### STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED Registration No. and Date of Registration with the IRDA : $\pmb{129/16.03.2006}$ REVENUE ACCOUNT FOR THE QUARTER ENDED 30TH JUNE 2017 MISCELLANEOUS BUSINESS

		MISCELI	LANEOUS BUSINES	3		(Rs.'000)
	Particulars	Schedule	For the Qtr Ended 30.Jun.2017	For The Year Ended 31.Mar.2017	For the Qtr Ended 30.Jun.2016	For The Year Ended 31.Mar.2016
1	Premiums earned (Net)	NL-4-Premium Schedule	55,81,010	1,91,14,548	36,80,516	1,51,38,716
2	Profit/ Loss on sale/redemption of Investments		31,517	40,105	1,803	70,114
3	Others (to be specified)		-	-	-	-
4	Interest, Dividend & Rent – Gross TOTAL (A)		2,31,499 <b>58,44,027</b>	5,83,873 <b>1,97,38,526</b>	1,47,376 <b>38,29,695</b>	5,63,250 <b>1,57,72,080</b>
1	Claims Incurred (Net)	NL-5-Claims Schedule	37,46,792	1,15,67,085	24,82,834	81,45,542
2	Commission	NL-6- Commission Schedule	3,01,243	9,52,942	2,24,482	6,10,586
3	Operating Expenses related to Insurance Business	NL-7- Operating Expenses Schedule	20,01,059	63,57,684	14,49,027	45,30,672
4	Premium Deficiency		-	-	-	-
	TOTAL (B) Operating Profit/(Loss) from		60,49,094	1,88,77,711	41,56,343	1,32,86,800
	Fire/Marine/Miscellaneous Business C= (A - B) APPROPRIATIONS		(2,05,067)	8,60,815	(3,26,649)	24,85,280
	Transfer to Shareholders' Account Transfer to Catastrophe Reserve		(2,05,067)	8,60,815	(3,26,649)	24,85,280
	Transfer to Catastrophe Reserve Transfer to Other Reserves (to be specified) TOTAL (C)		(2,05,067)	8,60,815	(3,26,649)	24,85,280

Place: Chennai – 34 Date: 26-JUL-2017

#### STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED Registration No. and Date of Registration with the IRDA : **129/16.03.2006 PROFIT AND LOSS ACCOUNT FOR THE QUARTER ENDED 30TH JUNE 2017**

		IT FOR THE QUARTER ENDED SOTH JUNE 2017			
Particulars	Schedule	For the Qtr Ended 30.Jun.2017	For The Year Ended 31.Mar.2017	For the Qtr Ended 30.Jun.2016	(Rs.'000) For The Year Ended 31.Mar.2016
1 OPERATING PROFIT/(LOSS)					
(a) Fire Insurance		-	-	-	-
(b) Marine Insurance		-	-	-	-
(c) Miscellaneous Insurance		(2,05,067)	8,60,815	(3,26,649)	24,85,280
2 INCOME FROM INVESTMENTS					
(a) Interest, Dividend & Rent – Gross		90,028	3,57,858	57,313	1,58,865
(b) Profit on sale of investments Less: Loss on sale of investments		12,257	24,581	701	19,776
		-	-	-	-
3 OTHER INCOME (To be specified)		-	-	1	-
TOTAL (A)		(1,02,783)	12,43,254	(2,68,633)	26,63,921
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		-	-	-	8,30,326
(c) Others (To be specified) Sweat Equity Shares Pending Allotment			27.215		11.000
(d) Key Management Personnel Remuneration (Refer Note No.13 (a) of Sch 17)		-	37,315	-	11,998
(e) Management expenses allocated		-	-	-	4,51,696
(f) Remuneration to Directors		4,400	-		4,51,070
(g) Donation		,		450	-
TOTAL (B)		4,150 <b>8,550</b>	950 63,817	430 450	4,143 <b>12,98,163</b>
			,-		,,
Profit Before Tax (A - B)		(1,11,333)	11,79,437	(2,69,083)	13,65,759
Provision for Taxation			0 50 000		4 44 400
(a) Current Tax		-	2,58,282	-	1,41,480
Less: MAT Credit Entitlement (b) Deferred Tax		-	(2,58,282)	-	(1,41,480)
Profit After Tax		(1,11,333)	11,79,437	(2,69,083)	13,65,759
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		(24,06,994)	(35,86,431)	(35,86,434)	(49,52,190)
Balance carried forward to Balance Sheet		(25,18,328)	(24,06,994)	(38,55,517)	(35,86,434)

Place: Chennai – 34 Date: 26-JUL-2017

#### 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 2017

Desition Laws		As On	As On	As On	As On
Particulars	Schedule	30.Jun.2017	31.Mar.2017	30.Jun.2016	31.Mar.2016
SOURCES OF FUNDS					
SHARE					
CAPITAL	NL-8-Share				
	<b>Capital Schedule</b>	45,55,761	45,55,761	38,69,921	38,69,92
SHARE APPLICATION MONEY			, ,	, ,	, ,
PENDING ALLOTMENT		-	-	-	-
	NL-10-Reserves				
	and Surplus				
RESERVES AND SURPLUS	Schedule	57,45,592	57,45,592	33,11,945	33,17,55
FAIR VALUE CHANGE ACCOUNT					
	NL-11-				
	Borrowings				
BORROWINGS	Schedule	-	-	-	
DEFERRED TAX LIABILITY		4 00 04 080	4 00 04 050	<b>B4</b> 04 047	
TOTAL	┥───┤	1,03,01,353	1,03,01,353	71,81,867	71,87,47
APPLICATION OF FUNDS	┨────┤				
APPLICATION OF FUNDS	NL-12 & 12 A-				
	Investment				
INVESTMENTS	Schedule	1,44,00,481	1,42,84,773	74,87,358	80,67,14
	NL-13-Loans	1,44,00,401	1,42,04,773	74,07,330	00,07,14
LOANS	Schedule	-	-	-	
201110	Jonetane				
	NL-14-Fixed				
FIXED ASSETS	Assets Schedule	8,65,912	8,38,073	7,35,496	6,54,12
CURRENT ASSETS					
	NL-15-Cash and				
	bank balance				
Cash and Bank Balances	Schedule	19,93,126	33,11,056	18,53,972	27,19,39
	NL-16-				
	Advancxes and				
	Other Assets				
Advances and Other Assets	Schedule	42,80,406	36,92,238	25,00,385	22,80,41
Sub-Total (A)	NL-17-Current	62,73,532	70,03,294	43,54,357	<b>49,99,8</b> 1
	NL-17-Current Liabilities				
CUDDENT I LADU ITIES			07.04.600	21 02 000	22.04.05
CURRENT LIABILITIES	Schedule NL-18-	30,13,751	27,81,623	21,02,890	23,81,27
	Provisions				
PROVISIONS	Schedule	1,07,43,150	1,14,50,158	71,47,971	77,38,77
Sub-Total (B)	Scheune	1,07,45,150 1,37,56,901	1,14,50,156 1,42,31,781	<b>92,50,861</b>	<b>1,01,20,0</b> 4
NET CURRENT ASSETS (C) = $(A - B)$	+	(74,83,370)	(72,28,487)	(48,96,504)	(51,20,23
	NL-19-	(, 1,00,070)	(, _, _0, 107)	(10,70,001)	(01)20,20
	Miscellaneous				
MISCELLANEOUS EXPENDITURE (to	Expenditure				
the extent not written off or adjusted)	Schedule	-	-	-	
DEBIT BALANCE IN PROFIT AND LOSS					
ACCOUNT		25,18,328	24,06,995	38,55,517	35,86,43
TOTAL		1,03,01,351	1,03,01,353	71,81,867	71,87,47

