

FORM NL-1-B-RA REVENUE ACCOUNT FOR THE PERIOD ENDED 31st December, 2021

(Amount in Rs. Lakhs)

S. No	Particulars	Schedule Ref. Form No.	For the Quarter ended 31st December, 2021	Upto the Quarter ended 31st December, 2021	For the Quarter ended 31st December, 2020	Upto the Quarter ended 31st December, 2020
1	Premiums earned (Net)	NL-4	64,772	174,170	41,866	116,143
2	Profit/ loss on sale/redemption of Investments		110	308	109	112
3	Interest, Dividend & Rent – Gross (Note 1)		3,186	9,228	2,643	7,642
4	Others					
	(a) Other Income		-	-	-	-
	(b) Contribution from the Shareholders' Account					
	(i) Towards Excess Expenses of Management		-	-	-	-
	(ii) Others		-	-	-	-
	TOTAL (A)		68,068	183,706	44,618	123,897
1	Claims Incurred (Net)	NL-5	43,361	130,299	26,511	71,298
2	Commission	NL-6	4,072	6,574	1,785	1,225
3	Operating Expenses related to Insurance Business	NL-7	27,471	72,807	17,507	50,147
4	Premium Deficiency		(4,991)	(13,588)	-	2,019
	TOTAL (B)		69,913	196,092	45,803	124,689
	Operating Profit/(Loss) C= (A - B)		(1,845)	(12,386)	(1,185)	(792)
	APPROPRIATIONS					
	Transfer to Shareholders' Account		(1,845)	(12,386)	(1,185)	(792)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	TOTAL (C)		(1,845)	(12,386)	(1,185)	(792)

Note - 1

Pertaining to Policyholder's funds	For the Quarter ended 31st December, 2021	Upto the Quarter ended 31st December, 2021	For the Quarter ended 31st December, 2020	Upto the Quarter ended 31st December, 2020
Interest, Dividend & Rent	3,304	9,534	2,670	7,639
Add/Less:-				
Investment Expenses	-	-	-	-
Amortisation of Premium/ Discount on Investments	(118)	(306)	(27)	3
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*	3,186	9,228	2,643	7,642

* Term gross implies inclusive of TDS

FORM NL-2-B-PL PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED 31st December, 2021

(Amount in Rs. Lakhs)

S. No	Particulars	Schedule Ref. Form No.	For the Quarter ended 31st December, 2021	Upto the Quarter ended 31st December, 2021	For the Quarter ended 31st December, 2020	Upto the Quarter ended 31st December, 2020
1	OPERATING PROFIT/(LOSS)	NL-1				
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		(1,845)	(12,386)	(1,185)	(792)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		1,577	4,802	1,679	4,416
	(b) Profit on sale of investments		81	106	18	245
	(c) Loss on sale/ redemption of investments		-	-	-	-
	(d) Amortization of Premium / Discount on Investments		(100)	(298)	(107)	(246)
3	OTHER INCOME					
	(a) Bad Debts Recovered		-	15	-	-
	TOTAL (A)		(287)	(7,761)	406	3,623
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		119	351	109	374
	(b) Bad debts written off		-	-	14	14
	(c) Interest on subordinated debt		-	-	-	-
	(d) Expenses towards CSR activities		34	100	11	53
	(e) Penalties		-	-	-	-
	(f) Contribution to Policyholders' A/c		-	-	-	-
	(i) Towards Excess Expenses of Management		-	-	-	-
	(ii) Others		-	-	-	-
	(g) Others		-	-	-	-
	(i) Foreign Exchange Loss/(Gain)		16	67	(1)	93
	(ii) Sandbox related expenses		-	-	3	11
	TOTAL (B)		169	518	136	545
	Profit / (Loss) Before Tax		(456)	(8,279)	270	3,078
	Provision for Taxation		-	-	-	-
	Less: Mat Credit Reversal		-	-	-	-
	Deferred Tax Credit		(189)	(2,264)	-	-
	Profit / (Loss) After Tax		(267)	(6,015)	270	3,078
	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		(15,081)	(9,333)	(16,748)	(19,556)
	Balance carried forward to Balance Sheet		(15,348)	(15,348)	(16,478)	(16,478)

FORM NL-3-B-BS BALANCE SHEET AS AT 31ST DECEMBER, 2021

(Amount in Rs. Lakhs)

Particulars	NL	As at 31st December, 2021	As at 31st December, 2020
SOURCES OF FUNDS			
Share Capital	NL-8	86,755	83,135
Share Application Money Pending Allotment		9,851	-
Reserves And Surplus	NL-10	31,266	28,849
Fair Value Change Account			
-Shareholders' Funds		(92)	(245)
-Policyholders' Funds		8	24
Borrowings	NL-11	-	-
TOTAL		127,788	111,763
APPLICATION OF FUNDS			
INVESTMENTS - Shareholders	NL-12	97,804	91,016
INVESTMENTS - Policyholders	NL-12A	202,820	159,070
Loans	NL-13	-	-
Fixed Assets	NL-14	4,910	4,646
Deferred Tax Asset (Net)		6,480	-
CURRENT ASSETS			
Cash and Bank Balances	NL-15	17,224	3,744
Advances and Other Assets	NL-16	19,859	12,960
Sub-Total (A)		37,083	16,704
Deferred Tax Liability (Net)		-	-
Current Liabilities	NL-17	99,159	82,646
Provisions	NL-18	137,498	93,505
Sub-Total (B)		236,657	176,151
Net Current Assets (C) = (A - B)		(199,574)	(159,447)
Miscellaneous Expenditure (To The Extent Not Written Off or Adjusted)	NL-19	-	-
Debit Balance In Profit And Loss Account		15,348	16,478
TOTAL		127,788	111,763

CONTINGENT LIABILITIES

Particulars	As at 31st December, 2021	As at 31st December, 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	-	-
Total	94	94

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 December, 2021				Upto the Quarter ended 31st December, 2021				For the Quarter ended 31st December, 2020				Upto the Quarter ended 31st December, 2020			
	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total
Gross Direct Premium	83,386	11,037	2,720	97,143	235,305	25,292	4,344	264,941	53,854	6,998	681	61,533	158,920	14,918	1,712	175,550
Add: Premium on reinsurance accepted	2,167	-	-	2,167	3,994	-	-	3,994	436	-	-	436	2,202	-	-	2,202
Less : Premium on reinsurance ceded	16,643	612	320	17,575	49,874	1,673	592	52,139	13,549	399	110	14,058	40,898	960	318	42,176
Net Written Premium	68,910	10,425	2,400	81,735	189,425	23,619	3,752	216,796	40,741	6,599	571	47,911	120,224	13,958	1,394	135,576
Add: Opening balance of UPR	105,715	13,352	524	119,591	83,032	10,464	432	93,928	74,085	7,717	379	82,181	60,814	7,248	731	68,793
Less: Closing balance of UPR	119,844	15,339	1,371	136,554	119,844	15,339	1,371	136,554	78,615	9,178	433	88,226	78,615	9,178	433	88,226
Net Earned Premium	54,781	8,438	1,553	64,772	152,613	18,744	2,813	174,170	36,211	5,138	517	41,866	102,423	12,028	1,692	116,143
Gross Direct Premium																
- In India	83,386	11,037	2,720	97,143	235,305	25,292	4,344	264,941	53,854	6,998	681	61,533	158,920	14,918	1,712	175,550
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Care Health Insurance Limited

