

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 30th June 2020

Rs '000

S.No	Particulars	Schedule	For the Quarter ended 30th June 2020				For the Period ended 30th June 2020				For the Quarter ended 30th June 2019				For the Period ended 30th June 2019			
			Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
			Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited
1	Premiums earned (Net)	NL-4	12,60,891	15,429	-	12,76,319	12,60,891	15,429	-	12,76,319	11,62,216	30,218	-	11,92,434	11,62,216	30,218	-	11,92,433
2	Profit/ (Loss) on sale/redemption of Investments																	
	(b) Profit on sale of investments		4,553	43	-	4,596	4,553	43	-	4,596	3,648	57	-	3,705	3,648	57	-	3,705
	Less: Loss on sale of investments		(7,128)	(67)	-	(7,195)	(7,128)	(67)	-	(7,195)	-	-	-	-	-	-	-	-
3	Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Interest Income					-	-	-	-	-				-	-	-	-	-
	(b) Excess provision written back					-	-	-	-	-				-	-	-	-	-
	(c) Contribution from Shareholders Funds towards Excess EoM*		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Interest, Dividend & Rent – Gross		63,982	602	-	64,583	63,982	602	-	64,583	66,943	1,046	-	67,989	66,943	1,046	-	67,989
	TOTAL (A)		13,22,297	16,007	-	13,38,303	13,22,297	16,007	-	13,38,303	12,32,806	31,321	-	12,64,128	12,32,806	31,321	-	12,64,128
1	Claims Incurred (Net)	NL-5	4,22,339	1,821	-	4,24,160	4,22,339	1,821	-	4,24,160	7,24,239	2,640	-	7,26,879	7,24,239	2,640	-	7,26,879
2	Commission	NL-6	1,47,610	1,269	-	1,48,879	1,47,610	1,269	-	1,48,879	1,49,363	2,778	-	1,52,141	1,49,363	2,778	-	1,52,141
3	Operating Expenses related to Insurance Business	NL-7	6,43,454	6,053	-	6,49,507	6,43,454	6,053	-	6,49,507	7,45,229	11,647	-	7,56,876	7,45,229	11,647	-	7,56,876
4	Premium Deficiency		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL (B)		12,13,403	9,143	-	12,22,546	12,13,403	9,143	-	12,22,546	16,18,831	17,065	-	16,35,896	16,18,831	17,065	-	16,35,896
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		1,08,894	6,864	-	1,15,758	1,08,893	6,864	-	1,15,758	(3,86,025)	14,256	-	(3,71,769)	(3,86,025)	14,256	-	(3,71,769)
	APPROPRIATIONS																	
	Transfer to Shareholders' Account		1,08,894	6,864	-	1,15,758	1,08,893	6,864	-	1,15,758	(3,86,025)	14,256	-	(3,71,769)	(3,86,025)	14,256	-	(3,71,769)
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL (C)		1,08,894	6,864	-	1,15,758	1,08,893	6,864	-	1,15,758	(3,86,025)	14,256	-	(3,71,769)	(3,86,025)	14,256	-	(3,71,769)

PERIODIC DISCLOSURES

FORM NL-2-B-PL

PROFIT & LOSS ACCOUNT FOR THE PERIOD ENDED 30th June 2020

Rs '000

S.No	Particulars	Schedule	For the Quarter ended 30th June 2020	For the Period ended 30th June 2020	For the Quarter ended 30th June 2019	For the Period ended 30th June 2019
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		1,15,758	1,15,758	(3,71,769)	(3,71,769)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		36,003	36,003	35,660	35,660
	(b) Profit on sale of investments		8,920	8,920	4,136	4,136
	Less: Loss on sale of investments		-	-	-	-
3	OTHER INCOME		-	-	-	-
	TOTAL (A)		1,60,682	1,60,682	(3,31,973)	(3,31,973)
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of Investments		-	-	-	-
	(b) For doubtful debts		(923)	(923)	496	496
	(c) Others		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		-	-	-	-
	Personnel Cost		7,164	7,164	6,579	6,579
	Rents, rates & taxes		-	-	-	-
	Interest & Bank Charges		59	59	54	54
	Share Issue Expenses (Stamp Duty & Franking)		-	-	-	-
	Expenses related to issuance of Debentures		-	-	-	-
	Interest on Non-convertible Debentures		-	-	-	-
	Miscellaneous Expenses		378	378	117	117
	Contribution to policyholders Funds towards Excess Expense of Management		-	-	-	-
	(b) Bad debts written off		-	-	-	-
	(c) Others		-	-	-	-
	TOTAL (B)		6,678	6,678	7,246	7,246
	Profit / (Loss) Before Tax		1,54,003	1,54,003	(3,39,219)	(3,39,219)
	Provision for Taxation		-	-	-	-
	Profit / (Loss) After Tax		1,54,003	1,54,003	(3,39,219)	(3,39,219)
	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		(88,77,419)	(88,77,419)	(75,40,274)	(75,40,274)
	Balance carried forward to Balance Sheet		(87,23,416)	(87,23,416)	(78,79,493)	(78,79,493)

PERIODIC DISCLOSURES

FORM NL-3-B-BS

BALANCE SHEET AS ON 30th June 2020

Rs '000

S.No	Particulars	Schedule	As at 30th June 2020	As at 30th June 2019
	SOURCES OF FUNDS			
1	SHARE CAPITAL	NL-8	72,89,022	59,08,630
2	SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
2	SHARE APPLICATION MONEY		-	-
3	RESERVES AND SURPLUS	NL-10	32,98,637	32,71,040
4	FAIR VALUE CHANGE ACCOUNT			
	- SHAREHOLDER		248	54
	- POLICYHOLDER		207	282
5	BORROWINGS	NL-11	4,30,000	4,30,000
	TOTAL		1,10,18,114	96,10,006
	APPLICATION OF FUNDS			
1	SHAREHOLDER'S INVESTMENTS	NL-12	19,85,379	16,58,863
2	POLICYHOLDER'S INVESTMENTS	NL-12A	39,39,572	33,06,428
3	LOANS	NL-13	-	-
4	FIXED ASSETS	NL-14	2,45,072	1,16,495
5	DEFERRED TAX ASSET		-	-
6	CURRENT ASSETS			
	Cash and Bank Balances	NL-15	2,76,036	1,52,378
	Advances and Other Assets	NL-16	4,52,903	4,43,036
	Sub-Total (A)		7,28,939	5,95,414
7	CURRENT LIABILITIES	NL-17	16,99,963	15,70,845
8	PROVISIONS	NL-18	29,04,302	23,75,842
	Sub-Total (B)		46,04,265	39,46,687
	NET CURRENT ASSETS (C) = (A - B)		(38,75,325)	(33,51,273)
8	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19	-	-
9	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		87,23,416	78,79,493
	TOTAL		1,10,18,114	96,10,006

