

**STAR HEALTH AND ALLIED INSURANCE CO LIMITED**

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

**REVENUE ACCOUNT FOR THE HALF YEAR ENDED 30-SEP-2012  
MISCELLANEOUS BUSINESS**

S.No	Particulars	Schedule	FOR THE QUARTER (ended 30.Sep.12)	FOR THE HALF YEAR (ended 30.Sep.12)	FOR THE QUARTER (ended 30.Sep.11)	FOR THE HALF YEAR (ended 30.Sep.11)
			(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Premiums earned (Net)	<b>NL-4-Premium Schedule</b>	1,160,653	2,492,090	2,241,459	4,242,671
2	Profit / Loss on sale / Redemption of Investments		(209)	(5,164)	(598)	(598)
3	Others (to be specified)		-	-	-	-
4	Interest, Dividend & Rent - Gross		22,854	50,927	19,928	58,223
	<b>TOTAL (A)</b>		<b>1,183,298</b>	<b>2,537,853</b>	<b>2,260,789</b>	<b>4,300,296</b>
1	Claims Incurred (Net)	<b>NL-5-Claims Schedule</b>	601,482	1,719,541	2,027,263	4,394,657
2	Commission	<b>NL-6-Commission Schedule</b>	28,740	50,817	22,652	10,412
3	Operating Expenses related to Insurance Business	<b>NL-7-Operating Expenses Schedule</b>	766,245	1,374,088	440,981	872,210
4	Premium Deficiency		-	-	-	-
	<b>TOTAL (B)</b>		<b>1,396,467</b>	<b>3,144,446</b>	<b>2,490,896</b>	<b>5,277,279</b>
	<b>Operating Profit / (Loss) from Fire / Marine / Miscellaneous Business C = (A - B)</b>		<b>(213,169)</b>	<b>(606,593)</b>	<b>(230,108)</b>	<b>(976,983)</b>
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account		(213,169)	(606,593)	(230,108)	(976,983)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves (to be specified)		-	-	-	-
	<b>TOTAL (C)</b>		<b>(213,169)</b>	<b>(606,593)</b>	<b>(230,108)</b>	<b>(976,983)</b>

Place: Chennai - 34

Date: 08-Nov-2012

**STAR HEALTH AND ALLIED INSURANCE CO LIMITED**

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

**PROFIT AND LOSS ACCOUNT FOR THE HALF YEAR ENDED 30th Sep 2012**

S.No	Particulars	Schedule	FOR THE QUARTER (ended 30.Sep.12)	FOR THE HALF YEAR (ended 30.Sep.12)	FOR THE QUARTER (ended 30.Sep.11)	FOR THE HALF YEAR (ended 30.Sep.11)
			(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)
			(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		(213,169)	(606,593)	(230,108)	(976,983)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent - Gross		6,428	17,893	23,151	47,635
	(b) Profit on sale of investments		-	-	-	-
	<i>Less:</i> Loss on sale of investments		209	(1,815)	(490)	(490)
3	OTHER INCOME (To be specified)		-	-	-	-
	<b>TOTAL (A)</b>		<b>(206,532)</b>	<b>(590,515)</b>	<b>(207,446)</b>	<b>(929,838)</b>
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		(67)	(100)	(158)	(19)
	<b>TOTAL (B)</b>		<b>(67)</b>	<b>(100)</b>	<b>(158)</b>	<b>(19)</b>
	<b>Profit Before Tax</b>		<b>(206,465)</b>	<b>(590,415)</b>	<b>(207,288)</b>	<b>(929,819)</b>
	<b>Provision for Taxation</b>					
	a) Current Tax		-	-	-	-
	b) Deferred Tax		-	-	-	-
	<b>Profit After Tax</b>		<b>(206,465)</b>	<b>(590,415)</b>	<b>(207,288)</b>	<b>(929,819)</b>
	<b>APPROPRIATIONS</b>					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Proposed final dividend		-	-	-	-
	(c) Dividend distribution tax		-	-	-	-
	(d) Transfer to any Reserves or Other Accounts (to be specified)		-	-	-	-
	<b>Balance of profit / (loss) brought forward from last year</b>		-	<b>(1,501,311)</b>	-	<b>(25,755)</b>
	<b>Balance carried forward to Balance Sheet</b>		<b>(206,465)</b>	<b>(2,091,726)</b>	<b>(207,288)</b>	<b>(955,574)</b>

Place: Chennai - 34

Date: 08-Nov-2012

**STAR HEALTH AND ALLIED INSURANCE CO LIMITED**

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

**BALANCE SHEET AS AT 30th Sep 2012**

S.No	Particulars	Schedule	As on 30.Sep.12	As on 30.Sep.11
			(Reviewed) (Rs.'000)	(Reviewed) (Rs.'000)
<b>SOURCES OF FUNDS</b>				
	SHARE CAPITAL	NL-8 Share Capital Schedule	2,787,724	2,029,900
	SHARE APPLICATION MONEY PENDING ALLOTMENT		-	1,230,828
	RESERVES AND SURPLUS	NL-10 Reserves & Surplus Schedule	1,628,919	657,533
	FAIR VALUE CHANGE ACCOUNT		-	-
	BORROWINGS	NL-11 Borrowings Schedule	-	-
	DEFERRED TAX LIABILITY		-	69,145
	<b>TOTAL</b>		<b>4,416,643</b>	<b>3,987,406</b>
<b>APPLICATION OF FUNDS</b>				
	INVESTMENTS	NL-12 Investment Schedule	2,239,595	2,246,431
	LOANS	NL-13 Loans Schedule	-	-
	FIXED ASSETS	NL-14 Fixed Assets Schedule	553,033	673,848
	DEFERRED TAX ASSET		-	-
	CURRENT ASSETS			
	Cash and Bank Balances	NL-15 Cash and bank Balance Schedule	518,083	633,546
	Advances and Other Assets	NL-16 Advances & Other Assets Schedule	2,360,250	3,315,076
	<b>Sub-Total (A)</b>		<b>2,878,333</b>	<b>3,948,622</b>
	CURRENT LIABILITIES	NL-17 Current Liabilities Schedule	1,027,704	1,389,935
	PROVISIONS	NL-18 Provisions Schedule	2,318,340	2,447,134
	<b>Sub-Total (B)</b>		<b>3,346,044</b>	<b>3,837,069</b>
	<b>NET CURRENT ASSETS (C) = (A - B)</b>		<b>(467,711)</b>	<b>111,553</b>
	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19 Miscellaneous Expenditure Schedule	-	-
	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		2,091,726	955,574
	<b>TOTAL</b>		<b>4,416,643</b>	<b>3,987,406</b>

