

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

REVENUE ACCOUNT FOR THE QUARTER ENDED 30TH JUNE 2014
MISCELLANEOUS BUSINESS

(Rs.'000)

	Particulars	Schedule	For the Qtr Ended 30.Jun.2014	For The Year Ended 31.Mar.2014	For the Qtr Ended 30.Jun.2013	For The Year Ended 31.Mar.2013
1	Premiums earned (Net)	NL-4-Premium Schedule	2,225,007	6,753,950	1,453,500	5,112,286
2	Profit/ Loss on sale/redemption of Investments		4,143	8,329	10,262	(5,340)
3	Others (to be specified)		-	161,606	-	5,731
4	Interest, Dividend & Rent – Gross		86,906	255,188	82,330	145,823
	TOTAL (A)		2,316,056	7,179,073	1,546,092	5,258,500
1	Claims Incurred (Net)	NL-5-Claims Schedule	1,426,258	4,539,456	1,052,056	3,229,733
2	Commission	NL-6- Commission Schedule	173,394	366,602	76,864	137,542
3	Operating Expenses related to Insurance Business	NL-7-Operating Expenses Schedule	930,880	3,318,646	710,709	3,186,352
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		2,530,532	8,224,703	1,839,626	6,553,626
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		(214,476)	(1,045,630)	(293,536)	(1,295,126)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(214,476)	(1,045,630)	(293,536)	(1,295,126)
	Transfer to Catastrophe Reserve				-	-
	Transfer to Other Reserves (to be specified)				-	-
	TOTAL (C)		(214,476)	(1,045,630)	(293,536)	(1,295,126)

Place: Chennai – 34

Date: 07-AUG-2014

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 2014

(Rs.'000)

	Particulars	Schedule	For the Qtr Ended 30.Jun.2014	For The Year Ended 31.Mar.2014	For the Qtr Ended 30.Jun.2013	For The Year Ended 31.Mar.2013
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		(214,476)	(1,045,630)	(293,536)	(1,295,126)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent - Gross		25,959	109,366	10,177	38,762
	(b) Profit on sale of investments		1,238	3,829	1,269	46
	Less: Loss on sale of investments		-	(259)	-	(1,465)
3	OTHER INCOME (To be specified)		-	-	-	1,524
	TOTAL (A)		(187,280)	(932,694)	(282,091)	(1,256,259)
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		2	541	86	(106)
	TOTAL (B)		2	541	86	(106)
	Profit Before Tax (A - B)		(187,282)	(933,235)	(282,177)	(1,256,153)
	Provision for Taxation					
	(a) Current Tax		-	-	-	-
	(b) Fringe Benefit Tax		-	-	-	-
	(c) Deferred Tax		-	-	-	-
	Profit After Tax		(187,282)	(933,235)	(282,175)	(1,256,153)
	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		(3,551,678)	(2,618,443)	(2,757,314)	(1,501,160)
	Balance carried forward to Balance Sheet		(3,738,960)	(3,551,679)	(3,039,491)	(2,757,313)

Place: Chennai – 34

Date: 07-AUG-2014

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 2014

(Rs.'000)

Particulars	Schedule	As On 30.Jun.2014	As On 31.Mar.2014	As On 30.Jun.2013	As On 31.Mar.2013
SOURCES OF FUNDS					
SHARE CAPITAL	NL-8-Share Capital Schedule	3,338,605	3,338,605	3,269,462	3,269,462
SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-	100,000	-
RESERVES AND SURPLUS	NL-10-Reserves and Surplus Schedule	2,108,852	2,108,852	2,220,757	2,220,757
FAIR VALUE CHANGE ACCOUNT					
BORROWINGS	NL-11-Borrowings Schedule	-	-	-	-
DEFERRED TAX LIABILITY					
TOTAL		5,447,457	5,447,457	5,590,219	5,490,219
APPLICATION OF FUNDS					
INVESTMENTS	NL-12-Investment Schedule	3,527,468	3,513,295	2,900,836	2,807,191
LOANS	NL-13-Loans Schedule	-	-	-	-
FIXED ASSETS	NL-14-Fixed Assets Schedule	600,087	598,676	541,130	530,835
CURRENT ASSETS					
Cash and Bank Balances	NL-15-Cash and bank balance Schedule	1,892,340	2,155,038	1,562,993	1,818,445
Advances and Other Assets	NL-16-Advances and Other Assets Schedule	1,968,101	2,310,828	1,537,924	2,335,153
Sub-Total (A)		3,860,440	4,465,866	3,100,917	4,153,597
CURRENT LIABILITIES	NL-17-Current Liabilities Schedule	1,447,356	1,579,352	1,058,284	1,346,446
PROVISIONS	NL-18-Provisions Schedule	4,832,142	5,102,708	2,933,869	3,412,273
Sub-Total (B)		6,279,498	6,682,060	3,992,153	4,758,719
NET CURRENT ASSETS (C) = (A - B)		(2,419,057)	(2,216,194)	(891,236)	(605,122)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19-Miscellaneous Expenditure Schedule	-	-	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		3,738,960	3,551,679	3,039,491	2,757,314
TOTAL		5,447,457	5,447,457	5,590,219	5,490,219

