

**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 31st DECEMBER, 2023

(Amount in Rs. Lakhs)

S.No	Particulars	Schedule Ref. Form No.	Miscellaneous	Total	Miscellaneous	Total	Miscellaneous	Total	Miscellaneous	Total
			For The Quarter Ended 31st December, 2023		For The Period Ended 31st December, 2023		For The Quarter Ended 31st December, 2022		For The Period Ended 31st December, 2022	
1	Premiums earned (Net)	NL-4	58,085	58,085	1,69,411	1,69,411	41,003	41,003	1,24,952	1,24,952
2	Profit/ Loss on sale/redemption of Investments		165	165	1,137	1,137	(107)	(107)	239	239
3	Interest, Dividend & Rent – Gross ( <b>Refer Note 1</b> )		3,793	3,793	11,060	11,060	2,900	2,900	7,371	7,371
4	Other:									
	(a) Other Income		-	-	-	-	-	-	-	-
	(b) Contribution from the Shareholders' Account		-	-	-	-	-	-	-	-
	(i) Towards Excess Expenses of Management									
	<b>TOTAL (A)</b>		<b>62,043</b>	<b>62,043</b>	<b>1,81,608</b>	<b>1,81,608</b>	<b>43,796</b>	<b>43,796</b>	<b>1,32,563</b>	<b>1,32,563</b>
6	Claims Incurred (Net)	NL-5	44,647	44,647	1,28,695	1,28,695	30,024	30,024	81,261	81,261
7	Commission	NL-6	10,796	10,796	30,355	30,355	3,969	3,969	8,035	8,035
8	Operating Expenses related to Insurance Business	NL-7	20,779	20,779	53,497	53,497	17,927	17,927	66,835	66,835
9	Premium Deficiency		-	-	-	-	-	-	-	-
	<b>TOTAL (B)</b>		<b>76,222</b>	<b>76,222</b>	<b>2,12,547</b>	<b>2,12,547</b>	<b>51,920</b>	<b>51,920</b>	<b>1,56,131</b>	<b>1,56,131</b>
10	<b>Operating Profit/(Loss)</b>		(14,179)	(14,179)	(30,939)	(30,939)	(8,124)	(8,124)	(23,568)	(23,568)
	<b>C= (A - B)</b>									
11	<b>APPROPRIATIONS</b>									
	Transfer to Shareholders' Account		(14,179)	(14,179)	(30,939)	(30,939)	(8,124)	(8,124)	(23,568)	(23,568)
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-
	Transfer to Other Reserves		-	-	-	-	-	-	-	-
	<b>TOTAL (C)</b>		<b>(14,179)</b>	<b>(14,179)</b>	<b>(30,939)</b>	<b>(30,939)</b>	<b>(8,124)</b>	<b>(8,124)</b>	<b>(23,568)</b>	<b>(23,568)</b>

**Note - 1**

Pertaining to Policyholder's funds	Miscellaneous	Total	Miscellaneous	Total	Miscellaneous	Total	Miscellaneous	Total
	For The Quarter Ended 31st December, 2023		For The Period Ended 31st December, 2023		For The Quarter Ended 31st December, 2022		For The Period Ended 31st December, 2022	
Interest, Dividend & Rent	4,026	4,026	11,616	11,616	3,125	3,125	8,075	8075
<b>Add/Less:-</b>								
Investment Expenses	-	-	-	-	-	-	-	-
Amortisation of Premium/ Discount on Investments	(233)	(233)	(556)	(556)	(225)	(225)	(703)	(703)
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	-	-	-	-	-	-	-	-
<b>Interest, Dividend &amp; Rent – Gross*</b>	<b>3,793</b>	<b>3,793</b>	<b>11,060</b>	<b>11,060</b>	<b>2,900</b>	<b>2,900</b>	<b>7,371</b>	<b>7,371</b>

\* 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 31st DECEMBER, 2023

(Amount in Rs. Lakhs)

S.No	Particulars	Schedule Ref. Form No.	For The Quarter Ended 31st December, 2023	For The Period Ended 31st December, 2023	For The Quarter Ended 31st December, 2022	For The Period Ended 31st December, 2022
<b>1</b>	<b>OPERATING PROFIT/(LOSS)</b>	NL-1				
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c ) Miscellaneous Insurance		(14,179)	(30,939)	(8,124)	(23,568)
<b>2</b>	<b>INCOME FROM INVESTMENTS</b>					
	(a) Interest, Dividend & Rent – Gross		1,290	4,052	1,177	2,540
	(b) Profit on sale of investments		51	518	197	229
	(c) (Loss on sale/ redemption of investments)		-	-	-	-
	(d) Accretion/(Amortisation) of Debt Securities		(57)	(243)	2	(135)
<b>3</b>	<b>OTHER INCOME</b>					
	(a) Interest on Income Tax Refund		-	-	-	-
	<b>TOTAL (A)</b>		<b>(12,894)</b>	<b>(26,611)</b>	<b>(6,749)</b>	<b>(20,934)</b>
<b>4</b>	<b>PROVISIONS (Other than taxation)</b>					
	(a) For diminution in the value of investments		-	-	(300)	(150)
	(b) For doubtful debts		-	-	-	-
	(c) Others		-	-	-	-
<b>5</b>	<b>OTHER EXPENSES</b>					
	(a) Expenses other than those related to Insurance Business		129	399	208	802
	(b) Bad debts written off		-	-	-	-
	(c) Interest on delayed refund/claims		27	50	2	(1)
	(d) Expenses towards CSR activities		-	-	-	-
	(e) Penalties		-	-	-	-
	(g)Others		-	-	-	-
	<b>TOTAL (B)</b>		<b>156</b>	<b>449</b>	<b>(90)</b>	<b>651</b>
	<b>Loss Before Tax</b>		<b>(13,050)</b>	<b>(27,060)</b>	<b>(6,659)</b>	<b>(21,585)</b>
	Provision for Taxation		-	-	-	-
	<b>Loss After Tax</b>		<b>(13,050)</b>	<b>(27,060)</b>	<b>(6,659)</b>	<b>(21,585)</b>
	<b>APPROPRIATIONS</b>					
	(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/Period		(1,65,476)	(1,51,466)	(1,44,512)	(1,29,586)
	<b>Balance carried forward to Balance Sheet</b>		<b>(1,78,526)</b>	<b>(1,78,526)</b>	<b>(1,51,171)</b>	<b>(1,51,171)</b>

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 31st DECEMBER, 2023**

*(Amount in Rs. Lakhs)*

S.No	Particulars	Schedule Ref. Form No.	As at 31st December, 2023	As at 31st December, 2022
	<b>SOURCES OF FUNDS</b>			
1	SHARE CAPITAL	NL-8	50,778	50,758
2	SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
3	RESERVES AND SURPLUS	NL-10	2,26,327	2,25,988
4	FAIR VALUE CHANGE ACCOUNT			
	-Shareholders' Funds		17	5
	-Policyholders' Funds		9	19
5	BORROWINGS	NL-11	-	-
	<b>TOTAL</b>		<b>2,77,131</b>	<b>2,76,770</b>
	<b>APPLICATION OF FUNDS</b>			
1	INVESTMENTS-Shareholders	NL-12	71,743	82,400
2	INVESTMENTS-Policyholders	NL-12A	2,25,752	1,88,659
3	LOANS	NL-13	-	-
4	FIXED ASSETS	NL-14	16,765	13,287
5	DEFERRED TAX ASSET (Net)		-	-
	<b>CURRENT ASSETS</b>			
	Cash and Bank Balances	NL-15	3,442	2,497
	Advances and Other Assets	NL-16	27,240	15,652
	<b>Sub-Total (A)</b>		<b>30,682</b>	<b>18,149</b>
6	DEFERRED TAX LIABILITY (Net)		-	-
7	CURRENT LIABILITIES	NL-17	1,19,702	81,333
8	PROVISIONS	NL-18	1,26,635	95,562
	<b>Sub-Total (B)</b>		<b>2,46,336</b>	<b>1,76,895</b>
	<b>NET CURRENT ASSETS (C) = (A - B)</b>		<b>(2,15,655)</b>	<b>(1,58,746)</b>
9	MISCELLANEOUS EXPENDITURE	NL-19	-	-
10	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		1,78,526	1,51,171
	<b>TOTAL</b>		<b>2,77,131</b>	<b>2,76,770</b>

**CONTINGENT LIABILITIES**

Particulars	As at 31st December, 2023	As at 31st December, 2022
1. Partly paid-up investments	-	-
2. Claims, other than against policies, not acknowledged as debts by the company	-	-
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	12,379	-
6. Reinsurance obligations to the extent not provided for in accounts	-	-
7 .Others	3,072	1,288
(a). Claims against policies under litigation		
<b>TOTAL</b>	<b>15,481</b>	<b>1,318</b>

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 31st December, 2023				For The Period Ended 31st December, 2023			
Gross Direct Premium	77,849	5,339	702	83,890	2,22,906	14,430	2,605	2,39,941
Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-
Less : Premium on reinsurance ceded	17,645	314	55	18,014	51,490	804	181	52,475
<b>Net Written Premium</b>	<b>60,204</b>	<b>5,025</b>	<b>647</b>	<b>65,876</b>	<b>1,71,416</b>	<b>13,626</b>	<b>2,424</b>	<b>1,87,466</b>
Add: Opening balance of UPR	1,09,715	7,670	112	1,17,497	99,544	7,437	252	1,07,233
Less: Closing balance of UPR	1,16,571	8,641	76	1,25,288	1,16,571	8,641	76	1,25,288
<b>Net Earned Premium</b>	<b>53,348</b>	<b>4,054</b>	<b>683</b>	<b>58,085</b>	<b>1,54,389</b>	<b>12,423</b>	<b>2,599</b>	<b>1,69,411</b>
<b>Gross Direct Premium</b>								
- In India	77,849	5,339	702	83,890	2,22,906	14,430	2,605	2,39,941
- 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 31st December, 2022				For The Period Ended 31st December, 2022			
Gross Direct Premium	52,953	4,101	1,729	58,783	1,68,418	11,986	5,441	1,85,844
Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-
Less : Premium on reinsurance ceded	9,849	235	90	10,174	31,191	751	238	32,180
<b>Net Written Premium</b>	<b>43,104</b>	<b>3,866</b>	<b>1,639</b>	<b>48,609</b>	<b>1,37,227</b>	<b>11,234</b>	<b>5,203</b>	<b>1,53,664</b>
Add: Opening balance of UPR	79,395	7,029	218	86,642	58,838	6,667	31	65,537
Less: Closing balance of UPR	86,469	7,560	219	94,248	86,469	7,560	219	94,248
<b>Net Earned Premium</b>	<b>36,030</b>	<b>3,335</b>	<b>1,638</b>	<b>41,003</b>	<b>1,09,596</b>	<b>10,341</b>	<b>5,015</b>	<b>1,24,952</b>
<b>Gross Direct Premium</b>								
- In India	52,953	4,101	1,729	58,783	1,68,418	11,986	5,441	1,85,844
- 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 31st December, 2023				For The Period Ended 31st December, 2023			
Claims paid (Direct)	49,772	627	494	50,893	1,40,657	1,512	1,307	1,43,476
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	7,992	60	20	8,072	22,204	124	97	22,425
<b>Net Claim Paid</b>	<b>41,780</b>	<b>567</b>	<b>474</b>	<b>42,821</b>	<b>1,18,453</b>	<b>1,388</b>	<b>1,210</b>	<b>1,21,051</b>
Add: Claims Outstanding at the end of the year	26,938	2,672	960	30,570	26,938	2,672	960	30,570
Less: Claims Outstanding at the beginning of the year	24,916	2,921	907	28,743	19,516	2,721	689	22,926
<b>Net Incurred Claims</b>	<b>43,802</b>	<b>318</b>	<b>527</b>	<b>44,647</b>	<b>1,25,875</b>	<b>1,339</b>	<b>1,481</b>	<b>1,28,695</b>
<b>Claims Paid (Direct)</b>								
-In India	49,772	627	494	50,893	1,40,657	1,512	1,307	1,43,476
-Outside India	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	13,749	1,871	634	16,254	13,749	1,871	634	16,254
Estimates of IBNR and IBNER at the beginning of the period (net)	13,317	2,328	528	16,173	11,369	2,184	340	13,892

