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HEALTH
INSURANCE

PUBLIC DISCLOSURES
FOR THE FINANCIAL YEAR
2023-2024

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 YEAR ENDED 31st March, 2024

(Amount in Rs. Lakhs)

S. No	Particulars	Schedule Ref. Form No.	For the Quarter ended 31st March, 2024	For the Year ended 31st March, 2024	For the Quarter ended 31st March, 2023	For the Year ended 31st March, 2023
1	Premiums earned (Net)	NL-4	1,59,711	5,32,867	1,20,159	3,93,204
2	Profit/ loss on sale/redemption of Investments		374	1,281	246	618
3	Interest, Dividend & Rent – Gross (Note 1)		7,391	25,519	4,871	17,293
4	Others					
	(a) Other Income		-	-	-	-
	(b) Contribution from the Shareholders' Account					
	(i) Towards Excess Expenses of Management		8,081	8,081	41,417	41,417
	(ii) Others		-	-	-	-
	TOTAL (A)		1,75,557	5,67,748	1,66,693	4,52,532
1	Claims Incurred (Net)	NL-5	83,270	3,07,427	62,043	2,11,618
2	Commission	NL-6	37,035	1,07,024	10,429	44,271
3	Operating Expenses related to Insurance Business	NL-7	30,604	1,17,695	42,294	1,32,271
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		1,50,909	5,32,146	1,14,766	3,88,160
	Operating Profit/(Loss) C= (A - B)		24,648	35,602	51,927	64,372
	APPROPRIATIONS					
	Transfer to Shareholders' Account		24,648	35,602	51,927	64,372
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	TOTAL (C)		24,648	35,602	51,927	64,372

Note - 1

Pertaining to Policyholder's funds	For the Quarter ended 31st March, 2024	For the Year ended 31st March, 2024	For the Quarter ended 31st March, 2023	For the Year ended 31st March, 2023
Interest, Dividend & Rent	7,544	26,228	5,065	18,086
Add/Less:-				
Investment Expenses				
Amortisation of Premium/ Discount on Investments	(153)	(710)	(194)	(794)
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*	7,391	25,519	4,871	17,293

* Term gross implies inclusive of TDS

Care Health Insurance Limited

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FORM NL-2-B-PL PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31st March, 2024

(Amount in Rs. Lakhs)

S. No	Particulars	Schedule Ref. Form No.	For the Quarter ended 31st March, 2024	For the Year ended 31st March, 2024	For the Quarter ended 31st March, 2023	For the Year ended 31st March, 2023
1	OPERATING PROFIT/(LOSS)	NL-1				
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		24,648	35,602	51,927	64,372
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		3,551	13,925	3,049	10,187
	(b) Profit on sale of investments		272	825	219	764
	(c) Loss on sale/ redemption of investments		-	(10)	(3)	(44)
	(d) Amortization of Premium / Discount on Investments		(114)	(452)	(112)	(401)
3	OTHER INCOME					
	TOTAL (A)		28,357	49,890	55,080	74,878
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		156	438	156	602
	(b) Bad debts written off (Net of Provision)		60	60	137	137
	(c) Interest on subordinated debt		-	-	-	-
	(d) Expenses towards CSR activities		69	279	27	105
	(e) Penalties		1	1	-	-
	(f) Contribution to Policyholders' A/c					
	(i) Towards Excess Expenses of Management		8,081	8,081	41,417	41,417
	(ii) Others		-	-	-	-
	(g) Others					
	(i) Foreign Exchange Loss/(Gain)		8	24	(2)	(179)
	TOTAL (B)		8,375	8,883	41,735	42,082
	Profit / (Loss) Before Tax		19,982	41,007	13,345	32,796
	Provision for Taxation					
	- Current tax		4,450	9,740	3,738	8,898
	-Tax relating to earlier years		-	219	-	-
	-Deferred Tax Expense/(Income)		617	558	(320)	(686)
	Profit / (Loss) After Tax		14,915	30,490	9,927	24,584
	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		31,976	16,401	6,474	(8,183)
	Balance carried forward to Reserves and Surplus/Balance Sheet		46,891	46,891	16,401	16,401

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

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FORM NL-3-B-BS BALANCE SHEET AS AT 31ST MARCH, 2024

(Amount in Rs. Lakhs)

Particulars	NL	As at 31st March, 2024	As at 31st March, 2023
SOURCES OF FUNDS			
Share Capital	NL-8	97,204	94,223
Share Application Money Pending Allotment		-	-
Reserves And Surplus	NL-10	1,19,778	80,694
Fair Value Change Account			
-Shareholders' Funds		2,250	(560)
-Policyholders' Funds		542	(6)
Borrowings	NL-11	-	-
TOTAL		2,19,774	1,74,351
APPLICATION OF FUNDS			
INVESTMENTS - Shareholders	NL-12	2,13,035	1,92,116
INVESTMENTS - Policyholders	NL-12A	4,50,257	3,15,513
Loans	NL-13	-	-
Fixed Assets	NL-14	4,190	5,618
Deferred Tax Asset (Net)		4,123	4,681
CURRENT ASSETS			
Cash and Bank Balances	NL-15	9,584	9,981
Advances and Other Assets	NL-16	30,108	23,730
Sub-Total (A)		39,692	33,711
Deferred Tax Liability (Net)		-	-
Current Liabilities	NL-17	2,00,256	1,55,946
Provisions	NL-18	2,91,267	2,21,342
Sub-Total (B)		4,91,523	3,77,288
Net Current Assets (C) = (A - B)		(4,51,831)	(3,43,577)
Miscellaneous Expenditure (To The Extent Not Written Off or Adjusted)	NL-19	-	-
Debit Balance In Profit And Loss Account		-	-
TOTAL		2,19,774	1,74,351

CONTINGENT LIABILITIES

Particulars	As at 31st March, 2024	As at 31st March, 2023
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	104
5. Statutory demands/ liabilities in dispute, not provided for	7,868	-
6. Reinsurance obligations to the extent not provided for in accounts	-	-
7. Others	-	-
Total	7,972	104

Care Health Insurance Limited

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



FORM NL-4 PREMIUM SCHEDULE

PREMIUM EARNED [NET]

(Amount in Rs. Lakhs)

Particulars	For the Quarter ended 31st March, 2024				For the Year ended 31st March, 2024				For the Quarter ended 31st March, 2023				For the Year ended 31st March, 2023			
	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total
Gross Direct Premium	1,97,459	4,367	1,906	2,03,732	6,54,558	20,683	11,205	6,86,446	1,41,344	6,057	2,145	1,49,546	4,69,764	32,162	12,226	5,14,152
Add: Premium on reinsurance accepted	4,598	-	-	4,598	15,747	-	-	15,747	1,792	-	-	1,792	9,617	-	-	9,617
Less : Premium on reinsurance ceded	28,152	540	313	29,005	92,740	2,956	1,830	97,526	17,586	307	85	17,978	62,267	1,788	626	64,681
Net Written Premium	1,73,905	3,827	1,593	1,79,325	5,77,565	17,727	9,375	6,04,667	1,25,550	5,750	2,060	1,33,360	4,17,114	30,374	11,600	4,59,088
Add: Opening balance of UPR	2,58,892	9,706	1,158	2,69,756	2,01,143	14,992	1,435	2,17,570	1,84,343	18,444	1,582	2,04,369	1,31,778	18,194	1,714	1,51,686
Less: Closing balance of UPR	2,79,522	8,767	1,081	2,89,370	2,79,522	8,767	1,081	2,89,370	2,01,143	14,992	1,435	2,17,570	2,01,143	14,992	1,435	2,17,570
Net Earned Premium	1,53,275	4,766	1,670	1,59,711	4,99,186	23,952	9,729	5,32,867	1,08,750	9,202	2,207	1,20,159	3,47,749	33,576	11,879	3,93,204
Gross Direct Premium																
- In India	1,97,459	4,367	1,906	2,03,732	6,54,558	20,683	11,205	6,86,446	1,41,344	6,057	2,145	1,49,546	4,69,764	32,162	12,226	5,14,152
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Care Health Insurance Limited

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FORM NL-5 CLAIMS SCHEDULE

CLAIMS INCURRED [NET]

(Amount in Rs. Lakhs)

Particulars	For the Quarter ended 31st March, 2024				For the Year ended 31st March, 2024				For the Quarter ended 31st March, 2023				For the Year ended 31st March, 2023			
	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total
Claims Paid (Direct)	1,03,537	1,211	1,505	1,06,253	3,34,633	5,940	3,948	3,44,521	66,266	1,794	520	68,580	2,40,061	6,234	2,028	2,48,323
Add: Re-insurance accepted to direct claims	1,575	-	-	1,575	8,151	-	-	8,151	2,210	-	-	2,210	11,464	-	-	11,464
Less: Re-insurance Ceded to claims paid	18,643	104	180	18,927	52,732	365	382	53,479	13,335	285	70	13,690	56,494	698	298	57,490
Net Claim Paid	86,469	1,107	1,325	88,901	2,90,052	5,575	3,566	2,99,193	55,141	1,509	450	57,100	1,95,031	5,536	1,730	2,02,297
Add: Claims Outstanding at the end of the Period *	60,625	6,710	3,851	71,186	60,625	6,710	3,851	71,186	50,720	6,599	5,633	62,952	50,720	6,599	5,633	62,952
Less: Claims Outstanding at the beginning of the Period *	66,224	6,160	4,433	76,817	50,720	6,599	5,633	62,952	46,366	6,506	5,137	58,009	44,146	5,657	3,828	53,631
Net Incurred Claims	80,870	1,657	743	83,270	2,99,957	5,686	1,784	3,07,427	59,495	1,602	946	62,043	2,01,605	6,478	3,535	2,11,618
Claims Paid (Direct)																
-In India	1,02,955	1,211	1,029	1,05,195	3,33,683	5,940	2,554	3,42,177	66,161	1,794	269	68,224	2,39,751	6,234	1,162	2,47,148
-Outside India	582	-	476	1,058	950	-	1,394	2,344	105	-	251	356	310	-	866	1,175
Estimates of IBNR and IBNER at the end of the period (net)	23,225	2,048	918	26,191	23,225	2,048	918	26,191	17,833	2,659	1,523	22,015	17,833	2,659	1,523	22,015
Estimates of IBNR and IBNER at the beginning of the period (net)	21,354	1,915	915	24,184	17,833	2,659	1,523	22,015	16,176	2,491	1,680	20,347	16,134	2,343	1,063	19,540

*Net of Reinsurance & including IBNR

Care Health Insurance Limited

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FORM NL-6 COMMISSION SCHEDULE

COMMISSION (Amount in Rs. Lakhs)

Particulars	For the Quarter ended 31st March, 2024				For the Year ended 31st March, 2024				For the Quarter ended 31st March, 2023				For the Year ended 31st March, 2023			
	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total
Commission & Remuneration*	43,054	1,107	1,228	45,389	1,25,715	5,073	5,306	1,36,094	16,825	866	344	18,035	64,574	4,869	2,244	71,687
Rewards	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Commission	43,054	1,107	1,228	45,389	1,25,715	5,073	5,306	1,36,094	16,825	866	344	18,035	64,574	4,869	2,244	71,687
Add: Re-insurance Accepted	21	-	-	21	83	-	-	83	12	-	-	12	43	-	-	43
Less: Commission on Re-insurance Ceded	8,109	143	123	8,375	27,853	752	548	29,153	7,566	40	12	7,618	27,130	228	101	27,459
Net Commission	34,966	964	1,105	37,035	97,945	4,321	4,758	1,07,024	9,271	826	332	10,429	37,487	4,641	2,143	44,271

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

Individual Agents	17,570	161	700	18,431	44,482	433	2,519	47,434	9,460	93	185	9,738	27,796	302	945	29,043
Corporate Agents-Banks/FII/HFC	6,516	609	6	7,131	20,273	2,326	26	22,625	2,988	598	2	3,588	9,692	2,321	18	12,031
Corporate Agents-Others	5,339	33	77	5,449	12,215	336	383	12,934	603	44	18	665	2,333	502	65	2,900
Insurance Brokers	12,978	226	324	13,528	46,374	1,774	1,881	50,029	3,024	119	19	3,162	22,064	1,675	662	24,401
Direct Business - Online	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Web Aggregators	131	75	1	207	379	190	3	572	45	4	-	49	169	6	1	176
Insurance Marketing Firm	259	-	5	264	691	1	19	711	94	1	2	97	238	2	9	249
Common Service Centers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Micro Agents	-	-	-	-	449	-	-	449	220	-	-	220	855	36	-	891
Point of Sales (Direct)	261	3	115	379	852	13	475	1,340	391	7	118	516	1,427	25	544	1,996
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	43,054	1,107	1,228	45,389	1,25,715	5,073	5,306	1,36,094	16,825	866	344	18,035	64,574	4,869	2,244	71,687
Commission and Rewards on (Excluding Reinsurance) Business written :																
In India	43,054	1,107	1,228	45,389	1,25,715	5,073	5,306	1,36,094	16,825	866	344	18,035	64,574	4,869	2,244	71,687
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

*As per IRDAI EOM Regulation 2024, commission includes remuneration or rewards.

