

## FORM NL-1-B-RA REVENUE ACCOUNT FOR THE PERIOD ENDED 30TH SEPTEMBER, 2021

(Amount in Rs. Lakhs)

S. No	Particulars	Schedule Ref. Form No.	For the Quarter ended 30th September, 2021	Upto the Quarter ended 30th September, 2021	For the Quarter ended 30th September, 2020	Upto the Quarter ended 30th September, 2020
1	Premiums earned (Net)	NL-4	62,432	109,397	42,133	74,277
2	Profit/ loss on sale/redemption of Investments		100	198	3	3
3	Interest, Dividend & Rent – Gross <b>(Note 1)</b>		3,087	6,042	2,558	4,999
4	Others		-	-	-	-
	(a) Other Income		-	-	-	-
	(b) Contribution from the Shareholders' Account					
	(i) Towards Excess Expenses of Management		-	-	-	-
	(ii) Others		-	-	-	-
	<b>TOTAL (A)</b>		<b>65,619</b>	<b>115,637</b>	<b>44,694</b>	<b>79,279</b>
1	Claims Incurred (Net)	NL-5	38,014	86,938	27,486	44,787
2	Commission	NL-6	1,459	2,502	(268)	(561)
3	Operating Expenses related to Insurance Business	NL-7	24,755	45,334	18,170	32,640
4	Premium Deficiency		(8,597)	(8,597)	-	2,019
	<b>TOTAL (B)</b>		<b>55,631</b>	<b>126,177</b>	<b>45,388</b>	<b>78,885</b>
	<b>Operating Profit/(Loss) C= (A - B)</b>		<b>9,988</b>	<b>(10,540)</b>	<b>(694)</b>	<b>394</b>
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account		9,988	(10,540)	(694)	394
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	<b>TOTAL (C)</b>		<b>9,988</b>	<b>(10,540)</b>	<b>(694)</b>	<b>394</b>

## Note - 1

Pertaining to Policyholder's funds	For the Quarter ended 30th September, 2021	Upto the Quarter ended 30th September, 2021	For the Quarter ended 30th September, 2020	Upto the Quarter ended 30th September, 2020
Interest, Dividend & Rent	3,185	6,230	2,557	4,969
Add/Less:-				
Investment Expenses	-	-	-	-
Amortisation of Premium/ Discount on Investments	(98)	(188)	1	30
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	-	-	-	-
<b>Interest, Dividend &amp; Rent – Gross*</b>	<b>3,087</b>	<b>6,042</b>	<b>2,558</b>	<b>4,999</b>

\* Term gross implies inclusive of TDS

## FORM NL-2-B-PL PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED 30TH SEPTEMBER, 2021

(Amount in Rs. Lakhs)

S. No	Particulars	Schedule Ref. Form No.	For the Quarter ended 30th September, 2021	Upto the Quarter ended 30th September, 2021	For the Quarter ended 30th September, 2020	Upto the Quarter ended 30th September, 2020
1	<b>OPERATING PROFIT/(LOSS)</b>	NL-1				
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		9,988	(10,540)	(694)	394
2	<b>INCOME FROM INVESTMENTS</b>					
	(a) Interest, Dividend & Rent – Gross		1,609	3,224	1,716	2,735
	(b) Profit on sale of investments		-	25	92	227
	(c) Loss on sale/ redemption of investments		-	-	-	-
	(d) Amortization of Premium / Discount on Investments		(99)	(198)	(110)	(139)
3	<b>OTHER INCOME</b>					
	(a) Provision no longer required written back		15	15	-	-
	<b>TOTAL (A)</b>		<b>11,513</b>	<b>(7,474)</b>	<b>1,004</b>	<b>3,217</b>
4	<b>PROVISIONS (Other than taxation)</b>					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	-	-	-
	(c) Others (to be specified)		-	-	-	-
5	<b>OTHER EXPENSES</b>					
	(a) Expenses other than those related to Insurance Business		118	232	125	265
	(b) Bad debts written off		-	-	-	-
	(c) Interest on subordinated debt		-	-	-	-
	(d) Expenses towards CSR activities		33	66	42	42
	(e) Penalties		-	-	-	-
	(f) Contribution to Policyholders' A/c		-	-	-	-
	(i) Towards Excess Expenses of Management		-	-	-	-
	(ii) Others		-	-	-	-
	(g) Others		-	-	-	-
	(i) Foreign Exchange Loss/(Gain)		43	51	51	94
	(ii) Sandbox related expenses		-	-	8	8
	<b>TOTAL (B)</b>		<b>194</b>	<b>349</b>	<b>226</b>	<b>409</b>
	Profit / (Loss) Before Tax		<b>11,319</b>	<b>(7,823)</b>	<b>778</b>	<b>2,808</b>
	Provision for Taxation		-	-	-	-
	Less: Mat Credit Reversal		-	-	-	-
	Deferred Tax Credit		2,837	(2,075)	-	-
	Profit / (Loss) After Tax		<b>8,482</b>	<b>(5,748)</b>	<b>778</b>	<b>2,808</b>
	<b>APPROPRIATIONS</b>					
	(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		(23,563)	(9,333)	(17,526)	(19,556)
	<b>Balance carried forward to Balance Sheet</b>		<b>(15,081)</b>	<b>(15,081)</b>	<b>(16,748)</b>	<b>(16,748)</b>

## FORM NL-3-B-BS BALANCE SHEET AS AT 30TH SEPTEMBER, 2021

(Amount in Rs. Lakhs)

Particulars	NL	As at 30th September, 2021	As at 30th September, 2020
<b>SOURCES OF FUNDS</b>			
Share Capital	NL-8	86,550	82,782
Share Application Money Pending Allotment		193	-
Reserves And Surplus	NL-10	30,871	28,547
Fair Value Change Account			
-Shareholders' Funds		(241)	(257)
-Policyholders' Funds		21	21
Borrowings	NL-11	-	-
<b>TOTAL</b>		<b>117,394</b>	<b>111,093</b>
<b>APPLICATION OF FUNDS</b>			
INVESTMENTS - Shareholders	NL-12	89,340	96,874
INVESTMENTS - Policyholders	NL-12A	187,179	146,314
Loans	NL-13	-	-
Fixed Assets	NL-14	4,848	4,873
Deferred Tax Asset (Net)		6,291	-
<b>CURRENT ASSETS</b>			
Cash and Bank Balances	NL-15	4,800	3,882
Advances and Other Assets	NL-16	28,589	11,455
<b>Sub-Total (A)</b>		<b>33,389</b>	<b>15,337</b>
Deferred Tax Liability (Net)		-	-
Current Liabilities	NL-17	93,109	81,067
Provisions	NL-18	125,625	87,986
<b>Sub-Total (B)</b>		<b>218,734</b>	<b>169,053</b>
<b>Net Current Assets (C) = (A - B)</b>		<b>(185,345)</b>	<b>(153,716)</b>
Miscellaneous Expenditure (To The Extent Not Written Off or Adjusted)	NL-19	-	-
Debit Balance In Profit And Loss Account		15,081	16,748
<b>TOTAL</b>		<b>117,394</b>	<b>111,093</b>

## CONTINGENT LIABILITIES

Particulars	As at 30th September, 2021	As at 30th September, 2020
1. Partly paid-up investments	-	-
2. Claims, other than against policies, not acknowledged as debts by the company	-	-
3. Underwriting commitments outstanding (in respect of shares and securities)	-	-
4. Guarantees given by or on behalf of the Company	94	94
5. Statutory demands/ liabilities in dispute, not provided for	-	-
6. Reinsurance obligations to the extent not provided for in accounts	-	-
7. Others	-	-
<b>Total</b>	<b>94</b>	<b>94</b>

