

PERIODIC DISCLOSURES

FORM NL-1-B-RA

REVENUE ACCOUNT FOR THE PERIOD ENDED 31st Dec 2019

Rs '000

S.No	Particulars	Schedule	For the Quarter ended 31st Dec 2019				Up to the Period ended 31st Dec 2019				For the Quarter ended 31st Dec 2018				Up to the Period ended 31st Dec 2018			
			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	1,276,010	16,975	-	1,292,985	3,573,031	81,908	-	3,654,938	952,305	31,627	-	983,932	2,659,459	118,885	-	2,778,344
2	Profit/ (Loss) on sale/redemption of Investments																	
	(b) Profit on sale of investments		59,090	619	-	59,708	79,706	1,072	-	80,778	2,687	47	-	2,734	8,438	308	-	8,746
	Less: Loss on sale of investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Interest, Dividend & Rent – Gross		62,083	650	-	62,733	181,242	2,439	-	183,681	61,288	1,081	-	62,369	165,930	6,048	-	171,978
	TOTAL (A)		1,397,183	18,244	-	1,415,427	3,833,979	85,419	-	3,919,397	1,016,280	32,756	-	1,049,035	2,833,827	125,240	-	2,959,068
1	Claims Incurred (Net)	NL-5	832,982	13,476	-	846,458	2,289,706	20,743	-	2,310,449	583,172	9,781	-	592,953	1,745,383	20,947	-	1,766,330
2	Commission	NL-6	155,757	1,786	-	157,543	434,106	5,448	-	439,554	143,837	3,032	-	146,869	426,468	16,501	-	442,968
3	Operating Expenses related to Insurance Business	NL-7	805,518	8,293	-	813,812	2,127,143	28,621	-	2,155,764	732,236	14,886	-	747,122	2,095,300	76,363	-	2,171,661
4	Premium Deficiency		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL (B)		1,794,258	23,555	-	1,817,813	4,850,954	54,812	-	4,905,766	1,459,245	27,699	-	1,486,944	4,267,151	113,811	-	4,380,960
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		(397,075)	(5,312)	-	(402,386)	(1,016,975)	30,607	-	(986,369)	(442,965)	5,057	-	(437,909)	(1,433,324)	11,429	-	(1,421,891)
	APPROPRIATIONS																	
	Transfer to Shareholders' Account		(397,075)	(5,312)	-	(402,386)	(1,016,975)	30,607	-	(986,369)	(442,965)	5,057	-	(437,909)	(1,433,324)	11,429	-	(1,421,891)
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other Investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL (C)		(397,075)	(5,312)	-	(402,386)	(1,016,975)	30,607	-	(986,369)	(442,965)	5,057	-	(437,909)	(1,433,324)	11,429	-	(1,421,891)

PERIODIC DISCLOSURES

FORM NL-2-B-PL

PROFIT & LOSS ACCOUNT FOR THE PERIOD ENDED 31st Dec 2019

Rs '000

S.No	Particulars	Schedule	For the Quarter ended 31st Dec 2019	Up to the Period ended 31st Dec 2019	For the Quarter ended 31st Dec 2018	Up to the Period ended 31st Dec 2018
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous insurance		(402,386)	(986,369)	(437,909)	(1,421,894)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		27,827	96,403	42,331	97,510
	(b) Profit on sale of investments		26,156	47,816	1,792	4,668
	Less: Loss on sale of investments		-	-	-	-
3	OTHER INCOME		-	-	-	-
	TOTAL (A)		(348,403)	(842,150)	(393,786)	(1,319,716)
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of Investments		30,000	30,000	-	-
	(b) For doubtful debts		3,420	4,949	384	857
	(c) Others		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		-	-	-	-
	Personnel Cost		7,335	21,214	3,392	37,392
	Rents, rates & taxes		-	-	-	-
	Interest & Bank Charges		57	151	8	140
	Share Issue Expenses (Stamp Duty & Franking)		112	112	-	1,707
	Expenses related to issuance of Debentures		-	-	-	-
	Interest on Non-convertible Debentures		(1)	19,403	-	19,403
	Miscellaneous Expenses		752	2,173	3,802	4,468
	(b) Bad debts written off		-	-	-	-
	(c) Others (Provision for doubtful debts)		-	-	-	-
	TOTAL (B)		41,676	78,002	7,586	63,967
	Profit / (Loss) Before Tax		(390,079)	(920,152)	(401,371)	(1,383,683)
	Provision for Taxation		-	-	-	-
	Profit / (Loss) After Tax		(390,079)	(920,152)	(401,371)	(1,383,683)
	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		(8,070,351)	(7,540,276)	(6,868,558)	(5,886,245)
	Balance carried forward to Balance Sheet		(8,460,428)	(8,460,428)	(7,269,928)	(7,269,928)

PERIODIC DISCLOSURES

FORM NL-3-B-BS

BALANCE SHEET AS ON 31st Dec 2019

Rs '000

S.No	Particulars	Schedule	As at 31st Dec 2019	As at 31st Dec 2018
	SOURCES OF FUNDS			
1	SHARE CAPITAL	NL-8	6,700,783	5,320,395
2	SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
2	SHARE APPLICATION MONEY		-	-
3	RESERVES AND SURPLUS	NL-10	3,286,877	3,259,275
4	FAIR VALUE CHANGE ACCOUNT			
	- SHAREHOLDER		265	46
	- POLICYHOLDER		270	303
5	BORROWINGS	NL-11	430,000	430,000
	TOTAL		10,418,194	9,010,019
	APPLICATION OF FUNDS			
1	SHAREHOLDER'S INVESTMENTS	NL-12	1,877,636	1,851,946
2	POLICYHOLDER'S INVESTMENTS	NL-12A	3,797,217	3,266,641
3	LOANS	NL-13	-	-
4	FIXED ASSETS	NL-14	189,661	73,642
5	DEFERRED TAX ASSET		-	-
6	CURRENT ASSETS			
	Cash and Bank Balances	NL-15	80,573	97,451
	Advances and Other Assets	NL-16	416,857	405,713
	Sub-Total (A)		497,430	503,164
7	CURRENT LIABILITIES	NL-17	1,726,138	1,681,669
8	PROVISIONS	NL-18	2,678,039	2,273,633
	Sub-Total (B)		4,404,177	3,955,302
	NET CURRENT ASSETS (C) = (A - B)		(3,906,747)	(3,452,138)
10	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19	-	-
11	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		8,460,428	7,269,928
	TOTAL		10,418,194	9,010,019

