

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 SEPTEMBER 2022

(Rs in Lakhs)

S.No	Particulars	Schedule Ref. form no.	MISCELLANEOUS				TOTAL			
			For the Quarter ended 30th September 2022	For the Period ended 30th September 2022	For the Quarter ended 30th September 2021	For the Period ended 30th September 2021	For the Quarter ended 30th September 2022	For the Period ended 30th September 2022	For the Quarter ended 30th September 2021	For the Period ended 30th September 2021
			Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited
1	Premiums earned (Net)	NL-4	25,700.50	49,435.35	19,731.86	36,535.41	25,700.50	49,435.35	19,731.86	36,535.41
2	Profit/ (Loss) on sale/redemption of Investments		-	-	-	-	-	-	-	-
	Profit on sale of investments		33.07	56.44	37.01	208.75	33.07	56.44	37.01	208.75
	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)		1,106.24	2,113.02	887.92	1,697.34	1,106.24	2,113.02	887.92	1,697.34
	TOTAL (A)		26,839.81	51,604.81	20,656.79	38,441.50	26,839.81	51,604.81	20,656.79	38,441.50
6	Claims Incurred (Net)	NL-5	18,232.63	33,066.04	16,587.12	34,981.24	18,232.63	33,066.04	16,587.12	34,981.24
7	Commission	NL-6	3,489.80	5,893.00	2,437.65	4,411.12	3,489.80	5,893.00	2,437.65	4,411.12
8	Operating Expenses related to Insurance Business	NL-7	10,082.27	21,012.90	9,250.34	16,974.55	10,082.27	21,012.90	9,250.34	16,974.55
9	Premium Deficiency				-	-	-	-	-	-
	TOTAL (B)		31,804.70	59,971.94	28,275.11	56,366.91	31,804.70	59,971.94	28,275.11	56,366.91
10	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		(4,964.89)	(8,367.13)	(7,618.32)	(17,925.41)	(4,964.89)	(8,367.13)	(7,618.32)	(17,925.41)
11	APPROPRIATIONS									
	Transfer to Shareholders' Account		(4,964.89)	(8,367.13)	(7,618.32)	(17,925.41)	(4,964.89)	(8,367.13)	(7,618.32)	(17,925.41)
	Transfer to Catastrophe Reserve				-	-			-	-
	Transfer to Other Reserves				-	-			-	-
	TOTAL (C)		(4,964.89)	(8,367.13)	(7,618.32)	(17,925.41)	(4,964.89)	(8,367.13)	(7,618.32)	(17,925.41)

Note 1

S.No	Particulars		MISCELLANEOUS				TOTAL			
			For the Quarter ended 30th September 2022	Up to the Period ended 30th September 2022	For the Quarter ended 30th September 2021	Up to the Period ended 30th September 2021	For the Quarter ended 30th September 2022	Up to the Period ended 30th September 2022	For the Quarter ended 30th September 2021	Up to the Period ended 30th September 2021
			Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited
1	Interest, Dividend & Rent		1,222.32	2,379.56	1,012.45	1,929.66	1,222.32	2,379.56	1,012.45	1,929.66
	Add/Less:-		-	-	-	-	-	-	-	-
2	Investment Expenses		-	-	-	-	-	-	-	-
3	Amortisation of Premium/ Discount on Investments		(116.09)	(266.54)	(124.53)	(232.31)	(116.09)	(266.54)	(124.53)	(232.31)
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*		1,106.24	2,113.02	887.92	1,697.34	1,106.24	2,113.02	887.92	1,697.34

*Term gross implies inclusive of TDS

PERIODIC DISCLOSURES

FORM NL-2-B-PL

PROFIT & LOSS ACCOUNT FOR THE PERIOD ENDED ON 30TH SEPTEMBER 2022 (Unaudited)

(Rs in Lakhs)						
S.No	Particulars	Schedule Ref. form no.	For the Quarter ended 30th September 2022	For the Period ended 30th September 2022	For the Quarter ended 30th September 2021	For the Period ended 30th September 2021
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance	NL -1	(4,964.89)	(8,367.13)	(7,618.32)	(17,925.41)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		575.91	1,114.79	387.49	817.98
	(b) Profit on sale of investments		10.49	17.76	38.29	143.88
	(c) Less: Loss on sale of investments		-	-	-	-
	(d) Amortization of Premium / Discount on Investments		(40.53)	(86.30)	(44.37)	(92.73)
3	OTHER INCOME		-	-	-	-
	TOTAL (A)		(4,419.01)	(7,320.88)	(7,236.92)	(17,056.27)
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of Investments		-	-	-	-
	(b) For doubtful debts		23.01	9.82	(15.33)	7.42
	(c) Others		-	-	-	-
5	OTHER EXPENSES		-	-	-	-
	(a) Expenses other than those related to Insurance Business		-	-	-	-
	Personnel Cost		9.91	161.73	76.39	124.55
	Legal & professional charges		-	-	-	-
	Interest & Bank Charges		1.00	1.90	0.92	1.62
	Share Issue Expenses (Stamp Duty & Franking)		0.53	0.79	1.07	1.07
	Expenses related to issuance of Debentures		-	-	0.45	0.45
	Interest on Non-convertible Debentures		251.80	500.87	200.74	200.74
	Miscellaneous Expenses		8.81	11.45	2.96	4.53
	Contribution to policyholders Funds towards Excess EOM		-	-	-	-
	(b) Bad debts written off		4.82	6.87	31.13	32.10
	(c) Others		-	-	-	-
	TOTAL (B)		299.88	693.43	298.32	372.48
6	Profit / (Loss) Before Tax		(4,718.88)	(8,014.31)	(7,535.23)	(17,428.75)
7	Provision for Taxation		-	-	-	-
8	Profit / (Loss) After Tax		(4,718.88)	(8,014.31)	(7,535.23)	(17,428.75)
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		(1,29,406.47)	(1,26,111.04)	(1,10,408.60)	(1,00,515.08)
	Balance carried forward to Balance Sheet		(1,34,125.35)	(1,34,125.35)	(1,17,943.83)	(1,17,943.83)

PERIODIC DISCLOSURES
FORM NL-3-B-BS
BALANCE SHEET AS AT 30TH SEPTEMBER 2022 (Unaudited)
(Rs in Lakhs)

S.No	Particulars	Schedule	As at 30th September 2022	As at 30th September 2021
	SOURCES OF FUNDS			
1	SHARE CAPITAL	NL-8	1,19,757.96	1,04,974.53
2	SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
3	SHARE APPLICATION MONEY		-	-
4	RESERVES AND SURPLUS	NL-10	38,918.52	33,201.98
5	FAIR VALUE CHANGE ACCOUNT			
	-Shareholders' Funds		2.06	1.41
	-Policyholders' Funds		2.57	0.87
6	BORROWINGS	NL-11	11,100.00	11,100.00
	TOTAL		1,69,781.11	1,49,278.79
	APPLICATION OF FUNDS			
1	INVESTMENTS - Shareholders	NL-12	34,599.67	26,472.69
2	INVESTMENTS - Policyholders	NL-12A	76,602.88	58,049.54
3	LOANS	NL-13	-	-
4	FIXED ASSETS	NL-14	2,236.86	2,633.49
5	DEFERRED TAX ASSET (Net)			
6	CURRENT ASSETS			
	Cash and Bank Balances	NL-15	4,175.45	8,514.06
	Advances and Other Assets	NL-16	5,443.00	3,856.98
	Sub-Total (A)		9,618.45	12,371.04
7	CURRENT LIABILITIES	NL-17	32,778.77	26,132.08
8	PROVISIONS	NL-18	54,623.33	42,059.72
9	DEFERRED TAX LIABILITY			
	Sub-Total (B)		87,402.10	68,191.80
	NET CURRENT ASSETS (C) = (A - B)		(77,783.65)	(55,820.76)
10	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19	-	-
11	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		1,34,125.35	1,17,943.83
	TOTAL		1,69,781.11	1,49,278.79

CONTINGENT LIABILITIES
(Rs in Lakhs)

Sr. No	Particulars	As at 30th September, 2022	As at 30th September, 2021
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	90.81	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	318.18	263.36
	TOTAL	408.99	354.17

