

**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 September 2020

Rs '000

S.No	Particulars	Schedule	For the Quarter ended 30th September 2020				Up to the Period ended 30th September 2020				For the Quarter ended 30th September 2019				Up to the Period ended 30th September 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	14,66,045	16,992	-	14,83,038	27,26,936	32,421	-	27,59,357	11,34,805	34,715	-	11,69,520	22,97,021	64,933	-	23,61,954
2	Profit/ (Loss) on sale/redemption of Investments																	
	(b) Profit on sale of investments		23,771	239	-	24,011	28,329	277	-	28,606	17,106	259	-	17,365	20,751	319	-	21,070
	Less: Loss on sale of investments		(1,87,323)	(1,885)	-	(1,89,207)	(1,94,501)	(1,901)	-	(1,96,402)	-	-	-	-	-	-	-	-
3	Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Interest Income																	
	(b) Excess provision written back																	
	Contribution from Shareholders Funds towards Excess EoM		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Interest, Dividend & Rent – Gross		68,093	685	-	68,778	1,32,070	1,291	-	1,33,362	52,169	789	-	52,958	1,19,115	1,832	-	1,20,947
	<b>TOTAL (A)</b>		<b>13,70,587</b>	<b>16,032</b>	<b>-</b>	<b>13,86,619</b>	<b>26,92,835</b>	<b>32,087</b>	<b>-</b>	<b>27,24,923</b>	<b>12,04,080</b>	<b>35,763</b>	<b>-</b>	<b>12,39,843</b>	<b>24,36,887</b>	<b>67,084</b>	<b>-</b>	<b>25,03,971</b>
1	Claims Incurred (Net)	NL-5	11,09,585	(1,812)	-	11,07,773	15,31,925	9	-	15,31,934	7,32,483	4,627	-	7,37,111	14,56,724	7,267	-	14,63,991
2	Commission	NL-6	2,15,017	815	-	2,15,832	3,62,627	2,084	-	3,64,711	1,28,985	884	-	1,29,869	2,78,348	3,662	-	2,82,010
3	Operating Expenses related to Insurance Business	NL-7	8,16,446	8,220	-	8,24,666	14,59,900	14,272	-	14,74,172	5,76,397	8,682	-	5,85,078	13,21,626	20,329	-	13,41,955
4	Premium Deficiency		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>TOTAL (B)</b>		<b>21,41,048</b>	<b>7,222</b>	<b>-</b>	<b>21,48,272</b>	<b>33,54,452</b>	<b>16,365</b>	<b>-</b>	<b>33,70,817</b>	<b>14,37,865</b>	<b>14,193</b>	<b>-</b>	<b>14,52,058</b>	<b>30,56,698</b>	<b>31,258</b>	<b>-</b>	<b>30,87,956</b>
	<b>Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)</b>		<b>(7,70,461)</b>	<b>8,810</b>	<b>-</b>	<b>(7,61,653)</b>	<b>(6,61,617)</b>	<b>15,722</b>	<b>-</b>	<b>(6,45,894)</b>	<b>(2,33,786)</b>	<b>21,570</b>	<b>-</b>	<b>(2,12,215)</b>	<b>(6,19,811)</b>	<b>35,826</b>	<b>-</b>	<b>(5,83,985)</b>
	<b>APPROPRIATIONS</b>																	
	Transfer to Shareholders' Account		(7,70,461)	8,810	-	(7,61,653)	(6,61,617)	15,722	-	(6,45,894)	(2,33,786)	21,570	-	(2,12,215)	(6,19,811)	35,826	-	(5,83,985)
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>TOTAL (C)</b>		<b>(7,70,461)</b>	<b>8,810</b>	<b>-</b>	<b>(7,61,653)</b>	<b>(6,61,617)</b>	<b>15,722</b>	<b>-</b>	<b>(6,45,894)</b>	<b>(2,33,786)</b>	<b>21,570</b>	<b>-</b>	<b>(2,12,215)</b>	<b>(6,19,811)</b>	<b>35,826</b>	<b>-</b>	<b>(5,83,985)</b>

**PERIODIC DISCLOSURES**

FORM NL-2-B-PL

**PROFIT & LOSS ACCOUNT FOR THE PERIOD ENDED 30th September 2020**

**Rs '000**

S.No	Particulars	Schedule	For the Quarter ended 30th September 2020	Up to the Period ended 30th September 2020	For the Quarter ended 30th September 2019	Up to the Period ended 30th September 2019
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		(7,61,653)	(6,45,894)	(2,12,215)	(5,83,985)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		34,660	70,663	32,916	68,576
	(b) Profit on sale of investments		16,112	25,032	17,523	21,660
	Less: Loss on sale of investments		-	-	-	-
3	OTHER INCOME		-	-	-	-
	<b>TOTAL (A)</b>		<b>(7,10,880)</b>	<b>(5,50,199)</b>	<b>(1,61,776)</b>	<b>(4,93,749)</b>
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of Investments(*)		(1,49,195)	(1,49,195)	-	-
	(b) For doubtful debts		2,256	1,334	1,033	1,529
	(c) Others		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		-	-	-	-
	Personnel Cost		7,742	14,906	7,301	13,880
	Rents, rates & taxes		-	-	-	-
	Interest & Bank Charges		106	165	39	93
	Share Issue Expenses (Stamp Duty & Franking)		2,100	2,100	-	-
	Expenses related to issuance of Debentures		-	-	-	-
	Interest on Non-convertible Debentures		19,350	19,350	19,403	19,403
	Miscellaneous Expenses		613	991	1,304	1,421
	Contribution to policyholders Funds towards Excess EOM		-	-	-	-
	(b) Bad debts written off		-	-	-	-
	(c) Others		-	-	-	-
	<b>TOTAL (B)</b>		<b>(1,17,028)</b>	<b>(1,10,349)</b>	<b>29,080</b>	<b>36,326</b>
	Profit / (Loss) Before Tax		(5,93,852)	(4,39,850)	(1,90,856)	(5,30,075)
	Provision for Taxation		-	-	-	-
	Profit / (Loss) After Tax		(5,93,852)	(4,39,850)	(1,90,856)	(5,30,075)
	<b>APPROPRIATIONS</b>					
	(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		(87,23,417)	(88,77,419)	(78,79,495)	(75,40,276)
	<b>Balance carried forward to Balance Sheet</b>		<b>(93,17,269)</b>	<b>(93,17,269)</b>	<b>(80,70,351)</b>	<b>(80,70,351)</b>
	(*)This includes reversal of impairment provision of Rs. 154,245 thousand which had been created in last year. Actual loss incurred on sale of bond has been accounted in Revenue account under the head "loss on sale of investment"					