PERIODIC DISCLOSURES
FORM NL-4-PREMIUM SCHEDULE

S.No	Particulars	For the Quarter ended 30th June 2020				For the Period ended 30th June 2020				For the Quarter ended 30th June 2019				For the Period ended 30th June 2019			
		Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited
1	Premium from direct business written - Net of Service Tax and GST	14,17,365	13,332	-	14,30,697	14,17,365	13,332	-	14,30,697	12,40,293	19,387	-	12,59,680	12,40,293	19,387	-	12,59,680
2	Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Less : Premium on reinsurance ceded	73,182	817	-	73,999	73,182	817	-	73,999	62,555	1,063	-	63,618	62,555	1,063	-	63,618
4	Net Premium	13,44,183	12,515	-	13,56,698	13,44,183	12,515	-	13,56,698	11,77,738	18,324	-	11,96,062	11,77,738	18,324	-	11,96,062
5	Adjustment for change in reserve for unexpired risks	83,292	(2,914)	-	80,378	83,292	(2,914)	-	80,378	15,522	(11,894)	-	3,628	15,522	(11,894)	-	3,628
	Total Premium Earned (Net)	12,60,891	15,429	-	12,76,320	12,60,891	15,429	-	12,76,320	11,62,216	30,218	-	11,92,434	11,62,216	30,218	-	11,92,434
	Premium income from business effected :																
	In India	12,60,891	15,429	-	12,76,320	12,60,891	15,429	-	12,76,320	11,62,216	30,218	-	11,92,434	11,62,216	30,218	-	11,92,434
	Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total Premium Earned (Net)	12,60,891	15,429	-	12,76,320	12,60,891	15,429	-	12,76,320	11,62,216	30,218	-	11,92,434	11,62,216	30,218	-	11,92,434

Rs '000

PERIODIC DISCLOSURES
FORM NL-S - CLAIMS SCHEDULE

S.No	Particulars	For the Quarter ended 30th June 2020				For the Period ended 30th June 2020				For the Quarter ended 30th June 2019				For the Period ended 30th June 2019				Rs '000
		Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	
	Claims paid																	
1	Direct claims	3,83,806	4,940	-	3,88,746	3,83,806	4,940	-	3,88,746	6,49,619	1,833	-	6,51,452	6,49,619	1,833	-	6,51,452	
2	Add : Claims Outstanding at the end of the period	6,69,403	61,539	-	7,30,942	6,69,403	61,539	-	7,30,942	5,49,416	60,847	-	6,10,263	5,49,416	60,847	-	6,10,263	
3	Less : Claims Outstanding at the beginning of the period	6,10,988	64,396	-	6,75,384	6,10,988	64,396	-	6,75,384	4,43,678	59,940	-	5,03,618	4,43,678	59,940	-	5,03,618	
	Gross Claims Incurred	4,42,222	2,082	-	4,44,304	4,42,222	2,082	-	4,44,304	7,55,357	2,740	-	7,58,097	7,55,357	2,740	-	7,58,097	
4	Add : Re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
5	Less : Re-insurance Ceded*	19,882	262	-	20,144	19,882	262	-	20,144	31,117	100	-	31,216	31,117	100	-	31,216	
	Total Claims Incurred	4,22,339	1,821	-	4,24,160	4,22,339	1,821	-	4,24,160	7,24,240	2,640	-	7,26,880	7,24,240	2,640	-	7,26,880	

* Re-insurance ceded amount for the current year includes amount recovered from reinsurer towards obligatory treaty

PERIODIC DISCLOSURES

FORM NL-6-COMMISSION SCHEDULE

Rs '000

S.No	Particulars	For the Quarter ended 30th June 2020				For the Period ended 30th June 2020				For the Quarter ended 30th June 2019				For the Period ended 30th June 2019			
		Health Unaudited	Personal Accident Unaudited	Others Unaudited	Total Unaudited	Health Unaudited	Personal Accident Unaudited	Others Unaudited	Total Unaudited	Health Unaudited	Personal Accident Unaudited	Others Unaudited	Total Unaudited	Health Unaudited	Personal Accident Unaudited	Others Unaudited	Total Unaudited
	Commission paid*																
1	Direct Commission	1,56,748	1,369	-	1,58,117	1,56,748	1,369	-	1,58,116	1,57,177	2,923	-	1,60,101	1,57,177	2,923	-	1,60,101
2	Add: Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Less: Commission on Re-insurance Ceded	9,138	100	-	9,238	9,138	100	-	9,237	7,814	145	-	7,959	7,814	145	-	7,959
	Net Commission	1,47,610	1,269	-	1,48,879	1,47,610	1,269	-	1,48,879	1,49,364	2,778	-	1,52,142	1,49,364	2,778	-	1,52,142
	Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																
	Agents	44,450	559	-	45,009	44,450	559	-	45,009	52,656	1,547	-	54,203	52,656	1,547	-	54,203
	Brokers	58,716	702	-	59,418	58,716	702	-	59,418	56,789	1,204	-	57,993	56,789	1,204	-	57,993
	Corporate Agency	40,194	105	-	40,299	40,194	105	-	40,299	34,617	162	-	34,779	34,617	162	-	34,779
	Referral	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Others	13,387	2	-	13,389	13,387	2	-	13,389	13,115	10	-	13,125	13,115	10	-	13,125
	TOTAL (B)	1,56,748	1,369	-	1,58,117	1,56,748	1,369	-	1,58,117	1,57,177	2,923	-	1,60,100	1,57,177	2,923	-	1,60,100

*Includes an amount of Rs 3,002.78 thousand during the period ended 30th June 2020 (previous period ended 30th June 2019 Rs 28,920.27 thousand) towards Reward or Remuneration to Agents