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 September 2022	For the Period ended 30th September 2022	For the Quarter ended 30th September 2021	For the Period ended 30th September 2021	For the Quarter ended 30th September 2022	For the Period ended 30th September 2022	For the Quarter ended 30th September 2021	For the Period ended 30th September 2021	For the Quarter ended 30th September 2022	For the Period ended 30th September 2022	For the Quarter ended 30th September 2021	For the Period ended 30th September 2021	For the Quarter ended 30th September 2022	For the Period ended 30th September 2022	For the Quarter ended 30th September 2021	For the Period ended 30th September 2021
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited
1	Premium from direct business written	30,030.31	58,112.22	22,672.86	43,345.80	799.16	1,331.58	290.47	630.20	36.83	70.18	79.66	185.04	30,866.30	59,513.98	23,042.99	44,161.05
2	Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Less : Premium on reinsurance ceded	1,229.86	2,394.60	1,166.22	2,229.63	67.12	133.85	28.61	76.27	1.48	3.02	3.99	9.26	1,298.46	2,531.48	1,198.82	2,315.16
4	Net Written Premium	28,800.45	55,717.62	21,506.64	41,116.17	732.04	1,197.73	261.86	553.93	35.35	67.16	75.67	175.78	29,567.84	56,982.50	21,844.17	41,845.89
	Add: Opening balance of UPR	49,619.32	46,039.31	38,456.78	35,350.02	745.03	643.55	526.06	442.76	91.32	92.99	69.48	61.37	50,455.67	46,775.85	39,052.32	35,854.15
	Less: Closing balance of UPR	53,264.16	53,264.16	40,508.45	40,508.45	989.54	989.54	575.71	575.71	69.31	69.31	80.47	80.47	54,323.01	54,323.01	41,164.63	41,164.63
	Total Premium Earned (Net)	25,155.61	48,492.77	19,454.97	35,957.74	487.53	851.74	212.21	420.98	57.36	90.84	64.68	156.68	25,700.50	49,435.35	19,731.86	36,535.41
	Gross Direct Premium :																
	In India	25,155.61	48,492.77	19,454.97	35,957.74	487.53	851.74	212.21	420.98	57.36	90.84	64.68	156.68	25,700.50	49,435.35	19,731.86	36,535.41
	Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total Premium Earned (Net)	25,155.61	48,492.77	19,454.97	35,957.74	487.53	851.74	212.21	420.98	57.36	90.84	64.68	156.68	25,700.50	49,435.35	19,731.86	36,535.41

PERIODIC DISCLOSURES

FORM NL-S - CLAIMS SCHEDULE

(Rs in Lakhs)

S.No	Particulars	HEALTH INSURANCE				PERSONAL ACCIDENT				TRAVEL INSURANCE				TOTAL			
		For the Quarter ended 30th September 2022	For the Period ended 30th September 2022	For the Quarter ended 30th September 2021	For the Period ended 30th September 2021	For the Quarter ended 30th September 2022	For the Period ended 30th September 2022	For the Quarter ended 30th September 2021	For the Period ended 30th September 2021	For the Quarter ended 30th September 2022	For the Period ended 30th September 2022	For the Quarter ended 30th September 2021	For the Period ended 30th September 2021	For the Quarter ended 30th September 2022	For the Period ended 30th September 2022	For the Quarter ended 30th September 2021	For the Period ended 30th September 2021
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited
	Claims paid (Direct)																
1	Direct claims	18,178.11	33,479.52	18,892.47	34,328.59	114.76	260.02	52.90	68.73	8.36	19.61	5.35	14.12	18,301.23	33,759.15	18,950.72	34,411.44
2	Add : Re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Less : Re-insurance Ceded*	853.53	1,585.60	944.50	1,716.12	20.09	63.52	2.84	3.83	0.40	0.95	0.26	0.63	874.02	1,650.07	947.60	1,720.58
	Net Claim Paid	17,324.58	31,893.92	17,947.97	32,612.47	94.67	196.50	50.06	64.91	7.96	18.66	5.09	13.49	17,427.21	32,109.08	18,003.12	32,690.86
4	Add : Claims Outstanding at the end of the period	11,075.84	11,075.84	11,472.52	11,472.52	470.10	470.10	477.70	477.70	36.53	36.53	36.66	36.66	11,582.47	11,582.46	11,986.88	11,986.88
5	Less : Claims Outstanding at the beginning of the period	10,278.11	10,102.71	12,914.08	9,212.21	460.76	477.84	455.35	457.85	38.18	44.95	33.45	26.45	10,777.05	10,625.50	13,402.88	9,696.51
	Net Incurred Claims	18,122.31	32,867.05	16,506.41	34,872.78	104.01	188.74	72.41	84.76	6.31	10.24	8.30	23.70	18,232.63	33,066.04	16,587.12	34,981.24
	Claims Paid (Direct)																
	- In India	17,330.46	31,969.36	17,975.50	32,580.29	114.76	260.02	52.90	68.73	4.82	7.16	4.00	4.46	17,450.04	32,236.53	18,032.41	32,652.43
	- Outside India	847.65	1,510.16	916.84	1,749.22	-	-	-	-	3.54	12.45	1.35	9.66	851.19	1,522.61	918.31	1,759.01
	Estimates of IBNR and IBNER at the end of the period (net)	3,888.17	3,888.17	4,953.81	4,953.81	230.50	230.50	380.20	380.20	34.63	34.63	33.14	33.14	4,153.30	4,153.30	5,367.15	5,367.15
	Estimates of IBNR and IBNER at the beginning of the period (net)	4,180.80	4,520.01	4,221.67	4,017.86	291.85	363.20	252.50	228.44	37.44	41.62	29.53	26.24	4,510.09	4,924.83	4,503.70	4,272.53

PERIODIC DISCLOSURES

FORM NL-6-COMMISSION SCHEDULE

(Rs in Lakhs)

S.No		Particulars		HEALTH INSURANCE				PERSONAL ACCIDENT				TRAVEL INSURANCE				(RS IN Lakhs)			
																TOTAL			
				For the Quarter ended 30th September 2022	For the Period ended 30th September 2022	For the Quarter ended 30th September 2021	For the Period ended 30th September 2021	For the Quarter ended 30th September 2022	For the Period ended 30th September 2022	For the Quarter ended 30th September 2021	For the Period ended 30th September 2021	For the Quarter ended 30th September 2022	For the Period ended 30th September 2022	For the Quarter ended 30th September 2021	For the Period ended 30th September 2021	For the Quarter ended 30th September 2022	For the Period ended 30th September 2022	For the Quarter ended 30th September 2021	For the Period ended 30th September 2021
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited		
	Commission & Remuneration	2,870.37	5,155.46	2,385.89	4,387.30	101.01	161.86	33.57	74.05	1.55	4.05	7.08	8.85	2,972.93	5,321.37	2,426.54	4,470.20		
	Rewards	660.72	849.75	317.77	381.34	8.51	13.02	4.62	2.50	0.92	1.03	0.72	0.54	670.15	863.80	323.11	384.39		
	Distribution fees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
1	Direct Commission	3,531.09	6,005.21	2,703.66	4,768.64	109.52	174.88	38.19	76.55	2.47	5.08	7.80	9.39	3,643.08	6,185.17	2,749.65	4,854.59		
2	Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
3	Less: Commission on Re-insurance Ceded	149.15	285.25	290.42	418.76	3.92	6.46	20.98	23.37	0.22	0.46	0.60	1.33	153.28	292.17	312.00	443.46		
	Net Commission	3,381.94	5,719.96	2,413.24	4,349.88	105.60	168.42	17.21	53.18	2.25	4.62	7.20	8.06	3,489.80	5,893.00	2,437.65	4,411.12		
	Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
1	Individual Agents	1,206.57	1,964.56	921.74	1,691.40	17.63	35.31	15.24	30.11	-	-	-	-	1,224.20	1,999.87	936.98	1,721.51		
2	Corporate Agents-Banks	632.01	1,133.10	569.88	1,004.71	23.55	37.79	4.66	7.15	-	-	-	-	655.56	1,170.90	574.54	1,011.86		
3	Corporate Agents -Others	279.89	470.78	252.41	401.40	50.70	70.14	7.51	15.33	-	-	-	-	330.59	540.92	259.92	416.74		
4	Brokers	1,381.62	2,375.75	931.35	1,544.34	17.51	31.43	10.60	23.75	2.47	5.08	7.80	9.39	1,401.60	2,412.26	949.75	1,577.48		
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	Direct Business	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	- Officers/Employees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
6	- Online (Through Company Website)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	- Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
7	Common Service Centres (CSC)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
8	Insurance Marketing Firm	13.38	27.40	9.55	20.00	0.13	0.21	0.16	0.20	-	-	-	-	13.51	27.61	9.71	20.21		
9	Point of sales person (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
10	MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
11	Web Aggregators	17.62	33.62	18.73	106.79	-	-	-	0.01	-	-	-	-	17.62	33.62	18.73	106.80		
12	Referral Arrangements	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
13	Other (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	TOTAL (B)	3,531.09	6,005.21	2,703.66	4,768.64	109.52	174.88	38.19	76.55	2.47	5.08	7.80	9.39	3,643.08	6,185.18	2,749.65	4,854.59		
	Commission and Rewards on (Excluding Reinsurance) Business written :																		
	In India	3,531.09	6,005.21	2,703.66	4,768.64	109.52	174.88	38.19	76.55	2.47	5.08	7.80	9.39	3,643.08	6,185.18	2,749.65	4,854.59		
	Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		

