

TRANSCRIPT

ANNUAL GENERAL MEETING OF CARE HEALTH INSURANCE LIMITED HELD ON SEPTEMBER 19, 2022 AT 10:30 A.M.

Yogesh Kumar: Very Good Morning to all of you. I, Yogesh Kumar, officiating Company Secretary of the Company, welcome you all to the 15th Annual General Meeting of the Company. Hope you all are safe and in good health.

It may be noted that this Annual General Meeting is being held through video conferencing, in accordance with the provision of Companies Act, 2013 and circulars issued by the Ministry of Corporate Affairs. The Company has made all efforts feasible under the current circumstances to enable the members to participate at the meeting through the video conferencing facility and vote electronically. The requisite quorum for this meeting is present.

Since, there is no physical attendance of the Members, the requirement of appointing proxy is not applicable.

Further, the facility for joining this meeting through video conference or other audio-visual means is made available for the members on a first-come-first-served basis. All members who have joined this meeting are by default placed on mute mode by the host to avoid any disturbance arising from background noise and to ensure smooth and seamless conduct of the Meeting.

Members can post their views or questions on the "Ask a Question" tab on their video conference screen. It may be noted that the Company reserves the right to limit the number of members asking the questions depending on the availability of the time at this AGM.

The register of Directors and KMP, the register of Contracts or Arrangements, and other documents mentioned in the AGM Notice have been made available electronically for inspection by the members during this AGM. Members seeking to inspect any of these documents can send the request to secretarial@careinsurance.com.

The Company has provided the facility to cast votes electronically through Remote e-voting on all the resolutions set forth in the Notice. Members who have not casted their votes through Remote e-Voting and who are participating in this meeting will have an opportunity to cast their votes during the meeting through the e-voting facility provided by Kfintech. Members can click on the "Vote" tab on their video conference screen to make use of this facility.

In case members face any difficulty, they may reach out on the helpline numbers mentioned in notice of AGM. Members may also kindly note that this AGM is being recorded.

Now, I request our respected Chairperson, Dr. Rashmi Saluja, to occupy the Chair and preside over this Meeting.

Thank you very much!! Thank you, Ma'am.

Dr. Rashmi Saluja: Thank you, Yogesh!

Good Morning Shareholders and Dear Directors.

It gives me immense pleasure in extending a warm welcome to all of you to the 15th Annual General Meeting of the Company and I thank you all for your gracious presence.

I hope all of you are safe and in good health. This Meeting is held through video conferencing and other audio – visual means and the same is in compliance with the circulars issued by the Ministry of Corporates Affairs. The Company has taken all feasible steps to ensure that the shareholders are provided an opportunity to participate in the Annual General Meeting and vote. Adequate video conferencing facility has been provided.

The requisite quorum is present and therefore, I call the meeting to order and start the proceedings of the Meeting.

Let me introduce you to my other fellow Directors who have joined the meeting.

I'll start with introducing with myself. I am Dr. Rashmi Saluja and I am a Non-Executive Chairperson of the Company. I am also the Member of Audit Committee, NRC, Stakeholders Relationship Committee and Corporate Social Responsibility Committee among other Committees. I am joining this Meeting from Mumbai.

Let me introduce you to the other directors.

Mr. Sunish Sharma is a Non-Executive Director of the Company and nominee of Trishikhar Ventures LLP. He is also the Member of NRC and he has joined this meeting from Mumbai.

Mr. Kartikeya Dhruv Kaji is a Non-Executive Director of the Company and nominee of Trishikhar Ventures LLP. He is also the Member of Audit Committee, Stakeholders Relationship Committee and Corporate Social Responsibility Committee among other Committees. He has joined this meeting from Mumbai.

Mr. Hamid Ahmed is a Non-Executive Independent Director of the Company. He is also the Member of Audit Committee and Corporate Social Responsibility Committee among other Committees. He has joined this meeting from New Delhi.

Mr. S. L. Mohan is a Non-Executive Independent Director of the Company. He is also the Member of Audit Committee and NRC among other Committees. He has joined this meeting from Care Office, Gurugram.

Mr. C.M. Minocha is Nominee Director of the Union Bank of India. He is also the Member of Investment Committee. He has joined this meeting from Mumbai.

