

STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED
Registration No. and Date of Registration with the IRDA : **129/16.03.2006**
REVENUE ACCOUNT FOR THE QUARTER ENDED 30TH JUNE 2016
MISCELLANEOUS BUSINESS

(Rs.'000)

	Particulars	Schedule	For the Qtr Ended 30.Jun.2016	For The Year Ended 31.Mar.2016	For the Qtr Ended 30.Jun.2015	For The Year Ended 31.Mar.2015
1	Premiums earned (Net)	NL-4-Premium Schedule	3,680,515	15,138,716	3,808,408	10,179,295
2	Profit/ Loss on sale/redemption of Investments		1,803	70,114	-	15,223
3	Others (to be specified)		-	-	-	-
4	Interest, Dividend & Rent – Gross		150,224	572,058	139,648	404,736
	TOTAL (A)		3,832,542	15,780,888	3,948,056	10,599,254
1	Claims Incurred (Net)	NL-5-Claims Schedule	2,482,834	8,145,542	2,188,415	6,510,591
2	Commission	NL-6- Commission Schedule	224,482	610,586	277,940	1,010,122
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	1,451,877	4,539,480	1,001,482	4,552,221
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		4,159,193	13,295,608	3,467,837	12,072,934
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		(326,651)	2,485,280	480,219	(1,473,680)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(326,651)	2,485,280	480,219	(1,473,680)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		(326,651)	2,485,280	480,219	(1,473,680)

Place: Chennai – 34

Date: 10-AUG-2016

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 QUARTER ENDED 30TH JUNE 2016

(Rs.'000)

	Particulars	Schedule	For the Qtr Ended 30.Jun.2016	For The Year Ended 31.Mar.2016	For the Qtr Ended 30.Jun.2015	For The Year Ended 31.Mar.2015
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		(326,651)	2,485,280	480,219	(1,473,680)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		58,420	161,350	26,600	88,845
	(b) Profit on sale of investments		701	19,776	-	3,342
	Less: Loss on sale of investments		-	-	-	-
3	OTHER INCOME (To be specified)		1	-	-	-
	TOTAL (A)		(267,529)	2,666,406	506,819	(1,381,493)
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		-	830,326	-	-
	(c) Others (To be specified) Sweat Equity Shares Pending Allotment		-	11,998	-	12,646
	(d) Amortisation Expenses		1,108	2,484	358	250
	(e) Management expenses allocated		-	451,696	-	-
	(f) Donation		450	4,143	65	6,119
	TOTAL (B)		1,558	1,300,647	423	19,015
	Profit Before Tax (A - B)		(269,087)	1,365,759	506,396	(1,400,509)
	Provision for Taxation					
	(a) Current Tax		-	141,480	-	-
	Less: MAT Credit Entitlement			(141,480)	-	-
	(b) Deferred Tax		-	-	-	-
	Profit After Tax		(269,087)	1,365,759	506,396	(1,400,509)
	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		(3,586,431)	(4,952,190)	(4,952,190)	(3,551,680)
	Balance carried forward to Balance Sheet		(3,855,517)	(3,586,431)	(4,445,794)	(4,952,190)

Place: Chennai – 34

Date: 10-AUG-2016

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 2016

(Rs.'000)

Particulars	Schedule	As On 30.Jun.2016	As On 31.Mar.2016	As On 30.Jun.2015	As On 31.Mar.2015
SOURCES OF FUNDS					
SHARE CAPITAL	NL-8-Share Capital Schedule	3,869,921	3,869,921	3,627,324	3,621,441
SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-	-	-
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	3,311,945	3,317,550	2,749,247	2,749,276
FAIR VALUE CHANGE ACCOUNT					
BORROWINGS	NL-11-Borrowings Schedule	-	-	-	-
DEFERRED TAX LIABILITY					
TOTAL		7,181,866	7,187,471	6,376,571	6,370,717
APPLICATION OF FUNDS					
INVESTMENTS	NL-12-Investment Schedule	7,487,358	8,067,147	5,780,431	5,018,372
LOANS	NL-13-Loans Schedule	-	-	-	-
FIXED ASSETS	NL-14-Fixed Assets Schedule	735,496	654,127	561,222	584,654
CURRENT ASSETS					
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	1,853,972	2,719,394	2,398,828	3,277,917
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	2,500,383	2,279,613	2,003,170	2,076,885
Sub-Total (A)		4,354,355	4,999,007	4,401,998	5,354,802
CURRENT LIABILITIES					
PROVISIONS	NL-17-Current Liabilities Schedule	2,102,891	2,380,471	2,164,799	2,097,218
	NL-18-Provisions Schedule	7,147,971	7,738,771	6,648,076	7,442,082
Sub-Total (B)		9,250,861	10,119,242	8,812,875	9,539,300
NET CURRENT ASSETS (C) = (A - B)		(4,896,507)	(5,120,235)	(4,410,876)	(4,184,498)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		3,855,517	3,586,431	4,445,794	4,952,190
TOTAL		7,181,866	7,187,471	6,376,571	6,370,717

Place: Chennai – 34

Date: 10-AUG-2016

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

(Rs.'000)

Particulars	For the Qtr Ended 30.Jun.2016	For The Year Ended 31.Mar.2016	For the Qtr Ended 30.Jun.2015	For The Year Ended 31.Mar.2015
Premium from direct business written	4,578,618	20,073,425	3,519,469	14,691,941
Service Tax	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-
Gross Earned Premium	4,578,618	20,073,425	3,519,469	14,691,941
Add: Premium on reinsurance accepted	369	2,938	-	3,871
Less : Premium on reinsurance ceded	1,462,794	4,678,890	514,214	2,157,756
Net Premium	3,116,193	15,397,473	3,005,256	12,538,056
Adjustment for change in reserve for unexpired risks	(564,322)	258,757	(803,153)	2,358,761
Premium Earned (Net)	3,680,515	15,138,716	3,808,408	10,179,295