**PERIODIC DISCLOSURES**

**FORM NL-3-B-BS**

**BALANCE SHEET AS ON 30th September 2020**

**Rs '000**

S.No	Particulars	Schedule	As at 30th September 2020	As at 30th September 2019
	<b>SOURCES OF FUNDS</b>			
1	SHARE CAPITAL	<b>NL-8</b>	94,19,022	59,57,650
2	SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
2	SHARE APPLICATION MONEY		-	-
3	RESERVES AND SURPLUS	<b>NL-10</b>	32,98,637	32,72,020
4	FAIR VALUE CHANGE ACCOUNT			
	- SHAREHOLDER		421	109
	- POLICYHOLDER		142	466
5	BORROWINGS	<b>NL-11</b>	4,30,000	4,30,000
	<b>TOTAL</b>		<b>1,31,48,221</b>	<b>96,60,245</b>
	<b>APPLICATION OF FUNDS</b>			
1	SHAREHOLDER'S INVESTMENTS	<b>NL-12</b>	36,06,113	15,85,790
2	POLICYHOLDER'S INVESTMENTS	<b>NL-12A</b>	43,00,792	35,52,088
3	LOANS	<b>NL-13</b>	-	-
4	FIXED ASSETS	<b>NL-14</b>	2,74,864	1,58,619
5	DEFERRED TAX ASSET		-	-
6	<b>CURRENT ASSETS</b>			
	Cash and Bank Balances	<b>NL-15</b>	5,93,445	1,49,247
	Advances and Other Assets	<b>NL-16</b>	4,04,333	3,97,472
	<b>Sub-Total (A)</b>		<b>9,97,778</b>	<b>5,46,719</b>
7	CURRENT LIABILITIES	<b>NL-17</b>	21,61,002	18,34,470
8	PROVISIONS	<b>NL-18</b>	31,87,593	24,18,852
9	Other Investments		-	-
	<b>Sub-Total (B)</b>		<b>53,48,595</b>	<b>42,53,322</b>
	<b>NET CURRENT ASSETS (C) = (A - B)</b>		<b>(43,50,817)</b>	<b>(37,06,603)</b>
10	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	<b>NL-19</b>	-	-
11	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		93,17,269	80,70,351
	<b>TOTAL</b>		<b>1,31,48,221</b>	<b>96,60,245</b>

PERIODIC DISCLOSURES

FORM NL-4-PREMIUM SCHEDULE

Rs '000

S.No	Particulars	For the Quarter ended 30th September 2020				Up to the Period ended 30th September 2020				For the Quarter ended 30th September 2019				Up to the Period ended 30th September 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	18,42,513	18,537	-	18,61,050	32,59,878	31,869	-	32,91,747	12,50,361	18,921	-	12,69,282	24,90,653	38,309	-	25,28,962
2	Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Less : Premium on reinsurance ceded	94,573	2,283	-	96,855	1,67,755	3,100	-	1,70,855	64,050	1,193	-	65,244	1,26,805	2,256	-	1,28,861
4	Net Premium	17,47,941	16,254	-	17,64,194	30,92,123	28,769	-	31,20,892	11,86,311	17,728	-	12,04,038	23,64,048	36,053	-	24,00,101
5	Adjustment for change in reserve for unexpired risks	2,81,895	(738)	-	2,81,158	3,65,187	(3,652)	-	3,61,535	51,205	(16,986)	-	34,219	67,027	(28,880)	-	38,147
	<b>Total Premium Earned (Net)</b>	<b>14,66,045</b>	<b>16,991</b>	<b>-</b>	<b>14,83,037</b>	<b>27,26,936</b>	<b>32,421</b>	<b>-</b>	<b>27,59,357</b>	<b>11,34,805</b>	<b>34,715</b>	<b>-</b>	<b>11,69,520</b>	<b>22,97,021</b>	<b>64,933</b>	<b>-</b>	<b>23,61,954</b>
	Premium Income from business effected :																
	in India	14,66,045	16,991	-	14,83,037	27,26,936	32,421	-	27,59,357	11,34,805	34,715	-	11,69,520	22,97,021	64,933	-	23,61,954
	Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Total Premium Earned (Net)</b>	<b>14,66,045</b>	<b>16,991</b>	<b>-</b>	<b>14,83,037</b>	<b>27,26,936</b>	<b>32,421</b>	<b>-</b>	<b>27,59,357</b>	<b>11,34,805</b>	<b>34,715</b>	<b>-</b>	<b>11,69,520</b>	<b>22,97,021</b>	<b>64,933</b>	<b>-</b>	<b>23,61,954</b>

PERIODIC DISCLOSURES  
FORM NL-S - CLAIMS SCHEDULE

S.No	Particulars	For the Quarter ended 30th September 2020				Up to the Period ended 30th September 2020				For the Quarter ended 30th September 2019				Up to the Period ended 30th September 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	9,50,296	5,573	-	9,55,869	13,34,102	10,513	-	13,44,615	7,67,647	3,250	-	7,70,897	14,17,265	5,083	-	14,22,348	
2	Add : Claims Outstanding at the end of the period	8,75,528	54,443	-	9,29,971	8,75,528	54,443	-	9,29,971	5,52,046	62,581	-	6,14,627	5,52,046	62,581	-	6,14,627	
3	Less : Claims Outstanding at the beginning of the period	6,69,403	61,539	-	7,30,942	6,10,988	64,396	-	6,75,384	5,49,416	60,847	-	6,10,263	4,43,678	59,940	-	5,03,618	
	<b>Gross Claims Incurred</b>	<b>11,56,421</b>	<b>(1,523)</b>		<b>11,54,898</b>	<b>15,98,642</b>	<b>559</b>		<b>15,99,202</b>	<b>7,70,276</b>	<b>4,984</b>		<b>7,75,260</b>	<b>15,25,633</b>	<b>7,724</b>		<b>15,33,357</b>	
4	Add : Re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
5	Less : Re-insurance Ceded*	46,836	289	-	47,124	66,717	551	-	67,268	37,792	357	-	38,149	68,909	457	-	69,366	
	<b>Total Claims Incurred</b>	<b>11,09,585</b>	<b>(1,812)</b>		<b>11,07,773</b>	<b>15,91,925</b>	<b>9</b>		<b>15,91,934</b>	<b>7,32,483</b>	<b>4,627</b>		<b>7,37,111</b>	<b>14,56,724</b>	<b>7,267</b>		<b>14,63,991</b>	

\* 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 September 2020				Up to the Period ended 30th September 2020				For the Quarter ended 30th September 2019				Up to the Period ended 30th September 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
	Commission paid																
1	Direct Commission*	2,39,979	2,689	-	2,42,667	3,96,726	4,058	-	4,00,784	1,40,327	2,091	-	1,42,418	2,97,504	5,015	-	3,02,519
2	Add: Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Less: Commission on Re-insurance Ceded	24,961	1,874	-	26,835	34,099	1,974	-	36,073	11,342	1,208	-	12,550	19,156	1,353	-	20,509
	Net Commission	2,15,017	815	-	2,15,832	3,62,627	2,084	-	3,64,711	1,28,985	884	-	1,29,868	2,78,348	3,662	-	2,82,010
	Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																
	Agents	87,389	1,245	-	88,634	1,31,839	1,804	-	1,33,643	60,855	1,591	-	62,446	1,13,511	3,138	-	1,16,649
	Brokers	75,447	1,160	-	76,607	1,34,163	1,863	-	1,36,026	18,860	220	-	19,089	75,658	1,423	-	77,081
	Corporate Agency	59,509	382	-	59,791	99,702	388	-	1,00,090	46,779	279	-	47,058	81,395	442	-	81,837
	Referral	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Others	17,634	1	-	17,635	31,021	3	-	31,024	13,825	2	-	13,827	26,940	12	-	26,952
	TOTAL (B)	2,39,978	2,689	-	2,42,667	3,96,726	4,058	-	4,00,784	1,40,327	2,092	-	1,42,419	2,97,504	5,015	-	3,02,519