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 31st December, 2022				For The Period Ended 31st December, 2022			
Claims paid (Direct)	35,068	525	68	35,660	89,607	2,152	264	92,023
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	6,229	26	3	6,258	16,521	317	11	16,849
<b>Net Claim Paid</b>	<b>28,839</b>	<b>499</b>	<b>65</b>	<b>29,403</b>	<b>73,086</b>	<b>1,834</b>	<b>253</b>	<b>75,173</b>
Add Claims Outstanding at the end of the year	18,907	1,792	118	20,817	18,907	1,792	118	20,817
Less Claims Outstanding at the beginning of the year	17,962	1,961	273	20,197	11,388	2,894	447	14,729
<b>Net Incurred Claims</b>	<b>29,784</b>	<b>330</b>	<b>(90)</b>	<b>30,024</b>	<b>80,604</b>	<b>733</b>	<b>(76)</b>	<b>81,261</b>
<b>Claims Paid (Direct)</b>								
-In India	35,068	525	68	35,660	89,607	2,152	264	92,023
-Outside India	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	10,072	1,224	207	11,502	10,072	1,224	207	11,502
Estimates of IBNR and IBNER at the beginning of the period (net)	9,483	1,675	203	11,361	7,739	2,712	447	10,897

**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 31st December, 2023				For The Period Ended 31st December, 2023			
Commission & Remuneration	16,003	1,754	287	18,044	42,469	4,185	686	47,340
Rewards	634	27	-	661	2,823	108	-	2,931
Distribution fees	-	-	-	-	-	-	-	-
<b>Gross Commission</b>	<b>16,637</b>	<b>1,781</b>	<b>287</b>	<b>18,705</b>	<b>45,292</b>	<b>4,293</b>	<b>686</b>	<b>50,271</b>
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	7,882	25	3	7,909	19,839	66	10	19,916
<b>Net Commission</b>	<b>8,756</b>	<b>1,756</b>	<b>284</b>	<b>10,796</b>	<b>25,453</b>	<b>4,227</b>	<b>675</b>	<b>30,355</b>
<b>Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:</b>								
Individual Agents	2,134	76	-	2,210	6,032	231	-	6,263
Corporate Agents-Banks/FII/HFC	5,423	855	-	6,278	15,074	2,302	-	17,376
Corporate Agents-Others	4,425	621	287	5,333	10,796	1,244	686	12,726
Insurance Brokers	4,639	229	-	4,869	13,321	515	-	13,836
Direct Business - Online	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-
Web Aggregators	8	0	-	9	35	0	-	35
Insurance Marketing Firm	7	0	-	7	33	2	-	34
Common Service Centers	-	-	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-	-	-
Point of Sales (Direct)	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>16,637</b>	<b>1,781</b>	<b>287</b>	<b>18,705</b>	<b>45,292</b>	<b>4,293</b>	<b>686</b>	<b>50,271</b>
<b>Commission and Rewards on (Excluding Reinsurance) Business written :</b>								
In India	16,637	1,781	287	18,705	45,292	4,293	686	50,271
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 31st December, 2022				For The Period Ended 31st December, 2022			
Commission & Remuneration	5,415	550	3	5,968	16,512	1,389	16	17,918
Rewards	1,200	72	-	1,272	2,384	141	-	2,525
Distribution fees	-	-	-	-	-	-	-	-
<b>Gross Commission</b>	<b>6,615</b>	<b>622</b>	<b>3</b>	<b>7,240</b>	<b>18,896</b>	<b>1,530</b>	<b>16</b>	<b>20,443</b>
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	3,245	19	7	3,270	12,250	137	22	12,408
<b>Net Commission</b>	<b>3,370</b>	<b>603</b>	<b>(4)</b>	<b>3,969</b>	<b>6,647</b>	<b>1,394</b>	<b>(6)</b>	<b>8,035</b>
<b>Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:</b>								
Individual Agents	1,371	65	-	1,436	3,495	162	-	3,658
Corporate Agents-Banks/FII/HFC	1,476	295	-	1,771	4,704	723	-	5,427
Corporate Agents-Others	910	73	3	986	2,772	129	16	2,918
Insurance Brokers	2,850	189	-	3,039	7,897	516	-	8,413
Direct Business - Online	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-
Web Aggregators	4	0	-	4	15	0	-	15
Insurance Marketing Firm	4	0	-	4	12	0	-	12
Common Service Centers	-	-	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-	-	-
Point of Sales (Direct)	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>6,615</b>	<b>622</b>	<b>3</b>	<b>7,240</b>	<b>18,896</b>	<b>1,530</b>	<b>16</b>	<b>20,443</b>
<b>Commission and Rewards on (Excluding Reinsurance) Business written :</b>								
In India	6,615	622	3	7,240	18,896	1,530	16	20,443
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 31st December, 2023				For The Period Ended 31st December, 2023			
1	Employees' remuneration & welfare benefits	11,670	876	176	12,722	32,241	2,091	487	34,819
2	Travel, conveyance and vehicle running expenses	341	24	5	369	996	65	15	1,076
3	Training expenses	153	10	2	166	413	27	6	446
4	Rents, rates & taxes	361	25	5	391	1,077	70	16	1,163
5	Repairs	154	10	2	167	371	24	6	400
6	Printing & stationery	63	7	1	71	237	17	4	257
7	Communication expenses	167	12	3	181	536	35	8	579
8	Legal & professional charges	1,036	69	16	1,121	1,900	123	29	2,052
9	Auditors' fees, expenses etc								
	(a) as auditor	7	1	0	8	21	1	0	23
	(b) Certification Services	0	0	0	0	0	0	0	0
	(c ) out of pocket expenses	(0)	0	(0)	0	4	0	0	5
	(i) Taxation matters	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-
	(d) in any other capacity	-	-	-	-	-	-	-	-
10	Advertisement and publicity	1,815	120	27	1,962	2,796	182	42	3,020
11	Interest & Bank Charges	58	4	1	63	339	22	5	366
12	Depreciation	1,114	77	17	1,207	3,197	208	48	3,453
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-
15	Information Technology Expenses	694	63	10	767	1,852	129	28	2,010
16	Goods and Services Tax (GST)	-	-	-	-	-	-	-	-
17	Others:								
	(a) Membership and Subscription	40	4	1	44	131	9	2	142
	(b) Loss / (Profit ) on Foreign Exchange Fluctuation	0	(0)	0	0	(2)	(0)	(0)	(3)
	(c) Insurance	2	0	0	3	11	1	0	12
	(d) Director's sitting fees	-	-	-	-	-	-	-	-
	(e) Miscellaneous expenses	39	3	1	43	147	10	2	159
	(f) Stamp duty	14	1	0	15	34	2	1	37
	(g) Electricity expense	36	3	1	39	153	10	2	166
	(h) Housekeeping charges	191	13	3	207	527	34	8	570
	(i) Data center charges	528	36	8	571	1,125	73	17	1,215
	(j) Agent training expenses	1	0	0	1	18	1	0	20
	(k) Medical fees	72	37	1	110	200	78	3	281
	(l) Call centre charges	205	14	3	222	438	28	7	473
	(m) Transaction processing services	300	20	5	325	711	46	11	768
	(n) Loss /(Profit) on Sale of Fixed Assets	4	0	0	4	(11)	(1)	(0)	(12)
	<b>TOTAL</b>	<b>19,062</b>	<b>1,429</b>	<b>288</b>	<b>20,779</b>	<b>49,464</b>	<b>3,286</b>	<b>747</b>	<b>53,497</b>
	In India	19,055	1,428	288	20,771	49,346	3,278	746	53,370
	Outside India	7	1	(0)	8	118	8	1	127

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 31st December, 2022				For The Period Ended 31st December, 2022			
1	Employees' remuneration & welfare benefits	10,579	910	345	11,834	32,045	2,147	1,035	35,228
2	Travel, conveyance and vehicle running expenses	458	35	15	507	1,223	87	40	1,350
3	Training expenses	96	10	3	109	1,053	75	34	1,162
4	Rents, rates & taxes	315	24	10	349	914	65	30	1,008
5	Repairs	79	6	3	88	283	20	9	312
6	Printing & stationery	50	9	2	61	313	23	10	345
7	Communication expenses	259	19	8	286	572	41	18	631
8	Legal & professional charges	702	53	23	778	1,811	129	59	1,998
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-
	(a) As auditor	6	0	0	7	19	1	1	21
	(b) Certification Services	(0)	0	0	(0)	3	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	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-
10	Advertisement and publicity	1,131	119	39	1,289	14,635	1,042	473	16,149
11	Interest & Bank Charges	108	8	4	120	282	20	9	311
12	Depreciation	864	66	28	959	2,540	181	82	2,803
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	-	-	-	-	-	-	-	-
15	Information Technology Expenses	346	49	11	407	1,472	106	48	1,625
16	Goods and Services Tax (GST)	-	-	-	-	-	-	-	-
17	Others:								
	(a) Membership and Subscription	56	7	2	65	187	14	6	207
	(b) Loss / (Profit ) on Foreign Exchange Fluctuation	0	0	0	0	(0)	(0)	(0)	(0)
	(c) Insurance	2	0	0	2	11	1	0	12
	(d) Director's sitting fees	-	-	-	-	-	-	-	-
	(e) Miscellaneous expenses	20	2	1	22	63	4	2	69
	(f) Stamp duty	60	7	2	69	194	14	6	214
	(g) Electricity expense	27	2	1	30	109	8	4	120
	(h) Housekeeping charges	74	6	2	82	291	21	9	322
	(i) Data center charges	173	14	6	193	897	64	29	990
	(j) Agent training expenses	70	5	2	78	211	15	7	233
	(k) Medical fees	90	35	3	128	150	56	5	210
	(l) Call centre charges	258	20	8	287	761	54	25	839
	(m) Transaction processing services	164	13	5	182	597	42	19	659
	(n) Loss /(Profit) on Sale of Fixed Assets	(4)	(0)	(0)	(5)	8	1	0	9
	<b>TOTAL</b>	<b>15,982</b>	<b>1,422</b>	<b>523</b>	<b>17,927</b>	<b>60,645</b>	<b>4,231</b>	<b>1,959</b>	<b>66,835</b>
	In India	15,969	1,421	522	17,912	60,601	4,228	1,958	66,787
	Outside India	13	1	1	15	44	3	1	48

