

FORM NL-1-B-RA REVENUE ACCOUNT FOR THE YEAR ENDED 31st March, 2022

(Amount in Rs. Lakhs)

S. No	Particulars	Schedule Ref. Form No.	For the Quarter ended 31st March, 2022	For the Year ended 31st March, 2022	For the Quarter ended 31st March, 2021	For the Year ended 31st March, 2021
1	Premiums earned (Net)	NL-4	76,915	251,084	56,803	172,946
2	Profit/ loss on sale/redemption of Investments		56	364	86	198
3	Interest, Dividend & Rent – Gross (Note 1)		3,633	12,861	2,755	10,397
4	Others					
	(a) Other Income		-	-	-	-
	(b) Contribution from the Shareholders' Account					
	(i) Towards Excess Expenses of Management		31,870	31,870	24,021	24,021
	(ii) Others		-	-	-	-
	TOTAL (A)		112,474	296,179	83,666	207,562
1	Claims Incurred (Net)	NL-5	33,074	163,373	24,083	95,381
2	Commission	NL-6	4,443	11,017	1,436	2,660
3	Operating Expenses related to Insurance Business	NL-7	34,274	107,080	21,959	72,104
4	Premium Deficiency		-	(13,588)	9,123	11,142
	TOTAL (B)		71,791	267,882	56,600	181,288
	Operating Profit/(Loss) C= (A - B)		40,683	28,297	27,065	26,275
	APPROPRIATIONS					
	Transfer to Shareholders' Account		40,683	28,297	27,065	26,275
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	TOTAL (C)		40,683	28,297	27,065	26,275

Note - 1

Pertaining to Policyholder's funds	For the Quarter ended 31st March, 2022	For the Year ended 31st March, 2022	For the Quarter ended 31st March, 2021	For the Year ended 31st March, 2021
Interest, Dividend & Rent	3,805	13,339	2,813	10,453
Add/Less:-				
Investment Expenses				
Amortisation of Premium/ Discount on Investments	(172)	(478)	(58)	(56)
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*	3,633	12,861	2,755	10,397

* Term gross implies inclusive of TDS

FORM NL-2-B-PL PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31st March, 2022

(Amount in Rs. Lakhs)

S. No	Particulars	Schedule Ref. Form No.	For the Quarter ended 31st March, 2022	For the Year ended 31st March, 2022	For the Quarter ended 31st March, 2021	For the Year ended 31st March, 2021
1	OPERATING PROFIT/(LOSS)	NL-1				
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		40,683	28,297	27,065	26,275
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		1,500	6,303	1,611	6,027
	(b) Profit on sale of investments		83	189	-	245
	(c) Loss on sale/ redemption of investments		(257)	(257)	-	-
	(d) Amortization of Premium / Discount on Investments		(97)	(395)	(97)	(343)
3	OTHER INCOME					
	(a) Provision no longer required written back		-	-	82	82
	TOTAL (A)		41,912	34,137	28,661	32,285
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		109	460	81	456
	(b) Bad debts written off		85	70	62	76
	(c) Interest on subordinated debt		-	-	-	-
	(d) Expenses towards CSR activities		32	132	18	71
	(e) Penalties		-	-	-	-
	(f) Contribution to Policyholders' A/c					
	(i) Towards Excess Expenses of Management		31,870	31,870	24,021	24,021
	(ii) Others		-	-	-	-
	(g) Others					
	(i) Foreign Exchange Loss/(Gain)		(17)	50	8	101
	(ii) Sandbox related expenses		-	-	1	11
	TOTAL (B)		32,079	32,582	24,192	24,737
	Profit / (Loss) Before Tax		9,833	1,555	4,470	7,548
	Provision for Taxation					
	- Current tax		-	-	1,542	1,542
	-Tax relating to earlier years		184	184	-	-
	-Deferred Tax Expense/(Income)		2,485	221	(4,216)	(4,216)
	Profit / (Loss) After Tax		7,164	1,150	7,144	10,223
	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		(15,347)	(9,333)	(16,477)	(19,556)
	Balance carried forward to Balance Sheet		(8,183)	(8,183)	(9,333)	(9,333)

FORM NL-3-B-BS BALANCE SHEET AS AT 31ST MARCH, 2022

(Amount in Rs. Lakhs)

Particulars	NL	As at 31st March, 2022	As at 31st March, 2021
SOURCES OF FUNDS			
Share Capital	NL-8	90,857	84,104
Share Application Money Pending Allotment		-	-
Reserves And Surplus	NL-10	38,063	29,115
Fair Value Change Account			
-Shareholders' Funds		(57)	(198)
-Policyholders' Funds		11	28
Borrowings	NL-11	-	-
TOTAL		128,874	113,048
APPLICATION OF FUNDS			
INVESTMENTS - Shareholders	NL-12	110,564	90,984
INVESTMENTS - Policyholders	NL-12A	246,044	172,517
Loans	NL-13	-	-
Fixed Assets	NL-14	5,507	4,900
Deferred Tax Asset (Net)		3,995	4,216
CURRENT ASSETS			
Cash and Bank Balances	NL-15	7,869	4,568
Advances and Other Assets	NL-16	15,748	14,541
Sub-Total (A)		23,617	19,109
Deferred Tax Liability (Net)		-	-
Current Liabilities	NL-17	116,119	79,188
Provisions	NL-18	152,917	108,824
Sub-Total (B)		269,036	188,011
Net Current Assets (C) = (A - B)		(245,419)	(168,902)
Miscellaneous Expenditure (To The Extent Not Written Off or Adjusted)	NL-19	-	-
Debit Balance In Profit And Loss Account		8,183	9,333
TOTAL		128,874	113,048

CONTINGENT LIABILITIES

Particulars	As at 31st March, 2022	As at 31st March, 2021
1. Partly paid-up investments	-	-
2. Claims, other than against policies, not acknowledged as debts by the company	-	98
3. Underwriting commitments outstanding (in respect of shares and securities)	-	-
4. Guarantees given by or on behalf of the Company	94	94
5. Statutory demands/ liabilities in dispute, not provided for	-	-
6. Reinsurance obligations to the extent not provided for in accounts	-	-
7. Others - Against the cases filed by the ex landlord, Vendor and Ex employee	-	57
Total	94	249

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012


FORM NL-4 PREMIUM SCHEDULE
PREMIUM EARNED [NET]

(Amount in Rs. Lakhs)

Particulars	For the Quarter ended 31st March, 2022				For the Year ended 31st March, 2022				For the Quarter ended 31st March, 2021				For the Year ended 31st March, 2021			
	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total
Gross Direct Premium	107,245	13,654	2,251	123,150	342,550	38,946	6,595	388,091	72,084	7,652	689	80,425	231,004	22,570	2,401	255,975
Add: Premium on reinsurance accepted	2,659	-	-	2,659	6,653	-	-	6,653	624	-	-	624	2,827	-	-	2,827
Less : Premium on reinsurance ceded	32,684	774	305	33,763	82,558	2,447	897	85,902	17,997	451	96	18,544	58,894	1,411	414	60,719
Net Written Premium	77,220	12,880	1,946	92,046	266,645	36,499	5,698	308,842	54,711	7,201	593	62,505	174,937	21,159	1,987	198,083
Add: Opening balance of UPR	119,844	15,339	1,371	136,554	83,031	10,464	432	93,927	78,615	9,178	433	88,226	60,813	7,248	730	68,791
Less: Closing balance of UPR	131,778	18,193	1,714	151,685	131,778	18,193	1,714	151,685	83,031	10,465	432	93,928	83,031	10,465	432	93,928
Net Earned Premium	65,286	10,026	1,603	76,915	217,898	28,770	4,416	251,084	50,295	5,914	594	56,803	152,719	17,942	2,285	172,946
Gross Direct Premium																
- In India	107,245	13,654	2,251	123,150	342,550	38,946	6,595	388,091	72,084	7,652	689	80,425	231,004	22,570	2,401	255,975
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012


FORM NL-5 CLAIMS SCHEDULE
CLAIMS INCURRED [NET]

(Amount in Rs. Lakhs)

Particulars	For the Quarter ended 31st March, 2022				For the Year ended 31st March, 2022				For the Quarter ended 31st March, 2021				For the Year ended 31st March, 2021			
	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total
Claims Paid (Direct)	41,448	1,402	1,361	44,211	201,228	4,283	2,427	207,938	43,280	1,474	457	45,211	105,254	3,120	1,370	109,744
Add: Re-insurance accepted to direct claims	1,656	-	-	1,656	2,774	-	-	2,774	628	-	-	628	2,309	-	-	2,309
Less: Re-insurance Ceded to claims paid	18,307	136	120	18,563	61,735	509	338	62,582	11,796	231	103	12,130	28,050	442	313	28,805
Net Claim Paid	24,797	1,266	1,241	27,304	142,267	3,774	2,089	148,130	32,112	1,243	354	33,709	79,513	2,678	1,057	83,248
Add: Claims Outstanding at the end of the Period *	44,146	5,657	3,828	53,631	44,146	5,657	3,828	53,631	30,985	4,927	2,476	38,388	30,985	4,927	2,476	38,388
Less: Claims Outstanding at the beginning of the Year *	39,850	5,445	2,566	47,861	30,985	4,927	2,476	38,388	40,659	4,629	2,726	48,014	20,242	3,537	2,476	26,255
Net Incurred Claims	29,093	1,478	2,503	33,074	155,428	4,504	3,441	163,373	22,438	1,541	104	24,083	90,256	4,068	1,057	95,381
Claims Paid (Direct)																
-In India	41,272	1,402	1,237	43,911	200,819	4,283	1,835	206,937	42,822	1,474	318	44,614	104,714	3,120	814	108,648
-Outside India	176	-	124	300	409	-	592	1,001	458	-	139	597	540	-	556	1,096
Estimates of IBNR and IBNER at the end of the period (net)	16,134	2,343	1,063	19,540	16,134	2,343	1,063	19,540	11,570	1,904	563	14,037	11,570	1,904	563	14,037
Estimates of IBNR and IBNER at the beginning of the period (net)	15,116	2,312	620	18,048	11,570	1,904	563	14,037	10,394	1,866	584	12,844	7,299	1,431	631	9,361

*Net of Reinsurance & including IBNR

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012


FORM NL-6 COMMISSION SCHEDULE
COMMISSION

(Amount in Rs. Lakhs)

Particulars	For the Quarter ended 31st March, 2022				For the Year ended 31st March, 2022				For the Quarter ended 31st March, 2021				For the Year ended 31st March, 2021			
	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total
Commission & Remuneration	11,612	1,788	249	13,649	35,234	5,070	743	41,047	7,579	1,062	82	8,723	24,505	3,119	266	27,890
Rewards	1,315	61	195	1,571	7,416	166	357	7,939	2,074	47	90	2,211	7,130	142	161	7,433
Distribution fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Commission	12,927	1,849	444	15,220	42,650	5,236	1,100	48,986	9,653	1,109	172	10,934	31,635	3,261	427	35,323
Add: Commission on Re-insurance Accepted	23	-	-	23	(348)	-	-	(348)	6	-	-	6	28	-	-	28
Less: Commission on Re-insurance Ceded	10,541	124	135	10,800	36,752	468	401	37,621	9,228	82	194	9,505	32,291	206	194	32,691
Net Commission	2,409	1,725	309	4,443	5,550	4,768	699	11,017	431	1,027	(22)	1,436	(628)	3,055	233	2,660