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 31st March, 2024				For the Year ended 31st March, 2024				For the Quarter ended 31st March, 2023				For the Year ended 31st March, 2023			
		Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total
1	Employees' remuneration & welfare benefits	22,738	478	204	23,420	78,762	2,430	1,317	82,509	18,120	725	218	19,063	66,876	4,281	1,795	72,952
2	Travel, conveyance and vehicle running expenses	464	11	6	481	1,292	40	22	1,354	86	(3)	(3)	80	1,033	66	28	1,127
3	Training expenses	173	4	1	178	665	21	11	697	32	(7)	(5)	20	1,092	70	29	1,191
4	Rents, rates & taxes	786	16	6	808	2,890	89	48	3,027	851	39	13	903	2,587	166	69	2,822
5	Repairs	8	-	-	8	57	2	1	60	12	-	-	12	65	4	2	71
6	Printing & stationery	16	-	-	16	278	9	5	292	219	10	3	232	680	44	18	742
7	Communication expenses	370	7	3	380	1,344	41	22	1,407	325	12	3	340	1,306	84	35	1,425
8	Legal & professional charges	312	8	3	323	892	28	15	935	1,077	60	24	1,161	2,082	133	56	2,271
9	Auditors' fees, expenses etc																
	(a) as auditor	16	1	-	17	52	2	1	55	16	1	-	17	47	3	1	51
	(b) as adviser or in any other capacity, in respect																
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Advertisement and publicity	1,868	3	(12)	1,859	15,617	482	261	16,360	15,746	823	308	16,877	36,536	2,339	980	39,855
11	Interest & bank charges	547	12	6	565	1,711	53	29	1,793	382	18	6	406	1,169	75	31	1,275
12	Depreciation	645	13	5	663	2,610	81	44	2,735	777	32	11	820	2,706	173	73	2,952
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion	485	14	7	506	626	19	10	655	68	4	1	73	128	8	3	139
15	Information Technology Expenses	961	19	8	988	3,516	108	59	3,683	1,107	57	21	1,185	2,697	173	72	2,942
16	Goods and Services Tax (GST)	78	2	1	81	233	7	4	244	67	3	1	71	199	13	5	217
17	Others																
	(a) Electricity and Water	105	2	1	108	513	16	9	538	104	4	1	109	436	28	12	476
	(b) Other	202	1	-	203	1,292	38	21	1,351	860	47	18	925	1,617	103	43	1,763
	TOTAL	29,774	591	239	30,604	1,12,350	3,466	1,879	1,17,695	39,849	1,825	620	42,294	1,21,256	7,763	3,252	1,32,271

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

Care Health Insurance Limited

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FORM NL-8 SHARE CAPITAL SCHEDULE

SHARE CAPITAL

(Amount in Rs. Lakhs)

S. No	Particulars	As at 31st March, 2024	As at 31st March, 2023
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		
	972,043,704 Equity Shares of ₹ 10 each (Previous Period 942,230,610 Equity Shares of Rs 10 each)	97,204	94,223
3	Subscribed Capital		
	972,043,704 Equity Shares of ₹ 10 each (Previous Period 942,230,610 Equity Shares of Rs 10 each)	97,204	94,223
4	Called-up Capital		
	972,043,704 Equity Shares of ₹ 10 each (Previous Period 942,230,610 Equity Shares of Rs 10 each)	97,204	94,223
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (Amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses	-	-
	Less : Expenses including commission or brokerage on Underwriting or subscription of shares	-	-
5	Paid-up Capital		
	972,043,704 Equity Shares of ₹ 10 each (Previous Period 942,230,610 Equity Shares of Rs 10 each)	97,204	94,223
	TOTAL	97,204	94,223

Notes:

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

Care Health Insurance Limited

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FORM NL 9 PATTERN OF SHAREHOLDING SCHEDULE

PATTERN OF SHAREHOLDING

[As certified by the Management]

Shareholder	As at 31st March, 2024		As at 31st March, 2023	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	81,77,31,392	84.1%	81,77,31,392	86.8%
· Foreign	-	-	-	-
Investors*				
· Indian	-	-	-	-
· Foreign	-	-	-	-
Others	15,43,12,312	15.9%	12,44,99,218	13.2%
TOTAL	97,20,43,704	100.0%	94,22,30,610	100.0%

Notes:-

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

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503



FORM NL-9A-SHAREHOLDING PATTERN SCHEDULE

ANNEXURE A

DETAILS OF EQUITY HOLDING OF INSURERS
PART A:
PARTICULARS OF THE SHREHOLDING PATTERN OF THE CARE HEALTH INSURANCE LIMITED AT QUARTER ENDED 31ST MARCH, 2024

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A	Promoters & Promoters Group	3	81,77,31,392	84.12%	81,773	-	-	14,97,24,309	18.31%
A.1	Indian Promoters	3	81,77,31,392	84.12%	81,773	-	-	14,97,24,309	18.31%
i)	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:	2	76,63,52,340	78.84%	76,635	-	-	-	-
	(i) Religare Enterprises Limited*	1	61,22,24,375	62.98%	61,222	-	-	-	-
	(ii) Trishikhar Ventures LLP	1	15,41,27,965	15.86%	15,413	-	-	14,97,24,309	97.14%
iii)	Financial Institutions/ Banks	1	5,13,79,052	5.29%	5,138	-	-	-	-
	(i) Union Bank of India	1	5,13,79,052	5.29%	5,138	-	-	-	-
iv)	Central Government/ State Government(s) / President of India	-	-	-	-	-	-	-	-
v)	Persons acting in concert (Please specify)	-	-	-	-	-	-	-	-
vi)	Any other (Please specify)	-	-	-	-	-	-	-	-
A.2	Foreign Promoters	-	-	-	-	-	-	-	-
i)	Individuals (Name of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:	-	-	-	-	-	-	-	-
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-
B.	Non Promoters	6,748	15,43,12,312	15.88%	15,431	7,13,933	0.46%	-	-
B.1	Public Shareholders	6,748	15,43,12,312	15.88%	15,431	7,13,933	0.46%	-	-
1.1)	Institutions	3	94,23,211	0.97%	942	-	-	-	-
i)	Mutual Funds	-	-	-	-	-	-	-	-
ii)	Foreign Portfolio Investors	-	-	-	-	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Insurance Companies	-	-	-	-	-	-	-	-
v)	FII belonging to Foreign promoter	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign Promoter of Indian Promoter	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	3	94,23,211	0.97%	942	-	-	-	-
ix)	Any other (Please specify)-Companies	-	-	-	-	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	-	-	-	-	-	-	-	-
1.3)	Non-Institutions	6,745	14,48,89,101	14.91%	14,489	-	-	-	-
i)	Individual share capital upto Rs. 2 Lacs	6,129	70,17,111	0.72%	702	8,728	0.12%	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	229	12,66,01,883	13.02%	12,660	3,05,095	0.24%	-	-
	Anuj Gulati	1	4,64,38,625	4.78%	4,644	-	-	-	-
iii)	NBFCs registered with RBI	1	3,000	0.00%	0	-	-	-	-
iv)	Others:	236	1,00,81,009	1.04%	1,008	-	-	-	-
	- Trusts	1	10,808	0.00%	1	-	-	-	-
	- Non Resident Indian	31	93,487	0.01%	9	-	-	-	-
	- Clearing Members	-	-	-	-	-	-	-	-
	- Non Resident Indian Non Repariable	58	3,15,037	0.03%	32	-	-	-	-
	- Bodies Corporate	146	96,61,677	0.99%	966	3,95,110	4.09%	-	-
	- IEPF	-	-	-	-	-	-	-	-
v)	Any other (Please Specify)-HUF	150	11,86,098	0.12%	119	5,000	0.42%	-	-
B.2	Non Public Shareholders	-	-	-	-	-	-	-	-
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-	-	-	-
	Total*	6,751	97,20,43,704	100.00%	97,204	7,13,933	0.07%	14,97,24,309	15%

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

Care Health Insurance Limited

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



FORM NL-9A-SHAREHOLDING PATTERN SCHEDULE

ANNEXURE A

DETAILS OF EQUITY HOLDING OF INSURERS

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

PART B:

Name of the Indian Promoter / Indian Investor:
Religare Enterprises Limited

As at 31st March, 2024

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders)	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:	-	-	-	-	-	-	-	-
iii)	Financial Institutions/ Banks	-	-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India	-	-	-	-	-	-	-	-
v)	Persons acting in concert (Please specify)								
vi)	Any other (Please specify)								
A.2	Foreign Promoters	-	-	-	-	-	-	-	-
i)	Individuals (Name of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:	-	-	-	-	-	-	-	-
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-
	Total A	-	-	-	-	-	-	-	-
B.	Non Promoters								
B.1	Public Shareholders								
1.1	Institutions								
i)	Mutual Funds	2	1,62,27,720	4.92%	1,623	-	-	-	-
i.a	Motilal Oswal Nifty Microcap 250 Index Fund Fund	1	1,62,25,597	4.92%	1,623	-	-	-	-
ii)	Foreign Portfolio Investors	69	2,60,72,485	7.91%	2,607	-	-	-	-
ii.a	ELM Park Fund Limited	1	49,00,000	1.49%	490	-	-	-	-
ii.b	HN International Investments Llc	1	37,37,742	1.13%	374	-	-	-	-
ii.c	Investment Opportunities V Pte. Limited	-	-	-	-	-	-	-	-
ii.d	Ellipsis Partners Llc	1	65,74,331	1.99%	657	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Insurance Companies	3	28,77,803	0.87%	288	-	-	-	-
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	78,41,963	2.38%	784	-	-	-	-
ix)	Any other (Please specify)	-	-	-	-	-	-	-	-
	Qualified Institutional Buyer	-	-	-	-	-	-	-	-
	Total B.1.1	91	5,30,19,971	16%	5,302	-	-	-	-
1.2	Central Government/ State Government(s)/President of India	-	-	0.00%	-	-	-	-	-
	Total B.1.2	-	-	0.00%	-	-	-	-	-
1.3	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	78,797	3,19,33,953	9.69%	3,193	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	322	6,22,72,741	18.89%	6,227	-	-	-	-
ii.a	Girdharilal V Lakhi	1	62,40,321	1.89%	624	-	-	-	-
ii.b	Manish Lakhi	-	-	0.00%	-	-	-	-	-
ii.c	Chirag Dilipkumar Lakhi	1	1,00,70,228	3.05%	1,007	-	-	-	-
ii.d	Dilipkumar Lakhi	1	66,50,421	2.02%	665	-	-	-	-
ii.e	Leena Vipul Modi	-	-	-	-	-	-	-	-
ii.f	Rashmi Saluja	-	-	0.00%	-	-	-	-	-
ii.g	Ashish Dhawan	1	76,05,608	2.31%	761	-	-	-	-
iii)	NBFCs registered with RBI	4	84,875	0.03%	8	-	-	-	-
iv)	Others:								
iv.a	- Trusts	12	75,461	0.02%	8	-	-	-	-
iv.b	- Non Resident Indian	1,863	71,32,668	2.16%	713	-	-	-	-
	Mahesh Udhav Buxani	-	-	0.00%	-	-	-	-	-
	Total B.1.3	80,998	10,14,99,698	30.78%	10,150	-	-	-	-
1.4	- Clearing Members	2	3,836	0.00%	0.38	-	-	-	-
1.5	- Non Resident Indian Non Repartriable	-	-	-	-	-	-	-	-
1.6.a	- Bodies Corporate	1,064	17,10,87,124	51.89%	17,109	-	-	-	-

Care Health Insurance Limited

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FORM NL-9A-SHAREHOLDING PATTERN SCHEDULE

ANNEXURE A

DETAILS OF EQUITY HOLDING OF INSURERS

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

PART B:

Name of the Indian Promoter / Indian Investor:
Religare Enterprises Limited

As at 31st March, 2024

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)				
1.6.b	M.B. Finmart Private Limited	1	1,81,02,636	5.49%	1,810	-	-	-	-
1.6.c	Singularity Holdings Limited	-	-	-	-	-	-	-	-
1.6.d	Milky Investment And Trading Company	1	95,30,705	2.89%	953	-	-	-	-
1.6.e	Puran Associates Private Limited	1	3,07,31,432	9.32%	3,073	-	-	-	-
1.6.f	Quick Trading And Investment Advisors Llp	1	1,13,43,320	3.44%	1,134	-	-	-	-
1.6.g	Chandrakanta	1	1,57,19,304	4.77%	1,572	-	-	-	-
1.6.h	Vic Enterprises Private Limited	1	2,46,06,021	7.46%	2,461	-	-	-	-
1.6.i	Hansa Villa Reality Pvt. Ltd	-	-	-	-	-	-	-	-
1.6.j	Plutus Wealth Management Llp	1	2,00,00,000	6.07%	2,000	-	-	-	-
1.6.k	Rajasthan Global Securities Private Limited	1	50,11,908	1.52%	501	-	-	-	-
	Total B(1.4+1.5+1.6)	1,066	17,10,90,960	51.89%	17,109	-	-	-	-
	- IEPF	-	-	-	-	-	-	-	-
	Any other (Please Specify)								
	HUF	2,372	41,10,534	1.25%	411	-	-	-	-
	Non Public Shareholders	-	-	-	-	-	-	-	-
	Custodian/DR Holder	-	-	-	-	-	-	-	-
	Employee Benefit Trust	-	-	-	-	-	-	-	-
	Any other (Please specify)	-	-	-	-	-	-	-	-
	Total B.6	3,438	17,52,01,494	53.14%	17,520	-	-	-	-
	Total (1.1+1.2+1.3+1.4+1.5+1.6)	84,527	32,97,21,163	100%	32,972	-	-	-	-
	Toatl (A+B)	84,527	32,97,21,163	100%	32,972	-	-	-	-