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FORM NL-5 CLAIMS SCHEDULE
CLAIMS INCURRED [NET]

(Amount in Rs. Lakhs)

Particulars	For the Quarter ended 31st December, 2021				Upto the Quarter ended 31st December, 2021				For the Quarter ended 31st December, 2020				Upto the Quarter ended 31st December, 2020			
	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total
Claims Paid (Direct)	53,699	909	436	55,044	159,780	2,881	1,066	163,727	28,928	586	259	29,773	61,975	1,646	912	64,533
Add: Re-insurance accepted to direct claims	1,251	-	-	1,251	1,118	-	-	1,118	976	-	-	976	1,681	-	-	1,681
Less: Re-insurance Ceded to claims paid	14,074	57	81	14,212	43,428	373	218	44,019	7,844	37	44	7,925	16,254	211	210	16,675
Net Claim Paid	40,876	852	355	42,083	117,470	2,508	848	120,826	22,060	549	215	22,824	47,402	1,435	702	49,539
Add: Claims Outstanding at the end of the Period *	39,850	5,445	2,566	47,861	39,850	5,445	2,566	47,861	40,659	4,629	2,726	48,014	40,659	4,629	2,726	48,014
Less: Claims Outstanding at the beginning of the Year *	39,041	5,087	2,455	46,583	30,985	4,927	2,476	38,388	37,242	4,498	2,587	44,327	20,242	3,537	2,476	26,255
Net Incurred Claims	41,685	1,210	466	43,361	126,335	3,026	938	130,299	25,477	680	354	26,511	67,819	2,527	952	71,298
Claims Paid (Direct)																
-In India	53,645	909	190	54,744	159,547	2,881	598	163,026	28,863	586	154	29,603	61,893	1,646	495	64,034
-Outside India	54	-	246	300	233	-	468	701	65	-	105	170	82	-	417	499
Estimates of IBNR and IBNER at the end of the period (net)	15,116	2,312	620	18,048	15,116	2,312	620	18,048	10,394	1,866	584	12,844	10,394	1,866	584	12,844
Estimates of IBNR and IBNER at the beginning of the period (net)	13,822	2,083	553	16,458	11,570	1,904	563	14,037	10,563	1,943	544	13,050	7,299	1,431	631	9,361

*Net of Reinsurance & including IBNR

Care Health Insurance Limited

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FORM NL-6 COMMISSION SCHEDULE

COMMISSION

(Amount in Rs. Lakhs)

Particulars	For the Quarter ended 31st December, 2021				Upto the Quarter ended 31st December, 2021				For the Quarter ended 31st December, 2020				Upto the Quarter ended 31st December, 2020			
	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total
Commission & Remuneration	8,753	1,386	304	10,443	23,622	3,282	494	27,398	5,846	994	83	6,923	16,926	2,057	184	19,167
Rewards	2,276	41	51	2,368	6,101	105	162	6,368	1,950	37	28	2,015	5,056	95	71	5,222
Distribution fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Commission	11,029	1,427	355	12,811	29,723	3,387	656	33,766	7,796	1,031	111	8,938	21,982	2,152	255	24,389
Add: Re-insurance Accepted	19	-	-	19	(371)	-	-	(371)	4	-	-	4	22	-	-	22
Less: Commission on Re-insurance Ceded	8,519	106	133	8,758	26,211	344	266	26,821	7,060	58	39	7,157	22,916	124	146	23,186
Net Commission	2,529	1,321	222	4,072	3,141	3,043	390	6,574	740	973	72	1,785	(912)	2,028	109	1,225

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

Individual Agents	4,901	66	144	5,111	14,020	177	278	14,475	3,969	57	63	4,089	11,262	162	140	11,564
Corporate Agents-Banks/FII/HFC	1,548	930	3	2,481	4,367	2,133	5	6,505	1,301	644	1	1,946	3,390	1,383	2	4,775
Corporate Agents-Others	764	245	-	1,009	1,306	627	1	1,934	166	243	1	410	439	392	1	832
Insurance Brokers	3,039	86	213	3,338	7,561	213	274	8,048	1,445	67	13	1,525	4,217	176	33	4,426
Direct Business - Online	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Web Aggregators	56	1	1	58	659	2	11	672	488	1	19	508	1,591	4	46	1,641
Insurance Marketing Firm	33	-	-	33	87	-	1	88	20	-	-	20	76	1	0	77
Common Service Centers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Micro Agents	192	90	-	282	477	212	-	689	69	12	-	81	130	16	-	146
Point of Sales (Direct)	496	9	(6)	499	1,246	23	86	1,355	338	7	14	359	877	18	33	928
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	11,029	1,427	355	12,811	29,723	3,387	656	33,766	7,796	1,031	111	8,938	21,982	2,152	255	24,389
Commission and Rewards on (Excluding Reinsurance) Business written :																
In India	11,029	1,427	355	12,811	29,723	3,387	656	33,766	7,796	1,031	111	8,938	21,982	2,152	255	24,389
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 December, 2021				Upto the Quarter ended 31st December, 2021				For the Quarter ended 31st December, 2020				Upto the Quarter ended 31st December, 2020			
		Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total
1	Employees' remuneration & welfare benefits	12,872	1,596	464	14,932	37,496	3,582	751	41,829	9,439	1,111	129	10,679	28,116	2,256	328	30,700
2	Travel, conveyance and vehicle running expenses	1	6	3	10	418	40	8	466	14	6	-	20	288	23	3	314
3	Training expenses	305	34	8	348	623	60	12	695	143	18	1	162	471	38	5	514
4	Rents, rates & taxes	466	54	14	534	1,121	107	22	1,250	332	40	5	377	1,008	81	12	1,101
5	Repairs	17	2	1	20	38	4	1	43	15	2	1	18	62	5	1	68
6	Printing & stationery	192	23	7	221	490	47	10	547	67	7	1	75	157	13	2	172
7	Communication expenses	345	43	12	400	1,000	96	20	1,116	295	31	4	330	677	54	8	739
8	Legal & professional charges	393	55	17	465	1,562	149	31	1,742	396	45	5	446	1,123	90	13	1,226
9	Auditors' fees, expenses etc																
	(a) as auditor	10	2	1	12	28	3	1	32	9	1	-	10	27	2	-	29
	(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	7,487	869	236	8,593	17,838	1,704	357	19,899	3,536	413	48	3,997	10,381	833	121	11,335
11	Interest & bank charges	222	28	8	258	646	62	13	721	181	21	3	205	498	40	6	544
12	Depreciation	506	63	19	588	1,476	141	30	1,647	443	53	6	502	1,353	109	16	1,478
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion	11	1	1	13	43	4	1	48	18	2	1	21	60	5	1	66
15	Information Technology Expenses	485	59	16	560	1,303	125	26	1,454	350	40	5	395	989	79	12	1,080
16	Goods and Services Tax (GST)	11	1	-	12	12	1	-	13	(1)	-	-	(1)	3	-	-	3
17	Others																
	(a) Electricity and Water	66	8	3	77	188	18	4	210	60	7	1	68	147	12	2	161
	(b) Medical Charges-Policy Issuance	2	-	-	2	4	-	-	4	19	2	-	21	25	2	-	27
	(c) Other	369	44	13	426	978	93	20	1,091	160	20	2	182	541	43	6	590
	TOTAL	23,760	2,888	823	27,471	65,264	6,236	1,307	72,807	15,476	1,819	212	17,507	45,926	3,685	536	50,147

