

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 ON 31ST MARCH 2022 (Audited)

(Rs in Lakhs)

S.No	Particulars	Schedule Ref. form no.	MISCELLANEOUS				TOTAL			
			For the Quarter ended 31st March 2022	For the Year ended 31st March 2022	For the Quarter ended 31st March 2021	For the Year ended 31st March 2021	For the Quarter ended 31st March 2022	For the Year ended 31st March 2022	For the Quarter ended 31st March 2021	For the Year ended 31st March 2021
			Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited
1	Premiums earned (Net)	NL-4	24,748.56	82,498.45	18,381.09	63,136.67	24,748.56	82,498.45	18,381.09	63,136.67
2	Profit/ (Loss) on sale/redemption of Investments		-	-	-	-	-	-	-	-
	Profit on sale of investments		26.02	265.89	724.81	1,037.00	26.02	265.89	724.81	1,037.00
	Less: Loss on sale of investments		-	-	-	(1,964.02)	-	-	-	(1,964.02)
3	Others									
	(a)Interest Income		-	-	-	-	-	-	-	-
	(b)Excess provision written back		-	-	-	-	-	-	-	-
	Contribution from Shareholders Funds towards Excess EoM		17,434.33	17,434.33	15,288.23	15,288.23	17,434.33	17,434.33	15,288.23	15,288.23
4	Interest, Dividend & Rent – Gross (Note 1)		926.09	3,534.23	677.81	2,745.52	926.09	3,534.23	677.81	2,745.52
	TOTAL (A)		43,134.99	103,732.90	35,071.94	80,243.40	43,134.99	103,732.90	35,071.94	80,243.40
6	Claims Incurred (Net)	NL-5	14,008.64	62,838.35	12,603.47	38,595.47	14,008.64	62,838.35	12,603.47	38,595.47
7	Commission	NL-6	3,177.67	10,063.52	2,497.98	8,211.88	3,177.67	10,063.52	2,497.98	8,211.88
8	Operating Expenses related to Insurance Business	NL-7	11,127.63	39,780.74	8,517.95	32,916.40	11,127.63	39,780.74	8,517.95	32,916.40
9	Premium Deficiency				-	-	-	-	-	-
	TOTAL (B)		28,313.93	112,682.61	23,619.40	79,723.75	28,313.93	112,682.61	23,619.40	79,723.75
10	Operating Profit/(Loss) from Fire/Marine/Miscellaneous Business C= (A - B)		14,821.06	(8,949.71)	11,452.54	519.65	14,821.06	(8,949.71)	11,452.54	519.65
11	APPROPRIATIONS									
	Transfer to Shareholders' Account		14,821.06	(8,949.71)	11,452.54	519.65	14,821.06	(8,949.71)	11,452.54	519.65
	Transfer to Catastrophe Reserve				-	-			-	-
	Transfer to Other Reserves				-	-			-	-
	TOTAL (C)		14,821.06	(8,949.71)	11,452.54	519.65	14,821.06	(8,949.71)	11,452.54	519.65

Note 1

S.No	Pertaining to Policyholder's funds	MISCELLANEOUS				TOTAL			
		For the Quarter ended 31st March 2022	Up to the Period ended 31st March 2022	For the Quarter ended 31st March 2021	Up to the Period ended 31st March 2021	For the Quarter ended 31st March 2022	Up to the Period ended 31st March 2022	For the Quarter ended 31st March 2021	Up to the Period ended 31st March 2021
		Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited
1	Interest, Dividend & Rent	1,170.80	4,421.92	839.50	3,248.75	1,170.80	4,421.92	839.50	3,248.75
	Add/Less:-	-	-	-	-	-	-	-	-
2	Investment Expenses	-	-	-	-	-	-	-	-
3	Amortisation of Premium/ Discount on Investments	(244.71)	(887.69)	(161.69)	(503.22)	(244.71)	(887.69)	(161.69)	(503.22)
4	Amount written off in respect of depreciated investments	-	-	-	-	-	-	-	-
5	Provision for Bad and Doubtful Debts	-	-	-	-	-	-	-	-
6	Provision for diminution in the value of other than actively traded Equities	-	-	-	-	-	-	-	-
7	Investment income from Pool	-	-	-	-	-	-	-	-
	Interest, Dividend & Rent – Gross*	926.09	3,534.23	677.81	2,745.52	926.09	3,534.23	677.81	2,745.52

* Term gross implies inclusive of TDS

PERIODIC DISCLOSURES

FORM NL-2-B-PL

PROFIT & LOSS ACCOUNT FOR THE PERIOD ENDED ON 31ST MARCH 2022 (Audited)

(Rs in Lakhs)						
S.No	Particulars	Schedule Ref. form no.	For the Quarter ended 31st March 2022	For the Year ended 31st March 2022	For the Quarter ended 31st March 2021	For the Year ended 31st March 2021
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance	NL-1	14,821.06	(8,949.71)	11,452.54	519.65
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		394.81	1,915.78	432.28	1,523.05
	(b) Profit on sale of investments		4.09	155.35	234.60	539.76
	(c) Less: Loss on sale of investments		-	-	-	(361.25)
	(d) Amortization of Premium / Discount on Investments		73.78	(289.07)	83.71	246.34
3	OTHER INCOME		106.92	106.92	-	-
	TOTAL (A)		15,400.65	(7,060.73)	12,203.13	2,467.56
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of Investments		-	-	-	(1,896.95)
	(b) For doubtful debts		13.12	21.59	4.60	30.02
	(c) Others		-	-	-	-
5	OTHER EXPENSES		-	-	-	-
	(a) Expenses other than those related to Insurance Business		-	-	-	-
	Personnel Cost		80.54	301.46	78.84	317.76
	Legal & professional charges		(5.87)	26.96	-	12.75
	Interest & Bank Charges		0.82	3.14	0.51	2.75
	Share Issue Expenses (Stamp Duty & Franking)		0.27	1.60	-	1.07
	Expenses related to issuance of Debentures		-	0.37	-	-
	Interest on Non-convertible Debentures		246.33	698.87	193.50	387.00
	Miscellaneous Expenses		4.23	12.39	20.84	34.85
	Contribution to policyholders Funds towards Excess EOM		17,434.33	17,434.33	15,288.23	15,288.23
	(b) Bad debts written off		2.43	34.52	30.98	30.98
	(c) Others		-	-	-	-
	TOTAL (B)		17,776.20	18,535.23	15,617.50	14,208.46
6	Profit / (Loss) Before Tax		(2,375.55)	(25,595.96)	(3,414.36)	(11,740.90)
7	Provision for Taxation		-	-	-	-
8	Profit / (Loss) After Tax		(2,375.55)	(25,595.96)	(3,414.36)	(11,740.90)
9	APPROPRIATIONS		-	-	-	-
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Final dividend Paid		-	-	-	-
	(c) Transfer to any Reserves or Other Accounts		-	-	-	-
	Balance of profit/ (loss) brought forward from last year		(123,735.52)	(100,515.08)	(97,100.71)	(88,774.18)
	Balance carried forward to Balance Sheet		(126,111.06)	(126,111.04)	(100,515.07)	(100,515.08)

PERIODIC DISCLOSURES
FORM NL-3-B-BS
BALANCE SHEET AS AT 31ST MARCH 2022 (Audited)
(Rs in Lakhs)

S.No	Particulars	Schedule Ref. form no.	As at 31st March 2022	As at 31st March 2021
	SOURCES OF FUNDS			
1	SHARE CAPITAL	NL-8	111,761.86	94,190.22
2	SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
3	SHARE APPLICATION MONEY		-	-
4	RESERVES AND SURPLUS	NL-10	35,414.64	32,986.37
5	FAIR VALUE CHANGE ACCOUNT			
	- SHAREHOLDERS FUNDS		1.52	0.34
	- POLICYHOLDERS FUNDS		1.18	3.90
6	BORROWINGS	NL-11	11,100.00	4,300.00
	TOTAL		158,279.20	131,480.83
	APPLICATION OF FUNDS			
1	INVESTMENT - Shareholders	NL-12	27,971.90	27,160.39
2	INVESTMENT - Policyholders	NL-12A	65,042.69	53,053.86
3	LOANS	NL-13	-	-
4	FIXED ASSETS	NL-14	2,363.95	2,843.88
5	DEFERRED TAX ASSET (Net)			
6	CURRENT ASSETS			
	Cash and Bank Balances	NL-15	10,990.41	6,636.93
	Advances and Other Assets	NL-16	4,444.37	3,339.28
	Sub-Total (A)		15,434.78	9,976.21
7	CURRENT LIABILITIES	NL-17	31,046.54	25,387.13
8	PROVISIONS	NL-18	47,598.62	36,681.46
9	DEFERRED TAX LIABILITY			
	Sub-Total (B)		78,645.16	62,068.59
	NET CURRENT ASSETS (C) = (A - B)		(63,210.38)	(52,092.38)
10	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19	-	-
11	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		126,111.04	100,515.08
	TOTAL		158,279.20	131,480.83

CONTINGENT LIABILITIES
(Rs in Lakhs)

Sr. No	Particulars	As at 31st March, 2022	As at 31st March, 2021
1	Partly paid – up investments	-	-
2	Claims, other than against policies, not acknowledged as debts by the Company	-	-
3	Underwriting commitment outstanding (in respect of shares and securities)	-	-
4	Guarantees given by or on behalf of the Company	-	-
5	Statutory demands/ liabilities in dispute, not provided for	90.81	90.81
6	Reinsurance obligations to the extent not provided for in accounts	-	-
7	Others	-	-
	(a) Insurance claims disputed by the Company, to the extent not provided/ reserved	400.40	155.60
	TOTAL	491.21	246.41

PERIODIC DISCLOSURES
FORM NL-4-PREMIUM SCHEDULE

(Rs in Lakhs)																	
S.No	Particulars	HEALTH INSURANCE				PERSONAL ACCIDENT				TRAVEL INSURANCE				TOTAL			
		For the Quarter ended 31st March 2022	For the Year ended 31st March 2022	For the Quarter ended 31st March 2021	For the Year ended 31st March 2021	For the Quarter ended 31st March 2022	For the Year ended 31st March 2022	For the Quarter ended 31st March 2021	For the Year ended 31st March 2021	For the Quarter ended 31st March 2022	For the Year ended 31st March 2022	For the Quarter ended 31st March 2021	For the Year ended 31st March 2021	For the Quarter ended 31st March 2022	For the Year ended 31st March 2022	For the Quarter ended 31st March 2021	For the Year ended 31st March 2021
		Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited
1	Gross Direct Premium	29,128.14	96,899.32	22,256.01	74,452.71	446.10	1,458.14	437.99	969.30	35.89	260.27	21.98	127.10	29,610.12	98,617.73	22,715.98	75,549.12
2	Add: Premium on reinsurance accepted																
3	Less : Premium on reinsurance ceded	1,501.90	4,997.21	1,150.02	3,838.64	78.52	187.36	34.61	84.69	1.78	13.01	1.10	6.36	1,582.20	5,197.59	1,185.73	3,929.68
4	Net Written Premium	27,626.24	91,902.10	21,105.99	70,614.08	367.57	1,270.78	403.38	884.61	34.10	247.26	20.88	120.75	28,027.92	93,420.14	21,530.25	71,619.44
	Add: Opening balance of UPR	42,755.39	35,350.02	32,284.25	26,950.49	653.73	442.75	360.90	380.25	87.38	61.37	59.84	40.64	43,496.49	35,854.15	32,704.99	27,371.38
	Less: Closing balance of UPR	46,039.31	46,039.31	35,350.02	35,350.02	643.55	643.55	442.76	442.76	92.99	92.99	61.37	61.37	46,775.85	46,775.85	35,854.15	35,854.15
	Total Premium Earned (Net)	24,342.31	81,212.81	18,040.22	62,214.55	377.75	1,070.00	321.52	822.10	28.50	215.64	19.35	100.02	24,748.56	82,498.45	18,381.09	63,136.67
	Gross Direct Premium :																
	In India	24,342.31	81,212.81	18,040.22	62,214.55	377.75	1,070.00	321.52	822.10	28.50	215.64	19.35	100.02	24,748.56	82,498.45	18,381.09	63,136.67
	Outside India																
	Total Premium Earned (Net)	24,342.31	81,212.81	18,040.22	62,214.55	377.75	1,070.00	321.52	822.10	28.50	215.64	19.35	100.02	24,748.56	82,498.45	18,381.09	63,136.67

PERIODIC DISCLOSURES

FORM NL-S - CLAIMS SCHEDULE

(Rs in Lakhs)

S.No	Particulars	HEALTH INSURANCE				PERSONAL ACCIDENT				TRAVEL INSURANCE				TOTAL			
		For the Quarter ended 31st March 2022	For the Year ended 31st March 2022	For the Quarter ended 31st March 2021	For the Year ended 31st March 2021	For the Quarter ended 31st March 2022	For the Year ended 31st March 2022	For the Quarter ended 31st March 2021	For the Year ended 31st March 2021	For the Quarter ended 31st March 2022	For the Year ended 31st March 2022	For the Quarter ended 31st March 2021	For the Year ended 31st March 2021	For the Quarter ended 31st March 2022	For the Year ended 31st March 2022	For the Quarter ended 31st March 2021	For the Year ended 31st March 2021
		Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited
	Claims paid (Direct)																
1	Direct claims	14,532.41	64,951.04	12,770.04	37,299.71	73.98	177.58	62.69	228.65	3.56	39.12	0.40	2.74	14,609.95	65,167.74	12,833.13	37,531.10
2	Add : Re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Less : Re-insurance Ceded*	727.53	3,246.86	639.43	1,865.89	3.94	9.90	3.55	12.18	0.20	1.63	0.03	0.23	731.67	3,258.39	643.01	1,878.30
	Net Claim Paid	13,804.89	61,704.18	12,130.61	35,433.82	70.04	167.69	59.14	216.47	3.36	37.49	0.37	2.51	13,878.29	61,909.35	12,190.12	35,652.80
4	Add : Claims Outstanding at the end of the period	10,102.71	10,102.71	9,212.21	9,212.21	477.84	477.84	457.85	457.85	44.95	44.95	26.45	26.45	10,625.50	10,625.50	9,696.50	9,696.51
5	Less : Claims Outstanding at the beginning of the period	9,932.21	9,212.21	8,788.95	6,086.61	517.74	457.85	448.45	643.96	45.19	26.45	45.75	23.27	10,495.15	9,696.50	9,283.15	6,753.84
	Net Incurred Claims	13,975.38	62,594.68	12,553.87	38,559.42	30.14	187.68	68.53	30.35	3.12	55.99	-18.93	5.69	14,008.64	62,838.35	12,603.47	38,595.47
	Claims Paid (Direct)																
	- In India	13,887.10	61,884.12	12,324.32	34,565.15	73.98	177.58	62.69	228.65	2.13	21.37	0.29	1.05	13,963.21	62,083.07	12,387.31	34,794.86
	- Outside India	645.31	3,066.92	445.72	2,734.56	-	-	-	-	1.43	17.75	0.11	1.69	646.74	3,084.67	445.82	2,736.24
	Estimates of IBNR and IBNER at the end of the period (net)	4,520.01	4,520.01	4,017.86	4,017.86	363.20	363.20	228.44	228.44	41.62	41.62	26.24	26.24	4,924.83	4,924.83	4,272.53	4,272.53
	Estimates of IBNR and IBNER at the beginning of the period (net)	4,771.73	4,017.86	3,084.13	3,255.26	429.01	228.44	237.81	438.27	43.88	26.24	45.75	23.27	5,244.62	4,272.53	3,367.69	3,716.80

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PERIODIC DISCLOSURES
FORM NL-7-OPERATING EXPENSES SCHEDULE

(Rs in Lakhs)

S.No	Particulars	HEALTH INSURANCE				PERSONAL ACCIDENT				TRAVEL INSURANCE				TOTAL				(Rs in Lakhs)
		For the Quarter ended 31st March 2022	For the Year ended 31st March 2022	For the Quarter ended 31st March 2021	For the Year ended 31st March 2021	For the Quarter ended 31st March 2022	For the Year ended 31st March 2022	For the Quarter ended 31st March 2021	For the Year ended 31st March 2021	For the Quarter ended 31st March 2022	For the Year ended 31st March 2022	For the Quarter ended 31st March 2021	For the Year ended 31st March 2021	For the Quarter ended 31st March 2022	For the Year ended 31st March 2022	For the Quarter ended 31st March 2021	For the Year ended 31st March 2021	
		Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	
1	Employees' remuneration & welfare benefits	4,377.60	16,641.58	4,035.29	16,465.61	67.04	250.42	79.41	214.37	5.39	44.70	3.99	28.11	4,450.04	16,936.70	4,118.69	16,708.08	
2	Travel, conveyance and vehicle running expenses	61.83	148.68	24.25	35.83	0.95	2.24	0.48	0.47	0.08	0.40	0.02	0.06	62.85	151.32	24.75	36.36	
3	Training expenses	189.63	643.62	11.78	-8.36	2.90	9.69	0.23	-0.11	0.23	1.73	0.01	-0.01	192.77	655.04	12.02	(8.48)	
4	Rents, rates & taxes	254.19	892.77	236.43	846.55	3.89	13.43	4.65	11.02	0.31	2.40	0.23	1.45	258.40	908.60	241.31	859.02	
5	Repairs	6.37	18.34	6.91	-10.48	0.10	0.28	0.14	-0.14	0.01	0.05	0.01	-0.02	6.47	18.67	7.05	(10.63)	
6	Printing & stationery	43.03	118.96	25.68	156.67	0.66	1.79	0.51	2.04	0.05	0.32	0.03	0.27	43.74	121.06	26.21	158.98	
7	Communication	77.74	379.60	10.49	437.50	1.19	5.71	0.21	5.70	0.10	1.02	0.01	0.75	79.02	386.33	10.71	443.94	
8	Legal & professional charges	572.87	2,290.15	571.59	2,255.03	8.77	33.86	11.25	29.36	0.71	6.04	0.56	3.85	582.34	2,290.05	583.40	2,288.24	
9	Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(a) as auditor (Statutory Auditor)	4.43	21.62	3.92	19.71	0.07	0.33	0.08	0.26	0.01	0.06	0.00	0.03	4.50	22.00	4.00	20.00	
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(i) Taxation matters (Tax Audit)	0.25	0.98	0.53	0.99	0.00	0.01	0.01	0.01	0.00	0.00	0.00	0.00	0.25	1.00	0.55	1.00	
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(iii) Management services, and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(c) in any other capacity	0.35	1.97	0.64	1.97	0.01	0.02	0.01	0.03	0.00	0.01	0.00	0.00	0.35	2.00	0.65	2.00	
	(d) out of pocket expenses	0.01	0.45	-	0.20	0.00	0.01	-	0.00	0.00	0.00	0.00	0.00	0.01	0.46	-	0.20	
10	Advertisement and publicity	3,744.91	12,060.28	2,685.29	8,277.33	57.35	181.48	52.85	107.76	4.61	32.39	2.65	14.13	3,806.88	12,274.15	2,740.78	8,399.22	
11	Interest & Bank Charges	79.78	282.96	82.91	323.50	1.22	4.26	1.63	4.21	0.10	0.76	0.28	0.55	81.10	287.98	84.63	308.26	
12	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Membership and Subscription Fees	11.18	50.99	15.41	52.21	0.17	0.77	0.30	0.68	0.01	0.14	0.02	0.09	11.36	51.89	15.73	52.98	
	Information Technology Related Expenses	233.10	1,616.68	352.96	1,432.84	3.57	24.33	6.95	18.65	0.29	4.34	0.35	2.45	236.96	1,645.35	360.25	1,453.94	
	Equipments, Software and amenities - Usage Cost	98.46	443.60	124.69	545.49	1.51	6.68	2.45	7.10	0.12	1.19	0.12	0.93	100.09	451.47	127.26	553.53	
	Business Development and Sales Promotion Expenses	732.01	1,880.05	-137.73	182.87	11.21	28.29	-2.71	2.38	0.90	5.05	-0.14	0.31	744.12	1,913.39	-140.58	185.57	
	Office Expenses	60.51	283.73	32.53	235.73	0.93	4.27	0.64	3.07	0.07	0.76	0.03	0.40	61.51	288.76	33.20	239.20	
	Policy Related Expenses	113.97	363.47	68.85	198.70	1.75	5.47	1.35	2.59	0.14	0.98	0.07	0.34	115.86	369.91	70.28	201.62	
	Directors Sitting Fees	10.78	44.22	12.74	42.87	0.17	0.67	0.25	0.56	0.01	0.12	0.01	0.07	10.96	45.00	13.00	43.50	
	Miscellaneous Expenses	28.95	2.57	0.71	38.58	0.44	0.04	0.01	0.50	0.04	0.01	0.00	0.07	29.43	2.61	0.73	39.15	
	Foreign Exchange Gain/Loss	-3.06	8.20	0.89	2.37	0.05	0.12	0.02	0.03	0.00	0.02	0.00	0.00	-3.11	8.35	0.91	2.41	
	TOTAL	10,946.30	39,087.56	8,345.47	32,438.70	167.64	588.20	164.24	422.32	13.49	104.99	8.24	55.38	11,127.63	39,780.74	8,517.95	32,916.40	
	In India	10,946.30	39,087.56	8,345.47	32,438.70	167.64	588.20	164.24	422.32	13.49	104.99	8.24	55.38	11,127.63	39,780.74	8,517.95	32,916.40	
	Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

PERIODIC DISCLOSURES

FORM NL-8-SHARE CAPITAL SCHEDULE

Rs in lakhs

S.No	Particulars	As at 31st March 2022	As at 31st March 2021
		Audited	Audited
1	Authorised Capital	150,000	100,000
	150,00,00,000 (Previous Year: 1,000,000,000) Equity Shares of Rs. 10 each	-	-
2	Issued Capital	111,762	94,190
	1,117,618,566 (Previous Year: 941,902,173) Equity Shares of Rs. 10 each	-	-
3	Subscribed Capital	111,762	94,190
	1,117,618,566 (Previous Year: 941,902,173) Equity Shares of Rs. 10 each	-	-
4	Called-up Capital	111,762	94,190
	1,117,618,566 (Previous Year: 941,902,173) Equity Shares of Rs. 10 each	-	-
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses	-	-
	Less : Expenses including commission or brokerage on underwriting or subscription of shares	-	-
5	Paid Up Capital	111,762	94,190
	1,117,618,566 (Previous Year: 941,902,173) Equity Shares of Rs. 10 each		
	TOTAL	111,762	94,190

PERIODIC DISCLOSURES

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

Shareholder	As at 31st March 2022		As at 31st March 2021	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
- Indian	569,985,492	51%	480,370,108	51%
- Foreign	547,633,074	49%	461,532,065	49%
Investors	-	-	-	-
- Indian	-	-	-	-
- Foreign	-	-	-	-
Others				
TOTAL	1,117,618,566	100%	941,902,173	100%

DETAILS OF EQUITY HOLDING OF INSURERS

PART A:

PARTICULARS OF THE SHAREHOLDING PATTERN OF MANIPALCIGNA HEALTH INSURANCE COMPANY, AS AT QUARTER ENDED 31ST MARCH 2022

Sl. No.	Category	No. of Investors	No. of shares held	% of share- holdings	Paid up equity (Rs. in lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):								
ii)	Bodies Corporate:								
	(i) Manipal Education and Medical Group India Private Limited	1	123,730,000	11.07%	12,373	-	-	123,730,000	100%
	(ii) MEMG Fund Advisors, LLP	1	446,255,492	39.93%	44,626	-	-	446,255,492	100%
iii)	Financial Institutions/ Banks								
iv)	Central Government/ State Government(s) / President of India								
v)	Persons acting in concert (Please specify)								
vi)	Any other (Please specify)								
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):								
ii)	Bodies Corporate:								
	(i) Cigna Holding Overseas, Inc.	1	547,633,074	49.0%	54,763.31	-	-	104,370,043	19.05%
iii)	Any other (Please specify)								
B.	Non Promoters	-	-	-	-	-	-	-	-
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds								
ii)	Foreign Portfolio Investors								
iii)	Financial Institutions/Banks								
iv)	Insurance Companies								
v)	FII belonging to Foreign promoter								
vi)	FII belonging to Foreign Promoter of Indian Promoter								
vii)	Provident Fund/Pension Fund								
viii)	Alternative Investment Fund								
ix)	Any other (Please specify)								
1.2)	Central Government/ State Government(s)/ President of India								
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs								
ii)	Individual share capital in excess of Rs. 2 Lacs								
iii)	NBFCs registered with RBI								
iv)	Others:								
	- Trusts								
	- Non Resident Indian								
	- Clearing Members								
	- Non Resident Indian Non Repatriable								
	- Bodies Corporate								
	- IEPF								
v)	Any other (Please Specify)								
B.2	Non Public Shareholders								
2.1)	Custodian/OR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any other (Please specify)								
Total		3	1,117,618,566	100%	111,761.86	-	-	674,355,535	60.33%

Foot Notes:

(a) All holdings, above 1% of the paid up equity, have to be separately disclosed.

