



HEALTH INSURANCE

PUBLIC DISCLOSURES UPTO THE QUARTER ENDED DECEMBER 31, 2023

Care Health Insurance Limited

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IRDAI Regn. No. 148 | CIN: U66000DL2007PLC161503

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503



FORM NL-1-B-RA REVENUE ACCOUNT FOR THE PERIOD ENDED 31st December, 2023

(Amount in Rs. Lakhs)

S. No	Particulars	Schedule Ref. Form No.	For the Quarter ended 31st December, 2023	Upto the Quarter ended 31st December, 2023	For the Quarter ended 31st December, 2022	Upto the Quarter ended 31st December, 2022
1	Premiums earned (Net)	NL-4	1,28,336	3,73,156	96,961	2,73,044
2	Profit/ loss on sale/redemption of Investments		322	907	188	372
3	Interest, Dividend & Rent – Gross (Note 1)		6,726	18,128	4,641	12,422
4	Others					
	(a) Other Income		-	-	-	-
	(b) Contribution from the Shareholders' Account					
	(i) Towards Excess Expenses of Management		-	-	-	-
	(ii) Others		-	-	-	-
	TOTAL (A)		1,35,384	3,92,191	1,01,790	2,85,838
1	Claims Incurred (Net)	NL-5	78,507	2,24,158	53,342	1,49,575
2	Commission	NL-6	24,512	69,989	13,424	33,842
3	Operating Expenses related to Insurance Business	NL-7	31,406	87,091	30,304	89,977
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		1,34,425	3,81,238	97,070	2,73,394
	Operating Profit/(Loss) C= (A - B)		959	10,953	4,720	12,444
	APPROPRIATIONS					
	Transfer to Shareholders' Account		959	10,953	4,720	12,444
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	TOTAL (C)		959	10,953	4,720	12,444

Note - 1

Pertaining to Policyholder's funds	For the Quarter ended 31st December, 2023	Upto the Quarter ended 31st December, 2023	For the Quarter ended 31st December, 2022	Upto the Quarter ended 31st December, 2022
Interest, Dividend & Rent	6,907	18,685	4,842	13,022
Add/Less:-				
Investment Expenses				
Amortisation of Premium/ Discount on Investments	(181)	(557)	(201)	(600)
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*	6,726	18,128	4,641	12,422

* Term gross implies inclusive of TDS

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

(Amount in Rs. Lakhs)

S. No	Particulars	Schedule Ref. Form No.	For the Quarter ended 31st December, 2023	Upto the Quarter ended 31st December, 2023	For the Quarter ended 31st December, 2022	Upto the Quarter ended 31st December, 2022
1	OPERATING PROFIT/(LOSS)	NL-1				
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		959	10,953	4,720	12,444
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		3,555	10,374	2,832	7,138
	(b) Profit on sale of investments		133	553	191	545
	(c) Loss on sale/ redemption of investments		(5)	(10)	(30)	(41)
	(d) Amortization of Premium / Discount on Investments		(114)	(338)	(107)	(289)
3	OTHER INCOME					
	TOTAL (A)		4,528	21,532	7,606	19,797
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		94	282	150	446
	(b) Bad debts written off (Net of Provision)		-	-	-	-
	(c) Interest on subordinated debt		-	-	-	-
	(d) Expenses towards CSR activities		70	210	26	78
	(e) Penalties		-	-	-	-
	(f) Contribution to Policyholders' A/c		-	-	-	-
	(i) Towards Excess Expenses of Management		-	-	-	-
	(ii) Others		-	-	-	-
	(g) Others		-	-	-	-
	(i) Foreign Exchange Loss/(Gain)		20	16	(6)	(177)
	TOTAL (B)		184	508	170	347
	Profit / (Loss) Before Tax		4,344	21,024	7,436	19,450
	Provision for Taxation					
	- Current tax		723	5,290	3,932	5,160
	-Tax relating to earlier years		219	219	-	-
	-Deferred Tax Expense/(Income)		402	(59)	(2,180)	(366)
	Profit / (Loss) After Tax		3,000	15,574	5,684	14,656
	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		28,975	16,401	789	(8,183)
	Balance carried forward to Reserves and Surplus/Balance Sheet		31,975	31,975	6,473	6,473

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

(Amount in Rs. Lakhs)

Particulars	NL	As at 31st December, 2023	As at 31st December, 2022
SOURCES OF FUNDS			
Share Capital	NL-8	97,085	94,223
Share Application Money Pending Allotment		-	-
Reserves And Surplus	NL-10	1,04,680	70,766
Fair Value Change Account			
-Shareholders' Funds		2,071	(124)
-Policyholders' Funds		32	(41)
Borrowings	NL-11	-	-
TOTAL		2,03,868	1,64,824
APPLICATION OF FUNDS			
INVESTMENTS - Shareholders	NL-12	2,06,087	1,63,786
INVESTMENTS - Policyholders	NL-12A	4,06,498	2,93,801
Loans	NL-13	-	-
Fixed Assets	NL-14	4,597	5,341
Deferred Tax Asset (Net)		4,740	4,361
CURRENT ASSETS			
Cash and Bank Balances	NL-15	13,716	7,848
Advances and Other Assets	NL-16	26,339	27,568
Sub-Total (A)		40,055	35,416
Deferred Tax Liability (Net)		-	-
Current Liabilities	NL-17	1,86,082	1,30,182
Provisions	NL-18	2,72,027	2,07,699
Sub-Total (B)		4,58,109	3,37,881
Net Current Assets (C) = (A - B)		(4,18,054)	(3,02,465)
Miscellaneous Expenditure (To The Extent Not Written Off or Adjusted)	NL-19	-	-
Debit Balance In Profit And Loss Account		-	-
TOTAL		2,03,868	1,64,824

CONTINGENT LIABILITIES

Particulars	As at 31st December, 2023	As at 31st December, 2022
1. Partly paid-up investments	-	-
2. Claims, other than against policies, not acknowledged as debts by the company	-	-
3. Underwriting commitments outstanding (in respect of shares and securities)	-	-
4. Guarantees given by or on behalf of the Company	104	99
5. Statutory demands/ liabilities in dispute, not provided for	7,399	-
6. Reinsurance obligations to the extent not provided for in accounts	-	-
7. Others	-	-
Total	7,503	99

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FORM NL-4 PREMIUM SCHEDULE

PREMIUM EARNED [NET]

(Amount in Rs. Lakhs)

Particulars	For the Quarter ended 31st December, 2023				Upto the Quarter ended 31st December, 2023				For the Quarter ended 31st December, 2022				Upto the Quarter ended 31st December, 2022			
	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total
Gross Direct Premium	1,57,354	4,932	2,036	1,64,322	4,57,099	16,316	9,299	4,82,714	1,13,968	8,742	2,367	1,25,077	3,28,420	26,105	10,081	3,64,606
Add: Premium on reinsurance accepted	3,956	-	-	3,956	11,149	-	-	11,149	1,719	-	-	1,719	7,825	-	-	7,825
Less : Premium on reinsurance ceded	22,390	651	334	23,375	64,588	2,416	1,517	68,521	14,560	362	95	15,017	44,681	1,481	541	46,703
Net Written Premium	1,38,920	4,281	1,702	1,44,903	4,03,660	13,900	7,782	4,25,342	1,01,127	8,380	2,272	1,11,779	2,91,564	24,624	9,540	3,25,728
Add: Opening balance of UPR	2,39,755	11,721	1,713	2,53,189	2,01,143	14,992	1,435	2,17,570	1,67,368	19,601	2,582	1,89,551	1,31,778	18,193	1,714	1,51,685
Less: Closing balance of UPR	2,58,892	9,706	1,158	2,69,756	2,58,892	9,706	1,158	2,69,756	1,84,343	18,444	1,582	2,04,369	1,84,343	18,444	1,582	2,04,369
Net Earned Premium	1,19,783	6,296	2,257	1,28,336	3,45,911	19,186	8,059	3,73,156	84,152	9,537	3,272	96,961	2,38,999	24,373	9,672	2,73,044
Gross Direct Premium																
- In India	1,57,354	4,932	2,036	1,64,322	4,57,099	16,316	9,299	4,82,714	1,13,968	8,742	2,367	1,25,077	3,28,420	26,105	10,081	3,64,606
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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FORM NL-5 CLAIMS SCHEDULE

CLAIMS INCURRED [NET]

(Amount in Rs. Lakhs)