PERIODIC DISCLOSURES
FORM NL-7-OPERATING EXPENSES SCHEDULE

Rs '000

S.No	Particulars	For the Quarter ended 30th June 2020				For the Period ended 30th June 2020				For the Quarter ended 30th June 2019				For the Period ended 30th June 2019			
		Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total	Health	Personal Accident	Others	Total
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited
1	Employees' remuneration & welfare benefits	3,17,334	2,985	-	3,20,319	3,17,334	2,985	-	3,20,319	3,35,980	5,252	-	3,41,232	3,35,980	5,252	-	3,41,232
2	Travel, conveyance and vehicle running expenses	20	0	-	20	20	0	-	20	15,440	241	-	15,681	15,440	241	-	15,681
3	Training expenses	(26,213)	(247)	-	(26,460)	(26,213)	(247)	-	(26,460)	35,508	555	-	36,063	35,508	555	-	36,063
4	Rents, rates & taxes	22,136	208	-	22,344	22,136	208	-	22,344	21,581	337	-	21,919	21,581	337	-	21,919
5	Repairs	613	6	-	619	613	6	-	619	2,775	43	-	2,818	2,775	43	-	2,818
6	Printing & stationery	3,866	36	-	3,903	3,866	36	-	3,903	13,472	211	-	13,682	13,472	211	-	13,682
7	Communication	16,202	152	-	16,354	16,202	152	-	16,354	17,206	269	-	17,475	17,206	269	-	17,475
8	Legal & professional charges	1,19,718	1,126	-	1,20,844	1,19,718	1,126	-	1,20,844	72,532	1,134	-	73,666	72,532	1,134	-	73,666
9	Auditors' fees, expenses etc																
	(a) as auditor (Statutory Auditor)	520	5	-	525	520	5	-	525	418	7	-	425	418	7	-	425
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	37	0	-	38	37	0	-	38	25	0	-	25	25	0	-	25
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	50	0	-	50	50	0	-	50	37	1	-	38	37	1	-	38
	(d) out of pocket expenses	17	0	-	17	17	0	-	17	127	2	-	129	127	2	-	129
10	Advertisement and publicity	80,979	762	-	81,741	80,979	762	-	81,741	1,40,570	2,197	-	1,42,768	1,40,570	2,197	-	1,42,768
11	Interest & Bank Charges	7,842	74	-	7,916	7,842	74	-	7,916	4,606	72	-	4,678	4,606	72	-	4,678
12	Others																
	Membership and Subscription Fees	968	9	-	977	968	9	-	977	537	8	-	545	537	8	-	545
	Information Technology Related Expenses	58,409	549	-	58,958	58,409	549	-	58,958	33,012	516	-	33,528	33,012	516	-	33,528
	Equipments, Software and amenities - Usage Cost	17,455	164	-	17,619	17,455	164	-	17,619	19,925	311	-	20,236	19,925	311	-	20,236
	Business Promotion	866	8	-	874	866	8	-	874	7,129	111	-	7,240	7,129	111	-	7,240
	Office Expenses	6,043	57	-	6,100	6,043	57	-	6,100	6,807	106	-	6,913	6,807	106	-	6,913
	Policy Related Expenses	1,927	18	-	1,945	1,927	18	-	1,945	10,402	163	-	10,565	10,402	163	-	10,565
	Directors Sitting Fees	743	7	-	750	743	7	-	750	1,083	17	-	1,100	1,083	17	-	1,100
	Miscellaneous Expenses	(137)	(1)	-	(138)	(137)	(1)	-	(138)	(256)	(4)	-	(260)	(256)	(4)	-	(260)
	Foreign Exchange Gain/Loss	356	3	-	359	356	3	-	359	(1,440)	(23)	-	(1,463)	(1,440)	(23)	-	(1,463)
13	Depreciation	13,704	129	-	13,833	13,704	129	-	13,833	7,753	121	-	7,874	7,753	121	-	7,874
	TOTAL	6,43,454	6,053	-	6,49,507	6,43,454	6,053	-	6,49,507	7,45,229	11,647	-	7,56,876	7,45,229	11,647	-	7,56,876

PERIODIC DISCLOSURES

FORM NL-8-SHARE CAPITAL SCHEDULE

Rs '000

S.No	Particulars	As at 30th June 2020	As at 30th June 2019
		Unaudited	Unaudited
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	72,89,022	59,08,630
	728,902,173 (Previous Year: 590,863,041) Equity Shares of Rs. 10 each		
3	Subscribed Capital	72,89,022	59,08,630
	728,902,173 (Previous Year: 590,863,041) Equity Shares of Rs. 10 each		
4	Called-up Capital	72,89,022	59,08,630
	728,902,173 (Previous Year: 590,863,041) 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	72,89,022	59,08,630

PERIODIC DISCLOSURES

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

Shareholder	As at 30th June 2020		As at 30th June 2019	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
- Indian	37,17,40,151	51%	30,13,40,151	51%
- Foreign	35,71,62,022	49%	28,95,22,890	49%
Others				
TOTAL	72,89,02,173	100%	59,08,63,041	100%

PERIODIC DISCLOSURES

FORM NL-10-RESERVES AND SURPLUS SCHEDULE

Rs '000

S.No	Particulars	As at 30th June 2020	As at 30th June 2019
		Unaudited	Unaudited
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	32,98,637	32,71,040
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	32,71,040

PERIODIC DISCLOSURES

FORM NL-11-BORROWINGS SCHEDULE

Rs '000

S.No	Particulars	As at 30th June 2020	As at 30th June 2019
		Unaudited	Unaudited
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 30th June 2020	As at 30th June 2019
		Unaudited	Unaudited
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills (Refer Note 1)	3,50,118	3,93,115
2	Other Approved Securities	1,54,097	3,04,256
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	2,00,605	2,48,580
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	7,53,712	4,48,970
5	Other than Approved Investments	50,000	50,000
	Less : Provisions for doubtful debts	(35,450)	-
	Sub-total	14,550	50,000
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	50,854	-
2	Other Approved Securities	-	-
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	1,18,077	14,132
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	49,967	1,99,810
	(e) Other Securities - Certificate of Deposit/Comercial Paper	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	2,50,797	-
5	Other than Approved Investments	42,602	-
	Less : Provisions for doubtful debts	-	-
	Sub-total	42,602	-
	TOTAL	19,85,379	16,58,863

Notes:

- 1 Aggregate historical cost of investments other than listed equity securities and derivative instruments is Rs.1,837,488 Thousand (Previous Year - Rs.1,650,091 Thousand). Aggregate market value of such investments as at 30.06.2020 is Rs.1,908,640 Thousand (Previous Year - Rs.1,683,578 Thousand).
- 2 IRDA vide circular no : IRDAI/F&A/CIR/CPM/056/03/2016, dated 04th April 2016 we have segregated the Policyholders and Shareholders funds.

PERIODIC DISCLOSURES

FORM NL-12A-INVESTMENT SCHEDULE - POLICYHOLDERS

Rs '000

S.No	Particulars	As at 30th June 2020	As at 30th June 2019
		Unaudited	Unaudited
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills (Refer Note 1)	10,52,516	7,78,185
2	Other Approved Securities	6,69,205	4,11,667
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	8,17,762	6,00,088
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	7,71,027	6,97,054
5	Other than Approved Investments	-	1,50,254
	Less : Provisions for doubtful debts	-	-
	Sub-total	-	1,50,254
	SHORT TERM INVESTMENTS	-	-
1	Government securities and Government guaranteed bonds including Treasury Bills	-	-
2	Other Approved Securities	-	-
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	1,44,428	1,69,900
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	1,99,757	3,99,222
	(e) Other Securities - Certificate of Deposit/Comercial Paper	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	2,00,094	50,109
5	Other than Approved Investments	1,21,408	49,949
	Less : Provisions for doubtful debts	(36,625)	-
	Sub-total	84,783	49,949
	TOTAL	39,39,572	33,06,428

Notes:

- 1 Aggregate historical cost of investments other than listed equity securities and derivative instruments is Rs.3,748,188 Thousand (Previous Year - Rs.3,148,801 Thousand). Aggregate market value of such investments as at 30.06.2020 is Rs. 3,855,422 Thousand (Previous Year - Rs. 3,194,280 Thousand)
- 2 IRDA vide circular no : IRDAI/F&A/CIR/CPM/056/03/2016, dated 04th April 2016 we have segregated the Policyholders and Shareholders funds.

