

PERIODIC DISCLOSURES

FORM NL-1-B-RA

REVENUE ACCOUNT FOR THE PERIOD ENDED ON 30th September 2021

(Rs in Lakhs)																			
S.No	Particulars	Schedule	FIRE				MARINE				MISCELLANEOUS				TOTAL				
			For the Quarter ended 30th September 2021	Up to the Year ended 30th September 2021	For the Quarter ended ended 30th September 2020	Up to the Period ended 30th September 2020	For the Quarter ended 30th September 2021	Up to the Year ended 30th September 2021	For the Quarter ended ended 30th September 2020	Up to the Period ended 30th September 2020	For the Quarter ended 30th September 2021	Up to the Year ended 30th September 2021	For the Quarter ended ended 30th September 2020	Up to the Period ended 30th September 2020	For the Quarter ended 30th September 2021	Up to the Year ended 30th September 2021	For the Quarter ended ended 30th September 2020	Up to the Period ended 30th September 2020	
			Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited
			-	-	-	-	-	-	-	-	-	19,731.86	36,535.41	14,830.37	27,593.57	19,731.86	36,535.41	14,830.37	27,593.57
1	Premiums earned (Net)	NL-4	-	-	-	-	-	-	-	-	-	19,731.86	36,535.41	14,830.37	27,593.57	19,731.86	36,535.41	14,830.37	27,593.57
2	Profit/ (Loss) on sale/redemption of Investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Profit on sale of investments		-	-	-	-	-	-	-	-	-	37.01	208.75	240.11	286.06	37.01	208.75	240.11	286.06
	Less: Loss on sale of investments		-	-	-	-	-	-	-	-	-	-	-	-1,892.07	-1,964.02	-	-	-1,892.07	-1,964.02
3	Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a)Interest Income		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(b)Excess provision written back		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Contribution from Shareholders Funds towards Excess EoM		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Interest, Dividend & Rent – Gross (Note 1)		-	-	-	-	-	-	-	-	-	887.92	1,697.34	687.78	1,333.62	887.92	1,697.34	687.78	1,333.62
	TOTAL (A)		-	-	-	-	-	-	-	-	-	20,656.79	38,441.50	13,866.18	27,249.22	20,656.79	38,441.50	13,866.18	27,249.22
1	Claims Incurred (Net)	NL-5	-	-	-	-	-	-	-	-	-	16,587.10	34,981.24	11,077.87	15,319.34	16,587.10	34,981.24	11,077.87	15,319.34
2	Commission	NL-6	-	-	-	-	-	-	-	-	-	2,437.67	4,411.12	2,158.32	3,647.11	2,437.67	4,411.12	2,158.32	3,647.11
3	Operating Expenses related to Insurance Business	NL-7	-	-	-	-	-	-	-	-	-	9,250.33	16,974.55	8,246.65	14,741.72	9,250.33	16,974.55	8,246.65	14,741.72
4	Premium Deficiency		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL (B)		-	-	-	-	-	-	-	-	-	28,275.09	56,366.91	21,482.84	33,708.16	28,275.09	56,366.91	21,482.84	33,708.16
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		-	-	-	-	-	-	-	-	-	-7,618.30	-17,925.41	-7,616.65	-6,458.94	-7,618.30	-17,925.41	-7,616.65	-6,458.94
	APPROPRIATIONS																		
	Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-7,618.30	-17,925.41	-7,616.65	-6,458.94	-7,618.30	-17,925.41	-7,616.65	-6,458.94
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL (C)		-	-	-	-	-	-	-	-	-	-7,618.30	-17,925.41	-7,616.65	-6,458.94	-7,618.30	-17,925.41	-7,616.65	-6,458.94

Note 1

S.No	Particulars		FIRE				MARINE				MISCELLANEOUS				TOTAL			
			For the Quarter ended 30th September 2021	Up to the Year ended 30th September 2021	For the Quarter ended 30th September 2020	Up to the Period ended 30th September 2020	For the Quarter ended 30th September 2021	Up to the Year ended 30th September 2021	For the Quarter ended 30th September 2020	Up to the Period ended 30th September 2020	For the Quarter ended 30th September 2021	Up to the Year ended 30th September 2021	For the Quarter ended 30th September 2020	Up to the Period ended 30th September 2020	For the Quarter ended 30th September 2021	Up to the Year ended 30th September 2021	For the Quarter ended 30th September 2020	Up to the Period ended 30th September 2020
			Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited
1	Interest, Dividend & Rent		-	-	-	-	-	-	-	-	1,012.44	1,929.66	762.36	1,460.85	1,012.44	1,929.66	762.36	1,460.85
	Add/Less:-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Investment Expenses		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Amortisation of Premium/ Discount on Investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Amount written off in respect of depreciated investments		-	-	-	-	-	-	-	-	-124.53	-232.31	-74.58	-127.24	-124.53	-232.31	-74.58	-127.24
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*		-	-	-	-	-	-	-	-	887.92	1,697.34	687.78	1,333.62	887.92	1,697.34	687.78	1,333.62

PERIODIC DISCLOSURES

FORM NL-2-B-PL

PROFIT & LOSS ACCOUNT FOR THE PERIOD ENDED ON 30th September 2021 (Unaudited)

(Rs in Lakhs)

S.No	Particulars	Schedule	For the Quarter ended 30th September 2021	Up to the Year ended 30th September 2021	For the Quarter ended ended 30th September 2020	Up to the Period ended 30th September 2020
1	OPERATING PROFIT/(LOSS)					
(a)	Fire Insurance		-	-	-	-
(b)	Marine Insurance		-	-	-	-
(c)	Miscellaneous Insurance		-7,618.30	-17,925.41	-7,616.65	-6,458.94
2	INCOME FROM INVESTMENTS					
(a)	Interest, Dividend & Rent – Gross		387.49	817.99	371.77	756.24
(b)	Profit on sale of investments		38.29	143.88	161.12	250.32
	Less: Loss on sale of investments		-	-	-	-
(c)	Amortization of Premium / Discount on Investments		-44.37	-92.73	-25.17	-49.61
3	OTHER INCOME		-	-	-	-
	TOTAL (A)		-7,236.90	-17,056.26	-7,108.93	-5,501.99
4	PROVISIONS (Other than taxation)					
(a)	For diminution in the value of Investments		-	-	-1,491.95	-1,491.95
(b)	For doubtful debts		-15.33	7.42	22.56	13.34
(c)	Others		-	-	-	-
5	OTHER EXPENSES					
(a)	Expenses other than those related to Insurance Business		-	-	-	-
	Personnel Cost		76.39	124.55	77.42	149.06
	Legal & professional charges		-	-	-	-
	Interest & Bank Charges		0.92	1.62	1.06	1.65
	Share Issue Expenses (Stamp Duty & Franking)		1.07	1.07	21.00	21.00
	Expenses related to issuance of Debentures		0.45	0.45	-	-
	Interest on Non-convertible Debentures		200.74	200.74	193.50	193.50
	Miscellaneous Expenses		2.96	4.53	6.13	9.91
	Contribution to policyholders Funds towards Excess EOM		-	-	-	-
(b)	Bad debts written off		31.13	32.10	-	-
(c)	Others		-	-	-	-
	TOTAL (B)		298.33	372.48	-1,170.28	-1,103.50
	Profit / (Loss) Before Tax		-7,535.23	-17,428.75	-5,938.65	-4,398.50
	Provision for Taxation		-	-	-	-
	Profit / (Loss) After Tax		-7,535.23	-17,428.75	-5,938.65	-4,398.50
	APPROPRIATIONS					
(a)	Interim dividends paid during the year		-	-	-	-
(b)	Proposed final dividend		-	-	-	-
(c)	Dividend distribution tax		-	-	-	-
(d)	Transfer to any Reserves or Other Accounts		-	-	-	-
	Balance of profit/ (loss) brought forward from previous year		-110,409.02	-100,515.08	-87,234.03	-88,774.19
	Balance carried forward to Balance Sheet		-117,943.83	-117,943.83	-93,172.69	-93,172.69

PERIODIC DISCLOSURES
FORM NL-3-B-BS
BALANCE SHEET AS AT 30th September 2021 (Unaudited)
(Rs in Lakhs)

