



HEALTH INSURANCE

PUBLIC DISCLOSURES UPTO THE QUARTER ENDED SEPTEMBER 30, 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 30TH SEPTEMBER, 2023

(Amount in Rs. Lakhs)

S. No	Particulars	Schedule Ref. Form No.	For the Quarter ended 30th September, 2023	Upto the Quarter ended 30th September, 2023	For the Quarter ended 30th September, 2022	Upto the Quarter ended 30th September, 2022
1	Premiums earned (Net)	NL-4	136,006	244,820	98,354	176,083
2	Profit/ loss on sale/redemption of Investments		307	585	108	184
3	Interest, Dividend & Rent – Gross (Note 1)		6,085	11,402	3,401	7,330
4	Others					
	(a) Other Income		-	-	-	-
	(b) Contribution from the Shareholders' Account					
	(i) Towards Excess Expenses of Management		-	-	-	-
	(ii) Others		-	-	-	-
	TOTAL (A)		142,398	256,807	101,863	183,597
1	Claims Incurred (Net)	NL-5	84,506	145,651	52,418	96,233
2	Commission	NL-6	24,782	45,477	12,188	20,418
3	Operating Expenses related to Insurance Business	NL-7	30,841	55,685	28,577	59,672
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		140,129	246,813	93,183	176,323
	Operating Profit/(Loss) C= (A - B)		2,269	9,994	8,680	7,274
	APPROPRIATIONS					
	Transfer to Shareholders' Account		2,269	9,994	8,680	7,274
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	TOTAL (C)		2,269	9,994	8,680	7,274

Note - 1

Pertaining to Policyholder's funds	For the Quarter ended 30th September, 2023	Upto the Quarter ended 30th September, 2023	For the Quarter ended 30th September, 2022	Upto the Quarter ended 30th September, 2022
Interest, Dividend & Rent	6,275	11,777	3,598	7,729
Add/Less:-				
Investment Expenses				
Amortisation of Premium/ Discount on Investments	(190)	(376)	(197)	(399)
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*	6,085	11,402	3,401	7,330

* Term gross implies inclusive of TDS

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

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FORM NL-2-B-PL PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED 30TH SEPTEMBER, 2023

(Amount in Rs. Lakhs)

S. No	Particulars	Schedule Ref. Form No.	For the Quarter ended 30th September, 2023	Upto the Quarter ended 30th September, 2023	For the Quarter ended 30th September, 2022	Upto the Quarter ended 30th September, 2022
1	OPERATING PROFIT/(LOSS)	NL-1				
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		2,269	9,994	8,680	7,274
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		3,446	6,819	3,026	4,757
	(b) Profit on sale of investments		272	420	232	354
	(c) Loss on sale/ redemption of investments		(5)	(5)	(11)	(11)
	(d) Amortization of Premium / Discount on Investments		(115)	(224)	(90)	(182)
3	OTHER INCOME					
	TOTAL (A)		5,867	17,004	11,837	12,192
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		100	188	181	296
	(b) Bad debts written off (Net of Provision)		-	-	-	-
	(c) Interest on subordinated debt		-	-	-	-
	(d) Expenses towards CSR activities		70	140	26	52
	(e) Penalties		-	-	-	-
	(f) Contribution to Policyholders' A/c					
	(i) Towards Excess Expenses of Management		-	-	-	-
	(ii) Others		-	-	-	-
	(g) Others					
	(i) Foreign Exchange Loss/(Gain)		(16)	(4)	(68)	(171)
	TOTAL (B)		154	324	139	177
	Profit / (Loss) Before Tax		5,713	16,680	11,698	12,015
	Provision for Taxation					
	- Current tax		1,717	4,567	1,228	1,228
	-Deferred Tax Expense/(Income)		(262)	(461)	1,728	1,814
	Profit / (Loss) After Tax		4,258	12,574	8,742	8,973
	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		24,717	16,401	(7,952)	(8,183)
	Balance carried forward to Reserves and Surplus/Balance Sheet		28,975	28,975	790	790

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FORM NL-3-B-BS BALANCE SHEET AS AT 30TH SEPTEMBER, 2023

(Amount in Rs. Lakhs)

Particulars	NL	As at 30th September, 2023	As at 30th September, 2022
SOURCES OF FUNDS			
Share Capital	NL-8	95,045	94,073
Share Application Money Pending Allotment		4,643	697
Reserves And Surplus	NL-10	95,456	64,852
Fair Value Change Account			
-Shareholders' Funds		377	(222)
-Policyholders' Funds		126	(65)
Borrowings	NL-11	-	-
TOTAL		1,95,647	1,59,335
APPLICATION OF FUNDS			
INVESTMENTS - Shareholders	NL-12	2,00,190	1,61,913
INVESTMENTS - Policyholders	NL-12A	3,80,937	2,85,058
Loans	NL-13	-	-
Fixed Assets	NL-14	4,792	5,578
Deferred Tax Asset (Net)		5,142	2,182
CURRENT ASSETS			
Cash and Bank Balances	NL-15	14,785	6,197
Advances and Other Assets	NL-16	25,684	21,150
Sub-Total (A)		40,469	27,347
Deferred Tax Liability (Net)		-	-
Current Liabilities	NL-17	1,81,119	1,30,947
Provisions	NL-18	2,54,764	1,91,796
Sub-Total (B)		4,35,883	3,22,743
Net Current Assets (C) = (A - B)		(3,95,414)	(2,95,396)
Miscellaneous Expenditure (To The Extent Not Written Off or Adjusted)	NL-19	-	-
Debit Balance In Profit And Loss Account		-	-
TOTAL		1,95,647	1,59,335

CONTINGENT LIABILITIES

Particulars	As at 30th September, 2023	As at 30th September, 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	94
5. Statutory demands/ liabilities in dispute, not provided for	7,393	-
6. Reinsurance obligations to the extent not provided for in accounts	-	-
7. Others	-	-
Total	7,497	94

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FORM NL-4 PREMIUM SCHEDULE

PREMIUM EARNED [NET]

(Amount in Rs. Lakhs)

Particulars	For the Quarter ended 30th September, 2023				Upto the Quarter ended 30th September, 2023				For the Quarter ended 30th September, 2022				Upto the Quarter ended 30th September, 2022			
	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total
Gross Direct Premium	1,64,061	5,864	3,099	1,73,024	2,99,745	11,384	7,263	3,18,392	1,17,953	8,412	3,531	1,29,896	2,14,452	17,363	7,714	2,39,529
Add: Premium on reinsurance accepted	5,095	-	-	5,095	7,193	-	-	7,193	2,453	-	-	2,453	6,106	-	-	6,106
Less : Premium on reinsurance ceded	23,454	762	396	24,612	42,198	1,765	1,183	45,146	16,107	395	150	16,652	30,121	1,119	446	31,686
Net Written Premium	1,45,702	5,102	2,703	1,53,507	2,64,740	9,619	6,080	2,80,439	1,04,299	8,017	3,381	1,15,697	1,90,437	16,244	7,268	2,13,949
Add: Opening balance of UPR	2,20,433	13,254	2,001	2,35,688	2,01,143	14,992	1,435	2,17,570	1,49,529	20,026	2,653	1,72,208	1,31,778	18,193	1,714	1,51,685
Less: Closing balance of UPR	2,39,755	11,721	1,713	2,53,189	2,39,755	11,721	1,713	2,53,189	1,67,368	19,601	2,582	1,89,551	1,67,368	19,601	2,582	1,89,551
Net Earned Premium	1,26,380	6,635	2,991	1,36,006	2,26,128	12,890	5,802	2,44,820	86,460	8,442	3,452	98,354	1,54,847	14,836	6,400	1,76,083
Gross Direct Premium																
- In India	1,64,061	5,864	3,099	1,73,024	2,99,745	11,384	7,263	3,18,392	1,17,953	8,412	3,531	1,29,896	2,14,452	17,363	7,714	2,39,529
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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FORM NL-5 CLAIMS SCHEDULE

CLAIMS INCURRED [NET]

(Amount in Rs. Lakhs)