\*Includes an amount of Rs 44,411.66 thousand during the period ended 30th September 2020 (previous period ended 30th September 2019 Rs 20,246.78 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 September 2020				Up to the Period ended 30th September 2020				For the Quarter ended 30th September 2019				Up to the Period ended 30th September 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	3,62,356	3,660	-	3,66,015	6,79,690	6,645	-	6,86,334	3,35,729	5,080	-	3,40,809	6,71,709	10,332	-	6,82,041
2	Travel, conveyance and vehicle running expenses	(1,244)	(12)	-	(1,256)	(1,224)	(12)	-	(1,236)	13,454	203	-	13,657	28,894	444	-	29,338
3	Training expenses	23,386	219	-	23,605	(2,828)	(28)	-	(2,855)	15,033	222	-	15,256	50,542	777	-	51,319
4	Rents, rates & taxes	18,752	192	-	18,944	40,888	400	-	41,288	22,023	333	-	22,356	43,604	671	-	44,275
5	Repairs	(2,500)	(24)	-	(2,524)	(1,887)	(18)	-	(1,905)	(397)	(7)	-	(404)	2,378	37	-	2,415
6	Printing & stationery	4,042	41	-	4,083	7,909	77	-	7,986	6,112	91	-	6,202	19,583	301	-	19,885
7	Communication	10,748	111	-	10,859	26,949	263	-	27,213	6,894	102	-	6,995	24,099	371	-	24,470
8	Legal & professional charges	1,19,154	1,209	-	1,20,363	2,38,872	2,335	-	2,41,207	12,326	171	-	12,498	84,859	1,305	-	86,164
9	Auditors' fees, expenses etc																
	(a) as auditor (Statutory Auditor)	693	7	-	700	1,213	12	-	1,225	749	11	-	760	1,167	18	-	1,185
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters (Tax Audit)	(33)	(0)	-	(33)	4	0	-	4	(25)	(0)	-	(25)	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	10	0	-	10	59	1	-	60	54	1	-	55	91	1	-	93
	(d) out of pocket expenses	(0)	0	-	(0)	17	0	-	17	0	(0)	-	0	127	2	-	129
10	Advertisement and publicity	1,42,749	1,425	-	1,44,175	2,23,728	2,187	-	2,25,915	71,789	1,069	-	72,858	2,12,359	3,267	-	2,15,626
11	Interest & Bank Charges	9,210	93	-	9,303	17,052	167	-	17,219	5,486	83	-	5,569	10,092	155	-	10,247
12	<b>Others</b>																
	Membership and Subscription Fees	1,241	12	-	1,253	2,208	22	-	2,230	429	6	-	435	965	15	-	980
	Information Technology Related Expenses	40,521	418	-	40,939	98,930	967	-	99,897	27,320	412	-	27,733	60,333	928	-	61,261
	Equipments, Software and amenities - Usage Cost	20,133	203	-	20,336	37,588	367	-	37,956	16,482	249	-	16,731	36,407	560	-	36,967
	Business Promotion	12,604	124	-	12,728	13,470	132	-	13,601	10,095	153	-	10,249	17,224	265	-	17,489
	Office Expenses	7,462	75	-	7,537	13,505	132	-	13,637	6,775	103	-	6,878	13,582	209	-	13,791
	Policy Related Expenses	5,726	57	-	5,783	7,653	75	-	7,728	11,907	181	-	12,088	22,310	343	-	22,653
	Directors Sitting Fees	1,287	13	-	1,300	2,030	20	-	2,050	837	13	-	850	1,920	30	-	1,950
	Miscellaneous Expenses	(570)	(6)	-	(576)	(707)	(7)	-	(714)	(2,933)	(45)	-	(2,978)	(3,189)	(49)	-	(3,238)
	Foreign Exchange Gain/Loss	(116)	(1)	-	(117)	240	2	-	242	726	12	-	738	(714)	(11)	-	(725)
13	Depreciation	40,834	404	-	41,239	54,539	533	-	55,072	15,529	237	-	15,766	23,283	358	-	23,641
	<b>TOTAL</b>	<b>8,16,446</b>	<b>8,220</b>	<b>-</b>	<b>8,24,666</b>	<b>14,59,900</b>	<b>14,272</b>	<b>-</b>	<b>14,74,172</b>	<b>5,76,396</b>	<b>8,682</b>	<b>-</b>	<b>5,85,078</b>	<b>13,21,625</b>	<b>20,329</b>	<b>-</b>	<b>13,41,954</b>

**PERIODIC DISCLOSURES**

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

**Rs '000**

S.No	Particulars	As at 30th September 2020	As at 30th September 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	94,19,022	59,57,650
	941,902,173 (Previous Year: 595,764,991) Equity Shares of Rs. 10 each		
3	Subscribed Capital	94,19,022	59,57,650
	941,902,173 (Previous Year: 595,764,991) Equity Shares of Rs. 10 each		
4	Called-up Capital	94,19,022	59,57,650
	941,902,173 (Previous Year: 595,764,991) 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	-	-
	<b>TOTAL</b>	<b>94,19,022</b>	<b>59,57,650</b>



## PERIODIC DISCLOSURES

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

Shareholder	As at 30th September 2020		As at 30th September 2019	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
- Indian	58,47,40,151	62%	30,38,40,151	51%
- Foreign	35,71,62,022	38%	29,19,24,840	49%
Others				
<b>TOTAL</b>	<b>94,19,02,173</b>	<b>100%</b>	<b>59,57,64,991</b>	<b>100%</b>

PERIODIC DISCLOSURES

FORM NL-10-RESERVES AND SURPLUS SCHEDULE

Rs '000

S.No	Particulars	As at 30th September 2020	As at 30th September 2019
		Unaudited	Unaudited
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	32,98,637	32,72,020
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	-	-
	<b>TOTAL</b>	<b>32,98,637</b>	<b>32,72,020</b>

**PERIODIC DISCLOSURES**

**FORM NL-11-BORROWINGS SCHEDULE**

**Rs '000**

S.No	Particulars	As at 30th September 2020	As at 30th September 2019
		Unaudited	Unaudited
1	9% Non-Convertible Debentures	4,30,000	4,30,000
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	<b>TOTAL</b>	<b>4,30,000</b>	<b>4,30,000</b>

**PERIODIC DISCLOSURES**

**FORM NL-12-INVESTMENT SCHEDULE - SHAREHOLDERS**

Rs '000

S.No	Particulars	As at 30th September 2020	As at 30th September 2019
		Unaudited	Unaudited
	<b>LONG TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills (Refer Note 1)	8,42,624	3,46,449
2	Other Approved Securities	5,19,988	2,54,654
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	3,54,241	2,48,675
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	9,75,305	3,99,510
5	Other than Approved Investments	-	50,000
	Less : Provisions for doubtful debts	-	-
	<b>Sub-total</b>	-	<b>50,000</b>
	<b>SHORT TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	99,793	-
2	Other Approved Securities	-	-
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	3,52,269	86,530
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	2,03,335	1,99,972
	(e) Other Securities - Certificate of Deposit/Comercial Paper	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	2,00,320	-
5	Other than Approved Investments	98,738	-
	Less : Provisions for doubtful debts	(40,500)	-
	<b>Sub-total</b>	<b>58,238</b>	-
	<b>TOTAL</b>	<b>36,06,113</b>	<b>15,85,790</b>