PERIODIC DISCLOSURES
 FORM NL-4-PREMIUM SCHEDULE

Rs '000

S.No	Particulars	For the Quarter ended 31st Dec 2019				Up to the Period ended 31st Dec 2019				For the Quarter ended 31st Dec 2018				Up to the Period ended 31st Dec 2018			
		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	1,607,997	16,840	-	1,624,837	4,098,650	55,149	-	4,153,799	1,082,296	19,097	-	1,101,393	3,432,516	125,103	-	3,557,620
2	Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Less: Premium on reinsurance ceded	81,667	898	-	82,565	208,272	3,154	-	211,426	55,171	1,070	-	56,241	179,320	13,533	-	192,853
4	Net Premium	1,526,330	15,942	-	1,542,272	3,890,378	51,995	-	3,942,373	1,027,125	18,027	-	1,045,152	3,253,196	111,570	-	3,364,767
5	Adjustment for change in reserve for unexpired risks	250,320	(1,033)	-	249,287	317,347	(29,913)	-	287,434	74,819	(13,600)	-	61,220	593,738	(7,315)	-	586,423
	Total Premium Earned (Net)	1,276,010	16,975	-	1,292,985	3,573,031	81,908	-	3,654,939	952,305	31,627	-	983,932	2,659,458	118,885	-	2,778,343
	Premium Income from business effected :																
	In India	1,276,010	16,975	-	1,292,985	3,573,031	81,908	-	3,654,939	952,305	31,627	-	983,932	2,659,458	118,885	-	2,778,343
	Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total Premium Earned (Net)	1,276,010	16,975	-	1,292,985	3,573,031	81,908	-	3,654,939	952,305	31,627	-	983,932	2,659,458	118,885	-	2,778,343

PERIODIC DISCLOSURES
 FORM NLS - CLAIMS SCHEDULE

Rs '000

S.No	Particulars	For the Quarter ended 31st Dec 2019				Up to the Period ended 31st Dec 2019				For the Quarter ended 31st Dec 2018				Up to the Period ended 31st Dec 2018			
		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	849,045	1,591	-	850,635	2,286,310	6,674	-	2,272,984	609,777	3,735	-	613,512	1,680,433	6,797	-	1,687,230
2	Add : Claims Outstanding at the end of the period	577,002	74,377	-	651,380	577,002	74,377	-	651,380	530,686	52,820	-	583,506	530,686	52,820	-	583,506
3	Less : Claims Outstanding at the beginning of the period	552,046	62,581	-	614,627	443,678	59,940	-	503,618	527,725	46,177	-	573,902	384,648	37,850	-	422,498
	Gross Claims Incurred	874,001	13,387	-	887,388	2,399,634	21,111	-	2,420,745	612,738	10,378	-	623,116	1,826,471	21,767	-	1,848,238
4	Add : Re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Less : Re-insurance Ceded	41,019	(89)	-	40,930	109,928	368	-	110,296	29,566	597	-	30,163	81,088	820	-	81,908
	Total Claims Incurred	832,982	13,476	-	846,458	2,289,706	20,743	-	2,310,449	583,172	9,781	-	592,953	1,745,383	20,947	-	1,766,330

PERIODIC DISCLOSURES
 FORM NL-6-COMMISSION SCHEDULE

Rs '000

S.No	Particulars	For the Quarter ended 31st Dec 2019				Up to the Period ended 31st Dec 2019				For the Quarter ended 31st Dec 2018				Up to the Period ended 31st Dec 2018			
		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	165,640	1,913	-	167,553	463,144	6,928	-	470,072	150,729	3,176	-	153,905	453,935	19,246	-	473,181
2	Add: Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Less: Commission on Re-insurance Ceded	9,883	127	-	10,010	29,038	1,480	-	30,518	6,892	144	-	7,036	27,467	2,746	-	30,213
	Net Commission	155,757	1,786	-	157,543	434,106	5,448	-	439,554	143,837	3,032	-	146,869	426,468	16,501	-	442,968
	Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																
	Agents	52,556	1,117	-	53,673	166,067	4,256	-	170,323	47,948	1,315	-	49,263	133,847	3,584	-	137,432
	Brokers	48,678	697	-	49,375	124,336	2,120	-	126,456	43,757	998	-	44,755	127,975	2,245	-	130,220
	Corporate Agency	51,576	97	-	51,673	132,971	538	-	133,510	41,628	862	-	42,490	154,088	13,414	-	167,502
	Referral	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Others	12,830	2	-	12,832	39,770	14	-	39,784	17,396	1	-	17,397	38,025	3	-	38,028
	TOTAL (B)	165,640	1,914	-	167,554	463,144	6,928	-	470,073	150,729	3,176	-	153,906	453,935	19,247	-	473,182