S.No	Particulars	Schedule	As at 30th September 2021	As at 30th September 2020
	SOURCES OF FUNDS			
1	SHARE CAPITAL	NL-8	104,974.53	94,190.22
2	SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
3	SHARE APPLICATION MONEY		-	-
4	RESERVES AND SURPLUS	NL-10	33,201.98	32,986.37
5	FAIR VALUE CHANGE ACCOUNT		-	-
	- SHAREHOLDER		1.41	4.21
	- POLICYHOLDER		0.87	1.42
6	BORROWINGS	NL-11	11,100.00	4,300.00
	TOTAL		149,278.79	131,482.22
	APPLICATION OF FUNDS			
1	INVESTMENT - Shareholders	NL-12	26,472.69	36,061.13
2	INVESTMENT - Policyholders	NL-12A	58,049.54	43,007.92
			-	-
3	LOANS	NL-13	-	-
4	FIXED ASSETS	NL-14	2,633.49	2,748.64
5	DEFERRED TAX ASSET (Net)		-	-
6	CURRENT ASSETS		-	-
	Cash and Bank Balances	NL-15	8,514.06	5,934.45
	Advances and Other Assets	NL-16	3,856.98	4,043.33
	Sub-Total (A)		12,371.04	9,977.78
7	CURRENT LIABILITIES	NL-17	26,132.08	21,610.02
8	PROVISIONS	NL-18	42,059.72	31,875.93
9	DEFERRED TAX LIABILITY		-	-
	Sub-Total (B)		68,191.80	53,485.94
	NET CURRENT ASSETS (C) = (A - B)		-55,820.76	-43,508.16
10	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19	-	-
11	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		117,943.83	93,172.69
	TOTAL		149,278.79	131,482.22

CONTINGENT LIABILITIES
(Rs in Lakhs)

Sr. No	Particulars	As at 30 September, 2021	As at 30 September, 2020
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	-
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	971.92	608.52
	TOTAL	1,062.73	608.52

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 2021	Up to the Year ended 30th September 2021	For the Quarter ended ended 30th September 2020	Up to the Period ended 30th September 2020	For the Quarter ended 30th September 2021	Up to the Year ended 30th September 2021	For the Quarter ended ended 30th September 2020	Up to the Period ended 30th September 2020	For the Quarter ended 30th September 2021	Up to the Year ended 30th September 2021	For the Quarter ended ended 30th September 2020	Up to the Period ended 30th September 2020	For the Quarter ended 30th September 2021	Up to the Year ended 30th September 2021	For the Quarter ended ended 30th September 2020	Up to the Period ended 30th September 2020
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited
1	Premium from direct business written	22,672.86	43,345.80	18,368.61	32,518.45	290.47	630.20	185.37	318.69	79.66	185.04	56.52	80.33	23,042.99	44,161.05	18,610.50	32,917.47
2	Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Less : Premium on reinsurance ceded	1,166.22	2,229.63	942.90	1,673.53	28.61	76.27	22.83	31.00	3.99	9.26	2.83	4.02	1,198.82	2,315.16	968.55	1,708.55
4	Net Written Premium	21,506.64	41,116.17	17,425.71	30,844.92	261.86	553.93	162.54	287.69	75.67	175.78	53.69	76.31	21,844.17	41,845.89	17,641.94	31,208.92
	Add: Opening balance of UPR	38,456.78	35,350.02	27,782.16	26,950.49	526.06	442.76	351.11	380.25	69.48	61.37	41.90	40.64	39,052.32	35,854.15	28,175.16	27,371.38
	Less: Closing balance of UPR	40,508.45	40,508.45	30,584.16	30,584.16	575.71	575.71	343.73	343.73	80.47	80.47	58.85	58.85	41,164.63	41,164.63	30,986.74	30,986.74
	Total Premium Earned (Net)	19,454.96	35,957.74	14,623.72	27,211.25	212.22	420.98	169.91	324.21	64.68	156.68	36.74	58.11	19,731.86	36,535.41	14,830.37	27,593.57
	Gross Direct Premium :																
	in India	19,454.96	35,957.74	14,623.72	27,211.25	212.22	420.98	169.91	324.21	64.68	156.68	36.74	58.11	19,731.86	36,535.41	14,830.37	27,593.57
	Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total Premium Earned (Net)	19,454.96	35,957.74	14,623.72	27,211.25	212.22	420.98	169.91	324.21	64.68	156.68	36.74	58.11	19,731.86	36,535.41	14,830.37	27,593.57

PERIODIC DISCLOSURES
FORM NL-5 - CLAIMS SCHEDULE

S.No	Particulars	HEALTH INSURANCE				PERSONAL ACCIDENT				TRAVEL INSURANCE				TOTAL			
		For the Quarter ended 30th September 2021	Up to the Year ended 30th September 2021	For the Quarter ended ended 30th September 2020	Up to the Period ended 30th September 2020	For the Quarter ended 30th September 2021	Up to the Year ended 30th September 2021	For the Quarter ended ended 30th September 2020	Up to the Period ended 30th September 2020	For the Quarter ended 30th September 2021	Up to the Year ended 30th September 2021	For the Quarter ended ended 30th September 2020	Up to the Period ended 30th September 2020	For the Quarter ended 30th September 2021	Up to the Year ended 30th September 2021	For the Quarter ended ended 30th September 2020	Up to the Period ended 30th September 2020
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited
	Claims paid (Direct)																
1	Direct claims	18,892.47	34,328.77	9,503.10	13,340.58	52.90	68.73	55.73	105.13	5.35	13.94	0.03	0.45	18,950.71	34,411.44	9,558.86	13,446.15
2	Add : Re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Less : Re-insurance Ceded*	944.50	1,716.12	468.39	667.15	2.84	3.83	2.89	5.51	0.26	0.63	-	0.02	947.60	1,720.58	471.28	672.68
	Net Claim Paid	17,947.96	32,613.57	9,034.71	12,673.42	50.06	64.91	52.84	99.62	5.08	12.38	0.03	0.42	18,003.11	32,690.86	9,087.58	12,773.47
4	Add : Claims Outstanding at the end of the period	11,472.52	11,472.52	8,708.52	8,708.52	477.70	477.70	544.43	544.43	36.66	46.76	46.76	46.76	11,986.88	11,986.88	9,299.71	9,299.71
5	Less : Claims Outstanding at the beginning of the period	12,914.08	9,212.21	6,656.01	6,109.88	455.35	457.85	615.39	643.96	33.45	26.45	38.03	-	13,402.89	9,696.50	7,309.42	6,753.84
	Net Incurred Claims	16,506.40	34,872.95	11,087.22	15,272.07	72.41	84.76	-18.12	0.08	8.29	23.52	8.76	47.18	16,587.10	34,981.24	11,077.87	15,319.34
	Claims Paid (Direct)																
	- In India	17,975.63	32,580.47	8,754.79	12,054.83	52.90	68.73	55.73	105.13	4.00	3.35	0.03	0.04	18,032.53	32,652.56	8,810.55	12,159.99
	- Outside India	916.84	1,749.22	748.31	1,285.74	-	-	-	-	1.35	9.66	-	0.41	918.18	1,758.88	748.31	1,286.15
	Estimates of IBNR and IBNER at the end of the period (net)	4,953.81	4,953.81	3,634.92	3,634.92	380.20	380.20	348.29	348.29	33.14	33.14	45.47	45.47	5,367.15	5,367.15	4,028.68	4,028.68
	Estimates of IBNR and IBNER at the beginning of the period (net)	4,221.67	4,017.86	3,251.56	3,255.26	252.50	228.44	482.89	438.27	29.53	26.24	38.03	23.27	4,503.70	4,272.53	3,772.48	3,716.80

PERIODIC DISCLOSURES
FORM NL-6-COMMISSION SCHEDULE

(Rs in Lakhs)

[illegible]

PERIODIC DISCLOSURES
FORM NL-7-OPERATING EXPENSES SCHEDULE

(Rs in Lakhs)

