

STAR HEALTH AND ALLIED INSURANCE CO LIMITED

Registration No. and Date of Registration with the IRDA : 129 / 16.Mar.2006

**REVENUE ACCOUNT FOR THE HALF YEAR ENDED 30TH SEP 2016
MISCELLANEOUS BUSINESS**

S.No	Particulars	Schedule	FOR THE QUARTER (ended 30.Sep.16)	FOR THE HALF YEAR (ended 30.Sep.16)	FOR THE QUARTER (ended 30.Sep.15)	FOR THE HALF YEAR (ended 30.Sep.15)
			(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	NL-4-Premium Schedule	40,36,890	77,17,406	33,92,900	72,01,308
2	Profit / Loss on sale / Redemption of Investments		971	2,774	494	494
3	Others (to be specified)		-	-	-	-
4	Interest, Dividend & Rent – Gross		1,29,097	2,79,321	1,50,760	2,90,408
	TOTAL (A)		41,66,958	79,99,501	35,44,154	74,92,210
1	Claims Incurred (Net)	NL-5-Claims Schedule	27,53,344	52,36,178	24,59,698	46,48,113
2	Commission	NL-6-Commission Schedule	3,41,469	5,65,952	3,66,011	6,43,951
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	16,03,350	30,55,228	11,80,575	21,82,058
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		46,98,163	88,57,357	40,06,284	74,74,122
	Operating Profit / (Loss) from Fire / Marine / Miscellaneous Business C = (A - B)		(5,31,205)	(8,57,857)	(4,62,130)	18,088
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(5,31,205)	(8,57,857)	(4,62,130)	18,088
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		(5,31,205)	(8,57,857)	(4,62,130)	18,088

Place: Chennai – 34

Date: 1-Nov-2016

STAR HEALTH AND ALLIED INSURANCE CO LIMITED

Registration No. and Date of Registration with the IRDA : 129 / 16.Mar.2006

PROFIT AND LOSS ACCOUNT FOR THE HALF YEAR ENDED 30TH SEP 2016

S.No	Particulars	Schedule	FOR THE QUARTER (ended 30.Sep.16)	FOR THE HALF YEAR (ended 30.Sep.16)	FOR THE QUARTER (ended 30.Sep.15)	FOR THE HALF YEAR (ended 30.Sep.15)
			(Reviewed) (Rs.'000)	(Reviewed) (Rs.'000)	(Reviewed) (Rs.'000)	(Reviewed) (Rs.'000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		(5,31,205)	(8,57,857)	(4,62,130)	18,088
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		85,472	1,43,892	20,676	47,276
	(b) Profit on sale of investments		728	1,429	80	80
	<i>Less:</i> Loss on sale of investments		-	-	-	-
3	OTHER INCOME (To be specified)		-	-	-	-
	TOTAL (A)		(4,45,005)	(7,12,535)	(4,41,373)	65,444
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	-	-	-
	(c) Others		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		-	-	-	-
	(b) Bad debts written off		-	-	-	-
	(c) Others (To be specified)					
	Amortisation Expenses		1,573	2,681	302	660
	Donation		150	600	600	665
	TOTAL (B)		1,723	3,281	902	1,325
	Profit Before Tax		(4,46,728)	(7,15,816)	(4,42,276)	64,119
	Provision for Taxation					
	a) Current Tax		-	-	-	-
	b) Deferred Tax		-	-	-	-
	Profit After Tax		(4,46,728)	(7,15,816)	(4,42,276)	64,119
	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Proposed final dividend		-	-	-	-
	(c) Dividend distribution tax		-	-	-	-
	(d) Transfer to any Reserves or Other Accounts (to be specified)		-	-	-	-
	Balance of profit / (loss) brought forward from last year		-	(35,86,431)	-	(49,52,190)
	Balance carried forward to Balance Sheet		(4,46,728)	(43,02,247)	(4,42,276)	(48,88,070)

Place: Chennai – 34

Date: 1-Nov-2016

STAR HEALTH AND ALLIED INSURANCE CO LIMITED

Registration No. and Date of Registration with the IRDA : 129 / 16.Mar.2006

BALANCE SHEET AS AT 30TH SEP 2016

S.No	Particulars	Schedule	As on 30.Sep.16	As on 30.Sep.15
			(Reviewed)	(Reviewed)
			(Rs.'000)	(Rs.'000)
	SOURCES OF FUNDS			
	SHARE CAPITAL	NL-8 Share Capital Schedule	45,17,079	36,27,324
	SHARE APPLICATION MONEY PENDING ALLOTMENT		-	6,70,251
	RESERVES AND SURPLUS	NL-10 Reserves & Surplus Schedule	56,96,742	27,47,915
	FAIR VALUE CHANGE ACCOUNT		2,447	-
	BORROWINGS	NL-11 Borrowings Schedule	-	-
	DEFERRED TAX LIABILITY		-	-
	TOTAL		1,02,16,268	70,45,490
	APPLICATION OF FUNDS			
	INVESTMENTS	NL-12 Investment Schedule	1,16,81,795	61,28,917
	LOANS	NL-13 Loans Schedule	-	-
	FIXED ASSETS	NL-14 Fixed Assets Schedule	7,29,123	5,73,575
	DEFERRED TAX ASSET		-	-
	CURRENT ASSETS			
	Cash and Bank Balances	NL-15 Cash and bank Balance Schedule	18,04,474	31,49,689
	Advances and Other Assets	NL-16 Advances & Other Assets Schedule	22,64,349	20,44,555
	Sub-Total (A)		40,68,822	51,94,244
	CURRENT LIABILITIES	NL-17 Current Liabilities Schedule	30,54,984	23,92,752
	PROVISIONS	NL-18 Provisions Schedule	75,10,736	73,46,564
	Sub-Total (B)		1,05,65,720	97,39,316
	NET CURRENT ASSETS (C) = (A - B)		(64,96,898)	(45,45,072)
	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19 Miscellaneous Expenditure Schedule	-	-
	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		43,02,247	48,88,070
	TOTAL		1,02,16,268	70,45,490

Place: Chennai - 34

Date: 1-Nov-2016

CONTINGENT LIABILITIES

S.No	Particulars	Schedule		FOR THE QUARTER (ended 30.Sep.16) (Reviewed)
				(Rs.'000)
1	Partly paid-up investments			-
2	Claims, other than against policies, not acknowledged as debts by the company			-
3	Underwriting commitments outstanding (in respect of shares and securities)			-
4	Guarantees given by or on behalf of the Company			-
5	Statutory demands / liabilities in dispute, not provided for			-
6	Reinsurance obligations to the extent not provided for in accounts			-
7	Others (to be specified)			-
	TOTAL			-