(b) Indian Promoters - As defined under Regulation 2(1)(g) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000

(c) Where a company is listed, the column "Shares pledged or otherwise encumbered" shall not be applicable to "Non Promoters" category

PARTICULARS OF THE SHAREHOLDING PATTERN IN THE INDIAN PROMOTER COMPANY(S) / INDIAN INVESTOR(S) AS INDICATED AT (A) ABOVE

PART B:

Name of the Indian Promoter / Indian Investor: MEMG Fund Advisors LLP

Shareholding Pattern as on March 31, 2022

Sl. No. (I)	Category (II)	No. of Investors	No. of shares held (III)	% of share- holdings (IV)	Paid up equity (Rs. In lakhs) (V)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders): (i) Dr. Ranjan Ramdas Pai		100,000	0.01	1	-	-	-	-
ii)	Bodies Corporate: (i) MEMG Family Office LLP		5,999,900,000	99.99	59,999	-	-	-	-
iii)	Financial Institutions/ Banks		-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India		-	-	-	-	-	-	-
v)	Persons acting in concert (Please specify)		-	-	-	-	-	-	-
vi)	Any other (Please specify)		-	-	-	-	-	-	-
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):		-	-	-	-	-	-	-
ii)	Bodies Corporate:		-	-	-	-	-	-	-
iii)	Any other (Please specify)		-	-	-	-	-	-	-
B.	Non Promoters								
B.1	Public Shareholders		-	-	-	-	-	-	-
1.1)	Institutions		-	-	-	-	-	-	-
i)	Mutual Funds		-	-	-	-	-	-	-
ii)	Foreign Portfolio Investors		-	-	-	-	-	-	-
iii)	Financial Institutions/Banks		-	-	-	-	-	-	-
iv)	Insurance Companies		-	-	-	-	-	-	-
v)	FII belonging to Foreign promoter of Indian Promoter (e)		-	-	-	-	-	-	-
vi)	FII belonging to Foreign promoter of Indian Promoter (e)		-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund		-	-	-	-	-	-	-
viii)	Alternative Investment Fund		-	-	-	-	-	-	-
ix)	Any other (Please specify)		-	-	-	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India		-	-	-	-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs		-	-	-	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs		-	-	-	-	-	-	-
iii)	NBFCs registered with RBI		-	-	-	-	-	-	-
iv)	Others:								
	- Trusts		-	-	-	-	-	-	-
	- Non Resident Indian		-	-	-	-	-	-	-
	- Clearing Members		-	-	-	-	-	-	-
	- Non Resident Indian Non Repatriable		-	-	-	-	-	-	-
	- Bodies Corporate		-	-	-	-	-	-	-
	- IEPF		-	-	-	-	-	-	-
v)	Any other (Please Specify)		-	-	-	-	-	-	-
B.2	Non Public Shareholders		-	-	-	-	-	-	-
2.1)	Custodian/DR Holder		-	-	-	-	-	-	-
2.2)	Employee Benefit Trust		-	-	-	-	-	-	-
2.3)	Any other (Please specify)		-	-	-	-	-	-	-
Total			6,000,000,000	100%	60,000	-	-	-	-

Foot Notes:

- i)
All holdings, above 1% of the paid up equity, have to be separately disclosed
- (ii)
Indian Promoters-As defined under Regulation 2(1)(g) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulation, 2000
- (iii)
Where a Company is listed, the column "shares pledge or otherwise encumbered" shall not be applicable to Non Promoters" Category
- Note: Pursuant to IRDAI approval letter dated 15th March, 2021, TTK Partners, LLP had transferred its entire balance shareholding of 8,16,40,108 to MEMG Fund Advisors, LLP on 4th June, 2021

PARTICULARS OF THE SHAREHOLDING PATTERN IN THE INDIAN PROMOTER COMPANY(S) / INDIAN INVESTOR(S) AS INDICATED AT (A) ABOVE

PART B:

Name of the Indian Promoter / Indian Investor: Manipal Education and Medical Group India Private Limited (Formerly Manipal Integrated Services Pvt Ltd)

Shareholding Pattern as on March 31, 2022

Sl. No. (I)	Category (II)	No. of Investors	No. of shares held (III)	% of share- holdings (IV)	Paid up equity (Rs. in lakhs) (V)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
						Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders): (i) Shruti Pai	1	1.00	-	0.00				
ii)	Bodies Corporate: (i) MEMG Family Office LLP (ii) Manipal Health Care Private Limited (iii) Others	1 1 1	12,24,968 99 2,38,014	0.04 0.00 0.01	122.50 0.01 23.80	99.00	100%		
iii)	Financial Institutions/ Banks								
iv)	Central Government/ State Government(s) / President of India								
v)	Persons acting in concert (Please specify)								
vi)	Any other (Please specify) (i) RSP India Trust	1	3,10,42,682	0.95	3,104.27				
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):								
ii)	Bodies Corporate:								
iii)	Any other (Please specify)								
B.	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds								
ii)	Foreign Portfolio Investors								
iii)	Financial Institutions/Banks								
iv)	Insurance Companies								
v)	FII belonging to Foreign promoter of Indian Promoter (e)								
vi)	FII belonging to Foreign promoter of Indian Promoter (e)								
vii)	Provident Fund/Pension Fund								
viii)	Alternative Investment Fund								
ix)	Any other (Please specify)								
1.2)	Central Government/ State Government(s)/ President of India								
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs								
ii)	Individual share capital in excess of Rs. 2 Lacs	1	10,000.00	0.00	1.00				
iii)	NBFCs registered with RBI								
iv)	Others: - Trusts - Non Resident Indian - Clearing Members - Non Resident Indian Non Repatriable - Bodies Corporate - IEPF								
v)	Any other (Please Specify)								
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any other (Please specify)								
Total		6	3,25,15,764	100%	3,251.58				

Footnotes:

- i)
All holdings, above 1% of the paid up equity, have to be separately disclosed
- (ii)
Indian Promoters-As defined under Regulation 2(1)(g) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulation, 2000
- (iii)
Where a Company is listed, the column "shares pledge or otherwise encumbered" shall not be applicable to Non Promoters" Category

PERIODIC DISCLOSURES

FORM NL-10-RESERVES AND SURPLUS SCHEDULE

(Rs in Lakhs)

S.No	Particulars	As at 31st March 2022	As at 31st March 2021
		Audited	Audited
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	35,414.64	32,986.37
4	General Reserves	-	-
	Less: Amount utilized for issue of Bonus Shares	-	-
	Less: Amount utilized for Buy-back	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves	-	-
7	Balance of Profit in Profit & Loss Account	-	-
	TOTAL	35,414.64	32,986.37

PERIODIC DISCLOSURES

FORM NL-11-BORROWINGS SCHEDULE

		(Rs in Lakhs)	
S.No	Particulars	As at 31st March 2022	As at 31st March 2021
		Audited	Audited
1	9% Non-Convertible Debentures	11,100	4,300
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	11,100	4,300

- a) The extent to which the borrowings are secured shall be separately disclosed stating the nature of the security under each sub-head.
b) Amounts due within 12 months from the date of Balance Sheet should be shown separately
c) Debentures include NCD issued as per IRDAI (Other Forms of Capital) Regulations, 2015

(Rs in Lakhs)				
Sr.No	Source/Instrument	Amount Borrowed	Amount of Security	Nature of Security
1	9% Non-Convertible Debentures	11,100	-	Unsecured

PERIODIC DISCLOSURES

FORM NL-12 & 12 A -INVESTMENT SCHEDULE

(Amount in Lakhs)

S.No	Particulars	NL -12		NL -12A		Total	
		Shareholders		Policyholders			
		31st March 2022	31st March 2021	31st March 2022	31st March 2021	31st March 2022	31st March 2021
		Audited	Audited	Audited	Audited	Audited	Audited
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	7,346.70	5,351.82	12,478.42	8,465.76	19,825.12	13,817.58
2	Other Approved Securities	7,934.59	5,187.03	14,076.08	6,788.09	22,010.67	11,975.12
3	Other Investments	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	2,064.78	1,513.28	8,414.30	7,925.62	10,479.08	9,438.90
	(e) Other Securities	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	8,396.82	6,936.75	18,916.14	15,850.96	27,312.96	22,787.71
5	Other than Approved Investments	-	-	-	-	-	-
	Less : Provisions for doubtful debts	-	-	-	-	-	-
	Sub-total	-	-	-	-	-	-
	LONG TERM INVESTMENTS TOTAL (A)	25,742.89	18,988.88	53,884.94	39,030.43	79,627.83	58,019.31
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	982.86	2,007.18	2,506.40	2,975.17	3,489.26	4,982.35
2	Other Approved Securities	-	-	-	2,545.59	-	2,545.59
3	Other Investments	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	186.97	117.75	1,006.68	5,857.50	1,193.65	5,975.25
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	1,003.25	1,513.28	2,009.56	1,001.08	3,012.81	2,514.36
	(e) Other Securities - Certificate of Deposit/Commercial Paper	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	-	4,520.25	5,557.19	1,500.06	5,557.19	6,020.31
5	Other than Approved Investments	55.93	13.05	77.92	144.03	133.85	157.08
	Less : Provisions for doubtful debts	-	-	-	-	-	-
	Sub-total	55.93	13.05	77.92	144.03	133.85	157.08
	SHORT TERM INVESTMENTS TOTAL (B)	2,229.01	8,171.51	11,157.75	14,023.43	13,386.76	22,194.95
	TOTAL (C) = (A) + (B)	27,971.90	27,160.39	65,042.69	53,053.86	93,014.59	80,214.26

Notes:

- 1 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.

A) Aggregate value of Investments other than Listed Equity Securities and Derivative Instruments

(Amount in Rs. Lakhs)

Particulars	Shareholders		Policyholders		Total	
	31st March 2022	31st March 2021	31st March 2022	31st March 2021	31st March 2022	31st March 2021
Long Term Investments--						
Book Value	25,909.24	19,080.19	54,367.87	39,226.93	80,277.11	58,307.12
Market Value	25,445.10	19,033.79	53,445.16	39,113.07	78,890.25	58,146.87
Short Term Investments--						
Book Value	2,003.58	8,127.37	10,268.44	8,110.69	12,272.01	16,238.06
Market Value	1,992.67	8,156.07	10,092.23	8,154.25	12,084.89	16,310.32

PERIODIC DISCLOSURES

FORM NL-13-LOANS SCHEDULE

(Rs in Lakhs)

S.No	Particulars	As at 31st March 2022	As at 31st March 2021
		Audited	Audited
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-

- (a) Short-term loans shall include those, which are repayable within 12 months from the date of balance sheet. Long term loans shall be the loans
- (b) Provisions against non-performing loans shall be shown separately.
- (c) The nature of the security in case of all long term secured loans shall be specified in each case. Secured loans for the purposes of this schedule,
- (d) Loans considered doubtful and the amount of provision created against such loans shall be disclosed.

Provisions against Non-performing Loans

	Non-Performing Loans	Loan Amount (Rs. Lakhs)	Provision (Rs. Lakhs)
	Sub-standard	-	-
	Doubtful	-	-
	Loss	-	-
	Total	-	-

PERIODIC DISCLOSURES

FORM NL-14-FIXED ASSETS SCHEDULE (Audited)

(Rs in Lakhs)

Particulars	Cost/ Gross Block				Depreciation				Net Block	Net Block
	Opening	Additions during the period ended 31st March 2022	Deductions/adjustments during the period ended 31st March 2022	As at 31st March 2022	Opening	For the period ended 31st March 2022	Deductions/ adjustments during the period	As at 31st March 2022	As at 31st March 2022	As at 31st March 2021
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (Software)	1,459.41	1,196.21	-	2,655.62	924.34	588.05	-	1,512.39	1,143.23	535.07
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	387.99	-	-	387.99	319.00	22.11	-	341.11	46.88	68.99
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	119.85	7.91	(1.15)	126.61	90.70	10.33	(1.15)	99.88	26.73	29.15
IT Equipments	1,429.87	135.07	(5.55)	1,559.39	660.97	306.80	(5.01)	962.76	596.63	768.89
Vehicles	-	-	-	-	-	-	-	-	-	-
Office Equipment	162.15	14.39	(0.75)	175.79	107.09	21.37	(0.75)	127.71	48.08	55.06
Others	-	-	-	-	-	-	-	-	-	-
TOTAL	3,559.27	1,353.58	(7.45)	4,905.40	2,102.10	948.66	(6.91)	3,043.85	1,861.55	1,457.16
Capital Work in progress (including intangible under development)	1,386.72	423.02	(1,307.35)	502.40	-	-	-	-	502.40	1,386.72
Grand Total	4,945.99	1,776.60	(1,314.80)	5,407.80	2,102.10	948.66	(6.91)	3,043.85	2,363.95	2,843.88
Previous Year	3,713.77	1,400.82	(168.60)	4,945.99	1,233.90	918.31	(50.11)	2,102.10	2,843.88	2,479.87

PERIODIC DISCLOSURES

FORM NL-15-CASH AND BANK BALANCE SCHEDULE

(Rs in Lakhs)

S.No	Particulars	As at 31st March 2022	As at 31st March 2021
		Audited	Audited
1	Cash (including cheques, drafts and stamps)	189.77	194.43
2	Bank Balances	-	-
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	7,548.00	4,727.00
	(bb) Others*	25.00	25.00
	(b) Current Accounts	3,227.64	1,690.50
	(c) Others	-	-
3	Money at Call and Short Notice	-	-
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	10,990.41	6,636.93
	CASH & BANK BALANCES		
1	In India	10,990.41	6,636.93
2	Outside India	-	-
	TOTAL	10,990.41	6,636.93

Cheques on hand amount to Rs.179.22(in Lakh) Previous Year: Rs.126.59(in Lakh)
 Deposit of Rs.25 Lakh has been lien marked with bank

PERIODIC DISCLOSURES

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

(Rs in Lakhs)

S.No	Particulars	As at 31st March 2022	As at 31st March 2021
		Audited	Audited
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	299.87	295.91
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	39.96	34.09
6	Others		
	Security Deposits	413.73	388.54
	Advance to Employees against expenses	103.12	38.48
	Less : Provisions for doubtful debts	(40.15)	(27.03)
	Sub-total	62.97	11.45
	Advance to others	605.91	286.00
	TOTAL (A)	1,422.44	1,015.99
	OTHER ASSETS		
1	Income accrued on investments	2,529.79	1,796.41
2	Outstanding Premiums	84.84	37.48
3	Receivable from Agents	47.73	71.76
	Less : Provisions for doubtful debts	(47.73)	(54.80)
	Sub-total	-	16.96
4	Recoverable unallocated premium	43.20	26.86
	Less : Provisions for doubtful debts	(29.44)	(17.53)
	Sub-total	13.76	9.33
5	Excess refund recoverable from policyholders	23.36	15.54
	Less : Provisions for doubtful debts	(19.15)	(7.58)
	Sub-total	4.21	7.96
	Excess Claims recoverable	15.68	28.52
	Less : Provisions for doubtful debts	(12.76)	(0.77)
	Sub-total	2.92	27.75
6	Foreign Agencies Balances	-	-
7	Due from other entities carrying on insurance business (including reinsurers)	-	-
8	Due from subsidiaries/ holding	-	-
9	Deposit with Reserve Bank of India (Pursuant to section 7 of Insurance Act, 1938)	-	-
10	Others	-	-
	Receivable from Related Party	-	-
	Cenvat/ Input Tax Credit	229.07	304.09
	Less : Provisions for doubtful debts	-	26.09
	Sub-total	229.07	278.00
11	Investment For Unclaimed Amount*	138.61	134.18
12	Income on Investment for Unclaimed Amount	18.73	15.22
	Sundry Receivable	-	-
	TOTAL (B)	3,021.93	2,323.29
	TOTAL (A+B)	4,444.37	3,339.28

* Investment for Unclaimed Amount includes reinvestment of Income on Investment for Unclaimed Amount

PERIODIC DISCLOSURES

FORM NL-17-CURRENT LIABILITIES SCHEDULE

(Rs in Lakhs)

S.No	Particulars	As at 31st March 2022	As at 31st March 2021
		Audited	Audited
1	Agents' Balances	913.59	826.66
2	Balances due to other insurance companies	379.11	117.45
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies ^(a)	175.25	63.53
	(b) for Other Policies	651.30	1,778.56
5	Unallocated Premium	6,333.64	3,310.33
6	Unclaimed Amount of Policyholders	122.18	94.13
7	Income on Unclaimed Amount of Policyholders	18.73	18.75
8	Sundry creditors	596.97	375.29
9	Due to subsidiaries/ holding company	-	-
10	Claims Outstanding*	10,625.51	9,696.51
11	Due to Officers/ Directors	-	-
12	Others -	-	-
	Statutory Dues	910.67	568.41
	Refund Payable - Premium	139.01	202.10
	Provision for expenses	7,337.34	6,063.77
	Payable to Related Parties	-	-
	Contracts for Investments	-	-
	Stale Cheque	-	1.17
	Employee Related Liability	52.57	13.77
	Claims Payable	44.92	20.13
	Interest accrued and due on Borrowings	1,387.42	732.95
13	GST Liabilities	1,358.33	1,503.62
	TOTAL	31,046.54	25,387.13
	*Claims Outstanding are shown net of reinsurance		

Details of unclaimed amounts and Investment Income thereon
(Annual Disclosure at the end of the Financial Year)

(Amount in Rs. Lakhs)

Particulars	As at 31st March 2022	As at 31st March 2021
Opening Balance	112.87	99.47
Add: Amount transferred to unclaimed amount	90.65	68.93
Add: Cheques issued out of the unclaimed amount but not encashed by the policyholders (To be included only when the cheques are stale)	-	-
Add: Investment Income	3.51	4.24
Less: Amount paid during the year	(66.12)	(59.76)
Less: Transferred to SCWF	-	-
Closing Balance of Unclaimed Amount	140.90	112.87

PERIODIC DISCLOSURES

FORM NL-18-PROVISIONS SCHEDULE

(Rs in Lakhs)

S.No	Particulars	As at 31st March 2022	As at 31st March 2021
		Audited	Audited
1	Reserve for Unexpired Risk	46,710.05	35,809.72
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	558.91	489.54
	Provision for Leave Encashment	265.99	337.77
	Deferred Tax Liability	-	-
	Freelook Reserve	63.67	44.43
6	Reserve for Premium Deficiency	-	-
	TOTAL	47,598.62	36,681.46

PERIODIC DISCLOSURES

FORM NL-19 - MISC EXPENDITURE SCHEDULE

(Rs in Lakhs)

S.No	Particulars	As at 31st March 2022	As at 31st March 2021
		Audited	Audited
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	Total	-	-

PERIODIC DISCLOSURES
FORM NL-20 - ANALYTICAL RATIOS

Analytical Ratios					
S.No.	Particular	For the Quarter ended 31st March 2022	Up to the quarter ended 31st March 2022	For the corresponding quarter of the previous year ended 31st March 2021	Up to the corresponding quarter of the previous year ended 31st March 2021
1	Gross Direct Premium Growth Rate	30%	31%	43%	31%
2	Gross Direct Premium to Net worth Ratio	141%	468%	85%	283%
3	Growth rate of Net Worth	-21%	-21%	56%	56%
4	Net Retention Ratio	95%	95%	95%	95%
5	Net Commission Ratio	11%	11%	12%	11%
6	Expense of Management to Gross Direct Premium Ratio	49%	51%	50%	55%
7	Expense of Management to Net Written Premium Ratio**	51%	53%	51%	57%
8	Net Incurred Claims to Net Earned Premium**	57%	76%	69%	61%
9	Claims paid to claims provisions	57%	50%	64%	59%
10	Combined Ratio	108%	130%	120%	119%
11	Investment income ratio	1.47%	6.30%	2.63%	5.04%
12	Technical Reserves to net premium ratio	205%	61%	211%	64%
13	Underwriting balance ratio	-0.14	-0.37	-0.28	-0.26
14	Operating Profit Ratio	60%	-11%	62.31%	1%
15	Liquid Assets to liabilities ratio	37%	37%	63%	63%
16	Net earning ratio	-8%	-27%	-15.86%	-16%
17	Return on net worth ratio	-11%	-122%	-13%	-44%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	168%	168%	212%	212%
19	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
20	Debt Equity Ratio	0.52	0.52	0.16	0.16
21	Debt Service Coverage Ratio	-36	-36	-29	-29
22	Interest Service Coverage Ratio	-36	-36	-29	-29
23	Earnings per share	-0.24	-2.48	-0.42	-1.40
24	Book value per share	1.9	1.88	2.8	2.83