**Notes:**

- 1 Aggregate historical cost of investments other than listed equity securities and derivative instruments is Rs.3,218,271 Thousand (Previous Year - Rs.1,505,209 Thousand). Aggregate market value of such investments as at 30.09.2020 is Rs.3,260,592 Thousand (Previous Year - Rs.1,533,399 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 September 2020	As at 30th September 2019
		Unaudited	Unaudited
	<b>LONG TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills (Refer Note 1)	10,64,122	7,77,259
2	Other Approved Securities	9,29,893	4,66,409
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	8,32,325	7,52,459
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	9,39,920	6,07,279
5	Other than Approved Investments	-	1,50,268
	Less : Provisions for doubtful debts	-	-
	<b>Sub-total</b>	-	<b>1,50,268</b>
	<b>SHORT TERM INVESTMENTS</b>		
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	1,57,999	1,97,792
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	2,01,099	2,99,854
	(e) Other Securities - Certificate of Deposit/Comercial Paper	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	50,018	2,50,769
5	Other than Approved Investments	1,25,416	50,000
	Less : Provisions for doubtful debts	-	-
	<b>Sub-total</b>	<b>1,25,416</b>	<b>50,000</b>
	<b>TOTAL</b>	<b>43,00,792</b>	<b>35,52,088</b>

**Notes:**

- 1 Aggregate historical cost of investments other than listed equity securities and derivative instruments is Rs.4,045,064 Thousand (Previous Year - Rs.3,368,643 Thousand). Aggregate market value of such investments as at 30.09.2020 is Rs. 4,121,916 Thousand (Previous Year - Rs. 3,429,990 Thousand)
- 2 IRDA vide circular no : IRDAI/F&A/CIR/CPM/056/03/2016, dated 04th April 2016, Co. has segregated the Policyholders and Shareholders funds.

**PERIODIC DISCLOSURES**

**FORM NL-13-LOANS SCHEDULE**

**Rs '000**

S.No	Particulars	As at 30th September 2020	As at 30th September 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	-	-
	<b>TOTAL</b>	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others	-	-
	<b>TOTAL</b>	-	-
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	-	-
	<b>TOTAL</b>	-	-
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	-	-
	<b>TOTAL</b>	-	-

**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 September 2020	Deductions/adjustments during the period ended 30th September 2020	As at 30th September 2020	Opening	For the period ended 30th September 2020	On Sales/ Adjustments	Deductions/ adjustments during the period	As at 30th September 2020	As at 30th September 2020	As at 30th September 2019
Goodwill	-	-	-	-	-	-	-	-	-	-	-
Intangibles (Software)	97,199	17,306	-	1,14,505	66,666	9,877	-	-	76,543	37,962	24,959
Land-Freehold	-	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	19,209	23,615	-	42,824	9,233	22,149	-	-	31,163	11,661	8,520
Buildings	-	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	9,682	2,399	-	12,081	5,541	2,688	-	-	8,252	3,829	3,601
IT Equipments	1,39,928	724	(31)	1,40,621	34,936	16,781	-	-	51,692	88,928	62,771
Vehicles	-	-	-	-	-	-	-	-	-	-	-
Office Equipment	14,095	2,572	-	16,667	7,014	3,577	-	-	10,658	6,009	4,164
Others	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>2,80,113</b>	<b>46,616</b>	<b>(31)</b>	<b>3,26,698</b>	<b>1,23,390</b>	<b>55,072</b>	<b>-</b>	<b>-</b>	<b>1,78,308</b>	<b>1,48,390</b>	<b>1,04,015</b>
CWIP (including intangible under development)	91,264	40,457	(5,247)	1,26,474	-	-	-	-	-	1,26,474	54,604
<b>Grand Total</b>	<b>3,71,377</b>	<b>87,073</b>	<b>(5,279)</b>	<b>4,53,171</b>	<b>1,23,390</b>	<b>55,072</b>	<b>-</b>	<b>-</b>	<b>1,78,308</b>	<b>2,74,864</b>	<b>1,58,620</b>
<b>Previous Period</b>	<b>1,54,250</b>	<b>1,02,347</b>	<b>(8,217)</b>	<b>2,48,380</b>	<b>67,785</b>	<b>23,641</b>	<b>-</b>	<b>-</b>	<b>89,761</b>	<b>1,58,619</b>	<b>61,109</b>

**PERIODIC DISCLOSURES**

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

**Rs '000**

S.No	Particulars	As at 30th September 2020	As at 30th September 2019
		Unaudited	Unaudited
1	Cash (including cheques, drafts and stamps)	6,722	7,505
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	4,72,900	16,000
	(bb) Others*	2,500	2,500
	(b) Current Accounts	1,11,323	1,23,242
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	<b>TOTAL</b>	<b>5,93,445</b>	<b>1,49,247</b>
	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 September 2020	As at 30th September 2019
		Unaudited	Unaudited
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	31,483	28,533
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	-	1,231
6	Others		
	Security Deposits	70,114	66,804
	Advance to Employees against expenses	3,554	2,513
	Less : Provisions for doubtful debts	(2,133)	-
	<b>Sub-total</b>	<b>1,421</b>	<b>2,513</b>
	Advance to others	32,639	12,491
	<b>TOTAL (A)</b>	<b>1,35,657</b>	<b>1,11,572</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments	2,18,132	1,59,916
2	Outstanding Premiums	11,914	-
3	Agents' Balances	5,664	4,814
	Less : Provisions for doubtful debts	(5,071)	(3,920)
	<b>Sub-total</b>	<b>593</b>	<b>894</b>
4	Unallocated Premium	3,117	-
	Less : Provisions for doubtful debts	(2,077)	-
	<b>Sub-total</b>	<b>1,040</b>	-
5	Refund Payable - Premium	2,916	1,827
	Less : Provisions for doubtful debts	(1,827)	(1,827)
	<b>Sub-total</b>	<b>1,090</b>	-
5	Foreign Agencies Balances	-	-
6	Due from other entities carrying on insurance business (including reinsurers)	-	9,166
7	Due from subsidiaries/ holding	-	-
8	Deposit with Reserve Bank of India	-	-
9	Others		
	Receivable from Related Party	-	-
	Cenvat/ Input Tax Credit	22,095	91,733
	Investment For Unclaimed Amount*	12,488	9,903
	Income on Investment for Unclaimed Amount	1,324	888
	Sundry Receivable	-	13,400
	<b>TOTAL (B)</b>	<b>2,68,676</b>	<b>2,85,900</b>
	<b>TOTAL (A+B)</b>	<b>4,04,333</b>	<b>3,97,472</b>
	* 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 September 2020	As at 30th September 2019
		Unaudited	Unaudited
1	Agents' Balances	59,030	39,824
2	Balances due to other insurance companies	2,652	50,590
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	1,30,745	58,212
5	Unallocated Premium	2,68,190	4,19,313
6	Unclaimed Amount of Policyholders	10,928	7,214
7	Income on Unclaimed Amount of Policyholders	1,677	1,241
8	Sundry creditors	27,617	41,846
9	Due to subsidiaries/ holding company	-	-
10	Claims Outstanding*	9,29,972	6,14,627
11	Due to Officers/ Directors	-	-
12	Others -		
	Statutory Dues	1,31,548	1,20,431
	Refund Payable - Premium	16,133	14,363
	Provision for expenses	5,25,193	4,45,773
	Payable to Related Parties	-	-
	Contracts for Investments	-	-
	Stale Cheque	312	49
	Employee Related Liability	801	1,562
	Claims Payable	1,233	1,051
	Interest accrued and due on Borrowings	54,972	18,374
	<b>TOTAL</b>	<b>21,61,002</b>	<b>18,34,470</b>