FORM NL-4 PREMIUM SCHEDULE
PREMIUM EARNED [NET]

S.No	Particulars	FOR THE QUARTER (ended 30.Sep.16)	FOR THE HALF YEAR (ended 30.Sep.16)	FOR THE QUARTER (ended 30.Sep.15)	FOR THE HALF YEAR (ended 30.Sep.15)
		(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Premium from direct business written	62,86,438	1,08,65,056	45,90,969	81,10,438
	Service Tax	-	-	-	-
	Adjustment for change in reserve for unexpired risks	-	-	-	-
	Gross Earned Premium	62,86,438	1,08,65,056	45,90,969	81,10,438
	Add: Premium on reinsurance accepted	-	369	-	-
	Less : Premium on reinsurance ceded	18,86,783	33,49,576	4,88,332	10,02,546
	Net Premium	43,99,655	75,15,849	41,02,637	71,07,892
	Adjustment for change in reserve for unexpired risks	3,62,765	(2,01,557)	7,09,737	(93,416)
	Premium Earned (Net)	40,36,890	77,17,406	33,92,900	72,01,308

FORM NL-5 CLAIMS SCHEDULE
CLAIMS INCURRED [NET]

S.No	Particulars	FOR THE QUARTER (ended 30.Sep.16)	FOR THE HALF YEAR (ended 30.Sep.16)	FOR THE QUARTER (ended 30.Sep.15)	FOR THE HALF YEAR (ended 30.Sep.15)
		(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Claims Paid				
	Direct claims	33,13,515	64,15,819	25,11,539	47,54,140
	Add: Claims Outstanding at the end of the year	13,96,436	13,96,436	14,99,787	14,99,787
	Less: Claims Outstanding at the beginning of the year	11,52,654	12,87,605	13,06,229	12,41,332
	Gross Incurred Claims	35,57,297	65,24,649	27,05,096	50,12,595
	Add: Re-insurance accepted to direct claims	512	1,439	334	475
	Less: Re-insurance Ceded to claims paid	8,04,465	12,89,910	2,45,732	3,64,957
	Total Claims Incurred	27,53,344	52,36,178	24,59,698	46,48,113

FORM NL-6 COMMISSION SCHEDULE
COMMISSION

Particulars	FOR THE QUARTER (ended 30.Sep.16)	FOR THE HALF YEAR (ended 30.Sep.16)	FOR THE QUARTER (ended 30.Sep.15)	FOR THE HALF YEAR (ended 30.Sep.15)
	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct	7,47,119	12,70,436	4,89,214	8,53,524
Add: Re-insurance Accepted	-	92	-	-
Less: Commission on Re-insurance Ceded	4,05,649	7,04,576	1,23,203	2,09,573
Net Commission	3,41,469	5,65,952	3,66,011	6,43,951
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:				
Agents	7,10,644	11,95,116	4,74,575	8,19,988
Brokers	28,649	67,481	13,369	30,771
Corporate Agency	-	-	1,270	2,765
Referral	-	-	-	-
Others (pl. specify)	7,826	7,839	-	-
TOTAL (B)	7,47,119	12,70,436	4,89,214	8,53,523

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

S.No	Particulars	FOR THE QUARTER (ended 30.Sep.16)	FOR THE HALF YEAR (ended 30.Sep.16)	FOR THE QUARTER (ended 30.Sep.15)	FOR THE HALF YEAR (ended 30.Sep.15)
		(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	11,56,247	22,39,902	7,47,129	14,39,328
2	Travel, conveyance and vehicle running expenses	30,621	64,567	24,957	43,659
3	Training expenses	37,058	52,461	21,296	32,081
4	Rents, rates & taxes	92,765	1,72,702	53,373	1,12,083
5	Repairs	67,526	1,02,774	26,613	44,614
6	Printing & stationery	46,042	81,202	38,984	63,940
7	Communication	26,309	49,172	18,904	29,642
8	Legal & professional charges	29,980	50,849	11,216	21,063
9	Auditors' fees, expenses etc				
	(a) as auditor	1,000	1,045	1,000	1,000
	(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	-	1,045		
	(d) Out of pocket expenses	83	406	80	333
10	Advertisement and publicity	1,73,419	2,64,005	1,20,530	1,88,264
11	Interest & Bank Charges	7,117	20,597	7,619	8,326
12	Others (to be specified)	-			
	- Director's Sitting Fees	401	653	150	350
	- Software Expenses	35,736	85,631	32,534	52,562
	- Miscellaneous Expenses	37,553	76,705	34,979	58,339
	- Amortization Expenses	4,046	6,894	2,172	4,054
	- In House Claim Processing Cost	(1,92,370)	(3,13,450)	-	-
	- Management Expenses allocated to Profit and Loss account	-	-	-	-
13	Depreciation	49,816	98,067	39,038	82,419
	TOTAL	16,03,350	30,55,228	11,80,575	21,82,058

FORM NL-8 SHARE CAPITAL SCHEDULE
SHARE CAPITAL

S.No	Particulars	As on 30.Sep.16	As on 30.Sep.15
		(Reviewed)	(Reviewed)
		(Rs.'000)	(Rs.'000)
1	Authorised Capital	60,00,000	45,00,000
	600,000,000 Equity Shares of Rs.10/- each (450,000,000 Eq Shares for 30.Sep.15)		
2	Issued Capital	45,17,079	36,27,324
	454,178,626 Equity Shares of Rs.10/- each (362,732,365 Eq Shares for 30.Sep.15)		
3	Subscribed Capital	45,17,079	36,27,324
	454,178,626 Equity Shares of Rs.10/- each (362,732,365 Eq Shares for 30.Sep.15)		
4	Called-up Capital	45,17,079	36,27,324
	451,707,908 Equity Shares of Rs.10/- each (362,732,365 Eq Shares for 30.Sep.15)		
	(Out of above 4,316,719 (previous year 3,234,100) equity shares of Rs.10/- each issued for consideration other than cash.)		
	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	-	-
	TOTAL	45,17,079	36,27,324

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

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

Shareholder	As at 30.Sep.16		As at 30.Sep.15	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	28,79,98,013	63.76%	27,03,58,474	74.53%
· Foreign	16,37,09,895	36.24%	9,23,73,891	25.47%
Others			-	-
TOTAL	45,17,07,908	100.00%	36,27,32,365	100.00%