Particulars	For the Quarter ended 30th September, 2023				Upto the Quarter ended 30th September, 2023				For the Quarter ended 30th September, 2022				Upto the Quarter ended 30th September, 2022			
	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total
Claims Paid (Direct)	72,569	1,551	565	74,685	1,37,797	3,121	1,491	1,42,409	48,684	1,400	427	50,511	97,738	2,884	746	1,01,368
Add: Re-insurance accepted to direct claims	4,312	-	-	4,312	5,025	-	-	5,025	2,550	-	-	2,550	4,439	-	-	4,439
Less: Re-insurance Ceded to claims paid	11,075	86	55	11,216	23,176	170	151	23,497	12,066	124	58	12,248	25,785	228	110	26,123
Net Claim Paid	65,806	1,465	510	67,781	1,19,646	2,951	1,340	1,23,937	39,168	1,276	369	40,813	76,392	2,656	636	79,684
Add: Claims Outstanding at the end of the Period *	73,137	6,125	5,404	84,666	73,137	6,125	5,404	84,666	58,679	6,541	4,960	70,180	58,679	6,541	4,960	70,180
Less: Claims Outstanding at the beginning of the Period *	56,229	6,232	5,480	67,941	50,720	6,599	5,633	62,952	48,741	5,919	3,915	58,575	44,146	5,657	3,828	53,631
Net Incurred Claims	82,714	1,358	434	84,506	1,42,063	2,477	1,111	1,45,651	49,106	1,898	1,414	52,418	90,925	3,540	1,768	96,233
Claims Paid (Direct)																
-In India	72,304	1,551	539	74,394	1,37,476	3,121	869	1,41,467	48,604	1,400	255	50,259	97,598	2,884	518	1,01,000
-Outside India	265	-	26	291	321	-	622	942	80	-	172	252	140	-	228	368
Estimates of IBNR and IBNER at the end of the period (net)	20,040	1,934	1,223	23,197	20,040	1,934	1,223	23,197	17,303	2,708	1,654	21,665	17,303	2,708	1,654	21,665
Estimates of IBNR and IBNER at the beginning of the period (net)	19,006	2,127	1,364	22,497	17,833	2,659	1,523	22,015	16,636	2,554	1,067	20,257	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 30th September, 2023				Upto the Quarter ended 30th September, 2023				For the Quarter ended 30th September, 2022				Upto the Quarter ended 30th September, 2022			
	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total
Commission & Remuneration	15,285	669	375	16,329	27,692	1,323	875	29,890	11,833	1,073	403	13,309	21,567	2,089	876	24,532
Rewards	14,569	471	468	15,508	27,282	1,098	1,073	29,453	5,339	268	300	5,907	8,359	368	574	9,301
Gross Commission	29,854	1,140	843	31,837	54,974	2,421	1,948	59,343	17,172	1,341	703	19,216	29,926	2,457	1,450	33,833
Add: Re-insurance Accepted	20	-	-	20	49	-	-	49	22	-	-	22	55	-	-	55
Less: Commission on Re-insurance Ceded	6,762	200	113	7,075	13,114	450	351	13,915	6,964	62	24	7,050	13,253	142	75	13,470
Net Commission	23,112	940	730	24,782	41,909	1,971	1,597	45,477	10,230	1,279	679	12,188	16,728	2,315	1,375	20,418

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

Individual Agents	9,702	80	289	10,071	17,730	146	678	18,554	6,151	66	242	6,459	11,700	136	581	12,417
Corporate Agents-Banks/FII/HFC	4,359	542	3	4,904	8,428	1,103	10	9,541	2,488	599	6	3,093	4,343	1,068	11	5,422
Corporate Agents-Others	2,472	88	103	2,663	4,262	184	168	4,614	348	124	18	490	896	342	35	1,273
Insurance Brokers	12,655	400	320	13,375	23,210	935	822	24,967	7,501	545	285	8,331	11,679	862	504	13,045
Direct Business - Online	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Web Aggregators	120	25	1	146	219	45	2	266	40	1	1	42	82	1	1	84
Insurance Marketing Firm	134	1	4	139	301	1	9	311	47	-	4	51	89	-	6	95
Common Service Centers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Micro Agents	188	-	-	188	370	-	-	370	237	-	-	237	437	36	-	473
Point of Sales (Direct)	224	4	123	351	454	7	259	720	360	6	147	513	700	12	312	1,024
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	29,854	1,140	843	31,837	54,974	2,421	1,948	59,343	17,172	1,341	703	19,216	29,926	2,457	1,450	33,833
Commission and Rewards on (Excluding Reinsurance) Business written :																
In India	29,854	1,140	843	31,837	54,974	2,421	1,948	59,343	17,172	1,341	703	19,216	29,926	2,457	1,450	33,833
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Care Health Insurance Limited

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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 30th September, 2023				Upto the Quarter ended 30th September, 2023				For the Quarter ended 30th September, 2022				Upto the Quarter ended 30th September, 2022			
		Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total
1	Employees' remuneration & welfare benefits	19,892	689	363	20,944	36,305	1,347	859	38,511	16,133	1,049	491	17,673	32,051	2,334	1,231	35,616
2	Travel, conveyance and vehicle running expenses	193	6	2	201	603	22	14	639	143	5	1	149	795	58	31	884
3	Training expenses	215	8	3	226	400	15	9	424	450	29	14	493	815	59	31	905
4	Rents, rates & taxes	603	21	11	635	1,207	45	29	1,281	583	39	18	640	1,080	79	41	1,200
5	Repairs	17	-	-	17	33	1	1	35	25	2	-	27	37	3	1	41
6	Printing & stationery	31	1	1	33	109	4	3	116	89	5	3	97	195	14	8	217
7	Communication expenses	328	11	6	345	706	26	17	749	182	10	3	195	584	42	22	648
8	Legal & professional charges	223	8	4	235	422	16	10	448	348	21	10	379	788	57	30	875
9	Auditors' fees, expenses etc																
	(a) as auditor	12	1	1	14	23	1	1	25	11	1	-	12	20	2	-	22
	(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	5,099	181	101	5,381	7,998	297	189	8,484	6,349	405	185	6,939	13,594	990	522	15,106
11	Interest & bank charges	441	15	8	464	758	28	18	804	257	17	8	282	493	36	19	548
12	Depreciation	666	23	12	701	1,303	48	31	1,382	636	42	19	697	1,206	88	46	1,340
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion	44	2	-	46	95	4	2	101	27	2	2	31	56	4	3	63
15	Information Technology Expenses	982	34	19	1,035	1,627	60	39	1,726	497	31	15	543	1,104	80	43	1,227
16	Goods and Services Tax (GST)	53	2	1	56	106	4	3	113	24	1	1	26	95	7	4	106
17	Others																
	(a) Electricity and Water	148	5	3	156	279	10	7	296	131	10	4	145	236	18	9	263
	(b) Other	335	11	6	352	521	18	12	551	229	14	6	249	550	40	21	611
	TOTAL	29,282	1,018	541	30,841	52,495	1,946	1,244	55,685	26,114	1,683	780	28,577	53,699	3,911	2,062	59,672

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 30th September, 2023	As at 30th September, 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		
	950,451,698 Equity Shares of ₹ 10 each (Previous Period 940,728,522 Equity Shares of Rs 10 each)	95,045	94,073
3	Subscribed Capital		
	950,451,698 Equity Shares of ₹ 10 each (Previous Period 940,728,522 Equity Shares of Rs 10 each)	95,045	94,073
4	Called-up Capital		
	950,451,698 Equity Shares of ₹ 10 each (Previous Period 940,728,522 Equity Shares of Rs 10 each)	95,045	94,073
	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	95,045	94,073

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

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503



FORM NL 9 PATTERN OF SHAREHOLDING SCHEDULE

PATTERN OF SHAREHOLDING

[As certified by the Management]

Shareholder	As at 30th September, 2023		As at 30th September, 2022	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	81,77,31,392	86.0%	81,77,31,392	86.9%
· Foreign	-	-	-	-
Investors*				
· Indian	-	-	-	-
· Foreign	-	-	-	-
Others	13,27,20,306	14.0%	12,29,97,130	13.1%
TOTAL	95,04,51,698	100.0%	94,07,28,522	100.0%

Notes:-

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

DETAILS OF EQUITY HOLDING OF INSURERS

PART A:

PARTICULARS OF THE SHAREHOLDING PATTERN OF THE CARE HEALTH INSURANCE LIMITED AT QUARTER ENDED 30TH SEPTEMBER, 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	86.04%	81,773	0	0	14,97,24,309	18.31%
A.1	Indian Promoters	3	81,77,31,392	86.04%	81,773	0	0	14,97,24,309	18.31%
i)	Individuals/HUF (Names of major shareholders):	0	-	0.00%	-	0	0	-	0
ii)	Bodies Corporate:	2	76,63,52,340	80.63%	76,635	-	-	-	-
	(i) Religare Enterprises Limited*	1	61,22,24,375	64.41%	61,222	-	-	-	-
	(ii) Trishikhar Ventures LLP	1	15,41,27,965	16.22%	15,413	-	-	14,97,24,309	97.14%
iii)	Financial Institutions/ Banks	1	5,13,79,052	5.41%	5,138	-	-	-	-
	(i) Union Bank of India	1	5,13,79,052	5.41%	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	5814	13,27,20,306	13.96%	13,272	7,84,406	0.59%	-	-
B.1	Public Shareholders	5,814	13,27,20,306	13.96%	13,272	7,84,406	0.59%	-	-
1.1)	Institutions	3	91,52,941	0.96%	915	-	-	-	-
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	91,52,941	0.96%	915	-	-	-	-
ix)	Any other (Please specify)-Companies	-	-	-	-	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	-	-	-	-	-	-	-	-
1.3)	Non-Institutions	5811	12,35,67,365	13.00%	12357	-	-	-	-
i)	Individual share capital upto Rs. 2 Lacs	5249	62,66,657	0.66%	627	9,271	0.15%	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	219	10,67,02,659	11.23%	10,670	3,75,025	0.35%	-	-
	Anuj Gulati	1	3,82,82,344	4.03%	3,828	-	-	-	-
iii)	NBFCs registered with RBI	1	3,000	0.00%	0.30	-	-	-	-
iv)	Others:	212	9498442	1.00%	950	-	-	-	-
	- Trusts	1	10,808	0.00%	1.08	-	-	-	-
	- Non Resident Indian	22	77,020	0.01%	7.70	-	-	-	-
	- Clearing Members	0	-	0.00%	-	-	-	-	-
	- Non Resident Indian Non Repartriabile	49	1,69,056	0.02%	16.91	-	-	-	-
	- Bodies Corporate	140	92,41,558	0.97%	924.16	3,95,110	4.28%	-	-
	- IEPF	0	-	0.00%	-	-	-	-	-
v)	Any other (Please Specify)-HUF	130	10,96,607	0.12%	109.66	5,000	0.46%	-	-
B.2	Non Public Shareholders	-	-	0.00%	-	-	-	-	-
2.1)	Custodian/DR Holder	-	-	0.00%	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	0.00%	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	0.00%	-	-	-	-	-
	Total	5817	95,04,51,698	100.00%	95,045	7,84,406	0.08%	14,97,24,309	16%

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

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

PART B:

Name of the Indian Promoter / Indian Investor:

Religare Enterprises Limited

As at 30th September, 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): (Refer Note No. 1)	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:	-	-	-	-	-	-	-	-
iii)	Financial Institutions/ Banks	-	-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India	-	-	-	-	-	-	-	-
v)	Persons acting in concert (Please specify)	-	-	-	-	-	-	-	-
vi)	Any other (Please specify)	-	-	-	-	-	-	-	-
A.2	Foreign Promoters	-	-	-	-	-	-	-	-
i)	Individuals (Name of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:	-	-	-	-	-	-	-	-
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-
	Total A	0	0	0	0	0	0	0	0
B.	Non Promoters								
B.1	Public Shareholders								
1.1	Institutions								
i)	Mutual Funds	1	1,20,62,626	3.67%	1,206	-	-	-	-
i.a)	Motilal Oswal Long Term Equity Fund	1	1,20,62,626	3.67%	1,206	-	-	-	-
ii)	Foreign Portfolio Investors	46	2,57,60,437	7.84%	2,576	-	-	-	-
ii.a)	Hypnos Fund Limited	1	42,00,000	1.28%	420	-	-	-	-
ii.b)	Hunt International Investments Llc	1	37,37,742	1.14%	374	-	-	-	-
ii.c)	Investment Opportunities V Pte. Limited	0	-	0.00%	-	-	-	-	-
ii.d)	Ellipsis Partners Llc	1	65,74,331	2.00%	657	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Insurance Companies	2	14,95,776	0.46%	150	-	-	-	-
v)	FII belonging to Foreign promoter	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign promoter of Indian Promoter	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	17	1,21,73,743	3.71%	1,217	-	-	-	-
ix)	Any other (Please specify)	-	-	-	-	-	-	-	-
	Qualified Institutional Buyer	-	-	-	-	-	-	-	-
	Total B.1.1	66	5,14,92,582	16%	5,149	-	-	-	-
1.2	FOREIGN CORPORATE BODIES								
	International Finance Corporation	1	1,28,18,331	3.90%	1,282	-	-	-	-
	Total B.1.2	1	1,28,18,331	3.90%	1,281.8331	-	-	-	-
1.3	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	57114	2,65,57,862	8.09%	2,656	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	322	7,19,18,164	21.90%	7,192	-	-	-	-
ii.a)	Girdharilal V Lakhi	1	62,40,321	1.90%	624	-	-	-	-
ii.b)	Manish Lakhi	1	38,46,707	1.17%	385	-	-	-	-
ii.c)	Chirag Dilipkumar Lakhi	1	1,07,05,677	3.26%	1,071	-	-	-	-
ii.d)	Dilipkumar Lakhi	1	74,07,366	2.26%	741	-	-	-	-
ii.e)	Leena Vipul Modi	1	33,25,415	1.01%	333	-	-	-	-
ii.f)	Rashmi Saluja	1	46,75,633	1.42%	468	-	-	-	-
ii.g)	Ashish Dhawan	1	76,05,608	2.32%	761	-	-	-	-
iii)	NBFCs registered with RBI	3	3,56,002	0.11%	36	-	-	-	-
iv)	Others:								
iv.a)	- Trusts	14	2,53,854	0.08%	25	-	-	-	-
iv.b)	- Non Resident Indian	1566	1,13,70,862	3.46%	1,137	-	-	-	-
	Mahesh Udhav Buxani	1	45,39,019	1.38%	454	-	-	-	-
	Total B.1.3	59019	11,04,56,744	33.64%	11,045.674	-	-	-	-
1.4	- Clearing Members	6	33,960	0.01%	3	-	-	-	-
1.5	- Non Resident Indian Non Repartriabale	-	-	-	-	-	-	-	-
1.6.a	- Bodies Corporate	815	14,97,12,901	45.59%	14,971	-	-	-	-
1.6.b)	M.B. Finmart Private Limited	1	1,37,02,636	4.17%	1,370	-	-	-	-
1.6.c)	Singularity Holdings Limited	-	-	-	-	-	-	-	-
1.6.d)	Milky Investment And Trading Company	1	95,30,705	2.90%	953	-	-	-	-
1.6.e)	Puran Associates Private Limited	1	2,63,31,432	8.02%	2,633	-	-	-	-
1.6.f)	Quick Trading And Investment Advisors Llp	1	1,13,43,320	3.45%	1,134	-	-	-	-
1.6.g)	Chandrakantrock Builders And Developers Private Limited	1	1,57,19,304	4.79%	1,572	-	-	-	-
1.6.h)	Vic Enterprises Private Limited	1	2,02,06,021	6.15%	2,021	-	-	-	-
1.6.i)	Hansa Villa Reality Pvt. Ltd	1	38,47,980	1.17%	385	-	-	-	-
1.6.j)	Plutus Wealth Management Llp	1	2,30,00,000	7.00%	2,300	-	-	-	-
1.6.k)	Earthstone Investment & Finance Limited	0	-	-	-	-	-	-	-
	Total B(1.4+1.5+1.6)	821	14,97,46,861	45.60%	14,975	-	-	-	-
	- IEPF	0	-	-	-	-	-	-	-
	Any other (Please Specify)								
	HUF	1628	38,76,745	1.18%	388	-	-	-	-
	Non Public Shareholders	0	-	-	-	-	-	-	-
	Custodian/DR Holder	0	-	-	-	-	-	-	-
	Employee Benefit Trust	0	-	-	-	-	-	-	-
	Any other (Please specify)	0	-	-	-	-	-	-	-
	Total B.6	1,628	38,76,745	1.18%	388	-	-	-	-
	Total (1.1+1.2+1.3+1.4+1.5+1.6)	61,535	32,83,91,263	100%	32,839	-	-	-	-
	Toatl (A+B)	61,535	32,83,91,263	100%	32,839	-	-	-	-