\*Claims Outstanding are shown net of reinsurance

**PERIODIC DISCLOSURES**

**FORM NL-18-PROVISIONS SCHEDULE**

**Rs '000**

S.No	Particulars	As at 30th September 2020	As at 30th September 2019
		Unaudited	Unaudited
1	Reserve for Unexpired Risk	30,94,782	23,35,982
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	45,557	32,811
	Provision for Leave Encashment	43,362	45,170
	Deferred Tax Liability	-	-
	Freelook Reserve	3,892	4,889
6	Reserve for Premium Deficiency	-	-
	<b>TOTAL</b>	<b>31,87,593</b>	<b>24,18,852</b>

PERIODIC DISCLOSURES

FORM NL-19 - MISC EXPENDITURE SCHEDULE

Rs '000

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

**PERIODIC DISCLOSURES**

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

(` in Lakhs)

		As at 30th September 2020		As at 30th September 2019	
S.No.	Particulars	Gross Reserve	Net Reserve	Gross Reserve	Net Reserve
a	Unearned Premium Reserve (UPR) (a)	32,624	30,948	24,605	23,360
b	Premium Deficiency Reserve (PDR)(b)	-	-	-	-
c	Unexpired Risk Reserve (URR)(c)=(a) +(b)	32,624	30,948	24,605	23,360
d	Outstanding Claim Reserve (other than IBNR reserve)(d)	5,562	5,271	4,004	3,797
e	IBNR Reserve (e)	4,839	4,029	2,867	2,349
f	<b>Total Reserves for Technical Liabilities (f)=(c)+(d)+(e)</b>	<b>43,025</b>	<b>40,248</b>	<b>31,476</b>	<b>29,506</b>

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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3.49	7.95	1,010.75	1,628.16	-	-	-	-	-	-	1,014.25	1,636.11
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3.13	5.05	-	-	-	-	-	-	3.13	5.05
Assam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2.43	4.07	147.80	236.56	-	-	-	-	-	-	150.23	240.63
Bihar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.06	1.73	184.34	309.36	-	-	-	-	-	-	185.41	311.08
Chhattisgarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.48	0.72	114.57	174.57	-	-	-	-	-	-	115.05	175.29
Goa	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.77	1.21	20.35	28.80	-	-	-	-	-	-	21.13	30.01
Gujarat	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13.44	26.63	929.10	1,533.80	-	-	-	-	-	-	942.55	1,560.43
Haryana	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5.19	9.69	768.78	1,335.51	-	-	-	-	-	-	773.97	1,345.20
Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.39	1.33	43.14	88.32	-	-	-	-	-	-	43.53	89.64
Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.08	0.25	9.51	19.23	-	-	-	-	-	-	9.59	19.48
Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.90	4.17	236.43	396.84	-	-	-	-	-	-	238.34	401.01
Karnataka	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17.33	34.15	2,187.42	5,168.16	-	-	-	-	-	-	2,204.75	5,202.32
Kerala	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5.85	11.35	666.50	1,131.28	-	-	-	-	-	-	672.34	1,142.62
Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6.83	11.83	327.68	508.75	-	-	-	-	-	-	334.52	520.58
Maharashtra	-	-	-	-	-	-	-	-	-	-	-	-	-	-	55.32	83.71	4,768.93	8,045.20	-	-	-	-	-	-	4,824.25	8,128.91
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.01	1.58	2.63	-	-	-	-	-	-	1.58	2.64
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.01	0.01	5.20	7.46	-	-	-	-	-	-	5.21	7.48
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.63	0.63	-	-	-	-	-	-	0.63	0.63
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.38	5.08	-	-	-	-	-	-	1.38	5.08
Odisha	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7.40	10.53	369.31	635.48	-	-	-	-	-	-	376.70	646.01
Punjab	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9.13	14.96	625.52	1,121.24	-	-	-	-	-	-	634.65	1,136.20
Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5.20	9.40	375.94	641.95	-	-	-	-	-	-	381.14	651.35
Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.78	1.24	-	-	-	-	-	-	0.78	1.24
Tamil Nadu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6.20	12.71	1,018.49	1,687.22	-	-	-	-	-	-	1,024.69	1,699.93
Telangana	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9.86	18.76	1,655.52	2,819.94	-	-	-	-	-	-	1,665.39	2,838.70
Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.10	0.18	19.90	33.96	-	-	-	-	-	-	20.00	34.14
Uttar Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5.40	11.26	877.48	1,497.72	-	-	-	-	-	-	882.88	1,508.98
Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.60	1.06	105.35	166.16	-	-	-	-	-	-	105.95	167.22
West Bengal	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7.31	14.36	888.79	1,441.00	-	-	-	-	-	-	896.10	1,455.36
Andaman & Nicobar Is.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.02	2.11	-	-	-	-	-	-	1.02	2.11
Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3.82	4.78	34.50	56.94	-	-	-	-	-	-	38.32	61.71
Dadra & Nagra Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.80	4.34	-	-	-	-	-	-	1.80	4.34
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.01	1.86	-	-	-	-	-	-	1.86	3.01
Delhi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15.76	21.82	1,018.31	1,855.68	-	-	-	-	-	-	1,034.07	1,877.50
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.05	3.35	5.42	-	-	-	-	-	-	3.35	5.47
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>185.37</b>	<b>318.69</b>	<b>18,425.13</b>	<b>32,598.78</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>18,610.50</b>	<b>32,917.47</b>

**PERIODIC DISCLOSURES**

**FORM NL-23 - REINSURANCE RISK CONCENTRATION AS AT 30th September 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	6.50	17.85	6.99	3.24%
4	No. of Reinsurers with rating BBB but less than A	1	930.35	6.86	-	96.76%
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%
	<b>Total</b>	<b>2</b>	<b>936.85</b>	<b>24.71</b>	<b>6.99</b>	<b>100.00%</b>

**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 CARE on 30th March 2019

**PERIODIC DISCLOSURES**

**FORM NL-24 - AGEING OF CLAIMS FOR THE QUARTER ENDED 30th September 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	58,089	103	5	5	5	58,207	9,034
8	Overseas Travel	-	-	-	-	-	-	-
9	Personal Accident	27	2	-	-	-	29	54
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 30th September 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	3,711	-	21	-	-	-	-	3,732
2	Claims reported during the period	65,837	-	54	-	-	-	-	65,891
3	Claims Settled during the period	58,175	-	29	-	-	-	-	58,204
4	Claims Repudiated during the period	6,540	-	13	-	-	-	-	6,553
5	Claims closed during the period	-	-	-	-	-	-	-	-
6	Claims O/S at End of the period	4,833	-	33	-	-	-	-	4,866
	Less than 3months	4,787	-	26	-	-	-	-	4,813
	3 months to 6 months	26	-	1	-	-	-	-	27
	6months to 1 year	16	-	5	-	-	-	-	21
	1year and above	4	-	1	-	-	-	-	5

PERIODIC DISCLOSURES

FORM NL-26 - CLAIMS INFORMATION - KG TABLE I AS AT 30th September 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	65,247.28	61,895.65	33,822.38	31,711.14	12,379.13	9,513.34	12,379.13
9	Miscellaneous	-	-	-	-	-	-	-
	<b>Total *</b>	<b>65,247.28</b>	<b>61,895.65</b>	<b>33,822.38</b>	<b>31,711.14</b>	<b>12,379.13</b>	<b>9,513.34</b>	<b>12,379.13</b>

\* 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 September 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		1
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 30.09.2020)		47
7	No. of branches approved but not opened		1
8	No. of rural branches		0
9	No. of urban branches		47

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

(` in Lakhs)