Mr. Anuj Gulati is the Managing Director & CEO of the Company. He is also the Member of Stakeholders Relationship Committee and Corporate Social Responsibility Committee among other Committees. He has joined this meeting from Care Office, Gurugram.

Also, I would like to state that the other Directors have expressed their inability to attend the meeting due to their other pre-occupations.

We are also joined here by Mr. Nitin Aggarwal, Group CFO representing Religare Enterprises Limited, Mr. Pankaj Gupta, Chief Financial Officer and Mr. Yogesh Kumar, Officiating Company Secretary of the Company, present at this Meeting.

I would also like to inform you that the Representatives of M/s T. R. Chadha & Co. LLP, Chartered Accountants and M/s S. P. Chopra & Co., Chartered Accountants our Statutory Auditors and M/s. PI & Associates, our Secretarial Auditors, are also present at the meeting.

Representative of M/s Nangia & Co. LLP, Chartered Accountants is also present at this meeting whose appointment as Statutory Auditors of the Company is proposed in place of M/s T. R. Chadha & Co. LLP, retiring auditors of the Company.

Let me just apprise the shareholders about the voting process and the statutory documents. As per the provisions of the Companies Act, 2013, the Company had provided its members the facility to cast their votes through remote e-voting system administered by M/s KFIN Technologies Limited. Shareholders, who are present at the meeting and have not casted their vote on the Resolutions through remote e-Voting and are otherwise not barred from doing so, are eligible to vote through e-Voting facility during the meeting. Process of e-voting has been provided in the Notes of the AGM Notice sent to shareholders. On the Video Conferencing Page, you have to click on the link for e-Voting "Cast your vote".

Please note that Shareholders who have voted through Remote e-Voting prior to the AGM are eligible to attend/participate in the Annual General Meeting through Video Conferencing and other audio-visual means. However, they are not eligible to vote again during the meeting.

So, shareholders may cast their votes accordingly during the meeting.

Now, with your permission I would like to begin my formal address to the Shareholders.

As the world recalibrates itself to the new normal and overall industry starts to see some resurgent tailwinds, importance of timely access to quality healthcare remains a firmly entrenched belief & need across the spectrum of populace – with India being no exception to this imperative. Consequently, this has led to enhanced awareness and

adoption of personal health insurance as an efficient means to address the financial requirements of emergency or planned healthcare.

In this operating year, your Company has recorded marked progress on all key growth & development parameters, while adhering to its principal tenets of technological evolution, focused on customer satisfaction, quality servicing and capital adequacy. During FY22, Care Health Insurance garnered a Gross Written Premium of Rs. 3,947 crore, representing a growth of ~53% from the previous fiscal year while maintaining a healthy post tax profit of Rs. 11.5 crore & solvency ratio of 1.85. Your organization operated at a combined ratio of 103% during one of the most challenging and unprecedented health crisis globally. Your Company has recorded a profitable growth this fiscal notwithstanding the fact that the first quarter was acutely impacted by Covid-related claims.

The industry landscape is rife with opportunity as the health insurance sector grew 26% from the previous year, pegging its market size at over Rs. 80,000 crore. Your Company, currently the country's second largest standalone health insurer, is poised for the next quantum leap of growth given its state-of-preparedness on critical success parameters. Care Health today is capacitated with over 30 products encompassing group, travel, fixed benefit and indemnity categories, designed to address the varied needs of its customers. It's 18,900+ strong healthcare provider network services over 1,385 locations across country continues to strengthen and deep mine its distribution capabilities through a vast & evolving network of 207 branches that operate in a hub & spoke structure.

It gives me immense pleasure in sharing that your Company has been conferred awards for India's Best Health Insurance Product and India's Best Health Insurance Agents at the Insurance Alertss Awards 2021.

As a responsible corporate citizen, Care Health has invested in two key education-centric projects as part of its Corporate Social Responsibility. A primary school in the culturally significant village of Nandgaon, Dist. Mathura, Uttar Pradesh and the over century-old, historically-relevant Prem Mahavidyalaya, Mathura, Uttar Pradesh have been chosen for the purpose. The projects entail renovation, refurbishing, upgradation and maintenance of both institutions that will consequently further the objective of enrolment for quality education in their respective communities.

In conclusion, I would certainly like to mention that the 'unto-last mile' entrepreneurship ethos at Care Health is most inspiring. It is my privilege to work with this team that represents some of the finest industry acumen, cross disciplinary knowledge and unparalleled zeal & enthusiasm.

