

**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 2022**

(Rs in Lakhs)

S.No	Particulars	Schedule Ref. form no.	MISCELLANEOUS				TOTAL			
			For the Quarter ended 30th June 2022	For the Period ended 30th June 2022	For the Quarter ended 30th June 2021	For the Period ended 30th June 2021	For the Quarter ended 30th June 2022	For the Period ended 30th June 2022	For the Quarter ended 30th June 2021	For the Period ended 30th June 2021
			Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited
1	Premiums earned (Net)	NL-4	23,734.85	23,734.85	16,803.55	16,803.55	23,734.85	23,734.85	16,803.55	16,803.55
2	Profit/ (Loss) on sale/redemption of Investments		-	-	-	-	-	-	-	-
	Profit on sale of investments		23.36	23.36	171.74	171.74	23.36	23.36	171.74	171.74
	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)		1,006.79	1,006.79	809.42	809.42	1,006.79	1,006.79	809.42	809.42
	<b>TOTAL (A)</b>		<b>24,765.00</b>	<b>24,765.00</b>	<b>17,784.71</b>	<b>17,784.71</b>	<b>24,765.00</b>	<b>24,765.00</b>	<b>17,784.71</b>	<b>17,784.71</b>
6	Claims Incurred (Net)	NL-5	14,833.43	14,833.43	18,394.56	18,394.56	14,833.43	14,833.43	18,394.56	18,394.56
7	Commission	NL-6	2,403.22	2,403.22	1,973.46	1,973.46	2,403.22	2,403.22	1,973.46	1,973.46
8	Operating Expenses related to Insurance Business	NL-7	10,930.65	10,930.65	7,724.22	7,724.22	10,930.65	10,930.65	7,724.22	7,724.22
9	Premium Deficiency				-	-	-	-	-	-
	<b>TOTAL (B)</b>		<b>28,167.30</b>	<b>28,167.30</b>	<b>28,092.24</b>	<b>28,092.24</b>	<b>28,167.30</b>	<b>28,167.30</b>	<b>28,092.24</b>	<b>28,092.24</b>
10	<b>Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)</b>		<b>(3,402.30)</b>	<b>(3,402.30)</b>	<b>(10,307.53)</b>	<b>(10,307.53)</b>	<b>(3,402.30)</b>	<b>(3,402.30)</b>	<b>(10,307.53)</b>	<b>(10,307.53)</b>
11	<b>APPROPRIATIONS</b>									
	Transfer to Shareholders' Account		(3,402.30)	(3,402.30)	(10,307.53)	(10,307.53)	(3,402.30)	(3,402.30)	(10,307.53)	(10,307.53)
	Transfer to Catastrophe Reserve				-	-			-	-
	Transfer to Other Reserves				-	-			-	-
	<b>TOTAL (C)</b>		<b>(3,402.30)</b>	<b>(3,402.30)</b>	<b>(10,307.53)</b>	<b>(10,307.53)</b>	<b>(3,402.30)</b>	<b>(3,402.30)</b>	<b>(10,307.53)</b>	<b>(10,307.53)</b>

**Note 1**

S.No	Particulars		MISCELLANEOUS				TOTAL			
			For the Quarter ended 30th June 2022	Up to the Period ended 30th June 2022	For the Quarter ended 30th June 2021	Up to the Period ended 30th June 2021	For the Quarter ended 30th June 2022	Up to the Period ended 30th June 2022	For the Quarter ended 30th June 2021	Up to the Period ended 30th June 2021
			Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited
1	Interest, Dividend & Rent		1,157.24	1,157.24	917.21	917.21	1,157.24	1,157.24	917.21	917.21
	Add/Less:-		-	-	-	-	-	-	-	-
2	Investment Expenses		-	-	-	-	-	-	-	-
3	Amortisation of Premium/ Discount on Investments		(150.45)	(150.45)	(107.79)	(107.79)	(150.45)	(150.45)	(107.79)	(107.79)
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*		<b>1,006.79</b>	<b>1,006.79</b>	<b>809.42</b>	<b>809.42</b>	<b>1,006.79</b>	<b>1,006.79</b>	<b>809.42</b>	<b>809.42</b>

\*Term gross implies inclusive of TDS

**PERIODIC DISCLOSURES**

FORM NL-2-B-PL

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

(Rs in Lakhs)						
S.No	Particulars	Schedule Ref. form no.	For the Quarter ended 30th June 2022	For the Period ended 30th June 2022	For the Quarter ended 30th June 2021	For the Period ended 30th June 2021
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance	NL -1	(3,402.30)	(3,402.30)	(10,307.53)	(10,307.53)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		538.88	538.88	333.78	333.78
	(b) Profit on sale of investments		7.27	7.27	105.59	105.59
	(c) Less: Loss on sale of investments		-	-	-	-
	(d) Amortization of Premium / Discount on Investments		(45.77)	(45.77)	48.35	48.35
3	OTHER INCOME		-	-	-	-
	<b>TOTAL (A)</b>		<b>(2,901.93)</b>	<b>(2,901.93)</b>	<b>(9,819.79)</b>	<b>(9,819.79)</b>
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of Investments		-	-	-	-
	(b) For doubtful debts		(13.19)	(13.19)	22.75	22.75
	(c) Others		-	-	-	-
5	OTHER EXPENSES		-	-	-	-
	(a) Expenses other than those related to Insurance Business		-	-	-	-
	Personnel Cost		151.82	151.82	48.17	48.17
	Legal & professional charges		-	-	-	-
	Interest & Bank Charges		0.89	0.89	0.70	0.70
	Share Issue Expenses (Stamp Duty & Franking)		0.26	0.26	-	-
	Expenses related to issuance of Debentures		-	-	-	-
	Interest on Non-convertible Debentures		249.07	249.07	-	-
	Miscellaneous Expenses		2.64	2.64	1.56	1.56
	Contribution to policyholders Funds towards Excess EOM		-	-	-	-
	(b) Bad debts written off		2.04	2.04	0.97	0.97
	(c) Others		-	-	-	-
	<b>TOTAL (B)</b>		<b>393.53</b>	<b>393.53</b>	<b>74.15</b>	<b>74.15</b>
6	Profit / (Loss) Before Tax		(3,295.46)	(3,295.46)	(9,893.94)	(9,893.94)
7	Provision for Taxation		-	-	-	-
8	Profit / (Loss) After Tax		(3,295.46)	(3,295.46)	(9,893.94)	(9,893.94)
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		(126,111.04)	(126,111.04)	(100,515.08)	(100,515.08)
	<b>Balance carried forward to Balance Sheet</b>		<b>(129,406.50)</b>	<b>(129,406.50)</b>	<b>(110,409.02)</b>	<b>(110,409.02)</b>

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

S.No	Particulars	Schedule	As at 30th June 2022	As at 30th June 2021
	<b>SOURCES OF FUNDS</b>			
1	SHARE CAPITAL	<b>NL-8</b>	114,890.77	99,582.37
2	SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
3	SHARE APPLICATION MONEY		-	0.04
4	RESERVES AND SURPLUS	<b>NL-10</b>	36,785.73	33,094.18
5	FAIR VALUE CHANGE ACCOUNT			
	-Shareholders' Funds		1.04	1.57
	-Policyholders' Funds		3.05	0.99
6	BORROWINGS	<b>NL-11</b>	11,100.00	4,300.00
	<b>TOTAL</b>		<b>162,780.59</b>	<b>136,979.15</b>
	<b>APPLICATION OF FUNDS</b>			
1	INVESTMENTS - Shareholders	<b>NL-12</b>	31,806.22	21,356.01
2	INVESTMENTS - Policyholders	<b>NL-12A</b>	67,154.63	58,338.29
3	LOANS	<b>NL-13</b>	-	-
4	FIXED ASSETS	<b>NL-14</b>	2,277.80	2,727.39
5	DEFERRED TAX ASSET (Net)			
6	<b>CURRENT ASSETS</b>			
	Cash and Bank Balances	<b>NL-15</b>	5,512.37	5,131.99
	Advances and Other Assets	<b>NL-16</b>	4,482.71	4,249.10
	<b>Sub-Total (A)</b>		<b>9,995.08</b>	<b>9,381.09</b>
7	CURRENT LIABILITIES	<b>NL-17</b>	27,127.39	25,342.47
8	PROVISIONS	<b>NL-18</b>	50,732.25	39,890.18
9	DEFERRED TAX LIABILITY			
	<b>Sub-Total (B)</b>		<b>77,859.64</b>	<b>65,232.65</b>
	<b>NET CURRENT ASSETS (C) = (A - B)</b>		<b>(67,864.56)</b>	<b>(55,851.56)</b>
10	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	<b>NL-19</b>	-	-
11	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		129,406.50	110,409.02
	<b>TOTAL</b>		<b>162,780.59</b>	<b>136,979.15</b>

