars	For the Qtr Ended 30.Jun.12	For The Year Ended 31.Mar.2012	For the Qtr Ended 30.Jun.11	For The Year Ended 31.Mar.2011
1	Employees' remuneration & welfare benefits	351,383	1,297,289	272,550	495,880
2	Travel, conveyance and vehicle running expenses	19,576	43,293	9,084	10,892
3	Training expenses	3,534	7,856	2,740	4,621
4	Rents, rates & taxes	36,214	138,881	30,544	79,730
5	Repairs & Maintenance	17,352	31,785	13,875	7,273
6	Printing & stationery	19,642	84,983	9,676	28,839
7	Communication	13,708	41,611	8,420	15,756
8	Legal & professional charges	10,074	33,818	26,080	20,484
9	Auditors' fees, expenses etc				
	(a) as auditor	-	1,800	-	1,800
	(b) as adviser or in any other capacity, in respect of	-	-	-	-
	(i) Taxation matters	-	700	-	700
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	(c) in any other capacity	50	500	-	500
	(d) Out of Pocket Expenses	164	194	51	722
10	Advertisement and publicity	34,541	94,174	4,561	80,727
11	Interest & Bank Charges	1,486	4,461	420	3,407
12	Others (to be specified)				
	(a) Donation	320	2,480	900	22,215
	(b) Director's Sitting Fees	80	320	20	440
	(c) Software Expenses	15,852	42,132	13,018	14,078
	(d) Miscellaneous Expenses	13,207	55,433	7,590	16,397
	(e) Irrecoverable Exps written off	-	-	-	-
	(e) Amortization Expenses	(81)	(225)	217	2,474
13	Depreciation	70,742	146,362	31,484	100,807
	TOTAL	607,842	2,027,846	431,230	907,741

FORM NL-8-SHARE CAPITAL SCHEDULE

SHARE CAPITAL

(Rs.'000)

	Particulars	For the Qtr Ended 30.Jun.12	For The Year Ended 31.Mar.2012	For the Qtr Ended 30.Jun.11	For The Year Ended 31.Mar.2011
1	Authorised Capital 350,000,000 (Previous Year - 350,000,000) Equity Shares of Rs.10 each	3,500,000	3,500,000	3,500,000	3,500,000
2	Issued Capital 278,772,350 (Previous Year - 202,990,000) Equity Shares of Rs.10 each	2,787,724	2,787,724	2,029,900	2,029,900
3	Subscribed Capital 278,772,350 (Previous Year - 202,990,000) Equity Shares of Rs.10 each	2,787,724	2,787,724	2,029,900	2,029,900
4	Called-up Capital 278,772,350 (Previous Year - 202,990,000) Equity Shares of Rs.10 each Less : Calls unpaid Add : Equity Shares forfeited (Amount originally paid up) Less : Par Value of Equity Shares bought back Less : Preliminary Expenses Expenses including commission or brokerage on Underwriting or subscription of shares	2,787,724 - - - - - - -	2,787,724 - - - - - - -	2,029,900 - - - - - - -	2,029,900 - - - - - - -
	TOTAL	2,787,724	2,787,724	2,029,900	2,029,900

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE
SHARE CAPITAL

PATTERN OF SHAREHOLDING
[As certified by the Management]

Shareholder	For the Qtr Ended 30.Jun.12		As on 31.Mar.12		For the Qtr Ended 30.Jun.11		As on 31.Mar.2011	
	Number of Shares	% of Holding	Number of Shares	% of Holding	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters								
· Indian	228,951,830	82.13%	228,951,830	82.13%	160,626,800	79.13%	160,626,800	79.13%
· Foreign	49,820,520	17.87%	49,820,520	17.87%	42,363,200	20.87%	42,363,200	20.87%
Others								
TOTAL	278,772,350	100%	278,772,350	100%	202,990,000	100%	202,990,000	100%

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

(Rs.'000)

	Particulars	For the Qtr Ended 30.Jun.12	For The Year Ended 31.Mar.2012	For the Qtr Ended 30.Jun.11	For The Year Ended 31.Mar.2011
1	Capital Reserve	-	-	-	-
2	Capital Redemption Reserve	-	-	-	-
3	Share Premium	1,491,418	1,491,668	531,963.07	531,963.07
4	General Reserves	-	-	-	-
	Opening as on 01.04.11	64959	64,959	-	-
	Additions during the year	-	-	-	-
	Transfer from Contingency Reserve for Unexpired Risk	73,911	73,911	64,959.35	64,959.35
	Closing as on 31.03.11	138,870	138,870	64,959.35	64,959.35
	Less: Debit balance in Profit and Loss Account	-	-	-	-
	Less: Amount utilized for Buy-back	-	-	-	-
5	Catastrophe Reserve	-	-	-	-
6	Other Reserves	-	-	-	-
	Contingency Reserve for Unexpired Risk	-	-	-	-
	Opening as on 01.04.10	73,911	73,911	64,959	64,959
	Additions during the year	-	-	-	-
	Transfer from Profit & Loss a/c	-	-	73,911	73,911
	Deductions during the year	-	-	-	-
	Transfer to General Reserve	73,911	73,911	64,959	64,959
	Closing as on 31.03.11	-	-	73,911	73,911
7	Balance of Profit in Profit & Loss Account	-	-	-	-
	TOTAL	1,630,288	1,630,538	670,833	670,833