Place: Chennai - 34

Date: 08-Nov-2012

**CONTINGENT LIABILITIES**

S.No	Particulars	Schedule	FOR THE QUARTER (ended 30.Sep.12)	
			(Reviewed)	(Rs.'000)
1	Partly paid-up investments			-
2	Claims, other than against policies, not acknowledged as debts by the company			-
3	Underwriting commitments outstanding (in respect of shares and securities)			-
4	Guarantees given by or on behalf of the Company			-
5	Statutory demands / liabilities in dispute, not provided for			-
6	Reinsurance obligations to the extent not provided for in accounts			-
7	Others (to be specified)			-
	<b>TOTAL</b>			-

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

S.No	Particulars	FOR THE QUARTER (ended 30.Sep.12)	FOR THE HALF YEAR (ended 30.Sep.12)	FOR THE QUARTER (ended 30.Sep.11)	FOR THE HALF YEAR (ended 30.Sep.11)
		(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	Premium from direct business written	2,171,501	4,000,779	2,448,730	6,067,945
	Service Tax	-	-	-	-
	Adjustment for change in reserve for unexpired risks	-	-	-	-
	<b>Gross Earned Premium</b>	<b>2,171,501</b>	<b>4,000,779</b>	<b>2,448,730</b>	<b>6,067,945</b>
	Add: Premium on reinsurance accepted	-	-	-	41
	Less : Premium on reinsurance ceded	665,469	1,564,156	622,182	1,737,929
	<b>Net Premium</b>	<b>1,506,032</b>	<b>2,436,623</b>	<b>1,826,548</b>	<b>4,330,057</b>
	Adjustment for change in reserve for unexpired risks	345,379	(55,467)	(414,911)	87,385
	<b>Premium Earned (Net)</b>	<b>1,160,653</b>	<b>2,492,090</b>	<b>2,241,459</b>	<b>4,242,671</b>

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

S.No	Particulars	FOR THE QUARTER (ended 30.Sep.12)	FOR THE HALF YEAR (ended 30.Sep.12)	FOR THE QUARTER (ended 30.Sep.11)	FOR THE HALF YEAR (ended 30.Sep.11)
		(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
	<b>Claims Paid</b>				
	Direct claims	1,324,935	3,245,772	3,222,905	6,014,876
	Add: Claims Outstanding at the end of the year	592,114	592,114	3,627	985,658
	Less: Claims Outstanding at the beginning of the year	778,349	929,018	-	626,962
	<b>Gross Incurred Claims</b>	<b>1,138,701</b>	<b>2,908,868</b>	<b>3,226,532</b>	<b>6,373,571</b>
	Add: Re-insurance accepted to direct claims	-	-	-	-
	Less: Re-insurance Ceded to claims paid	537,219	1,189,327	1,199,269	1,978,914
	<b>Total Claims Incurred</b>	<b>601,482</b>	<b>1,719,541</b>	<b>2,027,263</b>	<b>4,394,657</b>

**FORM NL-6 COMMISSION SCHEDULE  
COMMISSION**

Particulars	FOR THE QUARTER (ended 30.Sep.12)	FOR THE HALF YEAR (ended 30.Sep.12)	FOR THE QUARTER (ended 30.Sep.11)	FOR THE HALF YEAR (ended 30.Sep.11)
	(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
<b>Commission paid</b>				
Direct	188,091	317,688	122,584	214,788
Add: Re-insurance Accepted	-	-	-	-
Less: Commission on Re-insurance Ceded	159,351	266,871	99,932	204,377
<b>Net Commission</b>	<b>28,740</b>	<b>50,817</b>	<b>22,652</b>	<b>10,412</b>
<b>Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:</b>				
Agents	173,027	295,228	114,829	200,318
Brokers	14,987	22,135	7,484	13,423
Corporate Agency	77	323	271	1,047
Referral	-	-	-	-
Others (pl. specify)	-	1	-	1
<b>TOTAL (B)</b>	<b>188,091</b>	<b>317,688</b>	<b>122,584</b>	<b>214,788</b>

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

S.No	Particulars	FOR THE QUARTER	FOR THE HALF YEAR	FOR THE QUARTER	FOR THE HALF YEAR
		(ended 30.Sep.12)	(ended 30.Sep.12)	(ended 30.Sep.11)	(ended 30.Sep.11)
		(Reviewed)	(Reviewed)	(Reviewed)	(Reviewed)
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	407,971	759,354	291,636	564,186
2	Travel, conveyance and vehicle running expenses	22,411	41,987	7,914	16,997
3	Training expenses	5,351	8,885	151	2,891
4	Rents, rates & taxes	39,249	75,463	38,145	68,689
5	Repairs	17,178	34,530	3,765	17,640
6	Printing & stationery	56,102	75,744	12,677	22,353
7	Communication	16,435	30,143	6,632	15,052
8	Legal & professional charges	8,310	18,384	13,488	39,569
9	Auditors' fees, expenses etc				
	(a) as auditor	500	500	500	500
	(b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	-	-	-	-
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	(c) in any other capacity	-	50	125	125
	(d) Out of pocket expenses	88	252	41	93
10	Advertisement and publicity	86,699	121,240	13,154	17,716
11	Interest & Bank Charges	815	2,301	1,262	1,682
12	Others (to be specified)				
	- Donation	-	320	625	1,525
	- Director's Sitting Fees	80	160	140	160
	- Software Expenses	22,347	38,199	6,710	19,728
	- Miscellaneous Expenses	16,578	29,785	6,741	14,331
	- Amortization Expenses	(204)	(285)	(240)	(24)
13	Depreciation	66,334	137,076	37,512	68,997
	<b>TOTAL</b>	<b>766,245</b>	<b>1,374,088</b>	<b>440,981</b>	<b>872,210</b>