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

Individual Agents	5,502	70	124	5,696	19,522	247	402	20,171	4,939	81	62	5,082	16,201	243	202	16,646
Corporate Agents-Banks/FII/HFC	1,825	1,196	4	3,025	6,192	3,329	9	9,530	1,680	726	1	2,407	5,070	2,109	3	7,182
Corporate Agents-Others	1,238	199	6	1,443	2,544	826	7	3,377	205	191	-	396	644	583	1	1,228
Insurance Brokers	3,755	253	128	4,136	11,316	466	402	12,184	1,551	71	12	1,634	5,768	247	45	6,060
Direct Business - Online	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Web Aggregators	48	-	-	48	707	2	11	720	679	2	17	698	2,270	6	63	2,339
Insurance Marketing Firm	53	-	0	53	140	-	1	141	26	-	-	26	102	1	-	103
Common Service Centers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Micro Agents	233	123	-	356	710	335	-	1,045	235	29	-	264	365	45	-	410
Point of Sales (Direct)	273	8	182	463	1,519	31	268	1,818	338	9	80	427	1,215	27	113	1,355
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	12,927	1,849	444	15,220	42,650	5,236	1,100	48,986	9,653	1,109	172	10,934	31,635	3,261	427	35,323
Commission and Rewards on (Excluding Reinsurance) Business written :																
In India	12,927	1,849	444	15,220	42,650	5,236	1,100	48,986	9,653	1,109	172	10,934	31,635	3,261	427	35,323
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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, 2022				For the Year ended 31st March, 2022				For the Quarter ended 31st March, 2021				For the Year ended 31st March, 2021			
		Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total
1	Employees' remuneration & welfare benefits	16,607	1,822	357	18,786	54,224	5,323	1,068	60,615	10,751	1,071	103	11,925	38,918	3,283	423	42,624
2	Travel, conveyance and vehicle running expenses	413	43	8	464	832	82	16	930	9	3	-	12	280	24	3	307
3	Training expenses	569	59	12	640	1,194	117	24	1,335	192	19	2	213	664	56	7	727
4	Rents, rates & taxes	455	50	10	515	1,579	155	31	1,765	323	34	4	361	1,333	113	15	1,461
5	Repairs	18	2	-	21	56	6	1	63	11	1	-	12	73	6	1	80
6	Printing & stationery	72	9	2	83	564	55	11	630	246	22	2	270	402	34	4	440
7	Communication expenses	205	26	5	236	1,209	119	24	1,352	562	52	5	619	1,240	105	13	1,358
8	Legal & professional charges	416	49	9	475	1,983	195	39	2,217	705	66	7	778	1,830	154	20	2,004
9	Auditors' fees, expenses etc																
	(a) as auditor	15	1	-	17	43	4	1	48	14	2	-	16	42	4	-	46
	(b) as adviser or in any other capacity, in respect																
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	8,951	970	191	10,111	26,846	2,635	529	30,010	4,928	477	49	5,454	15,322	1,293	167	16,782
11	Interest & bank charges	290	33	6	328	938	93	18	1,049	223	22	2	247	722	61	8	791
12	Depreciation	550	61	12	623	2,031	199	40	2,270	453	47	5	505	1,808	153	20	1,981
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion	23	2	-	25	66	6	1	73	19	2	-	21	79	7	1	87
15	Information Technology Expenses	1,132	117	23	1,273	2,440	239	48	2,727	933	84	10	1,027	1,924	162	21	2,107
16	Goods and Services Tax (GST)	62	6	1	69	74	7	1	82	33	3	1	37	61	5	1	67
17	Others																
	(a) Electricity and Water	85	9	1	96	274	27	5	306	70	6	-	76	218	18	2	238
	(b) Other	453	49	9	512	1,439	141	28	1,608	350	32	4	386	917	77	10	1,004
	TOTAL	30,316	3,308	646	34,274	95,792	9,403	1,885	107,080	19,822	1,943	194	21,959	65,833	5,555	716	72,104

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

Care Health Insurance LimitedIRDA Registration number **148** dated **26 April, 2012****FORM NL-8 SHARE CAPITAL SCHEDULE****SHARE CAPITAL****(Amount in Rs. Lakhs)**

S. No	Particulars	As at 31st March, 2022	As at 31st March, 2021
1	Authorised Capital		
	1,300,000,000 Equity Shares of ₹ 10 each (Previous Year 1,300,000,000 Equity Shares of ₹ 10 each)	130,000	130,000
2	Issued Capital		
	908,567,736 Equity Shares of ₹ 10 each (Previous Year 841,042,196 Equity Shares of Rs 10 each)	90,857	84,104
3	Subscribed Capital		
	908,567,736 Equity Shares of ₹ 10 each (Previous Year 841,042,196 Equity Shares of Rs 10 each)	90,857	84,104
4	Called-up Capital		
	908,567,736 Equity Shares of ₹ 10 each (Previous Year 841,042,196 Equity Shares of Rs 10 each)	90,857	84,104
	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	90,857	84,104

Notes:

- 1 Out of the above, 594,732,253 (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



FROM NL 9 PATTERN OF SHAREHOLDING SCHEDULE

PATTERN OF SHAREHOLDING

[As certified by the Management]

Shareholder	As at 31st March, 2022		As at 31st March, 2021	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	795,835,614	87.6%	795,835,614	94.6%
· Foreign	-	-	-	-
Investors				
· Indian	-	-	-	-
· Foreign	-	-	-	-
Others	112,732,122	12.4%	45,206,582	5.4%
TOTAL	908,567,736	100.0%	841,042,196	100.0%

FORM NL-9A-SHAREHOLDING PATTERN SCHEDULE

ANNEXURE A

DETAILS OF EQUITY HOLDING OF INSURERS

PART A:

PARTICULARS OF THE SHAREHOLDING PATTERN OF THE CARE HEALTH INSURANCE LIMITED AT YEAR ENDED 31ST MARCH, 2022

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:	2							
	(i) Religare Enterprises Limited		594,732,253	65.46%	59,473	-	-	-	-
	(ii) Trishikhar Ventures LLP		149,724,309	16.48%	14,972	-	-	149,724,309	100.00%
iii)	Financial Institutions/ Banks	1							
	(i) Union Bank of India		51,379,052	5.65%	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								
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								
vi)	FII belonging to Foreign Promoter of Indian Promoter								
vii)	Provident Fund/Pension Fund								
viii)	Alternative Investment Fund	2	8,600,000	0.95%	860	-	-	-	-
ix)	Any other (Please specify)								
	Companies	113	6,996,161	0.77%	700	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India								
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	4062	4,867,847	0.54%	487	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	166	54,357,246	5.98%	5,436	-	-	-	-
iii)	NBFCs registered with RBI	1	3,000	0.00%	0	-	-	-	-
iv)	Others:								
	- Trusts	2	14,750	0.00%	1	-	-	-	-
	- Non Resident Indian	15	47,603	0.01%	5	-	-	-	-
	- Clearing Members								
	- Non Resident Indian Non Repatriable	32	84,080	0.01%	8	-	-	-	-
	- Bodies Corporate								
	- IEPF								
v)	Any other (Please Specify)								
	Anuj Gulati	3	37,389,871	4.12%	3,739	-	-	-	-
	Others (HUF)	93	371,564	0.04%	37	-	-	-	-
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any other (Please specify)								
	Total	4492	908,567,736	100.00%	90,857	-	-	149,724,309	16.48%

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, 2022

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 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)	-	-	-	-	-	-	-	-
	Total A	0	0	0	0	0	0	0	0
B.	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds	2	5,229,896	1.64%	523	-	-	-	-
i.a	MOTILAL OSWAL DYNAMIC FUND	1	4,072,396	1.28%	407	-	-	-	-
ii)	Foreign Portfolio Investors	23	49,652,252	15.57%	4,965	-	-	7125890	14.35%
ii.a	INDIA DISCOVERY FUND LIMITED	1	4,100,000	1.29%	410	-	-	-	-
ii.b	HYPNOS FUND LIMITED	1	4,200,000	1.32%	420	-	-	-	-
ii.c	HUNT INTERNATIONAL INVESTMENTS LLC	1	3,737,742	1.17%	374	-	-	-	-
ii.d	INVESTMENT OPPORTUNITIES V PTE. LIMITED	1	24,764,469	7.77%	2,476	-	-	7125890	28.77%
ii.e	BOFA SECURITIES EUROPE SA - ODI	1	3,234,619	1.01%	323	-	-	-	-
iii)	Financial Institutions/Banks	1	8	0.00	0.00	-	-	-	-
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	5	938,226	0.29%	94	-	-	-	-
ix)	Any other (Please specify)								
	Qualified Institutional Buyer	2	1,407,874	0.44%	141	-	-	-	-
	Total B.1.1	33	57,228,256	17.95%	5,723	-	-	7,125,890	12.45%
1.2)	FOREIGN CORPORATE BODIES								
	INTERNATIONAL FINANCE CORPORATION	1	12,818,331	4.02%	1,282	-	-	-	-
	Total B.1.2	1	12,818,331	4.02%	1,282	-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	55,284	21,197,832	6.65%	2,120	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	380	77,213,095	24.22%	7,721	-	-	15,154,392	19.63%
ii.a	GIRDHARILAL V LAKHI	1	7,393,446	2.32%	739	-	-	2,850,356	38.55%
ii.b	MANISH LAKHI	1	3,961,707	1.24%	396	-	-	-	-
ii.c	CHIRAG DILIPKUMAR LAKHI	1	10,705,677	3.36%	1,071	-	-	2,850,356	26.62%
ii.d	DILIPKUMAR LAKHI	1	8,383,747	2.63%	838	-	-	-	-
ii.e	LEENA VIPUL MODI	1	3,325,415	1.04%	333	-	-	3,325,415	100.00%
iii)	NBFCs registered with RBI	3	199,099	0.06%	20	-	-	-	-
iv)	Others:								
iv.a	- Trusts	6	199,492	0.06%	20	-	-	-	-
iv.b	- Non Resident Indian	494	10,530,453	3.30%	1,053	-	-	-	-
	MAHESH UDHAV BUXANI	1	4,539,019	1.42%	454	-	-	-	-
	Total B.1.3	56,167	109,339,971	34.30%	10,934	-	-	15,154,392	1385.99%
1.4	- Clearing Members	88	919,428	0.29%	92	-	-	-	-
1.5	- Non Resident Indian Non Repatriable	312	1,684,813	0.53%	168	-	-	-	-
1.6.a	- Bodies Corporate	588	136,818,513	42.92%	13,682	-	-	31,876,479	23.30%
1.6.b	M.B. FINMART PRIVATE LIMITED	1	5,536,136	1.74%	554	-	-	-	-
1.6.c	SINGULARITY HOLDINGS LIMITED	1	3,791,617	1.19%	379	-	-	-	-
1.6.d	MILKY INVESTMENT AND TRADING COMPANY	1	9,530,705	2.99%	953	-	-	4,750,593	49.85%
1.6.e	PURAN ASSOCIATES PRIVATE LIMITED	1	18,164,432	5.70%	1,816	-	-	-	-
1.6.f	QUICK TRADING AND INVESTMENT ADVISORS LLP	1	12,000,671	3.76%	1,200	-	-	-	-
1.6.g	CHANDRAKANTAROCK BUILDERS AND DEVELOPERS PRIVATE	1	15,719,304	4.93%	1,572	-	-	-	-
1.6.h	VIC ENTERPRISES PRIVATE LIMITED	1	12,039,521	3.78%	1,204	-	-	11,876,484	98.65%
1.6.i	HANSA VILLA REALITY PVT. LTD	1	3,847,980	1.21%	385	-	-	3,847,980	100.00%
1.6.j	PLUTUS WEALTH MANAGEMENT LLP	1	22,500,000	7.06%	2,250	-	-	4,560,570	20.27%
1.6.k	EARTHSTONE INVESTMENT & FINANCE LIMITED	1	3,191,000	1.00%	319	-	-	-	0.00%
	Total B(1.4+1.5+1.6)	988	139,422,754	43.73%	13,942	-	-	31,876,479	22.86%
	- IEPF	-	-	-	-	-	-	-	-
	Any other (Please Specify)								
	Non Public Shareholders	-	-	-	-	-	-	-	-
	Custodian/DR Holder	-	-	-	-	-	-	-	-
	Employee Benefit Trust	-	-	-	-	-	-	-	-
	Any other (Please specify)	-	-	-	-	-	-	-	-
	Total B.6	-	-	-	-	-	-	-	-
	Total (1.1+1.2+1.3+1.4+1.5+1.6)	57,189	318,809,312	100%	31,881	-	-	54,156,761	16.99%
	Total (A+B)	57,189	318,809,312	100%	31,881	-	-	54,156,761	16.99%

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, 2022

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) Limited Liability Partnership (registered as alternative Investment Fund with SEBI)	1	Not Applicable	99.9999%	56,740	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	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 Repatriable								
	- 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%	56,740	Nil	Not applicable	Nil	Not applicable

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, 2022

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	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	11	64,239,168	0.94%	6,424	-	-	-	-
ii)	Foreign Portfolio Investors								
iii)	Financial Institutions/Banks	9	5,041,509	0.07%	504	-	-	-	-
iv)	Insurance Companies	10	411,931,212	6.03%	41,193	-	-	-	-
v)	Foreign Institutional Investors / Banks	82	80,763,510	1.18%	8,076	-	-	-	-
vi)	FII belonging to Foreign promoter of Indian Promoter ^(a)								
vii)	FII belonging to Foreign promoter of Indian Promoter (e)								
viii)	Provident Fund/Pension Fund								
ix)	Alternative Investment Fund								
x)	Any other (Please specify)	2	839,090	0.01%	84	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	3	13,690	0.00%	1	-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	752758	365,006,081	5.34%	36,501	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	1673	143,394,175	2.10%	14,339	-	-	-	-
iii)	NBFCs registered with RBI								
iv)	Others:								
	- Trusts								
	- Non Resident Indian								
	- Clearing Members								
	- Non Resident Indian Non Repatriable								
	- Bodies Corporate	2291	48,941,688	0.72%	4,894	-	-	-	-
	- IEPF								
v)	Any other (Please Specify)								
	NRI Rep	2655	5,640,939	0.08%	564	-	-	-	-
	NRI Non -Rept	2310	2,270,299	0.03%	227	-	-	-	-
	OCB	2	5,037	0.00%	1	-	-	-	-
	Foreign Bodies	-	-						
	Foreign National	1	218	0.00%	0	-	-	-	-
	Any Other	-	-						
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any other (Please specify)								
	Total	761808	6,834,747,466	100.00%	683,475	-	-	-	-