PERIODIC DISCLOSURES

FORM NL-13-LOANS SCHEDULE

Rs '000

S.No	Particulars	As at 30th June 2020	As at 30th June 2019
		Unaudited	Unaudited
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-

PERIODIC DISCLOSURES

FORM NL-14-FIXED ASSETS SCHEDULE

Rs '000

Particulars	Cost/ Gross Block				Depreciation				Net Block	Net Block
	Opening	Additions during the period ended 30th June 2020	Deductions/adjustments during the period ended 30th June 2020	As at 30th June 2020	Opening	For the period ended 30th June 2020	On Sales/ Adjustments	As at 30th June 2020	As at 30th June 2020	As at 30th June 2019
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (Software)	97,199	2,078	(74)	99,203	66,666	4,533	-	71,199	28,004	15,384
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	19,209	66	(93)	19,182	9,233	649	-	9,882	9,300	6,740
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	9,682	388	(219)	9,851	5,541	409	-	5,950	3,901	3,930
IT Equipments	1,39,928	2,687	(6,990)	1,35,625	34,936	7,723	-	42,639	92,985	35,190
Vehicles	-	-	-	-	-	-	-	-	-	-
Office Equipment	14,095	31	-	14,126	7,014	519	-	7,533	6,593	3,712
Others	-	-	-	-	-	-	-	-	-	-
TOTAL	2,80,113	5,250	(7,376)	2,77,987	1,23,390	13,833	-	1,37,203	1,40,783	64,956
Work in progress	91,264	15,003	(1,978)	1,04,287	-	-	-	-	1,04,289	51,539
Grand Total	3,71,377	20,253	(9,354)	3,82,274	1,23,390	13,833	-	1,37,203	2,45,072	1,16,495
Previous Period	1,54,250	40,931	(3,027)	1,92,154	67,785	7,874	-	75,659	1,16,495	61,408

PERIODIC DISCLOSURES

FORM NL-15-CASH AND BANK BALANCE SCHEDULE

Rs '000

S.No	Particulars	As at 30th June 2020	As at 30th June 2019
		Unaudited	Unaudited
1	Cash (including cheques, drafts and stamps)	4,041	16,498
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	1,59,000	10,000
	(bb) Others*	2,500	2,500
	(b) Current Accounts	1,10,495	1,23,380
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	2,76,036	1,52,378
	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 30th June 2020	As at 30th June 2019
		Unaudited	Unaudited
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	39,154	35,218
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	1,231	1,231
6	Others		
	Security Deposits	71,475	65,916
	Advance to Employees against expenses	4,077	3,846
	Less : Provisions for doubtful debts	(1,503)	-
	Sub-total	2,574	3,846
	Advance to others	63,057	48,947
	TOTAL (A)	1,77,491	1,55,158
	OTHER ASSETS		
1	Income accrued on investments	1,68,754	1,68,452
2	Outstanding Premiums	4,668	-
3	Agents' Balances	5,647	3,966
	Less : Provisions for doubtful debts	(4,816)	(3,966)
	Sub-total	831	-
4	Unallocated Premium	706	-
	Less : Provisions for doubtful debts	(706)	-
	Sub-total	-	-
5	Refund Payable - Premium	2,493	1,827
	Less : Provisions for doubtful debts	(1,827)	(1,827)
	Sub-total	666	-
6	Foreign Agencies Balances	-	-
7	Due from other entities carrying on insurance business (including reinsurers)	3,407	14,028
8	Due from subsidiaries/ holding	-	-
9	Deposit with Reserve Bank of India	-	-
10	Others		
	Receivable from Related Party	-	180
	Cenvat/ Input Tax Credit	83,535	93,607
	Investment For Unclaimed Amount*	12,324	10,818
	Income on Investment for Unclaimed Amount	1,227	793
	Contracts for Investments	-	-
	TOTAL (B)	2,75,412	2,87,878
	TOTAL (A+B)	4,52,903	4,43,036
	* 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 30th June 2020	As at 30th June 2019
		Unaudited	Unaudited
1	Agents' Balances	57,015	37,236
2	Balances due to other insurance companies	28,040	37,935
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	45,097	26,378
5	Unallocated Premium	2,20,366	1,52,448
6	Unclaimed Amount of Policyholders	10,974	8,085
7	Income on Unclaimed Amount of Policyholders	1,580	1,146
8	Sundry creditors	33,185	74,148
9	Due to subsidiaries/ holding company	-	-
10	Claims Outstanding*	7,30,943	6,10,264
11	Due to Officers/ Directors	-	-
12	Others -		
	Statutory Dues	1,48,702	1,18,771
	Refund Payable - Premium	13,406	12,604
	Provision for expenses	3,69,493	4,88,402
	Payable to Related Parties	-	-
	Contracts for Investments	-	-
	Stale Cheque	360	49
	Employee Related Liability	2,641	755
	Claims Payable	1,514	2,624
	Interest accrued and due on Borrowings	36,647	-
	TOTAL	16,99,963	15,70,845

*Claims Outstanding are shown net of reinsurance

PERIODIC DISCLOSURES

FORM NL-18-PROVISIONS SCHEDULE

Rs '000

S.No	Particulars	As at 30th June 2020	As at 30th June 2019
		Unaudited	Unaudited
1	Reserve for Unexpired Risk	28,14,704	23,02,040
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	47,044	29,261
	Provision for Leave Encashment	39,741	40,229
	Deferred Tax Liability	-	-
	Freelook Reserve	2,813	4,312
6	Reserve for Premium Deficiency	-	-
	TOTAL	29,04,302	23,75,842

PERIODIC DISCLOSURES

FORM NL-19 - MISC EXPENDITURE SCHEDULE

Rs '000

S.No	Particulars	As at 30th June 2020	As at 30th June 2019
		Unaudited	Unaudited
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	Total	-	-

PERIODIC DISCLOSURES

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

(` in Lakhs)

		As at 30th June 2020		As at 30th June 2019	
S.No.	Particulars	Gross Reserve	Net Reserve	Gross Reserve	Net Reserve
a	Unearned Premium Reserve (UPR) (a)	29,665	28,144	24,274	23,020
b	Premium Deficiency Reserve (PDR)(b)	-	-	-	-
c	Unexpired Risk Reserve (URR)(c)=(a) +(b)	29,665	28,144	24,274	23,020
d	Outstanding Claim Reserve (other than IBNR reserve)(d)	3,727	3,537	3,637	3,452
e	IBNR Reserve (e)	4,598	3,772	3,310	2,650
f	Total Reserves for Technical Liabilities (f)=(c)+(d)+(e)	37,989	35,453	31,221	29,123