PERIODIC DISCLOSURES
FORM NL-7-OPERATING EXPENSES SCHEDULE

Rs '000

S.No	Particulars	For the Quarter ended 31st Dec 2019				Up to the Period ended 31st Dec 2019				For the Quarter ended 31st Dec 2018				Up to the Period ended 31st Dec 2018			
		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	345,594	3,357	-	348,951	1,017,304	13,688	-	1,030,992	321,818	6,315	-	328,133	947,163	34,521	-	981,684
2	Travel, conveyance and vehicle running expenses	13,110	121	-	13,231	42,004	565	-	42,569	17,512	312	-	17,824	55,184	2,011	-	57,195
3	Training expenses	33,287	351	-	33,638	83,829	1,128	-	84,957	57,323	1,096	-	58,420	172,010	6,269	-	178,279
4	Rents, rates & taxes	22,398	217	-	22,616	66,003	888	-	66,891	31,460	897	-	32,356	60,337	2,199	-	62,536
5	Repairs	1,688	18	-	1,707	4,066	55	-	4,121	2,098	27	-	2,125	7,849	286	-	8,136
6	Printing & stationery	11,107	112	-	11,219	30,690	413	-	31,103	7,274	146	-	7,420	21,059	768	-	21,826
7	Communication	12,767	125	-	12,893	36,867	496	-	37,369	12,066	197	-	12,262	40,121	1,462	-	41,583
8	Legal & professional charges	50,586	517	-	51,103	135,445	1,822	-	137,267	52,792	361	-	53,152	233,355	8,505	-	241,860
9	Auditors' fees, expenses etc																
	(a) as auditor (Statutory Auditor)	165	(0)	-	165	1,332	18	-	1,350	429	8	-	438	1,313	48	-	1,360
	(b) as adviser or in any other capacity, in respect of																
	(i) Taxation matters	70	1	-	71	70	1	-	71	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	(28)	(1)	-	(29)	63	1	-	64	1	(1)	-	0	94	3	-	97
	(d) out of pocket expenses	31	0	-	31	157	2	-	159								
10	Advertisement and publicity	171,854	1,903	-	173,758	384,213	5,170	-	389,383	103,398	2,741	-	106,139	222,036	8,092	-	230,128
11	Interest & Bank Charges	6,291	65	-	6,357	16,383	220	-	16,603	4,658	111	-	4,769	11,418	416	-	11,835
12	Others																
	Membership and Subscription Fees	544	5	-	550	1,510	20	-	1,530	439	10	-	450	1,082	39	-	1,122
	Information Technology Related Expenses	28,045	261	-	28,306	88,378	1,189	-	89,567	49,475	1,227	-	50,703	115,991	4,227	-	120,218
	Equipments, Software and amenities - Usage Cost	26,875	291	-	27,166	63,282	851	-	64,133	7,517	(186)	-	7,331	60,652	2,211	-	62,862
	Business Promotion	47,297	603	-	47,900	64,521	868	-	65,389	12,137	401	-	12,539	16,859	614	-	17,473
	Office Expenses	7,768	78	-	7,846	21,350	287	-	21,637	6,427	117	-	6,545	19,926	726	-	20,653
	Policy Related Expenses	12,499	125	-	12,625	34,809	468	-	35,278	10,645	142	-	10,787	39,023	1,422	-	40,445
	Directors Sitting Fees	1,138	12	-	1,150	3,059	41	-	3,100	925	25	-	950	1,901	69	-	1,970
	Miscellaneous Expenses	(131)	4	-	(127)	(3,320)	(45)	-	(3,365)	909	41	-	950	(13)	(0)	-	(14)
	Foreign Exchange Gain/Loss	370	6	-	376	(344)	(5)	-	(349)	(2,724)	(153)	-	(2,877)	3,479	127	-	3,606
13	Depreciation	12,191	119	-	12,310	35,473	477	-	35,951	35,656	1,051	-	36,706	64,463	2,349	-	66,812
	TOTAL	805,518	8,293	-	813,811	2,127,143	28,621	-	2,155,764	732,236	14,886	-	747,122	2,095,300	76,363	-	2,171,663

PERIODIC DISCLOSURES

FORM NL-8-SHARE CAPITAL SCHEDULE

Rs '000

S.No	Particulars	As at 31st Dec 2019	As at 31st Dec 2018
		Unaudited	Unaudited
1	Authorised Capital 1,000,000,000 (Previous Year: 600,000,000) Equity Shares of Rs. 10 each	10,000,000	6,000,000
2	Issued Capital 670,078,291 (Previous Year: 532,039,511) Equity Shares of Rs. 10 each	6,700,783	5,320,395
3	Subscribed Capital 670,078,291 (Previous Year: 532,039,511) Equity Shares of Rs. 10 each	6,700,783	5,320,395
4	Called-up Capital 670,078,291 (Previous Year: 532,039,511) Equity Shares of Rs. 10 each	6,700,783	5,320,395
	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	6,700,783	5,320,395

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

Shareholder	As at 31st Dec 2019		As at 31st Dec 2018	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
- Indian	341,740,151	51%	271,340,151	51%
- Foreign	328,338,140	49%	260,699,360	49%
Others				
TOTAL	670,078,291	100%	532,039,511	100%

PERIODIC DISCLOSURES

FORM NL-10-RESERVES AND SURPLUS SCHEDULE

Rs '000

S.No	Particulars	As at 31st Dec 2019	As at 31st Dec 2018
		Unaudited	Unaudited
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	3,286,877	3,259,275
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	3,286,877	3,259,275

PERIODIC DISCLOSURES**FORM NL-11-BORROWINGS SCHEDULE****Rs '000**

S.No	Particulars	As at 31st Dec 2019	As at 31st Dec 2018
		Unaudited	Unaudited
1	9% Non-Convertible Debentures	430,000	430,000
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	430,000	430,000

PERIODIC DISCLOSURES

FORM NL-12-INVESTMENT SCHEDULE - SHAREHOLDERS

Rs '000

S.No	Particulars	As at 31st Dec 2019	As at 31st Dec 2018
		Unaudited	Unaudited
LONG TERM INVESTMENTS			
1	Government securities and Government guaranteed bonds including Treasury Bills (Refer Note 1)	402,948	445,115
2	Other Approved Securities	154,495	205,524
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	251,211	448,793
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	654,830	398,434
5	Other than Approved Investments	50,000	-
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	112,664	58,691
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	99,974	199,138
	(e) Other Securities - Certificate of Deposit/Comercial Paper	-	96,251
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	151,514	-
5	Other than Approved Investments	-	-
TOTAL		1,877,636	1,851,944

Notes:

- 1 Aggregate historical cost of investments other than listed equity securities and derivative instruments is Rs.1,773,655 Thousand (Previous Year - Rs.1,794,368 Thousand). Aggregate market value of such investments as at 31.12.2019 is Rs.1,775,910 Thousand (Previous Year - Rs.1,806,107 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 31st Dec 2019	As at 31st Dec 2018
		Unaudited	Unaudited
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills (Refer Note 1)	905,462	779,972
2	Other Approved Securities	564,988	413,166
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	804,673	749,822
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	617,483	647,031
5	Other than Approved Investments	150,289	-
	Less : Provisions for doubtful debts	(22,500)	-
	Sub-total	127,789	-
	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	183,732	227,763
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	249,849	349,628
	(e) Other Securities - Certificate of Deposit/Comercial Paper	-	49,300
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	300,741	49,959
5	Other than Approved Investments	50,000	-
	Less : Provisions for doubtful debts	(7,500)	-
	Sub-total	42,500	-
	TOTAL	3,797,217	3,266,641

