



**PUBLIC DISCLOSURES  
UP TO THE QUARTER ENDED  
SEPTEMBER 30, 2022**

**Care Health Insurance Limited**

Regd. Office: 5th Floor, 19 Chawla House, Nehru Place, New Delhi-110019

Corresp. Office: Vipul Tech Square, Tower C, 3rd Floor, Golf Course Road, Sec-43, Gurugram-122009 (Haryana)

Website: [www.careinsurance.com](http://www.careinsurance.com) E-mail: [customerfirst@careinsurance.com](mailto:customerfirst@careinsurance.com) Call us: 1800-102-4488

IRDAI Regn. No. 148 | CIN: U66000DL2007PLC161503

# Care Health Insurance Limited

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



## FORM NL-1-B-RA REVENUE ACCOUNT FOR THE PERIOD ENDED 30th September, 2022

(Amount in Rs. Lakhs)

S. No	Particulars	Schedule Ref. Form No.	For the Quarter ended 30th September, 2022	Upto the Quarter ended 30th September, 2022	For the Quarter ended 30th September, 2021	Upto the Quarter ended 30th September, 2021
1	Premiums earned (Net)	NL-4	98,354	176,083	62,432	109,397
2	Profit/ loss on sale/redemption of Investments		108	184	100	198
3	Interest, Dividend & Rent – Gross <b>(Note 1)</b>		3,401	7,330	3,087	6,042
4	Others					
	(a) Other Income		-	-	-	-
	(b) Contribution from the Shareholders' Account					
	(i) Towards Excess Expenses of Management		-	-	-	-
	(ii) Others		-	-	-	-
	<b>TOTAL (A)</b>		<b>101,863</b>	<b>183,597</b>	<b>65,619</b>	<b>115,637</b>
1	Claims Incurred (Net)	NL-5	52,418	96,233	38,014	86,938
2	Commission	NL-6	12,188	20,418	1,459	2,502
3	Operating Expenses related to Insurance Business	NL-7	28,578	59,673	24,755	45,334
4	Premium Deficiency		-	-	(8,597)	(8,597)
	<b>TOTAL (B)</b>		<b>93,184</b>	<b>176,324</b>	<b>55,631</b>	<b>126,177</b>
	<b>Operating Profit/(Loss) C= (A - B)</b>		<b>8,679</b>	<b>7,273</b>	<b>9,988</b>	<b>(10,540)</b>
	<b>APPROPRIATIONS</b>					
	Transfer to Shareholders' Account		8,679	7,273	9,988	(10,540)
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	<b>TOTAL (C)</b>		<b>8,679</b>	<b>7,273</b>	<b>9,988</b>	<b>(10,540)</b>

### Note - 1

Pertaining to Policyholder's funds	For the Quarter ended 30th September, 2022	Upto the Quarter ended 30th September, 2022	For the Quarter ended 30th September, 2021	Upto the Quarter ended 30th September, 2021
Interest, Dividend & Rent	3,598	7,729	3,185	6,230
Add/Less:-				
Investment Expenses				
Amortisation of Premium/ Discount on Investments	(197)	(399)	(98)	(188)
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>3,401</b>	<b>7,330</b>	<b>3,087</b>	<b>6,042</b>

\* Term gross implies inclusive of TDS

**Care Health Insurance Limited**

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503


**FORM NL-2-B-PL PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED 30th September, 2022**

(Amount in Rs. Lakhs)

S. No	Particulars	Schedule Ref. Form No.	For the Quarter ended 30th September, 2022	Upto the Quarter ended 30th September, 2022	For the Quarter ended 30th September, 2021	Upto the Quarter ended 30th September, 2021
1	<b>OPERATING PROFIT/(LOSS)</b>	NL-1				
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		8,679	7,273	9,988	(10,540)
2	<b>INCOME FROM INVESTMENTS</b>					
	(a) Interest, Dividend & Rent – Gross		3,026	4,757	1,609	3,224
	(b) Profit on sale of investments		232	354	-	25
	(c) Loss on sale/ redemption of investments		(11)	(11)	-	-
	(d) Amortization of Premium / Discount on Investments		(90)	(182)	(99)	(198)
3	<b>OTHER INCOME</b>					
	(a) Provision no longer required written back		-	-	15	15
	<b>TOTAL (A)</b>		<b>11,836</b>	<b>12,191</b>	<b>11,513</b>	<b>(7,474)</b>
4	<b>PROVISIONS (Other than taxation)</b>					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	-	-	-
	(c) Others		-	-	-	-
5	<b>OTHER EXPENSES</b>					
	(a) Expenses other than those related to Insurance Business		181	296	118	232
	(b) Bad debts written off		-	-	-	-
	(c) Interest on subordinated debt		-	-	-	-
	(d) Expenses towards CSR activities		26	52	33	66
	(e) Penalties		-	-	-	-
	(f) Contribution to Policyholders' A/c					
	(i) Towards Excess Expenses of Management		-	-	-	-
	(ii) Others		-	-	-	-
	(g) Others					
	(i) Foreign Exchange Loss/(Gain)		(68)	(171)	43	51
	<b>TOTAL (B)</b>		<b>139</b>	<b>177</b>	<b>194</b>	<b>349</b>
	Profit / (Loss) Before Tax		<b>11,697</b>	<b>12,014</b>	<b>11,319</b>	<b>(7,823)</b>
	Provision for Taxation					
	- Current tax		1,228	1,228	-	-
	-Deferred Tax Expense/(Income)		1,728	1,814	2,837	(2,075)
	Profit / (Loss) After Tax		<b>8,741</b>	<b>8,972</b>	<b>8,482</b>	<b>(5,748)</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		(7,952)	(8,183)	(23,563)	(9,333)
	<b>Balance carried forward to Balance Sheet</b>		<b>789</b>	<b>789</b>	<b>(15,081)</b>	<b>(15,081)</b>

# Care Health Insurance Limited

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



## FORM NL-3-B-BS BALANCE SHEET AS AT 30TH SEPTEMBER, 2022

(Amount in Rs. Lakhs)

Particulars	NL	As at 30th September, 2022	As at 30th September, 2021
<b>SOURCES OF FUNDS</b>			
Share Capital	NL-8	94,073	86,550
Share Application Money Pending Allotment		697	193
Reserves And Surplus	NL-10	64,853	30,871
Fair Value Change Account			
-Shareholders' Funds		(222)	(241)
-Policyholders' Funds		(65)	21
Borrowings	NL-11	-	-
<b>TOTAL</b>		<b>159,336</b>	<b>117,394</b>
<b>APPLICATION OF FUNDS</b>			
INVESTMENTS - Shareholders	NL-12	161,913	89,340
INVESTMENTS - Policyholders	NL-12A	285,058	187,179
Loans	NL-13	-	-
Fixed Assets	NL-14	5,578	4,848
Deferred Tax Asset (Net)		2,182	6,291
<b>CURRENT ASSETS</b>			
Cash and Bank Balances	NL-15	6,197	4,800
Advances and Other Assets	NL-16	21,150	24,169
<b>Sub-Total (A)</b>		<b>27,347</b>	<b>28,969</b>
Deferred Tax Liability (Net)		-	-
Current Liabilities	NL-17	130,947	88,689
Provisions	NL-18	191,795	125,625
<b>Sub-Total (B)</b>		<b>322,742</b>	<b>214,314</b>
<b>Net Current Assets (C) = (A - B)</b>		<b>(295,395)</b>	<b>(185,345)</b>
Miscellaneous Expenditure (To The Extent Not Written Off or Adjusted)	NL-19	-	-
Debit Balance In Profit And Loss Account		-	15,081
<b>TOTAL</b>		<b>159,336</b>	<b>117,394</b>

### CONTINGENT LIABILITIES

Particulars	As at 30th September, 2022	As at 30th September, 2021
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

CIN: U66000DL2007PLC161503



### FORM NL-4 PREMIUM SCHEDULE

#### PREMIUM EARNED [NET]

(Amount in Rs. Lakhs)

Particulars	For the Quarter ended 30th September, 2022				Upto the Quarter ended 30th September, 2022				For the Quarter ended 30th September, 2021				Upto the Quarter ended 30th September, 2021			
	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total
<b>Gross Direct Premium</b>	117,953	8,412	3,531	129,896	214,452	17,363	7,714	239,529	83,210	9,183	1,050	93,443	151,919	14,255	1,624	167,798
Add: Premium on reinsurance accepted	2,453	-	-	2,453	6,106	-	-	6,106	358	-	-	358	1,827	-	-	1,827
Less : Premium on reinsurance ceded	16,107	395	150	16,652	30,121	1,119	446	31,686	17,664	617	127	18,408	33,231	1,061	272	34,564
<b>Net Written Premium</b>	<b>104,299</b>	<b>8,017</b>	<b>3,381</b>	<b>115,697</b>	<b>190,437</b>	<b>16,244</b>	<b>7,268</b>	<b>213,949</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>
Add: Opening balance of UPR	149,529	20,026	2,653	172,208	131,778	18,193	1,714	151,685	94,492	11,739	399	106,630	83,031	10,464	432	93,927
Less: Closing balance of UPR	167,368	19,601	2,582	189,551	167,368	19,601	2,582	189,551	105,715	13,352	524	119,591	105,715	13,352	524	119,591
<b>Net Earned Premium</b>	<b>86,460</b>	<b>8,442</b>	<b>3,452</b>	<b>98,354</b>	<b>154,847</b>	<b>14,836</b>	<b>6,400</b>	<b>176,083</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>Gross Direct Premium</b>																
- In India	117,953	8,412	3,531	129,896	214,452	17,363	7,714	239,529	83,210	9,183	1,050	93,443	151,919	14,255	1,624	167,798
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

## Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503



### FORM NL-5 CLAIMS SCHEDULE

#### CLAIMS INCURRED [NET]

(Amount in Rs. Lakhs)