**CONTINGENT LIABILITIES**
**(Rs in Lakhs)**

Sr. No	Particulars	As at 30th June, 2022	As at 30th June, 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	330.72	258.15
	<b>TOTAL</b>	<b>421.53</b>	<b>348.96</b>

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 2022	For the Period ended 30th June 2022	For the Quarter ended 30th June 2021	For the Period ended 30th June 2021	For the Quarter ended 30th June 2022	For the Period ended 30th June 2022	For the Quarter ended 30th June 2021	For the Period ended 30th June 2021	For the Quarter ended 30th June 2022	For the Period ended 30th June 2022	For the Quarter ended 30th June 2021	For the Period ended 30th June 2021	For the Quarter ended 30th June 2022	For the Period ended 30th June 2022	For the Quarter ended 30th June 2021	For the Period ended 30th June 2021
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited
1	Premium from direct business written	28,081.91	28,081.91	20,672.94	20,672.94	532.42	532.42	339.73	339.73	33.35	33.35	105.38	105.38	28,647.68	28,647.68	21,118.06	21,118.06
2	Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Less : Premium on reinsurance ceded	1,164.75	1,164.75	1,063.41	1,063.41	66.73	66.73	47.66	47.66	1.55	1.55	5.27	5.27	1,233.02	1,233.02	1,116.34	1,116.34
4	Net Written Premium	26,917.16	26,917.16	19,609.54	19,609.54	465.69	465.69	292.07	292.07	31.81	31.81	100.11	100.11	27,414.66	27,414.66	20,001.72	20,001.72
	Add: Opening balance of UPR	46,039.31	46,039.31	35,350.02	35,350.02	643.55	643.55	442.76	442.76	92.99	92.99	61.37	61.37	46,775.85	46,775.85	35,854.15	35,854.15
	Less: Closing balance of UPR	49,619.32	49,619.32	38,456.78	38,456.78	745.03	745.03	526.06	526.06	91.32	91.32	69.48	69.48	50,455.66	50,455.66	39,052.32	39,052.32
	Total Premium Earned (Net)	23,337.16	23,337.16	16,502.78	16,502.78	364.21	364.21	208.77	208.77	33.48	33.48	92.00	92.00	23,734.85	23,734.85	16,803.55	16,803.55
	Gross Direct Premium :																
	In India	23,337.16	23,337.16	16,502.78	16,502.78	364.21	364.21	208.77	208.77	33.48	33.48	92.00	92.00	23,734.85	23,734.85	16,803.55	16,803.55
	Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total Premium Earned (Net)	23,337.16	23,337.16	16,502.78	16,502.78	364.21	364.21	208.77	208.77	33.48	33.48	92.00	92.00	23,734.85	23,734.85	16,803.55	16,803.55

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 June 2022	For the Period ended 30th June 2022	For the Quarter ended 30th June 2021	For the Period ended 30th June 2021	For the Quarter ended 30th June 2022	For the Period ended 30th June 2022	For the Quarter ended 30th June 2021	For the Period ended 30th June 2021	For the Quarter ended 30th June 2022	For the Period ended 30th June 2022	For the Quarter ended 30th June 2021	For the Period ended 30th June 2021	For the Quarter ended 30th June 2022	For the Period ended 30th June 2022	For the Quarter ended 30th June 2021	For the Period ended 30th June 2021
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited
	Claims paid (Direct)																
1	Direct claims	15,301.46	15,301.46	15,437.23	15,437.23	145.22	145.22	15.83	15.83	11.25	11.25	8.19	8.19	15,457.93	15,457.93	15,461.25	15,461.25
2	Add : Re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Less : Re-insurance Ceded*	732.05	732.05	771.62	771.62	43.44	43.44	0.99	0.99	0.56	0.56	0.46	0.46	776.05	776.05	773.07	773.07
	<b>Net Claim Paid</b>	<b>14,569.41</b>	<b>14,569.41</b>	<b>14,665.61</b>	<b>14,665.61</b>	<b>101.78</b>	<b>101.78</b>	<b>14.85</b>	<b>14.85</b>	<b>10.69</b>	<b>10.69</b>	<b>7.73</b>	<b>7.73</b>	<b>14,681.88</b>	<b>14,681.88</b>	<b>14,688.18</b>	<b>14,688.18</b>
4	Add : Claims Outstanding at the end of the period	10,278.11	10,278.11	12,914.08	12,914.08	460.76	460.76	455.35	455.35	38.18	38.18	33.45	33.45	10,777.05	10,777.05	13,402.89	13,402.89
5	Less : Claims Outstanding at the beginning of the period	10,102.71	10,102.71	9,212.21	9,212.21	477.84	477.84	457.85	457.85	44.95	44.95	26.45	26.45	10,625.50	10,625.50	9,696.51	9,696.51
	<b>Net Incurred Claims</b>	<b>14,744.81</b>	<b>14,744.81</b>	<b>18,367.48</b>	<b>18,367.48</b>	<b>84.69</b>	<b>84.69</b>	<b>12.35</b>	<b>12.35</b>	<b>3.92</b>	<b>3.92</b>	<b>14.73</b>	<b>14.73</b>	<b>14,833.43</b>	<b>14,833.43</b>	<b>18,394.56</b>	<b>18,394.56</b>
	Claims Paid (Direct)																
	- In India	14,638.95	14,638.95	14,604.71	14,604.71	145.22	145.22	15.83	15.83	2.33	2.33	-	-	14,786.51	14,786.51	14,620.55	14,620.55
	- Outside India	662.51	662.51	832.39	832.39	-	-	-	-	8.92	8.92	8.19	8.19	671.42	671.42	840.70	840.70
	Estimates of IBNR and IBNER at the end of the period (net)	4,180.80	4,180.80	4,221.67	4,221.67	291.85	291.85	252.50	252.50	37.44	37.44	29.53	29.53	4,510.09	4,510.09	4,503.70	4,503.70
	Estimates of IBNR and IBNER at the beginning of the period (net)	4,520.01	4,520.01	4,017.86	4,017.86	363.20	363.20	228.44	228.44	41.62	41.62	26.24	26.24	4,924.83	4,924.83	4,272.53	4,272.53

