



HEALTH INSURANCE

PUBLIC DISCLOSURES UPTO THE QUARTER ENDED 31 DECEMBER, 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 PERIOD ENDED 31ST DECEMBER, 2024

(Amount in Rs. Lakhs)

S. No	Particulars	Schedule Ref. Form No.	For the Quarter ended 31st December, 2024	Upto the Quarter ended 31st December, 2024	For the Quarter ended 31st December, 2023	Upto the Quarter ended 31st December, 2023
1	Premiums Earned (Net)	NL-4	142,329	456,080	128,336	373,156
2	Profit/ Loss On Sale/Redemption Of Investments		369	1,212	322	907
3	Interest, Dividend & Rent – Gross (Note 1)		8,802	24,954	6,726	18,128
4	Others					
	(a) Other Income		-	-	-	-
	(b) Contribution From The Shareholders' Account					
	(i) Towards Excess Expenses of Management		-	-	-	-
	(ii) Others		-	-	-	-
	TOTAL (A)		151,500	482,246	135,384	392,191
1	Claims Incurred (Net)	NL-5	99,868	304,171	78,507	224,158
2	Commission	NL-6	29,252	95,066	24,512	69,989
3	Operating Expenses Related To Insurance Business	NL-7	33,325	94,312	31,406	87,091
4	Premium Deficiency		-	-	-	-
	TOTAL (B)		162,445	493,549	134,425	381,238
	Operating Profit/(Loss) C= (A - B)		(10,945)	(11,303)	959	10,953
	APPROPRIATIONS					
	Transfer To Shareholders' Account		(10,945)	(11,303)	959	10,953
	Transfer To Catastrophe Reserve		-	-	-	-
	Transfer To Other Reserves		-	-	-	-
	TOTAL (C)		(10,945)	(11,303)	959	10,953

Note - 1

Pertaining to Policyholder's funds	For the Quarter ended 31st December, 2024	Upto the Quarter ended 31st December, 2024	For the Quarter ended 31st December, 2023	Upto the Quarter ended 31st December, 2023
Interest, Dividend & Rent	8,967	25,464	6,907	18,685
Add/Less:-				
Investment Expenses				
Amortisation of Premium/ Discount on Investments	(165)	(510)	(181)	(557)
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*	8,802	24,954	6,726	18,128

* Term gross implies inclusive of TDS

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503


FORM NL-2-B-PL PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED 31ST DECEMBER, 2024

(Amount in Rs. Lakhs)

S. No	Particulars	Schedule Ref. Form No.	For the Quarter ended 31st December, 2024	Upto the Quarter ended 31st December, 2024	For the Quarter ended 31st December, 2023	Upto the Quarter ended 31st December, 2023
1	OPERATING PROFIT/(LOSS)	NL-1				
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		(10,945)	(11,303)	959	10,953
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		4,358	12,390	3,555	10,374
	(b) Profit on sale of investments		-	1,566	133	553
	(c) Loss on sale/ redemption of investments		-	(231)	(5)	(10)
	(d) Amortization of Premium / Discount on Investments		(107)	(325)	(114)	(338)
3	OTHER INCOME					
	(a) Bad debts recovered		-	196	-	-
	TOTAL (A)		(6,694)	2,293	4,528	21,532
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		147	536	94	282
	(b) Bad debts written off (Net of Provision)		-	1	-	-
	(c) Interest on subordinated debt		-	-	-	-
	(d) Expenses towards CSR activities		126	377	70	210
	(e) Penalties		-	-	-	-
	(f) Contribution to Policyholders' A/c					
	(i) Towards Excess Expenses of Management		-	-	-	-
	(ii) Others		-	-	-	-
	(g) Others					
	(i) Foreign Exchange Loss/(Gain)		(81)	(70)	20	16
	TOTAL (B)		192	844	184	508
	Profit / (Loss) Before Tax		(6,886)	1,449	4,344	21,024
	Provision for Taxation					
	- Current tax		(1,243)	1,608	723	5,290
	-Tax relating to earlier years		(100)	(100)	219	219
	-Deferred Tax Expense/(Income)		(456)	(1,142)	402	(59)
	Profit / (Loss) After Tax		(5,087)	1,083	3,000	15,574
	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		53,061	46,891	28,975	16,401
						-
	Balance carried forward to Reserves and Surplus/Balance Sheet		47,974	47,974	31,975	31,975

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503



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

(Amount in Rs. Lakhs)

Particulars	NL	As at 31st December, 2024	As at 31st December, 2023
SOURCES OF FUNDS			
Share Capital	NL-8	97,312	97,085
Share Application Money Pending Allotment		-	-
Reserves And Surplus	NL-10	121,109	104,680
Fair Value Change Account			
-Shareholders' Funds		2,598	2,071
-Policyholders' Funds		1,105	32
Borrowings	NL-11	-	-
TOTAL		222,124	203,868
APPLICATION OF FUNDS			
INVESTMENTS - Shareholders	NL-12	221,501	206,087
INVESTMENTS - Policyholders	NL-12A	551,778	406,498
Loans	NL-13	-	-
Fixed Assets	NL-14	3,172	4,597
Deferred Tax Asset (Net)		5,265	4,740
CURRENT ASSETS			
Cash and Bank Balances	NL-15	11,042	13,716
Advances and Other Assets	NL-16	37,375	26,339
Sub-Total (A)		48,417	40,055
Deferred Tax Liability (Net)		-	-
Current Liabilities	NL-17	279,885	186,082
Provisions	NL-18	328,124	272,027
Sub-Total (B)		608,009	458,109
Net Current Assets (C) = (A - B)		(559,592)	(418,054)
Miscellaneous Expenditure (To The Extent Not Written Off or Adjusted)	NL-19	-	-
Debit Balance In Profit And Loss Account		-	-
TOTAL		222,124	203,868

CONTINGENT LIABILITIES

(Amount in Rs. Lakhs)

Particulars	As at 31st December, 2024	As at 31st December, 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	11,470	7,399
6. Reinsurance obligations to the extent not provided for in accounts	-	-
7. Others	-	-
-Penalty imposed by IRDAI	100	-
Total	11,674	7,503

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 December, 2024				Upto the Quarter ended 31st December, 2024				For the Quarter ended 31st December, 2023				Upto the Quarter ended 31st December, 2023			
	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total
Gross Direct Premium	177,686	3,994	2,492	184,172	578,179	13,591	9,585	601,355	157,354	4,932	2,036	164,322	457,099	16,316	9,299	482,714
Add: Premium on reinsurance accepted	5,341	-	-	5,341	18,593	-	-	18,593	3,956	-	-	3,956	11,149	-	-	11,149
Less : Premium on reinsurance ceded	48,945	801	394	50,140	123,195	2,355	1,682	127,232	22,390	651	334	23,375	64,588	2,416	1,517	68,521
Net Written Premium	134,082	3,193	2,098	139,373	473,577	11,236	7,903	492,716	138,920	4,281	1,702	144,903	403,660	13,900	7,782	425,342
Add: Opening balance of UPR	319,531	7,977	1,454	328,962	279,522	8,767	1,081	289,370	239,755	11,721	1,713	253,189	201,143	14,992	1,435	217,570
Less: Closing balance of UPR	317,631	7,367	1,008	326,006	317,631	7,367	1,008	326,006	258,892	9,706	1,158	269,756	258,892	9,706	1,158	269,756
Net Earned Premium	135,982	3,803	2,544	142,329	435,468	12,636	7,976	456,080	119,783	6,296	2,257	128,336	345,911	19,186	8,059	373,156
Gross Direct Premium																
- In India	177,206	3,994	2,483	183,683	576,513	13,591	9,563	599,667	157,354	4,932	2,036	164,322	457,099	16,316	9,299	482,714
- Outside India	480	-	9	489	1,666	-	22	1,688	-	-	-	-	-	-	-	-