FORM NL-11-BORROWINGS SCHEDULE
BORROWINGS

(Rs.'000)

	Particulars	For the Qtr Ended 30.Jun.12	For The Year Ended 31.Mar.2012	For the Qtr Ended 30.Jun.11	For The Year Ended 31.Mar.2011
1	Debentures/ Bonds	-	-	-	-
2	Banks	-	-	-	-
3	Financial Institutions	-	-	-	-
4	Others (to be specified)	-	-	-	-
	TOTAL	-	-	-	-

FORM NL-12-INVESTMENT SCHEDULE

Investments

(Rs.'000)

	Particulars	For the Qtr Ended 30.Jun.12	For The Year Ended 31.Mar.2012	For the Qtr Ended 30.Jun.11	For The Year Ended 31.Mar.2011
	LONG TERM INVESTMENTS				
1	Government securities and Government guaranteed bonds including Treasury Bills	696,469	848,839	1,242,705	1,146,472
2	Other Approved Securities	398,749	448,828	449,070	400,400
3	Other Investments				
	(a) Shares	-	-	-	-
	(aa) Equity	-	-	-	-
	(bb) Preference	-	-	-	-
	(b) Mutual Funds	150,000	-	-	-
	(c) Derivative Instruments	-	-	-	-
	(d) Debentures/ Bonds	-	-	-	-
	(e) Other Securities (to be specified)	-	-	-	-
	(f) Subsidiaries	-	-	-	-
	(g) Investment Properties-Real Estate	51,818	51,818	51,818	51,818
4	Investments in Infrastructure and Social Sector	350,453	400,631	449,370	449,177
5	Other than Approved Investments	-	-	-	-
	SHORT TERM INVESTMENTS				
1	Government securities and Government guaranteed bonds including Treasury Bills	-	-	150,732	150,732
2	Other Approved Securities	-	50,000	50,000	50,000
3	Other Investments	-	-	-	-
	(a) Shares	-	-	-	-
	(aa) Equity	-	-	-	-
	(bb) Preference	-	-	-	-
	(b) Mutual Funds	425	-	80,000	-
	(a) Derivative Instruments	-	-	-	-
	(b) Debentures/ Bonds	-	-	50,000	50,000
	(c) Other Securities (to be specified)	-	-	-	-
	(d) Subsidiaries	-	-	-	-
	(e) Investment Properties-Real Estate	-	-	-	-
4	Investments in Infrastructure and Social Sector	-	49,138	49,807	49,807
5	Other than Approved Investments	-	-	-	-
	TOTAL	1,647,914	1,849,254	2,573,501	2,348,406

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

(Rs.'000)

	Particulars	For the Qtr Ended 30.Jun.12	For The Year Ended 31.Mar.2012	For the Qtr Ended 30.Jun.11	For The Year Ended 31.Mar.2011
1	SECURITY-WISE CLASSIFICATION				
	Secured				
	(a) On mortgage of property	-	-	-	-
	(aa) In India	-	-	-	-
	(bb) Outside India	-	-	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-	-	-
	(c) Others (to be specified)	-	-	-	-
	Unsecured	-	-	-	-
	TOTAL	-	-	-	-
2	BORROWER-WISE CLASSIFICATION				
	(a) Central and State Governments	-	-	-	-
	(b) Banks and Financial Institutions	-	-	-	-
	(c) Subsidiaries	-	-	-	-
	(d) Industrial Undertakings	-	-	-	-
	(e) Others (Inter Corporate Deposit)	-	-	-	-
	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

Particulars	Cost/ Gross Block			Closing	DEPRECIATION			NET BLOCK		
	Opening	Additions	Deductions		Up to Last Year Mar 12	For The Period April 2012-June 2012	On Sales/ Adjustmen ts	To Date	As at year Period end 30.Jun.12	Previous year end - 30 Jun 11
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles IT Software	498,855	17,718	(2)	516,570	227,461	57,808	-	285,269	231,302	270,426
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	94,971	2,019	-	96,990	19,931	1,535	-	21,466	75,524	66,822
Information Technology Equipment	242,692	1,905	(681)	243,916	78,248	10,209	619	87,839	156,077	153,831
Vehicles	13,432	55	-	13,487	2,681	319	-	3,000	10,487	9,389
Office Equipment	73,139	2,364	-	75,503	11,676	870	-	12,546	62,957	53,365
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
TOTAL	923,089	24,061	(683)	946,466	339,996	70,742	619	410,120	536,347	553,833
Capital Work in progress	62,750	-	-	62,750	-	-	-	-	62,750	62,750
Grand Total	985,839	24,061	(683)	1,009,216	339,996	70,742	619	410,120	599,097	616,583
PREVIOUS YEAR	490,587	327,330	-	817,918	100,526	100,807	-	201,334	-	-

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

(Rs.'000)