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

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

(Rs.'000)

Particulars	For the Qtr Ended 30.Jun.2016	For The Year Ended 31.Mar.2016	For the Qtr Ended 30.Jun.2015	For The Year Ended 31.Mar.2015
Claims paid				
Direct claims	3,102,303	10,652,298	2,242,601	7,443,345
Add Claims Outstanding at the end of the year	1,152,654	1,287,605	1,306,229	1,241,332
Less Claims Outstanding at the beginning of the year	1,287,605	1,241,332	1,241,332	1,000,796
Gross Incurred Claims	2,967,352	10,698,572	2,307,499	7,683,881
Add :Re-insurance accepted to direct claims	927	1,154	141	666
Less :Re-insurance Ceded to claims paid	485,445	2,554,183	119,224	1,173,956
Total Claims Incurred	2,482,834	8,145,542	2,188,415	6,510,591

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

(Rs.'000)

Particulars	For the Qtr Ended 30.Jun.2016	For The Year Ended 31.Mar.2016	For the Qtr Ended 30.Jun.2015	For The Year Ended 31.Mar.2015
Commission paid				
Direct	523,317	2,216,965	364,310	1,549,405
Add: Re-insurance Accepted	92	735	-	968
Less: Commission on Re-insurance Ceded	298,927	1,607,114	86,370	540,251
Net Commission	224,482	610,586	277,940	1,010,122
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:				
Agents	484,472	2,105,581	345,413	1,495,505
Brokers	38,831	67,837	17,402	50,311
Corporate Agency	-	36,510	1,494	3,589
Referral	-	-	-	-
Others (pl. specify)	13	7,037	-	-
TOTAL	523,317	2,216,965	364,310	1,549,405

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

(Rs.'000)

	Particulars	For the Qtr Ended 30.Jun.2016	For The Year Ended 31.Mar.2016	For the Qtr Ended 30.Jun.2015	For The Year Ended 31.Mar.2015
1	Employees' remuneration & welfare benefits	1,083,655	3,676,247	760,757	2,669,367
2	Travel, conveyance and vehicle running expenses	33,946	110,064	20,202	84,092
3	Training expenses	15,403	51,766	10,786	34,078
4	Rents, rates & taxes	79,937	297,663	61,589	245,449
5	Repairs & Maintenance	35,248	97,363	18,002	102,837
6	Printing & stationery	35,160	170,956	31,456	247,021
7	Communication	22,863	90,180	15,737	85,243
8	Legal & professional charges	20,869	95,888	17,911	59,389
9	Auditors' fees, expenses etc				
	(a) as auditor	45	3,000	-	2,250
	(b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	-	1,000	-	750
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	(c) in any other capacity	1,045	1,000	-	780
	(d) Out of Pocket Expenses	323	707	253	802
10	Advertisement and publicity	90,585	469,279	67,734	569,968
11	Interest & Bank Charges	13,480	24,201	707	12,110
12	Others (to be specified)				
	(a) Donation	-	-	-	-
	(b) Director's Sitting Fees	251	650	200	930
	(c) Software Expenses	49,895	171,725	27,528	155,248
	(d) Miscellaneous Expenses	39,153	124,292	25,599	93,878
	(e) Amortization Expenses	2,848	8,808	1,882	1,139
	(f) In House Claim Processing Cost	(121,080)	(578,575)	(102,242)	-
	(h) Management Expenses allocated to Profit and Loss account	-	(451,696)	-	-
13	Depreciation	48,251	174,963	43,382	186,889
	TOTAL	1,451,877	4,539,480	1,001,482	4,552,221

FORM NL-8-SHARE CAPITAL SCHEDULE
SHARE CAPITAL

(Rs.'000)

	Particulars	As On 30.Jun.2016	As On 31.Mar.2016	As On 30.Jun.2015	As On 31.Mar.2015
1	Authorised Capital 600,000,000 (Previous Period - 450,000,000) Equity Shares of Rs.10 each	6,000,000	6,000,000	4,500,000	4,500,000
2	Issued Capital 386,992,109 (Previous Period - 362,732,365) Equity Shares of Rs.10 each	3,869,921	3,869,921	3,627,324	3,627,324
3	Subscribed Capital 386,992,109 (Previous Period - 362,732,365) Equity Shares of Rs.10 each	3,869,921	3,869,921	3,627,324	3,627,324
4	Called-up Capital 386,992,109 (Previous Period - 362,732,365) 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 Less: Expenses including commission or brokerage on Less: Underwriting or subscription of shares	3,869,921 - - - - - - - -	3,869,921 - - - - - - - -	3,627,324 - - - - - - - -	3,621,441 - - - - - - - -
	TOTAL	3,869,921	3,869,921	3,627,324	3,621,441

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

**PATTERN OF SHAREHOLDING
[As certified by the Management]**

Shareholder	As On 30.Jun.2016		As on 31.Mar.2016		As On 30.Jun.2015		As on 31.Mar.2015	
	Number of Shares	% of Holding	Number of Shares	% of Holding	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters								
-Indian	287,704,013	74.34%	287,704,013	74.34%	270,358,474	74.53%	269,736,976	74.48%
-Foreign	99,288,096	25.66%	99,288,096	25.66%	92,373,891	25.47%	92,407,091	25.52%
Others								
TOTAL	386,992,109	100%	386,992,109	100%	362,732,365	100%	362,144,067	100%

