

FORM NL-1-B-RA
STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED
Registration No. and Date of Registration with the IRDA : 129/16.03.2006

REVENUE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2015
MISCELLANEOUS BUSINESS

(Rs. in '000)

	Particulars	Schedule	For the Quarter ended 31.Mar.15	For the Year ended 31.Mar.15	For the Quarter ended 31.Mar.14	For the Year ended 31.Mar.14
1	Premiums earned (Net)	1 D	2,812,230	10,179,295	1,732,710	6,753,950
2	Profit / (Loss) on sale / redemption of Investments		5,208	15,223	712	8,329
3	Others		-	-	161,606	161,606
4	Interest, Dividend & Rent - (Gross)		119,823	404,736	81,700	255,188
	TOTAL (A)		2,937,261	10,599,254	1,976,728	7,179,073
1	Claims Incurred (Net)	2 D	1,716,474	6,510,591	1,198,050	4,539,456
2	Commission	3 D	357,306	1,010,122	66,358	366,602
3	Operating Expenses related to Insurance Business	4	1,492,635	4,558,341	935,106	3,318,646
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		3,566,414	12,079,054	2,199,514	8,224,703
	Operating Profit / (Loss) from Miscellaneous Business : C = (A - B)		(629,154)	(1,479,800)	(222,786)	(1,045,630)
	<u>APPROPRIATIONS</u>					
	Transfer to Shareholders' Account		(629,154)	(1,479,800)	(222,786)	(1,045,630)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	TOTAL (D)		(629,154)	(1,479,800)	(222,786)	(1,045,630)

Place: Chennai - 34
Date: 28.05.15

FORM NL-2-B-PL
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 YEAR ENDED 31ST MARCH 2015

(Rs. in '000)

	Particulars	Schedule	For the Quarter ended 31.Mar.15	For the Year ended 31.Mar.15	For the Quarter ended 31.Mar.14	For the Year ended 31.Mar.14
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		(629,154)	(1,479,800)	(222,786)	(1,045,630)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – (Gross)		26,303	88,845	11,781	109,366
	(b) Profit on sale of investments		1,143	3,342	-	3,829
	<i>Less:</i> Loss on sale of investments		-	-	(715)	(259)
3	OTHER INCOME		-	-	-	-
	TOTAL (A)		(601,708)	(1,387,613)	(211,720)	(932,694)
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		-	-	-	-
	Amortisation Expenses		196	250	(70)	541
	Sweat Equity Shares Pending Allotment		12,646	12,646	-	-
	TOTAL (B)		12,842	12,896	(70)	541
	Profit Before Tax (A - B)		(614,550)	(1,400,509)	(211,650)	(933,235)
	Provision for Taxation					
	(a) Current Tax		-	-	-	-
	(b) Fringe Benefit Tax		-	-	-	-
	(c) Deferred Tax		-	-	-	-
	Profit After Tax		(614,550)	(1,400,509)	(211,650)	(933,236)
	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Proposed final dividend		-	-	-	-
	(c) Dividend distribution tax		-	-	-	-
	(d) Transfer Contingency reserve for Unexpired Risk		-	-	-	-
	Balance of profit / (loss) brought forward from last year		-	(3,551,680)	-	(2,618,443)
	Balance carried forward to Balance Sheet		(614,550)	(4,952,189)	(211,650)	(3,551,679)
	Significant accounting policies	16	-	-	-	-
	Notes to financial statements	17	-	-	-	-
	Earnings per share - Basic		-	(4.13)	-	(2.82)
	- Diluted		-	(4.13)	-	(2.82)

Place: Chennai – 34
Date: 28.05.15

FORM NL-3-B-BS
STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED
Registration No. and Date of Registration with the IRDA : **129/16.03.2006**

BALANCE SHEET AS AT 31ST MARCH 2015

(Rs. in '000)

