

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

REVENUE ACCOUNT FOR THE PERIOD ENDED 30TH JUNE 2013

(Rs.'000)

	Particulars	Schedule	For the Qtr Ended 30.Jun.2013	For The Year Ended 31.Mar.2013	For the Qtr Ended 30.Jun.2012	For The Year Ended 31.Mar.2012
1	Premiums earned (Net)	NL-4-Premium Schedule	1,453,500	5,112,286	1,331,437	8,085,078
2	Profit/ Loss on sale/redemption of Investments		10,262	(5,340)	(4,955)	(4,247)
3	Others (to be specified)		-	5,731	-	-
4	Interest, Dividend & Rent - Gross		82,330	145,823	28,073	125,724
	TOTAL (A)		1,546,092	5,258,500	1,354,555	8,206,555
1	Claims Incurred (Net)	NL-5-Claims Schedule	1,052,056	3,229,733	1,118,059	7,742,322
2	Commission	NL-6-Commission Schedule	76,864	137,542	22,077	46,471
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	710,709	3,186,352	607,994	2,027,846
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		1,839,628	6,553,627	1,748,131	9,816,639
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		(293,536)	(1,295,127)	(393,576)	(1,610,084)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(293,536)	(1,295,127)	(393,576)	(1,610,084)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (C)		(293,536)	(1,295,127)	(393,576)	(1,610,084)

STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED
Registration No. and Date of Registration with the IRDA : 129/16.03.2006
PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED 30TH JUNE 2013

(Rs.'000)

	Particulars	Schedule	For the Qtr Ended 30.Jun.2013	For The Year Ended 31.Mar.2013	For the Qtr Ended 30.Jun.2012	For The Year Ended 31.Mar.2012
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		(293,536)	(1,295,127)	(393,576)	(1,610,084)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent - Gross		10,177	38,762	11,465	67,699
	(b) Profit on sale of investments		1,269	46	-	-
	Less: Loss on sale of investments		-	(1,465)	(2,024)	(2,286)
3	OTHER INCOME (To be specified)		-	1,524	-	-
	TOTAL (A)		(282,091)	(1,256,260)	(384,136)	(1,544,671)
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	-	-	-
	(c) Others (to be specified)		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		-	-	-	-
	(b) Bad debts written off		-	-	-	-
	(c) Others (To be specified)		-	-	-	-
	Amortisation Expenses		86	(106)	(33)	(122)
	TOTAL (B)		86	(106)	(33)	(122)
	Profit Before Tax (A - B)		(282,177)	(1,256,154)	(384,102)	(1,544,549)
	Provision for Taxation					
	(a) Current Tax		-	-	-	-
	(b) Fringe Benefit Tax		-	-	-	-
	(c) Deferred Tax		-	-	-	69,145
	Profit After Tax		(282,177)	(1,256,154)	(384,102)	(1,475,405)
	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		(2,757,314)	(1,501,160)	(1,501,160)	(25,755)
	Balance carried forward to Balance Sheet		(3,039,491)	(2,757,314)	(1,885,262)	(1,501,160)

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 2013

(Rs.'000)

Particulars	Schedule	As On 30.Jun.2013	As On 31.Mar.2013	As On 30.Jun.2012	As On 31.Mar.2012
SOURCES OF FUNDS					
SHARE CAPITAL	NL-8-Share Capital Schedule	3,269,462	3,269,462	2,787,724	2,787,724
SHARE APPLICATION MONEY PENDING ALLOTMENT		100,000	-	-	-
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	2,220,757	2,220,757	1,630,288	1,630,538
FAIR VALUE CHANGE ACCOUNT					
BORROWINGS	NL-11-Borrowings Schedule	-	-	-	-
DEFERRED TAX LIABILITY					
TOTAL		5,590,219	5,490,219	4,418,012	4,418,262
APPLICATION OF FUNDS					
INVESTMENTS	NL-12-Investment Schedule	2,900,836	2,807,191	1,647,914	1,849,254
LOANS	NL-13-Loans Schedule	-	-	-	-
FIXED ASSETS	NL-14-Fixed Assets Schedule	541,130	530,835	599,097	645,843
CURRENT ASSETS					
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	1,562,994	1,818,445	259,884	479,577
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	1,537,923	2,335,153	3,187,220	3,714,614
Sub-Total (A)		3,100,917	4,153,598	3,447,104	4,194,190
CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	1,058,285	1,346,446	1,188,403	1,398,377
PROVISIONS	NL-18-Provisions Schedule	2,933,869	3,412,273	1,972,962	2,373,808
Sub-Total (B)		3,992,154	4,758,719	3,161,365	3,772,185
NET CURRENT ASSETS (C) = (A - B)		(891,237)	(605,121)	285,739	422,005
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		3,039,491	2,757,314	1,885,262	1,501,160
TOTAL		5,590,219	5,490,219	4,418,012	4,418,262

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

(Rs.'000)

