

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, 2022

(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 2022		For The Period Ended 31st December 2022		For The Quarter Ended 31st December 2021		For The Period Ended 31st December 2021	
1	Premiums earned (Net)	NL-4	41,003	41,003	1,24,952	1,24,952	28,455	28,455	78,892	78,892
2	Profit/ Loss on sale/redemption of Investments		(107)	(107)	239	239	133	133	463	463
3	Interest, Dividend & Rent – Gross (Refer Note 1)		2,900	2,900	7,371	7,371	1,604	1,604	4,569	4,569
4	Other:		-	-	-	-	-	-	-	-
	(a) Other Income		-	-	-	-	-	-	-	-
	(b) Contribution from the Shareholders' Account		-	-	-	-	-	-	-	-
	(i) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-
	TOTAL (A)		43,796	43,796	1,32,563	1,32,563	30,192	30,192	83,923	83,923
6	Claims Incurred (Net)	NL-5	30,024	30,024	81,261	81,261	17,853	17,853	61,325	61,325
7	Commission	NL-6	3,969	3,969	8,035	8,035	34	34	1,984	1,984
8	Operating Expenses related to Insurance Business	NL-7	17,927	17,927	66,835	66,835	18,086	18,086	50,544	50,544
9	Premium Deficiency		-	-	-	-	-	-	-	-
	TOTAL (B)		51,920	51,920	1,56,131	1,56,131	35,973	35,973	1,13,853	1,13,853
10	Operating Profit/(Loss)		(8,124)	(8,124)	(23,568)	(23,568)	(5,781)	(5,781)	(29,930)	(29,930)
	C= (A - B)									
				-		-		-		-
11	APPROPRIATIONS			-		-		-		-
	Transfer to Shareholders' Account		(8,124)	(8,124)	(23,568)	(23,568)	(5,781)	(5,781)	(29,930)	(29,930)
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-
	Transfer to Other Reserves		-	-	-	-	-	-	-	-
	TOTAL (C)		(8,124)	(8,124)	(23,568)	(23,568)	(5,781)	(5,781)	(29,930)	(29,930)

Note - 1

Pertaining to Policyholder's funds	Miscellaneous	Total	Miscellaneous	Total	Miscellaneous	Total	Miscellaneous	Total
	For The Quarter Ended 31st December 2022		For The Period Ended 31st December 2022		For The Quarter Ended 31st December 2021		For The Period Ended 31st December 2021	
Interest, Dividend & Rent	3,125	3,125	8,075	8,075	1798	1798	5074	5074
Add/Less:-		-		-		0		0
Investment Expenses	-	-	-	-	-	-	-	-
Amortisation of Premium/ Discount on Investments	(225)	(225)	(703)	(703)	(193)	(193)	(506)	(506)
Amount written off in respect of depreciated investments	-	-	-	-	-	-	-	-
Provision for Bad and Doubtful Debts	-	-	-	-	-	-	-	-
Provision for diminution in the value of other than actively traded Equities	-	-	-	-	-	-	-	-
Investment income from Pool	-	-	-	-	-	-	-	-
Interest, Dividend & Rent – Gross*	2,900	2,900	7,371	7,371	1,604	1,604	4,569	4,569

* 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, 2022

(Amount in Rs. Lakhs)

S.No	Particulars	Schedule Ref. Form No.	For The Quarter Ended 31st December 2022	For The Period Ended 31st December 2022	For The Quarter Ended 31st December 2021	For The Period Ended 31st December 2021
1	OPERATING PROFIT/(LOSS)	NL-1				
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		(8,124)	(23,568)	(5,781)	(29,930)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		1,177	2,540	584	1,668
	(b) Profit on sale of investments		197	229	58	371
	(c) (Loss on sale/ redemption of investments)		-	-	-	(0)
	(d) Accretion/(Amortisation) of Debt Securities		2	(135)	(82)	(208)
3	OTHER INCOME		-	-	-	-
	TOTAL (A)		(6,748)	(20,934)	(5,222)	(28,099)
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		(300)	(150)	(1)	(184)
	(b) For doubtful debts		-	-	-	-
	(c) Others		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		208	802	52	279
	(b) Bad debts written off		-	-	-	-
	(c) Interest on delayed refund/claims		2	(1)	2	4
	(d) Expenses towards CSR activities		-	-	-	-
	(e) Penalties		-	-	-	-
	(f) Contribution to Policyholders' A/c		-	-	-	-
	(i) Towards Excess Expenses of Management		-	-	-	-
	(ii) Others		-	-	-	-
	(g) Others		-	-	-	-
	TOTAL (B)		(90)	651	53	99
	Loss Before Tax		(6,658)	(21,585)	(5,275)	(28,198)
	Provision for Taxation		-	-	-	-
	Loss After Tax		(6,658)	(21,585)	(5,275)	(28,198)
	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Final dividend paid		-	-	-	-
	(c) Transfer to any Reserves or Other Accounts		-	-	-	-
	Balance of loss brought forward from last year		(1,44,513)	(1,29,586)	(1,21,365)	(98,442)
	Balance carried forward to Balance Sheet		(1,51,171)	(1,51,171)	(1,26,640)	(1,26,640)

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, 2022

(Amount in Rs. Lakhs)

S.No	Particulars	Schedule Ref. Form No.	As at 31st December 2022	As at 31st December 2021
	SOURCES OF FUNDS			
1	SHARE CAPITAL	NL-8	50,758	43,130
2	SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
3	RESERVES AND SURPLUS	NL-10	2,25,988	1,33,970
4	FAIR VALUE CHANGE ACCOUNT			
	-Shareholders' Funds		5	10
	-Policyholders' Funds		19	16
5	BORROWINGS	NL-11	-	-
	TOTAL		2,76,770	1,77,126
	APPLICATION OF FUNDS			
1	INVESTMENTS-Shareholders	NL-12	82,400	34,332
2	INVESTMENTS-Policyholders	NL-12A	1,88,659	1,12,519
	Less : Provision		-	(150)
	Net Policyholders' investments		1,88,659	1,12,369
3	LOANS	NL-13	-	-
4	FIXED ASSETS	NL-14	13,287	10,237
5	DEFERRED TAX ASSET (Net)		-	-
	CURRENT ASSETS			
	Cash and Bank Balances	NL-15	2,497	2,228
	Advances and Other Assets	NL-16	15,652	9,567
	Sub-Total (A)		18,149	11,795
6	DEFERRED TAX LIABILITY (Net)		-	-
7	CURRENT LIABILITIES	NL-17	79,974	54,537
8	PROVISIONS	NL-18	96,921	63,710
	Sub-Total (B)		1,76,895	1,18,247
	NET CURRENT ASSETS (C) = (A - B)		(1,58,746)	(1,06,452)
9	MISCELLANEOUS EXPENDITURE	NL-19	-	-
10	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		1,51,171	1,26,640
	TOTAL		2,76,770	1,77,126

CONTINGENT LIABILITIES

Particulars	As at 31st December 2022	As at 31st December 2021
1. Partly paid-up investments	-	-
2. Claims, other than against policies, not acknowledged as debts by the company	1288	697
3. Underwriting commitments outstanding (in respect of shares and securities)	-	-
4. Guarantees given by or on behalf of the Company	30	30
5. Statutory demands/ liabilities in dispute, not provided for	-	-
6. Reinsurance obligations to the extent not provided for in accounts	-	-
7. Others	-	-
TOTAL	1318	727

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 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
Net Written Premium	43,104	3,866	1,639	48,609	1,37,227	11,234	5,203	1,53,664
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
Net Earned Premium	36,030	3,335	1,638	41,003	1,09,596	10,341	5,015	1,24,952
Gross Direct Premium								
- In India	52,953	4,101	1,729	58,783	1,68,418	11,986	5,441	1,85,844
- 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 2021				For The Period Ended 31st December 2021			
Gross Direct Premium	36,909	3,211	499	40,620	1,05,432	10,168	1,386	1,16,987
Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-
Less : Premium on reinsurance ceded	8,508	365	25	8,898	25,418	856	69	26,344
Net Written Premium	28,401	2,847	474	31,722	80,014	9,312	1,317	90,643
Add: Opening balance of UPR	50,557	7,555	32	58,144	43,104	6,276	280	49,660
Less: Closing balance of UPR	54,176	7,192	44	61,411	54,176	7,192	44	61,411
Net Earned Premium	24,782	3,210	463	28,455	68,942	8,396	1,554	78,892
Gross Direct Premium								
- In India	36,909	3,211	499	40,620	1,05,432	10,168	1,386	1,16,986
- 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 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
Net Claim Paid	28,839	499	65	29,403	73,086	1,834	253	75,173
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
Net Incurred Claims	29,784	330	(90)	30,024	80,604	733	(76)	81,261
Claims Paid (Direct)								
-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

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 2021				For The Period Ended 31st December 2021			
Claims paid (Direct)	22,393	294	2	22,690	74,527	867	18	75,412
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	4,476	15	0	4,491	12,147	58	1	12,206
Net Claim Paid	17,918	280	2	18,199	62,379	809	17	63,206
Add Claims Outstanding at the end of the year	11,335	2,648	352	14,335	11,335	2,648	352	14,335
Less Claims Outstanding at the beginning of the year	11,638	2,784	260	14,681	12,860	3,080	275	16,215
Net Incurred Claims	17,615	145	94	17,853	60,854	378	93	61,325
Claims Paid (Direct)								
-In India	22,393	294	2	22,690	74,527	867	18	75,412
-Outside India	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	6,720	2,462	351	9,533	6,720	2,462	351	9,533
Estimates of IBNR and IBNER at the beginning of the period (net)	7,213	2,607	259	10,079	8,106	3,030	275	11,411

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

FORM NL-6-COMMISSION SCHEDULE

(Amount in Rs. Lakhs)

Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
	(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
	For The Quarter Ended 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	-	-	-	-	-	-	-	-
Gross Commission	6,615	622	3	7,240	18,896	1,530	16	20,443
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	3,245	19	7	3,270	12,250	137	22	12,408
Net Commission	3,370	603	(4)	3,969	6,647	1,394	(6)	8,035
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:								
Individual Agents	1,371	65	-	1,436	3,495	162	-	3,658
Corporate Agents-Banks/FII/HFC	1,476	294	-	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)	-	-	-	-	-	-	-	-
Other (to be specified)	-	-	-	-	-	-	-	-
TOTAL	6,615	622	3	7,240	18,896	1,530	16	20,443
Commission and Rewards on (Excluding Reinsurance) Business written :								
In India	6,615	622	3	7,240	18,896	1,530	16	20,443
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 2021				For The Period Ended 31st December 2021			
Commission & Remuneration	4,034	376	-	4,410	11,716	1,320	-	13,036
Rewards	476	31	-	507	1,201	76	-	1,277
Distribution fees	-	-	-	-	-	-	-	-
Gross Commission	4,510	407	-	4,917	12,917	1,396	-	14,313
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	4,811	70	2	4,883	12,209	114	7	12,330
Net Commission	(300)	337	(2)	34	708	1,282	(7)	1,983
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:								
Individual Agents	917	50	-	966	2,736	139	-	2,876
Corporate Agents-Banks/FII/HFC	1,138	202	-	1,340	3,986	869	-	4,855
Corporate Agents-Others	756	25	-	781	1,897	64	-	1,961
Insurance Brokers	1,693	130	-	1,823	3,951	324	-	4,275
Direct Business - Online	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-
Web Aggregators	3	0	-	3	338	0	-	339
Insurance Marketing Firm	3	0	-	3	8	0	-	8
Common Service Centers	-	-	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-	-	-
Point of Sales (Direct)	-	-	-	-	-	-	-	-
Other (to be specified)	-	-	-	-	-	-	-	-
TOTAL	4,510	407	-	4,917	12,917	1,396	-	14,313
Commission and Rewards on (Excluding Reinsurance) Business written :								
In India	4,510	407	-	4,917	12,917	1,396	-	14,313
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 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	-	-	-	-	-	-	-	-
	(d) in any other capacity	-	-	-	-	-	-	-	-
10	Advertisement and publicity	807	88	28	922	11,306	805	365	12,476
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	324	32	11	367	3,329	237	108	3,673
15	Information Technology Expenses	346	49	11	407	1,472	106	48	1,625
16	Goods and Services Tax (GST)	-	-	-	-	-	-	-	-
17	Others (to be specified)	-	-	-	-	-	-	-	-
	(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
	TOTAL	15,982	1,422	523	17,927	60,645	4,231	1,959	66,835
	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

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 2021				For The Period Ended 31st December 2021			
1	Employees' remuneration & welfare benefits	8,666	602	117	9,385	23,682	1,979	311	25,972
2	Travel, conveyance and vehicle running expenses	247	23	3	273	487	47	6	541
3	Training expenses	33	3	0	36	103	10	1	114
4	Rents, rates & taxes	232	20	3	255	630	61	8	699
5	Repairs	90	8	1	99	260	25	3	289
6	Printing & stationery	37	(1)	1	37	303	12	4	319
7	Communication expenses	150	13	2	165	460	44	6	511
8	Legal & professional charges	275	24	4	303	800	77	11	888
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-
	(a) As auditor	5	0	0	6	16	2	0	18
	(b) Certification Services	0	0	0	0	3	0	0	3
	(c) Out of Pocket Expenses	(0)	-	0	-	0	0	0	0
	(i) Taxation matters	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-
	(c) in any other capacity	-	-	-	-	-	-	-	-
10	Advertisement and publicity	3,995	352	54	4,400	10,808	1,043	142	11,994
11	Interest & Bank Charges	69	6	1	76	208	20	3	231
12	Depreciation	709	62	10	780	2,045	197	27	2,269
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	723	63	10	796	1,890	181	25	2,096
15	Information Technology Expenses	272	6	4	282	862	34	11	908
16	Goods and Services Tax (GST)	-	-	-	-	-	-	-	-
17	Others (to be specified)a	-	-	-	-	-	-	-	-
	(a) Membership and Subscription	34	1	0	35	104	4	1	109
	(b) Loss / (Profit) on Foreign Exchange Fluctuation	1	0	0	1	1	0	0	1
	(c) Insurance	2	0	0	2	6	1	0	7
	(d) Director's sitting fees	6	0	0	6	30	3	0	33
	(e) Miscellaneous expenses	17	1	0	19	78	8	1	87
	(f) Stamp duty	59	2	1	61	134	5	2	142
	(g) Electricity expense	47	4	1	52	135	13	2	150
	(h) Housekeeping charges	119	11	2	132	314	30	4	348
	(i) Data center charges	275	24	4	303	849	82	11	942
	(j) Agent training expenses	15	1	0	17	25	2	0	27
	(l) Wellness expense	-	-	-	-	-	-	-	-
	(k) Medical fees	88	20	1	109	182	43	2	228
	(l) Call centre charges	197	17	3	217	624	60	8	693
	(m) Transaction processing services	221	18	3	242	833	80	11	924
	(n) Loss /(Profit) on Sale of Fixed Assets	0	0	0	0	2	0	0	3
	TOTAL	16,583	1,279	224	18,086	45,876	4,065	603	50,544
	In India	16,552	1,278	224	18,053	45,826	4,062	603	50,491
	Outside India	31	1	0	33	50	3	-	53

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 2022	As at 31st December 2021
1	Authorised Capital		
	60,00,00,000 equity shares of Rs.10 each (31st December 2021: 44,00,00,000 Equity shares of Rs. 10 each)	60,000	44,000
2	Issued Capital	-	-
	50,75,82,120 Equity Shares of Rs 10 each (31st December 2021: 43,13,03,386 Equity Shares of Rs 10 each)	50,758	43,130
3	Subscribed Capital	-	-
	50,75,82,120 Equity Shares of Rs 10 each (31st December 2021: 43,13,03,386 Equity Shares of Rs 10 each)	50,758	43,130
4	Called-up Capital	-	-
	50,75,82,120 Equity Shares of Rs 10 each (31st December 2021: 43,13,03,386 Equity Shares of Rs 10 each)	50,758	43,130
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (Amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses	-	-
	Expenses including commission or brokerage on	-	-
	Underwriting or subscription of shares	-	-
5	Paid-up Capital	-	-
	50,75,82,120 Equity Shares of Rs 10 each (31st December 2021: 43,13,03,386 Equity Shares of Rs 10 each)	50,758	43,130
	TOTAL	50,758	43,130

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 2022		As at 31st December 2021	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	23,30,06,086	45.91%	21,99,64,732	51.00%
· Foreign	22,38,68,580	44.10%	21,13,38,654	49.00%
Investors				
· Indian	-	-	-	-
· Foreign *	5,07,07,454	9.99%	-	-
Others (to be specified e.g. ESOP etc.)	-	-	-	-
TOTAL	50,75,82,120	100.00%	43,13,03,386	100.00%

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
INSURANCE COMPANY, AS AT QUARTER ENDED 31ST DECEMBER, 2022**

Sl. No.	Category	No. of Investors	No. of shares held	% of share holdings	Paid up equity (Rs in lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a % of total shares held (VII)=(VI)/(III)*100	Number of shares (VIII)	As a % of total shares held (IX)=(VIII)/(III)*100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:								
	(i) Aditya Birla Capital Limited (Formerly known as Aditya Birla Financial Services Limited) (Including shares held by Nominee shareholders)	1	23,30,06,086	45.91	23,300.61	-	-	-	-
iii)	Financial Institutions/ Banks	-	-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India	-	-	-	-	-	-	-	-
v)	Persons acting in concert (Please specify)	-	-	-	-	-	-	-	-
vi)	Any other (Please specify)	-	-	-	-	-	-	-	-
A.2	Foreign Promoters	-	-	-	-	-	-	-	-
i)	Individuals (Name of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:								
	(i) Momentum Metropolitan Strategic Investment (Pty) Limited (Formerly known as MMI Strategic Investments (Pty) Limited)	1	22,38,68,580	44.10	22,386.86	-	-	-	-
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-
B.	Non Promoters	-	-	-	-	-	-	-	-
B.1	Public Shareholders	-	-	-	-	-	-	-	-
1.1)	Institutions								
i)	Mutual Funds	-	-	-	-	-	-	-	-
ii)	Foreign Portfolio Investors	-	-	-	-	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Insurance Companies	-	-	-	-	-	-	-	-
v)	FII belonging to Foreign promoter	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign Promoter of Indian Promoter	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	-	-	-	-	-	-	-	-
ix)	Any other (Please specify)	-	-	-	-	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	-	-	-	-	-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	-	-	-	-	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	-	-	-	-	-	-	-	-
iii)	NBFCs registered with RBI	-	-	-	-	-	-	-	-
iv)	Others:	-	-	-	-	-	-	-	-
	Trusts	-	-	-	-	-	-	-	-
	Overseas Corporate Bodies	-	-	-	-	-	-	-	-
	Non-Resident Indian (NRI)	-	-	-	-	-	-	-	-
	Clearing Members	-	-	-	-	-	-	-	-
	Bodies Corporate	-	-	-	-	-	-	-	-
	Foreign Nationals	-	-	-	-	-	-	-	-
v)	Any other (Please Specify)	-	-	-	-	-	-	-	-
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other	-	-	-	-	-	-	-	-
	(i) Platinum Jasmine A 2018 Trust, acting through its trustee, Platinum Owl C 2018 RSC Limited (w.e.f. October 21, 2022)	100%	5,07,07,454	9.99	5,070.75	-	-	-	-
	Total	3	50,75,82,120	100	50,758.21	-	-	-	-