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 2022	For the Period ended 30th June 2022	For the Quarter ended 30th June 2021	For the Period ended 30th June 2021	For the Quarter ended 30th June 2022	For the Period ended 30th June 2022	For the Quarter ended 30th June 2021	For the Period ended 30th June 2021	For the Quarter ended 30th June 2022	For the Period ended 30th June 2022	For the Quarter ended 30th June 2021	For the Period ended 30th June 2021	For the Quarter ended 30th June 2022	For the Period ended 30th June 2022	For the Quarter ended 30th June 2021	For the Period ended 30th June 2021
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited
	Commission & Remuneration	2,285.09	2,285.09	2,001.41	2,001.41	60.85	60.85	40.48	40.48	2.50	2.50	1.77	1.77	2,348.45	2,348.45	2,043.66	2,043.66
	Rewards	189.02	189.02	63.57	63.57	4.51	4.51	(2.12)	(2.12)	0.11	0.11	(0.18)	(0.18)	193.65	193.65	61.27	61.27
	Distribution fees																
1	Direct Commission	2,474.11	2,474.11	2,064.98	2,064.98	65.37	65.37	38.36	38.36	2.61	2.61	1.59	1.59	2,542.10	2,542.10	2,104.93	2,104.93
2	Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Less: Commission on Re-insurance Ceded	136.11	136.11	128.35	128.35	2.54	2.54	2.39	2.39	0.23	0.23	0.73	0.73	138.88	138.88	131.47	131.47
	Net Commission	2,338.01	2,338.01	1,936.63	1,936.63	62.83	62.83	35.97	35.97	2.38	2.38	0.86	0.86	2,403.22	2,403.22	1,973.46	1,973.46
	Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:		-					-									
1	Individual Agents	759.98	759.98	768.65	768.65	17.70	17.70	13.42	13.42	-	-	-	-	777.68	777.68	782.07	782.07
2	Corporate Agents-Banks	501.09	501.09	434.83	434.83	14.24	14.24	2.49	2.49	-	-	-	-	515.33	515.33	437.32	437.32
3	Corporate Agents -Others	190.89	190.89	148.99	148.99	19.44	19.44	7.82	7.82	-	-	-	-	210.33	210.33	156.81	156.81
4	Brokers	994.01	994.01	613.99	613.99	13.92	13.92	14.57	14.57	2.61	2.61	1.59	1.59	1,010.56	1,010.56	630.16	630.16
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Business	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	- Officers/Employees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	- Online (Through Company Website)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	- Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Common Service Centres (CSC)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Insurance Marketing Firm	12.13	12.13	10.45	10.45	0.07	0.07	0.05	0.05	-	-	-	-	12.21	12.21	10.50	10.50
9	Point of sales person (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Web Aggregators	16.01	16.01	88.06	88.06	-	-	-	-	-	-	-	-	16.01	16.01	88.06	88.06
12	Referral Arrangements	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Other (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL (B)	2,474.11	2,474.11	2,064.98	2,064.98	65.37	65.37	38.36	38.36	2.61	2.61	1.59	1.59	2,542.10	2,542.10	2,104.93	2,104.93
	Commission and Rewards on (Excluding Reinsurance)																
	Business written :																
	In India	2,474.11	2,474.11	2,064.98	2,064.98	65.37	65.37	38.36	38.36	2.61	2.61	1.59	1.59	2,542.10	2,542.10	2,104.93	2,104.93
	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 June 2022	For the Period ended 30th June 2022	For the Quarter ended 30th June 2021	For the Period ended 30th June 2021	For the Quarter ended 30th June 2022	For the Period ended 30th June 2022	For the Quarter ended 30th June 2021	For the Period ended 30th June 2021	For the Quarter ended 30th June 2022	For the Period ended 30th June 2022	For the Quarter ended 30th June 2021	For the Period ended 30th June 2021	For the Quarter ended 30th June 2022	For the Period ended 30th June 2022	For the Quarter ended 30th June 2021	For the Period ended 30th June 2021	
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	
1	Employees' remuneration & welfare benefits	4,926.35	4,926.35	3,835.57	3,835.57	93.40	93.40	63.03	63.03	5.85	5.85	19.55	19.55	5,025.61	5,025.61	3,918.16	3,918.16	
2	Travel, conveyance and vehicle running expenses	96.67	96.67	11.16	11.16	1.83	1.83	0.18	0.18	0.11	0.11	0.06	0.06	98.62	98.62	11.40	11.40	
3	Training expenses	257.20	257.20	10.84	10.84	4.88	4.88	0.18	0.18	0.31	0.31	0.06	0.06	262.38	262.38	11.07	11.07	
4	Rents, rates & taxes	230.22	230.22	206.91	206.91	4.36	4.36	3.40	3.40	0.27	0.27	1.05	1.05	234.86	234.86	211.36	211.36	
5	Repairs	4.86	4.86	3.38	3.38	0.09	0.09	0.06	0.06	0.01	0.01	0.02	0.02	4.96	4.96	3.45	3.45	
6	Printing & stationery	29.66	29.66	20.67	20.67	0.56	0.56	0.34	0.34	0.04	0.04	0.11	0.11	30.25	30.25	21.11	21.11	
7	Communication	111.17	111.17	103.91	103.91	2.11	2.11	1.71	1.71	0.13	0.13	0.53	0.53	113.41	113.41	106.15	106.15	
8	Legal & professional charges	678.74	678.74	481.20	481.20	12.87	12.87	7.91	7.91	0.81	0.81	2.45	2.45	692.41	692.41	491.56	491.56	
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(a) as auditor (Statutory Auditor)	6.86	6.86	6.36	6.36	0.13	0.13	0.10	0.10	0.01	0.01	0.03	0.03	7.00	7.00	6.50	6.50	
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(i) Taxation matters (Tax Audit)	0.37	0.37	0.24	0.24	0.01	0.01	-	-	-	-	-	-	0.38	0.38	0.25	0.25	
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(c) in any other capacity	0.49	0.49	0.49	0.49	0.01	0.01	0.01	0.01	-	-	-	-	0.50	0.50	0.50	0.50	
	(d) out of pocket expenses	0.06	0.06	0.13	0.13	-	-	-	-	-	-	-	-	0.06	0.06	0.13	0.13	
10	Advertisement and publicity	3,316.39	3,316.39	1,870.09	1,870.09	62.88	62.88	30.73	30.73	3.94	3.94	9.53	9.53	3,383.21	3,383.21	1,910.36	1,910.36	
11	Interest & Bank Charges	63.09	63.09	75.17	75.17	1.20	1.20	1.24	1.24	0.07	0.07	0.38	0.38	64.36	64.36	76.79	76.79	
12	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Membership and Subscription Fees	15.29	15.29	8.05	8.05	0.29	0.29	0.13	0.13	0.02	0.02	0.04	0.04	15.60	15.60	8.22	8.22	
	Information Technology Related Expenses	481.12	481.12	357.84	357.84	9.12	9.12	5.88	5.88	0.57	0.57	1.82	1.82	490.81	490.81	365.54	365.54	
	Equipments, Software and amenities - Usage Cost	226.74	226.74	114.01	114.01	4.30	4.30	1.87	1.87	0.27	0.27	0.58	0.58	231.31	231.31	116.46	116.46	
	Business Development and Sales Promotion Expenses	(135.38)	(135.38)	134.26	134.26	(2.57)	(2.57)	2.21	2.21	(0.16)	(0.16)	0.68	0.68	(138.11)	(138.11)	137.16	137.16	
	Office Expenses	78.37	78.37	76.88	76.88	1.49	1.49	1.26	1.26	0.09	0.09	0.39	0.39	79.95	79.95	78.53	78.53	
	Policy Related Expenses	66.29	66.29	66.10	66.10	1.26	1.26	1.09	1.09	0.08	0.08	0.34	0.34	67.53	67.53	67.53	67.53	
	Directors Sitting Fees	5.88	5.88	13.71	13.71	0.11	0.11	0.23	0.23	0.01	0.01	0.07	0.07	6.00	6.00	14.01	14.01	
	Miscellaneous Expenses	(5.23)	(5.23)	(3.93)	(3.93)	(0.10)	(0.10)	(0.06)	(0.06)	(0.01)	(0.01)	(0.02)	(0.02)	(5.34)	(5.34)	(4.01)	(4.01)	
	Foreign Exchange Gain/Loss	1.53	1.53	3.90	3.90	0.03	0.03	0.06	0.06	-	-	0.02	0.02	1.56	1.56	3.98	3.98	
	TOTAL	10,714.78	10,714.76	7,561.41	7,561.41	203.15	203.15	124.27	124.27	12.73	12.73	38.55	38.55	10,930.65	10,930.65	7,724.22	7,724.22	
	In India	10,714.78	10,714.76	7,561.41	7,561.41	203.15	203.15	124.27	124.27	12.73	12.73	38.55	38.55	10,930.65	10,930.65	7,724.22	7,724.22	
	Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

**PERIODIC DISCLOSURES**

**FORM NL-8-SHARE CAPITAL SCHEDULE**

**Rs in lakhs**

S.No	Particulars	As at 30th June 2022	As at 30th June 2021
		Unaudited	Unaudited
1	Authorised Capital	150,000	150,000
	150,00,00,000 (Previous Year: 1,500,000,000) Equity Shares of Rs. 10 each	-	-
2	Issued Capital	114,891	99,582
	1,148,907,676 (Previous Year: 995,823,724) Equity Shares of Rs. 10 each	-	-
3	Subscribed Capital	114,891	99,582
	1,148,907,676 (Previous Year: 995,823,724) Equity Shares of Rs. 10 each	-	-
4	Called-up Capital	114,891	99,582
	1,148,907,676 (Previous Year: 995,823,724) 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	114,891	99,582
	1,148,907,676 (Previous Year: 995,823,724) Equity Shares of Rs. 10 each		
	<b>TOTAL</b>	<b>114,891</b>	<b>99,582</b>



## PERIODIC DISCLOSURES

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

Shareholder	As at 30th June 2022		As at 30th June 2021	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
- Indian	585,942,939	51%	507,870,108	51%
- Foreign	562,964,737	49%	487,953,616	49%
Investors	-	-	-	-
- Indian	-	-	-	-
- Foreign	-	-	-	-
Others				
<b>TOTAL</b>	<b>1,148,907,676</b>	<b>100%</b>	<b>995,823,724</b>	<b>100%</b>

DETAILS OF EQUITY HOLDING OF INSURERS

## PART A:

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

Sl. No. (I)	Category (II)	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
<b>A</b>	<b>Promoters &amp; Promoters Group</b>								
<b>A.1</b>	<b>Indian Promoters</b>								
i)	Individuals/HUF (Names of major shareholders):								
ii)	Bodies Corporate:								
	(i) Manipal Education and Medical Group India Private Limited	1	123,730,000	10.77%	12,373	-	-	123,730,000	100%
	(ii) MEMG Fund Advisors, LLP	1	462,212,939	40.23%	46,221	-	-	462,212,939	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)								
<b>A.2</b>	<b>Foreign Promoters</b>								
i)	Individuals (Name of major shareholders):								
ii)	Bodies Corporate:								
	(i) Cigna Holding Overseas, Inc.	1	562,964,737	49.0%	56,296.47	-	-	104,370,043	18.53%
iii)	Any other (Please specify)								
<b>B.</b>	<b>Non Promoters</b>	-	-	-	-	-	-	-	-
<b>B.1</b>	<b>Public Shareholders</b>								
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>B.2</b>	<b>Non Public Shareholders</b>								
2.1)	Custodian/OR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any other (Please specify)								
<b>Total</b>		<b>3</b>	<b>1,148,907,676</b>	<b>100%</b>	<b>114,890.77</b>	<b>-</b>	<b>-</b>	<b>690,312,982</b>	<b>60.08%</b>