	Particulars	For the Qtr Ended 30.Jun.2013	For The Year Ended 31.Mar.2013	For the Qtr Ended 30.Jun.2012	For The Year Ended 31.Mar.2012
	Premium from direct business written	1,879,100	8,602,135	1,829,278	10,850,567
	Service Tax	-	-	-	-
	Adjustment for change in reserve for unexpired risks	-	-	-	-
	Gross Earned Premium	1,879,100	8,602,135	1,829,278	10,850,567
	Add: Premium on reinsurance accepted	216,357	6,847	-	41
	Less : Premium on reinsurance ceded	1,113,538	2,470,617	898,687	2,751,470
	Net Premium	981,919	6,138,365	930,591	8,099,138
	Adjustment for change in reserve for unexpired risks	(471,581)	1,026,079	(400,846)	14,060
	Premium Earned (Net)	1,453,500	5,112,286	1,331,437	8,085,078

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM NL-5 - CLAIMS SCHEDULE

CLAIMS INCURRED [NET]

(Rs.'000)

	Particulars	For the Qtr Ended 30.Jun.2013	For The Year Ended 31.Mar.2013	For the Qtr Ended 30.Jun.2012	For The Year Ended 31.Mar.2012
	Claims paid				
	Direct claims	1,186,954	5,424,126	1,920,837	10,605,038
	Add Claims Outstanding at the end of the year	703,505	807,902	778,349	929,018
	Less Claims Outstanding at the beginning of the year	807,902	929,018	929,018	626,962
	Gross Incurred Claims	1,082,557	5,303,010	1,770,168	7,440,266
	Add :Re-insurance accepted to direct claims	148,615	540	-	-
	Less :Re-insurance Ceded to claims paid	179,116	2,073,818	652,108	3,164,772
	Total Claims Incurred	1,052,056	3,229,733	1,118,059	7,742,322

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

(Rs.'000)

Particulars	For the Qtr Ended 30.Jun.2013	For The Year Ended 31.Mar.2013	For the Qtr Ended 30.Jun.2012	For The Year Ended 31.Mar.2012
Commission paid				
Direct	188,693	787,781	129,597	519,163
Add: Re-insurance Accepted	4,327	1,712	-	-
Less: Commission on Re-insurance Ceded	116,156	651,951	107,520	472,692
Net Commission	76,864	137,542	22,077	46,471
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:				
Agents	177,690	745,389	122,203	490,563
Brokers	10,987	41,849	7,148	26,979
Corporate Agency	17	543	246	1,619
Referral	-	-	-	-
Others (pl. specify)	-	-	1	1
TOTAL	188,693	787,781	129,597	519,163

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

(Rs.'000)

	Particulars	For the Qtr Ended 30.Jun.2013	For The Year Ended 31.Mar.2013	For the Qtr Ended 30.Jun.2012	For The Year Ended 31.Mar.2012
1	Employees' remuneration & welfare benefits	462,679	1,781,520	351,383	1,297,289
2	Travel, conveyance and vehicle running expenses	13,720	75,466	19,576	43,293
3	Training expenses	9,369	17,883	3,534	7,856
4	Rents, rates & taxes	42,125	166,280	36,214	138,881
5	Repairs & Maintenance	16,014	70,012	17,352	31,785
6	Printing & stationery	13,439	145,715	19,642	84,983
7	Communication	20,840	67,599	13,708	41,611
8	Legal & professional charges	19,875	56,151	10,074	33,818
9	Auditors' fees, expenses etc				
	(a) as auditor	-	1,800	-	1,800
	(b) as adviser or in any other capacity, in respect of	-	-	-	-
	(i) Taxation matters	-	700	-	700
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	(c) in any other capacity	-	677	50	500
	(d) Out of Pocket Expenses	286	573	164	194
10	Advertisement and publicity	24,909	359,081	34,541	94,174
11	Interest & Bank Charges	1,248	9,771	1,486	4,461
12	Others (to be specified)				
	(a) Donation	-	1,012	320	2,480
	(b) Director's Sitting Fees	60	320	80	320
	(c) Software Expenses	45,259	108,814	15,852	42,132
	(d) Miscellaneous Expenses	16,083	63,041	13,359	55,433
	(e) Irrecoverable Exps written off	-	-	-	-
	(e) Amortization Expenses	698	(398)	(81)	(225)
13	Depreciation	24,106	260,335	70,742	146,362
	TOTAL	710,709	3,186,352	607,994	2,027,846

FORM NL-8-SHARE CAPITAL SCHEDULE
SHARE CAPITAL

(Rs.'000)

