

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

PERIODIC DISCLOSURES

FORM NL-1-B-RA

REVENUE ACCOUNT FOR THE PERIOD ENDED 30th June 2021

Rs '000

S.No	Particulars	Schedule	For the Quarter ended 30th June 2021				For the Period ended 30th June 2021				For the Quarter ended 30th June 2020				For the Period ended 30th June 2020			
			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	16,59,478	20,877	-	16,80,355	16,59,478	20,877	-	16,80,355	12,60,891	15,429	-	12,76,320	12,60,891	15,429	-	12,76,320
2	Profit/ (Loss) on sale/redemption of Investments																	
	(b) Profit on sale of investments		16,898	276	-	17,174	16,898	276	-	17,174	4,553	43	-	4,596	4,553	43	-	4,596
	Less: Loss on sale of investments		-	-	-	-	-	-	-	-	(7,128)	(67)	-	(7,195)	(7,128)	(67)	-	(7,195)
3	Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) Interest Income					-	-	-	-	-				-	-	-	-	-
	(b) Excess provision written back					-	-	-	-	-				-	-	-	-	-
	(c) Contribution from Shareholders Funds towards Excess EoM*		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Interest, Dividend & Rent – Gross		79,640	1,302	-	80,942	79,640	1,302	-	80,942	63,982	602	-	64,583	63,982	602	-	64,583
	TOTAL (A)		17,56,015	22,455	-	17,78,471	17,56,015	22,455	-	17,78,471	13,22,297	16,007	-	13,38,304	13,22,297	16,007	-	13,38,304
1	Claims Incurred (Net)	NL-5	18,38,222	1,234	-	18,39,456	18,38,222	1,234	-	18,39,456	4,22,339	1,821	-	4,24,160	4,22,339	1,821	-	4,24,160
2	Commission	NL-6	1,93,749	3,597	-	1,97,346	1,93,749	3,597	-	1,97,346	1,47,609	1,268	-	1,48,878	1,47,609	1,268	-	1,48,878
3	Operating Expenses related to Insurance Business	NL-7	7,59,995	12,427	-	7,72,422	7,59,995	12,427	-	7,72,422	6,43,455	6,053	-	6,49,507	6,43,455	6,053	-	6,49,507
4	Premium Deficiency		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL (B)		27,91,966	17,258	-	28,09,224	27,91,966	17,258	-	28,09,224	12,13,403	9,142	-	12,22,545	12,13,403	9,142	-	12,22,545
	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		(10,35,950)	5,198	-	(10,30,753)	(10,35,950)	5,198	-	(10,30,753)	1,08,894	6,865	-	1,15,759	1,08,894	6,865	-	1,15,759
	APPROPRIATIONS																	
	Transfer to Shareholders' Account		(10,35,950)	5,198	-	(10,30,753)	(10,35,950)	5,198	-	(10,30,753)	1,08,894	6,865	-	1,15,759	1,08,894	6,865	-	1,15,759
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL (C)		(10,35,950)	5,198	-	(10,30,753)	(10,35,950)	5,198	-	(10,30,753)	1,08,894	6,865	-	1,15,759	1,08,894	6,865	-	1,15,759

PERIODIC DISCLOSURES

FORM NL-2-B-PL

PROFIT & LOSS ACCOUNT FOR THE PERIOD ENDED 30th June 2021

Rs '000

S.No	Particulars	Schedule	For the Quarter ended 30th June 2021	For the Period ended 30th June 2021	For the Quarter ended 30th June 2020	For the Period ended 30th June 2020
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		(10,30,753)	(10,30,753)	1,15,759	1,15,759
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		38,215	38,215	36,003	36,003
	(b) Profit on sale of investments		10,559	10,559	8,920	8,920
	Less: Loss on sale of investments		-	-	-	-
3	OTHER INCOME		-	-	-	-
	TOTAL (A)		(9,81,979)	(9,81,979)	1,60,682	1,60,682
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of Investments		-	-	-	-
	(b) For doubtful debts		2,275	2,275	(923)	(923)
	(c) Others		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		-	-	-	-
	Personnel Cost		4,817	4,817	7,164	7,164
	Legal & professional charges		-	-	-	-
	Interest & Bank Charges		70	70	59	59
	Share Issue Expenses (Stamp Duty & Franking)		-	-	-	-
	Expenses related to issuance of Debentures		-	-	-	-
	Interest on Non-convertible Debentures		-	-	-	-
	Miscellaneous Expenses		156	156	378	378
	Contribution to policyholders Funds towards Excess Expense of Management		-	-	-	-
	(b) Bad debts written off		97	97	-	-
	(c) Others		-	-	-	-
	TOTAL (B)		7,415	7,415	6,678	6,678
	Profit / (Loss) Before Tax		(9,89,394)	(9,89,394)	1,54,004	1,54,004
	Provision for Taxation		-	-	-	-
	Profit / (Loss) After Tax		(9,89,394)	(9,89,394)	1,54,004	1,54,004
	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		(1,00,51,508)	(1,00,51,508)	(88,77,419)	(88,77,419)
	Balance carried forward to Balance Sheet		(1,10,40,902)	(1,10,40,902)	(87,23,415)	(87,23,415)
	Earnings Per Share		(1.04)	(1.04)	0.21	0.21

PERIODIC DISCLOSURES

FORM NL-3-B-BS

BALANCE SHEET AS ON 30th June 2021

Rs '000

S.No	Particulars	Schedule	As at 30th June 2021	As at 30th June 2020
	SOURCES OF FUNDS			
1	SHARE CAPITAL	NL-8	99,58,237	72,89,022
2	SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
2	SHARE APPLICATION MONEY		4	-
3	RESERVES AND SURPLUS	NL-10	33,09,418	32,98,637
4	FAIR VALUE CHANGE ACCOUNT			
	- SHAREHOLDER		157	248
	- POLICYHOLDER		99	207
5	BORROWINGS	NL-11	4,30,000	4,30,000
	TOTAL		1,36,97,915	1,10,18,114
	APPLICATION OF FUNDS			
1	SHAREHOLDER'S INVESTMENTS	NL-12	21,35,601	19,85,381
2	POLICYHOLDER'S INVESTMENTS	NL-12A	58,33,829	39,39,572
3	LOANS	NL-13	-	-
4	FIXED ASSETS	NL-14	2,72,739	2,45,072
5	DEFERRED TAX ASSET		-	-
6	CURRENT ASSETS			
	Cash and Bank Balances	NL-15	5,13,199	2,76,036
	Advances and Other Assets	NL-16	4,24,910	4,52,903
	Sub-Total (A)		9,38,109	7,28,939
7	CURRENT LIABILITIES	NL-17	25,34,247	16,99,963
8	PROVISIONS	NL-18	39,89,018	29,04,302
	Sub-Total (B)		65,23,265	46,04,265
	NET CURRENT ASSETS (C) = (A - B)		(55,85,156)	(38,75,326)
8	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19	-	-
9	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		1,10,40,902	87,23,415
	TOTAL		1,36,97,915	1,10,18,114

PERIODIC DISCLOSURES
FORM NL-4-PREMIUM SCHEDULE

S.No	Particulars	For the Quarter ended 30th June 2021				For the Period ended 30th June 2021				For the Quarter ended 30th June 2020				For the Period ended 30th June 2020			
		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	20,77,833	33,973	-	21,11,806	20,77,833	33,973	-	21,11,806	14,17,365	13,332	-	14,30,697	14,17,365	13,332	-	14,30,697
2	Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Less : Premium on reinsurance ceded	1,06,868	4,766	-	1,11,634	1,06,868	4,766	-	1,11,634	73,182	817	-	73,999	73,182	817	-	73,999
4	Net Premium	19,70,965	29,207	-	20,00,172	19,70,965	29,207	-	20,00,172	13,44,183	12,515	-	13,56,698	13,44,183	12,515	-	13,56,698
5	Adjustment for change in reserve for unexpired risks	3,11,487	8,330	-	3,19,817	3,11,487	8,330	-	3,19,817	83,292	(2,914)	-	80,378	83,292	(2,914)	-	80,378
	Total Premium Earned (Net)	16,59,478	20,877	-	16,80,355	16,59,478	20,877	-	16,80,355	12,60,891	15,429	-	12,76,320	12,60,891	15,429	-	12,76,320
	Premium income from business effected :																
	In India	16,59,478	20,877	-	16,80,355	16,59,478	20,877	-	16,80,355	12,60,891	15,429	-	12,76,320	12,60,891	15,429	-	12,76,320
	Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total Premium Earned (Net)	16,59,478	20,877	-	16,80,355	16,59,478	20,877	-	16,80,355	12,60,891	15,429	-	12,76,320	12,60,891	15,429	-	12,76,320