Particulars	For the Quarter ended 30th September, 2022				Upto the Quarter ended 30th September, 2022				For the Quarter ended 30th September, 2021				Upto the Quarter ended 30th September, 2021			
	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total
Claims Paid (Direct)	48,684	1,400	427	50,511	97,738	2,884	746	101,368	66,273	1,253	249	67,775	106,081	1,972	630	108,683
Add: Re-insurance accepted to direct claims	2,550	-	-	2,550	4,439	-	-	4,439	(800)	-	-	(800)	(133)	-	-	(133)
Less: Re-insurance Ceded to claims paid	12,066	124	58	12,248	25,785	228	110	26,123	18,436	195	59	18,690	29,354	316	137	29,807
<b>Net Claim Paid</b>	<b>39,168</b>	<b>1,276</b>	<b>369</b>	<b>40,813</b>	<b>76,392</b>	<b>2,656</b>	<b>636</b>	<b>79,684</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>
Add: Claims Outstanding at the end of the Period *	58,679	6,541	4,960	70,180	58,679	6,541	4,960	70,180	39,041	5,087	2,455	46,583	39,041	5,087	2,455	46,583
Less: Claims Outstanding at the beginning of the Year *	48,741	5,919	3,915	58,575	44,146	5,657	3,828	53,631	49,182	5,354	2,318	56,854	30,985	4,927	2,476	38,388
<b>Net Incurred Claims</b>	<b>49,106</b>	<b>1,898</b>	<b>1,414</b>	<b>52,418</b>	<b>90,925</b>	<b>3,540</b>	<b>1,768</b>	<b>96,233</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>Claims Paid (Direct)</b>																
-In India	48,604	1,400	255	50,259	97,598	2,884	518	101,000	66,163	1,253	203	67,619	105,902	1,972	408	108,282
-Outside India	80	-	172	252	140	-	228	368	110	-	46	156	179	-	222	401
<b>Estimates of IBNR and IBNER at the end of the period (net)</b>	<b>17,303</b>	<b>2,708</b>	<b>1,654</b>	<b>21,665</b>	<b>17,303</b>	<b>2,708</b>	<b>1,654</b>	<b>21,665</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>Estimates of IBNR and IBNER at the beginning of the period (net)</b>	<b>16,636</b>	<b>2,554</b>	<b>1,067</b>	<b>20,257</b>	<b>16,134</b>	<b>2,343</b>	<b>1,063</b>	<b>19,540</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>

\*Net of Reinsurance & including IBNR

## Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503



### FORM NL-6 COMMISSION SCHEDULE

#### COMMISSION

(Amount in Rs. Lakhs)

Particulars	For the Quarter ended 30th September, 2022				Upto the Quarter ended 30th September, 2022				For the Quarter ended 30th September, 2021				Upto the Quarter ended 30th September, 2021			
	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total
Commission & Remuneration	11,833	1,073	403	13,309	21,567	2,089	876	24,532	7,940	1,227	122	9,289	14,869	1,896	190	16,955
Rewards	5,339	268	300	5,907	8,359	368	574	9,301	1,918	31	74	2,023	3,825	64	111	4,000
Distribution fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Gross Commission</b>	<b>17,172</b>	<b>1,341</b>	<b>703</b>	<b>19,216</b>	<b>29,926</b>	<b>2,457</b>	<b>1,450</b>	<b>33,833</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>
Add: Re-insurance Accepted	22	-	-	22	55	-	-	55	(401)	-	-	(401)	(390)	-	-	(390)
Less: Commission on Re-insurance Ceded	6,964	62	24	7,050	13,253	142	75	13,470	9,261	135	56	9,452	17,692	238	133	18,063
<b>Net Commission</b>	<b>10,230</b>	<b>1,279</b>	<b>679</b>	<b>12,188</b>	<b>16,728</b>	<b>2,315</b>	<b>1,375</b>	<b>20,418</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>

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

Individual Agents	6,151	66	242	6,459	11,700	136	581	12,417	4,831	62	82	4,975	9,119	111	135	9,365
Corporate Agents-Banks/FII/HFC	2,488	599	6	3,093	4,343	1,068	11	5,422	1,529	813	2	2,344	2,819	1,203	2	4,024
Corporate Agents-Others	348	124	18	490	896	342	35	1,273	278	200	1	479	542	382	1	925
Insurance Brokers	7,501	545	285	8,331	11,679	862	504	13,045	2,475	58	46	2,579	4,522	127	61	4,710
Direct Business - Online	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Web Aggregators	40	1	1	42	82	1	1	84	99	1	1	101	603	1	10	614
Insurance Marketing Firm	47	-	4	51	89	-	6	95	26	1	0	27	54	(0)	0	54
Common Service Centers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Micro Agents	237	-	-	237	437	36	-	473	218	115	-	333	285	122	-	407
Point of Sales (Direct)	360	6	147	513	700	12	312	1,024	402	8	64	474	750	14	92	856
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>17,172</b>	<b>1,341</b>	<b>703</b>	<b>19,216</b>	<b>29,926</b>	<b>2,457</b>	<b>1,450</b>	<b>33,833</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>Commission and Rewards on (Excluding Reinsurance) Business written :</b>																
In India	17,172	1,341	703	19,216	29,926	2,457	1,450	33,833	9,858	1,258	196	11,312	18,694	1,960	301	20,955
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

**Care Health Insurance Limited**

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503


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

(Amount in Rs. Lakhs)

S. No	Particulars	For the Quarter ended 30th September, 2022				Upto the Quarter ended 30th September, 2022				For the Quarter ended 30th September, 2021				Upto the Quarter ended 30th September, 2021			
		Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total
1	Employees' remuneration & welfare benefits	16,133	1,049	491	17,673	32,051	2,334	1,231	35,616	12,162	1,139	153	13,454	24,745	1,883	269	26,897
2	Travel, conveyance and vehicle running expenses	143	5	1	149	795	58	31	884	201	19	3	223	419	32	5	456
3	Training expenses	450	29	14	493	815	59	31	905	167	15	2	184	319	24	3	346
4	Rents, rates & taxes	581	38	18	637	1,078	78	41	1,197	281	28	4	313	659	50	7	716
5	Repairs	25	2	-	27	37	3	1	41	15	2	-	17	21	2	-	23
6	Printing & stationery	89	5	3	97	195	14	8	217	214	18	2	234	300	23	3	326
7	Communication expenses	182	10	3	195	584	42	22	648	335	31	5	371	658	50	8	716
8	Legal & professional charges	351	22	10	383	791	58	30	879	810	67	11	888	1,175	89	14	1,278
9	Auditors' fees, expenses etc																
	(a) as auditor	11	1	-	12	20	2	-	22	10	-	-	10	19	1	-	20
	(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	6,349	405	185	6,939	13,594	990	522	15,106	6,816	579	80	7,475	10,402	791	113	11,306
11	Interest & bank charges	257	17	8	282	493	36	19	548	219	20	3	242	426	32	5	463
12	Depreciation	636	42	19	697	1,206	88	46	1,340	510	46	7	563	975	74	11	1,060
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion	27	2	2	31	56	4	3	63	24	1	-	25	33	2	-	35
15	Information Technology Expenses	497	31	15	543	1,104	80	43	1,227	324	34	4	362	822	63	9	894
16	Goods and Services Tax (GST)	24	1	1	26	95	7	4	106	-	-	-	-	1	-	-	1
17	Others																
	(a) Electricity and Water	131	10	4	145	236	18	9	263	72	7	1	80	122	10	1	133
	(b) Other	229	14	6	249	550	40	21	611	280	30	4	314	608	49	7	664
	<b>TOTAL</b>	<b>26,115</b>	<b>1,683</b>	<b>780</b>	<b>28,578</b>	<b>53,700</b>	<b>3,911</b>	<b>2,062</b>	<b>59,673</b>	<b>22,440</b>	<b>2,036</b>	<b>279</b>	<b>24,755</b>	<b>41,704</b>	<b>3,175</b>	<b>455</b>	<b>45,334</b>

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



# Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503



## FORM NL-8 SHARE CAPITAL SCHEDULE

### SHARE CAPITAL

(Amount in Rs. Lakhs)

S. No	Particulars	As at 30th September, 2022	As at 30th September, 2021
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>		
	940,728,522 Equity Shares of ₹ 10 each (Previous Year 865,495,295 Equity Shares of Rs 10 each)	94,073	86,550
3	<b>Subscribed Capital</b>		
	940,728,522 Equity Shares of ₹ 10 each (Previous Year 865,495,295 Equity Shares of Rs 10 each)	94,073	86,550
4	<b>Called-up Capital</b>		
	940,728,522 Equity Shares of ₹ 10 each (Previous Year 865,495,295 Equity Shares of Rs 10 each)	94,073	86,550
	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>94,073</b>	<b>86,550</b>

#### Notes:

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

## Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503



### FORM NL 9 PATTERN OF SHAREHOLDING SCHEDULE

#### PATTERN OF SHAREHOLDING

[As certified by the Management]

Shareholder	As at 30th September, 2022		As at 30th September, 2021	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	817,731,392	86.9%	795,835,614	92.0%
· Foreign	-	-	-	-
Investors*				
· Indian	-	-	-	-
· Foreign	-	-	-	-
Others	122,997,130	13.1%	69,659,681	8.0%
<b>TOTAL</b>	<b>940,728,522</b>	<b>100.0%</b>	<b>865,495,295</b>	<b>100.0%</b>