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 31st December, 2021	As at 31st December, 2020
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		
	867,546,482 Equity Shares of ₹ 10 each (Previous Year 831,354,763 Equity Shares of Rs 10 each)	86,755	83,135
3	Subscribed Capital		
	867,546,482 Equity Shares of ₹ 10 each (Previous Year 831,354,763 Equity Shares of Rs 10 each)	86,755	83,135
4	Called-up Capital		
	867,546,482 Equity Shares of ₹ 10 each (Previous Year 831,354,763 Equity Shares of Rs 10 each)	86,755	83,135
	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	86,755	83,135

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 December, 2021		As at 31st December, 2020	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	795,835,614	91.7%	795,835,614	95.7%
· Foreign	-	-	-	-
Investors				
· Indian	-	-	-	-
· Foreign	-	-	-	-
Others	71,710,868	8.3%	35,519,149	4.3%
TOTAL	867,546,482	100.0%	831,354,763	100.0%

DETAILS OF EQUITY HOLDING OF INSURERS

PART A:

PARTICULARS OF THE SHREHOLDING PATTERN OF THE CARE HEALTH INSURANCE LIMITED AT QUARTER ENDED 31ST DECEMBER, 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
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	68.55%	59,473	-	-	-	-
	(ii) Trishikhar Ventures LLP		149,724,309	17.26%	14,972	-	-	149,724,309	100.00%
iii)	Financial Institutions/ Banks	1							
	(i) Union Bank of India		51,379,052	5.92%	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	8,500,000	0.98%	850	-	-	-	-
ix)	Any other (Please specify)								
	Companies	103	6,815,299	0.79%	682	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India								
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	3669	4,402,285	0.51%	440	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	157	38,708,710	4.46%	3,871	-	-	-	-
iii)	NBFCs registered with RBI	1	3,000	0.00%	0	-	-	-	-
iv)	Others:								
	- Trusts	2	14,750	0.00%	1	-	-	-	-
	- Non Resident Indian								
	- Clearing Members								
	- Non Resident Indian Non Repartriable	40	94,243	0.01%	9	-	-	-	-
	- Bodies Corporate								
	- IEPF								
v)	Any other (Please Specify)								
	Anuj Gulati	2	12,800,194	1.48%	1,280	-	-	-	-
	Others (HUF)	93	372,387	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	4072	867,546,482	100.00%	86,755	-	-	149,724,309	17.26%

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 December, 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)				
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	1,761,500	0.55%	176	-	-	-	-
ii)	Foreign Portfolio Investors	23	48,466,956	15.22%	4,847	-	-	24764469	51.10%
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	7.78%	2,476	-	-	24764469	100.00%
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	5	1,370,816	0.43%	137	-	-	-	-
ix)	Any other (Please specify)								
	Qualified Institutional Buyer	2	1,562,660	0.49%	156	-	-	-	-
	Total B.1.1	32	53,161,932	16.70%	5,316	-	-	24,764,469	46.58%
1.2	FOREIGN CORPORATE BODIES	2	13,014,267	4.09%	1,301	-	-	-	-
	INTERNATIONAL FINANCE CORPORATION	1	12,818,331	4.03%	1,282	-	-	-	-
	Total B.1.2	2	13,014,267	4.09%	1,301	-	-	-	-
1.3	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	51,132	21,688,632	6.81%	2,169	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	383	79,625,055	25.01%	7,963	-	-	27,552,803	34.60%
ii.a	GIRDHARILAL V LAKHI	1	7,393,446	2.32%	739	-	-	7,393,446	100.00%
ii.b	MANISH LAKHI	1	3,961,707	1.24%	396	-	-	-	-
ii.c	CHIRAG DILIPKUMAR LAKHI	1	10,705,677	3.36%	1,071	-	-	10,705,677	100.00%
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	4	191,483	0.06%	19	-	-	-	-
iv.b	- Non Resident Indian	278	11,254,921	3.53%	1,125	-	-	-	-
	MAHESH UDHAV BUXANI	1	4,539,019	1.43%	454	-	-	-	-
	Total B.1.3	51,800	112,959,190	35.48%	11,296	-	-	27,552,803	24.39%
1.4	- Clearing Members	121	2,698,137	0.85%	270	-	-	-	-
1.5	- Non Resident Indian Non Repartriable	205	1,659,927	0.52%	166	-	-	-	-
1.6.a	- Bodies Corporate	540	134,892,360	42.37%	13,489	-	-	36,656,591	27.17%
1.6.b	M.B. FINMART PRIVATE LIMITED	1	5,536,136	1.74%	554	-	-	-	-
1.6.c	SINGULARITY HOLDINGS LIMITED	1	3,851,000	1.21%	385	-	-	-	-
1.6.d	MILKY INVESTMENT AND TRADING COMPANY	1	9,530,705	2.99%	953	-	-	9,530,705	100.00%
1.6.e	PURAN ASSOCIATES PRIVATE LIMITED	1	18,164,432	5.71%	1,816	-	-	-	-
1.6.f	QUICK TRADING AND INVESTMENT ADVISORS LLP	1	12,000,671	3.77%	1,200	-	-	-	-
1.6.g	CHANDRAKANTAROCK BUILDERS AND DEVELOPERS PRIVATE	1	15,719,304	4.94%	1,572	-	-	-	-
1.6.h	VIC ENTERPRISES PRIVATE LIMITED	1	11,876,484	3.73%	1,188	-	-	11,876,484	100.00%
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	19,750,000	6.20%	1,975	-	-	4,560,570	23.09%
	Total B(1.4+1.5+1.6)	866	139,250,424	43.74%	13,925	-	-	36,656,591	26.32%
	- 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)	52,700	318,385,813	100%	31,839	-	-	88,973,863	27.95%
	Total (A+B)	52,700	318,385,813	100%	31,839	-	-	88,973,863	27.95%

NOTE: Pursuant to the approval received from both the stock exchanges viz. National Stock Exchange of India Limited and BSE Limited on June 11, 2021 & June 12, 2021 respectively for Re-classification of Promoters & Promoter Group into public category, the Company has now become a "Listed entity with no Promoters".

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 December, 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
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 Repartriable								
	- Bodies Corporate								
	- IEPF								
v)	Any other (Please Specify)								
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any other (Please specify)								
Total		2	Not applicable	100%	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 December, 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
A	Promoters & Promoters Group								
A.1	Indian Promoters								
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)								
A.2	Foreign Promoters								
j)	Individuals (Name of major shareholders):		-	-		-	-	-	-
ii)	Bodies Corporate:								
iii)	Any other (Please specify)								
B.	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
j)	Mutual Funds	8	80,920,433	1.18%	8,092	-	-	-	-
ii)	Foreign Portfolio Investors								
iii)	Financial Institutions/Banks	10	6,001,509	0.09%	600	-	-	-	-
iv)	Insurance Companies	10	391,963,534	5.73%	39,196	-	-	-	-
v)	Foreign Institutional Investors / Banks	71	81,015,350	1.19%	8,102	-	-	-	-
vi)	FII belonging to Foreign promoter of Indian Promoter (e)								
vii)	FII belonging to Foreign promoter of Indian Promoter (e)								
viii)	Provident Fund/Pension Fund								
ix)	Alternative Investment Fund								
x)	Any other (Please specify)	3	1,206,716	0.02%	121	-	-	-	-
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	730324	349,132,713	5.11%	34,913	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	1525	140,690,485	2.06%	14,069	-	-	-	-
iii)	NBFCs registered with RBI								
iv)	Others:								
	- Trusts								
	- Non Resident Indian								
	- Clearing Members								
	- Non Resident Indian Non Repartriable								
	- Bodies Corporate	2309	69,877,137	1.02%	6,988	-	-	-	-
	- IEPF								
v)	Any other (Please Specify)								
	NRI Rep	2640	5,131,863	0.08%	513	-	-	-	-
	NRI Non -Rept	2235	2,127,931	0.03%	213	-	-	-	-
	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	739142	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 December, 2021	As at 31st December, 2020
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium		
	- Opening Balance	26,148	1,913
	- Additions during the year	3,429	23,093
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	369	968
	- Deduction during the year	(1,647)	(761)
7	Balance of Profit in Profit & Loss Account	-	-
	TOTAL	31,266	28,849

