



HEALTH INSURANCE

PUBLIC DISCLOSURES
UPTO THE QUARTER ENDED
30 SEPTEMBER, 2024

Care Health Insurance Limited

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

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

Website: www.careinsurance.com E-mail: customerfirst@careinsurance.com Call us: 1800-102-4488

IRDAI Regn. No. 148 | CIN: U66000DL2007PLC161503

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503



FORM NL-1-B-RA REVENUE ACCOUNT FOR THE PERIOD ENDED 30 September, 2024

(Amount in Rs. Lakhs)

S. No	Particulars	Schedule Ref. Form No.	For the Quarter ended 30th September, 2024	Upto the Quarter ended 30th September, 2024	For the Quarter ended 30th September, 2023	Upto the Quarter ended 30th September, 2023
1	Premiums earned (Net)	NL-4	1,69,229	3,13,751	1,36,006	2,44,820
2	Profit/ loss on sale/redemption of Investments		420	843	307	585
3	Interest, Dividend & Rent – Gross (Note 1)		8,347	16,152	6,085	11,402
4	Others					
	(a) Other Income		-	-	-	-
	(b) Contribution from the Shareholders' Account					
	(i) Towards Excess Expenses of Management		-	-	-	-
	(ii) Others		-	-	-	-
	TOTAL (A)		1,77,996	3,30,746	1,42,398	2,56,807
1	Claims Incurred (Net)	NL-5	1,08,143	2,04,303	84,506	1,45,651
2	Commission	NL-6	37,219	65,814	24,782	45,477
3	Operating Expenses related to Insurance Business	NL-7	30,794	60,987	30,841	55,685
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		1,76,156	3,31,104	1,40,129	2,46,813
	Operating Profit/(Loss) C= (A - B)		1,840	(358)	2,269	9,994
	APPROPRIATIONS					
	Transfer to Shareholders' Account		1,840	(358)	2,269	9,994
	Transfer to Catastrophe Reserve		-	-	-	-
	Transfer to Other Reserves		-	-	-	-
	TOTAL (C)		1,840	(358)	2,269	9,994

Note - 1

Pertaining to Policyholder's funds	For the Quarter ended 30th September, 2024	Upto the Quarter ended 30th September, 2024	For the Quarter ended 30th September, 2023	Upto the Quarter ended 30th September, 2023
Interest, Dividend & Rent	8,521	16,497	6,275	11,777
Add/Less:-				
Investment Expenses				
Amortisation of Premium/ Discount on Investments	(174)	(345)	(190)	(376)
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*	8,347	16,152	6,085	11,402

* Term gross implies inclusive of TDS

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

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FORM NL-2-B-PL PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED 30 September, 2024

(Amount in Rs. Lakhs)

S. No	Particulars	Schedule Ref. Form No.	For the Quarter ended 30th September, 2024	Upto the Quarter ended 30th September, 2024	For the Quarter ended 30th September, 2023	Upto the Quarter ended 30th September, 2023
1	OPERATING PROFIT/(LOSS)	NL-1				
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		1,840	(358)	2,269	9,994
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		4,255	8,032	3,446	6,819
	(b) Profit on sale of investments		-	1,566	272	420
	(c) Loss on sale/ redemption of investments		-	(231)	(5)	(5)
	(d) Amortization of Premium / Discount on Investments		(110)	(218)	(115)	(224)
3	OTHER INCOME					
	(a) Bad debts recovered		-	196	-	-
	TOTAL (A)		5,985	8,987	5,867	17,004
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		268	389	100	188
	(b) Bad debts written off (Net of Provision)		1	1	-	-
	(c) Interest on subordinated debt		-	-	-	-
	(d) Expenses towards CSR activities		125	251	70	140
	(e) Penalties		-	-	-	-
	(f) Contribution to Policyholders' A/c					
	(i) Towards Excess Expenses of Management		-	-	-	-
	(ii) Others		-	-	-	-
	(g) Others					
	(i) Foreign Exchange Loss/(Gain)		(8)	11	(16)	(4)
	TOTAL (B)		386	652	154	324
	Profit / (Loss) Before Tax		5,599	8,335	5,713	16,680
	Provision for Taxation					
	- Current tax		1,655	2,851	1,717	4,567
	-Deferred Tax Expense/(Income)		(212)	(686)	(262)	(461)
	Profit / (Loss) After Tax		4,156	6,170	4,258	12,574
	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		48,905	46,891	24,717	16,401
	Balance carried forward to Reserves and Surplus/Balance Sheet		53,061	53,061	28,975	28,975

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503



FORM NL-3-B-BS BALANCE SHEET AS AT 30 SEPTEMBER, 2024

(Amount in Rs. Lakhs)

Particulars	NL	As at 30th September, 2024	As at 30th September, 2023
SOURCES OF FUNDS			
Share Capital	NL-8	97,312	95,045
Share Application Money Pending Allotment		-	4,643
Reserves And Surplus	NL-10	1,26,196	95,456
Fair Value Change Account			
-Shareholders' Funds		4,228	377
-Policyholders' Funds		935	126
Borrowings	NL-11	-	-
TOTAL		2,28,671	1,95,647
APPLICATION OF FUNDS			
INVESTMENTS - Shareholders	NL-12	2,45,263	2,00,190
INVESTMENTS - Policyholders	NL-12A	4,88,689	3,80,937
Loans	NL-13	-	-
Fixed Assets	NL-14	3,434	4,792
Deferred Tax Asset (Net)		4,809	5,142
CURRENT ASSETS			
Cash and Bank Balances	NL-15	7,958	14,785
Advances and Other Assets	NL-16	34,056	25,684
Sub-Total (A)		42,014	40,469
Deferred Tax Liability (Net)		-	-
Current Liabilities	NL-17	2,24,922	1,81,119
Provisions	NL-18	3,30,616	2,54,764
Sub-Total (B)		5,55,538	4,35,883
Net Current Assets (C) = (A - B)		(5,13,524)	(3,95,414)
Miscellaneous Expenditure (To The Extent Not Written Off or Adjusted)	NL-19	-	-
Debit Balance In Profit And Loss Account		-	-
TOTAL		2,28,671	1,95,647

CONTINGENT LIABILITIES

(Amount in Rs. Lakhs)

Particulars	As at 30th September, 2024	As at 30th September, 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	11,471	7,393
6. Reinsurance obligations to the extent not provided for in accounts	-	-
7. Others	-	-
-Penalty imposed by IRDAI	100	-
Total	11,675	7,497

Care Health Insurance Limited

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



FORM NL-4 PREMIUM SCHEDULE

PREMIUM EARNED [NET]

(Amount in Rs. Lakhs)

Particulars	For the Quarter ended 30th September, 2024				Upto the Quarter ended 30th September, 2024				For the Quarter ended 30th September, 2023				Upto the Quarter ended 30th September, 2023			
	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total
Gross Direct Premium	2,16,030	5,023	3,019	2,24,072	4,00,493	9,597	7,094	4,17,184	1,64,061	5,864	3,099	1,73,024	2,99,745	11,384	7,263	3,18,392
Add: Premium on reinsurance accepted	6,113	-	-	6,113	13,252	-	-	13,252	5,095	-	-	5,095	7,193	-	-	7,193
Less : Premium on reinsurance ceded	47,275	626	493	48,394	74,250	1,555	1,288	77,093	23,454	762	396	24,612	42,198	1,765	1,183	45,146
Net Written Premium	1,74,868	4,397	2,526	1,81,791	3,39,495	8,042	5,806	3,53,343	1,45,702	5,102	2,703	1,53,507	2,64,740	9,619	6,080	2,80,439
Add: Opening balance of UPR	3,06,366	8,338	1,696	3,16,400	2,79,522	8,767	1,081	2,89,370	2,20,433	13,254	2,001	2,35,688	2,01,143	14,992	1,435	2,17,570
Less: Closing balance of UPR	3,19,531	7,977	1,454	3,28,962	3,19,531	7,977	1,454	3,28,962	2,39,755	11,721	1,713	2,53,189	2,39,755	11,721	1,713	2,53,189
Net Earned Premium	1,61,703	4,758	2,768	1,69,229	2,99,486	8,832	5,433	3,13,751	1,26,380	6,635	2,991	1,36,006	2,26,128	12,890	5,802	2,44,820
Gross Direct Premium																
- In India	2,16,030	5,023	3,019	2,24,072	4,00,493	9,597	7,094	4,17,184	1,64,061	5,864	3,099	1,73,024	2,99,745	11,384	7,263	3,18,392
- Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012
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FORM NL-5 CLAIMS SCHEDULE

CLAIMS INCURRED [NET]

(Amount in Rs. Lakhs)