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 31st December, 2024				Upto the Quarter ended 31st December, 2024				For the Quarter ended 31st December, 2023				Upto the Quarter ended 31st December, 2023			
	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total
Claims Paid (Direct)	121,726	1,339	750	123,815	345,571	4,147	2,573	352,291	93,299	1,608	952	95,859	231,096	4,729	2,443	238,268
Add: Re-insurance accepted to direct claims	5,740	-	-	5,740	13,405	-	-	13,405	1,551	-	-	1,551	6,576	-	-	6,576
Less: Re-insurance Ceded to claims paid	24,553	154	116	24,823	66,222	454	395	67,071	10,913	90	51	11,054	34,089	260	202	34,551
Net Claim Paid	102,913	1,185	634	104,732	292,754	3,693	2,178	298,625	83,937	1,518	901	86,356	203,583	4,469	2,241	210,293
Add: Claims Outstanding at the end of the Period *	67,902	5,692	3,138	76,732	67,902	5,692	3,138	76,732	66,224	6,160	4,433	76,817	66,224	6,160	4,433	76,817
Less: Claims Outstanding at the beginning of the Period *	72,835	5,516	3,245	81,596	60,625	6,710	3,851	71,186	73,137	6,125	5,404	84,666	50,720	6,599	5,633	62,952
Net Incurred Claims	97,980	1,361	527	99,868	300,031	2,675	1,465	304,171	77,024	1,553	(70)	78,507	219,087	4,030	1,041	224,158
Claims Paid (Direct)																
-In India	121,699	1,339	425	123,463	345,358	4,147	1,554	351,059	93,276	1,608	930	95,814	230,728	4,729	1,525	236,982
-Outside India	27	-	325	352	213	-	1,019	1,232	23	-	22	45	368	-	918	1,286
Estimates of IBNR and IBNER at the end of the period (net)	24,332	1,694	777	26,803	24,332	1,694	777	26,803	21,354	1,915	915	24,184	21,354	1,915	915	24,184
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	20,040	1,934	1,223	23,197	17,833	2,659	1,523	22,015

*Net of Reinsurance & including IBNR

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

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FORM NL-6 COMMISSION SCHEDULE

COMMISSION (Amount in Rs. Lakhs)

Particulars	For the Quarter ended 31st December, 2024				Upto the Quarter ended 31st December, 2024				For the Quarter ended 31st December, 2023				Upto the Quarter ended 31st December, 2023			
	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total
Commission & Remuneration*	35,777	1,175	990	37,942	113,675	3,681	3,992	121,348	27,687	1,547	2,128	31,362	82,661	3,966	4,078	90,705
Rewards	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Commission	35,777	1,175	990	37,942	113,675	3,681	3,992	121,348	27,687	1,547	2,128	31,362	82,661	3,966	4,078	90,705
Add: Re-insurance Accepted	11	-	-	11	33	-	-	33	13	-	-	13	62	-	-	62
Less: Commission on Re-insurance Ceded	8,414	173	114	8,701	25,356	497	462	26,315	6,630	159	74	6,863	19,744	609	425	20,778
Net Commission	27,374	1,002	876	29,252	88,352	3,184	3,530	95,066	21,070	1,388	2,054	24,512	62,979	3,357	3,653	69,989

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

Individual Agents	13,297	99	412	13,808	37,550	328	1,979	39,857	9,183	125	1,141	10,449	26,912	272	1,819	29,003
Corporate Agents-Banks/FII/HFC	3,718	236	4	3,958	14,224	1,060	18	15,302	5,260	613	10	5,883	13,757	1,717	20	15,494
Corporate Agents-Others	5,751	456	65	6,272	19,694	1,179	150	21,023	2,682	122	138	2,942	6,876	303	306	7,485
Insurance Brokers	12,568	286	418	13,272	40,710	853	1,448	43,011	10,188	612	734	11,534	33,396	1,548	1,557	36,501
Direct Business - Online	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Web Aggregators	64	97	-	161	226	254	4	484	27	72	-	99	248	115	2	365
Insurance Marketing Firm	204	-	5	209	751	1	27	779	131	-	4	135	432	1	14	447
Common Service Centers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-	-	-	79	-	-	79	449	-	-	449
Point of Sales (Direct)	175	1	86	262	520	6	366	892	137	3	101	241	591	10	360	961
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	35,777	1,175	990	37,942	113,675	3,681	3,992	121,348	27,687	1,547	2,128	31,362	82,661	3,966	4,078	90,705
Commission and Rewards on (Excluding Reinsurance) Business written :																
In India	35,753	1,175	990	37,918	113,597	3,681	3,992	121,270	27,687	1,547	2,128	31,362	82,661	3,966	4,078	90,705
Outside India	24	-	-	24	78	-	-	78	-	-	-	-	-	-	-	-

*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 December, 2024				Upto the Quarter ended 31st December, 2024				For the Quarter ended 31st December, 2023				Upto the Quarter ended 31st December, 2023			
		Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total	Health	PA	Travel	Total
1	Employees' remuneration & welfare benefits	22,357	491	313	23,161	64,327	1,465	1,033	66,825	19,856	610	256	20,722	56,161	1,957	1,115	59,233
2	Travel, conveyance and vehicle running expenses	407	9	6	422	1,188	27	19	1,234	294	9	4	307	897	31	18	946
3	Training expenses	61	1	-	62	277	6	4	287	92	2	1	95	492	17	10	519
4	Rents, rates & taxes	754	17	11	782	2,240	51	36	2,327	828	26	11	865	2,035	71	40	2,146
5	Repairs	20	1	-	21	83	2	1	86	16	1	-	17	49	2	1	52
6	Printing & stationery	153	4	2	159	256	6	4	266	153	5	2	160	262	9	5	276
7	Communication expenses	389	9	6	404	1,044	24	17	1,085	268	8	2	278	974	34	19	1,027
8	Legal & professional charges	307	6	5	318	850	19	14	883	158	4	2	164	580	20	12	612
9	Auditors' fees, expenses etc																
	(a) as auditor	14	-	1	15	43	1	1	45	13	-	-	13	36	1	1	38
	(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	4,924	109	71	5,104	12,278	280	197	12,755	5,751	182	84	6,017	13,749	479	273	14,501
11	Interest & bank charges	589	13	8	610	1,569	36	25	1,630	406	13	5	424	1,164	41	23	1,228
12	Depreciation	547	12	8	567	1,731	39	28	1,798	662	20	8	690	1,965	68	39	2,072
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion	74	1	-	75	280	6	4	290	46	1	1	48	141	5	3	149
15	Information Technology Expenses	965	21	14	1,000	2,773	63	45	2,881	928	29	12	969	2,555	89	51	2,695
16	Goods and Services Tax (GST)	67	2	1	70	201	5	3	209	49	1	-	50	155	5	3	163
17	Others																
	(a) Electricity and Water	154	3	2	159	443	10	7	460	129	4	1	134	408	14	8	430
	(b) Other	383	8	5	396	1,207	26	18	1,251	431	15	7	453	952	33	19	1,004
	TOTAL	32,165	707	453	33,325	90,790	2,066	1,456	94,312	30,080	930	396	31,406	82,575	2,876	1,640	87,091

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

Care Health Insurance Limited

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FORM NL-8 SHARE CAPITAL SCHEDULE

SHARE CAPITAL

(Amount in Rs. Lakhs)

