care 10 YEARS

HEALTH INSURANCE

PUBLIC DISCLOSURES FOR THE FINANCIAL YEAR 2022-2023

Care Health Insurance Limited
Regd. Office: 5th Floor, 19 Chawla House, Nehru Place, New Delhi-110019
Corresp. Office: Vipul Tech Square, Tower C, 3rd Floor, Golf Course Road, Sec-43,Gurugram-122009 (Haryana)
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IRDAI Regn. No. 148 | CIN: U66000DL2007PLC161503

Care Health Insurance Limited
IRDA Registration number **148** dated **26 April, 2012**
CIN: U66000DL2007PLC161503

FORM NL-1-B-RA REVENUE ACCOUNT FOR THE YEAR ENDED 31st March, 2023

(Amount in Rs. Lakhs)

S. No	Particulars	Schedule Ref. Form No.	For the Quarter ended 31st March, 2023	For the Year ended 31st March, 2023	For the Quarter ended 31st March, 2022	For the Year ended 31st March, 2022
1	Premiums earned (Net)	NL-4	120,159	393,204	76,915	251,084
2	Profit/ loss on sale/redemption of Investments		246	618	56	364
3	Interest, Dividend & Rent – Gross **(Note 1)**		4,871	17,293	3,633	12,861
4	Others					
	(a) Other Income		-	-	-	-
	(b) Contribution from the Shareholders' Account					
	(i) Towards Excess Expenses of Management		41,417	41,417	31,870	31,870
	(ii) Others		-	-	-	-
	TOTAL (A)		**166,693**	**452,532**	**112,474**	**296,179**
1	Claims Incurred (Net)	NL-5	62,043	211,618	33,074	163,373
2	Commission	NL-6	10,429	44,271	4,443	11,017
3	Operating Expenses related to Insurance Business	NL-7	42,294	132,271	34,274	107,080
4	Premium Deficiency		-	-	-	(13,588)
	TOTAL (B)		**114,766**	**388,160**	**71,791**	**267,882**
	Operating Profit/(Loss) C= (A - B)		**51,927**	**64,372**	**40,683**	**28,297**
	APPROPRIATIONS					
	Transfer to Shareholders' Account		51,927	64,372	40,683	28,297
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	TOTAL (C)		**51,927**	**64,372**	**40,683**	**28,297**

Note - 1

Pertaining to Policyholder's funds	For the Quarter ended 31st March, 2023	For the Year ended 31st March, 2023	For the Quarter ended 31st March, 2022	For the Year ended 31st March, 2022
Interest, Dividend & Rent	5,065	18,086	3,805	13,339
Add/Less:-				
Investment Expenses				
Amortisation of Premium/ Discount on Investments	(194)	(794)	(172)	(478)
Amount written off in respect of depreciated investments				
Provision for Bad and Doubtful Debts				
Provision for diminution in the value of other than actively traded Equities				
Investment income from Pool				
Interest, Dividend & Rent – Gross*	4,871	17,293	3,633	12,861

* Term gross implies inclusive of TDS

Care Health Insurance Limited
IRDA Registration number **148** dated **26 April, 2012**
CIN: U66000DL2007PLC161503

FORM NL-2-B-PL PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31st March, 2023

(Amount in Rs. Lakhs)

S. No	Particulars	Schedule Ref. Form No.	For the Quarter ended 31st March, 2023	For the Year ended 31st March, 2023	For the Quarter ended 31st March, 2022	For the Year ended 31st March, 2022
1	**OPERATING PROFIT/(LOSS)**	NL-1				
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		51,927	64,372	40,683	28,297
2	**INCOME FROM INVESTMENTS**					
	(a) Interest, Dividend & Rent – Gross		3,049	10,187	1,500	6,303
	(b) Profit on sale of investments		219	764	83	189
	(c) Loss on sale/ redemption of investments		(3)	(44)	(257)	(257)
	(d) Amortization of Premium / Discount on Investments		(112)	(401)	(97)	(395)
3	**OTHER INCOME**					
	(a) Provision no longer required written back		-	-	-	-
	TOTAL (A)		**55,080**	**74,878**	**41,912**	**34,137**
4	**PROVISIONS (Other than taxation)**					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	-	-	-
	(c) Others		-	-	-	-
5	**OTHER EXPENSES**					
	(a) Expenses other than those related to Insurance Business		156	602	109	460
	(b) Bad debts written off (Net of Provision)		137	137	85	70
	(c) Interest on subordinated debt		-	-	-	-
	(d) Expenses towards CSR activities		27	105	32	132
	(e) Penalties		-	-	-	-
	(f) Contribution to Policyholders' A/c					
	(i) Towards Excess Expenses of Management		41,417	41,417	31,870	31,870
	(ii) Others		-	-	-	-
	(g) Others					
	(i) Foreign Exchange Loss/(Gain)		(2)	(179)	(17)	50
	(ii) Sandbox related expenses		-	-	-	-
	TOTAL (B)		**41,735**	**42,082**	**32,079**	**32,582**
	Profit / (Loss) Before Tax		**13,345**	**32,796**	**9,833**	**1,555**
	Provision for Taxation					
	- Current tax		3,738	8,898	184	184
	-Deferred Tax Expense/(Income)		(320)	(686)	2,485	221
	Profit / (Loss) After Tax		**9,927**	**24,584**	**7,164**	**1,150**
	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Final dividend Paid		-	-	-	-
	(c) Transfer to any Reserves or Other Accounts		-	-	-	-
	Balance of profit/ (loss) brought forward from last year		6,474	(8,183)	(15,347)	(9,333)
						-
	Balance carried forward to Reserves and Surplus/Balance Sheet		**16,401**	**16,401**	**(8,183)**	**(8,183)**

Care Health Insurance Limited
IRDA Registration number **148** dated **26 April, 2012**
CIN: U66000DL2007PLC161503

FORM NL-3-B-BS BALANCE SHEET AS AT 31ST MARCH, 2023

(Amount in Rs. Lakhs)

Particulars	NL	As at 31st March, 2023	As at 31st March, 2022
SOURCES OF FUNDS			
Share Capital	NL-8	94,223	90,857
Share Application Money Pending Allotment		-	-
Reserves And Surplus	NL-10	80,694	38,063
Fair Value Change Account			
-Shareholders' Funds		(560)	(57)
-Policyholders' Funds		(6)	11
Borrowings	NL-11	-	-
TOTAL		**174,351**	**128,874**
APPLICATION OF FUNDS			
INVESTMENTS - Shareholders	NL-12	192,116	110,564
INVESTMENTS - Policyholders	NL-12A	315,513	246,044
Loans	NL-13	-	-
Fixed Assets	NL-14	5,618	5,507
Deferred Tax Asset (Net)		4,681	3,995
CURRENT ASSETS			
Cash and Bank Balances	NL-15	9,981	7,869
Advances and Other Assets	NL-16	23,730	15,748
Sub-Total (A)		**33,711**	**23,617**
Deferred Tax Liability (Net)		-	-
Current Liabilities	NL-17	155,946	116,119
Provisions	NL-18	221,342	152,917
Sub-Total (B)		**377,288**	**269,036**
Net Current Assets (C) = (A - B)		**(343,577)**	**(245,419)**
Miscellaneous Expenditure (To The Extent Not Written Off or Adjusted)	NL-19	-	-
Debit Balance In Profit And Loss Account		-	8,183
TOTAL		**174,351**	**128,874**

CONTINGENT LIABILITIES

Particulars	As at 31st March, 2023	As at 31st March, 2022
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	104	94
5. Statutory demands/ liabilities in dispute, not provided for	-	-
6. Reinsurance obligations to the extent not provided for in accounts	-	-
7. Others	-	-
Total	**104**	**94**

Care Health Insurance Limited

IRDA Registration number **148** dated **26 April, 2012**
CIN: U66000DL2007PLC161503

FORM NL-4 PREMIUM SCHEDULE

PREMIUM EARNED [NET]

(Amount in Rs. Lakhs)

Particulars	For the Quarter ended 31st March, 2023				For the Year ended 31st March, 2023				For the Quarter ended 31st March, 2022				For the Year ended 31st March, 2022			
	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total
Gross Direct Premium	141,344	6,057	2,145	149,546	469,764	32,162	12,226	514,152	107,245	13,654	2,251	123,150	342,550	38,946	6,595	388,091
Add: Premium on reinsurance accepted	1,792	-	-	1,792	9,617	-	-	9,617	2,659	-	-	2,659	6,653	-	-	6,653
Less : Premium on reinsurance ceded	17,586	307	85	17,978	62,267	1,788	626	64,681	32,684	774	305	33,763	82,558	2,447	897	85,902
Net Written Premium	**125,550**	**5,750**	**2,060**	**133,360**	**417,114**	**30,374**	**11,600**	**459,088**	**77,220**	**12,880**	**1,946**	**92,046**	**266,645**	**36,499**	**5,698**	**308,842**
Add: Opening balance of UPR	184,343	18,444	1,582	204,369	131,778	18,194	1,714	151,686	119,844	15,339	1,371	136,554	83,031	10,464	432	93,927
Less: Closing balance of UPR	201,143	14,992	1,435	217,570	201,143	14,992	1,435	217,570	131,778	18,193	1,714	151,685	131,778	18,193	1,714	151,685
Net Earned Premium	**108,750**	**9,202**	**2,207**	**120,159**	**347,749**	**33,576**	**11,879**	**393,204**	**65,286**	**10,026**	**1,603**	**76,915**	**217,898**	**28,770**	**4,416**	**251,084**
Gross Direct Premium																
- In India	141,344	6,057	2,145	149,546	469,764	32,162	12,226	514,152	107,245	13,654	2,251	123,150	342,550	38,946	6,595	388,091
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Care Health Insurance Limited
IRDA Registration number **148** dated **26 April, 2012**
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FORM NL-5 CLAIMS SCHEDULE

CLAIMS INCURRED [NET] **(Amount in Rs. Lakhs)**

Particulars	For the Quarter ended 31st March, 2023				For the Year ended 31st March, 2023				For the Quarter ended 31st March, 2022				For the Year ended 31st March, 2022			
	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total
Claims Paid (Direct)	66,266	1,794	520	68,580	240,061	6,234	2,028	248,323	41,448	1,402	1,361	44,211	201,228	4,283	2,427	207,938
Add: Re-insurance accepted to direct claims	2,210	-	-	2,210	11,464	-	-	11,464	1,656	-	-	1,656	2,774	-	-	2,774
Less: Re-insurance Ceded to claims paid	13,335	285	70	13,690	56,494	698	298	57,490	18,307	136	120	18,563	61,735	509	338	62,582
Net Claim Paid	**55,141**	**1,509**	**450**	**57,100**	**195,031**	**5,536**	**1,730**	**202,297**	**24,797**	**1,266**	**1,241**	**27,304**	**142,267**	**3,774**	**2,089**	**148,130**
Add: Claims Outstanding at the end of the Period *	50,720	6,599	5,633	62,952	50,720	6,599	5,633	62,952	44,146	5,657	3,828	53,631	44,146	5,657	3,828	53,631
Less: Claims Outstanding at the beginning of the Year *	46,366	6,506	5,137	58,009	44,146	5,657	3,828	53,631	39,850	5,445	2,566	47,861	30,985	4,927	2,476	38,388
Net Incurred Claims	**59,495**	**1,602**	**946**	**62,043**	**201,605**	**6,478**	**3,535**	**211,618**	**29,093**	**1,478**	**2,503**	**33,074**	**155,428**	**4,504**	**3,441**	**163,373**
Claims Paid (Direct)																
-In India	66,161	1,794	269	68,224	239,751	6,234	1,162	247,148	41,272	1,402	1,237	43,911	200,819	4,283	1,835	206,937
-Outside India	105	-	251	356	310	-	866	1,175	176	-	124	300	409	-	592	1,001
Estimates of IBNR and IBNER at the end of the period (net)	17,833	2,659	1,523	22,015	17,833	2,659	1,523	22,015	16,134	2,343	1,063	19,540	16,134	2,343	1,063	19,540
Estimates of IBNR and IBNER at the beginning of the period (net)	16,176	2,491	1,680	20,347	16,134	2,343	1,063	19,540	15,116	2,312	620	18,048	11,570	1,904	563	14,037

**Net of Reinsurance & including IBNR*

Care Health Insurance Limited

IRDA Registration number **148** dated **26 April, 2012**
CIN: U66000DL2007PLC161503

FORM NL-6   COMMISSION SCHEDULE

COMMISSION

(Amount in Rs. Lakhs)

Particulars	For the Quarter ended 31st March, 2023				For the Year ended 31st March, 2023				For the Quarter ended 31st March, 2022				For the Year ended 31st March, 2022			
	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total
Commission & Remuneration	14,809	985	257	16,051	49,641	4,356	1,412	55,409	11,612	1,788	249	13,649	35,234	5,070	743	41,047
Rewards	2,016	(119)	87	1,984	14,933	513	832	16,278	1,315	61	195	1,571	7,416	166	357	7,939
Gross Commission	**16,825**	**866**	**344**	**18,035**	**64,574**	**4,869**	**2,244**	**71,687**	**12,927**	**1,849**	**444**	**15,220**	**42,650**	**5,236**	**1,100**	**48,986**
Add: Re-insurance Accepted	12	-	-	12	43	-	-	43	23	-	-	23	(348)	-	-	(348)
Less: Commission on Re-insurance Ceded	7,566	40	12	7,618	27,130	228	101	27,459	10,541	124	135	10,800	36,752	468	401	37,621
Net Commission	**9,271**	**826**	**332**	**10,429**	**37,487**	**4,641**	**2,143**	**44,271**	**2,409**	**1,725**	**309**	**4,443**	**5,550**	**4,768**	**699**	**11,017**

Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:

Individual Agents	9,460	93	185	9,738	27,796	302	945	29,043	5,502	70	124	5,696	19,522	247	402	20,171
Corporate Agents-Banks/FII/HFC	2,988	598	2	3,588	9,692	2,321	18	12,031	1,825	1,196	4	3,025	6,192	3,329	9	9,530
Corporate Agents-Others	603	44	18	665	2,333	502	65	2,900	1,238	199	6	1,443	2,544	826	7	3,377
Insurance Brokers	3,024	119	19	3,162	22,064	1,675	662	24,401	3,755	253	128	4,136	11,316	466	402	12,184
Direct Business - Online	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Web Aggregators	45	4	-	49	169	6	1	176	48	-	-	48	707	2	11	720
Insurance Marketing Firm	94	1	2	97	238	2	9	249	53	-	0	53	140	-	1	141
Common Service Centers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Micro Agents	220	-	-	220	855	36	-	891	233	123	-	356	710	335	-	1,045
Point of Sales (Direct)	391	7	118	516	1,427	25	544	1,996	273	8	182	463	1,519	31	268	1,818
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	**16,825**	**866**	**344**	**18,035**	**64,574**	**4,869**	**2,244**	**71,687**	**12,927**	**1,849**	**444**	**15,220**	**42,650**	**5,236**	**1,100**	**48,986**
Commission and Rewards on (Excluding Reinsurance) Business written :																
In India	**16,825**	**866**	**344**	**18,035**	**64,574**	**4,869**	**2,244**	**71,687**	**12,927**	**1,849**	**444**	**15,220**	**42,650**	**5,236**	**1,100**	**48,986**
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Care Health Insurance Limited

IRDA Registration number **148** dated **26 April, 2012**
CIN: U66000DL2007PLC161503