I sincerely thank all our shareholders & stakeholders for their patronage and guidance to the Company.

May I take confirmation from the members for taking the Notice and Auditors report as read.

Ladies and Gentlemen, the Notice dated June 04, 2022 convening this 15th Annual General Meeting and the copy of the Annual Report for the Financial Year ended March 31, 2022 have already been circulated to the members of the Company electronically. With your permission, I take both the Notice of AGM and Annual Report as read.

The Auditors' Reports on Financial Statements of the Company for the Financial Year ended March 31, 2022 does not contain any qualification. Further, the Secretarial Auditors' Report as per Section 204 of the Companies Act, 2013 also does not contain any qualification.

Accordingly, the above Reports are not required to be read out before the meeting, as provided in the Companies Act, 2013.

I would like to also announce that the Company has appointed Mr. Kundan Agrawal (Membership No. F7631 & Certificate of Practice No. 8325), Proprietor, M/s Kundan Agarwal & Associates, Practicing Company Secretary [FRN: S2009DE113700] as Scrutinizer to scrutinize the votes casted at the meeting and through remote e-voting and for ensuring that voting process is conducted in a fair and transparent manner and to report thereon.

The results of voting on resolutions will be declared on or before the close of business hours on Wednesday, September 21, 2022.

So may I please explain the objective and implication of the resolutions as stated in the Notice of 15th AGM from Item No.1 to Item No.7 in the said Notice:

- i. 1st resolution is related to the adoption of the Audited Revenue Account, Profit & Loss Statement for the year ended March 31, 2022 and the Balance Sheet as at that date together with the Reports of the Board of Directors and the Auditors thereon to be passed as an ordinary resolution;
- ii. 2nd resolution is related to the appointment of Mr. Kartikeya Dhruv Kaji (DIN: 07641723) as he retires by rotation and being eligible offers himself for re-appointment to be passed as an ordinary resolution.
- iii. 3rd resolution is related to the approval for the appointment of M/s Nangia & Co. LLP (Reg. no. 002391C/N500069), Chartered Accountants, as Statutory Auditors along with fixation of the remuneration to be passed as an ordinary resolution.
- iv. 4th resolution is related to the approval for the re-appointment of M/s S. P. Chopra & Co. (Registration No. 000346N), Chartered Accountants, as Statutory

Auditors along with fixation of the remuneration to be passed as an ordinary resolution.

- v. 5th resolution is related to the approval of the remuneration of Mr. Anuj Gulati, Managing Director & CEO of the Company to be passed as a special resolution.
- vi. 6th resolution is related to the approval of the performance bonus (total variable pay) of Managing Director & CEO of the Company to be passed as a special resolution.
- vii. 7th resolution is related to the modification to the Resolution No. 3 as passed by the shareholders in their Extra-ordinary General Meeting held on December 28, 2021 to be passed as a Special resolution.

Now we will take the questions from the Shareholders. I request the moderator to invite the speakers who have registered themselves to speak in the Annual General Meeting.

Moderator: Thank you Madam, the first speaker is Amar Alliance Securities Private Limited.

Moderator: Amar Alliance Securities Private Limited.

Moderator: Ma'am there is no response.

Moderator: The next speaker is from Grow Fast Securities and Credit Limited.

Moderator: Grow Fast Securities and Credit Limited, please unmute yourself and if possible please share your camera and ask your question.

Grow Fast Securities and Credit Limited: yeah Hi, Good Morning Ma'am,

Moderator: Yes, Sir, please continue.

Grow Fast Securities and Credit Limited: am I audible?

Moderator: Yes, Sir

Grow Fast Securities and Credit Limited: Yeah, my question is, since our Company's growth is trajectory, as an investor of the Company, can we have some visibility on the IPO front, if the management is looking out to come up with an IPO, to get a better valuation and the exit for sale as an investor as well.

Dr. Rashmi Saluja: When any organization goes for the IPO, lot of things have to be looked into including the environment, processes and off course the timing of it is

extremely important. As far as the financial year is concerned, the growth of Company is extremely good but we have to understand the exact timing as in when the IPO is most beneficial for the shareholders including all stakeholders..