FORM NL-10 RESERVE AND SURPLUS SCHEDULE
RESERVES AND SURPLUS

S.No	Particulars	As on 30.Sep.16	As on 30.Sep.15
		(Reviewed)	(Reviewed)
		(Rs.'000)	(Rs.'000)
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	56,96,742	27,47,915
4	General Reserves		
	Opening as on 01.04.16	-	-
	Additions during the year	-	-
	Transfer from Contingency Reserve for Unexpired Risk	-	-
	Closing as on 30.09.16	-	-
	Less: Debit balance in Profit & Loss Account	-	-
	Less: Amount utilized for Buy-back	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves	-	-
7	Balance of Profit in Profit & Loss Account	-	-
	TOTAL	56,96,742	27,47,915

FORM NL-11 BORROWINGS SCHEDULE
BORROWINGS

S.No	Particulars	As on 30.Sep.16	As on 30.Sep.15
		(Reviewed)	(Reviewed)
		(Rs.'000)	(Rs.'000)
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	-	-

FORM NL-12-INVESTMENT SCHEDULE
Investments

S.No	Particulars	As on 30.Sep.16	As on 30.Sep.15
		(Reviewed)	(Reviewed)
		(Rs.'000)	(Rs.'000)
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	51,96,997	34,53,648
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	21,36,031	8,79,989
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	25,108	1,00,550
4	Investments in Infrastructure and Social Sector	33,00,118	12,30,770
5	Other than Approved Investments	-	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	1,50,778	3,48,961
2	Other Approved Securities	-	-
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	6,72,447	65,000
	(a) Derivative Instruments	-	-
	(b) Debentures / Bonds	1,00,317	50,000
	(c) Other Securities (to be specified)	-	-
	(d) Subsidiaries	-	-
	(e) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	99,999	-
5	Other than Approved Investments	-	-
	TOTAL	1,16,81,795	61,28,917

	Aggregate Market Value of Quoted Investments other than Equity Shares	1,13,68,721	60,07,377
	Aggregate Book Value of Quoted Investments other than Equity Shares	1,09,84,240	59,63,367
	Aggregate Book Value of Un-Quoted Investments	25,108	1,00,550
	Aggregate Market Value of Investment Properties	25,108	4,21,365
	Historical cost of Mutual Funds valued on Fair Value basis	6,70,000	-

FORM NL-13 LOANS SCHEDULE
LOANS

S.No	Particulars	As on 30.Sep.16	As on 30.Sep.15
		(Reviewed)	(Reviewed)
		(Rs.'000)	(Rs.'000)
1	SECURITY-WISE CLASSIFICATION		
	<u>Secured</u>		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others (to be specified)	-	-
	<u>Unsecured</u>	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others (to be specified)	-	-
	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	Additions	Deductions	Closing	Up to Last Year	Adjustments to retained earnings	For The Period	On Sales / Adjustments	To Date	As at 30.Sep.16 (Reviewed)	As at 30.Sep.15 (Reviewed)
Goodwill	-	-	-	-	-	-	-	-	-	-	-
Intangibles (IT - Software)	7,70,923	84,490	-	8,55,413	5,46,396	-	38,582	-	5,84,978	2,70,435	88,888
Land-Freehold	75,600	-	-	75,600	-	-	-	-	-	75,600	75,600
Leasehold Property	-	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	1,65,587	16,113	-	1,81,699	69,339	-	12,069	-	81,408	1,00,292	97,676
Information Technology Equipment	5,08,907	44,796	-	5,53,703	3,35,285	-	35,423	-	3,70,708	1,82,994	1,13,332
Vehicles	17,078	67	74	17,071	10,348	-	1,157	52	11,453	5,618	7,882
Office Equipment	1,37,316	14,101	-	1,51,418	93,398	-	10,407	-	1,03,805	47,613	44,294
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-	-
Others - Temporary Construction	2,567	-	-	2,567	1,074	-	429	-	1,503	1,063	1,921
TOTAL	16,77,977	1,59,567	74	18,37,471	10,55,840	-	98,067	52	11,53,855	6,83,615	4,29,592
Work in progress	31,991	13,517	-	45,508	-	-	-	-	-	45,508	1,43,983
Grand Total	17,09,968	1,73,084	74	18,82,979	10,55,840	-	98,067	52	11,53,855	7,29,123	5,73,575
PREVIOUS HALF YEAR	14,65,531	71,340	-	15,36,871	8,80,877	-	82,419	-	9,63,296	-	-

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

S.No	Particulars	As on 30.Sep.16	As on 30.Sep.15
		(Reviewed)	(Reviewed)
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques, drafts and stamps)	1,60,577	1,70,463
2	Bank Balances		
	(a) Deposit Accounts		-
	(aa) Short-term (due within 12 months)	3,95,401	12,40,538
	(bb) Others	8,38,400	8,27,100
	(b) Current Accounts	4,10,095	9,11,587
	(c) Others (to be specified)	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified) - Remittance in Transit	-	-
	TOTAL	18,04,474	31,49,689
	<i>Balances with non-scheduled banks included in 2 and 3 above</i>		

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

S.No	Particulars	As on 30.Sep.16	As on 30.Sep.15
		(Reviewed)	(Reviewed)
		(Rs.'000)	(Rs.'000)
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	8,89,302	2,15,149
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for tax amounting Rs. 206,186/- previous year : Rs. 64,706)	1,35,673	68,430
6	Others (to be specified)		
	- Travel Advance	709	785
	- Rental Advance	1,87,488	1,33,872
	- Telephone Deposit	516	343
	- Staff Advance	35,806	34,279
	- Other Advances	97,521	33,033
	- Security Deposits	19,682	16,707
	TOTAL (A)	13,66,697	5,02,598
	OTHER ASSETS		
1	Income accrued on investments	3,95,372	2,71,757
2	Outstanding Premiums	3,60,800	4,40,112
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	-	-
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	-	8,30,089
	- MAT Credit Entitlement	1,41,480	-
	TOTAL (B)	8,97,652	15,41,958
	TOTAL (A+B)	22,64,349	20,44,555

FORM NL-17 CURRENT LIABILITIES SCHEDULE
CURRENT LIABILITIES

S.No	Particulars	As on 30.Sep.16	As on 30.Sep.15
		(Reviewed)	(Reviewed)
		(Rs.'000)	(Rs.'000)
1	Agents' Balances	1,32,423	58,841
2	Balances due to other insurance companies	3,68,253	1,14,038
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	3,70,652	1,20,449
5	Unallocated Premium	82,546	1,26,088
6	Sundry creditors	3,82,949	4,65,885
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	13,96,436	14,99,787
9	Due to Officers/ Directors	-	-
10	Unclaimed Amount of Policy holders	6,732	7,664
11	Others (to be specified)		
	Premium Deposit on Corporate Accounts	58,621	-
	Service Tax	2,56,372	-
	TOTAL	30,54,984	23,92,752