Rs '000

PERIODIC DISCLOSURES
FORM NIL-5 - CLAIMS SCHEDULE

S.No	Particulars	For the Quarter ended 30th June 2021				For the Period ended 30th June 2021				For the Quarter ended 30th June 2020				For the Period ended 30th June 2020				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	15,44,542	1,583	-	15,46,125	15,44,542	1,583	-	15,46,125	3,83,806	4,940	-	3,88,746	3,83,806	4,940	-	3,88,746		
2	Add : Claims Outstanding at the end of the period	12,94,754	45,535	-	13,40,289	12,94,754	45,535	-	13,40,289	6,69,403	61,539	-	7,30,942	6,69,403	61,539	-	7,30,942		
3	Less : Claims Outstanding at the beginning of the period	9,23,866	45,785	-	9,69,651	9,23,866	45,785	-	9,69,651	6,10,988	64,396	-	6,75,384	6,10,988	64,396	-	6,75,384		
	Gross Claims Incurred	19,15,430	1,334	-	19,16,763	19,15,430	1,334	-	19,16,763	4,42,222	2,082	-	4,44,304	4,42,222	2,082	-	4,44,304		
4	Add : Re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
5	Less : Re-insurance Ceded	77,208	99	-	77,307	77,208	99	-	77,307	19,882	262	-	20,144	19,882	262	-	20,144		
	Total Claims Incurred	18,38,222	1,234	-	18,39,456	18,38,222	1,234	-	18,39,456	4,22,339	1,821	-	4,24,160	4,22,339	1,821	-	4,24,160		

PERIODIC DISCLOSURES

FORM NL-6-COMMISSION SCHEDULE

Rs '000

S.No	Particulars	For the Quarter ended 30th June 2021				For the Period ended 30th June 2021				For the Quarter ended 30th June 2020				For the Period ended 30th June 2020			
		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	2,06,657	3,836	-	2,10,493	2,06,657	3,836	-	2,10,492	1,56,747	1,368	-	1,58,116	1,56,747	1,368	-	1,58,116
2	Add: Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Less: Commission on Re-insurance Ceded	12,908	239	-	13,147	12,908	239	-	13,147	9,138	100	-	9,238	9,138	100	-	9,238
	Net Commission	1,93,749	3,597	-	1,97,346	1,93,749	3,597	-	1,97,346	1,47,609	1,268	-	1,48,878	1,47,609	1,268	-	1,48,878
	Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																
	Agents	76,865	1,343	-	78,208	76,865	1,343	-	78,208	44,450	559	-	45,009	44,450	559	-	45,009
	Brokers	62,390	1,319	-	63,709	62,390	1,319	-	63,709	58,716	702	-	59,419	58,716	702	-	59,419
	Corporate Agency	58,240	1,173	-	59,413	58,240	1,173	-	59,413	40,194	105	-	40,299	40,194	105	-	40,299
	Referral	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Others	9,162	1	-	9,163	9,162	1	-	9,163	13,387	2	-	13,389	13,387	2	-	13,389
	TOTAL (B)	2,06,657	3,836	-	2,10,493	2,06,657	3,836	-	2,10,493	1,56,747	1,368	-	1,58,116	1,56,747	1,368	-	1,58,116

*Includes an amount of Rs 6,127.17 thousand during the period ended 30th June 2021 (previous period ended 30th June 2020 Rs 3,002.78 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 June 2021				For the Period ended 30th June 2021				For the Quarter ended 30th June 2020				For the Period ended 30th June 2020			
		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	3,85,513	6,303	-	3,91,816	3,85,513	6,303	-	3,91,816	3,85,297	3,624	-	3,88,921	3,85,297	3,624	-	3,88,921
2	Travel, conveyance and vehicle running expenses	1,122	18	-	1,140	1,122	18	-	1,140	20	0	-	20	20	0	-	20
3	Training expenses	1,089	18	-	1,107	1,089	18	-	1,107	(26,213)	(247)	-	(26,460)	(26,213)	(247)	-	(26,460)
4	Rents, rates & taxes	20,796	340	-	21,136	20,796	340	-	21,136	22,136	208	-	22,344	22,136	208	-	22,344
5	Repairs	339	6	-	345	339	6	-	345	613	6	-	619	613	6	-	619
6	Printing & stationery	2,077	34	-	2,111	2,077	34	-	2,111	3,866	36	-	3,903	3,866	36	-	3,903
7	Communication	10,444	171	-	10,615	10,444	171	-	10,615	16,202	152	-	16,354	16,202	152	-	16,354
8	Legal & professional charges	48,365	791	-	49,156	48,365	791	-	49,156	51,755	487	-	52,242	51,755	487	-	52,242
9	Auditors' fees, expenses etc																
	(a) as auditor (Statutory Auditor)	640	10	-	650	640	10	-	650	520	5	-	525	520	5	-	525
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	25	0	-	25	25	0	-	25	37	0	-	38	37	0	-	38
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) in any other capacity	49	1	-	50	49	1	-	50	50	0	-	50	50	0	-	50
	(d) out of pocket expenses	12	1	-	13	12	1	-	13	17	0	-	17	17	0	-	17
10	Advertisement and publicity	1,87,963	3,073	-	1,91,036	1,87,963	3,073	-	1,91,036	80,979	762	-	81,741	80,979	762	-	81,741
11	Interest & Bank Charges	7,555	124	-	7,679	7,555	124	-	7,679	7,842	74	-	7,916	7,842	74	-	7,916
12	Others																
	Membership and Subscription Fees	809	13	-	822	809	13	-	822	968	9	-	977	968	9	-	977
	Information Technology Related Expenses	35,966	588	-	36,554	35,966	588	-	36,554	58,409	549	-	58,958	58,409	549	-	58,958
	Equipments, Software and amenities - Usage Cost	11,459	187	-	11,646	11,459	187	-	11,646	17,455	164	-	17,619	17,455	164	-	17,619
	Business Promotion	13,495	221	-	13,716	13,495	221	-	13,716	866	8	-	874	866	8	-	874
	Office Expenses	7,728	126	-	7,854	7,728	126	-	7,854	6,043	57	-	6,100	6,043	57	-	6,100
	Policy Related Expenses	6,644	109	-	6,753	6,644	109	-	6,753	1,927	18	-	1,945	1,927	18	-	1,945
	Directors Sitting Fees	1,377	23	-	1,400	1,377	23	-	1,400	743	7	-	750	743	7	-	750
	Miscellaneous Expenses	(395)	(6)	-	(401)	(395)	(6)	-	(401)	(137)	(1)	-	(138)	(137)	(1)	-	(138)
	Foreign Exchange Gain/Loss	392	6	-	398	392	6	-	398	356	3	-	359	356	3	-	359
13	Depreciation	16,531	270	-	16,801	16,531	270	-	16,801	13,704	129	-	13,833	13,704	129	-	13,833
	TOTAL	7,59,995	12,427	-	7,72,422	7,59,995	12,427	-	7,72,422	6,43,455	6,053	-	6,49,507	6,43,455	6,053	-	6,49,507

PERIODIC DISCLOSURES

FORM NL-8-SHARE CAPITAL SCHEDULE

Rs '000

S.No	Particulars	As at 30th June 2021	As at 30th June 2020
		Unaudited	Unaudited
1	Authorised Capital	1,50,00,000	1,00,00,000
	150,00,00,000 (Previous Year: 1,000,000,000) Equity Shares of Rs. 10 each	0	0
2	Issued Capital	99,58,237	72,89,022
	995,823,724 (Previous Year: 728,902,173) Equity Shares of Rs. 10 each	0	0
3	Subscribed Capital	99,58,237	72,89,022
	995,823,724 (Previous Year: 728,902,173) Equity Shares of Rs. 10 each	0	0
4	Called-up Capital	99,58,237	72,89,022
	995,823,724 (Previous Year: 728,902,173) Equity Shares of Rs. 10 each	0	0
	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	99,58,237	72,89,022