	Particulars	For the Qtr Ended 30.Jun.12	For The Year Ended 31.Mar.2012	For the Qtr Ended 30.Jun.11	For The Year Ended 31.Mar.2011
1	Cash (including cheques, drafts and stamps)	7,513	96,541	10,718	69,039
2	Bank Balances				
	(a) Deposit Accounts				
	(aa) Short-term (due within 12 months)	50,500	220,500	530,500	958,700
	(bb) Others	-	-	-	-
	(b) Current Accounts	201,870	162,536	300,888	123,893
	(c) Others (to be specified)	-	-	-	-
3	Money at Call and Short Notice				
	(a) With Banks	-	-	-	-
	(b) With other Institutions	-	-	-	-
4	Others (to be specified)	-	-	-	-
	TOTAL	259,884	479,577	842,106	1,151,632
	Balances with non-scheduled banks included in 2 and 3 above				

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

(Rs.'000)

	Particulars	For the Qtr Ended 30.Jun.12	For The Year Ended 31.Mar.2012	For the Qtr Ended 30.Jun.11	For The Year Ended 31.Mar.2011
	ADVANCES				
1	Reserve deposits with ceding companies	-	-	-	-
2	Application money for investments			-	-
3	Prepayments	14,072	26,821	5,200	449,687
4	Advances to Directors/Officers	-	1,213		741
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	49,222	49,222	50,808	74,514
6	Others (to be specified)				
	- Travel Advance	176	185	178	54
	- Rental Advance	86,550	79,664	83,010	73,919
	- Telephone Deposit	256	261	250	251
	- Staff Advance	12,737	15,216	14,341	12,806
	- Other Advances	210,806	165,325	256,873	326,274
	- Security Deposits	5,697	5,363	4,349	4,139
	TOTAL (A)	379,515	343,271	415,009	942,386
	OTHER ASSETS				
1	Income accrued on investments	48,879	64,942	86,133	80,468
2	Outstanding Premiums	-	-		162,099
3	Agents' Balances	-	1,417	-	-
4	Foreign Agencies Balances	-	-	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	1,973,873	2,234,071	1,442,885	1,464,253
6	Due from subsidiaries/ holding	-	-	-	-
7	Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act, 1938]	-	-	-	-
8	Others (to be specified)				
	- Amounts Recoverable under Contractual Obligations	789,209	1,015,239	1,501,957	373,011
	- Service Tax	-	55,674	-	-
	- Inter Office Transfers	-	-	-	-
	TOTAL (B)	2,811,961	3,371,343	3,031,012	2,117,494
	TOTAL (A+B)	3,191,476	3,714,614	3,446,021	3,059,880

FORM NL-17-CURRENT LIABILITIES SCHEDULE

CURRENT LIABILITIES

(Rs.'000)

	Particulars	For the Qtr Ended 30.Jun.12	For The Year Ended 31.Mar.2012	For the Qtr Ended 30.Jun.11	For The Year Ended 31.Mar.2011
1	Agents' Balances	-	-	2,075.00	343.67
2	Balances due to other insurance companies	4,256	4,256	-	19,977
3	Deposits held on re-insurance ceded	-	-	-	-
4	Premiums received in advance	132,402	82,826	47,559	59,869
5	Unallocated Premium			-	-
6	Sundry creditors	256,512	362,376	320,112	318,844
7	Due to subsidiaries/ holding company	-	-	-	-
8	Claims Outstanding	778,349	929,018	981,983	626,962
9	Due to Officers/ Directors	-	-	-	-
10	Others (to be specified)				
	- Inter Office Transfers	-	-	-	-
	- Excess Collection	6,965	7,449	5,560	5,318
	- Refund of Premium	14,175	12,453	9,866	10,489
	TOTAL	1,192,659	1,398,377	1,367,155	1,041,803

FORM NL-18-PROVISIONS SCHEDULE

PROVISIONS

(Rs.'000)

	Particulars	For the Qtr Ended 30.Jun.12	For The Year Ended 31.Mar.2012	For the Qtr Ended 30.Jun.11	For The Year Ended 31.Mar.2011
1	Reserve for Unexpired Risk	1,972,962	2,373,808	2,862,045	2,359,748
2	For taxation (less advance tax paid and taxes deducted at source)	-	-	-	-
3	For proposed dividends	-	-	-	-
4	For dividend distribution tax	-	-	-	-
5	Others (to be specified)	-	-	-	-
	Provision for Bad and Doubtful Debts (Standard Assets)	-	-	-	-
	Provision for Employee Benefit	-	-	-	-
	TOTAL	1,972,962	2,373,808	2,862,045	2,359,748

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

(Rs.'000)

	Particulars	For the Qtr Ended 30.Jun.12	For The Year Ended 31.Mar.2012	For the Qtr Ended 30.Jun.11	For The Year Ended 31.Mar.2011
1	Discount Allowed in issue of shares/ debentures	-	-	-	-
2	Others	-	-	-	-
	TOTAL	-	-	-	-

