

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

FORM NL-I-B-RA
REVENUE ACCOUNT FOR THE QUARTER ENDED 30TH JUNE, 2024

(Amount in Rs. Lakhs)

S.No	Particulars	Schedule Ref. Form No.	Miscellaneous	Total	Miscellaneous	Total	Miscellaneous	Total	Miscellaneous	Total
			For The Quarter Ended 30th June, 2024		For The Period Ended 30th June, 2024		For The Quarter Ended 30th June, 2023		For The Period Ended 30th June, 2023	
1	Premiums earned (Net)	NL-4	73,194	73,194	73,194	73,194	56,593	56,593	56,593	56,593
2	Profit/ Loss on sale/redemption of Investments		469	469	469	469	717	717	717	717
3	Interest, Dividend & Rent – Gross (Refer Note 1)		4,507	4,507	4,507	4,507	3,567	3,567	3,567	3,567
4	Others:									
	(a) Other Income		-	-	-	-	-	-	-	-
	(b) Contribution from the Shareholders' Account		-	-	-	-	-	-	-	-
	(i) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-
	(ii) Towards remuneration of MD/CEO/WTd/ Other KMP		94	94	94	94	-	-	-	-
	TOTAL (A)		78,264	78,264	78,264	78,264	60,877	60,877	60,877	60,877
6	Claims Incurred (Net)	NL-5	53,685	53,685	53,685	53,685	41,147	41,147	41,147	41,147
7	Commission	NL-6	10,092	10,092	10,092	10,092	10,595	10,595	10,595	10,595
8	Operating Expenses related to Insurance Business	NL-7	20,893	20,893	20,893	20,893	16,627	16,627	16,627	16,627
9	Premium Deficiency		-	-	-	-	-	-	-	-
	TOTAL (B)		84,670	84,670	84,670	84,670	68,369	68,369	68,369	68,369
10	Operating Profit/(Loss) C=(A - B)		(6,406)	(6,406)	(6,406)	(6,406)	(7,493)	(7,493)	(7,493)	(7,493)
11	APPROPRIATIONS									
	Transfer to Shareholders' Account		(6,406)	(6,406)	(6,406)	(6,406)	(7,493)	(7,493)	(7,493)	(7,493)
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-
	Transfer to Other Reserves		-	-	-	-	-	-	-	-
	TOTAL (C)		(6,406)	(6,406)	(6,406)	(6,406)	(7,493)	(7,493)	(7,493)	(7,493)

Note - 1

Pertaining to Policyholder's funds	Miscellaneous	Total	Miscellaneous	Total	Miscellaneous	Total	Miscellaneous	Total
	For The Quarter Ended 30th June, 2024		For The Period Ended 30th June, 2024		For The Quarter Ended 30th June, 2023		For The Period Ended 30th June, 2023	
Interest, Dividend & Rent	4,678	4,678	4,678	4,678	3,648	3,648	3,648	3,648
Add/Less:	-	-	-	-	-	-	-	-
Investment Expenses	-	-	-	-	-	-	-	-
Amortisation of Premium/ Discount on Investments	(171)	(171)	(171)	(171)	(81)	(81)	(81)	(81)
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*	4,507	4,507	4,507	4,507	3,567	3,567	3,567	3,567

* 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 QUARTER ENDED 30TH JUNE, 2024

(Amount in Rs. Lakhs)

S.No	Particulars	Schedule Ref. Form No.	For The Quarter Ended 30th June, 2024	For The Period Ended 30th June, 2024	For The Quarter Ended 30th June, 2023	For The Period Ended 30th June, 2023
1	OPERATING PROFIT/(LOSS)	NL-1				
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance		(6,406)	(6,406)	(7,493)	(7,493)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		1,356	1,356	1,416	1,416
	(b) Profit on sale of investments		62	62	164	164
	(c) (Loss on sale/ redemption of investments)		-	-	-	-
	(d) Amortization of Premium / Discount on Investments		(55)	(55)	(76)	(76)
3	OTHER INCOME					
	(a) Interest on Income Tax Refund		-	-	-	-
	TOTAL (A)		(5,043)	(5,043)	(5,989)	(5,989)
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of investments		-	-	-	-
	(b) For doubtful debts		-	-	-	-
	(c) Others		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		42	42	148	148
	(b) Bad debts written off		-	-	-	-
	(c) Interest on delayed refund/claims		17	17	17	17
	(d) Expenses towards CSR activities		-	-	-	-
	(e) Penalties		-	-	-	-
	(f) Contribution to Policyholders' A/c		-	-	-	-
	(i) Towards Excess Expenses of Management		-	-	-	-
	(ii) Towards remuneration of MD/CEO/WTd/ Other KMP		94	94	-	-
	(iii) Others		-	-	-	-
	(g) Others		-	-	-	-
	TOTAL (B)		153	153	164	164
	Profit / (Loss) Before Tax		(5,196)	(5,196)	(6,153)	(6,153)
	Provision for Taxation		-	-	-	-
	Profit / (Loss) After Tax		(5,196)	(5,196)	(6,153)	(6,153)
	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		(1,69,792)	(1,69,792)	(1,51,465)	(1,51,465)
	Balance carried forward to Balance Sheet		(1,74,988)	(1,74,988)	(1,57,618)	(1,57,618)

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

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

FORM NL-3-B-BS
BALANCE SHEET AS AT 30TH JUNE, 2024

(Amount in Rs. Lakhs)

S.No	Particulars	Schedule Ref. Form No.	As at 30th June, 2024	As at 30th June, 2023
	SOURCES OF FUNDS			
1	Share Capital	NL-8	51,915	50,758
2	Share Application Money Pending Allotment		-	-
3	Reserves And Surplus	NL-10	2,40,214	2,26,035
4	Fair Value Change Account			
	-Shareholders' Funds		29	15
	-Policyholders' Funds		29	6
5	BORROWINGS	NL-11	-	-
	TOTAL		2,92,187	2,76,814
	APPLICATION OF FUNDS			
1	Investments-Shareholders	NL-12	80,262	78,869
2	Investments-Policyholders	NL-12A	2,68,750	2,17,001
3	Loans	NL-13	-	-
4	Fixed Assets	NL-14	17,306	14,788
5	Deferred Tax Asset (Net)		-	-
6	CURRENT ASSETS			
	Cash and Bank Balances	NL-15	4,796	2,494
	Advances and Other Assets	NL-16	37,300	27,399
	Sub-Total (A)		42,096	29,893
7	Deferred Tax Liability (Net)		-	-
8	Current Liabilities	NL-17	1,42,854	1,08,426
9	Provisions	NL-18	1,48,361	1,12,930
	Sub-Total (B)		2,91,215	2,21,356
	NET CURRENT ASSETS (C) = (A - B)		(2,49,119)	(1,91,463)
10	Miscellaneous Expenditure (to the extent not written off or adjusted)	NL-19	-	-
11	Debit Balance In Profit And Loss Account		1,74,988	1,57,618
	TOTAL		2,92,187	2,76,814

CONTINGENT LIABILITIES

(Amount in Rs. Lakhs)

Particulars	As at 30th June, 2024	As at 30th June, 2023
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	12,378	-
6. Reinsurance obligations to the extent not provided for in accounts	-	-
7. Others	4,164	1,467
(a). Claims against policies under litigation		
TOTAL	16,572	1,497

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

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

FORM NL-4-PREMIUM SCHEDULE

(Amount in Rs. Lakhs)

Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
	(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
	For The Quarter Ended 30th June, 2024				For The Period Ended 30th June, 2024			
Gross Direct Premium	96,804	5,664	1,591	1,04,059	96,804	5,664	1,591	1,04,059
Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-
Less: Premium on reinsurance ceded	23,569	906	86	24,561	23,569	906	86	24,561
Net Written Premium	73,235	4,758	1,505	79,498	73,235	4,758	1,505	79,498
Add: Opening balance of UPR	1,29,783	10,363	165	1,40,311	1,29,783	10,363	165	1,40,311
Less: Closing balance of UPR	1,35,722	10,397	496	1,46,615	1,35,722	10,397	496	1,46,615
Net Earned Premium	67,296	4,724	1,174	73,194	67,296	4,724	1,174	73,194
Gross Direct Premium								
- In India	96,804	5,664	1,591	1,04,059	96,804	5,664	1,591	1,04,058
- Outside India	-	-	-	-	-	-	-	-

Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
	(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
	For The Quarter Ended 30th June, 2023				For The Period Ended 30th June, 2023			
Gross Direct Premium	71,230	4,869	1,076	77,176	71,230	4,869	1,076	77,176
Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-
Less: Premium on reinsurance ceded	15,813	263	51	16,127	15,813	263	51	16,127
Net Written Premium	55,417	4,606	1,025	61,049	55,417	4,606	1,025	61,049
Add: Opening balance of UPR	99,544	7,437	252	1,07,233	99,544	7,437	252	1,07,233
Less: Closing balance of UPR	1,03,756	7,808	125	1,11,689	1,03,756	7,808	125	1,11,689
Net Earned Premium	51,205	4,236	1,152	56,593	51,205	4,236	1,152	56,593
Gross Direct Premium								
- In India	71,230	4,869	1,076	77,176	71,230	4,869	1,076	77,176
- Outside India	-	-	-	-	-	-	-	-

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

FORM NL-5 - CLAIMS SCHEDULE

(Amount in Rs. Lakhs)

Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
	(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
	For The Quarter Ended 30th June, 2024				For The Period Ended 30th June, 2024			
Claims paid (Direct)	56,460	1,023	197	57,680	56,460	1,023	197	57,680
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	9,537	321	8	9,866	9,537	321	8	9,866
Net Claim Paid	46,923	702	189	47,814	46,923	702	189	47,814
Add: Claims Outstanding at the end of the year	30,066	2,169	1,398	33,633	30,066	2,169	1,398	33,633
Less: Claims Outstanding at the beginning of the year	24,816	2,145	801	27,762	24,816	2,145	801	27,762
Net Incurred Claims	52,173	726	786	53,685	52,173	726	786	53,685
Claims Paid (Direct)								
-In India	56,460	1,023	197	57,680	56,460	1,023	197	57,680
-Outside India	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	16,367	1,978	761	19,106	16,367	1,978	761	19,106
Estimates of IBNR and IBNER at the beginning of the period (net)	15,906	1,569	521	17,996	15,906	1,569	521	17,996

Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
	(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
	For The Quarter Ended 30th June, 2023				For The Period Ended 30th June, 2023			
Claims paid (Direct)	43,333	390	418	44,140	43,333	390	418	44,140
Add :Re-insurance accepted to direct claims	-	-	-	-	-	-	-	-
Less :Re-insurance Ceded to claims paid	6,195	18	60	6,273	6,195	18	60	6,273
Net Claim Paid	37,138	372	358	37,867	37,138	372	358	37,867
Add: Claims Outstanding at the end of the year	22,824	2,760	622	26,206	22,824	2,760	622	26,206
Less: Claims Outstanding at the beginning of the year	19,516	2,721	689	22,926	19,516	2,721	689	22,926
Net Incurred Claims	40,446	411	291	41,147	40,446	411	291	41,147
Claims Paid (Direct)								
-In India	43,333	390	418	44,140	43,333	390	418	44,140
-Outside India	-	-	-	-	-	-	-	-
Estimates of IBNR and IBNER at the end of the period (net)	12,684	2,370	377	15,431	12,684	2,370	377	15,431
Estimates of IBNR and IBNER at the beginning of the period (net)	11,369	2,184	340	13,892	11,369	2,184	340	13,892

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

FORM NL-6-COMMISSION SCHEDULE

(Amount in Rs. Lakhs)

Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
	(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
	For The Quarter Ended 30th June, 2024				For The Period Ended 30th June, 2024			
Commission & Remuneration	19,228	1,639	809	21,677	19,228	1,639	809	21,677
Rewards	628	18	-	646	628	18	-	646
Distribution fees	-	-	-	-	-	-	-	-
Gross Commission	19,856	1,657	809	22,322	19,856	1,657	809	22,322
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	11,666	558	6	12,230	11,666	558	6	12,230
Net Commission	8,190	1,099	803	10,092	8,190	1,099	803	10,092
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:								
Individual Agents	2,293	74	-	2,367	2,293	74	-	2,367
Corporate Agents-Banks/FII/HFC	7,149	920	-	8,069	7,149	920	-	8,069
Corporate Agents-Others	4,515	532	803	5,850	4,515	532	803	5,850
Insurance Brokers	5,872	130	6	6,008	5,872	130	6	6,008
Direct Business - Online	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-
Web Aggregators	14	-	-	14	14	-	-	14
Insurance Marketing Firm	7	-	-	7	7	-	-	7
Common Service Centers	-	-	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-	-	-
Point of Sales (Direct)	6	1	-	7	6	1	-	7
Others	-	-	-	-	-	-	-	-
TOTAL	19,856	1,657	809	22,322	19,856	1,657	809	22,322
Commission and Rewards on (Excluding Reinsurance) Business written :								
In India	19,856	1,657	809	22,322	19,856	1,657	809	22,322
Outside India	-	-	-	-	-	-	-	-

Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
	(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
	For The Quarter Ended 30th June, 2023				For The Period Ended 30th June, 2023			
Commission & Remuneration	12,796	1,051	131	13,979	12,797	1,051	131	13,979
Rewards	1,513	63	-	1,576	1,513	63	-	1,576
Distribution fees	-	-	-	-	-	-	-	-
Gross Commission	14,310	1,114	131	15,555	14,310	1,114	131	15,555
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	4,934	22	4	4,960	4,934	22	4	4,960
Net Commission	9,376	1,092	127	10,595	9,376	1,092	127	10,595
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:								
Individual Agents	1,798	72	-	1,870	1,798	72	-	1,870
Corporate Agents-Banks/FII/HFC	4,642	627	-	5,269	4,642	627	-	5,269
Corporate Agents-Others	2,863	200	131	3,194	2,863	200	131	3,194
Insurance Brokers	4,975	214	-	5,189	4,975	214	-	5,189
Direct Business - Online	-	-	-	-	-	-	-	-
MISP (Direct)	-	-	-	-	-	-	-	-
Web Aggregators	13	0	-	13	13	0	-	13
Insurance Marketing Firm	19	1	-	20	19	1	-	20
Common Service Centers	-	-	-	-	-	-	-	-
Micro Agents	-	-	-	-	-	-	-	-
Point of Sales (Direct)	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-
TOTAL	14,310	1,114	131	15,555	14,310	1,114	131	15,555
Commission and Rewards on (Excluding Reinsurance) Business written :								
In India	14,310	1,114	131	15,555	14,310	1,114	131	15,555
Outside India	-	-	-	-	-	-	-	-

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

FORM NL-7-OPERATING EXPENSES SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
		(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
		For The Quarter Ended 30th June, 2024				For The Period Ended 30th June, 2024			
1	Employees' remuneration & welfare benefits	12,301	787	58	13,146	12,301	787	58	13,146
2	Travel, conveyance and vehicle running expenses	344	20	6	370	344	20	6	370
3	Training expenses	64	4	1	69	64	4	1	69
4	Rents, rates & taxes	540	32	9	581	540	32	9	581
5	Repairs	68	4	1	73	68	4	1	73
6	Printing & stationery	97	8	0	105	97	8	0	105
7	Communication expenses	188	11	3	202	188	11	3	202
8	Legal & professional charges	838	49	14	901	838	49	14	901
9	Auditors' fees, expenses etc								
	(a) as auditor	7	0	0	7	7	0	0	7
	(b) Certification Services	-	-	-	-	-	-	-	-
	(c) out of pocket expenses	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-
	(d) in any other capacity	-	-	-	-	-	-	-	-
10	Advertisement and publicity	1,330	78	22	1,430	1,330	78	22	1,430
11	Interest & Bank Charges	134	8	2	144	134	8	2	144
12	Depreciation	1,153	67	19	1,239	1,153	67	19	1,239
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	190	12	4	206	190	12	4	206
15	Information Technology Expenses	741	61	0	802	741	61	0	802
16	Goods and Services Tax (GST)	-	-	-	-	-	-	-	-
17	Others:								
	(a) Membership and Subscription	62	5	0	67	62	5	0	67
	(b) Loss / (Profit) on Foreign Exchange Fluctuation	-	0	0	0	-	0	0	0
	(c) Insurance	2	0	2	4	2	0	2	4
	(d) Miscellaneous expenses	40	2	1	43	40	2	1	43
	(e) Stamp duty	13	1	0	14	13	1	0	14
	(f) Electricity expense	72	4	1	77	72	4	1	77
	(g) Housekeeping charges	242	14	4	260	242	14	4	260
	(h) Data center charges	518	30	8	556	518	30	8	556
	(i) Agent training expenses	2	0	0	2	2	0	0	2
	(j) Medical fees	119	46	0	165	119	46	0	165
	(k) Call centre charges	191	11	3	205	191	11	3	205
	(l) Transaction processing services	218	13	4	235	218	13	4	235
	(m) Loss / (Profit) on Sale of Fixed Assets	(8)	-	-	(8)	(8)	-	-	(8)
	TOTAL	19,466	1,267	160	20,893	19,466	1,268	160	20,893
	In India	19,466	1,267	160	20,893	19,466	1,268	160	20,893
	Outside India	-	-	-	-	-	-	-	-

S.No	Particulars	Health	Personal Accident	Travel	Total	Health	Personal Accident	Travel	Total
		(A)	(B)	(C)	(A + B + C)	(A)	(B)	(C)	(A + B + C)
		For The Quarter Ended 30th June, 2023				For The Period Ended 30th June, 2023			
1	Employees' remuneration & welfare benefits	10,100	485	47	10,633	10,100	485	47	10,633
2	Travel, conveyance and vehicle running expenses	401	27	6	434	401	27	6	434
3	Training expenses	61	4	1	66	61	4	1	66
4	Rents, rates & taxes	403	28	6	437	403	28	6	437
5	Repairs	90	6	1	98	90	6	1	98
6	Printing & stationery	109	2	0	112	109	2	0	112
7	Communication expenses	246	17	4	266	246	17	4	266
8	Legal & professional charges	530	36	8	575	530	36	8	575
9	Auditors' fees, expenses etc								
	(a) As auditor	7	0	0	8	7	0	0	8
	(b) Certification Services	1	0	0	1	1	0	0	1
	(c) Out of Pocket Expenses	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-
	(d) in any other capacity	-	-	-	-	-	-	-	-
10	Advertisement and publicity	623	43	9	675	623	43	9	675
11	Interest & Bank Charges	135	9	2	147	135	9	2	147
12	Depreciation	1,014	69	15	1,099	1,014	69	15	1,099
13	Brand/Trade Mark usage fee/charges	-	-	-	-	-	-	-	-
14	Business Development and Sales Promotion Expenses	97	7	1	105	97	7	1	105
15	Information Technology Expenses	581	13	0	594	581	13	0	594
16	Goods and Services Tax (GST)	-	-	-	-	-	-	-	-
17	Others:								
	(a) Membership and Subscription	50	1	0	51	50	1	0	51
	(b) Loss / (Profit) on Foreign Exchange Fluctuation	(2)	(0)	(0)	(3)	(2)	(0)	(0)	(3)
	(c) Insurance	6	0	0	6	6	0	0	6
	(d) Miscellaneous expenses	73	5	1	79	73	5	1	79
	(e) Stamp duty	13	0	0	13	13	0	0	13
	(f) Electricity expense	52	4	1	56	52	4	1	56
	(g) Housekeeping charges	167	11	3	181	167	11	3	181
	(h) Data center charges	444	30	7	481	444	30	7	481
	(i) Agent training expenses	11	1	0	12	11	1	0	12
	(j) Medical fees	90	10	0	100	90	10	0	100
	(k) Call centre charges	163	11	2	177	163	11	2	177
	(l) Transaction processing services	209	14	3	226	209	14	3	226
	(m) Loss / (Profit) on Sale of Fixed Assets	(2)	(0)	(0)	(2)	(2)	(0)	(0)	(2)
	TOTAL	15,673	836	119	16,627	15,673	836	119	16,627
	In India	15,562	828	117	16,508	15,562	828	117	16,508
	Outside India	110	8	2	120	110	8	2	120