S.No	Particulars	Sch	Amount
1	Investments	NL-12	79,069
2	Loans	NL-13	-
3	Fixed Assets	NL-14	2,749
4	<b>Current Assets</b>		
	a. Cash & Bank Balance	NL-15	5,934
	b. Advances & Other Assets	NL-16	4,043
5	<b>Current Liabilities</b>		
	a. Current Liabilities	NL-17	21,610
	b. Provisions	NL-18	31,876
	c. Misc. Exp not Written Off	NL-19	-
	d. Debit Balance of P&L A/c	NL-3	93,173
	<b>Application of Funds as per Balance Sheet (A)</b>		<b>1,31,482</b>
	<b>Less: Other Assets</b>	<b>Sch</b>	<b>Amount</b>
1	Loans	NL-11	-
2	Fixed Assets	NL-14	2,749
3	Cash & Bank Balance	NL-15	1,205
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	4,043
5	Current Liabilities	NL-17	21,610
6	Provisions	NL-18	31,876
7	Misc. Exp not Written Off	NL-19	-
8	Debit Balance of P&L A/c	NL-3	93,173
	<b>TOTAL (B)</b>		<b>47,684</b>
	<b>'Investment Assets' As per FORM 3B</b>	<b>(A-B)</b>	<b>83,798</b>

(` 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%	-	9,424	10,641	20,065	24%	-	20,065	20,648
2	Govt. Sec or Other Apporved Sec. (incl. (1) above)	Not less than 30%	-	14,624	19,940	34,564	41%	-	34,564	35,376
3	<b>Investment subject to Exposure Norms</b>									
	a. Housing & Loans to SG for Housing and FFE, Infrastructure Investments		-	-	-	-	-	-	-	-
	1. Approved Investments	Not less than 15%	-	14,280	12,422	26,702	32%	-	26,702	27,286
	2. Other Investments		-	-	-	-	-	-	-	-
	b. Approved Investments	Not exceeding 55%	-	9,361	11,330	20,691	25%	5.02	20,696	20,900
	c. Other Investments (not exceeding 25%)		-	582	1,254	1,836	2%	0.61	1,837	1,837
	<b>Total Investment Assets</b>	<b>100%</b>	<b>-</b>	<b>38,847</b>	<b>44,945</b>	<b>83,792</b>	<b>100%</b>	<b>5.62</b>	<b>83,798</b>	<b>85,398</b>

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. 405 lacs for Reliance Capital Limited (RCL)

**PERIODIC DISCLOSURES**

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

(' in Lakhs)

S.No	Market Value				Book Value			
	As at 30th September 2020	as % of total for this class	As at 30th September 2019	as % of total for this class	As at 30th September 2020	as % of total for this class	As at 30th September 2019	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	38,354	52%	23,540	47%	37,566	52%	23,082	48%
AA or better	-	-	4,558	9%	-	-	4,504	9%
Rated below A but above B	-	-	-	-	-	-	-	-
Rated below B	95	0.1%	2,213	4%	500	1%	2,503	5%
Any other (Sovereign)	35,376	48%	19,323	39%	34,564	48%	18,448	38%
	<b>73,825</b>	<b>100%</b>	<b>49,634</b>	<b>100%</b>	<b>72,630</b>	<b>100%</b>	<b>48,536</b>	<b>100%</b>
<b>BREAKDOWN BY RESIDUALMATURITY</b>								
Up to 1 year	7,698	10%	8,049	16%	8,046	11%	8,006	16%
more than 1 year and upto 3years	22,511	30%	19,884	40%	21,841	30%	19,639	40%
More than 3years and up to 7years	19,107	26%	15,822	32%	18,349	25%	15,297	32%
More than 7 years and up to 10 years	24,510	33%	5,879	12%	24,394	34%	5,593	12%
above 10 years	-	-	-	-	-	-	-	-
	<b>73,825</b>	<b>100%</b>	<b>49,634</b>	<b>100%</b>	<b>72,630</b>	<b>100%</b>	<b>48,536</b>	<b>100%</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government	20,648	28%	11,806	24%	20,065	28%	11,237	23%
b. State Government	14,728	20%	7,516	15%	14,499	20%	7,211	15%
c. Corporate Securities	38,449	52%	30,311	61%	38,066	52%	30,088	62%
	<b>73,825</b>	<b>100%</b>	<b>49,634</b>	<b>100%</b>	<b>72,630</b>	<b>100%</b>	<b>48,536</b>	<b>100%</b>

**Note**

1. In case of a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.
2. Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.

**PERIODIC DISCLOSURES**  
**FORM NL-30 - ANALYTICAL RATIOS**

Analytical Ratios for Non-Life companies					
S.No.	Particular	For the Quarter ended 30th September 2020	Up to the Period ended 30th September 2020	For the Quarter ended 30th September 2019	Up to the Period ended 30th September 2019
1	Gross Direct Premium Growth Rate	46.62%	30.16%	6%	3%
2	Gross Direct Premium to Net Worth Ratio	54.73%	96.80%	109%	218%
3	Growth Rate of Shareholders' Fund	193.31%	193.31%	-32%	-32%
4	Net Retention Ratio	94.80%	94.81%	95%	95%
5	Net Commission Ratio	12.23%	11.69%	11%	12%
6	Expense of Management to Gross Direct Premium Ratio	57.35%	56.96%	57%	65%
7	Combined Ratio	133.67%	114.44%	122%	130%
8	Technical Reserves to Net Premium Ratio	228.14%	128.96%	245%	123%
9	Underwriting Balance Ratio	-44.86%	-22.16%	-24%	-31%
10	Operating Profit Ratio	-51.36%	-23.41%	-18%	-25%
11	Liquid Assets to Liabilities Ratio	50.73%	50.73%	42%	42%
12	Net Earning Ratio	-33.66%	-14.09%	-16%	-22%
13	Return on Net Worth Ratio	-17.46%	-12.94%	-16%	-46%
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio	305.70%	305.70%	167%	167%
15	NPA Ratio				
	Gross NPA Ratio	0%	0%	0%	0%
	Net NPA Ratio	0%	0%	0%	0%
<b>Equity Holding Pattern for Non-Life Insurers</b>					
1	(a) No. of shares	94,19,02,173	94,19,02,173	59,57,64,991	59,57,64,991
2	(b) Percentage of shareholding				
	Indian	62%	62%	51%	51%
	Foreign	38%	38%	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)	(1.00)	(0.60)	(0.32)	(0.90)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(1.00)	(0.60)	(0.32)	(0.90)
6	(iv) Book value per share (Rs)	3.61	3.61	1.95	1.95

**PERIODIC DISCLOSURES**

**FORM NL-31 - RELATED PARTY**

(<sup>₹</sup> in Lakhs)