FORM NL-7 OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Amount in Rs. Lakhs)

S. No	Particulars	For the Quarter ended 31st March, 2023				For the Year ended 31st March, 2023				For the Quarter ended 31st March, 2022				For the Year ended 31st March, 2022			
		Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total
1	Employees' remuneration & welfare benefits	18,128	725	218	19,071	66,884	4,281	1,795	72,960	16,607	1,822	357	18,786	54,224	5,323	1,068	60,615
2	Travel, conveyance and vehicle running expenses	145	1	(2)	144	1,092	70	29	1,191	413	43	8	464	832	82	16	930
3	Training expenses	32	(7)	(5)	20	1,092	70	29	1,191	569	59	12	640	1,194	117	24	1,335
4	Rents, rates & taxes	788	35	12	835	2,524	162	68	2,754	455	50	10	515	1,579	155	31	1,765
5	Repairs	12	-	-	12	65	4	2	71	18	2	1	21	56	6	1	63
6	Printing & stationery	219	10	3	232	680	44	18	742	72	9	2	83	564	55	11	630
7	Communication expenses	325	12	3	340	1,306	84	35	1,425	205	26	5	236	1,209	119	24	1,352
8	Legal & professional charges	1,081	60	24	1,165	2,086	133	56	2,275	417	49	9	475	1,983	195	39	2,217
9	Auditors' fees, expenses etc																
	(a) as auditor	16	1	-	17	47	3	1	51	15	1	1	17	43	4	1	48
	(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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	15,746	823	308	16,877	36,536	2,339	980	39,855	8,950	970	191	10,111	26,846	2,635	529	30,010
11	Interest & bank charges	382	18	6	406	1,169	75	31	1,275	289	33	6	328	938	93	18	1,049
12	Depreciation	777	32	11	820	2,706	173	73	2,952	550	61	12	623	2,031	199	40	2,270
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion	68	4	1	73	128	8	3	139	23	2	-	25	66	6	1	73
15	Information Technology Expenses	1,107	57	21	1,185	2,697	173	72	2,942	1,145	119	23	1,287	2,452	241	48	2,741
16	Goods and Services Tax (GST)	67	3	1	71	199	13	5	217	62	6	1	69	74	7	1	82
17	Others				-												
	(a) Electricity and Water	104	4	1	109	436	28	12	476	86	9	1	96	274	27	5	306
	(b) Other	852	47	18	917	1,609	103	43	1,755	442	47	9	498	1,427	139	28	1,594
	TOTAL	**39,849**	**1,825**	**620**	**42,294**	**121,256**	**7,763**	**3,252**	**132,271**	**30,318**	**3,308**	**648**	**34,274**	**95,792**	**9,403**	**1,885**	**107,080**

Previous period figures have been regrouped and reclassified, wherever considered necessary.

Care Health Insurance Limited

IRDA Registration number **148** dated **26 April, 2012**
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FORM NL-8 SHARE CAPITAL SCHEDULE

SHARE CAPITAL

(Amount in Rs. Lakhs)

S. No	Particulars	As at 31st March, 2023	As at 31st March, 2022
1	**Authorised Capital**		
	1,300,000,000 Equity Shares of ₹ 10 each (Previous Period 1,300,000,000 Equity Shares of ₹ 10 each)	130,000	130,000
2	**Issued Capital**		
	942,230,610 Equity Shares of ₹ 10 each (Previous Period 908,567,736 Equity Shares of Rs 10 each)	94,223	90,857
3	**Subscribed Capital**		
	942,230,610 Equity Shares of ₹ 10 each (Previous Period 908,567,736 Equity Shares of Rs 10 each)	94,223	90,857
4	**Called-up Capital**		
	942,230,610 Equity Shares of ₹ 10 each (Previous Period 908,567,736 Equity Shares of Rs 10 each)	94,223	90,857
	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 Underwriting or subscription of shares	-	-
	TOTAL	**94,223**	**90,857**

Notes:

1 Out of the above 612,224,375 (Previous Year 594,732,253) Equity Shares of ₹ 10 each are held by the holding company " Religare Enterprises Limited", along with its nominees.

Care Health Insurance Limited

IRDA Registration number **148** dated **26 April, 2012**
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FORM NL 9   PATTERN OF SHAREHOLDING SCHEDULE

PATTERN OF SHAREHOLDING

[As certified by the Management]

Shareholder	As at 31st March, 2023		As at 31st March, 2022	
	Number of Shares	**% of Holding**	**Number of Shares**	**% of Holding**
Promoters				
· Indian	817,731,392	86.8%	795,835,614	87.6%
· Foreign	-	-	-	-
Investors*				
· Indian	-	-	-	-
· Foreign	-	-	-	-
Others	124,499,218	13.2%	112,732,122	12.4%
TOTAL	**942,230,610**	**100.0%**	**908,567,736**	**100.0%**

Notes:-
*Investors as defined under IRDAI (Transfer of Equity Shares of Insurance Companies) Regulations, 2015 and as amended from time to time

Care Health Insurance Limited
IRDA Registration number 148 dated 26 April, 2012
CIN: U66000DL2007PLC161503

FORM NL-9A-SHAREHOLDING PATTERN SCHEDULE **ANNEXURE A**

DETAILS OF EQUITY HOLDING OF INSURERS

PART A:

PARTICULARS OF THE SHREHOLDING PATTERN OF THE CARE HEALTH INSURANCE LIMITED AT QUARTER ENDED 31ST MARCH, 2023

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A	**Promoters & Promoters Group**	3	817,731,392	86.79%	81,773	0	0	149,724,309	18.31%
A.1	**Indian Promoters**	**3**	**817,731,392**	**86.79%**	**81,773**	**0**	**0**	**149,724,309**	**18.31%**
i)	Individuals/HUF (Names of major shareholders):	0	-	0.00%	-	0	0	-	0
ii)	Bodies Corporate:	2	766,352,340	81.33%	76,635	-	-	-	-
	(i) Religare Enterprises Limited*	1	612,224,375	64.98%	61,222	-	-	-	-
	(ii) Trishikhar Ventures LLP	1	154,127,965	16.36%	15,413	-	-	149,724,309	97.14%
iii)	Financial Institutions/ Banks	1	51,379,052	5.45%	5,138	-	-	-	-
	(i) Union Bank of India	1	51,379,052	5.45%	5,138	-	-	-	-
iv)	Central Government/ State Government(s) / President of India	-	-	-	-	-	-	-	-
v)	Persons acting in concert (Please specify)	-	-	-	-	-	-	-	-
vi)	Any other (Please specify)	-	-	-	-	-	-	-	-
A.2	**Foreign Promoters**	-	-	-	-	-	-	-	-
i)	Individuals (Name of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:	-	-	-	-	-	-	-	-
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-
B.	**Non Promoters**	**5426**	**124,499,218**	**13.21%**	**12,450**	**784,201**	**0.63%**	**-**	-
B.1	**Public Shareholders**	**5426**	**124,499,218**	**13.21%**	**12449.9218**	**784,201**	**0.63%**	**-**	-
1.1)	Institutions	2	8,852,941	0.94%	885	-	-	-	-
i)	Mutual Funds	-	-	-	-	-	-	-	-
ii)	Foreign Portfolio Investors	-	-	-	-	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Insurance Companies	-	-	-	-	-	-	-	-
v)	FII belonging to Foreign promoter	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign Promoter of Indian Promoter	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	2	8,852,941	0.94%	885	-	-	-	-
ix)	Any other (Please specify)-Companies	-	-	-	-	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	-	-	-	-	-	-	-	-
1.3)	Non-Institutions	**5424**	**115,646,277**	**12.27%**	**11565**	-	-	-	-
i)	Individual share capital upto Rs. 2 Lacs	4918	5,768,008	0.61%	577	9,271	0.16%	-	-
ii)	Indivudal share capital in excess of Rs. 2 Lacs	199	100,808,514	10.70%	10,081	375,025	0.37%	-	-
	Anuj Gulati	1	36,508,412	3.87%	3,651	-	-	-	-
iii)	NBFCs registered with RBI	1	3,000	0.00%	0.30	-	-	-	-
iv)	Others:	190	7,984,419	0.85%	798		-		
	- Trusts	1	10,808	0.00%	1.08	-	-	-	-
	- Non Resident Indian	19	63,423	0.01%	6.34	-	-	-	-
	- Clearing Members	0	-	0.00%	-	-	-	-	-
	- Non Resident Indian Non Repartriable	51	190,930	0.02%	19	-	-	-	-
	- Bodies Corporate	119	7,719,258	0.82%	772	394,905	5.12%	-	-
	- IEPF	0	-	0.00%	-	-	-	-	-
v)	Any other (Please Specify)-HUF	116	1,082,336	0.11%	108	5,000	0.46%		
B.2	**Non Public Shareholders**	-	-	**0.00%**	-	-	-	-	-
2.1)	Custodian/DR Holder	-	-	0.00%	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	0.00%	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	0.00%	-	-	-	-	-
	Total	**5429**	**942,230,610**	**100.00%**	**94223**	**784201**	**0.08%**	**149,724,309**	**16%**

*Religare Enterprises Limited includes 4 nominee shareholders which are not included in total number of shares

FORM NL-9A-SHAREHOLDING PATTERN SCHEDULE **ANNEXURE A**

DETAILS OF EQUITY HOLDING OF INSURERS

PARTICULARS OF THE SHAREHOLDING PATTERN IN THE INDIAN PROMOTER COMPANY(S) / INDIAN INVESTOR(S) AS INDICATED AT (A) ABOVE

PART B:
Name of the Indian Promoter / Indian Investor:
Religare Enterprises Limited

As at 31st March, 2023

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A	**Promoters & Promoters Group**								
A.1	**Indian Promoters**								
i)	Individuals/HUF (Names of major shareholders): (Refer Note No. 1)	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:	-	-	-	-	-	-	-	-
iii)	Financial Institutions/ Banks	-	-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of Ind	-	-	-	-	-	-	-	-
v)	Persons acting in concert (Please specify)								
vi)	Any other (Please specify)								
A.2	Foreign Promoters	-	-	-	-	-	-	-	-
i)	Individuals (Name of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:	-	-	-	-	-	-	-	-
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-
	Total A	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
B.	Non Promoters								
B.1	Public Shareholders								
1.1)	**Institutions**								
i)	Mutual Funds	1	10,816,559	3.34%	1,082	-	-	-	-
i.a	MOTILAL OSWAL LONG TERM EQUITY FUND	1	10,816,559	3.34%	1,082	-	-	-	-
ii)	Foreign Portfolio Investors	30	46,395,738	14.34%	4,640	-	-	-	-
ii.a	INDIA DISCOVERY FUND LIMITED	0	-	0.00%	-	-	-	-	-
ii.b	HYPNOS FUND LIMITED	1	4,200,000	1.30%	420	-	-	-	-
ii.c	HUNT INTERNATIONAL INVESTMENTS LLC	1	3,737,742	1.16%	374	-	-	-	-
ii.d	INVESTMENT OPPORTUNITIES V PTE. LIMITED	1	24,764,469	7.65%	2,476	-	-	-	-
ii.e	BOFA SECURITIES EUROPE SA - ODI	-	-	-	-	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Insurance Companies	2	1,585,776	0.49%	159	-	-	-	-
v)	FII belonging to Foreign promoter of Indian Promoter (e)	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign promoter of Indian Promoter (e)	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	21	11,630,444	3.59%	1,163	-	-	-	-
ix)	Any other (Please specify)	-	-	-	-	-	-	-	-
	Qualified Institutional Buyer	-	-	-	-	-	-	-	-
	Total B.1.1	**54**	**70,428,517**	**21.77%**	**7,043**	-	-	-	-
1.2)	**FOREIGN CORPORATE BODIES**								
	INTERNATIONAL FINANCE CORPORATION	1	12,818,331	3.96%	1,281.8331	-	-	-	-
	Total B.1.2	**1**	**12,818,331**	**3.96%**	**1,281.8331**	-	-	-	-
1.3)	**Non-Institutions**								
i)	Individual share capital upto Rs. 2 Lacs	54855	23,404,469	7.23%	2,340.4469	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	347	76,701,746	23.71%	7,670.1746	-	-	-	-
ii.a	GIRDHARILAL V LAKHI	1	6,240,321	1.93%	624.0321	-	-	-	-
ii.b	MANISH LAKHI	1	3,961,707	1.22%	396.1707	-	-	-	-
ii.c	CHIRAG DILIPKUMAR LAKHI	1	10,705,677	3.31%	1,070.5677	-	-	-	-
ii.d	DILIPKUMAR LAKHI	1	7,417,366	2.29%	741.7366	-	-	-	-
ii.e	LEENA VIPUL MODI	1	3,325,415	1.03%	332.5415	-		-	-
ii.f	RASHMI SALUJA	1	4,440,191	1.37%	444.0191				
iii)	NBFCs registered with RBI	3	372,728	0.12%	37.2728	-	-	-	-
iv)	Others:								
iv.a	- Trusts	7	198,670	0.06%	19.8670	-	-	-	-
iv.b	- Non Resident Indian	1621	10,826,232	3.35%	1,082.6232	-	-	-	-
	MAHESH UDHAV BUXANI	1	4,539,019	1.40%	453.9019	-	-	-	-
	Total B.1.3	**56833**	**111,503,845**	**34.46%**	**11,150.385**	**-**	**-**	**-**	**-**
1.4	**- Clearing Members**	21	313,905	0.10%	31.3905	-	-	-	-
1.5	**- Non Resident Indian Non Repartriable**	-	-	-	-	-	-	-	-
1.6.a	**- Bodies Corporate**	752	125,038,125	38.64%	12,503.8125	-	-	-	-
1.6.b	M.B. FINMART PRIVATE LIMITED	1	5,536,136	1.71%	553.6136	-	-	-	-
1.6.c	SINGULARITY HOLDINGS LIMITED	-	-	-	-	-	-	-	-
1.6.d	MILKY INVESTMENT AND TRADING COMPANY	1	9,530,705	2.95%	953.0705	-	-	-	-
1.6.e	PURAN ASSOCIATES PRIVATE LIMITED	1	18,164,432	5.61%	1,816.4432	-	-	-	-
1.6.f	QUICK TRADING AND INVESTMENT ADVISORS LLP	1	11,343,320	3.51%	1,134.3320	-	-	-	-
1.6.g	CHANDRAKANTAROCK BUILDERS AND DEVELOPERS PRIVATE	1	15,719,304	4.86%	1,571.9304	-	-	-	-
1.6.h	VIC ENTERPRISES PRIVATE LIMITED	1	12,039,521	3.72%	1,203.9521	-	-	-	-
1.6.i	HANSA VILLA REALITY PVT. LTD	1	3,847,980	1.19%	384.7980	-	-	-	-
1.6.j	PLUTUS WEALTH MANAGEMENT LLP	1	23,000,000	7.11%	2,300.0000	-	-	-	-
1.6.k	EARTHSTONE INVESTMENT & FINANCE LIMITED	0	-	-	-	-	-	-	-
	Total B(1.4+1.5+1.6)	**773**	**125,352,030**	**38.74%**	**12,535**	**-**	**-**	**-**	**-**
	- IEPF	0	-	-	-	-	-	-	-
	Any other (Please Specify)								
	HUF	1631	3,456,740	1.07%	345.67	-	-	-	-
	Non Public Shareholders	0	-	-	-	-	-	-	-
	Custodian/DR Holder	0	-	-	-	-	-	-	-
	Employee Benefit Trust	0	-	-	-	-	-	-	-
	Any other (Please specify)	0	-	-	-	-	-	-	-
	Total B.6	**1631**	**3,456,740**	**1.07%**	**345.67**	**-**	**-**	**-**	**-**
	Total (1.1+1.2+1.3+1.4+1.5+1.6)	**59,292**	**323,559,463**	**100%**	**32,356**	**-**	**-**	**-**	**-**
	Toatl (A+B)	**59,292**	**323,559,463**	**100%**	**32,356**	**-**	**-**	**-**	**-**

