

ManipalCigna Health Insurance Company Limited
(Formerly Known as CignaTTK Health Insurance Company Limited)
IRDA Registration No. 151 Dated November 13, 2013
CIN : U66000MH2012PLC227948

PERIODIC DISCLOSURES

FORM NL-1-B-RA

REVENUE ACCOUNT FOR THE PERIOD ENDED ON 30TH JUNE 2023 (unaudited)

(Rs in Lakhs)

S.No	Particulars	Schedule Ref. form no.	MISCELLANEOUS				TOTAL			
			For the Quarter ended 30th June 2023	For the Period ended 30th June 2023	For the Quarter ended 30th June 2022	For the Period ended 30th June 2022	For the Quarter ended 30th June 2023	For the Period ended 30th June 2023	For the Quarter ended 30th June 2022	For the Period ended 30th June 2022
			unaudited	unaudited	unaudited	unaudited	unaudited	unaudited	unaudited	unaudited
1	Premiums earned (Net)	NL-4	31,161.85	31,161.85	23,734.85	23,734.85	31,161.85	31,161.85	23,734.85	23,734.85
2	Profit/ (Loss) on sale/redemption of Investments		-	-	-	-	-	-	-	-
	Profit on sale of investments		63.61	63.61	23.36	23.36	63.61	63.61	23.36	23.36
	Less: Loss on sale of investments		-	-	-	-	-	-	-	-
3	Others									
	(a)Interest Income		-	-	-	-	-	-	-	-
	(b)Excess provision written back		-	-	-	-	-	-	-	-
	Contribution from Shareholders Funds towards Excess EoM		-	-	-	-	-	-	-	-
4	Interest, Dividend & Rent – Gross (Note 1)		1,641.03	1,641.03	1,006.79	1,006.79	1,641.03	1,641.03	1,006.79	1,006.79
	TOTAL (A)		32,866.49	32,866.49	24,765.00	24,765.00	32,866.49	32,866.49	24,765.00	24,765.00
6	Claims Incurred (Net)	NL-5	20,278.63	20,278.63	14,833.43	14,833.43	20,278.63	20,278.63	14,833.43	14,833.43
7	Commission	NL-6	5,113.36	5,113.36	2,403.22	2,403.22	5,113.36	5,113.36	2,403.22	2,403.22
8	Operating Expenses related to Insurance Business	NL-7	11,546.46	11,546.46	11,011.65	11,011.65	11,546.46	11,546.46	11,011.65	11,011.65
9	Premium Deficiency		-	-	-	-	-	-	-	-
	TOTAL (B)		36,938.45	36,938.45	28,248.30	28,248.30	36,938.45	36,938.45	28,248.30	28,248.30
10	Operating Profit/(Loss) from Miscellaneous Business C= (A - B)		(4,071.96)	(4,071.96)	(3,483.30)	(3,483.30)	(4,071.96)	(4,071.96)	(3,483.30)	(3,483.30)
11	APPROPRIATIONS									
	Transfer to Shareholders' Account		(4,071.96)	(4,071.96)	(3,483.30)	(3,483.30)	(4,071.96)	(4,071.96)	(3,483.30)	(3,483.30)
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-
	Transfer to Other Reserves		-	-	-	-	-	-	-	-
	TOTAL (C)		(4,071.96)	(4,071.96)	(3,483.30)	(3,483.30)	(4,071.96)	(4,071.96)	(3,483.30)	(3,483.30)

Note 1

S.No	Particulars		MISCELLANEOUS				TOTAL			
			For the Quarter ended 30th June 2023	For the Period ended 30th June 2023	For the Quarter ended 30th June 2022	For the Period ended 30th June 2022	For the Quarter ended 30th June 2023	For the Period ended 30th June 2023	For the Quarter ended 30th June 2022	For the Period ended 30th June 2022
			unaudited	unaudited	unaudited	unaudited	unaudited	unaudited	unaudited	unaudited
1	Interest, Dividend & Rent		1,695.95	1,695.95	1,157.24	1,157.24	1,695.95	1,695.95	1,157.24	1,157.24
	Add/Less:-		-	-	-	-	-	-	-	-
2	Investment Expenses		-	-	-	-	-	-	-	-
3	Amortisation of Premium/ Discount on Investments		(54.93)	(54.93)	(150.45)	(150.45)	(54.93)	(54.93)	(150.45)	(150.45)
4	Amount written off in respect of depreciated investments		-	-	-	-	-	-	-	-
5	Provision for Bad and Doubtful Debts		-	-	-	-	-	-	-	-
6	Provision for diminution in the value of other than actively traded Equities		-	-	-	-	-	-	-	-
7	Investment income from Pool		-	-	-	-	-	-	-	-
	Interest, Dividend & Rent – Gross*		1,641.03	1,641.03	1,006.79	1,006.79	1,641.03	1,641.03	1,006.79	1,006.79

*Term gross implies inclusive of TDS

PERIODIC DISCLOSURES

FORM NL-2-B-PL

PROFIT & LOSS ACCOUNT FOR THE PERIOD ENDED ON 30TH JUNE 2023 (unaudited)

(Rs in Lakhs)

S.No	Particulars	Schedule Ref. form no.	For the Quarter ended 30th June 2023	For the Period ended 30th June 2023	For the Quarter ended 30th June 2022	For the Period ended 30th June 2022
1	OPERATING PROFIT/(LOSS)					
(a)	Fire Insurance		-	-	-	-
(b)	Marine Insurance		-	-	-	-
(c)	Miscellaneous Insurance	NL -1	(4,071.96)	(4,071.96)	(3,483.30)	(3,483.30)
2	INCOME FROM INVESTMENTS					
(a)	Interest, Dividend & Rent – Gross		812.00	812.00	538.88	538.88
(b)	Profit on sale of investments		21.30	21.30	7.27	7.27
(c)	Less: Loss on sale of investments		-	-	-	-
(d)	Amortization of Premium / Discount on Investments		(38.96)	(38.96)	(45.77)	(45.77)
3	OTHER INCOME		-	-	-	-
	TOTAL (A)		(3,277.62)	(3,277.62)	(2,982.93)	(2,982.93)
4	PROVISIONS (Other than taxation)					
(a)	For diminution in the value of Investments		-	-	-	-
(b)	For doubtful debts		2.20	2.20	(13.19)	-13.19
(c)	Others		-	-	-	-
5	OTHER EXPENSES					
(a)	Expenses other than those related to Insurance Business		-	-	-	-
	Personnel Cost		78.97	78.97	70.82	70.82
	Legal & professional charges		-	-	-	-
	Interest & Bank Charges		1.45	1.45	0.89	0.89
	Share Issue Expenses (Stamp Duty & Franking)		0.45	0.45	0.26	0.26
	Expenses related to issuance of Debentures		-	-	-	-
	Interest on Non-convertible Debentures		249.07	249.07	249.07	249.07
	Miscellaneous Expenses		24.34	24.34	2.64	2.64
	Contribution to policyholders Funds towards Excess EOM		-	-	-	-
(b)	Bad debts written off		5.14	5.14	2.04	2.04
(c)	Others		-	-	-	-
	TOTAL (B)		361.62	361.62	312.53	312.53
6	Profit / (Loss) Before Tax		(3,639.24)	(3,639.24)	(3,295.46)	(3,295.46)
7	Provision for Taxation		-	-	-	-
8	Profit / (Loss) After Tax		(3,639.24)	(3,639.24)	(3,295.46)	(3,295.46)
9	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		(1,46,203.96)	(1,46,203.96)	(1,26,111.04)	(1,26,111.04)
	Balance carried forward to Balance Sheet		(1,49,843.20)	(1,49,843.20)	(1,29,406.50)	(1,29,406.50)

PERIODIC DISCLOSURES
FORM NL-3-B-BS
BALANCE SHEET AS AT 30TH JUNE 2023 (unaudited)

(Rs in Lakhs)

S.No	Particulars	Schedule	As at 30th June 2023	As at 30th June 2022
	SOURCES OF FUNDS			
1	SHARE CAPITAL	NL-8	1,40,483.50	1,14,890.77
2	SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
3	SHARE APPLICATION MONEY		-	-
4	RESERVES AND SURPLUS	NL-10	46,392.96	36,785.73
5	FAIR VALUE CHANGE ACCOUNT			
	-Shareholders' Funds		4.38	1.04
	-Policyholders' Funds		3.36	3.05
6	BORROWINGS	NL-11	11,100	11,100
	TOTAL		1,97,984.20	1,62,780.59
	APPLICATION OF FUNDS			
1	INVESTMENT - Shareholders	NL-12	48,473.86	31,806.22
2	INVESTMENT - Policyholders	NL-12A	98,263.61	67,154.63
3	LOANS	NL-13	-	-
4	FIXED ASSETS	NL-14	2,043.30	2,277.80
5	DEFERRED TAX ASSET (Net)			
6	CURRENT ASSETS			
	Cash and Bank Balances	NL-15	1,657.11	5,512.37
	Advances and Other Assets	NL-16	7,522.55	4,482.71
	Sub-Total (A)		9,179.66	9,995.08
7	CURRENT LIABILITIES	NL-17	40,595.18	27,127.39
8	PROVISIONS	NL-18	69,224.25	50,732.25
9	DEFERRED TAX LIABILITY			
	Sub-Total (B)		1,09,819.43	77,859.64
	NET CURRENT ASSETS (C) = (A - B)		(1,00,639.77)	(67,864.56)
10	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19	-	-
11	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		1,49,843.20	1,29,406.50
	TOTAL		1,97,984.20	1,62,780.59

CONTINGENT LIABILITIES

(Rs in Lakhs)

Sr. No	Particulars	As at 30th June 2023	As at 30th June 2022
1	Partly paid – up investments	-	-
2	Claims, other than against policies, not acknowledged as debts by the Company	-	-
3	Underwriting commitment outstanding (in respect of shares and securities)	-	-
4	Guarantees given by or on behalf of the Company	-	-
5	Statutory demands/ liabilities in dispute, not provided for	1,447.80	90.81
6	Reinsurance obligations to the extent not provided for in accounts	-	-
7	Others	-	-
	(a) Insurance claims disputed by the Company, to the extent not provided/ reserved	580.67	330.72
	TOTAL	2,028.47	421.53