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 September 2022	For the Period ended 30th September 2022	For the Quarter ended 30th September 2021	For the Period ended 30th September 2021	For the Quarter ended 30th September 2022	For the Period ended 30th September 2022	For the Quarter ended 30th September 2021	For the Period ended 30th September 2021	For the Quarter ended 30th September 2022	For the Period ended 30th September 2022	For the Quarter ended 30th September 2021	For the Period ended 30th September 2021	For the Quarter ended 30th September 2022	For the Period ended 30th September 2022	For the Quarter ended 30th September 2021	For the Period ended 30th September 2021	
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	
1	Employees' remuneration & welfare benefits	4,968.83	9,894.10	4,056.17	7,892.11	132.23	226.71	51.97	114.74	6.09	11.95	14.25	33.69	5,107.15	10,132.76	4,122.38	8,040.54	
2	Travel, conveyance and vehicle running expenses	141.91	238.73	31.49	42.61	3.78	5.47	0.40	0.62	0.17	0.29	0.11	0.18	145.86	244.49	32.01	43.41	
3	Training expenses	207.10	464.05	63.27	73.99	5.51	10.63	0.81	1.08	0.25	0.56	0.22	0.32	212.87	475.24	64.31	75.38	
4	Rents, rates & taxes	270.34	500.65	224.61	431.53	7.19	11.47	2.88	6.27	0.33	0.60	0.79	1.84	277.86	512.72	228.28	439.65	
5	Repairs	16.27	21.17	10.02	13.38	0.43	0.49	0.13	0.19	0.02	0.03	0.04	0.06	16.72	21.68	10.19	13.63	
6	Printing & stationery	60.65	90.41	24.30	44.96	1.61	2.07	0.31	0.65	0.07	0.11	0.09	0.19	62.34	92.59	24.70	45.81	
7	Communication	63.91	174.87	117.50	221.40	1.70	4.01	1.51	3.22	0.08	0.21	0.41	0.95	65.69	179.09	119.42	225.57	
8	Legal & professional charges	678.92	1,357.49	590.12	1,071.17	18.07	31.11	7.56	15.57	0.83	1.64	2.07	4.57	697.82	1,390.24	599.76	1,091.32	
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(a) as auditor (Statutory Auditor)	6.81	13.67	6.40	12.76	0.18	0.31	0.08	0.19	0.01	0.02	0.02	0.05	7.00	14.00	6.50	13.00	
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(i) Taxation matters (Tax Audit)	0.36	0.73	0.25	0.49	0.01	0.02	-	0.01	-	-	-	-	0.37	0.75	0.25	0.50	
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(c) in any other capacity	0.49	0.98	0.49	0.98	0.01	0.02	0.01	0.01	-	-	-	-	0.50	1.00	0.50	1.00	
	(d) out of pocket expenses	0.29	0.35	0.22	0.34	0.01	0.01	-	-	-	-	-	-	0.30	0.36	0.22	0.35	
10	Advertisement and publicity	1,763.26	5,073.18	2,814.42	4,682.65	46.92	116.25	36.06	68.08	2.16	6.13	9.89	19.99	1,812.35	5,195.56	2,860.36	4,770.72	
11	Interest & Bank Charges	71.93	135.03	72.29	147.48	1.91	3.09	0.93	2.14	0.09	0.16	0.25	0.63	73.93	138.29	73.47	150.25	
12	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Membership and Subscription Fees	17.93	33.23	10.22	18.27	0.48	0.76	0.13	0.27	0.02	0.04	0.04	0.08	18.43	34.03	10.39	18.61	
	Information Technology Related Expenses	466.42	947.37	474.59	832.23	12.41	21.71	6.08	12.10	0.57	1.14	1.67	3.55	479.41	970.22	482.34	847.88	
	Equipments, Software and amenities - Usage Cost	221.21	447.87	135.20	249.18	5.89	10.26	1.73	3.62	0.27	0.54	0.47	1.06	227.37	458.68	137.41	253.87	
	Business Development and Sales Promotion Expenses	396.51	263.09	89.39	223.80	10.55	6.03	1.15	3.25	0.49	0.32	0.31	0.96	407.55	269.44	90.85	228.01	
	Office Expenses	75.84	154.18	66.79	143.71	2.02	3.53	0.86	2.09	0.09	0.19	0.23	0.61	77.95	157.89	67.88	146.41	
	Policy Related Expenses	95.04	161.42	64.71	130.83	2.53	3.70	0.83	1.90	0.12	0.19	0.23	0.56	97.68	165.31	65.76	133.29	
	Directors Sitting Fees	8.76	14.65	10.82	24.54	0.23	0.34	0.14	0.36	0.01	0.02	0.04	0.10	9.00	15.00	10.99	25.00	
	Miscellaneous Expenses	11.63	6.46	(19.40)	(23.29)	0.31	0.14	(0.25)	(0.34)	0.01	0.01	(0.07)	(0.10)	11.96	6.62	(19.72)	(23.73)	
	Foreign Exchange Gain/Loss	14.42	15.99	0.37	4.44	0.39	0.54	0.02	0.06	0.02	0.06	0.02	0.04	14.82	16.38	0.53	4.53	
13	Depreciation	250.37	508.31	257.34	421.62	6.66	11.64	3.30	6.13	0.31	0.61	0.90	1.80	257.34	520.58	261.54	429.55	
	TOTAL	9,809.21	20,517.97	9,101.74	16,661.19	261.03	470.14	116.62	242.24	12.05	24.78	31.98	71.13	10,082.27	21,012.90	9,250.34	16,974.55	
	In India	9,809.21	20,517.97	9,101.74	16,661.19	261.03	470.14	116.62	242.24	12.05	24.78	31.98	71.13	10,082.27	21,012.90	9,250.34	16,974.55	
	Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

PERIODIC DISCLOSURES

FORM NL-8-SHARE CAPITAL SCHEDULE

Rs in lakhs

S.No	Particulars	As at 30th September 2022	As at 30th September 2021
		Unaudited	Unaudited
1	Authorised Capital	1,50,000	1,50,000
	150,00,00,000 (Previous Year: 1,500,000,000) Equity Shares of Rs. 10 each	-	-
2	Issued Capital	1,19,758	1,04,975
	1,197,579,626 (Previous Year: 1,049,745,275) Equity Shares of Rs. 10 each	-	-
3	Subscribed Capital	1,19,758	1,04,975
	1,197,579,626 (Previous Year: 1,049,745,275) Equity Shares of Rs. 10 each	-	-
4	Called-up Capital	1,19,758	1,04,975
	1,197,579,626 (Previous Year: 1,049,745,275) 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	1,19,758	1,04,975
	1,197,579,626 (Previous Year: 1,049,745,275) Equity Shares of Rs. 10 each		
	TOTAL	1,19,758	1,04,975

PERIODIC DISCLOSURES

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

Shareholder	As at 30th September 2022		As at 30th September 2021	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
- Indian	61,07,65,634	51%	53,53,70,108	51%
- Foreign	58,68,13,992	49%	51,43,75,167	49%
Investors	-	-	-	-
- Indian	-	-	-	-
- Foreign	-	-	-	-
Others				
TOTAL	1,19,75,79,626	100%	1,04,97,45,275	100%

DETAILS OF EQUITY HOLDING OF INSURERS

PART A:

PARTICULARS OF THE SHAREHOLDING PATTERN OF MANIPALCIGNA HEALTH INSURANCE COMPANY, AS AT QUARTER ENDED 30TH SEPTEMBER 2022