** Segmental Reporting up to the quarter ended 31st March 2022

S.No.	Segments Upto the quarter ended on 31st March 2022	Gross Direct Premium Growth Rate**	Net Retention Ratio**	Net Commission Ratio**	Expense of Management to Gross Direct Premium Ratio**	Expense of Management to Net Written Premium Ratio**	Net Incurred Claims to Net Earned Premium**	Claims paid to claims provisions**	Combined Ratio**	Technical Reserves to net premium ratio **	Underwriting balance ratio
1	Health										
	Current Period	30.1%	94.8%	10.8%	51.5%	53.3%	77.1%	52.88%	130.4%	61%	-37.4%
	Previous Period	31.04%	94.8%	11.5%	55.5%	57.4%	62.0%	58.27%	119.4%	63%	-27.1%
2	Personal Accident										
	Current Period	50.4%	87.2%	11.1%	52.9%	57.4%	17.5%	23.75%	74.9%	88%	14.3%
	Previous Period	20.4%	91.3%	10.8%	57.4%	58.5%	3.7%	62.36%	62.2%	102%	33.4%
3	Travel Insurance										
	Current Period	104.8%	95.0%	5.1%	45.9%	47.6%	26.0%	0.00%	73.6%	56%	19.4%
	Previous Period	48.54%	95.0%	9.1%	53.0%	55.0%	5.7%	0.00%	60.6%	73%	28.0%
4	Total Health										
	Current Period	30.5%	94.7%	10.8%	51.5%	53.4%	76.2%	50.22%	129.5%	61%	-36.6%
	Previous Period	30.92%	94.8%	11.5%	55.5%	57.4%	61.1%	58.85%	118.6%	64%	-26.3%

PERIODIC DISCLOSURES
FORM NL-21 - RELATED PARTY

PART A - Related Party Transactions

(Rs in Lakhs)

S.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received			
				For the Quarter ended 31st March 2022	Up to the quarter ended 31st March 2022	For the corresponding quarter of the previous year ended 31st March 2021	Up to the corresponding quarter of the previous year ended 31st March 2021
1	MEMG Fund Advisors, LLP	Shareholder	Capital Contribution	1,846	8,962	-	-
2	MEMG Fund Advisors, LLP	Shareholder	Share premium	554	1,038	-	-
3	Cigna Holding Overseas Inc.	Shareholder	Capital Contribution	1,774	8,610	-	-
4	Cigna Holding Overseas Inc.	Shareholder	Share premium	626	1,390	-	-
5	Manipal Education and Medical Group India Private Limited	Shareholder	Interest on Sub-Debt	75	156	-	-
6	Prasun Sikdar	Key Management Personnel	Remuneration	111	424	112	438
7	Prasun Sikdar	Key Management Personnel	Premium	-	0.42	-	0.21
8	Chandrima Sikdar	Relative of KMP	Premium	-	0.42	-	0.23
9	Parthiv Sikdar	Relative of KMP	Premium	-	0.20	-	-
10	Pritha Sikdar	Relative of KMP	Premium	-	0.10	-	-
11	Manipal Global Education Services Pvt. Ltd	Entities in which directors have interest	Gross Written Premium	-	68.01	-	54.87
12	Manipal Health Enterprises Pvt Ltd	Entities in which directors have interest	Gross Written Premium	-	512.19	-	173.17
13	MEMG International India Private Limited	Entities in which directors have interest	Gross Written Premium	-	22.07	-	8.86
14	Meritrac Services Private Limited	Entities in which directors have interest	Gross Written Premium	-	37.99	-	12.38
15	Stempeutics Research Pvt Ltd	Entities in which directors have interest	Gross Written Premium	-	7.38	-	3.42
16	UNEXT LEARNING PRIVATE LIMITED	Entities in which directors have interest	Gross Written Premium	-	40.87	-	-
17	Manipal Health Enterprises Private Limited	Entities in which directors have interest	Claims Expenses	-	1,326.61	-	973.57
18	Manipal Health Enterprises Pvt Ltd	Entities in which directors have interest	Advance Premium	-	-	-	490.27
19	MEMG INTERNATIONAL INDIA PRIVATE LIMITED	Entities in which directors have interest	Advance Premium	-	-	-	24.40
20	Stempeutics Research Pvt Ltd	Entities in which directors have interest	Advance Premium	-	-	-	10.02
21	Meritrac Services Private Limited	Entities in which directors have interest	Advance Premium	-	-	-	39.96
22	Manipal Global Education Services Pvt Ltd	Entities in which directors have interest	Advance Premium	-	-	-	60.53
23	Stempeutics Research Pvt Ltd	Entities in which directors have interest	Unallocated Premium	-	3.02	-	0.53
24	Manipal Global Education Services Pvt. Ltd	Entities in which directors have interest	Unallocated Premium	-	1.60	-	18.01
25	MEMG International India Private Limited	Entities in which directors have interest	Unallocated Premium	-	5.98	-	1.44
26	Meritrac Services Private Limited	Entities in which directors have interest	Unallocated Premium	-	1.52	-	6.39
27	U Next	Entities in which directors have interest	Unallocated Premium	-	3.22	-	43.35
28	Manipal Health Enterprises Private Limited	Entities in which directors have interest	Claim Outstanding	-	68.92	-	57.42
29	Manipal Health Enterprises Private Limited	Entities in which directors have interest	Claim Payable	-	-	-	6.23
30	Health Vista India Pvt Limited	Entities in which directors have interest	Office Expenses	-	-	-	12.75
31	Quess Corp. Limited	Entities in which directors have interest	Office Expenses	-	46.95	-	-

PART-B Related Party Transaction Balances - As at the end of the Quarter 31.03.2022

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments (Rs. in Lakhs)	Whether Payable / Receivable	Whether Secured? If so, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received	Balance under Provision for doubtful debts relating to the outstanding balance receivable (Rs. in Lakhs)	Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party
1	MEMG Fund Advisors, LLP	Shareholder	44,626	Payable - Shareholder	-	-	-	-
2	Cigna Holding Overseas Inc.	Shareholder	54,763	Payable - Shareholder	-	-	-	-
3	Manipal Education and Medical Group India Private Limited	Shareholder	12,373	Payable - Shareholder	-	-	-	-
4	Cigna Holding Overseas Inc.	Share premium	34,376	Payable - Share premium	-	-	-	-
5	Manipal Education and Medical Group India Private Limited	Shareholder	3,400	Payable - Debenture	-	-	-	-
6	MEMG Fund Advisors, LLP	Share premium	1,038	Payable - Share premium	-	-	-	-
7	Manipal Education and Medical Group India Private Limited	Shareholder	156	Interest on Sub-Debt	-	-	-	-

PERIODIC DISCLOSURES

FORM NL-22 - RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2022 (Audited)

Rs in lakhs

S No.	Particulars	For the year ended 31st March 2022	For the year ended 31st March 2021
I.	Cash Flows from the operating activities:		
1	Premium received from policyholders, including advance receipts	100,540.29	77,396.62
2	Payments to the re-insurers, net of commissions and claims	(742.11)	(1,039.70)
3	Payments to co-insurers, net of claims recovery	-	-
4	Payments of claims	(64,465.13)	(37,056.31)
5	Payments of commission and brokerage	(10,742.31)	(8,810.91)
6	Payments of other operating expenses	(38,022.56)	(32,450.17)
7	Deposits, advances and staff loans	(347.69)	318.04
8	Income taxes paid (Net)	-	-
9	Goods & Service tax paid	(236.60)	783.93
		-	-
	Cash flows before extraordinary items	(14,016.10)	(858.50)
	Cash flow from extraordinary operations	-	-
	Net cash flow from operating activities (A)	(14,016.10)	(858.50)
II.	Cash flows from investing activities:		
1	Purchase of fixed assets	(470.90)	(1,294.98)
2	Proceeds from sale of fixed assets	3.56	6.37
3	Purchase of investments	(43,659.77)	(56,374.65)
4	Loans disbursed	-	-
5	Sale of investments	25,642.24	38,536.70
6	Repayments received	-	-
7	Rents / Interests / Dividends received	5,144.68	4,881.15
8	Investment in money market instruments and in liquid mutual funds (net)	4,911.83	(1,201.28)
9	Investment in Fixed Deposit(Net)	(3,171.00)	(1,784.00)
		-	-
	Net cash flow from investing activities (B)	(11,599.36)	(17,230.69)
III.	Cash flows from financing activities		
1	Proceeds from issuance of share capital / share premium	19,999.90	21,300.00
2	Share Issue Expenses	(1.60)	(1.07)
3	Proceeds from borrowing (Debentures)	6,800.00	-
4	Repayments of borrowing	-	-
5	Interest / Dividend paid	-	-
6	Debenture Issue Expenses	(0.37)	-
		-	-
	Net cash flow from financing activities (C)	26,797.94	21,298.93
	Effect of foreign exchange rates on cash and cash equivalents, net (D)	-	-
	Net increase / (decrease) in cash and cash equivalents (A+B+C+D)	1,182.48	3,209.74
	Cash and cash equivalents at the beginning of the year	4,777.93	1,568.19
	Cash and cash equivalents at the end of the year*	5,960.41	4,777.93
		-	-
Notes:		-	-
* Reconciliation of cash and cash equivalents with the Balance Sheet:		-	-
	Cash and Bank balances	10,990.41	6,636.93
	less: Deposit Accounts not considered as cash and cash equivalents as defined in AS-3 "Cash Flow Statements" and therefore included in purchase of investments	(5,030.00)	(1,859.00)
	Cash and cash equivalents at the end of the year	5,960.41	4,777.93

PERIODIC DISCLOSURES

FORM NL-23 - STATEMENT OF SOLVENCY MARGIN (FORM IRDAI-GI-TA)

STATEMENT OF ADMISSIBLE ASSETS

(Rs in Lakhs)

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS	-	27,971.91	27,971.91
	Policyholders as per NL-12 A of BS	65,042.67	-	65,042.67
(A)	Total Investments as per BS	65,042.67	27,971.91	93,014.57
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	-	2,363.96	2,363.96
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	378.43	378.43
	Current Assets:			
(E)	Cash & Bank Balances as per BS	3,565.00	7,425.41	10,990.41
(F)	Advances and Other assets as per BS	-	4,444.36	4,444.36
(G)	Total Current Assets as per BS...(E)+(F)	3,565.00	11,869.77	15,434.77
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	-	76.53	76.53
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	1.18	1.52	2.70
(K)	Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)	68,607.67	42,205.64	110,813.31
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	1.18	456.47	457.66
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)	68,606.48	41,749.17	110,355.65

(Rs in Lakhs)

Item No.	Inadmissible Investment assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
1	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	1.18	1.52	2.70
2	Inadmissible Fixed assets			-
	(a) Furniture & fitting	-	26.73	26.73
	(b) Lease hold improvement	-	46.88	46.88
	(c) Intangible assets	-	10.32	10.32
	(d) IT equipments	-	294.51	294.51
3	Inadmissible current assets			
	(a) Bank Gurantee	-	25.00	25.00
	(b) Agent balances	-	-	-
	(c) Unclaimed amount of policyholders (net of unclaimed liability)	-	16.43	16.43
	(d) GST input tax credit	-	35.10	35.10
	Total	1.18	456.47	457.66

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.

ManipalCigna Health Insurance Company Limited
 (Formerly Known as CignaTTK Health Insurance Company Limited)

PERIODIC DISCLOSURES
 FORM NL-24 - SOLVENCY MARGIN (FORM IRDAI-GI-TR)

(Rs in Lakhs)			
STATEMENT OF LIABILITIES:		As at 31st March 2022	
S.No.	Reserve	Gross Reserve	Net Reserve
a	Unearned Premium Reserve (UPR) (a)	49,308	46,710
b	Premium Deficiency Reserve (PDR)(b)	-	-
c	Unexpired Risk Reserve (URR)(c)=(a) +(b)	49,308	46,710
d	Outstanding Claim Reserve (other than IBNR reserve)(d)	6,014	5,701
e	IBNR Reserve (e)	5,588	4,925
f	Total Reserves for Technical Liabilities (f)=(c)+(d)+(e)	60,910	57,336

Note : The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.

PERIODIC DISCLOSURES

FORM NL-25 - SOLVENCY MARGIN (TABLE IA)

TABLE IA- REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS as on 31st March 2022

(Rs in Lakhs)

S. No.	Line of Business	Gross Premium	Net Premium	Gross incurred claim	Net Incurred claim	RSM-1	RSM-2	RSM
1	Fire	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-
3	Marine - Marine other than Marine Cargo	-	-	-	-	-	-	-
4	Motor	-	-	-	-	-	-	-
5	Engineering	-	-	-	-	-	-	-
6	Aviation	-	-	-	-	-	-	-
7	Liabilities	-	-	-	-	-	-	-
8	Health	98,617.73	93,420.14	65,985.19	62,838.35	18,684.03	18,851.51	18,851.51
9	Miscellaneous	-	-	-	-	-	-	-
10	Crop	-	-	-	-	-	-	-
Total *		98,617.73	93,420.14	65,985.19	62,838.35	18,684.03	18,851.51	18,851.51

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.

PERIODIC DISCLOSURES

FORM NL-26 - SOLVENCY MARGIN (TABLE IB) AS AT 31st March 2022

(Rs in Lakhs)

Item	Description	Amount
(1)	(2)	(3)
(A)	Policyholder's FUNDS	68,606.48
	Available Assets (as per FORM IRDAI-GI-TA)	-
	Deduct:	-
(B)	Current Liabilities as per BS	57,335.58
(C)	Provisions as per BS	7,842.96
(D)	Other Liabilities	-
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	3,427.95
	Shareholder's FUNDS	
(F)	Available Assets	41,749.17
	Deduct:	-
(G)	Other Liabilities	13,466.65
(H)	Excess in Shareholders' funds: (F-G)	28,282.52
(I)	Total ASM (E+H)	31,710.47
(J)	Total RSM	18,851.51
(K)	Solvency Ratio (Total ASM/Total RSM) *	168.21%

PERIODIC DISCLOSURES

FORM NL-27 - PRODUCTS INFORMATION

Products and/or add-ons introduced during the period ended 31st March 2022

S. No.	Name of Product /Add on	Co. Ref. No.	IRDA Ref.no.	Class of Business	Category of product	Date of Allotment of UIN
1	NIL	NIL	NIL	NIL	NIL	NIL

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-28-STATEMENT OF INVESTMENT ASSETS AND STATEMENT OF ACCRETION OF ASSETS AS AT 31ST MARCH 2022

PART A

Section I

(Rs in Lakhs)			
S.No	Particulars	SCH ++	Amount
1	Investments (Shareholders)	8	27,972
	Investments (Policyholders)	8A	65,043
2	Loans	9	-
3	Fixed Assets	10	2,364
4	Current Assets		
	a. Cash & Bank Balance	11	10,990
	b. Advances & Other Assets	12	4,444
5	Current Liabilities		
	a. Current Liabilities	13	31,047
	b. Provisions	14	47,599
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		126,111
	Application of Funds as per Balance Sheet (A)		158,279
	Less: Other Assets	SCH ++	Amount
1	Loans	9	-
2	Fixed Assets	10	2,364
3	Cash & Bank Balance	11	3,442
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)	12	4,444
5	Current Liabilities	13	31,047
6	Provisions	14	47,599
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		-
9	Debit Balance of P&L A/c		126,111
	TOTAL (B)		57,717
	'Investment Assets' As per FORM 3B	(A-B)	100,563

Section II

(Rs in Lakhs)											
No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	%	Actual	FVC Amount	Total	Market Value
			Balance	FRSM							
			(a)	(b)	(c)	d = (b+c)			(d)	(d + e)	
1	Central Govt. Securities.	Not less than 20%	-	8,330	14,985	23,314	0.23	-	-	23,314	23,130
2	Central Govt. Sec or Other Apporved Sec. (incl. (1) above)	Not less than 30%	-	16,264	29,061	45,325	0.45	-	-	45,325	44,882
3	Investment subject to Exposure Norms										
	a. Housing & Loans to SG for Housing and FFE, Infrastructure Investments										
	1. Approved Investments	Not less than 15%	-	8,397	24,473	32,870	0.33	-	-	32,870	32,670
	2. Other Investments		-	-	-	-	-	-	-	-	-
	b. Approved Investments		-	7,237	14,994	22,231	0.22	2.29	22,234	22,166	
	c. Other Investments (not exceeding 25%)	Not exceeding 55%	-	56	78	133	0.00	0.41	134	134	
	Total Investment Assets	100%	-	31,953	68,606	100,560	100%	2.70	100,563	99,851	

Note:

- (i) Fixed Deposit with bank having tenure of less than 12 months has been grouped under Cash & Bank Balance.
(ii) FRSM refers 'Funds representing Solvency Margin'
(iii) Other Investments' are as permitted under 27A(2)
(iv) Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.
(v) Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account
(vi) SCH (++) refers to Schedules to Balance Sheet, prepared as per IRDAI (Preparation of Fin. Stmt and Auditors' Report of Ins Companies) Regulations
(vii) Investment Regulations, as amended from time to time, to be referred

PART B

(Rs in Lakhs)								
No	Category of Investments	COI	Opening Balance (A)	% to Opening Balance	Net Accretion for the Qtr. (B)	% to Total Accrual	TOTAL (A)+(B)	% to Total
1	Central Govt. Securities		21,360	23%	1,954	24%	23,314	23%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)		41,756	45%	3,569	44%	45,325	45%
3	Investment subject to Exposure Norms							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments		8,708	9%	1,527	19%	10,236	10%
	2. Other Investments		-	0%	-	0%	-	0%
	b. Infrastructure Investments							
	1. Approved Investments		19,069	21%	3,565	44%	22,635	23%
	2. Other Investments		-	0%	-	0%	-	0%
	c. Approved Investments		22,420	24%	(189)	-2%	22,231	22%
	d. Other Investments (not exceeding 15%)		467	1%	(333)	-4%	133	0%
	Total		92,420	100%	8,140	100%	100,560	100%

Note:

1. Investment Regulations, as amended from time to time, to be referred

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PERIODIC DISCLOSURES

FORM NL-29 - DETAIL REGARDING DEBT SECURITIES AS AT 31ST MARCH 2022

(Rs in Lakhs)

S.No	Market Value				Book Value			
	As at 31st March 2022	As % of total for this class	As at 31st March 2021	As % of total for this class	As at 31st March 2022	As % of total for this class	As at 31st March 2021	As % of total for this class
Break down by credit rating								
AAA rated	46,094	51%	40,960	55%	46,362	51%	40,761	55%
AA or better	-	-	-	-	-	-	-	-
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below B	-	-	-	-	-	-	-	-
Any other (Sovereign)	44,882	49%	33,497	45%	45,325	49%	33,321	45%
	90,975	100%	74,457	100%	91,687	100%	74,082	100%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	12,085	13%	16,310	22%	12,059	13%	16,063	22%
more than 1 year and upto 3years	17,836	20%	16,082	22%	17,878	19%	15,935	22%
More than 3years and up to 7years	50,375	55%	18,702	25%	50,916	56%	18,563	25%
More than 7 years and up to 10 years	10,145	11%	23,364	31%	10,288	11%	23,522	32%
above 10 years	535	0	-	-	545	0	-	-
	90,975	100%	74,457	100%	91,687	100%	74,082	100%
Breakdown by type of the issuer								
a. Central Government	23,130	25%	18,860	25%	23,314	25%	18,800	25%
b. State Government	21,752	24%	14,637	20%	22,011	24%	14,521	20%
c. Corporate Securities	46,094	51%	40,960	55%	46,362	51%	40,761	55%
	90,975	100%	74,457	100%	91,687	100%	74,082	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.

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PERIODIC DISCLOSURES

FORM NL-30 - DETAILS OF NON-PERFORMING ASSETS AS AT 31ST MARCH 2022

(Rs in Lakhs)											
NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt Instruments		All Other Assets		TOTAL	
		YTD As on 31st March 2022	YTD As on 31st March 2021	YTD As on 31st March 2022	YTD As on 31st March 2021	YTD As on 31st March 2022	YTD As on 31st March 2021	YTD As on 31st March 2022	YTD As on 31st March 2021	YTD As on 31st March 2022	YTD As on 31st March 2021
1	Investments Assets	46,362	40,761	-	-	-	-	54,198	44,176	100,560	84,937
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	-	-	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	46,362	40,761	-	-	-	-	54,198	44,176	100,560	84,937
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

Note:

- The above statement, in the case of 'Life' Insurers shall be prepared 'fund-wise' Viz. Life Fund, Pension & Group Fund, ULIP Fund and at Assets Under Management level also.
- Total Investment Assets should reconcile with figures shown in other relevant forms
- Gross NPA is investments classified as NPA, before any provisions
- Provision made on the 'Standard Assets' is as per Circular issued, as amended from time to time.
- Net Investment assets is net of 'provisions'
- Net NPA is gross NPAs less provisions
- Write off as approved by the Board
- Investment Regulations, as amended from time to time, to be referred

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PERIODIC DISCLOSURES

FORM NL-31-STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT

(Rs in Lakhs)

S.No.	Category of Investment	Category Code	Current Quarter				Year to Date (Current Year)				Year to Date (Previous Year)			
			Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)
1	Central Government Bonds	CGSB	21,302.41	307.49	1.44%	1.44%	18,918.27	1,130.69	5.98%	5.98%	16,552.32	1,619.13	9.78%	9.78%
2	Treasury Bills	CTRB	758.44	7.71	1.02%	1.02%	1,406.23	49.86	3.55%	3.55%	1,503.81	26.33	1.75%	1.75%
3	State Government Bonds	SGGB	18,097.35	296.71	1.64%	1.64%	14,093.54	1,047.55	7.43%	7.43%	8,051.94	608.08	7.45%	7.45%
4	Other Approved Securities (excluding Infrastructure / Social Sector Investments)	SGOA	3,872.37	72.16	1.86%	1.86%	4,134.37	311.97	7.55%	7.55%	4,032.10	301.73	7.69%	7.69%
5	Bonds / Debentures issued by NHB/Institutions accredited by NHB	HTDN	9,162.57	125.26	1.37%	1.37%	7,628.21	440.93	5.78%	5.78%	4,613.23	423.04	9.17%	9.17%
6	Reclassified Approved Investments-Debt (Point 6 under Note to Regulation 4 to 9) (Note)	HORD	-	-	-	-	-	-	-	-	1,372.51	-1,609.44	-117.26%	-117.26%
7	Infrastructure - PSU - Debentures / Bonds	IPTD	19,829.37	308.35	1.56%	1.56%	20,699.73	1,456.54	7.04%	7.04%	19,605.05	1,939.02	9.89%	9.89%
8	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	1,275.36	20.30	1.59%	1.59%	1,075.71	69.22	6.43%	6.43%	921.37	60.77	6.60%	6.60%
9	Corporate Securities - Debentures	ECOS	12,486.78	176.36	1.41%	1.41%	11,848.07	695.14	5.87%	5.87%	10,277.19	484.55	4.71%	4.71%
10	Deposits - Deposit with scheduled banks, FIs(incl Bank Balance awaiting investment),CCF	ECDB	6,378.67	80.69	1.26%	1.26%	5,257.88	265.11	5.04%	5.04%	2,535.54	119.93	4.73%	4.73%
11	Mutual Funds - Gilt/Gsec/Liquid Schemes	EGMF	2,449.23	20.90	0.85%	0.85%	2,502.82	84.16	3.36%	3.36%	3,160.29	109.63	3.47%	3.47%
12	Mutual Funds - Gilt/Gsec/Liquid Schemes	OMGS	1,080.21	8.73	0.81%	0.81%	1,026.44	30.89	3.01%	3.01%	1,579.34	44.75	2.83%	2.83%
	TOTAL		96,692.75	1,424.66	1.47%	1.47%	88,591.27	5,582.05	6.30%	6.30%	74,204.70	4,127.52	5.56%	5.56%

Note: Category of Investment (COI) is as per Guidelines, as amended from time to time.