## 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, 2022

Sl. No. (I)	Category (II)	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
<b>A</b>	<b>Promoters &amp; Promoters Group</b>								
<b>A.1</b>	<b>Indian Promoters</b>								
i)	Individuals/HUF (Names of major shareholders): (i) Dr. Ranjan Ramdas Pai		100,000	1%	1	-	-	-	-
ii)	Bodies Corporate: (i) MEMG Family Office LLP		5,999,900,000	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)		-	-	-	-	-	-	-
<b>A.2</b>	<b>Foreign Promoters</b>								
i)	Individuals (Name of major shareholders):		-	-	-	-	-	-	-
ii)	Bodies Corporate:		-	-	-	-	-	-	-
iii)	Any other (Please specify)		-	-	-	-	-	-	-
<b>B.</b>	<b>Non Promoters</b>								
<b>B.1</b>	<b>Public Shareholders</b>		-	-	-	-	-	-	-
<b>1.1)</b>	<b>Institutions</b>		-	-	-	-	-	-	-
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)		-	-	-	-	-	-	-
<b>1.2)</b>	<b>Central Government/ State Government(s)/ President of India</b>		-	-	-	-	-	-	-
<b>1.3)</b>	<b>Non-Institutions</b>								
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>B.2</b>	<b>Non Public Shareholders</b>		-	-	-	-	-	-	-
<b>2.1)</b>	<b>Custodian/DR Holder</b>		-	-	-	-	-	-	-
<b>2.2)</b>	<b>Employee Benefit Trust</b>		-	-	-	-	-	-	-
<b>2.3)</b>	<b>Any other (Please specify)</b>		-	-	-	-	-	-	-
<b>Total</b>			6,000,000,000	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, 2022

Sl. No. (I)	Category (II)	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
<b>A</b>	<b>Promoters &amp; Promoters Group</b>								
<b>A.1</b>	<b>Indian Promoters</b>								
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% 0.0003% 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				
<b>A.2</b>	<b>Foreign Promoters</b>								
i)	Individuals (Name of major shareholders):								
ii)	Bodies Corporate:								
iii)	Any other (Please specify)								
<b>B.</b>	<b>Non Promoters</b>								
<b>B.1</b>	<b>Public Shareholders</b>								
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	0.031%	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>B.2</b>	<b>Non Public Shareholders</b>								
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any other (Please specify)								
<b>Total</b>		<b>6</b>	<b>3,25,15,764</b>	<b>100%</b>	<b>3,251.58</b>				

**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 2022	As at 30th June 2021
		Unaudited	Unaudited
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	36,785.73	33,094.18
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	-	-
	<b>TOTAL</b>	<b>36,785.73</b>	<b>33,094.18</b>

**PERIODIC DISCLOSURES**

**FORM NL-11-BORROWINGS SCHEDULE**

(Rs in Lakhs)

S.No	Particulars	As at 30th June 2022	As at 30th June 2021
		Unaudited	Unaudited
1	9% Non-Convertible Debentures	11,100	4,300
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	<b>TOTAL</b>	<b>11,100</b>	<b>4,300</b>

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 June 2022	30th June 2021	30th June 2022	30th June 2021	30th June 2022	30th June 2021
		Audited	Audited	Audited	Audited	Audited	Audited
	<b>LONG TERM INVESTMENTS</b>						
1	Government securities and Government guaranteed bonds including Treasury Bills (Refer Note 1)	8,282.84	4,292.25	12,896.62	9,036.00	21,179.46	13,328.25
2	Other Approved Securities	8,423.96	3,215.43	16,039.01	10,425.87	24,462.98	13,641.31
3	Other Investments	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	3,989.90	2,057.10	8,389.97	8,407.43	12,379.86	10,464.52
	(e) Other Securities	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	6,855.40	4,232.81	16,868.96	16,453.16	23,724.36	20,685.96
5	Other than Approved Investments	-	-	-	-	-	-
	Less : Provisions for doubtful debts	-	-	-	-	-	-
	<b>Sub-total</b>	-	-	-	-	-	-
	<b>LONG TERM INVESTMENTS TOTAL (A)</b>	<b>27,552.10</b>	<b>13,797.59</b>	<b>54,194.56</b>	<b>44,322.45</b>	<b>81,746.67</b>	<b>58,120.03</b>
	<b>SHORT TERM INVESTMENTS</b>						
1	Government securities and Government guaranteed bonds including Treasury Bills	487.94	1,511.39	2,017.52	4,510.71	2,505.46	6,022.09
2	Other Approved Securities	-	-	-	2,530.87	-	2,530.87
3	Other Investments	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	427.84	1,188.31	1,917.16	1,595.37	2,345.00	2,783.68
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	1,510.66	1,503.56	1,504.71	500.39	3,015.36	2,003.95
	(e) Other Securities - Certificate of Deposit/Commercial Paper	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	1,524.03	3,011.63	7,065.67	4,513.61	8,589.70	7,525.25
5	Other than Approved Investments	303.65	343.52	455.01	364.88	758.67	708.39
	Less : Provisions for doubtful debts	-	-	-	-	-	-
	<b>Sub-total</b>	<b>303.65</b>	<b>343.52</b>	<b>455.01</b>	<b>364.88</b>	<b>758.67</b>	<b>708.39</b>
	<b>SHORT TERM INVESTMENTS TOTAL (B)</b>	<b>4,254.12</b>	<b>7,558.42</b>	<b>12,960.07</b>	<b>14,015.84</b>	<b>17,214.18</b>	<b>21,574.23</b>
	<b>TOTAL (C ) = (A) + (B)</b>	<b>31,806.22</b>	<b>21,356.01</b>	<b>67,154.63</b>	<b>58,338.29</b>	<b>98,960.85</b>	<b>79,694.30</b>

**Notes:**

- 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 June 2022	30th June 2021	30th June 2022	30th June 2021	30th June 2022	30th June 2021
<b>Long Term Investments--</b>						
Book Value	27,747.32	13,862.21	54,739.47	44,557.97	82,486.78	58,420.18
Market Value	26,541.34	13,771.19	52,317.55	44,204.62	78,858.89	57,975.81
<b>Short Term Investments--</b>						
Book Value	3,551.18	6,120.59	10,786.08	12,197.48	14,337.25	18,318.07
Market Value	3,496.99	6,080.13	10,536.40	12,215.26	14,033.39	18,295.38

**PERIODIC DISCLOSURES**

**FORM NL-13-LOANS SCHEDULE**

(Rs in Lakhs)

S.No	Particulars	As at 30th June 2022	As at 30th June 2021
		Unaudited	Unaudited
1	<b>SECURITY-WISE CLASSIFICATION</b>		
	Secured		
	(a) On mortgage of property		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others	-	-
	Unsecured	-	-
	<b>TOTAL</b>	-	-
2	<b>BORROWER-WISE CLASSIFICATION</b>		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others	-	-
	<b>TOTAL</b>	-	-
3	<b>PERFORMANCE-WISE CLASSIFICATION</b>		
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	<b>TOTAL</b>	-	-
4	<b>MATURITY-WISE CLASSIFICATION</b>		
	(a) Short Term	-	-
	(b) Long Term	-	-
	<b>TOTAL</b>	-	-

- (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	-	-
	<b>Total</b>	-	-



**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 2022	Deductions/adjustments during the period ended 30th June 2022	As at 30th June 2022	Opening	For the period ended 30th June 2022	Deductions/ adjustments during the period	As at 30th June 2022	As at 30th June 2022	As at 30th June 2021
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (Software)	2,655.62	260.07	-	2,915.69	1,512.38	175.50	-	1,687.88	1,227.81	475.37
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	387.99	-	-	387.99	341.12	5.44	-	346.56	41.43	63.22
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	126.61	0.27	-	126.88	99.88	2.98	-	102.86	24.02	26.65
IT Equipments	1,559.39	15.64	-	1,575.03	962.75	73.76	-	1,036.51	538.52	692.78
Vehicles	-	-	-	-	-	-	-	-	-	-
Office Equipment	175.79	1.45	-	177.24	127.71	5.55	-	133.26	43.98	49.86
Others	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>4,905.40</b>	<b>277.43</b>	<b>-</b>	<b>5,182.83</b>	<b>3,043.84</b>	<b>263.23</b>	<b>-</b>	<b>3,307.07</b>	<b>1,875.76</b>	<b>1,307.88</b>
Capital Work in progress (including intangible under development)	502.40	116.03	(216.39)	402.04	-	-	-	-	402.04	1,419.51
<b>Grand Total</b>	<b>5,407.80</b>	<b>393.46</b>	<b>(216.39)</b>	<b>5,584.87</b>	<b>3,043.84</b>	<b>263.23</b>	<b>-</b>	<b>3,307.07</b>	<b>2,277.80</b>	<b>2,727.39</b>
<b>Previous Year</b>	<b>4,945.99</b>	<b>64.55</b>	<b>(19.75)</b>	<b>4,990.79</b>	<b>2,102.10</b>	<b>168.01</b>	<b>(6.71)</b>	<b>2,263.40</b>	<b>2,727.39</b>	<b>2,450.72</b>