Dr. Rashmi Saluja: Yes Yogesh, would we go for next question, the moderator, please

Moderator: Next speaker is Mr. Manjit Singh.

Moderator: Mr. Manjit Singh please unmute yourself and ask your question Sir.

Mr. Manjit Singh: Am I audible?

Moderator: Yes, Sir.

Mr. Manjit Singh: Good Morning Chairman, Director, Secretarial Department aur my Co-Shareholder, sabhi ka main swagat karta hun, aur bhagwan ke aage prathana karta hun, ki sabhi swasthya rahain. Aapne abhi jo bataya hain Company ka, aapne jo humein sambodhan kiya hain uske andar Chairperson ne humein Company ke bare me kafi bataya hain. Aur Health Care kitna jaruri Vishay hain yeh humein pichle 2 saalon mein bimariyo ne roop liya hain humare desh ke andar use humein is tarah ki jarurat ka ehsaas jyada achi tarah se huya hain ki health insurance jo hain preference dene lage hain log isko, aur humari Company ki jo rank hai vo batati hain ki humari Company kis disha mein aur kitna acha kaam kar rahi hain, aur madam mein aapse yahi janna chahunga, ki yeh jo hum September ke mahine mein aapse ruhbaruh huye hain qarib qarib hum apne 2 quarter hum apne 2022-23 ke khatam karne ki taraf hain, to jo 2 quarter hain isme kis tarah ke result rahein hain thoda aap batayiyega, haalaki 2nd quarter ke result abhi aayenge, to jo yeh jo 2022-23 ke andar jo hai humara April se lekar September tak humara 2 quarter hain isme humara kya raha hain thoda aap is bare mein batiyega. Baki end mein jo hain humare Secretarial department se jarur main karna chahunga jinhone humein itni achi tarah se aapse joda moderator ne, secretarial department ne yeh jo hain bilkul apna kartavya bahut achi tarah se nibha rahain hain, aupcharikta nahi rakhte, yeh bilkul dhyaan rakhte hain har shareholder ka, jo speaker registration karata hain unhe bolne ka poora mauka milta hain aur hum chahenge ki aane wale time mein humari Company achhi growth dikhaye. Thank you.

Dr. Rashmi Saluja: Pankaj can you unmute yourself and just give us few details on the data.

Pankaj: Sure, Ma'am.

Pankaj: Manjit ji, humne first quarter ke result have been published, jahan pe humne achi growth dikhayi hain, Company me 45% se jyada ki growth hain aur first quarter main humne profit Rs.3 crore ka dikhaya hain. Second quarter ke result abhi awaited hain thode time ke baad jab ho jayenge then will put it in public domain, thank you.

Dr. Rashmi Saluja: Can we take the next question please.

Moderator: The next speaker is Mr. Gagan Kumar. Mr. Gagan Kumar, please unmute yourself Sir and ask your question please. Mr. Gagan Kumar, please ask your question, Sir.

Gagan Kumar: Yeah, am I audible?

Moderator: Yes, Sir.

Gagan Kumar: Hi to all! It is Gagan Kumar. My DP id is 07044542. I have full faith in the Management. I want to ask one thing. In this time, when entire world is going towards digitalization, So what is our preparation for the same? Can you please tell the running rating status of the Company's app. Lastly, I would like to thank our CFO, Pankaj Gupta.

Moderator: Network is bad Sir.

Dr. Rashmi Saluja: I can't hear. I'm sorry. I can't hear.

Moderator: Sir, I think you are connected through mobile, your network is bad Sir. We are not able to hear you.

Gagan Kumar: Now am I audible?

Moderator: No Sir, there is break in the voice actually. You can do one thing Sir, there is ask a query button on your screen. Click on same and ask your questions which Company will answer subsequently.

Gagan Kumar: Fine Sir.

Moderator: Right, Sir.

Dr. Rashmi Saluja: As I understand, The gentleman was asking about technology preparedness of the Company so that it can be combated in present situation and I just wanted to ensure that Company is putting a lot of time, money, energy, efforts to make the Company digital and technology savvy. But I am not able to understand the question very well. This is a gist; otherwise, you can just type the question and send it to me till that we take next question please.

Moderator: The next speaker is Mr. Shripal Singh Mohnot, Mr. Shripal Singh Mohnot please unmute yourself and ask your question Sir.