Particulars	For the Quarter ended 31st December, 2023				Upto the Quarter ended 31st December, 2023				For the Quarter ended 31st December, 2022				Upto the Quarter ended 31st December, 2022			
	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total
Claims Paid (Direct)	93,299	1,608	952	95,859	2,31,096	4,729	2,443	2,38,268	76,057	1,556	762	78,375	1,73,795	4,440	1,508	1,79,743
Add: Re-insurance accepted to direct claims	1,551	-	-	1,551	6,576	-	-	6,576	4,815	-	-	4,815	9,254	-	-	9,254
Less: Re-insurance Ceded to claims paid	10,913	90	51	11,054	34,089	260	202	34,551	17,374	185	118	17,677	43,159	413	228	43,800
Net Claim Paid	83,937	1,518	901	86,356	2,03,583	4,469	2,241	2,10,293	63,498	1,371	644	65,513	1,39,890	4,027	1,280	1,45,197
Add: Claims Outstanding at the end of the Period *	66,224	6,160	4,433	76,817	66,224	6,160	4,433	76,817	46,366	6,506	5,137	58,009	46,366	6,506	5,137	58,009
Less: Claims Outstanding at the beginning of the Period *	73,137	6,125	5,404	84,666	50,720	6,599	5,633	62,952	58,679	6,541	4,960	70,180	44,146	5,657	3,828	53,631
Net Incurred Claims	77,024	1,553	(70)	78,507	2,19,087	4,030	1,041	2,24,158	51,185	1,336	821	53,342	1,42,110	4,876	2,589	1,49,575
Claims Paid (Direct)																
-In India	93,276	1,608	930	95,814	2,30,728	4,729	1,525	2,36,982	76,041	1,556	374	77,971	1,73,597	4,440	893	1,78,930
-Outside India	23	-	22	45	368	-	918	1,286	16	-	388	404	198	-	615	813
Estimates of IBNR and IBNER at the end of the period (net)	21,354	1,915	915	24,184	21,354	1,915	915	24,184	16,176	2,491	1,680	20,347	16,176	2,491	1,680	20,347
Estimates of IBNR and IBNER at the beginning of the period (net)	20,040	1,934	1,223	23,197	17,833	2,659	1,523	22,015	17,303	2,708	1,654	21,665	16,134	2,343	1,063	19,540

*Net of Reinsurance & including IBNR

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FORM NL-6 COMMISSION SCHEDULE

COMMISSION

(Amount in Rs. Lakhs)

Particulars	For the Quarter ended 31st December, 2023				Upto the Quarter ended 31st December, 2023				For the Quarter ended 31st December, 2022				Upto the Quarter ended 31st December, 2022			
	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total
Commission & Remuneration	14,384	585	247	15,216	42,076	1,908	1,122	45,106	13,265	1,282	279	14,826	34,832	3,371	1,155	39,358
Rewards	13,303	962	1,881	16,146	40,585	2,058	2,956	45,599	4,558	264	171	4,993	12,917	632	745	14,294
Gross Commission	27,687	1,547	2,128	31,362	82,661	3,966	4,078	90,705	17,823	1,546	450	19,819	47,749	4,003	1,900	53,652
Add: Re-insurance Accepted	13	-	-	13	62	-	-	62	(24)	-	-	(24)	31	-	-	31
Less: Commission on Re-insurance Ceded	6,630	159	74	6,863	19,744	609	425	20,778	6,311	46	14	6,371	19,564	188	89	19,841
Net Commission	21,070	1,388	2,054	24,512	62,979	3,357	3,653	69,989	11,488	1,500	436	13,424	28,216	3,815	1,811	33,842

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

Individual Agents	9,183	125	1,141	10,449	26,912	272	1,819	29,003	6,636	73	179	6,888	18,336	209	760	19,305
Corporate Agents-Banks/FII/HFC	5,260	613	10	5,883	13,757	1,717	20	15,494	2,361	655	5	3,021	6,704	1,723	16	8,443
Corporate Agents-Others	2,682	122	138	2,942	6,876	303	306	7,485	834	116	12	962	1,730	458	47	2,235
Insurance Brokers	10,188	612	734	11,534	33,396	1,548	1,557	36,501	7,361	694	139	8,194	19,040	1,556	643	21,239
Direct Business - Online	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Web Aggregators	27	72	-	99	248	115	2	365	42	1	-	43	124	2	1	127
Insurance Marketing Firm	131	-	4	135	432	1	14	447	55	1	1	57	144	1	7	152
Common Service Centers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Micro Agents	79	-	-	79	449	-	-	449	198	-	-	198	635	36	-	671
Point of Sales (Direct)	137	3	101	241	591	10	360	961	336	6	114	456	1,036	18	426	1,480
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	27,687	1,547	2,128	31,362	82,661	3,966	4,078	90,705	17,823	1,546	450	19,819	47,749	4,003	1,900	53,652
Commission and Rewards on (Excluding Reinsurance) Business written :																
In India	27,687	1,547	2,128	31,362	82,661	3,966	4,078	90,705	17,823	1,546	450	19,819	47,749	4,003	1,900	53,652
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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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, 2023				Upto the Quarter ended 31st December, 2023				For the Quarter ended 31st December, 2022				Upto the Quarter ended 31st December, 2022			
		Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total
1	Employees' remuneration & welfare benefits	19,856	610	256	20,722	56,161	1,957	1,115	59,233	16,703	1,222	345	18,270	48,754	3,556	1,576	53,886
2	Travel, conveyance and vehicle running expenses	294	9	4	307	897	31	18	946	151	11	-	162	947	69	31	1,047
3	Training expenses	92	2	1	95	492	17	10	519	245	18	3	266	1,060	77	34	1,171
4	Rents, rates & taxes	828	26	11	865	2,035	71	40	2,146	661	49	15	725	1,739	127	56	1,922
5	Repairs	16	1	-	17	49	2	1	52	16	1	1	18	53	4	2	59
6	Printing & stationery	153	5	2	160	262	9	5	276	266	20	7	293	461	34	15	510
7	Communication expenses	268	8	2	278	974	34	19	1,027	397	30	10	437	981	72	32	1,085
8	Legal & professional charges	158	4	2	164	580	20	12	612	211	15	2	228	1,002	73	32	1,107
9	Auditors' fees, expenses etc																
	(a) as auditor	13	-	-	13	36	1	1	38	11	1	-	12	31	2	1	34
	(b) as adviser or in any other capacity, in respect of																
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	5,751	182	84	6,017	13,749	479	273	14,501	7,196	526	150	7,872	20,790	1,516	672	22,978
11	Interest & bank charges	406	13	5	424	1,164	41	23	1,228	294	21	6	321	787	57	25	869
12	Depreciation	662	20	8	690	1,965	68	39	2,072	723	53	16	792	1,929	141	62	2,132
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion	46	1	1	48	141	5	3	149	4	-	-	4	60	4	2	66
15	Information Technology Expenses	928	29	12	969	2,555	89	51	2,695	473	35	8	516	1,577	115	51	1,743
16	Goods and Services Tax (GST)	49	1	-	50	155	5	3	163	37	3	-	40	132	10	4	146
17	Others																
	(a) Electricity and Water	129	4	1	134	408	14	8	430	96	7	2	105	332	24	11	367
	(b) Other	431	15	7	453	952	33	19	1,004	223	16	4	243	774	56	25	855
	TOTAL	30,080	930	396	31,406	82,575	2,876	1,640	87,091	27,707	2,028	569	30,304	81,409	5,937	2,631	89,977

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

Care Health Insurance Limited

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FORM NL-8 SHARE CAPITAL SCHEDULE

SHARE CAPITAL

(Amount in Rs. Lakhs)

S. No	Particulars	As at 31st December, 2023	As at 31st December, 2022
1	Authorised Capital		
	1,300,000,000 Equity Shares of ₹ 10 each (Previous Period 1,300,000,000 Equity Shares of ₹ 10 each)	1,30,000	1,30,000
2	Issued Capital		
	970,853,247 Equity Shares of ₹ 10 each (Previous Period 942,230,610 Equity Shares of Rs 10 each)	97,085	94,223
3	Subscribed Capital		
	970,853,247 Equity Shares of ₹ 10 each (Previous Period 942,230,610 Equity Shares of Rs 10 each)	97,085	94,223
4	Called-up Capital		
	970,853,247 Equity Shares of ₹ 10 each (Previous Period 942,230,610 Equity Shares of Rs 10 each)	97,085	94,223
	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	97,085	94,223

Notes:

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

Care Health Insurance Limited

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FORM NL 9 PATTERN OF SHAREHOLDING SCHEDULE

PATTERN OF SHAREHOLDING

[As certified by the Management]

Shareholder	As at 31st December, 2023		As at 31st December, 2022	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	81,77,31,392	84.2%	81,77,31,392	86.8%
· Foreign	-	-	-	-
Investors*				
· Indian	-	-	-	-
· Foreign	-	-	-	-
Others	15,31,21,855	15.8%	12,44,99,218	13.2%
TOTAL	97,08,53,247	100.0%	94,22,30,610	100.0%

Notes:-

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

Care Health Insurance Limited

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FORM NL-9A-SHAREHOLDING PATTERN SCHEDULE

ANNEXURE A

DETAILS OF EQUITY HOLDING OF INSURERS

PART A:

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

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A	Promoters & Promoters Group	3	81,77,31,392	84.23%	81,773	-	-	14,97,24,309	18.31%
A.1	Indian Promoters	3	81,77,31,392	84.23%	81,773	-	-	14,97,24,309	18.31%
i)	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:	2	76,63,52,340	78.94%	76,635	-	-	-	-
	(i) Religare Enterprises Limited*	1	61,22,24,375	63.06%	61,222	-	-	-	-
	(ii) Trishikhar Ventures LLP	1	15,41,27,965	15.88%	15,413	-	-	14,97,24,309	97.14%
iii)	Financial Institutions/ Banks	1	5,13,79,052	5.29%	5,138	-	-	-	-
	(i) Union Bank of India	1	5,13,79,052	5.29%	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	6,132	15,31,21,855	15.77%	15,312	7,14,426	0.47%	-	-
B.1	Public Shareholders	6,132	15,31,21,855	15.77%	15,312	7,14,426	0.47%	-	-
1.1)	Institutions	3	94,23,211	0.97%	942	-	-	-	-
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	3	94,23,211	0.97%	942	-	-	-	-
ix)	Any other (Please specify)-Companies	-	-	-	-	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	-	-	-	-	-	-	-	-
1.3)	Non-Institutions	6,129	14,36,98,644	14.80%	14,370	-	-	-	-
i)	Individual share capital upto Rs. 2 Lacs	5,543	64,71,706	0.67%	647	9,221	0.14%	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	229	12,60,47,984	12.98%	12,605	3,05,095	0.24%	-	-
	Anuj Gulati	1	4,64,38,625	4.78%	4,644	-	-	-	-
iii)	NBFCs registered with RBI	1	3,000	0.00%	0	-	-	-	-
iv)	Others:	218	99,89,274	1.03%	999	-	-	-	-
	- Trusts	1	10,808	0.00%	1	-	-	-	-
	- Non Resident Indian	25	82,230	0.01%	8	-	-	-	-
	- Clearing Members	-	-	-	-	-	-	-	-
	- Non Resident Indian Non Repartriable	50	2,73,614	0.03%	27	-	-	-	-
	- Bodies Corporate	142	96,22,622	0.99%	962	3,95,110	4.11%	-	-
	- IEPF	-	-	-	-	-	-	-	-
v)	Any other (Please Specify)-HUF	138	11,86,680	0.12%	119	5,000	0.42%	-	-
B.2	Non Public Shareholders	-	-	-	-	-	-	-	-
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-	-	-	-
Total*		6,135	97,08,53,247	100.00%	97,085	7,14,426	0.07%	14,97,24,309	15%

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

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Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503



FORM NL-9A-SHAREHOLDING PATTERN SCHEDULE

ANNEXURE A

DETAILS OF EQUITY HOLDING OF INSURERS

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

PART B:

Name of the Indian Promoter / Indian Investor:

Religare Enterprises Limited
As at 31st December, 2023

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						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:	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-
B.	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds	2	1,21,54,801	3.69%	1,215	-	-	-	-
i.a)	Motilal Oswal Nifty Microcap 250 Index Fund Fund	1	1,21,53,597	3.69%	1,215	-	-	-	-
ii)	Foreign Portfolio Investors	57	2,46,18,418	7.47%	2,462	-	-	-	-
ii.a)	ELM Park Fund Limited	1	49,00,000	1.49%	490	-	-	-	-
ii.b)	HN International Investments Llc	1	37,37,742	1.13%	374	-	-	-	-
ii.c)	Investment Opportunities V Pte. Limited	-	-	-	-	-	-	-	-
ii.d)	Ellipsis Partners Llc	1	65,74,331	2.00%	657	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Insurance Companies	2	15,55,776	0.47%	156	-	-	-	-
v)	FII belonging to Foreign promoter	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign promoter of Indian Promoter	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	19	1,18,33,196	3.59%	1,183	-	-	-	-
ix)	Any other (Please specify)	-	-	-	-	-	-	-	-
	Qualified Institutional Buyer	-	-	-	-	-	-	-	-
	Total B.1.1	80	5,01,62,191	15%	5,016	-	-	-	-
1.2)	FOREIGN CORPORATE BODIES								
	International Finance Corporation	1	79,71,653	2.42%	797	-	-	-	-
	Total B.1.2	1	79,71,653	2.42%	797	-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	64,257	3,04,34,010	9.24%	3,043	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	349	7,31,55,919	22.20%	7,316	-	-	-	-
ii.a)	Girdharilal V Lakhi	1	62,40,321	1.89%	624	-	-	-	-
ii.b)	Manish Lakhi	1	37,93,598	1.15%	379	-	-	-	-
ii.c)	Chirag Dilipkumar Lakhi	1	1,00,70,228	3.06%	1,007	-	-	-	-
ii.d)	Dilipkumar Lakhi	1	73,28,291	2.22%	733	-	-	-	-
ii.e)	Leena Vipul Modi	-	-	-	-	-	-	-	-
ii.f)	Rashmi Saluja	1	46,75,633	1.42%	468	-	-	-	-
ii.g)	Ashish Dhawan	1	76,05,608	2.31%	761	-	-	-	-
iii)	NBFCs registered with RBI	4	3,54,902	0.11%	35	-	-	-	-
iv)	Others:								
iv.a)	- Trusts	12	68,293	0.02%	7	-	-	-	-
iv.b)	- Non Resident Indian	1,696	1,19,39,747	3.62%	1,194	-	-	-	-
	Maresh Udhav Buxani	1	45,39,019	1.38%	454	-	-	-	-
	Total B.1.3	66,318	11,59,52,871	35.19%	11,595	-	-	-	-
1.4	- Clearing Members	5	5,578	0.00%	1	-	-	-	-
1.5	- Non Resident Indian Non Repatriable	-	-	-	-	-	-	-	-
1.6.a	- Bodies Corporate	1,008	15,10,78,825	45.85%	15,108	-	-	-	-
1.6.b	M.B. Finmart Private Limited	1	1,37,02,636	4.16%	1,370	-	-	-	-

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Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503



FORM NL-9A-SHAREHOLDING PATTERN SCHEDULE

ANNEXURE A

DETAILS OF EQUITY HOLDING OF INSURERS

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

PART B:

Name of the Indian Promoter / Indian Investor:

Religare Enterprises Limited

As at 31st December, 2023

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						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
1.6.c	Singularity Holdings Limited	-	-	-	-	-	-	-	-
1.6.d	Milky Investment And Trading Company	1	95,30,705	2.89%	953	-	-	-	-
1.6.e	Puran Associates Private Limited	1	2,63,31,432	7.99%	2,633	-	-	-	-
1.6.f	Quick Trading And Investment Advisors Llp	1	1,13,43,320	3.44%	1,134	-	-	-	-
1.6.g	Chandrakanta	1	1,57,19,304	4.77%	1,572	-	-	-	-
1.6.h	Vic Enterprises Private Limited	1	2,02,06,021	6.13%	2,021	-	-	-	-
1.6.i	Hansa Villa Reality Pvt. Ltd	-	-	-	-	-	-	-	-
1.6.j	Plutus Wealth Management Llp	1	2,30,00,000	6.98%	2,300	-	-	-	-
1.6.k	Earthstone Investment & Finance Limited	-	-	-	-	-	-	-	-
	Total B(1.4+1.5+1.6)	1,013	15,10,84,403	45.85%	15,108	-	-	-	-
	- IEPF	-	-	-	-	-	-	-	-
	Any other (Please Specify)								
	HUF	1,899	43,15,045	1.31%	432	-	-	-	-
	Non Public Shareholders	-	-	-	-	-	-	-	-
	Custodian/DR Holder	-	-	-	-	-	-	-	-
	Employee Benefit Trust	-	-	-	-	-	-	-	-
	Any other (Please specify)	-	-	-	-	-	-	-	-
	Total B.6	1,899	43,15,045	1.31%	432	-	-	-	-
	Total (1.1+1.2+1.3+1.4+1.5+1.6)	69,311	32,94,86,163	100%	32,949	-	-	-	-
	Toatl (A+B)	69,311	32,94,86,163	100%	32,949	-	-	-	-

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503



FORM NL-9A-SHAREHOLDING PATTERN SCHEDULE

ANNEXURE A

DETAILS OF EQUITY HOLDING OF INSURERS

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

PART B:

Name of the Indian Promoter / Indian Investor:

Trishikhar Ventures LLP

As at 31st December, 2023

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

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012
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FORM NL-9A-SHAREHOLDING PATTERN SCHEDULE

ANNEXURE A

DETAILS OF EQUITY HOLDING OF INSURERS

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

PART B:

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

As at 31st December, 2023

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						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:	-	-	-	-	-	-	-	-
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	8,94,459	7,41,24,48,217	100%	7,41,245	-	-	-	-
B.1	Public Shareholders	8,94,451	7,41,24,24,479	100%	7,41,242	-	-	-	-
1.1)	Institutions	412	1,20,51,38,994	16.26%	1,20,514	-	-	-	-
i)	Mutual Funds	81	22,93,31,238	3.09%	22,933	-	-	-	-
ii)	Foreign Portfolio Investors								
	Foreign Portfolio Investors Category I	210	28,71,01,518	3.87%	28,710	-	-	-	-
	Foreign Portfolio Investors Category II	11	71,39,382	0.10%	714	-	-	-	-
iii)	Financial Institutions/Banks	8	46,96,392	0.06%	470	-	-	-	-
	Other Financial Insitutions	2	168	0.00%	0	-	-	-	-
iv)	Insurance Companies	82	66,48,71,562	8.97%	66,487	-	-	-	-
v)	Foreign Institutional Investors / Banks	-	-	0.00%	-	-	-	-	-
vi)	FII belonging to Foreign promoter	-	-	-	-	-	-	-	-
vii)	FII belonging to Foreign promoter of Indian Promoter	-	-	-	-	-	-	-	-
viii)	Provident Fund/Pension Fund	9	66,66,362	0.09%	667	-	-	-	-
ix)	Alternative Investment Fund	9	53,32,372	0.07%	533	-	-	-	-
x)	Any other (Please specify)	-	-	-	-	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	6	5,70,66,76,815	76.99%	5,70,668	-	-	-	-
	Shareholding by Companies or Bodies Corporate where Central / State Government is a promoter	5	15,965	0.00%	2	-	-	-	-
	President of India	1	5,70,66,60,850	76.99%	5,70,666	-	-	-	-
1.3)	Non-Institutions	8,94,033	50,06,08,670	6.75%	50,061	-	-	-	-
i)	Individual share capital upto Rs. 2 Lacs	8,76,029	44,45,93,079	6.00%	44,459	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	-	-	-	-	-	-	-	-
iii)	NBFCs registered with RBI	5	11,119	0.00%	1	-	-	-	-
iv)	Others:								
	- Trusts	50	9,19,691	0.01%	92	-	-	-	-
	- Non Resident Indian	3,514	67,10,527	0.09%	671	-	-	-	-
	- Clearing Members	15	32,736	0.00%	3	-	-	-	-