Place: Chennai – 34 Date: 26-JUL-2017

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

FREMIUM EARNED [NET]				
				(Rs.'000)
	For the Qtr	For The Year	For the Qtr	For The Year
Particulars	Ended	Ended	Ended	Ended
	30.Jun.2017	31.Mar.2017	30.Jun.2016	31.Mar.2016
Premium from direct business written	63,91,551	2,96,00,529	45,78,618	2,00,73,425
Service Tax	-	-	-	-
Adjustment for change in reserve for unexpired risks	-	-	-	-
Gross Earned Premium	63,91,551	2,96,00,529	45,78,618	2,00,73,425
Add: Premium on reinsurance accepted	-	1,399	369	2,938
Less : Premium on reinsurance ceded	15,00,571	67,70,306	14,62,794	46,78,890
Net Premium	48,90,980	2,28,31,621	31,16,193	1,53,97,473
Adjustment for change in reserve for unexpired risks	(6,90,031)	37,17,074	(5,64,322)	2,58,757
Premium Earned (Net)	<b>55,81,010</b>	<b>1,91,14,548</b>	<b>36,80,516</b>	1,51,38,716

#### SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

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

CLAIMS INCORRED [NET]				(Rs.'000)
Particulars	For the Qtr Ended 30.Jun.2017	For The Year Ended 31.Mar.2017	For the Qtr Ended 30.Jun.2016	For The Year Ended 31.Mar.2016
Claims paid				
Direct claims	43,84,812	1,48,70,947	31,02,303	1,06,52,298
Add Claims Outstanding at the end of the year	16,71,692	12,59,070	11,52,654	12,87,605
Less Claims Outstanding at the beginning of the year	15,60,951	12,87,605	12,87,605	12,41,332
Gross Incurred Claims	44,95,552	1,48,42,412	29,67,353	1,06,98,572
Add :Re-insurance accepted to direct claims	-	1,636	927	1,154
Less :Re-insurance Ceded to claims paid	7,48,760	32,76,963	4,85,445	25,54,183
Total Claims Incurred	37,46,792	1,15,67,085	24,82,834	81,45,542

### FORM NL-6-COMMISSION SCHEDULE COMMISSION -

				(Rs.'000)
Particulars	For the Qtr Ended 30.Jun.2017	For The Year Ended 31.Mar.2017	For the Qtr Ended 30.Jun.2016	For The Year Ended 31.Mar.2016
Commission paid				
Direct	7,18,327	33,56,042	5,23,317	22,16,965
Add: Re-insurance Accepted	-	350	92	735
Less: Commission on Re-insurance				
Ceded	4,17,084	24,03,450	2,98,927	16,07,114
Net Commission	3,01,243	9,52,942	2,24,482	6,10,586
Break-up of the expenses (Gross) incu below:	rred to procure b	ousiness to be furni	shed as per detai	ls indicated
Agents	6,81,940	30,97,701	4,84,472	21,05,581
Brokers	25,931	1,88,166	38,831	67,837
Corporate Agency	6,506	34,656	-	36,510
Referral	-	-	-	-
Others (pl. specify)	3,949	35,518	13	7,037
TOTAL	7,18,327	33,56,042	5,23,317	22,16,965

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

UI ERATI	NG EXPENSES RELATED TO INSURANC	E DUSINESS			(Rs.'000)
	Particulars	For the Qtr Ended 30.Jun.2017	For The Year Ended 31.Mar.2017	For the Qtr Ended 30.Jun.2016	For The Year Ended 31.Mar.2016
	Employees' remuneration & welfare	-			
1	benefits	13,74,858	48,46,436	10,83,655	36,76,247
	Travel, conveyance and vehicle				
2	running expenses	25,173	1,28,360	33,946	1,10,064
3	Training expenses	14,693	84,040	15,403	51,766
4	Rents, rates & taxes	1,19,669	4,06,656	79,937	3,00,978
5	Repairs & Maintenance	54,674	1,63,112	35,248	97,363
6	Printing & stationery	47,107	1,77,382	35,160	1,70,956
7	Communication	27,608	1,22,776	22,863	90,180
8	Legal & professional charges	43,987	1,05,649	20,869	92,572
9	Auditors' fees, expenses etc				
	(a) as auditor	15	3,055	45	3,000
	(b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	-	2,000	-	1,000
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	(c) in any other capacity	-	1,156	1,045	1,000
	(d) Out of Pocket Expeses	244	1,315	323	707
10	Advertisement and publicity	3,17,011	6,03,825	90,585	4,69,279
11	Interest & Bank Charges	8,953	30,085	13,478	24,201
12	Others (to be specified)				
	(a) Director's Sitting Fees	251	1,105	251	650
	(b) Software Expenses	61,230	1,98,219	49,895	1,71,725
	(c) Miscellaneous Expenses	38,447	1,29,582	39,153	1,24,292
	(d) In House Claim Processing Cost	(1,84,923)	(8,47,886)	(1,21,080)	(5,78,575)
	(e) Management Expenses allocated				
	to Profit and Loss account	-	-	-	(4,51,696)
13	Depreciation	52,063	2,00,818	48,251	1,74,963
	TOTAL	20,01,059	63,57,684	14,49,027	45,30,672

#### FORM NL-8-SHARE CAPITAL SCHEDULE SHARE CAPITAL

HARE CAPITAL				(Rs.'000)
Particulars	As On 30.Jun.2017	As On 31.Mar.2017	As On 30.Jun.2016	As On 31.Mar.2016
1 Authorised Capital	60,00,000	60,00,000	60,00,000	60,00,000
600,000,000 (Previous Period - 600,000,000)				
Equity Shares of Rs.10 each				
2 Issued Capital	45,55,761	45,55,761	38,69,921	38,69,921
455,576,106 (Previous Period - 386,992,109)				
Equity Shares of Rs.10 each				
3 Subscribed Capital	45,55,761	45,55,761	38,69,921	38,69,921
455,576,106 (Previous Period - 386,992,109)				
Equity Shares of Rs.10 each				
4 Called-up Capital	45,55,761	45,55,761	38,69,921	38,69,921
455,576,106 (Previous Period - 386,992,109)	-		-	-
Equity Shares of Rs.10 each	-		-	-
Less : Calls unpaid	-		-	-
Add : Equity Shares forfeited (Amount originally paid up)	-	-	-	-
Less : Par Value of Equity Shares bought back	-	-	-	-
Less : Preliminary Expenses	-	-	-	-
Less: Expenses including commission or	-	-	-	-
brokerage on				
Less: Underwriting or subscription of	-	-	-	-
shares				
TOTAL	45,55,761	45,55,761	38,69,921	38,69,921

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

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

[in continue by the Munugement]								
Shareholder	As On 30.Ju	n.2017	As on 31.Mar	.2017	As On 30.Jur	n.2016	As on 31.Ma	r.2016
	Number of	% of						
	Shares	Holding	Shares	Holding	Shares	Holding	Shares	Holding
Promoters								
-Indian	17,09,24,907	37.52%	17,09,24,907	37.52%	28,77,04,013	74.34%	28,77,04,013	74.34%
-Foreign	2,80,40,847	6.16%	2,80,40,847	6.16%	9,92,88,096	25.66%	9,92,88,096	25.66%
Others	25,66,10,352	56.33%	25,66,10,352	56.33%	-	-	-	-
TOTAL	45,55,76,106	100%	45,55,76,106	100%	38,69,92,109	100%	38,69,92,109	100%