Mr. Shripal Singh Mohnot: Aap mereko sun pa rahe hai Sir.

Moderator: Haa, Sir.

Mr. Shripal Singh Mohnot: Main Shripal Singh Mohnot, Gurugram, Haryana se bol raha hun. Aap sabko sadar pranaam, sadar namaskaar, aadarniye Chairman sahiba aapke direction mein Company ne amulya 15 saalon me bahut achi tarakki ki hain. Iske liye main aapko aur aapke pure board ko bahut bahut badhaai deta hun. Aap bharat ke Pradhan Mantri ka sapna, sabhi bharatwaasi ko chikitsya ka labh milein isko, sakar karne mein aap bada yogdaan kar rahi hain. Uske liye bhi badhaai deta hoon, COVID kaal ke dauran aapne tan man dhan se aage badh ke jo sahayta ki hain vo bahut hi sarahaniye hain. Aapke dwara jari right issue ka karya pragati par chal raha hain isme chote investor ke hito ka dhyaan nahi rakha gaya hain, bhavishya me aisi vyavastha karein ki sabko labh mile.

Right dwara mili gayi punji ka upyog kaise krenge vistaar se btaiye, IPO dwara share ko list karane ki yojna bataye, aane wale saalon me Company ke vistaar ki yojana bataye, tatha labh punji ki vyavastha kaise krenge.

Bharat ki Aazadi Ke Amrit Mahotsav par kuch special ghoshna kare, yeh sabke hit me hoga aur sabko labh milega "har hath me tiranga har hath me health care" Bhavishya mein bhi AGM video conferencing ke dwara kijiyege isse Company ki dhan ki bachat hogi, Aapke CFO Sahab, Company Secretary Sahab bahut acha kaam kar rahain hain, samay pe balance sheet, notice mil gya hain. Company Secretary sahab tatha unke sehyogiyo ne apna amulya samay nikal kar jo humara margdarshan kiya hain, iske liye bhi main apna aabhar vyakt karta hun.

Dhanyawaad, Jai Hind.

Dr. Rashmi Saluja: Thank you, ki aapne Company ko bahut detail me samjha hain aur iski working ko aapne sarhaya uske liye aapka bahut dhanyawaad.

Aapke jo 2 major sawaal the, ki jo hum right issue lekar aa rahein hain usme hum paiso ka utilization kaise krenge? ek to Company ki growth ke liye paisa istemaal ho raha hain aur isme IRDAI ki jo regulation hain, ki solvency jo hain vo healthy honi chahiye, 1.5 se upper honi chahiye to uske liye hum logon ka humesha se yeh auchitya rehta hain ki 1.85 se humesha upper rahein, taki hum logon ko koi dikkat na rahein, yeh paisa dalne ke baad yeh 2 ke aas paas tak pahuch jayegi to isse ek IRDAI ki compliance ke alawa isme paiso se Company ki growth ke upper bahut positive effect hoga.

Aur dusra sawaal tha aapka ki hum logo ka IPO ke bare me kya vichar hain, IPO ke bare me jaisa maine pichle sawaal me bataya, aap sabko bataya, ki IPO ke liye ek pura process tyaar karna padta hain aur usme sare shareholders, Stakeholders, financial situation of the country, kis tarike se aage growth ho rahi hain yeh sari chizo ka dhyaan rakhne ke waqt hum log sahi samay pe IPO lekar aayenge. Thank you.

Dr. Rashmi Saluja: Can I take the next question please.

Moderator: Madam, the next speaker is Mrs. Bimla Kathpal. Mrs. Bimla Kathpal please unmute yourself and ask your question.

Moderator: Bimla Kathpal.

Bimla Kathpal: Hello, Kya aapko meri aawaz aa rahi hain?

Moderator: Hanji.