Care Health Insurance Limited
IRDA Registration number 148 dated 26 April, 2012
CIN: U66000DL2007PLC161503

FORM NL-9A-SHAREHOLDING PATTERN SCHEDULE **ANNEXURE A**

DETAILS OF EQUITY HOLDING OF INSURERS

PARTICULARS OF THE SHAREHOLDING PATTERN IN THE INDIAN PROMOTER COMPANY(S) / INDIAN INVESTOR(S) AS INDICATED AT (A) ABOVE

PART B:

Name of the Indian Promoter / Indian Investor:
Trishikhar Ventures LLP

As at 31st March, 2023

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A	**Promoters & Promoters Group**								
A.1	**Indian Promoters**								
i)	Individuals/HUF (Names of major shareholders):								
ii)	Bodies Corporate:								
	(i) Kedaara Capital Fund II LLP, Limited Liability Partnership registered as alternativce investment fund with SEBI	1	Not applicable	99.99%	61,584	Nil	Not applicable	Nil	Not applicable
iii)	Financial Institutions/ Banks								
iv)	Central Government/ State Government(s) / President of India								
v)	Persons acting in concert (Please specify)								
vi)	Any other (Please specify)								
A.2	**Foreign Promoters**								
i)	Individuals (Name of major shareholders):								
ii)	Bodies Corporate:								
iii)	Any other (Please specify)								
B.	**Non Promoters**								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds								
ii)	Foreign Portfolio Investors								
iii)	Financial Institutions/Banks								
iv)	Insurance Companies								
v)	FII belonging to Foreign promoter of Indian Promoter (e)								
vi)	FII belonging to Foreign promoter of Indian Promoter (e)								
vii)	Provident Fund/Pension Fund								
viii)	Alternative Investment Fund								
ix)	Any other (Please specify)								
1.2)	Central Government/ State Government(s)/ President of India								
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs - Kartikeya Kaji	1	Not applicable	0.0000%	0.00100	Nil	Not applicable	Nil	Not applicable
ii)	Individual share capital in excess of Rs. 2 Lacs								
iii)	NBFCs registered with RBI								
iv)	Others:								
	- Trusts								
	- Non Resident Indian								
	- Clearing Members								
	- Non Resident Indian Non Repartriable								
	- Bodies Corporate								
	- IEPF								
v)	Any other (Please Specify)								
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any other (Please specify)								
	Total	2	Not applicable	100%	61,584	Nil	Not applicable	Nil	Not applicable

Care Health Insurance Limited
IRDA Registration number 148 dated 26 April, 2012
CIN: U66000DL2007PLC161503

FORM NL-9A-SHAREHOLDING PATTERN SCHEDULE **ANNEXURE A**

DETAILS OF EQUITY HOLDING OF INSURERS

PARTICULARS OF THE SHAREHOLDING PATTERN IN THE INDIAN PROMOTER COMPANY(S) / INDIAN INVESTOR(S) AS INDICATED AT (A) ABOVE

PART B:
Name of the Indian Promoter / Indian Investor:
Union Bank of India

As at 31st March, 2023

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A	**Promoters & Promoters Group**								
A.1	**Indian Promoters**								
i)	Individuals/HUF (Names of major shareholders):								
ii)	Bodies Corporate:	1	5,706,660,850.00	83.49%	570,666	-	-	-	-
iii)	Financial Institutions/ Banks		-	-		-	-	-	-
iv)	Central Government/ State Government(s) / President of India		-	-		-	-	-	-
v)	Persons acting in concert (Please specify)								
vi)	Any other (Please specify)								
A.2	**Foreign Promoters**								
i)	Individuals (Name of major shareholders):		-	-		-	-	-	-
ii)	Bodies Corporate:								
iii)	Any other (Please specify)								
B.	**Non Promoters**								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds	45	153,355,289	2.24%	15,336	-	-	-	-
ii)	Foreign Portfolio Investors								
iii)	Financial Institutions/Banks	11	5,041,509	0.07%	504	-	-	-	-
iv)	Insurance Companies	26	405,620,375	5.93%	40,562	-	-	-	-
v)	Foreign Institutional Investors / Banks	126	113,904,254	1.67%	11,390	-	-	-	-
vi)	FII belonging to Foreign promoter of Indian Promoter [(e)]								
vii)	FII belonging to Foreign promoter of Indian Promoter (e)								
viii)	Provident Fund/Pension Fund								
ix)	Alternative Investment Fund	3	1,975,337	0.03%	198				
x)	Any other (Please specify)					-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	3	13,690	0.0002%	1.3690	-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	774573	307,966,260	4.51%	30,797	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	1322	108,716,482	1.59%	10,872	-	-	-	-
iii)	NBFCs registered with RBI								
iv)	Others:								
	- Trusts								
	- Non Resident Indian								
	- Clearing Members								
	- Non Resident Indian Non Repartriable								
	- Bodies Corporate	2103	24,023,255	0.35%	2,402	-	-	-	-
	- IEPF								
v)	Any other (Please Specify)								
	NRI Rep	2679	4,966,610	0.07%	497	-	-	-	-
	NRI Non -Rept	2655	2,492,300	0.04%	249	-	-	-	-
	OCB	2	5,037	0.0001%	0.50	-	-	-	-
	Foreign Bodies	-	-	-	-	-	-	-	-
	Foreign National	2	6,218	0.0001%	0.62	-	-	-	-
	Any Other	-	-	-	-	-	-	-	-
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any other (Please specify)								
	Total	**783551**	**6,834,747,466**	**100%**	**683,475**	**-**	**-**	**-**	**-**

Care Health Insurance Limited

IRDA Registration number **148** dated **26 April, 2012**
CIN: U66000DL2007PLC161503

FORM NL-10 RESERVE AND SURPLUS SCHEDULE

RESERVES AND SURPLUS

(Amount in Rs. Lakhs)

S. No	Particulars	As at 31st March, 2023	As at 31st March, 2022
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium		
	- Opening Balance	37,692	26,148
	- Additions during the year	26,468	11,544
4	General Reserves	-	-
	Less: Amount utilized for Buy-back	-	-
	Less: Amount utilized for issue of Bonus shares	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves		
	- Employee Stock Option Reserve		
	- Opening Balance	371	2,966
	- Additions during the year	21	385
	- Deduction during the year	(259)	(2,980)
7	Balance of Profit in Profit & Loss Account	16,401	-
	TOTAL	**80,694**	**38,063**

Care Health Insurance Limited
IRDA Registration number **148** dated **26 April, 2012**
CIN: U66000DL2007PLC161503

FORM NL-11 BORROWINGS SCHEDULE

BORROWINGS

(Amount in Rs. Lakhs)

S. No	Particulars	As at 31st March, 2023	As at 31st March, 2022
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	-	-

Care Health Insurance Limited
IRDA Registration number **148** dated **26 April, 2012**
CIN: U66000DL2007PLC161503

FORM NL-12 & 12A -INVESTMENT SCHEDULE

(Amount in Rs. Lakhs)

S. No	Particulars	NL-12 Shareholders		NL-12 A Policyholders		Total	
		As at 31st March, 2023	As at 31st March, 2022	As at 31st March, 2023	As at 31st March, 2022	As at 31st March, 2023	As at 31st March, 2022
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	55,475	23,098	98,570	70,600	154,045	93,698
2	Other Approved Securities	11,219	1,528	15,888	8,544	27,108	10,072
3	Other Investments						
	(a) Shares						
	(aa) Equity	8,260	6,844	17,451	-	25,711	6,844
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	31,652	15,389	34,082	41,060	65,735	56,449
	(e) Other Securities	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	74,644	33,563	102,125	85,510	176,768	119,073
5	Other than Approved Investments	1,340	1,458	-	-	1,340	1,458
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	-	497	4,510	6,004	4,510	6,501
2	Other Approved Securities	-	651	478	1,501	478	2,152
3	Other Investments						
	(a) Shares						
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	10,335	16,197	6,335	16,197	16,670
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	6,029	2,694	12,977	12,485	19,006	15,179
	(e) Other Securities					-	-
	-Fixed Deposit	-	8,000	-	-	-	8,000
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate					-	-
4	Investments in Infrastructure and Housing	3,497	6,507	13,234	14,005	16,731	20,512
5	Other than Approved Investments	-	-	-	-	-	-
	TOTAL	**192,116**	**110,564**	**315,513**	**246,044**	**507,629**	**356,608**

A) Aggregate value of Investments other than Listed Equity Securities and Derivative Instruments

(Amount in Rs. Lakhs)

	Particulars	Shareholders		Policyholders		Total	
		As at 31st March, 2023	As at 31st March, 2022	As at 31st March, 2023	As at 31st March, 2022	As at 31st March, 2023	As at 31st March, 2022
	Long Term Investments--						
	Book Value	173,594	74,181	268,165	205,714	441,759	279,894
	market Value	171,328	74,538	262,814	206,609	434,142	281,147
	Short Term Investments--						
	Book Value	9,526	28,651	47,353	40,320	56,879	68,970
	market Value	9,502	28,827	47,147	40,857	56,649	69,684

Care Health Insurance Limited

IRDA Registration number **148** dated **26 April, 2012**
CIN: U66000DL2007PLC161503

FORM NL-13 LOANS SCHEDULE

LOANS

(Amount in Rs. Lakhs)

S. No	Particulars	As at 31st March, 2023	As at 31st March, 2022
1	**SECURITY-WISE CLASSIFICATION**		
	Secured		
	(a) On mortgage of property		
	(aa) In India		
	(bb) Outside India		
	(b) On Shares, Bonds, Govt. Securities		
	(c) Others		
	Unsecured		
	TOTAL	-	-
2	**BORROWER-WISE CLASSIFICATION**		
	(a) Central and State Governments		
	(b) Banks and Financial Institutions		
	(c) Subsidiaries		
	(d) Industrial Undertakings		
	(e) Companies		
	(f) Others		
	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	-	-

Provisions against Non-performing Loans			
	Non-Performing Loans	**Loan Amount (Rs. Lakhs)**	**Provision (Rs. Lakhs)**
	Sub-standard		
	Doubtful		
	Loss		
	Total		

Care Health Insurance Limited
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FORM NL-14 FIXED ASSETS SCHEDULE

FIXED ASSETS **(Amount in Rs. Lakhs)**

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	As at 1st April, 2022	Additions	Deductions	As at 31st March, 2023	Upto 1st April, 2022	For the period	On Sales / Adjustments	Upto 31st March, 2023	As at 31st March, 2023	As at 31st March, 2022
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles-Computer Software	11,031	1,242	-	12,273	8,456	1,480	-	9,936	2,337	2,576
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	226	275	8	493	123	103	8	218	275	103
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	159	182	9	332	122	136	9	248	84	38
Information Technology Equipment	5,707	1,068	20	6,756	3,423	1,036	13	4,446	2,310	2,284
Vehicles	19	-	-	19	19	-	-	19	-	-
Office Equipment	882	293	30	1,145	573	197	28	742	404	310
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
TOTAL - Current Year	**18,025**	**3,061**	**68**	**21,019**	**12,715**	**2,952**	**58**	**15,609**	**5,410**	**5,311**
Previous Year	**15,332**	**2,888**	**195**	**18,025**	**10,629**	**2,270**	**184**	**12,715**	**5,311**	
Work in progress	197	193	182	**207**	-	**-**	**-**	-	207	197
										-
Grand Total: Current Year	**18,222**	**3,254**	**249**	**21,226**	**12,715**	**2,952**	**58**	**15,609**	**5,618**	**5,507**
Previous Year	**15,529**	**3,075**	**382**	**18,222**	**10,629**	**2,270**	**184**	**12,715**	**5,507**	

Note:

1) Lease hold property consists of civil and other improvements at premises taken on long term lease by company

2) The useful life of the assests has been arrived as per the provisions of Schedule-II to Companies Act, 2013.

-Useful life of some categories of office equipments ,furniture and vehicles has been considered lower than that recommended by the Schedule - II to Companies Act, 2013.

-W.e.f. December 2022, useful life of Furniture & Fittings in leasehold premises has been considered as remaining lease period or useful life as estimated by the management, whichever is lower.

Care Health Insurance Limited

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FORM NL-15 CASH AND BANK BALANCE SCHEDULE

CASH AND BANK BALANCES

(Amount in Rs. Lakhs)

S. No	Particulars	As at 31st March, 2023	As at 31st March, 2022
1	Cash (including cheques*, drafts and stamps)	606	439
2	Bank Balances		-
	(a) Deposit Accounts^		-
	(aa) Short-term (due within 12months)	119	76
	(bb) Others	25	48
	(b) Current Accounts	9,231	7,306
	(c) Others	-	-
3	Money at Call and Short Notice		-
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	**9,981**	**7,869**
	Balances with non-scheduled banks included in 2 and 3 above	NIL	NIL
	CASH & BANK BALANCES		
	In India	9,981	7,869
	Outside India	-	-

* Cheques in hand amount to Rs. 320.39 Lakhs Previous Year : Rs.330 Lakhs

^ Investment related Fixed deposits have been reported under Investments instead of cash and Bank balance.