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 December, 2021	As at 31st December, 2020
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	-	-

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 31st December, 2021	As at 31st December, 2020	As at 31st December, 2021	As at 31st December, 2020	As at 31st December, 2021	As at 31st December, 2020
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	23,134	24,783	54,214	43,788	77,348	68,571
2	Other Approved Securities	1,529	2,191	8,549	10,076	10,078	12,267
3	Other Investments						
	(a) Shares					-	-
	(aa) Equity	2,253	108	-	-	2,253	108
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	16,915	18,100	34,105	24,002	51,020	42,102
	(e) Other Securities	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	36,123	40,335	67,188	51,937	103,311	92,272
5	Other than Approved Investments	712	500	-	-	712	500
		-	-	-	-	-	-
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	1,497	1,004	6,010	1,504	7,507	2,508
2	Other Approved Securities	652	-	1,501	-	2,153	-
3	Other Investments						
	(a) Shares						
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	9,815	-	6,130	8,557	15,945	8,557
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	1,172	3,495	11,129	5,738	12,301	9,233
	(e) Other Securities	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	4,002	500	13,994	13,468	17,996	13,968
5	Other than Approved Investments	-	-	-	-	-	-
		-	-	-	-	-	-
	TOTAL	97,804	91,016	202,820	159,070	300,624	250,086

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

(Amount in Rs. Lakhs)

Particulars	Shareholders		Policyholders		Total	
	As at 31st December, 2021	As at 31st December, 2020	As at 31st December, 2021	As at 31st December, 2020	As at 31st December, 2021	As at 31st December, 2020
	Long Term Investments--					
Book Value	78,305	85,909	164,056	129,803	242,360	215,712
market Value	79,639	89,567	167,073	137,266	246,712	226,833
Short Term Investments--						
Book Value	17,118	5,000	38,757	29,243	55,875	34,243
market Value	17,267	5,164	39,425	29,832	56,692	34,996

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 December, 2021	As at 31st December, 2020
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	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 December, 2021	Upto 1st April, 2021	For the period	On Sales / Adjustments	Upto 31st December, 2021	As at 31st December, 2021	As at 31st December, 2020
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles-Computer Software	10,015	779	-	10,794	7,109	989	(0)	8,098	2,695	2,762
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	243	2	-	245	126	10	-	136	109	120
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	110	36	1	145	108	9	1	116	29	2
Information Technology Equipment	4,167	820	9	4,978	2,769	525	9	3,285	1,693	1,335
Vehicles	37	-	-	37	37	-	-	37	-	-
Office Equipment	760	133	35	858	479	114	33	560	298	253
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
TOTAL - Current Year	15,332	1,770	45	17,057	10,628	1,647	43	12,232	4,824	4,472
Previous Year	14,066	645	42	14,668	8,760	1,477	41	10,196	4,472	
Work in progress	197	50	161	86	-	-	-	-	86	174
Grand Total: Current Year	15,529	1,820	206	17,143	10,628	1,647	43	12,232	4,910	4,646
Previous Year	14,212	818	189	14,842	8,760	1,477	41	10,196	4,646	

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 December, 2021	As at 31st December, 2020
1	Cash (including cheques*, drafts and stamps)	563	387
2	Bank Balances		
	(a) Deposit Accounts^		
	(aa) Short-term (due within 12months)	99	92
	(bb) Others	25	25
	(b) Current Accounts	16,537	3,240
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	17,224	3,744
	Balances with non-scheduled banks included in 2 and 3 above	NIL	NIL
	CASH & BANK BALANCES		
	In India	17,224	3,744
	Outside India	-	-

* Cheques in hand amount to Rs. 404.22 (in Lakh) Previous Year : Rs. 226.10 (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 31st December, 2021	As at 31st December, 2020
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	1,075	743
4	Advances to directors/officers	-	-
5	Advance tax paid and taxes deducted at source(Net of provision for taxation)	281	92
6	Others		
	(a) Advances to suppliers	122	879
	(b) Other Advances/ Receivables	268	192
	TOTAL (A)	1,746	1,906
	OTHER ASSETS		
1	Income accrued on investments *	8,403	7,315
2	Outstanding premiums	731	813
	Less : Provisions for doubtful debts	(731)	(813)
3	Agents balances	262	229
4	Foreign agencies balances	-	-
5	Due from other entities carrying on insurance business(including re-insurers)	7,979	2,311
	Less : Provisions for doubtful debts	(131)	(131)
6	Due from subsidiaries/holding companies	1	-
7	Investments held for Unclaimed Amount of Policyholders	326	254
8	Others		
	(a) Rent Deposits & other assets	1,273	1,076
	(b) GST unutilized credit (Net)	-	-
	TOTAL (B)	18,113	11,054
	TOTAL (A+B)	19,859	12,960

* 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 December, 2021	As at 31st December, 2020
1	Agents' balances	3,711	1,939
2	Balance due to other insurance companies	282	1,025
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies	2,298	707
	(b) For Other Policies	10,847	6,945
5	Unallocated premium	6,683	4,336
6	Sundry creditors	19,329	16,164
7	Due to subsidiaries/holding company	4	-
8	Claims outstanding*	47,861	48,014
9	Due to officers/directors	-	-
10	Unclaimed amount of Policy Holder	281	208
11	Income accrued on Unclaimed amounts	31	26
12	Interest payable on debentures/bonds	-	-
13	GST Liabilities (Net)	5,960	1,882
14	Others		
	(a) Tax deducted payable	1,557	1,120
	(b) Other statutory dues	233	178
	(c) Other Liabilities	82	102
	TOTAL	99,159	82,646

*Net of Reinsurance

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 December, 2021	As at 31st December, 2020
1	Reserve for Unexpired Risk	136,554	88,225
2	Reserve for Premium Deficiency	-	4,465
3	For taxation (less advance tax paid and tax deducted at source)	-	-
4	For Employee Benefits	934	739
5	Others		
	(a) Lease equalisation reserve	10	76
	TOTAL	137,498	93,505