PERIODIC DISCLOSURES

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

Shareholder	As at 30th June 2021		As at 30th June 2020	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
- Indian	50,78,70,108	51%	37,17,40,151	51%
- Foreign	48,79,53,616	49%	35,71,62,022	49%
Others				
TOTAL	99,58,23,724	100%	72,89,02,173	100%

PERIODIC DISCLOSURES

FORM NL-10-RESERVES AND SURPLUS SCHEDULE

Rs '000

S.No	Particulars	As at 30th June 2021	As at 30th June 2020
		Unaudited	Unaudited
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	33,09,418	32,98,637
4	General Reserves	-	-
	Less: Debit balance in Profit and Loss Account	-	-
	Less: Amount utilized for Buy-back	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves	-	-
7	Balance of Profit in Profit & Loss Account	-	-
	TOTAL	33,09,418	32,98,637

PERIODIC DISCLOSURES

FORM NL-11-BORROWINGS SCHEDULE

Rs '000

S.No	Particulars	As at 30th June 2021	As at 30th June 2020
		Unaudited	Unaudited
1	9% Non-Convertible Debentures	4,30,000	4,30,000
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	4,30,000	4,30,000

PERIODIC DISCLOSURES

FORM NL-12-INVESTMENT SCHEDULE - SHAREHOLDERS

Rs '000

S.No	Particulars	As at 30th June 2021	As at 30th June 2020
		Unaudited	Unaudited
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills (Refer Note 1)	4,29,225	3,50,118
2	Other Approved Securities	3,21,543	1,54,097
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	2,05,710	2,00,605
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	4,23,281	7,53,712
5	Other than Approved Investments	-	50,000
	Less : Provisions for doubtful debts	-	(35,450)
	Sub-total	-	14,550
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	1,51,139	50,854
2	Other Approved Securities	-	-
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	1,18,831	1,18,077
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	3,01,457	49,967
	(e) Other Securities - Certificate of Deposit/Comercial Paper	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	1,50,063	2,50,797
5	Other than Approved Investments	34,352	42,602
	Less : Provisions for doubtful debts	-	-
	Sub-total	34,352	42,602
	TOTAL	21,35,601	19,85,381

Notes:

- 1 Aggregate historical cost of investments other than listed equity securities and derivative instruments is Rs.1,998,280 Thousand (Previous Year - Rs.1,837,488 Thousand). Aggregate market value of such investments as at 30.06.2021 is Rs.1,985,131 Thousand (Previous Year - Rs.1,908,640 Thousand).
- 2 IRDA vide circular no : IRDAI/F&A/CIR/CPM/056/03/2016, dated 04th April 2016, the company has segregated the Policyholders and Shareholders funds.

PERIODIC DISCLOSURES

FORM NL-12A-INVESTMENT SCHEDULE - POLICYHOLDERS

Rs '000

S.No	Particulars	As at 30th June 2021	As at 30th June 2020
		Unaudited	Unaudited
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills (Refer Note 1)	9,03,600	10,52,516
2	Other Approved Securities	10,42,587	6,69,205
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	13,06,083	8,17,762
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	11,79,975	7,71,027
5	Other than Approved Investments	-	-
	Less : Provisions for doubtful debts	-	-
	Sub-total	-	-
	SHORT TERM INVESTMENTS	-	-
1	Government securities and Government guaranteed bonds including Treasury Bills	4,51,071	-
2	Other Approved Securities	2,53,087	-
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	1,59,537	1,44,428
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	1,00,213	1,99,757
	(e) Other Securities - Certificate of Deposit/Comercial Paper	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	4,01,188	2,00,094
5	Other than Approved Investments	36,488	1,21,408
	Less : Provisions for doubtful debts	-	(36,625)
	Sub-total	36,488	84,783
	TOTAL	58,33,829	39,39,572

Notes:

- 1 Aggregate historical cost of investments other than listed equity securities and derivative instruments is Rs.5,675,545 Thousand (Previous Year - Rs.3,748,188 Thousand). Aggregate market value of such investments as at 30.06.2021 is Rs. 5,641,988 Thousand (Previous Year - Rs. 3,855,422 Thousand)
- 2 IRDA vide circular no : IRDAI/F&A/CIR/CPM/056/03/2016, dated 04th April 2016, the company has segregated the Policyholders and Shareholders funds.

PERIODIC DISCLOSURES

FORM NL-13-LOANS SCHEDULE

Rs '000

S.No	Particulars	As at 30th June 2021	As at 30th June 2020
		Unaudited	Unaudited
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-

PERIODIC DISCLOSURES

FORM NL-14-FIXED ASSETS SCHEDULE

Rs '000

Particulars	Cost/ Gross Block				Depreciation				Net Block	Net Block
	Opening	Additions during the period ended 30th June 2021	Deductions/adjustments during the period ended 30th June 2021	As at 30th June 2021	Opening	For the period ended 30th June 2021	Deductions/adjustments during the period	As at 30th June 2021	As at 30th June 2021	As at 30th June 2020
	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Unaudited
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (Software)	1,45,941	1,646	-	1,47,587	92,434	7,616	-	1,00,050	47,537	28,004
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	38,799	-	-	38,799	31,900	560	17	32,477	6,322	9,300
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	11,985	0	(115)	11,870	9,070	267	(132)	9,205	2,665	3,901
IT Equipments	1,42,987	239	(535)	1,42,691	66,097	7,797	(481)	73,413	69,278	92,985
Vehicles	-	-	-	-	-	-	-	-	-	-
Office Equipment	16,215	41	(75)	16,181	10,709	561	(75)	11,195	4,986	6,593
Others	-	-	-	-	-	-	-	-	-	-
TOTAL	3,55,927	1,926	(725)	3,57,128	2,10,210	16,801	(671)	2,26,340	1,30,788	1,40,783
Work in progress	1,38,672	4,529	(1,250)	1,41,951	-	-	-	-	1,41,951	1,04,289
Grand Total	4,94,599	6,455	(1,975)	4,99,079	2,10,210	16,801	(671)	2,26,340	2,72,739	2,45,072
Previous Period	3,71,377	20,253	(9,354)	3,82,276	1,23,390	13,833	-	1,37,203	2,45,072	1,16,495

PERIODIC DISCLOSURES

FORM NL-15-CASH AND BANK BALANCE SCHEDULE

Rs '000

S.No	Particulars	As at 30th June 2021	As at 30th June 2020
		Unaudited	Unaudited
1	Cash (including cheques, drafts and stamps)	4,752	4,041
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	3,91,700	1,59,000
	(bb) Others*	2,500	2,500
	(b) Current Accounts	1,14,247	1,10,495
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	5,13,199	2,76,036
	Balances with non-scheduled banks included in 2 above	-	-