Notes:

- 1 Aggregate historical cost of investments other than listed equity securities and derivative instruments is Rs.3,628,727 Thousand (Previous Year - Rs.3,045,688 Thousand). Aggregate market value of such investments as at 31.12.2019 is Rs. 3,579,528 Thousand (Previous Year - Rs. 3,082,873 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 31st Dec 2019	As at 31st Dec 2018
		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 31st Dec 2019	Deductions/adjustments during the period ended 31st Dec 2019	As at 31st Dec 2019	Opening	For the period ended 31st Dec 2019	On Sales/ Adjustments	Deductions/ adjustments during the period	As at 31st Dec 2019	As at 31st Dec 2019	As at 31st Dec 2018
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited
Goodwill	-	-	-	-	-	-	-	-	-	-	-
Intangibles (Software)	64,128	24,074	-	88,202	45,685	15,660	-	-	61,345	26,857	26,905
Land-Freehold	-	-	-	-	-	-	-	-	-	7,559	-
Leasehold Improvements	14,354	3,257	(2,725)	14,886	6,962	2,029	-	(1,664)	7,327	7,559	5,512
Buildings	-	-	-	-	-	-	-	-	-	3,594	-
Furniture & Fittings	6,304	1,230	(620)	6,914	2,229	1,091	-	-	3,320	3,594	6,938
IT Equipments	29,105	57,414	(1)	86,518	9,759	15,882	-	-	25,641	60,877	24,804
Vehicles	-	-	-	-	-	-	-	-	-	-	-
Office Equipment	7,055	2,267	(441)	8,881	3,150	1,289	-	-	4,439	4,442	5,404
Others	-	-	-	-	-	-	-	-	-	-	-
TOTAL	120,945	88,242	(3,787)	205,400	67,785	35,954	-	(1,664)	102,072	103,328	69,563
Work in progress	33,304	83,076	(30,048)	86,332	-	-	-	-	-	86,332	4,079
Grand Total	154,250	171,318	(33,835)	291,732	67,785	35,954	-	(1,664)	102,072	189,660	73,642
Previous Period	78,402	72,353	-	150,755	10,301	66,812	-	-	77,113	73,642	23,043

PERIODIC DISCLOSURES

FORM NL-15-CASH AND BANK BALANCE SCHEDULE

Rs '000

S.No	Particulars	As at 31st Dec 2019	As at 31st Dec 2018
		Unaudited	Unaudited
1	Cash (including cheques, drafts and stamps)	5,941	11,463
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	12,500	21,000
	(bb) Others*	2,500	2,500
	(b) Current Accounts	59,632	62,488
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	80,573	97,451
	Balances with non-scheduled banks included in 2 above	-	-

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

PERIODIC DISCLOSURES

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

Rs '000

S.No	Particulars	As at 31st Dec 2019	As at 31st Dec 2018
		Unaudited	Unaudited
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	32,250	19,266
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	68,342	63,374
	Advance to Employees	3,485	2,396
	Less : Provisions for doubtful debts	(473)	-
	Sub-total	3,012	2,396
	Advance to others	51,130	48,895
	TOTAL (A)	155,965	135,162
	OTHER ASSETS		
1	Income accrued on investments	149,437	143,562
2	Outstanding Premiums	1,858	-
3	Agents' Balances	7,358	2,626
	Less : Provisions for doubtful debts	(7,358)	(2,626)
	Sub-total	-	-
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	5,690	-
6	Due from subsidiaries/ holding	-	-
7	Deposit with Reserve Bank of India	-	-
8	Others		
	Receivable from Related Party	-	180
	Cenvat/ Input Tax Credit	93,423	116,054
	Investment For Unclaimed Amount	9,493	10,328
	Income on Investment for Unclaimed Amount	991	427
	Sundry Receivable	-	-
	TOTAL (B)	260,892	270,551
	TOTAL (A+B)	416,857	405,714

PERIODIC DISCLOSURES

FORM NL-17-CURRENT LIABILITIES SCHEDULE

Rs '000

S.No	Particulars	As at 31st Dec 2019	As at 31st Dec 2018
		Unaudited	Unaudited
1	Agents' Balances	48,622	26,326
2	Balances due to other insurance companies	42,699	94,689
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	31,062	24,015
5	Unallocated Premium	162,551	120,612
	Less : Provisions for doubtful debts	(722)	-
	Sub-total	161,829	120,612
6	Unclaimed Amount of Policyholders	7,279	8,735
7	Income on Unclaimed Amount of Policyholders	1,345	367
8	Sundry creditors	77,351	139,214
9	Due to subsidiaries/ holding company	-	-
10	Claims Outstanding*	651,380	583,506
11	Due to Officers/ Directors	-	-
12	Others -		
	Statutory Dues	147,595	96,692
	Refund Payable - Premium	15,465	12,078
	Less : Provisions for doubtful debts	(1,827)	-
	Sub-total	13,638	12,078
	Provision for expenses	518,495	511,480
	Payable to Related Parties	-	-
	Contracts for Investments	-	-
	Stale Cheque	67	14
	Employee Related Liability	1,720	1,337
	Claims Payable	4,682	7,563
	Interest accrued and due on Borrowings	18,374	55,041
	TOTAL	1,726,138	1,681,669

*Claims Outstanding are shown net of reinsurance

PERIODIC DISCLOSURES

FORM NL-18-PROVISIONS SCHEDULE

Rs '000

S.No	Particulars	As at 31st Dec 2019	As at 31st Dec 2018
		Unaudited	Unaudited
1	Reserve for Unexpired Risk	2,584,542	2,216,932
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	37,311	27,828
	Provision for Leave Encashment	50,570	22,964
	Deferred Tax Liability	-	-
	Freelook Reserve	5,616	5,909
6	Reserve for Premium Deficiency	-	-
	TOTAL	2,678,039	2,273,634

PERIODIC DISCLOSURES

FORM NL-19 - MISC EXPENDITURE SCHEDULE

Rs '000

S.No	Particulars	As at 31st Dec 2019	As at 31st Dec 2018
		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)