Particulars	For the Quarter ended 30th September, 2024				Upto the Quarter ended 30th September, 2024				For the Quarter ended 30th September, 2023				Upto the Quarter ended 30th September, 2023			
	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total
Claims Paid (Direct)	1,22,317	1,723	981	1,25,021	2,23,845	2,808	1,823	2,28,476	72,569	1,551	565	74,685	1,37,797	3,121	1,491	1,42,409
Add: Re-insurance accepted to direct claims	4,480	-	-	4,480	7,665	-	-	7,665	4,312	-	-	4,312	5,025	-	-	5,025
Less: Re-insurance Ceded to claims paid	25,859	216	173	26,248	41,669	300	279	42,248	11,075	86	55	11,216	23,176	170	151	23,497
Net Claim Paid	1,00,938	1,507	808	1,03,253	1,89,841	2,508	1,544	1,93,893	65,806	1,465	510	67,781	1,19,646	2,951	1,340	1,23,937
Add: Claims Outstanding at the end of the Period *	72,835	5,516	3,245	81,596	72,835	5,516	3,245	81,596	73,137	6,125	5,404	84,666	73,137	6,125	5,404	84,666
Less: Claims Outstanding at the beginning of the Period *	67,778	5,867	3,061	76,706	60,625	6,710	3,851	71,186	56,229	6,232	5,480	67,941	50,720	6,599	5,633	62,952
Net Incurred Claims	1,05,995	1,156	992	1,08,143	2,02,051	1,314	938	2,04,303	82,714	1,358	434	84,506	1,42,063	2,477	1,111	1,45,651
Claims Paid (Direct)																
-In India	1,22,242	1,723	607	1,24,572	2,23,659	2,808	1,130	2,27,597	72,304	1,551	539	74,394	1,37,476	3,121	869	1,41,467
-Outside India	75	-	374	449	186	-	693	879	265	-	26	291	321	-	622	942
Estimates of IBNR and IBNER at the end of the period (net)	24,501	1,620	913	27,034	24,501	1,620	913	27,034	20,040	1,934	1,223	23,197	20,040	1,934	1,223	23,197
Estimates of IBNR and IBNER at the beginning of the period (net)	24,336	1,943	950	27,229	23,225	2,048	918	26,191	19,006	2,127	1,364	22,497	17,833	2,659	1,523	22,015

*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 30th September, 2024				Upto the Quarter ended 30th September, 2024				For the Quarter ended 30th September, 2023				Upto the Quarter ended 30th September, 2023			
	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total
Commission & Remuneration*	43,960	1,440	1,251	46,651	77,898	2,506	3,002	83,406	29,854	1,140	843	31,837	54,974	2,421	1,948	59,343
Rewards	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Commission	43,960	1,440	1,251	46,651	77,898	2,506	3,002	83,406	29,854	1,140	843	31,837	54,974	2,421	1,948	59,343
Add: Re-insurance Accepted	14	-	-	14	22	-	-	22	20	-	-	20	49	-	-	49
Less: Commission on Re-insurance Ceded	9,132	163	151	9,446	16,942	324	348	17,614	6,762	200	113	7,075	13,114	450	351	13,915
Net Commission	34,842	1,277	1,100	37,219	60,978	2,182	2,654	65,814	23,112	940	730	24,782	41,909	1,971	1,597	45,477

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

Individual Agents	13,855	147	643	14,645	24,253	229	1,567	26,049	9,702	80	289	10,071	17,730	146	678	18,554
Corporate Agents-Banks/FII/HFC	5,805	448	6	6,259	10,506	824	14	11,344	4,359	542	3	4,904	8,428	1,103	10	9,541
Corporate Agents-Others	7,925	454	42	8,421	13,943	723	85	14,751	2,472	88	103	2,663	4,262	184	168	4,614
Insurance Brokers	15,820	298	440	16,558	28,142	567	1,030	29,739	12,655	400	320	13,375	23,210	935	822	24,967
Direct Business - Online	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Web Aggregators	77	89	2	168	162	157	4	323	120	25	1	146	219	45	2	266
Insurance Marketing Firm	272	1	9	282	547	1	22	570	134	1	4	139	301	1	9	311
Common Service Centers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-	-	-	188	-	-	188	370	-	-	370
Point of Sales (Direct)	206	3	109	318	345	5	280	630	224	4	123	351	454	7	259	720
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	43,960	1,440	1,251	46,651	77,898	2,506	3,002	83,406	29,854	1,140	843	31,837	54,974	2,421	1,948	59,343
Commission and Rewards on (Excluding Reinsurance) Business written :																
In India	43,960	1,440	1,251	46,651	77,898	2,506	3,002	83,406	29,854	1,140	843	31,837	54,974	2,421	1,948	59,343
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 30th September, 2024				Upto the Quarter ended 30th September, 2024				For the Quarter ended 30th September, 2023				Upto the Quarter ended 30th September, 2023			
		Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total
1	Employees' remuneration & welfare benefits	22,241	503	300	23,044	41,969	974	720	43,663	19,892	689	363	20,944	36,305	1,347	859	38,511
2	Travel, conveyance and vehicle running expenses	356	8	4	368	781	18	13	812	193	6	2	201	603	22	14	639
3	Training expenses	133	3	2	138	216	5	4	225	215	8	3	226	400	15	9	424
4	Rents, rates & taxes	744	16	9	769	1,486	34	25	1,545	603	21	11	635	1,207	45	29	1,281
5	Repairs	36	-	-	36	63	1	1	65	17	-	-	17	33	1	1	35
6	Printing & stationery	37	-	1	38	103	2	2	107	31	1	1	33	109	4	3	116
7	Communication expenses	282	6	3	291	655	15	11	681	328	11	6	345	706	26	17	749
8	Legal & professional charges	343	8	5	356	543	13	9	565	223	8	4	235	422	16	10	448
9	Auditors' fees, expenses etc																
	(a) as auditor	14	1	-	15	29	1	-	30	12	1	1	14	23	1	1	25
	(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	2,714	60	27	2,801	7,354	171	126	7,651	5,099	181	101	5,381	7,998	297	189	8,484
11	Interest & bank charges	513	12	7	532	980	23	17	1,020	441	15	8	464	758	28	18	804
12	Depreciation	584	13	7	604	1,184	27	20	1,231	666	23	12	701	1,303	48	31	1,382
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion	120	3	2	125	206	5	4	215	44	2	-	46	95	4	2	101
15	Information Technology Expenses	987	22	14	1,023	1,808	42	31	1,881	982	34	19	1,035	1,627	60	39	1,726
16	Goods and Services Tax (GST)	93	2	1	96	135	3	2	140	53	2	1	56	106	4	3	113
17	Others																
	(a) Electricity and Water	149	4	2	155	289	7	5	301	148	5	3	156	279	10	7	296
	(b) Other	391	8	4	403	824	18	13	855	335	11	6	352	521	18	12	551
	TOTAL	29,737	669	388	30,794	58,625	1,359	1,003	60,987	29,282	1,018	541	30,841	52,495	1,946	1,244	55,685

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

Care Health Insurance Limited

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FORM NL-8 SHARE CAPITAL SCHEDULE

SHARE CAPITAL

(Amount in Rs. Lakhs)

S. No	Particulars	As at 30th September, 2024	As at 30th September, 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
	Preference Shares	-	-
2	Issued Capital		
	973,124,829 Equity Shares of ₹ 10 each (Previous Period 950,451,698 Equity Shares of Rs 10 each)	97,312	95,045
	Preference Shares	-	-
3	Subscribed Capital		
	973,124,829 Equity Shares of ₹ 10 each (Previous Period 950,451,698 Equity Shares of Rs 10 each)	97,312	95,045
	Preference Shares	-	-
4	Called-up Capital		
	973,124,829 Equity Shares of ₹ 10 each (Previous Period 950,451,698 Equity Shares of Rs 10 each)	97,312	95,045
	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	-	-
	Preference Shares	-	-
5	Paid-up Capital		
	973,124,829 Equity Shares of ₹ 10 each (Previous Period 950,451,698 Equity Shares of Rs 10 each)	97,312	95,045
	Preference Shares	-	-
	TOTAL	97,312	95,045

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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CIN: U66000DL2007PLC161503



FORM NL 9 PATTERN OF SHAREHOLDING SCHEDULE

PATTERN OF SHAREHOLDING

[As certified by the Management]

Shareholder	As at 30th September, 2024		As at 30th September, 2023	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	81,77,31,392	84.0%	81,77,31,392	86.0%
· Foreign	-	-	-	-
Investors*				
· Indian	-	-	-	-
· Foreign	-	-	-	-
Others	15,53,93,437	16.0%	13,27,20,306	14.0%
TOTAL	97,31,24,829	100.0%	95,04,51,698	100.0%

Notes:-

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

Care Health Insurance Limited

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FORM NL-9A-SHAREHOLDING PATTERN SCHEDULE