**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 30th September, 2021				Upto the Quarter ended 30th September, 2021				For the Quarter ended 30th September, 2020				Upto the Quarter ended 30th September, 2020			
	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total
<b>Gross Direct Premium</b>	83,210	9,183	1,050	93,443	151,919	14,255	1,624	167,798	59,600	5,595	660	65,855	105,067	7,920	1,031	114,018
Add: Premium on reinsurance accepted	358	-	-	358	1,827	-	-	1,827	446	-	-	446	1,766	-	-	1,766
Less : Premium on reinsurance ceded	17,664	617	127	18,408	33,231	1,061	272	34,564	15,570	290	69	15,929	27,349	561	208	28,118
<b>Net Written Premium</b>	<b>65,904</b>	<b>8,566</b>	<b>923</b>	<b>75,393</b>	<b>120,515</b>	<b>13,194</b>	<b>1,352</b>	<b>135,061</b>	<b>44,476</b>	<b>5,305</b>	<b>591</b>	<b>50,372</b>	<b>79,484</b>	<b>7,359</b>	<b>823</b>	<b>87,666</b>
Add: Opening balance of UPR	94,492	11,739	399	106,630	83,031	10,464	432	93,927	66,587	6,875	480	73,942	60,814	7,248	730	68,792
Less: Closing balance of UPR	105,715	13,352	524	119,591	105,715	13,352	524	119,591	74,085	7,717	379	82,181	74,085	7,717	379	82,181
<b>Net Earned Premium</b>	<b>54,681</b>	<b>6,953</b>	<b>798</b>	<b>62,432</b>	<b>97,831</b>	<b>10,306</b>	<b>1,260</b>	<b>109,397</b>	<b>36,978</b>	<b>4,463</b>	<b>692</b>	<b>42,133</b>	<b>66,213</b>	<b>6,890</b>	<b>1,174</b>	<b>74,277</b>
<b>Gross Direct Premium</b>																
- In India	83,210	9,183	1,050	93,443	151,919	14,255	1,624	167,798	59,600	5,595	660	65,855	105,067	7,920	1,031	114,018
- 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 30th September, 2021				Upto the Quarter ended 30th September, 2021				For the Quarter ended 30th September, 2020				Upto the Quarter ended 30th September, 2020			
	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total
Claims Paid (Direct)	66,273	1,253	249	67,775	106,081	1,972	630	108,683	23,563	530	289	24,382	33,047	1,060	653	34,760
Add: Re-insurance accepted to direct claims	(800)	-	-	(800)	(133)	-	-	(133)	414	-	-	414	705	-	-	705
Less: Re-insurance Ceded to claims paid	18,436	195	59	18,690	29,354	316	137	29,807	6,230	92	65	6,387	8,410	174	166	8,750
<b>Net Claim Paid</b>	<b>47,037</b>	<b>1,058</b>	<b>190</b>	<b>48,285</b>	<b>76,594</b>	<b>1,656</b>	<b>493</b>	<b>78,743</b>	<b>17,747</b>	<b>438</b>	<b>224</b>	<b>18,409</b>	<b>25,342</b>	<b>886</b>	<b>487</b>	<b>26,715</b>
Add: Claims Outstanding at the end of the Period *	39,041	5,087	2,455	46,583	39,041	5,087	2,455	46,583	37,242	4,498	2,587	44,327	37,242	4,498	2,587	44,327
Less: Claims Outstanding at the beginning of the Year *	49,182	5,354	2,318	56,854	30,985	4,927	2,476	38,388	28,927	3,634	2,689	35,250	20,242	3,537	2,476	26,255
<b>Net Incurred Claims</b>	<b>36,896</b>	<b>791</b>	<b>327</b>	<b>38,014</b>	<b>84,650</b>	<b>1,816</b>	<b>472</b>	<b>86,938</b>	<b>26,062</b>	<b>1,302</b>	<b>122</b>	<b>27,486</b>	<b>42,342</b>	<b>1,847</b>	<b>598</b>	<b>44,787</b>
<b>Claims Paid (Direct)</b>																
-In India	66,163	1,253	203	67,619	105,902	1,972	408	108,282	23,555	530	156	24,241	33,030	1,060	341	34,431
-Outside India	110	-	46	156	179	-	222	401	8	-	133	141	17	-	312	329
<b>Estimates of IBNR and IBNER at the end of the period (net)</b>	<b>13,822</b>	<b>2,083</b>	<b>553</b>	<b>16,458</b>	<b>13,822</b>	<b>2,083</b>	<b>553</b>	<b>16,458</b>	<b>10,563</b>	<b>1,943</b>	<b>544</b>	<b>13,050</b>	<b>10,563</b>	<b>1,943</b>	<b>544</b>	<b>13,050</b>
<b>Estimates of IBNR and IBNER at the beginning of the period (net)</b>	<b>13,157</b>	<b>2,000</b>	<b>525</b>	<b>15,682</b>	<b>11,570</b>	<b>1,904</b>	<b>563</b>	<b>14,037</b>	<b>9,602</b>	<b>1,783</b>	<b>539</b>	<b>11,924</b>	<b>7,299</b>	<b>1,431</b>	<b>631</b>	<b>9,361</b>

\*Net of Reinsurance &amp; 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 30th September, 2021				Upto the Quarter ended 30th September, 2021				For the Quarter ended 30th September, 2020				Upto the Quarter ended 30th September, 2020			
	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total
Commission & Remuneration	7,940	1,227	122	9,289	14,869	1,896	190	16,955	6,399	771	67	7,237	11,079	1,064	101	12,244
Rewards	1,918	31	74	2,023	3,825	64	111	4,000	1,690	29	30	1,749	3,106	58	43	3,207
Distribution fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Gross Commission</b>	<b>9,858</b>	<b>1,258</b>	<b>196</b>	<b>11,312</b>	<b>18,694</b>	<b>1,960</b>	<b>301</b>	<b>20,955</b>	<b>8,089</b>	<b>800</b>	<b>97</b>	<b>8,986</b>	<b>14,185</b>	<b>1,122</b>	<b>144</b>	<b>15,451</b>
Add: Re-insurance Accepted	(401)	-	-	(401)	(390)	-	-	(390)	4	-	-	4	18	-	-	18
Less: Commission on Re-insurance Ceded	9,261	135	56	9,452	17,692	238	133	18,063	9,192	14	51	9,258	15,857	66	107	16,030
<b>Net Commission</b>	<b>196</b>	<b>1,123</b>	<b>140</b>	<b>1,459</b>	<b>612</b>	<b>1,722</b>	<b>168</b>	<b>2,502</b>	<b>(1,099)</b>	<b>786</b>	<b>46</b>	<b>(268)</b>	<b>(1,654)</b>	<b>1,056</b>	<b>37</b>	<b>(561)</b>

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

Individual Agents	4,831	62	82	4,975	9,119	111	135	9,365	4,230	52	53	4,335	7,293	105	77	7,475
Corporate Agents-Banks/FII/HFC	1,529	813	2	2,344	2,819	1,203	2	4,024	1,268	537	-	1,805	2,089	739	1	2,829
Corporate Agents-Others	278	200	1	479	542	382	1	925	184	148	-	332	273	149	-	422
Insurance Brokers	2,475	58	46	2,579	4,522	127	61	4,710	1,417	51	14	1,482	2,771	110	20	2,901
Direct Business - Online	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Web Aggregators	99	1	1	101	603	1	10	614	562	1	13	576	1,103	3	27	1,133
Insurance Marketing Firm	26	1	0	27	54	(0)	0	54	27	1	-	28	56	1	0	57
Common Service Centers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Micro Agents	218	115	-	333	285	122	-	407	60	4	-	64	61	4	-	65
Point of Sales (Direct)	402	8	64	474	750	14	92	856	341	6	17	364	539	11	19	569
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>9,858</b>	<b>1,258</b>	<b>196</b>	<b>11,312</b>	<b>18,694</b>	<b>1,960</b>	<b>301</b>	<b>20,955</b>	<b>8,089</b>	<b>800</b>	<b>97</b>	<b>8,986</b>	<b>14,185</b>	<b>1,122</b>	<b>144</b>	<b>15,451</b>
<b>Commission and Rewards on (Excluding Reinsurance) Business written :</b>																
In India	9,858	1,258	196	11,312	18,694	1,960	301	20,955	8,089	800	97	8,986	14,185	1,122	144	15,451
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 30th September, 2021				Upto the Quarter ended 30th September, 2021				For the Quarter ended 30th September, 2020				Upto the Quarter ended 30th September, 2020			
		Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total
1	Employees' remuneration & welfare benefits	12,048	1,235	171	13,454	24,624	1,986	287	26,897	9,495	783	114	10,392	18,676	1,145	199	20,020
2	Travel, conveyance and vehicle running expenses	199	21	3	223	417	34	5	456	39	8	1	48	275	17	3	295
3	Training expenses	166	17	3	186	317	26	4	347	206	15	3	224	328	20	4	352
4	Rents, rates & taxes	277	30	4	312	655	53	8	716	320	27	4	351	676	41	7	724
5	Repairs	14	2	-	16	21	2	-	23	39	3	-	42	47	3	-	50
6	Printing & stationery	213	19	2	234	299	24	3	326	33	4	-	37	90	6	1	97
7	Communication expenses	332	34	5	371	655	53	8	716	208	16	2	226	382	23	4	409
8	Legal & professional charges	805	72	11	888	1,170	94	14	1,278	460	34	6	500	727	45	8	780
9	Auditors' fees, expenses etc																
	(a) as auditor	9	1	-	10	18	2	-	20	9	1	-	10	18	1	-	19
	(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	6,766	621	88	7,475	10,349	835	121	11,305	4,639	333	53	5,025	6,846	420	73	7,339
11	Interest & bank charges	217	22	3	242	424	34	5	463	186	14	2	202	317	19	3	339
12	Depreciation	505	50	8	563	970	78	12	1,060	451	38	6	495	910	56	10	976
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion	23	2	-	25	32	3	-	35	41	3	-	44	42	3	-	45
15	Information Technology Expenses	320	36	5	362	818	66	10	894	299	26	4	329	638	39	7	684
16	Goods and Services Tax (GST)	-	-	-	-	1	-	-	1	4	-	-	4	4	-	-	4
17	Others																
	(a) Electricity and Water	72	7	1	80	122	10	1	133	67	4	1	72	87	5	1	93
	(b) Medical Charges-Policy Issuance	-	-	-	-	2	-	-	2	-	-	-	-	6	-	-	6
	(c) Other	280	30	4	314	606	49	7	662	153	14	2	169	381	23	4	408
	<b>TOTAL</b>	<b>22,246</b>	<b>2,199</b>	<b>308</b>	<b>24,755</b>	<b>41,500</b>	<b>3,349</b>	<b>485</b>	<b>45,334</b>	<b>16,649</b>	<b>1,323</b>	<b>198</b>	<b>18,170</b>	<b>30,450</b>	<b>1,866</b>	<b>324</b>	<b>32,640</b>

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

# Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012



## FORM NL-8 SHARE CAPITAL SCHEDULE

### SHARE CAPITAL

(Amount in Rs. Lakhs)

S. No	Particulars	As at 30th September, 2021	As at 30th September, 2020
1	<b>Authorised Capital</b>		
	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	<b>Issued Capital</b>		
	865,495,295 Equity Shares of ₹ 10 each (Previous Year 827,820,375 Equity Shares of Rs 10 each)	86,550	82,782
3	<b>Subscribed Capital</b>		
	865,495,295 Equity Shares of ₹ 10 each (Previous Year 827,820,375 Equity Shares of Rs 10 each)	86,550	82,782
4	<b>Called-up Capital</b>		
	865,495,295 Equity Shares of ₹ 10 each (Previous Year 827,820,375 Equity Shares of Rs 10 each)	86,550	82,782
	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	-	-
	<b>TOTAL</b>	<b>86,550</b>	<b>82,782</b>