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

<b>S.No</b>	<b>Particulars</b>	<b>As on 30.Sep.12</b>	<b>As on 30.Sep.11</b>
		<b>(Reviewed)</b>	<b>(Reviewed)</b>
		<b>(Rs.'000)</b>	<b>(Rs.'000)</b>
1	Authorised Capital	3,500,000	3,500,000
	35,00,00,000 Equity Shares of Rs.10/- each (35,00,00,000 Eq Shares for 30.Sep.11)		
2	Issued Capital	2,787,724	2,029,900
	20,29,90,000 Equity Shares of Rs.10/- each (20,29,90,000 Eq Shares for 30.Sep.11)		
3	Subscribed Capital	2,787,724	2,029,900
	20,29,90,000 Equity Shares of Rs.10/- each (20,29,90,000 Eq Shares for 30.Sep.11)		
4	Called-up Capital	2,787,724	2,029,900
	20,29,90,000 Equity Shares of Rs.10/- each (20,29,90,000 Eq Shares for 30.Sep.11)		
	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	-	-
	<b>TOTAL</b>	<b>2,787,724</b>	<b>2,029,900</b>



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

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

Shareholder	As at 30.Sep.12		As at 30.Sep.11	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	228,951,830	82.13%	160,626,800	79.13%
· Foreign	49,820,520	17.87%	42,363,200	20.87%
Others	-	-	-	-
<b>TOTAL</b>	<b>278,772,350</b>	<b>100.00%</b>	<b>202,990,000</b>	<b>100.00%</b>

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

<b>S.No</b>	<b>Particulars</b>	<b>As at 30.Sep.12 (Reviewed)</b>	<b>As at 30.Sep.11 (Reviewed)</b>
		<b>(Rs.'000)</b>	<b>(Rs.'000)</b>
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	1,490,049	518,663
4	General Reserves		
	Opening as on 01.04.12	64,959	-
	Additions during the year	-	-
	Transfer from Contingency Reserve for Unexpired Risk	73,911	64,959
	Closing as on 31.09.12	138,870	64,959
	Less: Debit balance in Profit & Loss Account	-	-
	Less: Amount utilized for Buy-back	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves	-	-
	Contingency Reserve for Unexpired Risk		
	Opening as on 01.04.12	73,911	64,959
	Additions during the year		
	Transfer from Profit & Loss a/c	-	73,911
	Deductions during the year		
	Transfer to General Reserve	73,911	64,959
	Closing as on 31.09.12	-	73,911
7	Balance of Profit in Profit & Loss Account	-	-
	<b>TOTAL</b>	<b>1,628,919</b>	<b>657,533</b>

**FORM NL-11 BORROWINGS SCHEDULE  
BORROWINGS**

<b>S.No</b>	<b>Particulars</b>	<b>As at 30.Sep.12</b>	<b>As at 30.Sep.11</b>
		<b>(Reviewed)</b>	<b>(Reviewed)</b>
		<b>(Rs.'000)</b>	<b>(Rs.'000)</b>
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	<b>TOTAL</b>	-	-

**FORM NL-12-INVESTMENT SCHEDULE**  
**Investments**

S.No	Particulars	As at 30.Sep.12 (Reviewed) (Rs.'000)	As at 30.Sep.11 (Reviewed) (Rs.'000)
<b>LONG TERM INVESTMENTS</b>			
1	Government securities and Government guaranteed bonds including Treasury Bills	916,050	1,146,224
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures / Bonds	348,740	348,989
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	51,818	51,818
4	Investments in Infrastructure and Social Sector	451,222	301,139
5	Other than Approved Investments	-	-
<b>SHORT TERM INVESTMENTS</b>			
1	Government securities and Government guaranteed bonds including Treasury Bills	-	-
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	321,765	50,000
	(a) Derivative Instruments	-	-
	(b) Debentures / Bonds	50,000	348,260
	(c) Other Securities (to be specified)	-	-
	(d) Subsidiaries	-	-
	(e) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	100,000	-
5	Other than Approved Investments	-	-
	<b>TOTAL</b>	<b>2,239,595</b>	<b>2,246,431</b>

	Aggregate Market Value of Quoted Investments other than Equity Shares	1,847,947	2,085,247
	Aggregate Book Value of Quoted Investments other than Equity Shares	1,866,012	2,144,612
	Aggregate Book Value of Un-Quoted Investments	51,818	51,818
	Aggregate Market Value of Investment Properties	340,560	340,560
	Historical cost of Mutual Funds valued on Fair Value basis	321,765	50,000

**FORM NL-13 LOANS SCHEDULE  
LOANS**

<b>S.No</b>	<b>Particulars</b>	<b>As at 30.Sep.12 (Reviewed) (Rs.'000)</b>	<b>As at 30.Sep.11 (Reviewed) (Rs.'000)</b>
1	<b>SECURITY-WISE CLASSIFICATION</b>		
	<u>Secured</u>		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others (to be specified)	-	-
	<u>Unsecured</u>	-	-
	<b>TOTAL</b>	-	-
2	<b>BORROWER-WISE CLASSIFICATION</b>		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others (to be specified)	-	-
	<b>TOTAL</b>	-	-
3	<b>PERFORMANCE-WISE CLASSIFICATION</b>		
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	<b>TOTAL</b>	-	-
4	<b>MATURITY-WISE CLASSIFICATION</b>		
	(a) Short Term	-	-
	(b) Long Term	-	-
	<b>TOTAL</b>	-	-

**FORM NL-14-FIXED ASSETS SCHEDULE**  
**FIXED ASSETS**

(Rs.'000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening	Additions	Deductions	Closing	Up to Last Year	For The Period	On Sales / Adjustments	To Date	As at 30.Sep.12 (Reviewed)	As at 30.Sep.11 (Reviewed)
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (IT - Software)	498,855	22,162	-	521,017	227,461	109,859	-	337,320	183,697	296,965
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	94,971	6,716	8	101,679	19,929	3,662	-	23,591	78,088	74,146
Information Technology	242,692	6,699	698	248,693	78,246	20,718	619	98,345	150,348	171,332
Vehicles	13,432	3,141	-	16,573	2,671	666	-	3,337	13,236	9,654
Office Equipment	73,139	5,621	-	78,760	11,675	2,171	-	13,846	64,914	59,003
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>923,089</b>	<b>44,339</b>	<b>706</b>	<b>966,722</b>	<b>339,982</b>	<b>137,076</b>	<b>619</b>	<b>476,439</b>	<b>490,283</b>	<b>611,100</b>
Work in progress	62,750	-	-	62,750	-	-	-	-	62,750	62,750
<b>Grand Total</b>	<b>985,839</b>	<b>44,339</b>	<b>706</b>	<b>1,029,472</b>	<b>339,982</b>	<b>137,076</b>	<b>619</b>	<b>476,439</b>	<b>553,033</b>	<b>673,850</b>
<b>PREVIOUS HALF YEAR</b>	<b>817,918</b>	<b>127,939</b>	<b>2,824</b>	<b>943,033</b>	<b>201,333</b>	<b>68,997</b>	<b>1,147</b>	<b>269,183</b>	-	-