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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4.46	4.46	617.40	617.40	-	-	-	-	-	-	621.86	621.86
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.91	1.91	-	-	-	-	-	-	1.91	1.91
Assam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.65	1.65	88.76	88.76	-	-	-	-	-	-	90.41	90.41
Bihar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.66	0.66	125.01	125.01	-	-	-	-	-	-	125.68	125.68
Chhattisgarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.24	0.24	60.00	60.00	-	-	-	-	-	-	60.23	60.23
Goa	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.44	0.44	8.45	8.45	-	-	-	-	-	-	8.89	8.89
Gujarat	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13.19	13.19	604.70	604.70	-	-	-	-	-	-	617.89	617.89
Haryana	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4.49	4.49	566.73	566.73	-	-	-	-	-	-	571.22	571.22
Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.93	0.93	45.18	45.18	-	-	-	-	-	-	46.11	46.11
Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.18	0.18	9.72	9.72	-	-	-	-	-	-	9.90	9.90
Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2.27	2.27	160.41	160.41	-	-	-	-	-	-	162.68	162.68
Karnataka	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16.82	16.82	2,980.74	2,980.74	-	-	-	-	-	-	2,997.56	2,997.56
Kerala	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5.50	5.50	464.78	464.78	-	-	-	-	-	-	470.28	470.28
Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5.00	5.00	181.06	181.06	-	-	-	-	-	-	186.06	186.06
Maharashtra	-	-	-	-	-	-	-	-	-	-	-	-	-	-	28.40	28.40	3,276.27	3,276.27	-	-	-	-	-	-	3,304.66	3,304.66
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.01	0.01	1.05	1.05	-	-	-	-	-	-	1.06	1.06
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00	0.00	2.26	2.26	-	-	-	-	-	-	2.26	2.26
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00	0.00	-	-	-	-	-	-	0.00	0.00
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3.70	3.70	-	-	-	-	-	-	3.70	3.70
Odisha	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3.13	3.13	266.17	266.17	-	-	-	-	-	-	269.30	269.30
Punjab	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5.83	5.83	495.73	495.73	-	-	-	-	-	-	501.56	501.56
Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4.20	4.20	266.01	266.01	-	-	-	-	-	-	270.21	270.21
Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.47	0.47	-	-	-	-	-	-	0.47	0.47
Tamil Nadu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6.51	6.51	668.73	668.73	-	-	-	-	-	-	675.25	675.25
Telangana	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8.89	8.89	1,164.42	1,164.42	-	-	-	-	-	-	1,173.31	1,173.31
Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.08	0.08	14.06	14.06	-	-	-	-	-	-	14.14	14.14
Uttar Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5.86	5.86	620.24	620.24	-	-	-	-	-	-	626.11	626.11
Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.45	0.45	60.82	60.82	-	-	-	-	-	-	61.27	61.27
West Bengal	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7.06	7.06	552.21	552.21	-	-	-	-	-	-	559.26	559.26
Andaman & Nicobar Is.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.09	1.09	-	-	-	-	-	-	1.09	1.09
Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.96	0.96	22.43	22.43	-	-	-	-	-	-	23.39	23.39
Dadra & Nagra Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2.55	2.55	-	-	-	-	-	-	2.55	2.55
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.01	0.01	1.15	1.15	-	-	-	-	-	-	1.15	1.15
Delhi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6.06	6.06	837.38	837.38	-	-	-	-	-	-	843.44	843.44
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.05	0.05	2.07	2.07	-	-	-	-	-	-	2.12	2.12
Total	-	-	-	-	-	-	-	-	-	-	-	-	-	-	133.32	133.32	14,173.65	14,173.65	-	-	-	-	-	-	14,306.97	14,306.97

PERIODIC DISCLOSURES

FORM NL-23 - REINSURANCE RISK CONCENTRATION AS AT 30th June 2020

(` 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	0.45	17.74	0.05	2.46%
4	No. of Reinsurers with rating BBB but less than A	1	714.90	6.86	-	97.54%
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	715.34	24.60	0.05	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 on 1st April 2020
- > 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 30th June 2020

(` 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	36,833	453	35	3	1	37,325	3,548
8	Overseas Travel	-	-	-	-	-	-	-
9	Personal Accident	13	-	-	-	-	13	48
10	Liability	-	-	-	-	-	-	-
11	Crop	-	-	-	-	-	-	-
12	Miscellaneous	-	-	-	-	-	-	-

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

* Including Exgratia claim payment

PERIODIC DISCLOSURES

FORM NL-25 - CLAIMS DATA FOR NON LIFE FOR THE QUARTER ENDED 30th June 2020

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	2,299	-	29	-	-	-	-	2,328
2	Claims reported during the period	42,904	-	18	-	-	-	-	42,922
3	Claims Settled during the period	37,325	-	13	-	-	-	-	37,338
4	Claims Repudiated during the period	4,167	-	13	-	-	-	-	4,180
5	Claims closed during the period	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	3,711	-	21	-	-	-	-	3,732
	Less than 3months	3,303	-	9	-	-	-	-	3,312
	3 months to 6 months	372	-	7	-	-	-	-	379
	6months to 1 year	29	-	4	-	-	-	-	33
	1year and above	7	-	1	-	-	-	-	8

PERIODIC DISCLOSURES

FORM NL-26 - CLAIMS INFORMATION - KG TABLE I AS AT 30th June 2020

(` 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	59,329.59	56,294.09	29,815.50	27,999.38	11,258.82	8,399.81	11,258.82
9	Miscellaneous	-	-	-	-	-	-	-
	Total *	59,329.59	56,294.09	29,815.50	27,999.38	11,258.82	8,399.81	11,258.82

* 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.

PERIODIC DISCLOSURES

FORM NL-27 - OFFICES INFORMATION FOR NON LIFE AS AT 30th June 2020

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		0
3	No. of branches opened during the year	Out of approvals of previous year	0
4		Out of approvals of this year	0
5	No. of branches closed during the year		0
6	No of branches at the end of the quarter (As on 30.06.2020)		47
7	No. of branches approved but not opened		0
8	No. of rural branches		0
9	No. of urban branches		47

PERIODIC DISCLOSURES
FORM NL-28-STATEMENT OF ASSETS - 3B AS AT 30th June 2020

(` in Lakhs)

S.No	Particulars	Sch	Amount
1	Investments	NL-12	59,250
2	Loans	NL-13	-
3	Fixed Assets	NL-14	2,451
4	Current Assets		
	a. Cash & Bank Balance	NL-15	2,760
	b. Advances & Other Assets	NL-16	4,529
5	Current Liabilities		
	a. Current Liabilities	NL-17	17,000
	b. Provisions	NL-18	29,043
	c. Misc. Exp not Written Off	NL-19	-
	d. Debit Balance of P&L A/c	NL-3	87,234
	Application of Funds as per Balance Sheet (A)		1,10,181
	Less: Other Assets	Sch	Amount
1	Loans	NL-11	-
2	Fixed Assets	NL-14	2,451
3	Cash & Bank Balance	NL-15	1,170
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	4,529
5	Current Liabilities	NL-17	17,000
6	Provisions	NL-18	29,043
7	Misc. Exp not Written Off	NL-19	-
8	Debit Balance of P&L A/c	NL-3	87,234
	TOTAL (B)		49,342
	'Investment Assets' As per FORM 3B	(A-B)	60,840