Particulars	Schedule	As on 31.Mar.15	As on 31.Mar.14
SOURCES OF FUNDS			
SHARE CAPITAL	5	3,621,441	3,338,605
SHARE APPLICATION MONEY		-	-
RESERVES AND SURPLUS	6	2,749,276	2,108,852
FAIR VALUE CHANGE ACCOUNT		-	-
BORROWINGS	7	-	-
DEFERRED TAX LIABILITY		-	-
TOTAL		6,370,717	5,447,457
APPLICATION OF FUNDS			
INVESTMENTS	8	5,018,372	3,513,295
LOANS	9	-	-
FIXED ASSETS	10	584,654	598,676
CURRENT ASSETS			
Cash and Bank Balances	11	3,277,917	2,155,038
Advances and Other Assets	12	2,076,885	2,310,828
Sub-Total (A)		5,354,802	4,465,866
CURRENT LIABILITIES	13	2,097,218	1,579,352
PROVISIONS	14	7,442,082	5,102,708
Sub-Total (B)		9,539,300	6,682,060
NET CURRENT ASSETS (C) = (A - B)		(4,184,498)	(2,216,194)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	15	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		4,952,189	3,551,679
TOTAL		6,370,717	5,447,457

Place: Chennai - 34

Date: 28.05.15

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

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

(Rs. in '000)

Particulars	For the Quarter ended 31.Mar.15	For the Year ended 31.Mar.15	For the Quarter ended 31.Mar.14	For the Year ended 31.Mar.14
Premium from direct business written	5,224,991	14,691,941	3,576,286	10,910,784
Add: Premium on reinsurance accepted	1,462	3,871	12,526	228,883
Less : Premium on reinsurance ceded	408,085	2,157,756	416,067	2,704,384
Net Premium	4,818,368	12,538,056	3,172,745	8,435,283
Adjustment for change in reserve for unexpired risks	2,006,138	2,358,761	1,440,035	1,681,333
Total Premium Earned (Net)	2,812,230	10,179,295	1,732,710	6,753,950

All premium written, less reinsurance, is from business in India.

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

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

(Rs. in '000)

Particulars	For the Quarter ended 31.Mar.15	For the Year ended 31.Mar.15	For the Quarter ended 31.Mar.14	For the Year ended 31.Mar.14
CLAIMS PAID				
Direct	2,085,029	7,443,345	1,493,288	5,836,419
Add :Re-insurance accepted	331	666	(9,946)	161,846
Less :Re-insurance Ceded	475,892	1,173,956	586,328	1,651,703
NET CLAIMS PAID	1,609,468	6,270,055	897,014	4,346,562
Add Claims Outstanding at the end of the year	1,241,332	1,241,332	1,000,796	1,000,796
Less Claims Outstanding at the beginning	1,134,326	1,000,796	699,760	807,902
TOTAL CLAIMS PAID	1,716,474	6,510,591	1,198,050	4,539,456

All claims paid, less reinsurance, are to claimants in India.

FORM NL-6-COMMISSION SCHEDULE
 COMMISSION
 MISCELLANEOUS BUSINESS

(Rs. in '000)

Particulars	For the Quarter ended 31.Mar.15	For the Year ended 31.Mar.15	For the Quarter ended 31.Mar.14	For the Year ended 31.Mar.14
Direct	565,343	1,549,405	385,211	1,103,112
Add: Re-insurance Accepted	365	968	1,383	5,711
Less: Commission on Re-insurance Ceded	208,402	540,251	320,236	742,221
Net Commission	357,306	1,010,122	66,358	366,602
Break-up of the expenses (Gross) incurred to procure Business :				
Agents	552,232	1,495,505	371,996	1,056,467
Brokers	12,220	50,311	12,664	45,729
Corporate Agency	891	3,589	551	916
Referral	-	-	-	-
Others	-	-	-	-
TOTAL	565,343	1,549,405	385,211	1,103,112

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

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

(Rs. in '000)

S.No:	Particulars	For the Quarter ended 31.Mar.15	For the Year ended 31.Mar.15	For the Quarter ended 31.Mar.14	For the Year ended 31.Mar.14
1	Employees' remuneration & welfare benefits	817,273	2,669,925	598,857	2,068,383
2	Travel, conveyance and vehicle running expenses	15,616	84,092	25,880	76,856
3	Training expenses	7,391	34,078	7,207	28,556
4	Rents, rates & taxes	71,521	244,892	69,211	199,563
5	Repairs & Maintenance	27,295	102,837	(3,646)	63,425
6	Printing & Stationery	43,216	247,021	40,387	198,044
7	Communication	29,395	85,243	28,874	89,234
8	Legal & professional charges	22,935	59,389	(27)	41,124
9	Auditors' fees, expenses etc				
	(a) as auditor	2,250	2,250	2,250	2,250
	(b) as adviser or in any other capacity, in respect of	-	-	-	-
	(i) Taxation matters	750	750	750	750
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	(c) in any other capacity	180	780	-	500
	(d) out of pocket expenses	326	802	461	879
10	Advertisement and publicity	284,775	569,968	52,979	180,745
11	Interest & Bank Charges	4,907	12,110	9,293	11,754
12	Others				
	- Donation	170	6,119	76	971
	- Director's Sitting Fees	250	930	120	360
	- Software Expenses	43,630	155,248	42,427	154,668
	- Miscellaneous Expenses	31,692	93,878	34,295	99,886
	- Amortization Expenses	894	1,139	175	1,263
13	Depreciation	88,171	186,889	25,536	99,435
	TOTAL	1,492,635	4,558,341	935,106	3,318,646