	Particulars	As On 30.Jun.2013	As On 31.Mar.2013	As On 30.Jun.2012	As On 31.Mar.2012
1	Authorised Capital 350,000,000 (Previous Year - 350,000,000) Equity Shares of Rs.10 each	3,500,000	3,500,000	3,500,000	3,500,000
2	Issued Capital 333,730,402 (Previous Year - 278,772,350) Equity Shares of Rs.10 each	3,337,304	3,337,304	2,787,724	2,787,724
3	Subscribed Capital 326,946,161 (Previous Year - 278,772,350) Equity Shares of Rs.10 each	3,269,462	3,269,462	2,787,724	2,787,724
4	Called-up Capital 326,946,161 (Previous Year - 278,772,350) Equity Shares of Rs.10 each Less : Calls unpaid Add : Equity Shares forfeited (Amount originally paid up) Less : Par Value of Equity Shares bought back Less : Preliminary Expenses Expenses including commission or brokerage on Underwriting or subscription of shares	3,269,462	3,269,462	2,787,724	2,787,724
	TOTAL	3,269,462	3,269,462	2,787,724	2,787,724

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

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

Shareholder	As On 30.Jun.2013		As on 31.Mar.2013		As On 30.Jun.2012		As on 31.Mar.2012	
	Number of Shares	% of Holding	Number of Shares	% of Holding	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters								
· Indian	245,677,852	75.14%	245,677,852	75.14%	228,951,830	82.13%	228,951,830	82.13%
· Foreign	81,268,309	24.86%	81,268,309	24.86%	49,820,520	17.87%	49,820,520	17.87%
Others								
TOTAL	326,946,161	100%	326,946,161	100%	278,772,350	100%	278,772,350	100%

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

(Rs.'000)

	Particulars	As On 30.Jun.2013	As On 31.Mar.2013	As On 30.Jun.2012	As On 31.Mar.2012
1	Capital Reserve	-	-	-	-
2	Capital Redemption Reserve	-	-	-	-
3	Share Premium	2,081,887	2,081,887	1,491,418	1,491,668
4	General Reserves				-
	Opening as on 01.04.13	138,870	138,870	64,959	64,959
	Additions during the year				
	Transfer from Contingency Reserve for Unexpired Risk	-	-	73,911	73,911
	Closing as on 30.06.13	138,870	138,870	138,870	138,870
	Less: Debit balance in Profit and Loss Account	-	-	-	-
	Less: Amount utilized for Buy-back	-	-	-	-
5	Catastrophe Reserve	-	-	-	-
6	Other Reserves	-	-	-	-
	Contingency Reserve for Unexpired Risk	-	-	-	-
	Opening as on 01.04.13	-	-	73,911	73,911
	Additions during the year				
	Transfer from Profit & Loss a/c	-	-	-	-
	Deductions during the year				
	Transfer to General Reserve	-	-	73,911	73,911
	Closing as on 30.06.13	-	-	-	-
7	Balance of Profit in Profit & Loss Account	-	-	-	-
	TOTAL	2,220,757	2,220,757	1,630,288	1,630,538

FORM NL-11-BORROWINGS SCHEDULE
BORROWINGS

(Rs.'000)

	Particulars	As On 30.Jun.2013	As On 31.Mar.2013	As On 30.Jun.2012	As On 31.Mar.2012
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.2013	As On 31.Mar.2013	As On 30.Jun.2012	As On 31.Mar.2012
	LONG TERM INVESTMENTS				
1	Government securities and Government guaranteed bonds including Treasury Bills	1,420,270	1,530,255	696,469	848,839
2	Other Approved Securities	-	-	398,749	448,828
3	Other Investments				
	(a) Shares	-	-	-	-
	(aa) Equity	-	-	-	-
	(bb) Preference	-	-	-	-
	(b) Mutual Funds	-	-	-	-
	(c) Derivative Instruments	-	-	-	-
	(d) Debentures/ Bonds	399,233	350,321	150,000	-
	(e) Other Securities (to be specified)	-	-	-	-
	(f) Subsidiaries	-	-	-	-
	(g) Investment Properties-Real Estate	76,926	76,926	51,818	51,818
4	Investments in Infrastructure and Social Sector	704,168	549,689	350,453	400,631
5	Other than Approved Investments	-	-	-	-
	SHORT TERM INVESTMENTS				
1	Government securities and Government guaranteed bonds including Treasury Bills	-	-	-	-
2	Other Approved Securities	-	-	-	50,000
3	Other Investments	-	-	-	-
	(a) Shares	-	-	-	-
	(aa) Equity	-	-	-	-
	(bb) Preference	-	-	-	-
	(b) Mutual Funds	-	-	425	-
	(a) Derivative Instruments	-	-	-	-
	(b) Debentures/ Bonds	150,000	150,000	-	-
	(c) Other Securities (to be specified)	-	-	-	-
	(d) Subsidiaries	-	-	-	-
	(e) Investment Properties-Real Estate	-	-	-	-
4	Investments in Infrastructure and Social Sector	150,239	150,000	-	49,138
5	Other than Approved Investments	-	-	-	-
	TOTAL	2,900,836	2,807,191	1,647,914	1,849,254

FORM NL-13-LOANS SCHEDULE
LOANS

(Rs.'000)