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

PERIODIC DISCLOSURES

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

Rs '000

S.No	Particulars	As at 30th June 2021	As at 30th June 2020
		Unaudited	Unaudited
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	37,098	39,154
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	1,366	1,231
6	Others		
	Security Deposits	38,854	71,475
	Advance to Employees against expenses	9,400	4,077
	Less : Provisions for doubtful debts	(2,982)	(1,503)
	Sub-total	6,418	2,574
	Advance to others	73,413	63,057
	TOTAL (A)	1,57,149	1,77,491
	OTHER ASSETS		
1	Income accrued on investments	2,17,963	1,68,754
2	Outstanding Premiums	13,269	4,668
3	Agents' Balances	6,450	5,647
	Less : Provisions for doubtful debts	(6,397)	(4,816)
	Sub-total	53	831
4	Unallocated Premium	2,926	706
	Less : Provisions for doubtful debts	(1,548)	(706)
	Sub-total	1,378	-
5	Refund Payable - Premium	2,217	2,493
	Less : Provisions for doubtful debts	(1,287)	(1,827)
	Sub-total	930	666
6	Claims Payable	2,786	-
	Less : Provisions for doubtful debts	(77)	-
	Sub-total	2,709	-
7	Foreign Agencies Balances	-	-
8	Due from other entities carrying on insurance business (including reinsurers)	-	3,407
9	Due from subsidiaries/ holding	-	-
10	Deposit with Reserve Bank of India	-	-
11	Others		
	Receivable from Related Party	-	-
	Cenvat/ Input Tax Credit	18,958	83,535
	Less : Provisions for doubtful debts	(2,609)	-
	Sub-total	16,349	83,535
	Investment For Unclaimed Amount*	13,468	12,324
	Income on Investment for Unclaimed Amount	1,642	1,227
	Sundry Receivable	-	-
	TOTAL (B)	2,67,761	2,75,412
	TOTAL (A+B)	4,24,910	4,52,903
	* Investment for Unclaimed Amount includes reinvestment of Income on Investment for Unclaimed Amount		

PERIODIC DISCLOSURES

FORM NL-17-CURRENT LIABILITIES SCHEDULE

Rs '000

S.No	Particulars	As at 30th June 2021	As at 30th June 2020
		Unaudited	Unaudited
1	Agents' Balances	69,095	57,015
2	Balances due to other insurance companies	27,488	28,040
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	84,321	45,097
5	Unallocated Premium	2,76,415	2,20,366
6	Unclaimed Amount of Policyholders	9,095	10,974
7	Income on Unclaimed Amount of Policyholders	1,995	1,580
8	Sundry creditors	44,465	33,185
9	Due to subsidiaries/ holding company	-	-
10	Claims Outstanding*	13,40,290	7,30,943
11	Due to Officers/ Directors	-	-
12	Others -		
	Statutory Dues	1,50,671	1,48,702
	Refund Payable - Premium	20,109	13,406
	Provision for expenses	4,28,707	3,69,493
	Payable to Related Parties	-	-
	Contracts for Investments	-	-
	Stale Cheque	56	360
	Employee Related Liability	2,502	2,641
	Claims Payable	5,743	1,514
	Interest accrued and due on Borrowings	73,295	36,647
	TOTAL	25,34,247	16,99,963

*Claims Outstanding are shown net of reinsurance

PERIODIC DISCLOSURES

FORM NL-18-PROVISIONS SCHEDULE

Rs '000

S.No	Particulars	As at 30th June 2021	As at 30th June 2020
		Unaudited	Unaudited
1	Reserve for Unexpired Risk	39,02,707	28,14,704
2	For taxation (less advance tax paid and taxes deducted at source)	-	-
3	For proposed dividends	-	-
4	For dividend distribution tax	-	-
5	Others	-	-
	Provision for Gratuity	48,837	47,044
	Provision for Leave Encashment	34,948	39,741
	Deferred Tax Liability	-	-
	Freelook Reserve	2,526	2,813
6	Reserve for Premium Deficiency	-	-
	TOTAL	39,89,018	29,04,302

PERIODIC DISCLOSURES

FORM NL-19 - MISC EXPENDITURE SCHEDULE

Rs '000

S.No	Particulars	As at 30th June 2021	As at 30th June 2020
		Unaudited	Unaudited
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	Total	-	-

PERIODIC DISCLOSURES

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

(` in Lakhs)

		As at 30th June 2021		As at 30th June 2020	
S.No.	Particulars	Gross Reserve	Net Reserve	Gross Reserve	Net Reserve
a	Unearned Premium Reserve (UPR) (a)	41,180	39,027	29,665	28,144
b	Premium Deficiency Reserve (PDR)(b)	-	-	-	-
c	Unexpired Risk Reserve (URR)(c)=(a) +(b)	41,180	39,027	29,665	28,144
d	Outstanding Claim Reserve (other than IBNR reserve)(d)	9,381	8,899	3,727	3,537
e	IBNR Reserve (e)	5,197	4,504	4,598	3,772
f	Total Reserves for Technical Liabilities (f)=(c)+(d)+(e)	55,758	52,430	37,989	35,453

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

PERIODIC DISCLOSURES

FORM NL-22 - GEOGRAPHICAL DISTRIBUTION OF BUSINESS

(* in Lakhs)

STATES	Fire		Marine (Cargo)		Marine (Hull)		Engineering		Motor Own Damage		Motor Third Party		Liability insurance		Personal Accident		Health Insurance		Overseas medical Insurance		Crop Insurance		All Other Miscellaneous		Grand Total	
	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr
Andhra Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13.48	13.48	841.40	841.40	-	-	-	-	-	-	854.87	854.87
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.11	0.11	2.59	2.59	-	-	-	-	-	-	2.70	2.70
Assam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3.32	3.32	142.15	142.15	-	-	-	-	-	-	145.46	145.46
Bihar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10.00	10.00	415.31	415.31	-	-	-	-	-	-	425.31	425.31
Chhattisgarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.87	0.87	110.86	110.86	-	-	-	-	-	-	111.73	111.73
Goa	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.31	0.31	22.53	22.53	-	-	-	-	-	-	22.85	22.85
Gujarat	-	-	-	-	-	-	-	-	-	-	-	-	-	-	33.33	33.33	938.91	938.91	-	-	-	-	-	-	972.25	972.25
Haryana	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9.54	9.54	910.69	910.69	-	-	-	-	-	-	920.23	920.23
Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.18	1.18	50.02	50.02	-	-	-	-	-	-	51.20	51.20
Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.35	0.35	11.57	11.57	-	-	-	-	-	-	11.92	11.92
Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6.21	6.21	213.52	213.52	-	-	-	-	-	-	219.73	219.73
Karnataka	-	-	-	-	-	-	-	-	-	-	-	-	-	-	27.21	27.21	3,901.27	3,901.27	-	-	-	-	-	-	3,928.48	3,928.48
Kerala	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6.05	6.05	673.05	673.05	-	-	-	-	-	-	679.10	679.10
Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9.58	9.58	329.95	329.95	-	-	-	-	-	-	339.53	339.53
Maharashtra	-	-	-	-	-	-	-	-	-	-	-	-	-	-	80.04	80.04	4,683.03	4,683.03	-	-	-	-	-	-	4,763.06	4,763.06
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.06	0.06	2.44	2.44	-	-	-	-	-	-	2.50	2.50
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.05	0.05	4.05	4.05	-	-	-	-	-	-	4.10	4.10
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.02	0.02	0.00	0.00	-	-	-	-	-	-	0.02	0.02
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.03	0.03	3.05	3.05	-	-	-	-	-	-	3.08	3.08
Odisha	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7.47	7.47	396.08	396.08	-	-	-	-	-	-	403.54	403.54
Punjab	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9.57	9.57	628.76	628.76	-	-	-	-	-	-	638.34	638.34
Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9.64	9.64	506.08	506.08	-	-	-	-	-	-	515.72	515.72
Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	305.05	305.05	-	-	-	-	-	-	305.05	305.05
Tamil Nadu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9.96	9.96	997.84	997.84	-	-	-	-	-	-	1,007.81	1,007.81
Telangana	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20.05	20.05	1,668.56	1,668.56	-	-	-	-	-	-	1,688.61	1,688.61
Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.54	0.54	12.28	12.28	-	-	-	-	-	-	12.82	12.82
Uttar Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	18.84	18.84	874.70	874.70	-	-	-	-	-	-	893.55	893.55
Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2.66	2.66	92.83	92.83	-	-	-	-	-	-	95.48	95.48
West Bengal	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20.19	20.19	915.91	915.91	-	-	-	-	-	-	936.10	936.10
Andaman & Nicobar Is.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.53	0.53	-	-	-	-	-	-	0.53	0.53
Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.54	0.54	18.32	18.32	-	-	-	-	-	-	18.87	18.87
Dadra & Nagra Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4.30	4.30	-	-	-	-	-	-	4.30	4.30
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.01	0.01	1.93	1.93	-	-	-	-	-	-	1.94	1.94
Delhi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	38.38	38.38	1,092.27	1,092.27	-	-	-	-	-	-	1,130.65	1,130.65
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.12	0.12	6.49	6.49	-	-	-	-	-	-	6.61	6.61
Total	-	-	-	-	-	-	-	-	-	-	-	-	-	-	339.73	339.73	20,778.33	20,778.33	-	-	-	-	-	-	21,118.06	21,118.06