#### 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 30th September, 2021		As at 30th September, 2020	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	795,835,614	92.0%	795,835,614	96.1%
· Foreign	-	-	-	-
Investors				
· Indian	-	-	-	-
· Foreign	-	-	-	-
Others	69,659,681	8.0%	31,984,761	3.9%
<b>TOTAL</b>	<b>865,495,295</b>	<b>100.0%</b>	<b>827,820,375</b>	<b>100.0%</b>

DETAILS OF EQUITY HOLDING OF INSURERS

PART A:

PARTICULARS OF THE SHAREHOLDING PATTERN OF THE CARE HEALTH INSURANCE LIMITED AT QUARTER ENDED 30TH SEPTEMBER, 2021

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	
						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
<b>A</b>	<b>Promoters &amp; Promoters Group</b>								
<b>A.1</b>	<b>Indian Promoters</b>								
i)	Individuals/HUF (Names of major shareholders):								
ii)	Bodies Corporate:	2							
	(i) Religare Enterprises Limited		594,732,253	68.72%	59,473	-	-	-	-
	(ii) Trishikhar Ventures LLP		149,724,309	17.30%	14,972	-	-	149,724,309	100.00%
iii)	Financial Institutions/ Banks								
	(i) Union Bank of India	1	51,379,052	5.94%	5,138	-	-	-	-
iv)	Central Government/ State Government(s) / President of India								
v)	Persons acting in concert (Please specify)								
vi)	Any other (Please specify)								
<b>A.2</b>	<b>Foreign Promoters</b>								
i)	Individuals (Name of major shareholders):								
ii)	Bodies Corporate:								
iii)	Any other (Please specify)								
<b>B.</b>	<b>Non Promoters</b>								
<b>B.1</b>	<b>Public Shareholders</b>								
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								
ix)	Any other (Please specify)								
	Companies	97	6,931,298	0.80%	693	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India								
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	2899	3,732,930	0.43%	373	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	157	39,243,452	4.53%	3,924	-	-	-	-
iii)	NBFCs registered with RBI	1	3,000	0.00%	0	-	-	-	-
iv)	Others:								
	- Trusts	2	12,750	0.00%	1	-	-	-	-
	- Non Resident Indian	9	29,963	0.00%	3	-	-	-	-
	- Clearing Members								
	- Non Resident Indian Non Repartriable	25	49,870	0.01%	5	-	-	-	-
	- Bodies Corporate								
	- IEPF								
v)	Any other (Please Specify)								
	Anuj Gulati	1	19,325,194	2.23%	1,933	-	-	-	-
	Others (HUF)	68	331,224	0.04%	33	-	-	-	-
<b>B.2</b>	<b>Non Public Shareholders</b>								
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any other (Please specify)								
	<b>Total</b>	3262	865,495,295	100.00%	86,550	-	-	149,724,309	17.30%

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 30th September, 2021

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	
						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
<b>A</b>	<b>Promoters &amp; Promoters Group</b>								
<b>A.1</b>	<b>Indian Promoters</b>								
i)	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-	-	-
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)								
<b>A.2</b>	<b>Foreign Promoters</b>								
i)	Individuals (Name of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:	-	-	-	-	-	-	-	-
iii)	Any other (Please specify)								
<b>B.</b>	<b>Non Promoters</b>								
<b>B.1</b>	<b>Public Shareholders</b>								
<b>1.1</b>	<b>Institutions</b>								
i)	Mutual Funds	1	1,157,500	0.36%	116	-	-	-	-
ii)	Foreign Portfolio Investors	23	46,626,619	14.66%	4,663	-	-	24,764,469	53.11%
	INDIA DISCOVERY FUND LIMITED	1	4,100,000	1.29%	410	-	-	-	-
	HYPNOS FUND LIMITED	1	4,200,000	1.32%	420	-	-	-	-
	HUNT INTERNATIONAL INVESTMENTS LLC	1	3,737,742	1.18%	374	-	-	-	-
	INVESTMENT OPPORTUNITIES V PTE. LIMITED	1	24,764,469	7.79%	2,476	-	-	-	-
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	8	1,782,595	0.56%	178	-	-	-	-
ix)	Any other (Please specify)								
	Qualified Institutional Buyer	2	1,562,660	0.49%	156	-	-	-	-
	<b>FOREIGN CORPORATE BODIES</b>	2	13,014,267	4.09%	1,301	-	-	-	-
	INTERNATIONAL FINANCE CORPORATION	1	12,818,331	4.03%	1,282	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India								
1.3)	<b>Non-Institutions</b>								
i)	Individual share capital upto Rs. 2 Lacs	47,429	19,128,848	6.01%	1,913	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	411	86,597,511	27.23%	8,660	-	-	27,552,803	31.82%
	SUNDAR IYER	1	4,503,707	1.42%	450	-	-	-	-
	GIRDHARILAL V LAKHI	1	7,393,446	2.32%	739	-	-	7,393,446	100.00%
	MANISH LAKHI	1	3,961,707	1.25%	396	-	-	-	-
	CHIRAG DILIPKUMAR LAKHI	1	10,705,677	3.37%	1,071	-	-	10,705,677	100.00%
	DILIPKUMAR LAKHI	1	8,383,747	2.64%	838	-	-	-	-
	LEENA VIPUL MODI	1	3,325,415	1.05%	333	-	-	3,325,415	100.00%
	ASHA MUKUL AGRAWAL		5,000,000	1.57%	500	-	-	2,850,356	57.01%
iii)	NBFCs registered with RBI	4	199,134	0.06%	20	-	-	-	-
iv)	Others:								
	- Trusts	4	192,733	0.06%	19	-	-	-	-
	- Non Resident Indian	264	11,220,016	3.53%	1,122	-	-	-	-
	MAHESH UDHAV BUXANI	1	3,408,441	1.07%	341	-	-	-	-
	NAINA MAHESH BUXANI	1	3,937,522	1.24%	394	-	-	-	-
	- Clearing Members	113	2,275,401	0.72%	228	-	-	-	-
	- Non Resident Indian Non Repartriable	194	2,712,361	0.85%	271	-	-	-	-
	- Bodies Corporate	516	131,585,168	41.37%	13,159	-	-	36,656,591	27.86%
	M.B. FINMART PRIVATE LIMITED	1	5,536,136	1.74%	554	-	-	-	-
	SINGULARITY HOLDINGS LIMITED	1	3,851,000	1.21%	385	-	-	-	-
	MILKY INVESTMENT AND TRADING COMPANY	1	9,530,705	3.00%	953	-	-	9,530,705	100.00%
	PURAN ASSOCIATES PRIVATE LIMITED	1	18,164,432	5.71%	1,816	-	-	-	-
	QUICK TRADING AND INVESTMENT ADVISORS LLP	1	12,000,671	3.77%	1,200	-	-	-	-
	CHANDRAKANTAROCK BUILDERS AND DEVELOPERS PRIVATE LIMITED	1	15,719,304	4.94%	1,572	-	-	-	-
	VIC ENTERPRISES PRIVATE LIMITED	1	11,876,484	3.73%	1,188	-	-	11,876,484	100.00%
	HANSA VILLA REALITY PVT. LTD	1	3,847,980	1.21%	385	-	-	3,847,980	100.00%
	PLUTUS WEALTH MANAGEMENT LLP	1	15,000,000	4.72%	1,500	-	-	4,560,570	30.40%
	- IEPF	-	-	-	-	-	-	-	-
v)	Any other (Please Specify)								
<b>B.2</b>	<b>Non Public Shareholders</b>								
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-	-	-	-
<b>Total</b>		<b>48,971</b>	<b>318,054,813</b>	<b>100.00%</b>	<b>31,805</b>	-	-	<b>88,973,863</b>	<b>27.97%</b>

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 30th September, 2021

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	
						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
(I)	(II)		(III)	(IV)	(V)				
<b>A</b>	<b>Promoters &amp; Promoters Group</b>								
<b>A.1</b>	<b>Indian Promoters</b>								
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)								
<b>A.2</b>	<b>Foreign Promoters</b>								
i)	Individuals (Name of major shareholders):								
ii)	Bodies Corporate:								
iii)	Any other (Please specify)								
<b>B.</b>	<b>Non Promoters</b>								
<b>B.1</b>	<b>Public Shareholders</b>								
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>B.2</b>	<b>Non Public Shareholders</b>								
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any other (Please specify)								
	<b>Total</b>	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 30th September, 2021