Place: Chennai – 34

Date: 07-AUG-2014

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

(Rs.'000)

	Particulars	For the Qtr Ended 30.Jun.2014	For The Year Ended 31.Mar.2014	For the Qtr Ended 30.Jun.2013	For The Year Ended 31.Mar.2013
	Premium from direct business written	2,814,024	10,910,784	1,879,100	8,602,135
	Service Tax	-	-	-	-
	Adjustment for change in reserve for unexpired risks	-	-	-	-
	Gross Earned Premium	2,814,024	10,910,784	1,879,100	8,602,135
	Add: Premium on reinsurance accepted	-	228,883	216,357	6,847
	Less : Premium on reinsurance ceded	838,094	2,704,384	1,113,538	2,470,617
	Net Premium	1,975,930	8,435,283	981,919	6,138,365
	Adjustment for change in reserve for unexpired risks	(249,078)	1,681,333	(471,581)	1,026,079
	Premium Earned (Net)	2,225,007	6,753,950	1,453,500	5,112,286

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM NL-5 - CLAIMS SCHEDULE

CLAIMS INCURRED [NET]

(Rs.'000)

	Particulars	For the Qtr Ended 30.Jun.2014	For The Year Ended 31.Mar.2014	For the Qtr Ended 30.Jun.2013	For The Year Ended 31.Mar.2013
	Claims paid				
	Direct claims	1,585,359	5,836,419	1,186,954	5,424,126
	Add Claims Outstanding at the end of the year	956,456	1,000,796	703,505	807,902
	Less Claims Outstanding at the beginning of the year	1,000,436	807,902	807,902	929,018
	Gross Incurred Claims	1,541,379	6,029,313	1,082,557	5,303,010
	Add :Re-insurance accepted to direct claims	102	161,846	148,615	540
	Less :Re-insurance Ceded to claims paid	115,223	1,651,703	179,116	2,073,818
	Total Claims Incurred	1,426,258	4,539,456	1,052,056	3,229,733

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

(Rs.'000)

Particulars	For the Qtr Ended 30.Jun.2014	For The Year Ended 31.Mar.2014	For the Qtr Ended 30.Jun.2013	For The Year Ended 31.Mar.2013
Commission paid				
Direct	269,639	1,103,112	188,693	787,781
Add: Re-insurance Accepted	-	5,711	4,327	1,712
Less: Commission on Re-insurance Ceded	96,246	742,221	116,156	651,951
Net Commission	173,394	366,602	76,864	137,542
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:				
Agents	256,125	1,056,467	177,690	745,389
Brokers	12,599	45,729	10,987	41,849
Corporate Agency	916	916	17	543
Referral	-	-	-	-
Others (pl. specify)	-	-	-	-
TOTAL	269,639	1,103,112	188,693	787,781

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

(Rs.'000)

	Particulars	For the Qtr Ended 30.Jun.2014	For The Year Ended 31.Mar.2014	For the Qtr Ended 30.Jun.2013	For The Year Ended 31.Mar.2013
1	Employees' remuneration & welfare benefits	543,287	2,068,383	462,679	1,781,520
2	Travel, conveyance and vehicle running expenses	16,993	76,856	13,720	75,466
3	Training expenses	10,200	28,556	9,369	17,883
4	Rents, rates & taxes	49,013	199,563	42,125	166,280
5	Repairs & Maintenance	36,505	63,425	16,014	70,012
6	Printing & stationery	92,295	198,044	13,439	145,715
7	Communication	15,703	89,234	20,840	67,599
8	Legal & professional charges	10,407	41,124	19,875	56,151
9	Auditors' fees, expenses etc				
	(a) as auditor	-	2,250	-	1,800
	(b) as adviser or in any other capacity, in respect of	-	-	-	-
	(i) Taxation matters	-	750	-	700
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	(c) in any other capacity	-	500	-	677
	(d) Out of Pocket Expenses	97	879	286	573
10	Advertisement and publicity	85,087	180,745	24,909	359,081
11	Interest & Bank Charges	2,762	11,754	1,248	9,771
12	Others (to be specified)				
	(a) Donation	30	971	-	1,012
	(b) Director's Sitting Fees	250	360	60	320
	(c) Software Expenses	35,831	154,668	45,259	108,814
	(d) Miscellaneous Expenses	3,019	99,886	16,083	63,041
	(e) Irrecoverable Exps written off	-	-	-	-
	(e) Amortization Expenses	7	1,263	698	(398)
13	Depreciation	29,395	99,435	24,106	260,335
	TOTAL	930,880	3,318,646	710,709	3,186,352