Notes:-

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

## DETAILS OF EQUITY HOLDING OF INSURERS

## PART A:

## PARTICULARS OF THE SHREHOLDING PATTERN OF THE CARE HEALTH INSURANCE LIMITED AT QUARTER ENDED 30TH SEPTEMBER, 2022

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						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>	3	817,731,392	86.93%	81,773	0	0	149,724,309	100%
<b>A.1</b>	<b>Indian Promoters</b>	3	817,731,392	86.93%	81,773	0	0	149,724,309	100%
i)	Individuals/HUF (Names of major shareholders):	0	-	0.00%	-	0	0	-	0
ii)	Bodies Corporate:	2	766,352,340	81.46%	76,635	-	-	-	-
	(i) Religare Enterprises Limited	1	612,224,375	65.08%	61,222	-	-	-	-
	(ii) Trishikhar Ventures LLP	1	154,127,965	16.38%	15,413	-	-	149,724,309	100%
iii)	Financial Institutions/ Banks	1	51,379,052	5.46%	5,138	-	-	-	-
	(i) Union Bank of India	1	51,379,052	5.46%	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>	5027	122,997,130	13.07%	12,300	386,640	0.31%	-	-
<b>B.1</b>	<b>Public Shareholders</b>	5027	122,997,130	13.07%	12,300	386,640	0.31%	-	-
1.1)	Institutions	2	8,852,941	0.94%	885	-	-	-	-
i)	Mutual Funds	-	-	-	-	-	-	-	-
ii)	Foreign Portfolio Investors	-	-	-	-	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Insurance Companies	-	-	-	-	-	-	-	-
v)	FII belonging to Foreign promoter	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign Promoter of Indian Promoter	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	2	8,852,941	0.94%	885	-	-	-	-
ix)	Any other (Please specify)-Companies	-	-	-	-	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	-	-	-	-	-	-	-	-
1.3)	Non-Institutions	5025	114,144,189	12.13%	11,414	-	-	-	-
i)	Individual share capital upto Rs. 2 Lacs	4570	5,284,938	0.56%	528	4,559	0.09%	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	175	100,410,141	10.67%	10,041	377,081	0.38%	-	-
	Anuj Gulati	1	39,308,412	4.18%	3,931	-	-	-	-
iii)	NBFCs registered with RBI	1	3,000	0.00%	0.30	-	-	-	-
iv)	Others:	175	7,687,981	0.82%	769	-	-	-	-
	- Trusts	2	15,058	0.00%	2	-	-	-	-
	- Non Resident Indian	15	60,103	0.01%	6	-	-	-	-
	- Clearing Members	0	-	0.00%	-	-	-	-	-
	- Non Resident Indian Non Repatriable	44	144,480	0.02%	14	-	-	-	-
	- Bodies Corporate	114	7,468,340	0.79%	747	-	-	-	-
	- IEPF	0	-	0.00%	-	-	-	-	-
v)	Any other (Please Specify)-HUF	104	758,129	0.08%	76	5,000	0.66%	-	-
<b>B.2</b>	<b>Non Public Shareholders</b>	-	-	0.00%	-	-	-	-	-
2.1)	Custodian/DR Holder	-	-	0.00%	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	0.00%	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	0.00%	-	-	-	-	-
	<b>Total</b>	<b>5030</b>	<b>940,728,522</b>	<b>100.00%</b>	<b>94,073</b>	<b>386,640</b>	<b>0.04%</b>	<b>149,724,309</b>	<b>100%</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:

Religare Enterprises Limited

As at 30th September, 2022

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						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): (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)	-	-	-	-	-	-	-	-
<b>A.2</b>	<b>Foreign Promoters</b>								
i)	Individuals (Name of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:	-	-	-	-	-	-	-	-
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-
	<b>Total A</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<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	8,132,760	2.55%	813	-	-	-	-
i.a	MOTILAL OSWAL LONG TERM EQUITY FUND	1	8,132,760	2.55%	813	-	-	-	-
ii)	Foreign Portfolio Investors	27	49,791,523	15.59%	4,979	-	-	-	-
ii.a	INDIA DISCOVERY FUND LIMITED	1	4,100,000	1.28%	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	7.75%	2,476	-	-	-	-
ii.e	BOFA SECURITIES EUROPE SA - ODI	-	-	-	-	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Insurance Companies	2	1,407,874	0.44%	141	-	-	-	-
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	14	8,423,047	2.64%	842	-	-	-	-
ix)	Any other (Please specify)	-	-	-	-	-	-	-	-
	Qualified Institutional Buyer	-	-	-	-	-	-	-	-
	<b>Total B.1.1</b>	<b>44</b>	<b>67,755,204</b>	<b>21.22%</b>	<b>6,776</b>	-	-	-	-
<b>1.2</b>	<b>FOREIGN CORPORATE BODIES</b>								
	INTERNATIONAL FINANCE CORPORATION	1	12,818,331	4.01%	1,281.8331	-	-	-	-
	<b>Total B.1.2</b>	<b>1</b>	<b>12,818,331</b>	<b>4.01%</b>	<b>1,281.8331</b>	-	-	-	-
<b>1.3</b>	<b>Non-Institutions</b>								
i)	Individual share capital upto Rs. 2 Lacs	51595	19,684,917	6.16%	1,968.4917	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	337	73,693,291	23.08%	7,369.3291	-	-	-	-
ii.a	GIRDHARILAL V LAKHI	1	7,324,702	2.29%	732.4702	-	-	-	-
ii.b	MANISH LAKHI	1	3,961,707	1.24%	396.1707	-	-	-	-
ii.c	CHIRAG DILIPKUMAR LAKHI	1	10,705,677	3.35%	1,070.5677	-	-	-	-
ii.d	DILIPKUMAR LAKHI	1	8,383,747	2.63%	838.3747	-	-	-	-
ii.e	LEENA VIPUL MODI	1	3,325,415	1.04%	332.5415	-	-	-	-
iii)	NBFCs registered with RBI	3	199,099	0.06%	19.9099	-	-	-	-
iv)	Others:								
iv.a	- Trusts	6	230,109	0.07%	23.0109	-	-	-	-
iv.b	- Non Resident Indian	1040	11,238,687	3.52%	1,123.8687	-	-	-	-
	MAHESH UDHAV BUXANI	1	4,539,019	1.42%	453.9019	-	-	-	-
	<b>Total B.1.3</b>	<b>52981</b>	<b>105,046,103</b>	<b>32.89%</b>	<b>10,504.6103</b>	-	-	-	-
<b>1.4</b>	<b>- Clearing Members</b>	<b>79</b>	<b>628,704</b>	<b>0.20%</b>	<b>62.8704</b>	-	-	-	-
<b>1.5</b>	<b>- Non Resident Indian Non Repatriable</b>	-	-	-	-	-	-	-	-
<b>1.6.a</b>	<b>- Bodies Corporate</b>	<b>617</b>	<b>129,707,504</b>	<b>40.62%</b>	<b>12,970.7504</b>	-	-	-	-
1.6.a	M.B. FINMART PRIVATE LIMITED	1	5,536,136	1.73%	553.6136	-	-	-	-
1.6.c	SINGULARITY HOLDINGS LIMITED	-	-	-	-	-	-	-	-
1.6.d	MILKY INVESTMENT AND TRADING COMPANY	1	9,530,705	2.98%	953.0705	-	-	-	-
1.6.e	PURAN ASSOCIATES PRIVATE LIMITED	1	18,164,432	5.69%	1,816.4432	-	-	-	-
1.6.f	QUICK TRADING AND INVESTMENT ADVISORS LLP	1	12,000,671	3.76%	1,200.0671	-	-	-	-
1.6.g	CHANDRAKANTAROCK BUILDERS AND DEVELOPERS PRIVATE	1	15,719,304	4.92%	1,571.9304	-	-	-	-
1.6.h	VIC ENTERPRISES PRIVATE LIMITED	1	12,039,521	3.77%	1,203.9521	-	-	-	-
1.6.i	HANSA VILLA REALITY PVT. LTD	1	3,847,980	1.20%	384.7980	-	-	-	-
1.6.j	PLUTUS WEALTH MANAGEMENT LLP	1	23,000,000	7.20%	2,300.0000	-	-	-	-
1.6.k	EARTHSTONE INVESTMENT & FINANCE LIMITED	0	-	-	-	-	-	-	-
	<b>Total B(1.4+1.5+1.6)</b>	<b>696</b>	<b>130,336,208</b>	<b>40.81%</b>	<b>13,034</b>	-	-	-	-
	- IEPF	0	-	-	-	-	-	-	-
	Any other (Please Specify)								
	HUF	1500	3,396,117	1%	340	-	-	-	-
	Non Public Shareholders	0	-	-	-	-	-	-	-
	Custodian/DR Holder	0	-	-	-	-	-	-	-
	Employee Benefit Trust	0	-	-	-	-	-	-	-
	Any other (Please specify)	0	-	-	-	-	-	-	-
	<b>Total B.6</b>	<b>1500</b>	<b>3,396,117</b>	<b>1.06%</b>	<b>340</b>	-	-	-	-
	<b>Total (1.1+1.2+1.3+1.4+1.5+1.6)</b>	<b>55222</b>	<b>319,351,963</b>	<b>100.00%</b>	<b>31,935</b>	-	-	-	-
	<b>Total (A+B)</b>	<b>55222</b>	<b>319,351,963</b>	<b>100.00%</b>	<b>31,935</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, 2022

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
<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) Kedaara Capital Fund II LLP, Limited Liability Partnership registered as alternative investment fund with SEBI	1	Not applicable	99.99%	61,584	Nil	Not applicable	Nil	Not applicable
iii)	Financial Institutions/ Banks								
iv)	Central Government/ State Government(s) / President of India								
v)	Persons acting in concert (Please specify)								
vi)	Any other (Please specify)								
<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 - Kartikeya Kaji	1	Not applicable	0.0000%	0.00100	Nil	Not applicable	Nil	Not applicable
ii)	Individual share capital in excess of Rs. 2 Lacs								
iii)	NBFCs registered with RBI								
iv)	Others:								
	- Trusts								
	- Non Resident Indian								
	- Clearing Members								
	- Non Resident Indian Non Repartriable								
	- Bodies Corporate								
	- IEPF								
v)	Any other (Please Specify)								
<b>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>2</b>	<b>Not applicable</b>	<b>100%</b>	<b>61,584</b>	<b>Nil</b>	<b>Not applicable</b>	<b>Nil</b>	<b>Not applicable</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:

Union Bank of India

As at 30th September, 2022

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						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:	1	5,706,660,850.00	83.49%	57,067	-	-	-	-
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	22	72,896,830	1.07%	729	-	-	-	-
ii)	Foreign Portfolio Investors								
iii)	Financial Institutions/Banks	11	5,041,509	0.07%	50	-	-	-	-
iv)	Insurance Companies	9	403,904,450	5.91%	4,039	-	-	-	-
v)	Foreign Institutional Investors / Banks	95	97,913,364	1.43%	979	-	-	-	-
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)	7	320,223	0.00%	3	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	3	13,690	0.00%	0	-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	772123	361,407,562	5.29%	3,614	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	1788	140,244,072	2.05%	1,402	-	-	-	-
iii)	NBFCs registered with RBI								
iv)	Others:								
	- Trusts								
	- Non Resident Indian								
	- Clearing Members								
	- Non Resident Indian Non Repartriable								
	- Bodies Corporate	2296	37,374,573	0.55%	374	-	-	-	-
	- IEPF								
v)	Any other (Please Specify)								
	NRI Rep	2720	6,693,990	0.10%	67	-	-	-	-
	NRI Non -Rept	2475	2,265,098	0.03%	23	-	-	-	-
	OCB	2	5,037	0.00%	0	-	-	-	-
	Foreign Bodies								
	Foreign National	2	6,218	0.00%	0.06	-	-	-	-
	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>781554</b>	<b>6,834,747,466</b>	<b>100%</b>	<b>68,347</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

## Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503



### FORM NL-10 RESERVE AND SURPLUS SCHEDULE

#### RESERVES AND SURPLUS

(Amount in Rs. Lakhs)

S. No	Particulars	As at 30th September, 2022	As at 30th September, 2021
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium		
	- Opening Balance	37,692	26,148
	- Additions during the year	26,164	3,105
4	General Reserves	-	-
	Less: Amount utilized for Buy-back	-	-
	Less: Amount utilized for issue of Bonus shares	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves		
	- Employee Stock Option Reserve		
	- Opening Balance	371	2,967
	- Additions during the year	23	297
	- Deduction during the year	(187)	(1,646)
7	Balance of Profit in Profit & Loss Account	789	-
	<b>TOTAL</b>	<b>64,852</b>	<b>30,871</b>

## Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503



### FORM NL-11 BORROWINGS SCHEDULE

#### BORROWINGS

(Amount in Rs. Lakhs)

S. No	Particulars	As at 30th September, 2022	As at 30th September, 2021
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  
 CIN: U66000DL2007PLC161503

**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, 2022	As at 30th September, 2021	As at 30th September, 2022	As at 30th September, 2021	As at 30th September, 2022	As at 30th September, 2021
	<b>LONG TERM INVESTMENTS</b>						
1	Government securities and Government guaranteed bonds including Treasury Bills	42,024	23,666	76,568	46,891	118,591	70,557
2	Other Approved Securities	11,228	1,682	9,216	8,555	20,445	10,237
3	Other Investments						
	( a) Shares						
	(aa) Equity	8,615	-	12,422	-	21,037	-
	(bb) Preference	-	-	-	-	-	-
	( b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	29,224	18,090	41,044	26,431	70,269	44,521
	(e) Other Securities	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	62,219	36,178	91,480	60,805	153,699	96,983
5	Other than Approved Investments	1,217	715	-	-	1,217	715
	<b>SHORT TERM INVESTMENTS</b>						
1	Government securities and Government guaranteed bonds including Treasury Bills	499	1,504	3,490	5,524	3,989	7,028
2	Other Approved Securities	150	502	478	1,502	628	2,004
3	Other Investments						
	( a) Shares						
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	( b) Mutual Funds	-	-	30,123	12,192	30,123	12,192
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	4,234	3,000	10,498	8,788	14,732	11,788
	(e) Other Securities	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	2,503	4,003	9,739	16,491	12,242	20,494
5	Other than Approved Investments	-	-	-	-	-	-
	<b>TOTAL</b>	<b>161,913</b>	<b>89,340</b>	<b>285,058</b>	<b>187,179</b>	<b>446,971</b>	<b>276,519</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, 2022	As at 30th September, 2021	As at 30th September, 2022	As at 30th September, 2021	As at 30th September, 2022	As at 30th September, 2021
<b>Long Term Investments--</b>						
Book Value	145,299	80,219	230,808	142,683	376,106	222,901
market Value	142,907	82,448	224,437	147,415	367,344	229,862
<b>Short Term Investments--</b>						
Book Value	7,386	9,008	54,316	44,477	61,701	53,485
market Value	7,366	9,178	54,394	45,239	61,760	54,417

**Care Health Insurance Limited**

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503

**FORM NL-13 LOANS SCHEDULE****LOANS**

(Amount in Rs. Lakhs)

S. No	Particulars	As at 30th September, 2022	As at 30th September, 2021
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

CIN: U66000DL2007PLC161503



### FORM NL-14 FIXED ASSETS SCHEDULE

#### FIXED ASSETS

(Amount in Rs. Lakhs)

Particulars	Cost/ Gross Block			Depreciation				Net Block		
	As at 1st April, 2022	Additions	Deductions	As at 30th September, 2022	Upto 1st April, 2022	For the period	On Sales / Adjustments	Upto 30th September, 2022	As at 30th September, 2022	As at 30th September, 2021
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles-Computer Software	11,031	373	-	11,404	8,455	724	-	9,179	2,225	2,764
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	226	-	8	218	123	5	8	120	97	112
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	159	53	9	203	122	18	9	131	72	6
Information Technology Equipment	5,707	683	7	6,383	3,423	505	5	3,923	2,460	1,630
Vehicles	19	-	-	19	19	-	-	19	-	-
Office Equipment	882	109	17	974	573	88	15	646	328	274
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
<b>TOTAL - Current Year</b>	<b>18,025</b>	<b>1,217</b>	<b>41</b>	<b>19,201</b>	<b>12,715</b>	<b>1,340</b>	<b>37</b>	<b>14,018</b>	<b>5,183</b>	<b>4,786</b>
<b>Previous 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>	
Work in progress	197	695	496	395	-	-	-	-	395	62
<b>Grand Total: Current Year</b>	<b>18,222</b>	<b>1,913</b>	<b>538</b>	<b>19,597</b>	<b>12,715</b>	<b>1,340</b>	<b>37</b>	<b>14,018</b>	<b>5,578</b>	<b>4,848</b>
<b>Previous 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>	

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

CIN: U66000DL2007PLC161503



## FORM NL-15 CASH AND BANK BALANCE SCHEDULE

### CASH AND BANK BALANCES

(Amount in Rs. Lakhs)

S. No	Particulars	As at 30th September, 2022	As at 30th September, 2021
1	Cash (including cheques*, drafts and stamps)	396	382
2	Bank Balances		-
	(a) Deposit Accounts^		-
	(aa) Short-term (due within 12months)	78	95
	(bb) Others	48	25
	(b) Current Accounts	5,675	4,298
	(c) Others	-	-
3	Money at Call and Short Notice		-
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	<b>TOTAL</b>	<b>6,197</b>	<b>4,800</b>
	Balances with non-scheduled banks included in 2 and 3 above	NIL	NIL
	<b>CASH &amp; BANK BALANCES</b>		
	In India	6,197	4,800
	Outside India	-	-

\* Cheques in hand amount to Rs. 149.51 (in Lakh) Previous Year : Rs. 210.36 (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**

CIN: U66000DL2007PLC161503

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

S. No	Particulars	As at 30th September, 2022	As at 30th September, 2021
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	1,848	1,366
4	Advances to directors/officers	-	-
5	Advance tax paid and taxes deducted at source(Net of provision for taxation)	236	315
6	Others		-
	(a) Advances to suppliers	546	214
	(b) Other Advances/ Receivables	1,463	231
	<b>TOTAL (A)</b>	<b>4,093</b>	<b>2,126</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments *	10,435	7,413
2	Outstanding premiums	731	731
	Less : Provisions for doubtful debts	(731)	(731)
3	Agents balances	414	231
4	Foreign agencies balances	-	-
5	Due from other entities carrying on insurance business(including re-insurers)	4,359	12,963
	Less : Provisions for doubtful debts	(131)	(131)
6	Due from subsidiaries/holding companies	-	-
7	Investments held for Unclaimed Amount of Policyholders	476	323
8	Others		
	(a) Rent Deposits & other assets	1,504	1,244
	(b) GST unutilized credit (Net)	-	-
	<b>TOTAL (B)</b>	<b>17,057</b>	<b>22,043</b>
	<b>TOTAL (A+B)</b>	<b>21,150</b>	<b>24,169</b>

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

**Care Health Insurance Limited**

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503

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

(Amount in Rs. Lakhs)

S. No	Particulars	As at 30th September, 2022	As at 30th September, 2021
1	Agents' balances	7,399	2,631
2	Balance due to other insurance companies	1,522	339
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies	2,272	573
	(b) For Other Policies	14,144	6,890
5	Unallocated premium	5,370	7,692
6	Sundry creditors	19,446	18,365
7	Due to subsidiaries/holding company	-	-
8	Claims outstanding*	70,180	46,585
9	Due to officers/directors	-	-
10	Unclaimed amount of Policy Holder	427	307
11	Income accrued on Unclaimed amounts	38	29
12	Interest payable on debentures/bonds	-	-
13	GST Liabilities (Net)	6,920	3,651
14	Others		
	(a) Tax deducted payable	1,663	1,348
	(b) Other statutory dues	248	197
	(c) Other Liabilities	1,318	82
	<b>TOTAL</b>	<b>130,947</b>	<b>88,689</b>