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

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

(Amount in Rs. Lakhs)

S. No	Particulars	As at 31st March, 2022	As at 31st March, 2021
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium		
	- Opening Balance	26,148	1,913
	- Additions during the year	11,544	24,235
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	2,966	3,636
	- Additions during the year	385	1,116
	- Deduction during the year	(2,980)	(1,785)
7	Balance of Profit in Profit & Loss Account	-	-
	TOTAL	38,063	29,115

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012



FORM NL-11 BORROWINGS SCHEDULE

BORROWINGS

(Amount in Rs. Lakhs)

S. No	Particulars	As at 31st March, 2022	As at 31st March, 2021
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	-	-

FORM NL-12 & 12A -INVESTMENT SCHEDULE

(Amount in Rs. Lakhs)

S. No	Particulars	NL-12		NL-12 A		Total	
		Shareholders		Policyholders			
		As at 31st March, 2022	As at 31st March, 2021	As at 31st March, 2022	As at 31st March, 2021	As at 31st March, 2022	As at 31st March, 2021
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	23,098	23,738	70,600	45,361	93,698	69,099
2	Other Approved Securities	1,528	2,189	8,544	10,070	10,072	12,259
3	Other Investments		-		-		-
	(a) Shares		-		-		-
	(aa) Equity	6,844	154	-	-	6,844	154
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	15,389	18,097	41,060	25,973	56,449	44,070
	(e) Other Securities	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	33,563	40,280	85,510	54,172	119,073	94,452
5	Other than Approved Investments	1,458	519	-	-	1,458	519
			-				
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	497	2,010	6,004	1,503	6,501	3,513
2	Other Approved Securities	651	-	1,501	-	2,152	-
3	Other Investments						
	(a) Shares						
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	10,335	-	6,335	13,612	16,670	13,612
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	2,694	3,497	12,485	6,354	15,179	9,851
	(e) Other Securities		-		-		-
	-Fixed Deposit	8,000	-	-	-	8,000	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate		-		-		-
4	Investments in Infrastructure and Housing	6,507	500	14,005	15,472	20,512	15,972
5	Other than Approved Investments	-	-	-	-	-	-
	TOTAL	110,564	90,984	246,044	172,517	356,608	263,501

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, 2022	As at 31st March, 2021	As at 31st March, 2022	As at 31st March, 2021	As at 31st March, 2022	As at 31st March, 2021
	Long Term Investments--						
	Book Value	74,181	84,823	205,714	135,576	279,894	220,399
	market Value	74,538	86,686	206,609	140,410	281,147	227,096
	Short Term Investments--						
	Book Value	28,651	6,006	40,320	36,913	68,970	42,919
	market Value	28,827	6,157	40,857	37,496	69,684	43,652

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012



FORM NL-13 LOANS SCHEDULE

LOANS

(Amount in Rs. Lakhs)

S. No	Particulars	As at 31st March, 2022	As at 31st March, 2021
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

IRDA Registration number 148 dated 26 April, 2012



FORM NL-14 FIXED ASSETS SCHEDULE

FIXED ASSETS

(Amount in Rs. Lakhs)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	As at 1st April, 2021	Additions	Deductions	As at 31st March, 2022	Upto 1st April, 2021	For the Year	On Sales / Adjustments	Upto 31st March, 2022	As at 31st March, 2022	As at 31st March, 2021
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles-Computer Software	10,015	1,017	-	11,031	7,109	1,346	-	8,455	2,576	2,905
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	243	2	19	226	126	12	16	123	103	116
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	110	53	4	159	108	17	3	122	38	2
Information Technology Equipment	4,167	1,624	84	5,707	2,769	736	82	3,423	2,284	1,398
Vehicles	37	-	18	19	37	-	18	19	-	-
Office Equipment	760	192	70	882	479	159	65	573	310	281
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
TOTAL - Current Year	15,332	2,888	195	18,025	10,629	2,270	184	12,715	5,311	4,703
Previous Year	14,066	1,380	114	15,332	8,760	1,980	111	10,629	4,703	
Work in progress	197	187	187	197	-	-	-	-	197	197
										-
Grand Total: Current Year	15,529	3,075	382	18,222	10,629	2,270	184	12,715	5,507	4,900
Previous Year	14,212	1,577	260	15,529	8,760	1,980	111	10,629	4,900	

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 assets has been arrived as per the provisions of Schedule-II to Companies Act, 2013. Useful Life of softwares has been considered as 74 months; with effect from October 2019, useful life of software enhancements has been considered as 36 Months. 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.

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012



FORM NL-15 CASH AND BANK BALANCE SCHEDULE

CASH AND BANK BALANCES

(Amount in Rs. Lakhs)

S. No	Particulars	As at 31st March, 2022	As at 31st March, 2021
1	Cash (including cheques*, drafts and stamps)	439	458
2	Bank Balances		-
	(a) Deposit Accounts^		-
	(aa) Short-term (due within 12months)	76	92
	(bb) Others	48	25
	(b) Current Accounts	7,306	3,992
	(c) Others	-	-
3	Money at Call and Short Notice		-
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	7,869	4,568
	Balances with non-scheduled banks included in 2 and 3 above	NIL	NIL
	CASH & BANK BALANCES		
	In India	7,869	4,568
	Outside India	-	-

* Cheques in hand amount to Rs. 330 (in Lakh) Previous Year : Rs. 332 (in Lakh)

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

Care Health Insurance LimitedIRDA Registration number **148** dated **26 April, 2012****FORM NL-16 ADVANCES AND OTHER ASSETS SCHEDULE****ADVANCES AND OTHER ASSETS****(Amount in Rs. Lakhs)**

S. No	Particulars	As at 31st March, 2022	As at 31st March, 2021
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	1,288	880
4	Advances to directors/officers	-	-
5	Advance tax paid and taxes deducted at source(Net of provision for taxation)	236	-
6	Others		-
	(a) Advances to suppliers	279	798
	(b) Other Advances/ Receivables	269	177
	TOTAL (A)	2,072	1,855
	OTHER ASSETS		
1	Income accrued on investments *	9,034	7,345
2	Outstanding premiums	731	731
	Less : Provisions for doubtful debts	(731)	(731)
3	Agents balances	204	210
4	Foreign agencies balances	-	-
5	Due from other entities carrying on insurance business(including re-insurers)	2,874	3,943
	Less : Provisions for doubtful debts	(131)	(131)
6	Due from subsidiaries/holding companies	-	-
7	Investments held for Unclaimed Amount of Policyholders	387	256
8	Others		
	(a) Rent Deposits & other assets	1,308	1,063
	(b) GST unutilized credit (Net)	-	-
	TOTAL (B)	13,676	12,686
	TOTAL (A+B)	15,748	14,541

* Income accrued on investments includes interest on deposits also.

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

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

(Amount in Rs. Lakhs)

S. No	Particulars	As at 31st March, 2022	As at 31st March, 2021
1	Agents' balances	3,936	2,554
2	Balance due to other insurance companies	4,530	1,114
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies	4,008	569
	(b) For Other Policies	16,289	5,151
5	Unallocated premium	4,854	7,933
6	Sundry creditors	18,569	17,764
7	Due to subsidiaries/holding company	5	27
8	Claims outstanding*	53,631	38,388
9	Due to officers/directors	-	-
10	Unclaimed amount of Policy Holder	344	223
11	Income accrued on Unclaimed amounts	31	26
12	Interest payable on debentures/bonds	-	-
13	GST Liabilities (Net)	4,176	3,173
14	Others		
	(a) Tax deducted payable	5,454	2,008
	(b) Other statutory dues	210	176
	(c) Other Liabilities	82	82
	TOTAL	116,119	79,188

*Net of Reinsurance

(Amount in Rs. Lakhs)

Details of unclaimed amounts and Investment Income thereon		
Particulars	As at 31st March, 2022	As at 31st March, 2021
Opening Balance	249	218
Add: Amount transferred to unclaimed amount	285	163
Add: Cheques issued out of the unclaimed amount but not encashed by the policyholders (To be included only when the cheques are stale)	31	4
Add: Investment Income	11	8
Less: Amount paid during the year	201	144
Less: Transferred to SCWF	-	-
Closing Balance of Unclaimed Amount	375	249

Care Health Insurance LimitedIRDA Registration number **148** dated **26 April, 2012****FORM NL-18 PROVISIONS SCHEDULE****PROVISIONS****(Amount in Rs. Lakhs)**

S. No	Particulars	As at 31st March, 2022	As at 31st March, 2021
1	Reserve for Unexpired Risk	151,685	93,928
2	Reserve for Premium Deficiency	-	13,588
3	For taxation(less advance tax paid and tax deducted at source)	-	430
4	For Employee Benefits	1,226	795
5	Others		
	(a) Lease equalisation reserve	6	84
	(b) Provision for doubtful debts	-	-
	TOTAL	152,917	108,824

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012



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, 2022	As at 31st March, 2021
1	Discount allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012



FORM NL-20-ANALYTICAL RATIOS SCHEUDLE

S. No	Particulars	For the Quarter ended 31st March, 2022	For the Year ended 31st March, 2022	For the Quarter ended 31st March, 2021	For the Year ended 31st March, 2021
1	Gross Direct Premium Growth Rate**	0.53	0.52	0.26	0.07
2	Gross Direct Premium to Net worth Ratio	1.02	3.21	0.77	2.46
3	Growth rate of Net Worth	0.18	0.16	0.09	0.77
4	Net Retention Ratio**	0.73	0.78	0.77	0.77
5	Net Commission Ratio**	0.05	0.04	0.02	0.01
6	Expense of Management to Gross Direct Premium Ratio**	0.40	0.40	0.41	0.42
7	Expense of Management to Net Written Premium Ratio**	0.42	0.38	0.37	0.38
8	Net Incurred Claims to Net Earned Premium**	0.43	0.65	0.42	0.55
9	Claims paid to claims provisions** (See Note 1)	0.88	0.97	0.90	0.91
10	Combined Ratio**	0.85	1.03	0.80	0.93
11	Investment income ratio	0.02	0.07	0.02	0.07
12	Technical Reserves to net premium ratio **	2.23	0.66	2.33	0.74
13	Underwriting balance ratio**	0.07	(0.07)	0.00	(0.05)
14	Operating Profit Ratio	0.11	(0.01)	0.05	0.01
15	Liquid Assets to liabilities ratio	0.33	0.33	0.30	0.30
16	Net earning ratio	0.08	0.00	0.11	0.04
17	Return on net worth ratio	0.06	0.01	0.07	0.07
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	1.85	1.85	2.45	2.45
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	0.82	0.13	0.86	1.26
24	Book value per share	13.29	13.29	12.35	12.35

Note 1: Claims provision taken for paid claims only

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

FORM NL-20-ANALYTICAL RATIOS SCHEUDLE

** Segmental Reporting up to the Year

Segments Upto the quarter ended on 31st March 2022	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 Year	0.48	0.76	0.02	0.40	0.38	0.71	0.97	1.09	0.66	(0.12)
Previous Year	0.07	0.75	(0.00)	0.42	0.37	0.59	0.90	0.96	0.73	(0.09)
Personal Accident										
Current Year	0.73	0.94	0.13	0.38	0.39	0.16	0.96	0.54	0.65	0.37
Previous Year	0.44	0.94	0.14	0.39	0.41	0.23	0.89	0.63	0.76	0.26
Travel Insurance										
Current Year	1.75	0.86	0.12	0.45	0.45	0.78	0.97	1.23	0.97	(0.36)
Previous Year	(0.70)	0.83	0.12	0.48	0.48	0.46	0.92	0.94	1.46	0.12
Total Health										
Current Year	0.52	0.78	0.04	0.40	0.38	0.65	0.97	1.03	0.66	(0.07)
Previous Year	0.07	0.77	0.01	0.42	0.38	0.55	0.91	0.93	0.74	(0.05)
Total Miscellaneous										
Current Year	0.52	0.78	0.04	0.40	0.38	0.65	0.97	1.03	0.66	(0.07)
Previous Year	0.07	0.77	0.01	0.42	0.38	0.55	0.91	0.93	0.74	(0.05)
Total-Current Year	0.52	0.78	0.04	0.40	0.38	0.65	0.97	1.03	0.66	(0.07)
Total-Previous Year	0.07	0.77	0.01	0.42	0.38	0.55	0.91	0.93	0.74	(0.05)

FORM NL-21 RELATED PARTY TRANSACTIONS

For the Year ended 31st March, 2022
(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, 2022	For the Year ended 31st March, 2022	For the Quarter ended 31st March, 2021	For the Year ended 31st March, 2021
1	Religare Enterprises Limited	Holding Company	Reimbursement of Expense	48.3	112.3	81.8	207.7
			Purchase/Sale of Fixed Assets	-	-	-	3.1
			Receipt/Refund of Premium	0.5	9.7	-	(0.02)
2	Religare Finvest Limited	Fellow Subsidiary	Receipt/Refund of Premium	1.3	58.8	-	(0.05)
			Recovery of Expense	-	0.2	-	-
3	Religare Broking Limited	Fellow Subsidiary	Expenses Reimbursement to Religare Broking Limited	-	0.01	-	-
			Receipt/Refund of Premium	5.1	177.0	-	(5.2)
			Commission Expenses	58.8	143.1	45.1	122.8
4	Religare Housing Development Finance Corporation Limited	Subsidiary of Fellow Subsidiary	Receipt/Refund of Premium	0.6	63.2	-	-
			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. Irvin Singh Kohli	Key Management Personnel	Remuneration	275.9	1,583.9	281.6	1,925.1
			Receipt/Refund of Premium	0.6	1.3	0.4	1.8
			Claims Payment	-	0.1	24.5	24.5
			Allotment of Equity Shares under ESOP/Right Issue	9,698.4	12,350.3	710.8	2,650.6

- Notes:
- 1 In case claims paid as per the policy term to person other than insured has not been considered for related party disclosure.
 - 2 Premium is net of refund/receipt.
 - 3 Above figures does not included perquisites calculated on exercise of equity stock options by KMPs.