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 December, 2021	As at 31st December, 2020
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 December, 2021	Upto the Quarter ended 31st December, 2021	For the Quarter ended 31st December, 2020	Upto the Quarter ended 31st December, 2020
1	Gross Direct Premium Growth Rate**	0.58	0.51	0.00	0.00
2	Gross Direct Premium to Net worth Ratio	0.95	2.58	0.64	1.84
3	Growth rate of Net Worth	0.08	0.08	0.73	0.73
4	Net Retention Ratio**	0.82	0.81	0.77	0.76
5	Net Commission Ratio**	0.05	0.03	0.04	0.01
6	Expense of Management to Gross Direct Premium Ratio**	0.41	0.40	0.43	0.42
7	Expense of Management to Net Written Premium Ratio**	0.39	0.37	0.40	0.38
8	Net Incurred Claims to Net Earned Premium**	0.67	0.75	0.63	0.61
9	Claims paid to claims provisions** (See Note 1)	0.98	0.96	0.92	0.93
10	Combined Ratio**	1.06	1.11	1.04	0.99
11	Investment income ratio	0.02	0.05	0.02	0.05
12	Technical Reserves to net premium ratio **	2.26	0.85	2.94	1.04
13	Underwriting balance ratio**	(0.08)	(0.13)	(0.09)	(0.07)
14	Operating Profit Ratio	(0.03)	(0.07)	(0.03)	(0.01)
15	Liquid Assets to liabilities ratio	0.37	0.37	0.25	0.25
16	Net earning ratio	(0.00)	(0.03)	0.01	0.02
17	Return on net worth ratio	(0.00)	(0.06)	0.00	0.03
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	1.68	1.68	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	(0.03)	(0.70)	0.03	0.38
24	Book value per share	11.83	11.83	11.49	11.49

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 31st December 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										
Current Period	0.48	0.79	0.02	0.40	0.36	0.83	0.96	1.19	0.84	(0.19)
Previous Period	0.01	0.75	(0.01)	0.43	0.37	0.66	0.91	1.04	1.03	(0.12)
Personal Accident										
Current Period	0.70	0.93	0.13	0.38	0.39	0.16	0.97	0.55	0.88	0.38
Previous Period	0.37	0.94	0.15	0.39	0.41	0.21	0.88	0.62	0.99	0.31
Travel Insurance										
Current Period	1.54	0.86	0.10	0.45	0.45	0.33	0.97	0.79	1.05	0.06
Previous Period	(0.74)	0.81	0.08	0.46	0.46	0.56	0.95	1.03	2.40	0.01
Total Health										
Current Period	0.51	0.81	0.03	0.40	0.37	0.75	0.98	1.11	0.85	(0.13)
Previous Period	0.00	0.76	0.01	0.42	0.38	0.61	0.93	0.99	1.04	(0.07)
Total Miscellaneous										
Current Period	0.51	0.81	0.03	0.40	0.37	0.75	0.98	1.11	0.85	(0.13)
Previous Period	0.00	0.76	0.01	0.42	0.38	0.61	0.93	0.99	1.04	(0.07)
Total-Current Period	0.51	0.81	0.03	0.40	0.37	0.75	0.98	1.11	0.85	(0.13)
Total-Previous Period	0.00	0.76	0.01	0.42	0.38	0.61	0.93	0.99	1.04	(0.07)

FORM NL-21 RELATED PARTY TRANSACTIONS

Upto the Quarter ended 31st December, 2021

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 31st December, 2021	Upto the Quarter ended 31st December, 2021	For the Quarter ended 31st December, 2020	Upto the Quarter ended 31st December, 2020
1	Religare Enterprises Limited	Holding Company	Reimbursement of Expense	28	64	32	126
			Purchase of Fixed Assets	-	-	-	3
			Recovery of Expense	0.02	0.02	-	-
			Receipt/Refund of Premium	-	9	-	-
2	Religare Finvest Limited	Fellow Subsidiary	Receipt/Refund of Premium	-	58	-	-
			Recovery of Expense	0.21	0.21	-	-
3	Religare Broking Limited	Fellow Subsidiary	Receipt/Refund of Premium	-	172	-	-
			Commission Expenses	33	84	30	78
			Expense Reimbursement to Religare Broking Limited	-	0.01	-	-
4	Religare Housing Development Finance Corporation Limited	Subsidiary of Fellow Subsidiary	Receipt/Refund of Premium	-	63	-	-
			Recovery of Expense	0.22	0.22	-	-
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	280	1,308	643	1,643
6	Pankaj Gupta	Key Management Personnel	Receipt/Refund of Premium	-	0.43	0.01	0.01
7	Ajay Shah	Key Management Personnel	Receipt/Refund of Premium	-	-	-	0.85
8	Bhawana Jain	Key Management Personnel	Receipt/Refund of Premium	-	0.58	-	-
9	Manish Dodeja	Key Management Personnel	Receipt/Refund of Premium	-	0.30	-	0.27
10	Anoop Singh	Key Management Personnel	Receipt/Refund of Premium	-	-	0.29	0.29
11	Pratik Kapoor	Key Management Personnel	Receipt/Refund of Premium	0.01	0.01	-	-
12	Irvinder Singh Kohli	Key Management Personnel	Claims Payment	-	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 31st Dec 2021), amount received from KMP towards exercise of ESOPS amounting to Rs.11,033.71 Lakhs . 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 31st December 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	4.35	Payable				
2	Religare Finvest Limited	Fellow Subsidiary	2.17	Payable				
3	Religare Housing Development Finance Corporation Limited	Fellow Subsidiary	1.97	Payable				
4	Religare Finvest Limited	Fellow Subsidiary	0.25	Receivable				
5	Religare Enterprises Limited	Holding Company	0.03	Receivable				
6	Religare Housing Development Finance Corporation Limited	Fellow Subsidiary	0.26	Receivable				
7	Religare Broking Limited	Fellow Subsidiary	15.83	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 31st December, 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
	Investments:			
	Shareholders as per NL-12 of BS	-	97,804	97,804
	Policyholders as per NL-12 A of BS	202,820	-	202,820
(A)	Total Investments as per BS	202,820	97,804	300,624
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	-	4,910	4,910
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	1,846	1,846
	Current Assets			
(E)	Cash & Bank Balances as per BS	-	17,224	17,224
(F)	Advances and Other assets as per BS	13,631	6,228	19,859
(G)	Total Current Assets as per BS...(E)+(F)	13,631	23,452	37,083
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	442	386	828
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	8	-	8
(K)	Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)	216,451	126,166	342,617
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	450	2,232	2,681
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)	216,001	123,935	339,936

(All amounts in Rupees of Lakhs)

Item No.	Inadmissible Investment assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation			
	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	-	29	29
	(b) Leasehold Property	-	109	109
	(c) Office Equipment	-	298	298
	(d) Intangibles-Computer Software	-	1,410	1,410
	Inadmissible current assets as per Clause (1) of Schedule I of regulation			
	(a) Due from other entities carrying on insurance business(including re-insurers)	116	-	116
	(b) Other Current Assets	326	262	588
	(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 Limited

IRDA Registration number 148 dated 26 April, 2012

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

As at 31st December, 2021

(All amounts in Rupees of Lakhs)

Item No.	Reserve	Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	171,419	136,554
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	171,419	136,554
(d)	Outstanding Claim Reserve (other than IBNR reserve)	39,188	29,813
(e)	IBNR reserve	21,990	18,048
(f)	Total Reserves for Technical Liabilities...(c)+(d)+(e)	232,597	184,414

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 at 31st December, 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	349,985	279,302	208,319	154,382	55,860	46,872	55,860
9	Miscellaneous							
10	Crop							
	Total	349,985	279,302	208,319	154,382	55,860	46,872	55,860