ANNEXURE A

DETAILS OF EQUITY HOLDING OF INSURERS
PART A:
PARTICULARS OF THE SHREHOLDING PATTERN OF THE CARE HEALTH INSURANCE LIMITED AT QUARTER ENDED 30TH SEPTEMBER, 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)				
A	Promoters & Promoters Group	3	81,77,31,392	84.03%	81,773	-	-	14,97,24,309	18.31%
A.1	Indian Promoters	3	81,77,31,392	84.03%	81,773	-	-	14,97,24,309	18.31%
i)	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:	2	76,63,52,340	78.75%	76,635	-	-	-	-
	(i) Religare Enterprises Limited*	1	61,22,24,375	62.91%	61,222	-	-	-	-
	(ii) Trishikhar Ventures LLP	1	15,41,27,965	15.84%	15,413	-	-	14,97,24,309	97.14%
iii)	Financial Institutions/ Banks	1	5,13,79,052	5.28%	5,138	-	-	-	-
	(i) Union Bank of India	1	5,13,79,052	5.28%	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	9,147	15,53,93,437	15.97%	15,539	7,14,428	0.46%	-	-
B.1	Public Shareholders	9,147	15,53,93,437	15.97%	15,539	7,14,428	0.46%	-	-
1.1)	Institutions	4	94,26,211	0.97%	943	-	-	-	-
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)	NBFCs registered with RBI	1	3,000	0.00%	0.3	-	-	-	-
x)	Any other (Please specify)	-	-	-	-	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	-	-	-	-	-	-	-	-
1.3)	Non-Institutions	9,143	14,59,67,226	15%	14,596	-	-	-	-
i)	Individual share capital upto Rs. 2 Lacs	8,465	76,94,021	0.79%	769	9,223	0.12%	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	222	12,68,85,521	13.04%	12,689	3,05,095	0.24%	-	-
	Anuj Gulati	1	4,64,38,625	4.77%	4,644	-	-	-	-
iii)	Others:	290	1,01,72,956	1.05%	1,017	-	-	-	-
	- Trusts	1	10,808	0.00%	1	-	-	-	-
	- Non Resident Indian	38	97,056	0.01%	10	-	-	-	-
	- Clearing Members	-	-	-	-	-	-	-	-
	- Non Resident Indian Non Repartriable	92	3,47,315	0.04%	35	-	-	-	-
	- Bodies Corporate	159	97,17,777	1.00%	972	3,95,110	4.07%	-	-
	- IEPF	-	-	-	-	-	-	-	-
v)	Any other (Please Specify)-HUF	166	12,14,728	0.12%	121	5,000	0.41%	-	-
B.2	Non Public Shareholders	-	-	-	-	-	-	-	-
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-	-	-	-
	Total*	9,150	97,31,24,829	100.00%	97,312	7,14,428	0.07%	14,97,24,309	15%

* Religare Enterprises Limited includes 4 nominee shareholders (holding 103 shares) which are not included in total number of shareholders

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 30th September, 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	5	3,17,86,869	9.62%	3,179	-	-	-	-
i.a	Motilal Oswal Large And Midcap Fund	1	2,41,04,668	7.30%	2,410	-	-	-	-
i.b	Samco Special Opportunities Fund	1	45,40,000	1.37%	454	-	-	-	-
ii)	Foreign Portfolio Investors	78	2,64,43,047	8.01%	2,644	-	-	-	-
ii.a	ELM Park Fund Limited	1	49,00,000	1.48%	490	-	-	-	-
ii.b	Ellipsis Partners Llc	1	65,74,331	1.99%	657	-	-	-	-
ii.c	Societe Generale - Odi	1	50,89,000	1.54%	509	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Insurance Companies	3	28,77,803	0.87%	288	-	-	-	-
v)	NBFCs registered with RBI	4	3,040	0.00%	0.3	-	-	-	-
vi)	FII belonging to Foreign promoter	-	-	-	-	-	-	-	-
vii)	FII belonging to Foreign promoter of Indian Promoter	-	-	-	-	-	-	-	-
viii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
ix)	Alternative Investment Fund	21	96,99,179	2.94%	970	-	-	-	-
x)	Any other (Please specify)	-	-	-	-	-	-	-	-
	Total B.1.1	111	7,08,09,938	21%	7,081	-	-	-	-
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	73,623	3,42,89,576	10.38%	3,429	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	402	5,99,10,941	18.14%	5,991	-	-	-	-
ii.a	Girdharilal V Lakhi	1	40,13,159	1.22%	401	-	-	-	-
ii.b	Chirag Dilipkumar Lakhi	1	66,44,600	2.01%	664	-	-	-	-
ii.c	Dilipkumar Lakhi	1	50,92,272	1.54%	509	-	-	-	-
ii.d	Ashish Dhawan	1	76,05,608	2.30%	761	-	-	-	-
iii)	NBFCs registered with RBI	-	-	0.00%	-	-	-	-	-
iv)	Others:								
iv.a	- Trusts	15	35,37,999	1.07%	354	-	-	-	-
iv.b	- Non Resident Indian	2,065	69,92,501	2.12%	699	-	-	-	-
	Mahesh Udhav Buxani	-	-	0.00%	-	-	-	-	-
	Total B.1.3	76,105	10,47,31,017	31.71%	10,473	-	-	-	-
1.4	- Clearing Members	7	23,252	0.00%	2.33	-	-	-	-
1.5	- Non Resident Indian Non Repatriable	-	-	-	-	-	-	-	-

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 30th September, 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	- Bodies Corporate	1,162	15,02,24,740	45.48%	15,022	-	-	-	-
1.6.a	M.B. Finmart Private Limited	1	1,81,02,636	5.48%	1,810	-	-	-	-
1.6.b	Milky Investment And Trading Company	1	95,30,705	2.89%	953	-	-	-	-
1.6.c	Puran Associates Private Limited	1	3,07,31,432	9.30%	3,073	-	-	-	-
1.6.d	Quick Trading And Investment Advisors Llp	1	1,13,43,320	3.43%	1,134	-	-	-	-
1.6.e	Chandrakanta	1	1,57,19,304	4.76%	1,572	-	-	-	-
1.6.f	Vic Enterprises Private Limited	1	2,46,06,021	7.45%	2,461	-	-	-	-
1.6.g	Rajasthan Global Securities Private Limited	1	33,36,873	1.01%	334	-	-	-	-
	Total B(1.4+1.5+1.6)	1,169	15,02,47,992	45.48%	15,025	-	-	-	-
	- IEPF	-	-	-	-	-	-	-	-
	Any other (Please Specify)								
	HUF	2,560	45,04,716	1.36%	450	-	-	-	-
	Foreign nationals	1	1,500	0.00%	0	-	-	-	-
	Non Public Shareholders	-	-	-	-	-	-	-	-
	Custodian/DR Holder	-	-	-	-	-	-	-	-
	Employee Benefit Trust	-	-	-	-	-	-	-	-
	Any other (Please specify)	-	-	-	-	-	-	-	-
	Total B.6	3,730	15,47,54,208	46.85%	15,475	-	-	-	-
	Total (1.1+1.2+1.3+1.4+1.5+1.6)	79,946	33,02,95,163	100%	33,030	-	-	-	-
	Toatl (A+B)	79,946	33,02,95,163	100%	33,030	-	-	-	-

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 30th September, 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 30th September, 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	10,44,772	7,63,36,05,607	100%	7,63,361	-	-	-	-
B.1	Public Shareholders	10,44,764	7,63,35,81,869	100%	7,63,358	-	-	-	-
1.1)	Institutions	717	1,37,58,93,808	18.02%	1,37,589	-	-	-	-
i)	Mutual Funds	95	22,68,35,396	2.97%	22,683.54	-	-	-	-
ii)	Foreign Portfolio Investors								
	Foreign Portfolio Investors Category I	523	44,72,66,778	5.86%	44,726.68	-	-	-	-
	Foreign Portfolio Investors Category II	19	7,89,39,319	1.03%	7,893.93	-	-	-	-
iii)	Financial Institutions/Banks	9	47,50,892	0.06%	475.09	-	-	-	-
	Other Financial Insutitions	2	168	0.00%	0.02	-	-	-	-
iv)	Insurance Companies	18	55,16,95,695	7.23%	55,169.57	-	-	-	-
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	46	6,39,37,474	0.84%	6,393.75	-	-	-	-
ix)	Alternative Investment Fund	5	24,68,086	0.03%	246.81	-	-	-	-
x)	Any other (Please specify)								
1.2)	Central Government/ State Government(s)/ President of India	1	5,70,66,60,850	74.76%	5,70,666.09	-	-	-	-
	President of India	1	5,70,66,60,850	74.76%	5,70,666.09	-	-	-	-
1.3)	Non-Institutions	10,44,046	55,10,27,211	7.22%	55,103	-	-	-	-
i)	Individual share capital upto Rs. 2 Lacs	9,95,170	45,00,63,709	5.90%	45,006.37	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	-	-	-	-	-	-	-	-
iii)	NBFCs registered with RBI	5	11,319	0.00%	1.13	-	-	-	-
iv)	Others:			0.00%	-				
	- Trusts	56	80,42,136	0.11%	804.21	-	-	-	-
	- Non Resident Indian	4,101	67,14,940	0.09%	671.49	-	-	-	-
	- Clearing Members	17	81,601	0.00%	8.16	-	-	-	-
	- Non Resident Indian Non Repartriable	4,093	34,83,790	0.05%	348.38	-	-	-	-
	- Bodies Corporate	2,395	2,41,92,190	0.32%	2,419.22	-	-	-	-
	- IEPF	-	-	-	-	-	-	-	-