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	77.40	-	-	-	-
	(ii) Mr. Kumar Mangalam Birla	1	51,790	0.00	5.18	-	-	-	-
	(iii) Mrs. Neerja Birla	1	1,02,286	0.00	10.23	-	-	-	-
	(iv) Mrs. Vasavadatta Bajaj	1	1,65,951	0.01	16.60	-	-	-	-
	(v) Aditya Vikram Kumarmangalam Birla Huf	1	1,25,608	0.01	12.56	-	-	-	-
ii)	Bodies Corporate:								
	Birla Consultants Limited	1	1,22,334	0.01	12.23	-	-	-	-
	Birla Industrial Finance (India) Limited	1	1,22,479	0.01	12.25	-	-	-	-
	Birla Industrial Investments (India) Limited	1	26,119	0.00	2.61	-	-	-	-
	ECE Industries LTD.	1	4,71,931	0.02	47.19	-	-	-	-
	Grasim Industries Limited	1	1,30,92,40,000	54.17	1,30,924.00	-	-	-	-
	Hindalco Industries Limited	1	3,95,11,455	1.63	3,951.15	-	-	-	-
	Birla Group Holdings Private Limited	1	18,45,06,156	7.63	18,450.62	-	-	-	-
	Rajratna Holdings Private Limited	1	938	0.00	0.09	-	-	-	-
	Umang Commercial Company Private Limited	1	3,74,44,766	1.55	3,744.48	-	-	-	-
	Vikram Holdings PVT LTD	1	1,050	0.00	0.11	-	-	-	-
	Vaibhav Holdings Private Limited	1	938	0.00	0.09	-	-	-	-
	Birla Institute of Technology and Science	1	9,25,687	0.04	92.57	-	-	-	-
	Pilani Investment And Industries Corporation Ltd.	1	3,36,01,721	1.39	3,360.17	-	-	-	-
	Renuka Investment & Finance Limited	1	3,39,059	0.01	33.91	-	-	-	-
	IGH Holdings Private Limited	1	5,36,92,810	2.22	5,369.28	-	-	-	-
iii)	Financial Institutions/ Banks	-	-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India	-	-	-	-	-	-	-	-
v)	Persons acting in concert (Please specify)	-	-	-	-	-	-	-	-
vi)	Any other (Please specify)	-	-	-	-	-	-	-	-
A.2	Foreign Promoters	-	-	-	-	-	-	-	-
i)	Individuals (Name of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:	-	-	-	-	-	-	-	-
iii)	Any other (Please specify)								
	P.T. Indo Bharat Rayon (GDR)	1	2,80,05,628	1.16	2,800.56	-	-	-	-
	P T Sunrise Bumi Textiles (GDR)	1	17,76,250	0.07	177.63	-	-	-	-
	P T elegant Textile Industry (GDR)	1	11,32,250	0.05	113.23	-	-	-	-
	Thai Rayon Public Company Limited (GDR)	1	26,95,000	0.11	269.50	-	-	-	-
	Surya Kiran Investments PTE Limited (Equity and GDR)	1	2,25,07,000	0.93	2,250.70	-	-	-	-
B.	Non Promoters	-	-	-	-	-	-	-	-
B.1	Public Shareholders	-	-	-	-	-	-	-	-
I.1)	Institutions								
i)	Mutual Funds	50	3,24,27,519	1.34	3,242.75	-	-	-	-
ii)	Foreign Portfolio Investors	162	7,47,72,079	3.09	7,477.21	-	-	-	-
iii)	Financial Institutions/Banks	139	11,60,234	0.05	116.02	-	-	-	-
iv)	Insurance Companies	19	6,12,61,228	2.53	6,126.12	-	-	-	-
v)	FII belonging to Foreign promoter	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign Promoter of Indian Promoter	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	3	9,94,88,051	4.12	9,948.81	-	-	-	-
ix)	Any other (Please specify)					-	-	-	-
	Foreign Body Corporate- Jomei Investments Limited	1	10,00,00,000	4.14	10,000.00	-	-	-	-
	Qualified Institutional Buyer	1	56,700	0.00	5.67	-	-	-	-
I.2)	Central Government/ State Government(s)/ President of India	7	24,093	0.00	2.41	-	-	-	-
I.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	4,65,902	16,71,14,189	6.91	16,711.42	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	756	5,37,84,282	2.23	5,378.43	-	-	-	-
iii)	NBFCs registered with RBI	8	1,56,770	0.01	15.68	-	-	-	-
iv)	Others:								
	Trusts	46	16,07,158	0.07	160.72	-	-	-	-
	HUF	10,792	96,30,378	0.40	963.04	-	-	-	-
	Overseas Corporate Bodies	9	1,83,61,303	0.76	1,836.13	-	-	-	-
	Non-Resident Indian (NRI)	8,631	1,11,45,193	0.46	1,114.52	-	-	-	-
	Clearing Members	81	3,57,454	0.01	35.75	-	-	-	-
	Bodies Corporate	2,308	4,71,71,586	1.95	4,717.16	-	-	-	-
	Foreign Nationals	13	8,310	0.00	0.83	-	-	-	-
v)	Any other (Please Specify)								
	Outstanding GDRs (Balancing Figure)	1	2,10,95,826	0.87	2,109.58	-	-	-	-
B.2	Non Public Shareholders	-	-	-	-	-	-	-	-
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-	-	-	-
	Total	488954	2,41,69,65,548	100	2,41,696.55	0	0	-	-

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 2022	As at 31st December 2021
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium		
	Balance at the beginning of the year	1,38,288	1,02,061
	Add: Additions during the year	87,680	31,909
	Balance at the end of the year	2,25,969	1,33,970
4	General Reserves	-	-
	Less: Debit balance in Profit and Loss Account	-	-
	Less: Amount utilized for Buy-back	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves (to be specified)	-	-
	Employee Stock Option Outstanding	19	-
7	Balance of Profit in Profit & Loss Account	-	-
	TOTAL	2,25,988	1,33,970

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 2022	As at 31st December 2021
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	-	-

DISCLOSURE FOR SECURED BORROWINGS (Refer Note a)

(Amount in Rs. Lakhs)

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

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

FORM NL-12&12 A-INVESTMENT SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	NL-12		NL-12 A		Total	
		Shareholders		Policyholders			
		As at 31st December 2022	As at 31st December 2021	As at 31st December 2022	As at 31st December 2021	As at 31st December 2022	As at 31st December 2021
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	52,251	12,631	70,652	38,074	1,22,903	50,704
2	Other Approved Securities	17,567	13,143	71,858	40,405	89,426	53,548
3	Other Investments	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	2,008	-	15,317	6,903	17,325	6,903
	(e) Other Securities (to be specified)	-	-	-	-	-	-
	- Fixed Deposits	-	-	-	-	-	-
	- Commercial Papers	-	-	-	-	-	-
	- Certificate of Deposits	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector	-	-	-	-	-	-
	- Infrastructure Bonds	2,554	2,576	6,860	2,759	9,414	5,334
	- Infrastructure Equity	-	-	-	-	-	-
	- Housing Bonds	-	-	6,016	4,541	6,016	4,541
5	Other than Approved Investments	-	-	-	-	-	-
	SHORT TERM INVESTMENTS	-	-	-	-	-	-
1	Government securities and Government guaranteed bonds including Treasury Bills	-	2,405	-	1,987	-	4,391
2	Other Approved Securities	502	1,018	1,536	-	2,038	1,018
3	Other Investments	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	4,932	1,810	10,186	7,842	15,118	9,652
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	-	-	510	5,991	510	5,991
	(e) Other Securities (to be specified)	-	-	-	-	-	-
	- Fixed Deposits	250	250	-	500	250	750
	- Commercial Papers	-	-	-	-	-	-
	- Certificate of Deposits	2,335	-	4,723	-	7,058	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector	-	-	-	-	-	-
	- Infrastructure Bonds	-	-	-	1,014	-	1,014
	- Infrastructure Equity	-	-	-	-	-	-
	- Housing Bonds	-	501	1,000	1,503	1,000	2,003
5	Other than Approved Investments	-	-	-	1,001	-	1,001
	TOTAL	82,400	34,332	1,88,659	1,12,519	2,71,058	1,46,852

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 2022	As at 31st December 2021	As at 31st December 2022	As at 31st December 2021	As at 31st December 2022	As at 31st December 2021
1	<u>Long Term Investments--</u>						
	Book Value	74,381	28,350	1,70,703	92,682	2,45,084	1,21,032
	Market Value	73,629	28,347	1,66,510	92,236	2,40,139	1,20,583
2	<u>Short Term Investments--</u>						
	Book Value	8,019	5,983	17,956	19,837	25,974	25,820
	Market Value	8,019	6,000	17,938	19,966	25,957	25,966

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 2022	As at 31st December 2021
1	SECURITY-WISE CLASSIFICATION		
	Secured	-	-
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others (to be specified)	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Companies	-	-
	(f) Others (to be specified)	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-

Provisions against Non-performing Loans

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

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

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

FORM NL-14-FIXED ASSETS SCHEDULE

(Amount in Rs. Lakhs)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening	Additions	Deductions	Closing	Up to Last Year	For The Period	On Sales/Adjustments	To Date	As at 31st December 2022	As at 31st December 2021
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles	15,826	3,990	-	19,816	6,859	2,071	-	8,930	10,886	8,181
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	260	62	14	308	171	45	12	204	105	58
Information Technology Equipment	2,717	51	101	2,667	1,770	298	94	1,974	693	721
Vehicles	391	174	56	509	112	82	24	170	339	244
Office Equipment	651	106	30	728	511	73	29	554	174	145
Others:Leasehold Improvement	1,610	388	145	1,853	776	234	127	883	970	775
TOTAL	21,455	4,771	345	25,881	10,198	2,803	287	12,714	13,167	10,124
Work in progress	229	459	589	99	-	-	-	-	99	46
Instangible Assets under development	210	3,957	4,146	21	-	-	-	-	21	67
Grand Total	21,894	9,187	5,080	26,001	10,198	2,803	287	12,714	13,287	10,237
Previous Year	16,638	7,136	4,183	19,591	7,186	2,269	102	9,354	10,237	-

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 2022	As at 31st December 2021
1	Cash (including cheques, drafts and stamps)	57	801
2	Bank Balances	-	-
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	7	7
	(bb) Others	32	32
	Add : Interest Accrued on Deposit	9	7
	(b) Current Accounts	2,391	1,381
	(c) Others (to be specified)	-	-
3	Money at Call and Short Notice	-	-
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	2,497	2,228
	Balances with non-scheduled banks included in 2 and 3 above		
	CASH & BANK BALANCES		
	In India	2,497	2,228
	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 2022	As at 31st December 2021
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	853	530
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	478	287
6	Others	-	-
	(a) Advance to Suppliers	1,032	514
	Less: Provisions made	-	-
	Sub-total	1,032	514
	(b) Other advances	3,711	826
	Less: Provisions made	-	-
	Sub-total	3,711	826
	TOTAL (A)	6,074	2,158
	OTHER ASSETS		
1	Income accrued on investments	5,271	2,826
2	Outstanding Premiums	-	-
3	Agents' Balances	95	31
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	283	237
6	Due from subsidiaries/ holding	8	167
7	Investments held for Unclaimed Amount of Policyholders	239	36
8	Others		
	(a) Rent and other deposits	1,022	1,055
	(b) Input tax credit (net)	2,630	3,031
	(c) Other Recoverable	31	26
	TOTAL (B)	9,579	7,409
	TOTAL (A+B)	15,652	9,567

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 2022	As at 31st December 2021
1	Agents' Balances	3,308	2,750
2	Balances due to other insurance companies	6,883	9,363
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies	242	156
	(b) For Other Policies	2,623	2,291
5	Unallocated Premium	18,968	8,272
6	Sundry creditors	19,034	10,640
7	Due to subsidiaries/ holding company	690	329
8	Claims Outstanding	20,794	14,325
9	Due to Officers/ Directors	-	-
10	Unclaimed Amount of policyholders	187	22
11	Income accrued on Unclaimed amounts	10	3
12	Interest payable on debentures/bonds	-	-
13	Others		
	(a) Tax deducted payable	1,391	870
	(b) Other statutory dues	4,169	3,936
	(c) Provident fund payable	322	201
	(d) Due to employees	838	927
	(e) Premium refund payable	389	439
	(f) Claims Payable	125	13
	TOTAL	79,974	54,537