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-8-SHARE CAPITAL SCHEDULE**

*(Amount in Rs. Lakhs)*

S.No	Particulars	As at 31st December, 2023	As at 31st December, 2022
1	<b>Authorised Capital</b>		
	60,00,00,000 equity shares of Rs.10 each (31st Dec 2022: 60,00,00,000 Equity shares of Rs. 10 each)	60,000	60,000
2	<b>Issued Capital</b>		
	50,77,84,530 Equity Shares of Rs 10 each (31st Dec 2022: 50,75,82,120 Equity Shares of Rs 10 each)	50,778	50,758
3	<b>Subscribed Capital</b>		
	50,77,84,530 Equity Shares of Rs 10 each (31st Dec 2022: 50,75,82,120 Equity Shares of Rs 10 each)	50,778	50,758
4	<b>Called-up Capital</b>		
	50,77,84,530 Equity Shares of Rs 10 each (31st Dec 2022: 50,75,82,120 Equity Shares of Rs 10 each)	50,778	50,758
	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	<b>Paid-up Capital</b>		
	50,77,84,530 Equity Shares of Rs 10 each (31st Dec 2022: 50,75,82,120 Equity Shares of Rs 10 each)	50,778	50,758
	<b>TOTAL</b>	<b>50,778</b>	<b>50,758</b>

**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**

[As certified by the Management]

Shareholder	As at 31st December, 2023		As at 31st December, 2022	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	23,30,06,086	45.89%	23,30,06,086	45.91%
· Foreign	22,38,68,580	44.08%	22,38,68,580	44.10%
Investors				
· Indian	-	-	-	-
· Foreign *	5,09,09,864	10.03%	5,07,07,454	9.99%
Others (to be specified e.g. ESOP etc.)	-	-	-	-
<b>TOTAL</b>	<b>50,77,84,530</b>	<b>100.00%</b>	<b>50,75,82,120</b>	<b>100.00%</b>

**Note :**

1. Number of shares allotted to Platinum Jasmine A 2018 Trust, acting through its trustee, Platinum Owl C 2018 RSC Limited (w.e.f. October 21, 2022)
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-9A-PATTERN OF SHAREHOLDING SCHEDULE

ANNEXURE A

**PART A:**

**PARTICULARS OF THE SHAREHOLDING PATTERN OF THE ADITYA BIRLA HEALTH INSURANCE COMPANY LIMITED  
AS AT QUARTER ENDED 31st DECEMBER, 2023**

SI. 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 (Formerly known as Aditya Birla Financial Services Limited) (Including 60 shares held by 6 Nominee shareholders)	1	23,30,06,086	45.89	23,301	-	-	-	-
iii)	Financial Institutions/ Banks	-	-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India	-	-	-	-	-	-	-	-
v)	Persons acting in concert	-	-	-	-	-	-	-	-
vi)	Any other	-	-	-	-	-	-	-	-
A.2	Foreign Promoters	-	-	-	-	-	-	-	-
i)	Individuals (Name of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:								
	(i) Momentum Metropolitan Strategic Investment (Pty) Limited (Formerly known as MMI Strategic Investments (Pty) Limited)	1	22,38,68,580	44.08	22,387	-	-	-	-
iii)	Any other	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-
	Overseas Corporate Bodies	-	-	-	-	-	-	-	-
	Non-Resident Indian (NRI)	-	-	-	-	-	-	-	-
	Clearing Members	-	-	-	-	-	-	-	-
	Bodies Corporate	-	-	-	-	-	-	-	-
	Foreign Nationals	-	-	-	-	-	-	-	-
v)	Any other	-	-	-	-	-	-	-	-
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other	-	-	-	-	-	-	-	-
	a)Platinum Jasmine A 2018 Trust, acting through its trustee, Platinum Owl C 2018 RSC Limited (w.e.f. October 21, 2022)	1	5,09,09,864	10.03	5,091	-	-	-	-
	<b>Total</b>	<b>3</b>	<b>50,77,84,530</b>	<b>100.00</b>	<b>50,778</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

**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. Neerja 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	0.00	13	-	-	-	-
ii)	Bodies Corporate:								
	Birla Consultants Limited	1	1,22,334	0.00	12	-	-	-	-
	Birla Industrial Finance (India) Limited	1	1,22,479	0.00	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	1,36,98,09,351	52.71	1,36,981	-	-	1,36,98,09,351	100
	Hindalco Industries Limited.	1	3,95,11,455	1.52	3,951	-	-	-	-
	Birla Group Holdings Private Limited	1	18,45,06,156	7.10	18,451	-	-	-	-
	Rajratan Holdings Private Limited	1	938	0.00	0	-	-	-	-
	Umang Commercial Company Private Limited	1	3,74,44,766	1.44	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	1.29	3,360	-	-	-	-
	Renuka Investments & Finance Limited	1	3,39,059	0.01	34	-	-	-	-
	Essel Mining & Industries Ltd	1	5,36,92,810	2.07	5,369	-	-	-	-
iii)	Financial Institutions/ Banks	-	-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India	-	-	-	-	-	-	-	-
v)	Persons acting in concert	-	-	-	-	-	-	-	-
vi)	Any other	-	-	-	-	-	-	-	-
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	1.08	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	0.04	113	-	-	-	-
	Thai Rayon Public Company Limited (GDR)	1	26,95,000	0.10	270	-	-	-	-
	Surya Kiran Investments PTE Limited (Equity and GDR)	1	3,76,49,337	1.45	3,765	-	-	3,76,42,337	100
B.	Non Promoters	-	-	-	-	-	-	-	-
B.1	Public Shareholders	-	-	-	-	-	-	-	-
1.1)	Institutions								
i)	Mutual Funds	55	5,00,31,328	1.93	5,003	-	-	-	-
ii)	Foreign Portfolio Investors	187	17,18,37,734	6.61	17,184	-	-	-	-
iii)	Financial Institutions/Banks	129	3,11,160	0.01	31	-	-	-	-
iv)	Insurance Companies	18	5,93,40,493	2.28	5,934	-	-	-	-
v)	FII belonging to Foreign promoter	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign Promoter of Indian Promoter	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	15	10,41,30,448	4.01	10,413	-	-	-	-
ix)	Any other								
	Foreign Body Corporate- Jomei Investments Limited	1	10,00,00,000	3.85	10,000	-	-	-	-
	Qualified Institutional Buyer	3	1,61,848	0.01	16	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	7	13,788	0.00	1	-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	4,42,299	15,82,57,022	6.09	15,826	-	-	-	-
ii)	Indivudal share capital in excess of Rs. 2 Lacs	727	5,07,12,537	1.95	5,071	-	-	-	-
iii)	NBFCs registered with RBI	8	1,56,086	0.01	16	-	-	-	-
iv)	Others:								
	Non-Resident Indian (NRI)	5,628	65,80,056	0.25	658	-	-	-	-
	Clearing Members	17	3,61,439	0.01	36	-	-	-	-
	Non Resident Indian Non Repatriable	3,529	47,39,613	0.18	474	-	-	-	-
	Bodies Corporate	2,349	4,94,71,100	1.90	4,947	-	-	-	-
	IEPF	-	-	-	-	-	-	-	-
v)	Any other								
	Trusts	44	16,11,942	0.06	161	-	-	-	-
	HUF	9,302	84,52,518	0.33	845	-	-	-	-
	Overseas Corporate Bodies	9	1,83,61,303	0.71	1,836	-	-	-	-
	Foreign Nationals	13	7,115	0.00	1	-	-	-	-
	Outstanding GDRs (Balancing Figure)	1	2,12,28,831	0.82	2,123	-	-	-	-
B.2	Non Public Shareholders	-	-	-	-	-	-	-	-
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other	-	-	-	-	-	-	-	-
	<b>Total</b>	4,64,366	2,59,88,21,244	100.00	2,59,882	-	-	1,40,74,51,688	54.16

**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 31st December, 2023	As at 31st December, 2022
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium		
	- Balance at the beginning of the year	2,25,969	1,38,289
	- Add: Additions during the year	247	87,680
	- Balance at the end of the year	2,26,215	2,25,969
4	General Reserves		
	Less: Debit balance in Profit and Loss Account	-	-
	Less: Amount utilized for Buy-back	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves		
	Employee Stock Option Outstanding	-	-
	- Balance at the beginning of the year	40	-
	- Additions during the year	72	19
	- Balance at the end of the year	112	19
7	Balance of Profit in Profit & Loss Account	-	-
	<b>TOTAL</b>	<b>2,26,327</b>	<b>2,25,988</b>

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 31st December, 2023	As at 31st December, 2022
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	<b>TOTAL</b>	<b>-</b>	<b>-</b>

**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 31st December, 2023	As at 31st December, 2022	As at 31st December, 2023	As at 31st December, 2022	As at 31st December, 2023	As at 31st December, 2022
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	23,256	52,251	83,940	70,652	1,07,196	1,22,903
2	Other Approved Securities	24,548	17,567	73,454	71,858	98,002	89,426
3	Other Investments						
	( a) Shares	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	10,496	2,008	35,147	15,317	45,643	17,325
	(e) Other Securities						
	- Fixed Deposits	265	-	-	-	265	-
	- Commercial Papers	-	-	-	-	-	-
	- Certificate of Deposits	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector	-	-	-	-		
	- Infrastructure Bonds	2,532	2,554	12,868	6,860	15,400	9,414
	- Infrastructure Equity	-	-	-	-	-	-
	- Housing Bonds	2,499	-	5,982	6,016	8,481	6,016
5	Other than Approved Investments	-	-	-	-	-	-
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills					-	-
2	Other Approved Securities	1,015	502	-	1,536	1,015	2,038
3	Other Investments	-	-	-	-		
	( a) Shares	-	-	-	-	-	-
	(aa) Equity	12	-	-	-	12	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	3,979	4,932	3,721	10,186	7,700	15,118
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	-	-	4,018	510	4,018	510
	(e) Other Securities	-	-	-	-		
	- Fixed Deposits	750	250	3,200	-	3,950	250
	- Commercial Papers	-	-	-	-	-	-
	- Certificate of Deposits	2,389	2,335	2,417	4,723	4,806	7,058
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector	-	-	-	-	-	-
	- Infrastructure Bonds	-	-	-	-	-	-
	- Infrastructure Equity	-	-	-	-	-	-
	- Housing Bonds	-	-	1,006	1,000	1,006	1,000
5	Other than Approved Investments	-	-	-	-	-	-
	TOTAL	71,743	82,400	2,25,752	1,88,659	2,97,495	2,71,059

**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 31st December, 2023	As at 31st December, 2022	As at 31st December, 2023	As at 31st December, 2022	As at 31st December, 2023	As at 31st December, 2022
1	<u>Long Term Investments--</u>						
	Book Value	63,597	74,381	2,11,390	1,70,703	2,74,987	2,45,084
	Market Value	62,750	73,629	2,07,562	1,66,510	2,70,312	2,40,139
2	<u>Short Term Investments--</u>						
	Book Value	8,146	8,019	14,363	17,956	22,508	25,974
	Market Value	8,131	8,019	14,334	17,938	22,465	25,957



**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 31st December, 2023	As at 31st December, 2022
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	-	-
	<b>TOTAL</b>	-	-
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)	-	-
	<b>TOTAL</b>	-	-
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	<b>TOTAL</b>	-	-
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	-	-
	<b>TOTAL</b>		