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

<b>S.No</b>	<b>Particulars</b>	<b>As at 30.Sep.12</b>	<b>As at 30.Sep.11</b>
		<b>(Reviewed)</b>	<b>(Reviewed)</b>
		<b>(Rs.'000)</b>	<b>(Rs.'000)</b>
1	Cash (including cheques, drafts and stamps)	104,047	57,283
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	290,000	210,500
	(bb) Others	-	-
	(b) Current Accounts	124,036	365,763
	(c) Others (to be specified)	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified) - Remittance in Transit	-	-
	<b>TOTAL</b>	<b>518,083</b>	<b>633,546</b>
	<i>Balances with non-scheduled banks included in 2 and 3 above</i>		

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

<b>S.No</b>	<b>Particulars</b>	<b>As at 30.Sep.12</b>	<b>As at 30.Sep.11</b>
		<b>(Reviewed)</b>	<b>(Reviewed)</b>
		<b>(Rs.'000)</b>	<b>(Rs.'000)</b>
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	22,550	10,493
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for tax amounting Rs.88,117/-)	49,222	50,808
6	Others (to be specified)		
	- Travel Advance	632	281
	- Rental Advance	92,023	79,785
	- Telephone Deposit	259	265
	- Staff Advance	21,584	12,104
	- Other Advances	274,403	228,054
	- Security Deposits	6,986	4,351
	<b>TOTAL (A)</b>	<b>467,659</b>	<b>386,141</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments	45,459	68,580
2	Outstanding Premiums	243,466	219,528
3	Agents' Balances	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	588,972	2,126,562
6	Due from subsidiaries/ holding	-	-
7	Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act, 1938]	-	-
8	Others (to be specified)		
	- Amounts Recoverable under Contractual Obligations	1,014,694	514,265
	- Service Tax	-	-
	- Inter Office Transfers	-	-
	<b>TOTAL (B)</b>	<b>1,892,591</b>	<b>2,928,935</b>
	<b>TOTAL (A+B)</b>	<b>2,360,250</b>	<b>3,315,076</b>



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

<b>S.No</b>	<b>Particulars</b>	<b>As at 30.Sep.12 (Reviewed) (Rs.'000)</b>	<b>As at 30.Sep.11 (Reviewed) (Rs.'000)</b>
1	Agents' Balances	-	252
2	Balances due to other insurance companies	4,256	107,990
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	36,219	57,647
5	Unallocated Premium	68,378	-
6	Sundry creditors	305,862	222,408
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	592,114	985,658
9	Due to Officers/ Directors	-	-
10	Others (to be specified)		
	- Excess Collection	7,559	6,770
	- Refund of Premium	13,316	9,211
	<b>TOTAL</b>	<b>1,027,704</b>	<b>1,389,936</b>

**FORM NL-18 PROVISIONS SCHEDULE  
PROVISIONS**

<b>S.No</b>	<b>Particulars</b>	<b>As at 30.Sep.12 (Reviewed) (Rs.'000)</b>	<b>As at 30.Sep.11 (Reviewed) (Rs.'000)</b>
1	Reserve for Unexpired Risk	2,318,340	2,447,134
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)	-	-
6	Reserve for Premium Deficiency	-	-
	<b>TOTAL</b>	<b>2,318,340</b>	<b>2,447,134</b>

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

<b>S.No</b>	<b>Particulars</b>	<b>As at 30.Sep.12</b>	<b>As at 30.Sep.11</b>
		<b>(Reviewed)</b>	<b>(Reviewed)</b>
		<b>(Rs.'000)</b>	<b>(Rs.'000)</b>
1	Discount Allowed in issue of shares / debentures	-	-
2	Others (to be specified)	-	-
	<b>TOTAL</b>	-	-

**PERIODIC DISCLOSURES**

FORM NL-21 Statement of Liabilities

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

Date: 30-Sep-12

Statement of Liabilities						(Rs in Lakhs)			
		As At 30.Sep.2012				As at 30.Sep.2011			
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	<b>Fire</b>	-	-	-	-	-	-	-	-
2	<b>Marine</b>								
a	Marine Cargo	-	-	-	-	-	-	-	-
b	Marine Hull	-	-	-	-	-	-	-	-
3	<b>Miscellaneous</b>								
a	Motor	-	-	-	-	-	-	-	-
b	Engineering	-	-	-	-	-	-	-	-
c	Aviation	-	-	-	-	-	-	-	-
d	Liabilities	-	-	-	-	-	-	-	-
e	Others	664.51	319.12	115.00	1,098.63	782.86	567.35	218.85	1,569.06
4	<b>Health Insurance</b>	22,518.90	4,916.02	571.00	28,005.92	23,688.48	8,525.27	545.11	32,758.86
5	<b>Total Liabilities</b>	23,183.40	5,235.14	686.00	29,104.55	24,471.34	9,092.62	763.95	34,327.91

# PERIODIC DISCLOSURES

FORM NL-22

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

Date: **30-Sep-12**

**GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER ENDED 30.SEP.2012**

(Rs in Lakhs)