S. No	Particulars	As at 31st December, 2024	As at 31st December, 2023
1	Authorised Capital		
	1,300,000,000 Equity Shares of ₹ 10 each (Previous Period 1,300,000,000 Equity Shares of ₹ 10 each)	130,000	130,000
	Preference Shares	-	-
2	Issued Capital		
	973,124,829 Equity Shares of ₹ 10 each (Previous Period 970,853,247 Equity Shares of Rs 10 each)	97,312	97,085
	Preference Shares	-	-
3	Subscribed Capital		
	973,124,829 Equity Shares of ₹ 10 each (Previous Period 970,853,247 Equity Shares of Rs 10 each)	97,312	97,085
	Preference Shares	-	-
4	Called-up Capital		
	973,124,829 Equity Shares of ₹ 10 each (Previous Period 970,853,247 Equity Shares of Rs 10 each)	97,312	97,085
	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 970,853,247 Equity Shares of Rs 10 each)	97,312	97,085
	Preference Shares	-	-
	TOTAL	97,312	97,085

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 31st December, 2024		As at 31st December, 2023	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	817,731,392	84.0%	817,731,392	84.2%
· Foreign	-	-	-	-
Investors*				
· Indian	-	-	-	-
· Foreign	-	-	-	-
Others	155,393,437	16.0%	153,121,855	15.8%
TOTAL	973,124,829	100.0%	970,853,247	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

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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	817,731,392	84.03%	81,773	-	-	149,724,309	18.31%
A.1	Indian Promoters	3	817,731,392	84.03%	81,773	-	-	149,724,309	18.31%
i)	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:	2	766,352,340	78.75%	76,635	-	-	-	-
	(i) Religare Enterprises Limited*	1	612,224,375	62.91%	61,222	-	-	-	-
	(ii) Trishikhar Ventures LLP	1	154,127,965	15.84%	15,413	-	-	149,724,309	97.14%
iii)	Financial Institutions/ Banks	1	51,379,052	5.28%	5,138	-	-	-	-
	(i) Union Bank of India	1	51,379,052	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	12,059	155,393,437	15.97%	15,539	714,428	0.46%	-	-
B.1	Public Shareholders	12,059	155,393,437	15.97%	15,539	714,428	0.46%	-	-
1.1)	Institutions	4	9,426,211	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	9,423,211	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	12,055	145,967,226	15%	14,596	-	-	-	-
i)	Individual share capital upto Rs. 2 Lacs	11,320	8,364,756	0.86%	836	9,223	0.11%	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	221	126,083,277	12.96%	12,608	305,095	0.24%	-	-
	Anuj Gulati	1	46,438,625	4.77%	4,644	-	-	-	-
iii)	Others:	329	10,304,300	1.06%	1,030	-	-	-	-
	- Trusts	1	10,808	0.00%	1	-	-	-	-
	- Non Resident Indian	42	104,373	0.01%	10	-	-	-	-
	- Clearing Members	-	-	-	-	-	-	-	-
	- Non Resident Indian Non Repartriable	123	384,442	0.04%	38	-	-	-	-
	- Bodies Corporate	163	9,804,677	1.01%	980	395,110	4.03%	-	-
	- IEPF	-	-	-	-	-	-	-	-
v)	Any other (Please Specify)-HUF	185	1,214,893	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*	12,062	973,124,829	100.00%	97,312	714,428	0.07%	149,724,309	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 31st December, 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	30,679,062	9.28%	3,068	-	-	-	-
i.a	Motilal Oswal Large And Midcap Fund	1	23,637,624	7.15%	2,364	-	-	-	-
i.b	Samco Special Opportunities Fund	1	4,465,000	1.35%	447	-	-	-	-
ii)	Foreign Portfolio Investors	84	26,582,772	8.04%	2,658	-	-	-	-
ii.a	ELM Park Fund Limited	1	4,900,000	1.48%	490	-	-	-	-
ii.b	Ellipsis Partners Llc	1	6,574,331	1.99%	657	-	-	-	-
ii.c	Societe Generale - Odi	1	3,877,127	1.17%	388	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Insurance Companies	3	2,937,803	0.89%	294	-	-	-	-
v)	NBFCs registered with RBI	4	22,462	0.01%	2.2	-	-	-	-
vi)	FII belonging to Foreign promoter	-	-	-	-	-	-	-	-
vii)	FII belonging to Foreign promoter of Indian Promoter	-	-	-	-	-	-	-	-
viii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
ix)	Alternative Investment Fund	18	9,799,247	2.96%	980	-	-	-	-
x)	Any other (Please specify)	-	-	-	-	-	-	-	-
	Total B.1.1	114	70,021,346	21%	7,002	-	-	-	-
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	73,759	33,700,106	10.19%	3,370	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	434	59,013,524	17.85%	5,901	-	-	-	-
ii.a	Girdharilal V Lakhi	1	4,013,159	1.21%	401	-	-	-	-
ii.b	Dilipkumar Lakhi	1	4,968,054	1.50%	497	-	-	-	-
ii.c	Ashish Dhawan	1	7,605,608	2.30%	761	-	-	-	-
iii)	NBFCs registered with RBI	-	-	0.00%	-	-	-	-	-
iv)	Others:								
iv.a	- Trusts	15	3,535,741	1.07%	354	-	-	-	-
iv.b	- Non Resident Indian	2,079	7,067,684	2.14%	707	-	-	-	-
	Mahesh Udhav Buxani	-	-	0.00%	-	-	-	-	-
	Total B.1.3	76,287	103,317,055	31.25%	10,332	-	-	-	-
1.4	- Clearing Members	5	1,699	0.00%	0.17	-	-	-	-
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 31st December, 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	1,223	152,949,212	46.26%	15,295	-	-	-	-
1.6.a	M.B. Finmart Private Limited	1	18,102,636	5.48%	1,810	-	-	-	-
1.6.b	Milky Investment And Trading Company	1	9,530,705	2.88%	953	-	-	-	-
1.6.c	Puran Associates Private Limited	1	30,731,432	9.30%	3,073	-	-	-	-
1.6.d	Quick Trading And Investment Advisors Llp	1	11,211,320	3.39%	1,121	-	-	-	-
1.6.e	Chandrakanta	1	15,719,304	4.75%	1,572	-	-	-	-
1.6.f	Vic Enterprises Private Limited	1	24,606,021	7.44%	2,461	-	-	-	-
	Total B(1.4+1.5+1.6)	1,228	152,950,911	46.27%	15,295	-	-	-	-
	- IEPF	-	-	-	-	-	-	-	-
	Any other (Please Specify)								
	HUF	2,607	4,316,351	1.31%	432	-	-	-	-
	Foreign nationals	-	-	0.00%	-	-	-	-	-
	Non Public Shareholders	-	-	-	-	-	-	-	-
	Custodian/DR Holder	-	-	-	-	-	-	-	-
	Employee Benefit Trust	-	-	-	-	-	-	-	-
	Any other (Please specify)	-	-	-	-	-	-	-	-
	Total B.6	3,835	157,267,262	47.57%	15,727	-	-	-	-
	Total (1.1+1.2+1.3+1.4+1.5+1.6)	80,236	330,605,663	100%	33,061	-	-	-	-
	Toatl (A+B)	80,236	330,605,663	100%	33,061	-	-	-	-

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 December, 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 December, 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	1,047,890	7,633,605,607	100%	763,361				
B.1	Public Shareholders	1,047,884	7,633,584,382	100%	763,358				
1.1)	Institutions	751	1,404,197,393	18.39%	140,420				
i)	Mutual Funds	115	280,221,918	3.67%	28,022.19				
ii)	Foreign Portfolio Investors								
	Foreign Portfolio Investors Category I	536	475,993,814	6.24%	47,599.38				
	Foreign Portfolio Investors Category II	20	16,971,064	0.22%	1,697.11				
iii)	Financial Institutions/Banks	10	4,766,674	0.06%	476.67				
	Other Financial Insutitions	2	168	0.00%	0.02				
iv)	Insurance Companies	49	600,605,645	7.87%	60,060.56				
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	15	23,333,849	0.31%	2,333.38				
ix)	Alternative Investment Fund	4	2,304,261	0.03%	230.43				
x)	Any other (Please specify)								
1.2)	Central Government/ State Government(s)/ President of India	1	5,706,660,850	74.76%	570,666.09				
	President of India	1	5,706,660,850	74.76%	570,666.09				
1.3)	Non-Institutions	1,047,132	522,726,139	6.85%	52,273				
i)	Individual share capital upto Rs. 2 Lacs	998,085	432,305,158	5.66%	43,230.52				
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	57	877,795	0.01%	87.78				
	- Non Resident Indian	4,275	6,664,397	0.09%	666.44				
	- Clearing Members	16	58,421	0.00%	5.84				
	- Non Resident Indian Non Repartriable	4,330	3,767,016	0.05%	376.70				
	- Bodies Corporate	2,378	21,771,328	0.29%	2,177.13				
	- IEPF	-	-	-	-				

