

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 31st March 2021

Rs '000

S.No	Particulars	Schedule	For the Quarter ended 31st March 2021				Up to the Year ended 31st March 2021				For the Quarter ended ended 31st March 2020				Up to the Period ended 31st March 2020			
			Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
			Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited
1	Premiums earned (Net of GST)	NL-4	18,05,957	32,153	-	18,38,110	62,31,457	82,210	-	63,13,667	13,54,275	25,145	-	13,79,419	49,27,306	1,07,053	-	50,34,357
2	Profit/ (Loss) on sale/redemption of Investments																	
	(b) Profit on sale of investments		71,083	1,398	-	72,480	1,02,370	1,330	-	1,03,700	5,157	83	-	5,240	84,816	1,201	-	86,018
	Less: Loss on sale of investments		-	-	-	-	(1,93,883)	(2,520)	-	(1,96,402)	-	-	-	-	-	-	-	-
3	Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a)Interest Income					-	-	-	-	-				-	-	-	-	-
	(b)Excess provision written back					-	-	-	-	-				-	-	-	-	-
	Contribution from Shareholders Funds towards Excess EoM		14,99,346	29,477	-	15,28,823	15,09,208	19,615	-	15,28,823	14,59,869	23,360	-	14,83,229	14,62,513	20,716	-	14,83,229
4	Interest, Dividend & Rent – Gross		66,474	1,307	-	67,781	2,71,030	3,523	-	2,74,552	62,543	1,001	-	63,544	2,43,772	3,453	-	2,47,225
	TOTAL (A)		34,42,860	64,335	-	35,07,194	79,20,182	1,04,158	-	80,24,340	28,81,844	49,588	-	29,31,432	67,18,407	1,32,423	-	68,50,829
1	Claims Incurred (Net)	NL-5	12,53,479	6,868	-	12,60,347	38,56,511	3,036	-	38,59,547	7,98,768	(6,047)	-	7,92,721	30,88,474	14,696	-	31,03,170
2	Commission	NL-6	2,44,993	4,806	-	2,49,799	8,11,678	9,510	-	8,21,188	1,89,194	1,503	-	1,90,697	6,23,300	6,951	-	6,30,251
3	Operating Expenses related to Insurance Business	NL-7	8,34,099	17,696	-	8,51,795	32,49,408	42,232	-	32,91,640	7,13,751	11,618	-	7,25,368	28,40,891	40,240	-	28,81,132
4	Premium Deficiency		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL (B)		23,32,571	29,370	-	23,61,941	79,17,598	54,777	-	79,72,375	17,01,713	7,074	-	17,08,786	65,52,665	61,887	-	66,14,553
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		11,10,287	34,965	-	11,45,252	2,585	49,381	-	51,965	11,80,131	42,514	-	12,22,644	1,65,741	70,536	-	2,36,276
	APPROPRIATIONS																	
	Transfer to Shareholders' Account		11,10,287	34,965	-	11,45,252	2,585	49,381	-	51,965	11,80,131	42,514	-	12,22,644	1,65,741	70,536	-	2,36,276
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL (C)		11,10,287	34,965	-	11,45,252	2,585	49,381	-	51,965	11,80,131	42,514	-	12,22,644	1,65,741	70,536	-	2,36,276

PERIODIC DISCLOSURES

FORM NL-2-B-PL

PROFIT & LOSS ACCOUNT FOR THE PERIOD ENDED 31st March 2021

Rs '000

S.No	Particulars	Schedule	For the Quarter ended 31st March 2021	Up to the Year ended 31st March 2021	For the Quarter ended ended 31st March 2020	Up to the Period ended 31st March 2020
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		11,45,252	51,965	12,22,644	2,36,276
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		51,599	1,76,940	30,205	1,26,608
	(b) Profit on sale of investments		23,460	53,976	1,503	49,320
	Less: Loss on sale of investments		-	(36,125)	-	-
3	OTHER INCOME		-	-	-	-
	TOTAL (A)		12,20,311	2,46,756	12,54,352	4,12,204
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of Investments(*)		-	(1,89,695)	1,59,695	1,89,695
	(b) For doubtful debts		459	3,002	(605)	4,344
	(c) Others		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		-	-	-	-
	Personnel Cost		7,884	31,776	7,367	28,582
	Legal & professional charges		-	1,275	-	-
	Rents, rates & taxes		-	-	-	-
	Interest & Bank Charges		52	275	79	230
	Share Issue Expenses (Stamp Duty & Franking)		1	107	1,308	1,420
	Expenses related to issuance of Debentures		-	-	-	-
	Interest on Non-convertible Debentures		19,350	38,700	19,297	38,700
	Miscellaneous Expenses		2,084	3,485	974	3,147
	Contribution to policyholders Funds towards Excess EOM		15,28,823	15,28,823	14,83,229	14,83,229
	(b) Bad debts written off		3,098	3,098	-	-
	(c) Others		-	-	-	-
	TOTAL (B)		15,61,750	14,20,846	16,71,344	17,49,347
	Profit / (Loss) Before Tax		(3,41,439)	(11,74,090)	(4,16,992)	(13,37,143)
	Provision for Taxation		-	-	-	-
	Profit / (Loss) After Tax		(3,41,439)	(11,74,090)	(4,16,992)	(13,37,143)
	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		(97,10,070)	(88,77,418)	(84,60,426)	(75,40,275)
	Balance carried forward to Balance Sheet		(1,00,51,509)	(1,00,51,508)	(88,77,418)	(88,77,418)
	Earnings Per Share (Not Annualised)		(0.41)	(1.40)	(0.68)	(2.17)
	Diluted Earnings per share (Not Annualised)		(0.41)	(1.40)	(0.68)	(2.17)

PERIODIC DISCLOSURES

FORM NL-3-B-BS

BALANCE SHEET AS ON 31st March 2021

Rs '000

S.No	Particulars	Schedule	As at 31st March 2021	As at 31st March 2020
	SOURCES OF FUNDS			
1	SHARE CAPITAL	NL-8	94,19,022	72,89,022
2	SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
2	SHARE APPLICATION MONEY		-	-
3	RESERVES AND SURPLUS	NL-10	32,98,637	32,98,637
4	FAIR VALUE CHANGE ACCOUNT			
	- SHAREHOLDER		34	422
	- POLICYHOLDER		390	230
5	BORROWINGS	NL-11	4,30,000	4,30,000
	TOTAL		1,31,48,083	1,10,18,311
	APPLICATION OF FUNDS			
1	SHAREHOLDER'S INVESTMENTS	NL-12	27,16,039	21,85,023
2	POLICYHOLDER'S INVESTMENTS	NL-12A	53,05,386	38,68,095
3	LOANS	NL-13	-	-
4	FIXED ASSETS	NL-14	2,84,388	2,47,987
5	DEFERRED TAX ASSET		-	-
6	CURRENT ASSETS			
	Cash and Bank Balances	NL-15	6,63,693	1,64,319
	Advances and Other Assets	NL-16	3,33,928	3,98,147
	Sub-Total (A)		9,97,621	5,62,466
7	CURRENT LIABILITIES	NL-17	25,38,713	18,82,716
8	PROVISIONS	NL-18	36,68,146	28,39,962
9	Other Investments		-	-
	Sub-Total (B)		62,06,859	47,22,678
	NET CURRENT ASSETS (C) = (A - B)		(52,09,238)	(41,60,212)
10	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19	-	-
11	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		1,00,51,508	88,77,418
	TOTAL		1,31,48,083	1,10,18,311

PERIODIC DISCLOSURES

FORM NL-4-PREMIUM SCHEDULE

Rs '000

S.No	Particulars	For the Quarter ended 31st March 2021				Up to the Year ended 31st March 2021				For the Quarter ended ended 31st March 2020				Up to the Period ended 31st March 2020			
		Health Audited	Personal Accident Audited	Others Audited	Total Audited	Health Audited	Personal Accident Audited	Others Audited	Total Audited	Health Audited	Personal Accident Audited	Others Audited	Total Audited	Health Audited	Personal Accident Audited	Others Audited	Total Audited
1	Premium from direct business written	22,27,799	43,799	-	22,71,598	74,57,982	96,930	-	75,54,912	15,82,816	25,327	-	16,08,143	56,81,466	80,476	-	57,61,942
2	Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Less : Premium on reinsurance ceded	1,15,112	3,461	-	1,18,573	3,84,499	8,469	-	3,92,968	80,421	1,323	-	81,744	2,88,693	4,477	-	2,93,170
4	Net Premium	21,12,687	40,338	-	21,53,025	70,73,483	88,461	-	71,61,944	15,02,396	24,005	-	15,26,399	53,92,774	75,999	-	54,68,772
5	Adjustment for change in reserve for unexpired risks	3,06,730	8,186	-	3,14,916	8,42,026	6,251	-	8,48,277	1,48,121	(1,140)	-	1,46,981	4,65,468	(31,053)	-	4,34,415
	Total Premium Earned (Net)	18,05,957	32,153	-	18,38,109	62,31,457	82,210	-	63,13,667	13,54,275	25,145	-	13,79,419	49,27,306	1,07,053	-	50,34,357
	Premium Income from business effected :																
	in India	18,05,957	32,152	-	18,38,109	62,31,457	82,210	-	63,13,667	13,54,274	25,144	-	13,79,418	49,27,305	1,07,052	-	50,34,357
	Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total Premium Earned (Net)	18,05,957	32,152	-	18,38,109	62,31,457	82,210	-	63,13,667	13,54,274	25,144	-	13,79,418	49,27,305	1,07,052	-	50,34,357