Sanjay Khatpal: Mera naam Sanjay Khatpal hain. Main joint shareholder hun Bimla Kathpal ka, jo kisi karanvas Bimla Khatwal nahi bol rahi to unki baaton ko main vykat kar raha hun. Joint shareholder hone ke naate apni baaton ko main rakh raha hun. Madam main lagataar starting se 10:30 baje se yeh meeting attend kar raha hun, is samay time mere hisaab se 10:57 minute ho raha hain 27 minutes se main is meeting ko watch kar raha hun, keval yehi nahi, corona kaal ke andar pichli ek do meeting jo huyi hai jo physical na hote hue VC se huyi hain unko bhi attend kiya hain. kuch pareshaani aayi, no doubt, lekin yeh bimari sabse badi pareshaani hain jisse hum jujh rahe hain. Humari Company eske liye Insurance provide karti hain bahut achi baat hain. Lekin hum pareshaani ko samjhe jis pareshani se hum gujar rahe hain, hum shareholder gujar rahe hai, is meeting ko attend karne k liye, vo hain VC mode. VC mode har ek ke apne apne jariye hai, soch hain koi kehta hai ki yeh jariya acha hai, abhi abhi kayi speakers bole isme ek speaker bol nhi paya that is my saathi Gagan Kumar, mujhe badi hairangi huyi ki aisa kyun ho raha hain. Yeh nahi ki aisa kisi ek ke saath ho raha hain, kabhi kisi ke saath ho raha hain kabhi kisi ke saath ho raha hain, hum taaron se jud paa rahe hain. Taaron mein problems hoti hain. Wifi hain, wifi bolne deta hain bolne nahi deta hain, hawa ka rukh hain. Madam main haath jodkar aapse nivedan karta hun sabhi shareholder bhaaiyo se, saal me ek baar AGM hoti hain beech me EGM ho jaye vo ek alag baat hain aapka kuch resolution aa jaye, otherwise, is meeting ko na attend karte huye hum logon ko dhakka padta hain. Aaj jo bhi shareholder bolna chahate the vo nhi bol paye. Main bol paa raha hun aap sun paa rahain hain mujhe badi khushi hain. Lekin jo nahi bol paye unhe acha feel nahi ho raha hain. Main aapse ek nivedan karna chahata hun dheere dheere corona kaal khatam hota ja raha hain aur es saal bhi bahut si meeting physical ho gayi hain aur bade bade auditorium me ho gayi hain. Aap kripiya karke use study kijiye aur hum log aapke saath aakar meeting attend kare physically, uske liye nivedan kar raha hun sabhi bhaaiyo ki taraf se, aise vo bhai jo ghar mein baith kar aaram se bina kisi pareshaani ke meeting attend karna chahate hain unke liye nahi, unke liye jo apna time ko laga kar aur aapke saath baith sake aur apni baaton ko bol sake aur aap sahi dhang se sun sake aur sahi dhand se samjh sake, pehli baat yeh.

Dusri baat, Madam main ek chiz jaan na chahata hun ki pichle 10 saalon se humari Company ne kya progress kari, kya performance rahi, kyunki hum thik tarike se dekh

nahi pa rahein hain samajh nahi paa rahe hai, yeh thik hai ki hum aapke saath bahut saalon se jude huye hain aur jude rahenge chahe is share ka rate hume nahi dikh paa raha lekin hume aapki guidance me, aapki netritva me pura bharosha hain. Hum yeh mante hain yeh Company din duguni raat chogni unnati karti rahegi, log Insurance apni karwate rehenge, kyunki unhe vishwaas hain management par. Isiliye aap keval yeh bataiye madam, please, 10 saalo mein humari Company ki performance kya hain, eske baare me please, kuch kehna chahate hai, Madam?

Dr. Rashmi Saluja: Nahi Nahi, aap apna sawaal pura kijiye.

Sanjay Khatpal: Hanji Madam, madam main yehi kehna chahata hoon ki jis tarike se jo ho raha hain, jis tarike se humari Company progress kar rahi hain, acha dividend kyu nahi diya gaya hain, humara kyunki har ek ka jo udeshya hai dividend, please madam es aur bhi thoda dhyaan dijiye. bas isi shabdon se main apni baat khatam karta hun aur ek antim baat kehta hun jo sabse mahatvapurn hai. Taaron ke jariye, wifi ke jariye yeh secretarial department ne hume aapke saath joda kyunki hum es samay shuniya ki kagar pe hain, jo person aapke saamane baith nahi sakta, bol nahi sakta, to ek tarah se hum shukar guzar hain, unhone hume joda humari baat karwayi aapse un sabko tah dil se sukriya hain aur itne ache dhang se baat karayi, please madam un logon ko please sabasi jarur dena secretarial department ko aur Company Secretary Sir ko, ki unhone itna achha kiya, thank you madam, so nice of you.