FORM NL-8-SHARE CAPITAL SCHEDULE

SHARE CAPITAL

(Rs.'000)

	Particulars	As On 30.Jun.2014	As On 31.Mar.2014	As On 30.Jun.2013	As On 31.Mar.2013
1	Authorised Capital	3,500,000	3,500,000	3,500,000	3,500,000
	350,000,000 (Previous Year - 350,000,000)				
	Equity Shares of Rs.10 each				
2	Issued Capital	3,338,605	3,338,605	3,337,304	3,337,304
	333,860,522 (Previous Year - 333,860,522)				
	Equity Shares of Rs.10 each				
3	Subscribed Capital	3,338,605	3,338,605	3,269,462	3,269,462
	333,860,522 (Previous Year - 333,860,522)				
	Equity Shares of Rs.10 each				
4	Called-up Capital	3,338,605	3,338,605	3,269,462	3,269,462
	333,860,522 (Previous Year - 333,860,522)	-	-	-	-
	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	-	-	-	-
	TOTAL	3,338,605	3,338,605	3,269,462	3,269,462

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE
SHARE CAPITAL

PATTERN OF SHAREHOLDING
[As certified by the Management]

Shareholder	As On 30.Jun.2014		As on 31.Mar.2014		As On 30.Jun.2013		As on 31.Mar.2013	
	Number of Shares	% of Holding	Number of Shares	% of Holding	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters								
· Indian	248,069,372	74.30%	248,069,372	74.30%	245,677,852	75.14%	245,677,852	75.14%
· Foreign	85,791,150	25.70%	85,791,150	25.70%	81,268,309	24.86%	81,268,309	24.86%
Others								
TOTAL	333,860,522	100%	333,860,522	100.00%	326,946,161	100%	326,946,161	100%

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

(Rs.'000)

	Particulars	As On 30.Jun.2014	As On 31.Mar.2014	As On 30.Jun.2013	As On 31.Mar.2013
1	Capital Reserve	-	-	-	-
2	Capital Redemption Reserve	-	-	-	-
3	Share Premium	2,108,852	2,108,852	2,081,887	2,081,887
4	General Reserves	-	-	138,870	138,870
	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	2,108,852	2,108,852	2,220,757	2,220,757

FORM NL-11-BORROWINGS SCHEDULE
BORROWINGS

(Rs.'000)

	Particulars	As On 30.Jun.2014	As On 31.Mar.2014	As On 30.Jun.2013	As On 31.Mar.2013
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.2014	As On 31.Mar.2014	As On 30.Jun.2013	As On 31.Mar.2013
	LONG TERM INVESTMENTS				
1	Government securities and Government guaranteed bonds including Treasury Bills	1,650,288	1,685,541	1,420,270	1,530,255
2	Other Approved Securities	-	-	-	-
3	Other Investments				
	(a) Shares	-	-	-	-
	(aa) Equity	-	-	-	-
	(bb) Preference	-	-	-	-
	(b) Mutual Funds	-	-	-	-
	(c) Derivative Instruments	-	-	-	-
	(d) Debentures/ Bonds	649,934	650,137	399,233	350,321
	(e) Other Securities (to be specified)	-	-	-	-
	(f) Subsidiaries	-	-	-	-
	(g) Investment Properties-Real Estate	76,926	76,926	76,926	76,926
4	Investments in Infrastructure and Social Sector	499,888	599,861	704,168	549,689
5	Other than Approved Investments	-	-	-	-
	SHORT TERM INVESTMENTS				
1	Government securities and Government guaranteed bonds including Treasury Bills	150,344	150,597	-	-
2	Other Approved Securities	-	-	-	-
3	Other Investments				
	(a) Shares	-	-	-	-
	(aa) Equity	-	-	-	-
	(bb) Preference	-	-	-	-
	(b) Mutual Funds	-	-	-	-
	(a) Derivative Instruments	-	-	-	-
	(b) Debentures/ Bonds	150,050	50,000	150,000	150,000
	(c) Other Securities (to be specified)	-	-	-	-
	(d) Subsidiaries	-	-	-	-
	(e) Investment Properties-Real Estate	-	-	-	-
4	Investments in Infrastructure and Social Sector	350,036	300,233	150,239	150,000
5	Other than Approved Investments	-	-	-	-
	TOTAL	3,527,468	3,513,295	2,900,836	2,807,191