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 December, 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	28,659	42,309,416	0.55%	4,230.94	-	-	-	-
	Foreign National	1	218	0.00%	0.02	-	-	-	-
	Resident Individuals	-	-	0.00%	-	-	-	-	-
	Foreign Companies	2	5,037	0.00%	0.50	-	-	-	-
	HUF	9,324	14,956,034	0.20%	1,495.60	-	-	-	-
						-	-	-	-
B.2	Non Public Shareholders	6	21,225	0.00%	2	-	-	-	-
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-	-	-	-
	Directors and their relatives	4	15,905	0.00%	1.59	-	-	-	-
	Key Management Personnel	2	5,320	0.00%	0.53	-	-	-	-
	Others	-	-	-	-	-	-	-	-
	Total	1,047,890	7,633,605,607	100%	763,361	-	-	-	-

Care Health Insurance Limited

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CIN: U66000DL2007PLC161503



FORM NL-10 RESERVE AND SURPLUS SCHEDULE

RESERVES AND SURPLUS

(Amount in Rs. Lakhs)

S. No	Particulars	As at 31st December, 2024	As at 31st December, 2023
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium		
	- Opening Balance	72,854	64,160
	- Additions during the year	257	8,483
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)	(71)
7	Balance of Profit in Profit & Loss Account	47,974	31,975
	TOTAL	121,109	104,680

Care Health Insurance Limited

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FORM NL-11 BORROWINGS SCHEDULE

BORROWINGS

(Amount in Rs. Lakhs)

S. No	Particulars	As at 31st December, 2024	As at 31st December, 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 31st December, 2024	As at 31st December, 2023	As at 31st December, 2024	As at 31st December, 2023	As at 31st December, 2024	As at 31st December, 2023
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	66,629	56,420	149,425	131,372	216,054	187,792
2	Other Approved Securities	17,936	11,206	48,052	27,555	65,988	38,760
3	Other Investments						
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	11,628	16,338	43,475	24,968	55,103	41,307
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	22,671	41,157	48,600	44,541	71,271	85,698
	(e) Other Securities	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	3,292	2,931	-	-	3,292	2,931
4	Investments in Infrastructure and Housing	66,464	68,834	196,883	127,866	263,347	196,699
5	Other than Approved Investments	854	1,168	-	-	854	1,168
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	1,505	501	1,006	2,515	2,511	3,017
2	Other Approved Securities	502	-	3,503	2,507	4,005	2,507
3	Other Investments						
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	29,805	20,660	29,805	20,660
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	18,992	5,499	11,476	15,998	30,468	21,497
	(e) Other Securities	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	11,028	2,033	19,553	8,517	30,581	10,549
5	Other than Approved Investments	-	-	-	-	-	-
	TOTAL	221,501	206,087	551,778	406,498	773,279	612,585

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

(Amount in Rs. Lakhs)

Particulars	Shareholders		Policyholders		Total	
	As at 31st December, 2024	As at 31st December, 2023	As at 31st December, 2024	As at 31st December, 2023	As at 31st December, 2024	As at 31st December, 2023
Long Term Investments--						
Book Value	174,201	181,104	485,460	356,333	659,661	537,437
Market Value	175,751	179,595	490,616	352,307	666,367	531,902
	-	-	-	-	-	-
Short Term Investments--						
Book Value	32,027	8,033	65,213	50,133	97,240	58,166
Market Value	31,941	8,008	65,121	50,057	97,062	58,065

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503



FORM NL-13 LOANS SCHEDULE

LOANS

(Amount in Rs. Lakhs)

S. No	Particulars	As at 31st December, 2024	As at 31st December, 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

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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 31st December, 2024	Upto 1st April, 2024	For the period	On Sales / Adjustments	Upto 31st December, 2024	As at 31st December, 2024	As at 31st December, 2023
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles-Computer Software	13,120	365	-	13,485	11,307	830	-	12,137	1,348	1,968
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	514	40	12	542	284	52	12	324	218	238
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	348	13	2	359	283	26	2	307	52	70
Information Technology Equipment	6,963	348	1	7,310	5,366	738	1	6,103	1,207	1,862
Vehicles	-	-	-	-	-	-	-	-	-	-
Office Equipment	1,264	99	47	1,316	915	152	45	1,022	294	363
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
TOTAL - Current Year	22,209	865	62	23,012	18,154	1,798	60	19,892	3,120	4,502
Previous Year	21,019	1,167	187	21,999	15,609	2,072	184	17,497	4,502	
Work in progress	134	32	114	52	-	-	-	-	52	95
										-
Grand Total: Current Year	22,343	897	176	23,064	18,154	1,798	60	19,892	3,172	4,597
Previous Year	21,226	1,250	382	22,094	15,609	2,072	184	17,497	4,597	

Note:

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

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

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

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

Care Health Insurance Limited

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FORM NL-15 CASH AND BANK BALANCE SCHEDULE

CASH AND BANK BALANCES

(Amount in Rs. Lakhs)

S. No	Particulars	As at 31st December, 2024	As at 31st December, 2023
1	Cash (including cheques*, drafts and stamps)	515	341
2	Bank Balances		
	(a) Deposit Accounts^		
	(aa) Short-term (due within 12months)	114	79
	(bb) Others	25	56
	(b) Current Accounts	10,388	13,240
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	11,042	13,716
	Balances with non-scheduled banks included in 2 and 3 above	NIL	NIL
	CASH & BANK BALANCES		
	In India	11,042	13,716
	Outside India	-	-

* Cheques in hand amount to Rs. 351.21 Lakhs (Previous Year : Rs.62.73 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 31st December, 2024	As at 31st December, 2023
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	2,273	1,730
4	Advances to directors/officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	2,689	265
6	Others		
	(a) Advances to suppliers	249	468
	(b) Other Advances/ Receivables (including Deposits with court/government authorities)	3,393	2,243
	TOTAL (A)	8,604	4,706
	OTHER ASSETS		
1	Income accrued on investments *	21,793	16,431
2	Outstanding premiums	257	-
	Less : Provisions for doubtful debts	-	-
3	Agents balances	422	381
4	Foreign agencies balances	-	-
5	Due from other entities carrying on insurance business (including re-insurers)	3,909	2,446
6	Due from subsidiaries/holding companies	-	-
7	Investments held for Unclaimed Amount of Policyholders	571	600
8	Others		
	(a) Rent Deposits & other assets	1,819	1,775
	(b) GST unutilized credit (Net)	-	-
	TOTAL (B)	28,771	21,633
	TOTAL (A+B)	37,375	26,339

* Income accrued on investments includes interest on deposits also.