Care Health Insurance Limited

IRDA Registration number **148** dated **26 April, 2012**
CIN: U66000DL2007PLC161503

FORM NL-16 ADVANCES AND OTHER ASSETS SCHEDULE

ADVANCES AND OTHER ASSETS

(Amount in Rs. Lakhs)

S. No	Particulars	As at 31st March, 2023	As at 31st March, 2022
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	1,405	1,288
4	Advances to directors/officers	-	-
5	Advance tax paid and taxes deducted at source(Net of provision for taxation)	261	236
6	Others		-
	(a) Advances to suppliers	288	279
	(b) Other Advances/ Receivables (including Deposits with court/government authorities)	1,809	269
	TOTAL (A)	**3,763**	**2,072**
	OTHER ASSETS		
1	Income accrued on investments *	13,284	9,034
2	Outstanding premiums	-	731
	Less : Provisions for doubtful debts	-	(731)
3	Agents balances	346	204
4	Foreign agencies balances	-	-
5	Due from other entities carrying on insurance business(including re-insurers)	3,991	2,874
	Less : Provisions for doubtful debts	-	(131)
6	Due from subsidiaries/holding companies	-	-
7	Investments held for Unclaimed Amount of Policyholders	620	387
8	Others		
	(a) Rent Deposits & other assets	1,726	1,308
	(b) GST unutilized credit (Net)	-	-
	TOTAL (B)	**19,967**	**13,676**
	TOTAL (A+B)	**23,730**	**15,748**

** Income accrued on investments includes interest on deposits also.*

Care Health Insurance Limited

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FORM NL-17 CURRENT LIABILITIES SCHEDULE

CURRENT LIABILITIES

(Amount in Rs. Lakhs)

S. No	Particulars	As at 31st March, 2023	As at 31st March, 2022
1	Agents' balances	4,937	3,936
2	Balance due to other insurance companies	1,962	4,530
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies	5,465	4,008
	(b) For Other Policies	24,598	16,289
5	Unallocated premium	6,463	4,854
6	Sundry creditors	37,077	18,569
7	Due to subsidiaries/holding company	-	5
8	Claims outstanding*	62,952	53,631
9	Due to officers/directors	-	-
10	Unclaimed amount of Policy Holder	602	344
11	Income accrued on Unclaimed amounts	48	31
12	Interest payable on debentures/bonds	-	-
13	GST Liabilities (Net)	8,454	4,176
14	Others		
	(a) Tax deducted payable	3,137	5,454
	(b) Other statutory dues	235	210
	(c) Other Liabilities	16	82
	TOTAL	**155,946**	**116,119**

*Net of Reinsurance

(Amount in Rs. Lakhs)

Details of unclaimed amounts and Investment Income thereon		
Particulars	**As at 31st March, 2023**	**As at 31st March, 2022**
Opening Balance	375	249
Add: Amount transferred to unclaimed amount	731	285
Add: Cheques issued out of the unclaimed amount but not encashed by the policyholders (To be included only when the cheques are stale)	4	31
Add: Investment Income	29	11
Less: Amount paid during the year	489	201
Less: Transferred to SCWF	-	-
Closing Balance of Unclaimed Amount	650	375

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FORM NL-18 PROVISIONS SCHEDULE

PROVISIONS

(Amount in Rs. Lakhs)

S. No	Particulars	As at 31st March, 2023	As at 31st March, 2022
1	Reserve for Unexpired Risk	217,570	151,685
2	Reserve for Premium Deficiency	-	-
3	For taxation(less advance tax paid and tax deducted at source)	2,176	-
4	For Employee Benefits	1,386	1,226
5	Others		
	(a) Lease equalisation reserve	210	6
	TOTAL	**221,342**	**152,917**

Care Health Insurance Limited

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FORM NL-19 MISCELLANEOUS EXPENDITURE SCHEDULE

MISCELLANEOUS EXPENDITURE

(To the extent not written off or adjusted) **(Amount in Rs. Lakhs)**

S. No	Particulars	As at 31st March, 2023	As at 31st March, 2022
1	Discount allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

Care Health Insurance Limited
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FORM NL-20-ANALYTICAL RATIOS SCHEUDLE

S. No	Particulars	For the Quarter ended 31st March, 2023	For the Year ended 31st March, 2023	For the Quarter ended 31st March, 2022	For the Year ended 31st March, 2022
1	Gross Direct Premium Growth Rate**	0.21	0.32	0.53	0.52
2	Gross Direct Premium to Net worth Ratio	0.85	2.94	1.02	3.21
3	Growth rate of Net Worth	0.06	0.45	0.18	0.16
4	Net Retention Ratio**	0.88	0.88	0.73	0.78
5	Net Commission Ratio**	0.08	0.10	0.05	0.04
6	Expense of Management to Gross Direct Premium Ratio**	0.40	0.40	0.40	0.40
7	Expense of Management to Net Written Premium Ratio**	0.40	0.38	0.42	0.38
8	Net Incurred Claims to Net Earned Premium**	0.52	0.54	0.43	0.65
9	Claims paid to claims provisions** (See Note 1)	0.98	0.96	0.88	0.97
10	Combined Ratio**	0.91	0.92	0.85	1.03
11	Investment income ratio	0.02	0.07	0.02	0.07
12	Technical Reserves to net premium ratio **	2.10	0.61	2.23	0.66
13	Underwriting balance ratio**	0.04	0.01	0.07	(0.07)
14	Operating Profit Ratio	0.09	0.06	0.11	(0.01)
15	Liquid Assets to liabilities ratio	0.21	0.21	0.33	0.33
16	Net earning ratio	0.07	0.05	0.08	0.00
17	Return on net worth ratio	0.06	0.14	0.06	0.01
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	1.82	1.82	1.85	1.85
19	NPA Ratio	NA	NA	NA	NA
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
20	Debt Equity Ratio	-	-	-	-
21	Debt Service Coverage Ratio	-	-	-	-
22	Interest Service Coverage Ratio	-	-	-	-
23	Earnings per share	1.05	2.65	0.82	0.13
24	Book value per share	18.56	18.56	13.29	13.29

Note 1: Claims provision taken for paid claims only

Care Health Insurance Limited

IRDA Registration number **148** dated **26 April, 2012**
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FORM NL-20-ANALYTICAL RATIOS SCHEUDLE

**** Segmental Reporting up to the quarter**
For the Year ended 31st March, 2023

Segments	Gross Direct Premium Growth Rate**	Net Retention Ratio**	Net Commission Ratio**	Expense of Management to Gross Direct Premium Ratio**	Expense of Management to Net Written Premium Ratio**	Net Incurred Claims to Net Earned Premium**	Claims paid to claims provisions**	Combined Ratio**	Technical Reserves to net premium ratio **	Underwriting balance ratio**
Health										
Current Period	0.37	0.87	0.09	0.40	0.38	0.58	0.96	0.96	0.60	(0.04)
Previous Period	0.48	0.76	0.02	0.40	0.38	0.71	0.97	1.09	0.66	(0.12)
Personal Accident										
Current Period	(0.17)	0.94	0.15	0.39	0.41	0.19	0.94	0.60	0.71	0.44
Previous Period	0.73	0.94	0.13	0.38	0.39	0.16	0.96	0.54	0.65	0.37
Travel Insurance										
Current Period	0.85	0.95	0.18	0.45	0.47	0.30	0.95	0.76	0.61	0.25
Previous Period	1.75	0.86	0.12	0.45	0.45	0.78	0.97	1.23	0.97	(0.36)
Total Health										
Current Period	0.32	0.88	0.10	0.40	0.38	0.54	0.96	0.92	0.61	0.01
Previous Period	0.52	0.78	0.04	0.40	0.38	0.65	0.97	1.03	0.66	(0.07)
Total Miscellaneous										
Current Period	0.32	0.88	0.10	0.40	0.38	0.54	0.96	0.92	0.61	0.01
Previous Period	0.52	0.78	0.04	0.40	0.38	0.65	0.97	1.03	0.66	(0.07)
Total-Current Period	0.32	0.88	0.10	0.40	0.38	0.54	0.96	0.92	0.61	0.01
Total-Previous Period	0.52	0.78	0.04	0.40	0.38	0.65	0.97	1.03	0.66	(0.07)

Care Health Insurance Limited
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CIN: U66000DL2007PLC161503

FORM NL-21 RELATED PARTY TRANSACTIONS

Upto the Quarter ended 31st March 2023

(Amount in Rs. Lakhs)

PART-A Related Party Transactions

S. No	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received			
				For the Quarter ended 31st March 2023	Upto the Quarter ended 31st March 2023	For the Quarter ended 31st March 2022	Upto the Quarter ended 31st March 2022
1	Religare Enterprises Limited	Holding Company	Reimbursement of Expense	38	91	48	112
			Receipt/Refund of Premium	1	8	1	10
			Receipt of Share Capital Including Security Premium	-	19,241	-	-
2	Religare Finvest Limited	Fellow Subsidiary	Receipt/Refund of Premium	1	79	1	59
			Recovery of Expense	-	-	-	0
3	Religare Broking Limited	Fellow Subsidiary	Receipt/Refund of Premium	1	205	5	177
			Commission Expenses	127	369	59	143
			Expense Reimbursement to Religare Broking Limited	-	-	-	0.01
4	Religare Housing Development Finance Corporation Limited	Subsidiary of Fellow Subsidiary	Receipt/Refund of Premium	1	54	1	63
			Recovery of Expense	-	-	-	0.2
5	Mr. Anuj Gulati/Mr. Pankaj Gupta/ Mr. Ajay Shah/ Mr. Chandrakant Mishra/ Mr. Nitin Katyal/ Mr Anoop Singh/ Ms. Bhawna Jain/Mr. Manish Dodeja/Mr.Pratik Kapoor*/Mr.Sanjeev Meghani/Mr. Irvinder Singh Kohli/Mr.Yogesh Kumar**	Key Management Personnel	Remuneration	307	1,996	276	1,584
			Receipt of Share Capital Including Security Premium under ESOP/Rights Issue	-	2,220	9,698	12,350
			Receipt/Refund of Premium	0	3	1	1
			Claims Payment	-	-	-	0.1

*Ceased to be related party w.e.f. 16th August, 2022
**Appointed w.e.f. November 07, 2022

Notes:
1 *In case claims paid as per the policy term to person other than related party has not been considered for related party disclosure.*
2 *Premium is net of refund/reciept.*
3 *Because there is an inherent difficulty for management to determine the effect of influences which do not lead to transactions, premium and claims related transactions during the ordinary course of business with relatives of KMP's are excluded from this disclosure.*

(Amount in Rs. Lakhs)

PART-B Related Party Transaction Balances - As at the end of the Quarter 31st March 2023

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments (Rs. in Lakhs)	Whether Payable / Receivable	Whether Secured? If so, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received	Balance under Provision for doubtful debts relating to the outstanding balance receivable	Expenses recognised up to the quarter end during the year in respect of bad or dobutful debts due from the related party
1	Religare Enterprises Limited	Holding Company	0.55	Payable	NA	NIL	NIL	NIL
2	Religare Finvest Limited	Fellow Subsidiary	10.74	Payable	NA	NIL	NIL	NIL
3	Religare Housing Development Finance Corporation Limited	Fellow Subsidiary	4.98	Payable	NA	NIL	NIL	NIL
4	Religare Broking Limited	Fellow Subsidiary	95.02	Payable	NA	NIL	NIL	NIL

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

FORM NL-22 RECEIPT AND PAYMENTS SCHEDULE

(Amount in Rs. Lakhs)

Particulars	For the Year ended 31st March, 2023	For the Year ended 31st March, 2022
Cash Flows from the Operating activities:		
Premium received from policyholders, including advance receipts	621,558	469,590
Other receipts	-	-
Payments to the re-insurers, net of commissions and claims	14,126	23,357
Payments to co-insurers, net of claims recovery	(1,441)	266
Payments of claims	(248,051)	(207,318)
Payments of commission and brokerage	(78,865)	(47,605)
Payments of other operating expenses*	(129,723)	(122,706)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	(211)	(469)
Income taxes paid (Net)	(6,500)	(778)
Goods & Service tax paid	(67,964)	(47,586)
Other payments	-	-
Cash flows before extraordinary items	**102,929**	**66,751**
Cash flow from extraordinary operations	-	-
Net cash flow from Operating activities	**102,929**	**66,751**
Cash flows from Investing activities:		
Purchase of fixed assets (including capital advances)	(2,978)	(2,981)
Proceeds from sale of fixed assets	14	9
Purchases of investments	(210,212)	(113,635)
Loans disbursed	-	-
Sales of investments	4,615	1,167
Repayments received	44,391	29,655
Rents/Interests/ Dividends received	25,345	18,414
Investments in money market instruments and in liquid mutual funds (Net)	8,256	(11,345)
Expenses related to investments	-	-
Net cash flow from Investing activities	**(130,571)**	**(78,716)**
Cash flows from Financing activities:		
Proceeds from issuance of share capital	29,575	15,316
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	-	-
Net cash flow from Financing activities	**29,575**	**15,316**
Effect of foreign exchange rates on cash and cash equivalents, net	179	(50)
Net increase in cash and cash equivalents:	**2,113**	**3,301**
Cash and cash equivalents at the beginning of the year	7,869	4,568
Cash and cash equivalents at the end of the year	**9,981**	**7,869**

*Includes payments towards Corporate Social Responsibility of Rs. 128.24 Lakhs (previous period: Rs. 50 Lakhs)

Care Health Insurance Limited

IRDA Registration number **148** dated **26 April, 2012**

CIN: U66000DL2007PLC161503

FORM NL-23 - SOLVENCY MARGIN (FORM IRDAI-GI-TA)

STATEMENT OF ADMISSIBLE ASSETS :

As at 31st March, 2023

Name of Insurer:	Care Health Insurance Limited
Registration Number:	148
Date of Registration:	April 26, 2012
Classification:	Business Within India/Total Business

(All amounts in Rupees of Lakhs)

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS	-	192,116	192,116
	Policyholders as per NL-12 A of BS	315,513	-	315,513
(A)	**Total Investments as per BS**	**315,513**	**192,116**	**507,629**
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	-	5,618	5,618
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	1,575	1,575
	Current Assets			
(E)	Cash & Bank Balances as per BS	-	9,981	9,981
(F)	Advances and Other assets as per BS	12,670	11,060	23,730
(G)	**Total Current Assets as per BS...(E)+(F)**	**12,670**	**21,041**	**33,711**
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	724	551	1,275
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	-	-	-
(K)	**Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)**	**328,183**	**218,775**	**546,958**
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	724	2,126	2,850
(M)	**Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)**	**327,459**	**216,649**	**544,108**

(All amounts in Rupees of Lakhs)

Item No.	Inadmissible assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation			
	(a) Furniture & Fittings	-	84	84
	(b) Leasehold Property	-	275	275
	(c) Office Equipment	-	404	404
	(d) Intangibles-Computer Software	-	812	812
	Inadmissible current assets as per Clause (1) of Schedule I of regulation			
	(a) Due from other entities carrying on insurance business(including re-insurers)	74	-	74
	(b) Other Current Assets	650	407	1,057
	(d) Deposits (on which Lien is marked)	-	144	144

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.

Care Health Insurance Limited

IRDA Registration number **148** dated **26 April, 2012**

CIN: U66000DL2007PLC161503

FORM NL-24 - SOLVENCY MARGIN (FORM IRDAI-GI-TR)

STATEMENT OF LIABILITIES :

As at 31st March, 2023

(All amounts in Rupees of Lakhs)

Item No.	Reserve	Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	248,782	217,570
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	**Unexpired Risk Reserve (URR)...(a)+(b)**	**248,782**	**217,570**
(d)	Outstanding Claim Reserve (other than IBNR reserve)	47,050	40,937
(e)	IBNR reserve	25,230	22,015
(f)	**Total Reserves for Technical Liabilities...(c)+(d)+(e)**	**321,062**	**280,522**

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.

Care Health Insurance Limited

IRDA Registration number **148** dated **26 April, 2012**
CIN: U66000DL2007PLC161503

FORM NL-25 - SOLVENCY MARGIN (TABLE IA)

Name of Insurer:	Care Health Insurance Limited
Registration Number:	148
Date of Registration:	April 26, 2012
Classification:	Business Within India/Total Business

TABLE IA: REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS
As at 31st March, 2023

(All amounts in Rupees of Lakhs)

Item No.	Line of Business	Gross Premium	Net Premium	Gross incurred claim	Net incurred Claim	RSM-1	RSM-2	RSM
1	Fire							
2	Marine Cargo							
3	Marine - Other than Marine Cargo							
4	Motor							
5	Engineering							
6	Aviation							
7	Liability							
8	Health	523,769	459,088	261,042	211,618	91,818	63,485	91,818
9	Miscellaneous							
10	Crop							
	Total	**523,769**	**459,088**	**261,042**	**211,618**	**91,818**	**63,485**	**91,818**

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.