**Provisions against Non-performing Loans**

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

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 31st December, 2023	As at 31st December, 2022
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles	21,465	3,570	-	25,034	9,736	2,575	-	12,312	12,723	10,886
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	334	46	11	369	226	54	10	270	99	105
Information Technology Equipment	2,690	584	135	3,138	2,063	262	135	2,189	948	693
Vehicles	562	863	131	1,294	197	211	75	333	961	339
Office Equipment	770	156	26	900	580	86	26	640	260	174
Others:Leasehold Improvement	1,956	771	88	2,639	960	265	86	1,139	1,500	970
<b>TOTAL</b>	<b>27,777</b>	<b>5,990</b>	<b>391</b>	<b>33,374</b>	<b>13,762</b>	<b>3,453</b>	<b>332</b>	<b>16,883</b>	<b>16,491</b>	<b>13,167</b>
Capital Work in progress	325	1,383	1,644	64	-	-	-	-	64	99
Instangible Assets under development	14	1,895	1,698	210	-	-	-	-	210	21
<b>Grand Total</b>	<b>28,116</b>	<b>9,268</b>	<b>3,733</b>	<b>33,648</b>	<b>13,762</b>	<b>3,453</b>	<b>332</b>	<b>16,883</b>	<b>16,765</b>	<b>13,287</b>
<b>Previous Year</b>	21,894	9,187	5,080	26,001	10,198	2,803	287	12,714	13,287	

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 31st December, 2023	As at 31st December, 2022
1	Cash (including cheques, drafts and stamps)	35	57
2	Bank Balances	-	-
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	8	7
	(bb) Others	32	32
	Add : Interest Accrued on Deposit	12	9
	(b) Current Accounts	3,356	2,391
	(c) Others	-	-
3	Money at Call and Short Notice	-	-
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	<b>TOTAL</b>	<b>3,442</b>	<b>2,497</b>
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	<b>CASH &amp; BANK BALANCES</b>		-
	In India	3,442	2,497
	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 31st December, 2023	As at 31st December, 2022
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	1,298	853
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	607	478
6	Others:		
	(a) Advance to Suppliers	1,182	1,032
	(b) Other advances	4,512	3,711
	<b>TOTAL (A)</b>	<b>7,599</b>	<b>6,074</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments	7,363	5,271
2	Outstanding Premiums	-	-
3	Agents Balances	135	95
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	1,088	283
6	Due from subsidiaries/ holding//Group Companies	2	8
7	Investments held for Unclaimed Amount of Policyholders	245	239
8	Others:		
	(a) Rent and other deposits	1,327	1,022
	(b) Input tax credit (net)	9,464	2,630
	(c) Other Recoverable	16	31
	<b>TOTAL (B)</b>	<b>19,640</b>	<b>9,579</b>
	<b>TOTAL (A+B)</b>	<b>27,239</b>	<b>15,652</b>

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 31st December, 2023	As at 31st December, 2022
1	Agents' Balances	12,343	3,308
2	Balances due to other insurance companies	18,011	6,883
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies	445	242
	(b) For Other Policies	2,437	2,623
5	Unallocated Premium	28,297	19,357
6	Sundry creditors	10,888	19,034
7	Due to subsidiaries/ holding /Group Companies	2,376	690
8	Claims Outstanding	30,560	20,794
9	Due to Officers/ Directors	-	-
10	Unclaimed Amount of policyholders	138	187
11	Income accrued on Unclaimed amounts	21	10
12	Interest payable on debentures/bonds	-	-
13	Others:		
	(a) Tax deducted payable	1,746	1,391
	(b) Other statutory dues	9,246	4,169
	(c) Provident fund payable	374	322
	(d) Due to employees	2,475	2,197
	(e) Claims Payable	344	125
	<b>TOTAL</b>	<b>1,19,702</b>	<b>81,333</b>

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 31st December, 2023	As at 31st December, 2022
1	Reserve for Unexpired Risk	1,25,191	94,171
2	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and taxes deducted at source)	-	-
4	For Employee Benefits:		
	(a) For Gratuity	168	257
	(b) For Compensated absence	476	358
	(c) For Long Term Incentive Plan	703	699
5	Others:		
	(a) Free look Reserve	97	77
	<b>TOTAL</b>	<b>1,26,635</b>	<b>95,562</b>

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



**ADITYA BIRLA  
CAPITAL**

PROTECTING INVESTING FINANCING ADVISING

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

**FORM NL-19 MISCELLANEOUS EXPENDITURE SCHEDULE**

(To the extent not written off or adjusted)

*(Amount in Rs. Lakhs)*

S.No	Particulars	As at 31st December, 2023	As at 31st December, 2022
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	<b>TOTAL</b>	<b>-</b>	<b>-</b>

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

**FORM NL-20 -ANALYTICAL RATIOS**

S.No	Particular	For The Quarter Ended 31st December, 2023	For The Period Ended 31st December, 2023	For The Quarter Ended 31st December, 2022	For The Period Ended 31st December, 2022
1	Gross Direct Premium Growth Rate**	43%	29%	45%	59%
2	Gross Direct Premium to Net worth Ratio	0.85	2.43	0.47	1.48
3	Growth rate of Net Worth	-21%	-21%	240%	240%
4	Net Retention Ratio**	79%	78%	83%	83%
5	Net Commission Ratio**	16%	16%	8%	5%
6	Expense of Management to Gross Direct Premium Ratio**	47%	43%	43%	47%
7	Expense of Management to Net Written Premium Ratio**	48%	45%	45%	49%
8	Net Incurred Claims to Net Earned Premium**	77%	76%	73%	65%
9	Claims paid to claims provisions**	76%	70%	0%	69%
10	Combined Ratio**	125%	121%	118%	114%
11	Investment income ratio	2%	6%	2%	5%
12	Technical Reserves to net premium ratio **	2.37	0.83	2.37	0.75
13	Underwriting balance ratio	-0.31	-0.25	-0.27	-0.25
14	Operating Profit Ratio	-24%	-18%	-20%	-19%
15	Liquid Assets to liabilities ratio	0.12	0.12	0.20	0.20
16	Net earning ratio	-20%	-14%	-14%	-14%
17	Return on net worth ratio	-13%	-27%	-5%	-17%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	1.73	1.73	3.03	3.03
19	<b><u>NPA Ratio</u></b>				
	Gross NPA Ratio	0%	0%	0%	0%
	Net NPA Ratio	0%	0%	0%	0%
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	-2.57	-5.33	-1.43	-4.64
24	Book value per share	19.41	19.41	24.74	24.74

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

FORM NL-20 -ANALYTICAL RATIOS

\*\*SEGMENTAL REPORTING UPTO THE QUARTER ENDED 31st DECEMBER 2023

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 ended 31st Dec 2023	-	-	-	-	-	-	-	-	-	-
Previous Period ended 31st Dec 2022	-	-	-	-	-	-	-	-	-	-
Marine Cargo										
Current Period ended 31st Dec 2023	-	-	-	-	-	-	-	-	-	-
Previous Period ended 31st Dec 2022	-	-	-	-	-	-	-	-	-	-
Marine Hull										
Current Period ended 31st Dec 2023	-	-	-	-	-	-	-	-	-	-
Previous Period ended 31st Dec 2022	-	-	-	-	-	-	-	-	-	-
Total Marine										
Current Period ended 31st Dec 2023	-	-	-	-	-	-	-	-	-	-
Previous Period ended 31st Dec 2022	-	-	-	-	-	-	-	-	-	-
Motor OD										
Current Period ended 31st Dec 2023	-	-	-	-	-	-	-	-	-	-
Previous Period ended 31st Dec 2022	-	-	-	-	-	-	-	-	-	-
Motor TP										
Current Period ended 31st Dec 2023	-	-	-	-	-	-	-	-	-	-
Previous Period ended 31st Dec 2022	-	-	-	-	-	-	-	-	-	-
Total Motor										
Current Period ended 31st Dec 2023	-	-	-	-	-	-	-	-	-	-
Previous Period ended 31st Dec 2022	-	-	-	-	-	-	-	-	-	-
Health										
Current Period ended 31st Dec 2023	32%	77%	15%	43%	44%	82%	79%	125%	0.84	-0.30
Previous Period ended 31st Dec 2022	60%	81%	5%	47%	49%	74%	70%	123%	0.77	-0.35
Personal Accident						-				
Current Period ended 31st Dec 2023	20%	94%	31%	53%	55%	11%	36%	66%	0.83	0.29
Previous Period ended 31st Dec 2022	18%	94%	12%	48%	50%	7%	41%	57%	0.83	0.39
Travel Insurance						-				
Current Period ended 31st Dec 2023	-52%	93%	28%	55%	59%	57%	29%	116%	0.43	-0.12
Previous Period ended 31st Dec 2022	293%	96%	0%	36%	38%	-2%	97%	36%	0.06	0.63
Total Health										
Current Period ended 31st Dec 2023	0.29	0.78	0.16	0.43	0.45	0.76	0.70	1.21	0.83	(0.25)
Previous Period ended 31st Dec 2022	0.59	0.83	0.05	0.47	0.49	0.65	0.69	1.14	0.75	(0.25)
Workmen's Compensation/ Employer's liability	-	-	-	-	-	-	-	-	-	-
Current Period ended 31st Dec 2023	-	-	-	-	-	-	-	-	-	-
Previous Period ended 31st Dec 2022	-	-	-	-	-	-	-	-	-	-
Public/ Product Liability										
Current Period ended 31st Dec 2023	-	-	-	-	-	-	-	-	-	-
Previous Period ended 31st Dec 2022	-	-	-	-	-	-	-	-	-	-
Engineering										
Current Period ended 31st Dec 2023	-	-	-	-	-	-	-	-	-	-
Previous Period ended 31st Dec 2022	-	-	-	-	-	-	-	-	-	-
Aviation										
Current Period ended 31st Dec 2023	-	-	-	-	-	-	-	-	-	-
Previous Period ended 31st Dec 2022	-	-	-	-	-	-	-	-	-	-
Crop Insurance										
Current Period ended 31st Dec 2023	-	-	-	-	-	-	-	-	-	-
Previous Period ended 31st Dec 2022	-	-	-	-	-	-	-	-	-	-
Other segments **										
Current Period ended 31st Dec 2023	-	-	-	-	-	-	-	-	-	-
Previous Period ended 31st Dec 2022	-	-	-	-	-	-	-	-	-	-
Total Miscellaneous										
Current Period ended 31st Dec 2023	29%	78%	16%	43%	45%	76%	70%	121%	0.83	-0.25
Previous Period ended 31st Dec 2022	59%	83%	5%	47%	49%	65%	69%	114%	0.75	-0.25
Total-Current Period ended 31st Dec 2023	29%	78%	16%	43%	45%	76%	70%	121%	0.83	-0.25
Total-Previous Period ended 31st Dec 2023	59%	83%	5%	47%	49%	65%	69%	114%	0.75	-0.25

Current Period is Period Ended 31st December 2023  
Previous Period is Period Ended 31st December 2022