Based on daily simple Average of Investments.

Yield netted for Tax .

In the previous year column, the figures of the corresponding Year to date of the previous financial year is shown.

YTD income on investment is reconciled with figures in P&L and Revenue account.

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PERIODIC DISCLOSURES

FORM NL-32-STATEMENT OF DOWNGRADED INVESTMENTS AS AT 31ST MARCH 2022

(Rs in Lakhs)

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Last 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
- 5 Investment Regulations, as amended from time to time, to be referred

PERIODIC DISCLOSURES

FORM NL-33 - REINSURANCE RISK CONCENTRATION AS AT 31ST MARCH 2022

Reinsurance Risk Concentration						(Rs in Lakhs)
S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers (upto the Quarter)			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
	Outside India					
1	No. of Reinsurers with rating of AAA and above	-	-	-	-	-
2	No. of Reinsurers with rating AA but less than AAA	-	-	-	-	-
3	No. of Reinsurers with rating A but less than AA	-	-	-	-	-
4	No. of Reinsurers with rating BBB but less than A	-	-	-	-	-
5	No. of Reinsurers with rating less than BBB	-	-	-	-	-
	Total (A)	-	-	-	-	-
	Within India					
1	Indian Insurance Companies	-	-	-	-	-
2	FRBs	1.00	125.60	86.61	7.71	4.23%
3	GIC Re	1.00	4,930.47	47.19	-	95.77%
4	Other (to be Specified)	-	-	-	-	-
	Total (B)	2.00	5,056.07	133.80	7.71	100.00%
	Grand Total (C)= (A)+(B)	2.00	5,056.07	133.80	7.71	100.00%

Note:-

- (a) In case of reinsurer's rating by agencies other than Standard & Poor (S&P), their equivalent S&P ratings have been mapped.
(b) For GIC Re, we have used the latest rating which is given by CARE as on 28-Dec-2021
(c) The credit rating used for SCOR SE is of the parent company as the rating for the subsidiary branch (India Branch) is not available.

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PERIODIC DISCLOSURES
FORM NL-34 - GEOGRAPHICAL DISTRIBUTION OF BUSINESS (MISCELLANEOUS BUSINESS)

GROSS DIRECT PREMIUM WRITTEN

(Rs in Lakhs)

STATES/UNION TERRITORIES	Health Insurance		Personal Accident		Travel Insurance		Total Health		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
(A) STATES												
Andhra Pradesh	1,059	3,806	28	83	-	-	1,087	3,890	-	-	1,087	3,890
Arunachal Pradesh	4	13	0	0	-	-	4	13	-	-	4	13
Assam	212	708	2	9	-	-	214	717	-	-	214	717
Bihar	1,127	3,170	8	31	-	-	1,134	3,201	-	-	1,134	3,201
Chhattisgarh	131	504	1	3	-	-	132	506	-	-	132	506
Goa	46	144	1	2	-	-	47	147	-	-	47	147
Gujarat	1,456	4,647	34	104	-	-	1,490	4,750	-	-	1,490	4,750
Haryana	1,664	4,959	20	64	7	121	1,691	5,144	-	-	1,691	5,144
Himachal Pradesh	51	172	1	3	-	-	52	174	-	-	52	174
Jharkhand	337	1,067	7	22	-	-	343	1,089	-	-	343	1,089
Karnataka	3,553	14,560	40	156	16	69	3,609	14,786	-	-	3,609	14,786
Kerala	1,186	3,693	8	28	-	-	1,194	3,721	-	-	1,194	3,721
Madhya Pradesh	600	1,831	19	44	-	-	620	1,875	-	-	620	1,875
Maharashtra	6,906	22,172	132	378	5	35	7,043	22,585	-	-	7,043	22,585
Manipur	4	15	0	0	-	-	4	15	-	-	4	15
Meghalaya	5	19	0	0	-	-	5	19	-	-	5	19
Mizoram	0	1	-	0	-	-	0	1	-	-	0	1
Nagaland	2	7	0	0	-	-	2	8	-	-	2	8
Odisha	620	2,036	6	23	-	-	626	2,059	-	-	626	2,059
Punjab	958	3,014	9	45	-	-	967	3,059	-	-	967	3,059
Rajasthan	668	2,145	14	46	-	-	682	2,191	-	-	682	2,191
Sikkim	4	314	-	0	-	-	4	314	-	-	4	314
Tamil Nadu	1,837	5,558	14	48	0	3	1,851	5,610	-	-	1,851	5,610
Telangana	2,296	7,842	21	84	-	-	2,316	7,926	-	-	2,316	7,926
Tripura	31	94	0	1	-	-	31	95	-	-	31	95
Uttarakhand	121	434	2	11	-	-	123	445	-	-	123	445
Uttar Pradesh	1,407	4,532	40	105	7	23	1,455	4,660	-	-	1,455	4,660
West Bengal	1,195	3,995	15	59	-	1	1,210	4,055	-	-	1,210	4,055
Total (A)	27,479	91,450	423	1,349	35	253	27,937	93,053	-	-	27,937	93,053
(B) UNION TERRITORIES												
Andaman and Nicobar Islands	1	3	-	-	-	-	1	3	-	-	1	3
Chandigarh	31	96	2	3	-	-	33	100	-	-	33	100
Dadra and Nagar Haveli	1	8	0	0	-	-	1	8	-	-	1	8
Daman & Diu	2	11	0	0	-	-	3	11	-	-	3	11
Govt. of NCT of Delhi	1,593	5,271	21	104	1	7	1,616	5,382	-	-	1,616	5,382
Jammu & Kashmir	13	39	0	1	-	-	13	39	-	-	13	39
Ladakh	-	-	-	-	-	-	-	-	-	-	-	-
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	7	21	0	0	-	-	7	21	-	-	7	21
Total (B)	1,649	5,449	23	109	1	7	1,674	5,565	-	-	1,674	5,565
(C) OUTSIDE INDIA												
Total (C)	-	-	-	-	-	-	-	-	-	-	-	-
Grand Total (A)+(B)+(C)	29,128	96,899	446	1,458	36	260	29,610	98,618	-	-	29,610	98,618

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PERIODIC DISCLOSURES

FORM NL-35 - QUARTERLY BUSINESS RETURNS ACROSS LINE OF BUSINESS

(Rs in Lakhs)

Quarterly Business Returns across line of Business									
S.No.	Line of Business	For the Quarter ended 31st March 2022		For the Quarter ended 31st March 2021		For the year ended 31st March 2022		For the year ended 31st March 2021	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	-	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-	-
3	Marine Other than Cargo	-	-	-	-	-	-	-	-
4	Motor OD	-	-	-	-	-	-	-	-
5	Motor TP	-	-	-	-	-	-	-	-
6	Health	29,128	85,123	22,256	74,017	96,899	300,416	74,453	288,497
7	Personal Accident	446	10,248	438	4,990	1,458	32,487	969	16,457
8	Travel	36	3	22	2	260	35	127	28
9	Workmen's Compensation/ Employer's liability	-	-	-	-	-	-	-	-
10	Public/ Product Liability	-	-	-	-	-	-	-	-
11	Engineering	-	-	-	-	-	-	-	-
12	Aviation	-	-	-	-	-	-	-	-
13	Crop Insurance	-	-	-	-	-	-	-	-
14	Other segments **	-	-	-	-	-	-	-	-
15	Miscellaneous	-	-	-	-	-	-	-	-

Note:

- (a) Premium stands for amount of gross direct premium written in India
(b) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium
(c) The aforementioned Business figures are matching with all relevant NL forms. In case of difference, pl give reasons

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PERIODIC DISCLOSURES

FORM NL-36 - BUSINESS CHANNELWISE

(Rs in Lakhs)

S.No.	Channels	Business Acquisition through different channels							
		For the Quarter ended 31st March 2022		For the year ended 31st March 2022		For the Quarter ended 31st March 2021		For the year ended 31st March 2021	
		No. of Policies	Premium (Rs. In Lakhs)	No. of Policies	Premium (Rs. In Lakhs)	No. of Policies	Premium (Rs. In Lakhs)	No. of Policies	Premium (Rs. In Lakhs)
1	Individual agents	41,916	7,826	145,752	25,095	36,930	6,295	132,318	20,583
2	Corporate Agents-Banks	10,253	4,993	32,898	16,083	6,590	4,222	23,755	13,756
3	Corporate Agents -Others	3,108	3,870	12,270	8,811	3,226	1,144	14,648	2,807
4	Brokers	33,606	9,652	112,605	30,332	22,480	6,031	85,517	20,353
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	3,213	3,231	13,168	15,191	2,738	4,602	19,386	12,885
	- Officers/Employees	2,318	419	9,006	1,517	2,295	392	8,790	1,311
	- Online (Through Company Website)	37	(604)	264	249	31	(793)	296	582
	- Others	-	-	-	-	-	-	-	-
7	Common Service Centres(CSC)	-	-	-	-	-	-	-	-
8	Insurance Marketing Firm	321	108	1,275	367	248	64	1,341	269
9	Point of sales person (Direct)	-	-	-	-	-	-	-	-
10	MISP (Direct)	-	-	-	-	-	-	-	-
11	Web Aggregators	602	115	5,700	973	4,471	759	18,931	3,003
12	Referral Arrangements	-	-	-	-	-	-	-	-
13	Other (to be sepcified)	-	-	-	-	-	-	-	-
	Total (A)	95,374	29,610	332,938	98,618	79,009	22,716	304,982	75,549
14	Business outside India	-	-	-	-	-	-	-	-
	Total (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	95,374	29,610	332,938	98,618	79,009	22,716	304,982	75,549

Note:

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

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PERIODIC DISCLOSURES

FORM NL-37 - CLAIMS DATA

					(No. of Claims Only)
S.No.	Claims Experience	Health	Personal Accident	Travel	Total
1	Claims O/S at the beginning of the period	4,604	24	2	4,630
2	Claims reported during the period	345,804	205	163	346,172
	(a) Booked During the period	345,460	205	150	345,815
	(b) Reopened during the Period	344	-	13	357
	(c) Other Adjustment (to be specified)	-	-	-	-
3	Claims Settled during the period	310,743	58	93	310,894
	(a) paid during the period	-	-	-	-
4	Claims Repudiated during the period	35,051	142	67	35,260
	Other Adjustment (to be specified)	-	-	-	-
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	187	-	-	187
6	Claims O/S at End of the period	4,614	29	5	4,648
	Less than 3months	4,537	23	4	4,564
	3 months to 6 months	55	4	-	59
	6months to 1 year	20	-	1	21
	1year and above	2	2	-	4

Notes:-

- (a) The Claims O/S figures are consistent with all relevant NL forms
(b) Repudiated means rejected, partial rejection on account of policy terms and conditions
(c) Claim o/s should be exclusive of IBNR AND IBNER reserves

					(Rs in Lakhs)
S.No.	Claims Experience	Health	Personal Accident	Travel	Total
1	Claims O/S at the beginning of the period	2,536	255	0	2,791
2	Claims reported during the period	111,076	1,187	48	112,311
	(a) Booked During the period	110,935	1,187	46	112,169
	(b) Reopened during the Period	140	-	2	142
	(c) Other Adjustment (to be specified)	-	-	-	-
3	Claims Settled during the period	62,803	164	31	62,999
	(a) paid during the period	-	-	-	-
	(b) Other Adjustment (to be specified)	-	-	-	-
4	Claims Repudiated during the period	48,294	1,157	13	49,464
	Other Adjustment (to be specified)	-	-	-	-
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	10	-	-	10
6	Claims O/S at End of the period	2,515	121	3	2,639
	Less than 3months	2,375	79	3	2,457
	3 months to 6 months	109	41	-	150
	6months to 1 year	31	-	0	31
	1year and above	0	1	-	1

Notes:-

- (a) The Claims O/S figures are consistent with all relevant NL forms
(b) Repudiated means rejected, partial rejection on account of policy terms and conditions
(c) Claim o/s should be exclusive of IBNR AND IBNER reserves

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-38-Development of Losses (Annual Submission)									
									(Rs in Lakhs)
	Accident Year Cohort								
Particulars	FYE 31-Mar 2014	FYE 31-Mar 2015	FYE 31-Mar 2016	FYE 31-Mar 2017	FYE 31-Mar 2018	FYE 31-Mar 2019	FYE 31-Mar 2020	FYE 31-Mar 2021	FYE 31-Mar 2022
A) Ultimate Net loss Cost - Original Estimate	1	431	4,293	8,254	11,667	21,469	30,315	38,321	60,569
B) Net Claims Provisions ²	1	330	1,664	2,922	3,431	3,658	5,504	8,167	8,336
C) Cumulative Payment as of									
one year later - 1st Diagonal	-	145	3,342	6,233	10,228	20,543	28,030	36,498	
two year later - 2nd Diagonal	-	145	3,290	6,375	10,390	20,620	28,156		
three year later - 3rd Diagonal	-	145	3,303	6,391	10,390	20,636			
four year later - 4th Diagonal	-	145	3,305	6,402	10,397				
five year later - 5th Diagonal	-	145	3,289	6,404					
six year later - 6th Diagonal	-	145	3,303						
seven year later - 7th Diagonal	-	145							
D) Ultimate Net Loss Cost re-estimated									
one year later - 1st Diagonal	1	304	3,428	6,420	10,537	20,811	28,297	36,949	
two year later - 2nd Diagonal	-	150	3,301	6,398	10,407	20,635	28,168		
three year later - 3rd Diagonal	-	145	3,304	6,391	10,390	20,640			
four year later - 4th Diagonal	-	145	3,305	6,402	10,408				
five year later - 5th Diagonal	-	145	3,289	6,404					
six year later - 6th Diagonal	-	145	3,303						
seven year later - 7th Diagonal	-	145							
Favourable / (unfavorable) development ³ Amount	1	286	990	1,850	1,259	829	2,148	1,373	
[A-D]									
In %	100%	66%	23%	22%	11%	4%	7%	4%	
[(A-D) / A]									
Note:-									
1. Claims Provision includes outstanding Claim Reserve & IBNR / IBNER (incl. Margin for Adverse Deviation - MAD), however does not include Claim Expense Reserve (CER).									
2. Ultimate Net Loss Cost (Original and Re-estimate) are prudent estimate (incl. MAD), however does not include Claim Expense Reserve (CER).									

PERIODIC DISCLOSURES

FORM NL-39 - AGEING OF CLAIMS

Ageing of Claims for the Quarter ended 31st March 2022

[illegible]

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

- * Including Exeratia claim payment

Ageing of Claims upto the Quarter ended 31st March 2022

[illegible]

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-41 - OFFICES INFORMATION

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	26
3	No. of branches opened during the year	Out of approvals of previous year 26
4		Out of approvals of this year NIL
5	No. of branches closed during the year	NIL
6	No of branches at the end of the quarter (As on 31.03.2022)	77
7	No. of branches approved but not opened	0
8	No. of rural branches	NIL
9	No. of urban branches	77
10	No. of Directors:-	8
	(a) Independent Director	3
	(b) Executive Director	NIL
	(c) Non-executive Director	4
	(d) Women Director	1
	(e) Whole time director	1
11	No. of Employees	
	(a) On-roll:	2406
	(b) Off-roll:	500
	(c) Total - (a) + (b)	2906
12	No. of Insurance Agents and Intermediaries	
	(a) Individual Agents	49498
	(b) Corporate Agents-Banks	13
	(c) Corporate Agents-Others	40
	(d) Insurance Brokers	360
	(e) Web Aggregators	12
	(f) Insurance Marketing Firm	103
	(g) Motor Insurance Service Providers (DIRECT)	0
	(h) Point of Sales persons (DIRECT)	0
	(i) Other as allowed by IRDAI (To be specified)	0

Employees and Insurance Agents and Intermediaries -Movement

Sr.No	Particulars	Employees	Insurance Agents and Intermediaries
1	Number at the beginning of the quarter	2812	48223
2	Recruitments during the quarter	558	1978
3	Attrition during the quarter	464	175
4	Number at the end of the quarter	2906	50026

PERIODIC DISCLOSURES

FORM NL-42 - BOARD OF DIRECTORS AND KEY MANAGEMENT PERSONS AS AT 31ST MARCH 2022

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	Mr. Rajeev Chitrabhanu	Independent Director	Nil
3	Ms. Revathy Ashok	Independent Director	Appointed wef July 27,2021
4	Dr. Ranjan Pai	Non-Executive Director	Nil
5	Mr. S. Vaitheeswaran	Non-Executive Director	Nil
6	Mr. Jason Sadler	Non-Executive Director	Nil
7	Mr. Jerome Droesch	Non-Executive Director	Nil
8	Mr. Prasun Kumar Sikdar	Managing Director & CEO	Nil

Key Management 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 Officer –Actuarial, Product, Reinsurance, Group Underwriting & 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 Anirudh Takale	Company Secretary	Appointed wef August 5th, 2021

(a) "Key Management Person" as defined under Annexure 4 (Guidelines on appointment and reporting of Key Management Persons) of Corporate Governance Guidelines for Insurers in India 2016

b) In case of directors, designation to include "Independent Director / Non-executive Director / Executive Director / Managing Director/Chairman"

PERIODIC DISCLOSURES

FORM NL-43 - RURAL & SOCIAL OBLIGATIONS (QUARTERLY RETURNS)

(Rs in Lakhs)

Rural & Social Obligations (Quarterly Returns)					
S.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	FIRE	Rural	-	-	-
		Social	-	-	-
2	MARINE CARGO	Rural	-	-	-
		Social	-	-	-
3	MARINE OTHER THAN CARGO	Rural	-	-	-
		Social	-	-	-
4	MOTOR OD	Rural	-	-	-
		Social	-	-	-
5	MOTOR TP	Rural	-	-	-
		Social	-	-	-
6	HEALTH	Rural	20,360	7,448	505,793
		Social	-	-	-
7	PERSONAL ACCIDENT	Rural	3,642	117	101,844
		Social	-	-	-
8	TRAVEL	Rural	-	-	-
		Social	-	-	-
9	Workmen’s Compensation/ Employer’s liability	Rural	-	-	-
		Social	-	-	-
10	Public/ Product Liability	Rural	-	-	-
		Social	-	-	-
11	Engineering	Rural	-	-	-
		Social	-	-	-
12	Aviation	Rural	-	-	-
		Social	-	-	-
13	Other Segment (a)	Rural	-	-	-
		Social	-	-	-
14	Miscellaneous	Rural	-	-	-
		Social	-	-	-
	Total	Rural	24,002	7,565	607,637
		Social	-	-	-

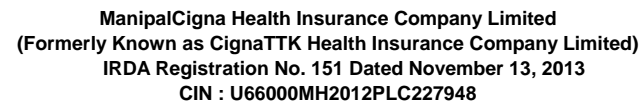
Note:

- (a) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium
(b) Premium Collected means gross direct written premium
(c) Rural and Social segments are defined under IRDAI regulations, as issued and amended time to time

PERIODIC DISCLOSURES

FORM NL-45 - GREIVANCE DISPOSAL FOR THE QUARTER ENDED 31ST MARCH 2022

S. No.	Particulars	Opening Balance as on 1st Jan 2022	Additions during the quarter (net of duplicate complaints)	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	5	427	83	1	341	7	1,554
a	Proposal Related	-	-	-	-	-	-	-
b	Claim Related	1	303	43	-	258	3	1,051
c	Policy Related	1	33	13	-	20	1	131
d	Premium Related	-	9	3	-	6	-	19
e	Refund Related	1	6	1	-	4	2	62
f	Coverage Related	-	-	-	-	-	-	-
g	Cover Note Related	-	-	-	-	-	-	-
h	Product Related	-	9	1	-	7	1	12
i	Other							
	(i) Renewal Related	2	67	22	1	46	-	279
	(ii) Feedback related to sales							
	Total number of complaints	5	427	83	1	341	7	1,554
2	Total No. of policies during previous year:	304,982						
3	Total No. of claims during previous year:	249,358						
4	Total No. of policies during current year: 31st March 2022	332,938						
5	Total No. of claims during current year: 31st March 2022	346,172						
6	Total No. of Policy Complaints (upto 31st March 2022) per 10,000 policies	1						
7	Total No. of Claim Complaints (upto 31st March 2022) per 10,000 claims registered	31						
8	Duration wise Pending Status	Complaints made by customers		Complaints made by intermediaries		Total		
		Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	
	Up to 15 days	7.00	100%	-	-	7.00	100%	
	15 - 30 days	-	-	-	-	-	-	
	30 - 90 days	-	-	-	-	-	-	
	90 days & Beyond	-	-	-	-	-	-	
	Total Number of Complaints	7.00	100%	-	-	7.00	100%	



Meeting Date	Investee Company Name	Type of Meeting (AGM / EGM)	Proposal of Management / Shareholders	Description of the proposal	Management Recommendation	Vote (For / Against/ Abstain)	Reason supporting the vote decision
NIL							

PERIODIC DISCLOSURES

Form NL-47-Profile & Performance of Health Insurance, Personal Accident and Travel Insurance Products
for the Year ending: 31st March 2022