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 31st December, 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)	Policyholder's FUNDS	
	Available assets (as per Form IRDAI-GI-TA)	216,001
	Deduct:	
(B)	Current Liabilities as per BS	184,414
(C)	Provisions as per BS	-
(D)	Other Liabilities	20,110
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	11,476
	Shareholder's FUNDS	
(F)	Available Assets	123,935
	Deduct:	
(G)	Other Liabilities	41,672
(H)	Excess in Shareholder's funds (F - G)	82,263
(I)	Total ASM (E + H)	93,740
(J)	Total RSM	55,860
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	1.68

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 December, 2021**

<i>Products Information</i>						
<i>List below the products and/or add-ons introduced during the period</i>						
Sl. No.	Name of Product /Add On	Co. Ref. No.	IRDAI UIN	Class of Business ^(a)	Category of product	Date of allotment of UIN
1	Care Classic		CHIHLP22071V012122	Health	Health Insurance - Individual	22-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: 31st December, 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	97,804
	Investments (Policyholders)	8A	202,820
2	Loans	9	-
3	Fixed Assets	10	4,910
4	Current Assets		
	a. Cash and Bank balances	11	17,224
	b. Advances and other Assets	12	19,859
5	Current Liabilities		
	a. Current Liabilities	13	(99,159)
	b. Provisions	14	(137,498)
	c. Misc. exp. not written off	15	-
	d. Debit balance of P&L account		15,348
	Application of Funds as per Balance Sheet (A)		121,308
	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	4,910
3	Cash & Bank Balance (if any)	11	17,224
4	Advances & Other Assets (if any)	12	19,859
5	Current Liabilities	13	(99,159)
6	Provisions	14	(137,498)
7	Misc. exp not written off	15	-
8	Debit Balance of P&L A/c		15,348
	Total (B)		(179,316)
	'Investment Assets'	(A-B)	300,624

Section II										
No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			Balance	FRSM+						
			(a)	(b)	(c)					
1	Central Govt. Securities	Not less than 20%	-	24,631	60,224	84,854	28.2%	-	84,854	85,852
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%	-	26,812	70,274	97,086	32.3%	-	97,086	98,883
3	Investment subject to Exposure Norms									
	a. Housing/Infra & Loans to SG for Housing and FFE	Not less than 15%								
	1. Approved Investments		-	40,125	81,181	121,306	40.3%	-	121,306	123,576
	2. Other Investments		-	-	-	-	0.0%	-	-	-
	c. Approved Investments		-	30,003	51,357	81,359	27.1%	160	81,520	82,596
	d. Other Investments	Not exceeding 55%	-	956	-	956	0.3%	(244)	712	712
	Investment Assets	100%	-	97,895	202,812	300,707	100.0%	(84)	300,624	305,767

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 December 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		77,585	28.0%	7,270	30.3%	84,854	28.2%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)		89,825	32.5%	7,261	30.3%	97,086	32.3%
3	Investment subject to Exposure Norms							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments		18,358	6.6%	(29)	-0.1%	18,329	6.1%
	2. Other Investments		-	0.0%	-	0.0%	-	0.0%
	b. Infrastructure Investments							
	1. Approved Investments		99,119	35.8%	3,858	16.1%	102,976	34.2%
	2. Other Investments		-	0.0%	-	0.0%	-	0.0%
	c. Approved Investments		68,481	24.7%	12,879	53.7%	81,359	27.1%
	d. Other Investments (not exceeding 15%)		956	0.3%	-	0.0%	956	0.3%
	Total		276,739	100%	23,969	100%	300,707	100%

NL-29 DETAILS REGARDING DEBT SECURITIES

(Amount in Rs. Lakhs)

DETAILS REGARDING DEBT SECURITIES								
	Market Value				Book Value			
	As at 31st December, 2021	As % of total for this class	As at 31st December, 2020	As % of total for this class	As at 31st December, 2021	As % of total for this class	As at 31st December, 2020	As % of total for this class
BREAKDOWN BY CREDIT RATING								
AAA rated	202,387	66.8%	168,690	64.6%	199,046	66.9%	161,477	64.7%
AA or better	1,532	0.5%	4,745	1.8%	1,500	0.5%	4,631	1.9%
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)	98,883	32.7%	87,893	33.6%	97,086	32.6%	83,347	33.4%
TOTAL (A)	302,801	100.0%	261,328	100.0%	297,632	100.0%	249,455	100.0%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	56,692	18.7%	34,996	13.4%	55,875	18.8%	34,243	13.7%
more than 1 year and upto 3years	48,126	15.9%	65,287	25.0%	46,565	15.6%	61,533	24.7%
More than 3years and up to 7years	128,985	42.6%	94,759	36.3%	126,011	42.3%	89,422	35.8%
More than 7 years and up to 10 years	61,245	20.2%	56,681	21.7%	61,305	20.6%	54,755	21.9%
above 10 years	7,754	2.6%	9,605	3.7%	7,876	2.6%	9,503	3.8%
Any other	-	0.0%	-	0.0%	-	0.0%	-	0.0%
TOTAL (B)	302,801	100.0%	261,328	100.0%	297,632	100.0%	249,455	100.0%
BREAKDOWN BY TYPE OF THE ISSUER								
a. Central Government	85,852	28.4%	74,386	28.5%	84,854	28.5%	71,080	28.5%
b. State Government	13,030	4.3%	13,507	5.2%	12,232	4.1%	12,267	4.9%
c. Corporate Securities	203,919	67.3%	173,435	66.4%	200,546	67.4%	166,108	66.6%
Any other	-	0.0%	-	0.0%	-	0.0%	-	0.0%
TOTAL (B)	302,801	100.0%	261,328	100.0%	297,632	100.0%	249,455	100.0%

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012


FORM NL-30 -DETAILS OF NON-PERFORMING ASSETS

DATE : 31st December, 2021

(Amount in Rs. Lakhs)