Care Health Insurance Limited

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FORM NL-9A-SHAREHOLDING PATTERN SCHEDULE

ANNEXURE A

DETAILS OF EQUITY HOLDING OF INSURERS

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

PART B:

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

As at 31st March, 2024

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):								
ii)	Bodies Corporate:								
	(i) Kedaara Capital Fund II LLP, Limited Liability Partnership registered as alternative investment fund with SEBI	1	Not applicable	99.99%	61,584	Nil	Not applicable	Nil	Not applicable
iii)	Financial Institutions/ Banks								
iv)	Central Government/ State Government(s) / President of India								
v)	Persons acting in concert								
vi)	Any other (Please specify)								
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):								
ii)	Bodies Corporate:								
iii)	Any other (Please specify)								
B.	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds								
ii)	Foreign Portfolio Investors								
iii)	Financial Institutions/Banks								
iv)	Insurance Companies								
v)	FII belonging to Foreign promoter of Indian Promoter (e)								
vi)	FII belonging to Foreign promoter of Indian Promoter (e)								
vii)	Provident Fund/Pension Fund								
viii)	Alternative Investment Fund								
ix)	Any other (Please specify)								
1.2)	Central Government/ State Government(s)/ President of India								
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs - Kartikeya 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

Care Health Insurance Limited

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FORM NL-9A-SHAREHOLDING PATTERN SCHEDULE

ANNEXURE A

DETAILS OF EQUITY HOLDING OF INSURERS

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

PART B:

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

As at 31st March, 2024

Sl. No.	Category	No. of Investors	No. of shares held	% of share-holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:	-	-	-	-	-	-	-	-
iii)	Financial Institutions/ Banks	-	-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India	-	-	-	-	-	-	-	-
v)	Persons acting in concert (Please specify)	-	-	-	-	-	-	-	-
vi)	Any other (Please specify)	-	-	-	-	-	-	-	-
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:	-	-	-	-	-	-	-	-
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-
B.	Non Promoters	9,35,800	7,63,36,05,607	100%	7,63,361	-	-	-	-
B.1	Public Shareholders	9,35,792	7,63,35,81,869	100%	7,63,358	-	-	-	-
1.1)	Institutions	693	1,45,07,04,310	19%	1,45,070	-	-	-	-
i)	Mutual Funds	104	25,91,12,437	3%	25,911.24	-	-	-	-
ii)	Foreign Portfolio Investors								
	Foreign Portfolio Investors Category I	478	49,80,20,236	7%	49,802.02	-	-	-	-
	Foreign Portfolio Investors Category II	23	1,78,07,279	0%	1,780.73	-	-	-	-
iii)	Financial Institutions/Banks	9	48,27,224	0%	482.72	-	-	-	-
	Other Financial Insutitions	2	168	0%	0.02	-	-	-	-
iv)	Insurance Companies	58	64,49,78,548	8%	64,497.85	-	-	-	-
v)	Foreign Institutional Investors / Banks	-	-	0.00%	-	-	-	-	-
vi)	FII belonging to Foreign promoter	-	-	-	-	-	-	-	-
vii)	FII belonging to Foreign promoter of Indian Promoter	-	-	-	-	-	-	-	-
viii)	Provident Fund/Pension Fund	12	1,95,85,698	0%	1,958.57	-	-	-	-
ix)	Alternative Investment Fund	7	63,72,720	0%	637.27	-	-	-	-
x)	Any other (Please specify)	-	-	-	-	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	6	5,70,66,76,815	74.757%	5,70,667.68	-	-	-	-
	Shareholding by Companies or Bodies Corporate where Central / State Government is a promoter	5	15,965	0%	1.60	-	-	-	-
	President of India	1	5,70,66,60,850	75%	5,70,666.09	-	-	-	-
1.3)	Non-Institutions	9,35,093	47,62,00,744	6.24%	47,620	-	-	-	-
i)	Individual share capital upto Rs. 2 Lacs	9,16,488	42,40,73,172	6%	42,407.32	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	-	-	-	-	-	-	-	-
iii)	NBFCs registered with RBI	6	11,120	0.00%	1.11	-	-	-	-
iv)	Others:			0.00%	-	-	-	-	-
	- Trusts	49	6,76,121	0.01%	67.61	-	-	-	-
	- Non Resident Indian	3,850	63,92,784	0.08%	639.28	-	-	-	-
	- Clearing Members	13	1,18,295	0.00%	11.83	-	-	-	-

Care Health Insurance Limited

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

ANNEXURE A

DETAILS OF EQUITY HOLDING OF INSURERS

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

PART B:

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

As at 31st March, 2024

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
	- Non Resident Indian Non Repartriable	3,732	33,42,482	0.04%	334.25	-	-	-	-
	- Bodies Corporate	2,449	2,81,77,462	0.37%	2,817.75	-	-	-	-
	- IEPF	-	-	-	-	-	-	-	-
v)	Any other (Please Specify)								
	NRI Rep	-	-	-	-	-	-	-	-
	NRI Non -Rept	-	-	-	-	-	-	-	-
	OCB	-	-	-	-	-	-	-	-
	Foreign Bodies	-	-	-	-	-	-	-	-
	Foreign National	1	218	0.00%	0.02	-	-	-	-
	Resident Individuals	-	-	0.00%	-	-	-	-	-
	Foreign Companies	2	5,037	0.00%	0.50	-	-	-	-
	HUF	8,503	1,34,04,053	0.18%	1,340.41	-	-	-	-
B.2	Non Public Shareholders	8	23,738	0.00%	2	-	-	-	-
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-	-	-	-
	Directors and their relatives	4	15,805	0.00%	1.58	-	-	-	-
	Key Management Personnel	4	7,933	0.00%	0.79	-	-	-	-
	Others	-	-	-	-	-	-	-	-
	Total	9,35,800	7,63,36,05,607	100%	7,63,361	-	-	-	-

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503



FORM NL-10 RESERVE AND SURPLUS SCHEDULE

RESERVES AND SURPLUS

(Amount in Rs. Lakhs)

S. No	Particulars	As at 31st March, 2024	As at 31st March, 2023
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium		
	- Opening Balance	64,160	37,692
	- Additions during the year	8,694	26,468
4	General Reserves	-	-
	Less: Amount utilized for Buy-back	-	-
	Less: Amount utilized for issue of Bonus shares	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves		
	- Employee Stock Option Reserve		
	- Opening Balance	133	371
	- Additions during the year	-	21
	- Deduction during the year	(100)	(259)
7	Balance of Profit in Profit & Loss Account	46,891	16,401
	TOTAL	1,19,778	80,694

Care Health Insurance Limited

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FORM NL-11 BORROWINGS SCHEDULE

BORROWINGS

(Amount in Rs. Lakhs)

S. No	Particulars	As at 31st March, 2024	As at 31st March, 2023
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	-	-

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503


FORM NL-12 & 12A - INVESTMENT SCHEDULE

(Amount in Rs. Lakhs)

S. No	Particulars	NL-12		NL-12 A		Total	
		Shareholders		Policyholders			
		As at 31st March, 2024	As at 31st March, 2023	As at 31st March, 2024	As at 31st March, 2023	As at 31st March, 2024	As at 31st March, 2023
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	57,922	55,475	1,33,360	98,570	1,91,282	1,54,045
2	Other Approved Securities	11,201	11,219	38,700	15,888	49,901	27,108
3	Other Investments						
	(a) Shares						
	(aa) Equity	18,031	8,260	35,486	17,451	53,516	25,711
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	34,680	31,652	48,081	34,082	82,761	65,735
	(e) Other Securities	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	3,060	-	-	-	3,060	-
4	Investments in Infrastructure and Housing	69,716	74,644	1,41,767	1,02,125	2,11,483	1,76,768
5	Other than Approved Investments	1,095	1,340	-	-	1,095	1,340
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	501	-	2,510	4,510	3,011	4,510
2	Other Approved Securities	-	-	3,507	478	3,507	478
3	Other Investments						
	(a) Shares						
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	18,301	16,197	18,301	16,197
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	7,475	6,029	12,960	12,977	20,435	19,006
	(e) Other Securities						
	-Fixed Deposit	4,800	-	-	-	4,800	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	4,555	3,497	15,585	13,234	20,140	16,731
5	Other than Approved Investments	-	-	-	-	-	-
	TOTAL	2,13,035	1,92,116	4,50,257	3,15,513	6,63,292	5,07,629

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

(Amount in Rs. Lakhs)

Particulars	Shareholders		Policyholders		Total	
	As at 31st March, 2024	As at 31st March, 2023	As at 31st March, 2024	As at 31st March, 2023	As at 31st March, 2024	As at 31st March, 2023
Long Term Investments--						
Book Value	1,74,123	1,73,594	3,96,908	2,68,165	5,71,030	4,41,759
market Value	1,73,748	1,71,328	3,96,354	2,62,814	5,70,102	4,34,142
Short Term Investments--						
Book Value	17,331	9,526	52,807	47,353	70,138	56,879
market Value	17,210	9,502	52,631	47,147	69,840	56,649

Care Health Insurance Limited

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FORM NL-13 LOANS SCHEDULE

LOANS

(Amount in Rs. Lakhs)

S. No	Particulars	As at 31st March, 2024	As at 31st March, 2023
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	

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FORM NL-14 FIXED ASSETS SCHEDULE

FIXED ASSETS

(Amount in Rs. Lakhs)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	As at 1st April, 2023	Additions	Deductions	As at 31st March, 2024	Upto 1st April, 2023	For the period	On Sales / Adjustments	Upto 31st March, 2024	As at 31st March, 2024	As at 31st March, 2023
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles-Computer Software	12,273	847	-	13,120	9,936	1,371	-	11,307	1,813	2,337
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	493	21	-	514	218	66	-	284	230	275
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	333	17	2	348	248	37	2	283	65	84
Information Technology Equipment	6,756	350	143	6,963	4,446	1,061	141	5,366	1,597	2,310
Vehicles	19	-	19	-	19	-	19	-	-	-
Office Equipment	1,145	149	30	1,264	742	201	28	915	349	404
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
TOTAL - Current Year	21,019	1,384	194	22,209	15,609	2,735	190	18,154	4,055	5,411
Previous Year	18,025	3,061	68	21,019	12,715	2,952	58	15,608	5,411	
Work in progress	207	134	207	134	-	-	-	-	134	207
										-
Grand Total: Current Year	21,226	1,518	401	22,343	15,609	2,735	190	18,154	4,190	5,618
Previous Year	18,222	3,254	249	21,226	12,715	2,952	58	15,608	5,618	

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.

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FORM NL-15 CASH AND BANK BALANCE SCHEDULE

CASH AND BANK BALANCES

(Amount in Rs. Lakhs)

S. No	Particulars	As at 31st March, 2024	As at 31st March, 2023
1	Cash (including cheques*, drafts and stamps)	374	606
2	Bank Balances		
	(a) Deposit Accounts^		
	(aa) Short-term (due within 12months)	85	119
	(bb) Others	51	25
	(b) Current Accounts	9,074	9,231
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	9,584	9,981
	Balances with non-scheduled banks included in 2 and 3 above	NIL	NIL
	CASH & BANK BALANCES		
	In India	9,584	9,981
	Outside India	-	-

* Cheques in hand amount to Rs. 209.32 Lakhs Previous Year : Rs.320.39 Lakhs

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

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FORM NL-16 ADVANCES AND OTHER ASSETS SCHEDULE

ADVANCES AND OTHER ASSETS

(Amount in Rs. Lakhs)

S. No	Particulars	As at 31st March, 2024	As at 31st March, 2023
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	1,598	1,405
4	Advances to directors/officers	-	-
5	Advance tax paid and taxes deducted at source(Net of provision for taxation)	264	261
6	Others		
	(a) Advances to suppliers	694	288
	(b) Other Advances/ Receivables (including Deposits with court/government authorities)	2,386	1,809
	TOTAL (A)	4,942	3,763
	OTHER ASSETS		
1	Income accrued on investments *	17,560	13,284
2	Outstanding premiums	-	-
	Less : Provisions for doubtful debts	-	-
3	Agents balances	248	346
4	Foreign agencies balances	-	-
5	Due from other entities carrying on insurance business(including re-insurers)	4,972	3,991
	Less : Provisions for doubtful debts	-	-
6	Due from subsidiaries/holding companies	-	-
7	Investments held for Unclaimed Amount of Policyholders	612	620
8	Others		
	(a) Rent Deposits & other assets	1,774	1,726
	(b) GST unutilized credit (Net)	-	-
	TOTAL (B)	25,166	19,967
	TOTAL (A+B)	30,108	23,730

* Income accrued on investments includes interest on deposits also.