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

**FORM NL-8-SHARE CAPITAL SCHEDULE
SHARE CAPITAL**

(Rs. in '000)

	Particulars	As on 31.Mar.15	As on 31.Mar.14
1	Authorised Capital 450,000,000 (Previous Yr - 350,000,000) Equity Shares of Rs 10/- each	4,500,000	3,500,000
2	Issued Capital 362,732,365 (Previous Yr - 333,860,522) Equity Shares of Rs10/- each	3,627,324	3,338,605
3	Subscribed Capital 362,732,365 (Previous Yr - 333,860,522) Equity Shares of Rs10/- each	3,627,324	3,338,605
4	Called-up / paid up Capital 362,144,067 (Previous Yr - 333,860,522) Equity Shares of Rs10/- each (Out of above 32,34,100 (Previous Yr - 32,34,100) equity shares of Rs.10/- each issued for consideration other than cash.)	3,621,441	3,338,605
	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	3,621,441	3,338,605

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE
SHARE CAPITAL - PATTERN OF SHAREHOLDING
[As certified by the Management]

Shareholder	As on 31.Mar.15		As on 31.Mar.14	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
Indian	269,736,976	74.48%	248,069,372	74.30%
Foreign	92,407,091	25.52%	85,791,150	25.70%
Others	-	-	-	-
TOTAL	362,144,067	100%	333,860,522	100%

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

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

(Rs. in '000)

	Particulars	As on 31.Mar.15	As on 31.Mar.14
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	2,749,276	2,108,852
4	General Reserves	-	-
	Less: Debit balance in Profit and Loss Account	-	-
	Less: Amount utilized for Buy-back	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves	-	-
7	Balance of Profit in Profit & Loss Account	-	-
	TOTAL	2,749,276	2,108,852

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

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

(Rs. in '000)

	Particulars	As on 31.Mar.15	As on 31.Mar.14
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	-	-

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

**FORM NL-12-INVESTMENT SCHEDULE
INVESTMENTS**

(Rs. in '000)

	Particulars	As on 31.Mar.15	As on 31.Mar.14
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills *	3,019,736	1,685,541
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	951,133	650,137
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	81,905	76,926
4	Investments in Infrastructure and Social Sector	865,600	599,861
5	Other than Approved Investments		
	SHORT TERM INVESTMENTS		
6	Government securities and Government guaranteed bonds including Treasury Bills	-	150,597
7	Other Approved Securities	-	-
8	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(a) Derivative Instruments	-	-
	(b) Debentures / Bonds	-	50,000
	(c) Other Securities	-	-
	(d) Subsidiaries	-	-
	(e) Investment Properties-Real Estate	-	-
9	Investments in Infrastructure and Social Sector	99,998	300,233
10	Other than Approved Investments	-	-
	TOTAL	5,018,372	3,513,295

Aggregate Market Value of Quoted Investments other than Equity Shares	4,999,247	3,364,753
Aggregate Book Value of Quoted Investments other than Equity Shares	4,936,467	3,436,369

Aggregate Book Value of Un-Quoted Investments	81,905	76,926
Aggregate Market Value of Investment Properties	160,468	421,365
Historical cost of Mutual Funds valued on Fair Value basis	-	-

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

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

(Rs. in '000)

	Particulars	As on 31.Mar.15	As on 31.Mar.14
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	-	-

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM NL-14-FIXED ASSETS SCHEDULE
FIXED ASSETS

(Rs. in '000)