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

(Rs.'000)

	Particulars	As On 30.Jun.2016	As On 31.Mar.2016	As On 30.Jun.2015	As On 31.Mar.2015
1	Capital Reserve	-	-	-	-
2	Capital Redemption Reserve	-	-	-	-
3	Share Premium	3,311,945	3,317,550	2,749,247	2,749,276
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	3,311,945	3,317,550	2,749,247	2,749,276

FORM NL-11-BORROWINGS SCHEDULE
BORROWINGS

(Rs.'000)

	Particulars	As On 30.Jun.2016	As On 31.Mar.2016	As On 30.Jun.2015	As On 31.Mar.2015
1	Debentures/ Bonds	-	-	-	-
2	Banks	-	-	-	-
3	Financial Institutions	-	-	-	-
4	Others (to be specified)	-	-	-	-
	TOTAL	-	-	-	-

FORM NL-12-INVESTMENT SCHEDULE
Investments

(Rs.'000)

	Particulars	As On 30.Jun.2016	As On 31.Mar.2016	As On 30.Jun.2015	As On 31.Mar.2015
	LONG TERM INVESTMENTS				
1	Government securities and Government guaranteed bonds including Treasury Bills	3,142,677	3,500,579	3,455,420	3,019,736
2	Other Approved Securities	-	-	-	-
3	Other Investments				
	(a) Shares	-	-	-	-
	(aa) Equity	-	-	-	-
	(bb) Preference	-	-	-	-
	(b) Mutual Funds	-	-	-	-
	(c) Derivative Instruments	-	-	-	-
	(d) Debentures/ Bonds	1,410,750	1,411,987	880,561	951,133
	(e) Other Securities (to be specified)	-	-	-	-
	(f) Subsidiaries	-	-	-	-
	(g) Investment Properties-Real Estate	25,108	25,108	100,179	81,905
4	Investments in Infrastructure and Social Sector	2,273,755	2,294,714	865,620	865,600
5	Other than Approved Investments	245,243	245,258	-	-
	SHORT TERM INVESTMENTS				
1	Government securities and Government guaranteed bonds including Treasury Bills	299,831	349,512	348,678	-
2	Other Approved Securities	-	-	-	-
3	Other Investments	-	-	-	-
	(a) Shares	-	-	-	-
	(aa) Equity	-	-	-	-
	(bb) Preference	-	-	-	-
	(b) Mutual Funds	40,000	140,000	80,000	-
	(a) Derivative Instruments	-	-	-	-
	(b) Debentures/ Bonds	-	50,000	-	-
	(c) Other Securities (to be specified)	-	-	-	-
	(d) Subsidiaries	-	-	-	-
	(e) Investment Properties-Real Estate	-	-	-	-
4	Investments in Infrastructure and Social Sector	49,994	49,989	49,973	99,998
5	Other than Approved Investments	-	-	-	-
	TOTAL	7,487,358	8,067,147	5,780,431	5,018,372

FORM NL-13-LOANS SCHEDULE
LOANS

(Rs.'000)

	Particulars	As On 30.Jun.2016	As On 31.Mar.2016	As On 30.Jun.2015	As On 31.Mar.2015
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

Particulars	COST/GROSS BLOCK				DEPRECIATION				NET BLOCK	
	Opening	Additions	Deductions	Closing	Opening	For The Period	Adjustments on Sale	Closing	As at Period ended on 30.Jun.2016	As at Period ended on 30.Jun.2015
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles IT Software	770,923	84,490	-	855,413	546,396	19,077	-	565,473	289,940	79,660
Land-Freehold	75,600	-	-	75,600	-	-	-	-	75,600	75,600
Furniture & Fittings	165,587	5,003	-	170,590	69,339	5,747	-	75,086	95,504	99,209
Information Technology Equipment	508,907	29,582	-	538,489	335,285	17,551	-	352,836	185,653	119,343
Vehicles	17,078	67	74	17,071	10,348	630	52	10,926	6,145	7,750
Office Equipment	137,316	5,783	-	143,100	93,398	5,032	-	98,430	44,670	47,850
Others - Temporary Construction	2,567	-	-	2,567	1,074	213	-	1,287	1,279	2,137
TOTAL	1,677,977	124,925	74	1,802,829	1,055,840	48,251	52	1,104,039	698,790	431,548
Capital Work in progress	31,991	4,715	-	36,706	-	-	-	-	36,706	129,674
Grand Total	1,709,968	129,640	74	1,839,535	1,055,840	48,251	52	1,104,039	735,496	561,222
PREVIOUS YEAR	1,465,531	19,949	-	1,485,480	880,877	43,382		924,257		

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

(Rs.'000)