**Aditya Birla Health Insurance Co. Limited**

**FORM NL-21 -RELATED PARTY TRANSACTIONS**

**PART-A RELATED PARTY TRANSACTIONS**

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 31st December, 2023	For The Period Ended 31st December, 2023	For The Quarter Ended 31st December, 2022	For The Period Ended 31st December, 2022
1	Aditya Birla Capital Ltd	Entity having joint control	a) Reimbursement of expenses (including ESOP)	222	601	184	226
			b) Recovery of expenses	-	22	-	-
			c) Transfer of Liability (Employee Transfer)	-	-	22	22
			d) Transfer of Asset (Employee Transfer)	-	-	37	37
			e) Purchase of Assets	-	-	28	28
			f) Issue of Equity Share Capital including Securities Premium	-	-	-	14,535
2	Aditya Birla Finance Limited	Subsidiary of entity having joint control	a) Commission Expenses	696	696	-	-
			b) Reimbursement of Expenses (Rent)	87	203	16	46
			c) Recovery of Expenses	1	4	-	-
			d) Recovery of Rent	13	17	1	3
			e) Transfer of Liability (Employee Transfer)	8	8	-	-
			f) Security Deposit Refundable (Liability)	4	4	-	2
			g) Security Deposit Receivable (Assets)	38	38	-	22
3	Aditya Birla Financial Shared Services Limited	Subsidiary of entity having joint control	a) Group Insurance Receipts (Net of Refund)	113	113	-	-
			b) Reimbursement of Expenses	512	2,176	814	2,086
			c) Transfer of Asset (Employee Transfer)	-	77	9	12
			d) Transfer of Liability (Employee Transfer)	7	12	8	12
4	Aditya Birla Housing Finance Limited	Subsidiary of entity having joint control	a) Commission Expenses	290	699	45	97
			b) Reimbursement of Expenses (Rent)	2	2	-	4
			c) Reimbursement of Expense	-	2	-	4
			d) Recovery of Rent	1	3	0	0
			e) Recovery of Expenses	0	0	-	-
			f) Transfer of Asset (Employee Transfer)	-	0	-	-
			g) Security Deposit Refundable (Liability)	2	2	-	-
5	Aditya Birla Insurance Brokers Limited	Subsidiary of entity having joint control	a) Commission Expenses	27	51	18	38
			b) Transfer of Assets (Employee Transfer)	-	-	-	12
			c) Recovery of Expenses	-	1	0	1
			d) Reimbursement of Expenses	-	-	23	23
6	Aditya Birla Money Limited	Subsidiary of entity having joint control	a) Reimbursement of Expenses (Rent)	-	3	0	0
			b) Security Deposit Receivable (Assets)	4	4	-	-
7	Aditya Birla Capital Technology Services Ltd (Formerly known as Aditya Birla MyUniverse Ltd)	Subsidiary of entity having joint control	a) Reimbursement of Expenses	102	231	28	152
			b) Recovery of Expenses	-	2	-	-
			c) Transfer of Asset (Employee Transfer)	-	-	3	3
8	Aditya Birla Sun Life Insurance Company Limited (formerly known as Birla Sun Life Insurance Company Limited)	Subsidiary of entity having joint control	a) Group Insurance Receipts	25	25	20	20
			b) Group Insurance Refund	-	3	-	-
			c) Reimbursement of Expenses (Salary)	8	36	43	58
			d) Reimbursement of Expenses (Rent)	204	362	-	75
			e) Reimbursement of Expenses (Others)	2	2	-	-
			f) Transfer of Asset (Employee Transfer)	18.9	18.9	2	10
			g) Transfer of Liability (Employee Transfer)	3	4	0	0
			h) Recovery of Rent	1.0	3.0	1	3
			i) Recovery of Expenses (Salary)	18	151	-	-
			j) Recovery of Expenses (Others)	27	27	-	-
			k) Security Deposit Paid	-	24	81	81
			l) Security Deposit Received	-	0	-	-
			m) Insurance Deposit - Liability	2	2	7	7
			n) Insurance Deposit -Assets	0	0	-	-
			o) Security Deposit Receivable (Assets)	140	140	-	-
			p) Security Deposit Refundable (Liability)	2	2	-	-
9	Grasim Industries Limited	Parent of Entity having joint control	a) Group Insurance Receipts	-	-	0	1
			b) Group Insurance Refund	-	-	-	5
10	Aditya Birla Wellness Private Limited	Subsidiary of entity having joint control	a) Group Insurance Refund	-	3	-	-
			b) Wellness Tracking services	81	125	507	1,312
			c) Transfer of Assets (Employee Transfer)	-	3	-	36
			d) Transfer of Liability (Employee Transfer)	1	6	-	-
			e) Sale of Assets	-	-	-	7
			f) Purchase of Assets	-	1	7	7
			g) Recovery of Rent	15	45	21	62
			h) Recovery of Expense	-	-	37	37
			i) Reimbursement of Expenses	-	-	-	0
11	Aditya Birla Money Insurance Advisory Services Ltd.	Subsidiary of entity having joint control	a) Commission Expenses	415	1,648	50	108
12	Aditya Birla Sun Life AMC Limited	Subsidiary of entity having joint control	a) Insurance Receipts	-	-	39	392
			b) Reimbursement of Expenses (Rent)	10	30	14	25
			c) Transfer of Liability (Employee Transfer)	1	1	-	-
			d) Recovery of Rent	2	5	1	1
			e) Reimbursment of Expenses	6	6	3	3
			f) Recovery of expense	4	4	-	-
			g) Security Deposit Received	-	3	-	-
			h) Security Deposit Refundable (Liability)	2	2	1	1
			i) Security Deposit Receivable (Assets)	14	14	10	10

Aditya Birla Health Insurance Co. Limited  
and Dated 11 July 2

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 31st December, 2023	For The Period Ended 31st December, 2023	For The Quarter Ended 31st December, 2022	For The Period Ended 31st December, 2022
13	Metropolitan International Support (Pty) Ltd.	Other Related party	a) Reimbursement of expenses	-	-	27	27
14	Platinum Jasmine A 2018 Trust	Other Related party	a) Issue of Equity Share Capital including Securities Premium	267	267	66,427	66,427
15	Aditya Birla Management Corporation Private Limited	Other related party	a) Transfer of Asset	-	-	0	0
			b) Transfer of Liability (Employee Transfer)	-	-	-	3
16	Birla Management Centre Service Pvt. Ltd.	Other related party	a) Data centre service charges	66	172	23	80
17	Aditya Birla Educational Trust	Other related party	a) EAP & Counselling services	10	16	3	8
18	Aditya Birla Health Services Private Limited	Other related Party	a) Hospitalisation claims	61	189	31	82
19	Aditya Birla Capital Digital Ltd.	Subsidiary of entity having joint control	a) Transfer of Liability (Employee Transfer)	2	7	-	-
			b) Reimbursement of Expenses	-	0	-	-
20	Mr. Mayank Bathwal	Key Managerial Personnel	a) Managerial Remuneration	125	878	101	423
21	Mr. Amit Jain	Key Managerial Personnel	a) Remuneration	66	338	55	203
22	Mr. Maheshkumar Radhakrishnan	Key Managerial Personnel	a) Remuneration	-	-	22	116
23	Bhavita Nandu	Key Managerial Personnel	a) Remuneration	9	39	-	-
24	Veer Bathwal	Relative of Key Managerial Personnel	a) ABG Pratibha Scholarship	-	25	-	-

PART-B RELATED PARTY TRANSACTION BALANCES - AS AT 31st DECEMBER, 2023

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	Entity having joint control	10	Payable	No	-	-	-
2	Aditya Birla Finance Limited	Subsidiary of entity having joint control	866	Payable	No	-	-	-
3	Aditya Birla Financial Shared Services Limited	Subsidiary of entity having joint control	253	Payable	No	-	-	-
4	Aditya Birla Housing Finance Limited	Subsidiary of entity having joint control	205	Payable	No	-	-	-
5	Aditya Birla Insurance Brokers Limited	Subsidiary of entity having joint control	4	Payable	No	-	-	-
6	Aditya Birla Money Limited	Subsidiary of entity having joint control	-	Receivable	No	-	-	-
7	Aditya Birla Capital Technology Services Ltd	Subsidiary of entity having joint control	120	Payable	No	-	-	-
8	Aditya Birla Sun Life Insurance Company Limited	Subsidiary of entity having joint control	349	Payable	No	-	-	-
9	Aditya Birla Sun Life Insurance Company Limited	Subsidiary of entity having joint control	1,000	Investment in NCD	No	-	-	-
10	Aditya Birla Wellness Private Limited	Subsidiary of entity having joint control	62	Payable	No	-	-	-
11	Aditya Birla Money Insurance Advisory Services Ltd.	Subsidiary of entity having joint control	415	Payable	No	-	-	-
12	Aditya Birla Sun Life AMC Limited	Subsidiary of entity having joint control	11	Payable	No	-	-	-
13	Birla Management Centre Service Pvt. Ltd.	Other related party	71	Payable	No	-	-	-
14	Aditya Birla Capital Digital Ltd.	Subsidiary of entity having joint control	7	Payable	No	-	-	-



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

**FORM NL-23 - SOLVENCY MARGIN (FORM IRDAI-GI-TA)**

**STATEMENT OF ADMISSIBLE ASSETS :**  
**AS AT 31st DECEMBER, 2023**

*(Amount in Rs. Lakhs)*

Item .No	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS	-	71,743	70,876
	Policyholders as per NL-12 A of BS	2,25,752	-	2,22,759
(A)	Total Investments as per BS	<b>2,25,752</b>	<b>71,743</b>	<b>2,97,495</b>
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	16,765	-	16,765
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	7,149	-	7,149
	Current Assets:			
(E)	Cash & Bank Balances as per BS	3,442	0	3,442
(F)	Advances and Other assets as per BS	25,491	1,749	27,240
(G)	Total Current Assets as per BS...(E)+(F)	<b>28,932</b>	<b>1,750</b>	<b>30,682</b>
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	698	1,066	1,764
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	9	17	25
(K)	Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)	<b>2,71,449</b>	<b>73,492</b>	<b>3,44,942</b>
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	7,855	1,082	8,937
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)	<b>2,63,594</b>	<b>72,410</b>	<b>3,36,004</b>

Item .No	Inadmissible Investment assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
	<b>Inadmissible Investment assets as per Clause (1) of Schedule I of regulation</b>			
(a)	<b>Inadmissible Fixed assets</b>			
	(a) Furniture & Fixture	99	-	99
	(b) Leasehold Improvements	1,500	-	1,500
	(c ) Software	5,550	-	5,550
	<b>Inadmissible Current assets</b>			
(b)	Agents' and Intermediaries' balances and outstanding premiums in India, to the extent they are not realized within a period of thirty days	86	-	86
(c )	Co-insurer's balances outstanding for more than ninety days	19	-	19
(d)	Investments pertaining to Unclaimed Policyholder's accounts	245	-	245
(e )	Service Tax Unutilized Credit outstanding for more than ninety days	183	-	183
(f)	Any other assets, which are considered inadmissible under Section 64V of the Insurance Act, 1938. (Bank Guarantee)	52	1,066	1,117
(g)	Loans or Temporary Advances to the Full time Employees of the Insurers	102	-	102
(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	12	-	12
(j)	Fair value change account	9	17	25





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

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

STATEMENT OF LIABILITIES :  
 AS AT 31st DECEMBER, 2023

*(Amount in Rs. Lakhs)*

Item No.	Reserve	Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	1,58,265	1,25,191
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	1,58,265	1,25,191
(d)	Outstanding Claim Reserve (other than IBNR reserve)	18,634	14,306
(e)	IBNR reserve	18,240	16,254
(f)	<b>Total Reserves for Technical Liabilities...(c)+(d)+(e)</b>	<b>1,95,140</b>	<b>1,55,751</b>

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

FORM NL-25 - SOLVENCY MARGIN (TABLE IA)

TABLE IA: REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS AS ON 31st DECEMBER, 2023.