	Particulars	Cost/ Gross Block				Depreciation				Net Block	
		Opening	Additions	Deductions	Closing	Upto Last Year	For The Year	On Sales / Adjustments	To Date	As at year ended Mar 15	As at year ended Mar 14
1	Goodwill	-	-	-	-	-	-	-	-	-	-
2	Intangibles - IT Software	543,030	38,449	-	581,479	465,406	29,236	-	494,642	86,837	77,624
3	Land - Freehold	75,600	-	-	75,600	-	-	-	-	75,600	75,600
4	Leasehold Property	-	-	-	-	-	-	-	-	-	-
5	Buildings	-	-	-	-	-	-	-	-	-	-
6	Furniture & Fittings	135,351	17,020	3,978	148,393	38,279	7,997	3,978	42,308	106,086	97,072
7	Information Technology Equipment	353,759	42,009	-	395,756	167,177	97,814	-	264,981	130,775	186,582
8	Vehicles	17,336	61	944	16,452	5,707	2,816	433	8,089	8,363	11,629
9	Office Equipment	108,704	13,706	-	122,410	21,831	48,810	-	70,641	51,769	86,872
10	Others	-	-	-	-	-	-	-	-	-	-
	Temporary Construction	-	2,567	-	2,567	-	216	-	216	2,350	-
	Total	1,233,780	113,812	4,922	1,342,658	698,400	186,889	4,411	880,878	461,780	535,379
	Capital work in progress	63,297	59,576	-	122,873	-	-	-	-	122,873	63,297
	Grand Total	1,297,077	173,389	4,922	1,465,531	698,400	186,889	4,411	880,878	584,654	598,676
	Previous Year	1,131,075	172,135	6,133	1,297,077	600,240	99,435	1,275	698,400	-	-

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

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

(Rs. in '000)

	Particulars	As on 31.Mar.15	As on 31.Mar.14
1	Cash (including cheques, drafts and stamps)	371,559	388,559
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	1,702,626	1,403,145
	(bb) Others	771,000	185,500
	(b) Current Accounts	432,732	177,834
	(c) Others (to be specified)	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (Remittance in Transit)	-	-
	TOTAL	3,277,917	2,155,038

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

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

(Rs. in '000)

	Particulars	As on 31.Mar.15	As on 31.Mar.14
A	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	50,523	84,594
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of Provisions for Tax amounting Rs.64,411; Previous year 64,411)	49,222	49,222
6	Others		
	- Travel Advance	421	1,011
	- Rental Advance	125,259	110,617
	- Telephone Deposit	326	300
	- Staff Advance	38,947	45,266
	- Other Advances	50,309	166,519
	- Security Deposits	13,724	11,235
	TOTAL (A)	328,731	468,764
B	OTHER ASSETS		
1	Income accrued on investments	234,007	126,676
2	Outstanding Premiums	351,155	196,458
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	295,046	655,792
6	Due from subsidiaries/ holding	-	-
7	Deposit with RBI	-	-
	[Pursuant to section 7 of Insurance Act, 1938]	-	-
8	Others	-	-
	- Amounts Recoverable under Contractual Obligations	830,089	830,104
	- Service Tax	37,857	33,034
	TOTAL (B)	1,748,154	1,842,064
	TOTAL (A+B)	2,076,885	2,310,828

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

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

(Rs. in '000)

	Particulars	As on 31.Mar.15	As on 31.Mar.14
1	Agents' Balances	141,739	86,747
2	Balances due to other insurance companies	1,048	9,402
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	119,237	56,780
5	Unallocated Premium	117,901	66,726
6	Sundry creditors	452,860	333,602
7	Due to subsidiaries/ holding company		
8	Claims Outstanding	1,241,332	1,000,796
9	Due to Officers/ Directors		
	Sweat Equity Shares Pending Allotment	12,646	-
10	Unclaimed Amount of policyholders	10,455	25,299
11	Others	-	-
	TOTAL	2,097,218	1,579,352

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

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

(Rs. in '000)

	Particulars	As on 31.Mar.15	As on 31.Mar.14
1	Reserve for Unexpired Risk	7,439,980	5,081,220
2	For taxation (less advance tax paid and taxes deducted at source NIL ; Previous year NIL)	-	-
3	For proposed dividends	-	-
4	For dividend distribution tax	-	-
5	Others - Provision for Gratuity	2,102	21,488
	TOTAL	7,442,082	5,102,708

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM NL-19 MISC EXPENDITURE SCHEDULE

MISCELLANEOUS EXPENDITURE

(To the extent not written off or adjusted)

(Rs. in '000)

	Particulars	As on 31.Mar.15	As on 31.Mar.14
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