	Particulars	As On 30.Jun.2016	As On 31.Mar.2016	As On 30.Jun.2015	As On 31.Mar.2015
1	Cash (including cheques, drafts and stamps)	17,535	501,852	30,347	371,559
2	Bank Balances				
	(a) Deposit Accounts				
	(aa) Short-term (due within 12 months)	888,300	878,400	1,440,924	1,702,626
	(bb) Others	466,100	898,000	650,500	771,000
	(b) Current Accounts	482,037	441,142	277,057	432,732
	(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	1,853,972	2,719,394	2,398,828	3,277,917
	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	As On 30.Jun.2016	As On 31.Mar.2016	As On 30.Jun.2015	As On 31.Mar.2015
	ADVANCES				
1	Reserve deposits with ceding companies	-	-	-	-
2	Application money for investments				
3	Prepayments	1,160,705	46,656	204,139	50,523
4	Advances to Directors/Officers	-	-	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	78,051	-	51,997	49,222
6	Others (to be specified)				
	- Travel Advance	590	380	831	421
	- Rental Advance	157,404	146,885	129,319	125,259
	- Telephone Deposit	445	401	340	326
	- Staff Advance	33,832	34,060	35,298	38,947
	- Other Advances	118,059	33,419	53,817	50,309
	- Security Deposits	19,535	17,939	13,987	13,724
	TOTAL (A)	1,568,621	279,740	489,729	328,731
	OTHER ASSETS				
1	Income accrued on investments	385,275	373,284	231,234	234,007
2	Outstanding Premiums	367,718	389,109	452,068	351,155
3	Agents' Balances	-	-	-	-
4	Foreign Agencies Balances	-	-	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	37,289	1,079,717	-	295,046
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	-	-	830,138	830,089
	- Service Tax	-	16,283	-	37,857
	- MAT Credit Entitlement	141,480	141,480	-	-
	TOTAL (B)	931,762	1,999,873	1,513,441	1,748,154
	TOTAL (A+B)	2,500,383	2,279,613	2,003,170	2,076,885

FORM NL-17-CURRENT LIABILITIES SCHEDULE
CURRENT LIABILITIES

(Rs.'000)

	Particulars	As On 30.Jun.2016	As On 31.Mar.2016	As On 30.Jun.2015	As On 31.Mar.2015
1	Agents' Balances	84,176	191,410	54,274	141,739
2	Balances due to other insurance companies	112,734	1,729	158,358	1,048
3	Deposits held on re-insurance ceded	-	-	-	-
4	Premiums received in advance	213,057	86,517	134,822	119,237
5	Unallocated Premium	22,756	140,365	110,747	117,901
6	Sundry creditors	456,061	664,730	389,187	452,860
7	Due to subsidiaries/ holding company	-	-	-	-
8	Claims Outstanding	1,152,654	1,287,605	1,306,229	1,241,332
9	Due to Officers/ Directors	-	-	-	12,646
10	Unclaimed Amount of Policy holders	8,641	8,115	11,074	10,455
11	Others (to be specified)				
	IOT	-	-	107	-
	Premium Deposit on Corporate Accounts	52,812	-	-	-
	TOTAL	2,102,891	2,380,471	2,164,799	2,097,218

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

(Rs.'000)

	Particulars	As On 30.Jun.2016	As On 31.Mar.2016	As On 30.Jun.2015	As On 31.Mar.2015
1	Reserve for Unexpired Risk	7,134,414	7,698,737	6,636,828	7,439,980
2	For taxation (less advance tax paid and taxes deducted at source)	-	26,478	-	-
3	For proposed dividends	-	-	-	-
4	For dividend distribution tax	-	-	-	-
5	Others (to be specified)	-	-	-	-
	Provision for Employee Benefit	13,556	13,556	11,248	2,102
	TOTAL	7,147,971	7,738,771	6,648,076	7,442,082

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

(Rs.'000)

	Particulars	As On 30.Jun.2016	As On 31.Mar.2016	As On 30.Jun.2015	As On 31.Mar.2015
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 LTD

Date: 30-Jun-16

Statement of Liabilities									
As At 30.Jun.2016						As At 30.Jun.2015 (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	1,986	535	400	2,921	65,251	10,990.45	1,400.00	77,641
4	Health Insurance	69,358	9,241	1,350	79,949	1,117	422	250.00	1,789
5	Total Liabilities	71,344	9,776	1,750	82,870	66,368	11,412	1,650	79,431

Reserves for unexpired risks has been calculated based on dispensation given by IRDAI vide ref no.IRDA/439/F&A/URR/2011-12/LR/01/83 dated 26th February 2015.

PERIODIC DISCLOSURES

FORM NL-22

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

Date: **30-Jun-16**

GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER: ENDING 30 JUN 2016

(Rs in Lakhs)

STATES	Personal Accident		Medical Insurance		Overseas medical Insurance		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
ANDHRA PRADESH	30	30	1,003	1,003	17	17	1,050	1,050
ARUNACHAL PRADESH	-	-	-	-	-	-	-	-
ASSAM	1	1	121	121	0	0	123	123
BIHAR	1	1	145	145	1	1	147	147
CHHATTISGARH	1	1	145	145	0	0	147	147
GOA	-	-	-	-	-	-	-	-
GUJARAT	49	49	1,323	1,323	51	51	1,423	1,423
HARYANA	23	23	1,282	1,282	12	12	1,317	1,317
HIMACHAL PRADESH	1	1	26	26	1	1	28	28
JAMMU AND KASHMIR	2	2	127	127	2	2	130	130
JHARKHAND	6	6	328	328	1	1	334	334
KARNATAKA	225	225	4,306	4,306	36	36	4,567	4,567
KERALA	60	60	5,460	5,460	16	16	5,536	5,536
MADHYA PRADESH	19	19	1,505	1,505	13	13	1,537	1,537
MAHARASHTRA	287	287	8,725	8,725	56	56	9,067	9,067
MANIPUR	-	-	-	-	-	-	-	-
MEGHALAYA	-	-	-	-	-	-	-	-
MIZORAM	-	-	-	-	-	-	-	-
NAGALAND	-	-	-	-	-	-	-	-
ORISSA	9	9	483	483	3	3	494	494
PUNJAB	37	37	760	760	41	41	837	837
RAJASTHAN	27	27	871	871	11	11	910	910
SIKKIM	-	-	-	-	-	-	-	-
TAMIL NADU	396	396	7,356	7,356	62	62	7,813	7,813
TELANGANA	59	59	1,896	1,896	31	31	1,986	1,986
TRIPURA	-	-	-	-	-	-	-	-
UTTAR PRADESH	20	20	2,337	2,337	16	16	2,372	2,372
UTTARAKHAND	8	8	555	555	3	3	565	565
WEST BENGAL	22	22	2,329	2,329	7	7	2,358	2,358
ANDAMAN & NICOBAR IS.	-	-	-	-	-	-	-	-
CHANDIGARH	2	2	161	161	8	8	170	170
DADRA & NAGRA HAVELI	-	-	-	-	-	-	-	-
DAMAN & DIU	-	-	-	-	-	-	-	-
DELHI	27	27	2,672	2,672	26	26	2,725	2,725
LAKSHADWEEP	-	-	-	-	-	-	-	-
PONDICHERRY	13	13	132	132	3	3	147	147
TOTAL	1,325	1,325	44,046	44,046	415	415	45,786	45,786