Care Health Insurance Limited

IRDA Registration number **148** dated **26 April, 2012**

CIN: U66000DL2007PLC161503

FORM NL-26 - SOLVENCY MARGIN (TABLE IB)

As at 31st March, 2023

Name of Insurer:	Care Health Insurance Limited
Registration Number:	148
Date of Registration:	April 26, 2012
Classification:	Business Within India/Total Business

(All amounts in Rupees of Lakhs)

(1)	(2)	(3)
ITEM NO.	**DESCRIPTION**	**AMOUNT**
(A)	**Policyholder's FUNDS**	
	Available assets (as per Form IRDAI-GI-TA)	327,459
	Deduct:	
(B)	Current Liabilities as per BS	280,522
(C)	Provisions as per BS	-
(D)	Other Liabilities	38,488
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	**8,449**
	Shareholder's FUNDS	
(F)	Available Assets	216,649
	Deduct:	
(G)	Other Liabilities	57,628
(H)	Excess in Shareholder's funds (F - G)	159,021
(I)	**Total ASM (E + H)**	**167,470**
(J)	**Total RSM**	**91,818**
(K)	**SOLVENCY RATIO (Total ASM/ Total RSM)**	**1.82**

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.

Care Health Insurance Limited

IRDA Registration number **148** dated **26 April, 2012**

CIN: U66000DL2007PLC161503

FORM NL-27- PRODUCTS INFORMATION

DATE : 31st March, 2023

Products Information						
List below the products and/or add-ons introduced during the Quarter						
Sl. No.	**Name of Product /Add On**	**Co. Ref. No.**	**IRDAI UIN**	**Class of Business**	**Category of product**	**Date of allotment of UIN**
1	Care Advantage		CHIHLIP23150V022223	Health	Health Insurance - Individual	19-Dec-22
2	Instant Care		CHIHLIA23083V012223	Health	Health Insurance - Individual	7-Sep-22
3	Protect Plus		CHIHLIA23153V012223	Health	Health Insurance - Individual	26-Dec-22

Care Health Insurance Limited

IRDA Registration number **148** dated **26 April, 2012**

CIN: U66000DL2007PLC161503

FORM NL-28-STATEMENT OF INVESTMENT ASSETS AND STATEMENT OF ACCRETION OF ASSETS

PART - A

Name of the Insurer: Care Health Insurance Limited
Registration Number: 148
thatement as on: 31st March, 2023
Statement of Investment Assets
(Business within India)
Periodicity of Submission: Quarterly

(₹ in Lakhs)

Section I			
S. No	**Particulars**	**SCH**	**Amount**
1	Investments (Shareholders)	8	192,116
	Investments (Policyholders)	8A	315,513
2	Loans	9	-
3	Fixed Assets	10	5,618
4	Current Assets		
	a. Cash and Bank balances	11	9,981
	b. Advances and other Assets	12	23,730
5	Current Liabilities		
	a. Current Liabilities	13	(155,946)
	b. Provisions	14	(221,342)
	c. Misc. exp. not written off	15	-
	d. Debit balance of P&L account		-
	Application of Funds as per Balance Sheet (A)		**169,670**
	Less: Other Assets	**SCH**	**Amount**
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	5,618
3	Cash & Bank Balance (if any)	11	9,981
4	Advances & Other Assets (if any)	12	23,730
5	Current Liabilities	13	(155,946)
6	Provisions	14	(221,342)
7	Misc. exp not written off	15	-
8	Debit Balance of P&L A/c		-
	Total (B)		**(337,959)**
	'Investment Assets'	**(A-B)**	**507,629**

Section II										
No	**'Investment' represented as**	**Reg. %**	**SH**		**PH**	**Book Value (SH + PH)**	**% Actual**	**FVC Amount**	**Total**	**Market Value**
			Balance	**FRSM+**						
			(a)	**(b)**	**(c)**	**d = (a+b+c)**	**(e)**	**(f)**	**(g)=(d+f)**	**(h)**
1	Central Govt. Securities	Not less than 20%	-	55,475	103,081	158,556	31.2%	-	158,556	155,910
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%	-	66,694	119,447	186,141	36.6%	-	186,141	183,799
3	Investment subject to Exposure Norms		-	-	-	-	-	-	-	-
	a. Housing/Infra & Loans to SG for Housing and FFE	Not less than 15%	-	-	-	-	-	-	-	-
	1. Approved Investments		-	78,141	115,359	193,499	38.1%	-	193,499	189,744
	2. Other Investments		-	-	-	-	0.0%	-	-	-
	c. Approved Investments	Not exceeding 55%	-	46,567	80,714	127,281	25.0%	(632)	126,649	124,904
	d. Other Investments		-	1,274	-	1,274	0.3%	66	1,340	1,340
	Investment Assets	**100%**	**-**	**192,676**	**315,519**	**508,195**	**100.0%**	**(566)**	**507,629**	**499,787**

Care Health Insurance Limited

IRDA Registration number **148** dated **26 April, 2012**
CIN: U66000DL2007PLC161503

FORM NL-28-STATEMENT OF INVESTMENT ASSETS AND STATEMENT OF ACCRETION OF ASSETS
PART - B
Name of the Insurer: Care Health Insurance Limited
Registration Number: 148
thatement as on: 31st March, 2023
Statement of Accretion of Assets
(Business within India)
Periodicity of Submission: Quarterly

(₹ in Lakhs)

No	Category of Investments	COI	Opening (A)	% to Opening Balance	Net Accretion for the (B)	% to Total Accrual	TOTAL (A+B)	% to Total
1	Central Govt. Securities		134,201	29.3%	22,354	44.3%	156,556	30.8%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)		161,797	35.3%	24,344	48.3%	186,141	36.6%
3	**Investment subject to Exposure Norms**							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments		31,693	6.9%	6,964	13.8%	38,656	7.6%
	2. Other Investments		-	0.0%	-	0.0%	-	0.0%
	b. Infrastructure Investments							
	1. Approved Investments		145,468	31.8%	9,375	18.6%	154,843	30.5%
	2. Other Investments		-	0.0%	-	0.0%	-	0.0%
	c. Approved Investments		117,376	25.6%	9,905	19.6%	127,281	25.0%
	d. Other Investments (not exceeding 15%)		1,419	0.3%	(145)	-0.3%	1,274	0.3%
	Total		**457,752**	**100%**	**50,442**	**100%**	**508,195**	**100%**

Care Health Insurance Limited
IRDA Registration number **148** dated **26 April, 2012**
CIN: U66000DL2007PLC161503

NL-29 DETAILS REGARDING DEBT SECURITIES

(Amount in Rs. Lakhs)

DETAILS REGARDING DEBT SECURITIES								
	Market Value				Book Value			
	As at 31st March, 2023	As % of total for this class	As at 31st March, 2022	As % of total for this class	As at 31st March, 2023	As % of total for this class	As at 31st March, 2022	As % of total for this class
BREAKDOWN BY CREDIT RATING								
AAA rated	286,450	58.4%	228,080	65.1%	291,894	58.6%	226,339	65.0%
AA or better	19,939	4.1%	1,515	0.4%	20,000	4.0%	1,500	0.4%
Rated below AA but above A	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Rated below A but above B	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Any other (Only Sovereign and FD's)	183,799	37.5%	120,633	34.4%	186,141	37.4%	120,422	34.6%
TOTAL (A)	**490,187**	**100.0%**	**350,228**	**100.0%**	**498,035**	**100.0%**	**348,262**	**100.0%**
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	56,649	11.6%	69,684	19.9%	56,879	11.4%	68,970	19.8%
more than 1 year and upto 3years	102,142	20.8%	71,980	20.6%	103,892	20.9%	70,902	20.4%
More than 3years and up to 7years	186,458	38.0%	143,223	40.9%	190,866	38.3%	141,520	40.6%
More than 7 years and up to 10 years	93,667	19.1%	57,855	16.5%	95,057	19.1%	59,059	17.0%
above 10 years	51,272	10.5%	7,487	2.1%	51,341	10.3%	7,811	2.2%
Any other	-	0.0%	-	0.0%	-		-	
TOTAL (B)	**490,187**	**100.0%**	**350,228**	**100.0%**	**498,035**	**100.0%**	**348,262**	**100.0%**
BREAKDOWN BY TYPE OF THE ISSUER								
a. Central Government	155,910	31.8%	99,741	28.5%	158,556	31.8%	100,199	28.8%
b. State Government	27,889	5.7%	12,892	3.7%	27,585	5.5%	12,223	3.5%
c. Corporate Securities	306,388	62.5%	237,595	67.8%	311,894	62.6%	235,839	67.7%
TOTAL (B)	**490,187**	**100.0%**	**350,228**	**100.0%**	**498,035**	**100.0%**	**348,262**	**100.0%**

Care Health Insurance Limited

IRDA Registration number **148** dated **26 April, 2012**
CIN: U66000DL2007PLC161503

FORM NL-30 -DETAILS OF NON-PERFORMING ASSETS

DATE : 31st March, 2023

(Amount in Rs. Lakhs)

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		Total	
		As at 31st March, 2023	As at 31st March, 2022	As at 31st March, 2023	As at 31st March, 2022	As at 31st March, 2023	As at 31st March, 2022	As at 31st March, 2023	As at 31st March, 2022	As at 31st March, 2023	As at 31st March, 2022
1	Investments Assets	481,881	323,635	-	-	16,154	24,626	10,160	8,392	508,195	356,654
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	-	-	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	481,881	323,635	-	-	16,154	24,626	10,160	8,392	508,195	356,654
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

Care Health Insurance Limited
IRDA Registration number **148** dated **26 April, 2012**
CIN: U66000DL2007PLC161503

FORM NL-31-STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT
thatement as on: 31st March, 2023
Statement of Investment and Income on Investment
Periodicity of Submission:Quarterly

Name of the Fund: General Insurance
(Amount in Rs. Lakhs)

S. No	Category of Investment	Category code	Current Quarter				Year to Date				Year to Date (previous year)			
			Investment	Income on Investment	Gross Yield (%)	Net Yield (%)	Investment	Income on Investment	Gross Yield (%)	Net Yield (%)	Investment	Income on Investment	Gross Yield (%)	Net Yield (%)
1	Central Government Bonds	CGSB	146,386	2,529	1.7%	1.3%	121,126	8,225	6.8%	5.1%	80,589	5,400	6.7%	5.0%
2	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
3	Treasury Bills	CTRB	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
4	Sovereign Green Bonds	CSGB	1,467	26	1.8%	1.3%	361	26	7.2%	5.4%	-	-	0.0%	0.0%
4	State Government Bonds	SGGB	27,590	543	2.0%	1.5%	21,862	1,731	7.9%	5.9%	12,241	999	8.2%	6.1%
5	Infrastructure - PSU - Debentures / Bonds	IPTD	87,910	1,478	1.7%	1.3%	83,686	5,700	6.8%	5.1%	70,986	4,999	7.0%	5.3%
6	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	16,130	270	1.7%	1.3%	16,493	1,116	6.8%	5.1%	15,457	1,085	7.0%	5.3%
7	Long Term Bank Bonds Approved Investment - Infrastructure	ILBI	41,658	692	1.7%	1.2%	34,900	2,299	6.6%	4.9%	15,081	946	6.3%	4.7%
8	Corporate Securities - Debentures	ECOS	83,099	1,344	1.6%	1.2%	80,635	5,265	6.5%	4.9%	58,453	4,039	6.9%	5.2%
9	Application Money	ECAM	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
10	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	-	-	0.0%	0.0%	3,047	156	5.1%	3.8%	66	3	5.2%	3.9%
11	Deposits - CDs with Scheduled Banks	EDCD	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
12	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HTDA	6,264	108	1.7%	1.3%	8,379	591	7.05%	5.3%	14,000	1,015	7.3%	5.4%
13	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	29,030	517	1.8%	1.3%	17,801	1,245	6.99%	5.23%	5,227	275	5.3%	3.9%
14	Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
15	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	15,107	246	1.6%	1.2%	15,420	850	5.5%	4.1%	14,479	482	3.3%	2.5%
16	Mutual Funds - Debt / Income / Serial Plans / Liquid Schemes	OMGS	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
17	Equity Shares (PSUs & Unlisted)	OEPU	603	-	0.0%	0.0%	603	-	0.0%	0.0%	597	-	0.0%	0.0%
18	PSU - Equity shares - Quoted	EAEQ	-	-	0.0%	0.0%	-	-	0.0%	0.0%	173	-	0.0%	0.0%
19	Corporate Securities - Equity shares (Ordinary)-quoted	EACE	8,719	91	1.0%	0.8%	8,423	392	4.6%	3.5%	1,414	72	5.1%	3.8%
20	Additional Tier 1 (Basel III Compliant) Perpetual Bonds – [PSU Banks]	EAPS	11,333	219	1.9%	1.4%	6,044	468	7.7%	5.8%	-	-	0.0%	0.0%
21	Additional Tier 1 (Basel III Compliant) Perpetual Bonds – [Private Banks]	EAPB	2,500	48	1.9%	1.4%	1,418	110	7.8%	5.8%	-	-	0.0%	0.0%
22	Equity Shares (incl Co-op Societies)	OESH	828	158	19.1%	14.3%	912	237	26.0%	19.4%	342	(257)	-75.2%	-56.3%
23	Commercial Papers	ECCP	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
	Grand Total		**478,625**	**8,268**	**1.7%**	**1.3%**	**421,109**	**28,410**	**6.7%**	**5.0%**	**289,105**	**19,059**	**6.6%**	**4.9%**

Care Health Insurance Limited

IRDA Registration number **148** dated **26 April, 2012**
CIN: U66000DL2007PLC161503

FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS
thatement as on: 31st March, 2023
Statement of Down Graded Investments
Periodicity of Submission:Quarterly

Name of the Fund: General Insurance

(Amount in Rs. Lakhs)

S. No	Name of the Security	COI	Amount	Date of purchase	Rating Agency	Original Grade	Current Grade	Date of Down grade	Remarks
A	**During the Quarter**								
					NIL				
B	**As on Date**								
					NIL				

Care Health Insurance Limited
IRDA Registration number **148** dated **26 April, 2012**
CIN: U66000DL2007PLC161503

FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION

DATE : 31st March, 2023

(Amount in Rs. Lakhs)

S.No.	Reinsurance/Retrocession Placements	No. of reinsurers	Premium ceded to reinsurers (Upto the Quarter)			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
	Outside India					
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	-	-	-	-	-
5	No. of Reinsurers with rating less than BBB	-	-	-	-	-
	Total (A)	-	-	-	-	-
	With In India					
1	Indian Insurance Companies	-	-	-	-	-
2	FRBs	1	174	-	-	0.27%
3	GIC Re	1	63,878	462	4	99.48%
4	Other (to be Specified)					
	-TATA AIG	1	-	-	163	0.25%
	Total (B)	3	64,052	462	167	100%
	Grand Total (C)= (A)+(B)	3	64,052	462	167	100%

Care Health Insurance Limited

IRDA Registration number **148** dated **26 April, 2012**

CIN: U66000DL2007PLC161503

FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS

GROSS DIRECT PREMIUM UNDERWRITTEN

FOR THE YEAR ENDED 31st March, 2023

(Amount in Rs. Lakhs)