	Particulars	As On 30.Jun.2013	As On 31.Mar.2013	As On 30.Jun.2012	As On 31.Mar.2012
1	SECURITY-WISE CLASSIFICATION				
	Secured				
	(a) On mortgage of property	-	-	-	-
	(aa) In India	-	-	-	-
	(bb) Outside India	-	-	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-	-	-
	(c) Others (to be specified)	-	-	-	-
	Unsecured	-	-	-	-
	TOTAL	-	-	-	-
2	BORROWER-WISE CLASSIFICATION				
	(a) Central and State Governments	-	-	-	-
	(b) Banks and Financial Institutions	-	-	-	-
	(c) Subsidiaries	-	-	-	-
	(d) Industrial Undertakings	-	-	-	-
	(e) Others (Inter Corporate Deposit)	-	-	-	-
	TOTAL	-	-	-	-
3	PERFORMANCE-WISE CLASSIFICATION				
	(a) Loans classified as standard	-	-	-	-
	(aa) In India	-	-	-	-
	(bb) Outside India	-	-	-	-
	(b) Non-performing loans less provisions	-	-	-	-
	(aa) In India	-	-	-	-
	(bb) Outside India	-	-	-	-
	TOTAL	-	-	-	-
4	MATURITY-WISE CLASSIFICATION				
	(a) Short Term	-	-	-	-
	(b) Long Term	-	-	-	-
	TOTAL	-	-	-	-

FORM NL-14-FIXED ASSETS SCHEDULE

FIXED ASSETS

Particulars	Cost/ Gross Block				DEPRECIATION				NET BLOCK	
	Opening	Additions	Deductions	Closing	Up to Last Year Mar 13	For The Period April 2013-June 2013	On Sales/ Adjustments	To Date	As at Period ended on 30.Jun.2013	Previous Period ended on 30.Jun.2012
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles IT Software	526,829	3,091	-	529,920	432,850	8,698	-	441,548	88,372	231,302
Land-Freehold	75,600	-	-	75,600	-	-	-	-	75,600	-
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	110,966	4,611	-	115,577	27,826	2,287	-	30,113	85,464	75,524
Information Technology Equipment	284,071	20,913	30	304,955	118,433	11,522	3	129,951	175,004	156,077
Vehicles	17,219	-	-	17,219	4,057	408	-	4,465	12,754	10,487
Office Equipment	94,385	3,235	-	97,620	16,445	1,192	-	17,637	79,983	62,957
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
TOTAL	1,109,071	31,850	30	1,140,891	599,611	24,106	3	623,714	517,177	536,347
Capital Work in progress	21,376	2,577	-	23,953	-	-	-	-	23,953	62,750
Grand Total	1,130,447	34,427	30	1,164,844	599,611	24,106	3	623,714	541,130	599,097
PREVIOUS YEAR	985,839	24,061	683	1,009,217	339,996	70,742	619	410,120	599,097	-

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

(Rs.'000)

	Particulars	As On 30.Jun.2013	As On 31.Mar.2013	As On 30.Jun.2012	As On 31.Mar.2012
1	Cash (including cheques, drafts and stamps)	8,949	211,041	7,513	96,541
2	Bank Balances				
	(a) Deposit Accounts	-	-	-	-
	(aa) Short-term (due within 12 months)	1,185,734	1,415,934	50,500	220,500
	(bb) Others	-	-	-	-
	(b) Current Accounts	368,310	191,470	201,870	162,536
	(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	1,562,994	1,818,445	259,884	479,577
	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.2013	As On 31.Mar.2013	As On 30.Jun.2012	As On 31.Mar.2012
	ADVANCES				
1	Reserve deposits with ceding companies	-	-	-	-
2	Application money for investments	-	-	-	-
3	Prepayments	87,266	80,654	14,072	26,821
4	Advances to Directors/Officers	-	-	-	1,213
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	49,222	49,222	49,222	49,222
6	Others (to be specified)				
	- Travel Advance	1,099	790	176	185
	- Rental Advance	106,496	101,212	86,550	79,664
	- Telephone Deposit	280	279	256	261
	- Staff Advance	40,125	30,017	12,737	15,216
	- Other Advances	39,625	36,132	210,806	165,325
	- Security Deposits	9,105	8,409	5,697	5,363
	TOTAL (A)	333,218	306,715	379,515	343,271
	OTHER ASSETS				
1	Income accrued on investments	98,190	102,764	48,879	64,942
2	Outstanding Premiums	79,233	176,493	-	-
3	Agents' Balances	-	-	-	-
4	Foreign Agencies Balances	-	-	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	16,317	726,117	1,969,617	2,234,721
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	1,009,759	1,009,754	789,209	1,010,333
	- Service Tax	990	13,309	-	55,674
	- Inter Office Transfers	217	-	-	-
	TOTAL (B)	1,204,706	2,028,438	2,807,705	3,365,670
	TOTAL (A+B)	1,537,923	2,335,153	3,187,220	3,708,941

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

(Rs.'000)