DETAILS OF EQUITY HOLDING OF INSURERS

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

PART B:

Name of the Indian Promoter / Indian Investor:
Trishikhar Ventures LLP

As at 30th September, 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 (Please specify)								
vi)	Any other (Please specify)								
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):								
ii)	Bodies Corporate:								
iii)	Any other (Please specify)								
B.	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds								
ii)	Foreign Portfolio Investors								
iii)	Financial Institutions/Banks								
iv)	Insurance Companies								
v)	FII belonging to Foreign promoter of Indian Promoter (e)								
vi)	FII belonging to Foreign promoter of Indian Promoter (e)								
vii)	Provident Fund/Pension Fund								
viii)	Alternative Investment Fund								
ix)	Any other (Please specify)								
1.2)	Central Government/ State Government(s)/ President of India								
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs - Kartikeya Kaji	1	Not applicable	0.0000%	0.00100	Nil	Not applicable	Nil	Not applicable
ii)	Individual share capital in excess of Rs. 2 Lacs								
iii)	NBFCs registered with RBI								
iv)	Others:								
	- Trusts								
	- Non Resident Indian								
	- Clearing Members								
	- Non Resident Indian Non Repartriable								
	- Bodies Corporate								
	- IEPF								
v)	Any other (Please Specify)								
B.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

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

PART B:

Name of the Indian Promoter / Indian Investor:

Union Bank of India**As at 30th September, 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)				
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	885326	7412448217	100%	7,41,245	-	-	-	-
B.1	Public Shareholders	885319	7412425431	100%	7,41,243	-	-	-	-
1.1)	Institutions	369	1,15,49,96,895	15.58%	1,15,500	-	-	-	-
i)	Mutual Funds	76	20,09,37,369	2.71%	20,094	-	-	-	-
ii)	Foreign Portfolio Investors								
	Foreign Portfolio Investors Category I	168	20,80,74,331	2.81%	20,807	-	-	-	-
	Foreign Portfolio Investors Category II	11	56,09,717	0.08%	561	-	-	-	-
iii)	Financial Institutions/Banks	10	73,92,083	0.10%	739	-	-	-	-
	Other Financial Institutions	3	2,00,168	0.00%	20	-	-	-	-
iv)	Insurance Companies	79	72,05,16,593	9.72%	72,052	-	-	-	-
v)	Foreign Institutional Investors / Banks	0	-	0.00%	-	-	-	-	-
vi)	FII belonging to Foreign promoter	-	-	-	-	-	-	-	-
vii)	FII belonging to Foreign promoter of Indian Promoter	-	-	-	-	-	-	-	-
viii)	Provident Fund/Pension Fund	11	46,56,950.00	0.06%	466	-	-	-	-
ix)	Alternative Investment Fund	11	76,09,684	0.10%	761	-	-	-	-
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	884944	55,07,51,721	7.43%	55,075	-	-	-	-
i)	Individual share capital upto Rs. 2 Lacs	866583	48,88,49,744	6.59%	48,885	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	0	-	-	-	-	-	-	-
iii)	NBFCs registered with RBI	6	10,846	0.00%	1	-	-	-	-
iv)	Others:								
	- Trusts	49	11,84,204	0.02%	118	-	-	-	-
	- Non Resident Indian	3491	72,63,500	0.10%	726	-	-	-	-
	- Clearing Members	18	6,11,861	0.01%	61	-	-	-	-
	- Non Resident Indian Non Repatriable	3,306	39,72,590.00	0.05%	397	-	-	-	-
	- Bodies Corporate	2556	3,21,38,497	0.43%	3,214	-	-	-	-
	- IEPF	-	-	-	-	-	-	-	-
v)	Any other (Please Specify)	-	-	-	-	-	-	-	-
	NRI Rep	-	-	-	-	-	-	-	-
	NRI Non -Rept	-	-	-	-	-	-	-	-
	OCB	-	-	-	-	-	-	-	-
	Foreign Bodies	-	-	-	-	-	-	-	-
	Foreign National	2	1,218	0.00%	0	-	-	-	-
	Resident Individuals	6	32,029	0.00%	3	-	-	-	-
	Foreign Companies	2	5,037	0.00%	1	-	-	-	-
	HUF	8925	1,66,82,195	0.23%	1,668	-	-	-	-
B.2	Non Public Shareholders	7	22,786	0.00%	2,2786	-	-	-	-
2.1)	Custodian/DR Holder	0	-	0.00%	-	-	-	-	-
2.2)	Employee Benefit Trust	0	-	0.00%	-	-	-	-	-
2.3)	Any other (Please specify)	0	-	0.00%	-	-	-	-	-
	Directors and their relatives	2	12,605	0.00%	1	-	-	-	-
	Key Management Personnel	4	9,933	0.00%	1	-	-	-	-
	Others	1	248	0.00%	0	-	-	-	-
	Total	885326	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 30th September, 2023	As at 30th September, 2022
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium		
	- Opening Balance	64,160	37,692
	- Additions during the year	2,221	26,164
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	-	23
	- Deduction during the year	(33)	(187)
7	Balance of Profit in Profit & Loss Account	28,975	789
	TOTAL	95,456	64,852

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503



FORM NL-11 BORROWINGS SCHEDULE

BORROWINGS

(Amount in Rs. Lakhs)

S. No	Particulars	As at 30th September, 2023	As at 30th September, 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		Total	
		As at 30th September, 2023	As at 30th September, 2022	As at 30th September, 2023	As at 30th September, 2022	As at 30th September, 2023	As at 30th September, 2022
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	55,943	42,024	1,28,962	76,568	1,84,905	1,18,591
2	Other Approved Securities	11,210	11,228	18,487	9,216	29,697	20,445
3	Other Investments	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	13,418	8,615	25,062	12,422	38,480	21,037
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	41,155	29,224	45,540	41,044	86,695	70,269
	(e) Other Securities	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	2,614	-	-	-	2,614	-
4	Investments in Infrastructure and Housing	67,969	62,219	1,20,513	91,480	1,88,482	1,53,699
5	Other than Approved Investments	1,366	1,217	-	-	1,366	1,217
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	502	499	3,508	3,490	4,010	3,989
2	Other Approved Securities	-	150	1,507	478	1,507	628
3	Other Investments	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	12,361	30,123	12,361	30,123
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	5,502	4,234	14,492	10,498	19,994	14,732
	(e) Other Securities	-	-	-	-	-	-
	-Fixed Deposit	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	511	2,503	10,505	9,739	11,016	12,242
5	Other than Approved Investments	-	-	-	-	-	-
	TOTAL	2,00,190	1,61,913	3,80,937	2,85,058	5,81,127	4,46,971

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

(Amount in Rs. Lakhs)

Particulars	Shareholders		Policyholders		Total	
	As at 30th September, 2023	As at 30th September, 2022	As at 30th September, 2023	As at 30th September, 2022	As at 30th September, 2023	As at 30th September, 2022
	Long Term Investments--					
Book Value	1,79,468	1,45,299	3,38,502	2,30,808	5,17,970	3,76,106
market Value	1,77,881	1,42,907	3,34,061	2,24,437	5,11,942	3,67,344
Short Term Investments--						
Book Value	6,515	7,386	42,309	54,316	48,823	61,701
market Value	6,490	7,366	42,244	54,394	48,734	61,760

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503

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

(Amount in Rs. Lakhs)

S. No	Particulars	As at 30th September, 2023	As at 30th September, 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	Provision (Rs. Lakhs)
	Sub-standard	
	Doubtful	
	Loss	
	Total	

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503



FORM NL-14 FIXED ASSETS SCHEDULE

FIXED ASSETS

(Amount in Rs. Lakhs)