PERIODIC DISCLOSURES
FORM NL-4-PREMIUM SCHEDULE

(Rs in Lakhs)																	
S.No	Particulars	HEALTH INSURANCE				PERSONAL ACCIDENT				TRAVEL INSURANCE				TOTAL			
		For the Quarter ended 30th June 2023	For the Period ended 30th June 2023	For the Quarter ended 30th June 2022	For the Period ended 30th June 2022	For the Quarter ended 30th June 2023	For the Period ended 30th June 2023	For the Quarter ended 30th June 2022	For the Period ended 30th June 2022	For the Quarter ended 30th June 2023	For the Period ended 30th June 2023	For the Quarter ended 30th June 2022	For the Period ended 30th June 2022	For the Quarter ended 30th June 2023	For the Period ended 30th June 2023	For the Quarter ended 30th June 2022	For the Period ended 30th June 2022
		unaudited	unaudited	unaudited	unaudited	unaudited	unaudited	unaudited	unaudited	unaudited	unaudited	unaudited	unaudited	unaudited	unaudited	unaudited	unaudited
1	Premium from direct business written	35,572.31	35,572.31	28,081.91	28,081.91	831.95	831.95	532.42	532.42	41.35	41.35	33.35	33.35	36,445.61	36,445.61	28,647.68	28,647.68
2	Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Less : Premium on reinsurance ceded	1,467.15	1,467.15	1,164.75	1,164.75	115.97	115.97	66.73	66.73	1.66	1.66	1.55	1.55	1,584.79	1,584.79	1,233.02	1,233.02
4	Net Written Premium	34,105.16	34,105.16	26,917.16	26,917.16	715.98	715.98	465.69	465.69	39.69	39.69	31.81	31.81	34,860.83	34,860.83	27,414.66	27,414.66
	Add: Opening balance of UPR	63,689.22	63,689.22	46,039.31	46,039.31	1,348.17	1,348.17	643.55	643.55	76.39	76.39	92.99	92.99	65,113.78	65,113.78	46,775.85	46,775.85
	Less: Closing balance of UPR	67,272.42	67,272.42	49,619.32	49,619.32	1,460.00	1,460.00	745.03	745.03	80.34	80.34	91.32	91.32	68,812.76	68,812.76	50,455.66	50,455.66
	Total Premium Earned (Net)	30,521.96	30,521.96	23,337.16	23,337.16	604.15	604.15	364.21	364.21	35.74	35.74	33.48	33.48	31,161.85	31,161.85	23,734.85	23,734.85
	Gross Direct Premium :																
	In India	35,572.31	35,572.31	28,081.91	28,081.91	831.95	831.95	532.42	532.42	41.35	41.35	33.35	33.35	36,445.61	36,445.61	28,647.68	28,647.68
	Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total Premium Earned (Net)	35,572.31	35,572.31	28,081.91	28,081.91	831.95	831.95	532.42	532.42	41.35	41.35	33.35	33.35	36,445.61	36,445.61	28,647.68	28,647.68

PERIODIC DISCLOSURES
FORM NL-5 - CLAIMS SCHEDULE

S.No	Particulars	HEALTH INSURANCE				PERSONAL ACCIDENT				TRAVEL INSURANCE				TOTAL			
		For the Quarter ended 30th June 2023	For the Period ended 30th June 2023	For the Quarter ended 30th June 2022	For the Period ended 30th June 2022	For the Quarter ended 30th June 2023	For the Period ended 30th June 2023	For the Quarter ended 30th June 2022	For the Period ended 30th June 2022	For the Quarter ended 30th June 2023	For the Period ended 30th June 2023	For the Quarter ended 30th June 2022	For the Period ended 30th June 2022	For the Quarter ended 30th June 2023	For the Period ended 30th June 2023	For the Quarter ended 30th June 2022	For the Period ended 30th June 2022
		unaudited	unaudited	unaudited	unaudited	unaudited	unaudited	unaudited	unaudited	unaudited	unaudited	unaudited	unaudited	unaudited	unaudited	unaudited	unaudited
	Claims paid (Direct)																
1	Direct claims	19,835.45	19,835.45	15,301.46	15,301.46	42.99	42.99	145.22	145.22	9.67	9.67	11.25	11.25	19,888.11	19,888.11	15,457.93	15,457.93
2	Add : Re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Less : Re-insurance Ceded	804.04	804.04	732.05	732.05	1.67	1.67	43.44	43.44	0.39	0.39	0.56	0.56	806.10	806.10	776.05	776.05
	Net Claim Paid	19,031.41	19,031.41	14,569.41	14,569.41	41.32	41.32	101.78	101.78	9.28	9.28	10.69	10.69	19,082.01	19,082.01	14,681.88	14,681.88
4	Add : Claims Outstanding at the end of the period	14,159.96	14,159.96	10,278.11	10,278.11	766.95	766.95	460.76	460.76	60.40	60.40	38.18	38.18	14,987.30	14,987.30	10,777.05	10,777.05
5	Less : Claims Outstanding at the beginning of the period	13,210.14	13,210.14	10,102.71	10,102.71	519.06	519.06	477.84	477.84	61.49	61.49	44.95	44.95	13,790.68	13,790.68	10,625.50	10,625.50
	Net Incurred Claims	19,981.23	19,981.23	14,744.81	14,744.81	289.21	289.21	84.70	84.70	8.19	8.19	3.92	3.92	20,278.63	20,278.63	14,833.43	14,833.43
	Claims Paid (Direct)																
	- In India	19,056.09	19,056.09	14,638.95	14,638.95	42.99	42.99	145.22	145.22	1.28	1.28	2.33	2.33	19,100.36	19,100.36	14,786.51	14,786.51
	- Outside India	779.35	779.35	662.51	662.51	-	-	-	-	8.39	8.39	8.92	8.92	787.75	787.75	671.42	671.42
	Estimates of IBNR and IBNER at the end of the period (net)	5,123.37	5,123.37	4,180.80	4,180.80	435.21	435.21	291.85	291.85	58.46	58.46	37.44	37.44	5,617.03	5,617.03	4,510.09	4,510.09
	Estimates of IBNR and IBNER at the beginning of the period (net)	5,438.85	5,438.85	4,520.01	4,520.01	382.11	382.11	363.20	363.20	59.19	59.19	41.62	41.62	5,880.14	5,880.14	4,924.83	4,924.83

PERIODIC DISCLOSURES																	
FORM NL-6-COMMISSION SCHEDULE																	
(Rs in Lakhs)																	
S.No	Particulars	HEALTH INSURANCE				PERSONAL ACCIDENT				TRAVEL INSURANCE				TOTAL			
		For the Quarter ended 30th June 2023	For the Period ended 30th June 2023	For the Quarter ended 30th June 2022	For the Period ended 30th June 2022	For the Quarter ended 30th June 2023	For the Period ended 30th June 2023	For the Quarter ended 30th June 2022	For the Period ended 30th June 2022	For the Quarter ended 30th June 2023	For the Period ended 30th June 2023	For the Quarter ended 30th June 2022	For the Period ended 30th June 2022	For the Quarter ended 30th June 2023	For the Period ended 30th June 2023	For the Quarter ended 30th June 2022	For the Period ended 30th June 2022
		unaudited	unaudited	unaudited	unaudited	unaudited	unaudited	unaudited	unaudited	unaudited	unaudited	unaudited	unaudited	unaudited	unaudited	unaudited	unaudited
	Commission & Remuneration	3,062.84	3,062.84	2,285.09	2,285.09	91.60	91.60	60.85	60.85	2.90	2.90	2.50	2.50	3,157.34	3,157.34	2,348.45	2,348.45
	Rewards*	2,008.65	2,008.65	189.02	189.02	122.10	122.10	4.52	4.52	2.23	2.23	0.11	0.11	2,132.98	2,132.98	193.65	193.65
	Distribution fees																
1	Direct Commission	5,071.49	5,071.49	2,474.11	2,474.11	213.70	213.70	65.38	65.38	5.14	5.14	2.61	2.61	5,290.33	5,290.33	2,542.10	2,542.10
2	Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Less: Commission on Re-insurance Ceded	171.73	171.73	136.11	136.11	4.99	4.99	2.54	2.54	0.25	0.25	0.23	0.23	176.97	176.97	138.88	138.88
	Net Commission	4,899.76	4,899.76	2,338.01	2,338.01	208.71	208.71	62.84	62.84	4.89	4.89	2.38	2.38	5,113.36	5,113.36	2,403.22	2,403.22
	Break-up of the expenses (Gross) incurred to procure business:																
1	Individual Agents	1,368.00	1,368.00	759.98	759.98	43.45	43.45	17.70	17.70	-	-	-	-	1,411.45	1,411.45	777.68	777.68
2	Corporate Agents-Banks	927.17	927.17	501.09	501.09	55.10	55.10	14.24	14.24	-	-	-	-	982.28	982.28	515.33	515.33
3	Corporate Agents -Others	263.81	263.81	190.89	190.89	12.82	12.82	19.44	19.44	-	-	-	-	276.64	276.64	210.33	210.33
4	Brokers	2,229.05	2,229.05	994.01	994.01	101.28	101.28	13.92	13.92	5.14	5.14	2.61	2.61	2,335.47	2,335.47	1,010.55	1,010.54
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Business	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	- Officers/Employees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	- Online (Through Company Website)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	- Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Common Service Centres (CSC)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Insurance Marketing Firm	25.89	25.89	12.13	12.13	0.14	0.14	0.07	0.07	-	-	-	-	26.03	26.03	12.21	12.21
9	Point of sales person (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Web Aggregators	9.87	9.87	16.01	16.01	-	-	0.00	0.00	-	-	-	-	9.87	9.87	16.02	16.01
12	Referral Arrangements	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Other	247.70	247.70	-	-	0.90	0.90	-	-	-	-	-	-	248.60	248.60	-	-
	TOTAL (B)	5,071.49	5,071.49	2,474.11	2,474.11	213.70	213.70	65.38	65.38	5.14	5.14	2.61	2.61	5,290.33	5,290.33	2,542.10	2,542.10
	Commission and Rewards on (Excluding Reinsurance)																
	Business written :																
	In India	5,071.49	5,071.49	2,474.11	2,474.11	213.70	213.70	65.38	65.38	5.14	5.14	2.61	2.61	5,290.33	5,290.33	2,542.10	2,542.10
	Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

* Includes rewards and remuneration to Agents & Intermediaries.