	Particulars	As On 30.Jun.2013	As On 31.Mar.2013	As On 30.Jun.2012	As On 31.Mar.2012
1	Agents' Balances	33,712	59,899	-	44,200
2	Balances due to other insurance companies	101,541	-	-	-
3	Deposits held on re-insurance ceded	-	-	-	-
4	Premiums received in advance	8,580	45,955	132,402	35,967
5	Unallocated Premium	50,903	55,516	-	45,859
6	Sundry creditors	143,514	359,443	256,512	309,707
7	Due to subsidiaries/ holding company	-	-	-	-
8	Claims Outstanding	703,505	807,902	778,349	929,018
9	Due to Officers/ Directors	-	-	-	-
10	Others (to be specified)				
	- Excess Collection	3,345	2,420	6,965	7,449
	- Refund of Premium	13,184	15,311	14,175	12,453
	TOTAL	1,058,285	1,346,446	1,188,403	1,384,652

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

(Rs.'000)

	Particulars	As On 30.Jun.2013	As On 31.Mar.2013	As On 30.Jun.2012	As On 31.Mar.2012
1	Reserve for Unexpired Risk	2,928,306	3,399,887	1,972,962	2,373,808
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 Employee Benefit	5,563	12,386	-	-
	TOTAL	2,933,869	3,412,273	1,972,962	2,373,808

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

(Rs.'000)

	Particulars	For the Qtr Ended 30.Jun.13	For The Year Ended 31.Mar.2013	For the Qtr Ended 30.Jun.12	For The Year Ended 31.Mar.2012
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-13**

Statement of Liabilities						(Rs in Lakhs)			
As At 30.Jun.2013						As At 30.Jun.2012 (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	222.61	318.11	284.40	825.12	677	303.49	287.59	26,245
4	Health Insurance	29,060.45	5,776.21	656.34	35,493.00	19,052	6,504	688.02	1,268
5	Total Liabilities	29,283.06	6,094.32	940.73	36,318.11	19,730	6,807.88	975.61	27,513

PERIODIC DISCLOSURES

FORM NL-22

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

Date: **30-Jun-13**

GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER: ENDING 30 JUN 2013

(Rs in Lakhs)

STATES	Personal Accident		Medical Insurance		Overseas medical Insurance	
	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr
Andhra Pradesh	19.69	19.69	1,037.49	1,037.49	44.69	44.69
Arunachal Pradesh	-	-	-	-	-	-
Assam	0.54	0.54	41.20	41.20	0.48	0.48
Bihar	0.44	0.44	34.56	34.56	0.79	0.79
Chhattisgarh	1.15	1.15	57.37	57.37	1.36	1.36
Goa	-	-	-	-	-	-
Gujarat	14.29	14.29	687.13	687.13	40.01	40.01
Haryana	9.20	9.20	483.21	483.21	10.85	10.85
Himachal Pradesh	0.04	0.04	1.71	1.71	0.08	0.08
Jammu and Kashmir	0.85	0.85	44.00	44.00	2.18	2.18
Jharkhand	6.40	6.40	107.49	107.49	1.28	1.28
Karnataka	64.36	64.36	2,007.96	2,007.96	48.75	48.75
Kerala	18.51	18.51	2,039.46	2,039.46	23.65	23.65
Madhya Pradesh	8.59	8.59	504.86	504.86	8.31	8.31
Maharashtra	99.19	99.19	3,788.69	3,788.69	89.19	89.19
Manipur	-	-	-	-	-	-
Meghalaya	-	-	-	-	-	-
Mizoram	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-
Orissa	3.29	3.29	162.27	162.27	3.28	3.28
Punjab	12.21	12.21	235.21	235.21	43.39	43.39
Rajasthan	12.88	12.88	289.82	289.82	6.67	6.67
Sikkim	-	-	-	-	-	-
Tamil Nadu	126.46	126.46	3,397.74	3,397.74	102.28	102.28
Tripura	-	-	-	-	-	-
Uttar Pradesh	8.36	8.36	758.67	758.67	29.91	29.91
Uttarakhand	2.57	2.57	160.65	160.65	5.16	5.16
West Bengal	(8.27)	(8.27)	855.95	855.95	9.80	9.80
Andaman & Nicobar Is.	-	-	-	-	-	-
Chandigarh	0.52	0.52	67.53	67.53	13.92	13.92
Dadra & Nagra Haveli	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-
Delhi	7.39	7.39	1,030.86	1,030.86	42.89	42.89
Lakshadweep	-	-	-	-	-	-
Pondicherry	2.46	2.46	56.25	56.25	0.86	0.86
Total	411.12	411.12	17,850.07	17,850.07	529.80	529.80

PERIODIC DISCLOSURES	
FORM NL-23	Reinsurance Risk Concentration

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTDDate: 30-Jun-13*(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)	1,791.16	-	-	100%
5	No. of Reinsures with rating less than BBB		-	-	-	-
6	Total	1 (GIC -Re)	1,791.16	-	-	100%

PERIODIC DISCLOSURES

FORM NL-2 Ageing of Claims

Insurer: **STAR HEALTH AND ALLIED INSURANCE CO LTD**Date: **30-Jun-13***(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	49,639	1,576	123	39	15	51,392	11,368
8	Overseas Travel	7	22	13	14	5	61	177
9	Personal Accident	264	11	-	2	-	277	325