S.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received			
				For the Quarter ended 30th September 2020	Up to the Period ended 30th September 2020	For the Quarter ended 30th September 2019	Up to the Period ended 30th September 2019
1	TTK & Co	Associate Firm	Operating Expenses incurred	-	-	-	-
2	TTK Partners LLP	Shareholder	Capital Contribution	-	-	-	-
3	Manipal Education and Medical Group India Pvt Ltd	Shareholder	Capital Contribution	-	-	250	250
4	(Formerly known as Manipal Integrated Services Pvt Ltd)						
4	MEMG Fund Advisors, LLP	Shareholder	Capital Contribution	21,300	21,300	-	-
5	Cigna Holding Overseas Inc.	Shareholder	Capital Contribution	-	-	240	240
			Share Premium	-	-	10	10
6	Cigna Health Solutions India Pvt. Ltd.	Associate Enterprise	Operating Expenses incurred	-	-	-	-
			Reimbursement of expenses	-	-	-	-
			Purchase of Assets	-	-	-	-
			Gratuity Receivable	-	-	-	-
7	Mr. Prasun Sikdar	Key Managerial Personnel	Remuneration	102	205	105	201
8	Manipal Ankur Healthcare	Significant Influence	Gross Written Premium	(0.04)	(0.28)	-	-
9	Manipal Health Enterprises Pvt Ltd	Significant Influence	Gross Written Premium	1.79	3.63	-	-
10	T A Pai Management Institute	Significant Influence	Gross Written Premium	0.24	0.28	-	-
11	Sikkim Manipal University	Significant Influence	Gross Written Premium	0.04	0.04	-	-
12	MEMG INTERNATIONAL INDIA PRIVATE LIMITED	Significant Influence	Gross Written Premium	-	(0.25)	-	-
13	Manipal University Jaipur	Significant Influence	Gross Written Premium	(0.24)	(1.32)	-	-
14	Manipal Health Map	Significant Influence	Gross Written Premium	(0.03)	0.30	-	-
15	Human Care Medical Chari Trust	Significant Influence	Gross Written Premium	0.04	0.09	-	-
16	Manipal Hospitals (Dwarka)Private LTD	Significant Influence	Gross Written Premium	0.30	2.26	-	-
17	Stempeutics Research Pvt Ltd	Significant Influence	Gross Written Premium	0.09	0.07	-	-
18	Meritrac Services Private Limited	Significant Influence	Gross Written Premium	(0.08)	(0.14)	-	-
19	Manipal Global Education Services Pvt Ltd	Significant Influence	Gross Written Premium	(1.35)	(1.36)	-	-
20	Manipal Hospitals (Jaipur) Private Limited	Significant Influence	Gross Written Premium	0.09	0.12	-	-
21	Manipal Academy of Higher Education.	Significant Influence	Gross Written Premium	(4.10)	1,002.79	-	-
22	Srishti Manipal Institute of Art Design and Technology	Significant Influence	Gross Written Premium	12.34	12.34	-	-
23	Manipal Ankur Healthcare	Significant Influence	Unallocated Premium	1.51	1.51	-	-
24	Manipal Health Enterprises Pvt Ltd	Significant Influence	Unallocated Premium	0.06	0.06	-	-
25	T A Pai Management Institute	Significant Influence	Unallocated Premium	0.19	0.19	-	-
26	Sikkim Manipal University	Significant Influence	Unallocated Premium	5.38	5.38	-	-
27	MEMG INTERNATIONAL INDIA PRIVATE LIMITED	Significant Influence	Unallocated Premium	0.68	0.68	-	-
28	Manipal University Jaipur	Significant Influence	Unallocated Premium	5.35	5.35	-	-
29	Manipal Health Map	Significant Influence	Unallocated Premium	2.21	2.21	-	-
30	Human Care Medical Chari Trust	Significant Influence	Unallocated Premium	0.93	0.93	-	-
31	Manipal Hospitals (Dwarka)Private LTD	Significant Influence	Unallocated Premium	0.93	0.93	-	-
32	Stempeutics Research Pvt Ltd	Significant Influence	Unallocated Premium	0.61	0.61	-	-
33	Meritrac Services Private Limited	Significant Influence	Unallocated Premium	0.45	0.45	-	-
34	Manipal Global Education Services Pvt Ltd	Significant Influence	Unallocated Premium	1.32	1.32	-	-
35	Manipal Hospitals (Jaipur) Private Limited	Significant Influence	Unallocated Premium	0.40	0.40	-	-
36	Manipal Academy of Higher Education.	Significant Influence	Unallocated Premium	79.55	79.55	-	-
37	Manipal Academy of Higher Education.	Significant Influence	Advance Premium	694.37	694.37	-	-
38	Sikkim Manipal University	Significant Influence	Claim Expense	4	8	-	-
39	Manipal Health Enterprises Private Limited	Significant Influence	Claim Expense	284	363	-	-
40	Manipal Academy of Higher Education	Significant Influence	Claim Expense	385	631	-	-
41	Human Care Medical Charitable Trust	Significant Influence	Claim Expense	18	32	-	-
42	Sikkim Manipal University	Significant Influence	Claim Outstanding	1	1	-	-
42	Manipal Health Enterprises Private Limited	Significant Influence	Claim Outstanding	57	57	-	-
42	Manipal Academy of Higher Education	Significant Influence	Claim Outstanding	89	89	-	-
42	Human Care Medical Charitable Trust	Significant Influence	Claim Outstanding	9	9	-	-
43	Manipal Health Enterprises Private Limited	Significant Influence	Claim Payable	0.51	0.51	-	-

**PERIODIC DISCLOSURES**

**FORM NL-32 - PRODUCTS INFORMATION**

**Products and/or add-ons introduced during the period ended 30th September 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	Corona Kavach Policy, ManipalCigna	Email date - 6th Jul 20	MCIHLUP21070V012021	Miscellaneous Health Insurance	Internal Tariff Rated	06-07-2020	07-07-2020
2	ManipalCigna ProHealth Group Insurance Policy	Email date - 29th Jul 20	MCIHLGP21172V032021	Miscellaneous Health Insurance	Internal Tariff Rated	29-07-2020	27-08-2020
3	Corona Rakshak Policy, ManipalCigna	Email date - 5th Aug 20	MCIHLUP21139V012021	Miscellaneous Health Insurance	Internal Tariff Rated	05-08-2020	07-08-2020
4	ManipalCigna Lifestyle Protection Group Policy (GPA/GCI)	Email date - 12th Aug 20	MCIPAGP21235V032021	Miscellaneous Health Insurance	Internal Tariff Rated	12-08-2020	10-09-2020



**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 September 2020**

(` in Lakhs)

Item	Description	Notes No.	Amount
	(2)	(3)	(4)
(A)	Policyholder's FUNDS		44,945.51
	Available Assets (as per FORM IRDAI-GI-TA)		-
	<b>Deduct:</b>		-
(B)	Current Liabilities as per BS		40,247.54
(C)	Provisions as per BS		4,238.47
(D)	Other Liabilities		-
(E)	<b>Excess in Policyholders' Funds (1-2-3)</b>		<b>459.49</b>
	Shareholder's FUNDS		
(F)	Available Assets		46,383.07
	<b>Deduct:</b>		-
(G)	Other Liabilities		8,999.91
(H)	Excess in Shareholders' funds: (F-G)		37,383.15
(I)	Total ASM (E+H)		37,842.65
(J)	Total RSM		12,379.13
(K)	<b>Solvency Ratio (Total ASM/Total RSM) *</b>		<b>305.70%</b>

**PERIODIC DISCLOSURES**

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

( ` 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		Classification	Provision (%)	Provision ( `)
			%	Has there been revision?							Amount	Board Approval Ref			
Other Investments	Reliance Capital Limited	Bonds	0.09	No	500.00	500.00	44.50	09-09-2021	09-09-2020	Nil	Nil	Nil	OLDB	0.81	405.00