PERIODIC DISCLOSURES
FORM NLS - CLAIMS SCHEDULE
CLAIMS INCURRED [NET]

S.No	Particulars	For the Quarter ended 31st March 2021				Up to the Year ended 31st March 2021				For the Quarter ended 31st March 2020				Up to the Period ended 31st March 2020				Rs '000	
		Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total		
		Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited		
	Claims paid																		
1	Direct claims	12,77,032	6,281	-	12,83,313	37,30,245	22,865	-	37,53,110	8,29,330	4,678	-	8,34,008	30,95,640	11,352	-	31,06,992		
2	Add : Claims Outstanding at the end of the period	9,23,866	45,785	-	9,69,650	9,23,866	45,785	-	9,69,651	6,10,988	64,396	-	6,75,384	6,10,988	64,396	-	6,75,384		
3	Less : Claims Outstanding at the beginning of the period	8,83,470	44,845	-	9,28,315	6,10,988	64,396	-	6,75,384	5,77,002	74,377	-	6,51,380	4,43,678	59,940	-	5,03,618		
	Gross Claims Incurred	13,17,428	7,220	-	13,24,648	40,43,123	4,253	-	40,47,377	8,63,316	(5,302)	-	8,58,013	32,62,950	15,808	-	32,78,758		
4	Add : Re-Insurance accepted			-				-				-				-			
5	Less : Re-Insurance Ceded*	63,949	352	-	64,301	1,86,612	1,218	-	1,87,830	64,548	745	-	65,292	1,74,476	1,112	-	1,75,588		
	Total Claims Incurred	12,53,479	6,868	-	12,60,347	38,56,511	3,036	-	38,59,547	7,98,768	(6,047)	-	7,92,721	30,88,474	14,696	-	31,03,170		

PERIODIC DISCLOSURES FORM NL-6-COMMISSION SCHEDULE

Rs '000

[illegible]

PERIODIC DISCLOSURES
FORM NL-7-OPERATING EXPENSES SCHEDULE

Rs '000

S.No	Particulars	For the Quarter ended 31st March 2021				Up to the Year ended 31st March 2021				For the Quarter ended ended 31st March 2020				Up to the Period ended 31st March 2020			
		Health Audited	Personal Accident Audited	Others Audited	Total Audited	Health Audited	Personal Accident Audited	Others Audited	Total Audited	Health Audited	Personal Accident Audited	Others Audited	Total Audited	Health Audited	Personal Accident Audited	Others Audited	Total Audited
1	Employees' remuneration & welfare benefits	5,52,738	10,245	-	5,62,983	16,31,247	21,201	-	16,52,448	4,02,030	6,417	-	4,08,447	14,19,333	20,105	-	14,39,438
2	Travel, conveyance and vehicle running expenses	2,440	35	-	2,475	3,589	47	-	3,636	9,193	160	-	9,353	51,197	725	-	51,922
3	Training expenses	1,192	10	-	1,202	(837)	(11)	-	(848)	48,980	753	-	49,733	1,32,809	1,881	-	1,34,690
4	Rents, rates & taxes	23,651	481	-	24,131	84,800	1,102	-	85,902	15,640	268	-	15,908	81,643	1,156	-	82,799
5	Repairs	701	4	-	705	(1,049)	(14)	-	(1,063)	5,316	78	-	5,395	9,383	133	-	9,516
6	Printing & stationery	2,551	70	-	2,621	15,694	204	-	15,898	7,373	126	-	7,499	38,064	539	-	38,603
7	Communication	937	134	-	1,071	43,824	570	-	44,394	14,397	230	-	14,627	51,264	726	-	51,990
8	Legal & professional charges	(1,15,343)	(544)	-	(1,15,887)	2,21,197	2,875	-	2,24,072	38,485	641	-	39,126	1,73,929	2,463	-	1,76,393
9	Auditors' fees, expenses etc																
	(a) as auditor (Statutory Auditor)	390	10	-	400	1,974	26	-	2,000	344	6	-	350	1,676	24	-	1,700
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters (Tax Audit)	54	1	-	55	99	1	-	100	37	1	-	38	106	2	-	108
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	64	1	-	65	197	3	-	200	120	2	-	121	182	3	-	185
	(d) out of pocket expenses	(0)	0	-	(0)	20	0	-	20	2	0	-	2	160	2	-	162
10	Advertisement and publicity	2,68,992	5,086	-	2,74,078	8,29,146	10,776	-	8,39,922	70,190	1,267	-	71,456	4,54,403	6,437	-	4,60,840
11	Interest & Bank Charges	8,286	176	-	8,463	32,405	421	-	32,826	7,295	115	-	7,410	23,678	335	-	24,013
12	Others																
	Membership and Subscription Fees	1,542	31	-	1,573	5,230	68	-	5,298	1,127	17	-	1,144	2,637	37	-	2,674
	Information Technology Related Expenses	35,260	766	-	36,025	1,43,529	1,865	-	1,45,394	34,156	546	-	34,702	1,22,534	1,736	-	1,24,270
	Equipments, Software and amenities - Usage Cost	12,445	282	-	12,726	54,643	710	-	55,353	19,333	319	-	19,652	82,615	1,170	-	83,785
	Business Promotion	8,849	207	-	9,055	41,134	535	-	41,669	12,069	217	-	12,286	76,590	1,085	-	77,675
	Office Expenses	3,221	100	-	3,320	23,613	307	-	23,920	7,467	121	-	7,588	28,817	408	-	29,225
	Policy Related Expenses	6,901	127	-	7,028	19,903	259	-	20,162	(1,512)	3	-	(1,508)	33,298	472	-	33,769
	Directors Sitting Fees	1,275	25	-	1,300	4,294	56	-	4,350	836	14	-	850	3,895	55	-	3,950
	Miscellaneous Expenses	60	12	-	72	3,865	50	-	3,915	(193)	(5)	-	(198)	(3,513)	(50)	-	(3,563)
	Foreign Exchange Gain/Loss	89	2	-	91	238	3	-	241	67	1	-	68	(277)	(4)	-	(281)
13	Depreciation	17,805	438	-	18,243	90,653	1,178	-	91,831	20,996	323	-	21,318	56,469	800	-	57,269
	TOTAL	8,34,099	17,696	-	8,51,795	32,49,408	42,232	-	32,91,640	7,13,751	11,617	-	7,25,367	28,40,893	40,239	-	28,81,132

PERIODIC DISCLOSURES

FORM NL-8-SHARE CAPITAL SCHEDULE

Rs '000

S.No	Particulars	As at 31st March 2021	As at 31st March 2020
		Audited	Audited
1	Authorised Capital	1,00,00,000	1,00,00,000
	1,000,000,000 (Previous Year: 1,000,000,000) Equity Shares of Rs. 10 each		
2	Issued Capital	94,19,022	72,89,022
	941,902,173 (Previous Year: 670,078,291) Equity Shares of Rs. 10 each		
3	Subscribed Capital	94,19,022	72,89,022
	941,902,173 (Previous Year: 670,078,291) Equity Shares of Rs. 10 each		
4	Called-up Capital	94,19,022	72,89,022
	941,902,173 (Previous Year: 670,078,291) 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	-	-
	TOTAL	94,19,022	72,89,022

PERIODIC DISCLOSURES

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

Shareholder	As at 31st March 2021		As at 31st March 2020	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
- Indian	48,03,70,108	51%	37,17,40,151	51%
- Foreign	46,15,32,065	49%	35,71,62,022	49%
Others				
TOTAL	94,19,02,173	100%	72,89,02,173	100%

PERIODIC DISCLOSURES

FORM NL-10-RESERVES AND SURPLUS SCHEDULE

Rs '000

S.No	Particulars	As at 31st March 2021	As at 31st March 2020
		Audited	Audited
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	32,98,637	32,98,637
4	General Reserves	-	-
	Less: Debit balance in Profit and Loss Account	-	-
	Less: Amount utilized for Buy-back	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves	-	-
7	Balance of Profit in Profit & Loss Account	-	-
	TOTAL	32,98,637	32,98,637