PERIODIC DISCLOSURES
FORM NL-21 Statement of Liabilities

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTDDate: 30-Jun-12

Statement of Liabilities						(Rs in Lakhs)			
As At 30.Jun.2012						As At 30.Jun.2011 (Corresponding previous year)			
Sl.No.	Particular	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	NA	NA	NA	NA	NA	NA	NA	NA
2	Marine	NA	NA	NA	NA	NA	NA	NA	NA
a	Marine Cargo	NA	NA	NA	NA	NA	NA	NA	NA
b	Marine Hull	NA	NA	NA	NA	NA	NA	NA	NA
3	Miscellaneous	NA	NA	NA	NA	NA	NA	NA	NA
a	Motor	NA	NA	NA	NA	NA	NA	NA	NA
b	Engineering	NA	NA	NA	NA	NA	NA	NA	NA
c	Aviation	NA	NA	NA	NA	NA	NA	NA	NA
d	Liabilities	NA	NA	NA	NA	NA	NA	NA	NA
e	Others	677	303.49	287.59	26,245	693	298	227	1,219
4	Health Insurance	19,052	6,504	688.02	1,268	27,927	8,735	559	37,221
5	Total Liabilities	19,730	6,807.88	975.61	27,513	28,620	9,033	787	38,440

PERIODIC DISCLOSURES

FORM NL-22

Insurer: **STAR HEALTH AND ALLIED INSURANCE CO LTD**

Date: **30-Jun-12**

GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER: ENDING 30 JUN 2012

(Rs in Lakhs)

STATES	Personal Accident		Medical Insurance		Overseas medical	
	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr
Andhra Pradesh	12	12	5,871	5,871	38	38
Arunachal Pradesh	-	-	-	-	-	-
Assam	0	0	28	28	0	0
Bihar	0	0	22	22	0	0
Chhattisgarh	1	1	47	47	0	0
Goa	-	-	-	-	-	-
Gujarat	9	9	541	541	49	49
Haryana	5	5	203	203	11	11
Himachal Pradesh	-	-	0	0	-	-
Jammu & Kashmir	0	0	28	28	3	3
Jharkhand	1	1	56	56	0	0
Karnataka	55	55	1,409	1,409	44	44
Kerala	16	16	1,352	1,352	18	18
Madhya Pradesh	6	6	331	331	9	9
Maharashtra	61	61	2,591	2,591	77	77
Manipur	-	-	-	-	-	-
Meghalaya	-	-	-	-	-	-
Mizoram	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-
Orissa	2	2	116	116	3	3
Punjab	8	8	165	165	35	35
Rajasthan	7	7	167	167	6	6
Sikkim	-	-	-	-	-	-
Tamil Nadu	84	84	2,389	2,389	86	86
Tripura	-	-	-	-	-	-
Uttar Pradesh	5	5	487	487	23	23
Uttrakhand	2	2	104	104	6	6
West Bengal	9	9	563	563	8	8
Andaman & Nicobar Is.	-	-	-	-	-	-
Chandigarh	2	2	52	52	10	10
Dadra & Nagra Haveli	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-
Delhi	5	5	657	657	37	37
Lakshadweep	-	-	-	-	-	-
Puducherry	-	-	46	46	2	2
Total	291	291	17,224	17,224	467	467

PERIODIC DISCLOSURES

FORM NL-23 Reinsurance Risk Concentration

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

Date: 30-Jun-12

(Rs in Lakhs)

Reinsurance Risk Concentration						
S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
1	No. of Reinsurers with rating of AAA and above		-	-	-	-
2	No. of Reinsurers with rating AA but less than AAA		-	-	-	-
3	No. of Reinsurers with rating A but less than AA		-	-	-	-
4	No. of Reinsurers with rating BBB but less than A	1 (GIC - Re)	8,986.87	-	-	100%
5	No. of Reinsures with rating less than BBB		-	-	-	-
6	Total		8,986.86	-	-	100%

PERIODIC DISCLOSURES

FORM NL-2 Ageing of Claims

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

Date: 30-Jun-12

(Rs in Lakhs)

Ageing of Claims								
Sl.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	NA	NA	NA	NA	NA	NA	NA
2	Marine Cargo	NA	NA	NA	NA	NA	NA	NA
3	Marine Hull	NA	NA	NA	NA	NA	NA	NA
4	Engineering	NA	NA	NA	NA	NA	NA	NA
5	Motor OD	NA	NA	NA	NA	NA	NA	NA
6	Motor TP	NA	NA	NA	NA	NA	NA	NA
7	Health	17,651	20,503	19,745	14,514	5,810	77,921	18,806
8	Overseas Travel	3	12	30	22	8	75	113
9	Personal Accident	-	112	130	60	-	302	289
10	Liability	NA	NA	NA	NA	NA	NA	NA
11	Crop	NA	NA	NA	NA	NA	NA	NA
12	Miscellaneous	NA	NA	NA	NA	NA	NA	NA

PERIODIC DISCLOSURES
FORM NL-25 : Quarterly claims data for Non-Life

Insurer: **STAR HEALTH AND ALLIED INSURANCE CO LTD**

Date: **30-Jun-12**

No. of claims only

Sl. No.	Claims Experience	Personal Accident	Health	Overseas Travel	Total
1	Claims O/S at the beginning of the period	545	62591	280	63416
2	Claims reported during the period	438	84324	149	84911
3	Claims Settled during the period	302	78223	75	78600
4	Claims Repudiated during the period	29	6809	42	6880
5	Claims closed during the period	195	10339	2	10536
6	Claims O/S at End of the period	457	51544	310	52311
	Less than 3months	307	26773	97	27177
	3 months to 6 months	123	13055	21	13199
	6months to 1 year	9	8202	92	8303
	1year and above	18	3514	100	3632