S.No.	Particulars	As at 31st Dec 2019		As at 31st Dec 2018	
		Gross Reserve	Net Reserve	Gross Reserve	Net Reserve
a	Unearned Premium Reserve (UPR) (a)	27,222	25,845	23,460	22,169
b	Premium Deficiency Reserve (PDR)(b)	-	-	-	-
c	Unexpired Risk Reserve (URR)(c)=(a) +(b)	27,222	25,845	23,460	22,169
d	Outstanding Claim Reserve (other than IBNR reserve)(d)	4,043	3,840	3,492	3,289
e	IBNR Reserve (e)	3,382	2,673	3,109	2,546
f	Total Reserves for Technical Liabilities (f)=(c)+(d)+(e)	34,647	32,359	30,061	28,004

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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5.42	15.15	748.31	1,963.83	-	-	-	-	-	-	753.73	1,978.98
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.04	0.04	1.81	7.06	-	-	-	-	-	-	1.85	7.10
Assam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.69	6.15	106.32	253.47	-	-	-	-	-	-	108.01	259.62
Bihar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.73	6.16	166.39	383.18	-	-	-	-	-	-	168.13	389.34
Chhattisgarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.24	1.31	52.32	157.58	-	-	-	-	-	-	52.56	158.88
Goa	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.48	1.92	14.02	32.99	-	-	-	-	-	-	14.50	34.91
Gujarat	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5.44	30.67	524.76	1,483.19	-	-	-	-	-	-	530.20	1,513.86
Haryana	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3.59	15.40	1,031.54	2,669.48	-	-	-	-	-	-	1,035.13	2,684.88
Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.51	1.37	27.11	99.53	-	-	-	-	-	-	27.62	100.90
Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.06	0.30	3.77	24.30	-	-	-	-	-	-	3.84	24.61
Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.51	4.62	176.05	483.63	-	-	-	-	-	-	177.56	488.25
Karnataka	-	-	-	-	-	-	-	-	-	-	-	-	-	-	34.29	48.49	3,810.65	8,464.19	-	-	-	-	-	-	3,844.94	8,512.68
Kerala	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8.29	32.74	954.56	2,213.69	-	-	-	-	-	-	962.85	2,246.43
Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4.83	14.64	199.54	528.71	-	-	-	-	-	-	204.37	543.35
Maharashtra	-	-	-	-	-	-	-	-	-	-	-	-	-	-	50.67	141.52	2,912.61	7,832.14	-	-	-	-	-	-	2,963.28	7,973.66
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00	0.02	2.11	4.60	-	-	-	-	-	-	2.11	4.62
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.01	2.42	9.84	-	-	-	-	-	-	2.42	9.85
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00	0.82	6.27	-	-	-	-	-	-	0.82	6.27
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00	0.44	4.65	-	-	-	-	-	-	0.44	4.65
Odisha	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3.55	19.44	312.64	772.23	-	-	-	-	-	-	316.19	791.67
Punjab	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7.50	35.29	433.22	1,243.05	-	-	-	-	-	-	440.72	1,278.34
Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5.03	24.50	388.35	903.95	-	-	-	-	-	-	393.37	928.45
Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	77.00	77.48	-	-	-	-	-	-	77.00	77.48
Tamil Nadu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8.41	31.12	744.70	2,094.25	-	-	-	-	-	-	753.11	2,125.37
Telangana	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8.47	37.19	1,154.41	3,012.84	-	-	-	-	-	-	1,162.87	3,050.02
Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.05	0.27	19.33	33.59	-	-	-	-	-	-	19.37	33.86
Uttar Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7.66	37.33	746.49	2,084.71	-	-	-	-	-	-	754.15	2,122.05
Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.24	3.89	90.75	213.36	-	-	-	-	-	-	90.99	217.25
West Bengal	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4.16	18.64	567.63	1,524.01	-	-	-	-	-	-	571.79	1,542.65
Andaman & Nicobar Is.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.01	0.03	1.16	3.90	-	-	-	-	-	-	1.18	3.93
Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.00	2.07	24.43	65.24	-	-	-	-	-	-	25.43	67.30
Dadra & Nagra Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.01	0.01	0.60	0.61	-	-	-	-	-	-	0.60	0.62
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.05	0.19	1.44	3.40	-	-	-	-	-	-	1.49	3.59
Delhi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3.48	20.99	780.63	2,327.14	-	-	-	-	-	-	784.11	2,348.12
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.00	0.02	1.64	4.42	-	-	-	-	-	-	1.65	4.45
Total	-	-	-	-	-	-	-	-	-	-	-	-	-	-	168.40	551.49	16,079.97	40,986.50	-	-	-	-	-	-	16,248.37	41,537.99

PERIODIC DISCLOSURES

FORM NL-23 - REINSURANCE RISK CONCENTRATION AS AT 31st Dec 2019

(` 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	1	811.37	4.70	-	98.84%
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	(4.20)	13.07	0.71	1.16%
4	No. of Reinsurers with rating BBB but less than A	-	-	-	-	0.00%
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	807.17	17.77	0.71	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 CARE on 30th March 2019
- > The credit rating used for SCOR SE is of the parent company as the rating for the subsidiary branch (India Branch) is not available.

PERIODIC DISCLOSURES

FORM NL-24 - AGEING OF CLAIMS FOR THE QUARTER ENDED 31st Dec 2019

(₹ 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	48,144	2,795	16	-	2	50,957	8,204
8	Overseas Travel	-	-	-	-	-	-	-
9	Personal Accident	18	1	-	-	-	19	16
10	Liability	-	-	-	-	-	-	-
11	Crop	-	-	-	-	-	-	-
12	Miscellaneous	-	-	-	-	-	-	-

* Excluding TPA Fees & Claim Investigation Fees

PERIODIC DISCLOSURES

FORM NL-26 - CLAIMS INFORMATION - KG TABLE I AS AT 31st Dec 2019

(` 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	54,444.02	51,690.83	31,371.80	29,755.09	10,338.17	8,926.53	10,338.17
9	Miscellaneous	-	-	-	-	-	-	-
	Total *	54,444.02	51,690.83	31,371.80	29,755.09	10,338.17	8,926.53	10,338.17

* 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 31st Dec 2019

S. No.	Office Information	Number
1	No. of offices at the beginning of the year (As on 01.04.2019)	23
2	No. of branches approved during the year	0
3	No. of branches opened during the year	Out of approvals of previous year
4		Out of approvals of this year
5	No. of branches closed during the year	0
6	No of branches at the end of the quarter (As on 31.12.2019)	44
7	No. of branches approved but not opened	8
8	No. of rural branches	0
9	No. of urban branches	44