PERIODIC DISCLOSURES

FORM NL-7-OPERATING EXPENSES SCHEDULE

(Rs in Lakhs)

		HEALTH INSURANCE				PERSONAL ACCIDENT				TRAVEL INSURANCE				TOTAL				(Rs in Lakhs)
S.No	Particulars	For the Quarter ended 30th June 2023	For the Period ended 30th June 2023	For the Quarter ended 30th June 2022	For the Period ended 30th June 2022	For the Quarter ended 30th June 2023	For the Period ended 30th June 2023	For the Quarter ended 30th June 2022	For the Period ended 30th June 2022	For the Quarter ended 30th June 2023	For the Period ended 30th June 2023	For the Quarter ended 30th June 2022	For the Period ended 30th June 2022	For the Quarter ended 30th June 2023	For the Period ended 30th June 2023	For the Quarter ended 30th June 2022	For the Period ended 30th June 2022	
		unaudited	unaudited	unaudited	unaudited	unaudited	unaudited	unaudited	unaudited	unaudited	unaudited	unaudited	unaudited	unaudited	unaudited	unaudited	unaudited	
1	Employees' remuneration & welfare benefits	4,742.83	4,742.83	5,005.76	5,005.76	110.92	110.92	94.91	94.91	5.51	5.51	5.95	5.95	4,859.27	4,859.27	5,106.61	5,106.61	
2	Travel, conveyance and vehicle running expenses	162.84	162.84	96.67	96.67	3.81	3.81	1.83	1.83	0.19	0.19	0.11	0.11	166.84	166.84	98.62	98.62	
3	Training expenses	322.89	322.89	250.68	250.68	7.55	7.55	4.75	4.75	0.38	0.38	0.30	0.30	330.82	330.82	255.73	255.73	
4	Rents, rates & taxes	297.62	297.62	230.22	230.22	6.96	6.96	4.36	4.36	0.35	0.35	0.27	0.27	304.92	304.92	234.86	234.86	
5	Repairs	44.94	44.94	4.86	4.86	1.05	1.05	0.09	0.09	0.05	0.05	0.01	0.01	46.05	46.05	4.96	4.96	
6	Printing & stationery	29.38	29.38	29.66	29.66	0.69	0.69	0.56	0.56	0.03	0.03	0.04	0.04	30.10	30.10	30.25	30.25	
7	Communication	93.26	93.26	111.17	111.17	2.18	2.18	2.11	2.11	0.11	0.11	0.13	0.13	95.55	95.55	113.41	113.41	
8	Legal & professional charges	966.52	966.52	678.74	678.74	22.60	22.60	12.87	12.87	1.12	1.12	0.81	0.81	990.25	990.25	692.41	692.41	
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(a) as auditor (Statutory Auditor)	8.05	8.05	6.86	6.86	0.19	0.19	0.13	0.13	0.01	0.01	0.01	0.01	8.25	8.25	7.00	7.00	
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(i) Taxation matters (Tax Audit)	0.37	0.37	0.37	0.37	0.01	0.01	0.01	0.01	0.00	0.00	0.00	0.00	0.38	0.38	0.38	0.38	
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(c) in any other capacity	0.63	0.63	0.49	0.49	0.01	0.01	0.01	0.01	0.00	0.00	0.00	0.00	0.65	0.65	0.50	0.50	
	(d) out of pocket expenses	0.08	0.08	0.06	0.06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	0.08	0.06	0.06	
10	Advertisement and publicity	3,207.82	3,207.82	3,316.39	3,316.39	75.02	75.02	62.88	62.88	3.73	3.73	3.94	3.94	3,286.57	3,286.57	3,383.21	3,383.21	
11	Interest & Bank Charges	73.83	73.83	63.09	63.09	1.73	1.73	1.20	1.20	0.09	0.09	0.07	0.07	75.64	75.64	64.36	64.36	
12	Others																	
	Membership and Subscription Fees	20.08	20.08	15.29	15.29	0.47	0.47	0.29	0.29	0.02	0.02	0.02	0.02	20.58	20.58	15.60	15.60	
	Information Technology Related Expenses	630.25	630.25	481.12	481.12	14.74	14.74	9.12	9.12	0.73	0.73	0.57	0.57	645.73	645.73	490.81	490.81	
	Equipments, Software and amenities - Usage Cost	179.08	179.08	226.74	226.74	4.19	4.19	4.30	4.30	0.21	0.21	0.27	0.27	183.48	183.48	231.31	231.31	
	Business Development and Sales Promotion Expenses	(0.31)	(0.31)	(135.38)	(135.38)	(0.01)	(0.01)	(2.57)	(135.38)	(0.00)	(0.00)	(0.16)	(0.16)	(0.31)	(0.31)	(138.11)	(138.11)	
	Office Expenses	95.38	95.38	78.37	78.37	2.23	2.23	1.49	1.49	0.11	0.11	0.09	0.09	97.72	97.72	79.95	79.95	
	Policy Related Expenses	95.23	95.23	66.29	66.29	2.23	2.23	1.26	1.26	0.11	0.11	0.08	0.08	97.57	97.57	67.63	67.63	
	Directors Sitting Fees	7.81	7.81	5.88	5.88	0.18	0.18	0.11	0.11	0.01	0.01	0.01	0.01	8.00	8.00	6.00	6.00	
	Miscellaneous Expenses	1.78	1.78	1.29	1.29	0.04	0.04	0.02	0.02	0.00	0.00	0.00	0.00	1.83	1.83	1.31	1.31	
	Foreign Exchange Gain/Loss	1.92	1.92	1.53	1.53	0.04	0.04	0.03	0.03	0.00	0.00	0.00	0.00	1.96	1.96	1.56	1.56	
13	Depreciation	287.47	287.47	258.04	258.04	6.72	6.72	4.89	4.89	0.33	0.33	0.31	0.31	294.53	294.53	263.23	263.23	
	TOTAL	11,269.81	11,269.81	10,794.16	10,794.16	263.55	263.55	204.66	204.66	13.10	13.10	12.82	12.82	11,546.46	11,546.46	11,011.65	11,011.65	
	In India	11,269.81	11,269.81	10,794.16	10,794.16	263.55	263.55	204.66	204.66	13.10	13.10	12.82	12.82	11,546.46	11,546.46	11,011.65	11,011.65	
	Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

PERIODIC DISCLOSURES

FORM NL-8-SHARE CAPITAL SCHEDULE

Rs in lakhs

S.No	Particulars	As at 30th June 2023	As at 30th June 2022
		unaudited	unaudited
1	Authorised Capital	1,50,000.00	1,50,000.00
	150,00,00,000 (Previous Year: 1,500,000,000) Equity Shares of Rs. 10 each	-	-
2	Issued Capital	1,40,483.50	1,14,890.77
	140,48,34,988 (Previous Year: 1,148,907,676) Equity Shares of Rs. 10 each	-	-
3	Subscribed Capital	1,40,483.50	1,14,890.77
	140,48,34,988 (Previous Year: 1,148,907,676) Equity Shares of Rs. 10 each	-	-
4	Called-up Capital	1,40,483.50	1,14,890.77
	140,48,34,988 (Previous Year: 1,148,907,676) Equity Shares of Rs. 10 each	-	-
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses	-	-
	Less : Expenses including commission or brokerage on underwriting or subscription of shares	-	-
5	Paid Up Capital	1,40,483.50	1,14,890.77
	140,48,34,988 (Previous Year: 1,148,907,676) Equity Shares of Rs. 10 each		
	TOTAL	1,40,483.50	1,14,890.77

PERIODIC DISCLOSURES

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE (As certified by the management)

Shareholder	As at 30th June 2023		As at 30th June 2022	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
- Indian	71,64,65,871	51%	58,59,42,939	51%
- Foreign	68,83,69,117	49%	56,29,64,737	49%
Investors	-	-	-	-
- Indian	-	-	-	-
- Foreign	-	-	-	-
Others				
TOTAL	1,40,48,34,988	100%	1,14,89,07,676	100%

DETAILS OF EQUITY HOLDING OF INSURERS

PART A:

PARTICULARS OF THE SHAREHOLDING PATTERN OF MANIPALCIGNA HEALTH INSURANCE COMPANY, AS AT QUARTER ENDED 30TH JUNE 2023

Sl. No.	Category	No. of investors	No. of shares held (III)	% of share- holdings (IV)	Paid up equity (Rs. in lakhs) (V)	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) Manipal Education and Medical Group India Private Limited (Formerly known as Manipal Integrated Services Private Limited)	1	12,37,30,000	8.80%	12,373.00	-	-	12,37,30,000	100%
	(ii) MEMG Fund Advisors, LLP	1	59,27,35,871	42.20%	59,273.59	-	-	59,27,35,871	100%
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:								
	(i) Cigna Holding Overseas, Inc.	1	68,83,69,117	49.0%	68,836.91	-	-	10,43,70,043	15.16%
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								
vi)	FII belonging to Foreign Promoter of Indian Promoter								
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								
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 Repatriable								
	- 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		3	1,40,48,34,988	100%	1,40,483.50	-	-	82,08,35,914	58.43%

Foot Notes:

- (a) All holdings, above 1% of the paid up equity, have to be separately disclosed.
(b) Indian Promoters - As defined under Regulation 2(1)(g) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000
(c) Where a company is listed, the column "Shares pledged or otherwise encumbered" shall not be applicable to "Non Promoters" category

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: MEMG Fund Advisors LLP

Shareholding Pattern as on June 30, 2023

Sl. No.	Category	No. of Investors	No. of shares held	% of share- holdings	Paid up equity (Rs. in lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	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): (i) Dr. Ranjan Ramdas Pai		1,00,000	1%	1	-	-	-	-
ii)	Bodies Corporate: (i) MEMG Family Office LLP		5,99,99,00,000	99%	59,999	-	-	-	-
iii)	Financial Institutions/ Banks		-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India		-	-	-	-	-	-	-
v)	Persons acting in concert (Please specify)		-	-	-	-	-	-	-
vi)	Any other (Please specify)		-	-	-	-	-	-	-
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):		-	-	-	-	-	-	-
ii)	Bodies Corporate:		-	-	-	-	-	-	-
iii)	Any other (Please specify)		-	-	-	-	-	-	-
B.	Non Promoters								
B.1	Public Shareholders		-	-	-	-	-	-	-
1.1)	Institutions		-	-	-	-	-	-	-
i)	Mutual Funds		-	-	-	-	-	-	-
ii)	Foreign Portfolio Investors		-	-	-	-	-	-	-
iii)	Financial Institutions/Banks		-	-	-	-	-	-	-
iv)	Insurance Companies		-	-	-	-	-	-	-
v)	FII belonging to Foreign promoter of Indian Promoter (e)		-	-	-	-	-	-	-
vi)	FII belonging to Foreign promoter of Indian Promoter (e)		-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund		-	-	-	-	-	-	-
viii)	Alternative Investment Fund		-	-	-	-	-	-	-
ix)	Any other (Please specify)		-	-	-	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India		-	-	-	-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs		-	-	-	-	-	-	-
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 Repatriable		-	-	-	-	-	-	-
-	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		6,00,00,00,000	100%	60,000	-	-	-	-

Foot Notes:

(i) All holdings, above 1% of the paid up equity, have to be separately disclosed

(ii) Indian Promoters-As defined under Regulation 2(1)(g) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulation, 2000

(iii) Where a Company is listed, the column "shares pledge or otherwise encumbered" shall not be applicable to Non Promoters" Category

Note: Pursuant to IRDAI approval letter dated 15th March, 2021, TTK Partners, LLP had transferred its entire balance shareholding of 8,16,40,108 to MEMG Fund Advisors, LLP on 4th June, 2021

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: Manipal Education and Medical Group India Private Limited (Formerly Manipal Integrated Services Pvt Ltd)

