

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-1-B-RA
REVENUE ACCOUNT FOR THE PERIOD ENDED 30TH SEPTEMBER 2022

(Amount in Rs. Lakhs)

S.No	Particulars	Schedule Ref. Form No.	Miscellaneous	Total	Miscellaneous	Total	Miscellaneous	Total	Miscellaneous	Total
			For The Quarter Ended 30th September 2022	For The Quarter Ended 30th September 2022	For The Period Ended 30th September 2022	For The Period Ended 30th September 2022	For The Quarter Ended 30th September 2021	For The Quarter Ended 30th September 2021	For The Period Ended 30th September 2021	For The Period Ended 30th September 2021
1	Premiums earned (Net)	NL-4	42,751	42,751	83,950	83,950	26,632	26,632	50,437	50,437
2	Profit/ Loss on sale/redemption of Investments		281	281	346	346	139	139	330	330
3	Interest, Dividend & Rent – Gross (Refer Note 1)		2,414	2,414	4,471	4,471	1,494	1,494	2,964	2,964
4	Other:		-	-	-	-	-	-	-	-
	(a) Other Income		-	-	-	-	-	-	-	-
	(b) Contribution from the Shareholders' Account		-	-	-	-	-	-	-	-
	(i) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-
	TOTAL (A)		45,446	45,446	88,767	88,767	28,265	28,265	53,731	53,731
6	Claims Incurred (Net)	NL-5	27,726	27,726	51,237	51,237	18,951	18,951	43,472	43,472
7	Commission	NL-6	1,896	1,896	4,066	4,066	1,971	1,971	1,950	1,950
8	Operating Expenses related to Insurance Business	NL-7	24,003	24,003	48,934	48,934	18,203	18,203	32,458	32,458
9	Premium Deficiency		-	-	-	-	-	-	-	-
	TOTAL (B)		53,625	53,625	1,04,237	1,04,237	39,125	39,125	77,880	77,880
10	Operating Profit/(Loss) C = (A - B)		(8,179)	(8,179)	(15,470)	(15,470)	(10,860)	(10,860)	(24,149)	(24,149)
11	APPROPRIATIONS									
	Transfer to Shareholders' Account		(8,179)	(8,179)	(15,470)	(15,470)	(10,860)	(10,860)	(24,149)	(24,149)
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-
	Transfer to Other Reserves		-	-	-	-	-	-	-	-
	TOTAL (C)		(8,179)	(8,179)	(15,470)	(15,470)	(10,860)	(10,860)	(24,149)	(24,149)

Note - 1

Pertaining to Policyholder's funds	Miscellaneous	Total	Miscellaneous	Total	Miscellaneous	Total	Miscellaneous	Total
	For The Quarter Ended 30th September 2022	For The Quarter Ended 30th September 2022	For The Period Ended 30th September 2022	For The Period Ended 30th September 2022	For The Quarter Ended 30th September 2021	For The Quarter Ended 30th September 2021	For The Period Ended 30th September 2021	For The Period Ended 30th September 2021
Interest, Dividend & Rent	2,661	2,661	4,949	4,949	1,662	1,662	3,277	3,277
Add/Less:-								
Investment Expenses	-	-	-	-	-	-	-	-
Amortisation of Premium/ Discount on Investments	(247)	(247)	(478)	(478)	(168)	(168)	(313)	(313)
Amount written off in respect of depreciated investments	-	-	-	-	-	-	-	-
Provision for Bad and Doubtful Debts	-	-	-	-	-	-	-	-
Provision for diminution in the value of other than actively traded Equities	-	-	-	-	-	-	-	-
Investment income from Pool	-	-	-	-	-	-	-	-
Interest, Dividend & Rent – Gross*	2,414	2,414	4,471	4,471	1,494	1,494	2,964	2,964

* Term gross implies inclusive of TDS

Note - 2 : Previous Year/s / period's figures have been regrouped wherever necessary to conform to current period's classification.

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-2-B-PL

PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED 30TH SEPTEMBER 2022

(Amount in Rs. Lakhs)

S.No	Particulars	Schedule Ref. Form No.	For The Quarter Ended 30th September 2022	For The Period Ended 30th September 2022	For The Quarter Ended 30th September 2021	For The Period Ended 30th September 2021
1	OPERATING PROFIT/(LOSS)	NL-1				
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		(8,179)	(15,470)	(10,860)	(24,149)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		743	1,362	552	1,085
	(b) Profit on sale of investments		12	32	169	313
	(c) (Loss on sale/ redemption of investments)		-	-	-	-
	(d) Accretion/(Amortisation) of Debt Securities		(73)	(136)	(78)	(126)
3	OTHER INCOME		-	-	-	-
	TOTAL (A)		(7,497)	(14,212)	(10,217)	(22,877)
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	150	(183)	(183)
	(b) For doubtful debts		-	-	-	-
	(c) Others		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		374	567	184	227
	(b) Bad debts written off		-	-	-	-
	(c) Interest on delayed refund/claims		5	(3)	1	2
	(d) Expenses towards CSR activities		-	-	-	-
	(e) Penalties		-	-	-	-
	(f) Contribution to Policyholders' A/c		-	-	-	-
	(i) Towards Excess Expenses of Management		-	-	-	-
	(ii) Others		-	-	-	-
	(g) Others		-	-	-	-
	TOTAL (B)		379	714	2	46
	Loss Before Tax		(7,876)	(14,926)	(10,219)	(22,923)
	Provision for Taxation		-	-	-	-
	Loss After Tax		(7,876)	(14,926)	(10,219)	(22,923)
	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Final dividend paid		-	-	-	-
	(c) Transfer to any Reserves or Other Accounts		-	-	-	-
	Balance of loss brought forward from last year		(1,36,635)	(1,29,586)	(1,11,145)	(98,442)
	Balance carried forward to Balance Sheet		(1,44,511)	(1,44,512)	(1,21,364)	(1,21,365)

Note: Previous Year's / period's figures have been regrouped wherever necessary to conform to current period's classification.

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-3-B-BS
BALANCE SHEET AS AT 30TH SEPTEMBER, 2022

(Amount in Rs. Lakhs)

S.No	Particulars	Schedule Ref. Form No.	As at 30th September 2022	As at 30th September 2021
	SOURCES OF FUNDS			
1	SHARE CAPITAL	NL-8	45,687	41,221
2	SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
3	RESERVES AND SURPLUS	NL-10	1,64,612	1,25,379
4	FAIR VALUE CHANGE ACCOUNT			
	-Shareholders' Funds		23	-
	-Policyholders' Funds		7	17
5	BORROWINGS	NL-11	-	-
	TOTAL		2,10,329	1,66,617
	APPLICATION OF FUNDS			
1	INVESTMENTS-Shareholders	NL-12	43,066	31,221
2	INVESTMENTS-Policyholders	NL-12A	1,52,492	1,03,805
	Less : Provision		-	(150)
	Net Policyholders' investments		1,52,492	1,03,655
3	LOANS	NL-13	-	-
4	FIXED ASSETS	NL-14	12,495	10,022
5	DEFERRED TAX ASSET (Net)		-	-
	CURRENT ASSETS			
	Cash and Bank Balances	NL-15	4,454	2,809
	Advances and Other Assets	NL-16	15,352	10,117
	Sub-Total (A)		19,806	12,926
6	DEFERRED TAX LIABILITY (Net)		-	-
7	CURRENT LIABILITIES	NL-17	72,552	51,476
8	PROVISIONS	NL-18	89,490	61,096
	Sub-Total (B)		1,62,042	1,12,572
	NET CURRENT ASSETS (C) = (A - B)		(1,42,236)	(99,646)
9	MISCELLANEOUS EXPENDITURE	NL-19	-	-
10	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		1,44,512	1,21,365
	TOTAL		2,10,329	1,66,617

CONTINGENT LIABILITIES

Particulars	As at 30th September 2022	As at 30th September 2021
1. Partly paid-up investments	-	-
2. Claims, other than against policies, not acknowledged as debts by the company	1165	878
3. Underwriting commitments outstanding (in respect of shares and securities)	-	-
4. Guarantees given by or on behalf of the Company	30	30
5. Statutory demands/ liabilities in dispute, not provided for	-	-
6. Reinsurance obligations to the extent not provided for in accounts	-	-
7. Others	-	-
TOTAL	1195	908

Note: Previous Year's / period's figures have been regrouped wherever necessary to conform to current period's classification.

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-4-PREMIUM SCHEDULE

(Amount in Rs. Lakhs)

Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
	(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
	For The Quarter Ended 30th September 2022				For The Period Ended 30th September 2022			
Gross Direct Premium	58,472	3,705	1,845	64,022	1,15,464	7,885	3,712	1,27,061
Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-
Less : Premium on reinsurance ceded	11,234	225	74	11,533	21,341	516	148	22,005
Net Written Premium	47,238	3,480	1,771	52,489	94,123	7,369	3,564	1,05,056
Add: Opening balance of UPR	69,762	7,052	90	76,904	58,838	6,667	31	65,536
Less: Closing balance of UPR	79,395	7,029	218	86,642	79,395	7,029	218	86,642
Net Earned Premium	37,605	3,503	1,643	42,751	73,566	7,007	3,377	83,950
Gross Direct Premium								
- In India	58,472	3,705	1,845	64,022	1,15,464	7,885	3,712	1,27,061
- Outside India	-	-	-	-	-	-	-	-

Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
	(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
	For The Quarter Ended 30th September 2021				For The Period Ended 30th September 2021			
Gross Direct Premium	35,525	3,581	509	39,615	68,523	6,957	887	76,367
Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-
Less : Premium on reinsurance ceded	8,701	179	25	8,905	16,910	492	44	17,446
Net Written Premium	26,824	3,402	484	30,710	51,613	6,465	843	58,921
Add: Opening balance of UPR	46,275	7,760	31	54,066	43,104	6,276	280	49,660
Less: Closing balance of UPR	50,557	7,555	32	58,144	50,557	7,555	32	58,144
Net Earned Premium	22,542	3,607	483	26,632	44,160	5,186	1,091	50,437
Gross Direct Premium								
- In India	35,525	3,581	509	39,615	68,523	6,957	887	76,367
- Outside India	-	-	-	-	-	-	-	-

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-5 - CLAIMS SCHEDULE

(Amount in Rs. Lakhs)

Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
	(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
	For The Quarter Ended 30th September 2022				For The Period Ended 30th September 2022			
Claims paid (Direct)	29,193	561	97	29,851	54,539	1,627	196	56,362
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	5,353	50	4	5,407	10,293	291	8	10,592
Net Claim Paid	23,840	511	93	24,444	44,246	1,336	188	45,770
Add: Claims Outstanding at the end of the year	17,962	1,961	273	20,196	17,962	1,961	273	20,196
Less: Claims Outstanding at the beginning of the year	13,821	2,819	274	16,914	11,388	2,894	447	14,729
Net Incurred Claims	27,981	(347)	92	27,726	50,820	403	14	51,237
Claims Paid (Direct)								
-In India	29,193	561	97	29,851	54,539	1,627	196	56,362
-Outside India	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	9,483	1,675	203	11,361	9,483	1,675	203	11,361
Estimates of IBNR and IBNER at the beginning of the period (net)	8,790	2,451	274	11,515	7,739	2,712	447	10,897

Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
	(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
	For The Quarter Ended 30th September 2021				For The Period Ended 30th September 2021			
Claims paid (Direct)	30,099	268	7	30,374	52,133	573	16	52,722
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	5,375	13	0	5,388	7,671	43	1	7,715
Net Claim Paid	24,724	255	7	24,986	44,462	530	15	45,007
Add Claims Outstanding at the end of the year	11,638	2,784	260	14,682	11,638	2,784	260	14,682
Less Claims Outstanding at the beginning of the year	17,380	2,984	350	20,714	12,861	3,080	275	16,216
Net Incurred Claims	18,982	55	(83)	18,954	43,239	234	(0)	43,473
Claims Paid (Direct)								
-In India	30,099	268	7	30,374	52,133	573	16	52,722
-Outside India	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	7,213	2,607	259	10,079	7,213	2,607	259	10,079
Estimates of IBNR and IBNER at the beginning of the period (net)	6,209	2,973	341	9,522	8,106	3,030	275	11,411

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-6-COMMISSION SCHEDULE

(Amount in Rs. Lakhs)

Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
	(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
	For The Quarter Ended 30th September 2022				For The Period Ended 30th September 2022			
Commission & Remuneration	5,651	409	5	6,065	11,097	840	13	11,950
Rewards	798	42	-	840	1,184	70	-	1,254
Distribution fees	-	-	-	-	-	-	-	-
Gross Commission	6,449	451	5	6,905	12,281	910	13	13,204
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	4,985	17	7	5,009	9,005	118	15	9,138
Net Commission	1,464	434	(2)	1,896	3,276	792	(2)	4,066
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:								
Individual Agents	1,303	65	-	1,368	2,124	98	-	2,222
Corporate Agents-Banks/FII/HFC	1,864	222	-	2,086	3,227	429	-	3,656
Corporate Agents-Others	850	35	5	890	1,863	56	13	1,932
Insurance Brokers	2,421	129	-	2,550	5,048	327	-	5,375
Direct Business - Online	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-
Web Aggregators	6	0	-	6	11	0	-	11
Insurance Marketing Firm	5	0	-	5	8	0	-	8
Common Service Centers	-	-	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-	-	-
Point of Sales (Direct)	-	-	-	-	-	-	-	-
Other (to be specified)	-	-	-	-	-	-	-	-
TOTAL	6,449	451	5	6,905	12,281	910	13	13,204
Commission and Rewards on (Excluding Reinsurance) Business written :								
In India	6,449	451	5	6,905	12,281	910	13	13,204
Outside India	-	-	-	-	-	-	-	-

Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
	(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
	For The Quarter Ended 30th September 2021				For The Period Ended 30th September 2021			
Commission & Remuneration	3,986	450	-	4,435	7,682	943	-	8,626
Rewards	496	36	-	532	724	46	-	770
Distribution fees	-	-	-	-	-	-	-	-
Gross Commission	4,481	486	-	4,968	8,407	989	-	9,396
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	2,972	22	3	2,996	7,398	44	4	7,446
Net Commission	1,510	464	(3)	1,971	1,009	945	(4)	1,950
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:								
Individual Agents	969	60	-	1,029	1,818	89	-	1,908
Corporate Agents-Banks/FII/HFC	1,421	282	-	1,703	2,848	667	-	3,515
Corporate Agents-Others	649	26	-	675	1,142	38	-	1,180
Insurance Brokers	1,365	118	-	1,483	2,257	194	-	2,451
Direct Business - Online	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-
Web Aggregators	74	0	-	74	335	0	-	335
Insurance Marketing Firm	4	0	-	4	7	0	-	7
Common Service Centers	-	-	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-	-	-
Point of Sales (Direct)	-	-	-	-	-	-	-	-
Other (to be specified)	-	-	-	-	-	-	-	-
TOTAL	4,482	486	-	4,968	8,407	989	-	9,396
Commission and Rewards on (Excluding Reinsurance) Business written :								
In India	4,482	486	-	4,968	8,407	989	-	9,396
Outside India	-	-	-	-	-	-	-	-

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-7-OPERATING EXPENSES SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
		(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
		For The Quarter Ended 30th September 2022				For The Period Ended 30th September 2022			
1	Employees' remuneration & welfare benefits	11,925	703	378	13,006	21,466	1,237	690	23,393
2	Travel, conveyance and vehicle running expenses	397	25	12	434	766	52	25	843
3	Training expenses	67	0	2	69	957	65	31	1,053
4	Rents, rates & taxes	271	17	9	297	599	41	19	659
5	Repairs	98	6	3	107	204	14	7	225
6	Printing & stationery	66	5	2	73	263	13	8	284
7	Communication expenses	135	8	4	147	313	21	10	344
8	Legal & professional charges	537	34	17	588	1,109	76	36	1,221
9	Auditors' fees, expenses etc								
	(a) as auditor	6	1	0	7	13	1	0	14
	(b) Certification Services	3	0	0	3	4	0	0	4
	(c) out of pocket expenses	0	0	0	0	1	0	0	1
	(i) Taxation matters	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-
	(d) in any other capacity	-	-	-	-	-	-	-	-
10	Advertisement and publicity	4,419	268	138	4,824	10,500	717	338	11,555
11	Interest & Bank Charges	67	4	2	73	174	12	6	192
12	Depreciation	854	54	27	935	1,676	114	54	1,844
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	1,173	74	37	1,284	3,005	205	97	3,307
15	Information Technology Expenses	738	41	24	802	1,125	57	36	1,218
16	Goods and Services Tax (GST)	-	-	-	-	-	-	-	-
17	Others (to be specified)								
	(a) Membership and Subscription	46	3	1	50	131	7	4	142
	(b) Loss / (Profit) on Foreign Exchange Fluctuation	0	0	0	0	(0)	(0)	(0)	(0)
	(c) Insurance	3	0	0	3	9	1	0	10
	(d) Director's sitting fees	12	1	1	14	24	2	1	27
	(e) Miscellaneous expenses	25	1	1	27	43	3	1	47
	(f) Stamp duty	66	4	2	72	134	7	4	145
	(g) Electricity expense	48	3	2	53	82	6	3	91
	(h) Housekeeping charges	83	5	3	91	217	15	7	239
	(i) Data center charges	375	24	12	411	725	49	23	797
	(j) Agent training expenses	93	6	3	102	141	10	5	156
	(k) Medical fees	(6)	1	(0)	(5)	59	21	2	82
	(l) Call centre charges	177	10	6	193	502	34	16	552
	(m) Transaction processing services	296	20	9	326	433	30	14	477
	(n) Loss /(Profit) on Sale of Fixed Assets	15	1	1	17	13	1	0	14
	TOTAL	21,991	1,319	694	24,003	44,688	2,811	1,437	48,934
	In India	21,988	1,319	693	24,000	44,657	2,809	1,436	48,900
	Outside India	3	0	0	3	31	2	1	34

S.No	Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
		(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
		For The Quarter Ended 30th September 2021				For The Period Ended 30th September 2021			
1	Employees' remuneration & welfare benefits	7,350	694	107	8,151	15,016	1,377	194	16,587
2	Travel, conveyance and vehicle running expenses	166	17	2	185	240	24	3	267
3	Training expenses	23	2	0	25	70	7	1	78
4	Rents, rates & taxes	224	23	3	250	399	40	5	445
5	Repairs	86	9	1	96	170	17	2	189
6	Printing & stationery	174	9	2	185	267	13	3	284
7	Communication expenses	167	17	2	186	311	32	4	347
8	Legal & professional charges	306	31	4	341	525	53	7	585
9	Auditors' fees, expenses etc					-	-	-	-
	(a) As auditor	5	1	0	6	11	1	0	12
	(b) Certification Services	1	0	0	2	2	0	0	2
	(c) Out of Pocket Expenses	0	0	0	0	0	0	0	0
	(i) Taxation matters	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-
10	Advertisement and publicity	4,405	446	60	4,910	6,814	692	88	7,594
11	Interest & Bank Charges	78	8	1	87	139	14	2	155
12	Depreciation	677	68	10	755	1,336	136	17	1,489
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	907	91	13	1,011	1,166	118	15	1,299
15	Information Technology Expenses	308	16	4	328	590	28	8	626
16	Goods and Services Tax (GST)	-	-	-	-	-	-	-	-
17	Others (to be specified)								
	(a) Membership and Subscription	42	2	1	45	69	3	1	73
	(b) Loss / (Profit) on Foreign Exchange Fluctuation	0	0	0	0	0	0	0	0
	(c) Insurance	2	1	0	3	4	0	0	5
	(d) Director's sitting fees	12	1	0	13	25	2	0	28
	(e) Miscellaneous expenses	30	3	0	33	61	6	1	68
	(f) Stamp duty	47	2	1	50	76	4	1	81
	(g) Electricity expense	45	5	1	50	88	9	1	98
	(h) Housekeeping charges	88	9	1	98	194	20	3	217
	(i) Data center charges	536	54	7	597	574	58	7	639
	(j) Agent training expenses	5	1	0	6	9	1	0	10
	(l) Wellness expense	-	-	-	-	-	-	-	-
	(k) Medical fees	72	18	1	91	94	23	1	118
	(l) Call centre charges	248	25	3	276	427	43	6	476
	(m) Transaction processing services	376	38	5	419	613	62	8	683
	(n) Loss /(Profit) on Sale of Fixed Assets	3	0	0	3	2	0	0	2
	TOTAL	16,382	1,590	231	18,203	29,292	2,786	379	32,458
	In India	16,368	1,589	230	18,187	29,274	2,785	378	32,438
	Outside India	14	1	1	16	18	1	1	20

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-8-SHARE CAPITAL SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	As at 30th September 2022	As at 30th September 2021
1	Authorised Capital		
	60,00,00,000 equity shares of Rs.10 each (30th September 2021: 44,00,00,000 Equity shares of Rs. 10 each)	60,000	44,000
2	Issued Capital		
	45,68,74,666 Equity Shares of Rs 10 each (30th September 2021: 41,22,12,475 Equity Shares of Rs 10 each)	45,687	41,221
3	Subscribed Capital		
	45,68,74,666 Equity Shares of Rs 10 each (30th September 2021: 41,22,12,475 Equity Shares of Rs 10 each)	45,687	41,221
4	Called-up Capital		
	45,68,74,666 Equity Shares of Rs 10 each (30th September 2021: 41,22,12,475 Equity Shares of Rs 10 each)	45,687	41,221
	Less : Calls unpaid		
	Add : Equity Shares forfeited (Amount originally paid up)		
	Less : Par Value of Equity Shares bought back		
	Less : Preliminary Expenses		
	Expenses including commission or brokerage on		
	Underwriting or subscription of shares		
5	Paid-up Capital		
	45,68,74,666 Equity Shares of Rs 10 each (30th September 2021: 41,22,12,475 Equity Shares of Rs 10 each)	45,687	41,221
	TOTAL	45,687	41,221

Note : Previous Year's / period's figures have been regrouped wherever necessary to conform to current period's classification.

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE

Shareholder	As at 30th September 2022		As at 30th September 2021	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	23,30,06,086	51%	21,02,28,367	51%
· Foreign	22,38,68,580	49%	20,19,84,108	49%
Investors				
· Indian	-	-	-	-
· Foreign	-	-	-	-
Others (to be specified e.g. ESOP etc.)	-	-	-	-
TOTAL	45,68,74,666	100%	41,22,12,475	100%

Note : Previous Year's / period's figures have been regrouped wherever necessary to conform to current period's classification.