PERIODIC DISCLOSURES

FORM NL-23 - REINSURANCE RISK CONCENTRATION AS AT 30th June 2021

(` in Lakhs)

Reinsurance Risk Concentration						
S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
1	No. of Reinsurers with rating of AAA and above	-	-	-	-	0.00%
2	No. of Reinsurers with rating AA but less than AAA	-	-	-	-	0.00%
3	No. of Reinsurers with rating A but less than AA	1	24.63	16.16	8.96	2.46%
4	No. of Reinsurers with rating BBB but less than A	1	1,055.87	10.72	-	97.54%
5	No. of Reinsurers with rating less than BBB	-	-	-	-	0.00%
6	No. of Indian Insurers	-	-	-	-	0.00%
7	Not Rated	-	-	-	-	0.00%
8	Placement by lead insurer	-	-	-	-	0.00%
	Total	2	1,080.51	26.87	8.96	100.00%

Note:

- > In case of reinsurer's rating by agencies other than Standard & Poor (S&P), their equivalent S&P ratings have been mapped.
- > For GIC Re, we have used the latest rating which is given by A.M.Best on 1st April 2020
- > The credit rating used for SCOR SE is of the parent company as the rating for the subsidiary branch (India Branch) is not available.

PERIODIC DISCLOSURES

FORM NL-24 - AGEING OF CLAIMS FOR THE QUARTER ENDED 30th June 2021

(` in Lakhs)

S.No.	Line of Business	No. of claims paid					Total No. of claims paid	Total amount of claims paid *
		1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Fire	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-
3	Marine Hull	-	-	-	-	-	-	-
4	Engineering	-	-	-	-	-	-	-
5	Motor OD	-	-	-	-	-	-	-
6	Motor TP	-	-	-	-	-	-	-
7	Health	63,468	205	6	2	-	63,681	15,081
8	Overseas Travel	-	-	-	-	-	-	-
9	Personal Accident	6	3	-	-	-	9	14
10	Liability	-	-	-	-	-	-	-
11	Crop	-	-	-	-	-	-	-
12	Miscellaneous	-	-	-	-	-	-	-

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

* Including Exgratia claim payment

PERIODIC DISCLOSURES

FORM NL-25 - CLAIMS DATA FOR NON LIFE FOR THE QUARTER ENDED 30th June 2021

No. of claims only

S. No.	Claims Experience	Health	Overseas Travel	Personal Accident	Liability	Crop	Credit	Misc	Total
1	Claims O/S at the beginning of the period	4,606	-	24	-	-	-	-	4,630
2	Claims reported during the period	73,377	-	51	-	-	-	-	73,428
3	Claims Settled during the period	63,681	-	9	-	-	-	-	63,690
4	Claims Repudiated during the period	4,959	-	19	-	-	-	-	4,978
5	Claims closed during the period	1,808	-	22	-	-	-	-	1,830
6	Claims O/S at End of the period	7,535	-	25	-	-	-	-	7,560
	Less than 3months	7,448	-	18	-	-	-	-	7,466
	3 months to 6 months	75	-	6	-	-	-	-	81
	6months to 1 year	12	-	1	-	-	-	-	13
	1year and above	-	-	-	-	-	-	-	-

PERIODIC DISCLOSURES

FORM NL-26 - CLAIMS INFORMATION - KG TABLE I AS AT 30th June 2021

(` in Lakhs)

S. No.	Description	Premium		Claim		RSM-1	RSM-2	RSM
		Gross Premium	Net Premium	Gross incurred claim	Net incurred Claim			
1	Fire	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-
3	Marine - Marine other than Marine Cargo	-	-	-	-	-	-	-
4	Motor	-	-	-	-	-	-	-
5	Engineering	-	-	-	-	-	-	-
6	Aviation	-	-	-	-	-	-	-
7	Liabilities	-	-	-	-	-	-	-
8	Health	82,360.20	78,061.33	55,357.84	52,748.43	15,612.27	15,824.53	15,824.53
9	Miscellaneous	-	-	-	-	-	-	-
	Total *	82,360.20	78,061.33	55,357.84	52,748.43	15,612.27	15,824.53	15,824.53

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

PERIODIC DISCLOSURES

FORM NL-27 - OFFICES INFORMATION FOR NON LIFE AS AT 30th June 2021

S. No.	Office Information		Number
1	No. of offices at the beginning of the year (As on 01.04.2021)		51
2	No. of branches approved during the year		0
3	No. of branches opened during the year	Out of approvals of previous year	0
4		Out of approvals of this year	0
5	No. of branches closed during the year		0
6	No of branches at the end of the quarter (As on 30.06.2021)		51
7	No. of branches approved but not opened		26
8	No. of rural branches		0
9	No. of urban branches		51

PERIODIC DISCLOSURES
FORM NL-28-STATEMENT OF ASSETS - 3B AS AT 30th June 2021

(` in Lakhs)

S.No	Particulars	Sch	Amount
1	Investments	NL-12	79,694
2	Loans	NL-13	-
3	Fixed Assets	NL-14	2,727
4	Current Assets		
	a. Cash & Bank Balance	NL-15	5,132
	b. Advances & Other Assets	NL-16	4,249
5	Current Liabilities		
	a. Current Liabilities	NL-17	25,342
	b. Provisions	NL-18	39,890
	c. Misc. Exp not Written Off	NL-19	-
	d. Debit Balance of P&L A/c	NL-3	1,10,409
	Application of Funds as per Balance Sheet (A)		1,36,979
	Less: Other Assets	Sch	Amount
1	Loans	NL-11	-
2	Fixed Assets	NL-14	2,727
3	Cash & Bank Balance	NL-15	1,215
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	4,249
5	Current Liabilities	NL-17	25,342
6	Provisions	NL-18	39,890
7	Misc. Exp not Written Off	NL-19	-
8	Debit Balance of P&L A/c	NL-3	1,10,409
	TOTAL (B)		53,368
	'Investment Assets' As per FORM 3B	(A-B)	83,611

(` 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%	-	5,804	13,547	19,350	23%	-	19,350	19,374
2	Govt. Sec or Other Apporved Sec. (incl. (1) above)	Not less than 30%	-	9,019	26,503	35,523	42%	-	35,523	35,518
3	Investment subject to Exposure Norms		-	-	-	-	-	-	-	-
	a. Housing & Loans to SG for Housing and FFE, Infrastruct	Not less than 15%	-	-	-	-	0%	-	-	-
	1. Approved Investments		-	7,244	20,967	28,211	34%	-	28,211	28,300
	2. Other Investments		-	-	-	-	0%	-	-	-
	b. Approved Investments	Not exceeding 55%	-	6,366	12,801	19,167	23%	2	19,169	19,154
	c. Other Investments (not exceeding 25%)		-	343	365	708	1%	0	708	708
	Total Investment Assets	100%	-	22,972	60,636	83,609	100%	3	83,611	83,680

Note:

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

PERIODIC DISCLOSURES

FORM NL-29 - DETAIL REGARDING DEBT SECURITIES AS AT 30th June 2021

(` in Lakhs)