(Amount in Rs. Lakhs)

PART-B Related Party Transaction Balances - As at the 31st March 2022

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 (Rs. in Lakhs)	Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party (Rs. in Lakhs)
1	Religare Enterprises Limited	Holding Company	4.8	Payable	NA	NIL	NIL	NIL
2	Religare Finvest Limited	Fellow Subsidiary	2.4	Payable	NA	NIL	NIL	NIL
3	Religare Housing Development Finance Corporation Limited	Fellow Subsidiary	0.5	Payable	NA	NIL	NIL	NIL
4	Religare Broking Limited	Fellow Subsidiary	29.8	Payable	NA	NIL	NIL	NIL

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

FORM NL-22 RECEIPT AND PAYMENTS SCHEDULE


Particulars	(Amount in Rs. Lakhs)	
	For the Year ended 31st March, 2022	For the Year ended 31st March, 2021
	(₹ '000)	(₹ '000)
Cash Flows from the Operating activities:		
Premium received from policyholders, including advance receipts	469,590	302,367
Other receipts	-	-
Payments to the re-insurers, net of commissions and claims	23,357	(2,425)
Payments to co-insurers, net of claims recovery	266	(150)
Payments of claims	(207,318)	(109,834)
Payments of commission and brokerage	(47,605)	(31,504)
Payments of other operating expenses*	(122,706)	(87,492)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	(469)	265
Income taxes paid (Net)	(778)	(1,029)
Goods & Service tax paid	(47,586)	(32,278)
Other payments	-	-
Cash flows before extraordinary items	66,751	37,921
Cash flow from extraordinary operations	-	-
Net cash flow from Operating activities	66,751	37,921
Cash flows from Investing activities:		
Purchase of fixed assets (including capital advances)	(2,981)	(1,402)
Proceeds from sale of fixed assets	9	12
Purchases of investments	(113,635)	(105,027)
Loans disbursed	-	-
Sales of investments	1,167	-
Repayments received	29,655	22,600
Rents/Interests/ Dividends received	18,414	15,068
Investments in money market instruments and in liquid mutual funds (Net)	(11,345)	(3,825)
Expenses related to investments	-	-
Net cash flow from Investing activities	(78,716)	(72,574)
Cash flows from Financing activities:		
Proceeds from issuance of share capital	15,316	33,737
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	-	-
Net cash flow from Financing activities	15,316	33,737
Effect of foreign exchange rates on cash and cash equivalents, net	(50)	(101)
Net increase in cash and cash equivalents:	3,301	(1,018)
Cash and cash equivalents at the beginning of the year	4,568	5,586
Cash and cash equivalents at the end of the year	7,869	4,568

*Includes payments towards Corporate Social Responsibility of Rs. 50 Lakhs (previous period: Rs. 64 Lakhs)

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012



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

STATEMENT OF ADMISSIBLE ASSETS :

As at 31st March, 2022

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	-	110,564	110,564
	Policyholders as per NL-12 A of BS	246,044	-	246,044
(A)	Total Investments as per BS	246,044	110,564	356,608
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	-	5,507	5,507
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	1,719	1,719
	Current Assets			
(E)	Cash & Bank Balances as per BS	-	7,869	7,869
(F)	Advances and Other assets as per BS	9,635	6,113	15,748
(G)	Total Current Assets as per BS...(E)+(F)	9,635	13,982	23,617
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	863	339	1,203
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	11	-	11
(K)	Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)	255,679	130,053	385,732
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	874	2,058	2,932
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)	254,805	127,995	382,800

(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	-	38	38
	(b) Leasehold Property	-	103	103
	(c) Office Equipment	-	310	310
	(d) Intangibles-Computer Software	-	1,268	1,268
	Inadmissible current assets as per Clause (1) of Schedule I of regulation			
	(a) Due from other entities carrying on insurance business(including re-insurers)	476	-	476
	(b) Other Current Assets	387	215	602
	(d) Deposits (on which Lien is marked)	-	124	124

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

Care Health Insurance LimitedIRDA Registration number **148** dated **26 April, 2012****FORM NL-24 - SOLVENCY MARGIN (FORM IRDAI-GI-TR)****STATEMENT OF LIABILITIES :**

As at 31st March, 2022

(All amounts in Rupees of Lakhs)

Item No.	Reserve	Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	189,710	151,686
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	189,710	151,686
(d)	Outstanding Claim Reserve (other than IBNR reserve)	46,177	34,092
(e)	IBNR reserve	24,849	19,540
(f)	Total Reserves for Technical Liabilities...(c)+(d)+(e)	260,736	205,317

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

Care Health Insurance LimitedIRDA Registration number **148** dated **26 April, 2012****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, 2022

(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	394,744	308,842	230,595	163,373	61,768	51,884	61,768
9	Miscellaneous							
10	Crop							
	Total	394,744	308,842	230,595	163,373	61,768	51,884	61,768

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

Care Health Insurance LimitedIRDA Registration number **148** dated **26 April, 2012****FORM NL-26 - SOLVENCY MARGIN (TABLE IB)****As at 31st March, 2022**

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)	<u>Policyholder's FUNDS</u>	
	Available assets (as per Form IRDAI-GI-TA)	254,805
	Deduct:	
(B)	Current Liabilities as per BS	205,317
(C)	Provisions as per BS	-
(D)	Other Liabilities	29,681
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	19,807
	<u>Shareholder's FUNDS</u>	
(F)	Available Assets	127,995
	Deduct:	
(G)	Other Liabilities	33,663
(H)	Excess in Shareholder's funds (F - G)	94,332
(I)	Total ASM (E + H)	114,139
(J)	Total RSM	61,768
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	1.85

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

**FORM NL-27- PRODUCTS INFORMATION****DATE : 31st March, 2022**

<i>Products Information</i>						
<i>List below the products and/or add-ons introduced during the Quarter</i>						
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		CHIHLP22184V062122	Health	Health Insurance - Individual	25-Nov-21

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012


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

Statement as on: 31st March, 2022

Statement of Investment Assets

(Business within India)

Periodicity of Submission: Quarterly

(₹ in Lakhs)

Section I			
S. No	Particulars	SCH	Amount
1	Investments (Shareholders)	8	110,564
	Investments (Policyholders)	8A	246,044
2	Loans	9	-
3	Fixed Assets	10	5,507
4	Current Assets		
	a. Cash and Bank balances	11	7,869
	b. Advances and other Assets	12	15,748
5	Current Liabilities		
	a. Current Liabilities	13	(116,119)
	b. Provisions	14	(152,917)
	c. Misc. exp. not written off	15	-
	d. Debit balance of P&L account		8,183
	Application of Funds as per Balance Sheet (A)		124,879
	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	5,507
3	Cash & Bank Balance (if any)	11	7,869
4	Advances & Other Assets (if any)	12	15,748
5	Current Liabilities	13	(116,119)
6	Provisions	14	(152,917)
7	Misc. exp not written off	15	-
8	Debit Balance of P&L A/c		8,183
	Total (B)		(231,729)
	'Investment Assets'	(A-B)	356,608

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%	-	23,594	76,605	100,199	28.1%	-	100,199	99,741
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%	-	25,773	86,649	112,422	31.5%	-	112,422	112,633
3	Investment subject to Exposure Norms									
	a. Housing/Infra & Loans to SG for Housing and FFE	Not less than 15%								
	1. Approved Investments		-	40,070	99,515	139,585	39.1%	-	139,585	140,787
	2. Other Investments		-	-	-	-	0.0%	-	-	-
	c. Approved Investments	Not exceeding 55%	-	43,350	59,869	103,220	28.9%	(77)	103,142	103,652
	d. Other Investments		-	1,427	-	1,427	0.4%	31	1,458	1,458
	Investment Assets		-	110,621	246,033	356,654	100.0%	(46)	356,608	358,530

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012



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

Statement as on: 31st March, 2022

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 (B)	% to Total Accrual	TOTAL (A+B)	% to Total
1	Central Govt. Securities		84,854	28.2%	15,345	27.4%	100,199	28.1%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)		97,086	32.3%	15,336	27.4%	112,422	31.5%
3	Investment subject to Exposure Norms							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments		18,329	6.1%	2,064	3.7%	20,394	5.7%
	2. Other Investments		-	0.0%	-	0.0%	-	0.0%
	b. Infrastructure Investments							
	1. Approved Investments		102,976	34.2%	16,215	29.0%	119,191	33.4%
	2. Other Investments		-	0.0%	-	0.0%	-	0.0%
	c. Approved Investments		81,359	27.1%	21,860	39.1%	103,220	28.9%
	d. Other Investments (not exceeding 15%)		956	0.3%	471	0.8%	1,427	0.4%
	Total		300,707	100%	55,946	100%	356,654	100%

NL-29 DETAILS REGARDING DEBT SECURITIES

(Amount in Rs. Lakhs)

DETAILS REGARDING DEBT SECURITIES								
	Market Value				Book Value			
	As at 31st March, 2022	As % of total for this class	As at 31st March, 2021	As % of total for this class	As at 31st March, 2022	As % of total for this class	As at 31st March, 2021	As % of total for this class
BREAKDOWN BY CREDIT RATING								
AAA rated	228,080	65.1%	178,840	66.2%	226,339	65.0%	173,787	66.1%
AA or better	1,515	0.4%	4,254	1.6%	1,500	0.4%	4,143	1.6%
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)	120,633	34.4%	87,136	32.2%	120,422	34.6%	84,870	32.3%
TOTAL (A)	350,228	100.0%	270,230	100.0%	348,262	100.0%	262,799	100.0%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	69,684	19.9%	43,652	16.2%	68,970	19.8%	42,919	16.3%
more than 1 year and upto 3years	71,980	20.6%	63,809	23.6%	70,902	20.4%	60,591	23.1%
More than 3years and up to 7years	143,223	40.9%	100,687	37.3%	141,520	40.6%	97,535	37.1%
More than 7 years and up to 10 years	57,855	16.5%	52,801	19.5%	59,059	17.0%	52,268	19.9%
above 10 years	7,487	2.1%	9,280	3.4%	7,811	2.2%	9,485	3.6%
Any other	-	0.0%	-	0.0%	-	0.0%	-	0.0%
TOTAL (B)	350,228	100.0%	270,230	100.0%	348,262	100.0%	262,799	100.0%
BREAKDOWN BY TYPE OF THE ISSUER								
a. Central Government	99,741	28.5%	73,936	27.4%	100,199	28.8%	72,612	27.6%
b. State Government	12,892	3.7%	13,200	4.9%	12,223	3.5%	12,258	4.7%
c. Corporate Securities	237,595	67.8%	183,094	67.8%	235,839	67.7%	177,929	67.7%
Any other	-	0.0%	-	0.0%	-	0.0%	-	0.0%
TOTAL (B)	350,228	100.0%	270,230	100.0%	348,262	100.0%	262,799	100.0%

Care Health Insurance LimitedIRDA Registration number **148** dated **26 April, 2012****FORM NL-30 -DETAILS OF NON-PERFORMING ASSETS****DATE : 31st March, 2022**