Shareholding Pattern as on June 30, 2023

Sl. No.	Category	No. of Investors	No. of shares held	% of share- holdings	Paid up equity (Rs. in lakhs)	Shares pledged or otherwise encumbered	Shares under Lock in Period
(I)	(II)		(III)	(IV)	(V)	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): (i) Shruti Pai	1	1.00	-	0.00		
ii)	Bodies Corporate: (i) MEMG Family Office LLP (ii) Manipal Health Care Private Limited (iii) Others	1 1 1	12,24,968 99 2,38,014	4% 0% 1%	122.50 0.01 23.80	99.00 100%	
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) (i) RSP India Trust	1	3,10,42,682	95%	3,104.27		
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						
ii)	Individual share capital in excess of Rs. 2 Lacs	1	10,000.00	0.03%	1.00		
iii)	NBFCs registered with RBI						
iv)	Others: - Trusts - Non Resident Indian - Clearing Members - Non Resident Indian Non Repatriable - 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		6	3,25,15,764	100%	3,251.58		

Footnotes:

(i) All holdings, above 1% of the paid up equity, have to be separately disclosed

(ii) Indian Promoters-As defined under Regulation 2(1)(g) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulation, 2000

(iii) Where a Company is listed, the column "shares pledge or otherwise encumbered" shall not be applicable to Non Promoters" Category

PERIODIC DISCLOSURES

FORM NL-10-RESERVES AND SURPLUS SCHEDULE

(Rs in Lakhs)

S.No	Particulars	As at 30th June 2023	As at 30th June 2022
		unaudited	unaudited
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	-	-
	Opening Balance	44,472.92	35,414.64
	Addition during the period	1,920.04	1,371.09
4	General Reserves	-	-
	Less: Amount utilized for issue of Bonus Shares	-	-
	Less: Amount utilized for Buy-back	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves	-	-
7	Balance of Profit in Profit & Loss Account	-	-
	TOTAL	46,392.96	36,785.73

PERIODIC DISCLOSURES

FORM NL-11-BORROWINGS SCHEDULE

(Rs in Lakhs)

S.No	Particulars	As at 30th June 2023	As at 30th June 2022
		unaudited	unaudited
1	9% Non-Convertible Debentures	11,100	11,100
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	11,100	11,100

(Rs in Lakhs)

Sr.No	Source/Instrument	Amount Borrowed	Amount of Security	Nature of Security
1	9% Non-Convertible Debentures	11,100	-	Unsecured

PERIODIC DISCLOSURES

FORM NL-12 & 12 A -INVESTMENT SCHEDULE

(Amount in Lakhs)

S.No	Particulars	NL -12		NL -12A		Total	
		Shareholders		Policyholders			
		As at 30th June 2023	As at 30th June 2022	As at 30th June 2023	As at 30th June 2022	As at 30th June 2023	As at 30th June 2022
		unaudited	unaudited	unaudited	unaudited	unaudited	unaudited
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	10,151.50	8,282.84	21,007.36	12,388.40	31,158.86	20,671.24
2	Other Approved Securities	13,409.29	8,423.96	23,514.83	16,039.01	36,924.12	24,462.97
3	Other Investments	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	6,510.83	3,989.90	15,225.04	8,389.97	21,735.87	12,379.87
	(e) Other Securities	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	10,857.94	6,855.40	26,207.98	16,868.96	37,065.92	23,724.36
5	Other than Approved Investments	-	-	-	-	-	-
	Less : Provisions for doubtful debts	-	-	-	-	-	-
	Sub-total	-	-	-	-	-	-
	LONG TERM INVESTMENTS TOTAL (A)	40,929.56	27,552.10	85,955.21	53,686.34	1,26,884.77	81,238.43
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	506.57	487.94	2,019.62	2,525.74	2,526.19	3,013.68
2	Other Approved Securities	-	-	-	-	-	-
3	Other Investments	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	2,356.97	427.84	1,096.77	1,917.16	3,453.74	2,344.99
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	2,971.08	1,510.66	4,501.93	1,504.71	7,473.01	3,015.36
	(e) Other Securities - Certificate of Deposit/Commercial Paper	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	999.52	1,524.03	3,990.23	7,065.68	4,989.75	8,589.70
5	Other than Approved Investments	710.16	303.65	699.85	455.00	1,410.01	758.66
	Less : Provisions for doubtful debts	-	-	-	-	-	-
	Sub-total	710.16	303.65	699.85	455.00	1,410.01	758.66
	SHORT TERM INVESTMENTS TOTAL (B)	7,544.30	4,254.12	12,308.40	13,468.29	19,852.70	17,722.40
	TOTAL (C) = (A) + (B)	48,473.86	31,806.22	98,263.61	67,154.63	1,46,737.47	98,960.85

Notes:

- 1 IRDA vide circular no : IRDAI/F&A/CIR/CPM/056/03/2016, dated 04th April 2016, the company has segregated the Policyholders and Shareholders funds.

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

(Amount in Rs. Lakhs)

	Particulars	Shareholders		Policyholders		Total	
		As at 30th June 2023	As at 30th June 2022	As at 30th June 2023	As at 30th June 2022	As at 30th June 2023	As at 30th June 2022
	Long Term Investments--						
	Book Value	41,263.94	27,747.32	86,551.14	54,739.47	1,27,815.08	82,486.78
	Market Value	40,312.56	26,541.34	84,912.01	52,317.55	1,25,224.57	78,858.89
	Short Term Investments--						
	Book Value	4,483.64	3,551.18	10,722.64	10,786.08	15,206.28	14,337.25
	Market Value	4,458.74	3,496.99	10,452.06	10,536.40	14,910.80	14,033.39

PERIODIC DISCLOSURES

FORM NL-13-LOANS SCHEDULE

(Rs in Lakhs)

S.No	Particulars	As at 30th June 2023	As at 30th June 2022
		unaudited	unaudited
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) 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	Loan Amount (Rs. Lakhs)	Provision (Rs. Lakhs)
	Sub-standard	-	-
	Doubtful	-	-
	Loss	-	-
	Total	-	-

PERIODIC DISCLOSURES

FORM NL-14-FIXED ASSETS SCHEDULE (Unaudited)

(Rs in Lakhs)

Particulars	Cost/ Gross Block				Depreciation				Net Block	Net Block
	Opening	Additions during the period ended 30th June 2023	Deductions/adjustments during the period ended 30th June 2023	As at 30th June 2023	Opening	For the period ended 30th June 2023	Deductions/ adjustments during the period	As at 30th June 2023	As at 30th June 2023	As at 30th June 2022
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (Software)	3,438.99	181.44	-	3,620.43	2,275.42	219.41	-	2,494.83	1,125.60	1,227.81
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	371.70	-	(1.18)	370.52	343.16	5.34	(1.18)	347.32	23.20	41.43
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	125.78	27.65	(2.59)	150.84	104.30	8.38	(2.59)	110.09	40.75	24.02
IT Equipments	1,684.05	43.18	(28.61)	1,698.62	1,200.91	55.43	(28.61)	1,227.73	470.89	538.52
Vehicles	-	-	-	-	-	-	-	-	-	-
Office Equipment	178.75	2.97	(13.33)	168.39	146.93	5.98	(13.33)	139.58	28.81	43.98
Others	-	-	-	-	-	-	-	-	-	-
TOTAL	5,799.27	255.24	(45.71)	6,008.80	4,070.72	294.54	(45.71)	4,319.55	1,689.25	1,875.76
Capital Work in progress (including intangible under development)	274.62	269.72	(190.29)	354.05	-	-	-	-	354.05	402.04
Grand Total	6,073.89	524.96	(236.00)	6,362.85	4,070.72	294.54	(45.71)	4,319.55	2,043.30	2,277.80
Previous Year	5,407.80	393.46	(216.39)	5,584.87	3,043.84	263.23	-	3,307.07	2,277.80	2,727.39

PERIODIC DISCLOSURES

FORM NL-15-CASH AND BANK BALANCE SCHEDULE

(Rs in Lakhs)

S.No	Particulars	As at 30th June 2023	As at 30th June 2022
		unaudited	unaudited
1	Cash (including cheques, drafts and stamps)	48.19	28.81
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	500.00	4,650.00
	(bb) Others*	50.00	25.00
	(b) Current Accounts	1,058.92	808.56
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	1,657.11	5,512.37
	CASH & BANK BALANCES		
1	In India	1,657.11	5,512.37
2	Outside India	-	-
	TOTAL	1,657.11	5,512.37

*Deposit of Rs.50 Lakh (Previous year Rs.25 Lakh) has been lien marked with bank

Cheques on hand amount to Rs.Nil Previous Year: Rs.Nil

Balances with non-scheduled banks included in 2 above

PERIODIC DISCLOSURES

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

(Rs in Lakhs)

S.No	Particulars	As at 30th June 2023	As at 30th June 2022
		unaudited	unaudited
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	581.07	407.94
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	45.00	48.37
6	Others		
	Security Deposits	470.77	413.73
	Advance to Employees against expenses	96.79	70.96
	Less : Provisions for doubtful debts	(66.93)	(42.72)
	Sub-total	29.86	28.24
	Advance to others	551.15	489.90
	TOTAL (A)	1,677.85	1,388.18
	OTHER ASSETS		
1	Income accrued on investments	3,422.87	2,567.21
2	Outstanding Premiums	86.71	85.78
3	Receivable from Agents	58.34	50.85
	Less : Provisions for doubtful debts	(47.12)	(40.25)
	Sub-total	11.22	10.60
4	Recoverable unallocated premium	49.07	28.79
	Less : Provisions for doubtful debts	(22.44)	(20.39)
	Sub-total	26.63	8.40
5	Excess refund recoverable from policyholders	20.80	26.65
	Less : Provisions for doubtful debts	(15.09)	(21.07)
	Sub-total	5.71	5.58
6	Excess Claims recoverable	11.84	17.86
	Less : Provisions for doubtful debts	(10.49)	(11.61)
	Sub-total	1.35	6.25
7	Foreign Agencies Balances	-	-
8	Due from other entities carrying on insurance business (including reinsurers)	-	-
9	Due from subsidiaries/ holding	-	-
10	Deposit with Reserve Bank of India (Pursuant to section 7 of Insurance Act, 1938)	-	-
11	Others	-	-
	Receivable from Related Party	-	-
	Cenvat/ Input Tax Credit	609.56	214.85
	Less : Provisions for doubtful debts	-	-
	Deposit with GST Authority	1,372.69	-
	Sub-total	1,982.25	214.85
	Investment For Unclaimed Amount*	300.05	176.85
	Income on Investment for Unclaimed Amount	7.91	19.01
	Sundry Receivable	-	-
	TOTAL (B)	5,844.70	3,094.53
	TOTAL (A+B)	7,522.55	4,482.71
	* Investment for Unclaimed Amount includes reinvestment of Income on Unclaimed Amount		