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-9A-PATTERN OF SHAREHOLDING SCHEDULE

ANNEXURE A

PART A:

PARTICULARS OF THE SHAREHOLDING PATTERN OF THE ADITYA BIRLA HEALTH INSURANCE COMPANY LIMITED
INSURANCE COMPANY, AS AT QUARTER ENDED 30TH SEPTEMBER, 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 % of total shares held (VII)=(VI)/(III)*100	Number of shares (VIII)	As a % 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) Aditya Birla Capital Limited	1	23,30,06,086	51	23,301	-	-	-	-
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) Momentum Metronolitan Strategic Investment (Pty) Limited	1	22,38,68,580	49	22,387	-	-	-	-
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-
B.	Non Promoters	-	-	-	-	-	-	-	-
B.1	Public Shareholders	-	-	-	-	-	-	-	-
I.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)	-	-	-	-	-	-	-	-
I.2)	Central Government/ State Government(s)/ President of India	-	-	-	-	-	-	-	-
I.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	-	-	-	-	-	-	-	-
	Overseas Corporate Bodies	-	-	-	-	-	-	-	-
	Non-Resident Indian (NRI)	-	-	-	-	-	-	-	-
	Clearing Members	-	-	-	-	-	-	-	-
	Bodies Corporate	-	-	-	-	-	-	-	-
	Foreign Nationals	-	-	-	-	-	-	-	-
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	2	45,68,74,666	100	45,687	-	-	-	-

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

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: **ADITYA BIRLA CAPITAL LIMITED**

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 % of total shares held (VII)=(VI)/(III)*100	Number of shares (VIII)	As a % of total shares held (IX)=(VIII)/(III)*100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):								
	(i) Mrs. Rajashree Birla	1	7,73,989	0.03	77	-	-	-	-
	(ii) Mr. Kumar Mangalam Birla	1	51,790	0.00	5	-	-	-	-
	(iii) Mrs. Neeraj Birla	1	1,02,286	0.00	10	-	-	-	-
	(iv) Mrs. Vasavadatta Bajaj	1	1,65,951	0.01	17	-	-	-	-
	(v) Aditya Vikram Kumarmangalam Birla Huf	1	1,25,608	0.01	13	-	-	-	-
ii)	Bodies Corporate:								
	Birla Consultants Limited	1	1,22,334	0.01	12	-	-	-	-
	Birla Industrial Finance (India) Limited	1	1,22,479	0.01	12	-	-	-	-
	Birla Industrial Investments (India) Limited	1	26,119	0.00	3	-	-	-	-
	ECE Industries LTD.	1	4,71,931	0.02	47	-	-	-	-
	Grasim Industries Limited	1	1,30,92,40,000	54.18	1,30,924	-	-	7,70,00,000	5.88
	Hindalco Industries Limited	1	3,95,11,455	1.64	3,951	-	-	-	-
	Birla Group Holdings Private Limited	1	18,45,06,156	7.64	18,451	-	-	-	-
	Rairama Holdings Private Limited	1	938	0.00	0	-	-	-	-
	Unani Commercial Company Private Limited	1	3,74,44,766	1.55	3,744	-	-	-	-
	Vikram Holdings PVT.LTD.	1	1,050	0.00	0	-	-	-	-
	Vaibhav Holdings Private Limited	1	938	0.00	0	-	-	-	-
	Birla Institute of Technology and Science	1	9,25,687	0.04	93	-	-	-	-
	Pilani Investment And Industries Corporation Ltd.	1	3,36,01,721	1.39	3,360	-	-	2,50,000	0.74
	Renuka Investment & Finance Limited	1	3,39,059	0.01	34	-	-	-	-
	IGH Holdings Private Limited	1	5,36,92,810	2.22	5,369	-	-	2,50,000	0.47
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)	-	-	-	-	-	-	-	-
	P.T. Indo Bharat Rayon (GDR)	1	2,80,05,628	1.16	2,801	-	-	-	-
	P T Sunrise Bumi Textiles (GDR)	1	17,76,250	0.07	178	-	-	-	-
	P T Elegant Textile Industry (GDR)	1	11,32,250	0.05	113	-	-	-	-
	Thai Rayon Public Company Limited (GDR)	1	26,95,000	0.11	270	-	-	-	-
	Surya Kiran Investments PTE Limited (Equity and GDR)	1	2,25,07,000	0.93	2,251	-	-	2,25,00,000	99.97
B.	Non Promoters	-	-	-	-	-	-	-	-
B.1	Public Shareholders	-	-	-	-	-	-	-	-
I.1)	Institutions								
i)	Mutual Funds	49	2,58,40,347	1.07	2,584	-	-	-	-
ii)	Foreign Portfolio Investors	148	6,42,84,132	2.66	6,428	-	-	-	-
iii)	Financial Institutions/Banks	139	11,60,234	0.05	116	-	-	-	-
iv)	Insurance Companies	19	6,18,02,364	2.56	6,180	-	-	-	-
v)	FII belonging to Foreign promoter	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign Promoter of Indian Promoter	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	3	9,95,38,651	4.12	9,954	-	-	-	-
ix)	Any other (Please specify)	-	-	-	-	-	-	-	-
	Foreign Body Corporate- Jomei Investments Limited	1	10,00,00,000	4.14	10,000	-	-	-	-
	Qualified Institutional Buyer	1	57,200	0.00	6	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	7	24,093	0.00	2	-	-	-	-
I.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	519381	20,09,57,158	8.32	20,096	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	841	5,14,94,082	2.13	5,149	-	-	-	-
iii)	NBFCs registered with RBI	11	1,86,977	0.01	19	-	-	-	-
iv)	Others:								
	Trusts	47	16,19,683	0.07	162	-	-	-	-
	Overseas Corporate Bodies	9	1,83,61,303	0.76	1,836	-	-	-	-
	Non-Resident Indian (NRI)	8917	1,14,47,331	0.47	1,145	-	-	-	-
	Clearing Members	120	14,91,253	0.06	149	-	-	-	-
	Bodies Corporate	2436	4,38,36,115	1.81	4,384	-	-	-	-
	Foreign Nationals	13	8,715	0.00	1	-	-	-	-
v)	Any other (Please Specify)	-	-	-	-	-	-	-	-
	Outstanding GDRs (Balancing Figure)	1	1,72,57,326	0.71	1,726	-	-	-	-
B.2	Non Public Shareholders	-	-	-	-	-	-	-	-
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-	-	-	-
	Total	532168	2,41,67,10,159	100	2,41,671	0	0	10,00,00,000	4.14



Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-10-RESERVE AND SURPLUS SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	As at 30th September 2022	As at 30th September 2021
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium		
	Balance at the beginning of the year	1,38,288	1,02,061
	Add: Additions during the year	26,324	23,318
	Balance at the end of the year	1,64,612	1,25,379
4	General Reserves	-	-
	Less: Debit balance in Profit and Loss Account	-	-
	Less: Amount utilized for Buy-back	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves (to be specified)	-	-
7	Balance of Profit in Profit & Loss Account	-	-
	TOTAL	1,64,612	1,25,379

Note : Previous Year's / period's figures have been regrouped wherever necessary to conform to current period's classification.

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-11-BORROWINGS SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	As at 30th September 2022	As at 30th September 2021
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	-	-

DISCLOSURE FOR SECURED BORROWINGS (Refer Note a)

(Amount in Rs. Lakhs)

Sl. No.	Source / Instrument	Amount Borrowed	Amount of Security	Nature of Security
NA	NA	NA	NA	NA

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-12&12 A-INVESTMENT SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	NL-12		NL-12 A		Total	
		Shareholders		Policyholders			
		As at 30th September 2022	As at 30th September 2021	As at 30th September 2022	As at 30th September 2021	As at 30th September 2022	As at 30th September 2021
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	17,680	12,675	64,056	35,904	81,736	48,579
2	Other Approved Securities	15,094	15,214	59,959	31,305	75,053	46,519
3	Other Investments	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	-	-	7,827	9,902	7,827	9,902
	(e) Other Securities (to be specified)	-	-	-	-	-	-
	- Fixed Deposits	-	-	-	-	-	-
	- Commercial Papers	-	-	-	-	-	-
	- Certificate of Deposits	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector	-	-	-	-	-	-
	- Infrastructure Bonds	2,560	2,581	4,777	3,240	7,337	5,821
	- Infrastructure Equity	-	-	-	-	-	-
	- Housing Bonds	-	-	7,020	4,545	7,020	4,545
5	Other than Approved Investments	-	-	-	500	-	500
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	2,479	-	-	-	2,479	-
2	Other Approved Securities	1,505	-	501	-	2,005	-
3	Other Investments	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	3,498	-	3,839	10,894	7,337	10,894
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	-	-	3,511	3,009	3,511	3,009
	(e) Other Securities (to be specified)	-	-	-	-	-	-
	- Fixed Deposits	250	250	-	-	250	250
	- Commercial Papers	-	-	-	-	-	-
	- Certificate of Deposits	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector	-	-	-	-	-	-
	- Infrastructure Bonds	-	-	1,002	2,000	1,002	2,000
	- Infrastructure Equity	-	-	-	-	-	-
	- Housing Bonds	-	501	-	1,505	-	2,006
5	Other than Approved Investments	-	-	-	1,002	-	1,002
	TOTAL	43,066	31,221	1,52,492	1,03,805	1,95,558	1,35,026

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

S.No	Particulars	NL-12		NL-12 A		Total	
		Shareholders		Policyholders			
		As at 30th September 2022	As at 30th September 2021	As at 30th September 2022	As at 30th September 2021	As at 30th September 2022	As at 30th September 2021
1	Long Term Investments--						
	Book Value	35,334	30,470	1,43,639	85,395	1,78,974	1,15,865
	Market Value	34,165	30,833	1,38,876	86,109	1,73,042	1,16,942
2	Short Term Investments--						
	Book Value	7,732	751	8,853	18,410	16,585	19,161
	Market Value	7,722	757	8,853	18,492	16,576	19,248



Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-13-LOANS SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	As at 30th September 2022	As at 30th September 2021
1	SECURITY-WISE CLASSIFICATION		
	Secured	-	-
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others (to be specified)	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Companies	-	-
	(f) Others (to be specified)	-	-
	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	-	-

Provisions against Non-performing Loans

Si. No	Non-Performing Loans	Loan Amount (Rs. Lakhs)	Provision (Rs. Lakhs)
1	Sub-standard	-	-
2	Doubtful	-	-
3	Loss	-	-
	TOTAL	-	-

Note : Previous Year's / period's figures have been regrouped wherever necessary to conform to current period's classification.