PERIODIC DISCLOSURES	
FORM NL-23	Reinsurance Risk Concentration

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTDDate: 30-Jun-16*(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)	14,627.94	-	-	100%
5	No. of Reinsures with rating less than BBB		-	-	-	-
6	Total	1 (GIC -Re)	14,627.94	-	-	100%

PERIODIC DISCLOSURES

FORM NL-2 Ageing of Claims

Insurer: **STAR HEALTH AND ALLIED INSURANCE CO LTD**Date: **30-Jun-16***(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	73,704	634	-	-	3	74,341	28,903
8	Overseas Travel	10	21	6	5	5	47	124
9	Personal Accident	470	-	-	-	-	470	526
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
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Insurer:	STAR HEALTH AND ALLIED INSURANCE CO LTD
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Date:	30-Jun-16
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No. of claims only

Sl. No.	Claims Experience	Personal Accident	Health	Overseas Travel	Total
1	Claims O/S at the beginning of the period	412	23519	254	24,185
2	Claims reported during the period	921	97800	99	98,820
3	Claims Settled during the period	470	74341	47	74,858
4	Claims Repudiated during the period	129	10125	14	10,268
5	Claims closed during the period	277	8120	41	8,438
6	Claims O/S at End of the period	457	28733	251	29,441
	Less than 3months	454	27065	86	27,605
	3 months to 6 months	3	1450	22	1,475
	6months to 1 year	0	180	89	269
	1year and above	0	38	54	92

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

Insurer:

STAR HEALTH AND ALLIED INSURANCE CO LTDDate: **30.06.2016**

Sl. No.	Office Information	Number
1	No. of offices at the beginning of the Quarter	320
2	No. of branches approved during the year	0
3	No. of branches opened during the Quarter	Out of approvals of previous year 8
4		Out of approvals of this year 0
5	No. of branches closed during the Quarter	0
6	No of branches at the end of the Quarter	328
7	No. of branches approved but not opened	11
8	No. of rural branches	0
9	No. of urban branches	328

Form 3B-Part A			
Statement as on :30th June 2016			
Statement of Investment Assets (General Insurer, Re-insurers)			
(Business within India)			
Periodicity of Submission: Quarterly			
			Rs.In Lakhs
No.	Particulars	Sch. Ref	Amount
1	Investments	8	74,873.58
2	Loans	9	-
3	Fixed Assets	10	7,354.96
4	Current Assets		
	a. Cash, bank balance	11	18,539.72
	b. Advances & Other Assets	12	25,003.83
5	Current Liabilities		
	a. Current Liabilities	13	21,028.91
	b. Provisions	14	71,479.71
	c. Misc. Exp not written off	15	-
	d. Debit Balance of P & L A/c		38,555.18
	Application of Funds as per Balance Sheet (A)	TOTAL (A)	256,835.88
	Less: Other Assets		
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	7,354.96
3	Cash, bank balance (if any)-(Excluding Short Term Fixed Deposits)	11	4,995.72
4	Advances & Other Assets (if any)	12	25,003.83
5	Current Liabilities	13	21,028.91
6	Provisions	14	71,479.71
7	Misc. Exp not written off	15	-
8	Debit Balance of P & L A/c		38,555.18
		TOTAL (B)	168,418.30
	Investment Assets' As per FORM 3B	(A-B)	88,417.58

No.	Investment' represented as	%	SH		PH	Book Value	% Actual	FVC Amt	Total	Market Value
			Balance	FRSM		(SH + PH)				
			(a)	(b)	(c)	d = (b+c)		e	g= (d+e)	h
1	G.Sec.	Not less than 20%		9,639.02	24,786.06	34425.08	38.93		34,425.08	35109.64
2	G. Sec or other Approved Sec. (Incl. (1) above)	Not less than 30%		9,639.02	24,786.06	34425.08	38.93		34,425.08	35,109.64
3	Investment subject to Exposure Norms								-	
	a..Housing and Loans to SG for Housing and Fire Fighting Equipments.	Not less than 15%							-	
	1) Approved Investments			3,950.10	10,157.40	14107.50	15.96		14,107.50	14284.09
	2) Other Investments								-	-
	b. Infrastructure Investments.								-	-
	1) Approved Investments			6,506.50	16,730.99	23237.48	26.28		23,237.48	23648.18
	2) Other Investments			-	-	-	-		-	-
	c..Approved Investments	Not Exceeding 55%		4,661.30	11,986.21	16647.51	18.83		16,647.51	16735.32
	d..Other Investments (not exceeding 25%)								-	-
	Total Investment Assets	100%	-	24,756.92	63,660.66	88,417.58	100.00		88,417.58	89,777.23

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.