STATES	Personal Accident		Medical Insurance		Overseas medical Insurance		Grand Total	
	For the qtr July - Sep	Upto the qtr April - Sep	For the qtr July - Sep	Upto the qtr April - Sep	For the qtr July - Sep	Upto the qtr April - Sep	For the qtr July - Sep	Upto the qtr April - Sep
Andhra Pradesh	17	29	840	6,711	30	69	887	6,809
Arunachal Pradesh	0	0	0	0	0	0	0	0
Assam	0	1	32	60	0	1	32	61
Bihar	0	0	28	49	0	1	28	50
Chattisgarh	2	3	60	106	0	1	62	110
Goa	0	0	0	0	0	0	0	0
Gujarath	17	27	799	1,340	30	78	845	1,445
Haryana	3	8	273	476	8	18	284	503
Himachal Pradesh	0	0	2	2	0	0	2	2
Jammu Kashmir	0	0	36	64	1	4	38	69
Jharkand	1	2	836	892	1	1	838	894
Karnataka	59	114	2,285	3,693	35	79	2,379	3,887
Kerala	16	33	1,888	3,241	13	31	1,918	3,304
Madhra Pradesh	14	20	439	770	4	12	457	802
Maharashtra	95	155	3,874	6,495	59	136	4,028	6,787
Manipur	0	0	0	0	0	0	0	0
Meghalaya	0	0	0	0	0	0	0	0
Mizoram	0	0	0	0	0	0	0	0
Nagaland	0	0	0	0	0	0	0	0
Orrisa	3	5	1,788	1,904	2	5	1,793	1,913
Punjab	9	18	210	376	27	62	247	456
Rajasthan	13	20	232	399	7	14	252	433
Sakkim	0	0	0	0	0	0	0	0
Tamil Nadu	170	254	4,751	7,147	54	141	4,975	7,542
Tripura	0	0	0	0	0	0	0	0
Uttarpradesh	8	13	609	1,095	20	43	637	1,152
Uttarkand	19	21	239	343	2	8	260	373
Westbengal	10	19	763	1,326	5	13	778	1,358
Andaman & Nicobar Is.	0	0	0	0	0	0	0	0
Chandigarh	1	4	88	140	9	20	99	164
Dadra & Nagra Haveli	0	0	0	0	0	0	0	0
Daman & Diu	0	0	0	0	0	0	0	0
Delhi	7	12	1,032	1,689	29	66	1,068	1,766
Lakshadweep	0	0	0	0	0	0	0	0
Puducherry	2	2	79	125	1	3	81	129
<b>Total-----&gt;</b>	<b>468</b>	<b>759</b>	<b>21,181</b>	<b>38,443</b>	<b>340</b>	<b>806</b>	<b>21,989</b>	<b>40,008</b>

**PERIODIC DISCLOSURES**

FORM NL-23 Reinsurance Risk Concentration

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

Date: 30-Sep-12

*(Rs in Lakhs)*

<b>Reinsurance Risk Concentration</b>						
S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
1	No. of Reinsurers with rating of AAA and above	Nil	-	-	-	
2	No. of Reinsurers with rating AA but less than AAA	Nil	-	-	-	
3	No. of Reinsurers with rating A but less than AA	1 (GIC -Re)	6,654.69	-	-	100%
4	No. of Reinsurers with rating BBB but less than A	Nil	-	-	-	
5	No. of Reinsurers with rating less than BBB	Nil	-	-	-	
6	<b>Total</b>	<b>1</b>	<b>6,654.69</b>	-	-	<b>100%</b>

**PERIODIC DISCLOSURES**

FORM NL-24 Ageing of Claims

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

Date: 30-Sep-12

*(Rs in Lakhs)*

Ageing of Claims								
Sl.No.	Line of Business	No. of claims paid					Total No. of claims paid	Total amount of claims paid
		1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Fire							
2	Marine Cargo							
3	Marine Hull							
4	Engineering							
5	Motor OD							
6	Motor TP							
7	Health	52619	4122	783	147	26	57697	12812
8	Overseas Travel	15	18	11	10	0	54	200
9	Personal Accident	219	21	7	5	1	253	237
10	Liability							
11	Crop							
12	Miscellaneous							

# PERIODIC DISCLOSURES

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

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

30-Sep-12

*No. of claims only*

Sl. No.	Claims Experience	Personal Accident	Health	Overseas Travel	Total
1	Claims O/S at the beginning of the period	457	51544	310	52311
2	Claims reported during the period	453	64419	168	65040
3	Claims Settled during the period	253	57697	54	58004
4	Claims Repudiated during the period	42	6146	26	6214
5	Claims closed during the period	60	11635	1	11696
6	Claims O/S at End of the period	555	40485	397	41437
	Less than 3months	233	31475	194	31902
	3 months to 6 months	218	4923	20	5161
	6months to 1 year	82	2382	83	2547
	1year and above	22	1705	100	1827

**Total**



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

Solvency for the quarter ended Sep 12

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

Item No.	Description	PREMIUM			CLAIM			RSM-1	RSM-2	RSM
		Gross Premium	Gross Factored Premium	Net Premium	Gross Incurred claim	Factored Gross Incurred claim	Net Incurred Claim			
1	Fire	-	-	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-	-	-
3	Marine Hull	-	-	-	-	-	-	-	-	-
4	Motor	-	-	-	-	-	-	-	-	-
5	Engineering	-	-	-	-	-	-	-	-	-
6	Aviation	-	-	-	-	-	-	-	-	-
7	Laibilities	-	-	-	-	-	-	-	-	-
8	Rural	-	-	-	-	-	-	-	-	-
9	Health	86,192.85	64,644.64	61,105.14	97,595.38	73,196.54	68,255.94	12,928.93	21,958.96	12,928.93
10	Others	1,641.15	1,148.81	951.89	1,363.06	954.14	547.44	229.76	286.24	229.76
	<b>Total</b>	<b>87,834.00</b>	<b>65,793.44</b>	<b>62,057.03</b>	<b>98,958.44</b>	<b>74,150.68</b>	<b>68,803.38</b>	<b>13,158.69</b>	<b>22,245.20</b>	<b>13,158.69</b>

**PERIODIC DISCLOSURES****FORM NL-27 Offices information for Non-Life**Insurer: **Star Health and Allied Insurance Co Ltd**Date: **30-Sep-12**

Sl. No.	Office Information	Number
1	No. of offices at the beginning of the year	244
2	No. of branches approved during the year	14
3	No. of branches opened during the year	Out of approvals of previous year 0
4		Out of approvals of this year 3
5	No. of branches closed during the year	0
6	No of branches at the end of the year	247
7	No. of branches approved but not open	10
8	No. of rural branches	34
9	No. of urban branches	213

## FORM NL-28-STATEMENT OF ASSETS - 3B

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

Statement as on: 30.SEP.2012

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

(Business within India)