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	
						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
<b>A</b>	<b>Promoters &amp; Promoters Group</b>								
<b>A.1</b>	<b>Indian Promoters</b>								
j)	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)								
<b>A.2</b>	<b>Foreign Promoters</b>								
j)	Individuals (Name of major shareholders):		-	-		-	-	-	-
ii)	Bodies Corporate:								
iii)	Any other (Please specify)								
<b>B.</b>	<b>Non Promoters</b>								
<b>B.1</b>	<b>Public Shareholders</b>								
1.1)	<b>Institutions</b>								
j)	Mutual Funds	7	73,281,128	1.07%	7,328	-	-	-	-
ii)	Foreign Portfolio Investors								
iii)	Financial Institutions/Banks	12	20,846,281	0.31%	2,085	-	-	-	-
iv)	Insurance Companies	8	19,027,517	0.28%	1,903	-	-	-	-
v)	Foreign Institutional Investors / Banks	69	102,103,147	1.49%	10,210	-	-	-	-
vi)	FII belonging to Foreign promoter of Indian Promoter <sup>(e)</sup>								
vii)	FII belonging to Foreign promoter of Indian Promoter (e)								
viii)	Provident Fund/Pension Fund								
ix)	Alternative Investment Fund								
x)	Any other (Please specify)	3	345,994,774	5.06%	34,599	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	3	13,690	0.00%	1	-	-	-	-
1.3)	<b>Non-Institutions</b>								
j)	Individual share capital upto Rs. 2 Lacs	682180	367,162,942	5.37%	36,716	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	1652	113,100,148	1.65%	11,310	-	-	-	-
iii)	NBFCs registered with RBI								
iv)	Others:								
	- Trusts								
	- Non Resident Indian								
	- Clearing Members								
	- Non Resident Indian Non Repartriable								
	- Bodies Corporate	2195	79,151,684	1.16%	7,915	-	-	-	-
	- IEPF								
v)	Any other (Please Specify)								
	NRI Rep	2542	5,383,628	0.08%	538	-	-	-	-
	NRI Non -Rept	2133	2,016,422	0.03%	202	-	-	-	-
	OCB	2	5,037	0.00%	1	-	-	-	-
	Foreign Bodies								
	Foreign National	1	218	0.00%	0	-	-	-	-
	Any Other								
<b>B.2</b>	<b>Non Public Shareholders</b>								
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any other (Please specify)								
	<b>Total</b>	<b>690808</b>	<b>6,834,747,466</b>	<b>100.00%</b>	<b>683,475</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

**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 30th September, 2021	As at 30th September, 2020
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium		
	- Opening Balance	26,148	1,913
	- Additions during the year	3,105	22,671
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	2,967	3,636
	- Additions during the year	297	713
	- Deduction during the year	(1,646)	(386)
7	Balance of Profit in Profit & Loss Account	-	-
	<b>TOTAL</b>	<b>30,871</b>	<b>28,547</b>

## 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 30th September, 2021	As at 30th September, 2020
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	<b>TOTAL</b>	-	-

**Care Health Insurance Limited**

IRDA Registration number 148 dated 26 April, 2012


**FORM NL-12 & 12A -INVESTMENT SCHEDULE**

(Amount in Rs. Lakhs)

S. No	Particulars	NL-12		NL-12 A		Total	
		Shareholders		Policyholders		Total	
		As at 30th September, 2021	As at 30th September, 2020	As at 30th September, 2021	As at 30th September, 2020	As at 30th September, 2021	As at 30th September, 2020
	<b>LONG TERM INVESTMENTS</b>						
1	Government securities and Government guaranteed bonds including Treasury Bills	23,666	29,253	46,891	33,464	70,557	62,717
2	Other Approved Securities	1,682	2,194	8,555	10,082	10,237	12,276
3	Other Investments						
	( a) Shares	-	-	-	-	-	-
	(aa) Equity	-	93	-	-	-	93
	(bb) Preference	-	-	-	-	-	-
	( b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	18,090	21,097	26,431	22,063	44,521	43,160
	(e) Other Securities	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	36,178	40,390	60,805	51,728	96,983	92,118
5	Other than Approved Investments	715	500	-	-	715	500
	<b>SHORT TERM INVESTMENTS</b>						
1	Government securities and Government guaranteed bonds including Treasury Bills	1,504	502	5,524	2,102	7,028	2,604
2	Other Approved Securities	502	-	1,502	-	2,004	-
3	Other Investments						
	( a) Shares						
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	( b) Mutual Funds	-	1,844	12,192	12,262	12,192	14,106
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	3,000	501	8,788	4,611	11,788	5,112
	(e) Other Securities	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	4,003	500	16,491	10,002	20,494	10,502
5	Other than Approved Investments	-	-	-	-	-	-
	<b>TOTAL</b>	<b>89,340</b>	<b>96,874</b>	<b>187,179</b>	<b>146,314</b>	<b>276,519</b>	<b>243,188</b>

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

(Amount in Rs. Lakhs)

Particulars	Shareholders		Policyholders		Total	
	As at 30th September, 2021	As at 30th September, 2020	As at 30th September, 2021	As at 30th September, 2020	As at 30th September, 2021	As at 30th September, 2020
<b>Long Term Investments--</b>						
Book Value	80,219	93,434	142,683	117,336	222,901	210,771
market Value	82,448	95,303	147,415	123,214	229,862	218,517
<b>Short Term Investments--</b>						
Book Value	9,008	3,345	44,477	28,956	53,485	32,302
market Value	9,178	3,389	45,239	29,196	54,417	32,585



# 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 30th September, 2021	As at 30th September, 2020
1	<b>SECURITY-WISE CLASSIFICATION</b>		
	Secured		
	(a) On mortgage of property		
	(aa) In India		
	(bb) Outside India		
	(b) On Shares, Bonds, Govt. Securities		
	(c) Others		
	Unsecured		
	<b>TOTAL</b>	-	-
2	<b>BORROWER-WISE CLASSIFICATION</b>		
	(a) Central and State Governments		
	(b) Banks and Financial Institutions		
	(c) Subsidiaries		
	(d) Industrial Undertakings		
	(e) Companies		
	(f) Others		
	<b>TOTAL</b>	-	-
3	<b>PERFORMANCE-WISE CLASSIFICATION</b>		
	(a) Loans classified as standard		
	(aa) In India		
	(bb) Outside India		
	(b) Non-performing loans less provisions		
	(aa) In India		
	(bb) Outside India		
	<b>TOTAL</b>	-	-
4	<b>MATURITY-WISE CLASSIFICATION</b>		
	(a) Short Term		
	(b) Long Term		
	<b>TOTAL</b>	-	-

Provisions against Non-performing Loans		
	Non-Performing Loans	Provision (Rs. Lakhs)
	Sub-standard	
	Doubtful	
	Loss	
	<b>Total</b>	

# 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 30th September, 2021	Upto 1st April, 2021	For the period	On Sales / Adjustments	Upto 30th September, 2021	As at 30th September, 2021	As at 30th September, 2020
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles-Computer Software	10,015	499	-	10,514	7,109	641	-	7,750	2,764	2,965
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	243	2	-	245	126	7	-	133	112	123
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	110	9	-	119	108	5	-	113	6	3
Information Technology Equipment	4,167	567	3	4,731	2,769	334	2	3,101	1,630	1,455
Vehicles	37	-	-	37	37	-	-	37	-	-
Office Equipment	760	66	8	818	479	73	8	544	274	228
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
<b>TOTAL - Current Year</b>	<b>15,332</b>	<b>1,143</b>	<b>11</b>	<b>16,464</b>	<b>10,628</b>	<b>1,060</b>	<b>10</b>	<b>11,678</b>	<b>4,786</b>	<b>4,774</b>
<b>Previous Year</b>	<b>14,066</b>	<b>444</b>	<b>23</b>	<b>14,487</b>	<b>8,760</b>	<b>976</b>	<b>23</b>	<b>9,713</b>	<b>4,774</b>	
Work in progress	197	26	161	62	-	-	-	-	62	99
<b>Grand Total: Current Year</b>	<b>15,529</b>	<b>1,169</b>	<b>172</b>	<b>16,526</b>	<b>10,628</b>	<b>1,060</b>	<b>10</b>	<b>11,678</b>	<b>4,848</b>	<b>4,873</b>
<b>Previous Year</b>	<b>14,212</b>	<b>544</b>	<b>170</b>	<b>14,586</b>	<b>8,760</b>	<b>976</b>	<b>23</b>	<b>9,713</b>	<b>4,873</b>	

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)**

<b>S. No</b>	<b>Particulars</b>	<b>As at 30th September, 2021</b>	<b>As at 30th September, 2020</b>
1	Cash (including cheques*, drafts and stamps)	382	195
2	Bank Balances		
	(a) Deposit Accounts^		
	(aa) Short-term (due within 12months)	95	72
	(bb) Others	25	45
	(b) Current Accounts	4,298	3,570
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	<b>TOTAL</b>	<b>4,800</b>	<b>3,882</b>
	Balances with non-scheduled banks included in 2 and 3 above	NIL	NIL
	<b>CASH &amp; BANK BALANCES</b>		
	In India	4,800	3,882
	Outside India	-	-

\* Cheques in hand amount to Rs. 210.36 (in Lakh) Previous Year : Rs. 177.34 (in Lakh)

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

**Care Health Insurance Limited**

IRDA Registration number 148 dated 26 April, 2012

**FORM NL-16 ADVANCES AND OTHER ASSETS SCHEDULE****ADVANCES AND OTHER ASSETS****(Amount in Rs. Lakhs)**

S. No	Particulars	As at 30th September, 2021	As at 30th September, 2020
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	1,366	851
4	Advances to directors/officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	315	83
6	Others		
	(a) Advances to suppliers	214	292
	(b) Other Advances/ Receivables	231	196
	<b>TOTAL (A)</b>	<b>2,126</b>	<b>1,422</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments *	7,413	6,615
2	Outstanding premiums	731	813
	Less : Provisions for doubtful debts	(731)	(813)
3	Agents balances	231	221
4	Foreign agencies balances	-	-
5	Due from other entities carrying on insurance business (including re-insurers)	12,963	455
	Less : Provisions for doubtful debts	(131)	(131)
6	Due from subsidiaries/holding companies	-	-
7	Investments held for Unclaimed Amount of Policyholders	323	252
8	Others		
	(a) Rent Deposits & other assets	1,244	1,100
	(b) GST unutilized credit	4,420	1,521
	<b>TOTAL (B)</b>	<b>26,463</b>	<b>10,033</b>
	<b>TOTAL (A+B)</b>	<b>28,589</b>	<b>11,455</b>