**PERIODIC DISCLOSURES**

**FORM NL-15-CASH AND BANK BALANCE SCHEDULE**

(Rs in Lakhs)

S.No	Particulars	As at 30th June 2022	As at 30th June 2021
		Unaudited	Unaudited
1	Cash (including cheques, drafts and stamps)	28.81	47.52
2	Bank Balances	-	-
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	4,650.00	3,917.00
	(bb) Others*	25.00	25.00
	(b) Current Accounts	808.56	1,142.47
	(c) Others	-	-
3	Money at Call and Short Notice	-	-
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	<b>TOTAL</b>	<b>5,512.37</b>	<b>5,131.99</b>
	<b>CASH &amp; BANK BALANCES</b>		
1	In India	<b>5,512.37</b>	<b>5,131.99</b>
2	Outside India	-	-
	<b>TOTAL</b>	<b>5,512.37</b>	<b>5,131.99</b>

Cheques on hand amount to Rs.Nil Previous Year: Rs.Nil  
 Deposit of Rs.25 Lakh has been lien marked with bank  
 Balances with non-scheduled banks included in 2 above

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**PERIODIC DISCLOSURES**

**FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE**

(Rs in Lakhs)

S.No	Particulars	As at 30th June 2022	As at 30th June 2021
		Unaudited	Unaudited
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	407.94	370.98
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	48.37	13.66
6	Others		
	Security Deposits	413.73	388.53
	Advance to Employees against expenses	70.96	94.00
	Less : Provisions for doubtful debts	(42.72)	(29.82)
	<b>Sub-total</b>	<b>28.24</b>	<b>64.18</b>
	Advance to others	489.90	734.13
	<b>TOTAL (A)</b>	<b>1,388.18</b>	<b>1,571.49</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments	2,567.21	2,179.63
2	Outstanding Premiums	85.78	132.69
3	Receivable from Agents	50.85	64.50
	Less : Provisions for doubtful debts	(40.25)	(63.97)
	<b>Sub-total</b>	<b>10.60</b>	<b>0.53</b>
4	Recoverable unallocated premium	28.79	29.26
	Less : Provisions for doubtful debts	(20.39)	(15.48)
	<b>Sub-total</b>	<b>8.40</b>	<b>13.78</b>
5	Excess refund recoverable from policyholders	26.65	22.17
	Less : Provisions for doubtful debts	(21.07)	(12.87)
	<b>Sub-total</b>	<b>5.58</b>	<b>9.30</b>
	Excess Claims recoverable	17.86	27.86
	Less : Provisions for doubtful debts	(11.61)	(0.77)
	<b>Sub-total</b>	<b>6.25</b>	<b>27.09</b>
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	214.85	189.58
	Less : Provisions for doubtful debts	-	(26.09)
	<b>Sub-total</b>	<b>214.85</b>	<b>163.49</b>
11	Investment For Unclaimed Amount*	176.85	134.68
12	Income on Investment for Unclaimed Amount	19.01	16.42
	Sundry Receivable	-	-
	<b>TOTAL (B)</b>	<b>3,094.53</b>	<b>2,677.61</b>
	<b>TOTAL (A+B)</b>	<b>4,482.71</b>	<b>4,249.10</b>
	* Investment for Unclaimed Amount includes reinvestment of Income on Investment for Unclaimed Amount		

**PERIODIC DISCLOSURES**

**FORM NL-17-CURRENT LIABILITIES SCHEDULE**

(Rs in Lakhs)

S.No	Particulars	As at 30th June 2022	As at 30th June 2021
		Unaudited	Unaudited
1	Agents' Balances	663.47	690.95
2	Balances due to other insurance companies	621.93	274.88
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies <sup>(a)</sup>	123.24	61.01
	(b) for Other Policies	644.23	782.20
5	Unallocated Premium	3,142.86	2,764.15
6	Unclaimed Amount of Policyholders	127.09	90.95
7	Income on Unclaimed Amount of Policyholders	19.01	19.95
8	Sundry creditors	481.32	444.65
9	Due to subsidiaries/ holding company	-	-
10	Claims Outstanding*	10,777.07	13,402.90
11	Due to Officers/ Directors	-	-
12	Others -	-	-
	Statutory Dues	784.12	598.12
	Refund Payable - Premium	159.14	201.09
	Provision for expenses	6,658.32	4,287.07
	Payable to Related Parties	-	-
	Contracts for Investments	-	-
	Stale Cheque	10.51	0.56
	Employee Related Liability	22.76	25.02
	Claims Payable	63.19	57.43
	Interest accrued and due on Borrowings	1,619.70	732.95
13	GST Liabilities	1,209.43	908.59
	<b>TOTAL</b>	<b>27,127.39</b>	<b>25,342.47</b>

\*Claims Outstanding are shown net of reinsurance

**PERIODIC DISCLOSURES**

**FORM NL-18-PROVISIONS SCHEDULE**

(Rs in Lakhs)

S.No	Particulars	As at 30th June 2022	As at 30th June 2021
		Unaudited	Unaudited
1	Reserve for Unexpired Risk	50,416.54	39,027.07
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)	9.11	488.37
	Provision for Leave Encashment	269.59	349.48
	Deferred Tax Liability	-	-
	Freelook Reserve	37.01	25.26
6	Reserve for Premium Deficiency	-	-
	<b>TOTAL</b>	<b>50,732.25</b>	<b>39,890.18</b>

PERIODIC DISCLOSURES

FORM NL-19 - MISC EXPENDITURE SCHEDULE

(Rs in Lakhs)

S.No	Particulars	As at 30th June 2022	As at 30th June 2021
		Unaudited	Unaudited
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	<b>Total</b>	-	-

PERIODIC DISCLOSURES  
FORM NL-20 - ANALYTICAL RATIOS

Analytical Ratios					
S.No.	Particular	For the Quarter ended 30th June 2022	Up to the quarter ended 30th June 2022	For the corresponding quarter of the previous year ended 30th June 2021	Up to the corresponding quarter of the previous year ended 30th June 2021
1	Gross Direct Premium Growth Rate	36%	36%	48%	48%
2	Gross Direct Premium to Net worth Ratio	129%	129%	95%	95%
3	Growth rate of Net Worth	0.01%	0.01%	19%	19%
4	Net Retention Ratio	96%	96%	95%	95%
5	Net Commission Ratio	9%	9%	10%	10%
6	Expense of Management to Gross Direct Premium Ratio	47%	47%	47%	47%
7	Expense of Management to Net Written Premium Ratio**	49%	49%	48%	48%
8	Net Incurred Claims to Net Earned Premium**	62%	62%	109%	109%
9	Claims paid to claims provisions	59%	59%	47%	47%
10	Combined Ratio	111%	111%	158%	158%
11	Investment income ratio	1.49%	1.49%	1.78%	1.78%
12	Technical Reserves to net premium ratio	223%	223%	262%	262%
13	Underwriting balance ratio	-0.19	-0.19	-0.67	-0.67
14	Operating Profit Ratio	-14%	-14%	-61%	-61%
15	Liquid Assets to liabilities ratio	35%	35%	48%	48%
16	Net earning ratio	-12%	-12%	-49%	-49%
17	Return on net worth ratio	-15%	-15%	-44%	-44%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	159%	159%	165%	165%
19	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
20	Debt Equity Ratio	0.07	0.07	0.03	0.03
21	Debt Service Coverage Ratio	-12	-12	0	0
22	Interest Service Coverage Ratio	-12	-12	0	0
23	Earnings per share	-0.29	-0.29	-1.04	-1.04
24	Book value per share	1.94	1.94	2.24	2.24

\*\* Segmental Reporting up to the quarter ended 30th June 2022

S.No.	Segments Upto the quarter ended on 30th June 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	36%	96%	9%	47%	48%	63%	62%	112%	222%	-19%
	Previous Period	48%	95%	10%	47%	48%	111%	51%	160%	262%	-69%
2	Personal Accident										
	Current Period	57%	87%	13%	50%	57%	23%	12%	80%	259%	4%
	Previous Period	155%	86%	12%	48%	55%	6%	3%	61%	336%	17%
3	Travel Insurance										
	Current Period	-68%	95%	7%	46%	47%	12%	22%	59%	407%	43%
	Previous Period	343%	95%	1%	38%	39%	16%	0%	55%	103%	41%
4	Total Health										
	Current Period	36%	96%	9%	47%	49%	62%	59%	111%	223%	-19%
	Previous Period	48%	95%	10%	47%	48%	109%	47%	158%	262%	-67%