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-14-FIXED ASSETS SCHEDULE

(Amount in Rs. Lakhs)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening	Additions	Deductions	Closing	Up to Last Year	For The Period	On Sales/Adjustments	To Date	As at 30th September 2022	As at 30th September 2021
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles	15,826	1,759	-	17,586	6,859	1,342	-	8,201	9,385	6,073
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	260	56	14	302	171	37	12	195	107	52
Information Technology Equipment	2,717	38	13	2,742	1,770	208	7	1,972	770	738
Vehicles	391	94	56	429	112	52	24	140	289	123
Office Equipment	651	84	30	705	511	49	29	531	175	151
Others:Leasehold Improvement	1,610	311	145	1,776	776	155	127	804	972	817
TOTAL	21,455	2,343	257	23,541	10,198	1,844	200	11,843	11,698	7,954
Work in progress	229	357	482	104	-	-	-	-	104	82
Instangible Assets under development	210	2,252	1,769	694	-	-	-	-	694	1,986
Grand Total	21,894	4,952	2,508	24,339	10,198	1,844	200	11,843	12,495	10,022
Previous Year	16,638	3,423	1,464	18,596	7,186	1,489	102	8,574	10,022	

Note : Previous Year's / period's figures have been regrouped wherever necessary to conform to current period's classification.

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-15-CASH AND BANK BALANCE SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	As at 30th September 2022	As at 30th September 2021
1	Cash (including cheques, drafts and stamps)	81	22
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	7	7
	(bb) Others	32	32
	Add : Interest Accrued on Deposit	9	7
	(b) Current Accounts	4,325	2,741
	(c) Others (to be specified)		
3	Money at Call and Short Notice	-	-
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	4,454	2,809
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	CASH & BANK BALANCES		
	In India	4,454	2,809
	Outside India	-	-

Note : Previous Year's / period's figures have been regrouped wherever necessary to conform to current period's classification.

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	As at 30th September 2022	As at 30th September 2021
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	1,329	781
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	400	132
6	Others		
	(a) Advance to Suppliers	909	404
	Less: Provisions made	-	-
	Sub-total	909	404
	(b) Other advances	3,167	661
	Less: Provisions made	-	-
	Sub-total	3,167	661
	TOTAL (A)	5,805	1,978
	OTHER ASSETS		
1	Income accrued on investments	3,725	2,581
2	Outstanding Premiums	-	-
	Less : Provisions for doubtful	-	-
3	Agents' Balances	46	26
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	530	368
	Less : Provisions for doubtful	-	-
6	Due from subsidiaries/ holding	7	8
7	Investments held for Unclaimed Amount of Policyholders	285	36
8	Others		
	(a) Rent and other deposits	980	1,114
	(b) Input tax credit (net)	3,015	3,061
	(c) Other Recoverable	27	23
	(d) Contribution to group gratuity fund	932	922
	TOTAL (B)	9,547	8,139
	TOTAL (A+B)	15,352	10,117

Note : Previous Year's / period's figures have been regrouped wherever necessary to conform to current period's classification.



Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-17-CURRENT LIABILITIES SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	As at 30th September 2022	As at 30th September 2021
1	Agents' Balances	3,377	2,216
2	Balances due to other insurance companies	6,427	9,661
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies	283	117
	(b) For Other Policies	2,185	1,880
5	Unallocated Premium	12,448	5,521
6	Sundry creditors	18,985	10,843
7	Due to subsidiaries/ holding company	557	540
8	Claims Outstanding	20,184	14,675
9	Due to Officers/ Directors	-	-
10	Unclaimed Amount of policyholders	208	24
11	Income accrued on Unclaimed amounts	6	1
12	Interest payable on debentures/bonds	-	-
13	Others		
	(a) Tax deducted payable	1,391	869
	(b) Other statutory dues	4,839	3,837
	(c) Provident fund payable	288	182
	(d) Due to employees	926	1,011
	(e) Payable for investment	-	-
	(f) Premium refund payable	331	86
	(g) Claims Payable	117	13
	TOTAL	72,552	51,476

Note : Previous Year's / period's figures have been regrouped wherever necessary to conform to current period's classification.

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-18-PROVISIONS SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	As at 30th September 2022	As at 30th September 2021
1	Reserve for Unexpired Risk	86,548	58,081
2	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and taxes deducted at source)	-	-
4	For Employee Benefits	-	-
5	Others (to be specified)	-	-
	(a) For Gratuity	1,195	1,059
	(b) For Compensated absence	337	301
	(c) Bonus Payable	1,316	1,592
	(d) Free look Reserve	94	63
6	Reserve for Premium Deficiency	-	-
	TOTAL	89,490	61,096

Note : Previous Year's / period's figures have been regrouped wherever necessary to conform to current period's classification.

Health Insurance

Aditya Birla Health Insurance Co. Limited



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FORM NL-19 MISC EXPENDITURE SCHEDULE

(To the extent not written off or adjusted)

(Amount in Rs. Lakhs)

S.No	Particulars	As at 30th September 2022	As at 30th September 2021
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	TOTAL	-	-

Aditya Birla Health Insurance Co. Limited
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FORM NL-20 -ANALYTICAL RATIOS

S.No	Particular	For The Quarter Ended 30th September 2022	For The Period Ended 30th September 2022	For The Quarter Ended 30th September 2021	For The Period Ended 30th September 2021
1	Gross Direct Premium Growth Rate**	62%	66%	30%	39%
2	Gross Direct Premium to Net worth Ratio	0.97	1.93	0.88	1.69
3	Growth rate of Net Worth	26%	26%	13%	13%
4	Net Retention Ratio**	82%	83%	78%	77%
5	Net Commission Ratio**	4%	4%	6%	3%
6	Expense of Management to Gross Direct Premium Ratio**	48%	49%	58%	55%
7	Expense of Management to Net Written Premium Ratio**	49%	50%	66%	58%
8	Net Incurred Claims to Net Earned Premium**	65%	61%	71%	86%
9	Claims paid to claims provisions**	67%	69%	71%	69%
10	Combined Ratio**	114%	111%	137%	145%
11	Investment income ratio	2%	3%	3%	4%
12	Technical Reserves to net premium ratio **	2.03	1.02	2.37	1.23
13	Underwriting balance ratio	-0.25	-0.24	-0.47	-0.54
14	Operating Profit Ratio	-19%	-18%	-41%	-48%
15	Liquid Assets to liabilities ratio	0.16	0.16	0.25	0.25
16	Net earning ratio	-15%	-14%	-33%	-39%
17	Return on net worth ratio	-12%	-23%	-23%	-51%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	1.67	1.67	1.73	1.73
19	NPA Ratio				
	Gross NPA Ratio	0.00%	0.00%	0.74%	0.74%
	Net NPA Ratio	0.00%	0.00%	0.63%	0.63%
20	Debt Equity Ratio	NA	NA	NA	NA
21	Debt Service Coverage Ratio	NA	NA	NA	NA
22	Interest Service Coverage Ratio	NA	NA	NA	NA
23	Earnings per share	-1.75	-3.32	-2.67	-6.00
24	Book value per share	14.40	14.40	10.97	10.97

Aditya Birla Health Insurance Co. Limited
Aditya Birla Health Insurance Co. Limited
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FORM NL-20 -ANALYTICAL RATIOS

**SEGMENTAL REPORTING UPTO THE QUARTER ENDED 30TH SEPTEMBER 2022

Segments	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
FIRE	-	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Marine Cargo	-	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Marine Hull	-	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Total Marine	-	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Motor OD	-	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Motor TP	-	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Total Motor	-	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Health	-	-	-	-	-	-	-	-	-	-
Current Period	69%	82%	3%	49%	51%	69%	70%	120%	1.03	-0.34
Previous Period	35%	75%	2%	55%	59%	98%	69%	157%	1.21	-0.67
Personal Accident	-	-	-	-	-	-	-	-	-	-
Current Period	13%	93%	11%	47%	49%	6%	41%	55%	1.22	0.43
Previous Period	66%	93%	15%	54%	58%	5%	15%	62%	1.60	0.24
Travel Insurance	-	-	-	-	-	-	-	-	-	-
Current Period	319%	96%	0%	39%	40%	1%	97%	41%	0.14	0.57
Previous Period	6986%	95%	-1%	43%	44%	0%	NA	44%	0.64	0.66
Total Health	-	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Workmen's Compensation/ Employer's liability	-	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Public/ Product Liability	-	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Engineering	-	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Aviation	-	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Crop Insurance	-	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Other segments **	-	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Total Miscellaneous	-	-	-	-	-	-	-	-	-	-
Current Period	66%	83%	4%	49%	50%	61%	69%	111%	1.02	-0.24
Previous Period	39%	77%	3%	55%	58%	86%	69%	145%	1.23	-0.54
Total-Current Period	66%	83%	4%	49%	50%	61%	69%	111%	1.02	-0.24
Total-Previous Period	39%	77%	3%	55%	58%	86%	69%	145%	1.23	-0.54

Aditya Birla Health Insurance Co. Limited
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FORM NI-21 -RELATED PARTY TRANSACTIONS

PART-A RELATED PARTY TRANSACTIONS

Sr No	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / (received)			
				For The Quarter Ended 30th September 2022	For The Period Ended 30th September 2022	For The Quarter Ended 30th September 2021	For The Period Ended 30th September 2021
1	Aditya Birla Capital Ltd	Holding Company	a) Reimbursement of expenses (including ESOP) b) Issue of Additional Share Capital	20 -	43 14,535	24 9,435	56 14,535
2	Aditya Birla Finance Limited	Fellow Subsidiary	a) Reimbursement of Expenses b) Recovery of security deposit c) Recovery of rent	13 - 2	30 - 2	- - -	- - -
3	Aditya Birla Financial Shared Services Limited	Fellow Subsidiary	a) Reimbursement of expenses (exc gst) b) Transfer of Asset (Employee Transfer) c) Transfer of Liability (Employee Transfer) d) Insurance Receipt	695 3 - -	1,272 3 4 -	762 1 0 (3)	1,369 2 0 (3)
4	Aditya Birla Housing Finance Limited	Fellow Subsidiary	a) Commission Exp b) Space Sharing Expense c) Recovery of expense d) Reimbursement of other expense e) Transfer of Liability	31 2 - 4 -	52 4 - 4 -	21 - 1 - 3	43 - 1 - 3
5	Aditya Birla Insurance Brokers Limited	Fellow Subsidiary	a) Brokerage Expenses b) Transfer of Assets (Employee Transfer) c) Reimbursement of expenses	12 - 0	21 12 0	7 - 1	21 - 3
6	Aditya Birla Capital Technology Services Ltd (Formerly known as "Aditya Birla MxUniverse Ltd")	Fellow Subsidiary	a) Reimbursement of Expenses b) Transfer of Asset (Employee Transfer)	61 -	124 -	33 -	56 2
7	Aditya Birla Sun Life Insurance Company Limited (formerly known as Birla Sun Life Insurance Company Limited)	Fellow Subsidiary	a) Reimbursement of Expenses b) Rent Expenses- Space Sharing c) Transfer of Asset (Employee Transfer) d) Transfer of Liability (Employee Transfer) e) Rent Income	10 - 4 - 2	15 75 8 - 2	2 - 7 3 -	2 - 77 12 -
8	Aditya Birla Wellness Private Limited	Fellow Subsidiary	a) Outsourcing Contract wellness tracking services b) Transfer of Assets c) Rent Income- Space Sharing d) Sale of Assets	436 36 21 7	805 36 41 7	456 5 21 -	853 5 41 -
9	Aditya Birla Sun Life AMC Limited	Fellow Subsidiary	a) Space sharing expense b) Recovery Security Deposit c) Recovery of rent d) Insurance Receipt	6 1 1 353	11 1 1 353	- - - (1)	- - - (1)
10	Momentum Metropolitan Strategic Investments (Pvt) Ltd. (Formerly known as MMI Strategic Investments (Pvt) Ltd.)	Foreign Promoter	a) Issue of Additional Share Capital	-	13,965	9,065	13,965
11	M/s Ultratech Cement Ltd	Fellow Subsidiary of Holding Company	a) Group Insurance Receipts b) Transfer of assets	0 3	(0) 3	(2) -	(7) -
12	Grasim Industries Limited	Ultimate Holding company	a) Insurance Receipts	(2)	(5)	(25)	(26)
13	Aditya Birla Money Insurance Advisory Services Ltd.	Fellow Subsidiary	a) Commission Expenses	33	58	23	36
14	Aditya Birla Management Corporation Private Limited	Fellow Subsidiary	a) Insurance Receipt b) Transfer of Liability (Employee Transfer)	- -	(5) 3	(1) -	(1) 4
15	Momentum Metropolitan Services Private Limited (Formerly Known as MMI Business and Technology Solutions Private Limited)	Other Related party	a) Reimbursement of expenses (exc gst)	-	-	-	1
16	Applause Entertainment Private Limited	Fellow Subsidiary	a) Insurance Receipts	-	-	2	2
17	Birla Management Centre	Fellow Subsidiary	a) Data centre service charges	18	56	33	44
18	Aditya Birla Educational Trust	Fellow Subsidiary	a) EAP & Counselling services	3	5	6	14
19	Aditya Birla Health Services Private Limited	Other related Party	a) Hospitalisation claims	34	51	39	93
20	Mr. Mayank Bahwal	Key Managerial Personnel	a) Managerial Remuneration	253	322	210	270
21	Mr. Amit Jain	Key Managerial Personnel	a) Remuneration	108	148	38	49
22	Mr. Maheshkumar Radhakrishnan	Key Managerial Personnel	a) Remuneration	77	94	38	54