PERIODIC DISCLOSURES

FORM NL-11-BORROWINGS SCHEDULE

Rs '000

S.No	Particulars	As at 31st March 2021	As at 31st March 2020
		Audited	Audited
1	9% Non-Convertible Debentures	4,30,000	4,30,000
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	4,30,000	4,30,000

PERIODIC DISCLOSURES

FORM NL-12-INVESTMENT SCHEDULE - SHAREHOLDERS

Rs '000

S.No	Particulars	As at 31st March 2021	As at 31st March 2020
		Audited	Audited
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills (Refer Note 1)	5,35,182	4,01,972
2	Other Approved Securities	5,18,703	1,54,283
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	1,51,328	2,00,686
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	6,93,675	8,56,588
5	Other than Approved Investments	-	50,000
	Less : Provisions for doubtful debts	-	(35,450)
	Sub-total	-	14,550
	Total of long term investments	18,98,888	16,28,078
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	2,00,718	-
2	Other Approved Securities	-	-
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	11,775	46,823
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	3,03,047	1,50,009
	(e) Other Securities - Certificate of Deposit/Comercial Paper	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	3,00,306	2,51,541
5	Other than Approved Investments	1,305	1,08,571
	Less : Provisions for doubtful debts	-	-
	Sub-total	1,305	1,08,571
	Total of short term investments	8,17,151	5,56,945
	TOTAL	27,16,039	21,85,023

Notes:

- 1 Aggregate historical cost of investments other than listed equity securities and derivative instruments is Rs.2,720,756 Thousand (Previous Year - Rs.2,040,708 Thousand). Aggregate market value of such investments as at 31.03.2021 is Rs.2,718,986 Thousand (Previous Year - Rs. 2,076,829 Thousand).
- 2 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.

PERIODIC DISCLOSURES

FORM NL-12A-INVESTMENT SCHEDULE - POLICYHOLDERS

Rs '000

S.No	Particulars	As at 31st March 2021	As at 31st March 2020
		Audited	Audited
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills (Refer Note 1)	8,46,576	10,54,718
2	Other Approved Securities	6,78,809	5,64,596
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	12,58,650	8,58,052
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	11,19,008	6,67,511
5	Other than Approved Investments	-	1,50,384
	Less : Provisions for doubtful debts	-	(1,17,620)
	Sub-total	-	32,764
	Total of long term investments	39,03,043	31,77,642
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	2,97,517	-
2	Other Approved Securities	2,54,559	-
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	5,85,750	1,70,654
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	1,00,108	1,00,254
	(e) Other Securities - Certificate of Deposit/Comercial Paper	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	1,50,006	2,50,352
5	Other than Approved Investments	14,403	2,05,819
	Less : Provisions for doubtful debts	-	(36,625)
	Sub-total	14,403	1,69,194
	Total of short term investments	14,02,343	6,90,454
	TOTAL	53,05,386	38,68,095

Notes:

- 1 Aggregate historical cost of investments other than listed equity securities and derivative instruments is Rs.4,733,762 Thousand (Previous Year - Rs. 3,560,725 Thousand). Aggregate market value of such investments as at 31.03.2021 is Rs. 4,726,733 Thousand (Previous Year - Rs. 3,573,662 Thousand)
- 2 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.

PERIODIC DISCLOSURES

FORM NL-13-LOANS SCHEDULE

Rs '000

S.No	Particulars	As at 31st March 2021	As at 31st March 2020
		Audited	Audited
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-

PERIODIC DISCLOSURES

FORM NL-14-FIXED ASSETS SCHEDULE

Rs '000

Particulars	Cost/ Gross Block				Depreciation					Net Block	Net Block
	As at 1st April 2020	Additions during the period ended 31st March 2021	Deductions/adjustments during the period ended 31st March 2021	As at 31st March 2021	As at 1st April 2020	For the period ended 31st March 2021	On Sales/ Adjustments	Deductions/ adjustments during the period	As at 31st March 2021	As at 31st March 2021	As at 31st March 2020
Goodwill	-	-	-	-	-	-	-	-	-	-	-
Intangibles (Software)	97,199	48,742	-	1,45,941	66,666	25,768	-	-	92,434	53,507	30,533
Land-Freehold	-	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	19,209	23,915	(4,325)	38,799	9,233	25,596	-	(2,929)	31,900	6,899	9,976
Buildings	-	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	9,682	2,884	(581)	11,985	5,541	3,974	-	(445)	9,070	2,915	4,141
IT Equipments	1,39,928	4,346	(1,287)	1,42,987	34,936	32,396	-	(1,235)	66,097	76,889	1,04,992
Vehicles	-	-	-	-	-	-	-	-	-	-	-
Office Equipment	14,095	2,665	(545)	16,215	7,014	4,097	-	(402)	10,709	5,506	7,081
Others	-	-	-	-	-	-	-	-	-	-	-
TOTAL	2,80,113	82,552	(6,738)	3,55,927	1,23,390	91,831	-	(5,011)	2,10,210	1,45,716	1,56,723
CWIP (including intangible under development)	91,264	57,530	(10,122)	1,38,672	-	-	-	-	-	1,38,672	91,264
Grand Total	3,71,377	1,40,082	(16,860)	4,94,599	1,23,390	91,831	-	(5,011)	2,10,210	2,84,388	2,47,987
Previous Period	1,54,250	2,53,664	(36,537)	3,71,377	67,785	57,269	-	(1,664)	1,23,390	2,47,987	86,465

PERIODIC DISCLOSURES

FORM NL-15-CASH AND BANK BALANCE SCHEDULE

Rs '000

S.No	Particulars	As at 31st March 2021	As at 31st March 2020
		Audited	Audited
1	Cash (including cheques, drafts and stamps)	19,443	8,902
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	4,72,700	67,700
	(bb) Others*	2,500	2,500
	(b) Current Accounts	1,69,050	85,217
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	6,63,693	1,64,319
	Balances with non-scheduled banks included in 2 above	-	-

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

PERIODIC DISCLOSURES

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

Rs '000

S.No	Particulars	As at 31st March 2021	As at 31st March 2020
		Audited	Audited
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	29,591	42,616
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	3,409	1,231
6	Others		
	Security Deposits	38,854	65,555
	Advance to Employees against expenses	3,848	10,020
	Less : Provisions for doubtful debts	(2,703)	(1,019)
	Sub-total	1,145	9,001
	Advance to others	28,600	30,519
	TOTAL (A)	1,01,599	1,48,922
	OTHER ASSETS		
1	Income accrued on investments	1,79,641	1,70,049
2	Outstanding Premiums	3,748	3,166
3	Receivable from Agents	7,176	6,561
	Less : Provisions for doubtful debts	(5,480)	(6,222)
	Sub-total	1,696	339
4	Recoverable unallocated premium	2,686	706
	Less : Provisions for doubtful debts	(1,753)	(706)
	Sub-total	933	-
5	Excess refund recoverable from policyholders	1,554	1,827
	Less : Provisions for doubtful debts	(758)	(1,827)
	Sub-total	796	-
	Excess Claims recoverable	2,852	-
	Less : Provisions for doubtful debts	(77)	-
	Sub-total	2,775	-
5	Foreign Agencies Balances	-	-
6	Due from other entities carrying on insurance business (including reinsurers)	-	11,194
7	Due from subsidiaries/ holding	-	-
8	Deposit with Reserve Bank of India (Pursuant to section 7 of Insurance Act, 1938)	-	-
9	Others	-	-
	Receivable from Related Party	-	-
	Cenvat/ Input Tax Credit	30,409	53,555
	Less : Provisions for doubtful debts	2,609	-
	Sub-total	27,800	53,555
	Investment For Unclaimed Amount*	13,418	9,824
	Income on Investment for Unclaimed Amount	1,522	1,098
	Sundry Receivable	-	-
	TOTAL (B)	2,32,329	2,49,225
	TOTAL (A+B)	3,33,928	3,98,147
* Investment for Unclaimed Amount includes reinvestment of Income on Investment for Unclaimed Amount			

PERIODIC DISCLOSURES

FORM NL-17-CURRENT LIABILITIES SCHEDULE

Rs '000

S.No	Particulars	As at 31st March 2021	As at 31st March 2020
		Audited	Audited
1	Agents' Balances	82,666	67,819
2	Balances due to other insurance companies	11,745	-
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	1,84,209	1,32,280
5	Unallocated Premium	3,31,033	2,10,013
6	Unclaimed Amount of Policyholders (refer note 3.16 of sch. 16)	9,413	8,496
7	Income on Unclaimed Amount of Policyholders	1,875	1,451
8	Sundry creditors	37,529	83,358
9	Due to subsidiaries/ holding company	-	-
10	Claims Outstanding*	9,69,651	6,75,384
11	Due to Officers/ Directors	-	-
12	Others -		
	Statutory Dues	2,07,203	1,61,287
	Refund Payable - Premium	20,210	7,436
	Provision for expenses	6,06,377	4,90,422
	Payable to Related Parties	-	-
	Contracts for Investments	-	-
	Stale Cheque	117	284
	Employee Related Liability	1,377	3,838
	Claims Payable	2,013	4,001
	Interest accrued and due on Borrowings	73,295	36,647
	TOTAL	25,38,713	18,82,716