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):								
ii)	Bodies Corporate:								
	(i) Manipal Education and Medical Group India Private Limited	1	12,37,30,000	10.33%	12,373	-	-	12,37,30,000	100%
	(ii) MEMG Fund Advisors, LLP	1	48,70,35,634	40.67%	48,704	-	-	48,70,35,634	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	58,68,13,992	49.0%	58,681.40	-	-	10,43,70,043	17.78%
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	1,19,75,79,626	100%	1,19,757.96	-	-	71,51,35,677	59.71%

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 September 30, 2022

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	0.01	1	-	-	-	-
ii)	Bodies Corporate: (i) MEMG Family Office LLP		5,99,99,00,000	99.99	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/OR 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 September 30, 2022

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	0.04 0.00 0.01	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	0.95	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	0.00	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(i)(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 September 2022	As at 30th September 2021
		Unaudited	Unaudited
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	38,918.52	33,201.98
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	38,918.52	33,201.98

PERIODIC DISCLOSURES

FORM NL-11-BORROWINGS SCHEDULE

(Rs in Lakhs)

S.No	Particulars	As at 30th September 2022	As at 30th September 2021
		Unaudited	Unaudited
1	9% Non-Convertible Debentures	11,100	11,100
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	11,100	11,100

- a) The extent to which the borrowings are secured shall be separately disclosed stating the nature of the security under each sub-head.
b) Amounts due within 12 months from the date of Balance Sheet should be shown separately
c) Debentures include NCD issued as per IRDAI (Other Forms of Capital) Regulations, 2015

(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			
		30th September 2022	30th September 2021	30th September 2022	30th September 2021	30th September 2022	30th September 2021
		Audited	Audited	Audited	Audited	Audited	Audited
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills (Refer Note 1)	9,265.21	5,819.68	18,118.31	10,540.17	27,383.52	16,359.85
2	Other Approved Securities	9,447.76	5,360.67	18,124.28	10,431.55	27,572.04	15,792.22
3	Other Investments	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	4,489.15	1,563.25	7,329.59	7,872.53	11,818.74	9,435.78
	(e) Other Securities	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	6,352.45	6,333.86	18,337.87	16,399.10	24,690.32	22,732.96
5	Other than Approved Investments	-	-	-	-	-	-
	Less : Provisions for doubtful debts	-	-	-	-	-	-
	Sub-total	-	-	-	-	-	-
	LONG TERM INVESTMENTS TOTAL (A)	29,554.57	19,077.46	61,910.05	45,243.35	91,464.62	64,320.81
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	493.36	1,506.82	2,496.40	2,511.94	2,989.76	4,018.76
2	Other Approved Securities	-	-	-	2,517.80	-	2,517.80
3	Other Investments	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	677.85	1,328.28	1,894.17	535.90	2,572.02	1,864.18
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	1,012.33	1,008.75	3,052.44	1,013.01	4,064.77	2,021.76
	(e) Other Securities - Certificate of Deposit/Commercial Paper	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	2,515.47	3,005.70	6,035.73	5,019.97	8,551.20	8,025.67
5	Other than Approved Investments	346.09	545.68	1,214.09	1,207.57	1,560.18	1,753.25
	Less : Provisions for doubtful debts	-	-	-	-	-	-
	Sub-total	346.09	545.68	1,214.09	1,207.57	1,560.18	1,753.25
	SHORT TERM INVESTMENTS TOTAL (B)	5,045.10	7,395.23	14,692.83	12,806.19	19,737.93	20,201.42
	TOTAL (C) = (A) + (B)	34,599.67	26,472.69	76,602.88	58,049.54	1,11,202.55	84,522.23

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	
		30th September 2022	30th September 2021	30th September 2022	30th September 2021	30th September 2022	30th September 2021
	Long Term Investments--						
	Book Value	29,779.66	17,642.51	62,443.58	36,722.10	92,223.24	54,364.61
	Market Value	28,485.50	17,641.05	59,954.89	36,821.88	88,440.39	54,462.94
	Short Term Investments--						
	Book Value	4,041.93	7,119.68	11,840.67	20,112.99	15,882.59	27,232.67
	Market Value	3,977.12	7,094.44	11,457.24	19,949.13	15,434.36	27,043.57

PERIODIC DISCLOSURES

FORM NL-13-LOANS SCHEDULE

(Rs in Lakhs)

S.No	Particulars	As at 30th September 2022	As at 30th September 2021
		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	-	-

- (a) Short-term loans shall include those, which are repayable within 12 months from the date of balance sheet. Long term loans shall be the loans
- (b) Provisions against non-performing loans shall be shown separately.
- (c) The nature of the security in case of all long term secured loans shall be specified in each case. Secured loans for the purposes of this schedule,
- (d) Loans considered doubtful and the amount of provision created against such loans shall be disclosed.

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 September 2022	Deductions/adjustments during the period ended 30th September 2022	As at 30th September 2022	Opening	For the period ended 30th September 2022	Deductions/ adjustments during the period	As at 30th September 2022	As at 30th September 2022	As at 30th September 2021
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (Software)	2,655.62	452.61	-	3,108.23	1,512.39	362.86	-	1,875.25	1,232.98	1,094.72
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	387.99	-	-	387.99	341.11	10.88	-	351.99	36.00	57.77
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	126.61	0.27	-	126.88	99.88	5.92	-	105.80	21.08	24.16
IT Equipments	1,559.39	50.14	-	1,609.53	962.76	127.48	-	1,090.24	519.29	639.52
Vehicles	-	-	-	-	-	-	-	-	-	-
Office Equipment	175.79	4.37	-	180.16	127.71	13.43	-	141.14	39.02	52.41
Others	-	-	-	-	-	-	-	-	-	-
TOTAL	4,905.40	507.39	-	5,412.79	3,043.85	520.57	-	3,564.42	1,848.37	1,868.58
Capital Work in progress (including intangible under development)	502.40	562.38	(676.29)	388.49	-	-	-	-	388.49	764.91
Grand Total	5,407.80	1,069.77	(676.29)	5,801.28	3,043.85	520.57	-	3,564.42	2,236.86	2,633.49
Previous Year	4,945.99	1,012.73	(800.50)	5,158.23	2,102.10	429.55	(6.92)	2,524.73	2,633.50	2,748.64

PERIODIC DISCLOSURES

FORM NL-15-CASH AND BANK BALANCE SCHEDULE

(Rs in Lakhs)

S.No	Particulars	As at 30th September 2022	As at 30th September 2021
		Unaudited	Unaudited
1	Cash (including cheques, drafts and stamps)	111.86	118.18
2	Bank Balances	-	-
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	860.00	6,398.00
	(bb) Others*	25.00	25.00
	(b) Current Accounts	3,178.59	1,972.88
	(c) Others	-	-
3	Money at Call and Short Notice	-	-
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	4,175.45	8,514.06
	CASH & BANK BALANCES		
1	In India	4,175.45	8,514.06
2	Outside India	-	-
	TOTAL	4,175.45	8,514.06

Cheques on hand amount to Rs.37.99(in Lakh) Previous Year: Rs.43.86(in Lakh)

Balances with non-scheduled banks included in 2 above

*Deposit of Rs.25 Lakh has been lien marked with bank

PERIODIC DISCLOSURES

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

(Rs in Lakhs)

S.No	Particulars	As at 30th September 2022	As at 30th September 2021
		Unaudited	Unaudited
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	319.71	323.87
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	56.49	18.74
6	Others		
	Security Deposits	484.44	389.59
	Advance to Employees against expenses	75.38	49.06
	Less : Provisions for doubtful debts	(42.01)	(31.43)
	Sub-total	33.37	17.63
	Advance to others	782.68	473.39
	TOTAL (A)	1,676.69	1,223.22
	OTHER ASSETS		
1	Income accrued on investments	2,460.76	2,114.13
2	Outstanding Premiums	78.89	119.88
3	Receivable from Agents	56.21	71.77
	Less : Provisions for doubtful debts	(45.13)	(63.88)
	Sub-total	11.08	7.89
4	Recoverable unallocated premium	42.82	31.24
	Less : Provisions for doubtful debts	(35.39)	(13.64)
	Sub-total	7.43	17.60
5	Excess refund recoverable from policyholders	26.77	28.24
	Less : Provisions for doubtful debts	(21.02)	(19.36)
	Sub-total	5.75	8.88
	Excess Claims recoverable	16.85	34.92
	Less : Provisions for doubtful debts	(15.50)	(6.84)
	Sub-total	1.35	28.08
6	Foreign Agencies Balances	-	-
7	Due from other entities carrying on insurance business (including reinsurers)	-	-
8	Due from subsidiaries/ holding	-	-
9	Deposit with Reserve Bank of India (Pursuant to section 7 of Insurance Act, 1938)	-	-
10	Others	-	-
	Receivable from Related Party	-	-
	Cenvat/ Input Tax Credit	468.86	189.96
	Less : Provisions for doubtful debts	-	-
	Deposit with GST Authority	501.60	-
	Sub-total	970.46	189.96
11	Investment For Unclaimed Amount*	174.15	130.24
12	Income on Investment for Unclaimed Amount	21.21	17.10
	Contribution to Group Gratuity Plan (Surplus)	35.23	-
	TOTAL (B)	3,766.31	2,633.76
	TOTAL (A+B)	5,443.00	3,856.98
	TOTAL (A+B)		