S.N	UIN	Name of the Product	No. Of Lives Insured f	Date of Launch (DD-MM-YYYY) d	Incurred Claims Ratio (CR) e	Combined Ratio (CR) f	% age of Claims Settled (in terms of number of claims) g	% age of Claims Reputed (in terms of number of claims) h	No. Of Complaints Received i	No. Of Complaints Resolved j	% of policies renewed out of total no. Of policies due for renewal k	Age-wise distribution of Policies (classification of policies based on the age of the policy)					Total No. Of Policies g+h+m+n+p+q
												No of Policies in its 1st Year l	No of Policies completed 1 year and more than 1 years and less than 3 years m	No of Policies completed 3 years not more than 3 years but Less than 5 Years n	No of Policies completed 5years or more than 5 years But less than 10 years o	No of Policies completed 10 years and more than 10 years p	
1	CTTHLP18045V011819	CignaTK ProHealth Insurance	61	16-Oct-2018	-	-	89%	10%	153	153	77%	(44.00)	(11.00)	(10.00)	1.00	-	(64.00)
2	IRDA/NL/TKTK/P-HV-I/350/15-16	CignaTK ProHealth Insurance	(28.00)	4-Mar-2016	90.26%	147.76%	88%	12%	38	38	70%	(11.00)	(2.00)	-	-	-	(13.00)
3	MCUHLIP21540V02021	ManipaCigna ProHealth Insurance	584,339	12-Nov-2020	-	-	95%	4%	720	719	62%	68,105.00	78,404.00	59,660.00	28,349.00	-	234518
4	MCUHLIP415V040201	ManipaCigna ProHealth Insurance	(30.00)	1-Oct-2020	-	-	84%	15%	16	16	58%	(16.00)	(4.00)	(5.00)	-	-	(25.00)
5	IRDA/NL-HLT/CTTK/P-HV-I/350/13-14	CignaTK ProHealth Insurance	(9.00)	27-Feb-2014	-	-	100%	0%	-	-	0%	(6.00)	-	-	-	-	(6.00)
6	IRDA/NL/TKTK/P-HV-I/73/2016-17	CignaTK ProHealth Select	(149.00)	13-Jun-2017	69.97%	126.41%	78%	21%	4	4	68%	(2.00)	(67.00)	17.00	-	-	(52.00)
7	MCUHLIP21129V020201	ManipaCigna ProHealth Select	27,439	8-Oct-2020	-	-	83%	15%	12	12	49%	3,978.00	4,737.00	1,207.00	-	-	10422
8	MCUHLIP21512V030201	ManipaCigna ProHealth Cash	8	1-Oct-2020	-	-	72%	27%	1	1	22%	-	3.00	3.00	1.00	-	7
9	MCUHLIP2156V040201	ManipaCigna ProHealth Cash	971	13-Mar-2021	233.12%	287.63%	47%	38%	1	1	67%	86.00	122.00	217.00	238.00	-	663
10	IRDA/NL-HLT/CTTK/P-HV-I/70/14-15	CignaTK ProHealth Cash	-	13-Oct-2015	-	-	65%	31%	3	3	56%	-	-	-	-	-	6
11	IRDA/NL-HLT/CTTK/P-HV-I/28/14-15	Cigna TTK Lifestyle Protection - Accident Care	3	22-Oct-2014	9.59%	68.69%	30%	60%	10	10	34%	(6.00)	8.00	5.00	-	-	7
12	MCUPAP21123V020201	ManipaCigna Lifestyle Protection - Accident Care	16,723	30-Oct-2020	-	-	35%	62%	7	7	18%	11,215.00	2,467.00	1,563.00	767.00	-	16012
13	MCUHLIP0156V011820	Prospa Santeewani Policy, ManipaCigna	297	1-Apr-2020	47.48%	97.28%	92%	8%	-	-	34%	88.00	52.00	-	-	-	140
14	MCUHLIP21070V012021	Corona Kavach Policy, ManipalCigna	157	10-Jul-2020	66.75%	119.35%	67%	33%	1	1	0%	99.00	-	-	-	-	99
15	MCUHLIP21139V012021	Corona Rakshak Policy, ManipalCigna	258	14-Aug-2020	714.78%	774.11%	41%	57%	41	40	0%	242.00	-	-	-	-	242
16	MCUHLIP20081V011820	ManipaCigna Super Top Up	(14.00)	4-Dec-2019	25.81%	82.38%	36%	63%	3	3	52%	(20.00)	-	-	-	-	(19.00)
17	MCUHLIP21121V020201	ManipaCigna Super Top Up	98,288	1-Oct-2020	-	-	20%	77%	16	16	48%	20,485.00	19,025.00	-	-	-	39510
18	IRDA/NL-HLT/CTTK/P-HV-I/5/14-15	Cigna TTK Lifestyle Protection - Critical Care	12	25-Aug-2014	-38.04%	-2.29%	10%	70%	5	5	64%	-	8.00	3.00	1.00	-	12
19	MCUHLIP21125V020201	ManipaCigna Lifestyle Protection - Critical Care	1,959	30-Oct-2020	-	-	50%	50%	3	3	33%	517.00	344.00	468.00	-	-	1746
20	MCUPAP21622V012021	Saral Suraksha Bima, ManipaCigna	16,607	1-Jan-2021	58.17%	122.09%	40%	40%	-	-	0%	15,319.00	-	-	-	-	15319
21	MCUHLIP21559V012021	ManipaCigna Lifetime Health	20,229	15-Jan-2021	23.02%	74.43%	63%	30%	17	17	79%	8,581.00	523.00	-	-	-	9104
22	MCUPAP21125V030201	ManipaCigna Lifestyle Protection Group Policy	1,546,281	25-Sep-2020	61.77%	-	16%	66%	3	3	0%	884.00	220.00	26.00	1.00	-	1131
23	CTTHGP18010V011718	Cigna TTK Lifestyle Protection Group Policy	270,603	22-Dec-2017	-	-	29%	69%	8	8	73%	1.00	-	-	-	-	1
24	CTTHGP18023V011718	ProHealth Group Insurance Policy	1,885	3-Aug-2018	-	-	81%	18%	83	83	66%	6.00	7.00	-	-	-	13
25	IRDA/NL/TKTK/P-HV-I/1/29/2016-17	ProHealth Group Insurance Policy	4	29-Dec-2016	92.62%	144.84%	47%	53%	3	3	0%	-	-	-	-	-	6
26	MCUHLIP21172V030201	ManipaCigna ProHealth Group Insurance	1,296,272	11-Sep-2020	-	-	74%	21%	388	386	70%	3,254.00	675.00	103.00	3.00	-	4035
27	MCUHLIP21247V030201	ManipaCigna Global Health Group Policy	11,036	1-Oct-2020	-	-	91%	8%	-	-	0%	25.00	32.00	8.00	11.00	-	76
28	CTTHGP20018V011820	Cigna TTK Global Health Group Policy	2,046	28-May-2019	57.89%	107.47%	86%	14%	-	-	0%	(1.00)	4.00	-	-	-	3
29	IRDA/NL-HLT/CTTK/P-HV-I/6/14-15	CignaTK Global Health Group Policy	-	18-Aug-2014	-	-	50%	32%	-	-	0%	-	-	-	-	-	0
30	MCUHLIP200120V011920	ManipaCigna FlexiCare Group Insurance Policy	6,955,997	79-Jun-2020	14.79%	59.26%	89%	12%	5	5	0%	15.00	10.00	-	-	-	25
31	CTTHGP19019V011819	ManipaCigna Group Overseas Travel Insurance Policy	17,120	28-May-2018	89.36%	88.97%	54%	43%	-	-	50%	18.00	9.00	5.00	-	-	32

PERIODIC DISCLOSURES									
BIL-48 DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)									
For the year ending: 31st March 2022									
a. Specify whether In-house Claim settlement or Services rendered by TPA:									
Name of TPA									
MEDI ASSIST INSURANCE TPA P LTD									
Validity of Agreement with TPA									
(Data shall be consolidated at insurer level in case of in-house claim settlements and at the level of concerned TPA in case of services rendered by TPA)									
b. Number of policies and lives serviced in respect of which public disclosure is made:									
Description	Individual	Group	Government						
No of policies serviced	327,298	3,171	-						
No of lives serviced	766,676	6,451,972	-						
c. Geographical Area of services Rendered in respect of which public disclosure is made:									
Sr. No.	Name of State	Name of District							
1	Andaman Nicobar	Nicobar							
2	Andaman Nicobar	North Middle Andaman							
3	Andaman Nicobar	South Andaman							
4	Andhra Pradesh	Anantapur							
5	Andhra Pradesh	Chittoor							
6	Andhra Pradesh	East Godavari							
7	Andhra Pradesh	Eluru							
8	Andhra Pradesh	East Godavari							
9	Andhra Pradesh	Amarnath							
10	Andhra Pradesh	Bapatla							
11	Andhra Pradesh	Eluru							
12	Andhra Pradesh	Guntur							
13	Andhra Pradesh	Kadapa							
14	Andhra Pradesh	Kakinada							
15	Andhra Pradesh	Krishna							
16	Andhra Pradesh	Krishna							
17	Andhra Pradesh	Kurup							
18	Andhra Pradesh	Mamam							
19	Andhra Pradesh	N T Rama Rao							
20	Andhra Pradesh	Nandyal							
21	Andhra Pradesh	Nellore							
22	Andhra Pradesh	Palnadu							
23	Andhra Pradesh	Prakasam							
24	Andhra Pradesh	Sri Balaji							
25	Andhra Pradesh	Sri Satya Sai							
26	Andhra Pradesh	Srikakulam							
27	Andhra Pradesh	Vishakhapatnam							
28	Andhra Pradesh	Vizianagaram							
29	Andhra Pradesh	West Godavari							
30	Arunachal Pradesh	Anjaw							
31	Arunachal Pradesh	Changlang							
32	Arunachal Pradesh	Dibang Valley							
33	Arunachal Pradesh	East Kameng							
34	Arunachal Pradesh	East Siang							
35	Arunachal Pradesh	Kamti							
36	Arunachal Pradesh	Kra Dadi							
37	Arunachal Pradesh	Kurung Kumey							
38	Arunachal Pradesh	Lepa Bada							
39	Arunachal Pradesh	Lohit							
40	Arunachal Pradesh	Lodding							
41	Arunachal Pradesh	Lower Dibang Valley							
42	Arunachal Pradesh	Lower Siang							
43	Arunachal Pradesh	Lower Subansiri							
44	Arunachal Pradesh	Namoi							
45	Arunachal Pradesh	Pakke Kessang							
46	Arunachal Pradesh	Papum Pare							
47	Arunachal Pradesh	Shi Yomi							
48	Arunachal Pradesh	Siang							
49	Arunachal Pradesh	Tawang							
50	Arunachal Pradesh	Tiga							
51	Arunachal Pradesh	Upper Siang							
52	Arunachal Pradesh	Upper Subansiri							
53	Arunachal Pradesh	West Kameng							
54	Arunachal Pradesh	West Siang							
55	Assam	Baia							
56	Assam	Baksa							
57	Assam	Bargeta							
58	Assam	Biswanath							
59	Assam	Bongaigaon							
60	Assam	Cachar							
61	Assam	Charaideo							
62	Assam	Chirang							
63	Assam	Darrang							
64	Assam	Dhemaji							
65	Assam	Dibrui							
66	Assam	Dibrugarh							
67	Assam	Dima Hasao							
68	Assam	Goalpara							
69	Assam	Golapbati							
70	Assam	Hailakandi							
71	Assam	Hojai							
72	Assam	Jorhat							
73	Assam	Kamrup							
74	Assam	Kamrup Metropolitan							
75	Assam	Karbi Anglong							
76	Assam	Karimganj							
77	Assam	Kokrajhar							
78	Assam	Lakhimpur							
79	Assam	Majuli							
80	Assam	Morigaon							
81	Assam	Nagaon							
82	Assam	Nalbari							
83	Assam	Sivasagar							
84	Assam	Sonitpur							
85	Assam	South Salmara-Mankachar							
86	Assam	Tinsukia							
87	Assam	Udalguri							
88	Assam	West Karbi Anglong							
89	Bihar	Araria							
90	Bihar	Arwal							
91	Bihar	Aurangabad							
92	Bihar	Banks							
93	Bihar	Begusarai							
94	Bihar	Bhagalpur							
95	Bihar	Bhojpur							
96	Bihar	Buxar							
97	Bihar	Darbhanga							
98	Bihar	East Champaran							
99	Bihar	Gaya							
100	Bihar	Gopalganj							
101	Bihar	Jamui							
102	Bihar	Jehanabad							
103	Bihar	Kaimur							
104	Bihar	Katihar							

105	Bihar	Khagaria							
106	Bihar	Kishanganj							
107	Bihar	Lakhisarai							
108	Bihar	Madhepura							
109	Bihar	Madhubani							
110	Bihar	Munger							
111	Bihar	Muzaffarpur							
112	Bihar	Nalanda							
113	Bihar	Nawada							
114	Bihar	Patna							
115	Bihar	Purnia							
116	Bihar	Rohita							
117	Bihar	Saharsa							
118	Bihar	Samastipur							
119	Bihar	Saran							
120	Bihar	Sheikhpura							
121	Bihar	Sheohar							
122	Bihar	Sitamarhi							
123	Bihar	Siwan							
124	Bihar	Supaul							
125	Bihar	Vaishali							
126	Bihar	West Champaran							
127	Chandigarh	Chandigarh							
128	Chhattisgarh	Baloda							
129	Chhattisgarh	Baloda Bazar							
130	Chhattisgarh	Balrampur							
131	Chhattisgarh	Bastar							
132	Chhattisgarh	Bemetara							
133	Chhattisgarh	Bilaspur							
134	Chhattisgarh	Bilaspur							
135	Chhattisgarh	Dantewada							
136	Chhattisgarh	Dhamari							
137	Chhattisgarh	Durg							
138	Chhattisgarh	Gaziband							
139	Chhattisgarh	Gaucha-Pendra Marwahi							
140	Chhattisgarh	Janjgir-Champa							
141	Chhattisgarh	Jashpur							
142	Chhattisgarh	Kabirpam							
143	Chhattisgarh	Kanker							
144	Chhattisgarh	Kondagaon							
145	Chhattisgarh	Korba							
146	Chhattisgarh	Koriya							
147	Chhattisgarh	Mahasamund							
148	Chhattisgarh	Mahendragarh							
149	Chhattisgarh	Mohla Mangur							
150	Chhattisgarh	Murgeli							
151	Chhattisgarh	Narayanpur							
152	Chhattisgarh	Rajnagar							
153	Chhattisgarh	Rajnagar							
154	Chhattisgarh	Rajnagar							
155	Chhattisgarh	Sakti							
156	Chhattisgarh	Sarangarh-Bilaspur							
157	Chhattisgarh	Sarguja							
158	Chhattisgarh	Surguja							
159	Chhattisgarh	Surguja							
160	Dadra-Nagar Haveli and Daman and Diu	Dadra and Nagar Haveli							
161	Dadra-Nagar Haveli and Daman and Diu	Daman							
162	Dadra-Nagar Haveli and Daman and Diu	Diu							
163	Delhi	Central Delhi							
164	Delhi	East Delhi							
165	Delhi	New Delhi							
166	Delhi	North Delhi							
167	Delhi	North East Delhi							
168	Delhi	North West Delhi							
169	Delhi	Shahdara							
170	Delhi	South Delhi							
171	Delhi	South East Delhi							
172	Delhi	South West Delhi							
173	Delhi	West Delhi							
174	Goa	North Goa							
175	Goa	South Goa							
176	Gujarat	Ahmedabad							
177	Gujarat	Anand							
178	Gujarat	Anand							
179	Gujarat	Aravali							
180	Gujarat	Banaskantha							
181	Gujarat	Bharuch							
182	Gujarat	Bhavnagar							
183	Gujarat	Bhuj							
184	Gujarat	Chhota Udaipur							
185	Gujarat	Dahod							
186	Gujarat	Dang							
187	Gujarat	Dednagori Dwaraka							
188	Gujarat	Gandhinagar							
189	Gujarat	Gir-Somnath							
190	Gujarat	Jamnagar							
191	Gujarat	Junagadh							
192	Gujarat	Kheda							
193	Gujarat	Kutch							
194	Gujarat	Mahisagar							
195	Gujarat	Mehsana							
196	Gujarat	Morbi							
197	Gujarat	Narmada							
198	Gujarat	Navari							
199	Gujarat	Panchmahal							
200	Gujarat	Patan							
201	Gujarat	Porbandar							
202	Gujarat	Rajkot							
203	Gujarat	Sabarkantha							
204	Gujarat	Surat							
205	Gujarat	Surendranagar							
206	Gujarat	Tapi							
207	Gujarat	Vadodra							
208	Gujarat	Vahad							
209	Haryana	Ambala							
210	Haryana	Bhiwani							
211	Haryana	Charkhi Dabri							
212	Haryana	Ferozabad							
213	Haryana	Fatehabad							
214	Haryana	Gurgaon							
215	Haryana	Hisar							
216	Haryana	Jhajar							
217	Haryana	Jind							
218	Haryana	Kaithal							
219	Haryana	Karnal							
220	Haryana	Kurukshetra							
221	Haryana	Mahendragarh							
222	Haryana	Mewat							
223	Haryana	Palwal							
224	Haryana	Panchkula							
225	Haryana	Panipat							
226	Haryana	Rewari							
227	Haryana	Rohatki							
228	Haryana	Sirsa							

229	Haryana	Sonapat							
230	Haryana	Yamunanagar							
231	Himachal Pradesh	Bilaspur							
232	Himachal Pradesh	Chamba							
233	Himachal Pradesh	Hamirpur							
234	Himachal Pradesh	Kangra							
235	Himachal Pradesh	Kinnaur							
236	Himachal Pradesh	Kullu							
237	Himachal Pradesh	Lahaul Spiti							
238	Himachal Pradesh	Mandi							
239	Himachal Pradesh	Shimla							
240	Himachal Pradesh	Sirmaur							
241	Himachal Pradesh	Solan							
242	Himachal Pradesh	Una							
243	Jammu Kashmir	Anantnag							
244	Jammu Kashmir	Bandipora							
245	Jammu Kashmir	Baramulla							
246	Jammu Kashmir	Budgam							
247	Jammu Kashmir	Doda							
248	Jammu Kashmir	Ganderbal							
249	Jammu Kashmir	Jammu							
250	Jammu Kashmir	Kathua							
251	Jammu Kashmir	Kishtwar							
252	Jammu Kashmir	Kulgam							
253	Jammu Kashmir	Kupwara							
254	Jammu Kashmir	Poonch							
255	Jammu Kashmir	Pulwama							
256	Jammu Kashmir	Rajouri							
257	Jammu Kashmir	Ramban							
258	Jammu Kashmir	Reasi							
259	Jammu Kashmir	Samba							
260	Jammu Kashmir	Shopian							
261	Jammu Kashmir	Srinagar							
262	Jammu Kashmir	Udhampur							
263	Jharkhand	Bokaro							
264	Jharkhand	Chatra							
265	Jharkhand	Deoghar							
266	Jharkhand	Dhanbad							
267	Jharkhand	Dumka							
268	Jharkhand	East Singhbhum							
269	Jharkhand	Garhwa							
270	Jharkhand	Giridih							
271	Jharkhand	Godda							
272	Jharkhand	Gumla							
273	Jharkhand	Hazaribagh							
274	Jharkhand	Jamtara							
275	Jharkhand	Khunti							
276	Jharkhand	Koderma							
277	Jharkhand	Latehar							
278	Jharkhand	Luhardaha							
279	Jharkhand	Pakur							
280	Jharkhand	Palamu							
281	Jharkhand	Ramgarh							
282	Jharkhand	Ranchi							
283	Jharkhand	Sahebganj							
284	Jharkhand	Sarakela Kharsawan							
285	Jharkhand	Sindegga							
286	Jharkhand	West Singhbhum							
287	Karnataka	Bagalot							
288	Karnataka	Bangalore Rural							
289	Karnataka	Bangalore Urban							
290	Karnataka	Balegaum							
291	Karnataka	Bellary							
292	Karnataka	Bidar							
293	Karnataka	Chamarajanagar							
294	Karnataka	Chikaballapur							
295	Karnataka	Chikamagaluru							
296	Karnataka	Chitradurga							
297	Karnataka	Dakshina Kannada							
298	Karnataka	Davanagere							
299	Karnataka	Dharwad							
300	Karnataka	Gadag							
301	Karnataka	Gulbarga							
302	Karnataka	Hassan							
303	Karnataka	Haveri							
304	Karnataka	Kodagu							
305	Karnataka	Kolar							
306	Karnataka	Koppal							
307	Karnataka	Mandya							
308	Karnataka	Mysore							
309	Karnataka	Raichur							
310	Karnataka	Ramanagara							
311	Karnataka	Shimoga							
312	Karnataka	Tumkur							
313	Karnataka	Udipi							
314	Karnataka	Uttara Kannada							
315	Karnataka	Vijayanagara							
316	Karnataka	Vijayapura							
317	Karnataka	Yadri							
318	Kerala	Alappuzha							
319	Kerala	Ernakulam							
320	Kerala	Idukki							
321	Kerala	Kannur							
322	Kerala	Kasaragod							
323	Kerala	Kollam							
324	Kerala	Kottayam							
325	Kerala	Kozhikode							
326	Kerala	Malappuram							
327	Kerala	Palakkad							
328	Kerala	Pathanamthitta							
329	Kerala	Thiruvananthapuram							
330	Kerala	Thiruvir							
331	Kerala	Wayanad							
332	Ladakh	Kargil							
333	Ladakh	Leh							
334	Lakshadweep	Lakshadweep							
335	Madhya Pradesh	Agar Mahla							
336	Madhya Pradesh	Aligarh							
337	Madhya Pradesh	Anuppur							
338	Madhya Pradesh	Ashoknagar							
339	Madhya Pradesh	Balhat							
340	Madhya Pradesh	Barwani							
341	Madhya Pradesh	Betul							
342	Madhya Pradesh	Bhind							
343	Madhya Pradesh	Bhopal							
344	Madhya Pradesh	Burhanpur							
345	Madhya Pradesh	Chhachara							
346	Madhya Pradesh	Chhatarpur							
347	Madhya Pradesh	Chhindwara							
348	Madhya Pradesh	Damoh							
349	Madhya Pradesh	Datta							
350	Madhya Pradesh	Dewas							
351	Madhya Pradesh	Dhar							
352	Madhya Pradesh	Dindori							