Care Health Insurance Limited

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FORM NL-17 CURRENT LIABILITIES SCHEDULE

CURRENT LIABILITIES

(Amount in Rs. Lakhs)

S. No	Particulars	As at 31st December, 2024	As at 31st December, 2023
1	Agents' balances	13,042	13,016
2	Balance due to other insurance companies	70,304	25,531
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies	34,503	2,243
	(b) For Other Policies	26,348	22,213
5	Unallocated premium	18,113	7,961
6	Sundry creditors	32,357	29,734
7	Due to subsidiaries/holding company	-	-
8	Claims outstanding*	76,732	76,817
9	Due to officers/directors	-	-
10	Unclaimed amount of Policy Holder	497	496
11	Income accrued on Unclaimed amounts	79	57
12	Interest payable on debentures/bonds	-	-
13	GST Liabilities (Net)	3,927	4,751
14	Others		
	(a) Tax deducted payable	3,369	2,674
	(b) Other statutory dues	614	549
	(c) Other Liabilities	-	40
	TOTAL	279,885	186,082

*Net of Reinsurance

Care Health Insurance Limited

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FORM NL-18 PROVISIONS SCHEDULE

PROVISIONS

(Amount in Rs. Lakhs)

S. No	Particulars	As at 31st December, 2024	As at 31st December, 2023
1	Reserve for Unexpired Risk	326,006	269,756
2	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and tax deducted at source)	-	694
4	For Employee Benefits	2,026	1,401
5	Others		
	(a) Lease equalisation reserve	92	176
	TOTAL	328,124	272,027

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FORM NL-19 MISCELLANEOUS EXPENDITURE SCHEDULE

MISCELLANEOUS EXPENDITURE

(To the extent not written off or adjusted)

(Amount in Rs. Lakhs)

S. No	Particulars	As at 31st December, 2024	As at 31st December, 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 December, 2024	Upto the Quarter ended 31st December, 2024	For the Quarter ended 31st December, 2023	Upto the Quarter ended 31st December, 2023
1	Gross Direct Premium Growth Rate	0.12	0.25	0.31	0.32
2	Gross Direct Premium to Net worth Ratio	0.84	2.75	0.81	2.39
3	Growth rate of Net Worth	(0.02)	0.08	0.06	0.22
4	Net Retention Ratio	0.74	0.79	0.86	0.86
5	Net Commission Ratio	0.21	0.19	0.17	0.16
6	Expense of Management to Gross Direct Premium Ratio	0.39	0.36	0.38	0.37
7	Expense of Management to Net Written Premium Ratio	0.45	0.38	0.39	0.37
8	Net Incurred Claims to Net Earned Premium	0.70	0.67	0.61	0.60
9	Claims paid to claims provisions (See Note 1)	0.95	0.95	0.94	0.94
10	Combined Ratio	1.15	1.05	1.00	0.97
11	Investment income ratio	0.02	0.06	0.02	0.05
12	Technical Reserves to net premium ratio	2.89	0.82	2.39	0.81
13	Underwriting balance ratio	(0.14)	(0.08)	(0.05)	(0.02)
14	Operating Profit Ratio	(0.08)	(0.02)	0.01	0.03
15	Liquid Assets to liabilities ratio	0.20	0.20	0.18	0.18
16	Net earning ratio	(0.04)	0.00	0.02	0.04
17	Return on net worth ratio	(0.02)	0.00	0.01	0.08
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	1.56	1.56	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	(0.52)	0.11	0.31	1.63
24	Book value per share	22.45	22.45	20.78	20.78

Note 1: Claims provision taken for paid claims only

Care Health Insurance Limited

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CIN: U66000DL2007PLC161503

FORM NL-20-ANALYTICAL RATIOS SCHEUDLE

**** Segmental Reporting up to the quarter
Upto the Quarter ended 31st December, 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	0.26	0.79	0.19	0.35	0.38	0.69	0.95	1.07	0.81	(0.10)
Previous Period	0.39	0.86	0.16	0.36	0.36	0.63	0.94	0.99	0.81	(0.05)
Personal Accident										
Current Period	(0.17)	0.83	0.28	0.42	0.47	0.21	0.94	0.68	1.16	0.37
Previous Period	(0.37)	0.85	0.24	0.42	0.45	0.21	0.96	0.66	1.14	0.47
Travel Insurance										
Current Period	0.03	0.82	0.45	0.57	0.63	0.18	0.94	0.81	0.52	0.19
Previous Period	(0.08)	0.84	0.47	0.61	0.68	0.13	0.94	0.81	0.72	0.21
Total Health										
Current Period	0.25	0.79	0.19	0.36	0.38	0.67	0.95	1.05	0.82	(0.08)
Previous Period	0.32	0.86	0.16	0.37	0.37	0.60	0.94	0.97	0.81	(0.02)
Total Miscellaneous										
Current Period	0.25	0.79	0.19	0.36	0.38	0.67	0.95	1.05	0.82	(0.08)
Previous Period	0.32	0.86	0.16	0.37	0.37	0.60	0.94	0.97	0.81	(0.02)
Total-Current Period	0.25	0.79	0.19	0.36	0.38	0.67	0.95	1.05	0.82	(0.08)
Total-Previous Period	0.32	0.86	0.16	0.37	0.37	0.60	0.94	0.97	0.81	(0.02)

FORM NL-21 RELATED PARTY TRANSACTIONS

Upto the Quarter ended 31st December 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 December 2024	Upto the Quarter ended 31st December 2024	For the Quarter ended 31st December 2023	Upto the Quarter ended 31st December 2023
1	Religare Enterprises Limited	Holding Company	Reimbursement of Expense	7	20	17	57
			Receipt/Refund of Premium	-	17	-	14
2	Religare Finvest Limited	Fellow Subsidiary	Receipt/Refund of Premium	-	77	-	73
3	Religare Broking Limited	Fellow Subsidiary	Commission Expenses	55	158	25	87
			Receipt/Refund of Premium	-	232	1	257
4	Religare Housing Development Finance Corporation Limited	Subsidiary of Fellow Subsidiary	Receipt/Refund of Premium	-	79	-	66
5	MIC Insurance Web Aggregator Private Limited(MIC) [^]	Fellow Subsidiary	Commission Expenses	0	2	0	0
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 /Mr.Ambrish Jindal ⁷	Key Management Personnel	Remuneration	342	1,769	294	1,727
			Receipt/Refund of Premium	0	2	2	3
			Receipt of Share Capital Including Security Premium	-	144	-	6,857
			Claims	-	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

⁷ Appointed w.e.f. November 05, 2024

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

Notes:

- 1 In case claims paid as per the policy term to person other than related party has not been considered for related party disclosure.
- 2 Premium is net of refund/receipt.
- 3 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 31st December 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	9	Payable	NA	NIL	NIL	NIL
3	Religare Housing Development Finance Corporation Limited	Fellow Subsidiary	5	Payable	NA	NIL	NIL	NIL
4	Religare Broking Limited	Fellow Subsidiary	30	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

IRDA Registration number 148 dated 26 April, 2012

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

STATEMENT OF ADMISSIBLE ASSETS :

As at 31st December, 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	-	221,501	221,501
	Policyholders as per NL-12 A of BS	551,778	-	551,778
(A)	Total Investments as per BS	551,778	221,501	773,279
	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(B)				
(C)	Fixed assets as per BS	-	3,172	3,172
	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	950	950
(D)				
	Current Assets			
(E)	Cash & Bank Balances as per BS	-	11,042	11,042
(F)	Advances and Other assets as per BS	20,259	17,116	37,375
(G)	Deferred Tax Assets	-	5,265	5,265
(H)	Total Current Assets as per BS...(E)+(F)+(G)	20,259	33,423	53,682
(I)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	3,257	5,278	8,535
(J)	Loans as per BS	-	-	-
(K)	Fair value change account subject to minimum of zero	1,105	2,598	3,703
(L)	Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(H)+(J)	572,037	258,096	830,133
(M)	Total Inadmissible assets...(B)+(D)+(I)+(K)	4,362	8,826	13,188
(N)	Total Admissible assets for Solvency (excl. current liabilities and provisions)...(L)-(M)	567,675	249,270	816,945