PERIODIC DISCLOSURES

FORM NL-17-CURRENT LIABILITIES SCHEDULE

(Rs in Lakhs)

S.No	Particulars	As at 30th September 2022	As at 30th September 2021
		Unaudited	Unaudited
1	Agents' Balances	730.88	714.83
2	Balances due to other insurance companies	622.85	131.03
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies ^(a)	-	50.43
	(b) for Other Policies	811.89	1,541.59
5	Unallocated Premium	7,392.74	2,559.22
6	Unclaimed Amount of Policyholders	170.86	83.44
7	Income on Unclaimed Amount of Policyholders	21.21	20.64
8	Sundry creditors	710.73	539.42
9	Due to subsidiaries/ holding company	-	-
10	Claims Outstanding*	11,582.52	11,986.89
11	Due to Officers/ Directors	-	-
12	Others -	-	-
	Statutory Dues	750.40	598.27
	Refund Payable - Premium	135.28	139.94
	Provision for expenses	6,704.28	5,500.24
	Payable to Related Parties	-	-
	Contracts for Investments	-	-
	Stale Cheque	7.23	-
	Employee Related Liability	6.37	13.30
	Claims Payable	45.39	61.22
	Interest accrued and due on Borrowings	1,714.18	922.88
13	GST Liabilities	1,371.96	1,268.74
	TOTAL	32,778.77	26,132.08

*Claims Outstanding are shown net of reinsurance

PERIODIC DISCLOSURES

FORM NL-18-PROVISIONS SCHEDULE

(Rs in Lakhs)

S.No	Particulars	As at 30th September 2022	As at 30th September 2021
		Unaudited	Unaudited
1	Reserve for Unexpired Risk	54,278.35	41,128.16
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)	-	538.63
	Provision for Leave Encashment	302.47	356.46
	Deferred Tax Liability	-	-
	Freelook Reserve	42.51	36.47
6	Reserve for Premium Deficiency	-	-
	TOTAL	54,623.33	42,059.72

PERIODIC DISCLOSURES

FORM NL-19 - MISC EXPENDITURE SCHEDULE

(Rs in Lakhs)

S.No	Particulars	As at 30th September 2022	As at 30th September 2021
		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 September 2022	Up to the quarter ended 30th September 2022	For the corresponding quarter of the previous year ended 30th September 2021	Up to the corresponding quarter of the previous year ended 30th September 2021
1	Gross Direct Premium Growth Rate	34%	35%	24%	34%
2	Gross Direct Premium to Net worth Ratio	126%	242%	114%	218%
3	Growth rate of Net Worth	21%	21%	-40%	-40%
4	Net Retention Ratio	96%	96%	95%	95%
5	Net Commission Ratio	12%	10%	11%	11%
6	Expense of Management to Gross Direct Premium Ratio	44%	46%	52%	49%
7	Expense of Management to Net Written Premium Ratio**	46%	47%	54%	52%
8	Net Incurred Claims to Net Earned Premium**	71%	67%	84%	96%
9	Claims paid to claims provisions	68%	62%	66%	48%
10	Combined Ratio	117%	114%	138%	147%
11	Investment income ratio	1.57%	3.06%	1.56%	3.34%
12	Technical Reserves to net premium ratio	223%	116%	243%	127%
13	Underwriting balance ratio	-0.24	-0.21	-0.43	-0.54
14	Operating Profit Ratio	-19%	-17%	-39%	-49%
15	Liquid Assets to liabilities ratio	32%	32%	50%	50%
16	Net earning ratio	-16%	-14%	-35%	-42%
17	Return on net worth ratio	-19%	-33%	-37%	-86%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	156%	156%	177%	177%
19	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
20	Debt Equity Ratio	0.45	0.45	0.55	0.55
21	Debt Service Coverage Ratio	-15	-15	-86	-86
22	Interest Service Coverage Ratio	-15	-15	-86	-86
23	Earnings per share	-0.41	-0.70	-0.77	-1.77
24	Book value per share	2.05	2.05	1.93	1.93

**** Segmental Reporting up to the quarter ended 30th September 2022**

S.No.	Segments Upto the quarter ended on 30th September 2022	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	34.1%	95.9%	10.3%	45.6%	47.1%	67.8%	64.1%	114.9%	115%	-21.9%
	Previous Period	34.2%	94.9%	10.6%	49.4%	51.1%	97.0%	52.7%	148.1%	126%	-55.4%
2	Personal Accident										
	Current Period	111.3%	89.9%	14.1%	48.4%	53.3%	22.2%	11.6%	75.5%	122%	2.9%
	Previous Period	97.7%	87.9%	9.6%	50.6%	53.3%	20.1%	3.9%	73.5%	190%	9.7%
3	Travel Insurance										
	Current Period	-62.1%	95.7%	6.9%	42.6%	43.8%	11.3%	22.4%	55.1%	158%	56.3%
	Previous Period	130.3%	95.0%	4.6%	43.5%	45.1%	15.1%	0%	60.2%	67%	34.3%
4	Total Health										
	Current Period	34.8%	95.7%	10.3%	45.7%	47.2%	66.9%	61.6%	114.1%	116%	-21.3%
	Previous Period	34.2%	94.8%	10.5%	49.4%	51.1%	95.7%	47.7%	146.9%	127%	-54.3%

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 Sep 2022	Up to the quarter ended 30th Sep 2022	For the corresponding quarter of the previous year ended 30th Sep 2021	Up to the corresponding quarter of the previous year ended 30th Sep 2021
1	MEMG Fund Advisors, LLP	Shareholder	Capital Contribution	2,482	4,078	2,750	5,500
2	MEMG Fund Advisors, LLP	Shareholder	Share premium	1,018	1,672	-	-
3	Cigna Holding Overseas Inc.	Shareholder	Capital Contribution	2,385	3,918	2,642	5,284
4	Cigna Holding Overseas Inc.	Shareholder	Share premium	1,115	1,832	108	216
5	Manipal Education and Medical Group India Private Limited	Shareholder	Interest on Sub-Debt	77.13	153.42	3.35	3.35
6	Prasun Sikdar	Key Management Personnel	Remuneration	121.26	221.77	105.53	185.03
6	Manipal Global Education Services Pvt. Ltd	Entities in which directors have interest	Gross Written Premium	3.91	91.88	1.08	67.64
7	Manipal Health Enterprises Pvt Ltd	Entities in which directors have interest	Gross Written Premium	26.61	728.13	(1.61)	419.69
8	Merittrac Services Private Limited	Entities in which directors have interest	Gross Written Premium	0.95	50.62	(0.12)	37.76
9	UNEXT LEARNING PRIVATE LIMITED	Entities in which directors have interest	Gross Written Premium	12.79	85.13	1.56	38.69
10	Manipal Health Enterprises Private Limited	Entities in which directors have interest	Claims Expenses	412.25	731.22	282.21	451.22
11	Manipal Health Enterprises Pvt Ltd	Entities in which directors have interest	Unallocated Premium	3.76	3.76	11.27	11.27
12	Manipal Global Education Services Pvt. Ltd	Entities in which directors have interest	Unallocated Premium	0.30	0.30	2.24	2.24
13	Merittrac Services Private Limited	Entities in which directors have interest	Unallocated Premium	0.09	0.09	1.78	1.78
14	UNEXT LEARNING PRIVATE LIMITED	Entities in which directors have interest	Unallocated Premium	1.06	1.06	2.70	2.70
15	Manipal Health Enterprises Private Limited	Entities in which directors have interest	Claim Outstanding	69.94	69.94	60.50	60.50
16	Qess Corp Limited	Entities in which directors have interest	Office Expenses	17.08	33.15	14.49	94.93
17	Manipal Health Enterprises Private Limited	Entities in which directors have interest	Office Expenses	1.10	1.10	-	-

PART-B Related Party Transaction Balances - As at the end of the Quarter 30.09.2022