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

REDE					(Rs.'000)
	Particulars	As On 30.Jun.2017	As On 31.Mar.2017	As On 30.Jun.2016	As On 31.Mar.2016
1	Capital Reserve	-	-	-	-
2	Capital Redemption Reserve	-	-	-	-
3	Share Premium	57,45,592	57,45,592	33,11,945	33,17,550
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	57,45,592	57,45,592	33,11,945	33,17,550

#### FORM NL-11-BORROWINGS SCHEDULE BORROWINGS

2010					(Rs.'000)
	Particulars	As On 30.Jun.2017	As On 31.Mar.2017	As On 30.Jun.2016	As On 31.Mar.2016
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	As On	As On	As On
	Particulars	30.Jun.2017	31.Mar.2017	30.Jun.2016	31.Mar.2016
	LONG TERM INVESTMENTS				
1	Government securities and Government				
	guaranteed bonds including Treasury Bills				
		19,50,160	27,01,042	8,78,313	7,70,127
2	Other Approved Securities	-	-	-	-
3	Other Investments				
	( a) Shares	-	-	-	-
	(aa) Equity	-	-	-	-
	(bb) Preference	-	-	-	-
	(b) Mutual Funds	-	-	-	-
	(c) Derivative Instruments	-	-	-	-
	(d) Debentures/ Bonds	6,14,497	8,89,845	3,94,275	3,10,637
	(e) Other Securities (to be specified)	-	-	-	-
	(f) Subsidiaries	-	-	-	-
	(g) Investment Properties-Real Estate	7,796	9,541	7,017	5,524
4	Investments in Infrastructure and Social				
	Sector	16,65,784	17,51,369	6,35,467	5,04,837
5	Other than Approved Investments	1,86,497	-	68,540	53,957
	SHORT TERM INVESTMENTS				
1	Government securities and Government				
	guaranteed bonds including Treasury Bills	-	380	83,797	76,893
2	Other Approved Securities	-	-	-	-
3	Other Investments	-	-	-	-
	(a) Shares	-	-	-	-
	(aa) Equity	-	-	-	-
	(bb) Preference	-	-	-	-
	(b) Mutual Funds	-	-	11,179	30,800
	(a) Derivative Instruments	-	-	-	-
	(b) Debentures/ Bonds	-	38,036	-	11,000
	(c) Other Securities (to be specified)	-	-	-	-
	(d) Subsidiaries	-	-	-	-
	(e) Investment Properties-Real Estate	-	-	-	-
4	Investments in Infrastructure and Social				
	Sector	46,589	38,000	13,972	10,997
5	Other than Approved Investments	-	-	-	-
	TOTAL	44,71,323	54,28,214	20,92,561	17,74,772

### FORM NL-12-INVESTMENT SCHEDULE Investments

(H								
	Particulars	As On	As On	As On	As On			
	Particulars	30.Jun.2017	31.Mar.2017	30.Jun.2016	31.Mar.2016			
	LONG TERM INVESTMENTS							
1	Government securities and Government							
	guaranteed bonds including Treasury Bills							
		43,30,585	44,06,963	22,64,364	27,30,451			
2	Other Approved Securities	-	-	-	-			
3	Other Investments							
	( a) Shares	-	-	-	-			
	(aa) Equity	-	-	-	-			
	(bb) Preference	-	-	-	-			
	(b) Mutual Funds	-	-	-	-			
	(c) Derivative Instruments	-	-	-	-			
	(d) Debentures/ Bonds	13,64,572	14,51,853	10,16,474	11,01,350			
	(e) Other Securities (to be specified)	-	-	-	-			
	(f) Subsidiaries	-	-	-	-			
	(g) Investment Properties-Real Estate	17,312	15,567	18,091	19,584			
4	Investments in Infrastructure and Social							
	Sector	36,99,091	28,57,497	16,38,287	17,89,877			
5	Other than Approved Investments	4,14,141	-	1,76,703	1,91,301			
	SHORT TERM INVESTMENTS							
1	Government securities and Government							
	guaranteed bonds including Treasury Bills	_	620	2,16,035	2,72,619			
2	Other Approved Securities	-	-	-				
3	Other Investments	-	-	-	-			
-	(a) Shares	-	-	-	-			
	(aa) Equity	-	-	-	-			
	(bb) Preference	-	-	-	-			
	(b) Mutual Funds	-	-	28,821	1,09,200			
	(a) Derivative Instruments	-	-	-	-			
	(b) Debentures/ Bonds	-	62,059	-	39,000			
	(c) Other Securities (to be specified)	-	-	-	-			
	(d) Subsidiaries	-	-	-	-			
	(e) Investment Properties-Real Estate	-	-	-	-			
4	Investments in Infrastructure and Social							
	Sector	1,03,456	62,000	36,022	38,991			
5	Other than Approved Investments	-	-	-	-			
	TOTAL	99,29,157	88,56,559	53,94,797	62,92,373			

## FORM NL-13-LOANS SCHEDULE LOANS

					(Rs.'000)
	Particulars	As On	As On	As On	As On
	Particulars	30.Jun.2017	31.Mar.2017	30.Jun.2016	31.Mar.2016
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

										(Rs.'000)
		COST/GRO			DEPRECIATION				NET BLOCK	
Particulars	Opening	Additions	Deductions	Closing	Opening	For The Period	Adjustments on Sale	Closing	As at Period ended on 30.Jun.2017	As at Period ended on 30.Jun.2016
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles IT Software	8,83,580	12,003	-	8,95,582	6,22,969	19,096	-	6,42,065	2,53,518	2,89,940
Land-Freehold	75,600	-	-	75,600	-		-	-	75,600	75,600
Furniture & Fittings	2,58,646	8,643	-	2,67,289	96,826	6,620	-	1,03,446	1,63,843	95,504
Information Technology										
Equipment	5,92,281	35,957	-	6,28,238	4,06,283	18,952	-	4,25,235	2,03,003	1,85,653
Vehicles	18,151	12,009	-	30,160	10,702	963	-	11,664	18,496	6,145
Office Equipment	1,93,736	8,245	-	2,01,981	1,16,283	6,230	-	1,22,512	79,469	44,670
Others - Temporary										
Construction	2,567	-	-	2,567	1,835	203	-	2,038	529	1,279
TOTAL	20,24,560	76,856	-	21,01,417	12,54,897	52,063	-	13,06,960	7,94,457	6,98,790
Capital Work in progress	68,409	3,047	-	71,455	-	-	-	-	71,455	36,706
Grand Total	20,92,969	79,903	-	21,72,872	12,54,897	52,063	-	13,06,960	8,65,912	7,35,496
PREVIOUS YEAR	17,09,968	1,29,640	74	18,39,535	10,55,840	48,251	52	11,04,039	-	-

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

CASI	AND DAING DALANCES				(Rs.'000)
	Particulars	As On 30.Jun.2017	As On 31.Mar.2017	As On 30.Jun.2016	As On 31.Mar.2016
1	Cash (including cheques, drafts and stamps)	36,805	10,38,440	17,535	5,01,852
2	Bank Balances		10,00,110	17,000	0,01,002
	(a) Deposit Accounts				
	(aa) Short-term (due within 12				
	months)	9,19,658	4,56,100	13,53,758	8,78,400
	(bb) Others	642	5,68,800	642	8,98,000
	(b) Current Accounts	10,36,021	12,47,716	4,82,037	4,41,142
	(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	19,93,126	33,11,056	18,53,972	27,19,394