Rs. In Lakhs

Periodicity of Submission: Quarterly

No	PARTICULARS	SCH	AMOUNT
1	Investments	8	22,395.95
2	Loans	9	-
3	Fixed Assets	10	5,530.33
4	<b>Current Assets</b>		
	a. Cash & Bank Balance	11	5,180.83
	b. Advances & Other Assets	12	23,602.50
5	<b>Current Liabilities</b>		
	a. Current Liabilities	13	10,277.04
	b. Provisions	14	23,183.40
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		20,917.26
<b>Application of Funds as per Balance Sheet (A)</b>			<b>44,166.43</b>

	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	5,530.33
3	Cash & Bank Balance (if any)	11	2,280.83
4	Advances & Other Assets (if any)	12	23,602.50
5	Current Liabilities	13	10,277.04
6	Provisions	14	23,183.40
7	Misc. Exp not Written Off	15	-
8	Debit Balance of P&L A/c		20,917.26

TOTAL (B) **18,870.48**'Investment Assets' As per FORM 3B (A-B) **25,295.95**

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%	2,381.73	-	6,778.77	9,160.50	36.21	-	9,160.50	9,019.22	
2	G. Sec or Other Apporved Sec. (incl. (1) above)	Not less than 30%		-		-	-	-			
3	<b>Investment subject to Exposure Norms</b>					-	-				
	1. 'Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 15%	2,469.90	-	7,029.73	9,499.63	37.55	-	9,499.63	9,460.25	
	2. Approved Investments	Not exceeding 55%	888.73	-	2,529.45	3,418.18	13.51	-	3,418.18	6,305.60	
	3. Other Investments (not exceeding 25%)		836.58	-	2,381.05	3,217.63	12.72	-	3,217.63	3,217.65	
<b>Total Investment Assets</b>			<b>100%</b>	<b>6576.95</b>	<b>-</b>	<b>18,719.00</b>	<b>25,295.95</b>	<b>100.00</b>	<b>-</b>	<b>25,295.95</b>	<b>28,002.72</b>

## 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: 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-Sep-12**

*(Rs in Lakhs)*

**Detail Regarding Debt Securities**

	MARKET VALUE				BOOK VALUE			
	As at 30.Sep.12	As % of total for this class	As at 30.Sep.11	As % of total for this class	As at 30.Sep.12	As % of total for this class	As at 30.Sep.11	As % of total for this class
<b>Break down by credit Rating</b>								
AAA rated	9,460	51.19	8,337	39.98	9,500	50.91	8,484	39.56
AA or better	-	0.00	1,457	6.99	-	0.00	1,499	6.99
Rated below AA but above A	-	0.00	-	0.00	-	0.00	-	0.00
Rated below A but above B	-	0.00	-	0.00	-	0.00	-	0.00
Any other	9,019	48.81	11,059	53.03	9,161	49.09	11,462	53.45
<b>TOTAL-----&gt;</b>	<b>18,479</b>	<b>100.00</b>	<b>20,852</b>	<b>100.00</b>	<b>18,660</b>	<b>100.00</b>	<b>21,446</b>	<b>100.00</b>
<b>BREAKDOWN BY RESIDUALMATURITY</b>								
Up to 1 year	1,490	8.06	1,977	9.48	1,500	8.04	2,002	9.34
more than 1 year and upto 3 years	7,924	42.88	6,395	30.67	8,009	42.92	6,518	30.39
More than 3 years and up to 7 years	7,379	39.93	12,017	57.63	7,456	39.95	12,426	57.94
More than 7 years and up to 10 years	1,687	9.13	463	2.22	1,695	9.09	500	2.33
above 10 years	-	0.00	-	0.00	-	0.00	-	0.00
<b>TOTAL-----&gt;</b>	<b>18,479</b>	<b>100.00</b>	<b>20,852</b>	<b>100.00</b>	<b>18,660</b>	<b>100.00</b>	<b>21,446</b>	<b>100.00</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government	9,019	48.81	11,059	53.03	9,161	49.09	11,462	53.45
b. State Government	-	0.00	-	0.00	-	0.00	-	0.00
c. Corporate Securities	7,968	43.12	7,829	37.54	8,000	42.87	7,995	37.28
d. Others	1,492	8.07	1,965	9.42	1,500	8.04	1,989	9.28
<b>TOTAL-----&gt;</b>	<b>18,479</b>	<b>100.00</b>	<b>20,852</b>	<b>100.00</b>	<b>18,660</b>	<b>100.00</b>	<b>21,446</b>	<b>100.00</b>

## PERIODIC DISCLOSURES

### FORM NL-30 Analytical Ratios

 Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

Date:

30-Sep-12

#### Analytical Ratios for Non-Life companies

Sl.No.	Particular	For the Quarter July to Sep '12	up to the Quarter ended 30.Sep.12	For the Quarter July to Sep '11	up to the Quarter of the preceeding year ended 30.Sep.2011
1	Gross Premium Growth Rate	-11%	-34%	-5%	6%
2	Gross Premium to shareholders' fund ratio	0.86	1.72	-11.1	3.5
3	Growth rate of shareholders' fund	-13%	34%	-144%	-9%
4	Net Retention Ratio	69%	61%	75%	71%
5	Net Commission Ratio	1.9%	2.1%	1%	0.24%
6	Expense of Management to Gross Direct Premium Ratio	0.44	0.42	0.23	0.18
7	Combined Ratio	1.51	2.03	2.07	1.64
8	Technical Reserves to net premium ratio	1.83	1.19	-0.23	0.79
9	Underwriting balance ratio	-0.16	-0.27	-0.14	-0.24
10	Operating Profit Ratio	-0.14	-0.25	-0.11	-0.23
11	Liquid Assets to liabilities ratio	0.09	0.34	0.58	0.30
12	Net earning ratio	-0.14	-0.24	-0.11	-0.21
13	Return on net worth ratio	-0.08	-0.25	0.94	-0.54
14	Available Solvency argin Ratio to Required Solvency Margin Ratio		1.51		1.55
15	NPA Ratio				
	Gross NPA Ratio		0		0
	Net NPA Ratio		0		0