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 30th September, 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
v)	Any other (Please Specify)			-	-				
	NRI Rep	-	-	-	-	-	-	-	-
	NRI Non -Rept	-	-	-	-	-	-	-	-
	OCB	-	-	-	-	-	-	-	-
	Employees	29,011	4,30,99,832	0.56%	4,309.98	-	-	-	-
	Foreign National	1	218	0.00%	0.02	-	-	-	-
	Resident Individuals	-	-	0.00%	-	-	-	-	-
	Foreign Companies	2	5,037	0.00%	0.50	-	-	-	-
	HUF	9,195	1,53,32,439	0.20%	1,533.24	-	-	-	-
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	10,44,772	7,63,36,05,607	100%	7,63,361	-	-	-	-

Care Health Insurance Limited

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FORM NL-10 RESERVE AND SURPLUS SCHEDULE

RESERVES AND SURPLUS

(Amount in Rs. Lakhs)

S. No	Particulars	As at 30th September, 2024	As at 30th September, 2023
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium		
	- Opening Balance	72,854	64,160
	- Additions during the year	257	2,221
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	33	133
	- Additions during the year	-	-
	- Deduction during the year	(9)	(33)
7	Balance of Profit in Profit & Loss Account	53,061	28,975
	TOTAL	1,26,196	95,456

Care Health Insurance Limited

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FORM NL-11 BORROWINGS SCHEDULE

BORROWINGS

(Amount in Rs. Lakhs)

S. No	Particulars	As at 30th September, 2024	As at 30th September, 2023
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	-	-

Care Health Insurance Limited

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FORM NL-12 & 12A - INVESTMENT SCHEDULE

(Amount in Rs. Lakhs)

S. No	Particulars	NL-12		NL-12 A		Total	
		Shareholders		Policyholders		Total	
		As at 30th September, 2024	As at 30th September, 2023	As at 30th September, 2024	As at 30th September, 2023	As at 30th September, 2024	As at 30th September, 2023
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	66,660	55,943	1,49,464	1,28,962	2,16,124	1,84,905
2	Other Approved Securities	17,940	11,210	42,371	18,487	60,311	29,697
3	Other Investments						
	(a) Shares						
	(aa) Equity	13,006	13,418	35,867	25,062	48,872	38,480
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	26,179	41,155	48,617	45,540	74,796	86,695
	(e) Other Securities	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	3,440	2,614	-	-	3,440	2,614
4	Investments in Infrastructure and Housing	85,543	67,969	1,67,606	1,20,513	2,53,149	1,88,482
5	Other than Approved Investments	959	1,366	-	-	959	1,366
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	1,507	502	2,010	3,508	3,518	4,010
2	Other Approved Securities	503	-	3,505	1,507	4,008	1,507
3	Other Investments						
	(a) Shares						
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	13,203	12,361	13,203	12,361
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	18,982	5,502	9,962	14,492	28,944	19,994
	(e) Other Securities						
	-Fixed Deposit	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	10,544	511	16,086	10,505	26,630	11,016
5	Other than Approved Investments	-	-	-	-	-	-
	TOTAL	2,45,263	2,00,190	4,88,689	3,80,937	7,33,952	5,81,127

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

(Amount in Rs. Lakhs)

Particulars	Shareholders		Policyholders		Total	
	As at 30th September, 2024	As at 30th September, 2023	As at 30th September, 2024	As at 30th September, 2023	As at 30th September, 2024	As at 30th September, 2023
Long Term Investments--						
Book Value	1,96,823	1,79,468	4,43,058	3,38,502	6,39,881	5,17,970
market Value	1,99,304	1,77,881	4,48,744	3,34,061	6,48,048	5,11,942
Short Term Investments--						
Book Value	31,537	6,515	44,697	42,309	76,234	48,824
market Value	31,408	6,490	44,624	42,244	76,032	48,734

Care Health Insurance Limited

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FORM NL-13 LOANS SCHEDULE

LOANS

(Amount in Rs. Lakhs)

S. No	Particulars	As at 30th September, 2024	As at 30th September, 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	

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012
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FORM NL-14 FIXED ASSETS SCHEDULE

FIXED ASSETS

(Amount in Rs. Lakhs)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	As at 1st April, 2024	Additions	Deductions	As at 30th September, 2024	Upto 1st April, 2024	For the period	On Sales / Adjustments	Upto 30th September, 2024	As at 30th September, 2024	As at 30th September, 2023
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles-Computer Software	13,120	239	-	13,359	11,307	577	-	11,884	1,475	2,116
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	514	19	10	523	284	33	10	307	216	252
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	348	8	2	354	283	17	2	298	56	75
Information Technology Equipment	6,963	258	1	7,220	5,366	507	1	5,872	1,348	1,917
Vehicles	-	-	-	-	-	-	-	-	-	-
Office Equipment	1,264	65	26	1,303	915	97	25	987	316	372
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
TOTAL - Current Year	22,209	589	39	22,759	18,154	1,231	38	19,347	3,412	4,731
Previous Year	21,019	707	36	21,689	15,608	1,382	33	16,958	4,731	
Work in progress	134	-	112	22	-	-	-	-	22	60
										-
Grand Total: Current Year	22,343	589	151	22,781	18,154	1,231	38	19,347	3,434	4,792
Previous Year	21,226	755	231	21,750	15,608	1,382	33	16,958	4,792	

Note:

1) Lease hold property consists of civil and other improvements at premises taken on long term lease by company

2) The useful life of the assets has been arrived as per the provisions of Schedule-II to Companies Act, 2013.

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

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

Care Health Insurance Limited

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FORM NL-15 CASH AND BANK BALANCE SCHEDULE

CASH AND BANK BALANCES

(Amount in Rs. Lakhs)

S. No	Particulars	As at 30th September, 2024	As at 30th September, 2023
1	Cash (including cheques*, drafts and stamps)	506	505
2	Bank Balances		
	(a) Deposit Accounts^		
	(aa) Short-term (due within 12months)	49	70
	(bb) Others	90	62
	(b) Current Accounts	7,313	14,148
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	7,958	14,785
	Balances with non-scheduled banks included in 2 and 3 above	NIL	NIL
	CASH & BANK BALANCES		
	In India	7,958	14,785
	Outside India	-	-

* Cheques in hand amount to Rs. 229.97 Lakhs (Previous Year : Rs.134.67 Lakhs)

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

Care Health Insurance Limited

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FORM NL-16 ADVANCES AND OTHER ASSETS SCHEDULE

ADVANCES AND OTHER ASSETS

(Amount in Rs. Lakhs)

S. No	Particulars	As at 30th September, 2024	As at 30th September, 2023
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	2,830	2,788
4	Advances to directors/officers	-	-
5	Advance tax paid and taxes deducted at source(Net of provision for taxation)	1,160	569
6	Others		
	(a) Advances to suppliers	723	513
	(b) Other Advances/ Receivables (including Deposits with court/government authorities)	3,073	2,052
	TOTAL (A)	7,786	5,922
	OTHER ASSETS		
1	Income accrued on investments *	17,774	13,686
2	Outstanding premiums	320	-
	Less : Provisions for doubtful debts	-	-
3	Agents balances	343	390
4	Foreign agencies balances	-	-
5	Due from other entities carrying on insurance business(including re-insurers)	5,517	3,262
6	Due from subsidiaries/holding companies	-	-
7	Investments held for Unclaimed Amount of Policyholders	508	640
8	Others		
	(a) Rent Deposits & other assets	1,808	1,784
	(b) GST unutilized credit (Net)	-	-
	TOTAL (B)	26,270	19,762
	TOTAL (A+B)	34,056	25,684

* 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 30th September, 2024	As at 30th September, 2023
1	Agents' balances	15,034	14,178
2	Balance due to other insurance companies	49,526	15,442
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies	8,317	1,741
	(b) For Other Policies	21,753	23,665
5	Unallocated premium	9,349	4,440
6	Sundry creditors	28,983	29,091
7	Due to subsidiaries/holding company	-	-
8	Claims outstanding*	81,596	84,666
9	Due to officers/directors	-	-
10	Unclaimed amount of Policy Holder	416	532
11	Income accrued on Unclaimed amounts	73	53
12	Interest payable on debentures/bonds	-	-
13	GST Liabilities (Net)	5,227	4,214
14	Others		
	(a) Tax deducted payable	4,031	2,519
	(b) Other statutory dues	617	538
	(c) Other Liabilities	-	40
	TOTAL	2,24,922	1,81,119