N.Jayaraman -CIO
Full Name & Designation

PERIODIC DISCLOSURES

FORM NL-29 **Detail regarding debt securities**

Insurer: **STAR HEALTH AND ALLIED INSURANCE CO LTD**Date: **30-Jun-16**

(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 30/06/2016	As % of total for this class	As at 30/06/2015	As % of total for this class	As at 30/06/2016	As % of total for this class	As at 30/06/2015	As % of total for this class
Break down by credit rating								
AAA rated	40,472.51	53.55	18,008.11	32.31	39,797.41	53.62	17,961.54	32.07
AA or better	-	-	-	-	-	-	-	-
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other	35,109.64	46.45	37,734.15	67.69	34,425.08	46.38	38,040.98	67.93
	75,582.15	100.00	55,742.26	100.00	74,222.50	100.00	56,002.52	100.00
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	6,538.74	8.65	1,999.85	3.59	6,509.69	8.77	2,001.80	3.57
more than 1 year and upto 3 years	8,489.64	11.23	8,021.60	14.39	8,271.52	11.14	7,999.99	14.29
More than 3 years and up to 7 years	17,564.57	23.24	12,510.46	22.44	17,203.83	23.18	12,596.39	22.49
More than 7 years and up to 10 years	27,042.40	35.78	14,733.70	26.43	26,486.44	35.69	14,654.24	26.17
above 10 years	15,946.80	21.10	18,476.65	33.15	15,751.02	21.22	18,750.11	33.48
	75,582.15	100.00	55,742.26	100.00	74,222.50	100.00	56,002.52	100.00
Breakdown by type of the issuer								
a. Central Government	35,109.64	46.45	37,734.15	67.69	34,425.08	46.38	38,040.98	67.93
b. State Government	-	-	-	-	-	-	-	-
c. Corporate Securities	40,472.51	53.55	18,008.11	32.31	39,797.41	53.62	17,961.54	32.07
d. Others	-	-	-	-	-	-	-	-
	75,582.15	100.00	55,742.26	100.00	74,222.50	100.00	56,002.52	100.00

PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

Insurer: Star Health and Allied Insurance Co Ltd

Date: 30-Jun-16

Analytical Ratios for Non-Life companies

Sl.No.	Particular	up to the Quarter June 16	For the Year ended as on 31.03.2016	up to the Quarter of the preceding year ended Jun 15	For the corresponding preceding year ended as on 31.03.2015
1	Gross Premium Growth Rate	30%	37%	25%	35%
2	Gross Premium to shareholders' fund ratio	1.38	5.57	1.82	10.36
3	Growth rate of shareholders'fund	72%	154%	13%	-25%
4	Net Retention Ratio	68%	77%	85%	85%
5	Net Commission Ratio	7%	4%	9%	8%
6	Expense of Management to Gross Direct Premium Ratio	0.43	0.36	0.39	0.42
7	Combined Ratio	1.31	1.01	1.03	0.92
8	Technical Reserves to net premium ratio	2.66	0.58	2.64	0.69
9	Underwriting balance ratio	-0.15	0.12	0.11	-0.15
10	Operating Profit Ratio	-0.09	0.17	0.17	-0.11
11	Liquid Assets to liabilities ratio	0.27	0.37	0.36	0.39
12	Net earning ratio	-0.09	0.09	0.17	-0.11
13	Return on net worth ratio	-0.08	0.38	0.26	-0.99
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio	5.27	5.99	1.10	2.40
15	NPA Ratio	-	-	-	-
	Gross NPA Ratio	0.00	0.00	0.00	0.00
	Net NPA Ratio	0.00	0.00	0.00	0.00
1	(a) No. of shares	386,992,109	386,992,109	362,732,365	362,144,067
2	(b) Percentage of shareholding (Indian / Foreign)	74.34%/25.66%	74.34%/25.66%	74.53%/25.47	74.48% / 25.52 %
3	(c) % of Government holding (in case of public sector insurance companies)	0	0	0	0
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	0	0	1.4	-4.13
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0	0	1.4	-4.13
6	(iv) Book value per share (Rs)	8.6	9.31	5.32	3.92

PERIODIC DISCLOSURES					IRDA Periodic Disclosures		
FORM NL-31 : Related Party Transactions							
Insurer: Star Health and Allied Insurance Co Ltd					Date: 30-Jun-16		
					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	Mr.V.Jagannathan	Chairman cum MD	Managerial Remuneration	75.00	174.69	93.83	171.84
2	Mr.V.Jagannathan	Chairman cum MD	Share Capital	-	365.84	63.03	63.03
3	Mrs.Vasanthi Jagannathan	Spouse of Chairman cum MD	Share Capital	-	121.95	90.91	90.91
*including the premium flow through Assocaites/ Group companies as an agent							

PERIODIC DISCLOSURES

FORM NL-32 Products Information

Insurer: **STAR HEALTH AND ALLIED INSURANCE CO LTD**Date: **30-Jun-16***Products Information**List below the products and/or add-ons introduced during the period*

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	Star Cardiac Care Insurance Policy	129	IRDAI/HLT/SHAI/P-H/V.III/397/2016-17	Miscellaneous	Health	25th February 2016	30th June 2016
2	Diabetes Safe Insurance Policy	129	IRDAI/HLT/SHAI/P-H/V.III/173/2016-17	Miscellaneous	Health	25th February 2016	30th June 2016