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FORM NL-17 CURRENT LIABILITIES SCHEDULE

CURRENT LIABILITIES

(Amount in Rs. Lakhs)

S. No	Particulars	As at 31st March, 2024	As at 31st March, 2023
1	Agents' balances	12,090	4,937
2	Balance due to other insurance companies	26,015	1,962
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies	12,296	5,465
	(b) For Other Policies	18,717	24,598
5	Unallocated premium	12,733	6,463
6	Sundry creditors	31,593	36,806
7	Due to subsidiaries/holding company	-	-
8	Claims outstanding*	71,186	62,952
9	Due to officers/directors	-	-
10	Unclaimed amount of Policy Holder	594	602
11	Income accrued on Unclaimed amounts	64	48
12	Interest payable on debentures/bonds	-	-
13	GST Liabilities (Net)	8,799	8,454
14	Others		
	(a) Tax deducted payable	5,597	3,137
	(b) Other statutory dues	571	506
	(c) Other Liabilities	1	16
	TOTAL	2,00,256	1,55,946

*Net of Reinsurance

(Amount in Rs. Lakhs)

Details of unclaimed amounts and Investment Income thereon		
Particulars	As at 31st March, 2024	As at 31st March, 2023
Opening Balance	650	375
Add: Amount transferred to unclaimed amount	1,017	731
Add: Cheques issued out of the unclaimed amount but not encashed by the policyholders (To be included only when the cheques are stale)	4	4
Add: Investment Income	44	29
Less: Amount paid during the year	1,056	489
Less: Transferred to SCWF	1	-
Closing Balance of Unclaimed Amount	658	650

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FORM NL-18 PROVISIONS SCHEDULE

PROVISIONS

(Amount in Rs. Lakhs)

S. No	Particulars	As at 31st March, 2024	As at 31st March, 2023
1	Reserve for Unexpired Risk	2,89,370	2,17,570
2	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and tax deducted at source)	259	2,176
4	For Employee Benefits	1,477	1,386
5	Others		
	(a) Lease equalisation reserve	161	210
	TOTAL	2,91,267	2,21,342

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FORM NL-19 MISCELLANEOUS EXPENDITURE SCHEDULE

MISCELLANEOUS EXPENDITURE

(To the extent not written off or adjusted)

(Amount in Rs. Lakhs)

S. No	Particulars	As at 31st March, 2024	As at 31st March, 2023
1	Discount allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

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FORM NL-20-ANALYTICAL RATIOS SCHEUDLE

S. No	Particulars	For the Quarter ended 31st March, 2024	For the Year ended 31st March, 2024	For the Quarter ended 31st March, 2023	For the Year ended 31st March, 2023
1	Gross Direct Premium Growth Rate	0.36	0.34	0.21	0.32
2	Gross Direct Premium to Net worth Ratio	0.94	3.16	0.85	2.94
3	Growth rate of Net Worth	0.08	0.24	0.06	0.45
4	Net Retention Ratio	0.86	0.86	0.88	0.88
5	Net Commission Ratio	0.21	0.18	0.08	0.10
6	Expense of Management to Gross Direct Premium Ratio	0.37	0.37	0.40	0.40
7	Expense of Management to Net Written Premium Ratio	0.38	0.37	0.40	0.38
8	Net Incurred Claims to Net Earned Premium	0.52	0.58	0.52	0.54
9	Claims paid to claims provisions (See Note 1)	0.94	0.94	0.98	0.96
10	Combined Ratio	0.90	0.95	0.91	0.92
11	Investment income ratio	0.02	0.07	0.02	0.07
12	Technical Reserves to net premium ratio	2.01	0.60	2.10	0.61
13	Underwriting balance ratio	0.06	0.00	0.04	0.01
14	Operating Profit Ratio	0.10	0.05	0.09	0.06
15	Liquid Assets to liabilities ratio	0.19	0.19	0.21	0.21
16	Net earning ratio	0.08	0.05	0.07	0.05
17	Return on net worth ratio	0.07	0.14	0.06	0.14
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	1.74	1.74	1.82	1.82
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	1.54	3.18	1.05	2.65
24	Book value per share	22.32	22.32	18.56	18.56

Note 1: Claims provision taken for paid claims only

Care Health Insurance Limited

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FORM NL-20-ANALYTICAL RATIOS SCHEUDLE

**** Segmental Reporting up to the quarter
 For the Year ended 31st March, 2024**

Segments	Gross Direct Premium Growth Rate**	Net Retention Ratio**	Net Commission Ratio**	Expense of Management to Gross Direct Premium Ratio**	Expense of Management to Net Written Premium Ratio**	Net Incurred Claims to Net Earned Premium**	Claims paid to claims provisions**	Combined Ratio**	Technical Reserves to net premium ratio **	Underwriting balance ratio**
Health										
Current Period	0.39	0.86	0.17	0.36	0.36	0.60	0.94	0.96	0.59	(0.02)
Previous Period	0.37	0.87	0.09	0.40	0.38	0.58	0.96	0.96	0.60	(0.04)
Personal Accident										
Current Period	(0.36)	0.86	0.24	0.41	0.44	0.24	0.96	0.68	0.87	0.44
Previous Period	(0.17)	0.94	0.15	0.39	0.41	0.19	0.94	0.60	0.71	0.44
Travel Insurance										
Current Period	(0.08)	0.84	0.51	0.64	0.71	0.18	0.96	0.89	0.53	0.13
Previous Period	0.85	0.95	0.18	0.45	0.47	0.30	0.95	0.76	0.61	0.25
Total Health										
Current Period	0.34	0.86	0.18	0.37	0.37	0.58	0.94	0.95	0.60	0.00
Previous Period	0.32	0.88	0.10	0.40	0.38	0.54	0.96	0.92	0.61	0.01
Total Miscellaneous										
Current Period	0.34	0.86	0.18	0.37	0.37	0.58	0.94	0.95	0.60	0.00
Previous Period	0.32	0.88	0.10	0.40	0.38	0.54	0.96	0.92	0.61	0.01
Total-Current Period	0.34	0.86	0.18	0.37	0.37	0.58	0.94	0.95	0.60	0.00
Total-Previous Period	0.32	0.88	0.10	0.40	0.38	0.54	0.96	0.92	0.61	0.01

Care Health Insurance Limited

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FORM NL-21 RELATED PARTY TRANSACTIONS

Upto the Quarter ended 31st March 2024
(Amount in Rs. Lakhs)

PART-A Related Party Transactions

S. No	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received			
				For the Quarter ended 31st March 2024	Upto the Quarter ended 31st March 2024	For the Quarter ended 31st March 2023	Upto the Quarter ended 31st March 2023
1	Religare Enterprises Limited	Holding Company	Reimbursement of Expense	44	101	38	91
			Receipt/Refund of Premium	1	15	1	8
			Receipt of Share Capital Including Security Premium (Right Issue)	-	-	-	19,241
2	Religare Finvest Limited	Fellow Subsidiary	Receipt/Refund of Premium	1	74	1	79
3	Religare Broking Limited	Fellow Subsidiary	Receipt/Refund of Premium	3	260	1	205
			Commission Expenses	91	177	127	369
4	Religare Housing Development Finance Corporation Limited	Subsidiary of Fellow Subsidiary	Receipt/Refund of Premium	1	67	1	54
5	MIC Insurance Web Aggregator Private Limited(MIC) [^]	Fellow Subsidiary	Commission Expenses	0.90	1.05	-	-
6	Mr. Anuj Gulati/Mr. Pankaj Gupta/ Mr. Ajay Shah/ Mr. Chandrakant Mishra ¹ / Mr. Nitin Katyal/ Mr Anoop Singh/ Ms. Bhawna Jain ² /Mr. Manish Dodeja/Mr.Pratik Kapoor ³ /Mr.Sanjeev Meghani ⁴ /Mr. Irvinder Singh Kohli ⁵ /Mr.Yogesh Kumar ⁶ /Mr. Kolla Suresh ⁷	Key Management Personnel	Remuneration	307	2,143	307	1,996
			Receipt/Refund of Premium	0	3	0	3
			Receipt of Share Capital Including Security Premium	-	6,857	-	2,220

¹ Ceased to be Related Party wef February 29, 2024

² Ceased to be related party w.e.f. 31st July, 2023

³ Ceased to be Related Party wef August 16, 2022

⁴ Ceased to be related party w.e.f. 31st July, 2023

⁵ Ceased to be related party w.e.f. 15th March, 2024

⁶ Appointed w.e.f. November 07, 2022

⁷ Appointed w.e.f. March 01, 2024

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

Notes:

- In case claims paid as per the policy term to person other than related party has not been considered for related party disclosure.
- Premium is net of refund/receipt.
- Above figures does not included perquisites calculated on exercise on equity stock options by KMP.
- Premium and claims related transactions during the ordinary course of business with relatives of KMP's are excluded from this disclosure.
- Shares exercised by employees of REL under ESOP scheme is not considered as related party transaction.

(Amount in Rs. Lakhs)

PART-B Related Party Transaction Balances - As at the end of the Quarter 31st March 2024

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	12	Payable	NA	NIL	NIL	NIL
3	Religare Housing Development Finance Corporation Limited	Fellow Subsidiary	4	Payable	NA	NIL	NIL	NIL
4	Religare Broking Limited	Fellow Subsidiary	64	Payable	NA	NIL	NIL	NIL
5	MIC Insurance Web Aggregator Private Limited(MIC) [^]	Fellow Subsidiary	0	Payable	NA	NIL	NIL	NIL

Care Health Insurance Limited

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FORM NL-22 RECEIPT AND PAYMENTS SCHEDULE

Particulars	(Amount in Rs. Lakhs)	
	For the Year ended 31st March, 2024	For the Year ended 31st March, 2023
Cash Flows from the Operating activities:		
Premium received from policyholders, including advance receipts	8,21,490	6,21,558
Other receipts	-	-
Payments to the re-insurers, net of commissions and claims	16,109	14,126
Payments to co-insurers, net of claims recovery	(1,141)	(1,441)
Payments of claims	(3,46,252)	(2,48,051)
Payments of commission and brokerage	(1,42,818)	(78,865)
Payments of other operating expenses*	(1,43,154)	(1,29,723)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	(530)	(211)
Income taxes paid (Net)	(11,731)	(6,500)
Goods & Service tax paid	(87,126)	(67,964)
Other payments	-	-
Cash flows before extraordinary items	1,04,847	1,02,929
Cash flow from extraordinary operations	-	-
Net cash flow from Operating activities	1,04,847	1,02,929
Cash flows from Investing activities:		
Purchase of fixed assets (including capital advances)	(1,323)	(2,978)
Proceeds from sale of fixed assets	16	14
Purchases of investments	(1,95,598)	(2,10,212)
Loans disbursed	-	-
Sales of investments	5,734	4,615
Repayments received	43,288	44,391
Rents/Interests/ Dividends received	37,955	25,345
Investments in money market instruments and in liquid mutual funds (Net)	(6,867)	8,256
Expenses related to investments	-	-
Net cash flow from Investing activities	(1,16,795)	(1,30,571)
Cash flows from Financing activities:		
Proceeds from issuance of share capital	11,575	29,575
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	-	-
Net cash flow from Financing activities	11,575	29,575
Effect of foreign exchange rates on cash and cash equivalents, net	(24)	179
Net increase in cash and cash equivalents:	(397)	2,113
Cash and cash equivalents at the beginning of the year	9,981	7,869
Cash and cash equivalents at the end of the year	9,584	9,981

*Includes payments towards Corporate Social Responsibility of Rs. 287.06 Lakhs (previous period: Rs. 128.24 Lakhs)

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 31st March, 2024

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

(All amounts in Rupees of Lakhs)

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS	-	2,13,035	2,13,035
	Policyholders as per NL-12 A of BS	4,50,257	-	4,50,257
(A)	Total Investments as per BS	4,50,257	2,13,035	6,63,292
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	-	4,190	4,190
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	1,155	1,155
	Current Assets			
(E)	Cash & Bank Balances as per BS	-	9,584	9,584
(F)	Advances and Other assets as per BS	17,816	12,292	30,108
(G)	Total Current Assets as per BS...(E)+(F)	17,816	21,876	39,692
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	1,322	788	2,110
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	542	2,250	2,792
(K)	Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)	4,68,073	2,39,101	7,07,174
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	1,864	4,193	6,057
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)	4,66,209	2,34,908	7,01,117

(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	-	65	65
	(b) Leasehold Property	-	231	231
	(c) Office Equipment	-	350	350
	(d) Intangibles-Computer Software	-	509	509
	Inadmissible current assets as per Clause (1) of Schedule I of regulation			
	(a) Due from other entities carrying on insurance business(including re-insurers)	664	-	664
	(b) Other Advances & Current Assets	658	652	1,310
	(c) Deposits (on which Lien is marked)	-	136	136

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

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503



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

STATEMENT OF LIABILITIES :

As at 31st March, 2024

(All amounts in Rupees of Lakhs)

Item No.	Reserve	Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	3,35,800	2,89,370
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	3,35,800	2,89,370
(d)	Outstanding Claim Reserve (other than IBNR reserve)	54,957	44,995
(e)	IBNR reserve	29,624	26,191
(f)	Total Reserves for Technical Liabilities...(c)+(d)+(e)	4,20,381	3,60,556

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 June, 2012

CIN: U66000DL2007PLC161503

**FORM NL-25 - SOLVENCY MARGIN (TABLE IA)**

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

TABLE IA: REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS
As at 31st March, 2024