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 30th June, 2024	As at 30th June, 2023
1	Authorised Capital		
	60,00,00,000 equity shares of Rs.10 each (30th June 2023: 60,00,00,000 Equity shares of Rs. 10 each)	60,000	60,000
2	Issued Capital		
	51,91,48,172 Equity Shares of Rs 10 each (30th June 2023: 50,75,82,120 Equity Shares of Rs 10 each)	51,915	50,758
3	Subscribed Capital		
	51,91,48,172 Equity Shares of Rs 10 each (30th June 2023: 50,75,82,120 Equity Shares of Rs 10 each)	51,915	50,758
4	Called-up Capital		
	51,91,48,172 Equity Shares of Rs 10 each (30th June 2023: 50,75,82,120 Equity Shares of Rs 10 each)	51,915	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	Paid-up Capital		
	51,91,48,172 Equity Shares of Rs 10 each (30th June 2023: 50,75,82,120 Equity Shares of Rs 10 each)	51,915	50,758
	TOTAL	51,915	50,758

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 30th June, 2024		As at 30th June, 2023	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	23,82,20,498	45.89%	23,30,06,086	45.91%
· Foreign	22,88,78,505	44.08%	22,38,68,580	44.10%
Investors				
· Indian	-	-	-	-
· Foreign	5,20,49,169	10.03%	5,07,07,454	9.99%
Others (to be specified e.g. ESOP etc.)	-	-	-	-
TOTAL	51,91,48,172	100.00%	50,75,82,120	100.00%

Note :

1. 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 30TH JUNE, 2024

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 60 shares held by 6 Nominee shareholders)	1	23,82,20,498	45.89	23,822	-	-	-	-
(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	22,88,78,505	44.08	22,888	-	-	-	-
(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	5,20,49,169	10.03	5,205	-	-	-	-
	Total	3	51,91,48,172	100	51,915	-	-	-	-

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

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

Name of the Indian Promoter / Indian Investor: **ADITYA BIRLA CAPITAL LIMITED**

Sl. No.	Category	No. of Investors	No. of shares held	% of share holdings	Paid up equity (Rs in lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a % of total shares held (VII)=(VI)/(III)*100	Number of shares (VIII)	As a % of total shares held (IX)=(VIII)/(III)*100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):								
	(i) Mrs. Rajashree Birla	1	7,73,989	0.03	77	-	-	-	-
	(ii) Mr. Kumar Mangalam Birla	1	51,790	0.00	5	-	-	-	-
	(iii) Mrs. Neeraj Birla	1	1,02,286	0.00	10	-	-	-	-
	(iv) Mrs. Vasavadatta Bajaj	1	1,65,951	0.01	17	-	-	-	-
	(v) Aditya Vikram Kumarmangalam Birla Huf	1	1,25,608	0.00	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	-	-	-	-
	GRASIM INDUSTRIAL INVESTMENTS (INDIA) LIMITED	1	26,119	0.00	3	-	-	-	-
	GRASIM INDUSTRIES LIMITED	1	1,36,98,09,351	52.64	1,36,981	-	-	6,05,69,351	4
	HINDALCO INDUSTRIES LIMITED	1	3,95,11,455	1.52	3,951	-	-	-	-
	BIRLA GROUP HOLDINGS PRIVATE LIMITED	1	22,19,50,922	8.53	22,195	-	-	-	-
	RAJATNA HOLDINGS PRIVATE LIMITED	1	938	0.00	0	-	-	-	-
	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	2.06	5,369	-	-	-	-
	IGH HOLDINGS PRIVATE LIMITED	-	-	-	-	-	-	-	-
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	-	-	1,51,42,337	40
B.	Non Promoters	-	-	-	-	-	-	-	-
B.1	Public Shareholders								
i.)	Institutions								
ii)	Mutual Funds	55	6,02,87,265	2.32	6,029	-	-	-	-
iii)	Foreign Portfolio Investors	197	16,36,36,648	6.29	16,364	-	-	-	-
iv)	Financial Institutions/Banks	128	3,10,284	0.01	31	-	-	-	-
v)	Insurance Companies	19	5,76,00,310	2.21	5,760	-	-	-	-
vi)	FII belonging to Foreign promoter	-	-	-	-	-	-	-	-
vii)	FII belonging to Foreign Promoter of Indian Promoter	-	-	-	-	-	-	-	-
viii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
ix)	Alternative Investment Fund	13	9,30,23,053	3.57	9,302	-	-	-	-
x)	Any other								
	Foreign Body Corporate- Jomei Investments Limited	1	10,00,00,000	3.84	10,000	-	-	-	-
	Qualified Institutional Buyer	2	2,48,974	0.01	25	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	6	13,593	0.00	1	-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	5,07,582	16,41,99,734	6.31	16,420	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	793	5,75,90,982	2.21	5,759	-	-	-	-
iii)	NBFCs registered with RBI	6	1,34,967	0.01	13	-	-	-	-
iv)	Others:								
	Non-Resident Indian (NRI)	5,614	65,25,231	0.25	653	-	-	-	-
	Clearing Members	12	11,764	0.00	1	-	-	-	-
	Non Resident Indian Non Repatriable	4,105	48,33,260	0.19	483	-	-	-	-
	Bodies Corporate	2,454	5,01,18,640	1.93	5,012	-	-	-	-
	IEPF	-	-	-	-	-	-	-	-
v)	Any other								
	Trusts	42	17,20,888	0.07	172	-	-	-	-
	HUF	9,013	82,91,454	0.32	829	-	-	-	-
	Overseas Corporate Bodies	9	1,83,61,303	0.71	1,836	-	-	-	-
	Foreign Nationals	13	7,115	0.00	-	-	-	-	-
	Outstanding GDRs (Balancing Figure)	1	2,25,79,783	0.87	2,258	-	-	-	-
B.2	Non Public Shareholders	-	-	-	-	-	-	-	-
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other	-	-	-	-	-	-	-	-
	Total	5,30,088	2,60,20,78,199	100	2,60,208	-	-	7,57,11,688	2.91

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

FORM NL-10-RESERVE AND SURPLUS SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	As at 30th June, 2024	As at 30th June, 2023
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium		
	- Balance at the beginning of the year	2,26,216	2,25,969
	- Add: Additions during the year	13,863	-
	- Balance at the end of the year	2,40,079	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	136	40
	- Additions during the year	(1)	26
	- Balance at the end of the year	135	67
7	Balance of Profit in Profit & Loss Account	-	-
	TOTAL	2,40,214	2,26,035

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

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

FORM NL-11-BORROWINGS SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	As at 30th June, 2024	As at 30th June, 2023
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	-	-

DISCLOSURE FOR SECURED BORROWINGS (Refer Note a)

(Amount in Rs. Lakhs)

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

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

FORM NL-12&12 A-INVESTMENT SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	NL-12		NL-12 A		Total	
		Shareholders		Policyholders			
		As at 30th June, 2024	As at 30th June, 2023	As at 30th June, 2024	As at 30th June, 2023	As at 30th June, 2024	As at 30th June, 2023
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	31,259	34,961	77,966	71,719	1,09,225	1,06,680
2	Other Approved Securities	24,514	22,536	91,047	73,191	1,15,561	95,727
3	Other Investments	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	12,990	7,001	44,632	25,154	57,622	32,155
	(e) Other Securities	-	-	-	-	-	-
	- Fixed Deposits	265	250	-	-	265	250
	- Commercial Papers	-	-	-	-	-	-
	- Certificate of Deposits	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector	-	-	-	-	-	-
	- Infrastructure Bonds	-	2,544	14,822	12,916	14,822	15,460
	- Infrastructure Equity	-	-	-	-	-	-
	- Housing Bonds	2,498	2,498	13,517	7,500	16,015	9,998
5	Other than Approved Investments	-	-	-	-	-	-
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	-	-	4,078	-	4,078	-
2	Other Approved Securities	507	503	1,017	6,071	1,524	6,574
3	Other Investments	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(aa) Equity & Exchange Traded Funds	14	-	-	-	14	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	2,443	7,825	12,783	4,584	15,226	12,409
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	-	-	-	5,545	-	5,545
	(e) Other Securities	-	-	-	-	-	-
	- Fixed Deposits	775	750	3,500	1,000	4,275	1,750
	- Commercial Papers	-	-	-	-	-	-
	- Certificate of Deposits	2,476	-	4,886	7,307	7,362	7,307
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector	-	-	-	-	-	-
	- Infrastructure Bonds	2,521	-	-	-	2,521	-
	- Infrastructure Equity	-	-	-	-	-	-
	- Housing Bonds	-	-	502	2,014	502	2,014
5	Other than Approved Investments	-	-	-	-	-	-
	TOTAL	80,262	78,869	2,68,750	2,17,001	3,49,012	2,95,870

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

S.No	Particulars	NL-12		NL-12 A		Total	
		Shareholders		Policyholders			
		As at 30th June, 2024	As at 30th June, 2023	As at 30th June, 2024	As at 30th June, 2023	As at 30th June, 2024	As at 30th June, 2023
1	Long Term Investments--						
	Book Value	71,525	69,791	2,41,983	1,90,480	3,13,509	2,60,271
	Market Value	71,113	69,350	2,39,685	1,87,407	3,10,798	2,56,756
2	Short Term Investments--						
	Book Value	8,735	9,078	26,766	26,521	35,502	35,599
	Market Value	8,698	9,082	26,699	26,508	35,396	35,590

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

FORM NL-13-LOANS SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	As at 30th June, 2024	As at 30th June, 2023
1	SECURITY-WISE CLASSIFICATION		
	Secured	-	-
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others (to be specified)	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Companies		
	(f) Others (to be specified)	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-

Provisions against Non-performing Loans

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

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

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

FORM NL-14-FIXED ASSETS SCHEDULE

(Amount in Rs. Lakhs)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening	Additions	Deductions	Closing	Up to Last Year	For The Period	On Sales/Adjustments	To Date	As at 30th June, 2024	As at 30th June, 2023
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles	26,357	789	-	27,146	13,221	906	-	14,127	13,018	11,976
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	-	-	-	-	-	-	-	-	-	-
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	384	5	-	389	280	8	-	288	101	103
Information Technology Equipment	3,217	4	-	3,221	2,288	86	-	2,374	847	546
Vehicles	1,643	119	15	1,747	429	96	3	521	1,226	462
Office Equipment	970	31	-	1,001	643	40	-	683	318	216
Others:Leasehold Improvement	2,706	69	-	2,775	1,136	104	-	1,240	1,535	1,020
TOTAL	35,278	1,018	15	36,278	17,998	1,239	3	19,235	17,045	14,323
Capital Work in progress	153	139	30	262	-	-	-	-	262	465
Grand Total	35,430	1,157	45	36,541	17,998	1,239	3	19,235	17,307	14,788
Previous Year	28,114	2,971	1,472	29,612	13,762	1,099	37	14,824	14,788	