(Amount in Rs. Lakhs)											
NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		Total	
		As at 31st March, 2022	As at 31st March, 2021	As at 31st March, 2022	As at 31st March, 2021	As at 31st March, 2022	As at 31st March, 2021	As at 31st March, 2022	As at 31st March, 2021	As at 31st March, 2022	As at 31st March, 2021
1	Investments Assets	323,635	249,215	-	-	24,626	13,584	8,392	872	356,654	263,671
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)	323,635	249,215	-	-	24,626	13,584	8,392	872	356,654	263,671
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


FORM NL-31-STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT

Statement as on: 31st March, 2022

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 (%) (annualised)	Net Yield (%) (annualised)
1	Central Government Bonds	CGSB	91,073	1,518	1.7%	1.2%	80,589	5,400	6.7%	5.0%	63,192	4,338	6.9%	5.1%
2	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-
3	Treasury Bills	CTRB	-	-	-	-	-	-	-	-	-	-	-	-
4	State Government Bonds	SGGB	12,228	250	2.0%	1.5%	12,241	999	8.2%	6.1%	12,276	999	8.1%	6.1%
5	Infrastructure - PSU - Debentures / Bonds	IPTD	70,628	1,195	1.7%	1.3%	70,986	4,999	7.0%	5.3%	63,405	4,683	7.4%	5.5%
6	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	15,766	268	1.7%	1.3%	15,457	1,085	7.0%	5.3%	14,616	1,076	7.4%	5.5%
7	Long Term Bank Bonds Approved Investment - Infrastructure	ILBI	24,886	387	1.6%	1.2%	15,081	946	6.3%	4.7%	1,638	96	5.9%	4.4%
8	Corporate Securities - Debentures	ECOS	66,233	1,075	1.6%	1.2%	58,453	4,039	6.9%	5.2%	47,889	3,611	7.5%	5.6%
9	Application Money	ECAM	-	-	-	-	-	-	-	-	-	-	-	-
10	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	267	3	1.3%	0.9%	66	3	5.2%	3.9%	272	9	3.3%	2.5%
11	Deposits - CDs with Scheduled Banks	EDCD	-	-	-	-	-	-	-	-	-	-	-	-
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	15,550	271	1.7%	1.3%	14,000	1,015	7.3%	5.4%	15,082	1,137	7.5%	5.6%
13	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	5,201	68	1.3%	1.0%	5,227	275	5.3%	3.9%	2,366	124	5.2%	3.9%
14	Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	-	-	-	-	-	-	-	-	-	-
15	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	17,384	139	0.8%	0.6%	14,479	482	3.3%	2.5%	12,971	443	3.4%	2.6%
16	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-	-	-	-	-	-	-	-	-	-
17	Equity Shares (PSUs & Unlisted)	OEPU	603	-	-	-	597	-	-	-	504	-	-	-
18	PSU - Equity shares - Quoted	EAEQ	-	-	-	-	173	-	-	-	353	-	-	-
19	Corporate Securities - Equity shares (Ordinary)-quoted	EACE	4,874	0.47	0.0%	0.0%	1,414	72	5.1%	3.8%	-	-	-	-
20	Equity Shares (incl Co-op Societies)	OESH	992	(257)	-25.9%	-19.4%	342	(257)	-75.2%	-56.3%	-	-	-	-
21	Commercial Papers	ECCP	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total		325,684	4,919	1.5%	1.1%	289,105	19,059	6.6%	4.9%	234,565	16,516	7.0%	5.3%

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

**FORM NL-32-STATEMENT OF DOWN GRADED INVESTMENTS**

Statement as on: 31st March, 2022

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	<u>During the Quarter</u>								
B	<u>As on Date</u>								
	7.89% Canfin Homes - 18-May-2022	HTDA	500	18-May-17	ICRA	AAA	AA+	06-May-19	
					INDIA	AAA	AA	18-Dec-19	
					INDIA	AA	AA+	16-Dec-21	
	NS 7.59 PNB HFL - 27-Jul-2022	HTDA	500	27-Jul-17	CARE	AAA	AA+	05-Jul-19	
						AA+	AA	03-Jul-20	
					INDIA	AAA	AA+	09-Jan-19	
						AA+	AA	06-Mar-20	
	9.00 PNB HFL - 30-Aug-2022	HTDA	500	30-Aug-18	CARE	AAA	AA+	05-Jul-19	
						AA+	AA	03-Jul-20	

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012



FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION

DATE : 31st March, 2022

(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	161	-	-	0.19%
3	GIC Re	1	73,260	415	6	85.78%
4	Other (to be Specified)					
	-TATA AIG	1	-	-	12,058	14.04%
	Total (B)	3	73,422	415	12,064	100%
	Grand Total (C)= (A)+(B)	3	73,422	415	12,064	100%

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012


**FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS
GROSS DIRECT PREMIUM UNDERWRITTEN
FOR THE YEAR ENDED 31st March, 2022**

(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	1,968	7,288	610	2,024	55	189	2,633	9,501
2	Arunachal Pradesh	29	69	2	5	0	0	31	74
3	Assam	791	2,260	325	629	3	10	1,120	2,899
4	Bihar	1,887	5,318	614	1,523	12	33	2,513	6,874
5	Chhattisgarh	611	2,003	224	542	4	10	839	2,556
6	Goa	193	611	16	54	5	15	214	680
7	Gujarat	10,392	31,975	755	2,055	171	492	11,318	34,522
8	Haryana	8,175	24,045	667	1,655	229	430	9,072	26,131
9	Himachal Pradesh	223	708	364	887	4	10	591	1,606
10	Jharkhand	923	2,689	115	367	7	21	1,045	3,076
11	Karnataka	9,292	30,688	821	2,111	244	696	10,357	33,495
12	Kerala	1,341	4,096	120	478	84	226	1,545	4,799
13	Madhya Pradesh	3,585	11,060	970	2,956	21	64	4,577	14,080
14	Maharashtra	29,014	94,042	1,383	4,428	615	2,032	31,011	100,502
15	Manipur	173	524	7	11	0	1	181	535
16	Meghalaya	24	60	3	6	0	0	27	66
17	Mizoram	19	27	1	2	0	1	21	29
18	Nagaland	12	30	2	3	0	0	14	34
19	Odisha	1,557	4,525	213	609	9	23	1,779	5,157
20	Punjab	3,026	9,830	381	1,141	122	399	3,528	11,370
21	Rajasthan	2,897	8,731	736	1,977	23	66	3,655	10,774
22	Sikkim	41	113	3	7	0	0	44	120
23	Tamil Nadu	3,304	11,149	561	1,915	184	508	4,050	13,572
24	Telangana	6,130	23,761	682	2,046	181	515	6,993	26,322
25	Tripura	142	359	19	40	0	1	161	400
26	Uttarakhand	775	2,374	95	279	11	26	881	2,679
27	Uttar Pradesh	7,739	23,422	2,995	8,664	69	212	10,803	32,298
28	West Bengal	4,116	12,093	491	1,185	41	123	4,648	13,401
	TOTAL (A)	98,380	313,851	13,176	37,599	2,094	6,103	113,651	357,553
	UNION TERRITORIES								
1	Andaman and Nicobar Islands	7	19	1	1	0	0	7	21
2	Chandigarh	242	746	12	38	9	31	262	815
3	Dadra and Nagar Haveli	30	118	3	7	0	1	33	126
4	Daman & Diu	25	91	1	3	0	1	27	95
5	Govt. of NCT of Delhi	7,736	25,501	363	961	138	424	8,237	26,887
6	Jammu & Kashmir	782	2,069	88	305	6	23	876	2,397
7	Ladakh	2	12	0	1	0	0	3	14
8	Lakshadweep	0	1	0	0	-	0	0	1
9	Puducherry	41	142	8	29	4	12	54	183
	TOTAL (B)	8,865	28,699	477	1,346	157	492	9,499	30,538
	OUTSIDE INDIA								
1									
	TOTAL (C)	-	-	-	-	-	-	-	-
	Grand Total (A)+(B)+(C)	107,245	342,550	13,654	38,946	2,251	6,595	123,150	388,091

FORM NL-35 QUARTERLY BUSINESS RETURN ACROSS LINE OF BUSINESS

DATE : 31st March, 2022
(Amount in Rs. Lakhs)

QUARTERLY BUSINESS RETURN ACROSS LINE OF BUSINESS									
S. No	Line of Business	For the Quarter ended 31st March, 2022		For the Quarter ended 31st March, 2021		For the Year ended 31st March, 2022		For the Year ended 31st March, 2021	
		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	107,245	576,527	72,084	447,699	342,550	1,419,429	231,004	1,178,380
7	Personal Accident	13,654	143,155	7,652	101,842	38,946	234,417	22,570	151,281
8	Travel	2,251	41,966	689	22,700	6,595	129,790	2,401	47,151
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


FORM NL-36-BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS
DATE : 31st March, 2022
(Amount in Rs. Lakhs)

S. No	BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS								
	Channel	For the Quarter ended 31st March, 2022		For the Year ended 31st March, 2022		For the Quarter ended 31st March, 2021		For the Year ended 31st March, 2021	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	333,644	43,589	808,012	134,224	250,947	31,192	630,467	96,544
2	Corporate Agents-Banks	160,790	20,793	296,390	65,970	127,517	16,999	227,357	51,156
3	Corporate Agents -Others	9,747	9,915	25,019	23,592	8,721	2,763	23,090	8,617
4	Brokers	100,400	32,049	273,941	95,888	41,034	13,601	144,829	51,044
5	Micro Agents	-	2,373	2	6,965	9	1,762	27	2,739
6	Direct Business								
	-Officers/Employees	39,790	6,397	76,913	25,638	18,370	1,742	34,268	6,494
	-Online (Through Company Website)	51,627	4,479	146,293	20,093	49,284	5,371	127,686	17,509
	-Others								
7	Common Service Centres(CSC)	-	-	-	-	-	-	-	-
8	Insurance Marketing Firm	1,347	273	3,360	682	841	132	2,332	417
9	Point of sales person (Direct)	32,291	2,965	96,465	10,878	23,401	2,411	64,394	7,527
10	MISP (Direct)	-	-	-	-	-	-	-	-
11	Web Aggregators	32,012	317	57,241	4,162	52,117	4,452	122,362	13,927
12	Referral Arrangements	-	-	-	-	-	-	-	-
13	Other	-	-	-	-	-	-	-	-
	Total (A)	761,648	123,150	1,783,636	388,091	572,241	80,425	1,376,812	255,975
14	Business outside India (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	761,648	123,150	1,783,636	388,091	572,241	80,425	1,376,812	255,975

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012


FORM NL-37-CLAIMS DATA
For the Year ended 31st March, 2022

Sl. No.	Claims Experience	Health	Personal Accident	Travel	Total Health	No. of claims only
						Total
1	Claims O/S at the beginning of the period	14,149	694	254	15,097	15,097
2	Claims reported during the period					
	(a) Booked During the period	584,566	4,514	17,655	606,735	606,735
	(b) Reopened during the Period	7,170	63	24	7,257	7,257
	(c) Other Adjustment					
3	Claims Settled during the period	513,384	2,740	15,428	531,552	531,552
	(a) paid during the period	-	-	-	-	-
	(b) Other Adjustment	-	-	-	-	-
4	Claims Repudiated during the period	76,903	1,700	834	79,437	79,437
	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	15,598	831	1,671	18,100	18,100
	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, 2022
(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	12,967	3,962	896	17,825	17,825
2	Claims reported during the period	-	-	-	-	-
	(a) Booked During the period	297,937	12,096	4,269	314,302	314,302
	(b) Reopened during the Period	6,303	72	29	6,405	6,405
	(c) Other Adjustment	-	-	-	-	-
3	Claims Settled during the period	209,769	4,274	2,174	216,218	216,218
	(a) paid during the period	-	-	-	-	-
	(b) Other Adjustment	-	-	-	-	-
4	Claims Repudiated during the period	54,942	6,700	959	62,601	62,601
	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	15,231	4,426	1,997	21,655	21,655
	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


FORM NL-39 AGEING OF CLAIMS

For the Quarter ended 31st March, 2022

(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	147,078	-	-	-	-	-	-	41,449	-	-	-	-	-	-	147,078	41,449
7	Personal Accident	1,207	-	-	-	-	-	-	1,402	-	-	-	-	-	-	1,207	1,402
8	Travel	12,307	-	-	-	-	-	-	1,361	-	-	-	-	-	-	12,307	1,361
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, 2022

(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	514,762	1,087	4	-	-	-	-	200,011	1,207	10	-	-	-	-	515,853	201,228
7	Personal Accident	2,702	5	1	-	-	-	-	4,262	12	10	-	-	-	-	2,708	4,283
8	Travel	15,827	7	-	-	-	-	-	2,426	0	-	-	-	-	-	15,834	2,427
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



FORM NL-41 OFFICES INFORMATION

DATE : 31st March, 2022

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the year		158
2	No. of branches approved during the year		90
3	No. of branches opened during the year	Out of approvals of previous year	5
4		Out of approvals of this year	45
5	No. of branches closed during the year*		1
6	No of branches at the end of the year		207
7	No. of branches approved but not opened		45
8	No. of rural branches		1
9	No. of urban branches		206
10	No. of Directors:-		
	(a) Independent Director		6
	(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:		14,431
	(b) Off-roll:		1,634
	(c) Total:		16,065
12	No. of Insurance Agents and Intermediaries		
	(a) Individual Agents		197,806
	(b) Corporate Agents-Banks		30
	(c) Corporate Agents-Others		69
	(d) Insurance Brokers		406
	(e) Web Aggregators		22
	(f) Insurance Marketing Firm		137
	(g) Motor Insurance Service Providers (DIRECT)		NA
	(h) Point of Sales persons (DIRECT)		43,181
	(i) Other as allowed by IRDAI		NA

*Branch relocated and merged with another branch.