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

	Particulars	As On	As On	As On	As On		
	Particulars	30.Jun.2017	31.Mar.2017	30.Jun.2016	31.Mar.2016		
	ADVANCES						
1	Reserve deposits with ceding	-	-	-	-		
	companies						
2	Application money for investments		-		-		
3	Prepayments	1,87,675	55,053	11,60,705	46,656		
4	Advances to Directors/Officers	-	-	-	-		
5	Advance tax paid and taxes deducted at						
	source (Net of provision for taxation)						
		1,11,468	-	78,051	-		
6	Others (to be specified)						
	- Travel Advance	601	393	592	380		
	- Rental Advance	1,95,571	1,88,339	1,57,404	1,46,885		
	- Telephone Deposit	440	429	445	401		
	- Staff Advance	38,672	35,739	33,832	34,060		
	- Other Advances	90,459	82,199	1,18,059	33,419		
	- Security Deposits	24,975	22,425	19,535	17,939		
	TOTAL (A)	6,49,861	3,84,576	15,68,623	2,79,740		
	OTHER ASSETS						
1	Income accrued on investments	5,59,412	4,98,664	3,85,275	3,73,284		
2	Outstanding Premiums	3,60,800	3,60,800	3,67,718	3,89,109		
3	Agents' Balances	-	-	-	-		
4	Foreign Agencies Balances	-	-	-	-		
5	Due from other entities carrying on						
	insurance business (including						
	reinsurers)	21,09,310	19,03,752	37,289	10,80,520		
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)						
	- Service Tax Input Credit	1,58,113	27,983	-	16,283		
	- Service Tax On Collection	43,149	1,16,701	-	-		
	- MAT Credit Entitlement	3,99,762	3,99,762	1,41,480	1,41,480		
	TOTAL (B)	36,30,545	33,07,662	9,31,762	20,00,676		
	TOTAL (A+B)	42,80,406	36,92,238	25,00,385	22,80,416		

## FORM NL-17-CURRENT LIABILITIES SCHEDULE CURRENT LIABILITIES

					(Rs.'000)
	Denticulana	As On	As On	As On	As On
	Particulars	30.Jun.2017	31.Mar.2017	30.Jun.2016	31.Mar.2016
1	Agents' Balances	1,25,038	3,30,781	84,176	1,91,410
2	Balances due to other insurance				
	companies	1,967	9,945	1,12,734	2,533
3	Deposits held on re-insurance				
	ceded	-	-	-	-
4	Premiums received in advance	5,39,832	1,73,682	2,13,057	86,517
5	Unallocated Premium	60,584	88,995	22,756	66,600
6	Sundry creditors	3,64,277	4,85,770	4,56,061	6,76,059
7	Due to subsidiaries/ holding				
	company	-	-	-	-
8	Claims Outstanding	16,71,692	15,60,951	11,52,654	12,87,605
9	Due to Officers/ Directors	-	-	-	-
10	Unclaimed Amount of Policy				
	holders	9,169	12,952	8,641	8,115
11	Others (to be specified)	-		-	
	IOT	-	-	-	-
	Premium Deposit on Corporate				
	Accounts	2,41,193	1,18,547	52,812	62,435
	TOTAL	30,13,751	27,81,623	21,02,890	23,81,274

## FORM NL-18-PROVISIONS SCHEDULE PROVISIONS

INC	1310113				(Rs.'000)
	Particulars	As On 30.Jun.2017	As On 31.Mar.2017	As On 30.Jun.2016	As On 31.Mar.2016
1	Reserve for Unexpired Risk	1,07,25,780	1,14,15,811	71,34,415	76,98,737
2	For taxation (less advance tax paid and	-	16,977	-	26,478
	taxes deducted at source)				
3	For proposed dividends	-	-	-	-
4	For dividend distribution tax	-	-	-	-
5	Others (to be specified)	-	-	-	-
	Provision for Employee Benefit	17,370	17,370	13,556	13,556
	TOTAL	1,07,43,150	1,14,50,158	71,47,971	77,38,771

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

(Rs.'000)

	Particulars	As On 30.Jun.2017	As On 31.Mar.2017	As On 30.Jun.2016	As On 31.Mar.2016
1	Discount Allowed in issue of shares/ debentures	-	-	-	-
2	Others	-	-	-	-
	TOTAL	-	-	-	-

#### PERIODIC DISCLOSURES Statement of Liabilities

Insurer: Star Health and Allied Insurance Co Ltd

Date: 30-Jun-17

### Rs.In Lakhs

		RS.IN LAKIIS					
Statement of Liabilities							
Reserve	Gross Reserve	Net Reserve					
Unearned Premium Reserve (UPR)(a)	31,957.75	1,07,257.80					
Premium Deficiency Reserve (PDR)(b)	-	-					
Unexpired Risk Reserve (URR)(c) = (a)+(b)	31,957.75	1,07,257.80					
Outstanding Claim Reserve (other than IBNR reserve)(d)	19,454.74	14,116.92					
IBNR Reserve(e)	3,530.00	2,600.00					
Total Reserve for Technical Liabilities(f)=(c)+(d)+(e)	54,942.50	1,23,974.71					

FORM NL-22

PERIODIC DISCLOSURES

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD Date: 30-Jun-17 GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER: ENDING 30 JUN 2017

GROSS DIRECT PREMIUM	-	-	C-	,	(R	s in Lakhs)		
STATES	Personal Accident Medical Insurance				s medical	C	Patal	
STATES	Personal Accident				Insurance		Grand	
	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the gtr	For the qtr	Upto the qtr
ANDHRA PRADESH	62	4u 62	1,418	1,418	40 18	<b>qu</b> 18	1,498	1,498
ARUNACHAL PRADESH	02	02	1,410	1,410	10	10	1,490	1,490
ASSAM	2	2	182	182	0	0	184	184
BIHAR	1	1	219	219	1	1	221	221
CHHATTISGARH	2	2	193	193	0	0	195	195
GOA	2	2	32	32	0	0	33	33
GUJARAT	63	63	1,621	1,621	40	40	1.724	1.724
HARYANA	46	46	1,906	1,906	10	15	1,967	1.967
HIMACHAL PRADESH	10	10	45	45	13	13	47	47
JAMMU AND KASHMIR	2	2	201	201	2	2	205	205
JHARKHAND	2	2	438	438	2	2	442	442
KARNATAKA	326	326	5,458	5,458	31	31	5,815	5,815
KERALA	75	75	6,322	6,322	19	19	6,416	6,416
MADHYA PRADESH	25	25	2,056	2,056	13	13	2.094	2.094
MAHARASHTRA	439	439	14,846	14,846	77	77	15,362	15,362
MANIPUR	-	-			-	-	-	-
MEGHALAYA	-	-	-	_	-	_	-	-
MIZORAM	-	-	-	_	-	_	-	-
NAGALAND	-	-	-	-	-	-	-	-
ORISSA	10	10	698	698	2	2	710	710
PUNJAB	43	43	1,162	1,162	36	36	1,241	1,241
RAJASTHAN	48	48	1,270	1,270	11	11	1,328	1,328
SIKKIM	-	-	-,				-	-
TAMIL NADU	453	453	8.997	8.997	74	74	9,524	9,524
TELANGANA	104	104	2.813	2.813	34	34	2.950	2,950
TRIPURA						-	-	-
UTTAR PRADESH	32	32	3.340	3.340	18	18	3,389	3,389
UTTARAKHAND	20	20	833	833	6	6	858	858
WEST BENGAL	24	24	3,232	3,232	7	7	3.263	3.263
ANDAMAN & NICOBAR IS.					-	-	- /	-,
							-	-
CHANDIGARH	3	3	233	233	6	6	243	243
DADRA & NAGRA HAVELI	-	-	-	-	-	-	-	
							-	-
DAMAN & DIU	-	-	-	-	-	-	-	-
DELHI	39	39	3,964	3,964	26	26	4,029	4,029
LAKSHADWEEP	-	-	-	-	-	-	-	-
PONDICHERRY	11	11	164	164	2	2	177	177
TOTAL	1,835	1,835	61,641	61,641	440	440	63,916	63,916