PART-B RELATED PARTY TRANSACTION BALANCES - AS AT 30TH SEPTEMBER 2022

SLNo.	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 (Rs. in Lakhs)
1	Aditya Birla Capital Ltd	Holding Company	10	Payable	No	-	-	-
2	Aditya Birla Capital Technology Services Ltd	Fellow Subsidiary	18	Payable	No	-	-	-
3	Aditya Birla Finance Limited	Fellow Subsidiary	52	Payable	No	-	-	-
4	Aditya Birla Financial Shared Services Limited	Fellow Subsidiary	277	Payable	No	-	-	-
5	Aditya Birla Housing Finance Limited	Fellow Subsidiary	46	Payable	No	-	-	-
6	Aditya Birla Insurance Brokers Limited	Fellow Subsidiary	1	Payable	No	-	-	-
7	Aditya Birla Money Insurance Advisory Services Ltd.	Fellow Subsidiary	24	Payable	No	-	-	-
8	Aditya Birla Wellness Private Limited	Fellow Subsidiary	137	Payable	No	-	-	-
9	Aditya Birla Sun Life AMC Limited	Fellow Subsidiary	3	Payable	No	-	-	-

Aditya Birla Health Insurance Co. Limited
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FORM NL-23 - SOLVENCY MARGIN (FORM IRDAI-GI-TA)

STATEMENT OF ADMISSIBLE ASSETS :
AS AT 30TH SEPTEMBER, 2022

(Amount in Rs. Lakhs)

Item No	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS	-	43,066	43,066
	Policyholders as per NL-12 A of BS	1,52,492	-	1,52,492
(A)	Total Investments as per BS	1,52,492	43,066	1,95,558
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	12,496	-	12,496
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	4,522	-	4,522
	Current Assets:			
(E)	Cash & Bank Balances as per BS	4,454	1	4,454
(F)	Advances and Other assets as per BS	14,608	745	15,352
(G)	Total Current Assets as per BS...(E)+(F)	19,062	745	19,807
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	763	251	1,014
(I)	Loans as per BS			
(J)	Fair value change account subject to minimum of zero	7	23	30
(K)	Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)	1,84,049	43,811	2,27,861
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	5,292	274	5,566
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)	1,78,758	43,537	2,22,295

Item No	Inadmissible Investment assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation			
(a)	Inadmissible Fixed assets			
	(a) Furniture & Fixture	107	-	107
	(b) Leasehold Improvements	972	-	972
	(c) Software	3,443	-	3,443
	Inadmissible Current assets			
(b)	Agents' and Intermediaries' balances and outstanding premiums in India, to the extent they are not realized within a period of thirty days	47	-	47
(c)	Co-insurer's balances outstanding for more than ninety days	-	-	-
(d)	Investments pertaining to Unclaimed Policyholder's accounts	285	-	285
(e)	Service Tax Unutilized Credit outstanding for more than ninety days	357	-	357
(f)	Any other assets, which are considered inadmissible under Section 64V of the Insurance Act, 1938. (Bank Guarantee)	48	251	299
(g)	Loans or Temporary Advances to the Full time Employees of the Insurers	12	-	12
(h)	Balances of Indian Reinsurers and Foreign Reinsurers having Branches in India outstanding for more than 365 days	-	-	-
(i)	Other Reinsurer's balances outstanding for more than 180 days	14	-	14
(j)	Fair value change account	7	23	30

Health Insurance

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

STATEMENT OF LIABILITIES :
AS AT 30TH SEPTEMBER, 2022

(Amount in Rs. Lakhs)

Item No.	Reserve	Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	1,07,304	86,548
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	1,07,304	86,548
(d)	Outstanding Claim Reserve (other than IBNR reserve)	11,800	8,822
(e)	IBNR reserve	14,610	11,361
(f)	Total Reserves for Technical Liabilities...(c)+(d)+(e)	1,33,714	1,06,731

Aditya Birla Health Insurance Co. Limited
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FORM NL-25 - SOLVENCY MARGIN (TABLE IA)

TABLE IA: REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS AS ON 30TH SEPTEMBER 2022.

(Amount in Rs. Lakhs)

Item No.	Line of Business	Gross Premiums	Net Premiums	Gross Incurred Claims	Net Incurred Claims	RSM 1	RSM 2	RSM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Fire							
2	Marine Cargo							
3	Marine - Other than Marine Cargo							
4	Motor							
5	Engineering							
6	Aviation							
7	Liability							
8	Health	2,23,362	1,80,940	1,14,820	90,494	36,188	27,148	36,188
9	Miscellaneous							
10	Crop							
	Total	2,23,362	1,80,940	1,14,820	90,494	36,188	27,148	36,188

Health Insurance

Aditya Birla Health Insurance Co. Limited



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Aditya Birla Health Insurance Co. Limited
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FORM NL-26 - SOLVENCY MARGIN (TABLE IB) AS AT 30TH SEPTEMBER 2022

(Amount in Rs. Lakhs)

Item No	Description	Amount
(1)	(2)	(3)
(A)	Policyholder's FUNDS	
	Available assets(as per Form IRDAI-GI-TA)	1,78,758
	Deduct:	
(B)	Current Liabilities as per BS	1,06,731
(C)	Provisions as per BS	2,942
(D)	Other Liabilities	52,154
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	16,929
	Shareholder's FUNDS	
(F)	Available Assets	43,537
	Deduct:	
(G)	Other Liabilities	-
(H)	Excess in Shareholder's funds (F-G)	43,537
(I)	Total ASM (E+H)	60,466
(J)	Total RSM	36,188
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	1.67

Aditya Birla Health Insurance Co. Limited
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FORM NL-27 -PRODUCTS INFORMATION

Products Information						
<i>List below the products and/or add-ons introduced during the Quarter</i>						
S. No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business	Category of product	Date of allotment of UIN
1	Activ fit (Young Adult Product)		ADIHLIP22008V012223	Health Insurance	Class rated product	05-04-2022

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-28-STATEMENT OF ASSETS - 3B

Statement of Investment Assets (General Insurer)

(Business within India)

Periodicity of Submission: Quarterly (As at 30th September 2022)

(Amount in Rs. Lakhs)

S.No	PARTICULARS	SCH	AMOUNT
1	Investments (Shareholders)	8	43,066
	Investments (Policyholders)		1,52,492
2	Loans	9	-
3	Fixed Assets	10	12,496
4	Current Assets		
	a. Cash & Bank Balance	11	4,454
	b. Advances & Other Assets	12	15,352
5	Current Liabilities		
	a. Current Liabilities	13	72,552
	b. Provisions	14	89,490
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		1,44,512
	Application of Funds as per Balance Sheet (A)		2,10,330
	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	12,496
3	Cash & Bank Balance (if any)	11	4,454
4	Advances & Other Assets (if any)	12	15,352
5	Current Liabilities	13	72,552
6	Provisions	14	89,490
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		-
9	Debit Balance of P&L A/c		1,44,512
	(B)		14,772
	'Investment Assets' As per FORM 3B	(A-B)	1,95,558

S.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)		(e)	(d + e)	
1	G. Sec.	Not less than 20%	-	20,159	64,056	84,215	43.07%	-	84,215	81,167
2	G. Sec or Other Apporved Sec. (incl. (1) above)	Not less than 30%	-	36,758	1,24,516	1,61,274	82.48%	-	1,61,274	1,55,859
3	Investment subject to Exposure Norms									
	1. Housing & Loans to SG for Housing and FFE, Infrastructure Investments									
	a. Approved Investment	Not exceeding 70%	-	2,560	12,799	15,359	7.86%	-	15,359	14,993
	b. Other Investment		-	-	-	-	0.00%	-	-	-
	2. Approved Investments		-	3,725	15,171	18,895	9.66%	30	18,925	18,766
	3. Other Investments		-	-	-	-	0.00%	-	-	-
	Total Investment Assets	100%	-	43,043	1,52,486	1,95,528	100.00%	30	1,95,558	1,89,617

- Note:** 1. (+) FRSM refers 'Funds representing Solvency Margin'
2. Other Investments' are as permitted under 27A(2)
3. Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.
4. Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account
5. SCH (++) refers to Schedules to Balance Sheet, prepared as per IRDAI (Preparation of Fin. Stmt and Auditors' Report of Ins Companies) Regulations
6. Investment Regulations, as amended from time to time, to be referred
7.* The Provision for diminution in value of Investments is added back to reconcile Investment assets.