\* 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 30th September, 2021	As at 30th September, 2020
1	Agents' balances	2,631	1,712
2	Balance due to other insurance companies	339	1,087
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies	573	222
	(b) For Other Policies	6,890	4,727
5	Unallocated premium	7,692	5,243
6	Sundry creditors	18,365	18,083
7	Due to subsidiaries/holding company	-	-
8	Claims outstanding*	46,585	44,327
9	Due to officers/directors	-	-
10	Unclaimed amount of Policy Holder	307	194
11	Income accrued on Unclaimed amounts	29	28
12	Interest payable on debentures/bonds	-	-
13	GST Liabilities	8,071	4,527
14	Others		
	(a) Tax deducted payable	1,348	652
	(b) Other statutory dues	197	170
	(c) Other Liabilities	82	95
	<b>TOTAL</b>	<b>93,109</b>	<b>81,067</b>

\*Net of Reinsurance

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

S. No	Particulars	As at 30th September, 2021	As at 30th September, 2020
1	Reserve for Unexpired Risk	119,591	82,181
2	Reserve for Premium Deficiency	4,991	4,465
3	For taxation (less advance tax paid and tax deducted at source)	-	-
4	For Employee Benefits	1,033	1,264
5	Others		
	(a) Lease equalisation reserve	10	76
	<b>TOTAL</b>	<b>125,625</b>	<b>87,986</b>

## 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 30th September, 2021	As at 30th September, 2020
1	Discount allowed in issue of shares/ debentures	-	-
2	Others	-	-
	<b>TOTAL</b>	-	-

# 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 30th September, 2021	Upto the Quarter ended 30th September, 2021	For the Quarter ended 30th September, 2020	Upto the Quarter ended 30th September, 2020
1	Gross Direct Premium Growth Rate**	0.42	0.47	0.17	0.00
2	Gross Direct Premium to Net worth Ratio	0.91	1.64	0.70	1.21
3	Growth rate of Net Worth	0.08	0.08	0.84	0.84
4	Net Retention Ratio**	0.80	0.80	0.76	0.76
5	Net Commission Ratio**	0.02	0.02	(0.01)	(0.01)
6	Expense of Management to Gross Direct Premium Ratio**	0.39	0.40	0.41	0.42
7	Expense of Management to Net Written Premium Ratio**	0.35	0.35	0.36	0.37
8	Net Incurred Claims to Net Earned Premium**	0.61	0.79	0.65	0.60
9	Claims paid to claims provisions** (See Note 1)	0.94	0.96	0.90	0.92
10	Combined Ratio**	0.96	1.15	1.01	0.97
11	Investment income ratio	0.02	0.03	0.02	0.04
12	Technical Reserves to net premium ratio**	2.27	1.27	2.60	1.49
13	Underwriting balance ratio**	0.11	(0.15)	(0.08)	(0.06)
14	Operating Profit Ratio	0.16	(0.10)	(0.02)	0.01
15	Liquid Assets to liabilities ratio	0.34	0.34	0.26	0.26
16	Net earning ratio	0.11	(0.04)	0.02	0.03
17	Return on net worth ratio	0.08	(0.06)	0.01	0.03
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	1.90	1.90	2.52	2.52
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	0.99	(0.67)	0.09	0.35
24	Book value per share	11.82	11.82	11.43	11.43

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 SCHEDULE**

**\*\* Segmental Reporting up to the quarter**

Segments Upto the quarter ended on 30th September 2021	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										
<b>Current Period</b>	0.45	0.78	0.01	0.40	0.35	0.87	0.96	1.21	1.24	(0.21)
<b>Previous Period</b>	0.03	0.74	(0.02)	0.42	0.36	0.64	0.91	1.00	1.46	(0.09)
Personal Accident										
<b>Current Period</b>	0.80	0.93	0.13	0.37	0.38	0.18	0.97	0.56	1.40	0.39
<b>Previous Period</b>	0.10	0.93	0.14	0.38	0.40	0.27	0.87	0.67	1.66	0.18
Travel Insurance										
<b>Current Period</b>	0.58	0.83	0.12	0.48	0.48	0.37	0.85	0.86	2.20	0.11
<b>Previous Period</b>	(0.79)	0.80	0.04	0.45	0.44	0.51	0.95	0.95	3.60	0.10
Total Health										
<b>Current Period</b>	0.47	0.80	0.02	0.40	0.35	0.79	0.96	1.15	1.27	(0.15)
<b>Previous Period</b>	0.00	0.76	(0.01)	0.42	0.37	0.60	0.92	0.97	1.49	(0.06)
Total Miscellaneous										
<b>Current Period</b>	0.47	0.80	0.02	0.40	0.35	0.79	0.96	1.15	1.27	(0.15)
<b>Previous Period</b>	0.00	0.76	(0.01)	0.42	0.37	0.60	0.92	0.97	1.49	(0.06)
<b>Total-Current Period</b>	0.47	0.80	0.02	0.40	0.35	0.79	0.96	1.15	1.27	(0.15)
<b>Total-Previous Period</b>	0.00	0.76	(0.01)	0.42	0.37	0.60	0.92	0.97	1.49	(0.06)

## PART-A Related Party Transactions

(Amount in Rs. Lakhs)

S. No	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received			
				For the Quarter ended 30th September, 2021	Upto the Quarter ended 30th September, 2021	For the Quarter ended 30th September, 2020	Upto the Quarter ended 30th September, 2020
1	Religare Enterprises Limited	Holding Company	Information Technology Expense	24	36	62	94
			Purchase of Fixed Assets	-	-	3	3
			Receipt/Refund of Premium	9	9	(0.02)	(0.02)
2	Religare Finvest Limited	Fellow Subsidiary	Receipt/Refund of Premium	58	58	(0.05)	(0.05)
3	Religare Broking Limited	Fellow Subsidiary	Receipt/Refund of Premium	172	172	(5)	(5)
			Commission Expenses	29	52	29	48
			Expense Reimbursement to Religare Broking Limited	0.01	0.01	-	-
4	Religare Housing Development Finance Corporation Limited	Subsidiary of Fellow Subsidiary	Receipt/Refund of Premium	63	63	-	-
5	Anuj Gulati/ Pankaj Gupta/ Ajay Shah/ Chandrakant Mishra/ Nitin Katyal/ Anoop Singh/ Bhawana Jain/ Manish Dodeja/ Pratik Kapoor/ Sanjeev Meghani/ Irvinder Singh Kohli	Key Management Personnel	Remuneration	281	1,028	656	1,000
6	Pankaj Gupta	Key Management Personnel	Receipt/Refund of Premium	0.43	0.43	-	-
7	Ajay Shah	Key Management Personnel	Receipt/Refund of Premium	-	-	0.85	0.85
8	Bhawana Jain	Key Management Personnel	Receipt/Refund of Premium	0.58	0.58	-	-
9	Manish Dodeja	Key Management Personnel	Receipt/Refund of Premium	0.30	0.30	0.27	0.27
10	Irvinder Singh Kohli	Key Management Personnel	Claims Payment	0.06	0.06	-	-

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-) The above disclosure does not include equity shares allotted as per ESOP scheme and against right issue during the period to the KMP's (166.33 Lakhs shares during the period ended 30th Sep 2021). Also does not include perquisite calculated on exercise of shares as per ESOP Scheme.

(Amount in Rs. Lakhs)

## PART-B Related Party Transaction Balances - As at the end of the Quarter 30th September 2021

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments	Whether Payable / Receivable	Whether Secured? If so, Nature of consideration to be provided at the time of settlement	Details of any Guarantee given or received	Balance under Provision for doubtful debts relating to the outstanding balance receivable	Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party
1	Religare Enterprises Limited	Holding Company	0.20	Payable				
2	Religare Finvest Limited	Fellow Subsidiary	0.89	Payable				
3	Religare Housing Development Finance Corporation Limited	Fellow Subsidiary	0.60	Payable				
4	Religare Broking Limited	Fellow Subsidiary	2.42	Payable				

# 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 30th September, 2021

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
	<b>Investments:</b>			
	Shareholders as per NL-12 of BS	-	89,340	89,340
	Policyholders as per NL-12 A of BS	187,179	-	187,179
<b>(A)</b>	<b>Total Investments as per BS</b>	<b>187,179</b>	<b>89,340</b>	<b>276,519</b>
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	-	4,848	4,848
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	1,928	1,928
	<b>Current Assets</b>			
(E)	Cash & Bank Balances as per BS	-	4,800	4,800
(F)	Advances and Other assets as per BS	18,099	10,490	28,589
<b>(G)</b>	<b>Total Current Assets as per BS...(E)+(F)</b>	<b>18,099</b>	<b>15,290</b>	<b>33,389</b>
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	485	351	836
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	21	-	21
<b>(K)</b>	<b>Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)</b>	<b>205,278</b>	<b>109,478</b>	<b>314,756</b>
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	506	2,279	2,785
<b>(M)</b>	<b>Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)</b>	<b>204,772</b>	<b>107,199</b>	<b>311,971</b>

(All amounts in Rupees of Lakhs)

Item No.	Inadmissible Investment assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
	<b>Inadmissible Investment assets as per Clause (1) of Schedule I of regulation</b>			
	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
	<b>Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation</b>			
	(a) Furniture & Fittings	-	6	6
	(b) Leasehold Property	-	112	112
	(c) Office Equipment	-	274	274
	(d) Intangibles-Computer Software	-	1,536	1,536
	<b>Inadmissible current assets as per Clause (1) of Schedule I of regulation</b>			
	(a) Due from other entities carrying on insurance business(including re-insurers)	149	-	149
	(b) Other Current Assets	336	231	567
	(d) Deposits (on which Lien is marked)	-	120	120

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-24 - SOLVENCY MARGIN (FORM IRDAI-GI-TR)****STATEMENT OF LIABILITIES :**

As at 30th September, 2021

(All amounts in Rupees of Lakhs)