353	Madhya Pradesh	Guna							
354	Madhya Pradesh	Gwalior							
355	Madhya Pradesh	Harda							
356	Madhya Pradesh	Hoshangabad							
357	Madhya Pradesh	Indore							
358	Madhya Pradesh	Jabalpur							
359	Madhya Pradesh	Jhabua							
360	Madhya Pradesh	Katni							
361	Madhya Pradesh	Khandwa							
362	Madhya Pradesh	Kharagpur							
363	Madhya Pradesh	Mathar							
364	Madhya Pradesh	Mandla							
365	Madhya Pradesh	Mandsaur							
366	Madhya Pradesh	Morona							
367	Madhya Pradesh	Nagda							
368	Madhya Pradesh	Narsinghpur							
369	Madhya Pradesh	Neemuch							
370	Madhya Pradesh	Niwari							
371	Madhya Pradesh	Panna							
372	Madhya Pradesh	Raisen							
373	Madhya Pradesh	Rajgarh							
374	Madhya Pradesh	Ratlam							
375	Madhya Pradesh	Rewa							
376	Madhya Pradesh	Sagar							
377	Madhya Pradesh	Satna							
378	Madhya Pradesh	Sahore							
379	Madhya Pradesh	Seconi							
380	Madhya Pradesh	Shahdol							
381	Madhya Pradesh	Shajapur							
382	Madhya Pradesh	Sheopur							
383	Madhya Pradesh	Shivpuri							
384	Madhya Pradesh	Sitohi							
385	Madhya Pradesh	Singrauli							
386	Madhya Pradesh	Tikamgarh							
387	Madhya Pradesh	Ujjain							
388	Madhya Pradesh	Umaria							
389	Madhya Pradesh	Vidisha							
390	Maharashtra	Ahmednagar							
391	Maharashtra	Akola							
392	Maharashtra	Amravati							
393	Maharashtra	Aurangabad							
394	Maharashtra	Beed							
395	Maharashtra	Bhandara							
396	Maharashtra	Buldhana							
397	Maharashtra	Chandrapur							
398	Maharashtra	Dhule							
399	Maharashtra	Gadchiroli							
400	Maharashtra	Gondia							
401	Maharashtra	Hingoli							
402	Maharashtra	Jalgaon							
403	Maharashtra	Jalna							
404	Maharashtra	Kolhapur							
405	Maharashtra	Latur							
406	Maharashtra	Mumbai City							
407	Maharashtra	Mumbai Suburban							
408	Maharashtra	Nagpur							
409	Maharashtra	Nanded							
410	Maharashtra	Nandurbar							
411	Maharashtra	Nashik							
412	Maharashtra	Osmanabad							
413	Maharashtra	Palghar							
414	Maharashtra	Parbhani							
415	Maharashtra	Pune							
416	Maharashtra	Rajgad							
417	Maharashtra	Ratnagiri							
418	Maharashtra	Sangli							
419	Maharashtra	Satara							
420	Maharashtra	Sindhudurg							
421	Maharashtra	Solapur							
422	Maharashtra	Thane							
423	Maharashtra	Wardha							
424	Maharashtra	Washim							
425	Maharashtra	Yavatmal							
426	Manipur	Bishnupur							
427	Manipur	Chandel							
428	Manipur	Churachandpur							
429	Manipur	Imphal East							
430	Manipur	Imphal West							
431	Manipur	Jiribam							
432	Manipur	Kakching							
433	Manipur	Kamjong							
434	Manipur	Kangpokpi							
435	Manipur	Kongla							
436	Manipur	Pherazawl							
437	Manipur	Senapati							
438	Manipur	Tamenglong							
439	Manipur	Tengnoupal							
440	Manipur	Thoubal							
441	Manipur	Ukhrul							
442	Meghalaya	East Garo Hills							
443	Meghalaya	East Jaintia Hills							
444	Meghalaya	East Khasi Hills							
445	Meghalaya	Mairang							
446	Meghalaya	North Garo Hills							
447	Meghalaya	Ribhoi							
448	Meghalaya	South Garo Hills							
449	Meghalaya	South West Garo Hills							
450	Meghalaya	South West Khasi Hills							
451	Meghalaya	West Garo Hills							
452	Meghalaya	West Jaintia Hills							
453	Meghalaya	West Khasi Hills							
454	Mizoram	Aizawl							
455	Mizoram	Champhai							
456	Mizoram	Hnahthial							
457	Mizoram	Khawzawl							
458	Mizoram	Kolasib							
459	Mizoram	Lunglei							
460	Mizoram	Lunglei							
461	Mizoram	Mamit							
462	Mizoram	Saitai							
463	Mizoram	Saitai							
464	Mizoram	Serchhip							
465	Nagaland	Chumukedima							
466	Nagaland	Dimapur							
467	Nagaland	Kiphire							
468	Nagaland	Kohima							
469	Nagaland	Lunglei							
470	Nagaland	Mokokchung							
471	Nagaland	Mon							
472	Nagaland	Nuland							
473	Nagaland	Noklak							
474	Nagaland	Peren							
475	Nagaland	Phek							
476	Nagaland	Tieminy							

477	Nagaland	Tuensang							
478	Nagaland	Wokha							
479	Nagaland	Zunheboto							
480	Odisha	Anaul							
481	Odisha	Balanesr							
482	Odisha	Balasore							
483	Odisha	Bargarh							
484	Odisha	Bhadrak							
485	Odisha	Boudh							
486	Odisha	Cuttack							
487	Odisha	Debagarh							
488	Odisha	Dhenkanal							
489	Odisha	Gajapati							
490	Odisha	Ganjam							
491	Odisha	Jagatsinghpur							
492	Odisha	Jajpur							
493	Odisha	Jharsuguda							
494	Odisha	Kalahandi							
495	Odisha	Kandhamal							
496	Odisha	Kendrapara							
497	Odisha	Kendujhar							
498	Odisha	Khordha							
499	Odisha	Koraput							
500	Odisha	Malkangiri							
501	Odisha	Nayagarh							
502	Odisha	Nubarengpur							
503	Odisha	Nayagarh							
504	Odisha	Nusada							
505	Odisha	Puri							
506	Odisha	Rayagada							
507	Odisha	Sambalpur							
508	Odisha	Subarnapur							
509	Odisha	Sundergarh							
510	Puducherry	Karaikal							
511	Puducherry	Mahé							
512	Puducherry	Puducherry							
513	Puducherry	Yanam							
514	Punjab	Anand							
515	Punjab	Barnala							
516	Punjab	Bathinda							
517	Punjab	Ferozpur							
518	Punjab	Fatehgarh Sahib							
519	Punjab	Fazilka							
520	Punjab	Ferozpur							
521	Punjab	Gurdaspur							
522	Punjab	Hoshiarpur							
523	Punjab	Jalandhar							
524	Punjab	Kapurthala							
525	Punjab	Ludhiana							
526	Punjab	Malerkotla							
527	Punjab	Mansa							
528	Punjab	Moga							
529	Punjab	Mohali							
530	Punjab	Muktsar							
531	Punjab	Pathankot							
532	Punjab	Patiala							
533	Punjab	Rupnagar							
534	Punjab	Sangrur							
535	Punjab	Shaheed Bhagat Singh Nagar							
536	Punjab	Tarn Taran							
537	Rajasthan	Alwar							
538	Rajasthan	Alwar							
539	Rajasthan	Banswara							
540	Rajasthan	Bharatpur							
541	Rajasthan	Bharatpur							
542	Rajasthan	Bhilwara							
543	Rajasthan	Bikaner							
544	Rajasthan	Bikaner							
545	Rajasthan	Bundi							
546	Rajasthan	Chittorgarh							
547	Rajasthan	Churu							
548	Rajasthan	Dausi							
549	Rajasthan	Dholpur							
550	Rajasthan	Dungarpur							
551	Rajasthan	Hanumangarh							
552	Rajasthan	Jaisalmer							
553	Rajasthan	Jaisalmer							
554	Rajasthan	Jalore							
555	Rajasthan	Jhalawar							
556	Rajasthan	Jhunjhunu							
557	Rajasthan	Jodhpur							
558	Rajasthan	Karauli							
559	Rajasthan	Kota							
560	Rajasthan	Nagaur							
561	Rajasthan	Palit							
562	Rajasthan	Pratapgarh							
563	Rajasthan	Rajamand							
564	Rajasthan	Sawai Madhopur							
565	Rajasthan	Sikar							
566	Rajasthan	Sirohi							
567	Rajasthan	Sri Gangaganagar							
568	Rajasthan	Tonk							
569	Rajasthan	Udaipur							
570	Sikkim	East Sikkim							
571	Sikkim	North Sikkim							
572	Sikkim	Pakyong							
573	Sikkim	Soreng							
574	Sikkim	South Sikkim							
575	Sikkim	West Sikkim							
576	Tamil Nadu	Aranyapur							
577	Tamil Nadu	Chengalpattu							
578	Tamil Nadu	Chennai							
579	Tamil Nadu	Coimbatore							
580	Tamil Nadu	Cuddalore							
581	Tamil Nadu	Dharmapuri							
582	Tamil Nadu	Dindigul							
583	Tamil Nadu	Erode							
584	Tamil Nadu	Kallakurichi							
585	Tamil Nadu	Kanchipuram							
586	Tamil Nadu	Kanyakumari							
587	Tamil Nadu	Karur							
588	Tamil Nadu	Krishnagiri							
589	Tamil Nadu	Madurai							
590	Tamil Nadu	Nayaduathurai							
591	Tamil Nadu	Nagapattinam							
592	Tamil Nadu	Namakkal							
593	Tamil Nadu	Nilgiris							
594	Tamil Nadu	Perambalur							
595	Tamil Nadu	Pudukkottai							
596	Tamil Nadu	Ramanathapuram							
597	Tamil Nadu	Ramiset							
598	Tamil Nadu	Salem							
599	Tamil Nadu	Sivaganga							
600	Tamil Nadu	Tirunelveli							

601	Tamil Nadu	Thanjavur							
602	Tamil Nadu	Theni							
603	Tamil Nadu	Theothikudali							
604	Tamil Nadu	Tiruchirappalli							
605	Tamil Nadu	Tirunelveli							
606	Tamil Nadu	Tirupattur							
607	Tamil Nadu	Tiruppur							
608	Tamil Nadu	Tiruvallur							
609	Tamil Nadu	Tiruvannamalai							
610	Tamil Nadu	Tiruvartur							
611	Tamil Nadu	Vellore							
612	Tamil Nadu	Viluppuram							
613	Tamil Nadu	Virudhunagar							
614	Telangana	Adilabad							
615	Telangana	Bhadrachal Kothagudem							
616	Telangana	Hamankonda							
617	Telangana	Hyderabad							
618	Telangana	Jagtai							
619	Telangana	Jangam							
620	Telangana	Jayashankar							
621	Telangana	Jogulamba							
622	Telangana	Kamareddy							
623	Telangana	Karmnagar							
624	Telangana	Khammam							
625	Telangana	Komaram Bheem							
626	Telangana	Mahabubabad							
627	Telangana	Mahabubnagar							
628	Telangana	Mancherial							
629	Telangana	Medak							
630	Telangana	Medchal							
631	Telangana	Mulata							
632	Telangana	Nagarkurnool							
633	Telangana	Nalgonda							
634	Telangana	Narayanpet							
635	Telangana	Nirmal							
636	Telangana	Nizamabad							
637	Telangana	Peddapalli							
638	Telangana	Rajanna Sircilla							
639	Telangana	Ranga Reddy							
640	Telangana	Sangareddy							
641	Telangana	Siddipet							
642	Telangana	Surampet							
643	Telangana	Vikarabad							
644	Telangana	Wanaparthy							
645	Telangana	Warangal							
646	Telangana	Yadadri Bhuvanagiri							
647	Tripura	Dhalai							
648	Tripura	Gomati							
649	Tripura	Khowai							
650	Tripura	North Tripura							
651	Tripura	Seethal							
652	Tripura	South Tripura							
653	Tripura	Udaleti							
654	Tripura	West Tripura							
655	Uttar Pradesh	Agra							
656	Uttar Pradesh	Aligarh							
657	Uttar Pradesh	Ambedkar Nagar							
658	Uttar Pradesh	Amethi							
659	Uttar Pradesh	Amroha							
660	Uttar Pradesh	Auraiya							
661	Uttar Pradesh	Ayodhya							
662	Uttar Pradesh	Azamgarh							
663	Uttar Pradesh	Bahegaon							
664	Uttar Pradesh	Bahraich							
665	Uttar Pradesh	Balla							
666	Uttar Pradesh	Balrampur							
667	Uttar Pradesh	Banda							
668	Uttar Pradesh	Barabanki							
669	Uttar Pradesh	Barilly							
670	Uttar Pradesh	Basti							
671	Uttar Pradesh	Bhadohi							
672	Uttar Pradesh	Bijnor							
673	Uttar Pradesh	Budhan							
674	Uttar Pradesh	Bulandshahr							
675	Uttar Pradesh	Chandauli							
676	Uttar Pradesh	Chitrakoot							
677	Uttar Pradesh	Deoria							
678	Uttar Pradesh	Etah							
679	Uttar Pradesh	Etawah							
680	Uttar Pradesh	Farrukhabad							
681	Uttar Pradesh	Fatehpur							
682	Uttar Pradesh	Firozabad							
683	Uttar Pradesh	Gandam Buddha Nagar							
684	Uttar Pradesh	Ghazipur							
685	Uttar Pradesh	Gonda							
686	Uttar Pradesh	Gorakhpur							
687	Uttar Pradesh	Hamirpur							
688	Uttar Pradesh	Hapur							
689	Uttar Pradesh	Hardoi							
690	Uttar Pradesh	Hathras							
691	Uttar Pradesh	Jaloun							
692	Uttar Pradesh	Jaunpur							
693	Uttar Pradesh	Jhansi							
694	Uttar Pradesh	Kannauj							
695	Uttar Pradesh	Kanpur							
696	Uttar Pradesh	Kanpur Dehat							
697	Uttar Pradesh	Kanpur Nagar							
698	Uttar Pradesh	Kasganj							
699	Uttar Pradesh	Kaushambi							
700	Uttar Pradesh	Kheri							
701	Uttar Pradesh	Kushinagar							
702	Uttar Pradesh	Lalitpur							
703	Uttar Pradesh	Lucknow							
704	Uttar Pradesh	Maharajganj							
705	Uttar Pradesh	Mahoba							
706	Uttar Pradesh	Mainpuri							
707	Uttar Pradesh	Mathura							
708	Uttar Pradesh	Mau							
709	Uttar Pradesh	Meerut							
710	Uttar Pradesh	Mirzapur							
711	Uttar Pradesh	Moradabad							
712	Uttar Pradesh	Muzaffarnagar							
713	Uttar Pradesh	Pilibhit							
714	Uttar Pradesh	Pratapnagar							
715	Uttar Pradesh	Prayagraj							
716	Uttar Pradesh	Raebareilly							
717	Uttar Pradesh	Rampur							
718	Uttar Pradesh	Saharanpur							
719	Uttar Pradesh	Sambhal							
720	Uttar Pradesh	Sant Kabir Nagar							
721	Uttar Pradesh	Shahjahanpur							
722	Uttar Pradesh	Shamli							
723	Uttar Pradesh	Shrawasti							
724	Uttar Pradesh	Siddharthnagar							

	725	Uttar Pradesh	Sitapur																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
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PERIODIC DISCLOSURES

III - 48 DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)

For the year ending on 31st March, 2022

a. Specify whether In-house Claim settlement or Services rendered by TPA:

Name of TPA	From DD/MM/YYYY	To DD/MM/YYYY
Family Health Plan Insurance TPA Ltd	19-Mar-22	18-Mar-25
Validity of Agreement with TPA		
(Data shall be consolidated at insurer level in case of in-house claim settlements and at the level of concerned TPA in case of services rendered by TPA)		

b. Number of policies and lives serviced in respect of which public disclosure is made:

Description	Individual	Group	Government
No of policies serviced	-	224	-
No of lives serviced	-	24,079	-

c. Geographical Area of services Rendered in respect of which public disclosure is made:

Sr. No.	Name of State	Name of District
1	Andhra Pradesh	ANANTAPUR
2	Andhra Pradesh	CHITTOOR
3	Andhra Pradesh	EAST GODAVARI
4	Andhra Pradesh	PRASAM
5	Andhra Pradesh	VISAKHAPATNAM
6	Assam	KAMRUP
7	Bihar	PATNA
8	Chhattisgarh	BAIPUR
9	Dadra & Nagar Haveli	DADRA & NAGAR HAVELI
10	Daman & Diu	DAAMAN
11	Delhi	NEW DELHI
12	Delhi	SOUTH WEST *
13	Gujarat	AHMADABAD
14	Gujarat	AMRELI
15	Gujarat	ANAND
16	Gujarat	GANDHINAGAR
17	Gujarat	KACHCHH
18	Gujarat	NAVARI *
19	Gujarat	POREBHAR *
20	Gujarat	RAIKOT
21	Gujarat	SABAR KANTHA
22	Gujarat	SURAT
23	Gujarat	SURENDRANAGAR
24	Gujarat	VAODADARA
25	Gujarat	VALAD
26	Jammu & Kashmir	JAMMU
27	Jharkhand	JAMTARA
28	Jharkhand	PASCHIM SINGBHM
29	Jharkhand	PURBI SINGBHM
30	Jharkhand	RANCHI
31	Jharkhand	SEAKELA
32	Karnataka	BANGALORE
33	Karnataka	TUMKUR
34	Kerala	ERNAKULAM
35	Madhya Pradesh	BHOPAL
36	Madhya Pradesh	INDORE
37	Maharashtra	MUMBAI
38	Maharashtra	NAGPUR
39	Maharashtra	NASHIK
40	Maharashtra	PUNE
41	Maharashtra	THANE
42	Nagaland	KOHIMA
43	Odisha	CUTTACK
44	Odisha	KHORDHA
45	Odisha	SUNDARGARI
46	Tamil Nadu	CHENNAI
47	Tamil Nadu	COIMBATORE
48	Telangana	HYDERABAD
49	Telangana	KARIMNAGAR
50	Telangana	MAHABUNAGAR
51	Telangana	RANGAREDDI
52	Telangana	Sangareddy
53	Tripura	WEST TRIPURA
54	Uttar Pradesh	GAUTAM BUDDHA NAGAR *
55	West Bengal	KOLKATA

d. Data of number of claims processed:

d. Data of number of claims processed:	
Outstanding number of claims at the beginning of the year	40
(i) Number of claims received during the year	1338
(ii) Number of claims paid during the year (Specify % also in brackets)	1177 (88%)
(iv) Number of claims repudiated during the year (Specify % also in brackets)	108 (8%)
(v) Number of claims outstanding at the end of the year	93

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

Sr. No.	Description	Individual Policies (in %)	Group Policies (in %)
		TAT for pre-auth**	TAT for discharge***
1	Within <1 Hour	0.00%	0.00%
2	Within 1-2 Hours	0.00%	94.99%
3	Within 2-6 Hours	0.00%	2.66%
4	Within 6-12 Hours	0.00%	0.83%
5	Within 12-24 Hours	0.00%	0.17%
6	>24 Hours	0.00%	0.17%
	Total	0.00%	100.00%

**percentage to be calculated on total of respective column

***Reckoned from the time last necessary document is received by insurer/TPA (whichever is earlier) and till final pre-auth is issued in the hospital)

***Reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time (TAT) in respect of payment/repudiation of claims:

Description (to be reckoned from the date of receipt of last necessary document)	Individual	Group	Government	Total
	No. of claims	percentage (%)	No. of claims	percentage (%)
Within 1 Month	0	0%	1267	98.60%
Between 1-3 Months	0	0%	13	1.01%
Between 3-6 Months	0	0%	5	0.39%
More than 6 Months	0	0%	0	0.00%
Total	0	0%	1285	100%

*Percentage shall be calculated on total of respective column

g. Data of grievances received against the TPA:

Sr. No.	Description	No. of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	1
3	Grievances resolved during the year	1
4	Grievances outstanding at the end of the year	0

PERIODIC DISCLOSURES										
III - 48 DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)										
For FY 2022-23 ending 31st March 2023										
a. Specify whether In-house Claim settlement or Services rendered by TPA:										
Name of TPA		From		To						
Healthindia Insurance TPA Services Pvt Ltd		DD/MM/YYYY		DD/MM/YYYY						
Validity of Agreement with TPA		1-Sep-20		30-Aug-23						
(Data shall be consolidated at insurer level in case of in-house claim settlements and at the level of concerned TPA in case of services rendered by TPA)										
b. Number of policies and lives serviced in respect of which public disclosure is made:										
Description		Individual		Group		Government				
No of policies serviced		-		82.00		-				
No of lives serviced		-		14,672.00		-				
c. Geographical Area of services Rendered in respect of which public disclosure is made:										
Sr. No.		Name of State			Name of District					
1		Maharashtra			Mumbai Suburban					
2		Maharashtra			Mumbai City					
3		Gujarat			Ahmedabad					
4		Karnataka			Bangalore					
5		Tamil Nadu			Chennai					
6		Kerala			Ernakulam					
7		DELHI			DELHI					
8		Andhra Pradesh			Hyderabad					
9		West Bengal			Kolkata					
10		Maharashtra			Kolhapur					
11		Uttar Pradesh			Lucknow					
12		Karnataka			Dakshina Kannada					
13		Maharashtra			Nagpur					
14		Maharashtra			Durg					
15		Gujarat			Surat					
16		Maharashtra			Solapur					
17		Tamil Nadu			Madurai					
18		Rajasthan			Jaipur					
19		Maharashtra			Nashik					
20		Gujarat			Vadodra					
21		Maharashtra			Aurangabad					
22		Bihar			Patna					
23		Madhya Pradesh			Bhopal					
24		Madhya Pradesh			Indore					
25		Chhattisgarh			Raipur					
26		Odisha			Sundargarh					
27		Gujarat			Rajkot					
28		Chandigarh			Chandigarh					
29		Maharashtra			Satara					
d. Data of number of claims processed:										
i. Outstanding number of claims at the beginning of the year				9						
ii. Number of claims received during the year				1453						
iii. Number of claims paid during the year (specify % also in brackets)				1349 (92%)						
iv. Number of claims resubmitted during the year (specify % also in brackets)				99 (7%)						
v. Number of claims outstanding at the end of the year				23						
e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):										
Sr. No.		Description			Individual Policies (in %)		Group Policies (in %)			
					TAT for pre-auth**		TAT for discharge***		TAT for discharge***	
1		Within <1 Hour			0.00%	0.00%	96.00%	96.00%	96.00%	96.00%
2		Within 1-2 Hours			0.00%	0.00%	3.94%	3.94%	3.94%	3.94%
3		Within 2-6 Hours			0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4		Within 6-12 Hours			0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
5		Within 12-24 Hours			0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
6		> 24 Hours			0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total					0.00%	0.00%	100.00%	100.00%	100.00%	100.00%
*Percentage to be calculated on total of respective column										
**Reckoned from the time last necessary document is received by insurer/TPA (whichever is earlier) and till final pre-auth is issued in the hospital										
***Reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA										
f. Turn Around Time (TAT) in respect of payment/ repudiation of claims:										
Description (to be reckoned from the date of receipt of last necessary document)		Individual		Group		Government		Total		
		No. of claims	percentage (%)	No. of claims	percentage (%)	No. of claims	percentage (%)	No. of claims	percentage (%)	
Within 1 Month		0	0%	1411	98.00%	0	0	1411	98.00%	
Between 1-3 Months		0	0%	28	1.94%	0	0	28	1.94%	
Between 3-6 Months		0	0%	0	0.00%	0	0	0	0.00%	
More than 6 Months		0	0%	0	0.00%	0	0	0	0.00%	
Total		0	0%	1439	100%	0	0	1439	100%	
*Percentage shall be calculated on total of respective column										
g. Data of grievances received against the TPA:										
Sr. No.		Description			No. of Grievances					
1		Grievances outstanding at the beginning of year			0					
2		Grievances received during the year			0					
3		Grievances resolved during the year			0					
4		Grievances outstanding at the end of the year			0					