PERIODIC DISCLOSURES
FORM NL-28-STATEMENT OF ASSETS - 3B AS AT 31st Dec 2019

(` in Lakhs)

S.No	Particulars	Sch	Amount
1	Investments	NL-12	56,749
2	Loans	NL-13	-
3	Fixed Assets	NL-14	1,897
4	Current Assets		
	a. Cash & Bank Balance	NL-15	806
	b. Advances & Other Assets	NL-16	4,169
5	Current Liabilities		
	a. Current Liabilities	NL-17	17,261
	b. Provisions	NL-18	26,780
	c. Misc. Exp not Written Off	NL-19	-
	d. Debit Balance of P&L A/c	NL-3	84,604
	Application of Funds as per Balance Sheet (A)		104,182
	Less: Other Assets	Sch	Amount
1	Loans	NL-11	-
2	Fixed Assets	NL-14	1,897
3	Cash & Bank Balance	NL-15	681
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	4,169
5	Current Liabilities	NL-17	17,261
6	Provisions	NL-18	26,780
7	Misc. Exp not Written Off	NL-19	-
8	Debit Balance of P&L A/c	NL-3	84,604
	TOTAL (B)		47,308
	'Investment Assets' As per FORM 3B	(A-B)	56,874

(` 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%	-	4,029	9,055	13,084	23%	-	13,084	13,256
2	Govt. Sec or Other Approved Sec. (Incl. (1) above)	Not less than 30%	-	5,574	14,704	20,279	36%	-	20,279	20,561
3	Investment subject to Exposure Norms	0	-	-	-	-	-	-	-	-
	a. Housing & Loans to SG for Housing and FFE, Infrastructure Investments	Not less than 15%	-	-	-	-	0%	-	-	-
	1. Approved Investments	0	-	9,078	11,206	20,285	36%	-	20,285	20,411
	2. Other Investments	0	-	-	1,703	1,703	3%	-	1,703	1,502
	b. Approved Investments	Not exceeding 55%	-	3,746	10,356	14,102	25%	5.35	14,107	13,722
	c. Other Investments (not exceeding 25%)	-	-	500	-	500	1%	-	500	447
	Total Investment Assets	100%	-	18,899	37,969	56,868	1	5	56,874	56,643

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. 300 lacs for Dewan Housing Finance Limited (DHFL)

PERIODIC DISCLOSURES

FORM NL-29 - DETAIL REGARDING DEBT SECURITIES AS AT 31st Dec 2019

(` in Lakhs)

S.No	Market Value				Book Value			
	As at 31st Dec 2019	as % of total for this class	As at 31st Dec 2018	as % of total for this class	As at 31st Dec 2019	as % of total for this class	As at 31st Dec 2018	as % of total for this class
Break down by credit rating								
AAA rated	27,988	52%	27,429	56%	27,800	52%	27,388	57%
AA or better	3,056	6%	2,517	5%	3,503	7%	2,496	5%
Rated below A but above B	-	0%	-	-	-	0%	-	-
Rated below B	1,949	4%	-	-	2,203	4%	-	-
Any other (Sovereign)	20,561	38%	18,944	39%	20,279	38%	18,438	38%
	53,554	100%	48,890	100%	53,785	100%	48,321	100%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	14,669	27%	7,461	15%	14,638	27%	7,443	15%
more than 1 year and upto 3years	16,450	31%	15,965	33%	16,438	31%	15,981	33%
More than 3years and up to 7years	16,059	30%	21,285	44%	15,957	30%	20,926	43%
More than 7 years and up to 10 years	6,376	12%	3,639	7%	6,752	13%	3,509	7%
above 10 years	-	0%	540	1%	-	0%	463	1%
	53,554	100%	48,890	100%	53,785	100%	48,321	100%
Breakdown by type of the issuer								
a. Central Government	13,256	25%	12,592	26%	13,084	24%	12,251	25%
b. State Government	7,305	14%	6,353	13%	7,195	13%	6,187	13%
c. Corporate Securities	32,993	62%	29,945	61%	33,506	62%	29,884	62%
	53,554	100%	48,890	100%	53,785	100%	48,321	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.
3. Includes Provision Amounting to Rs. 300 lacs for Dewan Housing Finance Limited (DHFL)

PERIODIC DISCLOSURES
FORM NL-30 - ANALYTICAL RATIOS

Analytical Ratios for Non-Life companies					
S.No.	Particular	For the Quarter ended 31st Dec 2019	Up to the Period ended 31st Dec 2019	For the Quarter ended 31st Dec 2018	Up to the Period ended 31st Dec 2018
1	Gross Direct Premium Growth Rate	48%	17%	12%	53%
2	Gross Direct Premium to Net Worth Ratio	106%	272%	84%	272%
3	Growth Rate of Shareholders' Fund	17%	17%	8%	8%
4	Net Retention Ratio	95%	95%	95%	95%
5	Net Commission Ratio	10%	11%	14%	13%
6	Expense of Management to Gross Direct Premium Ratio	60%	63%	82%	74%
7	Combined Ratio	128%	129%	146%	141%
8	Technical Reserves to Net Premium Ratio	210%	82%	268%	83%
9	Underwriting Balance Ratio	-41%	-34%	-51%	-58%
10	Operating Profit Ratio	-31%	-27%	-45%	-51%
11	Liquid Assets to Liabilities Ratio	38%	38%	40%	40%
12	Net Earning Ratio	-25%	-23%	-38%	-41%
13	Return on Net Worth Ratio	-26%	-60%	-31%	-106%
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio	186%	186%	191%	191%
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	670,078,291	670,078,291	532,039,511	532,039,511
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)	(0.65)	(1.54)	(0.87)	(3.00)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.65)	(1.54)	(0.87)	(3.00)
6	(iv) Book value per share (Rs)	2.28	2.28	2.46	2.46

PERIODIC DISCLOSURES

FORM NL-31 - RELATED PARTY

(' in Lakhs)