S.No	Particulars	HEALTH INSURANCE				PERSONAL ACCIDENT				TRAVEL INSURANCE				TOTAL				(RS IN Lakhs)
		For the Quarter ended 30th September 2021	Up to the Year ended 30th September 2021	For the Quarter ended 30th September 2020	Up to the Period ended 30th September 2020	For the Quarter ended 30th September 2021	Up to the Year ended 30th September 2021	For the Quarter ended 30th September 2020	Up to the Period ended 30th September 2020	For the Quarter ended 30th September 2021	Up to the Year ended 30th September 2021	For the Quarter ended 30th September 2020	Up to the Period ended 30th September 2020	For the Quarter ended 30th September 2021	Up to the Year ended 30th September 2021	For the Quarter ended 30th September 2020	Up to the Period ended 30th September 2020	
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	
1	Employees' remuneration & welfare benefits	4,056.53	7,892.11	4,882.90	8,050.91	51.71	114.74	49.05	78.90	14.14	33.69	14.56	19.89	4,122.38	8,040.54	4,946.51	8,149.70	
2	Travel, conveyance and vehicle running expenses	31.45	42.61	-12.41	-12.21	0.44	0.62	-0.12	-0.12	0.13	0.18	-0.03	-0.03	32.01	43.41	-12.56	-12.36	
3	Training expenses	63.15	73.99	233.49	-28.21	0.90	1.08	2.19	-0.28	0.26	0.32	0.37	-0.07	64.31	75.38	236.05	-28.55	
4	Rents, rates & taxes	224.62	431.53	186.89	407.87	2.87	6.27	1.92	4.00	0.79	1.84	0.64	1.01	228.28	439.65	189.44	412.88	
5	Repairs	10.01	-24.94	13.88	-18.82	0.14	-18.82	-0.24	-1.08	0.04	0.06	-0.06	-0.05	10.19	13.63	-25.24	-19.05	
6	Printing & stationery	24.30	44.96	40.29	78.89	0.31	0.65	0.41	0.77	0.09	0.19	0.13	0.19	24.70	45.81	40.83	79.86	
7	Communication	117.49	221.40	107.09	268.83	1.51	3.22	1.11	2.63	0.42	0.95	0.39	0.66	119.42	225.57	108.59	272.13	
8	Legal & professional charges	589.97	1,071.17	-83.10	1,112.07	7.67	15.57	-0.36	10.90	2.12	4.57	0.74	2.75	599.76	1,091.32	-82.73	1,125.71	
9	Auditors' fees, expenses etc.	6.40	12.76	6.91	12.10	0.68	0.19	0.07	0.12	0.02	0.05	0.02	0.03	6.50	13.00	7.00	12.25	
	(a) as auditor (Statutory Auditor)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(i) Taxation matters (Tax Audit)	0.25	0.49	-0.33	0.04	0.00	0.01	-0.00	0.00	0.00	0.00	-0.00	0.00	0.25	0.50	-0.33	0.04	
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(c) in any other capacity	0.49	0.98	0.10	0.59	0.01	0.01	0.00	0.01	0.00	0.00	0.00	0.00	0.50	1.00	0.10	0.60	
	(d) out of pocket expenses	0.22	0.34	-0.00	0.17	-0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.22	0.35	-0.00	0.17	
10	Advertisement and publicity	2,812.56	4,682.65	1,423.34	2,231.77	37.35	68.08	14.25	21.87	10.46	19.99	4.15	5.51	2,860.36	4,770.72	1,441.75	2,259.15	
11	Interest & Bank Charges	72.31	147.48	91.81	170.10	0.91	2.14	0.93	1.67	0.25	0.63	0.29	0.42	73.47	150.25	93.03	172.19	
12	Others	10.22	18.27	12.37	22.03	0.13	0.27	0.12	0.22	0.04	0.08	0.04	0.05	10.39	18.61	12.53	22.30	
	Membership and Subscription Fees	474.39	832.23	403.76	986.86	6.22	12.10	4.18	9.67	1.73	3.55	1.46	2.44	482.34	847.88	409.39	998.97	
	Information Technology Related Expenses	135.18	249.18	200.70	374.96	1.75	3.62	2.03	3.67	0.48	1.06	0.63	0.93	137.41	253.87	203.36	379.56	

PERIODIC DISCLOSURES			
FORM NL-8-SHARE CAPITAL SCHEDULE			
			Rs in Lakhs
S.No	Particulars	As at 30th September 2021	As at 30th September 2020
		Unaudited	Unaudited
1	Authorised Capital	150,000.00	100,000.00
	150,00,00,000 (Previous Year: 1,000,000,000) Equity Shares of Rs. 10 each	-	-
2	Issued Capital	104,974.53	94,190.22
	1,049,745,275 (Previous Year: 941,902,173) Equity Shares of Rs. 10 each	-	-
3	Subscribed Capital	104,974.53	94,190.22
	1,049,745,275 (Previous Year: 941,902,173) Equity Shares of Rs. 10 each	-	-
4	Called-up Capital	104,974.53	94,190.22
	1,049,745,275 (Previous Year: 941,902,173) 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	104,974.53	94,190.22
	1,049,745,275 (Previous Year: 941,902,173) Equity Shares of Rs. 10 each		
	TOTAL	104,974.53	94,190.22

PERIODIC DISCLOSURES

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

Shareholder	As at 30th September 2021		As at 30th September 2020	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
- Indian	5,353.70	51%	5,847.40	62%
- Foreign	5,143.75	49%	3,571.62	38%
Investors	-	-	-	-
- Indian	-	-	-	-
- Foreign	-	-	-	-
Others				
TOTAL	10,497.45	100%	9,419.02	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 2021

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)	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:	2							
	(i) Manipal Education and Medical Group India Private Limited		123,730,000.00	11.79%	12,373.00				
	(ii) MEMG Fund Advisors, LLP		411,640,108.00	39.21%	41,164.01				
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:	1							
	(i) Cigna Holding Overseas, Inc.		514,375,167.00	49.0%	51,437.52				
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			1,049,745,275.00	100%	104,974.53				

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, 2021

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
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders): (i) Dr. Ranjan Ramdas Pai		100,000.00	0.01	1.00	-	-	-	-
ii)	Bodies Corporate: (i) MEMG Family Office LLP		5,999,900,000.00	99.99	59,999.00	-	-	-	-
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 Repariable		-	-	-	-	-	-	-
	- 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			6,000,000,000.00	100.00	60,000.00	-	-	-	-

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, 2021

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
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):								
	(i) Mr. Ramdas Madhava Pai	1	1,57,73,880	0.49	1,577.39				
	(ii) Mrs. Vasanthi Ramdas Pai	1	1,52,68,802	0.47	1,526.88				
	(iii) Shruti Pai	1	1.00	-	0.00				
ii)	Bodies Corporate:								
	(i) MEMG Family Office LLP	1	12,24,968	0.04	122.50				
	(ii) Manipal Health Care Private Limited	1	99.00	0.00	0.01	99.00	1.00		
	(iii) Others	1	2,38,014	0.01	23.80				
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	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		7	3,25,15,764	1.00	3,251.58				

Footnotes:

- i)
All holdings, above 1% of the paid up equity, have to be separately disclosed
(ii)
Indian Promoters-As defined under Regulation 2(1)(g) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulation, 2000
(iii)
Where a Company is listed, the column "shares pledge or otherwise encumbered" shall not be applicable to Non Promoters" Category

PERIODIC DISCLOSURES			
FORM NL-10-RESERVES AND SURPLUS SCHEDULE			
			(Rs in Lakhs)
S.No	Particulars	As at 30th September 2021	As at 30th September 2020
		Unaudited	Unaudited
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	33,201.98	32,986.37
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	33,201.98	32,986.37

PERIODIC DISCLOSURES

FORM NL-11-BORROWINGS SCHEDULE

(Rs in Lakhs)

S.No	Particulars	As at 30th September 2021	As at 30th September 2020
		Unaudited	Unaudited
1	9% Non-Convertible Debentures	11,100.00	4,300.00
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	11,100.00	4,300.00

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	11,100.00	-	Unsecured

PERIODIC DISCLOSURES

FORM NL-12 & 12 A -INVESTMENT SCHEDULE

(Amount in Lakhs)