FORM NL-13-LOANS SCHEDULE
LOANS

(Rs.'000)

	Particulars	As On 30.Jun.2014	As On 31.Mar.2014	As On 30.Jun.2013	As On 31.Mar.2013
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 14	For The Period April 2014-June 2014	On Sales/ Adjustments	To Date	As at Period ended on 30.Jun.2014	Previous Period ended on 30.Jun.2013
Intangibles IT Software	543,030	3,107	-	546,137	465,407	8,782	-	474,189	71,948	88,372
Land-Freehold	75,600	2,594	-	78,194	-	-	-	-	78,194	75,600
Furniture & Fittings	135,351	5,277	4,021	136,608	38,279	5,274	3,985	39,568	97,040	85,465
Information Technology Equipment	353,749	13,166	59	366,857	167,177	13,575	44	180,707	186,149	175,003
Vehicles	17,336	61	-	17,396	5,696	411	-	6,106	11,290	12,754
Office Equipment	108,705	3,388	15	112,077	21,831	1,354	3	23,183	88,894	79,985
TOTAL	1,233,770	27,593	4,095	1,257,268	698,390	29,395	4,033	723,753	533,516	517,179
Capital Work in progress	63,297	3,275	-	66,571	-	-	-	-	66,571	23,953
Grand Total	1,297,066	30,868	4,095	1,323,839	698,390	29,395	4,033	723,753	600,087	541,132
PREVIOUS YEAR	1,130,446	34,429	30	1,164,846	599,611	24,106	3	623,714	541,132	

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

(Rs.'000)

	Particulars	As On 30.Jun.2014	As On 31.Mar.2014	As On 30.Jun.2013	As On 31.Mar.2013
1	Cash (including cheques, drafts and stamps)	114,414	388,559	8,949	211,041
2	Bank Balances				
	(a) Deposit Accounts	-	-	-	-
	(aa) Short-term (due within 12 months)	217,500	1,403,145	1,185,734	1,415,934
	(bb) Others	1,462,254	185,500	-	-
	(b) Current Accounts	98,172	177,834	368,310	191,470
	(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	1,892,340	2,155,038	1,562,994	1,818,445
	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.2014	As On 31.Mar.2014	As On 30.Jun.2013	As On 31.Mar.2013
	ADVANCES				
1	Reserve deposits with ceding companies	-	-	-	-
2	Application money for investments			-	-
3	Prepayments	52,424	84,594	87,266	80,654
4	Advances to Directors/Officers			-	-
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	451	1,011	1,099	790
	- Rental Advance	119,212	110,617	106,496	101,212
	- Telephone Deposit	310	300	280	279
	- Staff Advance	39,740	45,266	40,125	30,017
	- Other Advances	309,838	167,023	39,625	36,132
	- Security Deposits	10,075	10,731	9,105	8,409
	TOTAL (A)	581,272	468,764	333,218	306,715
	OTHER ASSETS				
1	Income accrued on investments	115,961	126,676	98,190	102,764
2	Outstanding Premiums	434,490	196,458	79,233	176,493
3	Agents' Balances	-	-	-	-
4	Foreign Agencies Balances	-	-	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	6,284	655,792	16,317	726,117
6	Due from subsidiaries/ holding	-	-	-	-
7	Deposit with Reserve Bank of India	-	-	-	-
	[Pursuant to section 7 of Insurance Act, 1938]	-	-	-	-
8	Others (to be specified)				
	- Amounts Recoverable under Contractual Obligations	830,094	830,104	1,009,759	1,009,754
	- Service Tax	-	33,034	990	13,309
	- Inter Office Transfers	-	-	217	-
	TOTAL (B)	1,386,829	1,842,064	1,204,706	2,028,437
	TOTAL (A+B)	1,968,101	2,310,828	1,537,924	2,335,152