FORM NL-18 PROVISIONS SCHEDULE
PROVISIONS

S.No	Particulars	As on 30.Sep.16	As on 30.Sep.15
		(Reviewed)	(Reviewed)
		(Rs.'000)	(Rs.'000)
1	Reserve for Unexpired Risk	74,97,180	73,46,564
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 Gratuity	13,556	-
6	Reserve for Premium Deficiency	-	-
	TOTAL	75,10,736	73,46,564

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

S.No	Particulars	As on 30.Sep.16	As on 30.Sep.15
		(Reviewed)	(Reviewed)
		(Rs.'000)	(Rs.'000)
1	Discount Allowed in issue of shares / debentures	-	-
2	Others (to be specified)	-	-
	TOTAL	-	-

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

Date: 30-Sep-16

Statement of Liabilities		
Reserve	Gross Reserve	Net Reserve
Unearned Premium Reserve (UPR).....(a)	1,14,140.21	74,971.80
Premium Deficiency Reserve (PDR)....(b)	-	-
Unexpired Risk Reserve (URR)....(c) = (a)+(b)	1,14,140.21	74,971.80
Outstanding Claim Reserve (other than IBNR reserve)....(d)	16,886.75	12,214.36
IBNR Reserve.....(e)	2,500.00	1,750.00
Total Reserve for Technical Liabilities(f)=©+(d)+(e)	1,33,526.97	88,936.15

CERTIFICATION

1. Certification From Statutory Auditors

We, N.C.Rajagopal & Co., Chartered Accountants and Rajagopal & Badri Narayanan Chartered Accountants, certify that the above statement represents the liabilities of the insurer which have been determined in the manner prescribed in the Insurance Regulatory and Development Authority of India (Assets, Liabilities and Solvency Margin of General Insurance Business) Regulations, 2016 and amounts of such liabilities are fair and reasonable. We also further certify that the outstanding claims reserves that are estimated using statistical methods, PDR and IBNR reserves in the statement above have been determined by the Appointed Actuary and his certificate is furnished below.

Qualification, if any (in regard to the determination of liabilities) : Nil

For N.C.Rajagopal & Co.,
Chartered Accountants
Firm Reg No. 003398S

For Rajagopal & Badri Narayanan
Chartered Accountants
Firm Reg No. 003024S

V.Chandrasekaran
Partner
M.No.24844

P.S Prabhakar
Partner
M.No.20909

Place: Chennai - 600 034
Date: 01.11.2016

2. Certification from the appointed Actuary :

I, N. Srinivasan Appointed Actuary Certify that, I have checked the data to the best of my ability and I am satisfied that the data is consistent, reliable and complete. I also further certify that the outstanding claims reserves that are estimated using statistical methods, PDR and IBNR reserves in the statement above have been determined using actuarial principles and in the manner prescribed in the Insurance Regulatory and Development authority of India (Assets, Liabilities and Solvency Margin of General Insurance Business) Regulations, 2016. These reserves, estimated as on 30th

Qualifications, if any: Nil

Name of the Insurer : Star Health and Allied Insurance Company Limited
Place : Chennai - 600 034
Date : 01.11.2016

N. Srinivasan
Name and Signature of the Appointed Actuary

3. Certification by Principal Officer :

I, V. Jagannathan, Chairman cum Managing Director certify that

(a) Full and accurate particulars of every policy and claim have been furnished to the Appointed Actuary Mr.N.Srinivasan for the purpose of the determination of Technical Reserves as on the 30th Day of September of 2016.

(b) The data provided to the Appointed Actuary reconciles with the Audited financials as at 30th Day of September 2016.

(C) The Appointed Actuary has been made aware of all the information pertaining to underwriting , claims and reinsurance policies and practices followed by the Insurer.

Qualifications, if any: Nil

Name of the Insurer : Star Health and Allied Insurance Company Limited
Place : Chennai
Date : 01.11.2016

V. Jagannathan
Name and Signature of the Principal Officer

4. Certification from Chief Financial Officer :

I, S.Ramaswamy, Chief Financial Officer certify that

The UPR has been determined as per the extant provisions of the Authority.

Qualifications, if any:(in regard to the determination of UPR): Nil

Name of the Insurer : Star Health and Allied Insurance Company Limited
Place : Chennai
Date : 01.11.2016

S. Ramaswamy
Name and Signature of the Chief Financial Officer

PERIODIC DISCLOSURES

FORM NL-22

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

30-Sep-16

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

(Rs in Lakhs)

STATES	Personal Accident		Health 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	38	68	1,313	2,316	11	29	1,362	2,412
ARUNACHAL PRADESH	-	-	-	-	-	-	-	-
ASSAM	2	3	155	277	1	1	158	281
BIHAR	1	2	189	333	0	1	190	337
CHHATTISGARH	2	4	183	329	0	1	186	333
GOA	-	-	-	-	-	-	-	-
GUJARAT	150	199	1,737	3,060	39	90	1,926	3,349
HARYANA	48	72	1,682	2,964	13	25	1,743	3,061
HIMACHAL PRADESH	1	2	40	66	2	3	43	71
JAMMU AND KASHMIR	2	4	163	290	2	3	167	297
JHARKHAND	5	11	414	742	1	2	421	755
KARNATAKA	206	431	5,594	9,900	21	57	5,822	10,388
KERALA	88	148	6,238	11,698	16	31	6,342	11,878
MADHYA PRADESH	44	63	1,944	3,449	11	24	1,999	3,536
MAHARASHTRA	566	853	14,837	23,562	42	98	15,445	24,512
MANIPUR	-	-	-	-	-	-	-	-
MEGHALAYA	-	-	-	-	-	-	-	-
MIZORAM	-	-	-	-	-	-	-	-
NAGALAND	-	-	-	-	-	-	-	-
ORISSA	22	31	688	1,170	2	5	712	1,206
PUNJAB	45	82	993	1,753	22	62	1,060	1,897
RAJASTHAN	56	83	1,210	2,082	7	18	1,273	2,182
SIKKIM	-	-	-	-	-	-	-	-
TAMIL NADU	596	992	9,647	17,003	49	111	10,292	18,105
TELANGANA	91	150	2,609	4,506	23	54	2,724	4,710
TRIPURA	-	-	-	-	-	-	-	-
UTTAR PRADESH	36	56	2,979	5,316	12	28	3,028	5,400
UTTARAKHAND	30	37	794	1,348	5	8	828	1,393
WEST BENGAL	25	47	3,095	5,423	5	12	3,124	5,482
ANDAMAN & NICOBAR IS.	-	-	-	-	-	-	-	-
CHANDIGARH	2	4	204	365	8	16	215	385
DADRA & NAGRA HAVELI	-	-	-	-	-	-	-	-
DAMAN & DIU	-	-	-	-	-	-	-	-
DELHI	44	72	3,552	6,224	19	44	3,615	6,340
LAKSHADWEEP	-	-	-	-	-	-	-	-
PONDICHERRY	14	27	176	308	2	5	193	340
TOTAL	2,115	3,440	60,437	1,04,484	312	727	62,864	1,08,651