S.No	Particulars	NL -12		NL -12A		Total	
		Shareholders		Policyholders			
		As at 30th September 2021 Unaudited	As at 30th September 2020 Unaudited	As at 30th September 2021 Unaudited	As at 30th September 2020 Unaudited	As at 30th September 2021 Unaudited	As at 30th September 2020 Unaudited
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills (Refer Note 1)	5,819.68	8,426.24	10,540.17	10,641.22	16,359.85	19,067.46
2	Other Approved Securities	5,360.67	5,199.88	10,431.55	9,298.93	15,792.22	14,498.81
3	Other Investments	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	1,563.25	1,518.22	7,872.53	6,800.96	9,435.78	8,319.18
	(e) Other Securities	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	6,333.86	11,777.26	16,399.10	10,921.50	22,732.96	22,698.76
5	Other than Approved Investments	-	-	-	-	-	-
	Less : Provisions for doubtful debts	-	-	-	-	-	-
	Sub-total	-	-	-	-	-	-
	LONG TERM INVESTMENTS TOTAL (A)	19,077.46	26,921.60	45,243.36	37,662.60	64,320.81	64,584.21
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	1,506.82	997.93	2,511.94	-	4,018.76	997.93
2	Other Approved Securities	-	-	2,517.80	-	2,517.80	-
3	Other Investments	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	1,328.28	3,522.69	535.90	1,579.99	1,864.18	5,102.68
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	1,008.75	1,533.94	1,013.01	1,010.77	2,021.77	2,544.71
	(e) Other Securities - Certificate of Deposit/Commercial Paper	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	3,005.70	2,502.60	5,019.97	1,500.40	8,025.67	4,003.00
5	Other than Approved Investments	545.68	987.38	1,207.57	1,254.16	1,753.25	2,241.54
	Less : Provisions for doubtful debts	-	-405.00	-	-	-	-405.00
	Sub-total	545.68	582.38	1,207.57	1,254.16	1,753.25	1,836.54
	SHORT TERM INVESTMENTS TOTAL (B)	7,395.24	9,139.54	12,806.20	5,345.32	20,201.43	14,484.86
	TOTAL (C) = (A) + (B)	26,472.69	36,061.13	58,049.54	43,007.92	84,522.23	79,069.05

Notes:

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

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

(Amount in Rs. Lakhs)

	Particulars	Shareholders		Policyholders		Total	
		As at 30th September 2021	As at 30th September 2020	As at 30th September 2021	As at 30th September 2020	As at 30th September 2021	As at 30th September 2020
	Long Term Investments--						
	Book Value	19,158.25	27,009.49	45,552.47	37,915.11	64,710.72	64,924.60
	Market Value	19,170.17	27,434.34	45,581.14	38,693.21	64,751.31	66,127.55
	Short Term Investments--						
	Book Value	5,603.94	5,173.21	11,282.62	2,535.53	16,886.56	7,708.75
	Market Value	5,565.32	5,171.58	11,189.87	2,525.95	16,755.20	7,697.53

PERIODIC DISCLOSURES

FORM NL-13-LOANS SCHEDULE

(Rs in Lakhs)

S.No	Particulars	As at 30th September 2021	As at 30th September 2020
		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) Companies	-	-
	(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 2021	Deductions/adjustments during the period ended 30th September 2021	As at 30th September 2021	Opening	For the period ended 30th September 2021	On Sales/ Adjustments	Deductions/ adjustments during the period	As at 30th September 2021	As at 30th September 2021	As at 30th September 2020
Goodwill	-	-	-	-	-	-	-	-	-	-	-
Intangibles (Software)	1,459.41	808.32	-	2,267.73	924.34	248.67	-	-	1,173.01	1,094.72	379.62
Land-Freehold	-	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	387.99	-	-	387.99	319.00	11.05	-	0.17	330.22	57.77	116.61
Buildings	-	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	119.85	0.22	-1.15	118.92	90.70	5.38	-	-1.32	94.76	24.15	38.29
IT Equipments	1,429.87	24.86	-5.55	1,449.18	660.97	153.70	-	-5.01	809.65	639.53	889.28
Vehicles	-	-	-	-	-	-	-	-	-	-	-
Office Equipment	162.15	8.10	-0.75	169.50	107.09	10.75	-	-0.75	117.08	52.41	60.09
Others	-	-	-	-	-	-	-	-	-	-	-
TOTAL	3,559.27	841.50	-7.46	4,393.32	2,102.10	429.55	-	-6.92	2,524.73	1,868.59	1,483.89
CWIP (including intangible under development)	1,386.72	171.23	-793.04	764.91	-	-	-	-	-	764.91	1,264.74
Grand Total	4,945.99	1,012.73	-800.50	5,158.23	2,102.10	429.55	-	-6.92	2,524.73	2,633.50	2,748.63
Previous Period	3,713.77	870.73	-52.79	4,531.71	1,233.90	550.72	-	-	1,783.08	2,748.64	1,586.20

PERIODIC DISCLOSURES

FORM NL-15-CASH AND BANK BALANCE SCHEDULE

(Rs in Lakhs)

S.No	Particulars	As at 30th September 2021	As at 30th September 2020
		Unaudited	Unaudited
1	Cash (including cheques ^(a) , drafts and stamps)	118.18	67.22
2	Bank Balances	-	-
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	6,398.00	4,729.00
	(bb) Others*	25.00	25.00
	(b) Current Accounts	1,972.88	1,113.23
	(c) Others	-	-
3	Money at Call and Short Notice	-	-
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	8,514.06	5,934.45
	CASH & BANK BALANCES		
1	In India	8,514.06	5,934.45
2	Outside India	-	-
	TOTAL	8,514.06	5,934.45

(a) Cheques on hand amount to Rs. 43.86 (in Lakh) Previous Year : Rs. 37.75 (in Lakh)

* Deposit of Rs 2,500 thousand has been lien marked with bank

Balances with non-scheduled banks included in 2 above

PERIODIC DISCLOSURES

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

(Rs in Lakhs)

S.No	Particulars	As at 30th September 2021	As at 30th September 2020
		Unaudited	Unaudited
	ADVANCES	-	-
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	323.87	314.83
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	18.74	-
6	Others	-	-
	Security Deposits	389.59	701.14
	Advance to Employees against expenses	49.06	35.54
	Less : Provisions for doubtful debts	-31.43	-21.33
	Sub-total	17.63	14.21
	Advance to others	473.36	326.39
	TOTAL (A)	1,223.19	1,356.58
	OTHER ASSETS		
1	Income accrued on investments	2,114.13	2,181.32
2	Outstanding Premiums	119.88	119.14
3	Receivable from Agents	71.77	56.64
	Less : Provisions for doubtful debts	-63.88	-50.71
	Sub-total	7.89	5.93
4	Recoverable unallocated premium	31.24	31.17
	Less : Provisions for doubtful debts	-13.64	-20.77
	Sub-total	17.60	10.40
5	Excess refund recoverable from policyholders	28.24	29.16
	Less : Provisions for doubtful debts	-19.36	-18.27
	Sub-total	8.88	10.90
	Excess Claims recoverable	34.92	-
	Less : Provisions for doubtful debts	-6.84	-
	Sub-total	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	189.96	220.95
	Less : Provisions for doubtful debts	-	-
	Sub-total	189.96	220.95
	Investment For Unclaimed Amount*	130.24	124.88
	Income on Investment for Unclaimed Amount	17.10	13.24
	Sundry Receivable	-	-
	TOTAL (B)	2,633.76	2,686.76
	TOTAL (A+B)	3,856.98	4,043.33
* 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 September 2021	As at 30th September 2020
		Unaudited	Unaudited
1	Agents' Balances	714.83	590.30
2	Balances due to other insurance companies	131.03	26.52
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	-	-
	(a) For Long term policies ^(a)	50.43	57.03
	(b) for Other Policies	1,541.59	1,250.42
5	Unallocated Premium	2,559.22	2,681.90
6	Unclaimed Amount of Policyholders	83.44	109.28
7	Income on Unclaimed Amount of Policyholders	20.64	16.77
8	Sundry creditors	539.42	276.17
9	Due to subsidiaries/ holding company	-	-
10	Claims Outstanding*	11,986.89	9,299.72
11	Due to Officers/ Directors	-	-
12	Others -	-	-
	Statutory Dues	598.27	411.93
	Refund Payable - Premium	139.94	161.33
	Provision for expenses	5,500.24	5,251.93
	Payable to Related Parties	-	-
	Contracts for Investments	-	-
	Stale Cheque	-	3.12
	Employee Related Liability	13.30	8.01
	Claims Payable	61.22	12.33
	Interest accrued and due on Borrowings	922.88	549.72
13	GST Liabilities	1,268.74	903.55
	TOTAL	26,132.08	21,610.02

*Claims Outstanding are shown net of reinsurance

PERIODIC DISCLOSURES

FORM NL-18-PROVISIONS SCHEDULE

(Rs in Lakhs)

S.No	Particulars	As at 30th September 2021	As at 30th September 2020
		Unaudited	Unaudited
1	Reserve for Unexpired Risk	41,128.16	30,947.82
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	538.63	455.57
	Provision for Leave Encashment	356.46	433.62
	Deferred Tax Liability	-	-
	Freelook Reserve	36.47	38.92
6	Reserve for Premium Deficiency	-	-
	TOTAL	42,059.72	31,875.93

PERIODIC DISCLOSURES

FORM NL-19 - MISC EXPENDITURE SCHEDULE

(Rs in Lakhs)