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

(Rs.'000)

	Particulars	As On 30.Jun.2014	As On 31.Mar.2014	As On 30.Jun.2013	As On 31.Mar.2013
1	Agents' Balances	50,275	86,747	33,712	59,899
2	Balances due to other insurance companies	86,843	9,402	101,541	-
3	Deposits held on re-insurance ceded	-	-	-	-
4	Premiums received in advance	28,904	56,780	8,580	45,955
5	Unallocated Premium	35,691	66,726	50,903	55,516
6	Sundry creditors	271,520	333,602	143,514	359,443
7	Due to subsidiaries/ holding company	-	-	-	-
8	Claims Outstanding	956,816	1,000,796	703,505	807,902
9	Due to Officers/ Directors	-	-	-	-
10	Others (to be specified)				
	- Excess Collection	6,700	7,547	3,345	2,420
	- Refund of Premium	10,607	17,752	13,184	15,311
	TOTAL	1,447,356	1,579,352	1,058,284	1,346,446

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

(Rs.'000)

	Particulars	As On 30.Jun.2014	As On 31.Mar.2014	As On 30.Jun.2013	As On 31.Mar.2013
1	Reserve for Unexpired Risk	4,832,142	5,081,220	2,928,306	3,399,887
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	-	21,488	5,563	12,386
	TOTAL	4,832,142	5,102,708	2,933,869	3,412,273

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.14	For The Year Ended 31.Mar.2014	For the Qtr Ended 30.Jun.13	For The Year Ended 31.Mar.2013
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-14**

Statement of Liabilities						(Rs in Lakhs)			
As At 30.Jun.2014						As At 30.Jun.2013 (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	789.75	206.48	271.81	1,268.05	223	318.11	284.40	825
4	Health Insurance	41,512.47	8,284.00	805.86	50,602.34	29,060	5,776	656.34	35,493
5	Total Liabilities	42,302.23	8,490.48	1,077.68	51,870.39	29,283	6,094.32	940.73	36,318

PERIODIC DISCLOSURES

FORM NL-22

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

Date: **30-Jun-14**

GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER: ENDING 30 JUN 2012

(Rs in Lakhs)

STATES	Personal Accident		Medical Insurance		Overseas medical		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	31	31	1,415	1,415	41	41	1,486	1,486
Arunachal Pradesh	-	-	-	-	-	-	-	-
Assam	1	1	61	61	0	0	62	62
Bihar	1	1	59	59	0	0	60	60
Chhattisgarh	2	2	100	100	1	1	102	102
Goa	-	-	-	-	-	-	-	-
Gujarat	20	20	1,224	1,224	38	38	1,282	1,282
Haryana	8	8	539	539	8	8	555	555
Himachal Pradesh	0	0	2	2	0	0	2	2
JAMMU AND KASHMIR	1	1	60	60	2	2	62	62
Jharkhand	3	3	2,181	2,181	1	1	2,185	2,185
Karnataka	99	99	2,726	2,726	38	38	2,862	2,862
Kerala	28	28	2,919	2,919	20	20	2,968	2,968
Madhya Pradesh	12	12	702	702	7	7	721	721
MAHARASHTRA	140	140	5,442	5,442	65	65	5,647	5,647
Manipur	-	-	-	-	-	-	-	-
Meghalaya	-	-	-	-	-	-	-	-
Mizoram	-	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-	-
Orissa	5	5	230	230	2	2	237	237
Punjab	17	17	336	336	31	31	384	384
Rajasthan	17	17	428	428	8	8	453	453
Sikkim	-	-	-	-	-	-	-	-
Tamil Nadu	184	184	4,506	4,506	77	77	4,767	4,767
Tripura	-	-	-	-	-	-	-	-
Uttar Pradesh	17	17	1,082	1,082	16	16	1,114	1,114
UTTARAKHAND	4	4	264	264	4	4	271	271
West Bengal	11	11	1,277	1,277	6	6	1,294	1,294
Andaman & Nicobar Is.	-	-	-	-	-	-	-	-
Chandigarh	1	1	92	92	7	7	100	100
Dadra & Nagra Haveli	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-
Delhi	10	10	1,416	1,416	24	24	1,449	1,449
Lakshadweep	-	-	-	-	-	-	-	-
PONDICHERRY	2	2	73	73	2	2	77	77
Total	613	613	27,131	27,131	396	396	28,140	28,140