(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	3,25,800	2,59,279	1,96,556	1,66,296	51,856	49,889	51,856
9	Miscellaneous	-	-	-	-	-	-	-
10	Crop	-	-	-	-	-	-	-
	Total	3,25,800	2,59,279	1,96,556	1,66,296	51,856	49,889	51,856

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

**FORM NL-26 - SOLVENCY MARGIN (TABLE IB) AS AT 31st DECEMBER, 2023**

*(Amount in Rs. Lakhs)*

Item No	Description	Amount
(1)	(2)	(3)
(A)	Policyholder's FUNDS	
	Available assets(as per Form IRDAI-GI-TA)	2,63,594
	Deduct:	-
(B)	Current Liabilities as per BS	1,55,751
(C)	Provisions as per BS	1,444
(D)	Other Liabilities	88,982
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	17,417
	Shareholder's FUNDS	
(F)	Available Assets	72,410
	Deduct:	
(G)	Other Liabilities	-
(H)	Excess in Shareholder's funds (F-G)	72,410
(I)	Total ASM (E+H)	89,827
(J)	Total RSM	51,856
(K)	<b>SOLVENCY RATIO (Total ASM/ Total RSM)</b>	<b>1.73</b>

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

**FORM NL-27 -PRODUCTS INFORMATION**

Products Information						
List below the products and/or add-ons introduced during the Quarter ended 31st December, 2023.						
S. No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business	Category of product	Date of allotment of UIN
1	Aditya Birla Health Insurance Co. Limited, Antyodaya Shramik Suraksha Yojana	153	ADIPAGP24071V012324	Personal Accident	Class rated product	08.08.2023
2	Activ One (Max, VYTL, NXT)	153	ADIHLIP24097V012324	Health	Class rated product	06.10.2023

**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 31st December, 2023)

(Amount in Rs. Lakhs)

S.No	PARTICULARS	SCH	AMOUNT
1	Investments (Shareholders)	8	71,743
	Investments (Policyholders)		2,25,752
2	Loans	9	-
3	Fixed Assets	10	16,765
4	Current Assets		
	a. Cash & Bank Balance	11	3,442
	b. Advances & Other Assets	12	27,240
5	Current Liabilities		
	a. Current Liabilities	13	1,19,702
	b. Provisions	14	1,26,635
	c. Misc. Exp not Written Off	15	
	d. Debit Balance of P&L A/c		1,78,526
	<b>Application of Funds as per Balance Sheet (A)</b>		<b>2,77,131</b>
	<b>Less: Other Assets</b>	<b>SCH</b>	<b>Amount</b>
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	16,765
3	Cash & Bank Balance (if any)	11	3,442
4	Advances & Other Assets (if any)	12	27,240
5	Current Liabilities	13	1,19,702
6	Provisions	14	1,26,635
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		-
9	Debit Balance of P&L A/c		1,78,526
	<b>(B)</b>		<b>(20,364)</b>
	<b>'Investment Assets' As per FORM 3B</b>	<b>(A-B)</b>	<b>2,97,495</b>

S.No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total (d + e)	Market Value
			Balance	FRSM						
			(a)	(b)	(c)	d = (b+c)		(e)		
1	G. Sec.	Not less than 20%	-	23,256	83,940	1,07,196	36%	-	1,07,196	1,05,116
2	G. Sec or Other Apporved Sec. (incl. (1) above)	Not less than 30%	-	48,819	1,57,394	2,06,213	69%	-	2,06,213	2,02,264
3	Investment subject to Exposure Norms									
	1. 'Housing & Loans to SG for Housing and FFE, Infrastructure Investments									
	a. Approved Investment	Not exceeding 70%	-	5,031	19,856	24,887	8%	-	24,887	24,499
	b. Other Investment		-	-	-	-	0%	-	-	-
	2. Approved Investments		-	17,876	48,494	66,370	22%	25	66,395	66,014
	3. Other Investments		-	-	-	-	0%	-	-	-
	<b>Total Investment Assets</b>	<b>100%</b>	<b>-</b>	<b>71,726</b>	<b>2,25,744</b>	<b>2,97,470</b>	<b>100%</b>	<b>25</b>	<b>2,97,495</b>	<b>2,92,777</b>

- 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

**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 Qtr.	% to Total Accrual	TOTAL	% to Total
			(A)		(B)		(A+B)	
1	Central Govt. Securities	Not less than 20%	1,01,618	35%	5,578	144%	1,07,196	36%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not less than 30%	1,99,258	68%	6,955	180%	2,06,213	69%
3	<b>Investment subject to Exposure Norms</b>							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments	Not Exceeding 70%	6,987	2%	2,500	65%	9,487	3%
	2. Other Investments		-	0%		0%	-	0%
	b. Infrastructure Investments							
	1. Approved Investments		15,429	5%	(29)	-1%	15,400	5%
	2. Other Investments		-	0%	-	0%	-	0%
	c. Approved Investments		71,930	24%	(5,560)	-144%	66,370	22%
	d. Other Investments (not exceeding 15%)		-	0%	-	0%	-	0%
	<b>TOTAL</b>		<b>2,93,605</b>	<b>100%</b>	<b>3,865</b>	<b>100%</b>	<b>2,97,470</b>	<b>100%</b>

- 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 31st Dec 2023	As % of total for this class	As at 31st Dec 2022	As % of total for this class	As at 31st Dec 2023	As % of total for this class	As at 31st Dec 2022	As % of total for this class
<b>Break down by credit rating</b>								
AAA rated	72,650	25%	39,673	15%	73,311	25%	40,074	15%
AA or better	1,139	0%	1,150	0%	1,237	0%	1,250	0%
Rated below AA but above A	-	0%	-	0%	-	0%	-	0%
Rated below A but above B	-	0%	-	0%	-	0%	-	-
Any other (includes Sovereign, FD and MF)	2,18,988	75%	2,25,273	85%	2,22,947	75%	2,29,735	85%
	<b>2,92,777</b>	<b>100%</b>	<b>2,66,096</b>	<b>100%</b>	<b>2,97,495</b>	<b>100%</b>	<b>2,71,058</b>	<b>100%</b>
<b>Breakdown By Residual Maturity</b>								
Upto 1 year	14,752	5%	10,839	4%	14,796	5%	10,856	4%
More than 1 year and upto 3 years	50,729	17%	30,299	11%	51,397	17%	30,757	11%
More than 3 years and upto 7 years	1,53,569	52%	1,60,304	60%	1,57,089	53%	1,64,645	61%
More than 7 years and upto 10 years	34,472	12%	44,494	17%	34,696	12%	44,628	16%
above 10 years	31,543	11%	5,043	2%	31,805	11%	5,054	2%
<b>Any other</b>	-		-					
Mutual Fund	7,713	3%	15,118	6%	7,713	3%	15,118	6%
	<b>2,92,777</b>	<b>100%</b>	<b>2,66,096</b>	<b>100%</b>	<b>2,97,495</b>	<b>100%</b>	<b>2,71,058</b>	<b>100%</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government	1,05,116	36%	1,20,442	45%	1,07,196	36%	1,22,903	45%
b. State Government	97,148	33%	89,463	34%	99,017	33%	91,464	34%
c. Corporate Securities	78,585	27%	40,823	15%	79,354	27%	41,323	15%
d. Any other (includes FD and MF)	11,928	4%	15,368	6%	11,928	4%	15,368	6%
	<b>2,92,777</b>	<b>100%</b>	<b>2,66,096</b>	<b>100%</b>	<b>2,97,495</b>	<b>100.00%</b>	<b>2,71,058</b>	<b>100%</b>



**FORM NL-30-NON PERFORMING ASSETS**

(Amount in Rs. Lakhs)

[illegible]

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

FORM NL-31-STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT  
Statement as on 31st December 2023

(Amount in Rs. Lakhs)

S.No	Category of Investment	Category Code	For the Quarter ended 31st December 2023				Upto the period ended 31st December 2023				Upto the period ended 31st December 2022			
			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	CCSB	1,09,217	1,886	1.73%	1.73%	1,10,892	6,428	5.80%	5.80%	87,436	4,564	5.22%	5.22%
A04	Treasury Bills	CTRB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	5,060	157	3.31%	3.31%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
B02	State Government Bonds	SGBB	99,584	1,737	1.74%	1.74%	99,767	5,405	5.42%	5.42%	76,835	3,947	5.14%	5.14%
C	a) HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FFE													
C04	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	0.00%	0.00%	2,364	41	5.87%	5.87%	-	-	0.00%	0.00%
C08	Bonds / Debentures issued by HUDCO	HTHD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	1,500	25	5.48%	5.48%
C09	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	6,454	121	0	0	7,878	438	0	0	5,584	306	0	0
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%	-	-	0.00%	0.00%
	(c) INFRASTRUCTURE INVESTMENTS													
C28	Infrastructure - PSU - Debentures / Bonds	IPTD	15,414	266	1.73%	1.73%	14,310	728	5.09%	5.09%	8,233	393	4.77%	4.77%
C30	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
C36	Infrastructure - Debentures / Bonds / CPs / Loans	IODS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
C42	Reclassified Approved Investments - Debt(Point 6 under Note for Regulation 4 to 9)	IORD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	1,000	(279)	-202.07%	-202.07%
D	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
D05	Corporate Securities - Bonds - (Taxable)	EPBT	16,015	290	1.81%	1.81%	12,373	660	5.33%	5.33%	3,573	172	4.80%	4.80%
D09	Corporate Securities - Debentures	ECOS	32,848	658	2.00%	2.00%	28,783	1,713	5.95%	5.95%	7,408	432	5.84%	5.84%
D10	Corporate Securities - Debentures/ Bonds / CPs / loans - Promoter Group	EDPG	999	19	1.90%	1.90%	999	56	5.57%	5.57%	999	56	5.57%	5.57%
D16	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	2,063	42	2.03%	2.03%	2,022	120	5.95%	5.95%	334	13	3.75%	3.75%
D17	Deposits - CDs with Scheduled Banks	EDCD	4,845	89	1.83%	1.83%	6,184	335	5.74%	5.74%	5,249	52	5.32%	5.32%
D22	Commercial Papers	ECCP	-	-	0.00%	0.00%	3,111	29	5.77%	5.77%	-	-	0.00%	0.00%
D29	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	6,521	121	1.86%	1.86%	9,533	513	5.38%	5.38%	7,802	308	3.95%	3.95%
D30	Mutual Funds - (under Insurer's Promoter Group)	EMPG	693	13	1.85%	1.85%	996	56	5.61%	5.61%	2,598	97	3.81%	3.81%
D32	Passively Managed Equity ETF (Non Promoter Group)	EETF	11	-	0.00%	0.00%	11	-	0.00%	0.00%	-	-	0.00%	0.00%
E	OTHER INVESTMENTS		-	-	-	-	-	-	-	-	-	-	-	-
TOTAL			2,94,661	5,242	1.78%	1.78%	2,94,593	16,522	5.61%	5.61%	2,07,071	10,242	4.95%	4.95%



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

**FORM NL-33 - REINSURANCE RISK CONCENTRATION**

Statement as on 31st December, 2023

(Amount in Rs. Lakhs)