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 2022	As at 31st December 2021
1	Reserve for Unexpired Risk	94,171	61,338
2	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and taxes deducted at source)	-	-
4	For Employee Benefits	-	-
5	Others (to be specified)	-	-
	(a) For Gratuity	257	162
	(b) For Compensated absence	358	300
	(c) Bonus Payable	2,058	1,837
	(d) Free look Reserve	77	73
6	Reserve for Premium Deficiency	-	-
	TOTAL	96,921	63,710

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 MISC EXPENDITURE SCHEDULE

(To the extent not written off or adjusted)

(Amount in Rs. Lakhs)

S.No	Particulars	As at 31st December 2022	As at 31st December 2021
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	TOTAL	-	-

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 2022	For The Period Ended 31st December 2022	For The Quarter Ended 31st December 2021	For The Period Ended 31st December 2021
1	Gross Direct Premium Growth Rate**	45%	59%	31%	36%
2	Gross Direct Premium to Net worth Ratio	0.47	1.48	0.80	2.32
3	Growth rate of Net Worth	240%	240%	27%	27%
4	Net Retention Ratio**	83%	83%	78%	77%
5	Net Commission Ratio**	8%	5%	0%	2%
6	Expense of Management to Gross Direct Premium Ratio**	43%	47%	57%	55%
7	Expense of Management to Net Written Premium Ratio**	45%	49%	57%	58%
8	Net Incurred Claims to Net Earned Premium**	73%	65%	63%	78%
9	Claims paid to claims provisions**	0%	69%	54%	69%
10	Combined Ratio**	118%	114%	120%	136%
11	Investment income ratio	2%	5%	2%	5%
12	Technical Reserves to net premium ratio **	2.37	0.75	2.39	0.83
13	Underwriting balance ratio	-0.27	-0.25	-0.27	-0.44
14	Operating Profit Ratio	-20%	-19%	-20%	-38%
15	Liquid Assets to liabilities ratio	0.20	0.20	0.29	0.29
16	Net earning ratio	-14%	-14%	-17%	-31%
17	Return on net worth ratio	-5%	-17%	-10%	-56%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	3.03	3.03	1.84	1.84
19	<u>NPA Ratio</u>				
	Gross NPA Ratio	0.00%	0.00%	0.68%	0.68%
	Net NPA Ratio	0.00%	0.00%	0.58%	0.58%
20	Debt Equity Ratio	NA	NA	NA	NA
21	Debt Service Coverage Ratio	NA	NA	NA	NA
22	Interest Service Coverage Ratio	NA	NA	NA	NA
23	Earnings per share	-1.43	-4.64	-1.33	-7.13
24	Book value per share	24.74	24.74	11.70	11.70

Aditya Birla Health Insurance Co. Limited

Aditva 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 2022**

Segments	Gross Direct Premium Growth Rate	Net Retention Ratio	Net Commission Ratio	Expense of Management to Gross Direct Premium Ratio**	Expense of Management to Net Written Premium Ratio**	Net Incurred Claims to Net Earned Premium**	Claims paid to claims provisions**	Combined Ratio**	Technical Reserves to net premium ratio **	Underwriting balance ratio
FIRE	-	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Marine Cargo	-	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Marine Hull	-	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Total Marine	-	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Motor OD	-	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Motor TP	-	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Total Motor	-	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Health										
Current Period	60%	81%	5%	47%	49%	74%	70%	123%	0.77	-0.35
Previous Period	36%	76%	1%	56%	58%	88%	75%	146%	0.82	-0.56
Personal Accident										
Current Period	18%	94%	12%	48%	50%	7%	41%	57%	0.83	0.39
Previous Period	25%	92%	14%	54%	57%	5%	15%	62%	1.06	0.32
Travel Insurance										
Current Period	293%	96%	0%	36%	38%	-2%	97%	36%	0.06	0.63
Previous Period	715%	95%	-1%	44%	45%	6%	NA	51%	0.30	0.55
Total Health	-	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Workmen's Compensation/ Employer's liability	-	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Public/ Product Liability	-	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Engineering	-	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Aviation	-	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Crop Insurance	-	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Other segments **	-	-	-	-	-	-	-	-	-	-
Current Period	-	-	-	-	-	-	-	-	-	-
Previous Period	-	-	-	-	-	-	-	-	-	-
Total Miscellaneous	-	-	-	-	-	-	-	-	-	-
Current Period	59%	83%	5%	47%	49%	65%	69%	114%	0.75	-0.25
Previous Period	36%	77%	2%	55%	58%	78%	69%	136%	0.83	-0.44
Total-Current Period	59%	83%	5%	47%	49%	65%	69%	114%	0.75	-0.25
Total-Previous Period	36%	77%	2%	55%	58%	78%	69%	136%	0.83	-0.44

Current Period is Period Ended 31st December 2022
Previous Period is Period Ended 31st December 2021

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

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 2022	For The Period Ended 31st December 2022	For The Quarter Ended 31st December 2021	For The Period Ended 31st December 2021
1	Aditya Birla Capital Ltd	Indian Promoter	a) Group Insurance Receipts(Net of Refund)	-	-	(0.9)	(0.9)
			b) Reimbursement of expenses (including ESOP)	183.6	226.5	18.7	74.3
			c) Transfer of Liability	22.3	22.3	-	-
			d) Transfer of Asset	37.0	37.0	-	-
			e) Transfer of Asset (Other)	27.8	27.8	-	-
			f) Issue of Additional Share Capital	-	14,535.0	5,355.0	19,890.0
2	Aditya Birla Finance Limited	Associate	a) Group Insurance Receipts(Net of Refund)	-	-	-	-
			b) Reimbursement of Expenses	16.1	45.8	-	-
			c) Recovery of Rent	0.8	3.0	-	-
			d) Transfer of Asset	-	-	-	-
			e) Recovery of security deposit	-	1.6	-	-
			f) Reimbursement of security deposit	-	21.7	-	-
3	Aditya Birla Financial Shared Services Limited	Associate	a) Group Insurance Receipts(Net of Refund)	-	-	70.0	67.3
			b) Reimbursement of expenses (exc gst)	814.2	2,085.8	541.6	1,911.0
			c) Transfer of Asset (Employee Transfer)	9.0	11.6	3.0	4.7
			d) Transfer of Liability (Employee Transfer)	8.3	12.2	0.2	0.6
			e) Recovery of Expenses	-	-	-	-
4	Aditya Birla Housing Finance Limited	Associate	a) Group Insurance Receipts(Net of Refund)	-	-	-	-
			b) Commission Exp	45.1	97.5	26.0	69.4
			c) Recovery of Expenses	-	-	2.2	3.3
			d) Space Sharing Expense	-	4.2	-	-
			e) Reimbursement of expense others	-	4.4	-	-
			f) Rent Income	0.2	0.5	-	-
			g) Transfer of Liability (Employee Transfer)	-	-	-	3.1
5	Aditya Birla Insurance Brokers Limited	Associate	a) Group Insurance Receipts(Net of Refund)	-	-	-	-
			b) Brokerage Expenses	17.5	38.1	13.7	34.5
			c) Transfer of Assets (Employee Transfer)	-	12.0	-	-
			d) Reimbursement of expenses	0.4	0.8	1.0	2.9
			e) Recovery of expense	23.1	23.1	-	-
6	Aditya Birla Money Limited	Associate	a) Group Insurance Receipts	-	-	-	-
			b) Group Insurance Refund	-	-	-	-
			c) Reimbursement of expense	0.3	0.3	-	-
7	Aditya Birla Capital Technology Services Ltd (Formerly known as "Aditya Birla MyUniverse Ltd")	Associate	a) Group Insurance Receipts(Net of Refund)	-	-	-	-
			b) Reimbursement of Expenses	28.2	152.1	15.5	71.2
			c) Transfer of Asset (Employee Transfer)	3.5	3.5	-	1.5
8	Aditya Birla Sun Life Insurance Company Limited (formerly known as Birla Sun Life Insurance Company Limited)	Associate	a) Group Insurance Receipts	19.6	19.6	407.6	407.6
			b) Group Insurance Refund	-	-	-	-
			c) Reimbursement of Expenses	42.7	58.1	2.3	3.8
			d) Rent Expenses- Space Sharing	-	74.9	10.8	10.8
			e) Transfer of Asset (Employee Transfer)	1.8	9.8	-	76.6
			f) Transfer of Liability (Employee Transfer)	0.4	0.4	-	11.9
			g) Rent Income	1.0	3.3	-	-
9	Aditya Birla Wellness Private Limited	Associate	a) Group Insurance Receipts(Net of Refund)	-	-	-	-
			b) Expense- Multiply product	-	-	0.3	0.3
			c) Outsourcing Contract wellness tracking services	506.8	1,311.7	37.9	890.6
			d) Transfer of Assets	-	35.9	3.4	8.8
			e) Transfer of Liability	-	-	-	-
			f) Sale of Assets	-	7.1	-	-
			g) Transfer of Assets (others)	6.7	6.7	-	-
			h) Rent Income- Space Sharing	20.5	61.6	20.5	61.6
			i) Recovery of expense	36.5	36.5	-	-
			j) Reimbursement of expenses - Others	-	0.4	-	-
10	Aditya Birla Sun Life AMC Limited	Associate	a) Insurance Receipts	39.0	391.9	-	-
			b) Insurance Refund	-	-	-	1.0
			c) Space sharing expense	13.7	24.8	-	-
			d) Sharing of security deposit	-	-	-	-
			e) Transfer of Asset	-	-	-	-
			f) Recovery of Rent	0.5	1.5	-	-
			g) Reimbursement of Expenses (others)	2.9	2.9	-	-
			h) Annual Subscription (Online)	-	-	-	-
			i) Recovery Security Deposit	-	-	-	-
11	Metropolitan International Support (Pty) Ltd.	Other Related party	a) Reimbursement of expenses	-	-	-	-
			b) Recovery of TDS	27.4	27.4	-	-
12	Momentum Metropolitan Strategic Investments (Pty) Ltd. (Formerly known as Momentum Metropolitan Strategic Investments (Pty) Ltd.)	Foreign Promoter	a) Issue of Additional Share Capital	-	13,965.0	5,145.0	19,110.0
13	Platinum Jasmine A 2018 Trust	Other Related Party	a) Issue of Additional Share Capital	66,426.8	66,426.8	-	-
14	M/S Ultratech Cement Ltd	Fellow Subsidiary of Indian Promoter	a) Group Insurance Receipts	-	-	-	0.0
			b) Group Insurance Refund	-	-	-	7.5
15	Grasim Industries Limited	Holding company of Indian Promoter	a) Group Insurance Receipts	0.2	0.9	81.3	82.5
			b) Group Insurance Refund	-	5.3	-	27.4
16	Aditya Birla Money Insurance Advisory Services Ltd.	Associate	a) Commission Expenses	50.3	107.8	18.1	53.9
17	Aditya Birla Management Corporation Private Limited	Associate	a) Group Insurance Receipts(Net of Refund)	-	-	-	(0.8)
			b) Reimbursement of Expenses	-	-	-	-
			c) Transfer of Asset (Employee Transfer)	-	-	-	-
			d) Transfer of Asset (others)	0.3	0.3	-	-
			e) Transfer of Liability (Employee Transfer)	-	3.2	-	3.6
18	Momentum Metropolitan Services Private Limited (Formerly Known as Momentum Metropolitan Services Private Limited)	Other Related party	a) Group Insurance Receipts(Net of Refund)	-	-	-	-
			b) Reimbursement of expenses (exc gst)	-	-	-	1.4
19	Aditya Birla Renewables Limited	Associate	a) Group Insurance Receipts(Net of Refund)	-	-	-	(0.3)
20	Applause Entertainment Private Limited	Associate	a) Group Insurance Receipts	-	-	-	2.1
			b) Group Insurance Refund	-	-	-	0.4
21	Birla Management Centre	Associate	a) Data centre service charges	23.5	79.7	14.4	58.7
22	Aditya Birla Educational Trust	Associate	a) EAP & Counselling services	2.6	8.0	2.7	16.6
23	Aditya Birla Health Services Private Limited	Other related Party	a) Hospitalisation claims	31.0	81.8	28.5	121.8
24	Mr. Mayank Bathwal	Key Managerial Personnel	a) Managerial Remuneration	101.2	423.4	61.6	331.4
			b) Insurance Receipts Received	-	-	0.2	0.2
25	Mr. Amit Jain (Appointed w.e.f. June 1, 2021)	Key Managerial Personnel	a) Remuneration	55.0	202.9	41.9	91.4
26	Mr. Maheshkumar Radhakrishnan	Key Managerial Personnel	a) Remuneration	21.8	116.2	30.9	84.7