PERIODIC DISCLOSURES

FORM NL-17-CURRENT LIABILITIES SCHEDULE

(Rs in Lakhs)

S.No	Particulars	As at 30th June 2023	As at 30th June 2022
		unaudited	unaudited
1	Agents' Balances	681.97	663.47
2	Balances due to other insurance companies	1,476.14	621.93
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies ^(a)	-	123.24
	(b) for Other Policies	1,027.60	644.23
5	Unallocated Premium	5,950.09	3,142.86
6	Unclaimed Amount of Policyholders	229.34	127.09
7	Income on Unclaimed Amount of Policyholders	44.18	19.01
8	Sundry creditors	372.53	481.32
9	Due to subsidiaries/ holding company	-	-
10	Claims Outstanding*	14,987.31	10,777.07
11	Due to Officers/ Directors	-	-
12	Others -		
	Statutory Dues	886.21	784.12
	Refund Payable - Premium	276.03	159.14
	Provision for expenses	11,190.22	6,658.32
	Contracts for Investments	509.12	-
	Stale Cheque	-	10.51
	Employee Related Liability	14.21	22.76
	Claims Payable	22.89	63.19
	Interest accrued and due on Borrowings	2,263.34	1,619.70
13	GST Liabilities	664.00	1,209.43
	TOTAL	40,595.18	27,127.39

(a) Long term policies are policies with more than one year tenure

*Claims Outstanding are shown net of reinsurance

PERIODIC DISCLOSURES

FORM NL-18-PROVISIONS SCHEDULE

(Rs in Lakhs)

S.No	Particulars	As at 30th June 2023	As at 30th June 2022
		unaudited	unaudited
1	Reserve for Unexpired Risk	68,780.74	50,416.54
2	For taxation (less advance tax paid and taxes deducted at source)	-	-
3	For proposed dividends	-	-
4	For dividend distribution tax	-	-
5	Others		
	Provision for Gratuity (Net of Contribution towards Employee Gratuity Fund Trust)	98.34	9.11
	Provision for Leave Encashment	315.25	269.59
	Deferred Tax Liability	-	-
	Freelook Reserve	29.92	37.01
6	Reserve for Premium Deficiency	-	-
	TOTAL	69,224.25	50,732.25

PERIODIC DISCLOSURES

FORM NL-19 - MISC EXPENDITURE SCHEDULE (To the extent not written off or adjusted)

(Rs in Lakhs)

S.No	Particulars	As at 30th June 2023	As at 30th June 2022
		unaudited	unaudited
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	Total	-	-

PERIODIC DISCLOSURES
FORM NL-20 - ANALYTICAL RATIOS

Analytical Ratios				
S.No.	Particular	For the Quarter ended 30th June 2023	Up to the quarter ended 30th June 2023	For the corresponding quarter of the previous year ended 30th June 2022
1	Gross Direct Premium Growth Rate	27%	27%	36%
2	Gross Direct Premium to Net worth Ratio	98%	98%	129%
3	Growth rate of Net Worth	66%	66%	0.01%
4	Net Retention Ratio	96%	96%	96%
5	Net Commission Ratio	15%	15%	9%
6	Expense of Management to Gross Direct Premium Ratio	46%	46%	47%
7	Expense of Management to Net Written Premium Ratio**	48%	48%	49%
8	Net Incurred Claims to Net Earned Premium**	65%	65%	62%
9	Claims paid to claims provisions	68%	68%	59%
10	Combined Ratio	113%	113%	111%
11	Investment Income ratio	1.72%	1.72%	1.49%
12	Technical Reserves to net premium ratio	2.40	2.40	2.23
13	Underwriting balance ratio	-0.19	-0.19	-0.19
14	Operating Profit Ratio	-13%	-13%	-14%
15	Liquid Assets to liabilities ratio	23%	23%	35%
16	Net earning ratio	-10%	-10%	-12%
17	Return on net worth ratio	-10%	-10%	-15%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	1.62	1.62	1.59
19	NPA Ratio	-	-	-
	Gross NPA Ratio	-	-	-
	Net NPA Ratio	-	-	-
20	Debt Equity Ratio	0.30	0.30	0.50
21	Debt Service Coverage Ratio	-14	-14	-12
22	Interest Service Coverage Ratio	-14	-14	-12
23	Earnings per share	-0.26	-0.26	-0.29
24	Book value per share	2.64	2.64	1.94

** Segmental Reporting up to the quarter ended 30th June 2023

S.No.	Segments Upto the quarter ended on 30th June 2023	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
1	Health										
	Current Period	27%	96%	14%	46%	47%	65%	71%	113%	239%	-18%
	Previous Period	36%	96%	9%	47%	49%	62%	62%	112%	222%	-19%
2	Personal Accident										
	Current Period	56%	86%	29%	57%	66%	48%	1%	114%	311%	-26%
	Previous Period	57%	87%	13%	51%	57%	23%	3%	80%	259%	4%
3	Travel Insurance										
	Current Period	24%	96%	12%	44%	45%	23%	58%	68%	355%	27%
	Previous Period	-68%	95%	7%	46%	48%	12%	22%	59%	407%	43%
4	Total Health										
	Current Period	27%	96%	15%	46%	48%	65%	68%	113%	240%	-19%
	Previous Period	36%	96%	9%	47%	49%	62%	59%	111%	223%	-19%

PERIODIC DISCLOSURES

FORM NL-21 - RELATED PARTY

PART A - Related Party Transactions

(Rs in Lakhs)

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 June 2023	Up to the quarter ended 30th June 2023	For the corresponding quarter of the previous year ended 30th June 2022	Up to the corresponding quarter of the previous year ended 30th June 2022
1	MEMG Fund Advisors, LLP	Shareholder	Capital Contribution	3,101	3,101	1,596	1,596
2	MEMG Fund Advisors, LLP	Shareholder	Share premium	899	899	654	654
3	Cigna Holding Overseas Inc.	Shareholder	Capital Contribution	2,979	2,979	1,533	1,533
4	Cigna Holding Overseas Inc.	Shareholder	Share premium	1,021	1,021	717	717
5	Manipal Education and Medical Group India Private Limited	Shareholder	Interest on Sub-Debt	76	76	76	76
6	Prasun Sikdar	Key Management Personnel	Remuneration	108	108	101	101
7	Remuneration of KMP (Excluding MD)	Key Management Personnel	Remuneration	472	472	521	521
8	Manipal Global Education Services Pvt. Ltd	Entities in which directors have interest	Gross Written Premium	91	91	87	87
9	Manipal Health Enterprises Pvt Ltd	Entities in which directors have interest	Gross Written Premium	663	663	702	702
10	Meritrac Services Private Limited	Entities in which directors have interest	Gross Written Premium	45	45	50	50
11	UNEXT LEARNING PRIVATE LIMITED	Entities in which directors have interest	Gross Written Premium	109	109	72	72
12	Stempeutics Research Pvt Ltd	Entities in which directors have interest	Gross Written Premium	9	9	8	8
13	MEMG International India Private Limited	Entities in which directors have interest	Gross Written Premium	29	29	28	28
14	Manipal Health Enterprises Private Limited	Entities in which directors have interest	Claims Expenses	339	339	319	319
15	Manipal Health Enterprises Pvt Ltd	Entities in which directors have interest	Unallocated Premium	146	146	184	184
16	Manipal Global Education Services Pvt. Ltd	Entities in which directors have interest	Unallocated Premium	7	7	5	5
17	Meritrac Services Private Limited	Entities in which directors have interest	Unallocated Premium	5	5	1	1
18	UNEXT LEARNING PRIVATE LIMITED	Entities in which directors have interest	Unallocated Premium	15	15	1	1
19	Stempeutics Research Pvt Ltd	Entities in which directors have interest	Unallocated Premium	6	6	4	4
20	MEMG International India Private Limited	Entities in which directors have interest	Unallocated Premium	2	2	12	12
21	Manipal Health Enterprises Private Limited	Entities in which directors have interest	Claim Outstanding	160	160	72	72
22	Quess Corp Limited	Entities in which directors have interest	Office Expenses	20	20	16	16

PART-B Related Party Transaction Balances - As at the end of the Quarter 30.06.2023

SL.No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments (Rs. in Lakhs)	Whether Payable / Receivable	Whether Secured? If so, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received	Balance under Provision for doubtful debts relating to the outstanding balance receivable (Rs. in Lakhs)	Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party
1	MEMG Fund Advisors, LLP	Shareholder	59,274	Payable - Shareholder	-	-	-	-
2	Cigna Holding Overseas Inc.	Shareholder	68,837	Payable - Shareholder	-	-	-	-
3	Manipal Education and Medical Group India Private Limited	Shareholder	12,373	Payable - Shareholder	-	-	-	-
4	Cigna Holding Overseas Inc.	Share premium	40,153	Payable - Share premium	-	-	-	-
5	Manipal Education and Medical Group India Private Limited	Shareholder	3,400	Payable - Debenture	-	-	-	-
6	MEMG Fund Advisors, LLP	Share premium	6,240	Payable - Share premium	-	-	-	-
7	Manipal Education and Medical Group India Private Limited	Shareholder	344	Interest on Sub-Debt	-	-	-	-

PERIODIC DISCLOSURES

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

STATEMENT OF ADMISSIBLE ASSETS AS AT 30TH JUNE 2023

(Rs in Lakhs)

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS	-	48,474	48,474
	Policyholders as per NL-12 A of BS	98,264	-	98,264
(A)	Total Investments as per BS	98,264	48,474	1,46,738
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	-	2,043	2,043
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	396	396
	Current Assets:			
(E)	Cash & Bank Balances as per BS	500	1,157	1,657
(F)	Advances and Other assets as per BS	-	7,523	7,523
(G)	Total Current Assets as per BS...(E)+(F)	500	8,680	9,180
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	-	3,214	3,214
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	4	4	8
(K)	Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)	98,764	59,197	1,57,961
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	4	3,614	3,618
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)	98,760	55,583	1,54,343

(Rs in Lakhs)

Item No.	Inadmissible Assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
1	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	4	4	8
2	Inadmissible Fixed assets			
	(a) Furniture & fitting	-	41	41
	(b) Lease hold improvement	-	23	23
	(c) Intangible assets	-	25	25
	(d) IT equipments	-	307	307
3	Inadmissible current assets			
	(a) Bank Gurantee	-	50	50
	(b) Agent balances	-	11	11
	(c) Unclaimed amount of policyholders (net of unclaimed liability)	-	34	34
	(d) GST input tax credit	-	25	25
	(e) Haircut on Debentures	-	1,720	1,720
	(f) GST deposited with the Authority	-	1,373	1,373
	Total	4	3,614	3,618

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

PERIODIC DISCLOSURES

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

(Rs in Lakhs)