Date:

FORM NL-23

#### PERIODIC DISCLOSURES

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

**Reinsurance Risk Concentration** 

#### (Rs in Lakhs)

30-Jun-17

	Reinsurance Risk Concentration         No. of reinsurers								
S.No.	Reinsurance Placements			Non-Proportional	Facultative	ceded to reinsurers / Total reinsurance premium ceded (%)			
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)	15,005.71	-	-	100%			
5	No. of Reinsurres with rating less than BBB		-	-	-	-			
6	Total	1 (GIC -Re)	15,005.71	-	-	100%			

30-Jun-17

Date:

#### PERIODIC DISCLOSURES

FORM NL-2 Ageing of Claims

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

					(Rs in Lakhs)							
	Ageing of Claims											
Sl.No.	Line of Business	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	1,07,019	838	107	18	-	1,07,982	41,252				
8	Overseas Travel	13	10	6	10	8	47	100				
9	Personal Accident	515	-	-	-	-	515	646				
10	Liability	NA	NA	NA	NA	NA	NA	NA				
11	Сгор	NA	NA	NA	NA	NA	NA	NA				
12	Miscellaneous	NA	NA	NA	NA	NA	NA	NA				

FORM NL-25	PERIODIC DISCLOSURES : Quarterly claims data for Non-Life				
Insurer:	STAR HEALTH AND ALLIED INSURANCE CO LTD	]		Date:	30-Jun-17
			_	No.	of claims only
Sl. No.	Claims Experience	Personal Accident	Health	Overseas Travel	Total
1	Claims O/S at the beginning of the period	560	28908	252	29,720
2	Claims reported during the period	1088	149193	118	1,50,399
3	Claims Settled during the period	515	107982	47	1,08,544
4	Claims Repudiated during the period	165	15206	33	15,404
5	Claims closed during the period	470	11018	1	11,489
6	Claims O/S at End of the period	498	43895	289	44,682
	Less than 3months	467	41491	97	42,055
	3 months to 6 months	30	1514	28	1,572
	6months to 1 year	1	752	106	859
	1year and above	0	138	58	196

#### FORM NL-26 - CLAIMS INFORMATION - GI SM Table I

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

Solvency for the quarter ended as on 30.06.2017

Total

Required solvency margin based on net premium and net incurred claims

 PREMIUM
 Rs In Lakhs CLAIM Gross Gross Net Incurred Claim RSM-1 RSM-2 Item No. Description Premium Net Premium claim 1 Fire -2 Marine Cargo 3 Marine Hull -------\_ -. \_ 4 Motor -------5 Engineering -------6 Aviation -------7 Laibilities -------8 Rural ------9 Health 2,29,309.29 93,599.44 45,861.86 28,079.83 3,04,315.10 1,20,237.09 45,861.86 10 Others 9,819.51 7,215.64 2,006.55 1,547.60 1,443.13 464.28 1,443.13

1,22,243.64

95,147.04

28,544.11

47,304.99

47,304.99

2,36,524.94

3,14,134.61

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

Date: 30.06.2017 **Insurer:** STAR HEALTH AND ALLIED INSURANCE CO LTD

Sl. No.	Office Informa	tion	Number			
1	No. of offices at the beginning of the	Quarter	366			
2	No. of branches approved during the	year	0			
3	No. of branches opened during the	Out of approvals of				
4	Quarter	Out of approvals of this year	0			
5	No. of branches closed during the Qu	arter	0			
6	No of branches at the end of the Quan	ter	393			
7	No. of branches approved but not op	ened	22			
8	No. of rural branches		0			
9	No. of urban branches		393			

ater	Form 3B-Part A ment as on :30th June 2017		
	Statement of Investment Assets (General Ins	surer, Re-insurers)	
	(Business within India)		
	Periodcity of Submission: Quart	teriy	Rs.In Lakhs
No.	Particulars	Sch. Ref	Amount
1	Investments	8	1,44,004.80
2	Loans	9	
3	Eixed Assets	10	8,659.12
4	Current Assets		-,
	a. Cash, bank balance	11	19,931.26
	b. Advances & Other Assets	12	42,804.06
5	Current Liabilities		,
	a. Current Liabilities	13	30,137.51
	b. Provisions	14	1,07,431.50
	c. Misc. Exp not written off	15	-
	d. Debit Balance of P & L A/c		25,183.30
	Application of Funds as per Balance Sheet (A)	TOTAL (A)	3,78,151.55
	Less: Other Assets		
1	Loans (if any)	9	
2	Fixed Assets (if any)	10	8,659.12
3	Cash, bank balance (if any)-(Excluding Short Term Fixed Deposits)	11	10,728.26
4	Advances & Other Assets (if any)	12	42,804.06
5	Current Liabilities	13	30,137.51
6	Provisions	14	1,07,431.50
7	Misc. Exp not written off	15	-
8	Debit Balance of P & L A/c		25,183.30
		TOTAL (B)	2,24,943.74
	Investment Assets' As per FORM 3B	(A-B)	1,53,207.80

No.	Investment' represented as	%	SH		PH	Book Value	% Actual	FVC Amt	Total	Market Value
			Balance	FRSM		(SH + PH)				
			(a)	(b)	( c)	d = (b+c)		е	g= (d+e)	h
1	G.Sec.	Not less than	-	19,470.31	43,337.14	62807.44	40.99	-	62,807.44	64547.15
		20%								
2	G. Sec or other Approved Sec. (Incl. (1) above)	Not less than	-	19,470.31	43,337.14	62807.44	40.99	-	62,807.44	64,547.15
		30%								
3	Investment subject to Exposure Norms									
	aHousing and Loans to SG for Housing and Fire Fighting	Not less than								
	Equipments.	15%								
	1) Approved Investments		-	6,135.04	13,655.41	19790.45	12.92	-	19,790.45	20486.76
	2) Other Investments		-	-	-	-	-	-	-	-
	b. Infrastructure Investments.									
	1) Approved Investments		-	17,096.33	38,053.12	55149.44	36.00	-	55,149.44	56681.04
	2) Other Investments		-	-	-	-	-	-	-	-
	cApproved Investments	Not Exceeding	-	4,792.74	10,667.72	15460.47	10.09	-	15,460.47	15685.68
	dOther Investments (not exceeding 25%)	55%	-	-	-	-	-	-	-	-
	Total Investment Assets	100%	-	47,494.42	1,05,713.38	1,53,207.80	100.00	-	1,53,207.80	1,57,400.64
	Certifica	tion	•							
	Ce	ertified that the info	ormation given herein a	are correct and comp	lete to the best of	my knowledge ar	nd			
			belief and nothing h	has been concealed o	r suppressed.					
			N	.Jayaraman -CIO						
			Fu	ull Name & Designati	ion					
26-07	-2017			-						