Care Health Insurance Limited

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


FORM NL-9A-SHAREHOLDING PATTERN SCHEDULE

ANNEXURE A

DETAILS OF EQUITY HOLDING OF INSURERS
PARTICULARS OF THE SHAREHOLDING PATTERN IN THE INDIAN PROMOTER COMPANY(S) / INDIAN INVESTOR(S) AS INDICATED AT (A) ABOVE
PART B:

 Name of the Indian Promoter / Indian Investor:
Union Bank of India
As at 31st December, 2023

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						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)				
	- Non Resident Indian Non Repatriable	3,417	35,73,818	0.05%	357	-	-	-	-
	- Bodies Corporate	2,468	3,00,92,655	0.41%	3,009	-	-	-	-
	- IEPF	-	-	-	-	-	-	-	-
v)	Any other (Please Specify)	-	-	-	-	-	-	-	-
	NRI Rep	-	-	-	-	-	-	-	-
	NRI Non -Rept	-	-	-	-	-	-	-	-
	OCB	-	-	-	-	-	-	-	-
	Foreign Bodies	-	-	-	-	-	-	-	-
	Foreign National	1	218	0.00%	0	-	-	-	-
	Resident Individuals	6	13,978	0.00%	1	-	-	-	-
	Foreign Companies	2	5,037	0.00%	1	-	-	-	-
	HUF	8,526	1,46,55,812	0.20%	1,466	-	-	-	-
B.2	Non Public Shareholders	8	23,738	0.00%	2	-	-	-	-
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-	-	-	-
	Directors and their relatives	4	15,805	0.00%	2	-	-	-	-
	Key Management Personnel	4	7,933	0.00%	1	-	-	-	-
	Others	-	-	-	-	-	-	-	-
	Total	8,94,459	7,41,24,48,217	100%	7,41,245	-	-	-	-

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503

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

(Amount in Rs. Lakhs)

S. No	Particulars	As at 31st December, 2023	As at 31st December, 2022
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium		
	- Opening Balance	64,160	37,692
	- Additions during the year	8,483	26,468
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	133	371
	- Additions during the year	-	21
	- Deduction during the year	(71)	(259)
7	Balance of Profit in Profit & Loss Account	31,975	6,473
	TOTAL	1,04,680	70,766

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503



FORM NL-11 BORROWINGS SCHEDULE

BORROWINGS

(Amount in Rs. Lakhs)

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

Care Health Insurance Limited

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

FORM NL-12 & 12A - INVESTMENT SCHEDULE

(Amount in Rs. Lakhs)

S. No	Particulars	NL-12		NL-12 A		Total	
		Shareholders		Policyholders			
		As at 31st December, 2023	As at 31st December, 2022	As at 31st December, 2023	As at 31st December, 2022	As at 31st December, 2023	As at 31st December, 2022
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	56,420	42,930	1,31,372	86,761	1,87,792	1,29,691
2	Other Approved Securities	11,206	11,224	27,555	15,894	38,760	27,118
3	Other Investments						
	(a) Shares						
	(aa) Equity	16,338	8,663	24,968	12,421	41,307	21,084
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	41,157	30,219	44,541	41,062	85,698	71,281
	(e) Other Securities	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	2,931	-	-	-	2,931	-
4	Investments in Infrastructure and Housing	68,834	63,653	1,27,866	1,00,242	1,96,699	1,63,895
5	Other than Approved Investments	1,168	1,597	-	-	1,168	1,597
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	501	-	2,515	4,511	3,017	4,511
2	Other Approved Securities	-	-	2,507	478	2,507	478
3	Other Investments						
	(a) Shares						
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	20,660	13,178	20,660	13,178
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	5,499	3,000	15,998	8,490	21,497	11,490
	(e) Other Securities	-	-	-	-	-	-
	-Fixed Deposit	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	2,033	2,501	8,517	10,765	10,549	13,266
5	Other than Approved Investments	-	-	-	-	-	-
	TOTAL	2,06,087	1,63,786	4,06,498	2,93,801	6,12,585	4,57,587

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, 2023	As at 31st December, 2022	As at 31st December, 2023	As at 31st December, 2022	As at 31st December, 2023	As at 31st December, 2022
	Long Term Investments--					
Book Value	1,81,104	1,48,628	3,56,333	2,56,459	5,37,437	4,05,087
market Value	1,79,595	1,46,477	3,52,307	2,50,798	5,31,902	3,97,275
Short Term Investments--						
Book Value	8,033	5,501	50,133	37,384	58,166	42,885
market Value	8,008	5,515	50,057	37,395	58,065	42,909

Care Health Insurance Limited

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

(Amount in Rs. Lakhs)

S. No	Particulars	As at 31st December, 2023	As at 31st December, 2022
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property		
	(aa) In India		
	(bb) Outside India		
	(b) On Shares, Bonds, Govt. Securities		
	(c) Others		
	Unsecured		
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments		
	(b) Banks and Financial Institutions		
	(c) Subsidiaries		
	(d) Industrial Undertakings		
	(e) Companies		
	(f) Others		
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India		
	(bb) Outside India		
	(b) Non-performing loans less provisions		
	(aa) In India		
	(bb) Outside India		
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term		
	(b) Long Term		
	TOTAL	-	-

Provisions against Non-performing Loans

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

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

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FORM NL-14 FIXED ASSETS SCHEDULE

FIXED ASSETS

(Amount in Rs. Lakhs)

Particulars	Cost/ Gross Block			Depreciation					Net Block	
	As at 1st April, 2023	Additions	Deductions	As at 31st December, 2023	Upto 1st April, 2023	For the period	On Sales / Adjustments	Upto 31st December, 2023	As at 31st December, 2023	As at 31st December, 2022
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles-Computer Software	12,273	681	-	12,954	9,936	1,050	-	10,986	1,968	2,185
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	493	12	-	505	218	49	-	267	238	58
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	333	14	2	345	248	29	2	275	70	73
Information Technology Equipment	6,756	344	141	6,959	4,446	790	139	5,097	1,862	2,383
Vehicles	19	-	19	-	19	-	19	-	-	-
Office Equipment	1,145	116	25	1,236	742	154	23	873	363	347
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
TOTAL - Current Year	21,019	1,167	187	21,999	15,609	2,072	184	17,497	4,502	5,046
Previous Year	18,025	1,874	52	19,847	12,715	2,132	45	14,801	5,046	
Work in progress	207	83	195	95	-	-	-	-	95	295
										-
Grand Total: Current Year	21,226	1,250	382	22,094	15,609	2,072	184	17,497	4,597	5,341
Previous Year	18,222	2,864	945	20,142	12,715	2,132	45	14,801	5,341	

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

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

Care Health Insurance Limited

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FORM NL-15 CASH AND BANK BALANCE SCHEDULE

CASH AND BANK BALANCES

(Amount in Rs. Lakhs)

S. No	Particulars	As at 31st December, 2023	As at 31st December, 2022
1	Cash (including cheques*, drafts and stamps)	341	222
2	Bank Balances		
	(a) Deposit Accounts^		
	(aa) Short-term (due within 12months)	79	106
	(bb) Others	56	25
	(b) Current Accounts	13,240	7,495
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	13,716	7,848
	Balances with non-scheduled banks included in 2 and 3 above	NIL	NIL
	CASH & BANK BALANCES		
	In India	13,716	7,848
	Outside India	-	-

* Cheques in hand amount to Rs. 67.23 Lakhs Previous Year : Rs.110.97 Lakhs

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

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

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

S. No	Particulars	As at 31st December, 2023	As at 31st December, 2022
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	1,730	1,442
4	Advances to directors/officers	-	-
5	Advance tax paid and taxes deducted at source(Net of provision for taxation)	265	261
6	Others		
	(a) Advances to suppliers	468	513
	(b) Other Advances/ Receivables (including Deposits with court/government authorities)	2,243	1,622
	TOTAL (A)	4,706	3,838
	OTHER ASSETS		
1	Income accrued on investments *	16,431	12,248
2	Outstanding premiums	-	731
	Less : Provisions for doubtful debts	-	(731)
3	Agents balances	381	404
4	Foreign agencies balances	-	-
5	Due from other entities carrying on insurance business(including re-insurers)	2,446	8,954
	Less : Provisions for doubtful debts	-	(131)
6	Due from subsidiaries/holding companies	-	-
7	Investments held for Unclaimed Amount of Policyholders	600	599
8	Others		
	(a) Rent Deposits & other assets	1,775	1,656
	(b) GST unutilized credit (Net)	-	-
	TOTAL (B)	21,633	23,730
	TOTAL (A+B)	26,339	27,568

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

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FORM NL-17 CURRENT LIABILITIES SCHEDULE

CURRENT LIABILITIES

(Amount in Rs. Lakhs)