S.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received			
				For the Quarter ended 31st Dec 2019	Up to the Period ended 31st Dec 2019	For the Quarter ended 31st Dec 2018	Up to the Period ended 31st Dec 2018
1	TTK & Co	Associate Firm	Operating Expenses incurred	-	-	-	-
2	TTK Partners LLP	Shareholder	Capital Contribution	-	-	-	-
3	Manipal Education and Medical Group India Pvt Ltd (formerly known as Manipal Integrated Services Pvt Ltd)	Shareholder	Capital Contribution	590	840	-	-
	MEMG Fund Advisors, LLP	Shareholder	Capital Contribution	3,200	3,200	-	-
4	Cigna Holding Overseas Inc.	Shareholder	Capital Contribution	3,641	3,882	-	8,198
			Share Premium	149	158	-	335
5	Cigna Health Solutions India Pvt. Ltd.	Associate Enterprise	Operating Expenses incurred	-	-	-	15
			Reimbursement of expenses	-	-	-	-
			Purchase of Assets	-	-	-	-
			Gratuity Receivable	-	-	-	2
6	Mr. Sandeep Patel	Key Managerial Personnel	Remuneration	-	-	-	129
7	Mr. Prasun Sikdar	Key Managerial Personnel	Remuneration	103	304	66	338



ManipalCigna Health Insurance Company Limited
(Formerly Known as CignaTTK Health Insurance Company Limited)
IRDA Registration No. 151 Dated November 13, 2013
CIN : U66000MH2012PLC227948

PERIODIC DISCLOSURES

FORM NL-32 - PRODUCTS INFORMATION

Products and/or add-ons introduced during the period ended 31st Dec 2019

S. No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business	Category of product	Date of filing of Product	Date IRDA confirmed filing/ approval
1	ManipalCigna Super Top Up	MCHIL/7/P&U/19-20/1451	MCIHUP20081V011920	Miscellaneous Health Insurance	Internal Tariff Rated	24-Jul-19	20-Nov-19

PERIODIC DISCLOSURES

FORM NL-33 - SOLVENCY MARGIN - KG TABLE IB AS AT 31st Dec 2019

(` in Lakhs)

Item	Description (2)	Notes No. (3)	Amount (4)
(A)	Policyholder's FUNDS		37,969.47
	Available Assets (as per FORM IRDAI-GI-TA)		-
	Deduct:		-
(B)	Current Liabilities as per BS		32,359.22
(C)	Provisions as per BS		2,606.69
(D)	Other Liabilities		-
(E)	Excess in Policyholders' Funds (1-2-3)		3,003.55
	Shareholder's FUNDS		
(F)	Available Assets		25,325.82
	Deduct:		-
(G)	Other Liabilities		9,075.86
(H)	Excess in Shareholders' funds: (F-G)		16,249.96
(I)	Total ASM (E+H)		19,253.52
(J)	Total RSM		10,338.17
(K)	Solvency Ratio (Total ASM/Total RSM) *		186.24%

PERIODIC DISCLOSURES

FORM NL-34 - BOARD OF DIRECTORS AND KEY PERSONS AS AT 31st Dec 2019

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 Drosesch	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 31st Dec 2019

(* 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			
Housing & Loans to State Government for Housing/FFE	Dewan Housing Finance Limited	Bonds	9%	No	99,156.79	-	-	-	-	Nil	Nil	Nil	HORD	15%	150.00
Housing & Loans to State Government for Housing/FFE	Dewan Housing Finance Limited	Bonds	9%	No	50,000.00	50,000.00	45.50	16/08/2019	16/08/2019	Nil	Nil	Nil	HORD	15%	75.00
Housing & Loans to State Government for Housing/FFE	Dewan Housing Finance Limited	Bonds	9%	No	51,131.95	-	46.25	-	09/09/2019	Nil	Nil	Nil	HORD	15%	75.00

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:

- 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 31st Dec 2019				Up to the Period ended 31st Dec 2019				Up to the Period ended 31st Dec 2018						
			Investment		Income on Investment	Gross Yield (%)	Net Yield (%)	Investment		Income on Investment	Gross Yield (%)	Net Yield (%)	Investment		Income on Investment	Gross Yield (%)	Net Yield (%)
			Book Value*	Market Value†				Book Value*	Market Value†				Book Value*	Market Value†			
1	Central Government Bonds	CGSB	11,509.96	13,256.01	555.41	4.83%	4.83%	11,855.76	13,256.01	1,124.40	9.51%	9.51%	10,394.18	12,591.83	607.12	1.97%	1.97%
2	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%
3	Treasury Bills	CTRB	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	468.72	-	3.08	0.00%	0.00%
4	State Government Bonds	SGGB	4,138.30	4,644.91	235.78	5.70%	5.70%	4,752.88	4,644.91	521.47	10.97%	10.97%	4,152.33	4,782.80	260.47	2.11%	2.11%
5	Other Approved Securities (ex Infrastructure Investments)	SGDA	2,857.07	2,660.13	103.86	3.64%	3.64%	2,335.08	2,660.13	350.75	8.20%	8.20%	1,296.66	1,570.01	81.59	2.15%	2.15%
6	Bonds / Debentures issued by Hudco	HTHD	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%
7	Bonds / Debentures issued by NHB/Inst acc by NHB	HTDN	2,941.13	3,063.54	66.95	2.28%	2.28%	3,538.88	3,063.54	233.58	6.60%	6.60%	5,189.43	6,028.96	334.75	2.14%	2.14%
8	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	-	0.00%	0.00%	983.99	-	4.64	0.47%	0.47%	945.95	962.51	32.94	2.08%	2.08%
9	Reclassified Approved Investments-SMIS (Joint Fund under Resolution 4 to SI)	HQHD	1,751.77	1,502.38	0.20	0.01%	0.01%	1,918.23	1,502.38	(36.21)	-1.89%	-1.89%	-	-	-	0.00%	0.00%
10	Infrastructure - PSU - Debentures / Bonds	IPID	13,717.80	17,347.52	450.37	3.28%	3.28%	12,384.01	17,347.52	1,069.57	8.64%	8.64%	10,429.56	10,508.15	638.48	2.06%	2.06%
11	Infrastructure - Other Corporate sec. Deb / Bonds	ICTD	484.95	-	26.97	5.56%	5.56%	484.16	-	48.40	10.00%	10.00%	481.52	491.68	15.02	2.29%	2.29%
12	Infrastructure - Other Corporate sec. CPs	ICCP	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%
13	Corporate Securities - Debentures	ECOS	10,876.01	10,633.12	271.47	2.50%	2.50%	11,095.24	10,633.12	773.20	6.97%	6.97%	10,805.85	11,461.08	684.24	2.13%	2.13%
14	Corporate Sec. Bonds - Taxable	EPBT	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%
15	Deposit -with Sch bk,Fi,CCL,RBI	ECDB	246.08	125.00	0.18	0.07%	0.07%	164.32	125.00	7.81	4.75%	4.75%	314.80	210.00	16.34	1.57%	1.57%
16	Application Money	ECAM	-	-	-	0.00%	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%	0.00%
18	Mf-Gilt/Gsec/Liquid Schemes	EQMF	3,035.79	2,963.96	41.50	1.37%	1.37%	2,551.76	2,963.96	115.33	4.52%	4.52%	2,428.22	2,864.54	128.76	1.83%	1.83%
19	Deposits - CDs with Scheduled Banks	EDCD	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%
20	Commercial Papers	ECPP	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%	478.79	493.00	27.98	1.99%	1.99%
21	Mutual Funds - Gilt/Gsec/Liquid Schemes	OMGS	360.57	-	0.61	0.17%	0.17%	360.57	-	0.61	0.17%	0.17%	-	-	-	0.00%	0.00%
22	Debentures	QLDB	500.00	446.78	10.94	2.19%	2.19%	500.00	446.78	33.25	6.65%	6.65%	-	-	-	0.00%	0.00%
	TOTAL		52,414.47	56,643.35	1,764.25	3.37%	3.37%	52,714.29	56,643.35	4,086.79	7.75%	7.75%	47,486.00	51,964.35	2,830.77	5.96%	5.96%