FORM NL-29

Detail regarding debt securities

PERIODIC DISCLOSURES

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

								(Rs in Lakhs)						
		Detail Regarding debt securities MARKET VALUE Book Value												
	As at 30/06/2017	As % of total for this class	As at 30/06/2016	As % of total for this class	As at 30/06/2017	As % of total for this class	As at 30/06/2016	As % of total for this class						
Break down by credit rating														
AAA rated	82,558.40	56.60	40,472.51	53.55	80,946.28	56.31	39,797.41	53.62						
AA or better		-	-	-			-	-						
Rated below AA but above A		-	-	-			-	-						
Rated below A but above B		-	-	-			-	-						
Any other	63,315.40	43.40	35,109.64	46.45	62,807.44	43.69	34,425.08	46.38						
	1,45,873.80	100.00	75,582.15	100.00	1,43,753.72	100.00	74,222.50	100.00						
BREAKDOWN BY RESIDUALMATURITY														
Up to 1 year	1,524.70	1.05	6,538.74	8.65	1,500.45	1.04	6,509.69	8.77						
more than 1 yearand upto 3years	9,961.97	6.83	8,489.64	11.23	9,682.59	6.74	8,271.52	11.14						
More than 3years and up to 7years	20,702.42	14.19	17,564.57	23.24	20,067.27	13.96	17,203.83	23.18						
More than 7 years and up to 10 years	57,514.26	39.43	27,042.40	35.78	56,413.35	39.24	26,486.44	35.69						
above 10 years	56,170.45	38.51	15,946.80	21.10	56,090.07	39.02	15,751.02	21.22						
	1,45,873.80	100.00	75,582.15	100.00	1,43,753.72	100.00	74,222.50	100.00						
Breakdown by type of the issurer														
a. Central Government	63,315.40	43.40	35,109.64	46.45	62,807.44	43.69	34,425.08	46.38						
b. State Government	-		-	-			-	-						
c.Corporate Securities	82,558.40	56.60	40,472.51	53.55	80,946.28	56.31	39,797.41	53.62						
d. Others	-	-	-	-	-	-	-	-						
	1,45,873.80	100.00	75,582.15	100.00	1,43,753.72	100.00	74,222.50	100.00						

Date: 30-Jun-17

FORM NL-30

Analytical Ratios

PERIODIC DISCLOSURES

Insure	er: Star Health and Allied Insurance Co Ltd	Date:			30-Jun-17						
Sl.No.Particularup to the Quarter 30.6.2017For the year ended as on 31.03.2017the preceding year ended as ended 30.06.20161Gross Premium Growth Rate39.0047.46%30%31.03.20162Gross Premium to shareholders' fund ratio0.0823.751.38553Growth rate of shareholders' fund113%111%72%68%754Net Retention Ratio77%77%68%7777%5Net Commission Ratio66%44%77%68%766Expense of Management to Gross Direct Premium Ratio0.0430.0330.0330.0430.017Combined Ratio1.230.0572.660.000.010.019Underwriting balance ratio0.0100.0110.0150.000.0110Operationg Profit Ratio0.0170.0270.0270.000.0111Liquid Assets to liabilities ratio0.0170.0270.0270.020.0212Net earning ratio0.0200.050.0090.0000.0000.000											
Sl.No.	Particular			the prceeding year	For the corresponding prceeding year ended as on 31.03.2016						
1	Gross Premium Growth Rate	39.60%	47.46%	30%	37%						
2	Gross Premium to shareholders' fund ratio	0.82	3.75	1.38	5.57						
3	Growth rate of shareholders'fund	134%	119%	72%	154%						
4	Net Retention Ratio	77%	77%	68%	77%						
5	Net Commission Ratio	6%	4%	7%	4%						
6		0.43	0.33	0.43	0.36						
7	Combined Ratio	1.23	0.93	1.31	1.01						
8	Technical Reserves to net premium ratio	2.53	0.57	2.66	0.58						
9	Underwriting balance ratio	-0.10	0.01	-0.15	0.12						
10	Operationg Profit Ratio	-0.02	0.05	-0.09	0.17						
11	Liquid Assets to liabilities ratio	0.17	0.27	0.27	0.37						
12	Net earning ratio	-0.02	0.05	-0.09	0.09						
13	Return on net worth ratio	-0.01	0.15	-0.08	0.38						
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio	1.53	1.61	5.27	5.99						
15	NPA Ratio			-							
	Gross NPA Ratio	0.00	0.00	0.00	0.00						
	Net NPA Ratio	0.00	0.00	0.00	0.00						
1	(a) No. of shares	45,55,76,106	45,55,76,106	38,69,92,109	38,69,92,109						
2	(b) Percentage of shareholding (Indian / Foreign)	63.55%/ 36.45%	63.55%/ 36.45%	74.34%/25.66%	74.34%/25.66%						
3	( c) %of Government holding (in case of public sector insurance companies)	0	0	0							
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	0	0	0	(						
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0	0	0	(						
6	(iv) Book value per share (Rs)	17.08	17.33	8.6	9.3						

		IODIC DISCLOSURES				IRDA Perio	dic Disclosures
ORM NL-3	1 : Related Party Transactions						
Insure	r: Star Health and Allied Insurance	Co Ltd				Date:	30-Jun-17
							Rs In Lakhs
		Relat	ed Party Transaction	15			
					<b>Consideration</b>	paid / received*	
			Description of			Correspodning	up to the
		Nature of Relationship	-		up to the	quarter of the	Quarter of the
Sl.No.	Name of the Related Party	with the Company	Categories	For the quarter	Quarter	_	prceeding year
			Managerial				
1	Mr.V.Jagannathan	Chairman cum MD	Remuneration	99.67	99.67	75.00	174.69
2	Mr.V.Jagannathan	Chairman cum MD	Share Capital	-	-	-	365.84
		Spouse of Chairman					
3	Mrs.Vasanthi Jagannathan	cum MD	Share Capital	-	-	-	121.95
including t	he premium flow through Assocaites/	Croup companies as an age					

FORM NL-32	Products Information	PERIO	ODIC DISCLOSURES				
Insu	rer: STAR HEALTH AND ALLIED INSURANCE (	CO LTD	]			Date:	30-Jun-17
		Proc	ducts Information				
	List below the products an	d/or add-ons ii	ntroduced during	the period 01.	4.2017 to 30.06	6.2017	
Sl. No.	Name of Product	ume of Product Co. Ref. No. IRDA Ref.no. Class of Busines					Date IRDA confirmed filing/ approval
1	Family Health Optima Insurance Plan	129	IRDAI/HLT/SHAI/P- H/V.III/129/2017-18	Miscellaneous	Health	19.12.2016	11.04.2017
2	Accident Care Individual Insurance Policy	129	IRDAI/HLT/SHAI/P- P/V.III/134/2017-18	Miscellaneous	Personal Accident	01.03.2017	09.06.2017

#### FORM NL-33 - SOLVENCY MARGIN - KGII

TABLE - II

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD Solvency for the Quarter ended on 30.Jun.2017 Available Solvency Margin and Solvency Ratio