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		Total	
		As at 31st December, 2021	As at 31st March, 2021	As at 31st December, 2021	As at 31st March, 2021	As at 31st December, 2021	As at 31st March, 2021	As at 31st December, 2021	As at 31st March, 2021	As at 31st December, 2021	As at 31st March, 2021
1	Investments Assets	281,713	249,215	-	-	15,919	13,584	3,075	872	300,707	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)	281,713	249,215	-	-	15,919	13,584	3,075	872	300,707	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 December, 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	79,599	1,332	1.7%	1.3%	77,157	3,882	5.0%	3.8%	60,518	3,133	5.2%	5.2%
2	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-
3	Treasury Bills	CTRB	-	-	-	-	-	-	-	-	-	-	0.0%	0.0%
4	State Government Bonds	SGGB	12,236	250	2.0%	1.5%	12,245	749	6.1%	4.6%	12,280	749	6.1%	6.1%
5	Infrastructure - PSU - Debentures / Bonds	IPTD	68,626	1,223	1.8%	1.3%	71,103	3,804	5.4%	4.0%	61,849	3,465	5.6%	5.6%
6	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	15,251	268	1.8%	1.3%	15,355	817	5.3%	4.0%	14,053	786	5.6%	5.6%
7	Long Term Bank Bonds Approved Investment - Infrastructure	ILBI	15,546	247	1.6%	1.2%	11,873	559	4.7%	3.5%	1,179	52	4.4%	4.4%
8	Corporate Securities - Debentures	ECOS	59,299	1,031	1.7%	1.3%	55,907	2,964	5.3%	4.0%	46,760	2,687	5.7%	5.7%
9	Application Money	ECAM	-	-	-	-	-	-	-	-	-	-	-	-
10	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	-	0	-	-	-	0	-	-	203	4	2.0%	2.0%
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	13,125	241	1.8%	1.4%	13,493	744	5.5%	4.1%	16,687	930	5.6%	5.6%
13	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	5,218	69	1.3%	1.0%	5,236	207	4.0%	3.0%	-	-	-	-
14	Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	-	-	-	-	-	-	-	-	-	-
15	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	14,340	120	0.8%	0.6%	13,529	343	2.5%	1.9%	13,538	357	2.6%	2.6%
16	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-	-	-	-	-	-	-	-	-	-
17	Equity Shares (PSUs & Unlisted)	OEPU	603	-	-	-	595	-	-	-	500	-	-	-
18	PSU - Equity shares - Quoted	EAEQ	-	-	-	-	229	-	-	-	353	-	-	-
19	Corporate Securities - Equity shares (Ordinary)-quoted	EACE	860	71	0	0	288	71	0	0	-	-	-	-
20	Equity Shares (incl Co-op Societies)	OESH	353	-	-	-	123	-	-	-	-	-	-	-
21	Commercial Papers	ECCP	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total		285,056	4,852	1.7%	1.3%	277,133	14,140	5.1%	3.8%	227,920	12,163	5.3%	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 December, 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	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 December, 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	
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	151	-	-	0.29%
3	GIC Re	1	51,588	397	1	99.71%
4	Other (to be Specified)	-	-	-	-	-
Total (B)		2	51,739	397	1	100%
Grand Total (C)= (A)+(B)		2	51,739	397	1	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 31st December, 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
STATES									
1	Andhra Pradesh	1,836	5,321	549	1,413	64	134	2,449	6,868
2	Arunachal Pradesh	14	40	2	3	0	0	16	43
3	Assam	528	1,469	257	303	5	6	790	1,779
4	Bihar	1,222	3,431	449	909	13	21	1,684	4,361
5	Chhattisgarh	541	1,392	131	319	3	6	675	1,717
6	Goa	140	418	15	38	5	10	160	467
7	Gujarat	7,337	21,583	592	1,300	173	321	8,101	23,204
8	Haryana	5,927	15,869	389	988	130	201	6,445	17,058
9	Himachal Pradesh	167	486	245	523	4	7	416	1,015
10	Jharkhand	604	1,766	158	251	9	14	771	2,031
11	Karnataka	7,852	21,396	556	1,289	265	453	8,672	23,138
12	Kerala	1,020	2,755	222	358	86	142	1,329	3,255
13	Madhya Pradesh	2,822	7,475	804	1,986	24	43	3,650	9,504
14	Maharashtra	22,605	65,028	1,179	3,045	1,098	1,418	24,882	69,490
15	Manipur	135	351	3	4	0	0	138	355
16	Meghalaya	11	36	2	3	0	0	13	39
17	Mizoram	2	8	0	0	0	1	2	9
18	Nagaland	7	18	1	1	0	0	8	19
19	Odisha	1,124	2,968	182	396	10	15	1,316	3,379
20	Punjab	2,441	6,804	317	761	144	277	2,903	7,842
21	Rajasthan	2,281	5,834	579	1,242	23	43	2,882	7,118
22	Sikkim	21	72	2	4	0	0	24	76
23	Tamil Nadu	2,978	7,845	670	1,354	170	323	3,818	9,522
24	Telangana	6,016	17,631	546	1,365	165	333	6,727	19,329
25	Tripura	79	218	12	21	0	1	92	239
26	Uttarakhand	564	1,599	75	184	10	15	649	1,798
27	Uttar Pradesh	5,842	15,683	2,484	5,669	79	143	8,405	21,494
28	West Bengal	2,755	7,977	294	694	53	82	3,102	8,753
	TOTAL (A)	76,871	215,471	10,716	24,423	2,533	4,009	90,120	243,902
UNION TERRITORIES									
1	Andaman and Nicobar Islands	5	13	0	1	0	0	6	14
2	Chandigarh	167	504	11	26	12	22	191	552
3	Dadra and Nagar Haveli	27	88	2	4	1	1	29	93
4	Daman & Diu	22	65	1	2	1	1	24	68
5	Govt. of NCT of Delhi	5,779	17,765	213	598	157	286	6,149	18,650
6	Jammu & Kashmir	473	1,287	83	217	10	17	567	1,521
7	Ladakh	5	10	0	1	0	0	5	11
8	Lakshadweep	0	1	-	-	-	0	0	1
9	Puducherry	37	100	11	22	5	7	53	129
	TOTAL (B)	6,515	19,834	322	869	186	335	7,023	21,039
OUTSIDE INDIA									
1	TOTAL (C)	-	-	-	-	-	-	-	-
	Grand Total (A)+(B)+(C)	83,386	235,305	11,038	25,292	2,719	4,344	97,143	264,941

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012



FORM NI-35 QUARTERLY BUSINESS RETURN ACROSS LINE OF BUSINESS

DATE : 31st December, 2021
(Amount in Rs. Lakhs)

QUARTERLY BUSINESS RETURN ACROSS LINE OF BUSINESS									
S. No	Line of Business	For the Quarter ended 31st December, 2021		For the Quarter ended 31st December, 2020		Upto the Quarter ended 31st December, 2021		Upto the Quarter ended 31st December, 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	83,386	278,512	53,853	237,203	235,305	842,902	158,919	730,681
7	Personal Accident	11,038	39,032	6,998	18,972	25,292	91,262	14,918	49,439
8	Travel	2,719	47,426	681	13,325	4,344	87,824	1,712	24,451
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 December, 2021
(Amount in Rs. Lakhs)

S. No	BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS								
	Channel	For the Quarter ended 31st December, 2021		Upto the Quarter ended 31st December, 2021		For the Quarter ended 31st December, 2020		Upto the Quarter ended 31st December, 2020	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	164,281	32,284	474,368	90,635	126,514	22,302	379,520	65,353
2	Corporate Agents-Banks	51,025	16,884	135,603	45,176	35,404	13,553	99,840	34,157
3	Corporate Agents -Others	5,023	7,088	15,269	13,677	4,407	2,845	14,369	5,854
4	Brokers	70,187	23,778	173,541	63,839	30,765	11,416	103,795	37,443
5	Micro Agents	(9)	1,874	2	4,592	13	538	18	977
6	Direct Business								
	-Officers/Employees	17,311	6,748	37,123	19,241	6,085	1,898	15,898	4,753
	-Online (Through Company Website)	31,794	5,218	94,666	15,614	25,695	4,094	78,402	12,138
	-Others								
7	Common Service Centres(CSC)	-	-	-	-	-	-	-	-
8	Insurance Marketing Firm	691	155	2,013	408	414	84	1,491	285
9	Point of sales person (Direct)	23,080	2,821	64,174	7,913	15,956	1,826	40,993	5,116
10	MISP (Direct)	-	-	-	-	-	-	-	-
11	Web Aggregators	1,587	294	25,229	3,846	24,247	2,977	70,245	9,475
12	Referral Arrangements	-	-	-	-	-	-	-	-
13	Other	-	-	-	-	-	-	-	-
	Total (A)	364,970	97,143	1,021,988	264,941	269,500	61,533	804,571	175,550
14	Business outside India (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	364,970	97,143	1,021,988	264,941	269,500	61,533	804,571	175,550