S.No	Particulars	As at 30th September 2021	As at 30th September 2020
		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 2021	Up to the quarter ended 30th September 2021	For the corresponding quarter of the previous year ended 30th September 2020	Up to the corresponding quarter of the previous year ended 30th September 2020
1	Gross Direct Premium Growth Rate	24%	34%	47%	30%
2	Gross Direct Premium to Net worth Ratio	114%	218%	55%	97%
3	Growth rate of Net Worth	-40%	-40%	193%	193%
4	Net Retention Ratio	95%	95%	95%	95%
5	Net Commission Ratio	11%	11%	12%	12%
6	Expense of Management to Gross Direct Premium Ratio	52%	49%	57%	57%
7	Expense of Management to Net Written Premium Ratio**	54%	52%	59%	60%
8	Net Incurred Claims to Net Earned Premium**	84%	96%	75%	56%
9	Claims paid to claims provisions	97%	99%	97%	100%
10	Combined Ratio	138%	147%	134%	114%
11	Investment income ratio	1.56%	3%	-1%	1%
12	Technical Reserves to net premium ratio	243%	127%	228%	129%
13	Underwriting balance ratio	-0.43	-0.54	-0.45	-0.22
14	Operating Profit Ratio	-39%	-49%	-51.36%	-23%
15	Liquid Assets to liabilities ratio	50%	50%	46.04%	46%
16	Net earning ratio	-35%	-42%	-33.66%	-14%
17	Return on net worth ratio	-37%	-86%	-17.46%	-13%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	177%	177%	306%	306%
19	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
20	Debt Equity Ratio	0.05	0.08	0.03	0.03
21	Debt Service Coverage Ratio	-37.49	-85.82	-30.69	-21.73
22	Interest Service Coverage Ratio	-37.49	-85.82	-30.69	-21.73
23	Earnings per share	-0.77	-1.77	-1.00	-0.60
24	Book value per share	1.93	1.93	3.61	3.61

**** Segmental Reporting up to the quarter ended 30th September 2021**

S.No.	Segments Up to the quarter ended on 30th September 2021	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	33.3%	94.9%	10.6%	49.4%	51.1%	96.9%	99.8%	148.0%	126%	-55.3%
	Previous Period	30.8%	94.9%	11.7%	57.0%	58.9%	56.1%	99.8%	115.1%	127%	-22.9%
2	Personal Accident										
	Current Period	97.7%	87.9%	9.6%	50.6%	53.3%	20.1%	94.1%	73.5%	190%	9.7%
	Previous Period	-16.8%	90.3%	7.2%	57.5%	56.9%	0.0%	79.4%	56.9%	309%	49.5%
3	Travel Insurance										
	Current Period	130.3%	95.0%	4.6%	43.5%	45.1%	31.3%	100.0%	76.4%	67%	18.2%
	Previous Period	91.2%	95.0%	9.2%	54.2%	56.3%	81.2%	0.0%	137.5%	138%	-55.2%
4	Total Health										
	Current Period	34.2%	94.8%	10.5%	49.4%	52.2%	95.7%	99.5%	147.0%	127%	-54.3%
	Previous Period	30.2%	94.8%	11.7%	57.0%	60.1%	55.5%	98.0%	114.4%	129%	-22.2%

PERIODIC DISCLOSURES

FORM NL-21 - RELATED PARTY

PART A - Related Party Transactions (Unaudited)

(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 September 2021	Up to the quarter ended 30th September 2021	For the corresponding quarter of the previous year ended 30th September 2020	Up to the corresponding quarter of the previous year ended 30th September 2020
1	MEMG Fund Advisors, LLP	Shareholder	Capital Contribution	2,750	5,500	21,300	21,300
2	Cigna Holding Overseas Inc.	Shareholder	Capital Contribution	2,642	5,284	-	-
3	Cigna Holding Overseas Inc.	Shareholder	Share premium	107.80	215.6	-	-
4	Manipal Education and Medical Group India Private Limited	Shareholder	Issue of Debentures	3,400	3,400	-	-
5	Manipal Education and Medical Group India Private Limited	Shareholder	Interest on Sub-Debt	3.35	3.35	-	-
6	Prasun Sikdar	Key Management Personnel	Remuneration	105.53	185.03	102.35	205.02

PART-B Related Party Transaction Balances - As at the end of the Quarter 30.09.2021 (Unaudited)

(Rs in Lakhs)

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	41,164	Payable - Shareholder	-	-	-	-
2	Cigna Holding Overseas Inc.	Shareholder	51,438	Payable - Shareholder	-	-	-	-
3	Manipal Education and Medical Group India Private Limited	Shareholder	12,373	Payable - Shareholder	-	-	-	-
4	Cigna Holding Overseas Inc.	Share premium	33,202	Payable - Share premium	-	-	-	-
5	Manipal Education and Medical Group India Private Limited	Shareholder	3,400	Payable - Shareholder	-	-	-	-

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	-	26,472.69	26,472.69
	Policyholders as per NL-12 A of BS	58,049.55	-	58,049.55
(A)	Total Investments as per BS	58,049.55	26,472.69	84,522.25
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	-	2,633.50	2,633.50
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	326.97	326.97
	Current Assets:			
(E)	Cash & Bank Balances as per BS	2,620.00	5,894.06	8,514.06
(F)	Advances and Other assets as per BS	-	3,848.12	3,848.12
(G)	Total Current Assets as per BS...(E)+(F)	2,620.00	9,742.18	12,362.18
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	-	141.66	141.66
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	0.87	1.41	2.27
(K)	Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)	60,669.55	38,848.37	99,517.92
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	44.14	426.76	470.90
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)	60,668.69	38,378.33	99,047.02

(Rs in Lakhs)

Item No.	Inadmissible Investment assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	0.87	1.41	2.27
	Inadmissible Fixed assets		0.00	0.00
	(a) Furniture & fitting		24.15	24.15
	(b) Lease hold improvement		57.77	57.77
	(c) Intangible assets		16.47	16.47
	(d) IT equipments		228.57	228.57
	Inadmissible current assets			
	(a) Bank Gurantee		25.00	25.00
	(b) Agent balances		7.89	7.89
	(c) Unclaimed amount of policyholders (net of unclaimed liability)	43.27		43.27
	(d) GST input tax credit		65.50	65.50
	Total	44.14	426.76	470.90

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



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

(Rs in Lakhs)

STATEMENT OF LIABILITIES:		As at 30th September 2021	
S.No.	Reserve	Gross Reserve	Net Reserve
a	Unearned Premium Reserve (UPR) (a)	43,396	41,128
b	Premium Deficiency Reserve (PDR)(b)	-	-
c	Unexpired Risk Reserve (URR)(c)=(a) +(b)	43,396	41,128
d	Outstanding Claim Reserve (other than IBNR reserve)(d)	6,968	6,620
e	IBNR Reserve (e)	5,842	5,367
f	Total Reserves for Technical Liabilities (f)=(c)+(d)+(e)	56,206	53,115

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 2021

(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	86,792.69	82,256.40	60,904.99	58,257.36	16,451.28	17,477.21	17,477.21
9	Miscellaneous	-	-	-	-	-	-	-
10	Crop	-	-	-	-	-	-	-
	Total *	86,792.69	82,256.40	60,904.99	58,257.36	16,451.28	17,477.21	17,477.21

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 2021

(Rs in Lakhs)

Item	Description	Amount
(1)	(2)	(3)
(A)	Policyholder's FUNDS	60,669
	Available Assets (as per FORM IRDAI-GI-TA)	-
	Deduct:	-
(B)	Current Liabilities as per BS	53,115
(C)	Provisions as per BS	4,495
(D)	Other Liabilities	-
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	3,058
	Shareholder's FUNDS	
(F)	Available Assets	38,378
	Deduct:	-
(G)	Other Liabilities	10,572
(H)	Excess in Shareholders' funds: (F-G)	27,806
(I)	Total ASM (E+H)	30,865
(J)	Total RSM	17,477
(K)	Solvency Ratio (Total ASM/Total RSM) *	176.60%

PERIODIC DISCLOSURES

FORM NL-27 - PRODUCTS INFORMATION

Products and/or add-ons introduced during the period ended 30th September 2021

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	NIL	NIL	NIL	NIL	NIL	NIL

PERIODIC DISCLOSURES
FORM NL-28-STATEMENT OF INVESTMENT ASSETS AND STATEMENT OF ACCRETION OF ASSETS AS AT 30th September 2021