S. No	Particulars	As at 31st December, 2023	As at 31st December, 2022
1	Agents' balances	13,016	8,497
2	Balance due to other insurance companies	25,531	3,683
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies	2,243	3,178
	(b) For Other Policies	22,213	16,608
5	Unallocated premium	7,961	5,215
6	Sundry creditors	29,734	23,942
7	Due to subsidiaries/holding company	-	-
8	Claims outstanding*	76,817	58,009
9	Due to officers/directors	-	-
10	Unclaimed amount of Policy Holder	496	535
11	Income accrued on Unclaimed amounts	57	45
12	Interest payable on debentures/bonds	-	-
13	GST Liabilities (Net)	4,751	7,561
14	Others		
	(a) Tax deducted payable	2,674	2,064
	(b) Other statutory dues	549	511
	(c) Other Liabilities	40	334
	TOTAL	1,86,082	1,30,182

*Net of Reinsurance

Care Health Insurance Limited

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

S. No	Particulars	As at 31st December, 2023	As at 31st December, 2022
1	Reserve for Unexpired Risk	2,69,756	2,04,369
2	Reserve for Premium Deficiency	-	-
3	For taxation(less advance tax paid and tax deducted at source)	694	2,028
4	For Employee Benefits	1,401	1,184
5	Others		
	(a) Lease equalisation reserve	176	118
	TOTAL	2,72,027	2,07,699

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FORM NL-19 MISCELLANEOUS EXPENDITURE SCHEDULE

MISCELLANEOUS EXPENDITURE

(To the extent not written off or adjusted)

(Amount in Rs. Lakhs)

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

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FORM NL-20-ANALYTICAL RATIOS SCHEUDLE

S. No	Particulars	For the Quarter ended 31st December, 2023	Upto the Quarter ended 31st December, 2023	For the Quarter ended 31st December, 2022	Upto the Quarter ended 31st December, 2022
1	Gross Direct Premium Growth Rate	0.31	0.32	0.29	0.38
2	Gross Direct Premium to Net worth Ratio	0.81	2.39	0.76	2.21
3	Growth rate of Net Worth	0.97	0.22	0.04	0.61
4	Net Retention Ratio	0.86	0.86	0.88	0.87
5	Net Commission Ratio	0.17	0.16	0.12	0.10
6	Expense of Management to Gross Direct Premium Ratio	0.38	0.37	0.40	0.39
7	Expense of Management to Net Written Premium Ratio	0.39	0.37	0.39	0.38
8	Net Incurred Claims to Net Earned Premium	0.61	0.60	0.55	0.55
9	Claims paid to claims provisions (See Note 1)	0.94	0.94	0.97	0.94
10	Combined Ratio	1.00	0.97	0.94	0.93
11	Investment income ratio	0.02	0.05	0.02	0.05
12	Technical Reserves to net premium ratio	2.39	0.81	2.35	0.81
13	Underwriting balance ratio	(0.05)	(0.02)	(0.00)	(0.00)
14	Operating Profit Ratio	0.01	0.03	0.05	0.05
15	Liquid Assets to liabilities ratio	0.18	0.18	0.18	0.18
16	Net earning ratio	0.02	0.04	0.05	0.04
17	Return on net worth ratio	0.01	0.08	0.03	0.09
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	1.73	1.73	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	0.31	1.63	0.60	1.59
24	Book value per share	20.78	20.78	17.51	17.51

Note 1: Claims provision taken for paid claims only

Care Health Insurance Limited

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FORM NL-20-ANALYTICAL RATIOS SCHEUDLE

**** Segmental Reporting up to the quarter
 Upto the Quarter ended 31st December, 2023**

Segments	Gross Direct Premium Growth Rate**	Net Retention Ratio**	Net Commission Ratio**	Expense of Management to Gross Direct Premium Ratio**	Expense of Management to Net Written Premium Ratio**	Net Incurred Claims to Net Earned Premium**	Claims paid to claims provisions**	Combined Ratio**	Technical Reserves to net premium ratio **	Underwriting balance ratio**
Health										
Current Period	0.39	0.86	0.16	0.36	0.36	0.63	0.94	0.99	0.81	(0.05)
Previous Period	0.40	0.87	0.10	0.39	0.38	0.59	0.94	0.97	0.79	(0.05)
Personal Accident										
Current Period	(0.37)	0.85	0.24	0.42	0.45	0.21	0.96	0.66	1.14	0.47
Previous Period	0.03	0.94	0.15	0.38	0.40	0.20	0.95	0.60	1.01	0.40
Travel Insurance										
Current Period	(0.08)	0.84	0.47	0.61	0.68	0.13	0.94	0.81	0.72	0.21
Previous Period	1.32	0.95	0.19	0.45	0.47	0.27	0.93	0.73	0.70	0.27
Total Health										
Current Period	0.32	0.86	0.16	0.37	0.37	0.60	0.94	0.97	0.81	(0.02)
Previous Period	0.38	0.87	0.10	0.39	0.38	0.55	0.94	0.93	0.81	(0.00)
Total Miscellaneous										
Current Period	0.32	0.86	0.16	0.37	0.37	0.60	0.94	0.97	0.81	(0.02)
Previous Period	0.38	0.87	0.10	0.39	0.38	0.55	0.94	0.93	0.81	(0.00)
Total-Current Period	0.32	0.86	0.16	0.37	0.37	0.60	0.94	0.97	0.81	(0.02)
Total-Previous Period	0.38	0.87	0.10	0.39	0.38	0.55	0.94	0.93	0.81	(0.00)

FORM NL-21 RELATED PARTY TRANSACTIONS

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

PART-A Related Party Transactions

S. No	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received			
				For the Quarter ended 31st December 2023	Upto the Quarter ended 31st December 2023	For the Quarter ended 31st December 2022	Upto the Quarter ended 31st December 2022
1	Religare Enterprises Limited	Holding Company	Reimbursement of Expense	17	57	17	52
			Receipt/Refund of Premium	-	14	-	8
			Receipt of Share Capital Including Security Premium (Right Issue)	-	-	-	19,241
2	Religare Finvest Limited	Fellow Subsidiary	Receipt/Refund of Premium	-	73	-	78
3	Religare Broking Limited	Fellow Subsidiary	Receipt/Refund of Premium	1	257	-	203
			Commission Expenses	25	87	181	242
4	Religare Housing Development Finance Corporation Limited	Subsidiary of Fellow Subsidiary	Receipt/Refund of Premium	-	66	-	53
5	MIC Insurance Web Aggregator Private Limited(MIC)^	Fellow Subsidiary	Commission Expenses	0.15	0.15	-	-
6	Mr. Anuj Gulati/Mr. Pankaj Gupta/ Mr. Ajay Shah/ Mr. Chandrakant Mishra/ Mr. Nitin Katyal/ Mr Anoop Singh/ Ms. Bhawna Jain#/Mr. Manish Dodeja/Mr.Pratik Kapoor*/Mr.Sanjeev Meghani#/Mr. Irvinder Singh Kohli/Mr.Yogesh Kumar	Key Management Personnel	Remuneration	294	1,727	312	1,689
			Receipt/Refund of Premium	2	3	1	3
			Receipt of Share Capital Including Security Premium under ESOP/Rights Issue	-	6,857	193	2,220

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

#Ceased to be related party w.e.f. 31st July, 2023

^Related Party w.e.f. 8th December, 2023

Notes:

- In case claims paid as per the policy term to person other than related party 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 KMP.
- Above disclosure does not include allotment of equity shares to the employees of Religare Enterprises Limited (Holding Company) during the period as per ESOP scheme of the Company.

(Amount in Rs. Lakhs)

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

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments (Rs. in Lakhs)	Whether Payable / Receivable	Whether Secured? If so, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received	Balance under Provision for doubtful debts relating to the outstanding balance receivable	Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party
1	Religare Enterprises Limited	Holding Company	1	Payable	NA	NIL	NIL	NIL
2	Religare Finvest Limited	Fellow Subsidiary	11	Payable	NA	NIL	NIL	NIL
3	Religare Housing Development Finance Corporation Limited	Fellow Subsidiary	5	Payable	NA	NIL	NIL	NIL
4	Religare Broking Limited	Fellow Subsidiary	49	Payable	NA	NIL	NIL	NIL
5	MIC Insurance Web Aggregator Private Limited(MIC)	Fellow Subsidiary	0.16	Payable	NA	NIL	NIL	NIL

Care Health Insurance Limited

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

STATEMENT OF ADMISSIBLE ASSETS :

As at 31st December, 2023

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

(All amounts in Rupees of Lakhs)

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS	-	2,06,087	2,06,087
	Policyholders as per NL-12 A of BS	4,06,498	-	4,06,498
(A)	Total Investments as per BS	4,06,498	2,06,087	6,12,585
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	-	4,597	4,597
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	1,235	1,235
	Current Assets			
(E)	Cash & Bank Balances as per BS	-	13,716	13,716
(F)	Advances and Other assets as per BS	13,741	12,598	26,339
(G)	Total Current Assets as per BS...(E)+(F)	13,741	26,314	40,055
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	1,937	873	2,810
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	32	2,071	2,103
(K)	Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)	4,20,239	2,36,998	6,57,237
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	1,969	4,179	6,148
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)	4,18,270	2,32,819	6,51,089

(All amounts in Rupees of Lakhs)

Item No.	Inadmissible assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation			
		-	-	-
	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation			
	(a) Furniture & Fittings	-	69	69
	(b) Leasehold Property	-	239	239
	(c) Office Equipment	-	364	364
	(d) Intangibles-Computer Software	-	564	564
	Inadmissible current assets as per Clause (1) of Schedule I of regulation			
	(a) Due from other entities carrying on insurance business(including re-insurers)	1,337	-	1,337
	(b) Other Advances & Current Assets	600	738	1,338
	(c) Deposits (on which Lien is marked)	-	135	135