PERIODIC DISCLOSURES

FORM NL-23 Reinsurance Risk Concentration

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

Date: 30-Sep-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	Nil	-	-	-	
2	No. of Reinsurers with rating AA but less than AAA	Nil	-	-	-	
3	No. of Reinsurers with rating A but less than AA	1 (GIC -Re)	33,495.76	-	-	100%
4	No. of Reinsurers with rating BBB but less than A	Nil	-	-	-	
5	No. of Reinsurres with rating less than BBB	Nil	-	-	-	
6	Total	1	33,495.76	-	-	100%

PERIODIC DISCLOSURES

FORM NL-24 Ageing of Claims

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

Date: 30-Sep-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	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-
3	Marine Hull	-	-	-	-	-	-	-
4	Engineering	-	-	-	-	-	-	-
5	Motor OD	-	-	-	-	-	-	-
6	Motor TP	-	-	-	-	-	-	-
7	Health	87546	1,692	24	-	-	89,262	30,669
8	Overseas Travel	14	36	7	9	5	71	2,03,71,759
9	Personal Accident	458	-	-	-	-	458	471
10	Liability	-	-	-	-	-	-	-
11	Crop	-	-	-	-	-	-	-
12	Miscellaneous	-	-	-	-	-	-	-

PERIODIC DISCLOSURES

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

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

30-Sep-16

No. of claims only

Sl. No.	Claims Experience	Personal Accident	Health	Overseas Travel	Total
1	Claims O/S at the beginning of the period	457.00	28,733.00	251.00	29441
2	Claims reported during the period	1,012.00	1,27,788	185.00	128985
3	Claims Settled during the period	458.00	89,262	71.00	89791
4	Claims Repudiated during the period	123.00	11,875.00	55.00	12053
5	Claims closed during the period	398.00	6,118.00	-	6516
6	Claims O/S at End of the period	490.00	49,266.00	310.00	50066
	Less than 3months	488.00	47,041.00	141.00	47670
	3 months to 6 months	-	1,481.00	22.00	1503
	6months to 1 year	2.00	723.00	66.00	791
	1year and above	-	21.00	81.00	102

Insurer : Star Health and Allied Insurance Co Ltd**Solvency for the quarter ended Sep 16****Required solvency margin based on net premium and net incurred claims (Rs. in Lacs)**

Item No.	Description	PREMIUM			CLAIM					RSM
		Gross Premium	Gross Factored Premium	Net Premium	Gross Incurred claim	Factored Gross Incurred claim	Net Incurred Claim	RSM-1	RSM-2	
1	Fire	-	-	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-	-	-
3	Marine Hull	-	-	-	-	-	-	-	-	-
4	Motor	-	-	-	-	-	-	-	-	-
5	Engineering	-	-	-	-	-	-	-	-	-
6	Aviation	-	-	-	-	-	-	-	-	-
7	Laibilities	-	-	-	-	-	-	-	-	-
8	Rural	-	-	-	-	-	-	-	-	-
9	Health	2,21,437.40	1,66,078	1,53,258.18	1,22,905.39	92,179	86,291.17	33,215.61	27,653.71	33,215.61
10	Others	6,843.03	4,790	4,762.79	1,582.01	1,107	1,056.81	958.02	332.22	958.02
	Total	2,28,280	1,70,868	1,58,021	1,24,487	93,286	87,348	34,174	27,986	34,174

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

Insurer:

STAR HEALTH AND ALLIED INSURANCE CO LTDDate: **30-Sep-16**

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the Quarter		328
2	No. of branches approved during the year		0
3	No. of branches opened during the Quarter	Out of approvals of previous year	11
4		Out of approvals of this year	3
5	No. of branches closed during the Quarter		0
6	No of branches at the end of the Quarter		342
7	No. of branches approved but not opened		0
8	No. of rural branches		0
9	No. of urban branches		342

FORM NL-28-STATEMENT OF ASSETS - 3B

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

Statement as on: 30.SEP.2016

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

(Business within India)

Periodicity of Submission: Quarterly

Rs. In Lakhs

No	PARTICULARS	SCH	AMOUNT
1	Investments	8	1,16,809.82
2	Loans	9	-
3	Fixed Assets	10	7,291.24
4	Current Assets		-
	a. Cash & Bank Balance	11	18,044.74
	b. Advances & Other Assets	12	13,666.96
5	Current Liabilities		-
	a. Current Liabilities	13	30,549.84
	b. Provisions	14	75,107.36
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		43,022.47
	Application of Funds as per Balance Sheet (A)		3,04,492.42
	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	0
2	Fixed Assets (if any)	10	7,291.24
3	Cash & Bank Balance (if any)	11	5,706.74
4	Advances & Other Assets (if any)	12	13,666.96
5	Current Liabilities	13	30,549.84
6	Provisions	14	75,107.36
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		43022.47
		TOTAL (B)	1,75,344.61
	'Investment Assets' As per FORM 3B	(A-B)	1,29,147.82

No.	Investment' represented as	Reg %	SH		PH	Book Value	% Actual	e	FVC Amt	Total	Market Value
			Balance	FRSM		(SH + PH)					
			(a)	(b)	(c)	d = (b+c)	e	f	g= (d+f)	h	
1	G.Sec.	Not less than 20%	-	18,182.44	35,295.32	53477.75	41.41	-	53,477.75	55,517.80	
2	G. Sec or other Approved Sec. (Incl. (1) above)	Not less than 30%	-	18,182.44	35,295.32	53477.75	41.41	-	53,477.75	55,517.80	
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			6,268.26	12,167.81	18436.07	14.28		18,436.07	19,015.00	
	2) Other Investments			-	-	-	-	-	-	-	
	b. Infrastructure Investments.			-					-	-	
	1) Approved Investments			11,560.40	22,440.77	34001.17	26.33	-	34,001.17	35,071.00	
	2) Other Investments			-					-	-	
	c..Approved Investments	Not Exceeding 55%		7,899.16	15,333.67	23232.83	17.99	-	23,232.83	23,388.00	
	d..Other Investments (not exceeding 25%)			-		-			-	-	
				-					-	-	
	Total Investment Assets	100%	-	43,910.26	85,237.56	1,29,147.82	100.00	-	1,29,147.82	1,32,991.80	