*Claims Outstanding are shown net of reinsurance
Refer Note 3.16

PERIODIC DISCLOSURES

FORM NL-18-PROVISIONS SCHEDULE

Rs '000

S.No	Particulars	As at 31st March 2021	As at 31st March 2020
		Audited	Audited
1	Reserve for Unexpired Risk	35,80,972	27,34,386
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	48,954	42,674
	Provision for Leave Encashment	33,777	60,150
	Deferred Tax Liability	-	-
	Freelook Reserve	4,443	2,752
6	Reserve for Premium Deficiency	-	-
	TOTAL	36,68,146	28,39,962

PERIODIC DISCLOSURES

FORM NL-19 - MISC EXPENDITURE SCHEDULE

Rs '000

S.No	Particulars	As at 31st March 2021	As at 31st March 2020
		Audited	Audited
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	Total	-	-

PERIODIC DISCLOSURES
FORM NL-20 - RECEIPTS AND PAYMENTS SCHEDULE
Rs '000

S No.	Particulars	For the year ended 31st March 2021	For the year ended 31st March 2020
I.	Cash Flows from the operating activities:		
1	Premium received from policyholders, including advance receipts	77,39,662	56,68,490
2	Other receipts	-	-
3	Payments to the re-insurers, net of commissions and claims	(1,03,970)	(68,337)
4	Payments to co-insurers, net of claims recovery	-	-
5	Payments of claims	(37,05,631)	(31,04,542)
6	Payments of commission and brokerage	(8,81,091)	(7,01,010)
7	Payments of other operating expenses	(32,45,017)	(27,88,154)
8	Deposits, advances and staff loans	31,804	(465)
9	Income taxes paid (Net)	-	-
10	Service tax paid	78,393	42,310
	Cash flows before extraordinary items	(85,850)	(9,51,708)
	Cash flow from extraordinary operations	-	-
	Net cash flow from operating activities (A)	(85,850)	(9,51,708)
II.	Cash flows from investing activities:		
1	Purchase of fixed assets	(1,29,498)	(1,58,994)
2	Proceeds from sale of fixed assets	637	-
3	Purchase of investments	(56,37,465)	(38,49,306)
4	Loans disbursed	-	-
5	Sale of investments	38,53,670	32,74,248
6	Repayments received	-	-
7	Rents / Interests / Dividends received	4,88,115	3,74,333
8	Investment in money market instruments and in liquid mutual funds (net)	(1,20,128)	(1,87,005)
9	Investment in Fixed Deposit(Net)	(1,78,400)	-
	Net cash flow from investing activities (B)	(17,23,069)	(5,46,724)
III.	Cash flows from financing activities		
1	Proceeds from issuance of share capital / share premium	21,30,000	14,07,988
2	Share Issue Expenses	(107)	(820)
3	Proceeds from borrowing (Debentures)	-	-
4	Repayments of borrowing	-	-
5	Interest / Dividend paid	-	(36,647)
6	Debenture Issue Expenses	-	-
	Net cash flow from financing activities (C)	21,29,893	13,70,521
	Effect of foreign exchange rates on cash and cash equivalents, net (D)	-	-
	Net increase / (decrease) in cash and cash equivalents (A+B+C+D)	3,20,974	(1,27,911)
	Cash and cash equivalents at the beginning of the year	1,56,819	2,84,730
	Cash and cash equivalents at the end of the year***	4,77,793	1,56,819

Notes:
***** Reconciliation of cash and cash equivalents with the Balance Sheet:**

Cash and Bank balances

6,63,693

1,64,319

 less: Deposit Accounts not considered as cash and cash equivalents as defined in AS-3 "Cash Flow Statements" and therefore included in purchase of investments
 Cash and cash equivalents at the end of the year

(1,85,900)

(7,500)

4,77,793
1,56,819

PERIODIC DISCLOSURES

FORM NL-21 - STATEMENT OF LIABILITIES (FORM IRDAI-GI-TR)

(` in Lakhs)

		As at 31st March 2021		As at 31st March 2020	
S.No.	Particulars	Gross Reserve	Net Reserve	Gross Reserve	Net Reserve
a	Unearned Premium Reserve (UPR) (a)	37,775	35,810	28,810	27,344
b	Premium Deficiency Reserve (PDR)(b)	-	-	-	-
c	Unexpired Risk Reserve (URR)(c)=(a) +(b)	37,775	35,810	28,810	27,344
d	Outstanding Claim Reserve (other than IBNR reserve)(d)	5,744	5,424	3,201	3,037
e	IBNR Reserve (e)	5,040	4,273	4,555	3,717
f	Total Reserves for Technical Liabilities (f)=(c)+(d)+(e)	48,559	45,506	36,565	34,098

Note: The form is prepared basis the format as prescribed in the Insurance Regulatory Development Authority of India (Assets, Liabilities and Solvency Margin of General Insurance Business) Regulations, 2016.

PERIODIC DISCLOSURES

FORM NL-22 - GEOGRAPHICAL DISTRIBUTION OF BUSINESS

(* in Lakhs)

STATES	Fire		Marine (Cargo)		Marine (Hull)		Engineering		Motor Own Damage		Motor Third Party		Liability Insurance		Personal Accident		Health Insurance		Overseas medical Insurance		Crop Insurance		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	
Andhra Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13.90	29.48	902.12	3,429.56	-	-	-	-	-	-	916.03	3,459.04	
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.02	0.06	2.12	9.60	-	-	-	-	-	-	2.14	9.65	
Assam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4.92	12.62	172.45	584.35	-	-	-	-	-	-	177.37	596.97	
Bihar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17.35	21.45	981.72	1,753.95	-	-	-	-	-	-	999.07	1,775.40	
Chhattisgarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9.47	10.25	130.63	440.95	-	-	-	-	-	-	140.09	451.20	
Goa	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.04	1.26	34.44	85.50	-	-	-	-	-	-	34.48	86.76	
Gujarat	-	-	-	-	-	-	-	-	-	-	-	-	-	-	31.50	68.26	1,076.82	3,401.86	-	-	-	-	-	-	1,108.32	3,470.12	
Haryana	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15.80	33.91	1,603.96	4,217.03	-	-	-	-	-	-	1,619.75	4,250.93	
Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.72	2.36	46.18	175.20	-	-	-	-	-	-	46.90	177.56	
Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.45	1.08	13.50	38.16	-	-	-	-	-	-	13.95	39.24	
Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9.08	15.97	277.68	900.15	-	-	-	-	-	-	286.76	916.12	
Karnataka	-	-	-	-	-	-	-	-	-	-	-	-	-	-	55.01	130.42	2,411.45	11,428.08	-	-	-	-	-	-	2,466.46	11,558.50	
Kerala	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6.71	22.68	838.21	2,710.66	-	-	-	-	-	-	844.92	2,733.33	
Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15.44	29.18	404.86	1,270.35	-	-	-	-	-	-	420.30	1,299.54	
Maharashtra	-	-	-	-	-	-	-	-	-	-	-	-	-	-	86.06	215.55	5,079.86	17,238.75	-	-	-	-	-	-	5,165.92	17,454.31	
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.20	0.22	3.36	9.74	-	-	-	-	-	-	3.56	9.95	
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.03	0.07	3.25	12.74	-	-	-	-	-	-	3.29	12.81	
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.97	2.48	-	-	-	-	-	-	0.97	2.48	
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.09	0.09	1.25	6.79	-	-	-	-	-	-	1.34	6.88	
Odisha	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12.62	28.37	559.92	1,647.40	-	-	-	-	-	-	572.54	1,675.77	
Punjab	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10.33	34.17	770.24	2,466.34	-	-	-	-	-	-	780.57	2,500.51	
Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14.47	28.14	482.09	1,530.60	-	-	-	-	-	-	496.55	1,558.73	
Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(0.03)	2.72	38.70	-	-	-	-	-	-	2.72	38.67	
Tamil Nadu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13.93	37.88	1,398.58	4,175.03	-	-	-	-	-	-	1,412.51	4,212.91	
Telangana	-	-	-	-	-	-	-	-	-	-	-	-	-	-	29.59	66.88	1,717.83	5,987.28	-	-	-	-	-	-	1,747.42	6,054.16	
Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.57	0.84	21.61	77.63	-	-	-	-	-	-	22.18	78.47	
Uttar Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	34.82	53.95	1,072.05	3,407.46	-	-	-	-	-	-	1,106.87	3,461.42	
Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2.30	3.87	97.50	342.87	-	-	-	-	-	-	99.80	346.75	
West Bengal	-	-	-	-	-	-	-	-	-	-	-	-	-	-	25.02	49.20	913.81	3,098.12	-	-	-	-	-	-	938.83	3,147.33	
Andaman & Nicobar Is.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.05	0.06	0.50	3.25	-	-	-	-	-	-	0.55	3.31	
Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4.31	9.55	21.57	96.03	-	-	-	-	-	-	25.88	105.58	
Dadra & Nagra Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.45	6.86	-	-	-	-	-	-	1.45	6.86	
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.02	0.06	1.32	9.55	-	-	-	-	-	-	1.34	9.61	
Delhi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	23.09	61.32	1,224.04	3,961.01	-	-	-	-	-	-	1,247.14	4,022.34	
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.11	-	-	-	-	-	-	-	0.11	
Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.08	0.14	7.94	15.67	-	-	-	-	-	-	8.02	15.80	
Total	-	-	-	-	-	-	-	-	-	-	-	-	-	-	437.99	969.30	22,277.99	74,579.82	-	-	-	-	-	-	22,715.98	75,549.12	