PART - B

Statement of Accretion of Assets

(Amount in Rs. Lakhs)

No	Category of Investments	COI	Opening Balance	% to Opening Balance	Net Accretion for the Otr.	% to Total Accrual	TOTAL	% to Total
			(A)		(B)		(A+B)	
1	Central Govt. Securities	Not less than 20%	85,744	43.80%	(1,529)	678.17%	84,215	43.07%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not less than 30%	1,62,921	83.23%	(1,647)	730.79%	1,61,274	82.48%
3	Investment subject to Exposure Norms							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments	Not Exceeding 70%	4,500	2.30%	2,520	-1118.21%	7,020	3.59%
	2. Other Investments		-	0.00%	-	0.00%	-	0.00%
	b. Infrastructure Investments							
	1. Approved Investments		8,364	4.27%	(25)	11.11%	8,339	4.26%
	2. Other Investments		1,000	0.51%	(1,000)	443.65%	-	0.00%
	c. Approved Investments		18,969	9.69%	(74)	32.66%	18,895	9.66%
	d. Other Investments (not exceeding 15%)		-	0.00%	-	0.00%	-	0.00%
	TOTAL		1,95,754	100.00%	(225)	100.00%	1,95,528	100.00%

- Note:** 1. Total (A+B), fund wise should tally with figures shown in Form 3B (Part A)
2. Investment Regulations, as amended from time to time, to be referred

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-29 - DETAILS REGARDING DEBT SECURITIES

(Amount in Rs. Lakhs)

S.No	Detail Regarding debt securities							
	Market Value				Book Value			
	As at 30th Sept 2022	As % of total for this class	As at 30th Sept 2021	As % of total for this class	As at 30th Sept 2022	As % of total for this class	As at 30th Sept 2021	As % of total for this class
Break down by credit rating								
AAA rated	25,031	13.20%	26,285	19.30%	25,448	13.01%	25,518	18.90%
AA or better	1,140	0.60%	1,720	1.26%	1,250	0.64%	1,765	1.31%
Rated below AA but above A	-	0.00%	515	0.38%	-	0.00%	500	0.37%
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (includes Sovereign, FD and MF)	1,63,446	86.20%	1,07,670	79.06%	1,68,861	86.35%	1,07,243	79.42%
	1,89,617	100.00%	1,36,190	100.00%	1,95,558	100.00%	1,35,026	100.00%
Breakdown By Residual Maturity								
Upto 1 year	9,238	4.87%	8,355	6.13%	9,247	4.73%	8,267	6.12%
More than 1 year and upto 3 years	20,179	10.64%	15,925	11.69%	20,647	10.56%	15,263	11.30%
More than 3 years and upto 7 years	1,33,083	70.18%	64,336	47.24%	1,37,614	70.37%	63,740	47.21%
More than 7 years and upto 10 years	19,780	10.43%	36,680	26.93%	20,712	10.59%	36,861	27.30%
above 10 years	-	0.00%	-	0.00%	-	-	-	0.00%
Any other	-	-	-	-	-	-	-	-
Mutual Fund	7,337	3.87%	10,894	8.00%	7,337	3.75%	10,894	8.07%
	1,89,617	100.00%	1,36,190	100.00%	1,95,558	100.00%	1,35,026	100.00%
Breakdown by type of the issuer								
a. Central Government	81,167	42.81%	48,396	35.54%	84,215	43.06%	48,579	35.98%
b. State Government	74,691	39.39%	47,158	34.63%	77,058	39.40%	46,519	34.45%
c. Corporate Securities	26,171	13.80%	29,491	21.65%	26,697	13.65%	28,785	21.32%
d. Any other (includes FD and MF)	7,587	4.00%	11,144	8.18%	7,587	3.88%	11,144	8.25%
	1,89,617	100.00%	1,36,190	100.00%	1,95,558	100.00%	1,35,026	100.00%

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-30-NON PERFORMING ASSETS

(Amount in Rs. Lakhs)

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		For Period ended 30th Sept 2022	As on 31st Mar 2022	For Period ended 30th Sept 2022	As on 31st Mar 2022	For Period ended 30th Sept 2022	As on 31st Mar 2022	For Period ended 30th Sept 2022	As on 31st Mar 2022	For Period ended 30th Sept 2022	As on 31st Mar 2022
1	Investments Assets	26,697	28,263	-	-	-	-	1,68,831	1,24,284	1,95,528	1,52,548
2	Gross NPA	-	1,000	-	-	-	-	-	-	-	1,000
3	% of Gross NPA on Investment Assets (2/1)	0.00%	3.54%	-	-	-	-	-	-	0.00%	0.66%
4	Provision made on NPA	-	150	-	-	-	-	-	-	-	150
5	Provision as a % of NPA (4/2)	0.00%	15.00%	-	-	-	-	-	-	0.00%	15.00%
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	26,697	28,113	-	-	-	-	1,68,831	1,24,284	1,95,528	1,52,398
8	Net NPA (2-4)	-	850	-	-	-	-	-	-	-	850
9	% of Net NPA to Net Investment Assets (8/7)	0.00%	3.02%	-	-	-	-	-	-	0.00%	0.56%
10	Write off made during the period	-	516	-	-	-	-	-	-	-	516

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

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

S.No	Category of Investment	Category Code	For the Quarter ended 30th September 2022				Upto the year ended 30th September 2022				Upto the year ended 30th September 2021			
			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 (%)
A	CENTRAL GOVERNMENT SECURITIES													
A01	Central Government Bonds	CXSB	81,076	1,449	1.79%	1.79%	72,080	2,423	3.36%	3.36%	47,251	1,654	3.50%	3.50%
A04	Treasury Bills	CTRB	4,711	49	1.04%	1.04%	4,807	99	2.07%	2.07%	6,010	49	1.69%	1.69%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
B02	State Government Bonds	SGGB	77,078	1,343	1.74%	1.74%	71,977	2,460	3.42%	3.42%	44,994	1,789	3.98%	3.98%
C	a) HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FPE													
C08	Bonds / Debentures issued by HUDCO	HTHD	-	-	0.00%	0.00%	1,500	25	1.65%	1.65%	1,507	53	3.52%	3.52%
C09	Bonds / Debentures issued by NHBI / Institutions accredited by NHBI	HTDN	4,965	90	1.81%	1.81%	4,863	177	3.64%	3.64%	5,050	191	3.79%	3.79%
C10	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HTDA	-	-	-	-	-	-	-	-	-	-	-	-
	(b) OTHER INVESTMENTS (HOUSING)													
C18	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	HORD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	998	5	0.52%	0.52%
	(c) INFRASTRUCTURE INVESTMENTS													
C28	Infrastructure - PSU / Debentures / Bonds	IPTD	8,351	133	1.60%	1.60%	8,363	266	3.18%	3.18%	6,726	236	3.51%	3.51%
C30	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	1,001	6	3.91%	3.91%
C36	Infrastructure - Debentures / Bonds / CPs / Loans	ICDS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	500	24	4.89%	4.89%
C42	Reclassified Approved Investments - Debt(Point 6 under Note for Regulation 4 to 9)	JORD	1,000	-	0.00%	0.00%	1,000	21	10.02%	10.02%	1,002	(13)	-1.33%	-1.33%
D	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
D05	Corporate Securities - Bonds - (Taxable)	EPBT	3,573	57	1.58%	1.58%	3,579	114	3.19%	3.19%	3,419	105	3.07%	3.07%
D09	Corporate Securities - Debentures	ECOS	5,912	117	1.97%	1.97%	6,383	250	3.91%	3.91%	7,886	310	3.93%	3.93%
D10	Corporate Securities - Debentures Bonds / CPs / Loans - Promoter Group	EDPG	999	19	1.86%	1.86%	999	37	3.67%	3.67%	1,000	12	3.63%	3.63%
D16	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECCB	251	3	1.27%	1.27%	251	6	2.53%	2.53%	213	1	2.46%	2.46%
D22	Commercial Papers	ECCP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
D29	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	7,481	83	1.11%	1.11%	6,583	137	2.08%	2.08%	5,141	94	1.82%	1.82%
D30	Mutual Funds - (under Insurer's Promoter Group)	EMPG	2,730	32	1.19%	1.19%	2,743	59	2.21%	2.21%	2,781	49	1.77%	1.77%
E	OTHER INVESTMENTS		-	-	-	-	-	-	-	-	-	-	-	-
	Total		1,97,286	3,375	1.71%	1.71%	1,83,448	6,074	3.31%	3.31%	1,30,561	4,565	3.50%	3.50%

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-32-DOWN GRADING OF INVESTMENT

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

(Amount in Rs. Lakhs)

S.No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	During the Quarter								
	NIL	-	-	-	-	-	-	-	-
B.	As on Date								
	NIL	-	-	-	-	-	-	-	-

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-33 - REINSURANCE RISK CONCENTRATION

(Amount in Rs. Lakhs)

Reinsurance Risk Concentration						
S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers upto 30th September 2022			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	2	-	219.49	-	1.00%
4	No. of Reinsurers with rating BBB but less than A	-	-	-	-	-
5	No. of Reinsurers with rating less than BBB	-	-	-	-	-
	Total (A)	2	-	219.49	-	1.00%
	Within India					
1	Indian Insurance Companies					
2	FRBs	2	16,613.16	-	-	75.49%
3	GIC Re	1	5,142.82	30.66	-	23.51%
4	Other (to be Specified)					
	Total (B)	3	21,755.99	30.66	-	99.00%
	Grand Total (C) = (A) + (B)	5	21,755.99	250.16	-	100.00%

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS
GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER ENDED 30TH SEPTEMBER 2022

(Amount in Rs. Lakhs)

STATES	Fire	Marine (Cargo)	Marine (Hull)	Engineering	Motor Own Damage	Motor Third Party	Health	Personal Accident	Medical Insurance (Travel)	Overseas medical Insurance	Crop Insurance	All Other Miscellaneous	Grand Total
		For The Quarter Ended 30th September 2022	For The Quarter Ended 30th September 2022	For The Quarter Ended 30th September 2022	For The Quarter Ended 30th September 2022	For The Quarter Ended 30th September 2022	For The Quarter Ended 30th September 2022	For The Quarter Ended 30th September 2022	For The Quarter Ended 30th September 2022	For The Quarter Ended 30th September 2022	For The Quarter Ended 30th September 2022	For The Quarter Ended 30th September 2022	For The Quarter Ended 30th September 2022
Andhra Pradesh	-	-	-	-	-	-	815	137	-	-	-	952	952
Arunachal Pradesh	-	-	-	-	-	-	11	0	-	-	-	12	12
Assam	-	-	-	-	-	-	652	23	-	-	-	675	675
Bihar	-	-	-	-	-	-	538	51	-	-	-	589	589
Chhattisgarh	-	-	-	-	-	-	188	13	-	-	-	200	200
Goa	-	-	-	-	-	-	73	4	-	-	-	76	76
Gujarat	-	-	-	-	-	-	3,865	304	-	-	-	4,169	4,169
Haryana	-	-	-	-	-	-	7,246	150	118	-	-	7,513	7,513
Himachal Pradesh	-	-	-	-	-	-	61	6	-	-	-	67	67
Jharkhand	-	-	-	-	-	-	243	10	-	-	-	254	254
Karnataka	-	-	-	-	-	-	7,457	370	1,005	-	-	8,831	8,831
Kerala	-	-	-	-	-	-	786	26	-	-	-	812	812
Madhya Pradesh	-	-	-	-	-	-	1,307	49	-	-	-	1,356	1,356
Maharashtra	-	-	-	-	-	-	20,808	1,087	723	-	-	22,618	22,618
Manipur	-	-	-	-	-	-	23	1	-	-	-	24	24
Meghalaya	-	-	-	-	-	-	24	1	-	-	-	25	25
Mizoram	-	-	-	-	-	-	1	0	-	-	-	1	1
Nagaland	-	-	-	-	-	-	6	0	-	-	-	6	6
Odisha	-	-	-	-	-	-	814	43	-	-	-	858	858
Punjab	-	-	-	-	-	-	827	100	-	-	-	926	926
Rajasthan	-	-	-	-	-	-	1,265	200	-	-	-	1,465	1,465
Sikkim	-	-	-	-	-	-	14	0	-	-	-	14	14
Tamil Nadu	-	-	-	-	-	-	1,695	137	-	-	-	1,833	1,833
Telangana	-	-	-	-	-	-	2,524	234	-	-	-	2,758	2,758
Tripura	-	-	-	-	-	-	23	1	-	-	-	24	24
Uttarakhand	-	-	-	-	-	-	138	8	-	-	-	146	146
Uttar Pradesh	-	-	-	-	-	-	2,167	139	-	-	-	2,306	2,306
West Bengal	-	-	-	-	-	-	1,005	44	-	-	-	1,050	1,050
TOTAL (A)	-	-	-	-	-	-	54,574	3,140	1,845	-	-	59,560	59,560
UNION TERRITORIES													
Andaman and Nicobar Islands	-	-	-	-	-	-	3	0	-	-	-	3	3
Chandigarh	-	-	-	-	-	-	187	8	-	-	-	195	195
Dadra and Nagar Haveli	-	-	-	-	-	-	12	3	-	-	-	15	15
Daman & Diu	-	-	-	-	-	-	8	1	-	-	-	9	9
Govt. of NCT of Delhi	-	-	-	-	-	-	3,612	547	-	-	-	4,159	4,159
Jammu & Kashmir	-	-	-	-	-	-	57	4	-	-	-	61	61
Ladakh	-	-	-	-	-	-	0	-	-	-	-	0	0
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	-	-	-	-	-	-	19	2	-	-	-	21	21
TOTAL (B)	-	-	-	-	-	-	3,898	565	-	-	-	4,463	4,463
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	-	-	-	-	-	-	-	-	-	-	-	-	-
Grand Total (A)+(B)+(C)	-	-	-	-	-	-	58,472	3,705	1,845	-	-	64,022	64,022