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

Date: 30-Sep-16

(Rs in Lakhs)

Detail Regarding debt securities

	MARKET VALUE				Book Value			
	As at 30/09/2016	As % of total for this class	As at 30/09/2015	As % of total for this class	As at 30/09/2016	As % of total for this class	As at 30/09/2015	As % of total for this class
Break down by credit rating								
AAA rated	58,169.42	51.17	21,619.12	35.99	56,364.65	51.31	21,607.59	48.51
AA or better	-	-	-	-	-	-	-	-
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other	55,517.80	48.83	38,454.65	64.01	53,477.75	48.69	38,026.09	51.49
	1,13,687.21	100.00	60,073.77	100.00	1,09,842.40	100.00	59,633.67	100.00
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	4,035.35	3.55	4,002.75	6.66	4,010.93	3.65	3,989.61	6.69
more than 1 year and upto 3 years	8,994.70	7.91	5,066.05	8.43	8,697.64	7.92	5,014.26	8.41
More than 3 years and up to 7 years	22,906.00	20.15	15,603.54	25.97	22,101.64	20.12	15,752.21	26.41
More than 7 years and up to 10 years	48,497.27	42.66	18,030.13	30.01	46,847.80	42.65	17,557.41	29.44
above 10 years	29,253.90	25.73	17,371.30	28.92	28,184.38	25.66	17,320.19	29.04
	1,13,687.21	100.00	60,073.77	100.00	1,09,842.40	100.00	59,633.67	100.00
Breakdown by type of the issuer								
a. Central Government	55,517.80	48.83	38,454.65	64.01	53,477.75	48.69	38,026.09	63.77
b. State Government	-	-	-	-	-	-	-	-
c. Corporate Securities	58,169.42	51.17	21,619.12	35.99	56,364.65	51.31	21,607.59	36.23
d. Others	-	0.00	-	0.00	-	0.00	-	0.00
	1,13,687.21	100.00	60,073.77	100.00	1,09,842.40	100.00	59,633.67	100.00

PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

Date:

30-Sep-16

Analytical Ratios for Non-Life companies

Sl.No.	Particular	For the Quarter July to Sep '16	up to the Quarter ended 30.Sep.16	For the Quarter July to Sep '15	up to the Quarter ended 30.Sep.15
1	Gross Premium Growth Rate	37%	34%	41%	33%
2	Gross Premium to shareholders' fund ratio	1.06	1.84	2.13	3.76
3	Growth rate of shareholders'fund	274%	174%	148%	48%
4	Net Retention Ratio	70%	69%	89%	88%
5	Net Commission Ratio	8%	8%	9%	9%
6	Expense of Management to Gross Direct Premium Ratio	0.40	0.40	0.45	0.37
7	Combined Ratio	1.17	1.20	1.10	1.04
8	Technical Reserves to net premium ratio	2.02	1.18	2.16	1.24
9	Underwriting balance ratio	-0.15	-0.15	-0.15	-0.04
10	Operationg Profit Ratio	-0.10	-0.09	-0.11	0.01
11	Liquid Assets to liabilities ratio	0.32	0.32	0.43	0.43
12	Net earning ratio	-0.10	-0.10	-0.11	0.01
13	Return on net worth ratio	-0.08	-0.12	-0.21	0.03
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio	1.59	1.59	1.36	1.36
15	NPA Ratio				
	Gross NPA Ratio		0	0	0
	Net NPA Ratio	0	0	0	0

PERIODIC DISCLOSURES						IRDA Periodic Disclosures	
FORM NL-31 : Related Party Transactions							
Insurer:	Star Health and Allied Insurance Co Ltd					Date:	30-Sep-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 prceeding year
1	Mr.V.Jagannathan	Chairman cum MD	Managerial Remuneration	75.00	150.00	26.89	53.34
*including the premium flow through Assocaites/ Group companies as an agent							

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

Date: 30.09.2016

Products Information

List below the products and/or add-ons introduced during the period 01.07.2016 to 30.09.2016

Sl. No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business*	Category of product	Date of filing of Product	Date IRDA confirmed filing/ approval
1	Star First Optima	129	IRDAI/HLT/SHAI/Combi/V.I/1/2016-17	Health + Life	Combi	09.11.2015	13.05.2016
2	Star First Delite	129	IRDAI/HLT/SHAI/Combi/V.I/2/2016-17	Health + Life	Combi	09.11.2015	13.05.2016
3	Star First Comprehensive	129	IRDAI/HLT/SHAI/Combi/V.I/3/2016-17	Health + Life	Combi	09.11.2015	13.05.2016
4	Star First Care	129	IRDAI/HLT/SHAI/Combi/V.I/4/2016-17	Health + Life	Combi	09.11.2015	13.05.2016
5	Star First Classic	129	IRDAI/HLT/SHAI/Combi/V.I/5/2016-17	Health + Life	Combi	09.11.2015	13.05.2016

FORM NL-33 - SOLVENCY MARGIN - KGII**TABLE - IB****Insurer:** **STAR HEALTH AND ALLIED INSURANCE CO LTD****Solvency for the Quarter ended on 30.Sep.2016****Available Solvency Margin and Solvency Ratio****(Rs. in Lacs)**

Item	Description	Amount
(A)	Policy Holder's FUNDS	1,06,057.01
	Available Assets (as per Form IRDAI-GI-TA)	
	Deduct:	
(B)	Current Liabilities as per BS	5,185.51
(C)	Provisions as per BS	88,936.15
(D)	Other Liabilities	-
(E)	Excess in Policyholders' Funds (A)-(B)-(C)-(D)	11,935.34
	Shareholder's FUNDS	
(F)	Available Assets	53,962.48
	Deduct:	
(G)	Other Liabilities	11,535.53
(H)	Excess in Shareholders' Funds (F) - (G)	42,426.95
(I)	Total Available Solvency Margin (ASM) (E) +(H)	54,362.29
(J)	Total Required Solvency Margin (RSM)	34,173.63
(K)	Solvency Ratio (Total ASM/Total RSM)	1.59

Certification:

We, N.C.Rajagopal & Co., Chartered Accountants and Rajagopal & Badri Narayanan Chartered Accountants, the Statutory auditors, hereby certify that the above statements have been prepared in accordance with the Section 64VA of the Insurance Act, 1938, and the amounts mentioned therein are true to the best of our knowledge.