Particulars	Cost/ Gross Block			Depreciation					Net Block	
	As at 1st April, 2023	Additions	Deductions	As at 30th September, 2023	Upto 1st April, 2023	For the period	On Sales / Adjustments	Upto 30th September, 2023	As at 30th September, 2023	As at 30th September, 2022
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles-Computer Software	12,273	490	-	12,763	9,936	712	-	10,647	2,116	2,225
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	493	9	-	503	218	32	-	250	252	97
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	332	7	0	339	248	17	-	264	75	72
Information Technology Equipment	6,756	126	9	6,873	4,446	518	7	4,956	1,917	2,460
Vehicles	19	-	15	5	19	-	15	4	-	-
Office Equipment	1,145	75	13	1,207	742	104	11	835	372	328
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
TOTAL - Current Year	21,019	707	36	21,689	15,608	1,382	33	16,958	4,731	5,183
Previous Year	18,025	1,217	41	19,201	12,715	1,340	37	14,018	5,183	
Work in progress	207	48	195	60	-	-	-	-	60	395
										-
Grand Total: Current Year	21,226	755	231	21,750	15,608	1,382	33	16,958	4,792	5,578
Previous Year	18,222	1,913	538	19,597	12,715	1,340	37	14,018	5,578	

- 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 30th September, 2023	As at 30th September, 2022
1	Cash (including cheques*, drafts and stamps)	505	396
2	Bank Balances		
	(a) Deposit Accounts^		
	(aa) Short-term (due within 12months)	70	78
	(bb) Others	62	48
	(b) Current Accounts	14,148	5,675
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	14,785	6,197
	Balances with non-scheduled banks included in 2 and 3 above	NIL	NIL
	CASH & BANK BALANCES		
	In India	14,785	6,197
	Outside India	-	-

* Cheques in hand amount to Rs. 134.67 Lakhs Previous Year : Rs.149.51 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 30th September, 2023	As at 30th September, 2022
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	2,788	1,848
4	Advances to directors/officers	-	-
5	Advance tax paid and taxes deducted at source(Net of provision for taxation)	569	236
6	Others		
	(a) Advances to suppliers	513	546
	(b) Other Advances/ Receivables (including Deposits with court/government authorities)	2,052	1,463
	TOTAL (A)	5,922	4,093
	OTHER ASSETS		
1	Income accrued on investments *	13,686	10,435
2	Outstanding premiums	-	731
	Less : Provisions for doubtful debts	-	(731)
3	Agents balances	390	414
4	Foreign agencies balances	-	-
5	Due from other entities carrying on insurance business(including re-insurers)	3,262	4,359
	Less : Provisions for doubtful debts	-	(131)
6	Due from subsidiaries/holding companies	-	-
7	Investments held for Unclaimed Amount of Policyholders	640	476
8	Others		
	(a) Rent Deposits & other assets	1,784	1,504
	(b) GST unutilized credit (Net)	-	-
	TOTAL (B)	19,762	17,057
	TOTAL (A+B)	25,684	21,150

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

Care Health Insurance Limited

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FORM NL-17 CURRENT LIABILITIES SCHEDULE

CURRENT LIABILITIES

(Amount in Rs. Lakhs)

S. No	Particulars	As at 30th September, 2023	As at 30th September, 2022
1	Agents' balances	14,178	7,399
2	Balance due to other insurance companies	15,442	1,522
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies	1,741	2,272
	(b) For Other Policies	23,665	14,144
5	Unallocated premium	4,440	5,370
6	Sundry creditors	29,091	19,180
7	Due to subsidiaries/holding company	-	-
8	Claims outstanding*	84,666	70,180
9	Due to officers/directors	-	-
10	Unclaimed amount of Policy Holder	532	427
11	Income accrued on Unclaimed amounts	53	38
12	Interest payable on debentures/bonds	-	-
13	GST Liabilities (Net)	4,214	6,920
14	Others		
	(a) Tax deducted payable	2,519	1,663
	(b) Other statutory dues	538	514
	(c) Other Liabilities	40	1,318
	TOTAL	1,81,119	1,30,947

*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 30th September, 2023	As at 30th September, 2022
1	Reserve for Unexpired Risk	2,53,189	1,89,551
2	Reserve for Premium Deficiency	-	-
3	For taxation(less advance tax paid and tax deducted at source)	83	1,119
4	For Employee Benefits	1,305	1,114
5	Others		
	(a) Lease equalisation reserve	187	12
	TOTAL	2,54,764	1,91,796

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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 30th September, 2023	As at 30th September, 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 30th September, 2023	Upto the Quarter ended 30th September, 2023	For the Quarter ended 30th September, 2022	Upto the Quarter ended 30th September, 2022
1	Gross Direct Premium Growth Rate	0.33	0.33	0.39	0.43
2	Gross Direct Premium to Net worth Ratio	0.91	1.67	0.82	1.51
3	Growth rate of Net Worth	0.04	0.20	0.30	0.55
4	Net Retention Ratio	0.86	0.86	0.87	0.87
5	Net Commission Ratio	0.16	0.16	0.11	0.10
6	Expense of Management to Gross Direct Premium Ratio	0.36	0.36	0.37	0.39
7	Expense of Management to Net Written Premium Ratio	0.36	0.36	0.35	0.37
8	Net Incurred Claims to Net Earned Premium	0.62	0.59	0.53	0.55
9	Claims paid to claims provisions (See Note 1)	0.94	0.94	0.90	0.90
10	Combined Ratio	0.98	0.96	0.89	0.92
11	Investment income ratio	0.02	0.04	0.02	0.03
12	Technical Reserves to net premium ratio	2.20	1.20	2.24	1.21
13	Underwriting balance ratio	(0.03)	(0.01)	0.05	(0.00)
14	Operating Profit Ratio	0.02	0.04	0.09	0.04
15	Liquid Assets to liabilities ratio	0.17	0.17	0.24	0.24
16	Net earning ratio	0.03	0.04	0.08	0.04
17	Return on net worth ratio	0.02	0.07	0.06	0.06
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	1.73	1.73	1.97	1.97
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	0.45	1.33	0.96	0.98
24	Book value per share	20.04	20.04	16.89	16.89

Note 1: Claims provision taken for paid claims only

Care Health Insurance Limited

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CIN: U66000DL2007PLC161503

FORM NL-20-ANALYTICAL RATIOS SCHEUDLE

**** Segmental Reporting up to the quarter
Upto the Quarter ended 30th September, 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	0.40	0.86	0.16	0.36	0.36	0.63	0.96	0.98	1.18	(0.05)
Previous Period	0.41	0.86	0.09	0.39	0.37	0.59	0.94	0.96	1.19	(0.04)
Personal Accident										
Current Period	(0.34)	0.84	0.20	0.38	0.41	0.19	0.94	0.60	1.86	0.50
Previous Period	0.22	0.94	0.14	0.37	0.38	0.24	0.96	0.62	1.61	0.34
Travel Insurance										
Current Period	(0.06)	0.84	0.26	0.44	0.47	0.19	0.98	0.66	1.17	0.32
Previous Period	3.75	0.94	0.19	0.46	0.47	0.28	0.98	0.75	1.04	0.19
Total Health										
Current Period	0.33	0.86	0.16	0.36	0.36	0.59	0.94	0.96	1.20	(0.01)
Previous Period	0.43	0.87	0.10	0.39	0.37	0.55	0.90	0.92	1.21	(0.00)
Total Miscellaneous										
Current Period	0.33	0.86	0.16	0.36	0.36	0.59	0.94	0.96	1.20	(0.01)
Previous Period	0.43	0.87	0.10	0.39	0.37	0.55	0.90	0.92	1.21	(0.00)
Total-Current Period	0.33	0.86	0.16	0.36	0.36	0.59	0.94	0.96	1.20	(0.01)
Total-Previous Period	0.43	0.87	0.10	0.39	0.37	0.55	0.90	0.92	1.21	(0.00)

FORM NL-21 RELATED PARTY TRANSACTIONS

Upto the Quarter ended 30th September 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 30th September 2023	Upto the Quarter ended 30th September 2023	For the Quarter ended 30th September 2022	Upto the Quarter ended 30th September 2022
1	Religare Enterprises Limited	Holding Company	Reimbursement of Expense	23	40	18	35
			Receipt/Refund of Premium	14	14	8	8
			Receipt of Share Capital Including Security Premium (Right Issue)	-	-	19,241	19,241
2	Religare Finvest Limited	Fellow Subsidiary	Receipt/Refund of Premium	73	73	81	81
3	Religare Broking Limited	Fellow Subsidiary	Receipt/Refund of Premium	256	256	203	203
			Commission Expenses	33	61	33	61
4	Religare Housing Development Finance Corporation Limited	Subsidiary of Fellow Subsidiary	Receipt/Refund of Premium	66	66	53	53
5	Mr. Anuj Gulati/Mr. Pankaj Gupta/ Mr. Ajay Shah/ Mr. Chandrakant Mishra/ Mr. Nitin Katyal/ Mr Anoop Singh/ Ms. Bhawna Jain#/Mr. Manish Dodeja/Mr.Pratik Kapoor*/Mr.Sanjeev Meghani#/Mr. Irvinder Singh Kohli/Mr.Yogesh Kumar	Key Management Personnel	Remuneration	307	1,433	366	1,377
			Receipt/Refund of Premium	2	2	2	2
			Receipt of Share Capital Including Security Premium (Right Issue)	6,857	6,857	1,264	1,264