Item No.	Reserve	Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	152,697	119,591
(b)	Premium Deficiency Reserve (PDR)	6,489	4,991
(c)	<b>Unexpired Risk Reserve (URR)...(a)+(b)</b>	<b>159,186</b>	<b>124,582</b>
(d)	Outstanding Claim Reserve (other than IBNR reserve)	40,614	30,127
(e)	IBNR reserve	20,100	16,458
(f)	<b>Total Reserves for Technical Liabilities...(c)+(d)+(e)</b>	<b>219,901</b>	<b>171,167</b>

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-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 on 30th September 2021***(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	312,643	245,478	187,841	137,532	49,096	42,264	49,096
9	Miscellaneous							
10	Crop							
	<b>Total</b>	<b>312,643</b>	<b>245,478</b>	<b>187,841</b>	<b>137,532</b>	<b>49,096</b>	<b>42,264</b>	<b>49,096</b>

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-26 - SOLVENCY MARGIN (TABLE IB)

As at 30th September, 2021

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) ITEM NO.	(2) DESCRIPTION	(3) AMOUNT
(A)	<b>Policyholder's FUNDS</b>	
	Available assets (as per Form IRDAI-GI-TA)	204,772
	Deduct:	
(B)	Current Liabilities as per BS	171,167
(C)	Provisions as per BS	-
(D)	Other Liabilities	15,494
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	<b>18,111</b>
	<b>Shareholder's FUNDS</b>	
(F)	Available Assets	107,199
	Deduct:	
(G)	Other Liabilities	31,930
(H)	Excess in Shareholder's funds (F - G)	<b>75,269</b>
(I)	<b>Total ASM (E + H)</b>	<b>93,380</b>
(J)	<b>Total RSM</b>	<b>49,096</b>
(K)	<b>SOLVENCY RATIO (Total ASM/ Total RSM)</b>	<b>1.90</b>

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 : 30th September, 2021**

<i>Products Information</i>						
<i>List below the products and/or add-ons introduced during the period</i>						
<b>Sl. No.</b>	<b>Name of Product /Add On</b>	<b>Co. Ref. No.</b>	<b>IRDAI UIN</b>	<b>Class of Business<sup>(a)</sup></b>	<b>Category of product</b>	<b>Date of allotment of UIN</b>
1	Grameen Care Plus - Micro Insurance product		CHIHMG22132V012122	Health	Health Insurance - Group	28-Jul-21
2	Care Plus		CHIHLP22047V012122	Health	Health Insurance - Individual	10-Jun-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: 30th September, 2021

 Statement of Investment Assets (General Insurer including an insurer carrying on business of re-insurance or health insurance)  
(Business within India)

Periodicity of Submission: Quarterly

(₹ in Lakhs)

Section I			
S. No	Particulars	SCH	Amount
1	Investments (Shareholders)	8	89,340
	Investments (Policyholders)	8A	187,179
2	Loans	9	-
3	Fixed Assets	10	4,848
4	Current Assets		
	a. Cash and Bank balances	11	4,800
	b. Advances and other Assets	12	28,589
5	Current Liabilities		
	a. Current Liabilities	13	(93,109)
	b. Provisions	14	(125,625)
	c. Misc. exp. not written off	15	-
	d. Debit balance of P&L account		15,081
	<b>Application of Funds as per Balance Sheet (A)</b>		<b>111,103</b>
	<b>Less: Other Assets</b>	<b>SCH</b>	<b>Amount</b>
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	4,848
3	Cash & Bank Balance (if any)	11	4,800
4	Advances & Other Assets (if any)	12	28,589
5	Current Liabilities	13	(93,109)
6	Provisions	14	(125,625)
7	Misc. exp not written off	15	-
8	Debit Balance of P&L A/c		15,081
	<b>Total (B)</b>		<b>(165,416)</b>
	<b>'Investment Assets'</b>	<b>(A-B)</b>	<b>276,519</b>

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%	-	25,170	52,415	77,585	28.0%	-	77,585	79,425
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%	-	27,353	62,472	89,825	32.5%	-	89,825	92,576
3	Investment subject to Exposure Norms									
	a. Housing/Infra & Loans to SG for Housing and FFE	Not less than 15%								
	1. Approved Investments		-	40,180	77,296	117,477	42.5%	-	117,477	120,938
	2. Other Investments		-	-	-	-	0.0%	-	-	-
	c. Approved Investments		-	21,090	47,391	68,481	24.7%	21	68,502	70,162
	d. Other Investments	Not exceeding 55%	-	956	-	956	0.3%	(240)	715	715
	<b>Investment Assets</b>	<b>100%</b>	-	<b>89,579</b>	<b>187,159</b>	<b>276,739</b>	<b>100.0%</b>	<b>(220)</b>	<b>276,519</b>	<b>284,391</b>



**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: 30th September 2021

Statement of Accretion of Assets

(Business within India)

Periodicity of Submission: Quarterly

(₹ in Lakhs)

No	Category of Investments	COI	Opening	% to Opening	Net Accretion for	% to Total Accrual	TOTAL	% to Total
			(A)	Balance	(B)	(A+B)		
1	Central Govt. Securities		75,161	27.6%	2,423	53.6%	77,585	28.0%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)		87,411	32.1%	2,414	53.4%	89,825	32.5%
3	<b>Investment subject to Exposure Norms</b>							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments		19,387	7.1%	(1,029)	-22.7%	18,358	6.6%
	2. Other Investments		-	0.0%	-	0.0%	-	0.0%
	b. Infrastructure Investments							
	1. Approved Investments		99,580	36.6%	(462)	-10.2%	99,119	35.8%
	2. Other Investments		-	0.0%	-	0.0%	-	0.0%
	c. Approved Investments		65,233	24.0%	3,248	71.8%	68,481	24.7%
	d. Other Investments (not exceeding 15%)		603	0.2%	353	7.8%	956	0.3%
	<b>Total</b>		<b>272,214</b>	<b>100%</b>	<b>4,524</b>	<b>100%</b>	<b>276,739</b>	<b>100%</b>

NL-29 DETAILS REGARDING DEBT SECURITIES

(Amount in Rs. Lakhs)

DETAILS REGARDING DEBT SECURITIES								
	Market Value				Book Value			
	As at 30th September, 2021	As % of total for this class	As at 30th September, 2020	As % of total for this class	As at 30th September, 2021	As % of total for this class	As at 30th September, 2020	As % of total for this class
<b>BREAKDOWN BY CREDIT RATING</b>								
AAA rated	189,045	66.6%	164,518	65.6%	183,958	66.7%	159,856	65.9%
AA or better	2,055	0.7%	5,108	2.0%	2,000	0.7%	5,119	2.1%
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)	92,576	32.6%	80,976	32.3%	89,825	32.6%	77,598	32.0%
<b>TOTAL (A)</b>	<b>283,676</b>	<b>100.0%</b>	<b>250,602</b>	<b>100.0%</b>	<b>275,783</b>	<b>100.0%</b>	<b>242,572</b>	<b>100.0%</b>
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	54,417	19.2%	32,585	13.0%	53,485	19.4%	32,302	13.3%
more than 1 year and upto 3years	50,460	17.8%	72,663	29.0%	48,217	17.5%	69,486	28.6%
More than 3years and up to 7years	113,447	40.0%	87,046	34.7%	109,495	39.7%	83,386	34.4%
More than 7 years and up to 10 years	57,555	20.3%	50,381	20.1%	56,693	20.6%	49,440	20.4%
above 10 years	7,797	2.7%	7,927	3.2%	7,893	2.9%	7,957	3.3%
Any other	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>	<b>283,676</b>	<b>100.0%</b>	<b>250,602</b>	<b>100.0%</b>	<b>275,783</b>	<b>100.0%</b>	<b>242,572</b>	<b>100.0%</b>
<b>BREAKDOWN BY TYPE OF THE ISSUER</b>								
a. Central Government	79,425	28.0%	67,739	27.0%	77,585	28.1%	65,322	26.9%
b. State Government	13,151	4.6%	13,237	5.3%	12,241	4.4%	12,276	5.1%
c. Corporate Securities	191,100	67.4%	169,626	67.7%	185,958	67.4%	164,975	68.0%
Any other	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>	<b>283,676</b>	<b>100.0%</b>	<b>250,602</b>	<b>100.0%</b>	<b>275,783</b>	<b>100.0%</b>	<b>242,572</b>	<b>100.0%</b>

**Care Health Insurance Limited**

IRDA Registration number 148 dated 26 April, 2012


**FORM NL-30 -DETAILS OF NON-PERFORMING ASSETS**

DATE : 30th September, 2021

(Amount in Rs. Lakhs)

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		Total	
		As at 30th September, 2021	As at 31st March, 2021	As at 30th September, 2021	As at 31st March, 2021	As at 30th September, 2021	As at 31st March, 2021	As at 30th September, 2021	As at 31st March, 2021	As at 30th September, 2021	As at 31st March, 2021
1	Investments Assets	263,612	249,215	-	-	12,171	13,584	956	872	276,739	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)	263,612	249,215	-	-	12,171	13,584	956	872	276,739	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: 30th September, 2021