STATEMENT OF LIABILITIES:		As at 30th June 2023	
S.No.	Reserve	Gross Reserve	Net Reserve
a	Unearned Premium Reserve (UPR) (a)	71,889	68,781
b	Premium Deficiency Reserve (PDR)(b)	-	-
c	Unexpired Risk Reserve (URR)(c)=(a) +(b)	71,889	68,781
d	Outstanding Claim Reserve (other than IBNR reserve)(d)	9,961	9,370
e	IBNR Reserve (e)	6,333	5,617
f	Total Reserves for Technical Liabilities (f)=(c)+(d)+(e)	88,183	83,768

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

PERIODIC DISCLOSURES

FORM NL-25 - SOLVENCY MARGIN (TABLE IA)

TABLE IA- REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS AS ON 30TH JUNE 2023

(Rs in Lakhs)

S. No.	Line of Business	Gross Premium	Net Premium	Gross incurred claims	Net Incurred claims	RSM-1	RSM-2	RSM
1	Fire	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-
3	Marine - Marine other than Marine Cargo	-	-	-	-	-	-	-
4	Motor	-	-	-	-	-	-	-
5	Engineering	-	-	-	-	-	-	-
6	Aviation	-	-	-	-	-	-	-
7	Liabilities	-	-	-	-	-	-	-
8	Health	1,43,777	1,37,561	81,447	77,724	27,512	23,317	27,512
9	Miscellaneous	-	-	-	-	-	-	-
10	Crop	-	-	-	-	-	-	-
	Total	1,43,777	1,37,561	81,447	77,724	27,512	23,317	27,512

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

PERIODIC DISCLOSURES

FORM NL-26 - SOLVENCY MARGIN (TABLE IB) AS AT 30TH JUNE 2023

(Rs in Lakhs)

Item	Description	Amount
(1)	(2)	(3)
(A)	Policyholder's FUNDS	98,760
	Available Assets (as per FORM IRDAI-GI-TA)	-
	Deduct:	-
(B)	Current Liabilities as per BS	83,768
(C)	Provisions as per BS	8,969
(D)	Other Liabilities	-
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	6,023
	Shareholder's FUNDS	
(F)	Available Assets	55,583
	Deduct:	-
(G)	Other Liabilities	17,082
(H)	Excess in Shareholders' funds: (F-G)	38,501
(I)	Total ASM (E+H)	44,523
(J)	Total RSM	27,512
(K)	Solvency Ratio (Total ASM/Total RSM)	162%

PERIODIC DISCLOSURES

FORM NL-27 - PRODUCTS INFORMATION

Products and/or add-ons introduced during the quarter ended 30th June 2023

S. No.	Name of Product /Add on	Co. Ref. No.	IRDA Ref.no.	Class of Business	Category of product	Date of Allotment of UIN
1	SecureHealth, ManipalCigna	Email Date: 21\03\2023	MCIHLIP23194V012223	Health	Internal Tariff Rated	21-Mar-23
2	ManipalCigna ProHealth Insurance	Email Date: 21\04\2023	MCIHLIP24011V072324	Health	Internal Tariff Rated	21-Apr-23
3	ManipalCigna ProHealth Select	Email Date: 03\05\2023	MCIHLIP24016V032324	Health	Internal Tariff Rated	3-May-23

PERIODIC DISCLOSURES

FORM NL-28-STATEMENT OF INVESTMENT ASSETS AND STATEMENT OF ACCRETION OF ASSETS AS AT 30TH JUNE 2023

PART A

Section I

(Rs in Lakhs)

S.No	Particulars	SCH ++	Amount
1	Investments (Shareholders)	8	48,474
	Investments (Policyholders)	8A	98,264
2	Loans	9	-
3	Fixed Assets	10	2,043
4	Current Assets		
	a. Cash & Bank Balance	11	1,657
	b. Advances & Other Assets	12	7,523
5	Current Liabilities		
	a. Current Liabilities	13	40,595
	b. Provisions	14	69,224
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		1,49,843
	Application of Funds as per Balance Sheet (A)		1,97,984
	Less: Other Assets	SCH ++	Amount
1	Loans	9	-
2	Fixed Assets	10	2,043
3	Cash & Bank Balance	11	1,157
4	Advances & Other Assets (if any) { except Deposit with Reserve Bank of India u/s 7 of The Insurance Act which is part of Investment Asset}	12	7,523
5	Current Liabilities	13	40,595
6	Provisions	14	69,224
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		-
9	Debit Balance of P&L A/c		1,49,843
	TOTAL (B)		50,747
	'Investment Assets' As per FORM 3B	(A-B)	1,47,237

Section II

(Rs in Lakhs)

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	%	Actual	FVC Amount	Total	Market Value
			Balance	FRSM							
1	Central Govt. Securities.	Not less than 20%	-	10,658	23,027	33,685	23%	-	-	33,685	33,272
2	Central Govt. Sec or Other Approved Sec. (incl. (1) above)	Not less than 30%	-	24,067	46,541	70,609	48%	-	-	70,609	69,745
3	Investment subject to Exposure Norms										
	a. Housing & Loans to SG for Housing and FFE, Infrastructure Investments										
	1. Approved Investments	Not less than 15%	-	11,857	30,198	42,056	28%	-	-	42,056	41,411
	2. Other Investments		-	-	-	-	-	-	-	-	-
	b. Approved Investments	Not exceeding 55%	-	11,836	21,322	33,158	23%	5.05	33,163	32,933	
	c. Other Investments (not exceeding 25%)		-	709	698	1,407	1%	2.63	1,410	1,410	
	Total Investment Assets	100%	-	48,469	98,760	1,47,229	100%	7.67	1,47,237	1,45,499	

Note:

- (i) Fixed Deposit with bank having tenure of less than 12 months has been grouped under Cash & Bank Balance.
(ii) FRSM refers 'Funds representing Solvency Margin'
(iii) Other Investments' are as permitted under 27A(2)
(iv) Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.
(v) Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account
(vi) SCH (++) refers to Schedules to Balance Sheet, prepared as per IRDAI (Preparation of Fin. Stmt and Auditors' Report of Ins Companies) Regulations
(vii) Investment Regulations, as amended from time to time

PART B

(Rs in Lakhs)

No	Category of Investments	COI	Opening Balance (A)	% to Opening Balance	Net Accretion for the Qtr. (B)	% to Total Accrual	TOTAL (A)+(B)	% to Total
1	Central Govt. Securities		34,116	24%	(431)	-10%	33,685	23%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)		70,667	50%	(58)	-1%	70,609	48%
3	Investment subject to Exposure Norms							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments		12,615	9%	1,460	32%	14,075	10%
	2. Other Investments		-	-	-	-	-	-
	b. Infrastructure Investments							
	1. Approved Investments		26,445	19%	1,535	34%	27,980	19%
	2. Other Investments		-	-	-	-	-	-
	c. Approved Investments		32,259	23%	899	20%	33,158	23%
	d. Other Investments (not exceeding 15%)		724	1%	684	15%	1,407	1%
	Total		1,42,710	100%	4,519	100%	1,47,229	100%

Note:

1. Investment Regulations, as amended from time to time, to be referred

PERIODIC DISCLOSURES

FORM NL-29 - DETAIL REGARDING DEBT SECURITIES AS AT 30TH JUNE 2023

(Rs in Lakhs)

S.No	Market Value				Book Value			
	As at 30th June 2023	As % of total for this class	As at 30th June 2022	As % of total for this class	As at 30th June 2023	As % of total for this class	As at 30th June 2022	As % of total for this class
Break down by credit rating								
AAA rated	70,390	50%	46,280	50%	71,264	50%	47,709	50%
AA or better	-	-	-	-	-	-	-	-
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below B	-	-	-	-	-	-	-	-
Any other (Sovereign)	69,745	50%	46,250	50%	70,609	50%	48,148	50%
	1,40,135	100%	92,530	100%	1,41,873	100%	95,857	100%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	14,911	11%	14,511	16%	14,989	11%	14,619	15%
more than 1 year and upto 3years	24,290	17%	13,903	15%	24,440	17%	14,184	15%
More than 3years and up to 7years	86,384	62%	53,915	58%	88,009	63%	56,369	59%
More than 7 years and up to 10 years	14,551	10%	9,742	11%	14,435	10%	10,225	11%
above 10 years	-	-	460	0%	-	-	460	0%
	1,40,135	100%	92,530	100%	1,41,873	100%	95,857	100%
Breakdown by type of the issuer								
a. Central Government	33,272	24%	22,841	25%	33,685	24%	23,685	25%
b. State Government	36,473	26%	23,408	25%	36,924	26%	24,463	25%
c. Corporate Securities	70,390	50%	46,280	50%	71,264	50%	47,709	50%
	1,40,135	100%	92,530	100%	1,41,873	100%	95,857	100%

Note

1. In case of a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.
2. Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.

PERIODIC DISCLOSURES

FORM NL-30 - DETAILS OF NON-PERFORMING ASSETS AS AT 30TH JUNE 2023

(Rs in Lakhs)										
NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt Instruments		All Other Assets		TOTAL
		YTD As on 30th June 2023	YTD As on 31st March 2023	YTD As on 30th June 2023	YTD As on 31st March 2023	YTD As on 30th June 2023	YTD As on 31st March 2023	YTD As on 30th June 2023	YTD As on 31st March 2023	YTD As on 30th June 2023
1	Investments Assets	71,264	67,320	-	-	-	-	75,965	75,390	1,47,229
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)	71,264	67,320	-	-	-	-	75,965	75,390	1,47,229
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-

Note:

- a) The above statement, in the case of 'Life' Insurers shall be prepared 'fund-wise' Viz. Life Fund, Pension & Group Fund, ULIP Fund and at Assets Under Management level also.
- b) Total Investment Assets should reconcile with figures shown in other relevant forms
- c) Gross NPA is investments classified as NPA, before any provisions
- d) Provision made on the 'Standard Assets' is as per Circular issued, as amended from time to time.
- e) Net Investment assets is net of 'provisions'
- f) Net NPA is gross NPAs less provisions
- g) Write off as approved by the Board
- h) Investment Regulations, as amended from time to time, to be referred