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS
GROSS DIRECT PREMIUM UNDERWRITTEN UPTO THE QUARTER ENDED 30TH SEPTEMBER 2022

(Amount in Rs. Lakhs)

STATES	Fire	Marine (Cargo)	Marine (Hull)	Engineering	Motor Own Damage	Motor Third Party	Health	Personal Accident	Medical Insurance (Travel)	Overseas medical Insurance	Crop Insurance	All Other Miscellaneous	Grand Total
	Upto The Period Ended 30th September 2022	Upto The Period Ended 30th September 2022	Upto The Period Ended 30th September 2022	Upto The Period Ended 30th September 2022	Upto The Period Ended 30th September 2022	Upto The Period Ended 30th September 2022	Upto The Period Ended 30th September 2022	Upto The Period Ended 30th September 2022	Upto The Period Ended 30th September 2022	Upto The Period Ended 30th September 2022	Upto The Period Ended 30th September 2022	Upto The Period Ended 30th September 2022	Upto The Period Ended 30th September 2022
Andhra Pradesh	-	-	-	-	-	-	1,265	186	-	-	-	1,450	1,450
Arunachal Pradesh	-	-	-	-	-	-	20	0	-	-	-	21	21
Assam	-	-	-	-	-	-	1,092	36	-	-	-	1,128	1,128
Bihar	-	-	-	-	-	-	976	89	-	-	-	1,065	1,065
Chhattisgarh	-	-	-	-	-	-	339	24	-	-	-	363	363
Goa	-	-	-	-	-	-	141	7	-	-	-	148	148
Gujarat	-	-	-	-	-	-	6,751	493	-	-	-	7,244	7,244
Haryana	-	-	-	-	-	-	14,445	444	251	-	-	15,140	15,140
Himachal Pradesh	-	-	-	-	-	-	115	12	-	-	-	126	126
Jharkhand	-	-	-	-	-	-	427	18	-	-	-	444	444
Karnataka	-	-	-	-	-	-	15,390	1,093	2,417	-	-	18,900	18,900
Kerala	-	-	-	-	-	-	1,364	45	-	-	-	1,409	1,409
Madhya Pradesh	-	-	-	-	-	-	2,029	101	-	-	-	2,130	2,130
Maharashtra	-	-	-	-	-	-	41,972	2,440	1,043	-	-	45,455	45,455
Manipur	-	-	-	-	-	-	40	3	-	-	-	43	43
Meghalaya	-	-	-	-	-	-	46	1	-	-	-	47	47
Mizoram	-	-	-	-	-	-	1	0	-	-	-	2	2
Nagaland	-	-	-	-	-	-	17	1	-	-	-	17	17
Odisha	-	-	-	-	-	-	1,389	71	-	-	-	1,460	1,460
Punjab	-	-	-	-	-	-	1,627	210	-	-	-	1,837	1,837
Rajasthan	-	-	-	-	-	-	2,025	297	-	-	-	2,322	2,322
Sikkim	-	-	-	-	-	-	30	1	-	-	-	31	31
Tamil Nadu	-	-	-	-	-	-	2,989	243	-	-	-	3,232	3,232
Telangana	-	-	-	-	-	-	6,509	517	-	-	-	7,026	7,026
Tripura	-	-	-	-	-	-	41	2	-	-	-	43	43
Uttarakhand	-	-	-	-	-	-	253	14	-	-	-	267	267
Uttar Pradesh	-	-	-	-	-	-	3,900	242	-	-	-	4,141	4,141
West Bengal	-	-	-	-	-	-	2,317	132	-	-	-	2,449	2,449
TOTAL (A)	-	-	-	-	-	-	1,07,510	6,722	3,712	-	-	1,17,945	1,17,945
UNION TERRITORIES													
Andaman and Nicobar Islands	-	-	-	-	-	-	5	0	-	-	-	5	5
Chandigarh	-	-	-	-	-	-	265	12	-	-	-	277	277
Dadra and Nagar Haveli	-	-	-	-	-	-	22	4	-	-	-	26	26
Daman & Diu	-	-	-	-	-	-	18	2	-	-	-	20	20
Govt. of NCT of Delhi	-	-	-	-	-	-	7,509	1,133	-	-	-	8,642	8,642
Jammu & Kashmir	-	-	-	-	-	-	98	6	-	-	-	104	104
Ladakh	-	-	-	-	-	-	0	-	-	-	-	0	0
Lakshadweep	-	-	-	-	-	-	0	0	-	-	-	0	0
Puducherry	-	-	-	-	-	-	38	4	-	-	-	41	41
TOTAL (B)	-	-	-	-	-	-	7,954	1,162	-	-	-	9,116	9,116
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	-	-	-	-	-	-	-	-	-	-	-	-	-
Grand Total (A)+(B)+(C)	-	-	-	-	-	-	1,15,465	7,884	3,712	-	-	1,27,961	1,27,961

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

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

(Amount in Rs. Lakhs)

Quarterly Business Returns across line of Business									
S.No.	Line of Business	For the Quarter 30th September 2022		For the Quarter 30th September 2021		Upto the Quarter Ended 30th September 2022		Upto the Quarter Ended 30th September 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	58,472	1,20,323	35,548	1,16,348	1,15,465	2,30,403	68,546	2,49,289
7	Personal Accident	3,705	46,892	3,558	31,239	7,884	79,011	6,934	60,764
8	Travel	1,845	3	509	1	3,712	3	887	1
9	Workmen's Compensation/ Employer's liability	-	-	-	-	-	-	-	-
10	Public/ Product Liability	-	-	-	-	-	-	-	-
11	Engineering	-	-	-	-	-	-	-	-
12	Aviation	-	-	-	-	-	-	-	-
13	Crop Insurance	-	-	-	-	-	-	-	-
14	Other segments	-	-	-	-	-	-	-	-
15	Miscellaneous	-	-	-	-	-	-	-	-

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-36- BUSINESS -CHANNELS WISE

(Amount in Rs. Lakhs)

S.No.	Channels	Business Acquisition through different channels							
		For the Quarter 30th September 2022		Upto the Quarter Ended 30th September 2022		For the Quarter 30th September 2021		Upto the Quarter Ended 30th September 2021	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	55,543	9,097	99,252	16,010	42,267	6,315	84,026	11,815
2	Corporate Agents-Banks	65,208	14,256	1,20,613	24,892	70,396	11,628	1,51,896	23,499
3	Corporate Agents -Others	1,110	6,563	2,025	14,714	1,851	4,582	2,917	7,968
4	Brokers	37,826	28,495	73,359	61,606	21,937	14,857	31,875	26,830
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	-	-	-	-	-	-	-	-
	Officers/Employees	3,646	1,661	6,949	3,510	2,759	1,078	6,547	1,905
	Online (Through Company Website)	3,331	3,853	6,169	6,154	1,404	632	5,858	2,038
	Others	-	-	-	-	-	-	-	-
7	Common Service Centres(CSC)	-	-	-	-	-	-	-	-
8	Insurance Marketing Firm	244	52	469	91	53	8	135	17
9	Point of sales person (Direct)	-	-	-	-	303	22	465	32
10	MISP (Direct)	-	-	-	-	-	-	-	-
11	Web Aggregators	310	45	581	85	6,618	493	26,335	2,262
12	Referral Arrangements	-	-	-	-	-	-	-	-
13	Other	-	-	-	-	-	-	-	-
	Total (A)	1,67,218	64,022	3,09,417	1,27,061	1,47,588	39,615	3,10,054	76,367
14	Business outside India (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	1,67,218	64,022	3,09,417	1,27,061	1,47,588	39,615	3,10,054	76,367

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-37-CLAIMS DATA

FOR THE QUARTER ENDED 30TH SEPTEMBER 2022

No of Claims only

S. No.	Claims Experience	Health	Personal Accident	Travel	Total
Sl. No.	Claims Experience				
1	Claims O/S at the beginning of the period	9,125	76	-	9,201
2	Claims reported during the period	1,80,097	507	108	1,80,712
	(a) Booked During the period	1,79,649	470	108	1,80,227
	(b) Reopened during the Period	448	37	-	485
	(c) Other Adjustment (to be specified)	-	-	-	-
3	Claims Settled during the period	1,65,081	440	29	1,65,550
	(a) paid during the period				
	(b) Other Adjustment (to be specified)	-	-	-	-
4	Claims Repudiated during the period	7,670	85	12	7,767
	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)	-	-	-	-
6	<u>Claims O/S at End of the period</u>	16,471	58	67	16,596
	Less than 3months	15,551	52	63	15,666
	3 months to 6 months	627	1	4	632
	6months to 1 year	164	2	-	166
	1year and above	129	3	-	132

UPTO THE QUARTER ENDED 30TH SEPTEMBER 2022

No of Claims only

S. No.	Claims Experience	Health	Personal Accident	Travel	Total
Sl. No.	Claims Experience				
1	Claims O/S at the beginning of the period	6,581	83	-	6,664
2	Claims reported during the period	2,91,711	1,035	119	2,92,865
	(a) Booked During the period	2,90,585	990	119	2,91,694
	(b) Reopened during the Period	1,126	45	-	1,171
	(c) Other Adjustment (to be specified)	-	-	-	-
3	Claims Settled during the period	2,68,065	863	40	2,68,968
	(a) paid during the period				
	(b) Other Adjustment (to be specified)	-	-	-	-
4	Claims Repudiated during the period	13,756	197	12	13,965
	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)	0	0	0	0
6	<u>Claims O/S at End of the period</u>	16471	58	67	16596
	Less than 3months	15551	52	63	15666
	3 months to 6 months	627	1	4	632
	6months to 1 year	164	2	0	166
	1year and above	129	3	0	132