Sl.No.	State / Union Territory	Health		Personal Accident		Travel Insurance		Grand Total	
		For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter
	STATES								
1	Andhra Pradesh	2,909	9,997	142	895	71	335	3,121	11,227
2	Arunachal Pradesh	24	128	1	3	0	1	25	132
3	Assam	1,133	4,099	89	542	5	25	1,227	4,666
4	Bihar	2,735	9,080	245	1,286	10	60	2,990	10,426
5	Chhattisgarh	797	2,524	70	513	8	35	875	3,071
6	Goa	273	808	4	31	10	47	287	885
7	Gujarat	11,677	38,113	257	1,281	171	1,078	12,104	40,472
8	Haryana	9,687	32,242	502	2,075	87	712	10,276	35,030
9	Himachal Pradesh	572	1,731	100	632	7	33	680	2,396
10	Jharkhand	1,282	4,102	34	266	9	44	1,325	4,412
11	Karnataka	11,593	43,503	308	1,984	263	1,394	12,164	46,881
12	Kerala	2,015	6,587	137	484	86	478	2,238	7,548
13	Madhya Pradesh	4,841	15,667	225	1,603	32	159	5,098	17,429
14	Maharashtra	35,639	117,808	651	3,586	452	2,632	36,742	124,026
15	Manipur	240	756	21	64	1	3	262	823
16	Meghalaya	37	164	1	5	1	3	39	172
17	Mizoram	28	124	0	2	0	1	28	126
18	Nagaland	12	32	1	6	0	1	13	38
19	Odisha	2,091	6,674	91	458	13	68	2,195	7,199
20	Punjab	4,397	14,413	248	1,077	139	820	4,784	16,310
21	Rajasthan	3,975	12,195	109	1,291	35	189	4,119	13,676
22	Sikkim	57	200	0	5	1	3	58	208
23	Tamil Nadu	4,372	15,105	142	1,118	228	1,250	4,743	17,473
24	Telangana	9,220	34,660	236	1,497	166	889	9,622	37,045
25	Tripura	262	749	13	103	1	3	276	855
26	Uttarakhand	1,028	3,198	44	255	14	66	1,087	3,518
27	Uttar Pradesh	11,059	35,412	2,244	8,573	91	532	13,393	44,517
28	West Bengal	6,297	18,160	(184)	1,167	61	307	6,175	19,635
	TOTAL (A)	**128,253**	**428,229**	**5,731**	**30,801**	**1,962**	**11,167**	**135,946**	**470,197**
	UNION TERRITORIES								
1	Andaman and Nicobar Islands	12	52	0	3	0	0	12	55
2	Chandigarh	358	1,015	5	32	14	87	377	1,135
3	Dadra and Nagar Haveli	44	232	2	14	0	1	46	247
4	Daman & Diu	30	107	1	2	0	1	30	110
5	Govt. of NCT of Delhi	11,597	37,051	219	909	152	892	11,968	38,851
6	Jammu & Kashmir	980	2,828	97	380	12	52	1,089	3,260
7	Ladakh	3	17	0	1	1	1	4	19
8	Lakshadweep	1	1	0	0	0	0	1	1
9	Puducherry	68	233	2	20	4	24	74	276
	TOTAL (B)	**13,092**	**41,536**	**326**	**1,361**	**183**	**1,058**	**13,600**	**43,955**
	OUTSIDE INDIA								
1									
	TOTAL (C)	-	-	-	-	-	-	-	-
	Grand Total (A)+(B)+(C)	**141,344**	**469,764**	**6,057**	**32,162**	**2,145**	**12,226**	**149,546**	**514,152**

Care Health Insurance Limited

IRDA Registration number **148** dated **26 April, 2012**

CIN: U66000DL2007PLC161503

FORM NL-35 QUARTERLY BUSINESS RETURN ACROSS LINE OF BUSINESS

DATE : 31st March, 2023

(Amount in Rs. Lakhs)

QUARTERLY BUSINESS RETURN ACROSS LINE OF BUSINESS

S. No	Line of Business	For the Quarter ended 31st March, 2023		For the Quarter ended 31st March, 2022		For the Year ended 31st March, 2023		For the Year ended 31st March, 2022	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire								
2	Marine Cargo								
3	Marine Other than Cargo								
4	Motor OD								
5	Motor TP								
6	Health	141,344	700,391	107,245	576,527	469,764	1,588,854	342,550	1,419,429
7	Personal Accident	6,057	191,260	13,654	143,155	32,162	397,948	38,946	234,417
8	Travel	2,145	74,950	2,251	41,966	12,226	388,557	6,595	129,790
9	Workmen’s Compensation/ Employer’s liability								
10	Public/ Product Liability								
11	Engineering								
12	Aviation								
13	Crop Insurance								
14	Other segments								
15	Miscellaneous								

Care Health Insurance Limited

IRDA Registration number **148** dated **26 April, 2012**
CIN: U66000DL2007PLC161503

FORM NL-36-BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS

DATE : 31st March, 2023
(Amount in Rs. Lakhs)

S. No	Channel	For the Quarter ended 31st March, 2023		For the Year ended 31st March, 2023		For the Quarter ended 31st March, 2022		For the Year ended 31st March, 2022	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	414,451	57,175	981,584	173,580	333,644	43,589	808,012	134,224
2	Corporate Agents-Banks	209,134	24,053	451,251	82,711	160,790	20,793	296,390	65,970
3	Corporate Agents -Others	11,712	5,580	27,600	21,730	9,747	9,915	25,019	23,592
4	Brokers	162,684	47,636	458,983	177,743	100,400	32,049	273,941	95,888
5	Micro Agents	-	1,468	3	5,939	-	2,373	2	6,965
6	Direct Business								
	-Officers/Employees	23,702	1,422	90,723	10,927	39,790	6,397	76,913	25,638
	-Online (Through Company Website)	78,422	8,598	208,872	28,467	51,627	4,479	146,293	20,093
	-Others	-	-	-	-	-	-	-	-
7	Common Service Centres(CSC)	-	-	-	-	-	-	-	-
8	Insurance Marketing Firm	3,091	467	6,745	1,191	1,347	273	3,360	682
9	Point of sales person (Direct)	38,988	2,811	121,905	10,826	32,291	2,965	96,465	10,878
10	MISP (Direct)	-	-	-	-	-	-	-	-
11	Web Aggregators	24,417	337	27,693	1,037	32,012	317	57,241	4,162
12	Referral Arrangements	-	-	-	-	-	-	-	-
13	Other	-	-	-	-	-	-	-	-
	Total (A)	**966,601**	**149,546**	**2,375,359**	**514,152**	**761,648**	**123,150**	**1,783,636**	**388,091**
14	Business outside India (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	**966,601**	**149,546**	**2,375,359**	**514,152**	**761,648**	**123,150**	**1,783,636**	**388,091**

Care Health Insurance Limited
IRDA Registration number **148** dated **26 April, 2012**
CIN: U66000DL2007PLC161503

FORM NL-37-CLAIMS DATA **For the Year ended 31st March, 2023**

No. of claims only

Sl. No.	Claims Experience	Health	Personal Accident	Travel	Total Health	Total
1	Claims O/S at the beginning of the period	15,598	831	1,671	18,100	18,100
2	Claims reported during the period					
	(a) Booked During the period	769,435	7,857	4,652	781,944	781,944
	(b) Reopened during the Period	13,349	108	97	13,554	13,554
	(c) Other Adjustment					
3	Claims Settled during the period	703,036	6,150	2,254	711,440	711,440
	(a) paid during the period	-	-	-	-	-
	(b) Other Adjustment	-	-	-	-	-
4	Claims Repudiated during the period	74,907	1,794	2,055	78,756	78,756
	Other Adjustment	-	-	-	-	-
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	-	-	-	-	-
6	**Claims O/S at End of the period**					
	Less than 3months	20,439	852	2,111	23,402	23,402
	3 months to 6 months	-	-	-	-	-
	6months to 1 year	-	-	-	-	-
	1year and above	-	-	-	-	-

Notes:- Cashless Claims Outstanding are shown in Settled as the customer has already availed the service and the payment will be done to the hospital according to the terms of the agreement.

For the Year ended 31st March, 2023
(Amount in Rs. Lakhs)

Sl. No.	Claims Experience	Health	Personal Accident	Travel	Total Health	Total
1	Claims O/S at the beginning of the period	15,231	4,426	1,997	21,655	21,655
2	Claims reported during the period	-	-	-	-	-
	(a) Booked During the period	323,147	12,448	4,618	340,213	340,213
	(b) Reopened during the Period	11,150	182	316	11,647	11,647
	(c) Other Adjustment	-	-	-	-	-
3	Claims Settled during the period	236,114	6,122	2,879	245,115	245,115
	(a) paid during the period (b) Other Adjustment	-	-	-	-	-
4	Claims Repudiated during the period	63,665	5,148	2,162	70,976	70,976
	Other Adjustment	-	-	-	-	-
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	-	-	-	-	-
6	Claims O/S at End of the period					
	Less than 3months	18,003	5,061	2,577	25,641	25,641
	3 months to 6 months	-	-	-	-	-
	6months to 1 year	-	-	-	-	-
	1year and above	-	-	-	-	-

Note:- Cashless Claims & claim related expenses Outstanding are shown in Settled as the customer has already availed the service and the payment will be done to the hospital according to the terms of the agreement.

Care Health Insurance Limited
IRDA Registration number **148** dated **26 April, 2012**
CIN: U66000DL2007PLC161503

FORM NL-39 AGEING OF CLAIMS
For the Quarter ended 31st March, 2023 (Amount in Rs. Lakhs)

AGEING OF CLAIMS (Claims Paid)																	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire																
2	Marine Cargo																
3	Marine Other than Cargo																
4	Motor OD																
5	Motor TP																
6	Health	215,189	-	-	-	-	-	-	66,266	-	-	-	-	-	-	215,189	66,266
7	Personal Accident	1,601	-	-	-		-	-	1,794	-	-	-	-	-	-	1,601	1,794
8	Travel	272	-	-	-		-	-	520	-	-	-	-	-	-	272	520
9	Workmen's Compensation/																
10	Public/ Product Liability																
11	Engineering																
12	Aviation																
13	Crop Insurance																
14	Other segments																
15	Miscellaneous																

For the Year ended 31st March, 2023 (Amount in Rs. Lakhs)

AGEING OF CLAIMS (Claims Paid)																	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire																
2	Marine Cargo																
3	Marine Other than Cargo																
4	Motor OD																
5	Motor TP																
6	Health	712,731	-	-	-	-	-	-	240,062	-	-	-	-	-	-	712,731	240,062
7	Personal Accident	6,188	-	-	-	-	-	-	6,234	-	-	-	-	-	-	6,188	6,234
8	Travel	2,613	-	-	-	-	-	-	2,028	-	-	-	-	-	-	2,613	2,028
9	Workmen's Compensation/																
10	Public/ Product Liability																
11	Engineering																
12	Aviation																
13	Crop Insurance																
14	Other segments																
15	Miscellaneous																

Care Health Insurance Limited
IRDA Registration number **148** dated **26 April, 2012**
CIN: U66000DL2007PLC161503

FORM NL-41 OFFICES INFORMATION

DATE : 31st March, 2023

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the year		207
2	No. of branches approved during the year		55
3	No. of branches opened during the year	Out of approvals of previous year	24
4		Out of approvals of this year	18
5	No. of branches closed during the year		1
6	No of branches at the end of the year		248
7	No. of branches approved but not opened		37
8	No. of rural branches		1
9	No. of urban branches		247
10	No. of Directors:-		
	(a) Independent Director		7
	(b) Executive Director		1
	(c) Non-executive Director		4
	(d) Women Director*		2
	(e) Whole time director		NIL
11	No. of Employees		
	(a) On-roll:		14,845
	(b) Off-roll:		1,842
	(c) Total:		16,687
12	No. of Insurance Agents and Intermediaries		
	(a) Individual Agents		239,901
	(b) Corporate Agents-Banks		55
	(c)Corporate Agents-Others		83
	(d) Insurance Brokers		492
	(e) Web Aggregators		21
	(f) Insurance Marketing Firm		172
	(g) Motor Insurance Service Providers (DIRECT)		NA
	(h) Point of Sales persons (DIRECT)		52,277
	(i) Other as allowed by IRDAI(Micro Insurance)		1

*women directors are already included in 'Independent Director' and 'Non-Executive Director' category. Total number of directors as on Mar 31, 2023 are 12.

Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	16453	281744
Recruitments during the quarter	3667	12310
Attrition during the quarter	3433	1052
Number at the end of the quarter	16687	293002

Care Health Insurance Limited
IRDA Registration number **148** dated **26 April, 2012**
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FORM NL-42 BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS **DATE : 31st March, 2023**

BOARD OF DIRECTORS				
S. No	**Name of person**	**Designation**	**Role /Category**	**Details of change in the period**
1	Dr. Rashmi Saluja	Non Executive Chairperson		
2	Mr. Anuj Gulati	Managing Director & CEO		
3	Mr. Sham Lal Mohan	Non Executive Independent Director		
4	Lt. Gen. (Retd.) Shamsher Singh Mehta	Non Executive Independent Director		
5	Mrs. Asha Nair	Non Executive Independent Director		
6	Mr. Malay Kumar Sinha	Non Executive Independent Director		
7	Mr. C.M. Minocha	Bank Nominee Director		
8	Mr. Kartikeya Dhruv Kaji	Non Executive Director		
9	Mr. Sunish Sharma	Non Executive Director		
10	Mr. Hamid Ahmed	Non Executive Independent Director		
11	Mr. Praveen Kumar Tripathi	Additional Non Executive Independent Director		
12	Mr. Pratap Venugopal	Additional Non Executive Independent Director		

KEY MANAGEMENT PERSONS				
S. No	**Name of person**	**Designation**	**Role /Category**	**Details of change in the period**
1	Mr. Anuj Gulati	Managing Director & CEO		
2	Mr. Pankaj Gupta	Chief Financial Officer		
3	Mr. Ajay Shah	Chief Marketing Officer		
4	Mr. Chandrakant Mishra	Head - Institutional Business		
5	Mr. Manish Dodeja	Chief Risk Officer		
6	Mr. Anoop Singh	Chief Compliance Officer		
7	Mr. Sanjeev Meghani	Head - Human Resources		
8	Mr. Nitin Katyal	Chief Investment Officer		
9	Ms. Bhawana Jain	Chief of Internal Audit		
10	Mr. Irvinder Singh Kohli	Appointed Actuary		
11	Mr. Yogesh Kumar	Company Secretary		Appointed w.e.f. November 07, 2022

Notes:-
(a) "Key Management Person" as defined under Annexure 4 (Guidelines on appointment and reporting of Key Management Persons) of Corporate Governance Guidelines for Insurers in India 2016
b) In case of directors, designation to include "Independent Director / Non-executive Director / Executive Director / Managing Director/Chairman"

Care Health Insurance Limited

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FORM NL-43 RURAL AND SOCIAL OBLIGATIONS (Quarterly Returns)

Upto the Quarter ended 31st March 2023
(Amount in Rs. Lakhs)

RURAL AND SOCIAL OBLIGATIONS (Quarterly Returns)					
S. No	**Line of Business**	**Particulars**	**No. of Policies Issued**	**Premium Collected**	**Sum Assured**
1	FIRE	Rural			
		Social			
2	MARINE CARGO	Rural			
		Social			
3	MARINE OTHER THAN CARGO	Rural			
		Social			
4	MOTOR OD	Rural			
		Social			
5	MOTOR TP	Rural			
		Social			
6	HEALTH	Rural	158,540	58,897	7,178,908
		Social	-	6,242	336,094
7	PERSONAL ACCIDENT	Rural	167,521	10,019	3,131,499
		Social	34	242	111,689
8	TRAVEL	Rural	53,145	825	2,555,782
		Social	-	-	-
9	Workmen’s Compensation/ Employer’s liability	Rural			
		Social			
10	Public/ Product Liability	Rural			
		Social			
11	Engineering	Rural			
		Social			
12	Aviation	Rural			
		Social			
13	Other Segment	Rural			
		Social			
14	Miscellaneous	Rural			
		Social			
	Total	**Rural**	**379,206**	**69,740**	**12,866,189**
		Social	**34**	**6,484**	**447,783**