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

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

FORM NL-15-CASH AND BANK BALANCE SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	As at 30th June, 2024	As at 30th June, 2023
1	Cash (including cheques, drafts and stamps)	31	53
2	Bank Balances		
	(a) Deposit Accounts	8	6
	(aa) Short-term (due within 12 months)	14	11
	(bb) Others	32	32
	Add : Interest Accrued on Deposit	-	-
	(b) Current Accounts	4,711	2,392
	(c) Others	-	-
3	Money at Call and Short Notice	-	-
	(a) With Banks		
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	4,796	2,494
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	CASH & BANK BALANCES		-
	In India	4,796	2,494
	Outside India	-	-

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

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

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	As at 30th June, 2024	As at 30th June, 2023
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	2,156	2,725
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	309	440
6	Goods & Service Tax Credit	18,140	9,243
7	Others:		
	(a) Advance to Suppliers	1,790	1,117
	(b) Other advances	5,002	4,681
	TOTAL (A)	27,397	18,207
	OTHER ASSETS		
1	Income accrued on investments	7,696	5,592
2	Outstanding Premiums	-	-
3	Agents Balances	154	106
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	608	2,079
6	Due from subsidiaries/ holding//Group Companies	16	11
7	Investments held for Unclaimed Amount of Policyholders	203	237
8	Others:		
	(a) Rent and other deposits	1,100	1,161
	(b) Other Recoverable	9	8
	(c) Receivable from Investment	117	-
	TOTAL (B)	9,903	9,192
	TOTAL (A+B)	37,300	27,399

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

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

FORM NL-17-CURRENT LIABILITIES SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	As at 30th June, 2024	As at 30th June, 2023
1	Agents' Balances	12,853	10,680
2	Balances due to other insurance companies	17,851	12,646
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies	430	248
	(b) For Other Policies	3,014	2,299
5	Unallocated Premium	32,835	24,193
6	Sundry creditors	12,434	15,192
7	Due to subsidiaries/ holding /Group Companies	2,878	1,214
8	Claims Outstanding	33,627	26,185
9	Due to Officers/ Directors	-	-
10	Unclaimed Amount of policyholders	83	143
11	Income accrued on Unclaimed amounts	30	17
12	Interest payable on debentures/bonds	-	-
13	Others:		
	(a) Tax deducted payable	2,150	1,786
	(b) Other statutory dues	18,937	9,757
	(c) Provident fund payable	367	321
	(d) Due to employees	4,295	3,490
	(e) Claims Payable	1,070	255
	TOTAL	1,42,854	1,08,426

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

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

FORM NL-18-PROVISIONS SCHEDULE

(Amount in Rs. Lakhs)

S.No	Particulars	As at 30th June, 2024	As at 30th June, 2023
1	Reserve for Unexpired Risk	1,46,504	1,11,606
2	Reserve for Premium Deficiency	-	-
3	For taxation (less advance tax paid and taxes deducted at source)	-	-
4	For Employee Benefits:		
	(a) For Gratuity	303	235
	(b) For Compensated absence	526	423
	(c) For Long Term Incentive Plan	917	583
5	Others:		
	(a) Free look Reserve	111	83
	TOTAL	1,48,361	1,12,930

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 30th June, 2024	As at 30th June, 2023
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

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

S.No	Particular	For The Quarter Ended 30th June, 2024	For The Period Ended 30th June, 2024	For The Quarter Ended 30th June, 2023	For The Period Ended 30th June, 2023
1	Gross Direct Premium Growth Rate**	35%	35%	22%	22%
2	Gross Direct Premium to Net worth Ratio	0.89	0.89	0.65	0.65
3	Growth rate of Net Worth	9%	9%	-5%	-5%
4	Net Retention Ratio**	76%	76%	79%	79%
5	Net Commission Ratio**	13%	13%	17%	17%
6	Expense of Management to Gross Direct Premium Ratio**	42%	42%	42%	42%
7	Expense of Management to Net Written Premium Ratio**	39%	39%	45%	45%
8	Net Incurred Claims to Net Earned Premium**	73%	73%	73%	73%
9	Claims paid to claims provisions**	76%	76%	67%	67%
10	Combined Ratio**	112%	112%	117%	117%
11	Investment income ratio	2%	2%	2%	2%
12	Technical Reserves to net premium ratio **	2.27	2.27	2.26	2.26
13	Underwriting balance ratio	-0.16	-0.16	-0.21	-0.21
14	Operating Profit Ratio	-9%	-9%	-13%	-13%
15	Liquid Assets to liabilities ratio	0.17	0.17	0.22	0.22
16	Net earning ratio	-7%	-7%	-10%	-10%
17	Return on net worth ratio	-4%	-4%	-5%	-5%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	1.72	1.72	2.39	2.39
19	NPA Ratio				
	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	-1.01	-1.01	-1.21	-1.21
24	Book value per share	22.56	22.56	23.48	23.48

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

**SEGMENTAL REPORTING UPTO THE QUARTER ENDED 30TH JUNE 2024

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 30th June, 2024	-	-	-	-	-	-	-	-	-	-
Previous Period ended 30th June, 2023	-	-	-	-	-	-	-	-	-	-
Marine Cargo										
Current Period ended 30th June, 2024	-	-	-	-	-	-	-	-	-	-
Previous Period ended 30th June, 2023	-	-	-	-	-	-	-	-	-	-
Marine Hull										
Current Period ended 30th June, 2024	-	-	-	-	-	-	-	-	-	-
Previous Period ended 30th June, 2023	-	-	-	-	-	-	-	-	-	-
Total Marine										
Current Period ended 30th June, 2024	-	-	-	-	-	-	-	-	-	-
Previous Period ended 30th June, 2023	-	-	-	-	-	-	-	-	-	-
Motor OD										
Current Period ended 30th June, 2024	-	-	-	-	-	-	-	-	-	-
Previous Period ended 30th June, 2023	-	-	-	-	-	-	-	-	-	-
Motor TP										
Current Period ended 30th June, 2024	-	-	-	-	-	-	-	-	-	-
Previous Period ended 30th June, 2023	-	-	-	-	-	-	-	-	-	-
Total Motor										
Current Period ended 30th June, 2024	-	-	-	-	-	-	-	-	-	-
Previous Period ended 30th June, 2023	-	-	-	-	-	-	-	-	-	-
Health										
Current Period ended 30th June, 2024	36%	76%	11%	41%	38%	78%	76%	115%	2.26	-0.19
Previous Period ended 30th June, 2023	25%	78%	17%	42%	45%	79%	73%	124%	2.28	-0.28
Personal Accident										
Current Period ended 30th June, 2024	16%	84%	23%	52%	50%	15%	27%	65%	2.64	0.35
Previous Period ended 30th June, 2023	16%	95%	24%	40%	42%	10%	12%	52%	2.29	0.45
Travel Insurance										
Current Period ended 30th June, 2024	48%	95%	53%	61%	64%	67%	19%	131%	1.26	-0.49
Previous Period ended 30th June, 2023	-42%	95%	12%	34%	35%	25%	2%	61%	0.73	0.43
Total Health										
Current Period ended 30th June, 2024	35%	76%	13%	42%	39%	73%	76%	112%	2.27	-0.16
Previous Period ended 30th June, 2023	22%	79%	17%	42%	45%	73%	67%	117%	1.40	-0.21
Workmen's Compensation										
Employer's liability										
Current Period ended 30th June, 2024	-	-	-	-	-	-	-	-	-	-
Previous Period ended 30th June, 2023	-	-	-	-	-	-	-	-	-	-
Public/ Product Liability										
Current Period ended 30th June, 2024	-	-	-	-	-	-	-	-	-	-
Previous Period ended 30th June, 2023	-	-	-	-	-	-	-	-	-	-
Engineering										
Current Period ended 30th June, 2024	-	-	-	-	-	-	-	-	-	-
Previous Period ended 30th June, 2023	-	-	-	-	-	-	-	-	-	-
Aviation										
Current Period ended 30th June, 2024	-	-	-	-	-	-	-	-	-	-
Previous Period ended 30th June, 2023	-	-	-	-	-	-	-	-	-	-
Crop Insurance										
Current Period ended 30th June, 2024	-	-	-	-	-	-	-	-	-	-
Previous Period ended 30th June, 2023	-	-	-	-	-	-	-	-	-	-
Other segments **										
Current Period ended 30th June, 2024	-	-	-	-	-	-	-	-	-	-
Previous Period ended 30th June, 2023	-	-	-	-	-	-	-	-	-	-
Total Miscellaneous										
Current Period ended 30th June, 2024	35%	76%	13%	42%	39%	73%	76%	112%	2.27	-0.16
Previous Period ended 30th June, 2023	22%	79%	17%	42%	45%	73%	67%	117%	1.40	-0.21
Total-Current Period ended 30th June, 2024	35%	76%	13%	42%	39%	73%	76%	112%	2.27	-0.16
Total-Previous Period ended 30th June, 2024	22%	79%	17%	42%	45%	73%	67%	117%	1.40	-0.21

Current Period is Period Ended 30th June, 2024
Previous Period is Period Ended 30th June, 2023

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

FORM NL-21 -RELATED PARTY TRANSACTIONS

(Amount in Rs. Lakhs)