PERIODIC DISCLOSURES

FORM NL-31-STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT

(Rs in Lakhs)														
S.No.	Category of Investment	Category Code	Current Quarter				Year to Date (Current Year)				Year to Date (Previous Year)			
			Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)
1	Central Government Bonds	CGSB	33,050	551	1.67%	1.67%	33,050	551	1.67%	1.67%	22,512	335	1.49%	1.49%
2	Treasury Bills	CTRB	981	16	1.59%	1.59%	981	16	1.59%	1.59%	981	11	1.08%	1.08%
3	State Government Bonds	SGGB	35,668	645	1.81%	1.81%	35,668	645	1.81%	1.81%	20,947	348	1.66%	1.66%
4	Other Approved Securities (excluding Infrastructure / Social Sector Investments)	SGOA	1,557	27	1.71%	1.71%	1,557	27	1.71%	1.71%	2,074	35	1.71%	1.71%
5	Bonds / Debentures issued by NHB/Institutions accredited by NHB	HTDN	14,117	240	1.70%	1.70%	14,117	240	1.70%	1.70%	10,187	141	1.38%	1.38%
6	Infrastructure - PSU - Debentures / Bonds	IPTD	24,975	420	1.68%	1.68%	24,975	420	1.68%	1.68%	20,888	326	1.56%	1.56%
7	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	2,642	46	1.76%	1.76%	2,642	46	1.76%	1.76%	1,557	22	1.42%	1.42%
8	Corporate Securities - Debentures	ECOS	28,088	487	1.73%	1.73%	28,088	487	1.73%	1.73%	14,048	205	1.46%	1.46%
9	Deposits - Deposit with scheduled banks, Fis(incl Bank Balance awaiting investment),CCIL, RBI	ECDB	571	11	1.95%	1.95%	571	11	1.95%	1.95%	6,002	77	1.28%	1.28%
10	Mutual Funds - Gilt/Gsec/Liquid Schemes	EGMF	2,315	39	1.67%	1.67%	2,315	39	1.67%	1.67%	2,356	22	0.94%	0.94%
11	Mutual Funds - Gilt/Gsec/Liquid Schemes	OMGS	1,169	18	1.50%	1.50%	1,169	18	1.50%	1.50%	896	9	0.95%	0.95%
TOTAL			1,45,134	2,499	1.72%	1.72%	1,45,134	2,499	1.72%	1.72%	1,02,448	1,530	1.49%	1.49%

Note:

- 1 Category of Investment (COI) is as per Guidelines, as amended from time to time.
- 2 Based on daily simple Average of Investments.
- 3 Yield netted for Tax .
- 4 In the previous year column, the figures of the corresponding Year to date of the previous financial year is shown.
- 5 YTD income on investment is reconciled with figures in P&L and Revenue account.
- 6 Investment Regulations, as amended from time to time, to be referred.

ManipalCigna Health Insurance Company Limited
(Formerly Known as CignaTTK Health Insurance Company Limited)
IRDA Registration No. 151 Dated November 13, 2013
CIN : U66000MH2012PLC227948

PERIODIC DISCLOSURES

FORM NL-32-STATEMENT OF DOWNGRADED INVESTMENTS AS AT 30TH JUNE 2023

(Rs in Lakhs)

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Last Downgrade	Remarks
A.	During the Quarter ¹	-	-	-	-	-	-	-	-
B.	As on Date ²	-	-	-	-	-	-	-	-

Note:

- 1** Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.
- 2** FORM-2 shall be prepared in respect of each fund.
- 3** Category of Investmet (COI) shall be as per INV/GLN/001/2003-04
- 4** Investment Regulations, as amended from time to time, to be referred

PERIODIC DISCLOSURES

FORM NL-33 - REINSURANCE RISK CONCENTRATION AS AT 30TH JUNE 2023

Reinsurance Risk Concentration						(Rs in Lakhs)
S.No.	Reinsurance 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	1.00	-	14.22	-	0.90%
4	No. of Reinsurers with rating BBB but less than A	-	-	-	-	-
5	No. of Reinsurers with rating less than BBB	-	-	-	-	-
	Total (A)	1.00	-	14.22	-	0.90%
	Within India					
1	Indian Insurance Companies	-	-	-	-	-
2	FRBs	1.00	83.62	27.85	1.37	7.12%
3	GIC Re	1.00	1,457.72	-	-	91.98%
4	Other (to be Specified)	-	-	-	-	-
	Total (B)	2.00	1,541.34	27.85	1.37	99.10%
	Grand Total (C)= (A)+(B)	3.00	1,541.34	42.07	1.37	100.00%

PERIODIC DISCLOSURES
FORM NL-34 - GEOGRAPHICAL DISTRIBUTION OF BUSINESS AS AT JUNE 30, 2023

GROSS DIRECT PREMIUM WRITTEN

(Rs in Lakhs)

STATES/UNION TERRITORIES	Health Insurance		Personal Accident		Travel Insurance		Total Health		All Other Miscellaneous		Grand Total	
	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr
(A) STATES												
Andhra Pradesh	1,116	1,116	23	23	-	-	1,139	1,139	-	-	1,139	1,139
Arunachal Pradesh	2	2	0	0	-	-	2	2	-	-	2	2
Assam	225	225	3	3	-	-	228	228	-	-	228	228
Bihar	1,176	1,176	6	6	-	-	1,182	1,182	-	-	1,182	1,182
Chhattisgarh	144	144	7	7	-	-	150	150	-	-	150	150
Goa	38	38	2	2	-	-	40	40	-	-	40	40
Gujarat	1,647	1,647	41	41	-	-	1,687	1,687	-	-	1,687	1,687
Haryana	2,424	2,424	44	44	2	2	2,470	2,470	-	-	2,470	2,470
Himachal Pradesh	59	59	2	2	-	-	61	61	-	-	61	61
Jharkhand	297	297	11	11	-	-	308	308	-	-	308	308
Karnataka	6,043	6,043	56	56	21	21	6,120	6,120	-	-	6,120	6,120
Kerala	1,343	1,343	101	101	-	-	1,445	1,445	-	-	1,445	1,445
Madhya Pradesh	539	539	29	29	-	-	569	569	-	-	569	569
Maharashtra	8,610	8,610	243	243	18	18	8,871	8,871	-	-	8,871	8,871
Manipur	2	2	0	0	-	-	2	2	-	-	2	2
Meghalaya	4	4	0	0	-	-	4	4	-	-	4	4
Mizoram	-	-	0	0	-	-	0	0	-	-	0	0
Nagaland	1	1	0	0	-	-	1	1	-	-	1	1
Odisha	668	668	8	8	-	-	676	676	-	-	676	676
Punjab	894	894	15	15	-	-	909	909	-	-	909	909
Rajasthan	792	792	14	14	-	-	806	806	-	-	806	806
Sikkim	264	264	0	0	-	-	264	264	-	-	264	264
Tamil Nadu	2,057	2,057	28	28	0	0	2,085	2,085	-	-	2,085	2,085
Telangana	2,176	2,176	59	59	0	0	2,235	2,235	-	-	2,235	2,235
Tripura	25	25	0	0	-	-	26	26	-	-	26	26
Uttarakhand	125	125	8	8	-	-	133	133	-	-	133	133
Uttar Pradesh	1,688	1,688	71	71	-	-	1,758	1,758	-	-	1,758	1,758
West Bengal	1,211	1,211	23	23	-	-	1,234	1,234	-	-	1,234	1,234
Total (A)	33,570	33,570	794	794	41	41	34,405	34,405	-	-	34,405	34,405
(B) UNION TERRITORIES												
Andaman and Nicobar Islands	4	4	0	0	-	-	4	4	-	-	4	4
Chandigarh	46	46	1	1	-	-	47	47	-	-	47	47
Dadra and Nagar Haveli	2	2	0	0	-	-	2	2	-	-	2	2
Daman & Diu	7	7	0	0	-	-	7	7	-	-	7	7
Govt. of NCT of Delhi	1,919	1,919	37	37	-	-	1,955	1,955	-	-	1,955	1,955
Jammu & Kashmir	9	9	0	0	-	-	9	9	-	-	9	9
Ladakh	-	-	-	-	-	-	-	-	-	-	-	-
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	16	16	0	0	-	-	16	16	-	-	16	16
Total (B)	2,002	2,002	38	38	-	-	2,040	2,040	-	-	2,040	2,040
(C) OUTSIDE INDIA												
Total (C)	-	-	-	-	-	-	-	-	-	-	-	-
Grand Total (A)+(B)+(C)	35,572	35,572	832	832	41	41	36,446	36,446	-	-	36,446	36,446

PERIODIC DISCLOSURES

FORM NL-35 - QUARTERLY BUSINESS RETURNS ACROSS LINE OF BUSINESS

(Rs in Lakhs)

Quarterly Business Returns across line of Business									
S.No.	Line of Business	For the Quarter ended 30th June 2023		For the Quarter ended 30th June 2022		For the Period ended 30th June 2023		For the Period ended 30th June 2022	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	-	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-	-
3	Marine Other than Cargo	-	-	-	-	-	-	-	-
4	Motor OD	-	-	-	-	-	-	-	-
5	Motor TP	-	-	-	-	-	-	-	-
6	Health	35,572	70,490	28,082	65,735	35,572	70,490	28,082	65,735
7	Personal Accident	832	9,115	532	10,135	832	9,115	532	10,135
8	Travel	41	20	33	18	41	20	33	18
9	Workmen's Compensation/ Employer's liability	-	-	-	-	-	-	-	-
10	Public/ Product Liability	-	-	-	-	-	-	-	-
11	Engineering	-	-	-	-	-	-	-	-
12	Aviation	-	-	-	-	-	-	-	-
13	Crop Insurance	-	-	-	-	-	-	-	-
14	Other segments **	-	-	-	-	-	-	-	-
15	Miscellaneous	-	-	-	-	-	-	-	-

Note:

(a) Premium stands for amount of gross direct premium written in India

ManipalCigna Health Insurance Company Limited
(Formerly Known as CignaTTK Health Insurance Company Limited)
IRDA Registration No. 151 Dated November 13, 2013
CIN : U66000MH2012PLC227948

PERIODIC DISCLOSURES

FORM NL-36 - BUSINESS CHANNELWISE

(Rs in Lakhs)

S.No.	Channels	Business Acquisition through different channels							
		For the Quarter ended 30th June 2023		For the Period ended 30th June 2023		For the Quarter ended 30th June 2022		For the Period ended 30th June 2022	
		No. of Policies	Premium (Rs. In Lakhs)	No. of Policies	Premium (Rs. In Lakhs)	No. of Policies	Premium (Rs. In Lakhs)	No. of Policies	Premium (Rs. In Lakhs)
1	Individual agents	32,674	7,960	32,674	7,960	32,892	6,105	32,892	6,105
2	Corporate Agents-Banks	7,491	4,504	7,491	4,504	8,935	3,588	8,935	3,588
3	Corporate Agents -Others	3,227	1,984	3,227	1,984	2,762	1,546	2,762	1,546
4	Brokers	30,742	13,228	30,742	13,228	25,373	8,776	25,373	8,776
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business:								
	- Officers/Employees	2,663	8,100	2,663	8,100	2,948	7,978	2,948	7,978
	- Online (Through Company Website)	2,120	460	2,120	460	1,968	342	1,968	342
	- Others	81	13	81	13	98	104	98	104
7	Common Service Centres(CSC)	-	-	-	-	-	-	-	-
8	Insurance Marketing Firm	311	123	311	123	368	114	368	114
9	Point of sales person (Direct)	-	-	-	-	-	-	-	-
10	MISP (Direct)	-	-	-	-	-	-	-	-
11	Web Aggregators	316	73	316	73	544	95	544	95
12	Referral Arrangements								
13	Others								
	Total (A)	79,625	36,446	79,625	36,446	75,888	28,648	75,888	28,648
14	Business outside India Total (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	79,625	36,446	79,625	36,446	75,888	28,648	75,888	28,648