PERIODIC DISCLOSURES	
FORM NL-23 Reinsurance Risk Concentration	

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTDDate: 30-Jun-14*(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)	8,380.94	-	-	100%
5	No. of Reinsures with rating less than BBB		-	-	-	-
6	Total	1 (GIC -Re)	8,380.94	-	-	100%

PERIODIC DISCLOSURES

FORM NL-2 Ageing of Claims

Insurer: **STAR HEALTH AND ALLIED INSURANCE CO LTD**Date: **30-Jun-14***(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	52,727	1,494	59	15	6	54,301	15,510
8	Overseas Travel	3	23	9	4	2	41	61
9	Personal Accident	355	-	-	-	-	355	282

PERIODIC DISCLOSURES

FORM NL-25 : Quarterly claims data for Non-Life
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Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

Date: 30-Jun-14

No. of claims only

Sl. No.	Claims Experience	Personal Accident	Health	Overseas Travel	Total
1	Claims O/S at the beginning of the period	376	30,240	220	30,836
2	Claims reported during the period	633	80,039	107	80,779
3	Claims Settled during the period	355	54,301	41	54,697
4	Claims Repudiated during the period	58	8,917	48	9,023
5	Claims closed during the period	227	8,352	60	8,639
6	Claims O/S at End of the period	369	38,709	178	39,256
	Less than 3months	320	32,606	93	33,019
	3 months to 6 months	39	4,534	32	4,605
	6months to 1 year	4	1,238	33	1,275
	1year and above	6	331	20	357

FORM NL-26 - CLAIMS INFORMATION - KG Table I

Insurer : STAR HEALTH AND ALLIED INSURANCE CO LTD

Solvency for the quarter ended 30.JUN.14

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	2,594.08	1,579.50	955.90	647.28	363.17	200.74	363.17
9	Health	112,412.23	83,024.95	83,029.05	57,611.77	16,861.84	18,681.54	16,861.84
10	Rural	-	-	-	-	-	-	-
	Total	115,006.31	84,604.45	83,984.95	58,259.05	17,225.01	18,882.28	17,225.01

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

Insurer: **STAR HEALTH AND ALLIED INSURANCE CO LTD** Date: **30.06.2014**

Sl. No.	Office Information	Number
1	No. of offices at the beginning of the Quarter	271
2	No. of branches approved during the year	12
3	No. of branches opened during the Quarter	Out of approvals of previous year
4		Out of approvals of this year
5	No. of branches closed during the Quarter	0
6	No of branches at the end of the Quarter	279
7	No. of branches approved but not opened	4
8	No. of rural branches	0
9	No. of urban branches	279

FORM NL-28-STATEMENT OF ASSETS - 3B

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

Statement as on: 30.Jun.2014

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	35,274.68
2	Loans	9	-
3	Fixed Assets	10	5,980.28
4	Current Assets		
	a. Cash & Bank Balance	11	18,791.24
	b. Advances & Other Assets	12	19,852.00
5	Current Liabilities		
	a. Current Liabilities	13	14,452.66
	b. Provisions	14	48,321.42
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		-
Application of Funds as per Balance Sheet (A)			17,124.12

	Less: Other Assets	SCH	
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	5,980.28
3	Cash & Bank Balance (if any)	11	1,993.70
4	Advances & Other Assets (if any)	12	19,852.00
5	Current Liabilities	13	14,452.66
6	Provisions	14	48,321.42
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		-
TOTAL (B)			(34,948.09)
'Investment Assets' As per FORM 3B		(A-B)	52,072.22

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%	-	5,401.90	12,604.43	18,006.32	34.58	-	18,006.32	17,648.89
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%	-	4,589.73	10,709.36	15,299.09	29.38	-	15,299.09	15,366.30
	2. Approved Investments	Not exceeding 55%	-	5,630.04	13,136.76	18,766.80	36.04	-	18,766.80	22,254.25
	3. Other Investments (not exceeding 25%)		-	-	-	-	-	-	-	-
Total Investment Assets		100%	-	15,621.67	36,450.55	52,072.22	100.00		52,072.22	55,269.43