Care Health Insurance Limited
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CIN: U66000DL2007PLC161503

care
HEALTH INSURANCE

FORM NL-45-GREIVANCE DISPOSAL

DATE : 31st March, 2023

SI No	Pariticulars	Opening balance As on begining of the quarter	Additions during the quarter (net of duplicate complaints)	Complaints Resolved			Complaints pending at the end of the quarter	Total complaints registered upto the quarter during the financial year
				Fully accepted	Partial accepted	Rejected		
1	**Complaints made by the customers**							
a)	Proposal Related	0	6	4	0	2	0	45
b)	Claim	5	982	364	0	623	0	3211
c)	Policy Related	12	252	206	1	57	0	760
d)	Premium	0	29	7	0	22	0	82
e)	Refund	3	137	103	0	37	0	349
f)	Coverage	0	0	0	0	0	0	0
g)	Cover note related	0	0	0	0	0	0	0
h)	Product	0	0	0	0	0	0	0
i)	Others (to be specified) (i) Agent change related (ii) PED non disclsoure related (iii) Renewal related	2	65	49	0	18	0	250
	Total Number of complaints	**22**	**1471**	**733**	**1**	**759**	**0**	**4697**

2	Total No. of policies during previous year	1,783,636
3	Total No. of claims during previous year	613,991
4	Total No. of policies during current year	2,375,359
5	Total No. of claims during current year	795,498
6	Total No. of policies complaints (current year) per 10,000 policies (current year)	3
7	Total No. of Claim complaints (current year) per 10,000 claims registered (current year)	40

8	Duration wise Pending Status	Complaints made by customers		Complaints made by Intermediaries		Total	
		Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	Number	Percentage to Pending complaints
a)	Up to 15 days	0	0%	-	-	0	0%
b)	15 - 30 days	0	0%	-	-	0	0%
c)	30 - 90 days	0	0%	-	-	0	0%
d)	90 days & Beyond	0	0%	-	-	0	0%
	Total No. of complaints	**0**	**0%**	**-**	**-**	**0**	**0%**

Care Health Insurance Limited
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CIN: U66000DL2007PLC161503

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE
For the Quarter ended 31st March, 2023

Meeting Date	Investee Company Name	Type of Meeting (AGM / EGM)	Proposal of Management / Shareholders	Description of the proposal	Management Recommendation	Vote (For / Against/ Abstain)	Reason supporting the vote decision
				NIL			

Care Health Insurance Limited
IRDA Registration number **148** dated **26 April, 2012**

FORM NO. NL-48

DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)

Information as at 31st March 2023

a. Specify whether In-house Claim Settlement or Services rendered by TPA -

Sr. No	TPA Name	From	To
1	United Health Care Parekh Insurance TPA Private Limited	30-Jun-21	29-Jun-23
2	Medi Assist Insurance TPA Private Limited	01-Oct-19	Perpetually
3	MDIndia Health Insurance TPA Private Limited	30-Nov-19	29-Nov-22
4	Paramount Health Services & Insurance TPA Private Limited	11-Nov-16	Perpetually
5	Family Health Plan Insurance TPA Limited	01-Jun-16	Perpetually
6	Raksha Health Insurance TPA Private Limited	15-Jan-21	14-Jan-23
7	Vidal Health Insurance TPA Private Limited	29-Oct-14	Perpetually
8	East West Assist Insurance TPA Private Limited	10-Aug-20	09-Aug-22
9	Medsave Health Insurance TPA Limited	01-Sep-20	Perpetually
10	Genins India Insurance TPA Limited	27-May-19	Perpetually
11	Health India Insurance TPA Services Private Limited	23-Nov-20	22-Nov-23
12	Good Health Insurance TPA Limited	15-Feb-20	Perpetually
13	Vipul Medcorp Insurance TPA Private Limited	15-Sep-16	Perpetually
14	Safeway Insurance TPA Private Limited	10-Jan-21	Perpetually
15	Ericson Insurance TPA Private Limited	25-Sep-20	26-Sep-24

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	2,357,246	18,113	-
Number of lives serviced	4,341,053	20,838,780	-

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State**	Name of the Districts**
ANDAMAN & NICOBAR IS.	SOUTH ANDAMAN
ANDHRA PRADESH	ADILABAD
ANDHRA PRADESH	ANANTHAPUR
ANDHRA PRADESH	CHITTOOR
ANDHRA PRADESH	CUDDAPAH
ANDHRA PRADESH	EAST GODAVARI
ANDHRA PRADESH	GUNTUR
ANDHRA PRADESH	HYDERABAD
ANDHRA PRADESH	K.V.RANGAREDDY
ANDHRA PRADESH	KARIM NAGAR
ANDHRA PRADESH	KHAMMAM
ANDHRA PRADESH	KRISHNA
ANDHRA PRADESH	KURNOOL
ANDHRA PRADESH	MAHABUB NAGAR
ANDHRA PRADESH	MEDAK
ANDHRA PRADESH	NALGONDA
ANDHRA PRADESH	NELLORE
ANDHRA PRADESH	NIZAMABAD
ANDHRA PRADESH	PONDICHERRY
ANDHRA PRADESH	PRAKASAM
ANDHRA PRADESH	SRIKAKULAM
ANDHRA PRADESH	VISAKHAPATNAM
ANDHRA PRADESH	VIZIANAGARAM
ANDHRA PRADESH	WARANGAL
ANDHRA PRADESH	WEST GODAVARI
ARUNACHAL PRADESH	CHANGLANG
ARUNACHAL PRADESH	KURUNG KUMEY
ARUNACHAL PRADESH	LOHIT
ARUNACHAL PRADESH	PAPUM PARE
ARUNACHAL PRADESH	TAWANG
ARUNACHAL PRADESH	TIRAP
ASSAM	BARPETA
ASSAM	BONGAIGAON
ASSAM	CACHAR
ASSAM	DARRANG
ASSAM	DHEMAJI
ASSAM	DIBRUGARH
ASSAM	GOALPARA
ASSAM	GOLAGHAT
ASSAM	JORHAT
ASSAM	KAMRUP
ASSAM	KARIMGANJ
ASSAM	KOKRAJHAR
ASSAM	LAKHIMPUR
ASSAM	NAGAON
ASSAM	NALBARI
ASSAM	NORTH CACHAR HILLS
ASSAM	SIBSAGAR
ASSAM	SONITPUR
ASSAM	TINSUKIA
MADHYA PRADESH	BHOPAL
BIHAR	ARARIA
BIHAR	ARWAL
BIHAR	AURANGABAD
BIHAR	BANKA

BIHAR	BEGUSARAI
BIHAR	BHAGALPUR
BIHAR	BHOJPUR
BIHAR	BUXAR
BIHAR	DARBHANGA
BIHAR	EAST CHAMPARAN
BIHAR	GAYA
BIHAR	GOPALGANJ
BIHAR	JAMUI
BIHAR	JEHANABAD
BIHAR	KAIMUR (BHABUA)
BIHAR	KATIHAR
BIHAR	KENDUJHAR
BIHAR	KHAGARIA
BIHAR	KISHANGANJ
BIHAR	LAKHISARAI
BIHAR	MADHEPURA
BIHAR	MADHUBANI
BIHAR	MUNGER
BIHAR	MUZAFFARPUR
BIHAR	NALANDA
BIHAR	NAWADA
BIHAR	PATNA
BIHAR	PUNE
BIHAR	PURNIA
BIHAR	ROHTAS
BIHAR	SAHARSA
BIHAR	SAMASTIPUR
BIHAR	SARAN
BIHAR	SHEIKHPURA
BIHAR	SHEOHAR
BIHAR	SITAMARHI
BIHAR	SIWAN
BIHAR	SUPAUL
BIHAR	VAISHALI
BIHAR	WEST CHAMPARAN
CHANDIGARH	CHANDIGARH
CHANDIGARH	MOHALI
CHANDIGARH	RUPNAGAR
CHHATTISGARH	RAIPUR
CHHATTISGARH	BASTAR
CHHATTISGARH	DHAMTARI
CHHATTISGARH	DURG
CHHATTISGARH	JANJGIR-CHAMPA
CHHATTISGARH	JASHPUR
CHHATTISGARH	KANKER
CHHATTISGARH	KAWARDHA
CHHATTISGARH	KORBA
CHHATTISGARH	KORIYA
CHHATTISGARH	MAHASAMUND
CHHATTISGARH	RAIGARH
CHHATTISGARH	RAJNANDGAON
CHHATTISGARH	SURGUJA
DADRA & NAGAR HAVELI	DADRA & NAGAR HAVELI
DADRA & NAGAR HAVELI	VALSAD
DAMAN & DIU	DAMAN
DAMAN & DIU	DIU
DELHI	CENTRAL DELHI
DELHI	EAST DELHI
DELHI	NORTH DELHI
DELHI	NORTH WEST DELHI
DELHI	SOUTH DELHI
DELHI	SOUTH WEST DELHI
DELHI	WEST DELHI
GOA	NORTH GOA
GOA	SOUTH GOA
GUJARAT	AHMEDABAD
GUJARAT	AMRELI
GUJARAT	ANAND
GUJARAT	BANASKANTHA
GUJARAT	BHARUCH
GUJARAT	BHAVNAGAR
GUJARAT	DADRA & NAGAR HAVELI
GUJARAT	DAHOD
GUJARAT	DAMAN
GUJARAT	GANDHI NAGAR
GUJARAT	JAMNAGAR
GUJARAT	JUNAGADH
GUJARAT	KACHCHH
GUJARAT	KHEDA
GUJARAT	MAHESANA
GUJARAT	MANSA
GUJARAT	NARMADA
GUJARAT	NAVSARI
GUJARAT	PANCH MAHALS
GUJARAT	PATAN
GUJARAT	PORBANDAR
GUJARAT	RAJKOT
GUJARAT	SABARKANTHA
GUJARAT	SURAT
GUJARAT	SURENDRA NAGAR
GUJARAT	TAPI
GUJARAT	THE DANGS
GUJARAT	UNA
GUJARAT	VADODARA
GUJARAT	VALSAD
HARYANA	AMBALA
HARYANA	BHIWANI
HARYANA	FARIDABAD

HARYANA	FATEHABAD
HARYANA	GURGAON
HARYANA	HISAR
HARYANA	JHAJJAR
HARYANA	JIND
HARYANA	K.V.RANGAREDDY
HARYANA	KAITHAL
HARYANA	KARNAL
HARYANA	KURUKSHETRA
HARYANA	MAHENDRAGARH
HARYANA	PANCHKULA
HARYANA	PANIPAT
HARYANA	REWARI
HARYANA	ROHTAK
HARYANA	SIRSA
HARYANA	SONIPAT
HARYANA	YAMUNA NAGAR
HIMACHAL PRADESH	BILASPUR (HP)
HIMACHAL PRADESH	CHAMBA
HIMACHAL PRADESH	HAMIRPUR(HP)
HIMACHAL PRADESH	JUNAGADH
HIMACHAL PRADESH	KANGRA
HIMACHAL PRADESH	KINNAUR
HIMACHAL PRADESH	KULLU
HIMACHAL PRADESH	MANDI
HIMACHAL PRADESH	SHIMLA
HIMACHAL PRADESH	SIRMAUR
HIMACHAL PRADESH	SOLAN
HIMACHAL PRADESH	UNA
TELANGANA	HYDERABAD
MAHARASHTRA	JALNA
JAMMU & KASHMIR	ANANTHNAG
JAMMU & KASHMIR	BARAMULLA
JAMMU & KASHMIR	JAMMU
JAMMU & KASHMIR	KATHUA
JAMMU & KASHMIR	KUPWARA
JAMMU & KASHMIR	LEH
JAMMU & KASHMIR	RAJAURI
JAMMU & KASHMIR	SRINAGAR
JAMMU & KASHMIR	UDHAM SINGH NAGAR
JAMMU & KASHMIR	UDHAMPUR
JHARKHAND	BOKARO
JHARKHAND	CHATRA
JHARKHAND	DEOGHAR
JHARKHAND	DHANBAD
JHARKHAND	EAST SINGHBHUM
JHARKHAND	GARHWA
JHARKHAND	GIRIDH
JHARKHAND	GODDA
JHARKHAND	GUMLA
JHARKHAND	HAZARIBAG
JHARKHAND	JAMTARA
JHARKHAND	KODERMA
JHARKHAND	LATEHAR
JHARKHAND	LOHARDAGA
JHARKHAND	PAKUR
JHARKHAND	PALAMAU
JHARKHAND	RAMGARH
JHARKHAND	RANCHI
JHARKHAND	SAHIBGANJ
JHARKHAND	SERAIKELA-KHARSAWAN
JHARKHAND	WEST SINGHBHUM
KARNATAKA	BAGALKOT
KARNATAKA	BANGALORE
KARNATAKA	BANGALORE RURAL
KARNATAKA	BELGAUM
KARNATAKA	BELLARY
KARNATAKA	BIDAR
KARNATAKA	CHAMRAJNAGAR
KARNATAKA	CHICKMAGALUR
KARNATAKA	CHIKKABALLAPUR
KARNATAKA	CHITRADURGA
KARNATAKA	DAKSHINA KANNADA
KARNATAKA	DAVANGERE
KARNATAKA	DHARWAD
KARNATAKA	GADAG
KARNATAKA	GULBARGA
KARNATAKA	HASSAN
KARNATAKA	HAVERI
KARNATAKA	HYDERABAD
KARNATAKA	KODAGU
KARNATAKA	KOLAR
KARNATAKA	KOPPAL
KARNATAKA	MANDYA
KARNATAKA	MYSORE
KARNATAKA	RAICHUR
KARNATAKA	RAMANAGAR
KARNATAKA	SAGAR
KARNATAKA	SHIMOGA
KARNATAKA	TUMKUR
KARNATAKA	UDUPI
KARNATAKA	UTTARA KANNADA
KARNATAKA	YADGIR
KERALA	ALAPPUZHA
KERALA	ERNAKULAM
KERALA	IDUKKI
KERALA	KANNUR
KERALA	KASARGOD
KERALA	KOLLAM