Dr. Rashmi Saluja: Thank You Sanjay ji, main aapki taraf se aur Company ki taraf se Secretarial department ko bahut bahut dhanyawaad deti hun jo unhone bahut achi meeting conduct karwayi. Aapne 2 sawaal puche hain, ki hum logon ne yeh meeting VC ke madhyam se karne se jo aap logo ko jo dikkat aayi hain, by and large dikkat hum log isiliye nahi mante hain, kyunki hum kuch sawaalo ka jawab nahi de paa rahe hain, quki hum nahi sun paa rahe hai iska arth yeh nahi hain ki humare shareholders hum tak saara saal ya sirf ek saal me ek hi baar hum tak phuchenge, they can write to us, they can talk to us. Humari Company usually is very transparent. Humare saare ke saare public domain mein jo data rehta hain uske liye sab log samjh sakte hain aur usko dekh sakte hain aur agar usme koi samjhne mein dikkat hoti hain to Company ko likh sakte hain. Company jo bhi best possible way hota hain, public domain ki knowledge samjhane ka vo jarur samjhate hain, taaki transparency bani rahain aur hum log EGM ke madhyam se ya fir kabhi koi AGM hoti hain uske madhyam se hum log Company ke bare me samay samay par batate rehte hain. 3 saal kasht ke the jo pure desh ke liye kasht ke rahein par isme bhi Company ne bahut acha perform kiya hain. Ek to Company compliance hmesha rahi hain dusra hum logon ne claims jo hain pure tarike se usko honour kiya hain taki kisi bhi Claim ko jo ki legal tarike se, jayaj tarike se hum tak pahuchta hain, hum logo ne usko puri tarike se honour kiya hain taki kisi bhi patient ko ya Claim holder ko koi kasht ya dikkat nahi aaye, baki ki jo Company jis tarike ki hoti hain aur unme jitna turnaround time lagta hain us hisaab se humari Company ne baaki Companies ke comparison mein bahut jaldi profit show kiya hain, aur bahut sara paisa jo Religare Enterprises aur Kedara hain jo samay samay par

Company ki guidance karte hain aur usme jab bhi paise ki aavshayakta padti hain growth ke liye usme paisa daalte hain, jaise hum abhi bhi right issue lekar aa rahein hain, aur usme jaise maine pichle sawaal ka jawab diya, yeh sab Company main bahut jaldi aa jayega, jisse Company ki growth aur puri tarike se increase hogi, aur isme market ke hisaab se hum log humesha se Competative rahenge aur IRDAI ke hisaab se compliant rahenge. Abhi Pankaj ne bataya aur maine jaise padha hain ki we are growing by 45% much better than the other Company transaction in the market. Hum log humesha se bahut judicious rehte hain apne kharcho ke hisaab se hum log Company ko bahut vigilantly chalte hain aur pichle 10 saal ki jo journey hain puri tarike se hum logon ne uske results jo hain public domain me dale hain. Jisse uski puri annual growth samajh mein aati hain aur Company ki strength jahan jahan utilize ho sakti hain wahan wahan hum logo ne kari hain is saal bhi abhi is quarter ka result aayega to vo public domain mein aane ke baad आपको uski present strength bhi samajh aayegi but we have in the last quarter we have grown by 45%.

Thank You.

Dr. Rashmi Saluja: Next question, please.

Moderator: Ma'am, the speakers are completed Ma'am.

Dr. Rashmi Saluja: All right. Is that all?

Dr. Rashmi Saluja: I hope we are able to answer most of the questions. May I thank all the shareholders for taking the initiative to join this meeting through Video Conferencing and other audio visual means and for making this meeting effective and successful.

Now, I authorize Mr. Yogesh Kumar, officiating Company Secretary, to conduct the voting procedure and conclude the meeting. The e-voting facility will remain open for next 15 minutes to enable those of the Members who have not casted their vote and would like to cast their vote. The results will be announced on or before the Wednesday, September 21, 2022 and the same would be uploaded on the website of the Company and KFinTech. I hereby authorize Mr. Yogesh Kumar, officiating Company Secretary, to declare / submit the voting results of this meeting along with the Scrutinizer Report within the prescribed timelines.

May I thank all the Board Members who have ensured that they participate in the meeting.

Thank you, all. Thanks!