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

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

(Amount in Rs. Lakhs)

PART-B Related Party Transaction Balances - As at the end of the Quarter 30th September 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	6	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	56	Payable	NA	NIL	NIL	NIL

Care Health Insurance Limited

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CIN: U66000DL2007PLC161503



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

STATEMENT OF ADMISSIBLE ASSETS :

As at 30th September, 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	-	200,190	200,190
	Policyholders as per NL-12 A of BS	380,937	-	380,937
(A)	Total Investments as per BS	380,937	200,190	581,127
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	-	4,792	4,792
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	1,322	1,322
	Current Assets			
(E)	Cash & Bank Balances as per BS	-	14,785	14,785
(F)	Advances and Other assets as per BS	12,928	12,756	25,684
(G)	Total Current Assets as per BS...(E)+(F)	12,928	27,541	40,469
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	1,530	786	2,317
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	126	377	503
(K)	Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)	393,865	232,523	626,388
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	1,656	2,486	4,142
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)	392,208	230,038	622,246

(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	-	74	74
	(b) Leasehold Property	-	252	252
	(c) Office Equipment	-	373	373
	(d) Intangibles-Computer Software	-	623	623
	Inadmissible current assets as per Clause (1) of Schedule I of regulation			
	(a) Due from other entities carrying on insurance business(including re-insurers)	890	-	890
	(b) Other Advances & Current Assets	640	654	1,294
	(c) Deposits (on which Lien is marked)	-	132	132

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

Care Health Insurance Limited

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

STATEMENT OF LIABILITIES :

As at 30th September, 2023

(All amounts in Rupees of Lakhs)

Item No.	Reserve	Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	2,91,456	2,53,189
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	2,91,456	2,53,189
(d)	Outstanding Claim Reserve (other than IBNR reserve)	70,500	61,470
(e)	IBNR reserve	25,933	23,197
(f)	Total Reserves for Technical Liabilities...(c)+(d)+(e)	3,87,889	3,37,855

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 30th September, 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	6,03,719	5,25,578	3,09,770	2,61,036	1,05,116	78,311	1,05,116
9	Miscellaneous							
10	Crop							
	Total	6,03,719	5,25,578	3,09,770	2,61,036	1,05,116	78,311	1,05,116

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

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503



FORM NL-26 - SOLVENCY MARGIN (TABLE IB)

As at 30th September, 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)	392,208
	Deduct:	
(B)	Current Liabilities as per BS	337,855
(C)	Provisions as per BS	-
(D)	Other Liabilities	45,288
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	9,065
	Shareholder's FUNDS	
(F)	Available Assets	230,038
	Deduct:	
(G)	Other Liabilities	56,798
(H)	Excess in Shareholder's funds (F - G)	173,240
(I)	Total ASM (E + H)	182,305
(J)	Total RSM	105,116
(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 : 30th September, 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	Care		CHIHLP24065V072324	Health	Health Insurance - Individual	13-Jul-23
2	Explore Protect Plus		CHITGOA23168V012223	Travel	Travel Insurance - Group	30-Jan-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

Statement as on: 30th September, 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	2,00,190
	Investments (Policyholders)	8A	3,80,937
2	Loans	9	-
3	Fixed Assets	10	4,792
4	Current Assets		
	a. Cash and Bank balances	11	14,785
	b. Advances and other Assets	12	25,684
5	Current Liabilities		
	a. Current Liabilities	13	(1,81,119)
	b. Provisions	14	(2,54,764)
	c. Misc. exp. not written off	15	-
	d. Debit balance of P&L account		-
	Application of Funds as per Balance Sheet (A)		1,90,505
	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	4,792
3	Cash & Bank Balance (if any)	11	14,785
4	Advances & Other Assets (if any)	12	25,684
5	Current Liabilities	13	(1,81,119)
6	Provisions	14	(2,54,764)
7	Misc. exp not written off	15	-
8	Debit Balance of P&L A/c		-
	Total (B)		(3,90,622)
	'Investment Assets'	(A-B)	5,81,127

Section II										
No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			Balance	FRSM+						
			(a)	(b)	(c)					
1	Central Govt. Securities	Not less than 20%	-	56,445	1,32,470	1,88,915	32.5%	-	1,88,915	1,86,521
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%	-	67,655	1,52,464	2,20,119	37.9%	-	2,20,119	2,18,118
3	Investment subject to Exposure Norms		-	-	-	-	-	-	-	-
	a. Housing/Infra & Loans to SG for Housing and FFE	Not less than 15%	-	-	-	-	-	-	-	-
	1. Approved Investments		-	68,480	1,31,018	1,99,498	34.4%	-	1,99,498	1,96,240
	2. Other Investments		-	-	-	-	-	-	-	-
	c. Approved Investments		-	62,435	97,329	1,59,765	27.5%	380	1,60,144	1,59,132
	d. Other Investments	Not exceeding 55%	-	1,243	-	1,243	0.2%	123	1,366	1,366
	Investment Assets	100%	-	1,99,813	3,80,811	5,80,624	100.0%	503	5,81,127	5,74,856

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503



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

PART - B

Name of the Insurer: Care Health Insurance Limited

Registration Number: 148

Statement as on: 30th September, 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		1,67,367	31.8%	19,547	36.5%	1,86,915	32.2%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)		1,97,182	37.4%	22,937	42.8%	2,20,119	37.9%
3	Investment subject to Exposure Norms							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments		43,631	8.3%	(9,967)	-18.6%	33,664	5.8%
	2. Other Investments		-	0.0%	-	0.0%	-	0.0%
	b. Infrastructure Investments							
	1. Approved Investments		1,49,652	28.4%	16,182	30.2%	1,65,833	28.6%
	2. Other Investments		-	0.0%	-	0.0%	-	0.0%
	c. Approved Investments		1,34,751	25.6%	25,013	46.7%	1,59,765	27.5%
	d. Other Investments (not exceeding 15%)		1,814	0.3%	(571)	-1.1%	1,243	0.2%
	Total		5,27,030	100%	53,594	100%	5,80,624	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 30th September, 2023	As % of total for this class	As at 30th September, 2022	As % of total for this class	As at 30th September, 2023	As % of total for this class	As at 30th September, 2022	As % of total for this class
BREAKDOWN BY CREDIT RATING								
AAA rated	3,10,770	55.7%	2,75,793	64.4%	3,14,984	55.9%	2,81,051	64.3%
AA or better	28,570	5.1%	12,422	2.9%	28,500	5.1%	12,500	2.9%
Rated below AA but above A	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Rated below A but above B	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Any other (Only Sovereign and FD's)	2,18,118	39.1%	1,40,286	32.7%	2,20,119	39.1%	1,43,653	32.9%
TOTAL (A)	5,57,458	100.0%	4,28,501	100.0%	5,63,603	100.0%	4,37,204	100.0%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	48,734	8.7%	61,760	14.4%	48,823	8.7%	61,701	14.1%
more than 1 year and upto 3years	1,25,068	22.4%	98,431	23.0%	1,26,971	22.5%	1,00,084	22.9%
More than 3years and up to 7years	1,87,217	33.6%	1,71,007	39.9%	1,91,045	33.9%	1,74,851	40.0%
More than 7 years and up to 10 years	1,16,250	20.9%	71,579	16.7%	1,16,757	20.7%	74,450	17.0%
above 10 years	80,189	14.4%	25,724	6.0%	80,007	14.2%	26,119	6.0%
Any other	-	0.0%	-	0.0%	-	0.0%	-	0.0%
TOTAL (B)	5,57,458	100.0%	4,28,501	100.0%	5,63,603	100.0%	4,37,204	100.0%
BREAKDOWN BY TYPE OF THE ISSUER								
a. Central Government	1,86,521	33.5%	1,18,947	27.8%	1,88,915	33.5%	1,22,580	28.0%
b. State Government	31,597	5.7%	21,339	5.0%	31,205	5.5%	21,073	4.8%
c. Corporate Securities	3,39,340	60.9%	2,88,215	67.3%	3,43,484	60.9%	2,93,551	67.1%
TOTAL (B)	5,57,458	100.0%	4,28,501	100.0%	5,63,603	100.0%	4,37,204	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 : 30th September, 2023