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	48,704	Payable - Shareholder	-	-	-	-
2	Cigna Holding Overseas Inc.	Shareholder	58,681	Payable - Shareholder	-	-	-	-
3	Manipal Education and Medical Group India Private Limited	Shareholder	12,373	Payable - Shareholder	-	-	-	-
4	Cigna Holding Overseas Inc.	Share premium	36,208	Payable - Share premium	-	-	-	-
5	Manipal Education and Medical Group India Private Limited	Shareholder	3,400	Payable - Debenture	-	-	-	-
6	MEMG Fund Advisors, LLP	Share premium	2,710	Payable - Share premium	-	-	-	-
7	Manipal Education and Medical Group India Private Limited	Shareholder	153	Interest on Sub-Debt	-	-	-	-

PERIODIC DISCLOSURES

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

STATEMENT OF ADMISSIBLE ASSETS

(Rs in Lakhs)

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS	-	34,600	34,600
	Policyholders as per NL-12 A of BS	76,603	-	76,603
(A)	Total Investments as per BS	76,603	34,600	1,11,203
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	-	2,237	2,237
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	389	389
	Current Assets:			
(E)	Cash & Bank Balances as per BS	310	3,865	4,175
(F)	Advances and Other assets as per BS	-	5,443	5,443
(G)	Total Current Assets as per BS...(E)+(F)	310	9,308	9,618
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	-	1,431	1,431
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	3	2	5
(K)	Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)	76,913	46,145	1,23,058
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	3	1,822	1,825
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)	76,910	44,323	1,21,233

(Rs in Lakhs)

Item No.	Inadmissible Investment assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
1	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	3	2	5
2	Inadmissible Fixed assets			
	(a) Furniture & fitting	-	21	21
	(b) Lease hold improvement	-	36	36
	(c) Intangible assets	-	16	16
	(d) IT equipments	-	316	316
3	Inadmissible current assets			
	(a) Bank Gurantee	-	25	25
	(b) Agent balances	-	11	11
	(c) Unclaimed amount of policyholders (net of unclaimed liability)	-	3	3
	(d) GST input tax credit	-	30	30
	(e) Haircut on Debentures	-	860	860
	(f) Advance tax deposited with the Authority	-	502	502
	Total	3	1,822	1,825

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 September 2022	
S.No.	Reserve	Gross Reserve	Net Reserve
a	Unearned Premium Reserve (UPR) (a)	56,985	54,278
b	Premium Deficiency Reserve (PDR)(b)	-	-
c	Unexpired Risk Reserve (URR)(c)=(a) +(b)	56,985	54,278
d	Outstanding Claim Reserve (other than IBNR reserve)(d)	7,835	7,429
e	IBNR Reserve (e)	4,774	4,153
f	Total Reserves for Technical Liabilities (f)=(c)+(d)+(e)	69,594	65,861

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 September 2022

(Rs in Lakhs)

S. 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 - Marine other than Marine Cargo	-	-	-	-	-	-	-
4	Motor	-	-	-	-	-	-	-
5	Engineering	-	-	-	-	-	-	-
6	Aviation	-	-	-	-	-	-	-
7	Liabilities	-	-	-	-	-	-	-
8	Health	1,13,971	1,08,557	64,314	60,923	21,711	18,277	21,711
9	Miscellaneous	-	-	-	-	-	-	-
10	Crop	-	-	-	-	-	-	-
	Total *	1,13,971	1,08,557	64,314	60,923	21,711	18,277	21,711

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 September 2022

(Rs in Lakhs)

Item	Description	Amount
(1)	(2)	(3)
(A)	Policyholder's FUNDS	76,910
	Available Assets (as per FORM IRDAI-GI-TA)	-
	Deduct:	-
(B)	Current Liabilities as per BS	65,861
(C)	Provisions as per BS	9,171
(D)	Other Liabilities	-
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	1,878
	Shareholder's FUNDS	
(F)	Available Assets	44,323
	Deduct:	-
(G)	Other Liabilities	12,370
(H)	Excess in Shareholders' funds: (F-G)	31,953
(I)	Total ASM (E+H)	33,831
(J)	Total RSM	21,711
(K)	Solvency Ratio (Total ASM/Total RSM) *	156%

PERIODIC DISCLOSURES

FORM NL-27 - PRODUCTS INFORMATION

Products and/or add-ons introduced during the period ended 30th September 2022

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	ManipalCigna Health 360	Email date: 31-Mar-22	MCIHIA23023V012223	Health	Internal Tariff Rated	13-May-22

PERIODIC DISCLOSURES

FORM NL-28-STATEMENT OF INVESTMENT ASSETS AND STATEMENT OF ACCRETION OF ASSETS AS AT 30TH SEPTEMBER 2022

PART A

Section I

(Rs in Lakhs)

S.No	Particulars	SCH ++	Amount
1	Investments (Shareholders)	8	34,600
	Investments (Policyholders)	8A	76,603
2	Loans	9	-
3	Fixed Assets	10	2,237
4	Current Assets		
	a. Cash & Bank Balance	11	4,175
	b. Advances & Other Assets	12	5,443
5	Current Liabilities		
	a. Current Liabilities	13	32,779
	b. Provisions	14	54,623
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		1,34,125
	Application of Funds as per Balance Sheet (A)		1,69,781
	Less: Other Assets	SCH ++	Amount
1	Loans	9	-
2	Fixed Assets	10	2,237
3	Cash & Bank Balance	11	3,315
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	5,443
5	Current Liabilities	13	32,779
6	Provisions	14	54,623
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		-
9	Debit Balance of P&L A/c		1,34,125
	TOTAL (B)		57,719
	'Investment Assets' As per FORM 3B	(A-B)	1,12,063

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%	-	9,759	20,615	30,373	27%	-	-	30,373	29,539
2	Central Govt. Sec or Other Approved Sec. (incl. (1) above)	Not less than 30%	-	19,206	38,739	57,945	52%	-	-	57,945	56,167
3	Investment subject to Exposure Norms										
	a. Housing & Loans to SG for Housing and FFE, Infrastructure Investments										
	1. Approved Investments	Not less than 15%	-	8,868	24,374	33,242	30%	-	-	33,242	32,278
	2. Other Investments		-	-	-	-	-	-	-	-	-
	b. Approved Investments	Not exceeding 55%	-	6,729	12,585	19,313	17%	2.25	19,316	18,951	18,951
	c. Other Investments (not exceeding 25%)		-	345	1,213	1,558	1%	2.39	1,560	1,560	1,560
	Total Investment Assets	100%	-	35,148	76,910	1,12,058	100%	4.64	1,12,063	1,08,956	

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, to be referred

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		23,685	23%	6,688	79%	30,373	27%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)		48,148	46%	9,797	116%	57,945	52%
3	Investment subject to Exposure Norms							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments		10,220	10%	(23)	0%	10,197	9%
	2. Other Investments		-	-	-	-	-	-
	b. Infrastructure Investments							
	1. Approved Investments		22,095	21%	950	11%	23,045	21%
	2. Other Investments		-	-	-	-	-	-
	c. Approved Investments		22,387	22%	(3,074)	-36%	19,313	17%
	d. Other Investments (not exceeding 15%)		758	1%	800	9%	1,558	1%
	Total		1,03,607	100%	8,451	100%	1,12,058	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 SEPTEMBER 2022

(Rs in Lakhs)

S.No	Market Value				Book Value			
	As at 30th September 2022	As % of total for this class	As at 30th September 2021	As % of total for this class	As at 30th September 2022	As % of total for this class	As at 30th September 2021	As % of total for this class
Break down by credit rating								
AAA rated	47,797	46%	42,519	52%	49,125	46%	42,216	52%
AA or better	-	-	-	-	-	-	-	-
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below B	-	-	-	-	-	-	-	-
Any other (Sovereign)	56,167	54%	38,988	48%	57,945	54%	38,689	48%
	1,03,964	100%	81,507	100%	1,07,070	100%	80,905	100%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	15,422	15%	10,616	13%	15,606	15%	10,524	13%
more than 1 year and upto 3years	12,348	12%	19,551	24%	12,585	12%	19,438	24%
More than 3years and up to 7years	67,884	65%	22,399	27%	70,243	66%	22,164	27%
More than 7 years and up to 10 years	7,344	7%	28,440	35%	7,617	7%	28,279	35%
above 10 years	967	1%	500	1%	1,020	1%	500	1%
	1,03,964	100%	81,507	100%	1,07,070	100%	80,905	100%
Breakdown by type of the issuer								
a. Central Government	29,539	28%	20,513	25%	30,373	28%	20,379	25%
b. State Government	26,627	26%	18,475	23%	27,572	26%	18,310	23%
c. Corporate Securities	47,797	46%	42,519	52%	49,125	46%	42,216	52%
	1,03,964	100%	81,507	100%	1,07,070	100%	80,905	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 SEPTEMBER 2022