PART-A RELATED PARTY TRANSACTIONS

Sr No	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / (received)*			
				For The Quarter Ended 30th June, 2024	For The Period Ended 30th June, 2024	For The Quarter Ended 30th June, 2023	For The Period Ended 30th June, 2023
1	Aditya Birla Capital Ltd	Entity having joint control	a) Reimbursement of Expenses (including ESOP)	225	225	196	196
			b) Issue of Equity Share Capital including Securities Premium	6,883	6,883	-	-
2	Aditya Birla Finance Limited	Subsidiary of entity having joint control	a) Commission Expenses	1,332	1,332	-	-
			b) Reimbursement of Expenses (Rent)	68	68	48	48
			c) Recovery of Rent	9	9	-	-
			d) Transfer of Assets	14	14	-	-
			e) Security Deposit Paid	66	66	-	-
			f) Security Deposit Refundable (Liability)	4	4	4	4
			g) Security Deposit Receivable (Assets)	103	103	22	22
3	Aditya Birla Financial Shared Services Limited	Subsidiary of entity having joint control	a) Group Insurance Receipts(Net of Refund)	-	-	-	-
			b) Reimbursement of Expenses (Others)	630	630	982	982
			c) Transfer of Asset (Employee Transfer)	-	-	0	0
			d) Transfer of Liability (Employee Transfer)	2	2	5	5
4	Aditya Birla Housing Finance Limited	Subsidiary of entity having joint control	a) Commission Expenses	583	583	193	193
			b) Reimbursement of Expenses (Rent)	7	7	-	-
			c) Recovery of Rent	1	1	-	-
			d) Transfer of Asset (Employee Transfer)	-	-	0	0
			e) Security Deposit Refundable (Liability)	2	2	2	2
5	Aditya Birla Insurance Brokers Limited	Subsidiary of entity having joint control	a) Commission Expenses	8	8	11	11
6	Aditya Birla Money Limited	Subsidiary of entity having joint control	a) Commission Expenses	3	3	-	-
			b) Security Deposit Receivable (Assets)	4	4	-	-
7	Aditya Birla Capital Technology Services Ltd (Formerly known as "Aditya Birla MvUniverse Ltd")	Subsidiary of entity having joint control	a) Reimbursement of Expenses (Others)	54	54	71	71
8	Momentum Metropolitan Strategic Investments (Pty) Ltd. (Formerly known as MMI Strategic Investments (Pty) Ltd.)	Entity having joint control	a) Issue of Equity Share Capital including securities Premium	6,613	6,613	-	-
9	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	0	0	-	-
			b) Group Insurance Refund	-	-	3	3
			c) Reimbursement of Expenses (Salary)	8	8	6	6
			d) Reimbursement of Expenses (Rent)	119	119	82	82
			e) Transfer of Liability (Employee Transfer)	10	10	1	1
			f) Recovery of Rent	1	1	-	-
			g) Security Deposit Paid	-	-	24	24
			h) Insurance Deposit - Liability	1	1	1	1
			i) Insurance Deposit - Assets	-	-	0	0
			j) Security Deposit Receivable (Assets)	140	140	130	130
			k) Security Deposit Refundable (Liability)	2	2	2	2
10	Aditya Birla Wellness Private Limited	Subsidiary of entity having joint control	a) Group Insurance Refund	-	-	3	3
			b) Wellness Tracking services	58	58	13	13
			c) Transfer of Assets (Employee Transfer)	-	-	2	2
			d) Transfer of Liability (Employee Transfer)	-	-	3	3
			e) Purchase of Assets (Others)	-	-	1	1
			f) Recovery of Rent	15	15	15	15
			g) Recovery of Expenses (Salary)	-	-	-	-
11	Aditya Birla Money Insurance Advisory Services Ltd.	Subsidiary of entity having joint control	a) Commission Expenses	-	-	383	383
12	Aditya Birla Sun Life AMC Limited	Associate of entity having joint control	a) Insurance Receipts	-	-	-	-
			b) Reimbursement of Expenses (Rent)	23	23	6	6
			c) Security Deposit Paid	6	6	-	-
			d) Recovery of Rent	2	2	2	2
			e) Reimbursement of Expenses (Others)	0	0	-	-
			f) Security Deposit Received	-	-	3	3
			g) Security Deposit Refundable (Liability)	2	2	2	2
			h) Security Deposit Receivable (Assets)	20	20	14	14

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

Sr No	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / (received)*			
				For The Quarter Ended 30th June, 2024	For The Period Ended 30th June, 2024	For The Quarter Ended 30th June, 2023	For The Period Ended 30th June, 2023
13	Platinum Jasmine A 2018 Trust	Other Related party	a) Issue of Equity Share Capital including Securities Premium	1,504	1,504	-	-
14	Momentum Metropolitan Services Private Limited (Formerly Known as MMI BUSINESS AND TECHNOLOGY SOLUTIONS PRIVATE LIMITED)	Other Related party	a) Group Insurance Receipts(Net of Refund)	-	-	-	-
			b) Group Insurance Refund	4	4	-	-
15	Birla Management Centre Service Pvt. Ltd.	Other related party	a) Data centre service charges	102	102	47	47
16	Aditya Birla Educational Trust	Other related party	a) EAP & Counselling services	2	2	3	3
17	Aditya Birla Health Services Private Limited	Other related Party	a) Hospitalisation claims	35	35	49	49
18	Aditya Birla Capital Digital Ltd.	Subsidiary of entity having joint control	a) Commission Expenses	82	82	4	4
			b) Reimbursement of Expenses (Others)	15	15	-	-
			c) Recovery of Expenses (Rent)	0	0	-	-
19	Mr. Mayank Bathwal	Key Managerial Personnel	a) Managerial Remuneration	179	179	448	448
20	Mr. Anil Jain	Key Managerial Personnel	a) Remuneration	62	62	60	60
21	Bhavita Nandu	Key Managerial Personnel	a) Remuneration	9	9	9	9.05

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

PART-B RELATED PARTY TRANSACTION BALANCES - AS AT 30TH JUNE, 2024

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	220	Payable	No	-	-	-
2	Aditya Birla Finance Limited	Subsidiary of entity having joint control	1,123	Payable	No	-	-	-
3	Aditya Birla Financial Shared Services Limited	Subsidiary of entity having joint control	296	Payable	No	-	-	-
4	Aditya Birla Housing Finance Limited	Subsidiary of entity having joint control	610	Payable	No	-	-	-
5	Aditya Birla Insurance Brokers Limited	Subsidiary of entity having joint control	14	Receivable	No	-	-	-
6	Aditya Birla Money Limited	Subsidiary of entity having joint control	17	Payable	No	-	-	-
7	Aditya Birla Capital Technology Services Ltd.	Subsidiary of entity having joint control	64	Payable	No	-	-	-
8	Aditya Birla Sun Life Insurance Company Limited	Subsidiary of entity having joint control	347	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	3	Receivable	No	-	-	-
11	Aditya Birla Sun Life AMC Limited	Associate of entity having joint control	25	Payable	No	-	-	-
12	Metropolitan International Support (Pty) Ltd.	Other Related party	23	Receivable	No	-	-	-
13	Birla Management Centre Service Pvt. Ltd.	Other related party	110	Payable	No	-	-	-
14	Aditya Birla Educational Trust	Other related party	6	Payable	No	-	-	-
15	Aditya Birla Capital Digital Ltd.	Subsidiary of entity having joint control	60	Payable	No	-	-	-

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

STATEMENT OF ADMISSIBLE ASSETS :
AS AT 30TH JUNE, 2024

(Amount in Rs. Lakhs)

Item No	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS	-	80,261	80,261
	Policyholders as per NL-12 A of BS	2,68,750	-	2,68,750
(A)	Total Investments as per BS	2,68,750	80,261	3,49,010
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	17,307	-	17,307
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	8,061	-	8,061
	Current Assets:			
(E)	Cash & Bank Balances as per BS	4,796	0	4,796
(F)	Advances and Other assets as per BS	35,605	1,697	37,302
(G)	Total Current Assets as per BS...(E)+(F)	40,400	1,697	42,098
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	754	1,082	1,836
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	29	29	58
(K)	Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)	3,26,457	81,958	4,08,415
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	8,844	1,111	9,955
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)	3,17,614	80,847	3,98,460

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	101	-	101
	(b) Leasehold Improvements	1,535	-	1,535
	(c) Software	6,426	-	6,426
	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	143	-	143
(c)	Co-insurer's balances outstanding for more than ninety days	20	-	20
(d)	Investments pertaining to Unclaimed Policyholder's accounts	203	-	203
(e)	Service Tax Unutilized Credit outstanding for more than ninety days	305	-	305
(f)	Any other assets, which are considered inadmissible under Section 64V of the Insurance Act, 1938. (Bank Guarantee)	53	1,082	1,135
(g)	Loans or Temporary Advances to the Full time Employees of the Insurers	30	-	30
(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	-	-	-
(j)	Fair value change account	29	29	58



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 30TH JUNE, 2024

(Amount in Rs. Lakhs)

Item No.	Reserve	Gross Reserve	Net Reserve
(a)	Unearned Premium Reserve (UPR)	1,88,866	1,46,504
(b)	Premium Deficiency Reserve (PDR)	-	-
(c)	Unexpired Risk Reserve (URR)...(a)+(b)	1,88,866	1,46,504
(d)	Outstanding Claim Reserve (other than IBNR reserve)	18,936	14,521
(e)	IBNR reserve	21,041	19,106
(f)	Total Reserves for Technical Liabilities...(c)+(d)+(e)	2,28,843	1,80,131

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 AT 30TH JUNE, 2024.

(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	3,97,016	3,11,540	2,26,716	1,90,149	62,308	57,045	62,308
9	Miscellaneous	-	-	-	-	-	-	-
10	Crop	-	-	-	-	-	-	-
	Total	3,97,016	3,11,540	2,26,716	1,90,149	62,308	57,045	62,308



Aditya Birla Health Insurance Co. Limited
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FORM NL-26 - SOLVENCY MARGIN (TABLE IB) AS AT 30TH JUNE, 2024

(Amount in Rs. Lakhs)

Item No	Description	Amount
(1)	(2)	(3)
(A)	Policyholder's FUNDS	
	Available assets(as per Form IRDAI-GI-TA)	3,17,614
	Deduct:	
(B)	Current Liabilities as per BS	1,80,131
(C)	Provisions as per BS	1,856
(D)	Other Liabilities	1,09,118
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	26,508
	Shareholder's FUNDS	
(F)	Available Assets	80,847
	Deduct:	
(G)	Other Liabilities	-
(H)	Excess in Shareholder's funds (F-G)	80,847
(I)	Total ASM (E+H)	1,07,355
(J)	Total RSM	62,308
(K)	SOLVENCY RATIO (Total ASM/ Total RSM)	1.72

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 30th June, 2024.