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

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503

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

As at 31st December, 2023

(All amounts in Rupees of Lakhs)

Item No.	Reserve	Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	3,12,074	2,69,756
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	3,12,074	2,69,756
(d)	Outstanding Claim Reserve (other than IBNR reserve)	61,951	52,633
(e)	IBNR reserve	26,837	24,184
(f)	Total Reserves for Technical Liabilities...(c)+(d)+(e)	4,00,862	3,46,573

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

Care Health Insurance LimitedIRDA Registration number 148 dated 26 June, 2012
CIN: U66000DL2007PLC161503**FORM NL-25 - SOLVENCY MARGIN (TABLE IA)**

Name of Insurer:	Care Health Insurance Limited
Registration Number:	148
Date of Registration:	June 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, 2023

(All amounts in Rupees of Lakhs)

Item No.	Line of Business	Gross Premium	Net Premium	Gross incurred claim	Net incurred Claim	RSM-1	RSM-2	RSM
1	Fire							
2	Marine Cargo							
3	Marine - Other than Marine Cargo							
4	Motor							
5	Engineering							
6	Aviation							
7	Liability							
8	Health	6,45,201	5,58,702	3,34,429	2,86,201	1,11,740	85,860	1,11,740
9	Miscellaneous							
10	Crop							
	Total	6,45,201	5,58,702	3,34,429	2,86,201	1,11,740	85,860	1,11,740

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

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503



FORM NL-26 - SOLVENCY MARGIN (TABLE IB)

As at 31st December, 2023

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

(All amounts in Rupees of Lakhs)

(1) ITEM NO.	(2) DESCRIPTION	(3) AMOUNT
(A)	Policyholder's FUNDS	
	Available assets (as per Form IRDAI-GI-TA)	4,18,270
	Deduct:	
(B)	Current Liabilities as per BS	3,46,573
(C)	Provisions as per BS	-
(D)	Other Liabilities	57,948
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	13,749
	Shareholder's FUNDS	
(F)	Available Assets	2,32,819
	Deduct:	
(G)	Other Liabilities	53,035
(H)	Excess in Shareholder's funds (F - G)	1,79,784
(I)	Total ASM (E + H)	1,93,533
(J)	Total RSM	1,11,740
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	1.73

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

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503

**FORM NL-27- PRODUCTS INFORMATION****DATE : 31st December, 2023**

<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	Surrogacy and Oocyte Care		CHIHLP24136V012324	Health	Health Insurance - Individual	22-Dec-23
2	Explore Advantage (Add-on)		CHITIOA24133V012324	Travel	Travel Insurance - Retail	21-Dec-23
3	Student Explore Health Unlimited		CHITIOP24111V012324	Travel	Travel Insurance - Retail	10-Nov-23

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

thatatement as on: 31st December, 2023

Statement of Investment Assets

(Business within India)

Periodicity of Submission: Quarterly

(₹ in Lakhs)

Section I			
S. No	Particulars	SCH	Amount
1	Investments (Shareholders)	8	2,06,087
	Investments (Policyholders)	8A	4,06,498
2	Loans	9	-
3	Fixed Assets	10	4,597
4	Current Assets		
	a. Cash and Bank balances	11	13,716
	b. Advances and other Assets	12	26,339
5	Current Liabilities		
	a. Current Liabilities	13	(1,86,082)
	b. Provisions	14	(2,72,027)
	c. Misc. exp. not written off	15	-
	d. Debit balance of P&L account		-
	Application of Funds as per Balance Sheet (A)		1,99,128
	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	4,597
3	Cash & Bank Balance (if any)	11	13,716
4	Advances & Other Assets (if any)	12	26,339
5	Current Liabilities	13	(1,86,082)
6	Provisions	14	(2,72,027)
7	Misc. exp not written off	15	-
8	Debit Balance of P&L A/c		-
	Total (B)		(4,13,457)
	'Investment Assets'	(A-B)	6,12,585

Section II										
No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			Balance	FRSM+						
			(a)	(b)	(c)	d = (a+b+c)	(e)	(f)	(g)=(d+f)	(h)
1	Central Govt. Securities	Not less than 20%	-	56,921	1,33,887	1,90,809	31.3%	-	1,90,809	1,89,190
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%	-	68,127	1,63,949	2,32,076	38.0%	-	2,32,076	2,30,684
3	Investment subject to Exposure Norms		-	-	-	-	-	-	-	-
	a. Housing/Infra & Loans to SG for Housing and FFE	Not less than 15%	-	-	-	-	-	-	-	-
	1. Approved Investments		-	70,866	1,36,382	2,07,249	33.9%	-	2,07,249	2,03,948
	2. Other Investments		-	-	-	-	-	-	-	-
	c. Approved Investments		-	63,969	1,06,135	1,70,105	27.9%	1,988	1,72,092	1,71,070
	d. Other Investments	Not exceeding 55%	-	1,053	-	1,053	0.2%	115	1,168	1,168
	Investment Assets	100%	-	2,04,016	4,06,466	6,10,482	100.0%	2,103	6,12,585	6,06,870

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: 31st December, 2023

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		1,86,915	32.2%	1,894	6.3%	1,88,809	30.9%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)		2,20,119	37.9%	11,956	40.0%	2,32,076	38.0%
3	Investment subject to Exposure Norms							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments		33,664	5.8%	2,438	8.2%	36,102	5.9%
	2. Other Investments		-	0.0%	-	0.0%	-	0.0%
	b. Infrastructure Investments							
	1. Approved Investments		1,65,833	28.6%	5,313	17.8%	1,71,146	28.0%
	2. Other Investments		-	0.0%	-	0.0%	-	0.0%
	c. Approved Investments		1,59,765	27.5%	10,340	34.6%	1,70,104	27.9%
	d. Other Investments (not exceeding 15%)		1,243	0.2%	(189)	-0.6%	1,053	0.2%
	Total		5,80,624	100%	29,858	100%	6,10,482	100%

Care Health Insurance Limited

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



NL-29 DETAILS REGARDING DEBT SECURITIES

(Amount in Rs. Lakhs)

DETAILS REGARDING DEBT SECURITIES								
	Market Value				Book Value			
	As at 31st December, 2023	As % of total for this class	As at 31st December, 2022	As % of total for this class	As at 31st December, 2023	As % of total for this class	As at 31st December, 2022	As % of total for this class
BREAKDOWN BY CREDIT RATING								
AAA rated	3,27,276	55.8%	2,68,080	61.0%	3,31,540	56.0%	2,73,072	61.0%
AA or better	28,473	4.9%	12,421	2.8%	28,500	4.8%	12,500	2.8%
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)	2,30,684	39.3%	1,59,080	36.2%	2,32,076	39.2%	1,61,797	36.2%
TOTAL (A)	5,86,433	100.0%	4,39,581	100.0%	5,92,116	100.0%	4,47,369	100.0%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	58,065	9.9%	42,909	9.8%	58,166	9.8%	42,885	9.6%
more than 1 year and upto 3years	1,23,383	21.0%	1,03,377	23.5%	1,25,301	21.2%	1,05,493	23.6%
More than 3years and up to 7years	1,88,039	32.1%	1,74,287	39.6%	1,91,465	32.3%	1,77,813	39.7%
More than 7 years and up to 10 years	1,45,437	24.8%	83,432	19.0%	1,45,887	24.6%	85,336	19.1%
above 10 years	71,508	12.2%	35,576	8.1%	71,297	12.0%	35,842	8.0%
Any other	-	0.0%	-	0.0%	-	-	-	-
TOTAL (B)	5,86,433	100.0%	4,39,581	100.0%	5,92,116	100.0%	4,47,369	100.0%
BREAKDOWN BY TYPE OF THE ISSUER								
a. Central Government	1,89,190	32.3%	1,31,091	29.8%	1,90,809	32.2%	1,34,201	30.0%
b. State Government	41,494	7.1%	27,989	6.4%	41,267	7.0%	27,596	6.2%
c. Corporate Securities	3,55,749	60.7%	2,80,501	63.8%	3,60,040	60.8%	2,85,572	63.8%
TOTAL (B)	5,86,433	100.0%	4,39,581	100.0%	5,92,116	100.0%	4,47,369	100.0%

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503

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

DATE : 31st December, 2023

(Amount in Rs. Lakhs)

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		Total	
		As at 31st December, 2023	As at 31st March, 2023	As at 31st December, 2023	As at 31st March, 2023	As at 31st December, 2023	As at 31st March, 2023	As at 31st December, 2023	As at 31st March, 2023	As at 31st December, 2023	As at 31st March, 2023
1	Investments Assets	5,71,519	4,81,881	-	-	20,597	16,154	18,366	10,160	6,10,482	5,08,195
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)	5,71,519	4,81,881	-	-	20,597	16,154	18,366	10,160	6,10,482	5,08,195
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