FORM NL-26 - CLAIMS INFORMATION - KG Table I

Insurer : STAR HEALTH AND ALLIED INSURANCE CO LTD

Solvency for the quarter ended 30.JUN.12

Required solvency margin based on net premium and net incurred claims (Rs. in Lacs)

Item No.	Description							
		Gross Premium	Net Premium	Gross incurred claim	Net incurred Claim	RSM-1	RSM-2	RSM
1	Fire	NA	NA	NA	NA	NA	NA	NA
2	Marine Cargo	NA	NA	NA	NA	NA	NA	NA
3	Marine Hull	NA	NA	NA	NA	NA	NA	NA
4	Motor	NA	NA	NA	NA	NA	NA	NA
5	Engineering	NA	NA	NA	NA	NA	NA	NA
6	Aviation	NA	NA	NA	NA	NA	NA	NA
7	Laibilities	NA	NA	NA	NA	NA	NA	NA
8	Others	1,656.06	1,057.14	1,363.06	547.44	231.85	286.24	231.85
9	Health	88,950.23	64,205.06	97,595.38	68,255.94	13,342.53	21,958.96	13,342.53
10	Rural							
	Total	90,606.30	65,262.20	98,958.44	68,803.38	13,574.38	22,245.20	13,574.38

PERIODIC DISCLOSURES	
FORM NL-27	Offices information for Non-Life

Insurer: **STAR HEALTH AND ALLIED INSURANCE CO LTD** Date: **30-Jun-12**

Sl. No.	Office Information	Number
1	No. of offices at the beginning of the year	231
2	No. of branches approved during the year	14
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	0
6	No of branches at the end of the year	238
7	No. of branches approved but not opened	14
8	No. of rural branches	34
9	No. of urban branches	204

FORM NL-28-STATEMENT OF ASSETS - 3B

Company Name & Code: STAR HEALTH AND ALLIED INSURANCE CO LTD - 129

Statement as on: 30.Jun.2012

Statement of Investment Assets (General Insurer, Re-insurers)

(Business within India)

Periodicity of Submission: Quarterly

Rs. In Lakhs

in lakhs			
No	PARTICULARS	SCH	AMOUNT
1	Investments	8	16479.14
2	Loans	9	0.00
3	Fixed Assets	10	5990.97
4	Current Assets		
	a. Cash & Bank Balance	11	2178.20
	b. Advances & Other Assets	12	31887.87
5	Current Liabilities		
	a. Current Liabilities	13	11479.01
	b. Provisions	14	19729.62
	c. Misc. Exp not Written Off	15	0.00
	d. Debit Balance of P&L A/c		18852.57
Application of Funds as per Balance Sheet (A)			44180.116

	Less: Other Assets	SCH	
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	5,990.97
3	Cash & Bank Balance (if any)	11	2,178.20
4	Advances & Other Assets (if any)	12	31,887.87
5	Current Liabilities	13	11,479.01
6	Provisions	14	19,729.62
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		18,852.57
TOTAL			27700.972
'Investment Assets' As per FORM 3B			16479.144

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total (d + e)	Market Value
			Balance	FRSM*						
			(a)	(b)						
1	G. Sec.	Not less than 20%	1,950.11	-	5,014.58	6,964.69	42.26	-	-	6,808.93
2	G. Sec or Other Apporved Sec. (incl. (1) above)	Not less than 30%	-	-	-	-	-	-	-	-
3	Investment subject to Exposure Norms									
	1. 'Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 15%	2,097.76	-	5,394.25	7,492.02	45.46	-	-	7,350.05
	2. Approved Investments	Not exceeding 55%	145.09	-	373.09	518.18	3.14	-	-	3,405.60
	3. Other Investments (not exceeding 25%)		421.19	-	1,083.06	1,504.25	9.13	-	-	1,504.25
Total Investment Assets			100%	4,614.16	11,864.98	16,479.14	100			19,068.83

Certification:

Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed

Date: 14.Aug.2010

Signature: _____ -sd-
 Full name: Mr.S.Ramaswamy
 Designation: Chief Financial Officer