\*Net of Reinsurance

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

CIN: U66000DL2007PLC161503

**FORM NL-18 PROVISIONS SCHEDULE****PROVISIONS****(Amount in Rs. Lakhs)**

S. No	Particulars	As at 30th September, 2022	As at 30th September, 2021
1	Reserve for Unexpired Risk	189,551	119,591
2	Reserve for Premium Deficiency	-	4,991
3	For taxation (less advance tax paid and tax deducted at source)	1,119	-
4	For Employee Benefits	1,114	1,033
5	Others		
	(a) Lease equalisation reserve	12	10
	<b>TOTAL</b>	<b>191,796</b>	<b>125,625</b>

## Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503



### 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, 2022	As at 30th September, 2021
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

CIN: U66000DL2007PLC161503



## FORM NL-20-ANALYTICAL RATIOS SCHEUDLE

S. No	Particulars	For the Quarter ended 30th September, 2022	Upto the Quarter ended 30th September, 2022	For the Quarter ended 30th September, 2021	Upto the Quarter ended 30th September, 2021
1	Gross Direct Premium Growth Rate**	0.39	0.43	0.42	0.47
2	Gross Direct Premium to Net worth Ratio	0.82	1.51	0.91	1.64
3	Growth rate of Net Worth	0.30	0.55	0.12	0.08
4	Net Retention Ratio**	0.87	0.87	0.80	0.80
5	Net Commission Ratio**	0.11	0.10	0.02	0.02
6	Expense of Management to Gross Direct Premium Ratio**	0.37	0.39	0.39	0.40
7	Expense of Management to Net Written Premium Ratio**	0.35	0.37	0.35	0.35
8	Net Incurred Claims to Net Earned Premium**	0.53	0.55	0.61	0.79
9	Claims paid to claims provisions** (See Note 1)	0.90	0.90	0.94	0.96
10	Combined Ratio**	0.89	0.92	0.96	1.15
11	Investment income ratio	0.02	0.03	0.03	0.03
12	Technical Reserves to net premium ratio **	2.24	1.21	2.27	1.27
13	Underwriting balance ratio**	0.05	(0.00)	0.11	(0.15)
14	Operating Profit Ratio	0.09	0.04	0.16	(0.10)
15	Liquid Assets to liabilities ratio	0.24	0.24	0.34	0.34
16	Net earning ratio	0.08	0.04	0.11	(0.04)
17	Return on net worth ratio	0.06	0.06	0.08	(0.06)
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	1.97	1.97	1.90	1.90
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	0.96	0.98	0.99	(0.67)
24	Book value per share	16.89	16.89	11.82	11.82

Note 1: Claims provision taken for paid claims only

**Care Health Insurance Limited**

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503

**FORM NL-20-ANALYTICAL RATIOS SCHEUDLE**

**\*\* Segmental Reporting up to the quarter  
Upto the Quarter ended 30th September, 2022**

Segments	Gross Direct Premium Growth Rate**	Net Retention Ratio**	Net Commission Ratio**	Expense of Management to Gross Direct Premium Ratio**	Expense of Management to Net Written Premium Ratio**	Net Incurred Claims to Net Earned Premium**	Claims paid to claims provisions**	Combined Ratio**	Technical Reserves to net premium ratio **	Underwriting balance ratio**
Health										
<b>Current Period</b>	0.41	0.86	0.09	0.39	0.37	0.59	0.94	0.96	1.19	(0.04)
<b>Previous Period</b>	0.45	0.78	0.01	0.40	0.35	0.87	0.96	1.22	1.20	(0.21)
Personal Accident										
<b>Current Period</b>	0.22	0.94	0.14	0.37	0.38	0.24	0.96	0.62	1.61	0.34
<b>Previous Period</b>	0.80	0.93	0.13	0.36	0.37	0.18	0.97	0.55	1.40	0.35
Travel Insurance										
<b>Current Period</b>	3.75	0.94	0.19	0.46	0.47	0.28	0.98	0.75	1.04	0.19
<b>Previous Period</b>	0.58	0.83	0.12	0.47	0.46	0.37	0.85	0.84	2.20	0.13
Total Health										
<b>Current Period</b>	0.43	0.87	0.10	0.39	0.37	0.55	0.90	0.92	1.21	(0.00)
<b>Previous Period</b>	0.47	0.80	0.02	0.40	0.35	0.79	0.96	1.15	1.27	(0.15)
Total Miscellaneous										
<b>Current Period</b>	0.43	0.87	0.10	0.39	0.37	0.55	0.90	0.92	1.21	(0.00)
<b>Previous Period</b>	0.47	0.80	0.02	0.40	0.35	0.79	0.96	1.15	1.27	(0.15)
<b>Total-Current Period</b>	0.43	0.87	0.10	0.39	0.37	0.55	0.90	0.92	1.21	(0.00)
<b>Total-Previous Period</b>	0.47	0.80	0.02	0.40	0.35	0.79	0.96	1.15	1.27	(0.15)

FORM NL-21 RELATED PARTY TRANSACTIONS

Upto the Quarter ended 30th September 2022  
 (Amount in Rs. Lakhs)

PART-A Related Party Transactions

S. No	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received			
				For the Quarter ended 30th September 2022	Upto the Quarter ended 30th September 2022	For the Quarter ended 30th September 2021	Upto the Quarter ended 30th September 2021
1	Religare Enterprises Limited	Holding Company	Reimbursement of Expense	18	35	24	36
			Receipt/Refund of Premium	8	8	9	9
			Receipt of Share Capital Including Security Premium (Right Issue)	19,241	19,241		
2	Religare Finvest Limited	Fellow Subsidiary	Receipt/Refund of Premium	81	81	58	58
3	Religare Broking Limited	Fellow Subsidiary	Receipt/Refund of Premium	203	203	172	172
			Commission Expenses	33	61	29	52
			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	53	53	63	63
5	Mr. Anuj Gulati/Mr. Pankaj Gupta/ Mr. Ajay Shah/ Mr. Chandrakant Mishra/ Mr. Nitin Katyal/ Mr Anoop Singh/ Ms. Bhawna Jain/Mr. Manish Dodeja/Mr.Pratik Kapoor*/Mr.Sanjeev Meghani/Mr. Irvinder Singh Kohli	Key Management Personnel	Remuneration	366	1,377	281	1,028
			Receipt of Share Capital Including Security Premium (Right Issue)	1,264	1,264	-	-
6	Pankaj Gupta	Key Management Personnel	Receipt/Refund of Premium	0.48	0.48	0.43	0.43
7	Bhawana Jain	Key Management Personnel	Receipt/Refund of Premium	-	-	0.58	0.58
8	Manish Dodeja	Key Management Personnel	Receipt/Refund of Premium	0.31	0.31	0.30	0.30
9	Irvinder Singh Kohli	Key Management Personnel	Claims Payment	-	-	0.06	0.06
10	Sanjeev Meghani	Key Management Personnel	Receipt/Refund of Premium	0.66	0.66	-	-
11	Anuj Gulati	Key Management Personnel	Receipt/Refund of Premium	0.66	0.66	-	-
12	Pratik Kapoor*	Key Management Personnel	Receipt/Refund of Premium	0.28	0.28	-	-

\*Ceased to be related party w.e.f. 16th August, 2022

Notes:

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

(Amount in Rs. Lakhs)

PART-B Related Party Transaction Balances - As at the end of the Quarter 30th September 2022

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments (Rs. in Lakhs)	Whether Payable / Receivable	Whether Secured? If so, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received	Balance under Provision for doubtful debts relating to the outstanding balance receivable	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	1.6	Payable	NA	NIL	NIL	NIL
2	Religare Finvest Limited	Fellow Subsidiary	9.9	Payable	NA	NIL	NIL	NIL
3	Religare Housing Development Finance Corporation Limited	Fellow Subsidiary	5.1	Payable	NA	NIL	NIL	NIL
4	Religare Broking Limited	Fellow Subsidiary	38.7	Payable	NA	NIL	NIL	NIL

# Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503



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

### STATEMENT OF ADMISSIBLE ASSETS :

As at 30th September, 2022

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

(All amounts in Rupees of Lakhs)

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	<b>Investments:</b>			
	Shareholders as per NL-12 of BS	-	161,913	161,913
	Policyholders as per NL-12 A of BS	285,058	-	285,058
(A)	<b>Total Investments as per BS</b>	<b>285,058</b>	<b>161,913</b>	<b>446,971</b>
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	-	5,578	5,578
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	1,507	1,507
	<b>Current Assets</b>			
(E)	Cash & Bank Balances as per BS	-	6,197	6,197
(F)	Advances and Other assets as per BS	11,431	8,719	20,150
(G)	<b>Total Current Assets as per BS...(E)+(F)</b>	<b>11,431</b>	<b>14,916</b>	<b>26,347</b>
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	1,909	562	2,472
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	-	-	-
(K)	<b>Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)</b>	<b>296,489</b>	<b>182,407</b>	<b>478,896</b>
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	1,909	2,069	3,978
(M)	<b>Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)</b>	<b>294,580</b>	<b>180,338</b>	<b>474,918</b>

(All amounts in Rupees of Lakhs)

Item No.	Inadmissible 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>			
		-	-	-
	<b>Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation</b>			
	(a) Furniture & Fittings	-	72	72
	(b) Leasehold Property	-	98	98
	(c) Office Equipment	-	328	328
	(d) Intangibles-Computer Software	-	1,009	1,009
	<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)	1,433	-	1,433
	(b) Other Current Assets	476	436	912
	(d) Deposits (on which Lien is marked)	-	126	126

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

## Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503



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

#### STATEMENT OF LIABILITIES :

As at 30th September, 2022

(All amounts in Rupees of Lakhs)

Item No.	Reserve	Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	225,373	189,551
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	<b>Unexpired Risk Reserve (URR)...(a)+(b)</b>	<b>225,373</b>	<b>189,551</b>
(d)	Outstanding Claim Reserve (other than IBNR reserve)	62,254	48,515
(e)	IBNR reserve	25,825	21,665
(f)	<b>Total Reserves for Technical Liabilities...(c)+(d)+(e)</b>	<b>313,452</b>	<b>259,731</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**  
CIN: U66000DL2007PLC161503**FORM NL-25 - SOLVENCY MARGIN (TABLE IA)**