S.No	Market Value				Book Value			
	As at 30th June 2021	as % of total for this class	As at 30th June 2020	as % of total for this class	As at 30th June 2021	as % of total for this class	As at 30th June 2020	as % of total for this class
Break down by credit rating								
AAA rated	40,753	53%	31,624	55%	40,680	53%	30,432	54%
AA or better	0	0%	1,715	3%	0	0%	2,005	4%
Rated below A but above B	-	0%	-	-	-	0%	-	-
Rated below B	-	0%	975	0	-	0%	1,000	0
Any other (Sovereign)	35,518	47%	23,327	40%	35,523	47%	22,768	41%
	76,271	100%	57,641	100%	76,202	100%	56,205	100%
BREAKDOWN BY RESIDUALMATURITY	0	0%	-	0%	0	0%	-	0%
Up to 1 year	14,705	19%	7,680	13%	14,544	19%	8,015	14%
more than 1 year and upto 3years	17,534	23%	20,921	36%	17,453	23%	20,773	37%
More than 3years and up to 7years	19,116	25%	18,757	33%	19,126	25%	17,616	31%
More than 7 years and up to 10 years	24,915	33%	10,283	18%	25,079	33%	9,802	17%
above 10 years	-	0%	-	0%	-	0%	-	0%
	76,271	100%	57,641	100%	76,202	100%	56,205	100%
Breakdown by type of the issuer	0	0%	-	0%	0	0%	-	0%
a. Central Government	19,374	25%	15,394	27%	19,350	25%	14,535	26%
b. State Government	16,144	21%	8,628	15%	16,172	21%	8,233	15%
c. Corporate Securities	40,753	53%	33,619	58%	40,680	53%	33,437	59%
	76,271	100%	57,641	100%	76,202	100%	56,205	100%

Note

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

PERIODIC DISCLOSURES

FORM NL-30 - ANALYTICAL RATIOS

Analytical Ratios for Non-Life companies					
S.No.	Particular	For the Quarter ended 30th June 2021	For the Period ended 30th June 2021	For the Quarter ended 30th June 2020	For the Period ended 30th June 2020
1	Gross Direct Premium Growth Rate	48%	48%	14%	14%
2	Gross Direct Premium to Net Worth Ratio	95%	95%	77%	77%
3	Growth Rate of Shareholders' Fund	19%	19%	43%	43%
4	Net Retention Ratio	95%	95%	95%	95%
5	Net Commission Ratio	10%	10%	11%	11%
6	Expense of Management to Gross Direct Premium Ratio	47%	47%	56%	56%
7	Combined Ratio	158%	158%	92%	92%
8	Technical Reserves to Net Premium Ratio	312%	312%	261%	261%
9	Underwriting Balance Ratio	-67%	-67%	4%	4%
10	Operating Profit Ratio	-61%	-61%	9%	9%
11	Liquid Assets to Liabilities Ratio	51%	51%	40%	40%
12	Net Earning Ratio	-49%	-49%	11%	11%
13	Return on Net Worth Ratio	-44%	-44%	8%	8%
14	Available Solvency Margin Ratio to Required Solvency Margin Ratio	165%	165%	197%	197%
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	99,58,23,724	99,58,23,724	72,89,02,173	72,89,02,173
2	(b) Percentage of shareholding				
	Indian	51%	51%	51%	51%
	Foreign	49%	49%	49%	49%
3	(c) %of Government holding (in case of public sector insurance companies)	-	-	-	-
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	(1.04)	(1.04)	0.21	0.21
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(1.04)	(1.04)	0.21	0.21
6	(iv) Book value per share (Rs)	2.24	2.24	2.56	2.56

PERIODIC DISCLOSURES

FORM NL-31 - RELATED PARTY

(` in Lakhs)

S.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received			
				For the Quarter ended 30th June 2021	For the Period ended 30th June 2021	For the Quarter ended 30th June 2020	For the Period ended 30th June 2020
1	TTK & Co	Associate Firm	Operating Expenses incurred	-	-	-	-
2	TTK Partners LLP	Shareholder	Capital Contribution	-	-	-	-
3	Manipal Education and Medical Group India Private Limited	Shareholder	Capital Contribution	-	-	-	-
4	MEMG Fund Advisors, LLP	Shareholder	Capital Contribution	2,750.00	2,750.00	-	-
5	Cigna Holdings Overseas Inc.	Shareholder	Capital Contribution	2,642.16	2,642.16	-	-
		Shareholder	Share Premium	107.80	107.80	-	-
6	Cigna Health Solutions India Ltd	Associate Enterprise	Operating Expenses incurred	-	-	-	-
			Reimbursement of expenses	-	-	-	-
			Purchase of Assets	-	-	-	-
			Gratuity Receivable	-	-	-	-
7	Mr.Sandeep Patel	Mr.Sandeep Patel	Remuneration	-	-	-	-
8	Mr.Prasun Sikdar	Mr.Prasun Sikdar	Remuneration	79.5	79.5	102.4	102.4
9	Mr. Prasun Sikdar	Mr. Prasun Sikdar	Gross Written Premium	-	-	-	-
10	Mrs. Chandrima Sikdar	Mrs. Chandrima Sikdar	Gross Written Premium	-	-	-	-
11	Manipal Ankur Healthcare	Significant Influence	Gross Written Premium	-	-	(0.24)	(0.24)
12	Manipal Health Enterprises Private Limited	Significant Influence	Gross Written Premium	497.13	497.13	1.85	1.85
13	T A Pai Management Institute	Significant Influence	Gross Written Premium	19.55	19.55	0.04	0.04
14	Sikkim Manipal University	Significant Influence	Gross Written Premium	87.19	87.19	0.00	0.00
15	MEMG INTERNATIONAL INDIA PRIVATE LIMITED	Significant Influence	Gross Written Premium	25.72	25.72	(0.25)	(0.25)
16	Manipal University Jaipur	Significant Influence	Gross Written Premium	142.98	142.98	(1.08)	(1.08)
17	Manipal Health Map	Significant Influence	Gross Written Premium	17.08	17.08	0.33	0.33
18	Human Care Medical Charitable Trust	Significant Influence	Gross Written Premium	3.59	3.59	0.05	0.05
19	Manipal Hospitals (Dwarka) Private LTD	Significant Influence	Gross Written Premium	38.80	38.80	1.96	1.96
20	Stempeutics Research Pvt Ltd	Significant Influence	Gross Written Premium	8.85	8.85	(0.02)	(0.02)
21	Meritrac Services Private Limited	Significant Influence	Gross Written Premium	45.88	45.88	(0.06)	(0.06)
22	Manipal Global Education Services Pvt Ltd	Significant Influence	Gross Written Premium	78.53	78.53	(0.01)	(0.01)
23	Manipal Hospitals (Jaipur) Private Limited	Significant Influence	Gross Written Premium	39.71	39.71	0.04	0.04
24	Manipal Academy of Higher Education	Significant Influence	Gross Written Premium	788.35	788.35	1,006.89	1,006.89
25	Srishti Manipal Institute of Art Design and Technology	Significant Influence	Gross Written Premium	0.07	0.07	-	-
26	Sikkim Manipal Swasthya Suraksha	Significant Influence	Gross Written Premium	271.61	271.61	-	-
27	UNEXT LEARNING PRIVATE LIMITED	Significant Influence	Gross Written Premium	43.81	43.81	-	-
28	Manipal Tata Medical College	Significant Influence	Gross Written Premium	5.69	5.69	-	-
29	M/s Columbia Asia Hospital Private Limited	Significant Influence	Gross Written Premium	181.42	181.42	-	-
30	Manipal Ankur Healthcare	Significant Influence	Unallocated Premium	1.70	1.70	1.66	1.66
31	Manipal Health Enterprises Private Limited	Significant Influence	Unallocated Premium	107.58	107.58	1.98	1.98
32	T A Pai Management Institute	Significant Influence	Unallocated Premium	1.18	1.18	0.47	0.47
33	Sikkim Manipal University	Significant Influence	Unallocated Premium	8.69	8.69	5.42	5.42
34	MEMG INTERNATIONAL INDIA PRIVATE LIMITED	Significant Influence	Unallocated Premium	6.30	6.30	0.68	0.68
35	Manipal University Jaipur	Significant Influence	Unallocated Premium	12.84	12.84	5.07	5.07
36	Manipal Health Map	Significant Influence	Unallocated Premium	1.72	1.72	2.18	2.18
37	Human Care Medical Charitable Trust	Significant Influence	Unallocated Premium	2.15	2.15	0.97	0.97
38	Manipal Hospitals (Dwarka) Private LTD	Significant Influence	Unallocated Premium	1.31	1.31	1.29	1.29
39	Stempeutics Research Pvt Ltd	Significant Influence	Unallocated Premium	2.88	2.88	0.22	0.22
40	Meritrac Services Private Limited	Significant Influence	Unallocated Premium	1.65	1.65	4.35	4.35
41	Manipal Global Education Services Pvt Ltd	Significant Influence	Unallocated Premium	0.01	0.01	5.72	5.72
42	Manipal Hospitals (Jaipur) Private Limited	Significant Influence	Unallocated Premium	0.20	0.20	11.29	11.29
43	Manipal Academy of Higher Education	Significant Influence	Unallocated Premium	13.04	13.04	74.71	74.71
44	Srishti Manipal Institute of Art Design and Technology	Significant Influence	Unallocated Premium	0.51	0.51	-	-
45	Sikkim Manipal Swasthya Suraksha	Significant Influence	Unallocated Premium	7.17	7.17	-	-
46	UNEXT Learning Pvt Ltd	Significant Influence	Unallocated Premium	3.37	3.37	-	-
47	Manipal Tata Medical College	Significant Influence	Unallocated Premium	0.29	0.29	-	-
48	M/s Columbia Asia Hospital Pvt Ltd	Significant Influence	Unallocated Premium	1.05	1.05	-	-
49	Sikkim Manipal University	Significant Influence	Claim Expense	51.04	51.04	4.54	4.54
50	Manipal Health Enterprises Private Limited	Significant Influence	Claim Expense	292.33	292.33	79.42	79.42
51	Manipal Academy of Higher Education	Significant Influence	Claim Expense	514.11	514.11	245.90	245.90
52	Human Care Medical Charitable Trust	Significant Influence	Claim Expense	45.90	45.90	13.86	13.86
53	Columbia Asia Hospitals Private Limited	Significant Influence	Claim Expense	195.94	195.94	-	-
54	Sikkim Manipal University	Significant Influence	Claim Outstanding	18.34	18.34	8.29	8.29
55	Manipal Health Enterprises Private Limited	Significant Influence	Claim Outstanding	44.19	44.19	26.15	26.15
56	Manipal Academy of Higher Education	Significant Influence	Claim Outstanding	76.52	76.52	88.41	88.41
57	Human Care Medical Charitable Trust	Significant Influence	Claim Outstanding	-	-	5.14	5.14
58	Columbia Asia Hospitals Private Limited	Significant Influence	Claim Outstanding	31.10	31.10	-	-
59	Sikkim Manipal University	Significant Influence	Claim Payable	-	-	-	-
60	Manipal Health Enterprises Private Limited	Significant Influence	Claim Payable	-	-	0.51	0.51
61	Manipal Academy of Higher Education	Significant Influence	Claim Payable	-	-	-	-
62	Human Care Medical Charitable Trust	Significant Influence	Claim Payable	-	-	-	-
63	Cigna International Corporation	Associate Enterprise	Expenses	-	-	-	-
64	Cigna European Services	Associate Enterprise	Expenses	49.64	49.64	45.75	45.75
65	Cigna Global Holdings Inc.	Associate Enterprise	Expenses	116.67	116.67	112.72	112.72
66	Cigna HIA Technology Services Company Limited	Associate Enterprise	Expenses	1.20	1.20	53.56	53.56
67	Cigna International Services	Associate Enterprise	Expenses	-	-	-	-
68	Cigna Health Solutions India Ltd	Associate Enterprise	Expenses	-	-	-	-
69	Cigna APAC Holdings Ltd	Associate Enterprise	Expenses	-	-	-	-