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012



FORM NL-37-CLAIMS DATA

Upto the Quarter ended 31st December, 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	428,161	2,898	16,411	447,470	447,470	
	(b) Reopened during the Period	5,593	40	12	5,645	5,645	
	(c) Other Adjustment						
3	Claims Settled during the period	372,066	1,513	3,249	376,828	376,828	
	(a) paid during the period	-	-	-	-	-	
	(b) Other Adjustment	-	-	-	-	-	
4	Claims Repudiated during the period	62,010	1,169	489	63,668	63,668	
	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	13,827	950	12,939	27,716	27,716	
	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 31st December, 2021

(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	234,193	9,133	1,644	244,970	244,970	
	(b) Reopened during the Period	5,138	69	15	5,222	5,222	
	(c) Other Adjustment	-	-	-	-	-	
3	Claims Settled during the period	164,553	2,862	596	168,011	168,011	
	(a) paid during the period	-	-	-	-	-	
	(b) Other Adjustment	-	-	-	-	-	
4	Claims Repudiated during the period	42,346	5,339	545	48,231	48,231	
	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	13,327	4,136	1,197	18,660	18,660	
	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 December, 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	140,723	86	2	-	-	-	-	53,562	132	5	-	-	-	-	140,811	53,698
7	Personal Accident	801	-	-	-	-	-	-	909	-	-	-	-	-	-	801	909
8	Travel	3,125	4	-	-	-	-	-	435	0	-	-	-	-	-	3,129	435
9	Workmen's Compensation/ Public/ Product Liability																
10	Engineering																
11	Aviation																
12	Crop Insurance																
13	Other segments																
14	Miscellaneous																
15																	

Upto the Quarter ended 31st December, 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	367,684	1,087	4	-	-	-	-	158,562	1,207	10	-	-	-	-	368,775	159,780
7	Personal Accident	1,495	5	1	-	-	-	-	2,859	12	10	-	-	-	-	1,501	2,881
8	Travel	3,520	7	-	-	-	-	-	1,065	0	-	-	-	-	-	3,527	1,066
9	Workmen's Compensation/ Public/ Product Liability																
10	Engineering																
11	Aviation																
12	Crop Insurance																
13	Other segments																
14	Miscellaneous																
15																	

FORM NL-40-UNDERWRITING PERFORMANCE

Segmental performance upto the period ended December 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	
Premium													
Gross Direct Premium	148,222	-	47,970	39,113	3,675	-	21,617	3,489	855	156,241	108,700	-	264,941
Gross Written Premium	148,349	-	51,837	39,113	3,675	-	21,617	3,489	855	156,368	112,567	-	268,935
Net Written Premium	103,094	-	49,200	37,131	3,462	-	20,157	2,953	799	110,308	106,488	-	216,796
Net Earned Premium (A)	87,875	-	38,340	26,398	2,834	-	15,910	2,412	401	93,522	80,649	-	174,170
Claims													
Claims (Gross)	102,026	-	39,153	18,600	704	-	2,177	1,029	37	103,796	59,930	-	163,726
Claims incurred (Net) (B)	65,039	(205)	41,986	19,515	630	-	2,396	608	330	66,607	63,897	(205)	130,299
Commission													
Commission-Gross	21,069	-	3,992	4,662	591	-	2,796	573	83	22,316	11,450	-	33,766
Commission-Net (C)	(4,460)	-	3,240	4,362	554	-	2,489	312	79	(3,516)	10,090	-	6,574
Total Operating expenses (D)	44,603	-	11,381	9,280	1,107	-	5,129	1,050	257	47,017	25,790	-	72,807
Premium deficiency (E)	(7,721)	-	(3,350)	(1,841)	(310)	-	(302)	(63)	-	(8,094)	(5,494)	-	(13,588)
Underwriting Result (F=A-B-C-D-E)	(9,585)	205	(14,916)	(4,917)	853	-	6,198	505	(265)	(8,492)	(13,635)	205	(21,921)
Underwriting Ratio = (f)*100/(A)	-10.9%	0.0%	-38.9%	-18.6%	30.1%	0.0%	39.0%	20.9%	-66.0%	-9.1%	-16.9%	0.0%	-12.6%

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012



FORM NL-41 OFFICES INFORMATION

DATE : 31st December, 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		88
3	No. of branches opened during the year	Out of approvals of previous year	4
4		Out of approvals of this year	22
5	No. of branches closed during the year*		1
6	No of branches at the end of the year		183
7	No. of branches approved but not opened		67
8	No. of rural branches		-
9	No. of urban branches		183
10	<u>No. of Directors:-</u>		
	(a) Independent Director		6
	(b) Executive Director		1
	(c) Non-executive Director		3
	(d) Women Director**		2
	(e) Whole time director		NIL
11	<u>No. of Employees</u>		
	(a) On-roll:		13,728
	(b) Off-roll:		1,700
	(c) Total:		15,428
12	<u>No. of Insurance Agents and Intermediaries</u>		
	(a) Individual Agents		186,571
	(b) Corporate Agents-Banks		43
	(c) Corporate Agents-Others		89
	(d) Insurance Brokers		383
	(e) Web Aggregators		21
	(f) Insurance Marketing Firm		130
	(g) Motor Insurance Service Providers (DIRECT)		NA
	(h) Point of Sales persons (DIRECT)		34,306
	(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 December 31, 2021 are 10.

Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	15078	207089
Recruitments during the quarter	3956	14732
Attrition during the quarter	3606	278
Number at the end of the quarter	15428	221543

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012



FORM NL-42 BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS

DATE : 31st December, 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		
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. Siddharth Dinesh Mehta	Non Executive Director		resigned w.e.f. December 31, 2021
8	Mr. Kartikeya Dhruv Kaji	Non Executive Director		
9	Mr. Sunish Sharma	Non Executive Director		
10	Dr. Vijay Shankar Madan	Non Executive Independent Director		Appointed as Non-Executive Independent Director w.e.f. November 16, 2021
11	Mr. Hamid Ahmed	Non Executive Independent Director		Appointed as Non-Executive Independent Director w.e.f. November 16, 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		
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		

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

DATE : 31st December, 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 ^(a)	Rural			
		Social			
14	Miscellaneous	Rural			
		Social			
	Total	Rural	93,506	22,420	4,138,809
		Social	16	2,898	498,369

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	0	14	4	2	7	1	33
	b) Claim	10	445	249	3	198	5	1237
	c) Policy Related	0	102	91	1	7	3	228
	d) Premium	0	5	2	0	3	0	26
	e) Refund	0	51	33	0	18	0	131
	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	1	77	47	3	23	5	209
	(ii) PED non disclosure related							
	(iii) Renewal related							
	Total Number of complaints	11	694	426	9	256	14	1865

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	1,021,988
5	Total No. of claims during current year	453,115
6	Total No. of policies complaints (current year) per 10,000 policies (current year)	2.23
7	Total No. of Claim complaints (current year) per 10,000 claims registered (current year)	27.30

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	13	93%	-	-	13	93%
	b) 15 - 30 days	1	7%	-	-	1	7%
	c) 30 - 90 days	0	0%	-	-	0	0%
	d) 90 days & Beyond	0	0%	-	-	0	0%
	Total No. of complaints	14	100%	-	-	14	100%

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Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

For the Quarter ended 31st December, 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