PERIODIC DISCLOSURES

FORM NL-29

Detail regarding debt securities

Insurer: **STAR HEALTH AND ALLIED INSURANCE CO LTD**Date: **30-Jun-12**

(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 30.Jun.12	As % of total for this class	As at 30.Jun.11 (previous year)	As % of total for this class	As at 30.Jun.12	As % of total for this class	As at 30.Jun.11 (previous year)	As % of total for this class
Break down by credit rating								
AAA rated	5,890.35	41.60	7,789.35	3429%	5,992.42	4145%	8,983.04	3679%
AA or better	1,459.70	10.31	1,417.40	624%	1,499.60	1037%	1,499.42	614%
Rated below AA but above A	-	-	-	0%	-	-	-	0%
Rated below A but above B	-	-	-	0%	-	-	-	0%
Any other	6,808.93	48.09	13,511.16	5947%	6,964.69	4818%	13,934.35	5707%
	14,158.98	100.00	22,717.91	100	14,456.71	100	24,416.82	100
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	490.45	3.46	2,990.58	1316%	500.00	346%	2,999.53	1228%
more than 1 year and upto 3 years	7,362.30	52.00	3,425.85	1508%	7,505.76	5192%	3,491.46	1430%
More than 3 years and up to 7 years	6,306.22	44.54	15,838.04	6972%	6,450.95	4462%	16,425.84	6727%
More than 7 years and up to 10 years	-	-	463.45	204%	-	-	500.00	205%
above 10 years	-	-	-	-	-	-	1,000.00	410%
	14,158.98	100.00	22,717.91	100	14,456.71	100	24,416.83	100
Breakdown by type of the issuer								
a. Central Government	6,808.93	48.09	13,511.16	5947%	6,964.69	4818%	13,934.36	5707%
b. State Government	-	-	-	-	-	-	-	-
c. Corporate Securities	5,871.40	41.47	8,720.25	3838%	5,992.02	4145%	8,982.47	3679%
d. Others	1,478.65	10.44	486.50	214%	1,500.00	1038%	1,500.00	614%
	14,158.98	100.00	22,717.91	100.00	14,456.71	100.00	24,416.83	100.00

PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

 Insurer: Star Health and Allied Insurance Co Ltd

 Date: 30-Jun-12

Analytical Ratios for Non-Life companies			
Sl.No.	Particular	up to the Quarter June 12	up to the Quarter of the preceding year ended Jun 11
1	Gross Premium Growth Rate	-49%	14%
2	Gross Premium to shareholders' fund ratio	0.72	1.85
3	Growth rate of shareholders' fund	30%	40%
4	Net Retention Ratio	51%	69%
5	Net Commission Ratio	2.4%	-1%
6	Expense of Management to Gross Direct Premium Ratio	0.40	0.14
7	Combined Ratio	1.45	0.92
8	Technical Reserves to net premium ratio	2.96	1.54
9	Underwriting balance ratio	-0.42	-0.3
10	Operationg Profit Ratio	-0.41	-0.29
11	Liquid Assets to liabilities ratio	0.095	0.32
12	Net earning ratio	-0.41	-0.29
13	Return on net worth ratio	-0.15	-0.38
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio	1.62	1.66
15	NPA Ratio		
	Gross NPA Ratio	0.00	0.00
	Net NPA Ratio	0.00	0.00

Equity Holding Pattern for Non-Life Insurers

1	(a) No. of shares	278,772,350	202,990,000
2	(b) Percentage of shareholding (Indian / Foreign)	82.13% / 17.87%	79.13% / 20.87%
3	(c) %of Government holding (in case of public sector insurance companies)	0	0
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)		Basic : Diluted:
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)		Basic : Diluted:
6	(iv) Book value per share (Rs)		9.25

PERIODIC DISCLOSURES

FORM NL-31 : Related Party Transactions

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

Date: 30-Jun-12

(Rs in Lakhs)

Related Party Transactions							
Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received*			
				For the quarter	up to the Quarter	Corresponding quarter of the preceeding year	up to the Quarter of the preceeding year
1	Star Health Investments Pvt Ltd	Holding Company	Share Capital	616.18	616.18	-	-
3	Star Health Investments Pvt Ltd	Holding Company	Share Application	-	-	-	-
4	Mr.Mohammed Hassan	Director	Rental Deposit	-	-	-	-
5	Mr.Mohammed Hassan	Director	Lease Rental	-	-	2.32	2.32
6	Mr.Mohammed Hassan	Director	Managerial Remuneration	6.00	6.00	5.82	5.82
7	Mr.V.Jagannathan	Chairman & MD	Managerial Remuneration	24.99	24.99	24.67	24.67
8	Mr.Mohammed Hassan	Director	Share Capital	-	-	-	-
9	Mr.V.Jagannathan	Chairman & MD	Share Capital	-	-	-	-
10	Mr.V.P.Nagarajan	Executive Director	Share Capital	-	-	-	-

*including the premium flow through Associates/ Group companies as an agent

PERIODIC DISCLOSURES

FORM NL-32 Products Information

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

Date: 30-Jun-12

<i>Products Information</i>							
<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				NIL			
				NIL			

FORM NL-33 - SOLVENCY MARGIN - KGII

TABLE - II

Insurer: **STAR HEALTH AND ALLIED INSURANCE CO LTD**

Solvency for the Quarter ended on 30.Jun.2012

Available Solvency Margin and Solvency Ratio

(Rs. in Lacs)

Item	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):	Form AA	38,067.86
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)	Form HG	27,513.11
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)	ANNEX-1	2,937.34
4	Excess in Policyholders' Funds (1-2-3)		7,617.40
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):	Form AA	15,548.84
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)	ANNEX-1	1,205.75
7	Excess in Shareholders' Funds (5-6)		14,343.09
8	Total Available Solvency Margin [ASM] (4+7)		21,960.49
9	Total Required Solvency Margin [RSM]		13,574.38
10	Solvency Ratio (Total ASM/Total RSM)		1.62