(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	-	51	51
	(b) Leasehold Property	-	219	219
	(c) Office Equipment	-	296	296
	(d) Intangibles-Computer Software	-	384	384
	Inadmissible current assets as per Clause (1) of Schedule I of regulation			
	(a) Due from other entities carrying on insurance business(including re-insurers)	2,681	-	2,681
	(b) Other Advances & Current Assets	576	1,149	1,725
	(c) Deposits & Bank Balances (on which Lien is marked)	-	180	180
	(d) Deferred Tax Assets	-	3,949	3,949

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

Care Health Insurance Limited

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

As at 31st December, 2024

(All amounts in Rupees of Lakhs)

Item No.	Reserve	Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	400,577	326,006
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	400,577	326,006
(d)	Outstanding Claim Reserve (other than IBNR reserve)	63,811	49,929
(e)	IBNR reserve	32,167	26,803
(f)	Total Reserves for Technical Liabilities...(c)+(d)+(e)	496,555	402,738

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-25 - SOLVENCY MARGIN (TABLE IA)**

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

TABLE IA: REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS
As at 31st December, 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	828,278	672,041	480,713	387,440	134,408	116,232	134,408
9	Miscellaneous							
10	Crop							
	Total	828,278	672,041	480,713	387,440	134,408	116,232	134,408

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

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503



FORM NL-26 - SOLVENCY MARGIN (TABLE IB)

As at 31st December, 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)	567,675
	Deduct:	
(B)	Current Liabilities as per BS	402,738
(C)	Provisions as per BS	-
(D)	Other Liabilities	149,268
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	15,669
	Shareholder's FUNDS	
(F)	Available Assets	249,270
	Deduct:	
(G)	Other Liabilities	55,427
(H)	Excess in Shareholder's funds (F - G)	193,843
(I)	Total ASM (E + H)	209,512
(J)	Total RSM	134,408
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	1.56

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

Care Health Insurance Limited

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**FORM NL-27- PRODUCTS INFORMATION****DATE : 31st December, 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	Care	-	CHIHLP25042V082425	Health	Health - Individual	30-09-24
2	Care Advanced	-	CHIHIA25043V012425	Health	Health - Individual	20-11-24

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 December, 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	221,501
	Investments (Policyholders)	8A	551,778
2	Loans	9	-
3	Fixed Assets	10	3,172
4	Current Assets		
	a. Cash and Bank balances	11	11,042
	b. Advances and other Assets	12	37,375
5	Current Liabilities		
	a. Current Liabilities	13	(279,885)
	b. Provisions	14	(328,124)
	c. Misc. exp. not written off	15	-
	d. Debit balance of P&L account		-
	Application of Funds as per Balance Sheet (A)		216,859
	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	3,172
3	Cash & Bank Balance (if any)	11	11,042
4	Advances & Other Assets (if any)	12	37,375
5	Current Liabilities	13	(279,885)
6	Provisions	14	(328,124)
7	Misc. exp not written off	15	-
8	Debit Balance of P&L A/c		-
	Total (B)		(556,420)
	'Investment Assets'	(A-B)	773,279

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%	-	68,134	150,431	218,565	28.4%	-	218,565	221,794
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not less than 30%	-	86,573	201,986	288,559	37.5%	-	288,559	293,340
3	Investment subject to Exposure Norms		-	-	-	-	-	-	-	-
	a. Housing/Infra & Loans to SG for Housing and FFE	Not less than 15%	-	-	-	-	-	-	-	-
	1. Approved Investments		-	77,492	216,436	293,928	38.2%	-	293,928	294,224
	2. Other Investments		-	-	-	-	-	-	-	-
	c. Approved Investments		-	54,072	132,250	186,322	24.2%	3,616	189,938	190,285
	d. Other Investments	Not exceeding 55%	-	767	-	767	0.1%	87	854	854
	Investment Assets	100%	-	218,903	550,673	769,576	100.0%	3,703	773,279	778,702

Care Health Insurance Limited

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



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

PART - B

Name of the Insurer: Care Health Insurance Limited

Registration Number: 148

Statement as on: 31st December, 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		208,858	30.7%	7,707	8.6%	216,565	28.1%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)		263,257	38.7%	25,302	28.3%	288,559	37.5%
3	Investment subject to Exposure Norms							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments		47,604	7.0%	2,435	2.7%	50,038	6.5%
	2. Other Investments		-	0.0%	-	0.0%	-	0.0%
	b. Infrastructure Investments							
	1. Approved Investments		200,865	29.5%	43,024	48.1%	243,889	31.7%
	2. Other Investments		-	0.0%	-	0.0%	-	0.0%
	c. Approved Investments		167,593	24.6%	18,729	20.9%	186,322	24.2%
	d. Other Investments (not exceeding 15%)		767	0.1%	-	0.0%	767	0.1%
	Total		680,087	100%	89,489	100%	769,576	100%

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503


NL-29 DETAILS REGARDING DEBT SECURITIES

(Amount in Rs. Lakhs)

DETAILS REGARDING DEBT SECURITIES								
	Market Value				Book Value			
	As at 31st December, 2024	As % of total for this class	As at 31st December, 2023	As % of total for this class	As at 31st December, 2024	As % of total for this class	As at 31st December, 2023	As % of total for this class
BREAKDOWN BY CREDIT RATING								
AAA rated	418,466	54.8%	327,276	55.8%	417,841	55.2%	331,540	56.0%
AA or better	51,123	6.7%	28,473	4.9%	50,000	6.6%	28,500	4.8%
Rated below AA but above A	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Rated below A but above B	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Any other (Only Sovereign and FD's)	293,340	38.4%	230,684	39.3%	288,559	38.1%	232,076	39.2%
TOTAL (A)	762,929	100.0%	586,433	100.0%	756,400	100.0%	592,116	100.0%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	97,061	12.7%	58,065	9.9%	97,240	12.9%	58,166	9.8%
more than 1 year and upto 3years	121,144	15.9%	123,383	21.0%	121,949	16.1%	125,301	21.2%
More than 3years and up to 7years	184,496	24.2%	188,039	32.1%	185,102	24.5%	191,465	32.3%
More than 7 years and up to 10 years	276,283	36.2%	145,437	24.8%	270,576	35.8%	145,887	24.6%
above 10 years	83,944	11.0%	71,508	12.2%	81,533	10.8%	71,297	12.0%
Any other	-	-	-	-	-	-	-	-
TOTAL (B)	762,929	100.0%	586,433	100.0%	756,400	100.0%	592,116	100.0%
BREAKDOWN BY TYPE OF THE ISSUER								
a. Central Government	221,794	29.1%	189,190	32.3%	218,565	28.9%	190,809	32.2%
b. State Government	71,546	9.4%	41,494	7.1%	69,994	9.3%	41,267	7.0%
c. Corporate Securities	469,589	61.6%	355,749	60.7%	467,841	61.9%	360,040	60.8%
TOTAL (B)	762,929	100.0%	586,433	100.0%	756,400	100.0%	592,116	100.0%

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503



FORM NL-30 -DETAILS OF NON-PERFORMING ASSETS

DATE : 31st December, 2024

(Amount in Rs. Lakhs)