S. No.	Name of Product	Co. Ref. No.	IRDA Ref.no.	Class of Business	Category of product	Date of allotment of UIN
	Nil	Nil	Nil	Nil	Nil	Nil

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

FORM NL-28-STATEMENT OF ASSETS - 3B
Statement of Investment Assets (General Insurer)
(Business within India)

Periodicity of Submission: Quarterly (As at 30th June, 2024)

(Amount in Rs. Lakhs)

S.No	PARTICULARS	SCH	AMOUNT
1	Investments (Shareholders)	8	80,262
	Investments (Policyholders)		2,68,750
2	Loans	9	-
3	Fixed Assets	10	17,306
4	Current Assets		
	a. Cash & Bank Balance	11	4,796
	b. Advances & Other Assets	12	37,300
5	Current Liabilities		
	a. Current Liabilities	13	1,42,854
	b. Provisions	14	1,48,361
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		1,74,988
	Application of Funds as per Balance Sheet (A)		2,92,188
	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	-
2	Fixed Assets (if any)	10	17,306
3	Cash & Bank Balance (if any)	11	4,796
4	Advances & Other Assets (if any)	12	37,300
5	Current Liabilities	13	1,42,854
6	Provisions	14	1,48,361
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		-
9	Debit Balance of P&L A/c		1,74,988
	(B)		(56,825)
	'Investment Assets' As per FORM 3B	(A-B)	3,49,012

S.No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	% Actual	FVC Amount	Total	Market Value
			Balance (a)	FRSM (b)						
1	G. Sec.	Not less than 20%	-	31,259	82,042	1,13,301	32%	-	1,13,301	1,11,981
2	G. Sec or Other Approved Sec. (incl. (1) above)	Not less than 30%	-	56,279	1,74,107	2,30,386	66%	-	2,30,386	2,28,203
3	Investment subject to Exposure Norms									
	1. Housing & Loans to SG for Housing and FFE, Infrastructure Investments									
	a. Approved Investment		-	5,019	28,842	33,861	10%	-	33,861	33,582
	b. Other Investment	Not exceeding 70%	-	-	-	-	0%	-	-	-
	2. Approved Investments		-	18,933	65,772	84,705	24%	58	84,763	84,410
	3. Other Investments		-	-	-	-	0%	-	-	-
	Total Investment Assets	100%	-	80,232	2,68,721	3,48,953	100%	58	3,49,010	3,46,195

- 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. (B)	% to Total Accrual	TOTAL	% to Total
			(A)				(A+B)	
1	Central Govt. Securities	Not less than 20%	1,10,254	33%	3,047	17%	1,13,301	32%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not less than 30%	2,08,648	63%	21,738	119%	2,30,386	66%
3	Investment subject to Exposure Norms							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments		14,986	5%	1,532	8%	16,518	5%
	2. Other Investments		-	0%	-	0%	-	0%
	b. Infrastructure Investments							
	1. Approved Investments	Not Exceeding 70%	15,374	5%	1,970	11%	17,344	5%
	2. Other Investments		-	0%	-	0%	-	0%
	c. Approved Investments		91,656	28%	(6,951)	-38%	84,705	24%
	d. Other Investments (not exceeding 15%)		-	0%	-	0%	-	0%
	TOTAL		3,30,663	100%	18,289	100%	3,48,953	100%

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

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

FORM NL-29 - DETAILS REGARDING DEBT SECURITIES

(Amount in Rs. Lakhs)

S.No	Detail Regarding debt securities							
	Market Value				Book Value			
	As at 30th June 2024	As % of total for this class	As at 30th June 2023	As % of total for this class	As at 30th June 2024	As % of total for this class	As at 30th June 2023	As % of total for this class
Break down by credit rating								
AAA rated	87,230	25%	63,571	22%	87,755	25%	63,929	22%
AA or better	3,622	1%	1,154	0%	3,728	1%	1,243	0%
Rated below AA but above A	-	0%	-	0%	-	0%	-	0%
Rated below A but above B	-	0%	-	0%	-	0%	-	0%
Any other (includes Sovereign, FD and MF)	2,55,343	74%	2,27,622	78%	2,57,527	74%	2,30,698	78%
	3,46,195	100%	2,92,346	100%	3,49,010	100%	2,95,870	100%
Breakdown By Residual Maturity								
Upto 1 year	20,156	6%	23,181	8%	20,262	6%	23,190	8%
More than 1 year and upto 3 years	71,369	21%	33,321	11%	71,934	21%	33,725	11%
More than 3 years and upto 7 years	1,50,515	43%	1,60,821	55%	1,52,861	44%	1,64,178	55%
More than 7 years and upto 10 years	60,513	17%	34,244	12%	60,422	17%	34,141	12%
above 10 years	28,401	8%	28,370	10%	28,291	8%	28,226	10%
Any other	-	-	-	-	-	-	-	-
Mutual Fund	15,240	4%	12,409	4%	15,240	4%	12,409	4%
	3,46,195	100%	2,92,346	100%	3,49,010	100%	2,95,870	100%
Breakdown by type of the issuer								
a. Central Government	1,11,981	32%	1,04,763	36%	1,13,301	32%	1,06,680	36%
b. State Government	1,16,222	34%	1,01,135	35%	1,17,085	34%	1,02,302	35%
c. Corporate Securities	98,211	28%	72,039	25%	98,844	28%	72,480	24%
d. Any other (includes FD and MF)	19,780	6%	14,409	5%	19,780	6%	14,409	5%
	3,46,195	100%	2,92,346	100%	3,49,010	100.00%	2,95,870	100%

Note

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

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	
		As at 30th June, 2024	As at 30th June, 2023	As at 30th June, 2024	As at 30th June, 2023	As at 30th June, 2024	As at 30th June, 2023	As at 30th June, 2024	As at 30th June, 2023	As at 30th June, 2024	As at 30th June, 2023
1	Investments Assets	91,483	80,001	-	-	7,361	12,302	2,50,108	2,38,361	3,48,953	3,30,663
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	0.00%	0.00%	-	-	-	-	-	-	0.00%	0.00%
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	0.00%	0.00%	-	-	-	-	-	-	0.00%	0.00%
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	91,483	80,001	-	-	7,361	12,302	2,50,108	2,38,361	3,48,953	3,30,663
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	0.00%	0.00%	-	-	-	-	-	-	0.00%	0.00%
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

Note:

- The above statement in the case of Life Insurer shall be prepared fund wise viz Life fund, Pension & Group Fund, ULIP Fund and at Asset Under Management level also.
- Total Investment Assets should reconcile with figures shown in other relevant forms.
- Gross NPA is investment classified as NPA, before any provisions.
- Provisions made on the Standard Assets shall be as per circular issued, as amended from time to time.
- Net Investment assets is as net of provisions.
- Net NPA is gross NPA less provisions.
- Write off as approved by the Board.
- Investment Regulations, as amended from time to time, to be referred
- The 9.05% Dewan Housing Finance Corporation Limited 09 09 2021 resolution process is completed and we have written off approximately 5.16 Crs as on 30th September 2021.

Aditya Birla Health Insurance Co. Limited
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FORM NI-31-STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT
Statement as at 30th June, 2024

(Amount in Rs. Lakhs)

S.No	Category of Investment	Category Code	For the Quarter Ended 30th June, 2024				Upto the Period Ended 30th June, 2024				Upto the Period Ended 30th June, 2023			
			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	CGGB	1,20,906	2,205	1.82%	1.82%	1,20,906	2,205	1.82%	1.82%	1,15,651	2,547	2.20%	2.20%
A04	Treasury Bills	CTRB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
B02	State Government Bonds	SGGB	1,08,549	1,924	1.77%	1.77%	1,08,549	1,924	1.77%	1.77%	98,870	1,721	1.74%	1.74%
C	(a) HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND PEE													
C04	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	0.00%	0.00%	-	-	0.00%	0.00%	2,364	41	1.94%	1.94%
C08	Bonds / Debentures issued by HUDCO	HTHD	1,038	14	1.82%	1.82%	1,038	14	1.82%	1.82%	-	-	0.00%	0.00%
C09	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTUN	16,159	308	0	0	16,159	308	0	0	9,786	183	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	16,958	290	1.71%	1.71%	16,958	290	1.71%	1.71%	12,047	198	1.64%	1.64%
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	IKGB	-	-	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%	-	-	0.00%	0.00%
D	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
D05	Corporate Securities - Bonds - (Taxable)	EPBT	15,815	294	1.86%	1.86%	15,815	294	1.86%	1.86%	6,795	115	1.70%	1.70%
D09	Corporate Securities - Debentures	ECDS	37,366	730	1.95%	1.95%	37,366	730	1.95%	1.95%	22,268	431	1.93%	1.93%
D10	Corporate Securities - Debentures/ Bonds / CPs / Loans - Promoter Group	EDPG	999	18	1.81%	1.81%	999	18	1.81%	1.81%	999	18	1.81%	1.81%
D16	Deposits - Deposit with Scheduled Banks, Fls (incl. Bank Balance awaiting investment), CCL, RBI	ECDB	4,557	91	1.99%	1.99%	4,557	91	1.99%	1.99%	2,000	39	1.93%	1.93%
D17	Deposits - CDs with Scheduled Banks	EDCD	8,249	154	1.87%	1.87%	8,249	154	1.87%	1.87%	10,104	193	1.91%	1.91%
D22	Commercial Papers	ECCP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	3,111	29	1.91%	1.91%
D29	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	15,774	279	1.77%	1.77%	15,774	279	1.77%	1.77%	12,897	241	1.87%	1.87%
D30	Mutual Funds - (under Insurer's Promoter Group)	EMPG	1,835	30	1.66%	1.66%	1,835	30	1.66%	1.66%	1,420	29	2.06%	2.06%
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			3,47,965	6,338	1.82%	1.82%	3,47,965	6,338	1.82%	1.82%	2,96,475	5,787	1.95%	1.95%

Aditya Birla Health Insurance Co. Limited
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FORM NL-33 - REINSURANCE RISK CONCENTRATION

Statement as at 30th June, 2024

(Amount in Rs. Lakhs)

Reinsurance Risk Concentration						
S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers upto 30th June, 2024			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
	Outside India					
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	2	4,319	118	4	18%
4	No. of Reinsurers with rating BBB but less than A	-	-	-	-	0%
5	No. of Reinsurers with rating less than BBB	-	-	-	-	0%
	Total (A)	2	4,319	118	4	18%
	Within India					
1	Indian Insurance Companies	-	-	-	-	0%
2	FRBs	2	10,285	-	21	42%
3	GIC Re	1	9,772	42	-	40%
4	Other	-	-	-	-	0%
	Total (B)	3	20,057	42	21	82%
	Grand Total (C) = (A) + (B)	5	24,376	160	25	100%

Aditya Birla Health Insurance Co. Limited
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FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS

GRSS DIRECT PREMIUM UNDERWRITTEN FOR THE QUARTER ENDED 30TH JUNE, 2024

(Amount in Rs. Lakhs)