(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	7,02,193	6,04,667	3,64,972	3,07,427	1,20,933	92,228	1,20,933
9	Miscellaneous							
10	Crop							
	Total	7,02,193	6,04,667	3,64,972	3,07,427	1,20,933	92,228	1,20,933

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

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503



FORM NL-26 - SOLVENCY MARGIN (TABLE IB)

As at 31st March, 2024

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

(All amounts in Rupees of Lakhs)

(1) ITEM NO.	(2) DESCRIPTION	(3) AMOUNT
(A)	Policyholder's FUNDS	
	Available assets (as per Form IRDAI-GI-TA)	4,66,209
	Deduct:	
(B)	Current Liabilities as per BS	3,60,556
(C)	Provisions as per BS	-
(D)	Other Liabilities	69,761
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	35,892
	Shareholder's FUNDS	
(F)	Available Assets	2,34,908
	Deduct:	
(G)	Other Liabilities	60,548
(H)	Excess in Shareholder's funds (F - G)	1,74,360
(I)	Total ASM (E + H)	2,10,252
(J)	Total RSM	1,20,933
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	1.74

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

Care Health Insurance Limited

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



FORM NL-27- PRODUCTS INFORMATION

DATE : 31st March, 2024

<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	Extra Care (Add-on)		CHIHLLA24167V012324	Health	Health Insurance - Individual	13-Feb-24
2	Group Care 360 Plus (Add-on)		CHIHLLGA24170V012324	Health	Health Insurance - Group	20-Feb-24
3	Care Advantage		CHIHLLIP24183V032324	Health	Health Insurance - Individual	20-Mar-24

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: 31st March, 2024

Statement of Investment Assets

(Business within India)

Periodicity of Submission: Quarterly

(₹ in Lakhs)

Section I			
S. No	Particulars	SCH	Amount
1	Investments (Shareholders)	8	2,13,035
	Investments (Policyholders)	8A	4,50,257
2	Loans	9	-
3	Fixed Assets	10	4,190
4	Current Assets		
	a. Cash and Bank balances	11	9,584
	b. Advances and other Assets	12	30,108
5	Current Liabilities		
	a. Current Liabilities	13	(2,00,256)
	b. Provisions	14	(2,91,267)
	c. Misc. exp. not written off	15	-
	d. Debit balance of P&L account		-
	Application of Funds as per Balance Sheet (A)		2,15,651
	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	4,190
3	Cash & Bank Balance (if any)	11	9,584
4	Advances & Other Assets (if any)	12	30,108
5	Current Liabilities	13	(2,00,256)
6	Provisions	14	(2,91,267)
7	Misc. exp not written off	15	-
8	Debit Balance of P&L A/c		-
	Total (B)		(4,47,641)
	'Investment Assets'	(A-B)	6,63,292

Section II										
No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			Balance	FRSM+						
			(a)	(b)	(c)					
						d = (a+b+c)	(e)	(f)	(g)=(d+f)	(h)
1	Central Govt. Securities	Not less than 20%	-	58,423	1,35,870	1,94,293	29.4%	-	1,94,293	1,94,322
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%	-	69,624	1,78,077	2,47,701	37.5%	-	2,47,701	2,48,411
3	Investment subject to Exposure Norms		-	-	-	-	-	-	-	-
	a. Housing/Infra & Loans to SG for Housing and FFE	Not less than 15%	-	-	-	-	-	-	-	-
	1. Approved Investments		-	74,271	1,57,352	2,31,623	35.1%	-	2,31,623	2,29,591
	2. Other Investments		-	-	-	-	-	-	-	-
	c. Approved Investments		-	65,916	1,14,286	1,80,202	27.3%	2,672	1,82,874	1,82,427
	d. Other Investments	Not exceeding 55%	-	974	-	974	0.1%	120	1,095	1,095
	Investment Assets	100%	-	2,10,785	4,49,715	6,60,500	100.0%	2,792	6,63,292	6,61,524

Care Health Insurance Limited

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



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

PART - B

Name of the Insurer: Care Health Insurance Limited

Registration Number: 148

Statement as on: 31st March, 2024

Statement of Accretion of Assets

(Business within India)

Periodicity of Submission: Quarterly

(₹ in Lakhs)

No	Category of Investments	COI	Opening	% to	Net Accretion for	% to Total Accrual	TOTAL	% to Total
			(A)	Opening	(B)	(A+B)		
1	Central Govt. Securities		1,88,809	30.9%	3,484	7.0%	1,92,293	29.1%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)		2,32,076	38.0%	15,625	31.2%	2,47,701	37.5%
3	Investment subject to Exposure Norms							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments		36,102	5.9%	4,045	8.1%	40,147	6.1%
	2. Other Investments		-	0.0%	-	0.0%	-	0.0%
	b. Infrastructure Investments							
	1. Approved Investments		1,71,146	28.0%	20,330	40.6%	1,91,476	29.0%
	2. Other Investments		-	0.0%	-	0.0%	-	0.0%
	c. Approved Investments		1,70,104	27.9%	10,098	20.2%	1,80,202	27.3%
	d. Other Investments (not exceeding 15%)		1,053	0.2%	(79)	-0.2%	974	0.1%
	Total		6,10,482	100%	50,018	100%	6,60,500	100%

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503



NL-29 DETAILS REGARDING DEBT SECURITIES

(Amount in Rs. Lakhs)

DETAILS REGARDING DEBT SECURITIES								
	Market Value				Book Value			
	As at 31st March, 2024	As % of total for this class	As at 31st March, 2023	As % of total for this class	As at 31st March, 2024	As % of total for this class	As at 31st March, 2023	As % of total for this class
BREAKDOWN BY CREDIT RATING								
AAA rated	3,47,125	54.3%	2,86,450	58.4%	3,49,564	54.6%	2,91,894	58.6%
AA or better	39,002	6.1%	19,939	4.1%	38,500	6.0%	20,000	4.0%
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)	2,53,211	39.6%	1,83,799	37.5%	2,52,501	39.4%	1,86,141	37.4%
TOTAL (A)	6,39,339	100.0%	4,90,187	100.0%	6,40,565	100.0%	4,98,035	100.0%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	69,840	10.9%	56,649	11.6%	70,138	10.9%	56,879	11.4%
more than 1 year and upto 3years	1,17,161	18.3%	1,02,142	20.8%	1,18,672	18.5%	1,03,892	20.9%
More than 3years and up to 7years	1,81,039	28.3%	1,86,458	38.0%	1,83,332	28.6%	1,90,866	38.3%
More than 7 years and up to 10 years	1,90,787	29.8%	93,667	19.1%	1,89,231	29.5%	95,057	19.1%
above 10 years	80,511	12.6%	51,272	10.5%	79,192	12.4%	51,341	10.3%
Any other	-	0.0%	-	0.0%	-	-	-	-
TOTAL (B)	6,39,339	100.0%	4,90,187	100.0%	6,40,565	100.0%	4,98,035	100.0%
BREAKDOWN BY TYPE OF THE ISSUER								
a. Central Government	1,94,322	30.4%	1,55,910	31.8%	1,94,293	30.3%	1,58,556	31.8%
b. State Government	54,089	8.5%	27,889	5.7%	53,408	8.3%	27,585	5.5%
c. Corporate Securities	3,90,927	61.1%	3,06,388	62.5%	3,92,864	61.3%	3,11,894	62.6%
TOTAL (B)	6,39,339	100.0%	4,90,187	100.0%	6,40,565	100.0%	4,98,035	100.0%

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503

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

DATE : 31st March, 2024

(Amount in Rs. Lakhs)

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		Total	
		As at 31st March, 2024	As at 31st March, 2023	As at 31st March, 2024	As at 31st March, 2023	As at 31st March, 2024	As at 31st March, 2023	As at 31st March, 2024	As at 31st March, 2023	As at 31st March, 2024	As at 31st March, 2023
1	Investments Assets	6,17,520	4,81,881	-	-	23,045	16,154	19,935	10,160	6,60,500	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)	6,17,520	4,81,881	-	-	23,045	16,154	19,935	10,160	6,60,500	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

thatam as on: 31st March, 2024

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

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

S. No	Category of Investment	Category code	Current Quarter				Year to Date				Year to Date (previous year)			
			Investment	Income on Investment	Gross Yield (%)	Net Yield (%)	Investment	Income on Investment	Gross Yield (%)	Net Yield (%)	Investment	Income on Investment	Gross Yield (%)	Net Yield (%)
1	Central Government Bonds	CGSB	1,89,652	3,314	1.7%	1.3%	1,80,161	12,554	7.0%	5.2%	1,21,126	8,225	6.8%	5.1%
2	Sovereign Green Bonds	CSGB	2,000	36	1.8%	1.4%	2,000	146	7.3%	5.5%	361	26	7.2%	5.4%
3	State Government Bonds	SGGB	48,474	935	1.9%	1.4%	36,494	2,835	7.8%	5.8%	21,862	1,731	7.9%	5.9%
4	Infrastructure - PSU - Debentures / Bonds	IPTD	1,03,743	1,800	1.7%	1.3%	95,767	6,620	6.9%	5.2%	83,686	5,700	6.8%	5.1%
5	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	25,191	465	1.8%	1.4%	21,955	1,660	7.6%	5.7%	16,493	1,116	6.8%	5.1%
6	Long Term Bank Bonds Approved Investment - Infrastructure	ILBI	49,928	865	1.7%	1.3%	45,414	3,057	6.7%	5.0%	34,900	2,299	6.6%	4.9%
7	Corporate Securities - Debentures	ECOS	1,09,116	1,924	1.8%	1.3%	1,03,295	7,126	6.9%	5.2%	80,635	5,265	6.5%	4.9%
8	Units of Real Estate Investment Trust (REITs)	ERIT	2,884	55	1.9%	1.4%	1,922	137	7.1%	5.3%	-	-	0.0%	0.0%
9	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	184	3	1.6%	1.2%	46	3	6.3%	4.7%	3,047	156	5.1%	3.8%
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	3,533	57	1.6%	1.2%	3,994	282	7.1%	5.3%	8,379	591	7.05%	5.28%
11	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	34,978	635	1.8%	1.4%	31,413	2,292	7.3%	5.5%	17,801	1,245	6.99%	5.23%
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	19,548	373	1.9%	1.4%	18,265	1,281	7.0%	5.2%	15,420	850	5.5%	4.1%
14	Equity Shares (PSUs & Unlisted)	OEPU	603	-	0.0%	0.0%	603	-	0.0%	0.0%	603	-	0.0%	0.0%
15	PSU - Equity shares - Quoted	EAEQ	982	4	0.4%	0.3%	272	4	1.5%	1.1%	-	-	0.0%	0.0%
15	Corporate Securities - Equity shares (Ordinary)-quoted	EACE	14,986	306	2.0%	1.5%	12,344	851	6.9%	5.2%	8,423	392	4.6%	3.5%
16	Additional Tier 1 (Basel III Compliant) Perpetual Bonds – [PSU Banks]	EAPS	30,632	614	2.0%	1.5%	22,411	1,796	8.0%	6.0%	6,044	468	7.7%	5.8%
17	Additional Tier 1 (Basel III Compliant) Perpetual Bonds – [Private Banks]	EAPB	2,500	49	1.9%	1.5%	2,500	196	7.8%	5.9%	1,418	110	7.8%	5.8%
18	Equity Shares (incl Co-op Societies)	OESH	437	37	8.5%	6.4%	697	240	34.5%	25.8%	912	237	26.0%	19.4%
	Grand Total		6,39,371	11,471	1.8%	1.3%	5,79,555	41,080	7.1%	5.3%	4,21,109	28,410	6.75%	5.0%

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503

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

Statement as on: 31st March, 2024

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Name of the Fund: General Insurance

(Amount in Rs. Lakhs)

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

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503



FORM NL-33- REINSURANCE/RETROCESSION RISK CONCENTRATION

DATE : 31st March, 2024

(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	96,925	596	0	99.99%
4	Other (to be Specified)					
	-TATA AIG	1	-	-	4	0.01%
	Total (B)	3	96,926	596	4	100%
	Grand Total (C)= (A)+(B)	3	96,926	596	4	100%