PART A

Section I

(Rs in Lakhs)			
S.No	Particulars	Sch	Amount
1	Investments (Shareholders)	8	26,473
	Investments (Policyholders)	8A	58,050
2	Loans	9	-
3	Fixed Assets	10	2,633
4	Current Assets		
	a. Cash & Bank Balance	11	8,514
	b. Advances & Other Assets	12	3,857
5	Current Liabilities		
	a. Current Liabilities	13	26,132
	b. Provisions	14	42,060
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		117,944
	Application of Funds as per Balance Sheet (A)		149,279
	Less: Other Assets	Sch	Amount
1	Loans	9	-
2	Fixed Assets	10	2,633
3	Cash & Bank Balance	11	2,116
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	3,857
5	Current Liabilities	13	26,132
6	Provisions	14	42,060
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		-
9	Debit Balance of P&L A/c		117,944
	TOTAL (B)		58,359
	'Investment Assets' As per FORM 3B (A-B)		90,920

Section II

Section II											(Rs in Lakhs)
No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH) d = (b+c)	%	Actual	FVC Amount	Total (d + e)	Market Value
			Balance (a)	FRSM (b)							
1	Central Govt. Securities.	Not less than 20%	-	7,327	-	7,327	0.08	-	-	7,327	20,513
2	Central Govt. Sec or Other Approved Sec. (incl. (1) above)	Not less than 30%	-	12,687	26,001	38,689	0.43	-	-	38,689	38,988
3	Investment subject to Exposure Norms		-	-	-	-	-	-	-	-	-
	a. Housing & Loans to SG for Housing and FFE, Infrastructure Investments		-	-	-	-	-	-	-	-	-
	1. Approved Investments	Not less than 15%	-	9,340	21,419	30,759	0.34	-	-	30,759	30,984
	2. Other Investments		-	-	-	-	-	-	-	-	-
	b. Approved Investments	Not exceeding 55%	-	7,677	12,041	19,718	0.22	1.53	19,720	19,797	
	c. Other Investments (not exceeding 25%)		-	545	1,207	1,753	0.02	0.74	1,753	1,753	
	Total Investment Assets	100%	-	30,249	60,669	90,918	100%	2.27	90,920	91,522	

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		19,350.3	23.14%	1,028.3	14.07%	20,378.6	22.41%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)		35,522.5	42.49%	3,166.1	43.32%	38,688.6	42.55%
3	Investment subject to Exposure Norms							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments		6,666.2	7.97%	479.8	6.56%	7,145.9	7.86%
	2. Other Investments		-	-	-	-	-	-
	b. Infrastructure Investments							
	1. Approved Investments		21,545.1	25.77%	2,067.7	28.29%	23,612.7	25.97%
	2. Other Investments		-	-	-	-	-	-
	c. Approved Investments		19,166.9	22.92%	551.3	7.54%	19,718.2	21.69%
	d. Other Investments (not exceeding 15%)		708.1	0.85%	1,044.4	14.29%	1,752.5	1.93%
	Total		83,608.7	100%	7,309.3	100%	90,918.0	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 2021

(Rs in Lakhs)

S.No	Market Value				Book Value			
	As at 30th September 2021	as % of total for this class	As at 30th September 2020	as % of total for this class	As at 30th September 2021	as % of total for this class	As at 30th September 2020	as % of total for this class
Break down by credit rating								
AAA rated	42,519	52%	38,354	52%	42,216	52%	37,566	52%
AA or better	-	-	-	-	-	-	-	-
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below B	-	-	95	0%	-	-	500	1%
Any other (Sovereign)	38,988	48%	35,376	48%	38,689	48%	34,564	48%
	81,507	100%	73,825	100%	80,905	100%	72,630	100%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	10,616	13%	7,698	10%	10,524	13%	8,046	11%
more than 1 year and upto 3years	19,551	24%	22,511	30%	19,438	24%	21,841	30%
More than 3years and up to 7years	22,399	27%	19,107	26%	22,164	27%	18,349	25%
More than 7 years and up to 10 years	28,440	35%	24,510	33%	28,279	35%	24,394	34%
above 10 years	500	1%	-	-	500	1%	-	-
	81,507	100%	73,825	100%	80,905	100%	72,630	100%
Breakdown by type of the issuer								
a. Central Government	20,513	25%	20,648	28%	20,379	25%	20,065	28%
b. State Government	18,475	23%	14,728	20%	18,310	23%	14,499	20%
c. Corporate Securities	42,519	52%	38,449	52%	42,216	52%	38,066	52%
	81,507	100%	73,825	100%	80,905	100%	72,630	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 2021

(Rs in Lakhs)											
NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt Instruments		All Other Assets		TOTAL	
		YTD As on 30th Sep 2021	YTD As on 31st March 2021	YTD As on 30th Sep 2021	YTD As on 31st March 2021	YTD As on 30th Sep 2021	YTD As on 31st March 2021	YTD As on 30th Sep 2021	YTD As on 31st March 2021	YTD As on 30th Sep 2021	YTD As on 31st March 2021
1	Investments Assets	42,216.2	40,761.3	-	-	-	-	48,701.8	44,175.7	90,918.0	84,937.0
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)	42,216.2	40,761.3	-	-	-	-	48,701.8	44,175.7	90,918.0	84,937.0
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	17,572.97	252.18	1.4%	1.4%	16,995.16	529.78	3.1%	3.1%	14,928.44	637.70	11.3%	11.3%
2	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-
3	Treasury Bills	CTRB	1,478.91	12.92	0.9%	0.9%	2,181.98	37.70	1.7%	1.7%	491.92	0.28	0.0%	0.0%
4	State Government Bonds	SGGB	12,448.17	220.08	1.8%	1.8%	11,726.16	510.60	4.4%	4.4%	5,260.63	181.15	13.5%	13.5%
5	Other Approved Securities (ex.infrastrcture investments)	SGOA	4,110.47	77.46	1.9%	1.9%	4,109.28	151.64	3.7%	3.7%	3,703.78	139.16	10.1%	10.1%
6	Bonds / Debentures issued by Hudco	HTHD	-	-	-	-	-	-	-	-	-	-	-	-
7	Bonds / Debentures issued by NHB/Inst acc by NHB	HTDN	6,661.79	96.24	1.4%	1.4%	6,649.24	191.03	2.9%	2.9%	3,900.13	146.51	8.3%	8.3%
8	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	-	-	-	-	-	-	-	-	0.5%	0.5%
9	Reclassified Approved Investments-Debt (Point 6 under Note to Regulation 4 to 9) **	HORD	-	-	-	-	-	-	-	-	1,372.51	-1,609.44	-1.9%	-1.9%
10	Infrastructure - PSU- Debentures / Bonds	IPTD	21,047.74	379.51	1.8%	1.8%	21,035.50	808.73	3.8%	3.8%	18,675.66	983.89	10.2%	10.2%
11	Infrastructure - Other Corporate sec- Deb / Bonds	ICTD	1,010.32	16.02	1.6%	1.6%	1,012.38	32.39	3.2%	3.2%	824.02	27.32	10.3%	10.3%
12	Infrastructure - Other Corporate sec- CPs	ICCP	-	-	-	-	-	-	-	-	-	-	-	-
13	Corporate Securities - Debentures	ECOS	11,110.19	162.34	1.5%	1.5%	11,544.97	350.34	3.0%	3.0%	8,570.99	-6.96	9.0%	9.0%
14	Corporate Sec- Bonds - Taxable	EPBT	-	-	-	-	-	-	-	-	-	-	-	-
15	Deposit -with Sch bk,Fis,CCIL,RBI	ECDB	4,822.24	61.96	1.3%	1.3%	4,168.75	102.93	2.5%	2.5%	1,703.97	39.95	5.6%	5.6%
16	Application Money	ECAM	-	-	-	-	-	-	-	-	-	-	-	-
17	Perpetual Debt Tier I & II - PSU Banks	EUPD	-	-	-	-	-	-	-	-	-	-	-	-
18	MF-Gilt/Gsec/Liquid Schemes	EGMF	2,759.71	22.75	0.8%	0.8%	2,742.64	45.95	1.7%	1.7%	2,409.00	48.73	5.6%	5.6%
19	Deposits - CDs with Scheduled Banks	EDCD	-	-	-	-	-	-	-	-	-	-	-	-
20	Commercial Papers	ECCP	-	-	-	-	-	-	-	-	-	-	-	-
21	Mutual Funds - Gilt/Gsec/Liquid Schemes	OMGS	740.78	4.90	0.7%	0.7%	1,004.74	14.14	1.4%	1.4%	1,726.21	24.31	0.8%	0.8%
22	Debentures	OLDB	-	-	-	-	-	-	-	-	500.00	-0.00	3.9%	3.9%
TOTAL			83,763.28	1,306.34	1.6%	1.6%	83,170.78	2,775.24	3.3%	3.3%	64,067.26	612.60	1.0%	1.0%

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 September 2021

(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								

CERTIFICATION

Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed.