(Amount in Rs. Lakhs)

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		Total	
		As at 30th September, 2023	As at 31st March, 2023	As at 30th September, 2023	As at 31st March, 2023	As at 30th September, 2023	As at 31st March, 2023	As at 30th September, 2023	As at 31st March, 2023	As at 30th September, 2023	As at 31st March, 2023
1	Investments Assets	5,51,306	4,81,881	-	-	12,297	16,154	17,021	10,160	5,80,624	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)	5,51,306	4,81,881	-	-	12,297	16,154	17,021	10,160	5,80,624	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: **30th September, 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	1,77,753	3,091	1.7%	1.3%	1,70,651	5,928	3.5%	2.6%	1,04,452	3,486	3.3%	2.5%
2	Sovereign Green Bonds	CSGB	2,000	36	1.8%	1.4%	2,000	73	3.6%	2.7%	-	-	0.0%	0.0%
3	State Government Bonds	SGGB	30,377	592	1.9%	1.5%	29,061	1,137	3.9%	2.9%	16,260	652	4.0%	3.0%
4	Infrastructure - PSU - Debentures / Bonds	IPTD	93,074	1,610	1.7%	1.3%	91,545	3,148	3.4%	2.6%	79,213	2,696	3.4%	2.5%
5	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	21,198	383	1.8%	1.4%	19,663	704	3.6%	2.7%	16,859	571	3.4%	2.5%
6	Long Term Bank Bonds Approved Investment - Infrastructure	ILBI	42,022	713	1.7%	1.3%	41,810	1,413	3.4%	2.5%	30,639	994	3.2%	2.4%
7	Corporate Securities - Debentures	ECOS	1,08,934	1,874	1.7%	1.3%	98,846	3,345	3.4%	2.5%	77,649	2,531	3.3%	2.4%
8	Units of Real Estate Investment Trust (REITs)	ERIT	1,913	30	1.6%	1.2%	1,404	30	2.2%	1.6%	-	-	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%	6,077	156	2.6%	1.9%
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	2,835	56	2.0%	1.5%	3,942	145	3.7%	2.8%	9,821	351	3.57%	2.67%
11	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	26,809	490	1.8%	1.4%	30,738	1,126	3.7%	2.7%	10,460	318	3.04%	2.28%
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	17,497	307	1.8%	1.3%	17,620	585	3.3%	2.5%	15,801	386	2.4%	1.8%
14	Equity Shares (PSUs & Unlisted)	OEPD	603	-	0.0%	0.0%	603	-	0.0%	0.0%	603	-	0.0%	0.0%
15	Corporate Securities - Equity shares (Ordinary)-quoted	EACE	11,420	250	2.2%	1.6%	10,543	395	3.7%	2.8%	8,424	163	1.9%	1.5%
16	Additional Tier 1 (Basel III Compliant) Perpetual Bonds – [PSU Banks]	EAPS	21,522	432	2.0%	1.5%	18,279	729	4.0%	3.0%	1,454	53	3.6%	2.7%
17	Additional Tier 1 (Basel III Compliant) Perpetual Bonds – [Private Banks]	EAPB	2,500	49	2.0%	1.5%	2,500	98	3.9%	2.9%	342	12	3.6%	2.7%
18	Equity Shares (incl Co-op Societies)	OESH	777	74	9.5%	7.1%	883	135	15.3%	11.4%	844	59	6.9%	5.2%
	Grand Total		5,61,235	9,988	1.8%	1.3%	5,40,086	18,993	3.52%	2.6%	3,78,898	12,429	3.3%	2.5%

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503

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

Statement as on: 30th September, 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 LimitedIRDA Registration number **148** dated **26 April, 2012**

CIN: U66000DL2007PLC161503

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

DATE : 30th September, 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	44,578	563	-	99.99%
4	Other (to be Specified)					
	-TATA AIG	1	-	-	4	0.01%
	Total (B)	3	44,579	563	4	100%
	Grand Total (C)= (A)+(B)	3	44,579	563	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 30TH SEPTEMBER, 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	1,623	4,995	5	145	65	185	1,693	5,325
2	Arunachal Pradesh	5	34	-	2	-	0	5	37
3	Assam	280	1,239	26	98	0	9	306	1,347
4	Bihar	728	3,656	74	525	3	19	804	4,201
5	Chhattisgarh	289	989	2	17	2	15	293	1,020
6	Goa	95	573	1	18	5	27	101	618
7	Gujarat	8,988	18,947	121	357	225	631	9,335	19,935
8	Haryana	23,269	33,206	524	849	629	820	24,422	34,875
9	Himachal Pradesh	277	827	17	50	4	14	298	892
10	Jharkhand	490	1,604	10	38	5	21	505	1,663
11	Karnataka	17,923	29,666	405	857	257	725	18,585	31,248
12	Kerala	2,384	4,393	5	133	35	176	2,423	4,702
13	Madhya Pradesh	2,686	6,862	20	315	18	75	2,724	7,251
14	Maharashtra	49,699	84,633	1,197	1,972	600	1,578	51,496	88,183
15	Manipur	98	185	0	4	0	1	98	190
16	Meghalaya	2	25	-	2	-	1	2	28
17	Mizoram	1	21	-	0	-	0	1	22
18	Nagaland	0	12	-	1	-	0	0	13
19	Odisha	935	2,611	35	96	18	40	987	2,747
20	Punjab	2,957	6,897	70	230	123	371	3,150	7,498
21	Rajasthan	2,300	5,962	17	96	29	92	2,347	6,151
22	Sikkim	19	74	-	2	-	1	19	77
23	Tamil Nadu	2,710	8,661	73	223	205	593	2,988	9,477
24	Telangana	7,056	16,839	162	367	206	533	7,424	17,738
25	Tripura	72	264	0	6	0	2	72	272
26	Uttarakhand	513	1,376	16	58	4	31	533	1,465
27	Uttar Pradesh	8,275	18,208	1,717	3,107	69	239	10,061	21,555
28	West Bengal	3,910	9,099	70	218	31	145	4,011	9,462
	TOTAL (A)	1,37,583	2,61,858	4,568	9,785	2,533	6,346	1,44,684	2,77,989
UNION TERRITORIES									
1	Andaman and Nicobar Islands	-	8	-	0	-	0	-	8
2	Chandigarh	301	617	3	9	19	46	323	672
3	Dadra and Nagar Haveli	11	81	-	5	-	0	11	86
4	Daman & Diu	18	39	0	0	0	1	19	41
5	Govt. of NCT of Delhi	23,630	33,877	315	526	537	834	24,482	35,237
6	Jammu & Kashmir	2,490	3,154	978	1,057	9	26	3,477	4,237
7	Ladakh	5	12	-	0	-	0	5	12
8	Lakshadweep	-	1	-	-	-	0	-	1
9	Puducherry	23	99	0	2	0	9	24	110
	TOTAL (B)	26,478	37,887	1,296	1,599	566	917	28,340	40,403
OUTSIDE INDIA									
1									
	TOTAL (C)	-	-	-	-	-	-	-	-
	Grand Total (A)+(B)+(C)	1,64,061	2,99,745	5,864	11,384	3,099	7,263	1,73,024	3,18,392

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503



FORM NL-35 QUARTERLY BUSINESS RETURN ACROSS LINE OF BUSINESS

DATE : 30th September, 2023
(Amount in Rs. Lakhs)

QUARTERLY BUSINESS RETURN ACROSS LINE OF BUSINESS									
S. No	Line of Business	For the Quarter ended 30th September, 2023		For the Quarter ended 30th September, 2022		Upto the Quarter ended 30th September, 2023		Upto the Quarter ended 30th September, 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	1,64,061	4,24,160	1,17,953	3,09,451	2,99,745	7,70,653	2,14,452	5,83,884
7	Personal Accident	5,864	85,171	8,412	80,175	11,384	1,43,637	17,363	1,24,628
8	Travel	3,099	72,083	3,531	1,04,242	7,263	1,62,678	7,714	2,16,295
9	Workmen's Compensation/ Employer's liability								
10	Public/ Product Liability								
11	Engineering								
12	Aviation								
13	Crop Insurance								
14	Other segments								
15	Miscellaneous								