TABLE - II

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

Solvency for the Quarter ended on 30.Jun.2016

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	85,645.87
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)	Form HG	82,870.35
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)	ANNEX-1	6,945.27
4	Excess in Policyholders' Funds (1-2-3)		(4,169.75)
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):	Form AA	33,204.53
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)	ANNEX-1	2,692.65
7	Excess in Shareholders' Funds (5-6)		30,511.88
8	Total Available Solvency Margin [ASM] (4+7)		26,342.13
9	Total Required Solvency Margin [RSM]		5,000.00
10	Solvency Ratio (Total ASM/Total RSM)		5.27

Above statement has been prepared in accordance with the Section 64VA of the Insurance Act, 1938 and the dispensation given by IRDAI vide their letter ref No. IRDA/439/F&A/URR/2011-12/LR/01/83 dated 26th Feb, 2015.

FORM NL-34 : Board of Directors & Key Persons			
Insurer:	STAR HEALTH AND ALLIED INSURANCE CO LTD	Date:	30-Jun-16

BOD and Key Person information

Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mr.V Jagannathan	Chairman and Managing Director	
2	Mr.D.R.Karthikeyan	Director	
3	Mr.D.C.Gupta	Director	
4	Dr.M.Y Khan	Director	
5	Mr.V P Nagarajan	Director	
6	Mr.Gautam Mago	Nominee Director	
7	Mr. Akhil Awasthi	Nominee Director	
8	Mr.Gagandeep Singh Chhina	Nominee Director	
9	Ms.Justice K B K Vasuki	Director	
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.Mallesh .A.M	Senior VP - Chief Underwriting Officer	
17	Mr.Anand Roy	Vice President - Marketing	
18	Dr. Harikrishnan	Vice President- Marketing	
19	Mr. A G Gajapathy	Joint Executive Director - Claims	
20	Mr.Vishwajeet Mohnot	Vice President - Marketing	
21	Mr.S.Kannan	Vice President - IT	
22	Mr.Srinivasan .H	Vice President - Internal Audit	
23	Mrs.Rama .D	Vice President - Products	
24	Mr. N.Jayaraman	Chief Investment Officer	
25	Mr.S.Surenter	Chief of Internal Audit	

FORM NL-35-NON PERFORMING ASSETS-7A

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

Statement as on: 30.Jun.16

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.

FORM NL-36-YIELD ON INVESTMENTS 1

Name of the Insurer : STAR HEALTH AND ALLIED INSURANCE CO. LTD.

Registration Number : 129

Statement as on : 30-06-2016

Statement of Investment and Income on

Periodicity of Submission : Quarterly

No	Category of Investment	Category Code	Current Quarter					Year to Date (current year)				
			Investment (Rs.)		Income On	Gross Yield (%)	Net Yield	Investment (Rs.)		Income On Investment (Rs.)	Gross Yield (%)	Net Yield (%)
			Book	Market				Book	Market Value			
1	CENTRAL	CGSB	364.36	368.54	7.42	2.04	2.04	364.36	368.54	7.42	2.04	2.04
2	SPECIAL	CSPD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	DEPOSIT UNDER	CDSS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	TREASURY BILLS	CTRB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	STATE	SGBB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	STATE	SGBL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	OTHER	SGOA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	GUARANTEED	SGGE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	CENTRAL	CGSL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	LOANS TO STATE	HLSH	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	LOANS TO STATE	HLSF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	TERM LOAN -	HTLH	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	COMMERCIAL	HTLN	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	BONDS /	HTHD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	BONDS /	HTDN	145.37	146.46	3.14	2.16	2.16	145.37	146.46	3.14	2.16	2.16
16	BONDS /	HTDA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	BONDS /	HFHD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	BONDS /	HFDN	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	BONDS /	HFDA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	HOUSING -	HMBS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
21	DEBENTURES /	HODS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
22	DEBENTURES /	HDPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
23	HOUSING -	HOMB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
24	DEBENTURES /	HOPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
25	INFRASTRUCTUR	ISAS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
26	INFRASTRUCTUR	ITPE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
27	INFRASTRUCTUR	IDDF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
28	INFRASTRUCTUR	IPTD	234.27	236.57	5.11	2.18	2.18	234.27	236.57	5.11	2.18	2.18
29	INFRASTRUCTUR	ITCE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
30	INFRASTRUCTUR	IPCP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
31	INFRASTRUCTUR	IEPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
32	INFRASTRUCTUR	IESA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
33	INFRASTRUCTUR	ICTD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
34	INFRASTRUCTUR	ICCP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
35	INFRASTRUCTUR	IDPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
36	INFRASTRUCTUR	ILWC	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
37	INFRASTRUCTUR	IPFD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
38	INFRASTRUCTUR	ICFD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
39	INFRASTRUCTUR	IOEQ	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
40	INFRASTRUCTUR	IODS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
41	INFRASTRUCTUR	IOSA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
42	INFRASTRUCTUR	IOPE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
43	INFRASTRUCTUR	IOPD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
44	PSU - EQUITY	EAEQ	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
45	CORPORATE	EACE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
46	CORPORATE	EPBT	14.53	14.66	0.32	2.19	2.19	14.53	14.66	0.32	2.19	2.19
47	CORPORATE	EPBF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
48	CORPORATE	EPNQ	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
49	CORPORATE	ECIS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
50	CORPORATE	ECOS	5.00	5.19	0.12	2.32	2.32	5.00	5.19	0.12	2.32	2.32
51	CORPORATE	ECDI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
52	MUNICIPAL	EMUN	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
53	INVESTMENT	EINP	2.51	2.51	0.00	0.00	0.00	2.51	2.51	0.00	0.00	0.00
54	LOANS - POLICY	ELPL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
55	LOANS -	ELMI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
56	LOANS -	ELMO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
57	DEPOSITS -	ECDB	156.40	156.40	3.61	2.31	2.31	156.40	156.40	3.61	2.31	2.31
58	DEPOSITS - CDS	EDCD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
59	DEPOSITS - REPO	ECMR	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
60	DEPOSITS - REPO	ECCR	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
61	DEPOSIT WITH	EDPD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
62	CCIL - CBLO	ECBO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
63	COMMERCIAL	ECCP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
64	APPLICATION	ECAM	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
65	PERPETUAL DEBT	EUPD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
66	EQUITY SHARES -	EFES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
67	PERPETUAL DEBT	EPPD	5.00	5.40	0.12	2.44	2.44	5.00	5.40	0.12	2.44	2.44
68	EQUITY SHARES	EEPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
69	PERPETUAL NON-	EUPS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
70	CORPORATE	EDPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
71	PERPETUAL NON-	EPPS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
72	FOREIGN DEBT	EFDS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
73	MUTUAL FUNDS -	EGMF	7.80	7.80	0.07	0.84	0.84	7.80	7.80	0.07	0.84	0.84
74	MUTUAL FUNDS -	EMPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
75	NET CURRENT	ENCA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
76	PASSIVELY	EETF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
77	PASSIVELY	EETP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
78	BONDS - PSU -	OBPT	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
79	BONDS - PSU -	OBPF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
80	EQUITY SHARES	OESH	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
81	DEBENTURES	OLDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
82	MUNICIPAL	OMUN	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
83	COMMERCIAL	OACP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
84	PREFERENCE	OPSH	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
85	VENTURE FUND /	OVNF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
86	SHORT TERM	OSLU	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
87	EQUITY SHARES	OEPD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
88	TERM LOANS	OTLW	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
89	EQUITY SHARES	OEPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
90	MUTUAL FUNDS -	OMGS	17.32	17.32	0.36	2.07	2.07	17.32	17.32	0.36	2.07	2.07
91	DEBENTURES /	ODPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
92	MUTUAL FUNDS -	OMPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
93	DERIVATIVE	OCDI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
94	SECURITISED	OPSA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
95	INVESTMENT	OIPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
96	PASSIVELY	OETF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
97	PASSIVELY	OETP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total			95,255.64	96,086.71	2,025.65	2.13	2.13	95,255.64	96,086.71	2,025.65	2.13	2.13