(` in Lakhs)

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH) d = (b+c)	% Actual	FVC Amount (d)	Total (d + e)	Market Value
			Balance (a)	FRSM (b)						
1	Govt. Securities.	Not less than 20%	-	4,010	10,525	14,535	24%	-	14,535	15,394
2	Govt. Sec or Other Apporved Sec. (incl. (1) above)	Not less than 30%	-	5,551	17,217	22,768	37%	-	22,768	24,022
3	Investment subject to Exposure Norms		-	-	-	-	-	-	-	-
	a. Housing & Loans to SG for Housing and FFE, Infrastruct	Not less than 15%	-	-	-	-	0%	-	-	-
	1. Approved Investments		-	11,552	12,237	23,788	39%	-	23,788	24,752
	2. Other Investments		-	-	134	134	0%	-	134	134
	b. Approved Investments	Not exceeding 55%	-	2,573	10,288	12,861	21%	3	12,864	12,803
	c. Other Investments (not exceeding 25%)		-	926	359	1,284	2%	1	1,286	1,286
	Total Investment Assets	100%	-	20,601	40,234	60,835	100%	5	60,840	62,996

Note:

- i. Fixed Deposit with bank having tenure of less than 12 months has been grouped under Cash & Bank Balance.
ii. Includes Provision Amounting to Rs. 720.75 lacs for Dewan Housing Finance Limited (DHFL) and Reliance Capital Limited (RCL)

PERIODIC DISCLOSURES

FORM NL-29 - DETAIL REGARDING DEBT SECURITIES AS AT 30th June 2020

(' in Lakhs)

S.No	Market Value				Book Value			
	As at 30th June 2020	as % of total for this class	As at 30th June 2019	as % of total for this class	As at 30th June 2020	as % of total for this class	As at 30th June 2019	as % of total for this class
Break down by credit rating								
AAA rated	31,624	55%	25,320	52%	30,432	54%	24,943	52%
AA or better	1,715	3%	1,517	3%	2,005	4%	1,495	3%
Rated below A but above B	-	0%	-	-	-	0%	-	-
Rated below B	975	2%	2,237	0	1,000	2%	2,502	0
Any other (Sovereign)	23,327	40%	19,705	40%	22,768	41%	18,872	39%
	57,641	100%	48,779	100%	56,205	100%	47,813	100%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	7,680	13%	7,017	14%	8,015	14%	6,991	15%
more than 1 year and upto 3years	20,921	36%	16,080	33%	20,773	37%	16,068	34%
More than 3years and up to 7years	18,757	33%	18,216	37%	17,616	31%	17,768	37%
More than 7 years and up to 10 years	10,283	18%	6,901	14%	9,802	17%	6,522	14%
above 10 years	-	0%	564	1%	-	0%	463	1%
	57,641	100%	48,779	100%	56,205	100%	47,813	100%
Breakdown by type of the issuer								
a. Central Government	15,394	27%	12,268	25%	14,535	26%	11,713	24%
b. State Government	8,628	15%	7,437	15%	8,233	15%	7,159	15%
c. Corporate Securities	33,619	58%	29,074	60%	33,437	59%	28,940	61%
	57,641	100%	48,779	100%	56,205	100%	47,813	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 30th June 2020	For the Period ended 30th June 2020	For the Quarter ended 30th June 2019	For the Period ended 30th June 2019
1	Gross Direct Premium Growth Rate	14%	14%	1%	1%
2	Gross Direct Premium to Net Worth Ratio	77%	77%	97%	97%
3	Growth Rate of Shareholders' Fund	43%	43%	156%	156%
4	Net Retention Ratio	95%	95%	95%	95%
5	Net Commission Ratio	11%	11%	13%	13%
6	Expense of Management to Gross Direct Premium Ratio	56%	56%	73%	73%
7	Combined Ratio	92%	92%	137%	137%
8	Technical Reserves to Net Premium Ratio	261%	261%	243%	243%
9	Underwriting Balance Ratio	4%	4%	-37%	-37%
10	Operating Profit Ratio	9%	9%	-31%	-31%
11	Liquid Assets to Liabilities Ratio	40%	40%	36%	36%
12	Net Earning Ratio	11%	11%	-28%	-28%
13	Return on Net Worth Ratio	8%	8%	-26%	-26%
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio	197%	197%	186%	186%
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	72,89,02,173	72,89,02,173	59,08,63,041	59,08,63,041
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)	0.21	0.21	(0.57)	(0.57)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.21	0.21	(0.57)	(0.57)
6	(iv) Book value per share (Rs)	2.56	2.56	2.20	2.20