Care Health Insurance Limited

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



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

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

S. No	Category of Investment	Category code	Current Quarter				Year to Date				Year to Date (previous year)			
			Investment	Income on Investment	Gross Yield (%)	Net Yield (%)	Investment	Income on Investment	Gross Yield (%)	Net Yield (%)	Investment	Income on Investment	Gross Yield (%)	Net Yield (%)
1	Central Government Bonds	CGSB	1,89,690	3,313	1.7%	1.3%	1,77,021	9,241	5.2%	3.9%	1,12,859	5,696	5.0%	3.8%
2	Sovereign Green Bonds	CSGB	2,000	36	1.8%	1.4%	2,000	109	5.5%	4.1%	-	-	0.0%	0.0%
3	State Government Bonds	SGGB	39,431	763	1.9%	1.4%	32,530	1,900	5.8%	4.4%	19,988	1,188	5.9%	4.4%
4	Infrastructure - PSU - Debentures / Bonds	IPTD	96,277	1,672	1.7%	1.3%	93,128	4,820	5.2%	3.9%	82,304	4,222	5.1%	3.8%
5	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	24,131	443	1.8%	1.4%	20,884	1,147	5.5%	4.1%	16,612	846	5.1%	3.8%
6	Long Term Bank Bonds Approved Investment - Infrastructure	ILBI	47,303	827	1.7%	1.3%	43,921	2,240	5.1%	3.8%	32,688	1,606	4.9%	3.7%
7	Corporate Securities - Debentures	ECOS	1,06,388	1,857	1.7%	1.3%	1,01,369	5,202	5.1%	3.8%	79,829	3,921	4.9%	3.7%
8	Units of Real Estate Investment Trust (REITs)	ERIT	2,689	52	1.9%	1.4%	1,604	82	5.1%	3.8%	-	-	0.0%	0.0%
9	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	-	-	0.0%	0.0%	-	-	0.0%	0.0%	4,044	156	3.9%	2.9%
10	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	4,553	79	1.7%	1.3%	4,146	225	5.4%	4.1%	9,740	483	4.96%	3.71%
11	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	29,231	531	1.8%	1.4%	30,234	1,657	5.5%	4.1%	13,456	728	5.41%	4.05%
12	Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	-	0.0%	0.0%
13	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	18,246	323	1.8%	1.3%	17,840	907	5.1%	3.8%	15,522	604	3.9%	2.9%
14	Equity Shares (PSUs & Unlisted)	OEPD	603	-	0.0%	0.0%	603	-	0.0%	0.0%	603	-	0.0%	0.0%
15	PSU - Equity shares - Quoted	EAEQ	109	-	0.0%	0.0%	37	-	0.0%	0.0%	-	-	0.0%	0.0%
15	Corporate Securities - Equity shares (Ordinary)-quoted	EACE	13,313	150	1.1%	0.8%	11,469	546	4.8%	3.6%	8,492	301	3.5%	2.7%
16	Additional Tier 1 (Basel III Compliant) Perpetual Bonds – [PSU Banks]	EAPS	22,500	453	2.0%	1.5%	19,691	1,182	6.0%	4.5%	4,313	249	5.8%	4.3%
17	Additional Tier 1 (Basel III Compliant) Perpetual Bonds – [Private Banks]	EAPB	2,500	49	2.0%	1.5%	2,500	148	5.9%	4.4%	1,064	62	5.8%	4.3%
18	Equity Shares (incl Co-op Societies)	OESH	586	68	11.7%	8.7%	784	203	25.9%	19.4%	773	79	10.2%	7.6%
	Grand Total		5,99,550	10,615	1.8%	1.3%	5,59,761	29,608	5.29%	4.0%	4,02,287	20,141	5.0%	3.7%

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: 31st December, 2023

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Name of the Fund: General Insurance

(Amount in Rs. Lakhs)

S. No	Name of the Security	COI	Amount	Date of purchase	Rating Agency	Original Grade	Current Grade	Date of Down grade	Remarks
A	<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 : 31st December, 2023

(Amount in Rs. Lakhs)

S.No.	Reinsurance/Retrocession Placements	No. of reinsurers	Premium ceded to reinsurers (Upto the Quarter)			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
	Outside India					
1	No. of Reinsurers with rating of AAA and above	-	-	-	-	-
2	No. of Reinsurers with rating AA but less than AAA	-	-	-	-	-
3	No. of Reinsurers with rating A but less than AA	-	-	-	-	-
4	No. of Reinsurers with rating BBB but less than A	-	-	-	-	-
5	No. of Reinsurers with rating less than BBB	-	-	-	-	-
	Total (A)	-	-	-	-	-
	With In India					
1	Indian Insurance Companies	-	-	-	-	-
2	FRBs	1	0	-	-	0.00%
3	GIC Re	1	67,920	596	0	99.99%
4	Other (to be Specified)					
	-TATA AIG	1	-	-	4	0.01%
	Total (B)	3	67,920	596	4	100%
	Grand Total (C)= (A)+(B)	3	67,920	596	4	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 31st December, 2023**

(Amount in Rs. Lakhs)

Sl.No.	State / Union Territory	Health		Personal Accident		Travel Insurance		Grand Total	
		For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter	For the quarter	Upto the quarter
STATES									
1	Andhra Pradesh	1,715	6,710	11	156	27	212	1,753	7,078
2	Arunachal Pradesh	4	39	-	2	-	0	4	41
3	Assam	322	1,561	24	123	0	10	346	1,693
4	Bihar	925	4,581	57	582	3	23	985	5,185
5	Chhattisgarh	329	1,318	4	20	1	15	333	1,353
6	Goa	89	662	2	21	2	29	92	711
7	Gujarat	8,555	27,501	132	489	151	782	8,838	28,773
8	Haryana	22,469	55,675	441	1,290	410	1,230	23,320	58,195
9	Himachal Pradesh	239	1,066	11	62	3	17	254	1,145
10	Jharkhand	586	2,189	8	46	4	25	597	2,260
11	Karnataka	15,451	45,117	337	1,193	182	907	15,969	47,217
12	Kerala	1,610	6,002	5	138	16	192	1,631	6,332
13	Madhya Pradesh	2,528	9,390	15	330	14	89	2,557	9,809
14	Maharashtra	45,285	1,29,918	947	2,920	360	1,938	46,592	1,34,776
15	Manipur	129	314	0	4	0	1	129	319
16	Meghalaya	4	28	0	2	-	1	4	31
17	Mizoram	-	22	-	0	-	0	-	22
18	Nagaland	0	12	-	1	-	0	0	13
19	Odisha	1,064	3,675	35	130	10	49	1,108	3,855
20	Punjab	2,464	9,361	45	275	85	456	2,594	10,092
21	Rajasthan	2,647	8,609	24	120	17	110	2,689	8,839
22	Sikkim	14	88	-	2	0	2	14	91
23	Tamil Nadu	3,607	12,268	51	274	167	760	3,826	13,303
24	Telangana	7,351	24,189	90	457	113	645	7,553	25,291
25	Tripura	83	348	0	6	0	2	84	355
26	Uttarakhand	599	1,975	3	61	3	34	606	2,070
27	Uttar Pradesh	9,092	27,301	710	3,817	58	298	9,860	31,415
28	West Bengal	4,004	13,103	70	288	20	165	4,094	13,556
	TOTAL (A)	1,31,164	3,93,022	3,023	12,808	1,647	7,993	1,35,833	4,13,822
UNION TERRITORIES									
1	Andaman and Nicobar Islands	0	8	-	0	-	0	0	8
2	Chandigarh	292	908	1	10	14	60	307	979
3	Dadra and Nagar Haveli	11	93	0	5	0	0	11	97
4	Daman & Diu	15	54	0	1	0	1	15	55
5	Govt. of NCT of Delhi	21,293	55,170	306	832	371	1,205	21,970	57,207
6	Jammu & Kashmir	4,561	7,715	1,602	2,659	3	29	6,166	10,404
7	Ladakh	1	13	-	0	-	0	1	13
8	Lakshadweep	0	1	-	-	-	0	0	1
9	Puducherry	17	116	0	2	1	10	18	128
	TOTAL (B)	26,190	64,077	1,910	3,508	389	1,307	28,489	68,892
OUTSIDE INDIA									
1	TOTAL (C)	-	-	-	-	-	-	-	-
	Grand Total (A)+(B)+(C)	1,57,354	4,57,099	4,932	16,316	2,036	9,299	1,64,322	4,82,714

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503

**FORM NL-35 QUARTERLY BUSINESS RETURN ACROSS LINE OF BUSINESS****DATE : 31st December, 2023**
(Amount in Rs. Lakhs)

QUARTERLY BUSINESS RETURN ACROSS LINE OF BUSINESS									
S. No	Line of Business	For the Quarter ended 31st December, 2023		For the Quarter ended 31st December, 2022		Upto the Quarter ended 31st December, 2023		Upto the Quarter ended 31st December, 2022	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire								
2	Marine Cargo								
3	Marine Other than Cargo								
4	Motor OD								
5	Motor TP								
6	Health	1,57,354	4,13,909	1,13,968	3,04,579	4,57,099	11,84,562	3,28,420	8,88,463
7	Personal Accident	4,932	40,006	8,742	82,060	16,316	1,83,643	26,105	2,06,688
8	Travel	2,036	63,005	2,367	97,312	9,299	2,25,683	10,081	3,13,607
9	Workmen's Compensation/ Employer's liability								
10	Public/ Product Liability								
11	Engineering								
12	Aviation								
13	Crop Insurance								
14	Other segments								
15	Miscellaneous								