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

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 2022	For The Period Ended 31st December 2022	For The Quarter Ended 31st December 2021	For The Period Ended 31st December 2021

PART-B RELATED PARTY TRANSACTION BALANCES - AS AT 31ST DECEMBER 2022

SL.No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments (Rs. in Lakhs)	Whether Payable / Receivable	Whether Secured? If so, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received	Balance under Provision for doubtful debts relating to the outstanding balance receivable (Rs. in Lakhs)	Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party (Rs. in Lakhs)
1	Aditya Birla Capital Ltd	Indian Promoter	22	Payable	No	-	-	-
2	Aditya Birla Capital Technology Services Ltd (Formerly known as "Aditya Birla MyUniverse Ltd")	Associate	7	Payable	No	-	-	-
3	Aditya Birla Finance Limited	Associate	49	Payable	No	-	-	-
4	Aditya Birla Financial Shared Services Limited	Associate	293	Payable	No	-	-	-
5	Aditya Birla Housing Finance Limited	Associate	60	Payable	No	-	-	-
6	Aditya Birla Insurance Brokers Limited	Associate	8	Payable	No	-	-	-
7	Aditya Birla Money Insurance Advisory Services Ltd.	Associate	36	Payable	No	-	-	-
8	Aditya Birla Wellness Private Limited	Associate	203	Payable	No	-	-	-
9	Aditya Birla Sun Life AMC Limited	Associate	12	Payable	No	-	-	-
10	Aditya Birla Money Limited	Associate	0	Payable	No			
11	Aditya Birla Sun Life Insurance Company	Associate	8	Receivable	No			
12	Aditya Birla Management Corporation Private Limited	Associate	0	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 2022**

(Amount in Rs. Lakhs)

Item .No	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS	-	82,400	82,400
	Policyholders as per NL-12 A of BS	1,88,659	-	1,88,659
(A)	Total Investments as per BS	1,88,659	82,400	2,71,058
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	13,287	-	13,287
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	4,840	-	4,840
	Current Assets:			
(E)	Cash & Bank Balances as per BS	2,496	1	2,497
(F)	Advances and Other assets as per BS	14,181	1,471	15,652
(G)	Total Current Assets as per BS...(E)+(F)	16,677	1,472	18,149
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	627	255	882
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	19	5	24
(K)	Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)	2,18,623	83,871	3,02,495
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	5,486	260	5,746
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)	2,13,137	83,612	2,96,749

Item .No	Inadmissible Investment assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation			
(a)	Inadmissible Fixed assets			
	(a) Furniture & Fixture	105	-	105
	(b) Leasehold Improvements	970	-	970
	(c) Software	3,765	-	3,765
	Inadmissible Current assets			
(b)	Agents' and Intermediaries' balances and outstanding premiums in India, to the extent they are not realized within a period of thirty days	88	-	88
(c)	Co-insurer's balances outstanding for more than ninety days	1	-	1
(d)	Investments pertaining to Unclaimed Policyholder's accounts	239	-	239
(e)	Service Tax Unutilized Credit outstanding for more than ninety days	120	-	120
(f)	Any other assets, which are considered inadmissible under Section 64V of the Insurance Act, 1938. (Bank Guarantee)	49	255	303
(g)	Loans or Temporary Advances to the Full time Employees of the Insurers	15	-	15
(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	117	-	117
(j)	Fair value change account	19	5	24



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, 2022

(Amount in Rs. Lakhs)

Item No.	Reserve	Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	1,15,695	94,171
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	1,15,695	94,171
(d)	Outstanding Claim Reserve (other than IBNR reserve)	12,622	9,292
(e)	IBNR reserve	13,945	11,502
(f)	Total Reserves for Technical Liabilities...(c)+(d)+(e)	1,42,262	1,14,965

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 2022.

(Amount in Rs. Lakhs)

Item No.	Line of Business	Gross Premiums	Net Premiums	Gross Incurred Claims	Net Incurred Claims	RSM 1	RSM 2	RSM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1	Fire							
2	Marine Cargo							
3	Marine - Other than Marine Cargo							
4	Motor							
5	Engineering							
6	Aviation							
7	Liability							
8	Health	2,41,525	1,97,827	1,28,024	1,02,665	39,565	30,799	39,565
9	Miscellaneous							
10	Crop							
	Total	2,41,525	1,97,827	1,28,024	1,02,665	39,565	30,799	39,565

Aditya Birla Health Insurance Co. Limited
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FORM NL-26 - SOLVENCY MARGIN (TABLE IB) AS AT 31ST DECEMBER 2022

(Amount in Rs. Lakhs)

Item No	Description	Amount
(1)	(2)	(3)
(A)	Policyholder's FUNDS	
	Available assets(as per Form IRDAI-GI-TA)	2,13,137
	Deduct:	-
(B)	Current Liabilities as per BS	1,14,965
(C)	Provisions as per BS	2,750
(D)	Other Liabilities	58,982
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	36,439
	Shareholder's FUNDS	-
(F)	Available Assets	83,612
	Deduct:	-
(G)	Other Liabilities	-
(H)	Excess in Shareholder's funds (F-G)	83,612
(I)	Total ASM (E+H)	1,20,051
(J)	Total RSM	39,565
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	3.03

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						
S. No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business	Category of product	Date of allotment of UIN
1	ABHI Protect Add-on	153 - ABHIC/12/PROD/21-22/626	ADIHLIA22218V012122	Health Insurance	Class rated product	03-03-2022
2	Activ Health	153 - ABHIC/8/PROD/22-23/668	ADIHLIP23071V042223	Health Insurance	Class rated product	05-08-2022

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

FORM NL-28-STATEMENT OF ASSETS - 3B

Statement of Investment Assets (General Insurer)

(Business within India)

Periodicity of Submission: Quarterly (As at 31st December 2022)

(Amount in Rs. Lakhs)

S.No	PARTICULARS	SCH	AMOUNT
1	Investments (Shareholders)	8	82,400
	Investments (Policyholders)		1,88,659
2	Loans	9	-
3	Fixed Assets	10	13,287
4	Current Assets		
	a. Cash & Bank Balance	11	2,497
	b. Advances & Other Assets	12	15,652
5	Current Liabilities		
	a. Current Liabilities	13	79,974
	b. Provisions	14	96,921
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		1,51,171
	Application of Funds as per Balance Sheet (A)		2,76,770
	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	13,287
3	Cash & Bank Balance (if any)	11	2,497
4	Advances & Other Assets (if any)	12	15,652
5	Current Liabilities	13	79,974
6	Provisions	14	96,921
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		-
9	Debit Balance of P&L A/c		1,51,171
	(B)		5,712
	'Investment Assets' As per FORM 3B	(A-B)	2,71,058

S.No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			Balance	FRSM						
			(a)	(b)	(c)	d = (b+c)		(e)	(d + e)	
1	G. Sec.	Not less than 20%	-	52,251	70,652	1,22,903	45.35%	-	1,22,903	1,20,442
2	G. Sec or Other Apporved Sec. (incl. (1) above)	Not less than 30%	-	70,321	1,44,046	2,14,367	79.09%	-	2,14,367	2,09,905
3	Investment subject to Exposure Norms		-	-	-	-	0.00%	-	-	-
	1. 'Housing & Loans to SG for Housing and FFE, Infrastructure Investments		-	-	-	-	0.00%	-	-	-
	a. Approved Investment	Not exceeding 70%	-	2,554	13,876	16,430	6.06%	-	16,430	16,077
	b. Other Investment		-	-	-	-	0.00%	-	-	-
	2. Approved Investments		-	9,520	30,717	40,237	14.85%	24	40,261	40,114
	3. Other Investments		-	-	-	-	0.00%	-	-	-
	Total Investment Assets	100%	-	82,395	1,88,639	2,71,034	100.00%	24	2,71,058	2,66,096