STATES	Fire	Marine (Cargo)	Marine (Hull)	Engineering	Motor Own Damage	Motor Third Party	Health	Personal Accident	Medical Insurance (Travel)	Overseas medical Insurance	Crop Insurance	All Other Miscellaneous	Grand Total
	For The Quarter Ended 30th June, 2024	For The Quarter Ended 30th June, 2024	For The Quarter Ended 30th June, 2024	For The Quarter Ended 30th June, 2024	For The Quarter Ended 30th June, 2024	For The Quarter Ended 30th June, 2024	For The Quarter Ended 30th June, 2024	For The Quarter Ended 30th June, 2024	For The Quarter Ended 30th June, 2024	For The Quarter Ended 30th June, 2024	For The Quarter Ended 30th June, 2024	For The Quarter Ended 30th June, 2024	For The Quarter Ended 30th June, 2024
Andhra Pradesh	-	-	-	-	-	-	1,163	138	-	-	-	1,300	1,300
Arumachal Pradesh	-	-	-	-	-	-	53	2	-	-	-	56	56
Assam	-	-	-	-	-	-	848	36	-	-	-	884	884
Bihar	-	-	-	-	-	-	767	71	-	-	-	838	838
Chhattisgarh	-	-	-	-	-	-	364	21	-	-	-	385	385
Goa	-	-	-	-	-	-	115	7	-	-	-	122	122
Gujarat	-	-	-	-	-	-	4,350	355	-	-	-	4,706	4,706
Haryana	-	-	-	-	-	-	11,278	437	117	-	-	11,832	11,832
Himachal Pradesh	-	-	-	-	-	-	92	6	-	-	-	98	98
Jharkhand	-	-	-	-	-	-	456	33	-	-	-	489	489
Karnataka	-	-	-	-	-	-	15,045	469	8	-	-	15,522	15,522
Kerala	-	-	-	-	-	-	993	40	-	-	-	1,034	1,034
Madhya Pradesh	-	-	-	-	-	-	1,396	57	-	-	-	1,453	1,453
Maharashtra	-	-	-	-	-	-	31,775	2,469	1,463	-	-	35,708	35,708
Manipur	-	-	-	-	-	-	62	2	-	-	-	67	67
Meghalaya	-	-	-	-	-	-	29	2	-	-	-	31	31
Mizoram	-	-	-	-	-	-	1	0	-	-	-	2	2
Nagaland	-	-	-	-	-	-	10	2	-	-	-	12	12
Odisha	-	-	-	-	-	-	831	44	-	-	-	875	875
Punjab	-	-	-	-	-	-	1,082	57	-	-	-	1,140	1,140
Rajasthan	-	-	-	-	-	-	2,049	229	-	-	-	2,278	2,278
Sikkim	-	-	-	-	-	-	39	3	-	-	-	41	41
Tamil Nadu	-	-	-	-	-	-	2,601	180	-	-	-	2,781	2,781
Telangana	-	-	-	-	-	-	12,153	280	-	-	-	12,433	12,433
Tripura	-	-	-	-	-	-	67	4	-	-	-	71	71
Uttarakhand	-	-	-	-	-	-	246	14	-	-	-	261	261
Uttar Pradesh	-	-	-	-	-	-	3,439	176	3	-	-	3,617	3,617
West Bengal	-	-	-	-	-	-	1,688	97	-	-	-	1,786	1,786
TOTAL (A)	-	-	-	-	-	-	92,996	5,234	1,591	-	-	99,821	99,821
UNION TERRITORIES													
Andaman and Nicobar Islands	-	-	-	-	-	-	5	0	-	-	-	6	6
Chandigarh	-	-	-	-	-	-	77	6	-	-	-	83	83
Dadra and Nagar Haveli	-	-	-	-	-	-	14	1	-	-	-	16	16
Daman & Diu	-	-	-	-	-	-	28	2	-	-	-	29	29
Govt. of NCT of Delhi	-	-	-	-	-	-	3,570	413	-	-	-	3,983	3,983
Jammu & Kashmir	-	-	-	-	-	-	85	4	-	-	-	89	89
Ladakh	-	-	-	-	-	-	1	0	-	-	-	2	2
Lakshadweep	-	-	-	-	-	-	0	-	-	-	-	0	0
Puducherry	-	-	-	-	-	-	28	3	-	-	-	31	31
TOTAL (B)	-	-	-	-	-	-	3,808	431	-	-	-	4,239	4,239
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	-	-	-	-	-	-	-	-	-	-	-	-	-
Grand Total (A)+(B)+(C)	-	-	-	-	-	-	96,804	5,664	1,591	-	-	1,04,059	1,04,059

Aditya Birla Health Insurance Co. Limited

Registration No. 153 and Dated 11 July 2016

FORM NL-34-GEOGRAPHICAL DISTRIBUTION OF BUSINESS

GROSS DIRECT PREMIUM UNDERWRITTEN UPTO THE QUARTER ENDED 30TH JUNE, 2024

(Amount in Rs. Lakhs)

STATES	Fire	Marine (Cargo)	Marine (Hull)	Engineering	Motor Own Damage	Motor Third Party	Health	Personal Accident	Medical Insurance (Travel)	Overseas medical Insurance	Crop Insurance	All Other Miscellaneous	Grand Total
	Upto The Period Ended 30th June, 2024	Upto The Period Ended 30th June, 2024	Upto The Period Ended 30th June, 2024	Upto The Period Ended 30th June, 2024	Upto The Period Ended 30th June, 2024	Upto The Period Ended 30th June, 2024	Upto The Period Ended 30th June, 2024	Upto The Period Ended 30th June, 2024	Upto The Period Ended 30th June, 2024	Upto The Period Ended 30th June, 2024	Upto The Period Ended 30th June, 2024	Upto The Period Ended 30th June, 2024	Upto The Period Ended 30th June, 2024
Andhra Pradesh	-	-	-	-	-	-	1,163	138	-	-	-	1,300	1,300
Arunachal Pradesh	-	-	-	-	-	-	53	2	-	-	-	56	56
Assam	-	-	-	-	-	-	848	36	-	-	-	884	884
Bihar	-	-	-	-	-	-	767	71	-	-	-	838	838
Chhattisgarh	-	-	-	-	-	-	364	21	-	-	-	385	385
Goa	-	-	-	-	-	-	115	7	-	-	-	122	122
Gujarat	-	-	-	-	-	-	4,350	355	-	-	-	4,706	4,706
Haryana	-	-	-	-	-	-	11,278	437	117	-	-	11,832	11,832
Himachal Pradesh	-	-	-	-	-	-	92	6	-	-	-	98	98
Jharkhand	-	-	-	-	-	-	456	33	-	-	-	489	489
Karnataka	-	-	-	-	-	-	15,045	469	8	-	-	15,522	15,522
Kerala	-	-	-	-	-	-	993	40	-	-	-	1,034	1,034
Madhya Pradesh	-	-	-	-	-	-	1,396	57	-	-	-	1,453	1,453
Maharashtra	-	-	-	-	-	-	31,775	2,469	1,463	-	-	35,708	35,708
Manipur	-	-	-	-	-	-	62	5	-	-	-	67	67
Meghalaya	-	-	-	-	-	-	29	2	-	-	-	31	31
Mizoram	-	-	-	-	-	-	1	0	-	-	-	2	2
Nagaland	-	-	-	-	-	-	10	2	-	-	-	12	12
Odisha	-	-	-	-	-	-	831	44	-	-	-	875	875
Punjab	-	-	-	-	-	-	1,082	57	-	-	-	1,140	1,140
Rajasthan	-	-	-	-	-	-	2,049	229	-	-	-	2,278	2,278
Sikkim	-	-	-	-	-	-	39	3	-	-	-	41	41
Tamil Nadu	-	-	-	-	-	-	2,601	180	-	-	-	2,781	2,781
Telangana	-	-	-	-	-	-	12,153	280	-	-	-	12,433	12,433
Tripura	-	-	-	-	-	-	67	4	-	-	-	71	71
Uttarakhand	-	-	-	-	-	-	246	14	-	-	-	261	261
Uttar Pradesh	-	-	-	-	-	-	3,439	176	3	-	-	3,617	3,617
West Bengal	-	-	-	-	-	-	1,688	97	-	-	-	1,786	1,786
TOTAL (A)	-	-	-	-	-	-	92,996	5,234	1,591	-	-	99,821	99,821
UNION TERRITORIES													
Andaman and Nicobar Islands	-	-	-	-	-	-	5	0	-	-	-	6	6
Chandigarh	-	-	-	-	-	-	77	6	-	-	-	83	83
Dadra and Nagar Haveli	-	-	-	-	-	-	14	1	-	-	-	16	16
Daman & Diu	-	-	-	-	-	-	28	2	-	-	-	29	29
Govt. of NCT of Delhi	-	-	-	-	-	-	3,570	413	-	-	-	3,983	3,983
Jammu & Kashmir	-	-	-	-	-	-	85	4	-	-	-	89	89
Ladakh	-	-	-	-	-	-	1	0	-	-	-	2	2
Lakshadweep	-	-	-	-	-	-	0	-	-	-	-	0	0
Poducherry	-	-	-	-	-	-	28	3	-	-	-	31	31
TOTAL (B)	-	-	-	-	-	-	3,808	431	-	-	-	4,239	4,239
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)	-	-	-	-	-	-	-	-	-	-	-	-	-
Grand Total (A)+(B)+(C)	-	-	-	-	-	-	96,804	5,664	1,591	-	-	1,04,059	1,04,059

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

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

(Amount in Rs. Lakhs)

Quarterly Business Returns across line of Business									
S.No.	Line of Business	For the Quarter 30th June, 2024		For the Quarter 30th June, 2023		Upto the Quarter Ended 30th June, 2024		Upto the Quarter Ended 30th June, 2023	
		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	96,804	1,24,831	71,231	1,30,716	96,804	1,24,831	71,231	1,30,716
7	Personal Accident	5,664	48,518	4,869	14,861	5,664	48,518	4,869	14,861
8	Travel	1,591	69	1,076	17	1,591	69	1,076	17
9	Workmen's Compensation/ Employer's liability	-	-	-	-	-	-	-	-
10	Public/ Product Liability	-	-	-	-	-	-	-	-
11	Engineering	-	-	-	-	-	-	-	-
12	Aviation	-	-	-	-	-	-	-	-
13	Crop Insurance	-	-	-	-	-	-	-	-
14	Other segments	-	-	-	-	-	-	-	-
15	Miscellaneous	-	-	-	-	-	-	-	-