Reinsurance Risk Concentration						
S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers upto 31st December, 2023			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
	<b>Outside India</b>					
1	No. of Reinsurers with rating of AAA and above	-	-	-	-	0%
2	No. of Reinsurers with rating AA but less than AAA	-	-	-	-	0%
3	No. of Reinsurers with rating A but less than AA	3	-	343	-	1%
4	No. of Reinsurers with rating BBB but less than A	-	-	-	-	0%
5	No. of Reinsurers with rating less than BBB	-	-	-	-	0%
	<b>Total (A)</b>	<b>3</b>	<b>-</b>	<b>343</b>	<b>-</b>	<b>1%</b>
	<b>Within India</b>					
1	Indian Insurance Companies	-	-	-	-	0%
2	FRBs	2	42,298	-	-	81%
3	GIC Re	1	9,769	65	-	19%
4	Other	-	-	-	-	0%
	<b>Total (B)</b>	<b>3</b>	<b>52,067</b>	<b>65</b>	<b>-</b>	<b>99%</b>
	<b>Grand Total (C ) = (A) + (B)</b>	<b>6</b>	<b>52,067</b>	<b>408</b>	<b>-</b>	<b>100%</b>

**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 31st DECEMBER 2023

(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 31st Dec 2023	For The Quarter Ended 31st Dec 2023	For The Quarter Ended 31st Dec 2023	For The Quarter Ended 31st Dec 2023	For The Quarter Ended 31st Dec 2023	For The Quarter Ended 31st Dec 2023	For The Quarter Ended 31st Dec 2023	For The Quarter Ended 31st Dec 2023	For The Quarter Ended 31st Dec 2023	For The Quarter Ended 31st Dec 2023	For The Quarter Ended 31st Dec 2023	For The Quarter Ended 31st Dec 2023	For The Quarter Ended 31st Dec 2023
Andhra Pradesh	-	-	-	-	-	-	1,328	456	-	-	-	1,783	1,783
Arunachal Pradesh	-	-	-	-	-	-	37	2	-	-	-	38	38
Assam	-	-	-	-	-	-	865	33	-	-	-	898	898
Bihar	-	-	-	-	-	-	700	63	-	-	-	762	762
Chhattisgarh	-	-	-	-	-	-	303	20	-	-	-	323	323
Goa	-	-	-	-	-	-	88	5	-	-	-	93	93
Gujarat	-	-	-	-	-	-	4,294	317	-	-	-	4,611	4,611
Haryana	-	-	-	-	-	-	5,600	305	209	-	-	6,113	6,113
Himachal Pradesh	-	-	-	-	-	-	89	8	-	-	-	97	97
Jharkhand	-	-	-	-	-	-	344	21	-	-	-	366	366
Karnataka	-	-	-	-	-	-	18,708	714	36	-	-	19,458	19,458
Kerala	-	-	-	-	-	-	1,116	25	-	-	-	1,141	1,141
Madhya Pradesh	-	-	-	-	-	-	1,887	253	-	-	-	2,140	2,140
Maharashtra	-	-	-	-	-	-	24,264	2,188	457	-	-	26,909	26,909
Manipur	-	-	-	-	-	-	39	2	-	-	-	41	41
Meghalaya	-	-	-	-	-	-	28	1	-	-	-	30	30
Mizoram	-	-	-	-	-	-	1	1	-	-	-	2	2
Nagaland	-	-	-	-	-	-	11	1	-	-	-	12	12
Odisha	-	-	-	-	-	-	809	44	-	-	-	852	852
Punjab	-	-	-	-	-	-	1,074	54	-	-	-	1,128	1,128
Rajasthan	-	-	-	-	-	-	1,294	126	-	-	-	1,419	1,419
Sikkim	-	-	-	-	-	-	32	3	-	-	-	34	34
Tamil Nadu	-	-	-	-	-	-	3,593	176	-	-	-	3,770	3,770
Telangana	-	-	-	-	-	-	3,827	158	-	-	-	3,985	3,985
Tripura	-	-	-	-	-	-	52	2	-	-	-	54	54
Uttarakhand	-	-	-	-	-	-	194	15	-	-	-	209	209
Uttar Pradesh	-	-	-	-	-	-	2,929	162	-	-	-	3,091	3,091
West Bengal	-	-	-	-	-	-	1,279	72	-	-	-	1,351	1,351
<b>TOTAL (A)</b>	-	-	-	-	-	-	<b>74,783</b>	<b>5,226</b>	<b>702</b>	-	-	<b>80,710</b>	<b>80,710</b>
<b>UNION TERRITORIES</b>													
Andaman and Nicobar Islands	-	-	-	-	-	-	6	0	-	-	-	6	6
Chandigarh	-	-	-	-	-	-	93	5	-	-	-	98	98
Dadra and Nagar Haveli	-	-	-	-	-	-	22	2	-	-	-	24	24
Daman & Diu	-	-	-	-	-	-	23	2	-	-	-	25	25
Govt. of NCT of Delhi	-	-	-	-	-	-	2,813	100	-	-	-	2,913	2,913
Jammu & Kashmir	-	-	-	-	-	-	73	4	-	-	-	77	77
Ladakh	-	-	-	-	-	-	1	0	-	-	-	1	1
Lakshadweep	-	-	-	-	-	-	0	0	-	-	-	0	0
Paducherry	-	-	-	-	-	-	36	1	-	-	-	38	38
<b>TOTAL (B)</b>	-	-	-	-	-	-	<b>3,067</b>	<b>114</b>	-	-	-	<b>3,180</b>	<b>3,180</b>
<b>Outside India</b>	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (C)</b>	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Grand Total (A)+(B)+(C)</b>	-	-	-	-	-	-	<b>77,849</b>	<b>5,339</b>	<b>702</b>		-	<b>83,890</b>	<b>83,890</b>

**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 31st DECEMBER 2023

(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 31st Dec 2023	Upto The Period Ended 31st Dec 2023	Upto The Period Ended 31st Dec 2023	Upto The Period Ended 31st Dec 2023	Upto The Period Ended 31st Dec 2023	Upto The Period Ended 31st Dec 2023	Upto The Period Ended 31st Dec 2023	Upto The Period Ended 31st Dec 2023	Upto The Period Ended 31st Dec 2023	Upto The Period Ended 31st Dec 2023	Upto The Period Ended 31st Dec 2023	Upto The Period Ended 31st Dec 2023	Upto The Period Ended 31st Dec 2023
Andhra Pradesh	-	-	-	-	-	-	2,804	663	-	-	-	3,467	3,467
Arunachal Pradesh	-	-	-	-	-	-	87	3	-	-	-	90	90
Assam	-	-	-	-	-	-	2,342	95	-	-	-	2,438	2,438
Bihar	-	-	-	-	-	-	1,831	164	-	-	-	1,995	1,995
Chhattisgarh	-	-	-	-	-	-	732	47	-	-	-	779	779
Goa	-	-	-	-	-	-	254	13	-	-	-	267	267
Gujarat	-	-	-	-	-	-	11,479	844	-	-	-	12,323	12,323
Haryana	-	-	-	-	-	-	19,942	764	588	-	-	21,294	21,294
Himachal Pradesh	-	-	-	-	-	-	212	18	-	-	-	230	230
Jharkhand	-	-	-	-	-	-	983	54	-	-	-	1,037	1,037
Karnataka	-	-	-	-	-	-	44,006	1,861	699	-	-	46,567	46,567
Kerala	-	-	-	-	-	-	2,651	90	-	-	-	2,741	2,741
Madhya Pradesh	-	-	-	-	-	-	4,282	350	-	-	-	4,632	4,632
Maharashtra	-	-	-	-	-	-	76,275	6,572	1,318	-	-	84,164	84,164
Manipur	-	-	-	-	-	-	65	4	-	-	-	68	68
Meghalaya	-	-	-	-	-	-	90	4	-	-	-	94	94
Mizoram	-	-	-	-	-	-	3	1	-	-	-	4	4
Nagaland	-	-	-	-	-	-	22	3	-	-	-	25	25
Odisha	-	-	-	-	-	-	2,100	112	-	-	-	2,212	2,212
Punjab	-	-	-	-	-	-	2,878	139	-	-	-	3,017	3,017
Rajasthan	-	-	-	-	-	-	3,615	372	-	-	-	3,988	3,988
Sikkim	-	-	-	-	-	-	93	6	-	-	-	99	99
Tamil Nadu	-	-	-	-	-	-	7,936	433	-	-	-	8,369	8,369
Telangana	-	-	-	-	-	-	17,665	772	-	-	-	18,437	18,437
Tripura	-	-	-	-	-	-	109	6	-	-	-	114	114
Uttarakhand	-	-	-	-	-	-	544	35	-	-	-	579	579
Uttar Pradesh	-	-	-	-	-	-	8,104	402	-	-	-	8,506	8,506
West Bengal	-	-	-	-	-	-	3,524	206	-	-	-	3,731	3,731
<b>TOTAL (A)</b>	-	-	-	-	-	-	<b>2,14,628</b>	<b>14,035</b>	<b>2,605</b>	-	-	<b>2,31,268</b>	<b>2,31,268</b>
<b>UNION TERRITORIES</b>													
Andaman and Nicobar Islands	-	-	-	-	-	-	11	0	-	-	-	12	12
Chandigarh	-	-	-	-	-	-	254	13	-	-	-	267	267
Dadra and Nagar Haveli	-	-	-	-	-	-	48	6	-	-	-	54	54
Daman & Diu	-	-	-	-	-	-	40	4	-	-	-	43	43
Govt. of NCT of Delhi	-	-	-	-	-	-	7,675	359	-	-	-	8,034	8,034
Jammu & Kashmir	-	-	-	-	-	-	179	10	-	-	-	189	189
Ladakh	-	-	-	-	-	-	2	0	-	-	-	3	3
Lakshadweep	-	-	-	-	-	-	0	0	-	-	-	0	0
Puducherry	-	-	-	-	-	-	68	4	-	-	-	72	72
<b>TOTAL (B)</b>	-	-	-	-	-	-	<b>8,278</b>	<b>395</b>	-	-	-	<b>8,673</b>	<b>8,673</b>
<b>Outside India</b>	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (C)</b>	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Grand Total (A)+(B)+(C)</b>	-	-	-	-	-	-	<b>2,22,906</b>	<b>14,430</b>	<b>2,605</b>	-	-	<b>2,39,941</b>	<b>2,39,941</b>

**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 Ended 30th Dec 2023		For The Quarter Ended 30th Dec 2022		Upto The Quarter Ended 30th Dec 2023		Upto The Quarter Ended 30th Dec 2022	
		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	77,762	1,03,941	52,954	97,600	2,22,905	3,44,999	1,68,418	3,28,003
7	Personal Accident	5,339	56,151	4,100	40,217	14,430	1,32,110	11,985	1,19,228
8	Travel	789	2	1,729	4	2,605	25	5,441	7
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 Ended 31st Dec 2023		Upto The Quarter Ended 31st Dec 2023		For The Quarter Ended 31st Dec 2022		Upto The Quarter Ended 31st Dec 2022	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	59,290	12,524	1,75,491	34,566	51,831	8,263	1,51,083	24,272
2	Corporate Agents-Banks	58,549	15,756	1,68,696	44,076	50,222	11,824	1,70,835	36,717
3	Corporate Agents -Others	1,072	11,882	2,450	29,485	513	6,597	2,538	21,311
4	Brokers	32,024	41,651	1,04,973	1,25,130	28,892	27,028	1,02,251	88,634
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business								
	Officers/Employees	6,086	1,347	19,830	5,542	5,030	1,976	11,979	5,486
	Online (Through Company Website)	2,520	623	3,369	745	866	3,014	7,035	9,167
	Others	-	-	-	-	-	-	-	-
7	Common Service Centres(CSC)	-	-	-	-	-	-	-	-
8	Insurance Marketing Firm	210	47	1,423	244	230	46	699	136
9	Point of sales person (Direct)	141	25	172	28	-	-	-	-
10	MISP (Direct)	-	-	-	-	-	-	-	-
11	Web Aggregators	202	34	730	126	237	36	818	121
12	Referral Arrangements	-	-	-	-	-	-	-	-
13	Other	-	-	-	-	-	-	-	-
	Total (A)	1,60,094	83,890	4,77,134	2,39,941	1,37,821	58,783	4,47,238	1,85,844
14	Business outside India (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	1,60,094	83,890	4,77,134	2,39,941	1,37,821	58,783	4,47,238	1,85,844