**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 2022	Up to the quarter ended 30th June 2022	For the corresponding quarter of the previous year ended 30th June 2021	Up to the corresponding quarter of the previous year ended 30th June 2021
1	MEMG Fund Advisors, LLP	Shareholder	Capital Contribution	1,596	1,596	2,750	2,750
2	MEMG Fund Advisors, LLP	Shareholder	Share premium	654	654	-	-
3	Cigna Holding Overseas Inc.	Shareholder	Capital Contribution	1,533	1,533	2,642	2,642
4	Cigna Holding Overseas Inc.	Shareholder	Share premium	717	717	108	108
5	Manipal Education and Medical Group India Private Limited	Shareholder	Interest on Sub-Debt	76	76	-	-
6	Prasun Sikdar (MD & CEO)	Key Management Personnel	Remuneration	174	174	80	80
7	KMP (excluding MD & CEO)	Key Management Personnel	Remuneration	521	521	578	578
6	Manipal Global Education Services Pvt. Ltd	Entities in which directors have interest	Gross Written Premium	87	87	79	79
7	Manipal Health Enterprises Pvt Ltd	Entities in which directors have interest	Gross Written Premium	702	702	497	497
8	Meritrac Services Private Limited	Entities in which directors have interest	Gross Written Premium	50	50	46	46
9	UNEXT LEARNING PRIVATE LIMITED	Entities in which directors have interest	Gross Written Premium	72	72	44	44
10	Manipal Health Enterprises Private Limited	Entities in which directors have interest	Claims Expenses	319	319	292	292
11	Manipal Health Enterprises Pvt Ltd	Entities in which directors have interest	Unallocated Premium	184	184	108	108
12	Manipal Global Education Services Pvt. Ltd	Entities in which directors have interest	Unallocated Premium	5	5	-	-
13	Meritrac Services Private Limited	Entities in which directors have interest	Unallocated Premium	1	1	2	2
14	UNEXT LEARNING PRIVATE LIMITED	Entities in which directors have interest	Unallocated Premium	1	1	3	3
15	Manipal Health Enterprises Private Limited	Entities in which directors have interest	Claim Outstanding	72	72	44	44
16	Qess Corp Limited	Entities in which directors have interest	Office Expenses	16	16	80	80

**PART-B Related Party Transaction Balances - As at the end of the Quarter 30.06.2022**

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	46,221	Payable - Shareholder	-	-	-	-
2	Cigna Holding Overseas Inc.	Shareholder	56,296	Payable - Shareholder	-	-	-	-
3	Manipal Education and Medical Group India Private Limited	Shareholder	12,373	Payable - Shareholder	-	-	-	-
4	Cigna Holding Overseas Inc.	Share premium	35,093	Payable - Share premium	-	-	-	-
5	Manipal Education and Medical Group India Private Limited	Shareholder	3,400	Payable - Debenture	-	-	-	-
6	MEMG Fund Advisors, LLP	Share premium	1,693	Payable - Share premium	-	-	-	-
7	Manipal Education and Medical Group India Private Limited	Shareholder	76	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
	<b>Investments:</b>			
	Shareholders as per NL-12 of BS	-	31,806.23	31,806.23
	Policyholders as per NL-12 A of BS	67,154.62	-	67,154.62
<b>(A)</b>	<b>Total Investments as per BS</b>	<b>67,154.62</b>	<b>31,806.23</b>	<b>98,960.85</b>
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	-	2,277.79	2,277.79
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	383.66	383.66
	<b>Current Assets:</b>			
(E)	Cash & Bank Balances as per BS	3,150.00	2,362.37	5,512.37
(F)	Advances and Other assets as per BS	-	4,482.70	4,482.70
<b>(G)</b>	<b>Total Current Assets as per BS...(E)+(F)</b>	<b>3,150.00</b>	<b>6,845.07</b>	<b>9,995.07</b>
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	-	978.34	978.34
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	3.05	1.04	4.09
<b>(K)</b>	<b>Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)</b>	<b>70,304.62</b>	<b>40,929.09</b>	<b>111,233.71</b>
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	3.05	1,363.05	1,366.09
<b>(M)</b>	<b>Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)</b>	<b>70,301.58</b>	<b>39,566.04</b>	<b>109,867.62</b>

(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	3.05	1.04	4.09
2	Inadmissible Fixed assets			
	(a) Furniture & fitting	-	24.02	24.02
	(b) Lease hold improvement	-	41.44	41.44
	(c ) Intangible assets	-	12.93	12.93
	(d) IT equipments	-	305.27	305.27
3	Inadmissible current assets			
	(a) Bank Gurantee	-	25.00	25.00
	(b) Agent balances	-	10.60	10.60
	(c ) Unclaimed amount of policyholders (net of unclaimed liability)	-	49.76	49.76
	(d ) GST input tax credit	-	32.99	32.99
	(e) Haircut on Debentures	-	860.00	860.00
	<b>Total</b>	<b>3.05</b>	<b>1,363.05</b>	<b>1,366.09</b>

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)

STATEMENT OF LIABILITIES:		(Rs in Lakhs)	
		As at 30th June 2022	
S.No.	Reserve	Gross Reserve	Net Reserve
a	Unearned Premium Reserve (UPR) (a)	53,074	50,417
b	Premium Deficiency Reserve (PDR)(b)	-	-
c	Unexpired Risk Reserve (URR)(c)=(a) +(b)	53,074	50,417
d	Outstanding Claim Reserve (other than IBNR reserve)(d)	6,609	6,267
e	IBNR Reserve (e)	5,150	4,510
f	Total Reserves for Technical Liabilities (f)=(c)+(d)+(e)	64,833	61,194

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 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	106,147.35	100,833.08	62,346.27	59,288.89	20,166.62	17,786.67	20,166.62
9	Miscellaneous	-	-	-	-	-	-	-
10	Crop	-	-	-	-	-	-	-
	<b>Total *</b>	<b>106,147.35</b>	<b>100,833.08</b>	<b>62,346.27</b>	<b>59,288.89</b>	<b>20,166.62</b>	<b>17,786.67</b>	<b>20,166.62</b>

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 2022

(Rs in Lakhs)

Item	Description	Amount
(1)	(2)	(3)
(A)	<b>Policyholder's FUNDS</b>	70,301.58
	Available Assets (as per FORM IRDAI-GI-TA)	-
	<b>Deduct:</b>	-
(B)	Current Liabilities as per BS	61,193.60
(C)	Provisions as per BS	4,862.43
(D)	Other Liabilities	-
(E)	<b>Excess in Policyholder's funds (A)-(B)-(C)-(D)</b>	<b>4,245.53</b>
	<b>Shareholder's FUNDS</b>	
(F)	Available Assets	39,566.04
	<b>Deduct:</b>	-
(G)	Other Liabilities	11,803.61
(H)	Excess in Shareholders' funds: (F-G)	27,762.44
(I)	Total ASM (E+H)	32,007.98
(J)	Total RSM	20,166.62
(K)	<b>Solvency Ratio (Total ASM/Total RSM) *</b>	<b>158.72%</b>

PERIODIC DISCLOSURES

FORM NL-27 - PRODUCTS INFORMATION

Products and/or add-ons introduced during the period ended 30th June 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 ProHealth Prime	Email date: 26-Nov-21	MCIHLIP22224V012122	Health	Internal Tariff Rated	9-Mar-22
2	ManipalCigna ProHealth Insurance	Email date: 02-Dec-21	MCIHLIP22211V062122	Health	Internal Tariff Rated	11-Feb-22

**PERIODIC DISCLOSURES**  
**FORM NL-28-STATEMENT OF INVESTMENT ASSETS AND STATEMENT OF ACCRETION OF ASSETS AS AT 30TH JUNE 2022**

**PART A**

**Section I**

(Rs in Lakhs)			
S.No	Particulars	SCH ++	Amount
1	Investments (Shareholders)	8	31,806
	Investments (Policyholders)	8A	67,155
2	Loans	9	-
3	Fixed Assets	10	2,278
4	<b>Current Assets</b>		
	a. Cash & Bank Balance	11	5,512
	b. Advances & Other Assets	12	4,483
5	<b>Current Liabilities</b>		
	a. Current Liabilities	13	27,127
	b. Provisions	14	50,732
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		129,407
	<b>Application of Funds as per Balance Sheet (A)</b>		<b>162,781</b>
	<b>Less: Other Assets</b>	<b>SCH ++</b>	<b>Amount</b>
1	Loans	9	-
2	Fixed Assets	10	2,278
3	Cash & Bank Balance	11	862
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	4,483
5	Current Liabilities	13	27,127
6	Provisions	14	50,732
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		-
9	Debit Balance of P&L A/c		129,407
	<b>TOTAL (B)</b>		<b>59,170</b>
	<b>'Investment Assets' As per FORM 3B</b>	<b>(A-B)</b>	<b>103,611</b>