**women directors are already included in 'Independent Director' and 'Non-Executive Director' category. Total number of directors as on March 31, 2022 are 11.

Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	15428	221543
Recruitments during the quarter	4163	21214
Attrition during the quarter	3526	1106
Number at the end of the quarter	16065	241651

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

**FORM NL-42 BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS**

DATE : 31st March, 2022

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		appointed w.e.f. January 28, 2022
8	Mr. Kartikeya Dhruv Kaji	Non Executive Director		
9	Mr. Sunish Sharma	Non Executive Director		
10	Dr. Vijay Shankar Madan	Non Executive Independent Director		
11	Mr. Hamid Ahmed	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. Pratik Kapoor	Company Secretary		

(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	154,333	37,875	3,204,671
		Social	1	5,162	279,130
7	PERSONAL ACCIDENT	Rural	79,557	14,220	5,869,389
		Social	34	2,282	983,393
8	TRAVEL	Rural	26,978	415	1,325,748
		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 ^(a)	Rural			
		Social			
14	Miscellaneous	Rural			
		Social			
	Total	Rural	260,868	52,510	10,399,807
		Social	35	7,444	1,262,523

Care Health Insurance Limited

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FORM NL-45-GREIVANCE DISPOSAL
DATE : 31st March, 2022

SI No	Particulars	Opening balance As on beginning 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	1	5	3	0	3	0	38
b)	Claim	5	567	266	1	305	0	1804
c)	Policy Related	3	111	104	2	8	0	339
d)	Premium	0	22	10	0	12	0	48
e)	Refund	0	56	50	1	5	0	187
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	1
	Others (to be specified)							
i)	(i) Agent change related	5	80	68	1	16	0	289
	(ii) PED non disclosure related							
	(iii) Renewal related							
	Total Number of complaints	14	841	501	5	349	0	2706

2	Total No. of policies during previous year	1,376,812
3	Total No. of claims during previous year	330,897
4	Total No. of policies during current year	1,783,636
5	Total No. of claims during current year	613,992
6	Total No. of policies complaints (current year) per 10,000 policies (current year)	1.90
7	Total No. of Claim complaints (current year) per 10,000 claims registered (current year)	29.38

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

IRDA Registration number 148 dated 26 April, 2012



Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

For the Quarter ended 31st March, 2022

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



S.N	UIN	Name of the Product	No. Of Lives Insured	Date of Launch (DD-MM- YYYY)	Incurred Claims Ratio (ICR)	Combined Ratio (CR)	% Age of Claims Settled (in terms of number of claims)	% Age of Claims Repudiate d (in terms of number of claims)	No. Of Complaint s Received	No. Of Complaint s Resolved	% of policies renewed out of total no. Of policies due for renewal	Age-wise distribution of Policies (classification of policies based on the age of the policy)						Total No. Of Policies
												No of Policies in its 1st Year	No of Policies completed 1 year and more than 1 years But less than 3 years	No of Policies completed 3 years not more than 3 years but Less than 5 Years	No of Policies completed 5 years or more than 5 years But less than 10 years	No of Policies completed 10 years and more than 10 years		
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
1	CHHAP22288000122	Care	2,49,000	09-03-22	34%	122%	85%	3%	644	567	88%	759	48,547	937,049	585,523	188,336	11,080	6,88,719
2	CHHAP22288000222	Accident	17,127	07-07-22	1%	12%	80%	1%	1	1	100%	6,606	117	75	44	4	1,075	
3	CHHAP22288000322	Accident	1,85,524	11-09-22	12%	12%	77%	12%	30	15	50%	171,235	117	75	44	4	1,71,235	
4	CHHAP22288000422	Accident	63,171	06-03-22	27%	17%	79%	27%	33	21	63%	14,600	11,476	5,355	1,900	48	28,009	
5	CHHAP22288000522	Accident	1,22,619	02-07-22	12%	12%	77%	12%	15	11	73%	20,776	14,009	5,009	3,771	121	24,686	
6	CHHAP22288000622	Acc	4,264	15-03-24	27%	17%	79%	27%	1	1	100%	2,065	1,74	75	44	4	2,065	
7	CHHAP22288000722	Care Freedom	76,007	05-03-22	12%	12%	80%	12%	110	103	93%	29,040	47,884	7,470	4,904	30	78,718	
8	CHHAP22288000822	Major Hospitalization	26,226	01-03-24	27%	17%	79%	27%	20	20	100%	9,975	1,004	4,401	1,74	1	12,000	
9	CHHAP22288000922	Care Protect	1,82,701	01-03-24	27%	17%	79%	27%	48	47	97%	9,975	4,254	1,377	75	1	12,000	
10	CHHAP22288001022	Secondary Care Insurance Add-on	114	01-03-24	1%	1%	1%	1%	1	1	100%	18	1	1	1	1	18	
11	CHHAP22288001122	Care Advantage	252,073	24-03-22	30%	13%	83%	33%	117	117	100%	91,552	91,849	1	1	1	1,83,401	
12	CHHAP22288001222	Student Expense	8,584	09-01-24	1%	1%	1%	1%	1	1	100%	8,555	1	1	1	1	1	8,557
13	CHHAP22288001322	Anglo Sargassum Policy Care Health Insurance	1,881	01-09-24	14%	14%	80%	14%	1	1	100%	171	141	1	1	1	1	313
14	CHHAP22288001422	Care Care	4,731	08-09-24	20%	20%	87%	20%	1	1	100%	2,751	404	1	1	1	1	3,156
15	CHHAP22288001522	Care Shield - Accident	28,000	28-03-22	1%	1%	1%	1%	1	1	100%	1	1	1	1	1	1	1
16	CHHAP22288001622	Care Health Policy Care Health Insurance	798	10-01-24	18%	18%	87%	18%	1	1	100%	811	12	1	1	1	1	825
17	CHHAP22288001722	Best Benefits Group - Care Health Insurance	1	01-09-24	1%	1%	1%	1%	1	1	100%	1	1	1	1	1	1	1
18	CHHAP22288001822	Care Plus	24,004	10-01-24	20%	20%	87%	20%	1	1	100%	13,263	104	1	1	1	1	13,369
19	CHHAP22288001922	Care Care	1,12,171	10-01-24	18%	18%	87%	18%	1	1	100%	11,080	1	1	1	1	1	11,082
20	CHHAP22288002022	Group Care	81,649	01-03-22	8%	10%	81%	10%	100	100	100%	6,611	1	1	1	1	6,613	
21	CHHAP22288002122	Group Secure	1,87,144	20-01-24	18%	18%	87%	18%	86	86	100%	3,654	1	1	1	1	3,656	
22	CHHAP22288002222	Common Care	2,11,170	01-03-22	10%	10%	81%	10%	1	1	100%	1	1	1	1	1	1	
23	CHHAP22288002322	Group Care (Personal)	1,22,619	01-03-24	18%	18%	87%	18%	1	1	100%	1,004	1	1	1	1	1,006	
24	CHHAP22288002422	Group Care (Personal)	1,22,619	01-03-24	18%	18%	87%	18%	1	1	100%	1,004	1	1	1	1	1,006	
25	CHHAP22288002522	Group Care (Personal)	1,22,619	01-03-24	18%	18%	87%	18%	1	1	100%	1,004	1	1	1	1	1,006	
26	CHHAP22288002622	Group Care (Personal)	1,22,619	01-03-24	18%	18%	87%	18%	1	1	100%	1,004	1	1	1	1	1,006	
27	CHHAP22288002722	Group Care (Personal)	1,22,619	01-03-24	18%	18%	87%	18%	1	1	100%	1,004	1	1	1	1	1,006	
28	CHHAP22288002822	Group Care (Personal)	1,22,619	01-03-24	18%	18%	87%	18%	1	1	100%	1,004	1	1	1	1	1,006	
29	CHHAP22288002922	Group Care (Personal)	1,22,619	01-03-24	18%	18%	87%	18%	1	1	100%	1,004	1	1	1	1	1,006	
30	CHHAP22288003022	Group Care (Personal)	1,22,619	01-03-24	18%	18%	87%	18%	1	1	100%	1,004	1	1	1	1	1,006	
31	CHHAP22288003122	Group Care (Personal)	1,22,619	01-03-24	18%	18%	87%	18%	1	1	100%	1,004	1	1	1	1	1,006	
32	CHHAP22288003222	Group Care (Personal)	1,22,619	01-03-24	18%	18%	87%	18%	1	1	100%	1,004	1	1	1	1	1,006	
33	CHHAP22288003322	Group Care (Personal)	1,22,619	01-03-24	18%	18%	87%	18%	1	1	100%	1,004	1	1	1	1	1,006	
34	CHHAP22288003422	Group Care (Personal)	1,22,619	01-03-24	18%	18%	87%	18%	1	1	100%	1,004	1	1	1	1	1,006	
35	CHHAP22288003522	Group Care (Personal)	1,22,619	01-03-24	18%	18%	87%	18%	1	1	100%	1,004	1	1	1	1	1,006	
36	CHHAP22288003622	Group Care (Personal)	1,22,619	01-03-24	18%	18%	87%	18%	1	1	100%	1,004	1	1	1	1	1,006	
37	CHHAP22288003722	Group Care (Personal)	1,22,619	01-03-24	18%	18%	87%	18%	1	1	100%	1,004	1	1	1	1	1,006	
38	CHHAP22288003822	Group Care (Personal)	1,22,619	01-03-24	18%	18%	87%	18%	1	1	100%	1,004	1	1	1	1	1,006	
39	CHHAP22288003922	Group Care (Personal)	1,22,619	01-03-24	18%	18%	87%	18%	1	1	100%	1,004	1	1	1	1	1,006	
40	CHHAP22288004022	Group Care (Personal)	1,22,619	01-03-24	18%	18%	87%	18%	1	1	100%	1,004	1	1	1	1	1,006	

Note: Above loss ratios & combined ratios are financial year basis & not UIN year basis.