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503



FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS

GROSS DIRECT PREMIUM UNDERWRITTEN

FOR THE YEAR ENDED 31st March, 2024

(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	2,112	8,823	11	167	39	251	2,163	9,241
2	Arunachal Pradesh	3	42	-	2	-	0	3	44
3	Assam	394	1,956	17	139	0	10	411	2,105
4	Bihar	904	5,486	48	630	2	24	954	6,140
5	Chhattisgarh	485	1,803	6	27	2	17	493	1,847
6	Goa	142	804	0	21	4	33	147	857
7	Gujarat	12,465	39,966	134	623	119	902	12,718	41,491
8	Haryana	28,171	83,846	685	1,974	339	1,569	29,194	87,389
9	Himachal Pradesh	271	1,337	8	70	1	18	280	1,425
10	Jharkhand	895	3,085	7	53	2	27	904	3,164
11	Karnataka	14,618	59,735	394	1,587	180	1,087	15,192	62,409
12	Kerala	1,852	7,855	4	142	18	210	1,874	8,206
13	Madhya Pradesh	3,849	13,239	26	356	16	105	3,892	13,700
14	Maharashtra	59,539	1,89,457	947	3,867	346	2,285	60,833	1,95,608
15	Manipur	173	487	-	4	0	1	173	492
16	Meghalaya	3	32	-	2	-	1	3	34
17	Mizoram	0	22	-	0	-	0	0	22
18	Nagaland	1	13	-	1	-	0	1	14
19	Odisha	1,493	5,168	29	159	10	60	1,532	5,387
20	Punjab	3,289	12,649	34	309	71	527	3,394	13,486
21	Rajasthan	3,713	12,322	34	154	17	127	3,764	12,603
22	Sikkim	21	109	-	2	0	2	22	113
23	Tamil Nadu	3,895	16,163	50	324	151	911	4,095	17,398
24	Telangana	9,227	33,417	85	542	114	759	9,426	34,718
25	Tripura	99	447	1	7	-	2	100	455
26	Uttarakhand	723	2,699	4	65	5	39	731	2,802
27	Uttar Pradesh	11,970	39,270	76	3,893	55	353	12,101	43,517
28	West Bengal	5,628	18,731	67	355	20	186	5,715	19,272
	TOTAL (A)	1,65,937	5,58,959	2,669	15,476	1,512	9,505	1,70,117	5,83,940
	UNION TERRITORIES								
1	Andaman and Nicobar Islands	0	8	-	0	-	0	0	9
2	Chandigarh	392	1,301	4	14	10	70	406	1,385
3	Dadra and Nagar Haveli	16	109	0	5	0	0	16	114
4	Daman & Diu	13	66	0	1	1	2	13	69
5	Govt. of NCT of Delhi	26,958	82,127	263	1,095	380	1,585	27,601	84,808
6	Jammu & Kashmir	4,119	11,834	1,430	4,090	2	32	5,552	15,956
7	Ladakh	1	14	-	0	0	0	1	14
8	Lakshadweep	-	1	0	0	-	0	0	1
9	Puducherry	22	138	0	2	1	11	24	151
	TOTAL (B)	31,522	95,599	1,698	5,207	394	1,701	33,614	1,02,506
	OUTSIDE INDIA								
1									
	TOTAL (C)	-	-	-	-	-	-	-	-
	Grand Total (A)+(B)+(C)	1,97,459	6,54,558	4,367	20,683	1,906	11,205	2,03,732	6,86,446

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503



FORM NL-35 QUARTERLY BUSINESS RETURN ACROSS LINE OF BUSINESS

DATE : 31st March, 2024

(Amount in Rs. Lakhs)

QUARTERLY BUSINESS RETURN ACROSS LINE OF BUSINESS									
S. No	Line of Business	For the Quarter ended 31st March, 2024		For the Quarter ended 31st March, 2023		For the Year ended 31st March, 2024		For the Year ended 31st March, 2023	
		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	1,97,459	8,91,808	1,41,344	7,00,391	6,54,558	20,76,370	4,69,764	15,88,854
7	Personal Accident	4,367	2,24,092	6,057	1,91,260	20,683	4,07,735	32,162	3,97,948
8	Travel	1,906	47,124	2,145	74,950	11,205	2,72,807	12,226	3,88,557
9	Workmen's Compensation/ Employer's liability								
10	Public/ Product Liability								
11	Engineering								
12	Aviation								
13	Crop Insurance								
14	Other segments								
15	Miscellaneous								

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503



FORM NL-36-BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS

DATE : 31st March, 2024

(Amount in Rs. Lakhs)

S. No	Channel	BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS							
		For the Quarter ended 31st March, 2024		For the Year ended 31st March, 2024		For the Quarter ended 31st March, 2023		For the Year ended 31st March, 2023	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	5,41,948	86,118	12,86,113	2,54,815	4,14,451	57,175	9,81,584	1,73,580
2	Corporate Agents-Banks	2,43,795	28,258	4,68,207	1,00,574	2,09,134	24,053	4,51,251	82,711
3	Corporate Agents -Others	13,833	10,095	35,049	27,508	11,712	5,580	27,600	21,730
4	Brokers	2,02,016	53,899	5,57,455	2,03,669	1,62,684	47,636	4,58,983	1,77,743
5	Micro Agents	-	-	1	2,992	-	1,468	3	5,939
6	Direct Business								
	-Officers/Employees	19,038	9,166	43,527	44,293	23,702	1,422	90,723	10,927
	-Online (Through Company Website)	94,263	12,269	2,42,046	39,401	78,422	8,598	2,08,872	28,467
	-Others	-	-	-	-	-	-	-	-
7	Common Service Centres(CSC)	-	-	-	-	-	-	-	-
8	Insurance Marketing Firm	4,793	1,062	13,275	2,741	3,091	467	6,745	1,191
9	Point of sales person (Direct)	32,424	2,389	96,303	8,887	38,988	2,811	1,21,905	10,826
10	MISP (Direct)	-	-	-	-	-	-	-	-
11	Web Aggregators	10,914	476	14,936	1,567	24,417	337	27,693	1,037
12	Referral Arrangements	-	-	-	-	-	-	-	-
13	Other	-	-	-	-	-	-	-	-
	Total (A)	11,63,024	2,03,732	27,56,912	6,86,446	9,66,601	1,49,546	23,75,359	5,14,152
14	Business outside India (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	11,63,024	2,03,732	27,56,912	6,86,446	9,66,601	1,49,546	23,75,359	5,14,152

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503



FORM NL-37-CLAIMS DATA

For the Year ended 31st March, 2024

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	Claims reported during the period					
	(a) Booked During the period	10,52,127	7,682	13,128	10,72,937	10,72,937
	(b) Reopened during the Period	19,687	193	122	20,002	20,002
	(c) Other Adjustment					
3	Claims Settled during the period	9,93,127	6,036	11,171	10,10,334	10,10,334
	(a) paid during the period	-	-	-	-	-
	(b) Other Adjustment	-	-	-	-	-
4	Claims Repudiated during the period	76,903	1,427	2,266	80,596	80,596
	Other Adjustment	-	-	-	-	-
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	-	-	-	-	-
6	Claims O/S at End of the period					
	Less than 3months	22,223	1,264	1,924	25,411	25,411
	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.

For the Year ended 31st March, 2024

(Amount in Rs. Lakhs)

Sl. No.	Claims Experience	Health	Personal Accident	Travel	Total Health	Total
1	Claims O/S at the beginning of the period	18,003	5,061	2,577	25,641	25,641
2	Claims reported during the period	-	-	-	-	-
	(a) Booked During the period	3,74,986	10,101	3,172	3,88,258	3,88,258
	(b) Reopened during the Period	18,740	400	257	19,396	19,396
	(c) Other Adjustment	-	-	-	-	-
3	Claims Settled during the period	3,39,263	5,950	2,987	3,48,201	3,48,201
	(a) paid during the period	-	-	-	-	-
	(b) Other Adjustment	-	-	-	-	-
4	Claims Repudiated during the period	50,936	3,524	766	55,225	55,225
	Other Adjustment	-	-	-	-	-
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	-	-	-	-	-
6	Claims O/S at End of the period					
	Less than 3months	21,530	6,087	2,252	29,869	29,869
	3 months to 6 months	-	-	-	-	-
	6months to 1 year	-	-	-	-	-
	1year and above	-	-	-	-	-

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

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012



Form NL-38-Development of Losses (Annual Submission)

Name of the Insurer: Care Health Insurance Company

DATE : 31st March, 2024

WITHIN INDIA
Amount in Rs. Lakhs

Particulars	Accident Year Cohort											YE 31-Mar-23	YE 31-Mar-24
	YE 31-Mar-13	YE 31-Mar-14	YE 31-Mar-15	YE 31-Mar-16	YE 31-Mar-17	YE 31-Mar-18	YE 31-Mar-19	YE 31-Mar-20	YE 31-Mar-21	YE 31-Mar-22			
A] Ultimate Net loss Cost - Original Estimate	1,210	5,886	9,140	15,538	21,278	30,987	54,205	83,878	95,462	1,58,785	2,00,353	2,92,179	
B] Net Claims Provisions²	612	1,455	2,799	3,961	6,627	7,703	11,486	20,779	30,403	43,144	49,566	53,583	
C] Cumulative Payment as of													
one year later - 1st Diagonal	901	5,306	7,507	14,016	18,595	28,531	51,039	72,353	85,962	1,41,832	1,82,558		
two year later - 2nd Diagonal	913	5,304	7,594	14,109	18,869	28,728	51,652	73,390	87,246	1,43,427			
three year later - 3rd Diagonal	912	5,307	7,604	14,132	18,935	28,860	51,873	73,861	87,660				
four year later - 4th Diagonal	914	5,307	7,605	14,154	18,961	28,946	52,086	74,104					
five year later - 5th Diagonal	914	5,308	7,610	14,156	18,975	29,027	52,237						
six year later - 6th Diagonal	914	5,309	7,616	14,158	19,025	29,106							
seven year later - 7th Diagonal	914	5,315	7,619	14,173	19,056								
eight year later - 8th Diagonal	914	5,317	7,655	14,188									
nine year later - 9th Diagonal	914	5,317	7,676										
Ten year later - 10th Diagonal	914	5,317											
Eleven year later - 11th Diagonal	914												
D] Ultimate Net Loss Cost re-estimated													
one year later - 1st Diagonal	932	5,362	7,898	14,306	18,964	29,025	52,617	74,868	87,833	1,45,642	1,85,745		
two year later - 2nd Diagonal	913	5,333	7,936	14,292	19,111	29,330	52,744	74,681	88,391	1,46,240			
three year later - 3rd Diagonal	913	5,333	7,906	14,304	19,260	29,490	52,769	74,901	88,687				
four year later - 4th Diagonal	914	5,322	7,921	14,316	19,253	29,403	52,816	75,046					
five year later - 5th Diagonal	914	5,316	7,944	14,323	19,285	29,419	52,828						
six year later - 6th Diagonal	914	5,324	7,930	14,296	19,260	29,417							
seven year later - 7th Diagonal	914	5,330	7,924	14,297	19,320								
eight year later - 8th Diagonal	914	5,326	7,923	14,296									
nine year later - 9th Diagonal	914	5,323	7,768										
Ten year later - 10th Diagonal	914	5,323											
Eleven year later - 11th Diagonal	914												
Favourable / (unfavorable) development Amount													
(A-D)	296	563	1,372	1,242	1,957	1,569	1,376	8,832	6,775	12,545	14,608		
In %													
[(A-D)/A]	24.49%	9.57%	15.01%	7.99%	9.20%	5.06%	2.54%	10.53%	7.10%	7.90%	7.29%		

Note:-

(a) Data excludes Coinsurance Follower Business

Care Health Insurance Limited

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



FORM NL-39 AGEING OF CLAIMS

For the Quarter ended 31st March, 2024

(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	3,13,536	-	-	-	-	-	-	1,03,537	-	-	-	-	-	-	-	3,13,536	1,03,537
7	Personal Accident	1,801	-	-	-	-	-	-	1,210	-	-	-	-	-	-	-	1,801	1,210
8	Travel	9,601	-	-	-	-	-	-	1,505	-	-	-	-	-	-	-	9,601	1,505
9	Workmen's Compensation/																	
10	Public/ Product Liability																	
11	Engineering																	
12	Aviation																	
13	Crop Insurance																	
14	Other segments																	
15	Miscellaneous																	

For the Year ended 31st March, 2024

(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	10,07,823	-	-	-	-	-	-	3,34,633	-	-	-	-	-	-	-	10,07,823	3,34,633
7	Personal Accident	6,042	-	-	-	-	-	-	5,940	-	-	-	-	-	-	-	6,042	5,940
8	Travel	11,330	-	-	-	-	-	-	3,948	-	-	-	-	-	-	-	11,330	3,948
9	Workmen's Compensation/																	
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-41 OFFICES INFORMATION

DATE : 31st March, 2024

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
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	262
7	No. of branches approved but not opened	14
8	No. of rural branches	1
9	No. of urban branches	261
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 (Full Time):	9,473
	(b) Off-roll:	1,579
	(c) Total:	11,052
12	No. of Insurance Agents and Intermediaries	
	(a) Individual Agents	2,80,314
	(b) Corporate Agents-Banks	60
	(c) Corporate Agents-Others	127
	(d) Insurance Brokers	590
	(e) Web Aggregators	20
	(f) Insurance Marketing Firm	212
	(g) Motor Insurance Service Providers (DIRECT)	NA
	(h) Point of Sales persons (DIRECT)	55,658
	(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 March 31, 2024 are 12.

Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	11,550	3,19,544
Recruitments during the quarter	1,666	18,405
Attrition during the quarter	2,164	967
Number at the end of the quarter	11,052	3,36,982

Care Health Insurance Limited

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

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

DATE : 31st March, 2024

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		Tenure ended w.e.f. closing hours of March 31, 2024
4	Lt. Gen. (Retd.) Shamsher Singh Mehta	Non Executive Independent Director		Tenure ended w.e.f. closing hours of March 31, 2024
5	Mrs. Asha Nair	Non Executive Independent Director		
6	Mr. Malay Kumar Sinha	Non Executive Independent Director		
7	Mr. C.M. Minocha	Bank Nominee Director		Tenure ended w.e.f. closing hours of January 27, 2024
8	Mr. Kartikeya Dhruv Kaji	Non Executive Director		
9	Mr. Sunish Sharma	Non Executive Director		
10	Mr. Hamid Ahmed	Non Executive Independent Director		
11	Mr. Praveen Kumar Tripathi	Non Executive Independent Director		
12	Mr. Pratap Venugopal	Non Executive Independent Director		
13	Mr. Biju Sushama Vasudevan	Bank Nominee Director		Appointed w.e.f. March 29, 2024

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		Superannuated w.e.f closing hours of February 29, 2024
5	Mr. Manish Dodeja	Head- Underwriting & Claims		
6	Mr. Anoop Singh	Chief Compliance Officer		
7	Mr. Nitin Katyal	Chief Investment Officer		
8	Mr. Irvinder Singh Kohli	Appointed Actuary		Resigned w.e.f. closing hours of March 15, 2024
9	Mr. Yogesh Kumar	Company Secretary		
10	Mr. Kolla Suresh	Chief Risk Officer		Designated as Chief Risk Officer w.e.f. March 01, 2024

Notes:-

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

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

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503



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

Upto the Quarter ended 31st March 2024
(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	2,26,396	83,197	74,11,942
		Social	-	3,142	1,61,057
7	PERSONAL ACCIDENT	Rural	1,60,885	5,871	23,42,073
		Social	28	2	22,880
8	TRAVEL	Rural	24,714	724	15,45,215
		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	4,11,995	89,793	1,12,99,229
		Social	28	3,144	1,83,937

Care Health Insurance Limited

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



FORM NL-45-GREIVANCE DISPOSAL

DATE : 31st March, 2024

SI No	Particulars	Opening balance As on beginning of the quarter	Additions during the quarter (net of duplicate complaints)	Complaints Resolved			Complaints pending at the end of the quarter	Total complaints registered upto the quarter during the financial year
				Fully accepted	Partial accepted	Rejected		
1	Complaints made by the customers							
	a) Proposal Related	0	28	18	3	7	0	90
	b) Claim	43	1054	452	0	645	0	4296
	c) Policy Related	12	242	199	8	47	0	1007
	d) Premium	0	36	31	0	5	0	120
	e) Refund	6	112	101	0	17	0	542
	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	6	198	176	2	26	0	446
	(ii) PED Non disclosure Related							
	(iii) Renewal related							
	(iv) Others							
	Total Number of complaints	67	1670	977	13	747	0	6501

2	Total No. of policies during previous year*	1,40,38,186
3	Total No. of claims during previous year	7,95,498
4	Total No. of policies during current year*	1,87,53,985
5	Total No. of claims during current year	10,92,939
6	Total No. of policies complaints (current year) per 10,000 policies (current year)	0.54
7	Total No. of Claim complaints (current year) per 10,000 claims registered (current year)	39

*Total Policies include Certificate of Insurance issued under Group Policies.

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	0	0%	-	-	0	0%
	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	0	0%	-	-	0	0%

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503



Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

For the Quarter ended 31st March, 2024

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			

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012



FORM NO. NL-48

**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)**

Information as at 31st March 2024

a. Specify whether In-house Claim Settlement or Services rendered by TPA -

Sr. No	TPA Name	From	To
1	Medi Assist Insurance TPA Private Limited	01-Oct-19	Perpetually
2	MDIndia Health Insurance TPA Private Limited	30-Nov-19	Perpetually
3	Paramount Health Services & Insurance TPA Private Limited	11-Nov-16	Perpetually
4	Family Health Plan Insurance TPA Limited	01-Jun-16	Perpetually
5	Raksha Health Insurance TPA Private Limited	24-Feb-23	Perpetually
6	Vidal Health Insurance TPA Private Limited	29-Oct-14	Perpetually
7	Volo Health Insurance TPA Pvt. Ltd	10-Aug-22	Perpetually
8	Medsave Health Insurance TPA Limited	01-Sep-20	Perpetually
9	Genins India Insurance TPA Limited	27-May-19	Perpetually
10	Health India Insurance TPA Services Private Limited	23-Nov-23	Perpetually
11	Good Health Insurance TPA Limited	15-Feb-20	Perpetually
12	Safeway Insurance TPA Private Limited	10-Jan-21	Perpetually
13	Ericson Insurance TPA Private Limited	25-Sep-20	26-Sep-24

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	27,40,504	16,408	-
Number of lives serviced	54,50,613	2,25,87,106	-

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State**	Name of the Districts**
Andaman & Nicobar Is.	Nicobar
Andaman & Nicobar Is.	North And Middle Andaman
Andaman & Nicobar Is.	South Andaman
Andhra Pradesh	ANANTHAPUR
Andhra Pradesh	Chittoor
Andhra Pradesh	Cuddapah
Andhra Pradesh	East Godavari
Andhra Pradesh	GUNTUR
Andhra Pradesh	Khammam
Andhra Pradesh	Krishna
Andhra Pradesh	Kurnool
Andhra Pradesh	Nellore
Andhra Pradesh	Prakasam
Andhra Pradesh	Srikakulam
Andhra Pradesh	Visakhapatnam
Andhra Pradesh	Vizianagaram
Andhra Pradesh	West Godavari
Arunachal Pradesh	Changlang
Arunachal Pradesh	Dibang Valley
Arunachal Pradesh	East Kameng
Arunachal Pradesh	East Siang
Arunachal Pradesh	Kurung Kumey
Arunachal Pradesh	Lohit
Arunachal Pradesh	LOWER DIBANG VALLEY
Arunachal Pradesh	Lower Subansiri
Arunachal Pradesh	Papum Pare
Arunachal Pradesh	Tawang
Arunachal Pradesh	Tirap
Arunachal Pradesh	Upper Siang
Arunachal Pradesh	Upper Subansiri
Arunachal Pradesh	West Kameng
Arunachal Pradesh	WEST SIANG
Assam	Barpeta
Assam	Bongaigaon
Assam	Cachar
Assam	Darrang
Assam	Dhemaji
Assam	Dhubri
Assam	Dibrugarh
Assam	Goalpara
Assam	Golaghat
Assam	Hailakandi
Assam	Jorhat
Assam	Kamrup
Assam	Karbi Anglong
Assam	Karimganj
Assam	Kokrajhar
Assam	Lakhimpur
Assam	Marigaon
Assam	Nagaon
Assam	Nalbari
Assam	North Cachar Hills
Assam	Sibsagar
Assam	Sonitpur
Assam	Tinsukia
Bihar	Araria
Bihar	Arwal
Bihar	AURANGABAD (BH)
Bihar	Banka

Bihar	Begusarai
Bihar	Bhagalpur
Bihar	Bhojpur
Bihar	Buxar
Bihar	Darbhanga
Bihar	East Champaran
Bihar	Gaya
Bihar	Gopalganj
Bihar	Jamui
Bihar	Jehanabad
Bihar	Kaimur (Bhabua)
Bihar	Katihar
Bihar	Khagaria
Bihar	Kishanganj
Bihar	Lakhisarai
Bihar	Madhepura
Bihar	MADHUBANI
Bihar	MUNGER
Bihar	Muzaffarpur
Bihar	Nalanda
Bihar	Nawada
Bihar	Pashchim Champaran
Bihar	Patna
Bihar	Purnia
Bihar	Rohtas
Bihar	Saharsa
Bihar	Samastipur
Bihar	Saran
Bihar	SHEIKHPURA
Bihar	Sheohar
Bihar	Sitamarhi
Bihar	Siwan
Bihar	Supaul
Bihar	Vaishali
Bihar	West Champaran
Chandigarh	Chandigarh
Chhattisgarh	Bastar
Chhattisgarh	Bijapur (CGH)
Chhattisgarh	Bilaspur (CGH)
Chhattisgarh	DANTEWADA
Chhattisgarh	Dhamtari
Chhattisgarh	Durg
Chhattisgarh	GARIYABAND
Chhattisgarh	JANJIR-CHAMPA
Chhattisgarh	Jashpur
Chhattisgarh	Kanker
Chhattisgarh	Kawardha
Chhattisgarh	Korba
Chhattisgarh	Koriya
Chhattisgarh	Mahasamund
Chhattisgarh	Narayanpur
Chhattisgarh	Raigarh
Chhattisgarh	Raipur
Chhattisgarh	Rajnandgaon
Chhattisgarh	Surguja
Dadra & Nagar Haveli	Dadra & Nagar Haveli
Daman & Diu	Daman
Daman & Diu	Diu
Delhi	Central Delhi
Delhi	East Delhi
Delhi	NORTH DELHI
Delhi	NORTH EAST DELHI
Delhi	North West Delhi
Delhi	South Delhi
Delhi	South West Delhi
Delhi	West Delhi
Goa	North Goa
Goa	South Goa
Gujarat	Ahmedabad
Gujarat	Amreli
Gujarat	Anand
Gujarat	Banaskantha
Gujarat	Bharuch
Gujarat	Bhavnagar
Gujarat	Dahod
Gujarat	Gandhi Nagar
Gujarat	Jamnagar
Gujarat	Junagadh
Gujarat	Kachchh
Gujarat	Kheda
Gujarat	Mahesana
Gujarat	Narmada
Gujarat	Navsari
Gujarat	Panch Mahals
Gujarat	Patan
Gujarat	Porbandar
Gujarat	Rajkot
Gujarat	Sabarkantha
Gujarat	Surat
Gujarat	Surendra Nagar
Gujarat	The Dangs
Gujarat	Vadodara
Gujarat	Valsad
Haryana	Ambala
Haryana	Bhiwani
Haryana	Faridabad
Haryana	Fatehabad
Haryana	Gurgaon
Haryana	Hisar

Haryana	Jhajjar
Haryana	Jind
Haryana	Kaithal
Haryana	Karnal
Haryana	Kurukshetra
Haryana	Mahendragarh
Haryana	Panchkula
Haryana	Panipat
Haryana	Rewari
Haryana	Rohtak
Haryana	Sirsa
Haryana	Sonapat
Haryana	Yamuna Nagar
Himachal Pradesh	Bilaspur (HP)
Himachal Pradesh	Chamba
Himachal Pradesh	Hamirpur(HP)
Himachal Pradesh	Kangra
Himachal Pradesh	Kinnaur
Himachal Pradesh	Kullu
Himachal Pradesh	Lahul & Spiti
Himachal Pradesh	Mandi
Himachal Pradesh	Shimla
Himachal Pradesh	Sirmaur
Himachal Pradesh	Solan
Himachal Pradesh	Una
Jammu & Kashmir	Ananthnag
Jammu & Kashmir	Bandipur
Jammu & Kashmir	Baramulla
Jammu & Kashmir	Budgam
Jammu & Kashmir	Doda
Jammu & Kashmir	Jammu
Jammu & Kashmir	Kathua
Jammu & Kashmir	Kupwara
Jammu & Kashmir	Poonch
Jammu & Kashmir	Pulwama
Jammu & Kashmir	Rajauri
Jammu & Kashmir	Reasi
Jammu & Kashmir	Srinagar
Jammu & Kashmir	Udhampur
Jharkhand	Bokaro
Jharkhand	Chatra
Jharkhand	Deoghar
Jharkhand	Dhanbad
Jharkhand	Dumka
Jharkhand	East Singhbhum
Jharkhand	Garhwa
Jharkhand	Gaya
Jharkhand	Giridh
Jharkhand	Godda
Jharkhand	Gumla
Jharkhand	Hazaribag
Jharkhand	Jamtara
Jharkhand	Koderma
Jharkhand	Latehar
Jharkhand	Lohardaga
Jharkhand	Pakur
Jharkhand	Palamau
Jharkhand	Ramgarh
Jharkhand	Ranchi
Jharkhand	Sahibganj
Jharkhand	SERAIKELA-KHARSAWAN
Jharkhand	Simdega
Jharkhand	West Singhbhum
Karnataka	Bagalkot
Karnataka	Bangalore
Karnataka	Bangalore Rural
Karnataka	Belgaum
Karnataka	Bellary
Karnataka	Bidar
Karnataka	Bijapur (KAR)
Karnataka	Chamrajnagar
Karnataka	Chickmagalur
Karnataka	Chikkaballapur
Karnataka	Chitradurga
Karnataka	Dakshina Kannada
Karnataka	Davangere
Karnataka	Dharwad
Karnataka	Gadag
Karnataka	Gulbarga
Karnataka	Hassan
Karnataka	Haveri
Karnataka	Kodagu
Karnataka	Kolar
Karnataka	Koppal
Karnataka	Mandya
Karnataka	Mysore
Karnataka	Raichur
Karnataka	Ramanagar
Karnataka	Shimoga
Karnataka	Tumkur
Karnataka	Udupi
Karnataka	Uttara Kannada
Karnataka	Yadgir
Kerala	Alappuzha
Kerala	Ernakulam
Kerala	Idukki
Kerala	Kannur
Kerala	Kasargod
Kerala	Kollam