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		Total	
		As at 31st December, 2024	As at 31st March, 2024	As at 31st December, 2024	As at 31st March, 2024	As at 31st December, 2024	As at 31st March, 2024	As at 31st December, 2024	As at 31st March, 2024	As at 31st December, 2024	As at 31st March, 2024
1	Investments Assets	726,726	617,520	-	-	29,674	23,045	13,176	19,935	769,576	660,500
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)	726,726	617,520	-	-	29,674	23,045	13,176	19,935	769,576	660,500
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: 31st December, 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	217,081	3,804	1.8%	1.3%	210,637	11,060	5.3%	3.9%	177,021	9,241	5.2%	3.9%
2	Sovereign Green Bonds	CSGB	2,000	36	1.8%	1.4%	2,000	109	5.5%	4.1%	2,000	109	5.5%	4.1%
3	State Government Bonds	SGGB	66,288	1,254	1.9%	1.4%	59,912	3,427	5.7%	4.3%	32,530	1,900	5.8%	4.4%
4	Infrastructure - PSU - Debentures / Bonds	IPTD	143,377	2,576	1.8%	1.3%	131,424	7,026	5.3%	4.0%	93,128	4,820	5.2%	3.9%
5	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	28,675	548	1.9%	1.4%	27,833	1,581	5.7%	4.3%	20,884	1,147	5.5%	4.1%
6	Long Term Bank Bonds Approved Investment - Infrastructure	ILBI	61,188	1,095	1.8%	1.3%	56,842	3,019	5.3%	4.0%	43,921	2,240	5.1%	3.8%
7	Corporate Securities - Debentures	ECOS	102,196	1,872	1.8%	1.4%	101,996	5,545	5.4%	4.1%	101,369	5,202	5.1%	3.8%
8	Units of Real Estate Investment Trust (REITs)	ERIT	2,884	54	1.9%	1.4%	2,884	162	5.6%	4.2%	1,604	82	5.1%	3.8%
9	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	-	-	0.0%	0.0%	61	3	4.7%	3.5%	-	-	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	2,693	41	1.5%	1.1%	3,244	155	4.8%	3.6%	4,146	225	5.4%	4.1%
11	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	47,548	888	1.9%	1.4%	44,804	2,491	5.6%	4.2%	30,234	1,657	5.5%	4.1%
12	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	24,518	369	1.5%	1.1%	24,121	1,212	5.0%	3.8%	17,840	907	5.1%	3.8%
13	Equity Shares (PSUs & Unlisted)	OEPU	500	-	0.0%	0.0%	506	-	0.0%	0.0%	603	-	0.0%	0.0%
14	PSU - Equity shares - Quoted	EAEQ	1,212	23	1.9%	1.4%	1,265	244	19.3%	14.4%	37	-	0.0%	0.0%
15	Corporate Securities - Equity shares (Ordinary)-quoted	EACE	8,313	32	0.4%	0.3%	9,459	1,085	11.5%	8.6%	11,469	546	4.8%	3.6%
16	Additional Tier 1 (Basel III Compliant) Perpetual Bonds – [PSU Banks]	EAPS	38,125	777	2.0%	1.5%	34,382	2,096	6.1%	4.6%	19,691	1,182	6.0%	4.5%
17	Additional Tier 1 (Basel III Compliant) Perpetual Bonds – [Private Banks]	EAPB	2,500	49	2.0%	1.5%	2,500	147	5.9%	4.4%	2,500	148	5.9%	4.4%
18	Equity Shares (incl Co-op Societies)	OESH	267	1	0.5%	0.3%	294	197	67.1%	50.2%	784	203	25.9%	19.4%
	Grand Total		749,364	13,419	1.8%	1.3%	714,163	39,560	5.5%	4.1%	559,761	29,608	5.3%	4.0%

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 December, 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 December, 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	-	-	35,763	28%
2	FRBs	-	-	-	-	-
3	GIC Re	1	90,864	605	-	72%
4	Other (to be Specified)	-	-	-	-	-
	Total (B)	3	90,864	605	35,763	100%
	Grand Total (C)= (A)+(B)	3	90,864	605	35,763	100%

Care Health Insurance Limited

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



**FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS
GROSS DIRECT PREMIUM UNDERWRITTEN
FOR THE PERIOD ENDED 31ST DECEMBER, 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	4,916	15,982	69	246	55	264	5,040	16,492
2	Arunachal Pradesh	30	96	0	0	0	0	30	97
3	Assam	1,030	3,568	25	92	5	19	1,060	3,679
4	Bihar	2,963	10,346	74	271	11	43	3,048	10,660
5	Chhattisgarh	928	2,971	10	40	7	26	945	3,037
6	Goa	312	1,072	8	39	11	38	331	1,149
7	Gujarat	11,548	40,297	233	734	169	754	11,950	41,785
8	Haryana	11,153	37,308	166	820	133	442	11,452	38,569
9	Himachal Pradesh	452	1,692	7	23	8	21	467	1,737
10	Jharkhand	1,260	4,151	18	63	11	42	1,289	4,256
11	Karnataka	19,799	59,034	451	1,477	258	1,021	20,508	61,533
12	Kerala	3,905	11,031	54	172	204	673	4,162	11,876
13	Madhya Pradesh	5,640	17,441	106	312	30	145	5,776	17,898
14	Maharashtra	47,211	147,160	793	2,758	534	2,151	48,538	152,069
15	Manipur	138	503	0	1	1	4	140	507
16	Meghalaya	30	84	0	1	1	2	31	87
17	Mizoram	9	28	0	0	0	1	9	28
18	Nagaland	12	46	0	0	1	1	12	47
19	Odisha	2,436	7,765	43	158	18	61	2,498	7,983
20	Punjab	4,732	16,136	49	162	168	554	4,949	16,853
21	Rajasthan	4,262	15,005	113	361	41	147	4,416	15,512
22	Sikkim	49	179	0	0	1	2	49	181
23	Tamil Nadu	6,548	22,431	194	619	192	878	6,934	23,928
24	Telangana	15,273	53,598	206	747	163	698	15,641	55,043
25	Tripura	219	749	0	1	2	3	221	754
26	Uttarakhand	1,265	3,784	11	37	15	56	1,291	3,877
27	Uttar Pradesh	12,092	39,685	1,102	3,379	103	392	13,298	43,456
28	West Bengal	7,341	23,829	72	364	57	232	7,469	24,424
	TOTAL (A)	165,553	535,971	3,804	12,877	2,198	8,668	171,555	557,515
	UNION TERRITORIES								
1	Andaman and Nicobar Islands	15	43	0	0	0	1	16	44
2	Chandigarh	294	1,177	3	18	14	54	311	1,250
3	Dadra and Nagar Haveli	76	206	2	7	0	1	77	214
4	Daman & Diu	41	116	1	1	0	1	42	119
5	Govt. of NCT of Delhi	10,181	35,743	148	516	250	769	10,579	37,027
6	Jammu & Kashmir	945	2,944	35	165	13	46	993	3,155
7	Ladakh	14	35	0	1	0	0	14	37
8	Lakshadweep	3	7	-	0	0	0	3	7
9	Puducherry	84	270	1	5	6	23	91	299
	TOTAL (B)	11,653	40,542	190	714	285	895	12,128	42,152
	OUTSIDE INDIA	480	1,666	-	-	9	22	489	1,688
	TOTAL (C)	480	1,666	-	-	9	22	489	1,688
	Grand Total (A)+(B)+(C)	177,686	578,179	3,994	13,591	2,492	9,585	184,172	601,355

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503



FORM NL-35 QUARTERLY BUSINESS RETURN ACROSS LINE OF BUSINESS

DATE : 31st December, 2024

(Amount in Rs. Lakhs)

QUARTERLY BUSINESS RETURN ACROSS LINE OF BUSINESS									
S. No	Line of Business	For the Quarter ended 31st December, 2024		For the Quarter ended 31st December, 2023		Upto the Quarter ended 31st December, 2024		Upto the Quarter ended 31st December, 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	177,686	571,222	157,354	413,909	578,179	1,618,079	457,099	1,184,562
7	Personal Accident	3,994	11,275	4,932	40,006	13,591	64,296	16,316	183,643
8	Travel	2,492	100,143	2,036	63,005	9,585	247,521	9,299	225,683
9	Workmen's Compensation/ Employer's liability								
10	Public/ Product Liability								
11	Engineering								
12	Aviation								
13	Crop Insurance								
14	Other segments								
15	Miscellaneous								

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503



FORM NL-36-BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS

DATE : 31st December, 2024

(Amount in Rs. Lakhs)