PERIODIC DISCLOSURES

FORM NL-23 - REINSURANCE RISK CONCENTRATION AS AT 31st March 2021

(` in Lakhs)

Reinsurance Risk Concentration						
S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
1	No. of Reinsurers with rating of AAA and above	-	-	-	-	0.00%
2	No. of Reinsurers with rating AA but less than AAA	-	-	-	-	0.00%
3	No. of Reinsurers with rating A but less than AA	1	17.80	25.55	-	3.66%
4	No. of Reinsurers with rating BBB but less than A	1	1,135.52	6.86	-	96.34%
5	No. of Reinsurers with rating less than BBB	-	-	-	-	0.00%
6	No. of Indian Insurers	-	-	-	-	0.00%
7	Not Rated	-	-	-	-	0.00%
8	Placement by lead insurer	-	-	-	-	0.00%
	Total	2	1,153.32	32.41	-	100.00%

Note:

- > In case of reinsurer's rating by agencies other than Standard & Poor (S&P), their equivalent S&P ratings have been mapped.
- > For GIC Re, we have used the latest rating which is given by A.M.Best as on 1st April 2021
- > 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-24 - AGEING OF CLAIMS FOR THE QUARTER ENDED 31st March 2021

(` in Lakhs)

S.No.	Line of Business	No. of claims paid					Total No. of claims paid	Total amount of claims paid *
		1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Fire	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-
3	Marine Hull	-	-	-	-	-	-	-
4	Engineering	-	-	-	-	-	-	-
5	Motor OD	-	-	-	-	-	-	-
6	Motor TP	-	-	-	-	-	-	-
7	Health	68,360	276	14	3	1	68,654	12,212
8	Overseas Travel	-	-	-	-	-	-	-
9	Personal Accident	10	4	-	-	-	14	60
10	Liability	-	-	-	-	-	-	-
11	Crop	-	-	-	-	-	-	-
12	Miscellaneous	-	-	-	-	-	-	-

* Excluding TPA Fees & Claim Investigation Fees

PERIODIC DISCLOSURES

FORM NL-25 - CLAIMS DATA FOR NON LIFE FOR THE QUARTER ENDED 31st March 2021

No. of claims only

S. No.	Claims Experience	Health	Overseas Travel	Personal Accident	Liability	Crop	Credit	Misc	Total
1	Claims O/S at the beginning of the period	5,646	-	31	-	-	-	-	5,677
2	Claims reported during the period	75,913	-	39	-	-	-	-	75,952
3	Claims Settled during the period	68,654	-	14	-	-	-	-	68,668
4	Claims Repudiated during the period	5,436	-	16	-	-	-	-	5,452
5	Claims closed during the period	2,863	-	16	-	-	-	-	2,879
6	Claims O/S at End of the period	4,606	-	24	-	-	-	-	4,630
	Less than 3months	4,545	-	18	-	-	-	-	4,563
	3 months to 6 months	56	-	3	-	-	-	-	59
	6months to 1 year	4	-	3	-	-	-	-	7
	1year and above	1	-	-	-	-	-	-	1

PERIODIC DISCLOSURES

FORM NL-26 - CLAIMS INFORMATION - KG TABLE I AS AT 31st March 2021

(` in Lakhs)

S. No.	Description	Premium		Claim		RSM-1	RSM-2	RSM
		Gross Premium	Net Premium	Gross incurred claim	Net incurred Claim			
1	Fire	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-
3	Marine - Marine other than Marine Cargo	-	-	-	-	-	-	-
4	Motor	-	-	-	-	-	-	-
5	Engineering	-	-	-	-	-	-	-
6	Aviation	-	-	-	-	-	-	-
7	Liabilities	-	-	-	-	-	-	-
8	Health	75,549.12	71,619.44	40,559.85	38,595.46	14,323.89	11,578.64	14,323.89
9	Miscellaneous	-	-	-	-	-	-	-
	Total *	75,549.12	71,619.44	40,559.85	38,595.46	14,323.89	11,578.64	14,323.89

* As per Section 64 VA (1)(i) of the Insurance Act 1938, the Required Solvency Margin is Rs.50 Crores being the minimum prescribed by the Act.

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-27 - OFFICES INFORMATION FOR NON LIFE AS AT 31st March 2021

S. No.	Office Information		Number
1	No. of offices at the beginning of the year (As on 01.04.2020)		47
2	No. of branches approved during the year		30
3	No. of branches opened during the year	Out of approvals of previous year	0
4		Out of approvals of this year	4
5	No. of branches closed during the year		0
6	No of branches at the end of the quarter (As on 31.03.2021)		51
7	No. of branches approved but not opened		26
8	No. of rural branches		0
9	No. of urban branches		51

PERIODIC DISCLOSURES
FORM NL-28-STATEMENT OF ASSETS - 3B AS AT 31st March 2021

(` in Lakhs)

S.No	Particulars	Sch	Amount
1	Investments	NL-12	80,214
2	Loans	NL-13	-
3	Fixed Assets	NL-14	2,844
4	Current Assets		
	a. Cash & Bank Balance	NL-15	6,637
	b. Advances & Other Assets	NL-16	3,339
5	Current Liabilities		
	a. Current Liabilities	NL-17	25,387
	b. Provisions	NL-18	36,681
	c. Misc. Exp not Written Off	NL-19	-
	d. Debit Balance of P&L A/c	NL-3	1,00,515
	Application of Funds as per Balance Sheet (A)		1,31,481
	Less: Other Assets	Sch	Amount
1	Loans	NL-11	-
2	Fixed Assets	NL-14	2,844
3	Cash & Bank Balance	NL-15	1,910
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)	NL-16	3,339
5	Current Liabilities	NL-17	25,387
6	Provisions	NL-18	36,681
7	Misc. Exp not Written Off	NL-19	-
8	Debit Balance of P&L A/c	NL-3	1,00,515
	TOTAL (B)		46,540
	'Investment Assets' As per FORM 3B	(A-B)	84,941

(` in Lakhs)

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH) d = (b+c)	% Actual	FVC Amount (e)	Total (d + e)	Market Value
			Balance (a)	FRSM (b)						
1	Govt. Securities.	Not less than 20%	-	7,359	11,441	18,800	22%	-	18,800	18,860
2	Govt. Sec or Other Apporved Sec. (incl. (1) above)	Not less than 30%	-	12,546	20,775	33,321	39%	-	33,321	33,497
3	Investment subject to Exposure Norms		-	-	-	-	-	-	-	-
	a. Housing & Loans to SG for Housing and FFE, Infrastructure Investments		-	-	-	-	-	-	-	-
	1. Approved Investments	Not less than 15%	-	11,457	17,351	28,808	34%	-	28,808	28,974
	2. Other Investments		-	-	-	-	-	-	-	-
	b. Approved Investments	Not exceeding 55%	-	4,056	18,595	22,651	27%	4.05	22,656	22,688
	c. Other Investments (not exceeding 25%)		-	13	144	157	0%	0.20	157	157
	Total Investment Assets	100%	-	28,072	56,865	84,937	100%	4.25	84,941	85,317

Note:

i. Fixed Deposit with bank having tenure of less than 12 months has been grouped under Cash & Bank Balance.