CERTIFICATE

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.

PERIODIC DISCLOSURES

FORM NL-38 Quarterly Business Returns across line of Business

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

Date: **30-Jun-16**

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	1,325	64,528	733	43,672	1,325	64,528	733	43,672
10	Health	44,046	449,973	34,053	355,776	44,046	449,973	34,053	355,776
11	Others* OMP	415	13,528	409	12,674	415	13,528	409	12,674

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-16**

(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	11,756	190	145,927
		Social	10,052	199	498,658
10	Health	Rural	65,385	5,528	227,481
		Social	81,217	7,920	326,418
11	Others*	Rural	772	26	98,118
		Social	2,346	63	387,205

*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-16**

		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	400,131	33,562	294,585	24,257	400,131	33,562	294,585	24,257
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	1,484	103	1,262	106	1,484	103	1,262	106
4	Brokers	7,558	1,680	4,884	895	7,558	1,680	4,884	895
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	118,856	10,441	111,391	9,936	118,856	10,441	111,391	9,936
	Total (A)	528,029	45,786	412,122	35,195	528,029	45,786	412,122	35,195
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	528,029	45,786	412,122	35,195	528,029	45,786	256,844	35,195

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 **GREIVANCE DISPOSAL**

Grievance Disposal							Date	30.06.2016
INSURER		Star Health and Allied Insurance Co Ltd						
SI No.	Particulars	Opening Balance At the beginning of the Quarter	Additions during the Quarter	Complaints Resolved/ settled during the quarter			Complaints pending at the end of the Quarter	Total Complaints registered upto the quarter during the Financial year
				Fully Accepted	Partially accepted	Rejected		
1	Complaints made by Customers							
a)	Proposals related	0	5	1	1	3	0	5
b)	Claim	13	627	20	340	248	32	627
c)	Policy Related	104	611	397	215	73	30	611
d)	Premium	0	1	0	1	0	0	1
e)	Refund	6	59	23	32	7	3	59
f)	coverage	0	0	0	0	0	0	0
g)	cover note relaed	0	0	0	0	0	0	0
h)	Product	0	1	0	0	1	0	1
i)	Others	5	69	15	28	31	0	69
	Total number of Complaints	128	1373	456	617	363	65	1373
2	Total No. of policies during the period ended 30th June 2014	405379						
3	Total No. of claims during the period ended 30th June 2014	128284						
4	Total No. of policies during the period ended 30th June 2015	528034						
5	Total No. of claims during the period ended 30th June 2015	99766						
6	Total No. of policy complaints (current year) per 10,000 policies(current year)	11.57						
7	Total No. of claim complaints (current year) per 10,000 policies(current year)	11.87						
8	Duration of Pending Status	Complaints made by customers	Complaints made by intermediaries	Total				
a)	up to 7 days	52	0	52				
b)	7-15 days	13	0	13				
c)	15-30 days	0	0	0				
d)	30-90 days	0	0	0				
e)	90 days and beyond	0	0	0				