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

**TABLE IA: REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS**  
As at 30th September, 2022

(All amounts in Rupees of Lakhs)

Item No.	Line of Business	Gross Premium	Net Premium	Gross incurred claim	Net incurred Claim	RSM-1	RSM-2	RSM
1	Fire							
2	Marine Cargo							
3	Marine - Other than Marine Cargo							
4	Motor							
5	Engineering							
6	Aviation							
7	Liability							
8	Health	470,754	387,730	235,333	172,668	77,546	52,950	77,546
9	Miscellaneous							
10	Crop							
	<b>Total</b>	<b>470,754</b>	<b>387,730</b>	<b>235,333</b>	<b>172,668</b>	<b>77,546</b>	<b>52,950</b>	<b>77,546</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

CIN: U66000DL2007PLC161503



### FORM NL-26 - SOLVENCY MARGIN (TABLE IB)

As at 30th September, 2022

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

(All amounts in Rupees of Lakhs)

(1) ITEM NO.	(2) DESCRIPTION	(3) AMOUNT
(A)	<b>Policyholder's FUNDS</b>	
	Available assets (as per Form IRDAI-GI-TA)	294,580
	Deduct:	
(B)	Current Liabilities as per BS	259,731
(C)	Provisions as per BS	-
(D)	Other Liabilities	23,308
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	<b>11,540</b>
	<b>Shareholder's FUNDS</b>	
(F)	Available Assets	180,338
	Deduct:	
(G)	Other Liabilities	38,936
(H)	Excess in Shareholder's funds (F - G)	<b>141,402</b>
(I)	<b>Total ASM (E + H)</b>	<b>152,943</b>
(J)	<b>Total RSM</b>	<b>77,546</b>
(K)	<b>SOLVENCY RATIO (Total ASM/ Total RSM)</b>	<b>1.97</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

CIN: U66000DL2007PLC161503

**FORM NL-27- PRODUCTS INFORMATION****DATE : 30th September, 2022**

<i>Products Information</i>						
<i>List below the products and/or add-ons introduced during the Quarter</i>						
Sl. No.	Name of Product /Add On	Co. Ref. No.	IRDAI UIN	Class of Business	Category of product	Date of allotment of UIN
1	Senior Health Advantage		CHIHLP22223V012122	Health	Health Insurance-Individual	8-Mar-22
2	Care OPD		CHIHIA23060V012223	Health	Health Insurance-Individual	5-Jul-22



## Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503



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

#### PART - A

Name of the Insurer: Care Health Insurance Limited

Registration Number: 148

Statement as on: 30th September, 2022

Statement of Investment Assets

(Business within India)

Periodicity of Submission: Quarterly

(₹ in Lakhs)

Section I			
S. No	Particulars	SCH	Amount
1	Investments (Shareholders)	8	161,913
	Investments (Policyholders)	8A	285,058
2	Loans	9	-
3	Fixed Assets	10	5,578
4	Current Assets		
	a. Cash and Bank balances	11	6,197
	b. Advances and other Assets	12	20,150
5	Current Liabilities		
	a. Current Liabilities	13	(129,947)
	b. Provisions	14	(191,796)
	c. Misc. exp. not written off	15	-
	d. Debit balance of P&L account		-
	<b>Application of Funds as per Balance Sheet (A)</b>		<b>157,153</b>
	<b>Less: Other Assets</b>	<b>SCH</b>	<b>Amount</b>
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	5,578
3	Cash & Bank Balance (if any)	11	6,197
4	Advances & Other Assets (if any)	12	20,150
5	Current Liabilities	13	(129,947)
6	Provisions	14	(191,796)
7	Misc. exp not written off	15	-
8	Debit Balance of P&L A/c		-
	<b>Total (B)</b>		<b>(289,818)</b>
	<b>'Investment Assets'</b>	<b>(A-B)</b>	<b>446,971</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)					
1	Central Govt. Securities	Not less than 20%	-	42,523	80,058	122,580	27.4%	-	122,580	118,947
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%	-	53,901	89,752	143,653	32.1%	-	143,653	140,286
3	Investment subject to Exposure Norms									
	a. Housing/Infra & Loans to SG for Housing and FFE	Not less than 15%								
	1. Approved Investments		-	64,722	101,219	165,941	37.1%	-	165,941	162,360
	2. Other Investments		-	-	-	-	0.0%	-	-	-
	c. Approved Investments		-	42,360	94,152	136,512	30.5%	(352)	136,160	134,470
	d. Other Investments	Not exceeding 55%	-	1,151	-	1,151	0.3%	65	1,217	1,217
	<b>Investment Assets</b>	<b>100%</b>	-	<b>162,134</b>	<b>285,123</b>	<b>447,257</b>	<b>100.0%</b>	<b>(287)</b>	<b>446,971</b>	<b>438,332</b>

## Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503



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

#### PART - B

Name of the Insurer: Care Health Insurance Limited

Registration Number: 148

Statement as on: 30th September, 2022

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		99,466	27.0%	23,114	29.3%	122,580	27.4%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)		115,688	31.4%	27,965	35.5%	143,653	32.1%
3	<b>Investment subject to Exposure Norms</b>							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments		20,337	5.5%	3,435	4.4%	23,772	5.3%
	2. Other Investments		-	0.0%	-	0.0%	-	0.0%
	b. Infrastructure Investments							
	1. Approved Investments		122,575	33.3%	19,594	24.8%	142,168	31.8%
	2. Other Investments		-	0.0%	-	0.0%	-	0.0%
	c. Approved Investments		108,210	29.4%	28,302	35.9%	136,512	30.5%
	d. Other Investments (not exceeding 15%)		1,585	0.4%	(434)	-0.6%	1,151	0.3%
	<b>Total</b>		<b>368,395</b>	<b>100%</b>	<b>78,862</b>	<b>100%</b>	<b>447,257</b>	<b>100%</b>

**Care Health Insurance Limited**

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503



HEALTH INSURANCE

**NL-29 DETAILS REGARDING DEBT SECURITIES**

(Amount in Rs. Lakhs)

DETAILS REGARDING DEBT SECURITIES								
	Market Value				Book Value			
	As at 30th September, 2022	As % of total for this class	As at 30th September, 2021	As % of total for this class	As at 30th September, 2022	As % of total for this class	As at 30th September, 2021	As % of total for this class
<b>BREAKDOWN BY CREDIT RATING</b>								
AAA rated	275,793	64.4%	189,045	66.6%	281,051	64.3%	183,958	66.7%
AA or better	12,422	2.9%	2,055	0.7%	12,500	2.9%	2,000	0.7%
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)	140,286	32.7%	92,576	32.6%	143,653	32.9%	89,825	32.6%
<b>TOTAL (A)</b>	<b>428,501</b>	<b>100.0%</b>	<b>283,676</b>	<b>100.0%</b>	<b>437,204</b>	<b>100.0%</b>	<b>275,783</b>	<b>100.0%</b>
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	61,760	14.4%	54,417	19.2%	61,701	14.1%	53,485	19.4%
more than 1 year and upto 3years	98,431	23.0%	50,460	17.8%	100,084	22.9%	48,217	17.5%
More than 3years and up to 7years	171,007	39.9%	113,447	40.0%	174,851	40.0%	109,495	39.7%
More than 7 years and up to 10 years	71,579	16.7%	57,555	20.3%	74,450	17.0%	56,693	20.6%
above 10 years	25,724	6.0%	7,797	2.7%	26,119	6.0%	7,893	2.9%
Any other	-	0.0%	-	0.0%	-	0.0%	-	0.0%
<b>TOTAL (B)</b>	<b>428,501</b>	<b>100.0%</b>	<b>283,676</b>	<b>100.0%</b>	<b>437,204</b>	<b>100.0%</b>	<b>275,783</b>	<b>100.0%</b>
<b>BREAKDOWN BY TYPE OF THE ISSUER</b>								
a. Central Government	118,947	27.8%	79,425	28.0%	122,580	28.0%	77,585	28.1%
b. State Government	21,339	5.0%	13,151	4.6%	21,073	4.8%	12,241	4.4%
c. Corporate Securities	288,215	67.3%	191,100	67.4%	293,551	67.1%	185,958	67.4%
Any other	-	0.0%	-	0.0%	-	0.0%	-	0.0%
<b>TOTAL (B)</b>	<b>428,501</b>	<b>100.0%</b>	<b>283,676</b>	<b>100.0%</b>	<b>437,204</b>	<b>100.0%</b>	<b>275,783</b>	<b>100.0%</b>

**Care Health Insurance Limited**

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503

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

DATE : 30th September, 2022

(Amount in Rs. Lakhs)

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		Total	
		As at 30th September, 2022	As at 31st March, 2022	As at 30th September, 2022	As at 31st March, 2022	As at 30th September, 2022	As at 31st March, 2022	As at 30th September, 2022	As at 31st March, 2022	As at 30th September, 2022	As at 31st March, 2022
1	Investments Assets	407,094	323,635	-	-	30,111	24,626	10,053	8,392	447,257	356,654
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	-	-	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	407,094	323,635	-	-	30,111	24,626	10,053	8,392	447,257	356,654
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

**Care Health Insurance Limited**

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503


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

thatement as on: 30th September, 2022

Statement of Investment and Income on Investment

Periodicity of Submission:Quarterly

Name of the Fund: General Insurance

(Amount in Rs. Lakhs)