Kerala	Kottayam
Kerala	Kozhikode
Kerala	Malappuram
Kerala	Palakkad
Kerala	PATHANAMTHITTA
Kerala	Thiruvananthapuram
Kerala	Thrissur
Kerala	Wayanad
Ladakh	Kargil
Ladakh	Leh
Lakshadweep	Lakshadweep
Madhya Pradesh	Alirajpur
Madhya Pradesh	Anuppur
Madhya Pradesh	Ashok Nagar
Madhya Pradesh	Balaghat
Madhya Pradesh	Barwani
Madhya Pradesh	Betul
Madhya Pradesh	Bhind
Madhya Pradesh	Bhopal
Madhya Pradesh	Burhanpur
Madhya Pradesh	Chhatarpur
Madhya Pradesh	Chhindwara
Madhya Pradesh	Damoh
Madhya Pradesh	Datia
Madhya Pradesh	Dewas
Madhya Pradesh	Dhar
Madhya Pradesh	Dindori
Madhya Pradesh	EAST NIMAR
Madhya Pradesh	Guna
Madhya Pradesh	Gwalior
Madhya Pradesh	Harda
Madhya Pradesh	Hoshangabad
Madhya Pradesh	Indore
Madhya Pradesh	Jabalpur
Madhya Pradesh	Jhabua
Madhya Pradesh	Katni
Madhya Pradesh	KHANDWA
Madhya Pradesh	KHARGONE
Madhya Pradesh	MANDLA
Madhya Pradesh	Mandsaur
Madhya Pradesh	Morena
Madhya Pradesh	Narsinghpur
Madhya Pradesh	Neemuch
Madhya Pradesh	Panna
Madhya Pradesh	Raisen
Madhya Pradesh	Rajgarh
Madhya Pradesh	Ratlam
Madhya Pradesh	Rewa
Madhya Pradesh	Sagar
Madhya Pradesh	Satna
Madhya Pradesh	Sehore
Madhya Pradesh	Seoni
Madhya Pradesh	Shahdol
Madhya Pradesh	Shajapur
Madhya Pradesh	Sheopur
Madhya Pradesh	Shivpuri
Madhya Pradesh	Sidhi
Madhya Pradesh	Singrauli
Madhya Pradesh	TIKAMGARH
Madhya Pradesh	Ujjain
Madhya Pradesh	UMARIA
Madhya Pradesh	Vidisha
Madhya Pradesh	West Nimar
Maharashtra	Ahmed Nagar
Maharashtra	Akola
Maharashtra	Amravati
Maharashtra	Aurangabad
Maharashtra	Beed
Maharashtra	Bhandara
Maharashtra	Buldhana
Maharashtra	Chandrapur
Maharashtra	Dhule
Maharashtra	Gadchiroli
Maharashtra	Gondia
Maharashtra	Hingoli
Maharashtra	Jalgaon
Maharashtra	JALNA
Maharashtra	Kolhapur
Maharashtra	Latur
Maharashtra	Mumbai
Maharashtra	Nagpur
Maharashtra	Nanded
Maharashtra	Nandurbar
Maharashtra	Nashik
Maharashtra	Osmanabad
Maharashtra	Parbhani
Maharashtra	Pune
Maharashtra	Raigarh
Maharashtra	Raigarh(MH)
Maharashtra	Ratnagiri
Maharashtra	Sangli
Maharashtra	Satara
Maharashtra	Sindhudurg
Maharashtra	Solapur
Maharashtra	Thane
Maharashtra	Wardha
Maharashtra	Washim
Maharashtra	Yavatmal
Manipur	Bishnupur

Manipur	Chandel
Manipur	Churachandpur
Manipur	Imphal East
Manipur	Imphal West
Manipur	Senapati
Manipur	Tamenglong
Manipur	Thoubal
Manipur	Ukhrul
Meghalaya	East Garo Hills
Meghalaya	East Khasi Hills
Meghalaya	JAINTIA HILLS
Meghalaya	Ri Bhoi
Meghalaya	South Garo Hills
Meghalaya	West Garo Hills
Meghalaya	West Khasi Hills
Mizoram	Aizawl
Mizoram	Champhai
Mizoram	KOLASIB
Mizoram	Lawngtlai
Mizoram	Lunglei
Mizoram	Mammit
Mizoram	Serchhip
Nagaland	Mon
Nagaland	Dimapur
Nagaland	Kohima
Nagaland	Mokokchung
Nagaland	Phek
Nagaland	Wokha
Nagaland	Zunhebotta
Orissa	Angul
Orissa	Balangir
Orissa	Baleswar
Orissa	Bargarh
Orissa	Bhadrak
Orissa	Boudh
Orissa	Cuttack
Orissa	Debagarh
Orissa	Dhenkanal
Orissa	Gajapati
Orissa	Ganjam
Orissa	Jagatsinghpur
Orissa	Jajapur
Orissa	Jharsuguda
Orissa	Kalahandi
Orissa	Kandhamal
Orissa	Kendrapara
Orissa	Kendujhar
Orissa	Khorda
Orissa	Koraput
Orissa	MALKANGIRI
Orissa	Mayurbhanj
Orissa	Nabarangapur
Orissa	Nayagarh
Orissa	Nuapada
Orissa	Puri
Orissa	Rayagada
Orissa	Sambalpur
Orissa	Sonapur
Orissa	SUNDERGARH
Puducherry	Karaikal
Puducherry	Pondicherry
Punjab	Amritsar
Punjab	Barnala
Punjab	Bathinda
Punjab	Faridkot
Punjab	Fatehgarh Sahib
Punjab	Fazilka
Punjab	Firozpur
Punjab	Gurdaspur
Punjab	Hoshiarpur
Punjab	Jalandhar
Punjab	Kapurthala
Punjab	Ludhiana
Punjab	Mansa
Punjab	Moga
Punjab	Mohali
Punjab	Muktsar
Punjab	Nawanshahr
Punjab	Patiala
Punjab	Ropar
Punjab	Rupnagar
Punjab	Sangrur
Punjab	Tarn Taran
Rajasthan	Ajmer
Rajasthan	Alwar
Rajasthan	Banswara
Rajasthan	Baran
Rajasthan	Barmer
Rajasthan	Bharatpur
Rajasthan	Bhilwara
Rajasthan	Bikaner
Rajasthan	Bundi
Rajasthan	Chittorgarh
Rajasthan	Churu
Rajasthan	Dausa
Rajasthan	Dholpur
Rajasthan	Dungarpur
Rajasthan	Ganganagar
Rajasthan	Hanumangarh

Rajasthan	Jaipur
Rajasthan	Jaisalmer
Rajasthan	Jalor
Rajasthan	Jhalawar
Rajasthan	Jhujhunu
Rajasthan	Jodhpur
Rajasthan	Karauli
Rajasthan	Kota
Rajasthan	Nagaur
Rajasthan	Pali
Rajasthan	Pratapgarh
Rajasthan	Rajsamand
Rajasthan	Sawai Madhopur
Rajasthan	Sikar
Rajasthan	Sirohi
Rajasthan	Tonk
Rajasthan	Udaipur
Sikkim	East Sikkim
Sikkim	North Sikkim
Sikkim	South Sikkim
Sikkim	West Sikkim
Tamil Nadu	Ariyalur
Tamil Nadu	Chennai
Tamil Nadu	Coimbatore
Tamil Nadu	Cuddalore
Tamil Nadu	Dharmapuri
Tamil Nadu	Dindigul
Tamil Nadu	Erode
Tamil Nadu	Kanchipuram
Tamil Nadu	Kanyakumari
Tamil Nadu	Karur
Tamil Nadu	Krishnagiri
Tamil Nadu	Madurai
Tamil Nadu	Nagapattinam
Tamil Nadu	Namakkal
Tamil Nadu	Nilgiris
Tamil Nadu	Perambalur
Tamil Nadu	Pudukkottai
Tamil Nadu	Ramanathapuram
Tamil Nadu	Salem
Tamil Nadu	Sivaganga
Tamil Nadu	THANJAVUR
Tamil Nadu	Theni
Tamil Nadu	Tiruchirappalli
Tamil Nadu	Tirunelveli
Tamil Nadu	Tiruppur
Tamil Nadu	Tiruvallur
Tamil Nadu	Tiruvannamalai
Tamil Nadu	Tiruvarur
Tamil Nadu	Tuticorin
Tamil Nadu	Vellore
Tamil Nadu	Villupuram
Tamil Nadu	Virudhunagar
Telangana	Adilabad
Telangana	Hyderabad
Telangana	K.V.RANGAREDDY
Telangana	Karim Nagar
Telangana	Khammam
Telangana	Mahabub Nagar
Telangana	Medak
Telangana	Nalgonda
Telangana	Nizamabad
Telangana	Warangal
Tripura	Dhalai
Tripura	North Tripura
Tripura	South Tripura
Tripura	West Tripura
Uttar Pradesh	Agra
Uttar Pradesh	Allgarh
Uttar Pradesh	Allahabad
Uttar Pradesh	Ambedkar Nagar
Uttar Pradesh	Auraiya
Uttar Pradesh	Azamgarh
Uttar Pradesh	Bagpat
Uttar Pradesh	Bahraich
Uttar Pradesh	Ballia
Uttar Pradesh	Balrampur
Uttar Pradesh	Banda
Uttar Pradesh	Barabanki
Uttar Pradesh	Bareilly
Uttar Pradesh	Basti
Uttar Pradesh	Bijnor
Uttar Pradesh	Budaun
Uttar Pradesh	Bulandshahr
Uttar Pradesh	Chandauli
Uttar Pradesh	Chitrakoot
Uttar Pradesh	Deoria
Uttar Pradesh	Etah
Uttar Pradesh	Etawah
Uttar Pradesh	Faizabad
Uttar Pradesh	Farrukhabad
Uttar Pradesh	Fatehpur
Uttar Pradesh	Firozabad
Uttar Pradesh	Gautam Buddha Nagar
Uttar Pradesh	Ghaziabad
Uttar Pradesh	Ghaziipur
Uttar Pradesh	Gonda
Uttar Pradesh	Gorakhpur
Uttar Pradesh	Hamirpur

Uttar Pradesh	Hardoi
Uttar Pradesh	HATHRAS
Uttar Pradesh	Jalaun
Uttar Pradesh	Jaunpur
Uttar Pradesh	Jhansi
Uttar Pradesh	Jyotiba Phule Nagar
Uttar Pradesh	Kannauj
Uttar Pradesh	Kanpur Dehat
Uttar Pradesh	KANPUR NAGAR
Uttar Pradesh	KAUSHAMBI
Uttar Pradesh	Kheri
Uttar Pradesh	Kushinagar
Uttar Pradesh	Lalitpur
Uttar Pradesh	Lucknow
Uttar Pradesh	MAHARAJGANJ
Uttar Pradesh	MAHOBA
Uttar Pradesh	Mainpuri
Uttar Pradesh	MATHURA
Uttar Pradesh	Mau
Uttar Pradesh	Meerut
Uttar Pradesh	Mirzapur
Uttar Pradesh	MORADABAD
Uttar Pradesh	Muzaffarnagar
Uttar Pradesh	Nainital
Uttar Pradesh	Pilibhit
Uttar Pradesh	Pratapgarh
Uttar Pradesh	Raebareli
Uttar Pradesh	RAMPUR
Uttar Pradesh	Saharanpur
Uttar Pradesh	Sant Kabir Nagar
Uttar Pradesh	Sant Ravidas Nagar
Uttar Pradesh	Shahjahanpur
Uttar Pradesh	Shrawasti
Uttar Pradesh	SIDDHARTHANAGAR
Uttar Pradesh	Sitapur
Uttar Pradesh	Sonbhadra
Uttar Pradesh	SULTANPUR
Uttar Pradesh	Udham Singh Nagar
Uttar Pradesh	Unnao
Uttar Pradesh	Varanasi
Uttrakhand	Almora
Uttrakhand	Bageshwar
Uttrakhand	Chamoli
Uttrakhand	Champawat
Uttrakhand	Dehradun
Uttrakhand	Garhwal
Uttrakhand	Haridwar
Uttrakhand	Nainital
Uttrakhand	Pauri Garhwal
Uttrakhand	Pilibhit
Uttrakhand	Pithoragarh
Uttrakhand	Rudrapur
Uttrakhand	Tehri Garhwal
Uttrakhand	Udham Singh Nagar
Uttrakhand	Uttarkashi
West Bengal	Bankura
West Bengal	Bardhaman
West Bengal	Birbhum
West Bengal	Cooch Behar
West Bengal	Darjiling
West Bengal	East Midnapore
West Bengal	Hooghly
West Bengal	Howrah
West Bengal	Jalpaiguri
West Bengal	Kolkata
West Bengal	Malda
West Bengal	Murshidabad
West Bengal	Nadia
West Bengal	North 24 Parganas
West Bengal	North Dinajpur
West Bengal	Puruliya
West Bengal	South 24 Parganas
West Bengal	South Dinajpur
West Bengal	WEST MIDNAPORE

** States & Districts of customers where policy underwritten during FY 2023-24.

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	23,402
ii.	Number of claims received during the year	10,92,939
iii.	Number of claims paid during the year (specify % also in brackets)	1010334 (93%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	80596 (7%)
v.	Number of claims outstanding at the end of the year	25,411

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	80%	94%	98%	97%
2	Within 1-2 hours	13%	4%	1%	2%
3	Within 2-6 hours	6%	2%	0%	1%
4	Within 6-12 hours	1%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0	0	0	0
	Total	100%	100%	100%	100%

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

Description(to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	6,31,343	100.00%	4,57,363	100.00%	2,224	100.00%	10,90,930	100.00%
Between 1-3 months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Between 3 to 6 months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
More than 6 months	-	-	-	-	-	-	-	-
Total	6,31,343	100.00%	4,57,363	100.00%	2,224	100.00%	10,90,930	100.00%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	0
3	Grievances resolved during the year	0
4	Grievances outstanding at the end of the year	0