- 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%	84,215	43.07%	38,688	51.24%	1,22,903	45.35%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not less than 30%	1,61,274	82.48%	53,093	70.32%	2,14,367	79.09%
3	Investment subject to Exposure Norms		-	0.00%	-	0.00%	-	0.00%
	a. Housing & Loans to SG for Housing and FFE		-	0.00%	-	0.00%	-	0.00%
	1. Approved Investments	Not Exceeding 70%	7,020	3.59%	(4)	-0.01%	7,017	2.59%
	2. Other Investments		-	0.00%	-	0.00%	-	0.00%
	b. Infrastructure Investments		-	0.00%	-	0.00%	-	0.00%
	1. Approved Investments		8,339	4.26%	1,075	1.42%	9,414	3.47%
	2. Other Investments		-	0.00%	-	0.00%	-	0.00%
	c. Approved Investments		18,895	9.66%	21,341	28.26%	40,237	14.85%
	d. Other Investments (not exceeding 15%)		-	0.00%	-	0.00%	-	0.00%
	TOTAL		1,95,528	100.00%	75,506	100.00%	2,71,034	100.00%

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

Aditya Birla Health Insurance Co. Limited
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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 2022	As % of total for this class	As at 31st Dec 2021	As % of total for this class	As at 31st Dec 2022	As % of total for this class	As at 31st Dec 2021	As % of total for this class
Break down by credit rating								
AAA rated	39,673	14.91%	24,547	16.75%	40,074	14.78%	24,023	16.36%
AA or better	1,150	0.43%	1,717	1.17%	1,250	0.46%	1,764	1.20%
Rated below AA but above A	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (includes Sovereign, FD and MF)	2,25,273	84.66%	1,20,286	82.08%	2,29,735	84.75%	1,21,065	82.44%
	2,66,096	100.00%	1,46,549	100.00%	2,71,058	100.00%	1,46,852	100.00%
Breakdown By Residual Maturity								
Upto 1 year	10,839	4.07%	16,314	11.13%	10,856	4.01%	16,168	11.01%
More than 1 year and upto 3 years	30,299	11.39%	11,133	7.60%	30,757	11.35%	10,814	7.36%
More than 3 years and upto 7 years	1,60,304	60.24%	79,178	54.03%	1,64,645	60.74%	79,383	54.06%
More than 7 years and upto 10 years	44,494	16.72%	30,272	20.66%	44,628	16.46%	30,834	21.00%
above 10 years	5,043	1.90%	-	0.00%	5,054	-	-	0.00%
Any other								
Mutual Fund	15,118	5.68%	9,652	6.59%	15,118	5.58%	9,652	6.57%
	2,66,096	100.00%	1,46,549	100.00%	2,71,058	98.14%	1,46,852	100.00%
Breakdown by type of the issuer								
a. Central Government	1,20,442	45.26%	54,417	37.13%	1,22,903	45.34%	55,095	37.52%
b. State Government	89,463	33.62%	54,495	37.19%	91,464	33.74%	54,566	37.16%
c. Corporate Securities	40,823	15.34%	27,236	18.58%	41,323	15.25%	26,788	18.24%
d. Any other (includes FD and MF)	15,368	5.78%	10,402	7.10%	15,368	5.67%	10,402	7.08%
	2,66,096	100.00%	1,46,549	100.00%	2,71,058	100.00%	1,46,852	100.00%

Aditya Birla Health Insurance Co. Limited
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FORM NL-30-NON PERFORMING ASSETS

(Amount in Rs. Lakhs)											
NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		For Period ended 31st Dec 2022	As on 31st Mar 2022	For Period ended 31st Dec 2022	As on 31st Mar 2022	For Period ended 31st Dec 2022	As on 31st Mar 2022	For Period ended 31st Dec 2022	As on 31st Mar 2022	For Period ended 31st Dec 2022	As on 31st Mar 2022
1	Investments Assets	34,265	28,263	-	-	7,058	-	2,29,710	1,24,284	2,71,034	1,52,548
2	Gross NPA	-	1,000	-	-	-	-	-	-	-	1,000
3	% of Gross NPA on Investment Assets (2/1)	0.00%	3.54%	-	-	-	-	-	-	0.00%	0.66%
4	Provision made on NPA	-	150	-	-	-	-	-	-	-	150
5	Provision as a % of NPA (4/2)	0.00%	15.00%	-	-	-	-	-	-	0.00%	15.00%
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	34,265	28,113	-	-	7,058	-	2,29,710	1,24,284	2,71,034	1,52,398
8	Net NPA (2-4)	-	850	-	-	-	-	-	-	-	850
9	% of Net NPA to Net Investment Assets (8/7)	0.00%	3.02%	-	-	-	-	-	-	0.00%	0.56%
10	Write off made during the period	-	516	-	-	-	-	-	-	-	516

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

FORM NL-31-STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT
Statement as on 31st December 2022

(Amount in Rs. Lakhs)

S.No	Category of Investment	Category Code	For the Quarter ended 31st December 2022				Upto the year ended 31st December 2022				Upto the year ended 31st December 2021			
			Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)
A	CENTRAL GOVERNMENT SECURITIES													
A01	Central Government Bonds	CCSB	1,17,982	2,141	1.81%	1.81%	87,436	4,564	5.22%	5.22%	48,403	2,414	4.99%	4.99%
A04	Treasury Bills	CTRB	5,678	58	1.24%	1.24%	5,060	157	3.31%	3.31%	5,531	53	2.55%	2.55%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
B02	State Government Bonds	SGGB	86,497	1,487	1.72%	1.72%	76,835	3,947	5.14%	5.14%	47,178	2,736	5.80%	5.80%
C	a) HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FFE													
C08	Bonds / Debentures issued by HUDCO	HTHD	-	-	0.00%	0.00%	1,500	25	5.48%	5.48%	1,506	80	5.30%	5.30%
C09	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	7,018	129	1.84%	1.84%	5,584	306	5.48%	5.48%	5,048	288	5.71%	5.71%
C10	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HTDA	-	-	-	-	-	-	-	-	-	-	-	-
	(b) OTHER INVESTMENTS (HOUSING)													
C18	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	HORD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	998	3	0.56%	0.56%
	(c) INFRASTRUCTURE INVESTMENTS													
C28	Infrastructure - PSU - Debentures / Bonds	IPTD	7,973	127	1.59%	1.59%	8,233	393	4.77%	4.77%	6,879	356	5.18%	5.18%
C30	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	1,001	6	5.87%	5.87%
C36	Infrastructure - Debentures / Bonds / CPs / Loans	IODS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	500	47	12.57%	12.57%
C42	Reclassified Approved Investments - Debt(Point 6 under Note for Regulation 4 to 9)	IORD	-	(300)	0.00%	0.00%	1,000	(279)	-202.07%	-202.07%	1,002	(14)	-1.41%	-1.41%
D	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
D05	Corporate Securities - Bonds - (Taxable)	EPBT	3,562	57	1.61%	1.61%	3,573	172	4.80%	4.80%	3,480	163	4.68%	4.68%
D09	Corporate Securities - Debentures	ECOS	9,442	183	1.93%	1.93%	7,408	432	5.84%	5.84%	8,025	474	5.90%	5.90%
D10	Corporate Securities - Debentures/ Bonds / CPs / loans - Promoter Group	EDPG	999	19	1.90%	1.90%	999	56	5.57%	5.57%	1,000	30	5.51%	5.51%
D16	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	501	6	1.24%	1.24%	334	13	3.75%	3.75%	247	4	3.69%	3.69%
D17	Deposits - CDs with Scheduled Banks	EDCD	5,249	52	1.78%	1.78%	5,249	52	5.32%	5.32%	-	-	0.00%	0.00%
D22	Commercial Papers	ECCP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
D29	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	10,227	171	1.67%	1.67%	7,802	308	3.95%	3.95%	5,646	147	2.61%	2.61%
D30	Mutual Funds - (under Insurer's Promoter Group)	EMPG	2,321	38	1.65%	1.65%	2,598	97	3.81%	3.81%	2,842	72	2.53%	2.53%
E	OTHER INVESTMENTS		-	-	-	-	-	-	-	-	-	-	-	-
	Total		2,54,061	4,168	1.64%	1.64%	2,07,071	10,242	4.95%	4.95%	1,33,836	6,861	5.13%	5.13%

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, 2022

(Amount in Rs. Lakhs)

Reinsurance Risk Concentration						
S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers upto 30th September 2022			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
	Outside India					
1	No. of Reinsurers with rating of AAA and above	-	-	-	-	-
2	No. of Reinsurers with rating AA but less than AAA	-	-	-	-	-
3	No. of Reinsurers with rating A but less than AA	2	-	362	-	1%
4	No. of Reinsurers with rating BBB but less than A	-	-	-	-	-
5	No. of Reinsurers with rating less than BBB	-	-	-	-	-
	Total (A)	2	-	362	-	1%
	Within India	-	-	-	-	-
1	Indian Insurance Companies	-	-	-	-	-
2	FRBs	2	24,246	-	-	75%
3	GIC Re	1	7,541	31	-	24%
4	Other (to be Specified)	-	-	-	-	-
	Total (B)	3	31,787	31	-	99%
	Grand Total (C) = (A) + (B)	5	31,787	393	-	100.00%

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

FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS
GROSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER ENDED 31ST DECEMBER 2022

(Amount in Rs. Lakhs)