Care Health Insurance Limited

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



FORM NL-36-BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS

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

S. No	Channel	BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS							
		For the Quarter ended 31st December, 2023		Upto the Quarter ended 31st December, 2023		For the Quarter ended 31st December, 2022		Upto the Quarter ended 31st December, 2022	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	2,62,338	60,834	7,44,165	1,68,698	1,95,231	41,504	5,67,133	1,16,405
2	Corporate Agents-Banks	53,439	24,310	2,24,412	72,315	92,418	20,654	2,42,117	58,658
3	Corporate Agents -Others	8,102	7,362	21,216	17,413	5,196	6,542	15,888	16,150
4	Brokers	1,15,276	47,261	3,55,439	1,49,770	1,03,027	51,263	2,96,299	1,30,107
5	Micro Agents	1	527	1	2,992	2	1,319	3	4,471
6	Direct Business								
	-Officers/Employees	7,914	12,055	24,489	35,126				
	-Online (Through Company Website)	47,353	9,021	1,47,783	27,133				
	-Others	-	-	-	-	58,854	674	1,97,471	29,375
7	Common Service Centres(CSC)	-	-	-	-	-	-	-	-
8	Insurance Marketing Firm	2,362	562	8,482	1,679	1,333	268	3,654	725
9	Point of sales person (Direct)	18,840	2,013	63,879	6,498	26,856	2,616	82,917	8,015
10	MISP (Direct)	-	-	-	-	-	-	-	-
11	Web Aggregators	1,295	378	4,022	1,091	1,034	236	3,276	700
12	Referral Arrangements	-	-	-	-	-	-	-	-
13	Other	-	-	-	-	-	-	-	-
	Total (A)	5,16,920	1,64,322	15,93,888	4,82,714	4,83,951	1,25,077	14,08,758	3,64,606
14	Business outside India (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	5,16,920	1,64,322	15,93,888	4,82,714	4,83,951	1,25,077	14,08,758	3,64,606

Care Health Insurance Limited

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



FORM NL-37-CLAIMS DATA

Upto the Quarter ended 31st December, 2023

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	20,439	852	2,111	23,402	23,402	
2	<u>Claims reported during the period</u>						
	(a) Booked During the period	7,37,088	5,208	12,221	7,54,517	7,54,517	
	(b) Reopened during the Period	17,937	180	110	18,227	18,227	
	(c) Other Adjustment						
3	<u>Claims Settled during the period</u>	6,92,407	4,243	10,596	7,07,246	7,07,246	
	(a) paid during the period	-	-	-	-	-	
	(b) Other Adjustment	-	-	-	-	-	
4	<u>Claims Repudiated during the period</u>	54,472	1,190	1,782	57,444	57,444	
	Other Adjustment	-	-	-	-	-	
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	-	-	-	-	-	
6	<u>Claims O/S at End of the period</u>						
	Less than 3months	28,585	807	2,064	31,456	31,456	
	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, 2023

(Amount in Rs. Lakhs)

Sl. No.	Claims Experience						(Amount in Rs. Lakhs)
		Health	Personal Accident	Travel	Total Health	Total	
1	Claims O/S at the beginning of the period	18,003	5,061	2,577	25,641	25,641	
2	<u>Claims reported during the period</u>	-	-	-	-	-	
	(a) Booked During the period	2,67,603	7,610	1,925	2,77,138	2,77,138	
	(b) Reopened during the Period	16,826	363	248	17,436	17,436	
	(c) Other Adjustment	-	-	-	-	-	
3	<u>Claims Settled during the period</u>	2,45,661	4,731	2,031	2,52,423	2,52,423	
	(a) paid during the period	-	-	-	-	-	
	(b) Other Adjustment	-	-	-	-	-	
4	<u>Claims Repudiated during the period</u>	38,169	2,774	461	41,403	41,403	
	Other Adjustment	-	-	-	-	-	
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	-	-	-	-	-	
6	<u>Claims O/S at End of the period</u>						
	Less than 3months	18,602	5,529	2,257	26,389	26,389	
	3 months to 6 months	-	-	-	-	-	
	6months to 1 year	-	-	-	-	-	
	1year and above	-	-	-	-	-	

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

Care Health Insurance Limited

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



FORM NL-39 AGEING OF CLAIMS

For the Quarter ended 31st December, 2023

(Amount in Rs. Lakhs)

AGEING OF CLAIMS (Claims Paid)																	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire																
2	Marine Cargo																
3	Marine Other than Cargo																
4	Motor OD																
5	Motor TP																
6	Health	2,49,904	-	-	-	-	-	-	93,299	-	-	-	-	-	-	2,49,904	93,299
7	Personal Accident	1,215	-	-	-	-	-	-	1,609	-	-	-	-	-	-	1,215	1,609
8	Travel	706	-	-	-	-	-	-	952	-	-	-	-	-	-	706	952
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, 2023

(Amount in Rs. Lakhs)

AGEING OF CLAIMS (Claims Paid)																	
Sl.No.	Line of Business	No. of claims paid							Amount of claims paid							Total No. of claims paid	Total amount of claims paid
		upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire																
2	Marine Cargo																
3	Marine Other than Cargo																
4	Motor OD																
5	Motor TP																
6	Health	6,94,287	-	-	-	-	-	-	2,31,096	-	-	-	-	-	-	6,94,287	2,31,096
7	Personal Accident	4,241	-	-	-	-	-	-	4,729	-	-	-	-	-	-	4,241	4,729
8	Travel	1,729	-	-	-	-	-	-	2,443	-	-	-	-	-	-	1,729	2,443
9	Workmen's Compensation/ Public/ Product Liability																
10	Engineering																
11	Aviation																
12	Crop Insurance																
13	Other segments																
14	Miscellaneous																
15																	

Care Health Insurance Limited

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FORM NL-41 OFFICES INFORMATION

DATE : 31st December, 2023

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the year		248
2	No. of branches approved during the year		18
3	No. of branches opened during the year	Out of approvals of previous year	11
4		Out of approvals of this year	1
5	No. of branches closed during the year		1
6	No of branches at the end of the year		259
7	No. of branches approved but not opened		17
8	No. of rural branches		1
9	No. of urban branches		258
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:		15,541
	(b) Off-roll:		1,399
	(c) Total:		16,940
12	No. of Insurance Agents and Intermediaries		
	(a) Individual Agents		2,63,803
	(b) Corporate Agents-Banks		59
	(c) Corporate Agents-Others		117
	(d) Insurance Brokers		544
	(e) Web Aggregators		18
	(f) Insurance Marketing Firm		203
	(g) Motor Insurance Service Providers (DIRECT)		NA
	(h) Point of Sales persons (DIRECT)		54,799
	(i) Other as allowed by IRDAI(Micro Insurance)		1

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

Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	16,580	3,05,338
Recruitments during the quarter	2,575	15,062
Attrition during the quarter	2,215	856
Number at the end of the quarter	16,940	3,19,544

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FORM NL-42 BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS

DATE : 31st December, 2023

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

KEY MANAGEMENT PERSONS				
S. No	Name of person	Designation	Role /Category	Details of change in the period
1	Mr. Anuj Gulati	Managing Director & CEO		
2	Mr. Pankaj Gupta	Chief Financial Officer		
3	Mr. Ajay Shah	Chief Marketing Officer		
4	Mr. Chaudhury Chandrakanta Mishra	Head- HR & Chief Risk Officer		
5	Mr. Manish Dodeja	Head- Underwriting & Claims		
6	Mr. Anoop Singh	Chief Compliance Officer		
7	Mr. Nitin Katyal	Chief Investment Officer		
8	Mr. Irvinder Singh Kohli	Appointed Actuary		
9	Mr. Yogesh Kumar	Company Secretary		

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"

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

Upto the Quarter ended 31st December 2023

(Amount in Rs. Lakhs)

RURAL AND SOCIAL OBLIGATIONS (Quarterly Returns)					
S. No	Line of Business	Particulars	No. of Policies Issued	Premium Collected	Sum Assured
1	FIRE	Rural			
		Social			
2	MARINE CARGO	Rural			
		Social			
3	MARINE OTHER THAN CARGO	Rural			
		Social			
4	MOTOR OD	Rural			
		Social			
5	MOTOR TP	Rural			
		Social			
6	HEALTH	Rural	1,31,095	58,235	53,18,537
		Social	-	3,142	1,61,058
7	PERSONAL ACCIDENT	Rural	71,849	4,788	18,74,938
		Social	21	2	16,119
8	TRAVEL	Rural	20,621	569	11,76,400
		Social	-	-	-
9	Workmen's Compensation/ Employer's liability	Rural			
		Social			
10	Public/ Product Liability	Rural			
		Social			
11	Engineering	Rural			
		Social			
12	Aviation	Rural			
		Social			
13	Other Segment	Rural			
		Social			
14	Miscellaneous	Rural			
		Social			
	Total	Rural	2,23,565	63,592	83,69,875
		Social	21	3,144	1,77,177

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FORM NL-45-GREIVANCE DISPOSAL

DATE : 31st December, 2023

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	2	28	23	4	3	0	62
	b) Claim	14	1058	395	0	634	43	3242
	c) Policy Related	4	255	210	2	35	12	765
	d) Premium	1	30	11	0	20	0	84
	e) Refund	2	139	113	0	22	6	430
	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	8	75	70	0	7	6	248
	(ii) PED non disclosure related							
	(iii) Renewal related							
	Total Number of complaints	31	1585	822	6	721	67	4831

2	Total No. of policies during previous year	23,75,359
3	Total No. of claims during previous year	7,95,498
4	Total No. of policies during current year	15,93,888
5	Total No. of claims during current year	7,72,744
6	Total No. of policies complaints (current year) per 10,000 policies (current year)	5
7	Total No. of Claim complaints (current year) per 10,000 claims registered (current year)	42

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	67	100%	-	-	67	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%
	Total No. of complaints	67	100%	-	-	67	100%

Care Health Insurance Limited

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Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

For the Quarter ended 31st December, 2023

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