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

Information as at 31st March 2022

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	31-Aug-22
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	09-Jan-23
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	1,767,504	16,132	-
Number of lives serviced	3,436,600	17,348,051	-

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**
DELHI	CENTRAL DELHI
DELHI	NORTH DELHI
DELHI	NORTH WEST DELHI
DELHI	SOUTH WEST DELHI
DELHI	SOUTH DELHI
DELHI	WEST DELHI
DELHI	EAST DELHI
DELHI	NORTH EAST DELHI
HARYANA	FARIDABAD
HARYANA	GURGAON
HARYANA	MEWAT
HARYANA	MAHENDRAGARH
HARYANA	REWARI
HARYANA	ROHTAK
HARYANA	JHAJJAR
HARYANA	HISAR
HARYANA	FATEHABAD
HARYANA	SIRSA
HARYANA	JIND
HARYANA	BHIWANI
HARYANA	SONIPAT
HARYANA	KARNAL
HARYANA	PANIPAT
HARYANA	AMBALA
HARYANA	YAMUNA NAGAR
HARYANA	PANCHKULA
HARYANA	KAITHAL
HARYANA	KURUKSHETRA
PUNJAB	RUPNAGAR
PUNJAB	ROPAR
PUNJAB	MOHALI
CHANDIGARH	CHANDIGARH
PUNJAB	PATIALA
PUNJAB	FATEHGARH SAHIB
PUNJAB	LUDHIANA
PUNJAB	MOGA
PUNJAB	FIROZPUR
PUNJAB	AMRITSAR
PUNJAB	TARN TARAN
PUNJAB	GURDASPUR
PUNJAB	JALANDHAR
PUNJAB	HOSHIARPUR
PUNJAB	KAPURTHALA
PUNJAB	NAWANSHAHR
PUNJAB	SANGRUR
PUNJAB	BARNALA
PUNJAB	BATHINDA
PUNJAB	FARIDKOT
PUNJAB	MUKTSAR
PUNJAB	MANSA
PUNJAB	FAZILKA
PUNJAB	CHANDIGARH
HIMACHAL PRADESH	SHIMLA
HIMACHAL PRADESH	SOLAN
HIMACHAL PRADESH	KULLU
HIMACHAL PRADESH	KINNAUR
HIMACHAL PRADESH	LAHUL & SPITI

HIMACHAL PRADESH	SIRMAUR
HIMACHAL PRADESH	BILASPUR (HP)
HIMACHAL PRADESH	UNA
HIMACHAL PRADESH	HAMIRPUR(HP)
HIMACHAL PRADESH	MANDI
HIMACHAL PRADESH	KANGRA
HIMACHAL PRADESH	CHAMBA
JAMMU & KASHMIR	JAMMU
JAMMU & KASHMIR	UDHAMPUR
JAMMU & KASHMIR	DODA
JAMMU & KASHMIR	REASI
JAMMU & KASHMIR	KATHUA
JAMMU & KASHMIR	POONCH
JAMMU & KASHMIR	RAJOURI
JAMMU & KASHMIR	SRINAGAR
JAMMU & KASHMIR	BUDGAM
JAMMU & KASHMIR	ANANTHANG
JAMMU & KASHMIR	PULWAMA
JAMMU & KASHMIR	BARAMULLA
JAMMU & KASHMIR	KUPWARA
JAMMU & KASHMIR	BANDIPUR
LADAKH	LEH
LADAKH	KARGIL
UTTAR PRADESH	GHAZIABAD
UTTAR PRADESH	GAUTAM BUDDHA NAGAR
UTTAR PRADESH	ALIGARH
UTTAR PRADESH	BULANDSHAHAR
UTTAR PRADESH	NOIDA
UTTAR PRADESH	HATHRAS
UTTAR PRADESH	MAINPURI
BIHAR	PATNA
UTTAR PRADESH	ETAWAH
UTTAR PRADESH	AURAIYA
UTTAR PRADESH	ETAH
UTTAR PRADESH	KANPUR NAGAR
UTTAR PRADESH	KANPUR DEHAT
UTTAR PRADESH	FARRUKHABAD
UTTAR PRADESH	KANNAUJ
UTTAR PRADESH	UNNAO
UTTAR PRADESH	BANDA
UTTAR PRADESH	CHITRAKOOT
UTTAR PRADESH	HAMIRPUR
UTTAR PRADESH	MAHOBA
UTTAR PRADESH	ALLAHABAD
UTTAR PRADESH	KAUSHAMBI
UTTAR PRADESH	FATEHPUR
UTTAR PRADESH	VARANASI
UTTAR PRADESH	CHANDAUJI
UTTAR PRADESH	SANT RAVIDAS NAGAR
UTTAR PRADESH	MAU
UTTAR PRADESH	BALLIA
UTTAR PRADESH	JAUNPUR
UTTAR PRADESH	SULTANPUR
UTTAR PRADESH	AZAMGARH
UTTAR PRADESH	FAIZABAD
UTTAR PRADESH	BARABANKI
UTTAR PRADESH	AMBEDKAR NAGAR
UTTAR PRADESH	LUCKNOW
UTTAR PRADESH	RAEBARELI
UTTAR PRADESH	PRATAPGARH
UTTAR PRADESH	MIRZAPUR
UTTAR PRADESH	SONBHADRA
UTTAR PRADESH	GHAZIPUR
UTTAR PRADESH	HARDOI
UTTAR PRADESH	SHAHJAHANPUR
UTTAR PRADESH	BUDAUN
UTTAR PRADESH	BAREILLY
UTTAR PRADESH	RAMPUR
UTTAR PRADESH	MORADABAD
UTTAR PRADESH	JYOTIBA PHULE NAGAR
UTTRAKHAND	UDHAM SINGH NAGAR
UTTRAKHAND	NAINITAL
UTTRAKHAND	ALMORA
UTTAR PRADESH	MEERUT
UTTRAKHAND	PAURI GARHWAL
UTTRAKHAND	GARHWAL
UTTRAKHAND	RUDRAPUR
UTTRAKHAND	CHAMOLI
UTTAR PRADESH	BUNOR
UTTAR PRADESH	SAHARANPUR
UTTRAKHAND	HARIDWAR
UTTAR PRADESH	MUZAFFARNAGAR
UTTRAKHAND	DEHRADUN
UTTRAKHAND	TEHRI GARHWAL
UTTRAKHAND	UTTARKASHI
MADHYA PRADESH	ALIRAJPUR
UTTAR PRADESH	BAGPAT
UTTAR PRADESH	SITAPUR
UTTAR PRADESH	KHERI
UTTAR PRADESH	PILIBHIT
UTTRAKHAND	CHAMPAWAT
UTTRAKHAND	PITHORAGARH
UTTRAKHAND	BAGESHWAR
UTTAR PRADESH	GONDA
UTTAR PRADESH	BALRAMPUR
UTTAR PRADESH	BAHRAICH
UTTAR PRADESH	SHRAWASTI
UTTAR PRADESH	BASTI
UTTAR PRADESH	SIDDHARTHANGAR

UTTAR PRADESH	SANT KABIR NAGAR
UTTAR PRADESH	GORAKHPUR
UTTAR PRADESH	MAHARAJGANJ
UTTAR PRADESH	DEORIA
UTTAR PRADESH	KUSHINAGAR
UTTAR PRADESH	MATHURA
UTTAR PRADESH	AGRA
UTTAR PRADESH	FIROZABAD
UTTAR PRADESH	JHANSI
UTTAR PRADESH	LALITPUR
UTTAR PRADESH	JALAUN
RAJASTHAN	ALWAR
RAJASTHAN	RAJSAMAND
RAJASTHAN	JAIPUR
RAJASTHAN	DAUSA
RAJASTHAN	TONK
RAJASTHAN	AJMER
RAJASTHAN	NAGOUR
RAJASTHAN	PALI
RAJASTHAN	SIROHI
RAJASTHAN	UDAIPUR
RAJASTHAN	JALOR
RAJASTHAN	BHILWARA
RAJASTHAN	CHITTORGARH
RAJASTHAN	DUNGARPUR
RAJASTHAN	BHARATPUR
RAJASTHAN	KARALI
RAJASTHAN	SAWAI MADHOPUR
RAJASTHAN	BUNDI
RAJASTHAN	KOTA
RAJASTHAN	BARAN
RAJASTHAN	JHALAWAR
RAJASTHAN	BANSWARA
RAJASTHAN	DHOLPUR
RAJASTHAN	CHURU
RAJASTHAN	SIKAR
RAJASTHAN	JHUJHUNU
RAJASTHAN	BIKANER
RAJASTHAN	GANGANAGAR
RAJASTHAN	HANUMANGARH
RAJASTHAN	JODHPUR
RAJASTHAN	JAISALMER
RAJASTHAN	BARMER
GUJARAT	RAJKOT
GUJARAT	JAMNAGAR
GUJARAT	PORBANDAR
GUJARAT	JUNAGADH
DAMAN & DIU	DIU
GUJARAT	AMRELI
GUJARAT	SURENDRA NAGAR
GUJARAT	BHAVNAGAR
GUJARAT	KACHCHH
GUJARAT	AHMEDABAD
GUJARAT	GANDHI NAGAR
GUJARAT	MAHESANA
GUJARAT	AHMED NAGAR
GUJARAT	SABARKANTHA
GUJARAT	PATAN
GUJARAT	BANASKANTHA
GUJARAT	KHEDA
GUJARAT	ANAND
GUJARAT	PANCH MAHALS
GUJARAT	DAHOD
GUJARAT	VADODARA
GUJARAT	NARMADA
GUJARAT	BHARUCH
GUJARAT	SURAT
GUJARAT	TAPI
GUJARAT	THE DANGS
GUJARAT	VALSAD
GUJARAT	NAVSARI
DADRA & NAGAR HAVELI	DADRA & NAGAR HAVELI
DAMAN & DIU	DAMAN
MAHARASHTRA	MUMBAI
MAHARASHTRA	THANE
MAHARASHTRA	RAIGARH(MH)
GOA	NORTH GOA
GOA	SOUTH GOA
MAHARASHTRA	RAIGARH
MAHARASHTRA	PUNE
MAHARASHTRA	SATARA
MAHARASHTRA	SOLAPUR
MAHARASHTRA	AHMED NAGAR
MAHARASHTRA	BEED
MAHARASHTRA	OSMANABAD
MAHARASHTRA	LATUR
MAHARASHTRA	KOLHAPUR
MAHARASHTRA	RATNAGIRI
MAHARASHTRA	SANGLI
MAHARASHTRA	SINDHUDURG
MAHARASHTRA	NASHIK
MAHARASHTRA	AURANGABAD
MAHARASHTRA	DHULE
MAHARASHTRA	JALGAON
MAHARASHTRA	NANDURBAR
MAHARASHTRA	JALNA
MAHARASHTRA	PARBHANI
MAHARASHTRA	HINGOLI
MAHARASHTRA	NANDED

MAHARASHTRA	NAGPUR
MAHARASHTRA	CHANDRAPUR
MAHARASHTRA	GADCHIROLI
MAHARASHTRA	GONDIA
MAHARASHTRA	BHANDARA
MAHARASHTRA	WARDHA
MAHARASHTRA	BULDHANA
MAHARASHTRA	AKOLA
MAHARASHTRA	WASHIM
MAHARASHTRA	AMRAVATI
MAHARASHTRA	YAVATMAL
MADHYA PRADESH	EAST NIMAR
MADHYA PRADESH	BURHANPUR
MADHYA PRADESH	WEST NIMAR
MADHYA PRADESH	KHARGONE
MADHYA PRADESH	BARWANI
MADHYA PRADESH	INDORE
MADHYA PRADESH	DHAR
MADHYA PRADESH	DEWAS
MADHYA PRADESH	UJJAIN
MADHYA PRADESH	RATLAM
MADHYA PRADESH	JHABUA
MADHYA PRADESH	MANDSAUR
MADHYA PRADESH	NEEMUCH
MADHYA PRADESH	BETUL
MADHYA PRADESH	HOSHANGABAD
MADHYA PRADESH	HARDA
MADHYA PRADESH	BHOPAL
MADHYA PRADESH	VIDISHA
MADHYA PRADESH	SAGAR
MADHYA PRADESH	RAISEN
MADHYA PRADESH	SHAJAPUR
MADHYA PRADESH	RAJGARH
MADHYA PRADESH	SEHORE
MADHYA PRADESH	DAMOH
MADHYA PRADESH	CHHATARPUR
MADHYA PRADESH	TIKAMGARH
MADHYA PRADESH	GUNA
MADHYA PRADESH	ASHOK NAGAR
MADHYA PRADESH	SHIVPURI
MADHYA PRADESH	GWALIOR
MADHYA PRADESH	DATIA
MADHYA PRADESH	MORENA
MADHYA PRADESH	SHEOPUR
MADHYA PRADESH	BHIND
MADHYA PRADESH	CHHINDWARA
MADHYA PRADESH	SEONI
MADHYA PRADESH	BALAGHAT
MADHYA PRADESH	MANDLA
MADHYA PRADESH	DINDORI
MADHYA PRADESH	JABALPUR
MADHYA PRADESH	KATNI
MADHYA PRADESH	UMARIA
MADHYA PRADESH	SHAHDOL
MADHYA PRADESH	ANUPPUR
MADHYA PRADESH	SATNA
MADHYA PRADESH	REWA
MADHYA PRADESH	SIDHI
MADHYA PRADESH	SINGRAULI
MADHYA PRADESH	NARSINGHPUR
MADHYA PRADESH	PANNA
CHHATTISGARH	DURG
CHHATTISGARH	RAJNANDGAON
CHHATTISGARH	KAWARDHA
CHHATTISGARH	RAIPUR
CHHATTISGARH	MAHASAMUND
CHHATTISGARH	DHAMDARI
CHHATTISGARH	GARIYABAND
CHHATTISGARH	BASTAR
CHHATTISGARH	DANTEWADA
CHHATTISGARH	KANKER
CHHATTISGARH	BIJAPUR (CGH)
CHHATTISGARH	NARAYANPUR
CHHATTISGARH	BILASPUR (CGH)
CHHATTISGARH	KORBA
CHHATTISGARH	JANJIR-CHAMPA
CHHATTISGARH	RAIGARH
CHHATTISGARH	JASHPUR
CHHATTISGARH	SURGUJA
CHHATTISGARH	KORIYA
TELANGANA	HYDERABAD
TELANGANA	K.V.RANGAREDDY
ANDHRA PRADESH	EAST GODAVARI
TELANGANA	MEDAK
ANDHRA PRADESH	MEDAK
TELANGANA	NIZAMABAD
TELANGANA	ADILABAD
TELANGANA	KARIM NAGAR
TELANGANA	WARANGAL
KARNATAKA	BANGALORE
TELANGANA	KHAMMAM
ANDHRA PRADESH	KHAMMAM
TELANGANA	NALGONDA
TELANGANA	MAHABUB NAGAR
ANDHRA PRADESH	ANANTHAPUR
ANDHRA PRADESH	CUDDAPAH
ANDHRA PRADESH	CHITTOOR
ANDHRA PRADESH	KURNOOL
ANDHRA PRADESH	KRISHNA