S. No	Category of Investment	Category code	Current Quarter				Year to Date				Year to Date (previous year)			
			Investment	Income on Investment	Gross Yield (%)	Net Yield (%)	Investment	Income on Investment	Gross Yield (%)	Net Yield (%)	Investment	Income on Investment	Gross Yield (%)	Net Yield (%)
1	Central Government Bonds	CGSB	109,273	1,832	1.7%	1.3%	104,452	3,486	3.3%	2.5%	75,930	2,550	3.4%	2.5%
2	Deposit under Section 7 of Insurance Act, 1938	CDS5	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
3	Treasury Bills	CTRB	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
4	State Government Bonds	SGGB	19,560	389	2.0%	1.5%	16,260	652	4.0%	3.0%	12,249	499	4.1%	3.1%
5	Infrastructure - PSU - Debentures / Bonds	IPTD	82,487	1,413	1.7%	1.3%	79,213	2,696	3.4%	2.5%	72,349	2,581	3.6%	2.7%
6	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	17,041	291	1.7%	1.3%	16,859	571	3.4%	2.5%	15,408	550	3.6%	2.7%
7	Long Term Bank Bonds Approved Investment - Infrastructure	ILBI	33,235	555	1.7%	1.2%	30,639	994	3.2%	2.4%	10,026	312	3.1%	2.3%
8	Corporate Securities - Debentures	ECOS	81,487	1,340	1.6%	1.2%	77,649	2,531	3.3%	2.4%	54,202	1,933	3.6%	2.7%
9	Application Money	ECAM	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
10	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	4,174	54	1.3%	1.0%	6,077	156	2.6%	1.9%	-	-	0.0%	0.0%
11	Deposits - CDs with Scheduled Banks	EDCD	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
12	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HTDA	8,570	152	1.8%	1.3%	9,821	351	3.57%	2.67%	13,678	503	3.7%	2.7%
13	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	12,661	203	1.6%	1.2%	10,460	318	3.04%	2.28%	5,244	138	2.6%	2.0%
14	Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
15	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	13,858	188	1.4%	1.0%	15,801	386	2.4%	1.8%	13,120	223	1.7%	1.3%
16	Mutual Funds - Debt / Income / Serial Plans / Liquid Schemes	OMGS	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
17	Equity Shares (PSUs & Unlisted)	QEPU	603	-	0.0%	0.0%	603	-	0.0%	0.0%	579	-	0.0%	0.0%
18	PSU - Equity shares - Quoted	EAEQ	-	-	0.0%	0.0%	-	-	0.0%	0.0%	345	-	0.0%	0.0%
19	Corporate Securities - Equity shares (Ordinary)-quoted	EACE	8,999	124	1.4%	1.0%	8,424	163	1.9%	1.5%	-	-	0.0%	0.0%
20	Additional Tier 1 (Basel III Compliant) Perpetual Bonds – [PSU Banks]	EAPS	2,891	53	1.8%	1.4%	1,454	53	3.6%	2.7%	-	-	0.0%	0.0%
21	Additional Tier 1 (Basel III Compliant) Perpetual Bonds – [Private Banks]	EAPB	679	12	1.8%	1.4%	342	12	3.6%	2.7%	-	-	0.0%	0.0%
22	Equity Shares (incl Co-op Societies)	OESH	777	59	7.5%	5.6%	844	59	6.9%	5.2%	-	-	0.0%	0.0%
23	Commercial Papers	ECCP	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
	<b>Grand Total</b>		<b>396,295</b>	<b>6,665</b>	<b>1.7%</b>	<b>1.2%</b>	<b>378,898</b>	<b>12,429</b>	<b>3.3%</b>	<b>2.5%</b>	<b>273,131</b>	<b>9,288</b>	<b>3.4%</b>	<b>1.3%</b>

**Care Health Insurance Limited**

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503

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

Statement as on: 30th September, 2022

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Name of the Fund: General Insurance

(Amount in Rs. Lakhs)

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

## Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503



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

DATE : 30th September, 2022

(Amount in Rs. Lakhs)

S.No.	Reinsurance/Retrocession Placements	No. of reinsurers	Premium ceded to reinsurers (Upto the Quarter)			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
<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	243			0.77%
3	GIC Re	1	30,884	416		98.78%
4	Other (to be Specified)					
	-TATA AIG	1	-	-	143	0.45%
	<b>Total (B)</b>	3	31,127	416	143	100%
	<b>Grand Total (C)= (A)+(B)</b>	3	31,127	416	143	100%

**Care Health Insurance Limited**

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503


**FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS**
**GROSS DIRECT PREMIUM UNDERWRITTEN**
**FOR THE PERIOD ENDED 30th September, 2022**

(Amount in Rs. Lakhs)

Sl.No.	State / Union Territory	Health		Personal Accident		Travel Insurance		Grand Total	
		For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter
<b>STATES</b>									
1	Andhra Pradesh	2,550	4,627	226	585	107	203	2,883	5,416
2	Arunachal Pradesh	37	68	0	1	0	0	37	69
3	Assam	1,054	1,945	174	325	7	14	1,235	2,284
4	Bihar	2,262	4,052	322	707	17	39	2,601	4,799
5	Chhattisgarh	621	1,149	68	237	9	20	699	1,406
6	Goa	211	364	5	23	13	26	228	414
7	Gujarat	9,536	17,781	310	743	290	718	10,135	19,242
8	Haryana	7,171	14,498	515	1,021	217	481	7,903	16,000
9	Himachal Pradesh	490	750	235	384	9	18	734	1,151
10	Jharkhand	990	1,831	57	144	12	26	1,059	2,001
11	Karnataka	10,891	19,766	537	1,245	392	839	11,820	21,850
12	Kerala	1,631	2,915	91	171	143	302	1,865	3,389
13	Madhya Pradesh	3,773	6,864	286	830	51	97	4,109	7,791
14	Maharashtra	28,849	54,394	920	2,187	739	1,712	30,508	58,292
15	Manipur	181	316	13	22	1	2	195	339
16	Meghalaya	41	82	1	3	0	1	42	85
17	Mizoram	36	65	0	1	0	0	36	66
18	Nagaland	7	15	1	3	0	0	9	19
19	Odisha	1,586	2,934	102	241	20	41	1,709	3,216
20	Punjab	3,518	6,421	275	546	218	497	4,011	7,464
21	Rajasthan	2,891	5,277	375	820	52	112	3,318	6,210
22	Sikkim	52	97	1	3	1	2	54	102
23	Tamil Nadu	3,527	6,766	317	746	412	805	4,257	8,316
24	Telangana	11,213	17,493	389	933	248	569	11,850	18,995
25	Tripura	174	304	38	63	1	2	214	368
26	Uttarakhand	794	1,390	70	158	20	36	884	1,584
27	Uttar Pradesh	8,636	15,039	2,033	3,386	159	325	10,827	18,750
28	West Bengal	4,758	8,317	701	1,078	96	186	5,555	9,581
	<b>TOTAL (A)</b>	<b>107,479</b>	<b>195,519</b>	<b>8,061</b>	<b>16,603</b>	<b>3,236</b>	<b>7,074</b>	<b>118,777</b>	<b>219,196</b>
<b>UNION TERRITORIES</b>									
1	Andaman and Nicobar Islands	9	29	2	2	0	0	10	31
2	Chandigarh	211	420	8	20	23	54	243	494
3	Dadra and Nagar Haveli	37	106	4	10	1	1	42	117
4	Daman & Diu	25	45	1	1	0	0	26	46
5	Govt. of NCT of Delhi	9,466	17,033	227	507	251	540	9,944	18,080
6	Jammu & Kashmir	669	1,189	104	204	12	28	786	1,420
7	Ladakh	4	7	0	1	0	0	5	8
8	Lakshadweep	0	0	0	0	0	0	0	0
9	Puducherry	52	105	5	15	8	16	65	136
	<b>TOTAL (B)</b>	<b>10,474</b>	<b>18,933</b>	<b>351</b>	<b>760</b>	<b>295</b>	<b>639</b>	<b>11,119</b>	<b>20,333</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>117,953</b>	<b>214,452</b>	<b>8,412</b>	<b>17,363</b>	<b>3,531</b>	<b>7,714</b>	<b>129,896</b>	<b>239,529</b>



**Care Health Insurance Limited**

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



FORM NL-35 QUARTERLY BUSINESS RETURN ACROSS LINE OF BUSINESS

DATE : 30th September, 2022  
 (Amount in Rs. Lakhs)

QUARTERLY BUSINESS RETURN ACROSS LINE OF BUSINESS									
S. No	Line of Business	For the Quarter ended 30th September, 2022		For the Quarter ended 30th September, 2021		Upto the Quarter ended 30th September, 2022		Upto the Quarter ended 30th September, 2021	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire								
2	Marine Cargo								
3	Marine Other than Cargo								
4	Motor OD								
5	Motor TP								
6	Health	117,953	309,451	83,210	295,689	214,452	583,884	151,919	564,390
7	Personal Accident	8,412	80,175	9,183	34,633	17,363	124,628	14,255	52,230
8	Travel	3,531	104,242	1,050	27,626	7,714	216,295	1,624	40,398
9	Workmen's Compensation/ Employer's liability								
10	Public/ Product Liability								
11	Engineering								
12	Aviation								
13	Crop Insurance								
14	Other segments								
15	Miscellaneous								

**Care Health Insurance Limited**

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503


**FORM NL-36-BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS**
**DATE : 30th September, 2022**
**(Amount in Rs. Lakhs)**