* 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 31st Dec 2019

(* 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								
	NIL								
B.	As on Date ²								
	8.40% INDIABULLS HF NCD BONDS 22-06-2021 K-012	ECOS	500.52	10-Apr-18	ICRA	AAA	LAA+	9-Sep-19	
	8.75% INDIABULLS HF NCD BONDS 21-02-2020	ECOS	499.42	6-Sep-18	ICRA	AAA	LAA+	9-Sep-19	
	8.90% DHFL NCD BONDS 04-06-2021 1	HORD	991.57	14-Aug-18	CARE	CARE AAA	CARE D	5-Jun-19	
	8.90% RCL NCD BONDS 09-09-2021 B	OLDB	500.00	30-Sep-16	CARE	CARE AAA	CARE D	20-Sep-19	
	8.90% INDIABULLS HF NCD BONDS 26-09-2021 III	ECOS	1,505.93	28-Mar-18	CARE	CARE AAA	CARE AA+	24-Sep-19	
	9.10% DHFL NCD BONDS 16-08-2019 IV A	HORD	500.00	30-Sep-16	CARE	CARE AAA	CARE D	5-Jun-19	
	9.25% DHFL NCD BONDS 09-09-2023 3B	HORD	511.32	29-Sep-17	CARE	CARE AAA	CARE D	5-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 31st Dec 2019		Up to the Period ended 31st Dec 2019		For the Quarter ended 31st Dec 2018		Up to the Period ended 31st Dec 2018	
		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	168	4,232	551	16,147	191	6,130	1,251	15,703
10	Health	16,080	55,869	40,987	157,093	10,823	49,182	34,325	156,116
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 31st Dec 2019					
S.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	-	-	-
		Social	-	-	-
2	Cargo & Hull	Rural	-	-	-
		Social	-	-	-
3	Motor TP	Rural	-	-	-
		Social	-	-	-
4	Motor OD	Rural	-	-	-
		Social	-	-	-
5	Engineering	Rural	-	-	-
		Social	-	-	-
6	Workmen's Compensation	Rural	-	-	-
		Social	-	-	-
7	Employer's Liability	Rural	-	-	-
		Social	-	-	-
8	Aviation	Rural	-	-	-
		Social	-	-	-
9	Personal Accident	Rural	1,129	36	29,945
		Urban	3,103	132	324,842
		Social	-	-	-
10	Health	Rural	12,678	2,885	235,763
		Urban	43,191	13,195	808,337
		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 31st Dec 2019		Up to the Period ended 31st Dec 2019		For the Quarter ended 31st Dec 2018		Up to the Period ended 31st Dec 2018	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	26,294	3,684	71,438	10,558	22,828	2,879	65,413	8,020
2	Corporate Agents-Banks	4,392	3,006	10,845	7,769	3,074	2,177	8,437	5,582
3	Corporate Agents -Others	4,342	550	14,845	1,452	5,561	732	24,583	5,796
4	Brokers	16,856	5,826	49,983	15,530	15,050	4,189	42,049	12,426
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	8,217	3,183	26,129	6,229	8,799	1,037	31,337	3,752
	Total (A)	60,101	16,248	173,240	41,538	55,312	11,014	171,819	35,576
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	60,101	16,248	173,240	41,538	55,312	11,014	171,819	35,576

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 31st Dec 2019

S. No.	Particulars	Opening Balance as on 1st Oct 2019	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	6	269	53	1	218	3	716
a	Proposal Related	-	-	-	-	-	-	-
b	Claim	3	152	23	1	130	1	337
c	Policy Related	-	18	8	-	10	-	48
d	Premium	-	4	-	-	4	-	11
e	Refund	-	13	4	-	9	-	28
f	Coverage	-	1	-	-	1	-	1
g	Cover Note Related	-	-	-	-	-	-	-
h	Product	-	1	-	-	1	-	2
i	Other	3	80	18	-	63	2	289
	Total number of complaints	6	269	53	1	218	3	716
2	Total no of policies during previous year	239,884						
3	Total no of claims intimated during previous year	152,878						
4	Total no of policies upto 31st Dec 2019	173,240						
5	Total no of claims intimated upto 31st Dec 2019	163,233						
6	Total no of Policy Complaints (upto 31st Dec 2019 Per 10,000 policies)	2						
7	Total no of Claims complaints (upto 31st Dec 2019) Per 10,000 claims)	21						
8)	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total				
	Upto 7 days	3	-	3				
	7 - 15 days	-	-	-				
	15 - 30 days	-	-	-				
	30 - 90 days	-	-	-				
	90 days and beyond	-	-	-				
	Total No. of complaint	3	-	3				

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