#### Equity Holding Pattern for Non-Life Insurers

1	(a) No. of shares		278,772,350		202,990,000
2	(b) Percentage of shareholding (Indian / Foreign)		82.13% / 17.87%		79.13% / 20.87%
3	( c ) %of Government holding (in case of public sector insurance companies)		0		0
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)		Basic : (2.67) / Diluted: (2.67)		Basic : (4.58) / Diluted: (3.55)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)		Basic : (2.67) / Diluted: (2.67)		Basic : (4.58) / Diluted: (3.55)
6	(iv) Book value per share (Rs)		8.34		8.53

**PERIODIC DISCLOSURES**

FORM NL-31 : Related Party Transactions

Insurer: **STAR HEALTH AND ALLIED INSURANCE CO LTD**Date: **30-Sep-12***(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 Jul - Sep 12	up to the Quarter ended Sep 12	Corresponding quarter of the preceeding year	Up to the Quarter of the preceeding year
1	Star Health Investments (P) Ltd	Holding Company	Share Capital	-	-	-	-
2	Star Health Investments (P) Ltd	Holding Company	Share Application	-	-	-	-
3	Mr.Mohammed Hassan	Director	Rental Deposit	-	-	-	-
4	Mr.Mohammed Hassan	Director	Lease Rental	2.30	2.30	2.32	4.64
5	Mr.Mohammed Hassan	Director	Managerial Remuneration	6.00	12.00	5.82	11.64
6	Mr.V.Jagannathan	Chairman & MD	Managerial Remuneration	24.99	49.98	24.67	49.34
7	Mr.Mohammed Hassan	Director	Share Capital	-	-	-	-
8	Mr.V.Jagannathan	Chairman & MD	Share Capital	-	-	-	-
9	Mr.V.P.Nagarajan	Executive Director	Share Capital	-	-	-	-

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

**PERIODIC DISCLOSURES**

FORM NL-32 Products Information

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

Date: 30-Sep-12

**Products Information***List below the products and/or add-ons introduced during the period*

Sl. No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business*	Category of product	Date of filing of Product	Date IRDA confirmed filing / approval
1	Star Family Delite Insurance Policy	190018	IRDA/NL/SHAI/Misc /p/005/V.1/12-13	Miscellaneous	Health	17.05.2012	11.07.2012.
2	Star Comprehensive Insurance Policy	190020	IRDA/NL/HLT/SHAI/Misc /p/003/V.1/12-13	Miscellaneous	Health	17.05.2012	11.07.2012

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

Solvency for the Quarter ended on 30.Sep.2012

Available Solvency Margin and Solvency Ratio

(Rs. in Lacs)

Item	Description	Notes No.	Amount
(1)	(2)	(3)	(4)
1	Available Assets in Policy Holders' Funds (adjusted value of Assets as mentioned in Form IRDA-Assets-AA):	Form AA	39,504.80
	<i>Deduct:</i>		
2	Liabilities (reserves as mentioned in Form HG)	Form HG	29,104.55
3	Other Liabilities (other liabilities in respect of Policyholders' Fund as mentioned in Balance Sheet)	ANNEX-I	3,223.36
<b>4</b>	<b>Excess in Policyholders' Funds (1-2-3)</b>		<b>7,176.89</b>
5	Available Assets in Shareholders' Funds (value of Assets as mentioned in Form IRDA-Assets-AA):	Form AA	13,880.06
	<i>Deduct:</i>		
6	Other Liabilities (other liabilities in respect of Shareholders' Fund as mentioned in Balance Sheet)	ANNEX-I	1,132.53
<b>7</b>	<b>Excess in Shareholders' Funds (5-6)</b>		<b>12,747.53</b>
<b>8</b>	<b>Total Available Solvency Margin [ASM] (4+7)</b>		<b>19,924.42</b>
<b>9</b>	<b>Total Required Solvency Margin [RSM]</b>		<b>13,158.69</b>
<b>10</b>	<b>Solvency Ratio (Total ASM/Total RSM)</b>		<b>1.51</b>



**PERIODIC DISCLOSURES**

FORM NL-34 : Board of Directors &amp; Key Person

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

Date: 30-Sep-12

**BOD and Key Person information**

Sl. No.	Name of person	Role/designation	Details of change in
1	Mr.V Jagannathan	Chairman cum 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.Mohammad Hassan	Director	
7	Mrs Vishaka Mulaye	Nominee Director	
8	Mr.Sumir Chadha	Nominee Director	
9	Mr.V P Nagarajan	Executive Director	
10	Mr.T.N.Santhanakrishnan	Executive Director - Designated	
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	
17	Mr.Kumar .K.C	Vice President - HR & Admin	
18	Dr. Hari Krishnana	Vice President - Marketing	
19	Mr.Mallesh .A.M	Vice President - Marketing	
20	Mr.Vishwajeet Mohnot	Vice President - Technical	
21	Mr.Anand Roy	Vice President - Marketing	
22	Mr.S.Kannan	Assistant Vice President - IT	
23	Mr.Srinivasan .H	Assistant Vice President - Technical	
24	Mrs.Rama .D	Assistant Vice President - Product Development	

Key Pesons as defined in IRDA Registration of Companies Regulations, 2000

FORM NL-35-NON PERFORMING ASSETS-7A

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

Statement as on: 30.Sep.2012

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	Rolled Over?	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.