STATES	Fire	Marine (Cargo)	Marine (Hull)	Engineering	Motor Own Damage	Motor Third Party	Health	Personal Accident	Medical Insurance (Travel)	Overseas medical Insurance	Crop Insurance	All Other Miscellaneous	Grand Total
	For The Quarter Ended 31st December 2022	For The Quarter Ended 31st December 2022	For The Quarter Ended 31st December 2022	For The Quarter Ended 31st December 2022	For The Quarter Ended 31st December 2022	For The Quarter Ended 31st December 2022	For The Quarter Ended 31st December 2022	For The Quarter Ended 31st December 2022	For The Quarter Ended 31st December 2022	For The Quarter Ended 31st December 2022	For The Quarter Ended 31st December 2022	For The Quarter Ended 31st December 2022	For The Quarter Ended 31st December 2022
Andhra Pradesh	-	-	-	-	-	-	658	220	-	-	-	878	878
Arunachal Pradesh	-	-	-	-	-	-	6	0	-	-	-	7	7
Assam	-	-	-	-	-	-	581	22	-	-	-	603	603
Bihar	-	-	-	-	-	-	469	39	-	-	-	508	508
Chhattisgarh	-	-	-	-	-	-	164	9	-	-	-	174	174
Goa	-	-	-	-	-	-	64	3	-	-	-	67	67
Gujarat	-	-	-	-	-	-	2,916	295	-	-	-	3,211	3,211
Haryana	-	-	-	-	-	-	2,839	105	95	-	-	3,039	3,039
Himachal Pradesh	-	-	-	-	-	-	40	4	-	-	-	44	44
Jharkhand	-	-	-	-	-	-	194	7	-	-	-	201	201
Karnataka	-	-	-	-	-	-	11,070	488	476	-	-	12,034	12,034
Kerala	-	-	-	-	-	-	859	23	-	-	-	882	882
Madhya Pradesh	-	-	-	-	-	-	773	37	-	-	-	810	810
Maharashtra	-	-	-	-	-	-	18,067	1,568	1,158	-	-	20,793	20,793
Manipur	-	-	-	-	-	-	26	1	-	-	-	27	27
Meghalaya	-	-	-	-	-	-	14	0	-	-	-	14	14
Mizoram	-	-	-	-	-	-	0	0	-	-	-	1	1
Nagaland	-	-	-	-	-	-	6	0	-	-	-	6	6
Odisha	-	-	-	-	-	-	592	22	-	-	-	614	614
Punjab	-	-	-	-	-	-	622	33	-	-	-	655	655
Rajasthan	-	-	-	-	-	-	1,286	304	-	-	-	1,590	1,590
Sikkim	-	-	-	-	-	-	19	1	-	-	-	20	20
Tamil Nadu	-	-	-	-	-	-	1,723	151	-	-	-	1,874	1,874
Telangana	-	-	-	-	-	-	3,882	154	-	-	-	4,037	4,037
Tripura	-	-	-	-	-	-	22	1	-	-	-	23	23
Uttarakhand	-	-	-	-	-	-	108	8	-	-	-	117	117
Uttar Pradesh	-	-	-	-	-	-	2,643	116	-	-	-	2,759	2,759
West Bengal	-	-	-	-	-	-	881	34	-	-	-	915	915
TOTAL (A)	-	-	-	-	-	-	50,526	3,648	1,729	-	-	55,902	55,902
UNION TERRITORIES													
Andaman and Nicobar Islands	-	-	-	-	-	-	5	0	-	-	-	5	5
Chandigarh	-	-	-	-	-	-	84	3	-	-	-	87	87
Dadra and Nagar Haveli	-	-	-	-	-	-	8	2	-	-	-	10	10
Daman & Diu	-	-	-	-	-	-	8	1	-	-	-	8	8
Govt. of NCT of Delhi	-	-	-	-	-	-	2,255	444	-	-	-	2,699	2,699
Jammu & Kashmir	-	-	-	-	-	-	49	3	-	-	-	52	52
Ladakh	-	-	-	-	-	-	0	-	-	-	-	0	0
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	-	-	-	-	-	-	17	2	-	-	-	18	18
TOTAL (B)	-	-	-	-	-	-	2,427	453	-	-	-	2,881	2,881
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	-	-	-	-	-	-	-	-	-	-	-	-	-
Grand Total (A)+(B)+(C)	-	-	-	-	-	-	52,953	4,101	1,729	-	-	58,783	58,783

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 2022

(Amount in Rs. Lakhs)

STATES	Fire	Marine (Cargo)	Marine (Hull)	Engineering	Motor Own Damage	Motor Third Party	Health	Personal Accident	Medical Insurance (Travel)	Overseas medical Insurance	Crop Insurance	All Other Miscellaneous	Grand Total
	Upto The Period Ended 31st December 2022	Upto The Period Ended 31st December 2022	Upto The Period Ended 31st December 2022	Upto The Period Ended 31st December 2022	Upto The Period Ended 31st December 2022	Upto The Period Ended 31st December 2022	Upto The Period Ended 31st December 2022	Upto The Period Ended 31st December 2022	Upto The Period Ended 31st December 2022	Upto The Period Ended 31st December 2022	Upto The Period Ended 31st December 2022	Upto The Period Ended 31st December 2022	Upto The Period Ended 31st December 2022
Andhra Pradesh	-	-	-	-	-	-	1,923	406	-	-	-	2,329	2,329
Arunachal Pradesh	-	-	-	-	-	-	27	1	-	-	-	27	27
Assam	-	-	-	-	-	-	1,673	58	-	-	-	1,732	1,732
Bihar	-	-	-	-	-	-	1,446	128	-	-	-	1,574	1,574
Chhattisgarh	-	-	-	-	-	-	504	33	-	-	-	537	537
Goa	-	-	-	-	-	-	205	10	-	-	-	215	215
Gujarat	-	-	-	-	-	-	9,667	788	-	-	-	10,455	10,455
Haryana	-	-	-	-	-	-	17,284	550	346	-	-	18,180	18,180
Himachal Pradesh	-	-	-	-	-	-	155	16	-	-	-	171	171
Jharkhand	-	-	-	-	-	-	621	24	-	-	-	645	645
Karnataka	-	-	-	-	-	-	26,460	1,582	2,893	-	-	30,935	30,935
Kerala	-	-	-	-	-	-	2,222	68	-	-	-	2,291	2,291
Madhya Pradesh	-	-	-	-	-	-	2,802	138	-	-	-	2,940	2,940
Maharashtra	-	-	-	-	-	-	60,040	4,009	2,202	-	-	66,250	66,250
Manipur	-	-	-	-	-	-	66	4	-	-	-	70	70
Meghalaya	-	-	-	-	-	-	60	2	-	-	-	61	61
Mizoram	-	-	-	-	-	-	2	1	-	-	-	2	2
Nagaland	-	-	-	-	-	-	22	1	-	-	-	23	23
Odisha	-	-	-	-	-	-	1,981	93	-	-	-	2,074	2,074
Punjab	-	-	-	-	-	-	2,249	242	-	-	-	2,492	2,492
Rajasthan	-	-	-	-	-	-	3,311	601	-	-	-	3,912	3,912
Sikkim	-	-	-	-	-	-	49	2	-	-	-	51	51
Tamil Nadu	-	-	-	-	-	-	4,712	394	-	-	-	5,106	5,106
Telangana	-	-	-	-	-	-	10,391	671	-	-	-	11,062	11,062
Tripura	-	-	-	-	-	-	63	3	-	-	-	66	66
Uttarakhand	-	-	-	-	-	-	362	22	-	-	-	384	384
Uttar Pradesh	-	-	-	-	-	-	6,542	358	-	-	-	6,900	6,900
West Bengal	-	-	-	-	-	-	3,199	166	-	-	-	3,365	3,365
TOTAL (A)	-	-	-	-	-	-	1,58,036	10,371	5,441	-	-	1,73,848	1,73,848
UNION TERRITORIES													
Andaman and Nicobar Islands	-	-	-	-	-	-	10	1	-	-	-	10	10
Chandigarh	-	-	-	-	-	-	349	15	-	-	-	364	364
Dadra and Nagar Haveli	-	-	-	-	-	-	30	6	-	-	-	36	36
Daman & Diu	-	-	-	-	-	-	26	3	-	-	-	28	28
Govt. of NCT of Delhi	-	-	-	-	-	-	9,764	1,577	-	-	-	11,341	11,341
Jammu & Kashmir	-	-	-	-	-	-	147	9	-	-	-	156	156
Ladakh	-	-	-	-	-	-	1	-	-	-	-	1	1
Lakshadweep	-	-	-	-	-	-	0	0	-	-	-	0	0
Puducherry	-	-	-	-	-	-	55	5	-	-	-	60	60
TOTAL (B)	-	-	-	-	-	-	10,381	1,616	-	-	-	11,997	11,997
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	-	-	-	-	-	-	-	-	-	-	-	-	-
Grand Total (A)+(B)+(C)	-	-	-	-	-	-	1,68,417	11,987	5,441	-	-	1,85,845	1,85,845

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 31st December 2022		For the Quarter 31st December 2021		Upto the Quarter Ended 31st December 2022		Upto the Quarter Ended 31st December 2021	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	-	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-	-
3	Marine Other than Cargo	-	-	-	-	-	-	-	-
4	Motor OD	-	-	-	-	-	-	-	-
5	Motor TP	-	-	-	-	-	-	-	-
6	Health	52,953	97,600	36,909	1,00,361	1,68,418	3,28,003	1,05,432	3,49,650
7	Personal Accident	4,101	40,217	3,211	20,413	11,986	1,19,228	10,168	81,177
8	Travel	1,729	4	499	6	5,441	7	1,386	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 31st December 2022		Upto the Quarter Ended 31st December 2022		For the Quarter 31st December 2021		Upto the Quarter Ended 31st December 2021	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	51,831	8,263	1,51,083	24,272	39,045	6,022	1,22,903	17,802
2	Corporate Agents-Banks	50,222	11,824	1,70,835	36,717	51,613	9,256	2,03,509	32,755
3	Corporate Agents -Others	513	6,597	2,538	21,311	732	7,405	3,649	15,373
4	Brokers	28,892	27,028	1,02,251	88,634	24,413	16,589	56,753	43,451
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	-	-	-	-	-	-	-	-
	Officers/Employees	5,030	1,976	11,979	5,486	2,378	485	8,923	3,669
	Online (Through Company Website)	866	3,014	7,035	9,167	2,250	808	8,110	1,552
	Others	-	-	-	-	-	-	-	-
7	Common Service Centres(CSC)	-	-	-	-	-	-	-	-
8	Insurance Marketing Firm	230	46	699	136	149	28	452	81
9	Point of sales person (Direct)	-	-	-	-	-	-	-	-
10	MISP (Direct)	-	-	-	-	-	-	-	-
11	Web Aggregators	237	36	818	121	200	27	26,535	2,303
12	Referral Arrangements	-	-	-	-	-	-	-	-
13	Other	-	-	-	-	-	-	-	-
	Total (A)	1,37,821	58,783	4,47,238	1,85,844	1,20,780	40,620	4,30,834	1,16,986
14	Business outside India (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	1,37,821	58,783	4,47,238	1,85,844	1,20,780	40,620	4,30,834	1,16,986

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 2022

No of Claims only

S. No.	Claims Experience	Health	Personal Accident	Travel	Total
Sl. No.	Claims Experience				
1	Claims O/S at the beginning of the period	16,471	58	67	16,596
2	<u>Claims reported during the period</u>	2,40,785	432	2,119	2,43,336
	(a) Booked During the period	2,40,475	424	2,119	2,43,018
	(b) Reopened during the Period	310	8	-	318
	(c) Other Adjustment (to be specified)	-	-	-	-
3	<u>Claims Settled during the period</u>	2,32,947	318	2,054	2,35,319
	(a) paid during the period				
	(b) Other Adjustment (to be specified)	-	-	-	-
4	<u>Claims Repudiated during the period</u>	10,227	83	45	10,355
	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>	14,082	89	87	14,258
	Less than 3months	13,098	85	56	13,239
	3 months to 6 months	532	1	31	564
	6months to 1 year	292	-	-	292
	1year and above	160	3	-	163