FORM NL-21

RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31st MARCH 2015

PARTICULARS	31st March 2015	31st March 2014
	(Rs.'000)	(Rs.'000)
Cash flows from operating activities		
Premium received from policyholders, including advance receipts	14,639,903	11,149,306
Other receipts	-	161,606
Payments to the re-insurers, net of commissions and claims	(91,157)	(232,277)
Payments to co-insurers, net of claims recovery	-	-
Payments of claims	(7,431,510)	(5,986,634)
Payments of commission and brokerage	(1,488,915)	(1,079,187)
Payments of other operating expenses	(4,241,036)	(3,245,429)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	105,977	21,541
Income taxes paid (Net)	-	-
Service tax paid	(18,900)	(19,725)
Other payments	-	-
Cash flows before extraordinary items	1,474,362	769,200
Cash flow from extraordinary operations	-	-
Net cash flow from operating activities	1,474,362	769,200
Cash flows from investing activities		
Purchase of fixed assets	(173,388)	(172,135)
Proceeds from sale of fixed assets	300	87
Purchases of investments	(3,959,304)	(5,644,135)
Loans disbursed	-	-
Sales of investments	1,586,421	4,775,416
Repayments received	-	-
Rents/Interests/Dividends received	386,492	340,861
Investments in money market instruments and in liquid mutual funds (Net)	-	-
Expenses related to investments	(242)	(220)
Net cash flow from investing activities	(2,159,723)	(700,126)
Cash flows from financing activities		
Proceeds from issuance of share capital	923,259	94,808
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	-	-
Net cash flow from financing activities	923,259	94,808
Effect of Foreign exchange rates on Cash and Cash Equivalents, net	-	-
Net increase/ (decrease) in cash and cash equivalents:	237,898	163,882
Cash and Cash equivalents at the beginning of the year	566,393	402,511
Cash and cash equivalents at the end of the year *	804,291	566,393
Note * Fixed Deposit of Rs.2,473,626 thousands (Previous year- Rs.1,588,645 thousands) shown under schedule 11 of financial statements considered under investing activities.		

Insurer: **STAR HEALTH AND ALLIED INSURANCE CO LTD**Date: **31-Mar-15****GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER: JAN TO MAR '15***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	18	48	843	2,888	9	46	870	2,981
Arunachal Pradesh	-	-	-	-	-	-	-	-
Assam	3	6	123	340	0	1	126	347
Bihar	1	3	142	341	0	1	144	344
Chattisgarh	3	7	199	502	0	1	202	510
Goa	-	-	-	-	-	-	-	-
Gujarath	43	201	1637	5,268	22	100	1,702	5,569
Haryana	9	37	1100	3,079	4	21	1,112	3,137
Himachal Pradesh	0	0	18	43	0	1	18	44
Jammu & Kashmir	2	5	129	339	1	5	132	349
Jharkand	1	11	759	3,325	1	3	762	3,339
Karnataka	130	435	5009	14,921	17	90	5,156	15,445
Kerala	49	145	5931	16,625	9	48	5,989	16,817
Madhya Pradesh	23	76	1599	4,098	7	22	1,629	4,196
Maharashtra	203	756	12922	34,101	36	178	13,161	35,035
Manipur	-	-	-	-	-	-	-	-
Meghalaya	-	-	-	-	-	-	-	-
Mizoram	-	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-	-
Orissa	12	28	611	1,525	1	4	623	1,558
Punjab	31	94	756	1,984	20	89	808	2,166
Rajasthan	31	97	1077	2,699	4	22	1,112	2,818
Sikkim	-	-	-	-	-	-	-	-
Tamil Nadu	266	982	8339	22,940	15	159	8,620	24,081
Telangana	23	72	1877	4,912	16	79	1,917	5,063
Tripura	-	-	-	-	-	-	-	-
Uttar Pradesh	17	82	2264	6,107	6	37	2,287	6,225
Uttarkhand	7	40	598	1,562	3	12	607	1,613
West Bengal	30	81	2458	6,804	4	17	2,492	6,902
Andaman & Nicobar Is.	-	-	-	-	-	-	-	-
Chandigarh	2	6	192	490	3	19	198	516
Dadra & Nagra Haveli	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-
Delhi	12	46	2366	7,253	12	62	2,390	7,362
Lakshadweep	-	-	-	-	-	-	-	-
Puducherry	4	13	188	484	2	6	194	503
TOTAL----->	922	3,269	51,137	142,628	192	1,022	52,250	146,919