**Section II**

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH	%	Actual	FVC Amount	Total	Market Value
			Balance	FRSM		+ PH)					
			(a)	(b)		(c)					
1	Central Govt. Securities.	Not less than 20%	-	8,771	14,914	23,685	23%	-	-	23,685	22,841
2	Central Govt. Sec or Other Approved Sec. (incl. (1) above)	Not less than 30%	-	17,195	30,953	48,148	46%	-	-	48,148	46,250
3	<b>Investment subject to Exposure Norms</b>										
	a. Housing & Loans to SG for Housing and FFE, Infrastructure Investments										
	1. Approved Investments	Not less than 15%	-	8,379	23,935	32,314	31%	-	-	32,314	31,256
	2. Other Investments		-	-	-	-	-	-	-	-	-
	b. Approved Investments	Not exceeding 55%	-	9,077	13,309	22,387	22%	3.38	22,019	22,390	22,019
	c. Other Investments (not exceeding 25%)		-	304	454	758	1%	0.71	759	759	759
	<b>Total Investment Assets</b>	<b>100%</b>	-	<b>34,955</b>	<b>68,652</b>	<b>103,607</b>	<b>100%</b>	<b>4.09</b>		<b>103,611</b>	<b>100,284</b>

**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		23,314	23%	371	12%	23,685	23%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)		45,325	45%	2,823	93%	48,148	46%
3	<b>Investment subject to Exposure Norms</b>							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments		10,236	10%	(16)	-1%	10,220	10%
	2. Other Investments		-	-	-	-	-	-
	b. Infrastructure Investments							
	1. Approved Investments		22,635	23%	(540)	-18%	22,095	21%
	2. Other Investments		-	-	-	-	-	-
	c. Approved Investments		22,231	22%	156	5%	22,387	22%
	d. Other Investments (not exceeding 15%)		133	0%	625	20%	758	1%
	<b>Total</b>		<b>100,560</b>	<b>100%</b>	<b>3,047</b>	<b>100%</b>	<b>103,607</b>	<b>100%</b>

**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 2022**

(Rs in Lakhs)

S.No	Market Value				Book Value			
	As at 30th June 2022	As % of total for this class	As at 30th June 2021	As % of total for this class	As at 30th June 2022	As % of total for this class	As at 30th June 2021	As % of total for this class
<b>Break down by credit rating</b>								
AAA rated	46,280	50%	40,753	53%	47,709	50%	40,680	53%
AA or better	-	-	-	-	-	-	-	-
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below B	-	-	-	-	-	-	-	-
Any other (Sovereign)	46,250	50%	35,518	47%	48,148	50%	35,523	47%
	<b>92,530</b>	<b>100%</b>	<b>76,271</b>	<b>100%</b>	<b>95,857</b>	<b>100%</b>	<b>76,202</b>	<b>100%</b>
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	14,511	16%	14,705	19%	14,619	15%	14,544	19%
more than 1 year and upto 3years	13,903	15%	17,534	23%	14,184	15%	17,453	23%
More than 3years and up to 7years	53,915	58%	19,116	25%	56,369	59%	19,126	25%
More than 7 years and up to 10 years	9,742	11%	24,915	33%	10,225	11%	25,079	33%
above 10 years	460	0%	-	-	460	0%	-	-
	<b>92,530</b>	<b>100%</b>	<b>76,271</b>	<b>100%</b>	<b>95,857</b>	<b>100%</b>	<b>76,202</b>	<b>100%</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government	22,841	25%	19,374	25%	23,685	25%	19,350	25%
b. State Government	23,408	25%	16,144	21%	24,463	25%	16,172	21%
c. Corporate Securities	46,280	50%	40,753	53%	47,709	50%	40,680	54%
	<b>92,530</b>	<b>100%</b>	<b>76,271</b>	<b>100%</b>	<b>95,857</b>	<b>100%</b>	<b>76,202</b>	<b>100%</b>

**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 2022**

(Rs in Lakhs)											
NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt Instruments		All Other Assets		TOTAL	
		YTD As on 30th June 2022	YTD As on 30th June 2021	YTD As on 30th June 2022	YTD As on 30th June 2021	YTD As on 30th June 2022	YTD As on 30th June 2021	YTD As on 30th June 2022	YTD As on 30th June 2021	YTD As on 30th June 2022	YTD As on 30th June 2021
1	Investments Assets	47,709	46,362	-	-	-	-	55,897	54,198	103,607	100,560
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)	47,709	46,362	-	-	-	-	55,897	54,198	103,607	100,560
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	22,512.12	334.55	1.49%	1.49%	22,512.12	334.55	1.49%	1.49%	16,411.01	277.60	1.69%	1.69%
2	Treasury Bills	CTRB	980.68	10.57	1.08%	1.08%	980.68	10.57	1.08%	1.08%	2,892.77	24.78	0.86%	0.86%
3	State Government Bonds	SGGB	20,946.90	348.01	1.66%	1.66%	20,946.90	348.01	1.66%	1.66%	10,996.21	290.53	2.64%	2.64%
4	Other Approved Securities (excluding Infrastructure / Social Sector Investments)	SGOA	2,073.61	35.43	1.71%	1.71%	2,073.61	35.43	1.71%	1.71%	4,108.07	74.18	1.81%	1.81%
5	Bonds / Debentures issued by NHB/Institutions accredited by NHB	HTDN	10,187.47	140.62	1.38%	1.38%	10,187.47	140.62	1.38%	1.38%	6,636.55	94.79	1.43%	1.43%
6	Infrastructure - PSU - Debentures / Bonds	IPTD	20,888.12	326.50	1.56%	1.56%	20,888.12	326.50	1.56%	1.56%	21,023.12	429.22	2.04%	2.04%
7	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	1,557.18	22.16	1.42%	1.42%	1,557.18	22.16	1.42%	1.42%	1,014.46	16.37	1.61%	1.61%
8	Corporate Securities - Debentures	ECOS	14,048.04	204.94	1.46%	1.46%	14,048.04	204.94	1.46%	1.46%	11,984.54	188.00	1.57%	1.57%
9	Deposits - Deposit with scheduled banks, Fls(incl Bank Balance awaiting investment),CCF	ECDB	6,001.55	77.08	1.28%	1.28%	6,001.55	77.08	1.28%	1.28%	3,508.08	40.97	1.17%	1.17%
10	Mutual Funds - Gilt/Gsec/Liquid Schemes	EGMF	2,355.70	22.11	0.94%	0.94%	2,355.70	22.11	0.94%	0.94%	2,725.39	23.21	0.85%	0.85%
11	Mutual Funds - Gilt/Gsec/Liquid Schemes	OMGS	896.21	8.57	0.95%	0.95%	896.21	8.57	0.95%	0.95%	1,271.59	9.23	0.73%	0.73%
	TOTAL		102,447.56	1,530.52	1.49%	1.49%	102,447.56	1,530.52	1.49%	1.49%	82,571.78	1,468.90	1.78%	1.78%

**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.

**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 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
<b>A.</b>	<b>During the Quarter <sup>1</sup></b>	-	-	-	-	-	-	-	-
<b>B.</b>	<b>As on Date <sup>2</sup></b>	-	-	-	-	-	-	-	-

**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 JUNE 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	
	<b>Outside India</b>					
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	-	-	-	-	-
	<b>Total (A)</b>	-	-	-	-	-
	<b>Within India</b>					
1	Indian Insurance Companies	-	-	-	-	-
2	FRBs	1.00	32.27	19.76	8.97	4.95%
3	GIC Re	1.00	1,157.90	14.12	-	95.05%
4	Other (to be Specified)	-	-	-	-	-
	<b>Total (B)</b>	2.00	1,190.17	33.88	8.97	100.00%
	<b>Grand Total (C)= (A)+(B)</b>	2.00	1,190.17	33.88	8.97	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	901	901	35	35	-	-	936	936	-	-	936	936
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	3	-	-	-	-	3	3	-	-	3	3
Assam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	207	207	5	5	-	-	212	212	-	-	212	212
Bihar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,298	1,298	5	5	-	-	1,303	1,303	-	-	1,303	1,303
Chhattisgarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	129	129	5	5	-	-	134	134	-	-	134	134
Goa	-	-	-	-	-	-	-	-	-	-	-	-	-	-	26	26	1	1	-	-	28	28	-	-	28	28
Gujarat	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,281	1,281	42	42	-	-	1,322	1,322	-	-	1,322	1,322
Haryana	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,444	1,444	22	22	-	-	1,466	1,466	-	-	1,466	1,466
Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	58	58	2	2	-	-	60	60	-	-	60	60
Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-	260	260	9	9	-	-	268	268	-	-	268	268
Karnataka	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5,178	5,178	47	47	18	18	5,243	5,243	-	-	5,243	5,243
Kerala	-	-	-	-	-	-	-	-	-	-	-	-	-	-	947	947	9	9	-	-	956	956	-	-	956	956
Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	505	505	34	34	-	-	538	538	-	-	538	538
Maharashtra	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5,957	5,957	114	114	6	6	6,077	6,077	-	-	6,077	6,077
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	3	-	-	-	-	3	3	-	-	3	3
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	3	-	-	-	-	3	3	-	-	3	3
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1	-	-	-	-	1	1	-	-	1	1
Odisha	-	-	-	-	-	-	-	-	-	-	-	-	-	-	566	566	11	11	-	-	578	578	-	-	578	578
Punjab	-	-	-	-	-	-	-	-	-	-	-	-	-	-	760	760	19	19	-	-	779	779	-	-	779	779
Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	672	672	19	19	-	-	691	691	-	-	691	691
Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	277	277	-	-	-	-	277	277	-	-	277	277
Tamil Nadu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,684	1,684	32	32	-	-	1,716	1,716	-	-	1,716	1,716
Telangana	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,989	1,989	18	18	-	-	2,007	2,007	-	-	2,007	2,007
Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	24	24	0	0	-	-	24	24	-	-	24	24
Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-	124	124	4	4	-	-	128	128	-	-	128	128
Uttar Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,268	1,268	34	34	9	9	1,311	1,311	-	-	1,311	1,311
West Bengal	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,070	1,070	16	16	-	-	1,086	1,086	-	-	1,086	1,086
Total (A)															26,635	26,635	483	483	33	33	27,151	27,151	-	-	27,151	27,151
(B) UNION TERRITORIES																										
Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	24	24	-	-	-	-	25	25	-	-	25	25
Dadra and Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	2	1	1	-	-	2	2	-	-	2	2
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	6	-	-	-	-	6	6	-	-	6	6
Govt. of NCT of Delhi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,393	1,393	48	48	-	-	1,441	1,441	-	-	1,441	1,441
Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	11	-	-	-	-	11	11	-	-	11	11
Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	11	-	-	-	-	12	12	-	-	12	12
Total (B)															1,447	1,447	49	49	-	-	1,497	1,497	-	-	1,497	1,497
(C) OUTSIDE INDIA																										
Total (C)															-	-	-	-	-	-	-	-	-	-	-	-
Grand Total (A)+(B)+(C)															28,082	28,082	532	532	33	33	28,648	28,648	-	-	28,648	28,648