PERIODIC DISCLOSURES									
III -48 DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)									
For FY/Calendar Year: 31st March 2022									
a. Specify whether In-house Claim settlement or Services rendered by TPA:									
Name of TPA									
MT/India		From	To						
		DD/MM/YYYY	DD/MM/YYYY						
Validity of Agreement with TPA		21-Mar-20	20-Mar-23						
(Data shall be consolidated at insurer level in case of in-house claim settlements and at the level of concerned TPA in case of services rendered by TPA)									
b. Number of policies and lives serviced in respect of which public disclosure is made:									
Description	Individual	Group	Government						
No of policies serviced	-	6.00	-						
No of lives serviced	-	6,702.00	-						
c. Geographical Area of services Rendered in respect of which public disclosure is made:									
Sr. No.	Name of State	Name of District	No. of policies serviced	No. of lives serviced					
1	Haryana	Gurgaon	1	49					
2	Telangana	Hyderabad	1	796					
3	Maharashtra	Mumbai	3	4587					
4	Maharashtra	Pune	1	1389					
d. Data of number of claims processed:									
Outstanding number of claims at the beginning of the year									
				218					
i. Number of claims received during the year									
ii. Number of claims paid during the year (specify % also in brackets)									
				184 (84%)					
iii. Number of claims repudiated during the year (specify % also in brackets)									
				8 (4%)					
iv. Number of claims outstanding at the end of the year									
				26					
e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):									
Sr. No.	Description	Individual Policies (in %)		Group Policies (in %)					
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***				
1	Within <1 Hour	0.00%	0.00%	92.80%	71.43%				
2	Within 1-2 Hours	0.00%	0.00%	37.14%	28.57%				
3	Within 2-6 Hours	0.00%	0.00%	0.00%	0.00%				
4	Within 6-12 Hours	0.00%	0.00%	0.00%	0.00%				
5	Within 12-24 Hours	0.00%	0.00%	0.00%	0.00%				
6	>24 Hours	0.00%	0.00%	0.00%	0.00%				
Total		0.00%	0.00%	100.00%	100.00%				
*Percentage to be calculated on total of respective column.									
**Reckoned from the time last necessary document is received by insurer/TPA (whichever is earlier) and till final pre-auth is issued in the hospital)									
***Reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA.									
f. Turn Around Time (TAT) in respect of payment/ repudiation of claims:									
Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total		
	No. of claims	percentage (%)	No. of claims	percentage (%)	No. of claims	percentage (%)	No. of claims	percentage (%)	
Within 1 Month	0	0%	184	95.83%	0	0	184	95.83%	
Between 1-3 Months	0	0%	8	4.17%	0	0	8	4.17%	
Between 3-6 Months	0	0%	0	0.00%	0	0	0	0.00%	
More than 6 Months	0	0%	0	0.00%	0	0	0	0.00%	
Total	0	0%	192	100%	0	0	192	100%	
*Percentage shall be calculated on total of respective column.									
g. Data of grievances received against the TPA:									
Sr. No.	Description	No. of Grievances							
1	Grievances outstanding at the beginning of year	0							
2	Grievances received during the year	0							
3	Grievances resolved during the year	0							
4	Grievances outstanding at the end of the year	0							

PERIODIC DISCLOSURES									
III - 48 DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)									
For FY 2023-24 ending on 31st March, 2024									
a. Specify whether In-house Claim settlement or Services rendered by TPA:									
Name of TPA		Paramount Health Services & Insurance TPA Pvt. Ltd.		From		To			
				DD/MM/YYYY		DD/MM/YYYY			
Validity of Agreement with TPA				25-Aug-21		24-Aug-24			
(Data shall be consolidated at insurer level in case of in-house claim settlements and at the level of concerned TPA in case of services rendered by TPA)									
b. Number of policies and lives serviced in respect of which public disclosure is made:									
Description		Individual		Group		Government			
No of policies serviced		-		181.00		-			
No of lives serviced		-		54,996.00		-			
c. Geographical Area of services Rendered in respect of which public disclosure is made:									
Sr. No.		Name of State		Name of District					
		1 Maharashtra		Mumbai					
		2 Maharashtra		Pune					
		3 DELHI		Delhi					
		4 Haryana		Ambala					
		5 GUJARAT		Gujarat					
		6 Rajasthan		Jaipur					
		7 Tamil Nadu		Chennai					
		8 DELHI		Gurgaon					
		9 HARYANA		Haranya					
		10 West Bengal		Kolkata					
		11 Uttar Pradesh		Lucknow					
		12 Uttarakhnad		Dehradun					
		13 Gujarat		Ahmedabad					
		14 Karnataka		Bangalore					
		15 Telangana		Hyderabad					
		16 Delhi		New Delhi					
d. Data of number of claims processed:									
		i. Outstanding number of claims at the beginning of the year				7			
		ii. Number of claims received during the year				1619			
		iii. Number of claims paid during the year (specify % also in brackets)				1289 (79%)			
		iv. Number of claims repudiated during the year (specify % also in brackets)				175 (12%)			
		v. Number of claims outstanding at the end of the year				162			
e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):									
Sr. No.		Description		Individual Policies (in %)		Group Policies (in %)			
				TAT for pre-auth**		TAT for discharge***		TAT for pre-auth**	
								TAT for discharge***	
		1 Within <1 Hour		0.00%		0.00%		76.67%	
		2 Within 1-2 Hours		0.00%		0.00%		19.22%	
		3 Within 2-6 Hours		0.00%		0.00%		21.51%	
		4 Within 6-12 Hours		0.00%		0.00%		2.22%	
		5 Within 12-24 Hours		0.00%		0.00%		0.00%	
		6 >24 Hours		0.00%		0.00%		0.00%	
		Total		0.00%		0.00%		100.00%	
*percentage to be calculated on total of respective column									
**Reckoned from the time last necessary document is received by insurer/TPA (whichever is earlier) and till final pre-auth is issued in the hospital)									
***Reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA									
f. Turn Around Time (TAT) in respect of payment/ repudiation of claims:									
Description (to be reckoned from the date of receipt of last necessary document)		Individual		Group		Government		Total	
		No. of claims		percentage (%)		No. of claims		percentage (%)	
		Within 1 Month		0		1333		91.05%	
		Between 1-3 Months		0		116		7.92%	
		Between 3-6 Months		0		8		0.55%	
		More than 6 Months		0		7		0.48%	
		Total		0		1464		100%	
*Percentage shall be calculated on total of respective column									
g. Data of grievances received against the TPA:									
Sr. No.		Description		No. of Grievances					
		1 Grievances outstanding at the beginning of year		0					
		2 Grievances received during the year		3					
		3 Grievances resolved during the year		3					
		4 Grievances outstanding at the end of the year		0					

PERIODIC DISCLOSURES									
III - 48 DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)									
For FY 2022-23 ending on 31st March 2022									
a. Specify whether In-house Claim settlement or Services rendered by TPA:									
Name of TPA				From		To			
Raksha TPA Pvt. Ltd.				DD/MM/YYYY		DD/MM/YYYY			
Validity of Agreement with TPA				15-Apr-21		14-Apr-24			
(Data shall be consolidated at insurer level in case of in-house claim settlements and at the level of concerned TPA in case of services rendered by TPA)									
b. Number of policies and lives serviced in respect of which public disclosure is made:									
Description		Individual		Group		Government			
No of policies serviced		-		12.00		-			
No of lives serviced		-		11,358.00		-			
c. Geographical Area of services Rendered in respect of which public disclosure is made:									
Sr. No.		Name of State		Name of District					
1		Karnataka		BANGALURU					
2		TamilNadu		CHENNAI					
d. Data of number of claims processed:									
i. Outstanding number of claims at the beginning of the year				0					
ii. Number of claims received during the year				109					
iii. Number of claims paid during the year (Specify % also in brackets)				97.89%					
iv. Number of claims repudiated during the year (Specify % also in brackets)				8.79%					
v. Number of claims outstanding at the end of the year				4					
e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):									
Sr. No.		Description		Individual Policies (in %)		Group Policies (in %)			
				TAT for pre-auth**		TAT for discharge***		TAT for pre-auth**	
1		Within <1 Hour		0.00%		0.00%		93.00%	
2		Within 1-2 Hours		0.00%		0.00%		7.00%	
3		Within 2-6 Hours		0.00%		0.00%		0.00%	
4		Within 6-12 Hours		0.00%		0.00%		0.00%	
5		Within 12-24 Hours		0.00%		0.00%		0.00%	
6		24 Hours		0.00%		0.00%		0.00%	
Total				0.00%		0.00%		100.00%	
*Percentage to be calculated on total of respective column									
**Reckoned from the time last necessary document is received by insurer/TPA (whichever is earlier) and till final pre-auth is issued in the hospital									
***Reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA									
f. Turn Around Time (TAT) in respect of payment/repudiation of claims:									
Description (to be reckoned from the date of receipt of last necessary document)		Individual		Group		Government		Total	
		No. of claims		percentage (%)		No. of claims		percentage (%)	
Within 1 Month		0		0%		103		98.04%	
Between 1-3 Months		0		0%		2		1.96%	
Between 3-6 Months		0		0%		0		0%	
More than 6 Months		0		0%		0		0%	
Total		0		0%		105		100%	
*Percentage shall be calculated on total of respective column									
g. Data of grievances received against the TPA:									
Sr. No.		Description		No. of Grievances					
1		Grievances outstanding at the beginning of year		0					
2		Grievances received during the year		3					
3		Grievances resolved during the year		3					
4		Grievances outstanding at the end of the year		0					

PERIODIC DISCLOSURES									
III - 48 DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)									
For FY 2023-24 ending 31st March 2024									
a. Specify whether in-house claim settlement or Services rendered by TPA									
Name of TPA									
VIDAL TPA									
		From		To					
		DD/MM/YYYY		DD/MM/YYYY					
Validity of Agreement with TPA		26-Feb-14		24-Nov-24					
(Data shall be consolidated at insurer level in case of in-house claim settlements and at the level of concerned TPA in case of services rendered by TPA)									
b. Number of policies and lives serviced in respect of which public disclosure is made:									
Description		Individual		Group		Government			
No of policies serviced		-		18.00		-			
No of lives serviced		-		8,539.00		-			
c. Geographical Area of services Rendered in respect of which public disclosure is made:									
Sr. No.		Name of State		Name of District					
1		CHENNAI		TAMIL NADU					
2		COCHIN		KERALA					
3		GURGOAN		HARYANA					
4		HYDERABAD		TELANGANA					
5		KOLKATA		WESTBENGAL					
6		MUMBAI		MAHARASHTRA					
d. Data of number of claims processed:									
i. Outstanding number of claims at the beginning of the year				13					
ii. Number of claims received during the year				193					
iii. Number of claims paid during the year (Specify % also in brackets)				189 (92%)					
iv. Number of claims repudiated during the year (Specify % also in brackets)				14 (7%)					
v. Number of claims outstanding at the end of the year				8					
e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):									
Sr. No.		Description		Individual Policies (in %)		Group Policies (in %)			
				TAT for pre-auth**		TAT for discharge***			
1		Within <1 Hour		0.00%		86.91%		72.66%	
2		Within 1-2 Hours		0.00%		8.75%		16.59%	
3		Within 2-6 Hours		0.00%		3.52%		8.63%	
4		Within 6-12 Hours		0.00%		0.38%		0.61%	
5		Within 12-24 Hours		0.00%		0.19%		0.18%	
6		>24 Hours		0.00%		0.23%		0.33%	
Total				0.00%		100.00%		100.00%	
*Percentage to be calculated on total of respective column									
**Reckoned from the time last necessary document is received by insurer/TPA (whichever is earlier) and till final pre-auth is issued in the hospital									
***Reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA									
f. Turn Around Time (TAT) in respect of payment/ repudiation of claims:									
Description (to be reckoned from the date of receipt of last necessary document)		Individual		Group		Government		Total	
		No. of claims		percentage (%)		No. of claims		percentage (%)	
Within 1 Month		0		0%		190		93.60%	
Between 1-3 Months		0		0%		11		5.41%	
Between 3-6 Months		0		0%		2		0.99%	
More than 6 Months		0		0%		0		0.00%	
Total		0		0%		203		100%	
*Percentage shall be calculated on total of respective column									
g. Data of grievances received against the TPA:									
Sr. No.		Description		No. of Grievances					
1		Grievances outstanding at the beginning of year		0					
2		Grievances received during the year		0					
3		Grievances resolved during the year		0					
4		Grievances outstanding at the end of the year		0					

PERIODIC DISCLOSURES									
III - 48 DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)									
For the Financial Year ending 31st March, 2022									
a. Specify whether In-house Claim settlement or Services rendered by TPA									
Name of TPA									
Inhouse services									
From									
To									
Validity of Agreement with TPA									
(Data shall be consolidated at insurer level in case of in-house claim settlements and at the level of concerned TPA in case of services rendered by TPA)									
b. Number of policies and lives serviced in respect of which public disclosure is made:									
Description	Individual	Group	Government						
No of policies serviced	324.00	1,159.00	-						
No of lives serviced	445.00	1,504,153.00	-						
c. Geographical Area of services Rendered in respect of which public disclosure is made:									
Sr. No.	Name of State	Name of District							
1	Andaman Nicobar	Nicobar							
2	Andaman Nicobar	North Middle Andaman							
3	Andaman Nicobar	South Andaman							
4	Andhra Pradesh	Anaparthi							
5	Andhra Pradesh	Chittoor							
6	Andhra Pradesh	East Godavari							
7	Andhra Pradesh	Atmakur							
8	Andhra Pradesh	Anaparthi							
9	Andhra Pradesh	Anaparthi							
10	Andhra Pradesh	Bapatla							
11	Andhra Pradesh	Eluru							
12	Andhra Pradesh	Guntur							
13	Andhra Pradesh	Kadapa							
14	Andhra Pradesh	Kakinada							
15	Andhra Pradesh	Kovvur							
16	Andhra Pradesh	Krishna							
17	Andhra Pradesh	Kurumuk							
18	Andhra Pradesh	Mangal							
19	Andhra Pradesh	N.T. Rama Rao							
20	Andhra Pradesh	Nandyal							
21	Andhra Pradesh	Nellore							
22	Andhra Pradesh	Palnadu							
23	Andhra Pradesh	Prakasam							
24	Andhra Pradesh	Sri Poth							
25	Andhra Pradesh	Sri Satya Sai							
26	Andhra Pradesh	Srikakulam							
27	Andhra Pradesh	Vishakhapatnam							
28	Andhra Pradesh	Vizianagaram							
29	Andhra Pradesh	West Godavari							
30	Andhra Pradesh	Angul							
31	Andhra Pradesh	Changlani							
32	Andhra Pradesh	Dharm Valley							
33	Andhra Pradesh	East Kamrup							
34	Andhra Pradesh	East Kamrup							
35	Andhra Pradesh	Kamrup							
36	Andhra Pradesh	Kamrup							
37	Andhra Pradesh	Kamrup							
38	Andhra Pradesh	Lepa Rada							
39	Andhra Pradesh	Lepa Rada							
40	Andhra Pradesh	Lepa Rada							
41	Andhra Pradesh	Lower Dibang Valley							
42	Andhra Pradesh	Lower Dibang Valley							
43	Andhra Pradesh	Lower Subansiri							
44	Andhra Pradesh	Namoi							
45	Andhra Pradesh	Palke Bazar							
46	Andhra Pradesh	Papam Pare							
47	Andhra Pradesh	Shi Yoni							
48	Andhra Pradesh	Sing							
49	Andhra Pradesh	Tawang							
50	Andhra Pradesh	Thap							
51	Andhra Pradesh	Upper Subansiri							
52	Andhra Pradesh	Upper Subansiri							
53	Andhra Pradesh	West Kamrup							
54	Andhra Pradesh	West Kamrup							
55	Assam	Bajuli							
56	Assam	Bakra							
57	Assam	Baksa							
58	Assam	Biswanath							
59	Assam	Bongaigaon							
60	Assam	Coch							
61	Assam	Charaideo							
62	Assam	Chirang							
63	Assam	Darrang							
64	Assam	Dhemaj							
65	Assam	Dhubri							
66	Assam	Dibrugarh							
67	Assam	Dima Hasao							
68	Assam	Goalpara							
69	Assam	Golapgh							
70	Assam	Hailakandi							
71	Assam	Hojai							
72	Assam	Jorhat							
73	Assam	Kamrup							
74	Assam	Kamrup Metropolitan							
75	Assam	Karbi Anglong							
76	Assam	Karimganj							
77	Assam	Kokrajhar							
78	Assam	Lakhimpur							
79	Assam	Majuli							
80	Assam	Morigaon							
81	Assam	Nagao							
82	Assam	Nalbari							
83	Assam	Sivasagar							
84	Assam	Sonitpur							
85	Assam	South Salmara-Mankachar							
86	Assam	Tinsukia							
87	Assam	Udalguri							
88	Assam	West Karbi Anglong							
89	Bihar	Araria							
90	Bihar	Arrah							
91	Bihar	Aurangabad							
92	Bihar	Banke							
93	Bihar	Bhagalpur							
94	Bihar	Bhagalpur							
95	Bihar	Bhojpur							
96	Bihar	Buxar							
97	Bihar	Darbhanga							
98	Bihar	East Champaran							
99	Bihar	Gaya							
100	Bihar	Gopalganj							
101	Bihar	Jamui							
102	Bihar	Jehanabad							
103	Bihar	Kaimur							
104	Bihar	Katihar							
105	Bihar	Khagaria							
106	Bihar	Kishanganj							
107	Bihar	Lakhisarai							

	108	Bihar	Madhepura					
	109	Bihar	Madhubani					
	110	Bihar	Munger					
	111	Bihar	Muzaffarpur					
	112	Bihar	Nalanda					
	113	Bihar	Nawada					
	114	Bihar	Patna					
	115	Bihar	Purnia					
	116	Bihar	Rohtas					
	117	Bihar	Saharsa					
	118	Bihar	Samastipur					
	119	Bihar	Saran					
	120	Bihar	Sheikhpura					
	121	Bihar	Shrothar					
	122	Bihar	Siwan					
	123	Bihar	Siwan					
	124	Bihar	Supaul					
	125	Bihar	Vishal					
	126	Bihar	West Champaran					
	127	Chhattisgarh	Chandigarh					
	128	Chhattisgarh	Balod					
	129	Chhattisgarh	Baloda Bazar					
	130	Chhattisgarh	Balrampur					
	131	Chhattisgarh	Bastar					
	132	Chhattisgarh	Bemetara					
	133	Chhattisgarh	Bilaspur					
	134	Chhattisgarh	Bilaspur					
	135	Chhattisgarh	Dantewada					
	136	Chhattisgarh	Dhamtari					
	137	Chhattisgarh	Durg					
	138	Chhattisgarh	Gariaband					
	139	Chhattisgarh	Gauwala Pendra Marwahi					
	140	Chhattisgarh	Janger Champa					
	141	Chhattisgarh	Jashpur					
	142	Chhattisgarh	Kabirdham					
	143	Chhattisgarh	Kanker					
	144	Chhattisgarh	Kondagaon					
	145	Chhattisgarh	Korba					
	146	Chhattisgarh	Korba					
	147	Chhattisgarh	Mahasamund					
	148	Chhattisgarh	Mahendragarh					
	149	Chhattisgarh	Mohla Munpur					
	150	Chhattisgarh	Mungeli					
	151	Chhattisgarh	Narayanpur					
	152	Chhattisgarh	Rajnagar					
	153	Chhattisgarh	Raipur					
	154	Chhattisgarh	Rajnagar					
	155	Chhattisgarh	Sakti					
	156	Chhattisgarh	Sarangarh Bilagarh					
	157	Chhattisgarh	Sukma					
	158	Chhattisgarh	Surgur					
	159	Chhattisgarh	Surgur					
	160	Dadra Nagar Haveli and Daman and Diu	Dadra and Nagar Haveli					
	161	Dadra Nagar Haveli and Daman and Diu	Daman					
	162	Dadra Nagar Haveli and Daman and Diu	Diu					
	163	Delhi	Central Delhi					
	164	Delhi	East Delhi					
	165	Delhi	New Delhi					
	166	Delhi	North Delhi					
	167	Delhi	North East Delhi					
	168	Delhi	North West Delhi					
	169	Delhi	Shahdara					
	170	Delhi	South Delhi					
	171	Delhi	South East Delhi					
	172	Delhi	South West Delhi					
	173	Delhi	West Delhi					
	174	Goa	North Goa					
	175	Goa	South Goa					
	176	Gujarat	Ahmedabad					
	177	Gujarat	Anand					
	178	Gujarat	Anand					
	179	Gujarat	Aravalli					
	180	Gujarat	Banaskantha					
	181	Gujarat	Bharuch					
	182	Gujarat	Bhavnagar					
	183	Gujarat	Bokad					
	184	Gujarat	Chhota Udaipur					
	185	Gujarat	Dahod					
	186	Gujarat	Dang					
	187	Gujarat	Dewbhumi Dwaraka					
	188	Gujarat	Gandhinagar					
	189	Gujarat	Gir Somnath					
	190	Gujarat	Jamnagar					
	191	Gujarat	Junagadh					
	192	Gujarat	Kheda					
	193	Gujarat	Kutch					
	194	Gujarat	Mahisagar					
	195	Gujarat	Mehsana					
	196	Gujarat	Morbi					
	197	Gujarat	Narmada					
	198	Gujarat	Nasir					
	199	Gujarat	Panchmahal					
	200	Gujarat	Patan					
	201	Gujarat	Porbandar					
	202	Gujarat	Rajkot					
	203	Gujarat	Sabarkantha					
	204	Gujarat	Surat					
	205	Gujarat	Surendranagar					
	206	Gujarat	Tal					
	207	Gujarat	Vadodra					
	208	Gujarat	Valsad					
	209	Haryana	Ambala					
	210	Haryana	Bhiwani					
	211	Haryana	Charkhi Daudi					
	212	Haryana	Faridkot					
	213	Haryana	Fatehabad					
	214	Haryana	Gurgaon					
	215	Haryana	Hisar					
	216	Haryana	Jhajjar					
	217	Haryana	Jind					
	218	Haryana	Kaithal					
	219	Haryana	Karnal					
	220	Haryana	Kurukshetra					
	221	Haryana	Mahendragarh					
	222	Haryana	Mewat					
	223	Haryana	Pahad					
	224	Haryana	Panchkula					
	225	Haryana	Panipat					
	226	Haryana	Rewari					
	227	Haryana	Rohatki					
	228	Haryana	Sirsa					
	229	Haryana	Sonapat					
	230	Haryana	Yamunanagar					
	231	Himachal Pradesh	Bilaspur					
	232	Himachal Pradesh	Chamba					
	233	Himachal Pradesh	Hamirpur					
	234	Himachal Pradesh	Kangra					
	235	Himachal Pradesh	Kinnaur					