*Net of Reinsurance

Care Health Insurance Limited

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FORM NL-18 PROVISIONS SCHEDULE

PROVISIONS

(Amount in Rs. Lakhs)

S. No	Particulars	As at 30th September, 2024	As at 30th September, 2023
1	Reserve for Unexpired Risk	3,28,962	2,53,189
2	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and tax deducted at source)	-	83
4	For Employee Benefits	1,539	1,305
5	Others		
	(a) Lease equalisation reserve	115	187
	TOTAL	3,30,616	2,54,764

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FORM NL-19 MISCELLANEOUS EXPENDITURE SCHEDULE

MISCELLANEOUS EXPENDITURE

(To the extent not written off or adjusted)

(Amount in Rs. Lakhs)

S. No	Particulars	As at 30th September, 2024	As at 30th September, 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 30th September, 2024	Upto the Quarter ended 30th September, 2024	For the Quarter ended 30th September, 2023	Upto the Quarter ended 30th September, 2023
1	Gross Direct Premium Growth Rate	0.30	0.31	0.33	0.33
2	Gross Direct Premium to Net worth Ratio	1.00	1.87	0.91	1.67
3	Growth rate of Net Worth	0.03	0.17	0.04	0.20
4	Net Retention Ratio	0.79	0.82	0.86	0.86
5	Net Commission Ratio	0.20	0.19	0.16	0.16
6	Expense of Management to Gross Direct Premium Ratio	0.35	0.35	0.36	0.36
7	Expense of Management to Net Written Premium Ratio	0.37	0.36	0.36	0.36
8	Net Incurred Claims to Net Earned Premium	0.64	0.65	0.62	0.59
9	Claims paid to claims provisions (See Note 1)	0.96	0.96	0.94	0.94
10	Combined Ratio	1.01	1.01	0.98	0.96
11	Investment income ratio	0.02	0.04	0.02	0.04
12	Technical Reserves to net premium ratio	2.26	1.16	2.20	1.20
13	Underwriting balance ratio	(0.04)	(0.06)	(0.03)	(0.01)
14	Operating Profit Ratio	0.01	(0.00)	0.02	0.04
15	Liquid Assets to liabilities ratio	0.17	0.17	0.17	0.17
16	Net earning ratio	0.02	0.02	0.03	0.04
17	Return on net worth ratio	0.02	0.03	0.02	0.07
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	1.59	1.59	1.73	1.73
19	NPA Ratio	NA	NA	NA	NA
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
20	Debt Equity Ratio	-	-	-	-
21	Debt Service Coverage Ratio	-	-	-	-
22	Interest Service Coverage Ratio	-	-	-	-
23	Earnings per share	0.43	0.63	0.45	1.33
24	Book value per share	22.97	22.97	20.04	20.04

Note 1: Claims provision taken for paid claims only

Care Health Insurance Limited

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FORM NL-20-ANALYTICAL RATIOS SCHEUDLE

**** Segmental Reporting up to the quarter
Upto the Quarter ended 30th September, 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	0.34	0.82	0.18	0.34	0.35	0.67	0.96	1.03	1.16	(0.07)
Previous Period	0.40	0.86	0.16	0.36	0.36	0.63	0.96	0.98	1.18	(0.05)
Personal Accident										
Current Period	(0.16)	0.84	0.27	0.40	0.44	0.15	0.95	0.59	1.68	0.45
Previous Period	(0.34)	0.84	0.20	0.38	0.41	0.19	0.94	0.60	1.86	0.50
Travel Insurance										
Current Period	(0.02)	0.82	0.46	0.56	0.63	0.17	0.93	0.80	0.81	0.15
Previous Period	(0.06)	0.84	0.26	0.44	0.47	0.19	0.98	0.66	1.17	0.32
Total Health										
Current Period	0.31	0.82	0.19	0.35	0.36	0.65	0.96	1.01	1.16	(0.06)
Previous Period	0.33	0.86	0.16	0.36	0.36	0.59	0.94	0.96	1.20	(0.01)
Total Miscellaneous										
Current Period	0.31	0.82	0.19	0.35	0.36	0.65	0.96	1.01	1.16	(0.06)
Previous Period	0.33	0.86	0.16	0.36	0.36	0.59	0.94	0.96	1.20	(0.01)
Total-Current Period	0.31	0.82	0.19	0.35	0.36	0.65	0.96	1.01	1.16	(0.06)
Total-Previous Period	0.33	0.86	0.16	0.36	0.36	0.59	0.94	0.96	1.20	(0.01)

Care Health Insurance Limited

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FORM NL-21 RELATED PARTY TRANSACTIONS

 Upto the Quarter ended 30th September 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 30th September 2024	Upto the Quarter ended 30th September 2024	For the Quarter ended 30th September 2023	Upto the Quarter ended 30th September 2023
1	Religare Enterprises Limited	Holding Company	Reimbursement of Expense	8	13	23	40
			Receipt/Refund of Premium	17	17	14	14
2	Religare Finvest Limited	Fellow Subsidiary	Receipt/Refund of Premium	77	77	73	73
3	Religare Broking Limited	Fellow Subsidiary	Commission Expenses	56	104	33	61
			Receipt/Refund of Premium	232	232	256	256
4	Religare Housing Development Finance Corporation Limited	Subsidiary of Fellow Subsidiary	Receipt/Refund of Premium	79	79	66	66
5	MIC Insurance Web Aggregator Private Limited(MIC)^	Fellow Subsidiary	Commission Expenses	1	2	-	-
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.Sanjeev Meghani ³ /Mr. Irvinder Singh Kohli ⁴ /Mr.Yogesh Kumar/Mr. Kolla Suresh ⁵ /Mr. Chandra Shekhar Dwivedi ⁶	Key Management Personnel	Remuneration	324	1,427	307	1,433
			Receipt/Refund of Premium	2.23	2.32	2	2
			Receipt of Share Capital Including Security Premium	75	144	6,857	6,857
			Claims	0.1	11	-	-

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 w.e.f. 31st July, 2023

⁴ Ceased to be related party w.e.f. 15th March, 2024

⁵ Appointed w.e.f. March 01, 2024

⁶ Appointed w.e.f. May 04, 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.
- Does not include perquisite calculated on exercise of shares as per ESOP Scheme.

(Amount in Rs. Lakhs)

PART-B Related Party Transaction Balances - As at the end of the Quarter 30th September 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	7	Payable	NA	NIL	NIL	NIL
3	Religare Housing Development Finance Corporation Limited	Fellow Subsidiary	2	Payable	NA	NIL	NIL	NIL
4	Religare Broking Limited	Fellow Subsidiary	28	Payable	NA	NIL	NIL	NIL
5	MIC Insurance Web Aggregator Private Limited(MIC)^	Fellow Subsidiary	0.5	Payable	NA	NIL	NIL	NIL

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503



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

STATEMENT OF ADMISSIBLE ASSETS :

As at 30th September, 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	-	245,263	245,263
	Policyholders as per NL-12 A of BS	488,689	-	488,689
(A)	Total Investments as per BS	488,689	245,263	733,952
	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(B)				
(C)	Fixed assets as per BS	-	3,434	3,434
	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	999	999
(D)				
	Current Assets			
(E)	Cash & Bank Balances as per BS	-	7,958	7,958
(F)	Advances and Other assets as per BS	18,559	15,497	34,056
(G)	Deferred Tax Assets	-	4,809	4,809
(H)	Total Current Assets as per BS...(E)+(F)+(G)	18,559	28,264	46,823
(I)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	2,431	4,698	7,129
(J)	Loans as per BS	-	-	-
(K)	Fair value change account subject to minimum of zero	935	4,228	5,163
(L)	Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(H)+(J)	507,248	276,961	784,209
(M)	Total Inadmissible assets...(B)+(D)+(I)+(K)	3,366	9,925	13,291
(N)	Total Admissible assets for Solvency (excl. current liabilities and provisions)...(L)-(M)	503,882	267,036	770,918

(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	-	56	56
	(b) Leasehold Property	-	216	216
	(c) Office Equipment	-	317	317
	(d) Intangibles-Computer Software	-	410	410
	Inadmissible current assets as per Clause (1) of Schedule I of regulation			
	(a) Due from other entities carrying on insurance business(including re-insurers)	1,923	-	1,923
	(b) Other Advances & Current Assets	508	911	1,419
	(c) Deposits & Bank Balances (on which Lien is marked)	-	181	181
	(d) Deferred Tax Assets	-	3,607	3,607

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

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503

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

As at 30th September, 2024

(All amounts in Rupees of Lakhs)

Item No.	Reserve	Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	3,91,681	3,28,962
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	3,91,681	3,28,962
(d)	Outstanding Claim Reserve (other than IBNR reserve)	68,622	54,562
(e)	IBNR reserve	31,223	27,034
(f)	Total Reserves for Technical Liabilities...(c)+(d)+(e)	4,91,526	4,10,558