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 2021

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	41.98	34.95	8.96	0.04
3	GIC Re	1.00	2,207.84	21.43	-	0.96
4	Other (to be Specified)	-	-	-	-	-
	Total (B)	2.00	2,249.82	56.38	8.96	100.00%
	Grand Total (C)= (A)+(B)	2.00	2,249.82	56.38	8.96	100.00%

Note:-

- (a) The total of Premium ceded to reinsurers (Proportional, Non-Proportional and Facultative is consistent with all relevant NL forms;
The aforementioned Business figures are matching with all relevant NL forms. In case of difference, pl give reasons
- (b) Figures are to be provided upto the quarter

PERIODIC DISCLOSURES
FORM No. 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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	952.94	1,794.33	16.15	29.63	-	-	969.09	1,823.96	-	-	969.09	1,823.96	
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4.31	6.90	0.00	0.12	-	-	4.32	7.02	-	-	4.32	7.02	
Assam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	176.89	319.03	1.48	4.80	-	-	178.37	323.83	-	-	178.37	323.83	
Bihar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	722.67	1,137.98	6.69	16.69	-	-	729.36	1,154.67	-	-	729.36	1,154.67	
Chhattisgarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	138.27	249.13	0.20	1.07	-	-	138.47	250.21	-	-	138.47	250.21	
Goa	-	-	-	-	-	-	-	-	-	-	-	-	-	-	31.10	53.63	0.20	0.51	-	-	31.30	54.14	-	-	31.30	54.14	
Gujarat	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,218.88	2,157.79	18.09	51.43	-	-	1,236.97	2,209.22	-	-	1,236.97	2,209.22	
Haryana	-	-	-	-	-	-	-	-	-	-	-	-	-	-	860.19	1,689.14	11.40	20.93	23.02	104.76	894.60	1,814.83	-	-	894.60	1,814.83	
Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	41.05	91.07	0.33	1.52	-	-	41.38	92.59	-	-	41.38	92.59	
Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-	261.24	474.76	3.89	10.10	-	-	265.13	484.86	-	-	265.13	484.86	
Karnataka	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,854.44	6,739.97	32.63	59.84	21.66	37.41	2,908.73	6,837.22	-	-	2,908.73	6,837.22	
Kerala	-	-	-	-	-	-	-	-	-	-	-	-	-	-	881.98	1,555.03	6.77	12.82	-	-	888.75	1,567.85	-	-	888.75	1,567.85	
Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	450.44	780.39	6.61	16.19	-	-	457.05	796.58	-	-	457.05	796.58	
Maharashtra	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5,556.32	10,234.82	67.64	147.68	20.78	25.30	5,644.74	10,407.80	-	-	5,644.74	10,407.80	
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4.07	6.50	0.01	0.07	-	-	4.07	6.57	-	-	4.07	6.57	
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6.20	10.26	0.02	0.07	-	-	6.22	10.32	-	-	6.22	10.32	
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.49	0.50	-	0.02	-	-	0.49	0.51	-	-	0.49	0.51	
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.59	4.64	0.02	0.05	-	-	1.61	4.69	-	-	1.61	4.69	
Odisha	-	-	-	-	-	-	-	-	-	-	-	-	-	-	501.51	897.59	4.02	11.49	-	-	505.53	909.07	-	-	505.53	909.07	
Punjab	-	-	-	-	-	-	-	-	-	-	-	-	-	-	726.16	1,354.92	11.32	20.89	-	-	737.47	1,375.81	-	-	737.47	1,375.81	
Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	469.48	975.56	10.21	19.86	-	-	479.69	995.42	-	-	479.69	995.42	
Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.52	306.57	-	-	-	-	1.52	306.57	-	-	1.52	306.57	
Tamil Nadu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,344.51	2,342.24	11.03	20.99	2.71	2.82	1,358.25	2,366.05	-	-	1,358.25	2,366.05	
Telangana	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,963.74	3,632.29	19.08	39.14	-	-	1,982.82	3,671.43	-	-	1,982.82	3,671.43	
Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	21.05	33.33	0.23	0.77	-	-	21.29	34.10	-	-	21.29	34.10	
Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-	111.23	204.05	3.89	6.55	-	-	115.12	210.60	-	-	115.12	210.60	
Uttar Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,075.22	1,946.67	21.32	40.16	4.74	7.99	1,101.27	1,994.82	-	-	1,101.27	1,994.82	
West Bengal	-	-	-	-	-	-	-	-	-	-	-	-	-	-	978.02	1,893.93	11.79	31.98	0.92	-	990.74	1,926.84	-	-	990.74	1,926.84	
Total (A)															21,355.51	40,893.04	265.02	565.35	73.83	179.21	21,694.36	41,637.60	-	-	21,694.36	41,637.60	
(B) UNION TERRITORIES																											
Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.73	1.26	-	-	-	-	0.73	1.26	-	-	0.73	1.26	
Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	21.68	40.01	0.66	1.21	-	-	22.35	41.21	-	-	22.35	41.21	
Dadra and Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.99	5.29	0.00	0.00	-	-	0.99	5.29	-	-	0.99	5.29	
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2.98	4.91	0.00	0.01	-	-	2.98	4.92	-	-	2.98	4.92	
Govt. of NCT of Delhi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,279.91	2,372.18	24.60	62.97	5.83	5.83	1,310.33	2,440.98	-	-	1,310.33	2,440.98	
Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7.99	19.55	0.08	0.43	-	-	8.06	19.98	-	-	8.06	19.98	
Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3.08	9.57	0.11	0.23	-	-	3.19	9.80	-	-	3.19	9.80	
Total (B)															1,317.35	2,452.77	25.45	64.85	5.83	5.83	1,348.63	2,523.44	-	-	1,348.63	2,523.44	
(C) OUTSIDE INDIA																											
Total (C)																											
Grand Total (A)+(B)+(C)															22,672.86	43,345.80	290.47	630.20	79.66	185.04	23,042.99	44,161.05	-	-	23,042.99	44,161.05	

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 2021		For the Quarter ended 30th September 2020		Upto the Quarter ended 30th September 2021		Upto the Quarter ended 30th September 2020	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	NA	NA	NA	NA	NA	NA	NA	NA
2	Marine Cargo	NA	NA	NA	NA	NA	NA	NA	NA
3	Marine Other than Cargo	NA	NA	NA	NA	NA	NA	NA	NA
4	Motor OD	NA	NA	NA	NA	NA	NA	NA	NA
5	Motor TP	NA	NA	NA	NA	NA	NA	NA	NA
6	Health	22,672.86	79,028.00	18,368.61	83,968.00	43,345.80	149,429.00	32,518.45	150,236.00
7	Personal Accident	290.47	6,668.00	185.37	3,836.00	630.20	13,063.00	318.69	7,233.00
8	Travel	79.66	15.00	56.52	13.00	185.04	30.00	80.33	21.00
9	Workmen's Compensation/ Employer's liability	NA	NA	NA	NA	NA	NA	NA	NA
10	Public/ Product Liability	NA	NA	NA	NA	NA	NA	NA	NA
11	Engineering	NA	NA	NA	NA	NA	NA	NA	NA
12	Aviation	NA	NA	NA	NA	NA	NA	NA	NA
13	Crop Insurance	NA	NA	NA	NA	NA	NA	NA	NA
14	Other segments **	NA	NA	NA	NA	NA	NA	NA	NA
15	Miscellaneous	NA	NA	NA	NA	NA	NA	NA	NA

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

FORM NL-36 - BUSINESS CHANNELWISE

(Rs in Lakhs)