ANDHRA PRADESH	GUNTUR
ANDHRA PRADESH	PRAKASAM
ANDHRA PRADESH	NELLORE
ANDHRA PRADESH	VISAKHAPATNAM
ANDHRA PRADESH	SRIKAKULAM
ANDHRA PRADESH	WEST GODAVARI
ANDHRA PRADESH	VIZIANAGARAM
KARNATAKA	BANGALORE RURAL
KARNATAKA	TUMKUR
KARNATAKA	CHIKKABALLAPUR
KARNATAKA	RAMANAGAR
KARNATAKA	KOLAR
KARNATAKA	MYSORE
KARNATAKA	CHAMRAJNAGAR
KARNATAKA	KODAGU
KARNATAKA	MANDYA
KARNATAKA	HASSAN
KARNATAKA	UDUPI
KARNATAKA	DAKSHINA KANNADA
KARNATAKA	DAVANGERE
KARNATAKA	CHICKMAGALUR
KARNATAKA	SHIMOGA
KARNATAKA	CHITRADURGA
KARNATAKA	DHARWAD
KARNATAKA	HAVERI
KARNATAKA	UTTARA KANNADA
KARNATAKA	GADAG
KARNATAKA	BELLARY
KARNATAKA	KOPPAL
KARNATAKA	RAICHUR
KARNATAKA	GULBARGA
KARNATAKA	YADGIR
KARNATAKA	BIDAR
KARNATAKA	BIJAPUR (KAR)
KARNATAKA	BAGALKOT
KARNATAKA	BELGAUM
TAMIL NADU	CHENNAI
TAMIL NADU	KANCHIPURAM
TAMIL NADU	TIRUVALLUR
TAMIL NADU	VILLUPURAM
TAMIL NADU	TIRUVANNAMALAI
PUDUCHERRY	PONDICHERRY
TAMIL NADU	CUDDALORE
TAMIL NADU	ARIYALUR
TAMIL NADU	NAGAPATTINAM
TAMIL NADU	TIRUVARUR
PUDUCHERRY	KARAIKAL
TAMIL NADU	THANJAVUR
TAMIL NADU	PUDUKKOTTAI
TAMIL NADU	TIRUCHIRAPPALLI
TAMIL NADU	PERAMBALUR
TAMIL NADU	KARUR
TAMIL NADU	RAMANATHAPURAM
TAMIL NADU	DINDIGUL
TAMIL NADU	MADURAI
TAMIL NADU	THENI
TAMIL NADU	VIRUDHUNAGAR
TAMIL NADU	TIRUNELVELI
TAMIL NADU	TUTICORIN
TAMIL NADU	KANYAKUMARI
TAMIL NADU	SIVAGANGA
TAMIL NADU	VELLORE
TAMIL NADU	KRISHNAGIRI
TAMIL NADU	DHARMAPURI
TAMIL NADU	SALEM
TAMIL NADU	NAMAKKAL
TAMIL NADU	ERODE
TAMIL NADU	COIMBATORE
TAMIL NADU	TIRUPPUR
TAMIL NADU	NILGIRIS
KERALA	KANNUR
KERALA	WAYANAD
KERALA	KASARGOD
KERALA	KOZHIKODE
KERALA	MALAPPURAM
PUDUCHERRY	MAHE
KERALA	PALAKKAD
KERALA	THRISSUR
KERALA	ERNAKULAM
ASSAM	KAMRUP
LAKSHADWEEP	LAKSHADWEEP
KERALA	IDUKKI
KERALA	KOTTAYAM
KERALA	ALAPPUZHA
KERALA	PATHANAMTHITTA
KERALA	KOLLAM
KERALA	THIRUVANANTHAPURAM
WEST BENGAL	KOLKATA
WEST BENGAL	SOUTH 24 PARGANAS
WEST BENGAL	NORTH 24 PARGANAS
WEST BENGAL	HOWRAH
WEST BENGAL	HOOGHLY
WEST BENGAL	BARDHAMAN
WEST BENGAL	BANKURA
WEST BENGAL	WEST MIDNAPORE
WEST BENGAL	EAST MIDNAPORE
WEST BENGAL	PURULIYA
WEST BENGAL	BIRBHUM
WEST BENGAL	MALDA

WEST BENGAL	SOUTH DINAJPUR
WEST BENGAL	NORTH DINAJPUR
WEST BENGAL	DARJILING
WEST BENGAL	JALPAIGURI
WEST BENGAL	COOCH BEHAR
SIKKIM	EAST SIKKIM
SIKKIM	WEST SIKKIM
SIKKIM	NORTH SIKKIM
SIKKIM	SOUTH SIKKIM
WEST BENGAL	NADIA
WEST BENGAL	MURSHIDABAD
ANDAMAN & NICOBAR IS.	SOUTH ANDAMAN
ANDAMAN & NICOBAR IS.	NORTH AND MIDDLE ANDAMAN
ANDAMAN & NICOBAR IS.	NICOBAR
ORISSA	KHORDA
ORISSA	PURI
ORISSA	NAYAGARH
ORISSA	CUTTACK
ORISSA	JAIPUR
ORISSA	JAGATSINGHAPUR
ORISSA	KENDRAPARA
ORISSA	BALESWAR
ORISSA	BHADRAK
ORISSA	MAYURBHANJ
ORISSA	KENDUJHAR
ORISSA	DHENKANAL
ORISSA	ANGUL
ORISSA	GANJAM
ORISSA	BOUDH
ORISSA	GAJAPATI
ORISSA	KANDHAMAL
ORISSA	KORAPUT
ORISSA	MALKANGIRI
ORISSA	NABARANGAPUR
ORISSA	RAYAGADA
ORISSA	KALAHANDI
ORISSA	NUAPADA
ORISSA	BALANGIR
ORISSA	SONAPUR
ORISSA	SAMBALPUR
ORISSA	BARGARH
ORISSA	DEBAGARH
ORISSA	JHARSUGUDA
ORISSA	SUNDERGARH
ASSAM	NALBARI
ASSAM	BARPETA
ASSAM	MARIGAON
ASSAM	NAGAON
ASSAM	KARBI ANGLONG
ASSAM	GOALPARA
ASSAM	DHUBRI
ASSAM	KOKRAJHAR
ASSAM	BONGAIGAON
ASSAM	SONITPUR
ASSAM	DARRANG
ASSAM	LAKHIMPUR
ASSAM	JORHAT
ASSAM	GOLAGHAT
ASSAM	SIBSAGAR
ASSAM	DIBRUGARH
ASSAM	TINSUKIA
ARUNACHAL PRADESH	WEST KAMENG
ASSAM	DHEMAJI
ASSAM	CACHAR
ASSAM	HAILAKANDI
ASSAM	KARIMGANJ
ASSAM	NORTH CACHAR HILLS
ARUNACHAL PRADESH	EAST KAMENG
ARUNACHAL PRADESH	TAWANG
ARUNACHAL PRADESH	WEST SIANG
ARUNACHAL PRADESH	UPPER SIANG
ARUNACHAL PRADESH	EAST SIANG
ARUNACHAL PRADESH	PAPUM PARE
ARUNACHAL PRADESH	LOWER SUBANSIRI
ARUNACHAL PRADESH	KURUNG KUMEY
ARUNACHAL PRADESH	UPPER SUBANSIRI
ARUNACHAL PRADESH	LOHIT
ARUNACHAL PRADESH	CHANGLANG
ARUNACHAL PRADESH	DIBANG VALLEY
ARUNACHAL PRADESH	LOWER DIBANG VALLEY
ARUNACHAL PRADESH	TIRAP
MEGHALAYA	EAST KHASI HILLS
MEGHALAYA	RI BHOI
MEGHALAYA	JAINTIA HILLS
MEGHALAYA	WEST KHASI HILLS
MEGHALAYA	WEST GARO HILLS
MEGHALAYA	SOUTH GARO HILLS
MEGHALAYA	EAST GARO HILLS
MANIPUR	IMPHAL WEST
MANIPUR	IMPHAL EAST
MANIPUR	CHURACHANDPUR
MANIPUR	SENAPATI
MANIPUR	CHANDEL
MANIPUR	THOUBAL
MANIPUR	BISHNUPUR
MANIPUR	TAMENGLONG
MANIPUR	UKHRUL
MIZORAM	AIZAWL
MIZORAM	KOLASIB

MIZORAM	SERCHHIP
MIZORAM	CHAMPHAI
MIZORAM	MAMMIT
MIZORAM	LUNGLEI
MIZORAM	LAWNGTLAI
NAGALAND	KOHEMA
NAGALAND	WOKHA
NAGALAND	PEREN
NAGALAND	PHEK
NAGALAND	DIMAPUR
NAGALAND	MOKOKCHUNG
NAGALAND	MON
NAGALAND	TUENSANG
NAGALAND	ZUNHEBOTTO
NAGALAND	LONGLENG
TRIPURA	WEST TRIPURA
TRIPURA	SOUTH TRIPURA
TRIPURA	DHALAI
TRIPURA	NORTH TRIPURA
BIHAR	NALANDA
BIHAR	BUXAR
BIHAR	KAIMUR (BHABUA)
BIHAR	BHOJPUR
BIHAR	ROHTAS
BIHAR	ARWAL
BIHAR	GAYA
BIHAR	JEHANABAD
BIHAR	NAWADA
BIHAR	SHEIKHPURA
BIHAR	BEGUSARAI
BIHAR	LAKHISARAI
BIHAR	MUNGER
BIHAR	JAMUI
BIHAR	BHAGALPUR
BIHAR	BANKA
JHARKHAND	GODDA
JHARKHAND	DUMKA
JHARKHAND	PAKUR
JHARKHAND	DEOGHAR
JHARKHAND	GIRIDH
JHARKHAND	JAMTARA
JHARKHAND	SAHIBGANJ
JHARKHAND	PALAMAU
JHARKHAND	LATEHAR
JHARKHAND	GARHWA
BIHAR	AURANGABAD (BH)
JHARKHAND	RAMGARH
JHARKHAND	BOKARO
JHARKHAND	CHATRA
JHARKHAND	KODERMA
JHARKHAND	HAZARIBAG
JHARKHAND	DHANBAD
JHARKHAND	RANCHI
JHARKHAND	EAST SINGHBHUM
JHARKHAND	SERAIKELA-KHARSAWAN
JHARKHAND	WEST SINGHBHUM
JHARKHAND	SIMDEGA
JHARKHAND	GUMLA
JHARKHAND	LOHARDAGA
BIHAR	SARAN
BIHAR	SIWAN
BIHAR	GOPALGANJ
BIHAR	MUZAFFARPUR
BIHAR	VAISHALI
BIHAR	SITAMARHI
BIHAR	SHEOHAR
BIHAR	SAMASTIPUR
BIHAR	WEST CHAMPARAN
BIHAR	EAST CHAMPARAN
BIHAR	DARBHANGA
BIHAR	MADHUBANI
BIHAR	SUPAUL
BIHAR	KHAGARIA
BIHAR	MADHEPURA
BIHAR	SAHARSA
BIHAR	KATIHAR
BIHAR	ARARIA
BIHAR	PURNIA
BIHAR	KISHANGANJ

** States & Districts of customers where policy underwritten during FY 2021-22.

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	15,097
ii.	Number of claims received during the year	613,992
iii.	Number of claims paid during the year (specify % also in brackets)	531,552 (84%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	79,437 (13%)
v.	Number of claims outstanding at the end of the year	18,100

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	85%	86%	72%	91%
2	Within 1-2 hours	10%	12%	18%	6%
3	Within 2-6 hours	5%	2%	10%	2%
4	Within 6-12 hours	0%	0%	0%	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	342,021	99.74%	253,545	99.92%	17,162	100.00%	612,728	99.82%
Between 1-3 months	900	0.26%	199	0.08%	-	0.00%	1,099	0.18%
Between 3 to 6 months	3	0.00%	2	0.00%	-	0.00%	5	0.00%
More than 6 months	-	-	-	-	-	-	-	-
Total	342,924	100.00%	253,746	100.00%	17,162	100.00%	613,832	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