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-14**

(Rs in Lakhs)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 30/06/2014	As % of total for this class	As at 30/06/2013	As % of total for this class	As at 30/06/2014	As % of total for this class	As at 30/06/2013	As % of total for this class
Break down by credit rating								
AAA rated	16,611.93	48.49	14,103.01	4953%	16,499.09	47.82	14,036.40	49.71
AA or better	-	-	-	-	-	-	-	-
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other	17,648.89	51.51	14,369.46	5047%	18,006.32	52.18	14,202.70	50.29
	34,260.81	100.00	28,472.47	100	34,505.42	100.00	28,239.10	100.00
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	6,480.35	18.91	2,502.64	879%	6,504.31	18.85	2,496.57	8.84
more than 1 year and upto 3years	6,942.84	20.26	10,019.20	3519%	6,999.21	20.28	10,024.53	35.50
More than 3years and up to 7years	8,806.55	25.70	8,525.43	2994%	8,768.35	25.41	8,478.39	30.02
More than 7 years and up to 10 years	6,101.98	17.81	4,646.33	1632%	6,217.85	18.02	4,549.47	16.11
above 10 years	5,929.10	17.31	2,778.88	976%	6,015.69	17.43	2,690.13	9.53
	34,260.81	100.00	28,472.47	100	34,505.42	100.00	28,239.10	100.00
Breakdown by type of the issuer								
a. Central Government	17,648.89	51.51	14,369.46	5047%	18,006.32	52.56	14,202.70	50.29
b. State Government		0.00	-	0%		0%	-	
c. Corporate Securities	16,112.68	47.03	12,600.83	4426%	15,999.09	46.70	12,536.40	44.39
d. Others	499.25	1.46	1,502.18	528%	500.00	1.46	1,500.00	5.31
	34,260.81	100.00	28,472.47	100.00	34,505.42	100.71	28,239.10	100.00

PERIODIC DISCLOSURES

FORM NL-30 Analytical Ratios

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

Date: **30-Jun-14**

Analytical Ratios for Non-Life companies

Sl.No.	Particular	up to the Quarter June 14	For the Year ended as on 31.03.2014	up to the Quarter of the preceding year ended Jun 13	For the corresponding preceding year ended as on 31.03.2013
1	Gross Premium Growth Rate	50%	27%	3%	-21%
2	Gross Premium to shareholders' fund ratio	1.65	5.76	0.86	3.15
3	Growth rate of shareholders'fund	70%	-31%	-3%	-6%
4	Net Retention Ratio	70%	75%	47%	71%
5	Net Commission Ratio	9%	5%	8%	2%
6	Expense of Management to Gross Direct Premium Ratio	0.43	0.41	0.43	0.46
7	Combined Ratio	0.99	0.94	1.07	1.09
8	Technical Reserves to net premium ratio	2.93	0.72	3.70	0.69
9	Underwriting balance ratio	-0.11	-0.16	-0.30	-0.21
10	Operating Profit Ratio	-0.06	-0.11	-0.29	-0.20
11	Liquid Assets to liabilities ratio	0.44	0.44	0.51	0.50
12	Net earning ratio	-0.09	-0.11	-0.29	-0.20
13	Return on net worth ratio	-0.11	-0.49	-0.12	-0.46
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio				
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	333,860,522	333,860,522	326,946,161	326,946,161
2	(b) Percentage of shareholding (Indian / Foreign)	74.3% / 25.7 %	74.3% / 25.7 %	75.14% / 24.86 %	75.14% / 24.86 %
3	(c) % of Government holding (in case of public sector insurance companies)	0	0	0	0
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	-2.25	-2.82	-3.46	-4.47
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	-2.25	-2.82	-3.46	-4.47
6	(iv) Book value per share (Rs)	5.12	5.68	7.5	8.36

PERIODIC DISCLOSURES

FORM NL-31 : Related Party Transactions

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

Date: 30-Jun-14
(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	Mr.V.Jagannathan	Chairman & MD	Managerial Remuneration	25.62	25.62	26.45	26.45

*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-14

<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			

FORM NL-33 - SOLVENCY MARGIN - KGII

TABLE - II

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

Solvency for the Quarter ended on 30.Jun.2014

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	59,346.87
	Deduct:		
2	Liabilities (reserves as mentioned in Form HG)	Form HG	51,870.39
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)	ANNEX-1	3,777.16
4	Excess in Policyholders' Funds (1-2-3)		3,699.33
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):	Form AA	17,726.99
	Deduct:		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)	ANNEX-1	1,128.24
7	Excess in Shareholders' Funds (5-6)		16,598.75
8	Total Available Solvency Margin [ASM] (4+7)		20,298.08
9	Total Required Solvency Margin [RSM]		17,225.01
10	Solvency Ratio (Total ASM/Total RSM)		