PERIODIC DISCLOSURES

FORM NL-29 - DETAIL REGARDING DEBT SECURITIES AS AT 31st March 2021

(` in Lakhs)

S.No	Market Value				Book Value			
	As at 31st March 2021	as % of total for this class	As at 31st March 2020	as % of total for this class	As at 31st March 2021	as % of total for this class	As at 31st March 2020	as % of total for this class
Break down by credit rating								
AAA rated	40,960	55%	31,382	55%	40,761	55%	30,847	54%
AA or better	-	-	2,117	4%	-	-	2,503	4%
Rated below A but above B	-	-	-	-	-	-	-	-
Rated below B	-	0.0%	729	1%	-	0%	2,504	4%
Any other (Sovereign)	33,497	45%	22,401	40%	33,321	45%	21,756	38%
	74,457	100%	56,629	100%	74,082	100%	57,609	100%
Breakdown by residualmaturity								
Up to 1 year	16,310	22%	7,697	14%	16,063	22%	8,022	14%
more than 1 year and upto 3years	16,082	22%	20,059	35%	15,935	22%	21,234	37%
More than 3years and up to 7years	18,702	25%	18,996	34%	18,563	25%	18,694	32%
More than 7 years and up to 10 years	23,364	31%	9,878	17%	23,522	32%	9,660	17%
above 10 years	-	-	-	-	-	-	-	-
	74,457	100%	56,629	100%	74,082	100%	57,609	100%
Breakdown by type of the issuer								
a. Central Government	18,860	25%	15,048	27%	18,800	25%	14,567	25%
b. State Government	14,637	20%	7,354	13%	14,521	20%	7,189	12%
c. Corporate Securities	40,960	55%	34,228	60%	40,761	55%	35,854	62%
	74,457	100%	56,629	100%	74,082	100%	57,609	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 - ANALYTICAL RATIOS

Analytical Ratios for Non-Life companies					
S.No.	Particular	For the Quarter ended 31st March 2021	Up to the Year ended 31st March 2021	For the Quarter ended ended 31st March 2020	Up to the Period ended 31st March 2020
1	Gross Direct Premium Growth Rate	41%	31%	25%	19%
2	Gross Direct Premium to Net Worth Ratio	85%	283%	94%	337%
3	Growth Rate of Shareholders' Fund	56%	56%	4%	4%
4	Net Retention Ratio	95%	95%	95%	95%
5	Net Commission Ratio	12%	11%	12%	12%
6	Expense of Management to Gross Direct Premium Ratio	50%	55%	59%	62%
7	Combined Ratio	120%	119%	117%	126%
8	Technical Reserves to Net Premium Ratio	211%	64%	223%	62%
9	Underwriting Balance Ratio	-28%	-26%	-24%	-31%
10	Operating Profit Ratio	-21%	-23%	-19%	-25%
11	Liquid Assets to Liabilities Ratio	63%	63%	41%	41%
12	Net Earning Ratio	-16%	-16%	-27%	-24%
13	Return on Net Worth Ratio	-13%	-44%	-24%	-78%
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio	212%	212%	190%	190%
15	NPA Ratio				
	Gross NPA Ratio	0%	0%	0%	0%
	Net NPA Ratio	0%	0%	0%	0%
Equity Holding Pattern for Non-Life Insurers					
1	(a) No. of shares	94,19,02,173	94,19,02,173	72,89,02,173	72,89,02,173
2	(b) Percentage of shareholding				
	Indian	51%	51%	51%	51%
	Foreign	49%	49%	49%	49%
3	(c) %of Government holding (in case of public sector insurance companies)	-	-	-	-
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	(0.41)	(1.40)	(0.68)	(2.17)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.41)	(1.40)	(0.68)	(2.17)
6	(iv) Book value per share (Rs)	2.83	2.83	2.35	2.35

PERIODIC DISCLOSURES

FORM NL-31 - RELATED PARTY

(` 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 31st March 2021	Up to the Year ended 31st March 2021	For the Quarter ended ended 31st March 2020	Up to the Period ended 31st March 2020
1	TTK Partners LLP	Shareholder	Capital Contribution	-	-	-	-
2	Cigna Holding Overseas Inc.	Shareholder	Capital Contribution	-	-	2,882	6,764
			Share Premium	-	-	118	276
3	Manipal Education and Medical Group India Pvt Ltd (formerly known as Manipal Integrated Services Pvt Ltd)	Shareholder	Capital Contribution	-	-	-	840
4	MEMG Fund Advisors, LLP	Shareholder	Capital Contribution	-	21,300	3,000	6,200
5	Mr. Prasun Sikdar	Key Managerial Personnel	Remuneration		438	102	406
6	Mr. Prasun Sikdar	Key Managerial Personnel	Gross Written Premium	0.21	0.21	0.21	0.21
7	Mrs. Chandrima Sikdar	Relative of Key Managerial Personnel	Gross Written Premium	0.23	0.23	0.19	0.19
8	Manipal Ankur Healthcare	Significant Influence	Gross Written Premium	-	(0.28)	-	-
9	Manipal Health Enterprises Pvt Ltd	Significant Influence	Gross Written Premium	53.16	173.17	339	339
10	T A Pai Management Institute	Significant Influence	Gross Written Premium	-	7.08	17	17
11	Sikkim Manipal University	Significant Influence	Gross Written Premium	0.65	34.36	-	-
12	MEMG INTERNATIONAL INDIA PRIVATE LIMITED	Significant Influence	Gross Written Premium	(0.25)	8.86	23	23
13	Manipal University Jaipur	Significant Influence	Gross Written Premium	2.16	61.57	132	132
14	Manipal Health Map	Significant Influence	Gross Written Premium	0.96	6.93	-	-
15	Human Care Medical Chari Trust	Significant Influence	Gross Written Premium	0.37	3.05	-	-
16	Manipal Hospitals (Dwarka)Private LTD	Significant Influence	Gross Written Premium	(0.29)	12.93	23	23
17	Stempeutics Research Pvt Ltd	Significant Influence	Gross Written Premium	0.10	3.42	7	7
18	Meritrac Services Private Limited	Significant Influence	Gross Written Premium	2.56	12.38	43	43
19	Manipal Global Education Services Pvt Ltd	Significant Influence	Gross Written Premium	2.13	54.87	118	118
20	Manipal Hospitals (Jaipur) Private Limited	Significant Influence	Gross Written Premium	0.02	11.29	-	-
21	Manipal Academy of Higher Education.	Significant Influence	Gross Written Premium	0.94	1,672.51	-	-
22	Srishti Manipal Institute of Art Design and Technology	Significant Influence	Gross Written Premium	(0.08)	20.18	-	-
23	Ankur Health Care Private Limited	Significant Influence	Gross Written Premium	-	-	6	6
24	Healthmap Diagnostics Private Limited	Significant Influence	Gross Written Premium	-	-	11	11
25	Manipal Ankur Healthcare	Significant Influence	Unallocated Premium	1.70	1.70	-	-
26	Manipal Health Enterprises Pvt Ltd	Significant Influence	Unallocated Premium	12.06	12.06	33.16	33.16
27	T A Pai Management Institute	Significant Influence	Unallocated Premium	20.73	20.73	0.52	0.52
28	Sikkim Manipal University	Significant Influence	Unallocated Premium	0.06	0.06	-	-
29	MEMG INTERNATIONAL INDIA PRIVATE LIMITED	Significant Influence	Unallocated Premium	1.44	1.44	1.38	1.38
30	Manipal University Jaipur	Significant Influence	Unallocated Premium	2.42	2.42	3.79	3.79
31	Manipal Health Map	Significant Influence	Unallocated Premium	0.96	0.96	-	-
32	Human Care Medical Chari Trust	Significant Influence	Unallocated Premium	0.34	0.34	-	-
33	Manipal Hospitals (Dwarka)Private LTD	Significant Influence	Unallocated Premium	2.78	2.78	3.60	3.60
34	Stempeutics Research Pvt Ltd	Significant Influence	Unallocated Premium	0.53	0.53	0.20	0.20
35	Meritrac Services Private Limited	Significant Influence	Unallocated Premium	6.39	6.39	4.28	4.28
36	Manipal Global Education Services Pvt Ltd	Significant Influence	Unallocated Premium	18.01	18.01	5.71	5.71
37	Manipal Hospitals (Jaipur) Private Limited	Significant Influence	Unallocated Premium	1.51	1.51	-	-
38	Manipal Academy of Higher Education.	Significant Influence	Unallocated Premium	6.54	6.54	-	-
39	Srishti Manipal Institute of Art Design and Technology	Significant Influence	Unallocated Premium	0.08	0.08	-	-
40	Sikkim Manipal Swasthya Suraksha	Significant Influence	Unallocated Premium	135.00	135.00	-	-
41	U Next	Significant Influence	Unallocated Premium	43.35	43.35	-	-
42	Ankur Health Care Private Limited	Significant Influence	Unallocated Premium	-	-	1.37	1.37
43	Healthmap Diagnostics Private Limited	Significant Influence	Unallocated Premium	-	-	2.56	2.56
44	Manipal Ankur Healthcare	Significant Influence	Advance Premium	-	-	-	-
45	Manipal Health Enterprises Pvt Ltd	Significant Influence	Advance Premium	490.27	490.27	-	-
46	T A Pai Management Institute	Significant Influence	Advance Premium	-	-	-	-
47	Sikkim Manipal University	Significant Influence	Advance Premium	95.82	95.82	-	-
48	MEMG INTERNATIONAL INDIA PRIVATE LIMITED	Significant Influence	Advance Premium	24.40	24.40	-	-
49	Manipal University Jaipur	Significant Influence	Advance Premium	-	-	-	-
50	Manipal Health Map	Significant Influence	Advance Premium	17.84	17.84	-	-
51	Human Care Medical Chari Trust	Significant Influence	Advance Premium	7.04	7.04	-	-
52	Manipal Hospitals (Dwarka)Private LTD	Significant Influence	Advance Premium	35.69	35.69	-	-
53	Stempeutics Research Pvt Ltd	Significant Influence	Advance Premium	10.02	10.02	-	-
54	Meritrac Services Private Limited	Significant Influence	Advance Premium	39.96	39.96	-	-
55	Manipal Global Education Services Pvt Ltd	Significant Influence	Advance Premium	60.53	60.53	-	-
56	Manipal Hospitals (Jaipur) Private Limited	Significant Influence	Advance Premium	37.25	37.25	-	-
57	Manipal Academy of Higher Education.	Significant Influence	Advance Premium	784.85	784.85	-	-
58	Srishti Manipal Institute of Art Design and Technology	Significant Influence	Advance Premium	-	-	-	-
59	Sikkim Manipal University	Significant Influence	Claim Expense	5.63	19.70	-	-
60	Manipal Health Enterprises Private Limited	Significant Influence	Claim Expense	265.52	973.57	520	520
61	Manipal Academy of Higher Education	Significant Influence	Claim Expense	578.58	1,441.93	-	-
62	Human Care Medical Charitable Trust	Significant Influence	Claim Expense	34.69	101.67	-	-
63	Sikkim Manipal University	Significant Influence	Claim Outstanding	0.19	0.19	-	-
64	Manipal Health Enterprises Private Limited	Significant Influence	Claim Outstanding	57.42	57.42	32.60	32.60
65	Manipal Academy of Higher Education	Significant Influence	Claim Outstanding	137.70	137.70	-	-
66	Human Care Medical Charitable Trust	Significant Influence	Claim Outstanding	7.68	7.68	-	-
67	Manipal Health Enterprises Private Limited	Significant Influence	Claim Payable	-	-	6.23	6.23
68	TTK & Co	Associate Firm	NIL	-	-	-	-
69	Cigna Health Solutions India Pvt. Ltd.	Associate Enterprise	NIL	-	-	-	-
70	Cigna International Corporation	Associate Enterprise	Reimb. Receivable	3.58	3.58	-	3.19
71	Cigna European Services	Associate Enterprise	Expenses	112.14	291.89	-	316.79
72	Cigna Global Holdings Inc.	Associate Enterprise	Expenses	118.51	437.13	-	372.77
73	Cigna HLA Technology Services Company Limited	Associate Enterprise	Expenses	7.65	122.16	-	174.17
74	Cigna International Services	Associate Enterprise	Reimb. Receivable	-	-	-	0.79
75	Cigna Health Solutions India Ltd	Associate Enterprise	Expenses	-	-	-	-
76	Cigna APAC Holdings Ltd	Associate Enterprise	Expenses	193.50	387.00	-	387.00
			Debentures Issued	-	-	-	-