KERALA	KOTTAYAM
KERALA	KOZHIKODE
KERALA	MALAPPURAM
KERALA	PALAKKAD
KERALA	PATHANAMTHITTA
KERALA	THIRUVANANTHAPURAM
KERALA	THRISSUR
KERALA	WAYANAD
LADAKH	LEH
MADHYA PRADESH	ALIRAJPUR
MADHYA PRADESH	ANUPPUR
MADHYA PRADESH	ASHOK NAGAR
MADHYA PRADESH	BALAGHAT
MADHYA PRADESH	BARWANI
MADHYA PRADESH	BETUL
MADHYA PRADESH	BHIND
MADHYA PRADESH	BURHANPUR
MADHYA PRADESH	CHHATARPUR
MADHYA PRADESH	CHHINDWARA
MADHYA PRADESH	DAMOH
MADHYA PRADESH	DATIA
MADHYA PRADESH	DEWAS
MADHYA PRADESH	DHAR
MADHYA PRADESH	DINDORI
MADHYA PRADESH	EAST NIMAR
MADHYA PRADESH	GUNA
MADHYA PRADESH	GWALIOR
MADHYA PRADESH	HARDA
MADHYA PRADESH	HOSHANGABAD
MADHYA PRADESH	INDORE
MADHYA PRADESH	JABALPUR
MADHYA PRADESH	JHABUA
MADHYA PRADESH	KATNI
MADHYA PRADESH	KHARGONE
MADHYA PRADESH	MANDLA
MADHYA PRADESH	MANDSAUR
MADHYA PRADESH	MORENA
MADHYA PRADESH	NARSINGHPUR
MADHYA PRADESH	NEEMUCH
MADHYA PRADESH	PANNA
MADHYA PRADESH	RAISEN
MADHYA PRADESH	RAJGARH
MADHYA PRADESH	RATLAM
MADHYA PRADESH	REWA
MADHYA PRADESH	SAGAR
MADHYA PRADESH	SATNA
MADHYA PRADESH	SEHORE
MADHYA PRADESH	SEONI
MADHYA PRADESH	SHAHDOL
MADHYA PRADESH	SHAJAPUR
MADHYA PRADESH	SHEOPUR
MADHYA PRADESH	SHIVPURI
MADHYA PRADESH	SINGRAULI
MADHYA PRADESH	TIKAMGARH
MADHYA PRADESH	UJJAIN
MADHYA PRADESH	UMARIA
MADHYA PRADESH	VIDISHA
MADHYA PRADESH	WEST NIMAR
MAHARASHTRA	AHMED NAGAR
MAHARASHTRA	AKOLA
MAHARASHTRA	AMRAVATI
MAHARASHTRA	AURANGABAD
MAHARASHTRA	BANGALORE
MAHARASHTRA	BEED
MAHARASHTRA	BHANDARA
MAHARASHTRA	BULDHANA
MAHARASHTRA	CHANDRAPUR
MAHARASHTRA	DHULE
MAHARASHTRA	GADCHIROLI
MAHARASHTRA	GONDIA
MAHARASHTRA	HINGOLI
MAHARASHTRA	JALGAON
MAHARASHTRA	KOLHAPUR
MAHARASHTRA	LATUR
MAHARASHTRA	MUMBAI
MAHARASHTRA	NAGPUR
MAHARASHTRA	NANDED
MAHARASHTRA	NANDURBAR
MAHARASHTRA	NASHIK
MAHARASHTRA	OSMANABAD
MAHARASHTRA	PARBHANI
MAHARASHTRA	PATAN
MAHARASHTRA	PUNE
MAHARASHTRA	RAIGARH
MAHARASHTRA	RATNAGIRI
MAHARASHTRA	SANGLI
MAHARASHTRA	SATARA
MAHARASHTRA	SINDHUDURG
MAHARASHTRA	SOLAPUR
MAHARASHTRA	THANE
MAHARASHTRA	WARDHA
MAHARASHTRA	WASHIM
MAHARASHTRA	YAVATMAL
MANIPUR	CHANDEL
MANIPUR	IMPHAL EAST
MANIPUR	IMPHAL WEST
MANIPUR	THOUBAL
MEGHALAYA	EAST KHASI HILLS
MEGHALAYA	JAINTIA HILLS

MEGHALAYA	WEST GARO HILLS
MIZORAM	AIZAWL
MIZORAM	LAWNGTLAI
NAGALAND	DIMAPUR
NAGALAND	KOHIMA
ORISSA	CUTTACK
ORISSA	KALAHANDI
ORISSA	KENDUJHAR
ORISSA	KHORDA
ORISSA	SAMBALPUR
ORISSA	SUNDERGARH
ORISSA	ANGUL
ORISSA	BALANGIR
ORISSA	BALESWAR
ORISSA	BARGARH
ORISSA	BHADRAK
ORISSA	DEBAGARH
ORISSA	DHENKANAL
ORISSA	GAJAPATI
ORISSA	GANJAM
ORISSA	JAGATSINGHAPUR
ORISSA	JAJAPUR
ORISSA	JHARSUGUDA
ORISSA	KANDHAMAL
ORISSA	KENDRAPARA
ORISSA	KORAPUT
ORISSA	MAYURBHANJ
ORISSA	NABARANGAPUR
ORISSA	NAYAGARH
ORISSA	NUAPADA
ORISSA	PURI
ORISSA	RAYAGADA
ORISSA	SONAPUR
PUDUCHERRY	CUDDALORE
PUDUCHERRY	KARAIKAL
PUDUCHERRY	MADURAI
PUDUCHERRY	NAGAPATTINAM
PUDUCHERRY	PONDICHERRY
PUDUCHERRY	VILLUPURAM
PUNJAB	AMRITSAR
PUNJAB	BARNALA
PUNJAB	BATHINDA
PUNJAB	CHANDIGARH
PUNJAB	FARIDKOT
PUNJAB	FATEHGARH SAHIB
PUNJAB	FAZILKA
PUNJAB	FIROZPUR
PUNJAB	GANDHI NAGAR
PUNJAB	GURDASPUR
PUNJAB	HOSHIARPUR
PUNJAB	JALANDHAR
PUNJAB	KAPURTHALA
PUNJAB	LUDHIANA
PUNJAB	MANSA
PUNJAB	MOGA
PUNJAB	MOHALI
PUNJAB	MUKTSAR
PUNJAB	NAWANSHAHR
PUNJAB	PATIALA
PUNJAB	PUNE
PUNJAB	ROPAR
PUNJAB	RUPNAGAR
PUNJAB	SANGRUR
PUNJAB	TARN TARAN
RAJASTHAN	AJMER
RAJASTHAN	ALWAR
RAJASTHAN	BANSWARA
RAJASTHAN	BARAN
RAJASTHAN	BARMER
RAJASTHAN	BHARATPUR
RAJASTHAN	BHILWARA
RAJASTHAN	BIKANER
RAJASTHAN	BUNDI
RAJASTHAN	CHITTORGARH
RAJASTHAN	CHURU
RAJASTHAN	DAUSA
RAJASTHAN	DHOLPUR
RAJASTHAN	DUNGARPUR
RAJASTHAN	GANGANAGAR
RAJASTHAN	HANUMANGARH
RAJASTHAN	JAIPUR
RAJASTHAN	JALOR
RAJASTHAN	JHALAWAR
RAJASTHAN	JHUJHUNU
RAJASTHAN	JODHPUR
RAJASTHAN	KARAULI
RAJASTHAN	KOTA
RAJASTHAN	NAGAUR
RAJASTHAN	PALI
RAJASTHAN	RAIPUR
RAJASTHAN	RAJGARH
RAJASTHAN	RAJSAMAND
RAJASTHAN	RAMGARH
RAJASTHAN	SAWAI MADHOPUR
RAJASTHAN	SIKAR
RAJASTHAN	SIROHI
RAJASTHAN	TONK
RAJASTHAN	UDAIPUR
SIKKIM	EAST SIKKIM

SIKKIM	SOUTH SIKKIM
TAMIL NADU	ARIYALUR
TAMIL NADU	BANGALORE
TAMIL NADU	CHENNAI
TAMIL NADU	COIMBATORE
TAMIL NADU	CUDDALORE
TAMIL NADU	DHARMAPURI
TAMIL NADU	DINDIGUL
TAMIL NADU	ERODE
TAMIL NADU	KANCHIPURAM
TAMIL NADU	KANYAKUMARI
TAMIL NADU	KARUR
TAMIL NADU	KRISHNAGIRI
TAMIL NADU	MADURAI
TAMIL NADU	NAGAPATTINAM
TAMIL NADU	NAMAKKAL
TAMIL NADU	NILGIRIS
TAMIL NADU	PERAMBALUR
TAMIL NADU	PONDICHERRY
TAMIL NADU	PUDUKKOTTAI
TAMIL NADU	RAMANATHAPURAM
TAMIL NADU	SALEM
TAMIL NADU	SIVAGANGA
TAMIL NADU	THANJAVUR
TAMIL NADU	THENI
TAMIL NADU	TIRUCHIRAPPALLI
TAMIL NADU	TIRUNELVELI
TAMIL NADU	TIRUVALLUR
TAMIL NADU	TIRUVANNAMALAI
TAMIL NADU	TIRUVARUR
TAMIL NADU	TUTICORIN
TAMIL NADU	VELLORE
TAMIL NADU	VILLUPURAM
TAMIL NADU	VIRUDHUNAGAR
TELANGANA	ADILABAD
TELANGANA	BANGALORE
TELANGANA	DHARMAPURI
TELANGANA	K.V.RANGAREDDY
TELANGANA	KARIM NAGAR
TELANGANA	KHAMMAM
TELANGANA	MAHABUB NAGAR
TELANGANA	MEDAK
TELANGANA	NALGONDA
TELANGANA	NIZAMABAD
TELANGANA	WARANGAL
TRIPURA	NORTH TRIPURA
TRIPURA	SOUTH TRIPURA
TRIPURA	WEST TRIPURA
UTTAR PRADESH	AGRA
UTTAR PRADESH	ALIGARH
UTTAR PRADESH	ALLAHABAD
UTTAR PRADESH	AMBEDKAR NAGAR
UTTAR PRADESH	AURAIYA
UTTAR PRADESH	AZAMGARH
UTTAR PRADESH	BAGPAT
UTTAR PRADESH	BAHRAICH
UTTAR PRADESH	BALLIA
UTTAR PRADESH	BALRAMPUR
UTTAR PRADESH	BANDA
UTTAR PRADESH	BARABANKI
UTTAR PRADESH	BAREILLY
UTTAR PRADESH	BASTI
UTTAR PRADESH	BIJNOR
UTTAR PRADESH	BUDAUN
UTTAR PRADESH	BULANDSHAHR
UTTAR PRADESH	BURHANPUR
UTTAR PRADESH	CHANDAULI
UTTAR PRADESH	CHITRAKOOT
UTTAR PRADESH	DEORIA
UTTAR PRADESH	ETAH
UTTAR PRADESH	ETAWAH
UTTAR PRADESH	FAIZABAD
UTTAR PRADESH	FARRUKHABAD
UTTAR PRADESH	FATEHPUR
UTTAR PRADESH	FIROZABAD
UTTAR PRADESH	GAUTAM BUDDHA NAGAR
UTTAR PRADESH	GHAZIABAD
UTTAR PRADESH	GHAZIPUR
UTTAR PRADESH	GONDA
UTTAR PRADESH	GORAKHPUR
UTTAR PRADESH	HAMIRPUR
UTTAR PRADESH	HARDOI
UTTAR PRADESH	HATHRAS
UTTAR PRADESH	HYDERABAD
UTTAR PRADESH	JALAUN
UTTAR PRADESH	JAUNPUR
UTTAR PRADESH	JHANSI
UTTAR PRADESH	JYOTIBA PHULE NAGAR
UTTAR PRADESH	KANNAUJ
UTTAR PRADESH	KANPUR DEHAT
UTTAR PRADESH	KANPUR NAGAR
UTTAR PRADESH	KAUSHAMBI
UTTAR PRADESH	KHERI
UTTAR PRADESH	KORBA
UTTAR PRADESH	KOTA
UTTAR PRADESH	KUSHINAGAR
UTTAR PRADESH	LALITPUR
UTTAR PRADESH	LUCKNOW
UTTAR PRADESH	MAHARAJGANJ

UTTAR PRADESH	MAHOBA
UTTAR PRADESH	MAINPURI
UTTAR PRADESH	MATHURA
UTTAR PRADESH	MAU
UTTAR PRADESH	MEERUT
UTTAR PRADESH	MIRZAPUR
UTTAR PRADESH	MORADABAD
UTTAR PRADESH	MUZAFFARNAGAR
UTTAR PRADESH	NIZAMABAD
UTTAR PRADESH	PILIBHIT
UTTAR PRADESH	PRATAPGARH
UTTAR PRADESH	RAEBARELI
UTTAR PRADESH	RAMGARH
UTTAR PRADESH	RAMPUR
UTTAR PRADESH	SAHARANPUR
UTTAR PRADESH	SANT KABIR NAGAR
UTTAR PRADESH	SANT RAVIDAS NAGAR
UTTAR PRADESH	SHAHJAHANPUR
UTTAR PRADESH	SHIMOGA
UTTAR PRADESH	SHRAWASTI
UTTAR PRADESH	SIDDHARTHNAGAR
UTTAR PRADESH	SITAPUR
UTTAR PRADESH	SONBHADRA
UTTAR PRADESH	SULTANPUR
UTTAR PRADESH	UDHAM SINGH NAGAR
UTTAR PRADESH	UNNAO
UTTAR PRADESH	VARANASI
UTTRAKHAND	ALMORA
UTTRAKHAND	BAGESHWAR
UTTRAKHAND	CHAMOLI
UTTRAKHAND	CHAMPAWAT
UTTRAKHAND	DEHRADUN
UTTRAKHAND	HARIDWAR
UTTRAKHAND	NAINITAL
UTTRAKHAND	PAURI GARHWAL
UTTRAKHAND	PITHORAGARH
UTTRAKHAND	RUDRAPRAYAG
UTTRAKHAND	TEHRI GARHWAL
UTTRAKHAND	UDHAM SINGH NAGAR
UTTRAKHAND	UTTARKASHI
UTTRAKHAND	SAHARANPUR
WEST BENGAL	BANKURA
WEST BENGAL	BARDHAMAN
WEST BENGAL	BIRBHUM
WEST BENGAL	COOCH BEHAR
WEST BENGAL	DARJILING
WEST BENGAL	EAST MIDNAPORE
WEST BENGAL	HOOGHLY
WEST BENGAL	HOWRAH
WEST BENGAL	JAIPUR
WEST BENGAL	JALPAIGURI
WEST BENGAL	KOLKATA
WEST BENGAL	MALDA
WEST BENGAL	MURSHIDABAD
WEST BENGAL	NADIA
WEST BENGAL	NORTH 24 PARGANAS
WEST BENGAL	NORTH DINAJPUR
WEST BENGAL	PURULIYA
WEST BENGAL	SOUTH 24 PARGANAS
WEST BENGAL	SOUTH DINAJPUR
WEST BENGAL	WEST MIDNAPORE

** States & Districts of customers where policy underwritten during FY 2022-23.

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	18,100
ii.	Number of claims received during the year	795,498
iii.	Number of claims paid during the year (specify % also in brackets)	711440 (90%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	78756 (10%)
v.	Number of claims outstanding at the end of the year	23,402

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	71%	88%	79%	93%
2	Within 1-2 hours	18%	9%	12%	6%
3	Within 2-6 hours	9%	3%	8%	1%
4	Within 6-12 hours	2%	0%	1%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours				
	Total	100%	100%	100%	100%

Percentage to be calculated on total of the respective column.
** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals
*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description(to be reckoned from the date of receipt of last necessary document	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	358,051	100.00%	432,145	100.00%	-	0.00%	790,196	100.00%
Between 1-3 months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Between 3 to 6 months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
More than 6 months	-	-	-	-	-	-	-	-
Total	358,051	100.00%	432,145	100.00%	-	0.00%	790,196	100.00%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	0
3	Grievances resolved during the year	0
4	Grievances outstanding at the end of the year	0