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

Date: 31-Mar-15

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	Nil	-	-	-	-
4	No. of Reinsurers with rating BBB but less than A	1 (GIC -Re)	21,578	-	-	100%
5	No. of Reinsurers with rating less than BBB	Nil	-	-	-	-
6	Total	1	-	-	-	100%

Insurer: Date: *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 (for the Qtr)
		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	69,385	837	99	6	1	70,328	20,364
8	Overseas Travel	13	25	21	10	5	74	173
9	Personal Accident	363	3	-	-	-	366	314

PERIODIC DISCLOSURES

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FORM NL-25

: Quarterly claims data for Non-Life

Insurer:

Star Health and Allied Insurance Co Ltd

Date:

31-Mar-15

No. of claims only

Sl. No.	Claims Experience	Health	Overseas Travel	Personal Accident	Total
1	Claims O/S at the beginning of the period	34249	267	390	34906
2	Claims reported during the period	92793	138	742	93673
3	Claims Settled during the period	70328	74	366	70768
4	Claims Repudiated during the period	9616	37	86	9739
5	Claims closed during the period	13939	48	226	14213
6	Claims O/S at End of the period	33159	246	454	33859
	Less than 3months	30962	128	399	31489
	3 months to 6 months	1519	38	42	1599
	6months to 1 year	424	54	7	485
	1year and above	254	26	6	286

PERIODIC DISCLOSURES**FORM NL-27 Offices Information For Non-Life**Insurer: **STAR HEALTH AND ALLIED INSURANCE CO LTD**Date: **31-Mar-15**

Sl. No.	Office Information	Number	
1	No. of offices at the beginning of the Quarter	286	
2	No. of branches approved during the year	23	
3	No. of branches opened during the Quarter	Out of approvals of previous year	0
4		Out of approvals of this year	4
5	No. of branches closed during the Quarter	0	
6	No of branches at the end of the Quarter	290	
7	No. of branches approved but not opened	4	
8	No. of rural branches	0	
9	No. of urban branches	290	

FORM NL-28-STATEMENT OF ASSETS - 3B

Company Name & Code: Star Health And Allied Insurance Co Ltd / 129

Statement as on: 31.Mar.2015

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	50,183.72
2	Loans	9	-
3	Fixed Assets	10	5,846.54
4	Current Assets		
	a. Cash & Bank Balance	11	32,779.17
	b. Advances & Other Assets	12	20,768.83
5	Current Liabilities		
	a. Current Liabilities	13	20,972.18
	b. Provisions	14	74,420.82
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		49,521.90
Application of Funds as per Balance Sheet (A)			254,493.16

No	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	5,846.54
3	Cash & Bank Balance (if any)	11	8,042.91
4	Advances & Other Assets (if any)	12	20,768.83
5	Current Liabilities	13	20,972.18
6	Provisions	14	74,420.82
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		49,521.90
TOTAL (B)			179,573.18
'Investment Assets' As per FORM 3B (A-B)			74,919.98

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%		5,435.52	24,761.83	30,197.36	40.31		30,197.36	30,540.49
2	G. Sec or Other Apporved Sec. (incl. (1) above)	Not less than 30%		5,435.52	24,761.83	30,197.36	40.31		30,197.36	30,540.49
3	Investment subject to Exposure Norms									
	1. 'Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 15%		3,234.12	14,733.20	17,967.32	23.98		17,967.32	18,171.02
	2. Approved Investments	Not exceeding 55%		4,815.96	21,939.35	26,755.31	35.71		26,755.31	30,278.09
	3. Other Investments (not exceeding 25%)			-	-	-			-	-
Total Investment Assets			100%	13,485.60	61,434.38	74,919.98	100.00		74,919.98	78,989.59