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-13
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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	640	30019	238	30897
2	Claims reported during the period	474	77638	150	78262
3	Claims Settled during the period	277	51392	61	51730
4	Claims Repudiated during the period	64	7741	35	7840
5	Claims closed during the period	150	10181	57	10388
6	Claims O/S at End of the period	623	38343	235	39201
	Less than 3months	253	33178	120	33551
	3 months to 6 months	200	1481	27	1708
	6months to 1 year	124	455	47	626
	1year and above	46	3229	41	3316

FORM NL-26 - CLAIMS INFORMATION - KG Table I

Insurer : STAR HEALTH AND ALLIED INSURANCE CO LTD

Solvency for the quarter ended 30.JUN.13

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

Item No.	Description	PREMIUM		Gross incurred claim	Net incurred Claim	RSM-1	RSM-2	RSM
		Gross Premium	Net Premium					
1	Fire	NA	NA	NA	NA	NA	NA	NA
2	Marine Cargo	NA	NA	NA	NA	NA	NA	NA
3	Marine Hull	NA	NA	NA	NA	NA	NA	NA
4	Motor	NA	NA	NA	NA	NA	NA	NA
5	Engineering	NA	NA	NA	NA	NA	NA	NA
6	Aviation	NA	NA	NA	NA	NA	NA	NA
7	Laibilities	NA	NA	NA	NA	NA	NA	NA
8	Others	1,770.20	985.62	97,595.38	68,255.94	13,036.94	21,958.96	13,036.94
9	Health	86,912.93	62,561.61	1,363.06	547.44	247.83	286.24	247.83
10	Rural	-	-	-	-	-	-	-
	Total	88,683.14	63,547.23	98,958.44	68,803.38	13,284.77	22,245.20	13,284.77

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

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD Date: 30-Jun-13

Sl. No.	Office Information	Number
1	No. of offices at the beginning of the year	258
2	No. of branches approved during the year	0
3	No. of branches opened during the year	Out of approvals of previous year 10
4		Out of approvals of this year 0
5	No. of branches closed during the year	0
6	No of branches at the end of the year	268
7	No. of branches approved but not opened	7
8	No. of rural branches	35
9	No. of urban branches	233

FORM NL-28-STATEMENT OF ASSETS - 3B

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

Statement as on: 30.Jun.2013

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

(Business within India)

Rs. In Lakhs

Periodicity of Submission: Quarterly

in lakhs

No	PARTICULARS	SCH	AMOUNT
1	Investments	8	29,008.36
2	Loans	9	-
3	Fixed Assets	10	5,411.30
4	Current Assets		-
	a. Cash & Bank Balance	11	15,629.94
	b. Advances & Other Assets	12	15,216.07
5	Current Liabilities		-
	a. Current Liabilities	13	10,419.68
	b. Provisions	14	29,338.69
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		-
Application of Funds as per Balance Sheet (A)			25,507.29

	Less: Other Assets	SCH	
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	5,411.30
3	Cash & Bank Balance (if any)	11	3,772.60
4	Advances & Other Assets (if any)	12	15,216.07
5	Current Liabilities	13	10,419.68
6	Provisions	14	29,338.69
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		-
TOTAL (B)			(15,358.41)
'Investment Assets' As per FORM 3B (A-B)			40,865.70

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			Balance	FRSM*						
			(a)	(b)						
1	G. Sec.	Not less than 20%	1,599.70		12,603.00	14,202.70	34.75		14,202.70	14,369.46
2	G. Sec or Other Apporved Sec. (incl. (1) above)	Not less than 30%								
3	Investment subject to Exposure Norms									
	1. 'Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 15%	1,580.97		12,455.43	14,036.40	34.35		14,036.40	14,103.01
	2. Approved Investments	Not exceeding 55%	1,422.18		11,204.43	12,626.61	30.90		12,626.61	12,626.61
	3. Other Investments (not exceeding 25%)		-		-	-	-		-	-
Total Investment Assets		100%	4,602.85		36,262.86	40,865.70	100.00		40,865.70	41,099.08

Certification:

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

Date: 14.Aug.2010

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

PERIODIC DISCLOSURES

FORM NL-29

Detail regarding debt securities

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

Date: 30-Jun-13

(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 30/06/2013	As % of total for this class	As at 30/06/2012	As % of total for this class	As at 30/06/2013	As % of total for this class	As at 30/06/2012	As % of total for this class
Break down by credit rating								
AAA rated	14,103.01	49.53	5,890.35	41.60	14,036.40	49.71	5,890.35	41.60
AA or better	-	-	1,459.70	10.31	-	-	1,459.70	10.31
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other	14,369.46	50.47	6,808.93	48.09	14,202.70	50.29	6,808.93	48.09
	28,472.47	100.00	14,158.98	100.00	28,239.10	100.00	14,158.98	100.00
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	2,502.64	8.79	490.45	3.46%	2,496.57	8.84	490.45	3.46
more than 1 year and upto 3 years	10,019.20	35.19	7,362.30	52.00%	10,024.53	35.50	7,362.30	52.00
More than 3 years and up to 7 years	8,525.43	29.94	6,306.22	44.54%	8,478.39	30.02	6,306.22	44.54
More than 7 years and up to 10 years	4,646.33	16.32	-	-	4,549.47	16.11	-	-
above 10 years	2,778.88	9.76	-	-	2,690.13	9.53	-	-
	28,472.47	100.00	14,158.98	100.00	28,239.10	100.00	14,158.98	100.00
Breakdown by type of the issuer								
a. Central Government	14,369.46	50.47	6,808.93	48.09	14,202.70	50.29	6,808.93	48.09
b. State Government	-	-	-	-	-	-	-	-
c. Corporate Securities	12,600.83	44.26	5,871.40	41.47	12,536.40	44.39	5,871.40	41.47
d. Others	1,502.18	5.28	1,478.65	10.44	1,500.00	5.31	1,478.65	10.44
	28,472.47	100.00	14,158.98	100.00	28,239.10	100.00	14,158.98	100.00

PERIODIC DISCLOSURES

FORM NL-30

Analytical Ratios

Insurer: **Star Health and Allied Insurance Co Ltd**

Date: **30-Jun-13**

Analytical Ratios for Non-Life companies

Sl.No.	Particular	up to the Quarter June 13	up to the Quarter of the preceding year ended Jun 12
1	Gross Premium Growth Rate	15%	-49%
2	Gross Premium to shareholders' fund ratio	0.86	0.72
3	Growth rate of shareholders' fund	-3%	30%
4	Net Retention Ratio	47%	51%
5	Net Commission Ratio	7.8%	2.4%
6	Expense of Management to Gross Direct Premium Ratio	0.43	0.40
7	Combined Ratio	1.07	1.45
8	Technical Reserves to net premium ratio	3.70	2.96
9	Underwriting balance ratio	-0.30	-0.42
10	Operationg Profit Ratio	-0.29	-0.41
11	Liquid Assets to liabilities ratio	0.51	0.095
12	Net earning ratio	-0.29	-0.41
13	Return on net worth ratio	-0.12	-0.15
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio	1.67	1.62
15	NPA Ratio	-	-
	Gross NPA Ratio	0.00	0.00
	Net NPA Ratio	0.00	0.00

Equity Holding Pattern for Non-Life Insurers

1	(a) No. of shares	326,946,161	278,772,350
2	(b) Percentage of shareholding (Indian / Foreign)	75.14%/24.86%	82.14%/ 17.86%
3	(c) %of Government holding (in case of public sector insurance companies)	0	0
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)		Basic : Diluted:
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)		Basic : Diluted:
6	(iv) Book value per share (Rs)	7.5	9.09

PERIODIC DISCLOSURES

FORM NL-31 : Related Party Transactions

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

Date: **30-Jun-13**
(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 preceding year	up to the Quarter of the preceding year
1	Star Health Investments Pvt Ltd	Holding Company	Share Capital	-	-	616.18	616.18
2	Star Health Investments Pvt Ltd	Holding Company	Share Application	-	-		
3	Mr.V.Jagannathan	Chairman & MD	Managerial Remuneration	26.45	26.45	24.99	24.99
4	Mr.V.Jagannathan	Chairman & MD	Share Capital	-	-	-	-
5	Mr.V.P.Nagarajan	Executive Director	Share Capital	-	-	-	-

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

PERIODIC DISCLOSURES

FORM NL-32 Products Information

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

Date: 30-Jun-13

<i>Products Information</i>							
<i>List below the products and/or add-ons introduced during the period</i>							
Sl. No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business*	Category of product	Date of filing of Product	Date IRDA confirmed filing/ approval
1				NIL			
				NIL			

TABLE - II

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

Solvency for the Quarter ended on 30.Jun.2013

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	44,180.27
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)	Form HG	36,318.11
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)	ANNEX-1	3,320.80
4	Excess in Policyholders' Funds (1-2-3)		4,541.36
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):	Form AA	18,045.46
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)	ANNEX-1	410.44
7	Excess in Shareholders' Funds (5-6)		17,635.03
8	Total Available Solvency Margin [ASM] (4+7)		22,176.38
9	Total Required Solvency Margin [RSM]		13,284.77
			1.67
10	Solvency Ratio (Total ASM/Total RSM)		

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

Date: 30-Jun-13

BOD and Key Person information

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

FORM NL-35-NON PERFORMING ASSETS-7A

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

Statement as on: 30.Jun.13

Name of the Fund _____

Details of Investment Portfolio

Periodicity of Submission : Quarterly

COI	Company Name	Instrument Type	Interest Rate		Total O/s (Book Value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal Due from	Interest Due from	Deferred Principal	Deferred Interest	Rollover?	Has there been any Principal Waiver?		Classification	Provision (%)	Provision (Rs)
			%	Has there been revision?									Amount	Board Approval Ref			
									NIL								

CERTIFICATION

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

Date:

Signature

-sd-

Full Name & Designation

Note:

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

J HARI NARAYAN, CHAIRMAN
[ADVT/III/IV/161/Exty.]