Note:

1. Premium means amount of premium received from business acquired by the source
2. No of Policies stand for no. of policies sold

PERIODIC DISCLOSURES

FORM NL-37 - CLAIMS DATA

S.No.	Claims Experience	Health	Personal Accident	Travel	(No. of Claims Only)
					Total
1	Claims O/S at the beginning of the period	8,232	286	6	8,524
2	Claims reported during the period	98,993	1,286	36	1,00,315
	(a) Booked During the period	98,961	1,286	35	1,00,282
	(b) Reopened during the Period	32	-	1	33
	(c) Other Adjustment (to be specified)	-	-	-	-
3	Claims Settled during the period	83,641	986	29	84,656
	(a) paid during the period	-	-	-	-
4	Claims Repudiated during the period	13,646	458	8	14,112
	Other Adjustment (to be specified)	-	-	-	-
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	522	-	-	522
6	Claims O/S at End of the period	9,938	128	5	10,071
	Less than 3months	9,868	128	3	9,999
	3 months to 6 months	40	-	-	40
	6months to 1 year	18	-	2	20
	1year and above	12	-	-	12

Notes:-

- (a) The Claims O/S figures are consistent with all relevant NL forms
(b) Repudiated means rejected, partial rejection on account of policy terms and conditions
(c) Claim o/s exclusive of IBNR AND IBNER reserves

S.No.	Claims Experience	Health	Personal Accident	Travel	(Rs in Lakhs)
					Total
1	Claims O/S at the beginning of the period	3,967	143	2	4,112
2	Claims reported during the period	36,773	604	11	37,387
	(a) Booked During the period	36,769	604	5	37,377
	(b) Reopened during the Period	4	-	6	10
	(c) Other Adjustment (to be specified)	-	-	-	-
3	Claims Settled during the period	18,888	35	9	18,932
	(a) paid during the period	-	-	-	-
	(b) Other Adjustment (to be specified)	-	-	-	-
4	Claims Repudiated during the period	16,632	173	2	16,807
	Other Adjustment (to be specified)	-	-	-	-
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	29	-	-	29
6	Claims O/S at End of the period	5,220	539	1	5,760
	Less than 3months	5,178	539	1	5,718
	3 months to 6 months	24	-	-	24
	6months to 1 year	11	-	-	11
	1year and above	7	-	-	7

Notes:-

- (a) The Claims O/S figures are consistent with all relevant NL forms
(b) Repudiated means rejected, partial rejection on account of policy terms and conditions
(c) Claim o/s exclusive of IBNR AND IBNER reserves

Ageing of Claims for the Quarter ended 30th June 2023

[illegible]

* Excluding TPA Fees, Claim Investigation Fees & other allocated claim cost
* Including Exgratia claim payment

Ageing of Claims upto the Quarter ended 30th June 2023

[illegible]

PERIODIC DISCLOSURES

FORM NL-41 - OFFICES INFORMATION

S. No.	Office Information	Number
1	No. of offices at the beginning of the year (As on 01.04.2023)	77
2	No. of branches approved during the period	NIL
3	No. of branches opened during the period	Out of approvals of previous year Out of approvals of this year
4		NIL
5	No. of branches closed during the period	NIL
6	No of branches at the end of the quarter (As on 30.06.2023)	77
7	No. of branches approved but not opened	45
8	No. of rural branches	NIL
9	No. of urban branches	77
10	No. of Directors:-	8
	(a) Independent Director	3
	(b) Executive Director	NIL
	(c) Non-executive Director	4
	(d) Women Director	1
	(e) Whole time director	1
11	No. of Employees	
	(a) On-roll:	2650
	(b) Off-roll:	111
	(c) Total - (a) + (b)	2761
12	No. of Insurance Agents and Intermediaries	
	(a) Individual Agents	61604
	(b) Corporate Agents-Banks	13
	(c) Corporate Agents-Others	47
	(d) Insurance Brokers	378
	(e) Web Aggregators	8
	(f) Insurance Marketing Firm	90
	(g) Motor Insurance Service Providers (DIRECT)	0
	(h) Point of Sales persons (DIRECT)	0
	(i) Other as allowed by IRDAI (To be specified)	0

Employees and Insurance Agents and Intermediaries -Movement

Sr.No	Particulars	Employees	Insurance Agents and Intermediaries
1	Number at the beginning of the quarter	2554	59764
2	Recruitments during the quarter	468	2508
3	Attrition during the quarter	372	132
4	Number at the end of the quarter	2650	62140

ManipalCigna Health Insurance Company Limited
(Formerly Known as CignaTTK Health Insurance Company Limited)
IRDA Registration No. 151 Dated November 13, 2013
CIN : U66000MH2012PLC227948

PERIODIC DISCLOSURES

FORM NL-42 - BOARD OF DIRECTORS AND KEY MANAGEMENT PERSONS AS AT 30TH JUNE 2023

Board of Directors			
S. No.	Name of person	Role/Designation	Details of change in the period
1	Mr. Luis Miranda	Chairman & Independent Director	Nil
2	Mr. Rajeev Chitrabhanu	Independent Director	Nil
3	Ms. Revathy Ashok	Independent Director	Nil
4	Dr. Ranjan Pai	Non-Executive Director	Nil
5	Mr. S. Vaitheeswaran	Non-Executive Director	Nil
6	Mr. Jason Sadler	Non-Executive Director	Nil
7	Mr. Jerome Droesch	Non-Executive Director	Nil
8	Mr. Prasun Kumar Sikdar	Managing Director & CEO	Nil

Key Management Persons			
S. No.	Name of person	Role/Designation	Details of change in the period
1	Mr. Prasun Kumar Sikdar	Managing Director & CEO	Nil
2	Mr. Srikanth Kandikonda	Chief Financial Officer	Nil
3	Mr. Shashank Arjun Chaphekar	Chief Distribution Officer	Nil
4	Mr. Joydeep Saha	Appointed Actuary and Chief Officer –Actuarial, Product, Reinsurance, Group Underwriting & Analytics	Nil
5	Ms. Priya Gilbile	Chief Operating Officer	Nil
6	Ms. Sapna Desai	Chief Marketing Officer	Nil
7	Mr. Mahesh Darak	Chief Investment Officer	Nil
8	Mr. Sumeet Aggarwal	Chief Technology Officer	Nil
9	Ms. Gauri Anirudh Takale	Company Secretary	Nil

(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"

PERIODIC DISCLOSURES

FORM NL-43 - RURAL & SOCIAL OBLIGATIONS (QUARTERLY RETURNS)

(Rs in Lakhs)

Rural & Social Obligations (Quarterly Returns)					
S.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	FIRE	Rural	-	-	-
		Social	-	-	-
2	MARINE CARGO	Rural	-	-	-
		Social	-	-	-
3	MARINE OTHER THAN CARGO	Rural	-	-	-
		Social	-	-	-
4	MOTOR OD	Rural	-	-	-
		Social	-	-	-
5	MOTOR TP	Rural	-	-	-
		Social	-	-	-
6	HEALTH	Rural	2,256	1,881	91,804
		Social	-	-	-
7	PERSONAL ACCIDENT	Rural	1,761	71	47,114
		Social	-	-	-
8	TRAVEL	Rural	-	-	-
		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 (a)	Rural	-	-	-
		Social	-	-	-
14	Miscellaneous	Rural	-	-	-
		Social	-	-	-
	Total	Rural	4,017	1,952	1,38,918
		Social	-	-	-

Note:

(a) Premium Collected means gross direct written premium.

(b) Rural and Social segments are defined under IRDAI regulations, as issued and amended time to time.

PERIODIC DISCLOSURES

FORM NL-45 - GRIEVANCE DISPOSAL FOR THE QUARTER ENDED 30TH JUNE 2023

S. No.	Particulars	Opening Balance as on beginning of the quarter	Additions during the quarter (net of duplicate complaints)	Complaints Resolved/Settled during the quarter			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 customer	1	435	116	121	197	2	435
a	Proposal Related	-	2	-	1	1	-	2
b	Claim Related	-	290	52	83	155	-	290
c	Policy Related	1	44	21	12	12	-	44
d	Premium Related	-	4	1	1	2	-	4
e	Refund Related	-	15	10	3	2	-	15
f	Coverage Related	-	2	-	-	1	1	2
g	Cover Note Related	-	-	-	-	-	-	-
h	Product Related	-	5	-	1	4	-	5
i	Other	-	73	32	20	20	1	73
	(i) Renewal Related							
	(ii) Feedback related to sales							
	Total number of complaints	1	435	116	121	197	-	435
2	Total No. of policies during previous year:	3,49,233						
3	Total No. of claims during previous year:	4,11,177						
4	Total No. of policies during current year: 30th June 2023	13,35,344*						
5	Total No. of claims during current year: 30th June 2023	1,00,315						
6	Total No. of Policy Complaints (upto 30th June 2023) per 10,000 policies	1.1						
7	Total No. of Claim Complaints (upto 30th June 2023) per 10,000 claims registered	28.9						
	* Please note the total number of policies include Certificate of Insurance issued under Group Affinity Policies. This is for the purpose of Complaints Ratio Computation only							
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	
	Up to 15 days	2.00	100%	-	-	2.00	100%	
	15 - 30 days	-	-	-	-	-	-	
	30 - 90 days	-	-	-	-	-	-	
	90 days & Beyond	-	-	-	-	-	-	
	Total Number of Complaints	2.00	100%	-	-	2.00	100%	

PERIODIC DISCLOSURES							
Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE							
For the Quarter ending: 30th June 2023							
Meeting Date	Investee Company Name	Type of Meeting (AGM / EGM)	Proposal of Management /	Description of the proposal	Management Recommendation	Vote (For / Against/ Abstain)	Reason supporting the vote decision
02\05\2023	Reliance Industries Limited (RIL)	NCLT Convened Unsecured Creditors Meeting (Remote e-voting from 27-04-2023 to 01-05-2023)	Management	To approve the proposed Scheme of Arrangement between Reliance Industries Limited and its shareholders and creditors & Reliance Strategic Investments Limited and its shareholders and creditors	In Favour of proposal	Vote 'For the resolution'	The scheme will be in interest of the Company and all stakeholders. The proposed demerger will help RIL unlock the value of its financial services business, which carries separate risk profile. Post the scheme, the debentures will continue to be with RIL and all obligations to debentures will be discharged by RIL. There will be no change in the ratings of debentures.