PERIODIC DISCLOSURES

FORM NL-29

Details Regarding Debt Securities

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

Date: **31-Mar-15**

Rs.In Lakhs

Detail Regarding debt securities

	MARKET VALUE				BOOK VALUE			
	As at 31.Mar.15	As % of total for this class	As at 31.Mar.14	As % of total for this class	As at 31.Mar.15	As % of total for this class	As at 31.Mar.14	As % of total for this class
Break down by credit rating								
AAA rated	19,451.98	38.91	15,895.60	47.24	19,167.32	38.83	16,002.33	46.57
AA or better	-	-	-	-	-	-	-	-
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other	30,540.49	61.09	17,751.05	52.76	30,197.36	61.17	18,361.38	53.43
	49,992.47	100.00	33,646.65	100.00	49,364.67	100.00	34,363.71	100.00
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	2,989.10	5.98	4,980.90	14.80	3,000.36	6.08	5,008.32	14.57
More than 1 year and upto 3 years	8,012.64	16.03	7,863.45	23.37	7,997.59	16.20	7,974.11	23.21
More than 3years and up to 7years	10,357.38	20.72	8,179.94	24.31	10,328.05	20.92	8,290.73	24.13
More than 7 years and up to 10 years	16,528.50	33.06	7,571.75	22.50	16,106.75	32.63	7,841.38	22.82
above 10 years	12,104.85	24.21	5,050.61	15.01	11,931.93	24.17	5,249.17	15.28
	49,992.47	100.00	33,646.65	100.00	49,364.67	100.00	34,363.71	100.00
Breakdown by type of the issuer								
a. Central Government	30,540.49	61.09	17,751.05	52.76	30,197.36	61.17	18,361.38	53.43
b. State Government	-	-	-	-	-	-	-	-
c. Corporate Bonds	-	-	15,399.40	45.77	-	-	15,502.33	45.11
d. Deposits with Banks	-	-	-	-	-	-	-	-
e. Mutual Funds	-	-	-	-	-	-	-	-
e. Others	19,451.98	38.91	496.20	1.47	19,167.32	38.83	500.00	1.46
	49,992.47	100.00	33,646.65	100.00	49,364.67	100.00	34,363.71	100.00

PERIODIC DISCLOSURES

FORM NL-30

Analytical Ratios

Insurer: Star Health And Allied Insurance Co Ltd

Date: 31-Mar-15

Analytical Ratios for Non-Life companies			
Sl.No.	Particular	Upto The Quarter	Upto The Quarter Of The Preceeding Year
1	Gross Premium Growth Rate	35%	27%
2	Gross Premium to shareholders' fund ratio	10.36	5.76
3	Growth rate of shareholders'fund	-25%	-31%
4	Net Retention Ratio	85%	75%
5	Net Commission Ratio	8%	4%
6	Expense of Management to Gross Direct Premium Ratio	0.42	0.41
7	Combined Ratio	0.92	0.94
8	Technical Reserves to net premium ratio	0.69	0.72
9	Underwriting balance ratio	-15%	-16%
10	Operationg Profit ratio	-0.11	-0.11
11	Liquid Assets to liabilities ratio	0.39	0.44
12	Net earning ratio	-0.11	-0.11
13	Return on net worth ratio	-0.99	-0.49
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio	2.40	1.50
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	362,144,067	333,860,522
2	(b) Percentage of shareholding (Indian / Foreign)	25.52% / 74.48%	25.70% / 75.30%
3	(c) %of Government holding (in case of public sector insurance companies)	-	-
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	(4.13)	(2.82)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(4.13)	(2.82)
6	(iv) Book value per share (Rs)	3.92	5.68

PERIODIC DISCLOSURES					IRDA Periodic Disclosures		
FORM NL-31 : Related Party Transactions							
Insurer: Star Health and Allied Insurance Co Ltd						Date: 31-Mar-15	
					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 (Jan - Mar 15)	up to the period ended Mar 15	Corresponding quarter of the preceding year (Jan - Mar 14)	up to the period of the preceding year ended Mar 14
1	Mr.V.Jagannathan	Chairman cum MD	Managerial Remuneration	26.20	104.21	49.69	128.83
2	Mr.V.Jagannathan	Chairman cum MD	Share Capital	63.03	63.03	13.01	13.01
3	Mrs.Vasanthi Jagannathan	Spouse of Chairman cum MD	Share Capital	90.91	90.91	-	-
*including the premium flow through Associates/ Group companies as an agent							