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

Date: 30-Jun-12

BOD and Key Person information

Sl. No.	Name of person	Role/designation	Details of change in the
1	Mr.V Jagannathan	Chairman and Managing Director	
2	Essa Abdullah Al Ghurair	Director	
3	Mr.D.R.Karthikeyan	Director	
4	Mr.D.C.Gupta	Director	
5	Dr.M.Y Khan	Director	
6	Mr.Mohammad Hassan	Director	
7	Ms. Vishaka Mulye	Nominee Director	
8	Mr.V P Nagarajan	Executive Director	
9	Mr.T.N.Santhanakrishnan	Executive Director - Designated	
10	Mr.S.Sundaresan	Executive Director - Designated	
11	Mr.V.Jayaprakash	Executive Director - Designated	
12	Dr.S.Prakash	Executive Director-Medical- Designated	
13	Mr.Ramaswamy .S	Chief Financial Officer	
14	Mr.Kannan Unni .C.M	Vice President - Company Secretary	
15	Mr.Kumar .K.C	Vice President - HR & Admin	
16	Mr.Malles .A.M	Vice President - Marketing	
17	Mr.Anand Roy	Vice President - Marketing	
18	Dr. Harikrishnan	vice President- Marketing	
19	Mr.Vishwajeet Mohnot	Vice President - Marketing	
20	Mr.S.Kannan	Assistant Vice President - IT	
21	Mr.Srinivasan .H	Assistant Vice President - Technical	
22	Mrs.Rama .D	Assistant Vice President - Products	

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

FORM NL-35-NON PERFORMING ASSETS-7A

Company Name & Code: STAR HEALTH AND ALLIED INSURANCE CO LTD - 129

Statement as on: 30.Jun.12

Name of the Fund _____

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	Rollover?	Has there been any Principal Waiver?		Classification	Provision (%)	Provision (Rs)
			%	Has there been revision?									Amount	Board Approval Ref			
									NIL								

CERTIFICATION

Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed.

Date:

Signature

-sd-

Full Name & Designation

Note:

- A. Category of Investmet (COI) shall be as per INV/GLN/001/2003-04
- B. FORM 7A shall be submitted in respect of each 'fund'.
- C. Classification shall be as per F&A-Circulars-169-Jan-07 Dt.24-01-07.

J HARI NARAYAN, CHAIRMAN

[ADVT/III/IV/161/Exty.]

FORM NL-36-YIELD ON INVESTMENTS 1

Company Name & Code: STAR HEALTH AND ALLIED INSURANCE CO LTD - 129

Statement as on: 30.Jun.12

Name of the Fund _____

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Rs. In Lakhs

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 Government Securities	CGSB	5874.83	5739.63	74.52	7.16	7.16	1739.91	5739.63	74.52	7.32	7.32	12,846.92	12,462.71	279.05	8.87%	8.87%
2	Deposit under Section-7 of Insurance Act	CDSS	1089.86	1050.377	19.49	8.67	8.67	271.42	1050.38	19.49	7.18	7.18	1,087.44	1,048.45	19.49	7.17%	7.17%
3	Treasury Bills	CTRB	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00%	0.00%
4	Bonds / Debentures Issued by NHB / Institutions Accredited by NHB	HTDN	3500.00	3431.85	100.70	8.67	8.67	1163.21	3431.85	100.70	8.70	8.70	4,503.20	4,372.90	86.87	7.72%	7.72%
5	Infrastructure - PSU - Debentures / Bonds	IPTD	3992.02	3918.2	105.28	7.26	7.26	1158.44	3918.20	105.28	8.34	8.34	5,979.26	4,833.85	111.65	7.47%	7.47%
6	Investment Properties - Immovable	EINP	518.18	3405.6	-	-	-	-	3405.60	-	-	-	518.18	518.18	-	0.00%	0.00%
7	Deposits with Scheduled Banks, FIS, (Incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	505.00	505	14.45	11.44	11.44	185.90	505.00	14.45	7.77	7.77	5,305.00	5,305.00	109.34	8.56%	8.56%
8	Mutual funds - GILT / G Sec / Liquid Schemes	EGMF	702.24	702.24	2.76	1.57	1.57	39.73	702.24	2.76	6.96	6.96	400.00	400.00	7.06	9.70%	9.70%
	Mutual Funds - Debt / Income / Serial Plans / Liquid Schemes	OMGS											400.00	400.00	15.32	8.85%	8.85%
	Short Term Loans (Un-secured Deposits)	OSLU	802.02	802.02	8.59	4.28	4.28	120.82	802.02	8.59	7.11	7.11	-	-	-	0.00%	0.00%
	TOTAL		16984.15	19554.91	325.79	9.32	9.32	4679.43	19554.91	325.79	6.96	8.45	31,040.00	29,341.09	628.78	8.14%	8.14%

CERTIFICATION

Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed.

Date:

Signature _____-sd-

Full Name & Designation

FORM NL-37-DOWN GRADING OF INVESTMENT-2

Company Name & Code: STAR HEALTH AND ALLIED INSURANCE CO LTD - 129

Statement as on: 30.Jun.12

Name of Fund _____

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs. In Lakhs

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

CERTIFICATION

Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed.