(Rs in Lakhs)										
NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt Instruments		All Other Assets		TOTAL
		YTD As on 30th Sep 2022	YTD As on 31st Mar 2022	YTD As on 30th Sep 2022	YTD As on 31st Mar 2022	YTD As on 30th Sep 2022	YTD As on 31st Mar 2022	YTD As on 30th Sep 2022	YTD As on 31st Mar 2022	YTD As on 30th Sep 2022
1	Investments Assets	49,125	46,362	-	-	-	-	62,933	54,198	1,12,058
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)	49,125	46,362	-	-	-	-	62,933	54,198	1,12,058
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-

Note:

- 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.
- Total Investment Assets should reconcile with figures shown in other relevant forms
- Gross NPA is investments classified as NPA, before any provisions
- Provision made on the 'Standard Assets' is as per Circular issued, as amended from time to time.
- Net Investment assets is net of 'provisions'
- Net NPA is gross NPAs less provisions
- Write off as approved by the Board
- 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	25,717.10	393.04	1.53%	1.53%	24,123.36	727.59	3.02%	3.02%	16,995.16	529.78	3.12%	3.12%
2	Treasury Bills	CTRB	1,124.51	13.88	1.23%	1.23%	1,052.99	24.45	2.32%	2.32%	2,181.98	37.70	1.73%	1.73%
3	State Government Bonds	SGGB	24,281.50	422.13	1.74%	1.74%	22,623.31	770.14	3.40%	3.40%	11,726.16	510.60	4.35%	4.35%
4	Other Approved Securities (excluding Infrastructure / Social Sector Investments)	SGOA	2,071.74	36.27	1.75%	1.75%	2,072.67	71.70	3.46%	3.46%	4,109.28	151.64	3.69%	3.69%
5	Bonds / Debentures issued by NHB/Institutions accredited by NHB	HTDN	10,599.59	156.10	1.47%	1.47%	10,394.66	296.72	2.85%	2.85%	6,649.24	191.03	2.87%	2.87%
6	Infrastructure - PSU - Debentures / Bonds	IPTD	21,178.37	337.44	1.59%	1.59%	21,034.04	663.94	3.16%	3.16%	21,035.50	808.73	3.84%	3.84%
7	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	1,216.72	16.69	1.37%	1.37%	1,386.02	38.90	2.81%	2.81%	1,012.38	32.39	3.20%	3.20%
8	Corporate Securities - Debentures	ECOS	15,568.82	238.20	1.53%	1.53%	14,812.58	443.15	2.99%	2.99%	11,544.97	350.34	3.03%	3.03%
9	Deposits - Deposit with scheduled banks, Fis(incl Bank Balance awaiting investment),CCIL, RBI	ECDB	2,970.54	38.43	1.29%	1.29%	4,477.77	115.50	2.58%	2.58%	4,168.75	102.93	2.47%	2.47%
10	Mutual Funds - Gilt/Gsec/Liquid Schemes	EGMF	1,555.58	21.16	1.36%	1.36%	1,953.45	43.27	2.21%	2.21%	2,742.64	45.95	1.68%	1.68%
11	Mutual Funds - Gilt/Gsec/Liquid Schemes	OMGS	1,090.36	11.85	1.09%	1.09%	993.81	20.37	2.05%	2.05%	1,004.74	14.14	1.41%	1.41%
TOTAL			1,07,374.85	1,685.19	1.57%	1.57%	1,04,924.67	3,215.71	3.06%	3.06%	83,170.78	2,775.24	3.34%	3.34%

Note: Category of Investment (COI) is as per Guidelines, as amended from time to time.

Based on daily simple Average of Investments.

Yield netted for Tax .

In the previous year column, the figures of the corresponding Year to date of the previous financial year is shown.

YTD Income on investment is reconciled with figures in P&L and Revenue account.

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

PERIODIC DISCLOSURES

FORM NL-32-STATEMENT OF DOWNGRADED INVESTMENTS AS AT 30TH SEPTEMBER 2022

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

PERIODIC DISCLOSURES

FORM NL-33 - REINSURANCE RISK CONCENTRATION AS AT 30th SEPTEMBER 2022

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	-	-	-	-	-
4	No. of Reinsurers with rating BBB but less than A	-	-	-	-	-
5	No. of Reinsurers with rating less than BBB	-	-	-	-	-
	Total (A)	-	-	-	-	-
	Within India					
1	Indian Insurance Companies	-	-	-	-	-
2	FRBs	1.00	61.41	38.18	9.40	4.31%
3	GIC Re	1.00	2,394.25	28.25	-	95.69%
4	Other (to be Specified)	-	-	-	-	-
	Total (B)	2.00	2,455.66	66.43	9.40	100.00%
	Grand Total (C)= (A)+(B)	2.00	2,455.66	66.43	9.40	100.00%

Note:-

- (a) In case of reinsurer's rating by agencies other than Standard & Poor (S&P), their equivalent S&P ratings have been mapped.
(b) For GIC Re, we have used the latest rating which is given by CARE as on 28-Dec-2021
(c) The credit rating used for SCOR SE is of the parent company as the rating for the subsidiary branch (India Branch) is not available.

PERIODIC DISCLOSURES
FORM NL-34 : GEOGRAPHICAL DISTRIBUTION OF BUSINESS

GROSS DIRECT PREMIUM WRITTEN

(Rs in Lakhs)

STATES/UNION TERRITORIES	Fire		Marine (Hull)		Marine (Cargo)		Total Marine		Motor Own Damage		Motor Third Party		Total Motor		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	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	For the qtr	Upto the qtr
(A) STATES																										
Andhra Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,123	2,025	45	80	-	-	1,169	2,105	-	-	1,169	2,105
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	6	0	0	-	-	3	7	-	-	3	7
Assam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	250	457	13	18	-	-	262	475	-	-	262	475
Bihar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,012	2,310	40	45	-	-	1,052	2,355	-	-	1,052	2,355
Chhattisgarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	187	316	11	16	-	-	197	332	-	-	197	332
Goa	-	-	-	-	-	-	-	-	-	-	-	-	-	-	38	64	1	3	-	-	40	67	-	-	40	67
Gujarat	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,514	2,795	39	81	-	-	1,553	2,875	-	-	1,553	2,875
Haryana	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,526	2,970	41	63	-	-	1,566	3,032	-	-	1,566	3,032
Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	38	97	4	6	-	-	43	103	-	-	43	103
Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-	309	568	16	24	-	-	325	593	-	-	325	593
Karnataka	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,371	9,549	75	122	21	39	4,468	9,710	-	-	4,468	9,710
Kerala	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,279	2,226	11	19	-	-	1,289	2,245	-	-	1,289	2,245
Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	619	1,123	46	80	-	-	665	1,203	-	-	665	1,203
Maharashtra	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6,906	12,863	162	276	15	21	7,082	13,159	-	-	7,082	13,159
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	6	1	1	-	-	4	7	-	-	4	7
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	10	0	0	-	-	6	10	-	-	6	10
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1	0	0	-	-	1	1	-	-	1	1
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5	6	0	0	-	-	5	6	-	-	5	6
Odisha	-	-	-	-	-	-	-	-	-	-	-	-	-	-	592	1,158	24	35	-	-	616	1,193	-	-	616	1,193
Punjab	-	-	-	-	-	-	-	-	-	-	-	-	-	-	905	1,665	15	34	-	-	920	1,699	-	-	920	1,699
Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	560	1,232	41	60	-	-	602	1,292	-	-	602	1,292
Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	280	0	0	-	-	2	280	-	-	2	280
Tamil Nadu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,879	3,564	36	67	-	-	1,915	3,631	-	-	1,915	3,631
Telangana	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,376	4,365	30	48	-	-	2,405	4,413	-	-	2,405	4,413
Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	29	53	1	1	-	-	30	54	-	-	30	54
Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-	126	250	12	16	-	-	138	266	-	-	138	266
Uttar Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,422	2,689	85	120	-	9	1,507	2,818	-	-	1,507	2,818
West Bengal	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,372	2,442	29	45	-	-	1,401	2,487	-	-	1,401	2,487
Total (A)															28,454	55,089	777	1,260	36	70	29,267	56,418	-	-	29,267	56,418
(B) UNION TERRITORIES																										
Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	3	-	-	-	-	3	3	-	-	3	3
Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	33	58	1	2	-	-	35	59	-	-	35	59
Dadra and Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	3	0	1	-	-	2	4	-	-	2	4
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	16	0	0	-	-	10	16	-	-	10	16
Govt. of NCT of Delhi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,515	2,908	20	68	-	-	1,536	2,976	-	-	1,536	2,976
Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5	16	0	0	-	-	6	17	-	-	6	17
Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	19	0	1	-	-	9	20	-	-	9	20
Total (B)															1,576	3,023	23	72	-	-	1,599	3,096	-	-	1,599	3,096
(C) OUTSIDE INDIA																										
Total (C)																										
Grand Total (A)+(B)+(C)															30,030	58,112	799	1,332	37	70	30,866	59,514	-	-	30,866	59,514