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	77,027	1,292	1.7%	1.3%	75,930	2,550	3.4%	2.5%	56,767	1,977	3.5%	3.5%
2	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-
3	Treasury Bills	CTRB	-	-	-	-	-	-	-	-	-	-	0.0%	0.0%
4	State Government Bonds	SGGB	12,245	250	2.0%	1.5%	12,249	499	4.1%	3.1%	12,284	499	4.1%	4.1%
5	Infrastructure - PSU - Debentures / Bonds	IPTD	72,016	1,291	1.8%	1.3%	72,349	2,581	3.6%	2.7%	59,397	2,233	3.8%	3.8%
6	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	14,795	262	1.8%	1.3%	15,408	550	3.6%	2.7%	12,893	489	3.8%	3.8%
7	Long Term Bank Bonds Approved Investment - Infrastructure	ILBI	13,040	207	1.6%	1.2%	10,026	312	3.1%	2.3%	502	14	2.9%	2.9%
8	Corporate Securities - Debentures	ECOS	55,176	982	1.8%	1.3%	54,202	1,933	3.6%	2.7%	45,583	1,761	3.9%	3.9%
9	Application Money	ECAM	-	-	-	-	-	-	-	-	-	-	-	-
10	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	-	-	-	-	-	-	-	-	292	4	1.4%	1.4%
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	13,213	243	1.8%	1.4%	13,678	503	3.7%	2.7%	16,072	612	3.8%	3.8%
13	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	5,236	69	1.3%	1.0%	5,244	138	2.6%	2.0%	-	-	-	-
14	Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	-	-	-	-	-	-	-	-	-	-
15	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	12,070	101	0.8%	0.6%	13,120	223	1.7%	1.3%	12,276	230	1.9%	1.9%
16	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-	-	-	-	-	-	-	-	-	-
17	Equity Shares (PSUs & Unlisted)	OEPU	603	-	-	-	579	-	-	-	500	-	-	-
18	PSU - Equity shares - Quoted	EAEQ	337	-	-	-	345	-	-	-	353	-	-	-
19	Equity Shares (incl Co-op Societies)	OESH	15	-	-	-	8	-	-	-	-	-	-	-
20	Commercial Papers	ECCP	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Grand Total</b>		<b>275,773</b>	<b>4,697</b>	<b>1.7%</b>	<b>1.3%</b>	<b>273,139</b>	<b>9,288</b>	<b>3.4%</b>	<b>2.5%</b>	<b>216,919</b>	<b>7,821</b>	<b>3.6%</b>	<b>3.6%</b>

**Care Health Insurance Limited**

IRDA Registration number 148 dated 26 April, 2012

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

Statement as on: 30th September, 2021

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 INDIA	AAA AAA	AA+ AA	06-May-19 18-Dec-19	
	NS 7.59 PNB HFL - 27-Jul-2022	HTDA	500	27-Jul-17	CARE INDIA	AAA AAA AA+	AA+ AA AA	05-Jul-19 03-Jul-20 09-Jan-19 06-Mar-20	
	9.00 PNB HFL - 30-Aug-2022	HTDA	500	30-Aug-18	CARE	AAA AA+	AA+ AA	05-Jul-19 03-Jul-20	
	NS 8.50 IDFC First Bank Ltd. - 21-Dec-2021	ECOS	500	02-Aug-17	CARE	AA+	AA	08-Oct-20	

# Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012



## FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION

DATE : 30th September, 2021

(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	
	<b>Outside India</b>					
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	-	-	-	-	-
	<b>Total (A)</b>	-	-	-	-	-
	<b>With In India</b>					
1	Indian Insurance Companies	-	-	-	-	-
2	FRBs	1	143	-	-	0.41%
3	GIC Re	1	34,023	397	0	99.59%
4	Other (to be Specified)	-	-	-	-	-
	<b>Total (B)</b>	2	34,166	397	0	100%
	<b>Grand Total (C)= (A)+(B)</b>	2	34,166	397	0	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 PERIOD ENDED 30TH SEPTEMBER, 2021**

(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
<b>STATES</b>									
1	Andhra Pradesh	1,957	3,485	527	865	43	70	2,528	4,419
2	Arunachal Pradesh	16	26	1	1	0	0	17	27
3	Assam	551	941	32	46	1	2	583	989
4	Bihar	1,381	2,209	350	460	4	8	1,736	2,677
5	Chhattisgarh	491	851	136	187	2	3	629	1,042
6	Goa	146	278	14	24	3	5	163	306
7	Gujarat	7,704	14,247	433	708	89	148	8,226	15,103
8	Haryana	4,917	9,942	370	599	44	71	5,331	10,613
9	Himachal Pradesh	172	319	191	278	2	3	365	599
10	Jharkhand	660	1,162	73	93	4	5	736	1,260
11	Karnataka	7,487	13,544	397	734	125	188	8,009	14,466
12	Kerala	1,059	1,734	98	135	36	56	1,193	1,926
13	Madhya Pradesh	2,603	4,653	827	1,181	14	19	3,445	5,854
14	Maharashtra	22,217	42,423	1,085	1,866	210	320	23,512	44,608
15	Manipur	125	216	1	1	-	0	126	217
16	Meghalaya	13	25	1	1	0	0	14	26
17	Mizoram	2	6	0	0	0	0	2	6
18	Nagaland	7	11	0	0	0	0	7	12
19	Odisha	1,064	1,844	145	214	3	5	1,213	2,063
20	Punjab	2,377	4,363	281	443	93	133	2,751	4,939
21	Rajasthan	2,108	3,553	454	663	15	20	2,577	4,236
22	Sikkim	31	50	2	2	0	0	32	52
23	Tamil Nadu	2,613	4,867	442	684	101	153	3,155	5,704
24	Telangana	7,395	11,615	454	819	103	168	7,953	12,602
25	Tripura	81	138	8	9	0	0	89	147
26	Uttarakhand	564	1,035	81	108	3	5	649	1,149
27	Uttar Pradesh	5,697	9,841	2,168	3,185	38	64	7,903	13,090
28	West Bengal	2,984	5,222	285	400	19	28	3,288	5,651
	<b>TOTAL (A)</b>	<b>76,422</b>	<b>138,600</b>	<b>8,856</b>	<b>13,707</b>	<b>953</b>	<b>1,475</b>	<b>86,231</b>	<b>153,782</b>
<b>UNION TERRITORIES</b>									
1	Andaman and Nicobar Islands	6	8	0	1	0	0	6	8
2	Chandigarh	152	337	7	14	6	10	164	361
3	Dadra and Nagar Haveli	25	62	1	2	0	0	27	64
4	Daman & Diu	28	43	1	1	0	0	29	45
5	Govt. of NCT of Delhi	6,077	11,986	205	385	86	130	6,368	12,501
6	Jammu & Kashmir	459	814	105	134	5	7	568	954
7	Ladakh	4	5	0	0	0	0	4	6
8	Lakshadweep	1	1	-	-	-	0	1	1
9	Puducherry	37	63	6	10	2	3	45	76
	<b>TOTAL (B)</b>	<b>6,788</b>	<b>13,319</b>	<b>326</b>	<b>548</b>	<b>98</b>	<b>149</b>	<b>7,212</b>	<b>14,016</b>
<b>OUTSIDE INDIA</b>									
1	<b>TOTAL (C)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
	<b>Grand Total (A)+(B)+(C)</b>	<b>83,210</b>	<b>151,919</b>	<b>9,182</b>	<b>14,255</b>	<b>1,051</b>	<b>1,624</b>	<b>93,443</b>	<b>167,798</b>

**Care Health Insurance Limited**

IRDA Registration number 148 dated 26 April, 2012



FORM NI-35 QUARTERLY BUSINESS RETURN ACROSS LINE OF BUSINESS

DATE : 30th September, 2021  
(Amount in Rs. Lakhs)

QUARTERLY BUSINESS RETURN ACROSS LINE OF BUSINESS									
S. No	Line of Business	For the Quarter ended 30th September, 2021		For the Quarter ended 30th September, 2020		Upto the Quarter ended 30th September, 2021		Upto the Quarter ended 30th September, 2020	
		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	83,210	295,689	59,599	278,700	151,919	564,390	105,066	493,478
7	Personal Accident	9,182	34,633	5,595	18,051	14,255	52,230	7,920	30,467
8	Travel	1,051	27,626	661	6,347	1,624	40,398	1,031	11,126
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 : 30th September, 2021**  
 (Amount in Rs. Lakhs)

S. No	BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS								
	Channel	For the Quarter ended 30th September, 2021		Upto the Quarter ended 30th September, 2021		For the Quarter ended 30th September, 2020		Upto the Quarter ended 30th September, 2020	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	167,716	31,918	310,087	58,351	147,665	25,411	253,006	43,050
2	Corporate Agents-Banks	51,799	16,228	84,578	28,293	37,631	13,083	64,436	20,604
3	Corporate Agents -Others	5,420	3,442	10,246	6,589	5,475	2,333	9,962	3,010
4	Brokers	64,970	22,674	103,354	40,061	39,202	13,334	73,030	26,027
5	Micro Agents	2	2,226	11	2,718	5	430	5	438
6	Direct Business								
	-Officers/Employees	10,430	8,322	19,812	12,493	5,362	1,454	9,813	2,855
	-Online (Through Company Website)	31,265	5,327	62,872	10,396	27,761	4,318	52,707	8,044
	-Others								
7	Common Service Centres(CSC)	-	-	-	-	-	-	-	-
8	Insurance Marketing Firm	544	116	1,322	253	547	96	1,077	202
9	Point of sales person (Direct)	23,901	2,816	41,094	5,092	16,090	2,119	25,037	3,290
10	MISP (Direct)	-	-	-	-	-	-	-	-
11	Web Aggregators	1,901	374	23,642	3,552	23,360	3,277	45,998	6,498
12	Referral Arrangements	-	-	-	-	-	-	-	-
13	Other	-	-	-	-	-	-	-	-
	<b>Total (A)</b>	<b>357,948</b>	<b>93,442</b>	<b>657,018</b>	<b>167,798</b>	<b>303,098</b>	<b>65,854</b>	<b>535,071</b>	<b>114,018</b>
14	Business outside India (B)	-	-	-	-	-	-	-	-
	<b>Grand Total (A+B)</b>	<b>357,948</b>	<b>93,442</b>	<b>657,018</b>	<b>167,798</b>	<b>303,098</b>	<b>65,854</b>	<b>535,071</b>	<b>114,018</b>

**Care Health Insurance Limited**

IRDA Registration number 148 dated 26 April, 2012



FORM NL-37-CLAIMS DATA

Upto the quarter ended 30th September, 2021

Sl. No.	Claims Experience						No. of claims only
		Health	Personal Accident	Travel	Total Health	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	268,293	1,594	490	270,377	270,377	
	(b) Reopened during the Period	1,683	19	5	1,707	1,707	
	(c) Other Adjustment						
3	Claims Settled during the period	221,586	706	239	222,531	222,531	
	(a) paid during the period	-	-	-	-	-	
	(b) Other Adjustment	-	-	-	-	-	
4	Claims Repudiated during the period	46,743	827	205	47,775	47,775	
	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	15,796	774	305	16,875	16,875	
	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.