Signature _____ -sd-
Full Name and Designation

Date:

Note:

- 1 Provide details of Down Graded Investments during the Quarter.
- 2 Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.
- 3 FORM-2 shall be prepared in respect of each fund.
- 4 Category of Investmet (COI) shall be as per INV/GLN/001/2003-04

PERIODIC DISCLOSURES

FORM NL-38 Quarterly Business Returns across line of Business

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

Date: 30-Jun-12

Quarterly Business Returns across line of Business

(Rs in Lakhs)

Sl.No.	Line of Business	Current Quarter		Same Quarter previous year		upto the period		same period of the previos year	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	NA	NA	NA	NA	NA	NA	NA	NA
2	Cargo & Hull	NA	NA	NA	NA	NA	NA	NA	NA
3	Motor TP	NA	NA	NA	NA	NA	NA	NA	NA
4	Motor OD	NA	NA	NA	NA	NA	NA	NA	NA
5	Engineering	NA	NA	NA	NA	NA	NA	NA	NA
6	Workmen's Compensation	NA	NA	NA	NA	NA	NA	NA	NA
7	Employer's Liability	NA	NA	NA	NA	NA	NA	NA	NA
8	Aviation	NA	NA	NA	NA	NA	NA	NA	NA
9	Personal Accident	302	25209	388.61	66,072	291.00	25209	388.61	66,072
10	Health	17,524	218118	35,349.66	198,406	17,224.00	218118	35,349.66	198,406
11	Others* OMP	467	13517	453.88	12,494	467.00	13517	453.88	12,494

Note:

1. Premium stands for amount of premium

2. The line of business which are not applicable for any company should be filled up with NA.

Figure '0' in those fields will imply no business in the segment.

*any other segment contributing more than 5% of the total premium needs to be shown separately

PERIODIC DISCLOSURES

FORM NL-39 Rural & Social Obligations (Quarterly Returns)

Insurer: **STAR HEALTH AND ALLIED INSURANCE CO LTD**

Date: **30-Jun-12**

(Rs in Lakhs)

Rural & Social Obligations (Quarterly Returns)					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	NA	NA	NA
		Social	NA	NA	NA
2	Cargo & Hull	Rural	NA	NA	NA
		Social	NA	NA	NA
3	Motor TP	Rural	NA	NA	NA
		Social	NA	NA	NA
4	Motor OD	Rural	NA	NA	NA
		Social	NA	NA	NA
5	Engineering	Rural	NA	NA	NA
		Social	NA	NA	NA
6	Workmen's Compensation	Rural	NA	NA	NA
		Social	NA	NA	NA
7	Employer's Liability	Rural	NA	NA	NA
		Social	NA	NA	NA
8	Aviation	Rural	NA	NA	NA
		Social	NA	NA	NA
9	Personal Accident	Rural	11380	160.16	483,118
		Social	4577	34.50	29,163
10	Health	Rural	73799	7947.55	204,803
		Social	53867	4295.52	155,470
11	Others*	Rural	2493	110.69	6,591
		Social	4634	139.88	10,607

*any other segment contributing more than 5% needs to be shown separately

PERIODIC DISCLOSURES

FORM NL-40 Business Acquisition through different channels

Insurer: **STAR HEALTH AND ALLIED INSURANCE CO LTD**

Date: **30-Jun-12**

		Business Acquisition through different channels				<i>(Rs in Lakhs)</i>			
Sl.No.	Channels	Current Quarter		Same quarter Previous Year		Up to the period		Same period of the previous year	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	165940	8,351	150,362	5,706	165940	8,351	150,362	5,706
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	664	16	1,712	52	664	16	1,712	52
4	Brokers	6331	425	7,195	364	6331	425	7,195	364
5	Micro Agents	0	-	7	-	0	-	7	-
6	Direct Business	83909	9,501	117,686	30,070	83909	9,501	117,686	30,070
	Total (A)	256,844	18,293	276,962	36,192	256,844	18,293	276,962	36,192
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	256,844	18,293	276,962	36,192	256,844	18,293	276,962	36,192

Note:

1. Premium means amount of premium received from business acquired by the source
2. No of Policies stand for no. of policies sold

PERIODIC DISCLOSURES

FORM NL-41

GRIEVANCE DISPOSAL

Insurer:

STAR HEALTH AND ALLIED INSURANCE CO LTD

Date:

30-Jun-12

GRIEVANCE DISPOSAL

SI No.	Particulars	Opening Balance *	Additions	Complaints Resolved			Complaints Pending
				Fully Accepted	Partial Accepted	Rejected	
1	Complaints made by customers						
	a) Sales Related						
	b) Policy Administration Related	2	281	199	67	9	8
	c) Insurance Policy Coverage related						
	d) Claims related	12	589	51	333	21	196
	e) others						0
	d) Total Number	14	870	250	400	30	204

2	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
	a) Less than 15 days	192	-	192
	b) Greater than 15 days	12		12
	Total Number	204	-	204

* Opening balance should tally with the closing balance of the previous financial year.