S. No	Channel	BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS							
		For the Quarter ended 30th September, 2022		Upto the Quarter ended 30th September, 2022		For the Quarter ended 30th September, 2021		Upto the Quarter ended 30th September, 2021	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	197,644	40,965	371,902	74,901	167,716	31,918	310,087	58,351
2	Corporate Agents-Banks	93,118	21,618	149,699	38,003	51,799	16,228	84,578	28,293
3	Corporate Agents -Others	5,703	3,841	10,692	9,608	5,420	3,442	10,246	6,589
4	Brokers	97,409	43,834	193,272	78,844	64,970	22,674	103,354	40,061
5	Micro Agents	-	1,581	1	3,152	2	2,226	11	2,718
6	Direct Business								
	-Officers/Employees	25,707	8,186	51,947	15,884	10,430	8,322	19,812	12,494
	-Online (Through Company Website)	43,010	6,523	86,670	12,817	31,265	5,327	62,872	10,396
	-Others								
7	Common Service Centres(CSC)	-	-	-	-	-	-	-	-
8	Insurance Marketing Firm	1,210	229	2,321	456	544	116	1,322	253
9	Point of sales person (Direct)	28,985	2,897	56,061	5,399	23,901	2,816	41,094	5,092
10	MISP (Direct)	-	-	-	-	-	-	-	-
11	Web Aggregators	1,082	222	2,242	464	1,901	374	23,642	3,552
12	Referral Arrangements	-	-	-	-	-	-	-	-
13	Other	-	-	-	-	-	-	-	-
	<b>Total (A)</b>	<b>493,868</b>	<b>129,896</b>	<b>924,807</b>	<b>239,529</b>	<b>357,948</b>	<b>93,443</b>	<b>657,018</b>	<b>167,798</b>
14	Business outside India (B)	-	-	-	-	-	-	-	-
	<b>Grand Total (A+B)</b>	<b>493,868</b>	<b>129,896</b>	<b>924,807</b>	<b>239,529</b>	<b>357,948</b>	<b>93,443.17</b>	<b>657,018</b>	<b>167,798</b>

**Care Health Insurance Limited**

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



**FORM NL-37-CLAIMS DATA**

**Upto the Quarter ended 30th September, 2022**

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	15,598	831	1,671	18,100	18,100	
2	Claims reported during the period						
	(a) Booked During the period	356,663	3,923	2,834	363,420	363,420	
	(b) Reopened during the Period	4,373	37	56	4,466	4,466	
	(c) Other Adjustment						
3	Claims Settled during the period	319,534	2,989	679	323,202	323,202	
	(a) paid during the period	-	-	-	-	-	
	(b) Other Adjustment	-	-	-	-	-	
4	Claims Repudiated during the period	35,132	861	751	36,744	36,744	
	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	21,968	941	3,131	26,040	26,040	
	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, 2022**

**(Amount in Rs. Lakhs)**

Sl. No.	Claims Experience						
		Health	Personal Accident	Travel	Total Health	Total	
1	Claims O/S at the beginning of the period	15,231	4,426	1,997	21,655	21,655	
2	Claims reported during the period	-	-	-	-	-	
	(a) Booked During the period	154,028	6,330	1,770	162,128	162,128	
	(b) Reopened during the Period	3,666	152	94	3,912	3,912	
	(c) Other Adjustment	-	-	-	-	-	
3	Claims Settled during the period	109,946	2,930	1,321	114,198	114,198	
	(a) paid during the period	-	-	-	-	-	
	(b) Other Adjustment	-	-	-	-	-	
4	Claims Repudiated during the period	32,035	2,156	624	34,815	34,815	
	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	16,375	4,585	1,826	22,785	22,785	
	3 months to 6 months	-	-	-	-	-	
	6months to 1 year	-	-	-	-	-	
	1year and above	-	-	-	-	-	

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

**Care Health Insurance Limited**

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



**FORM NL-39 AGEING OF CLAIMS**

For the Quarter ended 30th September, 2022

(Amount in Rs. Lakhs)

AGEING OF CLAIMS (Claims Paid)																	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire																
2	Marine Cargo																
3	Marine Other than Cargo																
4	Motor OD																
5	Motor TP																
6	Health	153,778	-	-	-	-	-	-	48,684	-	-	-	-	-	-	153,778	48,684
7	Personal Accident	1,640	-	-	-	-	-	-	1,400	-	-	-	-	-	-	1,640	1,400
8	Travel	770	-	-	-	-	-	-	427	-	-	-	-	-	-	770	427
9	Workmen's Compensation/ Public/ Product Liability																
10	Engineering																
11	Aviation																
12	Crop Insurance																
13	Other segments																
14	Miscellaneous																
15																	

Upto the Quarter ended 30th September, 2022

(Amount in Rs. Lakhs)

AGEING OF CLAIMS (Claims Paid)																	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire																
2	Marine Cargo																
3	Marine Other than Cargo																
4	Motor OD																
5	Motor TP																
6	Health	294,618	-	-	-	-	-	-	97,738	-	-	-	-	-	-	294,618	97,738
7	Personal Accident	2,970	-	-	-	-	-	-	2,884	-	-	-	-	-	-	2,970	2,884
8	Travel	1,057	-	-	-	-	-	-	746	-	-	-	-	-	-	1,057	746
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

CIN: U66000DL2007PLC161503



## FORM NL-41 OFFICES INFORMATION

DATE : 30th September, 2022

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the year		207
2	No. of branches approved during the year		55
3	No. of branches opened during the year	Out of approvals of previous year	14
4		Out of approvals of this year	12
5	No. of branches closed during the year		-
6	No of branches at the end of the year		233
7	No. of branches approved but not opened		74
8	No. of rural branches		1
9	No. of urban branches		232
10	No. of Directors:-		
	(a) Independent Director		7
	(b) Executive Director		1
	(c) Non-executive Director		4
	(d) Women Director*		2
	(e) Whole time director		NIL
11	No. of Employees		
	(a) On-roll:		15,231
	(b) Off-roll:		2,639
	(c) Total:		17,870
12	No. of Insurance Agents and Intermediaries		
	(a) Individual Agents		219,528
	(b) Corporate Agents-Banks		51
	(c) Corporate Agents-Others		75
	(d) Insurance Brokers		453
	(e) Web Aggregators		21
	(f) Insurance Marketing Firm		149
	(g) Motor Insurance Service Providers (DIRECT)		NA
	(h) Point of Sales persons (DIRECT)		48,463
	(i) Other as allowed by IRDAI		NA

\*women directors are already included in 'Independent Director' and 'Non-Executive Director' category. Total number of directors as on Sept 30, 2022 are 12.

### Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	17230	255820
Recruitments during the quarter	5012	13559
Attrition during the quarter	4372	639
Number at the end of the quarter	17870	268740

## Care Health Insurance Limited

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



FORM NL-42 BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS

DATE : 30th September, 2022

BOARD OF DIRECTORS				
S. No	Name of person	Designation	Role /Category	Details of change in the period
1	Dr. Rashmi Saluja	Non Executive Chairperson		
2	Mr. Anuj Gulati	Managing Director & CEO		
3	Mr. Sham Lal Mohan	Non Executive Independent Director		
4	Lt. Gen. (Retd.) Shamsher Singh Mehta	Non Executive Independent Director		
5	Mrs. Asha Nair	Non Executive Independent Director		
6	Mr. Malay Kumar Sinha	Non Executive Independent Director		
7	Mr. C.M. Minocha	Bank Nominee Director		
8	Mr. Kartikeya Dhruv Kaji	Non Executive Director		
9	Mr. Sunish Sharma	Non Executive Director		
10	Dr. Vijay Shankar Madan	Non Executive Independent Director		cessation due to death (w.e.f. August 23, 2022)
11	Mr. Hamid Ahmed	Non Executive Independent Director		
12	Mr. Praveen Kumar Tripathi	Additional Non Executive Independent Director		Appointment as an Additional Non-Executive Independent Director w.e.f. September 26, 2022
13	Mr. Pratap Venugopal	Additional Non Executive Independent Director		Appointment as an Additional Non-Executive Independent Director w.e.f. September 26, 2022

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		Resigned w.e.f. August 16, 2022

Notes:-

(a) "Key Management Person" as defined under Annexure 4 (Guidelines on appointment and reporting of Key Management Persons) of Corporate Governance Guidelines for Insurers in India 2016

b) In case of directors, designation to include "Independent Director / Non-executive Director / Executive Director / Managing Director/Chairman"

# Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503



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

DATE : 30th September, 2022

(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	56,316	26,092	3,039,017
		Social	-	3,202	173,220
7	PERSONAL ACCIDENT	Rural	56,183	5,089	1,768,568
		Social	17	241	104,097
8	TRAVEL	Rural	34,104	506	1,442,155
		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			
	Total	Rural	146,603	31,688	6,249,740
		Social	17	3,443	277,317

**Care Health Insurance Limited**

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


FORM NL-45-GREIVANCE DISPOSAL

DATE : 30th September, 2022

SI No	Particulars	Opening balance As on beginning of the quarter	Additions during the quarter (net of duplicate complaints)	Complaints Resolved			Complaints pending at the end of the quarter	Total complaints registered upto the quarter during the financial year
				Fully accepted	Partial accepted	Rejected		
1	<b>Complaints made by the customers</b>							
	a) Proposal Related	1	14	12	0	3	0	23
	b) Claim	5	827	360	0	464	8	1434
	c) Policy Related	5	157	137	1	18	6	282
	d) Premium	0	14	14	0	0	0	34
	e) Refund	2	83	69	0	13	3	121
	f) Coverage	0	0	0	0	0	0	0
	g) Cover note related	0	0	0	0	0	0	0
	h) Product	0	0	0	0	0	0	0
	Others (to be specified)							
	i) (i) Agent change related	2	50	32	0	18	2	126
	(ii) PED non disclosure related							
	(iii) Renewal related							
	<b>Total Number of complaints</b>	<b>15</b>	<b>1145</b>	<b>624</b>	<b>1</b>	<b>516</b>	<b>19</b>	<b>2020</b>

2	Total No. of policies during previous year	1,783,636
3	Total No. of claims during previous year	613,991
4	Total No. of policies during current year	924,807
5	Total No. of claims during current year	367,886
6	Total No. of policies complaints (current year) per 10,000 policies (current year)	3
7	Total No. of Claim complaints (current year) per 10,000 claims registered (current year)	39

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	19	100%	-	-	19	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>19</b>	<b>100%</b>	<b>-</b>	<b>-</b>	<b>19</b>	<b>100%</b>



# Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503



## Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

For the Quarter ended 30th September, 2022

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