Upto the quarter ended 30th September, 2021

(Amount in Rs. Lakhs)

Sl. No.	Claims Experience						Total
		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	165,227	6,503	814	172,544	172,544	
	(b) Reopened during the Period	1,935	44	14	1,993	1,993	
	(c) Other Adjustment	-	-	-	-	-	
3	Claims Settled during the period	108,569	1,947	444	110,960	110,960	
	(a) paid during the period	-	-	-	-	-	
	(b) Other Adjustment	-	-	-	-	-	
4	Claims Repudiated during the period	29,346	4,102	357	33,805	33,805	
	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	17,169	3,998	950	22,117	22,117	
	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 ending on 30th September 2021

(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	126,521	837	1	-	-	-	-	65,315	958	1	-	-	-	-	127,359	66,273
7	Personal Accident	397	3	-	-	-	-	-	1,248	5	-	-	-	-	-	400	1,253
8	Travel	199	2	-	-	-	-	-	249	0	-	-	-	-	-	201	249
9	Workmen's Compensation/ Public/ Product Liability																
10	Engineering																
11	Aviation																
12	Crop Insurance																
13	Other segments																
14	Miscellaneous																
15																	

Upto the Quarter ending on 30th September 2021

(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	226,961	1,001	2	-	-	-	-	105,000	1,076	5	-	-	-	-	227,964	106,081
7	Personal Accident	694	5	1	-	-	-	-	1,950	12	10	-	-	-	-	700	1,972
8	Travel	395	3	-	-	-	-	-	630	0	-	-	-	-	-	398	630
9	Workmen's Compensation/ Public/ Product Liability																
10	Engineering																
11	Aviation																
12	Crop Insurance																
13	Other segments																
14	Miscellaneous																
15																	

**Care Health Insurance Limited**

IRDA Registration number 148 dated 26 April, 2012


**FORM NL-40-UNDERWRITING PERFORMANCE**

Segmental performance upto the period ended September 2021

(Amount in Rs. Lakhs)

Particulars	HEALTH				PERSONAL ACCIDENT			TRAVEL		Health Total			Grand Total
	Health Insurance - Individual	Health Insurance - Group-Government Schemes	Health Insurance - Group-Employer/Employee Schemes	Health Insurance - Group-Other Schemes	Personal Accident - Individual	Personal Accident-Group (Government Schemes)	Personal Accident-Group (Others)	Overseas Travel	Domestic Travel	Retail	Group	Government Schemes	
<b>Premium</b>													
Gross Direct Premium	96,688	-	32,400	22,831	2,244	-	12,010	1,597	27	100,557	67,241	-	167,798
Gross Written Premium	96,688	-	34,227	22,831	2,244	-	12,010	1,597	27	100,557	69,068	-	169,625
Net Written Premium	66,472	-	32,377	21,668	2,099	-	11,093	1,326	26	69,923	65,139	-	135,061
<b>Net Earned Premium (A)</b>	57,287	-	25,327	15,218	1,720	-	8,586	1,245	15	60,267	49,131	-	109,397
<b>Claims</b>													
<b>Claims (Gross)</b>	68,555	-	25,559	11,834	544	-	1,428	630	-	69,730	38,821	-	108,551
<b>Claims incurred (Net) (B)</b>	45,118	(205)	26,209	13,528	372	-	1,444	472	-	45,962	41,181	(205)	86,938
<b>Commission</b>													
Commission-Gross	13,813	-	2,400	2,482	361	-	1,598	301	-	14,475	6,480	-	20,955
<b>Commission-Net (C)</b>	(3,366)	-	1,713	2,266	332	-	1,389	168	-	(2,865)	5,367	-	2,502
<b>Total Operating expenses (D)</b>	28,767	-	7,638	5,095	670	-	2,680	476	8	29,922	15,412	-	45,334
<b>Premium deficiency (E)</b>	(4,807)	-	(2,210)	(931)	(310)	-	(302)	(37)	-	(5,154)	(3,443)	-	(8,597)
<b>Underwriting Result (F=A-B-C-D-E)</b>	(8,426)	205	(8,023)	(4,739)	656	-	3,375	165	7	(7,598)	(9,387)	205	(16,780)
<b>Underwriting Ratio = (f)*100/(A)</b>	-14.7%	0.0%	-31.7%	-31.1%	38.1%	0.0%	39.3%	13.3%	47.2%	-12.6%	-19.1%	0.0%	-15.3%

# Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012



## FORM NL-41 OFFICES INFORMATION

DATE : 30th September, 2021

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the year		158
2	No. of branches approved during the year		-
3	No. of branches opened during the year	Out of approvals of previous year	1
4		Out of approvals of this year	-
5	No. of branches closed during the year*		1
6	No of branches at the end of the year		158
7	No. of branches approved but not opened		4
8	No. of rural branches		-
9	No. of urban branches		158
10	No. of Directors:-		
	(a) Independent Director**		4
	(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:		13,639
	(b) Off-roll:		1,439
	(c) Total:		15,078
12	No. of Insurance Agents and Intermediaries		
	(a) Individual Agents		177,766
	(b) Corporate Agents-Banks		41
	(c) Corporate Agents-Others		87
	(d) Insurance Brokers		232
	(e) Web Aggregators		22
	(f) Insurance Marketing Firm		111
	(g) Motor Insurance Service Providers (DIRECT)		NA
	(h) Point of Sales persons (DIRECT)		28,830
	(i) Other as allowed by IRDAI		NA

\*Branch relocated and merged with another branch.

\*\*including one Women Director

### Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	13267	192896
Recruitments during the quarter	3967	14888
Attrition during the quarter	2156	695
Number at the end of the quarter	15078	207089

**Care Health Insurance Limited**

IRDA Registration number 148 dated 26 April, 2012



FORM NL-42 BOARD OF DIRECTORS &amp; KEY MANAGEMENT PERSONS

DATE : 30th September, 2021

BOARD OF DIRECTORS				
S. No	Name of person	Designation	Role /Category	Details of change in the period
1	Dr. Rashmi Saluja	Non Executive Chairperson	Non Executive Chairperson	
2	Mr. Anuj Gulati	Managing Director & CEO	Managing Director & CEO	
3	Mr. Sham Lal Mohan	Non Executive Independent Director	Non Executive Independent Director	
4	Lt. Gen. (Retd.) Shamsher Singh Mehta	Non Executive Independent Director	Non Executive Independent Director	
5	Mrs. Asha Nair	Non Executive Independent Director	Non Executive Independent Director	
6	Mr. Malay Kumar Sinha	Non Executive Independent Director	Non Executive Independent Director	
7	Mr. Siddharth Dinesh Mehta	Non Executive Director	Non Executive Director	
8	Mr. Kartikeya Dhruv Kaji	Non Executive Director	Non Executive Director	
9	Mr. Sunish Sharma	Non Executive Director	Non Executive Director	Appointed as an Additional Non-Executive Director w.e.f. August 02, 2021, regularised as Non-Executive Director w.e.f. September 27, 2021

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

**Care Health Insurance Limited**

IRDA Registration number 148 dated 26 April, 2012


**FORM NL-43 RURAL AND SOCIAL OBLIGATIONS (Quarterly Returns)**
**DATE : 30th September, 2021**
**(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	68,589	17,095	1,430,843
		Social	-	2,081	112,533
7	PERSONAL ACCIDENT	Rural	15,444	5,190	2,327,860
		Social	16	817	385,836
8	TRAVEL	Rural	9,473	135	380,105
		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 <sup>(a)</sup>	Rural			
		Social			
14	Miscellaneous	Rural			
		Social			
	<b>Total</b>	<b>Rural</b>	<b>93,506</b>	<b>22,420</b>	<b>4,138,809</b>
		<b>Social</b>	<b>16</b>	<b>2,898</b>	<b>498,369</b>

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	<b>Complaints made by the customers</b>							
	a) Proposal Related	0	12	3	1	8	0	19
	b) Claim	6	529	326	3	196	10	792
	c) Policy Related	1	53	50	2	2	0	126
	d) Premium	0	10	6	0	4	0	21
	e) Refund	0	47	31	0	16	0	80
	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	2	82	60	1	22	1	132
	(ii) PED non disclosure related							
	(iii) Renewal related							
	<b>Total Number of complaints</b>	<b>9</b>	<b>733</b>	<b>476</b>	<b>7</b>	<b>248</b>	<b>11</b>	<b>1171</b>

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	657,018
5	Total No. of claims during current year	272,084
6	Total No. of policies complaints (current year) per 10,000 policies (current year)	1.92
7	Total No. of Claim complaints (current year) per 10,000 claims registered (current year)	29.11

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	11	100%	-	-	11	100%
	b) 15 - 30 days	0	0%	-	-	0	0%
	c) 30 - 90 days	0	0%	-	-	0	0%
	d) 90 days & Beyond	0	0%	-	-	0	0%
	<b>Total No. of complaints</b>	<b>11</b>	<b>100%</b>	<b>-</b>	<b>-</b>	<b>11</b>	<b>100%</b>



# 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 30th September, 2021

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