UPTO THE QUARTER ENDED 31ST DECEMBER 2022

No of Claims only

S. No.	Claims Experience	Health	Personal Accident	Travel	Total
Sl. No.	Claims Experience				
1	Claims O/S at the beginning of the period	6,581	83	-	6,664
2	<u>Claims reported during the period</u>	5,32,496	1,467	2,238	5,36,201
	(a) Booked During the period	5,31,060	1,414	2,238	5,34,712
	(b) Reopened during the Period	1,436	53	-	1,489
	(c) Other Adjustment (to be specified)	-	-	-	-
3	<u>Claims Settled during the period</u>	5,01,012	1,181	2,094	5,04,287
	(a) paid during the period				
	(b) Other Adjustment (to be specified)	-	-	-	-
4	<u>Claims Repudiated during the period</u>	23,983	280	57	24,320
	Other Adjustment (to be specified)	-	-	-	-
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	0	0	0	0
6	<u>Claims O/S at End of the period</u>	14082	89	87	14258
	Less than 3months	13098	85	56	13239
	3 months to 6 months	532	1	31	564
	6months to 1 year	292	0	0	292
	1year and above	160	3	0	163

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 2022

(Amount in Rs. Lakhs)

S. No.	Claims Experience	Health	Personal Accident	Travel	Total
Sl. No.	Claims Experience				
1	Claims O/S at the beginning of the period	10,922	301	73	11,295
2	<u>Claims reported during the period</u>	46,885	1,141	272	48,298
	(a) Booked During the period	46,643	1,104	272	48,019
	(b) Reopened during the Period	242	37	-	279
	(c) Other Adjustment (to be specified)	-	-	-	-
3	<u>Claims Settled during the period</u>	33,726	532	178	34,436
	(a) paid during the period				
	(b) Other Adjustment (to be specified)	-	-	-	-
4	<u>Claims Repudiated during the period</u>	12,851	185	40	13,075
	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>	11,231	725	126	12,082
	Less than 3months	10,821	724	54	11,599
	3 months to 6 months	318	0	73	391
	6months to 1 year	79	-	-	79
	1year and above	13	0	-	13

UPTO THE QUARTER ENDED 31ST DECEMBER 2022

(Amount in Rs. Lakhs)

1	Claims Experience	Health	Personal Accident	Travel	Total
Sl. No.	Claims Experience				
1	Claims O/S at the beginning of the period	4,364	192	-	4,555
2	<u>Claims reported during the period</u>	1,16,620	3,958	348	1,20,926
	(a) Booked During the period	1,15,203	3,761	348	1,19,312
	(b) Reopened during the Period	1,417	197	-	1,614
	(c) Other Adjustment (to be specified)	-	-	-	-
3	<u>Claims Settled during the period</u>	83,256	2,022	186	85,464
	(a) paid during the period				
	(b) Other Adjustment (to be specified)	-	-	-	-
4	<u>Claims Repudiated during the period</u>	26,497	1,403	35	27,935
	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>	11,231	725	126	12,082
	Less than 3months	10,821	724	54	11,599
	3 months to 6 months	318	0	73	391
	6months to 1 year	79	-	-	79
	1year and above	13	0	-	13

Registration No. 153 and Dated 11 July 2016

FORM NL-39 -AGEING OF CLAIMS

FOR THE QUARTER ENDING ON 31ST DECEMBER 2022

(Amount in Rs. Lakhs)

[illegible]

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

UPTO THE QUARTER ENDING ON 31ST DECEMBER 2022[illegible]

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, 2022

S. No.	Office Information		Number
1	No. of offices at the beginning of the year		130
2	No. of branches approved during the year (period ended December 31, 2022)		76
3	No. of branches opened during the year	Out of approvals of previous year	7
4		Out of approvals of this year	6
5	No. of branches closed during the year (period ended December 31, 2022)		-
6	No of branches at the end of the year (period ended December 31, 2022)		143
7	No. of branches approved but not opened *		92*
8	No. of rural branches		-
9	No. of urban branches (including Metros and Semi-urban)		143
10	No. of Directors:-		
	(a) Independent Director		5
	(b) Executive Director#		1#
	(c) Non-executive Director		11
	(d) Women Director		1
	(e) Whole time director		1#
11	No. of Employees		
	(a) On-roll:		5,046
	(b) Off-roll:		392
	(c) Total		5,438
12	No. of Insurance Agents and Intermediaries.		
	(a) Individual Agents		81,785
	(b) Corporate Agents-Banks		15
	(c)Corporate Agents-Others		38
	(d) Insurance Brokers		325
	(e) Web Aggregators		14
	(f) Insurance Marketing Firm		34
	(g) Motor Insurance Service Providers (Direct)		Not Applicable
	(h) Point of Sales persons (Direct)		39
	(i) Other as allowed by IRDAI		Nil

Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	4808	75416
Recruitments during the quarter	1071	7113
Attrition during the quarter	833	279
Number at the end of the quarter	5046	82250

Note:

*This includes No. of branches approved but not opened for previous year i.e. 22 and current year i.e. 70 (22+70=92)

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, 2022
1	Ms. Vishakha mulye	Additional 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	Mr. Risto Sakari Ketola	Non Executive Director	Director	Till October 6, 2022
6	Dr. Johannes Hendrik Viljoen	Non Executive Director	Director	-
7	Mr. Kabir Mathur	Non Executive Director	Director	Appointed w.e.f. October 21, 2022
8	Mr. S Ravi	Independent Director	Director	-
9	Ms. Sukanya Kripalu	Independent Director	Director	-
10	Mr. C N Ram	Independent Director	Director	-
11	Mr. Mahendren Moodley	Independent Director	Director	-
12	Dr. Nandakumar Jairam	Independent Director	Director	-
13	Mr. Mayank Bathwal	Chief Executive Officer & Whole Time Director	Director and KMP	-
14	Mr. Amit Jain	Chief Operating Officer and Chief Financial Officer	KMP	-
15	Mr. Mahesh Kumar Radhakrishnan	Head - Legal, Risk, Compliance and Company Secretary (Including Chief Compliance Officer and Chief Risk Officer)	KMP	-
16	Ms. Anuradha Sriram	Chief Actuarial officer	KMP	-
17	Mr. Niren Srivastava	Head - Human Resource & Administration	KMP	-
19	Mr. Hrishikesh Kunte	Head - Digital	KMP	Till November 30, 2022
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	Appointed w.e.f. October 4, 2022

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)

RURAL & SOCIAL OBLIGATIONS UPTO QUARTER ENDED 31ST DECEMBER, 2022					
S.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	Fire	Rural	-	-	
		Social	-	-	-
2	Marine Cargo & Hull	Rural	-	-	-
		Social	-	-	-
3	Marine other than Cargo	Rural	-	-	-
		Social	-	-	-
4	Motor OD	Rural	-	-	-
		Social	-	-	-
5	Motor TP	Rural	-	-	-
		Social	-	-	-
6	Health	Rural	18,505	7,323	4,94,220
		Social	21	393	4,144
7	Personal Accident	Rural	9,952	905	8,70,903
		Social	9	70	54,228
8	Travel	Rural	NIL	NIL	NIL
		Social	NIL	NIL	NIL
9	Workmen's Compensation/ Employer's liability	Rural	-	-	-
		Social	-	-	-
10	Public/ Product Liability	Rural	-	-	-
		Social	-	-	-
11	Engineering	Rural	-	-	-
		Social	-	-	-
12	Aviation	Rural	-	-	-
		Social	-	-	-
13	Other Segment	Rural	-	-	-
		Social	-	-	-
14	Miscellaneous	Rural	-	-	-
		Social	-	-	-
	Total	Rural	28,457	8,228	13,65,123
		Social	30	463	58,372



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 2022 is NIL
(ii) Gross Direct Motor Third Party Insurance Business Premium for the year ended 31st March 2022 is NIL
(iii) Obligation of the Insurer to be met for the period ended 31st March 2022 is NIL

STATEMENT FOR THE QUARTER ENDED 31ST DECEMBER 2022

Items	(Amount in Rs. Lakhs)	
	For the Quarter ended 31st December 2022	For the Period 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	-	-
TOTAL	-	-

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

FORM NL-45 - GREIVANCE DISPOSAL

Complaints Made by Customers								
S No.	Particulars	Opening Balance at the beginning of the quarter	Additions during the quarter (net of duplicate complaints)	Complaints Resolved			Complaints Pending at the end of the quarter	Total Complaints registered upto the Quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Proposal Related	-	1	-	1	-	-	4
b)	Claims Related	9	382	47	119	199	17	1,016
c)	Policy Related	6	96	36	24	30	6	271
d)	Premium Related	2	10	4	1	4	1	29
e)	Refund Related	-	21	5	6	9	1	66
f)	Coverage Related	-	2	1	-	1	-	2
g)	Cover Note Related	-	-	-	-	-	-	-
h)	Product Related	3	19	2	8	8	1	55
i)	Others: (i) Alleged misconduct of officials of Insurer.	2	77	22	29	19	7	225
	Total	22	608	117	188	270	33	1,668

2	Total No. of policies during previous year:*	34,16,433
3	Total No. of claims during previous year:	2,53,667
4	Total No. of policies during current year:*	43,05,927
5	Total No. of claims during current year:	5,11,881
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	2
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	20

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

Complaints Made by Intermediaries								
S No.	Particulars	Opening Balance at the beginning of the quarter	Additions during the quarter (net of duplicate complaints)	Complaints Resolved			Complaints Pending at the end of the quarter	Total Complaints registered upto the Quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers	-	-	-	-	-	-	-
a)	Proposal Related	-	-	-	-	-	-	-
b)	Claims Related	-	-	-	-	-	-	-
c)	Policy Related	-	-	-	-	-	-	-
d)	Premium Related	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-

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

8	Duration wise Pending Status	Complaints made by customers		Complaints made by Intermediaries		Total	
		Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	Number	Percentage to Pending complaints
a)	Up to 15 days	33	5%	-	0%	33	5%
b)	15 - 30 days	-	0%	-	0%	-	0%
c)	30 - 90 days	-	0%	-	0%	-	0%
d)	90 days & Beyond	-	0%	-	0%	-	0%
	Total Number of Complaints	608	5%	-	0%	608	5%

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 2022

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