**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.

Signature

--- Sd ---

Full Name & Designation

Mr.S.Ramaswamy  
Chief Financial Officer

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

## FORM NL-36-YIELD ON INVESTMENTS 1

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

Statement as on: 30.Sep.2012

Name of the Fund \_\_\_\_\_

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Rs. In Lakhs

No.	Category of Investment	Category Code	Current Quarter				Year to Date				Previous Year						
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
1	Central Government Bonds	CGSB	8,069	1,071	114	7.12	7.12	3,341	1,071	188	7.22	7.22	12,232	10,009	466	7.87%	7.85%
2	Deposit U/s. 7 of Insurance Act, 1938	CDS	1,091	7,948	19	7.02	7.02	549	7,948	39	7.10	7.10	1,087	1,049	46	8.40%	8.68%
3	Treasury Bills	CTRB	-	-	-	0.00	0.00	-	-	-	0.00	0.00	-	-	-	0.00	0.00
4	Bonds / Debentures Issued by Authority Constituted Under any Housing / Building Scheme - Approved	HTDN	4,504	4,481	17	9.02	9.02	2,109	4,481	118	8.84	8.84	4,537	4,399	195	8.62%	8.54%
5	Infrastructure - PSU Debentures / Bonds	IPTD	4,996	4,979	91	8.33	8.33	2,250	4,979	196	8.34	8.34	5,425	5,395	169	8.91%	9.06%
6	Approved Investments	ECDB	2,900	2,900	22	8.32	8.32	455	2,900	37	8.10	8.10	2,019	2,105	133	6.20%	6.20%
		EINP	518	3,406	-	0.00	0.00	260	3,406	-	0.00	0.00	-	-	-	0.00%	0.00%
7	Other than approved investments	EGMF	1,005	1,005	7	6.65	6.65	139	1,005	9	6.73	6.73	1,747	500	37	4.95%	4.95%
		OMGS	2,213	2,213	18	6.57	6.57	394	2,213	27	6.74	6.74	-	-	-	0.00%	0.00%
		OSLU	-	-	-	-	-	-	-	-	0.00	0.00	-	-	-	0.00%	0.00%
<b>TOTAL</b>			25,296	28,003	288	6.15	6.15	9,496	28,003	614	7.20	7.20	27,046	23,457	1,047	7.71%	7.66%

**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 & Designation **Mr.S.Ramaswamy**  
**Chief Financial Officer**

Note: Category of Investment (COI) shall be as per Guidelines

<sup>1</sup> To be calculated based on Monthly or lesser frequency 'Weighted Agerage' of Investments<sup>2</sup> Yield netted for Tax<sup>3</sup> 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.Sep.2012

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> <sup>1</sup>								
					NIL				
B.	<u>As on Date</u> <sup>2</sup>								

**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 **S.Ramaswamy**  
Chief Financial Officer

**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-Sep-12					
Quarterly Business Returns across line of Business									
								(Rs in Lakhs)	
Sl.No.	Line of Business	Current Quarter - For the period ended 30.09.12		Same Quarter - For the period ended 30.09.11		upto the period ended Sep 12		upto the period ended Sep 11	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	-	-	-	-	-	-	-	-
2	Cargo & Hull	-	-	-	-	-	-	-	-
3	Motor TP	-	-	-	-	-	-	-	-
4	Motor OD	-	-	-	-	-	-	-	-
5	Engineering	-	-	-	-	-	-	-	-
6	Workmen's Compensation	-	-	-	-	-	-	-	-
7	Employer's Liability	-	-	-	-	-	-	-	-
8	Aviation	-	-	-	-	-	-	-	-
9	Personal Accident	468	33,008	506	71,158	770	58,217	873	137,230
10	Health	20,907	280,098	23,656	252,958	38,431	498,216	59,029	451,364
11	Others* (OMP)	340	9,403	325	9,397	807	22,920	778	21,881

## PERIODIC DISCLOSURES

**FORM NL-39 Rural & Social Obligations (Quarterly Returns)**

Insurer: Star Health and Allied Insurance Co Ltd

Date: 30-Sep-12

*(Rs in Lakhs)*

Rural & Social Obligations (Half Year)					
Sl.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	-	-	-
		Social	-	-	-
2	Cargo & Hull	Rural	-	-	-
		Social	-	-	-
3	Motor TP	Rural	-	-	-
		Social	-	-	-
4	Motor OD	Rural	-	-	-
		Social	-	-	-
5	Engineering	Rural	-	-	-
		Social	-	-	-
6	Workmen's Compensation	Rural	-	-	-
		Social	-	-	-
7	Employer's Liability	Rural	-	-	-
		Social	-	-	-
8	Aviation	Rural	-	-	-
		Social	-	-	-
9	Personal Accident	Rural	14,958	288	290,440
		Social	5,071	33	29,552
10	Health	Rural	95,214	6,857	284,054
		Social	63,866	7,092	190,165
11	Others* (OMP)	Rural	1,713	75	4,670
		Social	3,088	104	7,469

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

**PERIODIC DISCLOSURES**

**FORM NL-40 Business Acquisition through different channels**

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

Date: **30-Sep-12**

		Business Acquisition through different channels				<i>(Rs in Lakhs)</i>			
Sl.No.	Channels	Current Quarter Jul to Sep 12		Same quarter Previous Year Jul to Sep 11		Up to the period ended 30.Sep.2012		Same period of the previous year ended 30.Sep.2011	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	216,999	11,675	318,898	10,963	382,939	20,026	469,260	16,670
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	395	5	-	-	1,059	21	1,712	52
4	Brokers	6,782	1,172	7,133	378	13,113	1,597	14,328	742
5	Micro Agents	-	-	548	18	-	-	555	18
6	Direct Business	98,333	8,863	6,934	13,128	182,242	18,364	124,620	43,198
	<b>Total (A)</b>	<b>322,509</b>	<b>21,715</b>	<b>333,513</b>	<b>24,487</b>	<b>579,353</b>	<b>40,008</b>	<b>610,475</b>	<b>60,679</b>
1	Referral (B)	-	-	-	-	-	-	-	-
	<b>Grand Total (A+B)</b>	<b>322,509</b>	<b>21,715</b>	<b>333,513</b>	<b>24,487</b>	<b>579,353</b>	<b>40,008</b>	<b>610,475</b>	<b>60,679</b>

Note:

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

**PERIODIC DISCLOSURES**

**FORM NL-41 GRIEVANCE DISPOSAL**

Insurer: STAR HEALTH AND ALLIED INSURANCE CO LTD

Date: 30-Sep-12

**GRIEVANCE DISPOSAL**

Sl No.	Particulars	Opening Balance *	Additions	Complaints Resolved			Complaints Pending
				Fully Accepted	Partial Accepted	Rejected	
<b>1</b>	<b>Complaints made by customers</b>						
a)	Sales Related	-	-	-	-	-	-
b)	Policy Administration Related	8	851	727	93	13	26
c)	Insurance Policy Coverage related	-	-	-	-	-	-
d)	Claims related	196	567	296	-	316	-
e)	others	-	-	-	-	-	-
d)	<b>Total Number</b>	<b>204</b>	<b>1418</b>	<b>1023</b>	<b>93</b>	<b>329</b>	<b>177</b>

2	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Less than 15 days	133	-	133
b)	Greater than 15 days	44	-	44
	<b>Total Number</b>	<b>177</b>	<b>-</b>	<b>177</b>