PERIODIC DISCLOSURES

FORM NL-32 - PRODUCTS INFORMATION

Products and/or add-ons introduced during the period ended 31st March 2021

S. No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business	Category of product	Date of filing of Product	Date IRDA confirmed filing/ approval
1	ManipalCigna Lifetime Health	Email date - 10-July-20	MCIHUP21559V012021	Miscellaneous Health Insurance	Internal Tariff Rated	10-07-2020	11-12-2020
2	ManipalCigna ProHealth Cash	Email date - 14-July-20	MCIHUP21556V042021	Miscellaneous Health Insurance	Internal Tariff Rated	14-07-2020	25-11-2020

PERIODIC DISCLOSURES

FORM NL-33 - SOLVENCY MARGIN - KGII AS AT 31st March 2021

(` in Lakhs)

Item	Description	Notes No.	Amount
(1)	(2)	(3)	(4)
(A)	Policyholder's FUNDS		56,865
	Available Assets (as per FORM IRDAI-GI-TA)		-
	Deduct:		-
(B)	Current Liabilities as per BS		45,506
(C)	Provisions as per BS		5,613
(D)	Other Liabilities		-
(E)	Excess in Policyholders' Funds		5,746
	Shareholder's FUNDS		
(F)	Available Assets		35,636
	Deduct:		-
(G)	Other Liabilities		10,949
(H)	Excess in Shareholders' funds: (F-G)		24,687
(I)	Total ASM (E+H)		30,432
(J)	Total RSM		14,324
(K)	Solvency Ratio (Total ASM/Total RSM) *		212.46%

PERIODIC DISCLOSURES

FORM NL-34 - BOARD OF DIRECTORS AND KEY PERSONS AS AT 31st March 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. Meena Ganesh	Independent Director	Nil
5	Dr. Ranjan Pai	Non Executive Director	Nil
6	Mr. Jagannathan Thattai Thiruvallur	Non Executive Director	Nil
7	Mr. S. Vaitheeswaran	Non -Executive Director	Nil
8	Mr. Jason Sadler	Non-Executive Director	Nil
9	Mr. Jerome Drosch	Non-Executive Director	Nil
10	Mr. Prasun Kumar Sikdar	Managing Director & CEO	Nil
Key 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. Manoj Naik	Chief Technology Officer	CFO, upto November 4th, 2020
3	Mr. Srikanth Kandikonda	Chief Financial Officer	Appointed w.e.f November 4th, 2020
4	Mr. Shashank Arjun Chaphekar	Chief Distribution Officer	Nil
5	Mr. Joydeep Saha	Appointed Actuary and Chief of Products, Pricing & Analytics.	Nil
6	Ms. Reena Tyagi	Chief Human Resource Officer	Nil
7	Mr. Sameer Bhatnagar	Chief Compliance & Risk Officer, Head Legal & Secretarial	Nil
8	Ms. Priya Gilbile	Chief Operating Officer	Nil
9	Ms. Sapna Desai	Head - Marketing and Communication	Nil
10	Mr. Mahesh Darak	Chief Investment Officer	Nil
11	Mr. Mitul Palankar	Company Secretary	Nil

Key Persons as defined in 'Guidelines for Corporate Governance for Insurance Sector' dated 18th May 2016 issued by the IRDAI

PERIODIC DISCLOSURES

FORM NL-35-NON PERFORMING ASSETS-7A AS AT 31st March 2021

(` in Lakhs)

Details Of Investment Portfolio															
COI	Company Name	Instrument Type	Interest Rate		Total O/s (Book Value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal Due from	Interest Due from	Rolled Over'	Has there been any		Classificati on	Provision (%)	Provision (')
			%	Has there been revision?							Amount	Board Approval Ref			

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:

- Category of Investmet (COI) shall be as per INV/GLN/001/2003-04
- FORM 7A shall be submitted in respect of each 'fund'.
- Classification shall be as per F&A-Circulars-169-Jan-07 Dt.24-01-07.