PERIODIC DISCLOSURES

FORM NL-32 - PRODUCTS INFORMATION

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

S. No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business	Category of product	Date of filing of Product	Date IRDA confirmed filing/ approval
1	Saral Suraksha Bima, ManipalCigna	Email date - 25-March-21	MCIPAIP21622V012021	Miscellaneous Health Insurance	Internal Tariff Rated	25-Mar-21	30-Mar-21

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

PERIODIC DISCLOSURES

FORM NL-33 - SOLVENCY MARGIN - KGII AS AT 30th June 2021

(` in Lakhs)

Item	Description	Notes No.	Amount
	(2)	(3)	(4)
(A)	Policyholder's FUNDS		60,636.28
	Available Assets (as per FORM IRDAI-GI-TA)		-
	Deduct:		-
(B)	Current Liabilities as per BS		52,429.97
(C)	Provisions as per BS		4,144.79
(D)	Other Liabilities		-
(E)	Excess in Policyholders' Funds (1-2-3)		4,061.53
	Shareholder's FUNDS		
(F)	Available Assets		30,656.44
	Deduct:		-
(G)	Other Liabilities		8,657.86
(H)	Excess in Shareholders' funds: (F-G)		21,998.57
(I)	Total ASM (E+H)		26,060.10
(J)	Total RSM		15,824.53
(K)	Solvency Ratio (Total ASM/Total RSM) *		164.68%

PERIODIC DISCLOSURES

FORM NL-34 - BOARD OF DIRECTORS AND KEY PERSONS AS AT 30th June 2021

Board of Directors			
S. No.	Name of person	Role/designation	Details of change in the period
1	Mr. Luis Miranda	Chairman & Independent Director	Nil
2	Dr. Narottam Puri	Independent Director	Nil
3	Mr. Rajeev Chitrabhanu	Independent Director	Nil
4	Ms. Meena Ganesh	Independent Director	Resigned wef May 5, 2021
5	Dr. Ranjan Pai	Non Executive Director	Nil
6	Mr. Jagannathan Thattai Thiruvallur	Non Executive Director	Resigned wef June 3, 2021
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. Srikanth Kandikonda	Chief Financial Officer	Nil
3	Mr. Shashank Arjun Chaphekar	Chief Distribution and Technology Officer	Nil
4	Mr. Joydeep Saha	Appointed Actuary and Chief 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	Ms. Gauri Takale	Company Secretary	Appointed w.e.f Aug 5th, 2021

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

PERIODIC DISCLOSURES

FORM NL-35-NON PERFORMING ASSETS-7A AS AT 30th June 2021

(' in Lakhs)