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

Date: 30-Jun-14

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 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	Vice President - Company Secretary	
16	Mr.Kumar .K.C	Vice President - HR & Admin	
17	Mr.Malles .A.M	Vice President - Marketing	
18	Mr.Anand Roy	Vice President - Marketing	
19	Dr. Hari Krishnan	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	Mrs.Rama .D	Vice President - Products	
24	Mr. N.Jayaraman	Chief Investment Officer	
25	Mr.S.Surenther	Chief of Internal Audit	

FORM NL-35-NON PERFORMING ASSETS-7A

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

Statement as on: 30.Jun.14

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

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

Registration Number : 129

Statement as on : 30-06-2014

Statement of Investment and Income on Investment

Name of Fund : GENERAL INSURANCE

Periodicity of Submission : Quarterly

No	Category of Investment	Category Code	Current Quarter					Year to Date (current year)				
			Investment (Rs.)		Income On Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)		Income On Investment (Rs.)	Gross Yield (%)	Net Yield (%)
			Book Value*	Market Value				Book Value*	Market Value			
1	CENTRAL	CGSB	16,547.91	16,036.21	389.79	2.36	2.36	16,036.21	16,036.21	389.79	2.36	2.36
2	SPECIAL DEPOSITS	CSPD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	DEPOSIT UNDER	CDSS	2,111.03	2,019.51	40.53	1.92	1.92	2,019.51	2,019.51	40.53	1.92	1.92
4	BONDS /	HTDN	6,361.05	6,298.31	146.92	2.31	2.31	6,298.31	6,298.31	146.92	2.31	2.31
4	INFRASTRUCTURE -	IPTD	8,643.05	8,593.16	193.72	2.24	2.24	8,593.16	8,593.16	193.72	2.24	2.24
5	CORPORATE	EPBT	500.00	500.24	3.75	0.75	0.75	500.24	500.24	3.75	0.75	0.75
6	CORPORATE	ECOS	200.00	201.02	4.89	2.44	2.44	201.02	201.02	4.89	2.44	2.44
7	INVESTMENT	EINP	769.26	4,211.08	0.00	0.00	0.00	4,211.08	4,211.08	0.00	0.00	0.00
8	DEPOSITS - DEPOSIT	ECDB	16,070.42	16,070.42	383.93	2.39	2.39	16,070.42	16,070.42	383.93	2.39	2.39
9	PERPETUAL DEBT	EPPD	500.00	508.71	12.22	2.44	2.44	508.71	508.71	12.22	2.44	2.44
10	MUTUAL FUNDS - GILT	EGMF	352.55	352.55	1.53	0.43	0.43	352.55	352.55	1.53	0.43	0.43
11	MUTUAL FUNDS -	OMGS	464.61	464.61	6.61	1.42	1.42	464.61	464.61	6.61	1.42	1.42
Total			52,519.88	55,255.81	1,183.88	2.25	2.25	55,255.81	55,255.81	1,183.88	2.25	2.25

FORM NL-37-DOWN GRADING OF INVESTMENT-2

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

Statement as on: 30.Jun.14

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 Investment (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-14**

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	613	34,548	411	29,330	613	34,548	411	29,330
10	Health	27,131	297,529	17,850	252,643	27,131	297,529	17,850	252,643
11	Others* OMP	396	10,952	530	15,150	396	10,952	530	15,150

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-14**

(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	5,508	77	52,184
		Social	6,239	102	72,221
10	Health	Rural	38,028	2,567	112,028
		Social	61,777	7,319	367,653
11	Others*	Rural	633	23	1,212
		Social	1,931	64	4,285

*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-14**

		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	241,412	17,370	196,880	12,198	241,412	17,370	196,880	12,198
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	1,225	81	201	3	1,225	81	201	3
4	Brokers	6,016	853	5,426	944	6,016	853	5,426	944
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	94,376	9,836	94,616	5,646	94,376	9,836	94,616	5,646
	Total (A)	343,029	28,140	297,123	18,791	343,029	28,140	297,123	18,791
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	343,029	28,140	297,123	18,791	343,029	28,140	256,844	18,791

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-14

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	-	-	-	-	-	-
	b) Policy Administration Related	79	705	489	177	78	40
	c) Insurance Policy Coverage related	-	-	-	-	-	-
	d) Claims related	3	565	134	233	184	17
	e) others	-	-	-	-	-	-
	d) Total Number	82	1,270	623	410	262	57

2	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
	a) Less than 15 days	57	-	57
	b) Greater than 15 days	-	-	-
	Total Number	57	-	57

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