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 Aug, 2012

CIN: U66000DL2007PLC161503

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

Name of Insurer:	Care Health Insurance Limited
Registration Number:	148
Date of Registration:	Sep26, 2012
Classification:	Business Within India/Total Business

TABLE IA: REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS

As at 30th September, 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	8,07,044	6,77,571	4,44,790	3,66,079	1,35,514	1,09,824	1,35,514
9	Miscellaneous							
10	Crop							
	Total	8,07,044	6,77,571	4,44,790	3,66,079	1,35,514	1,09,824	1,35,514

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

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503



FORM NL-26 - SOLVENCY MARGIN (TABLE IB)

As at 30th September, 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)	5,03,882
	Deduct:	
(B)	Current Liabilities as per BS	4,10,558
(C)	Provisions as per BS	-
(D)	Other Liabilities	88,945
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	4,379
	Shareholder's FUNDS	
(F)	Available Assets	2,67,036
	Deduct:	
(G)	Other Liabilities	55,546
(H)	Excess in Shareholder's funds (F - G)	2,11,490
(I)	Total ASM (E + H)	2,15,869
(J)	Total RSM	1,35,514
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	1.59

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

Care Health Insurance LimitedIRDA Registration number **148** dated **26 April, 2012**
CIN: U66000DL2007PLC161503**FORM NL-27- PRODUCTS INFORMATION****DATE : 30th September, 2024**

Products Information						
<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	Secure	-	CHIPAIP25035V032425	Personal Accident	Personal Accident - Individual	23-07-2024
2	Supreme Enhance	-	CHIHLP25036V012425	Health	Health Insurance - Individual	05-09-2024
3	Group Secure	-	CHIPAGP25037V022425	Personal Accident	Personal Accident - Group	19-09-2024
4	Group Care 360	-	CHIHLP25038V022425	Health	Health Insurance - Group	19-09-2024
5	Grameen Care Plus	-	CHIHMP25039V022425	Health	Health Insurance - Micro Product	19-09-2024
6	Group Global Care	-	CHIHLP25040V042425	Health	Health Insurance - Group	19-09-2024
7	Group Care	-	CHIHLP25041V032425	Health	Health Insurance - Group	19-09-2024

Care Health Insurance Limited

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



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

PART - A

Name of the Insurer: Care Health Insurance Limited

Registration Number: 148

Statement as on: 30th September, 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	2,45,263
	Investments (Policyholders)	8A	4,88,689
2	Loans	9	-
3	Fixed Assets	10	3,434
4	Current Assets		
	a. Cash and Bank balances	11	7,958
	b. Advances and other Assets	12	34,056
5	Current Liabilities		
	a. Current Liabilities	13	(2,24,922)
	b. Provisions	14	(3,30,616)
	c. Misc. exp. not written off	15	-
	d. Debit balance of P&L account		-
	Application of Funds as per Balance Sheet (A)		2,23,862
	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	3,434
3	Cash & Bank Balance (if any)	11	7,958
4	Advances & Other Assets (if any)	12	34,056
5	Current Liabilities	13	(2,24,922)
6	Provisions	14	(3,30,616)
7	Misc. exp not written off	15	-
8	Debit Balance of P&L A/c		-
	Total (B)		(5,10,090)
	'Investment Assets'	(A-B)	7,33,952

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%	-	68,168	1,51,474	2,19,642	30.1%	-	2,19,642	2,23,901
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%	-	86,612	1,97,350	2,83,962	39.0%	-	2,83,962	2,89,921
3	Investment subject to Exposure Norms		-	-	-	-	-	-	-	-
	a. Housing/Infra & Loans to SG for Housing and FFE	Not less than 15%	-	-	-	-	-	-	-	-
	1. Approved Investments		-	96,087	1,83,692	2,79,778	38.4%	-	2,79,778	2,80,514
	2. Other Investments		-	-	-	-	-	-	-	-
	c. Approved Investments		-	57,570	1,06,713	1,64,283	22.5%	4,971	1,69,254	1,69,591
	d. Other Investments	Not exceeding 55%	-	767	-	767	0.1%	192	959	959
	Investment Assets	100%	-	2,41,035	4,87,755	7,28,789	100.0%	5,163	7,33,952	7,40,984

Care Health Insurance Limited

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



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

PART - B

Name of the Insurer: Care Health Insurance Limited

Registration Number: 148

Statement as on: 30th September, 2024

Statement of Accretion of Assets

(Business within India)

Periodicity of Submission: Quarterly

(₹ in Lakhs)

No	Category of Investments	COI	Opening	% to Opening	Net Accretion for the	% to Total Accrual	TOTAL	% to Total
			(A)	Balance	(B)	(A+B)		
1	Central Govt. Securities		2,08,858	30.7%	10,784	22.1%	2,19,642	30.1%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)		2,63,257	38.7%	20,704	42.5%	2,83,962	39.0%
3	Investment subject to Exposure Norms							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments		47,604	7.0%	3,471	7.1%	51,074	7.0%
	2. Other Investments		-	0.0%	-	0.0%	-	0.0%
	b. Infrastructure Investments							
	1. Approved Investments		2,00,865	29.5%	27,839	57.2%	2,28,704	31.4%
	2. Other Investments		-	0.0%	-	0.0%	-	0.0%
	c. Approved Investments		1,67,593	24.6%	(3,311)	-6.8%	1,64,283	22.5%
	d. Other Investments (not exceeding 15%)		767	0.1%	-	0.0%	767	0.1%
	Total		6,80,087	100%	48,703	100%	7,28,789	100%

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503


NL-29 DETAILS REGARDING DEBT SECURITIES

(Amount in Rs. Lakhs)

DETAILS REGARDING DEBT SECURITIES								
	Market Value				Book Value			
	As at 30th September, 2024	As % of total for this class	As at 30th September, 2023	As % of total for this class	As at 30th September, 2024	As % of total for this class	As at 30th September, 2023	As % of total for this class
BREAKDOWN BY CREDIT RATING								
AAA rated	3,90,137	53.9%	3,10,770	55.7%	3,89,152	54.4%	3,14,984	55.9%
AA or better	43,522	6.0%	28,570	5.1%	42,500	5.9%	28,500	5.1%
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)	2,89,921	40.1%	2,18,118	39.1%	2,83,962	39.7%	2,20,119	39.1%
TOTAL (A)	7,23,580	100.0%	5,57,458	100.0%	7,15,614	100.0%	5,63,603	100.0%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	76,032	10.5%	48,734	8.7%	76,233	10.7%	48,823	8.7%
more than 1 year and upto 3years	1,31,612	18.2%	1,25,068	22.4%	1,32,535	18.5%	1,26,971	22.5%
More than 3years and up to 7years	1,68,391	23.3%	1,87,217	33.6%	1,68,400	23.5%	1,91,045	33.9%
More than 7 years and up to 10 years	2,58,396	35.7%	1,16,250	20.9%	2,52,294	35.3%	1,16,757	20.7%
above 10 years	89,148	12.3%	80,189	14.4%	86,151	12.0%	80,007	14.2%
Any other	-	-	-	-	-	-	-	-
TOTAL (B)	7,23,580	100.0%	5,57,458	100.0%	7,15,614	100.0%	5,63,603	100.0%
BREAKDOWN BY TYPE OF THE ISSUER								
a. Central Government	2,23,901	30.9%	1,86,521	33.5%	2,19,642	30.7%	1,88,915	33.5%
b. State Government	66,020	9.1%	31,597	5.7%	64,319	9.0%	31,205	5.5%
c. Corporate Securities	4,33,659	59.9%	3,39,340	60.9%	4,31,652	60.3%	3,43,484	60.9%
TOTAL (B)	7,23,580	100.0%	5,57,458	100.0%	7,15,614	100.0%	5,63,603	100.0%

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503

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

DATE : 30th September, 2024

(Amount in Rs. Lakhs)

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		Total	
		As at 30th September, 2024	As at 31st March, 2024	As at 30th September, 2024	As at 31st March, 2024	As at 30th September, 2024	As at 31st March, 2024	As at 30th September, 2024	As at 31st March, 2024	As at 30th September, 2024	As at 31st March, 2024
1	Investments Assets	7,02,479	6,17,520	-	-	13,134	23,045	13,176	19,935	7,28,789	6,60,500
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)	7,02,479	6,17,520	-	-	13,134	23,045	13,176	19,935	7,28,789	6,60,500
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