236	Himachal Pradesh	Kullu						
237	Himachal Pradesh	Lahaul Spiti						
238	Himachal Pradesh	Mandi						
239	Himachal Pradesh	Shimla						
240	Himachal Pradesh	Srinagar						
241	Himachal Pradesh	Solan						
242	Himachal Pradesh	Una						
243	Jammu Kashmir	Anantnag						
244	Jammu Kashmir	Bandipora						
245	Jammu Kashmir	Baramulla						
246	Jammu Kashmir	Budgam						
247	Jammu Kashmir	Doda						
248	Jammu Kashmir	Ganderbal						
249	Jammu Kashmir	Jammu						
250	Jammu Kashmir	Kathua						
251	Jammu Kashmir	Kulthwar						
252	Jammu Kashmir	Kulgam						
253	Jammu Kashmir	Kupwara						
254	Jammu Kashmir	Poonch						
255	Jammu Kashmir	Pulwama						
256	Jammu Kashmir	Rajouri						
257	Jammu Kashmir	Ramban						
258	Jammu Kashmir	Reasi						
259	Jammu Kashmir	Samba						
260	Jammu Kashmir	Shopian						
261	Jammu Kashmir	Srinagar						
262	Jammu Kashmir	Udhampur						
263	Jharkhand	Bokaro						
264	Jharkhand	Chatra						
265	Jharkhand	Dumka						
266	Jharkhand	Dhanbad						
267	Jharkhand	Dumka						
268	Jharkhand	East Singhbhum						
269	Jharkhand	Garhwa						
270	Jharkhand	Giridih						
271	Jharkhand	Godda						
272	Jharkhand	Gumla						
273	Jharkhand	Hazaribagh						
274	Jharkhand	Jamshedpur						
275	Jharkhand	Khunti						
276	Jharkhand	Koderma						
277	Jharkhand	Lohardaga						
278	Jharkhand	Pakur						
279	Jharkhand	Palamu						
280	Jharkhand	Ramgarh						
281	Jharkhand	Ranchi						
282	Jharkhand	Sahibganj						
283	Jharkhand	Serikela Kharsawan						
284	Jharkhand	Sonbhadra						
285	Jharkhand	West Singhbhum						
286	Jharkhand	Banaskant						
287	Karnataka	Bangalore Rural						
288	Karnataka	Bangalore Urban						
289	Karnataka	Bellary						
290	Karnataka	Bidar						
291	Karnataka	Channarayana						
292	Karnataka	Chikballapur						
293	Karnataka	Chikmagalur						
294	Karnataka	Chitradurga						
295	Karnataka	Dakshina Kannada						
296	Karnataka	Davanagere						
297	Karnataka	Dharwad						
298	Karnataka	Gadag						
299	Karnataka	Gulbarga						
300	Karnataka	Hassan						
301	Karnataka	Haveri						
302	Karnataka	Kodagu						
303	Karnataka	Kolar						
304	Karnataka	Koppal						
305	Karnataka	Mandya						
306	Karnataka	Mysore						
307	Karnataka	Narayan						
308	Karnataka	Ramanagara						
309	Karnataka	Shimoga						
310	Karnataka	Tumkur						
311	Karnataka	Udupi						
312	Karnataka	Uttara Kannada						
313	Karnataka	Vijayanagara						
314	Karnataka	Vijayapura						
315	Karnataka	Yadga						
316	Karnataka	Yaswantha						
317	Karnataka	Yaswantha						
318	Kerala	Alappuzha						
319	Kerala	Ernakulam						
320	Kerala	Idukki						
321	Kerala	Kannur						
322	Kerala	Kasaragod						
323	Kerala	Kollam						
324	Kerala	Kottayam						
325	Kerala	Kozhikode						
326	Kerala	Malappuram						
327	Kerala	Palakkad						
328	Kerala	Pathanamthitta						
329	Kerala	Thiruvananthapuram						
330	Kerala	Thiruvananthapuram						
331	Kerala	Wanganad						
332	Ladakh	Kargil						
333	Ladakh	Leh						
334	Lakshadweep	Lakshadweep						
335	Madhya Pradesh	Agar Malwa						
336	Madhya Pradesh	Alwar						
337	Madhya Pradesh	Anandpur						
338	Madhya Pradesh	Ashoknagar						
339	Madhya Pradesh	Balaghat						
340	Madhya Pradesh	Bharatpur						
341	Madhya Pradesh	Betul						
342	Madhya Pradesh	Bhind						
343	Madhya Pradesh	Bhopal						
344	Madhya Pradesh	Burhanpur						
345	Madhya Pradesh	Chhatarpur						
346	Madhya Pradesh	Chhindwara						
347	Madhya Pradesh	Damoh						
348	Madhya Pradesh	Datta						
349	Madhya Pradesh	Dewas						
350	Madhya Pradesh	Dhar						
351	Madhya Pradesh	Dindori						
352	Madhya Pradesh	Guna						
353	Madhya Pradesh	Hari						
354	Madhya Pradesh	Hoshangabad						
355	Madhya Pradesh	Indore						
356	Madhya Pradesh	Jabalpur						
357	Madhya Pradesh	Jhabua						
358	Madhya Pradesh	Kanpur						
359	Madhya Pradesh	Khandwa						
360	Madhya Pradesh	Kharagpur						
361	Madhya Pradesh	Mahar						
362	Madhya Pradesh	Mahar						
363	Madhya Pradesh	Mahar						

	364	Madhya Pradesh	Mandla					
	365	Madhya Pradesh	Mandla					
	366	Madhya Pradesh	Morona					
	367	Madhya Pradesh	Nagda					
	368	Madhya Pradesh	Narsinghpur					
	369	Madhya Pradesh	Newra					
	370	Madhya Pradesh	Niwari					
	371	Madhya Pradesh	Panna					
	372	Madhya Pradesh	Pasam					
	373	Madhya Pradesh	Rajgarh					
	374	Madhya Pradesh	Ratlam					
	375	Madhya Pradesh	Rewa					
	376	Madhya Pradesh	Sagar					
	377	Madhya Pradesh	Satna					
	378	Madhya Pradesh	Sethi					
	379	Madhya Pradesh	Seoni					
	380	Madhya Pradesh	Shahdol					
	381	Madhya Pradesh	Shajapur					
	382	Madhya Pradesh	Shivpur					
	383	Madhya Pradesh	Shivpur					
	384	Madhya Pradesh	Sidhi					
	385	Madhya Pradesh	Singrauli					
	386	Madhya Pradesh	Tikargarh					
	387	Madhya Pradesh	Udaipur					
	388	Madhya Pradesh	Umaria					
	389	Madhya Pradesh	Vidisha					
	390	Maharashtra	Ahmednagar					
	391	Maharashtra	Akola					
	392	Maharashtra	Amravati					
	393	Maharashtra	Aurangabad					
	394	Maharashtra	Bard					
	395	Maharashtra	Bhandara					
	396	Maharashtra	Buldhana					
	397	Maharashtra	Chandrapur					
	398	Maharashtra	Chitavi					
	399	Maharashtra	Gadchiroli					
	400	Maharashtra	Gondia					
	401	Maharashtra	Hingoli					
	402	Maharashtra	Jalgaon					
	403	Maharashtra	Jalna					
	404	Maharashtra	Kolhapur					
	405	Maharashtra	Latur					
	406	Maharashtra	Mumbai City					
	407	Maharashtra	Mumbai Suburban					
	408	Maharashtra	Nagpur					
	409	Maharashtra	Nanded					
	410	Maharashtra	Nandurbar					
	411	Maharashtra	Nashik					
	412	Maharashtra	Osmanabad					
	413	Maharashtra	Palghar					
	414	Maharashtra	Panaji					
	415	Maharashtra	Pune					
	416	Maharashtra	Rajgad					
	417	Maharashtra	Ratnagiri					
	418	Maharashtra	Sangli					
	419	Maharashtra	Satara					
	420	Maharashtra	Sindhudurg					
	421	Maharashtra	Solapur					
	422	Maharashtra	Thane					
	423	Maharashtra	Wardha					
	424	Maharashtra	Washim					
	425	Maharashtra	Yavatmal					
	426	Manipur	Bishnupur					
	427	Manipur	Chandel					
	428	Manipur	Churachandpur					
	429	Manipur	Imphal East					
	430	Manipur	Imphal West					
	431	Manipur	Jiribam					
	432	Manipur	Kakching					
	433	Manipur	Kamjong					
	434	Manipur	Kangpokpi					
	435	Manipur	None					
	436	Manipur	Phazawl					
	437	Manipur	Senapati					
	438	Manipur	Tamenglong					
	439	Manipur	Tengnoupal					
	440	Manipur	Thoubat					
	441	Manipur	Ukhrul					
	442	Meghalaya	East Garo Hills					
	443	Meghalaya	East Jaintia Hills					
	444	Meghalaya	East Khasi Hills					
	445	Meghalaya	Mairang					
	446	Meghalaya	North Garo Hills					
	447	Meghalaya	in Bhoi					
	448	Meghalaya	South Garo Hills					
	449	Meghalaya	South West Garo Hills					
	450	Meghalaya	South West Khasi Hills					
	451	Meghalaya	West Garo Hills					
	452	Meghalaya	West Jaintia Hills					
	453	Meghalaya	West Khasi Hills					
	454	Mizoram	Aizawl					
	455	Mizoram	Champhai					
	456	Mizoram	Hehribul					
	457	Mizoram	Khawzawl					
	458	Mizoram	Kolasib					
	459	Mizoram	Lamaiting					
	460	Mizoram	Lunglei					
	461	Mizoram	Maidi					
	462	Mizoram	Saita					
	463	Mizoram	Saitai					
	464	Mizoram	Sengha					
	465	Nagaland	Chumukedima					
	466	Nagaland	Dimapur					
	467	Nagaland	Kohima					
	468	Nagaland	Kohima					
	469	Nagaland	Longleng					
	470	Nagaland	Mokokchung					
	471	Nagaland	Mon					
	472	Nagaland	Nuland					
	473	Nagaland	Noklai					
	474	Nagaland	Peren					
	475	Nagaland	Phok					
	476	Nagaland	Tumeng					
	477	Nagaland	Tuensang					
	478	Nagaland	Wokha					
	479	Nagaland	Zunheboto					
	480	Nagaland	Zunheboto					
	481	Nagaland	Batanga					
	482	Nagaland	Batanga					
	483	Nagaland	Batanga					
	484	Nagaland	Batanga					
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	486	Nagaland	Batanga					
	487	Nagaland	Batanga					
	488	Nagaland	Batanga					
	489	Nagaland	Batanga					
	490	Nagaland	Batanga					
	491	Nagaland	Batanga					

492	Odisha	Jaispur							
493	Odisha	Jharuguda							
494	Odisha	Kalahandi							
495	Odisha	Kandhamal							
496	Odisha	Kendrapara							
497	Odisha	Kendukhurd							
498	Odisha	Khorurda							
499	Odisha	Koraput							
500	Odisha	Malkangiri							
501	Odisha	Miyurthani							
502	Odisha	Nabarangpur							
503	Odisha	Nayagarh							
504	Odisha	Nuapada							
505	Odisha	Puri							
506	Odisha	Raxwada							
507	Odisha	Sambalpur							
508	Odisha	Subarnapur							
509	Odisha	Sundergarh							
510	Puducherry	Karaikal							
511	Puducherry	Mahe							
512	Puducherry	Puducherry							
513	Puducherry	Yanam							
514	Punjab	Amritsar							
515	Punjab	Barnala							
516	Punjab	Bathinda							
517	Punjab	Ferozkot							
518	Punjab	Fatehgarh Sahib							
519	Punjab	Fazilka							
520	Punjab	Firozpur							
521	Punjab	Gurdaspur							
522	Punjab	Hoshiarpur							
523	Punjab	Jalandhar							
524	Punjab	Kapurthala							
525	Punjab	Ludhiana							
526	Punjab	Malerkotla							
527	Punjab	Mansa							
528	Punjab	Moga							
529	Punjab	Mohali							
530	Punjab	Muktsar							
531	Punjab	Pathankot							
532	Punjab	Patiala							
533	Punjab	Phagwara							
534	Punjab	Sangrur							
535	Punjab	Shahid Bhagat Singh Nagar							
536	Punjab	Tarn Taran							
537	Rajasthan	Alwar							
538	Rajasthan	Banswara							
539	Rajasthan	Baran							
540	Rajasthan	Bharatpur							
541	Rajasthan	Bhilwara							
542	Rajasthan	Bikaner							
543	Rajasthan	Bundi							
544	Rajasthan	Chittorgarh							
545	Rajasthan	Churu							
546	Rajasthan	Dausa							
547	Rajasthan	Dholpur							
548	Rajasthan	Dungarpur							
549	Rajasthan	Hanumangarh							
550	Rajasthan	Jaisalmer							
551	Rajasthan	Jalore							
552	Rajasthan	Jhaisalmer							
553	Rajasthan	Karauli							
554	Rajasthan	Kota							
555	Rajasthan	Nagaur							
556	Rajasthan	Pal							
557	Rajasthan	Pratapgarh							
558	Rajasthan	Rajamandir							
559	Rajasthan	Sawai Madhopur							
560	Rajasthan	Shri							
561	Rajasthan	Sirohi							
562	Rajasthan	Sri Ganganagar							
563	Rajasthan	Tonk							
564	Rajasthan	Udaipur							
565	Sikkim	East Sikkim							
566	Sikkim	North Sikkim							
567	Sikkim	Palakong							
568	Sikkim	Seemang							
569	Sikkim	South Sikkim							
570	Sikkim	West Sikkim							
571	Tamil Nadu	Aravali							
572	Tamil Nadu	Chengalpattu							
573	Tamil Nadu	Chennai							
574	Tamil Nadu	Coimbatore							
575	Tamil Nadu	Cuddalore							
576	Tamil Nadu	Dharmapuri							
577	Tamil Nadu	Dindigul							
578	Tamil Nadu	Erode							
579	Tamil Nadu	Kallakurichi							
580	Tamil Nadu	Kanchipuram							
581	Tamil Nadu	Kanyakumari							
582	Tamil Nadu	Karur							
583	Tamil Nadu	Krishnagiri							
584	Tamil Nadu	Madurai							
585	Tamil Nadu	Madurai							
586	Tamil Nadu	Mayiladuthurai							
587	Tamil Nadu	Nagapattinam							
588	Tamil Nadu	Namakkal							
589	Tamil Nadu	Nellore							
590	Tamil Nadu	Perambalur							
591	Tamil Nadu	Pudukkottai							
592	Tamil Nadu	Ramanathapuram							
593	Tamil Nadu	Ranipet							
594	Tamil Nadu	Salem							
595	Tamil Nadu	Sivakasi							
596	Tamil Nadu	Tamil Nadu							
597	Tamil Nadu	Thiruvallur							
598	Tamil Nadu	Thiruvannamalai							
599	Tamil Nadu	Thiruvannamalai							
600	Tamil Nadu	Thiruvannamalai							
601	Tamil Nadu	Thiruvannamalai							
602	Tamil Nadu	Thiruvannamalai							
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612	Tamil Nadu	Thiruvannamalai							
613	Tamil Nadu	Thiruvannamalai							
614	Tamil Nadu	Thiruvannamalai							
615	Tamil Nadu	Thiruvannamalai							
616	Tamil Nadu	Thiruvannamalai							
617	Tamil Nadu	Thiruvannamalai							
618	Tamil Nadu	Thiruvannamalai							
619	Tamil Nadu	Thiruvannamalai							

	620	Telangana	Javashankar					
	621	Telangana	Joglamda					
	622	Telangana	Kamareddy					
	623	Telangana	Karimnagar					
	624	Telangana	Khammam					
	625	Telangana	Komaram Bheem					
	626	Telangana	Mahabubabad					
	627	Telangana	Mahabubnagar					
	628	Telangana	Mancherial					
	629	Telangana	Medak					
	630	Telangana	Medchal					
	631	Telangana	Mulajoi					
	632	Telangana	Nagarkurnool					
	633	Telangana	Nalgonda					
	634	Telangana	Narayanpet					
	635	Telangana	Nirmal					
	636	Telangana	Nizamabad					
	637	Telangana	Peddapalli					
	638	Telangana	Rajanna Sircilla					
	639	Telangana	Ranga Reddy					
	640	Telangana	Sangareddy					
	641	Telangana	Siddipet					
	642	Telangana	Suryapet					
	643	Telangana	Vikarabad					
	644	Telangana	Wanaparthy					
	645	Telangana	Warangal					
	646	Telangana	Yadadri Bhuvanagiri					
	647	Tripura	Dhalai					
	648	Tripura	Gorai					
	649	Tripura	Itanagar					
	650	Tripura	North Tripura					
	651	Tripura	Sepahjila					
	652	Tripura	South Tripura					
	653	Tripura	Unakoti					
	654	Tripura	West Tripura					
	655	Uttar Pradesh	Aera					
	656	Uttar Pradesh	Aligarh					
	657	Uttar Pradesh	Ambedkar Nagar					
	658	Uttar Pradesh	Amethi					
	659	Uttar Pradesh	Amroha					
	660	Uttar Pradesh	Auraya					
	661	Uttar Pradesh	Aunthia					
	662	Uttar Pradesh	Azamgarh					
	663	Uttar Pradesh	Bagpat					
	664	Uttar Pradesh	Bahraich					
	665	Uttar Pradesh	Balla					
	666	Uttar Pradesh	Balrampur					
	667	Uttar Pradesh	Banda					
	668	Uttar Pradesh	Barabanki					
	669	Uttar Pradesh	Barilly					
	670	Uttar Pradesh	Basti					
	671	Uttar Pradesh	Bhadohi					
	672	Uttar Pradesh	Bijnor					
	673	Uttar Pradesh	Bulandshahr					
	674	Uttar Pradesh	Bulandshahr					
	675	Uttar Pradesh	Chandoli					
	676	Uttar Pradesh	Chitrakoot					
	677	Uttar Pradesh	Deoria					
	678	Uttar Pradesh	Etah					
	679	Uttar Pradesh	Etawah					
	680	Uttar Pradesh	Farrukhabad					
	681	Uttar Pradesh	Fatehpur					
	682	Uttar Pradesh	Firozabad					
	683	Uttar Pradesh	Gautam Buddha Nagar					
	684	Uttar Pradesh	Ghaziabad					
	685	Uttar Pradesh	Ghazipur					
	686	Uttar Pradesh	Gonda					
	687	Uttar Pradesh	Gorakhpur					
	688	Uttar Pradesh	Hamirpur					
	689	Uttar Pradesh	Hapur					
	690	Uttar Pradesh	Hathras					
	691	Uttar Pradesh	Jaloun					
	692	Uttar Pradesh	Jaloun					
	693	Uttar Pradesh	Jhansi					
	694	Uttar Pradesh	Jhansi					
	695	Uttar Pradesh	Kannauj					
	696	Uttar Pradesh	Kanpur Dehat					
	697	Uttar Pradesh	Kanpur Nagar					
	698	Uttar Pradesh	Kasganj					
	699	Uttar Pradesh	Kaushambi					
	700	Uttar Pradesh	Kheri					
	701	Uttar Pradesh	Kushinagar					
	702	Uttar Pradesh	Lalitpur					
	703	Uttar Pradesh	Lucknow					
	704	Uttar Pradesh	Maharajganj					
	705	Uttar Pradesh	Mahoba					
	706	Uttar Pradesh	Manjuri					
	707	Uttar Pradesh	Mathura					
	708	Uttar Pradesh	Meer					
	709	Uttar Pradesh	Meerut					
	710	Uttar Pradesh	Mirzapur					
	711	Uttar Pradesh	Moradabad					
	712	Uttar Pradesh	Muzaffarnagar					
	713	Uttar Pradesh	Pilibhit					
	714	Uttar Pradesh	Pratapgarh					
	715	Uttar Pradesh	Pratapgarh					
	716	Uttar Pradesh	Raebareilly					
	717	Uttar Pradesh	Rampur					
	718	Uttar Pradesh	Saharanpur					
	719	Uttar Pradesh	Sambhal					
	720	Uttar Pradesh	Sant Kabir Nagar					
	721	Uttar Pradesh	Shahjahanpur					
	722	Uttar Pradesh	Shamli					
	723	Uttar Pradesh	Shamli					
	724	Uttar Pradesh	Sidhauranagar					
	725	Uttar Pradesh	Siropur					
	726	Uttar Pradesh	Sonbhadra					
	727	Uttar Pradesh	Sultanpur					
	728	Uttar Pradesh	Unnao					
	729	Uttar Pradesh	Unnao					
	730	Uttarakhand	Almora					
	731	Uttarakhand	Bageshwar					
	732	Uttarakhand	Chamoli					
	733	Uttarakhand	Champurawat					
	734	Uttarakhand	Dehradun					
	735	Uttarakhand	Haridwar					
	736	Uttarakhand	Nainital					
	737	Uttarakhand	Pauri					
	738	Uttarakhand	Pithoragarh					
	739	Uttarakhand	Rudrapur					
	740	Uttarakhand	Tehri					
	741	Uttarakhand	Lidham Singh Nagar					
	742	Uttarakhand	Uttarkashi					
	743	West Bengal	Alipourduar					
	744	West Bengal	Bardham					
	745	West Bengal	Birbhum					
	746	West Bengal	Cooch Behar					
	747	West Bengal	Dakshin Dinajpur					

	748	West Bengal	Darjeeling						
	749	West Bengal	Hooghly						
	750	West Bengal	Howrah						
	751	West Bengal	Jalpaiguri						
	752	West Bengal	Jhargam						
	753	West Bengal	Kalimpong						
	754	West Bengal	Kolkata						
	755	West Bengal	Malda						
	756	West Bengal	Murshidabad						
	757	West Bengal	Nadia						
	758	West Bengal	North 24 Parganas						
	759	West Bengal	Paschim Bardhaman						
	760	West Bengal	Paschim Medinipur						
	761	West Bengal	Purba Bardhaman						
	762	West Bengal	Purba Medinipur						
	763	West Bengal	Purulia						
	764	West Bengal	South 24 Parganas						
	765	West Bengal	Uttar Dinajpur						
d. Data of number of claims processed:									
	i.	Outstanding number of claims at the beginning of the year			656				
	ii.	Number of claims received during the year			164855				
	iii.	Number of claims paid during the year (specify % also in brackets)			162099 (98%)				
	iv.	Number of claims repudiated during the year (specify % also in brackets)			3099 (2%)				
	v.	Number of claims outstanding at the end of the year			313				
e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):									
Sr. No.		Description		Individual Policies (in %)		Group Policies (in %)			
				TAT for pre-auth**		TAT for discharge***		TAT for pre-auth**	
								TAT for discharge***	
1	Within <1 Hour			0.00%	0.00%	0.00%		0.00%	
2	Within 1-2 Hours			0.00%	0.00%	0.00%		0.00%	
3	Within 2-6 Hours			0.00%	0.00%	0.00%		0.00%	
4	Within 6-12 Hours			0.00%	0.00%	0.00%		0.00%	
5	Within 12-24 Hours			0.00%	0.00%	0.00%		0.00%	
6	>24 Hours			0.00%	0.00%	0.00%		0.00%	
Total				0.00%	0.00%	0.00%		0.00%	
*percentage to be calculated on total of respective column									
**Reckoned from the time last necessary document is received by insurer/TPA (whichever is earlier) and till final pre-auth is issued in the hospital)									
***Reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA									
f. Turn Around Time (TAT) in respect of payment/ repudiation of claims:									
Description (to be reckoned from the date of receipt of last necessary document)									
		Individual		Group		Government		Total	
		No. of claims	percentage (%)	No. of claims	percentage (%)	No. of claims	percentage (%)	No. of claims	percentage (%)
Within 1 Month		121937	88.00%	26271	98.64%	0	0	148208	89.72%
Between 1-3 Months		36628	12.00%	363	1.34%	0	0	16931	10.25%
Between 3-6 Months		0	0.00%	40	0.15%	0	0	40	0.02%
More than 6 Months		0	0.00%	19	0.07%	0	0	19	0.01%
Total		138565	100%	26633	100%	0	0	165198	100%
*Percentage shall be calculated on total of respective column									
g. Data of grievances received against the TPA:									
Sr. No.		Description		No. of Grievances					
1		Grievances outstanding at the beginning of year		0					
2		Grievances received during the year		21					
3		Grievances resolved during the year		21					
4		Grievances outstanding at the end of the year		0					