FORM NL-36-YIELD ON INVESTMENTS 1

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

Statement as on: 30.Jun.13

Name of the Fund _____

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Rs. In Lakhs

No.	Category of Investment	Category Code	Current Quarter					Year to Date					Previous Year				
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
1	Central Government Securities	CGSB	12,094.64	12,246.12	380.20	10.77	10.77	12,094.64	12,246.12	380.20	10.77	10.77	5,874.83	5,739.63	74.52	7.16	7.16
2	Deposit under Section-7 of Insurance Act	CDSS	2,108.05	2,123.34	40.63	8.40	8.40	2,108.05	2,123.34	40.63	8.40	8.40	1,089.86	1,050.38	19.49	8.67	8.67
3	Treasury Bills	CTRB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Bonds / Debentures Issued by NHB / Institutions Accredited by NHB	HTDN	6,529.39	6,568.90	135.65	8.62	8.71	6,529.39	6,568.90	135.65	8.62	8.71	3,500.00	3,431.85	100.70	8.67	8.67
5	Infrastructure - PSU - Debentures / Bonds	IPTD	7,507.01	7,534.11	161.08	8.65	8.68	7,507.01	7,534.11	161.08	8.65	8.68	3,992.02	3,918.20	105.28	7.26	7.26
6	Investment Properties - Immovable	EINP	769.26	769.26	-	0.00	0.00	769.26	769.26	0.00	0.00	0.00	518.18	3,405.60	-	-	-
7	Deposits with Scheduled Banks, FIS, (Incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	11,857.34	11,857.34	313.90	9.75	9.75	11,857.34	11,857.34	313.90	9.75	9.75	505.00	505.00	14.45	11.44	11.44
8	Mutual funds - GILT / G Sec / Liquid Schemes	EGMF	-	-	-	-	-	-	-	-	-	-	702.24	702.24	2.76	1.57	1.57
	Mutual Funds - Debt / Income / Serial Plans / Liquid Schemes	OMGS	-	-	4.12	5.96	5.96	-	-	4.12	5.96	5.96	-	-	-	-	-
	Short Term Loans (Un-secured Deposits)	OSLU	-	-	-	-	-	-	-	-	-	-	802.02	802.02	8.59	4.28	4.28
	TOTAL		40,865.70	41,099.08	1,035.58	9.49	9.49	40,865.70	41,099.08	1,035.58	9.49	9.49	16,984.15	19,554.91	325.79	9.32	9.32

CERTIFICATION

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

Date:

Signature _____-sd-

Full Name & Designation

FORM NL-37-DOWN GRADING OF INVESTMENT-2

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

Statement as on: 30.Jun.13

Name of Fund _____

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs. In Lakhs

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

CERTIFICATION

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

Signature _____ -sd-
Full Name and Designation

Date:

Note:

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

PERIODIC DISCLOSURES

FORM NL-38 Quarterly Business Returns across line of Business

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

Date: **30-Jun-13**

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	411	29,330	302	25,209	411	29,330	302	25,209
10	Health	17,850	252,643	17,524	218,118	17,850	252,643	17,524	218,118
11	Others* OMP	530	15,150	467	13,517	530	15,150	467	13,517

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-13**

(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	4954	52.19	50,328
		Social	6813	83.85	56,739
10	Health	Rural	32837	2052.66	81,320
		Social	65017	4362.19	189,383
11	Others*	Rural	923	31.88	1,556
		Social	3268	112.13	7,066

*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-13**

		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	196,880	12,198	165,940	8,351	196,880	12,198	165,940	8,351
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	201	3	664	16	201	3	664	16
4	Brokers	5,426	944	6,331	425	5,426	944	6,331	425
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	94,616	5,646	83,909	9,501	94,616	5,646	83,909	9,501
	Total (A)	297,123	18,791	256,844	18,293	297,123	18,791	256,844	18,293
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	297,123	18,791	256,844	18,293	297,123	18,791	256,844	18,293

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

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

Date: 30-Jun-13

GRIEVANCE DISPOSAL

SI No.	Particulars	Opening Balance *	Additions	Complaints Resolved			Complaints Pending
				Fully Accepted	Partial Accepted	Rejected	
1	Complaints made by customers						
	a) Sales Related	24	1265	728	279	270	12
	b) Policy Administration Related	-	-	-	-	-	-
	c) Insurance Policy Coverage related	-	-	-	-	-	-
	d) Claims related	-	-	-	-	-	-
	e) others	11	1148	242	567	341	9
	d) Total Number	35	2413	970	846	611	21

2	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
	a) Less than 15 days	19	-	19
	b) Greater than 15 days	2	-	2
	Total Number	21	-	21

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