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	1,44,688.13
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)	Form HG	8,507.78
3	Other Liabilities (other liabilities in respect of	ANNEX-1	1,23,974.71
	Policyholders' Fund as mentioned in Balance Sheet)		
4	Excess in Policyholders' Funds (1-2-3)		12,205.63
5	Available Assets in Shareholders' Funds (value of		
	Assets as mentioned in Form IRDA-Assets-AA):	Form AA	65,156.32
	Deduct:		
6	Other Liabilities (other liabilities in respect of		
	Shareholders' Fund as mentioned in Balance Sheet)	ANNEX-1	5,086.52
7	Excess in Shareholders' Funds (5-6)		60,069.80
8	Total Available Solvency Margin [ASM] (4+7)		72,275.44
9	Total Required Solvency Margin [RSM]		47,304.99
10	Solvency Ratio (Total ASM/Total RSM)		1.5

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

FORM NL-34	: Board of Directors & Key Persons	PERIODIC DISCLOSURES	
FURM NL-34	: Board of Directors & Key Persons		
Insure	er: STAR HEALTH AND ALLIED INSURANCE	E CO LTD	Date: 30-Jun
BOD and Key Pe	erson information		
Sl. No.	Name of person	Role/designation	Details of change in th period
1	Mr.V Jagannathan	Chairman And Managing Director	
2	Mr.D.R.Karthikeyan	Director	
3	Mr.D.C.Gupta	Director	
4	Dr.M.Y Khan	Director	
5	Mr.V P Nagarajan	Director	
6	Mr.Gautam Mago	Nominee Director	
7	Mr. Akhil Awasthi	Nominee Director	
8	Mr.Gagandeep Singh Chhina	Nominee Director	
9	Ms.Justice K B K Vasuki	Director	
10	Mr. Matteo Stefanel	Nominee Director	
11	Mr.S.Sundaresan	Senior Executive Director	
12	Mr.V.Jayaprakash	Senior Executive Director	
13	Dr.S.Prakash	Chief Operating Officer	
14	Mr.Ramaswamy .S	Chief Financial Officer	
15	Mr.Kannan Unni .C.M	Executive Director	
16	Mr.Kumar .K.C	Executive Director	
17	Mr.Mallesh .A.M	Executive Director	
18	Mr.Anand Roy	Executive Director	
19	Dr. Harikrishnan	Executive Director	
20	Mr. A G Gajapathy	Executive Director	
21	Mr.Vishwajeet Mohnot	Joint Executive Director	
22	Mr.Srinivasan .H	Vice President	
23	Mrs.Rama .D	Vice President	
24	Mr. N.Jayaraman	Senior General Manager	
25	Mr.S.Surenther	Senior Vice President	

#### FORM NL-35-NON PERFORMING ASSETS-7A

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

Statement as on: 30.Jun.17

Name of the Fund

Details of Investment Portfolio

Periodicity of Submission : Quarterly

601	Common Name	Instrument		terest Rate	Total O/s	Default	Default	Principal	Interest Due	Deferred	Deferred	Rolled		n any Principal iver?	Charaifiantian	Provision	Provision (Rs)
COI	Company Name	Туре	%	Has there been revision?	(Book Value)	Principal (Book Value)	Interest (Book Value)	Due from	from	Principal	Interest	Over?	Amount	Board Approval Ref	Classification	(%)	
									NIL	<							
									-								

#### **CERTIFICATION**

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

FORM NL-36-YIELD ON INVESTMENTS 1 Name of the Insurer : STAR HEALTH AND ALLIED INSURANCE CO. LTD. Registration Number : 129 Statement as on : 30-06-2017 Statement of Investment and Income on Investment Periodicity of Submission : Quarterly

Criot	icity of Submis	saion . Qua		Current Quar	ter			to Date (curre				Rs. (In Crores to Date (previo	ous year)	
No	Category of Investment	Category Code	Investment (Rs.)	Income On Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Income On Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Income On Investment (Rs.)	Gross Yield (%)	Net Yield (%)
1	CENTRAL SPECIAL	CGSB CSPD	724.03	17.16	2.37	2.37	724.03	17.16	2.37	2.37	364.36 0.00	7.42	2.04	2.0
3	DEPOSIT	CDSS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0
4 5	TREASURY STATE	CTRB SGGB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0
6	STATE	SGGL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0
7	OTHER	SGOA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0
8 9	GUARANTE CENTRAL	SGGE CGSL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0
10	LOANS TO	HLSH	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0
11	LOANS TO	HLSF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0
12 13	TERM LOAN COMMERCI	HTLH HTLN	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0
14	BONDS /	HTHD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0
15 16	BONDS / BONDS /	HTDN HTDA	30.17 0.00	0.63	2.09	2.09	30.17 0.00	0.63	2.09	2.09	24.26	0.54	2.24	2.:
17	BONDS /	HFHD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.
18	BONDS /	HFDN	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.
19 20	BONDS / HOUSING -	HFDA HMBS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.
20	DEBENTUR	HODS	166.66	3.86	2.31	2.31	166.66	3.86	2.31	2.31	121.11	2.60	2.15	2.
22	DEBENTUR	HDPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.
23 24	HOUSING - DEBENTUR	HOMB HOPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.
25	INFRASTRU	ISAS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.
26 27	INFRASTRU	ITPE IDDF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.
27 28	INFRASTRU INFRASTRU	IDDF	0.00 371.59	7.38	1.99	0.00	371.59	7.38	0.00	1.99	117.68	0.00	0.00	2.
29	INFRASTRU	ITCE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.
30 31	INFRASTRU INFRASTRU	IPCP IEPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.
32	INFRASTRU	IESA	164.90	3.96	2.40	2.40	164.90	3.96	2.40	2.40	116.59	2.51	2.16	2.
33	INFRASTRU	ICTD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.
34 35	INFRASTRU INFRASTRU	ICCP IDPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.
36	INFRASTRU	ILWC	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.
37 38	INFRASTRU	IPFD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.
9 19	INFRASTRU INFRASTRU	ICFD IOEQ	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0
10	INFRASTRU	IODS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.
11 12	INFRASTRU INFRASTRU	IOSA IOPE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.
+ <u>2</u> 13	INFRASTRU	IOPE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.
14	PSU -	EAEQ	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.
15 16	CORPORAT CORPORAT	EACE EPBT	0.00 24.52	0.00	0.00	0.00	0.00 24.52	0.00	0.00	0.00	0.00	0.00	0.00	0.
47	CORPORAT	EPBF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.
48	CORPORAT	EPNQ	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.
19 50	CORPORAT CORPORAT	ECIS ECOS	0.00 8.52	0.00	0.00	0.00	0.00 8.52	0.00	0.00	0.00	0.00	0.00	0.00	0.
51	CORPORAT	ECDI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.
52 53	MUNICIPAL INVESTMEN	EMUN	0.00 2.51	0.00	0.00	0.00	0.00 2.51	0.00	0.00	0.00	0.00	0.00	0.00	0.
53 54	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.
55	LOANS -	ELMI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.
6 57	LOANS - DEPOSITS -	ELMO ECDB	0.00 93.67	0.00 2.00	0.00	0.00	0.00 93.67	0.00	0.00	0.00	0.00	0.00 3.61	0.00	2
58	DEPOSITS -	EDCD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.
59	DEPOSITS -	ECMR ECCR	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.
50 51	DEPOSITS - DEPOSIT	EDPD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.
52	CCIL -	ECBO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.
53 54	COMMERCI APPLICATI	ECCP ECAM	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.
55	PERPETUA	EUPD	25.56	0.00	1.98	1.98	25.56	0.00	1.98	1.98	5.00	0.00	2.44	2.
6	EQUITY	EFES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0
57 58	PERPETUA EQUITY	EPPD EEPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0
69	PERPETUA	EUPS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0
'0 '1		EDPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0
'1 '2	PERPETUA FOREIGN	EPPS EFDS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0
73	MUTUAL	EGMF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0
'4 '5	MUTUAL	EMPG ENCA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0
6	NET PASSIVELY	EETF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0
7	PASSIVELY	EETP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0
'8 '9	BONDS - BONDS -	OBPT OBPF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0
9 0	EQUITY	OESH	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0
1	DEBENTUR	OLDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0
2 3	MUNICIPAL COMMERCI	OMUN OACP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0
4	PREFEREN	OPSH	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00		0.00	0
5	VENTURE	OVNF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0
36 37	SHORT EQUITY	OSLU OEPU	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0
37 38	TERM	OEPU	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0
39	EQUITY	OEPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0
90 91	MUTUAL DEBENTUR	OMGS ODPG	29.34 0.00	0.36	1.23	1.23	29.34 0.00	0.36	1.23	1.23	21.40 0.00	0.42	1.98	1
)2	MUTUAL	OMPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0
93	DERIVATIV	OCDI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0
94	SECURITIS	OPSA	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0
95 96	INVESTMEN PASSIVELY	OIPI OETF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.
97	PASSIVELY	OETP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.
	Total		1,641.46	36.55	2.23	2.23	1,641.46	36.55	2.23	2.23	948.83	20.26	2.13	2.