Statement as on: 30th September, 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	2,15,329	3,770	1.8%	1.3%	2,07,398	7,256	3.5%	2.6%	1,70,651	5,928	3.5%	2.6%
2	Sovereign Green Bonds	CSGB	2,000	36	1.8%	1.4%	2,000	73	3.6%	2.7%	2,000	73	3.6%	2.7%
3	State Government Bonds	SGGB	58,779	1,123	1.9%	1.4%	56,707	2,173	3.8%	2.9%	29,061	1,137	3.9%	2.9%
4	Infrastructure - PSU - Debentures / Bonds	IPTD	1,33,447	2,386	1.8%	1.3%	1,25,414	4,450	3.5%	2.7%	91,545	3,148	3.4%	2.6%
5	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	28,103	536	1.9%	1.4%	27,410	1,034	3.8%	2.8%	19,663	704	3.6%	2.7%
6	Long Term Bank Bonds Approved Investment - Infrastructure	ILBI	59,326	1,055	1.8%	1.3%	54,657	1,924	3.5%	2.6%	41,810	1,413	3.4%	2.5%
7	Corporate Securities - Debentures	ECOS	1,02,037	1,854	1.8%	1.4%	1,01,895	3,673	3.6%	2.7%	98,846	3,345	3.4%	2.5%
8	Units of Real Estate Investment Trust (REITs)	ERIT	2,884	53	1.9%	1.4%	2,884	109	3.8%	2.8%	1,404	30	2.2%	1.6%
9	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	-	-	0.0%	0.0%	92	3	3.1%	2.3%	-	-	0.0%	0.0%
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	3,516	57	1.6%	1.2%	3,520	114	3.2%	2.4%	3,942	145	3.69%	2.76%
11	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	45,987	856	1.9%	1.4%	43,424	1,603	3.7%	2.8%	30,738	1,126	3.66%	2.74%
12	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	21,610	421	1.9%	1.5%	23,921	843	3.5%	2.6%	17,620	585	3.3%	2.5%
13	Equity Shares (PSUs & Unlisted)	OEPU	500	-	0.0%	0.0%	508	-	0.0%	0.0%	603	-	0.0%	0.0%
14	PSU - Equity shares - Quoted	EAEQ	1,212	11	0.9%	0.7%	1,292	221	17.1%	12.8%	-	-	0.0%	0.0%
15	Corporate Securities - Equity shares (Ordinary)-quoted	EACE	8,313	36	0.4%	0.3%	10,035	1,053	10.5%	7.8%	10,543	395	3.7%	2.8%
16	Additional Tier 1 (Basel III Compliant) Perpetual Bonds – [PSU Banks]	EAPS	32,500	663	2.0%	1.5%	32,500	1,319	4.1%	3.0%	18,279	729	4.0%	3.0%
17	Additional Tier 1 (Basel III Compliant) Perpetual Bonds – [Private Banks]	EAPB	2,500	49	2.0%	1.5%	2,500	98	3.9%	2.9%	2,500	98	3.9%	2.9%
18	Equity Shares (incl Co-op Societies)	OESH	267	1	0.5%	0.4%	308	196	63.7%	47.7%	883	135	15.3%	11.4%
	Grand Total		7,18,310	12,910	1.80%	1.34%	6,96,467	26,140	3.75%	2.81%	5,40,086	18,993	3.52%	2.63%

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503

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

Statement as on: 30th September, 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 : 30th September, 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	-	-	-	-	0.00%
3	GIC Re	1	61,046	597	-	79.96%
4	Other (to be Specified)					
	-TATA AIG	1	-	-	15,449	20.04%
	Total (B)	2	61,046	597	15,449	100%
	Grand Total (C)= (A)+(B)	2	61,046	597	15,449	100%

Care Health Insurance Limited

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

**FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS
 GROSS DIRECT PREMIUM UNDERWRITTEN
 FOR THE PERIOD ENDED 30TH September, 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	2,459	4,477	44	66	79	152	2,582	4,695
2	Arunachal Pradesh	4	9	0	0	-	-	4	9
3	Assam	573	930	18	31	1	1	592	963
4	Bihar	840	1,514	99	171	5	10	944	1,695
5	Chhattisgarh	411	753	11	19	2	3	423	775
6	Goa	133	250	7	11	5	7	145	268
7	Gujarat	13,353	23,857	207	341	226	548	13,786	24,746
8	Haryana	31,296	61,596	718	1,481	535	1,244	32,550	64,321
9	Himachal Pradesh	248	433	4	9	6	9	259	451
10	Jharkhand	830	1,442	21	32	5	9	856	1,483
11	Karnataka	24,539	39,377	505	1,102	210	507	25,253	40,986
12	Kerala	1,985	3,465	29	40	35	79	2,049	3,584
13	Madhya Pradesh	3,450	6,206	73	117	21	55	3,544	6,378
14	Maharashtra	62,666	1,20,997	1,173	2,538	657	1,595	64,495	1,25,130
15	Manipur	145	247	0	0	0	0	145	247
16	Meghalaya	2	4	0	0	-	-	2	4
17	Mizoram	1	1	-	-	-	-	1	1
18	Nagaland	0	1	-	-	-	-	0	1
19	Odisha	1,416	2,513	61	89	14	33	1,491	2,635
20	Punjab	3,300	6,100	28	47	102	234	3,430	6,381
21	Rajasthan	3,207	5,991	78	128	37	77	3,321	6,196
22	Sikkim	25	44	0	0	-	-	25	44
23	Tamil Nadu	4,681	8,563	176	249	207	501	5,064	9,312
24	Telangana	10,601	19,501	146	287	157	378	10,904	20,166
25	Tripura	88	159	0	1	0	0	88	160
26	Uttarakhand	691	1,243	8	11	3	6	702	1,261
27	Uttar Pradesh	10,353	18,879	94	172	121	293	10,568	19,345
28	West Bengal	6,296	11,449	75	131	33	76	6,403	11,657
	TOTAL (A)	1,83,593	3,40,003	3,574	7,072	2,461	5,819	1,89,628	3,52,894
	UNION TERRITORIES								
1	Andaman and Nicobar Islands	3	3	0	0	-	-	3	3
2	Chandigarh	391	702	3	4	21	45	415	751
3	Dadra and Nagar Haveli	13	25	0	0	0	0	14	26
4	Daman & Diu	13	20	-	-	(0)	0	13	21
5	Govt. of NCT of Delhi	27,350	51,443	279	562	527	1,208	28,156	53,212
6	Jammu & Kashmir	4,638	8,248	1,166	1,958	9	18	5,814	10,224
7	Ladakh	11	18	0	0	-	-	11	18
8	Lakshadweep	-	-	-	-	-	-	-	-
9	Puducherry	17	31	0	0	1	3	18	35
	TOTAL (B)	32,437	60,490	1,449	2,525	558	1,275	34,444	64,289
	OUTSIDE INDIA								
1									
	TOTAL (C)	-	-	-	-	-	-	-	-
	Grand Total (A)+(B)+(C)	2,16,030	4,00,493	5,023	9,597	3,019	7,094	2,24,072	4,17,184

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503



FORM NL-35 QUARTERLY BUSINESS RETURN ACROSS LINE OF BUSINESS

DATE : 30th September, 2024
(Amount in Rs. Lakhs)

QUARTERLY BUSINESS RETURN ACROSS LINE OF BUSINESS									
S. No	Line of Business	For the Quarter ended 30th September, 2024		For the Quarter ended 30th September, 2023		Upto the Quarter ended 30th September, 2024		Upto the Quarter ended 30th September, 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	2,16,030	5,71,337	1,64,061	4,24,160	4,00,493	10,46,857	2,99,745	7,70,653
7	Personal Accident	5,023	30,063	5,864	85,171	9,597	53,021	11,384	1,43,637
8	Travel	3,019	64,662	3,099	72,083	7,094	1,47,378	7,263	1,62,678
9	Workmen's Compensation/ Employer's liability								
10	Public/ Product Liability								
11	Engineering								
12	Aviation								
13	Crop Insurance								
14	Other segments								
15	Miscellaneous								

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503



FORM NL-36-BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS

DATE : 30th September, 2024
(Amount in Rs. Lakhs)

S. No	Channel	BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS							
		For the Quarter ended 30th September, 2024		Upto the Quarter ended 30th September, 2024		For the Quarter ended 30th September, 2023		Upto the Quarter ended 30th September, 2023	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	3,52,182	86,258	6,39,600	1,54,746	2,68,224	61,102	4,81,827	1,07,863
2	Corporate Agents-Banks	48,791	27,727	88,987	50,814	1,00,481	26,840	1,70,973	48,006
3	Corporate Agents -Others	10,027	14,714	17,969	27,273	7,220	5,076	13,114	10,051
4	Brokers	1,63,889	73,313	3,05,591	1,40,750	1,18,839	53,619	2,40,163	1,02,509
5	Micro Agents	-	-	-	-	-	1,253	-	2,465
6	Direct Business								
	-Officers/Employees	10,957	6,975	40,058	14,627	8,573	12,450	16,575	23,071
	-Online (Through Company Website)	56,500	11,549	1,09,600	22,246	51,175	9,387	1,00,430	18,112
	-Others	-	-	-	-	-	-	-	-
7	Common Service Centres(CSC)	-	-	-	-	-	-	-	-
8	Insurance Marketing Firm	5,008	1,050	8,739	2,010	2,478	511	6,120	1,116
9	Point of sales person (Direct)	17,337	2,065	33,991	3,875	22,943	2,380	45,039	4,485
10	MISP (Direct)	-	-	-	-	-	-	-	-
11	Web Aggregators	1,371	421	2,721	842	1,481	405	2,727	713
12	Referral Arrangements	-	-	-	-	-	-	-	-
13	Other	-	-	-	-	-	-	-	-
	Total (A)	6,66,062	2,24,072	12,47,256	4,17,184	5,81,414	1,73,024	10,76,968	3,18,392
14	Business outside India (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	6,66,062	2,24,072	12,47,256	4,17,184	5,81,414	1,73,024	10,76,968	3,18,392