For N.C.Rajagopal & Co.,
Chartered Accountants
Firm Reg No. 003398S

For Rajagopal & Badri Narayanan
Chartered Accountants
Firm Reg No. 003024S

V.Chandrasekaran
Partner
M.No.24844

P.S Prabhakar
Partner
M.No.20909

Place: Chennai - 600 034
Date: 01.11.2016

Counter Signature By

S.Ramaswamy
Chief Financial Officer

V.Jagannathan
Chairman cum Managing Director

N. Srinivasan
Appointed Actuary

PERIODIC DISCLOSURES				
FORM NL-34 : Board of Directors & Key Persons				
Insurer:	STAR HEALTH AND ALLIED INSURANCE CO LTD		Date:	30-Sep-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	Matteo Stefanel	Nominee Director		
11	Mr.S.Sundaresan	Executive Director - Designated		
12	Mr.V.Jayaprakash	Executive Director - Designated		
13	Dr.S.Prakash	Senior Executive Director-Medical- Designated		
14	Mr.Ramaswamy .S	Chief Financial Officer		
15	Mr.Kannan Unni .C.M	Vice President - Company Secretary		
16	Mr.Kumar .K.C	Vice President - HR & Admin		
17	Mr.Mallesh .A.M	Senior VP - Chief Underwriting Officer		
18	Mr.Anand Roy	JED Vice President - Marketing		
19	Dr. Harikrishnan	JED Vice President- Marketing		
20	Mr. A G Gajapathy	Joint Executive Director - Claims		
21	Mr.Vishwajeet Mohnot	Senior Vice President - Marketing		
22	Mr.S.Kannan	Senior Vice President - MIS		
23	Mr.Srinivasan .H	Vice President - Internal Audit		
24	Mrs.Rama .D	Vice President - Products		
25	Mr. N.Jayaraman	Chief Investment Officer		
26	Mr.S.Surenther	Chief of Internal Audit		

Name of the Fund _____

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			
								NIL									

(Read with Regulation 10)

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

Registration Number : 129

Statement as on : 30-09-2016

Statement of Investment and Income on Investment

Name of the Fund : Investment Assets (PH + SHFRM)

Rs. In Lakhs

No	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year)						
			Investment (Rs.)	Income On Investment	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Income On Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Income On Investment	Gross Yield (%)	Net Yield (%)			
1	CENTRAL GOVERNMENT BONDS	CGSB	39,456.99		780.82	1.98	1.98	37,954.66		1,522.62	4.01	4.01	34,903.37		1,413.77	4.05	4.05
2	SPECIAL DEPOSITS	CSPD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	DEPOSIT UNDER SECTION 7 OF INSURANCE ACT.	CDSS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,106.82	19.32	0.92	0.92	0.92
4	TREASURY BILLS	CTRB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	STATE GOVERNMENT BONDS	SGSB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	STATE GOVERNMENT GUARANTEED LOANS	SGGL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	OTHER APPROVED SECURITIES (EXCLUDING INFRASTRUCTURE INVESTMENTS)	SGOA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	GUARANTEED EQUITY	SGGE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	CENTRAL GOVERNMENT GUARANTEED LOANS	CGSL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	LOANS TO STATE GOVERNMENT FOR HOUSING	HLSH	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	LOANS TO STATE GOVERNMENT FOR FIRE FIGHTING EQUIPMENTS	HLSF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	TERM LOAN - HUDCO / NHB / INSTITUTIONS	HTLH	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	COMMERCIAL PAPERS - NHB / INSTITUTIONS ACCREDITED BY NHB	HTLN	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	BONDS / DEBENTURES ISSUED BY HUDCO	HTHD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	BONDS / DEBENTURES ISSUED BY NHB / INSTITUTIONS ACCREDITED BY NHB	HTDN	15,015.48		325.09	2.17	2.17	14,777.39		639.28	4.33	4.33	7,387.52		337.21	4.56	4.56
16	BONDS / DEBENTURES ISSUED BY AUTHORITY	HTDA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
17	BONDS / DEBENTURES ISSUED BY HUDCO	HFHD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
18	BONDS / DEBENTURES ISSUED BY NHB / INSTITUTIONS ACCREDITED BY NHB	HFDN	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
19	BONDS / DEBENTURES ISSUED BY AUTHORITY CONS	HFDA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
20	HOUSING - SECURITISED ASSETS	HMSA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
21	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	HDGP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
22	DEBENTURES / BONDS / CPS / LOANS	HDOA	775.24		12.16	1.57	1.57	775.24		12.16	1.57	1.57	0.00	0.00	0.00	0.00	0.00
23	HOUSING - SECURITISED ASSETS	HOMB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
24	DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	HDGP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
25	INFRASTRUCTURE - OTHER APPROVED SECURITIES	ISAS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
26	INFRASTRUCTURE - INFRASTRUCTURE	IDDF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
27	INFRASTRUCTURE - PSU - EQUITY SHARES -	ITPE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
28	INFRASTRUCTURE - CORPORATE SECURITIES - EQUITY SHARES - QUOTED	ITCE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
29	INFRASTRUCTURE - PSU - DEBENTURES / BONDS	IPTD	25,524.91		563.69	2.17	2.17	24,682.78		1,074.45	4.35	4.35	10,986.87		464.40	4.60	4.60
30	INFRASTRUCTURE - EQUITY AND EQUITY RELATED INSTRUMENTS (PROMOTER GROUP)	IEPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
31	INFRASTRUCTURE - PSU - CPS	IPCP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
32	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES / BONDS	ICTD	506.47		3.58	0.71	0.71	506.47		3.58	0.71	0.71	0.00	0.00	0.00	0.00	0.00
33	INFRASTRUCTURE - SECURITISED ASSETS	IESA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
34	INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	IDPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
35	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - CPS	ICCP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
36	INFRASTRUCTURE - TERM LOANS (WITH CHARGE)	ILWC	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
37	INFRASTRUCTURE - PSU - DEBENTURES / BONDS	IPFD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
38	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES / BONDS	ICFD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
39	INFRASTRUCTURE - EQUITY (INCLUDING UNLISTED)	IDEQ	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
40	INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS	IDOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
41	INFRASTRUCTURE - SECURITISED ASSETS	IOSA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
42	INFRASTRUCTURE - EQUITY (PROMOTER GROUP)	IDPE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
43	INFRASTRUCTURE - DEBENTURES / BONDS / CPS / LOANS - (PROMOTER GROUP)	IDPD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
44	PSU - EQUITY SHARES - QUOTED	EAEQ	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
45	CORPORATE SECURITIES - EQUITY SHARES (ORDINARY - QUOTED)	EACE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
46	CORPORATE SECURITIES - BONDS - (TAXABLE)	EPBT	1,452.36		32.21	2.22	2.22	1,452.43		64.07	4.41	4.41	579.23		27.04	4.67	4.67
47	CORPORATE SECURITIES - BONDS - (TAX FREE)	EPBF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
48	CORPORATE SECURITIES - PREFERENCE SHARES	EPNQ	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
49	CORPORATE SECURITIES - INVESTMENT IN	ECBS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
50	CORPORATE SECURITIES - DEBENTURES	ECOS	868.79		19.42	2.24	2.24	695.40		31.94	4.53	4.53	454.10		21.42	4.72	4.72
51	CORPORATE SECURITIES - DERIVATIVE	ECDI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
52	MUNICIPAL BONDS	EMUN	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
53	INVESTMENT PROPERTIES - IMMOVABLE	ENP	251.08		0.00	0.00	0.00	251.08		0.00	0.00	0.00	880.98		0.00	0.00	0.00
54	LOANS - POLICY LOANS	ELPL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
55	LOANS - SECURED LOANS - MORTGAGE OF	ELMI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
56	LOANS - SECURED LOANS - MORTGAGE OF	ELMD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
57	DEPOSITS - DEPOSIT WITH SCHEDULED BANKS, FS (INCL. BANK BALANCE AWAITING INVESTMENT)	EDCB	13,079.13		303.79	2.32	2.32	14,352.80		664.54	4.63	4.63	21,213.54		980.83	4.62	4.62
58	DEPOSITS - COS WITH SCHEDULED BANKS	ECCD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
59	DEPOSITS - REPO / REVERSE REPO - GOVT	ECMR	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
60	DEPOSITS - REPO / REVERSE REPO - CORPORATE	ECOR	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
61	DEPOSIT WITH PRIMARY DEALERS DULY RECOGNISED BY RESERVE BANK OF INDIA	EDPD	0.00	0.00	0.00	0.00	0.00	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	0.00	0.00	0.00	0.00	0.00
63	COMMERCIAL PAPERS	ECCP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
64	APPLICATION MONEY	ECAM	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
65	PERPETUAL DEBT INSTRUMENTS OF TIER 1 & 2 CAPITAL ISSUED BY PSU BANKS	EUPD	0.00	0.00	0.00	0.00	0.00										