Insurer: Star Health and Allied Insurance Ltd

Date: 31-Mar-15

<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
			NIL				

PERIODIC DISCLOSURES			
FORM NL-3 : Board of Directors & Key Persons			
Insurer:	STAR HEALTH AND ALLIED INSURANCE CO LTD		Date: 31-Mar-15
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	Mr. 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 Choffel	Director	
8	Ms. Vishaka Mulye	Nominee Director	
9	Mr.Gautam Mago	Nominee Director	
10	Mr. Akhil Awasthi	Nominee Director	
11	Mr.S.Sundaresan	Executive Director - Designated	
12	Mr.V.Jayaprakash	Executive Director - Designated	
13	Dr.S.Prakash	Executive Director-Medical- Designated	
14	Mr.Ramaswamy .S	Chief Financial Officer	
15	Mr.Kannan Unni .C.M	Senior Vice President - Company Secretary	
16	Mr.Kumar .K.C	Senior Vice President - HR & Admin	
17	Mr.Mallesh .A.M	Senior Vice President - Marketing	
18	Mr.Anand Roy	Senior Vice President - Marketing	
19	Dr. Harikrishnan	Senior Vice President - Marketing	
20	Mr.Vishwajeet Mohnot	Vice President - Marketing	
21	Mr.S.Kannan	Vice President - IT	
22	Mr.Srinivasan .H	Vice President - Technical	
23	Ms.Rama .D	Vice President - Products	
24	Mr. N.Jayaraman	Chief Investment Officer	
25	Mr.S.Surenther	Chief of Internal Audit	

PERIODIC DISCLOSURES

FORM NL-38 Quarterly Business Returns Across Line Of Business

Insurer: Star Health And Allied Insurance Co Ltd

Date: 31-Mar-15

Quarterly Business Returns Across Line Of Business									
<i>Rs.In Lakhs</i>									
S No.	Line of Business	Current Quarter (Jan to Mar 15)		Same Quarter Previous Year		Upto The Period Ended Mar 15		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	922	67,202	718	46,801	3,269	200,291	2,331	150,390
10	Health	51,137	549,984	34,876	445,194	142,628	1,634,138	105,623	1,336,745
11	Others* (OMP)	192	6,932	169	6,004	1,022	32,236	1,154	35,082

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: 31-Mar-15

Rs In Lakhs

Rural & Social Obligations (Quarterly Returns)					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	NA	NA	NA
		Social	NA	NA	NA
2	Cargo & Hull	Rural	NA	NA	NA
		Social	NA	NA	NA
3	Motor TP	Rural	NA	NA	NA
		Social	NA	NA	NA
4	Motor OD	Rural	NA	NA	NA
		Social	NA	NA	NA
5	Engineering	Rural	NA	NA	NA
		Social	NA	NA	NA
6	Workmen's Compensation	Rural	NA	NA	NA
		Social	NA	NA	NA
7	Employer's Liability	Rural	NA	NA	NA
		Social	NA	NA	NA
8	Aviation	Rural	NA	NA	NA
		Social	NA	NA	NA
9	Personal Accident	Rural	11,339	131.53	105,648.45
		Social	11,725	158.01	140,733.57
10	Health	Rural	74,877	5,879.39	234,384.40
		Social	110,467	10,221.47	393,523.78
11	Others* (OMP)	Rural	543	18.56	1,082
		Social	1,186	34.59	2,697.85

*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: 31-Mar-15

		Business Acquisition Through Different Channels				<i>Rs.In Lakhs</i>			
S No.	Channels	Current Quarter (Jan to Mar 15)		Same Quarter Previous Year		Upto The Period Ended Mar 15		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	466,040	37,921	360,411	25,446	1,360,104	103,556	1,067,546	72,522
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	867	60	617	38	3,914	246	1,504	65
4	Brokers	6,684	1,132	6,989	896	25,728	3,718	23,281	3,439
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	150,527	13,138	129,982	9,384	476,919	39,400	429,886	33,082
	Total (A)	624,118	52,250	497,999	35,763	1,866,665	146,919	1,522,217	109,108
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	624,118	52,250	497,999	35,763	1,866,665	146,919	1,522,217	109,108

Note:

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

PERIODIC DISCLOSURES

FORM NL-41 GRIEVANCE DISPOSAL

Insurer: Star Health And Allied Insurance Co Ltd

Date: 31-Mar-15

GRIEVANCE DISPOSAL

S 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
				Fully Accepted	Partially Accepted	Rejected	
1	Complaints made by Customers						
a)	Proposals related	0	3	2	1	0	0
b)	Claim	22	435	62	195	179	21
c)	Policy Related	7	661	424	117	32	95
d)	Premium	0	15	3	3	9	0
e)	Refund	0	10	7	3	0	0
f)	coverage	0	3	1	1	1	0
g)	cover note relaed	0	0	0	0	0	0
h)	Product	0	1	1	0	0	0
i)	Others	2	42	16	13	13	2
	Total number of Complaints	31	1170	516	333	234	118

2	Total No. of policies during the period ended 31st March 2014	1515715
3	Total No. of claims during the period ended 31st March 2014	333830