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503


FORM NL-36-BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS
DATE : 30th September, 2023
(Amount in Rs. Lakhs)

S. No	Channel	BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS							
		For the Quarter ended 30th September, 2023		Upto the Quarter ended 30th September, 2023		For the Quarter ended 30th September, 2022		Upto the Quarter ended 30th September, 2022	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	2,68,224	61,102	4,81,827	1,07,863	1,97,644	40,965	3,71,902	74,901
2	Corporate Agents-Banks	1,00,481	26,840	1,70,973	48,006	93,118	21,618	1,49,699	38,003
3	Corporate Agents -Others	7,220	5,076	13,114	10,051	5,703	3,841	10,692	9,608
4	Brokers	1,18,839	53,619	2,40,163	1,02,509	97,409	43,834	1,93,272	78,844
5	Micro Agents	-	1,253	-	2,465	-	1,581	1	3,152
6	Direct Business								
	-Officers/Employees	8,573	12,450	16,575	23,071	25,707	8,186	51,947	15,884
	-Online (Through Company Website)	51,175	9,387	1,00,430	18,112	43,010	6,523	86,670	12,817
	-Others	-	-	-	-	-	-	-	-
7	Common Service Centres(CSC)	-	-	-	-	-	-	-	-
8	Insurance Marketing Firm	2,478	511	6,120	1,116	1,210	229	2,321	456
9	Point of sales person (Direct)	22,943	2,380	45,039	4,485	28,985	2,897	56,061	5,399
10	MISP (Direct)	-	-	-	-	-	-	-	-
11	Web Aggregators	1,481	405	2,727	713	1,082	222	2,242	464
12	Referral Arrangements	-	-	-	-	-	-	-	-
13	Other	-	-	-	-	-	-	-	-
	Total (A)	5,81,414	1,73,024	10,76,968	3,18,392	4,93,868	1,29,896	9,24,807	2,39,529
14	Business outside India (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	5,81,414	1,73,024	10,76,968	3,18,392	4,93,868	1,29,896	9,24,807	2,39,529

Care Health Insurance Limited

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



FORM NL-37-CLAIMS DATA

Upto the Quarter ended 30th September, 2023

Sl. No.	Claims Experience	Health	Personal Accident	Travel	Total Health	No. of claims only
						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	4,81,187	3,685	11,120	4,95,992	4,95,992
	(b) Reopened during the Period	12,849	137	65	13,051	13,051
	(c) Other Adjustment					
3	<u>Claims Settled during the period</u>	4,58,779	3,029	9,974	4,71,782	4,71,782
	(a) paid during the period	-	-	-	-	-
	(b) Other Adjustment	-	-	-	-	-
4	<u>Claims Repudiated during the period</u>	31,610	678	1,159	33,447	33,447
	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	24,086	967	2,163	27,216	27,216
	3 months to 6 months	-	-	-	-	-
	6months to 1 year	-	-	-	-	-
	1year and above	-	-	-	-	-

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

Upto the Quarter ended 30th September, 2023

(Amount in Rs. Lakhs)

Sl. No.	Claims Experience	Health	Personal Accident	Travel	Total Health	Amount in Rs. Lakhs
						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	1,73,000	4,904	1,651	1,79,555	1,79,555
	(b) Reopened during the Period	11,858	150	81	12,090	12,090
	(c) Other Adjustment	-	-	-	-	-
3	<u>Claims Settled during the period</u>	1,59,758	3,124	1,203	1,64,085	1,64,085
	(a) paid during the period	-	-	-	-	-
	(b) Other Adjustment	-	-	-	-	-
4	<u>Claims Repudiated during the period</u>	23,956	1,599	229	25,785	25,785
	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	19,148	5,391	2,877	27,416	27,416
	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.

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FORM NL-39 AGEING OF CLAIMS

For the Quarter ended 30th September, 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	2,37,748	-	-	-	-	-	-	72,569	-	-	-	-	-	-	2,37,748	72,569
7	Personal Accident	1,634	-	-	-	-	-	-	1,550	-	-	-	-	-	-	1,634	1,550
8	Travel	633	-	-	-	-	-	-	566	-	-	-	-	-	-	633	566
9	Workmen's Compensation/																
10	Public/ Product Liability																
11	Engineering																
12	Aviation																
13	Crop Insurance																
14	Other segments																
15	Miscellaneous																

Upto the Quarter ended 30th September, 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	4,44,383	-	-	-	-	-	-	1,37,797	-	-	-	-	-	-	4,44,383	1,37,797
7	Personal Accident	3,026	-	-	-	-	-	-	3,121	-	-	-	-	-	-	3,026	3,121
8	Travel	1,023	-	-	-	-	-	-	1,491	-	-	-	-	-	-	1,023	1,491
9	Workmen's Compensation/																
10	Public/ Product Liability																
11	Engineering																
12	Aviation																
13	Crop Insurance																
14	Other segments																
15	Miscellaneous																

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FORM NL-41 OFFICES INFORMATION

DATE : 30th September, 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	-
5	No. of branches closed during the year		1
6	No of branches at the end of the year		258
7	No. of branches approved but not opened		18
8	No. of rural branches		1
9	No. of urban branches		257
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:		15,197
	(b) Off-roll:		1,383
	(c) Total:		16,580
12	No. of Insurance Agents and Intermediaries		
	(a) Individual Agents		2,50,279
	(b) Corporate Agents-Banks		60
	(c) Corporate Agents-Others		108
	(d) Insurance Brokers		547
	(e) Web Aggregators		20
	(f) Insurance Marketing Firm		194
	(g) Motor Insurance Service Providers (DIRECT)		NA
	(h) Point of Sales persons (DIRECT)		54,129
	(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 September 30, 2023 are 12.

Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	16483	305278
Recruitments during the quarter	2945	17802
Attrition during the quarter	2848	17742
Number at the end of the quarter	16580	305338

Care Health Insurance Limited

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**FORM NL-42 BOARD OF DIRECTORS & KEY MANAGEMENT PERSONS**

DATE : 30th September, 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		Re-appointed (w.e.f. September 19, 2023) as Non-Executive Independent Director at the AGM held on September 14, 2023
6	Mr. Malay Kumar Sinha	Non Executive Independent Director		Re-appointed (w.e.f. October 04, 2023) as Non-Executive Independent Director at the AGM held on September 14, 2023
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		Regularised from Additional Non-Executive Independent Director to Non-Executive Independent Director w.e.f. September 14, 2023
12	Mr. Pratap Venugopal	Non Executive Independent Director		Regularised from Additional Non-Executive Independent Director to Non-Executive Independent Director w.e.f. September 14, 2023

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		Change in Designation- from Head- Institutional Business to Head- HR & Chief Risk Officer w.e.f. July 31, 2023
5	Mr. Manish Dodeja	Head- Underwriting & Claims		Change in Designation- from Chief Risk Officer to Head- Underwriting & Claims w.e.f. July 31, 2023
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 **30th September 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	82,465	38,215	35,43,812
		Social	-	2,615	1,35,142
7	PERSONAL ACCIDENT	Rural	55,247	3,336	13,49,041
		Social	14	1	10,592
8	TRAVEL	Rural	15,655	432	8,17,540
		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	1,53,367	41,983	57,10,393
		Social	14	2,616	1,45,734

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FORM NL-45-GREIVANCE DISPOSAL

DATE : 30th September, 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	3	20	17	1	3	2	34
b)	Claim	7	968	408	0	553	14	2184
c)	Policy Related	25	220	194	1	46	4	510
d)	Premium	1	28	12	0	16	1	54
e)	Refund	14	134	117	0	29	2	291
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	11	72	65	0	10	8	173
	(ii) PED non disclosure related							
	(iii) Renewal related							
	Total Number of complaints	61	1442	813	2	657	31	3246

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	10,76,968
5	Total No. of claims during current year	5,09,043
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)	43

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	31	100%	-	-	31	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	31	0%	-	-	31	0%

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Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

For the Quarter ended 30th September, 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			