S. No	Channel	BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS							
		For the Quarter ended 31st December, 2024		Upto the Quarter ended 31st December, 2024		For the Quarter ended 31st December, 2023		Upto the Quarter ended 31st December, 2023	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	347,788	75,089	987,388	229,835	262,338	60,834	744,165	168,698
2	Corporate Agents-Banks	30,677	18,859	119,664	69,673	53,439	24,310	224,412	72,315
3	Corporate Agents -Others	11,216	11,719	29,185	38,993	8,102	7,362	21,216	17,413
4	Brokers	161,996	59,971	467,587	200,721	115,276	47,261	355,439	149,770
5	Micro Agents	-	(0)	-	-	1	527	1	2,992
6	Direct Business								
	-Officers/Employees	51,535	5,486	91,593	20,113	7,914	12,055	24,489	35,126
	-Online (Through Company Website)	56,821	9,915	166,421	32,161	47,353	9,021	147,783	27,133
	-Others	-	-	-	-	-	-	-	-
7	Common Service Centres(CSC)	-	-	-	-	-	-	-	-
8	Insurance Marketing Firm	3,856	949	12,595	2,958	2,362	562	8,482	1,679
9	Point of sales person (Direct)	17,505	1,783	51,496	5,658	18,840	2,013	63,879	6,498
10	MISP (Direct)	-	-	-	-	-	-	-	-
11	Web Aggregators	1,246	401	3,967	1,244	1,295	378	4,022	1,091
12	Referral Arrangements	-	-	-	-	-	-	-	-
13	Other	-	-	-	-	-	-	-	-
	Total (A)	682,640	184,172	1,929,896	601,355	516,920	164,322	1,593,888	482,714
14	Business outside India (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	682,640	184,172	1,929,896	601,355	516,920	164,322	1,593,888	482,714

Care Health Insurance Limited

IRDA Registration number 148 dated 26 April, 2012

CIN: U66000DL2007PLC161503



FORM NL-37-CLAIMS DATA

Upto the Quarter ended 31st December, 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	1,074,925	3,471	2,355	1,080,751	1,080,751
	(b) Reopened during the Period	10,007	150	35	10,192	10,192
	(c) Other Adjustment					
3	Claims Settled during the period	1,037,917	3,254	1,725	1,042,896	1,042,896
	(a) paid during the period	-	-	-	-	-
	(b) Other Adjustment	-	-	-	-	-
4	Claims Repudiated during the period	40,986	665	1,709	43,360	43,360
	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	28,252	966	880	30,098	30,098
	3 months to 6 months	-	-	-	-	-
	6months to 1 year	-	-	-	-	-
	1year and above	-	-	-	-	-

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

Upto the Quarter ended 31st December, 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	380,478	5,953	2,766	389,197	389,197
	(b) Reopened during the Period	7,979	257	266	8,502	8,502
	(c) Other Adjustment	-	-	-	-	-
3	Claims Settled during the period	351,559	4,176	3,061	358,796	358,796
	(a) paid during the period					
	(b) Other Adjustment	-	-	-	-	-
4	Claims Repudiated during the period	33,290	2,270	994	36,554	36,554
	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	25,139	5,851	1,228	32,218	32,218
	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

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FORM NL-39 AGEING OF CLAIMS

For the Quarter ended 31st December, 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	367,473		-	-	-	-	-	121,726	-	-	-	-	-	-	367,473	121,726
7	Personal Accident	1,052		-	-	-	-	-	1,338	-	-	-	-	-	-	1,052	1,338
8	Travel	541		-	-	-	-	-	750	-	-	-	-	-	-	541	750
9	Workmen's Compensation/																
10	Public/ Product Liability																
11	Engineering																
12	Aviation																
13	Crop Insurance																
14	Other segments																
15	Miscellaneous																

Upto the Quarter ended 31st December, 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	1,026,084	1	-	-	-	-	-	345,570	0	-	-	-	-	-	1,026,085	345,571
7	Personal Accident	3,240		-	-	-	-	-	4,147	-	-	-	-	-	-	3,240	4,147
8	Travel	1,640		-	-	-	-	-	2,573	-	-	-	-	-	-	1,640	2,573
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 : 31st December, 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	37
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	-
6	No of branches at the end of the year	269
7	No. of branches approved but not opened	37
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):	11,639
	(b) Off-roll:	1,973
	(c) Total:	13,612
12	No. of Insurance Agents and Intermediaries	
	(a) Individual Agents	347,370
	(b) Corporate Agents-Banks	68
	(c) Corporate Agents-Others	153
	(d) Insurance Brokers	615
	(e) Web Aggregators	25
	(f) Insurance Marketing Firm	254
	(g) Motor Insurance Service Providers (DIRECT)	NA
	(h) Point of Sales persons (DIRECT)	59,023
	(i) Other as allowed by IRDAI(Micro Insurance)	1

*women directors are already included in 'Independent Director' and 'Non-Executive Director' category. Total number of directors as on December 31, 2024 are 11.

Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	13,211	379,878
Recruitments during the quarter	2,454	33,949
Attrition during the quarter	2,053	6,318
Number at the end of the quarter	13,612	407,509

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

DATE : 31st December, 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. Malay Kumar Sinha	Non Executive Independent Director		
4	Mr. Sunish Sharma	Non Executive Director		
5	Mr. Hamid Ahmed	Non Executive Independent Director		
6	Mr. Praveen Kumar Tripathi	Non Executive Independent Director		
7	Mr. Pratap Venugopal	Non Executive Independent Director		
8	Mr. Biju Sushama Vasudevan	Bank Nominee Director		
9	Mr. Rishiraj Khanjanchi	Non-Executive Director		
10	Mr. Nirmal Chand	Non Executive Independent Director		
11	Dr. Harsha Jauhari	Non Executive Independent Director		

KEY MANAGEMENT PERSONS				
S. No	Name of person	Designation	Role /Category	Details of change in the period
1	Mr. Anuj Gulati	Managing Director & CEO		
2	Mr. Pankaj Gupta	Chief Financial Officer		Resigned w.e.f. October 09, 2024
3	Mr. Ajay Shah	Chief Business Officer		Change in designation from Chief Marketing Officer to Chief Business Officer w.e.f. November 05, 2024
4	Mr. Kolla Suresh	Chief Risk Officer		
5	Mr. Manish Dodeja	Chief Operating Officer		Change in designation from Head- Claims & Underwriting to Chief Operating Officer w.e.f. November 05, 2024
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		
10	Mr. Ambrish Jindal	Chief Financial Officer		Appointed as Chief Financial Officer w.e.f. November 05, 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"

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

Upto the Quarter ended 31st December 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	13,166	4,684	407,754
		Social	42,127	24,005	3,856,653
7	PERSONAL ACCIDENT	Rural	301	744	160,401
		Social	7,104	1,173	621,820
8	TRAVEL	Rural	1,089	30	77,541
		Social	101	15	11,111
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	14,556	5,458	645,697
		Social	49,332	25,193	4,489,584

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FORM NL-45-GREIVANCE DISPOSAL

DATE : 31st December, 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	2	32	27	0	7	0	77
	b) Claim	129	1851	1047	0	817	116	4693
	c) Policy Related	24	396	347	0	50	23	1029
	d) Premium	1	43	39	0	0	5	106
	e) Refund	10	195	159	0	37	9	506
	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							
	(ii) PED Non disclosure Related							
	(iii) Renewal related							
	(iv) Others							
	Total Number of complaints	176	2667	1753	0	923	167	6831

2	Total No. of policies during previous year*	18,753,985
3	Total No. of claims during previous year	1,092,939
4	Total No. of policies during current year*	14,222,902
5	Total No. of claims during current year	1,090,943
6	Total No. of policies complaints (current year) per 10,000 policies (current year)	0.72
7	Total No. of Claim complaints (current year) per 10,000 claims registered (current year)	43

*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	167	100%	-	-	167	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	167	100%	-	-	167	100%

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Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

For the Quarter ended 31st December, 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			