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 : 26-07-2017

Note :

Category of Investment(COI) shall be as per Guidelines 1. To be calculated based on Monthly or lesser frequency'Weighted Average' of Investments 2. Yield netted for Tax 3. FORM-1 shall be prepared in respect of each fund

#### FORM NL-37-DOWN GRADING OF INVESTMENT-2

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

Statement as on: 30.Jun.17

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Name of Fund

\_\_\_\_

									Rs. In Lakhs
No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	During the Quarter <sup>1</sup>			7	ŧ				
						NA			
В.	<u>As on Date <sup>2</sup></u>								

	PERIODIC DISCLOSURES
FORM NL-38	Quarterly Business Returns across line of Business

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

30-Jun-17 Date:

	Quarterly Business Return	ns across line of Bu	isiness						(Rs in Lakhs)	
		Current Quarter		Current Quarter Same Quarter previous year		upto the	period	same period of the previos year		
Sl.No.	Line of Business	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	
1	Fire	NA	NA	NA	NA	NA	NA	NA	NA	
2	Cargo & Hull	NA	NA	NA	NA	NA	NA	NA	NA	
3	Motor TP	NA	NA	NA	NA	NA	NA	NA	NA	
4	Motor OD	NA	NA	NA	NA	NA	NA	NA	NA	
5	Engineering	NA	NA	NA	NA	NA	NA	NA	NA	
6	Workmen's Compensation	NA	NA	NA	NA	NA	NA	NA	NA	
7	Employer's Liability	NA	NA	NA	NA	NA	NA	NA	NA	
8	Aviation	NA	NA	NA	NA	NA	NA	NA	NA	
9	Personal Accident	1,835	80,289	1,325	64,528	1,835	80,289	1,325	64,528	
10	Health	61,641	5,78,574	44,046	4,49,973	61,641	5,78,574	44,046	4,49,973	
11	Others* OMP	440	15,242	415	13,528	440	15,242	415	13,528	

Note:

Premium stands for amount of premium
 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-17

(Rs in Lakhs)

	Rural	& Social Obligatio	ns (Quarterly Returns)		
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	NA	NA	N
-		Social	NA	NA	N
2	Cargo & Hull	Rural	NA	NA	N
-		Social	NA	NA	N
3	Motor TP	Rural	NA	NA	N
3		Social	NA	NA	N
4	Motor OD	Rural	NA	NA	N
1		Social	NA	NA	N
5	Engineering	Rural	NA	NA	N
5	Lingineering	Social	NA	NA	N
6	Workmen's Compensation	Rural	NA	NA	N
0	worklien's compensation	Social	NA	NA	N
7	Employer's Liability	Rural	NA	NA	N
7	Employer's Liability	Social	NA	NA	N
8	Aviation	Rural	NA	NA	N
0	Aviation	Social	NA	NA	N
9	Personal Accident	Rural	15,936	271	2,41,435
9	Feisonal Accident	Social	11,394	228	1,78,603
10	Health	Rural	88,581	8,284	3,31,162
10	пеаци	Social	90,602	9,688	3,85,241
11	Others*	Rural	958	31	1,25,775
11	others	Social	2,151	54	3,49,993

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

### PERIODIC DISCLOSURES Business Acquisition through different channels

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

Date: 30-Jun-17

	Busines	s Acquisition t	hrough different	channels		]		(Rs in Lakhs)			
		Curren	t Quarter	Same quarter P	revious Year	Up to the period		Same period of the previous year			
Sl.No.	Channels	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium		
1	Individual agents	5,32,193	48,128	4,00,131	33,562	5,32,193	48,128	4,00,131	33,562		
2	Corporate Agents-Banks	6,372	708	-	-	6,372	708	-	-		
3	Corporate Agents -Others	2,157	194	1,484	103	2,157	194	1,484	103		
4	Brokers	8,758	3,258	7,558	1,680	8,758	3,258	7,558	1,680		
5	Micro Agents	-	-	-	-	-	-	-	-		
6	Direct Business	1,24,625	11,627	1,18,856	10,441	1,24,625	11,627	1,18,856	10,441		
	Total (A)	6,74,105	63,916	5,28,029	45,786	6,74,105	63,916	5,28,029	45,786		
1	Referral (B)	-	-	-	-	-	-	-	-		
	Grand Total (A+B)	6,74,105	63,916	5,28,029	45,786	6,74,105	63,916	2,56,844	45,786		

Note:

FORM NL-40

1. Premium means amount of premium received from business acquired by the source

2. No of Policies stand for no. of policies sold

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PERIODIC DISCLOSURES GREIVANCE DISPOSAL

	Grievance Disposal						Date	30.06.20
INSURER	Star Health and Allied Insurance Co Ltd							
		Opening Balance At	Additions	Complaints R t	esolved/ se he quarter	Complaints pending at	Total Complaint registered	
SI No.	Particulars	the beginning of the Quarter	during the Quarter	Fully Accepted	Partially accepted	Rejected	the end of the Quarter	upto th quarte during th Financial y
1	Complaints made by Customers							
a)	Proposals related	1	4	1	1	2	1	
b)	Claim	34	370	19	102	245	38	
c)	Policy Related	16	375	253	53	38	47	
d)	Premium	0	2	1	0	1	0	
e)	Refund	5	89	68	13	4	9	
f)	coverage	0	0	0	0	0	0	
g)	cover note relaed	0	0	0	0	0	0	
h)	Product	0	5	1	1	3	0	
i)	Others	1	26	5	6	16	0	
	Total number of Complaints	57	871	348	176	309	95	
2	Total No. of policies during the period ended 30th June 2014	528034	]					
3	Total No. of claims during the period ended 30th June 2014	99766						
4	Total No. of policies during the period ended 30th June 2015	674105						
5	Total No. of claims during the period ended 30th June 2015	150399						
6	Total No. of policy complaints ( current year) per 10,000 policies( current year)	5.56						
7	Total No. of claim complaints ( current year) per 10,000 policies( current year)	5.49	]					
8	Duration of Pending Status	Complaints made by customers	Complaints made by intermediaries	Total				
a)	up to 7 days	69	0	69				
b)	7-15 days	26	0	26				
c)	15-30 days	0	0	0				
	30-90 days	0	0	0	]			
d)	50-50 days							