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

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

(₹ in Lakhs)																
S.No.	Category of Investment	Category Code	For the Quarter ended 30th June 2021				For the Period ended 30th June 2021				For the Period ended 30th June 2020				Income on Investment	Gross Yield (%)
			Book Value*	Market Value#	Income on Investment	Gross Yield (%)	Book Value*	Market Value#	Income on Investment	Gross Yield (%)	Book Value*	Market Value	Income on Investment	Gross Yield (%)		
1	Central Government Bonds	CGSB	16,411.01	16,891.91	277.60	1.69%	16,411.01	16,891.91	277.60	1.69%	14,551.10	15,394.32	252.46	11.25%	11.25%	1.72%
2	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	0.00%	-	-	-	0.00%	-	-	-	0.00%	0.00%	0.00%
3	Treasury Bills	CTRB	2,892.77	2,481.70	24.78	0.86%	2,892.77	2,481.70	24.78	0.86%	-	-	-	0.00%	0.00%	0.00%
4	State Government Bonds	SGGB	10,996.21	11,974.79	290.53	2.64%	10,996.21	11,974.79	290.53	2.64%	4,081.61	4,310.33	72.77	13.50%	13.50%	13.50%
5	Other Approved Securities (ex. Infrastructure Investments)	SGOA	4,108.07	4,169.66	74.18	1.81%	4,108.07	4,169.66	74.18	1.81%	3,256.09	4,317.46	61.07	10.10%	10.10%	10.10%
6	Bonds / Debentures issued by Hisco	HTHD	-	-	-	0.00%	-	-	-	0.00%	-	-	-	0.00%	0.00%	0.00%
7	Bonds / Debentures issued by NHB/inst. acc. by NHB	HTDN	6,636.55	6,693.82	94.79	1.43%	6,636.55	6,693.82	94.79	1.43%	3,691.07	4,178.62	69.13	8.32%	8.32%	8.32%
8	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	-	0.00%	-	-	-	0.00%	-	-	-	0.00%	0.00%	0.47%
9	Reclassified Approved Investments-Debt (Point 6 under Note to Re)	HORD	-	-	-	0.00%	-	-	-	0.00%	342.88	133.75	(42.24)	1.90%	1.90%	1.90%
10	Infrastructure - PSU Debentures / Bonds	IPTD	21,023.12	20,573.48	429.22	2.04%	21,023.12	20,573.48	429.22	2.04%	19,291.83	19,520.79	424.00	10.16%	10.16%	10.16%
11	Infrastructure - Other Corporate sec- Deb / Bonds	ICTD	1,014.46	1,032.47	16.37	1.61%	1,014.46	1,032.47	16.37	1.61%	621.38	1,052.11	10.81	10.31%	10.31%	10.31%
12	Infrastructure - Other Corporate sec- CPs	ICCP	-	-	-	0.00%	-	-	-	0.00%	-	-	-	0.00%	0.00%	0.00%
13	Corporate Securities - Debentures	ECDS	11,984.54	12,453.36	188.00	1.57%	11,984.54	12,453.36	188.00	1.57%	8,881.40	8,587.73	164.83	9.04%	9.04%	9.04%
14	Corporate Sec- Bonds - Taxable	EPBT	-	-	-	0.00%	-	-	-	0.00%	-	-	-	0.00%	0.00%	0.00%
15	Deposit -with Sch bk.Fin./CCIL/RBI	ECDB	3,508.08	3,917.00	40.97	1.17%	3,508.08	3,917.00	40.97	1.17%	1,076.25	1,590.00	13.31	5.64%	5.64%	5.64%
16	Application Money	ECAM	-	-	-	0.00%	-	-	-	0.00%	-	-	-	0.00%	0.00%	0.00%
17	Perpetual Debt Tier I & II - PSU Banks	EUPD	-	-	-	0.00%	-	-	-	0.00%	-	-	-	0.00%	0.00%	0.00%
18	MF-Gilt/Gsec/Liquid Schemes	EGMF	2,725.39	2,783.68	23.21	0.85%	2,725.39	2,783.68	23.21	0.85%	2,294.28	2,625.05	29.63	5.63%	5.63%	5.63%
19	Deposits - CDs with Scheduled Banks	EDCD	-	-	-	0.00%	-	-	-	0.00%	-	-	-	0.00%	0.00%	0.00%
20	Commercial Papers	ECPC	-	-	-	0.00%	-	-	-	0.00%	-	-	-	0.00%	0.00%	0.00%
21	Mutual Funds - Gilt/Gsec/Liquid Schemes	OMGS	1,271.59	708.39	9.23	0.73%	1,271.59	708.39	9.23	0.73%	2,108.13	1,140.10	14.28	0.77%	0.77%	0.77%
22	Debentures	OLDB	-	-	-	0.00%	-	-	-	0.00%	145.50	145.50	(0.00)	3.93%	3.93%	3.93%
	TOTAL		82,571.78	83,680.26	1,468.90	1.78%	82,571.78	83,680.26	1,468.90	1.78%	60,341.54	62,995.77	1,069.06	1.77%	1.77%	1.77%

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

Market Value of Investments shows closing market value.

PERIODIC DISCLOSURES

FORM NL-37-DOWN GRADING OF INVESTMENT AS AT 30th June 2021

(` in Lakhs)									
No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	During the Quarter ¹								
B.	As on Date ²								

CERTIFICATION

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

Note:

- 1 Provide details of Down Graded Investments during the Quarter.
- 2 Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.
- 3 FORM-2 shall be prepared in respect of each fund.
- 4 Category of Investment (COI) shall be as per INV/GLN/001/2003-04

PERIODIC DISCLOSURES

FORM NL-38 - BUSINESS RETURNS ACROSS LINE OF BUSINESS

(` in Lakhs)

Annual Business Returns across line of Business									
S.No.	Line of Business	For the Quarter ended 30th June 2021		For the Period ended 30th June 2021		For the Quarter ended 30th June 2020		For the Period ended 30th June 2020	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	-	-	-	-	-	-	-	-
2	Cargo & Hull	-	-	-	-	-	-	-	-
3	Motor TP	-	-	-	-	-	-	-	-
4	Motor OD	-	-	-	-	-	-	-	-
5	Engineering	-	-	-	-	-	-	-	-
6	Workmen's Compensation	-	-	-	-	-	-	-	-
7	Employer's Liability	-	-	-	-	-	-	-	-
8	Aviation	-	-	-	-	-	-	-	-
9	Personal Accident	340	6,395	340	6,395	133	3,397	133	3,397
10	Health	20,778	70,416	20,778	70,416	14,174	66,276	14,174	66,276
11	Others*	-	-	-	-	-	-	-	-

Note:

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

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

PERIODIC DISCLOSURES

FORM NL-39 - RURAL AND SOCIAL OBLIGATIONS

(` in Lakhs)

Rural & Social Obligations For the period ended 30th June 2021					
S.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	-	-	-
		Social	-	-	-
2	Cargo & Hull	Rural	-	-	-
		Social	-	-	-
3	Motor TP	Rural	-	-	-
		Social	-	-	-
4	Motor OD	Rural	-	-	-
		Social	-	-	-
5	Engineering	Rural	-	-	-
		Social	-	-	-
6	Workmen's Compensation	Rural	-	-	-
		Social	-	-	-
7	Employer's Liability	Rural	-	-	-
		Social	-	-	-
8	Aviation	Rural	-	-	-
		Social	-	-	-
9	Personal Accident	Rural	1,932	81	68,789
		Urban	4,463	259	8,33,822
		Social	-	-	-
10	Health	Rural	16,776	4,513	3,43,360
		Urban	53,640	16,265	67,37,380
		Social	-	-	-
11	Others*	Rural	-	-	-
		Urban	-	-	-
		Social	-	-	-

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

PERIODIC DISCLOSURES

FORM NL-40 - BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS

(` in Lakhs)

S.No.	Channels	Business Acquisition through different channels							
		For the Quarter ended 30th June 2021		For the Period ended 30th June 2021		For the Quarter ended 30th June 2020		For the Period ended 30th June 2020	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	33,265	5,392	33,265	5,392	27,709	4,103	27,709	4,103
2	Corporate Agents-Banks	6,275	3,018	6,275	3,018	3,594	2,317	3,594	2,317
3	Corporate Agents -Others	2,899	1,129	2,899	1,129	3,752	474	3,752	474
4	Brokers	25,434	6,557	25,434	6,557	20,277	4,449	20,277	4,449
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	8,636	4,915	8,636	4,915	14,035	2,911	14,035	2,911
7	IMF	302	108	302	108	306	54	306	54
	Total (A)	-	-	-	-	-	-	-	-
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	76,811	21,118	76,811	21,118	69,673	14,307	69,673	14,307

Note:

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

PERIODIC DISCLOSURES

FORM NL-41 - GRIEVANCE DISPOSAL FOR THE QUARTER ENDED 30th June 2021

S. No.	Particulars	Opening Balance as on 1st Apr 2021	Additions during the quarter	Complaints Resolved/Settled during the quarter			Complaints Pending at the end of the quarter	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints Made by customer	-	371	76	1	294	-	371
a	Proposal Related	-	-	-	-	-	-	-
b	Claim	-	243	40	-	203	-	243
c	Policy Related	-	32	11	1	20	-	32
d	Premium	-	6	-	-	6	-	6
e	Refund	-	23	10	-	13	-	23
f	Coverage	-	-	-	-	-	-	-
g	Cover Note Related	-	-	-	-	-	-	-
h	Product	-	1	-	-	1	-	1
i	Other	-	66	15	-	51	-	66
	Total number of complaints	-	371	76	1	294	-	371
2	Total no of policies during previous year	3,04,982						
3	Total no of claims intimated during previous year	2,49,358						
4	Total no of policies upto 30th June 2021	76,811						
5	Total no of claims intimated upto 30th June 2021	73,428						
6	Total no of Policy Complaints (upto 30th June 2021 Per 10,000 policies)	1						
7	Total no of Claims complaints (upto 30th June 2021 Per 10,000 claims)	33						
8)	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total				
	Upto 7 days	-	-	-				
	7 - 15 days	-	-	-				
	15 - 30 days	-	-	-				
	30 - 90 days	-	-	-				
	90 days and beyond	-	-	-				
	Total No. of complaint	-	-	-				

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