S.No.	Channels	Business Acquisition through different channels							
		For the Quarter ended 30th September 2021		Upto the Quarter ended 30th September 2021		For the Quarter ended 30th September 2020		Upto the Quarter ended 30th September 2020	
		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	36,788	6,186	70,053	11,578	35,728	5,401	63,437	9,504
2	Corporate Agents-Banks	8,438	3,969	14,713	6,987	7,735	3,529	11,329	5,846
3	Corporate Agents -Others	3,466	1,843	6,365	2,973	4,574	622	8,326	1,096
4	Brokers	29,977	7,155	55,411	13,711	24,821	5,089	45,098	9,538
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business								
	- Officers/Employees	3,559	3,072	7,310	7,029	2,368	342	4,452	633
	- Online (Through Company Website)	2,187	369	4,433	713	6,353	2,353	13,250	4,061
	- Others	76	231	187	379	88	321	206	458
7	Common Service Centres(CSC)	-	-	-	-	-	-	-	-
8	Insurance Marketing Firm	400	82	702	190	521	79	827	133
9	Point of sales person (Direct)	-	-	-	-	-	-	-	-
10	MISP (Direct)	-	-	-	-	-	-	-	-
11	Web Aggregators	820	136	3,348	601	5,629	876	10,565	1,650
12	Referral Arrangements	-	-	-	-	-	-	-	-
13	Other (to be sepcified)	-	-	-	-	-	-	-	-
	Total (A)	85,711	23,043	162,522	44,161	87,817	18,611	157,490	32,917
14	Business outside India	-	-	-	-	-	-	-	-
	Grand Total (A+B)	85,711	23,043	162,522	44,161	87,817	18,611	157,490	32,917

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	4,604	24	2	4,630
2	Claims reported during the period	166,839	105	63	167,007
	(a) Booked During the period	166,641	105	61	166,807
	(b) Reopened during the Period	198	-	2	200
	(c) Other Adjustment (to be specified)	-	-	-	-
3	Claims Settled during the period	149,305	24	38	149,367
	(a) paid during the period	-	-	-	-
4	Claims Repudiated during the period	15,917	79	17	16,013
	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)	225	-	-	225
6	Claims O/S at End of the period	6,221	26	10	6,257
	Less than 3months	6,030	23	10	6,063
	3 months to 6 months	178	1	-	179
	6months to 1 year	13	2	-	15
	1year and above	-	-	-	-

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	2,536	255	0	2,791
2	Claims reported during the period	60,873	605	27	61,505
	(a) Booked During the period	60,772	605	26	61,403
	(b) Reopened during the Period	101	-	0	102
	(c) Other Adjustment (to be specified)	-	-	-	-
3	Claims Settled during the period	33,455	63	19	33,537
	(a) paid during the period	-	-	-	-
	(b) Other Adjustment (to be specified)	-	-	-	-
4	Claims Repudiated during the period	26,421	694	7	27,122
	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)	9	-	-	9
6	Claims O/S at End of the period	3,534	103	1	3,637
	Less than 3months	3,320	78	1	3,398
	3 months to 6 months	206	10	-	216
	6months to 1 year	7	15	-	22
	1year and above	-	-	-	-

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 2021

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

Ageing of Claims upto the Quarter ended 30th September 2021

[illegible]

PERIODIC DISCLOSURES

FORM NL-40-UNDERWRITING PERFORMANCE

Segmental performance upto the 30th September 2021

(Rs in Lakhs)

S.No	Particulars	HEALTH INSURANCE				PERSONAL ACCIDENT			TRAVEL INSURANCE		TOTAL			
		Health Insurance- Individual	Health Insurance- Group- Government Schemes	Health Insurance- Group- Employer/Employees Schemes	Health Insurance- Group- Other Schemes	Personal Accident- Individual	Personal accident- Group- Government Schemes	Personal accident- Group- (Others)	Overseas Travel	Domestic Travel	Retail	Group	Government Schemes	Grand Total
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited
	Premium													
1	Gross Direct Premium	21,681	-	10,271	11,394	277	-	353	80	105	21,958	22,203	-	44,161
2	Gross Written Premium	21,681	-	10,271	11,394	277	-	353	80	105	21,958	22,203	-	44,161
3	Net Written Premium	20,584	-	9,725	10,807	261	-	293	76	100	20,845	21,001	-	41,846
	Net Earned Premium (A)	19,280	-	7,716	8,962	194	-	226	76	80	19,474	17,061	-	36,535
4	Claims													
	Claims(Gross)	20,521	-	7,433	8,596	-98	-	-40	18	7	20,423	16,014	-	36,437
	Claims incurred(Net) (B)	19,551	-	7,070	8,253	20	-	64	17	6	19,571	15,410	-	34,981
	Commission													
	Commission - Gross	3,114	-	546	1,108	43	-	34	7	3	3,157	1,697	-	4,855
	Commission - Net(C)	2,885	-	492	973	40	-	13	6	2	2,925	1,486	-	4,411
	Total Operating Expenses (D)	8,334	-	3,948	4,380	107	-	136	31	40	8,440	8,534	-	16,975
	Premium Deficiency (E)													
	Underwriting Result (F=A-B-C-D-E)	-11,490	-	-3,794	-4,643	28	-	13	22	32	-11,462	-8,370	-	-19,832
	Underwriting Ratio = (F)*100/(A)	-59.59	0.00	-49.17	-51.81	14.26	0.00	5.77	29.04	39.58	-58.86	-49.06	0.00	-54.28

PERIODIC DISCLOSURES
FORM NL-41 - OFFICES INFORMATION

S. No.	Office Information		Number
1	No. of offices at the beginning of the year (As on 01.04.2021)		51
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 30.09.2021)		51
7	No. of branches approved but not opened		26
8	No. of rural branches		NIL
9	No. of urban branches		51
10	No. of Directors:-		9
	(a) Independent Director		4
	(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:		2111
	(b) Off-roll:		515
	(c) Total - (a) + (b)		2626
12	No. of Insurance Agents and Intermediaries		
	(a) Individual Agents		45946
	(b) Corporate Agents-Banks		11
	(c) Corporate Agents-Others		39
	(d) Insurance Brokers		338
	(e) Web Aggregators		10
	(f) Insurance Marketing Firm		101
	(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	2094	44669
2	Recruitments during the quarter	959	1951
3	Attrition during the quarter	427	175
4	Number at the end of the quarter	2626	46445

PERIODIC DISCLOSURES

FORM NL-42 - BOARD OF DIRECTORS AND KEY MANAGEMENT PERSONS AS AT 30th September 2021

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	Dr. Narottam Puri	Independent Director	Nil
3	Mr. Rajeev Chitrabhanu	Independent Director	Nil
4	Ms. Revathy Ashok	Independent Director	Appointed wef July 27, 2021
5	Dr. Ranjan Pai	Non Executive Director	Nil
6	Mr. S. Vaitheeswaran	Non -Executive Director	Nil
7	Mr. Jason Sadler	Non-Executive Director	Nil
8	Mr. Jerome Droesch	Non-Executive Director	Nil
9	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	Appointed w.e.f Aug 5th, 2021
(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	19,166.00	5,530.48	437,971.45
		Social	-	320.55	810.54
7	PERSONAL ACCIDENT	Rural	2,162.00	75.71	107,126.64
		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	21,328.00	5,606.19	545,098.09
		Social	-	320.55	810.54

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 2021

S. No.	Particulars	Opening Balance as on 1st July 2021	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	-	449	78	-	366	5	820
a	Proposal Related	-	8	4	-	4	-	8
b	Claim Related	-	296	40	-	255	1	539
c	Policy Related	-	85	13	-	71	1	117
d	Premium Related	-	-	-	-	-	-	6
e	Refund Related	-	15	2	-	12	1	38
f	Coverage Related	-	-	-	-	-	-	-
g	Cover Note Related	-	-	-	-	-	-	-
h	Product Related	-	-	-	-	-	-	1
i	Other	-	-	-	-	-	-	-
	(i) Renewal Related	-	45	19	-	24	2	111
	(ii) Feedback related to sales	-	-	-	-	-	-	-
	Total number of complaints	-	449	78	-	366	5	820
2	Total No. of policies during previous year:	304,982						
3	Total No. of claims during previous year:	249,358						
4	Total No. of policies during current year: 30th September 2021	162,522						
5	Total No. of claims during current year: 30th September 2021	167,423						
6	Total No. of Policy Complaints (upto 30th September 2021) per 10,000 policies	1						
7	Total No. of Claim Complaints (upto 30th September 2021) per 10,000 claims registered	32						
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%	0.00	0%	5.00	100%	
	15 - 30 days	0.00	0%	0.00	0%	0.00	0%	
	30 - 90 days	0.00	0%	0.00	0%	0.00	0%	
	90 days & Beyond	0.00	0%	0.00	0%	0.00	0%	
	Total Number of Complaints	5.00	100%	0.00	0%	5.00	100%	

PERIODIC DISCLOSURES

Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

For the Quarter ending: 30th September 2021

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							

NIL