PERIODIC DISCLOSURES
FORM NL-36-YIELD ON INVESTMENTS

S.No.	Category of Investment	Category Code	For the Quarter ended 31st March 2021.				Up to the Year ended 31st March 2021.				Up to the Period ended 31st March 2020.				(' in Lakhs)	
			Investment		Income on Investment	Gross Yield (%)	Investment		Income on Investment	Gross Yield (%)	Investment		Income on Investment	Gross Yield (%)	Net Yield (%)	Net Yield (%)
			Book Value*	Market Value#			Book Value*	Market Value#			Book Value*	Market Value				
1	Central Government Bonds	CGSB	16,791.34	15,902.94	659.31	3.93%	16,552.32	15,902.94	1,619.13	9.78%	12,062.08	15,047.92	1,357.33	11.25%	11.25%	11.25%
2	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	0.00%	0.00%	-	-	-	0.00%	-	-	-	0.00%	0.00%	0.00%
3	Treasury Bills	CTRB	2,614.53	2,856.93	21.74	0.83%	1,580.81	2,856.92	26.33	1.75%	-	-	-	-	0.00%	0.00%
4	State Government Bonds	SGGB	10,856.35	10,433.05	243.85	2.24%	8,051.94	10,433.05	608.08	7.45%	4,685.75	4,160.04	632.54	13.50%	13.50%	13.50%
5	Other Approved Securities (ex. Infrastructure Investments)	SGGA	4,123.73	4,203.99	76.07	1.84%	4,032.10	4,203.99	301.73	7.69%	2,415.33	3,193.50	244.02	10.10%	10.10%	10.10%
6	Bonds / Debentures issued by HUDCO	HTHD	-	-	0.00%	0.00%	-	-	-	0.00%	-	-	-	-	0.00%	0.00%
7	Bonds / Debentures issued by NHB/Inst. acc by NHB	HTDN	5,643.63	6,198.53	188.65	3.34%	4,613.23	6,198.53	423.04	9.17%	3,363.70	3,579.57	279.76	8.32%	8.32%	8.32%
8	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	-	0.00%	-	-	-	0.00%	983.99	-	-	4.64	0.47%	0.47%
9	Reclassified Approved Investments-Debt (Point 6 under Note to Regulation 4 to 5) **	HRSD	-	-	0.00%	0.00%	1,372.51	-	(1,609.44)	-117.26%	1,860.36	555.40	(185.26)	-1.96%	-1.96%	-1.96%
10	Infrastructure - PSU / Debentures / Bonds	IPTD	20,261.06	21,734.69	563.53	2.78%	19,605.05	21,734.69	1,939.02	9.89%	13,700.76	20,384.24	1,392.41	10.16%	10.16%	10.16%
11	Infrastructure - Other Corporate sec- Deb / Bonds	ICTD	1,017.62	1,041.12	16.67	1.64%	921.37	1,041.12	60.77	6.60%	485.70	511.13	50.06	10.31%	10.31%	10.31%
12	Infrastructure - Other Corporate sec- CPs	ICCP	-	-	0.00%	0.00%	-	-	-	0.00%	-	-	-	-	0.00%	0.00%
13	Corporate Securities - Debentures	ECOS	12,219.92	11,985.94	305.32	2.50%	10,277.19	11,985.94	484.55	4.71%	10,935.84	9,224.11	989.05	9.04%	9.04%	9.04%
14	Corporate Sec- Bonds - Taxable	EPBT	-	-	0.00%	0.00%	-	-	-	0.00%	-	-	-	-	0.00%	0.00%
15	Deposit - with Sch BK.Fin.CCLRB	ECDB	3,583.03	4,727.00	41.87	1.17%	2,535.94	4,727.00	119.93	4.73%	153.41	677.00	8.65	5.64%	5.64%	5.64%
16	Application Money	ECAM	-	-	0.00%	0.00%	-	-	-	0.00%	-	-	-	-	0.00%	0.00%
17	Perpetual Debt Tier I & II - PSU Banks	EUPD	-	-	0.00%	0.00%	-	-	-	0.00%	-	-	-	-	0.00%	0.00%
18	MF-Gilt/Govt/Liquid Schemes	EGMF	3,450.30	5,975.25	26.06	0.76%	3,160.29	5,975.25	109.63	3.47%	2,568.48	2,174.77	144.69	5.63%	5.63%	5.63%
19	Deposits - CbL with Scheduled Banks	EGCD	-	-	0.00%	0.00%	-	-	-	0.00%	-	-	-	-	0.00%	0.00%
20	Commercial Papers	ECCP	-	-	0.00%	0.00%	-	-	-	0.00%	-	-	-	-	0.00%	0.00%
21	Mutual Funds - Gilt/Govt/Liquid Schemes	OMGS	1,390.35	157.08	10.01	0.72%	1,579.34	157.08	44.75	2.83%	547.32	2,643.90	4.10	0.77%	0.77%	0.77%
22	Debentures	CLDB	-	-	0.00%	0.00%	500.00	-	-	-	(161.75)	-72.25%	499.03	17.19	3.93%	3.93%
TOTAL			81,991.90	85,316.51	2,153.09	2.63%	74,704.70	85,316.51	3,766.27	5.04%	54,261.98	62,124.97	5,091.70	9.38%	9.38%	9.38%

* Book Value of Investments shows daily average amortised book value of Investments holding under the category.

Market Value of Investments shows closing market value.

** Due to Reclassification of Loss on Sale of NPA

PERIODIC DISCLOSURES

FORM NL-37-DOWN GRADING OF INVESTMENT AS AT 31st March 2021

(` in Lakhs)									
No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of 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

PERIODIC DISCLOSURES

FORM NL-38 - BUSINESS RETURNS ACROSS LINE OF BUSINESS

(` in Lakhs)

Annual Business Returns across line of Business									
S.No.	Line of Business	For the Quarter ended 31st March 2021		Up to the Year ended 31st March 2021		For the Quarter ended ended 31st March 2020		Up to the Period ended 31st March 2020	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	-	-	-	-	-	-	-	-
2	Cargo & Hull	-	-	-	-	-	-	-	-
3	Motor TP	-	-	-	-	-	-	-	-
4	Motor OD	-	-	-	-	-	-	-	-
5	Engineering	-	-	-	-	-	-	-	-
6	Workmen's Compensation	-	-	-	-	-	-	-	-
7	Employer's Liability	-	-	-	-	-	-	-	-
8	Aviation	-	-	-	-	-	-	-	-
9	Personal Accident	438	4,990	969	16,457	253	4,163	805	20,310
10	Health	22,278	74,019	74,580	2,88,525	15,828	69,086	56,815	2,26,179
11	Others*	-	-	-	-	-	-	-	-

Note:

1. Premium stands for amount of premium
2. The line of business which are not applicable for any company should be filled up with NA.
Figure '0' in those fields imply no business in the segment.

*any other segment contributing more than 5% of the total premium needs to be shown separately

PERIODIC DISCLOSURES

FORM NL-39 - RURAL AND SOCIAL OBLIGATIONS

(` in Lakhs)

Rural & Social Obligations For the period ended 31st March 2021					
S.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	-	-	-
		Social	-	-	-
2	Cargo & Hull	Rural	-	-	-
		Social	-	-	-
3	Motor TP	Rural	-	-	-
		Social	-	-	-
4	Motor OD	Rural	-	-	-
		Social	-	-	-
5	Engineering	Rural	-	-	-
		Social	-	-	-
6	Workmen's Compensation	Rural	-	-	-
		Social	-	-	-
7	Employer's Liability	Rural	-	-	-
		Social	-	-	-
8	Aviation	Rural	-	-	-
		Social	-	-	-
9	Personal Accident	Rural	1,232	125	86,928
		Urban	3,758	313	5,21,720
		Social	-	-	-
10	Health	Rural	16,686	5,695	3,45,269
		Urban	57,333	16,350	23,81,292
		Social	-	233	589
11	Others*	Rural	-	-	-
		Urban	-	-	-
		Social	-	-	-

*any other segment contributing more than 5% needs to be shown separately

PERIODIC DISCLOSURES

FORM NL-40 - BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS

(` in Lakhs)

S.No.	Channels	Business Acquisition through different channels							
		For the Quarter ended 31st March 2021		Up to the Year ended 31st March 2021		For the Quarter ended ended 31st March 2020		Up to the Period ended 31st March 2020	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	36,930	6,295	1,32,318	20,583	32,537	4,967	1,03,975	15,525
2	Corporate Agents-Banks	6,590	4,222	22,079	12,519	4,732	3,739	15,577	11,508
3	Corporate Agents -Others	3,226	1,144	16,324	4,044	3,667	793	18,512	2,245
4	Brokers	22,480	6,031	85,517	20,353	21,815	4,305	71,192	19,696
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	9,535	4,960	47,403	17,781	10,230	2,226	36,359	8,455
7	IMF	248	64	1,341	269	268	51	874	190
	Total (A)	79,009	22,716	3,04,982	75,549	73,249	16,081	2,46,489	57,619
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	79,009	22,716	3,04,982	75,549	73,249	16,081	2,46,489	57,619

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-41 - GRIEVANCE DISPOSAL FOR THE QUARTER ENDED 31st March 2021

S. No.	Particulars	Opening Balance as on 1st Jan 2021	Additions during the quarter	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	-	387	79	8	300	-	1,047
a	Proposal Related	-	9	3	-	6	-	20
b	Claim	-	228	33	3	192	-	565
c	Policy Related	-	83	23	3	57	-	177
d	Premium	-	-	-	-	-	-	13
e	Refund	-	13	3	1	9	-	47
f	Coverage	-	-	-	-	-	-	-
g	Cover Note Related	-	-	-	-	-	-	-
h	Product	-	-	-	-	-	-	2
i	Other	-	54	17	1	36	-	223
	Total number of complaints	-	387	79	8	300	-	1,047
2	Total no of policies during previous year	2,46,489						
3	Total no of claims intimated during previous year	2,24,192						
4	Total no of policies upto 31st March 2021	3,04,982						
5	Total no of claims intimated upto 31st March 2021	2,49,358						
6	Total no of Policy Complaints (upto 31st March 2021 Per 10,000 policies)	1						
7	Total no of Claims complaints (upto 31st March 2021 Per 10,000 claims)	23						
8)	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total				
	Upto 7 days	-	-	-				
	7 - 15 days	-	-	-				
	15 - 30 days	-	-	-				
	30 - 90 days	-	-	-				
	90 days and beyond	-	-	-				
	Total No. of complaint	-	-	-				

Note:- In case of Group the number of new members have been considered under no of Policies