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 30th June 2020	For the Period ended 30th June 2020	For the Quarter ended 30th June 2019	For the Period ended 30th June 2019
1	TTK & Co	Associate Firm	Operating Expenses incurred	-	-	-	-
2	TTK Partners LLP	Shareholder	Capital Contribution	-	-	-	-
3	Manipal Education and Medical Group India Private Limited (formerly known as Manipal Integrated Services Pvt Ltd)	Shareholder	Capital Contribution	-	-	-	-
4	MEMG Fund Advisors, LLP	Shareholder	Capital Contribution	-	-	-	-
5	Cigna Holdings Overseas Inc.	Shareholder	Capital Contribution	-	-	-	-
		Shareholder	Share Premium	-	-	-	-
6	Cigna Health Solutions India Ltd	Associate Enterprise	Operating Expenses incurred	-	-	-	-
			Reimbursement of expenses	-	-	-	-
			Purchase of Assets	-	-	-	-
			Gratuity Receivable	-	-	1.8	1.8
7	Mr.Sandeep Patel	Mr.Sandeep Patel	Remuneration	-	-	-	-
8	Mr.Prasun Sikdar	Mr.Prasun Sikdar	Remuneration	102.4	102.4	96.4	96.4
9	Mr. Prasun Sikdar	Mr. Prasun Sikdar	Gross Written Premium	-	-	-	-
10	Mrs. Chandrima Sikdar	Mrs. Chandrima Sikdar	Gross Written Premium	-	-	-	-
11	Manipal Ankur Healthcare	Significant Influence	Gross Written Premium	(0.2)	(0.2)	-	-
12	Manipal Health Enterprises Pvt Ltd	Significant Influence	Gross Written Premium	1.8	1.8	-	-
13	T A Pai Management Institute	Significant Influence	Gross Written Premium	0.0	0.0	-	-
14	Sikkim Manipal University	Significant Influence	Gross Written Premium	0.0	0.0	-	-
15	MEMG INTERNATIONAL INDIA PRIVATE LIMITED	Significant Influence	Gross Written Premium	(0.2)	(0.2)	-	-
16	Manipal University Jaipur	Significant Influence	Gross Written Premium	(1.1)	(1.1)	-	-
17	Manipal Health Map	Significant Influence	Gross Written Premium	0.3	0.3	-	-
18	Human Care Medical Chari Trust	Significant Influence	Gross Written Premium	0.1	0.1	-	-
19	Manipal Hospitals (Dwarka)Private LTD	Significant Influence	Gross Written Premium	2.0	2.0	-	-
20	Stempeutics Research Pvt Ltd	Significant Influence	Gross Written Premium	(0.0)	(0.0)	-	-
21	Meritrac Services Private Limited	Significant Influence	Gross Written Premium	(0.1)	(0.1)	-	-
22	Manipal Global Education Services Pvt Ltd	Significant Influence	Gross Written Premium	(0.0)	(0.0)	-	-
23	Manipal Hospitals (Jaipur) Private Limited	Significant Influence	Gross Written Premium	0.0	0.0	-	-
24	Manipal Academy of Higher Education.	Significant Influence	Gross Written Premium	1,006.9	1,006.9	-	-
25	Manipal Ankur Healthcare	Significant Influence	Unallocated Premium	1.7	1.7	-	-
26	Manipal Health Enterprises Pvt Ltd	Significant Influence	Unallocated Premium	2.0	2.0	-	-
27	T A Pai Management Institute	Significant Influence	Unallocated Premium	0.5	0.5	-	-
28	Sikkim Manipal University	Significant Influence	Unallocated Premium	5.4	5.4	-	-
29	MEMG INTERNATIONAL INDIA PRIVATE LIMITED	Significant Influence	Unallocated Premium	0.7	0.7	-	-
30	Manipal University Jaipur	Significant Influence	Unallocated Premium	5.1	5.1	-	-
31	Manipal Health Map	Significant Influence	Unallocated Premium	2.2	2.2	-	-
32	Human Care Medical Chari Trust	Significant Influence	Unallocated Premium	1.0	1.0	-	-
33	Manipal Hospitals (Dwarka)Private LTD	Significant Influence	Unallocated Premium	1.3	1.3	-	-
34	Stempeutics Research Pvt Ltd	Significant Influence	Unallocated Premium	0.2	0.2	-	-
35	Meritrac Services Private Limited	Significant Influence	Unallocated Premium	4.4	4.4	-	-
36	Manipal Global Education Services Pvt Ltd	Significant Influence	Unallocated Premium	5.7	5.7	-	-
37	Manipal Hospitals (Jaipur) Private Limited	Significant Influence	Unallocated Premium	11.3	11.3	-	-
38	Manipal Academy of Higher Education.	Significant Influence	Unallocated Premium	74.7	74.7	-	-
39	Sikkim Manipal University	Significant Influence	Claim Expense	454.2	454.2	-	-
40	Manipal Health Enterprises Private Limited	Significant Influence	Claim Expense	7,942.1	7,942.1	-	-
41	Manipal Academy of Higher Education	Significant Influence	Claim Expense	24,589.9	24,589.9	-	-
42	Human Care Medical Charitable Trust	Significant Influence	Claim Expense	1,386.1	1,386.1	-	-
43	Sikkim Manipal University	Significant Influence	Claim Outstanding	829.1	829.1	-	-
44	Manipal Health Enterprises Private Limited	Significant Influence	Claim Outstanding	2,615.0	2,615.0	-	-
45	Manipal Academy of Higher Education	Significant Influence	Claim Outstanding	8,841.2	8,841.2	-	-
46	Human Care Medical Charitable Trust	Significant Influence	Claim Outstanding	514.0	514.0	-	-
47	Sikkim Manipal University	Significant Influence	Claim Payable	-	-	-	-
48	Manipal Health Enterprises Private Limited	Significant Influence	Claim Payable	51.4	51.4	-	-
49	Manipal Academy of Higher Education	Significant Influence	Claim Payable	-	-	-	-
50	Human Care Medical Charitable Trust	Significant Influence	Claim Payable	-	-	-	-

PERIODIC DISCLOSURES

FORM NL-32 - PRODUCTS INFORMATION

Products and/or add-ons introduced during the period ended 30th June 2020

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	Arogya Sanjeevani Policy, ManipalCigna	MCHIL/3/P&U/19-20/1646	MCIHLIP20156V011920	Miscellaneous Health Insurance	Internal Tariff Rated	19-Mar-20	26-Mar-20
2	ManipalCigna FlexiCare Group Insurance Policy	MCHIL/1/P&U/19-20/1580	MCIHLGP20120V011920	Miscellaneous Health Insurance	Internal Tariff Rated	24-Jan-20	4-Feb-20

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-33 - SOLVENCY MARGIN - KGII AS AT 30th June 2020

(` in Lakhs)

Item	Description	Notes No.	Amount
	(2)	(3)	(4)
(A)	Policyholder's FUNDS		39,393.65
	Available Assets (as per FORM IRDAI-GI-TA)		-
	Deduct:		
(B)	Current Liabilities as per BS		35,453.00
(C)	Provisions as per BS		3,164.21
(D)	Other Liabilities		-
(E)	Excess in Policyholders' Funds (1-2-3)		776.44
	Shareholder's FUNDS		
(F)	Available Assets		28,849.31
	Deduct:		
(G)	Other Liabilities		7,425.43
(H)	Excess in Shareholders' funds: (F-G)		21,423.89
(I)	Total ASM (E+H)		22,200.33
(J)	Total RSM		11,258.82
(K)	Solvency Ratio (Total ASM/Total RSM) *		197.18%

PERIODIC DISCLOSURES

FORM NL-34 - BOARD OF DIRECTORS AND KEY PERSONS AS AT 30th June 2020

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 Financial & Technology Officer	Nil
3	Mr. Shashank Arjun Chaphekar	Chief Distribution and Customer Officer	Nil
4	Mr. Joydeep Saha	Appointed Actuary and Chief of Products, Pricing & 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	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 30th June 2020

(₹ in Lakhs)

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		Classification	Provision (%)	Provision (₹)
			%	Has there been revision?							Amount	Board Approval Ref			
Housing & Loans to State Government for Housing/FFE	Dewan Housing Finance Limited	Bonds	0.09	No	50,000.00	50,000.00	45.50	43,693.00	43,693.00	Nil	Nil	Nil	HORD	0.73	366.25

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:

- A. Category of Investment (COI) shall be as per INV/GLN/001/2003-04
- B. FORM 7A shall be submitted in respect of each 'fund'.
- C. 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 30th June 2020				For the Period ended 30th June 2020				For the Period ended 30th June 2019				(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	CGGB	14,551.10	15,394.32	252.46	1.74%	1.74%	14,551.10	15,394.32	252.46	11.25%	11.25%	11,848.64	12,267.70	236.61	2.00%
2	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	-	-	-	0.00%
3	Treasury Bills	CTRB	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	-	-	-	0.00%
4	State Government Bonds	SGGB	4,081.61	4,310.33	72.77	1.78%	1.78%	4,081.61	4,310.33	72.77	13.50%	13.50%	5,107.39	5,321.50	107.86	2.11%
5	Other Approved Securities (ex. Infrastructure Investments)	SGOA	3,256.09	4,317.46	61.07	1.88%	1.88%	3,256.09	4,317.46	61.07	10.10%	10.10%	2,056.94	2,115.50	42.78	2.08%
6	Bonds / Debentures issued by Hisco	HTHD	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	-	-	-	0.00%
7	Bonds / Debentures issued by NHB/inst acc by NHB	HTDN	3,691.07	4,178.62	69.13	1.87%	1.87%	3,691.07	4,178.62	69.13	8.32%	8.32%	5,768.44	5,052.56	126.42	2.19%
8	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	-	0.00%	0.00%	-	-	-	0.47%	0.47%	983.99	-	4.64	0.47%
9	Reclassified Approved Investments-Debt (Point 6 under Note to R)	HORD	342.88	133.75	(43.24)	-12.61%	-12.61%	342.88	133.75	(43.24)	-1.90%	-1.90%	2,001.33	1,743.16	46.63	2.33%
10	Infrastructure - PSU - Debentures / Bonds	IPTD	19,291.83	19,520.79	424.00	2.20%	2.20%	19,291.83	19,520.79	424.00	10.16%	10.16%	11,985.19	11,725.59	268.26	2.24%
11	Infrastructure - Other Corporate sec- Deb / Bonds	ICTD	621.38	1,052.11	10.81	1.74%	1.74%	621.38	1,052.11	10.81	10.31%	10.31%	483.63	900.44	10.57	2.19%
12	Infrastructure - Other Corporate sec- CPs	ICCP	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	-	-	-	0.00%
13	Corporate Securities - Debentures	ECDS	8,881.40	8,587.73	164.83	1.86%	1.86%	8,881.40	8,587.73	164.83	9.04%	9.04%	10,137.80	9,550.69	215.77	2.13%
14	Corporate Sec- Bonds - Taxable	EPBT	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	-	-	-	0.00%
15	Deposit -with Sch bk,Fi,CCIL,RBI	ECDB	1,076.25	1,590.00	13.31	1.24%	1.24%	1,076.25	1,590.00	13.31	5.64%	5.64%	143.41	100.00	3.79	1.76%
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/Gsec/Liquid Schemes	EGMF	2,294.28	2,625.05	29.63	1.29%	1.29%	2,294.28	2,625.05	29.63	5.63%	5.63%	2,281.78	1,840.33	40.47	1.77%
19	Deposits - CDs with Scheduled Banks	EDCD	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	-	-	-	0.00%
20	Commercial Papers	ECPC	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	-	-	-	0.00%
21	Mutual Funds - Gilt/Gsec/Liquid Schemes	OMGS	2,108.13	1,140.10	14.28	0.68%	0.68%	2,108.13	1,140.10	14.28	0.77%	0.77%	-	-	-	0.00%
22	Debentures	OLDB	145.50	145.50	(0.00)	0.00%	0.00%	145.50	145.50	(0.00)	3.93%	3.93%	500.00	494.03	11.09	2.22%
	TOTAL		60,341.54	62,995.77	1,069.06	1.77%	1.77%	60,341.54	62,995.77	1,069.06	1.77%	1.77%	53,298.54	50,711.50	1,114.91	2.09%

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

Market Value of Investments shows closing market value.

PERIODIC DISCLOSURES

FORM NL-37-DOWN GRADING OF INVESTMENT AS AT 30th June 2020

(` 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								
	8.40% INDIABULLS HF NCD. BONDS 22-06-2021 K-012	ECOS	500.61	10-Apr-18	CRISIL	AAA	AA	10-Feb-20	
	8.90% RCL NCD. BONDS 09-09-2021 B	OLDB	500.00	09-Sep-16	CARE	CARE AAA	CARE D	20-Sep-19	
	8.90% INDIABULLS HF NCD. BONDS 26-09-2021 III	ECOS	1,504.69	04-Oct-16	CARE	CARE AAA	CARE AA	17-Feb-20	
	9.10% DHFL NCD. BONDS 16-08-2019 IV A	HORD	500.00	06-Sep-16	CARE	CARE AAA	CARE D	05-Jun-19	

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 investmet (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 30th June 2020		For the Period ended 30th June 2020		For the Quarter ended 30th June 2019		For the Period ended 30th June 2019	
		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	133	3,397	133	3,397	194	5,311	194	5,311
10	Health	14,174	66,276	14,174	66,276	12,403	45,945	12,403	45,945
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 will 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 30th June 2020					
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	834	30	23,136
		Urban	2,563	103	1,34,283
		Social	-	-	-
10	Health	Rural	14,626	2,485	2,01,532
		Urban	51,650	11,689	47,21,228
		Social	-	-	-
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 30th June 2020		For the Period ended 30th June 2020		For the Quarter ended 30th June 2019		For the Period ended 30th June 2019	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	27,709	4,103	27,709	4,103	21,091	3,195	21,091	3,195
2	Corporate Agents-Banks	3,594	2,317	3,594	2,317	2,613	2,027	2,613	2,027
3	Corporate Agents -Others	3,752	474	3,752	474	4,083	395	4,083	395
4	Brokers	20,583	4,503	20,583	4,503	14,906	5,585	14,906	5,585
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	14,035	2,911	14,035	2,911	8,563	1,394	8,563	1,394
	Total (A)	-	-	-	-	-	-	-	-
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	69,673	14,307	69,673	14,307	51,256	12,597	51,256	12,597

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 - GREIVANCE DISPOSAL FOR THE QUARTER ENDED 30th June 2020

S. No.	Particulars	Opening Balance as on 1st Apr 2020	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	-	135	43	-	91	1	135
a	Proposal Related	-	-	-	-	-	-	-
b	Claim	-	67	11	-	56	-	67
c	Policy Related	-	11	6	-	5	-	11
d	Premium	-	4	1	-	3	-	4
e	Refund	-	10	6	-	4	-	10
f	Coverage	-	-	-	-	-	-	-
g	Cover Note Related	-	-	-	-	-	-	-
h	Product	-	-	-	-	-	-	-
i	Other	-	43	19	-	23	1	43
	Total number of complaints	-	135	43	-	91	1	135
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 upto 30th Jun 2020	69,673						
5	Total no of claims intimated upto upto 30th Jun 2020	42,922						
6	Total no of Policy Complaints (upto 30th Jun 2020 Per 10,000 policies)	2						
7	Total no of Claims complaints (upto 30th Jun 2020 Per 10,000 claims)	16						
8)	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total				
	Upto 7 days	1	-	1				
	7 - 15 days	-	-	-				
	15 - 30 days	-	-	-				
	30 - 90 days	-	-	-				
	90 days and beyond	-	-	-				
	Total No. of complaint	1	-	1				

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