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503



FORM NL-37-CLAIMS DATA

Upto the Quarter ended 30th September, 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	22,223	1,264	1,924	25,411	25,411
2	Claims reported during the period					
	(a) Booked During the period	7,01,784	2,130	1,481	7,05,395	7,05,395
	(b) Reopened during the Period	6,382	38	21	6,441	6,441
	(c) Other Adjustment					
3	Claims Settled during the period	6,64,249	2,199	1,195	6,67,643	6,67,643
	(a) paid during the period	-	-	-	-	-
	(b) Other Adjustment	-	-	-	-	-
4	Claims Repudiated during the period	36,795	617	1,648	39,060	39,060
	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	29,345	616	583	30,544	30,544
	3 months to 6 months	-	-	-	-	-
	6months to 1 year	-	-	-	-	-
	1year and above	-	-	-	-	-

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

Upto the Quarter ended 30th September, 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	21,530	6,087	2,252	29,869	29,869
2	Claims reported during the period	-	-	-	-	-
	(a) Booked During the period	2,63,279	4,627	2,147	2,70,052	2,70,052
	(b) Reopened during the Period	6,193	255	2	6,450	6,450
	(c) Other Adjustment	-	-	-	-	-
3	Claims Settled during the period	2,34,000	2,858	1,924	2,38,782	2,38,782
	(a) paid during the period	-	-	-	-	-
	(b) Other Adjustment	-	-	-	-	-
4	Claims Repudiated during the period	30,676	2,232	971	33,879	33,879
	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	26,326	5,878	1,506	33,710	33,710
	3 months to 6 months	-	-	-	-	-
	6months to 1 year	-	-	-	-	-
	1year and above	-	-	-	-	-

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

Care Health Insurance Limited

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



FORM NL-39 AGEING OF CLAIMS

For the Quarter ended 30th September, 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	356,665	1	-	-	-	-	-	122,317	0	-	-	-	-	-	-	
7	Personal Accident	1,226	-	-	-	-	-	-	1,723	-	-	-	-	-	-	-	
8	Travel	583	-	-	-	-	-	-	980	-	-	-	-	-	-	-	
9	Workmen's Compensation/																
10	Public/ Product Liability																
11	Engineering																
12	Aviation																
13	Crop Insurance																
14	Other segments																
15	Miscellaneous																

Upto the Quarter ended 30th September, 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	658,611	1	-	-	-	-	-	223,844	0	-	-	-	-	-	-	
7	Personal Accident	2,188	-	-	-	-	-	-	2,808	-	-	-	-	-	-	-	
8	Travel	1,099	-	-	-	-	-	-	1,823	-	-	-	-	-	-	-	
9	Workmen's Compensation/																
10	Public/ Product Liability																
11	Engineering																
12	Aviation																
13	Crop Insurance																
14	Other segments																
15	Miscellaneous																

Care Health Insurance Limited

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FORM NL-41 OFFICES INFORMATION

DATE : 30th September, 2024

Sl. No.	Office Information		Number
1	No. of offices at the beginning of the year		262
2	No. of branches approved during the year		-
3	No. of branches opened during the year	Out of approvals of previous year	7
4		Out of approvals of this year	-
5	No. of branches closed during the year		-
6	No of branches at the end of the year		269
7	No. of branches approved but not opened		8
8	No. of rural branches		1
9	No. of urban branches		268
10	No. of Directors:-		
	(a) Independent Director		6
	(b) Executive Director		1
	(c) Non-executive Director		4
	(d) Women Director*		1
	(e) Whole time director		NIL
11	No. of Employees		
	(a) On-roll (Full Time):		11,441
	(b) Off-roll:		1,770
	(c) Total:		13,211
12	No. of Insurance Agents and Intermediaries		
	(a) Individual Agents		3,21,458
	(b) Corporate Agents-Banks		66
	(c) Corporate Agents-Others		143
	(d) Insurance Brokers		624
	(e) Web Aggregators		22
	(f) Insurance Marketing Firm		260
	(g) Motor Insurance Service Providers (DIRECT)		NA
	(h) Point of Sales persons (DIRECT)		57,304
	(i) Other as allowed by IRDAI(Micro Insurance)		1

*women directors are already included in 'Independent Director' and 'Non-Executive Director' category. Total number of directors as on September 30, 2024 are 11.

Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	11,857	3,56,105
Recruitments during the quarter	3,084	24,535
Attrition during the quarter	1,730	762
Number at the end of the quarter	13,211	3,79,878

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503

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

DATE : 30th September, 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	Mrs. Asha Nair	Non Executive Independent Director		End of tenure w.e.f. September 18, 2024
4	Mr. Malay Kumar Sinha	Non Executive Independent Director		
5	Mr. Sunish Sharma	Non Executive Director		
6	Mr. Hamid Ahmed	Non Executive Independent Director		
7	Mr. Praveen Kumar Tripathi	Non Executive Independent Director		
8	Mr. Pratap Venugopal	Non Executive Independent Director		
9	Mr. Biju Sushama Vasudevan	Bank Nominee Director		
10	Mr. Rishiraj Khanjanchi	Non-Executive Director		Regularisation from Additional Non-Executive Director to Non-Executive Director w.e.f. September 30, 2024
11	Mr. Nirmal Chand	Non Executive Independent Director		Appointed as Additional Non-Executive Independent Director w.e.f August 08, 2024 Regularised from Additional Non-Executive Independent Director to Non-Executive Independent Director w.e.f. September 30, 2024
12	Dr. Harsha Jauhari	Non Executive Independent Director		Appointed as Additional Non-Executive Independent Director w.e.f July 29, 2024 Regularised from Additional Non-Executive Independent Director to Non-Executive Independent Director w.e.f. September 30, 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. Kolla Suresh	Chief Risk Officer		
5	Mr. Manish Dodeja	Head- Claims & Underwriting		
6	Mr. Anoop Singh	Chief Compliance Officer		
7	Mr. Nitin Katyal	Chief Investment Officer		
8	Mr. Chandra Shekhar Dwivedi	Appointed Actuary		
9	Mr. Yogesh Kumar	Company Secretary		

Notes:-

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

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

Care Health Insurance Limited

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

Upto the Quarter ended 30th September 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	1,37,314	49,834	43,42,448
		Social	-	-	-
7	PERSONAL ACCIDENT	Rural	20,480	1,925	8,12,116
		Social	15	2	15,947
8	TRAVEL	Rural	17,716	610	31,31,626
		Social	-	-	-
9	Workmen's Compensation/ Employer's liability	Rural			
		Social			
10	Public/ Product Liability	Rural			
		Social			
11	Engineering	Rural			
		Social			
12	Aviation	Rural			
		Social			
13	Other Segment	Rural			
		Social			
14	Miscellaneous	Rural			
		Social			
	Total	Rural	1,75,510	52,370	82,86,190
		Social	15	2	15,947

Care Health Insurance Limited

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FORM NL-45-GREIVANCE DISPOSAL

DATE : 30th September, 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	30	21	0	7	2	45
	b) Claim	27	1629	955	0	572	129	2842
	c) Policy Related	5	349	303	0	27	24	633
	d) Premium	0	24	23	0	0	1	63
	e) Refund	6	156	128	0	24	10	311
	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	10	142	132	0	10	10	270
	(ii) PED Non disclosure Related							
	(iii) Renewal related							
	(iv) Others							
	Total Number of complaints	48	2330	1562	0	640	176	4164

2	Total No. of policies during previous year*	1,87,53,985
3	Total No. of claims during previous year	10,92,939
4	Total No. of policies during current year*	92,17,772
5	Total No. of claims during current year	7,11,836
6	Total No. of policies complaints (current year) per 10,000 policies (current year)	0.69
7	Total No. of Claim complaints (current year) per 10,000 claims registered (current year)	40

*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	176	100%	-	-	176	100%
	b) 15 - 30 days	0	0%	-	-	0	0%
	c) 30 - 90 days	0	0%	-	-	0	0%
	d) 90 days & Beyond	0	0%	-	-	0	0%
	Total No. of complaints	176	100%	-	-	176	100%

Care Health Insurance Limited

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CIN: U66000DL2007PLC161503



Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

For the Quarter ended 30th September, 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			