**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 30th September 2020				Up to the Period ended 30th September 2020				Up to the Period ended 30th September 2019			
			Investment		Income on Investment	Gross Yield (%)	Investment		Income on Investment	Gross Yield (%)	Investment		Income on Investment	Gross Yield (%)
			Book Value*	Market Value#			Book Value*	Market Value#			Book Value*	Market Value		
1	Central Government Bonds	CGSB	15,301.67	20,155.59	385.24	2.52%	14,928.44	20,155.59	637.70	11.25%	11,729.06	11,806.47	568.99	4.85%
2	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	0.00%	-	-	-	0.00%	-	-	-	0.00%
3	Treasury Bills	CTRB	491.93	492.06	0.38	0.00%	491.93	492.06	0.38	0.00%	-	-	-	0.00%
4	State Government Bonds	SGGB	6,426.84	10,454.49	108.37	1.69%	5,260.03	10,454.49	181.15	13.50%	5,060.95	4,306.82	285.69	5.64%
5	Other Approved Securities (ex. Infrastructure Investments)	SGGA	4,146.61	4,273.68	78.09	1.88%	3,703.78	4,273.68	139.16	10.10%	2,060.17	3,209.55	86.88	4.22%
6	Bonds / Debentures issued by HUDCO	HTHD	-	-	-	0.00%	-	-	-	0.00%	-	-	-	0.00%
7	Bonds / Debentures issued by NHB/Inst. acc by NHB	HTDN	4,106.92	5,184.01	77.38	1.88%	3,900.13	5,184.01	146.51	8.32%	2,344.37	3,055.27	99.76	4.26%
8	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	-	0.00%	-	-	-	0.47%	983.99	-	6.64	0.47%
9	Reclassified Approved Investments-Debt (Point 6 under Note to Regulation 4 to SI)**	HRSD	500.00	-	(1,666.20)	-33.24%	1,072.51	-	(1,669.44)	-1.90%	2,001.94	1,775.23	(226.40)	-1.62%
10	Infrastructure - PSU / Debentures / Bonds	IPID	18,066.19	21,050.35	539.88	3.10%	18,676.66	21,050.35	983.49	10.16%	11,713.42	12,362.16	632.39	5.39%
11	Infrastructure - Other Corporate sec- Deb / Bonds	ICTD	1,024.45	1,051.59	16.51	1.61%	824.02	1,051.59	27.32	10.31%	483.97	507.59	21.42	4.43%
12	Infrastructure - Other Corporate sec- CPs	ICCP	-	-	-	0.00%	-	-	-	0.00%	-	-	-	0.00%
13	Corporate Securities - Debentures	ECOS	8,263.96	11,068.30	(171.79)	-2.08%	8,570.99	11,068.30	(6.96)	-0.04%	12,700.48	12,173.36	568.60	4.48%
14	Corporate Sec- Bonds - Taxable	EPBT	-	-	-	0.00%	-	-	-	0.00%	-	-	-	0.00%
15	Deposit - with Sch BK/Fn, CCIL/RBI	ECDB	2,324.86	4,729.00	26.64	1.15%	1,703.97	4,729.00	39.95	5.64%	123.22	160.00	7.63	6.19%
16	Application Money	ECAM	-	-	-	0.00%	-	-	-	0.00%	-	-	-	0.00%
17	Perpetual Debt Tier I & II - PSU Banks	EUPD	-	-	-	0.00%	-	-	-	0.00%	-	-	-	0.00%
18	MF-Gilt/Govt/Liquid Schemes	EGMF	2,522.47	5,102.68	19.10	0.76%	2,409.00	5,102.68	48.73	5.63%	2,308.43	2,843.22	73.83	3.20%
19	Deposits - CnB with Scheduled Banks	EGCD	-	-	-	0.00%	-	-	-	0.00%	-	-	-	0.00%
20	Commercial Papers	ECBP	-	-	-	0.00%	-	-	-	0.00%	-	-	-	0.00%
21	Mutual Funds - Gilt/Govt/Liquid Schemes	OMGS	1,348.43	1,741.54	10.03	0.74%	1,726.21	1,741.54	24.31	0.77%	-	-	-	0.00%
22	Debentures	CLDB	500.00	95.00	-	0.00%	500.00	95.00	-	1.93%	500.00	437.46	22.30	4.46%
TOTAL			65,024.32	85,398.29	(456.46)	-0.70%	64,067.26	85,398.29	612.60	0.96%	52,009.98	52,637.12	2,322.53	4.47%

\* 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 30th September 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 <sup>1</sup>								
B.	As on Date <sup>2</sup>								
	8.90% RCL NCD_BONDS 09-09-2021 B	OLDB	500.00	09-Sep-16	CARE	CARE AAA	CARE D	20-Sep-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 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 30th September 2020		Up to the Period ended 30th September 2020		For the Quarter ended 30th September 2019		Up to the Period ended 30th September 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	185	3,836	319	7,233	189	6,604	383	11,915
10	Health	18,425	83,981	32,599	1,50,257	12,504	55,279	24,907	1,01,224
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 September 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	944	40	42,108
		Urban	2,892	146	2,69,817
		Social	-	-	-
10	Health	Rural	20,413	4,141	3,52,612
		Urban	63,568	14,284	10,33,745
		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 September 2020		Up to the Period ended 30th September 2020		For the Quarter ended 30th September 2019		Up to the Period ended 30th September 2019	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	35,728	5,401	63,437	9,504	24,053	3,679	45,144	6,874
2	Corporate Agents-Banks	7,735	3,529	11,329	5,846	3,840	2,736	6,453	4,763
3	Corporate Agents -Others	4,574	622	8,326	1,096	6,420	507	10,503	903
4	Brokers	25,342	5,168	45,925	9,671	18,221	4,118	33,127	9,703
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	14,438	3,890	28,473	6,801	9,349	1,653	17,912	3,047
	Total (A)	-	-	-	-	-	-	-	-
1	Referral (B)	-	-	-	-	-	-	-	-
	<b>Grand Total (A+B)</b>	<b>87,817</b>	<b>18,610</b>	<b>1,57,490</b>	<b>32,917</b>	<b>61,883</b>	<b>12,693</b>	<b>1,13,139</b>	<b>25,290</b>

Note:

1. Premium means amount of premium received from business acquired by the source
2. No of Policies stand for no. of policies sold



**PERIODIC DISCLOSURES**

**FORM NL-41 - GREIVANCE DISPOSAL FOR THE QUARTER ENDED 30th September 2020**

S. No.	Particulars	Opening Balance as on 1st Jul 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	1	233	55	1	176	2	368
a	Proposal Related	-	-	-	-	-	-	-
b	Claim	-	115	24	1	89	1	182
c	Policy Related	-	29	12	-	17	-	40
d	Premium	-	9	3	-	6	-	13
e	Refund	-	11	2	-	9	-	21
f	Coverage	-	-	-	-	-	-	-
g	Cover Note Related	-	-	-	-	-	-	-
h	Product	-	2	-	-	2	-	2
i	Other	1	67	14	-	53	1	110
	<b>Total number of complaints</b>	<b>1</b>	<b>233</b>	<b>55</b>	<b>1</b>	<b>176</b>	<b>2</b>	<b>368</b>
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 Sep 2020	1,57,490						
5	Total no of claims intimated upto upto 30th Sep 2020	1,08,813						
6	Total no of Policy Complaints (upto 30th Sep 2020 Per 10,000 policies)	2						
7	Total no of Claims complaints (upto 30th Sep 2020 Per 10,000 claims)	17						
8)	<b>Duration wise Pending Status</b>	<b>Complaints made by customers</b>	<b>Complaints made by intermediaries</b>	<b>Total</b>				
	Upto 7 days	2	-	2				
	7 - 15 days	-	-	-				
	15 - 30 days	-	-	-				
	30 - 90 days	-	-	-				
	90 days and beyond	-	-	-				
	Total No. of complaint	2	-	2				

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