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-37-CLAIMS DATA

FOR THE QUARTER ENDED 30TH SEPTEMBER 2022

(Amount in Rs. Lakhs)

S. No.	Claims Experience	Health	Personal Accident	Travel	Total
Sl. No.	Claims Experience				
1	Claims O/S at the beginning of the period	6,403	399	-	6,802
2	Claims reported during the period	40,477	1,090	75	41,642
	(a) Booked During the period	40,099	946	75	41,121
	(b) Reopened during the Period	377	144	-	521
	(c) Other Adjustment (to be specified)	-	-	-	-
3	Claims Settled during the period	27,280	535	7	27,822
	(a) paid during the period				
	(b) Other Adjustment (to be specified)	-	-	-	-
4	Claims Repudiated during the period	8,678	652	(4)	9,326
	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)	-	-	-	-
6	Claims O/S at End of the period	10,922	301	73	11,295
	Less than 3months	10,570	300	72	10,942
	3 months to 6 months	297	0	0	297
	6months to 1 year	42	1	-	43
	1year and above	13	0	-	13

UPTO THE QUARTER ENDED 30TH SEPTEMBER 2022

(Amount in Rs. Lakhs)

1	Claims Experience	Health	Personal Accident	Travel	Total
Sl. No.	Claims Experience				
1	Claims O/S at the beginning of the period	4,364	192	-	4,555
2	Claims reported during the period	69,735	2,817	76	72,628
	(a) Booked During the period	68,560	2,657	76	71,293
	(b) Reopened during the Period	1,175	160	-	1,335
	(c) Other Adjustment (to be specified)	-	-	-	-
3	Claims Settled during the period	49,530	1,490	8	51,028
	(a) paid during the period				
	(b) Other Adjustment (to be specified)	-	-	-	-
4	Claims Repudiated during the period	13,647	1,217	(4)	14,860
	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)	-	-	-	-
6	Claims O/S at End of the period	10,922	301	73	11,295
	Less than 3months	10,570	300	72	10,942
	3 months to 6 months	297	0	0	297
	6months to 1 year	42	1	-	43
	1year and above	13	0	-	13

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-39 -AGEING OF CLAIMS

FOR THE QUARTER ENDING ON 30TH SEPTEMBER 2022

(Amount in Rs. Lakhs)

[illegible]

Note: (a) Separate disclosure to be made for segment/sub-segment which contributes more than 10 percent of the total gross direct premium

UPTO THE QUARTER ENDING ON 30TH SEPTEMBER 2022

[illegible]



Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-41 -OFFICES INFORMATION FOR NON-LIFE

S. No.	Office Information		Number
1	No. of offices at the beginning of the year		130
2	No. of branches approved during the year (period ended September 30, 2022)		76
3	No. of branches opened during the year	Out of approvals of previous year	7
4		Out of approvals of this year	4
5	No. of branches closed during the year (period ended September 30, 2022)		-
6	No of branches at the end of the year (period ended September 30, 2022)		141
7	No. of branches approved but not opened		94*
8	No. of rural branches		-
9	No. of urban branches (including Metros and Semi-urban)		141
10	No. of Directors:-		
	(a) Independent Director		5
	(b) Executive Director#		1#
	(c) Non-executive Director		11
	(d) Women Director		1
	(e) Whole time director		1#
11	No. of Employees		
	(a) On-roll:		4,808
	(b) Off-roll:		430
	(c) Total		5,138
12	No. of Insurance Agents and Intermediaries.		
	(a) Individual Agents		74,960
	(b) Corporate Agents-Banks		15
	(c)Corporate Agents-Others		34
	(d) Insurance Brokers		322
	(e) Web Aggregators		12
	(f) Insurance Marketing Firm		34
	(g) Motor Insurance Service Providers (Direct)		Not Applicable
	(h) Point of Sales persons (Direct)		39
	(i) Other as allowed by IRDAI		Nil

Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	4217	68437
Recruitments during the quarter	1243	7224
Attrition during the quarter	652	245
Number at the end of the quarter	4808	75416

Note:

*This includes No. of branches approved but not opened for previous year i.e. 22 and current year i.e. 72 (22+72=94)

There is only 1 Executive Director who is designated as the Chief Executive Director and whole time Director.

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-42 -BOARD OF DIRECTORS AND KEY PERSONS

Board of Directors information				
Sr. No.	Name of person	Designation	Role/designation	Details of change in the quarter ended September 30, 2022
1	Mr. Ajay Srinivasan	Non Executive Director	Director	Till date July 12, 2022
2	Ms. Vishakha mulye	Additional Non Executive Director	Director	W.e.f July 15, 2022
3	Mr. Sushil Agarwal	Non Executive Director	Director	-
4	Mr. Devajyoti Bhattacharya	Non Executive Director	Director	-
5	Dr. Ajit Ranade	Non Executive Director	Director	Till date August 23, 2022
6	Mr. Asokan Naidu	Non Executive Director	Director	-
7	Mr. Risto Sakari Ketola	Non Executive Director	Director	-
8	Dr. Johannes Hendrik Viljoen	Non Executive Director	Director	-
9	Mr. S Ravi	Independent Director	Director	-
10	Ms. Sukanya Kripalu	Independent Director	Director	-
11	Mr. C N Ram	Independent Director	Director	-
12	Mr. Mahendren Moodley	Independent Director	Director	-
13	Dr. Nandakumar Jairam	Independent Director	Director	-
14	Mr. Mayank Bathwal	Chief Executive Officer & Whole Time Director	Director and KMP	-
15	Mr. Amit Jain	Chief Operating Officer and GRO (including designated Chief Financial Officer)	KMP	-
16	Mr. Mahesh Kumar Radhakrishnan	Head - Legal, Risk, Compliance and Company Secretary (Including Chief Compliance Officer and Chief Risk Officer)	KMP	-
17	Ms. Anuradha Sriram	Chief Actuarial officer	KMP	-
18	Mr. Niren Srivastava	Head - Human Resource & Administration	KMP	-
19	Ms. Darshana Shah	Chief Marketing Officer	KMP	Till August 31, 2022
20	Mr. Hrishikesh Kunte	Head - Digital	KMP	W.e.f. September 01, 2022
21	Ms. Anu Raj	Head - Marketing	KMP	W.e.f. September 01, 2022
22	Ms. Varij Pujara	Chief Distribution Officer	KMP	-
23	Mr. Nirav Shah	Appointed Actuary	KMP	-
24	Mr. Dheeraj Agarwal	Chief Investment Officer	KMP	-
25	Mr. Gururaj Rao	Chief Technology Officer	KMP	Till September 30, 2022

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

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

(Amount in Rs. Lakhs)

REVENUE ACCOUNT FOR THE QUARTER ENDED 30TH SEPTEMBER 2022					
S.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	-	-	-
		Social	-	-	-
2	Marine Cargo & Hull	Rural	-	-	-
		Social	-	-	-
3	Marine other than Cargo	Rural	-	-	-
		Social	-	-	-
4	Motor OD	Rural	-	-	-
		Social	-	-	-
5	Motor TP	Rural	-	-	-
		Social	-	-	-
6	Health	Rural	13,248	5,099	3,11,082
		Social	21	281	2,384
7	Personal Accident	Rural	6,263	624	5,20,083
		Social	9	36	34,077
8	Travel	Rural	NIL	NIL	NIL
		Social	NIL	NIL	NIL
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	Rural	-	-	-
		Social	-	-	-
14	Miscellaneous	Rural	-	-	-
		Social	-	-	-
	Total	Rural	19,511	5,723	8,31,165
		Social	30	318	36,460

Health Insurance

Aditya Birla Health Insurance Co. Limited



ADITYA BIRLA
CAPITAL

PROTECTING INVESTING FINANCING ADVISING

Aditya Birla Health Insurance Co. Limited Registration No. 153 and Dated 11 July 2016

FORM NL-44-MOTOR TP OBLIGATIONS (QUARTERLY RETURNS)

- (i) Gross Direct Premium Income for the year ended 30th March 2022 is NIL
(ii) Gross Direct Motor Third Party Insurance Business Premium for the year ended 30th March 2022 is NIL
(iii) Obligation of the Insurer to be met for the period ended 30th March 2022 is NIL

STATEMENT FOR THE QUARTER ENDED 30TH SEPTEMBER 2022

Items	(Amount in Rs. Lakhs)	
	For the Quarter ended 30th September 2022	For the Period ended 30th September 2022
Gross Direct Motor Third Party Insurance Business	-	-
Premium in respect of liability only policies (L)	-	-
Gross Direct Motor Third Party Insurance Business	-	-
Premium in respect of package policies (P)	-	-
Total Gross Direct Motor Third Party Insurance	-	-
Business Premium (L+P)	-	-
Total Gross Direct Motor Own damage Insurance Business Premium	-	-
TOTAL	-	-

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-45 - GREIVANCE DISPOSAL

Complaints Made by Customers								
S No.	Particulars	Opening Balance at the beginning of the quarter	Additions during the quarter (net of duplicate complaints)	Complaints Resolved			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 customers							
a)	Proposal Related	-	1	0	0	1	0	3
b)	Claims Related	14	306	47	84	166	9	634
c)	Policy Related	3	87	47	15	19	6	175
d)	Premium Related	-	12	7	2	1	2	19
e)	Refund Related	-	26	12	7	7	0	45
f)	Coverage Related	-	0	0	0	0	0	0
g)	Cover Note Related	-	0	0	0	0	0	0
h)	Product Related	1	24	6	5	10	3	36
i)	Others: (i) Alleged misconduct of officials of Insurer.	2	79	29	24	24	2	148
	Total	20	535	148	137	228	22	1060

2	Total No. of policies during previous year:*	21,68,267
3	Total No. of claims during previous year:	1,01,504
4	Total No. of policies during current year:*	30,15,345
5	Total No. of claims during current year:	1,72,945
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	1
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	37

*Please note the total number of policies issued include the count of Certificate of Insurance issued under Group Affinity Policies.

Complaints Made by Intermediaries								
S No.	Particulars	Opening Balance at the beginning of the quarter	Additions during the quarter (net of duplicate complaints)	Complaints Resolved			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 customers	-	-	-	-	-	-	-
a)	Proposal Related	-	-	-	-	-	-	-
b)	Claims Related	-	-	-	-	-	-	-
c)	Policy Related	-	-	-	-	-	-	-
d)	Premium Related	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-

2	Total No. of policies during previous year:	-
3	Total No. of claims during previous year:	-
4	Total No. of policies during current year:	-
5	Total No. of claims during current year:	-
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	-
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	-

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
a)	Up to 15 days	22	4%	-	0%	22	4%
b)	15 - 30 days	-	0%	-	0%	-	0%
c)	30 - 90 days	-	0%	-	0%	-	0%
d)	90 days & Beyond	-	0%	-	0%	-	0%
	Total Number of Complaints	535	4%	-	0%	535	4%

Aditya Birla Health Insurance Co. Limited
Registration No. 153 and Dated 11 July 2016

FORM NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

Statement for the quarter ended 30th September 2022

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	NIL	NIL	NIL	NIL	NIL	NIL	NIL