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 September 2022		For the Quarter ended 30th September 2021		For the period ended 30th September 2022		For the period ended 30th September 2021	
		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	30,030	77,485	22,673	79,028	58,112	1,43,220	43,346	1,49,429
7	Personal Accident	799	11,203	290	6,668	1,332	21,338	630	13,063
8	Travel	37	11	80	15	70	29	185	30
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
(b) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium
(c) The aforementioned Business figures are matching with all relevant NL forms. In case of difference, pl give reasons

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 September 2022		For the period ended 30th September 2022		For the Quarter ended 30th September 2021		For the period ended 30th September 2021	
		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	36,759	7,371	69,651	13,476	36,788	6,186	70,053	11,578
2	Corporate Agents-Banks	13,070	4,596	22,005	8,184	8,438	3,969	14,713	6,987
3	Corporate Agents -Others	3,215	2,328	5,977	3,874	3,466	1,843	6,365	2,973
4	Brokers	29,863	10,142	55,236	18,918	29,977	7,155	55,411	13,711
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business -Officers/Employees	2,843	5,807	5,791	13,785	3,559	3,072	7,310	7,029
	-Online (Through Company Website)	2,091	410	4,059	752	2,187	369	4,433	713
	- Others	53	28	151	131	76	231	187	379
7	Common Service Centres(CSC)	-	-	-	-	-	-	-	-
8	Insurance Marketing Firm	312	89	680	203	400	82	702	190
9	Point of sales person (Direct)	-	-	-	-	-	-	-	-
10	MISP (Direct)	-	-	-	-	-	-	-	-
11	Web Aggregators	493	96	1,037	191	820	136	3,348	601
12	Referral Arrangements								
13	Others								
	Total (A)	88,699	30,866	1,64,587	59,514	85,711	23,043	1,62,522	44,161
14	Business outside India Total (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	88,699	30,866	1,64,587	59,514	85,711	23,043	1,62,522	44,161

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	4,614	29	5	4,648
2	Claims reported during the period	1,88,474	139	191	1,88,804
	(a) Booked During the period	1,88,323	139	189	1,88,651
	(b) Reopened during the Period	151	-	2	153
	(c) Other Adjustment (to be specified)	-	-	-	-
3	Claims Settled during the period	1,71,249	60	109	1,71,418
	(a) paid during the period	-	-	-	-
4	Claims Repudiated during the period	15,787	75	83	15,945
	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)	376	-	-	376
6	Claims O/S at End of the period	6,052	33	4	6,089
	Less than 3months	5,970	33	3	6,006
	3 months to 6 months	54	-	-	54
	6months to 1 year	16	-	-	16
	1year and above	12	-	1	13

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 should be 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	2,515	121	3	2,639
2	Claims reported during the period	54,601	1,114	26	55,741
	(a) Booked During the period	54,561	1,114	24	55,700
	(b) Reopened during the Period	40	-	2	42
	(c) Other Adjustment (to be specified)	-	-	-	-
3	Claims Settled during the period	32,235	250	19	32,504
	(a) paid during the period	-	-	-	-
	(b) Other Adjustment (to be specified)	-	-	-	-
4	Claims Repudiated during the period	21,917	707	8	22,632
	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)	24	-	-	24
6	Claims O/S at End of the period	2,964	278	2	3,244
	Less than 3months	2,898	278	1	3,178
	3 months to 6 months	38	-	-	38
	6months to 1 year	24	-	-	24
	1year and above	3	-	1	4

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 should be exclusive of IBNR AND IBNER reserves

Ageing of Claims for the Quarter ended 30th September 2022

[illegible]

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

Ageing of Claims upto the Quarter ended 30th September 2022

[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 01.04.2022)		77
2	No. of branches approved during the year		45
3	No. of branches opened during the year	Out of approvals of previous year	NIL
4		Out of approvals of this year	NIL
5	No. of branches closed during the year		NIL
6	No of branches at the end of the quarter (As on 30.09.2022)		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:		2561
	(b) Off-roll:		371
	(c) Total - (a) + (b)		2932
12	No. of Insurance Agents and Intermediaries		
	(a) Individual Agents		53897
	(b) Corporate Agents-Banks		12
	(c) Corporate Agents-Others		40
	(d) Insurance Brokers		347
	(e) Web Aggregators		12
	(f) Insurance Marketing Firm		61
	(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	2550	52501
2	Recruitments during the quarter	577	2078
3	Attrition during the quarter	566	210
4	Number at the end of the quarter	2561	54369

PERIODIC DISCLOSURES

FORM NL-42 - BOARD OF DIRECTORS AND KEY MANAGEMENT PERSONS AS AT 30TH SEPTEMBER 2022

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 and Technology Officer	Nil
4	Mr. Joydeep Saha	Appointed Actuary and Chief Officer –Actuarial, Product, Reinsurance, Group Underwriting & Analytics	Nil
5	Ms. Reena Tyagi	Chief Human Resource Officer	Nil
6	Mr. Sameer Bhatnagar	Chief Compliance & Risk Officer, Head Legal & Secretarial	Nil
7	Ms. Priya Gilbile	Chief Operating Officer	Nil
8	Ms. Sapna Desai	Head - Marketing and Communication	Nil
9	Mr. Mahesh Darak	Chief Investment Officer	Nil
10	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	2,463	2,214	95,149
		Social	-	-	-
7	PERSONAL ACCIDENT	Rural	1,320	143	67,177
		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	3,783	2,357	1,62,326
		Social	-	-	-

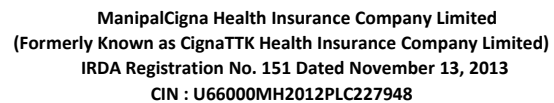
Note:

- (a) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium
(b) Premium Collected means gross direct written premium
(c) Rural and Social segments are defined under IRDAI regulations, as issued and amended time to time

PERIODIC DISCLOSURES

FORM NL-45 - GREIVANCE DISPOSAL FOR THE QUARTER ENDED 30TH SEPTEMBER 2022

S. No.	Particulars	Opening Balance as on 1st July 2022	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	11	318	137	61	126	5	633
a	Proposal Related	-	-	-	-	-	-	-
b	Claim Related	7	195	68	44	88	2	403
c	Policy Related	-	37	25	4	8	-	62
d	Premium Related	-	5	2	1	2	-	6
e	Refund Related	-	9	5	2	2	-	27
f	Coverage Related	-	-	-	-	-	-	-
g	Cover Note Related	-	-	-	-	-	-	-
h	Product Related	1	9	4	1	5	-	16
i	Other							
	(i) Renewal Related	3	63	33	9	21	3	119
	(ii) Feedback related to sales							
	Total number of complaints	11	318	137	61	126	5	633
2	Total No. of policies during previous year:	3,32,938						
3	Total No. of claims during previous year:	3,46,172						
4	Total No. of policies during current year: 30th September 2022	2758733*						
5	Total No. of claims during current year: 30th September 2022	1,88,804						
6	Total No. of Policy Complaints (upto 30th September 2022) per 10,000 policies	0.8						
7	Total No. of Claim Complaints (upto 30th September 2022) per 10,000 claims registered	21.3						
	* 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	5.00	100%	-	-	5.00	100%	
	15 - 30 days	-	-	-	-	-	-	
	30 - 90 days	-	-	-	-	-	-	
	90 days & Beyond	-	-	-	-	-	-	
	Total Number of Complaints	5.00	100%	-	-	5.00	100%	



PERIODIC DISCLOSURES							
Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE							
For the Quarter ending: 30th September 2022							
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
NIL							