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

FORM NL-36- BUSINESS -CHANNELS WISE

(Amount in Rs. Lakhs)

S.No.	Channels	Business Acquisition through different channels							
		For the Quarter 30th June, 2024		Upto the Quarter Ended 30th June, 2024		For the Quarter 30th June, 2023		Upto the Quarter Ended 30th June, 2023	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	54,455	13,123	54,455	13,123	51,148	9,247	51,148	9,247
2	Corporate Agents-Banks	58,958	17,616	58,958	17,616	49,995	13,174	49,995	13,174
3	Corporate Agents -Others	3,622	14,064	3,622	14,064	601	7,983	601	7,983
4	Brokers	47,411	57,005	47,411	57,005	35,750	44,823	35,750	44,823
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business								
	Officers/Employees	4,443	1,347	4,443	1,347	6,086	1,645	6,086	1,645
	Online (Through Company Website)	3,916	767	3,916	767	849	122	849	122
	Others	-	-	-	-	-	-	-	-
7	Common Service Centres(CSC)	-	-	-	-	-	-	-	-
8	Insurance Marketing Firm	236	55	236	55	936	144	936	144
9	Point of sales person (Direct)	188	43	188	43	-	-	-	-
10	MISP (Direct)	-	-	-	-	-	-	-	-
11	Web Aggregators	189	40	189	40	229	39	229	39
12	Referral Arrangements	-	-	-	-	-	-	-	-
13	Other	-	-	-	-	-	-	-	-
	Total (A)	1,73,418	1,04,059	1,73,418	1,04,059	1,45,594	77,176	1,45,594	77,176
14	Business outside India (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	1,73,418	1,04,059	1,73,418	1,04,059	1,45,594	77,176	1,45,594	77,176

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

FORM NL-37-CLAIMS DATA

FOR THE QUARTER ENDED 30TH JUNE, 2024

No of Claims only

S. No.	Claims Experience	Health	Personal Accident	Travel	Total
1	Claims O/S at the beginning of the period	15,197	85	180	15,462
2	Claims reported during the period	4,42,983	340	1,840	4,45,163
	(a) Booked During the period	4,41,945	325	1,840	4,44,110
	(b) Reopened during the Period	1,038	15	-	1,053
	(c) Other Adjustment (to be specified)	-	-	-	-
3	Claims Settled during the period	4,01,123	247	1,564	4,02,934
	(a) paid during the period				
	(b) Other Adjustment (to be specified)	-	-	-	-
4	Claims Repudiated during the period	13,913	123	125	14,161
	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	43,144	55	331	43,530
	Less than 3months	43,014	55	324	43,393
	3 months to 6 months	87	-	7	94
	6months to 1 year	43	-	-	43
	1year and above	-	-	-	-

FOR THE PERIOD ENDED 30TH JUNE, 2024

No of Claims only

S. No.	Claims Experience	Health	Personal Accident	Travel	Total
1	Claims O/S at the beginning of the period	15,197	85	180	15,462
2	Claims reported during the period	4,42,983	340	1,840	4,45,163
	(a) Booked During the period	4,41,945	325	1,840	4,44,110
	(b) Reopened during the Period	1,038	15	-	1,053
	(c) Other Adjustment (to be specified)	-	-	-	-
3	Claims Settled during the period	4,01,123	247	1,564	4,02,934
	(a) paid during the period				
	(b) Other Adjustment (to be specified)	-	-	-	-
4	Claims Repudiated during the period	13,913	123	125	14,161
	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	43,144	55	331	43,530
	Less than 3months	43,014	55	324	43,393
	3 months to 6 months	87	-	7	94
	6months to 1 year	43	-	-	43
	1year and above	-	-	-	-

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

FORM NL-37-CLAIMS DATA

FOR THE QUARTER ENDED 30TH JUNE, 2024

(Amount in Rs. Lakhs)

S. No.	Claims Experience	Health	Personal Accident	Travel	Total
1	Claims O/S at the beginning of the period	10,708	650	312	11,670
2	<u>Claims reported during the period</u>	93,849	1,655	1,100	96,603
	(a) Booked During the period	92,872	1,557	1,100	95,530
	(b) Reopened during the Period	976	97	-	1,074
	(c) Other Adjustment (to be specified)	-	-	-	-
3	<u>Claims Settled during the period</u>	53,734	958	197	54,889
	(a) paid during the period				
	(b) Other Adjustment (to be specified)	-	-	-	-
4	<u>Claims Repudiated during the period</u>	33,757	1,073	531	35,362
	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>	17,066	273	684	18,023
	Less than 3months	16,988	273	669	17,930
	3 months to 6 months	40	-	15	55
	6months to 1 year	38	-	-	38
	1year and above	-	-	-	-

FOR THE PERIOD ENDED 30TH JUNE, 2024

(Amount in Rs. Lakhs)

S. No.	Claims Experience	Health	Personal Accident	Travel	Total
1	Claims O/S at the beginning of the period	10,708	650	312	11,670
2	<u>Claims reported during the period</u>	93,849	1,655	1,100	96,603
	(a) Booked During the period	92,872	1,557	1,100	95,530
	(b) Reopened during the Period	976	97	-	1,074
	(c) Other Adjustment (to be specified)	-	-	-	-
3	<u>Claims Settled during the period</u>	53,734	958	197	54,889
	(a) paid during the period				
	(b) Other Adjustment (to be specified)	-	-	-	-
4	<u>Claims Repudiated during the period</u>	33,757	1,073	531	35,362
	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>	17,066	273	684	18,023
	Less than 3months	16,988	273	669	17,930
	3 months to 6 months	40	-	15	55
	6months to 1 year	38	-	-	38
	1year and above	-	-	-	-

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

FORM NL-39 -AGEING OF CLAIMS

FOR THE QUARTER ENDED 30TH JUNE, 2024

(Amount in Rs. Lakhs)

[illegible]

FOR THE PERIOD ENDED 30TH JUNE, 2024

[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 at 30th June, 2024

S. No.	Office Information		Number
1	No. of offices at the beginning of the year		225
2	No. of branches approved during the quarter (period ended June 30, 2024)		-
3	No. of branches opened during the quarter	Out of approvals of previous year	2
4		Out of approvals of this year	-
5	No. of branches closed during the quarter (period ended June 30, 2024)		-
6	No of branches at the end of the quarter (period ended June 30, 2024)		227
7	No. of branches approved but not opened		-
8	No. of rural branches		-
9	No. of urban branches (including Metros and Semi-urban)		227
10	No. of Directors:-		
	(a) Independent Director		7
	(b) Executive Director#		1#
	(c) Non-executive Director		13
	(d) Women Director		3
	(e) Whole time director		1#
11	No. of Employees		
	(a) On-roll:		6,710
	(b) Off-roll:		358
	(c) Total		7,068
12	No. of Insurance Agents and Intermediaries.		
	(a) Individual Agents		1,20,309
	(b) Corporate Agents-Banks		19
	(c)Corporate Agents-Others		53
	(d) Insurance Brokers		336
	(e) Web Aggregators		11
	(f) Insurance Marketing Firm		49
	(g) Motor Insurance Service Providers (Direct)		Not Applicable
	(h) Point of Sales persons (Direct)		1,553
	(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	6,435	1,13,601
Recruitments during the quarter	1,168	9,128
Attrition during the quarter	893	399
Number at the end of the quarter	6,710	1,22,330

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 June 30th, 2024
1	Ms. Vishakha Mulye	Non Executive Director	Director	-
2	Mr. Sushil Agarwal	Non Executive Director	Director	-
3	Ms. Pinky Mehta	Non Executive Director	Additional Director	From April 16, 2024
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	Till May 03, 2024
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)

RURAL & SOCIAL OBLIGATIONS UPTO QUARTER ENDED 30TH JUNE, 2024					
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	-	-	-
		Social	947	1,498	1,48,287
7	Personal Accident	Rural	-	-	-
		Social	1,113	175	6,21,893
8	Travel	Rural	-	-	-
		Social	-	-	-
9	Workmen's Compensation/ Employer's liability	Rural	-	-	-
		Social	-	-	-
10	Public/ Product Liability	Rural	-	-	-
		Social	-	-	-
11	Engineering	Rural	-	-	-
		Social	-	-	-
12	Aviation	Rural	-	-	-
		Social	-	-	-
13	Other Segment	Rural	-	-	-
		Social	-	-	-
14	Miscellaneous	Rural	-	-	-
		Social	-	-	-
	Total	Rural	-	-	-
		Social	2,060	1,674	7,70,180

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 quarter ended 30th June, 2023 is NIL
(ii) Gross Direct Motor Third Party Insurance Business Premium for the quarter ended 30th June, 2023 is NIL
(iii) Obligation of the Insurer to be met for the quarter ended 30th June, 2023 is NIL

STATEMENT FOR THE QUARTER ENDED 30th June, 2024

Items	(Amount in Rs. Lakhs)	
	For the Quarter Ended 30th June, 2024	Upto the Quarter Ended 30th June, 2024
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	-	10	7	-	3	-	10
b)	Claims Related	28	915	127	212	567	37	915
c)	Policy Related	2	132	57	38	27	12	132
d)	Premium Related	2	21	4	12	7	-	21
e)	Refund Related	1	47	28	11	7	2	47
f)	Coverage Related	-	3	-	-	2	1	3
g)	Cover Note Related	-	-	-	-	-	-	-
h)	Product Related	1	33	10	13	7	4	33
i)	Others:							
	(i) Alleged misconduct of officials of Insurer.	4	78	21	31	23	7	78
	Total	38	1,239	254	317	643	63	1,239

2	Total No. of policies during previous year:*	6,47,028
3	Total No. of claims during previous year:	2,81,796
4	Total No. of policies during current year:*	93,88,481
5	Total No. of claims during current year:	4,68,983
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	0.3
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	63	100%	-	-	63	100%
b)	15 - 30 days	-	-	-	-	-	-
c)	30 - 90 days	-	-	-	-	-	-
d)	90 days & Beyond	-	-	-	-	-	-
	Total Number of Complaints	63	100%	-	-	63	100%

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

FORM NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE

Statement for the quarter ended 30th June, 2024

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