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 2022		For the Quarter ended 30th June 2021		For the period ended 30th June 2022		For the period ended 30th June 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	28,082	65,735	20,673	70,401	28,082	65,735	20,673	70,401
7	Personal Accident	532	10,135	340	6,395	532	10,135	340	6,395
8	Travel	33	18	105	15	33	18	105	15
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

**PERIODIC DISCLOSURES**

**FORM NL-36 - BUSINESS CHANNELWISE**

(Rs in Lakhs)

S.No.	Channels	Business Acquisition through different channels							
		For the Quarter ended 30th June 2022		For the period ended 30th June 2022		For the Quarter ended 30th June 2021		For the period ended 30th June 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	32,892	6,105	32,892	6,105	33,265	5,392	33,265	5,392
2	Corporate Agents-Banks	8,935	3,588	8,935	3,588	6,275	3,018	6,275	3,018
3	Corporate Agents -Others	2,762	1,546	2,762	1,546	2,899	1,129	2,899	1,129
4	Brokers	25,373	8,776	25,373	8,776	25,434	6,557	25,434	6,557
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business -Officers/Employees	2,948	7,978	2,948	7,978	3,751	3,957	3,751	3,957
	-Online (Through Company Website)	1,968	342	1,968	342	2,246	344	2,246	344
	- Others	98	104	98	104	111	148	111	148
7	Common Service Centres(CSC)	-	-	-	-	-	-	-	-
8	Insurance Marketing Firm	368	114	368	114	302	108	302	108
9	Point of sales person (Direct)	-	-	-	-	-	-	-	-
10	MISP (Direct)	-	-	-	-	-	-	-	-
11	Web Aggregators	544	95	544	95	2,528	465	2,528	465
12	Referral Arrangements								
13	Others								
	Total (A)	75,888	28,648	75,888	28,648	76,811	21,118	76,811	21,118
14	Business outside India Total (B)	-	-	-	-	-	-	-	-
	<b>Grand Total (A+B)</b>	<b>75,888</b>	<b>28,648</b>	<b>75,888</b>	<b>28,648</b>	<b>76,811</b>	<b>21,118</b>	<b>76,811</b>	<b>21,118</b>

**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

					(No. of Claims Only)
S.No.	Claims Experience	Health	Personal Accident	Travel	Total
1	Claims O/S at the beginning of the period	4,614	29	5	4,648
2	<b>Claims reported during the period</b>	86,063	63	78	86,204
	(a) Booked During the period	85,979	63	77	86,119
	(b) Reopened during the Period	84	-	1	85
	(c) Other Adjustment (to be specified)	-	-	-	-
3	<b>Claims Settled during the period</b>	78,503	30	47	78,580
	(a) paid during the period	-	-	-	-
4	<b>Claims Repudiated during the period</b>	7,542	32	31	7,605
	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)	247	-	-	247
6	<b>Claims O/S at End of the period</b>	4,632	30	5	4,667
	Less than 3months	4,558	28	4	4,590
	3 months to 6 months	47	1	-	48
	6months to 1 year	19	1	1	21
	1year and above	8	-	-	8

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

					(Rs in Lakhs)
S.No.	Claims Experience	Health	Personal Accident	Travel	Total
1	Claims O/S at the beginning of the period	2,515	121	3	2,639
2	<b>Claims reported during the period</b>	25,886	511	13	26,410
	(a) Booked During the period	25,860	511	13	26,384
	(b) Reopened during the Period	26	-	1	26
	(c) Other Adjustment (to be specified)	-	-	-	-
3	<b>Claims Settled during the period</b>	14,603	141	11	14,755
	(a) paid during the period	-	-	-	-
	(b) Other Adjustment ( to be specified)	-	-	-	-
4	<b>Claims Repudiated during the period</b>	11,053	303	5	11,361
	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)	17	-	-	17
6	<b>Claims O/S at End of the period</b>	2,744	187	1	2,932
	Less than 3months	2,654	177	-	2,831
	3 months to 6 months	49	-	-	49
	6months to 1 year	40	10	-	50
	1year and above	2	-	-	2

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 June 2022

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

#### Ageing of Claims upto the Quarter ended 30th June 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		NIL
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 30.06.2022)		77
7	No. of branches approved but not opened		NIL
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:		2550
	(b) Off-roll:		454
	(c) Total - (a) + (b)		3004
12	No. of Insurance Agents and Intermediaries		
	(a) Individual Agents		51964
	(b) Corporate Agents-Banks		12
	(c) Corporate Agents-Others		40
	(d) Insurance Brokers		366
	(e) Web Aggregators		12
	(f) Insurance Marketing Firm		107
	(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	2906	50026
2	Recruitments during the quarter	605	2652
3	Attrition during the quarter	507	177
4	Number at the end of the quarter	3004	52501

## PERIODIC DISCLOSURES

### FORM NL-42 - BOARD OF DIRECTORS AND KEY MANAGEMENT PERSONS AS AT 30TH JUNE 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	1,749	1,903	89,719
		Social	-	-	-
7	PERSONAL ACCIDENT	Rural	1,429	50	60,053
		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	3,178	1,953	149,772
		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

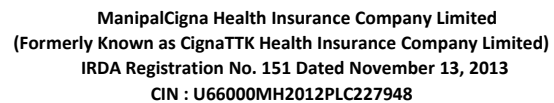
**PERIODIC DISCLOSURES**
**FORM NL-45 - GREIVANCE DISPOSAL FOR THE QUARTER ENDED 30TH JUNE 2022**

S. No.	Particulars	Opening Balance as on 1st Apr 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	4	315	79	13	223	11	315
a	Proposal Related	-	-	-	-	-	-	-
b	Claim Related	2	208	38	12	158	7	208
c	Policy Related	-	25	13	-	12	-	25
d	Premium Related	-	1	1	-	-	-	1
e	Refund Related	1	18	8	-	10	-	18
f	Coverage Related	-	-	-	-	-	-	-
g	Cover Note Related	-	-	-	-	-	-	-
h	Product Related	1	7	1	-	6	1	7
i	Other (i) Renewal Related (ii) Feedback related to sales	-	56	18	1	37	3	56
	<b>Total number of complaints</b>	4	315	79	13	223	11	315

2	Total No. of policies during previous year:	332,938
3	Total No. of claims during previous year:	346,172
4	Total No. of policies during current year: 30th June 2022	1317842*
5	Total No. of claims during current year: 30th June 2022	86,204
6	Total No. of Policy Complaints (upto 30th June 2022) per 10,000 policies	0.8
7	Total No. of Claim Complaints (upto 30th June 2022) per 10,000 claims registered	24.1

\* 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	4.00	100%	-	-	4.00	100%
	15 - 30 days	-	-	-	-	-	-
	30 - 90 days	-	-	-	-	-	-
	90 days & Beyond	-	-	-	-	-	-
	<b>Total Number of Complaints</b>	<b>4.00</b>	<b>100%</b>	<b>-</b>	<b>-</b>	<b>4.00</b>	<b>100%</b>



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