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

**FORM NL-37-CLAIMS DATA**

**FOR THE QUARTER ENDED 31st DECEMBER 2023**

**No of Claims only**

S. No.	Claims Experience	Health	Personal Accident	Travel	Total
1	Claims O/S at the beginning of the period	21,096	86	280	21,462
2	<u>Claims reported during the period</u>	3,18,521	400	2,237	3,21,158
	(a) Booked During the period	3,17,391	363	2,199	3,19,953
	(b) Reopened during the Period	1,130	37	38	1,205
	(c) Other Adjustment (to be specified)	-	-	-	-
3	<u>Claims Settled during the period</u>	2,98,370	253	2,307	3,00,930
	(a) paid during the period				
	(b) Other Adjustment ( to be specified)	-	-	-	-
4	<u>Claims Repudiated during the period</u>	16,225	131	60	16,416
	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>	25,022	102	150	25,274
	Less than 3months	24,397	101	124	24,622
	3 months to 6 months	363	1	23	387
	6months to 1 year	162	-	3	165
	1year and above	100	-	-	100

**UPTO THE QUARTER ENDED 31st DECEMBER 2023**

**No of Claims only**

S. No.	Claims Experience	Health	Personal Accident	Travel	Total
1	Claims O/S at the beginning of the period	13,078	101	210	13,389
2	<u>Claims reported during the period</u>	9,26,819	1,197	6,305	9,34,321
	(a) Booked During the period	9,24,544	1,114	6,259	9,31,917
	(b) Reopened during the Period	2,275	83	46	2,404
	(c) Other Adjustment (to be specified)	-	-	-	-
3	<u>Claims Settled during the period</u>	8,73,892	776	6,123	8,80,791
	(a) paid during the period				
	(b) Other Adjustment ( to be specified)	-	-	-	-
4	<u>Claims Repudiated during the period</u>	40,983	420	242	41,645
	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	-
6	<u>Claims O/S at End of the period</u>	25022	102	150	25,274
	Less than 3months	24397	101	124	24,622
	3 months to 6 months	363	1	23	387
	6months to 1 year	162	0	3	165
	1year and above	100	0	0	100

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

**FORM NL-37-CLAIMS DATA**

**FOR THE QUARTER ENDED 31st DECEMBER 2023**

*(Amount in Rs. Lakhs)*

S. No.	Claims Experience	Health	Personal Accident	Travel	Total
1	Claims O/S at the beginning of the period	14,527	625	457	15,609
2	Claims reported during the period	65,404	1,449	527	67,380
	(a) Booked During the period	64,560	1,302	467	66,330
	(b) Reopened during the Period	844	147	59	1,050
	(c) Other Adjustment (to be specified)	-	-	-	-
3	Claims Settled during the period	47,893	610	493	48,996
	(a) paid during the period				
	(b) Other Adjustment ( to be specified)	-	-	-	-
4	Claims Repudiated during the period	15,442	547	89	16,078
	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	16,596	917	402	17,914
	Less than 3months	16,138	916	290	17,344
	3 months to 6 months	218	1	105	325
	6months to 1 year	130	-	6	137
	1year and above	110	-	-	110

**UPTO THE QUARTER ENDED 31st DECEMBER 2023**

*(Amount in Rs. Lakhs)*

S. No.	Claims Experience	Health	Personal Accident	Travel	Total
1	Claims O/S at the beginning of the period	9,861	592	486	10,939
2	Claims reported during the period	1,82,381	4,095	1,709	1,88,186
	(a) Booked During the period	1,80,725	3,875	1,644	1,86,244
	(b) Reopened during the Period	1,657	220	65	1,942
	(c) Other Adjustment (to be specified)	-	-	-	-
3	Claims Settled during the period	1,35,000	1,419	1,304	1,37,724
	(a) paid during the period				
	(b) Other Adjustment ( to be specified)	-	-	-	-
4	Claims Repudiated during the period	40,647	2,350	490	43,487
	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	16,596	917	402	17,914
	Less than 3months	16,138	916	290	17,344
	3 months to 6 months	218	1	105	325
	6months to 1 year	130	-	6	137
	1year and above	110	-	-	110

**Registration No. 153 and Dated 11 July 2016**

**FORM NL-39 -AGEING OF CLAIMS**

**FOR THE QUARTER ENDED 31st DECEMBER 2023**

(Amount in Rs. Lakhs)

[illegible]

**UPTO THE QUARTER ENDED 31st DECEMBER 2023**

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

**FORM NL-41 -OFFICES INFORMATION FOR NON-LIFE**

**Statement as on 31st December, 2023**

S. No.	Office Information		Number
1	No. of offices at the beginning of the year		165
2	No. of branches approved during the year (period ended December 31, 2023)		38
3	No. of branches opened during the year	Out of approvals of previous year	27
4		Out of approvals of this year	32
5	No. of branches closed during the year (period ended December 31, 2023)		-
6	No of branches at the end of the year (period ended December 31, 2023)		224
7	No. of branches approved but not opened		16
8	No. of rural branches		-
9	No. of urban branches (including Metros and Semi-urban)		224
10	No. of Directors:-		
	(a) Independent Director		7
	(b) Executive Director#		1#
	(c) Non-executive Director		13
	(d) Women Director		2
	(e) Whole time director		1#
11	No. of Employees		
	(a) On-roll:		6,115
	(b) Off-roll:		357
	(c) Total		6,472
12	No. of Insurance Agents and Intermediaries.		
	(a) Individual Agents		1,06,035
	(b) Corporate Agents-Banks		18
	(c)Corporate Agents-Others		47
	(d) Insurance Brokers		314
	(e) Web Aggregators		13
	(f) Insurance Marketing Firm		49
	(g) Motor Insurance Service Providers (Direct)		Not Applicable
	(h) Point of Sales persons (Direct)		649
	(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	5,549	1,00,563
Recruitments during the quarter	1,169	6,903
Attrition during the quarter	603	341
Number at the end of the quarter	6,115	1,07,125

Note:

# 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 December 31, 2023
1	Ms. Vishakha Mulye	Non Executive Director	Director	-
2	Mr. Sushil Agarwal	Non Executive Director	Director	-
3	Mr. Devajyoti Bhattacharya	Non Executive Director	Director	-
4	Mr. Asokan Naidu	Non Executive Director	Director	-
5	Dr. Johannes Hendrik Viljoen	Non Executive Director	Director	-
6	Mr. Kabir Mathur	Non Executive Director	Director	-
7	Dr. S Ravi	Independent Director	Director	-
8	Ms. Sukanya Kripalu	Independent Director	Director	-
9	Mr. C N Ram	Independent Director	Director	-
10	Dr. Nandakumar Jairam	Independent Director	Director	-
11	Mr. N K Prasad	Independent Director	Director	-
12	Mr. Dhananjaya Tambe	Independent Director	Director	-
13	Mr. Navin Puri	Independent Director	Director	-
14	Mr. Mayank Bathwal	Chief Executive Officer & Whole Time Director	Director and KMP	-
15	Mr. Amit Jain	Chief Operating Officer & Chief Financial Officer	KMP	-
16	Mr. Mahesh Kumar Radhakrishnan	Chief Compliance & Risk Officer	KMP	-
17	Ms. Anuradha Sriram	Chief Actuarial officer	KMP	-
18	Mr. Ankesh Amin	Head - Human Resource, Training & Administration	KMP	-
19	Mr. Dhruv Shankar	Head - Digital	KMP	-
20	Ms. Anu Raj	Head - Marketing	KMP	-
21	Ms. Varij Pujara	Chief Distribution Officer	KMP	-
22	Mr. Nirav Shah	Appointed Actuary	KMP	-
23	Mr. Dheeraj Agarwal	Chief Investment Officer	KMP	-
24	Mr. Tarun Pandey	Chief Technology Officer	KMP	-
25	Ms. Bhavita Nandu	Company Secretary	KMP	-

**Notes:-**

- (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"

**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)*

<b>RURAL &amp; SOCIAL OBLIGATIONS UPTO QUARTER ENDED 31ST DECEMBER, 2023</b>					
<b>S.No.</b>	<b>Line of Business</b>	<b>Particular</b>	<b>No. of Policies Issued</b>	<b>Premium Collected</b>	<b>Sum Assured</b>
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	22,514	7,317	4,69,672
		Social	19	3,003	2,35,227
7	Personal Accident	Rural	12,969	883	7,46,305
		Social	23	292	5,73,236
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	-	-	-
	<b>Total</b>	<b>Rural</b>	<b>35,483</b>	<b>8,200</b>	<b>12,15,978</b>
		<b>Social</b>	<b>42</b>	<b>3,296</b>	<b>8,08,462</b>





**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 31st March 2023 is NIL  
(ii) Gross Direct Motor Third Party Insurance Business Premium for the year ended 31st March 2023 is NIL  
(iii) Obligation of the Insurer to be met for the period ended 31st March 2023 is NIL

**STATEMENT FOR THE QUARTER ENDED 31st DECEMBER 2023**

Items	(Amount in Rs. Lakhs)	
	For the Quarter ended 31st December 2023	For the Quarter ended 31st December 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	-	-
<b>TOTAL</b>	-	-

**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	<b>Complaints made by customers</b>							
a)	Proposal Related	-	5	-	2	3	-	7
b)	Claims Related	21	749	63	183	479	45	1,947
c)	Policy Related	2	82	33	18	30	3	349
d)	Premium Related	2	24	2	8	15	1	86
e)	Refund Related	-	17	3	6	8	-	51
f)	Coverage Related	-	3	-	1	1	1	8
g)	Cover Note Related	-	-	-	-	-	-	-
h)	Product Related	1	30	8	8	13	2	57
i)	Others: (i) Alleged misconduct of officials of Insurer.	2	43	12	10	18	5	193
	<b>Total</b>	<b>28</b>	<b>953</b>	<b>121</b>	<b>236</b>	<b>567</b>	<b>57</b>	<b>2,698</b>

2	Total No. of policies during previous year:*	43,05,927
3	Total No. of claims during previous year:	5,11,881
4	Total No. of policies during current year:*	25,87,843
5	Total No. of claims during current year:	9,34,321
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	3
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	21

\*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	<b>Complaints made by customers</b>	-	-	-	-	-	-	-
a)	Proposal Related	-	-	-	-	-	-	-
b)	Claims Related	-	-	-	-	-	-	-
c)	Policy Related	-	-	-	-	-	-	-
d)	Premium Related	-	-	-	-	-	-	-
	<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

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	57	100%	-	0%	57	100%
b)	15 - 30 days	-	0%	-	0%	-	0%
c)	30 - 90 days	-	0%	-	0%	-	0%
d)	90 days & Beyond	-	0%	-	0%	-	0%
	<b>Total Number of Complaints</b>	<b>57</b>	<b>100%</b>	<b>-</b>	<b>0%</b>	<b>57</b>	<b>100%</b>

**Aditya Birla Health Insurance Co. Limited**  
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**FORM NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE**

Statement for the quarter ended 31st December, 2023

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