FORM NL-37-DOWN GRADING OF INVESTMENT-2

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

Statement as on: 30.Sep.2016

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								
					NIL				
B.	<u>As on Date</u> ²								

PERIODIC DISCLOSURES									
FORM NL-38 Quarterly Business Returns across line of Business									
Insurer:	Star Health and Allied Insurance Co Ltd			Date:	30-Sep-16				
Quarterly Business Returns across line of Business									
									(Rs in Lakhs)
Sl.No.	Line of Business	Current Quarter - For the period ended 30.09.16		Same Quarter - For the period ended 30.09.15		upto the period ended Sep 16		upto the period ended Sep 15	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	-	-	-	-	-	-	-	-
2	Cargo & Hull	-	-	-	-	-	-	-	-
3	Motor TP	-	-	-	-	-	-	-	-
4	Motor OD	-	-	-	-	-	-	-	-
5	Engineering	-	-	-	-	-	-	-	-
6	Workmen's Compensation	-	-	-	-	-	-	-	-
7	Employer's Liability	-	-	-	-	-	-	-	-
8	Aviation	-	-	-	-	-	-	-	-
9	Personal Accident	2,115	92,190	1,081	60,390	3,440	1,56,718	1,815	1,04,062
10	Health	60,437	5,93,333	44,528	4,64,831	1,04,484	10,43,306	78,581	8,20,607
11	Others* (OMP)	312	8,803	300	8,365	727	22,331	709	21,039

PERIODIC DISCLOSURES

FORM NL- Rural & Social Obligations (Quarterly Returns)

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

Date: **30-Sep-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	18343	355.63	2,90,406
		Social	13179	288.06	2,56,923
10	Health	Rural	88812	7747.28	3,22,986
		Social	104135	10564.88	4,34,386
11	Others*	Rural	759	24.28	1,450
		Social	1392	41.27	3,392

*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-Sep-16**

Business Acquisition through different channels										(Rs in Lakhs)
Sl.No.	Channels	Current Quarter Jul to Sep 16		Same period of the previous year Jul to Sep 15		Up to the period ended 30.SEP 16		Same period of the previous year ended 30.Sep.2015		
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	
1	Individual agents	5,42,767	47,334	3,95,570	33,478	9,42,898	80,896	6,90,155	57,735	
2	Corporate Agents-Banks	3,267	245	-	-	3,267	245	-	-	
3	Corporate Agents -Others	1,940	155	1,147	87	3,424	258	2,409	193	
4	Brokers	9,187	1,851	6,849	965	16,745	3,531	11,733	1,861	
5	Micro Agents	-	-	-	-	-	-	-	-	
6	Direct Business	1,37,165	13,279	1,30,020	11,379	2,56,021	23,720	2,41,411	21,315	
	Total (A)	6,94,326	62,864	5,33,586	45,910	12,22,355	1,08,651	9,45,708	81,104	
1	Referral (B)	-	-	-	-	-	-	-	-	
	Grand Total (A+B)	6,94,326	62,864	5,33,586	45,910	12,22,355	1,08,651	9,45,708	81,104	

PERIODIC DISCLOSURES

FORM NL-41 GREIVANCE DISPOSAL

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

Date: 30-Sep-16

INSURER Star Health and Allied Insurance Co Ltd								
Sl 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	3	0	1	2	0	8
b)	Claim	32	942	20	539	324	91	1569
c)	Policy Related	30	803	481	121	146	85	1414
d)	Premium	0	2	0	0	2	0	3
e)	Refund	3	62	35	15	5	10	121
f)	coverage	0	3	0	0	3	0	3
g)	cover note relaed	0	0	0	0	0	0	0
h)	Product	0	3	0	2	1	0	4
i)	Others	0	33	9	7	10	7	102
	Total number of Complaints	65	1851	545	685	493	193	3224
2	Total No. of policies during the period ended 30th Sept 2015	945722						
3	Total No. of claims during the period ended 30th Sept 2015	202000						
4	Total No. of policies during the period ended 30th Sept 2016	1222367						
5	Total No. of claims during the period ended 30th Sept 2016	225512						
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)	12.84						
8	Duration of Pending Status	Complaints made by customers	Complaints made by intermediaries	Total				
a)	up to 7 days	134	0	134				
b)	7-15 days	59	0	59				
c)	15-30 days	0	0	0				
d)	30-90 days	0	0	0				
e)	90 days and beyond	0	0	0				